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Office at: - Plot No.135, Flat No.101, Avirat Complex, New Mahalaxmi Nagar, Narsala Ring Road,
Nagpur – 440034.

At Court: - Court Chamber No. 625 on 6th Floor, New Building, District Court, Civil Lines, Nagpur.

LEGAL SCRUTINY REPORT

DATED: 20/09/2026

To

**ICICI Home Finance Co. Ltd
Branch Nagpur**

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of PUJA RAMPRATAP LALLAN SINGH

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s: Puja Rampratap Lallan Singh**
- 2. Name of the Co-applicant/s: (if any) : N/A**
- 3. Type of Loan – home loan**
- 4. Purpose of Loan: prime home loan Bt**
- 5. Los id - 10335614**
- 6. App id - 77000356296,**
- 7. Name of the Property Owner/s: Puja Rampratap Lallan Singh**

8. Description of the Property (with Boundaries):

All that R.C.C superstructures bearing **Apartment No. 305** covering built up area 61.828 Sq Mt and Super built up area 97.757 Sq Mtrs , on the **Third Floor** of the building named and styled as “**MAPLE ENCLAVE PHASE-I** ” together with a proportionate undivided **3.61 %** share and interest in all that piece and parcel of amalgamated land bearing **Plot no. 50, 51, 52, 53, 70, 71, 72 and 73** total admeasuring area 1119.38 Sq Mtrs being portion of entire land bearing Khasra No. 18/4/A, of Mouza -Wagdara , P H No. 46 situated at village Wagdara within the limits and jurisdiction of Gram Panchayat Isasani ,Tahsil Hingna & District Nagpur and bounded as under:

On the East: By 9.00 Mtrs wide road

On the West: By 7.50 Mtrs wide Road

On the North: By Plot No. 54 & 69

On the South: By 9.00 Mtrs wide road

9. Nature / Status of the Property: Freehold / Leasehold

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10. Type of Property: - Residential /Commercial

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION: (SPECIFY THE DOCUMENTS ARE ORIGINAL OR XEROX)

1. **Photocopy** - Registered Deed of Declaration executed by M/s Shanti Constructions & Developer through its proprietor Vinod Ramashry Tripathi duly registered in the office of Sub Registrar Hingna at Serial no. 1400 dated 30/03/2013.
2. **Photocopy** - Registered Agreement to sell executed by M/s Shanti Constructions & Developer through its proprietor Vinod Ramashry Tripathi in favour of Mohit Krushnarao Khedikar duly registered in the office of Sub Registrar Hingna at Serial no. 3052 dated 26/06/2015.
3. **Photocopy** - Registered Supplementary Agreement to sell executed by M/s Shanti Constructions & Developer through its proprietor Vinod Ramashry Tripathi in favour of Mohit Krushnarao Khedikar duly registered in the office of Sub Registrar Hingna At Serial no. 2933 dated 06/07/2017.
4. **Photocopy** - Registered Sale deed executed by M/s Shanti Constructions & Developer through its proprietor Vinod Ramashry Tripathi in favour of Mohit Krushnarao Khedikar duly registered in the office of Sub Registrar Hingna at Serial no. 2934 dated 06/07/2017.
5. **Photocopy** - Registered Deed of Correction in Deed of Declaration executed by M/s Shanti Constructions & Developer through its proprietor Vinod Ramashry Tripathi duly registered in the office of Sub Registrar Hingna at Serial no. 4822 dated 05/08/2022.
6. **Photocopy** - Registered Sale Deed executed by Mohit Krushnarao Khedikar in favour of Puja Singh d/o Rampratap Lallan Singh duly registered in the office of Sub Registrar Hingna at Serial no. 3872 dated 23/04/2024 .
7. **Photocopy- List of Documents** issued by Punjab National Bank

