



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;

LEGAL SCRUTINY REPORT

Date	10/09/2026; 11/09/2026; 15/09/2026; 21/09/2026
LV Ref. ID.	LVP-SEPT-26-ICHF-56
Status of L.O.R.	POSITIVE
Transaction Type	RESALE
LAN No.	77000351594

To,
ICICI HOME FINANCE,
PUNE

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of – SATYAJIT BALKRISHNA VANARE

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: SATYAJIT BALKRISHNA VANARE
2. Name of the Co-applicant/s: ANITA BALKRISHNA VANARE
3. Type of Loan: RESALE
4. Purpose of Loan: RESALE
5. Name of the Property Owner/s: MRS. ABHILASHA ASHUTOSH SOLANKI
6. Proposed Property Owner/s: MR. SATYAJIT BALKRISHNA VANARE AND MRS. ANITA BALKRISHNA VANARE
7. Description of the Property (with Boundaries):

Flat No. 10C/401 area admeasuring Built up area 500 Square feet i.e. 46.46 Square meters on **Fourth Floor** in the Society known as “**Swami Krupa Co-op Housing Society Ltd**” with common Two-Wheeler Parking Constructed on land bearing City Survey No. 1142 lying and being situated at Kasba Peth, Taluka Haveli District Pune within the local limits of Pune Municipal Corporation and within the jurisdiction of Sub-registrar Haveli, Pune (**Said Property**) and bounded are as follows-

Boundaries:

On or towards the East: By Government Road

On or towards the West: By Government Bol

On or towards the North: By CTS No. 1141

On or towards the South: By CTS No. 1143 (Said Land)

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. Photocopy of Commencement Certificate dated 12/11/2008 bearing Ref. No. CC/2451/20087 issued by PMC in favour of **Vishal B. Kedari**
2. Photocopy of Registered Agreement dated 05/02/2010 bearing Reg. No. HVL-10/1362/2010 executed by M/s. Shri Samarth Associates through partner Shri. Vishal Balkrishna Kedari with consent of Smt. Vimal Ambadas Joshi and 9 others in favour of **Mr. Harish Maruti Jadhav and Mr. Sanjay Maruti Jadhav**
3. Scanned copy of Registered Reconveyance Deed dated 21/07/2014 bearing Reg. No. HVL-11/6210/2014 executed by Bank of Maharashtra in favor of **Mr. Harish Maruti Jadhav and Mr. Sanjay Maruti Jadhav**
4. Photocopy of Title Certificate dated 30/07/2014 issued by Adv. Reema Umesh Sharma in favour of **Mr. Harish Maruti Jadhav and Mr. Sanjay Maruti Jadhav**
5. Photocopy of Registered Deed of Assignment dated 30/09/2014 bearing Reg. No. HVL-11/8462/2014 executed by Mr. Harish Maruti Jadhav and Mr. Sanjay Maruti Jadhav in favour of **Mr. Yogesh Laxminarayan Naidu and Mrs. Laxmi Yogesh Naidu**
6. Photocopy of Society Registration Certificate dated 14/11/2014 bearing Reg. No. PNA/PNA(2)/HSG/(TC)/15863/2014-15 issued by the Deputy Registrar of Co-operative Societies wherein Society is formed in the name of **"Shri. Swami Krupa Co-operative Housing Society Limited"**
7. Scanned copy of Share Certificate No. 18 dated 31/08/2015 along with its reverse side issued by "Shri. Swami Krupa Co-operative Housing Society Limited" in the name of **Mr. Yogesh Laxminarayan Naidu and Mrs. Laxmi Yogesh Naidu**
8. Photocopy of Registered Deed of Conveyance dated 01/03/2016 bearing Reg. No. HVL-22/3080/2016 executed by M/s. Shri Samarth Associates through partner Shri. Vishal Balkrishna Kedari in favour of **Shri. Swami Krupa Co-operative Housing Society Limited**
9. Photocopy of Registered Agreement for Sale dated 08/11/2016 bearing Reg. No. HVL-10/14586/2016 executed by Yogesh Laxminarayan Naidu and Mrs. Laxmi Yogesh Naidu in favour of **Smt. Abhilasha Ashutosh Solanki**.
10. Photocopy of Registered Deed of Assignment dated 27/02/2017 bearing Reg. No. HVL-10/1757/2017 executed by Mr. Yogesh Laxminarayan Naidu and Mrs. Laxmi Yogesh Naidu in favour of **Smt. Abhilasha Ashutosh Solanki**
11. Scanned copy of Reverse Side of Share Certificate in the name of **Abhilasha Ashutosh Solanki** on 15/01/2026
12. Scanned copy of Property Tax Bill dated 05/06/2026 issued by Pune Municipal Corporation in the name of **Abhilasha Ashutosh Solanki**

