

Adv. Rahul Chandrakant Khairmode
B. S. L., LL.B
Notary (Govt. Of India)
Resi. : Plot No. 2/9, Saraswati Niwas, Near Kurneshwar
Darshan Apartment, Jakatwadi, Satara – 415002

Office :
“Matoshri” Apartment, 990, Shaniwar Peth
Near Renukha Mandir, Satara - 415002
Mob – 9923640004
khairmode.rahul@gmail.com

LEGAL SCRUTINY REPORT

Loan Application No.- 77000313858

Date: 17/07/2026

To,
ICICI Home Finance Co. Ltd.
Satara

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Mr. Vikram Kalidas Shirke

PART I:

PROPERTY DETAILS:

1.	Name of the Applicant/Borrower/s	Mr. Vikram Kalidas Shirke
2.	Name of the Co-applicant/s	Mrs. Roshni Vikram Shirke
3.	Type of Loan	Housing
4.	Purpose of Loan	MAH-Purchase in Resale
5.	Name of Property Owner/s	1) Mr. Abhijit Kashinath Khairnar 2) Mrs. Jagruti Abhijit Khairnar
7.	Description of the Property	All that piece and parcel of the bearing Gat No. 336/A, Building Known as Starcity , Building No. 30 , On Fourth Floor, Flat No. 404, adm Built up area 52.23 sq.mtr. ,Situated at Shirwal, Tal. Khandala, Dist - Satara and for the purpose of registration within the limits of office of Sub-Registrar

		Khandala Bounded as follows. East : Flat No. 403 & Lift South : Open To Sky West : Flat No. 402 North : Common Passage & Duct
7	Nature / Status of the Property	N.A.
8.	Type of Property	Residential

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

Sr. No	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original / certified Photocopy / true copy
1.	Regd. Agreement for Sale executed by Samrat Builders & Developers Thrg. Partner Mr. Rikhablal Pukhraj Bhandari & others Thrg. Developer & POA Holder Royal Star Group Thrg. Partner Mr. Jaikisan Suganchandji Panchariya in favor of Mr. Abhijit Kashinath Khairnar & Mrs. Jagruti Abhijit Khairnar Dtd. 01/11/2010 at Serial No.3120/2010 Registered in the Sub – Registrar Khandala along with Index II & RR.	Photo Copy
2.	Regd. Sale Deed executed by Samrat Builders & Developers Thrg. Partner Mr. Rikhablal Pukhraj Bhandari & others Thrg. Developer & POA Holder Royal Star Group Thrg. Partner Mr. Jaikisan Suganchandji Panchariya in favor of Mr. Abhijit Kashinath Khairnar & Mrs. Jagruti Abhijit Khairnar Dtd. 12/04/2018 at Serial No.1140/2018 Registered in the Sub – Registrar Khandala along with Index II & RR.	Photo Copy
3.	Draft Sale Deed executed by Mr. Abhijit Kashinath Khairnar	Draft Copy

	& Mrs. Jagruti Abhijit Khairnar in favor of Mr. Vikram Kalidas Shirke.	
4.	7/12 Extract of Gat No. 336/A, Situated at Shirwal, Tal. Khandala, Dist – Satara	Photo Copy
5.	N.A. Order issued by Hon’ble Collector Satara Dtd. 03/09/2009.	Photo Copy
6.	Building Permission & Sanction Plan issued by Grampanchayat Shirwal Dtd. 26/09/2009	Photo Copy
7.	Building Sanction Plan issued by Hon’ble Town Planning officer Satara Dtd. 12/12/2011	Photo Copy
8.	Building Permission issued by Hon’ble Collector Satara Dtd. 16/12/2012.	Photo Copy
9.	Building Completion Certificate issued by Grampanchayat Shirwal . Dtd. 09/11/2015.	Photo Copy
10.	Registration Certificate of Building No. 29,30,31 & 32 Starcity Co-op. Housing Society Ltd. Dtd. 31/12/2016.	Photo Copy

PART III: FLOW OF TITLE OF PROPERTY: (HISTORY OF TITLE)

I have gone through the devolution All that piece and parcel of the bearing Gat No. 336/A, Building Known as Starcity , Building No. 30 , On Fourth Floor, Flat No. 404, adm Built up area 52.23 sq.mtr. ,Situated at Shirwal, Tal. Khandala, Dist - Satara and for the purpose of registration within the limits of office of Sub-Registrar Khandala..

On Perusal of various documents and while collating with the record of rights together with the said subject property is originally owned and possessed by Kamal Coatings Mumbai Thrg. Director Mr. Ghansham Govardhandas Karanjwala (hereinafter referred as the said land owner)

The owner submitted an application for N.A. Residential Plots and also submitted N.A. Lay out Plan to concern Authority and the Hon’ble Town Planning Officer Satara granted N.A. lay out Plan vide Its Order Dtd. 24/06/2008 and the Hon’ble Collector Satara granted N.A.order Vide Its Order No. KRA. MAH/JAMIN/KHANDALA/BINSHETI 30/2008 Dtd. 03/09/2009 .

