

Dt.- 24/09/2026

TO

ICICI HFC Ltd.

Br. Sangli

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of **Shri. Altaf Harun Bavani, Rizwana Altaf Bawani** **APPL NO- 77000365338**

PART-I : PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s : **Shri. Altaf Harun Bavani,**
2. Name of the Co-applicant/s: (if any) **Rizwana Altaf Bawani**
3. Type of Loan: **-- Builder Purchase**
4. Purpose of Loan : **Builder Purchase**
5. Name of the Property Owner/s: **Shri. Vishwas Krishna Sawant and**
Shri. Madhav Krishna Sawant
through developer Shri. Dnyanraj
Madhavrao Sawant

Description of the Property (with Boundaries) :

All the piece and parcel of land property at Miraj City Survey No. 6478/A/2, of area 221.50 Sq.mtrs., City Survey No. 6478/B of area 146.62 Sq.mtrs., City Survey No. 6478/C of area 55.00 Sq.mtrs. all these city survey numbers are adjacent to each other, after amalgamation City Survey No. 6478/A/2 of area 423.12 Sq.mtrs. was derived, which is collectively bounded as follows :

Towards East:- C.S. No. 6481/1 and 6479 and 6480/A

Towards West:- C.S.No. 6479/A/1 and 6479/E

Towards South:- Road and C.S.No. 6480/A

Towards North:- Road

Upon above property four storied Sawant Plaza RCC apartment was constructed in which **B Wing**, Flat No.BF-101 on First Floor, having built-up area 90.51 Sq.mtrs., RERA carpet area 75.69 Sq.mtrs. at Shivaji Road, Miraj, Tal.Miraj, Dist.Sangli, within the limits of Sangli Miraj Kupwad City Municipal Corporation, which is bounded as follows :

Towards East:- Govt. Road.

Towards West:- CS No. 6478/A/1

Towards South:- CS NO. 6478/A

Towards North:- CS NO. 6478, 6479, 6480/B

Towards Up:- Second Floor, Flat No. BS-202

Towards Down:- Ground Floor/ Parking

Nature / Status of the Property :Legal and marketable Subject to document list given below.

6. Type of Property: **Residential property.**

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

- 1) CTS EXTRACT
- 2) Copy of development agreement No. 5730, dt.15/09/2017
- 3) Copy of CTS map
- 4) Copy of POA deed No. 5731, dt. 15/09/2017
- 5) Copy of Building permission certificate No. 219/31/2025-26, dt.26/05/2025

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

1) From the available record, it appears that, property at C.S.No. 6478/A/2 was previously owned by Shri. Vishwas Krishna Sawant whereas property at C.S.No. 6478/B and C.S.No. 6478/C were previously owned by Shri.Madhav Krishna Sawant.

2) After perusing property card of C.S. No. 6478/C, it is noticed that, Shri.Madhav Krishna Sawant mortgaged the said property for loan amount of Rs. 4.30 Lakh from State Bank of Hyderabad Br. Miraj and said loan encumbrance was recorded to the property card vide mortgage deed No.5519, dt.13/11/2014 and vide ME No. 6349, dt.17/03/2015.

3) Thereafter, vide amalgamation order No. 496/2022, dt.03/11/2022, all the above three city surveys are merged into C.S.No. 6478/A/2, along with above loan encumbrance vide ME No. 11979, dt.14/01/2023.

4) Further above loan encumbrance was cancelled vide re-conveyance deed No. 6991, dt. 23/11/2017 by Shri. Madhav Krishna Sawant and the said loan encumbrance in C.S.No. 6478/A/2 vide M E No.12830, dt-16/06/2023.

