



FLAIRNETIC ADVOCATES

Office No.1A, Third Floor, Kalyani Capital Building, CTS No. 554, N.C.Kelkar Marg, Narayan Peth, Pune 411030
Mobile: 7391000239 and 9890999500, Email:ddnyanada@yahoo.com

Ref / Application No. 77000343474, 77000343475

Date: 03/09/2026

LEGAL SCRUTINY REPORT

**To,
ICICI HFC Ltd.,
Shivaji Nagar, Pune-05,**

Dear Sir/ Madam,

Legal Scrutiny Report in respect of the File of MR. DEEPAK CHANDRE.

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s: MR. DEEPAK CHANDRE.**
- 2. Name of the Co-applicant/s: (If any): MRS. ---**
- 3. Type of Loan: HL BT TOP UP**
- 4. Purpose of Loan: Home Loan**
- 5. Name of the Mortgagor MR. DEEPAK VIJAYKUMAR CHANDRE**
- 6. Description of the Property (With Boundaries):**

All the Piece and Parcel of Property being Flat NO. 301 on 3rd Floor, area admeasuring 525 Sq. Ft., i.e., 48.77 sq. Mts., Built-up, , in the Project known as "Shri Sadguru Krupa Sadan", Constructed on a land bearing private plot NO. 19 out of Survey No. 85/4A/2 situated at Village - Lohagaon, Taluka Haveli, District Pune and within the limits of Pune Municipal Corporation (Herein referred as Said unit/flat/ 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)**



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1. Copy of Agreement to Sale dated 02/11/2016 (reg. No. HVL-08/10180/2016) executed between Mr. Tukaram Bhimaji kakade (therein referred as promoter) and Mr. Deepak Vijaykumar Chandre (therein referred as Allottees).
2. Copy of LOD __ issued by Aadhar HOUSING FINANCE LIMITED in name of Mr. Deepak Vijaykumar Chandre.

NARRATION OF TITLE FLOW:

1. We have perused the aforesaid documents and we find Mr. Suresh Somnath Khandave and others were the owners of land admeasuring 00 H 03 R i.e. 300 sq. Mts., bearing private plot NO. 19 out of Survey No. 85/4A/2 situated at Village - Lohagaon, Taluka Haveli, District Pune and within the limits of Pune Municipal Corporation (**Said Land**)..
2. We find that thereafter vide Sale Deed dated 01/08/2008 (reg. NO. HVL-20/6493/2008) Mr. Tukaram Bhimaji kakade purchased said Land from Mr. Suresh Somnath Khandave and others . Accordingly the name of Mr. Tukaram Bhimaji kakade, has been recorded on Revenue Record vide M.E. NO. 26779
3. We find that thereafter Mr. Tukaram Bhimaji kakade constructed Building on said Land under name & styled as **“Shri Sadguru Krupa Sadan”**.
4. We find that thereafter vide Agreement to Sale dated 02/11/2016 (reg. No. HVL-08/10180/2016) Mr. Deepak Vijaykumar Chandre purchased Flat NO. 301 on 3rd Floor, area admeasuring 525 Sq. Ft., i.e., 48.77 sq. Mts., Built-up, , in the Project known as **“Shri Sadguru Krupa Sadan”**, Constructed on a land bearing private plot NO. 19 out of Survey No. 85/4A/2 situated at Village - Lohagaon, Taluka Haveli, District Pune and within the limits of Pune Municipal Corporation (**said Flat**) from Mr. Tukaram Bhimaji kakade.
5. We find from Search vide Notice of intimation dated 03/03/2017 (reg. No. HVL-08/707/2017) Mr. Deepak Vijaykumar Chandre availed Loan against said flat from Shubham Housing Finance Company Limited.



