



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.;

LEGAL SCRUTINY REPORT

Date	03/10/2026; 05/10/2026; 09/10/2026
LV Ref. ID.	LVP-OCT-26-ICHF-05
Status of L.O.R.	POSITIVE
Transaction Type	RESALE
LAN No.	77000360601

To,
ICICI HOME FINANCE,
PUNE

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of – MR SANTOSH BHOSALE

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: MR. SANTOSH BHOSALE
2. Name of the Co-applicant/s: MINAL SANTOSH BHOSALE
3. Type of Loan: RESALE
4. Purpose of Loan: RESALE
5. Name of the Property Owner/s: DINESH DILIP CHOUDHARI
6. Name of the Proposed Owner/s: SANTOSH RAOSAHEB BHOSALE AND MINAL SANTOSH BHOSALE
7. Description of the Property (with Boundaries):

Flat No. 103 area admeasuring 398 Square meters Carpet area with allotted single Cover Car parking no. 103 on **First Floor** in the project known as “**Shama Nisarg Residency**”, constructed on land bearing Survey no. 406+408, bearing CTS no. 7615 on Plot no. 09 admeasuring area about 557.42 Square meters as per 7/12 extract and admeasuring area about 558.20 Square meters as per CTS extract lying and being situated at Indrapuri Colony Village Talegaon Dabhade, within the limits of Panchayat Samiti Maval and within the Registration District of Sub-registrar Maval, District Pune(**Said Property**) and bounded are as follows-

Boundaries:

On or towards the East: By plot no 10
On or towards the West: By plot no. 08
On or towards the North: By 12 meter Society Internal road
On or towards the South: By 3 meter Society Internal road (Said Land).

8. Nature / Status of the Property: FREEHOLD LAND



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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 Online 7/12 extract in respect of Survey no. 406/408/Plot no 9 appears to be Class 1 Land and the name of **Sitaram Maruti Jadhav and Dattatraya Maruti Jadhav**
2. Scanned copy of Registered Sale Deed dated 19/07/2007 bearing Reg. No. MVL/7024/2007 executed by Hemlata Chandrashekhar Bhat and Leelachand Shantilal in favour of **Sitaram Maruti Jadhav and Dattatraya Maruti Jadhav**.
3. Scanned copy of Index II of Registered Development Agreement dated 01/12/2016 bearing Reg. No. MVL-2/7417/2016 executed by Sitaram Maruti Jadhav and Dattatraya Maruti Jadhav in favour of **M/s. Apple Builders and Developers through its partners Santosh Balasaheb Sathe and Santosh Shrirang Bhosale**
4. Scanned copy of Commencement Certificate dated 07/03/2017 bearing Ref. No. DP/BMA/TALEGAON DABHADE/S NO. 406+408(CTS NO. 7615) BHU KRA. 9/PRA KRA 1623 issued by PMRDA in favour of **Sitaram Maruti Jadhav and one other through POA holder M/s. Apple Builders and Developers through its partners Santosh Balasaheb Sathe and Santosh Shrirang Bhosale**
5. Scanned copy of Registered Agreement for Sale dated 23/03/2017 bearing Reg. No. MVL-2/1882/2017 executed by M/s. Apple Builders and Developers through its partners Santosh Balasaheb Sathe and Santosh Shrirang Bhosale with the consent of Sitaram Maruti Jadhav and Dattatrya Maruti Jadhav through POA holder M/s. Apple Builders and Developers through its partners Santosh Balasaheb Sathe and Santosh Shrirang Bhosale in favour of **Dinesh Dilip Choudhari**
6. Scanned copy of Plinth Inspection Certificate dated 06/09/2017 bearing ref no. BMA/PRA KRA 1623/16-17/TALEGAON DABHADE/S NO. 406+408, BHU KRA 9 issued by PMRDA in favor of **Sitaram Maruti Jadhav and one other through POA holder M/s. Apple Builders and Developers through its partners Santosh Balasaheb Sathe and Santosh Shrirang Bhosale**
7. Scanned copy of Occupancy Certificate dated 05/12/2018 bearing Ref. No. DP/BMA/TALEGAON DABHADE/ S NO. 406+408(CTS NO. 7615)/BHU KRA 9/PRA KRA 1623 issued by PMRDA in favour of **Sitaram Maruti Jadhav and one other through POA holder M/s. Apple Builders and Developers through its partners Santosh Balasaheb Sathe and Santosh Shrirang Bhosale**
8. Scanned copy of Society Registration Certificate dated 05/01/2019 bearing Reg. No. PNA/MWL/HSG/(TC)/14085/2018-19 issued by the Deputy Registrar of Co-operative Societies wherein Society is formed in the name of **“Shama Nisarg Residecy Co-operative Housing Society Limited”**
9. Scanned copy of Share Certificate No. 3 dated **** issued by Shama Nisarg Residecy Co-operative Housing Society Limited in the name of **Dinesh Dilip Choudhari**
10. Scanned copy of No Dues Certificate dated 03/07/2025 issued by SBFC Finance Limited in favor of **Dinesh Dilip Choudhary and Kamladevi Dilip Choudhary**

