

VIJAY S. DESHPANDE
M.Sc., M.B.A., B.A., L.L.B.,
ADVOCATE

OFFICE: -

Bhiwapurkar Chambers, 1st Floor,
Above N.G.D.A Services,
Opp. Yeshwant Stadium,
Dhantoli, Nagpur.

Cell No.: 9822641434

E-mail: vsdeshpande@rediffmail.com

RES:

63, Bajiprabhu Nagar,
Nagpur-440 033

Online Documents received
LEGAL SCRUTINY REPORT

Date – 08/09/2026
Rev Date – 10 /10/2026

Ref. No. VSD/ICICI-HFC/AUGUST 2026 (NAVIN 09)

APP. NO: - 77000350889

LOS NO. 1033041

To,

ICICI Home Finance Ltd.,

Wardha Branch, Wardha.

Dear Sir / Madam,

Legal Scrutiny Report in respect of the file of Shubham Shreeramji Katkar

PART I: PROPERTY DETAILS:

1. **Name of the Applicant/Borrowers** : **Shubham Shreeramji Katkar**
2. **Name of the Co-applicant/s (if any)** : **Ashish Shreeramji Katkar**
3. **Type of Loan** : **Apna Ghar Premium**
4. **Purpose of Loan** : **Resale Home Purchase (Seller BT)**
5. **Name of the Property Owner/s** : **Sheikh Irfan Sheikh Ramzan**
6. **Description of the Property (with boundaries):**
All that piece and parcel of Non-Agriculture land at **Plot No. 134, total area admeasuring 153.31 Sq. Mtr (1649.61 Sq. Ft) together with 22 years old RCC Construction area admeasuring 91.07 Sq. Mtrs (980.27 Sq. Ft)** land at **Old Kh No. 110, New Kh. No. 102 Mouza – Borgaon Meghe, Mouza No. 100 P. H. No. 19** within the limits of Grampanchayat Borgaon Meghe bearing **House No. 1595, Ward No. 06** Tahsil and District Wardha and is bounded as under: -

On the East	-	Plot No. 35
On the West	-	Plot No. 33
On the North	-	Layout Road
On the South	-	Plot No. 128
7. **Nature / Status of the Property** : **Freehold / Leasehold**
8. **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. Copy of NA Order bearing No. NAP-34/42/1984-1985 dt. 06/06/1985 issued by the Tahsildar Wardha in favour of Shri Madhukar Ramchandrarao Kawaley for Kh No. 110 area admeasuring 4.33 HR.
2. Copy of 7/12 mutated in the name of Smt. Prabhatai Madhukarrao Kawaley vide Ferfar No. 22 dt. 07/02/1992.
3. Copy of registered Power of Attorney bearing No. WRD-4050-2003 dt. 05/08/2003 executed by Smt. Prabhatai Madhukarrao Kawaley in favour of Shri Waman Bhagwanji Jadhav.

4. Copy of registered Sale Deed bearing No. WRD-962-2004 dt.13/02/2004 between Smt. Prabhatai Madhukarrao Kawaley through POA holder Shri Waman Bhagwanji Jadhav in favour of Shri Chandradeep Gopalrao Awachar for Plot No, 134
5. Copy of 7/12 mutated in the name of Shri Chandradeep Gopalrao Awachar vide ferfar No. 2461 dt. 29/04/2004 for Plot No. 134 area admeasuring 153.31 Sq. Ft.
6. Copy of Construction Certificate dt. 29/07/2010 issued by Sachiv Office of Grampanchayat Borgaon Meghe.
7. Copy of registered Agreement to Sale bearing No. WRD-6264-2010 dt.31/07/2010 between Shri Chandradeep Gopalrao Awachar in favour of Shri Mohammad Jarif Rehman for Plot No. 134.
8. Copy of registered Sale Deed bearing No. WRD-7026-2010 dt. 01/09/2010 between Shri Chandradeep Gopalrao Awachar in favour of Shri Mohammad Jarif Rehman for Plot No. 134.
9. Copy of 7/12 mutated in the name of Shri Mohammad Jarif Rehman vide ferfar No. 9631 dt. 29/01/2014 for Plot No. 134 area admeasuring 153.31 Sq. Mtrs.
10. Copy of Grampanchayat Tax paid receipt No. 79 dt. 04/07/2014 Year 2013-2014 issued by Office of Grampanchayat Borgaon Meghe.
11. Copy of Tax Assessment Report Year 2014-2015 dt. 18/07/2014 issued by Sachiv Office of Grampanchayat Borgaon Meghe.
12. Copy of registered Sale Deed bearing No. WRD-3922-2014 dt. 23/07/2014 between Shri Mohammad Jarif Rehman in favour of Shri Sheikh Irfan Sheikh Ramzan for Plot No. 134 area admeasuring 153. 31 Sq. Mtrs.
13. Copy of List of Documents on dt. 14/08/2026 issued by IndusInd Bank Ltd. Branch Nagpur
14. Copy of Grampanchayat Tax paid receipt No. 64 dt. 27/08/2026 Year 2026-2027 issued by Office of Grampanchayat Borgaon Meghe
15. Original Title Search Report issued by Adv. Vijay S. Deshpande, dt. 08/09/2026.

