

VIJAY S. DESHPANDE
M.Sc., M.B.A., B.A., L.L.B.,
ADVOCATE

OFFICE: -

Bhiwapurkar Chambers, 1st Floor,
Above N.G.D.A Services,
Opp. Yeshwant Stadium,
Dhantoli, Nagpur.

Cell No.: 9822641434
E-mail: vsdeshpande@rediffmail.com

RES:

63, Bajiprabhu Nagar,
Nagpur-440 033

LEGAL SCRUTINY REPORT

Date –17/07/2026

Ref. No. VSD/ICICI-HFC/JULY-26 (NAVIN-11)

APP. NO: - 77000339392

APS NO: 10320329

ODV by Savita on 15/07/2026

To,

**ICICI Home Finance Ltd.,
C. A. Road Branch Nagpur.**

Dear Sir / Madam,

Legal Scrutiny Report in respect of the file of Pravin Uttam Rathod

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrowers : Pravin Uttam Rathod**
- 2. Name of the Co-applicant/s (if any) : Sangita Pravin Rathod**
- 3. Type of Loan : BT + TOP UP**
- 4. Purpose of Loan : Under Construction**
- 5. Name of the Property Owner/s : Pravin Uttam Rathod and Sangita Pravin Rathod**
- 6.**

7. Discription of the Property (with boundaries):

All that piece and parcel of Non-Agriculture land at **Plot No. 15 total area admeasuring 105 Sq. Mtrs. (1130.22 Sq. Ft.)** being a portion of entire land at **New Kh. No. 13/3 of Mouza – Vela (Harishchandra)**, P. S.K.No. 38 within the limits of Grampanchyat **Vela (Harishchandra)** Tahsil Nagpur (Gramin) & District Nagpur and the said Plot to be known and styled as **“BHAKTI PARK”** and the plot is bounded as under: -

On the East	-	Plot No.31 and 32
On the West	-	12.00 Mtrs Wide Road
On the North	-	Plot No. 16
On the South	-	Plot No. 14

- 8. Nature / Status of the Property : Freehold / Leasehold**
- 9. Type of Property : Residential / Commercial**

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

1. Copy of NA Order Rev Case No. 164/NAP-34/Mouza Velahari/2019-2020 dt. 12/02/2020 issued by Hon'ble Collector Nagpur in favour of Shri Sanjay Puranmal Agrawal for Kh. No. 13/3 area admeasuring 3.07 HR.
2. Copy of MAHARERA certificate bearing No. P50500023028 dt 18/05/2020
3. Copy of Sanctioned layout Plan bearing No. E.E.(NMRDA)/294 dt. 29/06/2020 issued by Executive Engineer-1 Nagpur Metropolitan Regional Development Authority.
4. Copy of registered Power of Attorney for Admission bearing No. NGN-4-3969-2020 dt. 14/08/2020 executed by Shri Sanjay Puranmal Agrawal in favour of Shri Shekhar Kanhaiya Makarwar and Tanu Chanlal Punde.

5. Copy of RL Letter bearing No. A.E.-I/(NMRDA)/SOUTH/500 dt. 16/10/2020 issued by Assistant Engineer (South) Nagpur Metropolitan Regional Development Authority in favour of Shri Sanjay Puranmal Agrawal for Plot No. 4, 5, 6, 7, 8, 9, 10, 11, 15, 16, 18, 27, 32, 37, 38, 39, 40, 41, 42, 43, 45, 46, 47, 48, 49, 50, 52, 53, 54, 55, 56, 63, 67, 68, 69, 70, 71, 73, 74, 75, 76, 77, 78, 79, 80, 81.
6. Copy of 7/12 mutated in the name of Shri Sanjay Puranmal Agrawal vide ferfar No. 2409 for Plot No. 15.
7. Copy of registered Sale Deed bearing No. NGN-7-7705-2020 dt. 23/11/202 between Shri Sanjay Puranmal Agrawal through POA holder Shri Shekhar Kanhaiya Makarwar in favour of Shri Pravin Uttam Rathod and Sangita Pravin Rathod.
8. Copy of List of Document on dt. 02/03/2023 issued by Axis Bank Ltd. Nagpur.
9. Original Title Search Report issued by Adv. Vijay S. Deshpande, dt.17/07/2026.

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

On online verification of the above mentioned document and title E-Search carried out by me I am of the opinion that initially the Agricultural land at Kh. No. 13, total area admeasuring 5.09 HR of Mouza – Vela (Harishchandra), P. H. No. 38 within the limits of Gat Grampanchayat Vela (Harishchandra) Tahsil Nagpur (Gramin) & District Nagpur was owned and possessed by Shri Chandrabhan Jagan Kamble.

However, the owner Shri Chandrabhan Jagan Kamble have convert from Bhogwatdar Class II Rights into Bhogwatdar –I Rights and therefore the Deputy Divisional Officer Nagpur vide his Order in Rev. Case No. 166/LND-18/1996-97 dt. 17/04/1997.

