



Adv. Sushama Pradeep Padole

B.Sc,LL.B.

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Legal Advisor

* Bank of India
* Bank of Baroda
* LIC of India
* Buldhana Urban Co-op.
Credit Society Ltd. Branch Latur

Date: 07.08.2026

LEGAL SCRUTINY REPORT

To,
Credit Manager,
ICICI HOME FINANCE CO. LTD.
Br. Latur,
APP. ID. No. 77000309017
Type of Case: Lap

Dear Sir/Madam,
Legal Scrutiny Report in respect of the file of **Irfan Shamim Sayyed**

PART I: PROPERTY DETAILS:

- | | |
|--|---|
| 1: NAME OF THE APPLICANT/ BORROWERS | : Irfan Shamim Sayyed
R/o.Ausa, Tq. AUSA, Dist. Latur. |
| 2: NAME OF THE CO-APPLICANT/SBORROWER/S | : Sayyed Nuzhat Mohsin Patel
R/o.Ausa, Tq. AUSA, Dist. Latur. |
| 3: TYPE OF LOAN | : Apna Ghar Self Construction |
| 4: NAME OF THE PROPERTY OWNER/S | : Irfan Shamim Sayyed
R/o. AUSA, Tq. AUSA, Dist. Latur |

5: DESCRIPTION OF THE PROPERTY: (with Boundaries):

All piece and parcel of property of **Plot No.52**, adm. length east west 12.19 Mtr. and width south-north 12.19 Mtr., total adm.148.59 Sqm., outside the Jurisdiction of Municipal Corporation AUSA, out of Sy. No.161/K/4 of village AUSA, Tq. AUSA Dist. Latur. The said Plot bounded as under-

East :- 6 Mtr. Wide Road
West :- Plot No.53
South :- Plot No.51
North :- 9 Mtr. Wide Road

- | | |
|---|----------------------|
| 6: Nature/Status of the Property | : Residential |
| 7: Type of Property | : Freehold |

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE MEJUS FOR SCRUTINY AND LEGAL OPINION

1. 8/A Extract dt.03.08.2026
2. 7/12 Extract dt.03.08.2026
3. Reg. sale deed No.759/2021 dt.25.02.2021 executed by Jamir Rafiqkhan Jahagirdar favor of Irfan Shamim Sayyed in respect of Plot No.52, total adm.148.59 Sqm. out of Sy. No.161/K/4 of village AUSA.

4. Reg. sale deed No.590/2019 dt.20.02.2019, executed by Shaikh Rajiyoddin Rijawanoddin & others in favor of Jamir Rafiqkhan Jahagirdar in respect of Plot No.52, total adm.148.59 Sqm. out of Sy. No.161/K/4 of village Ausa

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

- A) That, I have verified and scrutinized and goan through the revenue and sub registrar record of Sy. No.161/K/4 of village Ausa, Tq. Ausa, Dist. Latur.
- B) While pursuing copy of Revenue Records, it reflected that Vide M.E. No.8874 and M.E. No.13588 , Rajiyoddin Rijawanoddin Shaikh, Shakil Shaikh Gafur Shaikh, Jainoddin Mainoddin Bagwan, Mahetab Najirsab Bagwan, Chandpasha M. Yasin Shaikh jointly holding land adm. 2 H. 73.24 R., out of Sy. No. 161/K/4 of village Ausa.
- C) Rajiyoddin Rijawanoddin Shaikh & others divided said land into plots and applied for layout and N.A. Order. Whereas on 06.08.2011, Town Planner Latur approved Layout No. LTR/N.A/G/S/S.No.161/K/4/Latur/NRL-963 and on 29.10.2011, SDO Latur sanctioned N.A. No.2011/JMB/LATUR/CR-286, for residential use of plot no. 1 to 63, total adm. 11910.01 Sqm., out of Sy No. 161/K/4 of village Ausa belongs to above said owners.
- D) Out of said plots through Reg. sale deed No.590/2019 dt.20.02.2019, Rajiyoddin Rijawanoddin Shaikh & others sold the Plot No.52, adm. length east west 12.19 Mtr., and width south north 12.19 Mtr., total adm.148.59 Sqm., outside the Jurisdiction of Municipal Corporation Ausa, out of Sy. No.161/K/4 of village Ausa, to Jamir Rafiqkhan Jahagirdar. Vide M.E. No. 15059, his name is mutated on revenue records.
- E) And lastly through Reg. sale deed No.579/2021 dt.25.02.2021, Jamir Rafiqkhan Jahagirdar sold said Plot No.52, adm. length east west 12.19 Mtr. and width south north 12.19 Mtr., total adm.148.59 Sqm., outside the Jurisdiction of Municipal Corporation Ausa, out of Sy. No.161/K/4 of village Ausa, to Irfan Shamim Sayyed.
- F) On the basis of said sale deed vide M.E. No. 18785 name of Irfan Shamim Sayyad mutated at revenue record. Since the date of sale deed he has rights of ownership and possession over said plots. His name is reflected at certified copy of 7/12 extract on 03.08.2026.
- G) On perusal of revenue, Municipal and sub registrar record it appears **Irfan Shamim Sayyed** is absolute owner of said property.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY

