

Sahil M. Bhangde

LL.M

ADVOCATE

Plot No.167, Bajiprabhu Nagar, 5th Lane,
Near Madrasi Temple, Near Ramnagar,
NAGPUR-440 010

☎ 0712-2245474

Mob : +91-9422148978, +91- 9405948406

E Mail : adv_sahilbhangde@yahoo.co.in

PNB HOUSING FINANCE LIMITED

LEGAL TITLE OPINION/SRO SEARCHREPORT

Ref No. : - 2026/SMB/PNB/OPN/LEG/SEP/35

Date: 24/09/2026

Login: - HOU/NAG/0926/5215018

Search Receipt No. : GRN MH010810703202627E

Date of search receipt : 24/09/2026

Search for the period from : 2014-2026 = 13 Years.

ANNEXURE : Search Receipt

Sub-Registrar office at Nagpur :

Type of Case : Resale

To,

The Branch Manager,

PNBHFL,

Civil Line, Nagpur.

Sir,

As desired by you the records of Sub-Registrar, **Nagpur (Garmin)**, have been verified by me for the period of last 13 Years for investigation of title in respect of the below mentioned property. I have also verified documents mentioned in schedule. On the basis of said documents my REPORT/CERTIFICATE is given as under: -

SUB: - TITLE CLEARANCE CERTIFICATE

- Name/s of all the Title holders/Present Owner/s of the Property/Properties

Shri. Mahesh Pradeep Vankar

- Name/s of the person/s offering mortgage:-

Smt. Kalyani Nikhil Raut and Mr. Nikhil Ramaji Raut

- Description of the Property**

All that piece and parcel of land bearing **Plot No. 63** admeasuring about 1250 Sq. Ft. (i.e. 116.12 Sq. Mt.) in the layout of Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur, being a portion of entire land bearing **Kh. No. 79/1** of **Mouza Godhani (Rly)**, bearing **P.H. No. 12**, situated at Nagar Panchayat Godhani (Rly) in Tahsil Nagpur (Garmin) and District Nagpur and the same is bounded as under.

On the East : Road
On the West : Plot No. 62,
On the North : Plot No. 64
On the south : open space

Particulars of all documents made available for verification:

- Original** Registered Agreement to Sell executed by Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur through its President Shri. Dhanraj Tulshiram Bhimte in favor of Smt. Amreen Praveen Mohd. Ejaj, same was registered in the office of Sub-Registrar Nagpur No. 10 at Sr. No. 336/2019, dated 10/01/2019.
- Original** Registered Power of Attorney executed by Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur through its President Shri. Dhanraj Tulshiram Bhimte in favor of Smt. Amreen Praveen Mohd. Ejaj, same was registered in the office of Sub-Registrar Nagpur No. 10 at Sr. No. 337/2019, dated 08/01/2019.
- Original** Registered Sale Deed executed by Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur through its President Shri. Dhanraj Tulshiram Bhimte through his POA holder Smt. Amreen Praveen Mohd. Ejaj in favor of Smt. Amreen Praveen Mohd. Ejaj, Same was registered in the office of Sub-Registrar Nagpur No. 3 at Sr. No. 2080/2026, dated 23/02/2026.
- Original** Registered Sale Deed executed by Smt. Amreen Praveen Mohd. Ejaj in favor of Shri. Mahesh Pradeep Vankar, Same was registered in the office of Sub-Registrar Kamptee at Sr. No. 5453/2026, dated 23/06/2026.
- Original** Tax Receipt paid for the year 2025-2026, dated 18/12/2025.
- Original** Tax Assessment for the year 2025-2026, dated 18/12/2025.
- Original** 7/12 extract in the name of Smt. Amreen Praveen Mohd. Ejaj, dated 22/06/2026.
- Original** Regularization Letter issued by Nagar Panchayat Godhani Rly, bearing Permit No. 3075/TPD/2026-2027, dated 22/07/2026.
- Draft of Sale Deed**
 - Year up to which the property tax/society charge has been paid:-

Tax Paid for the year 2025-2026, dated 22/06/2026.

