

**Legal Alliance Services**

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**LEGAL SCRUTINY REPORT**

**File No. SF/2026/September/ 23**

**Dated :- 18/09/2026**

**App No. 77000347333**

**LOS No:- 10327777**

**To,**  
**ICICI HFC LTD,**  
**NAGPUR**

Dear Sir/Madam,

**Legal Scrutiny Report in respect of the file of Nasreen Bano Mohammed Ashfaque**

**PART I: PROPERTY DETAILS:**

- 1. Name of the Applicant/Borrower/s:** Nasreen Bano Mohammed Ashfaque
- 2. Name of the Co-applicant/s: (if any):** Mohammad Ashfaque
- 3. Type of Loan:** Apna Ghar Premium
- 4. Purpose of Loan:** Self Construction
- 5. Name of the Property Owner/s:** Nasreen Bano Mohammed Ashfaque
- 6. Description of the Property (with Boundaries):**

All that peace and parcel of **undivided 1/3<sup>rd</sup> Share** Having Adma Rea 500 Sq Ft out Of **Plot No 308** Adm Area 1500 Sq Ft, Kh No 111, 127/1, Ward No 43, Sheet No 291/58, C Sno 803, Hosue No 1563/A/875, **Mouza Indora** Tah & Dist Nagpur.  
bounded as under:-

|              |                               |
|--------------|-------------------------------|
| ON THE EAST  | Road                          |
| ON THE WEST  | Plot no 301                   |
| ON THE NORTH | Plot no 309                   |
| ON THE SOUTH | Remaining land of plot no 308 |

- 7. Nature / Status of the Property:** leasehold

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)**

**All copies**

- 1. Sale Deed On Stamp Duty Of Rs 1,05,000/- dt 12/03/2026, Sr No 2234, Sub Reg No 1 from Fayyaj Uddin Moinuddin to Nasreen Bano Mohammed Ashfaque
- 2. Akhive patrika dt 10/03/2026 in the name of 1) Niyazuddin S/O Moinuddin, 2) Faiuyazuddin S/O Moinuddin , 3) Ayaz Ahmed S/O Ejaz Ahmed, 4) Fiza Anjum D/O Ejazuddin , 5) Arbaz Ahamad Sheikh S/O Ejazuddin Sheikh, 6) Ahfaz Ahmad Ejazuddin Sheikh
- 3. **lease deed** dt 30/11/1967, sr. no. 4072, valid up to 31/03/1983 from NIT to Rabiyaabee Hamid Ahemad.
- 4. **sale deed** dt 18/12/1967, sr no 4299 from Rabiyaabee Hamid Ahemad to Badrunissa sheikh Moinuddin
- 5. NOC dt 02/03/2026 from NIT to 1) Niyazuddin S/O Moinuddin, 2) Faiuyazuddin S/O Moinuddin , 3) Ayaz Ahmed S/O Ejaz Ahmed, 4) Fiza Anjum D/O Ejazuddin , 5) Arbaz Ahamad Sheikh S/O Ejazuddin Sheikh, 6) Ahfaz Ahmad Ejazuddin Sheikh
- 6. Akhive patrika dt 01/07/2026 in the name of Nasreen Bano Mohammed Ashfaque.
- 7. **Death Certificate** dt 12/08/1996 of Badrunissa sheikh Moinuddin
- 8. **Lease deed** from NIT in favor of 1) Niyaz uddin Moinuddin , 2) Ejaz uddin Moinuddin And 3) Fayyaz uddin Moinuddin on 13/03/2006, sr no 1161( valid up to 31/03/2013)

