

Sahil M. Bhangde

LL.M

ADVOCATE

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LEGAL SCRUTINY REPORT

Ref. No. : SMB/ICICI-HFC/SEP/2026/42

Date:- 29.09.2026

APP No. - 77000355159

APS ID - 10334542

To,

ICICI Home Finance Ltd.,

Nagpur

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of **Shri. Kisan Prasad Usare**

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s : Shri. Kisan Prasad Usare
2. Name of the Co-applicant/s: (if any): NA
3. Type of Loan : Regular LAP
4. Purpose of Loan : BT+Top up
5. Name of the Property Owner/s : Shri. Kisan Prasad Usare
6. Description of the Property (with Boundaries):

All that piece and parcel of land bearing **Plot No. 87** admeasuring about **97.49 Sq. Mtrs**, being a portion of entire land bearing **Kh. No. 148/1/2/3/4/5/6 of Mouza-Bhilgaon**, bearing **P. H. No. 15**, situated at village Bhilgaon, within the limits of Grampanchayat Bhilgaon in Tahsil Kamptee and District Nagpur and same is bounded as under :

- | | | |
|--------------|---|--------------------|
| On the East | : | 7.5 Mtrs Wide Road |
| On the West | : | Other Layout |
| On the North | : | Plot No. 88 |
| On the South | : | Plot No. 86 |

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: (SPECIFY THE DOCUMENTS ARE ORIGINAL OR XEROX)

1. Copy of 7/12 Extract in the name of Shri. Sanjivkumar Rajendra Sinha, dated 03.01.2023.
2. Copy of NA Order passed by District Collector Nagpur in Revenue Case No.166/NAP-34/2005-06, dated 04.11.2005.
3. Copy of Sanctioned layout plan duly sanctioned and approved by Asst. Director Town Planning Nagpur vide its Letter bearing No. SSNG/3602, dated 07.09.2006.
4. Copy of Registered Sale Deed executed by Maa Dhangauri Gruha Nirman Sahakari Sanstha Powari (Rithi) Tahsil Kamptee through its President Shri. Manohar Dhondbaji Awchat in favour of Shri. Sanjivkumar Rajendra Sinha, same was duly registered in the office of Sub-Registrar Kamptee, at Sr. No. 610/2008, dated 28.01.2008.
5. Copy of Registered Sale Deed executed by Shri. Sanjivkumar Rajendra Sinha in favour of Shri. Kisan Prasad Usare, same was duly registered in the office of Sub-Registrar Kamptee, at Sr. No. 226/2023, dated 24.01.2023.
6. Copy of Tax Receipt tax paid for the year 2023-24, vide its receipt dated 28.06.2023.
7. Copy of List of documents issued by Home First, Nagpur, dated 26.09.2026.
8. Original Title Search Report issued by Adv. Sahil M. Bhangde, dated 29.09.2026

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

1. That originally all that piece and parcel of land bearing **Kh. No. 148/1/2/3/4/5/6 of Mouza-Bhilgaon**, bearing **P. H. No. 15** belongs to Maa Dhangauri Gruha Nirman Sahakari Sanstha Powari (Rithi) Tahsil Kamptee a registered Co-Operative Society bearing its Registration No. NGP/HSG/(TO)/803/2005-2006.
2. That the aforesaid land was pleased to converted for the non-agricultural use by the order passed by District Collector Nagpur in Revenue Case No.166/NAP-34/2005-06, dated 04.11.2005.
3. That the society thereafter demarcated a residential layout upon the said entire land which was duly sanctioned and approved by Asst. Director Town Planning Nagpur vide its Letter bearing No. SSNG/3602, dated 07.09.2006.
4. That Maa Dhangauri Gruha Nirman Sahakari Sanstha Powari (Rithi) Tahsil Kamptee through its President Shri. Manohar Dhondbaji Awchat had sold out the schedule Plot No. 87 alongwith Plot No.

88 to Shri. Sanjivkumar Rajendra Sinha, by executing a registered Sale Deed, same was duly registered in the office of Sub-Registrar Kamptee, at Sr. No. 610/2008, dated 28.01.2008.

