



GRN MH008040384202627E		BARCODE 		Date 10/08/2026-16:38:33		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 SMS_DEORUKH SUB REGISTRAR				Full Name		Adv Sudhir P Rasal	
Location RATNAGIRI							
Year 2026-2027 One Time				Flat/Block No.		Gat No 1362 H No A 5	
Account Head Details			Amount In Rs.	Premises/Building			
0030072201 SEARCH FEE			325.00	Road/Street		Kosumb	
				Area/Locality		Sangmeshwar	
				Town/City/District			
				PIN			
				Remarks (If Any)			
				Search Fee year 2014 to 2026 Gat No 1362 situated at Kosumb Tal			
				Sangmeshwar Dist Ratnagiri			
				Amount In		Three Hundred Twenty Five Rupees Only	
Total			325.00	Words			
Payment Details IDBI BANK				FOR USE IN RECEIVING BANK			
Cheque-DD Details				Bank CIN		Ref. No. 69103332026081015370 3000177872	
Cheque/DD No.				Bank Date		RBI Date 10/08/2026-16:40:34 Not Verified with RBI	
Name of Bank				Bank-Branch		IDBI BANK	
Name of Branch				Scroll No. , Date		Not Verified with Scroll	

Department ID : Mobile No. : XXXXXX1313
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.

Legal challan

Advocate

Sudhir P. Rasal

B.A. LL.B.

At. Post. Nachane, Shanti
Nagar, 1040, Rasal Wadi,
Ratnagiri
Mob - 9225141313

LEGAL SCRUTINY REPORT

APP No. : 77000319405

Date: 10/08/2026

To,
The Manager
ICICI. H.F.C.
Ratnagiri Branch, Ratnagiri

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of: **Mr. Kumar Raghunath Joshi, Mr. Kaustubh Kumar Joshi, Mrs. Dipti Kumar Joshi & Mrs. Yukta Kumar Joshi.**

PART I: PROPERTY DETAILS:

Name of the Applicant/Borrower/s: **Mr. Kumar Raghunath Joshi.**

Name of the Co-applicant/s: (if any): - **Mr. Kaustubh Kumar Joshi, Mrs. Dipti Kumar Joshi & Mrs. Yukta Kumar Joshi.**

1. Type of Loan: Home Loan
2. Purpose of Loan: Self Construction

Name of the Property Owner/s: **Mr. Kumar Raghunath Joshi, Mr. Kaustubh Kumar Joshi, Mrs. Dipti Kumar Joshi & Mrs. Yukta Kumar Joshi**

Description of the Property (with Boundaries):

Gat No./Hissa No. 1362/A/5 (New) & Gat No./Hissa No. 1362/A/1 (Old), Area 0-05-50 H. R., alongwith proposed construction thereon, situated at Kosumb, Tal. Sangmeshwar, Dist. Ratnagiri.

Advocate

Sudhir P. Rasal

B.A. LL.B.

At. Post. Nachane, Shanti
Nagar, 1040, Rasal Wadi,
Ratnagiri
Mob - 9225141313

3. Nature / Status of the Property: Residential

4. Type of Property: N.A. Land (Residential)

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

1. Copy of 7/12 Extract of Gat No./Hissa No.1362/A/5, Area 0-05-50 H.R.,
2. Copy of 8A Extract
3. Copy of Mutation Entries
4. Copy of N.A./Construction Permission from S.D.O Ratnagiri dated 03/10/2025.
5. Copy of Reg. Sale Deed in favour of Mr. Ajay Sarjerav Jadhav, Mrs. Sonal Sunil Kajave & Mr. Chetan Kantilal Patel dated 20/12/2022 vide Reg. No. 1628/2022.
6. Copy of Reg. Sale Deed in favour of Mr. Kumar Raghunath Joshi, Mr. Kaustubh Kumar Joshi, Mrs. Dipti Kumar Joshi & Mrs. Yukta Kumar Joshi dated 16/06/2026 Vide Reg. No. 895/2026.

