

Sahil M. Bhangde

LL.M

ADVOCATE

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LEGAL SCRUTINY REPORT

Ref. No. : SMB/ICICI-HFC/AUG/2026/41

Date:-17.09.2026

APP No.-77000331438

APS ID -10312948

To,
ICICI Home Finance Ltd.,
Nagpur

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of **Shri. Sanjay Bhagwandas Ahuja**

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s : Shri. Sanjay Bhagwandas Ahuja
2. Name of the Co-applicant/s: (if any): Mrs. Karishma Sanjay Ahuja
3. Type of Loan : Prime Home Loan
4. Purpose of Loan : BT + Top-up
5. Name of the Property Owner/s : 1) Shri. Sanjay Bhagwandas Ahuja
2) Mrs. Karishma Sanjay Ahuja

6. Description of the Property (with Boundaries):

All that RCC Superstructure comprising of residential **Apartment No. F-403** covering built up area **75.759 Sq. Mtrs**, situated on the **Fourth Floor** of the building to be Known and Styled as "**SUKHDHAM APARTMENT**" together with **3.89%** undivided share and interest in all that piece and parcel of NIT Lease Hold **Plot No. 625** admeasuring about **1070 Sq. Mtrs (12593.88 Sq. Ft)**, being a portion of entire land bearing **Kh. No. 69** of **Mouza-Chikhali (Khurd)**, having its **City Survey No.416 of Sheet No.78**, situated within the limits of Nagpur Municipal Corporation, Nagpur in Ward No. 22 and Nagpur Improvement Trust, Nagpur and same is bounded as under:

On the East : Plot No. 626
On the West : Plot No. 624
On the North : 30 Mtrs Wide Road
On the South : Road

7. Nature / Status of the Property : Leasehold
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** registered Lease Deed executed by Nagpur Improvement Trust, Nagpur in favour of Shri. Jagdishkumar Lakhiram Khungar and Shri. Harishkumar Lakhiram Khungar, and 3) Shri. Satiskumar Lakhiram Khungar which was duly registered in the office of Sub-Registrar Nagpur-3, at SR. No. 1791/2011, dated 18.03.2011.
2. **Copy of** Registered Sale Deed executed by 1) Shri. Satishkumar Lakhiram Khungar, 2) Shri. Rishikumar Jagdish Khungar and 3) Shri. Harish Lakhiram Khungar, in favour of M/s. Prestige Builders, through its Proprietor Shri. Kapil Nandkishor Nathani, which was duly registered in the office of Sub-Registrar Nagpur No. 8, at Sr. No. 2798/2011, dated 19.05.2011.
3. **Copy of** sanctioned building plan and permit duly sanctioned and approved by Nagpur Improvement Trust, Nagpur bearing its permit No. BE(East)/Case no. 2934/Tracking No. 201103237/501, dated 01.07.2011.
4. **Copy of** registered Deed of declaration executed by M/s. Prestige Builders, through its Proprietor Shri. Kapil Nandkishor Nathani which was duly registered in the office of Sub-Registrar Nagpur No. 8, at Sr. No. 3925/2011, dated 12.07.2011.
5. **Copy of** Registered Sale Deed executed by M/s. Prestige Builders, through its Proprietor Shri. Kapil Nandkishor Nathani in favour of Mrs. Karishma Sanjay Ahuja and Shri. Sanjay Bhagwandas Ahuja, same was duly registered in the office of Sub-Registrar Nagpur No. 2, at Sr. No. 1428/2013, dated 18.03.2013.
6. **Copy of** registered Correction Deed to the Deed of declaration executed by M/s. Prestige Builders, through its Proprietor Shri. Kapil Nandkishor Nathani which was duly registered in the office of Sub-Registrar Nagpur No. 8, at Sr. No. 2702/2016, dated 22.09.2016.

