



NARAYAN KHAMKAR

& LAW ASSOCIATES

• ADVOCATE • NOTARY • ARBITRATOR •
Govt. of India

Ref. No. : IHFC/TSR/1327/2026.

Date : 25.08.2026.

Application No. : 77000334479
Transaction Type : BT TOP UP
Applicant : Mr. Aniruddha Rajesh Gondhalikar
Co-Applicant : Divyani Dilip Tibile
Existing Lender : AU Small Finance Bank Limited

To,
The Branch Manager,
ICICI Home Finance Co. Ltd.,
Kolhapur Branch, Pune.

- Legal Scrutiny Report pertaining to the file of (1) Mr. Aniruddha Rajesh Gondhalikar and (2) Divyani Diliop Tibile.

- **PART I : PROPERTY DETAILS**

- **Description of Entire Land Property.-**

All that piece and parcel of the land bearing R.S. No. 1334/4, Plot No. 1, having an area admeasuring of 136.50 sq. mtrs., situated at Kasaba Karveer, "D" Ward, Kolhapur, Taluka – Karveer, District – Kolhapur, and within the local limits of the Kolhapur Municipal Corporation, together with all rights, easements and appurtenances attached thereto.

Hereinafter, referred to as the "Entire Land Property".

- **Description of Subject Property.-**

All that piece and parcel of Flat No. A-313, having RERA Carpet Area admeasuring 44.43 Sq. Mtrs., Balcony Area admeasuring 5.73 Sq. Mtrs., Cupboard Area admeasuring 1.92 Sq. Mtrs. and Parking Area admeasuring 10.35 Sq. Mtrs., situated on the 3rd Floor, in Building No. "A", in the project known as "IDEAL COLONY PHASE I", constructed on the entire land property bearing R.S. No.

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📍 **Pune Off.** - Flat No. 3, Second Floor, Gurudatta Apartment, Behind Bhawkar Garage, Regent Hotel Lane, 180, Shivajinagar (Bhamburda), Pune 411005.
📍 **Kolhapur Off.** - Flat No. 103, Ground Floor, Ninaidevi CHS Ltd., Near MSEB Sub-Station, Karandemala, New Tarabai Park, Behind Circuit House, Kolhapur, 416003.

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1334/4, Plot No. 1, situated at "D" Ward, Kasaba Karveer, Kolhapur, Taluka – Karveer, District – Kolhapur and within the local limits of the Kolhapur Municipal Corporation.

Hereinafter, referred to as the "Subject Property".

• **PART II : LIST OF DOCUMENTS SUBMITTED BEFORE ME FOR SCRUTINY AND
LEGAL OPINION :**

1. Assignment Deed, dated 17.01.2025, executed by (1) Late Mrs. Sujata Madhukar Chokakakar, through her legal heirs namely (a) Mr. Madhukar Sadashiv Chokakakar, (b) Mr. Jeevan Madhukar Chokakakar and (c) Mr. Sandesh Madhukar Chokakakar, and (2) Mr. Madhukar Sadashiv Chokakakar, with the consent and confirmation of The Ideal Construction, a registered Partnership Firm, through its Partners (1) Mr. Atul Dattatray Powar and (2) Mrs. Archana Atul Powar, through their constituted Power of Attorney Holder Mr. Nitin Bajrang More, to and in favour of Mr. Aniruddha Rajesh Gondhalikar, which is registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 3, under Serial No. 603/2025, on 22.01.2025.

• **PART III : FLOW OF TITLE OF PROPERTY.-**

Upon perusal of the documents placed on record and on the basis of the search conducted on the official records, the chain of title in respect of the subject property is traced as follows:

1. That the entire land property was originally owned and possessed by (1) Mr. Atul Dattatray Powar, (2) Mrs. Archana Atul Powar, (3) Mr. Prasad Shrikrishna Bhadbhade and (4) Mrs. Ashwini Prasad Bhadbhade.
2. Thereafter, (1) Mr. Atul Dattatray Powar, (2) Mrs. Archana Atul Powar, (3) Mr. Prasad Shrikrishna Bhadbhade and (4) Mrs. Ashwini Prasad Bhadbhade executed a Sale Deed dated 04.10.2018, and thereby sold, transferred and conveyed their respective right, title and interest aggregating to H. 1.54.90 R together with Pot Kharaba area H. 0.06 R, out of the land bearing R.S. No. 1334, Hissa No. 4, situated at "D" Ward, Kasaba Karveer, Kolhapur, to and in favour of The Ideal Construction, through its Partner Mr. Atul Dattatray Powar. The said Sale Deed is

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duly registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 2, under Serial No. 5929/2018, on 04.10.2018.

