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Office at: - Plot No.135, Flat No.101, Avirat Complex, New Mahalaxmi Nagar, Narsala Ring Road,
Nagpur – 440034.

At Court: - Court Chamber No. 625 on 6th Floor, New Building, District Court, Civil Lines, Nagpur.

LEGAL SCRUTINY REPORT

DATED: 29/09/2026

To
ICICI Home Finance Co. Ltd
Branch, Nagpur

Dear Sir/Madam,
Legal Scrutiny Report in respect of the file of SUMEDH JAGDISH BHADANG

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: Sumedh Jagdish Bhadang
2. Name of the Co-applicant/s: (if any) : Jagdish Pundlikrao Bhadang
3. Type of Loan – MICRO LAP.
4. Purpose of Loan: RESIDENCE LAP
5. LOS I'd - 10335150
6. App I'd – 77000355726
7. Name of the Property Owner/s: Jagdish Pundlikrao Bhadang

8. Description of the Property (with Boundaries):

All that piece and parcel of Land bearing **Plot No. 92-B**, Admeasuring Area 1000 Sq Fts (92.93 Sq. Mtrs.) situated in the layout of "Rohini Co-op Housing Society Ltd Nagpur " being portion of entire land bearing Khasra No. 1 & 5 of Mouza-Nara , P H No.11 , City Survey No. 1 and sheet No. 993/2 bearing Corporation House No. 2872/92 Ward No. 57, situated within the limits of Nagpur Improvement Trust and Nagpur Municipal Corporation , Tahsil and District Nagpur.

bounded as under :-

On the East: By Plot No. 93

On the West: By Plot No. 91

On the North: By Plot No. 99

On the South: By Road

9. Nature / Status of the Property: Freehold / Leasehold

**KAILAS
REKHA
WAR** Digitally signed
by KAILAS
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10. 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. **Photocopy** - Registered Sale deed executed by Rohini Co-op Housing Society Ltd Nagpur through President Murlidhar Mahadevrao Gajbhiye in favour of Narendra Krushnarao Nagpure duly registered in the office of Sub Registrar Nagpur-1 at Reg serial No. 940(cha) dated 18/01/1990.
2. **Photocopy** -. Registered power of attorney executed by Narendra Krushnarao Nagpure in favor of Madhukar Baliramji Dhumane which is duly registered before Sub Registrar Saoner at Serial No. 979 dated 18/04/2006.
3. **Photocopy** -. Registered Correction deed (in sale deed) executed by Rohini Co-op Housing Society Ltd Nagpur through President Murlidhar Mahadevrao Gajbhiye in favor of Narendra Krushnarao Nagpure through POA Madhukar Baliramji Dhumane which is duly registered before Sub Registrar Nagpur -1 at Serial No. 5609 dated 02/09/2021
4. **Photocopy** - Registered Sale deed executed by Narendra Krushnarao Nagpure through POA Madhukar Baliramji Dhumane in favor of Jagdish Pundlikrao Bhadang which is duly registered before Sub Registrar Nagpur -1 at Serial No. 6483 dated 07/10/2021

