



GRN MH008767230202627E		BARCODE 		Date 21/08/2026-13:34:25		Form ID	
Department Inspector General Of Registration				Payer Details			
Search Fee Type of Payment Other Items				TAX ID / TAN (If Any)			
				PAN No.(If Applicable)			
Office Name CPN_CHIPLUN SUB REGISTRAR				Full Name		Adv Sudhir P Rasal	
Location RATNAGIRI							
Year 2026-2027 One Time				Flat/Block No.		Flat No. 102 Royal Paradise	
Account Head Details			Amount In Rs.	Premises/Building			
0030072201 SEARCH FEE			325.00	Road/Street		Chiplun	
				Area/Locality		Ratnagiri	
				Town/City/District			
				PIN			
				Remarks (If Any) Search fee year 2014 to 2026 S No 38 situated at Chiplun Tal Chiplun Dist Ratnagiri			
				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.	69103332026082114124	3001722060
Cheque/DD No.				Bank Date	RBI Date	21/08/2026-13:35:57	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 चालन "टाइप ऑफ पेमेंट" मध्ये नमूद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी न करायच्या दस्तांसाठी 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: 77000297978

Date: 21/08/2026

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

Dear Sir/Madam,

**Legal Scrutiny Report in respect of the file of Mr. Asif Abubakar Khalifa & Mrs.
Safiya Asif Khalifa @ Safiya Mujaffar Kazi.**

PART I: PROPERTY DETAILS:

Name of the Applicant/Borrower/s: Mr. Asif Abubakar Khalifa

**Name of the Co-applicant/s: (if any): Mrs. Safiya Asif Khalifa @ Safiya
Mujaffar Kazi**

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

**Name of the Property Owner/s: Mr. Asif Abubakar Khalifa & Mrs. Safiya
Asif Khalifa @ Safiya Mujaffar Kazi.**

**Description of the Property (with Boundaries): Survey no. 38, Hissa no. 6, Area 0-
28-10 H.R., C.T.S No.1262 Area 3019 Sq. Mtr., of which Flat No. 102, on First
Floor, 'B' Wing, area admeasuring 986 Sq. Ft. (Builtup), Chiplun Municipal
House No. 2165/E, New House No. CHIP00009522, Old house no.**

Advocate

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W8/1Z1000873, into Building named & styled '**Royal Paradise**', situated at Govalcoat, within limits of Municipal Council Chiplun, Tal. Chiplun, Dist. Ratnagiri.

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 i.e. Survey no.38, Hissa no.6, Area 0-28-10 H.R.
2. Copy of Mutation Entries.
3. Copy of Property Card of C.T.S. No. 1262
4. Copy of Reg. Agreement to Sale in favour of Mr. Jainuddin Husain Mukadam & Mr. Liyakat Ibrahim Kadri Partners of M/s. Paradise Builders & Developers dated 13/04/2015 Vide Reg. No. 1701/2015.
5. Copy of Reg. Sale Deed in favour of Mr. Jainuddin Husain Mukadam & Mr. Liyakat Ibrahim Kadri Partners of M/s. Paradise Builders & Developers dated 01/01/2016 Vide Reg. No.9/2016.
6. Copy of Notarized Partnership Deed dated 12/08/2012.
7. Copy of Construction Permission from Municipal Council Chiplun dated 11/06/2018.
8. Copy of N.A. permission from Collector office, Ratnagiri, bears order no. SR/115/2015 dated 24/09/2015.
9. Copy of RERA Registration Certificate dated 22/06/2018.
10. Copy of Approved Construction Plan.

Advocate

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11. Copy of Occupancy Certificate from Chiplun Municipal Council dated 02/05/2022
12. Copy of Reg. Possession Deed in favour of Mr. Jeevan Kashinath Relekar dated 24/06/2022 Vide Reg. No. 3091/2022.
13. Copy of Reg. Agreement to Sale in favour of Mr. Asif Abubakar Khalifa & Mrs. Safiya Asif Khalifa @ Safiya Mujaffar Kazi dated 17/08/2026 Vide Reg. No. 4209/2026.