Thereafter the owner Shri Chandrabhan Jagan Kamble through its POA holder Shri Mohan Dayaram Cholthani transferred the said Kh. No. 13 (Eastern Portion) total area admeasuring 5.09 HR Out of which 1.32 HR and being a portion of entire land of Mouza – Vela (Harishchandra) in favour of Shri Kalayil Joseph Babu S/o T. P. Babu (Coordinator of Vidharbha Division for Navjeevan Community Development Society, New Delhi) and accordingly executed a registered Sale Deed bearing No. 7762(P)-1998 dt. 08/10/1998 and document is duly registered in Add Book No. 1, Volume No.2222 on pages 148 to 152 in the Office of the Sub Registrar Nagpur 11. Thereby by virtue of registered Sale Deed Shri Kalayil Joseph Babu S/o T. P. Babu (Coordinator of Vidharbha Division for Navjeevan Community Development Society, New Delhi) became the absolute owner of the scheduled property. The Said sale Deed is signed by Shri Mohan Dayaram Cholthani in the capacity of Consensor.

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Thereafter the owner Shri Chandrabhan Jagan Kamble through its POA holder Shri Mohan Dayaram Cholthani transferred the said Kh. No. 13 (Western Portion) total area admeasuring 5.09 HR Out of which 1.13 HR and being a portion of entire land of Mouza – Vela (Harishchandra) in favour of Shri Kalayil Joseph Babu S/o T. P. Babu (Coordinator of Vidharbha Division for Navjeevan Community Development Society, New Delhi) and accordingly executed a registered Sale Deed bearing No. 2150(P)-1999 dt. 17/03/1999 and document is duly registered in Add Book No. 1, Volume No.2345 on pages 136 to 140 in the Office of the Sub Registrar Nagpur 1. Thereby by virtue of registered Sale Deed Shri Kalayil Joseph Babu S/o T. P. Babu (Coordinator of Vidharbha Division for Navjeevan Community Development Society, New Delhi) became the absolute owner of the scheduled property. The Said sale Deed is signed by Shri Mohan Dayaram Cholthani in the capacity of Consensor.

The Revenue Authority further allotted New Kh. No. 13/2 to the aforesaid Eastern Portion of Kh. No. 13 (old) purchased by Shri Kalayil Joseph Babu S/o T. P. Babu (Coordinator of Vidharbha Division for Navjeevan Community Development Society, New Delhi) by three different Sale Deed all dt. 08/10/1998 as mentioned having a total area 3.96 HR (i.e. $1.32 + 1.32 + 1.32 = 3.96$ HR) and thus the said Eastern Portion now identified as Kh. No. 13/2 (old Kh. No. 13) having an area 3.96 HR at Grampanchayat Vela Harishchandra Tahsil Nagpur Gramin and District Nagpur.

Thereafter the owner Shri Kalayil Joseph Babu S/o T. P. Babu (Coordinator of Vidharbha Division for Navjeevan Community Development Society, New Delhi) and Shri Subodh Amarnath Arora transferred the the said Kh. No. 13/2 total area admeasuring 3.96 HR Out of which 3.07 HR and being a portion of entire land of Mouza – Vela (Harishchandra) in favour of Shri Rajesh Gaurishankar Kedia, Smt. Jaya Rajesh Kedia, Shri Sanjay Puranmal Agrawal and Smt Sarita Sanjay Agrawal and accordingly executed a registered Sale Deed bearing No. NGN-GRA-10-507-2003 dt. 03/02/2003 and document is duly registered in Add Book No. 1, in the Office of the Sub Registrar Nagpur 10. Thereby by virtue of registered Sale Deed Shri Rajesh Gaurishankar Kedia, Smt. Jaya Rajesh Kedia, Shri Sanjay Puranmal Agrawal and Smt Sarita Sanjay Agrawal became the absolute owner of the scheduled property.

Thereafter the owner Shri Kalayil Joseph Babu S/o T. P. Babu (Coordinator of Vidharbha Division for Navjeevan Community Development Society, New Delhi) transferred the said Kh. No. 13/2 total area admeasuring 3.96 HR Out of which 0.89 HR and being a portion of entire land of Mouza – Vela (Harishchandra) in favour of Smt. Nira Wd/o Subodh Arora and accordingly executed a registered Sale Deed bearing No. NGN-GRA-10-1485-2004 dt. 09/03/2004 and document is duly registered in Add Book No. 1, in the Office of the Sub Registrar Nagpur 10. Thereby by virtue of registered Sale Deed Smt. Nira Wd/o Subodh Arora became the absolute owner of the scheduled property.

Thereafter the owner Smt. Nira Wd/o Subodh Arora transferred the said Kh. No. 13/2 total area admeasuring 3.96 HR Out of which 0.89 HR and being a portion of entire land of Mouza – Vela (Harishchandra) in favour of Shri Rajesh Gaurishankar Kedia, Smt. Jaya Rajesh Kedia, Shri Sanjay Puranmal Agrawal and Smt Sarita Sanjay Agrawal and accordingly executed a registered Sale Deed bearing No. NGN-GRA-10-2289-2004 dt. 13/04/2004 and document is duly registered in Add Book No. 1, in the Office of the Sub Registrar Nagpur 10. Thereby by virtue of registered Sale Deed Shri Rajesh Gaurishankar Kedia, Smt. Jaya Rajesh Kedia, Shri Sanjay Puranmal Agrawal became the absolute owner of the scheduled property.

Thereafter the owner Shri Rajesh Gaurishankar Kedia, Smt. Jaya Rajesh Kedia through POA holder Shri Rajesh Gaurishankar Kedia and Smt Sarita Sanjay Agrawal transferred the the said Kh. No. 13/3 total area admeasuring 3.07 HR out of which undivided 50% Share and interest area admeasuring 1.53 HR and being a portion of entire land of Mouza – Vela (Harishchandra) in favour of Shri Sanjay Puranmal Agrawal and accordingly executed a registered Sale Deed bearing No. NGN-7-650-2019 dt. 17/07/2019 and document is duly registered in Add Book No. 1, in the Office of the Sub Registrar Nagpur 07. Thereby by virtue of registered Sale Deed Shri Sanjay Puranmal Agrawal became the absolute owner of the scheduled property.

