



NARAYAN KHAMKAR

& LAW ASSOCIATES

• ADVOCATE • NOTARY • ARBITRATOR •
Govt. of India

Ref. No. : IHFC/TSR/1442/2026.

Date : 12.09.2026.

Application No. : 77000355481
Transaction Type : Apna Ghar regular BT+ TOP-UP
Applicant : Mr. Omkar Sanjay Chougule
Co-Applicant : 1. Mr. Sanjay Anandrao Chougule
2. Mrs. Vaishali Sanjay Chougule
Existing Owners : 1. Mr. Omkar Sanjay Chougule,
2. Mr. Sanjay Anandrao Chougule and
3. Mrs. Vaishali Sanjay Chougule
Existing Lender : Muthoot HomeFin (India) Limited

To,
The Branch Manager,
ICICI Home Finance Co. Ltd.,
Kolhapur Branch, Pune.

- Legal Scrutiny Report pertaining to the file of (1) Mr. Omkar Sanjay Chougule, (2) Mr. Sanjay Anandrao Chougule and (3) Mrs. Vaishali Sanjay Chougule.

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

All that piece and parcel of the non-agricultural land bearing R.S. No. 68/A/Paiki, Plot No. 9, having an area admeasuring 169.50 Sq. Mtrs., situated at Mouje Nagadevwadi, Taluka Karveer, District Kolhapur, within the local limits of Gram Panchayat Nagadevwadi, together with all rights, easements and appurtenances attached thereto and which is bounded as under.-

On or towards the East : 7.50 Mtrs. Colony Road
On or towards the West : Adjoining property bearing the same R.S. Number
On or towards the South : 7.50 Mtrs. Colony Road
On or towards the North : Plot No. 10

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

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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 ::

- **Description of Subject Property.-**

All that piece and parcel of Residential Row House Unit No. “C”, constructed upon and forming part of R.S. No. 68/A/Paiki, Plot No. 9, having the proportionate/open land area admeasuring 46.43 Sq. Mtrs., together with R.C.C. construction thereon comprising Ground Floor built-up area admeasuring 29.21 Sq. Mtrs. and First Floor built-up area admeasuring 35.21 Sq. Mtrs., aggregating to total built-up area admeasuring 64.42 Sq. Mtrs., bearing Gram Panchayat Assessment Property No. 1637 U-C, situated at Mouje Nagadevwadi, Taluka Karveer, District Kolhapur and which is bounded as under.-

On or towards the East : 5.50 Mtrs. Colony Road

On or towards the West : Unit No. B out of Plot No. 9

On or towards the South : 5.50 Mtrs. Colony Road

On or towards the North : Unit No. D out of Plot No. 9

Hereinafter, referred to as the “Subject Property”.

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

1. Sale Deed dated 22.11.2024, executed by Mr. Vishal Vilas Kekare to and in favour of (1) Mr. Omkar Sanjay Chougule, (2) Mr. Sanjay Anandrao Chougule and (3) Mrs. Vaishali Sanjay Chougule, registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 2, under Serial No. 6858/2024, together with Registration Receipt and Index II.
2. Sale Deed dated 02.02.2024, executed by (1) Mrs. Gayatri Mahesh Patil, (2) Mr. Mahesh Manohar Patil and (3) Mr. Rohit Sambhaji Jadhav to and in favour of Mr. Vishal Vilas Kekare, registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 4, under Serial No. 824/2024, together with Index II.
3. Building Construction Permission dated 31.03.2024 issued by Gram Panchayat Nagadevwadi.

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4. Completion Letter/Certificate dated 31.07.2024 issued by Gram Panchayat Nagadevwadi in respect of Residential Unit No. C.
5. List of Documents dated 06.07.2026 issued by Muthoot HomeFin (India) Limited in respect of Loan Account No. KOH-HL-002204.
6. Supplementary Deed for Deed of Declaration registered under Serial No. 2799/2021 dated 08.04.2021.

