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Office at: - Plot No.135, Flat No.101, Avirat Complex, New Mahalaxmi Nagar, Narsala Ring Road,
Nagpur – 440034.

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

LEGAL SCRUTINY REPORT

DATED: 14/10/2026

To

**ICICI Home Finance Co. Ltd
Branch Nagpur**

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Vicky Raviprakash Jangde

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s: Vicky Raviprakash Jangde**
- 2. Name of the Co-applicant/s: (if any) : Shubhani Vicky Jangde**
- 3. Type of Loan – Prime Home Loan**
- 4. Purpose of Loan: RESALE FLAT PURCHASE**
- 5. Application No- 77000368876**
- 6. Los No- 10347128**
- 7. Name of the Property Owner/s: 1) Veena Tajendra Sachdev 2) Priya Sagar Sachdev 3) Preet Sagar Sachdev 4) Ishmeit Sagar Sachdev (3) & (4) through natural guardian mother Priya Sagar Sachdev.**
- 8. Description of the Property (with Boundaries):**

All that R.C.C superstructures bearing **Apartment No. 402** covering carpet area 54.536 Sq Mtrs on the **Fourth Floor** of the building named and styled as “ **GAURAV SIGNATURE** ” together with a proportionate undivided **3.193 %** share and interest in all that piece and parcel of Nazul Leasehold land bearing **Plot no. 41** total admeasuring area 9947 Sq fts (924.100 Sq Mtrs) of Mouza -Hansapuri , City Survey No. 71 and sheet No. (276)15 , Municipal Corporation House No. 676 , Ward No. 53, Zone No. 09, within the limits and jurisdiction of Nagpur Municipal Corporation and Nagpur Improvement Trust Tahsil & District Nagpur.
and bounded as under:

On the East: By Road

On the West: By City Survey No. 72

On the North: By Road

On the South: By Road

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

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** - Registered renewal of Lease executed by Maharashtra Government through Collector /Nazul Officer in favour of Gulzarilal Jairam Sachdev duly registered in the office of Sub Registrar Nagpur -5 at Serial no. 5684 dated 10/11/2006.
- 2. Photocopy** - INDEX II -Registered Indenture of Lease for transfer of Leasehold rights executed by Maharashtra Government through Collector /Nazul Officer in favour of Sureshchandra Jairam Sachdev duly registered in the office of Sub Registrar Nagpur -1 at Serial no. 6255 dated 16/11/2016.
- 3. Photocopy** - Registered Agreement for sale executed by Sureshchandra Jairam Sachdev in favour of Krishnakant Lokeshwarnand Giri duly registered in the office of Sub Registrar Nagpur -3 at Serial no. 7669 dated 21/11/2016.
- 4. Photocopy** - Registered irrevocable Power of attorney executed by Sureshchandra Jairam Sachdev in favour of Tajendra Jairam Sachdev duly registered in the office of Sub Registrar Nagpur -3 at Serial no. 7670 dated 21/11/2016
- 5. Photocopy** - Registered Sale Deed executed by Sureshchandra Jairam Sachdev through POA Tajendra Jairam Sachdev in favour of Krishnakant Lokeshwarnand Giri duly registered in the office of Sub Registrar Nagpur -3 at Serial no. 248 dated 13/01/2017.
- 6. Photocopy** - INDEX II -Registered Indenture of Lease for transfer of Leasehold rights executed by Maharashtra Government through Collector /Nazul Officer in favour of Krishnakant Lokeshwarnand Giri duly registered in the office of Sub Registrar Nagpur -1 at Serial no. 4590 dated 15/07/2017.
- 7. Photocopy** - Registered Deed of Declaration executed by Krishnakant Lokeshwarnand Giri duly registered in the office of Sub Registrar Nagpur -1 at Serial no. 6868 dated 13/11/2019.
- 8. Photocopy** - Registered Sale Deed executed by Krishnakant Lokeshwarnand Giri in favour of 1) Tajendra Jairam Sachdev 2) Sagar Tajendra Sachdev 3) Veena Tajendra Sachdev 4) Priya Sagar Sachdev duly registered in the office of Sub Registrar Nagpur -1 at Serial no. 8661 dated 26/12/2020.
- 9. Photocopy** - Registered Supplementary Lease Agreement executed by Maharashtra Government through Collector /Nazul Officer in favour of 1) Tajendra Jairam Sachdev 2) Sagar Tajendra Sachdev 3) Veena Tajendra Sachdev 4) Priya Sagar Sachdev duly registered in the office of Sub Registrar Nagpur -1 at Serial no. 2922 dated 08/04/2022
- 10. Photocopy** - Registered Will Deed executed by Tajendra Jairam Sachdev duly registered in the office of Sub Registrar Nagpur -6 at Serial no. 3633 dated 24/05/2024
- 11. Photocopy** -Death certificate of Sagar Tajendra Sachdev (died on 04/11/2024)
- 12. Photocopy** -Death certificate of Tajendra Jairam Sachdev (died on 19/09/2026)
- 13. Photocopy**-NOC to Transfer from Tahsildar (Nazul) Dept dated 08/07/2026
- 14. Photocopy** - Judgement dated 22/09/2026 passed by Hon'ble District Judge -15 , Nagpur in Civil M A No. 570/2026 (Preet & Ishmeit -vs-NIL)
- 15. Photocopy**- Draft of agreement to sell in-between Veena Tajendra Sachdev, Priya Sagar Sachdev and Preet Sagar Sachdev, Ishmeit Sagar Sachdev and Vicky Raviprakash Jangde and Shubhani Vicky Jangde

