

### LEGAL SCRUTINY REPORT

|                  |                                                    |
|------------------|----------------------------------------------------|
| Date: -          | 25/04/2026, 13/05/2026;<br>15/05/2026 ; 28/05/2026 |
| LV Ref. ID.      | LVP-APR-26-ICHF-226                                |
| Status of L.O. R | POSITIVE                                           |
| Transaction Type | HOME LOAN RESALE                                   |
| <u>LAN No:</u>   | 77000226799                                        |

To

**ICICI HOME FINANCE  
VISHRANTWADI**

Dear Sir/Madam,

**Legal Scrutiny Report in respect of the file of MUNDHE BHAGWAT**

#### PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **MUNDHE BHAGWAT**
2. Name of the Co-applicant/s: **KALPANA GUTTE**
3. Type of Loan: **HOME LOAN RESALE**
4. Purpose of Loan: **HOME LOAN RESALE**
5. Name of the Property Owner/s: **NISAR NIJAM SAYYED ALIAS MISAR SAYYED NIGAM**
6. Name of the Proposed Property Owner/s: **MUNDHE BHAGWAT**
7. Description of the Property (with Boundaries):

All that piece and Parcel of Land bearing **Survey No. 23 Hissa No. 1**, area admeasuring 1500 square feet, i.e. 00 H 01.5 R, along with structure admeasuring standing thereon, lying being situated at Village Dhanori, Taluka Haveli, District Pune, within the limit of Pune Municipal Corporation and within the Jurisdiction of sub-Registrar Haveli, Pune (**Said Property**) and bounded as below:

#### **Boundaries:**

**On or towards the East: By Remaining Property of Survey No.**  
**On or towards the North: By Property of Harishchandra Mahadu Tingare**  
**On or towards the South: By Road**  
**On or towards the West: By Property of Patil (Said Property)**

8. Nature / Status of the Property: **Freehold Land**
9. Type of Property: **Residential**

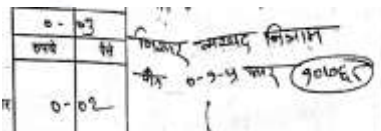
**PART II: LIST OF DOCUMENTS SUBMITTED BEFORE US FOR SCRUTINY AND LEGAL OPINION:**  
**(SPECIFY THE DOCUMENTS ARE ORIGINAL OR XEROX)**

1. Scanned copy of Online 7/12 Extract in respect of the Survey No. 23 Hissa No. 1, wherein the name of **Misar Sayyad Nigam**.
2. Scanned Copy of Registered Sale Deed dated 22/09/1998 bearing Reg. No. HVL-4353/1998 executed by 1) Muktaji Kaluram Tingre, 2) Mrs. Hirabai Shankar Tapkire 3) Parubai Kaluram Tingre, 4) Mrs. Sitabai Muktaji Tingre 5) Vijaya Narayan Kakade 6) Mr. Dilip Muktaji Tingre 7) Mrs. Vimal Dilip Tingre 8) Mr. Baban Kaluram Tingre 9) Mrs. Saraswati Baban Tingre 10) Shantaram Baban Tingre 11) Mrs. Sunanda Shantaram Tingre 12) Mrs. Sangeeta Sanjay Tapkir 13) Kumar Shantaram Tingre 14) Laxman Kaluram Tingre 15) Mrs. Radhabai Laxman Tingre 16) Satyawar Laxman Tingre 17) Mrs. Vaishali Satyawar Tingre 18) Mr. Bhagwan Laxman Tingre 19) Mrs. Sunita Laxman Tingre, 20) Hambir Kaluram Tingre, 21) Mrs. Lilabai Hambir Tingre, 22) Mrs. Ranjana Sanjay Waghmare, 23) Ganesh Hambir Tingre 24) Padma Hambir Tingre 25) Umesh Hambir Tingre wherein sold, transferred and conveyed the Said Land in favour of **Nisar Sayyad Nigam**
3. Scanned Copy of **Sale Deed** to be executed by Nisar Nigam Sayyed Alias Misar Sayyed Nigam intends to sell and transfer the Said Property in favour of **Shri. Bhagwat Vasantrao Munde**

