



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.;

LEGAL SCRUTINY REPORT

Date	26/06/2026, 27/06/2026
LV Ref. ID.	LVP-JUN-26-ICHF-243
Status of L.O.R.	POSITIVE
Transaction Type	HL PURCHASE
LAN No.	77000281992

To,
ICICI HOME FINANCE,
WAKAD

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of – MR. MOHAMMAD SADIK MOHAMMAD ABBAS SAYYAD

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: MR. MOHAMMAD SADIK MOHAMMAD ABBAS SAYYAD
2. Name of the Co-applicant/s: (if any): SHABIH FATMA
3. Type of Loan: HL PURCHASE
4. Purpose of Loan: HL PURCHASE
5. Name of the Property Owner/s: MR. MOHAMMAD SADIK MOHAMMAD ABBAS SAYYAD & SHABIH FATMA

6. Description of the Property (with Boundaries):

Flat No. 305 (Sanket No. PC-11) admeasuring carpet area 29.55 square meters on the 3rd Floor in the Building No. A9 in the scheme known as Sector 12- Scheme EWS (Said Property) and bounded as follows:

Boundaries:

On or towards the East:

On or towards the West:

On or towards the North:

On or towards the South: NOT PROVIDED

7. Nature / Status of the Property: PMRDA Land
8. 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 Provisional Offer Letter dated 15/05/2026 bearing ref no. JA.KRA/GRUHYOJANA/SE.12 AND 30-32/NULL issued by PMRDA in favor of **Mr. Mohammad Sadik Mohammad Abbas Sayyad and Shabih Fatma**.

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

1. We have perused aforesaid documents we find from recital of the document shared with us that Constructed in the scheme known as **Sector 12- Scheme EWS (Said Land)** as per documents provided to us.
2. We further find that Provisional Offer Letter dated 15/05/2026 bearing ref no. JA.KRA/GRUHYOJANA/SE.12 AND 30-32/NULL issued by PMRDA in favor of **Mr. Mohammad Sadik Mohammad Abbas Sayyad and Shabih Fatma**.

- As per clause 6 – If you are going to take a loan from a financial institution/bank to pay the flat price, if you make the payment of 10% of the total price of the flat (as per installment no. 1) online, a no-objection certificate will be issued in the name of the bank from which you have submitted the Sanction Letter, subject to other conditions
- As per clause 7- Applicants who are going to take a bank loan are also required to pay the amount online within the prescribed time limit as per the above mentioned steps (Step No. 1 and Step No. 2). If the said amount is not paid within the prescribed time limit or there is a delay, the deed of your flat will be cancelled immediately.

REMITTANCE, CREDIT CARD, UPI PAY, INTERNET BANKING द्वारे करावयाची आहे.

1. सदरमिळेची संपूर्ण रक्कम खालीलप्रमाणे दोन हप्त्यात भरणा करावयाची आहे

हप्ता/टप्पा	रक्कमची टक्केवारी	भरणा करावयाची रक्कम	मुदत
पहिला	25%	427981.50	तत्काळी देकार पत्र प्राप्त झाल्याच्या दिनांकापासून 45 दिवसांच्या आत
दुसरा	75%	1296944.50	टप्पा 1 च्या मुदतीनंतर पुढील 60 दिवस

टीप: वित्तीय संस्थेकडून ना-हप्तकत प्रमाणपत्र/आत पडताळणीसाठी निष्कारक पत्र घेण्यासाठी 10% रक्कम भरणे अनिवार्य आहे.

- As per clause 8- As per Government Decision Housing Department, dated 18.08.2016, the transfer of flats provided to eligible beneficiaries cannot be done for 10 years from the date of possession of the flats.
- As per clause 9- As per the Government's letter No. Sankranti - 1494/(9451)/Sweni-1, dated 18.07.1996 and Nyayapr-2015/Pr.No.16/Grinibhu, dated 24.09.2015 and dated 12.10.2018, the action will be taken to distribute the flat in the joint name of the wife. For that, it is mandatory for the married applicant to mention the name of the husband/wife for the Pradhan Mantri Awas Yojana before distribution.



