



SACHIN P. SUDAME
ADVOCATE

OFFICE: Row House No. 85, Kasliwal Marvel (West), Beed Bypass Road, Satara
Parisar, Chatrapati Sambhaji Nagar

MOB- 9371791119, advsacchin@gmail.com

Date: 24/09/2026

LEGAL SCRUTINY REPORT

To,
The Branch Manager
ICICI HFC Ltd.
Branch-Aurangabad

Dear sir/madam,

Legal Scrutiny Report in respect of the file of Santoshkumar Ramgopalji Navander

Application No. : 77000364235

PART I : PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s : Santoshkumar Ramgopalji Navander

2. Name of the Co-applicant/s : Kavita Santoshkumar Navander

3. Type of Loan : Resale Purchase

4. Purpose of Loan : Resale Purchase

Name of the property owner : Atul Fakkadchand Jain and Urmila Atul Jain

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5. Description of the Property (with Boundaries):

All the piece and parcel of the Flat No. 101, area admeasuring 105.00 square meter, 1st floor, Arihant Ambrosia, constructed on CTS No. 19168, situated at Padampura, Tq. & Dist. Chhatrapati Sambhajnagar, bounded as under:

East : Side Margin

West : Flat No. 108, Entrance of the Flat and Lift

South : Flat No. 102, the side Margin and then road

North : Side Margin

6. Nature/Status of the Property : Residential

7. Type of Property : Freehold property

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

- 1) Copy of property record card of CTS No. 19168.
- 2) Copy of registered Development Agreement vide daybook serial No. AGG-5/1777/2017 dated 27/03/2017.
- 3) Copy of registered General Power of Attorney vide daybook serial No. AGG-5/1778/2017 dated 27/03/2017.
- 4) Copy of Commencement Certificate vide its permission No. 320/2021-22 in file No. 478/17/2020-21 dated 16/07/2021.
- 5) Copy of registered Agreement to Sale vide daybook serial No. AGG-6/1383/2021 dated 12/02/2021.
- 6) Copy of registered Sale Deed vide daybook serial No. AGG-6/1104/2023 dated 10/03/2023.
- 7) Draft copy of Sale Deed.

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

1) It is seen from record that, the CTS No. 19168, total area admeasuring 2419.50 square meter, Golegaonkar Colony, situated at Padampura, Tq. & Dist. Chhatrapati Sambhajinagar were originally owned and possessed by Mr. Shaikh Mohammad Yusuf Maheebub, Mrs. Shaikh Salma Begum Mohammad Yusuf, Mrs. Nasreen Anis Khan, Mrs. Shahnaj Taqi Kazi and Mr. Irshad Mahenud Patel since the year 2007.

2) It is seen from the record that, the owners Mr. Shaikh Mohammad Yusuf Maheebub, Mrs. Shaikh Salma Begum Mohammad Yusuf, Mrs. Nasreen Anis Khan, Mrs. Shahnaj Taqi Kazi and Mr. Irshad Mahenud Patel with an intent to develop the above said property entered into a registered Development Agreement vide daybook serial No. AGG-5/1777/2017 dated 27/03/2017 with the developers M/s Arihant Properties through its partners Mr. Subhash Shantilal Chhajed, Mr. Anilkumar Kapurchand Sancheti, Mr. Pravin Mangilal Katariya and Rushabh Bhagchand Mugdiya. That, the owners also executed a registered General Power of Attorney vide daybook serial No. AGG-5/1778/2017 dated 27/03/2017 in favor of the developers in respect of the above said property.

3) It is seen from record that, the owners/developers applied for construction permission towards the Aurangabad Municipal Corporation and accordingly the authority Aurangabad Municipal Corporation approved the revised building plan and issued Commencement Certificate vide its permission No. 320/2021-22 in file No. 478/17/2020-21 dated 16/07/2021.

