

LEGAL SCRUTINY REPORT

Date: -	09/10/2026; 13/10/2026
LV Ref. ID.	LVP-OCT-26-ICHF-44
Status of L.O. R	POSITIVE
Transaction Type	RESALE PURCHASE
LAN No:	77000372109

To

**ICICI HOME FINANCE
WAKAD BRANCH**

Dear Sir/Madam

Legal Scrutiny Report in respect of the file of MINITA GHOGARE

PART I: PROPERTY DETAILS:

- Name of the Applicant/Borrower/s: MINITA GHOGARE**
- Name of the Co-applicant/s: YASHWANT GHOGARE AND YUVRAJ GHOGARE**
- Type of Loan: RESALE PURCHASE**
- Purpose of Loan: RESALE PURCHASE**
- Name of the Property Owner/s: MRS. SANGITA ANANDARAO SHINDE**
- Name of Proposed Owners: SHRI. YASHWANT RAMCHANDRA GHOGARE, SHRI. YUVRAJ YASHWANT GHOGARE AND SAU. MINITA YASHWANT GHOGARE**
- Description of the Property (with Boundaries):**

Shop no. 1 admeasuring 21.0 square meters i.e. 222 square feet, Built Up area admeasuring 23 square meters i.e. 247 square feet, situated on **Ground Floor** in **Wing C** in “**Aasamant Apartments**” construed on the land bearing **Survey no. 62/9/7** for the area admeasuring 41 R, **Survey no. 62/8/1** for the area admeasuring 3R, lying and being at Village Ambegaon Khurd, Taluka Haveli, District Pune within the limits of Pune Municipal Corporation and within the Jurisdiction of Sub-Registrar Haveli, Pune (**Said Property**) and bounded are as follows-

Boundaries: -

On or towards North: S no. 62/9

On or towards South: S no. 63



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On or towards East: S No. 61

On or towards West: S NO. 62/8 and Jambhulwadi Road (Said Land)

8. Nature / Status of the Property: FREEHOLD LAND

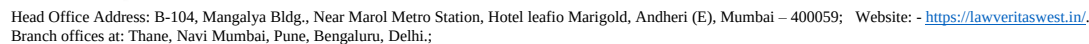
9. Type of Property: RESIDENTIAL

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 bearing **Survey no. 62/9/7**
2. Scanned Copy of Online 7/12 extract bearing **Survey no. 62/8/1**
3. Scanned copy of Occupancy Certificate dated 07/07/2016 bearing Ref. No. BHA/PR.KR 2373/15-16/MOU. AMBEGAON KHU/S NO 6/8/1,6,2,9/7 issued by PMRDA in favour of **Shrikant Shankarao Samal and others**
4. Scanned Copy of Registered Agreement dated 14/10/2016 bearing Reg. No. HVL-21/13109/2016 executed by M/s Baldota Samal and Associates through partner Kanhaiyala Nathmal Baldota along with Shrikant Shankarao Samal and 4 others as consenting party in favour of **Mrs. Sangita Anandarao Shinde**
5. Scanned copy of Property Tax Bill for the year 2026 issued by PMC in the name of **Sangita Anandrao Shinde**
6. Scanned Copy of Draft Agreement for Sale to be executed by Mrs. Sangita Anandarao Shinde in favour of **Shri. Yashwant Ramchandra Ghogare, Shri. Yuvraj Yashwant Ghogare and Sau. Minita Yashwant Ghogare**

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

- 1 We have perused aforesaid documents shared with us and we find that all that piece and parcel of land bearing **Survey no. 62/9/7** for the area admeasuring 41 R, **Survey no. 62/8/1** for the area admeasuring 3R, lying and being at Village Ambegaon Khurd, Taluka Haveli, District Pune within the limits of Pune Municipal Corporation and within the Jurisdiction of Sub-Registrar Haveli, Pune (**Said Land**)
- 2 We further find Online 7/12 extract bearing **Survey no. 62/9/7** admeasuring 00H 41R bearing Class 1 land (Said 7/12 extract is Closed)



મગ્નના - યા મંજેતમ્મકાવર તર્કવિભેલી માગિતી હી કોણત્યાહી શામકીય વધવા કાયદેશીર જાહીમાતી વાપરતા પેણાર માતી

- [illegible]

गाव नमुना बारा (पिकांभी नोंदवही)

