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At Court: - Court Chamber No. 625 on 6th Floor, New Building, District Court, Civil Lines, Nagpur.

LEGAL SCRUTINY REPORT

DATED: 18/09/2026

To

ICICI Home Finance Co. Ltd
Branch Nagpur

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Piraji Harichandra Choudhari

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: Piraji Harichandra Choudhari
2. Name of the Co-applicant/s: (if any) : Bhumeshwari Piraji Chaudhari
3. Type of Loan - Regular Home Loan
4. Purpose of Loan: plot purchase
5. App no. 10325237
6. LOS no. 77000344538
7. Name of the Property Owner/s: Ashish Ramraoji Bobade

8. Description of the Property (with Boundaries):

All that piece and parcel of land bearing **Plot No. 13**, Admeasuring Area 135.200 Sq Mtrs and 127.353 Sq Mtrs i.e 1370.82 Sq fts (after deduction of tangent area 7.847 Sq Mtrs) out of sanctioned layout known as "**Ram Nagar-7** " being part and portion of Survey No. 629 B of Mouza- Kalmeshwar , P.H No. 27 , City Survey No. 5008 Admeasuring Area 15993.513 Sq Mtrs out of total area 17402.00 situated within the limits of Tahsil - Kalmeshwar and District Nagpur.

bounded as under:

- On the East: By 9.00 Mtrs wide road
- On the West: By Plot No. 14
- On the North: By Plot No. 12
- On the South: By 12.00 Mtrs wide road

9. Nature / Status of the Property: Freehold / Leasehold

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REKHAWAR

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10. 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. **Photocopy** – Registered Sale Deed executed by Sudhatai Bhimrao Deshmukh in favour of Sameer Dattaji Meghe being minor through mother guardian Shalinitai Dattaji Meghe duly registered in the office of Sub Registrar Kalmeshwar at Reg. Serial No. 3982 (cha) dated- 29/09/1994 . [Survey No.629/B area 1.82 HR].
2. **Photocopy** – Registered Power of Attorney (for presentation) executed by Sameer Dattaji Meghe in favour of Mahendra Roshansingh Thakur duly registered in the office of Sub Registrar Nagpur -4 at Reg. Serial No. 6325 dated- 07/12/2016
3. **Photocopy** – Registered Gift Deed executed by Sameer Dattaji Meghe in favour of Raghav Sameer Meghe duly registered in the office of Sub Registrar Kalmeshwar at Reg. Serial No. 2507 dated- 09/10/2024 [Survey No. 629/B area 1.82 HR].
4. **Photocopy** –Registered Power of Attorney (for presentation) executed by Raghav Sameer Meghe in favour of Manoj Vasantrao Parshionikar duly registered in the office of Sub Registrar Nagpur -4 at Reg. Serial No. 1103 dated- 16/02/2019
5. **Photocopy** – Registered Sale Deed executed by Raghav Sameer Meghe in favour of Ashish Ramraoji Bobade duly registered in the office of Sub Registrar Kalmeshwar at Reg. Serial No. 2773 dated- 14/11/2024 [Survey No. 629/B area 1.82 HR].
6. **Photocopy** - Non agricultural use permission granted by Nagar Parishad Kalmeshwar -Bramnhi dated 24/04/2026 vide letter No. नपक/नरजव./ अकृषक ०९५४ /२६
7. **Photocopy** - Layout sanctioned letter issued by Nagar Parishad Kalmeshwar -Bramnhi dated 11/03/2026 vide letter No. नपक/नरजव./०५२१/२६
8. **Photocopy** – Final Approval to the land Subdivision /Layout issued by Municipal Council Kalmeshwar Sameer Dattaji Meghe dated 12/03/2026 Approval No. CCNRA/LF/2026/APL/00025
9. **Photocopy** – Registration certificate of Project issued by Real Estate Regulatory Authority as vide Project Registration No. PP1190002601091 dated 08/07/2026.
10. **Photocopy** – Property Card in the name of Ashish Ramraoji Bobade [area 17402.00 Sq Mtrs]
11. **Photocopy**- Draft of agreement to sell executed by Ashish Ramraoji Bobade in favour of Piraji Harichandra Choudhari [plot no. 13]