5) Thereafter, above owners decided to develop the said land and accordingly executed a development agreement 5730, dt.15/09/2017 preceded by POA deed No. 5731, dt. 15/09/2017 with Shri. Dnyanraj Madhavrao Sawant. Further also they have executed a declaration deed No.2968, dt.24/08/2020 for total construction area 423.12 Sq.mtrs. thereafter a Building permission certificate No. 219/31/2025-26, dt.26/05/2025 was obtained in the name of owner for total construction area 846.24 Sq.mtrs. Meanwhile the above said owners through builder started to sell out built up amenities to various entities. The said building is recognised as WING B. The existing building is considered as WING A

6) In 2022, above owners /builder i.e Shri.Madhavrao Krishnaji Sawant, Shri.Vishwasrao Krishnaji Sawant Shri. Dnyanraj Madhavrao Sawant executed a re-conveyance deed No. 7526, dt. 09/12/2022 and loan amount of Rs. 1.25 Cr. of Sangli Urban Co.Op. Bank Ltd. Sangli. Br. Miraj was repaid. Prior to this the whole constructed proposed RCC building namely Sawant Plaza was mortgaged vide mortgage deed No. 6992, dt. 23/11/2017 for this purpose from the said bank.

7) Thereafter, current borrower decided to purchase captioned flat property and for that purpose, unsigned draft copy of an agreement to sale deed was made available for my perusal. After perusing the said agreement copy; it is seen that, a revised building permission No.219/31/25-26, dt.26/05/2025 was obtained and accordingly B-wing in Sawant Plaza was built up, and after completion of construction a building possession certificate No. 170/13/25-26, dt. 26/05/2025 was obtained.

8) After perusing current property card extract, it is noticed that Flat No.101 at first floor with area 40.29 Sq.mtrs. along with other units in Sawant Plaza was transferred in the name of Shri. Vishwasrao Krishnaji Sawant vide transfer deed No.5727, dt.25/08/2023 and the said name was recorded to the property card vide ME No.13549, dt.02/12/2023. Further, the said flat property was transferred by Shri. Vishwasrao Krishnaji Sawant to Samruddhi Prasad Sawant Minor guardian mother Vinaya Prasad Sawant vide gift deed No.5310, dt.22/08/2025 and name of new owner was recorded to the property card vide ME No.17949, dt.07/07/2026. As flat no 101 is the same as captioned property but the said flat is under WING A.

9) From available record and on perusing documents it is seen that of **Shri. Vishwas Krishna Sawant and Shri. Madhav Krishna Sawant through developer Shri. Dnyanraj Madhavrao Sawant** has ownership of captioned property as owners name **were verified** on property card extracts of the said property and it is free from encumbrances. Also as per online search due to some technical glitches, there could be not availability of documents in IGR website.

I found that no charge neither any adverse entry except above motioned. I presume that, all the documents made available before me for my perusal, are true and correct and obtained from its valid source. It is an advice to obtain no encumbrance affidavit from the owner/ borrower of the said property.

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: -

- Search Conducted Years : **2014-2026**
- Name of the Advocate / Searcher : **ADV. SIDDHARTH S. SHAH**
- Search Report Date :
Note: Whether EC is obtained? **YES**

EC Details: -

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

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, **Shri. Vishwas Krishna Sawant and Shri. Madhav Krishna Sawant through developer Shri. Dnyanraj Madhavrao Sawant** have ownership of captioned property would derive a valid, clear, marketable and unencumbered title in the property/i.es stated above.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower -

The following original documents to be collected by ICICI HFC for creation of 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) Latest CTS extract
- 2) copy of POA deed No. 5731, dt. 15/09/2017
- 3) Copy of CTS map
- 4) Copy of Building permission certificate
- 5) Copy of approved building construction plan
- 6) Original agreement to sale deed after execution
- 7) Consent of builder/owner to mortgage caption property to icici hfc.

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

REMARKS (if any): -

Date : 24/09/2026

SIDDHARTH SUDHIR SHAH
Digitally signed
by SIDDHARTH SUDHIR SHAH
Date: 2026.09.24
19:02:03 +05'30'