



Poonam A. Khare

**B.Sc., LL.B.
ADVOCATE & NOTARY (Govt. of India)**

Ref. No. 1854/PK/ICICI HFC/SEP 2026

Mob: 9820408472
Tel: 022-2746 4548

Date: 16.09.2026

Legal Opinion

(Status Positive)

**To
ICICI HFC Ltd.**

Branch: Panvel

Dear Sir/Madam,

Application No: 77000341884

Legal Scrutiny Report in respect of the file of MR. YOGESH MADHUKAR SALOKHE (Applicant).

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s: MR. YOGESH MADHUKAR SALOKHE.**
- 2. Name of the Co-applicant/s: (if any): MRS. YOGINI YOGESH SALOKHE**
- 3. Type of Loan: – HL (HL - Resale in Society) (Under Free hold land, in which society is formed).**
- 4. Purpose of Loan: HL - Resale in Society**
- 5. Name of the Property Owner/s: MR. RAJENDRA DHONDIBA BHALKE & MRS. RANJANA RAJENDRA BHALKE.**
- 6. Description of the Property:**



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Flat No. 14, on the 3rd Floor, Wing “A”, Building no. 01, in the building known as “**MARVELS KSHIPRA RESIDENCY**” and in the Society known as “**MARVEL KSHIPRA RESIDENCY CO - OPERATIVE HOUSING SOCIETY LTD.**”, situated at NA Land bearing Survey No. 2, Hissa No. 2, Village Mudre Budruk, Tal. Karjat, Dist. Raigad, Maharashtra, within the territorial limits of Karjat Municipal Council, Admeasuring 44.639 Sq. Mtrs. Carpet area & Open Terrace 7.480 Sq. Mtrs. area. (The Free Hold Land).

7. Nature / Status of the Property: Freehold – Flat.

8. Type of Property: Residential.

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

1. A Xerox Copy of Latest 7/12 extract of land bearing Gut No. 2/2/A/1, 2/2/A/2, 2/2/A/3, 2/2/A/4 of Survey No. 2, Hissa No. 2, Village Mudre Budruk, Tal. Karjat, Dist. Raigad, in the name of M/s. Marvel Builders
2. A Xerox Copy of 2nd Part Occupancy Certificate issued by the Karjat Nagar Parishad, vide letter ref. no. 863/14-15, dated 08.04.2015 For Building no. 1, A, B & D Wing. **(Copy seen)**
3. A Xerox Copy of Title Certificate issued by Advocate Ajeet Singh & Associates, dated 24.02.2012.
4. A Xerox Copy of Agreement for Sale dated 11.07.2017 executed between M/s. Marvel Builders a partnership firm (“The Promoters”) and **Mr. Rajendra Dhondiba Bhalke & Mrs. Ranjana Rajendra Bhalke** (“The Allottee”), duly stamped and registered at Sub Registrar of Office, Karjat, vide document serial no. KJR-3624-2017, dated 11.07.2017, along with registration receipt
5. A Xerox Copy of Draft Agreement for Sale executed between **Mr. Rajendra Dhondiba Bhalke & Mrs. Ranjana Rajendra Bhalke** (“The Vendors”) and Mr. Yogesh Madhukar Salokhe & Mrs. Yogini Yogesh Salokhe (“The Purchasers”), as per the Bombay Stamped Act, 1958 and registered under the provisions of the Indian Registration Act, 1908.

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

1. **And Whereas** The Property situated on land bearing Survey No. 2, Hissa No. 2, Village Mudre Budruk, Tal. Karjat, Dist. Raigad, was owned and possessed in the name of Mr. Vinit Narayan Chirmade & 3 others.
2. **And Whereas** By Deed of Conveyance dated 11.08.2008 executed between Mr. Vinit Narayan Chirmade & 3 others and Mr. Rajkumar Kikamal Sachdev & 2 other, the same being duly stamped & registered at Sub Registrar of Assurance, Karjat, vide document Sr. No. KJR-05653-2008, dated 11.08.2008.
3. **And Whereas** By Na Order issued by the Collector of Raigad Alibag, Vide letter ref no. MASHA/LNA(B)/S.R-410/2008, dated 05.08.2009.



