



Shweta M. Mane (Kakad)
L.L.B, L.L.M (Pune)
ADVOCATE & NOTARY

'Swami', Plot no. 4
Shrikrishna Nagar, Beside Darda Nagar
Darwaha Road, Yavatmal-445001
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LEGAL SCRUTINY REPORT

Application no. 77000345314

Date: 25/09/2026

To,
Branch Credit Manager, ICICI HFC LTD.

Dear Sir/Madam,

1.
- Legal Scrutiny Report in respect of the
- Rajendra Narayanrao Bhitade.**

PART I: PROPERTY DETAILS:

2. **Name of the Applicant/Borrower/s: Rajendra Narayanrao Bhitade.**
3. **Name of the Co-applicant/s: (if any): Shaileja Rajendra Bhitade**
1. **Type of Loan: LAP BT**
2. **Purpose of Loan: LAP BT**
3. **Name of the Property Owner/s: RAJENDRA NARAYANRAO BHITADE.**
4. **Description of the Property (with Boundaries):**

That, the layout Plot no. 51, area admeasuring about 209.25 sq.mtr. and construction thereon of house, out of Nazul Plot no. 6200/51, Sheet No. 118, Survey No. 73/3, Ward No. 15, of Kasbe Pusad, Tq. Pusad Dist. Yavatmal, bounded as under:-

BOUNDARIES OF PLOT			
East	West	North	South
Layout 9 mtr. Road	Layout Plot no. 48	Layout belongs to Rajesh Bonkinpelliwar	Layout Plot no. 50

5. **Nature / Status of the Property: Freehold**
6. **Type of Property: Residential**

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

- Photo copy of registered sale deed dated 13/01/2003 deed no. 127/2003.
- Photo copy of registered sale deed dated 30/04/2010 deed no.

1539/2010.

- Photo copy of registered release deed dated 06/11/2023, deed no. 6451/2023
- Photo copy of Tax Assessment list, dated 04/09/2026
- Photo copy of Property Card dated 24/08/2026
- LOD from Cholanmandalam Investment and Finance Company Ltd.

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

- That the Plot no. 51, area admeasuring about 209.25 sq.mtr., out of Nazul Plot no. 6200/51, Sheet No. 118, Survey No. 73/3, Ward No. 15, of Kasbe Pusad, Tq. Pusad Dist. Yavatmal previously owned and possessed by Mr. Ajay Dinkarrao Yerawar and Mr. Girish Vasantrya Yerawar, prior to 2003.
- Thereafter Mr. Ajay Dinkarrao Yerawar and Mr. Girish Vasantrya Yerawar sold the Plot no. 51, area admeasuring about 209.25 sq.mtr., out of Nazul Plot no. 6200/51, Sheet No. 118, Survey No. 73/3, Ward No. 15, of Kasbe Pusad, Tq. Pusad Dist. Yavatmal to Miss. Sakshi Ramdas Chandankar through her Natural Guardian Father Mr. Ramdas Nagorao Chandankar, by way of registered sale deed dated 13/01/2003, vide deed no. 127/2003, executed at Sub Registrar Office Pusad.
- Thereafter, Mr. Ramdas Nagorao Chandankar obtained the permission to sale the minor's property from District Judge Pusad on dated 23/03/2010, vide MJC No. 8/2008.
- Thereafter Miss. Sakshi Ramdas Chandankar through her Natural Guardian Father Mr. Ramdas Nagorao Chandankar, sold the Plot no. 51, area admeasuring about 209.25 sq.mtr., out of Nazul Plot no. 6200/51, Sheet No. 118, Survey No. 73/3, Ward No. 15, of Kasbe Pusad, Tq. Pusad Dist. Yavatmal to Rajendra Narayanrao Bhitade by way of registered Sale Deed dated 30/04/2010, vide deed No. 1539/2010, executed at Sub Registrar Office Pusad.
- Accordingly an entry in respect of the above said transaction is taken into Mutation record and this fact is also evident by Property Card in the name of Rajendra Narayanrao Bhitade issued by Dy. Superintendent of Land Revenue Record Office Pusad.
- Thereafter, Rajendra Narayanrao Bhitade mortgaged the above property with the Vishwanathsingh Byas Nagari Sahakari Patsanstha Maryadit Pusad, by way of registered mortgage dated 04/09/2018, vide deed no. 3116/2018, executed at Sub Registrar Office Pusad, and subsequently repaid the said loan, therefore, said bank release the above property and executed registered release deed dated 06/12/2023, vide deed no. 6451/2023, executed at Sub Registrar Office Puasad.
- Thereafter, Rajendra Narayanrao Bhitade mortgaged the above property with the Cholanmandalam Investment and Finance Company Ltd. Branch at Yavatmal, and said property is still mortgaged with the said

