

LEGAL SCRUTINY REPORT

Date	28/08/2026;31/08/2026; 03/09/2026 ; 04/09/2026
LV Ref. ID.	LVP-AUG-26-ICHF-191
Status of L.O.R.	POSITIVE
Transaction Type	RESALE
LAN No.	10317207

To,
ICICI HOME FINANCE,
PUNE

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of – MR. SURESH VITTHAL ZORE

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: MR. SURESH VITTHAL ZORE
2. Name of the Co-applicant/s: (if any): SUNIT VITTHAL ZORE AND SACHIN VITTHAL ZORE
3. Type of Loan: RESALE
4. Purpose of Loan: RESALE
5. Name of the Property Owner/s: SHRI. SANTOSH SHANKAR GAVADE
6. Description of the Property (with Boundaries):

Flat No. 204 area admeasuring 733 Square feet (68.12 Square meters) Built up + Terrace 70 Square feet (6.50 Square meters) i.e. 800 Square feet (74.34 Square meters) + Parking 100 Square feet (9.29 Square meters) Saleable Grampanchayat Milkat no. 1381/11 in **Wing A-3** on **Second Floor** in the project known as “**Sneha Vihar**”, All that piece and parcel of land bearing Survey No.82 Hissa no. 10 admeasuring 963.60 Square meters out of 00H 89R i.e. 8900 Square meters lying being situated at Village Shivane, Taluka Haveli District Pune, within the limits of Pune District Council and Panchayat Samiti Haveli Grampanchayat Shivane and within the jurisdiction of Sub-registrar Haveli 13 (**Said Property**) and bounded are as follows-

Boundaries:

On or towards the East: Canal and Boundary of Survey no. 81
On or towards the West: Property of Shivaji Nathoba Dangat
On or towards the North: Property of Survey no. 82/8
On or towards the South: Survey no. 82 and Mutha River. (Said Land).

7. Nature / Status of the Property: Freehold 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 Online 7/12 Extract for Survey No. 82/10 the name of **Nandu Antaram Rajput and Samina Rajput**
2. Scanned Copy of Construction Permission dated 12/09/2007 issued by Grampanchayat Shivane in favour of **Nandu Antaram Rajput**
3. Scanned Copy of NA Order dated 06/03/2009 bearing Ref. No. NA/SR/II/59/2009 issued by Sub-divisional Officer,Pune in favour of **Mohan Dilip Marwadi**
4. Scanned Copy of Registered Agreement for Sale dated 16/04/2010 bearing Reg. No. HVL-13/3117/2010 executed by M/s. Sneha Constructions through Proprietor Nandu Antaram Rajput with the consent of Samina Nandu Rajput in favour of **Santosh Shankar Gavade**
5. Scanned Copy of Possession Receipt dated 19/05/2012 issued by Sneha Construction Promoters, Builders and Developers in favor of **Santosh Gavade**
6. Scanned Copy of Property Tax Bill Receipt dated 15/05/2026 issued by Pune Municipal Corporation in the name of **Santosh Shankar Gavade**
7. Scanned Copy of Electricity Bill dated 11/07/2026 in the name of **Santosh Shankar Gavade**
8. Scanned Copy of Draft Assignment Deed to be executed by Santosh Shankar Gavade in favour of **Suresh Vitthal Zore and Sachin Vitthal Zore.**

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

1. We have perused aforesaid documents and we find that, all that piece or parcel of Land bearing Survey No.82 Hissa no. 10 admeasuring 963.60 Square meters out of 00H 89R i.e. 8900 Square meters lying being situated at Village Shivane, Taluka Haveli District Pune, within the limits of Pune District Council and Panchayat Samiti Haveli Grampanchayat Shivane and within the jurisdiction of Sub-registrar Haveli 13 (**Said Land**) as per document provided us.
2. We further find that **Online 7/12 Extract** for **Survey No. 82/10** the name of **Nandu Antaram Rajput and Samina Rajput** appear to be the owners of an area admeasuring 00H 88.00R as per Khata No. 1135 (**Mutation Entry No. 3520**) and the same appears to be Class 1 Land & free from all the encumbrances.

