

Adv. Sumit G. Zinjure

M.com. LL.M.

Shop No.6, 2nd floor,
Indraprastha complex,

Main Road, Gunjgolai, Latur

Mob. No. 9028888266



अॅड. सुमित जी. झिंजुरे

एम.कॉम., एलएल.एम.

दु.नं.६, दुसरा मजला, इंद्रप्रस्थ कॉम्प्लेक्स,
मेन रोड, गंजगोलाई, लातूर

ईमेल:advsg.zinjure@gmail.com

मो.नं. ९०२८८८८२६६

Date. 13.08.2026

Legal Scrutiny Report

To,

Credit Manager,

ICICI HOME FINANCE CO. LTD.

Br. Latur.

APP. ID NO : 77000317234

Type of Case: - Regular Home Loan - Resale

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of **Aarti Baliram Satpute**

PART I: PROPERTY DETAILS:

1: NAME OF THE APPLICANT/ BORROWERS: Aarti Baliram Satpute

2: NAME OF THE CO-APPLICANT/SBORROWER/S: Hirabai Baliram Satpute

3: TYPE OF LOAN: Regular Home Loan - Resale

4: PURPOSE OF LOAN: Regular Home Loan - Resale

5: NAME OF THE PROPERTY OWNER/s: Vijaykumar Shesherao Kanvate

6: DESCRIPTION OF THE PROPERTY: (with Boundaries) :

All that right, title and interest of property immovable property bearing Flat No. 105, (Which was Constructed on Plot No. 03,33,34 and 35) Adm. Carpet Area 499.50 Sq. Ft. (46.42 Sq. Mtr.) Out of Gat No. 102, Within the jurisdiction of Mauje Taroda (Khu.), Tq. Dist. Nanded, in the jurisdiction of Nanded-Waghala city Municipal Corporation.

EAST : Main Entrance Gate, Passage and Stairs

WEST : There is Wing B Building

SOUTH : Family Unit No. 106

NORTH : Passage

7: Nature/ Status of the Property: Flat.

8: Type of Property: Freehold.

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION:

1. Notarized Agreement.
2. Copy of Tax Receipt of Municipal Corporation, Nanded Vaghala Dated 04.07.2025.
3. Copy of N.A. Permission Vide its No. 1986/NA/III/CTS.CR.7886 Dated 30.03.1986 issued by office of the Collector, Nanded.
4. Copy of Deed of Declaration bearing Day Book No. 10524/2010 Dated 16.11.2010 Executed by Sadguru Construction Nanded through its Partners 1) Shivprasad Sudhakar Taak 2) Rupesh Sudhakar Taak 3) Kailash Sudhakar Taak Through their POA Holder & himself Shivprasad Sudhakar Taak in respect of the Sadguru Apartment wherein 17 Shops and 63 Flats (Family Units) were declared, Out of Gat No. 102, Within the jurisdiction of Village Taroda, Tq. Dist. Nanded.
5. Copy of Sale Deed according to Ownership bearing Day Book No. 7594/2010 Dated 06.12.2010 Executed by Sadguru Construction Nanded through its Partners 1) Shivprasad Sudhakar Taak 2) Rupesh Sudhakar Taak 3) Kailash Sudhakar Taak Through their POA Holder & himself Shivprasad Sudhakar Taak in favor of Vijaykumar Shesherao Kanvate in respect of Flat No. 105, (Which was Constructed on Plot No. 03,33,34 and 35) Adm. Carpet Area 499.50 Sq. Ft. (46.42 Sq. Mtr.) Out of Gat No. 102, Within the jurisdiction of Village Taroda, Tq. Dist. Nanded.

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

1. That, I have verified and scrutinized and gone through the revenue and sub registrar record in respect of bearing Flat No. 105, (Which was Constructed on Plot No. 03,33,34 and 35) Adm. Carpet Area 499.50 Sq. Ft. (46.42 Sq. Mtr.) Out of Gat No. 102, Within the jurisdiction of Village Taroda, Tq. Dist. Nanded.
2. Initially, **Sadguru Construction Nanded through its Partners** 1) Shivprasad Sudhakar Taak 2) Rupesh Sudhakar Taak 3) Kailash Sudhakar Taak Through their POA Holder & himself Shivprasad Sudhakar Taak Executed Registered Deed of Declaration bearing Day Book No. 10524/2010 Dated 16.11.2010 in respect of the **Sadguru Apartment** wherein 17 Shops and 63 Flats (Family Units) which was Constructed on Plot No. 03,33,34 and 35, were declared, Out of Gat No. 102, Within the jurisdiction of Village Taroda, Tq. Dist. Nanded.
3. Thereafter, **Sadguru Construction Nanded through its Partners** 1) Shivprasad Sudhakar Taak 2) Rupesh Sudhakar Taak 3) Kailash Sudhakar Taak Through their POA Holder &

