

Sahil M. Bhangde

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LEGAL SCRUTINY REPORT

Ref. No. : SMB/ICICI-HFC/AUG/2026/27
APP No. - 7792121157
APS ID - 10315753

Date:- 17.08.2026

To,
ICICI Home Finance Ltd.,
Nagpur

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Shri. Tularam Purushottam Ninawe

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s :

Shri. Tularam Purushottam Ninawe
2. Name of the Co-applicant/s: (if any):

Sau Yogita Tularam Ninawe
3. Type of Loan :

Prime Home Loan
4. Purpose of Loan :

Plot Purchase
5. Name of the Property Owner/s :

M/s. Luxora Infrastructure Pvt Ltd,
through its authorized signatory
1) Shri. Deepak Vasandani
2) Shri. Kalpesh Puntambekar
6. Description of the Property (with Boundaries):

All that piece and parcel of land bearing Plot No. 10 admeasuring about 112.38 Sq. Mtrs (1209.66 Sq. Ft), being a portion of entire land bearing Kh. No. 63/2 (Part) of Mouza-Pipla, bearing P. H. No. 38, having its City Survey No. 1537 of Sheet No. 68, situated in the sanctioned layout of OASIS-36, within the limits of Nagar Panchayat Besa Pipla in Tahsil Nagpur (Rural) and District Nagpur and same is bounded as under :

On the East :

Plot No. 17

On the West :

9 Mtrs Wide Road

On the North :

Plot No.10

On the South :

Plot No.12
7. Nature / Status of the Property :

Freehold
8. 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)

1. Copy of Registered Sale Deed executed by Shri. Mevalal Rameshwar Thakur in favour of Gowardhan Orchid Pvt. Ltd, through its Director Shri. Vinay Ranchoddas Rathi, same was duly registered in the office of Sub-Registrar Nagpur No. 7, at Sr. No. 2424/2008, dated 29.04.2008.
2. Copy of Registered Sale Deed executed by Gowardhan Orchid Pvt. Ltd, through its Director Shri. Vinay Ranchoddas Rathi in favour of M/s. Luxora Infrastructure Pvt Ltd, through its Authorized Representative Shri. Omprakash Basantlal Goyanka, same was duly registered in the office of Sub-Registrar Nagpur No. 7, at Sr. No. 2785/2008, dated 15.05.2008.
3. Copy of Registered Agreement of Development executed by M/s. Luxora Infrastructure Pvt Ltd, through its authorized signatory 1) Shri. Tarun Hundlani, 2) Shri. Deepak Vasandani and 3) Shri. Kalpesh Puntambekar in favour of Shiv Mahadeo Reality LLP, through its Partner Shri. Sandip Omprakash Agrawal, same was duly registered in the office of Sub-Registrar Nagpur No. 7, at Sr. No. 10191/2024, dated 06.08.2024.
4. Copy of Registered Power of Attorney executed by M/s. Luxora Infrastructure Pvt Ltd in favour of Shiv Mahadeo Reality LLP, through its Partner Shri. Sandip Omprakash Agrawal, same was duly registered in the office of Sub-Registrar Nagpur No. 7, at Sr. No. 10194/2024, dated 06.08.2024.
5. Copy of Sanctioned Layout plan duly sanctioned and approved by the Nagar Panchayat Besa Pipla, dated 21.11.2024.
6. Copy of NA Sanad issued by Tahsildar Nagpur (Rural) by its order passed in Revenue Case No.57/NAP-34/2024-25, vide its receipt dated 06.01.2025.
7. Copy of Final Sanctioned Layout Plan duly sanctioned and approved by the Nagar Panchayat Besa Pipla, dated 13.06.2025.
8. Copy of 7/12 Extract in the name of M/s. Luxora Infrastructure Pvt Ltd, through its Partner Shri. Omprakash Basantlal Goyanka.

