

V. PATKE & CO.

ADVOCATES

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LEGAL SCRUTINY REPORT

Date: 07.09.2026,

Revised dated 11/09/2026

Status: - Positive

App No.- 77212601540

To,

ICICI HOME FINANCE COMPANY LTD.

Kalyan Branch.

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of – Mr. Devendra Sahebrao Bedse

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: Mr. Devendra Sahebrao Bedse
2. Name of the Co-applicant/s: - Ashwini Vijay Dani
3. Type of Loan: BT + Top Up
4. Purpose of Loan: BT + Top Up
5. Name of the Property Owner/s: Mr. Dhulappa Bhimrao Mane
6. Name of Proposed Owners: Mr. Devendra Sahebrao Bedse & Ashwini Vijay Dani
7. Nature / Status of the Property: Residential
8. Description of the Property: Flat No. 204, on the 2nd Floor, D wing, admeasuring 451.155 Sq. feet in the building known as “Satyam Oleander”, in the Society known as “Satyam Oleander D, E, F wing CHSL”, constructed on all that piece or parcel of land bearing Survey no. 127, 130, 131, Hissa No. 3, 4, 2, 6 Survey No. 131, Hissa No. 6, 7, situated at revenue Village Chikhaloli and within the limits of the registration district Thane, Sub-registration District Ambernath and also within the limits of Ambernath Municipal council.

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

1. Registered Agreement for sale dated 25.07.2024 between **MR. Eknath Sambhu Bhoir** as the **"VENDOR/ TRANSFEROR"** of the First Part AND **Mr. Devendra Sahebrao Bedse & Ashwini Vijay Dani** as the **"FLAT PURCHASER /TRANSFEE"** of the other Part; Duly stamped & registered at office Ulhasnagar-4, bearing registration no. UHN-4-10116-2024 dated 25.07.2024.
2. Registered Supplementary Agreement dated 06.09.2018 made between **M/s. Sahyog Group, a partnership firm, through its Authorised Partner Mr. Pankajkumar D. Parsiya** as the **"Developers/Builders"** of the One Part AND **MR. Eknath Sambhu Bhoir** as the **"Purchasers"** of the Other Part; Duly stamped & registered at office Ulhasnagar-3, bearing registration no. UHN-3-7232 of 2018 dated 06.09.2018.
3. Share Certificate No. 12 fully paid up of 10 shares of each Rs. 50/- bearing distinctive no. 111 to 120 (both inclusive) on dated 01/07/2023 issued by **Satyam Oleander D, E, F wing CHSL** in the name of **MR. Eknath Sambhu Bhoir**. Duly Transfer in the name of **Mr. Devendra Sahebrao Bedse & Ashwini Vijay Dani** on dated 30/09/2024.
4. Title certificate dated 26/05/2015 issued by **Kiran B. Barote. (Advocate & solicitors). (as per RERA)**
5. RERA Certificate dated 27/8/2017 (**Registration No.-P51700010440**) issued by **Maharashtra Real Estate Regulatory Authority** in the name of **M/s. Sahyog Group (Project: "SATYAM OLEANDER")**
6. Part Occupancy Certificate dated 31.03.2017 issued by **Ambernath Municipal Council** in the name of **Eknath Sambhu Bhoir & other.**
7. Revised Development permission dated 31.03.2013, 16.10.2019, 24.06.2019 issued by **Ambernath Municipal Council** in the name of **Pandurang Sambhu Bhoir & other.**
8. List of Documents dated 03.08.2026 issued by **Svatantra Micro Housing Finance limited** In the name of **Mr. Devendra Sahebrao Bedse.**
9. 7/12 Extract card dated 30/09/2014 in the name of **Pandurang Sambhu Bhoir & other.(for Survey no. 127, 130, 131, Hissa No. 3, 4, 2, 6)**
10. 7/12 Extract card dated 22/05/2015 in the name of **M/s. Sahyog group through its Partner Pankaj D. Parsiya.(for Survey No. 131, Hissa No. 6, 7,)**
11. Society Registration Certificate dated 07/10/2020 in the name of **SATYAM OLEANDER G, H, I, J Co-operative Housing Society Limited**

