

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

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LEGAL SCRUTINY REPORT

Loan Application No.- 4600000214

Date: 09/07/2026

To,
ICICI Home Finance Co. Ltd.
Satara

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Mr. Sharad Jaysing Nangare

PART I:

PROPERTY DETAILS:

1.	Name of the Applicant/Borrower/s	Mr. Sharad Jaysing Nangare
2.	Name of the Co-applicant/s	Mrs. Jayvanta Sharad Nangare
3.	Type of Loan	Housing
4.	Purpose of Loan	MAH-Purchase in Resale
5.	Name of Property Owner/s	Mr. Kiran Ramchandra Nanaware
7.	Description of the Property	All that piece and parcel of the bearing Gat No,619, Building Known as Nakshtra City, B' Wing , On First Floor , Flat No. 102, adm area 531 sq.ft. .& its Grampanchayat Assessment List No. 9595, ,Situating at Shirwal, Tal. Khandala, Dist - Satara and for the purpose of registration within the limits of office of Sub-Registrar

		Khandala . Bounded as follows. East : A Wing South : Gat No. 620 West : Flat No. 103 North : Flat No. 101
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. Development Agreement executed by Mr.Vitthal Dinkar Magar & others with consent of Mr. Rahul Vitthal Magar & others in favor of Sonari Developers Thrg. Partners Mr. Pandurang Sakharam More & others Dtd. 02/08/2013 at Serial No.2977/2013 Registered in the Sub - Registrar Khandala along with Index II & RR.	Photo Copy
2.	Regd. Power of Attorney executed by Mr.Vitthal Dinkar Magar & others in favor of Sonari Developers Thrg. Partners Mr. Pandurang Sakharam More & others Dtd. 02/08/2013 at Serial No.2978/2013 Registered in the Sub - Registrar Khandala along with Index II & RR.	Photo Copy
3.	Regd. Agreement for Sale executed by Mr.Vitthal Dinkar Magar & others Thrg. Developer & POA Holder Sonari Developers Thrg. Partners Mr. Pandurang Sakharam More & others in favor of Mr. Kiran Ramchandra Nanaware Dtd.	Photo Copy

	20/10/2015 at Serial No.3163/2015 Registered in the Sub – Registrar Khandala along with Index II & RR.	
4.	Regd. Sale Deed executed by Mr.Vitthal Dinkar Magar & others Thrg. Developer & POA Holder Sonari Developers Thrg. Partners Mr. Pandurang Sakhamore & others in favor of Mr. Kiran Ramchandra Nanaware Dtd. 03/11/2020 at Serial No.2380/2020 Registered in the Sub – Registrar Khandala along with Index II & RR.	Photo Copy
5.	Draft Sale Deed executed by Mr. Kiran Ramchandra Nanaware in favor of Mr. Sharad Jaysing Nangare & Mrs. Jayvanta Sharad Nangare.	Draft Copy
6.	7/12 Extract of Gat No. 619, Situated at Shirwal, Tal. Khandala, Dist – Satara Dtd. 07/07/2026.	Photo Copy
7.	8 A Extract of Grampanchayat Assessment List No. 9595,, Situated at Shirwal, Tal. Khandala, Dist – Satara Dtd. 26/03/2025.	Photo Copy
8.	Building Sanction Plan issued by Hon’ble Town Planning Officer Satara Dtd. 22/11/2013.	Photo Copy
9.	N.A. Order & Building Permission issued by Hon’ble Collector Satara Dtd. 10/03/2014.	Photo Copy
10.	Building Permission issued by Grampanchayat Shirwal Dtd. 29/03/2014.	Photo Copy
11	Registration Certificate of Nakshatra City Co-op. Housing Society Ltd. Shirwal Dtd. 22/06/2023.	Photo Copy
12	Share Certificate issued by Nakshatra City Co-op. Housing Society Ltd. Shirwal in favor of Mr. Kiran Ramchandra Nanaware Dtd. 18/05/2026.	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 Gat No,619, Building Known as Nakshatra City, B’ Wing , On First Floor , Flat No. 102, adm area 531 sq.ft. .& its Grampanchayat Assessment List No. 9595, ,Situated at Shirwal, Tal. Khandala, Dist - Satara and for the purpose of registration within the limits of office of Sub-Registrar Khandala .

