

आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVT. OF INDIA

ई-स्थायी लेखा संख्या कार्ड
e - Permanent Account Number Card

AJIPG4326J

नाम / Name
SUBHASH BHIMRAYA GADADE

पिता का नाम / Father's Name
BHIMARAYA BALAPPA GADADE

जन्म की तारीख /
Date of Birth
09/05/1975

हस्ताक्षर / Signature

(Signature)

ORIGINAL SEEN AND VERIFIED
NAME :- SANDEEP GAIKWAD
EMP ID-HE007072
SIGNATURE:- *(Signature)*

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स्थायी लेखा संख्या कार्ड
Permanent Account Number Card
CYRPG6214R

नाम / Name
BHAGYASHRI SUBHASH GADADE

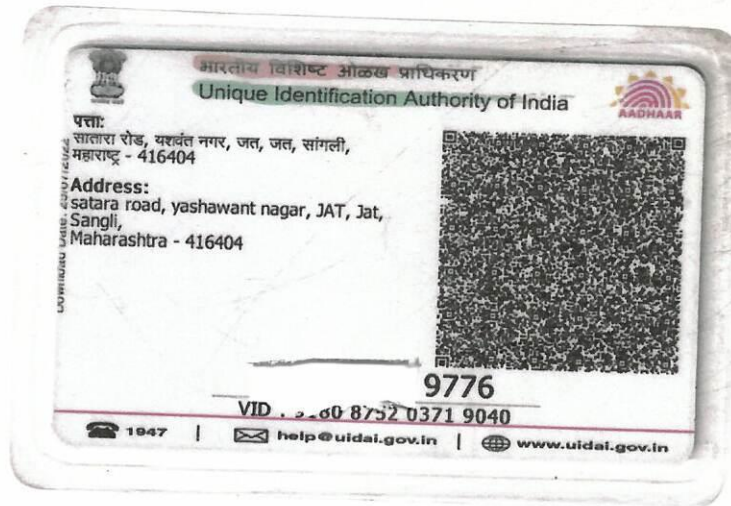
पिता का नाम / Father's Name
SHIVAJI MADANE

जन्म की तारीख /
Date of Birth
22/07/1982

PAN Application Digitally Signed. Card Not
Valid unless Physically Signed

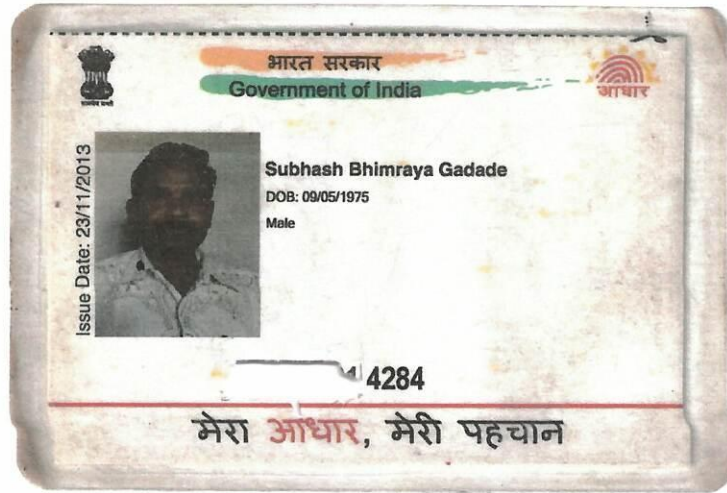
श्री भग्यश्री सुभाष गडदे

ORIGINAL SEEN AND VERIFIED
NAME :- SANDEEP GAIKWAD
EMP ID-HE007072
SIGNATURE: 



श्री. भाग्यश्री सुभाष गडदे

ORIGINAL SEEN AND VERIFIED
NAME :- SANDEEP GAIKWAD
EMP ID-HE007072
SIGNATURE:-



[Handwritten signature]



ORIGINAL SEEN AND VERIFIED
NAME :- SANDEEP GAIKWAD
EMP ID-HE007072
SIGNATURE:- *[Handwritten signature]*

Dt.- 13/07/2026

TO

ICICI HFC Ltd.

