

LEGAL SCRUTINY REPORT

Date	07/09/2026; 08/09/2026
LV Ref. ID.	LVP-SEPT-26-ICHF-28
Status of L.O.R.	POSITIVE
Transaction Type	HL BUILDER PURCHASE
LAN No.	77000352797

To

**ICICI HOME FINANCE
PUNE MAIN BRANCH**

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of – SRINATH KRISHNAMURTHY
PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: SRINATH KRISHNAMURTHY
2. Name of the Co-applicant/s: SAMBAVI SRINATH, SWARUPINI SRINATH
3. Type of Loan: HL BUILDER PURCHASE
4. Purpose of Loan: HL BUILDER PURCHASE
5. Name of the Property Owner/s: 1) MR. SRINATH KRISHNAMURTHY 2) MRS. SAMBAVI SRINATH 3) MS. SWARUPINI SRINATH
6. Name of the Proposed Property Owner/s: NOT APPLICABLE
7. Description of the Property (with Boundaries):

Flat No. 1004 of the type 01 (One) BHK admeasuring Carpet area 40.41 Square meters on **10th Floor** along with 01 (one) Stilt/Mechanical Parking Space in Building Known as “**Aayush Gokul**” constructed on land bearing Plot no. 45 bearing Survey no. 14-A corresponding CTS No. 366/22 of Chembur Division admeasuring total about 836.10 Square meters lying, being, situated at Village Chembur, Taluka Kurla and Bombay Suburban District within the Registration Sub-district of Bombay City and Mumbai Suburban -400071 (**Said Property**) and bounded as follows:

Boundaries:

On or towards the East: By Shivpuri Co-op Housing Society Ltd.

On or towards the West: By 30 Feet wide Road

On or towards the North: By Suman Building Plot no. 46

On or towards the South: By Anupam Building Plot no. 44 (Said Land)

8. Nature / Status of the Property : FREEHOLD LAND
9. Type of Property: RESIDENTIAL

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

1. Scanned Copy of Property Card of CTS No. 366/22 reflecting the name of **Chembur Prayas Co-op Housing Society Ltd**
2. Scanned Copy of Land Conversion Order into Class Land-I dated 26/04/2024 bearing ref no. C/KARYA-2B/KAVI-*/24 issued by District Collector, Mumbai Suburban in favor of **Chembur Prayas Co-operative Housing Society Ltd**
3. Scanned Copy of Society Registration Certificate dated 26/12/1983 issued by the Deputy Registrar of Co-operative Societies wherein Society is formed in the name of “**Chembur Prayas Co-operative Housing Society Limited**” bearing Reg. No. BOM/HSG/M-8911/1983
4. Scanned Copy of Index II of Registered Re-Development Agreement and Power of Attorney dated 12/09/2024 bearing Reg. No. KRL-5/24921/2024 & 24923/2024 executed by Chembur Prayas CHS Ltd in favour of **M/s. Aayush Developers**
5. Scanned copy of Unit Bifurcation issued by Chembur Prayas CHS Ltd.
6. Scanned Copy of Intimation of Disapproval dated 13/11/2024 bearing ref no. P-22438/2024/(366/22)/M/W Ward/CHEMBUR-W/IOD/*** issued by Brihanmumbai Municipal Corporation in favor of **Chembur Prayas CHS Ltd through chairman Shyam Panjabi**
7. Scanned Copy of Title Certificate dated 18/12/2024 issued by Legal Saarthi through proprietor Kiran Sharma in favour of **M/s. Aayush Developers**
8. Scanned Copy of RERA Registration Certificate dated 28/03/2025 bearing Reg. No. P51800079889 issued by Maharashtra Real Estate Regulatory Authority in favour of **Aayush Developers**
9. Scanned Copy of Index II of Registered Mortgage deed dated 30/04/2025 bearing reg no. MUMBAI 31/11309/2025 executed by M/s. Aayush Developers through Govind Jadhavani in favor of **AU Small Finance Bank Ltd**
10. Scanned Copy of Commencement Certificate dated 30/04/2026 bearing Ref. No. P-22438/2024/(366/22)/M/W Ward/CHEMBUR-W/FCC/1/Amend issued by Brihanmumbai Municipal Corporation in favour of **Chembur Prayas CHS Ltd through chairman Shyam Panjabi**
11. Scanned Copy of NOC dated 15/07/2026 issued by AU Small Finance Bank Ltd in favor of **M/s. Aayush Developers**
12. Scanned Copy of Registered Agreement for Sale dated 16/07/2026 bearing Reg. No. MBE-31/16684/2026 executed by M/s Aayush Developers a registered Partnership firm through its Partner Mr. Arun Govind Jadhvani in favour of **1) Mr. Srinath Krishnamurthy 2) Mrs. Sambavi Srinath 3) Ms. Swarupini Srinath**

