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At Court: - Court Chamber No. 625 on 6th Floor, New Building, District Court, Civil Lines, Nagpur.

LEGAL SCRUTINY REPORT

DATED: 23/09/2026

To

ICICI Home Finance Co. Ltd
Branch, Nagpur

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Bhumika Bhaskar Barapatre

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: Bhumika Bhaskar Barapatre
2. Name of the Co-applicant/s: (if any) : Bhaskar Dashrath Barapatre
3. Type of Loan - Dream Loan
4. Purpose of Loan : LAP Micro
5. APPLICATION NO - 77000351282
6. LOS NO - 10331256
7. Name of the Property Owner/s: Bhaskar Dashrath Barapatre

8. Description of the Property (with Boundaries):

All that piece and parcel of land bearing Plot No. 215, Admeasuring Area 540 Sq. Fts, (50.16 Sq. Mtrs.) situated in the layout carved in Khasra No. 112, 113, 114 of Mouza -Binaki , P. H No. 10 , City Survey No. 2042 and Sheet No. 48 bearing NMC house No. 1427/215, Ward No. 42 situated within the limits of Nagpur Municipal Corporation & Nagpur improvement Trust, Tahsil & District Nagpur.

bounded as under:

On the East: By Plot No. 214

On the West: By Plot No. 216

On the North: By Plot No. 224

On the South: By Road

9. Nature / Status of the Property: Freehold / Leasehold

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by KAILAS
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10. Type of Property: - Residential /Commercial

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION: (SPECIFY THE DOCUMENTS ARE ORIGINAL OR XEROX)

1. **Photocopy** - NA order passed by Add Collector, Nagpur in Rev Case No. 63/ NAP-34/1990-1991 Dated 14/01/1991
2. **Photocopy** - Registered Power of attorney, executed by 1) Kusum Chintaman Kinkhede 2) Lalita Narayan Mutalik 3) Sushila @ Anjali Madhukar Deshmukh 4) Aruna Chandrakant Khati 5) Usha Kishor Deshmukh 6) Surekha Yashwant Korane 7) Jayshri Chandrakant Hardas 8) Kumar Chintaman Kinkhede in favour of Madhav Chintaman Kinkhede duly registered in the office of Sub Registrar Nagpur -5 at Serial No. 1263 (cha) dated- 17/11/1993.
3. **Photocopy** - Registered Sale Deed, executed by 1) Kusum Chintaman Kinkhede 2) Lalita Narayan Mutalik 3) Sushila @ Anjali Madhukar Deshmukh 4) Aruna Chandrakant Khati 5) Usha Kishor Deshmukh 6) Surekha Yashwant Korane 7) Jayshri Chandrakant Hardas 8) Kumar Chintaman Kinkhede through POA Madhav Chintaman Kinkhede 9) Madhav Chintaman Kinkhede in favour of Bhaskar Dashrath Barapatre and Anil Bhaktraj Warhade duly registered in the office of Sub Registrar Nagpur -6 at Serial No. 2276 dated- 03/04/2023.
4. **Photocopy** - Registered Sale Deed executed by Anil Bhaktraj Warhade in favour of Bhaskar Dashrath Barapatre duly registered in the office of Sub Registrar Nagpur -6 at Serial No. 8994 dated- 17/09/2026.

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

- i. Whereas All that piece and parcel of land bearing Khasra No. 112, 113, 114 having total land area of 34602.677 Sq Mtrs of Mouza -Binaki , P. H No. 10 , City Survey No. 2042 and Sheet No. 48 situated within the limits of Nagpur Municipal Corporation & Nagpur improvement Trust , Tahsil & District Nagpur was originally belonged to 1) Kusum Chintaman Kinkhede 2) Lalita Narayan Mutalik 3) Sushila @ Anjali Madhukar Deshmukh 4) Aruna Chandrakant Khati 5) Usha Kishor Deshmukh 6) Surekha Yashwant Korane 7) Jayshri Chandrakant Hardas 8) Kumar Chintaman Kinkhede 9) Madhav Chintaman Kinkhede.
- ii. That Kusum Chintaman Kinkhede and others had filed a return on under section 5 (2) of Urban Land (Ceiling & Regulation) Act 1976 for the entire land. That the Competent Authority U.L.C., vide order dated 12/12/1988 passed in ULC Case No. 691/1953, have declared that the land bearing Khasra No. 112, 113, 114 having total land area of 34602.677 Sq Mtrs of Mouza -Binaki has been exempted and found non actionable under section 8(4) of Urban Land Ceiling and Regulation Act 1976. That the entire land bearing Khasra No. 112, 113, 114 having total land area of 34602.677 Sq Mtrs of Mouza -Binaki has converted for non-agricultural use, vide order passed by Add Collector , Nagpur in Rev Case No. 63/ NAP-34/1990-1991 Dated 14/01/1991.
- iii. That Kusum Chintaman Kinkhede and others carved out layout scheme on aforesaid land and offered to sell plots to desired purchaser.
- iv. That 1) Kusum Chintaman Kinkhede 2) KrushnaKumar Chintaman Kinkhede 3) Anjali Madhukar Deshmukh 4) Aruna Chandrakant Khati 5) Madhuri Shashikant Choudhari 6) Surekha Yashwant Korane 7) Usha Kishor Deshmukh 8) Lalita Narayan Mutalik 9) Jayshri Chandrakant Hardas executed Power of attorney in favour of Madhav Chintaman Kinkhede in respect to entire land bearing Khasra No. 112, 113,

