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ADVOCATE

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ONLINE DOCUMENTS
LEGAL SCRUTINY REPORT

Date – 17/08/2026

Ref. No. VSD/ICICI-HFC/AUG-26/ (SC-17)

APP. NO: - 77000333338

LOS. NO: - 10314583

To,

ICICI Home Finance Ltd.,
Wardha Branch,
Wardha.

Dear Sir / Madam,

Legal Scrutiny Report in respect of the file of Chaitanya Rajendra Daga.

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrowers : Chaitanya Rajendra Daga**
- 2. Name of the Co-applicant/s (if any) : Sunita Rajendraji Daga**
- 3. Type of Loan : Non Home Loan**
- 4. Purpose of Loan : Regular Resident Lap**
- 5. Name of the Property Owner/s : Sunita Rajendraji Daga**
- 6. Description of the Property (with boundaries):**
All that piece and parcel of Non-agricultural land at **Plot No. 96, total area admeasuring 150 Sq. Mtrs. (1614 Sq. Ft. as per Gift Deed) and 1650 Sq. Ft. as per Tax Assessment List, together with around 14 years old RCC Construction having Total Built-up area of 148.66 Sq. Mtrs., as per Tax Assessment List, being a portion of entire land at Kh. No. 66/1A of Mouza – Dautpur, bearing Mouza No. 78, within the limits of Nagar Parishad Aarvi, Tahsil Aarvi and District Wardha and is bounded as under: -**

On the East	-	Open Space
On the West	-	12 Mtrs., Wide Lay-out Road
On the North	-	Plot No. 95
On the South	-	12 Mtrs., Wide Lay-out Road
- 7. Nature / Status of the Property : Freehold / Leasehold**
- 8. Type of Property : Residential / Commercial**

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION: (SPECIFY THE DOCUMENTS ARE ORIGINAL OR XEROX)

1. Copy of NA Order in Rev. Case No. NAP-34/19/1995-96 dt.29/08/1996 issued by Additional Collector Wardha in favour of Ashokumar Vitthaldas Rathi.
2. Copy of registered Sale Deed bearing No. 110 dt.09/12/1997 between Ashokumar Vitthaldas Rathi in favour of Rajendra Jainarayan Daga.
3. Copy of registered Gift Deed bearing No. 56 and Reg. No. 55 dt.07/02/2000 issued by Rajendra Jainarayan Daga in favour of Sunita Rajendra Daga
4. Copy of 7/12 mutated in the name of Sunita Rajendra Daga vide Ferfar No. 684 dt.05/02/1998.
5. Copy of Ferfar Nondvahi dt.03/07/2026 mutated in the name of Sunita Rajendra Daga.
6. Copy of Tax Paid Receipt bearing No. AARV000010457 dt.30/03/2026 for the years 2025-2026 issued by Aarvi Nagarparishad in favour of Sunita Rajendra Daga
7. Copy of Tax Assessment List for the years 2026-2027 issued by Chief Officer of Nagar Parishad Aarvi in favour of Sunita Rajendra Daga..
8. Report issued by Adv. Vijay S. Deshpande, dt.17/08/2026.

PART III: FLOW OF TITLE OF PROPERTY: (HISTORY OF TITLE)

On online verification of the above mentioned document and title E-Search carried out by me I am of the opinion that initially the land at Kh. No. 66/1A, total area admeasuring 3.30 H.R of Mouza – Dautpur, bearing Mouza No. 78, within the limits of Nagar Parishad Aarvi in Ward No. 2, Tahsil Aarvi and District Wardha was owned and possessed by Ashokumar Vitthaldas Rathi.

Whereas, the owner Ashokumar Vitthaldas Rathi had developed the said land at Kh. No. 66/1A, total area admeasuring 3.30 H.R of Mouza – Dautpur, by demarcating a residential lay-out and carved out various plots of different shapes and sizes therein and for the same, **the Additional Collector Wardha had converted the use of said land from agricultural use to Non-agricultural use for residential purposes vide Order in Rev. Case No. NAP-34/19/1995-96 dt.29/08/1996 issued by Additional Collector Wardha in favour of Ashokumar Vitthaldas Rathi.**

Whereas, the owner Ashokumar Vitthaldas Rathi had transferred the Plot No. 96, total area admeasuring 150 Sq. Mtrs. (1614 Sq. Ft.), being a portion of entire land at Kh. No. 66/1A of Mouza – Dautpur, in favour of Rajendra Jainarayan Daga by way of registered Sale Deed bearing No. 110 dt.09/12/1997 and the document is duly registered in Add. Book No. 1 in the Office of Sub-registrar Arvi. Thereby, by virtue of the said registered Sale Deed, Rajendra Jainarayan Daga became the absolute owner of Plot No. 96.

