

VIJAY S. DESHPANDE
M.Sc., M.B.A., B.A., L.L.B.,
ADVOCATE

OFFICE: -

Bhiwapurkar Chambers, 1st Floor,
Above N.G.D.A Services,
Opp. Yeshwant Stadium,
Dhantoli, Nagpur.

Cell No.: 9822641434

E-mail: vsdeshpande@rediffmail.com

RES:

63, Bajiprabhu Nagar,
Nagpur-440 033

LEGAL SCRUTINY REPORT

Date – 08/08/2026

Ref. No. VSD/ICICI-HFC/AUGUST-26/ (NAVIN-08)

APP. NO: - 77000330281

LOS. NO: - 10311860

ODV by Savita on 01/09/2026

To,

ICICI Home Finance Ltd.,
Khamla Branch Nagpur.

Dear Sir / Madam,

Legal Scrutiny Report in respect of the file of Aditya Anil Bhat

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrowers : Aditya Anil Bhat**
- 2. Name of the Co-applicant/s (if any) : Anil Bhaskar Bhat**
- 3. Type of Loan : Prime Home Loan**
- 4. Purpose of Loan : Flat Purchase- Builder**
- 5. Name of the Property Owner/s : Suresh Umakant Deo and Prakash Onkargir Gosavi, through their POAH M/s Aarohan Builders and Developers Through its Partners Mangesh Maniklal Chande, Sameer Rajesh Kachore, Amitkumar Kashinathji Dhage**

6. Description of the Property (with boundaries):

All that **2.045%** undivided share and interest in the piece and parcel of at Corporation **Plot No. 2 and 5, total area admeasuring 1200.596 Sq. Mtrs. (12923.21 Sq. Ft.)** at Kh No. 159/3 and 159/11-B, P. H. No. 44 being a portion of entire land at **City Survey No. 594 of Mouza – Somalwada, being a portion of entire land at Sheet No. 730,** situated at Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur within the limits of NIT and NMC bearing **Ward No. 15** Tahsil & District Nagpur together with **RCC Superstructures** comprising of **Apartment No. 302 on the Third Floor, having a Carpet Area admeasuring 88.15 Sq. Mtrs, Built up area of 138.17 Sq. Mtrs. (1487.261 Sq. Ft)** in the building named and styled as “**DEVPRAKASH SUMMIT**” and the plot is bounded as under: -

On the East	-	24 Mtrs Wide Road
On the West	-	Open Space
On the North	-	Plot No. 39
On the South	-	Plot No. 1

- 7. Nature / Status of the Property : Freehold / Leasehold**

8. 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. Copy of NA Order Rev Case No. 65/NAP-34/1999-2000 dt. 04/12/2000 issued by Additional Collector Nagpur for Kh. No. 159/3 and 159/11-B area admeasuring 31,586.60 Sq. Mtrs. in favour of M/s Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through Special Power of Attorney Holder Shri Shri Vasudev Vitthalrao Devras.
2. Copy of Aakhiv Patrika mutated in the name of Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur vide ferfar No. 341 dt. 31/01/2001.
3. **Original registered Sale Deed bearing No. NGN-9-1690-2003 dt. 20/10/2003 between Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through its Secretary Shri Vasudev Vitthalrao Devras in favour of Shri Prakash Onkargir Gosavi for Plot No. 5 area admeasuring 606.79 Sq. Mtrs.**
4. **Original registered Sale Deed bearing No. NGN-9-1898-2004 dt. 30/06/2004 between Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through its Secretary Shri Vasudev Vitthalrao Devras in favour of Shri Suresh Umakant Deo for Plot No. 2 area admeasuring 600.075 Sq. Mtrs.**
5. Copy of Aakhiv Patrika mutated in the name of Shri Suresh Umakant Deo and Shri Prakash Onkargir Gosavi vide ferfar No. 55364 dt. 27/09/2023.
6. **Original Correction Deed bearing No. NGN-2-3530-2014, dt.21/07/2014 between Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through its Secretary Shri Mangesh Maniklal Chandeale in favour of Shri Prakash Onkargir Gosavi.**
7. **Certified Copy of Correction Deed bearing No. NGN-2-3530-2014, dt.21/07/2014 between Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through its Secretary Shri Mangesh Maniklal Chandeale in favour of Shri Prakash Onkargir Gosavi.**
8. **Original registered Agreement of Developemt bearing No. NGN-4-3462-2024 dt. 28/03/2024 between Shri Suresh Umakant Deo and Shri Prakash Onkargir Gosavi in favour of M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chandeale, Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage.**
9. **Original registered General Power of Attorney bearing No. NGN-4-3463-2024 dt.28/03/2024 executed by Shri Suresh Umakant Deo and Shri Prakash Onkargir Gosavi in favour of M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chandeale, Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage.**
10. **Original Sanction of Building Permission and Coomencement Certificater bearing Permit No. B.E.(WEST)/case No. A-1550/Tracking No. 2024040326/859 dt. 23/01/2025 issued by Building Engineer (W) Nagpur Improvement Trust for Plot No. 2 and 5.**
11. **Original Sanctioned Building Plan bearing No. B.E.(WEST)/case No. A-1550/Tracking No. 2024040326/859 dt. 23/01/2025 issued by Building Engineer (W) Nagpur Improvement Trust for Plot No. 2 and 5.**
12. **Original registered Deed of Declaration bearing No. NGN-4-1265-2025 dt. 30/01/2025 executed by Shri Suresh Umakant Deo and Shri Prakash Onkargir Gosavi through POA holder M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chandeale Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage.**
13. **Original registered Correction Deed bearing No. NGN-8-14288-2025, dt.23/12/2025 beween Shri Suresh Umakant Deo and Shri Prakash Onkargir Gosavi in favour of M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chandeale, Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage.**
14. **Original registered Power of Attorney (For Admission) bearing No. NGN-4-4811-2025, dt.17/04/2025 between M/s Aarohan Builders and Developers through Partners Shri**

