

Sahil M. Bhangde

LL.M
ADVOCATE
Plot No.167, Bajiprabhu Nagar, 5th Lane,
Near Madrasi Temple, Near Ramnagar,
NAGPUR-440 033
☎ 0712-2245474
Mob : +91-9422148978, +91- 9405948406
E Mail : adv_sahilbhangde@yahoo.co.in

LEGAL SCRUTINY REPORT

Ref. No. : SMB/ICICI-HFC/OCT/2026/31
APP No. - 7792155024
APS ID - 10345448

Date:- 13.10.2026

To,
ICICI Home Finance Ltd.,
Nagpur

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Shri. Hemant Prabhakar Talwekar

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s : Shri. Hemant Prabhakar Talwekar
- 2. Name of the Co-applicant/s: (if any): NA
- 3. Type of Loan : Prime Land Loan
- 4. Purpose of Loan : Land Loan
- 5. Name of the Property Owner/s : 1) Shri. Pravin Shamdeoraoji Raut
2) Shri. Sachin Balkrushna Ingale
3) Shri. Milan Madhukar Kale
- 6. Description of the Property (with Boundaries):
All that piece and parcel of land bearing Plot No. 37 admeasuring about 112.50 Sq. Mtrs (i.e. 1210.95 Sq. Ft), being a portion of entire land bearing Kh. No. 25/1/A/1/2 admeasuring about 1.72 HR of Mouza-Lonara, bearing P. H. No. 12A, situated in the sanctioned layout known and styled as "SARASWATI NAGAR-11" within the limits of Grampanchayat Lonara in Tashil Nagpur (Rural) and District Nagpur and same is bounded as under:
On the East : Plot No. 47
On the West : 9 mtr. wide Road
On the North : Plot No. 36
On the South : Plot No. 38
- 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. Original Registered Gift Deed executed by Shri. Nandlal Babulal Chaurasiya in favour of Shri. Yogesh Nandlal Chaurasiya, same was duly registered in the office of Sub-Registrar Nagpur-10, at Sr. No. 4108/2023, dated 08.06.2023.
- 2. Original Registered Sale Deed executed by Shri. Yogesh Nandlal Chaurasiya in favour of 1) Shri. Pravin Shamdeoraoji Raut 2) Shri. Sachin Balkrushna Ingale 3) Shri. Milan Madhukar Kale, same was duly registered in the office of Sub-Registrar Nagpur-10, at Sr. No. 10574/2024, dated 27.11.2024.
- 3. Original NA Sanad issued by Tahsildar Nagpur (Rural) by its order passed in Revenue Case No. 165/NAP-34/2024-25, dated 30.06.2025.
- 4. Original Sanctioned Layout Plan duly sanctioned and approved by the Nagpur Metropolitan Region Development Authority, vide its agreement of development dated 02.12.2025.
- 5. Original Agreement of Development executed in between Nagpur Metropolitan Region Development Authority and 1) Shri. Pravin Shamdeoraoji Raut 2) Shri. Sachin Balkrushna Ingale 3) Shri. Milan Madhukar Kale, dated 02.12.2025.
- 6. Copy of Registration Certificate of project issued by Maharashtra Real-estate Regulatory Authority bearing its Registration No. PP1190002502724, dated 12.03.2026.
- 7. Original Registered Correction Deed executed by Shri. Yogesh Nandlal Chaurasiya in favour of 1) Shri. Pravin Shamdeoraoji Raut 2) Shri. Sachin Balkrushna Ingale 3) Shri. Milan Madhukar Kale, same was duly registered in the office of Sub-Registrar Nagpur-10, at Sr. No. 5016/2026, dated 13.05.2026.
- 8. Original Release Letter issued by Nagpur Metropolitan Region Development Authority bearing its Release Letter No. AE (North)/858, dated 09.06.2026.
- 9. Draft Copy of Agreement to sell
- 10. Original Title Search Report issued by Adv. Sahil M. Bhangde, dated 13.10.2026

