



Adv. Manish Adam

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Application No.	77000354371, 77000354372
APS No.	10333851

Date: 24.09.2026

To,
ICICI Home Finance Company Limited,
Solapur
Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of : Mr. Amar Rajul

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: Mr. Amar Rajul
2. Name of the Co-applicant/s: (if any): - Mrs. Bhagyalaxmi Amar Rajul
3. Type of Loan: Regular Non Home Loan-Fresh
4. Purpose of Loan: LAP Residential
5. Name of the Property Owner/s – Mrs. Bhagyalaxmi Amar Rajul
6. Description of the Property (with Boundaries):

All that Piece and Parcel of Plot No. 33 admeasuring 108.85 sq. mtrs in Gadagi Nagar out of New Survey No. 144/2+3/A/1 (As Per Present 7 x 12 Extract Survey No. Survey No. 144/2/3/A/1) (Old Survey No. 146/2+3/A1), Situated at Kasabe Solapur, Taluka – North Solapur, Dist.- Solapur which is bounded as follow: -

East	:	6.00 mtrs Road
South	:	Plot No.34
West	:	Plot No. 54
North	:	Plot No. 32

Nature / Status of the Property: Non Agriculture

7. 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)

1. Building Permission bearing Sr. No. 988 dt. 09/02/2010 issued by the Solapur Municipal Corporation. (Photo Copy).
2. Copy of the Building Plan. (Photo Copy).

3. Sale Deed bearing Sr. No. 4639 dt. 23/08/2007 executed by Mr. Mohan Ramkrushna Chavadekar in favor of Mrs. Bhagyalaxmi Amar Rajul. (Photo Copy).
4. Sale Deed bearing Sr. No. 2429 dt. 12/07/2004 executed by 1.Mr. Shivaji Nagappa Gadagi 2. Mrs. Sunanda alias Lata Shivaji Gadagi in favor of Mr. Mohan Ramkrushna Chavadekar. (Photo Copy).
5. N. A. Order bearing Sr. No. RB.DESK.II.CTS.I.LNA.SR.44/2002 dt. 13/01/2003 issued by the Collector, Solapur. (Photo Copy).
6. 7 x 12 Extract of Plot No. 33 admeasuring 108.85 sq. mtrs out of Survey No. 144/2/3/A/1, Situated at- Kasabe Solapur, Taluka-North Solapur Dist.- Solapur. (Photo Copy)

PART III: FLOW OF TITLE OF PROPERTY

1. That I have gone through the documents mentioned in schedule – II of this report. On perusal of the khada – khod extract (6 D) containing entries from 2014 to 2026, it reveals that the said New Survey No. 144/2+3A/1 (Old Survey No. 146/2+3A1) was owned and possessed by 1. Mr. Shivaji Nagappa Gadagi 2.Mrs. Sunanda alias Lata Shivaji Gadagi.
2. That thereafter Mr. Shivaji Nagappa Gadagi 2.Mrs. Sunanda alias Lata Shivaji Gadagi have prepared the layout and got it approved from the ADTP, Solapur bearing Order No. SSNR/NR/2002/52 dt. 13/06/2002.
3. That thereafter 1.Mr.Shivaji Nagappa Gadagi 2. Mrs. Sunanda alias Lata Shivaji Gadagi the owner of the land bearing Survey no. 144/2+3A/1 (new) (old Survey No.146/2+3A1) situated at Kasabe Solapur , North Solapur have converted to non agriculture by vide Order of the Collector, Solapur bearing No. RB.DESK.II.CTS.I.LNA.SR.44/2002 DT. 13/1/2003. Accordingly such an entry to that effect is made in the record of rights of the said property through mutation entry no. 3040 on 21/05/2005 and the same is certified on 15/06/2005.
4. That thereafter 1.Mr. Shivaji Nagappa Gadagi 2. Mrs. Sunanda alias Lata Shivaji Gadagi have sold the Plot No. 32 admeasuring 105.85 sq. mtrs and Plot No. 33 admeasuring 105.85 sq. mtrs in “Gadagi Nagar” to Mr. Mohan Ramkrushna Chavdekar for consideration of Rs. 72,000/- vide Sale Deed bearing Sr. No. 2429 dt. 12/07/2004. Accordingly such an entry to that effect has been made into the record of rights through mutation entry no. 3214.
5. That thereafter Mr. Mohan Ramkrushna Chavdekar has sold the Plot No. 33 admeasuring 105.85 sq.mtrs in “Gadagi Nagar” to Mrs. Bhagyalaxmi Amar Rajul for the consideration of Rs. 47,000/- vide Sale Deed bearing Sr. No. 4639 dt. 23/08/2007. Accordingly such an entry to that effect has been made into the record of rights through mutation entry no. 6185.

6. That thereafter Mrs. Bhagyalaxmi Amar Rajul has sought the Building Permission bearing Sr. No. 988 dt. 09/02/2010 from the Solapur Municipal Corporation.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

- Sale Deed bearing Sr. No. 4639 dt. 23/08/2007 executed by Mr. Mohan Ramkrushna Chavadekar in favor of Mrs. Bhagyalaxmi Amar Rajul.

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? NA
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? No (Not Provided)
- 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? 95 years (remaining period) – NA
- 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? No
- 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- No
- 5.20 Whether Search Report is obtained and submitted? YES
 Search Report Details: -
 Search Conducted Years: 13 yrs from 2014 to 2026
 Name of the Advocate / Searcher: Adv. Manish Adam
 Search Report Date: 24.09.2026
 Note:
- 5.21 Whether EC is obtained? NA
 EC Details: - NA

No. of Years EC Obtained: NA
 Any Encumbrance to Specify: **No**
 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 **Mrs. Bhagyalaxmi Amar Rajul** is clear has derive a valid, clear, marketable and without any encumbrance of what so ever 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. Amar Rajul**.

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 at the time of disbursement of the loan: -

1. Sale Deed bearing Sr. No. 4639 dt. 23/08/2007 executed by Mr. Mohan Ramkrushna Chavadekar in favor of Mrs. Bhagyalaxmi Amar Rajul along with its Registration Receipt and Index II. (In Original).
2. Sale Deed bearing Sr. No. 2429 dt. 12/07/2004 executed by 1.Mr. Shivaji Nagappa Gadagi 2. Mrs. Sunanda alias Lata Shivaji Gadagi in favor of Mr. Mohan Ramkrushna Chavadekar (Certified).
3. 7 x 12 Extract of Plot No. 33 admeasuring 108.85 sq. mtrs out of Survey No. 144/2/3/A/1, Situated at- Kasabe Solapur, Taluka-North Solapur Dist.- Solapur. (Digital/Certified).
4. Latest Tax Paid Receipt issued by the Solapur Municipal Corporation. (Photo Copy).

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

1. NIL

REMARKS (if any): - NIL

Yours Faithfully,

Adv. Manish Adam