Br. Sangli

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Shri. Subhash Bhimrava Gadade APPL NO- 77000301425

PART-I : PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s : Shri. Subhash Bhimrava Gadade
2. Name of the Co-applicant/s: (if any) Bhagyashree Subhash Gadade
3. Type of Loan: LAP-BT
4. Purpose of Loan : LAP - BT
5. Name of the Property Owner/s: Bhagyashree Subhash Gadade

Description of the Property (with Boundaries) :

All the piece and parcel of land property at Jath City Survey No. 2392, area 58.70 Sq .mtrs., bearing Municipal Council No. 536, Ward No. 1, Malmatta No. 431, in which 4 storied building construction at Jath, Tal. Jath, Dist. Sangli within the limits of Jath Municipal Council, which is bounded as follows:

- | | |
|-----------------|--|
| Towards East:- | CS No. 2391 |
| Towards West:- | CS No. 2393 Property of Shri. Ramling Pattanshetti |
| Towards South:- | Road |
| Towards North:- | Road |

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) Property card extracts, dt.12/06/2026
- 2) Copy of sale deed No. 4264, dt. 17/11/2014
- 3) Copy of assessment list extract for year 2014-15, dt.20/10/2014 (Copy in sale deed)
- 4) Copy of NOC No. 603/2014, dt.26/09/2014 from Municipal Council Jath (Copy in sale deed)
- 5) Copy of certificate dt.20/10/2014 from Municipal Council Jath (Copy in sale deed)
- 6) Copy of map dt. 09/11/2011 (copy in sale deed)

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

- 1) From the available record, it appears that, entire captioned property was originally owned by Shri. Basavva Dundappa Dugani by the way of inheritance. His name appears in the record since 1974 as owner.
- 2) In 2011, above Shri. Basavva (Basavvabai) Dundappa Dugani sold the captioned property to Shri. Subhash Dattu Patil vide sale deed No. 5294, dt.11/11/2011 and the name of new owner was recorded to the property card vide ME No. 1401, dt.16/12/2011.
- 3) Thereafter, Shri. Subhash Dattu Patil sold the captioned property to Bhagyashree Subhash Gadade vide sale deed No. 4264, dt.17/11/2014, and the name of new owner was recorded to the property card vide ME No.1946, on 29/12/2015. However registered sale deed number is wrongly written in CTS record.
- 4) After perusal of said sale deed it is seen that, NOC No. 603/2014, dt.26/09/2014 was obtained from Municipal Council Jath which verify the ownership in the name of above seller. Further, after perusing sale deed No. 4264, it is noticed that, a building construction plan of shop gala and residential flat was existed over captioned property, however relevant documents such as building permission certificate, building possession certificate along approved construction map wasn't made available for my perusal.
- 5) In 2015, a mortgage deed No. 1142, dt. 30/03/2015 was executed by Shri. Subhash Bhimraya Gadade, with co-borrower Bhagyashree Subhash Gadade and loan amount of Rs. 20 Lakh was obtained from Kai Dhairsheel Yashwantrao Sawant Gramin Bigarsheti Sah. Patsanstha Maryadit Jath, however NOC /Re-conveyance is not made available. Further caption property is mortgaged to icicic bank vide deposit of title deed (equitable mortgage) the said loan is out standing.
- 6) From available record and on perusing documents it is seen that, **Bhagyashree Subhash Gadade** have ownership of captioned property and her name was verified on property card extract of the said property and it is free from encumbrances except existing loan of ICICI BANK. 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 : **14 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.

Adv. SIDDHARTH SUDHIR SHAH | B.SC, LL.B; DCL
12411/a gulmohar colony siddharth bunglow SANGLI MOB:- 9423830355/8421933355

I/We further certify that, **Bhagyashree Subhash Gadade** would derive a valid, clear, marketable and unencumbered title in the property/i.es stated above except para (III) (1) to (5).

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) Original copy of sale deed No. 4264, dt. 17/11/2014
- 3) Copy of sale deed No. 5294, dt.11/11/2011
- 4) Copy of tax assessment & tax receipt
- 5) NOC/re-conveyance deed from Kai Dhairsheel Yashwantrao Sawant Gramin Bigarsheti Sah. Patsanstha Maryadit Jath.
- 6) NOC/Re-conveyance deed of icici bank
- 7) NO encumbrance / litigation affidavit of owner/borrower.

