



FLAIRNETIC ADVOCATES

Office No.1A, Third Floor, Kalyani Capital Building, CTS No. 554, N. C. Kelkar Marg, Narayan Peth, Pune 411030
Mobile Nos: 9890999500 and 7391000239, Email: ddnyanada@yahoo.co

Ref / Application No. 77000343578

Date: 19/09/2026

LEGAL SCRUTINY REPORT

To,
ICICI HFC Ltd.,
Shivaji Nagar, Pune-05,

Dear Sir/ Madam,

Legal Scrutiny Report in respect of the File of MRS. PRATIBHA ATULBHAI PATIL

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **MRS. PRATIBHA ATULBHAI PATIL**
2. Name of the Co-applicant/s: (If any): **MR. ATULBHAI NARAYAN PATIL**
3. Type of Loan: **Resale**
4. Purpose of Loan: **Home Loan**
5. Name of the Mortgagor: **MRS. PRATIBHA ATULBHAI PATIL AND MR. ATULBHAI NARAYAN PATIL**
6. Name of present owners: **MR. OMKAR BABURAO GUNJAMURTE**
7. Description of the Property (With Boundaries):

All the Piece and Parcel of Property being Flat bearing no 1007, on 10th floor, carpet area admeasuring about 24.75 sq. mtr. Along with enclosed balcony area 3.78 Sq. Mts., + attached terrace area 4.66 Sq. Mts., + one covered car parking space,, in the D wing, in the project known as "ABHIMAN VISHWA" and in the society known as "ABHIMAN VISHWA D WING CO OPERATIVE HOUSING SOCIETY LTD." Constructed on land bearing Gat No. 752 and Gat no. 1652, Situated at Village- Chikhali, Taluka-Haveli, District-Pune, within the limits of PCMC (Herein referred as Said unit/flat/ Property).
8. Nature/ Status of the Property: **Apartment**
9. Type of Property: **Residential**



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PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION: (SPECIFY THE DOUCMENTS ARE ORIGINAL OR XEROX)

1. Draft of Assignment Deed to be executed between Mr. Omkar Baburao Gunjamurte (therein referred as Assignor) and Mrs. Pratibha Atulbhai Patil And Mr. Atulbhai Narayan Patil (therein referred as Assignee).
2. Copy of Agreement dated 29/06/2022 (Reg.NO. HVL-05/12373/2022) executed between M/S. ROYAL GROUP Through Its Partner SHRI. MARUTI DEEPAK MORE (Therein referred as Promoter) and Mr. Omkar Baburao Gunjamurte (Therein referred as Purchaser) and Mr. Dnyanoba Tukaram More, through its Power of Attorney Holder M/S. ROYAL GROUP Through Its Partner SHRI. MARUTI DEEPAK MORE (therein referred as consenting party).
3. Copy of RERA Registration Certificate dated 25.08.2019 bearing No. P52100021984 of project "ABHIMAN VISHWA".
4. Copy of Virtual Possession Letter dated 02/10/2023 issued M/S. ROYAL GROUP in name of Mr. Omkar Baburao Gunjamurte.
5. Copy of N.A. order dated 16/08/2019 bearing No. Land/NA/SR/360/2019 issued by Upper Tahsildar.
6. Copy of commencement certificate dated 24/07/2019 bearing No. B.P./Chikhali/96/2019 issued by PCMC.

1. NARRATION OF TITLE FLOW:

2. We have perused the aforesaid diverse deeds and documents and we find that Mr. Dnyanoba Tukaram More, and others were owners of land totally admeasuring 01 Hectare, 25.78 Ares out of bearing Gat No. 752 and Gat no. 1652, Situated at Village-Chikhali, Taluka-Haveli, District-Pune, within the limits of PCMC. **(said Land)**
3. We find that thereafter by Development Agreements dated 14.06.2016 (reg. No. HVL-26/5260/2016) [r/w. Supplementary Agreement 31/12/2018 (reg. No. HVL-5/8134/2018)] , Mr. Dnyanoba Tukaram More, and others granted development rights in respect of said



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Land in favor of M/S. ROYAL GROUP Through Its Partner SHRI. MARUTI DEEPAK MORE.
And also executed Power of Attorney in its favor.

