



Adv. Sandeep Maruti Jadhav

B.A. LL.B. (Spl.)

Office – 395/1B, Unit No.3, Royal Heritage, Assembly Road, Kolhapur. Mob. No.8275026155.

Date:-10/09/2026

LEGAL SCRUTINY REPORT

To,
Credit Manager,
ICICI HOME FINANCE CO. LTD.
Br. Kolhapur.

APP. ID. No.77000350131

Type of Case:- Apna Ghar Premium Builder Purchase

Legal Scrutiny Report in respect of the file of Jyoti Dattatray Sulke

PART I: PROPERTY DETAILS:

1: NAME OF THE APPLICANT/ BORROWERS:

Jyoti Dattatray Sulke R/o – Kolhapur

2: NAME OF THE CO-APPLICANT/SBORROWER/S:

Pradip Appasaheb Sawant & Padma Appasaheb Sawant R/o – Kolhapur

3: TYPE OF LOAN:- Apna Ghar Premium Builder Purchase

4: PURPOSE OF LOAN:- Apna Ghar Premium Builder Purchase

5: NAME OF THE PROPERTY OWNER/S:

Shivputrappa Ishwarappa Jakati R/o –Kolhapur.

6: DESCRIPTION OF THE PROPERTY: (with Boundaries):

Row Bungalow Unit No.2 land admeasuring 56.25 Sq.mtrs along with construction admeasuring 86.90 Sq.mtrs constructed on Plot No.20 admeasuring 112.50 sq.mtrs out of R.S.No. 344/3 at Mouje Uchgaon, Tal-Karveer, Kolhapur and bounded by-

Toward East- Colony Road

Toward West- Plot No.21

Toward South- Row Bungalow Unit No.1

Toward North- Plot No.19

1. Nature / Status of the Property: Free hold property.

2. Type of Property: Residential.

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION:

For the investigation of the said property and for the purpose of giving the search report of the following documents are perused by me.

- Photocopy of 7/12 extract dated 31/12/2025
- Photocopy of N.A. order dated 18/09/2012
- Photocopy of Sanction Plan & Construction Permission dated 30/10/2015
- Photocopy of Registered Sale Deed No.3359 dated 26/07/2022
- Draft copy of Agreement to Sale

In addition thereto I have obtained search of title, encumbrances for the period of last 13 years is carried out on official website of IGR Maharashtra.

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

From the document on record and search carried out on official website of IGR Maharashtra it seems that land admeasuring H.0=97 Aar out of R.S.No.344/3 at Mouje Uchgaon, Tal-Karveer, Kolhapur was owned by Baburao Balwant Kadam as an ancestral land.

Thereafter it seems that Baburao Balwant Kadam agreed to sale said land admeasuring H.0=97 Aar to Ajay Ramchandra Mhetar by executing Agreement to Sale No.2562 dated 19/07/2010 which is registered in the office of Sub-Registrar, Karveer-2. Said agreement to Sale is cancelled by subsequently through Registered Cancellation Deed No.3769 dated 11/08/2011.

Then it appears that Baburao Balwant Kadam sold area admeasuring H.0=97 Aar to Vrushabh Ravsaheb Koli, Vaibhav Jaysingrao Jadhav, Vijay Bhupal Aawati & Shital urf Arun Sharad Nalawade by executing Sale Deed which is registered in the office of Sub-Registrar, Karveer-2 on 11/08/2011 at Sr.No. Thus Vrushabh Ravsaheb Koli, Vaibhav Jaysingrao Jadhav, Vijay Bhupal Aawati & Shital urf Arun Sharad Nalawade became owner of said land admeasuring H.0=97 Aar and their names entered to 7/12 extract.

Further it reveals that Vrushabh Ravsaheb Koli, Vaibhav Jaysingrao Jadhav, Vijay Bhupal Aawati & Shital urf Arun Sharad Nalawade divided said land into plots and then sold Plot No.20 admeasuring 112.50 Sq.mtrs to Surekha Machhindra Murudkar by executing Sale Deed which is registered in the office of Sub-Registrar, Karveer-1 at Sr.No.6026 dated 18/10/2012.

