



Adv. Sushama Pradeep Padole

B.Sc,LL.B.

Flat No : 401, Ruchai Apartment, Pattewar colony,
old AUSA road, Latur - 413512. Cell : 94224 68029
Email : advsushamapadole@gmail.com

Legal Advisor

* Bank of India

* Bank of Baroda

* LIC of India

* Buldhana Urban Co-op.

Credit Society Ltd. Branch Latur

Date: 15.09.2026

LEGAL SCRUTINY REPORT

To,
Credit Manager,
ICICI HOME FINANCE CO. LTD.
Br. Latur,
APP. ID. No. 77000317523

Type of Case: **Regular Lap**

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of **Mainoddin Shamshoddin Momin**

PART I: PROPERTY DETAILS:

1: NAME OF THE APPLICANT/ BORROWERS	: Mainoddin Shamshoddin Momin R/o Wadhvana, Tq. Udgir, Dist. Latur
2: NAME OF THE CO-APPLICANT/SBORROWER/S	: Ayesha Mainoddin Momin R/o Wadhvana, Tq. Udgir, Dist. Latur
3: TYPE OF LOAN	: Regular Lap
4: NAME OF THE PROPERTY OWNER/S	: Mainoddin Shamshoddin Momin R/o Wadhvana, Tq. Udgir, Dist. Latur

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

All piece and parcel of property **plot No. 38**, adm. length east west 35 Ft., and width south north 40 Ft., total adm.1400 Sq. Ft. (130.11 Sqm.), within the jurisdiction of G. P. Karyalaya Nideban, bearing G.P. House No.5709/1, out of Sy. No.118 of village Nideban, Tq. Udgir, Dist. Latur, Which is bounded as under-

East	: 15 Ft. road
West	: Plot No.35
South	: Plot No. 37
North	: 20 Ft. road

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

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

- 1) Copy of G.P. Tax receipt dt. 24.02.2026
- 2) Copy of G.P. Property extract dt.23.02.2026
- 3) Digital copy of 7/12 extract dt.20.02.2026

Document certified by SUSHAMA PRADEEP PADOLE
<ADV.SUSHAMAPADOLE7@GMAIL.COM>

SUSHAMA PRADEEP PADOLE
I have reviewed this document

16.09.2026 17:45

- 4) Copy of M.E. No. 4211 dt.09.06.2021
- 5) Constitution permission dt.05.09.2015
- 6) Copy of reg. sale deed No.4495 dt.10.08.2015, executed by Momin Mainoddin Shamshoddin and Momin Gaisoddin Shamshoddin in favour of Momin Mainoddin Shamshoddin in respect of property plot No. 38, total adm. 1400, out of Sy. No.118 of village Nideban.
- 7) Copy of sale deed No.124 dt.07.01.2012 executed by Momin Shamshoddin Dadasab in favour of Momin Mainoddin Shamshoddin and Momin Gaisoddin Shamshoddin in respect of property plot No. 38, total adm. 1400, out of Sy. No.118 of village Nideban.
- 8) Copy of sale deed No.4670 dt.07.08.2009 executed by Ravishankar Nivruttirao Biradar in favour of Momin Shamshoddin Dadasab in respect of property plot No. 37 and 38, total adm. 2800 Sq. ft., out of Sy. No.118 of village Nideban.
- 9) Copy of sale deed No.536 dt.13.02.2006, executed by Mahammad Sharfoddin Nijamoddin in favour of Ravishankar Nivruttirao Biradar in respect of property plot No. 37 and 38, total adm. 2800 Sq. ft., out of Sy. No.118 of village Nideban.

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

- A) That, I have verified and scrutinized and goan through the Gram Panchayat and sub registrar record of Sy. No.118 of village Nideban, Tq. Udgir, Dist. Latur.
- B) While pursuing copy of reg. sale deed No.536 dt.13.02.2006, it reflected that one Mahammad Sharfoddin Nijamoddin sold plot No. 37 and 38, total adm. 2800 Sq. Ft. (260.22Sqm.), out of Sy. No.118 of village Nideban, to Ravishankar Nivruttirao Biradar. It reflected that on 17.01.1989, S.D.O Udgir has been sanctioned N.A. order No. 1987/JMB/CR-53 for N.A. use of said plots.
- C) Thereafter through sale deed No.4670 dt.07.08.2009, Ravishankar Nivruttirao Biradar sold plot No. 37 and 38, total adm. 2800 Sq. ft., out of Sy. No.118 of village Nideban to Momin Shamshoddin Dadasab.
- D) Out of said plots, through reg. sale deed No.124 dt.07.01.2012, Momin Shamshoddin Dadasab sold said plot No. 38, total adm. 1400, out of Sy. No.118 of village Nideban to Momin Mainoddin Shamshoddin and Momin Gaisoddin Shamshoddin.
- E) And lastly through reg. sale deed No.4495 dt.10.08.2015, Momin Mainoddin Shamshoddin and Momin Gaisoddin Shamshoddin sold said plot No. 38, total adm. 1400, out of Sy. No.118 of village Nideban to Momin Mainoddin Shamshoddin. On the basis of said sale deed vide M.E. No. 4211 dt.09.06.2021, name of Momin Mainoddin Shamshoddin and its previous sale deeds mutated at revenue record. He also mutated his name at G.P. Karyalaya Nideban corresponding to G.P. House No.5709/1 for said plot No.38. Whereas on 05.09.2015, G.P. Karyalaya Nideban granted construction permission for construction over said G.P. House No.5709/1.