13. Scanned copy of Police Complaint dated 13/08/2026 issued by Abhilasha Ashutosh Solanki in favor of **Pune City Police**
14. Scanned copy of 8 Days Public Notice dated 19/08/2026 published on the Lokmanthan (Marathi Newspaper) and Standard Post (English Newspaper) issued by Adv. Rutvij Solanki in the name of **Abhilasha Ashutosh Solanki**
15. Scanned copy of No Claim Certificate dated 28/08/2026 issued by Adv Rutvij Solanki in the name of **Abhilasha Ashutosh Solanki**.
16. Scanned copy of Draft Deed of Assignment (Sale Deed) to be executed by Abhilasha Ashutosh Solanki in favour of **Mr. Satyajit Balkrishna Vanare and Mrs. Anita Balkrishna Vanare**

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 **City Survey No. 1142** lying and being situated at Kasba Peth, Taluka Haveli District Pune within the local limits of Pune Municipal Corporation and within the jurisdiction of Sub-registrar Haveli, Pune (**Said Land**) as per document provided us.



The image shows a scanned document with a large watermark 'Law Veritas West' and 'For View Only Not For Legal Purpose'. The document appears to be a title deed or a survey record, containing various fields and text in Marathi and English. It includes a QR code in the top right corner and a table with columns for 'Date', 'Area', and 'Remarks'. The text is partially obscured by the watermark.

2. We further find from recitals that Said Land bearing CTS No. 1142 for the area admeasuring 256.7 square meter was owned and possessed by **Smt. Vimal Ambadas Joshi and 9 others**.
3. We further find from recitals that Registered Development Agreement dated 27/12/2007 bearing Reg. No. HVL-12/11563/2007 executed by Smt. Vimal Ambadas Joshi and 9 others in favour of **M/s. Shri Samarth Associates through partner Shri. Vishal Balkrishna Kedari** wherein land owners assigned development rights in respect of Said Land for consideration and upon the terms and conditions mentioned therein.
4. We further find that Commencement Certificate dated 12/11/2008 bearing Ref. No. CC/2451/20087 issued by PMC in favour of **Vishal B. Kedari** wherein permission was granted to carry out development of **Residential Building** on the Said Land subject to the terms and conditions mentioned therein.
5. We further find that Registered Agreement dated 05/02/2010 bearing Reg. No. HVL-10/1362/2010 executed by M/s. Shri Samarth Associates through partner Shri. Vishal Balkrishna Kedari with consent of Smt. Vimal Ambadas Joshi and 9 others in favour of **Mr. Harish Maruti Jadhav and Mr. Sanjay Maruti Jadhav** related to Sale of Said Property for consideration and upon the terms and conditions mentioned therein.

