

LEGAL SCRUTINY REPORT

Date	24/08/2026; 31/08/2026; 08/09/2026; 09/09/2026
LV Ref. ID.	LVP-AUG-26-ICHF-146
Status of L.O.R.	POSITIVE
Transaction Type	BT TOP UP
LAN No.	77000326070

To

**ICICI HOME FINANCE
VISHRANTWADI BRANCH**

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of – SACHIN UMSHETE

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **SACHIN UMSHETE**
2. Name of the Co-applicant/s: **TRISHALI SACHIN UMSHETE**
3. Type of Loan: **BT TOP UP**
4. Purpose of Loan: **BT TOP UP**
5. Name of the Property Owner/s: **SACHIN UMSHETE AND TRISHALI UMSHETE**
6. Name of the Proposed Property Owner/s: **NOT APPLICABLE**
7. Description of the Property (with Boundaries):

All that piece and Parcel of land bearing **New Survey no. 32 Hissa no. 3C/3** (Old Survey No. 32 Hissa No.3C/2/2) admeasuring 1209 Square feet i.e. 112.36 Square meters out of 00H 68R along with RCC Construction admeasuring 697 Square feet, Pune Municipal Corporation Milkat No. P/J/80/05840000 lying being situated at Village Mundhawa (Keshavnagar), Taluka Pune City, District Pune, within the limits of Pune Municipal Corporation (Said Property) and bounded as follows:

Boundaries:

On or towards the North: Property of Bhusare

On or towards the East: 20 feet Internal Road

On or towards the South: 20 feet Internal Road

On or towards the West: 20 feet Internal Road (Said Property)

8. Nature / Status of the Property Land: FREEHOLD LAND

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 **Online 7/12** extract in respect of Survey no. 32 Hissa no. 3C/3 appears to be Class 1 Land and the name of **Sachin Umshete and Trishali Umshete**.
2. Scanned Copy of **Title Certificate** dated 15/12/2004 issued by Adv. Miliand D. Magar in favour of **Mrs. Vandana Krushna Lohakar**.
3. Scanned Copy of **NA Order** dated 21/06/2004 bearing Ref. No. PMN/NA/SR/44/03 issued by Collector Office, Pune in favour of **Mrs. Vandana Krushna Lohakar**.
4. Scanned Copy of **Registered Sale Deed** dated 14/06/2005 bearing Reg. No. HVL-6/3623/2005 executed by Mrs. Vandana Krushna Lohkar wherein sold, transferred and conveyed the **Said Property** in favour of **Mr. Amar Babruvan Raut**.
5. Scanned Copy of **Construction Certificate** dated -----bearing issued by Grampanchayat Keshavnagar in favour of **Amar Babruvan Raut**.
6. Scanned Copy of **Registered Sale Deed** dated 04/09/2012 bearing Reg. No. HVL-6/8603/2012 executed by Mr. Amar Babruvan Raut along with the consent of Mrs. Radha Amar Raut wherein sold, transferred and conveyed the **Said Property** in favour of **Mrs. Anuradha Shivaji Pawar**.
7. Scanned Copy of **Registered Correction Deed** dated 22/10/2012 bearing Reg No. HVL-6/10571/2012 executed by Mr. Amar Babruvan Raut along with the consent of Mrs. Radha Amar Raut in favour of **Mrs. Anuradha Shivaji Pawar**.
8. Scanned copy of **Registered Correction Deed** dated 12/11/2012 bearing Reg No. HVL-6/10932/2012 executed by Mr. Amar Babruvan Raut and Mrs. Radha Amar Raut in favour of **Mrs. Anuradha Shivaji Pawar**.
9. Scanned Copy of **Registered Sale Deed** dated 29/07/2020 bearing Reg. No. HVL-3/4367/2020 executed by Anuradha Shivaji Pawar in favour of **Sachin Balbhim Umshete & Trishali Sachin Umshete**.
10. Scanned Copy of **Electricity Bill** dated 19/02/2020 in the name of **Anuradha Shivaji Pawar**.
11. Scanned Copy of **Zone certificate** dated 12/10/*** bearing ref no.***** issued by Pune Municipal Corporation in favor of **Sachin *******.
12. Scanned Copy of **LOD** dated 06/08/2026 issued by Aavas Financiers Ltd, in favor of **Sachin Balbhim Umshete**.

