



NARAYAN KHAMKAR

& LAW ASSOCIATES

• ADVOCATE • NOTARY • ARBITRATOR •
Govt. of India

Ref. No. : IHFC/TSR/1380/2026.

Date : 30.08.2026.

Application No. : 77000346498
Transaction Type : BT TOP UP
Applicant : Mr. Chandrakant Sambhaji Patil
Co-Applicant : Mrs. Kajal Chandrakant Patil
Existing Owner : Mr. Chandrakant Sambhaji Patil
Existing Lender : Equitas Small Finance Bank Limited.

To,

The Branch Manager,

ICICI Home Finance Co. Ltd.,

Kolhapur Branch, Pune.

- Legal Scrutiny Report pertaining to the file of (1) Mr. Chandrakant Sambhaji Patil and (2) Mrs. Kajal Chandrakant Patil.

- PART I : PROPERTY DETAILS
- Description of Entire Land Property.-

All that piece and parcel of the non-agricultural land bearing R.S. No. 54/Paiki, Plot No. 6, admeasuring approximately 144.50 Sq. Mtrs., situated at Mouje Balinge, Taluka Karveer, District Kolhapur, within the Sub-Registration District of Karveer and Registration District of Kolhapur, together with all rights, easements and appurtenances attached thereto.

Hereinafter, referred to as the "Entire Land Property".

- Description of Subject Property.-

All that piece and parcel of Row House bearing Unit No. 2, having land area admeasuring 72.25 Sq. Mtrs. (777.41 Sq. Ft.), together with the Duplex Row House construction standing thereon, constructed upon R.S. No. 54/Paiki, Plot No. 6, and bearing Gram Panchayat Assessment List Property No. 2639, situated at Mouje Balinge, Taluka Karveer, District Kolhapur, within the Sub-Registration District of Karveer and Registration District of Kolhapur.

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📍 **Pune Off.** - Flat No. 3, Second Floor, Gurudatta Apartment, Behind Bhawkar Garage, Regent Hotel Lane, 180, Shivajinagar (Bhamburda), Pune 411005.
📍 **Kolhapur Off.** - Flat No. 103, Ground Floor, Ninaidevi CHS Ltd., Near MSEB Sub-Station, Karandemala, New Tarabai Park, Behind Circuit House, Kolhapur, 416003.

✉ **email** - nklawassociates1@gmail.com :: 📞 **Mobile No.** - + 91 99 228 10198 ::

On or towards the North : Property of Plot No. 5
On or towards the South : Property of Unit No. 1
On or towards the East : Road
On or towards the West : Property of adjacent Gat No.

Hereinafter, referred to as the "Subject Property".

• **PART II : LIST OF DOCUMENTS SUBMITTED BEFORE ME FOR SCRUTINY AND
LEGAL OPINION :**

1. Sale Deed dated 05.04.2023, executed by (1) Mr. Asif Ajij Nadaf and (2) Mr. Rehman Ajij Nadaf to and in favour of Mr. Chandrakant Sambhaji Patil, registered under Serial No. 2283/2023.
2. Mortgage Deed, dated 23.08.2023, executed by (1) Mr. Chandrakant Sambhaji Patil and (2) Mrs. Kajal Chandrakant Patil in favour of Equitas Small Finance Bank Limited and registered under Serial No. 5795/2023.

• **PART III : FLOW OF TITLE OF PROPERTY.-**

Upon perusal of the documents placed on record and on the basis of the search conducted on the official records, the chain of title in respect of the subject property is traced as follows:

1. That the title of the entire land property is traceable from Mr. Shamrao Ranoji Kamble.
2. Thereafter, Mr. Shamrao Ranoji Kamble executed a Sale Deed dated 29.09.2006, and thereby sold, transferred and conveyed land admeasuring 00 H. 11 R. out of R.S. No. 54 to and in favour of M/s. Shri Samarth Sai Developers, through its Partners Mr. Ravindra Raj Tiwari and Mr. Shrikant Shantaram Jadhav. The said Sale Deed is duly registered in the office of the Sub-Registrar of Assurances, Karveer, Kolhapur under Serial No. 4722/2006.
3. Thereafter, the said land property was converted from agricultural use to non-agricultural residential use, and the layout thereof was also approved by the competent authority. The said permission was granted by the District Collector, Kolhapur, vide N.A. Order bearing No.

