

# Sahil M. Bhangde

LL.M

ADVOCATE

Plot No.167, Bajiprabhu Nagar, 5<sup>th</sup> Lane,  
Near Madrasi Temple, Near Ramnagar,  
NAGPUR-440 033

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## LEGAL SCRUTINY REPORT

Ref. No. : SMB/ICICI-HFC/AUG/2026/06

Date:- 30.08.2026

APP No. - 77000352043

APS ID - 10331865

To,

ICICI Home Finance Ltd.,  
Nagpur

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of **Shri. Harish Hemandas Ghanwani**

### PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s : **Shri. Harish Hemandas Ghanwani**
2. Name of the Co-applicant/s: (if any): **Sau. Payal Harish Ganwani**
3. Type of Loan : **Prime Home Loan**
4. Purpose of Loan : **Builder Purchase**
5. Name of the Property Owner/s : **M/s Shakuntala Infra acting through its partner**  
1) **Shri. Rahul Sudhakar Rao Zade**  
2) **Shri. Harish Ramchandra Kewalramani**

### 6. Description of the Property (with Boundaries):

All that RCC superstructure comprising Residential **Apartment No. A-106**, covering built-up area admeasuring **99.556 Sq. Mtr. (1071.62 Sq. Ft.)** situated on the First Floor of the building known and styled as "**RACHANA HEIGHTS**" together with 1.230 % undivided share and interest in all that piece and parcel of land bearing amalgamated **Plot No. 1** admeasuring about **961.1250 Sq. Mt.**, **Plot No. 2** admeasuring about **1057.37 Sq. Mt.**, **Plot No. 3** admeasuring about **1145.79 Sq. mt.** total admeasuring about **3164.285 Sq. Mt.** (as per Sale Deed **3250.995 Sq. Mt.**) being a portion of entire land bearing **Kh. No. 194/1** of **Mouza - Nara**, bearing **P.H. No. 11**, having its **City Survey No. 493**, of **Sheet No. 622/115** of **Corporation House No. 3323/A/1, 3313/A/2, 3323/A/3**, situated withing the limits of Nagpur Improvement Trust, Nagpur and Nagpur Municipal Corporation, Nagpur in Tah. and district Nagpur and the entire land is bounded as under and same is bounded as under :

On the East : **Plot No. 4, Nala**  
On the West : **Road**  
On the North : **Road**  
On the South : **Nallah**

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. **Original** Impounded Partition Deed Executed between 1) Shri. Ramchandra Budharmal Kewalramani, 2) Mrs. Shakuntala Ramchandra Kewalramani, 3) Shri. Harish Ramchandra Kewalramani, 4) Shri. Hemant Ramchandra Kewalramani, 5) Miss. Aarti Ramchandra Kewalramani 6) Mrs. Devibai Gokuldas Bajaj, 7) Mrs. Kamlabai Karamchand Ahuja and 8) Mrs. Shantidevi Kalachand Adwani, dated 05.02.1993.
2. **Original** Impounded Partition Deed Executed by 1) Shri. Ramchandra Budharmal Kewalramani, 2) Mrs. Shakuntala Ramchandra Kewalramani, 3) Shri. Harish Ramchandra Kewalramani, 4) Shri. Hemant Ramchandra Kewalramani, 5) Miss. Aarti Ramchandra Kewalramani, 6) Mrs. Devibai Gokuldas Bajaj, 7) Mrs. Kamlabai Karamchand Ahuja and 8) Mrs. Shantidevi Kalachand Adwani, dated 28/06/1994.
3. **Copy** of Layout Plan.
4. **Original** Registered Confirmation Deed executed by 1) Shri. Ramchandra Budharmal Kewalramani, 2) Shri. Harish Ramchandra Kewalramani, 3) Shri. Hemant Ramchandra Kewalramani, 4) Miss. Aarti Ramchandra Kewalramani, 5) Smt. Devibai Gokuldas Bajaj, 6) Smt. Kamlabai Karamchand Ahuja and 7) Smt. Shantidevi Kalachand Adwani in favour of Mrs. Shakuntala Ramchandra Kewalramani, same was registered in the office of Sub Registrar Nagpur No. 08 at Sr. No. 5269, dated 13.09.2011(**Plot No. 2 adm 108.37 Sq. Mtrs**).
5. **Original** Registered confirmation Deed executed by 1) Shri. Ramchandra Budharmal Kewalramani (2) Smt. Shakuntala Ramchandra Kewalramani, (3) Shri Hemant Ramchandra Kewalramani, (4) Ku. Aarti Ramchandra Kewalramani, (5) Smt. Devibai W/o. Gokuldas Bajaj, (6) Smt. Kamla W/o. Karamchand Ahuja, (7) Smt. Shantidevi Kalachand Adwani in favour of Shri. Harish Ramchandra Kewalramani same