Simple Legal Solutions



3. We further find from recitals that Agreement to Sale dated 10/06/1997 executed by Baban Vithu Dangat, Pandarinath Vithu Dangat, Shivram Vithu Dangat in favour of **Mohan Dilip Marvadi** related to Sale of Said Land for consideration upon terms and conditions mentioned therein.
4. We further find from the recitals that Registered Sale Deed dated 09/08/2007 bearing Reg. No. HVL-13/5319/2007 executed by Shivram Vithu Dangat, Balasaheb Babanrao Dangat and Ramdas Babnrao Dangat wherein sold, transferred and conveyed the Said Land admeasuring 0.89R in favour of **Nandu Antaram Rajput and Samina Nandu Rajput** for consideration and upon the terms and conditions mentioned therein.
5. We further find from the recitals that Registered Development Agreement and Power of Attorney dated 06/05/2008 bearing Reg. No. 3008/2008 & 3009/2008 executed by Samina Nandu Rajput in favour of **M/s. Sneha Constructions through Proprietor Nandu Antaram Rajput** wherein land admeasuring 00H 44.5R (Half part of 0.89 R) owners assigned development rights in respect of Said Land for consideration and upon the terms and conditions mentioned therein.
6. We further find from the recitals that a Registered Confirmation Deed (Manyata Patra) dated 09/03/2009, bearing Registration No. HVL-20/1120/2009, was executed by **Mohan Dilip Marvadi in favour of Samina Nandu Rajput and Nandu Antaram Rajput**, whereby the rights were released without consideration, subject to the terms and conditions mentioned therein.
7. We further find that **Construction Permission** dated 12/09/2007 issued by Grampanchayat Shivane in favour of **Nandu Antaram Rajput** wherein permission was granted to carry out development of Building on the Said Land subject to the terms and conditions mentioned therein.
8. We further find that **NA Order** dated 06/03/2009 bearing Ref. No. NA/SR/II/59/2009 issued by Sub-divisional Officer, Pune in favour of **Mohan Dilip Marwadi** in respect of Said Land for **Regularization, Construction Permission** subject to the terms and conditions mentioned therein
9. We further find that **Registered Agreement for Sale** dated 16/04/2010 bearing Reg. No. HVL-13/3117/2010 executed by M/s. Sneha Constructions through Proprietor Nandu Antaram Rajput with the consent of Samina Nandu Rajput in favour of **Santosh Shankar Gavade** for consideration and upon the terms and conditions mentioned therein
10. We further find that **Possession Receipt** dated 19/05/2012 issued by Sneha Construction Promoters, Builders and Developers in favor of **Santosh Gavade** related to Said Property.

11. We further find that **Society is formed and registered** dated 05/03/2023 issued by the Deputy Registrar of Co-operative Societies, Pune City 1 in the name of “**Sneha Vihar A3 Co-operative Maintenance Society Limited**” bearing Reg. No. PNA/PNA/(1)/GNL/O/5565/2023-24/2023, under Maharashtra Co-operative Societies Act, 1960 (**Said Society**)
12. We further find that **Share Certificate No. 12** dated 06/12/2023 along with Blank Reverse Side issued by Sneha Vihar A3 Co-operative Maintenance Society Limited in the name of **Santosh Shankar Gawade** and allotted 5 fully paid-up shares of Rs. 100/- each numbered from 56 to 60 (**Said Shares**).
13. We further find that **Property Tax Bill Receipt** dated 15/05/2026 issued by Pune Municipal Corporation in the name of **Santosh Shankar Gawade** related to Said Property.
14. We further find that **Electricity Bill** dated 11/07/2026 in the name of **Santosh Shankar Gawade** related to Said Property.
15. We further find that by a **Draft Assignment Deed** to be executed by Santosh Shankar Gawade intends to sell and transfer the Said Property in favour of **Suresh Vitthal Zore and Sachin Vitthal Zore**.