13. Scanned Copy of **Property Tax Bill** dated 07/09/2026 issued by Pune Municipal Corporation in the name of **Sachin Balbhim Umshete & Trishali Sachin Umshete**.

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

1. We have perused aforesaid documents and we find from recital of the document shared with us that constructed on the land bearing **New Survey no. 32 Hissa no. 3C/3** (Old Survey No. 32 Hissa No.3C/2/2), admeasuring 00H 68R, Pune Municipal Corporation Milkat No. P/J/80/05840000 lying being situated at Village Mundhawa (Keshavnagar), Taluka Pune City, District Pune, within the limits of Pune Municipal Corporation (**Said Land**) as per documents provided to us.
2. We further find from the **Online 7/12** extract in respect of Survey no. 32 Hissa no. 3C/3 appears to be Class 1 Land and the name of **Sachin Umshete and Trishali Umshete** appears to be the owner of an **area admeasuring 00H 01.12 R** out of 00H 68R as per Khata No. 6526 (Mutation Entry No. 14872)



Sl. No.	Description	Area (Sq. Ft.)	Area (Sq. Mtr.)
000	Area of the land	0.00	0.00
001	Area of the land	0.00	0.00
002	Area of the land	0.00	0.00
003	Area of the land	0.00	0.00
004	Area of the land	0.00	0.00
005	Area of the land	0.00	0.00
006	Area of the land	0.00	0.00
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097	Area of the land	0.00	0.00
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099	Area of the land	0.00	0.00
100	Area of the land	0.00	0.00

3. We further find from the recitals that **Registered Sale Deed** dated 06/11/1997 bearing Reg. No. HVL-7177/1997 executed by Legal Heirs of Late. Mr. Y. N. Bhandari wherein sold, transferred and conveyed the Said Land in favour of **Mrs. Vandana Krushna Lohakar** for consideration and upon the terms and conditions mentioned therein.

Note- We have not been provided with Registered Sale Deed dated 06/11/1997 bearing Reg. No. HVL-7177/1997. Since transaction is beyond limitation period, we have opined accordingly. Our opinion shall be subject to the same.

4. We further find that **Title Certificate** dated 15/12/2004 issued by Adv. Miliand D. Magar in favour of **Mrs. Vandana Krushna Lohakar** wherein it is opined that the title of Said Land is **clear, marketable and free from encumbrances**. Note: We have placed reliance upon the same for the title of **Owner/Developer**.
5. We further find that **NA Order** dated 21/06/2004 bearing Ref. No. PMN/NA/SR/44/03 issued by Collector Office, Pune in favour of **Mrs. Vandana Krushna Lohakar** in respect of Said Land for **Residential Purpose** subject to the terms and conditions mentioned therein.
6. We further find that **Registered Sale Deed** dated 14/06/2005 bearing Reg. No. HVL-6/3623/2005 executed by Mrs. Vandana Krushna Lohakare wherein sold, transferred and conveyed the **Said Property bearing Survey No. 32 Hissa No. 3C/3 for the area admeasuring 1209 square feet i.e. 112.36 square meter** in favour of **Mr. Amar Babruvan Raut** for consideration and upon the terms and conditions mentioned therein. (**Mutation Entry No. 8419**)

१. मिळकतीचे वर्णन – तुकडी पुणे, पोट तुकडी, ता. हवेली येथील ये. सब सब रजिस्ट्रार साहेब, हवेली नं. ६ यांचे कार्यक्षेत्रातील तसेच जिल्हा परिषद पुणे यांचे हद्दीतील गांव मौजे केशवनागर येथील शेती व नाविकास विभागातील विंगर शेती केलेली व सिलींग मुक्त अशी जमीन यासी जुना सर्व्हे नं. ३२ हिस्सा नं. ३३/२ व यासी नविन स. नं. ३२ हिस्सा नं. ३३/३ यासी एकूण क्षेत्र ०० हे. ६२ आर अधिक पो. ख. ० हे. ०६ आर अशी एकूण ० हे. ६८ आर यासी आकार रु. १.५० पैसे यापैकी २०.५ फुट बाय ५९ फुट म्हणजेच १२०९ चौ. फुट म्हणजेच ११२.४ चौ. मीटर यासी चतुःसीमा खालीलप्रमाणे –

7. We further find that **Construction Certificate** undated issued by Grampanchayat Keshavnagar in favour of **Amar Babruvan Raut** wherein permission was granted to carry out construction on the Said Property subject to the terms and conditions mentioned therein.

