



## 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. 10343676 (77000365277)**

**Date: 30/09/2026**

### LEGAL SCRUTINY REPORT

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

Dear Sir/ Madam,

**Legal Scrutiny Report in respect of the File of MR. AMEY RAJARAM THORAT.**

#### **PART I: PROPERTY DETAILS:**

1. Name of the Applicant/Borrower/s: **MR. AMEY RAJARAM THORAT.**
2. Name of the Co-applicant/s: (If any): **MRS. RAJARAM MARUTI THORAT**
3. Type of Loan: Prime Home Loan- Resale-BT
4. Purpose of Loan: Home Loan
5. Name of the Mortgagor: **MR. AMEY RAJARAM THORAT.**
6. Name of the Present owners: **MR. RAHUL SHIVAJI BANSODE AND MRS. POONAM RAHUL BANSODE NEE POONAM NANDKUMAR SARTAPE.**
7. Description of the Property (With Boundaries):

All the Piece and Parcel of Property being Flat NO. 409 on 4<sup>th</sup> Floor, carpet area admeasuring 391 Sq. Ft., i.e., 36.32 sq. Mts, along with Adjoining Balcony admeasuring 41 sq. Ft., i.e., 3.81 sq. Mts. + one open car parking area admeasuring 6.50 Sq. Mts., In Tower No. 2, in the Project known as "Dwarika Dham", and in the Society known as "Dwarika Dham Tower No. 2 Co-Operative Housing Society Limited", Constructed on a land bearing Survey No. 51 Hissa No. 1/2+1/1A/1+1A/2+1A/3+ 2/2/1+2/2/2+ 2/2/3/ Plot No. A (as per Computerized 7/12 extract S. No. 51/1A/2B/3C/Plot A and Hissa No. 1/2+1/1A/1+1A/2+1A/3+ 2/2/1+2/2/2+ 2/2/3/ Plot No. B (as per Computerized 7/12 extract S. No. 33 51/1A/2B/3C/Plot B, situated at Village – Kondhawa Budruk, Taluka Haveli, District



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**Pune and within the limits of Pune Municipal Corporation (Herein referred as Said unit/flat/ Property).**

- 8. Nature/ Status of the Property: Freehold**
- 9. 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)**

- 1. Draft of Deed of Assignment to be executed between Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode nee Poonam Nandkumar Sartape (therein referred as Vendors) and MR. AMEY RAJARAM THORAT (therein referred as Purchaser).**
- 2. Draft of Agreement to be executed between Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode nee Poonam Nandkumar Sartape (therein referred as Vendors) and MR. AMEY RAJARAM THORAT (therein referred as Purchaser).**
- 3. Copy of Agreement dated 06/03/2022 (reg. No. HVL-19/8727/2022) executed between M/S. Yashodhan Affordable Landmarks LLP through its partner Mr. Rahul Suresh Navandar (therein referred as promoter) and Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode nee Poonam Nandkumar Sartape (therein referred as Allottees)**
- 4. Copy of LOD dated 14/08/2026 issued by ICICI Bank Limited in name of Mr. Rahul Shivaji Bansode.**
- 5. Copy of Possession Letter dated 19/05/2022 issued by M/S. Yashodhan Affordable Landmarks LLP n name of Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode.**
- 6. Copy of Share certificate dated 22/02/2026 bearing NO. 39, Distinctive NO. 381 to 390 issued by “Dwarika Dham Tower No. 2 Co-Operative Housing Society Limited” in name of Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode.**
- 7. Copy of Completion Certificate dated 13/08/2021 bearing No. OCC/0396/21 issued by PMC. [for Tower 2]**

