



GRN	MH009287662202627E	BARCODE		Date	31/08/2026-12:01:07	Form ID	
Department Inspector General Of Registration				Payer Details			
Search Fee Type of Payment Other Items				TAX ID / TAN (If Any)			
				PAN No.(If Applicable)			
Office Name KKL_KANKAWALI SUB REGISTRAR				Full Name	Adv Sudhir P Rasal		
Location SINDHUDURG							
Year 2026-2027 One Time				Flat/Block No.	Flat No. A-04 Shree Ganesh Krupa Apartment		
Account Head Details			Amount In Rs.	Premises/Building			
0030072201 SEARCH FEE			325.00	Road/Street	Janavali		
				Area/Locality	Kankavali		
				Town/City/District			
				PIN			
				Remarks (If Any)			
				Search Fee year 2014 to 2026 Gat No 799 situated at Janavali Tal			
				Kankavali Dist Sindhudurg			
				Amount In	Three Hundred Twenty Five Rupees Only		
Total			325.00	Words			
Payment Details IDBI BANK				FOR USE IN RECEIVING BANK			
Cheque-DD Details				Bank CIN	Ref. No.	69103332026083112354	3002887066
Cheque/DD No.				Bank Date	RBI Date	31/08/2026-12:02:39	Not Verified with RBI
Name of Bank				Bank/Branch		IDBI BANK	
Name of Branch				Scroll No. , Date		Not Verified with Scroll	

Department ID : XXXXXX1313
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.

Advocate

Sudhir P. Rasal

B.A. LL.B.

At. Post. Nachane, Shanti
Nagar, 1040, Rasal Wadi,
Ratnagiri
Mob - 9225141313

LEGAL SCRUTINY REPORT

LAN No: 77000328394

Date: 31/08/2026

To,
The Manager
ICICI. H.F.C.
Ratnagiri Branch, Ratnagiri

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Mr. Bhaurao Parasharam
Hosurkar & Mrs. Laxmi Bhaurao Hosurkar

PART I: PROPERTY DETAILS:

Name of the Applicant/Borrower/s: Mr. Bhaurao Parasharam Hosurkar

Name of the Co-applicant/s: (if any): Mrs. Laxmi Bhaurao Hosurkar

1. Type of Loan: Home Loan
2. Purpose of Loan: Resale Flat Purchase

Name of the Property Owner/s: Mrs. Archana Milind Dalvi & Mr. Milind Ashok
Dalvi

Description of the Property (with Boundaries): Gat No. 799, area 0-45-00 H.R.,
into which Flat No. A-04, 'A' Wing, Building No. 1 on First Floor, RERA
carpet Area Admeasuring 262 Sq. ft. (24.35 Sq. Mtr.), Salable Built up area
364 Sq. ft. (33.83 Sq. Mtr.), Grampanchayat House No. 1415 A Wing/FF/3,

Advocate

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building named & styled "Shree Ganesh Krupa Apartment" Situated at
Village Janavali, within Grampanchayat Limit, Tal. Kankavali, Dist.
Sindhudurg.

Nature / Status of the Property: Residential.

Type of Property: Residential Flat.

**PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY
AND LEGAL OPINION: (SPECIFY THE DOCUMENTS ARE ORIGINAL OR
XEROX)**

1. Copy of 7/12 Extract of land Gat No. 799, area 0-45-00 H.R.,
2. Copy of Construction permission from Grampanchayat Janavli dated
15/02/2012
3. Copy of N. A. Permission from S. D. O. Sawantwadi dated 30/08/2018.
4. Copy of Plan of building
5. Copy of Occupancy Certificate from Grampanchayat Janavli dated
26/10/2023.
6. Copy of Reg. Agreement to Sale in favour of Mrs. Archana Milind
Dalvi & Mr. Milind Ashok Dalvi dated 25/02/2022 vide Reg. No.
384/2022.
7. Copy of Reg. Sale Deed in favour of Mrs. Archana Milind Dalvi & Mr.
Milind Ashok Dalvi dated 07/06/2024 vide Reg. No. 1365/2024
8. Copy of House Tax Receipt
9. Copy of Assessment Extract
10. Copy of Draft of Agreement to Sale in favour of Mr. Bhaurao
Parasharam Hosurkar & Mrs. Laxmi Bhaurao Hosurkar.

