

Sahil M. Bhangde

LL.M

ADVOCATE

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LEGAL SCRUTINY REPORT

Ref. No. : SMB/ICICI-HFC/AUG/2026/82

Date:- 22.09.2026

APP No. - 77000343905

APS ID - 10324613

To,

ICICI Home Finance Ltd.,

Nagpur

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of **Shri. Ramtirath Gurbakshdas Bawa**

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s : Shri. Ramtirath Gurbakshdas Bawa
2. Name of the Co-applicant/s: (if any) : Sau. Karmjeet Kaur Bawa
3. Type of Loan : Apana Ghar Premium Home Loan
4. Purpose of Loan : Self Construction
5. Name of the Property Owner/s : Shri. Ramtirath Gurbakshdas Bawa
6. Description of the Property (with Boundaries):

All that piece and parcel of land bearing Plot No. 20 admeasuring about 167.22 Sq. Mtrs. (1800 Sq. Ft.), being a portion of entire land bearing Kh. Nos. 85/7 and 85/8 of Mouza-Surabardi, bearing P. H. No. 5, situated within the limits of Gram Panchayat Surabardi, Tahsil Nagpur (Rural), District Nagpur and the same is bounded as under :

On the East	:	Plot No.21
On the West	:	Vacant Land
On the North	:	Plot No.19
On the South	:	Road.

7. Nature / Status of the Property : Freehold
8. Type of Property : Residential

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION: (SPECIFY THE DOCUMENTS ARE ORIGINAL OR XEROX)

- 1) Copy of Layout Plan in respect of the layout situated at Mouza-Surabardi.
- 2) Copy of Registered Sale Deed executed by Adivasi Samaj Unnati Gruha Nirman Sahakari Sanstha Ltd., Nagpur, acting through its Vice-President Shri. Govindrao Bhagwanji Umate in favour of Shri. Ram alias Ramchandra Tekchand Bhojwani, which was duly registered in the office of Joint Sub-Registrar, Nagpur, at SR. No. 30, dated 22.08.1984.
- 3) Copy of Registered Power of Attorney executed by Shri. Ram alias Ramchandra Tekchand Bhojwani in favour of Shri. Ramtirath Gurbakshdas Bawa, same was duly registered in the office of Joint Sub-Registrar Nagpur No.3, at Sr. No.7105/2021, dated 23.12.2021.
- 4) Copy of Registered Sale Deed executed by Shri. Ram alias Ramchandra Tekchand Bhojwani in favour of Shri. Ramtirath Gurbakshdas Bawa, same was duly registered in the office of Joint Sub-Registrar Nagpur No.5, at Sr. No.8441/2024, dated 18.12.2024.
- 5) Original Title Search Report issued by Adv. Sahil M. Bhangde, dated 22.09.2026.

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

- 1) That as per the documents submitted , Originally all that piece and parcel of land bearing Kh. Nos. 85/7 and 85/8 of Mouza-Surabardi, bearing P. H. No. 5, belongs to Adivasi Samaj Unnati Gruha Nirman Sahakari Sanstha Ltd., Nagpur, a registered cooperative society, bearing its Registration No. NGP/HSG/89/1960, dated 19.09.1960.
- 2) That the aforesaid society had laid a layout upon the said entire land and sold out its various plots to its various members.
- 3) That Adivasi Samaj Unnati Gruha Nirman Sahakari Sanstha Ltd., Nagpur, acting through its Vice-President Shri. Govindrao Bhagwanji Umate, had sold out the schedule Plot No.20 to Shri. Ramchandra Tekchand Bhojwani, by executing a Registered Sale Deed, which was duly registered in the office of Joint Sub-Registrar, Nagpur, at SR. No. 30, dated 22.08.1984.
- 4) That Shri. Ram alias Ramchandra Tekchand Bhojwani, thereafter executed a Registered Power of Attorney in respect of the schedule Plot No.20 thereby constituted and nominated Shri. Ramtirath Gurbakshdas Bawa being his lawful attorney, the said Power of Attorney was duly registered in the office of Joint Sub-Registrar Nagpur No.3, at Sr. No.7105/2021, dated 23.12.2021.
- 5) That Shri. Ram alias Ramchandra Tekchand Bhojwani, thereafter sold out the schedule Plot No.20 to Shri. Ramtirath Gurbakshdas Bawa, by executing a Registered Sale Deed, which was duly registered in the office of Joint Sub-Registrar Nagpur No.5, at Sr. No.8441/2024, dated 18.12.2024.