**NARRATION OF TITLE FLOW:**



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1. We have perused the aforesaid documents and we find Mr. Sohli Dinkoo Chenoy and others were the owners of land bearing Survey No. 51 Hissa No. 1/2+1/1A/1+1A/2+1A/3+ 2/2/1+2/2/2+ 2/2/3/ Plot No. A (as per Computerized 7/12 extract S. No. 51/1A/2B/3C/Plot A and Hissa No. 1/2+1/1A/1+1A/2+1A/3+ 2/2/1+2/2/2+ 2/2/3/ Plot No. B (as per Computerized 7/12 extract S. No. 33 51/1A/2B/3C/Plot B, situated at Village – Kondhawa Budruk, Taluka Haveli, District Pune and within the limits of Pune Municipal Corporation (**Said Land**).
2. We find that thereafter vide Sale Deed dated 05/04/2018 (reg. NO. HVL-19/4455/2018) [R/w. Supplementary Agreement dated 30/03/2019 (reg. No. HVL-19/5039/2019)], M/S. Yashodhan Affordable Landmarks LLP through its partner Mr. Rahul Suresh Navandar purchased said Land from Mr. Sohli Dinkoo Chenoy and others.
3. We find that thereafter by obtaining all requisite permissions from competent authority, M/S. Yashodhan Affordable Landmarks LLP constructed Building on said Land under name & styled as “**Dwarika Dham**”
4. We find from Search vide Mortgage Deed dated 05/04/2018 (reg. No. HVL-19/4456/2018), M/S. Yashodhan Affordable Landmarks LLP availed Loan against said project from Infoline finance Limited. same has been repaid vide Reconveyance Deed dated 08/12/2022 (reg. NO. HVL-12/17365/2022) and dated 23/06/2023 (reg. No. HVL-19/12705/2023).
5. We find that thereafter vide Agreement dated 06/03/2022 (reg. No. HVL-19/8727/2022) Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode purchased Flat NO. 409 on 4<sup>th</sup> Floor, carpet area admeasuring 391 Sq. Ft., i.e., 36.32 sq. Mts., , along with Attached Balcony admeasuring 41 sq. Ft., i.e., 3.81 sq. Mts. + one open car parking In Tower No. 2, in the Project known as “Dwarika Dham”, Constructed on a land bearing Survey No. 51 Hissa No. 1/2+1/1A/1+1A/2+1A/3+ 2/2/1+2/2/2+ 2/2/3/ Plot No. A (as per Computerized 7/12 extract S. No. 51/1A/2B/3C/Plot A and Hissa No. 1/2+1/1A/1+1A/2+1A/3+ 2/2/1+2/2/2+ 2/2/3/ Plot No. B (as per Computerized 7/12 extract S. No. 33 51/1A/2B/3C/Plot B, situated at Village – Kondhawa Budruk, Taluka Haveli, District Pune and within the limits of Pune Municipal Corporation (**said Flat**)



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**from M/S. Yashodhan Affordable Landmarks LLP through its partner Mr. Rahul Suresh Navandar.**

6. We find that vide Society Registration Certificate dated 21/07/2025 bearing NO. PNA/PNA-4/HSG(TC)/28910/2025-26, a Society has been formed under name & style as **“Dwarika Dham Tower No. 2 Co-Operative Housing Society Limited”** And said Society issued Share certificate dated 22/02/2026 bearing NO. 39, Distinctive NO. 381 to 390 in name of Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode.
7. **We find that thereafter, Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode availed Loan against said flat from ICICI Bank Limited.**
8. We find from Draft of Agreement and Draft of Deed of Assignment that, MR. AMEY RAJARAM THORAT intends to purchase said flat from Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode nee Poonam Nandkumar Sartape.

**PART IV: EVIDENCE OF THE TITLE OF PROPERTY:**

1. Draft of Deed of Assignment to be executed between Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode nee Poonam Nandkumar Sartape (therein referred as Vendors) and MR. AMEY RAJARAM THORAT (therein referred as Purchaser).
2. Draft of Agreement to be executed between Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode nee Poonam Nandkumar Sartape (therein referred as Vendors) and MR. AMEY RAJARAM THORAT (therein referred as Purchaser).
3. Copy of Agreement dated 06/03/2022 (reg. No. HVL-19/8727/2022) executed between M/S. Yashodhan Affordable Landmarks LLP through its partner Mr. Rahul Suresh Navandar (therein referred as promoter) and Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode nee Poonam Nandkumar Sartape (therein referred as Allottees)
4. Copy of LOD dated 14/08/2026 issued by ICICI Bank Limited in name of Mr. Rahul Shivaji Bansode.



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5. Copy of Possession Letter dated 19/05/2022 issued by M/S. Yashodhan Affordable Landmarks LLP in name of Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode.
6. Copy of Share certificate dated 22/02/2026 bearing NO. 39, Distinctive NO. 381 to 390 issued by "Dwarika Dham Tower No. 2 Co-Operative Housing Society Limited" in name of Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode.
7. Copy of Completion Certificate dated 13/08/2021 bearing No. OCC/0396/21 issued by PMC. **[for Tower 2]**

### **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: 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: 30/09/2026**

**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.: 1115511135 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



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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.

