

PRAVIN D SANGVIKAR
ADVOCATE

"SAMADHAN", N-7, R-28, H-
 15/28, MHADA, H.I.G., CIDCO
 AURANGABAD.

MOBILE NO. 9890337164

LEGAL SCRUTINY REPORT

LAN No:

Date: 30.09.2026

To
The Credit Manager
ICICI HFC Ltd.
Aurangabad.

Dear Sir/Madam,

**Legal Scrutiny Report in respect of the file of Shri Ajay Limbaji Kedare and
 Smt Savita Ajay Kedare
 Application No. 77000338227**

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant /Borrower / s : Shri Ajay Limbaji Kedare**
- 2. Name of the Co-applicant / s: (if any): Smt Savita Ajay Kedare**
- 3. Type of Loan : HL**
- 4. Purpose of Loan: Micro Lap BT + TOP UP**
- 5. Name of the Property Owner /s: Shri Ajay Limbaji Kedare**
- 6. Description of the Property (with Boundaries):**

All that piece and parcel of **Gram Panchayat Milkat No. 1083 (Old Property No. 153 and 693)**, admeasuring 81.94 Square Meters (encompassing a Built-up House Area of 46.46 Square Meters and Open Space Area of 35.48 Square Meters), situated on Land Gat No. 153, Village Mudhalwadi, Taluka Paithan, District Aurangabad, Maharashtra, 431107 bounded as under:

East: Property of Manohar Sonawane

West: Property of A. K. Patil

South: Road

North: Property of J. N. Umedal

- 7. Nature / Status of the Property: Residential**
- 8. Type of Property: Free Hold**

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION: (SPECIFY THE DOCUMENTS ARE ORIGINAL OR XEROX)

- 1. Copy of Non-Agricultural (NA) Order No. 44, issued by the Additional Collector, Aurangabad dated 11/03/1992.**

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2. Copy of Index II / Registered Transfer Deed No. 2337/2004 dated 13/04/2004 executed by Shri Pradeep Prafullachand Saraf in favour of Shri Sahebrao Dhanraj Patil.
3. Copy of Index II / Registered Transfer Deed No. 1324/2009 dated 09/03/2009 executed by Shri Sahebrao Dhanraj Patil in favour of Smt Vandabai Jaysing Shinde.
4. Copy of Registered Sale Deed No. 3528/2018 dated 03/05/2018 executed by Smt Vandabai Jaysing Shinde in favour of Shri Ajay Limbaji Kedare.
5. Copy of Gram Panchayat Assessment Register Extract (Namuna-8) for Milkat No. 1083, issued by Gram Panchayat Mudhalwadi, dated 06/04/2018.
6. Copy of Boundary Certificate, issued by Gram Panchayat Mudhalwadi, dated 03/05/2018.
7. Copy of Release Deed No. 4716/2020 with ORR No. 8056 and Index II, registered on 21/09/2020.
8. Copy of Namuna No. 8, issued by Local Authority, dated 02/02/2021.
9. Copy of Tax Receipt, issued by Local Authority, dated 03/02/2021.
10. Copy of Construction Permission, issued by Local Authority, dated 16/02/2021.
11. Copy of Construction Plan, issued by Local Authority, dated 16/02/2021.
12. Copy of Mortgage Deed No. 5532/2021 dated 03/09/2021 executed by Hiranandani Financial Services Pvt Ltd.
13. Copy of List of Documents (LOD) issued by Muthoot Housing Finance Ltd, dated 04/12/2023.
14. Copy of List of Documents (LOD) Letter issued by Hiranandani Financial Services Private Limited, dated 28/08/2026.
15. Copy of Release Deed No. 3092 by SBI Bank (Date not explicitly available in document).
16. Copy of Release Deed by Muthoot Housing Fin Ltd (Date not explicitly available in document).
17. Copy of No Dues of Muthoot Housing Fin Ltd (Date not explicitly available in document).

