

LEGAL SCRUTINY REPORT

Date: -	13/07/2026; 16/07/2026; 20/07/2026; 21/07/2026
LV Ref. ID.	LVP-JULY-26-ICHF-81
Status of L.O. R	POSITIVE
Transaction Type	RESALE
<u>LAN No:</u>	77000297184

To

**ICICI HOME FINANCE
WAKAD**

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of SAMADHAN PANDURANG DHOBI

PART I: PROPERTY DETAILS:

1. **Name of the Applicant/Borrower/s: SAMADHAN PANDURANG DHOBI**
2. **Name of the Co-applicant/s: KIRTI SAMADHAN DHOBI**
3. **Type of Loan: RESALE**
4. **Purpose of Loan: RESALE**
5. **Name of the Property Owner/s: MR. PANKAJ RAMCHANDRA KOKATE AND MR. PRASHANT RAMCHANDRA KOKATE**
6. **Name of the Proposed Property Owner/s: SAMADHAN PANDURANG DHOBI AND KIRTI SAMADHAN DHOBI**
7. **Description of the Property (with Boundaries):**

Flat No. 305, admeasuring Built-Up area 551.38 Square Feet i.e. 51.22 Square Meter along with attached terrace area admeasuring 47.50 Square Feet i.e. 4.41 Square Meter, Total Saleable area admeasuring 587 Square Feet i.e. 54.53 Square Meter, situated on **3rd Floor, Building - H** along with Common Parking in the Building known as **"Tanish Srushti"** in the society known as **"Tanish Srushti Co-operative Housing Society Limited"**, Constructed on land bearing Gat No. 504 area admeasuring 01 H, 36 R i.e. 13600 Square Feet, lying and being situated at Village Charholi Khurd, Taluka Khed, District Pune, within the local limits of Grampanchayat of Charholi Khurd. and within the jurisdiction of Sub Registrar Khed, Pune (**Said Property**) and bounded as under

Boundaries:

On or towards the East: By Property of Mr. Thorave and Mr. Bhosale
On or towards the West: By Property of Mr. Rahul Baban Thorave
On or towards the South: By Property of Namdev Bagwant Kalaje
On or towards the North: By Property of M/s. Tanish Associates (Said Land)

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 NA Order dated 30/11/2012 bearing Ref. No. SAJAD/BISHE/SR466/2012 issued by Sub Divisional Officer, Junnar in favour of **M/s Tanish Associates**
2. Scanned Copy of NOC for Mortgage dated 18/01/2013 issued by M/s Tanish Associates in favour of **State Bank of India**
3. Scanned Copy of Possession Letter dated 11/01/2015 Issued by M/s Tanish Associates in favor of **Mr. Pankaj Ramchandra Kokate and Mr. Prashant Ramchandra Kokate** related to the said property.
4. We further find th Scanned Copy of at Commencement Certificate dated 24/10/2016 bearing Ref. No. DP/BHK06/2016/1210/KHE/SHAKHA-01/Charholi Kd. /504/2016 issued by PMRDA in favour of **M/s Tanish Associates through partner Mr. Raju Mohanlal Mehta and 2 others**
5. Scanned Copy of Occupancy Certificate dated 30/07/2017 bearing Ref. No. DP/BKH/Charholi. Kd/Tal.Khed Dist.Pune/Gat No.504/1210/16-17 issued by PMRDA in favour of **M/s Tanish Associates through partner Mr. Raju Mohanlal Mehta and 2 others**
6. Scanned Copy of Society Registration Certificate dated 16/06/2018 issued by the Deputy Registrar of Co-operative Societies, Khed in the name of **“Tanish Co-operative Housing Society Limited”**
7. Scanned copy of Registered Agreement to Sale dated 21/12/2022 bearing Reg. No. KDP-2/8547/2012 executed by M/s Tanish Associates through partner Mr. Raju Mohanlal Mehta, Mr. Dilip Shantaram Solanki and Mr. Shrenik Nirmal Parmar in favour of **Mr. Pankaj Ramchandra Kokate and Mr. Prashant Ramchandra Kokate.**
8. Scanned copy of No Dues Certificate dated 06/05/2023 bearing LAN No. 32962194765 issued by SBI in the name of **Mr. Pankaj R. Kokate and Mr. Prashant R. Kokate**
9. Scanned Copy of Property Tax Paid Receipt dated 07/07/2024 issued by Grampanchayat of Charholi in favour of **M/s Tanish Associates through partner Mr. Raju Mohanlal Mehta, Mr. Pankaj Ramchandra Kokate and Mr. Prashant Ramchandra Kokate**