5. That Shri. Sanjivkumar Rajendra Sinha thereafter sold out the schedule Plot No. 87 to Shri. Kisan Prasad Usare, by executing a registered Sale Deed, same was duly registered in the office of Sub-Registrar Kamptee, at Sr. No. 226/2023, dated 24.01.2023
6. That by virtue of the aforesaid Sale Deed, Shri. Kisan Prasad Usare, becomes the sole and absolute owner of the schedule Plot No. 87.
7. It is further pertinent to note here that the aforesaid owners had availed the Financial Assistance from Home First, Nagpur by creating a equitable mortgaged over the property and all the Deeds and Documents pertaining to the schedule of property are kept in the custody of the said Financial Institution and aforesaid Financial Institution had also issued list of documents dated 26.09.2026 to that effect.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

- a) From the perusal of all the Xerox documents submitted and perusal thereof, I am of the opinion that to **Shri. Kisan Prasad Usare**, is the owner of the scheduled of property and he has valid, clear and, marketable title over the scheduled property, subject to charge of Home First, Nagpur.
- b) 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 presently mortgage with Home First, Nagpur and the owners are having clear, valid and marketable title over the scheduled property subject to charge of Home First, Nagpur and further she will also acquire equally good, valid and marketable title thereto upon redemption of charge of Home First, Nagpur.
- 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 any 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 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? **Till 2024**
- 5.6 Whether all original documents for last 13 years have been scrutinized; if not give reasons? **No, property is mortgage with subject to charge of Home First, Nagpur**
- 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? **NA**
- 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? **Yes**
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? **Yes**
- 5.17 Whether POA as recorded in 5.15 is registered? **Yes**
- 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 **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 **No**
- 5.20 Whether Search Report is obtained and submitted? **Yes**
Search Report Details: -
 Search Conducted Years: **13 years**
 Name of the Advocate / Searcher: **Adv. Sahil M. Bhangde**
 Search Report Date: **29.09.2026**
 Note: **-----**
- 5.21 Whether EC is obtained? **NO**

EC Details: -

No. of Years EC Obtained:

Any Encumbrance to Specify:

EC Applied by:

PART VI: CERTIFICATE:

In view of the foregoing, 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 likely to be 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 **Shri. Kisan Prasad Usare** would derive a valid, clear, marketable and unencumbered title in the property stated above subject to charge of Home First, Nagpur. The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Shri. Kisan Prasad Usare**.

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. **Copy of 7/12 Extract** in the name of Shri. Sanjivkumar Rajendra Sinha, dated 03.01.2023.
2. **Copy of NA Order** passed by District Collector Nagpur in Revenue Case No.166/NAP-34/2005-06, dated 04.11.2005.
3. **Copy of Sanctioned layout plan** duly sanctioned and approved by Asst. Director Town Planning Nagpur vide its Letter bearing No. SSNG/3602, dated 07.09.2006.
4. **Certified Copy of Registered Sale Deed** executed by Maa Dhangauri Gruha Nirman Sahakari Sanstha Powari (Rithi) Tahsil Kamptee through its President Shri. Manohar Dhondbaji Awchat in favour of Shri. Sanjivkumar Rajendra Sinha, same was duly registered in the office of Sub-Registrar Kamptee, at Sr. No. 610/2008, dated 28.01.2008.
5. **Copy of Registered Sale Deed** executed by Shri. Sanjivkumar Rajendra Sinha in favour of Shri. Kisan Prasad Usare, same was duly registered in the office of Sub-Registrar Kamptee, at Sr. No. 226/2023, dated 24.01.2023.
6. **Original List of documents** issued by Home First, Nagpur, dated 26.09.2026.
7. **Original Title Search Report** issued by Adv. Sahil M. Bhangde, dated 29.09.2026.
8. **Copy of Latest Tax Receipt**.
9. **Copy of Latest 7/12 extract** in the name of Shri. Kisan Prasad Usare.

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

1. **Original Registered Sale Deed** executed by Shri. Sanjivkumar Rajendra Sinha in favour of Shri. Kisan Prasad Usare, same was duly registered in the office of Sub-Registrar Kamptee, at Sr. No. 226/2023, dated 24.01.2023
2. **Original No Dues Certificate to be issued** by Home First, Nagpur.

REMARKS (if any): -

NAGPUR
DATE : 29.09.2026

SAHIL M Bhangde
Bhangde
Yours Digitally signed by
SAHIL M BHANGDE
Date: 2026.09.29
18:42:20 +05'30'
Sahil M. Bhangde
Advocate