

# VAISHALI RANJEET HIRE

(Advocate)

"AAI" Niwas, Nageshwarwadi, Aurangabad

(M) 09881295348

## LEGAL SCRUTINY REPORT

Date: - 22/09/2026

To,  
The Branch Manager,  
ICICI HFC Limited.  
Aurangabad.

Sub: Legal Scrutiny Report in respect of the file of Vaibhav Ganesh Mangate and Aashabai Ganesh Mangate

### Property Details:

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                         |   |                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|---|---------------------------------------|
| 1)                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Name of the Applicant & Application No. | : | Vaibhav Ganesh Mangate<br>77000357502 |
| 2)                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Name of the Co-applicant/s (if any)     | : | Aashabai Ganesh Mangate               |
| 3)                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Type of Loan:                           | : | Resale Purchase                       |
| 4)                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Purpose of Loan                         | : | Resale Purchase                       |
| 5)                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Name of the Property owners             | : | Vijaya Damodhar Mahale                |
| <p>All that piece and parcel of the property Plot No. 21, admeasuring area 190 Sq. Meter i.e. 2044 sq. feet and construction thereon, situated at Survey No. 11/2/1, Mauje Kannad, Tq Kannad and Dist Chhatrapati Sambhajanagar within the jurisdiction of Sub-Registrar, Aurangabad, which is bounded as under:</p> <p>Towards East : Plot No. 22</p> <p>Towards West : Plot No. 20</p> <p>Towards North : Veterinary Hospital</p> <p>Towards South : Road</p> |                                         |   |                                       |
| 7)                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Nature / Status of the property         | : | Free Hold                             |
| 8)                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Type of Property                        | : | Resale Purchase                       |

### Part II: List of documents before me for scrutiny and legal opinion:

1. Copy of Sale Deed bearing daybook no. KND-389/1984 dated 28/02/1984
2. Copy of Namuna No. 43 dated 10/08/2026
3. Copy of Tax Receipt

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4. Copy of 7/12 extract
5. Copy of Draft sale deed.

### **Part III : Flow of title of Property:**

1. It appears from the Sale Deed no. KND-389/1984, Plot No. 21, admeasuring area 190 Sq. Meter, situated at Survey No. 11/2/1, Mauje Kannad, Tq Kannad and Dist Aurangabad was previously owned and possessed by Proposed Saraswati Gruh Nirman Sanstha Maryadit Kannad prior to 1984.
2. That, Shivaji Gruh Nirman Sanstha and Proposed Saraswati Gruha Nirman Sanstha created a layout and created various plots, it is pertinent to say that the said layout is not sanctioned by any competent authority and the office of the Collector Aurangabad has issued NA Order dated 05/02/1996 under section 44 of MLRC, 1966.
3. That, registered Sale Deed bearing daybook no. KND-389/1984 dated 28/02/1984 executed by Proposed Saraswati Gruh Nirman Sanstha Maryadit Kannad through its proprietor 1) Arun Govindrao Mule and Vishnu Shankarrao Jangale in favor of Mrs. Vijaya Damodhar Mahale in respect of property Plot No. 21, admeasuring area 190 Sq. Meter, situated at Survey No. 11/2/1, Mauje Kannad, Tq Kannad and Dist Aurangabad.
4. That, on the basis of above sale deed the name of Vijaya Damodhar Mahale came to be mutated in the revenue record vide mutation entry no. 25570.
5. That, the office of the Municipal Council Kannad has issued Namuna No. 43 dated 10/08/2026 for the year 2026-27 in favor of Vijaya Damodhar Mahale in respect of property Plot No. 21, admeasuring area 190 Sq. Meter, situated at Survey No. 11/2/1, Mauje Kannad, Tq Kannad and Dist Chhatrapati Sambhajinagar.
6. That, Mrs. Aasha Ganesh Mangate intends to purchase the property Plot No. 21, admeasuring area 190 Sq. Meter i.e. 2044 sq. feet and construction thereon, situated at Survey No. 11/2/1, Mauje Kannad, Tq Kannad and Dist Chhatrapati Sambhajinagar as such approached to Vijaya Damodhar Mahale.

