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Date : 15/08/2026

Loan Application No. 77000321751

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. Asif Altaf Shaikh 2) Mrs. Uzmaparveen Ayazahmed Munshi

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s : 1) Mr. Asif Altaf Shaikh
2. Name of the Co-Applicant/s: (if any) :2) Mrs. Uzmaparveen Ayazahmed Munshi
3. Type Of Loan :Resale purchase
4. Purpose of Loan: Resale Purchase
5. Name of the Property Owner/s : Mr. Mahammad Hussain Shaikh and Mrs. Mumtazbegam Muhammad Hussain Shaikh.

SCHEDULE I

Description of Property with Boundaries :

All that pieces and parcels of **Flat No. 1 and Flat No. 2** jointly having area admeasuring 110.93 Sq.Mtrs. i.e.1193.50 Sq.ft. situated upon Ground Floor in a Building named & styled as "**Shriyog Apartment** " Constructed upon Plot No. 14 and 15 out of Survey No. 170/2B//2A/2/1 and bearing its City Survey No. 2770 within the limits of Daund Municipal Council Daund, Dist. Pune.

Plot No. 14 and 15 out of Survey No. 170/2B//2A/2/1 and bearing its City Survey No. 2770 jointly **Bounded as follows:**

On or towards East - By Open Space

On or towards South- 6 mtr wide Road

On or towards West - Plot No. 13

On or towards North - Plot No. 9 ,10, and 11

SCHEDULE II

Description of Flat

Flat No. 1 and 2 jointly having area admeasuring 110.93 Sq.Mtrs. i.e.1193.50 Sq.ft. situated upon Ground Floor in a Building named & styled as "**Shriyog Apartment ” Bounded as under :**

On or towards East - Remaining land & open space

On or towards South- Remaining land & Road

On or towards West - Parking

On or towards North - Remaining land

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

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

Sr.no	Papers and documents	Type of Document
A	Draft copy of Sale deed executed in between 1) Mr. Asif Altaf Shaikh 2) Mrs. Uzmaparveen Ayazahmed Munshi and Mr. Mahammad Hussain Shaikh and Mrs. Mumtazbegam Muhammad Hussain Shaikh	Xerox
B	Sale deed at Sr.No.3555/2010 dt. 27/08/2010 executed in between Mr. Mahmmad Hussain Shaikh and Mrs. Mumtazbegam Muhammad Hussain Shaikh and M/s Navkar Builders through Girish Javerchand Oswal.	Xerox
C	Building plan	Xerox
D	Construction Permission bearing No. DNP/1741/2008 dt. 08/02/2008.	Xerox
E	Building Construction Plan dt. 13/3/2012	Xerox
F	N.A. Order of SDO Baramati bearing No. NA/SR/151/2006 dt. 2/11/2006	Xerox
G	7/12 extract of Survey No. 170/2B/2A/2/1 plot No. 14 and plot no. 15 of village Daund Tal Daund Dist Pune	Xerox
H	Tax paid receipt of Daund Nagar Parishad Malmatta No. 3221 dt. 21/07/2026	Xerox

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

As per document available for search I observe that Plot No. 14 & 15 out of Survey No. 170/2B/2A/2/1 (old Survey No.194) of village Daund Tal Daund Dist Pune originally owned by Girish Javerchand Oswal as self-acquired property which was purchased by him vide Register sale deed bearing No. 3334/2007 dt. 25/10/2007 and as per said transaction name of Girish Javerchand Oswal was entered in 7/12 extract as per M.E. no. 3167.

Thereafter said owner Girish Javerchand Oswal taken building construction permission from Municipal Council Daund DNP/1741/2008 dt. 08/02/2008.

I also observe that plot owners Girish Javerchand Oswal has given name to said building "**Shriyog Apartment** ”

After completion of said building plot owners M/s Navkar Builders through Girish Javerchand Oswal in respect of **Flat No. 1 and 2** jointly having area admeasuring 110.93 Sq.Mtrs. i.e.1193.50 Sq.ft. situated upon Ground Floor in a Building named & styled as "**Shriyog Apartment** ” executed sale deed in favor of **Mr. Mahmmad Hussain Shaikh and Mrs. Mumtazbegam Muhammad Hussain Shaikh** for the consideration of Rs. 930000/- and said document registered in the office Sub-Registrar Daund at Sr.No.3555/2010 dt. 27/08/2010 as per said transaction Mr. Mahmmad Hussain Shaikh and Mrs. Mumtazbegam Muhammad Hussain Shaikh becomes absolute owner of Flat no. 1 & 2 in the building namely Shriyog Apartment . I also observe that said Flat property has got Milkat No. No. 3221 of Daund Nagar Parishad and said property mutated in the name of **Mr. Mahmmad Hussain Shaikh** in municipal record.

