



CHALLAN
MTR Form Number-6



GRN	MH011011387202627E	BARCODE			Date	28/09/2026-17:55:11	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 DPL_DAPOLI SUB REGISTRAR				Full Name		Adv Sudhir P Rasal		
Location RATNAGIRI								
Year 2026-2027 One Time				Flat/Block No.		Flat No. 412 Sai Vishwa		
Account Head Details			Amount In Rs.	Premises/Building				
0030072201 SEARCH FEE			325.00	Road/Street		Jogale		
				Area/Locality		Dapoli Ratnagiri		
				Town/City/District				
				PIN				
				Remarks (If Any)				
				Search Fee of 2014 to 2026 S. No. 39 situated at Jogale, Tal. Dapoli, Dist. Ratnagiri.				
Total			325.00	Amount In		Three Hundred Twenty Five Rupees Only		
				Words				
Payment Details IDBI BANK				FOR USE IN RECEIVING BANK				
Cheque/DD Details				Bank CIN	Ref. No.	69103332026092816722	3006868076	
Cheque/DD No.				Bank Date	RBI Date	28/09/2026-17:57:25	Not Verified with RBI	
Name of Bank				Bank-Branch		IDBI BANK		
Name of Branch				Scroll No. , Date		Not Verified with Scroll		

Department ID : 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 दस्त्यासाठी 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

Application No : 77000341706

Date: 28/09/2026

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

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of: Mr. Javeed Amir Isane

PART I: PROPERTY DETAILS:

Name of the Applicant/Borrower/s: Mr. Javeed Amir Isane

**Name of the Co-applicant/s: (if any): Mrs. Mehjabeen Javeed Isane & Mr. Abdul
Manam Javeed Isane**

- 1. Type of Loan: Home Loan**
- 2. Purpose of Loan: Builder Purchase**

**Name of the Property Owner/s: M/s. Gio Construction Co. through Partner Mr.
Masiuddin Salauddin Khan**

3. Description of the Property (with Boundaries):

Survey no./Hissa No. 39/11/B/10 (Old S. No. 39/A/1/A11B/3) Area 0-65-92
H.R., of which Flat No. 412, on Fourth Floor, area admeasuring 870 Sq. Ft.
Bultup (80.85 Sq. Mtr.) into building named and styled '**Sai Vishwa**', situated
at Village Jogale, Within Nagarpanchayat limits, Tal. Dapoli, Dist. Ratnagiri.

Advocate

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4. Nature / Status of the Property: Residential

5. Type of Property: Residential Flat

**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 land Survey no./Hissa No. 39/11/B/10 Area 0-65-92 H.R.
2. Copy of Mutation Entries
3. Copy of Reg. Release Deed in favour of Mr.Subhash Vishnu Kadam etc.3 dated 21/04/2016 vide Reg. No.1279/2016
4. Copy of Partnership Deed dated 22/02/2016
5. Copy of Reg. Development Agreement in favour of 'Gio Construction' Company through Partner Mr. Dilip Bastimal Jain etc.5 dated 17/06/2016 vide Reg. No. 2069/2016.
6. Copy of Reg. Power of Attorney in favour of 'Gio Construction' Company through Partner Mr. Dilip Bastimal Jain etc.5 dated 17/06/2016 vide Reg. No. 2070/2016.
7. Copy of Reg. Supplementary Deed in favour of 'Gio Construction' Company through Partner Mr. Dilip Bastimal Jain etc.5 dated 26/06/2018 vide Reg. No. 2177/2018.
8. Copy of Reg. Power of Attorney in favour of 'Gio Construction' Company through Partner Mr. Masiudding Salaudding Khan dated 04/05/2021 vide Reg. No. 1488/2021.
9. Copy of N.A. Sanad from Collector Office Ratnagiri dated 15/03/2018
10. Copy of Construction Permission from Nagarpanchayat Dapoli dated 23/08/2017 & 17/08/2021
11. Copy of Approved Construction Plan
12. Copy of RERA Certificate dated 03/05/2018

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13. Copy of Occupancy Certificate from Nagarpanchayat Dapoli
25/06/2026

14. Copy of Draft of Sale Deed in favour of Mr. Javeed Amir Isane.

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

The landed property under search was previously owned by Mr. Subhash Vishnu Kadam, Savita Dattatray Jagtap, Pushpalata Vishwanath Ghag, Ashwini Ankush More, Mr. Ashok Vishnu Kadam & Mr. Rajendra Vishnu Kadam. Accordingly their names were showing into revenue record of rights & 7/12 extract said landed property under search.