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

REMARKS (if any): -

Date : 13/07/2026

Yours Faithfully

**SIDDHARTH
SUDHIR
SHAH** Digitally signed
by SIDDHARTH
SUDHIR SHAH
Date:
2026.09.24
18:09:44 +05'30'


Asset Valuation
INDIVIDUAL TECHNICAL REPORT

Request ID:	HRQ-26-136045	Application No.:	77000333875
Customer Name:	Subhash Bhimraya Gadade	Branch :	(10033) SANGLI
Product Name:	Nhl - Rnhl - Lap Commercial - Bt + Top Up	BSM/RM Name:	Los_Channel
Loan Property Type:	SELF OCCUPIED	Visited User Type:	Technical Agency
Contact Name:	Subhash Bhimraya Gadade	Mobile :	9822345738 7507055596

PROPERTY ADDRESS

Property Address:	Mauli Jewellers On Cts No 2392 Ward No 1 Milkat No,431 Mangalvar Peth Kasabe Jath Tal Jath ,Dist Sangli	Location:	Jat
		City:	Sangli Pin Code 416404
		State:	Maharashtra Country India
Legal Address:	Mauli Jewellers On Cts No 2392 Ward No 1 Milkat No 431 Mangalvar Peth Kasabe Jath Tal Jath Dist Sangli	Nearby Landmark:	Near Maruti Mandir
		Collateral ID:	I26SLI404-083026

PROPERTY DETAILS

Type Of Property:	Commercial Premise	Plot Demarcated At Site:	YES
Approved Land Use:	Commercial	Infrastructure Of The Surrounding Area:	GOOD
No of Floors:	3	Class Of Locality:	Middle Class Area
Carpet Area Measured:	No	Property Location:	Municipal Council
Nature of Location:	Rural	Distance Travelled From Operating	98
Green Housing:	No	Distance from City Center Km:	1
Report Condition:	Property Visited Report Submitted		

UNIT DETAILS

Details	No. of Rooms	No. of Kitchens	No of Bathrooms	Usages & Remark
Ground Floor	1		1	1 SHOP COMMERCIAL
First Floor	1		1	1 HALL WITH BATH
Second Floor	1		1	1 HALL WITH BATH
3rd Floor	1		1	1 ROOM WITH BATH
Other2				

Structure	Occupancy Status	Occupied By	Apprx. Property Age (For Home Improvement/ Home
Rcc Structure	Occupied	Subhash Bhimraya Gadade	10
Maintenance Level	Occupied Since	Relationship of Occupant	Residual Age Of Property
Good	YEAR 2015	Self	50

BOUNDARIES ON SITE

	East	West	North	South
As per Sale Deed	Cts No 2391	Cts No 2393 Of Ramling	Road	Road
Actual on Site	Cts No 2391	Cts No 2393 Of Ramling	Road	Road
Boundary	Yes			

NDMA Details			
Height Of Building(Above Ground Level)	Less than 15 meter	Seismic Zone	3
Flood Prone Area	No	CRZ	1

VALUATION AS PER GOVT. APPROVED RATES			
Land/Build up/Saleable Area	1	Land/Build up/Saleable Rate	1
Constructed Area:	1	Constructed Rate :	1
Total Value ₹:	2	Floorwise Usage:	G PLUS 3 FLOOR

VALUATION			
Description	Area in Sq.Ft	Rate/Sq.Ft	Amount (R)
Landarea	632	19000	12008000
Carpet Area	790	0	0
Super Built Up/Sellable Area	948	1800	1706400
Other 1	1	0	0
Other 2	1	0	0
% Completion	100	TOTAL	13714400
% Recommended	100	Realizable Value:	13714000

