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Date : 02/08/2026

LOAN APPLICATION NO. 77000325751

LEGAL SCRUTINY REPORT

To

BRANCH MANAGER

ICICI HOME FINANCE COMPANY LTD,

Baramati Branch.

Dear Sir/Madam ,

Legal Scrutiny Report in respect of the file of:1)Mr.Vijay Kaluram Jagdale
2)Mrs.Kaveri Vijay Jagdale

PART I :PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s : 1) Mr.Vijay Kaluram Jagdale
2. Name of the Co-Applicant/s: (if) : 2) Mrs.Kaveri Vijay Jagdale
3. Type Of Loan : LAP
4. Purpose of Loan: LAP
5. Name of the Property Owner/s : Mr.Vijay Kaluram Jagdale

SCHEDULE I

Description of Property with Boundaries :

All that piece and parcel of **Shop no.03** area adms. 12.33 Sq. Mtrs. Carpet area **Shop no.04** area adms. 11.94 sq. mtrs. Carpet area situated on **Ground floor** in Building Namely “**SR Park Phase-5**” constructed Upon Plot No. 56 and 57 in Gat No. 184/1 Part within the Limit of Village Jalochi and Expanded area of Municipal Council Baramati, Tal. Baramati, Dist. Pune.

Plot no. 56 area adms. 2.42.50 R Sq Mtrs bounded as follows -

East – Plot No. 55
 South – Plot No. 57
 West – 6 Mtr wide Road
 North – Open Space

Plot no. 57 area adms. 2.37.50 R Sq Mtrs bounded as follows -

East – Plot No. 56
 South – Plot No. 58
 West – 6 Mtr wide Road
 North – Open Space

(Hereafter called and Referred to as the ‘**Said Property**’ for the sake of brevity and convenience)

SCHEDULE II

Shop no.03 area adms. 12.33 Sq. Mtrs. Carpet area on **Ground floor** in Building Namely “**SR Park Phase-5**” bounded as follows :.

East – Shop No. 04
 South – Margin Space & Road
 West – Shop No. 02 & Parking
 North – Parking

Shop no.04 area adms. 11.94 sq. mtrs. Carpet area situated on **Ground floor** in Building Namely “**SR Park Phase-5**”

East – Margin Space

South – Margin Space & Road
 West – Shop No. 03
 North – Parking

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

Sr.no	Papers and documents	Type of Document
A	Sale deed of Shop No. 03 register at Sr.No. 1751/2026 dt. 18/02/2026 executed in Mr.Vijay Kaluram Jagdale and SR Group Promoters and Builders through its Partner 1. Sharad Gulab Khude 2. Pranita Manoj Khomane as developer and PA Holder of Plot owner Sangita Umesh Lakade and Umesh Sahebrao Lakade .	Xerox
B	Sale deed of Shop No. 04 register at Sr.No. 1750/2026 dt. 18/02/2026 executed in Mr.Vijay Kaluram Jagdale and SR Group Promoters and Builders through its Partner 1. Sharad Gulab Khude 2. Pranita Manoj Khomane as developer and PA Holder of Plot owner Sangita Umesh Lakade and Umesh Sahebrao Lakade	Xerox
C	Supplementary Development Agreement dt. 23/04/2025 at Sr.No. 3314/2025 executed by Sangita Umesh Lakade and Umesh Sahebrao Lakade as Plot owner. In favor of And SR Group Promoters and Builders through its Partner 1. Sharad Gulab Khude 2. Pranita Manoj Khomane as developer	Xerox
D	Power of Attorney dt. 23/04/2025 at Sr.No. 3315/2025 executed by Sangita Umesh Lakade and Umesh Sahebrao Lakade as Plot owner. In favor of And SR Group Promoters and Builders through its Partner 1. Sharad Gulab Khude 2. Pranita Manoj Khomane as developer.	Xerox
E	Development Agreement dt. 07/02/2025 at sr. no. BMT-1256/2025 executed by Sangita Umesh Lakade and Umesh Sahebrao Lakade as Plot owner. In favor of And SR Group Promoters and Builders through its Partner 1. Sharad Gulab Khude 2. Pranita	Xerox

	Manoj Khomane as developer .	
F	Power of Attorney dt. 07/02/2025 at sr. no. BMT-1257/2025 executed by Sangita Umesh Lakade and Umesh Sahebrao Lakade as Plot owner. In favor of And SR Group Promoters and Builders through its Partner 1. Sharad Gulab Khude 2. Pranita Manoj Khomane as developer	Xerox
G	7/12 Extract of Plot No. 56 and 57 out of Gat No. 184/1 of village Jalochi Tal. Baramati, Dist. Pune	Xerox
H	NA order of SDO Baramati bearing no. SBL/SR/118/1994 dt. 13/06/1996.	Xerox
I	Sanction Building Permission and commencement certificate dt. 14/03/2025 bearing its permit No. CAPBC/B/2025/APL/03191 issued by Co Municipal Council Baramati	Xerox
J	Occupancy Certificate dt. 30/12/2025 bearing its permit No. CAPBC/FO/2025/APL/01096 issued by Co Municipal Council Baramati	Xerox
K	Sanction Building Plan	Xerox