- 4 We further find from the recitals that Said Land bearing **Survey no. 62/9/7** for the area admeasuring 41 R, **Survey no. 62/8/1** for the area admeasuring 3R was owned and possessed by **Shrikant Shankarao Samal and 4 others**
- 5 We further find from the recitals that **Registered Joint Development Agreement dated 11/12/2012** bearing Reg no. HVL-12/9841/2012 executed between **Shrikant Shankarao Samal and 4 others and M/s Baldota Samal and Associates** wherein land owners assigned development rights in respect of Said Land for consideration and upon the terms and conditions mentioned therein
- 6 We further find that Occupancy Certificate dated 07/07/2016 bearing Ref. No. BHA/PR.KR 2373/15-16/MOU. AMBEGAON KHU/S NO 6/8/1.6.2.9/7 issued by PMRDA in favour of **Shrikant Shankarao**

Samal and others for Wing C for Ground + 1st Floor constructed on the Said Land subject to the terms and conditions mentioned therein

- 7 We further find that Registered Agreement dated 14/10/2016 bearing Reg. No. HVL-21/13109/2016 executed by M/s Baldota Samal and Associates through partner Kanhaiyala Nathmal Baldota along with Shrikant Shankarao Samal and 4 others as consenting party in favour of **Mrs. Sangita Anandarao Shinde** related to Said Property for consideration and upon the terms and conditions mentioned therein.
- 8 We further find from the recitals that Society is formed and registered in the name of “**Aasamant Co-operative Housing Society Limited**” bearing Reg. No. PNA/PNA4/HSG/TC/17925/2016-17 dated 25/01/2017, registered under Maharashtra Co-operative Societies Act, 1960 (**Said Society**).
- 9 We further find that Property Tax Bill for the year 2026 issued by PMC in the name of **Sangita Anandarao Shinde** related to Said Property.
- 10 We further find that Draft Assignment Deed to be executed by Mrs. Sangita Anandarao Shinde intends to sell and transfer the Said Property in favour of **Shri. Yashwant Ramchandra Ghogare, Shri. Yuvraj Yashwant Ghogare and Sau. Minita Yashwant Ghogare**

Note- We have observed that provided draft does not mentions the details of society. We recommend revised draft mentioning the same shall be in place prior to the registration. Our opinion shall be subject to the same.

WE HAVE BEEN PROVIDED DRAFT AGREEMENT PLEASE OBTAIN REGISTERED AGREEMENT FOR SALE PRIOR DISBURSAL. SINCE DRAFT AGREEMENT IS PROVIDED, LENDER TO ENSURE ABOUT THE POSSESSION OF THE SAID PROPERTY ONCE THE AGREEMENT GET REGISTERED BETWEEN DEVELOPER/VENDOR AND PROPOSED PURCHASER/BORROWER

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: (SRO Search Report Attached)

Status:- Clear

Ref: Investigation title of the property situated at **Shop no. 1 on Ground Floor, in Wing C** in “**Asasament Apartments**” construed on the land bearing **Survey No. 62/9/7, Survey No. 62/8/1**, lying and being situate at Village **Ambegaon Khurd** Taluka **Haveli** & District **Pune**.

MINITA GHOGARE

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 – Entry Found

HVL-21-13109	Agreement to sell	14/10/2016
2016	Rs.1800000/-	15/10/2016

M/s Baldota Samal and Associates through Partner and Consentor Shrikant Shankarrao Samal & others

To

Sangeeta Anandrao Shinde

Schedule: Shop no. 1 on Ground Floor, in Wing C in “Asamant Apartment” construed on the land bearing **Survey No. 62/9/7, Survey No. 62/8/1**, lying and being situate at Village **Ambegaon, Khurd** Taluka **Haveli & District Pune**. Admeasuring area 222 sq.ft.

2017 – Entry Found

HVL-21-6842	Supplementary Agreement	02/06/2017
2017	Rs.0/-	02/06/2017

M/s Baldota Samal and Associates through Partner Kanhaiyalal Nathmal Baldota

To

Sangeeta Anandrao Shinde

Schedule: Land bearing Survey No. 62, lying and being situate at Village **Ambegaon, Khurd** Taluka **Haveli & District Pune**. Admeasuring area 464.51 sq.mtr. (Supplementary of Doc No. Development Agreement dated 11.12.2012 and registered in the office of the Sub-Registrar Haveli No. 12).