Mangesh Maniklal Chandele, Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage in favour of Akash Kishor Ate and Ayush Santosh Bode.

15. Copy of Agreement to Sale Draft between Shri Suresh Umakant Deo and Shri Prakash Omkargir Gosavi through POA holder M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chandele Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage in favour of Shri Aditya Anil Bhat.
16. Original Title Search Report issued by Adv. Vijay S. Deshpande, dt. 08/08/2026.

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

Plot No. 02

On online verification of the above-mentioned document and title E-Search carried out by me I am of the opinion that initially the land at Kh. No. 159/3 and 159/11-B, total area admeasuring 31,586 Sq. Mtrs of Mouza – Somalwada, P. H. No. 44, within the limits of NIT and NMC, Tahsil & District Nagpur was owned and possessed by M/s Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur having its Reg. No. NGP/HSG/878/78.

Whereas the owners M/s Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through Special Power of Attorney Holder Shri Vasudev Vitthalrao Devras decide to develop the land at Kh. No. 159/3 and 159/11-B area admeasuring 31,586.60 Sq. Mtrs. of Mouza – Somalwada, is duly converted into Non Agriculture Residential use, by the Additional Collector, Nagpur vide his Order in the Revenue Case No. 65/NAP-34/1999-2000 dt. 04/12/2000, Tahsil & District Nagpur and accordingly carved a layout on the said land comprising of plot of various shape and size and the Society name had mutated in revenue records i.e. Aakhiv Patrika vide ferfar No. 341 dt. 31/01/2001.

Whereas then the Society Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through its Secretary Shri Vasudev Vitthalrao Devras transferred scheduled property at Plot No. 2 area admeasuring 600.075 Sq. Mtrs. at Kh No. 159/3 and 159/11-B, P. H. No. 44 being a portion of entire land at City Survey No. 594 of Mouza – Somalwada, being a portion of entire land at Sheet No. 730, situated at Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur within the limits of NIT and NMC bearing Ward No. 15 Tahsil & District Nagpur in favour of Shri Suresh Umakant Deo and accordingly executed registered Sale Deed bearing No. NGN-9-1898-2004 dt. 30/06/2004 and the document is duly registered in the Office of the Sub-Registrar Nagpur 9. Thereby, by the virtue of said registered Sale Deed Shri Suresh Umakant Deo became absolute owner of the scheduled property. Subsequently the Society Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through its Secretary Shri Mangesh Maniklal Chendele executive a registered Correction Deed to Sale Deed bearing No. NGN-5-859-2013 dt. 11/02/2013 in favour of Shri Suresh Umakant Deo correction of area admeasuring 600.075 Sq. Mtrs, instead of 600.17 Sq. Mtrs.

Plot No. 05

On online verification of the above-mentioned document and title E-Search carried out by me I am of the opinion that initially the land at Kh. No. 159/3 and 159/11-B, total area admeasuring 31,586 Sq. Mtrs of Mouza – Somalwada, P. H. No. 44, within the limits of NIT and NMC, Tahsil & District Nagpur was owned and possessed by M/s Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur having its Reg. No. NGP/HSG/878/78.

Whereas the owners M/s Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through Special Power of Attorney Holder Shri Vasudev Vitthalrao Devras decide to develop the land at Kh. No. 159/3 and 159/11-B area admeasuring 31,586.60 Sq. Mtrs. of Mouza – Somalwada, is duly converted into Non Agriculture Residential use, by the Additional Collector, Nagpur vide his Order in the

Revenue Case No. 65/NAP-34/1999-2000 dt. 04/12/2000, Tahsil & District Nagpur and accordingly carved a layout on the said land comprising of plot of various shape and size and the Society name had mutated in revenue records i.e. Aakhiv Patrika vide ferfar No. 341 dt. 31/01/2001.

