

LEGAL SCRUTINY REPORT

Date: -	07/09/2026; 15/09/2026; 23/09/2026	10/09/2026; 22/09/2026;
LV Ref. ID.	LVT-SEP26-ICHF-384	
Status of L.O.R	Positive	
Transaction Type	HL- BT+ Top-up	
LAN No:	77000346367	

To

**ICICI HOME FINANCE
THANE**

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of MILIND VASANT PHADANAVIS

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **MILIND VASANT PHADANAVIS**
2. Name of the Co-applicant/s: (if any): **MADHAVI PHADANAVIS**
3. Type of Loan: **HL- BT+ Top-up**
4. Purpose of Loan: **HL- BT+ Top-up**
5. Name of the Property Owner/s: **MR. MILIND VASANT PHADANAVIS AND
MRS. MADHAVI M. PHADANAVIS**
6. Description of the Property (with Boundaries):

Self-Contained Villa No. 02 (Villa No. 102 as per Letter) admeasuring 828 Sq. feet. Area, on **Ground + Mezzanine Floor**, in **Building No. A-5**, in the Building known as **“Saket Complex”**, in the society known as **“Saket Co-Operative Housing Society Limited”**, constructed on land bearing CTS No.38/3, 39 & 40, lying being situated at **Village:- Majiwada**, Taluka- Thane (W), District:- Thane. **(Said Property)**

Boundaries:

On and towards East:
On and towards South: **NOT PROVIDED**
On and towards West:

On and towards North: **(Said Land)**

7. Nature / Status of the Property: Freehold

8. Type of Property: Residential

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

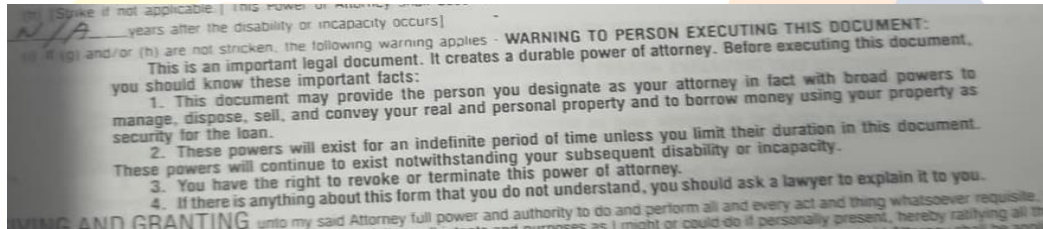
1. Photocopy of NA order dated 28/12/1987 issued by Collector of Thane in the name of Smt. **Yesubai Tukaram Bhoir and others.**
2. Photocopy of Agreement for Sale dated 06/07/1989 executed by M/s. Wescon Properties Pvt. Ltd. and Amit Jalan and Arvind Jalan (First Owner) and Dharmendra Thalesar and Dharmesh Thalesar (Second Owner) and Sanjay Kanubhai Patel and 3 others (Third Owner) and Kshama Kapil Sharma and 9 others (Fourth Owner) and Yesubai Tukaram Bhoir and 6 others (Fifth Owners) in favour of **Raminderjit Singh Dhillon**
3. Photocopy of Registered Deed of Confirmation dated 23/09/1991 bearing reg. no. CHH-8289/1991 executed by M/s. Wescon Properties Pvt. Ltd. in favour of Raminderjit Singh Dhillon
4. Photocopy of Registered Agreement for Sale dated 19/04/1995 bearing reg. n. TNN-3508/1995 executed by Raminderjit Singh Dhillon in favour of **Mr. Pravin Valjibhai Patel & Mrs. Radha Pravin Patel**
5. Photocopy of Society Registration Certificate dated 07/09/1999 issued by Deputy Registrar under the Maharashtra Co-Operative Societies Act-1960, bearing reg. no. TNA/(TNA)/HSG/TC/10585/99, in the Society known as “Saket Co-Operative Housing Society Limited”
6. Photocopy of Notarized General Power of Attorney dated 07/02/2000 executed by Mr. Pravin Valjibhai Patel in favour of Shri. Madhusudan Laljibhai Limbasiya
7. Photocopy of Notarized Power Attorney dated 07/05/2001 executed by Mrs. Radha Pravin Patel in favour of **Mrs. Bhanumati Madhusudan Limbasiya**
8. Photocopy of Registered Agreement for Sale dated 15/06/2001 bearing reg. no. 3446/2001 executed by Mr. Pravin Valjibhai Patel & Mrs. Radha Pravin Patel through POA holder Shri. Madhusudan Laljibhai Limbasiya and Mrs. Bhanumati Madhusudan Limbasiya in the name of **Mrs. Reena Aaron Reuben and Mrs. Flory Moses Reuben**
9. Scanned Copy of Share Certificate No. 114 dated 02/08/2001 issued by Society in the name of **Mr. Pravin Valjibhai Patel & Mrs. Radha Pravin Patel**
10. Photocopy of Notarized Power of Attorney dated 30/11/2007 executed by Mrs. Reena Aaron Reuben and Mrs. Flory Moses Reuben in faovur of Mr. Aaron Moses Reuben

