

Advocate

Sudhir P. Rasal

B.A. LL.B.

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

LEGAL SCRUTINY REPORT

LAN No: 77000322125

Date: 27/08/2026

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

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Mrs. Varsha Rakesh Surve & Mr. Rakesh Rajaram Surve

PART I: PROPERTY DETAILS:

Name of the Applicant/Borrower/s: Mrs. Varsha Rakesh Surve

Name of the Co-applicant/s: (if any): Mr. Rakesh Rajaram Surve

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

Name of the Property Owner/s: Mr. Amrut Mahajan Waingankar & Mrs. Kalpana Amrut Waingankar

Description of the Property (with Boundaries): Gat No. 37/3, Area 0-30-0 H.R., Plot No. 1, of which Flat No. B-201, Wing 'B' Type Building on Second Floor area admeasuring about 580 Sq. Ft. (Built up), GP House No. 1686 B (201) from Building namely "**Mayureshwar Anandimay Sankul**" Situated at Bharne Naka, within Grampanchayat of Bharne, Tal. Khed, Dist. Ratnagiri.

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1. **Nature / Status of the Property:** Residential.

2. **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 Gat No. 37/3, Area 0-30-0 H.R.
2. Copy of N.A. Permission from Tahasildar office Khed bears order No. LNA/SR/6472/2013 dated 07/08/2013
3. Copy of Construction Permission from Grampanchayat Bharne dated 31/07/2013.
4. Copy of Revised N.A. Permission from Sub Divisional officer Khed bears order No. LNA/SR/25/2015 dated 19/02/2016.
5. Copy of Approved construction plan of Building.
6. Copy of Occupancy Certificate from Grampanchayat Bharne dated 05/11/2015
7. Copy of Reg. Agreement to Sale in favour of Mr. Amrut Mahajan Waingankar & Mrs. Kalpana Amrut Waingankar dated 20/11/2015 vide Reg. No. 2655/2015
8. Copy of Reg. Sale Deed in favour of Mr. Amrut Mahajan Waingankar & Mrs. Kalpana Amrut Waingankar dated 06/07/2017 vide Reg. No. 2060/2017.
9. Copy of House Tax Receipt
10. Copy of Assessment Extract
11. Copy of Share Certificate
12. Copy of Draft of Sale Deed in favour of Mr. Rakesh Rajaram Surve & Mrs. Varsha Rakesh Surve

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

The landed property under search was previously owned by Mr. Nitin Atamaram Patane etc. 14. Accordingly his name was showing into revenue records of rights & 7/12 extract of said landed property under search.

Further they sold out said landed property to Mrs. Malan Sandesh Butala & Mr. Milind Tukaram Ivalekar by Reg. Sale Deed dated 14/03/2013 vide Reg. No. 545/2013. By this Sale Deed they became owner of said landed property under search.

Further they formed the firm Ashtavinayak Developers and given said landed property for Development to said firm by Reg. Development Agreement dated 22/11/2013 vide Reg. No. 2652/2013 & Reg. Power of Attorney dated 22/11/2013 vide Reg. No. 2653/2013.

After acquired all rights to develop the said landed property Mrs. Malan Sandesh Butala & Mr. Milind Tukaram Ivalekar Partners Of Ashtvinayak Developers decided to construct a residential building for that he obtained Construction Permission from Grampanchayat Bharne dated 31/07/2013. The plan of construction is also approved by concern authority. They also obtained N.A. Permission from Tahasildar office Khed bears order No. LNA/SR/6472/2013 dated 07/08/2013 & Revised N.A. Permission from Sub Divisional officer Khed bears order No. LNA/SR/25/2015 dated 19/02/2016.

After acquired necessary Permissions the builder/developer started & completed the construction of building Named & Style "**Mayureshwar Anandimay Sankul**". Accordingly they obtained Occupancy Certificate from Grampanchayat Bharne dated 05/11/2015.

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Further Mr. Amrut Mahajan Waingankar & Mrs. Kalpana Amrut Waingankar purchased Flat No. B-201, Wing 'B' Type Building on Second Floor area admeasuring about 580 Sq. Ft. (Built up), GP House No. 1686 B (201) from Building namely "**Mayureshwar Anandimay Sankul**" Situated at Bharne Naka, within Grampanchayat of Bharne, Tal. Khed, Dist. Ratnagiri from builder/developer by Reg. Agreement to Sale dated 20/11/2015 vide Reg. No. 2655/2015 & Reg. Sale Deed 06/07/2017 vide Reg. No. 2060/2017. By this both documents Mr. Amrut Mahajan Waingankar & Mrs. Kalpana Amrut Waingankar became owner of the said flat under consideration.