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

1. **Whereas** all that piece and parcel of Land bearing that piece and parcel of Nazul Leasehold land bearing **Plot no. 41** total admeasuring area 9947 Sq fts (924.100 Sq Mtrs) of Mouza -Hansapuri , City Survey No. 71 and sheet No. (276)15 , Municipal Corporation House No. 676 , Ward No. 53, Zone No. 09, within the limits and jurisdiction of Nagpur Municipal Corporation and Nagpur Improvement Trust Tahsil & District Nagpur belonged to Gulzarilal Jairam Sachdev having acquired the same from Maharashtra Government through Collector /Nazul Officer, on leasehold rights .
2. **Whereas** during his lifetime had executed his last Will & testament in respect to aforesaid property which is duly registered in the Office of the Sub-Registrar, Nagpur - 5, at serial No 2554 dated 02/09/2004 thereby bequeathed above property to his brother Shri Sureshchandra Jairam Sachdev.
3. **Whereas** during his lifetime said Shri Gulzarilal Jairam Sachdev had executed an Agreement of Development & Sale in favour of the M/S. Royal Oak Properties, through its proprietor, Shri Sagar Sachdev relating to the said property which is duly registered in the office of the Sub-Registrar, Nagpur - 1 at serial No. 5480 dated 13/08/2013 on payment of appropriate stamps duty & registration fee as per law which has been cancelled as per cancellation deed for agreement of development & sale executed by Shri Sureshchandra Jairam Sachdev and M/S. Royal Oak Properties, through its proprietor, Shri Sagar Sachdev relating to the said property which is duly registered in the Office of the Sub-Registrar, Nagpur - 3, at serial No. 00247/2017 dated 13/01/2017.
4. **Whereas** upon the demise of Shri Gulzarilal Jairam Sachdev on 25/04/2015, the said property devolved upon Shri Sureshchandra Jairam Sachdev as per Will Deed dated 02/09/2004.
5. **Whereas** the after the expiry of lease period on 31/03/2005, the lease term has been extended/renewed in favour of Shri Gulzarilal Jairam Sachdev from 01/04/2005 ending on 31/03/2035, vide Lease Deed dated 10/11/2006 in Revenue Case No. 279/NAA-48/2005-06, having renewal clause therein, duly registered in the Office of the Sub-Registrar, Nagpur - 5, bearing Serial/Registration No. 05684/2006 dated 10/11/2006.
6. **Whereas** consequently, a fresh lease indenture for transfer of leasehold rights in favour of the said Shri Sureshchandra Jairam Sachdev has also been executed by office of the Collector, Nagpur, vide lease indenture duly registered in the Office of the Sub-Registrar, Nagpur - 1, bearing Serial/Registration No. 6255/2016 dated 16/11/2016
7. **Whereas** Sureshchandra Jairam Sachdev agreed to sell aforesaid property i.e Nazul Leasehold land bearing **Plot no. 41** total admeasuring area 9947 Sq fts (924.100 Sq Mtrs) of Mouza -Hansapuri , City Survey No. 71 and sheet No. (276)15 , Municipal Corporation House No. 676 , Ward No. 53, Zone No. 09, within the limits and jurisdiction of Nagpur Municipal Corporation and Nagpur Improvement Trust Tahsil & District Nagpur to Krishnakant Lokeshwarnand Giri vide agreement for sale duly registered in the office of Sub Registrar Nagpur -3 at Serial no. 7669 dated 21/11/2016
8. **Whereas** Sureshchandra Jairam Sachdev executed Irrevocable Power of attorney in favour of Tajendra Jairam Sachdev to sign and execute deed and documents in respect to aforesaid property duly registered in the office of Sub Registrar Nagpur -3 at Serial no. 7670 dated 21/11/2016
9. **Whereas** Sureshchandra Jairam Sachdev through POA Tajendra Jairam Sachdev sold aforesaid property i.e Nazul Leasehold land bearing **Plot no. 41** total admeasuring area 9947 Sq fts (924.100 Sq Mtrs) of Mouza -Hansapuri , City Survey No. 71 and sheet No. (276)15 , Municipal Corporation House No. 676 , Ward No. 53, Zone No. 09, within the limits and jurisdiction of Nagpur Municipal Corporation and Nagpur Improvement Trust Tahsil & District Nagpur by Sale deed duly registered in the office of Sub Registrar Nagpur -3 at Serial no. 248 dated 13/01/2017
10. **Whereas** after purchase of the said plot by Krishnakant Lokeshwarnand Giri, a supplementary lease deed has been executed by Maharashtra Government through Collector /Nazul Officer, in favour of the Krishnakant Lokeshwarnand Giri duly registered in the Office of the Sub-Registrar, Nagpur - 1, bearing Serial/Registration No. 4590/2017 dated 15/07/2017.
11. **Whereas** Krishnakant Lokeshwarnand Giri had constructed a Multistoried Building thereon consisting of various self contained separate Apartment and have named the said scheme as " **GAURAV SIGNATURE** " as

