



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	20/08/2026, 24/08/2026; 26/08/2026	22/08/2026; 25/08/2026;
LV Ref. ID.	LVP-AUG-26-ICHF-113	
Status of L.O.R.	CONDITIONAL POSITIVE	
Transaction Type	RESALE HOME LOAN	
LAN No.	77000334789	

To,
ICICI HOME FINANCE,
PUNE

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of – MR. NAGESH LOHAR

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: MR. NAGESH LOHAR
2. Name of the Co-applicant/s: SONAL POPALE
3. Type of Loan: RESALE HOME LOAN
4. Purpose of Loan: RESALE HOME LOAN
5. Name of the Property Owner/s: SHRI. ABIRAMAN MURTI & KARTIK CHANDRA DEVI ABIRAMAN
6. Name of the Proposed Property Owner/s: SHRI. NAGESH PANDURANG LOHAR
7. Description of the Property (with Boundaries):

Flat No. 102 area admeasuring 651.19 Square Feet Built up area, on **First Floor** in the project known as “**Shree Heights**”, with common car parking Constructed on land bearing **Survey No. 14/2** admeasuring area 1340 Square feet i.e. 124.53 Square meters lying and being situated at Village Pimple Gurav, Taluka Haveli, District Pune, within the limits of Pimpri Chinchwad Municipal Corporation. (**Said Property**) and bounded are as follows-

Boundaries:

On or towards the East: Property of Shri. Rajendra Yede
On or towards the West: Flat No. 101
On or towards the North: 15 Feet Road
On or towards the South: Property of Shri. Tank (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 Online 7/12 extract in respect of Survey no. 14/2 appears to be Class 1 Land and in the name of **Sameer Sunil Kadam**.
2. Scanned Copy of Regularization Certificate dated 01/02/2012 bearing Ref. No. **/STHA/KAA/GUNTHE/9526/ issued by Pimpri Chinchwad Municipal Corporation in favor of **Sameer Kadam**.
3. Scanned Copy of Property Tax bill for 2014-2015 issued by Pimpri Chinchwad Municipal Corporation in the name of **Sameer Kadam**.
4. Scanned Copy of Index II of Registered Agreement for Sale dated 05/03/2016 bearing Reg. No. HVL-19/2085/2016 executed by Shri. Sameer Sunil Kadam in favour of **Abiraman Murti & Kartik Chandra Devi Abiraman**.
5. Scanned Copy of Registered Deed of Assignment dated 22/03/2016 bearing Reg. No. HVL-19/2717/2016 executed by Shri. Sameer Sunil Kadam in favour of **Abiraman Murti & Kartik Chandra Devi Abiraman**.
6. Scanned Copy of Draft Agreement for Sale to be executed by Abiraman Murti & Kartik Chandra Devi Abiraman in favour of **Shri. Nagesh Pandurang Lohar**.

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 Survey No. 14/2 admeasuring area 1340 Square feet i.e. 124.53 Square meters lying and being situated at Village Pimple Gurav, Taluka Haveli, District Pune, within the limits of Pimpri Chinchwad Municipal Corporation. **(Said Land)** as per document provided us.
2. We further find from the **Online 7/12** extract in respect of Survey no. 14/2 appears to be Class 1 Land and the name of **Sameer Sunil Kadam** appears to be the owner of an area admeasuring 00H 01.23R as per Khata No. 9823 (Mutation Entry No. 20170)

सामाजिक क्षेत्र	व.व.स.व.	व.स.स.	
9775 जयश्रीवेन दिनेशभाई चोडलिया रसिलावेन ईश्वरभाई चौहान —सामाजिक क्षेत्र—	0.01.00	0.07	(16820) (16820)
9776 महेश सवजीभाई चोडलिया	0.01.00	0.07	(16821)
9823 समीर सुनिल कदम	0.01.23	0.09	(20170)
9832 शामसिंह चंपालालजी राजपुरोहित	0.00.50	0.03	(16947)
9833 ज्योत्सनाकाश चैनसिंहजी राजपुरोहित देवीसिंह चैनसिंहजी राजपुरोहित —सामाजिक क्षेत्र—	0.00.50	0.03	(16948) (16948)
9834 अशोक करसन वाघेला विजया अशोक वाघेला			(16959) (16959)

- We further find from the recitals that Registered Sale Deed dated 10/08/2010 bearing Reg. No. HVL-18/7035/2010 executed by Shri. Dnyanoba Shivram Kadam through POA holder Govind Jivraj Sapriya wherein sold, transferred and conveyed the Said Land in favour of **Shri. Sameer Sunil Kadam** for consideration and upon the terms and conditions mentioned therein.
- We further find from the recitals that Sameer Sunil Kadam decided to Construct the Said Building “Shree Heights” on the Said Land.

