



Adv. Sandeep Maruti Jadhav

B.A. LL.B. (Spl.)

Office – 395/1B, Unit No.3, Royal Heritage, Assembly Road, Kolhapur. Mob. No.8275026155.

Date:-17/07/2026

LEGAL SCRUTINY REPORT

To,
Credit Manager,
ICICI HOME FINANCE CO. LTD.
Br. Kolhapur.

APP. ID. No.77000313853

Type of Case:- Apna Ghar Regular – Self Construction

Legal Scrutiny Report in respect of the file of Baliram Ramsuratray Pandit

PART I: PROPERTY DETAILS:

1: NAME OF THE APPLICANT/ BORROWERS:

Baliram Ramsuratray Pandit R/o – Kolhapur

2: NAME OF THE CO-APPLICANT/SBORROWER/S:

Savita Baliram Pandit R/o – Kolhapur

3: TYPE OF LOAN:- Apna Ghar Regular

4: PURPOSE OF LOAN:- Apna Ghar Regular

5: NAME OF THE PROPERTY OWNER/S:

Savita Baliram Pandit R/o –Kolhapur.

6: DESCRIPTION OF THE PROPERTY: (with Boundaries):

Land admeasuring 92.65 Sq. mtrs out of Plot No.16 along with construction thereon out of R. S. No.207/1 at Mouje Kabnoor, Tal-Hatkanangale, Dist-Kolhapur and bounded by-

Toward East- R. S. No.206

Toward West- Road

Toward South- Property of Rishu Kesarwani

Toward North- Property of Rameshchandra Kesarwani

1. Nature / Status of the Property: Free hold property.

2. Type of Property: Residential.

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

For the investigation of the said property and for the purpose of giving the search report of the following documents are perused by me.

- Photocopy of 7/12 extract dated 11/05/2026
- Photocopy of N.A. order dated 23/09/2024
- Photocopy of Registered Sale Deed No.992 dated 16/02/2026

In addition thereto I have obtained search of title, encumbrances for the period of last 13 years is carried out on official website of IGR Maharashtra.

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

From the document on record and search carried out on official website of IGR Maharashtra it seems that landed property out of R. S. No.207/1, 207/2 & 208 at Mouje Kabnoor, Tal-Hatkanangale, Dist-Kolhapur was owned by Appaso Kallappa Ketkale, Mahavir Kallappa Ketkale, Pushpa Balaso Ketkale & Devappa Kallappa Ketkale.

Then it reveals from Mutation Diary No.52436 that Devappa Kallappa Ketkale passed away on 17/02/2010 leaving behind him his predeceased son Adinath Devappa Ketkale through legal heirs i.e. Chandrabai Devappa Ketkale, Neminath Devappa Ketkale, Ashwini Adinath Ketkale & Suresh Adinath Ketkale. Accordingly their names mutated to 7/12 extract.

Thereafter it seems that Appaso Kallappa Ketkale, Mahavir Kallappa Ketkale, Pushpa Balaso Ketkale, Chandrabai Devappa Ketkale, Neminath Devappa Ketkale, Ashwini Adinath Ketkale & Suresh Adinath Ketkale sold land admeasuring H.O=0.67 Aar out of Gat No.207/1 & 207/2 to Aditya Prabhakar Ambole, Rohan Ravindra Ambole, Rushikesh Pramod Latane & Harshvardhan Pramod Latane by executing Sale Deed No.341 dated 18/01/2021 which is registered in the office of Sub-Registrar, Ichalkaranji-2. Thus Aditya Prabhakar Ambole, Rohan Ravindra Ambole, Rushikesh Pramod Latane & Harshvardhan Pramod Latane became owners of said land and their names mutated to 7/12 extract

Further it seems that Appaso Kallappa Ketkale, Mahavir Kallappa Ketkale, Pushpa Balaso Ketkale, Chandrabai Devappa Ketkale, Neminath Devappa Ketkale, Ashwini Adinath Ketkale & Suresh Adinath Ketkale sold land admeasuring H.O=11.5 Aar out of Gat No.208 to Aditya Prabhakar Ambole, Rohan Ravindra Ambole, Rushikesh Pramod Latane & Harshvardhan Pramod Latane by executing Sale Deed No.222 dated 17/01/2022 which is registered in the office of Sub- Registrar, Ichalkaranji-2.