Thereafter, Mr. Subhash Vishnu Kadam, Savita Dattatray Jagtap, Pushpalata Vishwanath Ghag, Ashwini Ankush More executed a Release Deed on 13/04/2016 in respect of S.N.39/A/1A11/B-3 admeasuring 0-65-92 H.R. assessed at Rs. 0.18Ps in favour of Mr. Ashok Vishnu Kadam registered in the office of Sub Registrar, Dapoli, Tal. Dapoli, Dist. Ratnagiri. bearing S.N.1279/2016 and the name of Mr. Ashok Vishnu Kadam was mutated in record of rights of the said property (mutation entry no. 2578)

Thereafter, Mr. Ashok Vishnu Kadam and Rajendra Vishnu Kadam executed Development Agreement on 17/06/2016 in respect of S.N.39/A/1A11/B-3 admeasuring 0-65-92 H.R. assessed at Rs. 0.18Ps in favour of M/s. Gio Construction Company through its Partners Mr. Dilip Bastilal Jain, Mr. Prashant Kantilal Gujar, Mr. Ishwar Ramji Patel, Mr. Chetan Vishnu Utekar, Mr. Masiuddin Sallahuddin Khan and Mr. Jagdish Bhimji Patel registered in the office of Sub Registrar Dapoli, Tal. Dapoli, Dist Ratnagiri

Advocate

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bearing S. No. 2069/2016. In the said Development Agreement, it was stated that 15 flats totally admeasuring 8400 Sq. ft. built up i.e. 6216 Sq. ft. carpet would be given to the owners Mr. Ashok Vishnu Kadam and Mr. Rajendra Vishnu Kadam. They also executed Reg. Power of Attorney dated 17/06/2016 vide Reg. No. 2070/2016

After acquired title into said landed property builder/developer 'Gio Construction' Company through Partner Mr. Dilip Bastimal Jain etc.5 decided to construct a residential & commercial building obtained N.A. Sanad from Upper District Officer Ratnagiri dated 15/03/2018 & Construction Permission from Nagarpanchayat Dapoli dated 3123/08/2017. The plan of Construction is also approved by concern authority. Accordingly they obtained RERA Certificate issued by concern authority their letter dated 03/05/2018.

After acquired all necessary permissions builder/developer started & completed residential & commercial building named and styled '**Sai Vishwa**'. Accordingly they obtained Occupancy Certificate from Nagarpanchayat Dapoli 10/03/2026.

Mr. Javeed Amir Isane decided to purchase Flat No. 412, on Fourth Floor, area admeasuring 870 Sq. Ft. Builtup (80.85 Sq. Mtr.) into building named and styled '**Sai Vishwa**', situated at Village Jogale, Within Nagarpanchayat limits, Tal. Dapoli, Dist. Ratnagiri. Accordingly Draft of Sale Deed is prepared between both (vendor) M/s. Gio Construction Co. through Partner Mr. Masiuddin Salauddin Khan & (purchaser) Mr. Javeed Amir Isane.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

Advocate

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1. Reg. Development Agreement in favour of 'Gio Construction' Company through Partner Mr. Dilip Bastimal Jain etc.5 dated 17/06/2016 vide Reg. No. 2069/2016.
2. Reg. Power of Attorney in favour of 'Gio Construction' Company through Partner Mr. Dilip Bastimal Jain etc.5 dated 17/06/2016 vide Reg. No. 2070/2016.
3. Reg. Supplementary Deed in favour of 'Gio Construction' Company through Partner Mr. Dilip Bastimal Jain etc.5 dated 26/06/2018 vide Reg. No. 2177/2018.
4. Reg. Power of Attorney in favour of 'Gio Construction' Company through Partner Mr. Masiudding Salaudding Khan dated 04/05/2021 vide Reg. No. 1488/2021.

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? **Not Available**
- 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.**

Advocate

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- 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? **Yes**
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? **Yes**
- 5.17 Whether POA as recorded in 5.15 is registered? **Yes**
- 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**

Advocate

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**At. Post. Nachane, Shanti
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Ratnagiri
Mob - 9225141313**

Search Report Details: -

Search Conducted Years: 13 Years

Name of the Advocate / Searcher: Adv. Sudhir Prabhakar Rasal

Search Report Date: 28/09/2026

Note:-----

5.21 Whether EC is obtained? _____

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 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 equitable mortgage.

I/We further certify that **Mr. Javeed Amir Isane** 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. Javeed Amir Isane**.

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. Copy of Draft of Sale Deed in favour of Mr. Javeed Amir Isane
2. Original Reg. Sale Deed in favour of Mr. Javeed Amir Isane after execution.
3. Original N.O.C. of Builder

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

1. Original N.O.I

REMARKS (if any): -

Yours Faithfully

**Sudhir
Prabhakar
Rasal**

Digitally signed
by Sudhir
Prabhakar Rasal
Date: 2026.09.29
13:31:57 +05'30'

Mr. Sudhir P. Rasal

(Advocate)

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.

