



Shweta M. Mane (Kakad)

L.L.B, L.L.M (Pune)

ADVOCATE & NOTARY

Swami Plot no. 4
Shrikrishna Nagar, Beside Darda Nagar
Darwaha Road, Yavatmal-445001
Call:- 07020796029, 09921655669
Email:- adv.shwetakakad@gmail.com

LEGAL SCRUTINY REPORT

Application no. 77000355236

Date: 30/09/2026

**To,
Branch Credit Manager,
ICICI HFC LTD.**

Dear Sir/Madam,

1. Legal Scrutiny Report in respect of Kalyani Bhavan Sagne.

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s: Kalyani Bhavan Sagne.**
- 2. Name of the Co-applicant/s: (if any):- Bhavan Rajaram Sagne**
- 3. Type of Loan: LAP BT**
- 4. Purpose of Loan: LAP BT**
- 5. Name of the Property Owner/s: Kalyani Bhavan Sagne.**
- 6. Description of the Property (with Boundaries):**

That, the Layout Plot no. 3, Area admeasuring about 472.50 sq.mtrs. and construction thereon of house out of Field Survey No. 170/2, 171/4, Situated at Mauje Darwaha Khand-2, Tq. Darwaha Dist. Yavatmal, bounded as under:-

BOUNDARIES			
East	West	North	South
Layout 12 mtr. Road	Layout Plot no. 15 & 16	Layout Plot no. 2	Layout Plot no. 4

7. Nature / Status of the Property: Freehold

8. Type of Property: Commercial

**PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR
SCRUTINY AND LEGAL OPINION: (SPECIFY THE DOCUMENTS ARE
ORIGINAL OR XEROX)**

- a. Photo copy of N.A. Order and Sanctioned Layout Map, dated 18/04/2013.
- b. Photo copy of registered power of attorney dated 11/08/2015 deed no. 3286/2015.
- c. Photo copy of registered sale deed dated 12/08/2021 deed no. 1722/2021.

- d. Photo copy of registered sale deed dated 06/04/2022 deed no. 759/2022.
- e. Photo copy of registered sale deed dated 18/05/2022 deed no. 1133/2022.
- f. Digitally signed 7/12 extract.
- g. Digitally signed Sanctioned building plan and permit, dated 24/01/2023.
- h. Photo copy of completion certificate dated 27/06/2023.
- i. Photo copy of Tax Receipt, dated 06/04/2026.
- j. Photo copy of LOD issued by Cholamandalam Investments and Finance Co. Ltd., dated 21/09/2026.

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

- Initially the field Survey No. 170/2, 171/4, area admeasuring about 2 Hecter 25 R., of Mauje Darwha, Tq. Darwha Dist. Yavatmal, was an agricultural land under occupancy class-I, previously owned and possessed by Mr. Shrikant Shridhar Thodage and T.K. Associates through its partners 1) Mr. Shrikant Shridhar Thodage and 2) Mr. Vivek Shridhar Kinkar, prior to 2013.
- Thereafter Mr. Shrikant Shridhar Thodage and T.K. Associates through its partners 1) Mr. Shrikant Shridhar Thodage and 2) Mr. Vivek Shridhar Kinkar applied before the Sub Divisional Officer Darwha, for the conversion of above land into non-agricultural purposes and said authority registered the matter in Revenue Case No. 14/NAP-34/2011-2012, of Mauje Darwha, Tq. Darwha Dist. Yavatmal and passed the order of conversion on dated 18/04/2013, thereafter layout was prepared and plots were established, out of all these plots, Layout Plot no. 3 is subject matter of this search.
- Thereafter, Mr. Shrikant Shridhar Thodage died on 22/07/2014 and as per the provision of law, his undivided land share in above property came to share of his legal heirs namely Smt. Anjali Shrikant Thodage, Tanvi Shrikant Thodage, Trupti Shrikant Thodage and Tejas Shrikant Thodage. This transaction is duly recorded in revenue record vide mutation entry no. 22168, dated 24/06/2015.
- Thereafter Tanvi Shrikant Thodage, Trupti Shrikant Thodage and Tejas Shrikant Thodage executed registered power of attorney in favour of Smt. Anjali Shrikant Thodage, on dated 11/08/2015, deed no. 3286/2015, executed at Sub Registrar Office Yavatmal-2.
- Thereafter, T.K. Associates through its partners Mr. Vivek Shridhar Kinkar and Smt. Anjali Shrikant Thodage for herself and as a POA holder for Tanvi Shrikant Thodage, Trupti Shrikant Thodage and Tejas Shrikant Thodage, sold the Plot no. 3, area admeasuring about 472.50 sq.mtr., out of Field Survey No. 170/2, 171/4 of Mauje Darwha Khand-2, Tq. Darwha Dist. Yavatmal, to Asif Iqbal Musani by way of registered sale deed dated

12/08/2021, deed no. 1722/2021, executed at Sub Registrar Office Darwha.

