

LEGAL SCRUTINY REPORT

Date	06/10/2026; 07/10/2026; 08/10/2026
LV Ref. ID.	LVP-OCT-26-ICHF-22
Status of L.O.R.	POSITIVE
Transaction Type	RESALE
LAN No.	77000364156

To

**ICICI HOME FINANCE
WAKAD**

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of VINAY JADHAV

PART I: PROPERTY DETAILS:

- Name of the Applicant/Borrower/s: VINAY JADHAV**
- Name of the Co-applicant/s: SONALI VINAY JADHAV**
- Type of Loan: RESALE**
- Purpose of Loan: RESALE**
- Name of the Property Owner/s: RAJARAM BHAGA DAWKHAR & SUVARNA RAJARAM DAWKHAR**
- Name of the Proposed Property Owner/s: VINAY RAMESH JADHAV & SUNANDA RAMESH JADHAV**
- Description of the Property (with Boundaries):**

Flat No. 204, admeasuring 36.603 Square meters Carpet area i.e. 394 Square feet Carpet area on the **Second Floor** in the building no B-2, in the Society known as “**Shri Mangal Co-operative Housing Society Limited**” constructed on land bearing Survey no 60 Hissa no 4 (previously bearing Survey no 49/4) admeasuring 11,850 Square meters (1.18.5 Are) out of portion admeasuring Hectare 1.27.5 Are lying on North out of land admeasuring Hectare 2.54 Are lying and being situated at Village Talegaon Dabhade Taluka Maval District Pune within the limits of Registration District of Pune, Sub-Registrar,Maval and the Municipal Corporation of City of Talegaon Dabhade (**Said Property**) and bounded as below: -

Boundaries:

On or towards the East: Building no 3
On or towards the West: Flat no 301
On or towards the North: Open space
On or towards the South: Open space (Said Property)

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 Online 7/12 extract in respect of Survey no. 60/4 appears to be Class 1 Land and the name of **Shri Mangala Co-operative Housing Society Limited through its chairman Dharmesh Vasant Shah**
2. Scanned Copy of Society Registration Certificate dated 24/09/2007 bearing Reg. No. PNA/MWF/HSG/(TC)/1236/2007-08 issued by the Deputy Registrar of Co-operative Societies wherein Society is formed in the name of **“Shri Mangal Co-operative Housing Society Limited”**
3. Scanned Copy of Commencement Certificate dated 20/01/2011 bearing Ref. No. NANI/BAP/KANI/9/220/011 issued by Talegaon Dabhade City Council in favour of **Nivrutti Jyotiba Dabhade and others through POA holder M/s. Namrata Devleopers Private Limited**
4. Scanned Copy of Title Certificate dated ***** issued by Adv Pankaj Dedhiya in favour of **M/s. Namrata Devleopers Private Limited**
5. Scanned Copy of Occupancy Certificate dated 29/03/2012 bearing Ref. No. NANI/BHOPRAPRA/2106/12 issued by Talegaon Dabhade City Council in favour of **Nivrutti Jyotiba Dabhade and others through POA holder M/s. Namrata Devleopers Private Limited**
6. Scanned Copy of Registered Agreement to Sale dated 10/05/2012 bearing Reg. No. MVL-2/2563/2012 executed by of M/s. Namrata Devleopers Private Limited with Shri Mangal Co-operative Housing Society Ltd through its authorized chairman Dharmesh Vasant Shah (Owner) in favour of **Rajaram Bhaga Dawkhar and Suvarna Rajaram Dawkhar**
7. Scanned copy of Property Tax Bill Payment dated 27/02/2026 bearing Receipt No. TALE2526PT000000477 has been issued by Talegaon Dabhade City Council in favor of **Jyotiba Dabhade and others**
8. Scanned Copy of Draft Deed of Sale/Transfer to be executed by Rajaram Bhaga Dawkhar and Suvarna Rajaram Dawkhar in favour of **Vinay Ramesh Jadhav and Sunanda Ramesh Jadhav**

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

1. We have perused aforesaid documents and we find that, all that piece or parcel of land bearing Survey no 60 Hissa no 4 (previously bearing Survey no 49/4) admeasuring 11,850 Square meters (1.18.5 Are) out of portion admeasuring Hectare 1.27.5 Are lying on North out of land admeasuring Hectare 2.54 Are lying and being situated at Village Talegaon Dabhade Taluka Maval District Pune within the limits of Registration District of Pune, Sub-Registrar, Maval and the Municipal Corporation of City of Talegaon Dabhade (**Said Land**)
2. We further find from the recitals that **Registered Development Agreement and Power of Attorney** dated 19/07/2004 and 22/07/2004 bearing Reg. No. 3891/2004 and 3892/2004 executed by Jyotiba Dabhade in favour of **M/s. Namrata Developers Private Limited** wherein land owners assigned development rights in respect of Said Land for consideration and upon the terms and conditions mentioned therein.
3. We further find from the recitals that **Registered Confirmation Deed** dated 26/07/2004 bearing reg no.3961/2004 executed by Jyotiba Dabhade with his sons Vijayrao Dabhade, Subhash Dabhade, Dhananjay Dabhade and Daughter Suvarna Satav in favor of **M/s. Namrata Developers Private Limited** wherein joined the Instruments of Development as Consenting Party upon the terms and conditions mentioned therein.
4. We further find that **Society Registration Certificate** dated 24/09/2007 bearing Reg. No. PNA/MWF/HSG/(TC)/1236/2007-08 issued by the Deputy Registrar of Co-operative Societies wherein Society is formed in the name of “**Shri Mangal Co-operative Housing Society Limited**”, under Maharashtra Co-operative Societies Act, 1960 (**Said Society**)
5. We further find that **Commencement Certificate** dated 20/01/2011 bearing Ref. No. NANI/BAP/KANI/9/220/011 issued by Talegaon Dabhade City Council in favour of **Nivrutti Jyotiba Dabhade and others through POA holder M/s. Namrata Developers Private Limited** wherein permission was granted to carry out development of Building on the Said Land subject to the terms and conditions mentioned therein
6. We further find that **Title Certificate** dated ***** issued by Adv Pankaj Dedhiya in favour of **M/s. Namrata Developers Private Limited** wherein it is opined that the title of Said Land is Free and Marketable Note: We have placed reliance upon the same for the title of Owner/Developer.