The owner Kamal Coatings Mumbai Thrg. Director Mr. Ghansham Govardhandas Karanjwala has executed Regd. Sale Deed of Gat No. 336/A, ,Situating at Shirwal, Tal. Khandala, Dist - Satara in favor of M/s Samrat Builders & Developers Thrg.Partners Mr. Rikhablal Pukhraj Bhandari & Mr. Shantaram Jagannath Barde on Dtd.20/10/2008 which is at Serial No.2596/2008 Registered in the Sub- Registrar Khandala and Accordingly name of M/s Samrat Builders & Developers Thrg.Partners Mr. Rikhablal Pukhraj Bhandari & Mr. Shantaram Jagannath Barde were entered into the Record of Rights .

The owner decided Construct a Scheme Known as Star City of Gat No. 336/A, Situating at Shirwal, Tal. Khandala, Dist - Satara and they present an application for the permission of Construction and also presented a Building Plan to the Concerned Authority and the Grampanchayat Shirwal granted Building Permission & Sanction Plan Vide its Order Dtd. 26/09/2009 at Resolution No. 4(4) 19 .

The owner M/s Samrat Builders & Developers Thrg.Partners Mr. Rikhablal Pukhraj Bhandari & Mr. Shantaram Jagannath Barde has executed Regd. Development Agreement of Gat No. 336/A, ,Situating at Shirwal, Tal. Khandala, Dist - Satara in favor of Royal Star Group Thrg. Partner Mr. Jaikisan Suganchandji Panchariya , Mr. Sham Bansilalji Panchariya and Mr. Nadim Ahasan Ahamad Khan on Dtd. 27/01/2010 which is at Serial No.228/2010 Registered in the Sub- Registrar Khandala.

The owner M/s Samrat Builders & Developers Thrg.Partners Mr. Rikhablal Pukhraj Bhandari & Mr. Shantaram Jagannath Barde has executed Regd. Power of Attorney of Gat No. 336/A, ,Situating at Shirwal, Tal. Khandala, Dist - Satara in favor of Royal Star Group Thrg. Partner Mr. Jaikisan Suganchandji Panchariya , Mr. Sham Bansilalji Panchariya and Mr. Nadim Ahasan Ahamad Khan on Dtd. 27/01/2010 which is at Serial No.229/2010 Registered in the Sub- Registrar Khandala.

The owner M/s Samrat Builders & Developers Thrg.Partners Mr. Rikhablal Pukhraj Bhandari & Mr. Shantaram Jagannath Barde Thrg. Developer & POA Holder Royal Star Group Thrg. Partner Mr. Jaikisan Suganchandji Panchariya , Mr. Sham Bansilalji Panchariya and Mr. Nadim Ahasan Ahamad Khan has executed Regd. Agreement for Sale of Gat No. 336/A, Building Known as Starcity , Building No. 30 , On Fourth Floor, Flat No. 404, adm Built up area 52.23 sq.mtr. ,Situating at Shirwal, Tal. Khandala, Dist - Satara in favor of Mr. Abhijit Kashinath Khairnar & Mrs. Jagruti Abhijit Khairnar on Dtd. 26/10/2010 which is at Serial No.3120/2010 Registered in the Sub- Registrar Khandala.

The Hon'ble Town Planning Officer Satara granted Building Sanction on Dtd. 22/12/2012 and The Hon'ble Collector Satara granted Building Permission Dtd. 16/12/2012.

After Completion of Building Grampanchayat Shirwal granted Building Completion Certificate Dtd. 09/11/2015.

The owner M/s Samrat Builders & Developers Thrg.Partners Mr. Rikhablal Pukhraj Bhandari & Mr. Shantaram Jagannath Barde Thrg. Developer & POA Holder Royal Star Group Thrg. Partner Mr. Jaikisan Suganchandji Panchariya , Mr. Sham Bansilalji Panchariya and Mr. Nadim Ahasan Ahamad Khan has executed Regd. Sale Deed of Gat No. 336/A, Building Known as Starcity , Building No. 30 , On Fourth Floor, Flat No. 404, adm Built up area 52.23 sq.mtr. ,Situating at Shirwal, Tal. Khandala, Dist - Satara in favor of Mr. Abhijit Kashinath Khairnar & Mrs. Jagruti Abhijit Khairnar on Dtd.12/04/2018 which is at Serial No.1140/2018 Registered in the Sub- Registrar Khandala.

Mr. Vikram Kalidas Shirke & Mrs. Roshani Vikram Shirke decided to purchase from Mr. Abhijit Kashinath Khairnar & Mrs. Jagruti Abhijit Khairnar & to take loan from our financial institution of the said property of i.e. All that piece and parcel for the purpose of Registration within the limits of office of Sub-Registrar Khandala bearing Gat No. 336/A, Building Known as Starcity , Building No. 30 , On Fourth Floor, Flat No. 404, adm Built up area 52.23 sq.mtr. ,Situating at Shirwal, Tal. Khandala, Dist - Satara has clear, perfect, absolute & a marketable. The property in question is free from all encumbrances & loan can be granted to Borrower by creating a charge of the said property.

