

Adv. **Santosh Shivaji Khandekar**  
B.A.LL.B  
**Advocate**  
**Mob. no.** 9767972506,

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Date :16/09/2026

**Loan Application No.77000354138**

**LEGAL SCRUTINY REPORT**

**To**

BRANCH MANAGER

ICICI HOME FINANCE COMPANY LTD,

Baramati Branch.

Dear Sir/Madam ,

**Legal Scrutiny Report in respect of the file of:: 1)Mr. Gajanan  
Mohanrao Nimbalkar 2) Miss. Supriya Vinayak Bhosale (prior  
Marriage name) Mrs. Supriya Gajanan Bhosale (After Marriage Name).**

**PART I: PROPERTY DETAILS:**

- 1. Name of the Applicant/Borrower/s : 1) Mr. Gajanan Mohanrao Nimbalkar**
- 2. Name of the Co-Applicant/s: (if any) : 2) Miss. Supriya Vinayak Bhosale (prior  
Marriage name) Mrs. Supriya Gajanan Bhosale(After Marriage Name). .**
- 3. Type Of Loan :Resale Purchase**
- 4. Purpose of Loan: Resale Purchase**
- 5. Name of the Property Owner/s : Mr. Jacob Johnson Ennacheril**
- 6. escription of Property with Boundaries :**

All that pieces and parcels of **Flat No.19** area adms. 90.07 Sq Mtrs situated upon 5<sup>th</sup> **floor** in Building named “**Jagdish Nagar Building No. 4 Co  
Operative Housing Society ltd** ” constructed upon Survey No. 58/1B. 58/2B, 59/1+ 22B/1 total area adms. 9800 Sq Mtrs and bearing its CTS No. 1065 of village Aundh and Within limit of Pune Municipal Corporation within limit of Village Aundh Tal Haveli, Dist. Pune belonging to **Mr. Jacob Johnson Ennacheril.**

Survey No. 58/1B, 58/2B, 58/3, 59/2/1, 59/1+ 22B total area adms. 9800 Sq  
Mtrs bounded as per follows:

On or towards East : By S.No. 56 and S.No. 59 Part

On or towards South : By S.No. 59 Part

On or towards West : By Sindh Co-Operative Housing Society

On or towards North : By S.No. 57

**SCHEDULE II**

**Flat No.19** area adms. 90.07 Sq Mtrs situated upon **5<sup>th</sup> floor** in Building  
named **“Jagdish Nagar Building No. 4 Co Operative Housing Society ltd**  
**”Bounded as per site as follows :**

On or towards East : open Space

On or towards South : Flat No. 20

On or towards West : Entrance /Flat No. 18

On or towards North : Open Space

**7. Nature / Status Of The Property:** Freehold

**8. Type Of Property:** Flat Property.

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

**Papers and documents refers for :-**

| Sr.<br>no. | Papers and documents                                                                                                                                      | Type of<br>documents |
|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| A          | Draft copy of Deed of Assignment executed in<br>between <b>Miss. Supriya Vinayak Bhosale</b> (prior<br>Marriage name) <b>Mrs. Supriya Gajanan Bhosale</b> | <b>Xerox</b>         |