Now said owner **Mr. Mahmmad Hussain Shaikh and Mrs. Mumtazbegam Muhammad Hussain Shaikh** agreed to sale said Flat No. 1 & 2 to our borrower 1) Mr. Asif Altaf Shaikh 2) Mrs. Uzmaparveen Ayazahmed Munshi for the consideration of Rs. 3200,000/- and both of them executed draft copy of sale deed but said document till not register in the office of Sub Registrar Daund/Kedgaon after register said document our borrower will get absolute

title of flat property. Now for purchase of said Flat Property said borrowers
1) Mr. Asif Altaf Shaikh 2) Mrs. Uzmaparveen Ayazahmed Munshi
approached to our company for Financial assistance.

PART IV:EVIDENCE OF TITLE OF PROPERTY

Sale deed at Sr.No.3555/2010 dt. 27/08/2010 executed in between **Mr. Mahmmad Hussain Shaikh and Mrs. Mumtazbegam Muhammad Hussain Shaikh** and M/s Navkar Builders through Girish Javerchand Oswal.

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? – **Yes**
Whether up to date tax/land revenue has been paid in respect of the property? – **Not provided to me**
- 5.4 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? – **Not provided to me**
- 5.5 Whether required documents are available for creating mortgage? – **Yes after register**
- 5.6 Whether all the previous owners of the property had the right and competency to transfer the property? - **Yes**
- 5.7 Whether the proposed mortgage by deposit of title deeds is possible? – **Yes**
- 5.8 What is the tenure of the land; if it is leased? – Not Applicable
years (remaining period)
- 5.9 Whether the land is Adivasi (tribal) land? – **Not Applicable**
- 5.10 Whether the land /property are joint family property? – **No**
- 5.11 **Whether SARFAESI Act applicable -YES**
- 5.12 Is land/property/flat is subject to any reservations /acquisitions/ requisitions? - **No**
- 5.13 Whether the property has been transferred by a power of attorney (POA) holder of the original land owner in favor of the loan applicant? - **NA**
- 5.14 Whether the said POA holder has/had authority to sell the property under POA? **NA**
- 5.15 Whether POA as recorded in 5.15 is registered? - **NA**
- 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. **No.**

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:- MH008400813202627P Receipt no.: 1115359782

Search Conducted Years: - **13 Years**

Name of the Advocate / Searcher: - **Adv Santosh Khandekar**

Search Report Date: **15/08/2026**

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. Mahmmad Hussain Shaikh and Mrs. Mumtazbegam Muhammad Hussain Shaikh** have Valid clear ,Marketable and unencumbered title in the said Flat Property.

The mortgage if created will be available to ICICI HFC Ltd for the liability of the intending Borrower / Co borrower **1) Mr. Asif Altaf Shaikh 2) Mrs. Uzmaparveen Ayazahmed Munshi.**

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

1. Sale deed executed in between 1) **Mr. Asif Altaf Shaikh 2) Mrs. Uzmaparveen Ayazahmed Munshi and Mr. Mahammad Hussain Shaikh and Mrs. Mumtazbegam Muhammad Hussain Shaikh** along with index II & RR after register . (Original).

2. Sale deed at Sr.No.3555/2010 dt. 27/08/2010 executed in between **Mr. Mahmmad Hussain Shaikh and Mrs. Mumtazbegam Muhammad Hussain Shaikh** and M/s Navkar Builders through Girish Javerchand Oswal. along with index II & RR. (Original).
3. Latest Electricity bill ..(Xerox).
4. Latest Tax paid receipt of Daund Nagar Parishad Malmatta No. 3221 dt. 21/07/2026 (Xerox).

Following documents are required post disbursal (if Any)

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

Thanking You,

Dated: 15/08/2026

Yours faithfully.