



LEGAL SCRUTINY REPORT

LAN No: 77000275748

Report status – Positive

Date: 13/05/2026

To
Branch Manager ICICI Home Finance,
Malad Branch
Dear Sir/Madam,

Legal Scrutiny Report in respect of the file: Mr. Goradhan Singh

• **PART I: PROPERTY DETAILS:**

1. **Name of the Applicant/Borrower/s:** Mr. Goradhan Singh
2. **Name of the Co-applicant/s: (if any):** Kusum Kunwar
3. **Type of Loan:** BT Top up
4. **Purpose of Loan:** - Home Purchase
5. **Name of the Property Owner/s:** Mr. Goradhan Singh and Kusum Kunwar
6. **Description of the Property:**

All that piece and parcel of property bearing Flat No. 1405, in the "A" Wing, on the 14th Floor, having a carpet area admeasuring about 38.32 Sq. Mtrs. in the building known as "ADIRAJ STATUS" (Building Type A-Wing and Type B-Wing). The said building is constructed on land bearing Survey No. 281 Hissa No. 3 (original area 0.10.2 H.R. out of which 0.03.2 H.R. remains), Survey No. 281 Hissa No. 4 (original area 0.10.9 H.R. out of which 0.03.9 H.R. remains), and Survey No. 282 Hissa No. 2 (area admeasuring 0.18.1 H.R.), all situated at Village Nilemore, Nallasopara (West), Taluka Vasai, District Palghar, within the limits of Vasai Virar Shahar Mahanagarpalika.

7. **Boundaries of Land:**

East	NA
West	NA
North	NA
South	NA

8. **Nature/Status of the Property:** Freehold

9. **Type of Property:** Flat

• **PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION:**

1. Photocopy of Agreement for Sale dated 06/01/2025 registered at Sub-Registrar Vasai - 4 as Document No. Vasai4-203-2025 (also 39M Regn.:39M), between Mr. Sureshkumar Pratapram Purohit (Transferor) and Mr. Goradhan



Singh and Kusum Kunwar (Transferees)

2. Photocopy of Agreement for Sale dated 24/06/2022 registered at Sub-Registrar Vasai - 4 as Document No. Vasai4-7038/2022 (also 39M Regn.:39M), between M/s. Shree Adiraj Laxmi Builders Pvt. Ltd. (Promoter) and Mr. Sureshkumar Pratapram Purohit (Buyer).
3. Photocopy of Non-Agricultural (NA) Order issued by District Collector, Thane, bearing Order No. Revenue/K-1/T-9/NAP/Nilemore-Vasai/SR-149/2011, dated 24/02/2012.
4. Photocopy of Revised Development Permission from Vasai-Virar City Municipal Corporation (VVCMC) bearing Letter No. VVCMC/TP/RDP/VP-0620/0233/2014-15, dated 08/12/2014.
5. Photocopy of Certificate for Extension of Registration of Project (Form 'F') issued by Maharashtra Real Estate Regulatory Authority bearing Project Registration No. P99000012749, dated 16/02/2022 for "Adiraj Status", valid up to 31/12/2023.
6. Photocopy of Gav Namuna Saat (7/12 Extract) for Survey No. 281/4, dated 23/08/2021, Village Nilemore, Taluka Vasai, District Palghar.
7. Photocopy of Gav Namuna Saat (7/12 Extract) for Survey No. 281/3, dated 23/08/2021, Village Nilemore, Taluka Vasai, District Palghar.
8. Photocopy of Gav Namuna Saat (7/12 Extract) for Survey No. 282/2, dated 23/08/2021, Village Nilemore, Taluka Vasai, District Palghar.
9. Photocopy of Search Report and Title Certificate dated 18/07/2019 by Nilesh G. Gharat, Advocate, concerning N.A. land bearing Survey No. 282 Hissa No. 2, Village Nilemore
10. Photocopy of search Report and Title Certificate dated 18/07/2019 by Nilesh G. Gharat, Advocate, concerning N.A. land bearing Survey No. 281 Hissa No. 4, Village Nilemore.
11. Photocopy of Search Report and Title Certificate dated 18/07/2019 by Nilesh G. Gharat, Advocate, concerning N.A. land bearing Survey No. 281 Hissa No. 3, Village Nilemore.
12. Photocopy of LOD issued by MOTILAL OSWAL HOME FINANCE LIMITED Dated 24/11/2025