Thereafter the owner Shri Rajesh Gaurishankar Kedia, Smt. Jaya Rajesh Kedia through POA holder Shri Rajesh Gaurishankar Kedia and Smt Sarita Sanjay Agrawal transferred the said Kh. No. 13/2 total area admeasuring 0.89 HR Out of which undivided 50% Share and interest area admeasuring 0.44 HR and being a portion of entire land of Mouza – Vela (Harishchandra) in favour of Shri Sanjay Puranmal Agrawal and accordingly executed a registered Sale Deed bearing No. NGN-7-6499-2019 dt. 17/07/2019 and document

is duly registered in Add Book No. 1, in the Office of the Sub Registrar Nagpur 7. Thereby by virtue of registered Sale Deed Shri Sanjay Purnamal Agrawal became the absolute owner of the scheduled property.

Thereafter the owner Smt Sarita Sanjay Agrawal decided to Gift to her Husband the said Kh. No. 13/2 total area admeasuring 0.89 HR and Kh. No. 13/3 area admeasuring 3.07 HR total area admeasuring 3.96 HR out of which undivided 25% Share and interest area admeasuring 0.99 HR and being a portion of entire land of Mouza – Vela (Harishchandra) in favour of Shri Sanjay Purnamal Agrawal and accordingly executed a registered Gift Deed bearing No. NGN-7-8185 dt. 03/10/2019 and document is duly registered in Add Book No. 1, in the Office of the Sub Registrar Nagpur 7. Thereby by virtue of registered Sale Deed Shri Sanjay Purnamal Agrawal became the absolute owner of the scheduled property and his name hadmutatedf in revenue records i.e. 7/12.

However, the owner Shri Sanjay Purnamal Agrawal have decided to develop the said Kh. No. 13/3 area admeasuring 3.07 HR Mouza – Vela (Harishchandra) and therefore the Hon'ble Collector Nagpur vide his Order in Rev. Case No. 164/NAP-34/Mouza Velahari/2019-2020 dt. 12/02/2020 has converted the use of said land from Agricultural use to Non-Agricultural use for residential purposes and accordingly carved a layout on the said land comprising of plots of different shape & size.

That, thereafter the owner Shri Sanjay Purnamal Agrawal with intend to develop the said land by way of by demarcating a residential layout upon schedule land/Township and accordingly they had submitted its propose project “BHAKTI PARK” under the provisions of Maharashtra Real Estate Regulatory Act, with Maharashtra Real Estate Regulatory Authority (MAHA RERA) vide its Registration No. P50500023028 dt 18/05/2020 and which is valid upto 30/03/2023.

However, the owner Shri Sanjay Purnamal Agrawal have decided to develop the said Non-Agricultural land at Kh. No. 13/3 area admeasuring 3.07 of Mouza – Vela (Harishchandra) and said Layout Plan is duly sanctioned & Approved by Executive Engineer-1 Nagpur Metropolitan Regional Development Authority vide his order No. E.E.(NMRDA)/294 dt. 29/06/2020.

Whereas the owner Shri Sanjay Purnamal Agrawal executed a registered Power of Attorney for admission bearing No. NGN-4-3969-2020 dt. 14/08/2020 in favour of Shri Shekhar Kanhaiya Makarwar and Tanu Chanlal Punde. and document is duly registered in Add Book No. 4 in the Office of the Sub Registrar Nagpur 4.

And, the Executive Engineer Nagpur Metropolitan Region Development Authority Release the plot vide their Letter bearing No. A.E.-I/(NMRDA)/SOUTH/500 dt. 16/10/2020 for total 46 plots are released for sale i.e. Plot Nos. 4, 5, 6, 7, 8, 9, 10, 11, 15, 16, 18, 27, 32, 37, 38, 39, 40, 41, 42, 43, 45, 46, 47, 48, 49, 50, 52, 53, 54, 55, 56, 63, 67, 68, 69, 70, 71, 73, 74, 75, 76, 77, 78, 79, 80, 81 in layout of Kh. No. 13/3 of Mouza – Vela (Harishchandra) in favour of Shri Sanjay Purnamal Agrawal thereby the plots are now absolutely free from any encumbrance, lien or mortgage.

Thereafter the owner Shri Sanjay Purnamal Agrawal through POA holder Shri Shekhar Kanhaiya Makarwar transferred the Plot No. 15 total area admeasuring 105 Sq. Mtrs. (1130.22 Sq. Ft.) being a portion of entire land at New Kh. No. 13/3 of Mouza – Vela (Harishchandra), P. H. No. 38 within the limits of Grampanchyat Vela (Harishchandra) Tahsil Nagpur (Gramin) & District Nagpur and the said Plot to be known and styled as “BHAKTI PARK” in favour of Shri Pravin Uttam Rathod and Sangita Pravin Rathod and accordingly executed a registered Sale Deed bearing No. NGN-7-7705-2020 dt. 23/11/2020 and document is duly registered in Add Book No. 1, in the Office of the Sub Registrar Nagpur 7. Thereby by virtue of registered Sale Deed Shri Pravin Uttam Rathod and Sangita Pravin Rathod became the absolute owner of the scheduled property.

