

Sahil M. Bhangde

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LEGAL SCRUTINY REPORT

Ref. No. : SMB/ICICI-HFC/AUG/2026/91
APP No.-77000347295
APS ID -10327758

Date:-20.09.2026

To,
ICICI Home Finance Ltd.,
Nagpur

Dear Sir/Madam,
Legal Scrutiny Report in respect of the file of Mrs. Priyanka Sahoo

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s : Mrs. Priyanka Sahoo
- 2. Name of the Co-applicant/s: (if any): Shri. Ravi Vinod Kumar Sahu
- 3. Type of Loan : Prime Home Loan
- 4. Purpose of Loan : Resale Plot Purchase
- 5. Name of the Property Owner/s : Smart City Builders and Developers, through its partners
 - 1) Shri. Uday Pratap Surya Pratap Baghel,
 - 2) Shri. Saroj Amit Pandey
 - 3) Shri. Ambe Sachidanand Jha

6. Description of the Property (with Boundaries):

All that piece and parcel of land bearing Plot No. 26, admeasuring 290.91 Sq. Mtrs. (3131.40 Sq. Ft.), being a portion of entire land bearing Kh. No. 46, admeasuring 0.60 H.R., of Mouza-Wanadongri, bearing P.H. No. 46, situated within the limits of Municipal Council Wanadongari Tahsil-Hingna, District-Nagpur, and same is bounded as under :

- On the East : Plot No. 3, 4 and 5
- On the West : Layout Boundary
- On the North : Plot No. 25
- On the South : 9 Mtrs. Wide Road

- 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. Copy of Registered Sale Deed executed by Shri. Bhayalal Bhaurao Satokar, Shri. Ramesh Bhaurao Satokar, Shri. Mahendra Bhaurao Satokar and Shri. Narendra Bhaurao Satokar in favour of Smart City Builders and Developers, through its partners Shri. Uday Pratap Surya Pratap Baghel, Shri. Saroj Amit Pandey and Shri. Ambe Sachidanand Jha, same was duly registered in the office of Sub-Registrar Hingna, at Sr. No. 1142/2015, dated 04.03.2015
- 2. Copy of Layout Plan.
- 3. Original Registered Power of Attorney for admission executed by Smart City Builders and Developers, through its partners Shri. Uday Pratap Surya Pratap Baghel, Shri. Saroj Amit Pandey and Shri. Ambe Sachidanand Jha, in favour of Shri. Ajay Narayan Madhur, same was duly registered in the office of Sub-Registrar Nagpur No. 8, at Sr. No. 2266/2020, dated 04.03.2020.
- 4. Copy of N.A. Order passed by the Tahsildar Hingna in Revenue Case No. 7/NP-1000/2020-2021, dated 29.09.2020.
- 5. Copy of Tax Receipt, tax paid for the year 2025-2026, vide its receipt dated 13.05.2025.
- 6. Original Regularization Letter issued by Nagar Parishad Wanadongari, bearing its Permit No. R.L./1957/TPD/2025-26, dated 16.07.2025.
- 7. Draft copy of Sale Deed.
- 8. Original Title Search report issued by Adv Sahil M. Bhangde, dated 20.09.2026

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

- 1) That originally all that piece and parcel of land bearing Kh. No. 46, admeasuring 0.60 H.R., of Mouza-Wanadongari, bearing P.H. No. 46, Tahsil-Hingna, District-Nagpur, belongs to 1) Shri. Bhayalal Bhaurao Satokar, 2) Shri. Ramesh Bhaurao Satokar, 3) Shri. Mahendra Bhaurao Satokar 4) Shri. Narendra Bhaurao Satokar, being their separate property as per the entry reflected in the 7/12 Extract.
- 2) That 1) Shri. Bhayalal Bhaurao Satokar, 2) Shri. Ramesh Bhaurao Satokar, 3) Shri. Mahendra Bhaurao Satokar 4) Shri. Narendra Bhaurao Satokar had sold out the aforesaid land bearing Kh. No. 46, admeasuring 0.60 H.R., to Smart City Builders and Developers, through its partners 1) Shri. Uday Pratap Surya Pratap Baghel, 2) Shri. Saroj Amit Pandey and 3) Shri. Ambe Sachidanand Jha, by executing a

Registered Sale Deed, which was duly registered in the office of Sub-Registrar Hingna, at Sr. No. 1142/2015, dated 04.03.2015.

