

Adv. Rahul Chandrakant Khairmode
B. S. L., LL.B
Notary (Govt. Of India)
Resi. : Plot No. 2/9, Saraswati Niwas, Near Kurneshwar
Darshan Apartment, Jakatwadi, Satara – 415002

Office :
“Matoshri” Apartment, 990, Shaniwar Peth
Near Renukha Mandir, Satara - 415002
Mob – 9923640004
khairmode.rahul@gmail.com

LEGAL SCRUTINY REPORT

Loan Application No.- 77000339666

Date: 29/09/2026

To,
ICICI Home Finance Co. Ltd.
Satara

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Mr. Yuvraj Sarjerao Patil

PART I:
PROPERTY DETAILS:

1.	Name of the Applicant/Borrower/s	Mr. Yuvraj Sarjerao Patil
2.	Name of the Co-applicant/s	Mrs. Vaishali Yuvraj Patil
3.	Type of Loan	Residential
4.	Purpose of Loan	MAH- Direct from Builder – NON APF
5.	Name of Property Owner/s	Shivrudra Crystal LLP Thrg. Partner Mr. Sagar Mahadev Jarad
6.	Name of the Developer & POA Holder	-----
7.	Description of the Property	All piece & parcel of land Bearing Gat No. 1009/1/4, adm area 225 sq.mtr. & Gat No. 1009/1/5, adm area 225 sq.mtr. Building Known as Tanishq Apartment , On Fifth Floor, Flat No. 503, adm Carpet area 32.83 sq.mtr. i.e. 353.25 sq.ft. along with Balcony adm Carpet area 74. Sq.mtr.

		i.e. 61.76 sq.ft. ,Situating at Shirwal, Tal-Khandala, Dist-Satara. . The property bounded as follows :- East : By Staircase South : By Flat No. 504 West : By Open Space North : By Open Space
8	Nature / Status of the Property	N.A.
9.	Type of Property	Residential

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

Sr. No	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original / certified Photocopy / true copy
1.	Regd. Sale Deed Dtd. 02/12/2025 which is registered in the office of Sub Registrar Khandala at serial no.5055/2025 which is executed by Mrs. Snehal Mahadev Mohite & others in favor of Shivrudra Crystal LLP Thrg. Mr. Sagar Mahadev Jarad along with Index II & RR .	Photo Copy
2.	Regd. Agreement for Sale executed by Shivrudra Crystal LLP Thrg. Mr. Sagar Mahadev Jarad in favor of Mr. Yuvraj Sarjerao Patil & Mrs. Vaishali Yuvraj Patil. Dtd.06/08/2026 at Serial No.3105/2026 which is Registered in Sub- Registrar Khandala along with Index II & RR.	Photo Copy
3.	7/12 Extract of Gat No. 1009/1/4 & Gat N0. 1009/1/5, Situated at Shirwal, Tal- Khandala, Dist-Satara. Dtd. 23/10/2024	Photo Copy
4.	Revise N.A. lay out Order issued by Hon'ble Collector Satara Dtd. 20/03/2018	Photo Copy
5.	Final Sub Division / Lay out Order issued by Hon'ble Collector	Photo Copy

	Satara Dtd.29/08/2025.	
6.	Amalgamation Lay out and Order issued by Hon'ble Sub Divisional Officer Wai Dtd.29/09/2025.	Photo Copy
7.	Building Permission & Sanction Plan issued by Hon'ble Sub Divisional Officer Wai Dtd. 17/10/2025.	Photo Copy

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

I have gone through the devolution All that piece and parcel of the bearing Gat No. 1009/1/4, adm area 225 sq.mtr. & Gat No. 1009/1/5, adm area 225 sq.mtr. Building Known as Tanishq Apartment , On Fifth Floor, Flat No. 503, adm Carpet area 32.83 sq.mtr. i.e. 353.25 sq.ft. along with Balcony adm Carpet area 74. Sq.mtr. i.e. 61.76 sq.ft. ,Situating at Shirwal, Tal- Khandala, Dist-Satara.

