

VIJAY S. DESHPANDE
M.Sc., M.B.A., B.A., L.L.B.,
ADVOCATE

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RES:
63, Bajiprabhu Nagar,
Nagpur-440 033

LEGAL SCRUTINY REPORT

Date – 04/09/2026

Ref. No. VSD/ICICI-HFC/SEP-26/ (NAVIN-03)
APP. NO: - 77000345074
LOS. NO: - 10325141

To,
ICICI Home Finance Ltd.,
Khamla Branch Nagpur.

Dear Sir / Madam,

Legal Scrutiny Report in respect of the file of Parakh Lal.

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrowers : Parakh Lal.**
- 2. Name of the Co-applicant/s (if any) : Rameshprasad Lal
Pradipkumar Babulal Jain**
- 3. Type of Loan : Regular Home Loan**
- 4. Purpose of Loan : Flat Purchase- Builder**
- 5. Name of the Property Owner/s : Gousiya Labour Co-Operative Housing Society
Ltd. Nagpur through its Secretary Shri Suresh
Hiramanji Gaikwad**
- 6. Description of the Property (with boundaries):**
All that **35.874 %** undivided share and interest in the piece and parcel of at **Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft) As per NIT RL area 215.2570 Sq. Mtrs** being a portion of entire land at **Kh. No. 3/2 and 6/1**, being a portion of entire land at **City Survey No. 271 of Mouza - Manewada**, being a portion of entire land at Sheet No.226/6, P.H. No. 39 situtated at The New Utkarsh Co-Operative Housing Society Ltd. Nagpur within the limits of NIT and NMC bearing **House No. 6042/A/32, Ward No. 14** Tahsil & District Nagpur together with **RCC Superstructures** comprising of **Apartment No. 602 on the Sixth Floor, having a Built up area of 79.452 Sq. Mtrs. (794.52 Sq. Ft) and having Carpet Area 29.643 Sq. Mtrs** in the building named and styled as “**HIRAI TOWERS**” and the plot is bounded as under: -

On the East	-	Road
On the West	-	Plot No. 33
On the North	-	Road
On the South	-	Plot No. 44
- 7. Nature / Status of the Property : Freehold / Leasehold**
- 8. Type of Property : Residential / Commercial**

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

1. Copy of Aakhiv Patrika mutated in the name of Shri Baburao Mahadeorao Bahadure, Shri Rambhau Mahadeorao Bahadure, Shri Vasanta Mahadeorao Bahadure and Shri Laxman Mahadeorao Bahadure vide ferfar No. 24675 dt. 03/03/2003
2. Copy of Aakhiv Patrika mutated in the name of Shri Bhimrao Champatrao Jadhav vide ferfar No. 24677 dt. 03/03/2003.
3. Copy of registered Sale Deed bearing No. NGN-8-28-2004 dt. 03/01/2004 between Shri Bhimrao Champatrao Jadhav in favour of Sau Kiran Ashokrao Dhawad for Plot No. 32
4. Copy of Aakhiv Patrika mutated in the name of Sau Kiran Ashokrao Dhawad vide ferfar No. 24677 dt. 30/03/2019.
5. Copy of RL Letter Permit No. 222 case No. 200308091444 Layout No. 572/Man/79 dt. 12/12/2017 issued by Building Engineer (South) Nagpur Improvement Trust in favour of Shri. Shri Bhimrao Champatrao Jadhav.
6. Copy of NA order Revenue Case No. 6475 /NAP-34/2017-18 dt. 21/05/2018 issued by Additional Tahsildar Non Agricultural Cessess Nagpur 5 in favour of Shri Bhimrao Champatrao Jadhav for Plot No. 32 Kh No. 3/2, 6/1.
7. Copy of registered Sale Deed bearing No. NGN-3-1319-2018 dt. 07/04/2018 between Sau Kiran Ashokrao Dhawad in favour of Gousiya Labour Co-Operative Housing Society through Vide President Shri Vithoba Lalaji Lokhane, Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad and Joint Secretary Shri Tejas Suresh Gaikwad for Plot No. 32
8. Copy of Aakhiv Patrika mutated in the name of Gousiya Labour Co-Operative Housing Society through Vide President Shri Vithoba Lalaji Lokhane, Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad and Joint Secretary Shri Tejas Suresh Gaikwad vide ferfar No. 24678 dt. 30/03/2019.
9. Copy of NMC tax paid receipt No. 01/2020-21/0304850 dt. 19/01/2021 Year 2020-21 issued by Nagpur Municipal Corporation.
10. Copy of Sanctioned Building Permission and Commencement Certificate bearing No. B.E(South)/Case No. Bul-G -002500289/Tracking No. 2022010776/684 dt. 05/09/2022 Building Engineer (South) Nagpur Improvement Trust.
11. Copy of Sanctioned Building Plan bearing No. B.E(South)/Case No. Bul-G -002500289/Tracking No. 2022010776/684 dt. 05/09/ 2022 Building Engineer (South) Nagpur Improvement Trust.
12. Copy of Resolution for Rights to Sale the land in the Apartment buit on Plot No. 32 in kh. No. 3/2, 6/1 on dt 28/02/2025.
13. Copy of registered Deed of Declaration bearing No. NGN-1-5552-2024 dt. 06/05/2024 executed by Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad.
14. Copy of registered Correction Deed to Deed of Declaration bearing No. NGN-1-3709-2025 dt. 26/03/2025 executed by Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad.
15. Copy of Sale Deed Draft between Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad in favour of Shri Parakh Rameshprasad Lal.
16. Original Title Search Report issued by Adv. Vijay S. Deshpande, dt. 04/09/2026.

