



NARAYAN KHAMKAR

& LAW ASSOCIATES

• ADVOCATE • NOTARY • ARBITRATOR •
Govt. of India

Ref. No. : IHFC/TSR/1359/2026.

Date : 26.08.2026.

Application No. : 77000339414
Transaction Type : LAP
Applicant : Mr. Dayanand Krishna Chavan
Co-Applicant : Mrs. Lata Dayanand Chavan
Existing Owner : Mr. Dayanand Krishna Chavan
Existing Lender : IKF Home Finance Limited.

To,

The Branch Manager,

ICICI Home Finance Co. Ltd.,

Baner Branch, Pune.

- Legal Scrutiny Report pertaining to the file of (1) Mr. Dayanand Krishna Chavan and (2) Mrs. Lata Dayanand Chavan.

- **PART I : PROPERTY DETAILS**

- **Description of Subject Land Property.-**

All that piece and parcel of property bearing Survey No. 178/312, having an area admeasuring of H. 00-01.68 Ares, i.e. 168 Sq. Mtrs., situated at Village – Phursungi, Taluka – Haveli, District – Pune and which is bounded as under.-

On or towards the East : By Road,
On or towards the South : By Plot No. 313,
On or towards the West : By Open Plot,
On or towards the North : By Plot No. 311.

Hereinafter, referred to as the "Subject Property".

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📍 **Pune Off.** - Flat No. 3, Second Floor, Gurudatta Apartment, Behind Bhawkar Garage, Regent Hotel Lane, 180, Shivajinagar (Bhamburda), Pune 411005.
📍 **Kolhapur Off.** - Flat No. 103, Ground Floor, Ninaidevi CHS Ltd., Near MSEB Sub-Station, Karandemala, New Tarabai Park, Behind Circuit House, Kolhapur, 416003.

✉ **email** - nklawassociates1@gmail.com :: 📞 **Mobile No.** - + 91 99 228 10198 ::

• **PART II : LIST OF DOCUMENTS SUBMITTED BEFORE ME FOR SCRUTINY AND
LEGAL OPINION :**

1. Sale Deed, dated 28.02.2020, executed by Mr. Chanbasappa Brahmanand Salgar to and in favour of (1) Mr. Dayanand Krishna Chavan, (2) Mrs. Shyamangi Ganeshrao Kene and (3) Mr. Rajendra Krishna Chavan, which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 20, Pune, under Serial No. 3955/2020.
2. Sale Deed, dated 31.03.2022, executed by Mr. Rajendra Krishna Chavan, with Mrs. Shyamangi Ganeshrao Kene as Confirming Party, to and in favour of Mr. Dayanand Krishna Chavan, which is registered in the office of the Sub-Registrar of Assurances, Haveli No. 6, Pune, under Serial No. 5440/2022.

• **PART III : FLOW OF TITLE OF PROPERTY.-**

Upon perusal of the documents placed on record and on the basis of the search conducted on the official records, the chain of title in respect of the subject property is traced as follows:

1. That the larger land bearing Old Survey No. 150, corresponding to New Survey No. 178, situated at Village Phursungi, Taluka Haveli, District Pune, was originally held by the erstwhile owners referred to in the recitals of the registered Sale Deed dated 28.02.2020.
2. Thereafter, the said larger land came to be divided amongst the respective owners/co-sharers pursuant to the transactions and partition arrangement referred to in the recitals of the Sale Deed. The subsequent revenue entries were accordingly effected.
3. Thereafter, a layout in respect of the said land was prepared and sanctioned by the competent planning authority. The 2020 Sale Deed records that the layout was sanctioned by an order dated 20.01.2003 in respect of Old Survey No. 150 / New Survey No. 178, Village Phursungi.

