



NARAYAN KHAMKAR

& LAW ASSOCIATES

• ADVOCATE • NOTARY • ARBITRATOR •
Govt. of India

Ref. No. : IHFC/TSR/1575/2026.

Date : 06.10.2026.

Application No. : 77000365981
Transaction Type : Seller BT
Applicant : Mr. Aabid Shaikh
Co-Applicant : Mrs. Naziya Shaikh
Existing Owner : Mr. Popat Mahadu Rasal
Existing Lender : Equitas Small Finance Bank Limited

To,

The Branch Manager,

ICICI Home Finance Co. Ltd.,

Vishrantwadi Branch, Pune.

- **Legal Scrutiny Report pertaining to the file of (1) Mr. Aabid Shaikh and (2) Mrs.**

Naziya Shaikh.

- **PART I : PROPERTY DETAILS**

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

All that piece and parcel of non-agricultural land bearing City Survey No. 2068, formed by amalgamation of erstwhile City Survey Nos. 2068, 2069, 2070 and 2072, comprising the portion admeasuring 195.10 square metres out of the total area admeasuring 212.70 square metres, bearing old Municipal House Nos. 420, 422 and 423 and new Municipal House Nos. 530, 532 and 533, situated at Maruti Ali, Village Shirur, Taluka Shirur, District Pune, within the local limits of Shirur Ghodnadi Municipal Council and within the jurisdiction of the Sub-Registrar of Assurances, Shirur, Pune, and bounded as follows:

On or towards the East : City Survey No. 2077.

On or towards the West : Road.

On or towards the South : City Survey Nos. 2073 and 2071.

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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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On or towards the North : City Survey No. 2067.

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

• **DESCRIPTION OF SUBJECT FLAT PROPERTY.-**

All that piece and parcel of property bearing Flat No. 11, having a built-up area admeasuring 675 square feet, stated in the earlier registered documents as 62.73 square metres, situated on the Second Floor of the building known as "Aditya Residency", bearing Shirur Municipal House Property No. 614, constructed on the entire land property described above, situated at Maruti Ali, Village Shirur, Taluka Shirur, District Pune, within the local limits of Shirur Ghodnadi Municipal Council, together with the proportionate undivided right, title and interest in the underlying land, common two-wheeler parking facility, right to use the common terrace and other common areas and facilities.

Hereinafter, referred to as the "Subject Property".

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

1. Agreement for Sale dated 27.02.2009, executed by M/s. Trimurti Construction, through its partners (1) Mr. Balasaheb Damu Shinde, (2) Mr. Radhakrishna Madhukar Kale and (3) Mr. Ashish Lahanu Shinde, to and in favour of Mr. Popat Mahadu Rasal, which is registered in the office of the Sub-Registrar of Assurances, Shirur, Pune, under serial number 602/2009.
2. Sale Deed dated 05.05.2009, executed by M/s. Trimurti Construction, through its partners (1) Mr. Balasaheb Damu Shinde, (2) Mr. Radhakrishna Madhukar Kale and (3) Mr. Ashish Lahanu Shinde, to and in favour of Mr. Popat Mahadu Rasal, which is registered in the office of the Sub-Registrar of Assurances, Shirur, Pune, under serial number 1337/2009.
3. Agreement for Sale dated 25.08.2026, executed by Mr. Popat Mahadu Rasal to and in favour of (1) Mrs. Naziya Aabid Shaikh and (2) Mr. Aabid Abdulrazzaq Shaikh, which is registered in the office of the Sub-Registrar of Assurances, Shirur, Pune, under serial number 8114/2026.

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4. Property Card and continuation sheets in respect of City Survey No. 2068, Village Shirur.
5. List of Documents dated 26.12.2024 issued by Equitas Small Finance Bank Limited in respect of Mr. Popat Mahadu Rasal, bearing Lead ID IN0012016223039.

