



ADV. GAURAV S. DESHMUKH

B.COM, LLB

Off. At;

Aalshi Plot, Beside Gajanan Maharaj Photo, |
Near Dakshata Nagar Complex Square, |
Tq. And Dist. Akola (MH). 444001.

Email:-

advdeshmukhakola@gmail.com

Call on:-

9028232246 / 9404092024 (W)

LEGAL SCRUTINY REPORT

Appl. No: 77000359427

Date: 20/09/2026

To,

Branch Credit Manager,
ICICI HFC LTD.
Akola.

Dear Sir/Madam,

As desired by you, I/we are furnishing hereunder the Title/Legal Search Cum Verification Report in the file/case of **Mr. Pradhun Lalit Rathod**.

PART I: DESCRIPTION OF APPLICANT'S AND PROPERTY.

1. Name of the Applicant/Borrower/s: Mr. Pradhun Lalit Rathod
2. Name of the Co-applicant/s(if any): Mrs. Priyanka Pradhun Rathod
3. Purpose of Loan: HL Resale Purchase
4. Name of the Property Owner/s: Mrs. Vimala Khanduji Mehenge

5. Description of the Property:

That the piece and parcel land situated within the jurisdiction of Akola Municipal Corporation situated at **Mauje- Khadki Bu**, bearing field **Survey No. 20 & 21**, which is converted as Non-Agriculture for residential use, as per the order passed by Tahsildar Akola vide order passed in Rev. case no. NAP-34/Khadki bu/17/1998-99, Dated 25/02/1999 of which **Plot No. 18**, **area admeasuring 18006.86 Sq. Ft.** Whereas residential row house scheme construction thereon as per the building permission and sanction map issued by Gram Panchyat Khadaki bu, its Resolution no. 5, Dated. 30/11/1999. Under the scheme name "**Ashtavinayak Nagari**" out of which two "**Row House no. B-99 and B-100**" having Super **build-up area admeasuring 550.00 Sq. Ft.** along with the **area adm. 2/41 Undivided share** in land, Located at Mauje- Khadki Bu, Tq. And Dist. Akola.

Which is bounded as under:

Row House no. B-99.

Towards East:	Row House no. B-100
Towards West:	Row House no. B-98
Towards North:	Road.
Towards South:	Space left for the Service lane from this Plot.

Row House no. B-100.

Towards East:	Row House no. B-101
Towards West:	Row House no. B-99
Towards North:	Road.
Towards South:	Space left for the Service lane from this Plot.

6. Nature of the Property/Product: Residential
7. Type of Property: Freehold

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION



ADV. GAURAV S. DESHMUKH

B.COM, LLB

Off. At;

Aalshi Plot, Beside Gajanan Maharaj Photo, |
Near Dakshata Nagar Complex Square, |
Tq. And Dist. Akola (MH). 444001.

Email:- advdeshmukhakola@gmail.com
Call on:- 9028232246 / 9404092024 (W)

1. Copy of Reg. Agreement to Sale Deed executed by M/s. Asthtavinayak Builders and Developers through Mr. Kishor Mukundlal Agrawal and others in f/o Mrs. Vimala Khanduji Mehenge; bearing no. 3214, Dated 20/04/2000.
2. Copy of Reg. Sale Deed executed by M/s. Asthtavinayak Builders and Developers through Mr. Kishor Mukundlal Agrawal and others in f/o Mrs. Vimal Khanduji Mehenge; bearing no. 2383, Dated 31/03/2001.
3. Copy of Draft of Agreement to Sale executed by Mrs. Vimal Khanduji Mehenge in f/o Mr. Pradhum Lalit Rathod and others.
4. Copy of Building Permission and Sanction plan issued by Gram panchayat Khadki bu, its Resolution no.5, Dated. 30/11/1999.
5. Copy of NA order issued by Tahsidar Akola vide order passed in Rev. case no. NAP-34/Khadki bu/17/1998-99, Dated 25/02/1999.
6. Copy of Latest 7/12 extract in the name of Mrs. Vimal Khanduji Mehenge.
7. Copy of Latest Tax receipt in the name of Mrs. Vimal Khanduji Mehenge.

PART III: FLOW OF TITLE OF PROPERTY:

- 1) After perusal of the document provided by the applicant/borrower it reveals that, Agricultural land, field **Survey no. 20/4 & 21/4, area admeasuring 2.25 HR.** was in ownership and possession of Mr. Kishor Mukundlal Agrawal and Mr. Ravindra Madhukar Khavale who then converted same into non-agricultural for residential use as per the order passed by Tahsildar Akola and thereby formulated the layout thereon, vide order passed in Rev. Case no. NAP-34/Khadki bu/17/1998-99, Dated 25/02/1999.
- 2) Thereafter M/s. Asthtavinayak Builders and Developers applied for the building permission and sanction plan for the construction of residential row house scheme on the **Plot no. 18, area adm. 18006. 86 Sq. Ft.,** thereby Khadki bu. Grampanchayat approved the construction of multiple row house thereon under the scheme name **“Ashtavinayak Nagari”**; as per the Resolution no. 5, Dated 30/11/1999.
- 3) Thereafter M/s. Asthtavinayak Builders and Developers through Mr. Kishor Mukundlal Agrawal and Mr. Ravindra Madhukar Khavale executed the Agreement to sale in f/o Mrs. Vimala Khanduji Mehenge; thereby agreed to sale the **“Row House no. B-99 and B-100”** having Super **build-up area admeasuring 550.00 Sq. Ft.** along with the **area adm. 2/41 Undivided share** in land of **Plot no. 18,** of the above said layout. Vide Reg. Agreement to Sale Bearing no. 3214, Dated 20/04/2000.
- 4) Thereafter M/s. Asthtavinayak Builders and Developers through Mr. Kishor Mukundlal Agrawal and Mr. Ravindra Madhukar Khavale executed the sale in f/o Mrs. Vimal Khanduji Mehenge; thereby sold out the **“Row House no. B-99 and B-100”** having Super **build-up area admeasuring 550.00 Sq. Ft.** along with the **area adm. 2/41 Undivided share** in land of **Plot no. 18,** of the above said layout of Survey no. 20/4 & 21/4, Vide Reg. Sale Deed Bearing no. 2383, Dated 31/03/2001.
- 5) At present Mrs. Vimal Khanduji Mehenge is the sole and absolute owner and possessor of the above said of **“Row House no. B-99 and B-100”** having Super **build-up area admeasuring 550.00 Sq. Ft.** along with the **area adm. 2/41 Undivided share** in land of **Plot no. 18** of the above said layout of the Survey no. 20/4 & 21/4; Located at Mauje- Khadki Bu, Tq. And Dist. Akola. Who agreed to the sale the same to **Mr. Pradhum Lalit Rathod and Mrs. Priyanka Pradhum Rathod** as per the Draft of Agreement to sale.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:



ADV. GAURAV S. DESHMUKH
B.COM, LLB

Off. At;

Aalshi Plot, Beside Gajanan Maharaj Photo,
Near Dakshata Nagar Complex Square,
Tq. And Dist. Akola (MH). 444001.

Email:- advdeshmukhakola@gmail.com
Call on:- 9028232246 / 9404092024 (W)

Mrs. Vimala Khanduji Mehenge has acquired and owns the said property by virtue of Reg. Sale deed Bearing no. 2383, Dated 31/03/2001.

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? _____ years (remaining period) **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 landowner in favour of the loan applicant? **No**
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? **Not applicable**
- 5.17 Whether POA as recorded in 5.15 is registered? **Not applicable**
- 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.? **No**
- 5.20 Whether Search Report is obtained and submitted? **Yes**

Search Report Details:-

Search Conducted for Years: 13 years.

Name of the Advocate / Searcher: Adv. Gaurav S. Deshmukh

Search Report Date: 20/09/2026

Search E-Challan No. **MH010489159202627U**

Note:

- 5.21 Whether EC is obtained?

EC Details:-

No. of Years EC Obtained: Not applicable

Any Encumbrance to Specify: Not applicable

EC Applied by: Not applicable



ADV. GAURAV S. DESHMUKH

B.COM, LLB

Off. At;

Aalshi Plot, Beside Gajanan Maharaj Photo,
Near Dakshata Nagar Complex Square,
Tq. And Dist. Akola (MH). 444001.

Email:-

advdeshmukhakola@gmail.com

Call on:-

9028232246 / 9404092024 (W)

PART VI: CERTIFICATE.

In view of forgoing, I certify that the title deeds intended to be deposited relating to the property which is offered as a security by way of equitable mortgage and the documents of title referred to above are perfect evidence of the title. If the said equitable mortgage is created in favour of ICICI HFC Ltd. it would satisfy the requirements of creation of an equitable mortgage.

I further certify that **Mr. Pradhum Lalit Rathod** is /derived a valid, clear, marketable and unencumbered title in the Said Property, The Mortgage, if created will be available to the ICICI HFC for the liability of the intending Borrower i.e. **Mr. Pradhum Lalit Rathod and Mrs. Priyanka Pradhum Rathod**

PART VI: THE FOLLOWING ORIGINAL DOCUMENTS TO BE COLLECT FOR CREATION OF MORTGAGE ON SAID PROPERTY.

Following documents needs to be submitted at the time of disbursement of the loan:-

1. **Original** Reg. Agreement to Sale Deed executed by M/s. Asthtavinayak Builders and Developers through Mr. Kishor Mukundlal Agrawal and others in f/o Mrs. Vimala Khanduji Mehenge; bearing no. 3214, Dated 20/04/2000.
2. **Original** Reg. Sale Deed executed by M/s. Asthtavinayak Builders and Developers through Mr. Kishor Mukundlal Agrawal and others in f/o Mrs. Vimal Khanduji Mehenge; bearing no. 2383, Dated 31/03/2001.
3. **Original Proposed** Reg. Sale Deed executed by Mrs. Vimal Khanduji Mehenge in f/o Mr. Pradhum Lalit Rathod and others.
4. Copy of Building Permission and Sanction plan issued by Gram panchayat Khadaki bu, its Resolution no.5. Dated. 30/11/1999.
5. Copy of NA order issued by Tahsidar Akola vide order passed in Rev. case no. NAP-34/Khadki bu/17/1998-99, Dated 25/02/1999.
6. **Original/Digital** Latest 7/12 extract in the name of Mrs. Vimal Khanduji Mehenge.
7. **Original/Digital** Latest Tax receipt in the name of Mrs. Vimal Khanduji Mehenge.
8. **Original Equitable Mortgage** executed by Borrowers in f/o ICICIHFC.