4. We find that thereafter by an obtaining all requisite permissions from competent authority M/S. ROYAL GROUP Through Its Partner SHRI. MARUTI DEEPAK MORE Constructed building on said land under the name and style as **“ABHIMAN VISHWA”**.
5. We find that thereafter said Developer has registered the said project with RERA vide RERA Registration Certificate dated 25.08.2019 bearing No. P52100021984.
6. We find that thereafter vide, Agreement dated 29/06/2022 (Reg.NO. HVL-05/12373/2022) Mr. Omkar Baburao Gunjamurte purchased Flat bearing no 1007, on 10th floor, carpet area admeasuring about 24.75 sq. mtr. Along with enclosed balcony area 3.78 Sq. Mts., + attached terrace area 4.66 Sq. Mts., + one covered car parking space,, in the D wing, in the project known as **“ABHIMAN VISHWA D WING”** Constructed on land bearing Gat No. 752 and Gat no. 1652, Situated at Village- Chikhali, Taluka-Haveli, District-Pune, within the limits of PCMC (**Said Flat**) from M/S. ROYAL GROUP Through Its Partner SHRI. MARUTI DEEPAK MORE with the consent of Mr. Dnyanoba Tukaram More, and others through its Power of Attorney Holder M/S. ROYAL GROUP Through Its Partner SHRI. MARUTI DEEPAK MORE..
7. We find that thereafter, society has been formed under name & styled as **“ABHIMAN VISHWA D WING CO OPERATIVE HOUSING SOCIETY LTD.”** and got registered vide Society Registration Certificate bearing NO. PNA/PNA(6)/HSG/(TC)/29051/2026-2027, dated 13/04/2026
8. We find from Draft of Assignment Deed that, Mrs. Pratibha Atulbhai Patil And Mr. Atulbhai Narayan Patil intends to purchase said flat from Mr. Omkar Baburao Gunjamurte.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Draft of Assignment Deed to be executed between Mr. Omkar Baburao Gunjamurte (therein referred as Assignor) and Mrs. Pratibha Atulbhai Patil And Mr. Atulbhai Narayan Patil (therein referred as Assignee).



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2. Copy of Agreement dated 29/06/2022 (Reg.NO. HVL-05/12373/2022) executed between M/S. ROYAL GROUP Through Its Partner SHRI. MARUTI DEEPAK MORE (Therein referred as Promoter) and Mr. Omkar Baburao Gunjamurte (Therein referred as Purchaser) and Mr. Dnyanoba Tukaram More, through its Power of Attorney Holder M/S. ROYAL GROUP Through Its Partner SHRI. MARUTI DEEPAK MORE (therein referred as consenting party).
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5. Copy of N.A. order dated 16/08/2019 bearing No. Land/NA/SR/360/2019 issued by Upper Tahsildar.
6. Copy of commencement certificate dated 24/07/2019 bearing No. B.P./Chikhali/96/2019 issued by PCMC.

PART V: OTHER PROVISIONS:

- 5.1. Whether Provisions of Urban Land Ceiling act are applicable? N.A.
- 5.2. Whether any property/ies intends 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 competent authority? N.A
- 5.5. Whether up to date tax/Land revenue has been paid in respect of the Property? N.A
- 5.6. Whether all original Documents for Last 13 years have been scrutinized; if not give reason? Yes
- 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 competent to transfer the property? Yes



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- 5.9. Whether the proposed mortgage by deposit of title deeds is possible? Yes
- 5.10. What is the tenure of the Land; if it is Leased? N.A.
- 5.11. Whether the Land is Adivasi (tribal) Land? N.A.
- 5.12. Whether the Land/ Property are Joint Family Property? N.A.
- 5.13. Whether SARFAESI act applicable? yes
- 5.14. Is Land/Property/ Flat being Subject to any Reservations/ acquisitions/ requisitions? No
- 5.15. Whether the property has been transferred by a Power of Attorney (POA) holder of the Original Landowner in Favor of the loan application? No
- 5.16. Whether the said POA holder has/ Had authority to Sell the Property under POA? N.A.
- 5.17. Whether POA as recorded in 5.15 is Registered? N.A.
- 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 N.A. Order issued by collector of a Concern district or Residential Zone is Required.
- 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 to obtained such permission; and any premium payable to the Authority upon such transfer: **Society NOC**
- 5.20. Whether Search Report is obtained and submitted? YES

Search Report Details:

SearchConductedYears:13 years (from 2014 to 2026)

Name of the Advocate/Searcher: Adv. Dnyanada Dangal

Search Report Date: 16/09/2026

Note: We have conducted the online search for the said property on the 'igrmaharashtra.gov.in' site for the period of last 13 years vide Challan no.



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MH010283637202627U and Receipt no.: 1115462081 dated 16/09/2026 All the registered transactions related to flow of title is reflected during the Search.