was registered in the office of Sub Registrar Nagpur 08, at Sr. No. 5276/2011, dated 13.09.2011. **(Plot No. 3 & 9)**

6. **Original** Regularization Letter issued by Nagpur Improvement Trust, Nagpur vide its Permit No. B.E. (N)/07/ Case No.20080814630, dated 25.06.2014. **(Plot No. 1)**
7. **Original** Regularization Letter issued by Nagpur Improvement Trust, Nagpur vide its Permit No. B.E. (N)/09/Case No.20080814645, dated 25.06.2014. **(Plot No. 2)**
8. **Original** Regularization Letter issue by Nagpur Improvement Trust, Nagpur vide its Permit No. B.E.(N)/06/Case No. 201404161, dated 25.06.2014. **(Plot No. 3).**
9. **Original** N. A. Order passed by Additional Tahsildar (NA) Nagpur in Revenue Case No. 1828/NAP-34/2014-15, dated 14.10.2015 **(Plot No. 1).**
10. **Original** N. A. Order Passed by Additional Tahsildar Nagpur in Revenue Case No. 1829/NAP-34/2014-15, dated 14.01.2015. **(Plot No. 2).**
11. **Original** N.A. Order passed by Additional Tahsildar Nagpur in Revenue Case No. 1830/NAP-34/2014-15, dated 14.01.2015. **(Plot No. 3).**
12. **Copy of** Amalgamation Letter issued by Nagpur Improvement Trust, Nagpur, bearing Amalgamation letter No. BE(N)/834, dated 25.11.2022
13. **Original** Sanctioned Building permit Plan issued by Nagpur Improvement Trust, Nagpur vide its Permit No. BE(NORTH)/Case No. 225662 Tracking No. 202211953/279 on Dt. 30/05/2023.
14. **Original** Registered Sale Deed Executed by Shri. Harish Ramchandra Kewalramani in favour of M/s Shakuntala Infra acting through its partner 1) Shri. Rahul Sudhakar Rao Zade 2) Shri. Harish Ramchandra Kewalramani, same was registered in the office of Sub Registrar Nagpur 8 at Sr. No. 2675 Dt. 30/04/2024
15. **Original** Registered Sale Deed executed by Shri. Ramchandra Budharmal Kewalramani in favour of M/s Shankuntala Infra acting through its partner 1) Shri. Rahul Sudhakar Rao Zade 2) Shri. Harish Ramchandra Kewalramani, same was registered in the office of Sub Registrar Nagpur 8 at Sr. No. 2676 Dt. 30/04/2024.
16. **Original** Registered Deed of Declaration executed by M/s Shakuntala Infra acting through its partner 1) Shri. Rahul Sudhakar Rao Zade 2) Shri. Harish Ramchandra Kewalramani, same was registered in the office of Sub Registrar Nagpur 4 at Sr. No. 6839 Dt. 08/07/2024.
17. **Copy of** Tax Receipt paid for the year of 2023-2025, dated 26.03.2025 **(Plot No. 1)**
18. **Copy of** Tax Receipt paid for the year of 2023-2025, dated 26.03.2025 **(Plot. No. 2)**
19. **Copy of** Tax Receipt paid for the year of 2023-2025, dated 26.03.2025 **(Plot no. 3)**
20. **Copy of** Registration certificate of project issued by Maharashtra Real-estate Regulatory Authority, vide its Registration No. P50500079673, dated 20.03.2025
21. **Original** Title Search Report issued by Adv. Sahil M. Bhangde, dated 17.08.2026

