

LEGAL SCRUTINY REPORT

Date	30/07/2026; 12/08/2026; 25/08/2026; 17/09/2026, 06/102/2026	03/08/2026; 17/08/2026; 27/08/2026; 18/09/2026;
LV Ref. ID.	LVB-JUL-26-ICHF-2271	
Status of L.O.R.	CONDITIONAL POSITIVE	
Transaction Type	HL-LAP	
LAN No.	77000325482	

To

**ICICI HOME FINANCE
Vashi Branch**

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of – AMISHA AMIT SHAH

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **AMISHA AMIT SHAH**
2. Name of the Co-applicant/s: (if any): **SHAH AMIT KIRTIKUMAR**
3. Type of Loan: **HL-LAP**
4. Purpose of Loan: **HL-LAP**
5. Name of the Property Owner/s: **SMT. SMITA MANISH SHAH AND SMT. AMISHA AMIT SHAH
(As Per Registered Release Deed)**
6. Name of the Proposed Property Owner/s: **NOT APPLICABLE**
7. Description of the Property (with Boundaries):

Flat No. 303, admeasuring **345 Square Feet** carpet area, on the **3rd Floor, D Wing**, Building known as **"Integrated Arya, Society Known as INTEGRATED ARYA CO-OPERATIVE HOUSING SOCIETY LIMITED"**, constructed on Land Bearing C.T. S. No. 183-C (Part), 183-C/1 to 183-C/70 lying being & situated at Narayan Nagar, L.B.S. Marg, Ghatkopar West, Village Kiroi, Taluka Kurla, within the boundaries of N Ward of Mumbai Suburban District. 400086 (**Said Property**) and bounded as follows: -

Boundaries:

On or towards the East: NOT PROVIDED
On or towards the West:

On or towards the North:
On or towards the South: (Said Land).

8. Nature / Status of the Property Land: 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 Death Certificate issued by Municipal Corporation of Greater Mumbai wherein mentioned that Late. Mr. Champaklal M. Shah expired on 07/01/2010.
2. Scanned Copy of Death Certificate issued by Municipal Corporation of Greater Mumbai wherein mentioned that Late. Mrs. Shantaben Champaklal Shah expired on 07/10/2011.
3. Scanned Copy of List of Occupants reflecting the name of **Smt. Shanta Champaklal Shah and Shri. Champaklal Mohanlal Shah** as occupants of Old Premises bearing Room No. 114 in Chawl No. 13 at Sr. No. 20
4. Scanned Copy of Registered Agreement for Alternate Accommodation dated 29/12/2014 bearing Registration No. KRL-01/620/2015 executed by M/s. Integrated Spaces Limited (formerly known as M/s. Shah Construction Company) in favour of **Shri. Rajesh Champaklal Shah, Shri. Manish Champaklal Shah and Shri. Jayesh Champaklal Shah .**
5. Scanned Copy of Death Certificate dated 21/06/2019 issued by Municipal Corporation of Greater Mumbai in favour of **Manish Champaklal Shah**
6. Scanned Copy of Possession Letter dated 25/11/2022 issued by M/s. Integrated Spaces Limited in favour of **Shri. Rajesh C. Shah and Shri. Jayesh C. Shah and Smt. Smita Manish (Wife) and Smt. Amisha Amit Shah (Daughter) (Legal Heirs of Late. Manish Champaklal Shah)**
7. Scanned Copy of Public Notice dated 15/08/2026 published by Advocate, Lalit Dhumesb published in English Newspaper Active Times, Marathi Newspaper – Mumbai Lakshadeep wherein mentioned that Late. Manish Champaklal Shah expired on 27/04/2019 leaving behind him his wife **Smt. Smita Amit Shah and daughter Smt. Amisha Amit Shah as only legal heirs** and thereby invited claims and objections within 14 Days of date of publication
8. Scanned Copy of Part Occupancy Certificate dated 19/05/2022 bearing Reference No.- CHE/ES/1540/N/337(New)/occ/1/New issued by Municipal Corporation of Greater Mumbai in favour of **M/s. Integrated Spaces Limited.**
9. Scanned Copy of Registered Release Deed dated 15/04/2025 bearing Registration No. MBI-27/8271/2025 executed by Shri. Rajesh Champaklal Shah, Shri. Jayesh Champaklal Shah in favour of **Smt. Amisha Amit Shah.**
10. Scanned Copy of Registered Release Deed dated 15/04/2025 bearing Registration No. MBI-27/8269/2025 executed by Smt. Amisha Amit Shah in favour of **Smt. Smita Manish Shah**

