

CHALLAN
MTR Form Number-6



GRN	MH007453479202627E	BARCODE		Date	31/07/2026-11:49:54	Form ID	
Department				Inspector General Of Registration			
Type of Payment				Payer Details			
				Search Fee Other Items			
Office Name				RTN HQR SUB REGISTRAR RATNAGIRI			
Location				RATNAGIRI			
Year				2026-2027 One Time			
Flat/Block No.				Grampanchayat House No. 812			
Premises/Building				Khedshi			
Road/Street				Ratnagiri			
Area/Locality				Ratnagiri			
Town/City/District							
PIN							
Remarks (If Any)				Search Fee of 2014 to 2026 S. No. 125 situated at Khedshi, Tal. Dist. Ratnagiri.			
Amount In				Three Hundred Twenty Five Rupees Only			
Words							
Total				325.00			
Payment Details				IDBI BANK			
FOR USE IN RECEIVING BANK							
Cheque-DD Details				Bank CIN			
Ref. No.				69103332026073112166			
Bank Date				RBI Date			
31/07/2026-11:51:16				Not Verified with RBI			
Name of Bank				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

संदर्भ चालन "राष्ट्र ऑफ पेमेंट" मध्ये नमुद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी न करताच्या दस्त्यासाठी लागू नाही.

Advocate

Sudhir P. Rasal

B.A. LL.B.

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

LEGAL SCRUTINY REPORT

APP No. : 77000321190

Date: 31/07/2026

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

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of : Mr. Amit Anand Kankanwadi &
Smt. Bharati Anand Kankanwadi

PART I: PROPERTY DETAILS:

Name of the Applicant/Borrower/s: **Mr. Amit Anand Kankanwadi**

Name of the Co-applicant/s: (if any): **Smt. Bharati Anand Kankanwadi**

1. Type of Loan: Plot Purchase.
2. Purpose of Loan: Resale Plot Purchase.

Name of the Property Owner/s: Mr. Ganpat Yashwant Dange.

Description of the Property (with Boundaries): Survey No./Hissa No. 125/42 Area
0.03.00 H.R., Plot No. 15, alongwith Grampanchayat House No. 812 Area 92.84
Sq.Mtr., situated at Khedshi, within Grampanchayat Limits Khedshi, Tal. &
Dist. Ratnagiri.

3. Nature / Status of the Property: Residential Plot

Advocate

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4. **Type of Property:** N.A. Land (Residential)

**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 Survey No./Hissa No. 125/42 Area 0.03.00 H.R.
2. Copy of Mutation Entry
3. Copy of N.A. & Construction Permission from Collector Office Ratnagiri dated 06/03/1998.
4. Copy of Reg. Sale Deed in favour of Mr. Balasaheb Satyappa Akivate dated 25/01/1999 vide Reg. No. 136/1999.
5. Copy of Reg. Correction Deed in favour of Mr. Balasaheb Satyappa Akivate dated 03/05/1999 vide Reg. No. 856/1999.
6. Copy of Assessment Extract
7. Copy of House Tax Receipt
8. Copy of Draft of Sale Deed in favour of Mr. Amit Anand Kankanwadi & Smt. Bharati Anand Kankanwadi.

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

The landed property under search i.e. Gat No. 125 was previously owned & possessed by Mr. Tanaji Gunderao Nargude. Accordingly his name is showing into revenue records of rights & 7/12 extract of said landed property under search.

Further Mr. Tanaji Gunderao Nargude carried out survey & converted the said landed property into small residential plots by N.A. Permission. Accordingly separate hissa numbers were given to each Plot.

Advocate

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Mr. Balasaheb Satyappa Akiwate purchased said landed property i.e. Survey No./Hissa No. 125/42 Area 0.03.00 H.R., Plot No. 15 from Mr. Tanaji Gunderao Nargude by Reg. Sale Deed dated 25/01/1999 vide Reg. No.136/1999 & Reg. Correction Deed dated 03/05/1999 vide Reg. No.856/1999. By this both Document Mr. Balasaheb Satyappa Akiwate became owner of said landed property. Accordingly his name was entered into revenue records of rights & 7/12 extract of said landed property under search.