Whereas, the owner Rajendra Jainarayan Daga had gifted the said Plot No. 96, total area admeasuring 150 Sq. Mtrs. (1614 Sq. Ft.), being a portion of entire land at Kh. No. 66/1A of Mouza – Dautpur, in favour of his wife Sunita Rajendra Daga by way of registered Gift Deed bearing Anukram No. 56 and Reg. No. 55 dt.07/02/2000 and the document is duly registered in Add. Book No. 1 in the Office of Sub-registrar Arvi. Thereby, by virtue of the said registered Gift Deed, Sunita Rajendra Daga became the absolute owner of Plot No. 96 and her name is mutated in the 7/12 Revenue Records vide Ferfar No. 684 dt.05/02/1998. (However, in the said Sale Deed, the Plot No. 96 has been incorrectly mentioned as Plot No. 98 at certain places/paragraphs, and the same needs to be corrected accordingly).

Whereas, the owner Sunita Rajendra Daga had developed the said land at Plot No. 96, total area admeasuring 150 Sq. Mtrs. (1614 Sq. Ft. as per Gift Deed) and 1650 Sq. Ft. as per Tax Assessment List, by constructing Total Built-up area of 148.66 Sq. Mtrs., as per Tax Assessment List, being a portion of entire land at Kh. No. 66/1A of Mouza – Dautpur and the owner Sunita Rajendra Daga had paid the Tax for the years 2025-2026 vide Tax Paid Receipt bearing No. AARV000010457 dt.30/03/2026.

However, the owner Sunita Rajendra Daga had borrowed a loan of Rs.185000 and mortgaged the scheduled property with SBI Aarvi vide 7/12 Revenue Records Ferfar No. 798 dt.03/05/2006 and lateron, the owner had repaid the entire loan amount with interest and the mortgagee bank had released the scheduled property from its charges and the said entry is mutated in the Ferfar Nondvahi dt.03/07/2026.

PART IV: EVIDENCE OF TITLE OF PROPERTY:

- a) From the perusal of all the xerox documents submitted and perusal thereof, I am of the opinion that **Sunita Rajendra Daga** is the owner of the schedule of property and he/**she**/they are having valid, clear and marketable title over the schedule property.
- b) That during the course of my inspection, I did not came across to entry as to encumbrance and charges over the said property, the schedule of property is free from all sort of encumbrances, charges, lien etc. and the owners are having clear, valid and marketable title over the scheduled property and further he/**she**/they has/will also acquire equally good, valid and marketable title thereto.
- c) That it is needless to mention here that the property can be mortgage with a financial institution by way of security for repayment of loan, if any advance to the owners.
- d) That it is needless to mention here that the ICICI Home Finance Ltd. must verify the all original documents in respect of the schedule property before disbursement of loan amount.

PART V: OTHER PROVISION:

- 5.1 Whether provision of Urban Land Ceiling Act are applicable? YES / NO
- 5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share?
YES / NO
- 5.3 Whether the property is affected by any revenue and tenancy regulations, if yes the to what extent?
YES / NO
- 5.4 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority?
YES / NO
- 5.5 Whether up to date tax / Land Revenue has been paid on the property. YES / NO
Recent Tax paid receipt for the year 2026-2027 is required
- 5.6 Whether all original documents for last 13 years have been scrutinized; if not give reason?
YES / NO
- 5.7 Whether required documents are available for creating mortgage? YES / NO
- 5.8 Whether all previous owners of the property had the right and competency to transfer the property? YES / NO
- 5.9 Whether the proposed mortgage by deposit of title deeds is possible? YES / NO
- 5.10 What is the tenure of the land; if it is leased? YES / NO
- 5.11 Whether the land is Adivasi (Tribal) Land? YES / NO
- 5.12 Whether the land / property are joint family property? YES / NO
- 5.13 Whether SARFAESI Act applicable? YES / NO

- 5.14

Is land/property/flat being subject to any reservation/acquisition / requisition?

YES / NO
- 5.15

Whether the property has been/ shall be transferred by a POA Holder of the original Land owner in favour of the loan Applicant?

YES / NO
- 5.16

Whether the said POA Holder has/had authority to sell the property under POA?

YES / NO
- 5.17

Whether POA as recorded in 5.15 is registered?