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

1. The historical tracing of the title of the scheduled property demonstrates that Shri Sunil Navratlal and others were the absolute, original owners and peaceful possessors of the larger agricultural tract of land admeasuring 6 Acres, situated at Gut No. 153, Village Mudhalwadi, Taluka Paithan, District Aurangabad. In their

earnest desire to utilise the said land for residential development, the first owners dutifully submitted an application to the competent revenue authority. Upon due statutory inquiry and rigorous evaluation, the Additional Collector of Aurangabad graciously accorded non-agricultural permission for the said land for residential purposes via a Non-Agricultural (NA) Order dated 11/03/1992. The layout was subsequently demarcated and subdivided into well-defined residential plots, with due sanctions graciously accorded by the Assistant Director of Town Planning, Aurangabad, under layout approval letter No. 994 dated 14/02/1992 **(Ref: Non-Agricultural Order, 11/03/1992, Office of the Collector, Aurangabad).**

2. That, thereafter, a missing link in the documentary chain is critically observed, as the precise devolution of title and conveyance mechanism from Shri Sunil Navratlal and others to Mr. Shri Pradeep Prafullachand Saraf in respect of Plot No. 25 has not been established from the documents provided. However, the subsequent chronological chain remains traceable. By a Registered Sale Deed bearing No. 2337/2004 dated 13/04/2004, executed between Mr. Shri Pradeep Prafullachand Saraf as the vendor and Mr. Shri Sahebrao Dhanraj Patil as the purchaser, the vendor lawfully sold and transferred an open space out of Plot No. 25, admeasuring 98 Square Meters, situated at Mouje Mudhalwadi. The said transaction was lawfully consummated for an aggregate consideration of INR 47,500 (Rupees Forty-Seven Thousand Five Hundred Only) **(Ref: Registered Sale Deed, 13/04/2004, Registration No. 2337/2004, Sub-Registrar Paithan).**
3. In a subsequent transaction, by a Registered Sale Deed bearing No. 1324/2009 dated 09/03/2009, executed between Mr. Shri Sahebrao Dhanraj Patil as the vendor and Mrs. Smt Vandabai Jaysing Shinde as the purchaser, the property comprising half a portion of Plot No. 25, admeasuring 99 Square Meters and bearing Gram Panchayat No. 693, was absolutely transferred and devolved upon Mrs. Smt Vandabai Jaysing Shinde. This conveyance was validly effectuated for a total agreed consideration of INR 2,90,000 (Rupees Two Lakh Ninety Thousand Only) **(Ref: Registered Sale Deed, 09/03/2009, Registration No. 1324/2009, Sub-Registrar Paithan).**
4. That, finally, by a Registered Sale Deed bearing No. 3528/2018 dated 03/05/2018, executed between Mrs. Smt Vandabai Jaysing Shinde as the vendor and Mr. Shri Ajay Limbaji Kedare as the purchaser, the scheduled property, now

identified as Gram Panchayat Milkat No. 1083, admeasuring 81.94 Square Meters encompassing a constructed brick and clay house alongside an open space, was absolutely assigned, sold, and conveyed to Mr. Shri Ajay Limbaji Kedare. The agreed consideration for this esteemed transaction was INR 5,00,000 (Rupees Five Lakh Only), which was duly acknowledged as received by the vendor in cash. Thus, Mr. Shri Ajay Limbaji Kedare acquired an absolute, clear, and marketable title over the scheduled property, and his name was subsequently mutated in the statutory revenue records, including the Gram Panchayat Assessment Register and Boundary Certificate **(Ref: Registered Sale Deed, 03/05/2018, Registration No. 3528/2018, Joint Sub-Registrar-1 Paithan).**

5. It is further seen from the record that Mr. Shri Ajay Limbaji Kedare previously availed a financial loan from financial institutions and against that loan, deposited the original title deeds. The authority issued a List of Documents (LOD) in that respect. It is evidenced that previous charges by SBI Bank and Muthoot Housing Finance Ltd were officially released via respective registered Release Deeds (including No. 4716/2020 and No. 3092). However, a Registered Mortgage Deed bearing No. 5532/2021 dated 03/09/2021 subsists in favour of Hiranandani Financial Services Private Limited, thereby establishing an existing charge over the property (Ref: List of Documents LOD, 28/08/2026, Hiranandani Financial Services Private Limited)

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

PART V: OTHER PROVISIONS:

- 5.1 Whether provisions of urban land ceiling act are applicable? **NA**
- 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? **Not Produce before me**
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **Yes 13 Years**
- 5.7 Whether required documents are available for creating mortgage? **Yes**

