

Sahil M. Bhangde

LL.M

ADVOCATE

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LEGAL SCRUTINY REPORT

Ref. No. : SMB/ICICI-HFC/AUG/2026/84

Date:-03.09.2026

APP No.- 7792121156

APS ID -10313626

To,
ICICI Home Finance Ltd.,
Nagpur

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of **Shri. Swapnil Namdeorao Borkar**

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s : Shri. Swapnil Namdeorao Borkar
2. Name of the Co-applicant/s: (if any): Mrs. Megha Swapnil Borkar
3. Type of Loan : Regular Home Loan
4. Purpose of Loan : Home Loan Balance Transfer
5. Name of the Property Owner/s : 1) Shri. Swapnil Namdeorao Borkar
2) Mrs. Megha Swapnil Borkar

6. Description of the Property (with Boundaries):

All that RCC Super structure comprising resident **Apartment No. E-111** covering built up area **36.922 Sq. Mtrs**, situated on the **First Floor** of the building Known and styled as "**JANKI SAHANIWAS**" together with **0.363%** undivided share and interest in all that piece and parcel of land bearing **Plot No. 1** admeasuring **3091.53 Sq. Mtrs**, being a portion of entire bearing **Kh. No. 180/1**, of **Mouza-Jaitala, P.H. No. 44**, having its **City Survey No. 685** of **Sheet no. 562/46** Nagpur Municipal Corporation in Ward No. 74 and Nagpur Improvement Trust, Nagpur and same is bounded as under:-

On the East	:	Flat No. F-18
On the West	:	Passage, Flat No. E-110
On the North	:	Open Space
On the South	:	Flat No. E-19

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** Registered power of attorney executed by 1) Miss Shashikala Nagorao Dukare 2) Mrs. Ashabai Balawantaro Mungale 3) Mrs. Kamlabai Vitthalrao Ranode 4) Shri. Namdeo Shivaji Raut 5) Mrs. Lilabai Ramaji Sambare 6) Shri. Sahebrao Pandurang Wade 7) Shri. Pramod Pandurang Wade 8) Mrs. Saraswati Shivaji Raut in favour of Shri. Shankar Shivaji Raut, same was duly registered in the office of Sub-Registrar Nagpur 9, at Sr. No. 4215, dated 01/06/2001.
2. **Copy of** Legal Heir Affidavit, dated 07/05/2007.
3. **Copy of** Legal Heir Affidavit, dated 07/05/2007.
4. **Copy of** Registered Sale Deed executed by 1) Miss Shashikala Nagorao Dukare 2) Mrs. Ashabai Balawantaro Mungale 3) Mrs. Kamlabai Vitthalrao Ranode 4) Shri. Namdeo Shivaji Raut 5) Mrs. Lilabai Ramaji Sambare 6) Shri. Sahebrao Pandurang Wade 7) Shri. Pramod Pandurang Wade 8) Mrs. Saraswati Shivaji Raut all are acting through their power of attorney holder Shri. Shankar Shivaji Raut in favour of 1) Shri. Jaideep Ram Sathe 2) Shri, Vicky Omprakash Verma 3) Shri. Rajesh Shamraoji Warjurkar, same was duly registered in the office of Sub-Registrar Nagpur 1, at Sr. No. 2751/2007, dated 10/05/2007.
5. **Copy of** Registered power of attorney executed by 1) Shri. Jaideep Ram Sathe 2) Shri, Vicky Omprakash Verma 3) Shri. Rajesh Shamraoji Warjurkar in favour of Mrs. Smriti w/o Dilip Wankar, same was duly registered in the office of Sub-Registrar Nagpur 1, at Sr. No. 3440/2007, dated 06/06/2007.
6. **Copy of Index-II of** Registered Confirmation Deed executed by Shri. Shankar Shivaji Raut in favour of 1) Shri. Jaideep Ram Sathe 2) Shri, Vicky Omprakash Verma 3) Shri. Rajesh Shamraoji Warjurkar all are acting through their power of attorney holder Mrs. Smriti w/o Dilip Wankar, same was duly registered in the office of Sub-Registrar Nagpur 2, at Sr. No. 750/2012, dated 29/02/2012.