8. We further find that **Registered Sale Deed** dated 04/09/2012 bearing Reg. No. HVL-6/8603/2012 executed by Mr. Amar Babruvan Raut along with the consent of Mrs. Radha Amar Raut wherein sold, transferred and conveyed the **Said Property bearing Survey No. 32 Hissa No. 3C/3 for the area admeasuring 1209 square feet i.e. 112.36 square meter along with RCC construction admeasuring 697 square feet** in favour of **Mrs. Anuradha Shivaji Pawar** for consideration and upon the terms and conditions mentioned therein.

१) मिळकतीचे वर्णन : तुकडी पुणे, पोट तुकडी, ता. हवेली येथील ये. सब सब रजिस्ट्रार साहेब, हवेली नं. ६ यांचे कार्यक्षेत्रातील तसेच जिल्हा परिषद पुणे यांचे हद्दीतील गांव मौजे केशवनागर शेती व नाविकास विभागातील विंगर शेती केलेली व सिलींग मुक्त अशी जमीन यासी जुना सर्व्हे नं. ३२ हिस्सा नं. ३३/२ व यासी नविन स. नं. ३२ हिस्सा नं. ३३/३ यासी एकूण क्षेत्र ०० हे. ६२ आर अधिक पो. ख. ० हे. ०६ आर अशी एकूण ० हे. ६८ आर यासी आकार रु. १.५० पैसे यापैकी लिहून देणार यांचे मालकी वहिवाटीचे क्षेत्र १२०९ चौ.फुट म्हणजेच ११२.३६ चौ. मी. यासी दखिगीतर २०.५ फुट बाय पुर्वपश्चिम ५९ फुट ही मिळकत या मिळकतीवर बांधलेली आ. सी. सी बांधकाम घर मिळकत यासी एकूण क्षेत्रफळ ६९७ चौ. फुट यासी ग्रामपंचायत मिळकत क. ०/०७६७ ही मिळकत यादर खरेदीवताचा विषय असून यासी चतुःसिमा खालीलप्रमाणे –

9. We further find that **Registered Correction Deed** dated 22/10/2012 bearing Reg No. HVL-6/10571/2012 executed by Mr. Amar Babruvan Raut along with the consent of Mrs. Radha Amar Raut in favour of **Mrs. Anuradha Shivaji Pawar** Wherein rectification is made for mentioning Grampanchayat Milkat No. 2/0767 on Index-II and SRO Page No. 3 of **Registered Sale Deed dated 04/09/2012 bearing Reg. No. HVL-6/8603/2012**

१) मिळकतीचे वर्णन : तुकडी पुणे, पोट तुकडी, ता. हवेली येथील ये. सब सब रजिस्ट्रार साहेब, हवेली नं. ६ यांचे कार्यक्षेत्रातील तसेच जिल्हा परिषद पुणे यांचे हद्दीतील गांव मौजे केशवनागर शेती व नाविकास विभागातील विंगर शेती केलेली व सिलींग मुक्त अशी जमीन यासी जुना सर्व्हे नं. ३२ हिस्सा नं. ३३/२ व यासी नविन स. नं. ३२ हिस्सा नं. ३३/३ यासी एकूण क्षेत्र ०० हे. ६२ आर अधिक पो. ख. ० हे. ०६ आर अशी एकूण ० हे. ६८ आर यासी आकार रु. १.५० पैसे यापैकी लिहून देणार यांचे मालकी वहिवाटीचे क्षेत्र १२०९ चौ.फुट म्हणजेच ११२.३६ चौ. मी. यासी दखिगीतर २०.५ फुट बाय पुर्वपश्चिम ५९ फुट ही मिळकत या मिळकतीवर बांधलेली आ. सी. सी बांधकाम घर मिळकत यासी एकूण क्षेत्रफळ ६९७ चौ. फुट यासी ग्रामपंचायत मिळकत क. ०/०७६७ ही मिळकत, यासी चतुःसिमा खालीलप्रमाणे –

