

Sahil M. Bhangde

LL.M

ADVOCATE

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LEGAL SCRUTINY REPORT

Ref. No. : SMB/ICICI-HFC/MAY/2026/90

Date : 27.05.2026

APP No.- 77000285523

APS ID - 10268245

To,

ICICI Home Finance Ltd.,

Nagpur

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of **Shri. Bharat Gulabrao Chavan**

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s : **Shri. Bharat Gulabrao Chavan**
2. Name of the Co-applicant/s: (if any): **Sau. Minal Bharat Chavan**
3. Type of Loan : **Apna Ghar Premium**
4. Purpose of Loan : **Plot + Construction**
5. Name of the Property Owner/s : **Smt. Laxmi Rambhau Waghade**
6. Description of the Property (with Boundaries):

All that piece and parcel of land bearing **Plot No. 76** admeasuring about **111.11 Sq. Mtrs (i.e. 1195.98 Sq. Ft)**, being portion of entire land bearing **Kh. No. 44 of Mouza-Chikhali (Khurd)**, bearing **P. H. No. 39**, having its **City Survey No.61 of Sheet No.537/40**, situated within the limits of Nagpur Municipal Corporation and Nagpur Improvement Trust, Nagpur and same is bounded as under:

On the East	:	Road
On the West	:	Road
On the North	:	Plot No.60
On the South	:	Open Land

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.
2. **Copy of** Registered Power of Attorney executed by 1) Smt. Shardabai Domaji Hatwar, 2) Smt. Rukhmabai Krishnarao Boldhan, 3) Smt. Maya Janwantrao Padole, 4) Shri. Krishna Nilkanthrao Daf and 5) Smt. Durgabai Devdatt Katole, in favour of Smt. Rekha Haribhau Narad, same was duly registered in the office of Sub-Registrar Nagpur No. 8, at Sr. No. 916/2002, dated 27.03.2002.
3. **Copy of** Mutation Extract bearing Mutation Entry No.67, dated 11.10.2007.
4. **Original** Registered Sale Deed executed by 1) Smt. Rekha Haribhau Narad, 2) Smt. Maya @ Mala Janwantrao Padole, 3) Smt. Shardabai Domaji Hatwar, 4) Shri. Krishna Nilkanthrao Daf, 5) Smt. Durgabai Devdatt Katole, 6) Smt. Sushamabai @ Rukhmabai Krishnarao Boldhan, sr. No. 2 to 6, through their Power of Attorney Smt. Rekha Haribhau Narad in favour of Smt. Laxmi Rambhau Waghade, same was duly registered in the office of Sub-Registrar Nagpur No. 5, at sr. No. 4351/2020, dated 13.10.2020.
5. **Copy of** Notarized Agreement to sell executed by Smt. Laxmi Rambhau Waghade in favour of Shri. Bharat Gulabrao Chavhan, same was duly notarized, bearing Notarial Entry No.3937, dated 15.04.2026.
6. **Original** Title Search Report issued by Adv Sahil M Bhangde, dated 27.05.2026.

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

- 1) That originally, all that piece and parcel of land bearing Kh. No.44 admeasuring about 1.13 HR of Mouza-Chikhali (Khurd), bearing P. H. No. 39 belongs to Shri. Domaji Gunobaji Hatwar, being his separate property as per the entry reflected in the Revenue Record.
- 2) That Shri. Domaji Gunobaji Hatwar, had left for heavenly abode on 03.04.1993 and consequently upon his death, the aforesaid property inherited by his following legal heirs namely 1) Smt. Shardabai Domaji Hatwar, 2) Smt. Rukhmabai Krishnarao Boldhan, 3) Smt. Maya Janwantrao Padole, 4) Smt. Sundarabai Nilkanthrao Daf and 5) Smt. Rekha Haribhau Narad, by virtue of intestate succession.
- 3) That Smt. Sundarabai Nilkanthrao Daf, had left for heavenly abode on 17.11.1991 and consequently upon her death, her share in the aforesaid property inherited by her following legal heirs namely

Shri. Krishna Nilkanthrao Daf and 5) Smt. Durgabai Devdatt Katole, by virtue of intestate succession.