Then it appears that Aditya Prabhakar Ambole & others decided to develop said land and hence they prepared layout and presented it in the office of The Collector, Kolhapur. Said layout is sanctioned by The Collector, Kolhapur. It also seems that The Collector, Kolhapur has permitted development of said land vide order No. Karyasan-3E/ Akshrushik Aakarani+ Rekhanan Manjuri/ SR/19/2024 dated 23/09/2024. Said order has been issued under provisions of Sec-42-A (1)-A of MLRC Code 1966. As per said sec.No prior permission of the Collector shall be necessary for conversion of use of any land held as Occupant-Class I for any purpose as defined in the sanctioned development plan or draft development plan prepared and published as per the provisions of MLRC, 1966.

Then it seems that R.S.No.207/1,207/2 & 208 were amalgamated and new survey number is given as R.S.No.207/1. Separate 7/12 extract for each plot were opened.

Then it seems that Aditya Prabhakar Ambole, Rohan Ravindra Ambole, Rushikesh Pramod Latane & Harshvardhan Pramod Latane sold land admeasuring 92.65 Sq.mtrs out of Plot No.16 to Savita Baliram Pandit by executing Registered Sale Deed No.992 dated 16/02/2026 which is registered in the office of Sub-Registrar, Ichalkaranji. Thus she became owner of said plot and her name is entered to 7/12 extract.

SEARCH-

I have taken the search of records on official website of IGR Maharashtra and other relevant records for last 13 years up to date by paying necessary search fees.

However, for the safer an Affidavit/Declaration be taken from the owner in respect the said property as regards neither any charge, encumbrances, lien, loan of private persons, financial institutions on anybody else has been created by them or any legal matters civil or criminal pending with respect to the said property.

In my search, I have not come across any cross entry which affects the title of the owner, while verifying the documents.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

- Registered Sale Deed No.992 dated 16/02/2026

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 tenSancy 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 known.**
- 5.6 Whether all original documents for last 13 years have been scrutinized; if not give reasons? **No.**
- 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)—
Not Applicable.
- 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? **N.A.**
- 5.17 Whether POA as recorded in 5.15 is registered? **N.A.**
- 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 –
Not Applicable.
- 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 – **Not Applicable.**
- 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. Sandeep. M. Jadhav.

Search Report Date: 17/07/2026 vide receipt no. MH001262451202627E .

Note: Not Applicable.

5.21 Whether EC is obtained? No.

EC Details: - Not Applicable.

No. of Years EC Obtained: Not Applicable.

Any Encumbrance to Specify: **Nil**

EC Applied by: 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 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/We further certify **Savita Baliram Pandit has** derived a valid, clear, marketable and unencumbered title in the property stated above. The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/Co borrower.

Following documents needs to be submitted prior to disbursal of loan/at the time of disbursement of the loan

- Digital recent online 7/12 extract
- Photocopy of N. A. order dated 23/09/2024
- Photocopy of Mutation Diary No.52436
- Photocopy of Registered Sale Deed No.341 dated 18/01/2021
- Photocopy of Registered Sale Deed No.222 dated 17/01/2022
- Original Registered Sale Deed No.992 dated 16/02/2026 with R.R.
- Original No encumbrance & no litigation affidavit from borrower.

Following documents are required Post disbursal: (PDD) – NIL

NOTE: This report is subject to documents provided to me for perusal and record available on the IGR website, if any loss suffered due to unavailable entries and corrupted files in the computer system/ website of igrmaharashtra.gov.in, I should not be held responsible. Further, documents placed before me were scanned / Xerox copies and I have not verified any original documents and/or its validity.

Remarks – NIL

Place – Kolhapur

Date – 17/07/2026