

LEGAL SCRUTINY REPORT

Date: -	27/08/2026; 28/08/2026; 30/08/2026
LV Ref. ID.	LVP-AUG-26-ICHF-181
Status of L.O. R	POSITIVE
Transaction Type	RESI LAP
LAN No:	10326321 (77000345744)

To

**ICICI HOME FINANCE
KHARADI**

Dear Sir/Madam

Legal Scrutiny Report in respect of the file of PRATIK SURESH PAWAR

PART I: PROPERTY DETAILS:

- Name of the Applicant/Borrower/s: PRATIK SURESH PAWAR**
- Name of the Co-applicant/s: SURESH RAGHUNATH PAWAR**
- Type of Loan: RESI LAP**
- Purpose of Loan: RESI LAP**
- Name of the Property Owner/s: SHRI. SURESH RAGHUNATH PAWAR**
- Name of the Proposed Property Owner/s: NOT APPLICABLE**
- Description of the Property (with Boundaries):**

All that piece and Parcel Land bearing **Survey No. 168/9/5** area admeasuring 00 H 01 R lying and being situated at Village Hadapsar, Taluka Haveli, District Pune within the limits of Zilla Parishad Pune and Taluka Panchayat Samiti Haveli and within the jurisdiction of Sub-Registrar Haveli (**Said Property**) and bounded are as follows-

Boundaries:

On or towards North: By property of Shri. Chandrakant Gaikwad

On or towards South: By property of George Paul Ratti

Note- No chain title documents are registered of the seller. Our opinion shall subject to any third-party claims arising due to un-registered chain title documents. Considering the documents shared with us, we have drawn the title based on the limited documents available in the above case. We recommend lender to take a note of the above, before funding on such un-registered chain title document property.

4. We further find that **Property Tax Paid Receipt** dated 10/03/2026 issued by Pune Municipal Corporation in favour of **Suresh Raghunath Pawar** related to the said property.
5. We further find **Electricity Bill** dated 16/06/2026 issued by MSEDCL in favour of **Shri. Pawar Suresh Raghunath** related to the said property.

Note- As per the Mail dated 27/08/2026 the Lender confirm that Land + Structure is coming for Mortgage.

Note: - In our view NA Order and Zone Certificate and OC/CC issued by Competent Authority should be in place however we understand from the lender that the same is not available, we have opined considering the property tax receipt has been raised by Pune Municipal Corporation accordingly based on limited information. lender to take note of the same and our opinion is subject to appropriate land usages permission to be in place and the same to be verify by technical report.

LENDER TO ENSURE ABOUT THE POSSESSION OF THE SAID PROPERTY IS WITH CURRENT OWNER AND THERE ARE NO OTHER THIRD PARTY/ TENANT OCCUPYING THE SAID PROPERTY

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 Search

Ref: Investigation title of the property situated at land bearing **Survey No. 168/9/5**, lying and being situated at Village **Hadapsar** Taluka **Haveli** & District **Pune**.

PRATIK SURESH PAWAR

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 – NIL

2017 – Entry Found

<u>HVL-6-4748</u>	<u>Reconveyance Deed</u>	<u>04/09/2017</u>
2017	Rs. 250000/-	04/09/2017

Suresh Raghunath Pawar & Sandhya Suresh Pawar

To

Devagiri Nagari Sahakari Bank Ltd Hadapsar Branch through Authorized Representative Swati Balkrishna Palanitkar

Schedule: land bearing **Survey No. 168/9/5**, lying and being situated at Village **Hadapsar** Taluka **Haveli** & District **Pune**. Admeasuring area 1000 sq.ft.

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, as per documents produced before us**
- 5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share? **No, as per documents produced before us**
- 5.3 Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent? **No, as per documents produced before us**

- 5.4 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? **Lender to ensure the same**
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? **Property Tax Paid Receipt dated 10/03/2026 issued by Pune Municipal Corporation in favour of Suresh Raghunath Pawar**
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **No. This will be done at the time of Vetting.**
- 5.7 Whether required documents are available for creating mortgage? **Yes, as per documents produced before us**
- 5.8 Whether all the previous owners of the property had the right and competency to transfer the property? **Yes, as per documents produced before us**
- 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? ____ years (remaining period) **Freehold Land**
- 5.11 Whether the land is Adivasi (tribal) land? **No, as per documents produced before us**
- 5.12 Whether the land /property are joint family property? **No, as per documents produced before Us.**
- 5.13 Whether SARFAESI Act applicable? **Yes, as per documents produced before us**
- 5.14 Is land/property/flat being subject to any reservations /acquisitions/requisitions? **No, as per documents produced 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 produced 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 : **NA**
- 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**



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.;

Search Report Details: - **Receipt No:- 1115403937**

Search Conducted Years: **from 2014 to 2026**

Name of the Advocate / Searcher: **Indus Legal**

Search Report Date: **28/08/2026**

Note: **Clear Search**

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/registered** mortgage and the documents of title referred to above are evidence of the title and that if the said **equitable/registered** mortgage is created in the manner required by law, it would satisfy the requirements of creation of **equitable/registered** mortgage.

No chain title documents are registered of the seller. Our opinion shall subject to any third-party claims arising due to un-registered chain title documents. Considering the documents shared with us, we have drawn the title based on the limited documents available in the above case. We recommend lender to take a note of the above, before funding on such un-registered chain title document property.

Subject to what is stated hereinabove, we certify that **SHRI. SURESH RAGHUNATH PAWAR** has derived 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 **PRATIK SURESH PAWAR AND SURESH RAGHUNATH PAWAR**

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 Sale Deed dated 13/01/1993 bearing Reg. No. HVL-3/220/1993 executed by Sau. Padma Chandrakant Dalve in favour of **Shri. Suresh Raghunath Pawar** along with Registration Receipt, Stamp Duty Paid Challan and Index II.

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): -



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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**

Prajapati

Authorized Signatory

Advocates and Legal Consultants

Digitally signed by
Hetal Rajesh
Prajapati
Date: 2026.08.30
12:58:21 +05'30'

**Law Veritas
West**
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