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कार्यासन-३/बिनशेती/एस.आर./१९५/०५, dated 29.05.2006, in respect of R.S. No. 54, admeasuring about 24,200 Sq. Mtrs., situated at Village – Balinge, Taluka – Karveer, District – Kolhapur.

4. Thereafter, M/s. Shri Samarth Sai Developers, through its Partners Mr. Ravindra Raj Tiwari and Mr. Shrikant Shantaram Jadhav, executed a Sale Deed dated 26.05.2011, and thereby sold, transferred and conveyed Plot No. 6 out of R.S. No. 54 to and in favour of Mr. Suryaji Narayan Oulkar. The said Sale Deed is duly registered in the office of the Sub-Registrar of Assurances, Karveer, Kolhapur under Serial No. 2572/2011.
5. Thereafter, construction permission together with sanctioned building plan in respect of Plot No. 6 was obtained from Gram Panchayat Balinge on 31.03.2013. The documents supplied record the said Building Construction Permission and sanctioned plan in respect of R.S. No. 54/Plot No. 6.
6. Thereafter, Mr. Suryaji Narayan Oulkar executed a Sale Deed dated 03.08.2022, and thereby sold, transferred and conveyed Plot No. 6 to and in favour of (1) Mr. Asif Ajij Nadaf and (2) Mr. Rehman Ajij Nadaf. The said Sale Deed is duly registered in the office of the Sub-Registrar of Assurances, Karveer No. 2, Kolhapur under Serial No. 3493/2022. The subsequent revenue record also refers to the said Sale Deed and consequential mutation.
7. Thereafter, a Building Completion Certificate dated 10.02.2023 was issued in respect of the construction of Row House Unit No. 2 standing upon R.S. No. 54/Plot No. 6.
8. Thereafter, (1) Mr. Asif Ajij Nadaf and (2) Mr. Rehman Ajij Nadaf executed a Sale Deed dated 05.04.2023, and thereby sold, transferred and conveyed the subject property, i.e. Row House Unit No. 2 together with the land appurtenant thereto, to and in favour of Mr. Chandrakant Sambhaji Patil. The said Sale Deed is duly registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 3, Kolhapur, under Serial No. 2283/2023. The registration receipt also independently confirms Document No. 2283 dated 05.04.2023.

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9. Thereafter, the name of Mr. Chandrakant Sambhaji Patil came to be recorded in the revenue record in respect of Unit No. 2. The mortgage schedule refers to the 7/12 Extract and Mutation Entry concerning his acquisition.
10. Thereafter, (1) Mr. Chandrakant Sambhaji Patil and (2) Mrs. Kajal Chandrakant Patil availed a loan facility of Rs.30,00,000/- (Rupees Thirty Lakh Only) from Equitas Small Finance Bank Limited. In order to secure repayment of the said loan together with interest, costs, charges and other monies payable thereunder, they created a mortgage over the subject property by way of deposit of title deeds and executed a Memorandum Confirming Deposit of Title Deeds dated 23.08.2023 in favour of Equitas Small Finance Bank Limited. The said Memorandum has been duly registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 3, Kolhapur, on 25.08.2023, under Serial No. 5795/2023.
11. Thus, as aforesaid the subject property is owned and possessed by Mr. Chandrakant Sambhaji Patil. His title to the subject property is valid, legal, marketable and enforceable in the courts of law. However, the subject property is mortgaged to in favour of Equitas Small Finance Bank Limited. Therefore, the subject property is not free from encumbrances.

• **PART IV : EVIDENCE OF THE TITLE OF PROPERTY**

1. Sale Deed, dated 05.04.2023, executed by (1) Mr. Asif Ajij Nadaf and (2) Mr. Rehman Ajij Nadaf to and in favour of Mr. Chandrakant Sambhaji Patil, which is registered in the office of Joint Sub-Registrar of Assurances, Karveer No. 3, Kolhapur under Serial No. 2283/2023.

• **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 to any minor's claim/share?	No.