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

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

HISTORY OF SURVEY NO. 282 HISSA NO. 2

- (1) It is seen that land bearing Survey No. 282 Hissa No. 2 admeasuring 0.18.1 H.R. (0.181 Hectare), situated at Village Nilemore, Taluka Vasai, District Palghar, was originally owned by Mrs. Manibai Padman Patil.
- (2) The said Mrs. Manibai Padman Patil sold and conveyed all her title, right, and interest in the said land to Mr. Sanjay Lalan Singh vide a Deed of Conveyance and Deed of Confirmation dated 16/06/2005, which was duly registered in the office of Sub-Registrar Vasai-III Nallasopara as Document No. 5677/2005. By virtue of this deed, Mr. Sanjay Lalan Singh became the absolute owner of Survey No. 282 Hissa No. 2.
- (3) The said Mr. Sanjay Lalan Singh executed a Development Agreement in favour of M/s. Adiraj Laxmi Builders Pvt. Ltd. through its Director Mr. Hitesh Gangaram Patel, dated 28/06/2012. This agreement was duly registered in the office of Sub-Registrar Vasai II Virar as Document No. 06415-2012. By virtue of this agreement, M/s. Adiraj Laxmi Builders Pvt. Ltd. agreed to grant 33.34% lock and key ready construction area to the landowner Mr. Sanjay Lalan Singh.

HISTORY OF SURVEY NO. 281 HISSA NO. 4

- (1) It is seen that land bearing Survey No. 281 Hissa No. 4, originally admeasuring 0.10.9 H.R., situated at Village Nilemore, Taluka Vasai, District Palghar, was originally owned by Mr. Padman Krishna Patil, who became the owner by way of succession. The land was governed under Section 43 of the Bombay Tenancy and Agricultural Act 1948.
- (2) It is noted that an area admeasuring 0.07.0 H.R. out of the total area of 0.10.9 H.R. of Survey No. 281 Hissa No. 4



was acquired by the Indian Railway for a car shed.

- (3) The remaining area of 0.03.9 H.R. (0.039 Hectare) out of Survey No. 281 Hissa No. 4 was sold by the said Mr. Padman Krishna Patil to M/s. Shree Adiraj Laxmi Builders Pvt. Ltd. through its director Mr. Hitesh G. Patel, vide Deed of Conveyance dated 04/07/2012. This deed was duly registered in the office of Sub-Registrar Vasai II Virar as Document No. 7261-2012. By virtue of this deed, M/s. Shree Adiraj Laxmi Builders Pvt. Ltd. became the absolute owner of the remaining 0.03.9 H.R. in Survey No. 281 Hissa No. 4.

HISTORY OF SURVEY NO. 281 HISSA NO. 3

- (1) It is seen that land bearing Survey No. 281 Hissa No. 3, originally admeasuring 0.10.2 H.R., situated at Village Nilemore, Taluka Vasai, District Palghar, was originally owned by 1) Mr. Dhanaji Ganpat Thakur, 2) Mr. Shakuntala Keshav Thakur, 3) Mr. Samir Keshav Thakur, 4) Mrs. Sunanda Keshav Thakur, 5) Mrs. Karuna Keshav Thakur, 6) Mrs. Aruna Keshav Thakur, 7) Mrs. Hirabai Keshav Thakur, 8) Mr. Dipak Panduranga Thakur, 9) Mrs. Naina Panduranga Thakur, 10) Mr. Sanjay Panduranga Thakur, 11) Mrs. Chandrabai Parshuram Thakur, 12) Mr. Yashwant Parshuram Thakur, 13) Mr. Bholanath Parshuram Thakur, 14) Mrs. Nirmala Parshuram Thakur, 15) Mrs. Jayashree Parshuram Thakur, 16) Mr. Netaji Balkrishna Patil, 17) Mr. Arun Balkrishna Patil, and 18) Mr. Nandakishor Balkrishna Patil. These original landowners became the absolute owners of the said land.
- (2) It is noted that an area admeasuring 0.07.0 H.R. out of the total area of 0.10.2 H.R. of Survey No. 281 Hissa No. 3 was acquired by the Indian Railway for a car shed
- (3) The remaining area of 0.03.2 H.R. (0.032 Hectare) out of Survey No. 281 Hissa No. 3 was sold by the aforementioned 18 original landowners to M/s. Shree Adiraj Laxmi Builders Pvt. Ltd. through its director Mr. Hitesh G. Patel, vide Deed of Conveyance dated 02/07/2012. This deed was duly registered in the office of Sub-Registrar Vasai - II Virar as Document No. 6500-2012. By virtue of this deed, M/s. Shree Adiraj Laxmi Builders Pvt. Ltd. became the absolute owner of the remaining 0.03.2 H.R. in Survey No. 281 Hissa No.