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

Advocate

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The said landed property under search was originally owned by Mr. Namdev Rajaram Marathe. Accordingly his names was showing into revenue record & 7/12 extract of said landed property under search.

Further he given to develop said landed property to Mr. Uday Lavu Pawar & Mr. Lavu Laxman Pawar Partners of 'Shree Bhalchandra Constructions' by Reg. Development Agreement dated 30/10/2018, dated 16/06/2022 vide Reg. No. 2191/2018 & Reg. Power of Attorney dated 30/10/2018 vide Reg. No. 2192/2018. By this both document the developer acquired all rights to develop said landed property.

After acquired all rights to develop the said landed 'Shree Bhalchandra Construction's through Partner's Mr. Uday Lavu Pawar & Lavu Laxman Pawar decided to construct a residential building on said landed property for that they obtained N.A. Permission from S.D. O. Kankavali dated 30/08/2018 & Construction Permission from Grampanchayat Janvali dated 15/02/2012, additional 03/08/2021. The plan of construction is also approved by concern authority. The RERA Certificate issued from concern authority by their letter dated 12/12/2018.

After acquired all necessary permissions from concern authorities he started & completed the construction of building named & styled "**Shree Ganesh Krupa Apartment**". Accordingly they obtained Occupancy Certificate from Grampanchayat Janavli dated 26/10/2023.

Advocate

Sudhir P. Rasal

B.A. LL.B.

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Further Mr. Namdev Rajaram Marathe demised on 08/07/2021 left behind his legal heirs Smt. Suchita Namdev Marathe, Mr. Dipesh Namdev Marathe & Miss Rachana Namdev Marathe. Accordingly thier names were entered into revenue record & 7/12 extract of said landed property under search.

Further 'Shree Bhalchandra Construction's through Partner's Mr. Uday Lavu Pawar & Lavu Laxman Pawar executed by Reg. Supplement Development Agreement dated 27/10/2021 vide Reg. No. 1770/2021 & Reg. Supplement Power of Attorney dated 27/10/2021 vide Reg. No. 1771/2021.

Further Mrs. Archana Milind Dalvi & Mr. Milind Ashok Dalvi purchases Flat No. A-04, 'A' Wing, Building No. 1 on First Floor, RERA carpet Area Admeasuring 262 Sq. ft. (24.35 Sq. Mtr.), Salable Built up area 364 Sq. ft. (33.83 Sq. Mtr.), Grampanchayat House No. 1415 A Wing/FF/3, building named & styled "**Shree Ganesh Krupa Apartment**" Situated at Village Janavali, within Grampanchayat Limit, Tal. Kankavali, Dist. Sindhudurg from Builder/Developers by Reg. Agreement to sale dated 25/02/2022 vide reg. no. 384/2022 & Reg. Sale Deed dated 07/06/2024 vide reg. no. 1365/2024. By this both documents Mrs. Archana Milind Dalvi & Mr. Milind Ashok Dalvi became the owner of said flat under consideration.

It seems from record Mrs. Archana Milind Dalvi & Mr. Milind Ashok Dalvi has obtained a Housing loan from H.D.F.C Bank Branch Lower Parel Mumbai, by way of security of said flat. Accordingly the said bank has created their charge on said flat.

Now Mr. Bhaurao Parasharam Hosurkar & Mrs. Laxmi Bhaurao Hosurkar decided to purchase Flat No. A-04, 'A' Wing, Building No. 1 on First Floor, RERA carpet Area Admeasuring 262 Sq. ft. (24.35 Sq. Mtr.), Salable Built up area 364 Sq. ft. (33.83 Sq. Mtr.), Grampanchayat House No. 1415 A Wing/FF/3, building named & styled **"Shree Ganesh Krupa Apartment"** Situated at Village Janavali, within Grampanchayat Limit, Tal. Kankavali, Dist. Sindhudurg. Accordingly Draft of Agreement to Sale is prepared between both Mrs. Archana Milind Dalvi & Mr. Milind Ashok Dalvi (Vendor) & Mr. Bhaurao Parasharam Hosurkar & Mrs. Laxmi Bhaurao Hosurkar (Purchaser).

