



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. 77000326007

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 MR. RASHID AQUIL QURESHI

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **MR. RASHID AQUIL QURESHI**
2. Name of the Co-applicant/s: (If any): **Mrs. SEEMA RASHID QURESHI**
3. Type of Loan: **Builder Purchase**
4. Purpose of Loan: **HL**
5. Name of the Mortgagor: **MR. RASHID AQUIL QURESHI AND MRS. SEEMA RASHID QURESHI**
6. Description of the Property (With Boundaries):
All the Piece and Parcel of Property Being Flat NO. 502 on 5th floor, carpet area admeasuring 74.32 sq.mtrs., in wing No. A, in the Building known as "Overa Enclave" Constructed on land bearing CTS. No. 386/A-1 Situated at Village-Bhawani Peth, Taluka-Haveli, District-Pune, within the limit of PMC.
(Herein referred as Said flat/ Property).
7. Nature/ Status of the Property: **Freehold**
8. Type of Property: **Residential**



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

1. Draft of Agreement for Sale to be executed between M/s. Overa construction, Through its partners Mr. Pravin Kundanmal Sonigra and Mr. Saif Mohammad Sayyad (therein referred as Promotor) and Mr. Rashid Aquil Qureshi And Mrs. Seema Rashid Qureshi (therein referred as Purchasers) and Mr. Pravin Kundanmal Sonigra and Mr. Vipesh Pravin Sonigra (therein referred as Consenting party)
2. Copy of General Power of Attorney dated 07/12/2004 (reg. NO. HVL-10/7702/2004) executed between Mrs. Azimunnisa Iqbal Khan (therein referred as Executants) and Mr. Sayyad Mohammad Chand and Mr. Pravin Kundanmal Sonigra partners of M/s. Overa construction, (therein referred as attorney).
3. Copy of Development Agreement dated 07/12/2004 (reg. NO. HVL-10/7701/2004) executed between Mrs. Azimunnisa Iqbal Khan (therein referred as Land owner) and M/s. Overa construction through its partners Mr. Sayyad Mohammad Chand and Mr. Pravin Kundanmal Sonigra, (therein referred as Attorney).
4. Copy of property card extract bearing names of Nurunnisa Abdul Gani Hakim, Abdul Latif Abdul Gani Hakim, Abdul Wahab Abdul Gani Hakim, Abdul Kadar Abdul Gani Hakim, Mr. Qamrunnisa Jamkhanwala, Jaibunnisa Mehmood Sayyad, Faizunnissa Yasin Merchant, Najmunnisa Salim Khan, Aji Munnisa Iqbal Khan.
5. Copy of completion Certificate dated 21/12/2021 bearing NO. OCC/0317/21 issued by PMC. **[for A wing]**

NARRATION OF TITLE FLOW:

1. We have perused aforesaid deed and document and we find that Mr. Abdul Gani Abdul Karim Hakim was the owner of Land admeasuring 2764 sq. mtrs., out of bearing CTS. No. 386/A-1 Situated at Village- Bhawani Peth, Taluka-Haveli, District-Pune, within the limit of PMC. **(Said land)**



