

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.- 77000339494

Date: 25/08/2026

To,
ICICI Home Finance Co. Ltd.
Satara

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Mrs. Komal Umesh Jadhav

PART I:

PROPERTY DETAILS:

1.	Name of the Applicant/Borrower/s	Mrs. Komal Umesh Jadhav
2.	Name of the Co-applicant/s	Mrs. Vandana Vitthal Waske
3.	Type of Loan	Residential
4.	Purpose of Loan	MAH- Direct from Builder-NON APF
5.	Name of Property Owner/s	1) Mrs. Sharada Ganpat Salunkhe 2) Mrs. Sonali Vikrant Salunkhe
6.	Name of the Developer & POA Holder	-----
7.	Description of the Property	All piece & parcel of land Bearing S. No. 9/5/6/7, Plot No 47, Building Known as Samarth Apartment , On Third Floor, Flat No. 302, adm Super Carpet area 52.97 sq.mtr. i.e. 570 sq.ft & adm Super Built up area 60.40 sq.mtr. i.e. 650 sq.ft ,Situated at Koyana Vasahat, Tal- Karad, Dist-Satara within the limits of Tal Satara Registration

		Sub-district : Karad No. 1 & 2 & Umbraj. The property bounded as follows :- East : Plot No. 46 South : Flat No. 304 West : Flat No. 303 North : 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 executed by Mr. Anil Jaysingrao Chavan & others in favor of Mr. Suresh Yashwant Shinde Dtd. 10/05/2010 at Serial No.2035/2010 which is Registered in Sub- Registrar Karad No. 1 along with Index II & RR.	Photo Copy
2.	Regd. Sale Deed executed by Mr. Suresh Yashwant Shinde in favor of Mrs. Sharada Ganpat Salunkhe & Mrs. Sonali Vikrant Salunkhe Dtd. 12/09/2022 at Serial No. 6490/2022 which is Registered in Sub- Registrar Karad No. 2 along with Index II & RR.	Photo Copy
3.	Draft Agreement for Sale executed by Mrs. Sharada Ganpat Salunkhe & Mrs. Sonali Vikrant Salunkhe in favor of Mrs. Komal Umesh Jadhav.	Draft Copy
4.	7/12 Extract of S. No. 9/5/6/7, Plot No 47, Situated at Koyana Vasahat, Tal- Karad, Dist-Satara Dtd. 07/07/2026.	Photo Copy
5.	Mutation Entry No. 2801 & 2964.	Photo Copy
6.	N.A. lay out Plan issued by Hon'ble Town Planning Officer Satara Dtd. 29/12/2007	Photo Copy

7.	N.A. Order issued by Hon'ble Sub Divisional Officer Karad Dtd. 12/03/2008	Photo Copy
8.	Building Permission & Sanction Plan Issued by Grampanchayat Koyana Vasahat Dtd. 30/11/2010.	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 S. No. 9/5/6/7, Plot No 47, Building Known as Samarth Apartment , On Third Floor, Flat No. 302, adm Super Carpet area 52.97 sq.mtr. i.e. 570 sq.ft & adm Super Built up area 60.40 sq.mtr. i.e. 650 sq.ft ,Situated at Koyana Vasahat, Tal- Karad, Dist-Satara within the limits of Tal Satara Registration Sub-district : Karad No. 1 & 2 & Umbraj.

On Perusal of various documents and while collating with the record of rights together with the said subject property is originally owned and possessed by Mr. Anil Jaysingrao Chavan, Mr. Shrikant Shankar Butala , & Mr. Satish Ganpatrao Patil (hereinafter referred as the said land owner)

The owners submitted an application for. N.A. Residential Plots and they also submitted Lay out Plan to Concern Authority and the Hon'ble Town Planning Officer Satara granted N.A. lay out Plan Vide its Order Dd. 29/12/2007 and the Hon'ble Sub Divisional Officer Karad granted N.A.Order Vide Its Order No.KRA.BINSHETI./SR-13/2007 Dtd. 12/03/2008 & New 7/12 Extract were opened for each Plot .

The owner & Developer decided to construct a Scheme Known as Samarth Apartment of S. No. 9/5/6/7, Plot No 47, Situated at Koyana Vasahat, Tal- Karad, Dist-Satara and they also presented a Building Permission Sanction Plan to concern Authority and the Grampanchayat Koyana Vasahat granted Building Permission & Sanction Plan Dtd. 30/11/2010 at Resolution No. 6.

The owner Mr. Anil Jaysingrao Chavan, Mr. Shrikant Shankar Butala , & Mr. Satish Ganpatrao Patil has executed Regd. Sale Deed of S. No. 9/5/6/7, Plot No 47, .,Situated at Koyana Vasahat, Tal- Karad, Dist-Satara In favor of Mr. Suresh Yashwant Shinde on Dtd. 10/05/2010 which is at Serial No. 2035/2010 Registered in the Sub- Registrar Karad No.1 and Acordingly name of Mr. Suresh Yashwant Shinde were entered into the Record of Rights.

The owner Mr. Suresh Yashwant Shinde has executed Regd. Sale Deed of S. No. 9/5/6/7, Plot No 47, .,Situated at Koyana Vasahat, Tal- Karad, Dist-Satara In favor of Mrs. Sharada Ganpat Salunkhe & Mrs. Sonali Vikrant Salunkhe on Dtd. 12/09/2022 which is at Serial No. 6490/2022 Registered in the Sub- Registrar Karad No.2 and Acordingly

name of Mrs. Sharada Ganpat Salunkhe & Mrs. Sonali Vikrant Salunkhe were entered into the Record of Rights and the said entry mutated by Mutation Entry No. 2801.

