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Date :07/09/2026

Loan Application No.77000337758

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.Dadaso Laxman Sonwalkar

2)Mrs. Bhakati Dadaso Sonwalkar

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s : Mr.Dadaso Laxman Sonwalkar**
- 2. Name of the Co-Applicant/s: : Mrs. Bhakati Dadaso Sonwalkar**
- 3. Type Of Loan : Builder Purchase**
- 4. Purpose of Loan: Builder purchase**
- 5. Name of the Property Owner/s : M/s Agastya Properties through its Partner 1)Mrs. Pratiksha Pruthviraj Kadam 2) Mrs. Savita Veersen Kadam as developer and PA holder of plot owner Mr. Shankar Vitthal Bhujbal and Mrs. Manisha Dilip Nale .**

Description of Property with Boundaries :

All that piece and parcel of **Flat No.203** area adms. 53.05 Sq Mtrs Carpet area (Enclosed balcony 2.97 Sq Mtrs and Open Balcony 6.20 Sq Mtrs) situated upon **2nd floor** in a building name & styled as “**Vitthal Pride** ” constructed upon Survey No.62/1 to 6/78B/Plot No.9 area adms.5.68.88 R Sq Mtrs. within the limits of Village Kolaki, Tal. Phaltan , Dist. - Satara belonging Mr. Shankar Vitthal Bhujbal and Mrs. Manisha Dilip Nale and development rights belonging Plot no.3 and 4 out of Survey No. 42/1A/2 of Village Kolaki, Tal. Phaltan, Dist.-Satara belonging to **M/s Agastya Properties through its Partner 1)Mrs. Pratiksha Pruthviraj Kadam 2) Mrs. Savita Veersen Kadam as developer and PA holder of plot owner Mr. Shankar Vitthal Bhujbal and Mrs. Manisha Dilip Nale .**

Survey No.62/1 to 6/78B/Plot No.9 Bounded as per Development Agreement as follows:

- On or towards East - Plot No. 10
- On or towards South - 9 Mtr wide Road
- On or towards West - Plot No. 11
- On or towards North - 9 Mtr wide Road

SCHEDULE II

Flat No.203 area adms. 53.05 Sq Mtrs Carpet area (Enclosed balcony 2.97 Sq Mtrs and Open Balcony 6.20 Sq Mtrs) situated upon 2nd floor in a building name & styled as “Vitthal Pride ” bounded as per Agreement to sale as follows:.

- On or towards East - Open Space & Compound
- On or towards South - Flat No.204
- On or towards West - Duct & Flat No. 202
- On or towards North - open space & Compound

(Hereafter called and Referred to as the ‘**Said Property**’ for the sake of brevity and convenience)

7. Nature / Status Of The Property: Freehold

8. Type Of Property:**Flat Property****PART II:****LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION: (SPECIFY THE DOCUMENTS ARE ORIGINAL OR XEROX)**

Sr. no.	Papers and documents	Type of Document
A	Agreement to Sale at Sr.No. PLT-2350/2026 dt. 27/08/2026 executed in between 1) Mr.Dadaso Laxman Sonwalkar 2) Mrs. Bhakati Dadaso Sonwalkar and M/s Agastya Properties through its Partner 1)Mrs. Pratiksha Pruthviraj Kadam 2) Mrs. Savita Veersen Kadam as developer and PA holder of plot owner Mr. Shankar Vitthal Bhujbal and Mrs. Manisha Dilip Nale.	Xerox
B	7/12 Extracts of Survey No.62/1 to 6/78B/Plot No.9 of village Kolki , Tal. Phaltan , Dist. – Satara	Xerox
C	Mutation Entry extracts	Xerox
D	Sale deed at Sr.No.3607/2009 dt. 14/08/2009 executed in between Shankar Vitthal Bhujbal and Hukumchanda Manikchand Gandhi for himself and as PA holder of Rajul Hukumchand Gandhi and Ramchandra Baburao Lawand and Sikandar Ramjan Shaikh with the consent of Jaysing Keshav Bhujbal and Govind Vitthal Bhujbal and Mahadev Keshav Bhujbal and Vitthal Keshav Bhujbal and Hanumant Keshav Bhujbal .	Xerox
E	Sale deed at Sr.No.4757/2011 dt. 16/07/2011 executed in between Shankar Vitthal Bhujbal and Mrs. Manisha Dilip Nale.	Xerox
F	Partnership Deed dt. 13/12/2023 executed in between M/s Agstya Properties through its Partners 1)Mrs. Pratiksha Prithviraj Kadam 2) Mrs. Savita Veersen Kadam at Sr.No.4412	Xerox