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

PART VI: REMARKS:- Nil

GAURAV SHIV
AJIRAO
DESHMUKH

Digitally signed by
GAURAV SHIV AJIRAO
DESHMUKH
Date: 2026.09.20 21:29:15
+05'30'

Mr. Gaurav S. Deshmukh
(Advocate)



ADV. GAURAV S. DESHMUKH

B.COM, LLB

Off. At;

Aalshi Plot, Beside Gajanan Maharaj Photo, |
Near Dakshata Nagar Complex Square, |
Tq. And Dist. Akola (MH). 444001.

Email:-

advdeshmukhakola@gmail.com

Call on:-

9028232246 / 9404092024 (W)

TITLE VERIFICATION AND SEARCH REPORT

Appl. No: 77000359427

Date: 20/09/2026

To,

Branch Credit Manager,
ICICI HFC LTD.
Akola.

Ref:- Investigation of the title of the property.

DESCRIPTION OF APPLICANT'S AND PROPERTY.

1. Name of the Applicant/Borrower/s: Mr. Pradhum Lalit Rathod
2. Name of the Property Owner/s: Mrs. Vimala Khanduji Mehenge
3. Description of the Property:

That the piece and parcel land situated within the jurisdiction of Akola Municipal Corporation situated at **Mauje- Khadki Bu**, bearing field **Survey No. 20 & 21**, which is converted as Non-Agriculture for residential use, as per the order passed by Tahsildar Akola vide order passed in Rev. case no. NAP-34/Khadki bu/17/1998-99, Dated 25/02/1999 of which **Plot No. 18, area admeasuring 18006.86 Sq. Ft.** Whereas residential row house scheme construction thereon as per the building permission and sanction map issued by Gram Panchyat Khadaki bu, its Resolution no. 5, Dated. 30/11/1999. Under the scheme name "**Ashtavinayak Nagari**" out of which two "**Row House no. B-99 and B-100**" having Super **build-up area admeasuring 550.00 Sq. Ft.** along with the **area adm. 2/41 Undivided share** in land, Located at Mauje- Khadki Bu, Tq. And Dist. Akola.

Which is bounded as under:

Row House no. B-99.

Towards East: Row House no. B-100
Towards West: Row House no. B-98
Towards North: Road.
Towards South: Space left for the Service lane from this Plot.

Row House no. B-100.

Towards East: Row House no. B-101
Towards West: Row House no. B-99
Towards North: Road.
Towards South: Space left for the Service lane from this Plot.

Dear Sir/Madam,

As per your instruction I have carried out online search in respect of the above-mentioned property for the last 13 years (i.e. from year 2014 to 2026) through the web portal www.igrmaharashtra.gov.in maintained by Department of Registration and Stamp Government of Maharashtra and I Found the following entries during the course of online search –

2014-	NIL
2015-	NIL
2016-	NIL



ADV. GAURAV S. DESHMUKH
B.COM, LLB

Off. At;

Aalshi Plot, Beside Gajanan Maharaj Photo, |
Near Dakshata Nagar Complex Square, |
Tq. And Dist. Akola (MH). 444001.

Email:-

advdeshmukhakola@gmail.com

Call on:-

9028232246 / 9404092024 (W)

2017- NIL
2018- NIL
2019- NIL
2020- NIL
2021- NIL
2022- NIL
2023- NIL
2024- NIL
2025- NIL
2026- NIL

- This is to certify that –

- ✓ I have taken a search for the period of last 13 years i.e. 2014 to 2026 through website www.igrmaharashtra.gov.in maintained by Department of Registration and Stamp Government of Maharashtra, Vide search E-Challan no. **MH010489159202627U**; **Dated 20/09/2026**; During my search, I do not find anything adverse, which would prevent the present borrower by mortgaging the subject property.
- ✓ Following scrutiny of records related Title Deeds as well as Search taken in office of S.R.O. hereby certify the genuineness of the Title Deeds.
- ✓ The property in question is not mortgaged with any financial institution by its owner and it is free from lien, mortgage, encumbrances etc.
- ✓ I certify that, present owner as mentioned above is having absolute, clear and marketable title over the subject property. I further certify that, he has no obstacle to mortgage/transfer the subject property. The mortgage can be created by intending borrower/mortgagor and said mortgage would be enforceable.

GAURAV

SHIV AJIRAO

DESHMUKH

Digitally signed by
GAURAV SHIV AJIRAO
DESHMUKH
Date: 2026.09.20
21:29:33 +05'30'

Mr. Gaurav S. Deshmukh
Advocate