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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?	Not known.
5.6	Whether all original documents for last 13/30 years have been scrutinized; if not give reasons?	I have perused the photocopies as mentioned above.
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 owners of the property had the right and competency to transfer the property?	Yes.
5.10	What is the tenure of the land; if it is leased? Not applicable years (remaining period)	The said property is having Tenure Class – 1.
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. Subject to the observations mentioned in the flow of title.
5.14	Is land/property/Flat being subject to any reservations/ acquisitions/ requisitions?	No.

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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 of all permission / No objection required?	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.	No.
5.20	Whether Search Report is obtained and submitted?	Yes.

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	Search Receipt Details - I, the undersigned, Advocate Narayan Laxman Khamkar, have conducted an online search in respect of the above-referred subject property by visiting the official website of the Inspector General of Registration (IGR), Government of Maharashtra. The search has been conducted for the period of the last thirteen (13) years, i.e., from 2014 to 2026, in respect of subject property. I have paid the e-Search fee of ₹325/- through GRAS e-Challan bearing GRN No. MH009107031202627E and Department ID No. 356866069. The said payment was duly credited to the Government and utilized for conducting the online property search. Accordingly, the e-Search Receipt bearing No. 1115402199, dated 27.08.2026 at 05:28 PM, was generated prior to obtaining the search results. It is specifically clarified that the entire search and verification have been carried out solely on the basis of the online records available on the IGR portal. No physical or manual search has been conducted by personally visiting any of the offices of the Sub-Registrar of Assurances (SRO). Upon verification of the online search data available on the IGR portal, no adverse entries affecting the title of the subject property have been found during the aforesaid search period. It is further clarified that this search report is based exclusively on the entries and records available online on the IGR portal as on the date and time of generation of the aforesaid e-Search Receipt. Accordingly, this report is subject to any subsequent registrations, encumbrances, claims, charges, notices, court orders, or other entries, if any, that may not have been reflected in the online records as on the date and time of the search.	
5.21	Whether EC is obtained?	No.
	EC Details	NA
	No. of years EC obtained	NA
	Any Encumbrances to specify	NA
	EC Applied by	NA

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- **PART VI : CERTIFICATE.-**

It is hereby certified that, the subject property is owned and possessed by Mr. Chandrakant Sambhaji Patil. His title to the subject property is valid, legal, marketable and enforceable in the courts of law. However, the subject property is mortgaged to in favour of Equitas Small Finance Bank Limited. Therefore, the subject property is not free from encumbrances.

- **Following documents needs to be submitted prior to disbursal of loan/at the time of disbursment of the loan:**

Since, it is the case of Balance Transfer.

1. LOD issued by Equitas Small Finance Bank Limited.

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

1. Original Sale Deed, dated 03.08.2022, executed by Mr. Suryaji Narayan Oulkar to and in favour of (1) Mr. Asif Ajij Nadaf and (2) Mr. Rehman Ajij Nadaf, which is registered in the office of the Sub-Registrar of Assurances, Karveer, Kolhapur, under Serial No. 3493/2022.
2. Original Sale Deed, dated 05.04.2023, executed by (1) Mr. Asif Ajij Nadaf and (2) Mr. Rehman Ajij Nadaf to and in favour of Mr. Chandrakant Sambhaji Patil, which is registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 3, Kolhapur, under Serial No. 2283/2023.
3. Mortgage Deed, dated dated 21.08.2023, executed by (1) Mr. Chandrakant Sambhaji Patil and (2) Mrs. Kajal Chandrakant Patil to and in favour of Equitas Small Finance Bank Limited, which is registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 3, Kolhapur, under Serial No. 5795/2023, on 25.08.2023.
4. Original Reconveyance of Mortgage to be executed and registered by Equitas Small Finance Bank Limited to and in favour of Mr. Chandrakant Sambhaji Patil and Mrs. Kajal Chandrakant Patil, peratining to the subject property.

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5. All documents mentioned in the LOD issued by the Equitas Small Finance Bank Limited.
6. Latest 7/12 extract of the subject property.
7. Latest Assessment Extract of the subject property.
8. Original Simple (Registered) or the Notice of Intimation regarding mortgage by way of deposit of title deeds for additional/enhanced loan facility.

Thanking you,

Place : Pune.

