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Date 18/09/2026

LOAN APPLICATION NO. 77000356414

LEGAL SCRUTINY REPORT

To

BRANCH MANAGER
ICICI HOME FINANCE COMPANY LTD,
Baramati Branch.

Dear Sir/Madam ,

Legal Scrutiny Report in respect of the file of: 1)Mr. Sagar Appaso Jadhav 2) Mrs. Gauri Sagar Jadhav .

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s : Mr. Sagar Appaso Jadhav
Name of the Co-Applicant/s: : Mrs. Gauri Sagar Jadhav**
- 2. Type Of Loan : Plot purchase**
- 3. Purpose of Loan: Plot purchase**
- 4. Name of the Property Owner: 1) Mr. Navnath Popat Agarkar 2)
Mr.Anil Dnyandeo Patil**

Description of Property with Boundaries :

All that pieces and parcels of **Gat No. 281/1/1/2 Plot No.1** area adms. 2.42.67 R Sq. Mtrs. of village Kanheri , Tal. Baramati, Dist. Pune belonging to **1) Mr. Navnath Popat Agarkar 2) Mr. Anil Dnyandeo Patil .**

Plot No.1 out of Gat No. 281/1/1/2 bounded as per Layout plan as follows :-

- On or towards East - Plot No. 11 out of Layout
- On or towards South - 15 Mtr Wide Internal Road
- On or towards West - 9 Mtr Wide Road
- On or towards North - Plot No. 02 out of Layout

7. Nature / Status Of The Property: Freehold

8. Type Of Property: Plot Property

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

Sr.no	Papers and documents	Type of Document
A	Draft Copy of Sale deed executed in between Mr. Sagar Appaso Jadhav and 1) Mr. Navnath Popat Agarkar 2) Mr. Anil Dnyandeo Patil	Xerox
B	7/12 Extract of Gat No. 281/1/1/2 Plot No.1 of village Kanheri , Tal. Baramati, Dist. Pune.	Xerox
C	Mutation Entry Extract 14737	Xerox

D	Final Layout Approval issued by SDO Baramati bearing No. RPBAR/LF/2026/APL/00366 Date 25/06/2026 .	Xerox
F	Layout plan	Xerox
G	Online index II of Sale deed at Sr.No.10151/2012 dt. 03/11/2012 executed in between Bharat Laxman More and Vasant Raghunath Bagal . and Surekha Vikas Nalavade	
H	Online index II of Sale deed at Sr.No.9084/2024 dt. 28/11/2024 executed in between Swaraj Enterprises through its Proprietor Abhijit Bhanudas Jadhav 2)Gourav Dipak Salunke and Bharat Laxman More and Vasant Raghunath Bagal	Xerox
I	Online index II of Sale deed at Sr.No.7915/2025 dt. 16/10/2025 executed in between 1) Mr. Navnath Popat Agarkar 2) Mr.Anil Dnyandeo Patil and Gourav Dipak Salunke with the consent of Swaraj Enterprises through its Proprietor Abhijit Bhanudas Jadhav .	Xerox
j	Online index II of Sale deed at Sr.No.BMT2-1149/2026 dt. 27/01/2026 executed in between 1) Akshay Dadaram Deokate 2) Mr.Suhas Kisanrao Arjun 3)Ashish Hanumant Kale 4)Dipak Shivaji Bhosale 5) Dhanaji Eknath Shende and Swaraj	Xerox

	Enterprises through its Proprietor Abhijit Bhanudas Jadhav .	
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PART III: FLOW OF TITLE OF PROPERTY - (HISTORY OF TITLE)

As per the information given by our **Baramati Branch** and handed over the document related to above mentioned property and told me to take search in respect of above mentioned property and hereinafter schedule.

As per document available for search I observe that land Gat No. 281 area adms. H:16R village Kanheri , Tal. Baramati, Dist. Pune of out of that area adms. 3H:22R + P.K.0.02R land was owned and possessed by Ravindra Gulab Ranaware as self acquired property.

Thereafter in the year 2012 said owner Ravindra Gulab Ranaware through his PA holder Ramesh Rajaram Bhoite sold out area adms. 40R land to Mrs. Surekha Vikas Nalavade by executing sale deed which was register at Sr.No. 8969/2012 dt. 17/09/2012 as per said transaction name of Surekha Vikas Nalavade was mutated in record of right register as per M.E.No. 10878.As per said transaction Mrs. Surekha Vikas Nalavade becomes owner of area adms. 40R.

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Thereafter in the year 2013 said Mrs. Surekha Vikas Nalavade in respect of area adms. 40R out of Gat No. 281 executed sale deed in favor

of Bharat Laxman More and Vasant Raghunath Bagal which was register at Sr.No.10151/2012 dt. 03/11/2012.

Thereafter in the year 2024 Bharat Laxman More and Vasant Raghunath Bagal in respect of area adms. 40R out of Gat No. 281 executed sale deed in favor of Swaraj Enterprises through its Proprietor Abhijit Bhanudas Jadhav 2)Gourav Dipak Salunke which was register at Sr.No.9084/2024 dt. 28/11/2024 . As per said sale deed out of 40R area adms.26 R was sold to Swaraj Enterprises through its Proprietor Abhijit Bhanudas Jadhav and area adms. 14R was sold to Gourav Dipak Salunke As per said transaction name of Swaraj Enterprises through its Proprietor Abhijit Bhanudas Jadhav 2)Gourav Dipak Salunke were mutated in record of right register in respect of area adms. 40R .