On Persual of various documents and while collating with the record of rights together with 7/12 Extract of Gat No. 1009 ,Situating at Shirwal, Tal- Khandala, Dist-Satara. is originally owned and possessed by Mr. Amin Shamsuddin Khan & 17 Others. (hereinafter referred as the said land owner)

The Mr. Javed Gafurbhai Khan has executed Regd. Mortgage Deed with Consent of Mr. Rafiq Shamshuddin Khan of Gat No. 1009 ,Situating at Shirwal, Tal- Khandala, Dist-Satara in favor of Shrimant Malojiraje Sahakari Bank Ltd Phaltan Branch Shirwal on Dtd. 27/08/2012 which is at Serial No.3640/2012 Registered in the Sub –Registrar Khandala.

The owner Shrimant Malojiraje Sahakari Bank Ltd Phaltan Branch Shirwal has executed Regd. Reconveyance Deed of Gat No. 1009 ,Situating at Shirwal, Tal- Khandala, Dist-Satara in favor of Mr. Javed Gafurbhai Khan & Mr. Rafiq Shamshuddin Khan on Dtd. 24/02/2016 which is at Serial No.710/2016 Registered in the Sub –Registrar Khandala.

The Mr. Amin Shamsuddin Khan & 17 others has executed Regd. Sale Deed of Gat No. 1009 ,Situating at Shirwal, Tal- Khandala, Dist-Satara in favor of Mr. Rafiq Shamshuddin Khan on Dtd. 13/02/2008 which is at Serial No.374/2008 Registered in the Sub –Registrar Khandala

The Hon'ble Collector Satara granted Revise N.A. lay out Order Vide Its Order Dtd. 20/03/2018 & New 7/12 Extract were opened for each Plot.

The owner Mr. Rafiq Shamshuddin Khan has executed Regd. Sale Deed of Gat No. 1009/1/4 & Gat No. 1009/1/5, Situated at Shirwal, Tal- Khandala, Dist-Satara in favor of Mr. Rasal Nesamani Nadar on Dtd. 09/03/2018 which is at Serial No.732/2018 Registered in the Sub –Registrar Khandala and Accordingly name of were entered into the Record of Rights.

The owner Mr. Rasal Nesamani Nadar has executed Regd. Sale Deed of Gat No. 1009/1/4 , Situated at Shirwal, Tal- Khandala, Dist-Satara in favor of Mrs. Meeradevi Magraj Solanki on Dtd. 11/11/2022 which is at Serial No.3649/2022 Registered in the Sub –Registrar Khandala and Accordingly name of Mrs. Meeradevi Magraj Solanki were entered into the Record of Rights.

The owner Mr. Rasal Nesamani Nadar has executed Regd. Sale Deed of Gat No. 1009/1/5 , Situated at Shirwal, Tal- Khandala, Dist-Satara in favor of Mr Dineshkumar Lakhmaramji Solanki on Dtd. 11/11/2022 which is at Serial No.3650/2022 Registered in the Sub –Registrar Khandala and Accordingly name of Mr Dineshkumar Lakhmaramji Solanki were entered into the Record of Rights.

The owner Mr Dineshkumar Lakhmaramji Solanki has executed Regd. Sale Deed of Gat No. 1009/1/5 , Situated at Shirwal, Tal- Khandala, Dist-Satara in favor of Mrs. Snehal Mahadev Mohite on Dtd. 28/03/2023 which is at Serial No.977/2023 Registered in the Sub –Registrar Khandala and Accordingly name of Mrs. Snehal Mahadev Mohite were entered into the Record of Rights.

The Hon'ble Sub Divisional Officer Wai granted Amalgamation Order and & Plan of Plot No. 4 & 5 Vide its Order Dtd. 29/09/2025.

The owner Mrs. Snehal Mahadev Mohite & Mrs. Meeradevi Meghraj Solanki has executed Regd. Sale Deed of Gat No. 1009/1/4 & 1009/1/5 , Situated at Shirwal, Tal- Khandala, Dist-Satara in favor of Shivrudra Crystal LLP Thrg. Partner Mr. Sagar Mahadev Jarad on Dtd. 02/12/2025 which is at Serial No.5055/2025 Registered in the Sub –Registrar Khandala and Accordingly name of Shivrudra Crystal LLP Thrg. Partner Mr. Sagar Mahadev Jarad were entered into the Record of Rights.

The owner decided Construct a Scheme known as Tanishq Apartment of Gat No. 1009/1/4 & 1009/1/5 , Situated at Shirwal, Tal- Khandala, Dist-Satara they present an application for the Amalgamation / Sub Division Plots with Building Permission & Sanction Plan to Concerned Authority and the Hon'ble Sub Divisional Offier Wai granted Building Permission & Sanction Plan Vide Its Order Dtd. 17/10/2025.