We have perused the documents forwarded to us and have got relevant and available records verified at Online Govt. Site of IGR Maharashtra for the 13 year for the year 2014-2026 on date 17/07/2026 Vide Receipt No .1115264000 .

PART IV:

EVIDENCE OF THE TITLE OF PROPERTY:	-
---	---

5.1	Whether provisions of urban land ceiling act are applicable?	No
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?	N.A
5.6	Whether all original documents for last 13/30 years have been scrutinized; if not give reasons?	N.A
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
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
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? No	No
5.17	Whether POA as recorded in 5.15 is registered?	No
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 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 Search Report Details :- ---- Search Conducted Years :- 13 Years Name of the Advocate / Search :- Adv. R. C. Khairmode Search Report Date :- 17/07/2026 Note :- ----	Yes
5.21	Whether EC is obtained? EC Details :- No. of Years EC Obtained :- Any Encumbrance to Specify :-	No

	EC Applied by	
--	---------------	--

PART VI: CERTIFICATE:

In view of the foregoing, I/We certify that the title deeds intended to be deposited, relating to the property and offered as security by way of registered/equitable mortgage and the documents of title referred to above are perfect evidence of the title and that if the said registered/equitable mortgage is created in the manner required by law, it would satisfy the requirements of creation of registered/equitable mortgage.

I/We further certify that Mr. Abhijit Kashinath Khairnar & Mrs. Jagruti Abhijit Khairnar has/would derive valid, clear, marketable and unencumbered title in the property/ies stated above.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower Mr. Vikram Kalidas Shirke & Mrs. Roshani Vikram Shirke

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

Following documents needs to be submitted prior to disbursal of loan

Sr. No	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original / certified Photocopy / true copy
1	Latest 7/12 Extract of Gat No. 336/A, Situated at Shirwal, Tal. Khandala, Dist – Satara (Within 3 Months)	Photo Copy
2	N.A. Order issued by Hon’ble Collector Satara Dtd. 03/09/2009.	Photo Copy
3	Building Permission & Sanction Plan issued by Grampanchayat Shirwal Dtd. 26/09/2009	Photo Copy

4	Building Sanction Plan issued by Hon'ble Town Planning officer Satara Dtd. 12/12/2011	Photo Copy
5	Building Permission issued by Hon'ble Collector Satara Dtd. 16/12/2012.	Photo Copy
6	Building Completion Certificate issued by Grampanchayat Shirwal . Dtd. 09/11/2015.	Photo Copy
7	Registration Certificate of Building No. 29,30,31 & 32 Star City Co-op. Housing Society Ltd. Dtd. 31/12/2016.	Photo Copy
8	Draft Sale Deed executed by Mr. Abhijit Kashinath Khairnar & Mrs. Jagruti Abhijit Khairnar in favor of Mr. Vikram Kalidas Shirke	Draft Copy

Following documents needs to be submitted at the time of disbursement of the loan:-

Sr. No.	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original/certified Photocopy / true copy
1	Regd. Agreement for Sale executed by Samrat Builders & Developers Thrg. Partner Mr. Rikhablal Pukhraj Bhandari & others Thrg. Developer & POA Holder Royal Star Group Thrg. Partner Mr. Jaikisan Suganchandji Panchariya in favor of Mr. Abhijit Kashinath Khairnar & Mrs. Jagruti Abhijit Khairnar Dtd. 01/11/2010 at Serial No.3120/2010 Registered in the Sub - Registrar Khandala along with Index II & RR.	Original
2.	Regd. Sale Deed executed by Samrat Builders & Developers Thrg. Partner Mr. Rikhablal Pukhraj Bhandari & others Thrg. Developer & POA Holder Royal Star Group Thrg. Partner Mr. Jaikisan Suganchandji Panchariya in favor of Mr. Abhijit Kashinath Khairnar & Mrs. Jagruti Abhijit Khairnar Dtd. 12/04/2018 at Serial No.1140/2018	Original

	Registered in the Sub - Registrar Khandala along with Index II & RR.	
3.	Regd. Sale Deed executed by Mr. Abhijit Kashinath Khairnar & Mrs. Jagruti Abhijit Khairnar in favor of Mr. Vikram Kalidas Shirke along with Index II & RR.	Original
4.	NOC issued by Building No. 29,30,31 & 32 Star City Co-op. Housing Society Ltd to create security in favor of ICICI HFC Ltd.	Original

Following documents needs to be submitted at the time of post disbursal of the loan:-

Sr. No	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original /Certified Photocopy / true copy
NIL	Nil	Nil

REMARKS	No
----------------	-----------

Yours Faithfully,

KHAIRAMO Digitally signed by
DE RAHUL C KHAIRAMODE RAHUL C
Date: 2026.07.18
15:16:20 -07'00'

Adv. Rahul C. Khairmode

(The Present report is prepared as per best of my knowledge and ability and on the basis of the documents submitted and instructions given to me. It is presumed that the submitted documents and information given is genuine. Though the search has been carried out and I do not claim authenticity of the search. Except the addressee herein no person including person claiming to address can claim the report submitted all documents are returned herewith without keeping copy of it. For any other further clarification on any issue, you shall submit all the documents which I

have perused. Therefore report also can not call as conclusive.)