3. Thereafter, The Ideal Construction obtained building permission from the Kolhapur Municipal Corporation for development and construction on the said land property. The Kolhapur Municipal Corporation issued the Commencement Certificate bearing No. D-82/2018-19, dated 23.01.2019. Pursuant thereto, the promoter commenced construction of the project known as “IDEAL COLONY PHASE I.”
4. Thereafter, The Ideal Construction, through its partners (1) Mr. Atul Dattatray Powar and (2) Mrs. Archana Atul Powar, as Builder/Promoter, executed an Agreement to Sale dated 16.09.2019, thereby agreeing to sell, transfer and convey the subject Flat No. A-313 to and in favour of (1) Mrs. Sujata Madhukar Chokakakar and (2) Mr. Madhukar Sadashiv Chokakakar. The said Agreement to Sale has been duly registered in the office of the Sub-Registrar of Assurances, Karveer No. 2, under Serial No. 4635/2019, on 16.09.2019. The Assignment Deed further records that the purchasers had paid the entire agreed consideration to the promoter.
5. Thereafter, the construction of the project was completed and the Kolhapur Municipal Corporation issued the Completion/Occupancy Certificate dated 28.03.2022, bearing reference क्र. नगररचना/बां./प/व शि. डी-33/2021-2022, in respect of the project.
6. Further, The Ideal Construction, through its partners (1) Mr. Atul Dattatray Powar and (2) Mrs. Archana Atul Powar, executed a Power of Attorney dated 26.04.2022 in favour of Mr. Nitin Bajarang More, thereby authorising him, inter alia, to represent the firm and execute/present agreements, sale deeds, conveyances and other documents before the concerned registration authorities. The registration endorsement annexed to the document reflects registration under Serial No. 1796/2022 in the office of the Joint Sub-Registrar of Assurances, Karveer No. 2.

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7. Thereafter, Mrs. Sujata Madhukar Chokakakar died on 13.07.2024. The Death Certificate records her death and was issued by the competent authority of the Kolhapur Municipal Corporation.
8. Thereafter, Mr. Madhukar Sadashiv Chokakakar executed an Affidavit of Legal Heirs dated 16.08.2024, declaring that the deceased Mrs. Sujata Madhukar Chokakakar left behind (1) Mr. Madhukar Sadashiv Chokakakar – Husband, (2) Mr. Jeevan Madhukar Chokakakar – Son, and (3) Mr. Sandesh Madhukar Chokakakar – Son, as her legal heirs and further declaring that there were no other legal heirs of the deceased.
9. Subsequently, the flat purchasers/apartment owners formed a Co-operative Housing Society under the name and style of “Ideal Colony Flat Owners Co-operative Housing Society Limited, Kolhapur.” The Society issued its NOC dated 14.01.2025, confirming that the deceased Mrs. Sujata Madhukar Chokakakar through her legal heirs and Mr. Madhukar Sadashiv Chokakakar were members of the Society, that a Share Certificate had been issued in respect of the subject flat, that no dues were outstanding and that the Society had no objection to transfer of the subject property in favour of Mr. Aniruddha Rajesh Gondhalikar and consequent transfer of the Share Certificate.
10. Thereafter, (1) Late Mrs. Sujata Madhukar Chokakakar, through her legal heirs namely (a) Mr. Madhukar Sadashiv Chokakakar, (b) Mr. Jeevan Madhukar Chokakakar and (c) Mr. Sandesh Madhukar Chokakakar, and (2) Mr. Madhukar Sadashiv Chokakakar, as Assignors, with The Ideal Construction as Promoter/Consenting Party, executed an Assignment Deed dated 17.01.2025 and thereby assigned and transferred all their rights, title and interest acquired under the Agreement to Sale dated 16.09.2019 in respect of the subject Flat No. A-313 to and in favour of Mr. Aniruddha Rajesh Gondhalikar, for a consideration of Rs.30,01,852/-. The said Assignment Deed has been duly registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 3, under Serial No. 603/2025, and the registration process was completed on 22.01.2025.

