

Advocate

Sudhir P. Rasal

B.A. LL.B.

At. Post. Nachane, Shanti
Nagar, 1040, Rasal Wadi,
Ratnagiri
Mob - 9225141313

LEGAL SCRUTINY REPORT

LAN No: 77000336797

Date: 03/09/2026

**To,
The Manager
ICICI. H.F.C.
Ratnagiri Branch, Ratnagiri**

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Mr. Sharad Jagannath Sawant

PART I: PROPERTY DETAILS:

Name of the Applicant/Borrower/s: Mr. Sharad Jagannath Sawant

Name of the Co-applicant/s: (if any):

- 1. Type of Loan: Home Loan**
- 2. Purpose of Loan: Resale Flat Purchase**

Name of the Property Owner/s: Mrs. Radha Mohan Padate

Description of the Property (with Boundaries): Survey No/Hissa No. 110A1A1A1/2, area 0-17-00 H.R., into which Flat No. S-1 Nagarpanchayat House No. 4133 (9), on Second Floor, Area Admeasuring Built Up 931 Sq. ft. (86.52 Sq.Mtr.), Carpet Area 690 Sq. Ft. (64.12 Sq.Mtr.) into Residential building named & styled Sankul “**Pandurang Residency**”, “**Type-II**” Situated

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at Village Kudal, within Nagarpanchayat Limit Kudal, Tal. Kudal, Dist. Sindhudurg.

Nature / Status of the Property: Residential.

Type of Property: Residential Flat.

**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 of Survey No/ Hissa No. 110A1A1A1/2, area 0-17-00 H.R.
2. Copy of Reg. Development Agreement in favour of Mr. Sadanant Tukaram Padte & Mr. Balkrushna Anant Gawde Partners of Padte developers dated 20/05/2015 vide Reg. No. 977/2015
3. Copy of N. A. Permission from S. D. O. Kudal Dated 09/06/2014 & Revised dated 07/10/2014
4. Copy of construction permission from Kudal Nagarpanchayat dated 22/07/2016
5. Copy of Approved Construction Plan.
6. Copy of RERA Certificate dated 10/05/2021
7. Copy of Occupancy Certificate from Nagarpanchayat Kudal dated 26/07/2017
8. Copy of Reg. Agreement to Sale in favour of Mrs. Radha Rohan Padate dated 12/01/2021 vide Reg. No. 106/2021.
9. Copy of Reg. Sale Deed in favour of Mrs. Radha Rohan Padate dated 06/08/2021 vide Reg. No. 1447/2021.
10. Copy of Draft of Sale Deed in favour of Mr. Sharad Jagannath Sawant

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

The landed property under search was previously owned by Mr. Pandurang Shrikrushna Padte & others accordingly their name were showing into revenue records of rights of said landed property under search.

Further all the landowners given said landed property for development to Mr. Sadanand Tukaram Padte & Mr. Balkrushna Anant Gawde Partners of Padte developers by Reg. Development Agreement dated 20/05/2015 vide Reg. No. 977/2015.

In virtue of said development agreement the developer decided to construct a residential building on said landed property, for that they obtained construction permission from Kudal Nagarpanchayat dated 22/07/2016 & N. A. Permission from S.D.O. Kudal, bears order No. NP/34/SR/38/2014, Dated 09/06/2014 & Revised dated 07/10/2014. The plan of construction is also get approved by concern authority.

After acquired necessary permissions the developer started & completed the construction of building named & styled “**Pandurang Residency**”. Accordingly Nagarpanchayat Kudal issued Occupancy certificate dated 26/07/2017.

Mrs. Radha Rohan Padate purchased Flat No. S-1 Nagarpanchayat House No. 4133 (9), on Second Floor, Area Admeasuring Built Up 931 Sq. ft. (86.52 Sq.Mtr.), Carpet Area 690 Sq. Ft. (64.12 Sq.Mtr.) into Residential building named & styled Sankul “**Pandurang Residency**”, “**Type-II**” Situated at Village Kudal, within Nagarpanchayat Limit Kudal, Tal. Kudal, Dist.