YES / NO
- 5.18

Whether any prior permission / NOC / consent required from any Authority to mortgage the property (Authority may be Govt. / Municipal Corporation / Land Development Authority / Industrial Development Authority / Society etc.). If permission is required, specify the name of the authority from whom permission / NOC is required and list all permission / No objection required?

YES / NO
- 5.19

Whether any permission / consent is required to sell the property upon invocation of the mortgage. If so, indicate the Authority from whom the permission is required; Indicative Time line to obtain such permission and any premium payable to the Authority upon such transfer?

YES / NO
- 5.20

Whether Search Report is obtained and submitted?

YES / NO

Search Report Details

Search Conducted year

:

13 Years

Name of the Advocate / Searcher

:

Vijay Sadashiv Deshpande

Search Report Date

:

17/08/2026

Note

:
- 5.21

Whether EC is Obtained?

YES / NO

EC Details:

No of Years EC obtained:

Any Encumbrance to Specify:

EC Applied by:

PART VI CERTIFICATE:

In view of the foregoing, as per the policy of the company, I certify that the title deeds intended to be deposited, relating to the property and offered as security by way of **equitable mortgage** and the documents of title referred to above are perfect evidence of the title and that if the said **equitable mortgage** is created in the manner required by law, it would not satisfy the requirements of creation of **equitable mortgage**.

I further certify that as per policy of the company **Sunita Rajendra Daga** has /would derived a valid, clear, marketable and unencumbered title in the property stated above. Although if needs to be mutated on the property card. However, as per the policy of the company, I certify this as my valid report.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co-Borrower **Chaitanya Rajendra Daga and Sunita Rajendra Daga**.

The following original documents to be collected by ICICI HFC for creation of registered / equitable mortgage of the said property: -

Following documents needs to be submitted as per policy of the company prior to disbursal of loan / at the time of disbursement of the loan: -

1. Original registered Sale Deed bearing No. 110 dt.09/12/1997 between Ashokumar Vitthaladas Rathi in favour of Rajendra Jainarayan Daga.
2. Original registered Gift Deed bearing No. 56 and Reg. No. 55 dt.07/02/2000 issued by Rajendra Jainarayan Daga in favour of Sunita Rajendra Daga
3. Online / Certified copy of recent 7/12 mutated in the name of Sunita Rajendra Daga.
4. Online /Certified copy of Ferfar Nondvahi dt.03/07/2026 mutated in the name of Sunita Rajendra Daga.
5. Original Tax Paid Receipt for the years 2026-2027 issued by Aarvi Nagarparishad in favour of Sunita Rajendra Daga.
6. Original Tax Assessment List for the years 2026-2027 issued by Chief Officer of Nagar Parishad Aarvi in favour of Sunita Rajendra Daga.

Following documents are required Post Disbursal: (if any): -

NOT APPLICABLE

Remarks, if any: -

Enclosure: - Search Receipt No. MH008459422202627E, dt.17/08/2026.

Place: - Wardha

Date: 17/08/2026

Yours faithfully,

ADVOCATE
VIJAY S.
DESHPANDE

Digitally signed by ADVOCATE
VIJAY S. DESHPANDE
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**V. S. Deshpande,
(ADVOCATE)**

VIJAY S. DESHPANDE
M.Sc., M.B.A., B.A., L.L.B.,
ADVOCATE

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RES:

63, Bajiprabhu Nagar,
 Nagpur-440 033

Date – 17/08/2026

TITLE SEARCH & VERIFICATION REPORT

Name of the Borrower: - Chaitanya Rajendra Daga and Sunita Rajendra Daga, both R/o. Nagpur.

I/we Shri Vijay S. Deshpande, Advocate has investigated the title of **Sunita Rajendra Daga** Nagpur of the immovable properties situated at Wardha on the basis of the deeds and other documents (more described in schedule I), Encumbrances Certificate, the discussions. I/we had with the mortgagor the revenue authorities and searches carried out by us in the Office of the **Sub Registrar Wardha** for inspection of the records (relating to litigation) in the courts which has jurisdiction over the said immovable properties and the site inspection.