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

On verification of the above mentioned document and title E-Search carried out by me I am of the opinion that initially the land at Old Kh No. 110, New Kh. No. 102 total area admeasuring 4.33 HR Mouza – Borgaon Meghe, Mouza No. 100 P. H. No. 19 within the limits of Grampanchayat Borgaon Meghe Tahsil and District Wardha was owned & possessed by Shri Madhukar Ramchandraro Kawaley.

Whereas the Tahsildar Wardha granted its permission for conversion of the said land at Old Kh No. 110, New Kh. No. 102 total area admeasuring 4.33 HR Mouza – Borgaon Meghe, Mouza No. 100 from Agricultural to Non Agricultural for Residential Purpose vide his order in Rev. Case No. NAP-34/42/1984-1985 dt. 06/06/1985 in favour of Shri Madhukar Ramchandraro Kawaley.

However, the owner Smt. Prabhatai Madhukarrao Kawaley executed registered General Power of Attorney for schedule property at Old Kh No. 110, New Kh. No. 102 total area admeasuring 4.33 HR Mouza – Borgaon Meghe, Mouza No. 100 P. H. No. 19 within the limits of Grampanchayat Borgaon Meghe Tahsil and District Wardha in favour of Shri Waman Bhagwanji Jadhav and accordingly executed a registered Power of Attorney bearing No. WRD-4050-2003 dt. 05/08/2003 and the document is duly registered in Add Book 4 in the Office of the Sub-Registrar Wardha.

Thereafter the owner Smt. Prabhatai Madhukarrao Kawaley through POA holder Shri Waman Bhagwanji Jadhav decided to develop the said land at Old Kh No. 110, New Kh. No. 102 total area admeasuring 4.33 HR Mouza – Borgaon Meghe, Mouza No. 100 and accordingly carved a layout on the said land comprising of plots of different shape & size. Subsequently, the Smt. Prabhatai Madhukarrao Kawaley through POA holder Shri Waman Bhagwanji Jadhav transferred the Plot No. 134, total area admeasuring 153.31 Sq. Mtr (1649.61 Sq. Ft) bearing land at Old Kh No. 110, New Kh. No. 102 Mouza – Borgaon Meghe, Mouza No. 100 P. H. No. 19 within the limits of Grampanchayat Borgaon Meghe Tahsil and District Wardha in favour of Shri Chandradeep Gopalrao Awachar and accordingly executed a registered Sale Deed bearing No. WRD-962-2004 dt.13/02/2004 and the document is duly registered in Add Book No. 1 on even date in the Office of the Registrar Wardha. Thereby by virtue of the said registered Sale Deed Shri Chandradeep Gopalrao Awachar became the absolute owner of the Plot No. 134, total area admeasuring 153.31 Sq. Mtr

(1649.61 Sq. Ft) bearing land at Old Kh No. 110, New Kh. No. 102 Mouza – Borgaon Meghe and his name had mutated in revenue records i.e 7/12 vide ferfar No. 2461 dt. 29/04/2004. Subsequently the owner Shri Chandradeep Gopalrao Awachar made an application to Construct the house and Sachin Office of Grampanchayat Borgaon Meghe issued the Construction Certificate on dt. 29/07/2010.

Thereafter the owner Shri Chandradeep Gopalrao Awachar decided to dispose the said land at Plot No. 134, total area admeasuring 153.31 Sq. Mtr (1649.61 Sq. Ft) together with RCC Construction area admeasuring 101.34 Sq. Mtrs (1090.82 Sq. Ft) land at Old Kh No. 110, New Kh. No. 102 Mouza – Borgaon Meghe, Mouza No. 100 P. H. No. 19 within the limits of Grampanchayat Borgaon Meghe bearing House No. 1595, Ward No. 06 Tahsil and District Wardha in favour of Shri Mohammad Jarif Rehman and accordingly executed a registered Agreement to Sale bearing No. WRD-6264-2010 dt.31/07/2010 and the document is duly registered in Add Book No. 1 on even date in the Office of the Registrar Wardha. Subsequently, Shri Chandradeep Gopalrao Awachar transferred the said land at Plot No. 134, total area admeasuring 153.31 Sq. Mtr (1649.61 Sq. Ft) together with RCC Construction area admeasuring 101.34 Sq. Mtrs (1090.82 Sq. Ft) land at Old Kh No. 110, New Kh. No. 102 Mouza – Borgaon Meghe, Mouza No. 100 P. H. No. 19 within the limits of Grampanchayat Borgaon Meghe bearing House No. 1595, Ward No. 06 Tahsil and District Wardha in favour of Shri Mohammad Jarif Rehman and accordingly executed a registered Sale Deed bearing No. WRD-7026-2010 dt. 01/09/2010 thereby by virtue of the said registered Agreement to Sale to Sale Deed Shri Mohammad Jarif Rehman became the absolute owner of the Plot No. 134, total area admeasuring 153.31 Sq. Mtr (1649.61 Sq. Ft) and his name had mutated in revenue records i.e. 7/12 vide ferfar No. 9631 dt. 29/01/2014 and he had also Grampanchayat Tax paid vide receipt No. 79 dt. 04/07/2014 Year 2013-2014.