11. Photocopy of Registered Agreement for Sale dated 30/11/2007 bearing reg. no. TNN-2/8753/2007 executed by Mrs. Reena Aaron Reuben and Mrs. Flory Moses Reuben through their POA holder Mr. Aaron Moses Reuben in favour of Mr. Milind Vasant Phadanavis and Mrs. Madhavi M. Phadanavis
12. Scanned Copy of Letter dated 25/03/2008 issued by Saket Co-Operative Housing Society Limited in the favour of ICICI Bank limited
13. Scanned Copy of LOD dated 04/09/2026 issued by IIFL Home Finance Limited in the name of Mr. Milind Vasant Phadanavis

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 CTS No.38/3, 39 & 40, lying being situated at **Village:- Majiwada**, Taluka- Thane (W), District:- Thane (**herein after called as “Said Land”**)
2. We further find that NA order dated 28/12/1987 issued by Collector of Thane in the name of Smt. **Yesubai Tukaram Bhoir and others** for **Residential use** related to the Said Land subject to the terms and condition mentioned therein.
3. Further we find from recital that Various Agreement for Development cum Sale executed by Amit Jalan and others (Land owners) in favour of **M/s. Wescon Properties Pvt. Ltd.** for granted development rights related to the Said Land upon terms and condition mentioned therein.
4. We further find that Agreement for Sale dated 06/07/1989 executed by M/s. Wescon Properties Pvt. Ltd. and Amit Jalan and Arvind Jalan (First Owner) and Dharmendra Thalesar and Dharmesh Thalesar (Second Owner) and Sanjay Kanubhai Patel and 3 others (Third Owner) and Kshama Kapil Sharma and 9 others (Fourth Owner) and Yesubai Tukaram Bhoir and 6 others (Fifth Owners) in favour of **Raminderjit Singh Dhillon** related to the Said Property for consideration upon terms and condition mentioned therein
5. We further find that Registered Deed of Confirmation dated 23/09/1991 bearing reg. no. CHH-8289/1991 executed by M/s. Wescon Properties Pvt. Ltd. in favour of **Raminderjit Singh Dhillon** for confirming the Agreement for Sale dated 06/07/1989 related to the Said Property for consideration upon terms and condition mentioned therein.
6. We further find that Registered Agreement for Sale dated 19/04/1995 bearing reg. n. TNN-3508/1995 executed by Raminderjit Singh Dhillon in favour of **Mr. Pravin Valjibhai Patel & Mrs. Radha Pravin Patel** related to the Said Property for consideration upon terms and condition mentioned therein.
7. We further find that Society Registration Certificate dated 07/09/1999 issued by Deputy Registrar under the Maharashtra Co-Operative Societies Act-1960, bearing reg. no. TNA/(TNA)/HSG/TC/10585/99, in the Society known as **“Saket Co-Operative Housing Society Limited” (Said Society)**.