- Whether the particulars of registration as given in the title deeds shown to the counsel tally with the particulars as stated in the records of the Registrar's office-

Yes.

- Whether the property/properties has/have been mutated in the name/s of the person/s offering the mortgagor

No.

- Where there is any bar under any local law for creation of the mortgage on the property. Whether there are any liabilities or encumbrances over the said property.

Yes,

- Whether all approval clearance/sanctions required for creation of the mortgage have been obtained, what are such sanctions, approvals and clearances yet to be obtained?

NA.

- Whether equitable mortgage can be created on this property/properties:

Yes.

- Where the property/properties under consideration involves Land, whether the Land is Agricultural/ Non Agricultural land, in case of N.A. land/plot-whether it is allowed for use of Residential/Commercial/ Industrial Purpose:-

Property is under residential Zone as demarcated by the Competent Authority.

- Whether there is any construction over the said land and any Permission or Approved Lay-out plan obtained from Competent Authority?

Please refer to from the technical report as submitted by empanelled professionals.

- Whether the property/properties is coming under the preview of Urban Land & Ceiling Act?

Not Applicable.

- Whether the property/ properties is/are owned by the person/s offering mortgage or on lease? (freehold / leasehold)

Owned on Freehold Basis.

- Whether the whole/part of the property/properties being offered for mortgage is/are rented or leased out to any third party:

Please Refer to Technical Report.

- Whether the Property is subject to the claim of any minor person:

No

- Whether the Property is subject to land acquisition proceedings:

No

Description of the Search / Inspection Receipt: **Search Receipt No. GRN MH010810703202627E Date of search receipt: 24/09/2026** Search for the period from 2014-2026 = 13 Years. I found entry of following documents in the Index Book of the office of Sub-Registrar Nagpur: - **Copy of** Registered Agreement to Sell executed by Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur through its President Shri. Dhanraj Tulshiram Bhimte in favor of Smt. Amreen Praveen Mohd. Ejaj, same was registered in the office of Sub-Registrar Nagpur No. 10 at Sr. No. 336/2019, dated 08/01/2019. **Copy of** Registered Power of Attorney executed by Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur through its President Shri. Dhanraj Tulshiram Bhimte in favor of Smt. Amreen Praveen Mohd. Ejaj, same was registered in the office of Sub-Registrar Nagpur No. 10 at Sr. No. 337/2019, dated 08/01/2019. **Copy of** Registered Sale Deed executed by Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur through its President Shri. Dhanraj Tulshiram Bhimte through his POA holder Smt. Amreen Praveen Mohd. Ejaj in favor of Smt. Amreen Praveen Mohd. Ejaj, Same was registered in the office of Sub-Registrar Nagpur No. 3 at Sr. No. 2080/2026, dated 23/02/2026. **Copy of** Registered Sale Deed executed by Smt. Amreen Praveen Mohd. Ejaj in favor of Shri. Mahesh Pradeep Vankar, Same was registered in the office of Sub-Registrar Kamptee at Sr. No. 5453/2026, dated 23/06/2026.

