



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. 77000350141

Date: 19/09/2026

LEGAL SCRUTINY REPORT

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

Dear Sir/ Madam,

Legal Scrutiny Report in respect of the File of MRS. GEETA KAILAS RAUT

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **MRS. GEETA KAILAS RAUT**
2. Name of the Co-applicant/s: (If any): **MR. KAILAS ADINATH RAUT**
3. Type of Loan: **Regular Home Loan-Resale**
4. Purpose of Loan: **Home Loan**
5. Name of the Mortgagor: **MRS. GEETA KAILAS RAUT**
6. Name of present owners: **Mr. CHIRAG PRAKASH GOLE**
7. Description of the Property (With Boundaries):

All the Piece and Parcel of Property being Flat bearing no B-1104, on 11th floor, Carpet Area Admeasuring about salable area 38.10 sq. meters, i.e. 410 sq. feet Plus adjoin Terrace admeasuring about 6.80 sq meters i.e. 73 sq. feet i.e., totally carpet admeasuring about 483 sq. ft., i.e., 652 sq. Ft., Built-up + one covered car parking space,, in the B wing, in the project known as "SHUBHANGAN" and in the society known as "SHUBHANGAN CO-OPERATIVE HOUSING SOCIETY LIMITED." Constructed on land bearing Gat No. 321, Situated at Village- Pirungut, Taluka-Mulshi, District-Pune, within the limits of PMC (Herein referred as Said unit/flat/ Property).

8. Nature/ Status of the Property: **Apartment**
9. 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. Draft of Assignment Deed to be executed between Mr. Chirag Prakash Gole (therein referred as Assignor) and Mrs. Geeta Kailas Raut (therein referred as Assignee).
2. Copy of Possession Receipt dated 12/04/2019 (reg. NO. MLS-1694/2019) executed between M/S. Venkateshwara Gangotree Associates by Partner Mr. Vasant Dattatraya Basale and Makarand Vasant Kelkar (Therein referred as Promoter) and Mr. Chirag Prakash Gole (Therein referred as Purchaser)
3. Copy of Notarized Exchange Deed dated 17/01/2016 executed between Mr. Dattatraya Sakharam Gole, Mr. Chirag Prakash Gole and others (therein referred as Land owners) and M/S. Vyankateshwara Gangotri Associates through its partners Mr. Vasant Dattatraya Basale, Mr. Yashwant Dattatraya Basale and other (therein referred as Developer),
4. Copy of Notarized Confirmation Deed dated 18.10.2014 executed between Mr. Dattatraya Sakharam Gole, Mr. Chirag Prakash Gole and others (therein referred as Land owners) and M/S. Vyankateshwara Gangotri Associates through its partners Mr. Vasant Dattatraya Basale, Mr. Yashwant Dattatraya Basale and other (therein referred as Developer),
5. Copy of Development Agreement dated 02/09/2013 (reg. No. MLS-02/7007/2013) executed between Mr. Dattatraya Sakharam Gole, Mr. Chirag Prakash Gole and others (therein referred as Land owners) and M/S. Vyankateshwara Gangotri Associates through its partners Mr. Vasant Dattatraya Basale, Mr. Yashwant Dattatraya Basale and other (therein referred as Developer),
6. Copy of Share Certificate dated 19/02/2021 bearing No. 83, distinctive NO. 821 to 830 issued by "SHUBHANGAN CO-OPERATIVE HOUSING SOCIETY LIMITED" in name of Mr. Chirag Prakash Gole
7. Copy of completion certificate dated 01/06/2018 bearing No. BMU/Mau. Pirangut/Survey NO. 321p/pr.kra.1706/15-16 issued by PMRDA [for B and Cwing].