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

- 1) Whereas All that piece and parcel of land bearing Khasra No. 1 & 5 of Mouza-Nara , P H No.11 within the limits and jurisdiction of Nagpur Improvement Trust and Nagpur Municipal Corporation , Tahsil and District-Nagpur was earlier belonged to Rohini Co-op Housing Society Ltd Nagpur
- 2) Whereas the scheme of residential layout floated on aforesaid land and offered to sell plots to desired purchaser.
- 3) Whereas Rohini Co-op Housing Society Ltd Nagpur through President Murlidhar Mahadevrao Gajbhiye had sold **Plot No. 92-B**, Admeasuring Area 1000 Sq Fts (92.93 Sq. Mtrs.) situated in the said layout to Narendra Krushnarao Nagpure vide Registered Sale Deed duly registered in the office of Sub Registrar Nagpur-1 at Reg serial No. 940(cha) dated 18/01/1990.
- 4) Whereas Narendra Krushnarao Nagpure executed Power of attorney in favour of Tanjil Ahmad Mobinnur Rehman to sign and executed of deed and document related to **Plot No. 92-B**, Admeasuring Area 1000 Sq Fts (92.93 Sq. Mtrs.) before competent registering authority same is duly registered before Sub Registrar Saoner at Serial No. 979 dated 18/04/2006.
- 5) Whereas due to inadvertent mistake , in sale deed dated 18/01/1990 the boundary of north side was wrongly mentioned as **Plot No. 98 instead of Plot No. 99** same was duly Corrected by executing Correction deed executed by Rohini Co-op Housing Society Ltd Nagpur through President Murlidhar Mahadevrao Gajbhiye in favor of Narendra Krushnarao Nagpure through POA Madhukar Baliramji Dhumane which is duly registered before Sub Registrar Nagpur -1 at Serial No. 5609 dated 02/09/2021
- 6) Whereas Narendra Krushnarao Nagpure through POA Madhukar Baliramji Dhumane sold **Plot No. 92-B**, Admeasuring Area 1000 Sq Fts (92.93 Sq. Mtrs.) situated in the layout of "Rohini Co-op Housing Society Ltd Nagpur " being portion of entire land bearing Khasra No. 1 & 5 of Mouza-Nara , to Jagdish Pundlikrao Bhadang which is duly registered before Sub Registrar Nagpur -1 at Serial No. 6483 dated 07/10/2021.

- 7) By virtue of above deed Jagdish Pundlikrao Bhadang become absolute owner of **Plot No. 92-B**, Admeasuring Area 1000 Sq Fts (92.93 Sq. Mtrs.) situated in the layout of "Rohini Co-op Housing Society Ltd Nagpur " being portion of entire land bearing Khasra No. 1 & 5 of Mouza-Nara , P H No.11 , City Survey No. 1 and sheet No. 993/2 bearing Corporation House No. 2872/92 Ward No. 57, situated within the limits of Nagpur Improvement Trust and Nagpur Municipal Corporation , Tahsil and District Nagpur.

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 **Jagdish Pundlikrao Bhadang** is the owner of the schedule of property and he/she/they is/are having valid, clear and marketable title over the schedule property .
- b) 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? Not provided
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? No, only photocopies provided
- 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** Whether the property is lease land? If yes, then what is the tenure of the lease? **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 Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act (SARFAESI ACT) is Applicable ? Yes
- 5.14 Is land/property/flat is 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? 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 who 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: - **MH010742661202627U** dated 23/09/2026
- Search Conducted Years: 13 years
- Name of the Advocate / Searcher: **Adv Kailas U Rekawar**
- Search Report Date:
- Note:
- 5.21 Whether EC is obtained? EC Details:- No
- 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 Jagdish Pundlikrao Bhadang 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 Sumedh Jagdish Bhadang and Jagdish Pundlikrao Bhadang.

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** – - Registered Sale deed executed by Rohini Co-op Housing Society Ltd Nagpur through President Murlidhar Mahadevrao Gajbhiye in favour of Narendra Krushnarao Nagpure duly registered in the office of Sub Registrar Nagpur-1 at Reg serial No. 940(cha) dated 18/01/1990.
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4. **Original** – Registered Sale deed executed by Narendra Krushnarao Nagpure through POA Madhukar Baliramji Dhumane in favor of Jagdish Pundlikrao Bhadang which is duly registered before Sub Registrar Nagpur -1 at Serial No. 6483 dated 07/10/2021.
5. **Original** – latest Tax receipt issued by Nagpur Municipal Corporation in the name of Jagdish Pundlikrao Bhadang
6. **System generated** - Latest property card in the name of Jagdish Pundlikrao Bhadang
7. **Original** – NOI / RM in favour of ICICI Home Finance Co. Ltd

Following documents are required post disbursal:

REMARKS (IF ANY) :-- NO

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REKHAWAR

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ADV. KAILAS REKAWAR