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अॅड. सुमित जी. झिंजुरे

एम.कॉम., एलएल.एम.

दु.नं.६, दुसरा मजला, इंद्रप्रस्थ कॉम्प्लेक्स,
मेन रोड, गंजगोलाई, लातूर

ईमेल:advsg.zinjure@gmail.com

मो.नं. ९०२८८८८२६६

Date. 30.09.2026

Legal Scrutiny Report

To,

Credit Manager,

ICICI HOME FINANCE CO. LTD.

Br. Latur.

APP. ID NO : 77000354834

Type of Case: - HL BT

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of **Rudramani Shivkumar Swami**

PART I: PROPERTY DETAILS:

1: NAME OF THE APPLICANT/ BORROWERS: Rudramani Shivkumar Swami

2: NAME OF THE CO-APPLICANT/SBORROWER/S: Priti Maharudra Swami

3: TYPE OF LOAN: HL BT

4: PURPOSE OF LOAN: HL BT

5: NAME OF THE PROPERTY OWNER/s: Rudramani Shivkumar Swami

6: DESCRIPTION OF THE PROPERTY: (with Boundaries) :

All that right, title and interest of property immovable property bearing North Part of Plot No. 13, Adm. Length East West 47 Ft. and Width South North 23 Ft., Total Adm. 1081 Sq. Ft. (100.46 Sq. Mtr.) Out of that 572 Sq.Ft. (53.15 Sq.Mtr.) loadbearing Construction, Out of City Survey No. 9879, Survey No. 215, M.C.H. No. (New) D1-3278, (Old) 852/1, Within the jurisdiction of Municipal Corporation Latur, Tq. Dist. Latur.

EAST : 30 Ft. Wide Road

WEST : House belongs to Chandrashekhar Bhogade

SOUTH : House Property belongs to Pradnya Pramod Ambekar

NORTH : 20 Ft. Wide Road

7: Nature/ Status of the Property: Plot.

8: Type of Property: Freehold.

**PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL
OPINION:**

1. Copy of 8/A of Municipal Corporation, Latur. Dated 12.09.2026.
2. Copy of Heirship Certificate of Swapnil Sudhakar Ambekar and Sushil Sudhakar Ambekar Vide its M.A. No. 913/2024 Dated 20.07.2024 issued by Hon'ble Civil Judge Senior Division, Latur.
3. Copy of Sale Deed bearing Day Book No. 1039/1997 Dated 24.04.1997 Executed by Pradnya Pramod Ambekar in favor of Aasha Sudhakar Ambekar in respect of North Part of Plot No. 13, Adm. Length East West 47 Ft. and Width South North 23 Ft., Total Adm. 1081 Sq. Ft. (100.46 Sq. Mtr.) Survey No. 215, Within the jurisdiction of Municipal Council Latur, Tq. Dist. Latur.
4. Copy of Sale Deed bearing Day Book No. 10356/2024 Dated 14.12.2024 Executed by Swapnil @ Vedant Sudhakar Ambekar and Sushil Sudhakar Ambekar in favor of Rudramani Shivkumar Swami in respect of North Part of Plot No. 13, Adm. Length East West 47 Ft. and Width South North 23 Ft., Total Adm. 1081 Sq. Ft. (100.46 Sq. Mtr.) Out of that 572 Sq.Ft. (53.15 Sq.Mtr.) loadbearing Construction, Out of City Survey No. 9879, Survey No. 215, M.C.H. No. D1-3278, Within the jurisdiction of Municipal Corporation Latur, Tq. Dist. Latur.
5. Copy of Correction Deed Bearing Day Book No. 10767/2024 Dated 14.12.2024 Executed by Swapnil @ Vedant Sudhakar Ambekar and Sushil Sudhakar Ambekar in favor of Rudramani Shivkumar Swami in respect of correction in Page No. 07, D.D. No. 422228 Dated 26.12.2024 of Rupees 9,51,112/- of AAVAS FINANCIERS LIMITED BR LATUR., Also Cheque No. 422229 Dated 26.12.2024 of Rupees 9,51,112/- the said DD and Cheque has been corrected on Page No. 7. Out of City Survey No. 9879, Survey No. 215, M.C.H. No. D1-3278, Within the jurisdiction of Municipal Corporation Latur, Tq. Dist. Latur.