Further Mr. Balasaheb Satyappa Akiwate demised on 27/08/2015 left behind his legal heirs Smt. Kasturi Balasaheb Akiwate & Mr. Akshay Balasaheb Akiwate. Accordingly their names were entered into 7/12 extract of said landed property under search.

There is constructed residential house on said landed property. Grampanchayat allotted House tax Receipt & Assessment Extract of House No. 812 is which is showing into name of Smt. Kasturi Balasaheb Akiwate.

It seems from record Mr. Akshay Balasaheb Akiwate has obtained a Housing loan from Swami Swarupanand Sahakari Patsanstha Ltd. Ratnagiri by way of security of said land. Accordingly the said Patsanstha has created their charge on said land.

Now Smt. Bharati Anand Kankanwadi & Mr. Amit Anand Kankanwadi decided to purchase Survey No./Hissa No. 125/42 Area 0.03.00 H.R., Plot No. 15, alongwith Grampanchayat House No.812 Area 92.84 Sq.Mtr. situated at Khedshi, within Grampanchayat Limits Khedshi, Tal. & Dist. Ratnagiri from Smt. Kasturi Balasaheb Akiwate & Mr. Akshay Balasaheb Akiwate. Accordingly Draft of Sale Deed is prepared between both vendor Smt. Kasturi

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Balasaheb Akiwate & Mr. Akshay Balasaheb Akiwate & purchaser Smt.
Bharati Anand Kankanwadi & Mr. Amit Anand Kankanwadi.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Reg. Sale Deed in favour of Mr. Balasaheb Satyappa Akiwate dated 25/01/1999 vide Reg. No. 136/1999.
2. Reg. Correction Deed in favour of Mr. Balasaheb Satyappa Akiwate dated 03/05/1999 vide Reg. No. 856/1999

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? _____ 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.**

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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:31/07/2026

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:

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.

Advocate

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I/We further certify that **Mr. Amit Anand Kankanwadi & Smt. Bharati Anand Kankanwadi** has/would derive a valid, clear, marketable and unencumbered title in the property/ies **except the charge of Swami Swarupanand Sahakari Patsanstha Ltd. Ratnagiri** stated above. The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Mr. Amit Anand Kankanwadi & Smt. Bharati Anand Kankanwadi.**

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 7/12 Extract of Survey No. /Hissa No. 125/42 Area 0.03.00 H.R.
2. Original Mutation Entry
3. Copy of N.A. & Construction Permission from Collector Office Ratnagiri dated 06/03/1998.
4. Original Assessment Extract
5. Original House Tax Receipt
6. Copy of Draft of Sale Deed in favour of Mr. Amit Anand Kankanwadi & Smt. Bharati Anand Kankanwadi.
7. Original Reg. Sale Deed in favour of Mr. Amit Anand Kankanwadi & Smt. Bharati Anand Kankanwadi after execution.

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

1. Original Reg. Sale Deed in favour of Mr. Balasaheb Satyappa Akivate dated 25/01/1999 vide Reg. No. 136/1999.

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2. Original Reg. Correction Deed in favour of Mr. Balasaheb Satyappa Akivate dated 03/05/1999 vide Reg. No. 756/1999.
3. Original NOC of Swami Swarupanand Sahakari Patsanstha Ltd. Ratnagiri.
4. Original Reg. Re-conveyance Deed in favour of Swami Swarupanand Sahakari Patsanstha Ltd. Ratnagiri.
5. Original NOI

REMARKS (if any): -

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.

Yours Faithfully

Sudhir
Prabhakar Rasal
ar Rasal

Digitally signed
by Sudhir
Prabhakar Rasal
Date:
2026.07.31
11:35:49 +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**

Date - 31/07/2026

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

Sub: Survey No./Hissa No. 125/42 Area 0.03.00 H.R., Plot No. 15. alongwith Grampanchayat House No.812 Area 92.84 Sq.Mtr., situated at Khedshi, within Grampanchayat Limits Khedshi, Tal. & Dist. Ratnagiri.