- Thereafter, Asif Iqbal Musani sold the Plot no. 3, area admeasuring about 472.50 sq.mtr., out of Field Survey No. 170/2, 171/4 of Mauje Darwha Khand-2, Tq. Darwha Dist. Yavatmal, to Anand Sudhakar Ganjiwale by way of registered sale deed dated 06/04/2022, deed no. 758/2022, executed at Sub Registrar Office Darwha.
- Thereafter Anand Sudhakar Ganjiwale sold the Plot no. 3, area admeasuring about 472.50 sq.mtr., out of Field Survey No. 170/2, 171/4 of Mauje Darwha Khand-2, Tq. Darwha Dist. Yavatmal to Kalyani Bhavan Sagne, by way of registered Sale Deed dated 18/05/2022, vide deed No. 1133/2022, executed at Sub Registrar Office Darwha.
- Accordingly an entry in respect of the above said transaction is taken into Mutation record and this fact is also evident by 7/12 extract in the name of Kalyani Bhavan Sagne issued by Talathi Darwha Khand-2.
- Thereafter, Kalyani Bhavan Sagne mortgaged the above property with the Equitas Small Finance Bank Ltd. Branch at Yavatmal, by way of registered mortgage dated 31/01/2024, vide deed no. 266/2024, executed at Sub Registrar Office Darwha, and subsequently repaid the said loan, therefore, said bank release the above property from their charge and executed registered release deed on dated 13/03/2025, deed no. 690/2025, executed at Sub Registrar Office Darwha.
- Thereafter, Kalyani Bhavan Sagne mortgaged the above property with the Cholamandalam Investments and Finance Co. Ltd. Branch at Yavatmal, by way of registered mortgage dated 17/03/2025, vide deed no. 707/2025, executed at Sub Registrar Office Darwha, and said property is still mortgaged with the said Bank. Therefore, Registered release deed should be obtained.
- That the link in the chain of the title has been properly established. All the transactions have been duly verified from the relevant record of Registrar of documents, Revenue record. I am satisfied & confirmed that the property is heritable and transferable and the transferor has right to transfer. All necessary parties have been joined in the documents and the documents have desired legal effect. Fact and Event Material to title have been satisfactorily proved.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

The present owner, **Kalyani Bhavan Sagne**, is/are the owner of Layout Plot no. 3, Area admeasuring about 472.50 sq.mtrs. and construction thereon of house out of Field Survey No. 170/2, 171/4, Situated at Mauje Darwha Khand-2, Tq. Darwha Dist. Yavatmal.

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?	No
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	Not Applicable
5.20	Whether Search Report is obtained and submitted?	Yes
	Search Report Details: -	
	Search Conducted Years: 13 years.	13 Years

	Name of the Advocate / Searcher: Note:	Adv. Shweta Mane Search Report dated 30/09/2026 vide receipt no. MH011148308202627E & Defacement No. 0006287013202627 and MH011141550202627E
5.21	Whether EC is obtained? EC Details: - No. of Years EC Obtained Any Encumbrance to Specify EC Applied by	Not Applicable

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 after the execution of the sale deed in favour of **Kalyani Bhavan Sagne** it would satisfy the requirements of creation of an equitable mortgage.

I further certify that **Kalyani Bhavan Sagne** would derive a valid, clear, marketable and unencumbered title in the subject property except the charge of **Cholamandalam Investments and Finance Co. Ltd. Branch at Yavatmal.**

The Mortgage, if created will be available to the ICICI HFC for the liability of the intending Borrower i.e. **Kalyani Bhavan Sagne.**

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

1. Photo copy of N.A. Order and Sanctioned layout plan, dated 18/04/2013.
2. Digitally signed copy of latest 7/12 extract.
3. Original Property Tax Receipt.
4. Original LOD from **Cholamandalam Investments and Finance Co. Ltd. Branch at Yavatmal.**

Following documents are required post disbursal [If any]:-

1. Certified copy of sale deed dated 12/08/2021 deed no. 1722/2021.
2. Original sale deed dated 06/04/2022 deed no. 759/2022.
3. Original sale deed dated 18/05/2022, deed no. 1133/2022.
4. Digitally signed Sanctioned building plan and permit, dated 24/01/2023.
5. Original registered release deed from Equitas Small Finance Bank Ltd. Branch at Yavatmal on dated 13/03/2025, deed no. 690/2025
6. Original Registered release deed from **Cholamandalam Investments and Finance Co. Ltd. Branch at Yavatmal**

Place: Yavatmal
Date: 30/09/2026

Adv.Shweta
Mane[Kakad]