|   |                                                                                                                                                                                                                                                       |              |
|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
|   | (After Marriage Name). and Mr. Jacob Johnson Ennacheril.                                                                                                                                                                                              |              |
| B | Sale deed at Sr.No.HVL15-6610/2005 dt. 21/10/2005 executed in between 1)Mr. Jacob Johnson Ennacheril 2)Mrs.Sheela Jacob Ennacheril and Vishwanath Ganesh Desai & Srinivas Vishwanath Deasi through their PA holder Chandrashekhar Baburao Pathvardhan | <b>Xerox</b> |
| C | Release deed at HVL19-1383/2013 dt. 30/01/2013 executed by Mrs.Sheela Jacob Ennacheril ( Sheela Samual ) in favor of 1)Mr. Jacob Johnson Ennacheril                                                                                                   | <b>Xerox</b> |
| D | Occupancy Certificate issued by Pune Municipal Corporation                                                                                                                                                                                            | <b>Xerox</b> |
| E | Decree of Divorce passed by Family court Pune in P F No. 18/2010                                                                                                                                                                                      | <b>Xerox</b> |
| F | Electricity bill of Flat No.19 area adms. 90.07 Sq Mtrs situated upon 5 <sup>th</sup> floor in Building named “Jagdish Nagar Building No. 4 Co Operative Housing Society ltd ” in the name of Mr. Jacob Johnson Ennacheril                            | <b>Xerox</b> |
| G | Building plan                                                                                                                                                                                                                                         | <b>Xerox</b> |
| H | Tax paid receipt issued by Pune Municipal Corporation dt 13/04/2026 of <b>Flat No.19</b> bearing its Property a/c no. F/4/40/03103000                                                                                                                 | <b>Xerox</b> |
| I | Share Certificate of Jagdish Nagar Building No. 4 Co Operative Housing Society ltd bearing No. 16 issued date 15 April 1997 presently in the name of <b>Mr. Jacob Johnson Ennacheril</b>                                                              | <b>Xerox</b> |

|   |                                                                                                                                                                                                                     |              |
|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| J | Agreement to sale dt.05/6/1995 at Sr.No. HVL2-3273/1995 executed between 1)Shri Pramod Madhav Sapre 2)Mrs Sulochana Pramod Sapre and M/s Mutha Mandela & company through its Proprietor Rajendra Mohanlal Mandlecha | <b>Xerox</b> |
| K | Deed of Assignment dt.16/6/1999 at Sr.No. HVL2-3027/1999 executed in between 1)Vishwanath Ganesh Desai 2) Srinivas Vishwanath Deasi and Shri Pramod Madhav Sapre                                                    | <b>Xerox</b> |

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

As per the information given by our **Baramati** Branch office and handed over the document related to above mentioned property and told me to take search in respect of above mentioned property and hereinafter schedule.

1. Survey No. 56/4B 58/28 58/3, 59/2/1, 59/1+2/2B/1 total area 9800 Sq.Mtrs and situate at Village Aundh within PMC limits, Dist Pune originally owned and possessed by Jagdish Rakharam Sharma and others 7 .
2. Said owners have executed development agreement in favor of M/s Mutha Mandela & company through its Proprietor Rajendra Mohanlal Mandlecha.
3. Thereafter said Developer prepared building plan sanctioned by the PMC under commencement certificate No.4231 dated 8/9/95. Developer given name to said building Jagdish Nagar Building No. 4 Co Operative Housing Society ltd out of said building in respect of Flat No. 19 area admeasuring 91.07 Sq.Mtrs situate on the FIFTH floor developer executed agreement to sale in favor of 1)Shri Pramod Madhav Sapre 2)Mrs Sulochana Pramod Sapre. The said Agreement is duly registered at No. 3273/1995 at Haveli No: 2 dt. 05/06/1995.

