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/SEP/2026/87 **Date:- 23.09.2026**
APP ID - 77000363047
APS - 10341621

To,

ICICI Home Finance Ltd.,

Nagpur

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of **Shri. Ravi Zade**

PART I: PROPERTY DETAILS:

1. **Name of the Applicant/Borrower/s :** **Shri. Ravi Zade**
2. **Name of the Co-applicant/s: (if any):** **NA**
3. **Type of Loan :** Prime Home Loan Vender BT
4. **Purpose of Loan :** Resale Purchase
5. **Name of the Property Owner/s :** **Shri. Narendra Keshavrao Pimpale**
   Mrs. Shrutika Narendra Pimpale
6. **Description of the Property (with Boundaries):**
   All that piece and parcel of land bearing **NIT Leasehold Plot No. 356** admeasuring **185.806 sq. mt. (2000 sq. ft.)** being a portion of entire land bearing **City Survey No. 1884** and **Sheet No. (89)56II** of **Mouza Ambazari,** together with the residential house constructed thereupon bearing **Corporation House No. 1115** in **Ward No. 72** within the limits of Nagpur Improvement Trust Nagpur and Nagpur Municipal Corporation Nagpur and same is bounded as under:

   On the East : Plot No. 347,
   On the West : Road,
   On the North : Plot No. 357,
   On the South : Plot No. 355
7. **Nature / Status of the Property :** Leasehold
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 Lease Deed executed by Nagpur Improvement Trust Nagpur in favour of Shri. Purushottam Shankarram Purohit, same was registered in the office of Sub-Registrar Nagpur No. 2 at Sr. No. 1084 dated 03/11/1979.
2. **Copy of** Registered Sale Deed executed by Shri. Purushottam Shankarram Purohit in favour of Shri. Ganesh Madhavji Upadhyay and Shri. Yashwant Madhavji Upadhyay, same was registered in the office of Sub-Registrar Nagpur No. 2 at Sr. No. 633 dated 13/01/1989.
3. **Copy of** Registered Relinquishment Deed executed by 1) Shri. Umesh Ganesh Upadhyay 2) Smt. Nisha Prakash Trivedi in favour of 1) Smt. Shobhana Yashwant Upadhyay, 2) Shri. Alok Yashwant Upadhyay 3) Shri. Vishal Yashwant Upadhyay, same was duly registered in the office of Sub-Registrar Nagpur-4, at Sr. No. 6417/2023 dated 18/07/2023.
4. **Copy of** Tax Receipt tax paid for the year of 2026-2027 vide dt. 10/09/2026.
5. **Copy of** Registered Sale Deed executed by 1) Smt. Shobhana Yashwant Upadhyay, 2) Shri. Vishal Yashwant Upadhyay through attorney Shri. Alok Yashwant Upadhyay 3) Shri. Alok Yashwant Upadhyay in favour of Shri. Narendra Keshavrao Pimpale and Mrs. Shrutika Narendra Pimpale, same was registered in the office of Sub-Registrar Nagpur No. 4 at Sr. No. 10130/2024 Dt. 04/10/2024.
6. **Copy of** Akhivpatrika in the name of Shri. Narendra Keshavrao Pimpale and Mrs. Shrutika Narendra Pimpale Dt. 11/11/2024.
7. **Copy of** List of Document issued by State Bank of India Dt. 21/09/2026.
8. **Original** Title Search Report issued by Adv. Sahil M. Bhangde, dated 23.09.2026.

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

1. That originally, all that piece and parcel of land bearing Plot No. 356 admeasuring 185.806 sq. mt. of Mouza Ambazari belongs to Nagpur Improvement Trust Nagpur under its Civil Station Expansion Scheme.
2. That initially the Nagpur Improvement Trust Nagpur had allotted the said Plot to Shri. Purushottam Shankarram Purohit under the leasehold rights by executing registered Lease Deed, same was registered in the office of Sub-Registrar Nagpur No. 2 at Sr. No. 1084 Dt. 03/11/1979,

thereby leaseout the schedule Plot for the period of 100 years commencing from 27/07/1960 and ending on 31/03/2060.