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

1. **Whereas** all that piece and parcel of Land bearing Plot No. 50 containing by admeasurements 154.36 Sq. Mtrs. (OR 1661.53 Sq. Ft.) being the portion of entire land bearing Survey / Khasra / Gut No. 18/4-A of Mouza - Wagdara, P.S.K. 46, situated at Wagdara, within the limits of Gram panchayat Isasani, in Tahsil - Hingna and District -NAGPUR, belongs to Shri. Laxman Devidas Padole having purchased the same by him from (i) Mrs. Krishna Gautam Gajbhiye, (ii) Shri. Prashant Kamaldas Gajbhiye and (iii) Shri. Sidharth Gholuji Gajbhiye, by a Sale Deed, which is duly registered at the Office of Sub Registrar Hingna at Serial No. 4617 dated 03-09-2011 .
2. **Whereas** all that piece and parcel of Land bearing Plot Nos. 51, 52, 53, 70, 71 and 72, containing by admeasurements 135.00 Sq. Mtrs. 135.00 Sq. Mtrs., 135.00 Sq. Mtrs., 135.00 Sq. Mtrs., 135.00 Sq. Mtrs. and 135.00 Sq. Mtrs. thus total area of 810.00 Sq. Mtrs. (i.e. 8718.84 Sq. Fts.) being the portion of entire land bearing Survey / Khasra / Gut No. 18/4-A of Mouza Wagdara, P.S.K. 46, situated at Wagdara, within the limits of Gram panchayat Isasani, in Tahsil - Hingna and District - NAGPUR, belongs to Shri. Laxman Devidas Padole having purchased the same by him from (i) Mrs. Krishna Gautam Gajbhiye, (ii) Shri. Prashant Kamaldas Gajbhiye and (iii) Shri. Sidharth Gholuji Gajbhiye, by a Sale Deed which is duly registered at the Office of Sub Registrar, Hingna at Serial No. 4618 dated 03-09-2011.
3. **Whereas** all that piece and parcel of Land bearing Plot No. 73 containing by admeasurements 155.02 Sq. Mtrs. (OR 1668.635 Sq. Ft.) being the portion of entire land bearing Survey / Khasra / Gut No. 18/4-A of Mouza - Wagdara, P.S.K. 46, situated at Wagdara, within the limits of Gram panchayat Isasani, in Tahsil -

Hingna and District NAGPUR, belongs to Shri. Sanjay Pandurangji Kadu having purchased the same by him from (i) Mrs. Krishna Gautam Gajbhiye, (ii) Shri. Prashant Kamaldas Gajbhiye and (iii) Shri. Sidharth Gholuji Gajbhiye, by a Sale Deed, which is duly registered at the Office of Sub Registrar Hingna at Serial No. 4606. dated 02-09-2011.

