



CHALLAN
MTR Form Number-6



GRN	MH010614855202627E	BARCODE			Date	22/09/2026-13:35:51		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		James Kamble			
Location PUNE										
Year 2026-2027 One Time					Flat/Block No.					
Account Head Details				Amount In Rs.	Premises/Building					
0030072201 SEARCH FEE				325.00	Road/Street					
					Area/Locality					
					Town/City/District					
					PIN					
					Remarks (If Any)					
					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.	69103332026092213666		3006053448	
Cheque/DD No.					Bank Date	RBI Date	22/09/2026-13:38:52		Not Verified with RBI	
Name of Bank					Bank-Branch		IDBI BANK			
Name of Branch					Scroll No. , Date		Not Verified with Scroll			

Department ID : 450785789

Mobile No. : XXXXXX5657

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.

MH010614855202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
22 Sep 2026	Receipt	Receipt no.: 1115479814
	Name of the Applicant :	James Kamble
	Details of property of which document has to be searched :	Dist :Nashik Village :Panchak S.No/CTS No/G.No. : 47
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH010614855202627E		
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 '.		



JK & ASSOCIATES

ADVOCATES & LEGAL CONSULTANTS

Office: 405, Maruti Chambers, District Court Compound, Nashik 422005.

Office: 104, Bhaskar Adroit, Opp. Shindu Sagar School, Pandit Colony, Nashik 42205

EMAIL: advjameskamble@rediffmail.com, jameskamble@gmail.com

Hand Handle: 8087195657

LEGAL SCRUTINY REPORT

Ref. No.: ICICIHFC/LSR/Sept-14/26

Date: 22/09/2026

Initiation Date: 16/09/2026

LAN No: - 77000351606

To,
ICICI Home Finance Co Ltd.,
Branch Nashikroad
Branch Code: 10623

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Mr. Akshay Vilasrao Bhalerao.

PART I: PROPERTY DETAILS:

- | | | |
|---|---|------------------------------|
| 1. Name of the Applicant/Borrower/s | : | Mr. Akshay Vilasrao Bhalerao |
| 2. Name of the Co-applicant/s: (if any) | : | Nil |
| 3. Type of Loan | : | HL- Resale |
| 4. Purpose of Loan | : | HL- Resale |
| 5. Name of the Property Owner/s | : | Smt. Savita Rambhau Odhekar |
| 6. Nature / Status of the Property | : | Freehold |
| 7. Type of Property | : | Residential |

8. Description of the Property (with Boundaries):

All that piece and parcel of **Flat No. 21** having area admeasuring 720.00 Sq. Ft. i.e., area admeasuring 66.91 Sq. Meters (Built-up) situated on **Third Floor** in the building named as "**Vijay Laxmi Apartment**" constructed on **Plot No. 02** area admeasuring 798.875 Sq. Meters bearing **Survey No. 47/3/2 + 47/4/2** situated at **Village – Panchak**, within the limits of Nashik Municipal Corporation, Tal. & Dist. Nashik and bounded as under: -

East	West	North	South
Marginal Space	Passage	Marginal Space and Road	Flat No. 22

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

- a) Draft of Deed of Apartment executed by Smt. Savita Rambhau Odhekar in favor of Mr. Akshay Vilasrao Bhalerao.
- b) Copy of Agreement for Sale dated 02/12/2010 registered with sub registrar office vide document No. NSN-2-13336/2010 dated 02/12/2010 executed by Shree Balaji Constructions a Partnership Firm through its Partners Mr. Virajibhai Vishrambhai Khetani in favor of Smt. Savita Rambhau Odhekar.
- c) Copy of Deed of Apartment dated 02/08/2011 registered with sub registrar office vide document No. NSN-2-9479/2011 dated 02/08/2011 executed by Shree Balaji Constructions a Partnership Firm through its Partners Mr. Virajibhai Vishrambhai Khetani in favor of Smt. Savita Rambhau Odhekar.
- d) Copy of No Due Certificate from bank of India dated 16/07/2026
- e) Copy of No Due Certificate from IDBI Bank Ltd dated 09/06/2023.
- f) Copy of 7/12 Extract.

