

VIJAY S. DESHPANDE
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ADVOCATE

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RES:

63, Bajiprabhu Nagar,
Nagpur-440 033

LEGAL SCRUTINY REPORT

Date – 18/09/2026

Ref. No. VSD/ICICI-HFC/SEP-26/ 02 Receipt (NAVIN-26)

APP. NO: - 77000356771

LOS. NO: - 10336083

ODV by Savita on 23/09/2026

To,

ICICI Home Finance Ltd.,
Khamla Branch Nagpur.

Dear Sir / Madam,

Legal Scrutiny Report in respect of the file of Akshay Ramesh Girhepunje

PART I: PROPERTY DETAILS:

1. **Name of the Applicant/Borrowers** : **Akshay Ramesh Girhepunje**
2. **Name of the Co-applicant/s (if any)** : **Deep Ramesh Girhepunje**
3. **Type of Loan** : **Prime Home Loan**
4. **Purpose of Loan** : **Land Loan**
5. **Name of the Property Owner/s** : **Prakash Harishchandra Mondhe, Nagorao Krushnarao Ikhar, Rajesh Chindhuji Kawale, Umesh Udhav Payadalwar**

6. Description of the Property (with boundaries):

All that in the piece and parcel of **Plot No. 111 and Plot No. 112 total area admeasuring 199.82 Sq. Mtrs. (2150.86 Sq. Ft.)** As per NIT Regularization area admeasuring **199.82 Sq. Mtrs. (2150.86 Sq. Ft.)** at **Kh. No. 92 and 93 of Mouza – Hukeshwar (Bu)**, P. H. No. 37 situated in the Layout of Malik Mouza Gangotri Developers, Grampanchayat Hudkeshwar (Bu) within the limits of NIT and NMC bearing **House No. 92+93/111 and House No. 92+93/113** Tahsil Nagpur Gramin & District Nagpur and the plot is bounded as under: -

	<u>Plot No. 111</u>	<u>Plot No. 112</u>
On the East -	Plot No. 110	Plot No. 111
On the West -	Plot No. 112	Boundary
On the North -	Plot No. 108 and 109	Plot No. 107
On the South -	9.00 Mtrs Wide Road	9.00 Mtrs Wide Road

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 Sanctioned Lay Out Plan dt. 30/01/2025 issued by Assistant Director Town Planning Nagpur Improvement Trust.
2. Copy of registered Power of Attorney for Admission bearing No. NGN-8-1738-2025 dt. 18/02/2025 executed by Shri Vijay Wasudevraoji Itankar, Shri Vikek Vijayrao Itankar, Shri Satish Santoshrao Patil, Shri Sunil Shripat Bodi, Shri Sunil Satish Shahu, Shri Rajesh Chindhuji Kawale, Shri Prakash Harishchandra Mondhe, Shri Nagorao Krushnaji Ikhar Shri Umesh Udhav Payadalwar in favour of Shri Harishchandra Ikhar and Shri Roshan Birbal Patil.
3. Copy of NMC tax paid receipt No. RCPT2425466056 dt. 31/03/2025 Year 2018-2025 issued by Nagpur Municipal Corporation for Plot No. 111
4. Copy of Tax Assessment Report Year 2025-2026 issued by Nagpur Municipal Corporation for Plot No. 111.
5. Copy of NMC tax paid receipt No. RCPT2425465862 dt. 31/03/2025 Year 2018-2025 issued by Nagpur Municipal Corporation for Plot No. 112
6. Copy of Tax Assessment Report Year 2025-2026 issued by Nagpur Municipal Corporation for Plot No. 112.
7. Copy of NA Order Rev Case No. 366/NAA 48/2024-25 dt. 28/05/2025 issued by Tahsildar Nagpur (Gramin) in favour of Shri Umesh Udhav Payadalwar, Shri Roshan Birbal Patil, Shri Vijay Wasudevraoji Itankar, Shri Satish Santoshrao Patil, Shri Sunil Satish Shahu, Shri Harishchandra Ikhar, Shri Prakash Harishchandra Mondhe, Shri Rajesh Chindhuji Kawale, Shri Sunil Shripat Bodi, Shri Nagorao Krushnaji Ikhar and Shri Vikek Vijayrao Itankar for Kh. No. 92 and 93 HR area admeasuring 1.88 HR.
8. Copy of 7/12 mutated in the name of Shri Umesh Udhav Payadalwar, Shri Roshan Birbal Patil, Shri Vijay Wasudevraoji Itankar, Shri Satish Santoshrao Patil, Shri Sunil Satish Shahu, Shri Harishchandra Ikhar, Shri Prakash Harishchandra Mondhe, Shri Rajesh Chindhuji Kawale, Shri Sunil Shripat Bodi, Shri Nagorao Krushnaji Ikhar and Shri Vikek Vijayrao Itankar vide ferfar No. 6053 dt. 03/07/2025 for Plot No. 111 area admeasuring 108.04 Sq. Mtrs.
9. Copy of 7/12 mutated in the name of Shri Umesh Udhav Payadalwar, Shri Roshan Birbal Patil, Shri Vijay Wasudevraoji Itankar, Shri Satish Santoshrao Patil, Shri Sunil Satish Shahu, Shri Harishchandra Ikhar, Shri Prakash Harishchandra Mondhe, Shri Rajesh Chindhuji Kawale, Shri Sunil Shripat Bodi, Shri Nagorao Krushnaji Ikhar and Shri Vikek Vijayrao Itankar vide ferfar No. 6053 dt. 03/07/2025 for Plot No. 112 area admeasuring 91.78 Sq. Mtrs.
10. **Certified Copy of 7/12 mutated in the name of Shri Prakash Harishchandra Mondhe, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar for Plot No. 111 area admeasuring 108.04 Sq. Mtrs vide Ferfar No. 6167, dt.19/01/2026.**
11. **Original RL Letter No. 632, dt.26/09/2025 issued by Executive Engineer, Nagpur Improvement Trust, Nagpur for Plot No. 111.**
12. **Original RL Letter No. 625, dt.25/09/2025 issued by Executive Engineer, Nagpur Improvement Trust, Nagpur for Plot No. 112.**
13. **Original registered Sale Deed bearing No. NGN-3-7413-2025 dt. 11/09/2025 between Shri Roshan Birbal Patil, Shri Vijay Vasudevraoji Itankar, Shri Vivek Vijayrao Itankar, Shri Satish Santoshrao Patil, Shri Sunil Shripat Bodi, Shri Sunil Satish Shahu, Shri Harishchandra Krishnarao Ikhar, Shri rajesh Chindhuji Kawale, Shri Prakash Harishchandra Mondhe, Shri Nagorao Krishnarao Ikhar and Shri Umesh Uddhav Payadalwar in favour of Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar for Plot No. 111 and 112.**
14. Copy of Sale Deed Draft between Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar in favour of Shri Akshay Ramesh Girhepunje.
15. Original Title Search Report issued by Adv. Vijay S. Deshpande, dt. 18/09/2026.

