Law Veritas West
Simple Legal Solutions

Head Office Address: B-104, Mangalya Bldg., Near Marol Metro Station, Hotel leafio Marigold, Andheri (E), Mumbai – 400059; Website: - https://lawveritaswest.in/.
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LEGAL SCRUTINY REPORT

Date: -	**12/08/2026; 13/08/2026; 14/08/2026; 17/08/2026; 18/08/2026; 19/08/2026**
LV Ref. ID.	**LVP-AUG-26-ICHF-63**
Status of L.O.R	**CONDITIONAL POSITIVE**
Transaction Type	**HL SELLER BT**
LAN No:	**77000335895**

To
ICICI HOME FINANCE
WAKAD BRANCH

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of HEMENDRA CHOPDA

PART I: PROPERTY DETAILS:

1. **Name of the Applicant/Borrower/s: HEMENDRA CHOPDA**
2. **Name of the Co-applicant/s: - HEMANAGI CHOPDA**
3. **Type of Loan: HL SELLER BT**
4. **Purpose of Loan: HL SELLER BT**
5. **Name of the Property Owner/s : MR. DINESH KISANCHAND PHERWANI AND MR. SUDHIR KISHANCHAND PHERWANI**
6. **Name of The Proposed Owner/S: MR. HEMENDRA SURENDRA CHOPDA AND MRS. HEMANGI HEMEDERA CHOPDA**
7. **Description of the Property (with Boundaries):**

Apartment (Flat) No. 5, admeasuring built-up area about 174.25 square meters i.e. 1875 square feet, Partly on **2nd,3rd and 4th Floor** in the **Building** known as **"Royal Homes Apartment Condominium** along with **Parking No. 5 on Ground Floor "**, along with 19.08% undivided Shares constructed on the Land bearing **Private Plot No. 22** of **Survey No. 258/1/1** admeasuring area 00H 5.6R lying and being situated at Village Baner, Taluka Haveli and District Pune within the limits of Pune Municipal Corporation and within the jurisdiction of Sub-registrar Haveli **(Said Property).**
and bounded as under:

Note: As per Mail dated 14/08/2026 it is informed by the lender that Said Property is on 3rd Floor, Same to be verified through technical report.
Boundaries:

On or towards the East: By Remaining parts of S. No. 253, Baner

On or towards the South: By Part of S. No. 259, Baner

On or towards the West: By Remaining parts of S. No. 258, Baner.

On or towards the North: By Road (Said Land)

8. **Nature / Status of the Property: FREEHOLD**

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 Registered Articles of Agreement dated 20/03/1997 bearing Reg. No. HVL-04/2136/1997 executed by M/s Prakash Developers though its partners Shri Sunil Harumal Adwani and Shri. Khemchand Uttamchand Bhojwani in favour of **Mr. Dinesh Kisanchand Pherwani and Mr. Sudhir Kishanchand Pherwani**

2. Scanned Copy of Regularization Certificate dated 08/05/2006 bearing Ref. No. GUNTHE-4162 issued by Pune Municipal Corporation in favor of **Sunil Hasmal Adewani and others**

3. Scanned Copy of Registered Deed of Apartment dated 12/05/2008 bearing Reg. No. HVL-19/3629/2008 executed by M/s Prakash Developers though its partners Shri Sunil Harumal Adwani and Shri. Khemchand Uttamchand Bhojwani (Promoter) and Shri. Sunil Harumal Adwani and Shri. Khemchand Uttamchand Bhojwani (Owners) in favour of **Mr. Dinesh Kisanchand Pherwani and Mr. Sudhir Kishanchand Pherwani.**

4. Scanned copy of Property Tax Paid Receipt dated 09/07/2026 issued by Pune Municipal Corporation in favour of **Mr. Dinesh Kisanchand Pherwani and Mr. Sudhir Kishanchand Pherwani**

5. Scanned Copy of LOD dated 20/07/2026 issued by Utkarsh Small Finance Bank in the name of **Quick Act Light Systems and Cables Private Limited**