	dt. 13/12/2023.	
G	NA order dt. 15/05/2007 bearing its order no. Mah/3/Jamin/NA/Phaltan/ 1227/06 Satara dt. 15/05/2207.	Xerox
H	Development Agreement at Sr.No.PLT2-2333/2025 dt. 09/04/2025 executed in between M/s Agstya Properties through its Partner 1)Mrs. Pratiksha Prithviraj Kadam 2) Mrs. Savita Veersen Kadam and Mr. Shankar Vitthal Bhujbal and Mrs. Manisha Dilip Nale	Xerox
I	Power of Attorney at Sr.No.PLT2-2338/2025dt. 09/04/2025 executed by Mr. Shankar Vitthal Bhujbal and Mrs. Manisha Dilip Nale in favor of M/s Agstya Properties through its Partner 1)Mrs. Pratiksha Prithviraj Kadam 2) Mrs. Savita Veersen Kadam	Xerox
J	RERA Registration certificate dt. 23/06/2025 bearing its No. P52700080645	Xerox
K	Map of Survey No.62/1 to 6/78B/Plot No.9	Xerox
L	Mah/3/Jamin/NA/BP/SR/05/2024 issued by Collector Sarata .	Xerox
M	Sanction building plan	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.

As per the paper available for search while observing M.E. no. 784 I came to know that said land bearing its old Survey no. 970 & 957 & bearing its new no. 62 & 78 came on the name of 1) Shri. Laxman Girajappa Bhujabal 2) Shri. Ramchandra Laxman Bhujbal & 3) Shri. Sopanrao Narayan Bhujbal as per 32 M certificate issued by Hon'ble land revenue & tenansi Authority additional Tahsildar Phaltan on 14/06/1983. And as per the said order of tribunal the name of tenant as a owner

Mutated in the record of right register as per M.E. no. 784 namely Shri. Laxman Girajappa Bhujbal & Shri. Raghunath Girajappa Bhujbal, Shri. Keshav Girajappa Bhujbal 8 Anna share & Shri. Ramchandra Narayan Bhujbal 4 Anna & Shri. Sopanrao Narayan Bhujbal 4 Anna respectively. And said mutation entry certified by C.O. Phaltan on 20/04/1987.

Thereafter I observed as per M. E. no. 923 & I came to know that one of the owner Shri. Keshav Girajappa Bhujbal apply for transfer his share out of Survey no. 79/3C, 62(Part) , 78(Part) on the name of his 4 sons namely Vitthal, Jaysingh, Hanumant, Mahadev Keshav Bhujbal out of Survey no. 62 & 78 out of that 20 R. Land each & out of Survey no. 79/3C transfer on the name of Jaysingh, Hanumant, Mahadev Keshav Bhujbal & said entry certified by C.O. Phaltan on 17/03/1988. I also observed the M. E. no. 963 I came to know that Shri. Raghunath Girajappa Bhujbal apply for transfer his share out of Survey no. 79/3C, 62(Part) , 78(Part) & 80/4B on the name of his 3 sons namely Suresh , Ashok & Vishnu Raghunath Bhujbal. As per the said transfer the out of Survey no. 62(Part), 78(Part) on the name of his son Ashok Raghunath Bhujbal & said entry certified by C.O. Phaltan on 18/04/1988.

Thereafter in the year 1990 One of the owner Laxman Girhappa Bhujbal apply for delete the name of his 4 sister from the other right Colum of S. no. 62(Part), 78(Part) & other Survey numbers. After the enquiry of Circle officer Phaltan & the order pass by Tahsildar bearing its no. 524/9/8/1990. The names of sisters of Laxman deleted from the other right column as per M.E. no. 1382 & said entry certified by C.O. Phaltan on 28/08/1990. While observing M.E. no. 5308 the effect of order of RTS/kavi- SR-235 dt. 29/12/1999 owner of S. no. 78 Shri. Jaysingh, Mahadev & Hanumant Keshav Bhujbal & Vitthal Keshav Bhujbal came on record. And previous land holder of S. no. 78 Shri. Jaysingh, Mahadev & Hanumant Keshav Bhujbal & said entry certified by C.O. Phaltan on 23/03/2000.