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

1. It appears that **Pandurang Sambhu Bhoir & other** (herein after called and referred as the land owners) owns and otherwise is well and sufficiently entitled to all that piece or parcel of land bearing Survey no. 127, 130, 131, Hissa No. 3, 4, 2, 6 Survey No. 131, Hissa No. 6, 7, situated at revenue Village Chikhaloli and within the limits of the registration district Thane, Sub-registration District Ambernath and also within the limits of Ambernath Municipal council, herein after called and referred to as "the said land").
2. It appears that by and under Agreement For Development duly executed on 05/20/2013 and registered in the office of the Sub-registrar of Assurance at Ulhasnagar-3 at Serial no. 790/2013 dated the land owners granted and assigned the development rights in respect of the above-

mentioned land to the **M/s. Sahyog Group** for the consideration and upon the terms and conditions mentioned therein herein after called as **THE SAID DEVELOPMENT AGREEMENT**.

3. It appears that upon the execution of the said agreement the owners have put the builders and developers in possession of the said land and in pursuance of the said agreement for development dated 5/2/2013 the owners have also granted irrevocable power of attorney in favor of the builders and developers to enable the developers to carry out all the development work together with the sell of the proposed constructed flats thereon in the said building to be constructed on the said land which is registered at the sub registrar of assurance office at Ulhasnagar-3 at Serial no 791/2013 dated 5/2/2013.
4. It appears that **M/s. Sahyog Group** herein above mentioned owns and /or otherwise is well and sufficiently entitled to all that piece and parcel of land bearing Survey No.131,Hissa No.6 Area Admeasuring at about 3020Sq.Mtrs out of the total land admeasuring at about 5400 Sq. mtrs Asst.0Rs.64Paise, and land bearing Survey No.131, Hissa No.7 Area Admeasuring at about 4000Sq. Mtrs From the total Area of land admeasuring 1H-31R-0p P.K.0H-09R-0P Total Area Admeasuring 1H-40R-0p Asst.2Rs.63 Paise. located and situated in the revenue village Chikhaloli, and Within the limits of the Registration District Thane, Sub Registration District Ambarnath and also Within the limits of Ambarnath Municipal Council and more particularly described in the scheduled B herein under Written and the plots as mentioned in schedule B herein after for the sake of brevity called and referred to as **"THE SAID PROPERTY"**.
5. It appears that by and under Deed of Conveyance dated 23/02/2015 and registered in the office of the Sub Register of Assurance at Ulhasnagar **Devjibhai Parasiya** has purchase land bearing Survey No.131,Hissa No.6 Area Admeasuring at about 3020Sq. mtrs out of the total land admeasuring at about 5400Sq.mtrs. Asst.0Rs.64, Located and situated in the revenue village Chikhaloli, from 1) **Pandurang Sambhu Bhoir** 2) **Shri. Eknath Sambhu Bhoir** for the consideration and upon the terms and conditions mentioned therein in the said Deed of Conveyance(herein after the above referred deed of conveyance called as the said deed) and the name of sahyog Group is recorded in the revenue record and to the 7x12extract of the said properties by virtue of mutation entry Nos. 1575 and the same is Confirmed and thus **Sanyog Group** is entitled to the said properties as absolute owner thereof.
6. It appears that by and under Deed of Conveyance dated 13/03/2015 and registered in the office of the Sub Registrar of Assurance at Ulhasnagar-3 at Serial No2356/2015 dated 13-3-2015 **M/s. Sahyog Group**, Through Its Partner **Shri. Pankajkumar Devjibhai Parasiya** has Purchased land bearing Survey No.131,Hissa No.7 Area Admeasuring at about 4000Sq.mtrs from the total land admeasuring at about 1H-31R-0p P.K. 0H-09R-0p Total Area Admeasuring 1H-40R-0p Asst.2Rs.63 paise located and situated in the revenue village Chikhaloli, from 1) **Shri. Bhavin Rameshchandra patel** 2)**Shri. Mahadev Parbat patel** 3)**suresh Kantilal Patel** 4)**Praful Tulsibhai Patel** 5)**Shri. Purushottam M. Agrawal** 6)**Praful Manjibhai Kapupara** 7)**Jayantilal Maghaji Pokar** for the consideration and upon the terms and condition mentioned therein in the said deed of Conveyance (herein after the above referred deed of conveyance called as the said deed)and the name of sahyog Group is recorded in the revenue records and to the 7x12 extract of the said properties by virtue of mutation entry Nos. 1576 and the same is Confirmed and thus **M/s. Sahyog Group** is entitled to the said properties as absolute owner thereof.
7. It appears that as per the above recited deeds the builders/developers herein have been put in possession of the said land as on date of the execution of the said deed of conveyance and Agreement for Development.
8. It appears that **M/s. Sahyog Group constructed Wing I** in the building known as **"SATYAM OLEANDER**
9. It appears that by Registered Supplementary Agreement dated 06.09.2018 made between **M/s. Sahyog Group, a partnership firm, through its Authorised Partner Mr. Pankajkumar D. Parsiya** as the **"Developers/Builders"** of the One Part AND **MR. Eknath Sambhu Bhoir** as the **"Purchasers"** of the Other Part; Duly stamped & registered at office Ulhasnagar-3, bearing registration no. UHN-3-7232 of 2018 dated 06.09.2018; the said Developer have allotted the said **Flat No. 204, on the 2nd Floor, D wing, admeasuring 451.155 Sq. feet in the building known as "Satyam Oleander", in the Society known as "Satyam Oleander D, E, F wing CHSL", & others** for the terms & conditions stated therein.