10. Scanned Copy of Share Certificate No. 419 dated 08/03/2025 along with its reverse side remaining blank issued by Tanish Srushti Co-operative Housing Society Limited in the name of **Mr. Pankaj Ramchandra Kokate and Mr. Prashant Ramchandra Kokate**
11. Scanned Copy of Electricity Bill dated 15/03/2026 in the name of **Mr. Baburao Keshav Kokate**
12. Scanned Copy of Draft Deed of Assignment to be executed by Mr. Pankaj Ramchandra Kokate and Mr. Prashant Ramchandra Kokate in favour of **Mr. Samadhan Pandurang Dhobi and Mrs. Kirti Samadhan Dhobi**

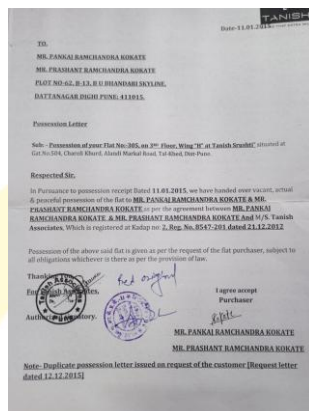
PART III: FLOW OF TITLE OF PROPERTY: (HISTORY OF TITLE)

1. We have perused aforesaid documents shared with us and we find that all that piece and parcel of land bearing **Gat No. 504** area admeasuring 01 H, 36 R i.e.13600 Square Feet, lying and being situated at Village Charholi Khurd, Taluka Khed, District Pune, within the local limits of Grampanchayat of Charholi Khurd and within the jurisdiction of Sub Registrar Khed, Pune (**Said Land**).
2. We further find that Online Verification 7/12 extract of Gat No. 504 in the name of **M/s Tanish Associates through partner Mr. Raju Mohanlal Mehta, Mr. Dilip Shantaram Solaki and Mr. Shrenik Nirmal Par mar** for area admeasuring 107. 5375 R as per Khata No. 1704 (Mutation Entry No.2116) and the appears to be Class 1 Land

भोसवडादार वर्ग - 1		भोसवडादार नाव :			
खत क्र.	भोसवडादार नाव	अंश	आकार	पट्टा	पट्टा
1343	महाराष्ट्र शासन महसूल विभाग	25.4625	254.60	(2260)	...
1704	सविन क्लोथिंग वॉशरीदार शिरीष बारीशाल सोमडी राजु मोहनलाल मेहता अनिक निरमल परमार — सामाईक क्षेत्र —	107.5375	1075.30	(2116) (2116) (2116) (2116)	...

3. We further find from recitals that Said Land bearing **Gat No. 504** area admeasuring 01 H, 36 R i.e.13600 Square Feet was owned and possessed by **Sahebrao Kaluram Gholap and 4 others**.
4. We further find from recitals that through various **Registered Sale Deeds** dated 30/04/2012, 28/05/2012, 01/08/2012 bearing Reg. No. KDP-2/2995/2012, KDP-2/2997/2012, KDP-2/3649/2012, KDP-2/5315/2012, KDP-2/5316/2012 executed by Sahebrao Kaluram Gholap and 4 others wherein sold, transferred and conveyed the Said Land in favour of **M/s Tanish Associates** for consideration and upon the terms and conditions mentioned therein.
5. We further find that **NA Order** dated 30/11/2012 bearing Ref. No. SAJAD/BISHE/SR466/2012 issued by Sub Divisional Officer, Junnar in favour of **M/s Tanish Associates** in respect of Said Land for **Residential Purpose** subject to the terms and conditions mentioned therein.
6. We further find that **NOC for Mortgage** dated 18/01/2013 issued by M/s Tanish Associates in favour of **State Bank of India** related to the Said Property.