While observing Mutation entry extract 6708. I came to know that Shri. Ramchandra Narayan Bhujbal executed Will Deed dt 30/05/1997 in favor of his son Maruti Ramchandra Bhujbal in respect of Survey. No. 62 & 78 said executant died on 25/02/2004. So the effect of said Will Deed given into the record of right register as per the order of Tahsildar Phaltan dt. 06/03/2004.

There after Shri. Ashok Raghunath Bhujbal sold out his share of S. no. 62 area adms. 90 R. to Shri Ramchandra Baburao Lawand, Sikandar Ramjan Shaikh, Dr. Sau. Rajul Hukumchand Gandhi with the consent of Ajitsinh, Udaysinh Naiknimbalkar & other-10 on 02/03/2006. As per the said transaction the name purchaser mutated as per M.E. no. 8002 & said entry certified by C. O. Phaltan on 15/10/2008 prior to certified of this mutation entry no. 8002. As per the order of Tahsildar Phaltan & Superintendent of Land record (SLR) Phaltan for the preparation of Pot hissa Phalani form no. 4 AF no. /15/05. As per the said order of Tahsildar there is a Six part of S. no. 62 came in to existence bearing its no. 62/1, 62/2, 62/3, 62/4, 62/5 & 62/6. And as per the said order the name of land owners mutated as per there area & S. no. 62/1 area adms. 90 R. came on the name of Ashok Raghunath Bhujbal, S. no. 62/2 area adms. 91 R. came on the name of Jaysingh, Hanumant, Mahadev, Vitthal Keshav Bhujbal. S. no. 62/3 area adms. 90 R. came on the name of Laxman Girajappa Bhujbal & S. no. 62/4 area adms. 05 R. wale came on the name of Laxman Girajappa Bhujbal & other – 7. S. no. 62/5 area adms. 01 H. 36 R. came on the name of legal heirs of Ramchandra Shri. Maruti Ramchandra Bhujbal. S. no. 62/6 area adms. 01H. 36 R. came on the name of Sopan Narayan Bhujbal. Jaysingh, Hanumant, Mahadev, Vitthal Keshav Bhujbal sold out there share out of S. no. 62 & Shri. Laxman Girajappa Bhujbal, Shri. Sopanrao Narayan Bhujbal, Shri. Maruti Ramchandra Bhujbal, & Shri. Ashok Raghunath Bhujbal sold out there share from the S. no. 78 to Shri Ramchandra Baburao Lawand, Sikandar Ramjan Shaikh, Dr. Sau. Rajul Hukumchand Gandhi, Shri. Prakash Maruti Bhujbal, Shivaji Maruti Bhujbal & Dilip Sopanrao Bhujbal with the consent of Ajitsingh, Udaysinh Naiknimbalkar & other-10 on 02/03/2006. The effect of said transaction mutated as per M.E. no. 8003.

Another owner of S.no. 62/3 Shri. Laxman Girajappa Bhujbal sold out his land to Ramchandra Baburao Lawand, Sikander Ramjan Shaikh, Dr. Sau. Rajul Hukumchand Gandhi with the consent of Ajitsingh, Udaysinh Naiknimbalkar & other-10 on 02/03/2006. And The effect of said transaction mutated as per M.E. no. 8004.

Another owner of S.no. 62/5 area adms. 01 H. 16 R. Shri. Maruti Ramchandra Bhujbal sold out his land to Ramchandra Baburao Lawand, Sikander Ramjan Shaikh, Dr. Sau. Rajul Hukumchand Gandhi with the consent of Ajitsingh, Udaysingh NikeNimbalkar & other-10 on 02/03/2006. And the effect of said transaction mutated as per M.E. no. 8005.

Another owner of S.no. 62/6 area adms. 01 H. 21 R. Shri. Maruti Ramchandra Bhujbal sold out his land to Ramchandra Baburao Lawand, Sikander Ramjan Shaikh, Dr. Sau. Rajul Hukumchand Gandhi with the consent of Ajitsingh, Udaysinh Naiknimbalkar & other-10 on 02/03/2006. And the effect of said transaction mutated as per M.E. no. 8006.