6. Scanned Copy of Draft Deed of Apartment to be executed by Mr. Dinesh Kisanchand Pherwani and Mr. Sudhir Kishanchand Pherwani in favour of **Mr. Hemendra Surendra Chopda and Mrs. Hemangi Hemedera Chopda**

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

1. We have perused aforesaid documents and we find that All piece & parcels of the Land bearing **Private Plot No. 22** of **Survey No. 258/1/1** admeasuring area 00H 5.6R lying and being situated at Village Baner, Taluka Haveli and District Pune within the limits of Pune Municipal Corporation and within the jurisdiction of Sub-registrar Haveli (**Said Land**).

2. We further find that **Regularization Certificate** dated 08/05/2006 bearing Ref. No. GUNTHE-4162 issued by Pune Municipal Corporation in favor of **Sunil Hasmal Adewani and others** wherein Said Land bearing Survey No. 258/1 along with Construction standing thereon area admeasuring 979.72 square meters was seen to be regularized as per the provisions of Pune Municipal Corporation.

   Note: Genuineness of Regularization Certificate dated 08/05/2006 bearing Ref. No. GUNTHE-4162 issued by Pune Municipal Corporation in favor of Sunil Hasmal Adewani and others should be ensured by lender. Lender should follow all terms and conditions related to Gunthewari Property

3. We further find from recitals that **Registered Sale Deed** dated 28/03/1995 bearing Reg. No. HVL-4/3060/1995 and **Registered Deed of Correction** dated 28/03/1995 bearing Reg No. HVL-4/9404/1995 executed by Shri. Harishchandra Ganesh Prasad Bisaria wherein sold, transferred and conveyed the Said Land in favour of **Shri. Sunil Adwani and Shri. Khemchand Bhojwani** for consideration and upon the terms and conditions mentioned therein.

4. We further find that **Registered Articles of Agreement** dated 20/03/1997 bearing Reg. No. HVL-04/2136/1997 executed by M/s Prakash Developers though its partners Shri Sunil Harumal Adwani and Shri. Khemchand Uttamchand Bhojwani in favour of **Mr. Dinesh Kisanchand Pherwani and Mr. Sudhir Kishanchand Pherwani** related to Said Property for consideration and upon the terms and conditions mentioned therein

   UNIT No 5 on THIRD floor admeasuring an area of 1875 Sq.ft. i.e. 174.25 Sq.mtrs, (built up) area in the building constructed on the plot as mentioned in SCHEDULE I.

   Note: We have not been provided with Letter from Shri. Sunil Adwani and Shri. Khemchand Bhojwani confirming that they have introduced the Said Land into partnership M/s Prakash Developers as their capital. Since condominium is formed, we have opined accordingly.

5. We further find that **Registered Deed of Declaration** dated 4/05/2008 bearing Reg. No. HVL-19/3619/2008 executed by M/s Prakash Developers (Land Owner/ Developer) wherein the Said Building along with Said Land was surrendered to the provisions of Maharashtra Apartment Ownership Act of 1970 as per Section 2 and forming an Apartment condominium in the name of **Royal Homes Apartment Condominium** thereby as per terms and conditions mentioned therein

6. We further find that **Registered Deed of Apartment** dated 12/05/2008 bearing Reg. No. HVL-19/3629/2008 executed by M/s Prakash Developers though its partners Shri Sunil Harumal Adwani and Shri. Khemchand Uttamchand Bhojwani (Promoter) and Shri. Sunil Harumal Adwani and Shri. Khemchand Uttamchand Bhojwani (Owners) wherein sold, transferred and conveyed the Said Property in favour of **Mr. Dinesh Kisanchand Pherwani and Mr. Sudhir Kishanchand Pherwani** for consideration and upon the terms and conditions mentioned therein

Note- We have observed that provided Registered Deed of Apartment dated 12/05/2008 bearing Reg. No. HVL-19/3629/2008, Draft Agreement and technical plan mentions Property floor as partly 2nd, 3rd and 4th Floor and as per Registered Articles of Agreement dated 20/03/1997 it is mentioned as 3rd floor. We have not been provided with Registered Correction Deed for the same. Our opinion shall be subject to the same.

