

Adv. M.B.Pathan

(B.Com.,L.L.B.)



Advocate

अॅड. एम.बी.पठाण

(बी.कॉम.,एल.एल.बी.)

E-Mail : mbpathan@gmail.com

Office : Khori Galli, Silver Jubilee Road, Latur. 413531 Cell : 9422658535

Date: 23.09.2026

LEGAL SCRUTINY REPORT

To,

Credit Manager,

ICICI HOME FINANCE CO. LTD.

Br. Latur.

APP. ID. NO.77000357959

Type of Case :-

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of **Vijaykumar Kalyanappa Torkade**

PART I: PROPERTY DETAILS:

1: NAME OF THE APPLICANT/ BORROWERS: of **Vijaykumar Kalyanappa Torkade.**

2: NAME OF THE CO-APPLICANT/SBORROWER/S: **Vaishnavi Vijaykumar Torkade**

3: TYPE OF LOAN: Home Loan

4: PURPOSE OF LOAN: Apna Ghar Regular Purchase

5: NAME OF THE PROPERTY OWNER/S: **Mujamil Abdulkarim Khan and Mudassar Abdulkarim Khan**

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

All piece and parcel of House bearing MCH No.27/307(old) 35/1252(new) CTS No.4447, East side adm. East west 30 feet and south north 50 feet situated at Osmanabad Dharashiv, within the jurisdiction of MC Dharashiv.

And Boundaries of the Plot

East – CTS No.4446

West – Plot of Madhav Govindrao Kulkarni out of said CTS No.4447

South – D.O. road

North – CTS No.4448

7: Nature / Status of the Property: Residential

8: Type of Property: Freehold

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

- 1) Draft of agreement to sale executed by Mujamil Abdulkarim Khan and Mudassar Abdulkarim in favor of Vijaykumar Kalyanappa Torkade in respect of the House bearing MCH No.27/307(old) 35/1252(new) CTS No.4447, East side adm. East west 30 feet and south north 50 feet situated at Osmanabad Dharashiv, within the jurisdiction of MC Dharashiv.(Photocopy)
- 2) Sale deed vide its day book No.4888/2014 dated 07.11.2014 executed by Akbarkhan Gulabkhan Pathan in favor of Mujamil Abdulkarim Khan and Mudassar Abdulkarim Khan in respect of the House bearing MCH No.27/307 and CTS No.4447, East side adm. East west 30 feet and south north 50 feet situated at Osmanabad Dharashiv, within the jurisdiction of MC Dharashiv.(Photocopy)
- 3) Sale deed vide its day book No.1069/2013 dated 12.03.2013 executed by Vithal Ramchandra Kulkarni Wagholikar in favor of Akbarkhan Gulabkhan Pathan Khan in respect of the House bearing MCH No.27/307 and CTS No.4447, East side adm. East west 30 feet and south north 50 feet situated at Osmanabad Dharashiv, within the jurisdiction of MC Dharashiv.(Photocopy)
- 4) Tax receipt dated 24.10.2025 issued by MC Latur.(Photocopy)
- 5) Tax assessment register of MCH No.27/307(old) 35/1252(new) issued by MC Dharashiv dated 01.9.2026.(Photocopy)
- 6) Toch Nakasha of CTS No.4447 issued by City survey office Dharashiv.(Photocopy)
- 7) CTS No.4447 issued by City survey office Dharashiv.(Photocopy)
- 8) Search Receipt No.MH010714844202627E dated 23.9.2026

