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LEGAL SCRUTINY REPORT

Date – 22/08/2026

Ref. No. VSD/ICICI-HFC/AUG-26

APP. NO: - 77000338034

APS NO. 10319129

To,

ICICI Home Finance Ltd.,

Nagpur.

Dear Sir / Madam,

Legal Scrutiny Report in respect of the file of Jay Mohanlal Fabyani.

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrowers : Jay Mohanlal Fabyani**
- 2. Name of the Co-applicant/s (if any) : Poonam Jay Fabyani**
- 3. Type of Loan : Regular Non Home Loan**
- 4. Purpose of Loan : LAP BT + Top Up**
- 5. Name of the Property Owner/s : Jay Mohanlal Fabyani**
- 6. Description of the Property (with boundaries):**

All that piece and parcel of Non Agriculture land at **Plot No. 53, total area admeasuring 167.22 Sq.Mtrs.** being a portion of entire land at **Gat No. 561/4/2 (Old Kh. No. 95/5/4) of Mouza Bhandara Khas**, P. H. No. 16, Thak No. 130, within the limits of Nagar Parishad Bhandara, Tahsil & District Bhandara and the plot is bounded as under: -

On the East	-	Layout Road
On the West	-	Plot No. 48
On the North	-	Plot No. 54
On the South	-	Plot No. 52

- 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 NA Order in Rev Case No. 81/NAP-34/91-92, Bhandara (Khas), dt.20/07/1992 issued by Addissional Collector Bhandara.
2. Copy of Layout Plan.
3. Copy of 7/12 mutated in the name of Shri Ganesh Govardhandas Sirwani vide Ferfar No. 7856, dt.06/05/2015.

4. Copy of registered Correction Deed bearing No. BDR-1557-2021, dt.12/03/2021 between Shri Ganesh Govardhandas Sirwani in favour of Jay Mohanlal Babyani.
5. Copy of List of Documents issued by AU Small Finance Bank Ltd. on 20/08/2021.
6. Original Title Search Report issued by Adv. Vijay S. Deshpande, dt.24/08/2026.

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

On verification of the above mentioned document and title E-Search carried out by me I am of the opinion that initially the land at Gat No. 561/4/2 (Old Kh. No. 95/5/4), area admeasuring 3000 Sq.Mtrs. of Mouza Bhandara Khas, P. H. No. 16, Thak No. 130, Tahsil & District Bhandara was owned & possessed by Shri Sayyad Jalpukar Ali S/o. Abdul Ali who submitted the Application for conversion of said land into Non-Agriculture before the Collector Bhandara and the Additional Collector Bhandara in the Rev. case No. 81/NAP-34/91-92, Mouza Bhandara Khas vide is Order dt.20/07/1992 granted the permission of Non-Agriculture purpose for Residential use to the Applicant.

Whereas, from the searches made it is observe that Plot No. 52 and 53 area admeasuring 334.43 Sq. Mtrs. was owned by Shri Bajirao Domaji Nadange in the year 2001 and by registered Sale deed No. BDR-1092-2001, dt.28/05/2001 he has transferred it in favour of Smt. Devika Zamsingh Rahgandale. Smt. Devika Zamsingh Rahgandale further transferred the property have Plot No. 52 and 53 in favour of Pankaj Suresh Kolhe by Sale Deed No. BDR-2035-2014, dt.22/05/2014 and Pankaj Suresh Kolhe further transferred it in favour of Ganesh Govardhandas Sirvani by re registered Sale Deed No. BDR-1279-2015, dt.10/04/2015 and accordingly Plot No. 53 area admeasring 167.22 Sq.Mtrs. is transferred in his name is mutated on the 7/12 records vide feerfar No. 7856, dt.06/05/2015 and prior to this name of Shri Pankaj Suresh Kolhe is also mutated on the 7/12 records for Plot No. 53 vide Ferfar No. 7640, dt.31/07/2014.

Whereas, later on Shri Ganesh Govardhadas Sirvani transferred Plot No. 53 area admeasuring 167.22 Sq.mtrs. in favour of Shri Jay Mohanlal Fabyani by registered Sale Deed No. BDR-1669-2018, dt.11/05/2018 however the souther side boundary instead of mention in Plot No. 52 a layout road was showned and is subsequently corrected by a registered Deed of Correction bearing No. BDR-1557-2021, dt.12/03/2021 and accordingly Jay Mohanlal Fabyani becomes the owner of the scheduled property, which is presently mortgage with AU Small Finance Bank Ltd. as per their List of Documents dt.20/08/2021 and the Original Title Deeds are in their custody.