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- **As per clause 10-** The Authority will not be responsible for any maintenance or repair of the flat during and after taking possession of the flat.
- **As per clause 11-** As per the prevailing policy of the government, Scheduled Castes (SC), Scheduled Tribes (ST), Deemed Castes (DT), Nomadic Tribes (NT) For E. Category, it is mandatory to submit the caste validity certificate before giving possession. The possession of the flat will not be given without submitting the caste validity certificate. If the payment of 10% of the total price of the flat (Step No. 1) is made online, subject to other conditions, if you require a letter from the Pune Metropolitan Region Development Authority for caste validity certificate, the said letter will be made available online after applying in the login ID.
- **As per clause 12-** If any false/fake documents are found in the documents submitted by you, the allotment of the flat will be cancelled at any stage of allotment as well as at any stage after the allotment as per the provisions of the Pune Metropolitan Region Development Authority, Land Disposal Regulations 2023 and as per the rules in the handbook
- **As per clause 16-** The applicant or his/her wife/husband and their unmarried children should not have any pucca house anywhere in the state on ownership basis, on hire purchase basis or as a member of a registered cooperative housing society. Housing Department, Government of Maharashtra Decision No. Petition 2011/P.No. 66 GRNIP Date: 11 September 2019 It has been provided that a person holding a house in a government housing scheme is not allowed to have another house in that or any other government housing scheme. If a person in the state or any member of his family is holding a house/flat allotted/distributed to him on ownership basis in any government housing scheme of the Government of Maharashtra or any authority/local self-government body under the Government in any part of the state or is taking the benefit of a housing/housing scheme subsidized by the Central Government/State Government, then such person or his/her family is not allowed to get another house/flat under the government scheme with the State Government/Government Authority/Local Self-Government Body or in any other housing scheme anywhere in the state.
- **As per clause 17-** Please note that if you do not pay the amount within the time limit mentioned above, your right to get the flat will be forfeited without any prior notice. And further action will be taken to allot the flat to the person on the waiting list



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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 Search

Ref: Investigation Title Of the Property Situated All the pieces and parcel of land bearing **Flat No. 305 (Sanket No. PC-11)** admeasuring carpet area 29.55 square meters on the **3rd Floor** in the **Building No. A9** in the scheme known as Sector 12- Scheme EWS, Situated At Village Bhosari, Taluka Haveli, District Pune.

MOHAMMAD SADIK MOHAMMAD ABBAS SAYYAD

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 – NIL
2021 – NIL
2022 – NIL
2023 – NIL
2024 – NIL
2025 – NIL
2026 – NIL/SRO 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 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:



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- 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? – **Documents Awaited**
- 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? **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? **PMRDA 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? **NOC for Mortgage issued by PMRDA 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.**
- 5.20 Whether Search Report is obtained and submitted? **Search Report Attached**
Search Report Details: - Receipt no.1115206999
Search Conducted Years: 2014 to 2026 (13 Years)
Name of the Advocate / Searcher: Ganesh Mane
Search Report Date: 27/06/2026
Note: **Clear Search**

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



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created in the manner required by law, it would satisfy the requirements of creation of **equitable mortgage**.

We further certify that **MR. MOHAMMAD SADIK MOHAMMAD ABBAS SAYYAD & SHABIH FATMA** has/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 **MR. MOHAMMAD SADIK MOHAMMAD ABBAS SAYYAD & SHABIH FATMA**

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 Provisional Offer Letter dated 15/05/2026 issued by PMRDA in favor of **Mr. Mohammad Sadik Mohammad Abbas Sayyad and Shabih Fatma**.
2. Original OCR in the name of **Mr. Mohammad Sadik Mohammad Abbas Sayyad and Shabih Fatma**.
3. Original Notarized Undertaking from Mr. Mohammad Sadik Mohammad Abbas Sayyad and Shabih Fatma stating that he shall produce the Original Agreement along with Possession Letter to **ICICI HFC Limited** immediately as and when executed.
4. Original NOC for Mortgage issued by PMRDA in favour of **ICICI HFC Limited**.

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

1. Original Registered Agreement for Sale executed by PMRDA in favor of **Mr. Mohammad Sadik Mohammad Abbas Sayyad and Shabih Fatma** along with Stamp Duty Receipt, Registration Receipt and Index-II.
2. Original Possession Letter /Final Allotment Letter issued by PMRDA in favor of **Mr. Mohammad Sadik Mohammad Abbas Sayyad and Shabih Fatma**.
3. Original 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.



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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: 2026.06.27
16:04:04 +05'30'

**Authorized Signatory
Advocates and Legal Consultants**

**Law Veritas
West**
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