However, the scheduled property is presently mortgaged with Axis Bank Ltd, Nagpur and as per the List of Document dt.02/03/2023 the documents in originals are in the custody of mortgagee bank having the charges of Axis Bank Ltd. Nagpur over the scheduled property.

PART IV: EVIDENCE OF TITLE OF PROPERTY:

- a) From the perusal of all the xerox documents submitted and perusal thereof, I am of the opinion that **Shri Pravin Uttam Rathod and Sangita Pravin Rathod are** the owner of the schedule of property and he/she/**they** is having valid, clear and marketable title over the schedule property **except the charges of Axis Bank Ltd, Nagpur**
- b) That during the course of my inspection, I did not come 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 **except the charges of Axis Bank Ltd, Nagpur** and further he/she/**they** will also acquire equally good, valid and marketable title thereto.
- 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 PROVISION:

- 5.1 Whether provision of Urban Land Ceiling Act are applicable? YES / NO
- 5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share?
YES /NO
- 5.3 Whether the property is affected by any revenue and tenancy regulations, if yes the to what extent?
YES / NO
- 5.4 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? YES/NO
- 5.5 Whether up to date tax / Land Revenue has been paid on the property. YES / NO
Recent Grampanchyat Tax paid receipt Required
- 5.6 Whether all original documents for last 13 years have been scrutinized; if not give reason?
YES / NO
- 5.7 Whether required documents are available for creating mortgage? YES / NO
On release of the property from the charges of Axis Bank Ltd, Nagpur.
- 5.8 Whether all previous owners of the property had the right and competency to transfer the property?
YES/NO
- 5.9 Whether the proposed mortgage by deposit of title deeds is possible? YES / NO
On release of the property from the charges of Axis Bank Ltd, Nagpur
- 5.10 What is the tenure of the land; if it is leased? YES / NO
- 5.11 Whether the land is Adivasi (Tribal) Land? YES / NO
- 5.12 Whether the land / property are joint family property? YES / NO
- 5.13 Whether SARFAESI Act applicable? YES/NO
- 5.14 Is land/property/flat being subject to any reservation/acquisition / requisition? YES/NO
- 5.15 Whether the property has been transferred by a POA Holder of the original Land owner in favour of the loan Applicant? YES / NO
- 5.16 Whether the said POA Holder has/had authority to sell the property under POA? YES/NO
- 5.17 Whether POA as recorded in 5.15 is registered? YES / NO

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?

YES / 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?

YES / NO

5.20 Whether Search Report is obtained and submitted?

YES / NO

Search Report Details

Search Conducted year : **13 Years**

Name of the Advocate / Searcher : **Vijay Sadashiv Deshpande**

Search Report Date : **17/07/2026**

Note : _____

5.21 Whether EC is Obtained?

YES / NO

EC Details:

No of Years EC obtained:

Any Encumbrance to Specify:

EC Applied by:

PART VI CERTIFICATE:

In view of the foregoing, as per the policy of the company, 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 Pravin Uttam Rathod and Sangita Pravin Rathod** has derive a valid, clear, marketable and unencumbered title in the property stated above.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co-Borrower **Shri Pravin Uttam Rathod and Sangita Pravin Rathod and having charge of Axis Bank Ltd, Nagpur.**

The following original documents to be collected by ICICI HFC for creation of registered / equitable mortgage of the said property: -

Following documents are to be collected as per Policy of the Company, needs to be submitted prior to disbursal of loan / at the time of disbursement of the loan: -

1. Online Copy of 7/12 mutated in the name of Shri Pravin Uttam Rathod and Sangita Pravin Rathod.
2. Original Grampanchayat Recent tax paid receipt Year 2026-2027 issued by Office of Grampanchayat Vela (Harishchandra)
3. Original Recent List of Document issued by Axis Bank Ltd. Nagpur.

Following documents are required Post Disbursal: (if any): -

1. Original Allotment Letter on dt. 30/10/2020.
2. Original NOC Letter on dt. 30/10/2020.
3. Original Demand Letter on dt. 30/10/2020
4. Original Possession Letter on dt. 28/11/2020
5. Original registered Sale Deed bearing No. NGN-7-7705-2020 dt. 23/11/202 between Shri Sanjay Purnanmal Agrawal through POA holder Shri Shekhar Kanhaiya Makarwar in favour of Shri Pravin Uttam Rathod and Smt. Sangita Pravin Rathod.

Remarks, if any: -

Enclosure: - Search Receipt No. MH006638414202627E, dt. 17/07/2026

Place: - Nagpur
Date: 17/07/2026

Yours faithfully,
ADVOCATE
VIJAY S.
DESHPANDE

Digitally signed by ADVOCATE
VIJAY S. DESHPANDE
DN: cn=ADVOCATE VIJAY S.
DESHPANDE, o, ou=ADVOCATE,
email=vsdeshpande@rediffmail.c
om, c=IN
Date: 2026.08.28 10:36:12 +05'30'

V. S. Deshpande,
(ADVOCATE)

VIJAY S. DESHPANDE
M.Sc., M.B.A., B.A., L.L.B.,
ADVOCATE

OFFICE: -

Bhiwapurkar Chambers, 1st Floor,
Above N.G.D.A Services,
Opp. Yeshwant Stadium,
Dhantoli, Nagpur.

Cell No.: 9822641434

E-mail: vsdeshpande@rediffmail.com

RES:

63, Bajiprabhu Nagar,
Nagpur-440 033

Date – 17/07/2026

TITLE SEARCH & VERIFICATION REPORT

Name of the Borrower: - Pravin Uttam Rathod, and Smt. Sangita Pravin Rathod Both R/o. Nagpur.

