

Adv. **Santosh Shivaji Khandekar**
B.A.LL.B Advocate

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Date: 22/08/2026

Loan Application No. 77000329592

LEGAL SCRUTINY REPORT

To

BRANCH MANAGER

ICICI HOME FINANCE COMPANY LTD,

Baramati Branch.

Dear Sir/Madam ,

Legal Scrutiny Report in respect of the file of::1)Mrs. Minaj Imtiyaz Shaikh 2)Mr. Alim Munir Patel

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s : Mrs. Minaj Imtiyaz Shaikh**
- 2. Name of the Co-Applicant/s: (if any) : Mr. Alim Munir Patel**
- 3. Type Of Loan : Resale Purchase**
- 4. Purpose of Loan: Resale Purchase**
- 5. Name of the Property Owner/s :Mr. Balasaheb Mahadev Pawar**
- 6. Description of Property with Boundaries :**

All that pieces and parcels of **Flat No. 9** area adms 49.07 Sq Mtrs situated upon **Parking + 2nd Floor** in Building named & styled as "**Yugandhara Apartment** " Constructed upon C.T.S. No. 2598/1/13B/2 out of that area adms. 527 Sq Mtrs within the limits of Daund Municipal Council Tal Daund Dist. Pune belonging to **Mr. Balasaheb Mahadev Pawar .**

C.T.S. No. 2598/1/13B/2 out of that area adms. 527 Sq Mtrs Bounded as per Sale deed as follows

East – **C.T.S. No. 2598/1/13B/1**

South - **C.T.S. No. 2598/1/13B/2**

West – **Survey No. 195 Part belonging to Yallmanda**

North – **Road**

SCHEDULE II

Description of Flat Property

Flat No. 9 area adms 49.07 Sq Mtrs situated upon **Parking + 2nd Floor** in Building named & styled as "**Yugandhara Apartment** " bounded as under:

- On or towards East - Open Space
- On or towards South - Open space
- On or towards West - Flat No. 08 Duct & Staircase
- On or towards North - Flat No. 5 and 4

(Hereafter called and Referred to as the '**Said Property**' for the sake of brevity and convenience)

7. Nature / Status Of The Property: Freehold

8. Type Of Property : Flat property

PART II:

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

Sr. no.	Papers and documents	Type of document
A	Draft copy of Sale Deed executed in between Mrs. Minaj Imtiyaz Shaikh and Mr. Balasaheb Mahadev Pawar	Xerox
B	Property card of CTS No.2598/1/13B/2 of Village Daund	Xerox

	Tal Daund Dist Pune	
C	Sale deed at Sr.No.2421/2010 dt. 25/5/2010 executed in between Mr. Balasaheb Mahadev Pawar and Rajeshwar Ramchandra Adwal .	Xerox
D	Agreement to sale at Sr.No.588/2005 dt. 23/03/2005 executed in between Rajeshwar Ramchandra Adwal and M/s Trimiti Construction Daund through its Proprietor Sagar Suresh Salvekar through his PA holder Rakesh Suresh Gaikwad	Xerox
E	Sale deed at Sr.No.2417/2010 dt. 25/05/2010 executed in between Rajeshwar Ramchandra Adwal and M/s Trimiti Construction Daund through its Proprietor Sagar Suresh Salvekar through his PA holder Rakesh Suresh Gaikwad	
D	Tax paid Receipt of Daund Nagar Parishad in respect of Milkat No. 639	Xerox
E	Electricity bill in the name of Mr. Balasaheb Mahadev Pawar	Xerox
F	No dues Certificate of AU Small Finance Bank Ltd dt. 22/07/2026	Xerox

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

As per the information given by our Baramati Branch office and handed over the document related to above mentioned property and told me to take search in respect of above mentioned property and hereinafter schedule.

As per document available for search I observe that **C.T.S. No. 2598/1/13B/2 total area adms.** out of that area adms. 527 Sq Mtrs within the limits of Daund Tal Daund, Dist. Pune Originally owned and possessed by Rakesh Suresh Gaikwad .

Thereafter said owner had constructed Ownership Apartment upon said land area adms. 527 Sq Mtrs out of CTs No. **C.T.S. No. 2598/1/13B/2 .**

I also observe that has Rakesh Suresh Gaikwad given name to said building "**Yugandhara Apartment**".

While said building under construction plot owners Rakesh Suresh Gaikwad agreed to sale out Flat No. 9 area adms 49.07 Sq Mtrs situated upon Parking + 2nd Floor to Rajeshwar Ramchandra Adwal by executing Agreement to Sale at Sr.No.588/2005 dt. 23/03/2005.