Thereafter Hukumchanda Manikchand Gandhi and Mrs. Rajul Hukumchand Gandhi and Ramchandra Baburao Lawand and Sikandar Ramjan Shaikh owner of Land Survey no. 62/1 to 62/6 and 78 of Village Kolaki Tal Phaltan Dist Satara in respect of total area adms. 56300 Sq Mtrs prepared layout plan and said owner through their PA holder one of land owner Hukumchanda Manikchand Gandhi apply for NA permission to Collector Satara along with Layout Plan on. 09/01/2007. said plan sanctioned by assistant director of TP Satara dt. 16/04/2007 and thereafter said layout approved by Collector Office Satara dt. 15/05/2007 and issued said NA order bearing no. Mah/3/Jamin/NA/Phaltan/ 1227/06 Satara dt. 15/05/2207.

Thereafter effect of said order was given in 7/12 extract as per M.E. No. 7867 As per said order separate 7/12 extract of plot No. 1 to 103 out of Survey No.62/1 to 6/78B were prepared which were mutated in the name of 1)Hukumchanda Manikchand Gandhi 2) Mrs. Rajul Hukumchand Gandhi3) Ramchandra Baburao Lawand 4)Sikandar Ramjan Shaikh.

Survey No.62/1 to 6/78B/Plot No.9 area adms. 5.68.88 R Sq mtrs of village Kolaki is one of plot out of said layout which was mutated in the name said owners.

Thereafter in the year 2009 said owners Hukumchanda Manikchand Gandhi for himself and as PA holder of 1) Mrs. Rajul Hukumchand Gandhi 2)Ramchandra Baburao Lawand 3) Sikandar Ramjan Shaikh with the consent of Jaysing Keshav Bhujbal and Govind Vitthal Bhujbal and Mahadev Keshav Bhujbal and Vitthal Keshav Bhujbal and Hanumant Keshav Bhujbal sold out said Survey No.62/1 to 6/78B/Plot No.9 to Mr. Shankar Vitthal Bhujbal by executing sale deed at Sr.No.3607/2009 dt. 14/08/2009 and as per said transaction name of Mr. Shankar Vitthal Bhujbal was entered in 7/12 extract as per M.E. No.8603.

Thereafter in the year 2011 Mr. Shankar Vitthal Bhujbal sold out area adms. 200 Sq Mtrs out of total 566.88 Sq mtrs of Survey No.62/1 to 6/78B/Plot No.9 to Mrs. Manisha Dilip Nale by executing sale deed which was register at Sr.No.4757/2011 dt. 16/07/2011 as per said transaction name of Mrs. Manisha Dilip Nale was entered in 7/12 extract as per M.E.No.9910.

Thereafter in the year 2025 said owners Mr. Shankar Vitthal Bhujbal in respect of area adms. 3.68.88 R Sq Mtrs and Mrs. Manisha Dilip Nale in respect of area adms. 2.00.00 R Sq Mtrs prepared building apply for construction permission to construction permission of multistoried building to collector Satara on . 22/03/2024 along with Building Plan said Plan sanctioned by Assistant director TP Satara dt.

23/12/2024 and thereafter Collector Satara approved the Building Plan and issued construction permission dt.17/02/2025.

I also observe that said owners Mr. Shankar Vitthal Bhujbal and Mrs. Manisha Dilip Nale have no knowledge of construction so said owners executed Development agreement in favor of M/s Agastya Properties through its Partner 1)Mrs. Pratiksha Prithviraj Kadam 2) Mrs. Savita Viersen Kadam and said development agreement was register at Sr.No.PLT2-2333/2025 dt. 09/04/2025 and on the same day plot owners also executed Power of Attorney at Sr.No.PLT2-2338/2025dt. 09/04/2025.

As per said Development agreement developer agreed to give Shop No. G1 to G4 (in the Ground Floor) and Flat No. 101 to 104 (In the 1st floor) to Mr. Shankar Vitthal Bhujbal and Shop No. G5 to G7 (in the Ground Floor) and Flat No. 301 (In the 3rd floor) to Mrs. Manisha Dilip Nale as consideration for development Agreement.

And Developer M/s Agastya Properties will get Shop No. B1 to B7 in the Basement Floor and Flat No. 201 to 204 in the 2nd floor and Flat No 302 to 304 upon 3rd floor. I also observe that developer and plot owners have given name to said building “Vitthal Pride ”I also observed that said firm registered said Building Project under the MAHA RERA Act on 23/06/2025 bearing its no. P52700080645 the period of said certificate is 23/06/2025 and ending with 31/03/2025 Now said project is under construction.