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

On online verification of the above-mentioned document and title E-Search carried out by me I am of the opinion that initially the land at Kh. No. 92 HR area admeasuring 1.00 HR and Kh. No. 93 area admesuring 0.88 HR of Mouza – Hudkeshwar (Bu), P. H. No. 37, Grampanchayat Hudkeshwar (Bu) within the limits of NIT and NMC Tahsil Nagpur Gramin & District Nagpur was owned and possessed by Shri Vivek Balwantrao Umap.

Thereafter the Owner Shri Vivek Balwantrao Umap transferred the said land at Kh. No. 92 HR area admeasuring 1.00 HR Mouza – Hudkeshwar (Bu), P. H. No. 37, Grampanchayat Hudkeshwar (Bu) within the limits of NIT and NMC Tahsil Nagpur Gramin & District Nagpur in favour of Shri Umesh Udhav Payadalwar, Shri Roshan Birbal Patil, Shri Vijay Wasudevraoji Itankar, Shri Satish Santoshrao Patil, Shri Sunil Satish Shahu, Shri Harishchandra Ikhar, Shri Prakash Harishchandra Mondhe, Shri Rajesh Chindhuji Kawale, Shri Sunil Shripat Bodi, Shri Nagorao Krushnaji Ikhar and Shri Vikek Vijayrao Itankar and accordingly executed registered Sale Deed bearing No. NGN-7-1047-2022 dt. 11/02/2022 and the documents are duly registered in Add. Book No. 1, in the Office of the Sub-Registrar Nagpur 7. Thereby by virtue of registered Sale Deed Shri Umesh Udhav Payadalwar, Shri Roshan Birbal Patil, Shri Vijay Wasudevraoji Itankar, Shri Satish Santoshrao Patil, Shri Sunil Satish Shahu, Shri Harishchandra Ikhar, Shri Prakash Harishchandra Mondhe, Shri Rajesh Chindhuji Kawale, Shri Sunil Shripat Bodi, Shri Nagorao Krushnaji Ikhar and Shri Vikek Vijayrao Itankar became the absolute owner of the scheduled property.

