



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. 77000343629

Date: 29/08/2026

LEGAL SCRUTINY REPORT

To,

ICICI HFC Ltd.,

Shivaji Nagar, Pune-05,

Dear Sir/ Madam,

Legal Scrutiny Report in respect of the File of MR. PARVEZ ELAHI SHAIKH

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s: MR. PARVEZ ELAHI SHAIKH**
- 2. Name of the Co-applicant/s: (If any): MRS. PARVEEN PARVEZ SHAIKH**
- 3. Type of Loan: HL BT**
- 4. Purpose of Loan: HL**
- 5. Name of the Mortgagor: MR. PARVEZ ELAHI SHAIKH AND PARVEEN PARVEZ SHAIKH**
- 6. Description of the Property (With Boundaries):**

All the Piece and Parcel of Property Being Land area admeasuring 00 H 01 R i.e., 100 sq. Mts., along with structure admeasuring 118.36 sq. Mts., [as per gunthewari certificate admeasuring 92.90 sq. Mts.,] standing thereon, having Pune MANAPA Milkat NO. P/F/04/02247000), out of bearing survey NO. 65 Hissa NO. 6A+6B/1B/2B (private plot NO. 39) totally admeasuring 00 H 14.50 R, Situated at Village-Hadapsar, Taluka-Haveli, District-Pune, within the limit of PMC.

And Bounded as Follows:



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EAST: By property owned by Mr. Khan and Mr. sayyed

WEST: By property owned by Mr. Balkrushna Poojari

NORTH: By internal road.

SOUTH: By property owned by Elliamma Goerge

(Herein referred as Said Land/ Property).

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. Copy of Sale Deed dated 31/03/2021 (reg. NO. HVL-06/1267/2021) executed between Mr. Padmanabhan alias Mr. Padmanabha Rajan (therein referred as Vendor) and Mr. Parvez Elahi Shaikh and Mrs. Parveen Parvez Shaikh (therein referred as Purchasers).
2. Copy of Sale deed dated 30/05/2006(reg. NO. HVL-06/4767/2006) executed between Mr. Mohammad Ikbal Ansari (therein referred as Vendor) and Mr. Padmanabha Rajan (therein referred as Purchaser) and Mr. Akram Mainuddin shaikh (therein referred as Consenting party)
3. Copy of Sale Deed dated 22/01/1990 (reg. NO. PNN/1295/1990) executed between Mr. Nivrutti Vitthoba Sasane and Mr. Mehmood Eshak Shaikh (therein referred as Vendor) and Mr. Mohammad Ikbal Ansari (therein referred as purchaser).
4. Copy of LOD dated 17/08/2026 issued by IndusInd Bank Limited in name of Mr. Parvez Elahi Shaikh.
5. Copy of 7/12 extract bearing name of Mr. Parvez Elahi Shaikh and Mrs. Parveen Parvez Shaikh.
6. Copy of Gunthewari Regularization Certificate dated 20/12/2006 bearing No. 0007839.
[for Land admeasuring 92 sq. Mts., and structure admeasuring 118.63 sq. Mts]

NARRATION OF TITLE FLOW:

1. We have perused aforesaid deed and document and we find that Mr. Nivrutti Vitthoba Sasane was the owner of Land area admeasuring 00 H 01 R i.e., 100 sq. Mts., out of



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bearing survey NO. 65 Hissa NO. 6A+6B/1B/2B (private plot NO. 39) totally admeasuring 00 H 14.50 R, Situated at Village-Hadapsar, Taluka-Haveli, District-Pune, within the limit of PMC. **(Said land)**

