



CHALLAN
MTR Form Number-6



GRN MH010065629202627E	BARCODE	Date 11/09/2026-12:16:23	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 SWN_SAWANTWADI SUB REGISTRAR		Full Name Adv Sudhir P Rasal	
Location SINDHUDURG			
Year 2026-2027 One Time		Flat/Block No. Flat No. 118 Apana Ghar	
Account Head Details		Premises/Building	
Amount In Rs.		Road/Street Kolgaon	
0030072201 SEARCH FEE 325.00		Area/Locality Sawantwadi	
		Town/City/District	
		PIN	
		Remarks (If Any)	
		Search Fee year 2014 to 2026 S No 71 situated at Kolgaon Tal	
		Sawantwadi Dist Sindhudurg	
		Amount In Three Hundred Twenty Five Rupees Only	
Total 325.00		Words	
Payment Details IDBI BANK		FOR USE IN RECEIVING BANK	
Cheque-DD Details		Bank CIN	Ref. No. 69103332026091112460 3004622368
Cheque/DD No.		Bank Date	RBI Date 11/09/2026-12:17:58 Not Verified with RBI
Name of Bank		Bank-Branch	IDBI BANK
Name of Branch		Scroll No. , Date	Not Verified with Scroll

Department ID :

Mobile No. : XXXXXX1313

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 नमूद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी न करावयाच्या दस्त्यासाठी लागू नाही.

Legal

Advocate

Sudhir P. Rasal

B.A. LL.B.

At. Post. Nachane, Shanti
Nagar, 1040, Rasal Wadi,
Ratnagiri
Mob - 9225141313

LEGAL SCRUTINY REPORT

LAN No: 77000353311

Date: 11/09/2026

To,
The Manager
ICICI. H.F.C.
Ratnagiri Branch, Ratnagiri

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of **Mrs. Nida Akil Jugari.**

PART I: PROPERTY DETAILS:

Name of the Applicant/Borrower/s: Mrs. Nida Akil Jugari

Name of the Co-applicant/s: (if any): Mrs. Mubeena Akil Jugari.

- 1. Type of Loan: Home Loan**
- 2. Purpose of Loan: Builder Flat Purchase**

Name of the Property Owner/s: Vyankatesh Vasant Deshpande Partnership Firm through partners Mrs. Gayatri Vyankatesh Deshpande, Mr. Pradip Prabhakar Joshi & Mrs. Nilam Pradip Joshi.

Description of the Property (with Boundaries): Survey. No. /Hissa No. 71/B area 39-51-53 R out of total area 40-00-00 R., into which Flat No. 118, 'B' Wing, on First Floor, Area 27.00 Sq. mtr. Carpet + Enclosed Balcony area 2.88 Sq.mtr. (Total Built up area 37.40 Sq.mtr.) into building named & styled

Advocate

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'Apana Ghar', situated at Kolgaon within Municipal limit Tal. Sawantwadi
Dist Sindhudurg.

1. Nature / Status of the Property: Residential.

2. Type of Property: Residential Flat.

**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 land Survey. No. /Hissa No. 71/B area 39-51-53 R out of total area 40-00-00 R.
2. Copy of Mutation Entries
3. Copy of 8A Extract
4. Copy of Reg. Sale Deed in favour of Mrs. Gayatri Vyankatesh Deshpande & Mrs. Nilam Pradip Joshi dated 30/12/2011 vide Reg. No. 2720/2011
5. Copy of N. A. Permission from S. D. O. Sawantwadi dated 29/09/2022.
6. Copy of Construction Permission from MHADA dated 17/07/2023
7. Copy of Approved Construction Plan
8. Copy of RERA certificate dated 10/10/2023.
9. Copy of Part Occupancy Certificate from MHADA dated 14/10/2025.
10. Copy of Reg. Agreement to sale in favour of Mrs. Nida Akil Jugari dated 25/08/2026 vide Reg. No. 2590/2026.

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

Advocate

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The said landed property under search was previously owned by Smt. Rajiyabi Fakir Naik & Mrs. Julekhabhi Fakir Naik. Accordingly their names were showing into revenue record of said landed property under search.

Further Smt. Rajiyabi Fakir Naik & Mrs. Julekhabhi Fakir Naik sold out the said property to Mrs. Gayatri Vyankatesh Deshpande & Mrs. Nilam Pradip Joshi by way of Reg. Sale Deed dated 30/12/2011 vide Reg.No. 2720/2011. By this document Mrs. Gayatri Vyankatesh Deshpande & Mrs. Nilam Pradip Joshi became owner of said landed property under search. Accordingly their names were entered into revenue record & 7/12 Extract of said landed property under search.