himself Shivprasad Sudhakar Taak Executed Registered Sale Deed according to Ownership bearing Day Book No. 7594/2010 Dated 06.12.2010 in favor of **Vijaykumar Shesherao Kanvate** in respect of Flat No. 105, (Which was Constructed on Plot No. 03,33,34 and 35) Adm. Carpet Area 499.50 Sq. Ft. (46.42 Sq. Mtr.) Out of Gat No. 102, Within the jurisdiction of Village Taroda, Tq. Dist. Nanded.

4. From the Date of Abovesaid Sale Deed according to Ownership bearing Day Book No. 7594/2010 Dated 06.12.2010 **Vijaykumar Shesherao Kanvate** Lawful Owner and Possessor of the said Flat.
5. And Lastly **Vijaykumar Shesherao Kanvate** Executed Notarized Agreement to Sale in favour of **Aarti Baliram Satpute**. If **Vijaykumar Shesherao Kanvate** Executed Registered Sale Deed in favour of **Aarti Baliram Satpute** then only she will become legal owner of said Flat.
6. On perusal of revenue and sub-registrar records it appears that **Aarti Baliram Satpute** has valid, clear and marketable title over said property.

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 – **N.A. Permission No. 1986/NA/III/CTS.CR.7886 Dated 30.03.1986 issued by office of the Collector, Nande.**
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? **Not known**
- 5.6 Whether all original documents for last 13 years have been scrutinized, if not give reasons? No, not **produced**.
- 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)-**Said property is not lease property.**
- 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? No/**Yes.**

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 – **Not Applicable**

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 – **Not Applicable.**

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

Search Report Details:

Search Conducted Years: 2013 to 2025.

Name of the Advocate/Searcher: **Adv. Sumit Gunvant Zinjure**

Search Report Date:- **11.08.2026** Vide receipts No. **MH008110422202627P**

Note: Not Applicable.

5.21 Whether EC is obtained? No.

EC Details: - Not Applicable.

No. of Years EC Obtained: Not Applicable.

Any Encumbrance to Specify: Mentioned above.

EC Applied by: Nil.

PART VI: CERTIFICATE:

It appears from the records and after perusal of the documents submitted before me, I/We come to the opinion is 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 by law, it would satisfy the requirements of creation of registered/equitable mortgage.

I/We further certify that, on perusal of revenue and sub registrar records it appears that **Aarti Baliram Satpute** has a valid, clear and marketable and free from encumbrance. The mortgage if created will create enforceable security interests in favor of ICICI HFC for the liability of the intending Borrower/Co borrower.

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. Notarized Agreement. **(Original)**
2. Latest Tax Receipt. **Digital/Certified)**
3. N.A. Permission Vide its No. 1986/NA/III/CTS.CR.7886 Dated 30.03.1986 issued by office of the Collector, Nande. **(Photocopy)**
4. Deed of Declaration bearing Day Book No. 10524/2010 Dated 16.11.2010. **(Photocopy)**
5. Sale Deed according to Ownership bearing Day Book No. 7594/2010 Dated 06.12.2010. **(Original)**

Following documents are required at the time of disbursal: (if any): -

1. Latest Tax Receipt. **(Digital/Certified)**
2. N.A. Permission Vide its No. 1986/NA/III/CTS.CR.7886 Dated 30.03.1986 issued by office of the Collector, Nande. **(Photocopy)**
3. Deed of Declaration bearing Day Book No. 10524/2010 Dated 16.11.2010. **(Photocopy)**
4. Sale Deed according to Ownership bearing Day Book No. 7594/2010 Dated 06.12.2010. **(Original)**
5. **Proposed Deed of Sale Executed by Vijaykumar Shesherao Kanvate in favour of Aarti Baliram Satpute. (Original)**

Remarks -If Any –

Yours Faithfully,

Place-Latur

Date – 13.08.2026

Adv. Sumit Gunvant Zinjure

SUMIT GUNVANT
ZINJURE

Digitally signed by SUMIT
GUNVANT ZINJURE
Date: 2026.08.13 17:40:49 +05'30'