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APP No. 77000331163

Date-25/08/2026

To,
The Manager,
ICICI Home Finance Company Ltd.
Nashik.

Dear Sir/ Madam,

Legal Scrutiny Report in respect of the file of **Mr. Sanjay Bhivsen More**

Name of the Title Holder :- Mr. Sanjay Bhivsen More

PART I: PROPERTY DETAILS:

1. Name of the Applicant / Borrower/s : **Mr. Sanjay Bhivsen More**
2. Name of the Co- Applicant/s (if any)- **Kavita Sanjay More**
3. **Type of Loan** :- Home Loan
4. **Purpose of Loan :-** Takeover
5. **Name of the Property Owner/s :-** Mr. Sanjay Bhivsen More
6. **Description of the Property**
 - A] All that piece and parcel of N.A. lands bearing **S. No. 38/1** admeasuring area 640.00 Sq. Mtrs. situated at village **Dasak**, Tal. and Dist. Nashik within the limits of Nashik Municipal Corporation Nashik which is bounded as under

East	-	As
West	-	Per
South	-	Sanction
North	-	Layout
 - B] All that piece and parcel of constructed premises bearing **Flat No. 16** on **Third Floor** area admeasuring 39.96 Sq. Mtrs. Carpet in the project known as **Waman Co. Op. Housing Society Ltd. Nashikroad** constructed upon above Plot which bounded as under

East	-	Open Space
West	-	Flat No. 15

South - Flat No. 23
North - Marginal Space and S. No. 39

Boundaries as per **Transfer Deed**

7. **Nature / Status of the Property** :- Freehold
8. **Type of Property** :-Constructed premises (Residential)

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

1. Xerox copy of Transfer Deed with respect to **Flat No. 16** in the project known as **Waman Co. Op. Housing Society Ltd. Nashikroad** executed by Mr. Pravin Kashinath Bhadange in favour of Mr. Sanjay Bhivsen More registered in the office of Sub-Registrar Nashik-2 at Sr. No. 5702 on 10.08.2016.
2. Xerox copy of Transfer Deed with respect to **Flat No. 16** in the project known as **Waman Co. Op. Housing Society Ltd. Nashikroad** executed by Mrs. Sangita Raosaheb Rathod with consent of Mr. Purushottam Shankar Potdar Chairman of Waman Co. Op. Housing Society Ltd. Nashikroad in favour of Mr. Pravin Kashinath Bhadange, registered in the office of Sub-Registrar Nashik-2 at Sr. No. 9942 on 27.09.2012.
3. Xerox copy of Sale Certificate with respect to **Flat No. 16** in the project **known as Waman Co. Op. Housing Society Ltd. Nashikroad** executed by IDBI Home Finance Ltd. through authorized officer Mr. Jaydeep De in favour of Mrs. Sangita Raosaheb Rathod, registered in the office of Sub-Registrar Nashik-5 at Sr. No. 596 on 19.01.2010.
4. Xerox copy of Agreement to Sale with respect to **Flat No. 16** in the project known as **Waman Co. Op. Housing Society Ltd. Nashikroad** executed by Waman Co. Op. Housing Society Ltd. Nashikroad through Chairman Mr. Purushottam Shankar Potdar in favour of Mr. Sapkal Chhagan Trambak and Mrs. Sapkal Kalavati Chhagan, registered in the office of Sub-Registrar Nashik-2 at Sr. No. 1859 on 03.05.2002.
5. Xerox copy of Society registration certificate issued by Co. Op. Registrar Nashik bearing No. NSK/NSK/ HSG/(TC)/2013/1993, dtd. 16.07.1993.

6. Xerox copy of Completion Certificate issued by Nashik Municipal Corporation bearing No. Nagarrachana/1675, dtd. 13.07.1999
7. Xerox copy of list of documents which are in the custody of IDFC First Bank dtd. 02.02.2026.
8. 7/12 extract of S. No. 38/1 dtd. 19.08.2026 name of Waman Co. Op. Housing society Ltd. is shown as owner and possessor for the area adm. 640.00 Sq. Mtrs., name of Chhagan Vitthal Lokhande and Vilas Vitthal Lokhande are shown as owner and possessor for the area adm. 153.00 Sq. Mtrs., name of Soham Co. Op. Housing society Ltd. is shown as owner and possessor for the area adm. 16.90 Sq. Mtrs. and name of Bhimkunj Co. Op. Housing society Ltd. is shown as owner and possessor for the area adm. 52.40 Sq. Mtrs., no adverse entries are seen in other rights column against subject property.
9. Relevant mutation entries