Thereafter the Owner Shri Vivek Balwantrao Umap transferred the said land at Kh. No. 93 HR area admeasuring 0.88 HR Mouza – Hudkeshwar (Bu), P. H. No. 37, Grampanchayat Hudkeshwar (Bu) within the limits of NIT and NMC Tahsil Nagpur Gramin & District Nagpur in favour of Shri Umesh Udhav Payadalwar, Shri Roshan Birbal Patil, Shri Vijay Wasudevraoji Itankar, Shri Satish Santoshrao Patil, Shri Sunil Satish Shahu, Shri Harishchandra Ikhar, Shri Prakash Harishchandra Mondhe, Shri Rajesh Chindhuji Kawale, Shri Sunil Shripat Bodi, Shri Nagorao Krushnaji Ikhar and Shri Vikek Vijayrao Itankar and accordingly executed registered Sale Deed bearing No. NGN-7-7456-2024 dt. 07/06/2024 and the documents are duly registered in Add. Book No. 1, in the Office of the Sub-Registrar Nagpur 7. Thereby by virtue of registered Sale Deed Shri Umesh Udhav Payadalwar, Shri Roshan Birbal Patil, Shri Vijay Wasudevraoji Itankar, Shri Satish Santoshrao Patil, Shri Sunil Satish Shahu, Shri Harishchandra Ikhar, Shri Prakash Harishchandra Mondhe, Shri Rajesh Chindhuji Kawale, Shri Sunil Shripat Bodi, Shri Nagorao Krushnaji Ikhar and Shri Vikek Vijayrao Itankar became the absolute owner of the scheduled property. Subsequently the Joints Owners Shri Umesh Udhav Payadalwar, Shri Roshan Birbal Patil, Shri Vijay Wasudevraoji Itankar, Shri Satish Santoshrao Patil, Shri Sunil Satish Shahu, Shri Harishchandra Ikhar, Shri Prakash Harishchandra Mondhe, Shri Rajesh Chindhuji Kawale, Shri Sunil Shripat Bodi, Shri Nagorao Krushnaji Ikhar and Shri Vikek Vijayrao Itankar decide to Develop the Kh. No. 92 HR area admeasuring 1.00 HR and Kh. No. 93 area admesuring 0.88 HR of Mouza – Hudkeshwar (Bu) and made an application to the Nagpur Improvement Trust and Assisatnt Director Town Planning Nagpur Improvement Trut Sanctioned the Layout Plan on dt. 30/01/2025 and and accordingly carved a layout on the said land comprising of plot of various shape and size.

Whereas the Owner Shri Vijay Wasudevraoji Itankar, Shri Vikek Vijayrao Itankar, Shri Satish Santoshrao Patil, Shri Sunil Shripat Bodi, Shri Sunil Satish Shahu, Shri Rajesh Chindhuji Kawale, Shri Prakash Harishchandra Mondhe, Shri Nagorao Krushnaji Ikhar Shri Umesh Udhav Payadalwar also executed a registered Power of Attorney for Admission bearing No. NGN-8-1738-2025 dt. 18/02/2025 in favour of Shri Harishchandra Ikhar and Shri Roshan Birbal Patil in the relation to said Property at Kh. No. 92 HR area admeasuring 1.00 HR and Kh. No. 93 area admesuring 0.88 HR of Mouza – Hudkeshwar (Bu) and accordingly document is duly registered in Add Book No. 4 in the Office of the Sub Registrar Nagpur 8.

Whereas the owners Shri Vijay Wasudevraoji Itankar, Shri Vikek Vijayrao Itankar, Shri Satish Santoshrao Patil, Shri Sunil Shripat Bodi, Shri Sunil Satish Shahu, Shri Rajesh Chindhuji Kawale, Shri Prakash Harishchandra Mondhe, Shri Nagorao Krushnaji Ikhar Shri Umesh Udhav Payadalwar and others decide to develop the land at Kh. No. 92 HR area admeasuring 1.00 HR and Kh. No. 93 area admeasuring 0.88 HR of Mouza – Hudkeshwar (Bu), is duly converted into Non Agriculture Residential use, by the Tahsildar, Nagpur (Gramin) vide his Order in the Revenue Case No. 366/NAA 48/2024-25 dt. 28/05/2025, Tahsil Nagpur Gramin & District Nagpur.

However, the said layout and the plot were coming under 1900 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 NIT Board Resolution No.15 dt.27/01/2001, after making the payment of Demand made by the NIT and the said Plot No. 111 is regularized total area admeasuring 91.78 Sq. Mtrs. by NIT vide RL Letter vide Permit No. 1900/20250205370/525 dt. 30/07/2025 in the name of Shri Prakash Harishchandra Mondhe, Shri Nagorao Krushnaji Ikhar and 8 others and their names had mutated in revenue records i.e. 7/12 vide ferfar No. 6053 dt. 03/07/2025.