• **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 land comprising the subject property was earlier owned and possessed by (1) Mrs. Shobha Amrutlal Bothra, (2) Mrs. Nutan Mansukh Gugale and (3) Mrs. Nisha Dilip Karanjule, as recorded in the Property Card and recited in the registered title documents. The Property Card contains earlier ownership entries concerning different portions of the land; accordingly, the aforesaid persons are described as the previous owners in the available chain of title.
2. Thereafter, pursuant to amalgamation Order bearing No. 104/2004, as recorded in the Property Card entry dated 29.01.2004, City Survey Nos. 2069, 2070 and 2072 were amalgamated with City Survey No. 2068. City Survey No. 2068 was retained and the corresponding separate Property Cards were cancelled.
3. Thereafter, (1) Mrs. Shobha Amrutlal Bothra, (2) Mrs. Nutan Mansukh Gugale and (3) Mrs. Nisha Dilip Karanjule obtained building permission from Shirur Municipal Council and constructed the building known as “Aditya Residency” on the said land. It further recites that the construction was completed and that Shirur Municipal Council issued the Occupancy Certificate bearing No. 1678/06, dated 07.07.2006.
4. Thereafter, (1) Mrs. Nutan Mansukh Gugale, (2) Mrs. Nisha Dilip Karanjule and (3) Mrs. Shobha Amrutlal Bothra executed the Sale Deed dated 18.02.2008, and thereby sold, transferred and conveyed the subject premises and the appurtenant interest in the land to and in favour of M/s. Trimurti Construction, through its partners (1) Mr. Balasaheb Damu Shinde, (2) Mr. Radhakrishna Madhukar Kale and (3) Mr. Ashish Lahanu Shinde. The said Sale Deed

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is registered in the office of the Sub-Registrar of Assurances, Shirur, Pune, under serial number 835/2008.

5. Thereafter, M/s. Trimurti Construction, through its aforesaid partners, executed the Agreement for Sale dated 27.02.2009, thereby agreeing to sell, transfer and convey Flat No. 11, admeasuring 675 square feet built-up area, situated on the Second Floor of “Aditya Residency”, together with the proportionate undivided interest in the underlying land and appurtenant rights, to and in favour of Mr. Popat Mahadu Rasal, for a consideration of Rs. 8,00,000/-. The said Agreement for Sale is duly registered in the office of the Sub-Registrar of Assurances, Shirur, Pune, under serial number 602/2009.
6. Thereafter, M/s. Trimurti Construction, through its aforesaid partners, executed the Sale Deed dated 05.05.2009, and thereby sold, transferred and conveyed the aforesaid subject flat property to and in favour of Mr. Popat Mahadu Rasal. The said Sale Deed is duly registered in the office of the Sub-Registrar of Assurances, Shirur, Pune, under serial number 1337/2009.
7. Thereafter, as recorded in the List of Documents issued by Equitas Small Finance Bank Limited, Nighoj Nagari Sahakari Patasanstha Maryadit executed a Reconveyance Deed dated 28.03.2023 to and in favour of Mr. Popat Mahadu Rasal. The said Reconveyance Deed is stated to be registered in the office of the Sub-Registrar of Assurances, Shirur, Pune, under serial number 2999/2023.
8. Thereafter, Mr. Popat Mahadu Rasal has availed the loan from Equitas Small Finance Bank Limited against the mortgage of the subject property.
9. Thus, as aforesaid the subject property is owned and possessed by Mr. Popat Mahadu Rasal. 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 Equitas Small Finance Bank Limited. Therefore, the subject property is not free from encumbrances.