6. We further find that Registered Reconveyance Deed dated 21/07/2014 bearing Reg. No. HVL-11/6210/2014 executed by Bank of Maharashtra in favor of **Mr. Harish Maruti Jadhav and Mr. Sanjay Maruti Jadhav** wherein the charge created on the Said Land by virtue of Registered Mortgage Deed dated 23/06/2010 bearing Reg. No. HVL-1/5793/2010 was released after repayment of the outstanding loan amount Rs. 4,00,000/- in full and all the Rights Title and Interests of the Lender was nullified as per terms and conditions mentioned therein.
7. We further find that Title Certificate dated 30/07/2014 issued by Adv. Reema Umesh Sharma in favour of **Mr. Harish Maruti Jadhav and Mr. Sanjay Maruti Jadhav** wherein it is opined that the title of Said Property is **Clean, Clear and Marketable**. Note: We have placed reliance upon the same for the title of **Owner/Developer**.
8. We further find that Registered Deed of Assignment dated 30/09/2014 bearing Reg. No. HVL-11/8462/2014 executed by Mr. Harish Maruti Jadhav and Mr. Sanjay Maruti Jadhav in favour of **Mr. Yogesh Laxminarayan Naidu and Mrs. Laxmi Yogesh Naidu** related to Sale of Said Property for consideration and upon the terms and conditions mentioned therein.
9. We further find that Society Registration Certificate dated 14/11/2014 bearing Reg. No. PNA/PNA(2)/HSG/(TC)/15863/2014-15 issued by the Deputy Registrar of Co-operative Societies wherein Society is formed in the name of **“Shri. Swami Krupa Co-operative Housing Society Limited”**, under Maharashtra Co-operative Societies Act, 1960 (**Said Society**)
10. We further find that Share Certificate No. 18 dated 31/08/2015 along with its reverse side issued by “Shri. Swami Krupa Co-operative Housing Society Limited” in the name of **Mr. Yogesh Laxminarayan Naidu and Mrs. Laxmi Yogesh Naidu** and allotted 10 fully paid up shares of Rs. 50/- each numbered from 171 to 180. (**Said Shares**)
11. We further find that Registered Deed of Conveyance dated 01/03/2016 bearing Reg. No. HVL-22/3080/2016 executed by M/s. Shri Samarth Associates through partner Shri. Vishal Balkrishna Kedari wherein sold, transferred and conveyed the Said Land in favour of **Shri. Swami Krupa Co-operative Housing Society Limited** for consideration and upon the terms and conditions mentioned therein.
12. We further find that Registered Agreement for Sale dated 08/11/2016 bearing Reg. No. HVL-10/14586/2016 executed by Yogesh Laxminarayan Naidu and Mrs. Laxmi Yogesh Naidu in favour of **Smt. Abhilasha Ashutosh Solanki** for consideration and upon the terms and conditions mentioned therein.
13. We further find that Registered Deed of Assignment dated 27/02/2017 bearing Reg. No. HVL-10/1757/2017 executed by Mr. Yogesh Laxminarayan Naidu and Mrs. Laxmi Yogesh Naidu in favour of **Smt. Abhilasha Ashutosh Solanki** related to Sale of Said Property for consideration and upon the terms and conditions mentioned therein.
14. We further find that No Dues Letter dated 25/08/2022 issued by HDFC Bank in the name of **Abhilasha Ashutosh Solanki** related to Said Property.
15. We further find from the Reverse Side of Share Certificate that Said Shares are transferred and endorsed in the name of **Abhilasha Ashutosh Solanki** on 15/01/2026.

16. We further find that Property Tax Bill dated 05/06/2026 issued by Pune Municipal Corporation in the name of **Abhilasha Ashutosh Solanki** related to Said Property.
17. We further find that Police Complaint dated 13/08/2026 bearing Ref. No. 115797-2026 issued by Pune City Police in the name of **Abhilasha Ashutosh Solanki** for Lost / Misplaced of the Original Registered Agreement dated 05/02/2010 bearing Reg. No. HVL-10/1362/2010, Registered Reconveyance Deed dated 21/07/2014 bearing Reg. No. HVL-11/6210/2014 and Registered Deed of Assignment dated 30/09/2014 bearing Reg. No. HVL-11/8462/2014.
18. We further find that 8 Days Public Notice dated 19/08/2026 published on the Lokmanthan (Marathi Newspaper) and Standard Post (English Newspaper) issued by Adv. Rutvij Solanki in the name of **Abhilasha Ashutosh Solanki** for Lost / Misplaced of the Original Registered Agreement dated 05/02/2010 bearing Reg. No. HVL-10/1362/2010, Registered Reconveyance Deed dated 21/07/2014 bearing Reg. No. HVL-11/6210/2014 and Registered Deed of Assignment dated 30/09/2014 bearing Reg. No. HVL-11/8462/2014 and regarding any person having any claim or right in respect of the said property by way of inheritance, share, sale, mortgage, lease, lien, license, gift, possession or encumbrance however or otherwise is hereby required to intimate to the undersigned within 08 days from the date of Publication of Notice related to said Property.
19. We further find that No Claim Certificate dated 28/08/2026 issued by Adv Rutvij Solanki in the name of **Abhilasha Ashutosh Solanki** for 07 days Public Notice dated 19/08/2026 issued in Lok Manthan Marathi Newspaper and Standard Post English Newspaper along with confirmation of No objection in respect of Same.