7. **Copy of** Registered Sale Deed executed by 1) Shri. Jaideep Ram Sathe 2) Shri, Vicky Omprakash Verma 3) Shri. Rajesh Shamraoji Warjurkar all are acting through their power of attorney holder Mrs. Smriti w/o Dilip Wankar in favour of Shri. Narendra S/o Dharnidharji Gandhi, same was duly registered in the office of Sub-Registrar Nagpur 1, at Sr. No. 4759/2012, dated 04/08/2012.
8. **Copy of** N.A. Oder passed by Additional Collector Nagpur in Revenue Case No. 99/NAP-34/2012-2013, dt. 25/07/2013.
9. **Copy of** Sanctioned Layout Plan and permit issued by Nagpur Municipal Corporation, dated 26/07/2013.
10. **Copy of** Registered Sale Deed executed by Shri. Narendra S/o Dharnidharji Gandhi in favour of Mrs. Rajshree w/o Pramod Gandhi, same was duly registered in the office of Sub-Registrar Nagpur 5, at Sr. No. 3659/2017, dated 27/10/2017.
11. **Copy of** Akhivpatrika in the name of Mrs. Rajshreee w/o Pramod Gandhi, dated 31/01/2018.
12. **Copy of** Registered power of attorney executed by Mrs. Rajshree w/o Pramod Gandhi in favour of Shri. Narendra S/o Dharnidharji Gandhi, same was duly registered in the office of Sub-Registrar Nagpur 5, at Sr. No. 5491/2018, dated 06/09/2018.
13. **Copy of** Sanctioned building plan and permit issued by Assistant Director, Town Planning Department, Nagpur Municipal Corporation, Nagpur beaing its PemitNo. 184/BP/Jaitala/TP/NMC /620, dated 21/06/2019.
14. **Copy of** Registered Deed of declaration executed by 1) Shri. Narendra S/o Dharnidharji Gandhi 2) Mrs. Rajshree w/o Pramod Gandhi acting through her power of attorney holder Shri. Narendra S/o Dharnidharji Gandhi, same was duly registered in the office of Sub-Registrar Nagpur 5, at Sr. No. 2214/2020, dated 20/03/2020.
15. **Copy of** Registered Agreement to sell executed by Shri. Narendra S/o Dharnidharji Gandhi and Mrs. Rajshree w/o Pramod Gandhi acting through her power of attorney holder Shri. Narendra S/o Dharnidharji Gandhi in favour of 1) Shri. Swapnil Namdeorao Borkar 2) Mrs. Megha Swapnil Borkar, same was duly registered in the office of Sub-Registrar Nagpur No. 5, at Sr. No. 102/2022, dated 07.01.2022.
16. **Copy of** Registered Sale Deed executed by Shri. Narendra S/o Dharnidharji Gandhi and Mrs. Rajshree w/o Pramod Gandhi acting through her power of attorney holder Shri. Narendra S/o Dharnidharji Gandhi in favour of 1) Shri. Swapnil Namdeorao Borkar 2) Mrs. Megha Swapnil Borkar, same was duly registered in the office of Sub-Registrar Nagpur- 5, at Sr. No. 7153/2022, dated 25.11.2022
17. **Copy of** Tax Receipt tax paid for the year 2019-2020, dated 08/06/2020.
18. **Copy of** List of Document issued by PNB Housing Finance Ltd., Nagpur, dated 02.09.2026.
19. **Original** Title Search Report issued by Adv. Sahil M. Bhangde, dated 03.09.2026