Now developer M/s Agastya Properties agreed to sale said **Flat No.203** area adms. 53.05 Sq Mtrs Carpet area (Enclosed balcony 2.97 Sq Mtrs and Open Balcony 6.20 Sq Mtrs) situated upon 2nd floor **in a building name & styled as “Vitthal Pride ”** to our borrower **1) Mr.Dadaso Laxman Sonwalkar 2) Mrs. Bhakati Dadaso Sonwalkar** for the consideration of Rs. 20,00,000/- and said document register in the office of sub register Phaltan at Sr.No. PLT-2350/2026 dt. 27/08/2026 as per said document our borrower 1) Mr.Dadaso Laxman Sonwalkar 2) Mrs. Bhakti Dadaso Sonwalkar has got right to purchase said Flat No. 203 .

Now approached to our finance company for financial assistance for purchasing said property said property.

PART IV:EVIDENCE OF TITLE OF PROPERTY

Agreement to Sale at Sr.No. PLT-2350/2026 dt. 27/08/2026 executed in between 1) Mr. Dadaso Laxman Sonwalkar 2) Mrs. Bhakati Dadaso Sonwalkar and M/s Agastya Properties through its Partner 1)Mrs. Pratiksha Pruthviraj Kadam 2) Mrs. Savita Veersen Kadam as developer and PA holder of plot owner Mr. Shankar Vitthal Bhujbal and Mrs. Manisha Dilip Nale.

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? – **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 mortgage by deposit of title deeds is possible? – **Yes**
- 5.10 What is the tenure of the land; if it is leased? – **No**
years (remaining period)
- 5.11 Whether the land is Adivasi (tribal) land? – **No**
- 5.12 **Whether SARFAESI Act applicable -YES**

- 5.13 Whether the land /property are joint family property? - **No**
- 5.14 Is land/property/flat is 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 land owner in favor of the loan applicant? **Yes**
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? **Yes**
- 5.17 Whether POA as recorded in 5.15 is registered? - **Yes**
- 5.18 Whether Search Report is obtained and submitted? - **Yes**
- 5.19 Search Report Details:- MH009779543202627U Receipt no.: 1115435296
Search Conducted Years: - **13 Years**
Name of the Advocate / Searcher: - **Adv Santosh Khandekar**
Search Report Date: 07/09/2026
- 5.19 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** is created in the manner required by law, it would satisfy the requirements of creation of mortgage.

I further certify **M/s Agastya Properties through its Partners 1)Mrs. Pratiksha Pruthviraj Kadam 2) Mrs. Savita Veersen Kadam as developer and PA holder of plot owner** as Property owner would derive a valid, clear, marketable and unencumbered title in the said Flat property .

The mortgage if created will be available to ICICI HFC Ltd for the liability of the intending Borrower / Co borrower **1) Mr.Dadaso Laxman Sonwalkar 2) Mrs. Bhakati Dadaso Sonwalkar.**

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

- 1) Agreement to Sale at Sr.No. PLT-2350/2026 dt. 27/08/2026 executed in between 1) Mr.Dadaso Laxman Sonwalkar 2) Mrs. Bhakati Dadaso Sonwalkar and M/s Agastya Properties through its Partner 1)Mrs. Pratiksha Pruthviraj Kadam 2) Mrs. Savita Veersen Kadam as developer and PA holder of plot owner Mr. Shankar Vitthal Bhujbal and Mrs. Manisha Dilip Nale. with index II & RR (Original).
- 2) **Permission to Mortgage (NOC) from M/s Agastya Properties (Original)**
- 3) **Advance Payment Receipt issued by M/s Agastya Properties (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)

- 1) **After completion sale deed** executed in between 1) Mr.Dadaso Laxman Sonwalkar 2) Mrs. Bhakati Dadaso Sonwalkar and M/s Agastya Properties through its Partner 1)Mrs. Pratiksha Pruthviraj Kadam 2) Mrs. Savita Veersen Kadam as developer and PA holder of plot owner Mr. Shankar Vitthal Bhujbal and Mrs. Manisha Dilip Nale. with index II & RR after register must be obtained (Original).

Remarks, if any:-

Thanking You,

Dated:- 07/09/2026

Yours faithfully