7. We further find that Possession Letter dated 11/01/2015 Issued by M/s Tanish Associates in favor of **Mr. Pankaj Ramchandra Kokate and Mr. Prashant Ramchandra Kokate** related to the said property.



8. We further find that Commencement Certificate dated 24/10/2016 bearing Ref. No. DP/BHK06/2016/1210/KHE/SHAKHA-01/Charholi Kd./504/2016 issued by PMRDA in favour of M/s Tanish Associates through partner Mr. Raju Mohanlal Mehta and 2 others wherein permission was granted to carry out development of Residential Building comprising on the Said Land subject to the terms and conditions mentioned therein
9. We further find that Occupancy Certificate dated 30/07/2017 bearing Ref. No. DP/BKH/Charholi. Kd/Tal. Khed Dist. Pune/Gat No.504/1210/16-17 issued by PMRDA in favour of **M/s Tanish Associates through partner Mr. Raju Mohanlal Mehta and 2 others for *, H, E, H and G Ground Floor + 8th Floor and Club House** constructed on the Said Land subject to the terms and conditions mentioned therein.
10. We further find that Society Registration Certificate dated 16/06/2018 issued by the Deputy Registrar of Co-operative Societies, Khed in the name of **“Tanish Srushti Co-operative Housing Society Limited”** bearing Reg. No. PNA/KHD/HSG/(TC)/13594 under Maharashtra Co-operative Societies Act, 1960 (**Said Society**)
11. We further find that Registered Agreement to Sale dated 21/12/2022 bearing Reg. No. KDP-2/8547/2012 executed by M/s Tanish Associates through partner Mr. Raju Mohanlal Mehta, Mr. Dilip Shantaram Solanki and Mr. Shrenik Nirmal Parmar wherein sold, transferred and conveyed the Said Property in favour of **Mr. Pankaj Ramchandra Kokate and Mr. Prashant Ramchandra Kokate** for consideration and upon the terms and conditions mentioned therein
12. We further find that No Dues Certificate dated 06/05/2023 bearing LAN No. 32962194765 issued by SBI in the name of **Mr. Pankaj R. Kokate and Mr. Prashant R. Kokate** wherein it is mentioned that there are no outstanding dues left in respect of Said Property.
13. We further find that Property Tax Paid Receipt dated 07/07/2024 issued by Grampanchayat of Charholi in favour of **M/s Tanish Associates through partner Mr. Raju Mohanlal Mehta, Mr. Pankaj Ramchandra Kokate and Mr. Prashant Ramchandra Kokate** related to Said Property.

Note: We have observed that Address of the said Property and Amount is not mentioned in No Dues Certificate, our opinion is subject to the same, we recommend the lender to ensure to validate the loans from State Bank of India has been repaid fully and the charge of the Banks are no more on the Said Property. Our opinion is subject to the lender verifying the same internally either through CERSAI or any other internal mechanism for verification of encumbrances from previous lender. Our opinion is based on limited and available documents shared before us.

14. We further find that Share Certificate No. 419 dated 08/03/2025 along with its reverse side remaining blank issued by Tanish Srushti Co-operative Housing Society Limited in the name of **Mr. Pankaj Ramchandra Kokate and Mr. Prashant Ramchandra Kokate** and allotted 10 fully paid up shares of Rs. 500/- each numbered from 4181 to 4190 (**Said Shares**)
15. We further find that Electricity Bill dated 15/03/2026 issued by MSEDCL in the name of **Mr. Baburao Keshav Kokate** related to said property.
16. We further find that by a Draft Deed of Assignment to be executed by Mr. Pankaj Ramchandra Kokate and Mr. Prashant Ramchandra Kokate intends to sell and transfer the Said Property in favour of **Mr. Samadhan Pandurang Dhobi and Mrs. Kirti Samadhan Dhobi.**

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 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 Subject NOC From Licensee (If Applicable)

