



Rahul R. Zawar

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Advocate & Notary,

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Office – 401, Fourth Floor, Vishwakarma Sankul, Behind District Court, Near Govinda Rickshaw Stop, Jalgaon

LEGAL SCRUTINY REPORT

Application No.- 77000344930

Date: 28/08/2026

To,

ICICI Home Finance Company Ltd.

Branch Jalgaon

Dear Sir/ Madam,

Legal Scrutiny Report in respect of the file of **Bhushan Ulhas Whavale**

PART I: PROPERTY DETAILS

1	Name of the Applicant/Borrower/s	Bhushan Ulhas Whavale
2	Name of the Co-Applicant/s: (if any)	Ulhas Shankar Whavale
3	Type of Loan:	Micro LAP
4	Purpose of Loan:	-----
5	Name of the Property Owner/s: (Propose)	Ulhas Shankar Whavale
6	Description of the Property (with Boundaries):	
	All piece and parcel of Eastern Side Plot admeasuring area 80.00 Sq. Mtr. of Plot No. 11 having total admeasuring area 160.00 Sq. Mtr. out of Survey No. 15/4A of Bhusawal, Tal Bhusawal, Dist. Jalgaon.	
	East	Plot No. 10
	West	Remaining Area of Said Plot
	North	6 Mtr. Road
	South	Plot No. 8
7	Nature / Status of the Property:	Freehold
8	Type of Property:	Plot + Construction

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION

Sr. No.	Date & Document No.	Name of Documents	Whether Original/ Photocopy / Certified
1.	11/08/2005 D. No. 4147	Sale Deed With R.R.	Photocopy
2.	08/06/2005 D. No. 3065	Agreement to sale With R.R.	Photocopy
3.	25/08/2026	7/12 Extract	Photocopy
4.	25/08/2026	Mutation Entries	Photocopy
5.	22/12/1986	N.A. Order	Photocopy

	6.	25/09/2000	Commencement Certificate	Photocopy
	7.	25/09/2000	Approved Plan	Photocopy
PART III: FLOW OF TITLE OF PROPERTY: (HISTORY OF TITLE)				
A.	Property previously own by (Since 1986) Mangu Narayan Bharambe			
B.	Thereafter, Mangu Narayan Bharambe Obtain N. A. Permission from Hon'ble Collector, Jalgaon by Order No. JAMIN/1086/2177/1367 on dated 22/12/1986 regarding Survey No. 15/4A of Bhusawal, Tal. Bhusawal & Dist. Jalgaon.			
C.	As per M.E. No. 13802 on dated 03/06/1989 Mangu Narayan Bharambe Sold above property i.e. All piece and parcel of Plot No. 11 admeasuring area 160 Sq. Mtr. & Plot No. 13 out of Survey. No. 15/4A of Bhusawal, Tal. Bhusawal & Dist. Jalgaon, for consideration amount of Rs. 10,000/-to Dilip Chango Waghode By Sale Deed No. 2054 on dated 31/05/1989			
D.	As per M.E. No. 19395 on dated 24/04/1995 Dilip Chango Waghode Sold above property i.e. All piece and parcel of Eastern Side Plot admeasuring area 80.00 Sq. Mtr. of Plot No. 11 having total admeasuring area 160.00 Sq. Mtr. out of Survey No. 15/4A of Bhusawal, Tal Bhusawal, Dist. Jalgaon, for consideration amount of Rs. 18,000/-to Ramashankar Vishwanath Shukla By Sale Deed No. 948 on dated 08/03/1995			
E.	As per M.E. No. 23454 on dated 11/03/1999 Ramashankar Vishwanath Shukla Sold above property i.e. All piece and parcel of Eastern Side Plot admeasuring area 80.00 Sq. Mtr. of Plot No. 11 having total admeasuring area 160.00 Sq. Mtr. out of Survey No. 15/4A of Bhusawal, Tal Bhusawal, Dist. Jalgaon, for consideration amount of Rs. 26,000/-to Vandana Vasant Kavishwar By Sale Deed No. 1410 on dated 03/04/1997			
F.	Thereafter, Vandana Vasant Kavishwar obtains Commencement Certificate and approved plan regarding said property from Municipal Council, Bhusawal on dated 25/09/2000.			
G.	As per Agreement to Sale Vandana Vasant Kavishwar Made & Registered Agreement to Sale regarding above property i.e. All piece and parcel of Eastern Side Plot admeasuring area 80.00 Sq. Mtr. of Plot No. 11 having total admeasuring area 160.00 Sq. Mtr. out of Survey No. 15/4A of Bhusawal, Tal Bhusawal, Dist. Jalgaon, for consideration of Rs. 3,40,000/- accepting Rs. 25,000/- in favour of Ulhas Shankar Whavale By Agreement to Sale 3065 On dated 08/06/2025			
H.	As per Sale Deed Vandana Vasant Kavishwar Sold above property i.e. All piece and parcel of Eastern Side Plot admeasuring area 80.00 Sq. Mtr. of Plot No. 11 having total admeasuring area 160.00 Sq. Mtr. out of Survey No. 15/4A of Bhusawal, Tal Bhusawal, Dist. Jalgaon, for consideration amount of Rs. 3,40,000/-to Ulhas Shankar Whavale By Sale Deed No. 4147 on dated 11/08/2005			