३) सदर वर वर्णन केलेल्या उपरोक्त दस्ताने मिळालेले अधिकाराने लिहून देणार यांनी कलम १ मध्ये वर्णन केलेल्या मोकळी जागा मिळकत विक्रीतील करण्याचे व तथा सदर मिळकतीत इमारत बांधकाम करण्याचे ठरविले व सदर कामी लिहून देणार यांनी वर नमूद केलेल्या मिळकतीत “श्री हाइट्स” इमारतीचे बांधकाम केले आहे. सदर मिळकतीत इमारतीचे बांधकाम गुट्यारी नियम नियमावलीचे पालन करून बांधकाम केले आहे. तसेच त्या इमारतीतील निवासी फ्लॅट यांची विक्री करण्याचे सर्व कायदेशीर पूर्ण हक्क व अधिकार लिहून देणार यांना आहे.

- We further find that **Regularization Certificate** dated 01/02/2012 bearing Ref. No. **/STHA/KAA/GUNTHE/9526/ issued by Pimpri Chinchwad Municipal Corporation in favor of **Sameer Kadam** wherein Said Land bearing Survey No. 14/2 along with Construction standing thereon area admeasuring 60.52 Square meters Parking + Flat No. 102 for Residential use was seen to be regularized as per the provisions of Pimpri Chinchwad Municipal Corporation.

Note: We have not been provided with CC/OC issued by competent authority. Please be guided by technical report.

- We further find that **Property Tax bill** for 2014-2015 issued by Pimpri Chinchwad Municipal Corporation in the name of **Sameer Kadam** related to Said Property.
- We further find that **Index II** of Registered Agreement for Sale dated 05/03/2016 bearing Reg. No. HVL-19/2085/2016 executed by Shri. Sameer Sunil Kadam wherein sold, transferred and conveyed the Said Property in favour of **Abiraman Murti & Kartik Chandra Devi Abiraman** for consideration and upon the terms and conditions mentioned therein.

Note: We have not been provided with Registered Agreement for Sale dated 05/03/2016 bearing Reg. No. HVL-19/2085/2016, Our opinion shall be subject to the same.

8. We further find that **Registered Deed of Assignment** dated 22/03/2016 bearing Reg. No. HVL-19/2717/2016 executed by Shri. Sameer Sunil Kadam wherein sold, transferred and conveyed the Said Property in favour of **Abiraman Murti & Kartik Chandra Devi Abiraman** for consideration and upon the terms and conditions mentioned therein.
9. We find that a **Property Tax Receipt** dated 22/04/2026 bearing Receipt No. 262714080814728077 has been issued by Pimpri Chinchwad Municipal Corporation in favor of **Shri. Sameer Sunil Kadam** for the year 2026-2027 with respect to the Said Property.

Note: Lender to take a note that the Property Tax details are not transferred in the name of current owner. Please ensure the same is updated with concerned Municipal authorities prior to disbursement.

10. We further find that by a **Draft Agreement for Sale** to be executed by Abiraman Murti & Kartik Chandra Devi Abiraman intends to sell and transfer the Said Property in favour of **Shri. Nagesh Pandurang Lohar**.

Note: We have not been provided with No dues Letter from Dhfl Vysya Housing Finance Ltd (As per SRO). Our opinion is subject to the lender verifying the same internally either through CERSAI or any other internal mechanism for verification of encumbrances on the Said Property. Our opinion is based on limited and available documents shared before us.

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 Subject to No Dues from DHFL Vysya Housing Finance Ltd

Ref: Investigation title of the property situated at Flat No. 102, on 1st Floor, in the building known as “Shree Heights”, constructed on the land bearing Survey No. 14/2 lying and being situated at 411061 Village Pimple Gurav Taluka Haveli & District Pune.