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

1. It is observed that, originally Non-Agriculture Plot No. 02 area admeasuring 798.875 Sq. Meters bearing Survey No. 47/3/2 + 47/4/2 was owned and possessed by Mr. Mahendra Surajmal Dhadiwal prior to 2008.
2. It is observed that, Mr. Mahendra Surajmal Dhadiwal has sold Plot No. 02 area admeasuring 798.875 Sq. Meters bearing Survey No. 47/3/2 + 47/4/2 to Shree Balaji Constructions a Partnership Firm through its Partners Mr. Virajibhai Vishrambhai Khetani by way of Sale Deed dated 22/07/2008 registered with sub registrar office vide document No. NSN-2-6640/2008 dated 22/07/2008. Basis of the said deed the name of the purchaser has been mutated as owners with revenue records.
3. It is observed that, Shree Balaji Constructions a Partnership Firm has prepared a building plan and has submitted the said plan for approval with Nashik Municipal Corporation. The Nashik Municipal Corporation has sanctioned the said plan vide Commencement Certificate No. LND/BP/130/2523 dated 21/09/2010.
4. It is observed that, Shree Balaji Constructions a Partnership Firm through its Partners Mr. Virajibhai Vishrambhai Khetani has agreed to sale Flat No. 21 having area admeasuring 720.00 Sq. Ft. i.e., area admeasuring 66.91 Sq. Meters (Built-up) situated on Third Floor in the building named as "Vijay Laxmi Apartment" to Smt. Savita Rambhau Odhekar by way of Agreement for Sale dated 02/12/2010 registered with sub registrar office vide document No. NSN-2-13336/2010 dated 02/12/2010.
5. It is observed that, Shree Balaji Constructions a Partnership Firm has submitted the said plot along with the construction thereon under the provisions of Maharashtra Flat Ownership Act and accordingly has executed and registered a Deed of Declaration dated

01/06/2011 with sub registrar office vide document No. NSN-2-6669/2011 dated 01/06/2011. As per the said deed the said building is named as **“Vijay Laxmi Apartment”**.

6. It is observed that, upon completing the construction as per the approved building plan Shree Balaji Constructions a Partnership Firm has obtained the completion of the building from Nashik Municipal Corporation vide Completion Certificate No. Outward No./NRV/09604/1029 dated 06/06/2011.
7. It is observed that, having complied with terms and conditions of Agreement for Sale dated 02/12/2010 Shree Balaji Constructions a Partnership Firm through its Partners Mr. Virajibhai Vishrambhai Khetani has executed Deed of Apartment dated 02/08/2011 in respect of Flat No. 21 having area admeasuring 720.00 Sq. Ft. i.e., area admeasuring 66.91 Sq. Meters (Built-up) situated on Third Floor in the building named as “Vijay Laxmi Apartment” in favor of Smt. Savita Rambhau Odhekar and the said deed is duly registered with sub registrar office vide document No. NSN-2-9479/2011 dated 02/08/2011.
8. It is observed that Smt Savita Rambhau Odhekar and Suman Rambhau Odekhar has availed the finance facility from the IDBI Bank Ltd and accordingly has created the charge on the said flat by way of equitable mortgage and further on the repayment of the said finance facility Smt. Savita Rambhau Odhekar has obtained the No Due Certificate from IDBI Bank Ltd dated 09/06/2023 (Note During Search I/ We have not found any charge with the sub registrar offices in favor of the said Bank)
9. It is observed that, Smt. Savita Rambhau Odhekar has availed a finance facility from Bank of India and has created the charge of the said bank on the said property by way of Equitable Mortgage and Notice of Intimation is duly filed with sub registrar office vide document No. NSN-7-1520/2023 dated 07/09/2023. It is further observed that Savita Rambhau Odhekar has repaid the finance facility and accordingly the Bank of India has issued the No Due Certificate vide its letter dated 16/07/2026
10. It is observed that, Mr. Akshay Vilasrao Bhalerao intent to purchase Flat No. 21 having area admeasuring 720.00 Sq. Ft. i.e., area admeasuring 66.91 Sq. Meters (Built-up) situated on Third Floor in the building named as “Vijay Laxmi Apartment” from Smt. Savita Rambhau Odhekar by way of Deed of Apartment and accordingly the draft of Deed of Apartment is prepared.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

- a) Draft of Deed of Apartment executed by Smt. Savita Rambhau Odhekar in favor of Mr. Akshay Vilasrao Bhalerao.
- b) Copy of Agreement for Sale dated 02/12/2010 registered with sub registrar office vide document No. NSN-2-13336/2010 dated 02/12/2010 executed by Shree Balaji Constructions a Partnership Firm through its Partners Mr. Virajibhai Vishrambhai Khetani in favor of Smt. Savita Rambhau Odhekar.
- c) Copy of Deed of Apartment dated 02/08/2011 registered with sub registrar office vide document No. NSN-2-9479/2011 dated 02/08/2011 executed by Shree Balaji Constructions a Partnership Firm through its Partners Mr. Virajibhai Vishrambhai Khetani in favor of Smt. Savita Rambhau Odhekar.
- d) Copy of No Due Certificate from bank of India dated 16/07/2026

- e) Copy of No Due Certificate from IDBI Bank Ltd dated 09/06/2023
- f) Copy of 7/12 Extract.

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? – Not provided
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? – No Original Title Deeds has been submitted for perusal while investigating the title and issuance of the said report
- 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? – 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/Row House 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 favor 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 – 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

I have taken online search on IGR website of the record available at that time for the year 2010 to 2024 in the office of Sub Registrar. Some entries may not available on IGR website due to technical issues. Out of available record no adverse entry is found in respect of the said property.