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4. Thereafter, the competent authority also permitted non-agricultural use of the land. The recitals refer to the N.A. Order bearing No. PRH/NA/SR/778/2002-03, issued in respect of the said land, and the corresponding revenue mutation was thereafter effected.
5. Thereafter, the owners of the said land, namely (1) Mr. Anandrav Shivajirao Hawake, (2) Mr. Kalyanrao Khanderao Hawake and (3) Mr. Suresh Khanderao Hawake, entrusted development of the said property to M/s. Maloji and Sons, and the sanctioned layout comprising various plots, including Plot No. 312, came to be developed.
6. Thereafter, rights in respect of Plot No. 312, admeasuring 168 Sq. Mtrs., came to be acquired by Mr. Chanbasappa Brahmanand Salgar under the transactions recited in the 2020 Sale Deed. The supplied deed also records certain intervening transactions of the year 2013 concerning the said property; however, those transactions subsequently became the subject matter of civil proceedings and were declared ineffective/void, whereupon the name and title of Mr. Chanbasappa Brahmanand Salgar came to be restored in the revenue record.
7. The subsequent revenue proceedings referred to in the 2020 Sale Deed record restoration of the name of Mr. Chanbasappa Brahmanand Salgar in respect of Plot No. 312, and he thereafter became competent to deal with and transfer the said property.
8. Thereafter, Mr. Chanbasappa Brahmanand Salgar executed a Sale Deed dated 28.02.2020, and thereby sold, transferred and conveyed Plot No. 312, admeasuring 168 Sq. Mtrs., bearing Survey No. 178/312, to and in favour of (1) Mr. Dayanand Krishna Chavan, (2) Mrs. Shyamangi Ganeshrao Kene and (3) Mr. Rajendra Krishna Chavan, for the consideration of Rs. 20,00,000/-. The said Sale Deed is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 20, Pune, under Serial No. 3955/2020. The supplied registration material reflects the execution date as 28.02.2020 and registration processing in early March 2020.

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9. By virtue of the aforesaid Sale Deed, the purchasers acquired the property in their respective shares, namely:
- Mr. Dayanand Krishna Chavan – 84 Sq. Mtrs.;
 - Mrs. Shyamangi Ganeshrao Kene – 42 Sq. Mtrs.; and
 - Mr. Rajendra Krishna Chavan – 42 Sq. Mtrs.
10. Thereafter, Mr. Rajendra Krishna Chavan executed a Sale Deed dated 31.03.2022, with Mrs. Shyamangi Ganeshrao Kene joining therein as the Confirming Party, and thereby sold, transferred and conveyed his entire share admeasuring 42 Sq. Mtrs. out of Plot No. 312, Survey No. 178/312, to and in favour of Mr. Dayanand Krishna Chavan, for a consideration of Rs. 4,00,000/-. The said Sale Deed was duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 6, Pune, on 31.03.2022, under Serial No. 5440/2022. The registration receipt and endorsement supplied with the document confirm Serial No. 5440/2022 and registration dated 31.03.2022.
11. Thereafter, (1) Mrs. Shubhangi Santosh Chavan alias Mrs. Shubhangi Ganeshrao Kene, (2) Mr. Dayanand Krishna Chavan and (3) Mrs. Lata Dayanand Chavan, as Co-Borrower, have availed a loan facility of Rs. 15,00,000/- (Rupees Fifteen Lakhs Only) from IKF Home Finance Limited, Kharadi Branch, Pune. In order to secure the due repayment of the said loan, they have executed a Mortgage Deed dated 24.04.2023, and thereby mortgaged the land property admeasuring 126 Sq. Mtrs., i.e. 00 Hectare 01.26 Ares, out of Plot No. 312 admeasuring 168 Sq. Mtrs., bearing Old Survey No. 150 and New Survey No. 178, situated at Village Phursungi, Taluka Haveli, District Pune, to and in favour of IKF Home Finance Limited, Kharadi Branch, Pune. The said Mortgage Deed has been duly registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 7, Pune, on 25.04.2023, under Serial No. 7073/2023.
12. Thus, as aforesaid the subject property is owned and possessed by Mr. Dayanand Krishna Chavan. His title to the subject property is valid, legal, marketable and enforceable in the courts

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of law. However, the subject property is mortgaged to and in favour of IKF Home Finance Limited. Therefore, the subject property is not free from encumbrances.