7. We further find that **Property Tax Paid Receipt** dated 09/07/2026 issued by Pune Municipal Corporation in favour of **Mr. Dinesh Kisanchand Pherwani and Mr. Sudhir Kishanchand Pherwani** related to Said Property.

8. We further find that **LOD** dated 20/07/2026 issued by Utkarsh Small Finance Bank Ltd. in the name of **Quick Act Light Systems and Cables Private Limited** depositing original title deeds of the Said Property

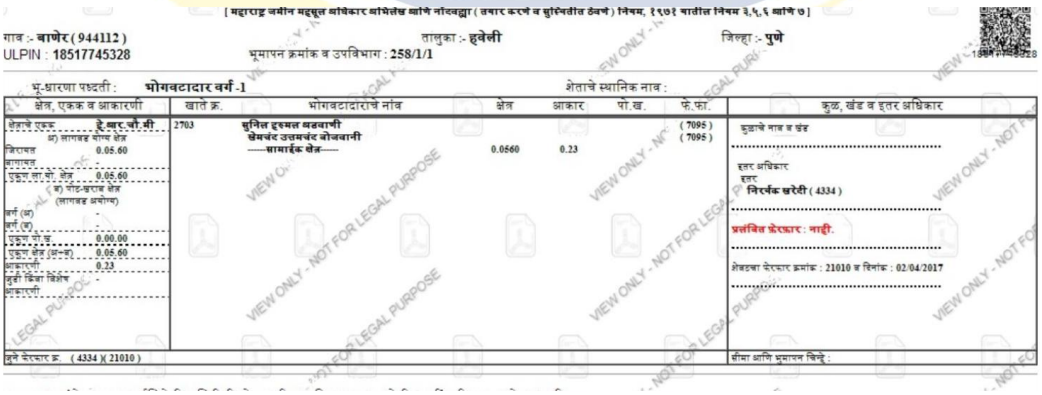
9. We further find that **Draft Deed of Apartment** to be executed by Mr. Dinesh Kisanchand Pherwani and Mr. Sudhir Kishanchand Pherwani intends to sell and transfer the Said Property in favour of **Mr. Hemendra Surendra Chopda and Mrs. Hemangi Hemendera Chopda**

SCHEDULE-II

THE APATMENT REFERRED TO ABOVE

All that piece parcel of Apartment **Flat No. 5** admeasuring area about **1875 sq. ft. (built-up) i.e. 174.25 Sq. Mts.** situated on partly on Second Third and Fourth Floor, with Undivided Share **19.08%** and together with **Parking No. 5** on the Ground Floor in the building known as **"Royal Homes Apartment Condominium"** constructed on the piece of land more particularly described in schedule -1 herein above written and bounded as under:

10. We further find from the **Online 7/12** extract in respect of Survey no. 258 Hissa no. 1/1 appears to be Class 1 Land and the name of **Sunil Harumal Adwani and Shri. Khemchand Uttamchand Bhojwani** appears to be the owner of an area admeasuring 00H 0560R as per Khata No. 2703 (Mutation Entry No. 7095).


[महाराष्ट्र जमीन महसूल अधिकार अभिलेख आणि नोंदवही (जतन करणे व सुरक्षितता ठेवणे) नियम, १९७१ मधील नियम ३,५,६ आणि ७]

गाव :- बाणेर (944112) तालुका :- हवेली जिल्हा :- पुणे
ULPIN : 18517745328 भूमापन क्रमांक व उपविभाग : 258/1/1

भू-धारणा पध्दती : भोगवटादार वर्ग -1 शेताचे स्थानिक नाव :