10. Additional documents (if any obtained): - **Not Applicable**

- Devolution of Title / Title Flow:**

- That originally all that piece and parcel of land bearing **Kh. No. 79/1 of Mouza Godhani (Rly)**, bearing **P.H. No. 12**, situated at Nagar Panchayat Godhani (Rly) in Tahsil Nagpur (Garmin) and District Nagpur, was owned and possessed by Employees Co-op Marketing Society Ltd. Nagpur, a registered society wide its registration No. NGP/CTY/HSG/HO/302/86-87.
- That the said society had demarcated a residential lay-out upon the said entire Kh. Comprising different sizes of plots therein and sold it to various members.
- That the said society i.e. Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur through its President Shri. Dhanraj Tulshiram Bhimte had agreed to sell the schedule Plot No. 63 to Smt. Amreen Praveen Mohd. Ejaj, by way of executing a registered Agreement to Sell, Same was registered in the office of Sub-Registrar Nagpur No. 10 at Sr. No. 336/2019, dated 08/01/2019.
- That the said owner i.e. Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur through its President Shri. Dhanraj Tulshiram Bhimte had hereby nominated and appoint Smt. Amreen Praveen Mohd. Ejaj, as his lawful Power of Attorney holder, by way of executing registered Power of Attorney, Same was registered in the office of Sub-Registrar Nagpur No. 10 at Sr. No. 337/2019, dated 08/01/2019.
- That in pursuance of the said agreement to sell the parties i.e. Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur through its President Shri. Dhanraj Tulshiram Bhimte through his POA holder Smt. Amreen Praveen Mohd. Ejaj had sold the schedule Plot No. 63 to Smt. Amreen Praveen Mohd. Ejaj,

by way of executing a registered Sale Deed, Same was registered in the office of Sub-Registrar Nagpur No. 3 at Sr. No. 2080/2026, dated 23/02/2026

- 6) That the said owner i.e. Smt. Amreen Praveen Mohd. Ejaj had sold the schedule Plot No. 63 to Shri. Mahesh Pradeep Vankar, by way of executing a registered Sale Deed, Same was registered in the office of Sub-Registrar Kamptee at Sr. No. 5453/2026, dated 23/06/2026.
- 7) That the schedule Plot No. 63 falls within the purview of Maharashtra Gunthewari Development (Regulation, Up-gradation and Control) Act, 2001 and therefore the same was regularized by Nagar Panchayat Godhani (Rly) under its development scheme Accordingly the owner had deposited the necessary development charges in the office of Nagar Panchayat Godhani (Rly) and upon the receipt of the development charges the Nagar Panchayat Godhani (Rly) had accordingly regularized the schedule Plot No. 63 admeasuring about 102.404 Sq.Mt. vide issuing the regularization letter bearing its Permit No. 3075/TPD/2026-2027, dated 22/07/2026.
- 8) **That by virtue of the aforesaid transaction Shri. Mahesh Pradeep Vankar, become the sole and absolute owner of the schedule Plot No. 63 as an owner thereof.**
- 9) **That now the said owner i.e. Shri. Mahesh Pradeep Vankar had agreed to sell the schedule Plot No. 63 to Smt. Kalyani Nikhil Raut and Mr. Nikhil Ramaji Raut, for a valued consideration.**

▪ **Note/Disclaimer:-**

▪ **Documents required while creating E.M.:-**

[List/Details of title deeds/documents to be deposited for creating mortgage by deposit of title deeds]: -

Annexure-‘A’
Prior to sanction of loan

Critical Documents

1. **Copy of** Registered Agreement to Sell executed by Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur through its President Shri. Dhanraj Tulshiram Bhimte in favor of Smt. Amreen Praveen Mohd. Ejaj, same was registered in the office of Sub-Registrar Nagpur No. 10 at Sr. No. 336/2019, dated 08/01/2019.
2. **Copy of** Registered Power of Attorney executed by Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur through its President Shri. Dhanraj Tulshiram Bhimte in favor of Smt. Amreen Praveen Mohd. Ejaj, same was registered in the office of Sub-Registrar Nagpur No. 10 at Sr. No. 337/2019, dated 08/01/2019.
3. **Copy of** Registered Sale Deed executed by Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur through its President Shri. Dhanraj Tulshiram Bhimte through his POA holder Smt. Amreen Praveen Mohd. Ejaj in favor of Smt. Amreen Praveen Mohd. Ejaj, Same was registered in the office of Sub-Registrar Nagpur No. 3 at Sr. No. 2080/2026, dated 23/02/2026.
4. **Copy of** Registered Sale Deed executed by Smt. Amreen Praveen Mohd. Ejaj in favor of Shri. Mahesh Pradeep Vankar, Same was registered in the office of Sub-Registrar Kamptee at Sr. No. 5453/2026, dated 23/06/2026.
5. **Copy of** Tax Receipt paid for the year 2025-2026, dated 18/12/2025.
6. **Copy of** Tax Assessment for the year 2025-2026, dated 18/12/2025.
7. **Copy of** 7/12 extract in the name of Smt. Amreen Praveen Mohd. Ejaj, dated 22/06/2026
8. **Copy of** Regularization Letter issued by Nagar Panchayat Godhani Rly, bearing Permit No. 3075/TPD/2026-2027, dated 22/07/2026
9. **Draft of Sale Deed**
10. Indemnity Bond (Must to have)
11. Affidavit of aforesaid owner that the said property is not mortgaged, sold or subject matter of dispute is pending in any court. (Must to Have).