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 C.T. S. No. 183-C (Part), 183-C/1 to 183-C/70 lying being & situated at Narayan Nagar, L.B.S. Marg, Ghatkopar West, Village Kirol, Taluka Kurla, within the boundaries of N Ward of Mumbai Suburban District. 400086 (**Said Land**).
2. We further find from the recitals that Registered Deed of Conveyance dated 08/06/2005 bearing registration no. BDR-3/4102/2005 executed by M/s. D. N. Corporation in favour of **M/s. Shah Construction Company** related to sell of Said Land for consideration and upon terms and conditions mentioned therein.
3. We further find the List of Occupants reflecting the name of **Smt. Shanta Champaklal Shah and Shri. Champaklal Mohanlal Shah** as occupants of Old Premises bearing Room No. 114 in Chawl No. 13 at Sr. No. 20.
4. We further find from the recitals that Agreement for Alternate Accommodation dated 25/05/2008 executed by M/s. Shah Construction Company in favour of **1) Smt. Shanta Champaklal Shah and 2) Shri. Champaklal Mohanlal Shah (Tenants)** wherein agreed to provide the Flat No. 301, admeasuring 330 Square Feet Carpet area, in D Wing in lieu of Old Premises without consideration and upon terms and conditions mentioned therein.

Note: - We have not perused Agreement for Alternate Accommodation dated 25/05/2008 executed by M/s. Shah Construction Company in favour of 1) Smt. Shanta Champaklal Shah and 2) Shri. Champaklal Mohanlal Shah (Tenants). We have been instructed to release Report based on limited available information and documents produced before us. Our opinion is subject to internal verification of the same.

5. We further find that Death Certificate issued by Municipal Corporation of Greater Mumbai wherein mentioned that Late. Mr. Champaklal M. Shah expired on 07/01/2010.
6. We further find that Death Certificate issued by Municipal Corporation of Greater Mumbai wherein mentioned that Late. Mrs. Shantaben Champaklal Shah expired on 07/10/2011.

Note: - We have not perused Legal Heirship Certificate OR Probated Will Copy OR 15 days public notice in 2 newspapers (English & Marathi) along with no claim letter from advocate issuing the notice in respect of death of Late. Mr. Champaklal M. Shah and Late. Mrs. Shantaben Champaklal Shah. Since, it is beyond limitation period, we have opined based on limited available information and documents produced before us.

7. We further find from the recitals that due to demise of Late. Mr. Champaklal M. Shah and Late. Mrs. Shantaben Champaklal Shah, it is agreed between the parties that Agreement for Alternate Accommodation dated 25/05/2008 executed between erstwhile Partnership Firm (i.e. M/s. Shah Construction Company) and the Tenants therein shall automatically stand automatically cancelled and the fresh agreement shall be executed due to 1) Change in constitution of erstwhile partnership firm in to joint stock company and 2) to record death of Late. Mr. Champaklal M. Shah and Late. Mrs. Shantaben Champaklal Shah and to authorize their legal heirs to sign and execute agreement

and other necessary document and 3) record 345 Square Feet Carpet area of premises agreed to be allotted free of cost instead of 330 Square feet carpet area and 4) record new flat number allotted to Tenant due to revised planning of building to be constructed and 5) to record recital in detail and events happened in the intermediate time.