However, the said layout and the plot were coming under 1900 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 NIT Board Resolution No.15 dt.27/01/2001, after making the payment of Demand made by the NIT and the said Plot No. 112 is regularized total area admeasuring 108.04 Sq. Mtrs. by NIT vide RL Letter vide Permit No. 1900/20250205370/528 dt. 30/07/2025 in the name of Shri Prakash Harishchandra Mondhe, Shri Nagorao Krushnaji Ikhar and 8 others and their names had mutated in revenue records i.e. 7/12 vide ferfar No. 6053 dt. 03/07/2025.

Thereafter the JointsOwners Shri Vijay Wasudevraoji Itankar, Shri Vikek Vijayrao Itankar, Shri Satish Santoshrao Patil, Shri Sunil Shripat Bodi, Shri Sunil Satish Shahu, Shri Rajesh Chindhuji Kawale, Shri Prakash Harishchandra Mondhe, Shri Nagorao Krushnaji Ikhar Shri Umesh Udhav Payadalwar through POA holder Shri Roshan Birbal and Shri Harishchandra Ikhar transferred the said land at Plot No. 111 and Plot No. 112 total area admeasuring 199.82 Sq. Mtrs. (2150.86 Sq. Ft.) As per NIT Regularization area admeasuring 199.82 Sq. Mtrs. (2150.86 Sq. Ft.) at Kh. No. 92 and 93 of Mouza – Hukeshwar (Bu), P. H. No. 37 situated in the Layout of Malik Mouza Gangotri Developers, Grampanchayat Hudkeshwar (Bu) within the limits of NIT and NMC bearing House No. 92+93/111 and House No. 92+93/113 Tahsil Nagpur Gramin & District Nagpur in favour of Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar and accordingly executed registered Sale Deed bearing No. NGN-3-7413-2025 dt. 11/09/2025 and the documents are duly registered in Add. Book No. 1, in the Office of the Sub-Registrar Nagpur 3. Thereby by virtue of registered Sale Deed Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar became the absolute owner of the scheduled property and they had NMC tax paid vide receipt No. RCPT2425466056 dt. 31/03/2025 Year 2018-2025 for Plot No. 111 and NMC tax paid vide receipt No. RCPT2425465862 dt. 31/03/2025 for Plot No. 112.

Whereas now the Joint owners Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar decided to dispose of the scheduled property at Plot No. 111 and Plot No. 112 total area admeasuring 199.82 Sq. Mtrs. (2150.86 Sq. Ft.) As per NIT Regularization area admeasuring 199.82 Sq. Mtrs. (2150.86 Sq. Ft.) at Kh. No. 92 and 93 of Mouza – Hukeshwar (Bu), P. H. No. 37 situated in the Layout of Malik Mouza Gangotri Developers, Grampanchayat Hudkeshwar (Bu) within the limits of NIT and NMC bearing House No.

92+93/111 and House No. 92+93/113 Tahsil Nagpur Gramin & District Nagpur in favour of Shri Akshay Ramesh Girhepunje.

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 **Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar** 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 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 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
NO ,Recent NMC tax paid 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 : 18/09/2026

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 **Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar** 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 Akshay Ramesh Girhepunje and Deep Ramesh Girhepunje**.

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. Copy of Sanctioned Lay Out Plan dt. 30/01/2025 issued by Assistant Director Town Planning Nagpur Improvement Trust.
2. Copy of registered Power of Attorney for Admission bearing No. NGN-8-1738-2025 dt. 18/02/2025 executed by Shri Vijay Wasudevraoji Itankar, Shri Vikek Vijayrao Itankar, Shri Satish Santoshrao Patil, Shri Sunil Shripat Bodi, Shri Sunil Satish Shahu, Shri Rajesh Chindhuji Kawale, Shri Prakash Harishchandra Mondhe, Shri Nagorao Krushnaji Ikhar Shri Umesh Udhav Payadalwar in favour of Shri Harishchandra Ikhar and Shri Roshan Birbal Patil.
3. Copy of NA Order Rev Case No. 366/NAA 48/2024-25 dt. 28/05/2025 issued by Tahsildar Nagpur (Gramin) in favour of Shri Umesh Udhav Payadalwar, Shri Roshan Birbal Patil, Shri Vijay Wasudevraoji Itankar, Shri Satish Santoshrao Patil, Shri Sunil Satish Shahu, Shri Harishchandra Ikhar, Shri Prakash Harishchandra Mondhe, Shri Rajesh Chindhuji Kawale, Shri Sunil Shripat Bodi, Shri Nagorao Krushnaji Ikhar and Shri Vikek Vijayrao Itankar for Kh. No. 92 and 93 HR area admeasuring 1.88 HR.