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4. **And Whereas** By Deed of Conveyance dated 28.06.2010 executed between Mr. Rajkumar Kikamal Sachdev & 2 other and M/s. Nilkanth Realtors through its partner Mr. Jayesh Chimanlal Soneta & Mr. Bhavandas Sahejram Jeswani, the same being duly stamped & registered at Sub Registrar of Assurance, Karjat, vide document Sr. No. KJR-4663-2010, dated 28.06.2010.
5. **And Whereas** By Deed of Conveyance dated 03.08.2011 executed between M/s. Nilkanth Realtors through its partner Mr. Jayesh Chimanlal Soneta & Mr. Bhavandas Sahejram Jeswani and M/s. Marvel Builders, the same being duly stamped & registered at Sub Registrar of Assurance, Karjat, vide document Sr. No. KJR-6713-2011, dated 05.08.2011.
6. **And Whereas** That, M/s. Marvel Builders obtained the Commencement Certificate from the Karjat Nagar Parishad, vide letter ref. No. Building/KAT-1/S.R-32/ 2459/11-12, dated 20.01.2012, Builders shall accordingly commence the construction of building in the proposed project to be always known as “MARVELS KSHIPRA RESIDENCY”. and after complete the construction of building obtained the 2nd Part Occupancy Certificate issued by the Karjat Nagar Parishad, vide letter ref. no. 863/14-15, dated 08.04.2015 For Building no. 1, A, B & D Wing.
7. **And Whereas** By an Agreement for Sale dated 11.07.2017 executed between M/s. Marvel Builders a partnership firm (“The Promoters”) and **Mr. Rajendra Dhondiba Bhalke & Mrs. Ranjana Rajendra Bhalke** (“The Allottee”), duly stamped and registered at Sub Registrar of Office, Karjat, vide document serial no. KJR-3624-2017, dated 11.07.2017. The Promoters had sold the said Flat No. 14, on the 3rd Floor, Wing “A”, Building no. 01, in the building known as “MARVELS KSHIPRA RESIDENCY” to the Flat purchaser for Consideration amount Rs. 26,16,900/- (Rupees Twenty Six Lakh Nineteen Thousand Only)
8. **And Whereas** All the flat owners have formed and got registered a cooperative housing society under the name and style of “**MARVEL KSHIPRA RESIDENCY CO-OP. HOUSING SOCIETY LTD.**”, vide Registration Serial No. RGD/ KLR/ HSG (T.C)/ 4364/ 2019-2020/ Year 2020, dated 14.01.2020, under the provisions of the Maharashtra Co-operative Societies Act 1960.
9. **And Whereas Mr. Rajendra Dhondiba Bhalke & Mrs. Ranjana Rajendra Bhalke** has desire to sell the above said Flat to Mr. Yogesh Madhukar Salokhe & Mrs. Yogini Yogesh Salokhe_ **And Whereas** by Agreement for Sale executed between **Mr. Rajendra Dhondiba Bhalke & Mrs. Ranjana Rajendra Bhalke** (“The Vendors”) and Mr. Yogesh Madhukar Salokhe & Mrs. Yogini Yogesh Salokhe_ (“The Purchasers”), as per the Bombay Stamped Act, 1958 and registered under the provisions of the Indian Registration Act, 1908.
10. **And Whereas As per mail Share Certificate still not issued to any society members.**

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Copy of Agreement for Sale executed between **Mr. Rajendra Dhondiba Bhalke & Mrs. Ranjana Rajendra Bhalke** (“The Vendors”) and Mr. Yogesh Madhukar Salokhe & Mrs. Yogini Yogesh Salokhe_ (“The Purchasers”), as per the Bombay Stamped Act, 1958 and registered under the provisions of the Indian Registration Act, 1908, along with registration receipt and Index II.



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2. Copy of Agreement for Sale executed between **Mr. Rajendra Dhondiba Bhalke & Mrs. Ranjana Rajendra Bhalke** ("The Vendors") and Mr. Yogesh Madhukar Salokhe & Mrs. Yogini Yogesh Salokhe ("The Purchasers"), as per the Bombay Stamped Act, 1958 and registered under the provisions of the Indian Registration Act, 1908.

PART V: OTHER PROVISIONS:

- 5.1 Whether provisions of urban land ceiling act are applicable? **NO**
- 5.2 Whether any property/i.e. 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? **(Non-Agricultural for Residential use).**
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? **Yes**
- 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? **Yes.**
- 5.10 What is the tenure of the land; if it is leased? _____ years (remaining period) (Free Hold land)
- 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**
- 5.15 Whether the property has been transferred by a power of attorney (POA) holder of the original landowner in favour of the loan applicant? **No**
- 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



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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 - **Yes NOC form Society** - Mortgage NOC issued by 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. **NO**

5.20 Whether Search Report is obtained and submitted? **Yes**

Search Report Details:-

Search Report

**Reg: Search Report of the Flat No: A/14, 3rd Floor, Building No: 1,
Survey No: 2/2/A/1, 2/2/A/2, 2/2/A/3, 2/2/A/4, Of Survey No: 2/2,
Building Name: Marvels Kshipra Residency CHS Ltd,
Village Name: Mudre Budruk, Taluka: Karjat, Dis: Raigad.**

As per your instruction, we have taken search through our search Clerk Mr. Manoj Mahadik of the above said property in the Sub-registrar offices at KARJAT, through the available Index Registrar kept in the office. The Search was taken from the Year 2014 to 2026 i.e. last 13 years and during Search the entries have been found as mentioned below. The Search report prepared by her and Paid Govt. Fee of Rs. 325/-, Dated 14/09/2026 & Receipt No. MH010176109202627U/ 2026, is enclosed for your record and Information.

**Account Name: Mr. Yogesh M. Salokhe.
Mrs. Yogini Y. Salokhe.**

Years	Transaction (Sub –Registrar Karjat-1,2.)
2014	Available Index Checked No Adverse Entry Found.
2015	Available Index Checked No Adverse Entry Found.