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2. We find that thereafter, Abdul Gani Abdul Karim Hakim expired on 11.02.1989 leaving behind the only legal heirs viz. Nurunnisa Abdul Gani Hakim, Abdul Latif Abdul Gani Hakim, Abdul Wahab Abdul Gani Hakim, Abdul Kadar Abdul Gani Hakim, Mr. Qamrunnisa Jamkhanwala, Jaibunnisa Mehmood Sayyad, Faizunnissa Yasin Merchant, Najmunnisa Salim Khan, Aji Munnisa Iqbal Khan. Accordingly, the names of the said legal heirs were recorded on the Property Card Extract of said land.
3. We find that thereafter, after death of Abdul Gani Abdul Karim Hakim, the names of his grandchildren viz. Munaf Abdul Latif Hakim, Fahad Abdul Latif Hakim, Saad Abdul Latif Hakim through natural guardian Abdul Latif Hakim for 1/3 rd share on the Property Card Extract of the said land.
4. We find that thereafter vide various separate Development Agreements , Nurunnisa Abdul Gani Hakim, Abdul Latif Abdul Gani Hakim, Abdul Wahab Abdul Gani Hakim, Abdul Kahar Abdul Gani Hakim, Mr. Qamrunnisa Jamkhanwala, Zaibunnisa Mehmood Sayyad, Faizunnissa Yasin Merchant, Naimunnisa Salim Khan, Azimunnisa Iqbal Khan, Munaf Abdul Latif Hakim, Fahad Abdul Latif Hakim, Saad Abdul Latif Hakim granted development rights in respect of Land admeasuring 2764 sq. mtrs., out of bearing CTS. No. 386/A-1 Situated at Village- Bhawani Peth, Taluka-Haveli, District-Pune, within the limit of PMC. **(Said land)** in favor of M/s. Overa construction through its partners Mr. Sayyad Mohammad Chand and Mr. Pravin Kundanmal Sonigra and also executed General Power of Attorney in its favor **As follows:**

Name of the Land owners	Area in sq. Mts.,	Development Agreement
Fahad Abdul Latif Hakim	188.22	Dated 07/12/2004 (reg. No. HVL-10/7704/2004)
Abdul Wahab Abdul Hakim Gani	214.26	Dated 07/12/2004 (reg. No. HVL-10/7709/2004)
Abdul Abdul Hakim Latif Gani	214.26	Dated 07/12/2004 (reg. No. HVL-10/7688/2004)
Najmunnisa Kasam Khan	188.22	Dated 07/12/2004 (reg. No. HVL-10/7699/2004)



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Naimunnisa Salim Khan	188.22	Dated 07/12/2004 (reg. No. HVL-10/7697/2004)
Qamrunnisa Jamkhanwala	188.22	Dated 31/12/2004 (reg. No. HVL-10/1550/2004)
Azimunnisa Iqbal Khan	188.22	Dated 07/12/2004 (reg. No. HVL-10/7701/2004)
Faizunnissa YAsin Merchant	188.22	Dated 07/12/2004 (reg. No. HVL-10/7691/2004)
Zaibunnisa Mehmood Sayad	188.22	Dated 07/12/2004 (reg. No. HVL-10/7693/2004)
Abdul Kader Abdul Gani Hakim	214.26	Dated 07/12/2004 (reg. No. HVL-10/7711/2004)
Munaf Abdul Latif Hakim	188.22	Dated 11/03/2005 (reg. No. HVL-10/1548/2004)
Saad Abdul Latif Hakim	188.22	Dated 07/12/2004 (reg. No. HVL-10/7707/2004)
Abdul Kadar Ali Gani Hakim	214.26	Dated 11/03/2008 (reg. NO. HVL-10/1280/2008)
Total area	2551.02 sq. Mts.,	

5. We find that said Developer agreed to allot 700 sq. Ft., i.e., 65.03 Sq. Mts., saleable and internal shop admeasuring an area of 350 sq. ft. i.e. 32.51 Sq. Mts. (Saleable) to Mrs. Azimunnisa Iqbal Khan in lieu of consideration against said Development Agreement dated 07/12/2004 (reg. NO. HVL-10/7701/2004). However we have not verified List or units allotted to said Lands owner. This report is Submitted subject to verification of same.
6. We find from Development Agreement dated 07/12/2004 (reg. NO. HVL-10/7701/2004), there are 54 tenants in the said old premises constructed on the said



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land. It is advisable to confirm that all said Tenants have surrendered their rights in said premises.