10. It appears that Society is formed & registered on 07/10/2020 in the name of **SATYAM OLEANDER G, H, I, J Co-operative Housing Society Limited**
11. It appears that Registered Agreement for sale dated 25.07.2024 between **MR. Eknath Sambhu Bhoir** as the "**VENDOR/ TRANSFEROR**" of the First Part AND **Mr. Devendra Sahebrao Bedse & Ashwini Vijay Dani** as the "**FLAT PURCHASER /TRANSFEREE**" of the other Part; Duly stamped & registered at office Ulhasnagar-4, bearing registration no. UHN-4-10116-2024 dated 25.07.2024, the said **Vendors** have sold and transferred the said **Flat No. 204, on the 2nd Floor, D wing, admeasuring 451.155 Sq. feet in the building known as "Satyam Oleander", in the Society known as "Satyam Oleander D, E, F wing CHSL",** for the terms & conditions stated therein.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

Subject to above and **Subject to Registration of Agreements for Sale** the title of the said property based on the plain reading of the documents provided to us, appear to be clear and marketable and bank may create a Lawful mortgage thereon after obtaining documents herein appearing.

PART V: OTHER PROVISIONS:

- 5.1 Whether provisions of urban land ceiling act are applicable? NA
- 5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share?
NA
- 5.3 Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent? NA
- 5.4 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? YES
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? NA
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons?
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 competency to transfer the property? YES
- 5.9 Whether the proposed mortgage by deposit of title deeds is possible? NA
- 5.10 What is the tenure of the land; if it is leased? NA years (remaining period)
- 5.11 Whether the land is Adivasi (tribal) land? NA
- 5.12 Whether the land /property are joint family property?
- 5.13 Whether SARFAESI Act applicable? YES
- 5.14 Is land/property/flat being subject to any reservations /acquisitions/requisitions? NA
- 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? 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 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 No

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 No

5.20 Whether Search Report is obtained and submitted? YES

Search Report Details: -

Search Conducted Years: 13 Year

Name of the Searcher: Bhavesh Manve

Search Report Date: 29/08/2026

Note:

5.21 Whether EC is obtained? NO

EC Details: - NO

No. of Years EC Obtained: NO

Any Encumbrance to Specify: NO

EC Applied by: NO

PART VI: CERTIFICATE:

In view of the foregoing, It appears that the title deeds intended to be deposited, relating to the property and offered as security by way of registered/equitable mortgage and the documents of title referred to above are perfect evidence of the title and that if the said registered/equitable mortgage is created in the manner required by law, it would satisfy the requirements of creation of registered/equitable mortgage.

