

Legal Alliance Services

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LEGAL SCRUTINY REPORT

File No. SF/2026/September/ 34

Dated :- 23/09/2026

App No. 77000344788

LOS No:- 10325439

To,

ICICI HFC LTD,

NAGPUR

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Mr. Amit Ashok Bhivgade

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s: Mr. Amit Ashok Bhivgade**
- 2. Name of the Co-applicant/s: (if any): Ashok Tulsiram Bhivgade**
- 3. Type of Loan: Regular Home loan**
- 4. Purpose of Loan: Builder Plot Purchase**
- 5. Name of the Property Owner/s: M/s Luxora Infrastructure Private Limited**
- 6. Description of the Property (with Boundaries):**

The Willows 2, of

Plot No 1 Having Adm Area 511.98 Sq Mtrs Kh No 66/1+2, 67, 68, 69, 70, 51, 76 Total Plottable Area 23089.98 Sq Mtrs Being A Portion Of Entre Area Known As **Ensaara Metropark** All those pieces and parcels of lands comprising of Kh. Survey Gat Nos. 50, 51, 56/2, 65/4, 65/5, 66/1 (Part), 66/2 (Part), 67, 68 (Part), 69, 70(Part), 73/2 (Part), 74, 75/1, 75/3, 75/4, 76 (Part), 77/2 (Part), 78 (Part), 79 (Part), 80/2, 80/3, 81/2 (Part), 81/2/1 (Part), 81/2/4 (Part), 81/2/5 (Part), 81/2/6 (Part), 82, 83, 85/1 (Part), 85/2 (Part), 85/3 (Part), 90/1 (Part), 90/2 (Part), 91 (Part), 92 (Part), 93 (Part), 94 (Part), 95/A, 95/B (Part), 96/1, 96/2, 96/3, 96/4, 97/1, 97/2, 97/3, 97/4, 98, 99/1, 99/2, 100/2, 101/1, 101/2, 102, 103, 104/1 (Part), 104/2 (Part), 105/2 (Part), 106/2 (Part), 107 (Part), 108/2 (Part), 108/3 (Part)

together admeasuring about 54 Hectare known as Ensaara Property in Village: Mouza Pipla, P. H. NO. 38, Tahsil Nagpur (Gramin) District: Nagpur.

bounded as under:-

ON THE EAST	Road
ON THE WEST	Road
ON THE NORTH	Road
ON THE SOUTH	Plot no 2

7. Nature / Status of the Property: Freehold

8. Type of Property: Residential

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

1. Sale Deed Dt. 15/05/2008, Sr No 2788, Sub Reg No 7 From Shri Navneet Shyamsunder Kothari To M/S Luxora Infrastructure Private Limited
2. Sale Deed Dt. 15/05/2008, Sr No 2783, Sub Reg No 7 From Shri Rajkumar Goerdhandas Chandak To M/S Luxora Infrastructure Private Limited
3. Sale Deed Dt. 15/05/2008, Sr No 2785, Sub Reg No 7 From Goverdhandas Orchards Pvt Ltd. To M/S Luxora Infrastructure Private Limited
4. Sale Deed Dt. 20/06/2011, Sr No 4531, Sub Reg No 7 From Vedbhumai Buikders And Developers Pvt Ltd To M/S Luxora Infrastructure Private Limited
5. Sale Deed Dt. 30/05/2011, Sr No 4012, Sub Reg No 7 From Cadence Orchards Pvt Ltd. To M/S Luxora Infrastructure Private Limited
6. Na Order Dt. 08/07/2020 From Collector Nagpur To M/S Luxora Infrastructure Private Limited
7. Rera certificate no P50500014787 Dt. 02/01/2018 From Maharashtra Real Estate Regulatory Authority To M/S Luxora Infrastructure Private Limited
8. LOD dt 19/03/2024 of Bank O badoda
9. mortgage with IDBI Trusteeship Ltd. vide mortgage deed dt 21/11/2017, sr no 3289, sub reg no 7.