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

1. The subject land S. No. 38 /1 was owned by Mr. Vitthal Hanumanta Lokhande prior to 1984
2. M.E. No. 3005 dtd. 01.05.1984 shows that Mr. Vitthal Hanumanta Lokhande repaid bunding charge hence charge deleted from other rights column.
3. It is seen from the record that Mr. Vitthal Hanumanta Lokhande executed Development Agreement with respect to area adm 640.00 Sq. Mtrs. out of S. No. 38/1 in favour of Waman Co. Op. Housing society Ltd. on 16.03.1992.
4. M.E. No. 9880 dtd. 05.02.2009 shows that effect of the order of Addl. Collector and Competent Authority ULC Nashik vide order No. ULC/C-1/41/2009 dtd. 29.1.2009 is given in record and area with respect to scheme approved is given in record and S. No. 38/1/ area 23022.80 Sq. Mtrs. shown in the name of Mr. Vitthal Hanumanta Lokhande and remark of Talegaon Dabhade scheme u/s. 20 is taken in other rights column
5. Waman Co. Op. Housing society Ltd. obtained building permission from Nashik Municipal Corporation Nashik and constructed building upon subject plot and obtained Occupancy Certificate from Nashik Municipal Corporation Nashik.

6. Mr. Sapkal Chhagan Trambak and Mrs. Sapkal Kalavati Chhagan purchased **Flat No. 16** in the project known as **Waman Co. Op. Housing Society Ltd. Nashikroad** from Waman Co. Op. Housing Society Ltd. Nashikroad through Chairman Mr. Purushottam Shankar Potdar by way of Agreement to Sale Trambak and Mrs. Sapkal Kalavati Chhagan, registered in the office of Sub-Registrar Nashik-2 at Sr. No. 1859 on 03.05.2002.
7. Mr. Sapkal Chhagan Trambak and Mrs. Sapkal Kalavati Chhagan availed loan from IDBI Home Finance Ltd. and mortgage **Flat No. 16**, but the said loan was not repaid by Mr. Sapkal Chhagan Trambak and Mrs. Sapkal Kalavati Chhagan hence the IDBI Home Finance Ltd. attached the said flat and taken possession of the same as SARFAESI Act 2002 and auctioned the said flat and in which Mrs. Sangita Raosaheb Rathod purchased said flat and to that effect IDBI Home Finance Ltd. through authorized officer Mr. Jaydeep De executed Sale Certificate in favour of Mrs. Sangita Raosaheb Rathod which is registered in the office of Sub-Registrar Nashik-5 at Sr. No. 596 on 19.01.2010.
8. Mr. Pravin Kashinath Bhadange purchased **Flat No. 16** in the project known as **Waman Co. Op. Housing Society Ltd. Nashikroad** from Mrs. Sangita Raosaheb Rathod with consent of Mr. Purushottam Shankar Potdar Chairman of Waman Co. Op. Housing Society Ltd. Nashikroad by way of Transfer Deed registered in the office of Sub-Registrar Nashik-2 at Sr. No. 9942 on 27.09.2012.
9. Mr. Sanjay Bhivsen More purchased **Flat No. 16** in the project known as **Waman Co. Op. Housing Society Ltd. Nashikroad** from Mr. Pravin Kashinath Bhadange by way Transfer Deed registered in the office of Sub-Registrar Nashik-2 at Sr. No. 5702 on 10.08.2016.
10. M.E. No. 16340 dtd. 15.10.2018 shows that Mr. Vitthal Hanumnta Lokhande died on 20.09.2016 hence name of his legal heirs Parvatabai Vitthal Lokhande, Satyabhama Vitthal Lokhande, Sushila alias Asha Ashok Borate, Sunanda Madhukar Shinde, Vilas Vitthal Lokhande, Indumati alias Indu Sushila Chide brought on record.
11. M.E. No. 20590 dtd. 18.11.2023 shows that Mr. Chhagan Vitthal Lokhande and Mr. Vilas Vitthal Lokhande executed Final Conveyance Deed with respect to area adm. 640.00 Sq. Mtrs. out

of S. No. 38/1 in favour of Waman Co. op. Housing Society Ltd. Registered in the office of Sub-Registrar Nashik-2 at Sr. No. 11757 on 03.11.2023.