My report on the title is as under: -

1. Description of the Immovable Property

All that piece and parcel of Non-agricultural land at **Plot No. 96**, total area admeasuring **150 Sq. Mtrs. (1614 Sq. Ft. as per Gift Deed) and 1650 Sq. Ft. as per Tax Assessment List, together with around 14 years old RCC Construction having Total Built-up area of 148.66 Sq. Mtrs., as per Tax Assessment List**, being a portion of entire land at **Kh. No. 66/1A of Mouza – Dautpur**, bearing Mouza No. 78, within the limits of Nagar Parishad Aarvi in **Ward No. 2**, Tahsil Aarvi and District Wardha and is bounded as under: -

On the East	-	Open Space
On the West	-	12 Mtrs., Wide Lay-out Road
On the North	-	Plot No. 95
On the South	-	12 Mtrs., Wide Lay-out Road

2. FLOW OF TITLE OF PROPERTY: (HISTORY OF TITLE)

On online verification of the above mentioned document and title E-Search carried out by me I am of the opinion that initially the land at Kh. No. 66/1A, total area admeasuring 3.30 H.R of Mouza – Dautpur, bearing Mouza No. 78, within the limits of Nagar Parishad Aarvi in Ward No. 2, Tahsil Aarvi and District Wardha was owned and possessed by Ashokumar Vitthaldas Rathi.

Whereas, the owner Ashokumar Vitthaldas Rathi had developed the said land land at Kh. No. 66/1A, total area admeasuring 3.30 H.R of Mouza – Dautpur, by demarcating a residential lay-out and carved out various plots of different shapes and sizes therein and for the same, **the Additioal Collector Wardha had converted the use of said land from agricultural use to Nom-agricultural use for residential purposes vide Order in Rev. Case No. NAP-34/19/1995-96 dt.29/08/1996 issued by Additioal Collector Wardha in favour of Ashokumar Vitthaldas Rathi.**

Whereas, the owner Ashokumar Vitthaldas Rathi had transfererd the Plot No. 96, total area admeasuring 150 Sq. Mtrs. (1614 Sq. Ft.), being a portion of entire land at Kh. No. 66/1A of Mouza –

Dautpur, in favour of Rajendra Jainarayan Daga by way of registered Sale Deed bearing No. 110 dt.09/12/1997 and the document is duly registered in Add. Book No. 1 in the Office of Sub-registrar Arvi. Thereby, by virtue of the said registered Sale Deed, Rajendra Jainarayan Daga became the absolute owner of Plot No. 96.

Whereas, the owner Rajendra Jainarayan Daga had gifted the said Plot No. 96, total area admeasuring 150 Sq. Mtrs. (1614 Sq. Ft.), being a portion of entire land at Kh. No. 66/1A of Mouza – Dautpur, in favour of his wife Sunita Rajendra Daga by way of registered Gift Deed bearing Anukram No. 56 and Reg. No. 55 dt.07/02/2000 and the document is duly registered in Add. Book No. 1 in the Office of Sub-registrar Arvi. Thereby, by virtue of the said registered Gift Deed, Sunita Rajendra Daga became the absolute owner of Plot No. 96 and her name is mutated in the 7/12 Revenue Records vide Ferfar No. 684 dt.05/02/1998. (However, in the said Sale Deed, the Plot No. 96 has been incorrectly mentioned as Plot No. 98 at certain places/paragraphs, and the same needs to be corrected accordingly).

Whereas, the owner Sunita Rajendra Daga had developed the said land at Plot No. 96, total area admeasuring 150 Sq. Mtrs. (1614 Sq. Ft. as per Gift Deed) and 1650 Sq. Ft. as per Tax Assessment List, by constructing Total Built-up area of 148.66 Sq. Mtrs., as per Tax Assessment List, being a portion of entire land at Kh. No. 66/1A of Mouza – Dautpur and the owner Sunita Rajendra Daga had paid the Tax for the years 2025-2026 vide Tax Paid Receipt bearing No. AARV000010457 dt.30/03/2026.

However, the owner Sunita Rajendra Daga had borrowed a loan of Rs.185000 and mortgaged the scheduled property with SBI Aarvi vide 7/12 Revenue Records Ferfar No. 798 dt.03/05/2006 and lateron, the owner had repaid the entire loan amount with interest and the mortgagee bank had released the scheduled property from its charges and the said entry is mutated in the Ferfar Nondvahi dt.03/07/2026.

Whereas, links in the title history of last 13 years of chain of title has not been established. All the transactions which have taken place at Nagpur have been verified from the relevant records of the Registrar, Revenue Department etc. at Wardha; also I have verified online from the **Inspector General of Registration** website. I have taken search of records of Registrar's Office from Inspection Book No. (I) and day books, which kept & maintained by the office and made available to me and other relevant records.