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Reg. Agreement to Sale in favour of Mrs. Archana Milind Dalvi & Mr. Milind Ashok Dalvi dated 25/02/2022 vide Reg. No. 384/2022.
2. Reg. Sale Deed in favour of Mrs. Archana Milind Dalvi & Mr. Milind Ashok Dalvi dated 07/06/2024 vide Reg. No. 1365/2024

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 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? **to be confirmed from borrower.**
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **Yes.**
- 5.7 Whether required documents are available for creating mortgage? **Yes.**

Advocate

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- 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) **No.**
- 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? **N/A**
- 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 – **N/A**
- 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 – **N/A**
- 5.20 Whether Search Report is obtained and submitted? **Yes**
Search Report Details: -
Search Conducted Years: 13 Years
Name of the Advocate / Searcher: Adv. Sudhir Prabhakar Rasal
Search Report Date: 31/08/2026
Note:-----
- 5.21 Whether EC is obtained? _____
EC Details: -
No. of Years EC Obtained:
Any Encumbrance to Specify:

Advocate

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EC Applied by: ----- Not Applicable

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 **Mr. Bhaurao Parasharam Hosurkar & Mrs. Laxmi Bhaurao Hosurkar** has/would derive a valid, clear, marketable and unencumbered title in the property/ies stated above **except the charge of H.D.F.C Bank Branch Lower Parel, Mumbai**. The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Mr. Bhaurao Parasharam Hosurkar & Mrs. Laxmi Bhaurao Hosurkar**. 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: -

1. Original Reg. Agreement to Sale in favour of Mrs. Archana Milind Dalvi & Mr. Milind Ashok Dalvi dated 25/02/2022 vide Reg. No. 384/2022.
2. Original Copy of Reg. Sale Deed in favour of Mrs. Archana Milind Dalvi & Mr. Milind Ashok Dalvi dated 07/06/2024 vide Reg. No. 1365/2024
3. Original House Tax receipt
4. Original Assessment extract
5. Original Reg. Agreement to Sale in Favour of Mr. Bhaurao Parasharam Hosurkar & Mrs. Laxmi Bhaurao Hosurkar after execution.
6. Original N.O.C. of H.D.F.C Bank Branch Lower Parel, Mumbai

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7. Original N.O.C. of Builder/ Society

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

1. Original Reg. Sale Deed in Favour of Mr. Bhaurao Parasharam Hosurkar & Mrs. Laxmi Bhaurao Hosurkar after execution.
2. Original N.O.I.

REMARKS (if any): -

Notes/Disclaimer :- This report does not comment upon: Technical regularity (adherence to building by laws, approvals etc.) whether the property is subject matter of any litigation; Authenticity of the Original Counterparts of the documents supplied.
The accuracy of this report necessarily depends on the disclosed documents being True, complete, accurate and not misleading, which we have assumed to be the case. Also this report has given on online record found on IGR site at the time of search.

Yours Faithfully

Sudhir
Prabhakar
Rasal

Digitally signed
by Sudhir
Prabhakar Rasal
Date: 2026.09.21
18:04:30 +05'30'

Mr. Sudhir P. Rasal

(Advocate)

Advocate

Sudhir P. Rasal

B.A. LL.B.

At. Post. Nachane, Shanti
Nagar, 1040, Rasal Wadi,
Ratnagiri
Mob - 9225141313

To,
The Manager
ICICI. H.F.C.
Ratnagiri Branch, Ratnagiri

Date – 31/08/2026

Sub: The report of investigation of title and search for the period of last 13 years i.e. 2014 to 2026 relating to Gat No. 799, area 0-45-00 H.R., into which Flat No. A-04, 'A' Wing, Building No. 1 on First Floor, RERA carpet Area Admeasuring 262 Sq. ft. (24.35 Sq. Mtr.), Salable Built up area 364 Sq. ft. (33.83 Sq. Mtr.), Grampanchayat House No. 1415 A Wing/FF/3, building named & styled "**Shree Ganesh Krupa Apartment**" Situated at Village Janavali, within Grampanchayat Limit, Tal. Kankavali, Dist. Sindhudurg.

