

Sahil M. Bhangde

LL.M

ADVOCATE

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LEGAL SCRUTINY REPORT

Ref. No. : SMB/ICICI-HFC/SEP/2026/04

Date:- 26.09.2026

APP No. - 77000348622

APS ID - 10329010

To,

ICICI Home Finance Ltd.,

Nagpur

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Mrs. Agrani Vinod Dhobale

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s : Miss. Agrani Vinod Dhobale
2. Name of the Co-applicant/s: (if any): Sau. Pranoti Vinod Dhoble
3. Type of Loan : Apna Ghar
4. Purpose of Loan : Resale Purchase
5. Name of the Property Owner/s : Shri. Swapnil Shankarraoji Narnavare
6. Description of the Property (with Boundaries):

All that piece and parcel of land bearing Plot No. 1 admeasuring about 139 Sq. Mtrs (1452.60 Sq. Ft), being a portion of entire land bearing Kh. No. 172 of Mouza-Jamtha, bearing P. H. No. 42, Khate No. 93 situated within the limits of Grampanchayat Jamtha in Tahsil Nagpur (Rural) and District Nagpur and same is bounded as under :

On the East	:	Khasra Boundary
On the West	:	6 Mtrs Wide Road
On the North	:	Khasra Boundary
On the South	:	Plot No. 02

7. Nature / Status of the Property : Freehold
8. Type of Property : Residential

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

1. Copy of Layout Plan sanctioned by the Grampanchayat Jamtha.
2. Copy of NA Order passed by District Collector Nagpur in Revenue Case No.297/NAP-34/2005-06, dated 19.10.2006.
3. Copy of Registered Power of Attorney for admission executed by Shri. Manoj Nemraj Dawre and Shri. Satish Ramesh Rao Vaidya in favour of Shri. Mangesh Babarao Nagmote, same was duly registered in the office of Sub-Registrar Nagpur No. 8, at Sr. No. 6316/2006, dated 21.11.2006.
4. Original Registered Sale Deed executed by Shri. Manoj Nemraj Dawre and Shri. Satish Ramesh Rao Vaidya in favour of Shri. Swapnil Shankarraoji Narnavare, same was duly registered in the office of Sub-Registrar Nagpur No. 7, at Sr. No. 6779/2006, dated 05.12.2006.
5. Copy Tax Receipt Paid for the year 2015-2026 on dated 22.09.2026.
6. Original Title Search Report issued by Adv. Sahil M. Bhangde, dated 26.09.2026.

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

1. That originally all that piece and parcel of land bearing Kh. No. 172 admeasuring about 1.26 HR of Mouza-Jamtha, bearing P. H. No. 42 belongs to Shri. Manoj Nemraj Dawre and Shri. Satish Ramesh Rao Vaidya, being their self-acquired property having been acquired by them, by virtue of Registered Sale Deed, which was duly registered in the office of Sub-Registrar Nagpur No. 10, at Sr. No. 532/2005, dated 25.01.2005.
2. That the aforesaid land was pleased to converted for the non-agricultural use by the order passed by District Collector Nagpur in Revenue Case No.297/NAP-34/2005-06, dated 19.10.2006.
3. That the aforesaid owners Shri. Manoj Nemraj Dawre and Shri. Satish Ramesh Rao Vaidya thereafter demarcated an unauthorized layout upon the said entire land and sold out its various plots to its prospective buyers.
4. That Shri. Manoj Nemraj Dawre and Shri. Satish Ramesh Rao Vaidya, thereafter sold out the schedule Plot No. 1 to Shri. Swapnil Shankarraoji Narnavare, by executing a Registered Sale Deed, which was duly registered in the office of Sub-Registrar Nagpur No. 7, at Sr. No. 6779/2006, dated 05.12.2006.
5. That by virtue of the aforesaid Sale Deed, Shri. Swapnil Shankarraoji Narnavare, becomes the sole and absolute owner of the schedule Plot No. 1.
6. That Shri. Swapnil Shankarraoji Narnavare, now agreed to sell the schedule Plot No 1 to Mrs. Agrani Dhobale, for valued consideration.

