



FLAIRNETIC ADVOCATES

Office No.1A, Third Floor, Kalyani Capital Building, CTS No. 554, N. C. Kelkar Marg, Narayan Peth, Pune 411030
Mobile: 9890999500 and 7391000239, Email: ddnyanada@yahoo.co

Ref / Application No. 77000331696

Date: 13/08/2026

LEGAL SCRUTINY REPORT

To,
ICICI HFC Ltd.,
Shivaji Nagar, Pune-05,

Dear Sir/ Madam,

Legal Scrutiny Report in respect of the File of VIJAYKUMAR BIRADKAR

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **VIJAYKUMAR BIRADKAR**
2. Name of the Co-applicant/s: (If any): **MRS. RENUKA VIJAYKUMAR BIRADAR**
3. Type of Loan: Resale
4. Purpose of Loan: Home loan
5. Name of the Mortgagor: **MRS. RENUKA VIJAYKUMAR BIRADAR**
6. Description of the Property (With Boundaries):

All the Piece and Parcel of Property Being Flat No. 301, On 3rd Floor, carpet area admeasuring 843.41 Sq. Ft., along with terrace area admeasuring 145.50 Sq. Ft., along with car parking space no. SP-918 at basement level, in Tower No. 4, in the Project known as "F RESIDENCES", Constructed on land bearing Survey No. 7 Hissa No. 1,2,3,4 and 5, Survey No. 8 Hissa No. 1/1/3, Survey No. 38A Hissa No. 1B/1, 1A, Survey No. 38B and Survey No. 3, Situated at Village- Wadgaon Sheri, Taluka-Haveli, District-Pune, within the limit of PMC, .
(Herein referred as Said flat/ Property).



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7. Nature/ Status of the Property: Freehold

8. Type of Property: Residential

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

1. Draft of Deed of Assignment to be executed between Mr. Pramod Sadharam Masand (therein referred as Seller) and Mrs. Renuka Vijaykumar Biradar (therein referred as Purchaser)
2. Copy of Deed of Transfer dated 15/11/2020 (Reg. No. HVL-23/15887/2020) executed between Mr. Pratik Sharma and Mrs. Parul Masand Sharma (therein referred as Transferors/Assignors) and Mr. Pramod Sadharam Masand (therein referred as Tranferees/Assignees)
3. Copy of Agreement dated 27/09/2013 (Reg. No. HVL-9/9279/2013) executed between Bramhacorp Infrastructures Private Limited through its director Mr. Himanshu Vinodkumar Agrawal and Others (therein referred as Promoter/Developer) and M/s. Bajal Electricals Limited (therein referred as Owners) and Mr. Pratik Sharma and Mrs. Parul Masand Sharma (therein referred as Purchaser)
4. Copy of Society Registration Certificate dated 16/03/2022 bearing no. PNA/PNA(5)/HSG/(TC)/23028/2021-22 in the name of F Residences Tower No. 1, 2, 3, 4 Wing I Co. Op. Housing Society Ltd
5. Copy of Completion Certificate dated 29/04/2017 bearing no. OCC/0214/17 issued by PMC.

NARRATION OF TITLE FLOW:

1. We have perused the aforesaid diverse deeds and documents and we find that, M/s Bajaj Electricals Through Authorized Director Mr. VinodkumarAgarwal was the owner of land area Admeasuring 21 H 93.04, Survey No 7/1/2/3/4/5, 8/1/1/2, 38A/1B/1,



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38A/1A, 38B, 3/2 Situated at Village- Vadgaon Sheri, Taluka-Haveli, District-Pune, within the limits of PMC. **(Said Land)**

