

**LEGAL SCRUTINY REPORT****LAN No:** 77000375102**Report status – Positive.****Date:** 21/08/2026

To  
Branch Manager ICICI Home Finance,  
Nashik Panchavati,  
Dear Sir/Madam,

**1 Legal Scrutiny Report in respect of the file: Mrs. Ashwini Santosh Ubale.****• PART I: PROPERTY DETAILS:****2 Name of the Applicant/Borrower/s:** Mrs. Ashwini Santosh Ubale**3 Name of the Co-applicant/s: (if any):** Mr. Santosh Vishwanath Ubale**4 Type of Loan:** Builder Purchase**5 Purpose of Loan:** - Shop purchase**6 Name of the Property Owner/s:** M/S. Sanskar Builders And Developers,**7 Description of the Property:**

All that piece and parcel of the property bearing **Shop No. 18** with a Carpet Area of 12.03 sq.mt., located on the First Floor of the building known as "**Samruddhi Villa**", constructed on land bearing Plot No. 6 and 7, admeasuring a total area of 791.14 sq.mt. (after deduction of road widening area) out of Survey No. 232/3/232/1/6/7 (City Survey No. 5667), situated at Village Pathardi-2, Taluka Nashik, District Nashik,

**8 Boundaries of Land:**

|       |                     |
|-------|---------------------|
| East  | 18 Meter DP Road    |
| West  | 9 Meter Colony Road |
| North | 9 Meter Colony Road |
| South | Plot No. 08         |

**Boundaries of Shop:**

|       |                                 |
|-------|---------------------------------|
| East  | Shop No. 17                     |
| West  | Shop No. 19                     |
| North | Passage and 9 Meter Colony Road |
| South | Duct and Flat                   |



No. 102

**9 Nature/Status of the Property: Freehold**

**10 Type of Property: Shop**

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

1. Copy of Agreement for Sale dated 18/08/2026 registered at Sub-Registrar Nashik-7 as Document No. NSK7-8650-2026, executed by M/s. Sanskar Builders And Developers in favour of Mrs. Ashwini Santosh Ubale and Mr. Santosh Vishwanath Ubale.
2. Copy of Sale Deed dated 15/02/2024 registered at Sub-Registrar Nashik-6 as Document No. 1598/2024, executed by 1) Mr. Shekhar Parsharam Kankrale, 2) Mrs. Nilima Sukdev Borade, 3) Mr. Sunil Yashwant Mali (through his General Power of Attorney holder Mr. Anil Yashwant Mali), 4) Mrs. Shobha Trambak Hadke, and 5) Mr. Rajendra Tukaram Bari in favour of M/s. Sanskar Builders
3. Copy of Deed of Declaration under Maharashtra Apartment Ownership Act, 1970 registered at Sub-Registrar Nashik-7 as Document No. 790/2026 dated 27/01/2026, executed by M/s. Sanskar Builders And Developers under the Maharashtra Apartment Ownership Act, 1970.
4. Copy of Sale Deed dated 12/10/2018 registered at Sub-Registrar Nashik-6 as Document No. 7120/2018, executed by M/s. Komal Developers Partnership Firm through its Partner Mrs. Laxmi Shrihari Nagargoje in favour of 1) Mr. Shekhar Parsharam Kankrale, 2) Mrs. Nilima Sukdev Borade, 3) Mr. Sunil Yashwant Mali (through his General Power of Attorney holder Mr. Anil Yashwant Mali), 4) Mrs. Shobha Trambak Hadke, and 5) Mr. Rajendra Tukaram Bari.
5. Copy of Sale Deed dated 30/12/2014 registered at Sub-Registrar Nashik-6 as Document No. 4390/2014, executed by Mrs. Smita Arun Ranjalkar and Mr. Arun Narayanrao Ranjalkar in favour of M/s. Komal Developers.
6. Copy of NA Order of Collector, Nashik No. Mah/Kaksh-3/Bi.She.Pra.Kra./4/90/2004 dated 29/05/2004.
7. Copy of Approval to Amalgamation of Layout Plots and Sub-Division dated 13/02/2024 issued by Nashik Municipal Corporation.
8. Copy of Registration Certificate of Project "Samruddhi Villa" issued by Maharashtra Real Estate Regulatory Authority (MahaRERA) bearing Certificate No. P51600078888, valid from 20/01/2025 to 31/03/2026.
9. Copy of Commencement Certificate dated 26/09/2024 issued by Nashik Municipal Corporation.
10. Copy of Occupancy Certificate dated 22/01/2026 issued by Nashik Municipal Corporation for "Samruddhi Villa" (Mixed).
11. Copy of Legal Title Report dated 14/10/2024 prepared by Adv. Pramod R. Ingale and Adv. Anand Vasant Rao Khairnar