We have not come across any adverse entry during our Search as per the record available on the said site

5.21. Whether EC is obtained? NO

EC Details:

NO. of Years EC obtained: NA

Any Encumbrance to Specify: NA

EC Applied by:NA

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 equitable mortgage and the documents of title referred to above are perfect 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.

1. I/We further clarify that **MR. OMKAR BABURAO GUNJAMURTE** is the owners and **MRS. PRATIBHA ATULBHAIR PATIL AND MR. ATULBHAIR NARAYAN PATIL** WILL OBTAIN clear and marketable title of said property as per mentioned above **UPON EXECUTION AND REGISTRATION OF ASSIGNMENT DEED IN THEIR FAVOR.**

The Mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ co-Borrower **MRS. PRATIBHA ATULBHAIR PATIL AND MR. ATULBHAIR NARAYAN PATIL.**



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The following original document to be collected by ICICI HFC for creating of equitable mortgage of the said Property:

FOLLOWING DOCUMENTS NEED TO BE SUBMITTED PRIOR TO DISBURSAL OF LOAN

Disbursement of the loan:

1. Original Registered Assignment Deed to be executed between Mr. Omkar Baburao Gunjamurte (therein referred as Assignor) and Mrs. Pratibha Atulbhai Patil And Mr. Atulbhai Narayan Patil (therein referred as Assignee).with Index II and R.R.
2. Original Agreement dated 29/06/2022 (Reg.NO. HVL-05/12373/2022) executed between M/S. ROYAL GROUP Through Its Partner SHRI. MARUTI DEEPAK MORE (Therein referred as Promoter) and Mr. Omkar Baburao Gunjamurte (Therein referred as Purchaser) and Mr. Dnyanoba Tukaram More, through its Power of Attorney Holder M/S. ROYAL GROUP Through Its Partner SHRI. MARUTI DEEPAK MORE (therein referred as consenting party) with Index II and R.R.
3. Original NOC issued by "ABHIMAN VISHWA D WING CO OPERATIVE HOUSING SOCIETY LTD." for creation of mortgage in favor of ICICI HFC Limited.
4. Original Share certificate in name of Mr. Omkar Baburao Gunjamurte issued by "ABHIMAN VISHWA D WING CO OPERATIVE HOUSING SOCIETY LTD."
5. Copy of Latest Electricity bill/ Property tax paid receipt in the name Mr. Omkar Baburao Gunjamurte.

Post Disbursement:

1. Copy of Index II of Notice of intimation executed by Mrs. Pratibha Atulbhai Patil And Mr. Atulbhai Narayan Patil (therein referred as Mortgagor) and ICICI HFC Limited (therein referred as Mortgagee)

REMARKS (IF ANY): The Above Legal Report is Subject to Document Verification.

ENTRIES FOUND DURING THE IGR SEARCH ARE AS UNDER

Sub-Registrar office at Haveli (13 Years): -



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Year	Particulars
2014	NIL
2015	NIL
2016	Development Agreements dated 14.06.2016 (reg. No. HVL-26/5260/2016) Mr. Dnyanoba Tukaram More, and others granted development rights in respect of said Land in favor of M/S. ROYAL GROUP Through Its Partner SHRI. MARUTI DEEPAK MORE
2017	NIL
2018	Supplementary Agreement 31/12/2018 (reg. No. HVL-5/8134/2018) executed between , Mr. Dnyanoba Tukaram More, and others (therein referred as Land owners) and M/S. ROYAL GROUP Through Its Partner SHRI. MARUTI DEEPAK MORE (therein referred as Developer)
2019	NIL
2020	NIL
2021	NIL
2022	7. Agreement dated 29/06/2022 (Reg.NO. HVL-05/12373/2022) executed between M/S. ROYAL GROUP Through Its Partner SHRI. MARUTI DEEPAK MORE (Therein referred as Promoter) and Mr. Omkar Baburao Gunjamurte (Therein referred as Purchaser) and Mr. Dnyanoba Tukaram More, through its Power of Attorney Holder M/S. ROYAL GROUP Through Its Partner SHRI. MARUTI DEEPAK MORE (therein referred as consenting party).
2023	NIL
2024	NIL
2025	NIL
2026	NIL



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PLACE: Pune

DATE: 19/09/2026

Your Faithfully,

For Flairnetic Advocates

DNYANADA

NITIN DANGAL

Digitally signed by

DNYANADA NITIN

DANGAL

Date: 2026.09.19

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