1. NARRATION OF TITLE FLOW:



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2. We have perused the aforesaid diverse deeds and documents and we find that Mr. Dattatraya Sakharam Gole, Mr. Satish Sakharam Gole and Mr. Prakash Sakharam Gole are owners of land admeasuring OH. 92 Are out of area 01 H 59.05 Are out of bearing Gat No. 321totally admeasuring 5H. 7.9 Are (including pot kharaba admeasuring 65.6 Are), Situated at Village- Pirungut, Taluka-Mulshi, District-Pune, within the limits of PMC. **(said Land)**
3. We find that thereafter by Development Agreement dated 02/09/2013 (reg. No. MLS-02/7007/2013) Mr. Dattatraya Sakharam Gole, Mr. Satish Sakharam Gole and Mr. Prakash Sakharam Gole alongwith their respective family members granted development rights in respect of said Land in favor of M/S. Vyankateshwara Gangotree Associates through its partners Mr. Vasant Dattatraya Basale, and other. And also executed Power of Attorney in its favor.
4. We find that vide Notarized Confirmation Deed dated 18.10.2014 land owners and the Developer confirmed the Units to be allotted to the land Owners. However later on, the Units to be allotted were changed/shuffled by the parties as per their convenience and vide Agreement dated 17/01/2016 the Land Owners and Developer changed the Units to be allotted.
5. We find that thereafter by an obtaining all requisite permissions from competent authority M/S. Vyankateshwara Gangotree Associates through its partners Mr. Vasant Dattatraya Basale, and other Constructed buildings on said land under the scheme named and styled as **"SHUBHANGAN"**.
6. We find that thereafter said Developer has registered the said project with RERA vide RERA Registration Certificate dated 09/08/2017 bearing No. P52100004294.
7. We find from Search vide Mortgage Deed dated 17/06/2015 (reg. No. MLS-/2356/2015) M/S. Vyankateshwara Gangotri Associates had availed Loan against said land from Religere Finvest Limited same has been repaid vide Re-conveyance Deed dated 04/07/2017 (reg. No. MLS-02/8519/2017).



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8. We find that thereafter vide Agreement dated 17/01/2016, M/S. Vyankateshwara Gangotree Associates allotted following units in favor of Mr. Prakash Sakham Gole as follows:

Wing NO.	Unit NO.
A	101, 102, 205, 305, 306, 406
B	104, 105, 108, 403, 505, 704, 1003, 1101, 1103, 1104 (said Flat), 1108.
C	107, 801, 503, 602, 603, 703, 704, 706, 803, 806, 807.
Shop	No. 4

9. We find that thereafter vide, Possession Receipt dated 12/04/2019 (reg. No. MLS-1694/2019) M/S. Vyankateshwara Gangotree Associates handed over possession of the following units in favor of Mr. Chirag Prakash Gole as follows:

Building NO.	Flat no.
B	1103
B	1104 (said Flat)
B	1108
C	806
C	807
D	Shop No. 4

10. We find that thereafter, society has been formed under name & styled as “**SHUBHANGAN CO-OPERATIVE HOUSING SOCIETY LIMITED.**” and got registered vide Society Registration Certificate bearing NO. PNA/MSI/HSG/TC/14034/2018-2019 DATED: 07.12.2018. and said Society issued share Certificate dated 19/02/2021 bearing No. 83, distinctive NO. 821 to 830 in name of Mr. Chirag Prakash Gole.
11. We find from Draft of Assignment Deed that, Mrs. Geeta Kailas Raut intends to purchase Flat bearing no B-1104, on 11th floor, Carpet Area Admeasuring about salable area 38.10