That during the course of my inspection, I came across to entry as to encumbrance and charges over the said property, the schedule of property is free from all sort of encumbrances, charges, lien etc. and the owner is having clear, valid and marketable title over the scheduled property and that the present owner **Sunita Rajendra Daga**, Wardha thereof holds good, valid and marketable title thereto.

That I have gone through the records; there I have seen the entry of the registered documents that by virtue of the said registered Documents **Sunita Rajendra Daga**, Wardha becomes the owner of the above said plot. Hence, accordingly, **Sunita Rajendra Daga**, Wardha acquired title and interest over the property under search.

I have gone through the following documents pertaining to the above described property: -

1. Copy of NA Order in Rev. Case No. NAP-34/19/1995-96 dt.29/08/1996 issued by Additioal Collector Wardha in favour of Ashokumar Vitthaldas Rathi.
2. Copy of registered Sale Deed bearing No. 110 dt.09/12/1997 between Ashokumar Vitthaldas Rathi in favour of Rajendra Jainarayan Daga.
3. Copy of registered Gift Deed bearing No. 56 and Reg. No. 55 dt.07/02/2000 issued by Rajendra Jainarayan Daga in favour of Sunita Rajendra Daga

4. Copy of 7/12 mutated in the name of Sunita Rajendra Daga vide Ferfar No. 684 dt.05/02/1998.
5. Copy of Ferfar Nondvahi dt.03/07/2026 mutated in the name of Sunita Rajendra Daga.
6. Copy of Tax Paid Receipt bearing No. AARV000010457 dt.30/03/2026 for the years 2025-2026 issued by Aarvi Nagarparishad in favour of Sunita Rajendra Daga
7. Copy of Tax Assessment List for the years 2026-2027 issued by Chief Officer of Nagar Parishad Aarvi in favour of Sunita Rajendra Daga.

1. Minor's Interest / HUF property:

In this property there is not the question of Minor's interest.

2. Mutation of the name of the owner in the revenue records:

In this property the name of owner is mentioned in the Tax, Tax Assessment and 7/12 revenue records.

3. Possession:

Sunita Rajendra Daga Wardha acquired title and interest over the property under search.

4. Payment of Municipal / Local Taxes / Cess etc.:

NO, Recent Tax paid receipt for the year 2026-2027 is required

5. Applicability of the Urban Land (Ceiling & Regulation):

That above said property does not affected by any Ceiling legislation / Act in force.

6. Applicability of local laws:

Here I can say that the above said property is not subjected to any local laws which prevents for creation of mortgage.

7. Searches:

i) Enquiries made in the office of the Mandal / Revenue Officer

I have verified all the relevant index entries from the books and records kept and maintained in the office of the **Sub Registrar, Wardha** for the period of last 13 (Thirteen) Years by depositing necessary Search Fees in the Office of the **Sub Registrar, Wardha** vide **Receipt No. MH008459422202627E dated 17/08/2026**, only those available out of the torn and disarrange index and found that No adverse entry is recorded at the Office of the **Sub Registrar Wardha**.

ii) Searches in the Office of the Registrar of the Companies:

Here mortgagor is not the company; hence there is not the question of this clause.

iii) Lispendens:

No.

8. Site Inspection:

No inspection regarding site of the above mentioned property.

9. Conclusion and Recommendations:

However, some record was in mutilated and torn form, intermittently some record was missing. Moreover the indexing of record as required under Registration Act 1908 is incomplete. However, on the basis of record available with the concern Sub Registrar Office and documents supplied to me. I certify that the title of the said property is marketable and clear and the said property can be safely considered for creation of equitable mortgage subject to obtain following documents.

The link in the chain of the title has been properly established. All the transactions have been duly verified from the relevant records. On the basis of the search made by me and the documents place before me, I certify that the property referred in the schedule by **Sunita Rajendra Daga** is clear and hence I certify that the property is free from all type of encumbrances, charges, lien and mortgages or order claim affecting the clear title, as on date.

In the result, I have to state that I have made necessary search at the concerned Sub Registrar Office up to date as the result of searches and on the basis of the same I hereby state that the said property is free from all charges and has got the clean and marketable title.

I have verified all the documents from the original documents/records which has been provided to me by **Sunita Rajendra Daga**.

Hence, I therefore issue this Inspection Report and Title Verification Search Certificate.

Place: - Nagpur

Date: 17/08/2026

ADVOCATE
VIJAY S.
DESHPANDE
V. S. Deshpande,
(ADVOCATE)

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VIJAY S. DESHPANDE
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