Realizable Value In Words : Rupees One Crore Thirty-Seven Lakh Fourteen Thousand

Visited By:	Propedge Valuations Pvt Ltd_Solapur_Hfc	Visited on:	10-Aug-2026
Violations observed (if any):	1) As Per Sale Deed Plot Area 632 Sqft, But As Per Assessment Each Floor Bua Is 648 Sqft So We Have Lowest Area Considered For Valuation		
Remarks:	null 1) the subject case is nhl rnhl lap commercial bt top up case. 2) document verified a) sale deed with no.4264/2014 dt 17/11/2014 between subhash patil and bhagyashri gadade. b) property assessment of milkat no 431 dt 27/2/2026 issued by jath municipal council. c) tax receipt of milkat no 431 year 2023-24 to 2025-26 issued by jath municipal council. d) cts extract of cts no 2392 dt 12/3/2026 tenure is a. 3) plot area taken for valuation as per provided sale deed and built up area considered as per property assessment as 1.5 fsi. 4) boundaries as per sale deed are taken from sale deed. 5) rate is taken as per market rate. 6) valuation given on the basis of document provided by icici hfc 7) overall building value considered for valuation. 8) previous report application no 77000301425 and req id hrq-26-105417		

OMNI DOCS FILES			
File Name	Latitude	Longitude	Go To Map
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WHATSAPP IMAGE 2026-07-09 AT 5.39.58 PM.JPEG	NULL	NULL	
WHATSAPP IMAGE 2026-07-09 AT 5.39.56 PM.JPEG			
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Entered By: Propedge Valuations Pvt L
Recommended by: Pranav Purohit
Recommender's Comment: Recommended For Approval. Atm Has Visited The Property.

Entered On: 03-Sep-2026
Completion Status: Constructed

Approver Name: Amol Jadhav
Designation: Senior Product Manager
Approver Recommendation : RECOMMENDED
Conditional Remark:

Approver ID: HE009909
Approved On : 03-Sep-2026

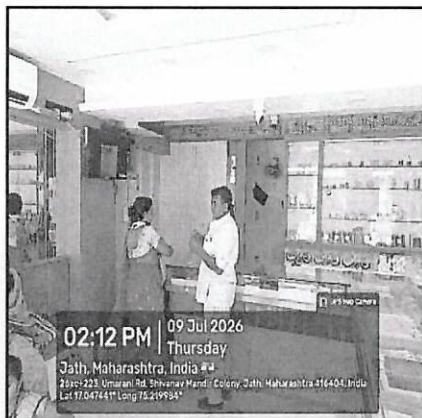
Approver's Comment: approved. atm has visited the property



Longitude: 75.220015

Latitude: 17.047395

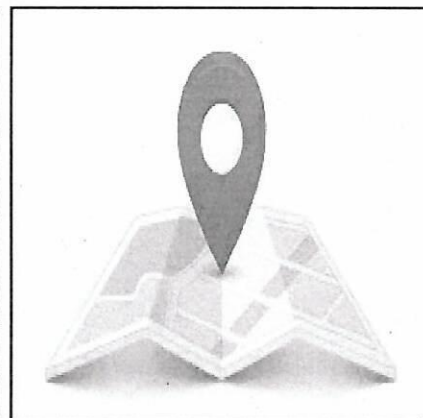
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Latitude: 17.047441000000003

Image Taken 09-JUL-2026 18:08:25



DECLARATION

I/We hereby declare that: 1. The property was inspected by me/us. 2. I/We have no direct or indirect Interest in the property valued 3. The information furnished above is true and correct to my/our knowledge.

DISCLAIMER: ICICI Group is merely acting in the capacity of a valuer and does not undertake any responsibility for aspects other than valuation of property as mentioned in the report. All assistance is provided on a best effort basis only.

The valuation report ("Report") is based on the location of the property, infrastructure available, overall development of the vicinity and prevailing market rates for similar properties and on the facts and confirmation provided by the client ("Client") or his professional advisor or any other party on behalf of the Client as on date of assessment, which the Client represents to be complete and accurate in all respects. Report contains no representations or warranties of any kind. The Client should exercise appropriate due diligence with respect to the property, including approval status, legal and tax diligence, prior to taking of any decision. Compliance with statutory requirements applicable for construction is the responsibility of person undertaking the construction activity. ICICI Group does not have any role in construction and pricing of the project / Property.

ICICI Group has not undertaken any investigation into the title of the property and the valuation is made on the presumption that the property possesses a good and marketable title and is free from encumbrances.

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