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10. Therefore, Mr. Popat Mahadu Rasal is entitled to sell, transfer and convey the subject property to and in favour of (1) Mrs. Naziya Aabid Shaikh and (2) Mr. Aabid Abdulrazzaq Shaikh, or any other prospective purchaser/s, subject to repayment of the entire mortgage-money of the above-referred lender, i.e. Equitas Small Finance Bank Limited.
11. Thereafter, Mr. Popat Mahadu Rasal has executed the Agreement for Sale, dated 25.08.2026, thereby agreeing to sell, transfer and convey the subject property to and in favour of (1) Mrs. Naziya Aabid Shaikh and (2) Mr. Aabid Abdulrazzaq Shaikh. The said Agreement is duly registered in the office of the Sub-Registrar of Assurances, Shirur, Pune, under serial number 8114/2026.
12. Thus, in view of the aforesaid, (1) Mrs. Naziya Aabid Shaikh and (2) Mr. Aabid Abdulrazzaq Shaikh have acquired contractual rights in respect of the subject property under the aforesaid Agreement for Sale. They shall acquire ownership title upon payment of the entire consideration and execution and registration of the Sale Deed in their favour, subject to repayment of the outstanding mortgage dues and release of the mortgage over the subject property by Equitas Small Finance Bank Limited.

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

1. Sale Deed dated 05.05.2009, executed by M/s. Trimurti Construction, through its partners (1) Mr. Balasaheb Damu Shinde, (2) Mr. Radhakrishna Madhukar Kale and (3) Mr. Ashish Lahanu Shinde, to and in favour of Mr. Popat Mahadu Rasal, which is registered in the office of the Sub-Registrar of Assurances, Shirur, Pune, under serial number 1337/2009.
2. Agreement for Sale dated 25.08.2026, executed by Mr. Popat Mahadu Rasal to and in favour of (1) Mrs. Naziya Aabid Shaikh and (2) Mr. Aabid Abdulrazzaq Shaikh, which is registered in the office of the Sub-Registrar of Assurances, Shirur, Pune, under serial number 8114/2026.

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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. MH011294372202627U and Department ID No. 266542424. The said payment was duly credited to the Government and utilized for conducting the online property search. Accordingly, the e-Search Receipt bearing No. 1115519349, dated 03.10.2026 at 11:59 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		

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	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.
	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. Popat Mahadu Rasal. 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 Equitas Small Finance Bank Limited. Therefore, the subject property is not free from encumbrances.

Therefore, Mr. Popat Mahadu Rasal is entitled to sell, transfer and convey the subject property to and in favour of (1) Mrs. Naziya Aabid Shaikh and (2) Mr. Aabid Abdulrazzaq Shaikh, or any other prospective purchaser/s, subject to repayment of the entire mortgage-money of the above-referred lender, i.e. Equitas Small Finance Bank Limited.

Further, (1) Mrs. Naziya Aabid Shaikh and (2) Mr. Aabid Abdulrazzaq Shaikh have acquired contractual rights in respect of the subject property under the aforesaid Agreement for Sale. They shall acquire ownership title upon payment of the entire consideration and execution and registration of the Sale Deed in their favour, subject to repayment of the outstanding mortgage dues and release of the mortgage over the subject property by Equitas Small Finance Bank Limited.

• **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 Seller's Balance Transfer.

1. LOD issued by Equitas Small Finance Bank Limited.

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2. Original Agreement for Sale dated 25.08.2026, executed by Mr. Popat Mahadu Rasal to and in favour of (1) Mrs. Naziya Aabid Shaikh and (2) Mr. Aabid Abdulrazzaq Shaikh, which is registered in the office of the Sub-Registrar of Assurances, Shirur, Pune, under serial number 8114/2026.