Thereafter after receiving full & final payment from Rajeshwar Ramchandra Adwal plot owner Rakesh Suresh Gaikwad executed sale deed at Sr.No.2417/2010 dt. 25/05/2010 i which was register in the office of Sub Registrar Daund as per said transaction Rajeshwar Ramchandra Adwal becomes absolute owner of Flat No. 9 out of building namely Yugandhara Apartment.

On the same day Flat owner Rajeshwar Ramchandra Adwal sold said **Flat No. 9** area adms 49.07 Sq Mtrs situated upon **Parking + 2nd Floor** to Mr. Balasaheb Mahadev Pawar by executing sale deed which was register at Sr.No.2421/2010 dt. 25/5/2010 as per said transaction Mr. Balasaheb Mahadev Pawar becomes absolute owner of Flat No. 9 .

As per said transaction name of purchaser was entered in Property card extract of CTS No. **C.T.S. No. 2598/1/13B/2** as per M.E. No. 7477.

Now said owner Mr. Balasaheb Mahadev Pawar agreed to sale **Flat No. 9** area adms 49.07 Sq Mtrs situated upon **Parking + 2nd Floor** to our borrower **Mrs. Minaj Imtiyaz Shaikh** and both of them executed draft copy of sale deed but said document till not register in the office of Sub registrar Daund after register said document our borrower will get absolute title of said flat property.

PART IV:EVIDENCE OF TITLE OF PROPERTY

Sale deed at Sr.No.2421/2010 dt. 25/5/2010 executed in between **Mr. Balasaheb Mahadev Pawar** and Rajeshwar Ramchandra Adwal .

Electricity bill in the name of Mr. Balasaheb Mahadev Pawar

Property card of CTS No.2598/1/13B/2 of Village Daund Tal Daund Dist Pune

PART V: OTHER PROVISIONS:

- 5.1 Whether provisions of urban land ceiling act are applicable? **N/A**
- 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? – **CTS property**
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? - **No**
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? – **Yes, 13 Years**
- 5.7 Whether required documents are available for creating mortgage? – **After register Sale Deed**
- 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**
- 5.10 What is the tenure of the land; if it is leased? – **No**
years (remaining period)
- 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 is 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 land owner in favor of the loan applicant? –**NA**
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? – **NA**
- 5.17 Whether POA as recorded in 5.15 is registered? - **NA**
- 5.18 Whether Search Report is obtained and submitted? - **NA**

Search Report Details:- **MH008848259202627U Receipt no.: 1115384781**

Search Conducted Years: - **13 Years**

Name of the Advocate / Searcher: - **Adv Santosh Khandekar**

Search Report Date: **22/08/2026**

Note:

5.19 Whether EC is obtained? - **No**

EC Details:- **N/A**

No. of Years EC Obtained: - **N/A**

Any Encumbrance to Specify:- **N/A**

EC Applied by:- **N/A**

PART VI: CERTIFICATE:-

In view of the foregoing, I 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 mortgage.

I further certify that **Mr. Balasaheb Mahadev Pawar** as **Flat owner** has derive a valid, clear, marketable and unencumbered title in the Flat property.

The mortgage if created will be available to ICICI HFC Ltd for the liability of the intending Borrower / Co borrower 1)**Mrs. Minaj Imtiyaz Shaikh** 2)**Mr. Alim Munir Patel** .

The following original documents to be collected by ICICI HFC Ltd for creation of mortgage of the said property:-

- 1) Sale Deed executed in between Mrs. Minaj Imtiyaz Shaikh and Mr. Balasaheb Mahadev Pawar along with index II & RR after register **.(Original).**
- 2) Sale deed at Sr.No.2421/2010 dt. 25/5/2010 executed in between Mr. Balasaheb Mahadev Pawar and Rajeshwar Ramchandra Adwal . along with index II & RR (Original).
- 3) Sale deed at Sr.No.2417/2010 dt. 25/05/2010 executed in between Rajeshwar Ramchandra Adwal and M/s Trimiti Construction Daund through its Proprietor Sagar Suresh Salvekar through his PA holder Rakesh Suresh Gaikwad along with index II & RR (Original).

- 4) Agreement to sale at Sr.No.588/2005 dt. 23/03/2005 executed in between Rajeshwar Ramchandra Adwal and M/s Trimiti Construction Daund through its Proprietor Sagar Suresh Salvekar through his PA holder Rakesh Suresh Gaikwad.(Original).
- 5) Latest Tax paid receipt(Xerox).
- 6) Latest Electricity bill (Xerox).

Following documents need to be submitted prior to disbursal of loan/at the time of disbursement of the loan.

Following documents are required post disbursal (if Any):

Remarks, if any:-

Thanking You,

Dated:- 22/08/2026

Yours faithfully