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11. The physical possession of the subject property was handed over to and in favour of Mr. Aniruddha Rajesh Gondhalikar at the time of execution of the Assignment Deed.
12. Thereafter, (1) Mr. Aniruddha Rajesh Gondhalikar, (2) Mr. Rajesh Appaso Gondhalikar and (3) Mrs. Alaka Rajesh Gondhalikar have availed a loan facility of Rs.27,00,000/- (Rupees Twenty-Seven Lakh Only) from AU Small Finance Bank Limited. In order to secure the due repayment of the said loan together with interest, costs, charges and other monies payable thereunder, the Borrowers created a mortgage over the Subject Property in favour of the said lender by way of deposit of title deeds. Accordingly, an Agreement Relating to Deposit of Title Deeds (Notice of Intimation regarding Mortgage by way of Deposit of Title Deeds) dated 04.03.2025 was duly filed and registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 4, under Serial No. 304/2025.
13. Thus, as aforesaid the subject property is owned and possessed by Mr. Anil Aniruddha Rajesh Gondrekar. His title to the subject property is valid, legal, marketable and enforceable in the courts of law. However, the subject property is mortgaged to and in favour of AU Small Finance Bank Limited. Therefore, the subject property is not free from encumbrances.

• **PART IV : EVIDENCE OF THE TITLE OF PROPERTY**

1. Assignment Deed, dated 17.01.2025, executed by (1) Late Mrs. Sujata Madhukar Chokakakar, through her legal heirs namely (a) Mr. Madhukar Sadashiv Chokakakar, (b) Mr. Jeevan Madhukar Chokakakar and (c) Mr. Sandesh Madhukar Chokakakar, and (2) Mr. Madhukar Sadashiv Chokakakar, with the consent and confirmation of The Ideal Construction, a registered Partnership Firm, through its Partners (1) Mr. Atul Dattatray Powar and (2) Mrs. Archana Atul Powar, acting through their constituted Power of Attorney Holder Mr. Nitin Bajrang More, to and in favour of Mr. Aniruddha Rajesh Gondhalikar, which is registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 3, under Serial No. 603/2025, on 22.01.2025.

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• **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 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 known.
5.6	Whether all original documents for last 13/30 years have been scrutinized; if not give reasons?	I have perused the photocopies as mentioned above.
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 owners of the property had the right and competency to transfer the property?	Yes.
5.10	What is the tenure of the land; if it is leased? Not applicable years (remaining period)	The said property is having Tenure Class – 1.
5.11	Whether the land is Adivasi (Tribal) Land?	No.

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5.12	Whether the land/property are joint family property?	No.
5.13	Whether SARFAESI Act applicable:	Yes. Subject to the observations mentioned in the flow of title.
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?	NA
5.17	Whether POA as recorded in 5.15 is registered?	NA
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 of all permission / No objection required?	No.
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	No.

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	premium payable to the Authority upon such transfer.	
5.20	Whether Search Report is obtained and submitted?	Yes.
	Search Receipt Details - I, the undersigned, Advocate Narayan Laxman Khamkar, have conducted an online search in respect of the above-referred subject property by visiting the official website of the Inspector General of Registration (IGR), Government of Maharashtra. The search has been conducted for the period of the last thirteen (13) years, i.e., from 2014 to 2026, in respect of subject property. I have paid the e-Search fee of ₹325/- through GRAS e-Challan bearing GRN No. MH008868551202627E and Department ID No. 746230660. The said payment was duly credited to the Government and utilized for conducting the online property search. Accordingly, the e-Search Receipt bearing No. 1115386268, dated 24.08.2026 at 10:00 AM, was generated prior to obtaining the search results. It is specifically clarified that the entire search and verification have been carried out solely on the basis of the online records available on the IGR portal. No physical or manual search has been conducted by personally visiting any of the offices of the Sub-Registrar of Assurances (SRO). Upon verification of the online search data available on the IGR portal, no adverse entries affecting the title of the subject property have been found during the aforesaid search period. It is further clarified that this search report is based exclusively on the entries and records available online on the IGR portal as on the date and time of generation of the aforesaid e-Search Receipt. Accordingly, this report is subject to any subsequent registrations, encumbrances, claims, charges, notices, court orders, or other entries, if any, that may not have been reflected in the online records as on the date and time of the search.	
5.21	Whether EC is obtained?	No.