11. Scanned copy of Draft Sale Deed to be executed by Dinesh Dilip Choudhari in favour of **Santosh Raosaheb Bhosale and Minal Santosh Bhosale**.

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 Survey no. 406+408, bearing CTS no. 7615 on Plot no. 09 admeasuring area about 557.42 Square meters as per 7/12 extract and admeasuring area about 558.20 Square meters as per CTS extract lying and being situated at Indrapuri Colony Village Talegaon Dabhade, within the limits of Panchayat Samiti Maval and within the Registration District of Sub-registrar Maval, District Pune (**Said Land**) as per document provided us.
2. We further find from the **Online 7/12** extract in respect of Survey no. 406/408/Plot no 9 appears to be Class 1 Land and the name of **Sitaram Maruti Jadhav and Dattatraya Maruti Jadhav**



The image shows a 7/12 Extract document from the Government of Maharashtra, Department of Revenue, Survey and Settlement. It details the land survey for Survey No. 406/408, Plot No. 9, located in Indrapuri Colony, Village Talegaon Dabhade, Taluka Talegaon, District Pune. The document includes a table with the following data:

क्र.सं.	पंचायत समिती	ग्राम	वillage	तहसील	जिल्हा	मालकी क्र.	मालकी क्षेत्र	मालकी क्षेत्राचा विवरण	मालकी क्षेत्राचा विवरण
1	पंचायत समिती मवाल	ग्राम मवाल	वillage मवाल	तहसील मवाल	जिल्हा मवाल	मालकी क्र. 7615	मालकी क्षेत्र 1	मालकी क्षेत्राचा विवरण	मालकी क्षेत्राचा विवरण
2	पंचायत समिती मवाल	ग्राम मवाल	वillage मवाल	तहसील मवाल	जिल्हा मवाल	मालकी क्र. 7615	मालकी क्षेत्र 2	मालकी क्षेत्राचा विवरण	मालकी क्षेत्राचा विवरण

Note- We have observed that 7/12 extract in respect of Survey no. 406/408/Plot no 9 has been Closed.

3. We further find that **Registered Sale Deed** dated 19/07/2007 bearing Reg. No. MVL/7024/2007 executed by Hemlata Chandrashekhar Bhat and Leelachand Shantilal Rathod wherein sold, transferred and conveyed the Said Land in favour of **Sitaram Maruti Jadhav and Dattatraya Maruti Jadhav** for consideration and upon the terms and conditions mentioned therein.
4. We further find that **Index II** of Registered Development Agreement dated 01/12/2016 bearing Reg. No. MVL-2/7417/2016 executed by Sitaram Maruti Jadhav and Dattatraya Maruti Jadhav in favour of **M/s. Apple Builders and Developers** through its partners Santosh Balasaheb Sathe and Santosh Shrirang Bhosale wherein land owners assigned development rights in respect of Said Land for consideration and upon the terms and conditions mentioned therein.
5. We further find that **Commencement Certificate** dated 07/03/2017 bearing Ref. No. DP/BMA/TALEGAON DABHADE/S NO. 406+408(CTS NO. 7615) BHU KRA. 9/PRA KRA 1623 issued by PMRDA in favour of **Sitaram Maruti Jadhav and other through POA holder M/s. Apple Builders and Developers through its partners Santosh Balasaheb Sathe and Santosh Shrirang Bhosale** wherein permission was granted to carry out development of Residential Building on the Said Land subject to the terms and conditions mentioned therein
6. We further find that **Registered Agreement for Sale** dated 23/03/2017 bearing Reg. No. MVL-2/1882/2017 executed by M/s. Apple Builders and Developers through its partners Santosh Balasaheb Sathe and Santosh Shrirang Bhosale with the consent of Sitaram Maruti Jadhav and Dattatrya Maruti Jadhav through POA holder M/s. Apple Builders and Developers through its partners Santosh Balasaheb Sathe and Santosh Shrirang Bhosale in favour of **Dinesh Dilip**



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Choudhari related to Sale of Said Property for consideration and upon the terms and conditions mentioned therein.

