

VAISHALI RANJEET HIRE

(Advocate)

"AAI" Niwas, Nageshwarwadi, Aurangabad

(M) 09881295348

LEGAL SCRUTINY REPORT

Date: - 10/09/2026

**To,
The Branch Manager,
ICICI HFC Limited.
Aurangabad.**

Sub: Legal Scrutiny Report in respect of the file of Dnyaneshwar Ramesh Dhande

Property Details:

1)	Name of the Applicant & Application No.	:	Dnyaneshwar Ramesh Dhande 77000349709
2)	Name of the Co-applicant/s (if any)	:	Rama Dnyaneshwar Dhande
3)	Type of Loan:	:	Plot Purchase
4)	Purpose of Loan	:	Plot Purchase
5)	Name of the Property owners	:	Mr. Anand Radhakishan Ghodele
All that piece and parcel of the property Plot No. 312, admeasuring area 99.26 sq. meter, forming part of Gut No. 82, plot of approved layout Radha Naval Housing Project of Plot No. 1 to 412, situated at Gut No. 79, 80, and 82, Mauje Waladgaon, Tq. and Dist. Chhatrapati Sambhajnagar within the jurisdiction of Sub-Registrar, Aurangabad, which is bounded as under: Towards East : 6.00 meter wide road and Gut No. 82 Towards West : Plot No. 259 and Plot No. 258 Towards North : Gut No. 82 and Open space Towards South : Plot No. 311			
7)	Nature / Status of the property	:	Free Hold
8)	Type of Property	:	Self Acquired

Part II: List of documents before me for scrutiny and legal opinion:

1. Mutation entry no. 611 on 22.01.1994.
2. Mutation entry no. 612 on 22.01.1994.

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3. Registered Partition Deed bearing daybook No. AGG-2-7830/2013 dated 23.12.2013.
4. Registered Sale Deed bearing daybook No. AGG-2-4143/2014 dated 12.06.2014.
5. Registered Sale Deed bearing daybook No. 1320/2022 dated 22/02/2022.
6. Registered Sale Deed bearing daybook No. AGG-2-2542/2018 dated 19.04.2018.
7. Registered Sale Deed bearing daybook No. AGG-2-2144/2019 dated 26.03.2019 executed by Chandrabhan Asaram Tambe in favor of Mrs. Anita Nandkumar Ghodele.
8. Mutation entry no. 277 on 17.12.1981.
9. Mutation entry no. 652 on 15.09.1995.
10. Registered Sale Deed bearing daybook No. AGG-5-7413/2013 dated 28.10.2013.
11. Registered Sale Deed bearing daybook No. AGG-5-319/2014 dated 08/01/2014.
12. Mutation entry no. 214 on 07.02.1979.
13. Mutation entry no. 415 on 30.03.1986.
14. Registered Sale Deed bearing daybook No. AGG-6-414/2012 dated 01.02.2012.
15. Registered Sale Deed bearing daybook No. AGG-6-2444/2013 dated 31/07/2013.
16. Registered Consent Deed bearing daybook No. AGG-6-2651/2014 dated 20/06/2014.
17. Registered Partition Deed bearing daybook No. AGG-1-5289/2010 dated 14/09/2010.
18. Registered Sale Deed bearing daybook No. AGG-1-5290/2010 dated 14/09/2010.
19. Registered Sale Deed bearing daybook No. AGG-1-2153/2011 dated 15/06/2011.
20. Registered Sale Deed bearing daybook No. AGG-5-7088/2015 dated 21/10/2015.
21. Mutation entry no. 607 on 20.11.1993.
22. Registered Sale Deed bearing daybook No. AGG-3-2978/2004 dated 27.05.2004.
23. Registered Sale Deed bearing daybook No. AGG-1-1738/2008 dated 23.04.2008.
24. Registered Sale Deed bearing daybook No. AGG-3-1237/2008 dated 13.03.2008
25. Registered sale deed bearing daybook No. AGG-2-1594/2023 dated 24.03.2023

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26. NA order bearing outward No. 2023/Akrushik/Pari.B/CR-613 dated 16/06/2023
27. Final Layout vide its approval No. AMRDA/LF/2023/APL/00280 dated 03/08/2023.
28. Completion Certificate dated 06/06/2024.
29. Registered consent deed bearing daybook No. AGG-6-546/2024, dt. 16.01.2024
30. Draft Sale Deed.