In our opinion, the following documents are required to be taken for creation of security:

Annexure-‘B’

▪ **At the time of Delivery of Pay Order(s)/ Demand Draft (s) to the Seller/Borrowers:-**

Critical Documents

- 1) **Original** Registered Agreement to Sell executed by Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur through its President Shri. Dhanraj Tulshiram Bhimte in favor of Smt. Amreen Praveen Mohd. Ejaj, same was registered in the office of Sub-Registrar Nagpur No. 10 at Sr. No. 336/2019, dated 08/01/2019.
- 2) **Original** Registered Power of Attorney executed by Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur through its President Shri. Dhanraj Tulshiram Bhimte in favor of Smt. Amreen Praveen Mohd. Ejaj, same was registered in the office of Sub-Registrar Nagpur No. 10 at Sr. No. 337/2019, dated 08/01/2019.
- 3) **Original** Registered Sale Deed executed by Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur through its President Shri. Dhanraj Tulshiram Bhimte through his POA holder Smt. Amreen Praveen Mohd. Ejaj in favor of Smt. Amreen Praveen Mohd. Ejaj, Same was registered in the office of Sub-Registrar Nagpur No. 3 at Sr. No. 2080/2026, dated 23/02/2026.
- 4) **Original** Registered Sale Deed executed by Smt. Amreen Praveen Mohd. Ejaj in favor of Shri. Mahesh Pradeep Vankar, Same was registered in the office of Sub-Registrar Kamptee at Sr. No. 5453/2026, dated 23/06/2026.

- 5) **Original** Tax Receipt paid for the year 2025-2026, dated 18/12/2025.
- 6) **Original** Tax Assessment for the year 2025-2026, dated 18/12/2025.
- 7) **Original / Digital Copy of 7/12** extract in the name of Smt. Amreen Praveen Mohd. Ejaj, dated 22/06/2026.
- 8) **Original** Regularization Letter issued by Nagar Panchayat Godhani Rly, bearing Permit No. 3075/TPD/2026-2027, dated 22/07/2026
- 9) **Original** Registered Sale deed **to be** executed by Shri. Mahesh Pradeep Vankar in favor of **Smt. Kalyani Nikhil Raut and Mr. Nikhil Ramaji Raut** in respect of schedule of Property.

Annexure-‘C’
Post Disbursal

- **Document nice to have -----NIL-----**
- **Pay order/Demand Draft/Cheque favoring made by PNBHFL in favour of:- That the disburse payment should be made in favour of Shri. Mahesh Pradeep Vankar as per the policy of Bank.**

