

Sahil M. Bhangde

LL.M

ADVOCATE

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LEGAL SCRUTINY REPORT

Ref. No. : SMB/ICICI-HFC/SEP/2026/68

Date:- 22.09.2026

APP No. -77000359665/7792155019

APS ID -10338571

To,

ICICI Home Finance Ltd.,

Nagpur

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of **Shri. Shashikant Raut**

PART I: PROPERTY DETAILS:

1. **Name of the Applicant/Borrower/s** : **Shri. Shashikant Raut**
2. **Name of the Co-applicant/s: (if any)** : **Sau. Neha Raut**
3. **Type of Loan** : **Apna Ghar**
4. **Purpose of Loan** : **Self Construction**
5. **Name of the Property Owner/s** : **1) Shri. Shashikant Narhari Raut**
2) Sau. Neha Shashikant Raut
6. **Description of the Property (with Boundaries):**

All that piece and parcel of land bearing **Plot No. 42** admeasuring about **138 Sq. Mtrs.** being a portion of entire land bearing **Kh. No. 54/2** of **Mouza - Jaitala**, having **P.H. No. 44**, having its **City Survey No. 58** of **Sheet No.19/602**, situated within the limits of Nagpur Municipal Corporation, and Nagpur Improvement Trust, Nagpur and same is bounded as under.

Towards East - Plot No. 34,
Towards West - Open land,
Towards North - Railway Line,
Towards South - Road.

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 Shri. Manjitrao Sadashivrao Deshmukh in favour of Adiwasi Samaj Unnati Gruhnirman Sahakari Sanstha, Ltd, Nagpur, acting through its Secretary Shri. Keshav Laxmanrao Nandanwar, same was duly registered in the office of Sub-Registrar Nagpur No. 2, at Sr. No.3368 (P), dated 15/03/1989. (**Kh. No. 54/2 adm 2.35 Acr**)
- 2) **Original** Registered Sale Deed executed by Adiwasi Samaj Unnati Gruhnirman Sahakari Sanstha, Ltd, Nagpur, through its President Shri. Murlidhar Jivtaji Nimje in favour of Smt. Shrdha Madhukarrao Parate, was duly registered in the office of Sub-Registrar Nagpur, at Sr.No. 13918, dated 01/12/1989.
- 3) **Original** Registered Gift Deed executed by Smt. Shrdha Madhukarrao Parate in favour of Shri. Nilesh Madhukarrao Parate, same was duly registered in the office of Sub-Registrar Nagpur No. 6, at Sr. No. 1548/2020, dated 17/06/2020. (**Annexed to Sale Deed dated 22.01.2021**)
- 4) **Original** registered Sale Deed executed by Shri. Nilesh Madhukarrao Parate in favour of 1) Shri. Shashikant Narhari Raut 2) Sau. Neha Shashikant Raut, same was duly registered in the office of Sub-Registrar Nagpur No. 1, at Sr. No. 7538/2021, dated 22.11.2021.
- 5) **Copy** of Tax Receipt Tax paid for the year 2026-2027, vide receipt dated 12/07/2026
- 6) **Original** Title Search Report issued by Adv. Sahil M. Bhangde, dated 22.09.2026.

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

- 1) That originally all that piece and parcel of land bearing **Kh. No. 54/2** admeasuring **2.34 Acres** of **Mouza - Jaitala**, having **P.H. No. 44** to **Adiwasi Samaj Unnati Gruhnirman Sahakari Sanstha, Ltd, Nagpur**, havinb been acquired by it by virtue of Registered Sale Deed, same was duly registered in the office of Sub-Registrar Nagpur No. 2, at Sr. No. 3368(P), dated 15/03/1989.
- 2) That the aforesaid society thereafter demarcated a residential layout upon the said entire land and sold out its various plots to its various members.
- 3) That Adiwasi Samaj Unnati Gruhnirman Sahakari Sanstha, Ltd, Nagpur, through its President Shri. Murlidhar Jivtaji Nimje, had sold out the schedule Plot No. 42 admeasuring 138 Sq. Mtrs to Smt. Shradha Madhukarrao Parate, by executing a Registered Sale Deed, was duly registered in the office of Sub-Registrar Nagpur, at Sr. No. 13918, dated 01/12/1989.
- 4) That Smt. Shrdha Madhukarrao Parate, thereafter gifted out the said plot to Shri. Nilesh Madhukarrao Parate, by executing a Registered Gift Deed, same was duly registered in the office of Sub-Registrar Nagpur No. 6, at Sr. No. 1548/2020, dated 17/06/2020.

- 5) That by virtue of aforesaid Gift Deed, Shri. Nilesh Madhukarrao Parate, became the sole and absolute owner of the schedule Plot No. 42.
- 6) That Shri. Nilesh Madhukarrao Parate had sold out the schedule Plot to 1) Shri. Shashikant Narhari Raut 2) Sau. Neha Shashikant Raut, by executing a registered Sale Deed, same was duly registered in the office of Sub-Registrar Nagpur No. 1, at Sr. No. 7538/2021, dated 22.11.2021.
- 7) *It is pertinent to note here that the layout in which the schedule plot is situated neither sanctioned or approved by the Competent Authority nor the land is converted for non-agricultural used and therefore the said schedule of property can be mortgaged strictly as per the policy of bank*

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. Shashikant Narhari Raut 2) Sau. Neha Shashikant Raut** is the owner of the scheduled of property and he has valid, clear and, marketable title over the scheduled property.
- b) That during the course of my inspection, I did not came across to entry as to encumbrance and charges over the said property, the schedule of property is free from all sort of encumbrances, charges, lien etc. and the owners are having clear, valid and marketable title over the scheduled property and further she will also acquire equally good, valid and marketable title thereto.
- 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:

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|------|---|-----------------------|
| 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? | No |
| 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? | Yes |
| 5.7 | Whether required documents are available for creating mortgage? | Yes, if policy permit |
| 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, if policy permit |
| 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? | No |
| 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 | 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 | Yes |
| 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: | 22.09.2026 |
| | 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 **Registered mortgage** and the documents of title referred to above are perfect evidence of the title and that if the said **Registered mortgage** is created in the manner required by law, it would satisfy the requirements of creation of **Registered mortgage**.

I further certify that **1) Shri. Shashikant Narhari Raut 2) Sau. Neha Shashikant Raut** would derive a valid, clear, marketable and unencumbered title in the property stated above.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **1) Shri. Shashikant Narhari Raut 2) Sau. Neha Shashikant Raut**.

The following original documents to be collected by ICICI HFC for creation of **Registered 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 Shri. Manjitrao Sadashivrao Deshmukh in favour of Adiwasi Samaj Unnati Gruhnirman Sahakari Sanstha, Ltd, Nagpur, acting through its Secretary Shri. Keshav Laxmanrao Nandanwar, same was duly registered in the office of Sub-Registrar Nagpur No. 2, at Sr. No.3368 (P), dated 15/03/1989. (**Kh. No. 54/2 adm 2.35 Acr**)
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5. **Copy of** Tax Receipt Tax paid for the year 2026-2027, vide receipt dated 12/07/2026
6. **Original** Title Search Report issued by Adv. Sahil M. Bhangde, dated 22.09.2026.
7. **Copy of** Latest 7/12 extract extract.

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

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REMARKS (if any): -

NAGPUR

DATE : 22.09.2026

Yours Faithfully,
 SAHIL M
 BHANGDE
 Digitally signed by
 SAHIL M BHANGDE
 Date: 2026.09.27
 12:51:00 +05'30'
 Sahil M. Bhangde
 Advocate