Further Mrs. Gayatri Vyankatesh Deshpande & Mrs. Nilam Pradip Joshi decided to develop the said landed property under search by forming a Partnership Firm namely Vyankatesh Vasant Deshpande Partnership Firm through partners Mrs. Gayatri Vyankatesh Deshpande, Mr. Pradip Prabhakar Joshi & Mrs. Nilam Pradip Joshi. Accordingly they obtained N. A. Permission from S. D. O. Sawantwadi dated 29/09/2022 & Construction Permission from MHADA dated 17/07/2023. The plan of Construction is also approved by concern authority.

After acquired all necessary permissions from concern authorities the builder/developer started & completed the construction of building named & styled "**Apna Ghar**". Accordingly they obtained Part Occupancy Certificate from MHADA dated 14/10/2025.

Now Mrs. Nida Akil Jugari decided to purchase Flat No. 118, 'B' Wing, on First Floor, Area 27.00 Sq. mtr. Carpet + Enclosed Balcony area 2.88

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Sq.mtr. (Total Built up area 37.40 Sq.mtr.) into building named & styled 'Apana Ghar', situated at Kolgaon within Municipal limit Tal. Sawantwadi Dist Sindhudurg. For that they entered into Reg. Agreement to Sale with builder/developer 25/08/2026. The said Agreement is registered in the office of Sub-Registrar Sawantwadi vide Reg. No. 2590/2026. By this agreement the builder/developer accepted a part payment out of total consideration amount and agreed to sale the said flat according to term & conditions mentioned in the agreement.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Copy of Reg. Agreement to sale in favour of Mrs. Nida Akil Jugari dated 25/08/2026 vide Reg. No. 2590/2026.

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? **to be confirmed from borrower.**
- 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.**

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- 5.10 What is the tenure of the land; if it is leased? _____ years (remaining period) **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? **N/A**
- 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. Sudhir Prabhakar Rasal
Search Report Date: 11/09/2026
Note:-----
- 5.21 Whether EC is obtained? _____
EC Details: -
No. of Years EC Obtained:
Any Encumbrance to Specify:
EC Applied by: ----- Not Applicable

PART VI: CERTIFICATE:

Advocate

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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 **Mrs. Nida Akil Jugari** has/would 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 **Mrs. Nida Akil Jugari**.

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/at the time of disbursement of the loan: -

1. Original Reg. Agreement to sale in favour of Mrs. Nida Akil Jugari dated 25/08/2026 vide Reg. No. 2590/2026.
2. Original N. O. C. of Builder

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

1. Original Reg. Sale Deed in favour of Mrs. Nida Akil Jugari after execution.
2. Original N.O.I.

REMARKS (if any): -

Yours Faithfully

Sudhir
Prabhakar
Rasal

Digitally signed
by Sudhir
Prabhakar Rasal
Date: 2026.09.11
12:23:18 +05'30'

Mr. Sudhir P. Rasal

(Advocate)

Advocate

Sudhir P. Rasal

B.A. LL.B.

**At. Post. Nachane, Shanti
Nagar, 1040, Rasal Wadi,
Ratnagiri
Mob - 9225141313**

Notes/Disclaimer :- This report does not comment upon: Technical regularity (adherence to building by laws, approvals etc.) whether the property is subject matter of any litigation; Authenticity of the Original Counterparts of the documents supplied.
The accuracy of this report necessarily depends on the disclosed documents being True, complete, accurate and not misleading, which we have assumed to be the case. Also this report has given on online record found on IGR site at the time of search.

Advocate

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Date – 11/09/2026

To,
The Manager
ICICI. H.F.C.
Ratnagiri Branch, Ratnagiri

Sub: The report of investigation of title and search for the period of last 13 years i.e. 2014 to 2026 relating to Survey. No. /Hissa No. 71/B area 39-51-53 R out of total area 40-00-00 R., into which Flat No. 118, 'B' Wing, on First Floor, Area 27.00 Sq. mtr. Carpet + Enclosed Balcony area 2.88 Sq.mtr. (Total Built up area 37.40 Sq.mtr.) into building named & styled '**Apana Ghar**', situated at Kolgaon within Municipal limit Tal. Sawantwadi Dist Sindhudurg.

