

Sahil M. Bhangde

LL.M

ADVOCATE

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LEGAL SCRUTINY REPORT

Ref. No. : SMB/ICICI-HFC/SEP/2026/80

Date:-28.09.2026

APP No.-77000362293

APS ID -10340993

To,
ICICI Home Finance Ltd.,
Nagpur

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of **Shri. Swapnil Ramesh Sonkusare**

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s : Shri. Swapnil Ramesh Sonkusare
2. Name of the Co-applicant/s: (if any): Anita Madhaorao Deoghare
3. Type of Loan : Regular LAP
4. Purpose of Loan : BT+Top up
5. Name of the Property Owner/s : Smt. Anita Madhavrao Deoghare
6. Description of the Property (with Boundaries):

All that piece and parcel of land bearing Plot No. 79 admeasuring about 135 Sq. Mtrs, being a portion of entire land bearing Kh. No. 30/1-2 (Part) of Mouza-Zingabai Takli, bearing P. H. No. 11, having its City Survey No. 36 of Sheet No. 1028/32, situated within the limits of Nagpur Municipal Corporation in Ward No.61, bearing Corporation House No. 525/79 and Nagpur Improvement Trust, Nagpur and same is bounded as under:

- | | | |
|--------------|---|---------------------|
| On the East | : | 7.15 Mtrs Wide Road |
| On the West | : | Plot No.93 & 94 |
| On the North | : | Plot No.78 |
| On the South | : | Plot No. 80 |

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 Jaydurga Gruha Nirman Sahakari Sanstha Ltd, Nagpur acting through its President Shri. Vitthalrao @ Dadasaheb Chindhuji Balpande, in favour of Smt. Chaya Vitthalrao Adgube, which was duly registered in the office of Sub-Registrar Nagpur, at Sr. No. 7861 (P), dated 19.08.1989
2. Copy of Regularization Letter issued by Nagpur Improvement Trust, Nagpur, bearing its Permit No. BE(E)/572/438/591/2129/01, dated 19.03.2003.
3. Copy of Registered Sale Deed executed by Smt. Chaya Vitthalrao Adgube in favour of Smt. Anita Madhavrao Deoghare, same was duly registered in the office of Sub-Registrar Nagpur No. 4, at Sr. No. 1303/2003, dated 27.07.2003.
4. Copy of Sanctioned Building Plan and Permit duly sanctioned and approved by the Nagpur Improvement Trust, Nagpur, bearing its Permit No. BE/903/572/W/18311/438/53, dated 29.11.2003.
5. Copy of Tax Receipt tax paid for the year 2026-2027, vide receipt dated 27.07.2026.
6. Copy of List of Document issued by HDFC, Bank Ltd, Nagpur, dated 27.07.2026.
7. Original Title Search Report issued by Adv. Sahil M. Bhangde, dated 28.09.2026

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

1. That originally all that piece and parcel of land bearing Kh. No.30/1-2 (Part) of Mouza-Zingabai Takli, bearing P. H. No. 11 belongs to Jaydurga Gruha Nirman Sahakari Sanstha Ltd, Nagpur, a registered cooperatives society bearing its Registration No.NGP/HSG/939/1981.
2. That the aforesaid society had laid an unauthorized layout upon the said entire land and sold out its various plots to its various members.
3. That the aforesaid society acting through its President Shri. Vitthalrao @ Dadasaheb Chindhuji Balpande, had sold out the schedule Plot No. 79 admeasuring about 135 Sq. Mtrs out of the said layout to Smt. Chaya Vitthalrao Adgube, by executing a Registered Sale Deed, which was duly registered in the office of Sub-Registrar Nagpur, at Sr. No. 7861 (P), dated 19.08.1989.
4. That the schedule Plot was falls within the purview of Maharashtra Gunthewari Developments (Regulation, Up-gradation and Control) Act, 2001 and accordingly upon payment of necessary

development charges by the owners, the Nagpur Improvement Trust, Nagpur had regularized the schedule Plot by issuing the regularization letter bearing its permit No. BE(E)/572/438/591/2129/01, dated 19.03.2003.