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6. We find from Search vide Notice of Intimation dated 24/01/2020 (reg. No. HVL-04/1878/2020), Mr. Deepak Vijaykumar Chandre availed Loan against said flat from Aadhar HOUSING FINANCE LIMITED.
7. We find from Search vide Leave and License dated 25/03/2025 (reg. No. HVL-13/6545/2025) Mr. Deepak Vijaykumar Chandre granted License to use said flat in favor of Mr. Shreyas Santosh Ausekar.
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 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 Agreement to Sale dated 02/11/2016 (reg. No. HVL-08/10180/2016) executed between Mr. Tukaram Bhimaji kakade (therein referred as promoter) and Mr. Deepak Vijaykumar Chandre (therein referred as Allottees).
2. Copy of LOD ___ issued by Aadhar HOUSING FINANCE LIMITED in name of Mr. Deepak Vijaykumar Chandre.

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? N.A



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- 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; 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



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Search Report Date: 03/09/2026

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. MH009553732202627U and Receipt no.: 1115424371 **dated 03/09/2026** 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. DEEPAK VIJAYKUMAR CHANDRE is the owners and** clear and marketable title of said property as per mentioned above **SUBJECT TO CHARGE OF Aadhar HOUSING FINANCE LIMITED.**
2. The Mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ co-Borrower **MR. DEEPAK VIJAYKUMAR CHANDRE.**



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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 ___ issued by Aadhar HOUSING FINANCE LIMITED in name of Mr. Deepak Vijaykumar Chandre.
2. Copy of Latest Electricity bill/ Property tax paid receipt in the name Mr. Deepak Vijaykumar Chandre.
3. Copy of No Dues Certificate issued by Shubham Housing Finance Company Limited in name of Mr. Deepak Vijaykumar Chandre **[pertaining to Notice of intimation dated 03/03/2017 (reg. No. HVI-08/707/2017)]**

Post Disbursement:

1. Original Agreement to Sale dated 02/11/2016 (reg. No. HVL-08/10180/2016) executed between Mr. Tukaram Bhimaji kakade (therein referred as promoter) and Mr. Deepak Vijaykumar Chandre (therein referred as Allottees); with Index II and R.R..
2. Original Possession Letter dated 10/08/2017
3. Original NOC issued by "Mr. Tukaram Bhimaji kakade", for Creation of Mortgage in favour of ICICI Home Finance; in banks format.
4. Original No dues Certificate dated 04/01/2020 **[as per Lod]**
5. Original NO Dues Certificate issued by Aadhar HOUSING FINANCE LIMITED in name of Mr. Deepak Vijaykumar Chandre.
6. Original NOC issued by Licensee i.e., Mr. Shreyas Santosh Ausekar
7. All other Documents as Enlisted in LOD.
8. Copy of Index II of Notice of intimation executed by Mr. Deepak Vijaykumar Chandre (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

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Sub-Registrar office at Haveli (13 Years): -

Year	Particulars
2014	NIL
2015	NIL
2016	1. Agreement to Sale dated 02/11/2016 (reg. No. HVL-08/10180/2016) executed between Mr. Tukaram Bhimaji kakade (therein referred as promoter) and Mr. Deepak Vijaykumar Chandre (therein referred as Allottees). 2.
2017	Notice of intimation dated 03/03/2017 (reg. No. HVI-08/707/2017) Mr. Deepak Vijaykumar Chandre availed Loan against said flat from Shubham Housing Finance Company Limited
2018	NIL
2019	NIL
2020	Notice of Intimation dated 24/01/2020 (reg. No. HVI-04/1878/2020), Mr. Deepak Vijaykumar Chandre availed Loan against said flat from Aadhar HOUSING FINANCE LIMITED
2021	NIL
2022	NIL
2023	NIL
2024	NIL
2025	Leave and License dated 25/03/2025 (reg. No. HVI-13/6545/2025) Mr. Deepak Vijaykumar Chandre granted License to use said flat in favor of Mr. Shreyas Santosh Ausekar.
2026	NIL

PLACE: Pune**DNYANADA
NITIN DANGAL**

Digitally signed by
DNYANADA NITIN DANGAL
Date: 2026.09.15 11:50:18
+05'30'



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DATE: 03/09/2026

Your Faithfully,

For Flairnetic Advocates