



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. 77000351798

Date: 22/09/2026

LEGAL SCRUTINY REPORT

To,

ICICI HFC Ltd.,

Shivaji Nagar, Pune-05,

Dear Sir/ Madam,

Legal Scrutiny Report in respect of the File of MRS. JYOTI AMOL HIVRE

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **MRS. JYOTI AMOL HIVRE**
2. Name of the Co-applicant/s: (If any): **MR. AMOL VISHVNATH HIVRE**
3. Type of Loan: Apna Ghar Regular –Fresh
4. Purpose of Loan: LAP Residential
5. Name of the Mortgagor: **MR. AMOL VISHWANATH HIVRE AND MRS. JYOTI AMOL HIVRE.**
6. Name of the Present owner: **MR. NARAYAN DEOKISAN OJHA**
7. Description of the Property (With Boundaries):

All the Piece and Parcel of Property Being Land area admeasuring 00 H 1 R i.e., 1000 sq. Ft., i.e., 92.93 Sq. Mts., bearing private plot NO. 4 out of Survey NO. 121 Hissa NO. 1+2A [As per 7/12 survey NO. 121/1A/2A] totally admeasuring 06 H 44.75 R (including 70 R), Situated at Village-Lohagaon, Taluka-Haveli, District-Pune, within the limit of PMC.

And Bounded as Follows:

EAST: By 15 ft Internal road.

WEST: By Property owned by Mr. Deshmane

NORTH: private Plot NO. 5



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SOUTH: By private Plot NO. 3

(Herein referred as Said Land/ Property).

- 8. Nature/ Status of the Property: Freehold**
- 9. 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 draft of “Deed for Sale of Entire Undivided Share” between Mr. Narayan Deokisan Ojha (Therein referred as the Vendor) and Mr. Amol Vishwanath Hivre and Mrs. Jyoti Amol Hivre (Therein referred as the Purchasers)
- 2.** Copy of Sale Deed dated 15/12/2009 (reg. NO. HVL-08/9527/2009) executed between Mr. Baban Balu Kale (2) Mr. Chandrakant Bhau Kale (therein referred as Vendor) and Mr. Mr. Narayan Deokisan Ojha (therein referred as Purchasers) and Mrs. Gangubai Jijaba Waykavade (2) Mrs. Vimal Manohar Katke (3) Indubai Rambhau Pawar (4) Mrs. Sushila Bhau Kale After Marriage- Mrs. Sushila Dagadu Shedge through their POAH Mr. Baban Balu Kale (2) Mr. Chandrakant Bhau Kale (therein referred as consenting party)
- 3.** Copy of Irrevocable Power of Attorney, dated -20/10/2007 (reg. NO. HVL-07/7858/2007) executed between Mrs. Gangubai Jijaba Waykavade (2) Mrs. Vimal Manohar Katke (3) Indubai Rambhau Pawar (4) Mrs. Sushila Bhau Kale After Marriage- Mrs. Sushila Dagadu Shedge through their POAH Mr. Baban Balu Kale (2) Mr. Chandrakant Bhau Kale (therein referred as Vendor) and Mr. Mr. Narayan Deokisan Ojha (therein referred as Purchasers).
- 4.** Copy of Development Agreement, dated -20/10/2007 (reg. NO. HVL-07/7857/2007) executed between Mrs. Gangubai Jijaba Waykavade (2) Mrs. Vimal Manohar Katke (3) Indubai Rambhau Pawar (4) Mrs. Sushila Bhau Kale After Marriage- Mrs. Sushila Dagadu Shedge through their POAH Mr. Baban Balu Kale (2) Mr. Chandrakant Bhau Kale (therein referred as Vendor) and Mr. Mr. Narayan Deokisan Ojha (therein referred as Purchasers).



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5. Copy of Notarized Power of Attorney for sale said land dated 12/02/1997 executed between Mrs. Gangubai Jijaba Waykavade (2) Mrs. Vimal Manohar Katke (3) Indubai Rambhau Pawar (4) Mrs. Sushila Bhau Kale After Marriage- Mrs. Sushila Dagadu Shedge (therein referred as executant) AND Mr. Baban Balu Kale (2) Mr. Chandrakant Bhau Kale (THEREIN REFERRED AS Attorney) .
6. Copy of 7/12 extract bearing name of Mr. Mr. Narayan Deokisan Ojha.
7. Copy of zone certificate bearing survey NO. 121_ For **Agricultural and Non-development Zone.**

NARRATION OF TITLE FLOW:

1. We have perused aforesaid deed and document and we find that Mrs. Gangubai Jijaba Waykavade (2) Mrs. Vimal Manohar Katke (3) Indubai Rambhau Pawar (4) Mrs. Sushila Bhau Kale After Marriage- Mrs. Sushila Dagadu Shedge were the owners of Land bearing Survey NO. 121 Hissa NO. 1+2A **totally admeasuring 06 H 44.75 R (including 70 R),,** Situated at Village-Lohagaon, Taluka-Haveli, District-Pune, within the limit of PMC. **(Said entire land).**
2. WE find that thereafter, vide Power of Attorney for sale said land dated 12/02/1997 (reg. NO. HVL-08/35/1997) Mrs. Gangubai Jijaba Waykavade (2) Mrs. Vimal Manohar Katke (3) Indubai Rambhau Pawar (4) Mrs. Sushila Bhau Kale After Marriage- Mrs. Sushila Dagadu Shedge appointed Mr. Baban Balu Kale (2) Mr. Chandrakant Bhau Kale as their attorney, pertaining to their shares in said Entire Land.
3. We find that thereafter vide Development Agreement and Irrevocable Power of Attorney, dated 20/10/2007 (reg. NO. HVL-07/ 7857/2007) (reg. NO. HVL-07/7858/2007) [R/w. Sale Deed dated 15/12/2009 (reg. NO. HVL-08/9527/2009)] Mr. Narayan Deokisan Ojha purchased **Land admeasuring 00 H 1 R i.e., 1000 sq. Ft., i.e., 92.93 Sq. Mts.,** bearing private plot NO. 4 out of Survey NO. 121 Hissa NO. 1+2A totally admeasuring 06 H 44.75 R (including 70 R),, Situated at Village-Lohagaon, Taluka-Haveli, District-Pune, within the limit of PMC **(said Land)** from Mr. Baban Balu Kale (2) Mr. Chandrakant Bhau Kale with the consent of Mrs. Gangubai Jijaba Waykavade (2) Mrs. Vimal Manohar Katke (3) Indubai Rambhau Pawar (4) Mrs. Sushila Bhau Kale After



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Marriage- Mrs. Sushila Dagadu Shedge through their POAH Mr. Baban Balu Kale (2) Mr. Chandrakant Bhau Kale. Accordingly, the name of Mr. Narayan Deokisan Ojha was recorded on 7/12 extract vide M.E NO. 29625.

4. We find from draft of "Deed for Sale of Entire Undivided Share" that Mr. Amol Vishwanath Hivre and Mrs. Jyoti Amol Hivre intend to purchase the said land from Mr. Narayan Deokisan Ojha.
5. **Kindly note on survey NO. is mentioned as Survey NO. 121 Hissa NO. 1+2A However on 7/12 extract survey NO. is mentioned as Survey NO. 121 Hissa NO. 1A/2A.**
6. **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 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.**

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Copy of draft of "Deed for Sale of Entire Undivided Share" between Mr. Narayan Deokisan Ojha (Therein referred as the Vendor) and Mr. Amol Vishwanath Hivre and Mrs. Jyoti Amol Hivre (Therein referred as the Purchasers)
2. Copy of Sale Deed dated 15/12/2009 (reg. NO. HVL-08/9527/2009) executed between Mr. Baban Balu Kale (2) Mr. Chandrakant Bhau Kale (therein referred as Vendor) and Mr. Mr. Narayan Deokisan Ojha (therein referred as Purchasers) and Mrs. Gangubai Jijaba Waykavade (2) Mrs. Vimal Manohar Katke (3) Indubai Rambhau Pawar (4) Mrs. Sushila Bhau Kale After Marriage- Mrs. Sushila Dagadu Shedge through their POAH Mr. Baban Balu Kale (2) Mr. Chandrakant Bhau Kale (therein referred as consenting party)
3. Copy of Irrevocable Power of Attorney, dated -20/10/2007 (reg. NO. HVL-07/7858/2007) executed between Mrs. Gangubai Jijaba Waykavade (2) Mrs. Vimal Manohar Katke (3) Indubai Rambhau Pawar (4) Mrs. Sushila Bhau Kale After Marriage- Mrs. Sushila Dagadu Shedge through their POAH Mr. Baban Balu Kale (2) Mr. Chandrakant Bhau Kale (therein referred as Vendor) and Mr. Mr. Narayan Deokisan Ojha (therein referred as Purchasers).