The owner Shivrudra Crystal LLP Thrg. Partner Mr. Sagar Mahadev Jarad has

executed Regd. Agreement for Sale of Gat No. 1009/1/4, adm area 225 sq.mtr. & Gat No. 1009/1/5, adm area 225 sq.mtr. Building Known as Tanishq Apartment , On Fifth Floor, Flat No. 503, adm Carpet area 32.83 sq.mtr. i.e. 353.25 sq.ft. along with Balcony adm Carpet area 74. Sq.mtr. i.e. 61.76 sq.ft. ,Situating at Shirwal, Tal- Khandala, Dist-Satara in favor of Mr. Yuvraj Sarjerao Patil & Mrs. Vaishali Yuvraj Patil on Dtd. 06/08/2026 which is at Serial No.3105/2026 Registered in the Sub –Registrar Khandala.

Mr. Yuvraj Sarjerao Patil & Mrs. Vaishali Yuvraj Patil decided to purchase from Shivrudra Crystal LLP Thrg. Partner Mr. Sagar Mahadev Jarad & to take loan from our financial institution of the said property of i.e. All that piece and parcel bearing Gat No. 1009/1/4, adm area 225 sq.mtr. & Gat No. 1009/1/5, adm area 225 sq.mtr. Building Known as Tanishq Apartment , On Fifth Floor, Flat No. 503, adm Carpet area 32.83 sq.mtr. i.e. 353.25 sq.ft. along with Balcony adm Carpet area 74. Sq.mtr. i.e. 61.76 sq.ft. ,Situating at Shirwal, Tal- Khandala, Dist-Satara has clear, perfect, absolute & a marketable. The property in question is free from all encumbrances & loan can be granted to Borrower by creating a charge of the said property. Except the loan of GIC Housing Finance Ltd. Branch Panvel.

We have perused the documents forwarded to us and have got relevant and available records verified at Online Govt. Site of IGR Maharashtra for the 13 year for the year 2014-2026 on date 29/09/2026 Vide Receipt No . MH011066845202627E.

PART IV:

EVIDENCE OF THE TITLE OF PROPERTY:	-----
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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?	N.A

5.6	Whether all original documents for last 13/30 years have been scrutinized; if not give reasons?	N.A
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?	No
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
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? No	No
5.17	Whether POA as recorded in 5.15 is registered?	No
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 -	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 premium payable to the Authority upon such	No

	transfer	
5.20	Whether Search Report is obtained and submitted Search Report Details :- ---- Search Conducted Years :- 13 Years Name of the Advocate / Search :- Adv. R. C. Khairmode Search Report Date :- 29/09/2026 Note :- ----	Yes
5.21	Whether EC is obtained? EC Details :- No. of Years EC Obtained :- Any Encumbrance to Specify :- EC Applied by	No

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 Shivrudra Crystal LLP Thrg. Partner Mr. Sagar Mahadev Jarad has/would derive valid, not 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. Yuvraj Sarjerao Patil & Mrs. Vaishali Yuvraj Patil.

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

Sr. No	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original / certified Photocopy / true copy
1	Latest 7/12 Extract of Gat No. 1009/1/4 & Gat N0. 1009/1/5, Situated at Shirwal, Tal- Khandala, Dist-Satara.(Within 3 Months)	Photo Copy
2	Revise N.A. lay out Order issued by Hon'ble Collector Satara Dtd. 20/03/2018	Photo Copy
3	Final Sub Division / Lay out Order issued by Hon'ble Collector Satara Dtd.29/08/2025.	Photo Copy
4	Amalgamation Lay out and Order issued by Hon'ble Sub Divisional Officer Wai Dtd.29/09/2025.	Photo Copy
5	Building Permission & Sanction Plan issued by Hon'ble Sub Divisional Officer Wai Dtd. 17/10/2025.	Photo Copy
6	Regd. Sale Deed Dtd. 02/12/2025 which is registered in the office of Sub Registrar Khandala at serial no.5055/2025 which is executed by Mrs. Snehal Mahadev Mohite & others in favor of Shivrudra Crystal LLP Thrg. Mr. Sagar Mahadev Jarad along with Index II & RR .	Photo Copy

Following documents needs to be submitted at the time of disbursement of the loan:-