क्षेत्र, एकक व आकारणी	खाते क्र.	भोगवटादाराचे नाव	क्षेत्र	आकार	पो.ख.	फे.फा.	कुळ, खंड व इतर अधिकार
शेताचे एकक हे.आर.चौ.मी. अ) लागवड योग्य क्षेत्र जिरायत 0.05.60 बागायत - एकूण ला.यो. क्षेत्र 0.05.60 ब) पोट-खराब क्षेत्र (लागवड अयोग्य) वर्ग (अ) - वर्ग (ब) - एकूण पो.ख. 0.00.00 एकूण क्षेत्र (अ+ब) 0.05.60 आकारणी 0.23 सूट किंवा विशेष आकारणी -	2703	सुनिल हरुमल अडवाणी (7095) खेमचंद उत्तमचंद भोजवानी (7095) ——सामाईक क्षेत्र——	0.0560	0.23			कुळाचे नाव व खंड ..... इतर अधिकार इतर निरर्थक खरेदी (4334) ..... प्रलंबित फेरफार : नाही. ..... शेवटचा फेरफार क्रमांक : 21010 व दिनांक : 02/04/2017 .....
सुरु फेरफार क्र. (4334)(21010)							सीमा आणि भूमापन चिन्हे :

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 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: (SRO Search Report Attached)

Status: Clear Subject to NO Dues Letter from CITI Bank and Tata Capital Housing Finance.

FLAT NO.5 ON 3RD FLOOR

Ref: Investigation title of the property situated at **Apartment (Flat) No. 5**, on the **3rd Floor** in the **Building** known as **"Royal Homes Apartment Condominium",** Constructed on land bearing **Plot No. 22** of **Survey No. 258/1/1,** lying and being situated at Village **Baner,** Taluka **Haveli** District **Pune.**

HEMENDRA CHOPDA

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-22-5824	Notice of Intimation	17/05/2014
2014	Rs. 4791032/-	17/05/2014

Dinesh K Pherwani, Varsha Dinesh Pherwani And Sudhir Kisanchand Pherwani

To

CITI Bank

Schedule: Apartment (Flat) No. 5, in the **Building** known as **"Royal Homes Apartment",** Constructed on land bearing of **Survey No. 258/1/1,** lying and being situated at Village **Baner,** Taluka **Haveli** District **Pune.** Admeasuring Area 174.25 sq. mtr

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2015 – Entry Found

HVL-1-1155	Notice of Intimation	29/11/2015
2015	Rs. 12300000/-	03/12/2015

Dinesh K Pherwani, Varsha Dinesh Pherwani And Sudhir Kisanchand Pherwani

To

Tata Capital Housing Finance

Schedule: Apartment (Flat) No. 5, in the **Building** known as **"Royal Homes Apartment Condominium",** Constructed on land bearing of **Survey No. 258/1/1, Plot No 22,** lying and being situated at Village **Baner,** Taluka **Haveli** District **Pune.** Admeasuring Area 174.25 sq. mtr

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2016– NIL
2017– NIL
2018 – NIL
2019 – NIL
2020 – NIL
2021 – NIL
2022 – NIL
2023 – NIL
2024 – Entry Found

HVL-21-62	Notice of Intimation	04/01/2024
2024	Rs. 3805219/-	07/01/2024

Dinesh K Pherwani And Sudhir Kisanchand Pherwani

To

Utkarsh Small Finance Bank

Schedule: Apartment (Flat) No. 5, on **2nd, 3rd And 4th Floor** in the **Building** known as **"Royal Homes Apartment Condominium",** Constructed on land bearing of **Survey No. 258/1/1, Plot No 22,** lying and being situated at Pune 411045 Village **Baner,** Taluka **Haveli** District **Pune.** Admeasuring Area 174.2500 sq. mtr

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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

FLAT NO.5 ON 4TH FLOOR

Ref: Investigation title of the property situated at **Apartment (Flat) No. 5**, on the **4TH Floor** in the **Building** known as **"Royal Homes Apartment Condominium",** Constructed on land bearing **Plot No. 22** of **Survey No. 258/1/1,** lying and being situated at Village **Baner,** Taluka **Haveli** District **Pune.**

HEMENDRA CHOPDA

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.

