

## LEGAL SCRUTINY REPORT

|                  |                                                   |
|------------------|---------------------------------------------------|
| Date: -          | 29/06/2026; 30/06/2026;<br>07/07/2026; 08/07/2026 |
| LV Ref. ID.      | LVP-JUN-26-ICHF-258                               |
| Status of L.O. R | POSITIVE                                          |
| Transaction Type | HL BUILDER PURCHASE                               |
| <u>LAN No:</u>   | 7792149831-10235865                               |

To

**ICICI HOME FINANCE  
PIMPRI CHINCHWAD**

Dear Sir/Madam

**Legal Scrutiny Report in respect of the file of ANIL SADASHIV KHARCHE**

### PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **ANIL SADASHIV KHARCHE**
2. Name of the Co-applicant/s: **RUPALI ANIL KHARCHE**
3. Type of Loan: **HL BUILDER PURCHASE**
4. Purpose of Loan: **HL BUILDER PURCHASE**
5. Name of the Property Owner/s: **HR DEVELOPERS**
6. Name of the Proposed Property Owner/s: **ANIL SADASHIV KHARCHE AND RUPALI ANIL KHARCHE**
7. Description of the Property (with Boundaries):

**Flat No. 703**, admeasuring carpet area 719 Square Feet along with dry balcony area admeasuring 3.35 Square meters and open Balcony area admeasuring 4.60 Square Meters, on the **7<sup>th</sup> Floor** and one covered Car Parking, in the **Wing A**, in the building known as “**Shivkunj**”, constructed on the land bearing **Survey No 41/3** admeasuring area 00 H 38 R (i.e., 3800 Square Meters) out of total admeasuring area 01 H 28 R, lying and being at Village Dehu, Taluka Haveli, District Pune within the Sub-District Pune, Sub-Division Haveli and within the jurisdiction of the Sub-Registrar Haveli (**Said Property**) and bounded as below-

**Boundaries: Not Provided**

On or towards East:  
On or towards South:  
On or towards West:  
On or towards North: **(Said Land)**

**8. Nature / Status of the Property: FREEHOLD LAND (CLASS-2)**

**9. Type of Property: RESIDENTIAL**

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

1. Scanned copy of Order dated 13/06/2022 bearing Ref No. PCMC/NOC/SR/03/2022 issued by District Collector, Pune (Revenue Department) in the name of **H. R. Developers through partner Mr. Deepak Balasaheb Raikar.**
2. Scanned copy of Commencement Certificate dated 07/07/2022 bearing Ref. No. 389/2022 issued by Dehu Municipal Council in favour of **H. R. Developers through partner Mr. Deepak Balasaheb Raikar and others**
3. Scanned copy of Title Certificate dated 04/08/2022 issued by Adv. Narendra D. Jadhav in favour of **HR Developers**
4. Scanned copy of RERA Registration Certificate dated 18/04/2026 bearing Reg. No. P52100047082 issued by Maharashtra Real Estate Regulatory Authority in favour of **HR Developers**
5. Scanned copy of Cost Sheet dated 12/06/2026 issued by HR Developers in the name of **Mr. Anil Sadashiv Kharche**
6. Scanned copy of Draft Agreement to Sell to be executed by HR Developers through its partners Shri. Deepak Balasaheb Raikar & Shriram Dhanraj along with consent of 1. Vishwanath Narayan Chavan, 2. Rajendra Maruti Chavan, 3. Sunil Maruti Chavan, 4. Suman Vishwanath Chavan, 5. Rakesh Vishwanath Chavan, 6. Rohit Vishwanath Chavan, 7. Sonali Vishwanath Chavan, 8. Sunita Rajendra Chavan, 9. Sagar Rajendra Chavan, 10. Akash Rajendra Chavan, 11. Kalpana Sunil Chavan, 12. Girish Sunil Chavan, 13. Janhavi Sunil Chavan in favour of **Anil Sadashiv Kharche and Rupali Anil Kharche.**