Whereas then the Society Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through its Secretary Shri Vasudev Vitthalrao Devras transferred scheduled property at Plot No. 5 area admeasuring 606.79 Sq. Mtrs. at Kh No. 159/3 and 159/11-B, P. H. No. 44 being a portion of entire land at City Survey No. 594 of Mouza – Somalwada, being a portion of entire land at Sheet No. 730, situated at Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur within the limits of NIT and NMC bearing Ward No. 15 Tahsil & District Nagpur in favour of Shri Prakash Onkargir Gosavi and accordingly executed registered Sale Deed bearing No. NGN-9-1690-2003 dt. 20/10/2003 and the document is duly registered in the Office of the Sub-Registrar Nagpur 9. Thereby, by the virtue of said registered Sale Deed Shri Prakash Onkargir Gosavi became absolute owner of the scheduled property. Subsequently the Society Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through its Secretary Shri Mangesh Maniklal Chendele executive a registered Correction Deed to Sale Deed bearing No. NGN-2-2606-2014 dt. 27/05/2014 in favour of Shri Prakash Onkargir Gosavi and once again the Society Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through its Secretary Shri Mangesh Maniklal Chendele executive a registered Correction Deed bearing No. NGN-2-3530-2014 dt. 27/07/2014 and correction of Plot area and boundaries.

Thereafter Shri Suresh Umakant Deo and Shri Prakash Onkargir Gosavi decided to developed two plots to Plot No 2 and Plot No. 5 and therefore applied for amalgamation of two Plots i.e. Plot No 2 and Plot No. 5 in the Assistant Director Town Planning Nagpur Improvement Trust and accordingly the Assistant Director Town Planning Nagpur Improvement Trust on dated amalgamated two Plot No. 2 and 5 as per the Gunthewari Act on letter No. NIT/SA/2023/APL/00002 dt. 14/08/2023 and as per the amalgamation Certificate the total Plot area is 1200.596 Sq. Mtrs for the residential uses and their name had mutated in revenue records i.e. Aakhiv Patrika vide ferfar No. 55364 dt. 27/09/2023

Thereafter the owners Shri Suresh Umakant Deo and Shri Prakash Onkargir Gosavi decided to Constructed a Multistoried Residential / Commercial Building on the Plot No. 2 and 5, total area admeasuring 1200.596 Sq. Mtrs. (12923.21 Sq. Ft.) at Kh No. 159/3 and 159/11-B, P. H. No. 44 being a portion of entire land at City Survey No. 594 of Mouza – Somalwada, being a portion of entire land at Sheet No. 730, situated at Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur within the limits of NIT and NMC bearing Ward No. 15 Tahsil & District Nagpur and accordingly entered into a registered Agreement of Developement bearing No. NGN-4-3462-2024 dt. 28/03/2024 with M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chandeale, Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage containing the several terms & conditions and accordingly document is duly registered in Add Book No. 1 in the Office of the Sub Registrar Nagpur 4. Subsequently, the owners Shri Suresh Umakant Deo and Shri Prakash Onkargir Gosavi also executed a registered General Power of Attorney bearing No. NGN-4-3463-2024 dt.28/03/2024 in favour of M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chandeale, Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage and accordingly document is duly registered in Add Book No. 4 in the Office of the Sub Registrar Nagpur 4.

Thereafter the owners Shri Suresh Umakant Deo and Shri Prakash Onkargir Gosavi decided to develop the said land at Plot No. 2 and 5, total area admeasuring 1200.596 Sq. Mtrs. (12923.21 Sq. Ft.) at Kh No. 159/3 and 159/11-B, P. H. No. 44 being a portion of entire land at City Survey No. 594 of Mouza – Somalwada by constructing a Multistoried Residential / Commercial Building on the said plot and submitted the plan for the building to the Nagpur Improvement Trust. Subsequently, the owners Shri Suresh Umakant Deo and Shri Prakash Onkargir Gosavi got the Sanctioned Building Plan vide Permit No. B.E.(WEST)/case No. A-1550/Tracking No. 2024040326/859 dt. 23/01/2025 along with Sanction

of Building Permission and Commencement Certificate bearing Permit No. B.E.(WEST)/case No. A-1550/Tracking No. 2024040326/859 dt. 23/01/2025 from Building Engineer (W) Nagpur Improvement Trust and had started the construction of the said building as per the sanctioned Building Plan for Plot No. 2 and 5.

Whereas the owners Shri Suresh Umakant Deo and Shri Prakash Omkargir Gosavi through POA holder M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chandeale Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage executed a registered Deed of Declaration bearing No. NGN-4-1265-2025 dt. 30/01/2025 and the document is duly registered in Add Book No. 1 in the Office of the Sub Registrar Nagpur 4 and said Multistoried Building to be collectively known & styled as “**DEVPRAKASH SUMMIT**” consist of Units (Shops) Lower Ground Floor, Consists of Units (Shops) Mezzanine Floor, Consist of (Units/ Shops) Upper Ground Floor Consist of Apartment (Family Units) First Floor, Second Floor, Third Floor, Fourth Floor, Fifth Floor, Sixth Floor, Seventh Floor, Eighth Floor, Ninth Floor, Tenth Floor and Eleventh Floor. Thereare 4 residential 3 BHK Apartment on each Floor.