4. **Certified Copy of 7/12 mutated in the name of Shri Prakash Harishchandra Mondhe, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar for Plot No. 111 area admeasuring 108.04 Sq. Mtrs vide Ferfar No. 6167, dt.19/01/2026.**
5. Online Copy of 7/12 mutated in the name of Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar for Plot No. 112 area admeasuring 91.78 Sq. Mtrs.
6. **Original RL Letter No. 632, dt.26/09/2025 issued by Executive Engineer, Nagpur Improvement Trust, Nagpur for Plot No. 111.**
7. **Original RL Letter No. 625, dt.25/09/2025 issued by Executive Engineer, Nagpur Improvement Trust, Nagpur for Plot No. 112.**
8. **Original registered Sale Deed bearing No. NGN-3-7413-2025 dt. 11/09/2025 between Shri Vijay Wasudevraoji Itankar, Shri Vikek Vijayrao Itankar, Shri Satish Santoshrao Patil, Shri Sunil Shripat Bodi, Shri Sunil Satish Shahu, Shri Rajesh Chindhuji Kawale, Shri Prakash Harishchandra Mondhe, Shri Nagorao Krushnaji Ikhar Shri Umesh Udhav Payadalwar through POA holder Shri Roshan Birbal and Shri Harishchandra Ikhar in favour of Shri Prakash Harishchandra Mondhe, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar for Plot No. 111 and 112.**
9. Original registered Sale Deed between Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar in favour of Shri Akshay Ramesh Girhepunje.

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

NOT APPLICABLE

Remarks, if any: -

**Enclosure: - Search Receipt No. MH010442248202627E, dt. 18/09/2026.
Search Receipt No. MH010442450202627E, dt. 18/09/2026.**

**Place: - Nagpur
Date: 18/09/2026**

Yours faithfully,
ADVOCATE
VIJAY S.
DESHPANDE
Digitally signed by ADVOCATE
VIJAY S. DESHPANDE
DN: cn=ADVOCATE VIJAY S.
DESHPANDE, o, ou=ADVOCATE,
email=vsdeshpande@rediffmail.co
m, c=IN
Date: 2026.09.24 10:39:13 +05'30'
**V. S. Deshpande,
(ADVOCATE)**

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

OFFICE: -

Bhiwapurkar Chambers, 1st Floor,
Above N.G.D.A Services,
Opp. Yeshwant Stadium,
Dhantoli, Nagpur.

Cell No.: 9822641434
E-mail: vsdeshpande@rediffmail.com

RES:

63, Bajiprabhu Nagar,
Nagpur-440 033

Date – 18/09/2026

TITLE SEARCH & VERIFICATION REPORT

Name of the Borrower: - Akshay Ramesh Girhepunje. R/o. Nagpur.

I/we Shri Vijay S. Deshpande, Advocate has investigated the title of **Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar** 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 in the piece and parcel of **Plot No. 111 and Plot No. 112 total area admeasuring 199.82 Sq. Mtrs. (2150.86 Sq. Ft.) As per NIT Regularization area admeasuring 199.82 Sq. Mtrs. (2150.86 Sq. Ft.) at Kh. No. 92 and 93 of Mouza – Hudkeshwar (Bu),** P. H. No. 37 situated in the Layout of Malik Mouza Gangotri Developers, Grampanchayat Hudkeshwar (Bu) within the limits of NIT and NMC bearing **House No. 92+93/111 and House No. 92+93/113** Tahsil Nagpur Gramin & District Nagpur and the plot is bounded as under: -

	<u>Plot No. 111</u>	<u>Plot No. 112</u>
On the East -	Plot No. 110	Plot No. 111
On the West -	Plot No. 112	Boundary
On the North -	Plot No. 108 and 109	Plot No. 107
On the South -	9.00 Mtrs Wide Road	9.00 Mtrs Wide Road

2. FLOW OF TITLE OF PROPERTY: (HISTORY OF TITLE)

On online verification of the above-mentioned document and title E-Search carried out by me I am of the opinion that initially the land at Kh. No. 92 HR area admeasuring 1.00 HR and Kh. No. 93 area admesuring 0.88 HR of Mouza – Hudkeshwar (Bu), P. H. No. 37, Grampanchayat Hudkeshwar (Bu) within the limits of NIT and NMC Tahsil Nagpur Gramin & District Nagpur was owned and possessed by Shri Vivek Balwantrao Umap.

