

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

Office :
“Matoshri” Apartment, 990, Shaniwar Peth
Near Renukha Mandir, Satara - 415002
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LEGAL SCRUTINY REPORT

Loan Application No.- 77000322404

Date: 27/08/2026

To,
ICICI Home Finance Co. Ltd.
Satara

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Mr. Makarand Kashinath Salunkhe

PART I:
PROPERTY DETAILS:

1.	Name of the Applicant/Borrower/s	Mr. Makarand Kashinath Salunkhe
2.	Name of the Co-applicant/s	Mrs. Sakshi Makarand Salunkhe
3.	Type of Loan	Residential
4.	Purpose of Loan	MAH-BT
5.	Name of Property Owner/s	Mr. Makarand Kashinath Salunkhe
6.	Name of the Developer & POA Holder	-----
7.	Description of the Property	All that piece and parcel of the bearing C.T.S. No. 409/5/H, Plot No. 3 Yojana nagar, adm area 216.50 sq.mtr., Situated at City Satara ,Peth Sadar Bazar, Tal- &, Dist- Satara and for the purpose of registration within the limits of office of Sub-Registrar Satara No. 1 &2. (As per Technical Report)

		Bounded as follows. East : Road South : Plot No. 2 West : Open Space North : Plot No. 4
8	Nature / Status of the Property	N.A.
9.	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. Gift Deed Dtd.07/06/2010 which is registered in the office of Sub Registrar Satara at serial no.3773/2010 which is executed by Mr.Popatrao Tukaram Salunkhe in favor of Mr. Kashinath Tukaram Salunkhe along with Index II and RR.	Photo Copy
2.	Regd. Gift Deed Dtd.17/12/2020 which is registered in the office of Sub Registrar Satara at serial no.4121/2020 which is executed by Mr. Kashinath Tukaram Salunkhe in favor of Mr. Makarand Kashinath Salunkhe along with Index II and RR.	Photo Copy
3	City Survey Extract of C.T.S. No. 409/5/H , Plot No. 3, Situated at City Satara ,Peth Sadar Bazar, Tal –&, Dist – Satara	Photo Copy
4	Building Permission & Sanction Plan issued by Hon’ble C.E.O. Satara Municipal Council Satara Dated.23/10/2023.	Photo Copy
5	List of Document issued by State Bank of India Branch Mini HLC Satara Dtd. 24/04/2026.	Photo Copy
6	Registration Certificate of Yojana Nagar Co-op. Housing Society Ltd. Satara Dtd. 19/09/1972.	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 C.T.S. No. 409/5/H, Plot No. 3, adm area 216.50 sq.mtr., Situated at City Satara, Peth Sadar Bazar, Tal- &, Dist- Satara & and for the purpose of registration within the limits of office of Sub-Registrar Satara No. 1 &2.

On Perusal of various documents and while collating with the record of rights together with City Survey Extract of C.T.S. No. 409/5/H, Plot No. 3, Situated at City Satara, Peth Sadar Bazar, Tal- &, Dist- Satara , is originally owned and Possessed by Mr. Popat Tukaram Salunkhe (hereinafter referred as the said land owner)

The owner Mr. Popat Tukaram Salunkhe has executed Regd. Gift Deed of C.T.S. No. 409/5/H, Plot No. 3, Situated at City Satara, Peth Sadar Bazar, Tal- &, Dist- Satara in favor of Mr. Kashinath Tukaram Salunkhe on Dtd. 07/06/2010 which is at Serial No. 3773/2010 Registered in the Sub-Registrar Satara No.1. And Accordingly name of Mr. Kashinath Tukaram Salunkhe were entered into the Record of Rights. And the said entry mutated by Mutation Entry No. 8094 on Dtd. 18/08/2010..

The as per Order of Hon'ble Collector Satara Tenure B' is deleted and Tenure C' were entered into the Record of Rights and the said entry mutated by Mutation Entry No. 1953 on Dtd. 28/10/2020.

The owner Mr. Kashinath Tukaram Salunkhe has executed Regd. Gift Deed of C.T.S. No. 409/5/H, Plot No. 3, Situated at City Satara, Peth Sadar Bazar, Tal- &, Dist- Satara in favor of Mr. Makarand Kashinath Salunkhe on Dtd. 17/12/2020 which is at Serial No. 4121/2020 Registered in the Sub-Registrar Satara No.1. And Accordingly name of Mr. Makarand Kashinath Salunkhe were entered into the Record of Rights. And the said entry mutated by Mutation Entry No. 1992 on Dtd. 22/02/2021.

The owner decided Construct a House of C.T.S. No. 409/5/H, Plot No. 3, Situated at City Satara, Peth Sadar Bazar, Tal- &, Dist- Satara and they present an application for the permission of Construction and also presented a Building Plan to the Concerned Authority and the Hon'ble C.E.O.Satara Municipal Council Satara granted Building Permission & Sanction Plan Vide its Order No. CASSR/RB/2023/APL/00128 Dtd. 23/10/2023.

The owner Mr. Makarand Kashinath Salunkhe has executed Regd Notice of Intimation of C.T.S. No. 409/5/H, Plot No. 3, Situated at City Satara, Peth Sadar Bazar, Tal- &, Dist- Satara in favor of State Bank of India Branch Mini HLC Satara. Dtd. 20/05/2025 which is at Serial No. 755/2025 Registered in the Sub-Registrar Satara No.2.