- 114 duly registered in the office of Sub Registrar Nagpur -5 at Serial No. 1263 (cha) dated- 17/11/1993
- v. That in the year 2023 1) Kusum Chintaman Kinkhede 2) Lalita Narayan Mutalik 3) Sushila @ Anjali Madhukar Deshmukh 4) Aruna Chandrakant Khate 5) Usha Kishor Deshmukh 6) Surekha Yashwant Korane 7) Jayshri Chandrakant Hardas 8) Kumar Chintaman Kinkhede through POA Madhav Chintaman Kinkhede 9) Madhav Chintaman Kinkhede sold out Plot No. 215, Admeasuring Area 540 Sq. Fts, (50.16 Sq. Mtrs.) situated in the layout carved in Khasra No. 112, 113, 114 of Mouza -Binaki to Bhaskar Dashrath Barapatre and Anil Bhaktraj Warhade vide sale deed duly registered in the office of Sub Registrar Nagpur -6 at Serial No. 2276 dated- 03/04/2023.
- vi. That in the year 2026 Anil Bhaktraj Warhade sold his undivided $\frac{1}{2}$ share in aforesaid property i.e 25.08 Sq Mtrs out of total Admeasuring Area 540 Sq. Fts, (50.16 Sq. Mtrs.) to Bhaskar Dashrath Barapatre vide sale deed duly registered in the office of Sub Registrar Nagpur -6 at Serial No. 8994 dated- 17/09/2026.
- vii. That by virtue of aforesaid sale deed Bhaskar Dashrath Barapatre become absolute owners of Plot No. 215, Admeasuring Area 540 Sq. Fts, (50.16 Sq. Mtrs.) situated in the layout carved in Khasra No. 112, 113, 114 of Mouza -Binaki , P. H No. 10 , City Survey No. 2042 and Sheet No. 48 bearing NMC house No. 1427/215, Ward No. 42 situated within the limits of Nagpur Municipal Corporation & Nagpur improvement Trust , Tahsil & District Nagpur.

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 **Bhaskar Dashrath Barapatre** is he owner of the schedule of property and he/she/they is/are having valid, clear and marketable title over the schedule property.
- b) 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? Not provided
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? No, only photocopies provided
- 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 Whether the property is lease land? If yes, then what is the tenure of the lease? **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 Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act (SARFAESI ACT) is Applicable ? Yes
- 5.14 Is land/property/flat is 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? No
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? No
- 5.17 Whether POA as recorded in 5.15 is registered? No
- 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 who 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:- MH010085387202627U dated 11/09/2026 and MH010684010202627U dated 23/09/2026
- Search Conducted Years: 13 years
- Name of the Advocate / Searcher: **Adv Kailas U Rekawar**
- Search Report Date:
- Note:
- 5.21 Whether EC is obtained? EC Details:- No
- 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 Bhaskar Dashrath Barapatre has/would 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 Bhaskar Dashrath Barapatre .

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. **Photocopy** - Registered Power of attorney, executed by 1) Kusum Chintaman Kinkhede 2) Lalita Narayan Mutalik 3) Sushila @ Anjali Madhukar Deshmukh 4) Aruna Chandrakant Khati 5) Usha Kishor Deshmukh 6) Surekha Yashwant Korane 7) Jayshri Chandrakant Hardas 8) Kumar Chintaman Kinkhede in favour of Madhav Chintaman Kinkhede duly registered in the office of Sub Registrar Nagpur -5 at Serial No. 1263 (cha) dated- 17/11/1993.
2. **Original** -- Registered Sale Deed, executed by 1) Kusum Chintaman Kinkhede 2) Lalita Narayan Mutalik 3) Sushila @ Anjali Madhukar Deshmukh 4) Aruna Chandrakant Khati 5) Usha Kishor Deshmukh 6) Surekha Yashwant Korane 7) Jayshri Chandrakant Hardas 8) Kumar Chintaman Kinkhede through POA Madhav Chintaman Kinkhede 9) Madhav Chintaman Kinkhede in favour of Bhaskar Dashrath Barapatre and Anil Bhaktraj Warhade duly registered in the office of Sub Registrar Nagpur -6 at Serial No. 2276 dated- 03/04/2023
3. **Original** --- Registered Sale Deed executed by Anil Bhaktraj Warhade in favour of Bhaskar Dashrath Barapatre duly registered in the office of Sub Registrar Nagpur -6 at Serial No. 8994 dated- 17/09/2026
4. **Original** – latest Tax receipt issued by Nagpur Municipal Corporation in the name of Bhaskar Dashrath Barapatre
5. **System generated** - Latest property card
6. **Original** – NOI / RM in favour of ICICI Home Finance Co. Ltd

Following documents are required post disbursal:

REMARKS (IF ANY) :-- NO

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ADV. KAILAS REKAWAR