

Legal Alliance Services

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LEGAL SCRUTINY REPORT

File No. SF/2026/October/ 18

Dated :- 13/10/2026

App No. 77000373810

LOS No:- 10351244

To,
ICICI HFC LTD,
NAGPUR

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Trupti Haridas Dokarmare

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s:** Trupti Haridas Dokarmare
- 2. Name of the Co-applicant/s: (if any):** Pundlik J Landge
- 3. Type of Loan:** Prime HL
- 4. Purpose of Loan:** Resale house purchase
- 5. Name of the Property Owner/s:** Shri Pankaj Rambhauji Nerkar
- 6. Description of the Property (with Boundaries):**

All that price and parcel of land having **Western Portion Having Adm Area 900 Sq Ft** Plot No 25 Adm Area 1800 Sq Ft, Mouza No 193, P H No 34, Kh No 69/1, Cs No 242, Sheet No 387/44, 388/45, Ward No 21, House No 3178/25, In The Layout Of Saraswati Nagari Sudhar Samiti Co-Op Housing Society, Mouza Dighori Tah & Dist. Nagpur

bounded as under:-

ON THE EAST	Remaining land of plot no 25 sold to Jayant dhole
ON THE WEST	Plot no 24
ON THE NORTH	Road
ON THE SOUTH	Plot no 26

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: (All Copies)

1. Sale deed executed on dt 11/12/1996 sr no 1944, sub reg no 3 which is registered on 18/05/2001, s r no 3362, sub reg no 3 NGP from 1) Shri Vinayak motiram raut, 2) krushnarao Chavhan to 1) Smt Manjulabai Ramdas Jambhulkar, 2) Smt Sheelabai Sanjayji Gabhane, 3) Shri Nandu Chandanbatve (Plot no 25 adm area 1800 sq ft)
2. Death certificate 12/09/2000 form NMC to Nandu Chandanbatve.
3. Death certificate 15/09/2010 form Umred Nagar parishad to krushnarao Chavhan
4. Correction deed dt 11/01/2013, sr no 289, sub reg no 2 executed by 1) Shri Vinayak Motiram Raut, 2) Smt Nirmalabai Krushnarao Chavhan, 3) Shri Akshay Krushnarao Chavhan To 1) Smt Manjulabai Ramdas Jambhulkar, 2) Smt Sheelabai Sanjayji Gabhane, 3) Smt Chaya Nandu Chandanbatve (for boundaries and name of society) (Plot no 25 adm area 1800 sq ft)
5. Sale deed dt 04/05/2013, sr no 1755, sub reg no 2 from 1) Smt Manjulabai Ramdas Jambhulkar, 2) Smt Sheelabai Sanjayji Gabhane, 3) Smt Chaya Nandu Chandanbatve, 4) Master Harish Nandu Chandanvatave , 5) Master Ritesh Nandu Chandanvatave Through Their Guardian Mother Smt Chaya Nandu Chandanvatave To Shri Pankaj Rambhauji Nerkar. (**western portion having adm area 900 sq ft** out of Plot no 25 adm area 1800 sq ft)
6. Akhive patrika in the name of Shri Pankaj Rambhauji Nerkar
7. Regularization letter dt 30/11/2013 from NIT to 1) Smt Manjulabai Ramdas Jambhulkar, 2) Smt Sheelabai Sanjayji Gabhane, 3) Smt Chaya Nandu Chandanbatve
8. Notarized agreement to sale dt 06/08/2026 from Shri Pankaj Rambhauji Nerkar to Trupti haridas dokarmare
9. Building permit dt 08/07/2014 issued by NIT to 1) Jayant Ramesh Dhole and Shri Pankaj Rambhauji Nerkar
10. Building plan dt 08/07/2014 issued by NIT to 1) Jayant Ramesh Dhole and Shri Pankaj Rambhauji Nerkar
11. Tax receipt dt 08/07/2026 paid up to 2026 issued by NMC to Shri Pankaj Rambhauji Nerkar.
12. **LOD dt 12/10/2026 issued from Punjab National Bank**