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

**TITLE CHART**

|                                                                                                                                                  |                                                                                                                                                                |                                                                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Leasehold land of NIT<br>Rabiyaabee Hamid Ahemad<br>( lease deed dt 30/11/1967, sr no 4072, valid up to 31/03/1983) ferfar no 2306 dt 10/07/2006 |                                                                                                                                                                |                                                                                                  |
| Sold to Badrunissa sheikh Moinuddin<br>vide Sale deed dt. 18/12/1967, sr no 4299                                                                 |                                                                                                                                                                |                                                                                                  |
| Badrunissa sheikh Moinuddin ( died on 12/08/1996)<br>L H<br>Niyazuddin Moinuddin<br>Ejazuddin Moinuddin<br>Fayyazuddin Moinuddin                 |                                                                                                                                                                |                                                                                                  |
| Lease deed dt 13/03/2006, sr no 1161<br>In favor of 1) Niyazuddin Moinuddin , 2) Ejazuddin Moinuddin<br>And 3) Fayyazuddin Moinuddin             |                                                                                                                                                                |                                                                                                  |
| Niyazuddin Moinuddin                                                                                                                             | Ejazuddin Moinuddin                                                                                                                                            | Fayyazuddin Moinuddin                                                                            |
| 1/3 <sup>rd</sup>                                                                                                                                | 1/3 <sup>rd</sup>                                                                                                                                              | 1/3 <sup>rd</sup>                                                                                |
|                                                                                                                                                  | Died on 28/04/2012<br>L H<br>Ayaz Ahmed S/O Ejaz Ahmed<br>Fiza Anjum D/O Ejazuddin<br>Arbaz Ahamad Sheikh S/O Ejazuddin Sheikh<br>Ahfaz Ahmad Ejazuddin Sheikh | Sold to Nasreen Bano Mohammed Ashfaque<br>Vide sale deed dt 12/03/2026, sr no 2234, sub reg no 1 |

### **History in brief**

- That the said land bearing Plot No 308 Adm Area 1500 Sq Ft, Kh No 111, 127/1, Ward No 43, Sheet No 291/58, C Sno 803, House No 1563/A/875, Mouza Indora Tah & Dist. Nagpur is a leasehold land of NIT
- Whereas NIT has allotted the said land to Rabiya-bee Hamid Ahemad vide lease deed dt 30/11/1967, sr no 4072, valid up to 31/03/1983) as per ferfar no 2304 dt 10/07/2006
- Whereas Rabiya-bee Hamid Ahemad has sold the said land to Badrunissa sheikh Moinuddin vide sale deed dt 18/12/1967, sr no 4299 as mentioned in property card ferfar no 2305 dt 10/07/2006.
- Whereas Badrunissa sheikh Moinuddin died on 12/08/1996 and the said land inherited by her legal heir namely
  - Niyazuddin Moinuddin
  - Ejazuddin Moinuddin
  - Fayyazuddin Moinuddin as mentioned in property card ferfar no 2306 dt 10/07/2006.
- Whereas NIT has executed lease deed in favor of 1) Niyazuddin Moinuddin , 2) Ejazuddin Moinuddin And 3) Fayyazuddin Moinuddin on 13/03/2006, sr no 1161 as mentioned in property card ferfar no 2307 dt 10/07/2006.
- Whereas Ejazuddin Moinuddin died on 28/04/2012 and his share of the said land inherited by his legal heir
  - Ayaz Ahmed S/O Ejaz Ahmed
  - Fiza Anjum D/O Ejazuddin
  - Arbaz Ahamad Sheikh S/O Ejazuddin Sheikh
  - Ahfaz Ahmad Ejazuddin Sheikh
- Whereas the NIT has renewed lease on 23/02/2026, sr no 1850, sub reg no 8 In favor of 1) Niyazuddin S/O Moinuddin, 2) Fayyaz uddin S/o Moinuddin, 3) Ayaz Ahmed S/o Ejaz Ahmed, 4) Fiza Anjum D/o Ejazuddin, 5) Arbaz Ahamad Sheikh S/o Ejazuddin Sheikh, 6) Ahfaz Ahmad Ejazuddin Sheikh.
- Whereas Fayyazuddin Moinuddin has sold his 1/3<sup>rd</sup> undivided share of the said land having adm area 500 sq ft to Nasreen Bano Mohammed Ashfaque Vide sale deed dt 12/03/2026, sr no 2234, sub reg no 1.
- Whereas the name of present owner has been mutated in revenue records.

