



LEGAL SCRUTINY REPORT

LAN No: 77000353122

Date: 22.08.2026

To,

Branch Credit Manager,

ICICI HFC LTD.

Amravati

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Sushil Dnyaneshwar Bhagat

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s: Sushil Dnyaneshwar Bhagat**
- 2. Name of the Co-applicant/s: (if any): Seema Sushil Bhagat**
- 3. Type of Loan: Purchase**
- 4. Purpose of Loan: Plot Purchase**
- 5. Name of the Property Owner/s: Shri. Arun Shaligram Thakare**
- 6. Description of the Property (with Boundaries):**

That the property situated within the local limits of Karanja and within jurisdiction of Sub-Registrar office Karanja, from Field Survey no. 174 converted into non-agricultural land vide Revenue case no. NAP-34/Kali-22/2006-2007 order dated 20.03.2007, therein Plot no. 43 total admeasuring 1452.6 sq. ft. (135.00 sq. mtr.) situated at Mouje-Kali, Tq. Karanja (Lad) & Dist. Washim bounded as under:

Towards East: Plot no. 42

Towards West: Colony Road

Towards North: Plot no. 45

Towards South: Plot no. 41

7. Nature / Status of the Property: Freehold

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)**

- 1) Xerox copy of N. A. Order
- 2) Xerox copy of Sale deed dated 24.12.2012 registered at Sr. no. 5649
- 3) Xerox copy of gaon namuna 7/12
- 4) Xerox copy of Draft of sale deed



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

- 1) On perusal of the documents provided for conducting the search report, I find that land out of field Survey no. 174 situated at Mouje-Kali converted into residential purpose by Hon'ble Tahsildar, Karanja Lad passed the order in Rev. C. no. NAP-34/Kali-22/2006-2007 order dated 20.03.2007.
- 2) Initially, it is found that the Plot no. 43 total admeasuring 1452.6 sq. ft. (135.00 sq. mtr.) from Field survey no. 174 situated at Mouje-Kali was owned by Sau. Sarala Dipak Chandak.
- 3) Finally, it is found that the above said owner i.e. Sau. Sarala Dipak Chandak through her POA holder Shri. Dipak Vitthaldas Chandak sold the above mentioned Plot no. 43 to the present owner **Shri. Arun Shaligram Thakare** through the registered sale deed dated 24.12.2012 registered at Sr. no. 5649.
- 4) Now, **Sushil Dnyaneshwar Bhagat** wants to purchase the subject property i.e. **Plot no. 43** from its present owner i.e. **Shri. Arun Shaligram Thakare** for which he is availing housing loan facility from your financial institution.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

The present owner, i.e. **Shri. Arun Shaligram Thakare** has purchased the subject property through the registered sale deed dated 24.12.2012 registered at Sr. no. 5649.

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?

Search Report Details: -

Search Conducted Years: 13 years.

Name of the Advocate / Searcher: Adv. R. R. Watane

Search Report Date: 22.09.2026 vide search E-Challan no. MH010586596202627E.

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

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 favor of the intending borrower **Sushil Dnyaneshwar Bhagat** it would satisfy the requirements of creation of an equitable mortgage.

I further certify that **Sushil Dnyaneshwar Bhagat** would derive a valid, clear, marketable and unencumbered title in the subject property.

The Mortgage, if created will be available to the ICICI HFC for the liability of the intending Borrower i.e. **Sushil Dnyaneshwar Bhagat**

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

- 1) N. A. Order (Copy)
- 2) Sale deed executed by Sau. Sarala Dipak Chandak through her POA holder Shri. Dipak Vitthaldas Chandak in favor of Shri. Arun Shaligram Thakare dated 24.12.2012 registered at Sr. no. 5649 (Original)
- 3) Latest Gaon namuna 7/12 (Original)
- 4) Title search and verification report dated 22.09.2026 issued by Adv. R. R. Watane (Original)
- 5) Propose Sale Deed to be executed by Shri. Arun Shaligram Thakare in favor of Sushil Dnyaneshwar Bhagat (Original)

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

Nil

Yours Faithfully

RAVINDRA
RUPRAO
WATANE

Digitally signed by
RAVINDRA RUPRAO WATANE
Date: 2026.09.22 10:04:50
+05'30'

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Adv Ravindra R. Watane