8. We further find that Notarized General Power of Attorney dated 07/02/2000 executed by Mr. Pravin Valjibhai Patel in favour of **Shri. Madhusudan Laljibhai Limbasiya** as him true and lawful general power of attorney to do the following acts, deeds and things in him name and him behalf and all such acts done.
 - **As per clause no. 10 mentioned that to sign all the papers which are required for the Transfer the flat and plot.**
9. We further find that Notarized Power Attorney dated 07/05/2001 executed by Mrs. Radha Pravin Patel in favour of **Mrs. Bhanumati Madhusudan Limbasiya** as him true and lawful general power of attorney to do the following acts, deeds and things in him name and him behalf and all such acts done.



Note:- Power Attorney is notarized in California LOS Angeles County.

10. We further find that Registered Agreement for Sale dated 15/06/2001 bearing reg. no. 3446/2001 executed by Mr. Pravin Valjibhai Patel & Mrs. Radha Pravin Patel through POA holder Shri. Madhusudan Laljibhai Limbasiya and Mrs. Bhanumati Madhusudan Limbasiya in the name of **Mrs. Reena Aaron Reuben and Mrs. Flory Moses Reuben** related to the Said Property for consideration upon terms and condition mentioned therein.
11. We further find that the Said Society issued **Share Certificate** No. 114 dated 02/08/2001 and allotted 05/10 fully paid-up shares of Rs. 50/- each bearing Distinctive Nos. 566 to 570 in the name of **Mr. Pravin Valjibhai Patel & Mrs. Radha Pravin Patel**
12. We further find that the Said Society has endorsed the name of **Mrs. Reena Aaron Reuben and Mrs. Flory Moses Reuben** on the reverse side of the Share Certificate on **/08/2001
13. We further find that Notarized Power of Attorney dated 30/11/2007 executed by Mrs. Reena Aaron Reuben and Mrs. Flory Moses Reuben in favour of **Mr. Aaron Moses Reuben** as true and lawful general power of attorney to do the following acts, deeds and things in name and behalf and all such acts done in respect of Flat No. 102.

Note:- We have observed that POA schedule mentioned Flat No. 102 instead of Villa No. 02.

14. We further find that Registered Agreement for Sale dated 30/11/2007 bearing reg. no. TNN-2/8753/2007 executed by Mrs. Reena Aaron Reuben and Mrs. Flory Moses Reuben through their POA holder Mr. Aaron Moses Reuben in favour of **Mr. Milind Vasant Phadanavis and Mrs. Madhavi M. Phadanavis** related to the Said Property for consideration upon terms and condition mentioned therein.

Note:- We have observed that SRO Stamp page no 2 clause no. 1 mentioned that Registered Deed of Confirmation dated 23/09/1991 bearing reg. no. 8279/1991 instead of CHH-8289/1991, Lender to take a note for the same.

15. We further find **Letter** dated 25/03/2008 issued by Saket Co-Operative Housing Society Limited in the favour of **ICICI Bank limited** wherein stated that **Villa No. 02 is now known as Villa No. A-102.**
16. We further find that LOD dated 04/09/2026 issued by IIFL Home Finance Limited in the name of **Mr. Milind Vasant Phadanavis** in respect of Said Property.

Note: We observed that as per the documents produced before us Property mentioned as Villa No. 02. However As per Letter dated 25/03/2008 issued by the Society it mentioned that Villa No. 02 is now known as Villa No. A-102. We recommend appropriate Order for change in Villa number issued by Competent Authority to be in place and same to be verify by technical report and our opinion is subject to the same.