8. We further find that, **Registered Agreement for Alternate Accommodation** dated 29/12/2014 bearing Registration No. KRL-01/620/2015 executed by M/s. Integrated Spaces Limited (formerly known as M/s. Shah Construction Company) in favour of **Shri. Rajesh Champaklal Shah, Shri. Manish Champaklal Shah and Shri. Jayesh Champaklal Shah** wherein allotted the Said Property without consideration and on ownership basis in lieu of old Room No. 114 upon terms and conditions mentioned therein.
9. We further find from the recitals that, **Shri. Rajesh Champaklal Shah, Late Shri. Manish Champaklal Shah & Shri. Jayesh Champaklal Shah** each of them holding an undivided one-third Share (33.33%, 33.34%, 33.33% respectively) in respect of Said Property.
10. We further find from the recitals that, **Shri. Manish Champaklal Shah expired on 27/04/2019** leaving behind the following Legal heirs namely **Smt. Smita Manish (Wife) and Smt. Amisha Amit Shah (Daughter)** who were holding his 1/3rd Undivided Share 33.33% in respect of Said Property
11. We further find that, **Death Certificate** dated 21/06/2019 issued by Municipal Corporation of Greater Mumbai in favour of **Manish Champaklal Shah** whose death took Place on **27/04/2019**
12. We further find that Possession Letter dated 25/11/2022 issued by M/s. Integrated Spaces Limited in favour of **Shri. Rajesh C. Shah and Shri. Jayesh C. Shah and Smt. Smita Manish (Wife) and Smt. Amisha Amit Shah (Daughter) (Legal Heirs of Late. Manish Champaklal Shah)** wherein granted possession in respect of the Said Property.
13. We further find that Public Notice dated 15/08/2026 published by Advocate, Lalit Dhumesh published in English Newspaper Active Times, Marathi Newspaper – Mumbai Lakshadeep wherein mentioned that Late. Manish Champaklal Shah expired on 27/04/2019 leaving behind him his wife **Smt. Smita Amit Shah and daughter Smt. Amisha Amit Shah as only legal heirs** and thereby invited claims and objections within 14 Days of date of publication.
14. We further find that, **Part Occupancy Certificate** dated 19/05/2022 bearing Reference No.- CHE/ES/1540/N/337(New)/occ/1/New issued by Municipal Corporation of Greater Mumbai in favour of **M/s. Integrated Spaces Limited**, wherein granted permission to occupy **Residential Building comprising of 6 Wings i.e. A, B, C, D, E & F having common Basement. Wing A & B comprising of Part Stilt & Part Ground floor, + 1st to 7th upper floor, Wing C, D & E comprising of Stilt + 1st to 7th upper floor, & Wing F comprising of Stilt + 1st to 6th upper floor,** constructed on the Said Land subject to compliance and upon terms and conditions mentioned therein.
15. We further find from the recitals that **Society** is formed and registered in the name of **INTEGRATED ARYA CO-OPERATIVE HOUSING SOCIETY LIMITED** bearing Reg. No. MUM/W-N/HSG/TC/11422/2023-2024 registered under Maharashtra Co-operative Societies Act, 1960 (**Said Society**).

16. We further find that **Notarized Legal Heirs Affidavit cum Indemnity** dated 27/03/2025 executed by **Smt. Smita Manish Shah and Smt. Amisha Amit Shah** declaring that they are the only legal heirs of Late Manish Champaklal Shah.
17. We further find that **Registered Release Deed** dated 15/04/2025 bearing Registration No. MBI-27/8269/2025 executed by Smt. Amisha Amit Shah in favour of **Smt. Smita Manish Shah** wherein renounced, released all their 50% Undivided Share out of 1/3rd undivided Share (16.67% Undivided Share out of 33.34%), title, interest each in respect of the Said Property without any monetary consideration and upon terms and conditions mentioned therein.
18. We further find that **Registered Release Deed** dated 15/04/2025 bearing Registration No. MBI-27/8271/2025 executed by Shri. Rajesh Champaklal Shah, Shri. Jayesh Champaklal Shah in favour of **Smt. Amisha Amit Shah** wherein the releasors have released all their 1/3rd undivided rights, shares, title, interest each in respect of the Said Property without any monetary consideration and upon terms and conditions mentioned therein.