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

1. It is seen that land bearing Plot No. 6 and 7, admeasuring a total area of 791.14 sq.mt. (after deduction of road widening area) out of Survey No. 232/3/232/1/6/7 (City Survey No. 5667), situated at Village Pathardi-2, Taluka Nashik, District Nashik, was owned by **Mr. Murlidhar Patilbuva Demase, 2) Mr. Tanaji Murlidhar Demase, 3) Mr. Vishnu Murlidhar Demase, and 4) Mr. Ramdas Murlidhar Demase and 5) Mr. Govind Sitaram Demase, 6) Mr. Bhausaheb Sitaram Demase, 7) Mrs. Geetabai Sitaram Demase,**



**8) Mrs. Suman Gangadhar Mahale, 9) Mrs. Kusum Tukaram Chavhan, and 10) Mrs. Sangita Kailas Gaikar**

2. That 1) Mr. Murlidhar Patilbuva Demase, 2) Mr. Tanaji Murlidhar Demase, 3) Mr. Vishnu Murlidhar Demase, and 4) Mr. Ramdas Murlidhar Demase and 5) Mr. Govind Sitaram Demase, 6) Mr. Bhausaheb Sitaram Demase, 7) Mrs. Geetabai Sitaram Demase, 8) Mrs. Suman Gangadhar Mahale, 9) Mrs. Kusum Tukaram Chavhan, and 10) Mrs. Sangita Kailas Gaikar (Sellers, through their General Power of Attorney holder M/s. Gajanan Land Developers (Proprietor Mr. Nilkanth Shankarao Patil)) executed a **Sale Deed** dated 29/01/2005, registered at Sub-Registrar Nashik-2 as Document No. 512/2005, **in favour of Mrs. Smita Arun Ranjalkar and Mr. Arun Narayanrao Ranjalkar (Buyers)**. This deed was for **Plot No. 6**, admeasuring 324.75 sq.mt. out of Survey No. 232/3+232/1.
3. That 1) Mr. Murlidhar Patilbuva Demase, 2) Mr. Tanaji Murlidhar Demase, 3) Mr. Vishnu Murlidhar Demase, and 4) Mr. Ramdas Murlidhar Demase and 5) Mr. Govind Sitaram Demase, 6) Mr. Bhausaheb Sitaram Demase, 7) Mrs. Geetabai Sitaram Demase, 8) Mrs. Suman Gangadhar Mahale, 9) Mrs. Kusum Tukaram Chavhan, and 10) Mrs. Sangita Kailas Gaikar (Sellers, through their General Power of Attorney holder M/s. Gajanan Land Developers (Proprietor Mr. Nilkanth Shankarao Patil)) executed a **Sale Deed** (Furokhat Kharedikhat) dated 29/01/2005, registered at Sub-Registrar Nashik-2 as Document No. 513/2005, in favour of **Mr. Narayanrao Pandharinathrao Ranjalkar and Mr. Arun Narayanrao Ranjalkar (Buyers)**. This deed was for **Plot No. 7**, admeasuring 494.80 sq.mt. out of Survey No. 232/3+232/1.
4. That Mr. Narayanrao Pandharinathrao Ranjalkar **gifted his share** of 247.40 sq.mt. in Plot No. 7 to his son **Mr. Arun Narayanrao Ranjalkar** vide Gift Deed No. 2324/2007 dated 20/03/2007. The effect of this transfer was recorded vide Mutation Entry No. 12273 dated 22/08/2007.
5. That **M/s. Komal Developers** Partnership Firm through its Partner Mrs. Laxmi Shrihari Nagargoje, **purchased Plot No. 6**, admeasuring 324.75 sq.mt. out of S.No. 232/3+232/1/6, from **Mrs. Smita Arun Ranjalkar and Mr. Arun Narayanrao Ranjalkar (Sellers)** vide **Sale Deed** (Furokhat Kharedikhat) dated 30/12/2014, registered at Sub-Registrar Nashik-6 as Document No. 4390/2014.
6. That **M/s. Komal Developers** Partnership Firm through its Partner Mrs. Laxmi Shrihari Nagargoje, **purchased Plot No. 7**, admeasuring 494.80 sq.mt. out of S.No. 232/3+232/1/7, from **Mr. Arun Narayanrao Ranjalkar** (Seller) vide **Sale Deed** (Furokhat Kharedikhat) dated 30/12/2014, registered at Sub-Registrar Nashik-6 as Document No. 4391/2014,
7. That **Mr. Shekhar Parsharam Kankrale, Mrs. Shobha Trambak Hadke, Mr. Sunil Yashwant Mali (through his GPA holder Mr. Anil Yashwant Mali), Mrs. Nilima Sukdev Borade, and Mr. Rajendra Tukaram Bari (Buyers) purchased Plot No. 6** (admeasuring 324.75 sq.mt.) and Plot No. 7 (admeasuring 494.80 sq.mt.) from M/s. Komal Developers Partnership Firm through its Partner Mrs. Laxmi Shrihari Nagargoje (Seller) vide Sale Deed dated 12/10/2018, registered at Sub-Registrar Nashik-6 as Document No. 7120/2018.
8. That an area of 15.41 sq.mt. out of Plot No. 6 was transferred to Nashik Municipal Corporation for road widening purposes, as recorded vide Mutation Entry No. 32155 dated 22/02/2023.
9. That an approval for amalgamation and subdivision of plots (Plot No. 6 and 7 of S.No. 232/3/232/1/6/7) was granted by Nashik Municipal Corporation vide Approval No. NMCB/SA/2024/APL/00981 dated 13/02/2024.
10. That **M/s. Sanskar Builders And Developers Partnership Firm through its Partner Mr. Laxman Eknath Gomase (Buyer) purchased Plot No. 6** (admeasuring 309.34 sq.mt. after road widening) and **Plot No. 7** (admeasuring 494.80 sq.mt.) from **1) Mr. Shekhar Parsharam Kankrale, 2) Mrs. Nilima Sukdev Borade, 3) Mr. Sunil Yashwant Mali (through his General Power of Attorney holder Mr. Anil Yashwant Mali), 4) Mrs. Shobha Trambak Hadke, and 5) Mr. Rajendra Tukaram Bari (Sellers) vide Sale Deed** dated 15/02/2024, registered at Sub-Registrar Nashik-6 as Document No. 1598/2024.