2018 – NIL

2019 – Entry Found

HVL-25-9269	Leave and Licenses	25/08/2019
2018	Rs.25000/-	25/08/2019

Shinde Sangita Anandrao

To

Basawaraj Kiranalli Mallinath

Schedule: Shop no. 1 on Ground Floor, in “Asamant Apartment” construed on the land bearing **Survey No. 62/9/7, Survey No. 62/8/1**, lying and being situate at Pune 411046 Village **Ambegaon, Khurd** Taluka **Haveli & District Pune**. Admeasuring area 300 Square Feet. (Leave and License for 11 months).

2020 – Entry Found

<u>HVL-19-6787</u>	<u>Leave and Licenses</u>	<u>11/08/2020</u>
2020	Rs.25000/-	12/08/2020

Shinde Sangita Anandrao

To

Khatavkar Sadhana Milind & Shastri Preshit Subhash

Schedule: Shop no. 1 on Ground Floor, in “Asamant Apartment” construed on the land bearing **Survey No. 62/9/7, Survey No. 62/8/1**, lying and being situate at Pune 411046 Village **Ambegaon, Khurd** Taluka **Haveli & District Pune**. Admeasuring area 300 Square Feet. (Leave and License for 11 months).

2021 – Entry Found

<u>HVL-25-2694</u>	<u>Leave and Licenses</u>	<u>15/02/2021</u>
2021	Rs.20000/-	17/02/2021

Shinde Sangita Anandrao

To

Jarange Deepak Ashok

Schedule: Shop no. 1 on Ground Floor, in “Asamant Apartment” construed on the land bearing **Survey No. 62/9/7, Survey No. 62/8/1**, lying and being situate at Pune 411046 Village **Ambegaon, Khurd** Taluka **Haveli & District Pune**. Admeasuring area 300 Square Feet. (Leave and License for 11 months).

2022 – Entry Found

<u>HVL-4-1322</u>	<u>Leave and Licenses</u>	<u>17/01/2022</u>
2022	Rs.20000/-	21/01/2022

Shinde Sangita Anandrao

To

jarange deepak ashok

Schedule: Shop no. 1 on Ground Floor, in “Asamant Apartment” construed on the land bearing **Survey No. 62/9/7, Survey No. 62/8/1**, lying and being situate at Pune 411046 Village **Ambegaon, Khurd** Taluka **Haveli & District Pune**. Admeasuring area 300 Square Feet. (Leave and License for 11 months).



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HVL-24-17796	Leave and Licenses	05/10/2022
2022	Rs.20000/-	06/10/2022

Shinde Sangita Anandrao

To

Patil Mohini Jaganath

Schedule: Shop no. 1 on Ground Floor, in “Asamant Apartment” construed on the land bearing **Survey No. 62/9/7, Survey No. 62/8/1**, lying and being situate at Pune 411046 Village **Ambegaon, Khurd Taluka Haveli & District Pune**. Admeasuring area 300 Square Feet. (Leave and License for 11 months).

2023 – Entry Found		
HVL-2-20043	Leave and Licenses	17/01/2022
2023	Rs.20000/-	04/09/2023

Shinde Sangita Anandrao

To

Patil Mohini Jaganath

Schedule: Shop no. 1 on Ground Floor, in “Asamant Apartment” construed on the land bearing **Survey No. 62/9/7, Survey No. 62/8/1**, lying and being situate at Pune 411046 Village **Ambegaon, Khurd Taluka Haveli & District Pune**. Admeasuring area 300 Square Feet. (Leave and License for 11 months).

2024 – Entry Found		
HVL-17-21043	Conveyance Deed	28/09/2024
2024	Rs.0/-	20/10/2024

Shrikant Shamrao Samal & others

To

Asmant Co-operative Housing Society Limited through Chairman Asmita Dattatray Gogawale

Schedule: (1) Land bearing Survey Number : 62/8/9/1, lying and being situate at Village **Ambegaon, Khurd Taluka Haveli & District Pune**. Admeasuring area 4.3018 R.SQ.M.
(2) Total flat 78 and shop 8 in the **Aasmant Co-operative Housing Society Limited**, construed on Land bearing **Survey Number : 62/8/9/1/C**, lying and being situate at Village **Ambegaon, Khurd Taluka Haveli & District Pune**. Admeasuring area 31.5412 R.SQ.M.

HVL-13-19781	Leave and Licenses	03/10/2024
2023	Rs.25000/-	09/10/2024



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Shinde Sangita Anandrao

To

Pawar Sonal Namdev

Schedule: Shop no. 1 on Ground Floor, in “Asamant Apartment” construed on the land bearing **Survey No. 62/9/7, Survey No. 62/8/1**, lying and being situate at Pune 411046 Village **Ambegaon, Khurd Taluka Haveli & District Pune**. Admeasuring area 300 Square Feet. (Leave and License for 11 months).