Search Report Details	:- MH010614855202627E
Search Conducted Years	:-2014 to 2026
Name of the Advocate / Searcher	:- Adv. James M Kamble
Search Report Date	:- 22/09/2026
Note	:- Nil

5.21 Whether EC is obtained? – NA

EC Details	:- Nil
No. of Years EC Obtained	:- Nil
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 that, **Mr. Akshay Vilasrao Bhalerao** has a valid, clear, marketable and unencumbered title in respect of the property stated above and **subjection to execution and registration of Deed of Apartment.**

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower /Co borrower **Mr. Akshay Vilasrao Bhalerao**. The following original documents to be collected by ICICI HFC for creation of 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 Registered Deed of Apartment executed by Smt. Savita Rambhau Odhekar in favor of Mr. Akshay Vilasrao Bhalerao.along with registration receipt and Index-II.
2. Original Agreement for Sale dated 02/12/2010 registered with sub registrar office vide document No. NSN-2-13336/2010 dated 02/12/2010 executed by Shree Balaji Constructions a Partnership Firm through its Partners Mr. Virajibhai Vishrambhai Khetani in favor of Smt. Savita Rambhau Odhekar along with registration receipt and Index-II.

- 3. Original Deed of Apartment dated 02/08/2011 registered with sub registrar office vide document No. NSN-2-9479/2011 dated 02/08/2011 executed by Shree Balaji Constructions a Partnership Firm through its Partners Mr. Virajibhai Vishrambhai Khetani in favor of Smt. Savita Rambhau Odhekar along with registration receipt and Index-II.
- 4. Original No Dues Certificate issued by Bank of India.
- 5. Latest Original/ Digitally Signed 7/12 Extract.

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

REMARKS (if any): - Nil.

Note: At-most care and proper diligence has been done while taking search into the records of the sub registrar office and day books maintained by the said offices. However there may be possibility that any of the entry in respect of the said property may not be reflected. For such entry Advocate shall not be held responsible/ liable for the any negligence. This Title and search report is issued only for ICICI Home Finance Company Ltd and same shall not be produced before any court of law or shared to any other person or entity with-out prior consent of the advocate.

Yours Faithfully,

KAMBLE JAMES
MADHUKAR

Digitally signed by
KAMBLE JAMES
MADHUKAR
Date: 2026.09.22 17:22:01
+05'30'

Advocate
James M Kamble

SEARCH REPORT

I/We taken the search with the sub registrar offices through online Web portal vide receipt no - MH010614855202627E dated 22/09/2026 to verify that the original title deed(s) related to the property/ies and encumbrances if any as detailed hereunder are in conformity with the records of the Sub-Registrar Office (SRO):

Year	Particulars of Transfer / Transactions	Description of the Property with it's area	Name of Seller / Lessor	Name of Purchaser / Lessee	Regn. No. and Date	Remark (if any)
2013	Nil	Nil	Nil	Nil	Nil	Nil
2014	Nil	Nil	Nil	Nil	Nil	Nil
2015	Nil	Nil	Nil	Nil	Nil	Nil
2016	Nil	Nil	Nil	Nil	Nil	Nil
2017	Nil	Nil	Nil	Nil	Nil	Nil
2018	Nil	Nil	Nil	Nil	Nil	Nil
2019	Nil	Nil	Nil	Nil	Nil	Nil
2020	Nil	Nil	Nil	Nil	Nil	Nil
2021	Nil	Nil	Nil	Nil	Nil	Nil
2022	Nil	Nil	Nil	Nil	Nil	Nil

Year	Particulars of Transfer / Transaction s	Description of the Property with it's area	Name of Seller / Lessor	Name of Purchaser / Lessee	Regn. No. and Date	Rema rk (if any)
2023	Notice of Intimation	Flat No. 21 having area admeasuring 720.00 Sq. Ft. i.e., area admeasuring 66.91 Sq. Meters (Built- up) situated on Third Floor in the building named as “Vijay Laxmi Apartment” constructed on Plot No. 02 area admeasuring 798.875 Sq. Meters bearing Survey No. 47/3/2 + 47/4/2 situated at Village – Panchak	Smt. Savita Rambhau Odhekar	Bank of India	NSN-7- 1520/2023 dated 07/09/2023	Nil
2024	Nil	Nil	Nil	Nil	Nil	Nil
2025	Nil	Nil	Nil	Nil	Nil	Nil
2026	Nil	Nil	Nil	Nil	Nil	Nil

Yours Faithfully,

KAMBLE JAMES
MADHUKAR

Advocate
James M Kamble

Digitally signed by
KAMBLE JAMES
MADHUKAR
Date: 2026.09.22 17:21:47
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