Note: - We have observed that vide Agreement for Alternate Accommodation dated 25/05/2008 Flat No. 301 was allotted to 1) Smt. Shanta Champaklal Shah and 2) Shri. Champaklal Mohanlal Shah (Tenants). However, as per Registered Agreement for Alternate Accommodation dated 29/12/2014 bearing Registration No. KRL-01/620/2015, Flat No. 303 is allotted. Lender to take a note of the same and verify through technical report. Please obtain Notarized Indemnity from Borrower for the same.

LENDER TO ENSURE THAT THE POSSESSION OF THE SAID PROPERTY IS WITH THE CURRENT OWNER.

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 Search

Ref: Investigation title of the property situated at Village – Kirol, Tal- Kurla & Dist- Mumbai Sub-urban District bearing Flat No. 303, admeasuring 345 Square Feet carpet area, on the 3rd Floor, D Wing, Building known as “Integrated Arya, Society Known as INTEGRATED ARYA CO-OPERATIVE HOUSING SOCIETY LIMITED”, constructed on Land Bearing C.T. S. No. 183-C (Part), 183-C/1 to 183-C/70 lying being & situated at Narayan Nagar, L.B.S. Marg, Ghatkopar West, Village Kirol, Taluka Kurla, within the boundaries of N Ward of Mumbai Suburban District. 400086.

AMISHA AMIT SHAH

Dear Madam,

As per your instructions I have caused to taken out the search in the offices of the Sub-Registrar of Assurances at Kurla from the year 2014 To 2026 (13 Years). During the course of my searches the following details were found.

At Kurla SRO Record from the year 2014 to 2026 (13 Years)

2014 NIL

2015 Entry Found

KRL/1/620/2015 Alternate Agreement Date : 29/12/2014

2015 Rs. 0/- Reg. : 12/01/2015

M/s. Integrated Spaces Limited (Said Owner/Developer)

To

Rajesh Champaklal Shah
Manish Champaklal Shah
Jayesh Champaklal Shah

[Schedule : Flat No. 303, 3rd Floor, D Wing, Integrated Bhoomi, land bearing C.T.S. Number : 183, 183/1 to 70, of Village : Kirol, Taluka: Kurla, District : Mumbai Sub-urban District Area 345 Sq.ft.]

2016 NIL

2017 NIL

2018 NIL

2019 NIL

2020 NIL

2021 NIL

2022 NIL

2023 NIL

2024 NIL

2025 Entry Found

MBI/27/8269/2025 Release Deed Date : 15/04/2025

2025 Rs. 0/- Reg. : 15/04/2025



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.;

Amisha A Shah

To

Smita Manish Shah

[Schedule: Flat No. 303, 3rd Floor, D Wing, Integrated Bhoomi, land bearing C.T.S. Number : 183, 183/1 to 70, of Village : Kirol, Taluka: Kurla, District : Mumbai Sub-urban District Area 345 Sq.ft.]

MBI/27/8271/2025	Release Deed	Date : 15/04/2025
2025	Rs. 0/-	Reg. : 15/04/2025

Rajesh Champaklal Shah
Jayesh Champaklal Shah

To

Amisha A Shah

[Schedule : Flat No. 303, 3rd Floor, D Wing, Integrated Bhoomi, land bearing C.T.S. Number : 183, 183/1 to 70, of Village : Kirol, Taluka: Kurla, District : Mumbai Sub-urban District Area 345 Sq.ft.]

