

Legal Alliance Services

SADDISH S. FRANCIS

L.L.B.

Advocate

**Office :152,Mecosabagh Christian Colony,
Near Kadbi Chowk, Nagpur.**

Mobile No:- 09970640134, 08600016894

Mail Id:-saddish.f@gmail.com

LEGAL SCRUTINY REPORT

File No. SF/2026/august/32

Dated :-18/08/2026

App No. 77000327845

LOS No:- 10309762

**To,
ICICI HFC LTD,
NAGPUR**

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Vikas Jadhao

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s:** Vikas Jadhao
- 2. Name of the Co-applicant/s: (if any):** Kiran Rathod
- 3. Type of Loan:** HL PRIME _
- 4. Purpose of Loan:** Regular HL
- 5. Name of the Property Owner/s:** Nandkishor Ankush Patil
- 6. Description of the Property (with Boundaries):**

Sai Ashish Apartment

All that r c c super structure comprising of Flat No 206 Built Up Area 53.458 Sq Mtrs
Carpet Area 47.709 Sq Mtrs Total Built Up Area 72.413 Sq Mtrs On Second Floor In
Building Styled As Sai Ashish Apartment Along With 5.690 % Undivided Share In Plot No
25 And Plot No 26 Adm Area 431.09 Sq Mtrs Kh No 58/1, P H No 38, Mouza Besa Tah
Nagpur Gramin Dist. Nagpur

bounded as under:-

ON THE EAST	Plot no 24
ON THE WEST	Road

ON THE NORTH	Layout road
ON THE SOUTH	Open land

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) ALL COPIES

1. 7/12 dt 02/08/2023 in name of M/S United Infrastructure Through It Partner Shri Sunil Murlidhar Patil
2. DOD dt 25/06/2009, Sr No 4506, Sub Reg No 7 executed by M/S United Infrastructure Through It Partner Shri Sunil Murlidhar Patil
3. Index II of Agreement To Sale On Stamp Duty Of Rs 24000/- dt 08/12/2009, Sr No 8386, Sub Reg No 7 from M/S United Infrastructure Through It Partner Shri Sunil Murlidhar Patil to Nandkishor Ankush Patil for flat no 206
4. Sale Deed On Stamp Duty Of Rs 100/- dt 29/03/2014, Sr No 2022, Sub Reg No 7 from M/S United Infrastructure Through It Partner Shri Sunil Murlidhar Patil to Nandkishor Ankush Patil for flat no 206
5. Na Order dt 16/02/2006 from Collector Nagpur to Javahar Gruha Nirman Sahakari Sanstha
6. Tax Receipt Paid Up To 2026 dt 05/01/2026 from Gram Panchayat Besa Pipla to Nandkishor Ankush Patil
7. building plan

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

- that the said land bearing Kh No 58/1, P H No 38, Mouza Besa Tah Nagpur Gramin Dist. Nagpur was originally belonged to Javahar Gruha Nirman Sahakari Sanstha
- whereas the said land has been converted in to non agricultural use by the NA order dt 16/02/2006
- whereas Javahar Gruha Nirman Sahakari Sanstha has curved a layout on the said land
- whereas Javahar Gruha Nirman Sahakari Sanstha has sold plot no 25 and 26 to Warnasi Vijay Sarthi S/o V Suryanrayana vide sale deed dt 20/12/2007, sr no 7359, sub reg no 7
- whereas Warnasi Vijay Sarthi S/o V Suryanrayana has sold the said land to M/S United Infrastructure Through It Partner Shri Sunil Murlidhar Patil vide sale deed dt 16/06/2009, sr no 4280, sub reg no 7
- whereas M/S United Infrastructure Through It Partner Shri Sunil Murlidhar Patil has promoted a multi storied scheme on the said land styled as Sai Ashish Apartment

- whereas building plan of the said scheme is sanctioned by Grampanchayat besa vide resolution dt 22/05/2008.
- whereas DOD of the said scheme is registered on 25/06/2009, Sr No 4506, Sub Reg No 7
- whereas M/S United Infrastructure Through It Partner Shri Sunil Murlidhar Patil has agreed to sell flat no 206 to Nandkishor Ankush Patil vide agreement to sale dt 08/12/2009, Sr No 8386, Sub Reg No 7.
- whereas M/S United Infrastructure Through It Partner Shri Sunil Murlidhar Patil has sold flat no 206 to Nandkishor Ankush Patil vide sale deed dt 29/03/2014, Sr No 2022, Sub Reg No 7
- whereas Nandkishor Ankush Patil has agreed to sell the said flat to Shri Vikas Jadhav.

PART IV: EVIDENCE OF THE TITLE OF 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? **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 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? **YES**
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? **YES**
- 5.17 Whether POA as recorded in 5.15 is registered? **YES**
- 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: - MH008143454202627U

Search Conducted Years: 13YRS

Name of the Advocate / Searcher: **ADV.SADDISH FRANCIS**

Search Report Date: 11/08/2026

Note:

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 Nandkishor Ankush Patil 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 Vikas Jadhao

The following original documents to be collected by ICICI HFC for the creation of a 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** Undertaking for non submission of 7/12 in the name of Nandkishor Ankush Patil from
2. **Original with RR** sale deed from Nandkishor Ankush Patil to Vikas Jadhao
3. **Original with RR** Agreement To Sale On Stamp Duty Of Rs 24000/- dt 08/12/2009, Sr No 8386, Sub Reg No 7 from M/S United Infrastructure Through It Partner Shri Sunil Murlidhar Patil to Nandkishor Ankush Patil for flat no 206
4. **Original with RR** Sale Deed On Stamp Duty Of Rs 100/- dt 29/03/2014, Sr No 2022, Sub Reg No 7 from M/S United Infrastructure Through It Partner Shri Sunil Murlidhar Patil to Nandkishor Ankush Patil for flat no 206
5. **Copy of 7/12** dt 02/08/2023 in name of M/S United Infrastructure Through It Partner Shri Sunil Murlidhar Patil

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6. **Copy of** DOD dt 25/06/2009, Sr No 4506, Sub Reg No 7 executed by M/S United Infrastructure Through It Partner Shri Sunil Murlidhar Patil
 7. **Copy of** Na Order dt 16/02/2006 from Collector Nagpur to Javahar Gruha Nirman Sahakari Sanstha
 8. **Copy of** Tax Receipt Paid Up To 2026 dt 05/01/2026 from Gram Panchayat Besa Pipla to Nandkishor Ankush Patil
 9. **Copy of** building plan

Following documents are required post disbursal: (if any): -NO

REMARKS (if any): -No

SADDISH S FRANCIS Digitally signed
by SADDISH S FRANCIS
Date: 2026.08.19
16:29:42 +05'30'

SADDISH FRANCIS
(Advocate)