I.	As per M.E. No. 37529 on dated 08/08/2006 Ulhas Shankar Whavale Mortgaged above property i.e. All piece and parcel of Eastern Side Plot admeasuring area 80.00 Sq. Mtr. of Plot No. 11 having total admeasuring area 160.00 Sq. Mtr. out of Survey No. 15/4A of Bhusawal, Tal Bhusawal, Dist. Jalgaon, for the Loan amount of Rs. 50,000/-to Sushilkumar Nahata Urban Co. Op. Bank Ltd. By Mortgaged Deed No. 3488 on dated 25/07/2006
J.	As per M.E. No. 49021 on dated 24/09/2012 Ulhas Shankar Whavale Release above property i.e. All piece and parcel of Eastern Side Plot admeasuring area 80.00 Sq. Mtr. of Plot No. 11 having total admeasuring area 160.00 Sq. Mtr. out of Survey No. 15/4A of Bhusawal, Tal Bhusawal, Dist. Jalgaon, By Re-Payment amount of Rs. 50,000/-to Sushilkumar Nahata Urban Co. Op. Bank Ltd. By Re-Conveyance Deed No. 6456 on dated 17/09/2012
K.	As per Report from CERSAI, above property is not registered in the Central Registry of Securitization Asset Reconstruction and Security Interest of India

PART IV: EVIDENCE OF THE TITLE OF THE PROPERTY.

Sale Deed executed by Vandana Vasant Kavishwar in favour of Ulhas Shankar Whavale.

PART V: OTHER PROVISIONS:

Serial	Other Provisions	Yes/ No	Remarks, If necessary
5.1	Whether provisions of urban land ceiling act are applicable?	NO	Nil
5.2	Whether any property/ies intend to be given as security is subject to any minor's claim/share?	NO	Nil
5.3	Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent?	NO	Nil
5.4	Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority?	YES	Nil
5.5	Whether up to date tax/land revenue has been paid in respect of the property?	YES	Nil
5.6	Whether all original documents for last 13/30 years have been scrutinized; if not give reasons?	YES	Nil
5.7	Whether required documents are available for creating mortgage?	YES	Nil
5.8	Whether all the previous owners of the property had the right and competency to transfer the property?	YES	Nil
5.9	Whether the proposed mortgage by deposit of title deeds is possible?	YES	Nil
5.10	What is the tenure of the land; if it is leased? _____ years (remaining period)	N/A	Nil
5.11	Whether the land is Adivasi (tribal) land?	NO	Nil
5.12	Whether the land /property are joint family property?	NO	Nil
5.13	Whether SARFAESI Act applicable?	YES	Nil
5.14	Is land/property/flat being subject to any reservations /acquisitions/requisitions?	NO	Nil
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	Nil
5.16	Whether the said POA holder has/had authority to sell the property under POA?	N/A	Nil
5.17	Whether POA as recorded in 5.15 is registered?	N/A	Nil
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	NO	Nil
5.19	Whether any permission / consent is required to sell the property	NO	Nil

	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		
5.20	Whether Search Report is obtained and submitted?	YES	Nil
	Search Report Details: - Search Conducted Years : 2014-2026 (13 YEARS) Name of the Advocate / Searcher : ADV. RAHUL ZAWAR Search Report Date : 28/08/2026 Note : NIL		
5.21	Whether EC is obtained? _____	N/A	Nil
	EC Details: - No. of Years EC Obtained: Any Encumbrance to Specify: EC Applied by	N/A	Nil

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 the title of the intending borrower **Ulhas Shankar Whavale is/are clear, clean and marketable**

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Ulhas Shankar Whavale**

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

Sr. No.	Date of Document	Name of Documents	Whether Original/ Photocopy
1.	11/08/2005 D. No. 4147	Sale Deed With R.R.	Original
2.	08/06/2005 D. No. 3065	Agreement to sale With R.R.	Original
3.	17/09/2012 D. No. 6456	Re-Conveyance Deed With R.R.	Photocopy
4.	30/04/1997 D. No. 1410	Sale Deed With R.R.	Original
5.	08/03/1995 D. No. 948	Sale Deed With R.R.	Original
6.	25/08/2026	7/12 Extract	Certified/ Digital
7.	25/08/2026	Mutation Entries	Certified/ Digital /Photocopy
8.	22/12/1986	N.A. Order	Photocopy
9.	25/09/2000	Commencement Certificate	Photocopy
10.	25/09/2000	Approved Plan	Photocopy

Following documents are required post disbursal :

NIL

REMARKS (if any):

NIL

Hence this report.

RAHUL
RADHESHYA
M ZAWAR
Rahul R. Zawar
Advocate & Notary

Digitally signed by
RAHUL RADHESHYAM
ZAWAR
Date: 2026.08.30
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