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

1. That, I have verified and scrutinized and gone through the revenue and sub registrar record in respect of bearing North Part of Plot No. 13, Adm. Length East West 47 Ft. and Width South North 23 Ft., Total Adm. 1081 Sq. Ft. (100.46 Sq. Mtr.) Out of that 572 Sq.Ft. (53.15 Sq.Mtr.) loadbearing Construction, Out of City Survey No. 9879, Survey No. 215, M.C.H. No. (New) D1-3278, (Old) 852/1, Within the jurisdiction of Municipal Corporation Latur, Tq. Dist. Latur.
2. Initially, Pradnya Pramod Ambekar Executed Registered Sale Deed bearing Day Book No. 1039/1997 Dated 24.04.1997 in favor of Aasha Sudhakar Ambekar in respect of North Part of Plot No. 13, Adm. Length East West 47 Ft. and Width South North 23 Ft., Total Adm.

1081 Sq. Ft. (100.46 Sq. Mtr.) Survey No. 215, Within the jurisdiction of Municipal Council Latur, Tq. Dist. Latur.

3. Afterthat, Unfortunately Aasha Sudhakar Ambekar Died on 10.10.2015 after her sad Demise her Legal heirs Namely Swapnil Sudhakar Ambekar and Sushil Sudhakar Ambekar Applied and Received Heirship Certificate Vide its M.A. No. 913/2024 Dated 20.07.2024 issued by Hon'ble Civil Judge Senior Division, Latur.
4. On the basis of Heirship Certificate Vide its M.A. No. 913/2024 Dated 20.07.2024 **Swapnil Sudhakar Ambekar and Sushil Sudhakar Ambekar** Mutated their Name on Revenue Record Vide its M.E. No. 18825.
5. Thereafter, Swapnil @ Vedant Sudhakar Ambekar and Sushil Sudhakar Ambekar Executed Registered Sale Deed bearing Day Book No. 10356/2024 Dated 14.12.2024 in favor of **Rudramani Shivkumar Swami** in respect of North Part of Plot No. 13, Adm. Length East West 47 Ft. and Width South North 23 Ft., Total Adm. 1081 Sq. Ft. (100.46 Sq. Mtr.) Out of that 572 Sq.Ft. (53.15 Sq.Mtr.) loadbearing Construction, Out of City Survey No. 9879, Survey No. 215, M.C.H. No. D1-3278, Within the jurisdiction of Municipal Corporation Latur, Tq. Dist. Latur.
6. Subsequently, Swapnil @ Vedant Sudhakar Ambekar and Sushil Sudhakar Ambekar Executed Registered Correction Deed bearing Day Book No. 10767/2024 Dated 14.12.2024 in favor of **Rudramani Shivkumar Swami** in respect of correction in Page No. 07, **D.D. No. 422228 Dated 26.12.2024 of Rupees 9,51,112/- of AAVAS FINANCIERS LIMITED BR LATUR., Also Cheque No. 422229 Dated 26.12.2024 of Rupees 9,51,112/- the said DD and Cheque has been corrected on Page No. 7.** Out of City Survey No. 9879, Survey No. 215, M.C.H. No. D1-3278, Within the jurisdiction of Municipal Corporation Latur, Tq. Dist. Latur.
7. On the basis of Sale Deed bearing Day Book No. 10356/2024 Dated 14.12.2024 **Rudramani Shivkumar Swami** Mutated his Name on Revenue Record.
8. And from the Date of Mutation **Rudramani Shivkumar Swami** Lawful Owner and Possessor of the Said Property.
9. On perusal of revenue, G. P. and sub registrar record it appears that **Rudramani Shivkumar Swami** has valid, clear and marketable title over said property.