The owner Mrs. Sharada Ganpat Salunkhe & Mrs. Sonali Vikrant Salunkhe has executed Regd. Mortgage Deed of S. No. 9/5/6/7, Plot No 47, ., Situated at Koyana Vasahat, Tal- Karad, Dist-Satara In favor of Krushna Sahakari Bank Ltd. Rethre Budruk Branch Malkapur on Dtd. 18/09/2024 which is at Serial No. 4885/2024 Registered in the Sub- Registrar Karad No.2 and Accordingly charge of said Bank were entered into the Record of Rights and the said entry mutated by Mutation Entry No. 2964.

Mrs. Komal Umesh Jadhav & Mrs. Vandana Vitthal Waske decided to purchase from Mrs. Sharada Ganpat Salunkhe & Mrs. Sonali Vikrant Salunkhe & to take loan from our financial institution of the said property of i.e. All that piece and parcel bearing S. No. 9/5/6/7, Plot No 47, Building Known as Samarth Apartment , On Third Floor, Flat No. 302, adm Super Carpet area 52.97 sq.mtr. i.e. 570 sq.ft & adm Super Built up area 60.40 sq.mtr. i.e. 650 sq.ft , Situated at Koyana Vasahat, Tal- Karad, Dist-Satara within the limits of Tal Satara Registration Sub-district : Karad No. 1 & 2 & Umbraj 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 Krushna Sahakari Bank Ltd. Rethre Budruk Branch Malkapur.

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 25/08/2026 Vide Receipt No . MH008983362202627E.

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	Yes

	competent Authority?	
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?	No
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?	No
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	No

	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	
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 :- 25/08/2026 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 Mrs. Sharada Ganpat Salunkhe & Mrs. Sonali Vikrant Salunkhe has/would derive valid, not clear, marketable and unencumbered title in the property/ies stated above. Except the loan of Krushna Sahakari Bank Ltd. Rethre Budruk Branch Malkapur.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co –Borrower Mrs. Komal Umesh Jadhav & Mrs. Vandana Vitthal Waske.

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	7/12 Extract of S. No. 9/5/6/7, Plot No 47, Situated at Koyana Vasahat, Tal- Karad, Dist-Satara Dtd. 07/07/2026.	Photo Copy
2	Mutation Entry No. 2801 & 2964.	Photo Copy
3	N.A. lay out Plan issued by Hon'ble Town Planning Officer Satara Dtd. 29/12/2007	Photo Copy
4	N.A. Order issued by Hon'ble Sub Divisional Officer Karad Dtd. 12/03/2008	Photo Copy
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8	Draft Agreement for Sale executed by Mrs. Sharada Ganpat Salunkhe & Mrs. Sonali Vikrant Salunkhe in favor of Mrs. Komal Umesh Jadhav.	Draft Copy

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

Sr.	Date, Particulars, Party(s) & Description of the Documents	Indicate whether
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No.		Original/certified Photocopy / true copy
1	Regd. Agreement for Sale executed by Mrs. Sharada Ganpat Salunkhe & Mrs. Sonali Vikrant Salunkhe in favor of Mrs. Komal Umesh Jadhav along with Index II & RR.	Original
2	NOC issued by Builder to create security in favor of ICICI HFC Ltd.	Original
3.	NOC issued by Krushna Sahakari Bank Ltd. Rethre Budruk Branch Malkapur.	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
1	Regd. Sale Deed executed by Mrs. Sharada Ganpat Salunkhe & Mrs. Sonali Vikrant Salunkhe in favor of Mrs. Komal Umesh Jadhav along with Index II & RR.	Original

REMARKS	No
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(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 persued. Therefore report also can not call as conclusive.)

Yours Faithfully,

KHAIRAMO
DE RAHUL C

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KHAIRAMODE RAHUL C
Date: 2026.08.29
16:56:48 -07'00'

Adv. Rahul C. Khairmode

Adv. Rahul Chandrakant Khairmode

B. S. L., LL.B

Notary (Govt. Of India)

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khairmode.rahul@gmail.com

SEARCH REPORT

To,

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

Date: 25/08/2026

Loan Application No.- 77000339494

Search Report in respect of the file of Mrs. Komal Umesh Jadhav

DESCRIPTION OF THE PROPERTY:-

All piece & parcel of land Bearing S. No. 9/5/6/7, Plot No 47, Building Known as Samarth Apartment , On Third Floor, Flat No. 303, adm Super Built up area 60.40 sq.mtr. i.e. 303 sq.ft., Situated at Koyana Vasahat, Tal- Karad, Dist-Satara within the limits of Tal Satara Registration Sub-district : Karad No. 1 & 2 & Umbraj.

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 NoMH008983362202627E dated 25/08/2026. 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	available Index are checked	NIL
2017	available Index are checked	NIL
2018	available Index are checked	NIL

2019	available Index are checked	NIL
2020	available Index are checked	NIL
2021	available Index are checked	NIL
2022	Regd. Sale Deed Dtd. 12/09/2022 at Serial No. 6490/2022	--
2023	available Index are checked	NIL
2024	Regd. Mortgage Deed Dtd. 18/09/2024 at Serial No. 4885/2024	-
2025	available Index are checked	NIL
2026	available Index are checked	NIL

(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 persued. Therefore report also can not call as conclusive.)

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