Further Mr. Rakesh Rajaram Surve & Mrs. Varsha Rakesh Surve decided to purchase the residential Flat No. B-201, Wing 'B' Type Building on Second Floor area admeasuring about 580 Sq. Ft. (Built up), GP House No. 1686 B (201) from Building namely "**Mayureshwar Anandimay Sankul**" Situated at Bharne Naka, within Grampanchayat of Bharne, Tal. Khed, Dist. Ratnagiri. Accordingly Draft of Sale Deed is prepared between both vendor Mr. Amrut Mahajan Waingankar & Mrs. Kalpana Amrut Waingankar & purchaser Mr. Rakesh Rajaram Surve & Mrs. Varsha Rakesh Surve.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Reg. Agreement to Sale in favour of Mr. Amrut Mahajan Waingankar & Mrs. Kalpana Amrut Waingankar dated 20/11/2015 vide Reg. No. 2655/2015
2. Reg. Sale Deed in favour of Mr. Amrut Mahajan Waingankar & Mrs. Kalpana Amrut Waingankar dated 06/07/2017 vide Reg. No. 2060/2017.

PART V: OTHER PROVISIONS:

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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? **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

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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

Search Report Details: -

Search Conducted Years: 13 Years

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

Search Report Date: 27/08/2026

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. Rakesh Rajaram Surve & Mrs. Varsha Rakesh Surve** has/would derive a valid, 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. Rakesh Rajaram Surve & Mrs. Varsha Rakesh Surve**.

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 Mr. Amrut Mahajan Waingankar & Mrs. Kalpana Amrut Waingankar dated 20/11/2015 vide Reg. No. 2655/2015

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2. Original Reg. Sale Deed in favour of Mr. Amrut Mahajan Waingankar & Mrs. Kalpana Amrut Waingankar dated 06/07/2017 vide Reg. No. 2060/2017.
3. Original House Tax Receipt
4. Original Assessment Extract
5. Original N.O.C. of Society
6. Original Reg. Sale Deed in favour of Mr. Rakesh Rajaram Surve & Mrs. Varsha Rakesh Surve after execution.

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 Digitally signed
by Sudhir
Prabhakar Prabhakar Rasal
r Rasal Date: 2026.09.03
17:08:19 +05'30'

Mr. Sudhir P. Rasal

(Advocate)

Advocate

Sudhir P. Rasal

B.A. I.L.B.

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Ratnagiri
Mob - 9225141313**

Date – 27/08/2026

To,
The Manager
ICICL I.L.F.C.
Ratnagiri Branch, Ratnagiri

Sub: The report of investigation of title and search for the period of last 13 years i.e. 2014 to 2026 relating to Gat No. 37/3, Area 0-30-0 H.R., Plot No. 1, of which Flat No. B-201, Wing 'B' Type Building on Second Floor area admeasuring about 580 Sq. Ft. (Built up), GP House No. 1686 B (201) from Building namely **"Mayureshwar Anandimay Sankul"** Situated at Bharne Naka, within Grampanchayat of Bharne, Tal. Khed, Dist. Ratnagiri.

Name of the Borrower : Mrs. Varsha Rakesh Surve & Mr. Rakesh Rajaram Surve

Dear Sir,

I am ask to submit my search report about the property in question the property is described in schedule- I of this search report. The document produces before me are enlisted in Schedule II. The legal opinion and my findings about the property are set out in schedule-III.

Schedule –I DESCRIPTION OF THE PROPERTY

Survey Number	Extent Area	Location (address)	Boundaries
Gat No. 37/3, Area 0-30-0 H.R., Plot No. 1, of which Flat No. B-201, Wing 'B' Type Building on Second	Area 580 Sq. Ft. (Built up)	Situated at Bharne Naka, within Grampanchayat of Bharne, Tal. Khed, Dist. Ratnagiri.	East - said flat & Outside wall of building West - said flat & Outside wall of building & Adj. common Passage