Name of the Borrower: Mr. Bhaurao Parasharam Hosurkar & Mrs. Laxmi Bhaurao Hosurkar

Dear Sir,

I am ask to submit my search report about the property in question the property is described in schedule- I of this search report. The document produces before me are enlisted in Schedule II. The legal opinion and my findings about the property are set out in schedule-III.

Schedule –I DESCRIPTION OF THE PROPERTY

Survey Number	Extent Area	Location (address)	Boundaries
Gat No. 799, area 0-45-00 H.R., into which Flat No.	RERA carpet Area Admeasuri	Situated at Village Janavali, within	East – Lift & Open Passage West- Open Space

Advocate

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A-04, 'A' Wing, Building No. 1 on First Floor, RERA carpet Area Admeasuring 262 Sq. ft. (24.35 Sq. Mtr.), Salable Built up area 364 Sq. ft. (33.83 Sq. Mtr.), Grampanchayat House No. 1415 A Wing/FF/3, building named & styled "Shree Ganesh Krupa Apartment"	ng 262 Sq. ft. (24.35 Sq. Mtr.), Salable Built up area 364 Sq. ft. (33.83 Sq. Mtr.)	Grampanchayat Limit, Kankavali, Sindhudurg.	Tal. Dist.	North - Wall of F No. A-05 South- Wall of F No. B-04
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SCHEDULE - II LIST OF DOCUMENTS PRODUCED

1. Copy of 7/12 Extract of land Gat No. 799, area 0-45-00 H.R.,
2. Copy of Construction permission from Grampanchayat Janavli dated 15/02/2012
3. Copy of N. A. Permission from S. D. O. Sawantwadi dated 30/08/2018.
4. Copy of Plan of building
5. Copy of Occupancy Certificate from Grampanchayat Janavli dated 26/10/2023.
6. Copy of Reg. Agreement to Sale in favour of Mrs. Archana Milind Dalvi & Mr. Milind Ashok Dalvi dated 25/02/2022 vide Reg. No. 384/2022.
7. Copy of Reg. Sale Deed in favour of Mrs. Archana Milind Dalvi & Mr. Milind Ashok Dalvi dated 07/06/2024 vide Reg. No. 1365/2024
8. Copy of House Tax Receipt
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10. Copy of Draft of Agreement to Sale in favour of Mr. Bhaurao Parasharam Hosurkar & Mrs. Laxmi Bhaurao Hosurkar.

Advocate

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SCHEDULE - III LEGAL OPINION AND FINDING

The said landed property under search was originally owned by Mr. Namdev Rajaram Marathe. Accordingly his names was showing into revenue record & 7/12 extract of said landed property under search.

Further he given to develop said landed property to Mr. Uday Lavu Pawar & Mr. Lavu Laxman Pawar Partners of 'Shree Bhalchandra Constructions' by Reg. Development Agreement dated 30/10/2018, dated 16/06/2022 vide Reg. No. 2191/2018 & Reg. Power of Attorney dated 30/10/2018 vide Reg. No. 2192/2018. By this both document the developer acquired all rights to develop said landed property.

After acquired all rights to develop the said landed 'Shree Bhalchandra Construction's through Partner's Mr. Uday Lavu Pawar & Lavu Laxman Pawar decided to construct a residential building on said landed property for that they obtained N.A. Permission from S.D. O. Kankavali dated 30/08/2018 & Construction Permission from Grampanchayat Janvali dated 15/02/2012, additional 03/08/2021. The plan of construction is also approved by concern authority. The RERA Certificate issued from concern authority by their letter dated 12/12/2018.

