



FLAIRNETIC ADVOCATES

Office No.1A, Third Floor, Kalyani Capital Building, CTS No. 554, N. C. Kelkar Marg, Narayan Peth, Pune 411030
Mobile: 7391000239 and 9890999500, Email: ddnyanada@yahoo.com

Ref / Application No. 77000352567

Date: 24/09/2026

LEGAL SCRUTINY REPORT

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

Dear Sir/ Madam,

Legal Scrutiny Report in respect of the File of MRS. Ayesha Pathan

PART I: PROPERTY DETAILS:

1. NAME OF THE APPLICANT/BORROWER/S: MR. AYESHA PATHAN
2. NAME OF THE CO-APPLICANT/S: (IF ANY): MR. MUMTAZ SHAIKH
3. TYPE OF LOAN: -Home Loan
4. PURPOSE OF LOAN: BUILDER PURCHASE
5. NAME OF THE MORTGAGOR: AYESHA HUSSAIN PATHAN AND MUMTAJ YUSUF SHAIKH
6. Description of the Property (With Boundaries):

All the piece and parcel of Flat No. 101, on 1st Floor, admeasuring, 72.83 Sq. Mtrs. along with the usable floor area of the enclosed balcony admeasuring sq. mtrs. and Open balcony admeasuring 7.01 sq. mtrs. alongwith allocated right of use of One Covered parking space No. B12 admeasuring area approx 9 Sq. Mtrs. On Basement Floor level, in wing no. A, in the Project known as "GOODWILL METROPOLIS WEST PHASE 2", Constructed on land bearing Survey No. 283/2, Survey No. 284/5/3 situated at village – Lohegaon, Taluka- Haveli, District - Pune, within the limits of PMC (Hereinafter referred as "Said Flat/Property").
7. Nature/ Status of the Property: FLAT
8. 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 Article of Agreement executed between M/s. Krishna Buildcon Through its partner, Mr. Chirayush Vinod Agarwal (therein referred as Promotor) and Ayesha Hussain Pathan and Mumtaj Yusuf Shaikh (therein referred as Allottees)
2. Copy of RERA Registration Certificate dated 20/08/2026 bearing No. P52100051011 of Project "Goodwill Metropolis West Phase 2".
3. Copy of NA Order dated 10/05/2016 bearing no PMH/PMRDA/SR/30/16 Issued by Collector.
4. Copy of Commencement Certificate dated 28/01/2026 bearing no CC/4098/25 issued by PMC.

NARRATION OF TITLE FLOW:

1. We have perused aforesaid documents and deed and we find that M/S. Krishna Buildcon, Mr. Mansukh Murlidhar Nawale and others were the owners of land bearing Survey No. 283/2 area admeasuring 00 H 74.8773 R and 284/5/3 area admeasuring 00 H 17.5 R, Situated at Village-Lohagaon, Taluka-Haveli, District-Pune, within the limits of PMC (**said Land**).
2. We find that thereafter vide Various Sale deed dated 19/11/2014(Reg. no. HVL 08/10888/2014), (Reg. no. HVL-08/10887/2014), (Reg. no. HVL-08/10886/2014), (Reg. no. HVL-08/6719/2014), dated 13/06/2014(Reg. no. HVL-08/5582/2014), dated 15/04/2015 (Reg. No HVL 8/3860/2015) and So on, M/s Kruti Constructions through its Partner Mr. Chirayush Vinod Agarwal purchased the said Land from M/S. Krishna Buildcon, Mr. Mansukh Murlidhar Nawale and others.
3. We find that thereafter by an obtaining all requisite permissions from competent authority M/s Kruti Constructions through its Partner Mr. Chirayush Vinod Agarwal Constructed buildings on Said land under name & style as "**Goodwill Metropolis West**"
4. We find that thereafter Said Developer registered the said Project with RERA vide Registration Certificate 20/08/2026 bearing No. P52100051011. (**Valid Till Date 31/12/2026**)
5. We find from Draft of Article of Agreement Ayesha Hussain Pathan and Mumtaj Yusuf Shaikh intends to purchased Flat No. 101, on 1st Floor, admeasuring, 72.83 Sq. Mtrs. along with the