Note: We have not Pursued the NOC/ROC from Shree Mahalaxmi Co-operative Bank. Since it is a Resale Case, we have Opined accordingly

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: Search Report Attached

Status: Clear

Ref: Investigation title of the property situated at **Flat No. 204**, on the **2nd Floor**, in **Wing A-3** in the project known as “**Sneha Vihar**”, constructed on land bearing, **Grampanchayat Milkat no. 1381/11** and **Survey No. 82, Hissa No. 10**, lying being and situated at Maharashtra 411023 Village **Shivane**, Taluka **Haveli**, District **Pune**.

SURESH VITTHAL ZORE

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 – Entry Found

HVL-13-1008	Mortgage Deed	28/01/2015
2015	Rs.42500000/-	29/01/2015

M/s Sneha Construction through prop Nandu Antram Rajput and Sameena Nandu Rajput

To

Shree Mahalaxmi Co-operative Bank Limited Kolhapur Branch Shivajinagar, Pune Branch through Officer Vinayak Krishnarao Dharmadhikari

Schedule: Land bearing **Survey No.82 Hissa no.10** lying being & situated at Village **Shivane** Taluka **Haveli**, District **Pune**. Admeasuring area 0.89 Hec R

2016 – NIL

2017 – NIL

2018 – NIL

2019 – Entry Found

HVL-26-13487	Leave and Licenses	17/08/2019
2019	Rs.15000/-	19/08/2019

Gawade Santosh Shankar

To

Misal Lakhani Buddham

Schedule: Flat No. 204, on the 2nd Floor, in the Building known as “Sneha Vihar”, constructed on land bearing, **Survey No. 82, Hissa No. 10**, lying being and situated at Maharashtra 411023 Village **Shivane**, Taluka **Haveli**, District **Pune**. Admeasuring area 600 Square Feet. (Leave and License for 22 months).

2020 – NIL

2021 – NIL

2022 – NIL

2023 – NIL

2024 – NIL

2025 – NIL

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.**
- 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 06/03/2009 bearing Ref. No. NA/SR/II/59/2009 issued by Sub-divisional Officer, Pune in favour of Mohan Dilip Marwadi in respect of Said Land for Regularization, Construction Permission 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 Receipt dated 15/05/2026 issued by Pune Municipal Corporation in the name of Santosh Shankar Gavade**
- 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?
- 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 the Developer/Society in favor of ICICI HFC**
- 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: - **MH009205477202627P**

Search Conducted Years: **2014 to 2026**

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

Search Report Date: **29/08/2026**

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**.

We further certify that **MR. SURESH VITTHAL ZORE** 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. SURESH VITTHAL ZORE**

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 Registered Agreement for Sale dated 16/04/2010 bearing Reg. No. HVL-13/3117/2010 executed by M/s. Sneha Constructions through Proprietor Nandu Antaram Rajput with the consent of Samina Nandu Rajput in favour of **Santosh Shankar Gavade** along with Registration Receipt, Stamp Duty Paid Receipt and Index II.
2. Original Registered Assignment Deed to be executed by Santosh Shankar Gavade in favour of **Suresh Vitthal Zore and Sachin Vitthal Zore** along with Registration Receipt, Stamp Duty Paid Receipt and Index II.
3. Original Share Certificate in the name of the **Current Owner**.
4. Original NOC for Mortgage from Society in favor of **ICICI HFC Ltd.**

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

1. Notice of Intimation to Sub- Registrar, intimating the equitable Mortgage in favor of **ICICI HFC**.

REMARKS (if any): -



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.;

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: 2026.09.04
18:30:05 +05'30'
Authorized Signatory
Advocates and Legal Consultants

Law Veritas
West
Simple Legal Solutions