LENDER TO ENSURE THAT THE POSSESSION OF THE SAID PROPERTY IS WITH THE CURRENT OWNER

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 Search

Ref: Investigation title of the Property situated at Village Majiwade Taluka Thane District Thane being **Villa No 02 on Ground Floor + Mezzanine Floor in Bldg No A-5** Saket CHS Ltd. of Saket Complex bearing City Survey No 38/3, 39, 40

MILIND VASANT PHADANAVIS

Dear Sir,

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

At Thane S.R.O. Record from 2014 to 2026 (13 Years)

2014 : NIL
2015 : NIL
2016 : NIL
2017 : NIL

2018 : NIL
2019 : NIL
2020 : NIL
2021 : NIL
2022 : NIL
2023 : NIL

2024 :

TNN-1-9080	Conveyance Deed	13-12-2024
2024	Rs. 0/- M. V. Rs. 0/-	13-12-2024

Kanina Rajdaksh Sharma & others
Through Competent Authority and District Deputy Registrar of Cooperative Societies, Thane
Through Kishor Mande

Suresh Gopalji Popat & others
Through Competent Authority and District Deputy Registrar of Cooperative Societies, Thane
Through Kishor Mande

Vescon Property Pvt. Ltd.
Through Competent Authority and District Deputy Registrar of Cooperative Societies, Thane
Through Kishor Mande

To

Saket CHS Ltd.
Through Secretary Dilip Ajabrao Kankale
Through Chairman Shivram S.

Scheduled: Village : Majiwade Survey No 38 Hissa No 3A, Survey No 39 Hissa No 2B, Survey No 39 Hissa No 2A, Survey No 39 Hissa No 2D, Survey No 39 Hissa No 2E, Survey No 39 Hissa No 3 & Survey No 40 Hissa No 1, Survey No 39/1/A 39358.41 Sq. Mt. area CTS No 2305 admeasuring 75.34 Sq. Mt. area CTS No 2307 admeasuring 254.89 Sq. Mt. area CTS No 2308 admeasuring 100.27 Sq. Mt. area CTS No 2309 admeasuring 365.54 Sq. Mt. area CTS No 2310 admeasuring 36.38 Sq. Mt. area CTS No 2311 admeasuring 633.79 Sq. Mt. area CTS No 2312 admeasuring 769.43 Sq. Mt. area CTS No 2313 admeasuring 367.19 Sq. Mt. area CTS No 2314 admeasuring 325.65 Sq. Mt. area CTS No 2315 admeasuring 326.91 Sq. Mt. area CTS No 2316 admeasuring 767.65 Sq. Mt. area CTS No 2317 admeasuring 694.80 Sq. Mt. area CTS No 2318 admeasuring 389.14 Sq. Mt. area CTS No 2319 admeasuring 661.37 Sq. Mt. area CTS No 2320 admeasuring 370.66 Sq. Mt. area CTS No 2321 admeasuring 369.63 Sq. Mt. area CTS No 2322 admeasuring 246.33 Sq. Mt. area CTS No 2323 admeasuring 31619.82 Sq. Mt. area CTS No 2324 admeasuring 928.60 Sq. Mt. area CTS No 2325 admeasuring 99.02 Sq. Mt. area Saket CHS Ltd.

2025 :



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;

TNN-1-11313	Conveyance Deed	29-12-2025
2025	Rs. 0/-	29-12-2025
	M. V. Rs. 1/-	

Kanina Rajdaksh Sharma & others
Through Competent Authority and District Deputy Registrar of Cooperative Societies, Thane
Through Kishor Mande

Suresh Gopalji Popat & others
Through Competent Authority and District Deputy Registrar of Cooperative Societies, Thane
Through Kishor Mande

Vescon Property Pvt. Ltd.
Through Competent Authority and District Deputy Registrar of Cooperative Societies, Thane
Through Kishor Mande

To

Saket CHS Ltd.
Through Secretary Dilip Ajabrao Kankale
Through Chairman Shivram S.

