

KAILAS REKAWAR
LEGAL SCRUTINY REPORT

Application No: 10340567

Date: 19/09/2026

Status: Positive

To
ICICI HFC Ltd.
Nagpur

Dear Sir/Madam

Sub: Legal scrutiny report in respect of the file of VISHAL PANDURANG HEDAU

PART I: PROPERTY DETAILS:

- 1.Name of the Applicant/Borrower/s: VISHAL PANDURANG HEDAU
2. Name of the Co-applicant/s: (if any): LATABAI PANDURANG HEDAU
3. Type of Loan:- Apna Ghar Dreamz-Resale
4. Purpose of Loan:- Home Purchase
5. Name of the Property Owner/s: VISHAL PANDURANG HEDAU
- 6.Description of the Property:
7. Nature / Status of the Property:
8. Type of Property:

PART II: LIST OF THE DOCUMENTS SUBMITTED TO US FOR LEGAL OPINION

PART III : FLOW OF TITLE OF PROPERTY:

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

PART V: OTHER PROVISIONS:

- 5.1 Whether provisions of urban land ceiling act are applicable?
- 5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/ share?
- 5.3 Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent?
- 5.4 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority?
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property?
Documents not on record.

- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? Original will be verified during vetting.
- 5.7 Whether required documents are available for creating mortgage?
- 5.8 Whether all the previous owners of the property had the right and competency to transfer the property?
- 5.9 Whether the proposed mortgage by deposit of title deeds is possible?
- 5.10 What is the tenure of the land; if it is leased?
- 5.11 Whether the land is Adivasi (tribal) land?
- 5.12 Whether the land /property are joint family property?
- 5.13 Whether SARFAESI Act applicable?
- 5.14 Is land/property/flat being subject to any reservations /acquisitions/requisitions?
- 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?
- 5.16 Whether the said POA holder has/had authority to sell the property under POA?
- 5.17 Whether POA as recorded in 5.15 is registered?
- 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:
- 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? Separate Search report will be issued in this regard.
Search Report Details: As per search report to be issued separately.
Search/EC conducted years:
Name of the Advocate / Searcher: As per search report to be issued separately.
Search Report Date: As per search report to be issued separately.
- 5.21 Whether EC is obtained?
No. of Years EC Obtained:
Any Encumbrance to Specify:
EC Applied by:

PART V: OTHER PROVISIONS:

PART VI: CERTIFICATE:

I/We further certify that VISHAL PANDURANG HEDAU would derive a valid, clear, marketable and unencumbered title in the property/ies stated above. The mortgage if created will be available to ICICI

HFC for the liability of the intending Borrower / Co borrower VISHAL PANDURANG HEDAU

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. Copy OTHERS Offer letter in the name of Vishal Pandurang Hedau Doc No - ., Doc Date - 12/10/2026
2. Copy OTHERS Demand letter Issued by Maharashtra Housing And Area Development Authority (MHAD Doc No - -, Doc Date - 12/10/2026
3. Original SOCIETY LETTER Demand note Doc No - ., Doc Date - 12/10/2026
4. Original NOC FROM AUTHORITY NOC to mortgage issued by MHADA Doc No - .;, Doc Date - 12/10/2026
5. Original DIGITAL REGISTERED MORTGAGE NOI / RM in favour of ICICI Home Finance Co. Ltd Doc No - ., Doc Date - 12/10/2026

Following documents are required post disbursal i.e. after BT: (if any):-

1. Original RE ALLOTMENT LETTER Possession/Allotment letter Issued by MHADA Doc No - .;, Doc Date - 12/10/2026
2. Original REGISTERED SALE DEED IN THE NAME OF BORROWER Proposed Registered Sale deed Doc No - ., Doc Date - 12/10/2026

Remarks:

Nil

Place: Nagpur

KAILAS REKAWAR

Date : 12/10/2026

Advocates