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

that the said land bearing Kh. Survey Gat Nos. 50, 51, 56/2, 65/4, 65/5, 66/1 (Part), 66/2 (Part), 67, 68 (Part), 69, 70(Part), 73/2 (Part), 74, 75/1, 75/3, 75/4, 76 (Part), 77/2 (Part), 78 (Part), 79 (Part), 80/2, 80/3, 81/2 (Part), 81/2/1 (Part), 81/2/4 (Part), 81/2/5 (Part), 81/2/6 (Part), 82, 83, 85/1 (Part), 85/2 (Part), 85/3 (Part), 90/1 (Part), 90/2 (Part), 91 (Part), 92 (Part), 93 (Part), 94 (Part), 95/A, 95/B (Part), 96/1, 96/2, 96/3, 96/4, 97/1, 97/2, 97/3, 97/4, 98, 99/1, 99/2, 100/2, 101/1, 101/2, 102, 103, 104/1 (Part), 104/2 (Part), 105/2 (Part), 106/2 (Part), 107 (Part), 108/2 (Part), 108/3 (Part) together admeasuring about 54 Hectare known as Ensaara Property in Village: Mouza Pipla, P. H. NO. 38, Tahsil Nagpur (Gramin) District: Nagpur was originally belonged to M/S Luxora Infrastructure Private Limited

whereas M/S Luxora Infrastructure Private Limited has acquired the said land vide sale deed dt mentioned as under

Survey no.	Previous owner	Sale deed
87	Pusaram Mahadev Bhoyar	22/3/2013 serial no. 3460 in the office 10
104/1 (Part)	Rambhau Aabaji Bhoyar	22/3/2013 serial no. 3459 in the office 10
79 (Part)	Kisan Motiramji Khopade	31/1/2012 serial no. 753 in the sub reg. 7
78 (Part)	Kisan Motiramji Khopade	31/1/2012 serial no. 752 in the sub reg. 7
77/2 (Part)	Shobha Kisan Khopade and Shri. Shrikant Kisan Khopade	31/1/2012 serial no. 754 in the sub reg. 7
75/1	Sanjay Dulichand Kothari,	20/6/2011 serial no. 4530 in the sub reg. 7
80/3	Sanjay Dulichand Kothari,	20/6/2011 serial no. 4530 in the sub reg. 7
95/B (Part),	Sanjay Dulichand Kothari,	20/6/2011 serial no. 4530 in the sub reg. 7
85/3 (Part),	Goverdhan Orchards pvt ltd	30/5/2011 serial no. 4011 in the office of sub reg. 7
85/1 (Part)	Goverdhan Orchards pvt ltd	30/5/2011 serial no. 4011 in the office of sub reg. 7
82	Goverdhandas Narsinghdas Chandak HUF	15/5/2008 serial no. 2784 in the office of sub reg. 7
101/1	Goverdhandas Narsinghdas Chandak HUF	15/5/2008 serial no. 2784 in the office of sub reg. 7
90/2 (Part)	Goverdhandas Narsinghdas Chandak HUF	15/5/2008 serial no. 2784 in the office of sub reg. 7
93 (Part),	Goverdhandas Narsinghdas Chandak HUF	15/5/2008 serial no. 2784 in the office of sub reg. 7
92 (Part),	Goverdhandas Narsinghdas Chandak HUF	15/5/2008 serial no. 2784 in the office of sub reg. 7
50	Cadence Orchards pvt ltd	15/5/2008 serial no. 2787 in the office of sub reg. 7
90/1 (Part),	Cadence Orchards pvt ltd	15/5/2008 serial no. 2787 in the office of sub reg. 7
106/2 (Part)	Cadence Orchards pvt ltd	15/5/2008 serial no. 2787 in the office of sub reg. 7
74	Navneet Shymsunder Kothari	15/5/2008 serial no. 2788 in the sub reg. Office 7
75/3	Navneet Shymsunder Kothari	15/5/2008 serial no. 2788 in the sub reg. Office 7
75/4	Navneet Shymsunder Kothari	15/5/2008 serial no. 2788 in the sub reg. Office 7
94 (Part)	Navneet Shymsunder Kothari	15/5/2008 serial no. 2788 in the sub reg. Office 7
95/A	Navneet Shymsunder Kothari	15/5/2008 serial no. 2788 in the sub reg. Office 7
97/1	Navneet Shymsunder Kothari	15/5/2008 serial no. 2788 in the sub reg. Office 7
98	Navneet Shymsunder Kothari	15/5/2008 serial no. 2788 in the sub reg. Office 7
101/2	Navneet Shymsunder Kothari	15/5/2008 serial no. 2788 in the sub reg. Office 7
107 (Part)	Navneet Shymsunder Kothari	15/5/2008 serial no. 2788 in the sub reg. Office 7
65/5	Navneet Shymsunder Kothari	15/5/2008 serial no. 2788 in the sub reg. Office 7
65/4,	Goverdhan Orchards Pvt	15/5/2008 serial no. 2785 in the sub reg.