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

1. Originally all that piece and parcel of land bearing **Kh. No. 180/1**, admeasuring about **0.36 H.R.** of **Mouza-Jaitala**, P.H. No. 44 in Tah. Dist. Nagpur was initially owned and possessed by 1) Miss Shashikala Nagorao Dukare 2) Mrs. Ashabai Balawantara Mungale 3) Mrs. Kamlabai Vitthalrao Ranode 4) Shri. Namdeo Shivaji Raut 5) Mrs. Lilabai Ramaji Sambare 6) Shri. Sahebrao Pandurang Wade 7) Shri. Pramod Pandurang Wade 8) Mrs. Saraswati Shivaji Raut 9) Shri. Shankar Shivaji Raut, being their separate property.
2. That the aforesaid owners i.e. 1) Miss Shashikala Nagorao Dukare 2) Mrs. Ashabai Balawantara Mungale 3) Mrs. Kamlabai Vitthalrao Ranode 4) Shri. Namdeo Shivaji Raut 5) Mrs. Lilabai Ramaji Sambare 6) Shri. Sahebrao Pandurang Wade 7) Shri. Pramod Pandurang Wade 8) Mrs. Saraswati Shivaji Raut had constituted and appointed to Shri. Shankar Shivaji Raut, being their lawful attorney, by way of executing registered power of attorney, same was duly registered in the office of Sub-Registrar Nagpur 9, at Sr. No. 4215, dated 01/06/2001.
3. That the aforesaid owners i.e. 1) Miss Shashikala Nagorao Dukare 2) Mrs. Ashabai Balawantara Mungale 3) Mrs. Kamlabai Vitthalrao Ranode 4) Shri. Namdeo Shivaji Raut 5) Mrs. Lilabai Ramaji Sambare 6) Shri. Sahebrao Pandurang Wade 7) Shri. Pramod Pandurang Wade 8) Mrs. Saraswati Shivaji Raut all are acting through their power of attorney holder Shri. Shankar Shivaji Raut had sold the **Kh. No. 180/1**, admeasuring about 0.36 H.R of **Mouza-Jaitala**, P.H. No. 44 to 1) Shri. Jaideep Ram Sathe 2) Shri, Vicky Omprakash Verma 3) Shri. Rajesh Shamraoji Warjurkar, by way of executing registered Sale Deed, same was duly registered in the office of Sub-Registrar Nagpur 1, at Sr. No. 2751/2007, dated 10/05/2007
4. That the aforesaid owners i.e. 1) Shri. Jaideep Ram Sathe 2) Shri, Vicky Omprakash Verma 3) Shri. Rajesh Shamraoji Warjurkar had constituted and appointed to Mrs. Smriti w/o Dilip Wankar being their lawful attorney, by way of executing registered power of attorney, same was duly registered in the office of Sub-Registrar Nagpur 1, at Sr. No. 3440/2007, dated 06/06/2007.
5. That it is pertinent to note here that, due to clerical mistake in the above-mentioned Sale Deed, dated 10/05/2007, the name of Shri. Shankar Shivaji Raut was not included in his personal capacity and in order to rectify the said mistake Shri. Shankar Shivaji Raut had executed a confirmation deed to the Sale Deed dated 10.05.2007, same was duly registered in the office of Sub-Registrar Nagpur 2, at Sr. No. 750/2012, dated 29/02/2012.
6. That the aforesaid owners i.e. 1) Shri. Jaideep Ram Sathe 2) Shri, Vicky Omprakash Verma 3) Shri. Rajesh Shamraoji Warjurkar all are acting through their power of attorney holder Mrs. Smriti w/o Dilip Wankar had sold the **Kh. No. 180/1**, admeasuring about 0.36 H.R of **Mouza-Jaitala**, P.H. No. 44

