



FLAIRNETIC ADVOCATES

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

Ref / Application No. 77000361128

Date: 24/09/2026

LEGAL SCRUTINY REPORT

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

Dear Sir/ Madam,

Legal Scrutiny Report in respect of the File of MR. SHAMSHODDIN SHAIKH.

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **MR. SHAMSHODDIN GAIBISAB SHAIKH**
2. Name of the Co-applicant/s: (If any): **MRS. SHAFINA SHAMSHODDIN SHAIKH**
3. Type of Loan: **Regular Home Loan- BT**
4. Purpose of Loan: **Home Loan**
5. Name of the Mortgagor: **MRS. SHAFINA SHAMSHODDIN SHAIKH AND MR. SHAMSHODDIN GAIBISAB SHAIKH**
6. Description of the Property (With Boundaries):
All the Piece and Parcel of Property being Flat bearing no 501, on 5th floor, Carpet Area Admeasuring 39.43 sq. meters, along with Terrace admeasuring about 6.71 sq meters, in the project known as "Shree Ram Apartment" Constructed on land bearing Survey No. 101 hissa No. 2B/1A/6, CTS NO. 6584, 6584/1 to 6584/10, Situated at Village- Pimpri Waghere, Taluka-Haveli, District-Pune, within the limits of PCMC (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 for Sale dated 01/02/2019 (reg. NO. HVL-05/1038/2019) executed between M/S. Shri Chaitanya Developers through its Partner Mr. Vijay Sarjerao Deshmukh (Therein referred as Promoter) and Mrs. Shafina Shamshoddin Shaikh and Mr. Shamshoddin Gaibisab Shaikh (Therein referred as Purchaser) and Late Rama Tamma Pawar through his legal Mr. Hanumanta Rama Pawar and others all through their POAH M/S. Shri Chaitanya Developers through its Partner Mr. Vijay Sarjerao Deshmukh (therein referred as Consenting party).
2. Copy of LOD dated 31/01/2025 issued by Axis Bank Limited in name of Mrs. Shafina Shamshoddin Shaikh and Mr. Shamshoddin Gaibisab Shaikh.
3. Copy of RERA Registration Certificate dated 18/05/2020 bearing No. P52100014267 of project "**Shre Ram Apartment**"
4. Copy of completion certificate dated 22/08/2024 bearing No. 617/2024 issued by PCMC **[for Building NO. A and B].**

1. NARRATION OF TITLE FLOW:

2. We have perused the aforesaid diverse deeds and documents and we find that Late Rama Tamma Pawar through his legal Mr. Hanumanta Rama Pawar and others were owners of land admeasuring 00 H 05 R (as per 7/12 extract), bearing Survey No. 101 hissa No. 2B/1A/6, CTS NO. 6584, 6584/1 to 6584/10, totally admeasuring 472.2 Sq. Mtn. (as per CTS record) Situated at Village- Pimpri Waghere, Taluka-Haveli, District-Pune, within the limits of PCMC. **(said Land)**
3. We find that thereafter by Development Agreement dated 30/01/2015 (reg. No. HVL-18/2337/2017) **[R/e. Correction Deed dated 29/01/2020 (reg. NO. HVL-05/753/2020)]**, Late Rama Tamma Pawar through his legal Mr. Hanumanta Rama Pawar and others granted development rights in respect of said Land in favor of M/S. Shri Chaitanya Developers through its Partner Mr. Vijay Sarjerao Deshmukh. And also executed Power of Attorney in its favor.
4. We find that thereafter by an obtaining all requisite permissions from competent authority M/S. Shri Chaitanya Developers through its Partner Mr. Vijay Sarjerao Deshmukh



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Constructed building on Land admeasuring 7185.63 sq. Mts., out of said land under the name and style as **“Shree Ram Apartment”**.

5. WE find that thereafter said developer has registered the said project with RERA vide RERA Registration Certificate dated 18/05/2020 bearing No. P52100014267.
6. We find that thereafter vide, Agreement for Sale dated 01/02/2019 (reg. NO. HVL-05/1038/2019) Mrs. Shafina Shamshoddin Shaikh and Mr. Shamshoddin Gaibisab Shaikh purchased Flat bearing no 501, on 5th floor, Carpet Area Admeasuring 39.43 sq. meters, along with Terrace admeasuring about 6.71 sq meters, in the project known as “Shree Ram Apartment” Constructed on land bearing Survey No. 101 hissa No. 2B/1A/6, CTS NO. 6584, 6584/1 to 6584/10, Situated at Village- Pimpri Waghere, Taluka-Haveli, District-Pune, within the limits of PCMC (**said Flat**) from M/S. Shri Chaitanya Developers through its Partner Mr. Vijay Sarjerao Deshmukh with the consent of Late Rama Tamma Pawar through his legal Mr. Hanumanta Rama Pawar and others through their POAH M/S. Shri Chaitanya Developers through its Partner Mr. Vijay Sarjerao Deshmukh.
7. **We find that thereafter, Mrs. Shafina Shamshoddin Shaikh and Mr. Shamshoddin Gaibisab Shaikh availed Loan against said Flat from Axis Bank Limited.**

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Copy of Agreement for Sale dated 01/02/2019 (reg. NO. HVL-05/1038/2019) executed between M/S. Shri Chaitanya Developers through its Partner Mr. Vijay Sarjerao Deshmukh (Therein referred as Promoter) and Mrs. Shafina Shamshoddin Shaikh and Mr. Shamshoddin Gaibisab Shaikh (Therein referred as Purchaser) and Late Rama Tamma Pawar through his legal Mr. Hanumanta Rama Pawar and others all through their POAH M/S. Shri Chaitanya Developers through its Partner Mr. Vijay Sarjerao Deshmukh (therein referred as Consenting party).
2. Copy of LOD dated 31/01/2025 issued by Axis Bank Limited in name of Mrs. Shafina Shamshoddin Shaikh and Mr. Shamshoddin Gaibisab Shaikh.