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 – **Property Situated within CTS Area.**
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? **Not known**

5.6 Whether all original documents for last 13 years have been scrutinized, if not give reasons?

No, not **produced**.

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)-**Said property is not lease property.**

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 land owner in favour of the loan applicant? **No**.

5.16 Whether the said POA holder has/had authority to sell the property under POA? No/**Yes**.

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 – **Not Applicable**

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 and submitted? **Yes**

Search Report Details:

Search Conducted Years: 2013 to 2025.

Name of the Advocate/Searcher: **Adv. Sumit Guntant Zinjure**

Search Report Date:- **26.09.2026** Vide receipts No. **MH010900124202627P**

Note: Not Applicable.

5.21 Whether EC is obtained? No.

EC Details: - Not Applicable.

No. of Years EC Obtained: Not Applicable.

Any Encumbrance to Specify: Mentioned above.

EC Applied by: Nil.

PART VI: CERTIFICATE:

It appears from the records and after perusal of the documents submitted before me, I/We come to the opinion is 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 by law, it would satisfy the requirements of creation of registered/equitable mortgage.

I/We further certify that, on perusal of revenue and sub registrar records it appears that **Rudramani Shivkumar Swami** has a valid, clear and marketable and free from encumbrance **Subject to Charge of AAVAS FINANCIERS LIMITED BR LATUR.** The mortgage if created will create enforceable security interests in favor of ICICI HFC for the liability of the intending Borrower/Co borrower.

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: -

1. Latest PR Card of CTS No. 9879. **(Digital/Certified)**
2. Latest 8/A of Municipal Corporation, Latur. **(Digital/Certified)**
3. Latest Tax Receipt of Municipal Corporation, Latur. **(Digital/Certified)**
4. Heirship Certificate of Swapnil Sudhakar Ambekar and Sushil Sudhakar Ambekar Vide its M.A. No. 913/2024 Dated 20.07.2024 issued by Hon'ble Civil Judge Senior Division, Latur. **(Photocopy)**
5. Sale Deed bearing Day Book No. 1039/1997 Dated 24.04.1997. **(Original)**
6. Sale Deed bearing Day Book No. 10356/2024 Dated 14.12.2024. **(Original)**
7. Correction Deed Bearing Day Book No. 10767/2024 Dated 14.12.2024. **(Photocopy)**

Following documents are required at the time of disbursal: (if any): -

1. Latest PR Card of CTS No. 9879. **(Digital/Certified)**
2. Latest 8/A of Municipal Corporation, Latur. **(Digital/Certified)**
3. Latest Tax Receipt of Municipal Corporation, Latur. **(Digital/Certified)**
4. Heirship Certificate of Swapnil Sudhakar Ambekar and Sushil Sudhakar Ambekar Vide its M.A. No. 913/2024 Dated 20.07.2024 issued by Hon'ble Civil Judge Senior Division, Latur. **(Photocopy)**
5. Sale Deed bearing Day Book No. 1039/1997 Dated 24.04.1997. **(Original)**

6. Sale Deed bearing Day Book No. 10356/2024 Dated 14.12.2024. **(Original)**
7. Correction Deed Bearing Day Book No. 10767/2024 Dated 14.12.2024. **(Photocopy)**
8. **NOC of AAVAS FINANCIERS LIMITED BR LATUR. (Original)**

Remarks -If Any –

Yours Faithfully,

Place-Latur

Date – 30.09.2026

Adv. Sumit Gunvant Zinjure

SUMIT GUNVANT
ZINJURE

Digitally signed by SUMIT
GUNVANT ZINJURE
Date: 2026.09.30 13:17:56 +05'30'