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

- 1) That Originally All that piece and parcel of entire land bearing **Kh. No. 76/2, 77 -79 and 82-83 total admeasuring about 16.47 HR of Mouza Lonara held in Occupancy Class-II Rights** in Tahsil Nagpur (Rural) and District Nagpur belongs to 1) Shri. Mohan Gopala Guranbaksh 2) Shri. Gendlal Gopala Guranbaksh 3) Shri. Parasram Gopala Guranbaksh being their separate property as per entry reflected in revenue records.
- 2) That the aforesaid owners i.e. 1) Shri. Mohan Gopala Guranbaksh 2) Shri. Gendlal Gopala Guranbaksh 3) Shri. Parasram Gopala Guranbaksh had sold the land bearing **Kh. No. 76/2, 77 -79 and 82-83 total admeasuring about 16.47 HR** to Shri. Nandlal Babulal Chaurasiya by way of executing Registered Sale Deed, same was registered in the Office of Sub-Registrar Nagpur No. 01 at Sr. No. 3665 dated 24/07/1974.
- 3) That thereafter aforesaid transaction was duly recorded in the records of right and the name of Shri. Nandlal Babulal Chaurasiya has been duly recorded as the sole and absolute owner of the said property vide Mutation Entry No. 480 dated 29/10/1957
- 4) That during the resurvey and remeasurement of the land, and the said Kh. Nos. **76/2, 77 -79 and 82-83 total admeasuring about 16.47 HR** renumbered as Kh. No. 25 recorded in the name of Shri. Nandlal Babulal Chaurasiya.
- 5) That Shri. Nandlal Babulal Chaurasiya had sold the land admeasuring 2.40 HR out of total admeasuring about 16.47 HR bearing Kh. No. 25 to Educational Development Centre of India in the year 1998 and remaining land admeasuring about 14.07 HR out of Kh. NO. 25 retain by the Shri. Nandlal Babulal Chaurasiya which was renumbered as Kh. No. 25/1.
- 6) That the schedule Kh. No. 25/1 admeasuring about 14.07 HR of Mouza Lonara pleased to converted for Occupancy Class-I Rights by the order passed by Sub Divisional Officer Nagpur in Rev. Case No. 3828/LND-18/1998-99 dated 09/06/1998.
- 7) That Shri. Nandlal Babulal Chaurasiya had sold the land admeasuring about 1.63 HR out of admeasuring about 14.07 HR of Kh. No. 25/1 to Shri. Yogesh Nandlal Chaurasiya by way of executing Registered Sale Deed, same was duly registered in the office of Sub-registrar Nagpur at Sr. No.1277, dated 28/03/2001 and also executed the registered Correction Deed to the Sale Deed which was duly Registered in the Office of Sub-Registrar Nagpur at Sr. No. 2590 dated 04/12/2001 and the said land admeasuring about 1.63 HR thereafter renumbered as Kh. No. 25/3 and the remaining land admeasuring about 12.44 HR retain by Shri. Nandlal Babulal Chaurasiya which was renumbered as Kh. No. 25/1/A.
- 8) That there after aforesaid owner Shri. Nandlal Babulal Chaurasiya had sold the land admeasuring 3.24 HR out of 12.44 HR of Kh. No. 25/1/A to Mehmuda Shiksha and Mahila Gramin Vikas Bahuudeshiy Sanstha by way of executing Registered Sale Deed, same was duly registered in the office of Sub-registrar Nagpur at Sr. No.7967, dated 04/12/2004 and remaining land 9.20 HR retain by Shri. Nandlal Babulal Chaurasiya.
- 9) That the aforesaid owner i.e. Shri. Nandlal Babulal Chaurasiya thereafter sold out the land admeasuring about 0.40 HR and 0.41 HR out of Land admeasuring 9.20 HR out of Kh. No. 25/1/A to Shri. Hanif Rafi Ahmad Qureshi by way of executing two separate Registered Sale Deed, which were duly registered in the office of Sub-Registrar Nagpur at Sr. No.2883/2012 dated 30/05/2012 and Sr. No. 6305/2012, and 06/12/2012 and the remaining land admeasuring about 8.39 HR retain by Shri. Nandlal Babulal Chaurasiya.
- 10) That Shri. Nandlal Babulal Chaurasiya, thereafter sold out the middle portion of the said property admeasuring about 0.607 HR out of 8.39 HR to Shri. Subhash Shyamlal Mahule, by executing a Registered Sale Deed, which was duly registered in the office of Sub-Registrar Nagpur No. 7, at Sr. No. 6230/2018, dated 18.07.2018 and Shri. Nandlal Babulal Chaurasiya retain the remaining land admeasuring 7.783 HR.
- 11) That Shri. Nandlal Babulal Chaurasiya thereafter gifted out the land admeasuring 1.05 HR out of 7.783 HR of Kh. No. 25/1/A to Shri. Gopal Nandalal Chaurasiya by executing a registered the Sale Deed, same was duly registered in the office of Sub-Registrar Nagpur- 10, at Sr. No. 3840/2022, dated 07.07.2022 and therefore, Shri. Nandlal Babulal Chaurasiya now retain the remaining land admeasuring 6.733 HR bearing Kh. No. 25/1/A.
- 12) That out of Kh. No. 25/1/A admeasuring 6.733 HR, an area admeasuring 0.90 HR was pleased to converted for Non-agricultural use by the order passed by Tahasildar Nagpur in Rev. Case No. 65/NAP-34/2022-2023, dated 28.11.2022, which was then separated and renumbered as Kh. No. 25/1/A/2 and the remaining land admeasuring 5.833 HR was renumbered as Kh. No. 25/1/A/1 in the name of Shri. Nandlal Babulal Chaurasiya.
- 13) That Shri. Nandlal Babulal Chaurasiya thereafter gifted out the land admeasuring 1.72 HR out of 5.833 HR of Kh. No. 25/1/A/1 to Shri. Yogesh Nandlal Chaurasiya by executing a registered Gift Deed, same was duly registered in the office of Sub-Registrar Nagpur-10, at Sr. No. 4108/2023, dated 08.06.2023.
- 14) That after execution of the aforesaid Sale Deed, the said Kh. No.25/1/A/1 has been sub-divided in pursuance of the order passed by Tahsildar Nagpur (Rural) dated 17.01.2023, the said portion of land of Shri. Yogesh Nandlal Chaurasiya has been re-numbered as Kh. No.25/1/A/1/2 and accordingly his name has been duly mutated in the 7/12 Extract which is prepared separately in his name.
- 15) That Shri. Yogesh Nandlal Chaurasiya thereafter sold out the land bearing Kh. No. 25/1/A/1/2 admeasuring 1.72 HR to 1) Shri. Pravin Shamdeoraoji Raut 2) Shri. Sachin Balkrushna Ingale 3) Shri. Milan Madhukar Kale, by executing a registered Sale Deed, same was duly registered in the office of Sub-Registrar Nagpur-10, at Sr. No. 10574/2024, dated 27.11.2024.
- 16) That the aforesaid transaction was duly recorded in the records of right i.e. in 7/12 extract and the name of 1) Shri. Pravin Shamdeoraoji Raut 2) Shri. Sachin Balkrushna Ingale 3) Shri. Milan Madhukar Kale had