1. I/We further clarify that **MR. RAHUL SHIVAJI BANSODE AND MRS. POONAM RAHUL BANSODE NEE POONAM NANDKUMAR SARTAPE** are the owners **SUBJECT TO CHARGE OF ICICI BANK LIMITED** and **MR. AMEY RAJARAM THORAT** Will obtain clear and marketable title of said property as per mentioned above **UPON EXECUTION AND REGISTRATION OF AGREEMENT AND ASSIGNMENT DEED IN HIS FAVOR.**
2. The Mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ co-Borrower **MR. AMEY RAJARAM THORAT.**

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 14/08/2026 issued by ICICI Bank Limited in name of Mr. Rahul Shivaji Bansode.
2. Original Agreement executed between Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode nee Poonam Nandkumar Sartape (therein referred as Vendors) and MR. AMEY RAJARAM THORAT (therein referred as Purchaser).; with Index II and R.R.
3. Original Possession Letter issued by M/S. Yashodhan Affordable Landmarks LLP in favour of Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode nee Poonam Nandkumar Sartape



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4. Copy of Latest Electricity bill/ Property tax paid receipt in the name Mr. Rahul Shivaji Bansode and/ or Mrs. Poonam Rahul Bansode.

### Post Disbursement:

1. Original Deed of Assignment executed between Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode nee Poonam Nandkumar Sartape (therein referred as Vendors) and MR. AMEY RAJARAM THORAT (therein referred as Purchaser)..with Index II and R.R.
2. Original Agreement dated 06/03/2022 (reg. No. HVL-19/8727/2022) executed between M/S. Yashodhan Affordable Landmarks LLP through its partner Mr. Rahul Suresh Navandar (therein referred as promoter) and Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode nee Poonam Nandkumar Sartape (therein referred as Allottees).with Index II and R.R.
3. Original NOC issued by “**Dwarika Dham Tower No. 2 Co-Operative Housing Society Limited**” for creation of mortgage in favor of ICICI HFC Limited.
4. Original Share certificate dated 22/02/2026 bearing NO. 39, Distinctive NO. 381 to 390 issued by “Dwarika Dham Tower No. 2 Co-Operative Housing Society Limited” in name of MR. AMEY RAJARAM THORAT.
5. Original OCRs [as pre LOD]
6. **All other documents as Enlisted in LOD.**
7. Original No Dues Certificate issued by ICICI Bank Limited in name of Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode nee Poonam Nandkumar Sartape.
8. Copy of Index II of Notice of intimation executed by MR. AMEY RAJARAM THORAT (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         |

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|      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2016 | NIL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 2017 | NIL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 2018 | Mortgage Deed dated 05/04/2018 (reg. No. HVL-19/4456/2018), M/S. Yashodhan Affordable Landmarks LLP availed Loan against said project from Infoline finance Limited.                                                                                                                                                                                                                                                                                                                                    |
| 2019 | NIL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 2020 | <b>NIL</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2021 | NIL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 2022 | Reconveyance Deed dated 08/12/2022 (reg. NO. HVL-12/17365/2022)<br>M/S. Yashodhan Affordable Landmarks LLP repaid Loan against said project from Infoline finance Limited.<br><br>Agreement dated 06/03/2022 (reg. No. HVL-19/8727/2022) executed between M/S. Yashodhan Affordable Landmarks LLP through its partner Mr. Rahul Suresh Navandar (therein referred as promoter) and Mr. Rahul Shivaji Bansode and Mrs. Poonam Rahul Bansode nee Poonam Nandkumar Sartape (therein referred as Allottees) |
| 2023 | Reconveyance Deed dated 23/06/2023 (reg. No. HVL-19/12705/2023), M/S. Yashodhan Affordable Landmarks LLP repaid Loan against said project from Infoline finance Limited.                                                                                                                                                                                                                                                                                                                                |
| 2024 | NIL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 2025 | NIL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 2026 | NIL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

**PLACE: Pune**

**DATE: 30/09/2026**

**Your Faithfully,**

For Flairnetic Advocates



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