Scheduled: Village : Majiwade Survey No 38 Hissa No 3A, Survey No 39 Hissa No 2B, Survey No 39 Hissa No 2A, Survey No 39 Hissa No 2D, Survey No 39 Hissa No 2E, Survey No 39 Hissa No 3 & Survey No 40 Hissa No 1, Survey No 39/1/A 39358.41 Sq. Mt. area CTS No 2305 admeasuring 75.34 Sq. Mt. area CTS No 2307 admeasuring 254.89 Sq. Mt. area CTS No 2308 admeasuring 100.27 Sq. Mt. area CTS No 2309 admeasuring 365.54 Sq. Mt. area CTS No 2310 admeasuring 36.38 Sq. Mt. area CTS No 2311 admeasuring 633.79 Sq. Mt. area CTS No 2312 admeasuring 769.43 Sq. Mt. area CTS No 2313 admeasuring 367.19 Sq. Mt. area CTS No 2314 admeasuring 325.65 Sq. Mt. area CTS No 2315 admeasuring 326.91 Sq. Mt. area CTS No 2316 admeasuring 767.65 Sq. Mt. area CTS No 2317 admeasuring 694.80 Sq. Mt. area CTS No 2318 admeasuring 389.14 Sq. Mt. area CTS No 2319 admeasuring 661.37 Sq. Mt. area CTS No 2320 admeasuring 370.66 Sq. Mt. area CTS No 2321 admeasuring 369.63 Sq. Mt. area CTS No 2322 admeasuring 246.33 Sq. Mt. area CTS No 2323 admeasuring 31619.82 Sq. Mt. area CTS No 2324 admeasuring 928.60 Sq. Mt. area CTS No 2325 admeasuring 99.02 Sq. Mt. area in Saket CHS Ltd. total 672 members Document No TNN-1/9080/2024 dated 13/12/2024 however, a corrigendum regarding the deemed conveyance has been received from the District Deputy Registrar of Co-operative Societies, Thane, pursuant to the order dated 08/05/2025 passed by the Hon'ble High Court, Mumbai. A total of 25 buildings were to be constructed by the developer on the said land property in accordance with the plan approved by the Thane Municipal Corporation; the detailed description thereof is as follows:
Building A Wing 10 Building, B Wing 8 Building & C Wing 7 Building total 25 Building out of 24 Building & other as per mentioned in the document

2026 : RECORD 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



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

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 and I am not responsible and/or liable for unavailable records or entries as on date of search.

Search Report Attached

Status: Clear

Ref: Investigation title of the property situated at **Villa No. 102**, on the **Ground + Mezzanine Floor**, in **Building 'A-5'**, in the Building known as **"Saket Complex"**, in the society known as **"Saket Co-Operative Housing Society Limited"**, constructed on land bearing **CTS No.38/3, 39 & 40**, lying and being situated at, Village **Majiwada**, Taluka **Thane** and District **Thane**.

MILIND VASANT PHADANAVIS

Dear Sirs,

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

At Thane 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 – NIL
2022 – NIL
2024 – Entry Found

TNN-1-9080	Conveyance Deed	13/12/2024
2024	Rs. 0/-	13/12/2024

Kanina Rajdaksh Sharma, Kirit Gopaldas Thakkar, Rina Kirit Thakkar, Viswanath Purushottamdas Kedia, Satyabhama Viswanath Kedia, Pragya Kirti Kedia, Ambika Prasad Kaushik, Manjula Kaushik, Ramesh Kichlu, R.K. D. Rashinkar Dipak Gajanan Ghosalkar, Gopaldas Sharma, Suresh Shubhakiran Ruiya, Amit Jalan, Arvind Jalan, Dhamendra Thaleswar, Dharmesh Thaleswar, Kshama Kapil Sharma, Gopi Laxmandas Talreja, Ashok Laxmandas Talreja, Mukesh Laxmandas Talreja, Kaushalya Lalchand Rohra, Sanjeev Vishwanath Kedia Through Attorney Kishore Mande & Others

To

Saket Co-Operative Housing Society Limited Through Secretary Dilip Ajabrao Kankale & Chairman Shivram S.