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

On verification of the above mentioned document and title E-Search carried out by me I am of the opinion that initially the land at bearing Plot No. 32, total area admeasuring 223.048 Sq. Mtrs

(2400.00 Sq. Ft), being a portion of entire land at Kh. No. 3/2 and 6/1 of Mouza -Manewada, being a portion of entire land at Sheet No.226/6, P.H. No. 39 situated at The New Utkarsh Co-Operative Housing Society Ltd. Nagpur within the limits of NIT and NMC bearing House No. 6042/A/32, Ward No. 14 Tahsil & District Nagpur was owned & possessed by Shri Bhimrao Champatrao Jadhav on the way of registered Sale Deed bearing No. 1376 dt. 27/01/1990 from Shri Baburao Mahadeorao Bahadure, Shri Rambhau Mahadeorao Bahadure, Shri Vasanta Mahadeorao Bahadure and Shri Laxman Mahadeorao Bahadure and his name was mutated in revenue records i.e. Aakhiv Patrika vide ferfar No. 24677 dt. 03/03/2003

Thereafter the owner Shri Bhimrao Champatrao Jadhav transferred the said Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft), being a portion of entire land at Kh. No. 3/2 and 6/1 of Mouza -Manewada, being a portion of entire land at Sheet No.226/6, P.H. No. 39 situated at The New Utkarsh Co-Operative Housing Society Ltd. Nagpur within the limits of NIT and NMC bearing House No. 6042/A/32, Ward No. 14 Tahsil & District Nagpur in favour of Sau Kiran Ashokrao Dhawad and accordingly executed a registered Sale Deed bearing No. NGN-8-28-2004 dt. 03/01/2004 and the document is duly registered in Add Book No. 1, in the Office of the Sub Registrar Nagpur 8. Thereby by virtue of registered Sale Deed Sau Kiran Ashokrao Dhawad became the absolute owner of the Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft), being a portion of entire land at Kh. No. 3/2 and 6/1 of Mouza -Manewada and her name had mutated in revenue records i.e. Property Card vide ferfar No. 24677 dt. 30/03/2019.

However, the said layout and the plot were coming under 572 unauthorized layout and therefore the owner regularized the said property under the provisions of Maharashtra Gunthewari Developments (Regulation, Up gradation and Control) Act, 2001 and Permit for and the said Plot No.32 total area admeasuring 215.2570 Sq. Mtrs by Nagpur Improvement Trust issued the RL Letter vide RL Letter bearing Permit No. 222 case No. 200308091444 Layout No. 572/Man/79 dt. 12/12/2017 issued by Building Engineer (South) Nagpur Improvement Trust in the name of Shri Bhimrao Champatrao Jadhav. Subsequently, the said land at Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft) As per NIT RL area 215.2570 Sq. Mtrs being a portion of entire land at Kh. No. 3/2 and 6/1 of Mouza – Manewada, has been converted from agricultural use to non-agricultural use for residential purposes vide Order in Rev. Case No. 6475 /NAP-34/2017-18 dt. 21/05/2018 issued by Additional Tahsildar Non Agricultural Cessess Nagpur 5..