C E R T I F I C A T E

THIS IS TO CERTIFY that the **Shri. Mahesh Pradeep Vankar** the owner of the scheduled property i.e. All that piece and parcel of land bearing **Plot No. 63** admeasuring about 1250 Sq. Ft. (i.e. 116.12 Sq. Mt.) in the layout of Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur, being a portion of entire land bearing **Kh. No. 79/1 of Mouza Godhani (Rly)**, bearing **P.H. No. 12**, situated at Nagar Panchayat Godhani (Rly) in Tahsil Nagpur (Garmin) and District Nagpur. The said property is free from all sorts of encumbrances, lien, charges, mortgages, etc. and prospective purchasers i.e. **Smt. Kalyani Nikhil Raut and Mr. Nikhil Ramaji Raut**. The said property is free from all sorts of encumbrances, lien, charges, mortgages, etc. and he has also have valid, absolute, clear and marketable title to the property and can create a valid mortgage in favour of PNBHFL only after the submission of original document mentioned above in the report. The said Property / mortgage can be enforced (if required) under the provisions of The Securitization and Reconstruction of Financial Assets and Enforcement of Securities Act, 2002 and amendments thereto (“SARFAESI”) by PNBHFL, Nagpur.

Place: - Nagpur
Date: 24/09/2026

Yours faithfully,
Sahil M. Bhangde Digitally signed by Sahil M. Bhangde
Date: 2026.09.29 16:59:00 +05'30'
Sahil M. Bhangde
(ADVOCATE)

SEARCH REPORT

Detailed Address of the Property: All that piece and parcel of land bearing **Plot No. 63** admeasuring about 1250 Sq. Ft. (i.e. 116.12 Sq. Mt.) in the layout of Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur, being a portion of entire land bearing **Kh. No. 79/1 of Mouza Godhani (Rly)**, bearing **P.H. No. 12**, situated at Nagar Panchayat Godhani (Rly) in Tahsil Nagpur (Garmin) and District Nagpur and the same is bounded as under.

On the East : Road
On the West : Plot No. 62,
On the North : Plot No. 64
On the south : open space

Mortgagor/s: - Shri. Mahesh Pradeep Vankar
Owner/s: - Smt. Kalyani Nikhil Raut and Mr. Nikhil Ramaji Raut

THIS IS TO CERTIFY THAT I have taken search in respect of the above said property for the period of 13 years from 2014 to 2026 on 24/09/2026 in the Office of **Sub-Registrar Nagpur (Garmin)** which is as follows: -

Year	Not-Found
2014	Not-Found
2015	Not-Found
2016	Not-Found
2017	Registered Gift Deed Registered SRO Nagpur (Gramin) at Sr. No.1168/2017,dated 18/02/2017.
2018	Not-Found
2019	Registered Agreement to Sell SRO Nagpur No. 10 at Sr. No. 336/2019, dated 08/01/2019
2020	Not-Found
2021	Not-Found
2022	Not-Found
2023	Not-Found
2024	Not-Found
2025	Not-Found
2026	Registered Sale Deed SRO Nagpur No. 3 at Sr. No. 2080/2026, dated 23/02/2026 Registered Sale Deed SRO Kamptee at Sr. No. 5453/2026, dated 23/06/2026

Attached the Govt. Fees paid vide receipt no **GRN MH010810703202627E**dated **24/09/2026**.

Date: 24/09/2026
Nagpur

Sahil M. Bhangde

Digitally signed by Sahil M. Bhangde
Date: 2026.09.29 16:59:13 +05'30'

Sahil M. Bhangde.
(ADVOCATE)

BEFORE THE EXECUTIVE MAGISTRATE/ PUBLIC NOTARY, NAGPUR

DEPONENT: - Shri. Mahesh Pradeep Vankar

R/o. Nagpur

AFFIDAVIT

The above-named Deponent do hereby takes oath and states as under:-

- 01) We the above-named deponent to hereby take oath and state that I am the resident of the above-mentioned address
- 02) We the above-named deponents to hereby take oath and state that I owned and possessed the schedule property.