been duly recorded as the joint owners of the aforesaid land bearing Kh. No. 25/1/A/1/2 admeasuring 1.72 HR.

- 17) That the aforesaid owner thereafter decided to develop the said land by demarcated a residential layout thereupon and accordingly prepared a proposed layout plan, which was sanctioned and approved for NA and Demarcation purpose, by Nagpur Metropolitan Region Development Authority on 02.05.2025.
- 18) That further the aforesaid land was pleased to converted for the non-agricultural used and accordingly the Tahsildar Nagpur (Rural) in Revenue Case No. 165/NAP-34/2024-25, dated 30.06.2025.
- 19) That the layout demarcated on the said land was finally and approved by the Nagpur Metropolitan Region Development Authority, by executing an Agreement of Development with aforesaid owner on 02.12.2025.
- 20) That the aforesaid owner had also registered the proposed layout scheme to be Known and Styled as **SARASWATI NAGARI-11** with Maharashtra Real-Estate Regulatory Authority, bearing its Registration No PP1190002502724, dated 12.03.2026.
- 21) That 1) Shri. Pravin Shamdeoraoji Raut 2) Shri. Sachin Balkrushna Ingale 3) Shri. Milan Madhukar Kale, now agreed to sell the schedule Plot No. 37, situated on the said sanctioned layout known as "**SARASWATI NAGARI-11**" to Shri. Hemant Prabhakar Talwekar, for valued consideration

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 **1) Shri. Pravin Shamdeoraoji Raut 2) Shri. Sachin Balkrushna Ingale 3) Shri. Milan Madhukar Kale** 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. Hemant Prabhakar Talwekar** 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? | Yes, when Project APF file was submitted on 08.09.2026 |
| 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:	13.10.2026
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. Hemant Prabhakar Talwekar** 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. Hemant Prabhakar Talwekar**.