Digitally signed by
Adv.Shweta Mane[Kakad]
Date: 2026.10.07 11:32:35
+05'30'

Signature of Advocate



CHALLAN
MTR Form Number-6



GRN MH011148308202627E	BARCODE	Date 30/09/2026-14:23:26	Form ID
Department Inspector General Of Registration		Payer Details	
Search Fee		TAX ID / TAN (If Any)	
Type of Payment Other Items		PAN No.(If Applicable)	
Office Name DWH_DARWHA SUB REGISTRAR		Full Name AdvShweta Madhaorao Mane	
Location YAVATMAL			
Year 2026-2027 One Time		Flat/Block No.	
Account Head Details		Premises/Building	
Amount In Rs.			
0030072201 SEARCH FEE		25.00	
		Road/Street	
		Area/Locality Yavatmal	
		Town/City/District	
		PIN	
		Remarks (If Any)	
		Survey No. 170/2/171/4 Plot No. 3, Kasabe Darwaha Khand 2 Tq Darwaha	
		Year 2014 to 2015	
		Amount In Twenty Five Rupees Only	
Total		25.00	
Words			
Payment Details STATE BANK OF INDIA		FOR USE IN RECEIVING BANK	
Cheque-DD Details		Bank CIN	Ref. No. 00040572026093006670 IK0DUHDIM5
Cheque/DD No.		Bank Date	RBI Date 30/09/2026-14:24:24 Not Verified with RBI
Name of Bank		Bank-Branch	STATE BANK OF INDIA
Name of Branch		Scroll No. , Date	Not Verified with Scroll

Department ID : Mobile No. : XXXXXX5669
 NOTE:- This challan is valid for reason mentioned in Type of payment only. Not valid for other reasons or unregistered document
 सदर चलन "टाइप ऑफ पेमेंट" मध्ये नमूद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी न करावयाच्या दस्त्यासाठी लागू नाही.



Shweta M. Mane (Kakad)
LL.B, L.L.M (Pune)
ADVOCATE & NOTARY

Swami Plot no-4
Shrikrishna Nagar, Beside Darda Nagar
Darwha Road, Yavatmal-445001
Cell:- 07020796039, 09821663669
Email:- adv.shwetakakad@gmail.com

Date:- 30/09/2026

To,

The Branch Manager,

ICICI Home Finance Ltd.

LAN No: **77000355236**

TITLE VERIFICATION AND SEARCH REPORT

1.	Name and Address of the Property Holder / Title holder	Kalyani Bhavan Sagne, r/o. Ladhkhed, Tq. Darwha Dist. Yavatmal		
2.	Name and Address of Mortgagor	Kalyani Bhavan Sagne, r/o. Yavatmal, Tq. Darwha Dist. Yavatmal		
3.	DESCRIPTION OF PLOT			
a.	Survey No./Gat No.	Field Survey No. 170/2, 171/4		
b.	Door No./Plot no./ House no	Layout Plot no. 3,		
c.	Extent/ area including plinth/ built up area in case of house property	Area admeasuring about 472.50 sq.mtrs. and construction thereon of house		
d.	Location	Situated at Mauje Darwha Khand-2, Tq. Darwha Dist. Yavatmal		
	BOUNDARIES OF PROPERTY			
	East	West	North	South
	Layout 12 mtr. Road	Layout Plot no. 15 & 16	Layout Plot no. 2	Layout Plot no. 4

4. Details/Description Of Documents Scrutinized

- Photo copy of N.A. Order and Sanctioned Layout Map, dated 18/04/2013.
- Photo copy of registered power of attorney dated 11/08/2015 deed no. 3286/2015.
- Photo copy of registered sale deed dated 12/08/2021 deed no. 1722/2021.
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- Digitally signed 7/12 extract.
- Digitally signed Sanctioned building plan and permit, dated 24/01/2023.
- Photo copy of completion certificate dated 27/06/2023.
- Photo copy of Tax Receipt, dated 06/04/2026.
- Photo copy of LOD issued by Chola mandalam Investments and Finance Co. Ltd., dated 21/09/2026.

