

Santosh Nagar, Agashe Gurukul, Malkapur, Akola. 444 004.

E-mail ID : sanjeevbochare@gmail.com**LEGAL SCRUTINY REPORT****Appl. No. 77000351423****Date : 11/09/2026****To**

The Manager,
ICICI Home Finance Co. Ltd.,
Br. Akola Tq. Dist. Akola

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of : **Mr. Pramod Madhukar Kulkarni****PART I: PROPERTY DETAILS:**

- 1 **Name of the Applicant/Borrower/s** : Mr. Pramod Madhukar Kulkarni
- 2 **Name of the Co-applicant/s (if any):** Mrs. Chhaya Pramod Kulkarni
- 3 **Type of Loan** : Construction
4. **Name of the Property Owner/s** : Mr. Pramod Madhukar Kulkarni

5. Description of the Property (with Boundaries):

All That Piece & Parcel of Plot No. 16-A measuring about 123.50Sq.mtrs. out of Gat No. 211 of mauje Malvihir, converted to N.A. as per order of S.D.O. Buldhana Vide R. C. No. NAP-34/Malvihir/33/2003-04 of Dt. 01/07/2004, situated within the limit of G. P. Malvihir, Tq. & Dist. Buldhana which is Bounded by :-

East : Plot No. 19-B**West** : Road**North** : Plot No. 16-B**South** : Plot No. 15-B

- 6 **Nature / Status of the Property** : Free Hold
- 7 **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)

1. Xerox Copy of Regd. Sale Deed Sr. No. 5745 of Dt. 03/08/2023.
2. Xerox Copy of Regd. Sale Deed Sr. No. 827 of Dt. 31/01/2023.
3. Xerox Copy of Regd. Sale Deed Sr. No. 8301 of Dt. 07/12/2021.
4. Xerox Copy of Regd. Sale Deed Sr. No. 2983 of Dt. 09/04/2021
5. Xerox Copy of Regd. Sale Deed Sr. No. 2911 of Dt. 08/04/2021.
6. Xerox Copy of Regd. Sale Deed Sr. No. 316 of Dt. 15/01/2019.
7. Xerox Copy of Regd. Sale Deed Sr. No. 315 of Dt. 15/01/2019.
8. Xerox Copy of Revenue Record i.e. 7/12 extract
9. Xerox Copy of NA order of S.D.O. Buldhana Vide R. C. No. NAP-34/Malvihir/33/2003-04 of Dt. 01/07/2004.
10. Xerox Copy of construction permission with sanctioned plan by G. P. Malvihir of Dt. 09/05/2024.
11. Xerox Copy of Tax Payment Receipt

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

Perusal of documents, revenue records and title deeds reflects that initially an agricultural land, measuring about 00H-86R. out of Gat No. 211 of Mauje Malvihir was owned & possessed by Mr. Bharat Swarupchand Chaware, Mr. Vaibhav Bansisa Mahajan, Mr. Sachin Ashok Chaware & Mr. Pranam Anantrao Saraf, jointly, who then got it converted into residential use as per order of S.D.O. Buldhana, Vide R.C. No. NAP-34/Malvihir/33/2003-04 of Dt. 01/07/2004.

Thereafter out of the above said layout Mr. Bharat Swarupchand Chaware, Mr. Vaibhav Bansisa Mahajan, Mr. Sachin Ashok Chaware & Mr. Pranam Anantrao Saraf, jointly sold out Plot No. 12-A & B to 16-A & B total ten plots to Mr. Sital Prakashchand Gadia Vide Regd. Sale Deed Sr. No. 2669 of Dt. 16/07/2008.

Thereafter Mr. Sital Prakashchand Gadia sold out Plot No. 15-B, 16-A and 16-B (Each measuring 123.50Sq.mtrs.) total measuring about 370.50Sq.mtrs to Mr. Sagar Narayan Misal Vide Regd. Sale Deed Sr. No. 3555 of Dt. 31/05/2011.

Then out of those three plots Mr. Sagar Narayan Misal sold out that Plot No.16-A measuring about 123.50Sq.mtrs. to Mr. Rajesh Tukaram Kinage Vide Regd. Sale Deed Sr. No. 5660 of Dt. 03/09/2011.