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

1. We have perused aforesaid documents shared with us and we find that all that piece and parcel of Land bearing **Survey No. 23 Hissa No. 1**, lying being situated at Village Dhanori, Taluka Haveli, District Pune, within the limit of Pune Municipal Corporation and within the Jurisdiction of sub Registrar Haveli, Pune, (**Said Land**).
2. We further find that **Online 7/12 Extract** in respect of the Survey No. 23 Hissa No. 1, wherein the name of **Misar Sayyad Nigam** appears to be the owners of an area admeasuring 00 H 01.50 R, as per Khata No. 2990 (Mutation Entry No. 10768) and the same appears to be Class 1 Land

|      |                       |         |      |         |
|------|-----------------------|---------|------|---------|
| 2990 | मिसर सय्याद निगम      | 0.01.50 | 0.01 | (10768) |
| 2991 | अशिषरण केन्सपन        | 0.01.00 | 0.01 | (10861) |
| 2992 | प्रन्दाद डल्लु नवादिन | 0.01.00 | 0.01 | (11335) |

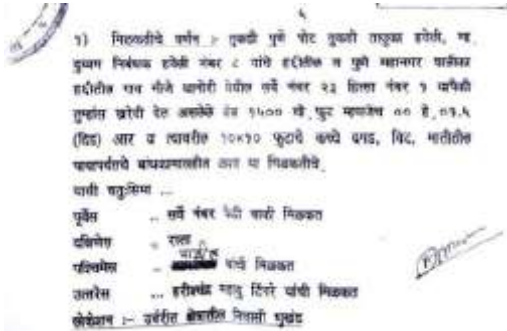


(Provided 7/12)

**Note:** As per online verification of 7/12 extract, we have found that name of Borrower is mentioned as Misar Sayyad Nigam however 7/12 and document provided with us mentions Nisar Sayyad Nigam. In Our opinion Updated 7/12 in the name of Nisar Sayyad Nigam shall be in place. Our opinion shall be subject to the same.

3. We further find that **Registered Sale Deed** dated 22/09/1998 bearing Reg. No. HVL-4353/1998 executed by 1) Muktaji Kaluram Tingre, 2) Mrs. Hirabai Shankar Tapkire 3) Parubai Kaluram Tingre, 4) Mrs. Sitabai Muktaji Tingre 5) Vijaya Narayan Kakade 6) Mr. Dilip Muktaji Tingre 7) Mrs. Vimal Dilip Tingre 8) Mr. Baban Kaluram Tingre 9) Mrs. Saraswati Baban Tingre 10) Shantaram Baban Tingre 11) Mrs. Sunanda Shantaram Tingre 12) Mrs. Sangeeta Sanjay Tapkir 13) Kumar Shantaram Tingre 14) Laxman Kaluram Tingre 15) Mrs. Radhabai Laxman Tingre 16) Satyawar Laxman Tingre 17) Mrs. Vaishali Satyawar Tingre 18) Mr. Bhagwan Laxman Tingre 19) Mrs. Sunita Laxman

Tingre, 20) Hambir Kaluram Tingre, 21) Mrs. Lilabai Hambir Tingre, 22) Mrs. Ranjana Sanjay Waghmare, 23) Ganesh Hambir Tingre 24) Padma Hambir Tingare 25) Umesh Hambir Tingare wherein sold, transferred and conveyed the **Survey No. 23 Hissa No. 1, area admeasuring 1500 square feet, i.e. 00 H 01.5 R** in favour of **Nisar Sayyad Nijam** for consideration and upon the terms and conditions mentioned therein. and the same is record in **Mutation entry No 10768**



**Note: We have not been provided with title chain documents in the name of Muktaji Kaluram Tingre & 24 others as per Registered Sale Deed dated 22/09/1998 bearing Reg. No. HVL-4353/1998. Since transaction is beyond limitation period and Same is Resale case. Our opinion shall be subject to the same.**

4. We further find that **Zone Certificate** dated 29/04/2026 bearing Ref. No. DPO issued by Pune Municipal Corporation in favour of **Nisar Sayyad Nijam** in respect of Survey/Gut No. 23 wherein stated that Said Land is in **Residential zone**
5. We further find that by a **Draft Sale Deed** to be executed by Nisar Nijam Sayyed Alias Misar Sayyed Nigam intends to sell and transfer the Said Property in favour of **Shri. Bhagwat Vasantrao Munde**.

**Note: As per Mail dated 13/05/2026 it is informed by the lender that land + structure both coming for mortgage.**

**LENDER TO ENSURE ABOUT THE POSSESSION OF THE SAID PROPERTY IS WITH CURRENT OWNER AND THERE ARE NO OTHER THIRD PARTY/ TENANT OCCUPYING THE SAID PROPERTY.**

**LENDER TO ENSURE THAT LATEST PROPERTY TAX BILL AND PAYMENT RECEIPT IS IN PLACE BEFORE DISBURSEMENT. OUR OPINION SHALL BE SUBJECT TO SAME**

**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 Search**

**Ref:** Investigation title of the property situated at Land bearing **Survey No. 23 Hissa No. 1**, lying being situated at Village **Dhanori**, Taluka **Haveli**, District **Pune**.