3. That Shri. Purushottam Shankarram Purohit thereafter sold out the schedule Plot to Shri. Ganesh Madhavji Upadhyay and Shri. Yashwant Madhavji Upadhyay by way of executing registered Sale Deed, same was registered in the office of Sub-Registrar Nagpur No. 2 at Sr. No. 633 Dt. 13/01/1989.
4. That Shri. Ganesh Madhavji Upadhyay and Shri. Yashwant Madhavji Upadhyay were recorded in the Records of Rights i.e. in Akhivpatrika as the owners of the schedule Plot No. 356.
5. That, Shri. Ganesh Madhavji Upadhyay had left to heavenly abode on 15/07/1997 and his wife Mrs. Urmila Ganesh Upadhyay had also died on 15/09/2013 and consequently upon their death, his share in the aforesaid property inherited by their following legal heirs namely 1) Shri. Umesh Ganesh Upadhyay 2) Smt. Nisha Prakash Trivedi by virtue of intestate succession.
6. That, Shri. Yashwant Madhavji Upadhyay had left to heavenly abode on 05/05/2007 and consequently upon his death, his share in the aforesaid property inherited by his following legal heirs namely 1) Smt. Shobhana Yashwant Upadhyay 2) Shri. Alok Yashwant Upadhyay 3) Shri. Vishal Yashwant Upadhyay by virtue of intestate succession.
7. That Shri. Umesh Ganesh Upadhyay and Smt. Nisha Prakash Trivedi thereafter relinquished their undivided share out of the said property in favour of 1) Smt. Shobhana Yashwant Upadhyay, 2) Shri. Alok Yashwant Upadhyay 3 Shri. Vishal Yashwant Upadhyay by registered relinquishment Deed, same was registered in the office of Sub-Registrar Nagpur No. 4 at Sr. No. 6417/2023 Dt. 18/07/2023.
8. That 1) Smt. Shobhana Yashwant Upadhyay, 2) Shri. Vishal Yashwant Upadhyay through his constituted attorney Shri. Alok Yashwant Upadhyay 3) Shri. Alok Yashwant Upadhyay thereafter sold out the schedule Plot to Shri. Narendra Keshavrao Pimpale and Mrs. Shrutika Narendra Pimpale by way of executing registered Sale Deed, same was registered in the office of Sub-Registrar Nagpur No. 4 at Sr. No. 10130/2024 Dt. 04/10/2024.
9. That the aforesaid transactions are duly recorded in the Records of Rights i.e. in Akhivpatrika and the names of Shri. Narendra Keshavrao Pimpale and Mrs. Shrutika Narendra Pimpale are recorded as the owners of the schedule Plot No. 356.
10. ***That Shri. Narendra Keshavrao Pimpale and Mrs. Shrutika Narendra Pimpale now agreed to Sell the schedule Plot No. 356 to Shri. Ravi Zade for valued consideration.***
11. ***That, the aforesaid owners had availed the financial assistance from State Bank of India, Ambazari Branch, Nagpur, and all the Original Deed and documents pertaining to the schedule of the property are kept in the aforesaid financial institution and the aforesaid financial institution issued the list of documents dated 21/09/2026 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 **1) Shri. Narendra Keshavrao Pimpale and Mrs. Shrutika Narendra Pimpale** is the owner of the scheduled of property and he has valid, clear and, marketable title over the scheduled property subject to charge of ***State Bank of India, Ambazari Branch, 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 mortgage with ***State Bank of India, Ambazari Branch, Nagpur*** and the prospective purchasers i.e. **Shri. Ravi Zade** will also acquire equally good, valid and marketable title thereto only after upon execution of proper and duly registered Sale Deed in their favour and only after redemption of the said charge of ***State Bank of India, Ambazari Branch, 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?	**Property is in residential Zone of NIT**
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 mortgage With State Bank of India, Ambazari Branch, 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?	**Till 2060**

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 **NA**
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 **NOC for Sale from Nagpur Improvement Trust, Nagpur is required**
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: **23.09.2026**
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 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. Ravi Zade** would derive a valid, clear, marketable and unencumbered title in the property stated above, only after execution of registered Sale Deed in his favour and after redemption of the said charge of ***State Bank of India, Ambazari Branch, Nagpur***.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Shri. Ravi Zade**.