11. That the building plan for the project "Samruddhi Villa" on the amalgamated Plot No. 6+7 of S.No./G.No. 232/3/232/1/6/7 was approved by the Executive Engineer, Town Planning Department, Nashik Municipal Corporation, Nashik, vide Commencement Certificate No. LND/BP/B-2/65/2024 dated 26/09/2024.
12. That M/s. Sanskar Builders And Developers, as the Promoter, registered the project "Samruddhi Villa" under the Real Estate (Regulation & Development) Act, 2016 with the Real Estate Regulatory Authority (RERA) bearing Certificate No. P51600078888, valid from 20/01/2025 to 31/03/2026.
13. That M/s. Sanskar Builders And Developers executed a **Deed of Declaration** dated 27/01/2026, registered at Sub-Registrar Nashik-7 as Document No. 790/2026, under the Maharashtra Apartment Ownership Act, 1970, for the "Samruddhi Villa" building constructed on Survey No. 232/3/232/1/6/7, Plot No. 6/7.
14. That Nashik Municipal Corporation, Nashik, issued an **Occupancy Certificate** bearing No. NMCB/FO/2026/APL/11022 dated 22/01/2026 for the "Samruddhi Villa" (Mixed) building, confirming its completion and fitness for occupation.
15. That M/s. Sanskar Builders And Developers Partnership Firm through its Partner Mr. Laxman Eknath Gomase (Seller) executed an **Agreement for Sale** dated 18/08/2026, registered at Sub-Registrar Nashik-7 as Document No. NSK7-8650-2026, in favour of **Mrs. Ashwini Santosh Ubale and Mr. Santosh Vishwanath Ubale** (Allottees/Intended Purchasers) for Shop No. 18, Carpet Area 12.03 sq.mt., on the First Floor of "Samruddhi Villa", for a total consideration of Rs. 12,00,000/-.
16. And now Mrs. Ashwini Santosh Ubale and Mr. Santosh Vishwanath Ubale intends to avail loan from ICICI Home Finance Ltd.