Advocate

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**At. Post. Nachane, Shanti
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Ratnagiri
Mob - 9225141313**

Date – 28/09/2026

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

Sub: The report of investigation of title and search for the period of last 13 years i.e. 2010 to 2022 relating to Survey no./Hissa No. 39/11/B/10 (Old S. No. 39/A/1/A11B/3) Area 0-65-92 H.R., of which Flat No. 412, on Fourth Floor, area admeasuring 870 Sq. Ft. Builtup (80.85 Sq. Mtr.) into building named and styled '**Sai Vishwa**', situated at Village Jogale, Within Nagarpanchayat limits, Tal. Dapoli, Dist. Ratnagiri.

Name & Address of the Borrower : Mr. Javeed Amir Isane

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
Survey no./Hissa No. 39/11/B/10 (Old S. No. 39/A/1/A11B/3) Area 0-65-92 H.R., of which Flat No. 412, on Fourth Floor, area admeasuring 870 Sq. Ft. Builtup (80.85 Sq. Mtr.) into	area admeasuring 870 Sq. Ft. Builtup (80.85 Sq. Mtr.)	situated at Village Jogale, Within Nagarpanchayat limits, Tal. Dapoli, Dist. Ratnagiri.	East – Open Space West – Flat No. 411 North - Open Space South – Flat No. 413

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building named and styled 'Sai Vishwa',			
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SCHEDULE - II LIST OF DOCUMENTS PRODUCED

1. Copy of 7/12 extract of land Survey no./Hissa No. 39/11/B/10 Area 0-65-92 H.R.
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Advocate

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13. Copy of Occupancy Certificate from Nagarpanchayat Dapoli
25/06/2026
14. Copy of Draft of Sale Deed in favour of Mr. Javeed Amir Isane.

SCHEDULE - III LEGAL OPINION AND FINDING

The landed property under search was previously owned by Mr. Subhash Vishnu Kadam, Savita Dattatray Jagtap, Pushpalata Vishwanath Ghag, Ashwini Ankush More, Mr. Ashok Vishnu Kadam & Mr. Rajendra Vishnu Kadam. Accordingly their names were showing into revenue record of rights & 7/12 extract said landed property under search.

Thereafter, Mr. Subhash Vishnu Kadam, Savita Dattatray Jagtap, Pushpalata Vishwanath Ghag, Ashwini Ankush More executed a Release Deed on 13/04/2016 in respect of S.N.39/A/1A11/B-3 admeasuring 0-65-92 H.R. assessed at Rs. 0.18Ps in favour of Mr. Ashok Vishnu Kadam registered in the office of Sub Registrar, Dapoli, Tal. Dapoli, Dist. Ratnagiri. bearing S.N.1279/2016 and the name of Mr. Ashok Vishnu Kadam was mutated in record of rights of the said property (mutation entry no. 2578)

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that 15 flats totally admeasuring 8400 Sq. ft. built up i.e. 6216 Sq. ft. carpet would be given to the owners Mr. Ashok Vishnu Kadam and Mr. Rajendra Vishnu Kadam. They also executed Reg. Power of Attorney dated 17/06/2016 vide Reg. No. 2070/2016

After acquired title into said landed property builder/developer 'Gio Construction' Company through Partner Mr. Dilip Bastimal Jain etc.5 decided to construct a residential & commercial building obtained N.A. Sanad from Upper District Officer Ratnagiri dated 15/03/2018 & Construction Permission from Nagarpanchayat Dapoli dated 3123/08/2017. The plan of Construction is also approved by concern authority. Accordingly they obtained RERA Certificate issued by concern authority their letter dated 03/05/2018.

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Mr. Javeed Amir Isane decided to purchase Flat No. 412, on Fourth Floor, area admeasuring 870 Sq. Ft. Builtup (80.85 Sq. Mtr.) into building named and styled 'Sai Vishwa', situated at Village Jogale, Within Nagarpanchayat limits, Tal. Dapoli, Dist. Ratnagiri. Accordingly Draft of Sale Deed is prepared between both (vendor) M/s. Gio Construction Co. through Partner Mr. Masiuddin Salauddin Khan & (purchaser) Mr. Javeed Amir Isane.

Advocate

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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. Javeed Amir Isane** have got the prospective ownership rights to the above flat under search which are absolute, clear, marketable and free from all encumbrances. The said flat can be mortgage by equitable mortgage.

Yours Faithfully

Sudhir

Prabhakar

r Rasal

Digitally signed
by Sudhir
Prabhakar Rasal
Date: 2026.09.29
13:32:33 +05'30'

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

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.