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

- 1) That originally all that piece and parcel of land bearing Kh. No.194/1 admeasuring about 1.14 HR of Mouza-Nara, bearing P. H. No. 11 belongs to 1) Shri. Ramchandra Budharmal Kewalramani, 2) Mrs. Shakuntala Ramchandra Kewalramani 3) Shri. Harish Ramchandra Kewalramani 4) Shri. Hemant Ramchandra Kewalramani 5) Miss. Aarti Ramchandra Kewalramani 6) Mrs. Devibai Gokuldas Bajaj 7) Mrs. Kamlabai Karamchand Ahuja 8) Mrs. Shantidevi Kalachand Andani, being their separate property as per the entry reflected in the Revenue Record.
- 2) That 1) Shri. Ramchandra Budharmal Kewalramani, 2) Mrs. Shakuntala Ramchandra Kewalramani 3) Shri. Harish Ramchandra Kewalramani 4) Shri. Hemant Ramchandra Kewalramani 5) Miss. Aarti Ramchandra Kewalramani 6) Mrs. Devibai Gokuldas Bajaj 7) Mrs. Kamlabai Karamchand Ahuja 8) Mrs. Shantidevi Kalachand Andani, thereafter decided to develop the said land by demarcating a layout thereupon and distributed the plots of the said layout amongst them.
- 3) That 1) Shri. Ramchandra Budharmal Kewalramani, 2) Mrs. Shakuntala Ramchandra Kewalramani 3) Shri. Harish Ramchandra Kewalramani 4) Shri. Hemant Ramchandra Kewalramani 5) Miss. Aarti Ramchandra Kewalramani 6) Mrs. Devibai Gokuldas Bajaj 7) Mrs. Kamlabai Karamchand Ahuja 8) Mrs. Shantidevi Kalachand Andani, thereafter demarcated a layout upon the said land comprising of 9 residential plots therein and accordingly executed a Family Partition amongst them on 05.02.1993 and in pursuance of the said Partition Deed, the Plot No. 1 adm 1058.75 Sq.Mtrs came to the share of Shri. Ramchandra Budharmal Kewalramani, Plot No. 2 adm 892.44 Sq Mtrs came to the share of Mrs. Shakuntala Ramchandra Kewalramani, Plot No. 3 adm 804.37 Sq. Mtrs and Plot No. 9 adm 501.5 Sq. Mtrs came to the share of Shri. Harish Ramchandra Kewalramani, Plot No. 4 adm 960 Sq. Mtrs came to the share of Shri. Hemant Ramchandra Kewalramani, Plot No. 5 adm 830 Sq. Mtrs came to the share of Miss. Aarti Ramchandra Kewalramani, Plot No. 6 adm 871.5 Sq. Mtrs came to the share of Mrs. Devibai Gokuldas Bajaj, Plot No. 7 adm 987.25 Sq. Mtrs came to the share of Mrs. Kamlabai Karamchand Ahuja and Plot No. 8 adm 1050 Sq. Mtrs came to the share of Mrs. Shantidevi Kalachand Andani.
- 4) That due to some changes in area of the plots and the effective partition could not be possible as per the Partition Deed dated 05.02.1993, the aforesaid owners 1) Shri. Ramchandra Budharmal Kewalramani, 2) Mrs. Shakuntala Ramchandra Kewalramani 3) Shri. Harish Ramchandra Kewalramani 4) Shri. Hemant Ramchandra Kewalramani 5) Miss. Aarti Ramchandra Kewalramani 6) Mrs. Devibai Gokuldas Bajaj 7) Mrs. Kamlabai Karamchand Ahuja 8) Mrs. Shantidevi Kalachand Andani of the land then executed a fresh Partition Deed of family settlement on 28.06.1994 and in pursuance thereof Plot No. 1 adm 1021.87 Sq.Mtrs came to the share of Shri. Ramchandra Budharmal Kewalramani, Plot No. 2 adm 1087.37 Sq Mtrs came to the share of Mrs. Shakuntala Ramchandra Kewalramani, Plot No. 3 adm 1295 Sq. Mtrs and Plot No. 9 adm 1211.62 Sq. Mtrs came to the share of Shri. Harish Ramchandra Kewalramani, Plot No. 4 adm 1201.75 Sq. Mtrs came to the share of Shri. Hemant Ramchandra Kewalramani, Plot No. 5 adm

1130.25 Sq. Mtrs came to the share of Miss. Aarti Ramchandra Kewalramani, Plot No. 6 adm 899.25 Sq. Mtrs came to the share of Mrs. Devibai Gokuldas Bajaj, Plot No. 7 adm 1118.12 Sq. Mtrs came to the share of Mrs. Kamlabai Karamchand Ahuja and Plot No. 8 adm 1133.43 Sq. Mtrs came to the share of Mrs. Shantidevi Kalachand Andani.