per sanctioned building plan sanctioned by Nagpur Improvement trust vide building permit No. 403/BP/HANSAPURI/TP/NMC/592 dated 25/10/2019 .

12. Thereafter said project Is duly registered under the provisions of Real Estate Regulatory Act under project registration no Serial No. P50500023173.
13. **Whereas** thereafter the said entire property thereafter got submitted to the provisions of the Maharashtra Apartment Ownership Act, 1970 by executing and registering a Deed of Declaration Under Section 2 of the said Act, which is duly registered in the Office of Sub Registrar Nagpur -1 at Serial no. 6868 dated 13/11/2019.
14. **Whereas** Krishnakant Lokeshwarnand Giri executed Special Power of attorney in favour of Pravin Babanrao Paunikar to present and admit deeds and documents in respect to aforesaid property duly registered in the office of Sub Registrar Nagpur -1 at Serial no. 7631 dated 03/12/2020.
15. **Whereas** in the year 2020 Krishnakant Lokeshwarnand Giri acting through POA Pravin Babanrao Paunikar sold out **Apartment No. 401 & 402** covering total carpet area 103.386 Sq Mtrs (54.580 +54.536) on the **Fourth Floor** of the building named and styled as “ **GAURAV SIGNATURE** ” together with a proportionate undivided **6.384 %** (3.193 +3.193) share and interest in all that piece and parcel of Nazul Leasehold land bearing **Plot no. 41** total admeasuring area 9947 Sq fts (924.100 Sq Mtrs) of Mouza -Hansapuri , City Survey No. 71 and sheet No. (276)15 , Municipal Corporation House No. 676 , Ward No. 53, Zone No. 09, within the limits and jurisdiction of Nagpur Municipal Corporation and Nagpur Improvement Trust Tahsil & District Nagpur to 1) Tajendra Jairam Sachdev 2) Sagar Tajendra Sachdev 3) Veena Tajendra Sachdev 4) Priya Sagar Sachdev vide sale deed duly registered in the office of Sub Registrar Nagpur -1 at Serial no. 2922 dated 08/04/2022.
16. **Whereas** Tajendra Jairam Sachdev during his lifetime executed his last Will & testament in respect to aforesaid property **Apartment No. 402** which is duly registered in the Office of the Sub Registrar Nagpur - 6 at Serial no. 3633 dated 24/05/2024 thereby bequeathed his undivided share in aforesaid property to 1) Sagar Tajendra Sachdev 2) Veena Tajendra Sachdev 3) Priya Sagar Sachdev equally .
17. **Whereas** Sagar Tajendra Sachdev passed away on 04/11/2024 leaving behind his legal heirs 1) Priya Sagar Sachdev (wife) 2) Preet Sagar Sachdev (daughter) 3) Ishmeit Sagar Sachdev (son) who inherited his undivided share in aforesaid property .
18. **Whereas** Tajendra Jairam Sachdev passed away on 19/09/2026 and as per Will Deed his undivided share in aforesaid property devolved upon Veena Tajendra Sachdev, Priya Sagar Sachdev and Preet Sagar Sachdev Ishmeit Sagar Sachdev (legal heirs of Sagar Tajendra Sachdev)
19. **Whereas** due to financial crisis above owners decided to sell aforesaid property **Apartment No. 402** therefore moved an application of grant of permission to sell minors property vide Civil M A No. 570/2026 before Hon'ble District Judge -15 , Nagpur. After following due process of law Hon'ble District Judge -15 , Nagpur granted permission to sell minors property .
20. That Veena Tajendra Sachdev, Priya Sagar Sachdev and Preet Sagar Sachdev and Ishmeit Sagar Sachdev have decide to sell aforesaid property and Vicky Raviprakash Jangde and Shubhani Vicky Jangde agreed to purchase it . therefore an agreement to sell was executed inbetween them
21. Now Vicky Raviprakash Jangde and Shubhani Vicky Jangde has approached to ICICI Home Finance Ltd for loan to purchase above property.

