



LEGAL SCRUTINY REPORT

LAN No: 7792124090

Report status – Positive

Date: 24/09/2026

To
Branch Manager ICICI Home Finance,

Branch – Thane

Dear Sir/Madam,

- **Legal Scrutiny Report in respect of the file: Mr. Ashish Arvind Gaikwad**
- **PART I: PROPERTY DETAILS:**

1 Name of the Applicant/Borrower/s: Mr. Ashish Arvind Gaikwad

2 Name of the Co-applicant/s: (if any): Nil

3 Type of Loan: BT

4 Purpose of Loan: - Balance Transfer

5 Name of the Property Owner/s: Mr. Ashish Arvind Gaikwad

6 Description of the Property:

All that piece and parcel of Flat No. 302, on the Third Floor, in B-Wing, of the Building known as GOKUL DHAM, and the society known as NEW GOKUL DHAM Co-operative Housing Society Limited, admeasuring 485 Square feet Super Built Up area (equivalent to 45.07 Square Meters Super Built up area), situated at New Gokul Dham Building, Behind Mansi Building, Next To Vijay Park, Mira Road (E), District: Thane - 401107, on land bearing Old Survey No. 165, New Survey No. 36, Hissa No. 4 & 5, in Village Mira, Ward "Q", Taluka and District Thane, within the limits of Mira Bhayander Municipal Corporation.

7 Boundaries of Flat:

East	By
West	By
North	By
South	By

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. Original Registered Agreement for Sale dated 11/11/2020 bearing Registration No. TNN-7/9535/2020 executed by Krishna Mahadev Kadam in favour of Ashish Arvind Gaikwad along with Index II and RR.



2. Original Registered Agreement for Sale dated 24/08/1999 bearing registration no. CHHA/829/1999 executed by M/s. Shyam Construction Co. in favour of Krishna Mahadev Kadam along with Index II and RR.
3. Share Certificate No. 049 issued by New Gokul Dham Co-Operative Housing Society Limited dated 01/04/2002
4. Original Latest Property Tax bill dated 01/04/2024 issued by Mira Bhayander Municipal Corporation in the name of Ashish Arvind Gaikwad
5. List of Documents from TATA CAPITAL LIMITED dated 15/04/2026 for LAP Account Number TCFLA0632000013281783
6. Copy of Mira Bhayander Municipal Corporation Property Tax Bill for the year 2025-2026 dated 01/04/2025 in the name of Ashish Arvind Gaikwad
7. Copy of NA Order No. कु. महसू. तक्ष-१/टे- ७/एनएपी / एसआर२४६/९४ dated 09/05/1995 issued by the Collector, Thane
8. Copy of Mira Bhayander Municipal Corporation letter No. नपा/नर/१९८९ / २५५१ dated 01/10/1994 regarding primary approval for construction map.
9. Copy of Latest maintenances bill dated 01/10/2024 issued by New Gokul Dham Co-Operative Housing Society Limited

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

1. That it is seen that the land bearing Old Survey No. 165, New Survey No. 36, Hissa No. 4 & 5, in Village Mira, Taluka and District Thane, was converted to Non-Agricultural (NA) use for residential purposes vide Order No. कु. महसू. तक्ष-१/टे- ७/एनएपी / एसआर२४६/९४ issued by the Collector, Thane, dated 09/05/1995. Prior to this, the Mira Bhayander Municipal Corporation had granted primary approval for the construction map for Survey No. 165/5 & 4 vide letter No. नपा/नर/१९८९ / २५५१ dated 01/10/1994, subject to various conditions including obtaining NA permission and adherence to approved plans.
2. That it is seen that **M/s. Shyam Construction Co.** (Builders), through its partner Shri D.G. Panchamatiya acting by his Constituted Attorney Shri Kamlesh Patel (appointed vide an Irrevocable General Power of Attorney dated 22/11/1992, which precedes the search period), executed a Registered Agreement for Sale bearing registration no. **CHHA/829/1999**, dated 24/08/1999, registered at the Sub-Registrar Office Thane 2, in favour of Mr. Krishna Mahadev Kadam, for Flat No. B-302, 3rd Floor, Gokul Dham, admeasuring 485 sq. ft. The said Agreement for Sale dated 11/11/2020 recites that **Mr. Krishna Mahadev Kadam** had paid the entire purchase price to the builders and taken quiet, vacant, and peaceful possession of the said flat.
3. That it is seen that **New Gokul Dham Co-Operative Housing Society Limited** was registered under the Maharashtra Co-operative Societies Act, 1960, with Registration No. TNA/(TNA)/HSG/(TC)/13395/2001-2002. Subsequently, **Share Certificate No. 049**, for shares numbered 241 to 245, was issued by the said Society on 01/04/2002 in the name of **Mr. Krishna Mahadev Kadam**, confirming his membership and ownership of the said flat.
4. That it is seen that **Mr. Krishna Mahadev Kadam** executed a Registered **Agreement for Sale** bearing Registration No. **TNN-7/9535/2020, dated 11/11/2020**, registered at the Sub-Registrar Office Thane 7, in favour of **Mr. Ashish Arvind Gaikwad**, for Flat No. 302, 3rd Floor, B-Wing, Gokul Dham, New Gokul Dham Co-operative Housing Society Limited, admeasuring 485 sq. feet Super Built Up area (45.07 sq. meters). The agreement records receipt of the full consideration by the Transferor and provides for immediate handover of peaceful vacant possession to the Transferee upon full payment.



