



CHALLAN
MTR Form Number-6



GRN	MH008985777202627E	BARCODE			Date	25/08/2026-13:55:20		Form ID				
Department					Inspector General Of Registration							
Type of Payment					Search Fee							
Type of Payment					Other Items							
Office Name					NPD_NIPHAD SUB REGISTRAR		Full Name		ADV NIKHIL N PAWAR			
Location					NASHIK		Flat/Block No.					
Year					2026-2027 One Time		Premises/Building					
Account Head Details					Amount In Rs.		Road/Street					
0030072201 SEARCH FEE					325.00		Area/Locality		NASHIK			
							Town/City/District					
							PIN					
							Remarks (If Any)					
							Row House on Plot No. 07 Survey No. 2429/2 Mauje Ozar Township					
Total					325.00		Amount In		Three Hundred Twenty Five Rupees Only			
							Words					
Payment Details					IDBI BANK		FOR USE IN RECEIVING BANK					
Cheque-DD Details					Bank CIN		Ref. No.		69103332026082514216		3002195666	
Cheque/DD No.					Bank Date		RBI Date		25/08/2026-13:56:34		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. : XXXXXX8880

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 दस्तांसाठी लागू नाही.

LEGAL SCRUTINY REPORT**LAN No. 77000329661****Date: 25.08.2026**

To
ICICI Home Finance Company Ltd.
Nashik.

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Mrs. Vaishali Chandrakant Nikam and Mr. Chandrakant Devram Nikam

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s: Mrs. Vaishali Chandrakant Nikam**
- 2. Name of the Co-applicant/s (if any): Mr. Chandrakant Devram Nikam**
- 3. Type of Loan: BALANCE TRANSFER**
- 4. Purpose of Loan: BALANCE TRANSFER**
- 5. Name of the Property Owner/s: Mrs. Vaishali Chandrakant Nikam and Mr. Chandrakant Devram Nikam**
- 6. Description of the Property (with Boundaries):** All that piece and parcel of the property bearing **Row House** bearing **Ground Floor** built up area admeasuring **37.90 Sq. Meter + First Floor** built up area admeasuring **37.90 Sq. Meters** along with terrace and balcony total built up area admeasuring **75.80 Sq. Meters** constructed on **Plot No. 07** having area admeasuring **59.50 Sq. Meters** out of **Survey No. 2429/2** situated at **Mauje Ozar Township** within the limits of Ozar Nagar Parishad Tal **Niphad** and Dist - **Nashik** bounded as follows:

Row House constructed on Plot No. 07

East : Open Space
West : 9.00 Meter Colony Road
South : Plot No. 08
North : Plot No. 06

- 7. Nature / Status of the Property: Freehold**
- 8. 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	List of Documents issued by Truhome Finance Ltd. dated 18.03.2026.	Photocopy
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2	7/12 Extract 25.08.2026.	Photocopy
4	Sale Deed executed by Mr. Ajinkya Satish Pagar in favor of Mrs. Vaishali Chandrakant Nikam and Mr. Chandrakant Devram Nikam in respect of Row House bearing Ground Floor built up area admeasuring 37.90 Sq. Meter + First Floor built up area admeasuring 37.90 Sq. Meters along with terrace and balcony total built up area admeasuring 75.80 Sq. Meters constructed on Plot No. 07 having area admeasuring 59.50 Sq. Meters out of Survey No. 2429/2 situated at Mauje Ozar Township which is registered in the office of Sub-Register Niphad - 2 at Sr. No. 1391/2024 dated 15.04.2024.	Photocopy
5	Agreement to Sale executed by Mr. Ajinkya Satish Pagar in favor of Mrs. Vaishali Chandrakant Nikam and Mr. Chandrakant Devram Nikam in respect of Row House bearing Ground Floor built up area admeasuring 37.90 Sq. Meter + First Floor built up area admeasuring 37.90 Sq. Meters along with terrace and balcony total built up area admeasuring 75.80 Sq. Meters constructed on Plot No. 07 having area admeasuring 59.50 Sq. Meters out of Survey No. 2429/2 situated at Mauje Ozar Township which is registered in the office of Sub-Register Niphad - 2 at Sr. No. 3648/2023 dated 22.09.2023.	Photocopy
7	NA Permission No. JNASR/04/2020 Niphad dated 05.03.2021	Photocopy
8	Building Commencement Certificate vide its No. JA.KR. ONP/ BANDH/ NR/ KARYA - 116/ 2022 - 2023 dated 29.03.2023	Photocopy
9	Occupancy Certificate vide its No. JA.KR./ BHOGWATA/ MAUJE OZAR/ SURVEY NO. 2429/ 2 BHU.KR.07/ NIPHAD/ O.N.P./ NR/ 221/ 2023-24 dated 07.02.2024	Photocopy