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

1. That the said land bearing Plot No 25 Adm Area 1800 Sq Ft, Mouza No 193, P H No 34, Kh No 69/1, Cs No 242, Sheet No 387/44, 388/45, Ward No 21, House No 3178/25, In The Layout Of Saraswati Nagari Sudhar Samiti Co-Op Housing Society, Mouza Dighori Tah & Dist. Nagpur was originally belonged to 1) Shri Vinayak motiram raut, 2) Krushnarao Chavhan.
2. Whears 1) Shri Vinayak motiram raut, 2) Krushnarao Chavhan has sold the said land to 1) Smt Manjulabai Ramdas Jambhulkar, 2) Smt Sheelabai Sanjayji Gabhane, 3) Shri

Nandu Chandanbatve vide sale deed dt Sale deed executed on dt 11/12/1996 sr no 1944, sub reg no 3 which is registered on 18/05/2001, sr no 3362, sub reg no 3 NGP

3. Whereas Nandu Chandanbatve died on 12/09/2000 and his share of the said land inherited by his legal heir namely 1) Smt Chaya Nandu Chandanbatve 2) Master Harish Nandu Chandanvatave , 3) Master Ritesh Nandu Chandanvatave
4. Whereas there was correction in sale deed dt 11/12/1996 sr no 1944, sub reg no 3, that is the name of Society has been wrongly mentioned as Gausiya labour Co-op housing society in page no 2 of this sale deed
5. Whereas the correct name that is Saraswati Nagari Sudhar Samiti Co-Op Housing Society.
6. Whereas a Correction deed dt 11/01/2013, sr no 289, sub reg no 2, has been executed by 1) Shri Vinayak motiram raut, 2) Smt Nirmalabai krushnarao Chavhan, 3) shri Akshay krushnarao chavhan to 1) Smt Manjulabai Ramdas Jambhulkar, 2) Smt Sheelabai Sanjayji Gabhane, 3) Smt Chaya Nandu Chandanbatve (for boundaries and name of society) (Plot no 25 adm area 1800 sq ft)
7. Whereas the said plot no 25 has been regularized by NIT vide Regularization letter dt 30/11/2013
8. Whereas 1) Smt Manjulabai Ramdas Jambhulkar, 2) Smt Sheelabai Sanjayji Gabhane, 3) Smt Chaya Nandu Chandanbatve, 4) Master Harish Nandu Chandanvatave , 5) Master Ritesh Nandu Chandanvatave through their guardian mother smt Chaya nandu chandanvatave has sold (**western portion having adm area 900 sq ft** out of Plot no 25 adm area 1800 sq ft to Shri Pankaj Rambhauji Nerkar vide Sale deed dt 04/05/2013, sr no 1755, sub reg no 2
9. Whereas the name of the present owner has been duly mutated in revenue records.
10. Whereas the said property was mortgage with Uinon Bank and the owner has fully repaid the loan and Union Bank Has issued no due certificate which is deposited in **Punjab National Bank as per LOD dt 12/10/2026.**
11. Whereas the said property is presently mortgage with **Punjab National Bank.**

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

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? **Yes**
1) Master Harish Nandu Chandanvatave , 2) Master Ritesh Nandu Chandanvatave and 3) smt Chaya nandu chandanvatave was the owner of 1/3rd share of the said property.
The said 1/3rd share has been sold by natural guardian mother smt Chaya nandu chandanvatave.
A consent deed from 1) Master Harish Nandu Chandanvatave , 2) Master Ritesh Nandu Chandanvatave to this sale deed dt 04/05/2013, sr no 1755, sub reg no 2 is to be taken.
- 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? **The said property is presently mortgage with Punjab National Bank as per LOD dt 12/10/2026.**
- 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? **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? **NO**
- 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 **NA**
- 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: - MH011928849202627U
 Search Conducted Years: 13YRS
 Name of the Advocate / Searcher: **ADV.SADDISH FRANCIS**
 Search Report Date: 13/10/2026
 Note:
- 5.21 Whether EC is obtained? _____
 EC Details: -
 No. of Years EC Obtained:
 Any Encumbrance to Specify:
 EC Applied by:

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 Shri Pankaj Rambhauji Nerkar has/would derive a valid, clear, marketable and unencumbered title **Subject to the present mortgage of Punjab National Bank** 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 Mr./Ms Trupti Haridas Dokarmare

The following original documents to be collected by ICICI HFC for the creation of a 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 affidavit** for clear title Subject to present mortgage from Punjab National Bank.
2. **Original Undertaking** to submit original title document and No due certificate from Punjab National Bank
3. **Original LOD** dt 12/10/2026 issued from Punjab National Bank.
4. **Original with RR** sale deed from Shri Pankaj Rambhauji Nerkar to Trupti Haridas Dokarmare.
5. **Copy of** Sale deed executed on dt 11/12/1996 sr no 1944, sub reg no 3 which is registered on 18/05/2001, s r no 3362, sub reg no 3 NGP from 1) Shri Vinayak Motiram Raut, 2) Krushnarao Chavhan To 1) Smt Manjulabai Ramdas Jambhulkar, 2) Smt Sheelabai Sanjayji Gabhane, 3) Shri Nandu Chandanbatve (Plot no 25 adm area 1800 sq ft)
6. **Copy of** Death certificate 12/09/2000 form NMC to Nandu Chandanbatve.
7. **Copy of** Death certificate 15/09/2010 form Umred Nagar parishad to krushnarao Chavhan
8. **Copy of** Correction deed dt 11/01/2013, sr no 289, sub reg no 2 executed by 1) Shri Vinayak motiram raut, 2) Smt Nirmalabai krushnarao Chavhan, 3) shri Akshay krushnarao chavhan to 1) Smt Manjulabai Ramdas Jambhulkar, 2) Smt Sheelabai Sanjayji Gabhane, 3) Smt Chaya Nandu Chandanbatve (for boundaries and name of society) (Plot no 25 adm area 1800 sq ft)
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10. **Copy of** Akhive patrika in the name of Shri Pankaj Rambhauji Nerkar
11. **Copy of** Regularization letter dt 30/11/2013 from NIT to 1) Smt Manjulabai Ramdas Jambhulkar, 2) Smt Sheelabai Sanjayji Gabhane, 3) Smt Chaya Nandu Chandanbatve
12. **Copy of** Notarized agreement to sale dt 06/08/2026 from Shri Pankaj Rambhauji Nerkar to Trupti haridas dokarmare
13. **Copy of** Building permit dt 08/07/2014 issued by NIT to 1) Jayant Ramesh Dhole and Shri Pankaj Rambhauji Nerkar
14. **Copy of** Building plan dt 08/07/2014 issued by NIT to 1) Jayant Ramesh Dhole and Shri Pankaj Rambhauji Nerkar

15. Copy of Tax receipt dt 08/07/2026 paid up to 2026 issued by NMC to Shri Pankaj Rambhauji Nerkar.

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

1. **Original No due certificate** issued from Punjab National Bank
2. **Original with RR** Sale deed dt 04/05/2013, sr no 1755, sub reg no 2 from 1) Smt Manjulabai Ramdas Jambhulkar, 2) Smt Sheelabai Sanjayji Gabhane, 3) Smt Chaya Nandu Chandanbatve, 4) master harish nandu chandanvatave, 5) master ritesh nandu chandanvatave through their guardian mother smt Chaya nandu chandanvatave to Shri Pankaj Rambhauji Nerkar. (**western portion having adm area 900 sq ft** out of Plot no 25 adm area 1800 sq ft)
3. **Original No due certificate from** Uinon Bank.

REMARKS (if any): -No

SADDISH S FRANCIS Digitally signed by
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Date: 2026.10.13
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SADDISH FRANCIS
(Advocate)