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sq. meters, i.e. 410 sq. feet Plus adjoin Terrace admeasuring about 6.80 sq meters i.e. 73 sq. feet i.e., totally carpet admeasuring about 483 sq. ft., i.e., 652 sq. Ft., Built-up + one covered car parking space,, in the B wing, in the project known as “SHUBHANGAN” Constructed on land bearing Gat No. 321, Situated at Village- Pirungut, Taluka-Mulshi, District-Pune, within the limits of PMC (**Said Flat**) from Mr. Chirag Prakash Gole.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Draft of Assignment Deed to be executed between Mr. Chirag Prakash Gole (therein referred as Assignor) and Mrs. Geeta Kailas Raut (therein referred as Assignee).
2. Copy of Possession Receipt dated 12/04/2019 (reg. NO. MLS-1694/2019) executed between M/S. Venkateshwara Gangotree Associates by Partner Mr. Vasant Dattatraya Basale and Makarand Vasant Kelkar (Therein referred as Promoter) and Mr. Chirag Prakash Gole (Therein referred as Purchaser)
3. Copy of Development Agreement dated 02/09/2013 (reg. No. MLS-02/7007/2013) executed between Mr. Dattatraya Sakharam Gole, Mr. Chirag Prakash Gole and others (therein referred as Land owners) and M/S. Vyankateshwara Gangotri Associates through its partners Mr. Vasant Dattatraya Basale, Mr. Yashwant Dattatraya Basale and other (therein referred as Developer),
4. Copy of share Certificate dated 19/02/2021 bearing No. 83, distinctive NO. 821 to 830 issued by “SHUBHANGAN CO-OPERATIVE HOUSING SOCIETY LIMITED” in name of Mr. Chirag Prakash Gole
5. Copy of completion certificate dated 01/06/2018 bearing No. BMU/Mau. Pirangut/Survey NO. 321p/pra.kra.1706/15-16 issued by PMRDA [**for B and Cwing**].

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



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- 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
- 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.



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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: 10/09/2026

Note: We have conducted the online search for the said property on the 'igmaharashtra.gov.in' site for the period of last 13 years vide Challan no. MH009931114202627U and Receipt no.: 1115446945 **dated 10/09/2026** 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.



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1. I/We further clarify that AT PRESENT **Mr. CHIRAG PRAKASH GOLE** is the owners and **MRS. GEETA KAILAS RAUT WILL OBTAIN** clear and marketable title of said property as per mentioned above **UPON EXECUTION AND REGISTRATION OF ASSIGNMENT DEED IN HER FAVOR.**
2. The Mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ co-Borrower **MRS. GEETA KAILAS RAUT.**

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 Registered Assignment Deed executed between Mr. Chirag Prakash Gole (therein referred as Assignor) and Mrs. Geeta Kailas Raut (therein referred as Assignee)..with Index II and R.R.
2. Certified copy of Possession Receipt dated 12/04/2019 (reg. NO. MLS-1694/2019) executed between M/S. Venkateshwara Gangotree Associates by Partner Mr. Vasant Dattatraya Basale and Makarand Vasant Kelkar (Therein referred as Promoter) and Mr. Chirag Prakash Gole (Therein referred as Purchaser)
3. Original NOC issued by “SHUBHANGAN CO-OPERATIVE HOUSING SOCIETY LIMITED” for creation of mortgage in favor of ICICI HFC Limited.
4. Original share Certificate dated 19/02/2021 bearing No. 83, distinctive NO. 821 to 830 issued by “SHUBHANGAN CO-OPERATIVE HOUSING SOCIETY LIMITED” in name of Mrs. Geeta Kailas Raut.
5. Copy of Latest Electricity bill/ Property tax paid receipt in the name Mr. Chirag Prakash Gole.



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Post Disbursement:

1. Copy of Index II of Notice of intimation executed by Mrs. Geeta Kailas Raut (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 17/06/2015 (reg. No. MLS-/2356/2015) M/S. Vyankateshwara Gangotri Associates availed Loan against said land from Religere Finvest Limited.
2016	NIL
2017	Re-conveyance Deed dated 04/07/2017 (reg. No. MLS-02/8519/2017) M/S. Vyankateshwara Gangotri Associates repaid Loan against said land from Religere Finvest Limited
2018	NIL
2019	Possession Receipt dated 12/04/2019 (reg. NO. MLS-1694/2019) executed between M/S. Venkateshwara Gangotree Associates by Partner Vasant Dattatraya Basale and Makarand Vasant Kelkar (Therein referred as Promoter) and Mr. Chirag Prakash Gole (Therein referred as Purchaser)
2020	NIL
2021	NIL
2022	NIL
2023	NIL
2024	NIL
2025	NIL
2026	NIL



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PLACE: Pune

DATE: 19/09/2026

Your Faithfully,

For Flairnetic Advocates

**DNYANADA
NITIN DANGAL**

Digitally signed by
DNYANADA NITIN
DANGAL

Date: 2026.09.24 11:45:20
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