

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: 06/08/2026

Loan Application No. 77000316600

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. Kishor Sukhadev Kharche 2) Mrs. Madhuri Kishor Kharche.

PART I: PROPERTY DETAILS

- 1. Name of the Applicant/Borrower/s : 1) Mr. Kishor Sukhadev Kharche**
- 2. Name of the Co-Applicant/s: (if any): 2) Mrs. Madhuri Kishor Kharche.**
- 3. Type Of Loan : Seller BT**
- 4. Purpose of Loan: Seller BT**
- 5. Name of the Property Owner/s : Mr. Sachin Kundalik Chavhan**
- 6. Description of Property with Boundaries :**

All that piece and parcel of **Flat No. B-08** area admeasuring 54.55 Sq. Mtrs. i.e. 587 Sq. Ft. upon Parking+ 2nd Floor in building name & styled as “**Vyankatesh Park**” Wing B Constructed upon Plot No. 41 to 43 out of Survey No. 90 (Part)(old Survey No. 207) within the limit of village Daund, Tal - Daund, Dist - Pune belonging to **Vyankatesh Park Sahakari Gruh Rachana Society** through its member **Mr. Sachin Kundalik Chavhan.**

Plot No. 41 area adms 307.69 Sq mtrs bounded as per Sale deed –

As follows:

On or Towards East – Plot No. 42

On or Towards South – Plot No. 65,66

On or Towards West – Plot No. 40

On or Towards North – 18 Mtrs wide DP Road

Plot No. 42 area adms 307.69 Sq mtrs bounded as per Sale deed –

As follows:

On or Towards East – Plot No. 43

On or Towards South – 18 Mtrs wide DP Road

On or Towards West – Plot No. 41

On or Towards North – Plot No. 64 and 65

Plot No. 43 area adms 307.69 Sq mtrs bounded as per Sale deed –

As follows:

On or Towards East – Plot No. 44

On or Towards South – 18 Mtrs wide DP Road

On or Towards West – Plot No. 42

On or Towards North – Plot No. 63 and 64 and 6 Mtrs wide Road

SCHEDULE II

Flat No. B-08 area admeasuring 54.55 Sq. Mtrs. i.e. 587 Sq. Ft. upon Parking+ 2nd Floor in building name & styled as “**Vyankatesh Park**” And bounded as per **Sanction building Plan**

Nature / Status Of The Property: Freehold

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. no.	Papers and documents	Type of document
A	Draft copy of Agreement to sale executed in between 1) Mr. Kishor Sukhadev Kharche 2) Mrs. Madhuri Kishor Kharche and Mr. Sachin Kundalik Chavhan.	Xerox
B	Sale deed at Sr.No.5185/2013 dt.19/12/2013 executed in between Mr. Sachin Kundalik Chavhan and M/s Siddhivinayak Associates through its Partner Mahendra Mahadeo Bhongale for himself and as PA holder of Mahadeo Rakhmaji Bhongale and Bapurao Rakhmaji Bhongale	Xerox
C	Agreement to Sale at Sr.No.2255/2011 dt.15/07/2011 executed in between Mr. Sachin Kundalik Chavan and M/s Siddhivinayak Associates through its Partner Mahendra Mahadeo Bhongale for himself and as PA holder of Mahadeo Rakhmaji Bhongale and Bapurao Rakhmaji Bhongale	Xerox
D	Power of Attorney at Sr.No. 4883/2010 dt20/12/2010 executed in favor of M/s Siddhivinayak Associates through its Partner Mahendra Mahadeo Bhongale by Mahadeo Rakhmaji Bhongale and Bapurao Rakhmaji Bhongale	Xerox

E	7/12 extract of Plot No. 41 to 43 out of Survey No. 90 of Village Daund Dist Pune .	Xerox
F	Construction permission of SDO Baramati bearing No. Construction/SR/246/2010 Baramati dt. 23/09/2010	Xerox
G	NA order of SDO Baramati Bearing NO. NA/SR/85/2008 dt. 01/04/2008	Xerox
H	Building plan	Xerox
I	Completion Certificate	Xerox
J	LOD of Piramal Capital & Housing Finance Ltd dt. 25/07/2026	Xerox
K	Share Certificate of Vyankatesh Park Sahakari Gruh Rachana Society in the name of its member Mr. Sachin Kundalik Chavhan bearing No. 01 dt. 15/07/2025	
E	Registration Certificate of Vyankatesh Park Sahakari Gruh Rachana Society dt. 25/06/2025	Xerox
G	Electricity Bill in the name of Mr. Sachin Kundlik Chavan	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.

WHEREAS Plot No. 41 to 43 out of Survey No.90 (Old Survey No. 207) of Village Daund Tal Daund Dist Pune owned & possess by 1)Mahendra Mahadeo Bhongale 2)Mahadeo Rakhmaji Bhongale 3)Bapurao Rakhmaji Bhongale as self acquired property .

Said owner in the year 2010 obtained Construction permission of SDO Baramati bearing No. Construction/SR/246/2010 Baramati dt. 23/09/2010

for multistoried building upon Plot no 41 to 43 total area adms.923.07 Sq Mtrs out of Survey No. 90 of village Daund .

I also observe that Plot owners formed M/s Siddhivinayak Associates and thereafter said firm through its Partners Mahadeo Rakhmaji Bhongale and Bapurao Rakhmaji Bhongale executed Power of Attorney in favor of one of its partner Mahendra Mahadeo Bhongale & said document registered in the office of sub registrar Daund at Sr. No. 1271/2010.

