



FLAIRNETIC ADVOCATES

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

Ref / Application No. 77000331103

Date: 26/08/2026

LEGAL SCRUTINY REPORT

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

Dear Sir/ Madam,

Legal Scrutiny Report in respect of the File of MR. AKSHAY PADWAL

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **MR. AKSHAY PADWAL**
2. Name of the Co-applicant/s: (If any): **MRUNAL AKSHAY PADWAL**
3. Type of Loan: Regular Home Loan-Resale
4. Purpose of Loan: HL
5. Name of the Mortgagor: **MR. AKSHAY SADASHIV PADWAL**
6. Name of the present owner: **MS. RASIKA SANJAY JOSHI.**
7. Description of the Property (With Boundaries):

All the Piece and Parcel of Property Being Flat No. 315, on 3rd Floor, carpet area 46.88 Sq. Mtr. i.e. 505 Sq. Ft., along with dry balcony admeasuring 2.02 Sq. Mtr. i.e. 22 Sq. Ft., + adjacent balcony/ terrace admeasuring 2.97 Sq. Mtr. i.e. 32 Sq. Ft., and proportionate area admeasuring 18 Sq. Mtr. i.e. 195 Sq. Ft.,+ covered car parking space, in Building "2", in Building known as "SKYI STAR TOWERS", and in the Society known as "SKYI STAR TOWERS Co-Operative Housing society Limited", Constructed on Land bearing Gat NO. 229(p), 230, 231(p), 279(p), 280 (p), situated at village



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Bhukum, Tal. Mulshi, Dist. Pune, which is within the limits of Zilha Parishad Pune and Panchayat Samiti Mulshi.

(Herein referred as Said flat/ Property).

- 8. Nature/ Status of the Property: Freehold**
- 9. Type of Property: Residential**

**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 Ms. Rasika Sanjay Joshi, (therein referred as Assignor) and Mr. Akshay Sadashiv Padwal (therein referred as Assignee).**
- 2. Copy of Agreement to Sale dated 30/06/2017 (Reg. no. MLS-2586/2017) executed between M/S Enerrgia Skyi Venture through its partners Mr. Amit Anil Jagtap and Mr. Sushant Mohan Jadhav (Therein referred as Promoter) and MS. RASIKA SANJAY JOSHI, (Therein referred as Purchasers) and Mr. Dipankar Dinesh Chowdhury and others all through their POAH M/S Enerrgia Skyi Venture through its partners Mr. Amit Anil Jagtap and Mr. Sushant Mohan Jadhav (Therein referred as Consenting party)**
- 3. Copy of Commencement Certificate dated 08/09/2016 bearing no. DP/BMU/mau.Bhukum/Gat No. 229P and other/pr.a.kra.129/16-17 issued by PMRDA.**

NARRATION OF TITLE FLOW:

- 1. We have perused aforesaid documents and deeds and we find that Mr. Dipankar Dinesh Chowdhury and Mrs. Jyotsna Dinesh Choudhury and others were the owners of land totally admeasuring about 02 H. 60 R., bearing Gat NO. 229, 230, 231, 279, 280, situated at village Bhukum, Tal. Mulshi, Dist. Pune, which is within the limits of Zilha Parishad Pune and Panchayat Samiti Mulshi,..(Said Land)**
- 2. We find that thereafter vide Sale Deed dated 06/04/2013 (reg. NO. MLs/2305/2013) M/S Enerrgia Skyi Venture purchased Land admeasuring 00 H 99 R out of Gat NO. 229 (p) from Mrs. Leelabai alias Leela Baban Mazire and others.**
- 3. We find that thereafter, vide various Development Agreement, dated 07/10/2016 (reg. NO. 9346/2016), dated 26/10/2016 (reg. No. MLs-10057/2016), dated**



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- 07/10/2016 (reg. No. 3997/2016) (reg. NO. MLs-3995/2016) and dated 31/12/2013 (reg. N. 5964/2013) Mr. Dipankar Dinesh Chowdhury and Mrs. Jyotsna Dinesh Choudhury and others granted development rights in respect of their Shares out of said Land in favor of M/S Enerrgia Skyi Venture through its partners Mr. Amit Anil Jagtap and Mr. Sushant Mohan Jadhav and also executed POAH in its favor. ,
4. We find from Search vide Mortgage Deed dated 26/05/2017 (reg. No. MLS-02/6166/2017) M/S Enerrgia Skyi Venture through its partners Mr. Amit Anil Jagtap and Mr. Sushant Mohan Jadhav availed Loan against said Land from HDFC Limited. Same has been repaid vide Re-conveyance Deed dated 15/12/2020 (reg. No. MLS-7079/2020).
 5. We find that thereafter by an obtaining all requisite permissions from competent authority M/S Enerrgia Skyi Venture through its partners Mr. Amit Anil Jagtap and Mr. Sushant Mohan Jadhav constructed building on Land admeasuring 25400 sq. Mts., out of said land under the name and style as “ **SKYI STAR TOWERS**”
 6. We find that thereafter vide Agreement to Sale dated 30/06/2017 (Reg. no. MLS-2586/2017) MS. RASIKA SANJAY JOSHI purchased Flat No. 315, on 3rd Floor, carpet area 46.88 Sq. Mtr. i.e. 505 Sq. Ft., along with dry balcony admeasuring 2.02 Sq. Mtr. i.e. 22 Sq. Ft., + adjacent balcony/ terrace admeasuring 2.97 Sq. Mtr. i.e. 32 Sq. Ft., and proportionate area admeasuring 18 Sq. Mtr. i.e. 195 Sq. Ft.,+ covered car parking space, in Building “2”, in Building known as “SKYI STAR TOWERS”, Constructed on Land bearing Gat NO. 229(p), 230, 231(p), 279(p), 280 (p), situated at village Bhukum, Tal. Mulshi, Dist. Pune, which is within the limits of Zilha Parishad Pune and Panchayat Samiti Mulshi. **(Said Flat)** from M/S Enerrgia Skyi Venture through its partners Mr. Amit Anil Jagtap and Mr. Sushant Mohan Jadhav with consent of Mr. Dipankar Dinesh Chowdhury and others all through their POAH M/S Enerrgia Skyi Venture through its partners Mr. Amit Anil Jagtap and Mr. Sushant Mohan Jadhav.
 7. We find that thereafter, vide society registration certificate dated 15/09/2021 bearing no. PNA/ MSI/ HSG/ (TC)/ 13870/ Year2021, a society known as “**SKYI STAR TOWERS Co-Operative Housing society Limited**” is formed.