I/we Shri Vijay S. Deshpande, Advocate has investigated the title of **Pravin Uttam Rathod, and Smt. Sangita Pravin Rathod** Nagpur of the immovable properties situated at Nagpur on the basis of the deeds and other documents (more described in schedule I), Encumbrances Certificate, the discussions. I/we had with the mortgagor the revenue authorities and searches carried out by us in the Office of the Sub Registrar Nagpur for inspection of the records (relating to litigation) in the courts which has jurisdiction over the said immovable properties and the site inspection.

My report on the title is as under: -

1. Description of the Immovable Property

All that piece and parcel of Non-Agriculture land at **Plot No. 15 total area admeasuring 105 Sq. Mtrs. (1130.22 Sq. Ft.)** being a portion of entire land at old **New Kh. No. 13/3 of Mouza – Vela (Harishchandra)**, P. H. No. 38 within the limits of Grampanchyat **Vela (Harishchandra)** Tahsil Nagpur (Gramin) & District Nagpur and the said Plot to be known and styled as “**BHAKTI PARK**” and the plot is bounded as under: -

On the East	-	Plot No.31 and 32
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However, the owner Shri Chandrabhan Jagan Kamble have convert from Bhogwatdar Class II Rights into Bhogwatdar –I Rights and therefore the Deputy Divisional Officer Nagpur vide his Order in Rev. Case No. 166/LND-18/1996-97 dt. 17/04/1997.

Thereafter the owner Shri Chandrabhan Jagan Kamble through its POA holder Shri Mohan Dayaram Cholthani transferred the said Kh. No. 13 (Eastern Portion) total area admeasuring 5.09 HR Out of which 1.32 HR and being a portion of entire land of Mouza – Vela (Harishchandra) in favour of Shri Kalayil Joseph Babu S/o T. P. Babu (Coordinator of Vidharbha Division for Navjeevan Community Development Society, New Delhi) and accordingly executed a registered Sale Deed bearing No. 7762(P)-1998 dt. 08/10/1998 and document is duly registered in Add Book No. 1, Volume No.2222 on pages 148 to 152 in the Office of the Sub Registrar Nagpur 11. Thereby by virtue of registered Sale Deed Shri Kalayil Joseph Babu S/o T. P. Babu (Coordinator of Vidharbha Division for Navjeevan Community Development Society, New Delhi) became the absolute owner of the scheduled property. The Said sale Deed is signed by Shri Mohan Dayaram Cholthani in the capacity of Consensor.

Thereafter the owner Shri Chandrabhan Jagan Kamble through its POA holder Shri Mohan Dayaram Cholthani transferred the said Kh. No. 13 (Eastern Portion) total area admeasuring 5.09 HR Out of which 1.32 HR and being a portion of entire land of Mouza – Vela (Harishchandra) in favour of Shri Kalayil Joseph Babu S/o T. P. Babu (Coordinator of Vidharbha Division for Navjeevan Community Development Society, New Delhi) and accordingly executed a registered Sale Deed bearing No. 7763(P)-1998 dt.

08/10/1998 and document is duly registered in Add Book No. 1, Volume No.2222 on pages 153 to 157 in the Office of the Sub Registrar Nagpur 11. Thereby by virtue of registered Sale Deed Shri Kalayil Joseph Babu S/o T. P. Babu (Coordinator of Vidharbha Division for Navjeevan Community Development Society, New Delhi) became the absolute owner of the scheduled property. The Said sale Deed is signed by Shri Mohan Dayaram Cholthani in the capacity of Consensor.

Thereafter the owner Shri Chandrabhan Jagan Kamble through its POA holder Shri Mohan Dayaram Cholthani transferred the said Kh. No. 13 (Eastern Portion) total area admeasuring 5.09 HR Out of which 1.32 HR and being a portion of entire land of Mouza – Vela (Harishchandra) in favour of Shri Kalayil Joseph Babu S/o T. P. Babu (Coordinator of Vidharbha Division for Navjeevan Community Development Society, New Delhi) and accordingly executed a registered Sale Deed bearing No. 7760(P)-1998 dt. 08/10/1998 and document is duly registered in Add Book No. 1, Volume No.2222 on pages 143 to 143 in the Office of the Sub Registrar Nagpur. Thereby by virtue of registered Sale Deed Shri Kalayil Joseph Babu S/o T. P. Babu (Coordinator of Vidharbha Division for Navjeevan Community Development Society, New Delhi) became the absolute owner of the scheduled property. The Said sale Deed is signed by Shri Mohan Dayaram Cholthani in the capacity of Consensor.

Thereafter the owner Shri Chandrabhan Jagan Kamble through its POA holder Shri Mohan Dayaram Cholthani transferred the said Kh. No. 13 (Western Portion) total area admeasuring 5.09 HR Out of which 1.13 HR and being a portion of entire land of Mouza – Vela (Harishchandra) in favour of Shri Kalayil Joseph Babu S/o T. P. Babu (Coordinator of Vidharbha Division for Navjeevan Community Development Society, New Delhi) and accordingly executed a registered Sale Deed bearing No. 2150(P)-1999 dt. 17/03/1999 and document is duly registered in Add Book No. 1, Volume No.2345 on pages 136 to 140 in the Office of the Sub Registrar Nagpur 1. Thereby by virtue of registered Sale Deed Shri Kalayil Joseph Babu S/o T. P. Babu (Coordinator of Vidharbha Division for Navjeevan Community Development Society, New Delhi) became the absolute owner of the scheduled property. The Said sale Deed is signed by Shri Mohan Dayaram Cholthani in the capacity of Consensor.