COMMON DEVELOPMENT AND SUBSEQUENT TRANSACTIONS

- (1) The land parcels comprising Survey No. 281 Hissa No. 3, Survey No. 281 Hissa No. 4, and Survey No. 282 Hissa No. 2 (after acquisitions and transfers) were consolidated for development by M/s. Shree Adiraj Laxmi Builders Pvt. Ltd. 11. On 26/08/2011, the Vasai-Virar City Municipal Corporation (VVCMC) issued a Revised NOC for obtaining Non-Agricultural (NA) permission for a Residential Cum-Shopline building on the consolidated land, bearing Letter No. VVCMC/TP/NA NOC/VP-620/983. This NOC stated a Gross Plot Area of 3920.00 Sqm, with deductions for Car Shed Reservation (1400.00 Sqm) and Existing Road (162.71 Sqm), resulting in a Net Plot Area of 2357.29 Sqm.
- (2) On 24/02/2012, the District Collector, Thane, issued a Non-Agricultural (NA) Order, bearing Order No. Revenue/K-1/T-9/NAP/Nilemore-Vasai/SR-149/2011. This order granted NA permission for a total area of 3920.00 Sq.M. (comprising S.No. 281/3 (1020.00 Sq.M.), S.No. 281/4 (1090.00 Sq.M.), and S.No. 282/2 (1810.00 Sq.M.)) for residential and commercial purposes. The order noted deductions of 1400.00 Sq.M. for car shed reservation and 162.71 Sq.M. for an existing road. This permission was granted to the original landowners (Mr. Dhanaji Ganpat Thakur & others, Mr. Padman Krishna Patil, Mr. Sanjay Lalan Singh) through their PA Holder Mr. Hitesh Gangaram Patel.
- (3) On 03/12/2012, VVCMC issued Commencement Certificate No. VVCMC/CC/VP-0620/2124/2012-13 for the development project.
- (4) On 08/12/2014, VVCMC issued a Revised Assessment Order and a Revised Development Permission for the proposed Residential Cum-Shopline building on the said land, bearing Letter No. VVCMC/TP/AMD/VP-0620/0232/2014-15 and VVCMC/TP/RDP/VP-0620/0233/2014-15, respectively. These permissions were granted to M/s. Adiraj Laxmi Builders through partners Mr. Nilesh G. Patel and Mr. Hitesh J. Patel.
- (5) On 16/02/2022, Maharashtra Real Estate Regulatory Authority (MahaRERA) issued a Certificate for Extension of Registration for the project "Adiraj Status" (Project Registration No. P99000012749) to Shree Adiraj Laxmi Builders Pvt. Ltd., valid up to 31/12/2023.
- (6) On 24/06/2022, M/s. Shree Adiraj Laxmi Builders Pvt. Ltd., through its director Nilesh G. Patel (or PA holder Praveen T. Nawada), executed an Agreement for Sale in favour of Mr. Sureshkumar Pratapram Purohit for Flat No. 1405, A Wing, on the 14th Floor, having a carpet area of 38.32 Sq. Mtrs. in the building known as "ADIRAJ STATUS". This Agreement for Sale was registered at Sub-Registrar Vasai - 4 as Document No. Vasai4-7038/2022.
- (7) On 20/09/2021, VVCMC issued a Revised Development Permission with Regularization Permission for the Residential with Shopline Building (E.W.S. Scheme) on the said land, bearing Letter No. VVCMC/TP/RDP/VP-



0620/448/2021-22. This permission was granted to M/s. Adiraj Laxmi Builders through partners Mr. Nilesh G. Patel and Mr. Hitesh G. Patel, approving a total Built-Up Area (BUA) of 8140.95 Sq.M. for 152 Flats and 17 Shops (Stilt+Gr+14 Floors). This revised plan superseded all earlier approved plans.