7. We find that thereafter by obtaining requisite permission from Competent authority M/s. Overa construction through its partners Mr. Sayyad Mohammad Chand and Mr. Pravin Kundanmal Sonigra constructed Building said Land under Name & styled as **“Overa Enclave”**,
8. We find from Draft of Agreement for Sale that, Mr. Rashid Aquil Qureshi And Mrs. Seema Rashid Qureshi intends to purchase Flat NO. 502 on 5th floor, carpet area admeasuring 74.32 sq.mtrs., in wing No. A, in the Building known as “Overa Enclave” Constructed on land bearing CTS. No. 386/A-1 Situated at Village- Bhawani Peth, Taluka-Haveli, District-Pune, within the limit of PMC (**said Flat**) from M/s. Overa construction, Through its partners Mr. Pravin Kundanmal Sonigra and Mr. Saif Mohammad Sayyad with the consent of Mr. Pravin Kundanmal Sonigra and Mr. Vipesh Pravin Sonigra.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Draft of Agreement for Sale to be executed between M/s. Overa construction, Through its partners Mr. Pravin Kundanmal Sonigra and Mr. Saif Mohammad Sayyad (therein referred as Promotor) and Mr. Rashid Aquil Qureshi And Mrs. Seema Rashid Qureshi (therein referred as Purchasers) and Mr. Pravin Kundanmal Sonigra and Mr. Vipesh Pravin Sonigra (therein referred as Consenting party)
2. Copy of General Power of Attorney dated 07/12/2004 (reg. NO. HVL-10/7702/2004) executed between Mrs. Azimunnisa Iqbal Khan (therein referred as Executants) and Mr. Sayyad Mohammad Chand and Mr. Pravin Kundanmal Sonigra partners of M/s. Overa construction, (therein referred as attorney).
3. Copy of Development Agreement dated 07/12/2004 (reg. NO. HVL-10/7701/2004) executed between Mrs. Azimunnisa Iqbal Khan (therein referred as Land owner) and



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M/s. Overa construction through its partners Mr. Sayyad Mohammad Chand and Mr. Pravin Kundanmal Sonigra, (therein referred as Attorney).

4. Copy of completion Certificate dated 21/12/2021 bearing NO. OCC/0317/21 issued by PMC. [for A wing]

PART V: OTHER PROVISIONS:

- 5.1. **Whether Provisions of Urban Lan 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
- 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.**



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- 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: **BUILDER 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: **04/08/2026.**

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. **MH007614834202627U AND Receipt no.: 1115323347 dated 04/08/2026.** 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



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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 said **MR. RASHID AQUIL QURESHI AND MRS. SEEMA RASHID QURESHI** will obtain the ownership and clear and marketable title of said property as per mentioned above **UPON EXECUTION AND REGISTRATION OF AGREEMENT TO SALE IN their FAVOR.**
2. The Mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ co-Borrower **MR. RASHID AQUIL QURESHI AND MRS. SEEMA RASHID QURESHI.**

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 Registered Agreement for Sale executed between M/s. Overa construction, Through its partners Mr. Pravin Kundanmal Sonigra and Mr. Saif Mohammad Sayyad (therein referred as Promotor) and Mr. Rashid Aquil Qureshi And Mrs. Seema Rashid Qureshi (therein referred as Purchasers) and Mr. Pravin Kundanmal Sonigra and Mr. Vipesh Pravin Sonigra (therein referred as Consenting party) with Index II & R.R.



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2. Original NOC for the creation of mortgage issued by “M/s. Overa construction” in the name of ICICI Home Finance; in banks format.
3. Original OCRs issued by “M/s. Overa construction” in the name of Mr. Rashid Aquil Qureshi And Mrs. Seema Rashid Qureshi
4. Original List of Units allotted by “M/s. Overa construction” to 54 tenants
5. Original List of Units allotted by “M/s. Overa construction” to the Land Owners

Post Disbursement:

1. Copy of index II Of Notice of Intimation executed between Mr. Rashid Aquil Qureshi And Mrs. Seema Rashid Qureshi (therein referred as Mortgagor) and ICICI HFC Limited (therein referred as Mortgagee).

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



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2026	NIL
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PLACE: Pune

DATE: 12/08/2026

Your Faithfully,

For Flairnetic Advocates