

Santosh Nagar, Agashe Gurukul, Malkapur, Akola. 444 004.

E-mail ID : sanjeevbochare@gmail.com**LEGAL SCRUTINY REPORT****Appl. No. 77000319346****Date : 06/08/2026****To**

The Manager,
ICICI Home Finance Co. Ltd.,
Br. Akola Tq. Dist. Akola

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of : **Mr. Hemant Dilip Kharat.****PART I: PROPERTY DETAILS:**

- 1 **Name of the Applicant/Borrower/s :** Mr. Hemant Dilip Kharat.
- 2 **Name of the Co-applicant/s (if any):** Mrs. Gayatri Hemant Kharat.
- 3 **Type of Loan :** Resale Purchase
4. **Name of the Property Owner/s :** Mr. Sanjay Pandurang Warbhuvan.

5. Description of the Property (with Boundaries):

All That Piece & Parcel of G. P. Udaynagar (Undri) Property No. 1519 (Old Property No. 1402) measuring about 41.82Sq.mtrs. of mauje Undri, situated within the limit of G. P. Udaynagar, Tq. Chikhli & Dist. Buldhana which is

East : Road**West :** Plot of Faridabi Karim**North :** Plot of Sanju Warbhuvan**South :** Plot of Manikrao Warbhuvan

- 6 **Nature / Status of the Property :** Free Hold
- 7 **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. Draft Copy of Sale Deed
2. Xerox Copy of Regd. Sale Deed Sr. No. 2528 of Dt. 19/08/1999.
3. Xerox Copy of Assessment i.e. Form No. 8 of G. P. Udaynagar (Undri).
4. Xerox Copy of Tax Payment Receipt

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

Perusal of documents, revenue records shows that initially G. P. Udaynagar (Undri) Property No. 1519 (Old Property No. 1402) measuring about 41.82Sq.mtrs. of mauje Undri, situated within the limit of G. P. Udaynagar, Tq. Chikhli & Dist. Buldhana was owned by Mr. Uddhav Pandurang Warbhuvan, who then sold it to Mr. Sanjay Pandurang Warbhuvan Vide Regd. Sale Deed Sr. No. 2528 of Dt. 19/08/1999.

That Mr. Sanju Pandurang Warbhuvan mortgaged the subject matter of property with Aditi Urban Credit-Co-Op. Society Ltd.

Now Mr. Sanju Pandurang Warbhuvan & Mrs. Chhaya Sanju Warbhuvan agreed to sale that G. P. Udaynagar (Undri) Property No. 1519 (old Property No. 1402) measuring about 41.82Sq.mtrs. to Mr. Hemant Dilip Kharat & Mrs. Gayatri Hemant Kharat

Perusal of the documents shows that presently title of the subject matter of property is under charge and encumbrance of Aditi Urban Credit-Co-Op. Society Ltd and is marketable subject to repayment of loan.

PART IV : EVIDENCE OF THE TITLE OF PROPERTY:

As per List stated in Part-II stated above.

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? **Yes**
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **Yes**
- 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? **NO**
- 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? **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.**
- 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 Search Report is obtained and submitted? **Yes**
 Search Report Details: -
 Search Conducted Years: **13 Years**
 Name of the Advocate / Searcher: : **Adv S. R. Bocharé**
 Search Report Date : 06/08/2026 Note: Receipt No. MH007850365202627U
- 5.21 Whether EC is obtained?
 EC Details: -
 No. of Years EC Obtained:
 Any Encumbrance to Specify:
 EC Applied by:

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 registered/equitable mortgage and the documents of title referred to above are perfect evidence of the title and that if the said registered/equitable mortgage is created in the manner required by law, it would satisfy the requirements of creation of registered/equitable mortgage.

I/We further certify that **Mr. Sanju Pandurang Warbhuvan** derive a valid, clear, marketable and 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/Co-borrower **Mr. Hemant Dilip Kharat & Mrs. Gayatri Hemant Kharat**

Following documents needs to be submitted prior to disbursal of loan/at the time of disbursement of the loan: -

1. Proposed Original Regd. Sale Deed
2. Original Regd. Sale Deed Sr. No. 2528 of Dt. 19/08/1999.
3. True Copy of Assessment i.e. Form No. 8 of G. P. Udaynagar (Undri).
4. Original Tax Payment Receipt
5. Original Regd. Release Deed of Aditi Urban Credit-Co-Op. Society Ltd

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

Original Regd. NOI executed by Mr. Hemant Dilip Kharat & Mrs. Gayatri Hemant Kharat

REMARKS (if any): - NIL

Yours Faithfully,

Sanjeev
Ramdas
Bochare
Adv. Sanjeev R. Bochare

Digitally signed
by Sanjeev
Ramdas Bochare
Date: 2026.08.06
17:15:02 +05'30'