

VAISHALI RANJEET HIRE

(Advocate)

"AAI" Niwas, Nageshwarwadi, Aurangabad

(M) 09881295348

LEGAL SCRUTINY REPORT

Date: - 19/09/2026

To,
The Branch Manager,
ICICI HFC Limited.
Aurangabad.

Sub: Legal Scrutiny Report in respect of the file of Mrs. Mangal Chatragun Raut and Mr. Govind Chatragun Raut

Property Details:

1)	Name of the Applicant & Application No.	:	Mr. Govind Chatragun Raut 77000359824
2)	Name of the Co-applicant/s (if any)	:	Mrs. Mangal Chatragun Raut
3)	Type of Loan:	:	HL BT + Top Up
4)	Purpose of Loan	:	HL BT + Top Up
5)	Name of the Property owners	:	Mrs. Mangal Chatragun Raut and Mr. Govind Chatragun Raut
All that piece and parcel of the property Plot No. 36, admeasuirn garea 49.875 sq. meter, situated at Gut No. 38/part, Mauje Hirapur, Tq. and Dist. Aurangabad within the jurisdiction of Sub-Registrar, Chhatrapati Sambhajinagar, which is bounded as under: Towards East : Plot No. 37 Towards West : Plot No. 35 Towards North : 9.00 meter wide road Towards South : Land of Gut No. 37			
7)	Nature / Status of the property	:	Free Hold
8)	Type of Property	:	BT + Top Up

Part II: List of documents before me for scrutiny and legal opinion:

1. Copy of Index-II of registered sale deed bearing daybook No. AGG-2-4435/2010 dated 03/01/2010.
2. Copy of NA order bearing No. 2011/Mashaka/Jamin-1/NAP-34/Mauje Hirapur, Tq. Aurangabad/Pra Kra. 69 dated 14/01/2015.

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3. Copy of Final layout permission No. CIDCO/TPO/AFA-FLP/2015/05 dated 30/04/2015.
4. Copy of NOC to sale the plot on dated 30/04/2015.
5. Copy of registered sale deed bearing daybook No. AGG-3-2771/2015 dated 06/07/2015.
6. Copy of registered sale deed bearing daybook No. AGG-6-3231/2018 dated 12/06/2018.
7. Copy of list of document issued by Muthoot Housing Finance Company Ltd., dated 29/01/2026.

Part III : Flow of title of Property:

1. It appears from the documents that, land admeasuring 80 R, situated at Gut No. 38, Mauje Hirapur, Tq. and Dist. Aurangabad was owned and possessed by 1) Suresh Tekdiwale, 2) Sunil Omprakash Agrawal and 3) Jyoti Sunil Agrawal. They sold the above mentioned property to Dinesh Kantilal Rathi and Sanjay Kachrual Rathi vide registered sale deed bearing daybook No. AGG-2-4435/2010 dated 03/01/2010. Accordingly, the name of Dinesh Kantilal Rathi and Sanjay Kachrual Rathi came to be mutated in the revenue record vide mutation entry No. 1014 dated 15/07/2010.
2. That, Dinesh Kantilal Rathi and Sanjay Kachrual Rathi obtained the NA order bearing No. 2011/Mashaka/Jamin-1/NAP-34/Mauje Hirapur, Tq. Aurangabad/Pra Kra. 69 dated 14/01/2015 u/s 44 of MLRC, 1966 in respect of land admeasuring 8000 sq. meter, situated at Gut No. 38, Mauje Hirapur, Tq. and Dist. Aurangabad.
3. That, the Office of the CIDCO Authority has issued Final layout permission No. CIDCO/TPO/AFA-FLP/2015/05 dated 30/04/2015 and accordingly, total 46 plots are created.
4. That, the CIDCO Authority has issued NOC to sale the plot on dated 30/04/2015.
5. That, registered sale deed bearing daybook No. AGG-3-2771/2015 dated 06/07/2015 executed by Dinesh Kantilal Rathi and Sanjay Kachrual Rathi in favor of Mrs. Archana Raju Borse in respect of property Plot No. 36, admeasuring 49.875 sq. meter, situated at Gut No. 38/part, Mauje Hirapur, Tq. and Dist. Aurangabad and the name of Mrs. Archana Raju Borse came to be mutated in the revenue record vide mutation entry No. 1725.