Mr. Makarand Kashinath Salunkhe & Mrs. Sakshi Makarand Salunkhe decided 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 Satara No. 1 & 2 bearing C.T.S. No. 409/5/H, Plot No. 3, adm area 216.50 sq.mtr., Situated at City Satara, Peth Sadar Bazar, Tal- &, Dist- Satara & and for the purpose of registration within the limits of office of Sub-Registrar Satara No. 1 & 2. 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 State Bank of India Branch Mini HLC Satara

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 30 year for the year 1996 -2026 on date 27/08/2026 Vide Receipt No 1115401248 & MH009123469202627E .

PART IV:

EVIDENCE OF THE TITLE OF PROPERTY:	Regd.Gift Deed Dtd. 17/12/2020 at Serial No. 4121/2020
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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 competent Authority?	Yes
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?	No
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?	No
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 :- 30 Years Name of the Advocate / Search :- Adv. R. C. Khairmode Search Report Date :- 27/08/2026 Note :- ----	Yes
5.21	Whether EC is obtained? EC Details :- No. of Years EC Obtained :- Any Encumbrance to Specify :-	No

	EC Applied by	
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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. Makarand Kashinath Salunkhe has/would derive valid, clear, marketable and unencumbered title in the property/ies stated above. Except the loan of State Bank of India Branch Mini HLC Satara.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower Mr. Makarand Kashinath Salunkhe & Mrs. Sakshi Makaradn Salunkhe.

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	Latest City Survey Extract of C.T.S. No. 409/5/H , Plot No. 3, Situated at City Satara ,Peth Sadar Bazar, Tal –&, Dist – Satara (Within 3 Months)	Photo Copy
2	Building Permission & Sanction Plan issued by Hon’ble C.E.O. Satara Municipal Council Satara Dated.23/10/2023.	Photo Copy
3	List of Document issued by State Bank of India Branch Mini HLC Satara Dtd. 24/04/2026.	Original

4	Registration Certificate of Yojana Nagar Co-op. Housing Society Ltd. Satara Dtd. 19/09/1972.	Photo Copy
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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.	NOC issued by Yojana Nagar Co-op. Housing Society Ltd. Satara	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
1	Regd. Gift Deed Dtd.07/06/2010 which is registered in the office of Sub Registrar Satara at serial no.3773/2010 which is executed by Mr.Popatrao Tukaram Salunkhe in favor of Mr. Kashinath Tukaram Salunkhe along with Index II and RR.	Original
2.	Regd. Gift Deed Dtd.17/12/2020 which is registered in the office of Sub Registrar Satara at serial no.4121/2020 which is executed by Mr. Kashinath Tukaram Salunkhe in favor of Mr. Makarand Kashinath Salunkhe along with Index II and RR.	Original
3.	NOC issued by State Bank of India Branch Mini HLC Satara	Original
4.	Document Shall be Collected as per List of Document of State Bank of India Branch Mini HLC Satara	----

REMARKS	No
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(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.)

Yours Faithfully,

KHAIRAMODE RAHUL C
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KHAIRAMODE RAHUL C
Date: 2026.08.27
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Adv. Rahul C. Khairmode

Adv. Rahul Chandrakant Khairmode

B. S. L., LL.B

Notary (Govt. Of India)

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Office :

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Mob – 9923640004

khairmode.rahul@gmail.com

SEARCH REPORT

To,

**The Credit Manager,
Home Finance Ltd,
Satara.**

Date: 27/08/2026

Loan Application No.- 7700032404

Search Report in respect of the file of Mr. Makarand Kashinath Salunkhe

DESCRIPTION OF THE PROPERTY:-

All piece & parcel of land Bearing C.T.S. No. 409/5/H, Plot No. 3, adm area 216.50 sq.mtr., Situated at City Satara, Peth Sadar Bazar, Tal- &, Dist- Satara & and for the purpose of registration within the limits of office of Sub-Registrar Satara No. 1 &2

We have taken online paid e-search in respect of the above referred property from the website www.igrmaharashtra.gov.in since year 1996 to 2026 GRN No. 1115401248 & MH009123469202627E dated 27/08/2026. We have gone through the available Index II and on the basis of available information on the website of www.igrmaharashtra.gov.in, we hereby submit our report which is under:-

Year	Transactions	Entries
1996	available Index are checked	NIL
1997	available Index are checked	NIL
1998	available Index are checked	NIL
1999	available Index are checked	NIL
2000	available Index are checked	NIL
2001	available Index are checked	NIL
2002	available Index are checked	NIL
2003	available Index are checked	NIL

2004	available Index are checked	NIL
2005	available Index are checked	NIL
2006	available Index are checked	NIL
2007	available Index are checked	NIL
2008	available Index are checked	NIL
2009	available Index are checked	NIL
2010	Regd. Gift Deed Dtd. 07/06/2010 at serial no.3773/2010	-----
2011	available Index are checked	NIL
2012	available Index are checked	NIL
2013	available Index are checked	NIL
2014	available Index are checked	NIL
2015	available Index are checked	NIL
2016	available Index are checked	NIL
2017	available Index are checked	NIL
2018	available Index are checked	NIL
2019	available Index are checked	NIL
2020	Regd. Gift Deed Dtd. 17/12/2020 at serial no.4121/2020	-----
2021	available Index are checked	NIL
2022	available Index are checked	NIL
2023	available Index are checked	NIL
2024	available Index are checked	NIL
2025	Regd Notice of Intimation Dtd. 20/05/2025 at Serial No. 755/2025	NIL
2026	available Index are checked	NIL

(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.)

Yours Faithfully,

KHAIRAMODE Digitally signed by
DE RAHUL KHAIRAMODE
C RAHUL C
Date: 2026.08.27
16:53:33 -07'00'

Adv. Rahul C. Khairmode