Whereas now the owner Shri Suresh Umakant Deo and Shri Prakash Omkargir Gosavi through POA holder M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chandeale Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage decided to dispose of the scheduled property at Apartment No. 302 on the Third Floor, having a Carpet Area admeasuring 88.15 Sq. Mtrs, Built up area of 138.17 Sq. Mtrs. (1487.261 Sq. Ft) along with 2.045% undivided share and interest in the piece and parcel of at Corporation Plot No. 2 and 5, total area admeasuring 1200.596 Sq. Mtrs. (12923.21 Sq. Ft.) at Kh No. 159/3 and 159/11-B, P. H. No. 44 being a portion of entire land at City Survey No. 594 of Mouza – Somalwada, being a portion of entire land at Sheet No. 730, situated at Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur within the limits of NIT and NMC bearing Ward No. 15 Tahsil & District Nagpur in the building named and styled as “**DEVPRAKASH SUMMIT**” in favour of Shri Aditya Anil Bhat.

PART IV: EVIDENCE OF TITLE OF PROPERTY:

- a) From the perusal of all the xerox documents submitted and perusal thereof, I am of the opinion that **Suresh Umakant Deo and Prakash Onkargir Gosavi, M/s Aarohan Builders and Developers Through its Partners Mangesh Maniklal Chandeale, Sameer Rajesh Kachore, Amitkumar Kashinathji Dhage** is/**are** the owners of the schedule of property and he/**she/they is/** are having valid, clear and marketable title over the schedule 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 he/**she/they** 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 PROVISION:

- 5.1 Whether provision of Urban Land Ceiling Act are applicable? YES / NO
- 5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share? YES / NO
- 5.3 Whether the property is affected by any revenue and tenancy regulations, if yes the to what extent? YES / NO

- 5.4

Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority?

YES / NO
- 5.5

Whether up to date tax / Land Revenue has been paid on the property.
Recent NMC Tax paid Receipt required.

YES / NO
- 5.6

Whether all original documents for last 13 years have been scrutinized; if not give reason?

YES / NO
- 5.7

Whether required documents are available for creating mortgage?

YES / NO
- 5.8

Whether all previous owners of the property had the right and competency to transfer the property?

YES/NO
- 5.9

Whether the proposed mortgage by deposit of title deeds is possible?

YES / NO
- 5.10

What is the tenure of the land; if it is leased?

YES / NO
- 5.11

Whether the land is Adivasi (Tribal) Land?

YES / NO
- 5.12

Whether the land / property are joint family property?

YES / NO
- 5.13

Whether SARFAESI Act applicable?

YES / NO
- 5.14

Is land/property/flat being subject to any reservation/acquisition / requisition?

YES/NO
- 5.15

Whether the property has been transferred by a POA Holder of the original Land owner in favour of the loan Applicant?

YES / NO
- 5.16

Whether the said POA Holder has/had authority to sell the property under POA?

YES/NO
- 5.17

Whether POA as recorded in 5.15 is registered?

YES / 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 whom permission / NOC is required and list all permission / No objection required?

YES / 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 / NO
- 5.20

Whether Search Report is obtained and submitted?

YES / NO
- Search Report Details
- Search Conducted year

:

13 Years
- Name of the Advocate / Searcher

:

Vijay Sadashiv Deshpande
- Search Report Date

:

08/08/2026
- Note

:
- 5.21

Whether EC is Obtained?

YES / NO
- EC Details:
- No of Years EC obtained:
- Any Encumbrance to Specify:
- EC Applied by:

PART VI CERTIFICATE:

In view of the foregoing, as per the policy of the company, 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 **Suresh Umakant Deo and Prakash Onkargir Gosavi, M/s Aarohan Builders and Developers Through its Partners Mangesh Maniklal Chande, Sameer Rajesh Kachore, Amitkumar Kashinathji Dhage** would / have 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 **Shri Aditya Anil Bhat**.

The following original documents to be collected by ICICI HFC for creation of registered / equitable mortgage of the said property: -

Following documents as per Policy of the Company needs to be submitted prior to disbursal of loan / at the time of disbursement of the loan: -

1. Original Allotment Letter.
2. Original Possession Letter.
3. Original Demand Letter.
4. Original NOC for Mortgage.
5. Original Registered Agreement to Sale between Shri Suresh Umakant Deo and Shri Prakash Omkargir Gosavi through POA holder M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chande Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage in favour of Shri Aditya Anil Bhat.

Following documents are required Post Disbursal: (if any): -

1. Original Possession Letter.
2. Original registered Sale Deed between Shri Suresh Umakant Deo and Shri Prakash Omkargir Gosavi through POA holder M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chande Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage in favour of Shri Aditya Anil Bhat.

NOT APPLICABLE

Remarks, if any: - Original title deeds needs to be verified.