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 **Veena Tajendra Sachdev, Priya Sagar Sachdev and Preet Sagar Sachdev and Ishmeit Sagar Sachdev** is the 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? Not provided
- 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? Yes. Lease period expired on 15/04/2048 (as mentioned on property card)**
- 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:- **MH011695527202627U** dated 09/12/2026

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 Veena Tajendra Sachdev, Priya Sagar Sachdev and Preet Sagar Sachdev and Ishmeit Sagar Sachdev has/would derive a valid, clear, marketable and unencumbered title in the property

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower Vicky Raviprakash Jangde and Shubhani Vicky Jangde

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 renewal of Lease executed by Maharashtra Government through Collector /Nazul Officer in favour of Gulzarilal Jairam Sachdev duly registered in the office of Sub Registrar Nagpur -5 at Serial no. 5684 dated 10/11/2006.
2. **Photocopy** -Registered Indenture of Lease for transfer of Leasehold rights executed by Maharashtra Government through Collector /Nazul Officer in favour of Sureshchandra Jairam Sachdev duly registered in the office of Sub Registrar Nagpur -1 at Serial no. 6255 dated 16/11/2016.
3. **Photocopy** -Registered Indenture of Lease for transfer of Leasehold rights executed by Maharashtra Government through Collector /Nazul Officer in favour of Krishnakant Lokeshwarnand Giri duly registered in the office of Sub Registrar Nagpur -1 at Serial no. 4590 dated 15/07/2017.
4. **Photocopy** - Registered Deed of Declaration executed by Krishnakant Lokeshwarnand Giri duly registered in the office of Sub Registrar Nagpur -1 at Serial no. 6868 dated 13/11/2019.
5. **Original** - Registered Sale Deed executed by Krishnakant Lokeshwarnand Giri in favour of 1) Tajendra Jairam Sachdev 2) Sagar Tajendra Sachdev 3) Veena Tajendra Sachdev 4) Priya Sagar Sachdev duly registered in the office of Sub Registrar Nagpur -1 at Serial no. 8661 dated 26/12/2020.
6. **Original** - Registered Supplementary Lease Agreement executed by Maharashtra Government through Collector /Nazul Officer in favour of 1) Tajendra Jairam Sachdev 2) Sagar Tajendra Sachdev 3) Veena Tajendra Sachdev 4) Priya Sagar Sachdev duly registered in the office of Sub Registrar Nagpur -1 at Serial no. 2922 dated 08/04/2022

7. **Photocopy** - Registered Will Deed executed by Tajendra Jairam Sachdev duly registered in the office of Sub Registrar Nagpur -6 at Serial no. 3633 dated 24/05/2024
8. **Photocopy** -Death certificate of Sagar Tajendra Sachdev (died on 04/11/2024)
9. **Photocopy** -Death certificate of Tajendra Jairam Sachdev (died on 19/09/2026)
10. **Photocopy**- Death certificate of Gulzarilal Jairam Sachdev
11. **Certified copy** – Judgement dated 22/09/2026 passed by Hon'ble District Judge -15 , Nagpur in Civil M A No. 570/2026 (Preet & Ishmeit -vs-NIL)
12. **Original/ System generated** – latest Tax receipt issued by Nagpur Municipal Corporation in the name of present owners
13. **System generated** - Latest Property card in the name of present owners
14. **Original** -NOC to Sell from Nazul département
15. **Original** – Proposed registered Sale deed executed by 1) Veena Tajendra Sachdev 2) Priya Sagar Sachdev 3) Preet Sagar Sachdev 4) Ishmeit Sagar Sachdev (3) & (4) through natural guardian mother Priya Sagar Sachdev in favour of Vicky Raviprakash Jangde and Shubhani Vicky Jangde.
16. **Original** -NOC to Mortgage from Nazul département

Following documents are required post disbursal:

REMARKS (IF ANY) :-- NO

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ADV. KAILAS REKAWAR