- F) Since the date of sale deed Momin Mainoddin Shamshoddin has rights of ownership and possession over said plot. His name is reflected at G.P. property extract dt.23.02.2026, and digital copy of 7/12 extract dt.20.02.2026.
- G) Under search I found that Momin Mainoddin Shamshoddin availed loan and mortgaged said property with Central Bank of India, Br. Udgir, through reg. mortgaged deed No.6878 dt.21.12.2015.
- H) On perusal of sub-registrar record it reflected that **Momin Mainoddin Shamshoddin** is absolute owner of property described above, **subject to charge of Central Bank of India, Br. Udgir.**

PART IV: EVIDENCE OF THE TITLE OF PROPERTY

- 1) Reg. sale deed No.4495 dt.10.08.2015
- 2) Reg. sale deed No.124 dt.07.01.2012
- 3) Reg. sale deed No.4670 dt.07.08.2009
- 4) Reg. sale deed No.536 dt.13.02.2006

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: **Yes**
- 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): **No**
- 5.11 Whether the land is Adivasi (tribal) land? **No**
- 5.12 Whether the land/property are joint family property: **Yes**
- 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: **subject to charge of Central Bank of India, Br. Udgir.**

Document certified by SUSHAMA PRADEEP PADOLE
<ADV.SUSHAMAPADOLET@GMAIL.COM>

SUSHAMA PRADEEP PADOLE
I have reviewed this document

16.09.2026 17:05

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: **15.09.2026**

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 **Momin Mainoddin Shamshoddin** have a valid, clear and marketable title, **subject to charge of Central Bank of India, Br. Udgir**. 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) Latest G. P. property extract (**Original**)
- 2) Latest G. P. Tax receipt (**Original**)
- 3) Latest 7/12 extract (**Digital**)
- 4) M.E. No. 4211 dt.09.06.2021 (**Digital**)
- 5) Construction permission dt.05.09.2015 (**Original**)
- 6) Reg. sale deed No.4495 dt.10.08.2015(**Original**)
- 7) Reg. sale deed No.124 dt.07.01.2012(**Original**)
- 8) Reg. sale deed No.4670 dt.07.08.2009 (**Photocopy**)
- 9) Reg. sale deed No.536 dt.13.02.2006(**Photocopy**)

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

- 1) Latest G. P. property extract (**Original**)
- 2) Latest G. P. Tax receipt (**Original**)

Document certified by SUSHAMA PRADEEP PADOLE
<ADV.SUSHAMAPADOLE7@GMAIL.COM>

SUSHAMA PRADEEP PADOLE
I have reviewed this document

16.09.2026 17:45

- 3) Latest 7/12 extract **(Digital)**
- 4) M.E. No. 4211 dt.09.06.2021 **(Digital)**
- 5) Construction permission dt.05.09.2015 **(Original)**
- 6) Reg. sale deed No.4495 dt.10.08.2015**(Original)**
- 7) Reg. sale deed No.124 dt.07.01.2012**(Original)**
- 8) Reg. sale deed No.4670 dt.07.08.2009 **(Photocopy)**
- 9) Reg. sale deed No.536 dt.13.02.2006**(Photocopy)**
- 10) NOC & Redemption deed from Central Bank of India, Br. Udgir **(Original)**

Remarks- If Any - No

Place-Latur

**Yours Faithfully,
Adv. Sushama P. Padole**

**Challan No. MH01023697202526P,
dt: 15.09.2026**

MH010203697202627P	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
15 Sep 2026	Receipt	Receipt no.: 1115456487
	Name of the Applicant :	Sushama Pradeep Padole
	Details of property of which document has to be searched :	Dist :Latur Village : Nideban S.No/CTS No/G.No. : 118
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH010203697202627P		
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'.		

Document certified by SUSHAMA PRADEEP PADOLE
<ADV.SUSHAMAPADOLE7@GMAIL.COM>

SUSHAMA PRADEEP PADOLE
I have reviewed this document

16.09.2026 17:45



CHALLAN
MTR Form Number-6



GRN	MH010203697202627P	BARCODE			Date	15/09/2026-13:08:47		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.	10000502026091503633		5769591407815	
Cheque/DD No.					Bank Date	RBI Date	15/09/2026-13:09:17		Not Verified with RBI	
Name of Bank					Bank-Branch		SBIEPAY PAYMENT GATEWAY			
Name of Branch					Scroll No. , Date		Not Verified with Scroll			



Document certified by SUSHAMA PRADEEP PADOLE
<ADV.SUSHAMAPADOLE7@GMAIL.COM>.

SUSHAMA PRADEEP PADOLE
I have reviewed this document

16.09.2026 17:45