2. We find that thereafter by Various Development Agreement dated 30/06/2003 (Reg. NO. HVL-VII/2073,2200/2003), dated 05/04/2004 (Reg. no-HVL-VII/5105,5106/2004), dated 28/06/2005 (Reg. no-HVL-VII/5471/2005), dated 17/11/2006 (Reg. No. HVL-7/9038/2006) [R/w. Consent Deed dated 16/01/2009 (Reg. No. HVL-11/421/2009)] M/s Bajaj Electricals others granted development rights of said land in favor of M/s Bramha Builders, a Partnership Firm, renamed as 'Bramhacorp Infrastructures'. We find that said Partnership Firm, renamed as 'Bramhacorp Infrastructures' was converted as 'Bramhacorp Infrastructures Pvt. Ltd.'
3. We find that thereafter by an obtaining all requisite permissions from competent authority Bramhacorp Infrastructures Pvt. Ltd. Constructed buildings on Land admeasuring 43947.67 Sq. Mts., out of said land under the Project named and styled as **"F Residences"**
4. We find from Search that vide Mortgage Deed dated 25/04/2016 (Reg. No HVL 11/4140/2016) M/s Bramha Builders avail loan against said land from Unit Trust of India investment Advisory services Ltd. and same has been repaid vide Reconveyance dated 29/06/2018 (Reg. No HVL 23/10031/2018)
5. We find that vide Agreement dated 27/09/2013 (Reg. No. HVL-9/9279/2013) Mr. Pratik Sharma and Mrs. Parul Masand Sharma purchased Flat No. 301, On 3rd Floor, carpet area admeasuring 843.41 Sq. Ft., along with terrace area admeasuring 145.50 Sq. Ft., along with car parking space no. SP-918 at basement level, in Tower No. 4, in the Project known as "F RESIDENCES", Constructed on land bearing Survey No. 7 Hissa No. 1,2,3,4 and 5, Survey No. 8 Hissa No. 1/1/3, Survey No. 38A Hissa No. 1B/1, 1A, Survey No. 38B and Survey No. 3, Situated at Village- Wadgaon Sheri, Taluka-Haveli, District-Pune, within the limit of PMC **(Said Flat)** from Bramhacorp Infrastructures Pvt. Ltd.



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6. We find that vide Society Registration Certificate dated 16/03/2022 bearing no. PNA/PNA(5)/HSG/(TC)/23028/2021-22 a society has been formed under the name and style as F Residences Tower No. 1, 2, 3, 4 Wing I Co. Op. Housing Society Ltd
7. We find that vide Deed of Transfer dated 15/11/2020 (Reg. No. HVL-23/15887/2020) Mr. Pramod Sadharam Masand purchased said flat Mr. Pratik Sharma and Mrs. Parul Masand Sharma.
8. **We find from Search vide Leave and License dated 11/04/2025 (Reg. No. HVL-24/10385/2025) Mr. Pramod Sadharam Masand grant license to use said flat in favour of Sumit Garg, "Priya (W/O Sumit Garg), Mrs. Agarwal**
9. We find that vide Draft of Deed of Assignment that Mrs. Renuka Vijaykumar Biradar intends to purchase said flat from Mr. Pramod Sadharam Masand.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Draft of Deed of Assignment to be executed between Mr. Pramod Sadharam Masand (therein referred as Seller) and Mrs. Renuka Vijaykumar Biradar (therein referred as Purchaser)
2. Copy of Deed of Transfer dated 15/11/2020 (Reg. No. HVL-23/15887/2020) executed between Mr. Pratik Sharma and Mrs. Parul Masand Sharma (therein referred as Transferors/Assignors) and Mr. Pramod Sadharam Masand (therein referred as Tranferees/Assignees)
3. Copy of Agreement dated 27/09/2013 (Reg. No. HVL-9/9279/2013) executed between Bramhacorp Infrastructures Private Limited through its director Mr. Himanshu Vinodkumar Agrawal and Others (therein referred as Promoter/Developer) and M/s. Bajal Electricals Limited (therein referred as Owners) and Mr. Pratik Sharma and Mrs. Parul Masand Sharma (therein referred as Purchaser)
4. Copy of Society Registration Certificate dated 16/03/2022 bearing no. PNA/PNA(5)/HSG/(TC)/23028/2021-22 in the name of F Residences Tower No. 1, 2, 3, 4 Wing I Co. Op. Housing Society Ltd



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5. Copy of Completion Certificate dated 29/04/2017 bearing no. OCC/0214/17 issued by PMC.

PART V: OTHER PROVISIONS:

- 5.1. Whether Provisions of Urban Land Ceiling act are applicable? N.A.
- 5.2. Whether any property/ies intends 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 competent authority? N.A
- 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 years have been scrutinized; if not give reason? 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 competent 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? N.A.
- 5.11. Whether the Land is Adivasi (tribal) Land? N.A.
- 5.12. Whether the Land/ Property are Joint Family Property? N.A.
- 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 Favor of the loan application? No
- 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



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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. Order issued by collector of a Concern district or Residential Zone is Required.

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 to obtained such permission; and any premium payable to the Authority upon such transfer: **Society NOC**

5.20. Whether Search Report is obtained and submitted? YES

Search Report Details:

SearchConductedYears:13 years (from 2014 to 2026)

Name of the Advocate/Searcher: Adv. Dnyanada Dangal

Search Report Date: 08/08/2026

Note: We have conducted the online search for the said property on the 'igrmaharashtra.gov.in' site for the period of last 13 years vide Challan no. MH014934713202526U and Receipt no.: 1114699762 **dated 08/08/2026** All the registered transactions related to flow of title is reflected during the Search.