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

1. Original Agreement for Sale dated 27.02.2009, executed by M/s. Trimurti Construction, through its partners (1) Mr. Balasaheb Damu Shinde, (2) Mr. Radhakrishna Madhukar Kale and (3) Mr. Ashish Lahanu Shinde, to and in favour of Mr. Popat Mahadu Rasal, which is registered in the office of the Sub-Registrar of Assurances, Shirur, Pune, under serial number 602/2009.
2. Original Sale Deed dated 05.05.2009, executed by M/s. Trimurti Construction, through its partners (1) Mr. Balasaheb Damu Shinde, (2) Mr. Radhakrishna Madhukar Kale and (3) Mr. Ashish Lahanu Shinde, to and in favour of Mr. Popat Mahadu Rasal, which is registered in the office of the Sub-Registrar of Assurances, Shirur, Pune, under serial number 1337/2009.
3. Original Reconveyance Deed dated 28.03.2023, executed by Nighoj Nagari Sahakari Patasanstha Maryadit to and in favour of Mr. Popat Mahadu Rasal, which is registered in the office of the Sub-Registrar of Assurances, Shirur, Pune, under serial number 2999/2023.
4. Original Release Letter/No Dues Certificate from Equitas Small Finance Bank Limited.
5. All documents mentioned in the LOD issued by the Equitas Small Finance Bank Limited.
6. Original Deed of Assignment to be executed and registered by Mr. Popat Mahadu Rasal to and in favour of (1) Mrs. Naziya Aabid Shaikh and (2) Mr. Aabid Abdulrazzaq Shaikh, pertaining to the subject property.

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7. Original NOC to Mortgage from the builder/developer, i.e. M/s. Trimurti Construction or the Co-Operative Housing Society, if it is formed to and in favour of ICICI Home Finance Company Limited, pertaining to the subject property.
8. Original Simple (Registered) Mortgageor the Notice of Intimation regarding mortgage by way of deposit of title deeds.

Thanking you,

Place : Pune.

Date : 05.10.2026.



**Narayan
Laxman
Khamkar**

Digitally signed
by Narayan
Laxman Khamkar
Date: 2026.10.06
14:37:05 +05'30'

**NARAYAN L. KHAMKAR
ADVOCATE**

NARAYAN KHAMKAR & LAW ASSOCIATES

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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
602/2009	Agreement for Sale	Not provided; document dated 27.02.2009	Sub-Registrar of Assurances, Shirur, Pune	M/s. Trimurti Construction, through its partners (1) Mr. Balasaheb Damu Shinde, (2) Mr. Radhakrishna Madhukar Kale and (3) Mr. Ashish Lahanu Shinde	Mr. Popat Mahadu Rasal	Property description not provided in the supplied entry.
1337/2009	Sale Deed	Not provided; document dated 05.05.2009	Sub-Registrar of Assurances, Shirur, Pune	M/s. Trimurti Construction, through its partners (1) Mr. Balasaheb Damu Shinde, (2) Mr. Radhakrishna Madhukar Kale and (3) Mr. Ashish Lahanu Shinde	Mr. Popat Mahadu Rasal	Property description not provided in the supplied entry.
8114/2026	Agreement for Sale	Not provided; document dated 25.08.2026	Sub-Registrar of Assurances, Shirur, Pune	Mr. Popat Mahadu Rasal	(1) Mrs. Naziya Aabid Shaikh and (2) Mr. Aabid Abdulrazzaq Shaikh	Property description not provided in the supplied entry.

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MH011294372202627U	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
03 Oct 2026	Receipt	Receipt no.: 1115519349
	Name of the Applicant :	Advocate Narayan Laxman Khamkar
	Details of property of which document has to be searched :	Dist :Pune Village :Shirur S.No/CTS No/G.No. : 2068
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH011294372202627U		
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	MH011294372202627U	BARCODE			Date	03/10/2026-11:44:07		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 STATE BANK OF INDIA					FOR USE IN RECEIVING BANK					
Cheque-DD Details					Bank CIN	Ref. No.	00040572026100361961		CPAHIJWJU0	
Cheque/DD No.					Bank Date	RBI Date	03/10/2026-11:24:45		Not Verified with RBI	
Name of Bank					Bank-Branch		STATE BANK OF INDIA			
Name of Branch					Scroll No. , Date		Not Verified with Scroll			

Department ID : 266542424

Mobile No. : XXXXXX6987

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.