Thereafter the owner Shri Mohammad Jarif Rehman transferred the said land at Plot No. 134, total area admeasuring 153.31 Sq. Mtr (1649.61 Sq. Ft) together with old RCC Construction area admeasuring 91.07 Sq. Mtrs (980.27 Sq. Ft) land at Old Kh No. 110, New Kh. No. 102 Mouza – Borgaon Meghe, Mouza No. 100 P. H. No. 19 within the limits of Grampanchayat Borgaon Meghe bearing House No. 1595, Ward No. 06 Tahsil and District Wardha in favour of Shri Sheikh Irfan Sheikh Ramzan and accordingly executed a registered Sale Deed bearing No. WRD-3922-2014 dt. 23/07/2014 and the document is duly registered in Add Book No. 1 on even date in the Office of the Registrar Wardha. Thereby by virtue of the said registered Sale Deed Shri Sheikh Irfan Sheikh Ramzan became the absolute owner of the Plot No. 134, total area admeasuring 153.31 Sq. Mtr (1649.61 Sq. Ft) together with RCC Construction area admeasuring 91.07 Sq. Mtrs (980.27 Sq. Ft) land at Old Kh No. 110, New Kh. No. 102 Mouza – Borgaon Meghe and he had Grampanchayat tax paid receipt No. 64 dt. 27/08/2026 Year 2026-2027.

Whereas the owner Shri Sheikh Irfan Sheikh Ramzan and Mrs. Jahida Khatun Sheikh Ramzan borrowed a loan for Rs. 11,50,000/- from IndusInd Bank Ltd. Nagpur Branch and mortgaged the scheduled property with IndusInd Bank Ltd. Branch Nagpur, by way of Mortgage Deed bearing File No. WRD-1-950-2025 dt. 04/03/2025 and the documents in original are in the custody of mortgagee bank and having the charge of IndusInd Bank Ltd. Branch Nagpur over the scheduled property.

Whereas, now the owner Shri Sheikh Irfan Sheikh Ramzan has decided to dispose the said land at Plot No. 134, total area admeasuring 153.31 Sq. Mtr (1649.61 Sq. Ft) together with 22 years old RCC Construction area admeasuring 91.07 Sq. Mtrs (980.27 Sq. Ft) land at Old Kh No. 110, New Kh. No. 102 Mouza – Borgaon Meghe, Mouza No. 100 P. H. No. 19 within the limits of Grampanchayat Borgaon Meghe bearing House No. 1595, Ward No. 06 Tahsil and District Wardha in favour of Shri Shubham Shreeramji Katkar and Shri Ashish Shreeramji Katkar and accordingly a registered Sale Deed should be executed.

PART IV: EVIDENCE OF TITLE OF PROPERTY:

- a) From the perusal of all the xerox documents submitted and perusal thereof, I am of the opinion that **Shri Sheikh Irfan Sheikh Ramzan and Mrs. Jahida Khatun Sheikh Ramzan** are the joint owners of the schedule of property and **he/she/they** are having valid, clear and marketable title over the schedule property. Except that of **IndusInd Bank Ltd. Nagpur Branch.**

- b) That during the course of my inspection, I came across to entry as to encumbrance and charges over the said property the charges of **IndusInd Bank Ltd. Nagpur Branch** the schedule of property is free from all sort of encumbrances, charges, lien etc. **except the charges of IndusInd Bank Ltd. Nagpur Branch** and the owner is having clear, valid and marketable title over the scheduled property and further he/she/**they** will also acquire equally good, valid and marketable title thereto.
- 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. On release from the charges of **IndusInd Bank Ltd. Nagpur Branch**.
- 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 PROVISION:

- 5.1 Whether provision of Urban Land Ceiling Act are applicable? YES / NO
- 5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share? YES/ NO
- 5.3 Whether the property is affected by any revenue and tenancy regulations, if yes the to what extent? YES / NO
- 5.4 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? YES / NO
- 5.5 Whether up to date tax / Land Revenue has been paid on the property. YES / NO
YES, Grampanchayat Tax paid receipt No. 64 dt. 27/08/2026 Year 2026-2027
- 5.6 Whether all original documents for last 13 years have been scrutinized; if not give reason? YES / NO
- 5.7 Whether required documents are available for creating mortgage? YES / NO
On release of property from IndusInd Bank Ltd. Nagpur Branch
- 5.8 Whether all previous owners of the property had the right and competency to transfer the property? YES/NO
- 5.9 Whether the proposed mortgage by deposit of title deeds is possible? YES / NO
- 5.10 What is the tenure of the land; if it is leased? YES / NO
- 5.11 Whether the land is Adivasi (Tribal) Land? YES / NO
- 5.12 Whether the land / property are joint family property? YES / NO
- 5.13 Whether SARFAESI Act applicable? YES / NO
- 5.14 Is land/property/flat being subject to any reservation/acquisition / requisition? YES / NO
- 5.15 Whether the property has been transferred by a POA Holder of the original Land owner in favour of the loan Applicant? YES / NO
- 5.16 Whether the said POA Holder has/had authority to sell the property under POA? YES / NO
- 5.17 Whether POA as recorded in 5.15 is registered? YES / 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 whom permission / NOC is required and list all permission / No objection required? YES / 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?

YES / NO

5.20 Whether Search Report is obtained and submitted?

YES / NO

Search Report Details

Search Conducted year : **13 Years**

Name of the Advocate / Searcher: **Vijay Sadashiv Deshpande**

Search Report Date : **08/09/2026**

Note : _____

5.21 Whether EC is Obtained?

YES / NO

EC Details:

No of Years EC obtained:

Any Encumbrance to Specify:

EC Applied by:

PART VI CERTIFICATE:

In view of the foregoing, as per the policy of the company, 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 perfect 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 **Shri Sheikh Irfan Sheikh Ramzan and Mrs. Jahida Khatun Sheikh Ramzan** has derive a valid, clear, marketable and unencumbered title in the property stated above.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co-Borrower **Shri Shubham Shreeramji Katkar and Shri Ashish Shreeramji Katkar and having charge of IndusInd Bank Ltd. Nagpur Branch.**

The following original documents to be collected by ICICI HFC for creation of registered / equitable mortgage of the said property: -

Following documents as per policy of the Company needs to be submitted prior to disbursal of loan / at the time of disbursement of the loan: -

1. Copy of NA Order bearing No. NAP-34/42/1984-1985 dt. 06/06/1985 issued by the Tahsildar Wardha in favour of Shri Madhukar Ramchandrarao Kawaley for Kh No. 110 area admeasuring 4.33 HR.
2. Copy of registered Power of Attorney bearing No. WRD-4050-2003 dt. 05/08/2003 executed by Smt. Prabhatai Madhukarrao Kawaley in favour of Shri Waman Bhagwanji Jadhav.
3. Original Construction Certificate dt. 29/07/2010 issued by Sachiv Office of Grampanchayat Borgaon Meghe.
4. Original Tax Assessment Report Year 2026-2027 issued by Sachiv Office of Grampanchayat Borgaon Meghe.
5. Original Grampanchayat Tax paid receipt No. 64 dt. 27/08/2026 Year 2026-2027 issued by Office of Grampanchayat Borgaon Meghe.
6. Original List of Documents on dt. 14/08/2026 issued by IndusInd Bank Ltd. Nagpur Branch.
7. Original registered Reconveyance Deed executed by IndusInd Bank Ltd. Nagpur Branch in favour of Shri Sheikh Irfan Sheikh Ramzan and Mrs. Jahida Khatun Sheikh Ramzan.

following documents are required Post Disbursal: (if any): -

1. Original registered Sale Deed bearing No. WRD-962-2004 dt.13/02/2004 between Smt. Prabhatai Madhukarrao Kawaley through POA holder Shri Waman Bhagwanji Jadhav in favour of Shri Chandradeep Gopalrao Awachar for Plot No, 134.
2. Original registered Agreement to Sale bearing No. WRD-6264-2010 dt.31/07/2010 between Shri Chandradeep Gopalrao Awachar in favour of Shri Mohammad Jarif Rehman for Plot No. 134.
3. Original registered Sale Deed bearing No. WRD-7026-2010 dt. 01/09/2010 between Shri Chandradeep Gopalrao Awachar in favour of Shri Mohammad Jarif Rehman for Plot No. 134.