Note- We have observed that No Claim Certificate is not stamped by Advocate. Our opinion shall be subject to the same.

20. We further find that Draft Deed of Assignment (Sale Deed) to be executed by Mrs. Abhilasha Ashutosh Solanki intends to sell and transfer the Said Property in favour of **Mr. Satyajit Balkrishna Vanare and Mrs. Anita Balkrishna Vanare.**

Note- Chain title documents are misplaced/ loss w.r.t the seller. Our opinion shall subject to any third-party claims arising due to lost/ misplaced chain title documents. Considering the documents shared with us, we have drawn the title based on the limited documents available in the above case. We have opined based on the above, lender to take a note of the same before lending on such cases.

Note: We observed that the Said Property is transferred as Flat No. 10C/401 however as per Mail dated 21/09/2026 it is informed by the lender that Said Property is not sub-divided. We recommend Lender to verify and validate the same through technical report and if same appears to be subdivided we recommend lender to ensure that the Flat/ Shop/ Unit has been approved by appropriate authority under the respective layout plan and appropriate sub-division orders are in place. Our opinion is based on the above and that the sub divided properties are mortgaged with same Lender as security.

WE HAVE BEEN PROVIDED DRAFT AGREEMENT PLEASE OBTAIN REGISTERED AGREEMENT FOR SALE PRIOR DISBURSAL. SINCE DRAFT AGREEMENT IS PROVIDED, LENDER TO ENSURE ABOUT THE POSSESSION OF THE SAID PROPERTY ONCE THE



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AGREEMENT GET REGISTERED BETWEEN DEVELOPER/VENDOR AND PROPOSED PURCHASER/BORROWER

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

PART IV: EVIDENCE OF THE TITLE OF PROPERTY: Search Report Attached

Status: Clear

Ref: Investigation title of the property situated at **Flat No. 10C/401**, on the **4th Floor**, in the building known as **“Swami Krupa Co-op Housing Society Ltd”**, constructed on land Bearing **City Survey No. 1142**, lying and being situate at Pune – 411011, Village **Kasaba Peth**, Taluka **Haveli**, District **Pune**.

SATYAJEET BALKRISHNA VANARE

Dear Sirs,

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

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

2014 – Entry Found

HVL-11-6210	Reconveyance Deed	21/07/2014
2014	Rs. 400000/-	21/07/2014

Harish Maruti Jadhav and Sanjay Maruti Jadhav

To

Bank of Maharashtra Branch Kasaba Peth Pune Through Sandip Madhok

Schedule: Flat No. 10C/401, on the **4th Floor**, in the building, constructed on land Bearing **CTS No. 1142**, lying and being situate at Village **Kasaba Peth**, Taluka **Haveli**, District **Pune**. Admeasuring area 46.46 sq.mtr.

HVL-11-8462	Sale Deed	25/09/2014
2014	Rs. 2800000/-	30/09/2014

Harish Maruti Jadhav and Sanjay Maruti Jadhav

To

Yogesh Laxminarayan Naidu and Laxmi Yogesh Naidu



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Branch offices at: Thane, Navi Mumbai, Pune, Bengaluru, Delhi;

Schedule: Flat No. 10C/401, on the **4th Floor**, in the building known as “**Shree Samarth Krupa**”, constructed on land Bearing **CTS No. 1142**, lying and being situate at Shaniwar Peth, Village **Kasaba Peth**, Taluka **Haveli**, District **Pune**. Admeasuring area 46.46 sq.mtr.

2015 – NIL

2016 – Entry Found

HVL-22-3080	Sale Deed	01/03/2016
2016	Rs. 0/-	01/03/2016

M/s. Shri Samarth Associates Through Partner Vishal Balkrishna Kedari and 9 Others Through Competent Authority and District Deputy Registrar, Co-operative Societies Through Authorized Officer Rakesh Nikhare

To

Shri Swami Krupa Co-operative Housing Society Limited Through Chairman Hemant Gorakshanath Zite and Secretary Prashant Vishnu Vanare

Schedule: 11 Flats, in the building known as “**Shree Swami Krupa Co-operative Housing Society Ltd**”, constructed on land Bearing **CTS No. 1142**, lying and being situate at Village **Kasaba Peth**, Taluka **Haveli**, District **Pune**. Admeasuring area 256 .70 sq.mtr.