	Ltd	Office 7
66/1 (Part)	Goverdhan Orchards Pvt Ltd	15/5/2008 serial no. 2785 in the sub reg. Office 7
66/2 (Part)	Goverdhan Orchards Pvt Ltd	15/5/2008 serial no. 2785 in the sub reg. Office 7
108/3 (Part)	Goverdhan Orchards Pvt Ltd	15/5/2008 serial no. 2785 in the sub reg. Office 7
97/2	Cadence Finance Company Pvt Ltd	15/5/2008 serial no. 2786 in the sub reg. Office 7
100/2	Cadence Finance Company Pvt Ltd	15/5/2008 serial no. 2786 in the sub reg. Office 7
102	Cadence Finance Company Pvt Ltd	15/5/2008 serial no. 2786 in the sub reg. Office 7
105/2 (Part)	Cadence Finance Company Pvt Ltd	15/5/2008 serial no. 2786 in the sub reg. Office 7
56/2	Rajkumar Goverdhandas Chandak	15/5/2008 serial no. 2783 in the office of sub reg. 7
70(Part)	Rajkumar Goverdhandas Chandak	15/5/2008 serial no. 2783 in the office of sub reg. 7
83	Rajkumar Goverdhandas Chandak	15/5/2008 serial no. 2783 in the office of sub reg. 7
91 (Part)	Rajkumar Goverdhandas Chandak	15/5/2008 serial no. 2783 in the office of sub reg. 7
68 (Part)	Cadence Orchards Pvt . Ltd	30/5/2011 serial no. 4012 in the office of sub reg. 7
96/1	Navneet Shymsunder Kothari	15/5/2008 serial no. 2788 in the sub reg. Office 7
96/2	Smt. Vanita Ramesh Sarode	22/3/2013 serial no. 3461 in the office 10 Nagpur
96/3	Rajkumar Goverdhandas Chandak	15/5/2008 serial no. 2783 in the office of sub reg. 7
96/3	Goverdhandas Narsinghdas Chandak HUF	15/5/2008 serial no. 2784 in the office of sub reg. 7
96/4	Navneet Shymsunder Kothari	15/5/2008 serial no. 2788 in the sub reg. Office 7
68	Cadence Orchards Pvt . Ltd	30/5/2011 Serial No. 4012 In The Office Of Sub Reg. 7
67	Cadence Orchards Pvt . Ltd	30/5/2011 Serial No. 4012 In The Office Of Sub Reg. 7
69	Navneet Shymsunder Kothari	15/5/2008 Serial No. 2788 In The Sub Reg. Office 7
70	Rajkumar Goverdhandas Chandak	15/5/2008 Serial No. 2783 In The Sub Reg. Office 7
51	Vedbhumi Builders And Developers Pvt Ltd	20/6/2011 Serial No. 4531 In The Sub Reg. 7
76 (Part)	Cadence Orchards Pvt . Ltd	30/5/2011 Serial No. 4012 In The Office Of Sub Reg. 7