Part III : Flow of title of Property:

Gut No. 79:

1. It appears from the documents that, the Land Gut No. 79, measuring 14 Hecter 45 Are, with 20 Are Potkharab Land Revenue of Rs. 33.75 ps., situated at Village Waladgaon, Tq. Dist. Aurangabad, was originally owned and possessed by Barku Mahadu, Asaram Mahadu, and Gahenaji Mahadu, each having 0-5-4 shares, as reflected in the revenue record since 1970-71.
2. In 1979, Barku Mahadu transferred his share to his brothers, Gahenaji Mahadu and Asaram Mahadu.
3. That, After the partition, Gahenaji Mahadu owned 17 Acres 20 Gunthas on the North side, while Asaram Mahadu owned 18 Acres 09 Gunthas on the South side. Their names were recorded as owners and possessors via mutation entry no. 234 on 23.05.1980.
4. That, Asaram Mahadu passed away on 20.01.1985. His legal heirs, namely Chandrabhan Asaram, Suryabhan Asaram, Dropadabai Asaram, Jayabai Jagannath, and Sumanbai Bhikaji, were recorded accordingly in the revenue record via mutation entry no. 611 on 22.01.1994.
5. That, In 1994, Chandrabhan Asaram and Suryabhan Asaram partitioned the property as per the order of Tahsildar Aurangabad. They were each assigned a 0-8-0 share, and their names were recorded as owners and possessors via mutation entry no. 612 on 22.01.1994.

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6. That, registered Partition Deed bearing daybook No. AGG-2-7830/2013 dated 23.12.2013 executed between Chandrabhan Asaram Tambe and Suryabhan Asaram Tambe in respect of land admeasuring 2 H 64 R, situated at Gut No. 79, Mauje Waldgaon, Tq. and Dist. Aurangabad. Accordingly, Chandrabhan Asaram Tambe got the land admeasuring 1 H 82 R and Suryabhan Asaram Tambe got the land admeasuring 1 H 82 R and their names were updated in the revenue record via mutation entry no. 1275 on 12.06.2014.
7. That, registered Sale Deed bearing daybook No. AGG-2-4143/2014 dated 12.06.2014 executed by Chandrabhan Asaram Tambe in favor of Mr. Sidharth Nandkumar Ghodele in respect of property 40 R, situated at Gut No. 79, Mauje Waldgaon, Tq. and Dist. Aurangabad, Mr. Sidharth Nandkumar Ghodele name was recorded in the revenue record as an owner and possessor via mutation entry no. 1282 on 15.07.2014.
8. That, registered Sale Deed bearing daybook No. AGG-1-1320/2022 dated 22/02/2022 executed by Chandrabhan Aasaram Tambe with consent of Shivaji Chandrabhan Tambe, Dhruvadabai Aasaram Tambe, Jayabai Jagannath Rithe, Sumanbai Bhikaji Ghodke and Shantabai Chandrabhan Tambe in favor of Mr. Sidharth Nandkumar Ghodele in respect of property 40 R, situated at Gut No. 79, Mauje Waldgaon, Tq. and Dist. Aurangabad, Mr. Sidharth Nandkumar Ghodele name was recorded in the revenue record as an owner and possessor via mutation entry no. 1891.
9. That, registered Sale Deed bearing daybook No. AGG-2-2542/2018 dated 19.04.2018 executed by Suryabhan Asaram Tambe in favor of Mrs. Anita Nandkumar Ghodele in respect of land admeasuring 40 R, situated at Gut No. 79, Mauje Waldgaon, Tq. and Dist. Aurangabad.
10. That, registered Sale Deed bearing daybook No. AGG-2-2144/2019 dated 26.03.2019 executed by Chandrabhan Asaram Tambe in favor of Mrs. Anita Nandkumar Ghodele in respect of land admeasuring 40 R, situated at Gut No. 79, Mauje Waldgaon, Tq. and Dist. Aurangabad.