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

1. Previously the said property i.e. Survey No. 2429 and other properties are owned and possessed by Pagar Family.
2. It appears from record that Mr. Prashant Genu Pagar and others made an Partition in respect of Survey No. 2429 as per said partition as follows:

Sr. No.	Gat No.	Area adm.	Owner Name
1	2429p Southern Side 2554 2447 2446	0.38 0.02 0.09+PK0.01 0.58+PK0.01	Mr. Prashant Genu Pagar Mr. Mahesh Genu Pagar
2	1508	1.01	Barku Govind Pagar
3	1332 1329 1326p	0.37 0.37 0.07	Mr. Laxman Govind Pagar



4	<u>2429(p)</u>	<u>0.35</u>	<u>Mr. Ranu Govind Pagar</u>
5	1505	0.86	Mrs. Sushil Gangadhar Pagar Sucheta Subhash Borade Sanjay Gangadhar Pagar Mrs. Asha Atul Ghudse
6	1505- East Side 1404 1406	0.46+PK0.05 0.16 0.14	Mrs. Sunanda Rajaram Pagar Mr. Rohan Rajaram Pagar Mr. Chetan Rajaram Pagar Mr. Pankaj Rajaram Pagar

Hence **M. E. No. 24397** was made and certified.

- It appears from record that Mr. Ranu Govind Pagar had prepared layout plan of Survey No. 2429(p) area adm. 3500.00 sq. mtrs. which was sanction by NMRDA Nashik vide OUTWARD NO./ NAMPRAVIPRA/ FINAL LAYOUT/ MAUJE OZAR TAL NIPHAD/ G. NO 2429/67 dated 27.09.2021. Accordingly Sub Divisional Office Niphad issued NA Order vide No. JAMA/ NA/ SR/ 04/ 2020 dated 24.08.2020. Hence plots got separated as per sanctioned layout. Hence as per layout new 7/12 extract of Survey No. 2429/2 bearing Plot No. 1 to 11 got separated. Hence **M. E. No. 28414** was made and certified.
- It appears from record that Mr. Ranu Govind Pagar had executed Gift Deed in favour of Mr. Ajinkya Satish Pagar in respect of Plot No. 4, 5, 6, 7 and 8 out of Survey No. 2429/2 which is registered in the office of Sub registrar of Niphad - 2 at Sr. No. 1825/2021 dated 03.08.2021. Hence **M. E. No. 28623** was made and certified.
- It appears from record that Mr. Ajinkya Satish Pagar had prepared Building plan on Plot No. 07 which was sanction by Ozar Nagar Parishad vide OUTWARD NO. JA.KR. ONP/ BANDH/ NR/ KARYA-116/ 2022-2023 dated 29.03.2023 and thereafter plot owner started contraction over the said plot and completed the same.
- It appears from record that Mr. Ajinkya Satish Pagar had availed loan facility from Late. Ashokrao Bankar Nagari Sahakari Patsanstha Ltd., Pimpalgaon Baswant Tal Niphad Dist Nashik in respect of Plot No. 07 having area admeasuring 59.50 Sq. Meters and Plot No. 08 having area admeasuring 59.50 Sq. Meters out of Survey No. 2429. However, the said loan has been repaid in full with interest. Thereby, Re-conveyance Deed executed by Late. Ashokrao Bankar Nagari Sahakari Patsanstha Ltd., Pimpalgaon Baswant Tal Niphad Dist Nashik through its Authorized Person Sunil Bajirao Somwanshi in favour of Mr. Ajinkya Satish Pagar in respect of Plot No. 07 having area admeasuring 59.50 Sq. Meters and Plot No. 08 having area admeasuring 59.50 Sq. Meters out of Survey No. 2429 which is registered in the office of Sub-Register Niphad - 2 at Sr. No. 3533/2023 dated 15.09.2023 and No Dues Certificate issued by Late. Ashokrao Bankar Nagari Sahakari Patsanstha Ltd., Pimpalgaon Baswant Tal Niphad Dist Nashik dated 03.10.2023. Hence **M. E. No. 30093** was made & certified.
- It appears from record that Agreement to Sale executed by Mr. Ajinkya Satish Pagar in favor of Mrs. Vaishali Chandrakant Nikam and Mr. Chandrakant Devram Nikam in respect of Row House bearing Ground Floor built up area admeasuring 37.90 Sq.