7. **Copy of** revised building plan and permit duly sanctioned and approved by Nagpur Improvement Trust, Nagpur bearing its permit No. BE(East)/Case no. AB1337/Tracking No. 20160906111/2736, dated 21.03.2017.
8. **Copy of** registered Correction Deed to the Deed of declaration executed by M/s. Prestige Builders, through its Proprietor Shri. Kapil Nandkishor Nathani which was duly registered in the office of Sub-Registrar Nagpur No. 8, at Sr. No. 901/2017, dated 21.04.2017.
9. **Copy of** List of documents issued by State Bank of India, Branch RACPC Nagpur, dated 15.09.2026.
10. **Original** Title Search Report issued by Adv. Sahil M. Bhangde, dated 17.09.2026

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

1. That originally all that piece and parcel of land bearing Plot No. 625 admeasuring about 1070 Sq. Mtrs, being a portion of entire land bearing Kh. No. 69 of Mouza-Chikhali (Deo) belongs to Nagpur Improvement Trust, Nagpur under its EIAS Scheme.
2. That Nagpur Improvement Trust, Nagpur initially allotted the schedule Plot No. 625 to Shri. Jagdishkumar Lakhiram Khungar and Shri. Harishkumar Lakhiram Khungar, and 3) Shri. Satiskumar Lakhiram Khungar and accordingly executed the registered Lease Deed in their favour, which was duly registered in the office of Sub-Registrar Nagpur-3, at SR. No. 1791/2011, dated 18.03.2011, thereby leaseout the schedule Plot for the period of 30 years commencing from 31.08.1991 and ending on 30.08.2021.
3. That 1) Shri. Satishkumar Lakhiram Khungar, 2) Shri. Rishikumar Jagdish Khungar and 3) Shri. Harish Lakhiram Khungar, thereafter sold out the schedule Plot No. 625 to M/s. Prestige Builders, through its Proprietor Shri. Kapil Nandkishor Nathani, by executing a Registered Sale Deed, which was duly registered in the office of Sub-Registrar Nagpur No. 8, at Sr. No. 2798/2011, dated 19.05.2011.
4. That the aforesaid transaction was duly recorded in the Records of Rights i.e. in Akhivpatrika, as well as in the record of Municipal Corporation Nagpur and the name of M/s. Prestige Builders, through its Proprietor Shri. Kapil Nandkishor Nathani, has been duly recorded as the sole and absolute owner of the schedule Plot No.625.
5. That the aforesaid owner thereafter decided to develop the said plot by constructing a Multistoried building thereupon and accordingly the prepared a proposed building plan which was duly sanctioned and approved by Nagpur Improvement Trust, Nagpur, vide its building Permit bearing No. BE(East)/Case no. 2934/Tracking No. 201103237/501, dated 01.07.2011.
6. That the aforesaid owner thereafter submitted the proposed apartment scheme to be Known and Styled as "**SUKHDHAM APARTMENT**" to the provisions of Maharashtra Apartment Ownership Act, by executing a Registered Deed of Declaration, which was duly registered in the office of Sub-Registrar Nagpur No. 8, at Sr. No. 3925/2011, dated 12.07.2011.
7. That M/s. Prestige Builders, through its Proprietor Shri. Kapil Nandkishor Nathani, thereafter sold out the schedule Apartment No. F-403 to Mrs. Karishma Sanjay Ahuja and Shri. Sanjay Bhagwandas Ahuja, by executing a Registered Sale Deed, which was duly registered in the office of Sub-Registrar Nagpur No. 2, at Sr. No. 1428/2013, dated 18.03.2013.
8. That the aforesaid transaction was duly recorded in the Records of Rights i.e. in Akhivpatrika, as well as in the record of Municipal Corporation Nagpur and the name of Mrs. Karishma Sanjay Ahuja and Shri. Sanjay Bhagwandas Ahuja, has been duly recorded as the joint owners of the schedule Apartment No. F-403.
9. *It is further pertinent to note here that the aforesaid owners had availed the Financial Assistance from State Bank of India, Branch RACPC 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 15.09.2026 to that effect.*
10. *It is pertinent to note here that the lease period of the schedule plot is expired on 30.08.2021 and same is yet to be renewed and therefore the property can be mortgage strictly as per the policy of ICICI Home Finance.*