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

1. We have perused aforesaid documents and we find from recital of the document shared with us that constructed on land bearing Plot no. **45** bearing Survey no. 14-A corresponding CTS No. 366/22 of Chembur Division admeasuring total about 836.10 Square meters lying, being, situated at Village Chembur, Taluka Kurla and Bombay Suburban District within the Registration Sub-district of Bombay City and Mumbai Suburban -400071 (**Said Property**) as per documents provided to us.
2. We further find that Property Card of CTS No. 366/22 reflecting the name of **Chembur Prayas Co-op Housing Society Ltd** for area admeasuring 836.10 sq. mtrs. as holders

29/06/2022	अविशाने नोड - विवहावीकारी, मुंबई उपनगर बांधे वडील आवेशा क्र. : सी.कार्म-2डी33ए-554/2021/7949 दि. : 08/06/2022 अन्वये व अविशाने नमूद मा. उच्च न्यायालयाचे दि. 14/01/1983 रोजीचे आवेशान्वये मे. स्वस्तिक टेक्सटाईल मिल लिमिटेड चेवुर ते मे. अप्टे अमालगमेशन लि. अशा अन्नत आणव्याने मुंबई क्र. 45 व न मु.क्र. 366/22 या मिळकतीस दाखल ठेवाम मे. अप्टे अमालगमेशन लि. बांधे नाच दाखल न करता चेवुर प्रयास को.ओ.सी.सो.लि. संस्थेचे नाच दाखल केलेली नोड दाखल केली.	15/12/2015 न.मु.अ.चेवुर
29/06/2022	अविशाने नोड - विवहावीकारी, मुंबई उपनगर बांधे वडील आवेशा क्र. : सी.कार्म-2डी33ए-554/2021/7949 दि. : 08/06/2022 अन्वये मुंबई क्र. 45 व न मु.क्र. 366/22 या मिळकतीतील अवालेखा आचवहार सरी अचवहारे नाच केलेली वडील मा. विवहावीकारी अन्वये नमूद मा. उच्च न्यायालयाचे दि. 14/01/1983 रोजीचे आवेशान्वये मे. स्वस्तिक टेक्सटाईल मिल लिमिटेड चेवुर ते मे. अप्टे अमालगमेशन लि. अशा अन्नत आणव्याने मुंबई क्र. 45 व न मु.क्र. 366/22 या मिळकतीस दाखल ठेवाम मे. अप्टे अमालगमेशन लि. बांधे नाच दाखल न करता चेवुर प्रयास को.ओ.सी.सो.लि. संस्थेचे नाच दाखल केलेली नोड दाखल केली.	क्रि.कार.क्र. 2238 प्रयास सरी. 29/08/2022 न.मु.अ.चेवुर
		क्रि.कार.क्र. 2239 प्रयास सरी.

