



Shweta M. Mane (Kakad)
L.L.B, L.L.M (Pune)
ADVOCATE & NOTARY

 'Swami', Plot no. 4
Shrikrishna Nagar, Beside Darda Nagar
Darwaha Road, Yavatmal-445001

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LEGAL SCRUTINY REPORT

Application no. 77000351926

Date: 26/09/2026

**To,
Branch Credit Manager, ICICI HFC LTD.**

Dear Sir/Madam,

1. **Legal Scrutiny Report in respect of the
- Shekh Ajam Shekh Kasam.**

PART I: PROPERTY DETAILS:

2. **Name of the Applicant/Borrower/s: Shekh Ajam Shekh Kasam.**
3. **Name of the Co-applicant/s: (if any): Tabssum Parveen Shaikh Aazam**
1. **Type of Loan: HL BT Top up**
2. **Purpose of Loan: HL BT Top up**
3. **Name of the Property Owner/s: SHEKH AJAM SHEKH KASAM.**
4. **Description of the Property (with Boundaries):**

That, the Layout Plot no. 3 (part), area admeasuring 228.12 sq.mtr. (i.e. 2454.57 sq.ft.) and construction thereon of house having built up area 46.384 sq.mtr., out of Field Survey No. /Gat No. 55/1-K, Kasbe Yavatmal, Tq. Dist. Yavatmal, bounded as under:-

BOUNDARIES OF PLOT			
East	West	North	South
Part of Field Survey No. 55	Layout 12 mtr. Road	Service Road and Yavatmal-Nagpur Road	Remaining part of Plot no. 3

5. **Nature / Status of the Property: Freehold**
6. **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)

- N.A. order and Sanctioned Layout Map, dated 01/01/2011.
- Photo copy of sale deed dated 29/01/2011, deed No. 764/2011
- Photo copy of sale deed dated 24/03/2025, deed No. 1604/2025
- Certified copy of 7/12 extract, dated 25/08/2026

- Certified copy of Mutation extract, dated 25/08/2026
- LOD from Hinduja Housing Finance Ltd., dated 23/09/2026.

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

- That the Land comprised in Field Survey No. 55/1-K of Kasbe Yavatmal, Tq. and Dist. Yavatmal, admeasuring area 2 Hecter 02 R., was previously owned and possessed by Mr. Devendrakumar Ganpatlal Chamediya, prior to 2009.
- Thereafter Mr. Devendrakumar Ganpatlal Chamediya applied before the Additional Collector Yavatmal for the conversion of 1 Hecter 92 R land from the above land into non-agricultural purpose and said authority registered the matter vide Rev Case no. 28/N.A.P.-34/2009-2010 and passed the conversion order on dated 01/01/2011. Thereafter layout was prepared and plots were established. Out of all these plots, Layout Plot No. 3 (part) is the subject matter of this search.
- Thereafter Mr. Devendrakumar Ganpatlal Chamediya sold Layout Plot No. 3, area admeasuring about 456.26 sq.mtr., out of Field Survey No. 55/1-K, of Kasbe Yavatmal Tq. Dist. Yavatmal, to Sheikh Shabbir Sheikh Bashir Kanoje by way of registered Sale Deed on dated 29/01/2011, vide deed No. 764/2011 executed at Sub-Registrar Office Yavatmal.
- Thereafter, Mr. Sheikh Shabbir Sheikh Bashir Kanoje constructed the house on his part i.e. northern part of Plot no. 3, having built up area 500.00 sq.ft., and for the purpose of the same he has obtained necessary permission from Panchayat Samiti Yavatmal on dated 02/11/2011.
- Thereafter Mr. Sheikh Shabbir Sheikh Bashir Kanoje sold the Layout Plot no. 3 (part), area admeasuring 228.12 sq.mtr. (i.e. 2454.57 sq.ft.) and construction thereon of house having built up area 46.384 sq.mtr., out of Field Survey No. /Gat No. 55/1-K, Kasbe Yavatmal, to Shekh Ajam Shekh Kasam by way of registered Sale Deed dated 24/03/2025, vide deed No. 1604/2025, executed at Sub Registrar Office Yavatmal-1.
- Accordingly an entry in respect of the above said transaction is taken into Mutation record and this fact is also evident by 7/12 extract and mutation entry no. 19547 in the name of Shekh Ajam Shekh Kasam issued by Talathi Yavatmal.
- Thereafter, Shekh Ajam Shekh Kasam mortgaged the above property with the Hinduja Housing Finance Ltd. Branch at Yavatmal, and said property is still mortgaged with the said Bank. Therefore, NOC should be obtained.
- The chain of title for the property has been properly established, with all transactions duly verified from relevant records of the Registrar of Documents and Revenue Records. It is confirmed that the property is heritable and transferable, and the transferor has the right to transfer it. All necessary parties have been included in the documents, which have the desired legal effect. All material facts and events relevant to the title have been satisfactorily proven.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

The present owner, **SHEKH AJAM SHEKH KASAM**, is/are the owner of Layout Plot no. 3 (part), area admeasuring 228.12 sq.mtr. (i.e. 2454.57 sq.ft.) and construction thereon of house having built up area 46.384 sq.mtr., out of Field Survey No. /Gat No. 55/1-K, Kasbe Yavatmal, Tq. Dist. Yavatmals.

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?	No
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?	No
5.16	Whether the said POA holder has/had authority to sell the property under POA?	Not Applicable
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	No

	/ 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.	
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: 13 years.	13 Years
	Name of the Advocate / Searcher: Note:	Adv. Shweta Mane Search Report vide challan no. 1114955215 and MH010904500202627E dated 26/09/2026
5.21	Whether EC is obtained? EC Details: - No. of Years EC Obtained Any Encumbrance to Specify EC Applied by	Not Applicable

PART VI: CERTIFICATE:

In view of forgoing, I certify that the title deeds intended to be deposited relating to the property which is offered as a security by way of equitable mortgage and the documents of title referred to above are perfect evidence of the title. If the said equitable mortgage is created in favour of **SHEKH AJAM SHEKH KASAM**, it would satisfy the requirements of creation of an equitable mortgage.

I further certify that **SHEKH AJAM SHEKH KASAM** would derive a valid, clear, marketable and unencumbered title in the subject property except the loan already taken from **Home First Financial Institution**.

4. The Mortgage, if created will be available to the **ICICI HFC** for the liability of the intending Borrower i.e. **SHEKH AJAM SHEKH KASAM**.

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

1. N.A. order and Sanctioned Layout Map, dated 01/01/2011.
2. Photo copy of sale deed dated 29/01/2011, deed No. 764/2011
3. Photo copy of sale deed dated 24/03/2025, deed no. 1604/2025
4. Certified/Digitally signed copy of latest 7/12 extract.

5. Original Assessment & Tax receipt.
6. Original LOD from **Hinduja Housing Finance Ltd. Branch at Yavatmal.**

Following documents are required post disbursal [If any]-

- i. Original sale deed dated 29/01/2011, deed No. 764/2011.
- ii. Original sale deed dated 24/03/2025, deed no. 1604/2025.
- iii. Original NOC/registered release deed from **Hinduja Housing Finance Ltd. Branch at Yavatmal.**

Yours Faithfully

Adv.Shweta
Mane[Kakad]

Digitally signed by
Adv.Shweta Mane[Kakad]
Date: 2026.10.07 14:06:48
+05'30'

ADV. SHWETA MANE (KAKAD)