The Revenue Authority further allotted New Kh. No. 13/2 to the aforesaid Eastern Portion of Kh. No. 13 (old) purchased by Shri Kalayil Joseph Babu S/o T. P. Babu (Coordinator of Vidharbha Division for Navjeevan Community Development Society, New Delhi) by three different Sale Deed all dt. 08/10/1998 as mentioned having a total area 3.96 HR (i.e. $1.32 + 1.32 + 1.32 = 3.96$ HR) and thus the said Eastern Portion now identified as Kh. No. 13/2 (old Kh. No. 13) having an area 3.96 HR at Grampanchayat Vela Harishchandra Tahsil Nagpur Gramin and District Nagpur.

Thereafter the owner Shri Kalayil Joseph Babu S/o T. P. Babu (Coordinator of Vidharbha Division for Navjeevan Community Development Society, New Delhi) and Shri Subodh Amarnath Arora transferred the the said Kh. No. 13/2 total area admeasuring 3.96 HR Out of which 3.07 HR and being a portion of entire land of Mouza – Vela (Harishchandra) in favour of Shri Rajesh Gaurishankar Kedia, Smt. Jaya Rajesh Kedia, Shri Sanjay Puranmal Agrawal and Smt Sarita Sanjay Agrawal and accordingly executed a registered Sale Deed bearing No. NGN-GRA-10-507-2003 dt. 03/02/2003 and document is duly registered in Add Book No. 1, in the Office of the Sub Registrar Nagpur 10. Thereby by virtue of registered Sale Deed Shri Rajesh Gaurishankar Kedia, Smt. Jaya Rajesh Kedia, Shri Sanjay Puranmal Agrawal and Smt Sarita Sanjay Agrawal became the absolute owner of the scheduled property.

Thereafter the owner Shri Kalayil Joseph Babu S/o T. P. Babu (Coordinator of Vidharbha Division for Navjeevan Community Development Society, New Delhi) transferred the said Kh. No. 13/2 total area admeasuring 3.96 HR Out of which 0.89 HR and being a portion of entire land of Mouza – Vela (Harishchandra) in favour of Smt. Nira Wd/o Subodh Arora and accordingly executed a registered Sale Deed bearing No. NGN-GRA-10-1485-2004 dt. 09/03/2004 and document is duly registered in Add Book No. 1, in the Office of the Sub Registrar Nagpur 10. Thereby by virtue of registered Sale Deed Smt. Nira Wd/o Subodh Arora became the absolute owner of the scheduled property.

Thereafter the owner Smt. Nira Wd/o Subodh Arora transferred the said Kh. No. 13/2 total area admeasuring 3.96 HR Out of which 0.89 HR and being a portion of entire land of Mouza – Vela (Harishchandra) in favour of Shri Rajesh Gaurishankar Kedia, Smt. Jaya Rajesh Kedia, Shri Sanjay Puranmal Agrawal and Smt Sarita Sanjay Agrawal and accordingly executed a registered Sale Deed bearing No. NGN-GRA-10-2289-2004 dt. 13/04/2004 and document is duly registered in Add Book No. 1, in the Office of the Sub Registrar Nagpur 10. Thereby by virtue of registered Sale Deed Shri Rajesh Gaurishankar Kedia, Smt. Jaya Rajesh Kedia, Shri Sanjay Puranmal Agrawal became the absolute owner of the scheduled property.

Thereafter the owner Shri Rajesh Gaurishankar Kedia, Smt. Jaya Rajesh Kedia through POA holder Shri Rajesh Gaurishankar Kedia and Smt Sarita Sanjay Agrawal transferred the the said Kh. No. 13/3 total area admeasuring 3.07 HR out of which undivided 50% Share and interest area admeasuring 1.53 HR and being a portion of entire land of Mouza – Vela (Harishchandra) in favour of Shri Sanjay Puranmal Agrawal and accordingly executed a registered Sale Deed bearing No. NGN-7-650-2019 dt. 17/07/2019 and document

is duly registered in Add Book No. 1, in the Office of the Sub Registrar Nagpur 07. Thereby by virtue of registered Sale Deed Shri Sanjay Purnamal Agrawal became the absolute owner of the scheduled property.

Thereafter the owner Shri Rajesh Gaurishankar Kedia, Smt. Jaya Rajesh Kedia through POA holder Shri Rajesh Gaurishankar Kedia and Smt Sarita Sanjay Agrawal transferred the said Kh. No. 13/2 total area admeasuring 0.89 HR Out of which undivided 50% Share and interest area admeasuring 0.44 HR and being a portion of entire land of Mouza – Vela (Harishchandra) in favour of Shri Sanjay Purnamal Agrawal and accordingly executed a registered Sale Deed bearing No. NGN-7-6499-2019 dt. 17/07/2019 and document is duly registered in Add Book No. 1, in the Office of the Sub Registrar Nagpur 7. Thereby by virtue of registered Sale Deed Shri Sanjay Purnamal Agrawal became the absolute owner of the scheduled property.

