



NARAYAN KHAMKAR

& LAW ASSOCIATES

• ADVOCATE • NOTARY • ARBITRATOR •
Govt. of India

Ref. No. : IHFC/TSR/1348/2026.

Date : 26.08.2026.

Application No. : 77000337741
Transaction Type : Balance Transfer + TOP UP
Applicant : Mr. Sanjay Ramchandra Tatakare
Co-Applicant : Mr. Roshan Sanjay Tatakare
Existing Owner : 1. Mrs. Prachi Mahendra Dabholkar
2. Mr. Mahendra Kisan Dabholkar
Existing Lender : Aditya Birla Housing Finance Limited

To,

The Branch Manager,

ICICI Home Finance Co. Ltd.,

Hadapsar Branch, Pune.

- Legal Scrutiny Report pertaining to the file of (1) Mr. Sanjay Ramchandra Tatakare and (2) Mr. Roshan Sanjay Tatakare.

- **PART I : PROPERTY DETAILS**

- **Description of Entire Land Property.-**

All that piece and parcel of land bearing Survey No. 48, Hissa No. 7, admeasuring 00 Hectare 01.7 Are, out of the total area admeasuring 00 Hectare 06 Are, situated at Mouje Narhe, Taluka Haveli, District Pune, on which the building known as "Sakshi Sankul" has been constructed. The subject records also identify the property as Survey No. 48/7, Narhe, Pune and which is bounded as under.-

On or towards the East : Property of Walhekar
On or towards the West : Remaining property of the Vendors
On or towards the South : Property of Shri Sharad Kute
On or towards the North : Property of Shri Sharad Kute

Hereinafter, referred to as the "Entire Land Property".

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📍 **Pune Off.** - Flat No. 3, Second Floor, Gurudatta Apartment, Behind Bhawkar Garage, Regent Hotel Lane, 180, Shivajinagar (Bhamburda), Pune 411005.
📍 **Kolhapur Off.** - Flat No. 103, Ground Floor, Ninaidevi CHS Ltd., Near MSEB Sub-Station, Karandemala, New Tarabai Park, Behind Circuit House, Kolhapur, 416003.

✉ **email** - nklawassociates1@gmail.com :: 📞 **Mobile No.** - + 91 99 228 10198 ::

- **Description of Subject Property.-**

All that piece and parcel of Flat No. 9, admeasuring 327 Sq. Ft., i.e. 30.39 Sq. Mtrs. built-up area, situated on the Third Floor of the building known as “SAKSHI SANKUL”, constructed on the land bearing Survey No. 48, Hissa No. 7, situated at Mouje Narhe, Taluka Haveli, District Pune, together with all rights, easements, common facilities and appurtenances attached thereto. The old Gram Panchayat Property/Milkat reference appearing in the title document is No. 0909/09.

Hereinafter, referred to as the “Subject Property”.

- **PART II : LIST OF DOCUMENTS SUBMITTED BEFORE ME FOR SCRUTINY AND LEGAL OPINION :**

1. LOD, dated 12.08.2026 issued by the Aditya Birla Housing Finance Limited.
2. Deed of Assignment, dated 26.02.2016, executed by Mrs. Yashoda Gopal Jedhe to and in favour of (1) Mrs. Prachi Mahendra Dabholkar and (2) Mr. Mahendra Kisan Dabholkar, which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 17, Pune, under Serial No. 1861/2016.

- **PART III : FLOW OF TITLE OF PROPERTY.-**

Upon perusal of the documents placed on record and on the basis of the search conducted on the official records, the chain of title in respect of the subject property is traced as follows:

1. That the entire land property bearing Survey No. 48, Hissa No. 7, Mouje Narhe, Taluka Haveli, District Pune, was originally owned by (1) Mrs. Krishnabai Namdev Kute and (2) Mr. Sharad Namdev Kute.
2. Thereafter, (1) Mrs. Krishnabai Namdev Kute and (2) Mr. Sharad Namdev Kute executed a Sale Deed dated 15.07.2002, and thereby sold, transferred and conveyed their rights in the said land property to and in favour of (1) Mr. Sandip Genba Kute and (2) Mr. Bharat Dnyanoba Kute. The said Sale Deed was duly registered in the office of the Sub-Registrar of Assurances, Haveli

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No. 16, Pune, under Serial No. 3523/2002. Pursuant thereto, the names of the purchasers were recorded in the revenue record under Mutation Entry No. 4582. The recitals relating to this earlier acquisition and mutation appear in the 2016 registered instrument.