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

1. We have perused aforesaid documents shared with us and we find that all that piece and parcel on the land bearing **Survey No 41/3** admeasuring area 00 H 38 R (i.e., 3800 Square Meters) out of total area 01 H 28 R, lying and being at Village Dehu, Taluka Haveli, District Pune within the Sub-District Pune, Sub-Division Haveli and within the jurisdiction of the Sub-Registrar Haveli **(Said Land).**
2. We further find from recitals that **Registered Development Agreement and Power of Attorney** 22/06/2021 bearing Reg. No. HVL-22/6874/2021 and 6875/2021 executed Mr. Vishwanath Narayan

Chavan, Mr. Rajendra Maruti Chavan and Mr. Sunil Maruti Chavan along with Legal Heirs in favour of **H. R. Developers a Registered Partnership Firm through its partners Mr. Deepak Balasaheb Raikar and Mr. Shriram Dhanraj Handibag** wherein land owners assigned development rights in respect of Said Land Comprising of **30 R Portion** for consideration and upon the terms and conditions mentioned therein.

3. We further find from recitals that **Registered Development Agreement and Power of Attorney** 27/10/2021 bearing Reg. No. HVL-22/12902/2021 and 12903/2021 executed Mr. Vishwanath Narayan Chavan, Mr. Rajendra Maruti Chavan and Mr. Sunil Maruti Chavan along with Legal Heirs in favour of **H. R. Developers a Registered Partnership Firm through its partners Mr. Deepak Balasaheb Raikar and Mr. Shriram Dhanraj Handibag** wherein land owners assigned development rights in respect of Said Land Comprising of **08 R Portion** for consideration and upon the terms and conditions mentioned therein.
4. We further find that **Sanad Order** dated 13/06/2022 bearing Ref No. PCMC/NOC/SR/03/2022 issued by District Collector, Pune (Revenue Department) in the name of **H. R. Developers through partner Mr. Deepak Balasaheb Raikar** wherein it is mentioned that Developer has paid Rs. 1,13,83,400/- on account of converting land for Residential Purpose and 50 % Najrana to the Government on 13/06/2022 and challan bearing Ref. No. GRN MH003047876202223 is received for the same related to Said Land bearing Survey No. 41/3 for the area admeasuring 3800 square meter.  

त्यानुसार अर्जदार यांनी पत्र क्र. PRH /NOC/SR/०३/२०२२ दिनांक ०७/०६/२०२२ अन्वये मोजे देहु ता. हवेली जि. पुणे येथील जमीन ग.नं ४१/३ पै. मधील ३८००.०० चौ.मी. क्षेत्रास निवास प्रयोजनार्थ ०.१० पै प्रति चौमी दराने वार्षिक आकारणी रक्कम रुपये ३८०/- व रुपांतरित कराची रक्कम ₹१००/- जमीन इनामवर्ग असलेले ५०% नजराणा रक्कम रुपये ₹१३८३४००/- अशी एकूण रक्कम रुपये ₹१३८५६८०/- (अक्षरी:- एक कोटी तेरा लाख पंचाऐशीहजार सहाशे ऐशी रुपये फक्त) दिनांक १३/०६/२०२२ रोजी GRN MH००३०४७८७६२०२२२३M अन्वये शासनजमा करून त्याबाबतचे Defeced चलन या कार्यालयास सादर केलेले आहे.
5. We further find that **Commencement Certificate** dated 07/07/2022 bearing Ref. No. 389/2022 issued by Dehu Municipal Council in favour of **H. R. Developers through partner Mr. Deepak Balasaheb Raikar and others** wherein permission was granted to carry out development of Residential/Commercial Building on the Said Land subject to the terms and conditions mentioned therein.
6. We further find that **Title Certificate** dated 04/08/2022 issued by Adv. Narendra D. Jadhav in favour of **HR Developers** wherein it is opined that the title of Said Land is legal, bonafide and marketable and free from all encumbrances. Note: We have placed reliance upon the same for the title of Owner/Developer.



large.