• **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. The earliest title presently traceable from the documents placed before me is through Mr. Swapnil Sharadchandra Sawant. The complete antecedent title of Mr. Swapnil Sharadchandra Sawant prior to the transaction mentioned below is, however, not established by the copies presently uploaded. The document-custody list issued by Muthoot HomeFin refers to a Notarized Will Deed dated 01.04.2012 of Sharadchandra Baburao Sawant, but a complete copy thereof has not been separately furnished for examination.
2. The Sale Deed No. 6858/2024 further records that the land had been converted for non-agricultural use by the Tahsildar, Karveer, vide N.A. Order bearing No. Bin-Sheti/S.R./191/2019, dated 29.12.2021.
3. Thereafter, Mr. Swapnil Sharadchandra Sawant executed a Sale Deed dated 10.11.2022, and thereby sold, transferred and conveyed the concerned Plot No. 9 to and in favour of (1) Mrs. Gayatri Mahesh Patil, (2) Mr. Mahesh Manohar Patil and (3) Mr. Rohit Sambhaji Jadhav. The said Sale Deed was duly registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 4, Kolhapur, under Serial No. 5673/2022. The subsequent Sale Deed No.

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824/2024 specifically refers to their acquisition under the said earlier registered deed, while the lender's document list also records Sale Deed No. 5673/2022 dated 10.11.2022.

4. Thereafter, (1) Mrs. Gayatri Mahesh Patil, (2) Mr. Mahesh Manohar Patil and (3) Mr. Rohit Sambhaji Jadhav executed a Sale Deed dated 02.02.2024, and thereby sold, transferred and conveyed Plot No. 9 to and in favour of Mr. Vishal Vilas Kekare. The said Sale Deed was duly registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 4, Kolhapur, under Serial No. 824/2024, on 02.02.2024. The registered record also reflects consideration of Rs. 3,50,000/-.
5. Thereafter, Mr. Vishal Vilas Kekare obtained the requisite Building Construction Permission / sanctioned permission from Gram Panchayat Nagadevwadi for construction upon the said property. The Building Permission placed on record bears date 31.03.2024.
6. Thereafter, Mr. Vishal Vilas Kekare constructed residential units upon Plot No. 9, including the present Row House Unit No. C. Upon completion of the construction, Gram Panchayat Nagadevwadi issued the Completion Letter/Certificate dated 31.07.2024, recording completion of the residential construction of Unit No. C standing on R.S. No. 68/A/Paiki, Plot No. 9.
7. Thereafter, Mr. Vishal Vilas Kekare executed a Sale Deed dated 22.11.2024, and thereby sold, transferred and conveyed the aforesaid Row House Unit No. C to and in favour of (1) Mr. Omkar Sanjay Chougule, (2) Mr. Sanjay Anandrao Chougule and (3) Mrs. Vaishali Sanjay Chougule. The said Sale Deed was duly registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 2, Kolhapur, under Serial No. 6858/2024, on 22.11.2024.
8. Thereafter, (1) Mr. Omkar Sanjay Chougule, (2) Mr. Sanjay Anandrao Chougule and (3) Mrs. Vaishali Sanjay Chougule availed financial assistance of Rs. 16,52,797/- from Muthoot Homefin India Limited and, in order to secure repayment thereof, created a mortgage over the

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property situated at Village Nagdevwadi by way of deposit of title deeds. Accordingly, an Agreement Relating to Deposit of Title Deeds / Notice of Intimation regarding Mortgage by way of Deposit of Title Deeds dated 14.11.2024 was executed/filed in favour of Muthoot Homefin India Limited and the same has been duly registered in the office of the Joint Sub-Registrar of Assurances, Karvir No. 4, under Serial No. 1624/2024 on 26.11.2024.

9. Thus, as aforesaid the subject property is owned and possessed by (1) Mr. Omkar Sanjay Chougule, (2) Mr. Sanjay Anandrao Chougule and (3) Mrs. Vaishali Sanjay Chougule. Their title to the subject property is valid, legal, marketable and enforceable in the courts of law. However, the subject property is mortgaged to and in favour of Muthoot HomeFin (India) Ltd. Therefore, the subject property is not free from encumbrances.

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

1. Sale Deed dated 22.11.2024, executed by Mr. Vishal Vilas Kekare to and in favour of Mr. Omkar Sanjay Chougule, Mr. Sanjay Anandrao Chougule and Mrs. Vaishali Sanjay Chougule, registered before Joint S.R. Karveer No. 2 under Serial No. 6858/2024

• **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.
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.

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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.
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

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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.
	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. MH009762749202627E and Department ID No. 314947802. The said	

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	payment was duly credited to the Government and utilized for conducting the online property search. Accordingly, the e-Search Receipt bearing No. 1115445409, dated 10.09.2026 at 11:56 AM, 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

• **PART VI : CERTIFICATE.-**

It is certified that, the subject property is owned and possessed by (1) Mr. Omkar Sanjay Chougule, (2) Mr. Sanjay Anandrao Chougule and (3) Mrs. Vaishali Sanjay Chougule. Their title to the subject property is valid, legal, marketable and enforceable in the courts of law. However, the subject property is mortgaged to and in favour of Muthoot HomeFin (India) Ltd. Therefore, the subject property is not free from encumbrances.

