



FLAIRNETIC ADVOCATES

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

Ref / Application No. 77000369581

Date: 13/10/2026

LEGAL SCRUTINY REPORT

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

Dear Sir/ Madam,

Legal Scrutiny Report in respect of the File of MR. PRAVIN VISHNU PAWAR.

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **MR. PRAVIN VISHNU PAWAR.**
2. Name of the Co-applicant/s: (If any): **MRS. VIDYA PRAVEEN PAWAR**
3. Type of Loan: Lap-Commercial
4. Purpose of Loan: LAP
5. Name of the Mortgagor: **MR. PRAVIN VISHNU PAWAR.**
6. Description of the Property (With Boundaries):

All the Piece and Parcel of Property being Shop NO. 06 on Ground Floor, area admeasuring 302 Sq. Ft., i.e., 28.06 sq. Mts, Built-up, in the Project known as "Sadguru heights", and in the Society known as "Sadguru heights Co-Operative Maintenance Society Limited", Constructed on a land bearing Survey No. 62 Hissa NO. 8/1 and Hissa NO. 9/7, situated at Village – Ambegaon Khurd (gramin), Taluka Haveli, District Pune and within the limits of Pune Municipal Corporation (Herein referred as Said unit/shop/ Property).

7. Nature/ Status of the Property: **Freehold**
8. Type of Property: **Commercial**

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 Deed of Assignment dated 16/10/2017 (reg. No. HVI-16/12507/2017) executed between M/S. Varma Developers through its proprietor Mr. Gopal Shivraj Varma (therein referred as Vendors) and Mr. Pravin Vishnu Pawar (therein referred as Purchaser).
2. Copy of Possession Receipt/Agreement dated 16/09/2017 (reg. No. HVL-09/6061/2017) executed between M/S. Varma Developers through its proprietor Mr. Gopal Shivraj Varma (therein referred as Land owners) and M/S. Sadguru Developers through its partner Mr. Vikas Khandu Hazare and Mr. Roshan Fulsingh Varma (therein referred as Developers).
3. Copy of Development Agreement dated 26/08/2016 (reg. No. HVL-13/6612/2016) executed between M/S. Varma Developers through its proprietor Mr. Gopal Shivraj Varma (therein referred as Land owners) and M/S. Sadguru Developers through its partner Mr. Vikas Khandu Hazare and Mr. Roshan Fulsingh Varma (therein referred as Developers).
4. Copy of 7/12 extract bearing name of M/S. Varma Developers through its proprietor Mr. Gopal Shivraj Varma.

NARRATION OF TITLE FLOW:

1. We have perused the aforesaid documents and we find Mr. Shrikant Shankarrao Samal and others were the owners of land admeasuring 644.76 sq. Mts., bearing Survey No. 62 Hissa NO. 8/1 and Hissa NO. 9/7, situated at Village – Ambegaon Khurd (Gramin), Taluka Haveli, District Pune and within the limits of Pune Municipal Corporation (**Said Land**).
2. We find that thereafter vide Sale Deed dated 28/07/2016 (reg. NO. HVI-13/5854/2016) M/S. Varma Developers through its proprietor Mr. Gopal Shivraj Varma purchased said Land from Mr. Shrikant Shankarrao Samal and others.
3. We find that thereafter vide Development Agreement dated 26/08/2016 (reg. No. HVL-13/6612/2016) M/S. Varma Developers through its proprietor Mr. Gopal Shivraj Varma granted development rights in respect of said Land in favor of M/S. Sadguru



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- Developers through its partner Mr. Vikas Khandu Hazare and Mr. Roshan Fulsingh Varma.
4. We find that thereafter by obtaining all requisite permissions from competent authority, M/S. Sadguru Developers constructed Building on said Land under name & styled as **“Sadguru heights”**
 5. We find that thereafter vide Possession Receipt/Agreement dated 16/09/2017 (reg. No. HVL-09/6061/2017) M/S. Sadguru Developers through its partner Mr. Vikas Khandu Hazare and Mr. Roshan Fulsingh Varma allotted Shop NO. 06 on Ground Floor, area admeasuring 302 Sq. Ft., i.e., 28.06 sq. Mts, , in the Project known as “Sadguru heights”, Constructed on a land bearing Survey No. 62 Hissa NO. 8/1 and Hissa NO. 9/7, situated at Village – Ambegaon Khurd, Taluka Haveli, District Pune and within the limits of Pune Municipal Corporation (**said Shop**) in favor of M/S. Varma Developers through its proprietor Mr. Gopal Shivraj Varma: **In Lieu of consideration against Deed of Assignment dated 16/10/2017 (reg. No. HVI-16/12507/2017).**
 6. We find that thereafter, vide Deed of Assignment dated 16/10/2017 (reg. No. HVI-16/12507/2017) Mr. PRAVIN VISHNU PAWAR purchased said Shop from M/S. Varma Developers through its proprietor Mr. Gopal Shivraj Varma.
 7. We find from Search Society has been formed under name & styled as **“Sadguru heights Co-Operative Maintenance Society Limited”**.
 8. We find from Search vide conveyance Deed dated 01/02/2020 (reg. NO. HVL-02/1002/2020) M/S. Varma Developers through its proprietor Mr. Gopal Shivraj Varma and M/S. Sadguru Developers through its partner Mr. Vikas Khandu Hazare and Mr. Roshan Fulsingh Varma conveyed said Land along with Building in favor of “Sadguru heights Co-Operative Maintenance Society Limited”.
 9. **We have not verified Sanctioned Plan, N.A. Order and Building permission granted by competent authority. We have been informed that by the ICICI HFC Ltd. That as per its internal Policy, N.A. order and Building permission by competent Authority, are waived by said institution, however this report is submitted subject to the same.**