3. Thereafter, out of the aforesaid land property, Mr. Sandip Genba Kute developed the portion falling to his share and constructed a multi-storied building thereon. The said building came to be known as “Sakshi Sankul”, and the flats/premises therein were intended to be transferred to individual purchasers.
4. Thereafter, (1) Mr. Sandip Genba Kute and (2) Mrs. Sundar Sandip Kute executed an Agreement dated 11.12.2013, thereby agreeing to sell and transfer Flat No. 9, situated on the Third Floor of “Sakshi Sankul”, admeasuring 327 Sq. Ft., i.e. 30.39 Sq. Mtrs. built-up area, to and in favour of Mrs. Yashoda Gopal Jedhe, for the agreed consideration of Rs. 6,95,000/-. The said Agreement was duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 13, Pune, on 30.01.2014 under Serial No. 784/2014.
5. The recitals of the subsequent instrument further record that the entire consideration under the aforesaid Agreement was paid to Mr. Sandip Genba Kute and Mrs. Sundar Sandip Kute, whereupon possession of the subject flat was handed over to the purchaser.
6. Thereafter, Mrs. Yashoda Gopal Jedhe executed a Deed of Assignment dated 26.02.2016, and thereby assigned, transferred and conveyed the residential property bearing Flat No. 9, corresponding to sanctioned Flat No. 302, situated on the Third Floor, admeasuring 327 Sq. Ft., i.e. 30.39 Sq. Mtrs., in the building known as “Sakshi Sankul”, constructed upon land admeasuring 00 Hectare 1.5 Ares out of Survey No. 48, Hissa No. 7, situated at Village Narhe, Taluka Haveli, District Pune, bearing Gram Panchayat Property No. 0909/09, to and in favour of (1) Mrs. Prachi Mahendra Dabholkar and (2) Mr. Mahendra Kisan Dabholkar. The said Deed of Assignment was duly registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 17, Pune, on 26.02.2016, under Serial No. 1861/2016.

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7. Thereafter, Mr. Mahendra Kisan Dabholkar availed a loan facility of Rs. 6,00,000/- from Aspire Home Finance Corporation Limited, Business Court, C-Wing, 314, Mukund Nagar, Swargate, Pune – 411026, and for securing repayment of the said loan amount together with interest and other charges, created a mortgage by way of deposit of title deeds in respect of the property bearing 302, Sakshi Sankul, in favour of the said financial institution. Accordingly, the Agreement Relating to Deposit of Title Deeds, was duly registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 16, Pune, on 18.03.2016, under Serial No. 765/2016.
8. Thereafter, Mr. Mahendra Kisan Dabholkar have availed the loan against the mortgage of the subject property from Aditya Birla Housing Finance Limited.
9. Thus, as aforesaid the subject property is owned and possessed by (1) Mrs. Prachi Mahendra Dabholkar and (2) Mr. Mahendra Kisan Dabholkar. Their title to the subject property is valid, legal, marketable and enforceable in the courts of law. However, the subject property is mortgaged to and in favour of Aditya Birla Housing Finance Limited. Therefore, the subject property is not free from encumbrances.
10. Therefore, (1) Mrs. Prachi Mahendra Dabholkar and (2) Mr. Mahendra Kisan Dabholkar are entitled to sell, transfer and convey the subject property to and in favour of Mr. Sanjay Ramchandra tatakare and Mr. roshan sanjay tatakare or any other prospective purchaser/s, subject to repayment of the entire mortgage-money of the above-referred lender, i.e. Aditya Birla Housing Finance Limited.

• **PART IV : EVIDENCE OF THE TITLE OF PROPERTY**

1. Deed of Assignment, dated 26.02.2016, executed by Mrs. Yashoda Gopal Jedhe to and in favour of (1) Mrs. Prachi Mahendra Dabholkar and (2) Mr. Mahendra Kisan Dabholkar, which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 17, Pune, under Serial No. 1861/2016.

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• **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 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 13/30 years have been scrutinized; if not give reasons?	I have perused the photocopies as mentioned above.
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 owners of the property had the right and competency to transfer the property?	No.
5.10	What is the tenure of the land; if it is leased? Not applicable years (remaining period)	The said property is having Tenure Class – 1.
5.11	Whether the land is Adivasi (Tribal) Land?	No.

