

Mr. Sachin G. Sharma
Advocate
B. Com., LL. B.

25, "Shree Sarveshwar", Near Rajwade
Nagar, Narendra Chauk, Dhule
Road, Dhule.
Email: adv.sachingsharma@gmail.com
M. No. 9325056000 / 0728056000

LEGAL SCRUTINY REPORT

Dated – 20.08.2026

Application No:- 77000313534

To,
ICICI Home Finance Company Ltd.,
Dhule.

Dear Sir/Madam,
Legal Scrutiny Report in respect of the file of Rakhi Viru Hadare

PART I: PROPERTY DETAILS:-

- 1. Name of the Applicant/Borrower/s:-** Rakhi Viru Hadare
- 2. Name of the Co-applicant/s: (if any):-** Rina Dharam Hadare
- 3. Type of Loan:-** SELF CONSTRUCTION
- 4. Purpose of Loan:-** SELF CONSTRUCTION
- 5. Name of the Property Owner/s:-** Rakhi Viru Hadare.
- 6. Description of the Property (with Boundaries):-** To find out clear & marketable title of Northern Portion area 75.00 Sq. Mtr. out of Plot No 31 out of S No 51 situated at Nalave Kh, Tal. Nandurbar & Dist. Nandurbar within the limits of Gram Panchayat Nalave Kh.

The boundaries of Property:- (As per site)

Plot No	31
East	Road
West	Plot No 20, 21
South	Part of Plot No 31
North	Plot No 32

- 7. Nature / Status of the Property:-** N. A.
- 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)

Sr. No.	Date of Document	Name of the Document	Whether Original/Xerox
01	13.08.2026	7/12 Extract of Plot No 31 out of S No 51 situated at Nalave Kh	Xerox
02	14.10.2025	Reg. Sale Deed Sr. No. 2415/2025	Xerox
03	19.12.2025	Reg. Sale Deed Sr. No. 3205/2025	Xerox

04	14.05.2008	N A Order	Xerox
05	-----	Layout	Xerox
06	23.01.2026	Commencement Certificate	Xerox
07	-----	Sanctioned Building Plan	Xerox

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

- i) It appears from order of Sub Divisional Officer, Nandurbar vide order No. NASR/50/2007 Dated – 14.05.2008, land S No 51 situated at Nalave Kh was converted for Non Agricultural Purpose.
- ii) It appears from Index -2 vide Sr. No. 1351/2020 Dated 23.09.2020 that, Jayesh Babulal Jain has purchased Plot No 31 out of S No 51 situated at Nalave Kh, Tal. Nandurbar & Dist. Nandurbar from Dipakkumar Raghunandan Goyal on 23.09.2020 by way of Reg. Sale Deed Sr. No. 1351/2020.
- iii) It appears from Index -2 vide Sr. No. 3652/2022 Dated 24.06.2022 that, Kavita Anil Bhusanar and Sangita Kishor Bhosale has purchased Plot No 31 out of S No 51 situated at Nalave Kh, Tal. Nandurbar & Dist. Nandurbar from Jayesh Babulal Jain on 24.06.2022 by way of Reg. Sale Deed Sr. No. 3652/2022.
- iv) It appears from Reg. Sale Deed vide Sr. No. 2415/2025 Dated 14.10.2025 that, Rakhi Viru Hadare has purchased Southern Portion area 75.00 Sq. Mtr. out of Plot No 31 out of S No 51 situated at Nalave Kh, Tal. Nandurbar & Dist. Nandurbar from Kavita Anil Bhusanar and Sangita Kishor Bhosale on 14.10.2025 by way of Reg. Sale Deed Sr. No. 2415/2025.
- v) It appears from Reg. Correction Deed vide Sr. No. 3205/2025 Dated 19.12.2025 that, at the time of execution Reg. Sale Deed Sr. No. 2415/2025, instead of Northern Portion area 75.00 Sq. Mtr. wrongly Southern Portion area 75.00 Sq. Mtr. was typed. Hence to overcome that mistake both the parties of Sale Deed had executed Reg. Correction Deed Sr. No. 3205/2025.
- vi) It appears from Commencement Certificate Dated 23.01.2026 that, Gram Panchayat Nalave Kh has sanctioned the building plan of Rakhi Viru Hadare to construct the house as per plan on Northern Portion area 75.00 Sq. Mtr. out of Plot No 31 out of S No 51 situated at Nalave Kh.
- vii) For the purpose of search & verification I have also inspected Index II registers from 2012 onwards in respect of the above mentioned property. The records of Sub-Registrars Offices at some places were misplaced and not available and some were in bad, torn, worn out and mutilated condition. From 2009 onwards entries of computer system have been checked by me, but at some places the entries are not properly feed up in the system. Hence, ensure any charge on above said property.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:-

- 1) Copy of 7/12 Extract.
- 2) Copy of Reg. Sale Deed Sr. No. 2415/2025, Dated-14.10.2025.