- 5) That the partition deed by virtue of dated 05.02.1993, got impounded and adjudicated by the Collector of Stamp in EVN Case No. 83/2007-08 and accordingly the aforesaid owners/holder had paid the deficit Stamp Duty of Rs.81,060/- and Penalty of Rs.1,62,200/- vide Chalan bearing No. 22/1-8, dated 26.03.2009.
- 6) That in the same like manner, partition deed dated 28.06.1994, got impounded and adjudicated by the Collector of Stamp in EVN Case No. 833/2010-11 and accordingly the aforesaid owners/holders had paid the deficit Stamp Duty of Rs.27,795/- and Penalty of Rs.55,590/- vide Chalan bearing No.24/96, dated 22.10.2010.
- 7) That 1) Shri. Ramchandra Budharmal Kewalramani, 2) Shri. Harish Ramchandra Kewalramani, 3) Shri. Hemant Ramchandra Kewalramani, 4) Miss. Aarti Ramchandra Kewalramani, 5) Smt. Devibai Gokuldas Bajaj, 6) Smt. Kamlabai Karamchand Ahuja and 7) Smt. Shantidevi Kalachand Adwani, thereafter executed a Registered Confirmation Deed to the both partition deeds in respect of **Plot No. 2** in favour of Mrs. Shakuntala Ramchandra Kewalramani, the said Confirmation Deed was registered in the office of Sub Registrar Nagpur No. 08 at Sr. No. 5269, dated 13.09.2011, thereby confirmed the title of Mrs. Shakuntala Ramchandra Kewalramani pertaining to the schedule Plot No. 2 admeasuring about 1087.37 Sq. Mtrs.
- 8) That 1) Mrs. Shakuntala Ramchandra Kewalramani, 2) Shri. Harish Ramchandra Kewalramani, 3) Shri. Hemant Ramchandra Kewalramani, 4) Miss. Aarti Ramchandra Kewalramani, 5) Smt. Devibai Gokuldas Bajaj, 6) Smt. Kamlabai Karamchand Ahuja and 7) Smt. Shantidevi Kalachand Adwani, thereafter executed a Registered Confirmation Deed to the both partition deeds in respect of **Plot No. 1** in favour of Shri. Ramchandra Budharmal Kewalramani, the said Confirmation Deed was registered in the office of Sub Registrar Nagpur No. 08 at Sr. No. 5275, dated 13.09.2011, thereby confirmed the title of Shri. Ramchandra Budharmal Kewalramani pertaining to the schedule Plot No. 1 admeasuring about 1021.87 Sq. Mtrs.
- 9) That in the same like manner, 1) Shri. Ramchandra Budharmal Kewalramani (2) Smt. Shakuntala Ramchandra Kewalramani, (3) Shri Hemant Ramchandra Kewalramani, (4) Ku. Aarti Ramchandra Kewalramani, (5) Smt. Devibai W/o. Gokuldas Bajaj, (6) Smt. Kamla W/o. Karamchand Ahuja, (7) Smt. Shantidevi Kalachand Adwani, thereafter executed a Registered Confirmation Deed to the both partition deeds in respect of **Plot No. 3 & 9** in favour of Shri. Harish Ramchandra Kewalramani, the said confirmation deed, which was registered in the office of Sub Registrar Nagpur 08, at Sr. No. 5276/2011, dated 13.09.2011, thereby confirmed the title of Shri. Harish Ramchandra Kewalramani in respect of Plot No. 3 admeasuring about 1295 Sq. Mtrs and Plot No. 9 admeasuring about 1211.62 Sq. Mtrs.
- 10) That the schedule Plot No. 1 was falls within the purview of Maharashtra Gunthewari Developments (Regulation, Up-gradation and Control) Act, 2001 and accordingly upon payment of necessary development charges by the owners, the Nagpur Improvement Trust, Nagpur had regularized the schedule Plot No. 1 by issuing the regularization letter bearing its permit No. B.E. (N)/07/ Case No.20080814630, dated 25.06.2014.
- 11) That further the schedule Plot No. 2 was falls within the purview of Maharashtra Gunthewari Developments (Regulation, Up-gradation and Control) Act, 2001 and accordingly upon payment of necessary development charges by the owners, the Nagpur Improvement Trust, Nagpur had regularized the schedule Plot No. 2 by issuing the regularization letter bearing its permit No. B.E. (N)/09/Case No.20080814645, dated 25.06.02014.
- 12) That further schedule Plot No. 3 was falls within the purview of Maharashtra Gunthewari Developments (Regulation, Up-gradation and Control) Act, 2001 and accordingly upon payment of necessary development charges by the owners, the Nagpur Improvement Trust, Nagpur had regularized the schedule Plot No. 3 by issuing the regularization letter bearing its permit No. B.E.(N)/06/Case No. 201404161, dated 25.06.2014.
- 13) That the schedule Plot No. 1 was pleased to converted for Non-Agricultural Use by the order passed by Additional Tahsildar (NA) Nagpur in Revenue Case No. 1828/NAP-34/2014-15, dated 14.10.2015.
- 14) That further the schedule Plot No. 2 was pleased to converted for Non-Agricultural Use by the order passed by Additional Tahsildar (NA) Nagpur in Revenue Case No. 1829/NAP-34/2014-15, dated 14.01.2015.
- 15) That in the same like manner, the schedule Plot No. 3 was pleased to converted for Non-Agricultural Use by the order passed by Additional Tahsildar (NA) Nagpur in Revenue Case No. 1830/NAP-34/2014-15, dated 14.01.2015.
- 16) That Mrs. Shakuntala Ramchandra Kewalramani left for heavenly abode on dt. 20/07/2020, and consequently upon her death, the schedule Plot No. 2 inherited by her following legal heirs namely (1) Shri Ramchandra S/o. Budharmal Kewalramani, 2) Shri. Harish Ramchandra Kewalramani. (3) Shri Hemant S/o Ramchandra Kewalramani, (4) Mrs. Bhavika Maheshkumar Rughwani (Maiden Name Aarti D/o. Ramchandra Kewalramani) by virtue of intestate succession.
- 17) That 1) Shri. Harish Ramchandra Kewalramani, 2) Shri. Hemant Ramchandra Kewalramani, 3) Mrs. Bhavika Maheshkumar Rughwani (Maiden Name Aarti D/o. Ramchandra Kewalramani) have jointly relinquished their undivided share and interest of Plot No. 2 to Shri. Ramchandra Budharmal Kewalramani, by executing the registered Relinquishment Deed, same was duly registered in the office of Sub Registrar Nagpur No. 1, in Book No. 1 at Sr. No. 9630/2022 Dt. 14/11/2022.