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5.12	Whether the land/property are joint family property?	No.
5.13	Whether SARFAESI Act applicable:	Yes. Subject to the observations mentioned in the flow of title.
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?	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 of 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	No.

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	premium payable to the Authority upon such transfer.	
5.20	Whether Search Report is obtained and submitted?	Yes.
	Search Receipt Details - I, the undersigned, Advocate Narayan Laxman Khamkar, have conducted an online search in respect of the above-referred subject property by visiting the official website of the Inspector General of Registration (IGR), Government of Maharashtra. The search has been conducted for the period of the last thirteen (13) years, i.e., from 2014 to 2026, in respect of subject property. I have paid the e-Search fee of ₹325/- through GRAS e-Challan bearing GRN No. MH008868551202627E and Department ID No. 746230660. The said payment was duly credited to the Government and utilized for conducting the online property search. Accordingly, the e-Search Receipt bearing No. 1115386891, dated 24.08.2026 at 12:17 PM, was generated prior to obtaining the search results. It is specifically clarified that the entire search and verification have been carried out solely on the basis of the online records available on the IGR portal. No physical or manual search has been conducted by personally visiting any of the offices of the Sub-Registrar of Assurances (SRO). Upon verification of the online search data available on the IGR portal, no adverse entries affecting the title of the subject property have been found during the aforesaid search period. It is further clarified that this search report is based exclusively on the entries and records available online on the IGR portal as on the date and time of generation of the aforesaid e-Search Receipt. Accordingly, this report is subject to any subsequent registrations, encumbrances, claims, charges, notices, court orders, or other entries, if any, that may not have been reflected in the online records as on the date and time of the search.	
5.21	Whether EC is obtained?	No.

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	EC Details	NA
	No. of years EC obtained	NA
	Any Encumbrances to specify	NA
	EC Applied by	NA

• **PART VI : CERTIFICATE.-**

It is hereby certified that, the subject property is owned and possessed by (1) Mrs. Prachi Mahendra Dabholkar and (2) Mr. Mahendra Kisan Dabholkar. Their title to the subject property is valid, legal, marketable and enforceable in the courts of law. However, the subject property is mortgaged to and in favour of Aditya Birla Housing Finance Limited. Therefore, the subject property is not free from encumbrances.

Therefore, (1) Mrs. Prachi Mahendra Dabholkar and (2) Mr. Mahendra Kisan Dabholkar are entitled to sell, transfer and convey the subject property to and in favour of Mr. Sanjay Ramchandra tatakare and Mr. roshan sanjay tatakare or any other prospective purchaser/s, subject to repayment of the entire mortgage-money of the above-referred lender, i.e. Aditya Birla Housing Finance Limited.

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

Since, it is the case of balance transfer.

1. LOD issued by Aditya Birla Housing Finance Limited.

• **Following documents are required post disbursal (if any) :**

1. Original Agreement dated 11.12.2013, executed by (1) Mr. Sandip Genba Kute and (2) Mrs. Sundar Sandip Kute, to and in favour of Mrs. Yashoda Gopal Jedhe, which is registered in the office of the Sub-Registrar of Assurances, Haveli No. 13, Pune, on 30.01.2014 under Serial No. 784/2014.

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2. Original Possession Letter issued by the builder/developer, i.e. (1) Mr. Sandip Genba Kute and (2) Mrs. Sundar Sandip Kute to and in favour of Mrs. Yashoda Gopal Jedhe, pertaining to the subject property.
3. Original Deed of Assignment, dated 26.02.2016, executed by Mrs. Yashoda Gopal Jedhe to and in favour of (1) Mrs. Prachi Mahendra Dabholkar and (2) Mr. Mahendra Kisan Dabholkar, which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 17, Pune, under Serial No. 1861/2016.
4. Original Release Letter/No Dues Certificate from Aspire Home Finance Corporation Limited.
5. Original Release Letter/No Dues Certificate from Aditya Birla Housing Finance Limited.
6. All documents mentioned in the LOD issued by Aditya Birla Housing Finance Limited.
7. Original Deed of Assignment to be executed and registered by (1) Mrs. Prachi Mahendra Dabholkar and (2) Mr. Mahendra Kisan Dabholkar to and in favour of Mr. Sanjay Ramchandra Tatakare and Mr. Roshan Sanjay Tatakare, pertaining to the subject property.
8. Original Simple (Registered) or the Notice of Intimation regarding mortgage by way of deposit of title deeds for additional/enhanced loan facility.

