



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
Call on:- 9028232246 / 9404092024 (W)

LEGAL SCRUTINY REPORT

Appl. No: 77000322372

Date: 07/09/2026

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. Sanjay Ganapat Pethkar**.

PART I: DESCRIPTION OF APPLICANT'S AND PROPERTY.

1. Name of the Applicant/Borrower/s: Mr. Sanjay Ganapat Pethkar
2. Name of the Co-applicant/s(if any): Mrs. Minabai Sanjay Pethkar
3. Purpose of Loan: Commercial LAP
4. Name of the Property Owner/s: Mrs. Kiran Prakash Joshi

5. Description of the Property:

That the piece and parcel land situated within the jurisdiction of Nandura Municipal Council situated at **Mauje/Kasbe- Nandura**, bearing field **City Survey no. 1, Nazul Sheet No. 2, Nazul Plot no. 1, Occupancy Class "E", Total area admeasuring 869.7 Sq.Mt.i.e. 9357.97 Sq.Ft**, Whereas Commercial-Residential building constructed thereon as per the Building permission and Sanction map issued by Nandura Municipal Council vide its Resolution/permit no. 104 Dated 15/01/2016, under the name and style "**MAHALAXMI COMPLEX**" Out of which "**Shop No. 31**" Situated on "**Ground Floor**", having **Super built up area 11.21 Sq. Mt. i.e. 120.6196 Sq. Ft.** along with the **propionate Undivided Share (As per DOD 0.92%)** in land, Located at Mauje-Nandura, Tq. Nandura And Dist. Buldhana.

Which is bounded as under:

Towards East: Shop No. 30
Towards West: Road (Entry)
Towards North: Road
Towards South: Staircase

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 Reg. Sale Deed executed by Mr. Manilal Hirji Patel And Mr. Dharamsi Hirji Patel in f/o M/s. Sindh Construction Through Mr. Jaypal Manohar Angnani, Mr. Ajay Maniklal Udasi And Mr. Dinesh Mohanlal Hargunani, Bearing no. 375 Dated 11/02/2016.
2. Copy of Building permission and sanction map issued by Nandura Municipal Council vide its Resolution/permit no. 104, Dated 15/01/2016.
3. Copy of Deed of Declaration executed by M/s. Sindh Construction Through Mr. Jaypal Manohar Angnani, Mr. Ajay Maniklal Udasi And Mr. Dinesh Mohanlal Hargunani, Bearing no. 681, Dated 06/04/2017.



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4. Copy of Reg. Sale Deed executed by M/s. Sindh Construction Through Mr. Jaypal Manohar Angnani through POA Holder Mr. Manohar Daulatram Angnani, Mr. Ajay Maniklal Udasi And Mr. Dinesh Mohanlal Hargunani in f/o Mrs. Kiran Prakash Joshi, Bearing No. 1655 Dated 17/07/2017.
5. Copy of Reg. Sale Deed executed by Mrs. Kiran Prakash Joshi in f/o Mr. Sanjay Ganapat Pethkar, Bearing no. 3291, Dated 03/09/2026.
6. Latest Property card extract in the name of Mrs. Kiran Prakash Joshi.
7. Latest Tax Receipt in the name of Mrs. Kiran Prakash Joshi.

PART III: FLOW OF TITLE OF PROPERTY:

1. After perusal of the document provided by the applicant/borrower it reveals that, **City Survey no. 1, Nazul Sheet No. 2, Nazul Plot no. 1, Occupancy Class "E", Total area admeasuring 869.7 Sq.Mt. i.e. 9357.97 Sq.Ft.** was in ownership and possession of Mr. Manilal Hirji Patel And Mr. Dharamsi Hirji Patel Since 1984, By virtue of Property card.
2. Thereafter Mr. Manilal Hirji Patel And Mr. Dharamsi Hirji Patel executed the sale deed in f/o M/s. Sindh Construction Through Mr. Jaypal Manohar Angnani, Mr. Ajay Maniklal Udasi And Mr. Dinesh Mohanlal Hargunani, thereby sold out the **Nazul Sheet No. 2, Nazul Plot no. 1, Total area admeasuring 869.7 Sq.Mt. i.e. 9357.97 Sq.Ft.**; Vide Reg. Sale Deed Bearing No. 375, Dated 11/02/2016.
3. Thereafter M/s. Sindh Construction Through Mr. Jaypal Manohar Angnani, Mr. Ajay Maniklal Udasi And Mr. Dinesh Mohanlal Hargunani applied for the Building permission and sanction map for the construction of residential Building on above said **Nazul Sheet No. 2, Nazul Plot no. 1, Total area admeasuring 869.7 Sq.Mt.i.e. 9357.97 Sq.Ft.**; thereby Nandura Municipal Council approved the construction of multiple floor residential-Commercial building consist multiple Flats, Shop and Unites thereon, having different area and size; vide its Permit/Resolution no. 104 Dated 15/01/2016.
4. Thereafter M/s. Sindh Construction Through Mr. Jaypal Manohar Angnani, Mr. Ajay Maniklal Udasi And Mr. Dinesh Mohanlal Hargunani executed the Deed of Declaration; thereby declare the construction of building under the name and style "**MAHALAXMI COMPLEX**", consists of multiple flats and unities thereon having different area and size; Vide Reg. Deed of Declaration Bearing no. 681, Dated 06/04/2017.
5. Thereafter M/s. Sindh Construction Through Mr. Jaypal Manohar Angnani, Mr. Ajay Maniklal Udasi And Mr. Dinesh Mohanlal Hargunani availed the loan facility from The Nandura Urban Co-op. Bank Ltd.; thereby mortgage the **Shop No. 1, 2, 9, 11, 13, 21, 22, 25, 26, 27, 31, 36, 35, And 38 From Ground Floor And Shop No. 1, 22, 26, 31, 32 And 36** of building "**MAHALAXMI COMPLEX**" by way of executing Registered mortgage, Vide Reg. Mortgage Deed Bearing no.1459, Dated 16/06/2016. That the said loan has been fully repaid by him thereby bank has issued the no due certificate and executed the release deed; vide Release Deed Bearing no.1579, Dated 07/07/2017.
6. Thereafter M/s. Sindh Construction Through Mr. Jaypal Manohar Angnani through POA Holder Mr. Manohar Daulatram Angnani, Mr. Ajay Maniklal Udasi And Mr. Dinesh Mohanlal Hargunani executed the sale deed in f/o Mrs. Kiran Prakash Joshi, thereby sold out the "**Shop No. 31**" of building "**MAHALAXMI COMPLEX**" Situated on "**Ground Floor**", having



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Super built up area 11.21 Sq. Mt. i.e. 120.6196 Sq. Ft. along with the **propionate Undivided Share** in land of Nazul Sheet No. 2, Nazul Plot no. 1; Vide Reg. Sale Deed Bearing no. 1655 Dated 17/07/2017.

7. Thereafter Mrs. Kiran Prakash Joshi executed the sale deed in f/o Mr. Sanjay Ganapat Pethkar, thereby sold out the “**Shop No. 31**” of building “**MAHALAXMI COMPLEX**” Situated on “**Ground Floor**”, having **Super built up area 11.21 Sq. Mt. i.e. 120.6196 Sq. Ft.** along with the **propionate Undivided Share** in land of Nazul Sheet No. 2, Nazul Plot no. 1; Vide Reg. Sale Deed Bearing no. 3291, Dated 03/09/2026.
8. At present Mr. Sanjay Ganapat Pethkar is the sole and absolute owner and possessor of the above said “**Shop No. 31**” of building “**MAHALAXMI COMPLEX**” Situated on “**Ground Floor**”, having **Super built up area 11.21 Sq. Mt. i.e. 120.6196 Sq. Ft.** along with the **propionate Undivided Share** in land of Nazul Sheet No. 2, Nazul Plot no. 1; Located at Mauje/Kasbe-Nandura, Tq. Nandura And Dist. Buldhana.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

Mrs. Kiran Prakash Joshi has acquired and owns the said property by Sale deed, Vide Reg. Sale Deed bearing no. 1655, Dated 17/07/2017.

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**
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **Yes**
- 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) **No**
- 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? **Not applicable**
- 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



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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 for Years: 13 years.

Name of the Advocate / Searcher: Adv. Gaurav S. Deshmukh

Search Report Date: 07/09/2026

Search E-Challan No. **MH009771768202627U**

Note:

5.21 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. Sanjay Ganapat Pethkar** 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. Sanjay Ganapat Pethkar And Mrs. Minabai Sanjay Pethkar.**