10. We further find that **Registered Correction Deed** dated 12/11/2012 bearing Reg No. HVL-6/10932/2012 executed by Mr. Amar Babruvan Raut and Mrs. Radha Amar Raut in favour of **Mrs. Anuradha Shivaji Pawar** Wherein rectification is made for correction in Village Name which is wrongly mentioned as Mauje Keshavnagar instead of correct name Mauje Mundhwa (Keshavnagar) on SRO Page No. 2 and name is wrongly mentioned as Shri. Vyankatrao Deshmukh instead of correct name Shri. Amar Baburao Raut and date of execution is wrongly mentioned as 09/05/2012 instead of correct date 05/09/2012 in Index-II of **Registered Sale Deed dated 04/09/2012 bearing Reg. No. HVL-6/8603/2012**

11. We further find that **Registered Sale Deed** dated 29/07/2020 bearing Reg. No. HVL-3/4367/2020 executed by Anuradha Shivaji Pawar wherein sold, transferred and conveyed the **Said Property bearing Survey No. 32 Hissa No. 3C/3 for the area admeasuring 1209 square feet i.e. 112.36 square meter along with RCC construction admeasuring 697 square feet** in favour of **Sachin Balbhim Umshete and Trishali Sachin Umshete** for consideration and upon the terms and conditions mentioned therein.

१) निष्काशिते वर्णन :- तुम्हादी पुणे, पोस्ट तुम्हादी, ता.मुहवा पुणे शहर, सध रजिस्ट्रार कार्यालय, इलेक्ट्रीक सर्वेस पुणे महानगर पालिका या प्रसंगी इलेक्ट्रीक सर्वेसची मात मीले मुळका (केशवनागर) येथील सार्जे नं. ३२ हिस्सा नंबर ३८/२/२ याची जमीन सार्जे नं. ३२ हिस्सा नंबर ३८/३ क्षेत्र ०० हेक्टर ६६ आर पोस्टकार्यालय कार्यालय १ नं. ५० येथे याचीसी विस्तार देणार याचे खोटी व मातकाचे संपूर्ण क्षेत्र १२०९ चौ.फुट न्यायरीत ११२.३६ चौ.मी. याची पोतमाप ६.३ २०.५ फुट लाय ३.९ फुट या निष्काशितार बांधलेल्या आर सी सी बांधकाम धर्मिल्लक ६९७ चौ.फुट, याची पुणे महानगरपालिका निष्काशित नंबर P/J/80/05840000 विस्तार बेगार यांना खोटी देत असलेले संपूर्ण क्षेत्र हि निष्काशित प्रस्तुत खोटीखत दस्तावा मुखय विषय असून याची पाह्या घ्यावा खात्रीलपणे:-

12. We further find that **Electricity Bill** dated 19/02/2020 in the name of **Anuradha Shivaji Pawar** related to Said Property.
13. We further find that **Zone certificate** dated 12/10/** bearing ref no.***** issued by Pune Municipal Corporation in favor of **Sachin ******* related to Said Property.
14. We further find that **LOD** dated 06/08/2026 issued by Aavas Financiers Ltd, in favor of **Sachin Balbhim Umshete** related to Said Property.
15. We further find that **Property Tax Bill** dated 07/09/2026 issued by Pune Municipal Corporation in the name of **Sachin Balbhim Umshete & Trishali Sachin Umshete** related to Said Property.

Note- As per the Mail dated 08/09/2026 the Lender confirm that Land + Structure is coming for Mortgage.

LENDER TO ENSURE THAT THE POSSESSION OF THE SAID PROPERTY IS WITH THE CURRENT OWNER AND THERE ARE NO OTHER THIRD PARTY/ TENANT OCCUPYING THE SAID PROPERTY.

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

PART IV: EVIDENCE OF THE TITLE OF PROPERTY: SEARCH REPORT ATTACHED

Status- Clear

Ref: Investigation title of the property situated at Village – Mundhawa, Tal- Haveli, Dist- Pune, All that piece and Parcel of land bearing (Survey No. 32 Hissa No.3C/2/2) New Survey no. 32 Hissa no. 3C/3 admeasuring 1209 Square feet i.e. 112.36 Square meters out of 00H 68R along with RCC Construction admeasuring 697 Square feet, Pune Municipal Corporation Milkat No. P/J/80/05840000 lying being situated at Village Mundhawa (Keshavnagar), Taluka Pune City, District Pune.