Schedule: The Building known as “**Saket Co-Operative Housing Society Limited**”, constructed on land bearing **Survey No 38 Hissa No 3A, Survey No 39 Hissa No 2B, Survey No 39 Hissa No 2A, Survey No 39 Hissa No 2D, Survey No 39 Hissa No 2E, Survey No 39 Hissa No 3 & Survey No 40 Hissa No 1, Survey No 39/1/A, CTS No. 2305, 2307, 2308, 2310, 2312, 2314, 2316, 2318, 2320, 2322, 2324, 2309, 2311, 2313, 2315, 2317, 2319, 2321, 2323, 2325** lying and being situated at, Village **Majiwada**, Taluka **Thane** and District **Thane**. Admeasuring area 39358.41 sq. mtr.

2025 – Entry Found

<u>TNN-1-11313</u>	<u>Conveyance Deed</u>	<u>29/12/2025</u>
2025	Rs. 0/-	29/12/2025

Kanina Rajdaksh Sharma, Kirit Gopaldas Thakkar, Rina Kirit Thakkar, Viswanath Purushottamdas Kedia, Satyabhama Viswanath Kedia, Pragya Kirti Kedia, Ambika Prasad Kaushik, Manjula Kaushik, Ramesh Kichlu, R.K. D. Rashinkar Dipak Gajanan Ghosalkar, Gopaldas Sharma, Suresh Shubhakaran Ruiya, Amit Jalan, Arvind Jalan, Dhamendra Thaleswar, Dharmesh Thaleswar, Kshama Kapil Sharma, Gopi Laxmandas Talreja, Ashok Laxmandas Talreja, Mukesh Laxmandas Talreja, Kaushalya Lalchand Rohra, Sanjeev Vishwanath Kedia Through Attorney Kishore Mande & Others

To

Saket Co-Operative Housing Society Limited Through Secretary Dilip Ajabrao Kankale & Chairman Shivram S.

Schedule: The Building known as “**Saket Co-Operative Housing Society Limited**”, constructed on land bearing **Survey No 38 Hissa No 3A, Survey No 39 Hissa No 2B, Survey No 39 Hissa No 2A, Survey No 39 Hissa No 2D, Survey No 39 Hissa No 2E, Survey No 39 Hissa No 3 & Survey No 40 Hissa No 1, Survey No 39/1/A, CTS No. 2305, 2307, 2308, 2310, 2312, 2314, 2316, 2318, 2320, 2322, 2324, 2309, 2311, 2313, 2315, 2317, 2319, 2321, 2323, 2325** lying and being situated at, Village **Majiwada**, Taluka **Thane** and District **Thane**. Admeasuring area 39358.41 sq. mtr.

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? We further find that NA order dated 28/12/1987 issued by Collector of Thane in the name of Smt. **Yesubai Tukaram Bhoir and others** for **Residential use** related to the Said Land subject to the terms and condition mentioned therein
- 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?
To be verified at the time of vetting_
- 5.7 Whether required documents are available for creating mortgage? Yes as per documents produced before us
- 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, as per documents produced before us
- 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 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 documents produced before us
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? No as per documents produced before us
- 5.17 Whether POA as recorded in 5.15 is registered? No documents provided to us
- 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 Society in favor of **ICICI HOME FINANCE**

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 _____

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

Search Report Details: - **MH010113321202627U**

Search Conducted Years: **2014 to 2026**

Name of the Advocate / Searcher: **R H Shinde**

Search Report Date: **11/09/2026**

Note: **Status: Clear Search**

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

Search Report Details: - **1115474735**

Search Conducted Years: **2014 to 2026**

Name of the Advocate / Searcher: **Indus Legal**

Search Report Date: **2s1/09/2026**

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 registered/**equitable** mortgage and the documents of title referred to above are evidence of the title and that if the said registered/**equitable** mortgage is created in the manner required by law, it would satisfy the requirements of creation of registered/**equitable** mortgage.