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

1. **Whereas** ALL THAT Agricultural land bearing Survey No. 629 of Mouza- Kalmeshwar having an area of 3.73 Hectors, Rental Rs. 8952/- held in Bhogwatdar Class-1 Rights, situate at Village Kalmeshwar, P.S.K. 27 in Tashil Kalmeshwar and District - NAGPUR, originally belonged to Shri. Bhimrao S/o Tanba Deshmukh.
2. **Whereas** the aforesaid land comprising Survey No. 629 of Mouza KALMESHWAR is converted for Residential Non-Agricultural Use by the Collector, Nagpur vide his Order Dated 5-1-1992 passed in Revenue Case No. 20/NAP-34/1990-1991,
3. **Whereas** the said Shri. Bhimrao S/o Tanba Deshmukh left for heavenly abode on 1-2-1994 and consequent upon his death/demise, the aforesaid entire property devolved upon his widow Smt.

Sudhatai and 4 sons namely Shri. Vijay, Shri. Sharad, Shri. Anil and Shri. Shishir and 2 daughters namely Mrs. Varshatai W/o Vasant Rao Deshmukh and Mrs. Sheelabai W/o Subhash Rao Deshmukh, by way of intestate succession, being the only legal heirs of the deceased

4. **Whereas** the said Shri. Vijay S/o Late Shri. Bhim Rao Deshmukh, Shri. Sharad S/o Late Shri. Bhim Rao Deshmukh, Shri. Anil S/o Late Shri. Bhim Rao Deshmukh, Shri. Shishir S/o Late Shri. Bhim Rao Deshmukh, Mrs. Varshatai W/o Vasant Rao Deshmukh and Mrs. Sheelabai W/o Subhash Rao Deshmukh later on jointly relinquished all their respective rights, title and interest in respect of the aforesaid property in favour of their Mother Smt. Sudhatai W/o Late Shri. Bhim Rao Deshmukh by a Deed of Release Dated 8-2-1994, which is duly Registered in the Office of the Sub-Registrar Kalmeshwar in Book No 1 at Sr. No. 93 on even date.
5. **Whereas** the said Smt. Sudhatai W/o Late Shri. Bhim Rao Deshmukh later on transferred a Piece of land having an area of 1.82 Hectors comprising the Southern Portion of Survey No. 629 of Mouza - Kalmeshwar by way of Sale to Shri. Sameer S/o Dattatraya Meghe, by a Sale Deed Dated 29-9-1994, which is duly Registered in the Office of the Sub-Registrar, Kalmeshwar at Sr. No. 3982 on even date. The said Piece of land having an area of 1.82 Hectors is now renumbered as Survey No. 629/B of Mouza - Kalmeshwar. As a result therefore Shri. Sameer S/o Dattatraya Meghe become an exclusive, absolute and full Owner of the aforesaid property with heritable.
6. **Whereas** the said Shri. Sameer S/o Dattatraya Meghe appointed and nominated Mahendra Roshansingh Thakur as their Lawful power of attorney holder to present deeds and documents and admit the contents of documents before competent registering authority same duly registered in the office of Sub Registrar Nagpur -4 at Reg. Serial No. 6325 dated- 07/12/2016
7. **Whereas** the said Shri. Sameer S/o Dattatraya Meghe through POA Mahendra Roshansingh Thakur gifted /donated land bearing Survey No. 629/B having an area of 1.82 Hectors of Mouza - Kalmeshwar to Raghav Sameer Meghe by way of Gift deed duly registered in the office of Sub Registrar Kalmeshwar at Reg. Serial No. 2507 dated- 09/10/2024 . As a result therefore Raghav Sameer Meghe become an exclusive, absolute and full Owner of the aforesaid property with heritable
8. **Whereas** the said Raghav Sameer Meghe appointed and nominated Manoj Vasant Rao Parshionikar as their Lawful power of attorney holder to present deeds and documents and admit the contents of documents before competent registering authority same duly registered in the office of Sub Registrar Nagpur -4 at Reg. Serial No. 1103 dated- 16/02/2019.
9. **Whereas** the said Raghav Sameer Meghe through POA Manoj Vasant Rao Parshionikar sold /transferred land bearing Survey No. 629/B having an area of 1.82 Hectors of Mouza - Kalmeshwar to Ashish Ramraoji Bobade duly registered in the office of Sub Registrar Kalmeshwar at Reg. Serial No. 2773 dated- 14/11/2024 .
10. **Whereas** Ashish Ramraoji Bobade decided to develop aforesaid land i.e said Survey No. 629/B having an area of 1.82 Hectors of Mouza - Kalmeshwar into a Residential Layout by carving out various Plots of different sizes therein. And accordingly it has prepared the Layout Plan of the said Survey No. 629/B by carving out various Plots of different sizes therein and the said layout to be known and styled as "RAM NAGAR -7".
11. **Whereas** as per the Maharashtra Land Revenue (Second Amendment) Act, 2025, as per the order of Nagar Parishad Kalmeshwar- Brahmini Dist. Nagpur, a lump sum amount of 2,36,667/- has been received and permission granted to Survey No. 629/B having an area of 1.82 Hectors of Mouza - Kalmeshwar to non-agricultural for residential use as per order dated 24/04/2026 vide letter No. नपक/नरजव./ अकृषक ०९५४/२६.
12. Thereafter said project is plotted Development project known as "RAM NAGAR -7" Is duly registered under the provisions of Real Estate Regulatory Act under project registration no Serial No. PP1190002601091 dated 08/07/2026.

