



NARAYAN KHAMKAR

& LAW ASSOCIATES

• ADVOCATE • NOTARY • ARBITRATOR •
Govt. of India

Ref. No. : IHFC/TSR/1420/2026.

Date : 09.09.2026.

Application No. : 77000348051
Transaction Type : LAP/Balance Transfer
Applicant : Mr. Ashish Shrikant Kurane
Co-Applicant : 1. Mrs. Pradnya Ashish Kurane
2. Mr. Shrikant Parshram Kurane
Existing Owner : Mr. Shrikant Parashram Kurane
Existing Lender : State Bank of India

To,

The Branch Manager,

ICICI Home Finance Co. Ltd.,

Kolhapur Branch, Pune.

- Legal Scrutiny Report pertaining to the file of (1) Mr. Ashish Shrikant Kurane, (2) Mrs. Pradnya Ashish Kurane and (3) Mr. Shrikant Parshram Kurane.

- PART I : PROPERTY DETAILS
- Description of Subject Property.-

All that piece and parcel of property bearing Plot No. B-85, Milkat/Property No. 2039, out of R.S. No. 176, Hissa No. 1, admeasuring 40.00 Sq. Mtrs., situated at Zenda Chowk, Magdum Colony, Village Pachgaon, Taluka Karveer, District Kolhapur, together with the residential construction/structure standing thereon and all rights, easements and appurtenances attached thereto and which is bounded as under.-

On or towards the East : By Plot No. B-86,
On or towards the West : By Plot No. B-84,
On or towards the South : By Plot No. B-99,
On or towards the North : By 9 mtrs., wide road.

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 18.01.2002, executed by Mr. Narayan Sonappa Ugal to and in favour of Mr. Shrikant Parashram Kurane, registered in the office of the Sub-Registrar of Assurances, Karveer No. 4, Kolhapur, under Serial No. 390/2002.
2. 7/12 extract of the subject property.
3. Assessment Extract of the subject property.
4. LOD, dated 25.06.2026 issued by the State Bank of India.

• **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, as per the registered Sale Deed and the aforesaid search entry, the property bearing R.S. No. 176, Hissa No. 1, Plot No. B-85, admeasuring 50.00 Sq. Mtrs., situated at Village Pachgaon, Taluka Karveer, District Kolhapur, together with the RCC construction standing thereon, was owned and possessed by Mr. Narayan Monappa Hawal.
2. Thereafter, Mr. Narayan Monappa Hawal executed a Sale Deed dated 18.01.2002, and thereby sold, transferred and conveyed the aforesaid property to and in favour of Mr. Shrikant Parashram Kurane. The said Sale Deed has been duly registered in the office of the Sub-Registrar of Assurances, Karveer No. 4, Kolhapur, under Serial No. 390/2002. Accordingly, Mr. Shrikant Parashram Kurane acquired right, title and interest in respect of the said property.
3. Thereafter, Mr. Shrikant Parashram Kurane availed a loan facility of Rs.2,35,000/- from The Kolhapur District Central Co-operative Bank Limited, Kolhapur. In order to secure due repayment of the said loan, Mr. Shrikant Parashram Kurane executed a Mortgage Deed dated 18.01.2002, and thereby mortgaged the aforesaid property to and in favour of The Kolhapur

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District Central Co-operative Bank Limited, Kolhapur. The said Mortgage Deed has been duly registered in the office of the Sub-Registrar of Assurances, Karveer No. 4, Kolhapur, under Serial No. 391/2002.

4. Thereafter, upon repayment/satisfaction of the aforesaid mortgage liability, The Kolhapur District Central Co-operative Bank Limited, Kolhapur, through its authorised officer Mr. Sampatrao Panditrao Patil, executed a Reconveyance dated 21.10.2015 to and in favour of Mr. Shrikant Parashram Kurane, thereby releasing and extinguishing its mortgage charge created under the aforesaid Mortgage Deed bearing Serial No. 391/2002. The said Reconveyance has been duly registered in the office of the Sub-Registrar of Assurances, Karveer No. 2, Kolhapur, under Serial No. 6137/2015.
5. Thereafter, (1) Mr. Shrikant Parashram Kurane, (2) Mrs. Vijaya Shrikant Kurane and (3) Mr. Ashish Shrikant Kurane availed a loan facility of Rs.4,00,000/- from The Kolhapur Urban Co-operative Bank Limited, Kolhapur. In order to secure due repayment of the said loan, they executed a Mortgage Deed dated 19.10.2016, and thereby mortgaged the property bearing R.S. No. 176, Hissa No. 1, Plot No. B-85, admeasuring 50.00 Sq. Mtrs., together with the two-storeyed RCC residential construction standing thereon, to and in favour of the said Bank. The said Mortgage Deed has been duly registered in the office of the Sub-Registrar of Assurances, Karveer No. 1, Kolhapur, under Serial No. 4651/2016.
6. Thereafter, upon repayment/satisfaction of the aforesaid loan, The Kolhapur Urban Co-operative Bank Limited, Kolhapur, Jaragnagar Branch, through its authorised representative Mr. Sudarshan Balasaheb Sawant, executed a Reconveyance dated 18.04.2019 to and in favour of (1) Mrs. Vijaya Shrikant Kurane, (2) Mr. Ashish Shrikant Kurane and (3) Mr. Shrikant Parashram Kurane, thereby releasing and extinguishing its mortgage charge over the subject property. The said Reconveyance has been duly registered in the office of the Sub-Registrar of Assurances, Karveer No. 1, Kolhapur, under Serial No. 2860/2019.