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2016	Available Index Checked No Adverse Entry Found.				
2017	Available Index Checked Transaction As Below.				
2018	Available Index Checked No Adverse Entry Found.				
2019	Available Index Checked No Adverse Entry Found.				
2020	Available Index Checked No Adverse Entry Found.				
2021	Available Index Checked No Adverse Entry Found.				
2022	Available Index Checked No Adverse Entry Found.				
2023	Available Index Checked No Adverse Entry Found.				
2024	Available Index Checked No Adverse Entry Found.				
2025	Available Index Checked No Adverse Entry Found.				
2026	Available Index Checked No Adverse Entry Found.				
Transaction	Description of Property	Seller's Name	Purchase r' Name	Date of Agreement	Registration No & Date
2017	Flat No: A/14, 3 rd Floor, Building No: 1, Survey No: 2/2, Area: 52.119 Sq Mtr.	M/S Marvel Builders Through Its Marvel Home Makers Pvt Ltd Through Its Ravindra S. Raut Through Its POA Jitendra Hari Shirude.	Rajendra D. Bhalke, & Other 1.	Agreement For Sale 11/07/2017 Agreement Value: 2616900/- Market Value: 2520500/-	11/07/2017 Karjat-1 3624/2017

Note:-

- 1) Index II are not maintained properly, therefore this Search report is qualified in Value and Submitted from the Records available on "As is where basis is" Without any liability on the part of the undersigned.
- 2) Some Index 2 Are Not Available.



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MH010176109202627U	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
14 Sep 2026	Receipt	Receipt no.: 1115455215
	Name of the Applicant :	POONAM KHARE
	Details of property of which document has to be searched :	Dist :Raigarh Village :Mudre Budruk S.No/CTS No/G.No. : 2
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH010176109202627U		
As this is a computer generated receipt, no stamp or signature is required.		
For Physical search in office, Please bring this receipt along with mentioned Gras Challan.		
Payment of search fee through GRAS challan can be verified on 'gras.mahakosh.gov.in/ challan/views/frmSearchChallanWithOutReg.php'.		

Search Conducted Year:- **2014-2026**

Name of the Advocate/Searcher **Manoj Mahadik**

Search Report Date: 14.09.2026

5.20Whether EC is obtained? Not Applicable

EC Details:

No. of Years EC Obtained:



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Any Encumbrance to Specify:-

I am of the opinion that the Borrower title to the said Flat is **clear and marketable**, and can be considered acceptable security by ICICI Home Finance.

EC Applied by:-

PART VI: CERTIFICATE:

In view of the foregoing, I/We certify 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.

I/We further certify that **Mr. Yogesh Madhukar Salokhe & Mrs. Yogini Yogesh Salokhe** shall have derived a valid, clear, marketable and unencumbered title in the property/s stated above. Subject to Execution and Registration of Agreement in favor of **Mr. Yogesh Madhukar Salokhe & Mrs. Yogini Yogesh Salokhe**.

The mortgage if created will be available to ICICI HFC Ltd. for the liability of the intending Borrower / Co borrowers **Mr. Yogesh Madhukar Salokhe & Mrs. Yogini Yogesh Salokhe**.

Following documents needs to be submitted prior to disbursal of loan/at the time of disbursement of the loan: -

1. Original Agreement for Sale dated 11.07.2017 executed between M/s. Marvel Builders ("The Promoters") and **Mr. Rajendra Dhondiba Bhalke & Mrs. Ranjana Rajendra Bhalke** ("The Allottee"), duly stamped and registered at Sub Registrar of Office, Karjat, vide document serial no. KJR-3624-2017, dated 11.07.2017, along with registration receipt and Index II.
2. Original Agreement for Sale executed between **Mr. Rajendra Dhondiba Bhalke & Mrs. Ranjana Rajendra Bhalke** ("The Vendors") and **Mr. Yogesh Madhukar Salokhe & Mrs.**



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Yogini Yogesh Salokhe_("The Purchasers"), as per the Bombay Stamped Act, 1958 and registered under the provisions of the Indian Registration Act, 1908., along with registration receipt and Index II.

3. Original Mortgage NOC issued by Society in favor of **ICICI HFC Limited**, inter alia, granting its consent for creation of mortgage in favor of **ICICI HFC Limited**.

Post Disbursement:-

NIL

Remarks, if any: -

Please note that our opinion is limited to the extent of the title of the Flat. Please take the opinion of your technical team in respect of applicability/compliance of RERA, Commencement Certificate and Occupancy Certificate, etc.

The said Flat / Mortgage can be enforced (if required) under the provisions of The Securitization and Reconstruction of Financial Assets and Enforcement of Securities Act, 2002 and amendments thereto ("SARFAESI") by ICICI HFC Limited.

Note –

1. It is advisable to verify the genuineness of the original Agreement / Deed / title document etc. of the borrower through paid IGR by the Bank before disbursement of the loan.
2. Notice of intimation of Mortgage is required to be done in individual case.

Place:- Panvel

Date:- 16.09.2026

Yours Faithfully,
POONAM
ASHOK
KHARE
Digitally signed by
POONAM ASHOK
KHARE
Date: 2026.09.16
11:46:51 +05'30'

Poonam A. Khare

(Advocate & Notary)