

PRAVIN D SANGVIKAR
ADVOCATE

"SAMADHAN", N-7, R-28, H-
 15/28, MHADA, H.I.G., CIDCO
 AURANGABAD.

MOBILE NO. 9890337164

LEGAL SCRUTINY REPORT

LAN No:

Date: 23.09.2026

To
The Credit Manager
ICICI HFC Ltd.
Aurangabad.

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Mr Akshay Ruprao Nichat
Application No. 77000343647

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s : Mr Akshay Ruprao Nichat**
- 2. Name of the Co-applicant/s: (if any): NA**
- 3. Type of Loan : HL**
- 4. Purpose of Loan: plot purchase**
- 5. Name of the Property Owner/s: Shri Deepak Ramnath Kale and Shri Bhaskar Ramnath Kale**
- 6. Description of the Property (with Boundaries):**
 All that piece and parcel of **Plot No. 10**, admeasuring 950 Sq. Ft. (approximately 88.25 Sq.Mtrs), on Gat No. 31, situated at Village Pisadevi, Taluka and District Chhatrapati Sambhajinagar bounded as under:
 East: Plot No. 11 and 12
 West: 6 Meter Road
 South: 9 Meter Road
 North: Plot No. 9
- 7. Nature / Status of the Property: Residential**
- 8. Type of Property: Free Hold**

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

- 1. Copy of 7/12 Extract for Gut No. 31 in the name of Shrimati Nilabai Rayaji Padale dated 28/08/2026.**
- 2. Copy of Index-II for Sale Deed No. 1929/2008 dated 25/03/2008 executed by Ramnath Tryambak Kale in favor of Shrimati Nilabai Rayaji Padale.**
- 3. Copy of Mutation Entry No. 662, 663, 664, 3583, and 9619 issued by the Talathi, Village Pisadevi, recording historical partitions, sales, and inheritance.**

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4. Copy of AMRDA Layout Final Permission issued by Chhatrapati Sambhaji Nagar Metropolitan Regional Development Authority dated 07/08/2026.
5. Copy of Agreement to Sell (Isar Pavati) executed by Shri Deepak Ramnath Kale and Shri Bhaskar Ramnath Kale in favour of Akshay Ruprao Nichat dated 22/09/2026.

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

1. That, the history of the larger property bearing Gut No. 31, situated at Village Pisadevi, Taluka and District Chhatrapati Sambhajnagar, reveals that the said land was ancestrally and originally held by Ramnath Trimbak Kale alongside other family co-sharers. The foundational ownership and respective shares were duly recorded in the revenue records and historical shareholder lists of the Tahsildar Office.
2. That, by a registered Deed of Assignment / Sale Deed bearing No. 1929/2008 dated 25/03/2008, executed between Ramnath Tryambak Kale as the seller and Shrimati Nilabai Rayaji Padale as the purchaser, a portion of the agricultural property admeasuring 20 Are was transferred for a total consideration of INR 48,500 (Rupees Forty-Eight Thousand Five Hundred Only). This transaction was appropriately recorded by the revenue authorities **(Ref: Sale Deed No. 1929/2008, 25/03/2008, Sub-Registrar Aurangabad 2)**.
3. That, subsequently, the absolute owner of a remaining portion of the land, Ramnath Trimbak Kale, passed away on 19/09/2018. Upon his intestate demise, the property was devolved by inheritance unto his legal heirs, namely his wife Lilabai Ramnath Kale, his son Bhaskar Ramnath Kale, his daughter Nanda Bhimrao Dahihande, and his son Deepak Ramnath Kale. The names of the said legal heirs were entered into the revenue records by virtue of a succession mutation **(Ref: Mutation Entry No. 3583, 29/09/2022, Talathi Pisadevi)**.
4. That, following the acquisition of absolute inheritance rights, the co-owners Deepak Ramnath Kale and Bhaskar Ramnath Kale initiated the residential development of a portion of Gut No. 31, admeasuring 3200 Square Meters. They submitted a comprehensive proposal to the Chhatrapati Sambhaji Nagar Metropolitan Regional Development Authority (AMRDA) for layout permission. The layout, comprising a total count of 14 plots, was granted tentative permission on 30/12/2025. Final layout permission and onetime premium conversion were successfully secured upon the payment of conversion charges on 07/08/2026 **(Ref: AMRDA Receipts No. 1644 and 1224, 30/12/2025 and 07/08/2026, AMRDA)**.