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Floor area admeasuring about 580 Sq. Ft. (Built up), GP House No. 1686 B (201) from Building namely "Mayureshwar Anandimay Sankul"			North - said flat & Outside wall of building South - common wall between said flat & Flat No. B-202
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SCHEDULE - II LIST OF DOCUMENTS PRODUCED

1. Copy of 7/12 extract of Gat No. 37/3, Area 0-30-0 H.R.
2. Copy of N.A. Permission from Tahasildar office Khed bears order No. LNA/SR/6472/2013 dated 07/08/2013
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9. Copy of House Tax Receipt
10. Copy of Assessment Extract
11. Copy of Share Certificate

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12. Copy of Draft of Sale Deed in favour of Mr. Rakesh Rajaram Surve & Mrs. Varsha Rakesh Surve

SCHEDULE - III LEGAL OPINION AND FINDING

The landed property under search was previously owned by Mr. Nitin Atamaram Patane etc. 14. Accordingly his name was showing into revenue records of rights & 7/12 extract of said landed property under search.

Further they sold out said landed property to Mrs. Malan Sandesh Butala & Mr. Milind Tukaram Ivalekar by Reg. Sale Deed dated 14/03/2013 vide Reg. No. 545/2013. By this Sale Deed they became owner of said landed property under search.

Further they formed the firm Ashtavinayak Developers and given said landed property for Development to said firm by Reg. Development Agreement dated 22/11/2013 vide Reg. No. 2652/2013 & Reg. Power of Attorney dated 22/11/2013 vide Reg. No. 2653/2013.

After acquired all rights to develop the said landed property Mrs. Malan Sandesh Butala & Mr. Milind Tukaram Ivalekar Partners Of Ashtvinayak Developers decided to construct a residential building for that he obtained Construction Permission from Grampanchayat Bharne dated 31/07/2013. The plan of construction is also approved by concern authority. They also obtained N.A. Permission from Tahasildar office Khed bears order No. LNA/SR/6472/2013 dated 07/08/2013 & Revised N.A. Permission from Sub Divisional officer Khed bears order No. LNA/SR/25/2015 dated 19/02/2016.

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After acquired necessary Permissions the builder/developer started & completed the construction of building Named & Style "**Mayureshwar Anandimay Sankul**". Accordingly they obtained Occupancy Certificate from Grampanchayat Bharne dated 05/11/2015.

Further Mr. Amrut Mahajan Waingankar & Mrs. Kalpana Amrut Waingankar purchased Flat No. B-201, Wing 'B' Type Building on Second Floor area admeasuring about 580 Sq. Ft. (Built up), GP House No. 1686 B (201) from Building namely "**Mayureshwar Anandimay Sankul**" Situated at Bharne Naka, within Grampanchayat of Bharne, Tal. Khed, Dist. Ratnagiri from builder/developer by Reg. Agreement to Sale dated 20/11/2015 vide Reg. No. 2655/2015 & Reg. Sale Deed 06/07/2017 vide Reg. No. 2060/2017. By this both documents Mr. Amrut Mahajan Waingankar & Mrs. Kalpana Amrut Waingankar became owner of the said flat under consideration.

Further Mr. Rakesh Rajaram Surve & Mrs. Varsha Rakesh Surve decided to purchase the residential Flat No. B-201, Wing 'B' Type Building on Second Floor area admeasuring about 580 Sq. Ft. (Built up), GP House No. 1686 B (201) from Building namely "**Mayureshwar Anandimay Sankul**" Situated at Bharne Naka, within Grampanchayat of Bharne, Tal. Khed, Dist. Ratnagiri. Accordingly Draft of Sale Deed is prepared between both vendor Mr. Amrut Mahajan Waingankar & Mrs. Kalpana Amrut Waingankar & purchaser Mr. Rakesh Rajaram Surve & Mrs. Varsha Rakesh Surve.

CERTIFICATE

The necessary search for the period of last 13 years i.e. 2013 to 2025 has taken. The Chalan of search fees is enclosed herewith and on the basis of search and above all facts the **Present intending Borrower Mr. Rakesh Rajaram Surve & Mrs.**

Advocate

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Varsha Rakesh Surve have got the prospective ownership rights to the above flat under search which are absolute, clear, marketable and free from all encumbrances. The said flat can be mortgage by equitable mortgage.

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Yours Faithfully

Sudhir
Prabhakar
Rasal

Digitally signed by
Sudhir Prabhakar
Rasal
Date: 2026.09.03
17:09:11 +05'30'

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