2026 RECORD 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 and I am not responsible and/or liable for unavailable records or entries as on date of search

Flat 301

Status – Clear Search

Ref: Investigation title of the property situated at **Flat No. 301** on the **3rd Floor**, in **D Wing** in the Building known as “**Integrated Arya**”, Society Known as **Integrated Arya Co-Operative Housing Society Limited**”, constructed on Land bearing **C.T. S. No. 183-C (Part), 183-C/1 to 183-C/70**, lying and being situated at Narayan Nagar, L.B.S. Marg, Ghatkopar West, Mumbai Suburban 400086 Village **Kirol**, Taluka **Kurla** & District **Mumbai suburban**.

AMISHA AMIT SHAH

Dear Sirs,

As per your instructions I have caused to taken out the search in the offices of the Sub-Registrar of Assurances at **Kurla** S.R.O Record from the year 2014 to 2026 (13 Years) During the course of my searches the following details were found.

At Kurla S.R.O Record from the year 2014 to 2026 (13 Years)

2014 – NIL

2015 – NIL

2016 – NIL

2017 – Entry Found

MBI-31-4304	Mortgage Deed	18/04/2017
2017	Rs. 2500000000/-	19/04/2017

Integrated Spaces Limited Through Director Nishit Kantilal Sawala

To

Reliance Home Finance Limited Through Authorized Person Krittika Surve

Schedule: A Floor S1 is a Commercial Unit admeasuring 305 sq. ft.; A Floor S2 is a Commercial Unit admeasuring 217 sq. ft.; A Floor S3 is a Commercial Unit admeasuring 207 sq. ft.; A Floor S4 is a Commercial Unit admeasuring 181 sq. ft.; A Floor S5 is a Commercial Unit admeasuring 181 sq. ft.; A Floor S6 is a Commercial Unit admeasuring 207 sq. ft.; A Floor S7 is a Commercial Unit admeasuring 217 sq. ft.; and A Floor S8 is a Commercial Unit admeasuring 305 sq. ft. Flat No. A1-101 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A1-102 is a 1 BHK residential unit admeasuring 488 sq. ft.; Flat No. A1-103 is a 1 RK residential unit admeasuring 363 sq. ft.; Flat No. A2-201 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A2-202 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A2-203 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. A3-301 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A3-302 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A4-401 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A4-402 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A5-501 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A5-502 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A6-601 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A6-602 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A7-701 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A7-702 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A7-703 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. A8-801 is a 1 BHK residential unit admeasuring 453 sq. ft.; and Flat No. A8-802 is a 1 BHK residential unit admeasuring 453 sq. ft. Flat No. B2-201 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. B2-203 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B3-302 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B3-303 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B4-402 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B4-403 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B5-502 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B5-503 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B6-603 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B7-701 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. B7-702 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B7-703 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B8-802 is a 1 BHK residential unit admeasuring 453 sq. ft.; and Flat No. B8-803 is a 1 BHK residential unit admeasuring 453 sq. ft. Flat No. C1-101 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. C1-103 is a 3 BHK residential unit admeasuring 822 sq. ft.; Flat No. C2-