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Sindhudurg From builder/developer by Reg. Agreement to Sale dated 12/01/2021 vide Reg. No. 106/2021 & Reg. Sale Deed dated 06/08/2021 vide Reg. No. 1447/2021. By this both documents Mrs. Radha Rohan Padate became owner of said flat under consideration.

It seems from record Mrs. Radha Rohan Padate has obtained a Housing Loan from Saraswat Bank Branch Kudal by way of security of said flat. Accordingly the said bank has created their charge on said flat.

Mr. Sharad Jagannath Sawant decided to purchase Flat No. S-1 Nagarpanchayat House No. 4133 (9), on Second Floor, Area Admeasuring Built Up 931 Sq. ft. (86.52 Sq.Mtr.), Carpet Area 690 Sq. Ft. (64.12 Sq.Mtr.) into Residential building named & styled Sankul “**Pandurang Residency**”, “**Type-II**” Situated at Village Kudal, within Nagarpanchayat Limit Kudal, Tal. Kudal, Dist. Sindhudurg. Accordingly Draft of Sale Deed is prepared between both Mrs. Radha Rohan Padate (Vendor) & Mr. Sharad Jagannath Sawant (Purchaser).

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Copy of Reg. Agreement to Sale in favour of Mrs. Radha Rohan Padate dated 12/01/2021 vide Reg. No. 106/2021.
2. Copy of Reg. Sale Deed in favour of Mrs. Radha Rohan Padate dated 06/08/2021 vide Reg. No. 1447/2021.

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 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? **to be confirmed from borrower.**
- 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? **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? _____ years (remaining period) **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? N/A
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? N/A
- 5.17 Whether POA as recorded in 5.15 is registered? N/A
- 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 – N/A
- 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 – N/A
- 5.20 Whether Search Report is obtained and submitted? **Yes**

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Search Report Details: -

Search Conducted Years: 13 Years

Name of the Advocate / Searcher: Adv. Sudhir Prabhakar Rasal

Search Report Date: 31/08/2026

Note:-----

5.21 Whether EC is obtained? _____

EC Details: -

No. of Years EC Obtained:

Any Encumbrance to Specify:

EC Applied by: ----- Not Applicable

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. Sharad Jagannath Sawant** has/would derive a valid, clear, marketable and unencumbered title in the property/ies **except the charge of Saraswat Bank Branch Kudal** stated above. The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Mr. Sharad Jagannath Sawant**. 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/at the time of disbursement of the loan: -

1. Original Reg. Agreement to Sale in favour of Mrs. Radha Rohan Padate dated 12/01/2021 vide Reg. No. 106/2021.
2. Original Reg. Sale Deed in favour of Mrs. Radha Rohan Padate dated 06/08/2021 vide Reg. No. 1447/2021.
3. Original House Tax receipt

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4. Original Assessment extract
5. Original Reg. Sale Deed in favour of Mr. Sharad Jagannath Sawant after execution.
6. Original N.O.C. of Saraswat Bank Branch Kudal
7. Original N.O.C. of Society

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

1. Original N.O.I.

REMARKS (if any): -

Notes/Disclaimer :- This report does not comment upon: Technical regularity (adherence to building by laws, approvals etc.) whether the property is subject matter of any litigation; Authenticity of the Original Counterparts of the documents supplied.
The accuracy of this report necessarily depends on the disclosed documents being True, complete, accurate and not misleading, which we have assumed to be the case. Also this report has given on online record found on IGR site at the time of search.

Yours Faithfully

**Sudhir
Prabhakar
Rasal**

Digitally signed
by Sudhir
Prabhakar Rasal
Date: 2026.09.03
11:16:33 +05'30'

**Mr. Sudhir P. Rasal
(Advocate)**