• **PART IV : EVIDENCE OF THE TITLE OF PROPERTY**

1. Sale Deed, dated 28.02.2020, executed by Mr. Chanbasappa Brahmanand Salgar to and in favour of (1) Mr. Dayanand Krishna Chavan, (2) Mrs. Shyamangi Ganeshrao Kene and (3) Mr. Rajendra Krishna Chavan, which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 20, Pune, under Serial No. 3955/2020.
2. Sale Deed, dated 31.03.2022, executed by Mr. Rajendra Krishna Chavan, with Mrs. Shyamangi Ganeshrao Kene as Confirming Party, to and in favour of Mr. Dayanand Krishna Chavan, which is registered in the office of the Sub-Registrar of Assurances, Haveli No. 6, Pune, under Serial No. 5440/2022.

• **PART V : OTHER PROVISIONS**

5.1	Whether provisions of urban land ceiling act are applicable?	No.
5.2	Whether any property/ies intend to be given as security 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?	Not known.

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5.6	Whether all original documents for last 13/30 years have been scrutinized; if not give reasons?	I have perused the photocopies as mentioned above.
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 owners of the property had the right and competency to transfer the property?	Yes.
5.10	What is the tenure of the land; if it is leased? Not applicable years (remaining period)	The said property is having Tenure Class – 1.
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. Subject to the observations mentioned in the flow of title.
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?	NA
5.17	Whether POA as recorded in 5.15 is registered?	NA

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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 of all permission / No objection required?	No.
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 Time Line to obtain such permission; and any premium payable to the Authority upon such transfer.	No.
5.20	Whether Search Report is obtained and submitted?	Yes.
	Search Receipt Details - I, the undersigned, Advocate Narayan Laxman Khamkar, have conducted an online search in respect of the above-referred subject property by visiting the official website of the Inspector General of Registration (IGR), Government of Maharashtra. The search has been conducted for the period of the last thirteen (13) years, i.e., from 2014 to 2026, in respect of subject property. I have paid the e-Search fee of ₹325/- through GRAS e-Challan bearing GRN No. MH008868551202627E and Department ID No. 746230660. The said payment was duly credited to the Government and utilized for conducting the online	

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	property search. Accordingly, the e-Search Receipt bearing No. 1115390940, dated 25.08.2026 at 11:26 AM, was generated prior to obtaining the search results. It is specifically clarified that the entire search and verification have been carried out solely on the basis of the online records available on the IGR portal. No physical or manual search has been conducted by personally visiting any of the offices of the Sub-Registrar of Assurances (SRO). Upon verification of the online search data available on the IGR portal, no adverse entries affecting the title of the subject property have been found during the aforesaid search period. It is further clarified that this search report is based exclusively on the entries and records available online on the IGR portal as on the date and time of generation of the aforesaid e-Search Receipt. Accordingly, this report is subject to any subsequent registrations, encumbrances, claims, charges, notices, court orders, or other entries, if any, that may not have been reflected in the online records as on the date and time of the search.	
5.21	Whether EC is obtained?	No.
	EC Details	NA
	No. of years EC obtained	NA
	Any Encumbrances to specify	NA
	EC Applied by	NA

• **PART VI : CERTIFICATE.-**

It is hereby certified that, the subject property is owned and possessed by Mr. Dayanand Krishna Chavan. His title to the subject property is valid, legal, marketable and enforceable in the courts of law. However, the subject property is mortgaged to and in favour of IKF Home Finance Limited. Therefore, the subject property is not free from encumbrances.

• **Following documents needs to be submitted prior to disbursement of loan/at the time of disbursement of the loan:**

1. Original Sale Deed, dated 28.02.2020, executed by Mr. Chanbasappa Brahmanand Salgar to and in favour of (1) Mr. Dayanand Krishna Chavan, (2) Mrs. Shyamangi Ganeshrao Kene and

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- (3) Mr. Rajendra Krishna Chavan, registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 20, Pune, under Serial No. 3955/2020.
2. Original Sale Deed, dated 31.03.2022, executed by Mr. Rajendra Krishna Chavan, with Mrs. Shyamangi Ganeshrao Kene as Confirming Party, to and in favour of Mr. Dayanand Krishna Chavan, registered in the office of the Sub-Registrar of Assurances, Haveli No. 6, Pune, under Serial No. 5440/2022.
3. Copy of Mortgage Deed, dated 24.04.2023, executed by (1) Mrs. Shubhangi Santosh Chavan alias Mrs. Shubhangi Ganeshrao Kene, (2) Mr. Dayanand Krishna Chavan and (3) Mrs. Lata Dayanand Chavan, as Co-Borrower, to and in favour of IKF Home Finance Limited, Kharadi Branch, Pune, which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 7, Pune, on 25.04.2023, under Serial No. 7073/2023.
4. Original Reconveyance of Mortgage to be executed and registered by IKF Home Finance Limited to and in favour of (1) Mrs. Shubhangi Santosh Chavan alias Mrs. Shubhangi Ganeshrao Kene, (2) Mr. Dayanand Krishna Chavan and (3) Mrs. Lata Dayanand Chavan, pertaining to the subject property.
- **Following documents are required post disbursal (if any) :**
1. Original Simple (Registered) or the Notice of Intimation regarding mortgage by way of deposit of title deeds for additional/enhanced loan facility.