Thereafter it appears that Surekha Machhindra Murudkar sold Plot No.20 to Maruti Yallappa Bagoji by executing Sale Deed No.4108 dated 05/10/2020 which is registered in the office

of Sub-Registrar, Karveer-2. Thus Maruti Yallappa Bagoji became owner of Plot No.20 and his name is entered to 7/12 extract.

Then it seems that Maruti Yallappa Bagoji sold Plot No.20 to Shivputrappa Ishwarappa Jakati by executing Sale Deed which is registered in the office of Sub-Registrar, Karveer-2 on 26/07/2022 at Sr.No.3359. Thus Shivputra Ishwarappa Jakati became owner of Plot No.20

Then it appears that Shivputrappa Ishwarappa Jakati raised row house units over said plot as per sanction plan & construction permission issued by Grampanchayat, Uchgaon in the name of Surekha Machhindra Murudkar. Said property is one of the row house units.

Further it seems from draft copy of Agreement to Sale that Shivputrappa Ishwarappa Jakati agreed to sell Row Bungalow Unit No.2 land admeasuring 56.25 Sq.mtrs i.e. said property to Pradip Appasaheb Sawant.

The said land is converted from agricultural to non- agricultural through order issued by The Tahsildar, Karveer vide order no.Gunthewari/SR/218/2012 dated 18/09/2012.

SEARCH-

I have taken the search of records on official website of IGR Maharashtra and other relevant records for last 13 years up to date by paying necessary search fees.

However, for the safer an Affidavit/Declaration be taken from the owner in respect the said property as regards neither any charge, encumbrances, lien, loan of private persons, financial institutions on anybody else has been created by them or any legal matters civil or criminal pending with respect to the said property.

In my search, I have not come across any cross entry which affects the title of the owner, while verifying the documents.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

- Registered Sale Deed No.3359 dated 26/07/2022

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 known.**

- 5.6 Whether all original documents for last 13 years have been scrutinized; if not give reasons? **No.**
- 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? _____ years (remaining period)—
Not Applicable.
- 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? **YES.**
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? **YES.**
- 5.17 Whether POA as recorded in 5.15 is registered? **Duly Adjudicate.**
- 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 –
Not Applicable.
- 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 – **Not Applicable.**
- 5.20 Whether Search Report is obtained and submitted? **Yes.**
Search Report Details: -
Search Conducted Years: 2014 to 2026.
Name of the Advocate / Searcher: Adv. Sandeep. M. Jadhav.
Search Report Date: 10/09/2026 vide receipt no. MH001413517202627E
Note: Not Applicable.

5.21 Whether EC is obtained? No.
EC Details: - Not Applicable.
No. of Years EC Obtained: Not Applicable.
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 **Pradip Appasaheb Sawant will** derive a valid, clear, marketable and unencumbered title in the property stated above **after execution and registration of sale deed in his favour**. The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/Co borrower.

Following documents needs to be submitted prior to disbursal of loan/at the time of disbursement of the loan

- Digital recent online 7/12 extract
- Photocopy of N.A. order dated 18/09/2012
- Photocopy of Sanction Plan & Construction Permission dated 30/10/2015
- Photocopy of Registered Sale Deed No. 4108 dated 05/10/2020
- Photocopy of Registered Sale Deed No.3359 dated 26/07/2022
- Original Registered Sale Deed in the name of borrower with R.R.
- Original No encumbrance & no litigation affidavit from vendor.

Following documents are required Post disbursal: (PDD) – NIL

NOTE: This report is subject to documents provided to me for perusal and record available on the IGR website, if any loss suffered due to unavailable entries and corrupted files in the computer system/ website of igrmaharashtra.gov.in, I should not be held responsible. Further, documents placed before me were scanned / Xerox copies and I have not verified any original documents and/or its validity.

Remarks –

Place – Kolhapur

Date – 10/09/2026