Name of the Borrower: Mrs. Nida Akil Jugari

Dear Sir,

I am ask to submit my search report about the property in question the property is described in schedule- I of this search report. The document produces before me are enlisted in Schedule II. The legal opinion and my findings about the property are set out in schedule-III.

Schedule –I DESCRIPTION OF THE PROPERTY

Survey Number	Extent Area	Location (address)	Boundaries
Survey. No. /Hissa No. 71/B area 39-51-53 R out of total area 40-00-00 R., into which Flat No. 118, 'B' Wing, on First Floor,	Area 27.00 Sq. mtr. Carpet + Enclosed Balcony area 2.88 Sq.mtr.	situated at Kolgaon within Municipal limit Tal. Sawantwadi Dist Sindhudurg.	East – Open Space West - Passage & Flat No. 101 North – Flat No. 117

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Area 27.00 Sq. mtr. Carpet + Enclosed Balcony area 2.88 Sq.mtr. (Total Built up area 37.40 Sq.mtr.) into building named & styled 'Apana Ghar',	(Total Built up area 37.40 Sq.mtr.)		South- Open Space
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SCHEDULE - II LIST OF DOCUMENTS PRODUCED

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3. Copy of 8A Extract
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10. Copy of Reg. Agreement to sale in favour of Mrs. Nida Akil Jugari dated 25/08/2026 vide Reg. No. 2590/2026.

SCHEDULE - III LEGAL OPINION AND FINDING

Advocate

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Further Smt. Rajiyabi Fakir Naik & Mrs. Julekhabhi Fakir Naik sold out the said property to Mrs. Gayatri Vyankatesh Deshpande & Mrs. Nilam Pradip Joshi by way of Reg. Sale Deed dated 30/12/2011 vide Reg.No. 2720/2011. By this document Mrs. Gayatri Vyankatesh Deshpande & Mrs. Nilam Pradip Joshi became owner of said landed property under search. Accordingly their names were entered into revenue record & 7/12 Extract of said landed property under search.

Further Mrs. Gayatri Vyankatesh Deshpande & Mrs. Nilam Pradip Joshi decided to develop the said landed property under search by forming a Partnership Firm namely Vyankatesh Vasant Deshpande Partnership Firm through partners Mrs. Gayatri Vyankatesh Deshpande, Mr. Pradip Prabhakar Joshi & Mrs. Nilam Pradip Joshi. Accordingly they obtained N. A. Permission from S. D. O. Sawantwadi dated 29/09/2022 & Construction Permission from MHADA dated 17/07/2023. The plan of Construction is also approved by concern authority.

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Now Mrs. Nida Akil Jugari decided to purchase Flat No. 118, 'B' Wing, on First Floor, Area 27.00 Sq. mtr. Carpet + Enclosed Balcony area 2.88 Sq.mtr.

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(Total Built up area 37.40 Sq.mtr.) into building named & styled 'Apana Ghar', situated at Kolgaon within Municipal limit Tal. Sawantwadi Dist Sindhudurg. For that they entered into Reg. Agreement to Sale with builder/developer 25/08/2026. The said Agreement is registered in the office of Sub-Registrar Sawantwadi vide Reg. No. 2590/2026. By this agreement the builder/developer accepted a part payment out of total consideration amount and agreed to sale the said flat according to term & conditions mentioned in the agreement.

CERTIFICATE

The necessary search for the period of last 13 years i.e. 2014 to 2026 has taken. The Chalan of search fees is enclosed herewith and on the basis of search and above all facts the **Present intending Borrower Mrs. Nida Akil Jugari Shaha** have got the prospective ownership rights to the above flat under search which are absolute, clear, marketable and free from all encumbrances. The said flat can be mortgage by equitable mortgage.

Yours Faithfully

Sudhir
Prabhakar
Rasal

Digitally signed
by Sudhir
Prabhakar Rasal
Date: 2026.09.11
12:24:19 +05'30'

**Mr. Sudhir P. Rasal
(Advocate)**

Notes/Disclaimer :- This report does not comment upon: Technical regularity (adherence to building by laws, approvals etc.) whether the property is subject matter of any litigation; Authenticity of the Original Counterparts of the documents supplied. The accuracy of this report necessarily depends on the disclosed documents being True, complete, accurate and not misleading, which we have assumed to be the case. Also this report has given on online record found on IGR site at the time of search.