Enclosure: - Search Receipt No. MH007962137202627E, dt. 08/08/2026.

Place: - Nagpur

Date: 08/08/2026

Yours faithfully,
ADVOCATE
VIJAY S.
DESHPANDE
V. S. Deshpande,
(ADVOCATE)

Digitally signed by ADVOCATE VIJAY S. DESHPANDE
 DN: cn=ADVOCATE VIJAY S. DESHPANDE, o=
 vijay=advocate, email=vijsdeshpande@rediffmail.com,
 c=IN
 Date: 2025.09.28 16:47:03 +05'30'

VIJAY S. DESHPANDE
M.Sc., M.B.A., B.A., L.L.B.,
ADVOCATE

OFFICE: -

Bhiwapurkar Chambers, 1st Floor,
 Above N.G.D.A Services,
 Opp. Yeshwant Stadium,
 Dhantoli, Nagpur.

Cell No.: 9822641434

E-mail: vsdeshpande@rediffmail.com

RES:

63, Bajiprabhu Nagar,
 Nagpur-440 033

Date – 08/08/2026

TITLE SEARCH & VERIFICATION REPORT

Name of the Borrower: - Shri Aditya Anil Bhat. R/o. Nagpur.

I/we Shri Vijay S. Deshpande, Advocate has investigated the title of **Shri Suresh Umakant Deo and Shri Prakash Omkargir Gosavi through POA holder M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chande Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage** Nagpur of the immovable properties situated at Nagpur on the basis of the deeds and other documents (more described in schedule I), Encumbrances Certificate, the discussions. I/we had with the mortgagor the revenue authorities and searches carried out by us in the Office of the Sub Registrar Nagpur for inspection of the records (relating to litigation) in the courts which has jurisdiction over the said immovable properties and the site inspection.

My report on the title is as under: -

1. Description of the Immovable Property

All that **2.045%** undivided share and interest in the piece and parcel of at Corporation **Plot No. 2 and 5, total area admeasuring 1200.596 Sq. Mtrs. (12923.21 Sq. Ft.) at Kh No. 159/3 and 159/11-B, P. H. No. 44** being a portion of entire land at **City Survey No. 594 of Mouza – Somalwada, being a portion of entire land at Sheet No. 730**, situated at Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur within the limits of NIT and NMC bearing **Ward No. 15** Tahsil & District Nagpur together with **RCC Superstructures** comprising of **Apartment No. 302 on the Third Floor, having a Carpet Area admeasuring 88.15 Sq. Mtrs, Built up area of 138.17 Sq. Mtrs. (1487.261 Sq. Ft)** in the building named and styled as “**DEVPRAKASH SUMMIT**” and the plot is bounded as under: -

On the East	-	24 Mtrs Wide Road
On the West	-	Open Space
On the North	-	Plot No. 39
On the South	-	Plot No. 1

2. FLOW OF TITLE OF PROPERTY: (HISTORY OF TITLE)

Plot No. 02

On online verification of the above-mentioned document and title E-Search carried out by me I am of the opinion that initially the land at Kh. No. 159/3 and 159/11-B, total area admeasuring 31,586 Sq. Mtrs of Mouza – Somalwada, P. H. No. 44, Nagpur, within the limits of NIT and NMC, Tahsil & District Nagpur was owned and possessed by M/s Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur having its Reg. No. NGP/HSG/878/78.

Whereas the owners M/s Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through Special Power of Attorney Holder Shri Shri Vasudev Vitthalrao Devras decide to develop the land at Kh. No. 159/3 and 159/11-B area admeasuring 31,586.60 Sq. Mtrs. of Mouza – Somalwada, is duly converted into Non Agriculture Residential use, by the Additional Collector, Nagpur vide his Order in the Revenue Case No. 65/NAP-34/1999-2000 dt. 04/12/2000, Tahsil & District Nagpur and accordingly carved a layout on the said land comprising of plot of various shape and size and the Society name had mutated in revenue records i.e. Aakhiv Patrika vide ferfar No. 341 dt. 31/01/2001.

Whereas then the Society Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through its Secretary Shri Vasudev Vitthalrao Devras transferred scheduled property at Plot No. 2 area admeasuring 600.075 Sq. Mtrs. at Kh No. 159/3 and 159/11-B, P. H. No. 44 being a portion of entire land at City Survey No. 594 of Mouza – Somalwada, being a portion of entire land at Sheet No. 730, situated at Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur within the limits of NIT and NMC bearing Ward No. 15 Tahsil & District Nagpur in favour of Shri Suresh Umakant Deo and accordingly executed registered Sale Deed bearing No. NGN-9-1898-2004 dt. 30/06/2004 and the document is duly registered in the Office of the Sub-Registrar Nagpur 9. Thereby, by the virtue of said registered Sale Deed Shri Suresh Umakant Deo became absolute owner of the scheduled property. Subsequently the Society Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through its Secretary Shri Mangesh Maniklal Chendele executive a registered Correction Deed to Sale Deed bearing No. NGN-5-859-2013 dt. 11/02/2013 in favour of Shri Suresh Umakant Deo correction of area admeasuring 600.075 Sq. Mtrs, instead of 600.17 Sq. Mtrs.