Name & Address of the Borrower: Mr. Amit Anand Kankanwadi & Smt. Bharati Anand Kankanwadi

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 of Plot
Survey No./Hissa No. 125/42 Area 0.03.00 H.R., Plot No. 15, alongwith Grampanchayat House No. 812 Area 92.84 Sq.Mtr.,	Area 0.03.00 H.R.	situated at. Khedshi, within Grampanchayat Limits Khedshi, Tal. & Dist.- Ratnagiri.	East : Property of S.No. 123 West : 9 Mtr. Internal Road South: Plot No. 14 North: 6 Mtr. Internal Road

Advocate

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SCHEDULE - II LIST OF DOCUMENTS PRODUCED

1. Copy of 7/12 Extract of Survey No./Hissa No. 125/42 Area 0.03.00 H.R.
2. Copy of Mutation Entry
3. Copy of N.A. & Construction Permission from Collector Office Ratnagiri dated 06/03/1998.
4. Copy of Reg. Sale Deed in favour of Mr. Balasaheb Satyappa Akivate dated 25/01/1999 vide Reg. No. 136/1999.
5. Copy of Reg. Correction Deed in favour of Mr. Balasaheb Satyappa Akivate dated 03/05/1999 vide Reg. No. 856/1999.
6. Copy of Assessment Extract
7. Copy of House Tax Receipt
8. Copy of Draft of Sale Deed in favour of Mr. Amit Anand Kankanwadi & Smt. Bharati Anand Kankanwadi.

SCHEDULE - III LEGAL OPINION AND FINDING

The landed property under search i.e. Gat No. 125 was previously owned & possessed by Mr. Tanaji Gunderao Nargude. Accordingly his name is showing into revenue records of rights & 7/12 extract of said landed property under search.

Further Mr. Tanaji Gunderao Nargude carried out survey & converted the said landed property into small residential plots by N.A. Permission. Accordingly separate hissa numbers were given to each Plot.

Mr. Balasaheb Satyappa Akiwate purchased said landed property i.e. Survey No./Hissa No. 125/42 Area 0.03.00 H.R., Plot No. 15 from Mr. Tanaji Gunderao Nargude by Reg. Sale Deed dated 25/01/1999 vide Reg.

Advocate

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No.136/1999 & Reg. Correction Deed dated 03/05/1999 vide Reg. No.856/1999. By this both Document Mr. Balasaheb Satyappa Akiwate became owner of said landed property. Accordingly his name was entered into revenue records of rights & 7/12 extract of said landed property under search.

Further Mr. Balasaheb Satyappa Akiwate demised on 27/08/2015 left behind his legal heirs Smt. Kasturi Balasaheb Akiwate & Mr. Akshay Balasaheb Akiwate. Accordingly their names were entered into 7/12 extract of said landed property under search.

There is constructed residential house on said landed property. Grampanchayat allotted House tax Receipt & Assessment Extract of House No. 812 is which is showing into name of Smt. Kasturi Balasaheb Akiwate.

It seems from record Mr. Akshay Balasaheb Akiwate has obtained a Housing loan from Swami Swarupanand Sahakari Patsanstha Ltd. Ratnagiri by way of security of said land. Accordingly the said Patsanstha has created their charge on said land.

Now Smt. Bharati Anand Kankanwadi & Mr. Amit Anand Kankanwadi decided to purchase Survey No./Hissa No. 125/42 Area 0.03.00 H.R., Plot No. 15, alongwith Grampanchayat House No.812 Area 92.84 Sq.Mtr. situated at. Khedshi, within Grampanchayat Limits Khedshi, Tal. & Dist. Ratnagiri from Smt. Kasturi Balasaheb Akiwate & Mr. Akshay Balasaheb Akiwate. Accordingly Draft of Sale Deed is prepared between both vendor Smt. Kasturi Balasaheb Akiwate & Mr. Akshay Balasaheb Akiwate & purchaser Smt. Bharati Anand Kankanwadi & Mr. Amit Anand Kankanwadi.

Advocate

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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 Mr. Amit Anand Kankanwadi & Smt. Bharati Anand Kankanwadi** have got the prospective ownership rights into above landed property under search which are absolute, clear, marketable and free from all encumbrances except the charge of **Swami Swarupanand Sahakari Patsanstha Ltd. Ratnagiri**. The said Property can be mortgage by Equitable Mortgage.

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.

Yours Faithfully

Sudhir
Prabhakar
Rasal

Digitally signed
by Sudhir
Prabhakar Rasal
Date:
2026.07.31
11:40:06 +05'30'

Mr. Sudhir P. Rasal
(Advocate)