



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	01/09/2026; 02/09/2026; 04/09/2026
LV Ref. ID.	LVP-AUG-26-ICHF-201
Status of L.O.R.	POSITIVE
Transaction Type	SELLER BT
LAN No.	77000341793

To,
ICICI HOME FINANCE,
CHINCHWAD

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of – MAYURI SUBHASH TIKHE

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: MAYURI SUBHASH TIKHE
2. Name of the Co-applicant/s: NOT APPLICABLE
3. Type of Loan: SELLER BT
4. Purpose of Loan: SELLER BT
5. Name of the Property Owner/s: PANKAJ H JOSHI AND JAANVI P JOSHI
6. Proposed Property Owner/s: MAYURI SUBHASH TIKHE
7. Description of the Property (with Boundaries):

Flat No. D-205 area admeasuring 390 Square feet i.e. 36.23 Square meters Carpet Area along with attached exclusive terrace area of about of 71 Square feet i.e. 6.59 Square meters in “**D**” **Building/Wing in Phase I** on **Second Floor** in the project known as “**Pristine City**” and in Society namely “**Pristine City Phase I Co-operative Housing Society Ltd.**” constructed on land bearing Gat No.157 totally area admeasuring 07H 95 Ares including 86 Ares Potkharaba lying and being situated at Village Bakori, Taluka Haveli, District Pune, within the limits of Grampanchayat Bakori, Taluka Panchayat Samiti Haveli, Zilla Parishad Pune, within the limits of office of Sub-registrar Haveli. (**Said Property**) and bounded are as follows-

Boundaries:

On or towards the East: Gat no. 145
On or towards the West: Internal Road
On or towards the North: Internal Road
On or towards the South: Gat no. 156 (Said Land).

8. Nature / Status of the Property: FREEHOLD LAND



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;

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 for Gat No. 157 in the name of **M/s. Pristine Developers**.
2. Scanned copy of NA Order dated 24/09/2012 bearing Ref. No. PMH/NA/SR/1259/2011 issued by District Collector, Pune in favour of **M/s. Pristine Developers**
3. Scanned copy of Title Certificate dated 27/09/2012 issued by Adv. Yande & Co. in favour of **M/s. Pristine Developers**
4. Scanned copy of Registered Articles of Agreement dated 21/01/2015 bearing Reg. No. HVL-10/797/2015 executed by M/s. Pristine Developers through Sachin Ishwarchand Goyal in favour of **Pankaj H Joshi and Jaanvi P Joshi**
5. Scanned Copy of Commencement Certificate dated 24/09/2015 bearing Ref. No. PHA/MOU.BAKORI/G NO. 157/PRA KRA 1581 issued by PMRDA in favour of **M/s. Pristine Developers through partner Sachin Ishwarchand Goyal and others**
6. Scanned Copy of Occupancy Certificate dated 04/01/2016 bearing Ref. No. PHA/MOU. BAKORI/G NO. 157/PRA KRA 2885 issued by PMRDA in favour of of **M/s. Pristine Developers through partner Sachin Ishwarchand Goyal and others**
7. Scanned Copy of LOD dated 25/08/2026 issued by ICICI Bank Limited in the name of **Mrs. Janavi Joshi**
8. Scanned Copy of Property Tax Bill receipt dated 26/08/2026 issued by Grampanchayat Bakori in favor of **Pankaj H Joshi**
9. Scanned Copy of Draft Deed of Assignment/Sale Deed to be executed by Pankaj H Joshi and Jaanvi P Joshi in favour of **Mayuri Subhash Tikhe**.

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 Gat No.157 totally area admeasuring 07H 95 Ares including 86 Ares Potkharaba lying and being situated at Village Bakori, Taluka Haveli, District Pune, within the limits of Grampanchayat Bakori, Taluka Panchayat Samiti Haveli, Zilla Parishad Pune, within the limits of office of Sub-registrar Haveli (**Said Land**) as per document provided us.
2. We further find that **Online 7/12 Extract** for **Gat No. 157** the name of **M/s. Pristine Developers** appear to be the owners of an area admeasuring 07H 95R.