12. Mr. Sanjay Bhivsen More availed loan from IDFC First Bank and deposited original title deeds in their custody.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

- 1. As studied in part II and part III above**

PART V : OTHER PROVISIONS:

- 5.1 Whether provisions of urban land ceiling act are applicable? **Not applicable**
- 5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share? **No, minor's interest are not involved in the property as per documents placed before me**
- 5.3 Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent? :- **No as per documents placed before me**
- 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? **to be obtained**
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **Xerox copies, original are in the custody of IDFC First Bank**
- 5.7 Whether required documents are available for creating mortgage? **Yes after closing of loan of IDFC First Bank**
- 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? **Not Applicable**

- 5.11 Whether the land is Adiwasi (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/Row House being subject to any reservations /acquisitions/requisitions? **No, as per documents placed before me**
- 5.15 Whether the property has been transferred by a power of attorney (POA) holder of the original landowner in favour of the loan applicant? **No.,**
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? **No.,**
- 5.17 Whether POA as recorded in 5.15 is registered? – **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:- **NOC for Mortgage From Society**
- 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:- **Not applicable**
- 5.20 Whether Search Report is obtained and submitted? **Yes, Online Index II search is taken on the basis of available date.**
- | | | |
|----------------------------------|---|---------------------------|
| Search Report Details | - | Online |
| Search Conducted Years | - | 13 years |
| Name of the Advocate / Searcher- | | Self |
| Search Report Date: | | 25.08.2026 |
| GRN No. | | MH009004007202627U |
- 5.21 Whether EC is obtained? - **Not applicable.**
- EC Details: -
- No. of Years EC Obtained:

Any Encumbrance to Specify:
EC Applied by :

PART VI: CERTIFICATE:

In view of the foregoing, I/We certify that the title deeds intended to be deposited, relating to the property and offered as security by way of Registered/**Equitable Mortgage** and the documents of title referred to above are perfect evidence of the title and that if the said Registered/**Equitable Mortgage** is created in the manner required by law, it would satisfy the requirements of creation of registered/**Equitable Mortgage**.

I/We further certify that **Mr. Sanjay Bhivsen More** has/would derive a valid, clear, marketable and unencumbered title / freehold rights in the property/ies stated above. **Subject to charge of IDFC First Bank**

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Mr. Sanjay Bhivsen More**

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

1. Original list of documents which are in the custody of IDFC First Bank
2. Latest 7/12 extract
3. NOC for Mortgage from Society.

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

1. No dues and release of charge letter from IDFC First Bank
2. Original title deeds which in the custody of IDFC First Bank i.e.
 - a. Original Transfer Deed with registration receipt registered in the office of Sub-Registrar Nashik-2 at Sr. No. 5702 on 10.08.2016.

- b. Original Transfer Deed with registration receipt registered in the office of Sub-Registrar Nashik-2 at Sr. No. 9942 on 27.09.2012.
- c. Original Sale Certificate with registration receipt registered in the office of Sub-Registrar Nashik-5 at Sr. No. 596 on 19.01.2010.
- d. Original Agreement for Sale with registration receipt registered in the office of Sub-Registrar Nashik-2 at Sr. No. 1859 on 03.05.2002.
- e. Original Share Certificate
- f. Other documents which are in the custody of IDFC First Bank

REMARKS (if any): - Nil

Note :- At most care and proper diligence has been done while taking search in to the record of Sub Registrar Office and online basis and now from May 2025 documents are registered in Sub Registrar Office anywhere in Nashik District. However there may be possibility that any of the entry in respect of said property may not be reflected. For such entry Advocate shall not be held responsible / liable for the any negligence. This Search report is issued only for ICICI Home Finance Company Ltd. and same shall not be produced before any court of Law of share to any other person or entity with-out prior consent of the Advocate.

Yours Faithfully,
Pravin
Vijaysing
Sambre
Pravin Vijaysing Sambre
(Advocate)

Digitally signed
by Pravin
Vijaysing
Sambre
Date: 2026.08.25
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