

Adv. Rahul Chandrakant Khairmode
B. S. L., LL.B
Notary (Govt. Of India)
Resi. : Plot No. 2/9, Saraswati Niwas, Near Kurneshwar
Darshan Apartment, Jakatwadi, Satara – 415002

Office :
“Matoshri” Apartment, 990, Shaniwar Peth
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LEGAL SCRUTINY REPORT

Loan Application No.- 77000278741

Date: 19/06/2026

To,
ICICI Home Finance Co. Ltd.
Satara

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Mr. Abhinandan Kumar

PART I:

PROPERTY DETAILS:

1.	Name of the Applicant/Borrower/s	Mr. Abhinandan Kumar
2.	Name of the Co-applicant/s	Mrs. Bhavya Kumari
3.	Type of Loan	Housing
4.	Purpose of Loan	MAH-Purchase in Resale
5.	Name of Property Owner/s	Mr. Mahesh Pundalik Bade
7.	Description of the Property	All that piece and parcel of the bearing R.S. No. 119/4/1/1, & 119/5 Pai, Building Known as Gurudatta Park, Row House Scheme, Row House No. 4, adm Super Built up area 84.57 sq.mtr. i.e. 910 sq.ft. & adm Plot area 48.49 sq.mtr. i.e. 525 sq.ft. & constructed Ground Floor Built up adm area 36.61 sq.mtr. i.e. 394 sq.ft.& First Floor, Built up adm area 39.40 sq.mtr. i.e. 424

		sq.ft. & its Grampanchayat Assessment List No.3013/72 ,Situating at Saidapur, Tal. Karad, Dist - Satara and for the purpose of registration within the limits of office of Sub-Registrar Karad No. 1 & 2 & Umbraj. Bounded as follows. East : Row House No. 5 South : S. No. 119/5 West : Row House No. 3 North : R.S. No. 119/3
7	Nature / Status of the Property	N.A.
8.	Type of Property	Residential

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

Sr. No	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original / certified Photocopy / true copy
1.	Regd. Sale Deed executed by Mr. Mohan Jaywant Jadhav with consent of Mr. Ajay Ashok Kale in favor of Mr. Mahesh Pundalik Bade Dtd. 21/11/2012 at Serial No.5139/2012 Registered in the Sub - Registrar Karad No. 2 along with Index II & RR.	Photo Copy
2.	Draft Sale Deed executed by Mr. Mahesh Pundalik Bade in favor of Mr. Abhinandan Kumar.	Photo Copy
3.	7/12 Extract of R.S. No. 119/4/1/1, & 119/5 Pai, Situated at Saidapur, Tal. Karad, Dist - Satara Dtd. 18/06/2026.	Photo Copy
4.	8A Extract of Grampanchayat Assessment List No. 3013/72, Situated at Saidapur, Tal. Karad, Dist - Satara Dtd.	Photo Copy

	18/06/2026.	
5.	N. A. Order issued by Hon'ble Collector Satara Dtd. 03/12/2010	Photo Copy
6.	Building Permission & Sanction Plan issued by Grampanchayat Saidapur Dtd. 23/11/2010.	Photo Copy

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

I have gone through the devolution All that piece and parcel of the bearing R.S. No. 119/4/1/1, & 119/5 Pai, Building Known as Gurudatta Park, Row House Scheme, Row House No. 4, adm Super Built up area 84.57 sq.mtr. i.e. 910 sq.ft. & adm Plot area 48.49 sq.mtr. i.e. 525 sq.ft. & constructed Ground Floor Built up adm area 36.61 sq.mtr. i.e. 394 sq.ft. & First Floor, Built up adm area 39.40 sq.mtr. i.e. 424 sq.ft. & its Grampanchayat Assessment List No.3013/72 ,Situating at Saidapur, Tal. Karad, Dist - Satara and for the purpose of registration within the limits of office of Sub-Registrar Karad No. 1 & 2 & Umbraj.

On Persual of various documents and while collating with the record of rights together with the said subject property is originally owned and possessed by Mr. Mohan Jaywant Jadhav & Mr. Ajay Ashok Kale (hereinafter referred as the said land owner)

The owner submitted an application for N.A. Residential Plots and also submitted N.A. Lay out Plan to concern Authority and the Hon'ble Collector Satara granted N.A.order Dtd 03/12/2010.

The owner decided to Construct a Scheme Known as Gurudatta Park Row House Scheme of R.S. No. 119/4/1/1, & 119/5 Pai ,Situating at Saidapur, Tal. Karad, Dist - Satara and they present an application for the permission of Construction and also presented a Building Plan to the Concerned Authority and the Grampanchayat Saidapur granted Building Permission & Sanction Plan Vide its Order Dtd. 23/11/2010 at Resolution No. 6.