Thereafter the owner Smt Sarita Sanjay Agrawal decided to Gift to her Husband the said Kh. No. 13/2 total area admeasuring 0.89 HR and Kh. No. 13/3 area admeasuring 3.07 HR total area admeasuring 3.96 HR out of which undivided 25% Share and interest area admeasuring 0.99 HR and being a portion of entire land of Mouza – Vela (Harishchandra) in favour of Shri Sanjay Purnamal Agrawal and accordingly executed a registered Gift Deed bearing No. NGN-7-8185 dt. 03/10/2019 and document is duly registered in Add Book No. 1, in the Office of the Sub Registrar Nagpur 7. Thereby by virtue of registered Sale Deed Shri Sanjay Purnamal Agrawal became the absolute owner of the scheduled property and his name hadmutatedf in revenue records i.e. 7/12.

However, the owner Shri Sanjay Purnamal Agrawal have decided to develop the said Kh. No. 13/3 area admeasuring 3.07 HR Mouza – Vela (Harishchandra) and therefore the Hon'ble Collector Nagpur vide his Order in Rev. Case No. 164/NAP-34/Mouza Velahari/2019-2020 dt. 12/02/2020 has converted the use of said land from Agricultural use to Non-Agricultural use for residential purposes and accordingly carved a layout on the said land comprising of plots of different shape & size.

That, thereafter the owner Shri Sanjay Purnamal Agrawal with intend to develop the said land by way of by demarcating a residential layout upon schedule land/Township and accordingly they had submitted its propose project “BHAKTI PARK” under the provisions of Maharashtra Real Estate Regulatory Act, with Maharashtra Real Estate Regulatory Authority (MAHA RERA) vide its Registration No. P50500023028 dt 18/05/2020 and which is valid upto 30/03/2023.

However, the owner Shri Sanjay Purnamal Agrawal have decided to develop the said Non-Agricultural land at Kh. No. 13/3 area admeasuring 3.07 of Mouza – Vela (Harishchandra) and said Layout Plan is duly sanctioned & Approved by Executive Engineer-1 Nagpur Metropolitan Regional Development Authority vide his order No. E.E.(NMRDA)/294 dt. 29/06/2020.

Whereas the owner Shri Sanjay Purnamal Agrawal executed a registered Power of Attorney for admission bearing No. NGN-4-3969-2020 dt. 14/08/2020 in favour of Shri Shekhar Kanhaiya Makarwar and Tanu Chanlal Punde. and document is duly registered in Add Book No. 4 in the Office of the Sub Registrar Nagpur 4.

And, the Executive Engineer Nagpur Metropolitan Region Development Authority Release the plot vide their Letter bearing No. A.E.-I/(NMRDA)/SOUTH/500 dt. 16/10/2020 for total 46 plots are released for sale i.e. Plot Nos. 4, 5, 6, 7, 8, 9, 10, 11, 15, 16, 18, 27, 32, 37, 38, 39, 40, 41, 42, 43, 45, 46, 47, 48, 49, 50, 52, 53, 54, 55, 56, 63, 67, 68, 69, 70, 71, 73, 74, 75, 76, 77, 78, 79, 80, 81 in layout of Kh. No. 13/3 of Mouza – Vela (Harishchandra) in favour of Shri Sanjay Purnamal Agrawal thereby the plots are now absolutely free from any encumbrance, lien or mortgage.

Thereafter the owner Shri Sanjay Purnamal Agrawal through POA holder Shri Shekhar Kanhaiya Makarwar transferred the Plot No. 15 total area admeasuring 105 Sq. Mtrs. (1130.22 Sq. Ft.) being a portion of entire land at old Kh. No. 13 and New Kh. No. 13/3 of Mouza – Vela (Harishchandra), P. H. No. 38 within the limits of Grampanchyat Vela (Harishchandra) Tahsil Nagpur (Gramin) & District Nagpur and the said Plot to be known and styled as “BHAKTI PARK” in favour of Shri Pravin Uttam Rathod and Sangita Pravin Rathod and accordingly executed a registered Sale Deed bearing No. NGN-7-7705-2020 dt. 23/11/2020 and document is duly registered in Add Book No. 1, in the Office of the Sub Registrar Nagpur 7. Thereby by virtue of registered Sale Deed Shri Pravin Uttam Rathod and Sangita Pravin Rathod became the absolute owner of the scheduled property.

However, the scheduled property is presently mortgaged with Axis Bank Ltd, Nagpur and as per the List of Document dt.02/03/2023 the documents in originals are in the custody of mortgagee bank having the charges of Axis Bank Ltd. Nagpur over the scheduled property.

Whereas, links in the title history of last 13 years of chain of title has not been established. All the transactions which have taken place at Nagpur have been verified from the relevant records of the Registrar, Revenue Department etc. at Nagpur; also I have verified online from the **Inspector General of**

Registration website. I have taken search of records of Registrar's Office from Inspection Book No. (I) and day books, which kept & maintained by the office and made available to me and other relevant records.

That during the course of my inspection, I came across to entry as to encumbrance and charges over the said property the charges of **Axis Bank Ltd, Nagpur** the schedule of property is free from all sort of encumbrances, charges, lien etc. except the charges of **Axis Bank Ltd, Nagpur** and the owner is having clear, valid and marketable title over the scheduled property and that the present joint owners **Shri Pravin Uttam Rathod and Sangita Pravin Rathod**, R/o. Nagpur thereof holds good, valid and marketable title thereto.

That I have gone through the records; there I have seen the entry of the registered documents that by virtue of the said registered Documents **Shri Pravin Uttam Rathod and Sangita Pravin Rathod**, Nagpur becomes the owner of the above said plot. Hence, accordingly, **Shri Pravin Uttam Rathod and Sangita Pravin Rathod**, Nagpur acquired title and interest over the property under search.

