

Santosh Nagar, Agashe Gurukul, Malkapur, Akola. 444 004.

E-mail ID : sanjeevbochare@gmail.com**LEGAL SCRUTINY REPORT****Appl. No. 77000337304****Date : 20/08/2026**

To
 The Manager,
 ICICI Home Finance Co. Ltd.,
 Br. Akola Tq. Dist. Akola

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of : **Mr. Honey L Khiloshiya****PART I: PROPERTY DETAILS:**

- 1 **Name of the Applicant/Borrower/s** : Mr. Honey L Khiloshiya
- 2 **Name of the Co-applicant/s (if any):** Mrs. Bhavna Honey Khiloshiya
- 3 **Type of Loan** : LAP
- 4 **Name of the Property Owner/s** : Mr. Honey L Khiloshiya

5 **Description of the Property (with Boundaries):**

All the RCC super structure of Shop No. 4 of Ground Floor built up about 47.11Sq.mtrs. with undivided share in land of "SHRI SAPTSHRUNGI PLAZA" constructed on Plot No. 3/2 Sheet No. 10-C measuring about 819Sq.mtrs. (Layout Plot No. 26,27 & 28 out of F. S. No. 94/2) of mauje Khamgaon, situated within the limit of M. C. Khamgaon Tq. Khamgaon & Dist. Buldhana which is bounded by :-

East : Shop No. 5 **West** : Shop No. 3**North** : Flat **South** : Road

- 6 **Nature / Status of the Property** : Free Hold
- 7 **Type of Property** : Commercial

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 Regd. Sale Deed Sr. No. 5481 of Dt. 04/11/2015.
2. Xerox Copy of Regd. DOD Sr. No. 2407 of Dt. 17/07/2023.
3. Xerox Copy of Revenue Record i.e. Property Card.
4. Xerox Copy of construction permission with sanctioned plan by M. C. Khamgaon of Dt. 07/03/2013.
5. Xerox Copy of Tax Payment Receipt

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

Perusal of documents, revenue records shows that initially Plot No. 3/2 Sheet No. 10-C measuring about 12348Sq.mtrs. of mauje Khamgaon, situated within the limit of M. C. Khamgaon Tq. Khamgaon & Dist. Buldhana, was owned by M/s Sanklecha Family Trust Khamgaon, Partnership Firm. Then that Partnership of Sanklecha Family Trust was desolved & that property was Partition amongst Family members. Vide Regd. Dissolution cum Partition Deed Sr. No. 1286 of Dt. 10/10/1985.

In the said Partition layout Plot No. 1, 12, 13, 14, 17, 20, 23 to 28 were acquired & owned by Mrs. Nirmala Surendra Jain. There is mutation entry to that effect vide entry No. 8573 of Dt. 17/03/1994.

Then out of those Plots Mrs. Nirmala Surendra Jain sold out layout Plot No. 27 bearing CTS No. 3/2 Sheet No. 10-C measuring about 273Sq.mtrs. to Mr. Dinesh Dattulal Agrawal Vide Regd. Sale Deed Sr. No. 2469 of Dt. 28/03/2012.

Then Again Mrs. Nirmala Surendra Jain sold out layout Plot No. 26 & 28 bearing CTS No. 3/2 Sheet No. 10-C total measuring about 546Sq.mtrs. to Mr. Dinesh Dattulal Agrawal Vide Regd. Sale Deed Sr. No. 5476 of Dt. 09/07/2012.

Thereafter Mr. Dinesh Dattulal Agrawal constructed an Apartment on those layout Plots No. 26, 27 & 28 bearing CTS No. 3/2 Sheet No. 10-C total measuring about 819Sq.mtrs. as per construction permission and sanctioned

plan from M. C. Khamgaon of Dt. 07/03/2013 and thereafter executed DOD for the said apartment known as “**SHRI SAPTSHRUNGI PLAZ**” Vide Regd. DOD Sr. No. 2407 of Dt. 17/07/2023.

Then out of that Mr. Dinesh Dattulal Agrawal sold out Shop No. 4 of Ground Floor to Mr. Honey Lalitkumar Khiloshiya Vide Regd. Sale Deed Sr. No. 5481 of Dt. 04/11/2015.

Perusal of the documents shows that presently title of the subject matter of property is without any charge and encumbrance and is marketable.

PART IV : EVIDENCE OF THE TITLE OF PROPERTY:

As per List stated in Part-II stated above.

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? **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 land owner in favour of the loan applicant? **NO.**
- 5.16 Whether the said POA holder has/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 Search Report is obtained and submitted? **Yes**
Search Report Details: -
Search Conducted Years: **13 Years**
Name of the Advocate / Searcher: : **Adv S. R. Bochare**
Search Report Date : 20/08/2026 Note: Receipt No. MH008723220202627U
- 5.21 Whether EC is obtained?

EC Details: -
No. of Years EC Obtained:
Any Encumbrance to Specify:
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. Honey Lalitkumar Khiloshiya** 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. Honey Lalitkumar Khiloshiya**

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. Original Regd. Sale Deed Sr. No. 5481 of Dt. 04/11/2015.
2. Xerox Copy of Regd. DOD Sr. No. 2407 of Dt. 17/07/2023.
3. True Copy of Revenue Record i.e. Property Card.
4. Xerox Copy of construction permission with sanctioned plan by M. C. Khamgaon of Dt. 07/03/2013.
5. Original Tax Payment Receipt

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

Original Regd. NOI executed by Mr. Honey Lalitkumar Khiloshiya

REMARKS (if any): - NIL

Yours Faithfully,

**Sanjeev
Ramdas
Bochare**
Adv. Sanjeev R. Bochare

Digitally signed
by Sanjeev
Ramdas Bochare
Date: 2026.08.20
18:24:15 +05'30'