Thereafter the Owner Shri Vivek Balwantrao Umap transferred the said land at Kh. No. 92 HR area admeasuring 1.00 HR Mouza – Hudkeshwar (Bu), P. H. No. 37, Grampanchayat Hudkeshwar (Bu) within the limits of NIT and NMC Tahsil Nagpur Gramin & District Nagpur in favour of Shri Umesh Udhav Payadalwar, Shri Roshan Birbal Patil, Shri Vijay Wasudevraoji Itankar, Shri Satish Santoshrao

Patil, Shri Sunil Satish Shahu, Shri Harishchandra Ikhar, Shri Prakash Harishchandra Mondhe, Shri Rajesh Chindhuji Kawale, Shri Sunil Shripat Bodi, Shri Nagorao Krushnaji Ikhar and Shri Vikek Vijayrao Itankar and accordingly executed registered Sale Deed bearing No. NGN-7-1047-2022 dt. 11/02/2022 and the documents are duly registered in Add. Book No. 1, in the Office of the Sub-Registrar Nagpur 7. Thereby by virtue of registered Sale Deed Shri Umesh Udhav Payadalwar, Shri Roshan Birbal Patil, Shri Vijay Wasudevraoji Itankar, Shri Satish Santoshrao Patil, Shri Sunil Satish Shahu, Shri Harishchandra Ikhar, Shri Prakash Harishchandra Mondhe, Shri Rajesh Chindhuji Kawale, Shri Sunil Shripat Bodi, Shri Nagorao Krushnaji Ikhar and Shri Vikek Vijayrao Itankar became the absolute owner of the scheduled property.

Thereafter the Owner Shri Vivek Balwantrao Umap transferred the said land at Kh. No. 93 HR area admeasuring 0.88 HR Mouza – Hudkeshwar (Bu), P. H. No. 37, Grampanchayat Hudkeshwar (Bu) within the limits of NIT and NMC Tahsil Nagpur Gramin & District Nagpur in favour of Shri Umesh Udhav Payadalwar, Shri Roshan Birbal Patil, Shri Vijay Wasudevraoji Itankar, Shri Satish Santoshrao Patil, Shri Sunil Satish Shahu, Shri Harishchandra Ikhar, Shri Prakash Harishchandra Mondhe, Shri Rajesh Chindhuji Kawale, Shri Sunil Shripat Bodi, Shri Nagorao Krushnaji Ikhar and Shri Vikek Vijayrao Itankar and accordingly executed registered Sale Deed bearing No. NGN-7-7456-2024 dt. 07/06/2024 and the documents are duly registered in Add. Book No. 1, in the Office of the Sub-Registrar Nagpur 7. Thereby by virtue of registered Sale Deed Shri Umesh Udhav Payadalwar, Shri Roshan Birbal Patil, Shri Vijay Wasudevraoji Itankar, Shri Satish Santoshrao Patil, Shri Sunil Satish Shahu, Shri Harishchandra Ikhar, Shri Prakash Harishchandra Mondhe, Shri Rajesh Chindhuji Kawale, Shri Sunil Shripat Bodi, Shri Nagorao Krushnaji Ikhar and Shri Vikek Vijayrao Itankar became the absolute owner of the scheduled property. Subsequently the Joints Owners Shri Umesh Udhav Payadalwar, Shri Roshan Birbal Patil, Shri Vijay Wasudevraoji Itankar, Shri Satish Santoshrao Patil, Shri Sunil Satish Shahu, Shri Harishchandra Ikhar, Shri Prakash Harishchandra Mondhe, Shri Rajesh Chindhuji Kawale, Shri Sunil Shripat Bodi, Shri Nagorao Krushnaji Ikhar and Shri Vikek Vijayrao Itankar decide to Develop the Kh. No. 92 HR area admeasuring 1.00 HR and Kh. No. 93 area admesuring 0.88 HR of Mouza – Hudkeshwar (Bu) and made an application to the Nagpur Improvement Trust and Assistatnt Director Town Planning Nagpur Improvement Trut Sanctioned the Layout Plan on dt. 30/01/2025 and and accordingly carved a layout on the said land comprising of plot of various shape and size.

Whereas the Owner Shri Vijay Wasudevraoji Itankar, Shri Vikek Vijayrao Itankar, Shri Satish Santoshrao Patil, Shri Sunil Shripat Bodi, Shri Sunil Satish Shahu, Shri Rajesh Chindhuji Kawale, Shri Prakash Harishchandra Mondhe, Shri Nagorao Krushnaji Ikhar Shri Umesh Udhav Payadalwar also executed a registered Power of Attorney for Admission bearing No. NGN-8-1738-2025 dt. 18/02/2025 in favour of Shri Harishchandra Ikhar and Shri Roshan Birbal Patil in the relation to said Property at Kh. No. 92 HR area admeasuring 1.00 HR and Kh. No. 93 area admesuring 0.88 HR of Mouza – Hudkeshwar (Bu) and accordingly document is duly registered in Add Book No. 4 in the Office of the Sub Registrar Nagpur 8.