I have gone through the following documents pertaining to the above described property: -

1. Copy of NA Order Rev Case No. 164/NAP-34/Mouza Velahari/2019-2020 dt. 12/02/2020 issued by Hon'ble Collector Nagpur in favour of Shri Sanjay Puranmal Agrawal for Kh. No. 13/3 area admeasuring 3.07 HR.
2. Copy of MAHARERA certificate bearing No. P50500023028 dt 18/05/2020
3. Copy of Sanctioned layout Plan bearing No. E.E.(NMRDA)/294 dt. 29/06/2020 issued by Executive Engineer-1 Nagpur Metropolitan Regional Development Authority.
4. Copy of registered Power of Attorney for Admission bearing No. NGN-4-3969-2020 dt. 14/08/2020 executed by Shri Sanjay Puranmal Agrawal in favour of Shri Shekhar Kanhaiya Makarwar and Tanu Chanalal Punde.
5. Copy of RL Letter bearing No. A.E.-I/(NMRDA)/SOUTH/500 dt. 16/10/2020 issued by Assistant Engineer (South) Nagpur Metropolitan Regional Development Authority in favour of Shri Sanjay Puranmal Agrawal for Plot No. 4, 5, 6, 7, 8, 9, 10, 11, 15, 16, 18, 27, 32, 37, 38, 39, 40, 41, 42, 43, 45, 46, 47, 48, 49, 50, 52, 53, 54, 55, 56, 63, 67, 68, 69, 70, 71, 73, 74, 75, 76, 77, 78, 79, 80, 81.
6. Copy of 7/12 mutated in the name of Shri Sanjay Puranmal Agrawal vide ferfar No. 2409 for Plot No. 15.
7. Copy of registered Sale Deed bearing No. NGN-7-7705-2020 dt. 23/11/202 between Shri Sanjay Puranmal Agrawal through POA holder Shri Shekhar Kanhaiya Makarwar in favour of Shri Pravin Uttam Rathod and Sangita Pravin Rathod.
8. Copy of List of Document on dt. 02/03/2023 issued by Axis Bank Ltd. Nagpur.
9. Original Title Search Report issued by Adv. Vijay S. Deshpande, dt.17/07/2026.

3. Minor's Interest / HUF property:

In this property there is not the question of Minor's interest.

4. Mutation of the name of the owner in the revenue records:

In this property the name of owner has been mentioned in the revenue records and has been duly mutated in the 7/12.

5. Possession:

Shri Pravin Uttam Rathod and Sangita Pravin Rathod Nagpur acquired title and interest over the property under search.

6. Payment of Municipal / Local Taxes / Cess etc.:

NO. Recent Grampanchayat Tax Receipt required

7. Applicability of the Urban Land (Ceiling & Regulation):

That above said property does not affected by any Ceiling legislation / Act in force.

8. Applicability of local laws:

Here I can say that the above said property is not subjected to any local laws which prevents for creation of mortgage.

9. Searches:

i) Enquiries made in the office of the Mandal / Revenue Officer

I have verified all the relevant index entries from the books and records kept and maintained in the office of the **Sub Registrar, Nagpur Gramin** for the period of last 13 (Thirteen) Years by depositing necessary Search Fees in the Office of the **Sub Registrar, Nagpur Gramin** vide **Receipt No. MH006638414202627E dated 17/07/2026**, only those available out of the torn and disarrange index and found that No adverse entry is recorded at the Office of the **Sub Registrar Nagpur Gramin**.

ii) **Searches in the Office of the Registrar of the Companies:**

Here mortgagor is not the company; hence there is not the question of this clause.

iii) **Lispendens:**

No.

10. **Site Inspection:**

No inspection regarding site of the above mentioned property.

11. **Conclusion and Recommendations:**

However, some record was in mutilated and torn form, intermittently some record was missing. Moreover the indexing of record as required under Registration Act 1908 is incomplete. However, on the basis of record available with the concern Sub Registrar Office and documents supplied to me. I certify that the title of the said property is marketable and clear **except the charges of Axis Bank Ltd. Nagpur** and the said property can be safely considered for creation of equitable mortgage subject to obtain following documents.

The link in the chain of the title has been properly established. All the transactions have been duly verified from the relevant records. On the basis of the search made by me and the documents place before me, I certify that the property referred in the schedule by **Shri Pravin Uttam Rathod and Sangita Pravin Rathod** are clear and hence I certify that the property is free from all type of encumbrances, charges, lien and mortgages or order claim affecting the clear title, as on date **except the charges of Axis Bank Ltd. Nagpur**.

In the result, I have to state that I have made necessary search at the concerned Sub Registrar Office up to date as the result of searches and on the basis of the same I hereby state that the said property is free from all charges and has got the clean and marketable title.

I have verified all the documents from the original documents/records which has been provided to me by **Shri Pravin Uttam Rathod and Sangita Pravin Rathod** Hence, I therefore issue this Inspection Report and Title Verification Search Certificate.

Place: - Nagpur

Date: 17/07/2026

ADVOCATE
VIJAY S.
DESHPANDE

Digitally signed by ADVOCATE
VIJAY S. DESHPANDE
DN: cn=ADVOCATE VIJAY S.
DESHPANDE, o, ou=ADVOCATE,
email=vsdeshpande@rediffmail.c
om, c=IN
Date: 2026.08.28 10:40:40 +05'30'

**V. S. Deshpande,
ADVOCATE)**