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

The said landed property i.e. Gat No./Hissa No.1362/A Area 0-98-00 H.R under search was previously owned by Mrs. Surashri Manoj Sutavane. Accordingly her name was showing into revenue record of rights & 7/12 extract of said landed property under search.

Further Mrs. Surashri Manoj Sutavane sold out said landed property i.e. Gat No./Hissa No.1362/A Area 0-98-00 H.R to Mr. Ajay Sarjerav Jadhav, Mrs.

Advocate

Sudhir P. Rasal

B.A. LL.B.

**At. Post. Nachane, Shanti
Nagar, 1040, Rasal Wadi,
Ratnagiri
Mob - 9225141313**

Sonal Sunil Kajave & Mr. Chetan Kantilal Patel by Reg. Sale Deed dated 20/12/2022 vide Reg. No. 1628/2022. By this sale deed they became owner of the said landed property under search. Accordingly their names were entered into revenue record of rights & 7/12 extract of said landed property under search. Accordingly they obtained N.A. Permission from S.D.O Ratnagiri dated 03/10/2025.

Further Mr. Kumar Raghunath Joshi, Mr. Kaustubh Kumar Joshi, Mrs. Dipti Kumar Joshi & Mrs. Yukta Kumar Joshi purchased said landed property i.e. Gat No./Hissa No. 1362/A/5 (New) & Gat No./Hissa No. 1362/A/1 (Old), Area 0-05-50 H. R. out of Area 0-98-00 H.R, situated at Kosumb, Tal. Sangmeshwar, Dist. Ratnagiri from Mr. Ajay Sarjerav Jadhav, Mrs. Sonal Sunil Kajave & Mr. Chetan Kantilal Patel by Reg. Sale Deed dated 16/06/2026 Vide Reg. No. 895/2026. By this sale deed Mr. Kumar Raghunath Joshi, Mr. Kaustubh Kumar Joshi, Mrs. Dipti Kumar Joshi & Mrs. Yukta Kumar Joshi became owner of the said landed property under search. Accordingly their names were entered into revenue record of rights & 7/12 extract of said landed property under search.

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 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? **Yes**

Advocate

Sudhir P. Rasal

B.A. LL.B.

**At. Post. Nachane, Shanti
Nagar, 1040, Rasal Wadi,
Ratnagiri
Mob - 9225141313**

- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **Yes.**
- 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? _____ years (remaining period) **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? **N/A**
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? **N/A**
- 5.17 Whether POA as recorded in 5.15 is registered? **N/A**
- 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 – **N/A**
- 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 – **N/A**
- 5.20 Whether Search Report is obtained and submitted? **Yes**
Search Report Details: -
Search Conducted Years: **13 Years**
Name of the Advocate / Searcher: **Adv. Sudhir Prabhakar Rasal**
Search Report Date: **10/08/2026**
Note:-----
- 5.21 Whether EC is obtained? _____
EC Details: -

Advocate

Sudhir P. Rasal

B.A. LL.B.

**At. Post. Nachane, Shanti
Nagar, 1040, Rasal Wadi,
Ratnagiri
Mob - 9225141313**

No. of Years EC Obtained:

Any Encumbrance to Specify:

EC Applied by: ----- Not Applicable

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. Kumar Raghunath Joshi, Mr. Kaustubh Kumar Joshi, Mrs. Dipti Kumar Joshi & Mrs. Yukta Kumar Joshi** has/would derive a 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. Kumar Raghunath Joshi, Mr. Kaustubh Kumar Joshi, Mrs. Dipti Kumar Joshi & Mrs. Yukta Kumar Joshi.**

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/at the time of disbursement of the loan: -

1. Original 7/12 Extract of Gat No./Hissa No.1362/A/5, Area 0-05-50 H.R.,
2. Original 8A Extract
3. Copy of Mutation Entries
4. Copy of Reg. Sale Deed in favour of Mr. Ajay Sarjerav Jadhav, Mrs. Sonal Sunil Kajave & Mr. Chetan Kantilal Patel 20/12/2022 vide Reg. No. 1628/2022.
5. Copy of N.A. Permission from S.D.O Ratnagiri dated 03/10/2025.

