



SACHIN P. SUDAME
ADVOCATE

OFFICE: Row House No. 85, Kasliwal Marvel (West), Beed Bypass Road, Satara
Parisar, Chatrapati Sambhaji Nagar

MOB- 9371791119, advsacchin@gmail.com

Date: 21/08/2026

LEGAL SCRUTINY REPORT

To,
The Branch Manager
ICICI HFC Ltd.
Branch-Aurangabad

Dear sir/madam,

Legal Scrutiny Report in respect of the file of Pankaj Prabhu Jadhav

Application No. : 77000330703

PART I : PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s : Pankaj Prabhu Jadhav

2. Name of the Co-applicant/s : Swati Pankaj Jadhav

3. Type of Loan : Builder Purchase

4. Purpose of Loan : Builder Purchase

Name of the property owner : Kakasaheb Damu Kale, Pandharinath Damu
Kale and Sanjay Damu Kale

Adv. SPS

Digitally Signed by
Name : Sachin Pandurang Sudame
Date : 21-Aug-2026 09:11:41
Aadhaar No : ***** 2393

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5. Description of the Property (with Boundaries):

All the piece and parcel of the Row House No. E-06, Built up area admeasuring 102.47 square meter and carpet area admeasuring 82.55 square meter, Shantai Residency, forming part of Gut No. 9, situated at Pisadevi, Tq. & Dist. Chhatrapati Sambhajnagar, bounded as under:

East : 6.00 meter wide road

West : Open Lane

South : Row House No. E-05

North : Row House No. E-07

6. Nature/Status of the Property : Residential

7. Type of Property : Freehold property

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

- 1) Copy of 7/12 extract of Gut No. 9.
- 2) Copy of NA order No. Ja Kra 2023/Jama-2/Pra Kra-377 dated 12/12/2023.
- 3) Copy of registered Development Agreement vide daybook serial No. CSN-5/5596/2024 dated 19/07/2024.
- 4) Copy of registered General Power of Attorney vide daybook serial No. AGG-5/5599/2024 dated 19/07/2024.
- 5) Copy of Commencement Certificate vide its permission No. CIDCO/TPO/CSNFA(BP-GH)/2024/371 dated 22/04/2024.
- 6) Copy of registered Deed of Declaration bearing daybook serial No. AGG-5/5600/2024 dated 19/07/2024.
- 7) Copy of registration certificate No. P51500078089 dated 25/11/2024 issued by the Maharashtra Real Estate Regulatory Authority.
- 8) Draft copy of Sale Deed.



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

1) It is seen from record that, the land area admeasuring 6000 square meter, forming part of Gut No. 9, situated at Pisadevi, Tq. & Dist. Chhatrapati Sambhajnagar was initially owned and possessed by Mr. Kakasaheb Damu Kale, Mr. Pandharinath Damu Kale and Mr. Sanjay Damu Kale since before the year 2011.

2) It is seen from record that, the above said land forming part of Gut No. 9, situated at Pisadevi, Tq. Sillod & Dist. Chhatrapati Sambhajnagar was converted into Non-Agricultural land u/s 42 B of the Maharashtra Land Revenue Code, 1966 by the authority Tahasil Office, Chhatrapati Sambhajnagar vide its NA order No. Ja Kra 2023/Jama-2/Pra Kra-377 dated 12/12/2023.

3) It is seen from the record that, the owners Mr. Kakasaheb Damu Kale, Mr. Pandharinath Damu Kale and Mr. Sanjay Damu Kale with an intent to develop the above said property entered into a registered Development Agreement vide daybook serial No. CSN-5/5596/2024 dated 19/07/2024 with M/s Ganesha Group through its partners Mr. Vishnu Ramkrushna Kale, Mr. Ratan Janardhan Kale, Mr. Prabhakar Ramkrushna Kale and Mr. Rameshwar Janardhan Sasemahal.

