



FLAIRNETIC ADVOCATES

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

Ref / Application No. 77000318552

Date: 24/07/2026

LEGAL SCRUTINY REPORT

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

Dear Sir/ Madam,

Legal Scrutiny Report in respect of the File of MR. DINESH SINGH

PART I: PROPERTY DETAILS:

1. NAME OF THE APPLICANT/BORROWER/S: MR. DINESH SINGH
2. NAME OF THE CO-APPLICANT/S: (IF ANY): DEEPA
3. Type of Loan: - Prime Home Loan-Balance Transfer
4. Purpose of Loan: Home Purchase
5. Name of the Mortgagor: MR. DINESH SINGH
6. Description of the Property (With Boundaries):

All the Piece and Parcel of Property being Residential Flat No. 606, on 6th floor, Carpet area admeasuring 74.54 Sq. Mtrs + attached terrace area admeasuring 10.78 Sq. Mtrs + Covered Car Parking No. E-35, on Uppar Floor, area admeasuring 09 Sq. mtrs, in the Wing "E", in the building Known as "MICASA" in the society known as "MICASAA Phase-1 Co- Operative Housing Society Ltd." Constructed on land bearing Gat No. 879 and 878, Situated at Village – Wagholi, Taluka - Haveli, District – Pune. Within the limits of Pune Municipal Corporation.

(Hereinafter referred as "Flat/ property")

(Hereinafter referred as "Said Flat/Property")

7. Nature/ Status of the Property: Flat
8. 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. Copy of Deed of Assignment dated 06/02/2025 (Reg No. HVL-07/3040/2025) executed between Mrs. Mamata Rajesh Joshi and Mr. Rajesh Shankar Joshi (Therein referred as Assignors/Transferors) and Mr. Dinesh Singh (Therein referred as Assignee/Transferee)
2. Copy of Agreement to Sale dated 11/11/2013 (Reg No. HVL-07/8704/2013) executed between M/s. Gagan Global Developers through Partner Jaspreet Ragbirsingh Rajpal and Mohit Jagadish Goyal through POAH Mr. Anand Vijay Mahalgavkar (Therein referred as Developers) and Mr. Babaurao Balasaheb Satav (HUF) Mrs. Asha Baburao Satav and others (Therein referred as Owner) and Mrs. Mamata Rajesh Joshi and Mr. Rajesh Shankar Joshi (Therein referred as Purchaser)
3. Copy of Society Registered Certificate dated 28/11/2017 bearing no. PNA/PNA(5)/HSG(TC)/18620/2017-2018, a society known as **"MICASAA Phase-1 Co-Operative Housing Society Ltd."**
4. Copy of Share certificate dated --- bearing no. 105, Distinctive No. 1041 to 1050, issued by **"MICASAA Phase-1 Co- Operative Housing Society Ltd."** in the name of Mrs. Mamata Rajesh Joshi and Mr. Rajesh Shankar Joshi.
5. Copy of LOD dated 23/07/2026 issued by Bajaj Housing Finance Ltd. in the name of Dinesh Singh
6. Copy of NA Order dated 15/03/2013 bearing no. PMH/NA/SR/239/2011 issued by Collector, Pune.
7. Copy of completion Certificate dated 25/06/2017, bearing no. DP/BHA/Moj. Wagholi/ Gat No. 787(P) and 879 (P)/ Pra. Kra. 1055/16-17 issued by PMRDA, Pune.
8. Copy of Title Certificate dated 13/06/2013 issued by Adv. Kirti Pimpalkar/Nimbalkar
9. copy of 7/12 Extract

NARRATION OF TITLE FLOW:

1. We have perused the aforesaid diverse deeds and documents and we find that Mr. Baburao Balasaheb Satav HUF and others were the owners of Land area admeasuring 03 H 5.43 R, bearing Gat NO. 879, Situated at Village- Wagholi (Awhalwadi), Taluka-Haveli,



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District-Pune, within the limits of Gram panchayat. **(Said Land)**