4. Original registered Sale Deed bearing No. WRD-3922-2014 dt. 23/07/2014 between Shri Mohammad Jarif Rehman in favour of Shri Sheikh Irfan Sheikh Ramzan for Plot No. 134 area admeasuring 153. 31 Sq. Mtrs.
5. Original No Objection Certificate on dt. 08/10/2014.
6. Original Sanctioned Building Plan.
7. Original registered Mortgage Deed bearing No. WRD-1-950-2025 dt. 04/03/2025 executed by Shri Sheikh Irfan Sheikh Ramzan and Mrs. Jahida Khatun Sheikh Ramzan in favour of IndusInd Bank Ltd. Nagpur Branch.
8. Original No Objection Certificate on dt. 21/02/2025.
9. Original registered Sale Deed between Shri Sheikh Irfan Sheikh Ramzan in favour of Shri Shubham Shreeramji Katkar.
10. Original No Due Certificate issued by IndusInd Bank Ltd. Nagpur Branch.

NOT APPLICABLE

Remarks, if any: -

Enclosure: - Search Receipt No. MH009895151202627E, dt. 08/09/2026

Place: - Wardha

Date: 15/06/2026

Yours faithfully,
ADVOCATE
VIJAY S.
DESHPANDE
V. S. Deshpande,
(ADVOCATE)

Digitally signed by ADVOCATE
VIJAY S. DESHPANDE
DN: cn=ADVOCATE VIJAY S.
DESHPANDE, o, ou=ADVOCATE,
email=vsdeshpande@rediffmail.co
m, c=IN
Date: 2026.10.10 14:42:56 +05'30'

VIJAY S. DESHPANDE
M.Sc., M.B.A., B.A., L.L.B.,
ADVOCATE

OFFICE: -

Bhiwapurkar Chambers, 1st Floor,
 Above N.G.D.A Services,
 Opp. Yeshwant Stadium,
 Dhantoli, Nagpur.

Cell No.: 9822641434

E-mail: vsdeshpande@rediffmail.com

RES:

63, Bajiprabhu Nagar,
 Nagpur-440 033

Date – 08/09/2026

TITLE SEARCH & VERIFICATION REPORT

Name of the Borrower: - Shri Shubham Shreeramji Katkar, R/o. Wardha.

I/we Shri Vijay S. Deshpande, Advocate has investigated the title of **Shri Sheikh Irfan Sheikh Ramzan** Wardha of the immovable properties situated at Higanghat of on the basis of the deeds and other documents (more described in schedule I), Encumbrances Certificate, the discussions. I/we had with the mortgagor the revenue authorities and searches carried out by us in the Office of the Sub Registrar Wardha for inspection of the records (relating to litigation) in the courts which has jurisdiction over the said immovable properties and the site inspection.

My report on the title is as under: -

1. Description of the Immovable Property

All that piece and parcel of Non-Agriculture land at **Plot No. 134, total area admeasuring 153.31 Sq. Mtr (1649.61 Sq. Ft) together with 22 years old RCC Construction area admeasuring 91.07 Sq. Mtrs (980.27 Sq. Ft) land at Old Kh No. 110, New Kh. No. 102 Mouza – Borgaon Meghe, Mouza No. 100 P. H. No. 19** within the limits of Grampanchayat Borgaon Meghe bearing **House No. 1595, Ward No. 06** Tahsil and District Wardha and is bounded as under: -

On the East	-	Plot No. 35
On the West	-	Plot No. 33
On the North	-	Layout Road
On the South	-	Plot No. 128

2. FLOW OF TITLE OF PROPERTY: (HISTORY OF TITLE)

On verification of the above mentioned document and title E-Search carried out by me I am of the opinion that initially the land at Old Kh No. 110, New Kh. No. 102 total area admeasuring 4.33 HR Mouza – Borgaon Meghe, Mouza No. 100 P. H. No. 19 within the limits of Grampanchayat Borgaon Meghe Tahsil and District Wardha was owned & possessed by Shri Madhukar Ramchandrarao Kawaley.

Whereas the Tahsildar Wardha granted its permission for conversion of the said land at Old Kh No. 110, New Kh. No. 102 total area admeasuring 4.33 HR Mouza – Borgaon Meghe, Mouza No. 100 from Agricultural to Non Agricultural for Residential Purpose vide his order in Rev. Case No. NAP-34/42/1984-1985 dt. 06/06/1985 in favour of Shri Madhukar Ramchandrarao Kawaley.

However, the owner Smt. Prabhatai Madhukarrao Kawaley executed registered General Power of Attorney for schedule property at Old Kh No. 110, New Kh. No. 102 total area admeasuring 4.33 HR Mouza – Borgaon Meghe, Mouza No. 100 P. H. No. 19 within the limits of Grampanchayat Borgaon Meghe Tahsil and District Wardha in favour of Shri Waman Bhagwanji Jadhav and accordingly executed a registered Power of Attorney bearing No. WRD-4050-2003 dt. 05/08/2003 and the document is duly registered in Add Book 4 in the Office of the Sub-Registrar Wardha.