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- **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 Muthoot HomeFin (India) Ltd.

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

1. Copy of Sale Deed dated 02.02.2024, executed by (1) Mrs. Gayatri Mahesh Patil, (2) Mr. Mahesh Manohar Patil and (3) Mr. Rohit Sambhaji Jadhav to and in favour of Mr. Vishal Vilas Kekare, registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 4, under Serial No. 824/2024.
2. Original Sale Deed dated 22.11.2024, executed by Mr. Vishal Vilas Kekare to and in favour of (1) Mr. Omkar Sanjay Chougule, (2) Mr. Sanjay Anandrao Chougule and (3) Mrs. Vaishali Sanjay Chougule, registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 2, under Serial No. 6858/2024, together with Registration Receipt and Index II.
3. Original Release Letter/No Dues Certificate from Muthoot HomeFin (India) Ltd..
4. All documents mentioned in the LOD issued by Muthoot HomeFin (India) Ltd.
5. Latest 7/12 extract of the subject property.
6. Original Simple (Registered) Mortgage or the Notice of Intimation regarding mortgage by way of deposit of title deeds.

Thanking you,

Place : Pune.

Date : 12.09.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by
Narayan Laxman
Khamkar
Date: 2026.09.22
11:50:11 +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
6490/2011	Sale Deed	19.11.2011	Sub-Registrar of Assurances, Hatkanangale	Mr. Rama Krishna More, with the consent of (1) Mr. Babasaheb Rama More and (2) Mr. Dilip Rama More	Mr. Vijay Shriram Patil	Non-Agricultural land admeasuring 0 Hectare 22 Ares (2200 Sq. Mtrs.), being the eastern portion out of R.S. No. 14, Hissa No. 1, Mouje Shirol (Pulachi), Taluka Hatkanangale, District Kolhapur.
4621/2012	Development Agreement	23.08.2012	Sub-Registrar of Assurances, Hatkanangale	Mr. Vijay Shriram Patil	Bhoomi Developers, through its Proprietor Mr. Devendra Shankarlalji Prajapati	Development rights in respect of Non-Agricultural land admeasuring 0 Hectare 22 Ares (2200 Sq. Mtrs.), being the eastern portion out of R.S. No. 14, Hissa No. 1, Mouje Shirol (Pulachi), Taluka Hatkanangale, District Kolhapur.
6922/2017	Declaration	20.12.2017	Sub-Registrar of Assurances, Hatkanangale	Mr. Vijay Shriram Patil, through his Power of Attorney Holder, Bhoomi Developers, through its Proprietor Mr. Devendra Shankarlalji Prajapati	—	Declaration in respect of the development/building constructed upon R.S. No. 14/1, Mouje Shirol (Pulachi), Taluka Hatkanangale, District Kolhapur.
2799/2021	Declaration	08.04.2021	Sub-Registrar of Assurances, Hatkanangale	(1) Mr. Vijay Shriram Patil, through his Power of Attorney Holder, Bhoomi Developers, through its Proprietor Mr. Devendra Shankarlalji Prajapati and (2) Bhoomi Developers, through its Proprietor Mr. Devendra Shankarlalji Prajapati	—	Declaration relating to the project constructed upon R.S. No. 14/1, including "A" Wing, Flat No. 204, admeasuring 64.31 Sq. Mtrs., Mouje Shirol (Pulachi), Taluka Hatkanangale, District Kolhapur.

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MH009762749202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
10 Sep 2026	Receipt	Receipt no.: 1115445409
	Name of the Applicant :	Advocate Narayan Laxman Khamkar
	Details of property of which document has to be searched :	Dist :Kolhapur Village :Nagdevawadi S.No/CTS No/G.No. : 68
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH009762749202627E		
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	MH009762749202627E	BARCODE			Date	07/09/2026-15:15:00		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.	02003942026090700657		1508064165	
Cheque/DD No.					Bank Date	RBI Date	07/09/2026-15:16:10		Not Verified with RBI	
Name of Bank					Bank-Branch		BANK OF BARODA			
Name of Branch					Scroll No. , Date		Not Verified with Scroll			

Department ID : 314947802

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.