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 Gift Deed executed by Shri. Nandlal Babulal Chaurasiya in favour of Shri. Yogesh Nandlal Chaurasiya, same was duly registered in the office of Sub-Registrar Nagpur-10, at Sr. No. 4108/2023, dated 08.06.2023.
- Copy of** Registered Sale Deed executed by Shri. Yogesh Nandlal Chaurasiya in favour of 1) Shri. Pravin Shamdeoraoji Raut 2) Shri. Sachin Balkrushna Ingale 3) Shri. Milan Madhukar Kale, same was duly registered in the office of Sub-Registrar Nagpur-10, at Sr. No. 10574/2024, dated 27.11.2024.
- Copy of** NA Sanad issued by Tahsildar Nagpur (Rural) by its order passed in Revenue Case No. 165/NAP-34/2024-25, dated 30.06.2025.
- Copy of** Sanctioned Layout Plan duly sanctioned and approved by the Nagpur Metropolitan Region Development Authority, vide its agreement of development dated 02.12.2025.
- Copy of** Agreement of Development executed in between Nagpur Metropolitan Region Development Authority and 1) Shri. Pravin Shamdeoraoji Raut 2) Shri. Sachin Balkrushna Ingale 3) Shri. Milan Madhukar Kale, dated 02.12.2025.
- Copy of** Registration Certificate of project issued by Maharashtra Real-estate Regulatory Authority bearing its Registration No. PP1190002502724, dated 12.03.2026.
- Copy of** Registered Correction Deed executed by Shri. Yogesh Nandlal Chaurasiya in favour of 1) Shri. Pravin Shamdeoraoji Raut 2) Shri. Sachin Balkrushna Ingale 3) Shri. Milan Madhukar Kale, same was duly registered in the office of Sub-Registrar Nagpur-10, at Sr. No. 5016/2026, dated 13.05.2026.
- Copy of** Release Letter issued by Nagpur Metropolitan Region Development Authority bearing its Release Letter No. AE (North)/858, dated 09.06.2026.
- Original** Title Search Report issued by Adv. Sahil M. Bhangde, dated 13.10.2026.
- Draft Copy of** Sale Deed.
- Copy of** Release letter to be issued by NMRDA in respect of Plot No. 37.
- Copy of** Latest 7/12 extract in respect of Plot No. 37 in the name of 1) Shri. Pravin Shamdeoraoji Raut 2) Shri. Sachin Balkrushna Ingale 3) Shri. Milan Madhukar Kale
- Original** Allotment Letter **to be** issued 1) Shri. Pravin Shamdeoraoji Raut 2) Shri. Sachin Balkrushna Ingale 3) Shri. Milan Madhukar Kale in favour of **Shri. Hemant Prabhakar Talwekar. (Must to Have)**
- Original** Demand Letter **to be** issued 1) Shri. Pravin Shamdeoraoji Raut 2) Shri. Sachin Balkrushna Ingale 3) Shri. Milan Madhukar Kale in favour of **Shri. Hemant Prabhakar Talwekar. (Must to Have)**
- Original** NOC for Mortgage **to be** issued 1) Shri. Pravin Shamdeoraoji Raut 2) Shri. Sachin Balkrushna Ingale 3) Shri. Milan Madhukar Kale in favour of **Shri. Hemant Prabhakar Talwekar** in favour of ICICI Home Finance Ltd. **(Must to Have).**
- Original** Own Contribution Letter **to be** issued 1) Shri. Pravin Shamdeoraoji Raut 2) Shri. Sachin Balkrushna Ingale 3) Shri. Milan Madhukar Kale in favour of **Shri. Hemant Prabhakar Talwekar. (Must to Have)**
- Original** Registered Sale Deed **to be** executed by executed by 1) Shri. Pravin Shamdeoraoji Raut 2) Shri. Sachin Balkrushna Ingale 3) Shri. Milan Madhukar Kale in favour of **Shri. Hemant Prabhakar Talwekar. (Must to Have).**
- Original** Possession Letter **to be** issued 1) Shri. Pravin Shamdeoraoji Raut 2) Shri. Sachin Balkrushna Ingale 3) Shri. Milan Madhukar Kale in favour of **Shri. Hemant Prabhakar Talwekar. (Must to Have)**

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

REMARKS (if any): -

NAGPUR
DATE : 13.10.2026

SAHIL M
BHANGDE
Yours Faithfully,
Digitally signed by SAHIL M
BHANGDE
Date: 2026.10.13 20:27:55
Sahil M. Bhangde
Advocate