

LEGAL SCRUTINY REPORT

NAME OF APPLICANT

Suresh Ananda Surwade



Rahul R. Zawar

B.Com., D.L.L. & L.W., LL.B,
G.D. C. & A., P.G.D.H.R. & V.E.

Advocate & Notary (Government of India)

◆ OFFICE ◆

401, Fourth Floor, Vishwakarma Sankul,
Behind District Court, Near Govinda Rickshaw Stop,
Jalgaon, Tal. & Dist. Jalgaon-425001.

Mobile - 9823018888, 9405018888

E-mail : adv.rahulzawar@gmail.com



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Advocate & Notary,

98230 18888

Office - 401, Fourth Floor, Vishwakarma Sankul, Behind District Court, Near Govinda Rickshaw Stop, Jalgaon

LEGAL SCRUTINY REPORT

Application No.- 77000341750

Date: 31/08/2026

To,

ICICI Home Finance Company Ltd.

Branch Jalgaon



Dear Sir/ Madam,

Legal Scrutiny Report in respect of the file of **Suresh Ananda Surwade**

PART I: PROPERTY DETAILS

1	Name of the Applicant/Borrower/s	Suresh Ananda Surwade								
2	Name of the Co-Applicant/s: (if any)	-----								
3	Type of Loan:	LAP BT +TOPUP								
4	Purpose of Loan:	-----								
5	Name of the Property Owner/s: (Propose)	Suresh Ananda Surwade								
6	Description of the Property (with Boundaries): All piece and parcel of Western Side Plot admeasuring area 104.80 Sq. Mtr. of Plot No. 24 (NPH No. 3203/24/2) having total admeasuring area 176.00 Sq. Mtr. out of Gat No. 386 of Jamner, Tal. Jamner & Dist. Jalgaon. The Property is bounded as : <table><tr><td>East</td><td>Remaining Area of Said Plot</td></tr><tr><td>West</td><td>Plot No. 27</td></tr><tr><td>North</td><td>Colony Road & Uses</td></tr><tr><td>South</td><td>Plot No. 25</td></tr></table>		East	Remaining Area of Said Plot	West	Plot No. 27	North	Colony Road & Uses	South	Plot No. 25
East	Remaining Area of Said Plot									
West	Plot No. 27									
North	Colony Road & Uses									
South	Plot No. 25									
7	Nature / Status of the Property:	Freehold								
8	Type of Property:	Plot								

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION

Sr. No.	Date & Document No.	Name of Documents	Whether Original/ Photocopy / Certified
1.	29/12/2003 D. No. 6314	Sale Deed With R.R.	Photocopy
2.	29/08/2026	7/12 Extract	Photocopy
3.	25/08/2026	Mutation Entries	Photocopy
4.	01/03/1989	N.A. Order	Photocopy
5.	01/03/1989	Layout	Photocopy
6.	26/02/2004	Commencement Certificate	Photocopy



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

A.	N.A. Permission given by Hon'ble Sub-Divisional Officer Jalgaon, by an Order No. JAMIN/1988/SR/32/1352/378 on dated 01/03/1998 regarding GAT No. 386 of Jamner, Tal. Jamner, Dist. Jalgaon.
B.	Property is Previously own by 1. Ritesh Madhukar Sathe 2. Subhash Nathu Dhamne
C.	As per M. E. No. 5072 on dated 30/06/1995 1. Ritesh Madhukar Sathe 2. Subhash Nathu Dhamne Sold above property i.e. All piece and parcel of Plot No. 24 (NPH No. 3203/24/2) admeasuring area 176.00 Sq. Mtr. out of Gat No. 386 of Jamner, Tal. Jamner, Dist. Jalgaon, for Consideration amount of Rs. 30,000/- to Kadu Supdu Suralkar By Sale Deed No. 1053 on dated 10/04/1995
D.	As per M. E. No. 5071 on dated 30/06/1995 Kadu Supdu Suralkar Sold above property i.e. All piece and parcel of Western Side Plot admeasuring area 104.80 Sq. Mtr. of Plot No. 24 (NPH No. 3203/24/2) having total admeasuring area 176.00 Sq. Mtr. out of Gat No. 386 of Jamner, Tal. Jamner & Dist. Jalgaon, for Consideration amount of Rs. 15,000/- to Ramdas Ukhardu Ingale By Sale Deed No. 1771 on dated 20/06/1995
E.	As per Online Record Ramdas Ukhardu Ingale Made and Register Agreement to Sale above property i.e. All piece and parcel of Western Side Plot admeasuring area 104.80 Sq. Mtr. of Plot No. 24 (NPH No. 3203/24/2) having total admeasuring area 176.00 Sq. Mtr. out of Gat No. 386 of Jamner, Tal. Jamner & Dist. Jalgaon, for consideration of Rs. 1,10,000/- to Suresh Ananda Surwade By Agreement to Sale No. 5314 on dated 31/10/2003
F.	As per Sale Deed Ramdas Ukhardu Ingale Sold above property i.e. All piece and parcel of Western Side Plot admeasuring area 104.80 Sq. Mtr. of Plot No. 24 (NPH No. 3203/24/2) having total admeasuring area 176.00 Sq. Mtr. out of Gat No. 386 of Jamner, Tal. Jamner & Dist. Jalgaon, for Consideration amount of Rs. 1,10,000/- to Suresh Ananda Surwade By Sale Deed No. 6314 on dated 29/12/2003
G.	Thereafter, Suresh Ananda Surwade Obtain Commencement Certificate and approved plan from Municipal Council, Jamner regarding above property on dated 26/02/2004.
H.	As Per Online Record Suresh Ananda Surwade Mortgage above property i.e. All piece and parcel of Western Side Plot admeasuring area 104.80 Sq. Mtr. of Plot No. 24 (NPH No. 3203/24/2) having total admeasuring area 176.00 Sq. Mtr. out of Gat No. 386 of Jamner, Tal. Jamner & Dist. Jalgaon, to- Bajaj Housing Finance Ltd. By NOI Filing No. 8 on dated 01/02/2018



