



# ADV. GAURAV S. DESHMUKH

B.COM, LLB

Off. At;

Aalshi Plot, Beside Gajanan Maharaj Photo,  
Near Dakshata Nagar Complex Square,  
Tq. And Dist. Akola (MH). 444001.

Email:- [advdeshmukhakola@gmail.com](mailto:advdeshmukhakola@gmail.com)  
Call on:- 9028232246 / 9404092024 (W)

## LEGAL SCRUTINY REPORT

Appl. No: 77000367466

Date: 30/09/2026

To,

Branch Credit Manager,  
ICICI HFC LTD.  
Akola.

Dear Sir/Madam,

As desired by you, I/we are furnishing hereunder the Title/Legal Search Cum Verification Report in the file/case of **Mr. Atul Damodhar Pawar**.

### PART I: DESCRIPTION OF APPLICANT'S AND PROPERTY.

1. Name of the Applicant/Borrower/s: Mr. Atul Damodhar Pawar
2. Name of the Co-applicant/s(if any): Mrs. Pallavi Atmaram Rajput
3. Purpose of Loan: Plot Purchase + Equity
4. Name of the Property Owner/s: Mr. Hemant Vasudev Wadhwani

5. Description of the Property:

That the piece and parcel land situated within the jurisdiction of Buldhana Municipal Council situated at **Mauje- Chikhali Bhag 1**, bearing field **Survey No. 151/01**, which is converted as Non Agriculture for Residential use, as per the order passed by Chikhali Municipal Council, Vide order/permit letter no. 1990, Dated 06/05/2026, Out of which **Layout Plot no. 8**, **Total area admeasuring 170.03 Sq.Mt. i.e. 1829.52 Sq.Ft**; Located at Mauje- Chikhali Bhag 1, Tq. Chikhali And Dist. Buldhana.

Which is bounded as under:

- |                |                                    |
|----------------|------------------------------------|
| Towards East:  | 12 Mtr Layout Road                 |
| Towards West:  | Plot no. 6                         |
| Towards North: | Plot no. 7                         |
| Towards South: | 30 Mtr Road (Chikhali Mehkar Road) |

6. Nature of the Property/Product: Residential
7. Type of Property: Freehold

### PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION

- 1) Copy of NA Order passed by Chikhali Municipal Council, Vide order passed in Rev. case no. 1990, Dated 06/05/2026.
- 2) Copy of Layout Sanction Plan and permission issued by Chikhali Municipal Council, Vide its permit no. CCCEA/LF/2026/APL/00075, Dated 30/04/2026.
- 3) Copy of Mutation Entry No. 22447, Dated 25/07/2023.
- 4) Copy of Reg. Sale deed in f/o Mrs. Padmavati Vasudev Wadhvani, Bearing no. 446, Dated 19/02/1982.
- 5) Copy of Reg. Will deed executed by Mrs. Padmavati Vasudev Wadhvani in f/o Mr. Hemant Vasudev Wadhvani, Bearing no. 4375, Dated 01/06/2023.
- 6) Copy of Reg. Gift Deed executed by Mr. Hemant Vasudev Wadhvani in f/o Mr. Hanish Hemant Wadhvani, Bearing no. 9757, Dated 24/11/2025.



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- 7) Draft of Agreement to sale executed by Mr. Hemant Vasudev Wadhvani in f/o Mr. Atul Damodhar Pawar.
- 8) Latest 7/12 extract in the name of Mr. Hemant Vasudev Wadhvani
- 9) Latest Tax Receipt in the name of Mr. Hemant Vasudev Wadhvani

