

Adv. Santosh Shivaji Khandekar
B.A.LL.B
Advocate
Mob. no. 9767972506,

Office- Shop no. 24, Shalimar Corner,
Near New Court building,
Bhigwan Road Baramati
Email – skhandekar79@gmail.com

Date: 01/09/2026

Loan Application No. 77000326161

LEGAL SCRUTINY REPORT

To

BRANCH MANAGER

ICICI HOME FINANCE COMPANY LTD,

BARAMATI Branch.

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of: 1) Mr. Rahul Dipak Jadhav 2) Mrs. Sangita Dipak Jadhav

PART I: PROPERTY DETAILS

- 1. Name of the Applicant/Borrower/s : 1) Mr. Rahul Dipak Jadhav**
- 2. Name of the Co-Applicant/s: (if any):2)**
- 3. Type Of Loan : Resale Shop Purchase**
- 4. Purpose of Loan: Resale Shop Purchase**
- 5. Name of the Property Owner/s : Mr. Shailesh Mohanlal Dave**
- 6. Description of Property with Boundaries :**

All that piece and parcel of **Shop No. 4** area adms. 19.23 Sq.Mtrs 207 Sq.ft situated in the **basement Bearing Daund Nagar Parishad Milkat No. 30** in building namely **“Manodharma Complex”** Constructed upon CTS.No.2608/4 area adms. 679.21 out of that Excluding area adms 175.95 Sq Mtrs North East Corner belonging to Suman Pralhad Yadav and remaining 528.26 within the limit of Municipal Council Daund, Tal-Daund, Dist– Pune belonging to to **Mr. Shailesh Mohanlal Dave** .

CTS.No.2608/4 out of that area adms 528.26 Sq.Mtrs **bounded as follows as per sale deed**

On or towards East - Daund Kurkumbh Road

On or towards South - CTS No. 2608/5 Part

On or towards West - CTS No. 2608/5 Part & 2608/1-A part

On or towards North - 2608/4 part belonging to Suman Yadav & CTS
No.2608/3 Part

Shop No. 4 area adms. 19.23 Sq.Mtrs 223 Sq.ft situated in the basement in building namely “Manodharma Complex ”bounded as follows :

On or towards East - Daund Kurkumbh Road

On or towards West - **Godown**

On or towards South - **Shop No. 5**

On or towards North - **6 Feet Passage and Basement Shop No .3**

Nature / Status Of The Property: Freehold

8. Type Of Property: Flat property

PART II:

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

Sr.	Papers and documents	Type of document
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no.		
A	Draft copy of Sale deed executed in between Mr. Rahul Dipak Jadhav & Mr. Shailesh Mohanlal Dave .	Xerox
B	Sale deed dt.29/10/2002 at Sr.No.4540/2002 executed in between Mr. Shailesh Mohanlal Dave & Vibhakar Dharmaji Kakade & others 5 through their PA holder Divakar Bakhatrai Lund & Gayatri Construction through its Proprietor Govindbabu Moharilal Agrawal.	Xerox
C	Property card Extract of CTS No. 2608/4 of village Daund	Xerox
D	Construction Permission issued by by Daund Municipal Council vide out ward No. DNP/1269 Daund dt 09/10/1995	Xerox
E	Building Plan Sanctioned by Daund Municipal Council	Xerox

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

As per the information given by our Baramati Branch office and handed over the document related to above mentioned property and told me to take search in respect of above mentioned property and hereinafter schedule.

As per document available for search CTS.No.2608/4 area adms. 679.21 out of that Excluding area adms 175.95 Sq Mtrs North East Corner belonging to Suman Pralhad Yadav and remaining 528.26 of Village Daund was owned by 1)Vibhakar Dharmaji Kakade 2)Ashokkumar Dharmaji Kakade 3)Praksh Dharmaji Kakade 4)Malan Pramod Kakade 5)Sanjay Pramod Kakade 6)Sunita Jayant Jagatp.

AND WHEREAS Said Owners through their PA holder Divakar Bakhatria Lund & Gayatri Construction through its Prop Govindbabu

Moharilal Agrawal decided to construct multistoried building upon said land so said owners prepared building plan and applied for construction permission to Daund Municipal Council said plan was approved by C O Daund Municipal council and issued construction permission vide out ward no DNP/1269/Daund dt. 09/10/1995. While construction is under progress & developer given to the name project as **“Manodharma Complex ”**.

After completion of said building Daund Municipal Council has issued completion bearing no. DNP/298/02/06/1998.