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Dinesh K Pherwani, Varsha Dinesh Pherwani And Sudhir Kisanchand Pherwani

To

CITI Bank

Schedule: Apartment (Flat) No. 5, in the **Building** known as **"Royal Homes Apartment",** Constructed on land bearing of **Survey No. 258/1/1,** lying and being situated at Village **Baner,** Taluka **Haveli** District **Pune.** Admeasuring Area 174.25 sq. mtr

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2015 – Entry Found

HVL-1-1155	Notice of Intimation	29/11/2015
2015	Rs. 12300000/-	03/12/2015

Dinesh K Pherwani, Varsha Dinesh Pherwani And Sudhir Kisanchand Pherwani

To

Tata Capital Housing Finance

Schedule: Apartment (Flat) No. 5, in the **Building** known as **"Royal Homes Apartment Condominium",** Constructed on land bearing of **Survey No. 258/1/1, Plot No 22,** lying and being situated at Village **Baner,** Taluka **Haveli** District **Pune.** Admeasuring Area 174.25 sq. mtr

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2016– NIL
2017– NIL
2018 – NIL
2019 – NIL
2020 – NIL
2021 – NIL
2022 – NIL
2023 – NIL
2024 – Entry Found

HVL-21-62	Notice of Intimation	04/01/2024
2024	Rs. 3805219/-	07/01/2024

Dinesh K Pherwani And Sudhir Kisanchand Pherwani

To

Utkarsh Small Finance Bank

Schedule: Apartment (Flat) No. 5, on **2nd, 3rd And 4th Floor** in the **Building** known as **"Royal Homes Apartment Condominium",** Constructed on land bearing of **Survey No. 258/1/1, Plot No 22,** lying and being situated at Pune 411045 Village **Baner,** Taluka **Haveli** District **Pune.** Admeasuring Area 174.2500 sq. mtr

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2025 – NIL
2026 – NIL/ SRO RECORDS ARE NOT READY

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FLAT NO.5 ON 2ND FLOOR

Ref: Investigation title of the property situated at **Apartment (Flat) No. 5**, on the **2ND Floor** in the **Building** known as **"Royal Homes Apartment Condominium",** Constructed on land bearing **Plot No. 22** of **Survey No. 258/1/1,** lying and being situated at Village **Baner,** Taluka **Haveli** District **Pune.**

HEMENDRA CHOPDA

Dear Sirs,

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CITI Bank

Schedule: Apartment (Flat) No. 5, in the **Building** known as **"Royal Homes Apartment",** Constructed on land bearing of **Survey No. 258/1/1,** lying and being situated at Village **Baner,** Taluka **Haveli** District **Pune.** Admeasuring Area 174.25 sq. mtr

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Dinesh K Pherwani, Varsha Dinesh Pherwani And Sudhir Kisanchand Pherwani

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2016– NIL
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2022 – NIL
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2024 – Entry Found

HVL-21-62	Notice of Intimation	04/01/2024
2024	Rs. 3805219/-	07/01/2024

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To

Utkarsh Small Finance Bank

Schedule: Apartment (Flat) No. 5, on **2nd, 3rd And 4th Floor** in the **Building** known as **"Royal Homes Apartment Condominium",** Constructed on land bearing of **Survey No. 258/1/1, Plot No 22,** lying and being situated at Pune 411045 Village **Baner,** Taluka **Haveli** District **Pune.** Admeasuring Area 174.2500 sq. mtr

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2025 – NIL
2026 – NIL/ SRO RECORDS ARE NOT READY

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PART V: OTHER PROVISIONS:

5.1 Whether provisions of urban land ceiling act are applicable? **No, as per the documents produced before us**

5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share? **No, as per the documents produced before us**

5.3 Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent? **No, as per the documents produced before us**

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. Condominium 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 Paid Receipt dated 09/07/2026 issued by Pune Municipal Corporation in favour of Mr. Dinesh Kisanchand Pherwani and Mr. Sudhir Kishanchand Pherwani related to Said Property.**