Thereafter the owner Sau Kiran Ashokrao Dhawad transferred the said Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft) As per NIT RL area 215.2570 Sq. Mtrs being a portion of entire land at Kh. No. 3/2 and 6/1, being a portion of entire land at City Survey No. 271 of Mouza - Manewada, being a portion of entire land at Sheet No.226/6, P.H. No. 39 situated at The New Utkarsh Co-Operative Housing Society Ltd. Nagpur within the limits of NIT and NMC bearing House No. 6042/A/32, Ward No. 14 Tahsil & District Nagpur in favour of Gousiya Labour Co-Operative Housing Society through Vide President Shri Vithoba Lalaji Lokhane, Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad and Joint Secretary Shri Tejas Suresh Gaikwad and accordingly executed a registered Sale Deed bearing No. NGN-3-1319-2018 dt. 07/04/2018 and the document is duly registered in Add Book No. 1, in the Office of the Sub Registrar Nagpur 3. Thereby by virtue of registered Sale Deed Gousiya Labour Co-Operative Housing Society through Vide President Shri Vithoba Lalaji Lokhane, Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad and Joint Secretary Shri Tejas Suresh Gaikwad became the absolute owner of the Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft) As per NIT RL area 215.2570 Sq. Mtrs, being a portion of entire land at Kh. No. 3/2 and 6/1 of Mouza -Manewada and their names were mutated in revenue records i.e. Property Card vide ferfar No. 24678 dt. 30/03/2019 and they also NMC tax paid vide receipt No. 01/2020-21/0304850 dt. 19/01/2021 Year 2020-21.

Thereafter the Society Gousiya Labour Co-Operative Housing Society through Vide President Shri Vithoba Lalaji Lokhane, Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad and Joint Secretary Shri Tejas Suresh Gaikwad decided to develop the said land at Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft) As per NIT RL area 215.2570 Sq. Mtrs, being a portion of entire land at Kh. No. 3/2 and 6/1 of Mouza -Manewada by constructing a Multistoried Residential cum Commercial Building on the said plot and submitted the plan for the building to the Nagpur Improvement Trust. Subsequently, the Society Gousiya Labour Co-Operative Housing Society through Vide President Shri Vithoba Lalaji Lokhane, Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad and Joint Secretary Shri Tejas Suresh Gaikwad got the Sanctioned Building Plan vide B.E(South)/Case No. Bul-G - 002500289/Tracking No. 2022010776/684 dt. 05/09/2022 along with Sanction of Building Permission and Commencement Certificate bearing B.E(South)/Case No. Bul-G -002500289/Tracking No. 2022010776/684 dt. 05/09/ 2022 from Building Engineer (South) Nagpur Improvement Trust and had started the construction of the said building as per the sanctioned Building Plan for Apartment No 102, first Floor, Apartment No. 202 Second Floor, Apartment No. 302 Thrid Floor, Apartment No. 402 Fourth Floor, Apartment No. 502 Fifth Floor, Apartment No. 602 Sixth Floor Thus there are 6 Apartment in the entire Multistoried Building / Township to be collectively known & styled as “HIRAI TOWERS”. So also the Society Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad executed a registered Deed of Declaration bearing No. NGN-1-5552-2024 dt. 06/05/2024 and the document is duly registered in Add Book No. 1 in the Office of the Sub Registrar Nagpur 1 and the said building is named & styled as “HIRAI TOWERS”. Subsequently the Society Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad executed the registered Correction Deed to Deed of Declaration bearing No. NGN-1-3709-2025 dt. 26/03/2025 as per registered Deed of Declaration NGN-1-5552-2024 dt. 06/05/2024 tha said Apartment numbered by typing Mistake mension. Apartment No 101 instead of 102, Apartment No. 201 instead of 202, Apartment No. 301 instead of 302, Apartment No. 401 instead of 402, Apartment No. 501 instead of 502, Apartment No. 601 instead of 602. Subsequently the Society Gousiya Labour Co-Operative Housing Society had Passed resolution the Rights to Sale the land in the Apartment buit on Plot No. 32 in kh. No. 3/2, 6/1 on dt 28/02/2025 in favour of Secretary Shri Suresh Hiranmanji Gaikwad.