- to Shri. Narendra S/o Dharnidharji Gandhi, by way of executing registered Sale Deed, same was duly registered in the office of Sub-Registrar Nagpur 1, at Sr. No. 4759/2012, dated 04/08/2012.
7. That on 25/07/2013 the Additional Collector Nagpur had also converted the said entire land of **Kh. No. 180/1**, of **Mouza-Jaitala** for Non-Agricultural purposes by passing its order in Revenue Case No. 99/NAP-34/2012-2013, dated. 25/07/2013.
 8. That the layout comprising of single Plot No. 1 was prepared by the aforesaid owner i.e. Shri. Narendra S/o Dharnidharji Gandhi which was duly sanctioned and approved by the Jr. Engineer, Town Planning Depat. Nagpur Municipal Corporation, Nagpur vide its letter and Plan, bearing No. 10, dated 26.07.2013.
 9. That the aforesaid owner i.e. Shri. Narendra S/o Dharnidharji Gandhi had sold out the **04% undivided share and interest** in aforesaid **Plot No. 1** admeasuring about 3091.53 Sq. Mtrs (i.e. 33276.95 Sq. Ft) out of the said layout, to Mrs. Rajshree w/o Pramod Gandhi, by way of executing registered Sale Deed, same was duly registered in the office of Sub-Registrar Nagpur 5, at Sr. No. 3659/2017, dated 27/10/2017.
 10. That the aforesaid owner i.e. Mrs. Rajshree w/o Pramod Gandhi had appointed and constituted to Shri. Narendra S/o Dharnidharji Gandhi, being her lawful attorney, by way of executing registered Sale Deed, same was duly registered in the office of Sub-Registrar Nagpur 5, at Sr. No. 5491/2018, dated 06/09/2018.
 11. That by virtue of aforesaid transaction **Shri. Narendra S/o Dharnidharji Gandhi** became the sole owner of **96% undivided share and interest** of **Plot No. 1** and **Mrs. Rajshreee w/o Pramod Gandhi** became the **04% undivided share and interest** of **Plot No. 1**, and the said owners had desires to develop the aforesaid **Plot No. 1** by constructing a multistoried Residential Apartment scheme and for that purpose they had prepared a building plan thereupon and submitted it to the office of Assistant Director, Town Planning Department, Nagpur Municipal Corporation and upon due enquiry the said authority sanctioned the same by issuing sanctioned building plan and permit bearing its Permit No. 184/BP/Jaitala/TP/NMC /620, dated 21/06/2019.
 12. That in accordance with the sanctioned building plan and permit dated 21/06/2019 the aforesaid Owners had constructed a multistoried scheme to be known and styled as **"JANKI SAHANIWAS"** and submitted the proposed the scheme to the provision of Maharashtra Apartment Ownership Act, 1970, by executing registered Deed of Declaration, the same was duly registered in the office of Sub-Registrar Nagpur 5, at Sr. No. 2214/2020, dated 20/03/2020.
 13. That Shri. Narendra S/o Dharnidharji Gandhi and Mrs. Rajshree w/o Pramod Gandhi acting through her power of attorney holder Shri. Narendra S/o Dharnidharji Gandhi, thereafter agreed to sell the schedule Apartment to 1) Shri. Swapnil Namdeorao Borkar 2) Mrs. Megha Swapnil Borkar, by executing a Registered Agreement to Sell, same was duly registered in the office of Sub-Registrar Nagpur No. 5, at Sr. No. 102/2022, dated 07.01.2022.
 14. That in pursuance of agreement to sell dated 07.01.2022, Shri. Narendra S/o Dharnidharji Gandhi and Mrs. Rajshree w/o Pramod Gandhi acting through her power of attorney holder Shri. Narendra S/o Dharnidharji Gandhi had sold out the schedule Apartment to 1) Shri. Swapnil Namdeorao Borkar 2) Mrs. Megha Swapnil Borkar, by executed the registered Sale deed, same was duly registered in the office of Sub-Registrar Nagpur- 5, at Sr. No. 7153/2022, dated 25.11.2022.
 15. That the aforesaid ownerr had availed the Financial Assistance from PNB Housing Finance Ltd., Nagpur by creating a equitable mortgaged over the property and all the Deeds and Documents pertaining to the schedule of property are kept in the custody of the said Financial Institution and aforesaid Financial Institution had also issued list of documents dated 02.09.2026 to that effect.