Thereafter the owner Smt. Prabhatai Madhukarrao Kawaley through POA holder Shri Waman Bhagwanji Jadhav decided to develop the said land at Old Kh No. 110, New Kh. No. 102 total area admeasuring 4.33 HR Mouza – Borgaon Meghe, Mouza No. 100 and accordingly carved a layout on the said land comprising of plots of different shape & size. Subsequently, the Smt. Prabhatai Madhukarrao Kawaley through POA

holder Shri Waman Bhagwanji Jadhav transferred the Plot No. 134, total area admeasuring 153.31 Sq. Mtr (1649.61 Sq. Ft) bearing land at Old Kh No. 110, New Kh. No. 102 Mouza – Borgaon Meghe, Mouza No. 100 P. H. No. 19 within the limits of Grampanchayat Borgaon Meghe Tahsil and District Wardha in favour of Shri Chandradeep Gopalrao Awachar and accordingly executed a registered Sale Deed bearing No. WRD-962-2004 dt.13/02/2004 and the document is duly registered in Add Book No. 1 on even date in the Office of the Registrar Wardha. Thereby by virtue of the said registered Sale Deed Shri Chandradeep Gopalrao Awachar became the absolute owner of the Plot No. 134, total area admeasuring 153.31 Sq. Mtr (1649.61 Sq. Ft) bearing land at Old Kh No. 110, New Kh. No. 102 Mouza – Borgaon Meghe and his name had mutated in revenue records i.e 7/12 vide ferfar No. 2461 dt. 29/04/2004. Subsequently the owner Shri Chandradeep Gopalrao Awachar made an application to Construct the house and Sachin Office of Grampanchayat Borgaon Meghe issued the Construction Certificate on dt. 29/07/2010.

Thereafter the owner Shri Chandradeep Gopalrao Awachar decided to dispose the said land at Plot No. 134, total area admeasuring 153.31 Sq. Mtr (1649.61 Sq. Ft) together with RCC Construction area admeasuring 101.34 Sq. Mtrs (1090.82 Sq. Ft) land at Old Kh No. 110, New Kh. No. 102 Mouza – Borgaon Meghe, Mouza No. 100 P. H. No. 19 within the limits of Grampanchayat Borgaon Meghe bearing House No. 1595, Ward No. 06 Tahsil and District Wardha in favour of Shri Mohammad Jarif Rehman and accordingly executed a registered Agreement to Sale bearing No. WRD-6264-2010 dt.31/07/2010 and the document is duly registered in Add Book No. 1 on even date in the Office of the Registrar Wardha. Subsequently, Shri Chandradeep Gopalrao Awachar transferred the said land at Plot No. 134, total area admeasuring 153.31 Sq. Mtr (1649.61 Sq. Ft) together with RCC Construction area admeasuring 101.34 Sq. Mtrs (1090.82 Sq. Ft) land at Old Kh No. 110, New Kh. No. 102 Mouza – Borgaon Meghe, Mouza No. 100 P. H. No. 19 within the limits of Grampanchayat Borgaon Meghe bearing House No. 1595, Ward No. 06 Tahsil and District Wardha in favour of Shri Mohammad Jarif Rehman and accordingly executed a registered Sale Deed bearing No. WRD-7026-2010 dt. 01/09/2010 thereby by virtue of the said registered Agreement to Sale to Sale Deed Shri Mohammad Jarif Rehman became the absolute owner of the Plot No. 134, total area admeasuring 153.31 Sq. Mtr (1649.61 Sq. Ft) and his name had mutated in revenue records i.e. 7/12 vide ferfar No. 9631 dt. 29/01/2014 and he had also Grampanchayat Tax paid vide receipt No. 79 dt. 04/07/2014 Year 2013-2014.

Thereafter the owner Shri Mohammad Jarif Rehman transferred the said land at Plot No. 134, total area admeasuring 153.31 Sq. Mtr (1649.61 Sq. Ft) together with old RCC Construction area admeasuring 91.07 Sq. Mtrs (980.27 Sq. Ft) land at Old Kh No. 110, New Kh. No. 102 Mouza – Borgaon Meghe, Mouza No. 100 P. H. No. 19 within the limits of Grampanchayat Borgaon Meghe bearing House No. 1595, Ward No. 06 Tahsil and District Wardha in favour of Shri Sheikh Irfan Sheikh Ramzan and accordingly executed a registered Sale Deed bearing No. WRD-3922-2014 dt. 23/07/2014 and the document is duly registered in Add Book No. 1 on even date in the Office of the Registrar Wardha. Thereby by virtue of the said registered Sale Deed Shri Sheikh Irfan Sheikh Ramzan became the absolute owner of the Plot No. 134, total area admeasuring 153.31 Sq. Mtr (1649.61 Sq. Ft) together with RCC Construction area admeasuring 91.07 Sq. Mtrs (980.27 Sq. Ft) land at Old Kh No. 110, New Kh. No. 102 Mouza – Borgaon Meghe and he had Grampanchayat tax paid receipt No. 64 dt. 27/08/2026 Year 2026-2027.