Date : 30.08.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by
Narayan Laxman
Khamkar
Date: 2026.08.30
10:01:46 +05'30'

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SEARCH RESULTS FOUND DURING E-SEARCH OF THE SUBJECT LAND PROPERTY

Doc No.	Doc Name	Regi. Date	SRO Name	Seller	Purchaser	Property
3493/2022	Sale Deed	03.08.2022	Sub-Registrar of Assurances, Karveer, Kolhapur	Mr. Suryaji Narayan Oulkar	(1) Mr. Asif Ajij Nadaf and (2) Mr. Rehman Ajij Nadaf	Plot No. 6, out of R.S. No. 54, situated at Village – Balinge, Taluka – Karveer, District – Kolhapur.
2283/2023	Sale Deed	05.04.2023	Joint Sub-Registrar of Assurances, Karveer No. 3, Kolhapur	(1) Mr. Asif Ajij Nadaf and (2) Mr. Rehman Ajij Nadaf	Mr. Chandrakant Sambhaji Patil	Row House Unit No. 2, having land area admeasuring 72.25 Sq. Mtrs. (777.41 Sq. Ft.), together with Duplex House construction thereon, constructed on Plot No. 6, out of R.S. No. 54, bearing Gram Panchayat Assessment Property No. 2639, situated at Village – Balinge, Taluka – Karveer, District – Kolhapur.
5795/2023	Memorandum Confirming Deposit of Title Deeds	25.08.2023	Joint Sub-Registrar of Assurances, Karveer No. 3, Kolhapur	(1) Mr. Chandrakant Sambhaji Patil and (2) Mrs. Kajal Chandrakant Patil	Equitas Small Finance Bank Limited	Row House Unit No. 2, having land area admeasuring 72.25 Sq. Mtrs. (777.41 Sq. Ft.), together with Duplex House construction thereon, constructed on Plot No. 6, out of R.S. No. 54, bearing Gram Panchayat Assessment Property No. 2639, situated at Village – Balinge, Taluka – Karveer, District – Kolhapur.

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MH009107031202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
27 Aug 2026	Receipt	Receipt no.: 1115402199
	Name of the Applicant :	Advocate Narayan Laxman Khamkar
	Details of property of which document has to be searched :	Dist :Kolhapur Village :Balinge S.No/CTS : No/G.No. : 54
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH009107031202627E		
As this is a computer generated receipt, no stamp or signature is required.		
For Physical search in office, Please bring this receipt along with mentioned Gras Challan.		
Payment of search fee through GRAS challan can be verified on 'gras.mahakosh.gov.in/challan/views/frmSearchChallanWithOutReg.php'.		



CHALLAN
MTR Form Number-6



GRN	MH009107031202627E	BARCODE			Date	27/08/2026-13:49:37		Form ID			
Department Inspector General Of Registration					Payer Details						
Search Fee					TAX ID / TAN (If Any)						
Type of Payment Other Items					PAN No.(If Applicable)						
Office Name PND1_JT DISTT REGISTRAR PUNE URBAN					Full Name		Advocate Narayan Laxman Khamkar				
Location PUNE											
Year 2026-2027 One Time					Flat/Block No.						
Account Head Details				Amount In Rs.	Premises/Building						
0030072201 SEARCH FEE				9750.00	Road/Street						
					Area/Locality						
					Town/City/District						
					PIN						
					Remarks (If Any)						
					Amount In		Nine Thousand Seven Hundred Fifty Rupees Only				
Total				9,750.00	Words						
Payment Details BANK OF BARODA					FOR USE IN RECEIVING BANK						
Cheque-DD Details					Bank CIN		Ref. No.		02003942026082700510		1506536925
Cheque/DD No.					Bank Date		RBI Date		27/08/2026-13:50:39		Not Verified with RBI
Name of Bank					Bank-Branch		BANK OF BARODA				
Name of Branch					Scroll No. , Date		Not Verified with Scroll				

Department ID : 356866069

Mobile No. : XXXXXX0198

NOTE:- This challan is valid for reason mentioned in Type of payment only. Not valid for other reasons or unregistered document

सदर चलन "टाइप ऑफ पेमेंट" मध्ये नमुद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी न करावयाच्या दस्तांसाठी लागू नाही.