The details of schedule property is as under :-

All that piece and parcel of land bearing **Plot No. 63** admeasuring about 1250 Sq. Ft. (i.e. 116.12 Sq. Mt.) in the layout of Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur, being a portion of entire land bearing **Kh. No. 79/1 of Mouza Godhani (Rly)**, bearing **P.H. No. 12**, situated at Nagar Panchayat Godhani (Rly) in Tahsil Nagpur (Garmin) and District Nagpur and the same is bounded as under.

On the East	:	Road
On the West	:	Plot No. 62,
On the North	:	Plot No. 64
On the south	:	open space

- 03) We state on oath that there is no minor's interest in the said property.
- 04) We further state on oath that there is no bar or restrictions under the land ceiling laws or any other laws for the time being in force for holding the aforesaid property nor the aforesaid property is in process of acquisition under the land acquisition act. I had obtained all the permission consent and approvals salutatory or otherwise and has complied with all the requirements as may be necessary for the creation of effect mortgage.
- 05) We further state on I had not sold alienated, leased, gifted, the said property nor the said property was mortgaged elsewhere nor any charge or encumbrances of any kind whatsoever is created over the property.
- 06) We further state on oath that the aforesaid property is not subject matter of any litigation, dispute, nor title over the said property had been challenged before any court, forum or authority nor it is under attachment or acquisition.
- 07) We further state on oath that the that in near future if any loss is caused to the PNB Housing Finance Ltd Nagpur due to the aforesaid transactions in that event I will personally indemnify the PNB Housing Finance Ltd Nagpur for the same.
- 08) We further state on oath that I shall be liable for the Criminal Prosecution as per the law if the contents of the above paras are found false.

Hence this affidavit

Deponent

Date :

VERIFICATION

The Content of paras 1 to 8 are true to my personal knowledge and belief hence verified and signed on this ____ day of _____ 2026 at Nagpur.

Deponent

INDEMNITY-BOND

THIS Indemnity Bond is executed on this ____ day of _____ 2026 BY

EXECUTANT:- Smt. Kalyani Nikhil Raut and Mr. Nikhil Ramaji Raut

That, the indemnifiers/executants had availed the financial assistance from the PNB Housing Finance Ltd., Nagpur by way of creating the equitable mortgage over the scheduled property.

SCHEDULE OF PROPERTY

All that piece and parcel of land bearing **Plot No. 63** admeasuring about 1250 Sq. Ft. (i.e. 116.12 Sq. Mt.) in the layout of Govt and Public Sector Employees Co op Housing Mortgage Society Ltd , Nagpur, being a portion of entire land bearing **Kh. No. 79/1 of Mouza Godhani (Rly)**, bearing **P.H. No. 12**, situated at Nagar Panchayat Godhani (Rly) in Tahsil Nagpur (Garmin) and District Nagpur and the same is bounded as under.

On the East	:	Road
On the West	:	Plot No. 62,
On the North	:	Plot No. 64
On the south	:	open space

AND WHEREAS during the course of the said transaction and while its completion, the indemnifiers/executants represented unto the PNB Housing Finance Ltd., Nagpur that the former had an absolute legal right and authority to sell, transfer and convey the said property;

NOW, THIS BOND WITNESSES as follows:-

That the indemnifiers/ executants does hereby agree and undertake to indemnify the PNB Housing finance ltd, Nagpur for any loss or damage caused in respect of the said property.

That the indemnifiers/executants has been executing this bond only as a part and by way of the promise given by him /her to indemnify the loss or damage, if caused, in respect of the said transaction or property.

That indemnifiers/executant has been assured the PNB Housing finance Ltd., Nagpur that he /she will provide all the necessary post disbursement documents i.e. Registered Sale Deed of the scheduled property and required Property Card, Tax Receipt, No-objection Certificate to Sale etc OR as per the legal search report at the earliest to the PNB Housing Finance Ltd., Nagpur.

IN WITNESS WHEREOF the indemnifier/executants hereto have signed hereunder at Nagpur.

INDEMNIFIER/EXECUTANT