4. The said Developer completed the building construction activity and obtained Completion Certificate No. 8364 dated 14/12/1996 from Pune Municipal Council.
5. The said Developer handed over possession of the said flat to the said Shri Pramod Madhav Sapre and Mrs Sulochana Pramod Sapre. The said Developer and flat owners Jagdish Nagar Building No. 4 formed a registered co-operative society of the by the name and style "Jagdish Nagar Building NO. 4 Co-Operative Housing Society Ltd " with registration certificate No. PNA/PNA(2)/HSG(TC)/3541/95-95 dated 12/1/1996. Said society issued share certificate in the name of Shri Pramod Madhav Sapre and Mrs Sulochana Pramod Sapre bearing share certificate No. 16 dated 15/4/1997.
6. AND WHEREAS Thereafter one of Flat owner Mrs. Sulochana Pramod Sapre died on 12/01/1999 after her death her husband and son and daughter as legal heir but Shri Pramod Madhav Sapre acquired the said entire Flat-property as the sole survivor and the legal heir of late Mrs. Sulochana Pramod Sapre.
7. AND WHEREAS Thereafter Shri Pramod Madhav Sapre sold said Flat No. 19 to Vishwanath Ganesh Desai & Srinivas Vishwanath Deasi vide Deed of Assignment dated 16/6/1999 which was register at Sr.No. 3027/1999 at Haveli No. 2. As per said transaction Vishwanath Ganesh Desai & Srinivas Vishwanath Deasi have become absolute owner of Flat No. 19. As per said transaction effect was given in share certificate Jagdish Nagar Building NO. 4 Co-Operative Housing Society Ltd through its chairman transfer share certificate No. 16 on the name of Vishwanath Ganesh Desai & Srinivas Vishwanath Deasi on 14/08/1999.

8. Thereafter in the year 2005 Vishwanath Ganesh Desai & Srinivas Vishwanath Deasi through their PA holder Chandrashekhar Baburao Pathvardhan have sold said **Flat No.19** area adms. 90.07 Sq Mtrs situated upon 5<sup>th</sup> **floor** in Building named “**Jagdish Nagar Building No. 4 Co Operative Housing Society ltd** ” to 1)Mrs.Sheela Jacob Ennacheril 2) Mr. Jacob Johnson Ennacheril by executing sale deed at Sr.No.HVL15-6610/2005 dt. 21/10/2005 as per said transaction 1)Mrs.Sheela Jacob Ennacheril 2) Mr. Jacob Johnson Ennacheril becomes absolute owners of Flat No. 19 . As per said transaction effect was given in share certificate Jagdish Nagar Building NO. 4 Co-Operative Housing Society Ltd through its chairman transfer share certificate No.16 on the name of 1)Mrs.Sheela Jacob Ennacheril 2) Mr. Jacob Johnson Ennacheril on 25/06/2006.
  
9. Thereafter while observing Decree of Divorce passed by Family court Pune in P F No. 18/2010 I observe that 1)Mrs.Sheela Jacob Ennacheril 2) Mr. Jacob Johnson Ennacheril have divorced each other and their marriage was dissolved in the year 2010.
  
10. Thereafter in the year 2013 Mrs.Sheela Jacob Ennacheril ( Sheela Samual) executed release deed in respect of her 50 % share in Flat No. 19 in favor of 1)Mr. Jacob Johnson Ennacheril by executing Release deed at HVL19-1383/2013 dt. 30/01/2013 . As per said transaction Mr. Jacob Johnson Ennacheril has become absolute owner of **Flat No.19** area adms. 90.07 Sq Mtrs situated upon 5<sup>th</sup> **floor** in Building named “**Jagdish Nagar Building No. 4 Co Operative Housing Society ltd** ”. As per said transaction effect was given in share certificate Jagdish Nagar Building NO. 4 Co-Operative Housing Society Ltd through its chairman transfer share certificate of said flat on the name of Mr. Jacob Johnson Ennacheril on 03/02/2013.

11.I also observe that said property has got Pune Municipal Corporation a/c no. F/4/40/03103000.

12.Now said owner Mr. Jacob Johnson Ennacheril agreed to sale **Flat No.19** area adms. 90.07 Sq Mtrs situated upon **5<sup>th</sup> floor** in Building named **“Jagdish Nagar Building No. 4 Co Operative Housing Society ltd ”** to our Borrower **Miss. Supriya Vinayak Bhosale** for the consideration of Rs. 86,00,000/- and both of the have executed draft copy of Assignment deed but said document till not register in the office of Sub Registrar after register said document our borrower will get absolute title of said Flat Property.

