



Adv. Sandeep Maruti Jadhav

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

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

Date:-14/07/2026

LEGAL SCRUTINY REPORT

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

APP. ID. NO. 77000311088.

Type of Case :- **Micro LAP-Top-up**

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of **Dayanand Ramesh Potdar**

PART I: PROPERTY DETAILS:

1: NAME OF THE APPLICANT/ BORROWERS:

Dayanand Ramesh Potdar R/o –Hupari, Kolhapur

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

Shobha Ramesh Potdar & Nishigandha Dayanand PotdarR/o – Hupari, Kolhapur

3: TYPE OF LOAN: MICRO LAP

4: PURPOSE OF LOAN: Business

5: NAME OF THE PROPERTY OWNER/S:

Shobha Ramesh Potdar R/o –Kolhapur.

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

Grampanchayat Milkat No.122 land admeasuring 139.35 Sq.mtrs along with construction thereon within gavthan limits of village Hupari, Tal-Hatkanangale, Dis-Kolhapur and Bounded by-

Toward East – Property of Tavnappa Annappa Kyadage

Toward West- Property of Pandurang Narayan Potdar

Toward South- Property of Balaso Kagade

Toward North- Road

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

2. Type of Property: Gavthan Property.

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 assessment extract dated 24/01/2024
- Photocopy of Gavthan Registrar from year 2009
- Photocopy of Registered Sale Deed No.466 dated 05/02/1996

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 it seems that Grampanchayat Milkat No.122 land admeasuring 139.35 Sq.mtrs within gavthan limits of village Hupari, Tal-Hatkanangale, Dis-Kolhapur was owned by Sunil Pandurang Potdar.

Thereafter it seems that Sunil Pandurang Potdar sold land admeasuring 139.40 Sq. mtrs i.e. said property to Shobha Ramesh Potdar by executing Sale Deed No.466 dated 05/02/1996 which is registered in the office of Sub-Registrar, Hatkanangale. Thus Shobha Ramesh Potdar became owner of said property and accordingly her name is entered assessment extract of Milkat No.122.

It seems that Gramsevak of village Hupari has issued letter stating that Milkat No.122 is within original Gavthan of area of village Hupari and city survey of said village has not yet done.

Further it seems that Shobha Ramesh Potdar availed loan from ICICI HFL by executing equitable mortgage. However I have not found entry of NOI while taking search

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.466 dated 05/02/1996

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? **Only photocopy of Sale Deed No.466/1996 is scrutinized.**
- 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? **NO**

5.16 Whether the said POA holder has/had authority to sell the property under POA? **N.A**

5.17 Whether POA as recorded in 5.15 is registered? **N.A.**

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:-14/07/2026 vide receipt no. MH001253795202627E

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: **loan from ICICI HFL.**

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 **Shobha Ramesh Potdar** had 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 **Shobha Ramesh Potdar.**

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

- Original recent Assessment extract
- Original Recent Tax Paid Receipt
- Certified copy of assessment extract record from year 2009 to 2024 (In Custody)
- Original Gavthan Certificate issued by Gramsevak of Hupari (In Custody)
- Original Registered Sale Deed No.466 dated 05/02/1996 with R.R. (In Custody)
- Original No encumbrance & no litigation affidavit from Borrower.

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 – If Any – Not Applicable.

Place – Kolhapur.

Date – 14/07/2026

Sandee
p Maruti
Jadhav

Digitally signed
by Sandeep
Maruti Jadhav
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