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 to **1) Shri. Swapnil Namdeorao Borkar 2) Mrs. Megha Swapnil Borkar**, is the owner of the scheduled of property and he has valid, clear and, marketable title over the scheduled property, subject to charge of PNB Housing Finance Ltd., Nagpur.
- b) 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 presently mortgage with PNB Housing Finance Ltd., Nagpur and the owners are having clear, valid and marketable title over the scheduled property subject to charge of PNB Housing Finance Ltd., Nagpur and further she will also acquire equally good, valid and marketable title thereto upon redemption of charge of PNB Housing Finance Ltd., Nagpur.
- 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? **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? **Till 2020**

- 5.6 Whether all original documents for last 13 years have been scrutinized; if not give reasons?
No, property is mortgage with subject to charge of PNB Housing Finance Ltd., Nagpur
- 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? **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? **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? **Yes**
- 5.16 Whether the said POA holder has/had authority to sell the property under POA?
Yes
- 5.17 Whether POA as recorded in 5.15 is registered? **Yes**
- 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: **03.09.2026**
- 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 likely to be 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 **1) Shri. Swapnil Namdeorao Borkar 2) Mrs. Megha Swapnil Borkar** would derive a valid, clear, marketable and unencumbered title in the property stated above subject to charge of PNB Housing Finance Ltd., Nagpur

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **1) Shri. Swapnil Namdeorao Borkar 2) Mrs. Megha Swapnil Borkar**.

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** Registered power of attorney executed by 1) Miss Shashikala Nagorao Dukare 2) Mrs. Ashabai Balawantaro Mungale 3) Mrs. Kamlabai Vitthalrao Ranode 4) Shri. Namdeo Shivaji Raut 5) Mrs. Lilabai Ramaji Sambare 6) Shri. Sahebrao Pandurang Wade 7) Shri. Pramod Pandurang Wade 8) Mrs. Saraswati Shivaji Raut in favour of Shri. Shankar Shivaji Raut, same was duly registered in the office of Sub-Registrar Nagpur 9, at Sr. No. 4215, dated 01/06/2001.
- Copy of** Legal Heir Affidavit, dated 07/05/2007.
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- Copy of** Registered Sale Deed executed by 1) Miss Shashikala Nagorao Dukare 2) Mrs. Ashabai Balawantaro Mungale 3) Mrs. Kamlabai Vitthalrao Ranode 4) Shri. Namdeo Shivaji Raut 5) Mrs. Lilabai Ramaji Sambare 6) Shri. Sahebrao Pandurang Wade 7) Shri. Pramod Pandurang Wade 8) Mrs. Saraswati Shivaji Raut all are acting through their power of attorney holder Shri. Shankar Shivaji Raut in favour of 1) Shri. Jaideep Ram Sathe 2) Shri, Vicky Omprakash Verma 3) Shri. Rajesh Shamraoji Warjurkar, same was duly registered in the office of Sub-Registrar Nagpur 1, at Sr. No. 2751/2007, dated 10/05/2007.
- Copy of** Registered power of attorney executed by 1) Shri. Jaideep Ram Sathe 2) Shri, Vicky Omprakash Verma 3) Shri. Rajesh Shamraoji Warjurkar in favour of Mrs. Smriti w/o Dilip Wankar,

same was duly registered in the office of Sub-Registrar Nagpur 1, at Sr. No. 3440/2007, dated 06/06/2007.