## **PART III: FLOW OF TITLE OF PROPERTY:**

1. After perusal of the document provided by the applicant/borrower it reveals that, initially Mrs. Padmavati Vasudev Wadhvani, was in ownership and possession of **Survey no. 151/1, out of which area adm. 0.47 HR**, by virtue of Reg. Sale Deed Bearing no. 446, Dated 19/02/1982.
2. Thereafter Mrs. Padmavati Vasudev Wadhvani executed will deed, thereby expressed his will to transfer right, title and ownership of **Survey no. 151/1, area adm. 0.47 HR** along with other property in f/o the Mr. Hemant Vasudev Wadhvani.; Vide Reg. Will Deed Bearing no. 4375, Dated 01/06/2023. Letter on Mrs. Padmavati Vasudev Wadhvani died on dated 25/02/2023 after his death property has been mutated in the name of the Mr. Hemant Vasudev Wadhvani; vide Mutation entry no. 22447, Dated 25/07/2023.
3. Thereafter Mr. Hemant Vasudev Wadhvani executed the Gift deed in f/o Mr. Hanish Hemant Wadhvani, thereby Gifted out the **Area Adm. 0.23 HR out of the area adm. 0.47 HR of survey no. 151/1**; Vide Reg. Gift Deed Bearing no. 9757, Dated 24/11/2025, Accordingly His name has been mutated on 7/12 extract of the property; Vide mutation entry no. 26344. **Accordingly the Area adm. 0.24 HR remains in the right title and ownership of Mr. Hemant Vasudev Wadhvani.**
4. Thereafter **Mr. Hemant Vasudev Wadhvani** applied for the conversion of above said **Area adm. 0.24 HR of Survey no. 151/1** into non agricultural for residential use, thereby Chikhali Municipal council approved the layout vide its layout permit no CCCEA/LF/2026/APL/00075, Dated 30/04/2026 and approved as Non agricultural Final Permit no. 1990, Dated 06/05/2026.
5. At present Mr. Hemant Vasudev Wadhvani is the sole and absolute owner and possessor of the above said **Layout Plot no. 8, Total area admeasuring 170.03 Sq.Mt. of Survey No. 151/1**, Located at Mauje-Chikhli Bhag 1, Tq. Chikhli And Dist. Buldhana. Which is agreed to sale the same as **Mr. Atul Damodhar Pawar**, as per agreement to sale.

## **PART IV: EVIDENCE OF THE TITLE OF PROPERTY:**

Mr. Hemant Vasudev Wadhvani has acquired and owns the said property by virtue of Reg. Will Deed Bearing no. 4375, Dated 01/06/2023.

## **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**



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- 5.1 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **Yes**
- 5.2 Whether required documents are available for creating mortgage? **Yes**
- 5.3 Whether all the previous owners of the property had the right and competency to transfer the property? **Yes**
- 5.4 Whether the proposed mortgage by deposit of title deeds is possible? **Yes**
- 5.5 What is the tenure of the land; if it is leased? \_\_\_\_\_ years (remaining period) **No**
- 5.6 Whether the land is Adivasi (tribal) land? **No**
- 5.7 Whether the land /property are joint family property? **No**
- 5.8 Whether SARFAESI Act applicable? **Yes**
- 5.9 Is land/property/flat being subject to any reservations /acquisitions/requisitions? **No**
- 5.10 Whether the property has been transferred by a power of attorney (POA) holder of the original landowner in favour of the loan applicant? **No**
- 5.11 Whether the said POA holder has/had authority to sell the property under POA? **Not applicable**
- 5.12 Whether POA as recorded in 5.15 is registered? **Not applicable**
- 5.13 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**
- 5.14 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.? **No**
- 5.15 Whether Search Report is obtained and submitted? **Yes**  
Search Report Details:-  
Search Conducted for Years: 13 years.  
Name of the Advocate / Searcher: Adv. Gaurav S. Deshmukh  
Search Report Date: 30/09/2026  
Search E-Challan No. **MH011129577202627U**  
Note:
- 5.16 Whether EC is obtained?  
EC Details:-  
No. of Years EC Obtained: Not applicable  
Any Encumbrance to Specify: Not applicable  
EC Applied by: Not applicable

### PART VI: CERTIFICATE.

In view of forgoing, I certify that the title deeds intended to be deposited relating to the property which is offered as a security by way of equitable mortgage and the documents of title referred to above are perfect evidence of the title. If the said equitable mortgage is created in favour of ICICI HFC Ltd. it would satisfy the requirements of creation of an equitable mortgage.

I further certify that **Mr. Atul Damodhar Pawar** is deriving/derived a valid, clear, marketable and unencumbered title in the Said Property. The Mortgage, if created will be available to the ICICI HFC for the liability of the intending Borrower i.e. **Mr. Atul Damodhar Pawar And Mrs. Pallavi Atmaram Rajput.**



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**PART VI: THE FOLLOWING ORIGINAL DOCUMENTS TO BE COLLECT FOR CRECTION OF MORTGAGE ON SAID PROPERTY.**