Ref: Investigation title of the All piece and parcel of land bearing Flat No. 305, admeasuring carpet area 551.38 Square Feet i.e. 51.22 Square Meter along with teres area admeasuring 47.5 Square Feet i.e. 4.41 Square Meter with Common Parking , Total area admeasuring 587 Square Feet i.e. 54.53 Square Meter, on 3rd Floor, Wing -H in the Building known as "Tanish Srushti", constructed on land bearing Gat No. 504 area admeasuring 01 H, 36 R i.e.13600 Square Feet lying and being at Village Charholi Khurd, Taluka Khed, District Pune.

SAMADHAN PANDURANG DHOBI

Dear Sirs,

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

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

2014 – NIL

2015 – NIL

2016 – NIL

2017 – NIL

2018 – NIL

2019 – NIL

2020 – Entry Found

KHED-3-4246	Leave & Licenses	31/10/2020
2020	Rs. 15000/-	05/11/2020

Mr. Pankaj Ramchandra Kokate

To

Mr. Samadhan Pangurang Dhobi

Schedule: Gut No. 504, Flat no. H/305, 3rd Floor, Tanish Srushti Building, Situated at Village Charholi Khurd, Taluka Khed District Pune.

2021 – NIL

2022 – Entry Found

KHED-3-6198	Leave & Licenses	07/08/2022
2022	Rs. 15000/-	12/08/2022

Mr. Pankaj Ramchandra Kokate

To

Mr. Samadhan Pangurang Dhobi

Schedule: Gut No. 504, Flat no. H/305, 3rd Floor, Tanish Srushti Building, Situated at Village Charholi Khurd, Taluka Khed District Pune.

2023 – NIL

2024 – NIL

2025 – NIL

2026 – NIL/SRO Record 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 dated 30/11/2012 bearing Ref. No. SAJAD/BISHE/SR466/2012 issued by Sub Divisional Officer, Junnar in favour of M/s Tanish Associates in respect of Said Land for Residential Purpose**
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? **Property Tax Paid Receipt dated 07/07/2024 issued by Grampanchayat of Charholi in favour of M/s Tanish Associates through partner Mr. Raju Mohanlal Mehta, Mr. Pankaj Ramchandra Kokate and Mr. Prashant Ramchandra Kokate 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**
- 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 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: - **MH006499347202627P**
Search Conducted Years: 2014 to 2026 (13 Years)
Name of the Advocate / Searcher: Ganesh Mane
Search Report Date: 16/07/2026
Note: Status: **Clear Subject NOC from Licensee**

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 **SAMADHAN PANDURANG DHOBI AND KIRTI SAMADHAN DHOBI** 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 **SAMADHAN PANDURANG DHOBI AND KIRTI SAMADHAN DHOBI**

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 to Sale dated 21/12/2022 bearing Reg. No. KDP-2/8547/2012 executed by M/s Tanish Associates through partner Mr. Raju Mohanlal Mehta, Mr. Dilip Shantaram Solanki and Mr. Shrenik Nirmal Parmar in favour of **Mr. Pankaj Ramchandra Kokate and Mr. Prashant Ramchandra Kokate** along with Registration Receipt, Stamp Duty Paid Challan and Index II.

2. Original Registered Deed of Assignment to be executed by Mr. Pankaj Ramchandra Kokate and Mr. Prashant Ramchandra Kokate in favour of **Mr. Samadhan Pandurang Dhobi and Mrs. Kirti Samadhan Dhobi** along with Registration Receipt, Stamp Duty Paid Challan and Index II.
3. Original Share Certificate No. 419 issued by Society in the name of **Current Owners**.
4. Original NOC for Mortgage from Society in favor of **ICICI HFC LIMITED**.
5. Original NOC from **Licensee** (Tenant NOC) (As per SRO) (**If Applicable**)

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

Thanking you,

For Law Veritas West

Hetal Rajesh Digitally signed by
Hetal Rajesh Prajapati
Date: 2026.07.21
10:57:02 +05'30'

Authorized Signatory
Advocates and Legal Consultants