**MUNDHE BHAGWAT**

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 – NIL

2015 – NIL

2016 – NIL

2017 – NIL

2018 – NIL

2019 – NIL

2020 – NIL

2021 – Entry Found

|              |                  |            |
|--------------|------------------|------------|
| HVL-11-17322 | Leave & Licenses | 08/11/2021 |
|--------------|------------------|------------|

|      |            |            |
|------|------------|------------|
| 2021 | Rs.5000 /- | 09/11/2021 |
|------|------------|------------|

Nisar Nizam Sayyed

To

Nikhil Vilas Tribhuwan

**Schedule:** Ground Floor in Prajastak Conlony, Land bearing **Survey No. 23 Hissa No. 1**, lying being situated at Pune 411015 Village **Dhanori**, Taluka **Haveli**, District **Pune**. Admeasuring area 150 sq.ft. Leave & Licenses period for 11 Months.

2022 – NIL

2023 – Entry Found

|              |                  |            |
|--------------|------------------|------------|
| HVL-23-10080 | Leave & Licenses | 04/04/2023 |
|--------------|------------------|------------|

|      |            |            |
|------|------------|------------|
| 2023 | Rs.5000 /- | 16/04/2023 |
|------|------------|------------|

Nisar Nizam Sayyed

To

Nikhil Vilas Tribhuwan & Vilas Tatyaba Tribhuwan

**Schedule:** Ground Floor in Prajastak Conlony, Land bearing **Survey No. 23 Hissa No. 1**, lying being situated at Pune 411015 Village **Dhanori**, Taluka **Haveli**, District **Pune**. Admeasuring area 150 sq.ft. Leave & Licenses period for 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. Based on the Zone Certificate to be verified by the technical team, SARFAESI may be applicable on the Said Property and ensure the purpose of the respective land 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? **Lender to ensure the same.**
- 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? **Freehold Land**
- 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 favor 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: **NA**

- 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: - **Receipt No. 1115112091**  
Search Conducted Years: **2014-2026 (13 Years)**  
Name of the Advocate / Searcher: **Indus Legal**  
Search Report Date: **28/05/20206**  
Note: Status: **Clear Search**

#### **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**.

Subject to what is stated hereinabove, we further certify that registered Agreement **MUNDHE BHAGWAT** has derived 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 **MUNDHE BHAGWAT AND KALPANA GUTTE**

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 **Registered Sale Deed** dated 22/09/1998 bearing Reg. No. HVL-4353/1998 executed by 1) Muktaji Kaluram Tingre, 2) Mrs. Hirabai Shankar Tapkire 3) Parubai Kaluram Tingre, 4) Mrs. Sitabai Muktaji Tingre 5) Vijaya Narayan Kakade 6) Mr. Dilip Muktaji Tingre 7) Mrs. Vimal Dilip Tingre 8) Mr. Baban Kaluram Tingre 9) Mrs. Saraswati Baban Tingre 10) Shantaram Baban Tingre 11) Mrs. Sunanda Shantaram Tingre 12) Mrs. Sangeeta Sanjay Tapkir 13) Kumar Shantaram Tingre 14) Laxman Kaluram Tingre 15) Mrs. Radhabai Laxman Tingre 16) Satyawar Laxman Tingre 17) Mrs. Vaishali Satyawar Tingre 18) Mr. Bhagwan Laxman Tingre 19) Mrs. Sunita Laxman Tingre, 20) Hambir Kaluram Tingre, 21) Mrs. Lilabai Hambir Tingre, 22) Mrs. Ranjana Sanjay Waghmare, 23) Ganesh Hambir Tingre 24) Padma Hambir Tingre 25) Umesh Hambir Tingre wherein sold, transferred and conveyed the Said Land in favour of **Nisar Sayyad Nijam** along with Registration Receipt, Stamp Duty Paid Challan and Index II.
2. Original Registered Sale Deed to be executed by Nisar Nijam Sayyed Alias Misar Sayyed Nigam in favour of **Shri. Bhagwat Vasantrao Munde** along with Registration Receipt, Stamp Duty Paid Challan and Index II.

#### **Following documents are required post disbursal: (if any):**

1. Rectified/Corrected 7/12 in the name of **Nisar Sayyad Nijam and subsequently updated in the name of Shri. Bhagwat Vasantrao Munde**
2. Notice of Intimation to Sub-Registrar intimating equitable mortgage in favor of **ICICI HFC.**

**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: 2026.05.28  
14:53:36 +05'30'

**Authorized Signatory  
Advocates and Legal Consultants**

Law Veritas  
West  
Simple Legal Solutions