Whereas the owners Shri Vijay Wasudevraoji Itankar, Shri Vikek Vijayrao Itankar, Shri Satish Santoshrao Patil, Shri Sunil Shripat Bodi, Shri Sunil Satish Shahu, Shri Rajesh Chindhuji Kawale, Shri Prakash Harishchandra Mondhe, Shri Nagorao Krushnaji Ikhar Shri Umesh Udhav Payadalwar and others decide to develop the land at Kh. No. 92 HR area admeasuring 1.00 HR and Kh. No. 93 area admesuring 0.88 HR of Mouza – Hudkeshwar (Bu), is duly converted into Non Agriculture Residential use, by the Tahsildar, Nagpur (Gramin) vide his Order in the Revenue Case No. 366/NAA 48/2024-25 dt. 28/05/2025, Tahsil Nagpur Gramin & District Nagpur.

However, the said layout and the plot were coming under 1900 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 NIT Board Resolution No.15 dt.27/01/2001, after making the payment of Demand made by the NIT and the said Plot No. 111 is regularized total area admeasuring 91.78 Sq. Mtrs. by NIT vide RL Letter vide Permit No. 1900/20250205370/525 dt. 30/07/2025 in the name of Shri Prakash Harishchandra Mondhe, Shri Nagorao Krushnaji Ikhar and 8 others and their names had mutated in revenue records i.e. 7/12 vide ferfar No. 6053 dt. 03/07/2025.

However, the said layout and the plot were coming under 1900 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 NIT Board Resolution No.15 dt.27/01/2001, after making the payment of Demand made by the NIT and the said Plot No. 112 is regularized total area admeasuring 108.04 Sq. Mtrs. by NIT vide RL Letter vide Permit No. 1900/20250205370/528 dt. 30/07/2025 in the name of Shri Prakash Harishchandra Mondhe, Shri Nagorao Krushnaji Ikhar and 8 others and their names had mutated in revenue records i.e. 7/12 vide ferfar No. 6053 dt. 03/07/2025.

Thereafter the JointsOwners Shri Vijay Wasudevraoji Itankar, Shri Vikek Vijayrao Itankar, Shri Satish Santoshrao Patil, Shri Sunil Shripat Bodi, Shri Sunil Satish Shahu, Shri Rajesh Chindhuji Kawale, Shri Prakash Harishchandra Mondhe, Shri Nagorao Krushnaji Ikhar Shri Umesh Udhav Payadalwar through POA holder Shri Roshan Birbal and Shri Harishchandra Ikhar transferred the said land at Plot No. 111 and Plot No. 112 total area admeasuring 199.82 Sq. Mtrs. (2150.86 Sq. Ft.) As per NIT Regularization area admeasuring 199.82 Sq. Mtrs. (2150.86 Sq. Ft.) at Kh. No. 92 and 93 of Mouza – Hukeshwar (Bu), P. H. No. 37 situated in the Layout of Malik Mouza Gangotri Developers, Grampanchayat Hudkeshwar (Bu) within the limits of NIT and NMC bearing House No. 92+93/111 and House No. 92+93/113 Tahsil Nagpur Gramin & District Nagpur in favour of Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar and accordingly executed registered Sale Deed bearing No. NGN-3-7413-2025 dt. 11/09/2025 and the documents are duly registered in Add. Book No. 1, in the Office of the Sub-Registrar Nagpur 3. Thereby by virtue of registered Sale Deed Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar became the absolute owner of the scheduled property and they had NMC tax paid vide receipt No. RCPT2425466056 dt. 31/03/2025 Year 2018-2025 for Plot No. 111 and NMC tax paid vide receipt No. RCPT2425465862 dt. 31/03/2025 for Plot No. 112.

Whereas now the Joint owners Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar decided to dispose of the scheduled property at Plot No. 111 and Plot No. 112 total area admeasuring 199.82 Sq. Mtrs. (2150.86 Sq. Ft.) As per NIT Regularization area admeasuring 199.82 Sq. Mtrs. (2150.86 Sq. Ft.) at Kh. No. 92 and 93 of Mouza – Hukeshwar (Bu), P. H. No. 37 situated in the Layout of Malik Mouza Gangotri Developers, Grampanchayat Hudkeshwar (Bu) within the limits of NIT and NMC bearing House No. 92+93/111 and House No. 92+93/113 Tahsil Nagpur Gramin & District Nagpur in favour of Shri Akshay Ramesh Girhepunje.

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 **Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar**, 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 **Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar** Nagpur becomes the owners of the above said plot. Hence, accordingly, **Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar Nagpur** acquired title and interest over the property under search.