Meter + First Floor built up area admeasuring 37.90 Sq. Meters along with terrace and balcony total built up area admeasuring 75.80 Sq. Meters constructed on Plot No. 07 having area admeasuring 59.50 Sq. Meters out of Survey No. 2429/2 situated at Mauje Ozar Township which is registered in the office of Sub-Register Niphad - 2 at Sr. No. 3648/2023 dated 22.09.2023 and Correction Deed which is registered in the office of Sub-Register Niphad - 2 at Sr. No. 3797/2023 dated 05.10.2023 to rectify the payment schedule mentioned in the Agreement to Sale Niphad - 2 at Sr. No. 3648/2023 dated 22.09.2023

8. Accordingly Ozar Nagar Parishad issued Building Completion Certificate vide OUTWARD NO. JA.KR./ BHOGWATA/ MAUJE OZAR/ SURVEY NO. 2429/ 2 BHU.KR.07/ NIPHAD/ O.N.P./ NR/ 221/ 2023-24 dated 07.02.2024.
9. It appears from record that Sale Deed executed by Mr. Ajinkya Satish Pagar in favor of Mrs. Vaishali Chandrakant Nikam and Mr. Chandrakant Devram Nikam in respect of Row House bearing Ground Floor built up area admeasuring 37.90 Sq. Meter + First Floor built up area admeasuring 37.90 Sq. Meters along with terrace and balcony total built up area admeasuring 75.80 Sq. Meters constructed on Plot No. 07 having area admeasuring 59.50 Sq. Meters out of Survey No. 2429/2 situated at Mauje Ozar Township which is registered in the office of Sub-Register Niphad - 2 at Sr. No. 1391/2024 dated 15.04.2024. Hence purchaser name was recorded in record of rights. Hence **M. E. No. 30536** was made and certified.
10. It appears from record that Mrs. Vaishali Chandrakant Nikam and Mr. Chandrakant Devram Nikam had availed loan facility from Truhome Finance Limited (formerly known as Shriram Housing Finance) in respect of Row House bearing Ground Floor built up area admeasuring 37.90 Sq. Meter + First Floor built up area admeasuring 37.90 Sq. Meters along with terrace and balcony total built up area admeasuring 75.80 Sq. Meters constructed on Plot No. 07 having area admeasuring 59.50 Sq. Meters out of Survey No. 2429/2 situated at Mauje Ozar Township **which is still valid and subsisting**. Accordingly, List of Documents issued by Truhome Finance Ltd. dated 18.03.2026.

PART IV: 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? Not Provided.
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? NO
- 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? N.A years (remaining period)
- 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
- 5.17 Whether POA as recorded in 5.15 is registered? NO
- 5.17.1 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
- 5.18 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
- 5.19 Whether Search Report is obtained and submitted? YES
Search Report Details: - **MH008985777202627E**
Search Conducted Years: **13 years**
Name of the Advocate / Searcher: **ADV. NIKHIL N PAWAR**
Search Report Date: **25.08.2026.**
Note: **Subject to charge of Truhome Finance Ltd.**
- 5.20 Whether EC is obtained? NO
EC Details: N.A
No. of Years EC Obtained: N.A
Any Encumbrance to Specify: **Subject to charge of Truhome Finance Ltd.**
EC Applied by: N.A

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 ***Mrs. Vaishali Chandrakant Nikam and Mr. Chandrakant Devram Nikam*** has/would derive a valid, clear, marketable and unencumbered title in the property/ies stated above **subject to charge of Truhome Finance Ltd.**