5. That the property tax bill dated 01/04/2025 and electricity bill dated 01/04/2026 are in the name of **Mr. Ashish Arvind Gaikwad**.
6. That it is seen that the property is currently mortgaged with **TATA CAPITAL LIMITED**, as evidenced by their List of Documents dated 15/04/2026, which confirms holding of the original title documents. (during online search I have not found NOI)

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Original Registered Agreement for Sale dated 11/11/2020 bearing Registration No. TNN-7/9535/2020 executed by Krishna Mahadev Kadam in favour of Ashish Arvind Gaikwad along with Index II and RR.
2. Original Registered Agreement for Sale dated 24/08/1999 bearing registration no. CHHA/829/1999 executed by M/s. Shyam Construction Co. in favour of Krishna Mahadev Kadam along with Index II and RR.
3. Share Certificate No. 049 issued by New Gokul Dham Co-Operative Housing Society Limited dated 01/04/2002
4. Original Latest Property Tax bill dated 01/04/2024 issued by Mira Bhayander Municipal Corporation in the name of Ashish Arvind Gaikwad
5. List of Documents from TATA CAPITAL LIMITED dated 15/04/2026 for LAP Account Number TCFLA0632000013281783
6. Copy of Mira Bhayander Municipal Corporation Property Tax Bill for the year 2025-2026 dated 01/04/2025 in the name of Ashish Arvind Gaikwad
7. Copy of NA Order No. कु. महसू. तक्ष-१/टे- ७/एनएपी / एसआर२४६/९४ dated 09/05/1995 issued by the Collector, Thane
8. Copy of Mira Bhayander Municipal Corporation letter No. नपा/नर/१९८९ / २५५१ dated 01/10/1994 regarding primary approval for construction map.
9. Copy of Latest maintenances bill dated 01/10/2024 issued by New Gokul Dham Co-Operative Housing Society Limited

1. 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? NA
- 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? NO
- 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 YES from Society
- 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 YES from Society.
- 1.20 Whether Search Report is obtained and submitted? YES
- Search Report Details: - **E Challan/GRN No. MH010795661202627E Dated- 24/09/2026** 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:

2. 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. Ashish Arvind Gaikwad** has/would derive a valid, clear, marketable and unencumbered title in the property/ies stated above. **Subject to the release of the subsisting charge of TATA CAPITAL LIMITED.**

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ Co borrower **Mr. Ashish Arvind Gaikwad.**

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

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

1. Original List of Documents from TATA CAPITAL LIMITED.
2. Original For Closure from TATA CAPITAL LIMITED.
3. Copy of Latest Property Tax bill / property tax paid receipt.
4. Copy of Electricity Bill.
5. Copy of Society Maintenance Paid Receipt.

6. Following documents are required post disbursal: (if any):

1. Original Registered Agreement for Sale dated 11/11/2020 bearing Registration No. TNN-7/9535/2020 executed by Krishna Mahadev Kadam in favour of Ashish Arvind Gaikwad along with Index II and RR.
2. Original Registered Agreement for Sale dated 24/08/1999 bearing registration no. CHHA/829/1999 executed by M/s. Shyam Construction Co. in favour of Krishna Mahadev Kadam along with Index II and



RR.

3. Original Share Certificate No. 049 issued by New Gokul Dham Co-Operative Housing Society Limited.
4. Original NoDUes Certificate from TATA CAPITAL LIMITED.
5. Original NOC to Mortgage from society in favor of ICICI HFL.
6. NOI in favor of ICICI.

REMARKS – NIL

Yours Faithfully,

Singh

Rashmi

Adv Rashmi Singh and Associates

Digitally signed
by Singh Rashmi
Date: 2026.09.24
17:56:40 +05'30'



**ICICI HOME FINANCE LIMITED**
SEARCH REPORT**LAN No: 7792124090****Dated:- 24/09/2026****Description of Property:**

All that piece and parcel of Flat No. 302, on the Third Floor, in B-Wing, of the Building known as GOKUL DHAM, and the society known as NEW GOKUL DHAM Co-operative Housing Society Limited, admeasuring 485 Square feet Super Built Up area (equivalent to 45.07 Square Meters Super Built up area), situated at New Gokul Dham Building, Behind Mansi Building, Next To Vijay Park, Mira Road (E), District: Thane - 401107, on land bearing Old Survey No. 165, New Survey No. 36, Hissa No. 4 & 5, in Village Mira, Ward "Q", Taluka and District Thane, within the limits of Mira Bhayander Municipal Corporation.

Mortgagors / Proposed Owners: Mr. Ashish Arvind Gaikwad.

THIS IS TO CERTIFY THAT I have caused to be taken search of the Index II pertaining to the office of **Sub-Registrar Thane** 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	Agreement for Sale dated 11/11/2020 bearing Registration No. TNN-7/9535/2020 executed by Krishna Mahadev Kadam in favour of Ashish Arvind Gaikwad
2021	No Additional Entries Found in Search
2022	No Additional Entries Found in Search
2023	No Additional Entries Found in Search
2024	No Additional Entries Found in Search
2025	No Additional Entries Found in Search
2026	No Additional Entries Found in Search

Attached the Govt. Fees paid vide E **Challan/GRN No. MH010795661202627E** Dated- 24/09/2026 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 Borrower/seller, and we have not found any encumbrance on the aforesaid property.

Place: Thane/Nashik/Pune**Yours Faithfully,****Adv Rashmi Singh and Associates**