201 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. C2-204 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. C3-301 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. C3-304 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. C4-404 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. C6-601 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. C6-604 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. C7-701 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. C8-801 is a 2 BHK residential unit admeasuring 615 sq. ft.; and Flat No. C8-802 is a 2 BHK residential unit admeasuring 615 sq. ft. Flat No. D1-101 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. D1-104 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. D2-201 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. D2-204 is a 2 BHK residential unit admeasuring 615 sq. ft.; **Flat No. D3-301 is a 2 BHK residential unit admeasuring 615 sq. ft.**; Flat No. D3-304 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. D4-401 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. D5-501 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. D6-601 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. D7-704 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. D8-801 is a 2 BHK residential unit admeasuring 615 sq. ft.; and Flat No. D8-802 is a 2 BHK residential unit admeasuring 615 sq. ft. Flat No. E1-102 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. E1-103 is a 1 RK residential unit admeasuring 327 sq. ft.; Flat No. E2-203 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. E3-303 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. E4-403 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. E5-503 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. E6-603 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. E7-701 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. E7-702 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. E7-703 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. E8-801 is a 1 BHK residential unit admeasuring 453 sq. ft.; and Flat No. E8-802 is a 1 BHK residential unit admeasuring 453 sq. ft. Flat No. F1-101 is a 1 RK residential unit admeasuring 327 sq. ft.; Flat No. F2-203 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. F3-301 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. F3-303 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. F4-401 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. F4-402 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. F4-403 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. F5-503 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. F6-601 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. F6-602 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. F6-603 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. F7-701 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. F8-802 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. F8-803 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. F8-802 is a 1 BHK residential unit admeasuring 453 sq. ft.; and Flat No. F8-803 is a 1 BHK residential unit admeasuring 453 sq. ft. the Building known as “**Integrated Arya**”, constructed on Land bearing **C.T. S. No. 183-C (Part), 183-C/1 to 183-C/70**, lying and being situated at Narayan Nagar, L.B.S. Marg, Ghatkopar West, Mumbai Suburban 400086 Village **Kirol**, Taluka **Kurla** & District **Mumbai suburban**. Admeasuring area 43777 Sq. ft.

2018 – NIL
2019 – NIL
2020 – NIL
2021 – Entry Found



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.;

MBI-29-12972	Agreement	17/08/2021
2021	Rs. 11370470/-	17/08/2021

Integrated Spaces Limited Through Director Nishit Kantilal Sawala Through Attorney Deepak Utekar

To

Pradeep Kumar Radheshyam Jaiswar

Schedule: Flat No. 301 on the **3rd Floor**, in **D Wing** in the Building known as “**Integrated Arya**”, constructed on Land bearing **C.T. S. No. 183-C (Part), 183-C/1 to 183-C/70**, lying and being situated at Narayan Nagar, L.B.S. Marg, Ghatkopar West, Mumbai Suburban 400086 Village **Kirol**, Taluka **Kurla & District Mumbai suburban**. Admeasuring area 614.62 Sq.ft Along with 1 Car Parking Space No. 45 in Lower stack basement

2022 – NIL
2023 – Entry Found

MBI-29-3655	Reconveyance Deed	23/02/2023
2023	Rs. 0/-	23/02/2023

Integrated Spaces Limited Through Director Nishit Kantilal Sawala

To

Reliance Home Finance Limited Through Authorized Person Yogesh Pandurang Kamble

Schedule: A Floor S1 is a Commercial Unit admeasuring 305 sq. ft.; A Floor S2 is a Commercial Unit admeasuring 217 sq. ft.; A Floor S3 is a Commercial Unit admeasuring 207 sq. ft.; A Floor S4 is a Commercial Unit admeasuring 181 sq. ft.; A Floor S5 is a Commercial Unit admeasuring 181 sq. ft.; A Floor S6 is a Commercial Unit admeasuring 207 sq. ft.; A Floor S7 is a Commercial Unit admeasuring 217 sq. ft.; and A Floor S8 is a Commercial Unit admeasuring 305 sq. ft. Flat No. A1-101 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A1-102 is a 1 BHK residential unit admeasuring 488 sq. ft.; Flat No. A1-103 is a 1 RK residential unit admeasuring 363 sq. ft.; Flat No. A2-201 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A2-202 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A2-203 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. A3-301 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A3-302 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A4-401 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A4-402 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A5-501 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A5-502 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A6-601 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A6-602 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A7-701 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A7-702 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. A7-703 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. A8-