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower ***Mrs. Vaishali Chandrakant Nikam and Mr. Chandrakant Devram Nikam***

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. Current digital / Certified 7/12 Extract.***
- 2. Original List of Documents issued by Truhome Finance Ltd. dated 18.03.2026.***



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

1. **Original Sale Deed executed by Mr. Ajinkya Satish Pagar in favor of Mrs. Vaishali Chandrakant Nikam and Mr. Chandrakant Devram Nikam in respect of Row House bearing Ground Floor built up area admeasuring 37.90 Sq. Meter + First Floor built up area admeasuring 37.90 Sq. Meters along with terrace and balcony total built up area admeasuring 75.80 Sq. Meters constructed on Plot No. 07 having area admeasuring 59.50 Sq. Meters out of Survey No. 2429/2 situated at Mauje Ozar Township which is registered in the office of Sub-Register Niphad - 2 at Sr. No. 1391/2024 dated 15.04.2024 along with RR and Index II.**
2. **Original Agreement to Sale executed by Mr. Ajinkya Satish Pagar in favor of Mrs. Vaishali Chandrakant Nikam and Mr. Chandrakant Devram Nikam in respect of Row House bearing Ground Floor built up area admeasuring 37.90 Sq. Meter + First Floor built up area admeasuring 37.90 Sq. Meters along with terrace and balcony total built up area admeasuring 75.80 Sq. Meters constructed on Plot No. 07 having area admeasuring 59.50 Sq. Meters out of Survey No. 2429/2 situated at Mauje Ozar Township which is registered in the office of Sub-Register Niphad - 2 at Sr. No. 3648/2023 dated 22.09.2023 along with RR and Index II.**
3. **Original Correction Deed executed by Mr. Ajinkya Satish Pagar in favor of Mrs. Vaishali Chandrakant Nikam and Mr. Chandrakant Devram Nikam in respect of Row House bearing Ground Floor built up area admeasuring 37.90 Sq. Meter + First Floor built up area admeasuring 37.90 Sq. Meters along with terrace and balcony total built up area admeasuring 75.80 Sq. Meters constructed on Plot No. 07 having area admeasuring 59.50 Sq. Meters out of Survey No. 2429/2 situated at Mauje Ozar Township which is registered in the office of Sub-Register Niphad - 2 at Sr. No. 3797/2023 dated 05.10.2023.**
4. **Certified copy of Re-conveyance Deed executed by Late. Ashokrao Bankar Nagari Sahakari Patsanstha Ltd., Pimpalgaon Baswant Tal Niphad Dist Nashik through its Authorized Person Sunil Bajirao Somwanshi in favour of Mr. Ajinkya Satish Pagar in respect of Plot No. 07 having area admeasuring 59.50 Sq. Meters and Plot No. 08 having area admeasuring 59.50 Sq. Meters out of Survey No. 2429 which is registered in the office of Sub-Register Niphad - 2 at Sr. No. 3533/2023 dated 15.09.2023.**
5. **Photocopy of No Dues Certificate issued by Late. Ashokrao Bankar Nagari Sahakari Patsanstha Ltd., Pimpalgaon Baswant Tal Niphad Dist Nashik dated 03.10.2023**
6. **Certified copy of Gift Deed executed by Mr. Ranu Govind Pagar in favour of Mr. Ajinkya Satish Pagar in respect of Plot No. 4, 5, 6, 7 and 8 out of Survey No. 2429/2 which is registered in the office of Sub registrar of Niphad - 2 at Sr. No. 1825/2021 dated 03.08.2021**
7. **Original No Dues Certificate issued by Truhome Finance Ltd.**

REMARKS (if any): - NIL

NIKHIL
NANDKISHOR
PAWAR

**Yours Faithfully,
Advocate**

Digitally signed by NIKHIL NANDKISHOR PAWAR
DN: c=IN, o=Personal,
2.5.4.20=3C75E152F5A9E856957E8F08D1CDA
C3A363A81D1186C2035650C89398C428A7,
postalCode=422013, st=Maharashtra,
serialNumber=638EB3A8F163FAF981A06E5001
1192D00DAFF00D2A1762EA53D985E9C32AEAE
c=IN, o=NIKHIL NANDKISHOR PAWAR
Date: 2026.08.25 13:58:57 +05'30'