Whereas now the society Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad decided to dispose of the scheduled property at Apartment No. 602 on the Sixth Floor, having a Built up area of 79.452 Sq. Mtrs. (794.52 Sq. Ft) and having Carpet Area 29.643 Sq. Mtrs along with 35.874 % undivided share and interest in the piece and parcel of at Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft) As per NIT RL area 215.2570 Sq. Mtrs being a portion of entire land at Kh. No. 3/2 and 6/1, being a portion of entire land at City Survey No. 271 of Mouza - Manewada, being a portion of entire land at Sheet No.226/6, P.H. No. 39 situated at The New Utkarsh Co-Operative Housing Society Ltd. Nagpur within the limits of NIT and NMC bearing House No. 6042/A/32, Ward No. 14 Tahsil & District Nagpur in the building named and styled as “HIRAI TOWERS” in favour of Shri Parakh Rameshprasad Lal.

35.874 % undivided share and interest in the piece and parcel of at Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft). The 35.874 % of undivided share and interest needs to be corrected as per Technical Report

PART IV: EVIDENCE OF TITLE OF PROPERTY:

- a) From the perusal of all the xerox documents submitted and perusal thereof, I am of the opinion that **Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji**

Gaikwad is/are the owners of the schedule of property and **he/she/they is/** are having valid, clear and marketable title over the schedule 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 **he/she/they** will also acquire equally good, valid and marketable title thereto,
- 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 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 PROVISION:

- 5.1 Whether provision of Urban Land Ceiling Act are applicable? YES / NO
- 5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share? YES / NO
- 5.3 Whether the property is affected by any revenue and tenancy regulations, if yes the to what extent? YES / NO
- 5.4 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? YES / NO
- 5.5 Whether up to date tax / Land Revenue has been paid on the property. YES / NO
Recent NMC Tax paid Receipt required.
- 5.6 Whether all original documents for last 13 years have been scrutinized; if not give reason? YES / NO
- 5.7 Whether required documents are available for creating mortgage? YES / NO
- 5.8 Whether all previous owners of the property had the right and competency to transfer the property? YES/NO
- 5.9 Whether the proposed mortgage by deposit of title deeds is possible? YES / NO
- 5.10 What is the tenure of the land; if it is leased? YES / NO
- 5.11 Whether the land is Adivasi (Tribal) Land? YES / NO
- 5.12 Whether the land / property are joint family property? YES / NO
- 5.13 Whether SARFAESI Act applicable? YES / NO
- 5.14 Is land/property/flat being subject to any reservation/acquisition / requisition? YES/NO
- 5.15 Whether the property has been transferred by a POA Holder of the original Land owner in favour of the loan Applicant? YES / NO
- 5.16 Whether the said POA Holder has/had authority to sell the property under POA? YES/NO
- 5.17 Whether POA as recorded in 5.15 is registered? YES / NO
- 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? YES / 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?
YES / NO

5.20 Whether Search Report is obtained and submitted? YES / NO

Search Report Details
Search Conducted year : **13 Years**
Name of the Advocate / Searcher : **Vijay Sadashiv Deshpande**
Search Report Date : **04/09/2026**
Note : _____

5.21 Whether EC is Obtained? YES / NO

EC Details:
No of Years EC obtained:
Any Encumbrance to Specify:
EC Applied by:

PART VI CERTIFICATE:

In view of the foregoing, as per the policy of the company, 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 **Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad** would / have derive a valid, clear, marketable and unencumbered title in the property stated above.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co-Borrower **Shri Parakh Rameshprasad Lal and Rameshprasad Lal**.

The following original documents to be collected by ICICI HFC for creation of registered / equitable mortgage of the said property: -

Following documents as per Policy of the Company needs to be submitted prior to disbursal of loan / at the time of disbursement of the loan: -

1. Original Allotment Letter.
2. Original Possession Letter.
3. Original Demand Letter.
4. Original NOC for Mortgage.
5. Original Sale Deed between Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad in favour of Shri Parakh Rameshprasad Lal.

Following documents are required Post Disbursal: (if any): -

NOT APPLICABLE

Remarks, if any: - Original title deeds needs to be verified. 35.874 % undivided share and interest in the piece and parcel of at Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft). The 35.874 % of undivided share and interest needs to be corrected as per Technical Report

Enclosure: - Search Receipt No. MH009650594202627E, dt. 04/09/2026.

Place: - Nagpur
Date: 04/09/2026

Yours faithfully,
ADVOCATE
VIJAY S.
DESHPANDE
V. S. Deshpande,
(ADVOCATE)

Digitally signed by ADVOCATE VIJAY S. DESHPANDE
DN: cn=ADVOCATE VIJAY S. DESHPANDE, o, ou=ADVOCATE, email=vsdeshpande@rediffmail.com, c=IN
Date: 2026.09.04 17:18:33 +05'30'

VIJAY S. DESHPANDE
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ADVOCATE

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 Dhantoli, Nagpur.