The owner Mr. Mohan Jaywant Jadhav has executed Regd. Sale Deed with consent of Mr. Ajay Ashok Kale of R.S. No. 119/4/1/1, & 119/5 Pai, Building Known as Gurudatta Park, Row House Scheme, Row House No. 4, adm Super Built up area 84.57 sq.mtr. i.e. 910 sq.ft. & adm Plot area 48.49 sq.mtr. i.e. 525 sq.ft. &

constructed Ground Floor Built up adm area 36.61 sq.mtr. i.e. 394 sq.ft.& First Floor, Built up adm area 39.40 sq.mtr. i.e. 424 sq.ft. ,Situating at Saidapur, Tal. Karad, Dist - Satara in favor of Mr. Mahesh Pundalik Bade on Dtd.21/11/2012 which is at Serial No.5139/2012 Registered in the Sub- Registrar Karad No. 2

Mr. Abhinandan Kumar & Mrs. Bhavya Kumari decided to purchase from Mr. Mahesh Pundalik Bade & to take loan from our financial institution of the said property of i.e. All that piece and parcel for the purpose of Registration within the limits of office of Sub- Registrar Karad No. 1 & 2 & Umbraj R.S. No. 119/4/1/1, & 119/5 Pai, Building Known as Gurudatta Park, Row House Scheme, Row House No. 4, adm Super Built up area 84.57 sq.mtr. i.e. 910 sq.ft. & adm Plot area 48.49 sq.mtr. i.e. 525 sq.ft. & constructed Ground Floor Built up adm area 36.61 sq.mtr. i.e. 394 sq.ft.& First Floor, Built up adm area 39.40 sq.mtr. i.e. 424 sq.ft. & its Grampanchayat Assessment List No.3013/72 ,Situating at Saidapur, Tal. Karad, Dist - Satara and for the purpose of registration within the limits of office of Sub- Registrar Karad No. 1 & 2 & Umbraj has clear, perfect, absolute & a marketable. The property in question is free from all encumbrances & loan can be granted to Borrower by creating a charge of the said property.

We have perused the documents forwarded to us and have got relevant and available records verified at Online Govt. Site of IGR Maharashtra for the 13 year for the year 2014-2026 on date 19/06/2026 Vide Receipt No . 1115179529 .

PART IV:

EVIDENCE OF THE TITLE OF PROPERTY:	-
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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	Yes

	competent Authority?	
5.5	Whether up to date tax/land revenue has been paid in respect of the property?	N.A
5.6	Whether all original documents for last 13/30 years have been scrutinized; if not give reasons?	N.A
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/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? No	No
5.17	Whether POA as recorded in 5.15 is registered?	No
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 Search Report Details :- ---- Search Conducted Years :- 13 Years Name of the Advocate / Search :- Adv. R. C. Khairmode Search Report Date :- 19/06/2026 Note :- ----	Yes
5.21	Whether EC is obtained? EC Details :- No. of Years EC Obtained :- Any Encumbrance to Specify :- EC Applied by	No

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. Mahesh Pundalik Bade has/would derive valid, not clear, marketable and unencumbered title in the property/ies stated above.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower Mr. Abhinandan Kumar & Mrs. Bhavya Kumari

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

Sr. No	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original / certified Photocopy / true copy
1	7/12 Extract of Gat no. 119/4/1/1 & 119/5 (Pai), Situated at Saidapur, Tal- Karad, Dist- Satara Dtd. 18/06/2026	Photo Copy
2	8A Extract of Grampanchayat Assessment List No. 3013/72, Situated at Saidapur, Tal- Karad, Dist- Satara Dtd. 18/06/2026	Photo Copy
3	N. A. Order issued by Hon'ble Collector Satara Dtd. 03/12/2010	Photo Copy
4	Building Permission & Sanction Plan issued by Grampanchayat Saidapur Dtd. 23/11/2010.	Photo Copy
5	Draft Sale Deed executed by Mr. Mahesh Pundalik Bade in favor of Mr. Abhinandan Kumar.	Draft Copy

Following documents needs to be submitted at the time of disbursement of the loan:-

Sr. No.	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original/certified Photocopy / true copy
1	Regd. Sale Deed executed by Mr. Mohan Jaywant Jadhav with consent of Mr. Ajay Ashok Kale in favor of Mr. Mahesh Pundalik Bade Dtd. 21/11/2012 at Serial No.5139/2012 Registered in the Sub - Registrar Karad No. 2 along with Index II & RR.	Original

2.	Regd. Sale Deed executed by Mr. Mahesh Pundalik Bade in favor of Mr. Abhinandan Kumar along with Index II & RR.	Original
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Following documents needs to be submitted at the time of post disbursal of the loan:-

Sr. No	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original /Certified Photocopy / true copy
NIL	Nil	Nil

REMARKS	No
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Yours Faithfully,

KHAIRAM

ODE

RAHUL C

Digitally signed
by KHAIRAMODE
RAHUL C
Date: 2026.06.19
16:24:57 -07'00'

Adv. Rahul C. Khairmode

(The Present report is prepared as per best of my knowledge and ability and on the basis of the documents submitted and instructions given to me. It is presumed that the submitted documents and information given is genuine. Though the search has been carried out and I do not claim authenticity of the search. Except the addressee herein no person including person claiming to address can claim the report submitted all documents are returned herewith without keeping copy of it. For any other further clarification on any issue, you shall submit all the documents which I have perused. Therefore report also can not call as conclusive.)