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5. That, Mr Akshay Ruprao Nichat wants to purchase Plot No. 10, admeasuring 950 Sq. Ft. from Shri Deepak Ramnath Kale and Shri Bhaskar Ramnath Kale but register Sale Deed is yet to be executed.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

PART V: OTHER PROVISIONS:

- 5.1 Whether provisions of urban land ceiling act are applicable? **NA**
- 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? **Not Produce before me**
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **Yes 13 Years**
- 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? **NA** (remaining period)
- 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, it is applicable**
- 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? **NA**
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? **NA**
- 5.17 Whether POA as recorded in 5.15 is registered? **NA**
- 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

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permission is required, specify the name of the authority from whom permission/NOC is required and list all permission/ No objection required **NA**

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 **NA**

5.20 Whether Search Report is obtained and submitted? **Yes**

Search Report Details: -

Search Conducted Years: **2014 to 2026**

Name of the Advocate / Searcher: **Adv. Pravin D. Sangvikar**

Search Report Date: **23.09.2026**

Note:

5.21 Whether EC is obtained? **No**

EC Details: **No**

No. of Years EC Obtained:

Any Encumbrance to Specify: **No**

EC Applied by:

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 registered/equitable mortgage and the documents of title referred to above are perfect evidence of the title and that if the said registered/equitable mortgage is created in the manner required by law, it would satisfy the requirements of creation of registered/equitable mortgage.

I/We further certify that Mr./Ms **Shri Deepak Ramnath Kale and Shri Bhaskar Ramnath Kale** as 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 Mr./Ms. **Mr Akshay Ruprao Nichat** as the following original documents to be collected by ICICI HFC for creation of registered/equitable mortgage of the said property: -

The following documents needs to be submitted prior to disbursal of loan/at the time of disbursement of the loan: -

1. Draft copy of Sale Deed executed by Shri Deepak Ramnath Kale and Shri Bhaskar Ramnath Kale in favor of Akshay Ruprao Nichat dated 22/09/2026.

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Following document are required for post disbursal

1. Original Register Sale Deed to be executed by Shri Deepak Ramnath Kale and Shri Bhaskar Ramnath Kale in favor of Akshay Ruprao Nichat.

PRAVIN
DILIPRAO
SANGVIKAR

Digitally signed by PRAVIN
DILIPRAO SANGVIKAR
Issued by SignX
sub-CA for Class 3 Individual 2022
Email: angvikar_praveen@rediffmail.com

Adv. Pravin D. Sangvikar

Note: - (It is presumed that documents and information submitted is genuine and present report is prepared as per the best of our know ledge, ability and on the basis of documents submitted and instructions given to us and record on the IGR website, if any loss suffered due to unavailable entries and corrupted files in the computer system/website of igrmaharashtra.gov.in, We should not be held responsible.

We do not claim any authenticity of the information which is out of our reach or kept deliberately out of our reach or the authenticity of the record, except Person/Bank/Financial Institution etc demanding no Person/Bank/Financial Institution etc including Person/Bank/Financial Institution etc claiming through it can claim the opinion.

It is exclusively prepared for the Person/Bank/Financial Institution etc demanding herein. In the process of legal verification of documents, we have relied upon the veracity of contents of documents and have assumed the identity and signatures of the parties, Govt. officers/officials to deeds, documents etc as authentic. All the documents are returned herewith without keeping copies of it,

if any further clarification is required, Please Check and Confirm the Sanction Plan of Building Floor and Completion if there is any Duplication found in both Sanction Plan of Building Floor and Completion, I am not liable for the same.

Adv. Pravin D. Sangvikar

PRAVIN
DILIPRAO
SANGVIKAR

Digitally signed by PRAVIN
DILIPRAO SANGVIKAR
Issued by SignX
sub-CA for Class 3 Individual 2022
Email: angvikar_praveen@rediffmail.com