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

1. Original registered Sale Deed executed by M/s. Sanskar Builders in favour of Mrs. Ashwini Santosh Ubale and Mr. Santosh Vishwanath Ubale. Along with Index II and RR.
2. Original registered Agreement to Sell dated 18/08/2026, registered at Sub-Registrar Nashik-7 as Document No.8650/2026, executed by M/s. Sanskar Builders in favour of Mrs. Ashwini Santosh Ubale and Mr. Santosh Vishwanath Ubale. Along with Index II and RR.

#### **PART V: OTHER PROVISIONS:**

- 1.1 Whether provisions of urban land ceiling act are applicable? NA
- 1.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share? NO
- 1.3 Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent? NO
- 1.4 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? YES
- 1.5 Whether up to date tax/land revenue has been paid in respect of the property? YES
- 1.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? YES
- 1.7 Whether required documents are available for creating mortgage? YES
- 1.8 Whether all the previous owners of the property had the right and competency to transfer the property? YES
- 1.9 Whether the proposed mortgage by deposit of title deeds is possible? YES
- 1.10 What is the tenure of the land; if it is leased? \_\_years (remaining period)
- 1.11 Whether the land is Adivasi (tribal) land? NO
- 1.12 Whether the land /property are joint family property? N
- 1.13 Whether SARFAESI Act applicable? YES
- 1.14 Is land/property/flat being subject to any reservations /acquisitions/requisitions? N
- 1.15 Whether the property has been transferred by a power of attorney (POA) holder of the original landowner in favor of the loan applicant? NO
- 1.16 Whether the said POA holder has/had authority to sell the property under POA? NO



- 1.17 Whether POA as recorded in 5.15 is registered? NO
- 1.18 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 NOC from builder YES.
- 1.19 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 YES NOC from builder
- 1.20 Whether Search Report is obtained and submitted? YES  
Search Report Details: - **E Challan/GRN No. Challan/GRN No MH008837264202627E Dated 22/08/2026**  
Search Conducted Years:13 years
- 1.21 Name of the Advocate / Searcher: **ADV RASHMI SINGH AND ASSOCIATES** Search Report  
Date: Note:
- 1.22 Whether EC is obtained? NO EC Details: - No. of Years EC Obtained: Any Encumbrance to Specify:  
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 **Mrs. Ashwini Santosh Ubale and Mr. Santosh Vishwanath Ubale** Have /would derive a valid, clear, marketable and unencumbered title in the property/ies stated above. Only upon execution of Registered Sale Deed in their favour. The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ Co borrower **Mrs. Ashwini Santosh Ubale and Mr. Santosh Vishwanath Ubale**.

**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:**

3. Original registered Sale Deed executed by M/s. Sanskar Builders in favour of Mrs. Ashwini Santosh Ubale and Mr. Santosh Vishwanath Ubale. Along with Index II and RR.
4. Original registered Agreement to Sell dated 18/08/2026, registered at Sub-Registrar Nashik-7 as Document No.8650/2026, executed by M/s. Sanskar Builders in favour of Mrs. Ashwini Santosh Ubale and Mr. Santosh Vishwanath Ubale. Along with Index II and RR.
5. Original Mortgage NOC issued developer in favour of ICIC Home Finance Ltd.

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

**Yours Faithfully,****Singh  
Rashmi**Digitally signed  
by Singh Rashmi  
Date: 2026.08.22  
18:16:52 +05'30'**Adv Rashmi Singh and Associates****ICICI HOME FINANCE LIMITED****SEARCH REPORT****LAN No:** 77000375102**Dated:**22/08/2026**Description of Property:**

All that piece and parcel of the property bearing Shop No. 18 with a Carpet Area of 12.03 sq.mt., located on the First Floor of the building known as "Samruddhi Villa", constructed on land bearing Plot No. 6 and 7, admeasuring a total area of 791.14 sq.mt. (after deduction of road widening area) out of Survey No. 232/3/232/1/6/7 (City Survey No. 5667), situated at Village Pathardi-2, Taluka Nashik, District Nashik.