It appears that **Subject to Registration of Agreement Mr. Ajay Rambriksh Yadav** has/would derive a valid, clear, marketable and unencumbered title in the property/ies stated above.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Mr. Ajay Rambriksh Yadav**.

The following original documents to be collected by ICICI HFC for creation of registered/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. Copy of Registered Agreement for sale dated 25.07.2024 between **MR. Eknath Sambhu Bhoir** as the "**VENDOR/ TRANSFEROR**" of the First Part AND **Mr. Devendra Sahebrao Bedse & Ashwini Vijay Dani** as the "**FLAT PURCHASER /TRANSFEREE**" of the other Part; Duly stamped & registered at office Ulhasnagar-4, bearing registration no. UHN-4-10116-2024 dated 25.07.2024; Along with Lodgement Receipt & Stamp duty Receipt & Index II for the aforesaid Agreement.
2. Copy of Registered Supplementary Agreement dated 06.09.2018 made between **M/s. Sahyog Group, a partnership firm, through its Authorised Partner Mr. Pankajkumar D. Parsiya** as the "**Developers/Builders**" of the One Part AND **MR. Eknath Sambhu Bhoir** as the "**Purchasers**" of the Other Part; Duly stamped & registered at office Ulhasnagar-3, bearing registration no. UHN-3-7232 of 2018 dated 06.09.2018 Along with RR and SDR.
3. Copy Share Certificate No. 12 fully paid up of 10 shares of each Rs. 50/- bearing distinctive no. 111 to 120 (both inclusive) on dated 01/07/2023 issued by **Satyam Oleander D, E, F wing CHSL** in the name of **MR. Eknath Sambhu Bhoir**. Duly Transfer in the name of **Mr. Devendra Sahebrao Bedse & Ashwini Vijay Dani** on dated 30/09/2024.

4. Original of List of Documents dated 03.08.2026 issued by **Svatantra Micro Housing Finance limited** In the name of **Mr. Devendra Sahebrao Bedse**.
5. Copy of Occupancy Certificate / Approved Plans / RERA Certificate issued by Municipal Corporation/Appropriate Authority for the said Building. (To be verified by Technical/Valuation).
6. Copy of Society Registration Certificate.

Post Disbursement Documents: -

1. Original of Registered Agreement for sale dated 25.07.2024 between **MR. Eknath Sambhu Bhoir** as the "**VENDOR/ TRANSFEROR**" of the First Part AND **Mr. Devendra Sahebrao Bedse & Ashwini Vijay Dani** as the "**FLAT PURCHASER /TRANSFeree**" of the other Part; Duly stamped & registered at office Ulhasnagar-4, bearing registration no. UHN-4-10116-2024 dated 25.07.2024; Along with Lodgement Receipt & Stamp duty Receipt & Index II for the aforesaid Deed.
2. Original of no-objection letter issued by "**Satyam Oleander D, E, F wing CHSL**" granting it's no objection in favour of the Bank for creation of mortgage and noting the Bank's lien and certifying that there are no encumbrances on the **said Flat**.
3. Original of Share Certificate No. 12 fully paid up of 10 shares of each Rs. 50/- bearing distinctive no. 111 to 120 (both inclusive) on dated 01/07/2023 issued by **Satyam Oleander D, E, F wing CHSL** in the name of **MR. Eknath Sambhu Bhoir**. Duly Transfer in the name of **Mr. Devendra Sahebrao Bedse & Ashwini Vijay Dani** on dated 30/09/2024
4. Original of No Dues Certificate issued by **Svatantra Micro Housing Finance limited** In the name of **Mr. Devendra Sahebrao Bedse**.

Yours faithfully,
For **V. Patke & Co.**
(Advocates)

Adv. Vandana Patke