

Dt.- 21/08/2026

TO,
ICICI HFC Ltd.
Br. Sangli

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of **SOU. JAYASHREE MALLIKARJUN BHANDARKAVATHE (APP NO. 77000244703)**

PART I: PROPERTY DETAILS:

- 1) **Name of the Applicant/Borrower/s:** **SOU. JAYASHREE MALLIKARJUN BHANDARKAVATHE**
- 2) **Name of the Co-applicant/s: (if any):** **NA**
- 3) **Type of Loan:** **BT**
- 4) **Purpose of Loan:** **BT**
- 5) **Name of the Property Owner:** **Jayashree Mallikarjun Bhandarkavathe**

PART II: Description of the Property (with Boundaries):

All the piece and parcel of the NA Plot No. 60 area adm. 48.30 sq.mtrs. out of the property bearing S. No. 131/B situated at Savali within the SMKC limits, Tal-Miraj, Dist.- Sangli bounded as follows:

TOWARDS EAST : Road

TOWARDS WEST : Remaining agricultural land from S.No. 131

TOWARDS SOUTH : Plot No. 59

TOWARDS NORTH : Plot No. 61

PART III: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION:

1. Latest 7/12 extract
2. Copy of a registered Sale Deed dt. 03/04/2018 B.R. No. 1346

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

1. From the available records it appears that, the property of S.No. 131 area adm. 5 H 13 Arr were originally in the ownership & possession of Shivgonda Prabhu Kupwade & Annu Prabhu Kupwade both having 8 Anna share.
2. It further appears that by the application of Shivgonda Prabhu Kupwade the names of his sons Mahadev Shivgonda Kupwade & Ravsaheb Shivgonda Kupwade was entered into records for the share of 3 aana 4 pai each.

3. Further it appears that, Shri. Shivgonda Kupwade appears expired hence the names of legal heirs i.e. sons Shri. Mahadev Shivgonda Kupwade and Shri. Ravsaheb Shivgonda Kupwade as his name appears deleted from 7/12 extract. However it is important to obtained M.E. as to how his name was deleted from 7/12 extract.
4. It further appears that, Shri. Annu Kupwade expired hence the names of legal heirs i.e. Wife Shivbai, sons Shri. Gundappa Annu Kupwade, Shri. Basgonda Annu Kupwade, Shri. Ashok Annu Kupwade and Shri. Sadashiv Annu Kupwade & 4 daughters Balabai Annaso Kore & 3 others comes into the record by M.E.No. 9183
5. It Further appears that Shivbai Annu Kupwade daughters balabai Annaso Kore & 3 others relinquished there rights in the caption property in favor of Basgonda Annu Kupwade & 3 others wide release deed dated 04/09/2015 B.R.No. 2181 accordingly there name was deleted from records by M.E.No. 9205.
6. Furthermore, owners have decided to convert the above agricultural land into non-agricultural land accordingly applied for conversion of land to Sub-divisional officer, Miraj.
7. It further appears that, owners have prepared layout plan and accordingly same were sanctioned from corporation on dt. 30/01/2014 vide no. 112
8. Further it appears that, the above mentioned land were converted into NA land by order dated 22/07/2014 with no. 18/2014 area adm. 1.60 Arr and there was 86 plots were sanctioned under the area of said property and separate new 7/12 extracts were opened for each plot and the name was owner was entered into records by M.E.No. 8751.
9. Further it appears that, Shri. Mahadev Shivgonda Kupwade executed registered power of attorney in the name of Shri. Ravsaheb Shivgonda Kupwade on dt.16/05/2012 B.R.No. 1942.
10. Furthermore it appears that, Shri. Gundappa Annu Kupwade, Shri Ashok Annu Kupwade and Shri Sadashiv Annu Kupwade also executed registered power of attorney in the name of Shri. Basgonda Annu Kupwade on dt. 16/09/2015 B.R.No. 2325.
11. Further it appears that, Shri. Ravsaheb Shivgonda Kupwade for self and as an attorney holder on behalf of Shri. Mahadev Shivgonda Kupwade and Shri. Basgonda Annu Kupwade for self and as an attorney holder on behalf of Shri. Gundappa Annu Kupwade, Shri Ashok Annu Kupwade and Shri Sadashiv Annu Kupwade sold the plot no. 60 area adm. 48.30 sq.mtrs. among the above sanctioned plots to Sou. Bharati Mallikarjun Bhandarkavathe by executing registered Sale Deed on dt. 03/04/2018 B.R.No. 1346.

Furthermore it appears that, by the pursuance of above mentioned Sale Deed the name of the purchaser is entered into the record by M.E.No. 10760.

12. It further appears that caption property is mortgaged to homefirst finance ltd as LOD dt. 13/08/2026 made available to my perusal.
13. From the available records and documents made available before me, the title of **Sou. Bharati Mallikarjun Bhandarkavathe** appears to be legal and remarkable. Subject to outstanding loan of homefirst finance ltd.

PART-IV: EVIDENCE OF THE TITLE OF PROPERTY

As per PART III above.

PART-V: OTHER PROVISIONS:

- Whether provisions of urban land ceiling act are applicable? NO
- Whether any property lies intend to be given as security is subject to any minor's claim/share? NO
- Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent? NO
- Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? YES
- Whether up to date tax/land revenue has been paid in respect of the property? YES
- Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? NO;
- Whether required documents are available for creating mortgage? YES
- Whether all the previous owners of the property had the right and competency to transfer the property? YES
- Whether the proposed mortgage by deposit of title deeds is possible? YES
- What is the tenure of the land; if it is leased? N/A years (remaining period)
- Whether the land is Adivasi (tribal) land? NO
- Whether the land /property are joint family property? NO
- Whether SARFAESI Act applicable? YES

- Is land / property / flat being subject to any reservations /acquisitions/requisitions? NO
- Whether the property has been transferred by a power of attorney (POA) holder of the original landowner in favour of the loan applicant? NO
- Whether the said POA holder has/had authority to sell the property under POA? NO
- Whether POA as recorded in 5.15 is registered? NO
- 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: NO
- 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 : NO
- Whether Search Report is obtained and submitted? YES

Search Report Details: -

- o Search Conducted Years : 2013-2026
- o Name of the Advocate / Searcher : ADV. SIDDHARTH S. SHAH
- o Search Report Date :

Note: Whether EC is obtained? YES

EC Details: -

- o No. of Years EC Obtained : 13 years
- o Any Encumbrance to Specify:
- o EC Applied by: Adv. S. S. Shah

PART V: CERTIFICATE:

1. 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.

2. I/We further certify that **Sou. Jayashree Mallikarjun Bhandarkavathe** would derive a valid, clear, marketable and unencumbered title in the property stated above. The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower.

PART VI: DOCUMENTS TO BE SUBMITTED PRIOR TO DISBURSAL OF LOAN/AT THE TIME OF DISBURSEMENT OF THE LOAN:

Documents needs to be submitted prior to disbursal of loan/at the time of disbursement of the loan: -

1. Latest 7/12 extract
2. Copy of M.E.No. 9205.
3. Original registered Sale Deed dt. 03/04/2018 B.R. No. 1346 with RR & Index II
4. Copy of NA Order
5. Copy of Sanction Lay out.
6. Copy of LOD of homefirst finance ltd.
7. NOC/ NDC of homefirst finance ltd.
8. No encumbrance / Litigation affidavit of present owner.

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

REMARKS (if any): -

Date : 21/08/2026.

Yours Faithfully.

SIDDHARTH SUDHIR SHAH Digitally signed
by SIDDHARTH SUDHIR SHAH
Date: 2026.08.25
18:34:37 +05'30'