- 18) That the aforesaid owners the refer decided to develop the schedule Plot No. 1, 2 & 3 jointly by constructing a Multistoried building thereupon and accordingly applied for amalgamation of the said plots and in pursuance of the Nagpur Improvement Trust, Nagpur, had granted approval for amalgamation of the said letter, vide its Amalgamation letter bearing No. BE(N)/834, dated 25.11.2022.
- 19) That further the aforesaid owners thereafter prepared a proposed building plan of the building to be constructed on the schedule Plot No. 1, 2 & 3 which was duly sanctioned and approved by the Nagpur Improvement Trust, Nagpur, vide its building permit bearing No. BE(NORTH)/Case No. 225662 Tracking No. 202211953/279, dated 30.05.2023.
- 20) That Shri. Harish Ramchandra Kewalramani, thereafter sold out the schedule Plot No. 3 adm 1295 Sq. Mtrs to M/s Shakuntala Infra acting through its partner 1) Shri. Rahul Sudhakar Rao Zade 2) Shri. Harish Ramchandra Kewalramani, by executing a Registered Sale Deed, which was registered in the office of Sub Registrar Nagpur 8 at Sr. No. 2675, dated 30.04.2024.
- 21) That further Shri. Ramchandra Budharmal Kewalramani, thereafter sold out the schedule Plot No. 1 and 2 in favour of M/s Shakuntala Infra acting through its partner 1) Shri. Rahul Sudhakar Rao Zade 2) Shri. Harish Ramchandra Kewalramani, same was registered in the office of Sub Registrar Nagpur 8 at Sr. No. 2676, dated 30.04.2024.
- 22) That M/s Shakuntala Infra acting through its partner 1) Shri. Rahul Sudhakar Rao Zade 2) Shri. Harish Ramchandra Kewalramani, thereafter submitted a proposed apartment scheme to be Known and Styled as "**RACHANA HEIGHTS**" to the provisions of Maharashtra Apartment Ownership Act, by executing a Registered Deed of Declaration, which was duly registered in the office of Sub-Registrar Nagpur No. 4, at Sr. No. 6839/2024, dated 08.07.2024.
- 23) That further the aforesaid owners had also registered the said apartment scheme with Maharashtra Real-estate Regulatory Authority, vide its Registration No. P50500079673, dated 20.03.2025.
- 24) That M/s Shakuntala Infra acting through its partner 1) Shri. Rahul Sudhakar Rao Zade 2) Shri. Harish Ramchandra Kewalramani, now agreed to sell the schedule **Apartment No. A-106** to Shri. Harish Hemandas Ghanwani, for valued consideration