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:



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4. Copy of 7/12 extract bearing name of M/S. Varma Developers through its proprietor Mr. Gopal Shivraj Varma.

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



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- 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/ Shop 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
- 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: society 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: 07/10/2026



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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. MH004223793202627U and **Receipt no.: 1115156424 dated 30/09/2026** 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

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 **MR. PRAVIN VISHNU PAWAR IS the owner and have** clear and marketable title of said property as per mentioned above.
2. The Mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ co-Borrower **MR. PRAVIN VISHNU PAWAR.**

The following original document to be collected by ICICI HFC for creating of equitable mortgage of the said Property:



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FOLLOWING DOCUMENTS NEED TO BE SUBMITTED PRIOR TO DISBURSAL OF LOAN

Disbursement of the loan:

1. Original Deed of Assignment dated 16/10/2017 (reg. No. HVL-16/12507/2017) executed between M/S. Varma Developers through its proprietor Mr. Gopal Shivraj Varma (therein referred as Vendors) and Mr. Pravin Vishnu Pawar (therein referred as Purchaser).; with Index II and R.R.
2. Original Possession Receipt/Agreement dated 16/09/2017 (reg. No. HVL-09/6061/2017) executed between M/S. Varma Developers through its proprietor Mr. Gopal Shivraj Varma (therein referred as Land owners) and M/S. Sadguru Developers through its partner Mr. Vikas Khandu Hazare and Mr. Roshan Fulsingh Varma (therein referred as Developers).with Index II and R.R.
3. Original Share certificate issued by "Sadguru heights Co-Operative Maintenance Society Limited".in name of Mr. Pravin Vishnu Pawar.
4. Original NOC issued by "Sadguru heights Co-Operative Maintenance Society Limited" for creation of mortgage in favor of ICICI HFC Limited.
5. Copy of Latest Electricity bill/ Property tax paid receipt in the name Mr. Pravin Vishnu Pawar.

Post Disbursement:

1. Copy of Index II of Notice of intimation executed by Mr. Pravin Vishnu Pawar (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



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2017	1. Possession Receipt/Agreement dated 16/09/2017 (reg. No. HVL-09/6061/2017) executed between M/S. Varma Developers through its proprietor Mr. Gopal Shivraj Varma (therein referred as Land owners) and M/S. Sadguru Developers through its partner Mr. Vikas Khandu Hazare and Mr. Roshan Fulsingh Varma (therein referred as Developers). 2. Deed of Assignment dated 16/10/2017 (reg. No. HVL-16/12507/2017) executed between M/S. Varma Developers through its proprietor Mr. Gopal Shivraj Varma (therein referred as Vendors) and Mr. Pravin Vishnu Pawar (therein referred as Purchaser).
2018	NIL
2019	NIL
2020	conveyance Deed dated 01/02/2020 (reg. NO. HVL-02/1002/2020) M/S. Varma Developers through its proprietor Mr. Gopal Shivraj Varma and M/S. Sadguru Developers through its partner Mr. Vikas Khandu Hazare and Mr. Roshan Fulsingh Varma conveyed said Land along with Building in favor of "Sadguru heights Co-Operative Maintenance Society Limited".
2021	NIL
2022	NIL
2023	NIL
2024	NIL
2025	NIL
2026	NIL

PLACE: Pune

DNYANADA
NITIN
DANGAL

Digitally signed by
DNYANADA NITIN
DANGAL
Date: 2026.10.15
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DATE: 13/10/2026

Your Faithfully,

For Flairnetic Advocates