801 is a 1 BHK residential unit admeasuring 453 sq. ft.; and Flat No. A8-802 is a 1 BHK residential unit admeasuring 453 sq. ft. Flat No. B2-201 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. B2-203 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B3-302 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B3-303 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B4-402 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B4-403 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B5-502 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B5-503 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B6-603 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B7-701 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. B7-702 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B7-703 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. B8-802 is a 1 BHK residential unit admeasuring 453 sq. ft.; and Flat No. B8-803 is a 1 BHK residential unit admeasuring 453 sq. ft. Flat No. C1-101 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. C1-103 is a 3 BHK residential unit admeasuring 822 sq. ft.; Flat No. C2-201 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. C2-204 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. C3-301 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. C3-304 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. C4-404 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. C6-601 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. C6-604 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. C7-701 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. C8-801 is a 2 BHK residential unit admeasuring 615 sq. ft.; and Flat No. C8-802 is a 2 BHK residential unit admeasuring 615 sq. ft. Flat No. D1-101 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. D1-104 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. D2-201 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. D2-204 is a 2 BHK residential unit admeasuring 615 sq. ft.; **Flat No. D3-301 is a 2 BHK residential unit admeasuring 615 sq. ft.;** Flat No. D3-304 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. D4-401 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. D5-501 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. D6-601 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. D7-704 is a 2 BHK residential unit admeasuring 615 sq. ft.; Flat No. D8-801 is a 2 BHK residential unit admeasuring 615 sq. ft.; and Flat No. D8-802 is a 2 BHK residential unit admeasuring 615 sq. ft. Flat No. E1-102 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. E1-103 is a 1 RK residential unit admeasuring 327 sq. ft.; Flat No. E2-203 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. E3-303 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. E4-403 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. E5-503 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. E6-603 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. E7-701 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. E7-702 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. E7-703 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. E8-801 is a 1 BHK residential unit admeasuring 453 sq. ft.; and Flat No. E8-802 is a 1 BHK residential unit admeasuring 453 sq. ft. Flat No. F1-101 is a 1 RK residential unit admeasuring 327 sq. ft.; Flat No. F2-203 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. F3-301 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. F3-303 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. F4-401 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. F4-402 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. F4-403 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. F5-503 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. F6-601 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. F6-602 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. F6-603 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. F7-

701 is a 1 BHK residential unit admeasuring 429 sq. ft.; Flat No. F8-802 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. F8-803 is a 1 BHK residential unit admeasuring 453 sq. ft.; Flat No. F8-802 is a 1 BHK residential unit admeasuring 453 sq. ft.; and Flat No. F8-803 is a 1 BHK residential unit admeasuring 453 sq. ft. the Building known as “**Integrated Arya**”, constructed on Land bearing **C.T. S. No. 183-C (Part), 183-C/1 to 183-C/70**, lying and being situated at Narayan Nagar, L.B.S. Marg, Ghatkopar West, Mumbai Suburban 400086 Village **Kirol**, Taluka **Kurla** & District **Mumbai suburban**. Admeasuring area 43777 Sq. ft. (Document No.KRL-5-4304-2017 Dated 18/04/2017 Its Reconveyance Deed)

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 copy not shared with us. Society is formed and the premises is being used for residential purpose, thus we are of the opinion SARFAESI may be applicable on the Said Property, Request the lender to validate the same from the technical report and ensure the purpose of the respective 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? **Lender to ensure the same.**
- 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? **Freehold Land.**
- 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 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: - **Receipt No. 1115316557 , 1115403873**
Search Conducted Years: **From 2014 to 2026**
Name of the Advocate / **Searcher: Jitendra P. Tungatkar , Indus Legal**
Search Report Date: **01/08/2026**
Note: **Status: Clear Search**

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**.

Following are the safeguard or requirements to be verified by Lender internally, as conditional report was required as per email dated 11/09/2026 to be released based on the LIMITED documents submitted before us as follows and please note that our opinion is subject to the following documents as follows:

- **Agreement for Alternate Accommodation dated 25/05/2008 executed by M/s. Shah Construction Company in favour of 1) Smt. Shanta Champaklal Shah and 2) Shri. Champaklal Mohanlal Shah (Tenants)**
- **We have observed that vide Agreement for Alternate Accommodation dated 25/05/2008 Flat No. 301 was allotted to 1) Smt. Shanta Champaklal Shah and 2) Shri. Champaklal Mohanlal Shah (Tenants). However, as per Registered Agreement for Alternate Accommodation dated 29/12/2014 bearing Registration No. KRL-01/620/2015, Flat No. 303 is allotted**