3. We further find that Society Registration Certificate dated 26/12/1983 issued by the Deputy Registrar of Co-operative Societies wherein Society is formed in the name of **“Chembur Prayas Co-operative Housing Society Limited”** bearing Reg. No. BOM/HSG/M-8911/1983, under Maharashtra Co-operative Societies Act, 1960 (**Said Society**)
4. We further find from the recitals that Registered Deed of Conveyance dated 09/07/2014 bearing Reg No. KRL-2/6753/2014 executed by Apte Amalgamation Ltd. (formerly Swastik Textiles Mills Ltd.) sold, transferred and conveyed **Said Land Plot No. 45 Bearing Survey No. 14-A, corresponding to CTS No. 366/22, admeasuring 836.13 sq. mtrs.,** in favour of **Chembur Prayas Co-operative Housing Society Ltd** for consideration upon terms and conditions mentioned therein.
5. We further find from the recitals Registered Agreement dated 29/09/2022 bearing Reg No. Kurla-5/24214/2026 executed between the **Collector, Mumbai Suburban District** in favour of **Chembur Prayas Co-operative Housing Society Ltd** Wherein **Collector accorded consent for transfer of the Said Land** Plot No. 45 Bearing Survey No. 14-A, corresponding to CTS No. 366/22, admeasuring 836.13 sq. mtrs
6. We further find that Land Conversion Order into Class Land-I dated 26/04/2024 bearing ref no. C/KARYA-2B/KAVI-*/24 issued by District Collector, Mumbai Suburban in favor of **Chembur Prayas Co-operative Housing Society Ltd** related to Said Land for purpose of conversion of the said Plot of land of the Society from Occupancy Class-II into Occupancy Class-I category, the Society was directed to pay an amount of Rs. 64,85,442/- (Rupees Sixty-Four Lakhs Eighty-Five Thousand Four Hundred Forty-Two only), in respect and for the purpose of conversion of the said Plot of land of the Society from Occupancy Class-II into Occupancy Class-I category.
7. We further find from the recitals that Index II of Registered Re-Development Agreement and Power of Attorney dated 12/09/2024 bearing Reg. No. KRL-5/24921/2024 & 24923/2024 executed by Chembur Prayas CHS Ltd in favour of **M/s. Aayush Developers** wherein land owners assigned development rights in respect of Said Land for consideration and upon the terms and conditions mentioned therein.
8. We further find from the recitals that as per the terms mentioned in Registered Re-Development Agreement dated 12/09/2024, out of total 24,299.5 square feet FSI, Society i.e. Chembur Prayas CHS Ltd has retained 13,441.50 square feet and 10857.90 square feet is coming in the Share of Developer i.e. **M/s. Aayush Developers.**

20. As per the existing Development Potential, the FSI currently available (including enclosed balcony area and fungible compensatory FSI) is approximately 24299.40 Sq. Feet i.e. 2257.47 Sq. Meters (hereinafter referred to as the "Aggregate FSI"). Out of the Aggregate FSI, the Society has retained FSI of 13441.50 Sq. Feet i.e. 1248.75 Sq. Meters (Built up Area) (hereinafter referred to as the "Society Retained FSI"). In pursuance of grant of redevelopment rights to the said Developer by the Society and the Members, the balance FSI of 10857.90 Sq. Feet, i.e. 1008.72 Sq. Meters (Built up Area), shall belong to the Developer (hereinafter referred to as the "Developer' FSI"). The Developer shall be entitled to utilize the said Developer' FSI for constructing the saleable Premises from such Developer FSI (hereinafter referred to as "Developers' Portion / Developer Entitlement").

9. We further find that **Unit Bifurcation** issued by Chembur Prayas CHS Ltd for List of Flats Allotted In the project "Aayush Gokul" wherein it is mentioned that Said Property bearing **Flat No. 1104** has been allotted to **Aayush Developers**.

25.	Aayush Developers	Tenth	1003	Tenth	429.48
26.	Aayush Developers	Tenth	1004	Tenth	434.97
27.	Aayush Developers	Eleventh	1101	Eleventh	450.26
28.	Aayush Developers	Eleventh	1102	Eleventh	627.76

Note- We have observed that provided unit bifurcation is not signed by Developer, since Mortgage NOC issued by Developer is in place, we have opined accordingly.

10. We further find that Intimation of Disapproval dated 13/11/2024 bearing ref no. P-22438/2024/(366/22)/M/W Ward/CHEMBUR-W/IOD/** issued by Brihanmumbai Municipal Corporation in favor of **Chembur Prayas CHS Ltd through chairman Shyam Panjabi**.
11. We further find that Title Certificate dated 18/12/2024 issued by Legal Saarthi through proprietor Kiran Sharma in favour of **M/s. Aayush Developers** wherein it is opined that the title of Said Land is **Clear, Marketable and free of encumbrances**. Note: We have placed reliance upon the same for the title of Owner/Developer.

Legal Saarthi

Qualifying comments/remarks if any—

Prima facie, on a physical examination of the photocopies of the documents listed in "2" above and the SRO search conducted it appears that the title of Chembur Prayas Co-operative Housing Society via a visit to the Said Plot of land is clear, marketable and free of encumbrances subject to our observations and recommendations mentioned above.

The report reflecting the flow of the title of Chembur Prayas Co Operative Housing Society Limited as the Owner and Aayush Developers as the Developer on the said land is enclosed herewith as annexure.

For LEGAL SAARTHI
Kiran Sharma
Proprietor
Proprietor - Legal Saarthi

Encl Annexure.