**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 **M/s Shakuntala Infra acting through its partner 1) Shri. Rahul Sudhakar Rao Zade 2) Shri. Harish Ramchandra Kewalramani** the owners 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 come 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 the prospective purchasers i.e. **Shri. Harish Hemandas Ghanwani** will also acquire equally good, valid and marketable title thereto only after upon execution of proper and duly registered Sale Deed in his favour.
- 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?                                                                             | <b>No</b>           |
| 5.2  | Whether any property/ies intend to be given as security is subject to any minor's claim/share?                                           | <b>No</b>           |
| 5.3  | Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent?                                     | <b>No</b>           |
| 5.4  | Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority?              | <b>YES</b>          |
| 5.5  | Whether up to date tax/land revenue has been paid in respect of the property?                                                            | <b>Not provided</b> |
| 5.6  | Whether all original documents for last 13 years have been scrutinized; if not give reasons?                                             | <b>Yes</b>          |
| 5.7  | Whether required documents are available for creating mortgage?                                                                          | <b>Yes</b>          |
| 5.8  | Whether all the previous owners of the property had the right and competency to transfer the property?                                   | <b>Yes</b>          |
| 5.9  | Whether the proposed mortgage by deposit of title deeds is possible?                                                                     | <b>Yes</b>          |
| 5.10 | What is the tenure of the land; if it is leased?                                                                                         | <b>NA</b>           |
| 5.11 | Whether the land is Adivasi (tribal) land?                                                                                               | <b>No</b>           |
| 5.12 | Whether the land /property are joint family property?                                                                                    | <b>No</b>           |
| 5.13 | Whether SARFAESI Act applicable?                                                                                                         | <b>YES</b>          |
| 5.14 | Is land/property/flat being subject to any reservations /acquisitions/requisitions?                                                      | <b>No</b>           |
| 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? | <b>NA</b>           |
| 5.16 | Whether the said POA holder has/had authority to sell the property under POA?                                                            | <b>NA</b>           |
| 5.17 | Whether POA as recorded in 5.15 is registered?                                                                                           | <b>NA</b>           |

- 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 Years: **13 years**  
Name of the Advocate / Searcher: **Adv. Sahil M. Bhangde**  
Search Report Date: **30.08.2026**  
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. Harish Hemandas Ghanwani** would derive a valid, clear, marketable and unencumbered title in the property stated above, only after execution of registered Sale Deed in his favour.