We have not come across any adverse entry during our Search as per the record available on the said site

5.21. Whether EC is obtained? NO

EC Details:

NO. of Years EC obtained: NA

Any Encumbrance to Specify: NA

EC Applied by: NA

PART VI: CERTIFICATE:



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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 equitable mortgage is created in the manner required by law, it would satisfy the requirements of creation of equitable Mortgage.

1. I/We further clarify that at Present **MR. PRAMOD SADHURAM MASAND is the owner of the said property and MRS. RENUKA VIJAYKUMAR BIRADAR will obtain** clear and marketable title of said property as per mentioned above upon **EXECUTION AND REGISTRATION OF ASSIGNMENT DEED IN HIS FAVOR.**
2. The Mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ co-Borrower **MRS. RENUKA VIJAYKUMAR BIRADAR.**

The following original document to be collected by ICICI HFC for creating of equitable mortgage of the said Property:

FOLLOWING DOCUMENTS NEED TO BE SUBMITTED PRIOR TO DISBURSAL OF LOAN

Disbursement of the loan:

1. Original Deed of Assignment to be executed between Mr. Pramod Sadhuram Masand (therein referred as Seller) and Mrs. Renuka Vijaykumar Biradar (therein referred as Purchaser) with Index II and RR.
2. Original Deed of Transfer dated 15/11/2020 (Reg. No. HVL-23/15887/2020) executed between Mr. Pratik Sharma and Mrs. Parul Masand Sharma (therein referred as Transferors/Assignors) and Mr. Pramod Sadhuram Masand (therein referred as Transferee/Assignees) with Index II and RR.
3. Original Agreement dated 27/09/2013 (Reg. No. HVL-9/9279/2013) executed between Bramhacorp Infrastructures Private Limited through its director Mr. Himanshu Vinodkumar Agrawal and Others (therein referred as Promoter/Developer) and M/s. Bajal Electricals Limited (therein referred as



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- Owners) and Mr. Pratik Sharma and Mrs. Parul Masand Sharma (therein referred as Purchaser) with Index II and RR.
4. Original NOC issued by “**F Residences Tower No. 1, 2, 3, 4 Wing I Co. Op. Housing Society Ltd**” for creation of mortgage in favor of ICICI HFC Limited.
 5. Original Share Certificate issued by F Residences Tower No. 1, 2, 3, 4 Wing I Co. Op. Housing Society Ltd in the name of Mr. Pramod Sadharam Masand.
 6. Original NOC issued by **License** i.e. Sumit Garg, "Priya (W/O Sumit Garg), Mrs. Agarwal
 7. Copy of Latest Electricity bill/ Property tax paid receipt in the name of Mr. Pramod Sadharam Masand
 8. Copy of Index II of Notice of Intimation to be executed between Mrs. Renuka Vijaykumar Biradar (therein referred as Mortgagor) and ICICI HFC Limited (therein referred as Mortgagee)

Post Disbursement: NONE

REMARKS (IF ANY): The Above Legal Report is Subject to Document Verification.

ENTRIES FOUND DURING THE IGR SEARCH ARE AS UNDER

Sub-Registrar office at Haveli (13 Years): -

Year	Particulars
2014	NIL
2015	NIL
2016	NIL
2017	NIL
2018	NIL
2019	NIL
2020	Deed of Transfer dated 15/11/2020 (Reg. No. HVL-23/15887/2020) executed between Mr. Pratik Sharma and Mrs. Parul Masand Sharma



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	(therein referred as Transferors/Assignors) and Mr. Pramod Sadhuram Masand (therein referred as Transferee/Assignees)
2021	NIL
2022	NIL
2023	NIL
2024	NIL
2025	Leave and License dated 11/04/2025 (Reg. No. HVL-24/10385/2025) Mr. Pramod Sadhuram Masand grant license to use said flat in favour of Sumit Garg, "Priya (W/O Sumit Garg), Mrs. Agarwal
2026	NIL

PLACE: Pune

DATE: 13/08/2026

Your Faithfully,

For Flairnetic Advocates

**DNYANADA
NITIN DANGAL**

Digitally signed by
DNYANADA NITIN DANGAL
Date: 2026.08.13 17:58:16
+05'30'



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