7. We further find that **Plinth Inspection Certificate** dated 06/09/2017 bearing ref no. BMA/PRA KRA 1623/16-17/TALEGAON DABHADE/S NO. 406+408, BHU KRA 9 issued by PMRDA in favor of **Sitaram Maruti Jadhav and one other through POA holder M/s. Apple Builders and Developers through its partners Santosh Balasaheb Sathe and Santosh Shrirang Bhosale** related to Said Building.
8. We further find that **Occupancy Certificate** dated 05/12/2018 bearing Ref. No. DP/BMA/TALEGAON DABHADE/ S NO. 406+408(CTS NO. 7615)/BHU KRA 9/PRA KRA 1623 issued by PMRDA in favour of **Sitaram Maruti Jadhav and one other through POA holder M/s. Apple Builders and Developers through its partners Santosh Balasaheb Sathe and Santosh Shrirang Bhosale** for 20 Flats constructed on the Said Land subject to the terms and conditions mentioned therein.
9. We further find that **Society Registration Certificate** dated 05/01/2019 bearing Reg. No. PNA/MWL/HSG/(TC)/14085/2018-19 issued by the Deputy Registrar of Co-operative Societies wherein Society is formed in the name of **“Shama Nisarg Residecy Co-operative Housing Society Limited”**, under Maharashtra Co-operative Societies Act, 1960 (**Said Society**)
10. We further find that **Registered Deed of Conveyance** dated 29/01/2019 bearing Reg. No. MVL-2/767/2019 executed by M/s. Apple Builders and Developers through its partners Santosh Balasaheb Sathe and Santosh Shrirang Bhosale wherein sold, transferred and conveyed the Said Land in favour of **Shama Nisarg Residecy Co-operative Housing Society Limited** for consideration and upon the terms and conditions mentioned therein.
11. We further find that **Share Certificate No. 3** dated **** issued by Shama Nisarg Residecy Co-operative Housing Society Limited in the name of **Dinesh Dilip Choudhari** and allotted 10 fully paid up shares of Rs. 50/- each numbered from 21 to 30 (**Said Shares**)

Note- We have not been provided with reverse side of Share Certificate No. 3. Our opinion shall be subject to the contents of the same.

12. We further find that **No Dues Certificate** dated 03/07/2025 issued by SBFC Finance Limited in favor of **Dinesh Dilip Choudhary and Kamladevi Dilip Choudhary** related to Said Property.
13. We further find that **Draft Sale Deed** to be executed by Dinesh Dilip Choudhari intends to sell and transfer the Said Property in favour of **Santosh Raosaheb Bhosale and Minal Santosh Bhosale**.

Note: Lender to be guided by internal policy before funding on non-registered RERA projects.

WE HAVE BEEN PROVIDED DRAFT AGREEMENT PLEASE OBTAIN REGISTERED AGREEMENT FOR SALE PRIOR DISBURSAL. SINCE DRAFT AGREEMENT IS PROVIDED, LENDER TO ENSURE ABOUT THE POSSESSION OF THE SAID PROPERTY ONCE THE AGREEMENT GET REGISTERED BETWEEN DEVELOPER/VENDOR AND PROPOSED PURCHASER/BORROWER

LENDER TO ENSURE THAT LATEST PROPERTY TAX BILL AND PAYMENT RECEIPT IS IN PLACE BEFORE DISBURSEMENT. OUR OPINION SHALL BE SUBJECT TO SAME.



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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

Ref: Investigation title of the property situated at **Flat No. 103, on First Floor**, in the project known as **“Shama Nisarg Residency”**, constructed on the land bearing **Survey no. 406+408, bearing CTS no. 7615 on Plot no. 09** lying and being situated at Pune 410506 Village **Talegaon Dabhade** Taluka **Maval & District Pune**.