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usable floor area of the enclosed balcony admeasuring sq. mtrs. and Open balcony admeasuring 7.01 sq. mtrs. alongwith allocated right of use of One Covered parking space No. B12 admeasuring area approx 9 Sq. Mtrs. On Basement Floor level, in wing no. A, in the Project known as "GOODWILL METROPOLIS WEST PHASE 2", Constructed on land bearing Survey No. 283/2, Survey No. 284/5/3 situated at village – Lohegaon, Taluka- Haveli, District - Pune, within the limits of PMC (**Said Flat**) from M/s. Krishna Buildcon Through its partner, Mr. Chirayush Vinod Agarwal.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Draft of Article of Agreement executed between M/s. Krishna Buildcon Through its partner, Mr. Chirayush Vinod Agarwal (therein referred as Promotor) and Ayesha Hussain Pathan and Mumtaj Yusuf Shaikh (therein referred as Allottees)
2. Copy of RERA Registration Certificate dated 20/08/2026 bearing No. P52100051011 of Project "Goodwill Metropolis West Phase 2".
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4. Copy of Commencement Certificate dated 28/01/2026 bearing no CC/4098/25 issued by PMC.

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
- 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



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- 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.
- 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: **N.A.**
- 5.20. Whether Search Report is obtained and submitted? YES

Search Report Details:

SearchConductedYears:13 years (from 2014 to 2026)



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Name of the Advocate/Searcher: Adv. Dnyanada Dangal

Search Report Date: 24/09/2026

Note: We have conducted the online search for the said property on the 'igrmaharashtra.gov.in' site for the period of last 13 years vide Challan no. MH006012472202627U and **Receipt no.: 1115239750 dated 24/09/2026** 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.

1. I/We further clarify that **AYESHA HUSSAIN PATHAN AND MUMTAJ YUSUF SHAIKH** the owner of said property will obtain Clear and marketable title to the same **UPON EXECUTION AND REGISTRATION OF ARTICLE OF AGREEMENT IN THEIR FAVOR**, as mentioned above.
2. The Mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ co-Borrower **AYESHA HUSSAIN PATHAN AND MUMTAJ YUSUF SHAIKH**



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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 Article of Agreement executed between M/s. Krishna Buildcon Through its partner, Mr. Chirayush Vinod Agarwal (therein referred as Promotor) and Ayesha Hussain Pathan and Mumtaj Yusuf Shaikh (therein referred as Allottees). with Index II & R.R.
2. Original OCR issued by M/s. Krishna Buildcon in name of Ayesha Hussain Pathan and Mumtaj Yusuf Shaikh
3. Original NOC issued by M/s. Krishna Buildcon Creation of Mortgage in Favor of ICICI Home Finance; in banks format.

Post Disbursement:

1. Copy of Index II of Notice of intimation executed by Ayesha Hussain Pathan and Mumtaj Yusuf Shaikh (therein referred as Mortgagor) and ICICI HFC Limited (therein referred as Mortgagee)

Post Disbursement: NIL

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
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2014	Sale Deed Dated.13/06/2014(Reg no. HVL-08/5582/2014) executed between Shalini Rajniram Nalawade (therein referred as Vendor) and M/s Kruti Constructions (therein referred as Purchaser)
2015	Sale Deed dated 15/04/2015 (Reg. No HVL 8/3860/2015) executed between Kordham Bhagat Gupta and Others (therein referred as Vendor) and M/s Kruti Constructions (therein referred as Purchaser)
2016	NIL
2017	NIL
2018	NIL
2019	NIL
2020	NIL
2021	NIL
2022	NIL
2023	NIL
2024	NIL
2025	NIL
2026	NIL

PLACE: Pune

DATE:

Your Faithfully,

For Flairnetic Advocates

DNYANADA
NITIN DANGAL

Digitally signed by
DNYANADA NITIN DANGAL
Date: 2026.09.27 15:09:51
+05'30'



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