- 3) That the aforesaid owner thereafter decided to develop the said land by demarcating a residential layout thereupon and accordingly prepared a proposed Layout Plan and sold out its various plots to the prospective buyers.
- 4) That further the aforesaid land was pleased to be converted for Non-Agricultural Use by the order passed by the Tahsildar Hingna, in Revenue Case No. 7/NAP-34/2020-2021, dated 29.09.2020.
- 5) That Smart City Builders and Developers, through its partners 1) Shri. Uday Pratap Surya Pratap Baghel, 2) Shri. Saroj Amit Pandey and 3) Shri. Ambe Sachidanand Jha, had executed a Registered Power of Attorney for admission thereby constituted and nominated Shri. Ajay Narayan Madhur, the said Power of Attorney was duly registered in the office of Sub-Registrar Nagpur No. 8, at Sr. No. 2266/2020, dated 04.03.2020.
- 6) That the schedule Plot No. 26 falls within the purview of Maharashtra Gunthewari Developments (Regulation, Up-gradation and Control) Act, 2001 and accordingly upon payment of necessary development charges by the owner, the Nagar Parishad Wanadongari had regularized the schedule Plot by issuing the Regularization Letter bearing its Permit No. R.L./1957/TPD/2025-26, dated 16.07.2025.
- 7) That Smart City Builders and Developers, through its partners 1) Shri. Uday Pratap Surya Pratap Baghel, 2) Shri. Saroj Amit Pandey and 3) Shri. Ambe Sachidanand Jha, now agreed to sell the schedule Plot No. 26 to Mrs. Priyanka Shahu, for valuable consideration.
- 8) **That it is pertinent to note here that the layout in which the schedule Plot is situated is not sanctioned or approved by the competent authority and therefore the property can be mortgaged strictly as per the policy of ICICI Home Finance Ltd.**

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

- a) From the perusal of all the Xerox documents submitted and perusal thereof, I am of the opinion that **Smart City Builders and Developers, through its partners 1) Shri. Uday Pratap Surya Pratap Baghel, 2) Shri. Saroj Amit Pandey and 3) Shri. Ambe Sachidanand Jha** is the owner of the scheduled of property and it has valid, clear and, marketable title over the scheduled property.
- 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 and further the prospective purchasers i.e. **Mrs. Priyanka Shahu** will also acquire equally good, valid and marketable title thereto only after upon execution of proper and duly registered Sale Deed in his favor.
- 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 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? | Till 2026 |
| 5.6 | Whether all original documents for last 13 years have been scrutinized; if not give reasons? | Partially |
| 5.7 | Whether required documents are available for creating mortgage? | Yes, if policy permit |
| 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, if policy permit |
| 5.10 | What is the tenure of the land; if it is leased? | NA |
| 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? | 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 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:13 years

Name of the Advocate / Searcher:Adv. Sahil M. Bhangde

Search Report Date:20.09.2026

Note:-----
- 5.21

Whether EC is obtained?

NO
- EC Details: -

No. of Years EC Obtained:

Any Encumbrance to Specify:

EC Applied by:

PART VI: CERTIFICATE:

In view of the foregoing, 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 **Mrs. Priyanka Shahu** would derive a valid, clear, marketable and unencumbered title in the property stated above, only after execution of registered Sale Deed in their favor.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Mrs. Priyanka Shahu**.

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

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

1. **Copy of** Registered Sale Deed executed by Shri. Bhayalal Bhaurao Satokar, Shri. Ramesh Bhaurao Satokar, Shri. Mahendra Bhaurao Satokar and Shri. Narendra Bhaurao Satokar in favour of Smart City Builders and Developers, through its partners Shri. Uday Pratap Surya Pratap Baghel, Shri. Saroj Amit Pandey and Shri. Ambe Sachidanand Jha, same was duly registered in the office of Sub-Registrar Hingna, at Sr. No. 1142/2015, dated 04.03.2015
2. **Copy of** Layout Plan.
3. **Original** Registered Power of Attorney for admission executed by Smart City Builders and Developers, through its partners Shri. Uday Pratap Surya Pratap Baghel, Shri. Saroj Amit Pandey and Shri. Ambe Sachidanand Jha, in favour of Shri. Ajay Narayan Madhur, same was duly registered in the office of Sub-Registrar Nagpur No. 8, at Sr. No. 2266/2020, dated 04.03.2020.
4. **Copy of** N.A. Order passed by the Tahsildar Hingna in Revenue Case No. 7/NP-1000/2020-2021, dated 29.09.2020.
5. **Original** Regularization Letter issued by Nagar Parishad Wanadongari, bearing its Permit No. R.L./1957/TPD/2025-26, dated 16.07.2025.
6. **Original** Title Search report issued by Adv Sahil M. Bhangde, dated 20.09.2026
7. **Draft Copy of** Sale Deed.
8. **Copy of** Latest 7/12 extract in the name of Smart City Builders and Developers, through its partners Shri. Uday Pratap Surya Pratap Baghel, Shri. Saroj Amit Pandey and Shri. Ambe Sachidanand Jha.
9. **Copy of** Latest Tax Receipt.
10. **Original** Registered Sale Deed **to be** executed by executed by Smart City Builders and Developers, through its partners Shri. Uday Pratap Surya Pratap Baghel, Shri. Saroj Amit Pandey and Shri. Ambe Sachidanand Jha in favour of **Mrs. Priyanka Shahu**.

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

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REMARKS (if any): -

NAGPUR
DATE : 20.09.2026

SAHIL M
BHANGDE

Yours Faithfully,

Digitally signed by SAHIL M
BHANGDE
Date: 2026.09.20 13:39:34
+05'30'
Sahil M. Bhangde
Advocate