SANTOSH BHOSALE

Dear Sirs,

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

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

2014 – NIL

2015 – NIL

2016 – Entry Found

MVL-2-7417	Development Agreement	01/12/2016
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2016	Rs. 4920944/-	01/12/2016
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Sitaram Maruti Jadhav & Dattatray Maruti Jadhav

To

M/s Apple Builders and Developers Through Santosh Balasaheb Sathe

Schedule: land bearing **Old Survey No. 660 (Part) and 662 (Part)**, Survey no. 406+408, bearing CTS no. 7615 on Plot no. 09 lying and being situated at Village **Talegaon Dabhade** Taluka **Maval & District Pune**. Admeasuring area 557.42 sq. m

2017 – Entry Found

MVL-2-1882	Agreement to Sale	23/03/2017
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2017	Rs. 1704000/-	23/03/2017
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M/s Apple Builders and Developers Through Partner Santosh Balasaheb Sathe & 3 others

To

Dinesh Dilip Chaudhary



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Schedule: Flat No. 103, on First Floor, in the project known as “Shama Nisarg Residency”, constructed on the land bearing Survey no. 406+408, bearing CTS no. 7615 on Plot no. 09 lying and being situated at Village Talegaon Dabhade Taluka Maval & District Pune. Admeasuring area 398 sq. ft

MVL-2-3160	Confirmation Deed	15/05/2017
2017	Rs. 0/-	15/05/2017

M/s Apple Builders and Developers Through Partner Santosh Balasaheb Sathe & 3 others

To

Schedule: land bearing Survey no. 406+408, lying and being situated at Village Talegaon Dabhade Taluka Maval & District Pune. Admeasuring area 557.42 sq. m (Confirmation Deed of Document No. 7417/2016)

2018 – NIL		
2019 – Entry Found		
MVL-2-767	Conveyance Deed	29/01/2019
2019	Rs. 0/-	29/01/2019

M/s Apple Builders and Developers Through Partner Santosh Balasaheb Sathe & 3 others

To

Shama Nisarg Residency Co-operative Housing Society Ltd., through Chairman Dattatray Maruti Jadhav & 2 others

Schedule: project known as “Shama Nisarg Residency”, constructed on the land bearing Old Survey No. 660 (Part) and 662 (Part), Survey no. 406+408, bearing CTS no. 7615 on Plot no. 09 lying and being situated at Village Talegaon Dabhade Taluka Maval & District Pune. Admeasuring area 558.2 sq. ft

2020 – NIL		
2021 – Entry Found		
MVL-2-10729	Leave and Licenses	30/11/2021
2021	Rs. 10000/-	01/12/2021

Choudhary Dinesh Dilip

To

Mukherjee Pratik



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Schedule: Flat No. 103, on First Floor, in the project known as “Shama Nisarg Residency”, constructed on the land bearing Survey no. 406+408, Plot no. 09 lying and being situated at Village Talegaon Dabhade Taluka Maval & District Pune. Admeasuring area 398 sq. ft (Leave and License Months:11)

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/OC 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 usage. Request the lender to validate the same from the technical report and ensure the purpose of the land 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 verify the same internally.**
- 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?
- 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.**



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- 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 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: - **Receipt no.: 1115522375**
Search Conducted Years: **2014 to 2026 (13 Years)**
Name of the Advocate / Searcher: **Indus Legal**
Search Report Date: **05/10/2026**
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**.

We further certify that **SANTOSH RAOSAHEB BHOSALE AND MINAL SANTOSH BHOSALE** upon the execution of the Registered agreement 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 **SANTOSH BHOSALE AND MINAL SANTOSH BHOSALE**

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 disbursement of loan/at the time of disbursement of the loan: -

1. Original Registered Agreement for Sale dated 23/03/2017 bearing Reg. No. MVL-2/1882/2017 executed by M/s. Apple Builders and Developers through its partners Santosh Balasaheb Sathe and Santosh Shrirang Bhosale with the consent of Sitaram Maruti Jadhav and Dattatrya Maruti Jadhav through POA holder M/s. Apple Builders and Developers through its partners Santosh Balasaheb Sathe and Santosh Shrirang Bhosale in favour of **Dinesh Dilip Choudhari** along with Registration Receipt, Stamp Duty Paid Receipt and Index II.
2. Original Registered Sale Deed to be executed by **Dinesh Dilip Choudhari** in favour of **Santosh Raosaheb Bhosale and Minal Santosh Bhosale** along with Registration Receipt, Stamp Duty Paid Receipt and Index II.
3. Original Share Certificate No. 3 in the name of the **Current Owner. (Reverse side of Share Certificate to be verified at the time of Vetting.)**



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4. Original NOC for Mortgage from Society in favor of **ICICI HFC Ltd.**

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

1. Notice of Intimation to Sub- Registrar, intimating the 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.
5. Should you desire any further information and/or clarification please do revert to us.

Thanking you,

For Law Veritas West

Snehal
Vasant
Ravade

Digitally signed
by Snehal Vasant
Ravade
Date: 2026.10.09
13:08:05 +05'30'

**Authorized Signatory
Advocates and Legal Consultants**

Law Veritas
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Simple Legal Solutions