Gut No. 80

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11. That, The property Land Gut No. 80, measuring 01 Hectar 26 Are, with 01 Are Potkharab and Land Revenue of Rs. 02.88 ps., situated at Village Waladgaon, Tq. & Dist. Aurangabad, initially owned and possessed by Eknath Hari, as reflected in the revenue records from 1970-71.
12. That, In 1966, Eknath Hari passed away, and his legal heirs, Prabhu Eknath, Mahdu Eknath, and Kisan Eknath, who were minors at the time, through their guardian Majulabai Eknath, transferred Land Gut No. 80 to Eknath Ananda and Kaduba Anada under a registered Sale Deed bearing daybook No. 2740/1966 dated 15.04.1966, registered at the office of Sub-registrar Aurangabad. Subsequently, Eknath Ananda and Kaduba Anada's names were recorded in the revenue record as owners and possessors via mutation entry no. 277 on 17.12.1981.
13. That, Kaduba Ananda passed away on 07.01.1988. His legal heirs, including wife Bhagubai Kaduba, daughter Shashikala Kondiram, and Prayagbai Baban, were accordingly recorded in the revenue record, with Bhagubai Kaduba's name as the owner and possessor via mutation entry no. 652 on 15.09.1995.
14. That, registered Sale Deed bearing daybook No. AGG-5-7413/2013 dated 28.10.2013 executed by Eknath Ananda Tambe and Bhagubai Kaduba Tambe, with the express consent of Raju Eknath Tambe, Shashikala Kondiram Bhavle, Prayagbai Baban Bhusare, and Dnyaneshwar Dadarao Tambe in favor of Mr. Aditya Nandkumar Ghodele, in respect of land admeasuring 1 H 26 R, situated at Gut No. 80, Mauje Waladgaon, Tq. and Dist. Aurangabad. As a result of this transaction, Mr. Aditya Nandkumar Ghodile's name was updated in the revenue record as the owner and possessor via mutation entry no. 1262 on 17.12.2013.
15. That, registered Sale Deed bearing daybook No. AGG-5-319/2014 dated 08/01/2014 executed by Bansi Pandurang Khotkar with consent of Shivilal Bansi Khotkar, Somnath Bansi Khotkar, Ramnath Bansi Khotkar and Rambhabai Bansi Khotkar in favor of Mr. Aditya Nandkumar Ghodele, in respect of land admeasuring 15 R, situated at Gut No. 82, Mauje Waladgaon, Tq. and Dist. Aurangabad.

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Gut No. 82:

16. That, Initially the Property land Gut No. 82, Village Waladgaon, Tq. & Dist. Aurangabad was owned and possessed by Harnabai W/o. Raoji and Sonabai W/o. Raoji, with equal shares, as reflected in the revenue records from 1970-71.
17. That, Harnabai W/o. Raoji & Sonabai W/o. Raoji transferred a portion of Land Gut No. 82 (4 Acre 19 Gunthas) to Shaikh Patel Shaik Immam, although the associated mutation entry (no. 180) is not available in the revenue record.
18. That, In 1979, Harnabai Roaji and Sonabai Raoji partitioned the remaining portion of Land Gut No. 82 (32 Acre 02 Gunthas) between their nephews, namely Dhondiram Punjaji, Pandurang Punjaji, Deorao Punjaji, and Bhavrao Punjaji, under a registered Partition Deed bearing daybook No. 20/1979 dated 02.01.1979. The names of these nephews were recorded in the revenue record as owners and possessors via mutation entry no. 214 on 07.02.1979.
19. That, Dhondiram Punjaji Khotkar passed away on 09.02.1986, and his legal heirs, including Murlidhar Dhondiram and Nandu Dhondiram, were recorded as owners, each having a 0-8-0 share, while Deubai Asaram, Jijabai Gopinath, and Jhingabai Dhondiram were recorded in the other right column via mutation entry no. 415 on 30.03.1986.
20. That, registered Sale Deed bearing daybook No. AGG-6-414/2012 dated 01.02.2012 executed by Nandu Dhondiram Khotkar and Murlidhar Dhondiram Khotkar, with the consent of Ravindra Nandu Khotkar and others in favor of Mr. Anand Radhakisan Ghodele in respect of land admeasuring 1 H 12 R, situated at Gut No. 82, Mauje Waladgaon, Tq. and Dist. Aurangabad. Accordingly, the name of Mr. Anand Radhakisan Ghodele was updated in the revenue record as owner and possessor via mutation entry no. 1191 on 17.02.2012.
21. That, in registered Sale Deed bearing daybook No. AGG-6-414/2012 dated 01.02.2012 the boundaries of the property has been wrongly mentioned as such executed the registered Correction Deed bearing daybook No. AGG-6-