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. Vitthal Dinkar Magar & others (hereinafter referred as the said land owner)

The owner Mr. Vitthal Dinkar Magar & others has executed Regd. Development Agreement with consent of Mr. Rahul Vitthal Magar & others of Gat No. 619, adm area 0 H 64 R Situated at Shirwal, Tal. Khandala, Dist - Satara in favor of Sonari Developers Thrg. Partners Mr. Pandurang Sakharam More , Mr.Sanjay Ramchandra Patil & Mr. Dnyaneshwar Pandurang More on Dtd. 02/08/2013 which is at Serial No.2977/2013 Registered in the Sub- Registrar Khandala .

The owner Mr. Vitthal Dinkar Magar & others has executed Regd. Power of Attorney of Gat No. 619, adm area 0 H 64 R Situated at Shirwal, Tal. Khandala, Dist - Satara in favor of Sonari Developers Thrg. Partners Mr. Pandurang Sakharam More , Mr.Sanjay Ramchandra Patil & Mr. Dnyaneshwar Pandurang More on Dtd. 02/08/2013 which is at Serial No.2978/2013 Registered in the Sub- Registrar Khandala .

The owner & Developer decided to construct a Scheme Known as Nakshatra City of Gat No. 619, adm area 0 H 64 R Situated at Shirwal, Tal. Khandala, Dist - Satara and they also presented a Building Sanction Plan to concern Authority and the Hon'ble Town Planning Officer Satara granted Building Sanction Plan Dtd. 22/11/2013 and Hon'ble Collector Satara granted N.A.Order & Building Permission Vide Its Order No. KRA. MAH/3/J/PRA/B.SHE/SR/140/13 Dtd. 10/03/2014. And also Grampanchayat Shirwal Granted Building Permission Dtd. 29/03/2014 at Resolution No. 5 (4) 2.

The owner Mr. Vitthal Dinkar Magar & others Thrg. Developer & POA Holder Sonari Developers Thrg. Partners Mr. Pandurang Sakharam More , Mr.Sanjay Ramchandra Patil & Mr. Dnyaneshwar Pandurang More has executed Regd. Agreement for Sale of Gat No,619, Building Known as Nakshtra City, B' Wing , On First Floor , Flat No. 102, adm area 531 sq.ft. .& its Grampanchayat Assessment List No. 9595, ,Situated at Shirwal, Tal. Khandala, Dist - Satara in favor of Mr. Kiran Ramchandra Nanaware on Dtd. 20/10/2015 which is at Serial No.3163/2015 Registered in the Sub- Registrar Khandala .

The Mr. Kiran Ramchandra Nanaware has executed Regd. Notice of Intimation of Gat No,619, Building Known as Nakshtra City, B' Wing , On First Floor , Flat No. 102, adm area 531 sq.ft. .& its Grampanchayat Assessment List No. 9595, ,Situated at Shirwal, Tal. Khandala, Dist - Satara in favor of IDBI Bank Ltd on Dtd. 24/02/2016 which is at Filing No.49/2016 Registered in the Sub- Registrar Khandala .

The owner Mr. Vitthal Dinkar Magar & others Thrg. Developer & POA Holder Sonari Developers Thrg. Partners Mr. Pandurang Sakharam More , Mr.Sanjay Ramchandra Patil & Mr. Dnyaneshwar Pandurang More has executed Regd. Sale Deed of Gat No,619, Building Known as Nakshtra City, B' Wing , On First Floor , Flat No. 102, adm area 531 sq.ft. .& its Grampanchayat Assessment List No. 9595, ,Situated at Shirwal, Tal. Khandala, Dist - Satara in favor of Mr. Kiran Ramchandra Nanaware on Dtd. 03/11/2020 which is at Serial No.2380/2020 Registered in the Sub- Registrar Khandala

Mr. Sharad Jaysing Nangare & Mr. Jayvanta Sharad Nangare decided to purchase from Mr. Kiran Ramchandra Nanaware & 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 Khandala bearing Gat No,619, Building Known as Nakshtra City, B' Wing , On First Floor , Flat No. 102, adm area 531 sq.ft. .& its Grampanchayat Assessment List No. 9595, ,Situated at Shirwal, Tal. Khandala, Dist - Satara and for the purpose of registration within the limits of office of Sub-Registrar Khandala 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. Except the loan of IDBI Bank Ltd .

