



ADV. GAURAV S. DESHMUKH

B.COM, LLB

Off. At;

“Vaishanavi Complex” Flat no. -S4 on Second Floor, | Email:- advdeshmukhakola@gmail.com

Gaurakshan Road, Opposite MSEB Power House, | Call on:- 9028232246 / 9404092024 (W)

Tq. And Dist. Akola (MH). 444001.

LEGAL SCRUTINY REPORT

Appl. No: 77000372990

Date: 10/10/2026

To,

Branch Credit Manager,
ICICI HFC LTD.
Akola.

Dear Sir/Madam,

As desired by you, I/we are furnishing hereunder the Title/Legal Search Cum Verification Report in the file/case of **Mr. Shankar Sadashiv Gujare**.

PART I: DESCRIPTION OF APPLICANT'S AND PROPERTY.

1. Name of the Applicant/Borrower/s: Mr. Shankar Sadashiv Gujare
2. Name of the Co-applicant/s(if any): Mrs. Lata Shankar Gujare
3. Purpose of Loan: Resale Purchase
4. Name of the Property Owner/s: Mr. Sanjay Digamber Gadhe, Mr. Gopal Digamber Gadhe and Mr. Anand Pramod Joshi.

5. Description of the Property:

That the piece and parcel land situated within the jurisdiction of Akola Municipal Corporation situated at **Mauje- Tapalabad**, bearing field **Survey no. 12/4/D** which is converted as Non Agriculture for Residential use, as per the order passed by SDO Akola vide order passed in Rev. case no. NAP-34/Tapalabad/22/2009-10, Dated 04/11/2010, out of which **Layout Plot no. 14, Area admeasuring 303.25 Sq. Mt. i.e 3264.18 Sq. Ft.**; Whereas residential House/Duplex construction thereon as per the building permission and sanction map issued by Akola Municipal Corporation vide its Permit no. DDMCO/B/2024/APL/05220; Dated 14/06/2024. Out of which **Row-House/Duplex No. 3, having Built-up Area Adm 1100.00 Sq. Ft.** along with the Proportionate undivided share in land; Located at Mauje- Tapalabad, Tq. And Dist. Akola.

Which is bounded as under:-

Towards East: Duplex of Chaudhari

Towards West: Parking

Towards North: Duplex no. 2

Towards South: Duplex no. 4

Nature of the Property/Product:

Residential

Type of Property:

Freehold

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION

- 1) Copy of NA Order vide order passed in Rev. Case no. NAP-34/Tapalabad/22/2009-10, Dated 04/11/2010.
- 2) Copy of Reg. Sale Deed executed by Mr. Gulab Rangladas Chavala and Other in f/o Mrs. Sonal Ashish Lohiya; Bearing no. 4089, Dated 07/08/2012.
- 3) Copy of Reg. Sale Deed executed by Mrs. Sonal Ashish Lohiya in f/o Mr. Sanjay Digamber Gadhe, Mr. Gopal Digamber Gadhe and Mr. Anand Pramod Joshi; bearing no. 2016, Dated 15/05/2023.



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- 4) Copy of Building permission and sanction map order passed by the Akola Municipal Corporation vide its Permit no. DDMCO/B/2024/APL/05220; Dated 14/06/2024.
- 5) Draft of Agreement to sale executed by Mr. Sanjay Digamber Gadhe, Mr. Gopal Digamber Gadhe and Mr. Anand Pramod Joshi in f/o Mr. Shankar Sadashiv Gujare And Mrs. Lata Shankar Gujare.
- 6) Copy of Latest 7/12 in the name of Mr. Sanjay Digamber Gadhe, Mr. Gopal Digamber Gadhe and Mr. Anand Pramod Joshi.
- 7) Copy of Tax receipt in the name of Mr. Sanjay Digamber Gadhe, Mr. Gopal Digamber Gadhe and Mr. Anand Pramod Joshi.

PART III: FLOW OF TITLE OF PROPERTY:

1. After perusal of the document provided by the applicant/borrower it reveals that, Initially agriculture land field **Survey/Gat No. 12/4/D Area Adm 0.51 HR** of Mauje- Tapalabad, was in originally owned and possessed by Rajiv Developers Thought Mr. Rajiv Kamalkishor Biyani who converted same into non agricultural for residential use as per the order passed by SDO Akola and thereby formulated the layout thereon, vide order passed in Rev. Case no. NAP-34/Tapalabad/22/2009-10, Dated 04/11/2010.
2. Thereafter Rajiv Developers Thought Mr. Rajiv Kamalkishor Biyani executed the sale deed in f/o Mr. Gulab Rangladas Chavala and Other; thereby sold out the above said **Layout Plot no. 14, Area admeasuring 303.25 Sq. Mt. i.e 3264.18 Sq. Ft. along with other Plot** of Survey no. 12/4/D; Vide Reg. Sale Deed Bearing no. 4364, Dated 03/09/2011.
3. Thereafter Mr. Gulab Rangladas Chavala and Others executed the sale deed in f/o Mrs. Sonal Ashish Lohiya; thereby sold out the above said **Layout Plot no. 14, Area admeasuring 303.25 Sq. Mt. i.e 3264.18 Sq. Ft. along with other Plot** of Survey no. 12/4/D; Vide Reg. Sale Deed bearing no. 4089, Dated 07/08/2012.
4. Thereafter Mrs. Sonal Ashish Lohiya executed the sale deed in f/o Mr. Sanjay Digamber Gadhe, Mr. Gopal Digamber Gadhe and Mr. Anand Pramod Joshi; thereby sold out the above said **Layout Plot no. 14, Area admeasuring 303.25 Sq. Mt. i.e 3264.18 Sq. Ft.** of Survey no. 12/4/D; Vide Reg. Sale Deed bearing no. 2016, Dated 15/05/2023.
5. Thereafter Mr. Sanjay Digamber Gadhe, Mr. Gopal Digamber Gadhe and Mr. Anand Pramod Joshi applied for the building permission and sanction map for the construction of residential building, consist of **4 Duplex** on above said **Layout Plot no. 14, Area admeasuring 303.25 Sq. Mt. i.e 3264.18 Sq. Ft.** of Survey no. 12/4/D; Thereby Akola Municipal Corporation, approved the same its Permit no. DDMCO/B/2024/APL/05220; Dated 14/06/2024.
6. At Present Mr. Sanjay Digamber Gadhe, Mr. Gopal Digamber Gadhe and Mr. Anand Pramod Joshi is the sole and absolute owner and possessor of the above said **Row-House/Duplex No. 3, having Built-up Area Adm. 1100.00 Sq. Ft.** along with the Proportionate undivided share of Layout Plot no. 14 of Survey no. 12/4/D.; Located at Mauje- Tapalabad, Tq. And Dist. Akola; Who agreed to sale the same to **Mr. Shankar Sadashiv Gujare And Mrs. Lata Shankar Gujare**, as per the draft of Agreement to sale.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:



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Mr. Sanjay Digamber Gadhe, Mr. Gopal Digamber Gadhe and Mr. Anand Pramod Joshi has acquired and owns the said property by Vide Reg. Sale deed bearing no. 2016, Dated 15/05/2023.

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 13/30 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? **Not applicable**
- 5.17 Whether POA as recorded in 5.15 is registered? **Not applicable**
- 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 for Years:	13 years.
Name of the Advocate / Searcher:	Adv. Gaurav S. Deshmukh
Search Report Date:	10/10/2026
Search E-Challan No.	MH011755650202627U

Note:
5.21 Whether EC is obtained?
EC Details:-

No. of Years EC Obtained:	Not applicable
Any Encumbrance to Specify:	Not applicable
EC Applied by:	Not applicable



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PART VI: CERTIFICATE

In view of forgoing, I certify that the title deeds intended to be deposited relating to the property which is offered as a security by way of equitable mortgage and the documents of title referred to above are perfect evidence of the title. If the said equitable mortgage is created in favour of ICICI HFC Ltd. it would satisfy the requirements of creation of an equitable mortgage.

I further certify that **Mr. Shankar Sadashiv Gujaré.** is deriving/derived a valid, clear, marketable and unencumbered title in the Said Property. The Mortgage, if created will be available to the ICICI HFC for the liability of the intending Borrower i.e. **Mr. Shankar Sadashiv Gujaré and Mrs. Lata Shankar Gujaré.**

PART VI: THE FOLLOWING ORIGINAL DOCUMENTS TO BE COLLECT FOR CRECTION OF MORTGAGE ON SAID PROPERTY.

Following documents needs to be submitted at the time of disbursement of the loan:-

- 1) Copy of NA Order vide order passed in Rev. Case no. NAP-34/Tapalabad/22/2009-10, Dated 04/11/2010.
- 2) Copy of Reg. Sale Deed executed by Mr. Gulab Rangladas Chavala and Other in f/o Mrs. Sonal Ashish Lohiya; Bearing no. 4089, Dated 07/08/2012.
- 3) Copy of Reg. Sale Deed executed by Mrs. Sonal Ashish Lohiya in f/o Mr. Sanjay Digamber Gadhe, Mr. Gopal Digamber Gadhe and Mr. Anand Pramod Joshi; bearing no. 2016, Dated 15/05/2023.
- 4) Copy of Building permission and sanction map order passed by the Akola Municipal Corporation vide its Permit no. DDMCO/B/2024/APL/05220; Dated 14/06/2024.
- 5) **Original Proposed** Reg. Sale Deed executed by Mr. Sanjay Digamber Gadhe, Mr. Gopal Digamber Gadhe and Mr. Anand Pramod Joshi in f/o Mr. Shankar Sadashiv Gujaré And Mrs. Lata Shankar Gujaré.
- 6) **Original/Digital** Latest 7/12 in the name of Mr. Sanjay Digamber Gadhe, Mr. Gopal Digamber Gadhe and Mr. Anand Pramod Joshi.
- 7) **Original/Digital** Tax receipt in the name of Mr. Sanjay Digamber Gadhe, Mr. Gopal Digamber Gadhe and Mr. Anand Pramod Joshi.
- 8) **Equitable Mortgage** executed by Borrower in f/o ICICI HFC LTD.