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 Lease Deed executed by Nagpur Improvement Trust Nagpur in favour of Shri. Purushottam Shankarram Purohit, same was registered in the office of Sub-Registrar Nagpur No. 2 at Sr. No. 1084 dated 03/11/1979.
2. **Copy of** Registered Sale Deed executed by Shri. Purushottam Shankarram Purohit in favour of Shri. Ganesh Madhavji Upadhyay and Shri. Yashwant Madhavji Upadhyay, same was registered in the office of Sub-Registrar Nagpur No. 2 at Sr. No. 633 dated 13/01/1989.
3. **Copy of** Registered Relinquishment Deed executed by 1) Shri. Umesh Ganesh Upadhyay 2) Smt. Nisha Prakash Trivedi in favour of 1) Smt. Shobhana Yashwant Upadhyay, 2) Shri. Alok Yashwant Upadhyay 3) Shri. Vishal Yashwant Upadhyay, same was duly registered in the office of Sub-Registrar Nagpur-4, at Sr. No. 6417/2023 dated 18/07/2023.
4. **Copy of** Tax Receipt tax paid for the year of 2026-2027 vide dt. 10/09/2026.
5. **Copy of** Registered Sale Deed executed by 1) Smt. Shobhana Yashwant Upadhyay, 2) Shri. Vishal Yashwant Upadhyay through attorney Shri. Alok Yashwant Upadhyay 3) Shri. Alok Yashwant Upadhyay in favour of Shri. Narendra Keshavrao Pimpale and Mrs. Shrutika Narendra Pimpale, same was registered in the office of Sub-Registrar Nagpur No. 4 at Sr. No. 10130/2024 Dt. 04/10/2024.
6. **Original** List of Document issued by State Bank of India Dt. 21/09/2026.
7. **Original** Title Search Report issued by Adv. Sahil M. Bhangde, dated 23.09.2026.
8. **Copy of** Latest Tax Receipt.
9. **Copy of** Latest Akhivpatrika in the name of Shri. Narendra Keshavrao Pimpale and Mrs. Shrutika Narendra Pimpale.
10. **Original** NOC for Sale to be issued by State Bank of India Nagpur in respect of propose Sale transaction.
11. **Original** NOC for Sale to be issued by Nagpur Improvement Trust, Nagpur.
12. **Original** Registered Sale Deed **to be** executed by Shri. Narendra Keshavrao Pimpale and Mrs. Shrutika Narendra Pimpale in favour of **Shri. Ravi Zade**.

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

1. **Original** Registered Lease Deed executed by Nagpur Improvement Trust Nagpur in favour of Shri. Purushottam Shankarram Purohit, same was registered in the office of Sub-Registrar Nagpur No. 2 at Sr. No. 1084 dated 03/11/1979.
2. **Original** Registered Sale Deed executed by Shri. Purushottam Shankarram Purohit in favour of Shri. Ganesh Madhavji Upadhyay and Shri. Yashwant Madhavji Upadhyay, same was registered in the office of Sub-Registrar Nagpur No. 2 at Sr. No. 633 dated 13/01/1989.
3. **Original** Registered Relinquishment Deed executed by 1) Shri. Umesh Ganesh Upadhyay 2) Smt. Nisha Prakash Trivedi in favour of 1) Smt. Shobhana Yashwant Upadhyay, 2) Shri. Alok Yashwant Upadhyay 3) Shri. Vishal Yashwant Upadhyay, same was duly registered in the office of Sub-Registrar Nagpur-4, at Sr. No. 6417/2023 dated 18/07/2023.
4. **Original** Registered Sale Deed executed by 1) Smt. Shobhana Yashwant Upadhyay, 2) Shri. Vishal Yashwant Upadhyay through attorney Shri. Alok Yashwant Upadhyay 3) Shri. Alok Yashwant Upadhyay in favour of Shri. Narendra Keshavrao Pimpale and Mrs. Shrutika Narendra Pimpale, same was registered in the office of Sub-Registrar Nagpur No. 4 at Sr. No. 10130/2024 Dt. 04/10/2024.
5. **Original** Sanad of Plot No. 356. **(As per LOD)**
6. **Original** No Dues Certificate to be issued by State Bank of India

REMARKS (if any): -

Yours Faithfully,

SAHIL M BHANGDE

Digitally signed by SAHIL M BHANGDE
Date: 2026.09.23 18:58:29 +05'30'

Sahil M. Bhangde
Advocate

NAGPUR
DATE : 23.09.2026