9. **Draft Copy of Sale Deed**10. **Original** Title Search Report issued by Adv. Sahil M. Bhangde, dated 17.08.2026**PART III: FLOW OF TITLE OF PROPERTY: (HISTORY OF TITLE)**

- 1) That originally all that piece and parcel of land bearing Kh. No. 63/2 admeasuring about 1.32 HR of Mouza-Pipla, bearing P. H. No. 37 in Tahsil Nagpur (Rural) and District Nagpur belongs to Shri. Mevalal Rameshwar Thakur, being his separate property as per the entry reflected in the Revenue Record.
- 2) That Shri. Mevalal Rameshwar Thakur, thereafter sold out said entire land admeasuring about 1.32 HR, bearing Kh. No. 63/2 along with Kh. No. 64/2 admeasuring about 1.62 HR to Gowardhan Orchid Pvt. Ltd, through its Director Shri. Vinay Ranchoddas Rathi, by executing a Registered Sale Deed, which was duly registered in the office of Sub-Registrar Nagpur No. 7, at Sr. No. 2424/2008, dated 29.04.2008.
- 3) That Gowardhan Orchid Pvt. Ltd, through its Director Shri. Vinay Ranchoddas Rathi, thereafter sold out the aforesaid land bearing Kh. No. 63/2 admeasuring about 1.32 HR along with its other properties i.e. Kh. No. 63/1, 64/1, 64/2, 66/1, 66/2, 108/3 & 80/2 of Mouza-Pipla to M/s. Luxora Infrastructure Pvt Ltd, through its Authorized Representative Shri. Omprakash Basantilal Goyanka, by executing a Registered Sale Deed, which was duly registered in the office of Sub-Registrar Nagpur No. 7, at Sr. No. 2785/2008, dated 15.05.2008.
- 4) That by virtue of the aforesaid Sale Deed, M/s. Luxora Infrastructure Pvt Ltd, becomes the absolute owner of the land bearing Kh. No. 63/2 admeasuring about 1.32 HR.
- 5) That M/s. Luxora Infrastructure Pvt Ltd, thereafter decided to develop the said land bearing Kh. No. 63/2 admeasuring about 1.32 HR and accordingly executed a Registered Agreement of Development with Shiv Mahadeo Reality LLP, through its Partner Shri. Sandip Omprakash Agrawal, the said Agreement of Development was duly registered in the office of Sub-Registrar Nagpur No. 7, at Sr. No. 10191/2024, dated 06.08.2024.
- 6) That in pursuance of the Agreement of Development M/s. Luxora Infrastructure Pvt Ltd, thereafter executed a Registered Power of Attorney, thereby constituted and nominated Shiv Mahadeo Reality LLP, through its Partner Shri. Sandip Omprakash Agrawal, being its lawful attorney, the said Power of Attorney, which was duly registered in the office of Sub-Registrar Nagpur No. 7, at Sr. No. 10194/2024, dated 06.08.2024.
- 7) That the aforesaid owner M/s. Luxora Infrastructure Pvt Ltd, through Power of Attorney, thereafter demarcated a residential layout upon the said land and accordingly prepared a proposed layout plan, which was duly sanctioned and approved for NA and Demarcation purpose, by Nagar Panchayat Besa Pipla, vide its letter bearing No. 29.11.2024.
- 8) That further the aforesaid entire land was pleased to converted for the Non-agricultural used by the order passed by Tahsildar Nagpur (Rural) and accordingly issued a NA Sanad by its order passed in Revenue Case No. 57/NAP-34/2024-25, dated 06.01.2025.
- 9) That the layout demarcated on the said land was finally and approved by the Nagar Panchayat Besa Pipla on 13.06.2025 by executing a Agreement of Development with the aforesaid owner.
- 10) That M/s. Luxora Infrastructure Pvt Ltd, through its authorized signatory 1) Shri. Deepak Vasandani and 2) Shri. Kalpesh Puntambekar, through Power of Attorney Shiv Mahadeo Reality LLP, now agreed to sell the schedule Plot No. 10 out of the said layout to Shri. Tularam Purushottam Ninawe, for valued consideration.
- 11) *It is pertinent to note here that the proposed layout scheme / project is not registered with Maharashtra Real-Estate Regulatory Authority and accordingly property can be mortgage strictly as per the policy if ICICI Home Finance*

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/s. Luxora Infrastructure Pvt Ltd, through its authorized signatory 1) Shri. Deepak Vasandani and 2) Shri. Kalpesh Puntambekar** the owners of the scheduled of property and he has valid, clear and, marketable title over the scheduled 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 the prospective purchasers i.e. **Shri. Tularam Purushottam Ninawe** will also acquire equally good, valid and marketable title thereto only after upon execution of proper and duly registered Sale Deed in his favour.
- 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 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 years have been scrutinized; if not give reasons?