Thereafter in the year 2025 Gourav Dipak Salunke in respect of his share of land area adms.14R executed sale deed with the consent of Swaraj Enterprises through its Proprietor Abhijit Bhanudas Jadhav in favor of **1)** Mr. Navnath Popat Agarkar 2) Mr.Anil Dnyandeo Patil and said sale deed was register at Sr.No.7915/2025 dt. 16/10/2025 as per said transaction name of **1)** Mr. Navnath Popat Agarkar 2) Mr.Anil Dnyandeo Patil were mutated in record of right register as per M.E No. 14392.

Thereafter in the year 2026 Swaraj Enterprises through its Proprietor Abhijit Bhanudas Jadhav in respect of his share of land area adms.26R executed sale deed in favor of **1)** Akshay Dadaram Deokate 2) Mr.Suhas Kisanrao Arjun 3)Ashish Hanumant Kale 4)Dipak Shivaji Bhosale 5)

Dhanaji Eknath Shende and said sale deed was register at Sr.No. BMT2-1149/2026 dt. 27/01/2026 as per said transaction name of 1) Akshay Dadaram Deokate 2) Mr.Suhas Kisanrao Arjun 3)Ashish Hanumant Kale 4)Dipak Shivaji Bhosale 5) Dhanaji Eknath Shende were mutated in record of right register as per M.E No. 14561.

Thereafter said owner 1) Akshay Rajaram Deokate 2) Mr.Suhas Kisanrao Arjun 3)Ashish Hanumant Kale 4)Dipak Shivaji Bhosale 5) Dhanaji Eknath Shende 6)Mr. Navnath Popat Agarkar 7) Mr.Anil Dnyandeo Patil prepared layout plan of area adms. 40R and applied for NA permission to SDO Baramati thereafter SDO vide its order bearing No. RPBAR/LF/2026/APL/00366 Date 25/06/2026 .

As per said order effect was given in 7/12 extract I also observe that Tahsildar vide its order bearing No HANO/KAVI/2282/2026 dt 14/07/2026 as per said order KAJAPA takes place and old 7/12 extract of Gat No. 281 was closed and new 7/12 extract came into existence as subdiviosn takes place as per said order Gat No. 281/1/1/2 Plot no. 1 to 16 came into existence out of 40R land as per M.E .No. 14737.

Gat No. 281/1/1/2 Plot No.1 area adms. 2.42.67 R Sq. Mtrs of village Kanheri , Tal. Baramati, Dist. Pune is one of plot out of said layout which was mutated in the name of 1) Mr. Navnath Popat Agarkar 2) Mr.Anil Dnyandeo Patil as per M.E no. 14737.

Now said owners 1) Mr. Navnath Popat Agarkar 2) Mr.Anil Dnyandeo Patil agreed to sale said Gat No. 281/1/1/2 Plot No.1 area

adms. 2.42.67 R Sq. Mtrs to our borrower **Mr. Sagar Appaso Jadhav** for the consideration of Rs. 27,00,000/- and both of the executed draft copy of sale but said document till not register in the office of Sub Register office Baramati after register sale deed our borrower will get absolute title of said Plot Property.

PART IV:EVIDENCE OF TITLE OF PROPERTY

7/12 Extract of of Gat No. 281/1/1/2 Plot No.1 of village Kanheri , Tal. Baramati, Dist. Pune.

PART V:

OTHER PROVISIONS:

- 5.1 Whether provisions of urban land ceiling act are applicable?
N/A
- 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? - **No**
- 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? – **Sale deed after register**
- 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 but after register Sale deed**
- 5.10 What is the tenure of the land; if it is leased? – No
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 Is land/property/flat is subject to any reservations /acquisitions/requisitions? – **No**
- 5.14 **Whether SARFAESI Act applicable -YES**
- 5.15 Whether the property has been transferred by a power of attorney (POA) holder of the original land owner in favor of the loan applicant? – **NA**
- 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 Search Report is obtained and submitted? - **Yes**
 Search Report Details : MH010403977202627U Receipt no.: 1115466976
 Search Conducted Years: - **13 Years**
 Name of the Advocate / Searcher: - **Adv Santosh Khandekar**
 Search Report Date: **18/09/2026**
 Note:
- 5.19 Whether EC is obtained? - **No**
 EC Details:- **N/A**
 No. of Years EC Obtained: - **N/A**
 Any Encumbrance to Specify:- **N/A**
 EC Applied by:- **N/A**

PART VI:

CERTIFICATE:-

In view of the foregoing, I certify that the title deeds intended to be deposited relating to the property and offered as security by way of **Equitable Mortgage** and the documents of title referred to above are perfect evidence of the title and that if the said **Equitable Mortgage** is created in the manner required by law, it would satisfy the requirements of creation of mortgage.

I further certify that **1) Mr. Navnath Popat Agarkar 2) Mr. Anil Dnyandeo Patil** have derive a valid, clear, marketable and unencumbered title in **the Plot property.**

The mortgage if created will be available to ICICI HFC Ltd for the liability of the intending Borrower / Co borrower **1) Mr. Sagar Appaso Jadhav 2) Mrs. Gauri Sagar Jadhav.**

The following original documents to be collected by ICICI HFC Ltd for creation of mortgage of the said property:-

1. Sale deed executed in between **Mr. Sagar Appaso Jadhav** and **1) Mr. Navnath Popat Agarkar 2) Mr. Anil Dnyandeo Patil** along with index II & RR After register.(Original).
2. **Latest 7/12** Extract of of Gat No. 281/1/1/2 Plot No.1 of village Kanheri , Tal. Baramati, Dist. Pune. (Certified/Digital).

Following documents need to be submitted prior to disbursal of loan/at the time of disbursement of the loan

Following documents are required post disbursal (if Any)

Remarks, if any:-

Thanking You,

Dated.: 18/09/2026

Yours faithfully