Plot No. 05

On online verification of the above-mentioned document and title E-Search carried out by me I am of the opinion that initially the land at Kh. No. 159/3 and 159/11-B, total area admeasuring 31,586 Sq. Mtrs of Mouza – Somalwada, P. H. No. 44, Nagpur, within the limits of NIT and NMC, Tahsil & District Nagpur was owned and possessed by M/s Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur having its Reg. No. NGP/HSG/878/78.

Whereas the owners M/s Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through Special Power of Attorney Holder Shri Shri Vasudev Vitthalrao Devras decide to develop the land at Kh. No. 159/3 and 159/11-B area admeasuring 31,586.60 Sq. Mtrs. of Mouza – Somalwada, is duly converted into Non Agriculture Residential use, by the Additional Collector, Nagpur vide his Order in the Revenue Case No. 65/NAP-34/1999-2000 dt. 04/12/2000, Tahsil & District Nagpur and accordingly carved a layout on the said land comprising of plot of various shape and size and the Society name had mutated in revenue records i.e. Aakhiv Patrika vide ferfar No. 341 dt. 31/01/2001.

Whereas then the Society Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through its Secretary Shri Vasudev Vitthalrao Devras transferred scheduled property at Plot No. 5 area

admeasuring 606.79 Sq. Mtrs. at Kh No. 159/3 and 159/11-B, P. H. No. 44 being a portion of entire land at City Survey No. 594 of Mouza – Somalwada, being a portion of entire land at Sheet No. 730, situated at Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur within the limits of NIT and NMC bearing Ward No. 15 Tahsil & District Nagpur in favour of Shri Prakash Onkargir Gosavi and accordingly executed registered Sale Deed bearing No. NGN-9-1690-2003 dt. 20/10/2003 and the document is duly registered in the Office of the Sub-Registrar Nagpur 9. Thereby, by the virtue of said registered Sale Deed Shri Prakash Onkargir Gosavi became absolute owner of the scheduled property. Subsequently the Society Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through its Secretary Shri Mangesh Maniklal Chendele executive a registered Correction Deed to Sale Deed bearing No. NGN-2-2606-2014 dt. 27/05/2014 in favour of Shri Prakash Onkargir Gosavi and once again the Society Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through its Secretary Shri Mangesh Maniklal Chendele executive a registered Correction Deed bearing No. NGN-2-3530-2014 dt. 27/07/2014 and correction of Plot area and boundaries.

Thereafter Shri Suresh Umakant Deo and Shri Prakash Onkargir Gosavi decided to developed two plots to Plot No .2 and Plot No. 5 and therefore applied for amalgamation of two Plots i.e. Plot No .2 and Plot No. 5 in the Assistant Director Town Planning Nagpur Improvement Trust and accordingly the Assistant Director Town Planning Nagpur Improvement Trust on dated amalgamated two Plot No. 2 and 5 as per the Gunthewari Act on letter No. NIT/SA/2023/APL/00002 dt. 14/08/2023 and as per the amalgamation Certificate the total Plot area is 1200.596 Sq. Mtrs for the residential uses and their name had mutated in revenue records i.e. Aakhiv Patrika vide ferfar No. 55364 dt. 27/09/2023

Thereafter the owners Shri Suresh Umakant Deo and Shri Prakash Onkargir Gosavi decided to Constructed a Multistoried Residential / Commercial Building on the Plot No. 2 and 5, total area admeasuring 1200.596 Sq. Mtrs. (12923.21 Sq. Ft.) at Kh No. 159/3 and 159/11-B, P. H. No. 44 being a portion of entire land at City Survey No. 594 of Mouza – Somalwada, being a portion of entire land at Sheet No. 730, situated at Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur within the limits of NIT and NMC bearing Ward No. 15 Tahsil & District Nagpur and accordingly entered into a registered Agreement of Developement bearing No. NGN-4-3462-2024 dt. 28/03/2024 with M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chande, Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage containing the several terms & conditions and accordingly document is duly registered in Add Book No. 1 in the Office of the Sub Registrar Nagpur 4. Subsequently, the owners Shri Suresh Umakant Deo and Shri Prakash Onkargir Gosavi also executed a registered General Power of Attorney bearing No. NGN-4-3463-2024 dt.28/03/2024 in favour of M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chande, Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage and accordingly document is duly registered in Add Book No. 4 in the Office of the Sub Registrar Nagpur 4.