2. We find that by two separate Development Agreement dated 08/08/2011 (Reg.NO. HVL-6899/2011), [R/w. correction Deed dated 30/08/2012 (Reg.NO. HVL-7976/2012)], dated 31/12/2012 (Reg.NO. HVL-137/2013) Mr. Baburao Balasaheb Satav HUF and others granted development rights of Land admeasuring 01 H 25.43 R out of said Land in favor of M/S. Gagan Global Developer through its partner Mr. Jaspreet Ragbirsingh Rajpal and other.
3. We find that thereafter vide Two separate Sale Deed dated 05/08/2010 (Reg.NO. HVL-7311/2010) and dated 05/08/2010 (Reg.NO. HVL-7303/2012) M/S. Gagan Global Developer through its partner Mr. Jaspreet Ragbirsingh Rajpal and other purchased Land admeasuring 01 H 80 R out of said land from Mr. Magar Prabhu Satav and others.
4. We find that by obtaining all requisite permissions from competent authority M/S. Gagan Global Developer constructed Building on the said land under name & styled as **"MICASSA"**.
5. We find that thereafter, Agreement to Sale dated 11/11/2013 (Reg No. HVL-07/8704/2013) Mrs. Mamata Rajesh Joshi and Mr. Rajesh Shankar Joshi purchased the Residential **Flat No. 606**, on 6th floor, Carpet area admeasuring 74.54 Sq. Mtrs + attached terrace area admeasuring 10.78 Sq. Mtrs + Covered Car Parking No. E-35, on Uppar Floor, area admeasuring 09 Sq. mtrs, in the Wing "E", in the building Known as "MICASA" in the society known as "MICASAA Phase-1 Co- Operative Housing Society Ltd." constructed Land bearing Gat No. 879 and Gat No. 878, Situated at Village – Wagholi, Taluka-Haveli, District-Pune, within the limits of Zilla Parishad Pune, Taluka Panchayat Samiti Haveli, Pune **(Said Flat)** from M/s. Gagan Global Developers through Partner Jaspreet Ragbirsingh Rajpal and Mohit Jagadish Goyal through POAH Mr. Anand Vijay Mahalgavkar.
6. We find from Search that Mortgage Deed Dated 05/02/2015 (Reg No. HVL- 23/1066/2015) M/s. Gagan Global Developers through Partner Jaspreet Ragbirsingh Rajpal and Mohit Jagadish Goyal through POAH Mr. Anand Vijay Mahalgavkar and Mr. Baburao Balasaheb Satav HUF and others availed loan against said land from Tata Capital Housing Finance Ltd and same has been repaid vide Reconveyance Deed Dated 26/04/2018 (Reg No. HVL-23/6279/2018).



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7. We find that thereafter, Society Registered Certificate dated 28/11/2017 bearing no. PNA/PNA(5)/HSG(TC)/18620/2017-2018, a society known as **"MICASAA Phase-1 Co-Operative Housing Society Ltd."** and said society issued Share Certificate dated --- bearing no. 105, Distinctive No. 1041 to 1050, in the name of Mrs. Mamata Rajesh Joshi and Mr. Rajesh Shankar Joshi.
8. We find that thereafter, Deed of Assignment dated 06/02/2025 (Reg No. HVL-07/3040/2025) Mr. Dinesh Singh purchased the said Flat from Mrs. Mamata Rajesh Joshi and Mr. Rajesh Shankar Joshi.
9. We find that thereafter, Notice of Intimation Dated 18/02/2025 (Reg No. HVL-22/732/2025) Mr. Dinesh Singh has availed loan against the said flat from Bajaj Housing Finance Ltd.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Copy of Deed of Assignment dated 06/02/2025 (Reg No. HVL-07/3040/2025) executed between Mrs. Mamata Rajesh Joshi and Mr. Rajesh Shankar Joshi (Therein referred as Assignors/Transferors) and Mr. Dinesh Singh (Therein referred as Assignee/Transferee)
2. Copy of Agreement to Sale dated 11/11/2013 (Reg No. HVL-07/8704/2013) executed between M/s. Gagan Global Developers through Partner Jaspreet Ragbirsingh Rajpal and Mohit Jagadish Goyal through POAH Mr. Anand Vijay Mahalgavkar (Therein referred as Developers) and Mr. Babaurao Balasaheb Satav (HUF) Mrs. Asha Baburao Satav and others (Therein referred as Owner) and Mrs. Mamata Rajesh Joshi and Mr. Rajesh Shankar Joshi (Therein referred as Purchaser)
3. Copy of Society Registered Certificate dated 28/11/2017 bearing no. PNA/PNA(5)/HSG(TC)/18620/2017-2018, a society known as **"MICASAA Phase-1 Co-Operative Housing Society Ltd."**
4. Copy of Share certificate dated --- bearing no. 105, Distinctive No. 1041 to 1050, issued by **"MICASAA Phase-1 Co- Operative Housing Society Ltd."** in the name of Mrs. Mamata Rajesh Joshi and Mr. Rajesh Shankar Joshi.
5. Copy of LOD dated 23/07/2026 issued by Bajaj Housing Finance Ltd. in the name of Dinesh Singh