2. WE find that thereafter, vide Sale Deed dated 22/01/1990 (reg. NO. PNN/1295/1990) Mr. Mohammad Ikbali Ansari purchased said Land from Mr. Nivrutti Vitthoba Sasane and Mr. Mehmood Eshak Shaikh.
3. WE find that thereafter vide Power of Attorney dated 25/01/2006 (reg. No. HVL-12/620/2006) Mr. Mohammad Ikbali Ansari appointed Mr. Akram Mainuddin Shaikh as his attorney.
4. We find that thereafter vide Sale deed dated 30/05/2006 (reg. NO. HVL-06/4767/2006) Mr. Padmanabha Rajan purchased said Land from Mr. Mohammad Ikbali Ansari with the consent of Mr. Akram Mainuddin Shaikh.
5. We find that thereafter, Mr. Padmanabha Rajan constructed RCC structure admeasuring 118.36 sq. Mts., [as per gunthewari certificate admeasuring 92.90 sq. Mts.,] on said Land **(said Structure)**.
6. We find that thereafter vide Sale Deed dated 31/03/2021 (reg. NO. HVL-06/1267/2021) Mr. Parvez Elahi Shaikh and Mrs. Parveen Parvez Shaikh purchased Land area admeasuring 00 H 01 R along with structure admeasuring 118.36 sq. Mts., [as per gunthewari certificate admeasuring 92.90 sq. Mts.,] standing thereon, having Pune MANAPA Milkat NO. P/F/04/02247000, out of bearing survey NO. 65 Hissa NO. 6A+6B/1B/2B (private plot NO. 39) totally admeasuring 00 H 14.50 R, Situated at Village-Hadapsar, Taluka-Haveli, District-Pune, within the limit of PMC **(said property)** from Mr. Padmanabhan alias Mr. Padmanabha Rajan. Accordingly the name of Mr. Parvez Elahi Shaikh and Mrs. Parveen Parvez Shaikh are recorded on 7/12 extract vide M.E No. 51146.
7. We find that thereafter, Mr. Parvez Elahi Shaikh and Mrs. Parveen Parvez Shaikh availed Loan against said Property from IndusInd Bank Limited.
8. **We have not verified Sanctioned Plan, N.A order and Building permission granted by competent authority. We have been informed that by the ICICI HFC Ltd. That as per**



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its internal Policy, N.A order and Building permission by competent Authority, are waived by said institution, however this report is submitted subject to the same.

- 9. Kindly note Western and Southern Boundaries of the subject land, mentioned in Sale Deed dated 22/01/1990 (reg. NO. PNN/1295/1990) differ from boundaries in Sale deed dated 30/05/2006(reg. NO. HVL-06/4767/2006) and Sale Deed dated 31/03/2021 (reg. NO. HVL-06/1267/2021).**

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

- 1. Copy of Sale Deed dated 31/03/2021 (reg. NO. HVL-06/1267/2021) executed between Mr. Padmanabhan alias Mr. Padmanabha Rajan (therein referred as Vendor) and Mr. Parvez Elahi Shaikh and Mrs. Parveen Parvez Shaikh (therein referred as Purchasers).**
- 2. Copy of Sale deed dated 30/05/2006(reg. NO. HVL-06/4767/2006) executed between Mr. Mohammad Ikbal Ansari (therein referred as Vendor) and Mr. Padmanabha Rajan (therein referred as Purchaser) and Mr. Akram Mainuddin shaikh (therein referred as Consenting party)**
- 3. Copy of Sale Deed dated 22/01/1990 (reg. NO. PNN/1295/1990) executed between Mr. Nivrutti Vitthoba Sasane and Mr. Mehmood Eshak Shaikh (therein referred as Vendor) and Mr. Mohammad Ikbal Ansari (therein referred as purchaser).**
- 4. Copy of LOD dated 17/08/2026 issued by IndusInd Bank Limited in name of Mr. Parvez Elahi Shaikh.**
- 5. Copy of 7/12 extract bearing name of Mr. Parvez Elahi Shaikh and Mrs. Parveen Parvez Shaikh.**
- 6. Copy of Gunthewari Regularization Certificate dated 20/12/2006 bearing No. 0007839. [for Land admeasuring 92 sq. Mts., and structure admeasuring 118.63 sq. Mts]**

PART V: OTHER PROVISIONS:

- 5.1. Whether Provisions of Urban Land Ceiling act are applicable? N.A.**



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- 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 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;**



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indicative time to obtained 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:

SearchConductedYears:13 years (from 2014 to 2026)

Name of the Advocate/Searcher: Adv. Dnyanada Dangal

Search Report Date: 29/08/2026

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. MH009177696202627U and MH009177696202627U **dated 29/08/2026**. 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:

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 **MR. PARVEZ ELAHI SHAIKH AND PARVEEN PARVEZ SHAIKH** **are** the owners of said property have Clear and marketable title to the same, as mentioned above. **SUBJECT TO CHARGE OF INDUSIND BANK LIMITED.**



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2. The Mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ co-Borrower **MR. PARVEZ ELAHI SHAIKH AND PARVEEN PARVEZ SHAIKH.**

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 LOD dated 17/08/2026 issued by IndusInd Bank Limited in name of Mr. Parvez Elahi Shaikh.
2. Original Index II and R.R. of Sale Deed dated 31/03/2021 (reg. NO. HVL-06/1267/2021).
[As not enlisted in LOD].
3. Original with Index II and. R.R of Sale deed dated 30/05/2006(reg. NO. HVL-06/4767/2006) **[As not enlisted in LOD].**
4. Original R.R. of Sale Deed dated 22/01/1990 (reg. NO. PNN/1295/1990) **[As not enlisted in LOD]**
5. Original Power of Attorney dated 25/01/2006 (reg. No. HVL-12/620/2006) Mr. Mohammad Ikbal Ansari (therein referred as Executant) and Mr. Akram Mainuddin shaikh (therein referred as attorney) with R.R. **[As not enlisted in LOD]**
6. Certified copy of Latest 7/12 extract bearing name of Mr. Parvez Elahi Shaikh and Mrs. Parveen Parvez Shaikh.
7. copy of Latest Electricity Bill/ Property tax paid receipt in the name of Mr. Parvez Elahi Shaikh and/or Mrs. Parveen Parvez Shaikh.

Post Disbursement:

1. Original Sale Deed dated 31/03/2021 (reg. NO. HVL-06/1267/2021) executed between Mr. Padmanabhan alias Mr. Padmanabha Rajan (therein referred as Vendor) and Mr. Parvez Elahi Shaikh and Mrs. Parveen Parvez Shaikh (therein referred as Purchasers).



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2. Original Sale deed dated 30/05/2006(reg. NO. HVL-06/4767/2006) executed between Mr. Mohammad Ikbal Ansari (therein referred as Vendor) and Mr. Padmanabha Rajan (therein referred as Purchaser) and Mr. Akram Mainuddin shaikh (therein referred as Consenting party)
3. Original Sale deed dated 30/05/2006(reg. NO. HVL-06/4767/2006) executed between Mr. Mohammad Ikbal Ansari (therein referred as Vendor) and Mr. Padmanabha Rajan (therein referred as Purchaser) and Mr. Akram Mainuddin shaikh (therein referred as Consenting party); with Index II.
4. Original Sale Deed dated 22/01/1990 (reg. NO. PNN/1295/1990) executed between Mr. Nivrutti Vitthoba Sasane and Mr. Mehmood Eshak Shaikh (therein referred as Vendor) and Mr. Mohammad Ikbal Ansari (therein referred as purchaser); with Index II
5. Original NO Dues Certificate issued by IndusInd Bank Limited in name of Mr. Parvez Elahi Shaikh.
6. All other Documents as Enlisted in LOD
10. **REMARKS (IF ANY): Kindly note Western and Southern Boundaries of the subject land, mentioned in Sale Deed dated 22/01/1990 (reg. NO. PNN/1295/1990) differ from boundaries in Sale deed dated 30/05/2006(reg. NO. HVL-06/4767/2006) and Sale Deed dated 31/03/2021 (reg. NO. HVL-06/1267/2021).**

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



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2015	NIL
2016	NIL
2017	NIL
2018	NIL
2019	NIL
2020	NIL
2021	Sale Deed dated 31/03/2021 (reg. NO. HVL-06/1267/2021) executed between Mr. Padmanabhan alias Mr. Padmanabha Rajan (therein referred as Vendor) and Mr. Parvez Elahi Shaikh and Mrs. Parveen Parvez Shaikh (therein referred as Purchasers).
2022	NIL
2023	NIL
2024	NIL
2025	NIL
2026	NIL

PLACE: Pune

DATE: 29/08/2026

Your Faithfully,

For Flairnetic Advocates

DNYANADA
NITIN
DANGAL

Digitally signed by
DNYANADA NITIN
DANGAL
Date: 2026.08.31
16:30:14 +05'30'



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