Then Mr. Rajesh Tukaram Kinge sold out Southern Part of that Plot No. 16-A measuring about 61.75Sq.mtrs. to Mrs. Mangla Bhika Lahane Vide Regd. Sale Deed Sr. No. 315 of Dt. 15/01/2019.

Thereafter Mr. Rajesh Tukaram Kinge sold out Northern Part of Plot No. 16-A measuring about 61.75Sq.mtrs. to Mrs. Vimlabai Sampat Fandat Vide Regd. Sale Deed Sr. No. 316 of Dt. 15/01/2019.

Thereafter Mrs. Mangla Bhika Lahane sold out her Southern Part of Plot No. 16-A measuring about 61.75Sq.mtrs. to Mr. Gopal Dagdu Dodke Vide Regd. Sale Deed Sr. No. 2911 of Dt. 08/04/2021.

Thereafter Mrs. Vimlabai Sampath Fadat her Northern Part of Plot No. 16-A measuring about 61.75Sq.mtrs. to Mr. Pandurang Shankarrao Thakare Vide Regd. Sale Deed Sr. No. 2983 of Dt. 09/04/2021.

Then Mr. Gopal Dagdu Dodke & Mr. Pandurang Shankarrao Thakare, jointly sold out Plot No. 16-A total measuring about 123.50Sq.mtrs. to Mr. Rohidas Bisan Kakade & Mrs. Godavari Rohidas Kakade Vide Regd. Sale Deed Sr. No. 8301 of Dt. 07/12/2021.

Thereafter Mr. Rohidas Bisan Kakade & Mrs. Godavari Rohidas Kakade jointly sold out that Plot No. 16-A measuring about 123.50Sq.mtrs. to Mr. Pandhari Sheshrao Jadhav Vide Regd. Sale Deed Sr. No. 827 of Dt. 31/01/2023.

Thereafter Mr. Pandhari Sheshrao Jadhav sold out that Plot No. 16-A measuring about 123.50Sq.mtrs. to Mr. Pramod Madhukar Kulkarni Vide Regd. Sale Deed Sr. No. 5745 of Dt. 03/08/2023.

Then Mr. Pramod Madhukar Kulkarni mortgaged that Plot No. 16-A with ICICI HFC Ltd.

Perusal of the documents shows that presently title of the subject matter of property is clear, under charge, and encumbrance of ICICI HFC Ltd. and is marketable subject to that charge

PART IV : EVIDENCE OF THE TITLE OF PROPERTY:

As per List stated in Part-II stated above.

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? **Yes**
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **Yes**
- 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? **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 land owner 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 .. **N.A.**
- 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 .. **N.A.**
- 5.20 Whether Search Report is obtained and submitted? **Yes**
 Search Report Details: -
 Search Conducted Years: **13 Years**
 Name of the Advocate / Searcher: : **Adv S. R. Bochare**
 Search Report Date :11/09/2026 Note: Receipt No. MH010115173202627U
- 5.21 Whether EC is obtained?
 EC Details: -
 No. of Years EC Obtained:
 Any Encumbrance to Specify:
 EC Applied by:

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. Pramod Madhukar Kulkarni** derive a valid, clear, marketable and unencumbered title in the property/ies stated above.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/Co-borrower **Mr. Pramod Madhukar Kulkarni**

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

1. Original Regd. Sale Deed Sr. No. 5745 of Dt. 03/08/2023.
2. Original Regd. Sale Deed Sr. No. 827 of Dt. 31/01/2023.
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8. True Copy of Revenue Record i.e. 7/12 extract
9. Xerox Copy of NA order of S.D.O. Buldhana Vide R. C. No. NAP-34/Malvihir/33/2003-04 of Dt. 01/07/2004.
10. Xerox Copy of construction permission with sanctioned plan by G. P. Malvihir of Dt. 09/05/2024.
11. Original Tax Payment Receipt

Following documents are required post disbursal: (if any): -

Original Regd. NOI executed by Mr. Pramod Madhukar Kulkarni.

REMARKS (if any): - All the Above Docs are deposited with ICICI HFCL with Appl ID 77000232579

Yours Faithfully,
Sanjeev Digitally signed
 by Sanjeev
Ramdas Ramdas Bochare
Bochare Date: 2026.09.16
 18:05:23 +05'30'
Adv. Sanjeev R. Bochare