- 6) That by virtue of aforesaid Sale Deed, Shri. Ramtirath Gurbakshdas Bawa becomes the sole and absolute owner of the schedule Plot No. 20.
- 7) *It is pertinent to note here that, the layout in which the schedule plot is situated is neither sanctioned or approved by competent authprity nor the land is converted for Non-Agricultural use and therefore the property can be mortgage strictly as per the policy of ICICI home Finance Ltd., Nagpur.*
- 8) *It is further pertinent to note here that, the I did not verify the title documents of Adivasi Samaj Ummati Gruha Nirman Sahakari Sanstha Ltd., Nagpur, furthermore, the name of society is also not mutated in property card and the present report is being issued on the basis of available title documents and therefore, the title of present owner is strictly subject to mutation of name of society on the property card on the basis of its title document*

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 **Shri. Ramtirath Gurbakshdas Bawa** is the owner of the scheduled of property and he has valid, clear and, marketable title over the scheduled property *subject to condition mentioned in Point No. 8.*
- 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 *subject to condition mentioned in Point No. 8* and further she will also acquire equally good, valid and marketable title thereto *subject to condition mentioned in Point No. 8.*
- c) That it is needless to mention here that the property can be mortgage with a financial institution by way of security for repayment of loan, if any advance to the owners.
- d) *That it is needless to mention here that the ICICI Home Finance Ltd must verify the all original documents in respect of the schedule property before disbursement of loan amount.*

PART V: OTHER PROVISIONS:

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|------|---|---|
| 5.1 | Whether provisions of urban land ceiling act are applicable? | No |
| 5.2 | Whether any property/ies intend to be given as security is subject to any minor's claim/share? | No |
| 5.3 | Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent? | No |
| 5.4 | Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? | No |
| 5.5 | Whether up to date tax/land revenue has been paid in respect of the property? | Not provided |
| 5.6 | Whether all original documents for last 13 years have been scrutinized; if not give reasons? | No, Bank officials decided to conduct original documents verification |
| 5.7 | Whether required documents are available for creating mortgage? | Yes, if policy permit |
| 5.8 | Whether all the previous owners of the property had the right and competency to transfer the property? | Yes |
| 5.9 | Whether the proposed mortgage by deposit of title deeds is possible? | Yes, if policy permit |
| 5.10 | What is the tenure of the land; if it is leased? | NA |
| 5.11 | Whether the land is Adivasi (tribal) land? | No |
| 5.12 | Whether the land /property are joint family property? | No |
| 5.13 | Whether SARFAESI Act applicable? | No |
| 5.14 | Is land/property/flat being subject to any reservations /acquisitions/requisitions? | No |
| 5.15 | Whether the property has been transferred by a power of attorney (POA) holder of the original landowner in favour of the loan applicant? | NA |
| 5.16 | Whether the said POA holder has/had authority to sell the property under POA? | NA |
| 5.17 | Whether POA as recorded in 5.15 is registered? | NA |
| 5.18 | Whether any prior permission /NOC /consent required from any Authority to mortgage the Property (Authority may be Govt. / Municipal Corporation / Land Development Authority / Industrial Development Authority / Society etc.). If permission is required, specify the name of the authority from whom permission/NOC is required and list all permission/ No objection required | No |
| 5.19 | Whether any permission / consent is required to sell the property upon invocation of the mortgage. If so, indicate the Authority from whom the permission is required; Indicative Time line to obtain such permission; and any premium payable to the Authority upon such transfer | Yes |
| 5.20 | Whether Search Report is obtained and submitted? | Yes |
| | Search Report Details: - | |
| | Search Conducted Years: | 13 years |
| | Name of the Advocate / Searcher: | Adv. Sahil M. Bhangde |
| | Search Report Date: | 22.09.2026 |
| | Note: | ----- |
| 5.21 | Whether EC is obtained? | NO |
| | EC Details: - | |
| | No. of Years EC Obtained: | |

Any Encumbrance to Specify:

EC Applied by:

PART VI: CERTIFICATE:

In view of the foregoing, I certify that the title deeds intended to be deposited, relating to the property and offered as security by way of 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. Ramtirath Gurbakshdas Bawa** would derive a valid, clear, marketable and unencumbered title in the property stated above subject to condition mentioned in Point No. 8.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Shri. Ramtirath Gurbakshdas Bawa**.

The following original documents to be collected by ICICI HFC for creation of **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. **Copy** of Layout Plan in respect of the layout situated at Mouza-Surabardi.
2. **Original** Registered Sale Deed executed by Adivasi Samaj Unnati Gruha Nirman Sahakari Sanstha Ltd., Nagpur, acting through its Vice-President Shri. Govindrao Bhagwanji Umate in favour of Shri. Ram alias Ramchandra Tekchand Bhojwani, which was duly registered in the office of Joint Sub-Registrar, Nagpur, at SR. No. 30, dated 22.08.1984.
3. **Original** Registered Power of Attorney executed by Shri. Ram alias Ramchandra Tekchand Bhojwani in favour of Shri. Ramtirath Gurbakshdas Bawa, same was duly registered in the office of Joint Sub-Registrar Nagpur No.3, at Sr. No.7105/2021, dated 23.12.2021.
4. **Original** Registered Sale Deed executed by Shri. Ram alias Ramchandra Tekchand Bhojwani in favour of Shri. Ramtirath Gurbakshdas Bawa, same was duly registered in the office of Joint Sub-Registrar Nagpur No.5, at Sr. No.8441/2024, dated 18.12.2024.
5. **Original** Title Search Report issued by Adv. Sahil M. Bhangde, dated 22.09.2026.
6. **Copy of** Latest 7/12 extract.
7. **Copy of** Latest Tax Receipt.

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

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REMARKS (if any): -

NAGPUR

DATE : 22.09.2026

Yours Faithfully,

Sahil M. Bhangde

Digitally signed by Sahil M. Bhangde

Date: 2026.09.26 15:20:27 +05'30'

Sahil M. Bhangde

Advocate