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 **Jay Mohanlal Fabyani** is the owner of the schedule of property and **he/she/they** are having valid, clear and marketable title over the schedule property. Except that of **AU Small Finance Bank Ltd.**
- b) That during the course of my inspection, I came across to entry as to encumbrance and charges over the said property the charges of **AU Small Finance Bank Ltd.**, the schedule of property is free from all sort of encumbrances, charges, lien etc. **except the charges of AU Small Finance Bank Ltd.** and the owner is 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. On release from the charges of **AU Small Finance Bank Ltd..**
- 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
Recent Tax paid receipt 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
On release of property of charges of AU Small Finance Bank Ltd..
- 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	: 25/08/2026
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 **Jay Mohanlal Fabyani** has/would derive a valid, clear, marketable and unencumbered title in the property stated above, I certify this as my valid report.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co-Borrower **Jay Mohanlal Fabyani**.

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 NA Order in Rev Case No. 81/NAP-34/91-92, Bhandara (Khas), dt.20/07/1992 issued by Addissional Collector Bhandara.
2. Copy of Layout Plan.
3. Copy of 7/12 mutated in the name of Jay Mohanlal Fabyani.
4. Original List of Documents issued by AU Small Finance Bank Ltd.
5. Original recent Tax paid receipt issued by Nagar Parishad Bhandara.
6. Original Tax Assessment issued by Nagar Parishad Bhandara.

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

1. Original registered Sale Deed bearing No. BDR-1092-2001, dt.28/05/2001 between Shri Bajirao Domaji Nadange in favour of Sau. Devika Zamsingh Rahgandale.
2. Original registered Sale Deed bearing No. BDR-2035-2014, dt.22/05/2014 between Sau. Devika Zamsingh Rahgandale in favour of Shri Pankaj Suresh Kolhe.
3. Original registered Sale Deed bearing No. BDR-1279-2015, dt.10/04/2015 between Shri Pankaj Suresh Kolhe in favour of Shri Ganesh Govardhandas Sirwani.
4. Original registered Sale Deed bearing No. BDR-1669-2018, dt.11/05/2018 between Shri Ganesh Govardhandas Sirwani in favour of Jay Mohanlal Fabyani.
5. Original registered Correction Deed bearing No. BDR-1557-2021, dt.12/03/2021 between Shri Ganesh Govardhandas Sirwani in favour of Jay Mohanlal Fabyani.
6. Original No Dues Certificate issued by AU Small Finance Bank Ltd.

Remarks, if any: -

Enclosure: - Search Receipt No. MH009022113202627E, dt.25/08/2026.

Place: - Nagpur
Date: 25/08/2026

Yours faithfully,

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

Digitally signed by ADVOCATE
VIJAY S. DESHPANDE
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RES:

63, Bajiprabhu Nagar,
 Nagpur-440 033

Date – 25/08/2026

TITLE SEARCH & VERIFICATION REPORT

Name of the Borrower: - Jay Mohanlal Fabyani, R/o. Bhandara.

I/we Shri Vijay S. Deshpande, Advocate has investigated the title of - **Jay Mohanlal Fabyani Bhandara** of the immovable properties situated at Bhandara 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 Bhandara** 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 piece and parcel of Non Agriculture land at **Plot No. 53, total area admeasuring 167.22 Sq.Mtrs.** being a portion of entire land at **Gat No. 561/4/2 (Old Kh. No. 95/5/4) of Mouza Bhandara Khas**, P. H. No. 16, Thak No. 130, within the limits of Nagar Parishad Bhandara, Tahsil & District Bhandara and the plot is bounded as under: -

On the East	-	Layout Road
On the West	-	Plot No. 48
On the North	-	Plot No. 54
On the South	-	Plot No. 52

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

On verification of the above mentioned document and title E-Search carried out by me I am of the opinion that initially the land at **Gat No. 561/4/2 (Old Kh. No. 95/5/4), area admeasuring 3000 Sq.Mtrs.** of Mouza Bhandara Khas, P. H. No. 16, Thak No. 130, Tahsil & District Bhandara was owned & possessed by Shri Sayyad Jalpukar Ali S/o. Abdul Ali who submitted the Application for conversion of said land into Non-Agriculture before the Collector Bhandara and the Additional Collector Bhandara in the Rev. case No. 81/NAP-34/91-92, Mouza Bhandara Khas vide is Order dt.20/07/1992 granted the permission of Non-Agriculture purpose for Residential use to the Applicant.