- 4) That 1) Smt. Shardabai Domaji Hatwar, 2) Smt. Rukhmabai Krishnarao Boldhan, 3) Smt. Maya Janwantrao Padole, 4) Shri. Krishna Nilkanthrao Daf and 5) Smt. Durgabai Devdatt Katole, thereafter executed a Registered Power of Attorney in respect of the aforesaid land, thereby constituted and nominated Smt. Rekha Haribhau Narad, being their lawful attorney, the said Power of Attorney, which was duly registered in the office of Sub-Registrar Nagpur No. 8, at Sr. No. 916/2002, dated 27.03.2002.
- 5) That the aforesaid owners, thereafter demarcated an unauthorized layout upon the land admeasuring about 0.93 HR out of the aforesaid land bearing Kh. No. 44 admeasuring about 1.13 HR and sold out its various plots to the prospective buyers.
- 6) That Smt. Rekha Haribhau Narad for herself and as a Power of Attorney 1) Smt. Maya @ Mala Janwantrao Padole, 2) Smt. Shardabai Domaji Hatwar, 3) Shri. Krishna Nilkanthrao Daf, 4) Smt. Durgabai Devdatt Katole, 5) Smt. Sushamabai @ Rukhmabai Krishnarao Boldhan, had sold out the schedule Plot No. 76 out of the said layout to Smt. Laxmi Rambhau Waghade, by executing a Registered Sale Deed, which was duly registered in the office of Sub-Registrar Nagpur No. 5, at sr. No. 4351/2020, dated 13.10.2020.
- 7) That Smt. Laxmi Rambhau Waghade, now agreed to sell the schedule plot to Shri. Bharat Gulabrao Chavhan, for valued consideration.
- 8) **It is pertinent to note here that the layout in which schedule plot is situated is not sanctioned or approved by the Competent Authority nor the land is converted in non-agricultural used and therefore, the property can be mortgaged strictly as per the policy of ICICI Home Finance.**

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 **Smt. Laxmi Rambhau Waghade** is the owner of the scheduled of property and it has valid, clear and, marketable title over the scheduled property.
- 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 and further the prospective purchasers i.e. **Shri. Bharat Gulabrao Chavhan**, will also acquire equally good, valid and marketable title thereto only after upon execution of proper and duly registered Sale Deed in his favor.
- 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? | Yes |
| 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? | 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 | 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: -
- Search Conducted Years:

13 years
- Name of the Advocate / Searcher:

Adv. Sahil M. Bhangde
- Search Report Date:

27/05/2026
- 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. Bharat Gulabrao Chavhan**, would derive a valid, clear, marketable and unencumbered title in the property stated above, only after execution of registered Sale Deed in their favor.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Shri. Bharat Gulabrao Chavhan**.

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. Copy of Layout Plan.
2. Copy of Registered Power of Attorney executed by 1) Smt. Shardabai Domaji Hatwar, 2) Smt. Rukhmabai Krishnarao Boldhan, 3) Smt. Maya Janwantrao Padole, 4) Shri. Krishna Nilkanthrao Daf and 5) Smt. Durgabai Devdatt Katole, in favour of Smt. Rekha Haribhau Narad, same was duly registered in the office of Sub-Registrar Nagpur No. 8, at Sr. No. 916/2002, dated 27.03.2002.
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5. Original Title Search Report issued by Adv Sahil M Bhangde, dated 27.05.2026.
6. Draft Copy of Sale Deed.
7. Copy of Latest Tax receipt.
8. Copy of Latest 7/12 extract.
9. Original Registered Sale Deed to be executed by executed by Smt. Laxmi Rambhau Waghade in favour of **Shri. Bharat Gulabrao Chavhan**.

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

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REMARKS (if any): -

NAGPUR
DATE : 27/05/2026

SAHIL
MURLIMANO HAR
BHANGDE

Yours Faithfully,

Digitally signed by SAHIL
MURLIMANO HAR BHANGDE
Date: 2026.05.27 14:06:07
Sahil M. Bhangde
Advocate