SACHIN UMSHETTE

Dear Madam,

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

At Haveli SRO 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/3/4367/2020	Conveyance	Date : 27/07/2020
2020	Rs. 3000000/-	Reg : 29/07/2020

Anuradha S Pawar

To

Sachin Balbhim Umshete
Trishali Sachin Umshete

(Schedule : land bearing lying and being Survey No. 32/3C/3, at Village Mundhava, Taluka Haveli, District Pune Area 0.0112 H.R.)

2021 NIL
2022 NIL
2023 NIL
2024 NIL
2025 RECORD 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 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.**
- 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.**
- 5.4 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? **NA Order dated 21/06/2004 bearing Ref. No. PMN/NA/SR/44/03 issued by Collector Office, Pune in favour of Mrs. Vandana Krushna Lohakar in respect of Said Land for Residential Purpose subject to the terms and conditions mentioned therein.**
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? **Property Tax Bill dated 07/09/2026 issued by Pune Municipal Corporation in the name of Sachin Balbhim Umshete & Trishali Sachin Umshete related to Said Property.**
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **Not required, please refer at the time of Vetting.**
- 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 competency to transfer the property? **Yes.**
- 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? **Freehold Land.**
- 5.11 Whether the land is Adivasi (tribal) land? **No.**
- 5.12 Whether the land /property are joint family property? **No.**
- 5.13 Whether SARFAESI Act applicable? **Yes.**
- 5.14 Is land/property/flat being subject to any reservations /acquisitions/requisitions? **No. As per documents submitted before us.**
- 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? **No, as per documents submitted 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? **NOT APPLICABLE.**
- 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**
- 5.20 Whether Search Report is obtained and submitted? **Search Report Attached.**
Search Report Details: - **Receipt no.: 1115412452**
Search Conducted Years: **2014 to 2026 (13 Years)**
Name of the Advocate / Searcher: **Jitendra Tungatkar**
Search Report Date: **28/08/2026**

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**.

We further certify that **MR. SACHIN UMESHTTE AND TRISHALI UMSHETE** has derived 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 **MR. SACHIN UMESHTTE AND TRISHALI UMSHETE**

The following original documents to be collected by ICICI HFC for creation of 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 LOD issued by **BT Bank- Aavas Financiers Ltd.**
2. Original Registered Correction Deed dated 22/10/2012 bearing Reg No. HVL-6/10571/2012 executed by Mr. Amar Babruvan Raut along with the consent of Mrs. Radha Amar Raut in favour of **Mrs. Anuradha Shivaji Pawar** along with Registration Receipt, Stamp Duty Paid Challan and Index II. (As not mentioned in LOD)

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

1. Original that Registered Sale Deed dated 14/06/2005 bearing Reg. No. HVL-6/3623/2005 executed by Mrs. Vandana Krushna Lohkar in favour of **Mr. Amar Babruvan Raut** along with Registration Receipt, Stamp Duty Paid Challan and Index II.
2. Original Registered Sale Deed dated 04/09/2012 bearing Reg. No. HVL-6/8603/2012 executed by Mr. Amar Babruvan Raut along with the consent of Mrs. Radha Amar Raut in favour of **Mrs. Anuradha Shivaji Pawar** along with Registration Receipt, Stamp Duty Paid Challan and Index II.
3. Original Registered Correction Deed dated 12/11/2012 bearing Reg No. HVL-6/10932/2012 executed by Mr. Amar Babruvan Raut and Mrs. Radha Amar Raut in favour of **Mrs. Anuradha Shivaji Pawar** along with Registration Receipt, Stamp Duty Paid Challan and Index II.
4. Original Registered Sale Deed dated 29/07/2020 bearing Reg. No. HVL-3/4367/2020 executed by Anuradha Shivaji Pawar in favour of **Sachin Balbhim Umshete & Trishali Sachin Umshete** along with Registration Receipt, Stamp Duty Paid Challan and Index II

5. Original Release/Reconveyance Deed dated HVL-6/11402/2015 executed by Rajashree Shahu Co-op Bank Ltd. in favor of **Anuradha Pawar** along with Registration Receipt, Stamp Duty Paid Challan and Index II. (As per LOD)
6. Original No Dues Letter from **BT Bank- Aavas Financiers Limited**.
7. 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

Authorized Signatory

Advocates and Legal Consultants

Digitally signed by
Hetal Rajesh
Prajapati
Date: 2026.09.09
16:00:18 +05'30'

Law Veritas
West
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