Cell No.: 9822641434

E-mail: vsdeshpande@rediffmail.com

RES:

63, Bajiprabhu Nagar,
 Nagpur-440 033

Date – 04/09/2026

TITLE SEARCH & VERIFICATION REPORT

Name of the Borrower: - Shri Parakh Lal.. R/o. Nagpur.

I/we Shri Vijay S. Deshpande, Advocate has investigated the title of **Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad** Nagpur of the immovable properties situated at Nagpur on the basis of the deeds and other documents (more described in schedule I), Encumbrances Certificate, the discussions. I/we had with the mortgagor the revenue authorities and searches carried out by us in the Office of the Sub Registrar Nagpur for inspection of the records (relating to litigation) in the courts which has jurisdiction over the said immovable properties and the site inspection.

My report on the title is as under: -

1. Description of the Immovable Property

All that **35.874 %** undivided share and interest in the piece and parcel of at **Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft) As per NIT RL area 215.2570 Sq. Mtrs** being a portion of entire land at **Kh. No. 3/2 and 6/1**, being a portion of entire land at **City Survey No. 271 of Mouza - Manewada, being a portion of entire land at Sheet No.226/6, P.H. No. 39** situated at The New Utkarsh Co-Operative Housing Society Ltd. Nagpur within the limits of NIT and NMC bearing **House No. 6042/A/32, Ward No. 14** Tahsil & District Nagpur together with **RCC Superstructures** comprising of **Apartment No. 602 on the Sixth Floor, having a Built up area of 79.452 Sq. Mtrs. (794.52 Sq. Ft) and having Carpet Area 29.643 Sq. Mtrs** in the building named and styled as “**HIRAI TOWERS**” and the plot is bounded as under: -

On the East	-	Road
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2. FLOW OF TITLE OF PROPERTY: (HISTORY OF TITLE)

On verification of the above mentioned document and title E-Search carried out by me I am of the opinion that initially the land at bearing Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft), being a portion of entire land at Kh. No. 3/2 and 6/1 of Mouza -Manewada, being a portion of entire land at Sheet No.226/6, P.H. No. 39 situated at The New Utkarsh Co-Operative Housing Society Ltd. Nagpur within the limits of NIT and NMC bearing House No. 6042/A/32, Ward No. 14 Tahsil & District Nagpur was owned & possessed by Shri Bhimrao Champatrao Jadhav on the way of registered Sale Deed bearing No. 1376 dt. 27/01/1990 from Shri Baburao Mahadeorao Bahadure, Shri Rambhau Mahadeorao Bahadure, Shri Vasanta Mahadeorao Bahadure and Shri

Laxman Mahadeorao Bahadure and his name had mutated in revenue records i.e. Aakhiv Patrika vide ferfar No. 24677 dt. 03/03/2003

Thereafter the owner Shri Bhimrao Champatrao Jadhav transferred the said Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft), being a portion of entire land at Kh. No. 3/2 and 6/1 of Mouza -Manewada, being a portion of entire land at Sheet No.226/6, P.H. No. 39 situated at The New Utkarsh Co-Operative Housing Society Ltd. Nagpur within the limits of NIT and NMC bearing House No. 6042/A/32, Ward No. 14 Tahsil & District Nagpur in favour of Sau Kiran Ashokrao Dhawad and accordingly executed a registered Sale Deed bearing No. NGN-8-28-2004 dt. 03/01/2004 and the document is duly registered in Add Book No. 1, in the Office of the Sub Registrar Nagpur 8. Thereby by virtue of registered Sale Deed Sau Kiran Ashokrao Dhawad became the absolute owner of the Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft), being a portion of entire land at Kh. No. 3/2 and 6/1 of Mouza -Manewada and her name had mutated in revenue records i.e. Property Card vide ferfar No. 24677 dt. 30/03/2019.