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2443/2013 dated 31.10.2013 in respect of land admeasuring 1 H 12 R, situated at Gut No. 82, Mauje Waladgaon, Tq. and Dist. Aurangabad.

22. That, registered Sale Deed bearing daybook No. AGG-6-2444/2013 dated 31/07/2013 executed by Murlidhar Dhondiram Khotkar, with the consent of Nandu Dhondiram Khotkar and others in favor of Mr. Anand Radhakisan Ghodele in respect of land admeasuring 10 R, situated at Gut No. 82, Mauje Waladgaon, Tq. and Dist. Aurangabad.

23. That, registered Consent Deed bearing daybook No. AGG-6-2651/2014 dated 20/06/2014 executed by Anil Murlidhar Khotkar in favor of Anand Radhakisan Ghodele and given consent to registered Sale Deed bearing daybook No. AGG-6-414/2012 dated 01.02.2012.

24. It appears from the document that, land admeasuring 8 Acre 00 R, situated at Gut No. 82, Mauje Waladgaon, Tq. and Dist. Aurangabad was owned and possessed by Sunil Bhavlal Khotkar, Hiranman Pandurang Khotkar and Banshi Pandurang Khotkar.

25. That, registered Partition Deed bearing daybook No. AGG-1-5289/2010 dated 14/09/2010 executed between Sunil Bhavlal Khotkar, Hiranman Pandurang Khotkar and Banshi Pandurang Khotkar in respect of land admeasuring 8 Acre 00 R, situated at Gut No. 82, Mauje Waladgaon, Tq. and Dist. Aurangabad.

26. Accordingly, Sunil Bhavlal Khotkar got the land admeasuring 2 Acre 27 R, situated at Gut No. 82, Mauje Waladgaon, Tq. and Dist. Aurangabad.

27. That, Hiranman Pandurang Khotkar got the land admeasuring 2 Acre 27 R, situated at Gut No. 82, Mauje Waladgaon, Tq. and Dist. Aurangabad.

28. That, Banshi Pandurang Khotkar got the land admeasuring 2 Acre 27 R, situated at Gut No. 82, Mauje Waladgaon, Tq. and Dist. Aurangabad

29. That, registered Sale Deed bearing daybook No. AGG-1-5290/2010 dated 14/09/2010 executed by Sunil Bhavlal Khotkar with consent of Chandrabhagabai Bhavlal Khotkar and others in favor of Ashish Gopi Ghodele in respect of land admeasuring 2 Acre 11 R, situated at Gut No. 82, Mauje Waladgaon, Tq. and Dist. Aurangabad.

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30. That, registered Sale Deed bearing daybook No. AGG-1-2153/2011 dated 15/06/2011 executed by Bansi Pandurang Khotkar with consent of Shivalal Bansi Khotkar and others in favor of Ashish Gopi Ghodele in respect of land admeasuring 15 R, situated at Gut No. 82, Mauje Waladgaon, Tq. and Dist. Aurangabad

31. That, registered Sale Deed bearing daybook No. AGG-5-7088/2015 dated 21/10/2015 executed by Bansi Pandurang Khotkar with the consent of various family members in favor of Mr. Anand Radhakisan Ghodele in respect of land admeasuring 7 R, situated at Gut No. 82, Mauje Waladgaon, Tq. and Dist. Aurangabad.

32. That, In 1993, Shaikh Patel Shaikh Imam transferred a portion of Land Gut No. 82 (01 Hector 79 Are) to Madhukar Dagdu Shinde and Sudhakar Dagdu Shinde under a registered Sale Deed bearing daybook No. 2203/1993 dated 16.11.1993. Their names were updated in the revenue record as owners and possessors via mutation entry no. 607 on 20.11.1993.

