

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

E-mail ID : [sanjeevbochare@gmail.com](mailto:sanjeevbochare@gmail.com)**LEGAL SCRUTINY REPORT****Appl. No. 77000333056****Date : 16/09/2026****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 : **Anjali Ramakant Bobade****PART I: PROPERTY DETAILS:**

- 1 **Name of the Applicant/Borrower/s : Anjali Ramakant Bobade**
- 2 **Name of the Co-applicant/s (if any): Yogesh Sudhakar Waghmare**
- 3 **Type of Loan : BT Top-Up**
5. **Name of the Property Owner/s : Anjali Ramakant Bobade & Yogesh Sudhakar Waghmare**

**6. Description of the Property (with Boundaries):**

All That Piece & Parcel of Middle Part of North-South Division of Plot No. 51 measuring 147.118Sq.mtrs. out of F.S. No. 42 of Mauje Umri Pr. Balapur tq. And Dist. Akola, converted to N.A. as Per Order of SDO Akola Vide R.C. No. NAP-34/Umri pr. Balapur/92/1981-82 order Dt. 24/03/1983, situated within the limits of G.P. Umri Pr. Balapur, Tq. Dist. Akola, which is bounded by :

**East** : Part of Plot No. 51 of Khandare,**West** : Part of Plot No. 51 of Bhatkar,**North** : Road**South** : Service Lane.**7 Nature / Status of the Property : Free Hold****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. Xerox Copy of Regd. Sale Deed Sr. No. 204 of Dt. 10/01/2024.
2. Xerox Copy of Regd. Agreement of Sale Sr. No. 6324 of Dt. 15/12/2023.
3. Xerox Copy of Regd. Sale Deed Sr. No. 1169 of Dt. 12/03/2014.
4. Xerox Copy of Regd. Sale Deed Sr. No. 6244 of Dt. 28/08/2001
5. Xerox Copy of Regd. Sale Deed Sr. No. 702 of Dt. 19/02/1997
6. Xerox Copy of Revenue Record i.e. 7/12 extract
7. Xerox Copy of NA order of S.D.O. Akola Vide R.C. No. NAP-34/Umri Pr. Balapur/92/1981-82 of 24/03/1983.
8. Xerox Copy of Tax Payment Receipt

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

Perusal of documents, revenue records and title deeds reflects that initially an agricultural land F.S. No. 42 of mauje Umri Pr. Balapur tq. and dist. Akola measuring 18.20Acres was owned by Rashtriya Vaidyak Prasarak Mandal, Akola, which through its Secretary got converted the said agricultural land to N.A. as per as Order of SDO Akola Dt. 31/05/1975 Vide R.C. No. 50/2/1971-72. Thereafter it was revised as per Order of S.D.O. Akola Dt. 24/03/1983 Vide R.C. No. NAP-34/Umri Pr. Balapur/92/1981-82.

Thereafter out of the said layout Rashtriya Vaidyak Prasarak Mandal, Akola, which through its Secretary Dr. Vishnu Gopal Tople sold out Part of Plot No. 51 measuring about 280.56Sq.mtr. to Mr. Vajinath Raghunathappa Kutaskar.

Then out of total 280.56Sq.mtr. of Part of Plot No. 51 Mr. Vajinath Raghunathappa Kutaskar sold out Part of Plot No 51 measuring about 147.11Sq.mtrs. to Mr. Ashok Ramkrushna Dobale Vide Regd. Sale Deed Sr. No. 702 of Dt. 19/02/1997.

Then Mr. Ashok Ramkrushna Dobale sold out that Part of Plot No. 51 to Mr. Ramakant Ramkrushna Bobade Vide Regd. Sale Deed Sr. No. 6244 of Dt. 28/08/2001.

Then Mr. Ramakant Ramkrushna Bobade sold out that Middle Part of Plot No. 51 to Mr. Sandip Vasantrao

Umbarkar Vide Regd. Sale Deed Sr. No. 1169 of Dt. 12/03/2014. That Mr. Sandip Vasantrao Umbarkar obtained loan by mortgaging that Part of Plot No. 51 with The Akola Janata Comm. Co-Op. Bank Ltd. Br. Malkapur Road, Akola Vide Regd. Mortgage Deed Sr. No. 1170 of Dt. 12/03/2014, however it was thereafter released Vide Regd. Release Deed Sr. No. 66 of Dt. 03/01/2024

Then Mr. Sandip Vsantrao Umbarkar agreed to sale that Middle Part of Plot No. 51 to Yogesh Sudhakar Waghmare & Anjali Ramakant Bobade Vide Regd. Agreement of Sale Sr. No. 6324 of Dt. 15/12/2023 & thereafter executed Regd. Sale Deed Vide Sr. No. 204 of Dt. 10/01/2024

Thereafter Yogesh Sudhakar Waghmare & Anjali Ramakant Bobade mortgaged that Middle Part of Plot No. 51 with HFFCL

Perusal of the documents and revenue record shows that at present the property is under charge and encumbrances of Home First Finance Co. India Ltd. and is marketable subject to repayment of outstanding 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 : 16/09/2026 Note: Receipt No. MH010292734202627U
- 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 **Anjali Ramakant Bobade & Yogesh Sudhakar Waghmare** 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 **Anjali Ramakant Bobade & Yogesh Sudhakar Waghmare**

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

- 1 Original Regd. Sale Deed Sr. No. 204 of Dt. 10/01/2024.
- 2 Original Regd. Agreement of Sale Sr. No. 6324 of Dt. 15/12/2023.
- 3 Original Regd. Sale Deed Sr. No. 1169 of Dt. 12/03/2014.
- 4 Original Regd. Sale Deed Sr. No. 6244 of Dt. 28/08/2001
- 5 Original Regd. Sale Deed Sr. No. 702 of Dt. 19/02/1997
- 6 True Copy of Revenue Record i.e. 7/12 extract
- 7 Xerox Copy of NA order of S.D.O. Akola Vide R.C. No. NAP-34/Umri Pr. Balapur/92/1981-82 of 24/03/1983.
- 8 Original Tax Payment Receipt
- 9 Original LOD of HFFCIL
- 10 Original NDC of HFFCIL

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

**Original Regd. NOI executed by Anjali Ramakant Bobade & Yogesh Sudhakar Waghmare**

**REMARKS (if any): - NIL**

**Yours Faithfully,**  
**Sanjeev**  
**Ramdas**  
**Bochare**  
**Adv. Sanjeev R. Bocharé**

Digitally signed by  
Sanjeev Ramdas  
Bochare  
Date: 2026.09.16  
14:22:30 +05'30'