



NARAYAN L. KHAMKAR

B.S.L., LL.B.(Spl.)

ADVOCATE & NOTARY

(Government of India)

Ref. No. : IHFC/TSR/1226/2026.

Date : 08.08.2026.

Application No. : 77000326357
Transaction Type : BT + TOP UP
Applicant : Mr. Dilip Ankush Sathe
Co-Applicant : Mrs. Namrata Dilip Sathe
Existing Lender : Muthoot Home Finance Ltd

To,

The Branch Manager,

ICICI Home Finance Co. Ltd.,

Hadapsar Branch, Pune.

- **Legal Scrutiny Report pertaining to the file of Mr. Dilip Ankush Sathe and Mrs. Namrata Dilip Sathe.**

- **PART I : PROPERTY DETAILS**
- **Description of Entire Land Property.-**

All that piece and parcel of the northern portion admeasuring 00 Hectare 07 Are, i.e. approximately 700 Sq. Mtrs., out of the total land admeasuring 00 Hectare 38 Are, bearing Old Survey No. 165, Hissa No. 3+4/1A/1, corresponding to New Survey No. 204, Hissa No. 2, situated at Village Fursungi, Taluka Haveli, District Pune, within the local limits of the Pune Municipal Corporation, together with all rights of access, easements and appurtenances attached thereto and which is bound as under.-

On or towards East : By the property of Mr. Papade.

On or towards South : By the remaining portion of the same Survey Number.

On or towards West : By 20 Feet wide Road.

On or towards North : By the property of Mr. Papade.

Hereinafter, referred to as the "Entire Land Property".

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- **Description of Subject Property.-**

All that piece and parcel of property bearing Flat No. 37, having a built-up area admeasuring 546.89 Sq. Ft., i.e. 50.82 Sq. Mtrs., situated on the Fourth Floor of the building known as “Shivshakti Villa” / “Shivshakti Villa Co-operative Housing Society Limited”, constructed on the Entire Land Property bearing Old Survey No. 165, Hissa No. 3+4/1A/1, corresponding to New Survey No. 204, Hissa No. 2, situated at Village Fursungi, Taluka Haveli, District Pune, within the local limits of the Pune Municipal Corporation, together with all common facilities, rights of access, staircase, passages and other easementary and appurtenant rights attached thereto. The Index II records the PMC Property No. P/L/82/08166000.

Hereinafter, referred to as the "Subject Property".

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

1. LOD, dated 07.07.2026 issued by Muthoot HomeFin (India) Limited.
2. Assignment Deed, dated 05.10.2019, executed by Mr. Sandeep Vitthal Shinde to and in favour of (1) Mr. Dilip Ankush Sathe and (2) Mrs. Namrata Dilip Sathe, which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 3, Pune, under Serial No. 13844/2019.

- **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 Entire Land Property bearing Old Survey No. 165, Hissa No. 3+4/1A/1, corresponding to New Survey No. 204, Hissa No. 2, situated at Village Fursungi, Taluka Haveli, District Pune, was originally owned by Mr. Ramchandra Baban Harpale and six others, as reflected from the recitals of the title deed.

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2. Thereafter, the said land owners, through their constituted attorney, M/s. Shivshakti Developers, through Mr. Sujit Gajendra Chaudhari, undertook development of the northern portion admeasuring about 00 Hectare 07 Are / 700 Sq. Mtrs. out of the Entire Land Property for construction of a residential building. The submitted document, however, does not state the registration particulars of any Development Agreement or Power of Attorney in favour of M/s. Shivshakti Developers and, therefore, no registration number thereof is being presumed or inserted.
3. Thereafter, M/s. Shivshakti Developers, through Mr. Sujit Gajendra Chaudhari, obtained building permission from the then Fursungi Gram Panchayat for development of the said land vide Building Permission No. 1052, dated 27.09.2008, for construction of the proposed residential building.
4. Thereafter, an application dated 06.03.2009 was made in respect of the land admeasuring 700 Sq. Mtrs. out of Survey No. 204/2 for regularisation of development under the Gunthewari provisions and for permission for residential non-agricultural use and construction. The record refers to the proceedings before the competent authority in respect thereof.
5. Thereafter, the Sub-Divisional Officer, Pune Sub-Division, Pune, granted permission for non-agricultural use of the said land vide N.A. Order bearing No. N.A.S.R./IV/28/2009, dated 03.04.2009, whereafter construction of the residential building was undertaken as per the permissions referred to in the document.
6. Thereafter, Mr. Ramchandra Baban Harpale and six others, through their constituted attorney M/s. Shivshakti Developers, through Mr. Sujit Gajendra Chaudhari, executed a Sale Deed dated 14.05.2009, and thereby sold, transferred and conveyed Flat No. 37 to and in favour of Mr. Sandeep Vitthal Shinde. The said Sale Deed has been duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 6, Pune, under Serial No. 2869/2009.