Thanking you,

Place : Pune.

Date : 26.08.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by
Narayan Laxman
Khamkar
Date: 2026.08.26
08:19:03 +05'30'

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SEARCH RESULTS FOUND DURING E-SEARCH OF THE SUBJECT LAND PROPERTY

Doc No.	Doc Name	Regi. Date	SRO Name	Seller	Purchaser	Property
3955	Sale Deed	26.10.2020	Joint Sub-Registrar, Haveli No. 20	Mr. Chanbasappa Brahmanand Salgar	(1) Mr. Dayanand Krishna Chavan, (2) Mrs. Shubhangi Ganeshrao Kene and (3) Mr. Rajendra Krishna Chavan	At Village Phursungi, Pune, land bearing Old Survey No. 150, corresponding to New Survey No. 178, total area 11 Hectares 94 Ares + Pot Kharaba 00 Hectare 46 Ares, assessment Rs. 1.62, out of which Plot No. 312, i.e. Survey No. 178/312, in the sanctioned layout of Bhosale Village Scheme, admeasuring 168 Sq. Mtrs., i.e. 1,808 Sq. Ft.
5440	Sale Deed	31.03.2022	Joint Sub-Registrar, Haveli No. 6	Mr. Rajendra Krishna Chavan, with Mrs. Shubhangi Ganeshrao Kene as Consenting Party	Mr. Dayanand Krishna Chavan	At Village Phursungi, Old Survey No. 150, corresponding to New Survey No. 178, Plot No. 312, total area 168 Sq. Mtrs., consisting of purchaser's existing share 84 Sq. Mtrs., seller's share 42 Sq. Mtrs. and consenting party's share 42 Sq. Mtrs.; out of the same, the seller transferred his entire 42 Sq. Mtrs. share under the Sale Deed.
7073	Mortgage Deed	25.04.2023	Joint Sub-Registrar, Haveli No. 7	(1) Mrs. Shubhangi Santosh Chavan alias Mrs. Shubhangi Ganeshrao Kene, (2) Mr. Dayanand Krishna Chavan and (3) Mrs. Lata Dayanand Chavan, as Co-Borrower	IKF Home Finance Limited, Kharadi Branch, Pune	At Village Phursungi, property bearing Old Survey No. 150, New Survey No. 178, Plot No. 312, total area 168 Sq. Mtrs., i.e. 00 Hectare 01.68 Ares, assessment Rs. 17.00, out of which property admeasuring 126 Sq. Mtrs., i.e. 00 Hectare 01.26 Ares, is the subject matter of the Mortgage Deed.

अहवाल दिनांक : 14/06/2023

गाव नमुना सात (अधिकार अभिलेख पत्रक)
[महाराष्ट्र जमीन महसूल अधिकार अभिलेख आणि नोंदवज्या (उत्पार करणे व सुस्थितीत ठेवणे) नियम, १९७१ बातीत नियम ३,५,६ आणि ७]