I.	As Per Online Record Suresh Ananda Surwade Mortgage above property i.e. All piece and parcel of Western Side Plot admeasuring area 104.80 Sq. Mtr. of Plot No. 24 (NPH No. 3203/24/2) having total admeasuring area 176.00 Sq. Mtr. out of Gat No. 386 of Jamner, Tal. Jamner & Dist. Jalgaon, to- HDFC Ltd. By NOI Filing No. 191 on dated 27/01/2021
J.	As per Report from CERSAI, above property is not registered in the Central Registry of Securitization Asset Reconstruction and Security Interest of India.

PART IV: EVIDENCE OF THE TITLE OF THE PROPERTY.

Sale Deed executed by Ramdas Ukhardu Ingale in favour of Suresh Ananda Surwade.

PART V: OTHER PROVISIONS:

Serial	Other Provisions	Yes/ No	Remarks, If necessary
5.1	Whether provisions of urban land ceiling act are applicable?	NO	Nil
5.2	Whether any property/ies intend to be given as security is subject to any minor's claim/share?	NO	Nil
5.3	Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent?	NO	Nil
5.4	Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority?	YES	Nil
5.5	Whether up to date tax/land revenue has been paid in respect of the property?	YES	Nil
5.6	Whether all original documents for last 13/30 years have been scrutinized; if not give reasons?	YES	Nil
5.7	Whether required documents are available for creating mortgage?	YES	Nil
5.8	Whether all the previous owners of the property had the right and competency to transfer the property?	YES	Nil
5.9	Whether the proposed mortgage by deposit of title deeds is possible?	YES	Nil
5.10	What is the tenure of the land; if it is leased? _____ years (remaining period)	N/A	Nil
5.11	Whether the land is Adivasi (tribal) land?	NO	Nil
5.12	Whether the land /property are joint family property?	NO	Nil
5.13	Whether SARFAESI Act applicable?	YES	Nil
5.14	Is land/property/flat being subject to any reservations /acquisitions/requisitions?	NO	Nil
5.15	Whether the property has been transferred by a power of attorney (POA) holder of the original landowner in favour of the loan applicant?	NO	Nil
5.16	Whether the said POA holder has/had authority to sell the property under POA?	N/A	Nil
5.17	Whether POA as recorded in 5.15 is registered?	N/A	Nil
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	NO	Nil
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	NO	Nil
5.20	Whether Search Report is obtained and submitted?	YES	Nil

Search Report Details: -			
	Search Conducted Years	:	2014-2026 (13 YEARS)
	Name of the Advocate / Searcher	:	ADV. RAHUL ZAWAR
	Search Report Date	:	31/08/2026
	Note	:	NIL
5.21	Whether EC is obtained?		N/A Nil
	EC Details: - No. of Years EC Obtained: Any Encumbrance to Specify: EC Applied by		N/A Nil

PART VI: CERTIFICATE

In view of the foregoing, I/We certify that the title deeds intended to be deposited, relating to the property and offered as security by way of registered/equitable mortgage and the documents of title referred to above are perfect evidence of the title and that if the said registered/equitable mortgage is created in the manner required by law, it would satisfy the requirements of creation of registered/equitable mortgage.

I/We further certify the title of the intending borrower **Suresh Ananda Surwade is/are clear, clean and marketable Subject to - HDFC Ltd. & Bajaj Housing Finance Ltd.**

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Suresh Ananda Surwade.**

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 prior to disbursal of loan/at the time of disbursement of the loan

Sr. No.	Date of Document	Name of Documents	Whether Original/ Photocopy
1.	29/12/2003 D. No. 6314	Sale Deed With R.R.	Original
2.	31/10/2003 D. No. 5314	Agreement to Deed With R.R.	Original
3.	20/06/1995 D. No. 1771	Sale Deed With R.R.	Original
4.	29/08/2026	7/12 Extract	Digital /Certified
5.	25/08/2026	Mutation Entries	Digital/Certified /Photocopy
6.	01/03/1989	N.A. Order	Photocopy
7.	01/03/1989	Layout	Photocopy
8.	26/02/2004	Commencement Certificate	Original
9.	26/02/2004	Approved Plan	Original
10.	-----	No Dues Certificate issued by Bajaj Housing Finance Ltd. regarding above property.	Original
11.	-----	LOD issued by HDFC Ltd.	Original
12.	-----	No Dues Certificate issued by HDFC Ltd. regarding above property.	Original

Following documents are required post disbursal :

NIL

REMARKS (if any):

NIL

Hence this report.



Rahul R. Zawar
Rahul R. Zawar
Advocate & Notary