HVL-10-14586	Agreement	08/11/2016
2016	Rs. 2900000/-	08/11/2016

Yogesh Laxminarayan Naidu and Laxmi Yogesh Naidu

To

Abhilasha Ashutosh Solanki

Schedule: Flat No. 10C/401, on the **4th Floor**, in the building known as “**Shree Samarth Krupa**”, constructed on land Bearing **CTS No. 1142**, lying and being situate at Village **Kasaba Peth**, Taluka **Haveli**, District **Pune**. Admeasuring area 46.46 sq.mtr.

2017 – Entry Found

HVL-11-322	Notice of intimation	08/02/2017
2017	Rs. 800000/-	27/02/2017

Abhilasha Ashutosh Solanki

To

HDFC Limited



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Branch offices at: Thane, Navi Mumbai, Pune, Bengaluru, Delhi.;

Schedule: Flat No. 10C/401, in the building known as “**Shree Samarth Krupa**”, constructed on land Bearing **City Survey No. 1142**, lying and being situate at Village **Kasaba Peth**, Taluka **Haveli**, District **Pune**. Admeasuring area 46.46 sq.mtr.

HVL-10-1757	Conveyance Deed	27/02/2017
2017	Rs. 2900000/-	27/02/2017

Yogesh Laxminarayan Naidu and Laxmi Yogesh Naidu

To

Abhilasha Ashutosh Solanki

Schedule: Flat No. 10C/401, on the **4th Floor**, in the building known as “**Shree Samarth Krupa**”, constructed on land Bearing **CTS No. 1142**, lying and being situate at Village **Kasaba Peth**, Taluka **Haveli**, District **Pune**. Admeasuring area 46.46 sq.mtr.

2018 – NIL		
2019 – NIL		
2020 – NIL		
2021 – Entry Found		
HVL-5-5798	Leave and License	04/06/2021
2021	Rs. 25000/-	07/06/2021

Abhilasha Ashutosh Solanki

To

Amol Subhash Ghadge

Schedule: Flat No. 10C/401, in the building known as “**Shri Swami Krupa**”, constructed on land Bearing **City Survey No. 1142**, lying and being situate at Kasba Peth, Pune – 411011 Village **Kasaba Peth**, Taluka **Haveli**, District **Pune**. Admeasuring area 450 sq.ft. (Leave and License for Period of 11 Months.)

2022 – NIL		
2023 – Entry Found		
HVL-27-4556	Leave and License	26/03/2023
2023	Rs. 25000/-	31/03/2023

Abhilasha Ashutosh Solanki

To

Amol Subhash Ghadge

Schedule: Flat No. 10C/401, in the building known as “**Shri Swami Krupa**”, constructed on land Bearing **City Survey No. 1142**, lying and being situate at Kasba Peth, Pune – 411011 Village **Kasaba Peth**, Taluka **Haveli**, District **Pune**. Admeasuring area 450 sq.ft. (Leave and License for Period of 11 Months.)

2024 – NIL

2025 – NIL

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. Society is formed and the premises is being used for residential purpose, thus we are of the opinion SARFAESI may be applicable on the Said Property, Request the lender to validate the same from the technical report and ensure the purpose of the respective 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 dated 05/06/2026 issued by Pune Municipal Corporation in the name of Abhilasha Ashutosh Solanki related to 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?
- 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? **No, as per documents submitted before us.**
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? **Not Applicable.**
- 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 for Mortgage issued by the Society 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: **1115450572**
Search Conducted Years: **2014 to 2026 (13 Years)**
Name of the Advocate / Searcher: **Indus Legal**
Search Report Date: **11/09/2026**
Note: Status: **Clear Subject to No Dues Letter from HDFC Limited**

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**.

