



Ref. No. : IHFC/TSR/1241/2026.

Date : 08.08.2026.

Application No. : 77000329228
Transaction Type : Builder Purchase
Applicant : Mr. Rajendra Marutirao Yelwadekar
Co-Applicant : Mrs. Madhuri Rajendra Yelwadekar
Existing Owner : Mr. Mahadev Pundlik Misal
Existing Lender : Nil.

To,

The Branch Manager,

ICICI Home Finance Co. Ltd.,

Kolhapur Branch, Pune.

- **Legal Scrutiny Report pertaining to the file of Mr. Rajendra Marutirao Yelwadekar and Mrs. Madhuri Rajendra Yelwadekar.**

- **PART I : PROPERTY DETAILS**

- **Description of the Entire Land Property.-**

All that piece and parcel of open Plot No. C-7, having actual area admeasuring 88.20 Sq. Mtrs., i.e. 949 Sq. Ft. forming part of the Gunthewari layout in Part-C, carved out of land bearing R.S. No. 124, situated at Village Pachgaon, Taluka Karveer, District Kolhapur, together with all easementary, access and appurtenant rights attached thereto and which is bounded as under.-

On or towards East : By Plot No. C-6.

On or towards West : By Plot No. C-8.

On or towards South : By 6 Meters wide Road.

On or towards North : By Plot No. C-4.

Hereinafter, referred to as the "Subject Property".

Narayan L. Khamkar (Advocate)

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• **Description of Subject Property.-**

All that piece and parcel of Residential Row House Unit No. 1, constructed on Plot No. C-7, situated in Part-C, having total plot area admeasuring 88.20 Sq. Mtrs. (949.03 Sq. Ft.), out of the Non-Agricultural land bearing R.S. No. 124, situated at Village Pachgaon, Taluka Karveer, District Kolhapur, within the limits of Gram Panchayat Pachgaon; the said Row House Unit No. 1 having an area admeasuring 44.10 Sq. Mtrs. (474.61 Sq. Ft.), comprising Hall, Kitchen, Two Bedrooms and Two Toilet/Bathrooms, with Double R.C.C. construction having total built-up area admeasuring 83.76 Sq. Mtrs. (901.85 Sq. Ft.), together with all rights, easements and appurtenances attached thereto and which is bounded as under.-

On or towards the East : Unit No. 2, Plot No. C-7

On or towards the West : Plot No. C-8

On or towards the North : Plot No. C-4

On or towards the South : 6 Mtrs. wide Colony Road

Hereinafter, referred to as the "Subject Property".

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

1. Sale Deed, dated 26.12.2012, executed by Mr. Prakash Bandopant Patil to and in favour of (1) Mr. Mahadev Pundlik Misal and (2) Mr. Mallari Babu Manolkar, which is registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 1, Kolhapur, under Serial No. 7350/2012, on 27.12.2012.

• **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 land bearing R.S. No. 124, situated at Village Pachgaon, Taluka Karveer, District Kolhapur, comprised inter alia an area admeasuring 00 Hectare 54.6 Are, out of which a Gunthewari layout was formed and Plot No. C-7, having actual area admeasuring 88.20 Sq.

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Mtrs., came to be carved out. The Sale Deed records Mr. Prakash Bandopant Patil as the owner and person in possession of the said plot and describes the same as his self-acquired property. However, the documents placed on record do not disclose the registered instrument by which Mr. Prakash Bandopant Patil originally acquired title thereto.