Thereafter the owners Shri Suresh Umakant Deo and Shri Prakash Onkargir Gosavi decided to develop the said land at Plot No. 2 and 5, total area admeasuring 1200.596 Sq. Mtrs. (12923.21 Sq. Ft.) at Kh No. 159/3 and 159/11-B, P. H. No. 44 being a portion of entire land at City Survey No. 594 of Mouza – Somalwada by constructing a Multistoried Residential / Commercial Building on the said plot and submitted the plan for the building to the Nagpur Improvement Trust. Subsequently, the owners Shri Suresh Umakant Deo and Shri Prakash Onkargir Gosavi got the Sanctioned Building Plan vide Permit No. B.E.(WEST)/case No. A-1550/Tracking No. 2024040326/859 dt. 23/01/2025 along with Sanction of Building Permission and Commencement Certificate bearing Permit No. B.E.(WEST)/case No. A-1550/Tracking No. 2024040326/859 dt. 23/01/2025 from Building Engineer (W) Nagpur Improvement Trust and had started the construction of the said building as per the sanctioned Building Plan for Plot No. 2 and 5.

Whereas the owners Shri Suresh Umakant Deo and Shri Prakash Omkargir Gosavi through POA holder M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chandele Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage executed a registered Deed of Declaration bearing No. NGN-4-1265-2025 dt. 30/01/2025 and the document is duly registered in Add Book No. 1 in the Office of the Sub Registrar Nagpur 4 and said Multistoried Building to be collectively known & styled as “**DEVPRAKASH SUMMIT**” consist of Units (Shops) Lower Ground Floor, Consists of Units (Shops) Mezzanine Floor, Consist of (Units/ Shops) Upper Ground Floor Consist of Apartment (Family Units) First Floor, Second Floor, Third Floor, Fourth Floor, Fifth Floor, Sixth Floor, Seventh Floor, Eighth Floor, Ninth Floor, Tenth Floor and Eleventh Floor. There are 4 residential 3 BHK Apartment on each Floor.

Whereas now the owner Shri Suresh Umakant Deo and Shri Prakash Omkargir Gosavi through POA holder M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chandele Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage decided to dispose of the scheduled property at Apartment No. 302 on the Third Floor, having a Carpet Area admeasuring 88.15 Sq. Mtrs, Built up area of 138.17 Sq. Mtrs. (1487.261 Sq. Ft) along with 2.045% undivided share and interest in the piece and parcel of at Corporation Plot No. 2 and 5, total area admeasuring 1200.596 Sq. Mtrs. (12923.21 Sq. Ft.) at Kh No. 159/3 and 159/11-B, P. H. No. 44 being a portion of entire land at City Survey No. 594 of Mouza – Somalwada, being a portion of entire land at Sheet No. 730, situated at Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur within the limits of NIT and NMC bearing Ward No. 15 Tahsil & District Nagpur in the building named and styled as “**DEVPRAKASH SUMMIT**” in favour of Shri Aditya Anil Bhat.

Whereas, links in the title history of last 13 years of chain of title has been established. All the transactions which have taken place at Kamptee have been verified from the relevant records of the Registrar, Revenue Department etc. at Kamptee; also I have verified online from the **Inspector General of Registration** website. I have taken search of records of Registrar’s Office from Inspection Book No. (I) and day books, which kept & maintained by the office and made available to me and other relevant records.

That during the course of my inspection, I 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 that the present owner **Shri Suresh Umakant Deo and Shri Prakash Omkargir Gosavi through POA holder M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chandele Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage**, Nagpur thereof holds good, valid and marketable title thereto.

That I have gone through the records; there I have seen the entry of the registered documents that by virtue of the said registered Documents **Shri Suresh Umakant Deo and Shri Prakash Omkargir Gosavi through POA holder M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chandele Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage** Nagpur becomes the owners of the above said plot. Hence, accordingly, **Shri Suresh Umakant Deo and Shri Prakash Omkargir Gosavi through POA holder M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chandele Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage**, Nagpur acquired title and interest over the property under search.

I have gone through the following documents pertaining to the above described property: -

1. Copy of NA Order Rev Case No. 65/NAP-34/1999-2000 dt. 04/12/2000 issued by Additional Collector Nagpur for Kh. No. 159/3 and 159/11-B area admeasuring 31,586.60 Sq. Mtrs. in favour

of M/s Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through Special Power of Attorney Holder Shri Shri Vasudev Vitthalrao Devras.