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

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 disbursement of loan/at the time of disbursement of the loan: -**

- Copy of** Impounded Partition Deed Executed between 1) Shri. Ramchandra Budharmal Kewalramani, 2) Mrs. Shakuntala Ramchandra Kewalramani, 3) Shri. Harish Ramchandra Kewalramani, 4) Shri. Hemant Ramchandra Kewalramani, 5) Miss. Aarti Ramchandra Kewalramani 6) Mrs. Devibai Gokuldas Bajaj, 7) Mrs. Kamlabai Karamchand Ahuja and 8) Mrs. Shantidevi Kalachand Adwani, dated 05.02.1993.
- Copy of** Impounded Partition Deed Executed by 1) Shri. Ramchandra Budharmal Kewalramani, 2) Mrs. Shakuntala Ramchandra Kewalramani, 3) Shri. Harish Ramchandra Kewalramani, 4) Shri. Hemant Ramchandra Kewalramani, 5) Miss. Aarti Ramchandra Kewalramani, 6) Mrs. Devibai Gokuldas Bajaj, 7) Mrs. Kamlabai Karamchand Ahuja and 8) Mrs. Shantidevi Kalachand Adwani, dated 28/06/1994.
- Copy of** Layout Plan.
- Copy of** Registered Confirmation Deed executed by 1) Shri. Ramchandra Budharmal Kewalramani, 2) Shri. Harish Ramchandra Kewalramani, 3) Shri. Hemant Ramchandra Kewalramani, 4) Miss. Aarti Ramchandra Kewalramani, 5) Smt. Devibai Gokuldas Bajaj, 6) Smt. Kamlabai Karamchand Ahuja and 7) Smt. Shantidevi Kalachand Adwani in favour of Mrs. Shakuntala Ramchandra Kewalramani, same was registered in the office of Sub Registrar Nagpur No. 08 at Sr. No. 5269, dated 13.09.2011(**Plot No. 2 adm 108.37 Sq. Mtrs**).
- Copy of** Registered confirmation Deed executed by 1) Shri. Ramchandra Budharmal Kewalramani (2) Smt. Shakuntala Ramchandra Kewalramani, (3) Shri Hemant Ramchandra Kewalramani, (4) Ku. Aarti Ramchandra Kewalramani, (5) Smt. Devibai W/o. Gokuldas Bajaj, (6) Smt. Kamla W/o. Karamchand Ahuja, (7) Smt. Shantidevi Kalachand Adwani in favour of Shri. Harish Ramchandra Kewalramani same was registered in the office of Sub Registrar Nagpur 08, at Sr. No. 5276/2011, dated 13.09.2011. (**Plot No. 3 & 9**)
- Copy of** Regularization Letter issued by Nagpur Improvement Trust, Nagpur vide its Permit No. B.E. (N)/07/ Case No.20080814630, dated 25.06.2014. (**Plot No. 1**)
- Copy of** Regularization Letter issued by Nagpur Improvement Trust, Nagpur vide its Permit No. B.E. (N)/09/Case No.20080814645, dated 25.06.02014. (**Plot No. 2**)
- Copy of** Regularization Letter issue by Nagpur Improvement Trust, Nagpur vide its Permit No. B.E.(N)/06/Case No. 201404161, dated 25.06.2014. (**Plot No. 3**).
- Copy of** N. A. Order passed by Additional Tahsildar (NA) Nagpur in Revenue Case No. 1828/NAP-34/2014-15, dated 14.10.2015 (**Plot No. 1**).
- Copy of** N. A. Order Passed by Additional Tahsildar Nagpur in Revenue Case No. 1829/NAP-34/2014-15, dated 14.01.2015. (**Plot No. 2**).