Whereas, from the searches made it is observe that Plot No. 52 and 53 area admeasuring 334.43 Sq. Mtrs. was owned by Shri Bajirao Domaji Nadange in the year 2001 and by registered Sale deed No. BDR-1092-2001, dt.28/05/2001 he has transferred it in favour of Smt. Devika Zamsingh Rahgandale. Smt. Devika Zamsingh Rahgandale further transferred the property have Plot No. 52 and 53 in favour of Pankaj Suresh Kolhe by Sale Deed No. BDR-2035-2014, dt.22/05/2014 and Pankaj Suresh Kolhe further transferred it in favour of Ganesh Govardhandas Sirvani by re registered Sale Deed No. BDR-1279-2015, dt.10/04/2015 and accordingly Plot No. 53 area admeasuring 167.22 Sq.Mtrs. is transferred

in his name is mutated on the 7/12 records vide feerfar No. 7856, dt.06/05/2015 and prior to this name of Shri Pankaj Suresh Kolhe is also mutated on the 7/12 records for Plot No. 53 vide Ferfar No. 7640, dt.31/07/2014.

Whereas, later on Shri Ganesh Govardhas Sirvani transferred Plot No. 53 area admeasuring 167.22 Sq.mtrs. in favour of Shri Jay Mohanlal Fabyani by registered Sale Deed No. BDR-1669-2018, dt.11/05/2018 however the souther side boundary instead of mention in Plot No. 52 a layout road was showned and is subsequently corrected by a registered Deed of Correction bearing No. BDR-1557-2021, dt.12/03/2021 and accordingly Jay Mohanlal Fabyani becomes the owner of the scheduled property, which is presently mortgage with AU Small Finance Bank Ltd. as per their List of Documents dt.20/08/2021 and the Original Title Deeds are in their custody.

Whereas, links in the title history of last 13 years of chain of title has not been established. All the transactions which have taken place at Bhandara have been verified from the relevant records of the Registrar, Revenue Department etc. at **Bhandara**; 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 charges of **AU Small Finance Bank Ltd.**, the schedule of property is free from all sort of encumbrances, charges, lien etc. except the charges of **AU Small Finance Bank Ltd.** and the owner is having clear, valid and marketable title over the scheduled property and that the present owner **Jay Mohanlal Fabyani**, R/o. Bhandara 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 **Jay Mohanlal Fabyani** Bhandara becomes the owner of the above said plot. Hence, accordingly, **Jay Mohanlal Fabyani** Bhandara 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 NA Order in Rev Case No. 81/NAP-34/91-92, Bhandara (Khas), dt.20/07/1992 issued by Addissional Collector Bhandara.
2. Copy of Layout Plan.
3. Copy of 7/12 mutated in the name of Shri Ganesh Govardhandas Sirwani vide Ferfar No. 7856, dt.06/05/2015.
4. Copy of registered Correction Deed bearing No. BDR-1557-2021, dt.12/03/2021 between Shri Ganesh Govardhandas Sirwani in favour of Jay Mohanlal Babyani.
5. Copy of List of Documents issued by AU Small Finance Bank Ltd. on 20/08/2021.

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 and has been duly mutated in the 7/12 revenue records.

5. Possession:

Jay Mohanlal Fabyani Bhandara acquired title and interest over the property under search.

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

NO Recent 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, Bhandara** for the period of last 13 (Thirteen) Years by depositing necessary Search Fees in the Office of the **Sub Registrar, Bhandara** vide **Receipt No. MH009022113202627E dated 25/08/2026**, 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 Bhandara**.

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) Lispendens:

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 **except the charges of AU Small Finance Bank Ltd.** 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 **Jay Mohanlal Fabyani** is 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, **except the charges of AU Small Finance Bank Ltd..**

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 **except the charges of AU Small Finance Bank Ltd..**

I have verified all the documents from the original documents/records which has been provided to me by **Jay Mohanlal Fabyani**. Hence, I therefore issue this Inspection report and Title Verification Search Certificate.

Place: - Nagpur
Date: 25/08/2026

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

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