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### PART IV : EVIDENCE OF THE PROPERTY:

Registered Sale Deed bearing daybook No. KND-389/1984 dated 28/02/1984 executed by Proposed Saraswati Gruh Nirman Sanstha Maryadit Kannad through its proprietor 1) Arun Govindrao Mule and Vishnu Shankarrao Jangale in favor of Mrs. Vijaya Damodhar Mahale

### PART V : OTHER PROVISIONS

|      |                                                                                                                                                                                                                                                                                                                                                                                      |                                                     |
|------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|
| 5.1. | Whether provisions of the Urban Land Ceiling Act are applicable?                                                                                                                                                                                                                                                                                                                     | No                                                  |
| 5.2. | Whether property 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?                                                                                                                                                                                                                                                                                                             | 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 on the property.                                                                                                                                                                                                                                                                                                                   | No                                                  |
| 5.6  | Whether all original documents for the last 30 years have been scrutinized?                                                                                                                                                                                                                                                                                                          | I have scrutinized Xerox copy of 13 years documents |
| 5.7  | Whether all the original documents are available for creating a mortgage?                                                                                                                                                                                                                                                                                                            | Yes                                                 |
| 5.8  | Whether all previous owners had the right/competency to transfer the property?                                                                                                                                                                                                                                                                                                       | Yes                                                 |
| 5.9  | Whether proposed mortgage by deposit of title deeds is possible?                                                                                                                                                                                                                                                                                                                     | Yes                                                 |
| 5.10 | What is the tenure of the land if it is leased?                                                                                                                                                                                                                                                                                                                                      |                                                     |
| 5.11 | Whether the land is Adivasi [Tribal] Land?                                                                                                                                                                                                                                                                                                                                           | N.A.                                                |
| 5.12 | Whether the land/property is joint family property?                                                                                                                                                                                                                                                                                                                                  | N.A.                                                |
| 5.13 | Whether SARFAESI Act is applicable?                                                                                                                                                                                                                                                                                                                                                  | Yes                                                 |
| 5.14 | Is land / property / flat being subject to any reservations / acquisitions/ requisitions?                                                                                                                                                                                                                                                                                            | N.A.                                                |
| 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?                                                                                                                                                                                                                                             | N.A.                                                |
| 5.16 | Whether the said POA holder had had authority to sell the property under POA?                                                                                                                                                                                                                                                                                                        | N.A.                                                |
| 5.17 | Whether POA as recorded in 5.15 is registered?                                                                                                                                                                                                                                                                                                                                       | N.A.                                                |
| 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 | N.A.                                                |

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|      |                                                                                                                                                                                                                                                                                    |                    |
|------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| 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 | N.A.               |
| 5.20 | Whether the search report is obtained and submitted?                                                                                                                                                                                                                               | Yes                |
|      | Search Report Details:                                                                                                                                                                                                                                                             |                    |
|      | Search Conducted Years:                                                                                                                                                                                                                                                            | 2014-2026          |
|      | Name of Advocate:                                                                                                                                                                                                                                                                  | Adv. Vaishali Hire |
|      | Search Report Date:                                                                                                                                                                                                                                                                | 22/09/2026         |
|      | Note:                                                                                                                                                                                                                                                                              | Positive           |
| 5.21 | Whether E.C.is obtained?                                                                                                                                                                                                                                                           | N.A.               |
|      | EC Details                                                                                                                                                                                                                                                                         | N.A.               |
|      | No. of years EC obtained 0.00                                                                                                                                                                                                                                                      | N.A.               |
|      | Any Encumbrance to Specify                                                                                                                                                                                                                                                         | N.A.               |
|      | EC applied by :                                                                                                                                                                                                                                                                    | N.A.               |

### 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 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 satisfy the requirements of creation of equitable mortgage.

I/We further certify that Vijaya Damodhar Mahale would derive a valid, clear, marketable. 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 Vaibhav Ganesh Mangate and Aashabai Ganesh Mangate.

### VI. The following original documents to be collected by ICICI HFC for creation of Registered / Equitable Mortgage prior to disbursement

1. Original registered Sale Deed bearing daybook no. KND-389/1984 dated 28/02/1984 executed by Saraswati Gruh Nirman Sanstha Maryadit Kannad through its proprietor 1) Arun Govindrao Mule and Vishnu Shankarrao Jangale in favor of Mrs. Vijaya Damodhar Mahale with ORR and Index-II.
2. Original registered Sale Deed executed by Mrs. Vijaya Damodhar Mahale in favor of Vaibhav Ganesh Mangate and Aashabai Ganesh Mangate with ORR and Index-II.
3. Latest 7/12 extract in favor of seller.

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4. Original Namuna No. 43 dated 10/08/2026

5. Latest Tax receipt

**The above documents are required before disbursement of the loan for creating valid mortgage.**

**VII. The following original documents are required to be deposited for creation of equitable mortgage after Disbursement**

1. The borrower must execute the NOI in favour of ICICI HFC.

Remarks, if any:-

Nil

**Adv. Vaishali Hire**

Vaishali

Ranjeet Hire

Digitally signed by  
Vaishali Ranjeet  
Hire  
Date: 2026.09.22  
15:25:50 +05'30'