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3. Copy of RERA Registration Certificate dated 18/05/2020 bearing No. P52100014267 of project “**Shre Ram Apartment**”
4. Copy of completion certificate dated 22/08/2024 bearing No. 617/2024 issued by PCMC [for Building NO. A and B].

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
- 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



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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

Search Report Date: 26/09/2026

Note: We have conducted the online search for the said property on the 'igrmaharashtra.gov.in' site for the period of last 13 years vide Challan no. **MH010640629202627U and Receipt no.: 1115495089- dated 26/09/2026** 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



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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 **MRS. SHAFINA SHAMSHODDIN SHAIKH AND MR. SHAMSHODDIN GAIBISAB SHAIKH** are the owners and clear and marketable title of said property as per mentioned above **SUBJECT TO CHARGE OF AXIS BANK LIMITED.**
2. The Mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ co-Borrower **MRS. SHAFINA SHAMSHODDIN SHAIKH AND MR. SHAMSHODDIN GAIBISAB SHAIKH.**

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 dated 31/01/2025 issued by Axis Bank Limited in name of Mrs. Shafina Shamshoddin Shaikh and Mr. Shamshoddin Gaibisab Shaikh.
2. Original Possession Letter issued by "M/S. Shri Chaitanya Developers" in name of Mrs. Shafina Shamshoddin Shaikh and/or Mr. Shamshoddin Gaibisab Shaikh. **[As not Enlisted in Lod]**



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3. Copy of Latest Electricity bill/ Property tax paid receipt in the name Mrs. Shafina Shamshoddin Shaikh and/or Mr. Shamshoddin Gaibisab Shaikh.

Post Disbursement:

1. Original Agreement for Sale dated 01/02/2019 (reg. NO. HVL-05/1038/2019) executed between M/S. Shri Chaitanya Developers through its Partner Mr. Vijay Sarjerao Deshmukh (Therein referred as Promoter) and Mrs. Shafina Shamshoddin Shaikh and Mr. Shamshoddin Gaibisab Shaikh (Therein referred as Purchaser) and Late Rama Tamma Pawar through his legal Mr. Hanumanta Rama Pawar and others all through their POAH M/S. Shri Chaitanya Developers through its Partner Mr. Vijay Sarjerao Deshmukh (therein referred as Consenting party)..with Index II and R.R.
2. Original NOC issued by "M/S. Shri Chaitanya Developers" for creation of mortgage in favor of ICICI HFC Limited.
3. Original PAYMENT RECEIPTS [as pre LOD]
4. Original No Dues Certificate issued by Axis Bank Limited in name of Mrs. Shafina Shamshoddin Shaikh and Mr. Shamshoddin Gaibisab Shaikh.
5. Copy of Index II of Notice of intimation executed by Mrs. Shafina Shamshoddin Shaikh and Mr. Shamshoddin Gaibisab Shaikh (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

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

Year	Particulars
2014	NIL
2015	NIL
2016	NIL
2017	Development Agreement dated 30/01/2015 (reg. No. HVL-18/2337/2017] Late Rama Tamma Pawar through his legal Mr.



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	Hanumanta Rama Pawar and others granted development rights in respect of said Land in favor of M/S. Shri Chaitanya Developers through its Partner Mr. Vijay Sarjerao Deshmukh
2018	NIL
2019	Agreement for Sale dated 01/02/2019 (reg. NO. HVL-05/1038/2019) executed between M/S. Shri Chaitanya Developers through its Partner Mr. Vijay Sarjerao Deshmukh (Therein referred as Promoter) and Mrs. Shafina Shamshoddin Shaikh and Mr. Shamshoddin Gaibisab Shaikh (Therein referred as Purchaser) and Late Rama Tamma Pawar through his legal Mr. Hanumanta Rama Pawar and others all through their POAH M/S. Shri Chaitanya Developers through its Partner Mr. Vijay Sarjerao Deshmukh (therein referred as Consenting party).
2020	Correction Deed dated 29/01/2020 (reg. NO. HVL-05/753/2020)], executed by Late Rama Tamma Pawar through his legal Mr. Hanumanta Rama Pawar and others in favor of M/S. Shri Chaitanya Developers through its Partner Mr. Vijay Sarjerao Deshmukh[pertaining to Development Agreement dated 30/01/2015 (reg. No. HVL-18/2337/2017)[
2021	NIL
2022	NIL
2023	NIL
2024	NIL
2025	NIL
2026	NIL

PLACE: Pune



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DATE: 24/09/2026

Your Faithfully,

For Flairnetic Advocates

**DNYANAD
A NITIN
DANGAL**

Digitally signed

by DNYANADA

NITIN DANGAL

Date: 2026.09.26

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