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

As per document available for search NA Plot no. 56 area adms. 2.42.50 R Sq Mtrs out of Gat No. 184/1 of village Jalochi previously belong to Amrutrao Marutrao Nemane and another Plot no. 57 area adms. 2.37.50 R Sq Mtrs out of Gat No. 184/1 in the name of Amrutrao Marutrao Nemane .

In the year 2000 Amrutrao Marutrao Nemane through his PA Anil Pandurang Tilekar sold plot no. Plot no. 56 area adms. 2.42.50 R Sq Mtrs to Sangita Umesh Lakade by executing Sale Deed dt .30/12/2000 and said document was registered in the office of Sub Registrar Baramati at sr. no. 5417/2000 and effect of said document was given into the record of right register of village Jalochi as per ME No. 9048.

Thereafter in the year 2001 Amrutrao Marutrao Nemane through his PA Anil Pandurang Tilekar sold plot no. Plot no. Plot no. 57 area adms. 2.37.50 R Sq Mtrs to Umesh Sahebrao Lakade by executing Sale Deed dt.12/02/2001 and said document was registered in the office of Sub Registrar Baramati at sr. no. 683/2001 and effect of said document was given into the record of right register of village Jalochi as per ME No. 9202.

Thereafter in the year 2025 plot owner of Plot No. 56 and 57 Sangita Umesh Lakade and Umesh Sahebrao Lakade executed Development Agreement in favor of developer firm SR Group Promoters and Builders through its Partner 1. Sharad Gulab Khude 2. Pranita Manoj Khomane dt. 07/02/2025 and said document was registered in the office of Sub Registrar Baramati at sr. no. BMT1-1256/2025 and on the same day they executed Power of Attorney and said document was registered in the office of Sub Registrar Baramati at sr. no. BMT1-1256/2025

I also observe that both the plot owners apply for construction permission to Municipal Council Baramati Jointly for constructing Multistoried Building on said both the plot by application 22/02/205 along with Building Plan said plan sanctioned by Co Municipal Council Baramati and issued construction permission i.e. sanction of Building Permission and commencement certificate dt. 14/03/2025 bearing its Permit No. CAPBC/B/2025/APL/03191. Developer given name to said building SR Park Phase 5.

In the year 2025 both the plot owners executed Supplementary Agreement Jointly in the name of Developer firm dt. 23/04/2025 and said document was registered in the office of Sub Registrar Baramati at sr. no.3314/2025 and also executed Power of Attorney Jointly in the name of developer and as per the said Development Agreement Developer agreed to give Shop No. 1 and Flat No. 303,401 as consideration of Plot No. 56 to Plot owner Sangita Umesh Lakade .and Shop No. 2, Flat No. 103 and 104 and 201 and 202 as consideration to Plot No. 57 plot owner Umesh Sahebrao Lakade as consideration of said Plot and remaining construction remain in the name of Developer firm both the plot area is under 500 sq. mtrs. So no need to register said Building under the RERA Act developer given building Name to the said Building SR Park Phase 5

In the year 2025 after completion of said Building construction Developer obtain occupancy Certificate CO Municipal Council Baramati dt. 30/12/2025 bearing its permit No. CAPBC/FO/2025/APL/1096.

Thereafter in the year 2026 SR Group Promoters and Builders through its Partner sold Shop no.03 area adms. 12.33 Sq. Mtrs. Carpet area situated on Ground floor in Building Namely “SR Park Phase-5”tofor the consideration Rs. 700000/- and Shop no.04 area adms. 11.94 sq. mtrs. Carpet area situated on Ground floor in Building Namely “SR Park Phase-5” for the consideration of 440000/- to Mr.Vijay Kaluram Jagdale and said sale deed was

register In the office of Sub Registrar Baramati office No 1 at Sr.No. 1751/2026 and 1750/2026 dt. 18/02/2026 respectively. As per said transaction Mr.Vijay Kaluram Jagdale has got absolute title of said Shop No. 03 and 04.

While taking search no any entry regarding loan, mortgage, charge, lease agreement to sale is traced out to me.

