

Sahil M. Bhangde

LL.M

ADVOCATE

Plot No.167, Bajiprabhu Nagar, 5th Lane,
Near Madrasi Temple, Near Ramnagar,
NAGPUR-440 033

☎ 0712-2245474

Mob : +91-9422148978, +91- 9405948406

E Mail : adv_sahilbhangde@yahoo.co.in

LEGAL SCRUTINY REPORT

Ref. No. : SMB/ICICI-HFC/JUNE/2026/84

Date:-22.06.2026

APP No.-77000283862

APS ID -10266455

To,
ICICI Home Finance Ltd.,
Nagpur

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of **Shri. Nilesh Dhoke**

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s : Shri. Nilesh Wasudev Dhoke
2. Name of the Co-applicant/s: (if any): Sau. Ganga Vasudeo Dhoke, Sandip Wasudeorao Dhoke
Shri. Vasudeo Kisanlal Dhoke
3. Type of Loan : Apna Ghar Premium
4. Purpose of Loan : BT + Top-up
5. Name of the Property Owner/s : Sau. Gangabai Vasudeo Dhoke
Shri. Vasudeo Kisan Dhoke
6. Description of the Property (with Boundaries):

All that piece and parcel of land bearing Plot No. 68 admeasuring about 111.48 Sq. Mtrs (i.e. 1200 Sq. Ft) being a portion of entire land bearing Kh. No. 80/1A of Mouza-Bhokara, bearing P. H. No. 12A, situated within the limits of Grampanchayat Bhokara in Tahsil Nagpur (Rural) and District Nagpur and same is bounded as under:

- | | | |
|--------------|---|-----------------|
| On the East | : | 25 Ft Wide Road |
| On the West | : | 20 Ft Wide Road |
| On the North | : | Plot No. 67 |
| On the South | : | Plot No. 69 |

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 Layout Plan.
2. Copy of Registered Sale Deed executed by Rajlaxmi Gruha Nirman Sahakari Sanstha Ltd, Nagpur, acting through its President Shri. Samshuddin Sheikh Madina in favour of Mohd. Rafi Khan Alimulla Khan, same was duly registered in the office of Sub-Registrar Nagpur (Rural), at Sr. No. 697/2015, dated 15.01.2015.
3. Copy of Registered Sale Deed executed by Mohd. Rafi Khan Alimulla Khan in favour of Shri. Sukhdeo Shankar Bhonde, same was duly registered in the office of Sub-Registrar Nagpur No. 7, at Sr. No. 7057/2019, dated 08.08.2019.
4. Copy of Registered Sale Deed executed by Shri. Sukhdeo Shankar Bhonde in favour of Sau. Gangabai Vasudeo Dhoke and Shri. Vasudeo Kisan Dhoke, same was duly registered in the office of Sub-Registrar Nagpur (Rural), at Sr. No. 8446/2021, dated 21.05.2021.
5. Copy of Tax Receipt tax paid for the year 2025-26, vide its receipt dated 01.11.2025.
6. Copy of List of Document issued by PNB Housing Finance Ltd., Gokulpeth, Nagpur, dated 18.06.2026.
7. Original Title Search Report issued by Adv. Sahil M. Bhangde, dated 22.06.2026

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

1. That originally all that piece and parcel of land bearing Kh. No. 80/1A admeasuring about 1.63 HR of Mouza-Bhokara, bearing P. H. No. 12A belongs to Rajlaxmi Gruha Nirman Sahakari Sanstha Ltd, Godhani, Nagpur a registered cooperative society, bearing its Registration No. NGP/HSG/TO/767/1995.
2. That the aforesaid society had demarcated an unauthorized layout upon the said entire land and sold out its various plots to its prospective buyers.
3. That the aforesaid society acting through its President Shri. Samshuddin Sheikh Madina, had sold the Plot No. 68 & 69 having total area admeasuring about 2200 Sq. Ft out of the said layout to Mohd. Rafi

Khan Alimulla Khan, by executing a Registered Sale Deed, which was duly registered in the office of Sub-Registrar Nagpur (Rural), at Sr. No. 697/2015, dated 15.01.2015.

4. That Mohd. Rafi Khan Alimulla Khan, thereafter sold out the schedule Plot No. 68 along with Plot NO. 69 to Shri. Sukhdeo Shankar Bhonde, by executing a Registered Sale Deed, which was duly registered in the office of Sub-Registrar Nagpur No. 7, at Sr. No. 7057/2019, dated 08.08.2019.
5. That Shri. Sukhdeo Shankar Bhonde, thereafter sold out the schedule Plot No. 68 to Sau. Gangabai Vasudeo Dhoke and Shri. Vasudeo Kisan Dhoke, by executing a Registered Sale Deed, which was duly registered in the office of Sub-Registrar Nagpur (Rural), at Sr. No. 8446/2021, dated 21.05.2021.
6. That by virtue of the aforesaid Sale Deed, Sau. Gangabai Vasudeo Dhoke and Shri. Vasudeo Kisan Dhoke, becomes the joint owners of the schedule Plot no. 68.
7. **It is further pertinent to note here that the aforesaid owners had availed the Financial Assistance from PNB Housing Finance Ltd, Gokulpeth, Nagpur by creating a equitable mortgaged over the property and all the Deeds and Documents pertaining to the schedule of property are kept in the custody of the said Financial Institution and aforesaid Financial Institution had also issued list of documents dated 18.06.2026 to that effect.**
8. **It is pertinent to note here that the layout in which schedule plot is situated is not sanctioned or approved by the Competent Authority nor the land is converted in non-agricultural used and therefore, the property can be mortgaged strictly as per the policy of ICICI Home Finance.**