**CONCLUSION :**

After narrating the facts as aforesaid I state that, subject to the documents made available for my perusal and further subject to the Index II extract and registration on IGR website and revenue Record office, **HR Developers** registered at 13 Mr. Rakesh Kulkarni and 2. Mr. Shriram Dhanraj Handibag are absolute developer and holder of said property mentioned hereinabove in Schedule (of 381R.) within the local limits of Village Dehu, Tal Haveli, Dist Pune having legal, bonafide and marketable title of the said property free of all or any encumbrance / s of whatsoever kind or nature and the Developer have been legally acquired the Development rights of the said property and to develop the same according to the provision of existing laws and as per the sanctioned plan. Further, the developers having rights to sell the tenements of proposed building/s to be constructed upon the said property to the interested purchasers and hence I do hereby certify accordingly.

This Search Report & Title Opinion is accordingly issued.

NARENDRA M. JADHAV  
Mr. Narendra M. Jadhav  
ADVOCATE

- **Proposed Date of Completion –31/12/2026**
- As per information available on RERA Website, **we have not found any pending litigations on the Said Land**

Is there any litigation against this proposed project : No

- As per information available on RERA Website, **we have found that Said Land is free from all encumbrances except there is Mortgage dated 18/10/2022 bearing Reg No. HVL-11/22128/2022 in favour of Bajaj Housing Finance Limited on the Said Land.**

[illegible]

**Note: Please obtain NOC/ROC from Bajaj Housing Finance Limited**

- LVW-JR-SBA-SVR-HP-PAJ-HP



9. We further find that by a **Draft Agreement to Sell** to be executed by HR Developers through its partners Shri. Deepak Balasaheb Raikar & Shriram Dhanraj along with consent of 1. Vishwanath Narayan Chavan, 2. Rajendra Maruti Chavan, 3. Sunil Maruti Chavan, 4. Suman Vishwanath Chavan, 5. Rakesh Vishwanath Chavan, 6. Rohit Vishwanath Chavan, 7. Sonali Vishwanath Chavan, 8. Sunita Rajendra Chavan, 9. Sagar Rajendra Chavan, 10. Akash Rajendra Chavan, 11. Kalpana Sunil Chavan, 12. Girish Sunil Chavan, 13. Janhavi Sunil Chavan intends to sell and transfer the Said Property in favour of **Anil Sadashiv Kharche and Rupali Anil Kharche**.

Note: We have not been provided with conversion order from Class 2 to Class 1 land or updated 7/12 Extract. However, as per Email dated 08/07/2026, lender has confirmed that since this Sanad Order dated 13/06/2022 bearing Ref No. PCMC/NOC/SR/03/2022 is issued and conversion fees has been paid, it is considered. Thus, our opinion is subject to same.

[illegible]

LENDER TO FURTHER ENSURE THAT OC RELATED COMPLIANCES ARE TAKEN CARE AS PER TECHNICAL REPORT. OUR OPINION IS SUBJECT TO THE SAME.

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**Status: Clear**

**Ref:** Investigation title of the property situated at **Flat No. 703**, on **7<sup>th</sup> Floor**, in **A Wing** in the Building known as **“Shivkunj”**, constructed on the land bearing **Survey No 41/3** lying and being situated at Village **Dehu** Taluka **Haveli** & District **Pune**.

**ANIL SADASHIV KHARCHHE**

Dear Sirs,

As per your instructions I have caused to taken out the search in the offices of the Sub-Registrar of Assurances at **Haveli** S.R.O Record from the year 2014 to 2026 (13 Years) During the course of my searches the following details were found.

**At Haveli S.R.O Record from the year 2014 to 2026 (13 Years)**

2014 – NIL

2015 – NIL

2016 – NIL

2017 – NIL

2018 – NIL

2019 – NIL

2020 – Entry Found

|              |           |            |
|--------------|-----------|------------|
| HVL-13-11023 | Gift Deed | 10/08/2020 |
|--------------|-----------|------------|

|      |         |            |
|------|---------|------------|
| 2020 | Rs. 0/- | 12/11/2020 |
|------|---------|------------|

Vishwanath Narayan Chavan & others

To

Rajendra Maruti Chavan and Sunil Maruti Chavan

**Schedule:** land bearing **Survey No 41/3** lying and being situated at Village **Dehugaon** Taluka **Haveli** & District **Pune**. Admeasuring area 0.2000 ht.