- (8) On 06/01/2025, Mr. Sureshkumar Pratapram Purohit executed an Agreement for Sale in favour of Mr. Goradhan Singh and Kusum Kunwar for Flat No. 1405, A Wing, on the 14th Floor, having a carpet area of 38.32 Sq. Mtrs. in the building known as "ADIRAJ STATUS". This Agreement for Sale was registered at Sub-Registrar Vasai - 4 as Document No. Vasai4-203-2025
- (9) It is seen that Mr. Goradhan Singh and Kusum Kunwar had availed loan from MOTILAL OSWAL HOME FINANCE LIMITED and now they intend to transfer the loan amount to ICICI HFC and further wishes to enhance the top up amount from ICICI HFC

• **PART V: OTHER PROVISIONS:**

- 1.1 Whether provisions of urban land ceiling act are applicable? NA
- 1.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share? NO
- 1.3 Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent? NO
- 1.4 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? Yes
- 1.5 Whether up to date tax/land revenue has been paid in respect of the property? YES
- 1.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? YES
- 1.7 Whether required documents are available for creating mortgage? YES
- 1.8 Whether all the previous owners of the property had the right and competency to transfer the property? YES
- 1.9 Whether the proposed mortgage by deposit of title deeds is possible? YES
- 1.10 What is the tenure of the land; if it is leased? __years (remaining period)
- 1.11 Whether the land is Adivasi (tribal) land? NO
- 1.12 Whether the land /property are joint family property? N
- 1.13 Whether SARFAESI Act applicable? YES
- 1.14 Is land/property/flat being subject to any reservations /acquisitions/requisitions? N
- 1.15 Whether the property has been transferred by a power of attorney (POA) holder of the original landowner in favor of the loan applicant? NO
- 1.16 Whether the said POA holder has/had authority to sell the property under POA? NO
- 1.17 Whether POA as recorded in 5.15 is registered? NO
- 1.18 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 NO
- 1.19 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 NO
- 1.20 Whether Search Report is obtained and submitted? YES
Search Report Details: - **E Challan/GRN No. Challan/GRN No MH002391003202627E Dated-12/05/2026**
Search Conducted Years:13 years
- 1.21 Name of the Advocate / Searcher: **ADV RASHMI SINGH AND ASSOCIATES** Search Report
- Date: Note:
- 1.22 Whether EC is obtained? NO EC Details: - No. of Years EC Obtained: Any Encumbrance to Specify:
EC Applied By:

• **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 registered/equitable mortgage and the documents of title referred to above are perfect evidence of the title and that if the said registered/equitable mortgage is created in the manner required by law, it would satisfy the requirements of creation of registered/equitable mortgage.



I/We further certify that **Mr. Goradhan Singh and Kusum Kunwar**, has/would derive a valid, clear, marketable and unencumbered title in the property/ies stated above. Only upon release of charge of MOTILAL OSWAL HOME FINANCE LIMITED

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ Co borrower **Mr. Goradhan Singh and Kusum Kunwar**

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 LOD issued by MOTILAL OSWAL HOME FINANCE LIMITED
2. Original foreclosure letter issued by MOTILAL OSWAL HOME FINANCE LIMITED
3. Original mortgage NOC issued by Developer/Society if formed in favor of ICICI HFC
4. Copy of electricity bill
5. Copy of property tax paid receipt
6. Copy of maintenance bill if any