4. **Whereas** Shri. Sanjay Pandurangji Kadu lateron sold / transferred Plot No. 73 containing by admeasurements 155.02 Sq. Mtrs. (OR 1668.635 Sq. Ft.) being the portion of entire land bearing Survey / Khasra / Gut No. 18/4-A of Mouza – Wagdara, P.S.K. 46, situated at Wagdara, within the limits of Gram Panchayat Isasani, in Tahsil - Hingna and District NAGPUR, to M/s Shanti Constructions & Developer by a Sale Deed, which is duly registered at the Office of Sub Registrar Hingna at Serial No. 4606. dated 02-09-2011.
5. **Whereas** Shri. Laxman Devidas Padole lateron sold / transferred Plot No. 50, 51, 52, 53, 70, 71 and 72, containing by admeasurement 154.36 Sq. Mtrs., 135.00 Sq. Mtrs., 135.00 Sq. Mtrs., 135.00 Sq. Mtrs., 135.00 Sq. Mtrs., 135.00 Sq. Mtrs. and 135.00 Sq. Mtrs. thus total area of 964.36 Sq. Mtrs. (i.e. 10380.37 Sq. Ft.) being the portion of entire land bearing Survey / Khasra / Gut No. 18/4-A of MOUZA - WAGDARA, P.S.K. 46, situate at Wagdara, within the limits of Gram Panchayat Isasani, , in Tahsil - Hingna and District - NAGPUR to M/s. Shanti Constructions and Developer by a Sale Deed, which is duly registered at the Office of Sub Registrar Hingna at Serial No. 5352 dated 21/12/2012.
6. **Whereas thus** M/s. Shanti Constructions and Developer become an exclusive, absolute and full Owner of the Plot Nos. 50, 51, 52, 53, 70, 71, 72 and 73 containing by admeasurement 154.36 Sq. Mtrs., 135.00 Sq. Mtrs., 135.00 Sq. Mtrs., 135.00 Sq. Mtrs., 135.00 Sq. Mtrs., 135.00 Sq. Mtrs. and 155.02 Sq. Mtrs. thus total area of 1119.38 Sq. Mtrs. (i.e. 12049 Sq. Ft).
7. **Whereas** the aforesaid entire land bearing Survey Nos. 18/4-A and 18/4-B having an area of 2.44 Hectares of MOUZA - WAGDARA, P.S.K. 46 is converted for Non-Agricultural (Residential) Use by the Collector, Nagpur vide its Order Dated 05-03-2011 passed in Revenue Case No. 214/NAP-34/2010-2011
8. **Whereas** the layout on the said Survey Nos. 18/4-A and 18/4-B of MOUZA -WAGDARA, P.S.K. 46 is duly sanction by the Asst. Director, Town Planning vide its Order No. Sasanag/2863 dated 31-05-2008
9. **Whereas** the said Plot Nos. 50, 51, 52, 53, 70, 71, 72 and 73 out of the said layout are Released by the Nagpur Improvement Trust, Nagpur vide its Letter No. 151, 152, 153, 154, 155, 156, 157 and 150 respectively all dated 10-10-2012.
10. **Whereas** the said Plot Nos. 50, 51, 52, 53, 70, 71, 72 and 73 are amalgamated by the Nagpur Improvement Trust vide its letter BE-2(M)/88 Dated 04-12-2012 in the Case No. MRG-1170, Dated 11-10-2012
11. **Whereas** M/s Shanti Constructions and Developer developed the aforesaid plot of lands containing by total admeasurements 1119.38 Sq. Mtrs. (i.e.12049 Sq. Ft) into the RESIDENTIAL ESTATE by constructing Multistoried Building thereon consisting of various self-contained separate Apartments of 2 BHK therein and framed a scheme for development/construction and sale under name and styled as '**MAPLE ENCLAVE PHASE-1**' thus applied to the Nagpur Improvement Trust for sanction of the said Project.
12. **Whereas** M/s Shanti Constructions and Developer started the construction on the said Plots of lands into Multistoried Building thereon consisting of various self contained separate Apartments therein on the said Plots of land and to be collectively known and styled as "MAPLE ENCLAVE PHASE-1" according to the Building Plans sanctioned and approved by the Building Engineer (Metro), Nagpur Improvement Trust, Nagpur vide Building Permit No. B.E. (Metro)/West/Hingna Tahsil/MB3717/2012122859/172 Dated 08-02-2013 thus issued sanction of Building Permit and Commencement Certificate vide No. BE(Metro)/B.P./162 dated 18-02-2013
13. **Whereas** Mohit Krushnarao Khedikar being desirous of owing a flat in said scheme had approached to M/s Shanti Constructions and Developer with an offer to purchase Apartment No. 305 on the THIRD FLOOR of a Building known and styled as "MAPLE ENCLAVE PHASE-1" for a valuable consideration.
14. **Whereas** after detailed negotiations an agreement to sell was executed by M/s Shanti Constructions & Developer through its proprietor Vinod Ramashry Tripathi in favour of Mohit Krushnarao Khedikar for Apartment No. 305 covering built up area 61.828 Sq Mt and Super built up area 97.757 Sq Mtrs , on the

Third Floor of the building named and styled as "MAPLE ENCLAVE PHASE-I" duly registered in the office of Sub Registrar Hingna at Serial no. 3052 dated 26/06/2015.

15. Whereas due to additions of additional proprietary items, a Supplementary Agreement to sell executed by M/s Shanti Constructions & Developer through its proprietor Vinod Ramashry Tripathi in favour of Mohit Krushnarao Khedikar duly registered in the office of Sub Registrar Hingna At Serial no. 2933 dated 06/07/2017.
16. Whereas thereafter M/s Shanti Constructions & Developer through its proprietor Vinod Ramashry Tripathi executed sale deed in favour of Mohit Krushnarao Khedikar in respect to Apartment No. 305 covering built up area 61.828 Sq Mt and Super built up area 97.757 Sq Mtrs, on the Third Floor of the building named and styled as "MAPLE ENCLAVE PHASE-I" duly registered in the office of Sub Registrar Hingna at Serial no. 2934 dated 06/07/2017.
17. Whereas Mohit Krushnarao Khedikar availed loan on aforesaid property from Axis Bank Ltd and repaid it.
18. Whereas lateron Mohit Krushnarao Khedikar sold Apartment No. 305 covering built up area 61.828 Sq Mt and Super built up area 97.757 Sq Mtrs, on the Third Floor of the building named and styled as "MAPLE ENCLAVE PHASE-I" to Puja Singh d/o Rampratap Lallan Singh vide sale deed duly registered in the office of Sub Registrar Hingna at Serial no. 3872 dated 23/04/2024.
19. That by virtue of above sale deed Puja Singh d/o Rampratap Lallan Singh become absolute owner of Apartment No. 305 covering built up area 61.828 Sq Mt and Super built up area 97.757 Sq Mtrs, on the Third Floor of the building named and styled as "MAPLE ENCLAVE PHASE-I" together with a proportionate undivided 3.61 % share and interest in all that piece and parcel of amalgamated land bearing Plot no. 50, 51, 52, 53, 70, 71, 72 and 73 total admeasuring area 1119.38 Sq Mtrs being portion of entire land bearing Khasra No. 18/4/A, of Mouza -Wagdara, P H No. 46 situated at village Wagdara within the limits and jurisdiction of Gram Panchayat Isasani, Tahsil Hingna & District Nagpur
20. Thereafter Puja Singh d/o Rampratap Lallan Singh availed loan on aforesaid property from Punjab National Bank. At present the said property is mortgage in Punjab National Bank