6. **Copy of Index-II** of Registered Confirmation Deed executed by Shri. Shankar Shivaji Raut in favour of 1) Shri. Jaideep Ram Sathe 2) Shri, Vicky Omprakash Verma 3) Shri. Rajesh Shamraoji Warjurkar all are acting through their power of attorney holder Mrs. Smriti w/o Dilip Wankar, same was duly registered in the office of Sub-Registrar Nagpur 2, at Sr. No. 750/2012, dated 29/02/2012.
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8. **Copy of** N.A. Oder passed by Additional Collector Nagpur in Revenue Case No. 99/NAP-34/2012-2013, dt. 25/07/2013.
9. **Copy of** Sanctioned Layout Plan and permit issued by Nagpur Municipal Corporation, dated 26/07/2013.
10. **Copy of** Registered Sale Deed executed by Shri. Narendra S/o Dharnidharji Gandhi in favour of Mrs. Rajshree w/o Pramod Gandhi, same was duly registered in the office of Sub-Registrar Nagpur 5, at Sr. No. 3659/2017, dated 27/10/2017.
11. **Copy of** Akhivpatrika in the name of Mrs. Rajshree w/o Pramod Gandhi, dated 31/01/2018.
12. **Copy of** Registered power of attorney executed by Mrs. Rajshree w/o Pramod Gandhi in favour of Shri. Narendra S/o Dharnidharji Gandhi, same was duly registered in the office of Sub-Registrar Nagpur 5, at Sr. No. 5491/2018, dated 06/09/2018.
13. **Copy of** Sanctioned building plan and permit issued by Assistant Director, Town Planning Department, Nagpur Municipal Corporation, Nagpur bearing its Permit No. 184/BP/Jaitala/TP/NMC /620, dated 21/06/2019.
14. **Copy of** Registered Deed of declaration executed by 1) Shri. Narendra S/o Dharnidharji Gandhi 2) Mrs. Rajshree w/o Pramod Gandhi acting through her power of attorney holder Shri. Narendra S/o Dharnidharji Gandhi, same was duly registered in the office of Sub-Registrar Nagpur 5, at Sr. No. 2214/2020, dated 20/03/2020.
15. **Copy of** Registered Agreement to sell executed by Shri. Narendra S/o Dharnidharji Gandhi and Mrs. Rajshree w/o Pramod Gandhi acting through her power of attorney holder Shri. Narendra S/o Dharnidharji Gandhi in favour of 1) Shri. Swapnil Namdeorao Borkar 2) Mrs. Megha Swapnil Borkar, same was duly registered in the office of Sub-Registrar Nagpur No. 5, at Sr. No. 102/2022, dated 07.01.2022.
16. **Copy of** Registered Sale Deed executed by Shri. Narendra S/o Dharnidharji Gandhi and Mrs. Rajshree w/o Pramod Gandhi acting through her power of attorney holder Shri. Narendra S/o Dharnidharji Gandhi in favour of 1) Shri. Swapnil Namdeorao Borkar 2) Mrs. Megha Swapnil Borkar, same was duly registered in the office of Sub-Registrar Nagpur- 5, at Sr. No. 7153/2022, dated 25.11.2022
17. **Copy of** List of Document issued by PNB Housing Finance Ltd., Nagpur, dated 02.09.2026.
18. **Original** Title Search Report issued by Adv. Sahil M. Bhangde, dated 03.09.2026.
19. **Copy of** Latest Akhivpatrika in the name of 1) Shri. Swapnil Namdeorao Borkar 2) Mrs. Megha Swapnil Borkar.
20. **Copy of** Latest Tax Receipt.

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

1. **Original** Registered Agreement to sell executed by Shri. Narendra S/o Dharnidharji Gandhi and Mrs. Rajshree w/o Pramod Gandhi acting through her power of attorney holder Shri. Narendra S/o Dharnidharji Gandhi in favour of 1) Shri. Swapnil Namdeorao Borkar 2) Mrs. Megha Swapnil Borkar, same was duly registered in the office of Sub-Registrar Nagpur No. 5, at Sr. No. 102/2022, dated 07.01.2022.
2. **Original** Registered Sale Deed executed by Shri. Narendra S/o Dharnidharji Gandhi and Mrs. Rajshree w/o Pramod Gandhi acting through her power of attorney holder Shri. Narendra S/o Dharnidharji Gandhi in favour of 1) Shri. Swapnil Namdeorao Borkar 2) Mrs. Megha Swapnil Borkar, same was duly registered in the office of Sub-Registrar Nagpur- 5, at Sr. No. 7153/2022, dated 25.11.2022
3. **Original** No Dues Certificate **to be** issued by PNB Housing Finance Ltd., Nagpur.

REMARKS (if any): -

NAGPUR
DATE : 03.09.2026

Yours Faithfully,
Sahil M.
Bhangde
Sahil M. Bhangde
Advocate

Digitally signed by Sahil M. Bhangde
Date: 2026.09.16 15:17:38
+05'30'