We further certify that **Mr. Milind Vasant Phadanavis and Mrs. Madhavi M. Phadanavis** 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. Milind Vasant Phadanavis and Mrs. Madhavi M. Phadanavis**

The following original documents to be collected by ICICI HFC for creation of registered/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. Certify Copy of Agreement for Sale dated 06/07/1989 executed by M/s. Wescon Properties Pvt. Ltd. and Amit Jalan and Arvind Jalan (First Owner) and Dharmendra Thalesar and Dharmesh Thalesar (Second Owner) and Sanjay Kanubhai Patel and 3 others (Third Owner) and Kshama Kapil Sharma and 9 others (Fourth Owner) and Yesubai Tukaram Bhoir and 6 others (Fifth Owners) in favour of **Raminderjit Singh Dhillon**
2. Original Registered Deed of Confirmation dated 23/09/1991 bearing reg. no. CHH-8289/1991 executed by M/s. Wescon Properties Pvt. Ltd. in favour of Raminderjit Singh Dhillon along with RR, SDR and Index II (**Not Mentioned in LOD**)
3. Photocopy of Registered Agreement for Sale dated 15/06/2001 bearing reg. no. 3446/2001 executed by Mr. Pravin Valjibhai Patel & Mrs. Radha Pravin Patel through POA holder Shri. Madhusudan Laljibhai Limbasiya and Mrs. Bhanumati Madhusudan Limbasiya in the name of Mrs. Reena Aaron Reuben and Mrs. Flory Moses Reuben along with RR, SDR and Index II.
4. Photocopy of Registered Agreement for Sale dated 30/11/2007 bearing reg. no. TNN-2/8753/2007 executed by Mrs. Reena Aaron Reuben and Mrs. Flory Moses Reuben through their POA holder Mr. Aaron Moses Reuben in favour of **Mr. Milind Vasant Phadanavis and Mrs. Madhavi M. Phadanavis** along with RR, SDR and Index II
5. Photocopy of Share Certificate issued by the Society in the name of the Current Owner.
6. Original Notarized Indemnity from Borrower in favour of ICICI HFC Limited for Loss of Original Unregistered agreement dt. 06/07/1989 between M/s. Wescon Properties Pvt. Ltd. (Promoter) & Shri. Amit Jalan & Others (Confirming Party) & Shri. Raminderjit Dhillon (Purchaser)
7. Original LOD from BT Bank - IIFL Home Finance Limited

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

1. Original Registered Agreement for Sale dated 15/06/2001 bearing reg. no. 3446/2001 executed by Mr. Pravin Valjibhai Patel & Mrs. Radha Pravin Patel through POA holder Shri. Madhusudan Laljibhai Limbasiya and Mrs. Bhanumati Madhusudan Limbasiya in the name of Mrs. Reena Aaron Reuben and Mrs. Flory Moses Reuben along with RR, SDR and Index II
2. Original Registered Agreement for Sale dated 30/11/2007 bearing reg. no. TNN-2/8753/2007 executed by Mrs. Reena Aaron Reuben and Mrs. Flory Moses Reuben through their POA holder Mr. Aaron Moses Reuben in favour of **Mr. Milind Vasant Phadanavis and Mrs. Madhavi M. Phadanavis** along with RR, SDR and Index II
3. Original Share Certificate issued by the Society in the name of the Current Owner
4. Original NOC mortgage issued by Society in Favour of **ICICI HOME FINANCE**
5. Original No Dues Letter from ICICI Bank Ltd. (As per LOD)
6. Original No Dues from BT Bank - IIFL Home Finance Limited
7. Notice of Intimation to Sub- Registrar, intimating the equitable Mortgage in favour of ICICI HFC.



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

Shivani
Krishna
Patil

Digitally signed
by Shivani
Krishna Patil
Date: 2026.09.23
18:03:18 +05'30'

**Authorized Signatory
Advocates and Legal Consultants**

**Law Veritas
West**
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