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 Puja Singh d/o Rampratap Lallan Singh is the owner of the schedule of property and he/she/they is/are having valid, clear and marketable title over the schedule property except charge of Punjab National Bank
- b) 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? Not provided
- 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 13/30 years have been scrutinized; if not give reasons? No, only photocopies provided
- 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** Whether the property is lease land? If yes, then what is the tenure of the lease? **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 Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act (SARFAESI ACT) is Applicable ? Yes
- 5.14 Is land/property/flat is 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? No
- 5.17 Whether POA as recorded in 5.15 is registered? No
- 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 who 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? No.
- 5.20 Whether Search Report is obtained and submitted? _YES
- Search Report :Details:- MH010483421202627U dated 19/09/2026
- Search Conducted Years: 13 years
- Name of the Advocate / Searcher: **Adv Kailas U Rekawar**
- Search Report Date:
- Note:
- 5.21 Whether EC is obtained? EC Details:- No
- 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 Puja Singh d/o Rampratap Lallan Singh has/would derive a valid, clear, marketable and unencumbered title in the property after receiving no due certificate from Punjab National Bank

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower Puja Singh d/o Rampratap Lallan Singh .

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** – latest Tax receipt issued by Gram Panchayat Isasani in the name of Puja Singh d/o Rampratap Lallan Singh
2. **Original** – latest Tax Assessment issued by Gram Panchayat Isasani in the name of Puja Singh d/o Rampratap Lallan Singh
3. **System generated** - Latest 7/12 extract
4. **Original/ System generated - List of Documents** issued by Punjab National Bank

Following documents are required post disbursal:

1. **Copy as per LOD** - Registered Deed of Declaration executed by M/s Shanti Constructions & Developer through its proprietor Vinod Ramashry Tripathi duly registered in the office of Sub Registrar Hingna at Serial no. 1400 dated 30/03/2013.
2. **Copy as per LOD** - Registered Deed of Correction in Deed of Declaration executed by M/s Shanti Constructions & Developer through its proprietor Vinod Ramashry Tripathi duly registered in the office of Sub Registrar Hingna at Serial no. 4822 dated 05/08/2022.
3. **Original as per LOD** - Registered Agreement to sell executed by M/s Shanti Constructions & Developer through its proprietor Vinod Ramashry Tripathi in favour of Mohit Krushnarao Khedikar duly registered in the office of Sub Registrar Hingna at Serial no. 3052 dated 26/06/2015.
4. **Original as per LOD** - Registered Supplementary Agreement to sell executed by M/s Shanti Constructions & Developer through its proprietor Vinod Ramashry Tripathi in favour of Mohit Krushnarao Khedikar duly registered in the office of Sub Registrar Hingna At Serial no. 2933 dated 06/07/2017.
5. **Original as per LOD** - Registered Sale deed executed by M/s Shanti Constructions & Developer through its proprietor Vinod Ramashry Tripathi in favour of Mohit Krushnarao Khedikar duly registered in the office of Sub Registrar Hingna at Serial no. 2934 dated 06/07/2017.
6. **Original as per LOD** - Registered Sale Deed executed by Mohit Krushnarao Khedikar in favour of Puja Singh d/o Rampratap Lallan Singh duly registered in the office of Sub Registrar Hingna at Serial no. 3872 dated 23/04/2024 .
7. **Original as per LOD** -Allotment letter dt 23/06/2015
8. **Original as per LOD** -Possession letter dt 13/06/2017
9. **Copy of** -Building permit & revised building plan issued by NMRDA
10. **Copy of** - Occupancy certificate issued by NMRDA
11. **Original**- No due certificate from Axis Bank
12. **Original**- No due certificate from Punjab National Bank dated
13. **Original**- NOI/RM in favour of ICICI HFC.

REMARKS (IF ANY) :-- NO

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ADV. KAILAS REKAWAR