

LEGAL SCRUTINY REPORT

Date: -	10/09/2026;15/09/2026; 17/09/2026
LV Ref. ID.	LVP-SEPT-26-ICHF-58
Status of L.O. R	POSITIVE
Transaction Type	HL RESALE
<u>LAN No:</u>	77000348174

To

**ICICI HOME FINANCE
PUNE MAIN**

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of KISHOR MAHADEV JOGDAND

PART I: PROPERTY DETAILS:

1. **Name of the Applicant/Borrower/s: KISHOR MAHADEV JOGDAND**
2. **Name of the Co-applicant/s: KAJAL KISHOR JOGDAND**
3. **Type of Loan: HL RESALE**
4. **Purpose of Loan: HL RESALE**
5. **Name of the Property Owner/s: MRS. ARCHANA HANUMANT UBHE**
6. **Name of the Proposed Property Owner/s: MR. KISHOR MAHADEV JOGDAND AND MRS. KAJAL KISHOR JOGDAND**
7. **Description of the Property (with Boundaries):**

Flat No. 206, admeasuring carpet area 584 Square Feet i.e. 54.27 Square Meter on the **2nd Floor, Wing-B** in the Building known as “**Civic Paradise**”, constructed on land bearing Survey No. 72 Hissa No. 01 area admeasuring 12 R i.e. 12000 square feet out of 07 H 37 R lying and being situated at Village Dhayari, Taluka Haveli, District Pune, within the Jurisdiction of Registration District Pune, sub-Registration Taluka Haveli and within the Local limits of Pune Municipal Corporation, District Pune (**Said Property**) and bounded as under

Boundaries:

On or towards the East: By Remaining Property

On or towards the West: By Remaining Property
On or towards the South: By Remaining Property
On or towards the North: By Remaining Property (Said Property)

8. Nature / Status of the Property: 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 Commencement Certificate dated 12/11/2008 issued by Gram panchayat of Dhayri in favour of **M/s Civic Developers**
2. Scanned Copy of **Registered Agreement** dated 27/10/2014 bearing Reg. No. HVL-17/6407/2014 executed by M/s Civic Developers through Proprietor Mr. Inamulhaq Abdulmajid Shaikh and Mr. Ejazulhaq Inamulhaq Shaikh(Developer), Mr. Pradip Vijay Vadodakar through POA Mr. Aakash Arvind Mohite, Mr. Kahnnyalal Bajirao Raykar , Mr. Ashok Bajirao Deshmukh through POA M/s Civic Developers through Proprietor Mr. Inamulhaq Abdulmajid Shaikh through POA Mr. Ejazulhaq Inamulhaq Shaikh in favour of **Mrs. Archana Hanumant Ubhe**
3. Scanned Copy of Possession Letter dated 05/11/2014 issued by M/s Civic Developers in favour of **Mrs. Archana Hanumant Ubhe**.
4. Scanned Copy of Electricity Bill dated 08/08/2026 issued by MSEDCL in the name of **Mrs. Archana Hanumant Ubhe**
5. Scanned Copy of **Draft Deed of Assignment** to be executed by Archana Hanumant Ubhe in favour of **Mr. Kishor Mahadev Jogdand and Mrs. Kajal Kishor Jogdand**

PART III: FLOW OF TITLE OF PROPERTY: (HISTORY OF TITLE)

1. We have perused aforesaid documents shared with us and we find that all that piece and parcel of land bearing constructed on land bearing Survey No. 72 Hissa No. 01 area admeasuring 12 R i.e. 12000 square feet out of 07 H 37 R lying and being situated at Village Dhayari, Taluka Haveli, District Pune, within the Jurisdiction of Registration District Pune, sub-Registration Taluka Haveli and within the Local limits of Pune Municipal Corporation, District Pune (**Said Land**).
2. We further find that Online verification 7/12 Extract of Gat no. 72 Hissa No. 01 in the name of **Mr. Pradip Vijay Wadodakar** for area admeasuring 00 H 12 R as per Khata No. 10670 (Mutation Entry No.14365) and the appears to be Class 1 Land.