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 Reg. Sale Deed executed by Mr. Manilal Hirji Patel And Mr. Dharamsi Hirji Patel in f/o M/s. Sindh Construction Through Mr. Jaypal Manohar Angnani, Mr. Ajay Maniklal Udasi And Mr. Dinesh Mohanlal Hargunani, Bearing no. 375 Dated 11/02/2016
- 2) Copy of Building permission and sanction map issued by Nandura Municipal Council vide its Resolution/permit no. 104 Dated 15/01/2016.
- 3) Copy of Deed of Declaration executed by M/s. Sindh Construction Through Mr. Jaypal Manohar Angnani, Mr. Ajay Maniklal Udasi And Mr. Dinesh Mohanlal Hargunani, Bearing no. 681, Dated 06/04/2017.
- 4) Copy Reg. Release deed executed by The Nandura Urban Co-op. Bank Ltd. in f/o M/s. Sindh Construction Through Mr. Jaypal Manohar Angnani through POA Holder Mr. Manohar Daulatram Angnani, Mr. Ajay Maniklal Udasi And Mr. Dinesh Mohanlal Hargunani, Bearing no.1579, Dated 07/07/2017.
- 5) **Original** Reg. Sale Deed executed by M/s. Sindh Construction Through Mr. Jaypal Manohar Angnani through POA Holder Mr. Manohar Daulatram Angnani, Mr. Ajay Maniklal Udasi And



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Mr. Dinesh Mohanlal Hargunani in f/o Mrs. Kiran Prakash Joshi, Bearing No. 1655 Dated 17/07/2017.

- 6) **Original** Reg. Sale Deed executed by Mrs. Kiran Prakash Joshi in f/o Mr. Sanjay Ganapat Pethkar, Bearing no. 3291, Dated 03/09/2026.
- 7) **Original/Digital** Latest Property card extract in the name of Mrs. Kiran Prakash Joshi.
- 8) **Original/Digital** Latest Tax Receipt in the name of Mrs. Kiran Prakash Joshi.
- 9) **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
Date: 2026.09.07
16:17:06 +05'30'

Mr. Gaurav S. Deshmukh
(Advocate)



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TITLE VERIFICATION AND SEARCH REPORT

Appl. No: 77000322372

Date: 07/09/2026

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. Sanjay Ganapat Pethkar
2. Name of the Property Owner/s: Mrs. Kiran Prakash Joshi

3. Description of the Property:

That the piece and parcel land situated within the jurisdiction of Nandura Municipal Council situated at **Mauje/Kasbe- Nandura**, bearing field **City Survey no. 1, Nazul Sheet No. 2, Nazul Plot no. 1, Occupancy Class "E", Total area admeasuring 869.7 Sq.Mt.i.e. 9357.97 Sq.Ft**, Whereas Commercial-Residential building constructed thereon as per the Building permission and Sanction map issued by Nandura Municipal Council vide its Resolution/permit no. 104 Dated 15/01/2016, under the name and style "**MAHALAXMI COMPLEX**" Out of which "**Shop No. 31**" Situated on "**Ground Floor**", having **Super built up area 11.21 Sq. Mt. i.e. 120.6196 Sq. Ft.** along with the **propionate Undivided Share (As per DOD 0.92%)** in land, Located at Mauje-Nandura, Tq. Nandura And Dist. Buldhana.

Which is bounded as under:

Towards East:	Shop No. 30
Towards West:	Road (Entry)
Towards North:	Road
Towards South:	Staircase

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 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-	Reg. Sale Deed executed by M/s. Sindh Construction Through Mr. Jaypal Manohar Angnani through POA Holder Mr. Manohar Daulatram Angnani, Mr. Ajay Maniklal Udasi And Mr. Dinesh Mohanlal Hargunani in f/o Mrs. Kiran Prakash Joshi, Bearing No. 1655 Dated 17/07/2017. Reg. Release deed executed by The Nandura Urban Co-op. Bank Ltd. in f/o M/s. Sindh Construction Through Mr. Jaypal Manohar Angnani through POA Holder



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Mr. Manohar Daulatram Angnani, Mr. Ajay Maniklal Udasi And Mr. Dinesh Mohanlal Hargunani, Bearing no.1579, Dated 07/07/2017.

2018- NIL
2019- NIL
2020- NIL
2021- NIL
2022- NIL
2023- NIL
2024- NIL
2025- NIL

2026- Reg. Sale Deed executed by Mrs. Kiran Prakash Joshi in f/o Mr. Sanjay Ganapat Pethkar, Bearing no. 3291, Dated 03/09/2026

- 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 maintained by Department of Registration and Stamp Government of Maharashtra, Vide search E-Challan no. **MH009771768202627U**; **Dated 07/09/2026**; 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: 2026.09.07
16:17:22 +05'30'

Mr. Gaurav S. Deshmukh
Advocate