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

PART VI: REMARKS:-NIL

GAURAV SHIV
AJIRAO
DESHMUKH
Digitally signed by
GAURAV SHIV AJIRAO
DESHMUKH
Date: 2026.10.13 12:26:39
+05'30'
Mr. Gaurav S. Deshmukh
(Advocate)



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TITLE VERIFICATION AND SEARCH REPORT

Appl. No: 77000372990

Date: 10/10/2026

To,

Branch Credit Manager,
ICICI HFC LTD.
Akola.

Ref:- Investigation of the title of the property.

DESCRIPTION OF APPLICANT'S AND PROPERTY.

1. Name of the Applicant/Borrower/s: Mr. Prathmesh Gajanan Deshmukh
2. Name of the Property Owner/s: Mr. Sanjay Digamber Gadhe, Mr. Gopal Digamber Gadhe and Mr. Anand Pramod Joshi.

3. Description of the Property:

That the piece and parcel land situated within the jurisdiction of Akola Municipal Corporation situated at **Mauje- Tapalabad**, bearing field **Survey no. 12/4/D** which is converted as Non Agriculture for Residential use, as per the order passed by SDO Akola vide order passed in Rev. case no. NAP-34/Tapalabad/22/2009-10, Dated 04/11/2010, out of which **Layout Plot no. 14, Area admeasuring 303.25 Sq. Mt. i.e 3264.18 Sq. Ft.**; Whereas residential House/Duplex construction thereon as per the building permission and sanction map issued by Akola Municipal Corporation vide its Permit no. DDMCO/B/2024/APL/05220; Dated 14/06/2024. Out of which **Row-House/Duplex No. 3, having Built-up Area Adm 1100.00 Sq. Ft.** along with the Proportionate undivided share in land; Located at Mauje- Tapalabad, Tq. And Dist. Akola.

Which is bounded as under:-

Towards East: Duplex of Chaudhari

Towards West: Parking

Towards North: Duplex no. 2

Towards South: Duplex no. 4

Dear Sir/Madam,

As per your instruction I have carried out online search in respect of the above mentioned property for the last 13 years (i.e. from year 2014 to 2026) through the web portal www.igrmaharashtra.gov.in maintained by Department of Registration and Stamp Government of Maharashtra and I Found the following entries during the course of online search –

2014-	NIL
2015-	NIL
2016-	NIL
2017-	NIL
2018-	NIL
2019-	NIL
2020-	NIL
2021-	NIL



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2022-	NIL
2023-	Reg. Sale Deed executed by Mrs. Sonal Ashish Lohiya in f/o Mr. Sanjay Digamber Gadhe, Mr. Gopal Digamber Gadhe and Mr. Anand Pramod Joshi; bearing no. 2016, Dated 15/05/2023.
2024-	NIL
2025-	NIL
2026-	NIL

- This is to certify that –

- ✓ I have taken a search for the period of last 13 years i.e. 2014 to 2026 through website www.igrmaharashtra.gov.in maintained by Department of Registration and Stamp Government of Maharashtra, Vide search E-Challan no. **MH011755650202627U**; **Dated 10/10/2026**; During my search, I do not find anything adverse, which would prevent the present borrower by mortgaging the subject property.
- ✓ Following scrutiny of records related Title Deeds as well as Search taken in office of S.R.O. hereby certify the genuineness of the Title Deeds.
- ✓ The property in question is not mortgaged with any financial institution by its owner and it is free from lien, mortgage, encumbrances etc.
- ✓ I certify that, present owner as mentioned above is having absolute, clear and marketable title over the subject property. I further certify that, he has no obstacle to mortgage/transfer the subject property. The mortgage can be created by intending borrower/mortgagor and said mortgage would be enforceable.

GAURAV SHIV
AJIRAO
DESHMUKH

Digitally signed by
GAURAV SHIV AJIRAO
DESHMUKH
Date: 2026.10.13 12:26:51
+05'30'

Mr. Gaurav S. Deshmukh
Advocate