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6. That, registered sale deed bearing daybook No. AGG-6-3231/2018 dated 12/06/2018 executed by Mrs. Archana Raju Borse in favor of Mrs. Mangal Chatragun Raut and Mr. Govind Chatragun Raut in respect of property Plot No. 36, admeasuirn garea 49.875 sq. meter, situated at Gut No. 38/part, Mauje Hirapur, Tq. and Dist. Aurangabad.
7. That, on the basis of registered sale deed bearing daybook No. AGG-6-3231/2018 dated 12/06/2018 the name of Mrs. Mangal Chatragun Raut and Mr. Govind Chatragun Raut came to be mutated in the revenue record vide mutation entry No. 2019.
8. That, Mrs. Mangal Chatragun Raut and Mr. Govind Chatragun Raut has availed the loan from Muthoot Housing Finance Company Ltd.

PART IV: EVIDENCE OF TITLE OF THE PROPERTY:

Registered sale deed bearing daybook No. AGG-6-3231/2018 dated 12/06/2018 executed by Mrs. Archana Raju Borse in favor of Mrs. Mangal Chatragun Raut and Mr. Govind Chatragun Raut.

PART V : OTHER PROVISIONS

5.1.	Whether provisions of the Urban Land Ceiling Act are applicable?	No
5.2.	Whether property 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?	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.	No
5.6	Whether all original documents for the last 30 years have been scrutinized?	I have scrutinized Xerox copy of 13 years documents
5.7	Whether all the original documents are available for creating a mortgage?	Yes
5.8	Whether all 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 is leased?	
5.11	Whether the land is Adivasi [Tribal] Land?	N.A.
5.12	Whether the land/property is joint family property?	N.A.
5.13	Whether SARFAESI Act is applicable?	Yes
5.14	Is land / property / flat being subject to any reservations / acquisitions/ requisitions?	N.A.

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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?	N.A.
5.16	Whether the said POA holder had had authority to sell the property under POA?	N.A.
5.17	Whether POA as recorded in 5.15 is registered?	N.A.
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	N.A.
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	N.A.
5.20	Whether the search report is obtained and submitted?	Yes
	Search Report Details:	
	Search Conducted Years:	2014-2026
	Name of Advocate:	Adv. Vaishali Hire
	Search Report Date:	19/09/2026
	Note:	Positive
5.21	Whether E.C.is obtained?	N.A.
	EC Details	N.A.
	No. of years EC obtained 0.00	N.A.
	Any Encumbrance to Specify	N.A.
	EC applied by :	N.A.

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 Mrs. Mangal Chatragun Raut and Mr. Govind Chatragun Raut would derive a valid, clear, marketable and unencumbered title in the property/ies stated above except the loan of Muthoot Housing Finance Company Ltd.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower Mrs. Mangal Chatragun Raut and Mr. Govind Chatragun Raut.

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VI. The following original documents to be collected by ICICI HFC for creation of Registered / Equitable Mortgage prior to disbursement

1. Original list of document issued by Muthoot Housing Finance Company Ltd., dated 29/01/2026.
2. Latest 7/12 extract.

The above documents are required before disbursement of the loan for creating valid mortgage.

VII. The following original documents are required to be deposited for creation of equitable mortgage after Disbursement

1. Original registered sale deed bearing daybook No. AGG-6-3231/2018 dated 12/06/2018 executed by Mrs. Archana Raju Borse in favor of Mrs. Mangal Chatragun Raut and Mr. Govind Chatragun Raut with ORR and Index-II
2. Original registered sale deed bearing daybook No. AGG-3-2771/2015 dated 06/07/2015 executed by Dinesh Kantilal Rathi and Sanjay Kachrualal Rathi in favor of Mrs. Archana Raju Borse with ORR and Index-II.
3. Original NOC from Muthoot Housing Finance Company Ltd.
4. The borrower must execute the NOI in favour of ICICI HFC.

Remarks, if any:-

Nil

Adv. Vaishali Hire

Vaishali
Ranjeet
Hire

Digitally signed by
Vaishali Ranjeet
Hire
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