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6. Copy of NA Order dated 15/03/2013 bearing no. PMH/NA/SR/239/2011 issued by Collector, Pune.
7. Copy of completion Certificate dated 25/06/2017, bearing no. DP/BHA/Moj. Wagholi/ Gat No. 787(P) and 879 (P)/ Pra. Kra. 1055/16-17 issued by PMRDA, Pune.
8. Copy of Title Certificate dated 13/06/2013 issued by Adv. Kirti Pimpalkar/Nimbalkar
9. copy of 7/12 Extract

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
- 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



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- 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: 24/07/2026

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. **MH007051262202627U dated 24/07/2026** 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:



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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. DINESH SINGH** is the owner of said property have Clear and marketable title to the same, as mentioned above.
2. The Mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ co-Borrower **MR. DINESH SINGH.**

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 LOD dated 23/07/2026 issued by Bajaj Housing Finance Ltd. in the name of Dinesh Singh.
2. copy of Latest Electricity Bill/ Property tax paid receipt in the name of Dinesh Singh.

Post Disbursement:

1. Original Deed of Assignment dated 06/02/2025 (Reg No. HVL-07/3040/2025) executed between Mrs. Mamata Rajesh Joshi and Mr. Rajesh Shankar Joshi (Therein referred as Assignors/Transferors) and Mr. Dinesh Singh (Therein referred as Assignee/Transferee) with Index II & R.R.



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3. Original Share certificate dated --- bearing no. 105, Distinctive No. 1041 to 1050, issued by **“MICASAA Phase-1 Co- Operative Housing Society Ltd.”** in the name of Mr. Dinesh Singh.
4. Original NOC issued by **“MICASAA Phase-1 Co- Operative Housing Society Ltd.”** for Creation of Mortgage in favor of ICICI Home Finance; in banks format.
5. Original No Dues Certificate issued by Bajaj Housing Finance Ltd. in the name of Dinesh Singh.
6. Copy of Index II of Notice of Intimation to be executed between Mr. Dinesh Singh (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	Mortgage Deed Dated 05/02/2015 (Reg No. HVL- 23/1066/2015) executed between M/s. Gagan Global Developers through Partner Jaspreet Ragbirsingh Rajpal and Mohit Jagadish Goyal through POAH Mr. Anand Vijay Mahalgavkar and Mr. Baburao Balasaheb Satav HUF and others (Therein referred as Mortgagor) and Tata Capital Housing Finance Ltd(Therein referred as Mortgagee)
2016	NIL
2017	NIL



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2018	Reconveyance Deed Dated 26/04/2018 (Reg No. HVL- 23/6279/2018) executed between M/s. Gagan Global Developers through Partner Jaspreet Ragbirsingh Rajpal and Mohit Jagadish Goyal through POAH Mr. Anand Vijay Mahalgavkar and Mr. Baburao Balasaheb Satav HUF and others (Therein referred as Mortgagor) and Tata Capital Housing Finance Ltd(Therein referred as Mortgagee)
2019	NIL
2020	NIL
2021	Leave and Licenses Dated 16/07/2021 (Reg No. HVL- 05/7643/2021) executed between Mr. Rajesh Shankar Joshi (Therein referred as Licensee) and Mrs. Deepali Naik (Therein referred as Licensor)
2022	NIL
2023	NIL
2024	NIL
2025	Deed of Assignment dated 06/02/2025 (Reg No. HVL-07/3040/2025) executed between Mrs. Mamata Rajesh Joshi and Mr. Rajesh Shankar Joshi (Therein referred as Assignors/Transferors) and Mr. Dinesh Singh (Therein referred as Assignee/Transferee) Notice of Intimation Dated 18/02/2025 (Reg No. HVL- 22/732/2025) executed between Dinesh Shah and Bajaj Housing Finance Ltd.
2026	NIL

PLACE: Pune

Your Faithfully,

For Flairnetic Advocates



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