However, the said layout and the plot were coming under 572 unauthorized layout and therefore the owner regularized the said property under the provisions of Maharashtra Gunthewari Developments (Regulation, Up gradation and Control) Act, 2001 and Permit for and the said Plot No.32 total area admeasuring 215.2570 Sq. Mtrs by Nagpur Improvement Trust issued the RL Letter vide RL Letter bearing Permit No. 222 case No. 200308091444 Layout No. 572/Man/79 dt. 12/12/2017 issued by Building Engineer (South) Nagpur Improvement Trust in the name of Shri Bhimrao Champatrao Jadhav. Subsequently, the said land at Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft) As per NIT RL area 215.2570 Sq. Mtrs being a portion of entire land at Kh. No. 3/2 and 6/1 of Mouza – Manewada, has been converted from agricultural use to non-agricultural use for residential purposes vide Order in Rev. Case No. 6475 /NAP-34/2017-18 dt. 21/05/2018 issued by Additional Tahsildar Non Agricultural Cessess Nagpur 5..

Thereafter the owner Shri Bhimrao Champatrao Jadhav transferred the said Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft) As per NIT RL area 215.2570 Sq. Mtrs being a portion of entire land at Kh. No. 3/2 and 6/1, being a portion of entire land at City Survey No. 271 of Mouza - Manewada, being a portion of entire land at Sheet No.226/6, P.H. No. 39 situated at The New Utkarsh Co-Operative Housing Society Ltd. Nagpur within the limits of NIT and NMC bearing House No. 6042/A/32, Ward No. 14 Tahsil & District Nagpur in favour of Gousiya Labour Co-Operative Housing Society through Vide President Shri Vithoba Lalaji Lokhane, Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad and Joint Secretary Shri Tejas Suresh Gaikwad and accordingly executed a registered Sale Deed bearing No. NGN-3-1319-2018 dt. 07/04/2018 and the document is duly registered in Add Book No. 1, in the Office of the Sub Registrar Nagpur 3. Thereby by virtue of registered Sale Deed Gousiya Labour Co-Operative Housing Society through Vide President Shri Vithoba Lalaji Lokhane, Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad and Joint Secretary Shri Tejas Suresh Gaikwad became the absolute owner of the Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft) As per NIT RL area 215.2570 Sq. Mtrs, being a portion of entire land at Kh. No. 3/2 and 6/1 of Mouza -Manewada and their names had mutated in revenue records i.e. Property Card vide ferfar No. 24678 dt. 30/03/2019 and they also NMC tax paid vide receipt No. 01/2020-21/0304850 dt. 19/01/2021 Year 2020-21.

Thereafter the Society Gousiya Labour Co-Operative Housing Society through Vide President Shri Vithoba Lalaji Lokhane, Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad and Joint Secretary Shri Tejas Suresh Gaikwad decided to develop the said land at Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft) As per NIT RL area 215.2570 Sq. Mtrs, being a portion of entire land at Kh. No. 3/2 and 6/1 of Mouza -Manewada by

constructing a Multistoried Residential cum Commercial Building on the said plot and submitted the plan for the building to the Nagpur Improvement Trust. Subsequently, the Society Gousiya Labour Co-Operative Housing Society through Vide President Shri Vithoba Lalaji Lokhane, Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad and Joint Secretary Shri Tejas Suresh Gaikwad got the Sanctioned Building Plan vide B.E(South)/Case No. Bul-G - 002500289/Tracking No. 2022010776/684 dt. 05/09/2022 along with Sanction of Building Permission and Commencement Certificate bearing B.E(South)/Case No. Bul-G -002500289/Tracking No. 2022010776/684 dt. 05/09/ 2022 from Building Engineer (South) Nagpur Improvement Trust and had started the construction of the said building as per the sanctioned Building Plan for Apartment No 102, first Floor, Apartment No. 202 Second Floor, Apartment No. 302 Thrid Floor, Apartment No. 402 Fourth Floor, Apartment No. 502 Fifth Floor, Apartment No. 602 Sixth Floor Thus there are 6 Apartment in the entire Multistoried Building / Township to be collectively known & styled as “HIRAI TOWERS”. So also the Society Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad executed a registered Deed of Declaration bearing No. NGN-1-5552-2024 dt. 06/05/2024 and the document is duly registered in Add Book No. 1 in the Office of the Sub Registrar Nagpur 1 and the said building is named & styled as “HIRAI TOWERS”. Subsequently the Society Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad executed the registered Correction Deed to Deed of Declaration bearing No. NGN-1-3709-2025 dt. 26/03/2025 as per registered Deed of Declaration NGN-1-5552-2024 dt. 06/05/2024 tha said Apartment numbered by typing Mistake mension. Apartment No 101 instead of 102, Apartment No. 201 instead of 202, Apartment No. 301 instead of 302, Apartment No. 401 instead of 402, Apartment No. 501 instead of 502, Apartment No. 601 instead of 602. Subsequently the Society Gousiya Labour Co-Operative Housing Society had Passed resolution the Rights to Sale the land in the Apartment buit on Plot No. 32 in kh. No. 3/2, 6/1 on dt 28/02/2025 in favour of Secretary Shri Suresh Hiranmanji Gaikwad.

