LAW VERITAS WEST LAW VERITAS WEST

LEGAL SCRUTINY REPORT

Application No: 10322677

Date: 21/08/2026

Status: Positive

To

ICICI HFC Ltd.

Pune Vishrantwadi

Dear Sir/Madam

Sub: Legal scrutiny report in respect of the file of DNYANESHWAR SAKHARAM LAD

PART I: PROPERTY DETAILS:

1.Name of the Applicant/Borrower/s: DNYANESHWAR SAKHARAM LAD

2. Name of the Co-applicant/s: (if any): SUNITA DNYANESHWAR LAD

3. Type of Loan:- Prime Home Loan-Balance Transfer

4. Purpose of Loan:- Home Purchase

5. Name of the Property Owner/s: DNYANESHWAR SAKHARAM LAD,SUNITA DNYANESHWAR LAD

6.Description of the Property:

7. Nature / Status of the Property:

8. Type of Property:

PART II: LIST OF THE DOCUMENTS SUBMITTED TO US FOR LEGAL OPINION

PART III : FLOW OF TITLE OF PROPERTY:

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

PART V: OTHER PROVISIONS:

5.1 Whether provisions of urban land ceiling act are applicable?

5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/ share?

5.3 Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent?

5.4 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority?

5.5 Whether up to date tax/land revenue has been paid in respect of the property? Documents not on record.

5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? Original will be verified during vetting.

5.7 Whether required documents are available for creating mortgage?

5.8 Whether all the previous owners of the property had the right and competency to transfer the property?

5.9 Whether the proposed mortgage by deposit of title deeds is possible?

5.10 What is the tenure of the land; if it is leased?

5.11 Whether the land is Adivasi (tribal) land?

5.12 Whether the land /property are joint family property?

5.13 Whether SARFAESI Act applicable?

5.14 Is land/property/flat being subject to any reservations /acquisitions/requisitions?

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?

5.16 Whether the said POA holder has/had authority to sell the property under POA?

5.17 Whether POA as recorded in 5.15 is registered?

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:

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:

5.20 Whether Search Report is obtained and submitted? Separate Search report will be issued in this regard.

Search Report Details: As per search report to be issued separately.

Search/EC conducted years:

Name of the Advocate / Searcher: As per search report to be issued separately.

Search Report Date: As per search report to be issued separately.

5.21 Whether EC is obtained?

No. of Years EC Obtained:

Any Encumbrance to Specify:

EC Applied by:

PART V: OTHER PROVISIONS:

PART VI: CERTIFICATE:

I/We further certify that DNYANESHWAR SAKHARAM LAD,SUNITA DNYANESHWAR LAD 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 DNYANESHWAR SAKHARAM LAD,SUNITA DNYANESHWAR LAD

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:

Following documents are required post disbursal i.e. after BT: (if any):-

Remarks:

Place: Pune
Vishrantwadi

LAW VERITAS WEST LAW VERITAS WEST

Date : 01/09/2026

Advocates