4) It is seen from record that, the owners Mr. Kakasaheb Damu Kale, Mr. Pandharinath Damu Kale and Mr. Sanjay Damu Kale also executed a registered General Power of Attorney vide daybook serial No. AGG-5/5599/2024 dated 19/07/2024 in favor of the developers M/s Ganesha Group through its partners Mr. Vishnu Ramkrushna Kale, Mr. Ratan Janardhan Kale, Mr. Prabhakar Ramkrushna Kale and Mr. Rameshwar Janardhan Sasemahal in respect of the above said property.



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5) It is seen from record that, the owners/developers applied for construction permission towards the CIDCO and accordingly the authority CIDCO approved the building plan and issued revised building permission for group housing scheme and issued Commencement Certificate vide its permission No. CIDCO/TPO/CSNFA(BP-GH)/2024/371 dated 22/04/2024.

6) It is seen from record that, the Owner/developer executed a registered Deed of Declaration u/s 2-A of the Maharashtra Apartment Ownership Act, in the office of Sub Registrar, Aurangabad bearing daybook serial No. AGG-5/5600/2024 dated 19/07/2024. That, the above said housing project known as 'Shantai Residency'.

7) It is seen from record that, the above said housing project known as Shantai Residency registered before the Maharashtra Real Estate Regulatory Authority having its registration No. P51500078089 dated 25/11/2024.

8) It is seen from record that, the owners Mr. Kakasaheb Damu Kale, Mr. Pandharinath Damu Kale and Mr. Sanjay Damu Kale through their GPA M/s Ganesha Group through its partners Mr. Vishnu Ramkrushna Kale, Mr. Ratan Janardhan Kale, Mr. Prabhakar Ramkrushna Kale and Mr. Rameshwar Janardhan Sasemahal are willing to sell the Row House No. E-06, Built up area admeasuring 102.47 square meter and carpet area admeasuring 82.55 square meter, Shantai Residency, forming part of Gut No. 9, situated at Pisadevi, Tq. & Dist. Chhatrapati Sambhajnagar in favor of intending Borrowers Pankaj Prabhu Jadhav and Swati Pankaj Jadhav.



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9) From the above it can be inferred that, Mr. Kakasaheb Damu Kale, Mr. Pandharinath Damu Kale and Mr. Sanjay Damu Kale are the owners of the above said property and are legally possessing the said property being the owners of the property.

PART IV : EVIDENCE OF THE TITLE OF PROPERTY:

As above

PART V : OTHER PROVISIONS :

5.1 Whether provisions of urban land ceiling act are applicable?

Not applicable

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?

(Property tax receipt not provided)

5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons?

No (Original documents not provided)

5.7 Whether required documents are available for creating mortgage?

No



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5.8 Whether all the previous owners of the property had the right and competency to transfer the property?

No

5.9 Whether the proposed mortgage by deposit of title deeds is possible?

No

5.10 What is the tenure of the land; is it is leased?

Freehold property

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 favor 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?

Yes

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 the permission/NOC is required and list all permission/No objection required

Not applicable

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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

5.21 Whether EC is obtained?

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. Kakasaheb Damu Kale, Mr. Pandharinath Damu Kale and Mr. Sanjay Damu Kale have derived a valid, clear, marketable and unencumbered title to the said property stated above. The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/Co-Borrower.

The following original documents to be collected by the ICICI HFC for creation of registered/equitable mortgage of the said property.

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

- 1) Original NOC from the developers.
- 2) Original registered Sale Deed (with ORR) which is going to be registered in favor of intending Borrowers Pankaj Prabhu Jadhav and Swati Pankaj Jadhav.



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REMARKS (if any)

Mr. Kakasaheb Damu Kale, Mr. Pandharinath Damu Kale and Mr. Sanjay Damu Kale have derived a valid, clear, marketable and unencumbered title to the said property stated above. The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/Co-Borrower.

Submitted by

Sachin P. Sudame
Advocate

Adv. SPS

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