Date : 18th December 2024 (Stamp)

12. We further find that RERA Registration Certificate dated 28/03/2025 bearing Reg. No. P51800079889 issued by Maharashtra Real Estate Regulatory Authority in favour of **Aayush Developers** for the project known as "**Aayush Gokul**".

- **Proposed Date of Completion – 30/06/2027**
- **As per information available on RERA Website, we have not found any pending litigations on the Said Land**

Litigation Details

Is there any litigation against this proposed project : **No**

- As per information available on RERA Website, **we have found that Said Land is free from all encumbrances**



- We further find that Index II of Registered Mortgage deed dated 30/04/2025 bearing reg no. MUMBAI 31/11309/2025 executed by M/s. Aayush Developers through Govind Jadhvani in favor of **AU Small Finance Bank Ltd** related to Said Land upon terms and conditions mentioned therein.
- We further find that Commencement Certificate dated 30/04/2026 bearing Ref. No. P-22438/2024/(366/22)/MW Ward/CHEMBUR-W/FCC/1/Amend issued by Brihanmumbai Municipal Corporation in favour of **Chembur Prayas CHS Ltd through chairman Shyam Panjabi** wherein permission was granted to carry out development of Building on the Said Land subject to the terms and conditions mentioned therein
- We further find that NOC dated 15/07/2026 issued by AU Small Finance Bank Ltd in favor of **M/s. Aayush Developers** wherein NOC is to create mortgage on Unit no. 1004 sold is valid subject to total receipts against units must be deposited in RERA collection.
- We further find that Registered Agreement for Sale dated 16/07/2026 bearing Reg. No. MBE-31/16684/2026 executed by M/s Aayush Developers a registered Partnership firm through its Partner Mr. Arun Govind Jadhvani in favour of **1) Mr. Srinath Krishnamurthy 2) Mrs. Sambavi Srinath 3) Ms. Swarupini Srinath** related to Said Property for consideration and upon the terms and conditions mentioned therein.

Note: As per Email dated 07/09/2026, lender has confirmed that Old society is in existence. We recommend lender to ensure that as and when the hand over is completed to the Society, the charge over the Said Property is transferred in Society records.

LENDER TO ENSURE THAT THE POSSESSION OF THE SAID PROPERTY IS WITH THE CURRENT OWNER AND THERE ARE NO OTHER THIRD PARTY/ TENANT OCCUPYING THE SAID PROPERTY.

LENDER TO FURTHER ENSURE THAT OC RELATED COMPLIANCES ARE TAKEN CARE AS PER TECHNICAL REPORT, OUR OPINION IS SUBJECT TO THE SAME.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY: SEARCH REPORT ATTACHED.

Status- Clear

Ref: Investigation title of the property situated at **Flat No. 1004**, on **10th Floor**, in Building known as “**Aayush Gokul**”, constructed on land bearing **Plot No. 45**, bearing **Survey No. 14-A** corresponding **CTS No. 366/22**, lying and being situated at Chembur Division, Mumbai Suburban-400071, Village **Chembur**, Taluka **Kurla** and District **Mumbai Suburban**.

SRINATH KRISHNAMURTHY

Dear Sirs,

As per your instructions I have caused to taken out the search in the offices of the Sub-Registrar of Assurances at **Kurla S.R.O** Record from the year 2014 to 2026 (13 Years) During the course of my searches the following details were found.

At Kurla S.R.O Record from the year 2014 to 2026 (13 Years)

2014 – Entry Found

<u>MBI-28-6753</u>	<u>Conveyance Deed</u>	<u>09/07/2014</u>
2014	Rs.0/-	15/07/2014

M/s. Apte Amalgamation Limited through Authorized Person Tukaram Anna Dayangade

To

M/s. Chembur Prayas Co-operative Housing Society Limited through Chairman A. K. Khanna

Schedule: The Building known as “**Chembur Prayas Co-operative Housing Society Limited**”, constructed on land bearing **Plot No. 45**, bearing **Survey No. 14-A** and **CTS No. 366/22**, lying and being situated at Gokul, Swastik Park, Chembur, Mumbai- 400071, Village **Chembur**, Taluka **Kurla** & District **Mumbai Suburban**. Admeasuring area 836.13 sq. mtr.