NoBank
- official decided to conduct the original verification**
- 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?

NA
- 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 (POA) holder of the original landowner in favour of the loan applicant?

NA
- 5.16

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

NA
- 5.17

Whether POA as recorded in 5.15 is registered?

NA
- 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

No
- 5.20

Whether Search Report is obtained and submitted?

Yes
- Search Report Details: -**
- Search Conducted Years:

13 years
- Name of the Advocate / Searcher:

Adv. Sahil M. Bhangde
- Search Report Date:

17.08.2026
- Note:

- 5.21

Whether EC is obtained?

NO
- EC Details: -
- No. of Years EC Obtained:
- Any Encumbrance to Specify:

EC Applied by:

PART VI: CERTIFICATE:

In view of the foregoing, 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 satisfy the requirements of creation of equitable mortgage.

I further certify that **Shri. Tularam Purushottam Ninawe** would derive a valid, clear, marketable and unencumbered title in the property stated above, only after execution of registered Sale Deed in his favour.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Shri. Tularam Purushottam Ninawe**.

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: -

- Copy of** Registered Sale Deed executed by Shri. Mevalal Rameshwar Thakur in favour of Gowardhan Orchid Pvt. Ltd, through its Director Shri. Vinay Ranchoddas Rathi, same was duly registered in the office of Sub-Registrar Nagpur No. 7, at Sr. No. 2424/2008, dated 29.04.2008.
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8. **Original** Title Search Report issued by Adv. Sahil M. Bhangde, dated 17.08.2026.
9. **Copy of** 7/12 extract in the name of M/s. Luxora Infrastructure Pvt Ltd, through its Partner Shri. Omprakash Basantilal Goyanka.
10. **Copy of** release letter to be issued by NMRDA in respect of Plot No. 10.
11. **Draft Copy of** Sale Deed
12. **Original** Allotment Letter **to be** issued M/s. Luxora Infrastructure Pvt Ltd, through its Partner Shri. Omprakash Basantilal Goyanka in favour of **Shri. Tularam Purushottam Ninawe. (Must to Have)**
13. **Original** Demand Letter **to be** issued M/s. Luxora Infrastructure Pvt Ltd, through its Partner Shri. Omprakash Basantilal Goyanka in favour of **Shri. Tularam Purushottam Ninawe. (Must to Have)**
14. **Original** NOC for Mortgage **to be** issued M/s. Luxora Infrastructure Pvt Ltd, through its Partner Shri. Omprakash Basantilal Goyanka in favour of **Shri. Tularam Purushottam Ninawe** in favour of ICICI Home Finance Ltd. **(Must to Have).**
15. **Original** Own Contribution Letter **to be** issued M/s. Luxora Infrastructure Pvt Ltd, through its Partner Shri. Omprakash Basantilal Goyanka in favour of **Shri. Tularam Purushottam Ninawe. (Must to Have)**
16. **Original** Registered Sale Deed **to be** executed by executed by M/s. Luxora Infrastructure Pvt Ltd, through its Partner Shri. Omprakash Basantilal Goyanka in favour of **Shri. Tularam Purushottam Ninawe. (Must to Have).**
17. **Original** Possession Letter **to be** issued M/s. Luxora Infrastructure Pvt Ltd, through its Partner Shri. Omprakash Basantilal Goyanka in favour of **Shri. Tularam Purushottam Ninawe. (Must to Have).**

Following documents are required post disbursal: (if any): -

REMARKS (if any): -

NAGPUR

DATE : 17.08.2026

**Sahil M.
Bhangde**

Yours Faithfully,

Digitally signed by Sahil M.
Bhangde
Date: 2026.08.18 12:01:34
+05'30'

Sahil M. Bhangde
Advocate