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	EC Details	NA
	No. of years EC obtained	NA
	Any Encumbrances to specify	NA
	EC Applied by	NA

• **PART VI : CERTIFICATE.-**

It is certified that, the subject property is owned and possessed by Mr. Anil Aniruddha Rajesh Gondrekar. His title to the subject property is valid, legal, marketable and enforceable in the courts of law. However, the subject property is mortgaged to and in favour of AU Small Finance Bank Limited. Therefore, the subject property is not free from encumbrances.

• **Following documents needs to be submitted prior to disbursal of loan/at the time of disbursment of the loan:**

Since, it is the case of Balance Transfer.

1. LOD issued by AU Small Finance Bank Limited.

• **Following documents are required post disbursal (if any) :**

1. Original Agreement to Sale, dated 16.09.2019, executed by The Ideal Construction, through its Partners (1) Mr. Atul Dattatray Powar and (2) Mrs. Archana Atul Powar, acting through their constituted Power of Attorney Holder Mr. Ravindra Krishnat Chougale, to and in favour of (1) Mr. Madhukar Sadashiv Chokakakar and (2) Mrs. Sujata Madhukar Chokakakar, which is registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 2, under Serial No. 4635/2019.
2. Original Assignment Deed, dated 17.01.2025, executed by (1) Late Mrs. Sujata Madhukar Chokakakar, through her legal heirs namely (a) Mr. Madhukar Sadashiv Chokakakar, (b) Mr. Jeevan Madhukar Chokakakar and (c) Mr. Sandesh Madhukar Chokakakar, and (2) Mr. Madhukar Sadashiv Chokakakar, with the consent and confirmation of The Ideal Construction, a registered Partnership Firm, through its Partners (1) Mr. Atul Dattatray Powar

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and (2) Mrs. Archana Atul Powar, acting through their constituted Power of Attorney Holder Mr. Nitin Bajrang More, to and in favour of Mr. Aniruddha Rajesh Gondhalikar, which is registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 3, under Serial No. 603/2025, on 22.01.2025.

3. Original Release Letter/No Dues Certificate from AU Small Finance Bank Limited.
4. All documents mentioned in the LOD issued by AU Small Finance Bank Limited.
5. Original NOC to Mortgage from Ideal Colony Flat Owners Co-operative Housing Society Maryadit, Kolhapur, to and in favour of ICICI Home Finance Company Limited, pertaining to the subject property.
6. Original Simple (Registered) or the Notice of Intimation regarding mortgage by way of deposit of title deeds for additional/enhanced loan facility.

Thanking you,

Place : Pune.

Date : 25.08.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by
Narayan Laxman
Khamkar
Date: 2026.08.25
08:35:01 +05'30'