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

The landed property under search i.e. Survey no.38, Hissa no.6, Area 0-28-10 H.R.was owned by Mr. Prashant Anant Relekar, Mr. Shashank Anant Relekar, Mrs. Manasi Vilas Kirtikar , Mrs. Jaya Madhav Goythale, Mrs. Sujata Nitin Kadakiya, Mrs. Reena Ravindra Dalvi, Mrs. Sandhya Anant Relakar, Mr. Jeevan Kashinath Relekar & Mrs. Gauri Jeevan Relekar. Accordingly their names were showing in the revenue records of rights & 7/12 extract of said landed property under search.

Further they sold out said landed property to Mr. Jainuddin Husain Mukadam & Mr. Liyakat Ibrahim Kadri Partners of M/s. Paradise Builders & Developers by Reg. Agreement to Sale dated 13/04/2015 vide Reg. No. 1701/2015 & dated 01/01/2016 Vide Reg. No.9/2016. By this document they became owner of said landed property under consideration.

Further Mr. Jainuddin Husain Mukadam & Mr. Liyakat Ibrahim Kadri Partners of M/s. Paradise Builders & Developers decided to develop the said landed property for that they obtained Construction Permission from Municipal Council Chiplun dated 11/06/2018. N.A. Permission from Collector Office

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Ratnagiri bears order No. SR/115/2015 dated 24/09/2015. The plan of Construction is also approved by concern authority. They also obtained RERA Certificate from concern authority by their letter dated 22/06/2018.

After acquired all necessary permission the Builder/Developer started & completed Residential Building named & styled '**Royal Paradise**'. Occupancy Certificate is issued by Chiplun Municipal Council dated 02/05/2022.

Further builder/developer given possession of Flat No. 102, on First Floor, 'B' Wing, area admeasuring 986 Sq. Ft. (Builtup), Chiplun Municipal House No. 2165/E, New House No. CHIP00009522, Old house no. W8/1Z1000873, into Building named & styled '**Royal Paradise**', situated at Govalcoat, within limits of Municipal Council Chiplun, Tal. Chiplun, Dist. Ratnagiri. to Mr. Jeevan Kashinath Relekar by Reg. Possession Deed dated 24/06/2022 Vide Reg. No. 3091/2022. By these Possession Receipt Mr. Jeevan Kashinath Relekar became owner of the said flat.

It seems from record Mr. Jeevan Kashinath Relekar has obtained a Education loan from State Bank of India Branch Ratnagiri by way of security of said flat. Accordingly the said bank has created their charge on said flat.

Mr. Asif Abubakar Khalifa & Mrs. Safiya Asif Khalifa @ Safiya Mujaffar Kazi decided to purchase Flat No. 102, on First Floor, 'B' Wing, area admeasuring 986 Sq. Ft. (Builtup), Chiplun Municipal House No. 2165/E, New House No. CHIP00009522, Old house no. W8/1Z1000873, into Building named & styled '**Royal Paradise**', situated at Govalcoat, within limits of Municipal Council Chiplun, Tal. Chiplun, Dist. Ratnagiri. For that they entered

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into Reg. Agreement to Sale form Mr. Jeevan Kashinath Relekar on 17/8/2026. The said Agreement is registered in the office of Sub-Registrar Chiplun vide Reg. No. 4209/2026. 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. Reg. Agreement to Sale in favour of Mr. Asif Abubakar Khalifa & Mrs. Safiya Asif Khalifa @ Safiya Mujaffar Kazi dated 17/08/2026 Vide Reg. No. 4209/2026.

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.**
- 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.**

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- 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: 21/08/2026
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.