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7. Thus, the earlier mortgage created in favour of The Kolhapur Urban Co-operative Bank Limited stood discharged by the aforesaid registered Reconveyance dated 18.04.2019. Accordingly, the earlier observation in the draft Search Report that no document evidencing satisfaction/release of the said Bank's charge had been supplied now requires to be deleted/revised.
 8. Thereafter, (1) Mr. Ashish Shrikant Kurane and (2) Mr. Shrikant Parashram Kurane availed a Home Loan LAP of Rs.12,43,000/- from State Bank of India, New Shahupuri Branch, Kolhapur, sanctioned on 30.04.2019. In order to secure repayment of the said loan, an equitable mortgage was created over the subject property by way of deposit of the original title deeds with State Bank of India.
 9. The Certificate dated 25.06.2026, issued by State Bank of India, RACPC Kolhapur, confirms that the Bank is holding the Original registered Sale Deed dated 18.01.2002 bearing Registration No. KVN-4-390/2002, together with the original registration receipt, as security for the loan facility availed by the borrowers. However, upon conducting the search of the records available on the official IGR website, no registered entry evidencing creation of any mortgage, whether by way of Simple Mortgage Deed, Agreement Relating to Deposit of Title Deeds / Notice of Intimation regarding Mortgage by way of Deposit of Title Deeds, or otherwise, in favour of State Bank of India, has been found.
 10. Thus, as aforesaid the subject property is owned and possessed by Mr. Shrikant Parashram Kurane. 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 State Bank of India. Therefore, the subject property is not free from encumbrances.
- **PART IV : EVIDENCE OF THE TITLE OF PROPERTY**
1. Sale Deed, dated 18.01.2002, executed by Mr. Narayan Sonappa Ugal to and in favour of Mr. Shrikant Parashram Kurane, which is registered in the office of the Sub-Registrar of Assurances, Karveer No. 4, Kolhapur, under Serial No. 390/2002.

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• **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.
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.

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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	No.

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	premium payable to the Authority upon such transfer.	
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. MH009543822202627U and Department ID No. 438545673. The said payment was duly credited to the Government and utilized for conducting the online property search. Accordingly, the e-Search Receipt bearing No. 1115433429, dated 07.09.2026 at 12:40 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. 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	

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	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 certified that, the subject property is owned and possessed by Mr. Shrikant Parashram Kurane. 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 State Bank of India. 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:**

Since, it is the case of Balance Transfer.

1. LOD issued by State Bank of India.

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

1. Original Sale Deed, dated 18.01.2002, executed by Mr. Narayan Monappa Hawal to and in favour of Mr. Shrikant Parashram Kurane, which is registered in the office of the Sub-Registrar of Assurances, Karveer No. 4, Kolhapur, under Serial No. 390/2002.
2. Copy of Mortgage Deed, dated 18.01.2002, executed by Mr. Shrikant Parashram Kurane, as Borrower/Mortgagor, to and in favour of The Kolhapur District Central Co-operative Bank

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Limited, Kolhapur, as Mortgagee, which is registered in the office of the Sub-Registrar of Assurances, Karveer No. 4, Kolhapur, under Serial No. 391/2002.

3. Original Reconveyance of Mortgage, dated 21.10.2015, executed by The Kolhapur District Central Co-operative Bank Limited, Kolhapur, through its authorised officer Mr. Sampatrao Panditrao Patil, to and in favour of Mr. Shrikant Parashram Kurane, thereby releasing the mortgage created under Mortgage Deed bearing Serial No. 391/2002, which is registered in the office of the Sub-Registrar of Assurances, Karveer No. 2, Kolhapur, under Serial No. 6137/2015.
4. Copy of Mortgage Deed, dated 19.10.2016, executed by (1) Mr. Shrikant Parashram Kurane, (2) Mrs. Vijaya Shrikant Kurane and (3) Mr. Ashish Shrikant Kurane, as Borrowers/Mortgagors, to and in favour of The Kolhapur Urban Co-operative Bank Limited, Kolhapur, as Mortgagee, which is registered in the office of the Sub-Registrar of Assurances, Karveer No. 1, Kolhapur, under Serial No. 4651/2016.
5. Original Reconveyance of Mortgage, dated 18.04.2019, executed by The Kolhapur Urban Co-operative Bank Limited, Kolhapur, Jaragnagar Branch, through its authorised representative Mr. Sudarshan Balasaheb Sawant, to and in favour of (1) Mrs. Vijaya Shrikant Kurane, (2) Mr. Ashish Shrikant Kurane and (3) Mr. Shrikant Parashram Kurane, thereby releasing the mortgage created in favour of the said Bank, which is registered in the office of the Sub-Registrar of Assurances, Karveer No. 1, Kolhapur, under Serial No. 2860/2019.
6. Original Release Letter/No Dues Certificate from State Bank of India.
7. All documents mentioned in the LOD issued by State Bank of India.
8. Latest 7/12 extract of the subject property.
9. Latest Assessment Extract of the subject property.