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.;

10. We further find that **LOD** dated 25/08/2026 issued by ICICI Bank Limited in the name of **Mrs. Janavi Joshi** depositing original title deeds of the Said Property.
11. We further find that **Property Tax Bill receipt** dated 26/08/2026 issued by Grampanchayat Bakori in favor of **Pankaj H Joshi** related to Said Property.
12. We further find that **Draft Deed of Assignment/Sale Deed** to be executed by Pankaj H Joshi and Jaanvi P Joshi intends to sell and transfer the Said Property in favour of **Mayuri Subhash Tikhe**.

Note- We have observed that recitals of provided draft wrongly mentions that share certificates are issued by the society. We recommend revised draft correcting the same shall be in place prior to the registration. Our opinion shall be subject to the same.

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: Search Report Attached

Status: Clear

Ref: Investigation title of the property situated at **Flat No. D-205**, on the **2nd floor**, in the **“D” Building/Wing in Phase I**, in the project known as **“Pristine City”**, and in Society namely **“Pristine City Phase I Co-operative Housing Society Limited”** constructed on Land Bearing **Gat No.157** lying and being situate at Village **Bakori** Taluka **Haveli** District **Pune**.

MAYURI SUBHASH TIKHE

Dear Sirs,

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

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

2014 – Entry Found

HVL-10-10404	Cancellation Deed	25/11/2014
2014	Rs. 0/-	25/11/2014

Stuart Peter Julian

To

M/s. Pristine Developers Through Sachin Ishwarchand Goyal Through Attorney Amit Kate



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.;

Schedule: Flat/Unit No. 205, on the **2nd floor**, in the **“D” Wing** in **Phase I**, in the project known as **“Pristine City”**, constructed on Land Bearing **Gat No.157** lying and being situate at Village **Bakori** Taluka **Haveli** District **Pune**. Admeasuring area 36.23 sq. m. (Document No. HVL-10-1458-2013 Dated 05/02/2013 its Cancellation Deed)

2015 – Entry Found

HVL-10-797	Agreement	21/01/2015
2015	Rs. 1712250/-	21/01/2015

M/s. Pristine Developers Through Sachin Ishwarchand Goyal Through Attorney Amit Kate

To

Pankaj H Joshi & Janvi P Joshi

Schedule: Flat/Unit No. 205, on the **2nd floor**, in the **“D” Wing** in **Phase I**, in the project known as **“Pristine City”**, constructed on Land Bearing **Gat No.157** lying and being situate at Village **Bakori** Taluka **Haveli** District **Pune**. Admeasuring area 36.23 sq. m.

HVL-10-1515	Lease Deed	10/02/2015
2015	Rs. 0/-	10/02/2015

Maharashtra State Electricity Distribution Company Ltd Through Executive Engineer Rajendra Vishnu Pawar

To

M/s. Pristine Developers Through Partner Sachin Ishwarchand Goyal Through Attorney Praveen Jannu & Pritam Ishwarchand Goyal Through Attorney Praveen Jannu

Schedule: Land Bearing Gat No.157 lying and being situate at Village **Bakori** Taluka **Haveli** District **Pune**. Admeasuring area 512.65 sq. m. (Lease Deed Period 99 years)

HVL-10-6412	Reconveyance Deed	16/06/2015
2015	Rs. 0/-	16/06/2015

M/s. Pristine Developers Through Partner Pritam Ishwarchand Goyal, Sachin Ishwarchand Goyal Through Attorney Praveen Sidram Jannu & Others

