

PRAVIN D SANGVIKAR
ADVOCATE

"SAMADHAN", N-7, R-28, H-
 15/28, MHADA, H.I.G., CIDCO
 AURANGABAD.

MOBILE NO. 9890337164

LEGAL SCRUTINY REPORT

LAN No:

Date: 17.09.2026

To
The Credit Manager
ICICI HFC Ltd.
Aurangabad.

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Shri Ajitkumar Jagannath Pakhare and Smt Savita Viththal Ugalmugale
Application No. 77000342933

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s : Shri Ajitkumar Jagannath Pakhare**
- 2. Name of the Co-applicant/s: (if any): Smt Savita Viththal Ugalmugale**
- 3. Type of Loan : HL**
- 4. Purpose of Loan: HL BT + Top**
- 5. Name of the Property Owner/s: Shri Ajitkumar Jagannath Pakhare and Smt Savita Viththal Ugalmugale**
- 6. Description of the Property (with Boundaries):**

All that piece and parcel of **Plot No. 04**, admeasuring 158.73 Square Meters (equivalent to 0.01.59 Hectare), out of the Total Land Area: 8,000.00 Square Meters, situated on Land Gat No. 9/1, Village Mauje & Kasabe Paithan, Taluka Paithan, District Chhatrapati Sambhajinagar bounded as under:

East: Plot No. 03

West: Plot No. 05

South: Part of Survey No. 9

North: 9 Meter Wide Road

- 7. Nature / Status of the Property: Residential**
- 8. Type of Property: Free Hold**

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 (Satbara) for Gat No. 9/1, issued by Talathi Saza Paithan, digitally signed on 11/06/2024.**

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2. Copy of Registered Sale Deed No. PTA/383/2019 dated 17/01/2019, executed by Proposed Shri. Ganesh Co-operative Housing Society in favour of Shri. Krishna Navnath Bargaje and 35 others.
3. Copy of non-agricultural (N.A.) Permission Order No. 2022/Jama-1/Akrushik/Kavi-255/12 dated 14/03/2022, issued by Tahsildar, Paithan.
4. Copy of Town Planning Layout Approval No. RPAUR/LF/2023/APL/ 00051 dated 29/07/2023, issued by Assistant Director of Town Planning, Chhatrapati Sambhajanagar.
5. Copy of Registered Partition Deed No. PTA/711/2024 dated 24/01/2024, executed among Shri. Krishna Navnath Bargaje and 35 others.
6. Copy of Registered Sale Deed No. 4490/2024 dated 03/06/2024, executed by Manda Vitthal Bade in favour of Ajitkumar Jagannath Pakhare and Savita Vitthal Ugalmugale.
7. Copy of Construction Permission Letter Outward No. 2024 dated 01/07/2024, issued by Talathi Saza Paithan in favour of Ajitkumar Jagannath Pakhare and Savita Vitthal Ugalmugale.
8. Copy of Proposed Building Plan for Mr. Ajitkumar Jagannath Pakhare.
9. Copy of LOD issued by Muthoot Homefin (India) Ltd. dated 07.08.2026

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

1. That, historically, the larger parent land bearing Survey No. 09 (admeasuring 80 Are) situated at Mauje Paithan, Taluka Paithan, District Chhatrapati Sambhajanagar, was originally owned and possessed by the Proposed Shri. Ganesh Co-operative Housing Society through its Chief Promoter Shri. Kiran Prabhakar Pawale and 23 other members. The name of the society was validly recorded in the revenue records via Mutation Entry No. 6560. Thus, the said society stands established as the prior absolute owner of the parent tract of land.
2. That, subsequently, the said Proposed Shri. Ganesh Co-operative Housing Society absolute owners transferred their entire right, title, and interest in the said agricultural land. By a Registered Sale Deed bearing No. PTA/383/2019 dated 17/01/2019, executed between Proposed Shri. Ganesh Co-operative Housing Society (through Chief Promoter Shri. Kiran Prabhakar Pawale and 23 members) as the Sellers, and Shri. Krishna Navnath Bargaje along with 35 other individuals as the Purchasers, the property was lawfully transferred and devolved upon the purchasers. Following this transaction, the names of the 36 joint purchasers were successfully mutated in the 7/12 extract of the property.