2025 – Entry Found

HVL-26-20982	Leave and Licenses	30/08/2025
2025	Rs.25000/-	02/09/2025

Shinde Sangita Anandrao

To

Pawar Sonal Namdev

Schedule: Shop no. 1 on Ground Floor, in “Asamant Apartment” construed on the land bearing **Survey No. 62/9/7, Survey No. 62/8/1**, lying and being situate at Pune 411046 Village **Ambegaon, Khurd Taluka Haveli & District Pune**. Admeasuring area 300 Square Feet. (Leave and License for 3 months).

2026 – NIL/ SRO RECORDS ARE 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:

- 5.1 Whether provisions of urban land ceiling act are applicable? **No, as per documents produced before us**
- 5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share? **No, as per documents produced before us**

- 5.3 Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent? **No, as per documents produced before us**
- 5.4 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority **NA order copy not shared with us. CC/OC issued by the respective Municipal Corporation is in place; thus, we are of the opinion SARFAESI may be applicable on the Said Property, considering the Municipal Corporation might have issued permission for the respective usage. Request the lender to validate the same from the technical report and ensure the purpose of the land usage permission is verified by the lender before disbursement**
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? **Property Tax Bill for the year 2026 issued by PMC in the name of Sangita Anandrao Shinde**
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **No. This will be done at the time of Vetting.**
- 5.7 Whether required documents are available for creating mortgage? **Yes, as per documents produced before us**
- 5.8 Whether all the previous owners of the property had the right and competency to transfer the property? **Yes, as per documents produced before us**
- 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? ____ years (remaining period) **Freehold land**
- 5.11 Whether the land is Adivasi (tribal) land? **No, as per documents produced before us**
- 5.12 Whether the land /property are joint family property? **No, as per documents produced before us**
- 5.13 Whether SARFAESI Act applicable? **Yes, as per documents produced before us**
- 5.14 Is land/property/flat being subject to any reservations /acquisitions/requisitions? **No, as per documents produced before us**
- 5.15 Whether the property has been transferred by a power of attorney (POA) holder of the original landowner in favor of the loan applicant? **No, as per documents produced 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 Society 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 **NA**

5.20 Whether Search Report is obtained and submitted? **Search Report Attached**

Search Report Details: - **Receipt No:- 1115545063**

Search Conducted Years: **from 2014 to 2026 (13 Years)**

Name of the Advocate / Searcher: **Indus Legal**

Search Report Date: **12/10/2026**

Note: **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.

Note- We have observed that provided draft does not mentions the details of society. We recommend revised draft mentioning the same shall be in place prior to the registration. Our opinion shall be subject to the same.

Subject to what is stated hereinabove, we certify that, Upon Execution of Registered Agreement, **SHRI. YASHWANT RAMCHANDRA GHOGARE, SHRI. YUVRAJ YASHWANT GHOGARE AND SAU. MINITA YASHWANT GHOGARE** 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 **MINITA GHOGARE AND YASHWANT GHOGARE AND YUVRAJ GHOGARE**

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: -



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1. Original Registered Agreement dated 14/10/2016 bearing Reg. No. HVL-21/13109/2016 executed by M/s Baldota Samal and Associates through partner Kanhaiyala Nathmal Baldota along with Shrikant Shankarao Samal and 4 others as consenting party in favour of **Mrs. Sangita Anandarao Shinde** along with Registration Receipt, Stamp Duty Paid Challan and Index II.
2. Original Registered Assignment Deed to be executed by Mrs. Sangita Anandarao Shinde in favour of **Shri. Yashwant Ramchandra Ghogare, Shri. Yuvraj Yashwant Ghogare and Sau. Minita Yashwant Ghogare** along with Registration Receipt, Stamp Duty Paid Challan and Index II. (We recommend appropriate change/rectification to be done in the Draft Assignment Deed before final execution/registration as mentioned in the Certificate Section)
3. Original NOC for Mortgage issued by Society in favor of **ICICI HFC LIMITED** along with the confirmation that society has not issued Share Certificate to any of its members.

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

1. 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

Digitally signed by
Hetal Rajesh
Prajapati
Date: 2026.10.13
12:42:10 +05'30'

Authorized Signatory

Advocates and Legal Consultants