**Following documents needs to be submitted at the time of disbursement of the loan:-**

- 1) Copy of NA Order passed by Chikhali Municipal Council, Vide order passed in Rev. case no. 1990, Dated 06/05/2026.
- 2) Copy of Layout Sanction Plan and permission issued by Chikhali Municipal Council, Vide its permit no. CCCEA/LF/2026/APL/00075, Dated 30/04/2026.
- 3) Copy of Reg. Sale deed in f/o Mrs. Padmavati Vasudev Wadhvani, Bearing no. 446, Dated 19/02/1982.
- 4) Copy of Mutation Entry No. 22447, Dated 25/07/2023.
- 5) Copy of Reg. Gift Deed executed by Mr. Hemant Vasudev Wadhvani in f/o Mr. Hanish Hemant Wadhvani, Bearing no. 9757, Dated 24/11/2025.
- 6) **Proposed Original** sale deed executed by Mr. Hemant Vasudev Wadhvani in f/o Mr. Atul Damodhar Pawar
- 7) **Original/Digital** Latest 7/12 extract in the name of Mr. Hemant Vasudev Wadhvani
- 8) **Equitable Mortgage** executed by Borrowers in f/o ICICIHFC.

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

**PART VI:REMARKS:-** NIL

GAURAV SHIV  
AJIRAO  
DESHMUKH

Digitally signed by GAURAV  
SHIV AJIRAO DESHMUKH  
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+05'30'

**Mr. Gaurav S. Deshmukh**  
(Advocate)



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**TITLE VERIFICATION AND SEARCH REPORT**

**Appl. No: 77000367466**

**Date: 30/09/2026**

**To,**

Branch Credit Manager,  
ICICI HFC LTD.  
Akola.

**Ref:- Investigation of the title of the property.**

**DESCRIPTION OF APPLICANT'S AND PROPERTY.**

1. Name of the Applicant/Borrower/s : Mr. Atul Damodhar Pawar
2. Name of the Property Owner/s: Mr. Hemant Vasudev Wadhwani

**3. Description of the Property:**

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Which is bounded as under:

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| Towards West:  | Plot no. 6                         |
| Towards North: | Plot no. 7                         |
| Towards South: | 30 Mtr Road (Chikhali Mehkar Road) |

Dear Sir/Madam,

As per your instruction I have carried out online search in respect of the above mentioned property for the last 13 years (i.e. from year 2014 to 2026) through the web portal [www.igrmaharashtra.gov.in](http://www.igrmaharashtra.gov.in) maintained by Department of Registration and Stamp Government of Maharashtra and I Found the following entries during the course of online search –

|       |                                                                                                                               |
|-------|-------------------------------------------------------------------------------------------------------------------------------|
| 2014- | NIL                                                                                                                           |
| 2015- | NIL                                                                                                                           |
| 2016- | NIL                                                                                                                           |
| 2017- | NIL                                                                                                                           |
| 2018- | NIL                                                                                                                           |
| 2019- | NIL                                                                                                                           |
| 2020- | NIL                                                                                                                           |
| 2021- | NIL                                                                                                                           |
| 2022- | NIL                                                                                                                           |
| 2023- | NIL                                                                                                                           |
| 2024- | NIL                                                                                                                           |
| 2025- | Reg. Gift Deed executed by Mr. Hemant Vasudev Wadhvani in f/o Mr. Hemant Vasudev Wadhvani, Bearing no. 9757, Dated 24/11/2025 |
| 2026- | NIL                                                                                                                           |



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## - This is to certify that –

- ✓ I have taken a search for the period of last 13 years i.e. 2014 to 2026 through website [www.igrmaharashtra.gov.in](http://www.igrmaharashtra.gov.in) maintained by Department of Registration and Stamp Government of Maharashtra, Vide search E-Challan no. **MH011129577202627U**; **Dated 30/09/2026**; During my search, I do not find anything adverse, which would prevent the present borrower by mortgaging the subject property.
- ✓ Following scrutiny of records related Title Deeds as well as Search taken in office of S.R.O. hereby certify the genuineness of the Title Deeds.
- ✓ The property in question is not mortgaged with any financial institution by its owner and it is free from lien, mortgage, encumbrances etc.
- ✓ I certify that, present owner as mentioned above is having absolute, clear and marketable title over the subject property. I further certify that, he has no obstacle to mortgage/transfer the subject property. The mortgage can be created by intending borrower/mortgagor and said mortgage would be enforceable.

GAURAV SHIV  
AJIRAO  
DESHMUKH

Digitally signed by  
GAURAV SHIV AJIRAO  
DESHMUKH  
Date: 2026.10.07 18:55:46  
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Mr. Gaurav S. Deshmukh  
**Advocate**