11. **Copy of** N.A. Order passed by Additional Tahsildar Nagpur in Revenue Case No. 1830/NAP-34/2014-15, dated 14.01.2015. **(Plot No. 3).**
12. **Copy of** registered Relinquishment Deed executed by 1) Shri. Harish Ramchandra Kewalramani, 2) Shri. Hemant Ramchandra Kewalramani, 3) Mrs. Bhavika Maheshkumar Rughwani (Maiden Name Aarti D/o. Ramchandra Kewalramani) in favour of Shri. Ramchandra Budharmal Kewalramani, same was duly registered in the office of Sub Registrar Nagpur No. 1, in Book No. 1 at Sr. No. 9630/2022 Dt. 14/11/2022
13. **Copy of** Amalgamation Letter issued by Nagpur Improvement Trust, Nagpur, bearing Amalgamation letter No. BE(N)/834, dated 25.11.2022
14. **Copy of** Sanctioned Building permit Plan issued by Nagpur Improvement Trust, Nagpur vide its Permit No. BE(NORTH)/Case No. 225662 Tracking No. 202211953/279 on Dt. 30/05/2023.
15. **Copy of** Registered Sale Deed Executed by Shri. Harish Ramchandra Kewalramani in favour of M/s Shakuntala Infra acting through its partner 1) Shri. Rahul Sudhakar Rao Zade 2) Shri. Harish Ramchandra Kewalramani, same was registered in the office of Sub Registrar Nagpur 8 at Sr. No. 2675 Dt. 30/04/2024
16. **Copy of** Registered Sale Deed executed by Shri. Ramchandra Budharmal Kewalramani in favour of M/s Shankuntala Infra acting through its partner 1) Shri. Rahul Sudhakar Rao Zade 2) Shri. Harish Ramchandra Kewalramani, same was registered in the office of Sub Registrar Nagpur 8 at Sr. No. 2676 Dt. 30/04/2024.
17. **Copy of** Registered Deed of Declaration executed by M/s Shakuntala Infra acting through its partner 1) Shri. Rahul Sudhakar Rao Zade 2) Shri. Harish Ramchandra Kewalramani, same was registered in the office of Sub Registrar Nagpur 4 at Sr. No. 6839 Dt. 08/07/2024.
18. **Copy of** Registration certificate of project issued by Maharashtra Real-estate Regulatory Authority, vide its Registration No. P50500079673, dated 20.03.2025
19. **Original** Title Search Report issued by Adv. Sahil M. Bhangde, dated 17.08.2026.
20. **Copy of** Akhivpatrika in the name of M/s Shakuntala Infra acting through its partner 1) Shri. Rahul Sudhakar Rao Zade 2) Shri. Harish Ramchandra Kewalramani.
21. **Copy of** Latest Tax Receipt.
22. **Draft Copy of** Sale Deed
23. **Original** Allotment Letter **to be** issued M/s Shakuntala Infra acting through its partner 1) Shri. Rahul Sudhakar Rao Zade 2) Shri. Harish Ramchandra Kewalramani in favour of **Shri. Harish Hemandas Ghanwani. (Must to Have)**
24. **Original** Demand Letter **to be** issued M/s Shakuntala Infra acting through its partner 1) Shri. Rahul Sudhakar Rao Zade 2) Shri. Harish Ramchandra Kewalramani in favour of **Shri. Harish Hemandas Ghanwani. (Must to Have)**
25. **Original** NOC for Mortgage **to be** issued M/s Shakuntala Infra acting through its partner 1) Shri. Rahul Sudhakar Rao Zade 2) Shri. Harish Ramchandra Kewalramani in favour of **Shri. Harish Hemandas Ghanwani** in favour of ICICI Home Finance Ltd. **(Must to Have).**
26. **Original** Own Contribution Letter **to be** issued M/s Shakuntala Infra acting through its partner 1) Shri. Rahul Sudhakar Rao Zade 2) Shri. Harish Ramchandra Kewalramani in favour of **Shri. Harish Hemandas Ghanwani. (Must to Have)**
27. **Original** Registered Sale Deed **to be** executed by executed by M/s Shakuntala Infra acting through its partner 1) Shri. Rahul Sudhakar Rao Zade 2) Shri. Harish Ramchandra Kewalramani in favour of **Shri. Harish Hemandas Ghanwani. (Must to Have).**
28. **Original** Possession Letter **to be** issued M/s Shakuntala Infra acting through its partner 1) Shri. Rahul Sudhakar Rao Zade 2) Shri. Harish Ramchandra Kewalramani in favour of **Shri. Harish Hemandas Ghanwani. (Must to Have).**

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

**REMARKS (if any): -**

**NAGPUR**

**DATE :** 30.08.2026

**Yours Faithfully,**

**Sahil M. Bhangde**

Digitally signed by Sahil M. Bhangde  
Date: 2026.09.11 14:20:34 +05'30'

**Sahil M. Bhangde**  
**Advocate**