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I/We further certify that **Mr. Asif Abubakar Khalifa & Mrs. Safiya Asif Khalifa @ Safiya Mujaffar Kazi** has/would derive a valid, clear, marketable and unencumbered title in the property/ies **except the charge of State Bank of India Branch Ratnagiri** stated above.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Mr. Asif Abubakar Khalifa & Mrs. Safiya Asif Khalifa @ Safiya Mujaffar Kazi**. 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. Possession Deed in favour of Mr. Jeevan Kashinath Relekar dated 24/06/2022 Vide Reg. No. 3091/2022.
2. Original Reg. Agreement to Sale in favour of Mr. Asif Abubakar Khalifa & Mrs. Safiya Asif Khalifa @ Safiya Mujaffar Kazi dated 17/08/2026 Vide Reg. No. 4209/2026.
3. Original L.O.D. of State Bank of India Branch Ratnagiri.
4. Original N.O.C. of Builder/Society
5. Original N.O.C. of State Bank of India Branch Ratnagiri.
6. Copy of Reg. Re-Conveyance Deed in favour of Mr. Jeevan Kashinath Relekar after execution.

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

1. Original Reg. Sale deed in favour of Mr. Asif Abubakar Khalifa & Mrs. Safiya Asif Khalifa @ Safiya Mujaffar Kazi after execution.
2. Original N.O.I.

REMARKS (if any): -

Advocate

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B.A. LL.B.

**At. Post. Nachane, Shanti
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Ratnagiri
Mob - 9225141313**

Yours Faithfully

Sudhir Digitally signed
by Sudhir
Prabhakar Prabhakar Rasal
ar Rasal Date: 2026.09.04
15:41:53 +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.

Advocate

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Date – 21/08/2026

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. 38, Hissa no. 6, Area 0-28-10 H.R., C.T.S No.1262 Area 3019 Sq. Mtr., of which Flat No. 102, on First Floor, 'B' Wing, area admeasuring 986 Sq. Ft. (Builtup), Chiplun Municipal House No. 2165/E, New House No. CHIP00009522, Old house no. W8/1Z1000873, into Building named & styled '**Royal Paradise**', situated at Govalkoat, within limits of Municipal Council Chiplun, Tal. Chiplun, Dist. Ratnagiri.

Name of the Borrower : Mr. Asif Abubakar Khalifa & Mrs. Safiya Asif Khalifa @ Safiya Mujaffar Kazi.

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. 38, Hissa no. 6, Area 0-28-10 H.R., C.T.S No.1262 Area 3019 Sq.	area admeasuring 986 Sq. Ft.	situated at Govalkoat, within limits of Municipal	East – Flat No. 103 West - Open Space North – Open Space

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Mtr., of which Flat No. 102, on First Floor, 'B' Wing, area admeasuring 986 Sq. Ft. (Builtup), Chiplun Municipal House No. 2165/E, New House No. CHIP00009522, Old house no. W8/1Z1000873, into Building named & styled ' Royal Paradise ',	(Builtup),	Council Chiplun, Tal. Chiplun, Dist. Ratnagiri.	South- Flat No. B 101
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SCHEDULE - II LIST OF DOCUMENTS PRODUCED

1. Copy of 7/12 extract of land i.e. Survey no.38, Hissa no.6, Area 0-28-10 H.R.
2. Copy of Mutation Entries.
3. Copy of Property Card of C.T.S. No. 1262
4. Copy of Reg. Agreement to Sale in favour of Mr. Jainuddin Husain Mukadam & Mr. Liyakat Ibrahim Kadri Partners of M/s. Paradise Builders & Developers dated 13/04/2015 Vide Reg. No. 1701/2015.
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6. Copy of Notarized Partnership Deed dated 12/08/2012.
7. Copy of Construction Permission from Municipal Council Chiplun dated 11/06/2018.
8. Copy of N.A. permission from Collector office, Ratnagiri, bears order no. SR/115/2015 dated 24/09/2015.

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9. Copy of RERA Registration Certificate dated 22/06/2018.
10. Copy of Approved Construction Plan.
11. Copy of Occupancy Certificate from Chiplun Municipal Council dated 02/05/2022
12. Copy of Reg. Possession Deed in favour of Mr. Jeevan Kashinath Relekar dated 24/06/2022 Vide Reg. No. 3091/2022.
13. Copy of Reg. Agreement to Sale in favour of Mr. Asif Abubakar Khalifa & Mrs. Safiya Asif Khalifa @ Safiya Mujaffar Kazi dated 17/08/2026 Vide Reg. No. 4209/2026.