Thanking you,

Place : Pune.

Date : 25.08.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by
Narayan Laxman
Khamkar
Date: 2026.09.15
11:36:37 +05'30'

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SEARCH RESULTS FOUND DURING E-SEARCH OF THE SUBJECT LAND PROPERTY

Doc No.	Doc Name	Regi. Date	SRO Name	Seller	Purchaser	Property
3523/2002	Sale Deed	15.07.2002	Sub-Registrar of Assurances, Haveli No. 16, Pune	(1) Mrs. Krishnabai Namdev Kute and (2) Mr. Sharad Namdev Kute	(1) Mr. Sandip Genba Kute and (2) Mr. Bharat Dnyanoba Kute	Land bearing Survey No. 48, Hissa No. 7, situated at Mouje Narhe, Taluka Haveli, District Pune.
784/2014	Agreement for Sale	30.01.2014	Sub-Registrar of Assurances, Haveli No. 13, Pune	(1) Mr. Sandip Genba Kute and (2) Mrs. Sundar Sandip Kute	Mrs. Yashoda Gopal Jedhe	Flat No. 9, situated on the Third Floor, in the building known as "Sakshi Sankul", admeasuring 327 Sq. Ft., i.e. 30.39 Sq. Mtrs. built-up area, constructed on land bearing Survey No. 48, Hissa No. 7, Mouje Narhe, Taluka Haveli, District Pune.
1861/2016	Deed of Assignment	26.02.2016	Joint Sub-Registrar of Assurances, Haveli No. 17, Pune	Mrs. Yashoda Gopal Jedhe	(1) Mrs. Prachi Mahendra Dabholkar and (2) Mr. Mahendra Kisan Dabholkar	Flat No. 9, corresponding to sanctioned Flat No. 302, situated on the Third Floor, admeasuring 327 Sq. Ft., i.e. 30.39 Sq. Mtrs., in the building known as "Sakshi Sankul", constructed on land admeasuring 00 Hectare 1.5 Ares out of Survey No. 48, Hissa No. 7, Village Narhe, bearing Gram Panchayat Property No. 0909/09.
765/2016	Agreement Relating to Deposit of Title Deeds	18.03.2016	Joint Sub-Registrar of Assurances, Haveli No. 16, Pune	Mr. Mahendra Kisan Dabholkar, as Borrower/Mortgagor	Aspire Home Finance Corporation Limited, as Lender/Mortgagee	Flat No. 302, Sakshi Sankul, situated at Village Narhe, Pune, mortgaged for securing the loan facility of Rs. 6,00,000/-.

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MH008868551202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
24 Aug 2026	Receipt	Receipt no.: 1115386891
	Name of the Applicant :	Advocate Narayan Laxman Khamkar
	Details of property of which document has to be searched :	Dist :Pune Village :Narhe S.No/CTS No/G.No. : 48
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH008868551202627E		
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'.		



CHALLAN
MTR Form Number-6



GRN	MH008868551202627E	BARCODE			Date	24/08/2026-09:28:54		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		Advocate Narayan Laxman Khamkar			
Location PUNE										
Year 2026-2027 One Time					Flat/Block No.					
Account Head Details				Amount In Rs.	Premises/Building					
0030072201 SEARCH FEE				9750.00	Road/Street					
					Area/Locality					
					Town/City/District					
					PIN					
					Remarks (If Any)					
					Amount In		Nine Thousand Seven Hundred Fifty Rupees Only			
Total				9,750.00	Words					
Payment Details BANK OF BARODA					FOR USE IN RECEIVING BANK					
Cheque-DD Details					Bank CIN	Ref. No.	02003942026082400040		1506023821	
Cheque/DD No.					Bank Date	RBI Date	24/08/2026-09:29:55		Not Verified with RBI	
Name of Bank					Bank-Branch		BANK OF BARODA			
Name of Branch					Scroll No. , Date		Not Verified with Scroll			

Department ID : 746230660

Mobile No. : XXXXXX0198

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.