Advocate

Sudhir P. Rasal

B.A. LL.B.

**At. Post. Nachane, Shanti
Nagar, 1040, Rasal Wadi,
Ratnagiri
Mob - 9225141313**

6. Original Reg. Sale Deed in favour of Mr. Kumar Raghunath Joshi, Mr. Kaustubh Kumar Joshi, Mrs. Dipti Kumar Joshi & Mrs. Yukta Kumar Joshi dated 16/06/2026 Vide Reg. No. 895/2026.

Following documents are required post disbursal: (if any): -

1. Original NOI

REMARKS (if any): -

Notes/Disclaimer :- This report does not comment upon: Technical regularity (adherence to building by laws, approvals etc.) whether the property is subject matter of any litigation; Authenticity of the Original Counterparts of the documents supplied. The accuracy of this report necessarily depends on the disclosed documents being True, complete, accurate and not misleading, which we have assumed to be the case. Also this report has given on online record found on IGR site at the time of search.

Yours Faithfully

**Sudhir
Prabhakar
Rasal**

Digitally signed by
Sudhir Prabhakar
Rasal
Date: 2026.09.30
12:32:48 +05'30'

**Mr. Sudhir P. Rasal
(Advocate)**

Advocate

Sudhir P. Rasal

B.A. LL.B.

**At. Post. Nachane, Shanti
Nagar, 1040, Rasal Wadi,
Ratnagiri
Mob - 9225141313**

Date -10/08/2026

To,
The Manager
ICICI. H.F.C.,
Ratnagiri Branch, Ratnagiri

Sub: Gat No./Hissa No. 1362/A/5 (New) & Gat No./Hissa No. 1362/A/1 (Old),
Area 0-05-50 H. R., alongwith proposed construction thereon, situated at
Kosumb, Tal. Sangmeshwar, Dist. Ratnagiri.

Name of the Applicant/Borrower/s: **Mr. Kumar Raghunath Joshi, Mr.
Kaustubh Kumar Joshi, Mrs. Dipti Kumar Joshi & Mrs. Yukta Kumar
Joshi**

Dear Sir,

I am ask to submit my search report about the property in question the
property is described in schedule- I of this search report. The document
produces before me are enlisted in Schedule II. The legal opinion and my
findings about the property are set out in schedule-III.

Schedule -I DESCRIPTION OF THE PROPERTY

Survey Number	Extent Area	Location (address)	Boundaries
Gat No./Hissa No. 1362/A/5 (New) & Gat No./Hissa No. 1362/A/1 (Old), Area 0-05-50 H. R., alongwith proposed	Area 0-05- 50 H.R.,	situated at Kosumb, Tal. Sangmeshwar, Dist. Ratnagiri.	East : Open Plot of Ajay Phatak West : Open Plot of Ajay Jadhav South : Open Plot of Jadhav North: Road

Advocate

Sudhir P. Rasal

B.A. LL.B.

At. Post. Nachane, Shanti
Nagar, 1040, Rasal Wadi,
Ratnagiri
Mob - 9225141313

construction thereon,				
-----------------------	--	--	--	--

SCHEDULE - II **LIST OF DOCUMENTS PRODUCED**

1. Copy of 7/12 Extract of Gat No./Hissa No.1362/A/5, Area 0-05-50 H.R.,
2. Copy of 8A Extract
3. Copy of Mutation Entries
4. Copy of N.A./Construction Permission from S.D.O Ratnagiri dated 03/10/2025.
5. Copy of Reg. Sale Deed in favour of Mr. Ajay Sarjerav Jadhav, Mrs. Sonal Sunil Kajave & Mr. Chetan Kantilal Patel dated 20/12/2022 vide Reg. No. 1628/2022.
6. Copy of Reg. Sale Deed in favour of Mr. Kumar Raghunath Joshi, Mr. Kaustubh Kumar Joshi, Mrs. Dipti Kumar Joshi & Mrs. Yukta Kumar Joshi dated 16/06/2026 Vide Reg. No. 895/2026.