7. Thereafter, the building came to be known as “Shivshakti Villa”, and a co-operative housing society of the tenement holders was subsequently formed. The document contains a society registration record dated 26.11.2010. The architect's Completion Certificate dated 04.10.2019 further states that the building known as Shivshakti Villa standing on Survey No. 204, Hissa No. 2 was developed by M/s. Shivshakti Developers and records completion of the building on 17.10.2013.
8. Thus, by virtue of the aforesaid registered Sale Deed bearing Serial No. 2869/2009, Mr. Sandeep Vitthal Shinde acquired ownership and possession of the Subject Property, i.e. Flat No. 37, Fourth Floor, Shivshakti Villa.
9. Thereafter, Mr. Sandeep Vitthal Shinde executed an Assignment Deed / Sale Deed dated 05.10.2019, and thereby sold, transferred, assigned and conveyed the Subject Property to and in favour of (1) Mr. Dilip Ankush Sathe and (2) Mrs. Namrata Dilip Sathe, for a total consideration of Rs. 14,00,000/- (Rupees Fourteen Lakh Only). The said document has been duly registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 3, Pune, on 05.10.2019, under Serial No. 13844/2019.
10. The said Assignment Deed records that the agreed consideration of Rs. 14,00,000/- was paid to Mr. Sandeep Vitthal Shinde through the various payment modes detailed therein, including an amount of Rs. 9,75,815/- funded through Muthoot Home Finance Ltd., and the seller acknowledged receipt of the consideration.
11. Thereafter, (1) Mr. Dilip Ankush Sathe and (2) Mrs. Namrata Dilip Sathe have availed the loan against the mortgage of the subject property from Muthoot Home Finance Ltd.
12. Thus, as aforesaid the subject property is owned and possessed by (1) Mr. Dilip Ankush Sathe and (2) Mrs. Namrata Dilip Sathe. Their 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 Muthoot Home Finance Limited. Therefore, the subject property is not free from encumbrances.

• **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.
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.

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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
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. MH007775264202627U and Department ID No. 888726097. The said payment was duly credited to the Government and utilized for conducting the online property search. Accordingly, the e-Search Receipt bearing No. 1115330797, dated 06.08.2026 at 03:20 PM, 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.	

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	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 (1) Mr. Dilip Ankush Sathe and (2) Mrs. Namrata Dilip Sathe. Their 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 Muthoot Home Finance Limited. Therefore, the subject property is not free from encumbrances.

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

1. Since, it is the case of Balance Transfer.
2. LOD, dated 07.07.2026 issued by Muthoot HomeFin (India) Limited.

• **Following documents are required post disbursal (if any) :**

1. Original Sale Deed, dated 14.05.2009, executed by Mr. Ramchandra Baban Harpale and six others, through their constituted attorney M/s. Shivshakti Developers, through Mr. Sujit Gajendra Chaudhari, to and in favour of Mr. Sandeep Vitthal Shinde, which is

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registered in the office of the Sub-Registrar of Assurances, Haveli No. 6, Pune, under Serial No. 2869/2009.

2. Original Assignment Deed, dated 05.10.2019, executed by Mr. Sandeep Vitthal Shinde to and in favour of (1) Mr. Dilip Ankush Sathe and (2) Mrs. Namrata Dilip Sathe, which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 3, Pune, under Serial No. 13844/2019.
3. Original Release Letter/No Dues Certificate from Muthoot HomeFin (India) Limited.
4. Original NOC to Mortgage from the builder/developer, i.e. M/s. Shivshakti Developers or the Co-Operative Housing Society, if it is formed to and in favour of ICICI Home Finance Company Limited, pertaining to the subject property.
5. Original Simple (Registered) Mortgage or the Notice of Intimation regarding mortgage by way of deposit of title deeds for additional/enhanced loan amount.

Thanking you,

Place : Pune.

Date : 08.08.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by
Narayan Laxman
Khamkar
Date: 2026.08.08
13:26:39 +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
2869/2009	Sale Deed	14.05.2009	Haveli No. 6, Pune	Mr. Ramchandra Baban Harpale and 6 others, through their Constituted Attorney, M/s. Shivshakti Developers, through Mr. Sujit Gajendra Chaudhari	Mr. Sandeep Vitthal Shinde	Flat No. 37, admeasuring 546.89 Sq. Ft., i.e. 50.82 Sq. Mtrs. built-up area, situated on the Fourth Floor of the building known as "Shivshakti Villa", constructed on the northern portion admeasuring 00 H. 07 Are out of Old Survey No. 165, Hissa No. 3+4/1A/1, corresponding to New Survey No. 204, Hissa No. 2, Village Fursungi, Taluka Haveli, District Pune.
13844/2019	Assignment Deed	05.10.2019	Joint Sub-Registrar, Haveli No. 3, Pune	Mr. Sandeep Vitthal Shinde	(1) Mr. Dilip Ankush Sathe and (2) Mrs. Namrata Dilip Sathe	Flat No. 37, admeasuring 546.89 Sq. Ft., i.e. 50.82 Sq. Mtrs. built-up area, situated on the Fourth Floor of the building known as "Shivshakti Villa Co-operative Housing Society Limited", constructed on the northern portion admeasuring 00 H. 07 Are out of Old Survey No. 165, Hissa No. 3+4/1A/1, corresponding to New Survey No. 204, Hissa No. 2, Village Fursungi, Taluka Haveli, District Pune; PMC Property No. P/L/82/08166000.

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MH007775264202627U	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
06 Aug 2026	Receipt	Receipt no.: 1115330797
	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. : 204
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH007775264202627U		
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	MH007775264202627U	BARCODE			Date	05/08/2026-16:54:46		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				6500.00	Road/Street					
					Area/Locality					
					Town/City/District					
					PIN					
					Remarks (If Any)					
					Amount In	Six Thousand Five Hundred Rupees Only				
Total				6,500.00	Words					
Payment Details STATE BANK OF INDIA					FOR USE IN RECEIVING BANK					
Cheque-DD Details					Bank CIN	Ref. No.	00040572026080544579		CPAHCCVEW2	
Cheque/DD No.					Bank Date	RBI Date	05/08/2026-16:24:55		Not Verified with RBI	
Name of Bank					Bank-Branch		STATE BANK OF INDIA			
Name of Branch					Scroll No. , Date		Not Verified with Scroll			

Department ID : 888726097

Mobile No. : XXXXXX6987

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.