Note-

- 1. Chain title documents are misplaced/ loss w.r.t the seller. Our opinion shall subject to any third-party claims arising due to lost/ misplaced chain title documents. Considering the documents shared with us, we have drawn the title based on the limited documents available in the above case. We have opined based on the above, lender to take a note of the same before lending on such cases**
- 2. Note: We observed that the Said Property is transferred as Flat No. 10C/401 however as per Mail dated 21/09/2026 it is informed by the lender that Said Property is not sub-divided. We recommend Lender to verify and validate the same through technical report and if same appears to be subdivided we recommend lender to ensure that the Flat/ Shop/ Unit has been approved by appropriate authority under the respective layout plan and appropriate sub-division orders are in place. Our opinion is based on the above and that the sub divided properties are mortgaged with same Lender as security.**

We further certify that upon the execution of agreement, **MR. SATYAJIT BALKRISHAN VANARE AND MRS ANITA BALKRISHNA VANARE** has/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 **MR. SATYAJIT BALKRISHAN VANARE AND MRS ANITA BALKRISHNA VANARE.**

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 Notarized indemnify from Borrower in favour of **ICICI HFC Ltd.** indemnifying for loss/ misplace of the Original Registered Agreement dated 05/02/2010 bearing Reg. No. HVL-10/1362/2010 and Registered Deed of Assignment dated 30/09/2014 bearing Reg. No. HVL-11/8462/2014 and confirming that he/ she have been occupying and in possession of the Said Property uninterruptedly and without any third-party claim/s.
2. Certified True copy of Registered Agreement dated 05/02/2010 bearing Reg. No. HVL-10/1362/2010 executed by M/s. Shri Samarth Associates through partner Shri. Vishal Balkrishna Kedari with consent of Smt. Vimal Ambadas Joshi and 9 others in favour of **Mr. Harish Maruti Jadhav and Mr. Sanjay Maruti Jadhav** along with Registration Receipt, Stamp Duty Paid Receipt and Index II.
3. Certified True copy of Registered Deed of Assignment dated 30/09/2014 bearing Reg. No. HVL-11/8462/2014 executed by Mr. Harish Maruti Jadhav and Mr. Sanjay Maruti Jadhav in favour of **Mr. Yogesh Laxminarayan Naidu and Mrs. Laxmi Yogesh Naidu** along with Registration Receipt, Stamp Duty Paid Receipt and Index II.
4. Original Registered Agreement for Sale dated 08/11/2016 bearing Reg. No. HVL-10/14586/2016 executed by Yogesh Laxminarayan Naidu and Mrs. Laxmi Yogesh Naidu in favour of **Smt. Abhilasha Ashutosh Solanki** along with Registration Receipt, Stamp Duty Paid Receipt and Index II.
5. Original Registered Deed of Assignment dated 27/02/2017 bearing Reg. No. HVL-10/1757/2017 executed by Mr. Yogesh Laxminarayan Naidu and Mrs. Laxmi Yogesh Naidu in favour of **Smt. Abhilasha Ashutosh Solanki** along with Registration Receipt, Stamp Duty Paid Receipt and Index II.
6. Original Registered Deed of Assignment (Sale Deed) to be executed by Mrs. Abhilasha Ashutosh Solanki in favour of **Mr. Satyajit Balkrishna Vanare and Mrs. Anita Balkrishna Vanare.** along with Registration Receipt, Stamp Duty Paid Receipt and Index II.
7. Original Police Complaint dated 13/08/2026 issued by Abhilasha Ashutosh Solanki in favor of **Pune City Police**
8. Original 8 Days Public Notice dated 19/08/2026 published on the Lokmanthan (Marathi Newspaper) and Standard Post (English Newspaper) issued by Adv. Rutvij Solanki in the name of **Abhilasha Ashutosh Solanki**
9. Original No Claim Certificate dated 28/08/2026 signed and stamped by Adv Rutvij Solanki in the name of **Abhilasha Ashutosh Solanki**
10. Original Share Certificate No. 18 issued by Society in the name of the **Current Owners.**
11. Original NOC for Mortgage from Society in favor of **ICICI HFC Ltd.**

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

1. Notice of Intimation to Sub- Registrar, intimating the equitable Mortgage in favor of **ICICI HFC LIMITED.**



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.;

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.
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

Snehal
Vasant
Ravade

Digitally signed by
Snehal Vasant
Ravade
Date: 2026.09.21
16:31:40 +05'30'

**Authorized Signatory
Advocates and Legal Consultants**

**Law Veritas
West**
Simple Legal Solutions