

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.- 77000330992

Date: 19/08/2026

To,
ICICI Home Finance Co. Ltd.
Satara

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Mr. Suhas Tanaji Jadhav

PART I:
PROPERTY DETAILS:

1.	Name of the Applicant/Borrower/s	Mr. Suhas Tanaji Jadhav
2.	Name of the Co-applicant/s	1)Mr. Tanaji Pandu Jadhav 2) Mrs. Sunita Tanaji Jadhav
3.	Type of Loan	Residential
4.	Purpose of Loan	MAH-Self Construction
5.	Name of Property Owner/s	Mr. Tanaji Pandu Jadhav
6.	Name of the Developer & POA Holder	-----
7.	Description of the Property	All that piece and parcel of the bearing Gat No. 2342, Plot No.21, adm area 207.53 sq.mtr. Situated at Bhuinj Tal- Wai, Dist- Satara & and for the purpose of registration within the limits of office of Sub-Registrar Wai.(As per Technical

		Report Proposed Residential Bungalow on plot no 21, Gat No 2342, At Bhuinj, Tal Wai, Dist Satara) Bounded as follows. East : Plot No. 26 South : Plot No. 20 West : Internal Road North : Plot No. 22
8	Nature / Status of the Property	N.A.
9.	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. Sale Deed Dtd.30/11/2017 which is registered in the office of Sub Registrar Wai at serial no.3588/2017 which is executed by Mr. Sandip Pandurang Bhosale in favor of Mr. Tanaji Pandu Jadhav along with Index II and RR.	Photo Copy
2	7/12 Extract of Gat No. 2342, Plot No. 21 , Situated at Bhuinj Tal -Wai, Dist - Satara Dtd. 05/08/2026.	Photo Copy
3.	N.A. Lay out Plan issued by Hon'ble Town Planning Officer Satara Dated.14/07/2011	Photo Copy
4.	N.A. Order issued by Hon'ble Collector Satara Dated.17/11/2011.	Photo Copy
5.	Building Permission & Sanction Plan issued by Hon'ble Sub Divisional Officer Wai Dated.24/12/2025.	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. 2342, Plot No.21, adm area 207.53 sq.mtr. Situated at Bhuinj Tal- Wai, Dist- Satara & and

for the purpose of registration within the limits of office of Sub-Registrar Wai. .(As per Technical Report Proposed Residential Bunglow on plot no 21, Gat No 2342, At Bhuijn, Tal Wai, Dist Satara)

On Persual of various documents and while collating with the record of rights together with 7/12 Extract of Gat No. 2342, Situated at Bhuijn Tal- Wai, Dist- Satara , is originally owned and Possessed by Mr. Bhiku Baburao Bichukale (hereinafter reffered 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. 14/07/2011 and the Hon'ble Collector Satara granted N.A. Order Vide Its Order No. KRA. MAH/3/JAMIN/GRAMIN/BISHE/SR-34 /2011 Dtd. 17/11/2011 and New 7/12 Extract were opened for each Plot.

The Mr. Bhiku Baburao Bichukale has executed Regd. Sale Deed of Gat No. 2342, Plot No.21, Situated at Bhuijn Tal- Wai, Dist- Satara in favor of Mr. Sandip Pandurang Bhosale on Dtd. 18/02/2012 which is at Serial No. 499/2012 Registered in the Sub-Registrar Wai. And Accordingly name of Mr. Sandip Pandurang Bhosale were entered into the Record of Rights.

The Mr. Sandip Pandurang Bhosale has executed Regd. Sale Deed of Gat No. 2342, Plot No.21, Situated at Bhuijn Tal- Wai, Dist- Satara in favor of Mr. Tanaji Pandu Jadhav on Dtd. 30/11/2017 which is at Serial No. 3588/2017 Registered in the Sub-Registrar Wai. And Accordingly name of Mr. Tanaji Pandu Jadhav were entered into the Record of Rights.

The owner decided Construct a House of Gat No. 2342, Plot No.21, Situated at Bhuijn Tal- Wai, Dist- Satara they present an application for the permission of Construction and also presented a Building Plan to the Concerned Authority and the Hon'ble Sub Divisional Officer Wai granted Building Permission & Sanction Plan Vide its Order No. RPSAT/B/2025/APL/00678 Dtd. 24/12/2025.

Mr. Suhas Tanaji Jadhav, Mr. Tanaji Pandu Jadhav & Mrs. Sunita Tanaji Jadhav decided 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 Wai bearing Gat No. 2342, Plot No.21, adm area 207.53 sq.mtr. Situated at Bhuijn Tal- Wai, Dist- Satara .(As per Technical Report Proposed Residential Bunglow on plot no 21, Gat No 2342, At Bhuijn, Tal Wai, 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 19/08/2026 Vide Receipt No MH008615099202627E.

PART IV:

EVIDENCE OF THE TITLE OF PROPERTY:	Regd.Sale Deed Dtd. 30/11/2017 at Serial No. 3588/2017
---	---

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 :- 19/08/2026 Note :- ----	Yes
5.21	Whether EC is obtained? EC Details :- No. of Years EC Obtained :- Any Encumbrance to Specify :- EC Applied by	No

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. Tanaji Pandu Jadhav 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. Suhas Tanaji Jadhav, Mr. Tanaji Pandu Jadhav & Mrs. Sunita Tanaji Jadhav

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	7/12 Extract of Gat No. 2342, Plot No. 21 , Situated at Bhuinj Tal -Wai, Dist - Satara Dtd. 05/08/2026.	Photo Copy
2	N.A. Lay out Plan issued by Hon'ble Town Planning Officer Satara Dated.14/07/2011	Photo Copy

3	N.A. Order issued by Hon'ble Collector Satara Dated.17/11/2011.	Photo Copy
4	Building Permission & Sanction Plan issued by Hon'ble Sub Divisional Officer Wai Dated.24/12/2025.	Photo 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. Sale Deed Dtd.18/02/2012 which is registered in the office of Sub Registrar Wai at serial no.499/2012 which is executed by Mr. Bhiku Baburao Bichukale in favor of Mr. Sandip Pandurang Bhosale along with Index II and RR.	Original
2	Regd. Sale Deed Dtd.30/11/2017 which is registered in the office of Sub Registrar Wai at serial no.3588/2017 which is executed by Mr. Sandip Pandurang Bhosale in favor of Mr. Tanaji Pandu Jadhav along with Index II and RR.	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,

**KHAIRAM
ODE
RAHUL C** Digitally signed
by KHAIRAMODE
RAHUL C
Date: 2026.09.28
14:32:27 -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.)