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

1. Copy of Sanctioned Lay Out Plan dt. 30/01/2025 issued by Assistant Director Town Planning Nagpur Improvement Trust.
2. Copy of registered Power of Attorney for Admission bearing No. NGN-8-1738-2025 dt. 18/02/2025 executed by Shri Vijay Wasudevraoji Itankar, Shri Vikek Vijayrao Itankar, Shri Satish Santoshrao Patil, Shri Sunil Shripat Bodi, Shri Sunil Satish Shahu, Shri Rajesh Chindhuji Kawale, Shri Prakash Harishchandra Mondhe, Shri Nagorao Krushnaji Ikhar Shri Umesh Udhav Payadalwar in favour of Shri Harishchandra Ikhar and Shri Roshan Birbal Patil.
3. Copy of NMC tax paid receipt No. RCPT2425466056 dt. 31/03/2025 Year 2018-2025 issued by Nagpur Municipal Corporation for Plot No. 111
4. Copy of Tax Assessment Report Year 2025-2026 issued by Nagpur Municipal Corporation for Plot No. 111.
5. Copy of NMC tax paid receipt No. RCPT2425465862 dt. 31/03/2025 Year 2018-2025 issued by Nagpur Municipal Corporation for Plot No. 112
6. Copy of Tax Assessment Report Year 2025-2026 issued by Nagpur Municipal Corporation for Plot No. 112.
7. Copy of NA Order Rev Case No. 366/NAA 48/2024-25 dt. 28/05/2025 issued by Tahsildar Nagpur (Gramin) in favour of Shri Umesh Udhav Payadalwar, Shri Roshan Birbal Patil, Shri Vijay Wasudevraoji Itankar, Shri Satish Santoshrao Patil, Shri Sunil Satish Shahu, Shri Harishchandra Ikhar, Shri Prakash Harishchandra Mondhe, Shri Rajesh Chindhuji Kawale, Shri Sunil Shripat Bodi, Shri Nagorao Krushnaji Ikhar and Shri Vikek Vijayrao Itankar for Kh. No. 92 and 93 HR area admeasuring 1.88 HR.
8. Copy of 7/12 mutated in the name of Shri Umesh Udhav Payadalwar, Shri Roshan Birbal Patil, Shri Vijay Wasudevraoji Itankar, Shri Satish Santoshrao Patil, Shri Sunil Satish Shahu, Shri Harishchandra Ikhar, Shri Prakash Harishchandra Mondhe, Shri Rajesh Chindhuji Kawale, Shri Sunil Shripat Bodi, Shri Nagorao Krushnaji Ikhar and Shri Vikek Vijayrao Itankar vide ferfar No. 6053 dt. 03/07/2025 for Plot No. 111 area admeasuring 108.04 Sq. Mtrs.
9. Copy of 7/12 mutated in the name of Shri Umesh Udhav Payadalwar, Shri Roshan Birbal Patil, Shri Vijay Wasudevraoji Itankar, Shri Satish Santoshrao Patil, Shri Sunil Satish Shahu, Shri Harishchandra Ikhar, Shri Prakash Harishchandra Mondhe, Shri Rajesh Chindhuji Kawale, Shri Sunil Shripat Bodi, Shri Nagorao Krushnaji Ikhar and Shri Vikek Vijayrao Itankar vide ferfar No. 6053 dt. 03/07/2025 for Plot No. 112 area admeasuring 91.78 Sq. Mtrs.
10. Copy of RL Letter No. 1900/20250205370/528 dt. 30/07/2025 issued by Nagpur Improvement Trust, Nagpur for Plot No. 111.
11. Copy of RL Letter No. 1900/20250205370/525 dt. 30/07/2025 issued by Nagpur Improvement Trust, Nagpur for Plot No. 112.

12. Copy of registered Sale Deed bearing No. NGN-3-7413-2025 dt. 11/09/2025 between Shri Vijay Wasudevraoji Itankar, Shri Vikek Vijayrao Itankar, Shri Satish Santoshrao Patil, Shri Sunil Shripat Bodi, Shri Sunil Satish Shahu, Shri Rajesh Chindhuji Kawale, Shri Prakash Harishchandra Mondhe, Shri Nagorao Krushnaji Ikhar Shri Umesh Udhav Payadalwar through POA holder Shri Roshan Birbal and Shri Harishchandra Ikhar in favour of Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar for Plot No. 111 and 112.
13. Copy of Sale Deed Draft between Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar in favour of Shri Akshay Ramesh Girhepunje.
14. Original Title Search Report issued by Adv. Vijay S. Deshpande, dt. 18/09/2026.

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:**

Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar Nagpur acquired title and interest over the property under search.

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

NO Recent 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, Kamptee** vide **Receipt No. MH010442450202627E and MH010442248202627E dated 18/09/2026**, 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 Kamptee.

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) **Lispens:**

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 **Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar** 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.

I have verified all the documents from the original documents/records which has been provided to me by **Shri Prakash Wasudevrao Itankar, Shri Nagorao Krushnaji Ikhar, Shri Rajesh Chindhuji Kawale, Shri Umesh Udhav Payadalwar**.

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

Place: - Nagpur
Date: 18/09/2026

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

Digitally signed by ADVOCATE
VIJAY S. DESHPANDE
DN: cn=ADVOCATE VIJAY S.
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