Simple Legal Solutions

10668	शिवल शामराज पाटील	0.02.25	0.06	(13367)
10669	दादाशो महिपती सखदे	0.01.25	0.03	(13361)
10670	प्रदिप विजय वडोदकर	0.12.00	0.32	(14365)
10671	रामलाल नुसाराम जोझा	0.06.00	0.16	(15368)
10672	रमेश नंदाराम विवेकर	0.01.75	0.05	(11689)

3. We further find from the recitals that **Mr. Pradip Vijay Vadodkar** owned and Possessed Said Land vide **Registered Sale Deed** dated 18/01/2005 bearing Reg. No. HVL-16/453/2005.
4. We further find that **Commencement Certificate** dated 12/11/2008 issued by Gram panchayat of Dhayri in favour of **M/s Civic Developers** wherein permission was granted to carry out development of Building comprising on the Said Land subject to the terms and conditions mentioned therein
5. We further find that **Registered Development Agreement** dated 04/09/2010 bearing Reg. No. HVL-09/7253/2010 and 7254/2010. executed by Mr. Pradip Vijay Wadodkar in favour of wherein land owners assigned development rights in respect of Said Land for consideration and upon the terms and conditions mentioned therein.
6. We further find that **Registered Development Agreement** dated 15/09/2010 bearing Reg. No. HVL-09/7477/2010 and 7478/2010 executed by Shivshambho Developers for Self and POAH of Mr. Pradip Vijay Wadodkar in favour of **M/s Civic Developers** through Proprietor Mr. Inamulhaq Abdulmajid Shaikh wherein land owners assigned development rights in respect of Said Land for consideration and upon the terms and conditions mentioned therein
7. We further find that **Registered Agreement** dated 27/10/2014 bearing Reg. No. HVL-17/6407/2014 executed by M/s Civic Developers through Proprietor Mr. Inamulhaq Abdulmajid Shaikh and Mr. Eajazulhaq Inamulhaq Shaikh(Developer), Mr. Pradip Vijay Vadodakar through POA Mr. Aakash Arvind Mohite, Mr. Kahnnyalal Bajirao Raykar , Mr. Ashok Bajirao Deshmukh through POA M/s Civic Developers through Proprietor Mr. Inamulhaq Abdulmajid Shaikh through POA Mr. Eajazulhaq Inamulhaq Shaikh wherein sold, transferred and conveyed the Said Property in favour of **Mrs. Archana Hanumant Ubhe** for consideration and upon the terms and conditions mentioned therein
8. We further find **Possession Letter** dated 05/11/2014 issued by M/s Civic Developers in favour of **Mrs. Archana Hanumant Ubhe** related to said property.
9. We further find that **Property Tax Paid Receipt** dated 27/12/2019 issued by Pune Municipal Corporation in the name of **Smt. Ubhe archana Hanumant** related to said property.
10. We further find that **Electricity Bill** dated 08/08/2026 issued by MSEDCL in the name of **Mrs. Archana Hanumant Ubhe** related to said property.
11. We further find that by a **Draft Deed of Assignment** to be executed by Archana Hanumant Ubhe intends to sell and transfer the Said Property in favour of **Mr. Kishor Mahadev Jogdand and Mrs. Kajal Kishor Jogdand**

LENDER TO ENSURE ABOUT THE POSSESSION OF THE SAID PROPERTY IS WITH CURRENT OWNER AND THERE ARE NO OTHER THIRD PARTY/ TENANT OCCUPYING THE SAID PROPERTY

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: SRO Search Report Attached

Status: Clear

Ref: Investigation title of the property situated at **Flat No 206** on the **2nd Floor, Building-B** in the Building known as “**Civic Paradise**”, constructed on land bearing **Survey No. 72 Hissa No. 01**, laying and being situated at Village **Dhayari**, Taluka **Haveli** & District **Pune**.