Whereas now the society Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad decided to dispose of the scheduled property at Apartment No. 602 on the Sixth Floor, having a Built up area of 79.452 Sq. Mtrs. (794.52 Sq. Ft) and having Carpet Area 29.643 Sq. Mtrs along with 35.874 % undivided share and interest in the piece and parcel of at Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft) As per NIT RL area 215.2570 Sq. Mtrs being a portion of entire land at Kh. No. 3/2 and 6/1, being a portion of entire land at City Survey No. 271 of Mouza - Manewada, being a portion of entire land at Sheet No.226/6, P.H. No. 39 situated at The New Utkarsh Co-Operative Housing Society Ltd. Nagpur within the limits of NIT and NMC bearing House No. 6042/A/32, Ward No. 14 Tahsil & District Nagpur in the building named and styled as “HIRAI TOWERS” in favour of Shri Parakh Rameshprasad Lal.

The 35.874 % undivided share and interest in the piece and parcel of at Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft). The 35.874 % of undivided share and interest needs to be corrected as per Technical Report

Whereas, links in the title history of last 13 years of chain of title has been established. All the transactions which have taken place at Kamptee have been verified from the relevant records of the Registrar, Revenue Department etc. at Kamptee; also I have verified online from the **Inspector General of Registration** website. I have taken search of records of Registrar’s Office from Inspection Book No. (I) and day books, which kept & maintained by the office and made available to me and other relevant records.

That during the course of my inspection, I came 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 that the present

owner **Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad**, Nagpur thereof holds good, valid and marketable title thereto.

That I have gone through the records; there I have seen the entry of the registered documents that by virtue of the said registered Documents **Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad**, Nagpur becomes the owners of the above said plot. Hence, accordingly, **Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad**, Nagpur cquired title and interest over the property under search.

I have gone through the following documents pertaining to the above described property: -

1. Copy of Aakhiv Patrika mutated in the name of Shri Baburao Mahadeorao Bahadure, Shri Rambhau Mahadeorao Bahadure, Shri Vasanta Mahadeorao Bahadure and Shri Laxman Mahadeorao Bahadure vide ferfar No. 24675 dt. 03/03/2003
2. Copy of Aakhiv Patrika mutated in the name of Shri Bhimrao Champatrao Jadhav vide ferfar No. 24677 dt. 03/03/2003.
3. Copy of registered Sale Deed bearing No. NGN-8-28-2004 dt. 03/01/2004 between Shri Bhimrao Champatrao Jadhav in favour of Sau Kiran Ashokrao Dhawad for Plot No. 32
4. Copy of Aakhiv Patrika mutated in the name of Sau Kiran Ashokrao Dhawad vide ferfar No. 24677 dt. 30/03/2019.
5. Copy of RL Letter Permit No. 222 case No. 200308091444 Layout No. 572/Man/79 dt. 12/12/2017 issued by Building Engineer (South) Nagpur Improvement Trust in favour of Shri. Shri Bhimrao Champatrao Jadhav.
6. Copy of NA order Revenue Case No. 6475 /NAP-34/2017-18 dt. 21/05/2018 issued by Additional Tahsildar Non Agricultural Cessess Nagpur 5 in favour of Shri Bhimrao Champatrao Jadhav for Plot No. 32 Kh No. 3/2, 6/1.
7. Copy of registered Sale Deed bearing No. NGN-3-1319-2018 dt. 07/04/2018 between Sau Kiran Ashokrao Dhawad in favour of Gousiya Labour Co-Operative Housing Society through Vide President Shri Vithoba Lalaji Lokhane, Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad and Joint Secretary Shri Tejas Suresh Gaikwad for Plot No. 32
8. Copy of Aakhiv Patrika mutated in the name of Gousiya Labour Co-Operative Housing Society through Vide President Shri Vithoba Lalaji Lokhane, Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad and Joint Secretary Shri Tejas Suresh Gaikwad vide ferfar No. 24678 dt. 30/03/2019.
9. Copy of NMC tax paid receipt No. 01/2020-21/0304850 dt. 19/01/2021 Year 2020-21 issued by Nagpur Municipal Corporation.
10. Copy of Sanctioned Building Permission and Commencement Certificate bearing No. B.E(South)/Case No. Bul-G -002500289/Tracking No. 2022010776/684 dt. 05/09/2022 Building Engineer (South) Nagpur Improvement Trust.
11. Copy of Sanctioned Building Plan bearing No. B.E(South)/Case No. Bul-G -002500289/Tracking No. 2022010776/684 dt. 05/09/ 2022 Building Engineer (South) Nagpur Improvement Trust.
12. Copy of Resolution for Rights to Sale the land in the Apartment buit on Plot No. 32 in kh. No. 3/2, 6/1 on dt 28/02/2025.
13. Copy of registered Deed of Declaration bearing No. NGN-1-5552-2024 dt. 06/05/2024 executed by Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad.
14. Copy of registered Correction Deed to Deed of Declaration bearing No. NGN-1-3709-2025 dt. 26/03/2025 executed by Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad.