2. Thereafter, the said layout was regularised under the Gunthewari provisions and Gram Panchayat, Pachgaon, Taluka Karveer issued the Gunthewari Regularisation Certificate referred to in the Sale Deed. Further, the Sub-Divisional Officer, Karveer Division, Kolhapur, vide Order bearing No. S.R./21/2012 dated 31.01.2012, permitted / assessed the land comprised in Part-C, including Plot Nos. C-1 to C-10, for residential non-agricultural use.
3. Thereafter, Mr. Prakash Bandopant Patil executed a Sale Deed dated 26.12.2012, and thereby sold, transferred and conveyed Plot No. C-7, admeasuring 88.20 Sq. Mtrs., to and in favour of (1) Mr. Mahadev Pundlik Misal and (2) Mr. Mallari Babu Manolkar, for a total consideration of Rs. 1,10,000/- (Rupees One Lakh Ten Thousand Only). The said Sale Deed has been duly registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 1, Kolhapur, on 27.12.2012, under Serial No. 7350/2012.
4. By virtue of the aforesaid Sale Deed, (1) Mr. Mahadev Pundlik Misal and (2) Mr. Mallari Babu Manolkar became co-owners of the Subject Property. The subsequent revenue record reflects their respective rights in the property.
5. Thereafter, Mr. Mallari Babu Manolkar, who was holding his share admeasuring 44.10 Sq. Mtrs. in the Subject Property, executed a Release Deed / Relinquishment Deed dated 03.08.2023, thereby released and relinquished his entire right, title and interest in the said share, without consideration, to and in favour of Mr. Mahadev Pundlik Misal. The said Release Deed has been duly registered in the office of the competent Sub-Registrar of Assurances,

Kolhapur, under Serial No. 4360/2023. Pursuant thereto, Mutation Entry No. 30552 was effected and certified on 30.09.2023.

6. Thus, upon execution and registration of the aforesaid Release Deed bearing Serial No. 4360/2023, the entire right, title and interest in the Subject Property admeasuring 88.20 Sq. Mtrs. came to be vested exclusively in Mr. Mahadev Pundlik Misal, and the 7/12 Extract presently records his name in respect of the Subject Property.
7. Thereafter, Mr. Mahadev Pundlik Misal, together with Mrs. Minal Mahadev Misal as co-borrower, availed a loan facility of Rs. 15,00,000/- (Rupees Fifteen Lakh Only) from Ujjivan Small Finance Bank Limited, Kolhapur Branch. In order to secure due repayment of the said loan, Mr. Mahadev Pundlik Misal created a mortgage over the Subject Property in favour of the said Bank by executing a Mortgage Deed dated 24.12.2024. The said Mortgage Deed has been duly registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 1, Kolhapur, under Serial No. 10589/2024. The charge created under the said mortgage was reflected in the revenue record through Mutation Entry No. 32820.
8. Thereafter, Mr. Mahadev Pundlik Misal repaid the entire loan liability together with interest payable to Ujjivan Small Finance Bank Limited, Kolhapur Branch. Accordingly, the Bank executed the Release / Reconveyance of Mortgage Deed dated 20.05.2026, thereby releasing and extinguishing its mortgage charge over the Subject Property. The said Release / Reconveyance Deed has been registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 1, Kolhapur, under Serial No. 3837/2026.
9. Pursuant to the aforesaid Release / Reconveyance Deed, Mutation Entry No. 35827 dated 25.05.2026 was effected for deletion of the mortgage charge created under Mutation Entry No. 32820. The said mutation was certified on 15.06.2026, and the encumbrance in favour of Ujjivan Small Finance Bank Limited came to be removed from the 7/12 Extract.

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10. Thus, as per the presently available 7/12 Extract and Mutation Entry No. 35827, the Subject Property stands in the name of Mr. Mahadev Pundlik Misal, and the earlier mortgage charge of Ujjivan Small Finance Bank Limited has been deleted from the revenue record consequent upon repayment of the loan and registration of the Release / Reconveyance of Mortgage Deed.
11. Thus, as aforesaid the entire land property is owned and possessed Mr. Mahadev Pundlik Misal. His title to the subject property is valid, legal, marketable and enforceable in the courts of law. Further, the subject property is free from encumbrances.
12. Thereafter, Mr. Mahadev Pundlik Misal constructed two Row House Units on the entire land property, and the subject property constitutes one of the said Row House Units.
13. Therefore, Mr. Mahadev Pundlik Misal is entitled to sell, transfer and convey the subject property Mrs. Madhuri Rajendra Yelwadekar or any other prospective purchaser/s.

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

1. Sale Deed, dated 27.12.2012, executed by Mr. Prakash Bandopant Patil to and in favour of (1) Mr. Mallari Babu Manolkar and (2) Mr. Mahadev Pundlik Misal, which is registered in the office of the Sub-Registrar of Assurances, Karveer No. 1, Kolhapur, under Serial No. 7350/2012.
2. Release Deed, dated 03.08.2023, executed by Mr. Malhari Babu Manolkar to and in favour of Mr. Mahadev Pundlik Misal, which is registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 2, Kolhapur, under Serial No. 4360/2023.