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4. Copy of Development Agreement, dated -20/10/2007 (reg. NO. HVL-07/7857/2007) executed between Mrs. Gangubai Jijaba Waykavade (2) Mrs. Vimal Manohar Katke (3) Indubai Rambhau Pawar (4) Mrs. Sushila Bhau Kale After Marriage- Mrs. Sushila Dagadu Shedge through their POAH Mr. Baban Balu Kale (2) Mr. Chandrakant Bhau Kale (therein referred as Vendor) and Mr. Mr. Narayan Deokisan Ojha (therein referred as Purchasers).
5. Copy of Notarized Power of Attorney for sale said land dated 12/02/1997 executed between Mrs. Gangubai Jijaba Waykavade (2) Mrs. Vimal Manohar Katke (3) Indubai Rambhau Pawar (4) Mrs. Sushila Bhau Kale After Marriage- Mrs. Sushila Dagadu Shedge (therein referred as executant) AND Mr. Baban Balu Kale (2) Mr. Chandrakant Bhau Kale (THEREIN REFERRED AS Attorney) .
6. Copy of 7/12 extract bearing name of Mr. Mr. Narayan Deokisan Ojha.
7. Copy of zone certificate bearing survey NO. 121_ For **Agricultural and Non-development Zone.**

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? Yes
- 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



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- 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; 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: 16/09/2026

Note: We have conducted the online search for the said property on the 'igmaharashtra.gov.in' site for the period of last 13 years vide Challan no. MH009931114202627U and Receipt no.: 1115459975 **dated 16/09/2026**. All the registered transactions related to flow of title is reflected during the Search.



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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. NARAYAN DEOKISAN OJHA** is the owner of said property and **MR. AMOL VISHWANATH HIVRE AND MRS. JYOTI AMOL HIVRE** will obtain the Clear and marketable title to the same, as mentioned above **UPON EXECUTION AND REGISTRATION OF SALE DEED in THEIR FAVOR.**
2. The Mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ co-Borrower **MR. AMOL VISHWANATH HIVRE AND MRS. JYOTI AMOL HIVRE.**

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:



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1. Original Registered “Deed for Sale of Entire Undivided Share” between Mr. Narayan Deokisan Ojha (Therein referred as the Vendor) and Mr. Amol Vishwanath Hivre and Mrs. Jyoti Amol Hivre (Therein referred as the Purchasers); with Index II and R.R.
2. Original registered Sale Deed dated 15/12/2009 (reg. NO. HVL-08/9527/2009) executed between Mr. Baban Balu Kale (2) Mr. Chandrakant Bhau Kale (therein referred as Vendor) and Mr. Mr. Narayan Deokisan Ojha (therein referred as Purchasers) and Mrs. Gangubai Jijaba Waykavade (2) Mrs. Vimal Manohar Katke (3) Indubai Rambhau Pawar (4) Mrs. Sushila Bhau Kale After Marriage- Mrs. Sushila Dagadu Shedge through their POAH Mr. Baban Balu Kale (2) Mr. Chandrakant Bhau Kale (therein referred as consenting party).with Index II & R.R.
2. Original Irrevocable Power of Attorney, dated -20/10/2007 (reg. NO. HVL-07/7858/2007) executed between Mrs. Gangubai Jijaba Waykavade (2) Mrs. Vimal Manohar Katke (3) Indubai Rambhau Pawar (4) Mrs. Sushila Bhau Kale After Marriage- Mrs. Sushila Dagadu Shedge through their POAH Mr. Baban Balu Kale (2) Mr. Chandrakant Bhau Kale (therein referred as Vendor) and Mr. Mr. Narayan Deokisan Ojha (therein referred as Purchasers) with R.R..
3. Original Development Agreement, dated -20/10/2007 (reg. NO. HVL-07/7857/2007) executed between Mrs. Gangubai Jijaba Waykavade (2) Mrs. Vimal Manohar Katke (3) Indubai Rambhau Pawar (4) Mrs. Sushila Bhau Kale After Marriage- Mrs. Sushila Dagadu Shedge through their POAH Mr. Baban Balu Kale (2) Mr. Chandrakant Bhau Kale (therein referred as Vendor) and Mr. Mr. Narayan Deokisan Ojha (therein referred as Purchasers).with Index II & R.R.
4. Certified Copy of Latest 7/12 extract bearing name of Mr. Mr. Narayan Deokisan Ojha.
5. copy of Latest Electricity Bill/ Property tax paid receipt in name of Mr. Narayan Deokisan Ojha

Post Disbursement:

1. Copy of Index II of Notice of intimation executed by Mr. Amol Vishwanath Hivre and Mrs. Jyoti Amol Hivre (therein referred as Mortgagor) and ICICI HFC Limited (therein referred as Mortgagee)



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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	NIL
2021	NIL
2022	NIL
2023	NIL
2024	NIL
2025	NIL
2026	NIL

PLACE: Pune

DATE: 22/09/2026

Your Faithfully,

For Flairnetic Advocates

DNYANADA

NITIN DANGAL

Digitally signed by
DNYANADA NITIN DANGAL
Date: 2026.10.12 15:59:19
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