KISHOR MAHADEV JOGDAND

Dear Sirs,

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

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

2014 – Entry Found

HVL-17-6407	Agreement	17/10/2014
2014	Rs. 1405000/-	19/10/2014

Civic Developers through Propa Inamulhaq Abdulmajid Sheikh through Ejajulhaq Inamulhaq Sheikh

To

Archana Hanumant Ubhe

Schedule: Flat No 206 on the **2nd Floor, Building-B** in the Building known as “**Civic Paradise**”, constructed on land bearing **Survey No. 72 Hissa No. 01**, laying and being situated at Village **Dhayri**, Taluka **Haveli** & District **Pune**. Admeasuring area 584 sq.ft

2015 – NIL

2016 – NIL

2017 – NIL

2018 – NIL

2019 – NIL

2020 – NIL

2021 – NIL
2022 – NIL
2023 – NIL
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. CC issued by the respective Municipal Corporation IS IN PLACE; thus, WE ARE OF THE OPINION SARFAESI may be applicable on the Said Property, considering the Municipal Corporation might have issued permission for the respective residential/commercial/industrial usage. Request the lender to validate the same from the technical report**
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? **Property Tax Paid Receipt dated 27/12/2019 issued by Pune Municipal Corporation in the name of Smt. Ubhe Rachana Hanumant related to said property**
- 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**



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.;

- 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 favor 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 Developer in favor of ICICI HFC LIMITED**
- 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: - **MH010069492202627P**
Search Conducted Years: **2014 to 2026**
Name of the Advocate / Searcher: **Indus Legal**
Search Report Date: **11/09/2026**
Note: Status: **Clear**

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**.

Subject to what is stated hereinabove, we further certify that after execution of registered agreement **Mr. Kishor Mahadev Jogdand and Mrs. Kajal Kishor Jogdand** 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 **MR. KISHOR MAHADEV JOGDAND AND KAJAL KISHOR JOGDAND**

the following original documents to be collected by ICICI HFC for creation of **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: -

Original Registered Agreement dated 27/10/2014 bearing Reg. No. HVL-17/6407/2014 executed by M/s Civic Developers through Proprietor Mr. Inamulhaq Abdulmajid Shaikh and Mr. Eajazulhaq Inamulhaq Shaikh(Developer), Mr. Pradip Vijay Vadodakar through POA Mr. Aakash Arvind Mohite, Mr. Kahnaiyalal Bajirao Raykar , Mr. Ashok Bajirao Deshmukh through POA M/s Civic Developers through Proprietor Mr. Inamulhaq Abdulmajid Shaikh through POA Mr. Eajazulhaq Inamulhaq Shaikh(Consenting Party) in favour of **Mrs. Archana Hanumant Ubhe** along with Registration Receipt, Stamp Duty Paid Challan and Index II.

1. Original Registered Deed of Assignment to be executed by Archana Hanumant Ubhe in favour of **Mr. Kishor Mahadev Jogdand and Mrs. Kajal Kishor Jogdand** along with Registration Receipt, Stamp Duty Paid Challan and Index II.
2. Original NOC for Mortgage from Developer in favor of **ICICI HFC LIMITED** along with the clarification as to why society is not formed yet.

Following documents are required post disbursal: (if any):

1. Notice of Intimation to Sub-Registrar intimating equitable mortgage in favor of **ICICI HFC LIMITED**.

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.



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5. Should you desire any further information and/or clarification please do revert to us.

Thanking you,

For Law Veritas West

Hetal Rajesh
Prajapati

Digitally signed by
Hetal Rajesh Prajapati
Date: 2026.09.17
12:15:36 +05'30'

Authorized Signatory
Advocates and Legal Consultants

Law Veritas
West
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