7. *It is pertinent to note here that, the layout in which the schedule plot is situated is not sanctioned or approved by competent authority and therefore, the property can be mortgage strictly as per the policy of ICICI home Finance Ltd., Nagpur.*

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 **Shri. Swapnil Shankarraoji Narnavare** is the owner of the scheduled of property and he is having valid, clear and, marketable title over the scheduled property.
- b) That during the course of my inspection, I did not come across to entry as to encumbrance and charges over the said property, the schedule of property is free from all sort of encumbrances, charges, lien etc. and the owners are having clear, valid and marketable title over the scheduled property and further the prospective purchasers i.e. **Mrs. Agrani Dhobale** will also acquire equally good, valid and marketable title thereto only after upon execution of proper and duly registered Sale Deed in his favour.
- 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.
- 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 PROVISIONS:

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| 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? | Till 2026 |
| 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, if policy permit |
| 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, if policy permit |
| 5.10 | What is the tenure of the land; if it is leased? | NA |
| 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 favour of the loan applicant? | NA |
| 5.16 | Whether the said POA holder has/had authority to sell the property under POA? | NA |
| 5.17 | Whether POA as recorded in 5.15 is registered? | NA |
| 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 : | NA |
| 5.20 | Whether Search Report is obtained and submitted? | Yes |
| | Search Report Details: - | |
| | Search Conducted Years: | 13 years |
| | Name of the Advocate / Searcher: | Adv. Sahil M. Bhangde |
| | Search Report Date: | 26.09.2026 |
| | Note: | ----- |
| 5.21 | Whether EC is obtained? | NO |
| | EC Details: - | |
| | No. of Years EC Obtained: | |
| | Any Encumbrance to Specify: | |
| | EC Applied by: | |

PART VI: CERTIFICATE:

In view of the foregoing, 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 **Mrs. Agrani Dhobale** would derive a valid, clear, marketable and unencumbered title in the property stated above, only after execution of registered Sale Deed in his favour. The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Mrs. Agrani Dhobale**.

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 of** Layout Plan sanctioned by the Grampanchayat Jamtha.
2. **Copy of** NA Order passed by District Collector Nagpur in Revenue Case No.297/NAP-34/2005-06, dated 19.10.2006.
3. **Copy of** Registered Power of Attorney for admission executed by Shri. Manoj Nemraj Dawre and Shri. Satish Ramesh Rao Vaidya in favour of Shri. Mangesh Babarao Nagmote, same was duly registered in the office of Sub-Registrar Nagpur No. 8, at Sr. No. 6316/2006, dated 21.11.2006.
4. **Original** Registered Sale Deed executed by Shri. Manoj Nemraj Dawre and Shri. Satish Ramesh Rao Vaidya in favour of Shri. Swapnil Shankarraoji Narnavare, same was duly registered in the office of Sub-Registrar Nagpur No. 7, at Sr. No. 6779/2006, dated 05.12.2006.
5. **Original** Title Search Report issued by Adv. Sahil M. Bhangde, dated 26.09.2026.
6. **Copy of** Latest 7/12 extract in the name of Shri. Swapnil Shankarraoji Narnavare.
7. **Copy of** Latest Tax Receipt.
8. **Draft Copy of** Sale Deed.
9. **Original** Registered Sale Deed **to be** executed by Shri. Swapnil Shankarraoji Narnavare, in favour of **Mrs. Agrani Dhobale**.

Following documents are required post disbursal: (if any): -

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NAGPUR

DATE : 26.09.2026

Yours Faithfully,

Sahil M. Bhangde

Digitally signed by Sahil M. Bhangde
Date: 2026.10.05 16:40:27 +05'30'

Sahil M. Bhangde
Advocate