**Mortgagors / Proposed Owners: Mrs. Ashwini Santosh Ubale and Mr. Santosh Vishwanath Ubale**

THIS IS TO CERTIFY THAT I have caused to be taken search of the Index II pertaining to the office of **Sub-Registrar Nashik** for the last 13 years on the date of Search Receipt, however conducting manual search in all registration offices is not within our scope and ambit

| <b>Year</b> | <b>Entries Found in search</b>                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2013        | No Additional Entries Found in Search                                                                                                                                                                                                                                                                                                                                                                                                           |
| 2014        | Sale Deed dated 30/12/2014 registered at Sub-Registrar Nashik-6 as Document No. 4390/2014, executed by Mrs. Smita Arun Ranjalkar and Mr. Arun Narayanrao Ranjalkar in favour of M/s. Komal Developers.                                                                                                                                                                                                                                          |
| 2015        | No Additional Entries Found in Search                                                                                                                                                                                                                                                                                                                                                                                                           |
| 2016        | No Additional Entries Found in Search                                                                                                                                                                                                                                                                                                                                                                                                           |
| 2017        | No Additional Entries Found in Search                                                                                                                                                                                                                                                                                                                                                                                                           |
| 2018        | Sale Deed dated 12/10/2018 registered at Sub-Registrar Nashik-6 as Document No. 7120/2018, executed by M/s. Komal Developers Partnership Firm through its Partner Mrs. Laxmi Shrihari Nagargoje in favour of 1) Mr. Shekhar Parsharam Kankrale, 2) Mrs. Nilima Sukdev Borade, 3) Mr. Sunil Yashwant Mali (through his General Power of Attorney holder Mr. Anil Yashwant Mali), 4) Mrs. Shobha Trambak Hadke, and 5) Mr. Rajendra Tukaram Bari. |
| 2019        | No Additional Entries Found in Search                                                                                                                                                                                                                                                                                                                                                                                                           |
| 2020        | No Additional Entries Found in Search                                                                                                                                                                                                                                                                                                                                                                                                           |
| 2021        | No Additional Entries Found in Search                                                                                                                                                                                                                                                                                                                                                                                                           |
| 2022        | No Additional Entries Found in Search                                                                                                                                                                                                                                                                                                                                                                                                           |



|      |                                                                                                                                                                                                                                                                                                                                                                             |
|------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2023 | No Additional Entries Found in Search                                                                                                                                                                                                                                                                                                                                       |
| 2024 | Sale Deed dated 15/02/2024 registered at Sub-Registrar Nashik-6 as Document No. 1598/2024, executed by 1) Mr. Shekhar Parsharam Kankrale, 2) Mrs. Nilima Sukdev Borade, 3) Mr. Sunil Yashwant Mali (through his General Power of Attorney holder Mr. Anil Yashwant Mali), 4) Mrs. Shobha Trambak Hadke, and 5) Mr. Rajendra Tukaram Bari in favour of M/s. Sanskar Builders |
| 2025 | No Additional Entries Found in Search                                                                                                                                                                                                                                                                                                                                       |
| 2026 | Agreement for Sale dated 18/08/2026 registered at Sub-Registrar Nashik-7 as Document No. NSK7-8650-2026, executed by M/s. Sanskar Builders And Developers in favour of Mrs. Ashwini Santosh Ubale and Mr. Santosh Vishwanath Ubale.                                                                                                                                         |

Attached the Govt. Fees paid vide E **Challan/GRN No. MH008837264202627E Dated 22/08/2026** conducting manual search in all the cases are not possible hence online entry verified by paid challan and data captured as per the entries available

**During online search on IGR site, we have found all above entries in the name of Promoters, and we have not found any encumbrance on the aforesaid property.**

**Place: Thane/Nashik/Pune**

**Yours Faithfully,**

**Singh  
Rashmi**

Digitally signed  
by Singh Rashmi  
Date: 2026.08.22  
18:17:10 +05'30'

**Adv Rashmi Singh and Associates**