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10. Original Simple (Registered) or the Notice of Intimation regarding mortgage by way of deposit of title deeds.

Thanking you,

Place : Pune.

Date : 09.09.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by
Narayan Laxman
Khamkar
Date: 2026.09.09
07:34:52 +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
390	Sale Deed	18-01-2002	Joint Sub-Registrar, Karveer No. 4	Narayan Monappa Hawal	Shrikant Parashram Kurane	Mouje Pachgaon, Taluka Karveer, District Kolhapur, Gat No. 176, Hissa No. 1, out of which Plot No. B-85, total area admeasuring 50.00 Sq. Mtrs., together with the R.C.C. constructed building property standing thereon, being the self-acquired ownership and possession property of the Seller.
391	Mortgage Deed	18-01-2002	Joint Sub-Registrar, Karveer No. 4	Shrikant Parashram Kurane – Borrower	The Kolhapur District Central Co-operative Bank Limited, Kolhapur	Mouje Pachgaon, Taluka Karveer, District Kolhapur, R.S. No. 176/1, Plot No. 85, area admeasuring 50.00 Sq. Mtrs. Loan Amount – Rs. 2,35,000/-
6137	Reconveyance	21-10-2015	Joint Sub-Registrar, Karveer No. 2	Shrikant Parashram Kurane – Borrower / Claimant	The Kolhapur District Central Co-operative Bank Limited, Kolhapur, Head Office, through its Officer Mr. Sampatrao Panditrao Patil – Bank / Executant	Property situated at Mouje Pachgaon, Taluka Karveer, District Kolhapur, within the limits of Gram Panchayat Pachgaon, Magdum Colony, R.S. No. 176/1, Plot No. 85/B, area admeasuring 50 Sq. Mtrs., pertaining to the Mortgage Deed bearing Document No. 391 dated 18-01-2002.
4651	Mortgage Deed	19-10-2016	Sub-Registrar, Karveer No. 1	(1) Shrikant Parashram Kurane, (2) Mrs. Vijaya Shrikant Kurane – Co-Borrower, (3) Ashish Shrikant Kurane – Borrower	The Kolhapur Urban Co-operative Bank Limited, Kolhapur, 514, D Ward, Gangavesh, Kolhapur, Regn. No. 18322, through its President	Property situated at Mouje Pachgaon, Taluka Karveer, District Kolhapur, bearing R.S. No. 176, Hissa No. 1, Non-Agricultural Plot No. B-85, area admeasuring 50.00 Sq. Mtrs., together with the two-storeyed R.C.C. construction standing thereon. Loan Amount – Rs. 4,00,000/-
2860	Reconveyance	18-04-2019	Joint Sub-Registrar, Karveer No. 1	(1) Mrs. Vijaya Shrikant Kurane – Co-Borrower, (2) Ashish Shrikant Kurane – Borrower, (3) Shrikant Parashram Kurane – Co-Borrower	The Kolhapur Urban Co-operative Bank Limited, Kolhapur, Jaragnagar Branch, Kolhapur, through Mr. Sudarshan Balasaheb Sawant	Residential house property situated at Mouje Pachgaon, Taluka Karveer, bearing R.S. No. 176/1, Plot No. B-85, area as per 7/12 Extract H. 0.00.50 R, i.e. 50.00 Sq. Mtrs., together with the two-storeyed R.C.C. residential building standing thereon, bearing Gram Panchayat Property No. 2039.

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MH009543822202627U	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
07 Sep 2026	Receipt	Receipt no.: 1115433429
	Name of the Applicant :	Advocate Narayan Laxman Khamkar
	Details of property of which document has to be searched :	Dist :Kolhapur Village :Panchgaon S.No/CTS No/G.No. : 176
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH009543822202627U		
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	MH009543822202627U	BARCODE			Date	03/09/2026-13:06:35		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 STATE BANK OF INDIA					FOR USE IN RECEIVING BANK					
Cheque-DD Details					Bank CIN	Ref. No.	00040572026090346397		CPAHEZRIO4	
Cheque/DD No.					Bank Date	RBI Date	03/09/2026-13:24:07		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 : 438545673

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.