



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. 77000285678

Date: 30/08/2026

LEGAL SCRUTINY REPORT

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

Dear Sir/ Madam,

Legal Scrutiny Report in respect of the File of NAVAL SINGH

PART I: PROPERTY DETAILS:

1. Name Of the Applicant/Borrower/s: **MR. NAVAL SINGH**
2. Name Of the Co-applicant/s: (If any): **SONIA RANI**
3. Type of Loan: - **LAP**
4. Purpose of Loan: **NON HL**
5. Name of the Mortgagor: **MR. NAVAL SINGH**
6. Description of the Property (With Boundaries):

Property being All the piece and parcel of OLD FLAT NO B-074 i.e. NEW FLAT NO A3-704 [as per town planning revision] on 7th Floor, carpet area admeasuring 458 Sq. Ft, Saleable area 614 Sq. ft. along with one Open car parking no. 185, bearing vadgaon nagarpanchayat Milkat NO. 120-108, in Block/ Building NO. A-3, in the Building known as "LA MONTANA", and in the Society known as "La Montana Sector 1 Co-Operative Housing Society Limited", Constructed on Land bearing Survey No. 126/2, 133, 134/4C, 134/4A/2, Situated at Village- Vadgaon, Taluka- Maval, Dist- Pune, within the local limits of PMRDA. (Hereinafter referred as "Said Flat/Property")

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



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

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

1. Copy of Deed of Sale dated 02/07/2026 (reg. No. HVL-02/7153/2026) between executed MS. Anjali Patil (therein referred as the Assignors) and Mr. Naval Singh (therein referred as the Assignee).
2. Copy of Agreement dated 30/07/2011 (Reg. No. LVL-3347/2011) executed between M/s. Smart Values Homes Limited (therein referred as the Promoter) and MS. Anjali Patil (therein referred as the Purchasers).
3. Copy of Share Certificate dated 05/08/2018 bearing NO. 100, distinctive NO. 991 to 1000 in name of MS. Anjali Patil issued by "La Montana Sector 1 Co-Operative Housing Society Limited".
4. Copy of Possession Letter dated ____ issued by TATA Value Homes Limited [formerly known as M/s. Smart Values Homes Limited] in name of MS. Anjali Patil
5. Copy of car parking allotment Letter dated 07/10/2016 issued by TATA Value Homes Limited [formerly known as M/s. Smart Values Homes Limited] in name of MS. Anjali Patil
6. Copy of N.A. cum Commencement Certificate dated 05/03/2011 bearing NO. PMH/NA/SR/174/10 issued by collector.
7. Copy of completion Certificate dated 02/09/2015 bearing No. PMA/Mau.Wadgaon/survey No. 126/2, 133 and other /1220 issued by PMRDA. [**for Building NO. A-1 to A-4, E-1**]

NARRATION OF TITLE FLOW:

1. We have perused the aforesaid documents and we find that SAHYADRI PARK CO OPERATIVE HOUSING SOCIETY was the owner of the land bearing Survey No. 126/2 admeasuring 03 H 47 R, Survey NO. 133 admeasuring 3 H 51 R, Survey NO. 134/4C admeasuring 01 H 05 R, Survey NO. 134/4A/2 admeasuring 00 H 20 R, Situated at Village- Vadgaon, Taluka- Maval, Dist- Pune, within the local limits of PMC. (**said Land**).
2. We find that thereafter vide Deed of conveyance dated 8/3/2010 (reg. No. MVL-1704/2010) M/s. Smart Values Homes Limited purchased said SAHYADRI PARK CO



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

- OPERATIVE HOUSING SOCIETY. Accordingly, name of M/s. Smart Values Homes Limited has been recorded on Revenue Record vide M.E. No.8693.
3. We find that thereafter, by obtaining all requisite permissions from competent authority M/s. Smart Values Homes Limited constructed a building on said land under name & styled as **“LA MONTANA”**.
 4. We find that thereafter Agreement dated 30/07/2011 (Reg. No. LVL-3347/2011) MS. Anjali Patil purchased OLD FLAT NO B-074 i.e. NEW FLAT NO A3-704 [as per town planning revision] on 7th Floor, carpet area admeasuring 458 Sq. Ft, Saleable area 614 Sq. ft. along with one Open car parking no. 185, in the Building NO. A-3, in the Building known as **“LA MONTANA”**, Constructed on Land bearing Survey No. 126/2, 133, 134/4C, 134/4A/2, Situated at Village- Vadgaon, Taluka- Maval, Dist- Pune, within the local limits of PMC (**said Flat**) from M/s. Smart Values Homes Limited.
 5. WE find that thereafter, SMART VALUE HOMES PVT LTD is converted into TATA VALUES HOMES LIMITED.
 6. We find that vide Society Registration Certificate dated 30/10/2017 bearing NO. PNA/MWL/HSG/(TC)/13520/year 2017-18, a society has been formed under name and style as **“La Montana Sector 1 Co-Operative Housing Society Limited”** and said Society issued Share Certificate dated 05/08/2018 bearing NO. 100, distinctive NO. 991 to 1000 in name of MS. Anjali Patil.
 7. We find from Search vide Leave and License dated 06/05/2026 (reg.NO. __/2585/2026) MS. Anjali Patil granted License to use said flat in favor of Riya Vimal Mishra.
 8. We find that thereafter vide Deed of Sale dated 02/07/2026 (reg. No. HVL-02/7153/2026) Mr. Naval Singh purchased said flat from MS. Anjali Patil.
 9. **Kindly note on Page NO. 53 of Agreement dated 30/07/2011 (Reg. No. LVL-3347/2011), Building No. is mentioned as Block NO. A3, in Building NO. 1 instead of Building No. A-3.**