33. That, registered Sale Deed bearing daybook No. AGG-3-2978/2004 dated 27.05.2004 executed by Madhukar Dagdu Shinde and Sudhakar Dagdu Shinde in favor of Purushottam Narayan Patel in respect of property land admeasuring 1 H 21 R, situated at Gut No. 82, Mauje Waldgaon, Tq. and Dist. Aurangabad and his name was updated in the revenue record as owner and possessor via mutation entry no. 910 on 24.06.2004.

34. That, registered Sale Deed bearing daybook No. AGG-1-1738/2008 dated 23.04.2008 executed by Purushottam Narayan Patel in favor of Mrs. Anita Nandkumar Ghodele in respect of land admeasuring 1 H 21 R, situated at Gut No. 82, Mauje Waldgaon, Tq. and Dist. Aurangabad. Her name was updated in the revenue record as owner and possessor via mutation entry no. 1056 on 29.05.2008.

35. That, registered Sale Deed bearing daybook No. AGG-3-1237/2008 dated 13.03.2008 executed by Madhukar Dagdu Shinde and Sudhakar Dagdu Shinde, through a GPA holder Tukarram Hari Matkar in favor of Mrs. Anita

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Nandkumar Ghodele in respect of land admeasuring 1 H 12 R, situated at Gut No. 82, Mauje Waldgaon, Tq. and Dist. Aurangabad. Her name was updated in the revenue record as owner and possessor via mutation entry no. 1055 on 29.05.2008.

Gut No. 79, 80, and 82:

36. That, registered sale deed bearing daybook No. AGG-2-1594/2023 dated 24.03.2023 executed by Mrs. Anita Nandkumar Ghodele, Mr. Sidharth Nandkumar Ghodele, Mr. Aditya Nandkumar Ghodele, and Mr. Ashish Gopi Ghodele in favor of Mr. Anand Radhakishan Ghodele in respect of Land Gut No. 79, 80, and 82, to the extent of 2 H 11.20 R, situated at Waladgaon, Tq. Dist. Aurangabad.

37. That, Mrs. Anita Nandkumar Ghodele, Mr. Sidharth Nandkumar Ghodele, Mr. Aditya Nandkumar Ghodele, and Mr. Ashish Gopi Ghodele under Registered Sale deed bearing No. AGG-2-1594/2023 dt. 24.03.2023 have become the owner & possessor of the property Land area admg. 7 H 30 R, part of Gut No. 79, 80, and 82, situated at Waladgaon, Tq. Dist. Aurangabad.

38. That, Mrs. Anita Nandkumar Ghodele, Mr. Sidharth Nandkumar Ghodele, Mr. Aditya Nandkumar Ghodele, and Mr. Ashish Gopi Ghodele and Anand Radhakishan Ghodele applied for the NA order and the Office of the Tehsil, Aurangabad has issued the NA order bearing outward No. 2023/Akrushik/Pari.B/CR-613 dated 16/06/2023 u/s 42-A of MLRC, 1966 in respect of total land admeasuring 76900.00 sq. meter, situated at Gut No. 79, 80, and 82, situated at Waladgaon, Tq. Dist. Aurangabad.

39. That, the Office of the Chhatrapati Sambhajinagar Metropolitan Regional Development Authority has approved the Final Layout vide its approval No. AMRDA/LF/2023/APL/00280 dated 03/08/2023 and issued Completion Certificate dated 06/06/2024 and accordingly, 412 plots are created.

40. That, registered consent deed bearing daybook No. AGG-6-546/2024, dt. 16.01.2024 executed between Mrs. Anita Nandkumar Ghodele, Mr. Sidharth Nandkumar Ghodele, Mr. Aditya Nandkumar Ghodele, Mr. Ashish Gopi

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Ghodele and Mr. Anand Radhakishan Ghodele and distributed the plots amongst them.

41. Accordingly, Mrs. Anita Nandkumar Ghodele got the plot No. 1, 4 to 10, 31 to 43, 51 to 61, 63 to 66, 77 to 96, 118 to 133 and 123.