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SEARCH RESULTS FOUND DURING E-SEARCH OF THE SUBJECT LAND PROPERTY

Doc No.	Doc Name	Regi. Date	SRO Name	Seller	Purchaser	Property
5929	Sale Deed	04-10-2018	Joint Sub-Registrar, Karveer No. 2	(1) Atul Dattatray Powar, (2) Archana Atul Powar, (3) Prasad Shrikrishna Bhadbhade, (4) Ashwini Prasad Bhadbhade	The Ideal Construction through Partner Atul Dattatray Powar	1. Property situated within the limits of Kolhapur Municipal Corporation, D Ward, Kasaba Karveer, bearing R.S. No. 1334, Hissa No. 4, having total area H. 1.60.9 R, Pot Kharaba area H. 0.06 R, total H. 1.66.9 R, Assessment Rs. 7.62, out of which area owned by Mr. Atul Dattatray Powar is H. 0.67.90 R and Pot Kharaba H. 0.03 R. 2. Out of the same property, area owned by Mrs. Archana Atul Powar is H. 0.67.00 R and Pot Kharaba H. 0.03 R. 3. Out of the same property, area owned by Mr. Prasad Shrikrishna Bhadbhade and Mrs. Ashwini Prasad Bhadbhade is H. 0.20.00 R. Thus, total area H. 1.54.90 R together with Pot Kharaba area H. 0.06 R, situated in Residential Zone.
4635	Agreement to Sale	16-09-2019	Joint Sub-Registrar, Karveer No. 2	The Ideal Construction through Partners Atul Dattatray Powar and Archana Atul Powar, through their constituted Power of Attorney Holder Mr. Ravindra Krishnat Chougale	(1) Mr. Madhukar Sadashiv Chokakakar, (2) Mrs. Sujata Madhukar Chokakakar	Flat No. A-313, on the 3rd Floor, Building No. A, Phase-1 of "Ideal Colony Project", developed on area admeasuring H. 1.54.907 R out of total area H. 1.60.90 R of R.S. No. 1334/4, situated within D Ward of Kolhapur Municipal Corporation, having RERA Carpet Area 44.43 Sq. Mtrs., Balcony Area 5.73 Sq. Mtrs., Cupboard Area 1.92 Sq. Mtrs. and Parking Area 10.35 Sq. Mtrs.
603	Assignment Deed	22-01-2025	Joint Sub-Registrar, Karveer No. 3	(1) Late Sujata Madhukar Chokakakar through her legal heirs: (a) Madhukar Sadashiv Chokakakar, (b) Jeevan Madhukar Chokakakar, (c) Sandesh Madhukar Chokakakar, (2) Madhukar Sadashiv Chokakakar; The Ideal Construction, registered Partnership Firm, through Partners Atul Dattatray Powar and Archana Atul Powar, through their constituted Power of Attorney Holder Nitin Bajrang More – Consenting Party	Aniruddha Rajesh Gondhalikar	Flat No. A-313, on the 3rd Floor, Building No. A, Phase-1 of "Ideal Colony Project", constructed on R.S. No. 1334/4, situated within D Ward of Kolhapur Municipal Corporation, having RERA Carpet Area 44.43 Sq. Mtrs., Balcony Area 5.73 Sq. Mtrs., Cupboard Area 1.92 Sq. Mtrs. and Parking Area 10.35 Sq. Mtrs.
304	Agreement Relating to Deposit of Title Deeds, Pawn	04-03-2025	Joint Sub-Registrar, Karveer No. 4	AU Small Finance Bank Limited	(1) Aniruddha Rajesh Gondhalikar, (2) Rajesh Appaso Gondhalikar, (3) Alaka Rajesh Gondhalikar	Survey No. 1334/4, Ideal Colony Project, Phase-1, Building No. A, 3rd Floor, Flat No. A-313.

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MH008868551202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
24 Aug 2026	Receipt	Receipt no.: 1115386268
	Name of the Applicant :	Advocate Narayan Laxman Khamkar
	Details of property of which document has to be searched :	Dist :Kolhapur Village :D Ward Shahar Kolhapur S.No/CTS No/G.No. : 1334
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH008868551202627E		
As this is a computer generated receipt, no stamp or signature is required.		
For Physical search in office, Please bring this receipt along with mentioned Gras Challan.		
Payment of search fee through GRAS challan can be verified on 'gras.mahakosh.gov.in/challan/views/frmSearchChallanWithOutReg.php'.		



CHALLAN
MTR Form Number-6



GRN	MH008868551202627E	BARCODE			Date	24/08/2026-09:28:54		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 PND1_JT DISTT REGISTRAR PUNE URBAN					Full Name		Advocate Narayan Laxman Khamkar			
Location PUNE										
Year 2026-2027 One Time					Flat/Block No.					
Account Head Details				Amount In Rs.	Premises/Building					
0030072201 SEARCH FEE				9750.00	Road/Street					
					Area/Locality					
					Town/City/District					
					PIN					
					Remarks (If Any)					
					Amount In		Nine Thousand Seven Hundred Fifty Rupees Only			
Total				9,750.00	Words					
Payment Details BANK OF BARODA					FOR USE IN RECEIVING BANK					
Cheque-DD Details					Bank CIN	Ref. No.	02003942026082400040		1506023821	
Cheque/DD No.					Bank Date	RBI Date	24/08/2026-09:29:55		Not Verified with RBI	
Name of Bank					Bank-Branch		BANK OF BARODA			
Name of Branch					Scroll No. , Date		Not Verified with Scroll			

Department ID : 746230660

Mobile No. : XXXXXX0198

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 नमुद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी न करावयाच्या दस्तांसाठी लागू नाही.