5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **Please refer at the time of Vetting.**

5.7 Whether required documents are available for creating mortgage? **Yes, as per the documents produced before us**

5.8 Whether all the previous owners of the property had the right and competency to transfer the property? **Yes, as per the documents produced before us**

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, as per the documents produced before us**

5.12 Whether the land /property are joint family property? **No, as per the documents produced before us**

5.13 Whether SARFAESI Act applicable? **Yes, as per the documents produced before us**

5.14 Is land/property/flat being subject to any reservations /acquisitions/requisitions? **No, as per the documents produced 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 the documents produced 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? **NOT APPLICABLE**

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**

Whether Search Report is obtained and submitted? **SRO Search Report Attached**

Search Report Details: - MH008496447202627P ; MH008496524202627P; MH008496617202627P

Search Conducted Years: 2014 to 2026

Name of the Advocate / Searcher: Indus Legal

Search Report Date: 18/08/2026

Note: Clear Subject to NO Dues Letter from CITI Bank and Tata Capital Housing Finance

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.

Following are the safeguard or requirements to be verified by Lender internally, as conditional report was required as per email dated 18/08/2026 to be released based on the LIMITED documents submitted before us as follows, thus, kindly note that our opinion is subject to the following documents to be reviewed internally-

1. **Registered Correction Deed for correcting the floor as 2nd, 3rd and 4th Floor in Registered Articles of Agreement dated 20/03/1997 bearing Reg. No. HVL-04/2136/1997**

We further certify that upon execution of Registered Agreement **MR. HEMENDRA SURENDRA CHOPDA AND MRS. HEMANGI HEMEDERA CHOPDA** has 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 of **MR. HEMENDRA SURENDRA CHOPDA AND MRS. HEMANGI HEMEDERA CHOPDA**

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 LOD issued by **BT Bank - Utkarsh Small Finance Bank Ltd.**

2. Original Registered Deed of Apartment to be executed by Mr. Dinesh Kisanchand Pherwani and Mr. Sudhir Kishanchand Pherwani in favour of **Mr. Hemendra Surendra Chopda and Mrs. Hemangi Hemedera Chopda** along with SDR, RR & Index II. (We recommend appropriate change/rectification to be done in the Draft Agreement for Sale before final execution/registration as mentioned in the Certificate Section)

3. All the documents mentioned Under Para VI to be verified by Lender internally.

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

1. Original Registered Articles of Agreement dated 20/03/1997 bearing Reg. No. HVL-04/2136/1997 executed by M/s Prakash Developers though its partners Shri Sunil Harumal Adwani and Shri. Khemchand Uttamchand Bhojwani in favour of **Mr. Dinesh Kisanchand Pherwani and Mr. Sudhir Kishanchand Pherwani** along with SDR, RR & Index II.

2. Original Registered Deed of Apartment dated 12/05/2008 bearing Reg. No. HVL-19/3629/2008 executed by M/s Prakash Developers though its partners Shri Sunil Harumal Adwani and Shri. Khemchand Uttamchand Bhojwani (Promoter) and Shri. Sunil Harumal Adwani and Shri. Khemchand Uttamchand Bhojwani (Owners) in favour of **Mr. Dinesh Kisanchand Pherwani and Mr. Sudhir Kishanchand Pherwani** along with SDR, RR & Index II.

3. Original No Dues Letter from **BT Bank - Utkarsh Small Finance Bank Ltd.**

4. Original No Dues Letter from **CITI Bank** (As Per S.R.O and LOD)

5. Original No Dues Letter from **Tata Capital Housing Finance** (As Per S.R.O and LOD)

6. Notice of Intimation to Sub- Registrar, intimating the equitable Mortgage in favour 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.
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: 2026.08.19 11:46:25 +05'30'

AUTHORIZED SIGNATORY
Advocates and Legal Consultants

Law Veritas West
Simple Legal Solutions