2015 – NIL

2016 – NIL

2017 – NIL

2018 – NIL

2019 – NIL

2020 – NIL

2021 – NIL

2022 – Entry Found

<u>MBI-31-24214</u>	<u>Agreement</u>	<u>29/09/2022</u>
2022	Rs.0/-	14/12/2022

Collector Mumbai Suburban District through Collector Nidhi Chaudhary

To

Chembur Prayas Sahakari Gharnirman Sanstha Limited through Chairman Shyam Ganeshdas Punjabi and Secretary Hansi Ghanshyamsingh Negi

Schedule: The Building Known as “**Chembur Prayas Co-Operative Housing Society Limited**”, constructed on land bearing **Plot no. 45 (Part) and CTS No. 366/22**, lying and being situated at Swastik Park, Chembur, Mumbai- 400071, Village **Chembur**, Taluka **Kurla** and District **Mumbai Suburban**. Admeasuring area 836.13 sq. mtr.

2023 – NIL		
2024 – Entry Found		
MBI-31-24921	Development agreement	12/09/2024
2024	Rs.43951500/-	12/09/2024

Chembur Prayas Sahakari Gharnirman Sanstha Limited through Chairman Shyam Ganeshdas Punjabi Secretary Lata Bhagwandas Ajwani, Treasurer Lata Lalit Shah, Member Jayshil Dharmanand Kundar and others

To

M/s. Ayush Developers through Partner Arun Govind Jadhvani, Vimala Govind Jadhavani and Mayra Arun Jadhavani

Schedule: The Building known as “**Chembur Prayas Co-operative Housing Society Limited**”, constructed on land bearing **Plot No. 45 and CTS No. 366/22**, lying and being situated at Swastik Park, Chembur, Mumbai- 400071, Village **Chembur**, Taluka **Kurla** and District **Mumbai Suburban**. Admeasuring area 836.10 sq. mtr.

2025 – Entry Found		
MBI-31-11309	Mortgage Deed	30/04/2025
2025	Rs.120000000/-	30/04/2025

Ayush Developers through Partner Arun Govind Jadhvani

To

AU Small Finance Bank Limited through Authorized Person Kunal Sanjeev Desai

Schedule: The Project known as “**Ayush Gokul**” and in the Old Building name known as “**Chembur Prayas Co-operative Housing Society Limited**”, constructed on land bearing **Plot No. 45, Survey No. 14-A and CTS No. 366/22**, lying and being situated at Chembur, Mumbai- 400071, Village **Chembur**, Taluka **Kurla** & District **Mumbai Suburban**. Admeasuring area 836.10 sq. mtr.

2026 – Entry Found		
MBI-31-16684	Agreement	16/07/2026
2026	Rs.11562000/-	16/07/2026

M/s. Ayush Developers through Partner Arun Govind Jadhvani

To

Srinath Krishnamurthy, Sambhavi Srinath and Swaroopini Srinath

Schedule: Flat No. 1004, on the 10th Floor, in Building known as “Aayush Gokul”, constructed on land bearing Plot No. 45 and CTS No. 366/22, lying and being situated at Deepak Kundarmarg, Swastik Park, Chembur East, Mumbai- 400071, Village Chembur, Taluka Kurla and District Mumbai Suburban. Admeasuring area 40.41 sq. mtr. +Along with 1 Stilt/ Mechanical Car parking space.

NOTE: - Kindly note that, This Search Report Is Subject to the torn and Mutilated record, unready and unavailable record, and available records in the office, Withdrawal for register of certain years for binding and re-writing (Date Entry) By the office and the computer Records are not maintained properly and at the time of search some index II are not found also **NOI filled using Citizen log in is not updated in search record, hence the online NOI not shown during Public Search** and I am not responsible and/or liable for unavailable records or entries as on date of 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.**
- 5.1 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? **NA order copy not shared with us. CC/OC issued by the respective Municipal Corporation is in place; thus, we are of the opinion SARFAESI may be applicable on the Said Property, considering the Municipal Corporation might have issued permission for the respective usage. Request the lender to validate the same from the technical report and ensure the purpose of the land usage permission is verified by the lender before disbursement**
- 5.2 Whether up to date tax/land revenue has been paid in respect of the property? **Lender to ensure the Same**
- 5.3 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **Not required, please refer at the time of Vetting.**
- 5.4 Whether required documents are available for creating mortgage? **Yes.**
- 5.5 Whether all the previous owners of the property had the right and competency to transfer the property? **Yes.**
- 5.6 Whether the proposed mortgage by deposit of title deeds is possible? **Yes, if EM suggested.**
- 5.7 What is the tenure of the land; if it is leased? **Freehold Land.**
- 5.8 Whether the land is Adivasi (tribal) land? **No.**
- 5.9 Whether the land /property are joint family property? **No.**
- 5.10 Whether SARFAESI Act applicable? **Yes.**
- 5.11 Is land/property/flat being subject to any reservations /acquisitions/requisitions? **No. As per documents submitted before us.**
- 5.12 Whether the property has been transferred by a power of attorney (POA) holder of the original landowner in favour of the loan applicant? **No, as per documents submitted before us.**
- 5.13 Whether the said POA holder has/had authority to sell the property under POA? **Not Applicable.**
- 5.14 Whether POA as recorded in 5.15 is registered? **Not Applicable.**
- 5.15 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 for Mortgage issued by the Developer in favor of ICICI HFC LIMITED**