2021 – Entry Found

|             |                       |            |
|-------------|-----------------------|------------|
| HVL-22-6874 | Development Agreement | 22/06/2021 |
|-------------|-----------------------|------------|

|      |                |            |
|------|----------------|------------|
| 2021 | Rs. 33970000/- | 22/06/2021 |
|------|----------------|------------|

Vishwanath Narayan Chavan & others

To

HR Developers through Partner Deepak Balasaheb Raikar and Shriram Dhanraj Handibaug

**Schedule:** land bearing **Survey No 41/3** lying and being situated at Village **Dehugaon** Taluka **Haveli** & District **Pune**. Admeasuring area 0.3000 ht.

|              |                       |            |
|--------------|-----------------------|------------|
| HVL-22-12902 | Development Agreement | 27/10/2021 |
| 2021         | Rs. 7000000/-         | 27/10/2021 |

Vishwanath Narayan Chavan & others

To

HR Developers through Partner Deepak Balasaheb Raikar and Shriram Dhanraj Handibaug

**Schedule:** land bearing **Survey No 41/3** lying and being situated at Village **Dehugaon** Taluka **Haveli** & District **Pune**. Admeasuring area 0.0800 ht.

2022 – NIL  
2023 – NIL  
2024 – NIL  
2025 – NIL  
2026 – NIL/SRO RECORDS ARE NOT READY

**NOTE:** - Kindly note that, This Search Report Is Subject to the torn and Mutilated record, unready and unavailable record, and available records in the office, Withdrawal for register of certain years for binding and re-writing (Date Entry) By the office and the computer Records are not maintained properly and at the time of search some index II are not found also **NOI filled using Citizen log in is not updated in search record, hence the online NOI not shown during Public Search** and I am not responsible and/or liable for unavailable records or entries as on date of search.

#### **PART V: OTHER PROVISIONS:**

- 5.1 Whether provisions of urban land ceiling act are applicable? **No, as per documents produced before us**
- 5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share? **No, as per documents produced before us**
- 5.3 Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent? **No, as per documents produced before us**
- 5.4 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? **NA order copy not shared with us. CC issued by the Dehu Municipal Council is in place; thus, we are of the opinion SARFAESI may be applicable on the Said Property, considering the Dehu Municipal Council might have issued permission**

- for the respective usage. Request the lender to validate the same from the technical report and ensure the purpose of the land usage permission is verified by the lender before disbursement.**
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? **Lender to ensure the same**
  - 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **No. This will be done at the time of Vetting.**
  - 5.7 Whether required documents are available for creating mortgage? **Yes, as per documents produced before us**
  - 5.8 Whether all the previous owners of the property had the right and competency to transfer the property? **Yes, as per documents produced before us**
  - 5.9 Whether the proposed mortgage by deposit of title deeds is possible? **Yes, if EM suggested**
  - 5.10 What is the tenure of the land; if it is leased? \_\_\_\_ years (remaining period) **Freehold Land**
  - 5.11 Whether the land is Adivasi (tribal) land? **No, as per documents produced before us**
  - 5.12 Whether the land /property are joint family property? **No, as per documents produced before Us.**
  - 5.13 Whether SARFAESI Act applicable? **Yes, as per documents produced before us**
  - 5.14 Is land/property/flat being subject to any reservations /acquisitions/requisitions? **No, as per documents produced before us**
  - 5.15 Whether the property has been transferred by a power of attorney (POA) holder of the original landowner in favor of the loan applicant? **No, as per documents produced before us**
  - 5.16 Whether the said POA holder has/had authority to sell the property under POA? **NOT APPLICABLE**
  - 5.17 Whether POA as recorded in 5.15 is registered? **NOT APPLICABLE**
  - 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; **NOC for mortgage from Developer in favor of ICICI HFC LIMITED**
  - 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 **Not Applicable**



Head Office Address: B-104, Mangalya Bldg., Near Marol Metro Station, Hotel leafio Marigold, Andheri (E), Mumbai – 400059; Website: - <https://lawveritaswest.in/>.  
Branch offices at: Thane, Navi Mumbai, Pune, Bengaluru, Delhi.;

5.20 Whether Search Report is obtained and submitted? **Search Report Attached**

Search Report Details: **1115214462**

Search Conducted Years: **2014 to 2026 (13 Years)**

Name of the Advocate / Searcher: **Indus Legal**

Search Report Date: **30/06/2026**

Note: **Status: Clear**

**PART VI: CERTIFICATE:**

In view of the foregoing, and in light of what is discussed above and subject to the observations and conditions made by us herein and Clear Search report, we certify that the title deeds intended to be deposited, relating to the Said Property and offered as security by way of **equitable** mortgage and the documents of title referred to above are 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.

