

To ,

DT-29/08/2026

ICICI HFC Ltd.

Br. Sangli

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Rajani Prashantrao Kudupudi (App No.77000341231)

PART I: PROPERTY DETAILS:

- 1) **Name of the Applicant/Borrower/s:** Rajani Prashantrao Kudupudi
- 2) **Name of the Co-applicant/s: (if any):** --- Prashant rao Kudupudi
- 3) **Type of Loan:** Resale Purchase
- 4) **Purpose of Loan:** Resale Purchase
- 5) **Name of the Property Owner/s:** - Sonali Raja Shah
- 6) **Description of the Property (with Boundaries):**

ALL THAT piece and parcel of flat no. 3 on First Floor, area admeasuring (build up) 72.32 sq. mtrs. from building constructed on CTS no. 9744 named Kaveri Apartment within SMKC limits at Vishrambag, Sangli Tal. Miraj Dist. Sangli bounded as follows.

(Boundries of CTS no. 9744)

Towards East: - Road

Towards West: - Road

Towards South: - CTS no.

Towards North: - CTS no.

(Boundries of captioned property)

Towards East: - Road

Towards West: - Flat no. 4

Towards South: - open duct

Towards North: - Flat no. 5

Upwards : - Porch

Downwards: - Flat no. 6 on second floor

7) **Nature / Status of the Property:** legal and marketable. Subject to document list given below.

8) **Type of Property:** Residential property.

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION: (SPECIFY THE DOCUMENTS ARE ORIGINAL OR XEROX)

1. CTS extract
2. Copy of reg sale deed b.no. 4579/2025 dt. 28/05/2025
3. Building permission b. outward no. 25 dt. 15/04/1987

4. Assessment certificate in the name of previous owner
5. Letter issued Sub-registrar co-operative society, Miraj dt. 13/05/2025

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

1. From the available record it is seen that originally the property of CTS no. 9744 bears old S.no. 367/1 plot no. 49 which NA open land property owned by Vikas Shripad Kulkarni.
2. On perusing the available record it is seen that Shri. Vikas Shripad Kulkarni has developed the property of plot no. 49 out of S.no. 367/1 i.e. property of CTS no. 9744 after obtaining building permission from Sangli Municipality corporation bearing outward no. 25 dt. 15/04/1987.
3. On perusing the CTS extract it seems that Shri. Vikas Shripad Kulkarni has developed the premises and registered a Kaveri Co-operative Housing society Ltd. and after perusing copy of reg. sale deed b.no. 4579/2025 it is seen that Shri. Vikas Kulkarni has executed a reg. deed of conveyance b.no. 3558/1990 dt. 15/10/1990 in favour of Kaveri Co-op. Housing Society and name of the said society and its members were entered in the record of rights.
4. Thereafter it is seen that property of flat no. 3 area admeasuring 72.32 sq. mtrs. Of Kaveri Apartments i.e. captioned property was entered in the name of member of Kaveri Co-op. Housing society named K. Gopalkrishna Rao his name was entered into CTS extract vide m.e. no. 650 dt. 23/11/2007.
5. While perusing the available record it is seen that captioned property of K. Gopalkrushna was mortgaged with DCC bank Sangli and its transfer was prohibited by order dt. 15/01/2008 in the case before hon'ble Co-operative society court b.no. 17/08 and 18/08 its entry was mutated on CTS extract vide m.e. no. 890 dt. 17/04/2008.
5. Thereafter on perusing the available record it is seen that K. Gopalkrushna Rao has sold the captioned property by reg. sale deed b.no. 1925/2002 dt. 12/04/2002 to D. Harsha Sushilkumar and his name was entered into CTS extract vide m.e. no. 18052 dt. 28/07/2024.
6. Thereafter it is seen that D. Harsha Sushilkumar has sold the captioned property by reg. sale deed b.no. 4579/2025 dt. 28/05/2025 to Sonali Raja Shaha and her name was entered into CTS extract vide m.e. no. 20585 dt. 24/11/2025.
7. While perusing the copy of reg. sale deed b.no. 4579/2025 it is seen that office of Sub registrar of co-operative society has issue a letter showing that society under name of Kaveri cooperative Housing society was not register with them. However as per the information made available the said society is registered with Joint Registrar co-op society Sangli.
8. While perusing the available record it is also seen that captioned property was stayed from any kind of transfer, conveyance mortgage etc. from order of court b.no. 17/08, 18/08 dt. 15/01/2008 which need to perused .

PART IV: EVIDENCE OF THE TITLE OF PROPERTY

As per PART III above.

PART V: OTHER PROVISIONS:

Whether provisions of urban land ceiling act are applicable? NO

Whether any property lies intend to be given as security is subject to any minor's claim/share? NO

Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent?
NO

Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? YES

Whether up to date tax/land revenue has been paid in respect of the property? YES

Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? NO
; ***However Xerox Copies Are Made Available.***

Whether required documents are available for creating mortgage? YES

Whether all the previous owners of the property had the right and competency to transfer the property? YES

Whether the proposed mortgage by deposit of title deeds is possible? YES

What is the tenure of the land; if it is leased? N/A years (remaining period)

Whether the land is Adivasi (tribal) land? NO

Whether the land /property are joint family property? NO

Whether SARFAESI Act applicable? YES

Is land/property/flat being subject to any reservations /acquisitions/requisitions? NO

Whether the property has been transferred by a power of attorney (POA) holder of the original landowner in favour of the loan applicant? NO

Whether the said POA holder has/had authority to sell the property under POA? YES

Whether POA as recorded in 5.15 is registered? YES

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

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

Whether Search Report is obtained and submitted? YES

Search Report Details: -

Search Conducted Years: 2014-2026
Name of the Advocate / Searcher: ADV. SIDDHARTH S. SHAH
Search Report Date:
Note:

Whether EC is obtained? YES

EC Details: -

No. of Years EC Obtained: 13 years

Any Encumbrance to Specify: no

EC Applied by: Adv S S Shah

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.

1. I/We further certify that - **Sonali Raja Shaha** 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 -

The following original documents to be collected by ICICI HFC for creation of 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. Latest CTS extract
2. Copy of reg. deed of conveyance b.no. 3558/1990 dt. 15/10/1990
3. Copy of registration certificate of Kaveri Co-op housing society
4. Original Sale deed Dt. 28/08/2025 B.R.No. 4579
5. Original reg. sale deed b.no. 1925/2002 dt. 12/04/2002
6. Original sale deed after execution
7. NOC from Kaveri Co-op Housing society mortgage caption property.
8. NO encumbrance/Litigation affidavit of present owner.

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

REMARKS (if any): -

Date : 29/08/2026

PLACE : SANGLI

Yours Faithfully, Advocate

SIDDHARTH SUDHIR SHAH Digitally signed
by SIDDHARTH SUDHIR SHAH
Date: 2026.08.30
11:48:27 +05'30'