3. In order to utilize the property for residential purposes, the joint owners submitted an application to the competent revenue authority. The Tahsildar of Paithan graciously granted the non-agricultural (N.A.) conversion for an area admeasuring 8,000.00 Square Meters of Gut No. 9/1 via an official N.A. Order bearing No. 2022/Jama-1/Akrushik/Kavi-255/12 dated 14/03/2022. Subsequently, the layout plan containing 22 independent plots was formally sanctioned and approved by the Assistant Director of Town Planning, Chhatrapati Sambhajnagar via Approval No. RPAUR/LF/2023/APL/00051 dated 29/07/2023.
4. That, to apportion the subdivided plots among the joint owners, a registered partition was effectuated. By a Registered Partition Deed bearing No. PTA/711/2024 dated 24/01/2024, executed among Shri. Krishna Navnath Bargaje and the other co-owners, the 22 plots were mutually distributed. Under this partition, Plot No. 04, admeasuring 158.73 Square Meters, legally fell into the exclusive share of Smt. Manda Vitthal Bade. Her independent absolute ownership of Plot No. 04 was thereafter meticulously recorded in the 7/12 extract vide Mutation Entry No. 8889.
5. That, ultimately, Smt. Manda Vitthal Bade decided to alienate the said independent Plot No. 04. By a Registered Sale Deed bearing No. 4490/2024 dated 03/06/2024, executed between Manda Vitthal Bade as the Seller and Ajitkumar Jagannath Pakhare and Savita Vitthal Ugalmugale as the Purchasers, the property was transferred for a total agreed consideration of INR 7,23,000 (Rupees Seven Lakh Twenty-Three Thousand Only). The stamp duty of INR 43,380 (Rupees Forty-Three Thousand Three Hundred Eighty Only) and registration fee of INR 7,230 (Rupees Seven Thousand Two Hundred Thirty Only) were duly paid. The purchasers subsequently obtained the Construction Permission Letter dated 01/07/2024 from Talathi Saza Paithan to erect a residential structure upon the said demarcated plot.
6. It is further seen from the record that other co-owners of Gut No. 9/1 availed loans (namely Somnath Kachrusing from Shivaji Urban Co-operative Bank Ltd. for INR 10,00,000 and Ajinath Prabhakar Ugalmugle from Manasi Mahila Urban Co-operative Credit Society for INR 8,50,000), and against those loans they deposited original title deeds with the finance institutes, causing the authority to issue charges on the 7/12 extract. However, these specific encumbrances are restricted to their respective Khate numbers and plot shares, and do not constitute a direct charge over the subject Plot No. 04 presently owned by the applicants.
7. It further seen from record that, Shri Ajitkumar Jagannath Pakhare and Smt Savita Vitthal Ugalmugale availed a housing loan from Muthoot Homefin (India) Ltd and

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against that loan they deposited original title deeds with the finance institute, the authority issued LOD 07.08.2026 in that respect as such there is present charge over the property.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

PART V: OTHER PROVISIONS:

- 5.1 Whether provisions of urban land ceiling act are applicable? **NA**
- 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 Produce before me**
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **Yes 13 Years**
- 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? **NA** (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, it is applicable**
- 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? **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 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

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permission is required, specify the name of the authority from whom permission/NOC is required and list all permission/ No objection required **NA**

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 **NA**

5.20 Whether Search Report is obtained and submitted? **Yes**

Search Report Details: -

Search Conducted Years: **2014 to 2026**

Name of the Advocate / Searcher: **Adv. Pravin D. Sangvikar**

Search Report Date: **19.09.2026**

Note:

5.21 Whether EC is obtained? **Yes**

EC Details: **No**

No. of Years EC Obtained:

Any Encumbrance to Specify: **Yes, charge of Muthoot Homefin (India) Ltd.**

EC Applied by:

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 Mr./Ms **Shri Ajitkumar Jagannath Pakhare and Smt Savita Viththal Ugalmugale** as has/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 Mr./Ms. **Shri Ajitkumar Jagannath Pakhare and Smt Savita Viththal Ugalmugale** as the following original documents to be collected by ICICI HFC for creation of registered/equitable mortgage of the said property: -

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The following documents needs to be submitted prior to disbursal of loan/at the time of disbursement of the loan: -

1. Original LOD issued by Muthoot Homefin (India) Ltd. dated 07.08.2026

Following document are required for post disbursal

1. Original Registered Sale Deed No. 4490/2024 dated 03/06/2024, executed by Manda Vitthal Bade in favor of Ajitkumar Jagannath Pakhare and Savita Vitthal Ugalmugale.
2. Original Construction Permission Letter Outward No. 2024 dated 01/07/2024, issued by Talathi Saza Paithan in favour of Ajitkumar Jagannath Pakhare and Savita Vitthal Ugalmugale.
3. Original Proposed Building Plan for Mr. Ajitkumar Jagannath Pakhare
4. Original No Dues Certificate for loan repayment issued by Muthoot Homefin (India) Ltd. in favor of Shri Ajitkumar Jagannath Pakhare and Smt Savita Vitthal Ugalmugale

PRAVIN
DILIPRAO
SANGVIKAR

Digitally signed by PRAVIN
 DILIPRAO SANGVIKAR
 Issued by SignX
 sub-CA for Class 3 Individual 2022

Adv. Pravin D. Sangvikar

Note: - (It is presumed that documents and information submitted is genuine and present report is prepared as per the best of our know ledge, ability and on the basis of documents submitted and instructions given to us and record on the IGR website, if any loss suffered due to unavailable entries and corrupted files in the computer system/website of igrmaharashtra.gov.in, We should not be held responsible.

We do not claim any authenticity of the information which is out of our reach or kept deliberately out of our reach or the authenticity of the record, except Person/Bank/Financial Institution etc demanding no Person/Bank/Financial Institution etc including Person/Bank/Financial Institution etc claiming through it can claim the opinion.

It is exclusively prepared for the Person/Bank/Financial Institution etc demanding herein. In the process of legal verification of documents, we have relied upon the veracity of contents of documents and have assumed the identity and signatures of the parties, Govt. officers/officials to deeds, documents etc as authentic. All the documents are returned herewith without keeping copies of it,

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**if any further clarification is required, Please Check and Confirm the
Sanction Plan of Building Floor and Completion if there is any Duplication
found in both Sanction Plan of Building Floor and Completion, I am not
liable for the same.**

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Adv. Pravin D. Sangvikar