Subject to what is stated hereinabove, we further certify that upon execution of registered agreement, **ANIL SADASHIV KHARCHHE AND RUPALI ANIL KHARCHHE** would derive a valid, clear, marketable and unencumbered title in the Said Property/ies stated above.

Subject to appropriate loan documentations, the mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/Co borrower **ANIL SADASHIV KHARCHHE AND RUPALI ANIL KHARCHHE**

The following original documents to be collected by ICICI HFC for creation of registered/**equitable** mortgage of the said property: -

**Following documents needs to be submitted prior to disbursal of loan/at the time of disbursement of the loan: -**

1. Original Registered **Agreement to Sell** to be executed by HR Developers through its partners Shri. Deepak Balasaheb Raikar & Shriram Dhanraj along with consent of 1. Vishwanath Narayan Chavan, 2. Rajendra Maruti Chavan, 3. Sunil Maruti Chavan, 4. Suman Vishwanath Chavan, 5. Rakesh Vishwanath Chavan, 6. Rohit Vishwanath Chavan, 7. Sonali Vishwanath Chavan, 8. Sunita Rajendra Chavan, 9. Sagar Rajendra Chavan, 10. Akash Rajendra Chavan, 11. Kalpana Sunil Chavan, 12. Girish Sunil Chavan, 13. Janhavi Sunil Chavan in favour of **Anil Sadashiv Kharchhe and Rupali Anil Kharchhe** along with Registration Receipt, Stamp Duty Paid Challan and Index II.
2. Original OCR issued by Developer in the name of **Anil Sadashiv Kharchhe and Rupali Anil Kharchhe**
3. Original NOC/ROC from Bajaj Housing Finance Limited (As per RERA)
4. Original NOC for Mortgage issued by Collector in favor of ICICI HFC Limited or updated 7/12 Extract reflecting land as Class 1. (Internal legal approval dated 08/07/2026 is in place for the same).



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Branch offices at: Thane, Navi Mumbai, Pune, Bengaluru, Delhi.;

5. Original NOC for mortgage from Developer in favor of **ICICI HFC LIMITED**

**Following documents are required post disbursal: (if any): -**

1. Notice of Intimation to Sub- Registrar, intimating the equitable Mortgage in favor of **ICICI HFC Limited**.

**REMARKS (if any): -**

**Note:**

1. We have not examined whether there is any litigation or dispute in respect of the said property, as it is out of the scope of our work.
2. The inspection of index records as being made available at the office of concerned sub-registrar, are normally incomplete, scattered in nature & manually managed, due to which it is impossible to find out other registered entries (if any) related to the said property.
3. Please note our report is based on the representations made in the photocopies of the documents submitted by you and translation (if any in vernacular language) to the best of efforts, however, no separate verification of original documents is carried out and no responsibility is taken for any false statements, misrepresentations or submission made in the documents submitted or for fraudulent documents submitted by the borrower. Also, the documents perused do not reflect any violations of any of the present statutes or do not demonstrate any irregularities in respect thereof. Your empaneled Technical Team to verify & certify that the building containing the 'Said Property' is constructed/ completed in accordance with requisite permissions and approvals from all concerned authorities.
4. As desired, the documents as received are returned herewith.
5. Should you desire any further information and/or clarification please do revert to us.

Thanking you,

**For Law Veritas West**

**Hetal Rajesh  
Prajapati**

Digitally signed by  
Hetal Rajesh  
Prajapati  
Date: 2026.07.08  
18:37:50 +05'30'

**Authorized Signatory  
Advocates and Legal Consultants**

**Law Veritas  
West**  
Simple Legal Solutions