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4) It is seen from record that, the owners Mr. Shaikh Mohammad Yusuf Maheub, Mrs. Shaikh Salma Begum Mohammad Yusuf, Mrs. Nasreen Anis Khan, Mrs. Shahnaj Taqi Kazi and Mr. Irshad Mahenud Patel through their GPA M/s Arihant Properties through its partners Mr.Subhash Shantilal Chhajer, Mr. Anilkumar Kapurchand Sancheti, Mr. Pravin Mangilal Katariya and Rushabh Bhagchand Mugdiya executed a registered Agreement to Sale vide daybook serialNo. AGG-6/1383/2021 dated 12/02/2021 in favor of Mr. Atul Fakkadchand Jain and Mrs. Urmila Atul Jain in respect of the Flat No. 101, area admeasuring 105.00 square meter, 1st floor, Arihant Ambrosia, constructed on CTS No. 19168, situated at Padampura, Tq. & Dist. Chhatrapati Sambhajnagar.

5) It is seen from record that, the owners Mr. Shaikh Mohammad Yusuf Maheub, Mrs. Shaikh Salma Begum Mohammad Yusuf, Mrs. Nasreen Anis Khan, Mrs. Shahnaj Taqi Kazi and Mr. Irshad Mahenud Patel through their GPA M/s Arihant Properties through its partners Mr.Subhash Shantilal Chhajer, Mr. Anilkumar Kapurchand Sancheti, Mr. Pravin Mangilal Katariya and Rushabh Bhagchand Mugdiya sold and transferred the above said Flat in favor of Mr. Atul Fakkadchand Jain and Mrs. Urmila Atul Jain by way of registered Sale Deed vide daybook serial No. AGG-6/1104/2023 dated 10/03/2023.

6) It is seen from record that, Mr. Atul Fakkadchand Jain and Mrs. Urmila Atul Jain are willing to sell the above said Flat No. 101, area admeasuring 105.00 square meter, 1st floor, Arihant Ambrosia, constructed on CTS No. 19168, situated at Padampura, Tq. & Dist. Chhatrapati Sambhajnagar in favor of intending Borrowers Mr. Santoshkumar Ramgopalji Navander and Kavita Santoshkumar Navander.

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7) From the above it can be inferred that, Mr. Atul Fakkadchand Jain and Mrs. Urmila Atul Jain are the owners of the above said property and are legally possessing the said property being the owners of the property.

PART IV : EVIDENCE OF THE TITLE OF PROPERTY:

As above

PART V : OTHER PROVISIONS :

5.1 Whether provisions of urban land ceiling act are applicable?

Not applicable

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?

(Property tax receipt not provided)

5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons?

No (Original documents not provided)

5.7 Whether required documents are available for creating mortgage?

No

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5.8 Whether all the previous owners of the property had the right and competency to transfer the property?

No

5.9 Whether the proposed mortgage by deposit of title deeds is possible?

No

5.10 What is the tenure of the land; is it is leased?

Freehold property

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 favor 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

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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 the permission/NOC is required and list all permission/No objection required

Not applicable

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

5.21 Whether EC is obtained?

No

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, Atul Fakkadchand Jain and Urmila Atul Jain have derived a valid, clear, marketable and unencumbered title to the said property stated above. The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/Co-Borrower.

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The following original documents to be collected by the 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 registered Agreement to Sale (with ORR) vide daybook serial No. AGG-6/1383/2021 dated 12/02/2021.
- 2) Original registered Sale Deed (with ORR) vide daybook serial No. AGG-6/1104/2023 dated 10/03/2023.
- 3) Original registered Sale Deed (with ORR) which is going to be registered in favor of intending Borrowers Santoshkumar Ramgopalji Navander and Kavita Santoshkumar Navander

REMARKS (if any)

Mr. Atul Fakkadchand Jain and Mrs. Urmila Atul Jain have derived a valid, clear, marketable and unencumbered title to the said property stated above. The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ Co-Borrower.

Submitted by

Sachin P. Sudame
Advocate

SPS Digitally signed
by SPS
Date: 2026.09.25
12:12:05 +05'30'