NAGESH LOHAR

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 – NIL

2015 – NIL

2016 – Entry Found

HVL-19-2085	Agreement to Sale	05/03/2016
2016	Rs. 2000000/-	05/03/2016

Sameer Sunil Kadam

To

Abhiraman Moorthy & Karthik Chandra Devi Abhiraman

Schedule: Flat No. 102, on 1st Floor, in the building known as “**Shree Heights**”, constructed on the land bearing **Survey No. 14/2** lying and being situated at 411061 Village **Pimple Gurav** Taluka **Haveli** & District **Pune**. Admeasuring area 60.52 sq. m with common two-wheeler parking and other common facilities

HVL-19-2717	Assignment Deed	22/03/2016
2016	Rs. 2000000/-	23/03/2016

Sameer Sunil Kadam

To

Abhiraman Moorthy & Karthik Chandra Devi Abhiraman

Schedule: Flat No. 102, on 1st Floor, in the building known as “**Shree Heights**”, constructed on the land bearing **Survey No. 14/2** lying and being situated at 411061 Village **Pimple Gurav** Taluka **Haveli** & District **Pune**. Admeasuring area 60.52 sq. m with common two-wheeler parking and other common facilities (Assignment Deed of Document No. 2085/2015)

HVL-22-3052	Notice of intimation	26/03/2016
2016	Rs. 1500000/-	18/04/2016

Abhiraman Moorthy & Karthik Chandra Devi Abhiraman

To

Dhfl Vysya Housing Finance Ltd

Schedule: Flat No. 102, in the building known as “**Shree Heights**”, constructed on the land bearing **Survey No. 14/2** lying and being situated at 411061 Village **Pimple Gurav** Taluka **Haveli** & District **Pune**.
Admeasuring area 651.00 sq.ft

2017 – NIL
2018 – NIL
2019 – NIL
2020 – NIL
2021 – NIL
2022 – NIL
2023 – NIL
2024 – NIL
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 copy not shared with us. CC/OC/Property Tax issued by the respective Municipal Corporation is in place; thus, we are of the opinion SARFAESI may be applicable on the Said Property, considering the Municipal Corporation might have issued permission for the respective usage. Request the lender to validate the same from the technical report and ensure the purpose of the land usage permission is verified by the lender before disbursement**
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? **Property Tax Receipt dated 22/04/2026 bearing Receipt No. 262714080814728077 has been issued by Pimpri Chinchwad Municipal Corporation in favor of Shri. Sameer Sunil Kadam for the year 2026-2027 with respect to the 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?
- 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 Developer 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: - Receipt no.: 1115379731
Search Conducted Years:2014 to 2026 (13 years)
Name of the Advocate / Searcher: Indus legal
Search Report Date: **21/08/2026**
Note: **Status: Clear Subject to No Dues from DHFL Vysya Housing Finance Ltd**

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**.

Lender to take a note that the Property Tax details are not transferred in the name of current owner. Please ensure the same is updated with concerned Municipal authorities prior to disbursement.

Following are the safeguard or requirements to be verified by Lender internally, as conditional report was required as per email dated 25/08/2025 to be released based on the LIMITED documents submitted before us as follows, thus, kindly note that our opinion is subject to the following documents to be reviewed internally-

1. **Registered Agreement for Sale dated 05/03/2016 bearing Reg. No. HVL-19/2085/2016.**
2. **No Dues Letter / Certificate from DHFL Vysya Housing Finance Ltd (as per SRO record).**

We further certify that **MR. NAGESH LOHAR & SONAL POPALE** has/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 **MR. NAGESH LOHAR & SONAL POPALE**

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 Registered Agreement for Sale dated 05/03/2016 bearing Reg. No. HVL-19/2085/2016 executed by Shri. Sameer Sunil Kadam in favour of **Abiraman Murti & Kartik Chandra Devi Abiraman** along with Registration Receipt, Stamp Duty Paid Receipt and Index II. (To be verified at the time of vetting).
2. Original Registered Deed of Assignment dated 22/03/2016 bearing Reg. No. HVL-19/2717/2016 executed by Shri. Sameer Sunil Kadam in favour of **Abiraman Murti & Kartik Chandra Devi Abiraman** along with Registration Receipt, Stamp Duty Paid Receipt and Index II.
3. Original Registered Agreement for Sale to be executed by Abiraman Murti & Kartik Chandra Devi Abiraman in favour of **Shri. Nagesh Pandurang Lohar** along with Registration Receipt, Stamp Duty Paid Receipt and Index II.
4. Original NOC for Mortgage from Developer in favor of **ICICI HFC Ltd** along with confirmation that society has not been formed yet.
5. Original No Dues Letter / Certificate from **DHFL Vysya Housing Finance Ltd** (as per SRO record)
6. All the documents mentioned under Para VII to be verified by the lender internally.

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

1. 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.



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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: 2026.08.26
11:11:34 +05'30'

**Authorized Signatory
Advocates and Legal Consultants**

**Law Veritas
West**
Simple Legal Solutions