Thereafter said firm started multi storied building namely Vyankatesh Park .while said building under construction I also observed that in the year 2011 M/s Siddhivinayak Associates through its Partner Mahendra Mahadeo Bhongale for himself and as PA holder of Mahadeo Rakhmaji Bhongale and Bapurao Rakhmaji Bhongale executed agreement to sale of Flat No. B-08 area admeasuring 54.55 Sq. Mtrs. i.e. 587 Sq. Ft. upon Parking+ 2nd Floor in building name & styled as “Vyankatesh Park” Wing B in favor of Mr. Sachin Kundlik Chavan and said document register at Sr.No.2255/2011 dt.15/07/2011

I also observe said purchaser Mr. Sachin Kundlik Chavan have obtained loan of Rs. 528344/- from Piramal Capital & Housing Finance Ltd and deposited original title deed with said Finance company by executing equitable.

Thereafter after completion and obtaining full and final payment from Mr. Sachin Kundlik Chavan said developer executed sale deed of Flat No.B-08 in favor of Mr. Sachin Kundlik Chavan which was register at Sale deed at Sr.No.5185/2013 dt.19/12/2013. As per said transaction Mr. Sachin Kundlik Chavan becomes absolute owner of Flat No. B-08.

I also observe that Flat Owners of “Vyankatesh Park” formed society namely Vyankatesh Park Sahakari Gruh Rachana Society and issued Share Certificate of Vyankatesh Park Sahakari Gruh Rachana Society in the name of its member **Mr. Sachin Kundalik Chavhan** bearing No. 01 dt. 15/07/2025.

While observing LOD of Piramal Capital & Housing Finance Ltd I found that said loan charge still continue.

Now said owners Mr. Sachin Kundlik Chavan Agreed to sale said Flat No. B 08 to our borrower 1) Mr. Kishor Sukhadev Kharche 2) Mrs. Madhuri Kishor Kharche. and both of them executed Agreement to sale but said document till not register in the office of Sub Registrar office Daund after register said document our borrower will get right to purchase said Flat Property.

PART IV:EVIDENCE OF TITLE OF PROPERTY

1. Sale deed at Sr.No.5185/2013 dt.19/12/2013 executed in between **Mr. Sachin Kundalik Chavhan** and M/s Siddhivinayak Associates through its Partner Mahendra Mahadeo Bhongale for himself and as PA holder of Mahadeo Rakhmaji Bhongale and Bapurao Rakhmaji Bhongale .
2. Agreement to Sale at Sr.No.2255/2011 dt.15/07/2011 executed in between **Mr. Sachin Kundalik Chavhan** and M/s Siddhivinayak Associates through its Partner Mahendra Mahadeo Bhongale for himself and as PA holder of Mahadeo Rakhmaji Bhongale and Bapurao Rakhmaji Bhongale.

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 ATS**
- 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? – **NA**
- 5.14 Whether the said POA holder has/had authority to sell the property under POA? –**NA**
- 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:- MH007793369202627U Receipt no.: 1115328693
Search Conducted Years: - **13 Years**
Name of the Advocate / Searcher: - **Adv Santosh Khandekar**
Search Report Date: 05/08/2026
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. Sachin Kundalik Chavhan** has derive a valid, clear, marketable and unencumbered title in the property Subject to loan charge of **Piramal Capital & Housing Finance Ltd.**

The mortgage if created will be available to ICICI HFC Ltd for the liability of the intending Borrower / Co borrower : **1) Mr. Kishor Sukhadev Kharche 2) Mrs. Madhuri Kishor Kharche .**

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

1. Agreement to sale executed in between **1) Mr. Kishor Sukhadev Kharche 2) Mrs. Madhuri Kishor Kharche** and **Mr. Sachin Kundalik Chavhan. along with index II & RR after register.** (Original).
2. Agreement to Sale at Sr.No.2255/2011 dt.15/07/2011 executed in between **Mr. Sachin Kundalik Chavhan** and M/s Siddhivinayak Associates through its Partner Mahendra Mahadeo Bhongale for himself and as PA holder of Mahadeo Rakhmaji Bhongale and Bapurao Rakhmaji Bhongale.(Original).
3. Sale deed at Sr.No.5185/2013 dt.19/12/2013 executed in between **Mr. Sachin Kundalik Chavhan** and M/s Siddhivinayak Associates through its Partner Mahendra Mahadeo Bhongale for himself and as PA holder of Mahadeo Rakhmaji Bhongale and Bapurao Rakhmaji Bhongale (Original).
4. Original Documents as per LOD of Piramal Capital & Housing Finance Ltd .

5. Latest Electricity bill (Xerox).
6. Share Certificate of **Vyankatesh Park Sahakari Gruh Rachana Society** in the name of its member **Mr. Sachin Kundalik Chavhan** bearing No. 01 dt. **15/07/2025(Original)**.
7. **NOC of Vyankatesh Park Sahakari Gruh Rachana Society.(Original)**.

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) .

No Dues Certificate of Piramal Capital & Housing Finance Ltd after take over must be obtained.

Sale deed executed in between 1) Mr. Kishor Sukhadev Kharche 2) Mrs. Madhuri Kishor Kharche and Mr. Sachin Kundalik Chavhan. after register (Original).

Remarks, if any:-

Thanking You,

Date : 06/08/2026