### **PART IV: EVIDENCE OF THE TITLE OF PROPERTY:**

### **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? **YES**
- 5.6 Whether all original documents for last 13 years have been scrutinized; if not give reasons? **YES**
- 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? \_\_\_\_ years (remaining period) **NO**

- 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? **No**
- 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 **NA**
- 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 **NA**
- 5.20 Whether Search Report is obtained and submitted? **YES**  
 Search Report Details: - MH010398248202627U  
 Search Conducted Years: 13YRS  
 Name of the Advocate / Searcher: **ADV.SADDISH FRANCIS**  
 Search Report Date: 17/09/2026  
 Note:
- 5.21 Whether EC is obtained? \_\_\_\_\_  
 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 **Nasreen Bano Mohammed Ashfaque** has/would derive a valid, clear, marketable and unencumbered title in the property/ies stated above

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Nasreen Bano Mohammed Ashfaque**

The following original documents to be collected by ICICI HFC for the creation of a 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 with RR Sale Deed** on Stamp Duty of Rs 1,05,000/- dt 12/03/2026, Sr No 2234, Sub Reg No 1 from Fayyaj Uddin Moinuddin to Nasreen Bano Mohammed Ashfaque.
2. **Original ack copy of intimation for mortgage** to NIT from ICICI Bank Ltd.

3. **Copy of lease deed** dt 30/11/1967, sr. no. 4072, valid up to 31/03/1983) from NIT to Rabiyaabee Hamid Ahemad.
4. **Copy of sale deed** dt 18/12/1967, sr no 4299 from Rabiyaabee Hamid Ahemad to Badrunissa sheikh Moinuddin.
5. **Copy of Death Certificate** dt 31/12/2002 of Badrunissa sheikh Moinuddin.
6. **Copy of Lease deed** from NIT in favor of 1) Niyaz uddin Moinuddin, 2) Ejaz uddin Moinuddin And 3) Fayyaz uddin Moinuddin on 13/03/2006, sr no 1161.
7. **Copy of lease deed** dt 23/02/2026, sr no 1850, sub reg no 8 from NIT to 1) Niyazuddin S/O Moinuddin, 2) Faiuyaz uddin S/o Moinuddin, 3) Ayaz Ahmed S/o Ejaz Ahmed, 4) Fiza Anjum D/o Ejazuddin, 5) Arbaz Ahamad Sheikh S/o Ejazuddin Sheikh, 6) Ahfaz Ahmad Ejazuddin Sheikh
8. **Copy of Akhive Patrika** dt 10/03/2026 in the name of 1) Niyazuddin S/o Moinuddin, 2) Faiuyazuddin S/o Moinuddin, 3) Ayaz Ahmed S/o Ejaz Ahmed, 4) Fiza Anjum D/o Ejazuddin , 5) Arbaz Ahamad Sheikh S/o Ejaz uddin Sheikh, 6) Ahfaz Ahmad Ejazuddin Sheikh
9. **Copy of NOC for sale** dt 02/03/2026 from NIT to 1) Niyazuddin S/O Moinuddin, 2) Faiuyaz uddin S/o Moinuddin, 3) Ayaz Ahmed S/o Ejaz Ahmed, 4) Fiza Anjum D/o Ejazuddin, 5) Arbaz Ahamad Sheikh S/o Ejazuddin Sheikh, 6) Ahfaz Ahmad Ejazuddin Sheikh
10. **Copy of Akhive Patrika** dt. 01/07/2026 in the name of Nasreen Bano Mohammed Ashfaque.
11. **Original ack receipt of application for mutation** in NMC ( tax receipt ) dt 16/09/2026 from NMC to Nasreen Bano Mohammed Ashfaque.
12. **Copy of Death Certificate** dt 12/08/1996 of Badrunissa sheikh Moinuddin
13. **Copy of Lease deed** from NIT in favor of 1) Niyaz uddin Moinuddin , 2) Ejaz uddin Moinuddin And 3) Fayyaz uddin Moinuddin on 13/03/2006, sr no 1161( valid up to 31/03/2013)
14. **Copy of lease deed** dt 23/02/2026, sr no 1850, sub reg no 8 from NIT to 1) Niyazuddin S/O Moinuddin, 2) Faiuyaz uddin S/o Moinuddin, 3) Ayaz Ahmed S/o Ejaz Ahmed, 4) Fiza Anjum D/o Ejazuddin, 5) Arbaz Ahamad Sheikh S/o Ejazuddin Sheikh, 6) Ahfaz Ahmad Ejazuddin Sheikh
15. **Copy of Latest tax receipt** paid up to 2026

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

**NOC for mortgage** from NIT to ICICI Bank Ltd

**REMARKS (if any): - NO**

**Saddish Francis**  
 Digitally signed by  
 Saddish Francis  
 Date: 2026.09.26  
 11:53:05 +05'30'  
**SADDISH FRANCIS**  
**(Advocate)**