In respect of Basement **Shop No. 4 area adms. 19.23 Sq.Mtrs 223 Sq.ft situated in the basement in building namely “Manodharma Complex ”** developer Vibhakar Dharmaji Kakade & others 5 through their PA holder Divakar Bakhatrai Lund executed sale Deed in favor of **Mr. Shailesh Mohanlal Dave** and said document was registrar in the office of Sub Registrar office Daund on dt.29/10/2002 at Sr.No.4540/2002.

Now said owner Mr. Shailesh Mohanlal Dave agreed to sale out said Shop No. 4 area adms. 19.23 Sq.Mtrs 223 Sq.ft situated in the basement in building namely “Manodharma Complex” to our borrower **Mr. Rahul Dipak Jadhav** for the consideration of Rs.15,00,000/- and both of them executed draft copy of sale Deed but said sale deed is not register in the office of Sub Registrar Daund so the title of said Basement Shop No 04 remains in the name of Mr. Shailesh Mohanlal Dave .

PART IV:EVIDENCE OF TITLE OF PROPERTY

Sale deed dt.29/10/2002 at Sr.No.4540/2002 executed in between **Mr. Shailesh Mohanlal Dave** & Vibhakar Dharmaji Kakade & others 5 through their PA holder Divakar Bakhatrai Lund & Gayatri Construction through its Proprietor Govindbabu Moharilal Agrawal.

Property card Extract of CTS No. 2608/4 of village Daund

PART V: OTHER PROVISIONS:

5.1 Whether provisions of urban land ceiling act are applicable? **N/A**

- 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? - **No**
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? – **Yes, 13 Years**
- 5.7 Whether required documents are available for creating mortgage? –After register sale deed
- 5.8 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? – **No**
years (remaining period)
- 5.9 Whether the land is Adivasi (tribal) land? – **No**
- 5.10 Whether the land /property are joint family property? - **No**
- 5.11 Is land/property/flat is subject to any reservations /acquisitions/ requisitions? – **No**
- 5.12 **Whether SARFAESI Act applicable -YES**
- 5.13 Whether the property has been transferred by a power of attorney (POA) holder of the original land owner in favor of the loan applicant? – **NO**
- 5.14 Whether the said POA holder has/had authority to sell the property under POA? –**N**
- 5.15 Whether POA as recorded in 5.15 is registered? – **NA**
- 5.16 Whether Search Report is obtained and submitted? **Yes**
Search Report Details:- MH009438420202627P Receipt no.: 1115418865
Search Conducted Years: - **13 Years**

Name of the Advocate / Searcher: - **Adv Santosh Khandekar**

Search Report Date: 01/09/2026

Note:

5.17 Whether EC is obtained? - **No**

EC Details:- **N/A**

No. of Years EC Obtained: - **N/A**

Any Encumbrance to Specify:- **N/A**

EC Applied by:- **N/A**

PART VI: CERTIFICATE:-

In view of the foregoing, I certify that the title deeds intended to be deposited relating to the property and offered as security by way of **equitable mortgage** and the documents of title referred to above are perfect evidence of the title and that if the said **equitable mortgage** is created in the manner required by law, it would satisfy the requirements of creation of mortgage.

I further certify that **Mr. Shailesh Mohanlal Dave** Shop owners would derive a valid, clear, marketable and unencumbered title in the Shop property .

The mortgage if created will be available to ICICI HFC Ltd for the liability of the intending Borrower / Co borrower : 1) **Mr. Rahul Dipak Jadhav** 2) **Mrs. Sangita Dipak Jadhav**

The following original documents to be collected by ICICI HFC Ltd for creation of mortgage of the said property:-

1. Sale deed executed in between **Mr. Rahul Dipak Jadhav** **Mr. Shailesh Mohanlal Dave** **along with index II & RR after register.** (Original).
2. Sale deed dt.29/10/2002 at Sr.No.4538/2002 executed in between **Hari Bakhatrai Lund** & Vibhakar Dharmaji Kakade & others 5 through their PA holder Divakar Bakhatrai und & Gayatri Construction through through its Proprietor Govindbabu Moharilal Agrawal.(Original).
3. **Latest light bill (Xerox)**

4. Latest Tax paid receipt of Shop No.04 issued by Daund Nagar Parishad (Xerox).

Following documents need to be submitted prior to disbursal of loan/at the time of disbursement of the loan

Following documents are required post disbursal (if Any)

Remarks, if any:-

Thanking You,

Date : 01/09/2026