• **Following documents are required post disbursal: (ifany):**

1. Original registered Agreement for Sale dated 06/01/2025 registered at Sub-Registrar Vasai - 4 as Document No. Vasai4-203-2025 between Mr. Sureshkumar Pratapram Purohit (Transferor) and Mr. Goradhan Singh and Kusum Kunwar. Along with Index II and RR
2. Original registered Agreement for Sale dated 24/06/2022 registered at Sub-Registrar Vasai - 4 as Document No. Vasai4-7038/2022 (also 39M Regn.:39M), between M/s. Shree Adiraj Laxmi Builders Pvt. Ltd. (Promoter) and Mr. Sureshkumar Pratapram Purohit. Along with Index II and RR
3. Original No dues certificate issued by MOTILAL OSWAL HOME FINANCE LIMITED
4. Original letter issued by Shree Adiraj Laxmi Builders Pvt. Ltd. (in custody of MOTILAL OSWAL HOME FINANCE LIMITED)
5. Original NOC issued by Shree Adiraj Laxmi Builders Pvt. Ltd. (in custody of MOTILAL OSWAL HOME FINANCE LIMITED)
6. Original share certificate issued by society if formed
7. Any other documents in custody of MOTILAL OSWAL HOME FINANCE LIMITED

Yours Faithfully,

**Singh
Rashmi** Digitally signed
by Singh Rashmi
Date: 2026.05.21
18:58:38 +05'30'

**Adv Rashmi Singh and Associates****ICICI HOME FINANCE LIMITED****SEARCH REPORT****LAN No: 77000275748****Dated: 12/05/2026****Description of Property:**

All that piece and parcel of property bearing Flat No. 1405, in the "A" Wing, on the 14th Floor, having a carpet area admeasuring about 38.32 Sq. Mtrs. in the building known as "ADIRAJ STATUS" (Building Type A-Wing and Type B-Wing). The said building is constructed on land bearing Survey No. 281 Hissa No. 3 (original area 0.10.2 H.R. out of which 0.03.2 H.R. remains), Survey No. 281 Hissa No. 4 (original area 0.10.9 H.R. out of which 0.03.9 H.R. remains), and Survey No. 282 Hissa No. 2 (area admeasuring 0.18.1 H.R.), all situated at Village Nilemore, Nallasopara (West), Taluka Vasai, District Palghar, within the limits of Vasai Virar Shahar Mahanagarpalika.

Mortgagors / Proposed Owners: Mr. Goradhan Singh and Kusum Kunwar

THIS IS TO CERTIFY THAT I have caused to be taken search of the Index II pertaining to the office of **Sub-Registrar Vasai** for the last 13 years on the date of Search Receipt, however conducting manual search in all registration offices is not within our scope and ambit

Year	Entries Found in search
2013	No Additional Entries Found in Search
2014	No Additional Entries Found in Search
2015	No Additional Entries Found in Search
2016	No Additional Entries Found in Search
2017	No Additional Entries Found in Search
2018	No Additional Entries Found in Search
2019	No Additional Entries Found in Search
2020	No Additional Entries Found in Search
2021	No Additional Entries Found in Search
2022	Agreement for Sale dated 24/06/2022 registered at Sub-Registrar Vasai - 4 as Document No. Vasai4-7038/2022 (also 39M Regn.:39M), between M/s. Shree Adiraj Laxmi Builders Pvt. Ltd. (Promoter) and Mr. Sureshkumar Pratapram Purohit.



2023	No Additional Entries Found in Search
2024	No Additional Entries Found in Search
2025	Agreement for Sale dated 06/01/2025 registered at Sub-Registrar Vasai - 4 as Document No. Vasai4-203-2025 between Mr. Sureshkumar Pratapram Purohit (Transferor) and Mr. Goradhan Singh and Kusum Kunwar Agreement Relating to Deposit of Title Deeds, Pawn, 06/02/2025, Joint S.R. Vasai 5, 472, MOTILAL OSWAL HOME FINANCE LIMITED in favour of Mr. Goradhan Singh and Kusum Kunwar
2026	No Additional Entries Found in Search

Attached the Govt. Fees paid vide E **Challan/GRN No. MH002391003202627E Dated-12/05/2026** conducting manual search in all the cases are not possible hence online entry verified by paid challan and data captured as per the entries available

During online search on IGR site, we have found all above entries in the name of Promoters, and we have not found any encumbrance on the aforesaid property.

Place: Thane/Nashik/Pune

Yours Faithfully,

Singh
Rashmi

Digitally signed
by Singh Rashmi
Date: 2026.05.21
18:59:37 +05'30'

Adv Rashmi Singh and Associates