5. Flow Of Title:-

I have obtained necessary searches in the Sub- Registrar office at Yavatmal for the period from **2014 to 2026** (13 years). Mutation and all other relevant documents in respect of the aforesaid property, my report is as follows:-

- Initially the field Survey No. 170/2, 171/4, area admeasuring about 2 Hecter 25 R., of Mauje Darwha, Tq. Darwha Dist. Yavatmal, was an agricultural land under occupancy class-I, previously owned and possessed by Mr. Shrikant Shridhar Thodage and T.K. Associates through its partners 1) Mr. Shrikant Shridhar Thodage and 2) Mr. Vivek Shridhar Kinkar, prior to 2013.
- Thereafter Mr. Shrikant Shridhar Thodage and T.K. Associates through its partners 1) Mr. Shrikant Shridhar Thodage and 2) Mr. Vivek Shridhar Kinkar applied before the Sub Divisional Officer Darwha, for the conversion of above land into non-agricultural purposes and said authority registered the matter in Revenue Case No. 14/NAP-34/2011-2012, of Mauje Darwha, Tq. Darwha Dist. Yavatmal and passed the order of conversion on dated 18/04/2013, thereafter layout was prepared and plots were established, out of all these plots, Layout Plot no. 3 is subject matter of this search.
- Thereafter, Mr. Shrikant Shridhar Thodage died on 22/07/2014 and as per the provision of law, his undivided land share in above property came to share of his legal heirs namely Smt. Anjali Shrikant Thodage, Tanvi Shrikant Thodage, Trupti Shrikant Thodage and Tejas Shrikant Thodage. This transaction is duly recorded in revenue record vide mutation entry no. 22168, dated 24/06/2015.
- Thereafter Tanvi Shrikant Thodage, Trupti Shrikant Thodage and Tejas Shrikant Thodage executed registered power of attorney in favour of Smt. Anjali Shrikant Thodage, on dated 11/08/2015, deed no. 3286/2015, executed at Sub Registrar Office Yavatmal-2.
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- Accordingly an entry in respect of the above said transaction is taken into Mutation record and this fact is also evident by 7/12 extract in the name of Kalyani Bhavan Sagne issued by Talathi Darwha Khand-2.
- Thereafter, Kalyani Bhavan Sagne mortgaged the above property with the Equitas Small Finance Bank Ltd. Branch at Yavatmal, by way of registered mortgage dated 31/01/2024, vide deed no. 266/2024, executed at Sub Registrar Office Darwha, and subsequently repaid the said loan, therefore, said bank release the above property from their charge and executed registered release deed on dated 13/03/2025, deed no. 690/2025, executed at Sub Registrar Office Darwha.
- Thereafter, Kalyani Bhavan Sagne mortgaged the above property with the Cholamandalam Investments and Finance Co. Ltd. Branch at Yavatmal, by way of registered mortgage dated 17/03/2025, vide deed no. 707/2025, executed at Sub Registrar Office Darwha, and said property is still mortgaged with the said Bank. Therefore, Registered release deed should be obtained.
- That the link in the chain of the title has been properly established. All the transactions have been duly verified from the relevant record of Registrar of documents, Revenue record. I am satisfied & confirmed that the property is heritable and transferable and the transferor has right to transfer. All necessary parties have been joined in the documents and the documents have desired legal effect. Fact and Event Material to title have been satisfactorily proved.

CERTIFICATE

I hereby certify that the above-mentioned property of **Kalyani Bhavan Sagne**, is/are free from all sorts of encumbrances, charges, liabilities, liens, lispendens and attachment of any kind whatsoever and the said property is absolutely clear, free and marketable except the loan already taken from **Cholamandalam Investments and Finance Co. Ltd. Branch at Yavatmal**.

It is also hereby certified that the above mentioned land is not attached by any restriction of Urban Land (ceiling and Regulation) Act, 1976 and the same is not under any claim of CMDA and CIT and it is fit for equitable mortgage. The **challan no. MH011148308202627E & Defacement No. 0006287013202627 and MH011141550202627E dated 30/09/2026** for the relevant search is enclosed hereto.

Minor/(s) and his/ their interest in the property/(ies) is to the extent of Nil (Specify the share of the Minor with Name). (Strike out if not applicable).

The Mortgage if created will be available to the Bank for the Liability of the Intending Borrower **Kalyani Bhavan Sagne**.

I certify that **Kalyani Bhavan Sagne** has / have an absolute, clear and Marketable title over the Schedule property/ (ies). I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.

It is further certified that I have verified from the Sub. Registrar's office about the genuineness of the title deed(s) examined by me and that the same is (are) original and not duplicate or fake.

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

1. Photo copy of N.A. Order and Sanctioned layout plan, dated 18/04/2013.
2. Digitally signed copy of latest 7/12 extract.
3. Original Property Tax Receipt.
4. Original LOD from **Cholamandalam Investments and Finance Co. Ltd. Branch at Yavatmal.**

Following documents are required post disbursal [If any]:-

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6. Original Registered release deed from **Cholamandalam Investments and Finance Co. Ltd. Branch at Yavatmal.**

Place: Yavatmal
Date: 30/09/2026

Adv.Shweta
Mane[Kakad]

Digitally signed by Adv.Shweta
Mane[Kakad]
Date: 2026.10.07 11:09:52
+05'30'

Signature of Advocate