Bank. Therefore, NOC should be obtained.

- The chain of title for the property has been properly established, with all transactions duly verified from relevant records of the Registrar of Documents and Revenue Records. It is confirmed that the property is heritable and transferable, and the transferor has the right to transfer it. All necessary parties have been included in the documents, which have the desired legal effect. All material facts and events relevant to the title have been satisfactorily proven.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

The present owner, **RAJENDRA NARAYANRAO BHITADE**, is/are the owner of layout Plot no. 51, area admeasuring about 209.25 sq.mtr. and construction thereon of house, out of Nazul Plot no. 6200/51, Sheet No. 118, Survey No. 73/3, Ward No. 15, of Kasbe Pusad, Tq. Pusad Dist. Yavatmal.

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?	Yes
5.6	Whether all original documents for last 13/30 years have been scrutinized; if not give reasons?	No
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	What is the tenure of the land; if it is leased?___years (remaining period)	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 SARFAESI Act applicable?	Yes
5.14	Is land/property/flat being subject to any reservations/acquisitions / requisitions?	No
5.15	Whether the property has been transferred by a power of attorney	No

	(POA) holder of the original landowner in favour of the loan applicant?	
5.16	Whether the said POA holder has/had authority to sell the property under POA?	Not Applicable
5.17	Whether POA as recorded in 5.15 is registered?	Not Applicable
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
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	Not Applicable
5.20	Whether Search Report is obtained	Yes
	Search Report Details: -	
	Search Conducted Years: 13 years.	13 Years
	Name of the Advocate / Searcher: Note:	Adv. Shweta Mane Search Report vide challan no. 1115492036 and MH010845578202627E dated 25/09/2026
5.21	Whether EC is obtained? EC Details: - No. of Years EC Obtained Any Encumbrance to Specify EC Applied by	Not Applicable

PART VI: CERTIFICATE:

In view of forgoing, I certify that the title deeds intended to be deposited relating to the property which is offered as a security by way of equitable mortgage and the documents of title referred to above are perfect evidence of the title. If the said equitable mortgage is created in favour of **RAJENDRA NARAYANRAO BHITADE**, it would satisfy the requirements of creation of an equitable mortgage.

I further certify that **RAJENDRA NARAYANRAO BHITADE** would derive a valid, clear, marketable and unencumbered title in the subject property except the loan already taken from **Home First Financial Institution**.

4. The Mortgage, if created will be available to the **ICICI HFC** for the liability of the intending Borrower i.e. **RAJENDRA NARAYANRAO BHITADE**.

Following documents needs to be submitted at the time of disbursement of the loan:-

1. Digitally signed copy of latest Property Card.
2. Original Property Tax Receipt.
3. Original LOD from **Cholamandalam Investment and Finance Company Ltd. Branch at Yavatmal.**

Following documents are required post disbursal [If any]-

- i. Original sale deed dated 13/01/2003 deed no. 127/2003.
- ii. Original sale deed dated 30/04/2010, deed no. 1539/2010.
- iii. Original NOC/registered release deed from **Cholamandalam Investment and Finance Company Ltd. Branch at Yavatmal.**

Yours Faithfully

Adv.Shweta
Mane[Kakad]

Digitally signed by Adv.Shweta
Mane[Kakad]
Date: 2026.09.26 12:27:01 +05'30'

ADV. SHWETA MANE (KAKAD)