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- 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** (remaining period)
- 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, it is applicable**
- 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? **NA**
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? **NA**
- 5.17 Whether POA as recorded in 5.15 is registered? **NA**
- 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 **NA**
- 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 **NA**
- 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. Pravin D. Sangvikar**
 Search Report Date: **30.09.2026**
 Note:
- 5.21 Whether EC is obtained? **Yes**
 EC Details: **No**
 No. of Years EC Obtained:
 Any Encumbrance to Specify: **Yes, charge of Hiranandani Financial Services Private Limited**
 EC Applied by:

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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 registered/equitable mortgage and the documents of title referred to above are perfect evidence of the title and that if the said registered/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 Mr./Ms **Shri Ajay Limbaji Kedare** as has/would derive a valid, clear, marketable and unencumbered title in the property/ies stated above.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower Mr./Ms. **Shri Ajay Limbaji Kedare and Smt Savita Ajay Kedare** as the following original documents to be collected by ICICI HFC for creation of registered/equitable mortgage of the said property: -

The following documents needs to be submitted prior to disbursal of loan/at the time of disbursement of the loan: -

1. Original LOD issued by Hiranandani Financial Services Private Limited, dated 28/08/2026

Following document are required for post disbursal

1. Certified copy of Sale Deed No. 2337/2004 dated 13/04/2004 executed by Shri Pradeep Prafullachand Saraf in favour of Shri Sahebrao Dhanraj Patil.
2. Original Registered Sale Deed No. 3528/2018 dated 03/05/2018 executed by Smt Vandabai Jaysing Shinde in favour of Shri Ajay Limbaji Kedare.
3. Original Gram Panchayat Assessment Register Extract (Namuna-8) for Milkat No. 1083, issued by Gram Panchayat Mudhalwadi, dated 06/04/2018.
4. Original Boundary Certificate, issued by Gram Panchayat Mudhalwadi, dated 03/05/2018.
5. Original Release Deed No. 4716/2020 with ORR No. 8056 and Index II, registered on 21/09/2020.
6. Original Namuna No. 8, issued by Local Authority, dated 02/02/2021.
7. Original Tax Receipt, issued by Local Authority, dated 03/02/2021.
8. Original Construction Permission, issued by Local Authority, dated 16/02/2021.
9. Original Construction Plan, issued by Local Authority, dated 16/02/2021.
10. Original Released Deed to be executed Hiranandani Financial Services Pvt Ltd. in favour of Shri Ajay Limbaji Kedare

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11. Original List of Documents (LOD) issued by Muthoot Housing Finance Ltd, dated 04/12/2023.
12. Original Release Deed No. 3092 by SBI Bank (Date not explicitly available in document).
13. Original Release Deed by Muthoot Housing Fin Ltd (Date not explicitly available in document).
14. Original No Dues of Muthoot Housing Fin Ltd (Date not explicitly available in document).
15. Original No Dues Certificate for loan repayment issued by Hiranandani Financial Services Pvt Ltd. in favour of Shri Ajay Limbaji Kedare

PRAVIN
DILIPRAO
SANGVIKAR

Digitally signed by PRAVIN
 DILIPRAO SANGVIKAR
 Issued by SignX
 sub-CA for Class 3 Individual 2022

Adv. Pravin D. Sangvikar

Note: - (It is presumed that documents and information submitted is genuine and present report is prepared as per the best of our know ledge, ability and on the basis of documents submitted and instructions given to us and record on the IGR website, if any loss suffered due to unavailable entries and corrupted files in the computer system/website of igrmaharashtra.gov.in, We should not be held responsible.

We do not claim any authenticity of the information which is out of our reach or kept deliberately out of our reach or the authenticity of the record, except Person/Bank/Financial Institution etc demanding no Person/Bank/Financial Institution etc including Person/Bank/Financial Institution etc claiming through it can claim the opinion.

It is exclusively prepared for the Person/Bank/Financial Institution etc demanding herein. In the process of legal verification of documents, we have relied upon the veracity of contents of documents and have assumed the identity and signatures of the parties, Govt. officers/officials to deeds, documents etc as authentic. All the documents are returned herewith without keeping copies of it,

if any further clarification is required, Please Check and Confirm the Sanction Plan of Building Floor and Completion if there is any Duplication found in both Sanction Plan of Building Floor and Completion, I am not liable for the same.

PRAVIN
DILIPRAO
SANGVIKAR

Digitally signed by PRAVIN
 DILIPRAO SANGVIKAR
 Issued by SignX
 sub-CA for Class 3 Individual 2022

Adv. Pravin D. Sangvikar