We further certify that **SMT. SMITA MANISH SHAH AND AMISHA AMIT SHAH** 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 **SMT. SMITA MANISH SHAH AND AMISHA AMIT SHAH.**

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 Notarized Indemnity from Smt. Smita Amit Shah and Smt. Amisha Amit Shah (Borrowers) in favour of **ICICI HFC** for
 - a) unavailability of Agreement for Alternate Accommodation dated 25/05/2008 executed by M/s. Shah Construction Company in favour of **1) Smt. Shanta Champaklal Shah and 2) Shri. Champaklal Mohanlal Shah (Tenants)** in respect of Flat No. 301
 - b) confirming that vide Agreement for Alternate Accommodation dated 25/05/2008 Flat No. 301 was allotted to 1) Smt. Shanta Champaklal Shah and 2) Shri. Champaklal Mohanlal Shah (Tenants). However, as per Registered Agreement for Alternate Accommodation dated 29/12/2014 bearing Registration No. KRL-01/620/2015, Flat No. 303 is allotted
2. Original Registered Agreement for Alternate Accommodation dated 29/12/2014 bearing Registration No. Karal-01/620/2015 executed by M/s. Integrated Spaces Limited (Said Owner/Developer) in favour of **Shri. Rajesh Champaklal Shah, Shri. Manish Champaklal Shah and Shri. Jayesh Champaklal Shah**, related to the Said Property, along with Registration Receipt, Stamp Duty Paid Receipt and Index II.
3. Original Registered Release Deed dated 15/04/2025 bearing Registration No. MBI-27/8269/2025 executed by Smt. Amisha Amit Shah in favour of **Smt. Smita Manish Shah** related to the Said Property, along with Registration Receipt, Stamp Duty Paid Receipt and Index II.
4. Original Registered Release Deed dated 15/04/2025 bearing Registration No. MBI-27/8271/2025 executed by Shri. Rajesh Champaklal Shah, Shri. Jayesh Champaklal Shah in favour of **Smt. Amisha Amit Shah**, related to the Said Property, along with Registration Receipt, Stamp Duty Paid Receipt and Index II.
5. Original/Copy of Public Notice dated 15/08/2026 published by Advocate, Lalit Dhumesh published in English Newspaper Active Times, Marathi Newspaper – Mumbai Lakshadeep wherein mentioned that Late. Manish Champaklal Shah expired on 27/04/2019 leaving behind him his wife **Smt. Smita Amit Shah and daughter Smt. Amisha Amit Shah as only legal heirs** and thereby invited claims and objections within 14 Days of date of publication.
6. Original/Copy of No Claim Letter issued by Advocate, Lalit Dhumesh in respect of Public Notice dated 15/08/2026 published in English Newspaper Active Times, Marathi Newspaper – Mumbai Lakshadeep.
7. Original NOC for Mortgage issued by Society in favour of **ICICI HFC** along with clarification as to why Flat No. 301 was allotted vide Agreement for Alternate Accommodation dated 25/05/2008 to 1) Smt. Shanta Champaklal Shah and 2) Shri. Champaklal Mohanlal Shah (Tenants) and further vide Registered Agreement for Alternate Accommodation dated 29/12/2014 bearing Registration No. KRL-01/620/2015, Flat No. 303 is allotted to Shri. Rajesh Champaklal Shah, Shri. Manish Champaklal Shah and Shri. Jayesh Champaklal Shah and confirmation that Said Society not issued Share Certificate to any of its members



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.;

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): -

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

Janhavi
Ravidra
Khare

Digitally signed
by Janhavi
Ravidra Khare
Date: 2026.10.06
12:37:52 +05'30'

**Authorized Signatory
Advocates and Legal Consultants**

**Law Veritas
West**
Simple Legal Solutions