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 to **Sau. Gangabai Vasudeo Dhoke and Shri. Vasudeo Kisan Dhoke** is the owner of the scheduled of property and he has valid, clear and, marketable title over the scheduled property, **subject to charge of PNB Housing Finance Ltd., Nagpur.**
- b) That during the course of my inspection, I came across to entry as to encumbrance and charges over the said property, the schedule of property is presently mortgage with **PNB Housing Finance Ltd., Nagpur** and the owners are having clear, valid and marketable title over the scheduled property **subject to charge of PNB Housing Finance Ltd., Nagpur** and further she will also acquire equally good, valid and marketable title thereto **upon redemption of charge of PNB Housing Finance Ltd., Nagpur.**
- 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? | No |
| 5.5 | Whether up to date tax/land revenue has been paid in respect of the property? | Not provided |
| 5.6 | Whether all original documents for last 13 years have been scrutinized; if not give reasons? | No, property is mortgage with subject to charge of PNB Housing Finance Ltd., Nagpur |
| 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? | No |
| 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 | No |
| 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

- 5.20 Whether Search Report is obtained and submitted? No
Yes
- Search Report Details: -**
- Search Conducted Years: **13 years**
- Name of the Advocate / Searcher: **Adv. Sahil M. Bhangde**
- Search Report Date: **22.06.2026**
- 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 likely to be 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 **Sau. Gangabai Vasudeo Dhoke and Shri. Vasudeo Kisan Dhoke** would derive a valid, clear, marketable and unencumbered title in the property stated above subject to charge of PNB Housing Finance Ltd., Nagpur

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Sau. Gangabai Vasudeo Dhoke and Shri. Vasudeo Kisan Dhoke**.

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 disbursement of loan/at the time of disbursement of the loan: -

1. **Copy of** Layout Plan.
2. **Copy of** Registered Sale Deed executed by Rajlaxmi Gruha Nirman Sahakari Sanstha Ltd, Nagpur, acting through its President Shri. Samshuddin Sheikh Madina in favour of Mohd. Rafi Khan Alimulla Khan, same was duly registered in the office of Sub-Registrar Nagpur (Rural), at Sr. No. 697/2015, dated 15.01.2015.
3. **Copy of** Registered Sale Deed executed by Mohd. Rafi Khan Alimulla Khan in favour of Shri. Sukhdeo Shankar Bhonde, same was duly registered in the office of Sub-Registrar Nagpur No. 7, at Sr. No. 7057/2019, dated 08.08.2019.
4. **Copy of** Registered Sale Deed executed by Shri. Sukhdeo Shankar Bhonde in favour of Sau. Gangabai Vasudeo Dhoke and Shri. Vasudeo Kisan Dhoke, same was duly registered in the office of Sub-Registrar Nagpur (Rural), at Sr. No. 8446/2021, dated 21.05.2021.
5. **Copy of** Tax Receipt tax paid for the year 2025-26, vide its receipt dated 01.11.2025.
6. **Original** List of Document issued by PNB Housing Finance Ltd., Gokulpeth, Nagpur, dated 18.06.2026.
7. **Original** Title Search Report issued by Adv. Sahil M. Bhangde, dated 22.06.2026.
8. **Copy of** Latest 7/12 extract

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

1. **Certified Copy of** Registered Sale Deed executed by Rajlaxmi Gruha Nirman Sahakari Sanstha Ltd, Nagpur, acting through its President Shri. Samshuddin Sheikh Madina in favour of Mohd. Rafi Khan Alimulla Khan, same was duly registered in the office of Sub-Registrar Nagpur (Rural), at Sr. No. 697/2015, dated 15.01.2015.
2. **Original** Registered Sale Deed executed by Mohd. Rafi Khan Alimulla Khan in favour of Shri. Sukhdeo Shankar Bhonde, same was duly registered in the office of Sub-Registrar Nagpur No. 7, at Sr. No. 7057/2019, dated 08.08.2019.
3. **Original** Registered Sale Deed executed by Shri. Sukhdeo Shankar Bhonde in favour of Sau. Gangabai Vasudeo Dhoke and Shri. Vasudeo Kisan Dhoke, same was duly registered in the office of Sub-Registrar Nagpur (Rural), at Sr. No. 8446/2021, dated 21.05.2021.
4. **Original** No Dues Certificate issued by Shubham Housing Development Finance Ltd., Nagpur (**As per LOD**)
5. **Original** No Dues Certificate **to be** issued by PNB Housing Finance Ltd., Nagpur.

REMARKS (if any): -

NAGPUR
DATE :22.06.2026

Yours Faithfully,
Sahil M. Bhangde
Digitally signed by Sahil M. Bhangde
Date: 2026.08.26 15:18:21 +05'30'
Sahil M. Bhangde
Advocate