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:



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

1. Copy of Deed of Sale dated 02/07/2026 (reg. No. HVL-02/7153/2026) between executed MS. Anjali Patil (therein referred as the Assignors) and Mr. Naval Singh (therein referred as the Assignee).
2. Copy of Agreement dated 30/07/2011 (Reg. No. LVL-3347/2011) executed between M/s. Smart Values Homes Limited (therein referred as the Promoter) and MS. Anjali Patil (therein referred as the Purchasers).
3. Copy of Share Certificate dated 05/08/2018 bearing NO. 100, distinctive NO. 991 to 1000 in name of MS. Anjali Patil issued by "La Montana Sector 1 Co-Operative Housing Society Limited".
4. Copy of Possession Letter dated ____ issued by TATA Value Homes Limited [formerly known as M/s. Smart Values Homes Limited] in name of MS. Anjali Patil
5. Copy of car parking allotment Letter dated 07/10/2016 issued by TATA Value Homes Limited [formerly known as M/s. Smart Values Homes Limited] in name of MS. Anjali Patil
6. Copy of N.A. cum Commencement Certificate dated 05/03/2011 bearing NO. PMH/NA/SR/174/10 issued by collector.
7. Copy of completion Certificate dated 02/09/2015 bearing No. PMA/Mau.Wadgaon/survey No. 126/2, 133 and other /1220 issued by PMRDA. [for Building NO. A-1 to A-4, E-1]

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?
Yes



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

- 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
- 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)



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

Name of the Advocate/Searcher: Adv. Dnyanada Dangal

Search Report Date: 30/08/2026

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 MH003766216202627U and Receipt no.: 1115133863 **dated 30/08/2026** 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. NAVAL SINGH** is the owner of said property and have Clear and marketable title to the same upon, as mentioned above.
2. The Mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ co-Borrower **MR. NAVAL SINGH**.

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



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

FOLLOWING DOCUMENTS NEED TO BE SUBMITTED PRIOR TO DISBURSAL OF LOAN

Disbursement of the loan:

1. Original Registered Deed of Sale dated 02/07/2026 (reg. No. HVL-02/7153/2026) executed between MS. Anjali Patil (therein referred as the Assignors) and Mr. Naval Singh (therein referred as the Assignee).with Index II and RR.
2. Original Agreement dated 30/07/2011 (Reg. No. LVL-3347/2011) executed between M/s. Smart Values Homes Limited (therein referred as the Promoter) and MS. Anjali Patil (therein referred as the Purchasers).with Index II and RR.
3. Original Share Certificate dated 05/08/2018 bearing NO. 100, distinctive NO. 991 to 1000 in name of Mr. Naval Singh issued by "La Montana Sector 1 Co-Operative Housing Society Limited".
4. Original NOC for the creation of mortgage issued by "La Montana Sector 1 Co-Operative Housing Society Limited" in the name of ICICI HFC Limited; in banks format.
5. Copy of Latest Electricity Bill in the name of Mr. Naval Singh.
6. Copy of NOC issued by Licensee i.e., Riya Vimal Mishra

Post Disbursement:

1. Copy of Index II of Notice of Intimation to be executed between Mr. Naval Singh (therein referred as Mortgagor) and ICICI HFC Limited (therein referred as Mortgagee)

REMARKS (IF ANY):

Kindly note on Page NO. 53 of Agreement dated 30/07/2011 (Reg. No. LVL-3347/2011), Building No. is mentioned as Block NO. A3, in Building NO. 1 instead of Building No. A-3.

The Above Legal Report is Subject to Document Verification.



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

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	NIL
2018	NIL
2019	NIL
2020	NIL
2021	NIL
2022	NIL
2023	NIL
2024	NIL
2025	NIL
2026	1. Leave and License dated 06/05/2026 (reg.NO. ___/2585/2026) executed by MS. Anjali Patil in favor of Riya Vimal Mishra. 2. Deed of Sale dated 02/07/2026 (reg. No. HVL-02/7153/2026) executed between MS. Anjali Patil (therein referred as the Assignors) and Mr. Naval Singh (therein referred as the Assignee).

PLACE: Pune

DATE: 21/08/2026

DNYANADA
NITIN
DANGAL

Digitally signed by
DNYANADA NITIN
DANGAL
Date: 2026.08.31
15:06:32 +05'30'

Your Faithfully,

For Flairnetic Advocates