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

- a) That, as per the revenue record originally Vithal Ramchandra Kulkarni was legal owner and possessor of the land City Sy. No. 4447 of Osmanabad Dharashiv Tq and Dist Dharashiv.
- b) That, thereafter Sale deed vide its day book No.1069/2013 dated 12.03.2013 executed by Vithal Ramchandra Kulkarni Wagholikar in favor of Akbarkhan Gulabkhan Pathan Khan in respect of the House bearing MCH No.27/307 and CTS No.4447, East side adm. East west 30 feet and south north 50 feet situated at Osmanabad Dharashiv, within the jurisdiction of MC Dharashiv.
- c) Thereafter, Sale deed vide its day book No.4888/2014 dated 07.11.2014 executed by Akbarkhan Gulabkhan Pathan in favor of Mujamil Abdulkarim Khan and Mudassar Abdulkarim Khan in respect of the House bearing MCH No.27/307 and CTS No.4447, East side adm. East west 30 feet and south north 50 feet situated at Osmanabad Dharashiv, within the jurisdiction of MC Dharashiv.
- d) That, on the basis of said sale deed the name of Mujamil Abdulkarim Khan and Mudassar Abdulkarim mutated in MC record as owner and possessor of the said Property.
- e) That, on the basis of said sale deed the name of Mujamil Abdulkarim Khan and Mudassar Abdulkarim mutated in city survey record as owner and possessor of the said Property.

- f) That, Draft of agreement to sale executed by Mujamil Abdulkarim Khan and Mudassar Abdulkarim in favor of Vijaykumar Kalyanappa Torkade in respect of the House bearing MCH No.27/307(old) 35/1252(new) CTS No.4447, East side adm. East west 30 feet and south north 50 feet situated at Osmanabad Dharashiv, within the jurisdiction of MC Dharashiv.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

Sale deed vide its day book No.4888/2014 dated 07.11.2014 executed by Akbarkhan Gulabkhan Pathan in favor of Mujamil Abdulkarim Khan and Mudassar Abdulkarim Khan in respect of the House bearing MCH No.27/307 and CTS No.4447, East side adm. East west 30 feet and south north 50 feet situated at Osmanabad Dharashiv, within the jurisdiction of MC Dharashiv.

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? **Property within the limit of city survey.**
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? **Not known**
- 5.6 Whether all original documents for last 13 years have been scrutinized; if not give reasons? **No, not produced.**
- 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)—**Said property is not lease property.**
- 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? **No/Yes.**
- 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 – **Not Applicable**

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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. M.B. Pathan

Search Report Date: 23.09.2026 vide receipt No. MH010714844202627E

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, I/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 **Mujamil Abdulkarim Khan and Mudassar Abdulkarim Khan** have a valid, clear and marketable. 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. Proposed sale deed executed by Mujamil Abdulkarim Khan and Mudassar Abdulkarim in favor of Vijaykumar Kalyanappa Torkade in respect of the House bearing MCH No.27/307(old) 35/1252(new) CTS No.4447, situated at Osmanabad Dharashiv with RR(Original)
2. Sale deed vide its day book No.4888/2014 dated 07.11.2014 with RR.(Original)
3. Sale deed vide its day book No.1069/2013 dated 12.03.2013 with RR.(Original)
4. Latest Tax assessment register of MCH No.27/307(old) 35/1252(new) issued by MC Dharashiv.(Certified)
5. Latest Tax receipt of MCH No.27/307(old) 35/1252(new) issued by MC Dharashiv.(Original)
6. Latest City Sy. No. 4447 of Dharashiv issued by city survey office Dharashiv.(Digital online)

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

1. Proposed sale deed executed by Mujamil Abdulkarim Khan and Mudassar Abdulkarim in favor of Vijaykumar Kalyanappa Torkade in respect of the House bearing MCH No.27/307(old) 35/1252(new) CTS No.4447, situated at Osmanabad Dharashiv with RR(Original)
2. Sale deed vide its day book No.4888/2014 dated 07.11.2014 with RR.(Original)
3. Sale deed vide its day book No.1069/2013 dated 12.03.2013with RR.(Original)
4. Latest Tax assessment register of MCH No.27/307(old) 35/1252(new) issued by MC Dharashiv.(Certified)
5. Latest Tax receipt of MCH No.27/307(old) 35/1252(new) issued by MC Dharashiv.(Original)
6. Latest City Sy. No. 4447of Dharashiv issued by city survey office Dharashiv.(Certified Digital online)

Remarks – If Any –

Place – Latur

Date – 23.09.2026

Yours Faithfully,
Advocate

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