5. That Smt. Chaya Vitthalrao Adgube, thereafter sold out the schedule Plot No. 79 to Smt. Anita Madhavrao Deoghare, by executing a Registered Sale Deed, which was duly registered in the office of Sub-Registrar Nagpur No. 4, at Sr. No. 1303/2003, dated 27.07.2003.
6. That the aforesaid owner thereafter constructed a residential house upon the said Plot in pursuance of the sanctioned building plan and permit duly sanctioned and approved by the Nagpur Improvement Trust, Nagpur, bearing its Permit No. BE/903/572/W/18311/438/53, dated 29.11.2003.
7. That the aforesaid transaction was duly recorded in the Records of Rights i.e. in Akhivpatrika, as well as in the record of Municipal Corporation Nagpur and the name of Smt. Anita Madhavrao Deoghare, has been duly recorded as the sole and absolute owner of the schedule Plot No.79.
8. *It is further pertinent to note here that the aforesaid owners had availed the Financial Assistance from HDFC BANK LTD, Nagpur by creating a equitable mortgaged over the property and all the Deeds and Documents pertaining to the schedule of property are kept in the custody of the said Financial Institution and aforesaid Financial Institution had also issued list of documents dated 27.07.2026 to that effect.*

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 to **Smt. Anita Madhavrao Deoghare**, is the owner of the scheduled of property and he has valid, clear and, marketable title over the scheduled property, *subject to charge of HDFC Bank Ltd, Nagpur.*
- b) That during the course of my inspection, I came across to entry as to encumbrance and charges over the said property, the schedule of property is presently mortgage with *HDFC Bank Ltd, Nagpur* and the owners are having clear, valid and marketable title over the scheduled property *subject to charge of HDFC Bank Ltd, Nagpur* and further she will also acquire equally good, valid and marketable title thereto *upon redemption of charge of HDFC Bank Ltd, Nagpur.*
- 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? | Till 2027 |
| 5.6 | Whether all original documents for last 13 years have been scrutinized; if not give reasons? | No, property is mortgaged with subject to charge of HDFC Bank Ltd, Nagpur |
| 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? | Yes |
| 5.16 | Whether the said POA holder has/had authority to sell the property under POA? | Yes |
| 5.17 | Whether POA as recorded in 5.15 is registered? | Yes |
| 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:	28.09.2026
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 likely to be 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 **Smt. Anita Madhavrao Deoghare** would derive a valid, clear, marketable and unencumbered title in the property stated above subject to charge of HDFC Bank Ltd, Nagpur

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Smt. Anita Madhavrao Deoghare**.

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. **Copy of** Registered Sale Deed executed by Jaydurga Gruha Nirman Sahakari Sanstha Ltd, Nagpur acting through its President Shri. Vitthalrao @ Dadasaheb Chindhuji Balpande, in favour of Smt. Chaya Vitthalrao Adgube, which was duly registered in the office of Sub-Registrar Nagpur, at Sr. No. 7861 (P), dated 19.08.1989
2. **Copy of** Regularization Letter issued by Nagpur Improvement Trust, Nagpur, bearing its Permit No. BE(E)/572/438/591/2129/01, dated 19.03.2003.
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4. **Copy of** Sanctioned Building Plan and Permit duly sanctioned and approved by the Nagpur Improvement Trust, Nagpur, bearing its Permit No. BE/903/572/W/18311/438/53, dated 29.11.2003.
5. **Copy of** Tax Receipt tax paid for the year 2026-2027, vide receipt dated 27.07.2026.
6. **Original** List of Document issued by HDFC, Bank Ltd, Nagpur, dated 27.07.2026.
7. **Original** Title Search Report issued by Adv. Sahil M. Bhangde, dated 28.09.2026.
8. **Copy of** Latest Akhivpatrika in the name of Smt. Anita Madhavrao Deoghare.

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

1. **Original** Registered Sale Deed executed by Jaydurga Gruha Nirman Sahakari Sanstha Ltd, Nagpur acting through its President Shri. Vitthalrao @ Dadasaheb Chindhuji Balpande, in favour of Smt. Chaya Vitthalrao Adgube, which was duly registered in the office of Sub-Registrar Nagpur, at Sr. No. 7861 (P), dated 19.08.1989
2. **Original** Regularization Letter issued by Nagpur Improvement Trust, Nagpur, bearing its Permit No. BE(E)/572/438/591/2129/01, dated 19.03.2003.
3. **Original** Registered Sale Deed executed by Smt. Chaya Vitthalrao Adgube in favour of Smt. Anita Madhavrao Deoghare, same was duly registered in the office of Sub-Registrar Nagpur No. 4, at Sr. No. 1303/2003, dated 27.07.2003
4. **Original** No Dues Certificate to be issued by HDFC Bank Ltd, Nagpur.

REMARKS (if any): -

NAGPUR
DATE : 28.09.2026

Sahil M.
Bhangde

Yours Faithfully,
Digitally signed by Sahil M. Bhangde
Date: 2026.09.28 13:29:05 +05'30'
Sahil M. Bhangde
Advocate