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8. We find from Draft of Assignment Deed, that, MR. AKSHAY SADASHIV PADWAL intends to purchase said flat from MS. RASIKA SANJAY JOSHI.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Draft of Assignment Deed to be executed between Ms. Rasika Sanjay Joshi, (therein referred as Assignor) and Mr. Akshay Sadashiv Padwal (therein referred as Assignee).
2. Copy of Agreement to Sale dated 30/06/2017 (Reg. no. MLS-2586/2017) executed between M/S Enerrgia Skyi Venture through its partners Mr. Amit Anil Jagtap and Mr. Sushant Mohan Jadhav (Therein referred as Promoter) and MS. RASIKA SANJAY JOSHI, (Therein referred as Purchasers) and Mr. Dipankar Dinesh Chowdhury and others all through their POAH M/S Enerrgia Skyi Venture through its partners Mr. Amit Anil Jagtap and Mr. Sushant Mohan Jadhav (Therein referred as Consenting party)
3. Copy of Commencement Certificate dated 08/09/2016 bearing no. DP/BMU/mau.Bhukum/Gat No. 229P and other/pr.a.kra.129/16-17 issued by PMRDA.

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
- 5.9. Whether the proposed mortgage by deposit of title deeds is possible? Yes



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- 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: 27/08/2026

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. MH008879229202627U and Receipt no.: 1115399603 **dated 27/08/2026** All the registered transactions related to flow of title is reflected during the Search.



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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 AT PRESENT **MS. RASIKA SANJAY JOSHI is the owner and MR. AKSHAY SADASHIV PADWAL WILL OBTAIN** clear and marketable title of said property as per mentioned above **UPON EXECUTION AND REGISTRATION OF ASSIGNMENT DEED IN HIS FAVOR.**
2. The Mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ co-Borrower **MR. AKSHAY SADASHIV PADWAL.**

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:



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1. Original Registered Assignment Deed executed between Ms. Rasika Sanjay Joshi, (therein referred as Assignor) and Mr. Akshay Sadashiv Padwal (therein referred as Assignee). ;with Index II and R.R.
2. Original Agreement to Sale dated 30/06/2017 (Reg. no. MLS-2586/2017) executed between M/S Enerrgia Skyi Venture through its partners Mr. Amit Anil Jagtap and Mr. Sushant Mohan Jadhav (Therein referred as Promoter) and MS. RASIKA SANJAY JOSHI, (Therein referred as Purchasers) and Mr. Dipankar Dinesh Chowdhury and others all through their POAH M/S Enerrgia Skyi Venture through its partners Mr. Amit Anil Jagtap and Mr. Sushant Mohan Jadhav (Therein referred as Consenting party);with Index II and R.R.
3. Original NOC issued by “**SKYI STAR TOWERS Co-Operative Housing society Limited**”, for Creation of Mortgage in favour of ICICI Home Finance; in banks format.
4. Original Share Certificate issued by “SKYI STAR TOWERS Co-Operative Housing society Limited” in favour of Ms. Rasika Sanjay Joshi.
5. Copy of Latest Electricity bill/ Property tax paid receipt in the name Ms. Rasika Sanjay Joshi.

Post Disbursement:

1. Copy of Index II of Notice of intimation executed by Mr. Akshay Sadashiv Padwal (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): -

Year	Particulars
2014	NIL
2015	NIL
2016	NIL
2017	1. Mortgage Deed dated 26/05/2017 (reg. No. MLS-02/6166/2017) M/S Enerrgia Skyi Venture through its partners



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	Mr. Amit Anil Jagtap and Mr. Sushant Mohan Jadhav availed Loan against said Land from HDFC Limited 2. Agreement to Sale dated 30/06/2017 (Reg. no. MLS-2586/2017) executed between M/S Enerrgia Skyi Venture through its partners Mr. Amit Anil Jagtap and Mr. Sushant Mohan Jadhav (Therein referred as Promoter) and MS. RASIKA SANJAY JOSHI, (Therein referred as Purchasers) and Mr. Dipankar Dinesh Chowdhury and others all through their POAH M/S Enerrgia Skyi Venture through its partners Mr. Amit Anil Jagtap and Mr. Sushant Mohan Jadhav (Therein referred as Consenting party)
2018	NIL
2019	NIL
2020	1. Re-conveyance Deed dated 15/12/2020 (reg. No. MLS-7079/2020) M/S Enerrgia Skyi Venture through its partners Mr. Amit Anil Jagtap and Mr. Sushant Mohan Jadhav repaid Loan against said Land in favor of HDFC Limited
2021	NIL
2022	NIL
2023	NIL
2024	NIL
2025	NIL
2026	NIL

PLACE: Pune

DATE: 26/08/2026

Your Faithfully,

DNYANADA
NITIN DANGAL

Digitally signed by
DNYANADA NITIN
DANGAL
Date: 2026.08.28
11:22:14 +05'30'



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For Flairnetic Advocates