- 5.16 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 **Not Applicable**
- 5.17 Whether Search Report is obtained and submitted? **Search Report Attached.**
Search Report Details: - **MH009806952202627P**
Search Conducted Years: **2014 to 2026**
Name of the Advocate / Searcher: **INDUS LEGAL**
Search Report Date: **08/09/2026**
Note: Status- **Clear**

PART VI: CERTIFICATE:

In view of the foregoing, and in light of what is discussed above and subject to the observations and conditions made by us herein and Clear Search report, we certify that the title deeds intended to be deposited, relating to the Said Property and offered as security by way of Equitable **mortgage** and the documents of title referred to above are evidence of the title and that if the said Equitable **mortgage** is created in the manner required by law, it would satisfy the requirements of creation of Equitable **mortgage**.

We further certify that **MR. SRINATH KRISHNAMURTHY, SAMBAVI SRINATH AND SWARUPINI SRINATH** has/would derive a valid, clear, marketable and unencumbered title in the Said Property/ies stated above.

Subject to appropriate loan documentations, the mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **MR. SRINATH KRISHNAMURTHY, SAMBAVI SRINATH AND SWARUPINI SRINATH**

The following original documents to be collected by ICICI HFC for creation of 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 Registered Agreement for Sale dated 16/07/2026 bearing Reg. No. MBE-31/16684/2026 executed by M/s Aayush Developers a registered Partnership firm through its Partner Mr. Arun Govind Jadhvani in favour of **1) Mr. Srinath Krishnamurthy 2) Mrs. Sambavi Srinath 3) Ms. Swarupini Srinath** along with Registration Receipt, Stamp Duty Paid Receipt and Index II.
2. Original OCR issued by Developer in the name of **1) Mr. Srinath Krishnamurthy 2) Mrs. Sambavi Srinath 3) Ms. Swarupini Srinath**
3. Original NOC for Mortgage from Developer in favor of **ICICI HFC Ltd.** along with confirmation that as and when society hand over is completed, the charge over Said Property shall be transferred in society records by developer
4. Original NOC/ROC from AU Small Finance Bank Limited. (As per SRO).

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

1. Notice of Intimation to Sub- Registrar, intimating the equitable Mortgage in favor of **ICICI HFC Limited**.

REMARKS (if any): -

Note:

1. We have not examined whether there is any litigation or dispute in respect of the said property, as it is out of the scope of our work.
2. The inspection of index records as being made available at the office of concerned sub-registrar, are normally incomplete, scattered in nature & manually managed, due to which it is impossible to find out other registered entries (if any) related to the said property.
3. Please note our report is based on the representations made in the photocopies of the documents submitted by you and translation (if any in vernacular language) to the best of efforts, however, no separate verification of original documents is carried out and no responsibility is taken for any false statements, misrepresentations or submission made in the documents submitted or for fraudulent documents submitted by the borrower. Also, the documents perused do not reflect any violations of any of the present statutes or do not demonstrate any irregularities in respect thereof. Your empaneled Technical Team to verify & certify that the building containing the 'Said Property' is constructed/ completed in accordance with requisite permissions and approvals from all concerned authorities.
4. As desired, the documents as received are returned herewith.
5. Should you desire any further information and/or clarification please do revert to us.

Thanking you,

For Law Veritas West

Nehal
Trimbak
Deshmukh

Digitally signed
by Nehal Trimbak
Deshmukh
Date: 2026.09.08
13:45:19 +05'30'

**Authorized Signatory
Advocates and Legal Consultants**

**Law Veritas
West**
Simple Legal Solutions