गाव :- फुरसुंगी (556292)
ULPIN : 32035239897

तालुका :- हवेली

गट क्रमांक व उपविभाग : 178/312

जिल्हा :- पुणे

भू-धारणा पध्दती : भोगवटादार वर्ग-1

शेताचे स्थानिक नाव : भोसले गिऱ्हेज

क्षेत्र, एकक व आकारणी	खाली क्र.	भोगवटादाराचे नाव	क्षेत्र	आकार	पो.ख.	फ.फा.	कुल, खंड व हतर अधिकार
क्षेत्राचे एकक अद्वैतिक विन शेती आकारणी	34681	[सर्वोच्च कोषानुसार-कलम]	1.68.00	17.00	1	(41683)	कुळाचे गाव व खंड
	34682	[नवनवसाव-जमिंदार-सलमर]	1.68.00-00		1	(35331)	हतर अधिकार
	34683	[सुरक्षित-आयकर-लेख]	0.01-66		1	(35333)	बोळा
	34684	[नवनवसाव-जमिंदार-सलमर]			1	(44863)	प्रमाणे दयानंद कुणा चव्हाण बानी बाबकेएफ होम फायनान्स लि खासा सराडी पुणे बांध्या कलून रकम रुपये 1500000.00 कर्ज घेवून महापसल करून दिले. (47966)
	19174	राजेंद्र कुणा चव्हाण दयानंद कुणा चव्हाण शुभांगी गणेशराव केने बामाईक क्षेत्र	1.68.00	17.00		(44863) (44863) (44863)	प्रतिविन केएफार : नाही.
							शेवटचा केएफार क्रमांक : 47966 व दिनांक : 14/06/2023

दुने केएफार क्र. : (26454 X 28760 X 35331 X 35333 X 43789)

सुचना : या संकेतस्थळावर दर्शविलेली माहिती ही कोणत्याही शासकीय अथवा कायदेशीर बाबीसाठी वापरता येणार नाही.

गाव नमुना बारा (पिकांची नोंदवही)
[महाराष्ट्र जमीन महसूल अधिकार अभिलेख आणि नोंदवज्या (उत्पार करणे व सुस्थितीत ठेवणे) नियम, १९७१ बातीत नियम २९]

गाव :- फुरसुंगी (556292)

तालुका :- हवेली

जिल्हा :- पुणे

178/312

वर्ष	हंगाम	खाता क्रमांक	पिकाचा प्रकार	पिकाचे नाव	जल सिंचित	अजल सिंचित	जल सिंचनाचे	स्वरूप	क्षेत्र	शेरा

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MH008868551202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
25 Aug 2026	Receipt	Receipt no.: 1115390940
	Name of the Applicant :	Advocate Narayan Laxman Khamkar
	Details of property of which document has to be searched :	Dist :Pune Village :Phurasungi S.No/CTS No/G.No. : 178
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH008868551202627E		
As this is a computer generated receipt, no stamp or signature is required.		
For Physical search in office, Please bring this receipt along with mentioned Gras Challan.		
Payment of search fee through GRAS challan can be verified on 'gras.mahakosh.gov.in/challan/views/frmSearchChallanWithOutReg.php'.		



CHALLAN
MTR Form Number-6



GRN	MH008868551202627E	BARCODE			Date	24/08/2026-09:28:54		Form ID		
Department Inspector General Of Registration					Payer Details					
Search Fee					TAX ID / TAN (If Any)					
Type of Payment Other Items					PAN No.(If Applicable)					
Office Name PND1_JT DISTT REGISTRAR PUNE URBAN					Full Name		Advocate Narayan Laxman Khamkar			
Location PUNE										
Year 2026-2027 One Time					Flat/Block No.					
Account Head Details				Amount In Rs.	Premises/Building					
0030072201 SEARCH FEE				9750.00	Road/Street					
					Area/Locality					
					Town/City/District					
					PIN					
					Remarks (If Any)					
					Amount In		Nine Thousand Seven Hundred Fifty Rupees Only			
Total				9,750.00	Words					
Payment Details BANK OF BARODA					FOR USE IN RECEIVING BANK					
Cheque-DD Details					Bank CIN	Ref. No.	02003942026082400040		1506023821	
Cheque/DD No.					Bank Date	RBI Date	24/08/2026-09:29:55		Not Verified with RBI	
Name of Bank					Bank-Branch		BANK OF BARODA			
Name of Branch					Scroll No. , Date		Not Verified with Scroll			

Department ID : 746230660

Mobile No. : XXXXXX0198

NOTE:- This challan is valid for reason mentioned in Type of payment only. Not valid for other reasons or unregistered document

सदर चलन "टाइप ऑफ पेमेंट" मध्ये नमुद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी न करावयाच्या दस्तांसाठी लागू नाही.