To

State Bank of India Through Balkrishna Vinayak Thite

Schedule: 1) Land Bearing **Gat No.157** lying and being situate at Village **Bakori** Taluka **Haveli** District **Pune**. Admeasuring area 79500 sq. m. 2) Flat No. 13, on the 4th floor, in the Building known as “Mohini Apartments”, constructed on Land Bearing C.T.S. No. 94/11, Plot No. 38/21, lying and being situate at Village Erandwane Taluka Pune City District Pune. Admeasuring area 71.13 sq. m. 3) Flat No. 14, on the 4th floor, in the Building known as “Mohini Apartments”, constructed on Land Bearing C.T.S. No. 94/11, Plot No. 38/21, lying and being situate at Village Erandwane Taluka Pune City District Pune. Admeasuring area 73.36 sq. m. 4) Flat No. 15, on the 4th floor, in the Building known as “Mohini Apartments”, constructed on Land Bearing C.T.S. No. 94/11, Plot No. 38/21, lying and being situate at Village Erandwane Taluka Pune City District Pune. Admeasuring area 84.94 sq. m. 5) Flat No. 16, on the 4th floor, in the Building known as “Mohini Apartments”, constructed on Land Bearing C.T.S. No. 94/11, Plot No. 38/21, lying and being situate at Village Erandwane Taluka Pune City District Pune. Admeasuring area 84.94 sq. m.

2016 –	NIL	
2017 –	NIL	
2018 –	NIL	
2019 –	NIL	
2020 –	NIL	
2021 –	NIL	
2022 –	NIL	
2023 –	NIL	
2024 –	Entry Found	
HVL-25-12405	Lease Deed	18/05/2024
2024	Rs. 0/-	18/05/2024

Maharashtra State Electricity Distribution Company Ltd Through Executive Engineer Manik Rathod

To

M/s. Pristine Developers Through Partner Sachin Ishwarchand Goyal Through Attorney Sachin Dattatreya Shilimkar

Schedule: Land Bearing **Gat No.157/ 208** lying and being situate at Village **Bakori** Taluka **Haveli** District **Pune**. Admeasuring area 0.005 R. sq. m.

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 dated 24/09/2012 bearing Ref. No. PMH/NA/SR/1259/2011 issued by District Collector, Pune in favour of M/s. Pristine Developers 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 Bill receipt dated 26/08/2026 issued by Grampanchayat Bakori in favor of Pankaj H Joshi.**
- 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.**
- 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: **1115416557**
Search Conducted Years: **2014 to 2026 (13 Years)**
Name of the Advocate / Searcher: **Indus Legal**
Search Report Date: **01/09/2026**
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**.



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;

Note- We have observed that recitals of provided draft wrongly mentions that share certificates are issued by the society. We recommend revised draft correcting the same shall be in place prior to the registration. Our opinion shall be subject to the same.

We further certify that, upon execution of Registered Agreement, **MAYURI SUBHASH TIKHE** 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 **MAYURI SUBHASH TIKHE**

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

1. Original Latest LOD from BT Bank- **ICICI Bank Limited**
2. Original Registered Deed of Assignment/Sale Deed to be executed by Pankaj H Joshi and Jaanvi P Joshi in favour of **Mayuri Subhash Tikhe** along with Registration Receipt, Stamp Duty Paid Receipt and Index II. (We recommend appropriate change/rectification to be done in the Draft Deed of Assignment/Sale Deed before final execution/registration as mentioned in the Certificate Section)

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

1. Original Registered Articles of Agreement dated 21/01/2015 bearing Reg. No. HVL-10/797/2015 executed by M/s. Pristine Developers through Sachin Ishwarchand Goyal in favour of **Pankaj H Joshi and Jaanvi P Joshi** along with Registration Receipt, Stamp Duty Paid Receipt and Index II.
2. Original NOC for Mortgage from Society in favor of **ICICI HFC Ltd** along with the confirmation that Share certificate is not issued to any of its members yet.
3. Original No Dues Letter issued by BT Bank - **ICICI Bank Limited**
4. 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.



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.;

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
Prajapati**

Digitally signed by
Hetal Rajesh
Prajapati
Date: 2026.09.04
18:05:57 +05'30'

**Authorized Signatory
Advocates and Legal Consultants**

**Law Veritas
West**
Simple Legal Solutions