- whereas Luxora Infrastructure has become the owner of entire land
- whereas Luxora Infrastructure has prepared a residential plan on the said land styled as Ensaara Metropark
- whereas the said land has been converted in to non agricultural use by the NA Order dt 08/07/2020
- whereas Luxora Infrastructure has curved a layout plan on the said land styled as **The Willows 2** of entire project known as Ensaara Metropark on 51(part), 67 Part, 69 part, 70 part

- whereas the said project is registered in MAHA RERA vide Rera certificate no P50500014787 Dt. 02/01/2018 From Maharashtra Real Estate Regulatory Authority To M/S Luxora Infrastructure Private Limited.
- whereas the name of the present owner has been duly mutated in revenue records.
- whereas the said property was mortgage with IFCI ltd. on Pari Pasu basis mortgage deed dt 27/02/2015, sr no 1813.
- whereas IFCI Ltd has assigned all its rights of the said land to Bank OF badoda and edelweiss assets reconstruction company ltd. vide is letter dt 20/02/2017.
- wherads the said property is bank of baroda and edelweiss assets reconstruction company ltd. mortgage deed dt 0.3/05/2017, sr no 3699, sub reg no 7 and mortgage deed dt 22/03/2013, sr n1592
- whereas as per LOD dt 19/03/2024 of Bank O badoda the said property is mortgage with IDBI Trusteeship Ltd. (mortgage with IDBI Trusteeship Ltd. vide mortgage deed (Debenture trust Deed) dt 21/11/2017, sr no 3289, sub reg no 7.)
- whereas the present owner has agree to sell the plot no 1 to Amit Ashok Bhivgade.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

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 years have been scrutinized; if not give reasons? **NO.** original documents not provide from bank for verification
- 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? **YES**
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? **YES**
- 5.17 Whether POA as recorded in 5.15 is registered? **YES**

5.18 Whether any prior permission /NOC /consent required from any Authority to mortgage the Property (Authority may be Govt. / Municipal Corporation / Land Development Authority / Industrial Development Authority / Society etc.). If permission is required, specify the name of the authority from whom permission/NOC is required and list all permission/ No objection required **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: - MH010743847202627U

Search Conducted Years: 13YRS

Name of the Advocate / Searcher: **ADV.SADDISH FRANCIS**

Search Report Date: 23/09/2026

Note:

5.21 Whether EC is obtained? _____

EC Details: -

No. of Years EC Obtained:

Any Encumbrance to Specify:

EC Applied by:

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 M/S Luxora Infrastructure Private Limited has/would derive a valid, clear, marketable and unencumbered title in the property/ies stated above subject to present mortgage of 1) **IDBI Trusteeship Ltd. and the title of the plot can be said free only after taking release letter of plot** from 1) **IDBI Trusteeship Ltd.**

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower Mr./Ms **Mr. Amit Ashok Bhivgade**

The following original documents to be collected by ICICI HFC for the creation of a 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. **Original Sale deed with RR from M/S Luxora Infrastructure Private Limited to Mr. Amit Ashok Bhivgade**
2. **original allotment letter M/S Luxora Infrastructure Private Limited to Mr. Amit Ashok Bhivgade**
3. **original possession letter M/S Luxora Infrastructure Private Limited to Mr. Amit Ashok Bhivgade**
4. **original NOC for mortgage M/S Luxora Infrastructure Private Limited to Mr. Amit Ashok Bhivgade**
5. **Original NOC for sale for individual plot from 1) IDBI Trusteeship Ltd.**

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6. **original Indemnity cum undertaking for no litigation pending relating to this property**
 7. **original affidavit for clear title subject to present mortgage of 1) IDBI Trusteeship Ltd..**
 8. **Copy of Latest 7/12 for plot no 1 in the name of present owner.**
 9. **Copy of ROC search M/S Luxora Infrastructure Private Limited**
 10. **copy of board resolution for sale M/S Luxora Infrastructure Private Limited**

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

1. **Original Release Letter of individual plot from 1) IDBI Trusteeship Ltd.**

REMARKS (if any):

- **the owner is a company ROC search is required**

**Saddish
Francis**

 Digitally signed by
Saddish Francis
Date: 2026.09.25
15:42:17 +05'30'
SADDISH FRANCIS
(Advocate)