PART IV:EVIDENCE OF TITLE OF PROPERTY

1. Sale deed of Shop No. 03 register at Sr.No.at Sr.No. 1751/2026 dt. 18/02/2026 executed in **Mr.Vijay Kaluram Jagdale** and SR Group Promoters and Builders through its Partner 1. Sharad Gulab Khude 2. Pranita Manoj Khomane as developer and PA Holder of Plot owner Sangita Umesh Lakade and Umesh Sahebrao Lakade
2. Sale deed of Shop No. 04 register at Sr.No. 1750/2026 dt. 18/02/2026 executed in **Mr.Vijay Kaluram Jagdale** and SR Group Promoters and Builders through its Partner 1. Sharad Gulab Khude 2. Pranita Manoj Khomane as developer and PA Holder of Plot owner Sangita Umesh Lakade and Umesh Sahebrao Lakade

3. PART V:OTHER PROVISIONS:

- 5.1 Whether provisions of urban land ceiling act are applicable? **N/A**
- 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**

Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? – **Said land is converted to Non Agriculture**

- 5.4 Whether up to date tax/land revenue has been paid in respect of the property? – **Not provided to me**
- 5.5 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? – **Not provided to me**
- 5.6 Whether required documents are available for creating mortgage? –**Yes**
- 5.7 Whether all the previous owners of the property had the right and competency to transfer the property? - **Yes**

- 5.8 Whether the proposed mortgage by deposit of title deeds is possible? – **Yes**
- 5.9 What is the tenure of the land; if it is leased? – Not Applicable
years (remaining period)
- 5.10 Whether the land is Adivasi (tribal) land? – **Not Applicable**
- 5.11 Whether the land /property are joint family property? – **No**
- 5.12 **Whether SARFAESI Act applicable -YES**
- 5.13 Is land/property/flat is subject to any reservations /acquisitions/
requisitions? - **No**
- 5.14 Whether the property has been transferred by a power of attorney
(POA) holder of the original land owner in favor of the loan applicant? - **Yes**
- 5.15 Whether the said POA holder has/had authority to sell the property under POA? Yes
Whether POA as recorded in 5.15 is registered? - **Yes**
- 5.16 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 from
Society-NOC to mortgage required from the developer in favor of ICICI Home
Finance) Company Ltd. **NOT APPLICABLE**
- 5.17 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.
- 5.18 Whether Search Report is obtained and submitted? - **Yes**
Search Report Details:- MH007565106202627U Receipt no.: 1115317634
Search Conducted Years: - **13 Years**
Name of the Advocate / Searcher: - **Adv Santosh Khandekar**
Search Report Date: **02/08/2026**
Note:
- 5.19 Whether EC is obtained? – **Not Applicable in State of Maharashtra**
EC Details:- **Nil**
No. of Years EC Obtained: - **Nil**
Any Encumbrance to Specify:- **Nil**

EC Applied by:- N/A

PART IV: CERTIFICATE :-

In view of the foregoing, I 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 mortgage.

I further certify that **Mr.Vijay Kaluram Jagdale** as plot owner has Valid clear ,Marketable and unencumbered title in the said **Shop Property**

The mortgage if created will be available to ICICI HFC Ltd for the liability of the intending Borrower / Co borrower **1) Mr.Vijay Kaluram Jagdale 2) Mrs.Kaveri Vijay Jagdale .**

Following documents need to be submitted prior to disbursal of loan/at the time of disbursement of the loan :

1. Sale deed of Shop No. 03 register at Sr.No.at Sr.No. 1751/2026 dt. 18/02/2026 executed in **Mr.Vijay Kaluram Jagdale** and SR Group Promoters and Builders through its Partner 1. Sharad Gulab Khude 2. Pranita Manoj Khomane as developer and PA Holder of Plot owner Sangita Umesh Lakade and Umesh Sahebrao Lakade.along with index II and RR (Original)
2. Sale deed of Shop No. 04 register at Sr.No. 1750/2026 dt. 18/02/2026 executed in **Mr.Vijay Kaluram Jagdale** and SR Group Promoters and Builders through its Partner 1. Sharad Gulab Khude 2. Pranita Manoj Khomane as developer and PA Holder of Plot owner Sangita Umesh Lakade and Umesh Sahebrao Lakade along with index II and RR .(Original).
3. Latest Electricity bill of Shop No. 03 .(Xerox).
4. Latest Electricity bill of Shop No. 04 .(Xerox).

Following documents are required post disbursal (if Any) :

**Original NOI executed 1) Mr.Vijay Kaluram Jagdale 2) Mrs.Kaveri
Vijay Jagdale in favor of ICICI HFC ltd**

Remarks, if any:- ICICI HFC can take additional document required for creation mortgage
as per their policy.

Thanking You,

Dated .02/08/2026

Yours faithfully