2. Copy of Aakhiv Patrika mutated in the name of Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur vide ferfar No. 341 dt. 31/01/2001.
3. Copy of registered Sale Deed bearing No. NGN-9-1690-2003 dt. 20/10/2003 between Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through its Secretary Shri Vasudev Vitthalrao Devras in favour of Shri Prakash Onkargir Gosavi for Plot No. 5 area admeasuring 606.79 Sq. Mtrs.
4. Copy of registered Sale Deed bearing No. NGN-9-1898-2004 dt. 30/06/2004 between Abhinav Sahakari Gruh Nirman Sanstha Maryadit Nagpur through its Secretary Shri Vasudev Vitthalrao Devras in favour of Shri Suresh Umakant Deo for Plot No. 2 area admeasuring 600.075 Sq. Mtrs.
5. Copy of Aakhiv Patrika mutated in the name of Shri Suresh Umakant Deo and Shri Prakash Omkargir Gosavi vide ferfar No. 55364 dt. 27/09/2023.
6. Copy of registered Agreement of Developemt bearing No. NGN-4-3462-2024 dt. 28/03/2024 between Shri Suresh Umakant Deo and Shri Prakash Omkargir Gosavi in favour of M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chandele, Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage.
7. Copy of registered General Power of Attorney bearing No. NGN-4-3463-2024 dt.28/03/2024 executed by Shri Suresh Umakant Deo and Shri Prakash Omkargir Gosavi in favour of M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chandele, Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage.
8. Copy of Sanction of Building Permission and Coomencement Certificater bearing Permit No. B.E.(WEST)/case No. A-1550/Tracking No. 2024040326/859 dt. 23/01/2025 issued by Building Engineer (W) Nagpur Improvement Trust for Plot No. 2 and 5.
9. Copy of Sanctioned Building Plan bearing No. B.E.(WEST)/case No. A-1550/Tracking No. 2024040326/859 dt. 23/01/2025 issued by Building Engineer (W) Nagpur Improvement Trust for Plot No. 2 and 5.
10. Copy of registered Deed of Declaration bearing No. NGN-4-1265-2025 dt. 30/01/2025 executed by Shri Suresh Umakant Deo and Shri Prakash Omkargir Gosavi through POA holder M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chandele Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage.
11. Copy of Agreement to Sale Draft between Shri Suresh Umakant Deo and Shri Prakash Omkargir Gosavi through POA holder M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chandele Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage in favour of Shri Aditya Anil Bhat.
12. Original Title Search Report issued by Adv. Vijay S. Deshpande, dt. 08/08/2026.

1. Minor's Interest / HUF property:

In this property there is not the question of Minor's interest.

2. Mutation of the name of the owner in the revenue records:

In this property the name of Mortgagor has been mentioned in the revenue records.

3. Possession:

Shri Suresh Umakant Deo and Shri Prakash Omkargir Gosavi through POA holder M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chandele Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage Nagpur acquired title and interest over the property under search.

4. **Payment of Municipal / Local Taxes / Cess etc:**

NO, NMC Tax Paid receipt Required

5. **Applicability of the Urban Land (Ceiling & Regulation):**

That above said property does not affected by any Ceiling legislation / Act in force.

6. **Applicability of local laws:**

Here I can say that the above said property is not subjected to any local laws which prevents for creation of mortgage.

7. **Searches:**

i) **Enquiries made in the office of the Mandal / Revenue Officer**

I have verified all the relevant index entries from the books and records kept and maintained in the office of the Sub Registrar, Hingna for the period of last 13 (Thirteen) Years by depositing necessary Search Fees in the Office of the **Sub Registrar, Nagpur** vide **Receipt No. MH007962137202627E dated 08/08/2026**, only those available out of the torn and disarrange index and found that No adverse entry is recorded at the Office of the Sub Registrar Hingna.

ii) **Searches in the Office of the Registrar of the Companies:**

Here mortgagor is not the company; hence there is not the question of this clause.

iii) **Lispendens:**

No.

8. **Site Inspection:**

No inspection regarding site of the above mentioned property.

9. **Conclusion and Recommendations:**

However, some record was in mutilated and torn form, intermittently some record was missing. Moreover the indexing of record as required under Registration Act 1908 is incomplete. However, on the basis of record available with the concern Sub Registrar Office and documents supplied to me. I certify that the title of the said property is marketable and clear and the said property can be safely considered for creation of equitable mortgage subject to obtain following documents.

The link in the chain of the title has been properly established. All the transactions have been duly verified from the relevant records. On the basis of the search made by me and the documents place before me, I certify that the property referred in the schedule by **Shri Suresh Umakant Deo and Shri Prakash Omkargir Gosavi through POA holder M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chande and Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage** are clear and hence I certify that the property is free from all type of encumbrances, charges, lien and mortgages or order claim affecting the clear title, as on date.

In the result, I have to state that I have made necessary search at the concerned Sub Registrar Office up to date as the result of searches and on the basis of the same I hereby state that the said property is free from all charges and has got the clean and marketable title.

I have verified all the documents from the original documents/records which has been provided to me by **Shri Suresh Umakant Deo and Shri Prakash Omkargir Gosavi through POA holder M/s Aarohan Builders and Developers through Partners Shri Mangesh Maniklal Chande Shri Sameer Rajesh Kachore and Shri Amitkumar Kashinathji Dhage.**

Hence, I therefore issue this Inspection Report and Title Verification Search Certificate.

Place: - Nagpur
Date: 08/08/2026

ADVOCATE
VIJAY S.
DESHPANDE
V. S. Deshpande,
(ADVOCATE)

Digitally signed by ADVOCATE
VIJAY S. DESHPANDE
DN: cn=ADVOCATE VIJAY S.
DESHPANDE, o, ou=ADVOCATE,
email=vsdeshpande@rediffmail.co
m, c=IN
Date: 2026.09.28 10:47:23 +05'30'