After acquired all necessary permissions from concern authorities he started & completed the construction of building named & styled "**Shree Ganesh Krupa Apartment**". Accordingly they obtained Occupancy Certificate from Grampanchayat Janavli dated 26/10/2023.

Advocate

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Further Mr. Namdev Rajaram Marathe demised on 08/07/2021 left behind his legal heirs Smt. Suchita Namdev Marathe, Mr. Dipesh Namdev Marathe & Miss Rachana Namdev Marathe. Accordingly their names were entered into revenue record & 7/12 extract of said landed property under search.

Further 'Shree Bhalchandra Construction's through Partner's Mr. Uday Lavu Pawar & Lavu Laxman Pawar executed by Reg. Supplement Development Agreement dated 27/10/2021 vide Reg. No. 1770/2021 & Reg. Supplement Power of Attorney dated 27/10/2021 vide Reg. No. 1771/2021.

Further Mrs. Archana Milind Dalvi & Mr. Milind Ashok Dalvi purchases Flat No. A-04, 'A' Wing, Building No. 1 on First Floor, RERA carpet Area Admeasuring 262 Sq. ft. (24.35 Sq. Mtr.), Salable Built up area 364 Sq. ft. (33.83 Sq. Mtr.), Grampanchayat House No. 1415 A Wing/FF/3, building named & styled "**Shree Ganesh Krupa Apartment**" Situated at Village Janavali, within Grampanchayat Limit, Tal. Kankavali, Dist. Sindhudurg from Builder/Developers by Reg. Agreement to sale dated 25/02/2022 vide reg. no. 384/2022 & Reg. Sale Deed dated 07/06/2024 vide reg. no. 1365/2024. By this both documents Mrs. Archana Milind Dalvi & Mr. Milind Ashok Dalvi became the owner of said flat under consideration.

It seems from record Mrs. Archana Milind Dalvi & Mr. Milind Ashok Dalvi has obtained a Housing loan from H.D.F.C Bank Branch Lower Parel Mumbai, by way of security of said flat. Accordingly the said bank has created their charge on said flat.

Now Mr. Bhaurao Parasharam Hosurkar & Mrs. Laxmi Bhaurao Hosurkar decided to purchase Flat No. A-04, 'A' Wing, Building No. 1 on First Floor,

Advocate

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RERA carpet Area Admeasuring 262 Sq. ft. (24.35 Sq. Mtr.), Salable Built up area 364 Sq. ft. (33.83 Sq. Mtr.), Grampanchayat House No. 1415 A Wing/FF/3, building named & styled "**Shree Ganesh Krupa Apartment**" Situated at Village Janavali, within Grampanchayat Limit, Tal. Kankavali, Dist. Sindhudurg. Accordingly Draft of Sale Deed is prepared between both Mrs. Archana Milind Dalvi & Mr. Milind Ashok Dalvi (Vendor) & Mr. Bhaurao Parasharam Hosurkar & Mrs. Laxmi Bhaurao Hosurkar (Purchaser).

CERTIFICATE

The necessary search for the period of last 13 years i.e. 2014 to 2026 has taken. The Chalan of search fees is enclosed herewith and on the basis of search and above all facts the **Present intending Borrower Mr. Bhaurao Parasharam Hosurkar & Mrs. Laxmi Bhaurao Hosurkar** have got the prospective ownership rights to the above flat under search which are absolute, clear, marketable and free from all encumbrances **except the charge of H.D.F.C Bank Branch Lower Parel, Mumbai.** The said flat can be mortgage by equitable mortgage.

Notes/Disclaimer :- This report does not comment upon: Technical regularity (adherence to building by laws, approvals etc.) whether the property is subject matter of any litigation; Authenticity of the Original Counterparts of the documents supplied. The accuracy of this report necessarily depends on the disclosed documents being True, complete, accurate and not misleading, which we have assumed to be the case. Also this report has given on online record found on IGR site at the time of search.

Yours Faithfully

Sudhir Digitally signed
by Sudhir
Prabhakar Rasal
Date:
2026.09.21
18:05:55 +05'30'

Mr. Sudhir P. Rasal
(Advocate)