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 & tenancy regulations?	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 on the property?	Not provided
5.6	Whether all original documents for last 13 yrs have been scrutinized?	As far as supplied
5.7	Whether required documents are available for creating mortgage?	Yes
5.8	Whether previous owners had the right/competency to transfer the property?	Yes
5.9	Whether proposed mortgage by deposit of title deeds is possible?	Yes
5.10	What is the tenure of the land if it leased? ----- years (remaining period)	Nil
5.2	Whether the land is Adivasi (Tribal) Land?	No
5.25/B	Whether the land/property is joint family property?	No
5.13	Whether SARFAESI Act applicable?	Yes
5.14	Is the 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 favor of the loan applicant?	No
5.16	Whether the said POA holder has/had authority to sell the property under POA?	Nil
5.17	Whether POA as recorded in 5.15 is registered?	Nil
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.)?	Nil
5.19	Whether any permission / consent is required to sell the property upon invocation of the mortgage?	Nil
5.20	Whether Search Report is obtained and submitted? Search Conducted Years:- 13 Year. Name of The Advocate:- Adv. Sachin G. Sharma. Search Report Dated:- 20/08/2026.]	Yes
5.21	Whether EC is obtained? [Nos. of Years EC obtained. Any encumbrance to specify- As per report EC applied by:-	Yes

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 **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/We further certify that Rakhi Viru Hadare 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 Rakhi Viru Hadare after clearing the above mentioned charge.

The following original documents to be collected by ICICI HFC for creation of **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: -

Sr. No.	Date of Document	Name of the Document	Whether Original/Xerox
01	13.08.2026	7/12 Extract of Plot No 31 out of S No 51 situated at	Online Digital

		Nalave Kh	
02	14.10.2025	Reg. Sale Deed Sr. No. 2415/2025	Original
03	19.12.2025	Reg. Sale Deed Sr. No. 3205/2025	Original
04	14.05.2008	N A Order	Xerox
05	-----	Layout	Xerox
06	23.01.2026	Commencement Certificate	Original
07	-----	Sanctioned Building Plan	Original

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

Sr. No.	Date of Document	Name of the Document	Whether Original/Xerox
-	-	-	-

Original Notice of Intimation.

REMARKS (if any):-Nil.

SACHIN
GOPALKRUSHNA
SHARMA

Yours faithfully,

Digitally signed by SACHIN
GOPALKRUSHNA SHARMA
Date: 2026.08.20 18:14:13
+05'30'

Advocate

(Enclosed:- 13 yrs E-challan)

Mr. Sachin G. Sharma
Advocate
B. Com., LL. B.

25, "Shree Sarveshwar", Near Rajwade
Nagar, Narendra Chauk, Dhule
Road, Dhule.
Email: adv.sachingsharma@gmail.com
M. No. 9325056000 / 07798056000

To,

Dated – 20.08.2026

Branch Credit Manager,
ICICI HFC LTD.

Reference:-

Loan Proposal of Rakhi Viru Hadare (Intending Borrower), R/o- Dhule

Description of the Property:-

Northern Portion area 75.00 Sq. Mtr. out of Plot No 31 out of S No 51 situated at Nalave Kh,
Tal. Nandurbar & Dist. Nandurbar within the limits of Gram Panchayat Nalave Kh.

Type of Transaction:- SELF CONSTRUCTION

In my opinion the Type of Transaction is SELF CONSTRUCTION.

I am of the opinion that the title of the present owner Rakhi Viru Hadare is clear and marketable title in respect of property and can be considered as acceptable security by ICICI HFC, LTD.

I. Subject to condition documents required to be taken for security purpose as follows:-

Sr. No.	Date of Document	Name of the Document	Whether Original/Xerox
01	13.08.2026	7/12 Extract of Plot No 31 out of S No 51 situated at Nalave Kh	Online Digital
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04	14.05.2008	N A Order	Xerox
05	-----	Layout	Xerox
06	23.01.2026	Commencement Certificate	Original
07	-----	Sanctioned Building Plan	Original
08	20.08.2026	Legal Title & Search Report issued by Adv. Sachin G. Sharma, along with Search paid Receipt for 13 years	Original

ANNEXTURE

DOCUMENTS:-

For the purpose of opinion in respect of the aforesaid immovable property, following documents were made available for my perusal:

Sr. No.	Date of Document	Name of the Document	Whether Original/Xerox
01	13.08.2026	7/12 Extract of Plot No 31 out of S No 51 situated at Nalave Kh	Xerox
02	14.10.2025	Reg. Sale Deed Sr. No. 2415/2025	Xerox
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05	-----	Layout	Xerox
06	23.01.2026	Commencement Certificate	Xerox
07	-----	Sanctioned Building Plan	Xerox

Remark:- Documents are collected as per your policy & verify the all original documents of

Present owner.

Hence, this Report

Date-20/08/2026

SACHIN
GOPALKRUSHNA
SHARMA

Digitally signed by SACHIN
GOPALKRUSHNA SHARMA
Date: 2026.08.20 18:14:27
+05'30'

Sachin G. Sharma
Advocate.