13. WHEREAS the said Plot No. 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19 was released by the Nagar Parishad Kalmeshwar- Brahmini as per the order dated 24/04/2026 vide letter No. नपक/नरजव./ अकृषक ०९५४ /२६.
14. Whereas Piraji Harichandra Choudhari being desirous of owing an plot for residential use approached to Ashish Ramraoji Bobade with an offer to purchase **Plot No. 13**, Admeasuring Area 135.200 Sq Mtrs and 127.353 Sq Mtrs i.e 1370.82 Sq fts (after deduction of tangent area 7.847 Sq Mtrs) out of sanctioned layout known as "**Ram Nagar-7** " therefore. after detailed negotiation Ashish Ramraoji Bobade agreed to sell the same for valuable consideration
15. That Piraji Harichandra Choudhari has approached to ICICI Home Finance Co. Ltd for loan to purchase above plot .

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

- a) From the perusal of all the xerox documents submitted and perusal thereof, I am of the opinion that **M Ashish Ramraoji Bobade** is the owner of the schedule of property and he/she/they is/are having valid, clear and marketable title over the schedule property .
- b) 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 PROVISIONS:

- 5.1 Whether provisions of urban land ceiling act are applicable? No
- 5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share?
No
- 5.3 Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent? No
- 5.4 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? Yes
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? Not provided
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? Yes,
- 5.7 Whether required documents are available for creating mortgage? yes
- 5.8 Whether all the previous owners of the property had the right and competency to transfer the property?
yes
- 5.9 Whether the proposed mortgage by deposit of title deeds is possible? yes
- 5.10 Whether the property is lease land? If yes, then what is the tenure of the lease? **No.**
- 5.11 Whether the land is Adivasi (tribal) land? No
- 5.12 Whether the land /property are joint family property? No
- 5.13 Whether Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act (SARFAESI ACT) is Applicable ? Yes
- 5.14 Is land/property/flat is subject to any reservations /acquisitions/requisitions? No
- 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
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? No
- 5.17 Whether POA as recorded in 5.15 is registered? 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 who permission/NOC is required and list all permission/ No objection required? 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? No.
- 5.20 Whether Search Report is obtained and submitted? _YES
- Search Report : Details:- MH009336855202627U dated 31/08/2026
- Search Conducted Years: 13 years
- Name of the Advocate / Searcher: **Adv Kailas U Rekawar**
- Search Report Date:
- Note:
- 5.21 Whether EC is obtained? EC Details:- No
- No. of Years EC Obtained
- Any Encumbrance to Specify: EC Applied by

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 that Ashish Ramraoji Bobade has/would derive a valid, clear, marketable and unencumbered title in the property/ies stated above.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower Piraji Harichandra Choudhari .

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: -

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9. **Photocopy**- Draft of agreement to sell executed by Ashish Ramraoji Bobade in favour of Piraji Harichandra Choudhari [plot no. 13]
10. **Photocopy** -latest tax receipt
11. **System generated** -latest 7/12 extract
12. **Original** –Allotment letter
13. **Original** –own contribution receipt
14. **Original** –demand letter
15. **Original** – NOC to mortgage
16. **Original** – **Proposed Registered Sale deed** executed by Ashish Ramraoji Bobade in favour of Piraji Harichandra Choudhari . [plot no. 13]
17. **Original** –Possession letter
18. **Original** – NOI / RM in favour of ICICI Home Finance Co. Ltd

Following documents are required post disbursal:

REMARKS (IF ANY) :-- NO

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REKHAWAR

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ADV. KAILAS REKAWAR