SCHEDULE - III LEGAL OPINION AND FINDING

The landed property under search i.e. Survey no.38, Hissa no.6, Area 0-28-10 H.R.was owned by Mr. Prashant Anant Relekar, Mr. Shashank Anant Relekar, Mrs. Manasi Vilas Kirtikar , Mrs. Jaya Madhav Goythale, Mrs. Sujata Nitin Kadakiya, Mrs. Reena Ravindra Dalvi, Mrs. Sandhya Anant Relakar, Mr. Jeevan Kashinath Relekar & Mrs. Gauri Jeevan Relekar. Accordingly their names were showing in the revenue records of rights & 7/12 extract of said landed property under search.

Further they sold out said landed property to Mr. Jainuddin Husain Mukadam & Mr. Liyakat Ibrahim Kadri Partners of M/s. Paradise Builders & Developers by Reg. Agreement to Sale dated 13/04/2015 vide Reg. No. 1701/2015 & dated 01/01/2016 Vide Reg. No.9/2016. By this document they became owner of said landed property under consideration.

Further Mr. Jainuddin Husain Mukadam & Mr. Liyakat Ibrahim Kadri Partners of M/s. Paradise Builders & Developers decided to develop the said

Advocate

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landed property for that they obtained Construction Permission from Municipal Council Chiplun dated 11/06/2018. N.A. Permission from Collector Office Ratnagiri bears order No. SR/115/2015 dated 24/09/2015. The plan of Construction is also approved by concern authority. They also obtained RERA Certificate from concern authority by their letter dated 22/06/2018.

After acquired all necessary permission the Builder/Developer started & completed Residential Building named & styled '**Royal Paradise**'. Occupancy Certificate is issued by Chiplun Municipal Council dated 02/05/2022.

Further builder/developer given possession of Flat No. 102, on First Floor, 'B' Wing, area admeasuring 986 Sq. Ft. (Builtup), Chiplun Municipal House No. 2165/E, New House No. CHIP00009522, Old house no. W8/1Z1000873, into Building named & styled '**Royal Paradise**', situated at Govalkoat, within limits of Municipal Council Chiplun, Tal. Chiplun, Dist. Ratnagiri. to Mr. Jeevan Kashinath Relekar by Reg. Possession Deed dated 24/06/2022 Vide Reg. No. 3091/2022. By these Possession Receipt Mr. Jeevan Kashinath Relekar became owner of the said flat.

It seems from record Mr. Jeevan Kashinath Relekar has obtained a Housing loan from State Bank of India Branch Ratnagiri by way of security of said flat. Accordingly the said bank has created their charge on said flat.

Mr. Asif Abubakar Khalifa & Mrs. Safiya Asif Khalifa @ Safiya Mujaffar Kazi decided to purchase Flat No. 102, on First Floor, 'B' Wing, area admeasuring 986 Sq. Ft. (Builtup), Chiplun Municipal House No. 2165/E, New House No. CHIP00009522, Old house no. W8/1Z1000873, into Building named & styled '**Royal Paradise**', situated at Govalkoat, within limits of Municipal Council Chiplun, Tal. Chiplun, Dist. Ratnagiri. For that they entered into Reg.

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Agreement to Sale form Mr. Jeevan Kashinath Relekar on 17/8/2026. The said Agreement is registered in the office of Sub-Registrar Chiplun vide Reg. No. 4209/2026. 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 Mr. Asif Abubakar Khalifa & Mrs. Safiya Asif Khalifa @ Safiya Mujaffar Kazi** have got the prospective ownership rights to the above flat under search which are absolute, clear, marketable and free from all encumbrances **except the charge of State Bank of India Branch Ratnagiri**. The said flat can be mortgage by equitable mortgage.

Yours Faithfully

Sudhir Digitally signed
by Sudhir
Prabhakar Rasal Prabhakar Rasal
Date: 2026.08.21
13:40:55 +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.