1. Reg. sale deed No.759/2021 dt.25.02.2021
2. Reg. sale deed No.590/2019 dt.20.02.2019

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: **Yes**

5.5 Whether up to date tax/land revenue has been paid in respect of the property: **No**.

5.6 Whether all original documents for last 13 years have been scrutinized; if not give reasons: **Yes**.

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 What is the tenure of the land; if it is leased? Years (remaining period): **Said property is not lease 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 (PGA) 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 PGA: **No**

5.17 Whether POA as recorded in 5.15 is registered: **Not Applicable**

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-: **Not Applicable.**

5.20 Whether Search Report is obtained and submitted? **Yes**

Search Report Details:-

Search Conducted Years: **2014 to 2026.**

Name of the Advocate/Searcher: **Adv. Sushama P. Padole**

Search Report Date: **07.08.2026**

Note: Not Applicable.

5.21 Whether EC is obtained? **No**.

EC Details:- **Not Applicable.**

No. of Years EC Obtained: **Not Applicable.**

Any Encumbrance to Specify: **Mentioned above.**

EC Applied by: **Nil**

PART VI: CERTIFICATE:

In view of the foregoing. (/We 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 registered/equitable mortgage.

I/We further certify that **Irfan Shamim Sayyed** has valid, clear and marketable. The mortgage if created will create enforceable security interests in favor of ICICI HFC for the liability of the intending Borrower/Co borrower. 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. 8/A Extract dt.03.08.2026 **(Certified)**
2. 7/12 Extract dt.03.08.2026 **(Certified)**
3. Reg. sale deed No.759/2021 dt.25.02.2021 **(Original)**
4. Reg. sale deed No.590/2019 dt.20.02.2019 **(Original)**

Following documents are required at the time of disbursal: (if any):-

1. 8/A Extract dt.03.08.2026 **(Certified)**
2. 7/12 Extract dt.03.08.2026 **(Certified)**
3. Reg. sale deed No.759/2021 dt.25.02.2021 **(Original)**
4. Reg. sale deed No.590/2019 dt.20.02.2019 **(Original)**

Remarks- If Any – No

Yours Faithfully,

Place-Latur

**Adv. Sushama P. Padole
Latur**

**Challan No. MH007875284202627P,
dt.07.08.2026**

MH007875284202627P	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
07 Aug 2026	Receipt	Receipt no.: 1115332985
	Name of the Applicant :	Sushama Pradeep Padole
	Details of property of which document has to be searched :	Dist :Latur Village :Ausa S.No/CTS No/G.No. : 161
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH007875284202627P		
As this is a computer generated receipt, no stamp or signature is required.		
For Physical search in office, Please bring this receipt along with mentioned Gras Challan.		
Payment of search fee through GRAS challan can be verified on ' gras.mahakosh.gov.in/challan/views/frmSearchChallanWithOutReg.php '.		



CHALLAN
MTR Form Number-6



GRN MH007875284202627P	BARCODE	Date 07/08/2026-10:45:12	Form ID
Department Inspector General Of Registration		Payer Details	
Type of Payment Search Fee Other Items		TAX ID / TAN (If Any)	
		PAN No.(If Applicable)	
Office Name PND1_JT DISTT REGISTRAR PUNE URBAN		Full Name	Sushama Pradeep Padole
Location PUNE			
Year 2026-2027 One Time		Flat/Block No.	
Account Head Details	Amount In Rs.	Premises/Building	
0030072201 SEARCH FEE	325.00	Road/Street	
		Area/Locality	
		Town/City/District	
		PIN	
		Remarks (If Any)	
		Amount In	Three Hundred Twenty Five Rupees Only
Total	325.00	Words	
Payment Details SBIEPAY PAYMENT GATEWAY		FOR USE IN RECEIVING BANK	
Cheque-DD Details		Bank CIN	Ref. No. 10000502026080700852 3825949512546
Cheque/DD No.		Bank Date	RBI Date 07/08/2026-10:45:27 Not Verified with RBI
Name of Bank		Bank-Branch	SBIEPAY PAYMENT GATEWAY
Name of Branch		Scroll No. , Date	Not Verified with Scroll