• **PART V : OTHER PROVISIONS**

5.1	Whether provisions of urban land ceiling act are applicable?	No.
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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?	No.
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	No.

	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. 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. 1115327994, dated 05.08.2026 at 05:49 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 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.	

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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 Mr. Mahadev Pundlik Misal. His title to the subject property is valid, legal, marketable and enforceable in the courts of law. Further, the subject property is free from encumbrances. Therefore, Mr. Mahadev Pundlik Misal is entitled to sell, transfer and convey the subject property Mrs. Madhuri Rajendra Yelwadekar or any other prospective purchaser/s.

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

1. Photocopy of Sale Deed, dated 27.12.2012, executed by Mr. Prakash Bandopant Patil to and in favour of (1) Mr. Malhari Babu Manolkar and (2) Mr. Mahadev Pundlik Misal, which is registered in the office of the Sub-Registrar of Assurances, Karveer No. 1, Kolhapur, under Serial No. 7350/2012.
2. Photocopy of Release Deed, dated 03.08.2023, executed by Mr. Malhari Babu Manolkar to and in favour of Mr. Mahadev Pundlik Misal, which is registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 2, Kolhapur, under Serial No. 4360/2023.
3. Photocopy of Mortgage Deed, dated 24.12.2024, executed by Mr. Mahadev Pundlik Misal, together with Mrs. Minal Mahadev Misal as Co-Borrower, to and in favour of Ujjivan Small Finance Bank Limited, Kolhapur Branch, which is registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 1, Kolhapur, under Serial No. 10589/2024.

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4. Photocopy of Reconveyance of Mortgage to be executed and registered by Ujjivan Small Finance Bank Limited to and in favour of Mr. Mahadev Pundlik Misal, together with Mrs. Minal Mahadev Misal, pertaining to the subject property.
5. Original Sale Deed to be executed and registered by Mr. Mahadev Pundlik Misal to and in favour of Mrs. Madhuri Rajendra Yelwadekar, pertaining to the subject property.

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

1. 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: 2026.08.24
13:31:13 +05'30'

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

Doc No.	Doc Name	Regi. Date	SRO Name	Seller	Purchaser	Property
7350	Sale Deed	27-12-2012	Sub-Registrar, Karveer No. 1	Mr. Prakash Bandopant Patil	(1) Mr. Mallari Babu Manolkar and (2) Mr. Mahadev Pundlik Misal	At Village Pachgaon, Taluka Karveer, District Kolhapur, out of R.S. No. 124, from the area admeasuring 0 Hectare 54.6 Are owned by the Seller, out of the plots laid out for residential purposes as per the approved Gunthewari Plan, Plot No. C-7 in Part-C, having actual area admeasuring 88.20 Sq. Mtrs. (949 Sq. Ft.) (area as per approved layout – 76.80 Sq. Mtrs.), being an open plot property.
4360	Release Deed	03-08-2023	Joint Sub-Registrar, Karveer No. 2	Mr. Malhari Babu Manolkar	Mr. Mahadev Pundlik Misal	At Village Pachgaon, Taluka Karveer, District Kolhapur, out of R.S. No. 124, in the approved Gunthewari Layout, Plot No. C-7, having area admeasuring 88.20 Sq. Mtrs. as per 7/12 Extract, out of which the Seller's half share admeasuring 44.10 Sq. Mtrs., being an open plot property.
10589	Mortgage Deed	24-12-2024	Joint Sub-Registrar, Karveer No. 1	Mr. Mahadev Pundlik Misal and Mrs. Minal Mahadev Misal, Co-Borrower	Ujjivan Small Finance Bank Limited, Kolhapur Branch	At Village Pachgaon, Taluka Karveer, District Kolhapur, property bearing R.S. No. 124, Plot No. C-7, having total area admeasuring 88.20 Sq. Mtrs., together with the R.C.C. constructed residential building standing thereon.

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MH007775264202627U	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
05 Aug 2026	Receipt	Receipt no.: 1115327994
	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. : 124
	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 नमूद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी न करावयाच्या दस्तांसाठी लागू नाही.