On perusal of relevant documents and information, I am of the opinion that the said Land is free and marketable, and is owned by the Promoter/ Developer and the Owner respectively as mentioned in the body of the agreement.

The Promoter/ Developer is authorised, empowered, entitled to develop the

7. We further find that **Occupancy Certificate** dated 29/03/2012 bearing Ref. No. NANI/BHOPRAPRA/2106/12 issued by Talegaon Dabhade City Council in favour of **Nivrutti Jyotiba Dabhade and others through POA holder M/s. Namrata Developers Private Limited** for **Building No 1 to Building No 14** constructed on the Said Land subject to the terms and conditions mentioned therein.



- [illegible]

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

Status- Clear

LVW-SSS-NTD-SBA

VINAY JADHAV

Dear Sirs,

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

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

2014 – NIL

2015 – NIL

2016 – NIL

2017 – NIL

2018 – NIL

2019 – NIL

2020 – NIL

2021 – NIL

2022 – NIL

2023 – NIL

2024 – NIL

2025 – Entry Found

MVL-2-8596	Conveyance Deed	15/05/2014
------------	-----------------	------------

2025	Rs. 0/-	15/05/2014
------	---------	------------

M/s. Namrata Developers Pvt Ltd Through Director Shailesh Kantilal Shah Through Attorney Milind Maruti Kolekar

To

Shri Mangal Co-operative Housing Society Limited Through Chairman Ganesh Bhanudas Dalvi & others

Schedule: Building No. A1 To A4 And B1 To B15, in the Society known as “**Shri Mangal Co-operative Housing Society Limited**”, constructed on the land bearing **Survey no 60 Hissa no 4 (previously bearing Survey No. 49/4)** lying and being situated at Village **Talegaon Dabhade** Taluka **Maval** & District **Pune**.

2026 – NIL/SRO RECORDS ARE NOT READY

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.**
- 5.4 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**
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? **Property Tax Bill Payment dated 27/02/2026 bearing Receipt No. TALE2526PT000000477 has been issued by Talegaon Dabhade City Council in favor of Jyotiba Dabhade and others for the year 2025-2026 with respect to the Said Property**
- 5.6 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.**
- 5.7 Whether required documents are available for creating mortgage? **Yes.**
- 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, if EM suggested.**
- 5.10 What is the tenure of the land; if it is leased? **Freehold Land.**
- 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. As per documents submitted before us.**
- 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? **Not Applicable**
- 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? **NOC issued by Society for Mortgage in favor of ICICI HFC Limited**
- 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 **Not Applicable**
- 5.20 Whether Search Report is obtained and submitted? **Search Report Attached.**
Search Report Details: - **Receipt no.: 1115530057**
Search Conducted Years: **2014 to 2026 (13 Years)**
Name of the Advocate / Searcher: **Indus Legal**
Search Report Date: **07/10/2026**



Head Office Address: B-104, Mangalya Bldg., Near Marol Metro Station, Hotel leafio Marigold, Andheri (E), Mumbai – 400059; Website: - <https://lawveritaswest.in/>.
Branch offices at: Thane, Navi Mumbai, Pune, Bengaluru, Delhi.;

Note: Status- **Clear Subject to Positive LOR**

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 upon execution of Registered Agreement, **VINAY RAMESH JADHAV AND SUNANDA RAMESH JADHAV** 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 **VINAY JADHAV AND SONALI JADHAV**

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 to Sale dated 10/05/2012 bearing Reg. No. MVL-2/2563/2012 executed by of M/s. Namrata Developers Private Limited with Shri Mangal Co-operative Housing Society Ltd through its authorized chairman Dharmesh Vasant Shah (Owner) in favour of **Rajaram Bhaga Dawkhar and Suvarna Rajaram Dawkhar** along with SDR, RR and Index II.
2. Original Registered Deed of **Sale/Transfer** to be executed by Rajaram Bhaga Dawkhar and Suvarna Rajaram Dawkhar in favour of **Vinay Ramesh Jadhav and Sunanda Ramesh Jadhav** along with SDR, RR and Index II.
3. Original NOC for Mortgage issued by Society in favour of **ICICI HFC Limited** along with confirmation that share certificate is not issued to any of its members.

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

1. Original 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.



Head Office Address: B-104, Mangalya Bldg., Near Marol Metro Station, Hotel leafio Marigold, Andheri (E), Mumbai – 400059; Website: - <https://lawveritaswest.in/>.
Branch offices at: Thane, Navi Mumbai, Pune, Bengaluru, Delhi.;

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

**Hetal
Rajesh
Prajapati**

Digitally signed by
Hetal Rajesh
Prajapati
Date: 2026.10.08
10:49:08 +05'30'

**Authorized Signatory
Advocates and Legal Consultants**

**Law Veritas
West**
Simple Legal Solutions