Whereas the owner Shri Sheikh Irfan Sheikh Ramzan and Mrs. Jahida Khatun Sheikh Ramzan borrowed a loan for Rs. 11,50,000/- from IndusInd Bank Ltd. Nagpur Branch and mortgaged the scheduled property with IndusInd Bank Ltd. Branch Nagpur, by way of Mortgage Deed bearing File No. WRD-1-950-2025 dt. 04/03/2025 and the documents in original are in the custody of mortgagee bank and having the charge of IndusInd Bank Ltd. Branch Nagpur over the scheduled property.

Whereas, now the owner Shri Sheikh Irfan Sheikh Ramzan has decided to dispose the said land at Plot No. 134, total area admeasuring 153.31 Sq. Mtr (1649.61 Sq. Ft) together with 22 years old RCC Construction area admeasuring 91.07 Sq. Mtrs (980.27 Sq. Ft) land at Old Kh No. 110, New Kh. No. 102 Mouza – Borgaon Meghe, Mouza No. 100 P. H. No. 19 within the limits of Grampanchayat Borgaon Meghe bearing House No. 1595, Ward No. 06 Tahsil and District Wardha in favour of Shri Shubham Shreeramji Katkar and Shri Ashish Shreeramji Katkar and accordingly a registered Sale Deed should be executed.

Whereas, links in the title history of last 13 years of chain of title has not been established. All the transactions which have taken place at Nagpur have been verified from the relevant records of the Registrar, Revenue Department etc. at Nagpur; also I have verified online from the **Inspector General of Registration** website. I have taken search of records of Registrar's Office from Inspection Book No. (I) and day books, which kept & maintained by the office and made available to me and other relevant records.

That during the course of my inspection, I came across to entry as to encumbrance and charges over the said property the charges of **IndusInd Bank Ltd. Nagpur Branch** the schedule of property is free from all sort of encumbrances, charges, lien etc. except the charges of **IndusInd Bank Ltd. Nagpur Branch** and the owner is having clear, valid and marketable title over the scheduled property and that the present joint owners **Shri Sheikh Irfan Sheikh Ramzan and Mrs. Jahida Khatun Sheikh Ramzan**, R/o. Wardha thereof holds good, valid and marketable title thereto.

That I have gone through the records; there I have seen the entry of the registered documents that by virtue of the said registered Documents **Shri Sheikh Irfan Sheikh Ramzan and Mrs. Jahida Khatun Sheikh Ramzan**, R/o. Wardha becomes the owner of the above said plot. Hence, accordingly, **Shri Sheikh Irfan Sheikh Ramzan and Mrs. Jahida Khatun Sheikh Ramzan**, R/o. Wardha acquired title and interest over the property under search.

I have gone through the following documents pertaining to the above described property: -

1. Copy of NA Order bearing No. NAP-34/42/1984-1985 dt. 06/06/1985 issued by the Tahsildar Wardha in favour of Shri Madhukar Ramchandrarao Kawaley for Kh No. 110 area admeasuring 4.33 HR.
2. Copy of 7/12 mutated in the name of Smt. Prabhatai Madhukarrao Kawaley vide Ferfar No. 22 dt. 07/02/1992.
3. Copy of registered Power of Attorney bearing No. WRD-4050-2003 dt. 05/08/2003 executed by Smt. Prabhatai Madhukarrao Kawaley in favour of Shri Waman Bhagwanji Jadhav.
4. Copy of registered Sale Deed bearing No. WRD-962-2004 dt.13/02/2004 between Smt. Prabhatai Madhukarrao Kawaley through POA holder Shri Waman Bhagwanji Jadhav in favour of Shri Chandradeep Gopalrao Awachar for Plot No, 134
5. Copy of 7/12 mutated in the name of Shri Chandradeep Gopalrao Awachar vide ferfar No. 2461 dt. 29/04/2004 for Plot No. 134 area admeasuring 153.31 Sq. Ft.
6. Copy of Construction Certificate dt. 29/07/2010 issued by Sachiv Office of Grampanchayat Borgaon Meghe.
7. Copy of registered Agreement to Sale bearing No. WRD-6264-2010 dt.31/07/2010 between Shri Chandradeep Gopalrao Awachar in favour of Shri Mohammad Jarif Rehman for Plot No. 134.
8. Copy of registered Sale Deed bearing No. WRD-7026-2010 dt. 01/09/2010 between Shri Chandradeep Gopalrao Awachar in favour of Shri Mohammad Jarif Rehman for Plot No. 134.
9. Copy of 7/12 mutated in the name of Shri Mohammad Jarif Rehman vide ferfar No. 9631 dt. 29/01/2014 for Plot No. 134 area admeasuring 153.31 Sq. Mtrs.
10. Copy of Grampanchayat Tax paid receipt No. 79 dt. 04/07/2014 Year 2013-2014 issued by Office of Grampanchayat Borgaon Meghe.
11. Copy of Tax Assessment Report Year 2014-2015 dt. 18/07/2014 issued by Sachiv Office of Grampanchayat Borgaon Meghe.
12. Copy of registered Sale Deed bearing No. WRD-3922-2014 dt. 23/07/2014 between Shri Mohammad Jarif Rehman in favour of Shri Sheikh Irfan Sheikh Ramzan for Plot No. 134 area admeasuring 153. 31 Sq. Mtrs.
13. Copy of List of Documents on dt. 14/08/2026 issued by IndusInd Bank Ltd. Branch Nagpur
14. Copy of Grampanchayat Tax paid receipt No. 64 dt. 27/08/2026 Year 2026-2027 issued by Office of Grampanchayat Borgaon Meghe
15. Original Title Search Report issued by Adv. Vijay S. Deshpande, dt. 08/09/2026.