42. That, Mr. Sidharth Nandkumar Ghodele got the Plot No. 377 to 412.

43. That, Mr. Aditya Nandkumar Ghodele got the plot No. 134, 135, 188 to 203, 313 to 325, 345 to 376.

44. That, Mr. Ashish Gopi Ghodele got the Plot No. 2, 11 to 23, 25 to 30, 44 to 50.

45. That, Mr. Anand Radhakishan Ghodele got the Plot No. 3, 24, 62, 67 to 76, 97 to 117, 136 to 187, 204 to 299, 300 to 312, 326 to 344.

46. That, Dnyaneshwar Ramesh Dhande intends to purchase the property Plot No. 312, admeasuring area 99.26 sq. meter, forming part of Gut No. 82, plot of approved layout Radha Naval Housing Project of Plot No. 1 to 412, situated at Gut No. 79, 80, and 82, Mauje Waladgaon, Tq. and Dist. Chhatrapati Sambhajinagar as such approach to Mr. Anand Radhakishan Ghodele.

PART IV : EVIDENCE OF THE PROPERTY:

Registered consent deed bearing daybook No. AGG-6-546/2024, dt. 16.01.2024 executed between Mrs. Anita Nandkumar Ghodele, Mr. Sidharth Nandkumar Ghodele, Mr. Aditya Nandkumar Ghodele, Mr. Ashish Gopi Ghodele and Mr. Anand Radhakishan Ghodele

PART V : OTHER PROVISIONS

5.1.	Whether provisions of the Urban Land Ceiling Act are applicable?	No
5.2.	Whether property 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?	No
5.4	Whether the user land has been converted into Non-Agricultural for Residential use by the order of the Competent Authority?	Yes

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5.5	Whether up to date tax/Land Revenue has been paid on the property.	No
5.6	Whether all original documents for the last 30 years have been scrutinized?	I have scrutinized Xerox copy of 13 years documents
5.7	Whether all the original documents are available for creating a mortgage?	Yes
5.8	Whether all previous owners had the right/competency to transfer the property?	Yes
5.9	Whether proposed mortgage by deposit of title deeds is possible?	Yes
5.10	What is the tenure of the land if it is leased?	
5.11	Whether the land is Adivasi [Tribal] Land?	N.A.
5.12	Whether the land/property is joint family property?	N.A.
5.13	Whether SARFAESI Act is applicable?	Yes
5.14	Is land / property / flat being subject to any reservations / acquisitions/ requisitions?	N.A.
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?	N.A.
5.16	Whether the said POA holder had 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.
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	N.A.
5.20	Whether the search report is obtained and submitted?	Yes
	Search Report Details:	
	Search Conducted Years:	2014-2026
	Name of Advocate:	Adv. Vaishali Hire
	Search Report Date:	09/09/2026
	Note:	Positive
5.21	Whether E.C.is obtained?	N.A.
	EC Details	N.A.
	No. of years EC obtained 0.00	N.A.
	Any Encumbrance to Specify	N.A.
	EC applied by :	N.A.

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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.

I/We further certify that Mr. Anand Radhakishan Ghodele would derive a valid, clear, marketable AND unencumbered title in the property/ies stated above.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower Dnyaneshwar Ramesh Dhande.

VI. The following original documents to be collected by ICICI HFC for creation of Registered / Equitable Mortgage prior to disbursement

1. Original registered Sale Deed executed by the Mr. Anand Radhakishan Ghodele in favor of Dnyaneshwar Ramesh Dhande with ORR and Index-II.
2. Original Payment Receipt.
3. Original NOC from Mr. Anand Radhakishan Ghodele.

The above documents are required before disbursement of the loan for creating valid mortgage.

VII. The following original documents are required to be deposited for creation of equitable mortgage after Disbursement

1. Original NOI executed by the Borrower in favor of ICICI Home Finance Ltd., with ORR and Index-II.

Remarks, if any:- Nil

Adv. Vaishali Hire

Vaishali
Ranjeet
Hire

Digitally signed
by Vaishali
Ranjeet Hire
Date: 2026.09.10
13:07:07 +05'30'