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 **Mrs. Karishma Sanjay Ahuja and Shri. Sanjay Bhagwandas Ahuja**, is the owner of the scheduled of property and he has valid, clear and, marketable title over the scheduled property, *subject to charge of State Bank of India, Branch RACPC 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 **State Bank of India, Branch RACPC Nagpur** and the owners are having clear, valid and marketable title over the scheduled property *subject to charge of State Bank of India, Branch RACPC Nagpur* and further she will also acquire equally good, valid and marketable title thereto *upon redemption of charge of State Bank of India, Branch RACPC 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?
Property is in residential Zone of NIT
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property?
Not provided
- 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 State Bank of India, Branch RACPC 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?
Till 30.08.2021
- 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
Yes NOC for Sell from NIT is required
- 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: **17.09.2026**
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 **Mrs. Karishma Sanjay Ahuja and Shri. Sanjay Bhagwandas Ahuja** would derive a valid, clear, marketable and unencumbered title in the property stated above subject to charge of State Bank of India, Branch RACPC Nagpur

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Mrs. Karishma Sanjay Ahuja and Shri. Sanjay Bhagwandas Ahuja**.

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** registered Lease Deed executed by Nagpur Improvement Trust, Nagpur in favour of Shri. Jagdishkumar Lakhiram Khungar and Shri. Harishkumar Lakhiram Khungar, and 3) Shri. Satiskumar Lakhiram Khungar which was duly registered in the office of Sub-Registrar Nagpur-3, at SR. No. 1791/2011, dated 18.03.2011.
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its Proprietor Shri. Kapil Nandkishor Nathani, which was duly registered in the office of Sub-Registrar Nagpur No. 8, at Sr. No. 2798/2011, dated 19.05.2011.

3. **Copy of** sanctioned building plan and permit duly sanctioned and approved by Nagpur Improvement Trust, Nagpur bearing its permit No. BE(East)/Case no. 2934/Tracking No. 201103237/501, dated 01.07.2011.
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6. **Copy of** registered Correction Deed to the Deed of declaration executed by M/s. Prestige Builders, through its Proprietor Shri. Kapil Nandkishor Nathani which was duly registered in the office of Sub-Registrar Nagpur No. 8, at Sr. No. 2702/2016, dated 22.09.2016.
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9. **Copy of** List of documents issued by State Bank of India, Branch RACPC Nagpur, dated 15.09.2026.
10. **Original** Title Search Report issued by Adv. Sahil M. Bhangde, dated 17.09.2026.
11. **Copy of** Latest Akhivpatrika in the name of Shri. Kashiram Sanjay Ahuja and Shri. Sanjay Bhagwandas Ahuja.
12. **Copy of** Latest Tax Receipt.
13. **Copy of** Latest Ground Rent Receipt.

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

1. **Original** Registered Sale Deed executed by M/s. Prestige Builders, through its Proprietor Shri. Kapil Nandkishor Nathani in favour of Mrs. Karishma Sanjay Ahuja and Shri. Sanjay Bhagwandas Ahuja, same was duly registered in the office of Sub-Registrar Nagpur No. 2, at Sr. No. 1428/2013, dated 18.03.2013.
2. **Original** No Dues Certificate to be issued by State Bank of India, Branch RACPC Nagpur.

REMARKS (if any): -

NAGPUR
DATE : 17.09.2026

SAHIL M
BHANGDE

Yours Faithfully,
Digitally signed by SAHIL
M BHANGDE
Date: 2026.09.18 17:28:51
+05'30'
Sahil M. Bhangde
Advocate