16. Minor's Interest / HUF property:

In this property there is not the question of Minor's interest.

3. Mutation of the name of the owner in the revenue records:

In this property the name of owner has been mentioned in the revenue records and has been duly mutated in the Aakhiv Patrika.

4. Possession:

Shri Sheikh Irfan Sheikh Ramzan Nagpur acquired title and interest over the property under search.

5. Payment of Municipal / Local Taxes / Cess etc.:

YES. Grampanchayat Tax Receipt 64 dt. 27/08/2026 Year 2026-2027

6. Applicability of the Urban Land (Ceiling & Regulation):

That above said property does not affected by any Ceiling legislation / Act in force.

7. Applicability of local laws:

Here I can say that the above said property is not subjected to any local laws which prevents for creation of mortgage.

8. Searches:

i) Enquiries made in the office of the Mandal / Revenue Officer

I have verified all the relevant index entries from the books and records kept and maintained in the office of the **Sub Registrar, Wardha** for the period of last 13 (Thirteen) Years by depositing necessary Search Fees in the Office of the **Sub Registrar, Wardha** vide **Receipt No. MH010255849202526E** dated **14/10/2025**, only those available out of the torn and disarrange index and found that No adverse entry is recorded at the Office of the **Sub Registrar Wardha**.

ii) Searches in the Office of the Registrar of the Companies:

Here mortgagor is not the company; hence there is not the question of this clause.

iii) Lispendens:

No.

9. Site Inspection:

No inspection regarding site of the above mentioned property.

10. Conclusion and Recommendations:

However, some record was in mutilated and torn form, intermittently some record was missing. Moreover the indexing of record as required under Registration Act 1908 is incomplete. However, on the basis of record available with the concern Sub Registrar Office and documents supplied to me. I certify that the title of the said property is marketable and clear **except the charges of IndusInd Bank Ltd. Branch Nagpur** and the said property can be safely considered for creation of equitable mortgage subject to obtain following documents.

The link in the chain of the title has been properly established. All the transactions have been duly verified from the relevant records. On the basis of the search made by me and the documents place before me, I certify that the property referred in the schedule by **Shri Sheikh Irfan Sheikh Ramzan and Mrs. Jahida Khatun Sheikh Ramzan** are clear and hence I certify that the property is free from all type of encumbrances, charges, lien and mortgages or order claim affecting the clear title, as on date **except the charges of IndusInd Bank Ltd. Branch Nagpur**.

In the result, I have to state that I have made necessary search at the concerned Sub Registrar Office up to date as the result of searches and on the basis of the same I hereby state that the said property is free from all charges and has got the clean and marketable title.

I have verified all the documents from the original documents/records which has been provided to me by **Shri Sheikh Irfan Sheikh Ramzan and Mrs. Jahida Khatun Sheikh Ramzan** Hence, I therefore issue this Inspection Report and Title Verification Search Certificate.

Place: - Nagpur

Date: 14/10/2025

ADVOCATE
VIJAY S.
DESHPANDE
V. S. Deshpande,
ADVOCATE)

Digitally signed by ADVOCATE
VIJAY S. DESHPANDE
DN: cn=ADVOCATE VIJAY S.
DESHPANDE, o=ADVOCATE,
email=vsdeshpande@rediffmail.c
om, c=IN
Date: 2026.10.10 14:43:11 +05'30'