Sr. No.	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original/certified Photocopy / true copy
1	Regd. Agreement for Sale executed by Shivrudra Crystal LLP Thrg. Mr. Sagar Mahadev Jarad in favor of Mr. Yuvraj Sarjerao Patil & Mrs. Vaishali Yuvraj Patil. Dtd.06/08/2026 at Serial No.3105/2026 which is Registered in Sub- Registrar Khandala	Original

	along with Index II & RR.	
2	NOC issued by Builder to create security in favor of ICICI HFC Ltd.	Original

Following documents needs to be submitted at the time of post disbursal of the loan:-

Sr. No	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original /Certified Photocopy / true copy
NIL	NIL	NIL

REMARKS	No
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Yours Faithfully,

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 KHAIRAMODE RAHUL
 C
 Date: 2026.09.29
 16:04:30 -07'00'
Adv. Rahul C. Khairmode

(The Present report is prepared as per best of my knowledge and ability and on the basis of the documents submitted and instructions given to me. It is presumed that the submitted documents and information given is genuine. Though the search has been carried out and I do not claim authenticity of the search. Except the addressee herein no person including person claiming to address can claim the report submitted all documents are returned herewith without keeping copy of it. For any other further clarification on any issue, you shall submit all the documents which I have perused. Therefore report also can not call as conclusive.)

Adv. Rahul Chandrakant Khairmode

Office :

B. S. L., LL.B
Notary (Govt. Of India)
Resi. : Plot No. 2/9, Saraswati Niwas, Near Kurneshwar
Darshan Apartment, Jakatwadi, Satara – 415002

“Matoshri” Apartment, 990, Shaniwar Peth
Near Renukha Mandir, Satara - 415002
Mob – 9923640004
khairmode.rahul@gmail.com

SEARCH REPORT

To,
The Credit Manager,
Home Finance Ltd,
Satara.

Date: 29/09/2026

Loan Application No.- 77000339666

Search Report in respect of the file of Mr. Yuvraj Sarjerao Patil

DESCRIPTION OF THE PROPERTY:-

All piece & parcel of land Bearing Gat No. 1009/1/4, adm area 225 sq.mtr. & Gat No. 1009/1/5, adm area 225 sq.mtr. Building Known as Tanishq Apartment , On Fifth Floor, Flat No. 503, adm Carpet area 32.83 sq.mtr. i.e. 353.25 sq.ft. along with Balcony adm Carpet area 74. Sq.mtr. i.e. 61.76 sq.ft. ,Situating at Shirwal, Tal-Khandala, Dist-Satara.

We have taken online paid e-search in respect of the above referred property from the website www.igrmaharashtra.gov.in since year 2014 to 2026 GRN No. MH011066845202627E dated 29/09/2026. We have gone through the available Index II and on the basis of available information on the website of www.igrmaharashtra.gov.in, we hereby submit our report which is under:-

Year	Transactions	Entries
2014	available Index are checked	NIL
2015	available Index are checked	NIL
2016	Regd. Reconveyance Deed 24/02/2016 at Serial No.710/2016	-----
2017	available Index are checked	NIL
2018	Regd. Sale Deed Dtd. Dtd. 09/03/2018 at Serial No.732/2018	---
2019	available Index are checked	NIL
2020	available Index are checked	NIL
2021	available Index are checked	NIL
2022	Regd. Sale Deed Dtd. 11/11/2022 at Serial No.3649/2022	-----

	Regd. Sale Deed Dtd. 11/11/2022 at Serial No.3650/2022	
2023	Regd. Sale Deed Dtd. 28/03/2023 at Serial No.977/2023	-----
2024	available Index are checked	NIL
2025	Regd. Sale Deed Dtd. 02/12/2025 at Serial No. 5055/2025	-----
2026	Regd. Agreement for Sale Dtd. 06/08/2026 at Serial No. 3105/2026	-----

(The Present report is prepared as per best of my knowledge and ability and on the basis of the documents submitted and instructions given to me. It is presumed that the submitted documents and information given is genuine. Though the search has been carried out and I do not claim authenticity of the search. Except the addressee herein no person including person claiming to address can claim the report submitted all documents are returned herewith without keeping copy of it. For any other further clarification on any issue, you shall submit all the documents which I have perused. Therefore report also can not call as conclusive.)

Yours Faithfully,

**KHAIRAMO
DE RAHUL C**

Digitally signed by
KHAIRAMODE RAHUL C
Date: 2026.09.29
16:05:01 -07'00'

Adv. Rahul C. Khairmode