SCHEDULE - III LEGAL OPINION AND FINDING

The said landed property i.e. Gat No./Hissa No.1362/A Area 0-98-00 H.R under search was previously owned by Mrs. Surashri Manoj Sutavane. Accordingly her name was showing into revenue record of rights & 7/12 extract of said landed property under search.

Advocate

Sudhir P. Rasal

B.A. LL.B.

**At. Post. Nachane, Shanti
Nagar, 1040, Rasal Wadi,
Ratnagiri
Mob - 9225141313**

Further Mrs. Surashri Manoj Sutavane sold out said landed property i.e. Gat No./Hissa No.1362/A Area 0-98-00 H.R to Mr. Ajay Sarjerav Jadhav, Mrs. Sonal Sunil Kajave & Mr. Chetan Kantilal Patel by Reg. Sale Deed dated 20/12/2022 vide Reg. No. 1628/2022. By this sale deed they became owner of the said landed property under search. Accordingly their names were entered into revenue record of rights & 7/12 extract of said landed property under search. Accordingly they obtained N.A. Permission from S.D.O Ratnagiri dated 03/10/2025.

Further Mr. Kumar Raghunath Joshi, Mr. Kaustubh Kumar Joshi, Mrs. Dipti Kumar Joshi & Mrs. Yukta Kumar Joshi purchased said landed property i.e. Gat No./Hissa No. 1362/A/5 (New) & Gat No./Hissa No. 1362/A/1 (Old), Area 0-05-50 H. R. out of Area 0-98-00 H.R, situated at Kosumb, Tal. Sangmeshwar, Dist. Ratnagiri from Mr. Ajay Sarjerav Jadhav, Mrs. Sonal Sunil Kajave & Mr. Chetan Kantilal Patel by Reg. Sale Deed dated 16/06/2026 Vide Reg. No. 895/2026. By this sale deed Mr. Kumar Raghunath Joshi, Mr. Kaustubh Kumar Joshi, Mrs. Dipti Kumar Joshi & Mrs. Yukta Kumar Joshi became owner of the said landed property under search. Accordingly their names were entered into revenue record of rights & 7/12 extract of said landed property under search.

CERTIFICATE

The necessary search for the period of last 13 years i.e. 2014 to 2026 has taken. The Chalan of search fees is enclosed herewith and on the basis of search and above all facts the **Present intending Borrower Mr. Kumar Raghunath Joshi, Mr. Kaustubh Kumar Joshi, Mrs. Dipti Kumar Joshi & Mrs. Yukta Kumar Joshi** have got the prospective ownership rights to the above Property under

Advocate

Sudhir P. Rasal

B.A. LL.B.

**At. Post. Nachane, Shanti
Nagar, 1040, Rasal Wadi,
Ratnagiri
Mob - 9225141313**

search which are absolute, clear, marketable and free from all encumbrances. The said Property can be mortgage by Equitable Mortgage

Notes/Disclaimer :- This report does not comment upon: Technical regularity (adherence to building by laws, approvals etc.) whether the property is subject matter of any litigation; Authenticity of the Original Counterparts of the documents supplied. The accuracy of this report necessarily depends on the disclosed documents being True, complete, accurate and not misleading, which we have assumed to be the case. Also this report has given on online record found on IGR site at the time of search.

Yours Faithfully

**Sudhir
Prabhakar
Rasal**

Digitally signed
by Sudhir
Prabhakar Rasal
Date: 2026.09.30
12:33:55 +05'30'

**Mr. Sudhir P. Rasal
(Advocate)**