15. Copy of Sale Deed Draft between Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad in favour of Shri Parakh Rameshprasad Lal.
16. Original Title Search Report issued by Adv. Vijay S. Deshpande, dt. 04/09/2026.

3. Minor's Interest / HUF property:

In this property there is not the question of Minor's interest.

4. Mutation of the name of the owner in the revenue records:

In this property the name of Mortgagor has been mentioned in the revenue records.

5. Possession:

Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad Nagpur acquired title and interest over the property under search.

6. Payment of Municipal / Local Taxes / Cess etc:

NO, NMC Tax Paid receipt Required

7. Applicability of the Urban Land (Ceiling & Regulation):

That above said property does not affected by any Ceiling legislation / Act in force.

8. Applicability of local laws:

Here I can say that the above said property is not subjected to any local laws which prevents for creation of mortgage.

9. Searches:

i) Enquiries made in the office of the Mandal / Revenue Officer

I have verified all the relevant index entries from the books and records kept and maintained in the office of the Sub Registrar, Hingna for the period of last 13 (Thirteen) Years by depositing necessary Search Fees in the Office of the **Sub Registrar, Nagpur** vide **Receipt No. MH009650594202627E dated 04/09/2026**, only those available out of the torn and disarrange index and found that No adverse entry is recorded at the Office of the Sub Registrar Hingna.

ii) Searches in the Office of the Registrar of the Companies:

Here mortgagor is not the company; hence there is not the question of this clause.

iii) Lispendens:

No.

10. Site Inspection:

No inspection regarding site of the above mentioned property.

11. Conclusion and Recommendations:

However, some record was in mutilated and torn form, intermittently some record was missing. Moreover the indexing of record as required under Registration Act 1908 is incomplete. However, on the basis of record available with the concern Sub Registrar Office and documents supplied to me. I certify that the title of the said property is marketable and clear and the said property can be safely considered for creation of equitable mortgage subject to obtain following documents.

The link in the chain of the title has been properly established. All the transactions have been duly verified from the relevant records. On the basis of the search made by me and the documents place before me, I certify that the property referred in the schedule by **Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad** are clear and hence I certify that the property is free from all type of encumbrances, charges, lien and mortgages or order claim affecting the clear title, as on date.

In the result, I have to state that I have made necessary search at the concerned Sub Registrar Office up to date as the result of searches and on the basis of the same I hereby state that the said property is free from all charges and has got the clean and marketable title.

The 35.874 % undivided share and interest in the piece and parcel of at Plot No. 32, total area admeasuring 223.048 Sq. Mtrs (2400.00 Sq. Ft). The 35.874 % of undivided share and interest needs to be corrected as per Technical Report

I have verified all the documents from the original documents/records which has been provided to me by **Gousiya Labour Co-Operative Housing Society through Secretary Shri Suresh Hiranmanji Gaikwad**.

Hence, I therefore issue this Inspection Report and Title Verification Search Certificate.

Place: - Nagpur
Date: 04/09/2026

ADVOCATE
VIJAY S.
DESHPANDE
V. S. Deshpande,
(ADVOCATE)

Digitally signed by ADVOCATE VIJAY S. DESHPANDE
DN: cn=ADVOCATE VIJAY S. DESHPANDE, o=NON-ADVOCATE,
email=vijaydeshpande@rediffmail.com, c=IN
Date: 2026.09.04 12:19:45 +05'30'