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 09/07/2026 Vide Receipt No . 1115240298 .

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 :- 09/07/2026 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. Kiran Ramchandra Nanaware has/would derive valid, not clear, marketable and unencumbered title in the property/ies stated above. Except the loan of IDBI Bank Ltd .

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower Mr.Sharad Jaysing Nangare Mrs. Jayvanta Sharad Nangare

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. 619, Situated at Shirwal, Tal. Khandala, Dist – Satara Dtd. 07/07/2026.	Photo Copy
2	Latest 8 A Extract of Grampanchayat Assessment List No. 9595,, Situated at Shirwal, Tal. Khandala, Dist – Satara (Within 3 Months)	Photo Copy
3	Building Sanction Plan issued by Hon’ble Town Planning Officer Satara Dtd. 22/11/2013.	Photo Copy
4	N.A. Order & Building Permission issued by Hon’ble Collector Satara Dtd. 10/03/2014.	Photo Copy
5	Building Permission issued by Grampanchayat Shirwal Dtd. 29/03/2014.	Photo Copy
6	Registration Certificate of Nakshatra City Co-op. Housing Society Ltd. Shirwal Dtd. 22/06/2023.	Photo Copy
7	Share Certificate issued by Nakshatra City Co-op. Housing Society Ltd. Shirwal in favor of Mr. Kiran Ramchandra Nanaware Dtd. 18/05/2026.	Photo Copy
8	Regd. Development Agreement executed by Mr.Vitthal Dinkar Magar & others with consent of Mr. Rahul Vitthal Magar & others in favor of Sonari Developers Thrg. Partners Mr. Pandurang Sakharam More & others Dtd. 02/08/2013 at Serial No.2977/2013 Registered in the Sub – Registrar Khandala along with Index II & RR.	Photo Copy
9	Regd. Power of Attorney executed by Mr.Vitthal	Photo Copy

	Dinkar Magar & others in favor of Sonari Developers Thrg. Partners Mr. Pandurang Sakharam More & others Dtd. 02/08/2013 at Serial No.2978/2013 Registered in the Sub – Registrar Khandala along with Index II & RR.	
10	Draft Sale Deed executed by Mr. Kiran Ramchandra Nanaware in favor of Mr. Sharad Jaysing Nangare & Mrs. Jayvanta Sharad Nangare.	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. Agreement for Sale executed by Mr. Vitthal Dinkar Magar & others Thrg. Developer & POA Holder Sonari Developers Thrg. Partners Mr. Pandurang Sakharam More & others in favor of Mr. Kiran Ramchandra Nanaware Dtd. 20/10/2015 at Serial No.3163/2015 Registered in the Sub – Registrar Khandala along with Index II & RR.	Original
2.	Regd. Sale Deed executed by Mr. Vitthal Dinkar Magar & others Thrg. Developer & POA Holder Sonari Developers Thrg. Partners Mr. Pandurang Sakharam More & others in favor of Mr. Kiran Ramchandra Nanaware Dtd. 03/11/2020 at Serial No.2380/2020 Registered in the Sub – Registrar Khandala along with Index II & RR.	Original
3	Regd. Sale Deed executed by Mr. Kiran Ramchandra Nanaware in favor of Mr. Sharad Jaysing Nangare & Mrs. Jayvanta Sharad Nangare along with Index II & RR.	Original
4	NOC issued by Nakshatra City Co-op. Housing Society Ltd. Shirwal to create security in favor of ICICI HFC Ltd.	Original
5	NOC issued by IDBI Bank Ltd .	Original

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: 2026.07.31
15:16:45 -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.)