#### **PART IV:EVIDENCE OF TITLE OF PROPERTY”**

Sale deed at Sr.No.HVL15-6610/2005 dt. 21/10/2005 executed in between 1)Mr. Jacob Johnson Ennacheril 2)Mrs.Sheela Jacob Ennacheril and Vishwanath Ganesh Desai & Srinivas Vishwanath Deasi through their PA holder Chandrashekhar Baburao Pathvardhan

Release deed at HVL19-1383/2013 dt. 30/01/2013 executed by Mrs.Sheela Jacob Ennacheril ( Sheela Samual ) in favor of 1)Mr. Jacob Johnson Ennacheril

Tax paid receipt issued by Pune Municipal Corporation.

#### **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? - **Yes**
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? – **Not known**
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? – **Yes, I have perused the photocopies as mentioned above**
- 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? – **No**  
years (remaining period)
- 5.11 Whether the land is Adivasi (tribal) land? – **No**
- 5.12 Whether the land /property are joint family property? - **No**
- 5.13 Is land/property/flat is subject to any reservations /acquisitions/requisitions? – **No**
- 5.14 **Whether SARFAESI Act applicable -YES**
- 5.15 Whether the property has been transferred by a power of attorney (POA) holder of the original land owner in favor 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 Search Report is obtained and submitted? - **Yes**  
Search Report Details:- MH010257518202627U Receipt no.: 1115458807  
Search Conducted Years: - **13 Years**  
Name of the Advocate / Searcher: - **Adv Santosh Khandekar**  
Search Report Date: **15/09/2026**

Note:

- 5.19 Whether EC is obtained? - **No**  
EC Details:- **N/A**  
No. of Years EC Obtained: - **N/A**  
Any Encumbrance to Specify:- **N/A**  
EC Applied by:- **N/A**

**PART VI: CERTIFICATE:-**

In view of the foregoing, I certify that the title deeds intended to be deposited relating to the property and offered as security by way of **Equitable mortgage** and the documents of title referred to above are perfect 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 mortgage.

I further certify that **Mr. Jacob Johnson Ennacheril** have derive a valid, clear, marketable and unencumbered title in the flat property .

The mortgage if created will be available to ICICI HFC Ltd for the liability of the intending Borrower / Co borrower **1)Mr. Gajanan Mohanrao Nimbalkar 2) Miss. Supriya Vinayak Bhosale .**

The following original documents to be collected by ICICI HFC Ltd for creation of Simple mortgage of the said property:-

- 1) Deed of Assignment executed in between **Miss. Supriya Vinayak Bhosale** (prior Marriage name) **Mrs. Supriya Gajanan Bhosale** (After Marriage Name). and Mr. Jacob Johnson Ennacheril. along with Index II & registration Receipt(Original).
- 2) Sale deed at Sr.No.HVL15-6610/2005 dt. 21/10/2005 executed in between 1)Mr. Jacob Johnson Ennacheril 2)Mrs.Sheela Jacob Ennacheril and Vishwanath Ganesh Desai & Srinivas Vishwanath Deasi through their PA holder Chandrashekhar Baburao Pathvardhan along with index II and RR .(Original)
- 3) Release deed at HVL19-1383/2013 dt. 30/01/2013 executed by Mrs.Sheela Jacob Ennacheril ( Sheela Samual ) in favor of 1)Mr. Jacob Johnson Ennacheril along with index II and RR .(Original).
- 4) Agreement to sale dt.05/6/1995 at Sr.No. HVL2-3273/1995 executed between 1)Shri Pramod Madhav Sapre 2)Mrs Sulochana Pramod Sapre and M/s Mutha Mandela & company through its Proprietor Rajendra Mohanlal Mandlecha.(Original).
- 5) Deed of Assignment dt.16/6/1999 at Sr.No. HVL2-3027/1999 executed in between 1)Vishwanath Ganesh Desai 2) Srinivas Vishwanath Deasi and Shri Pramod Madhav Sapre(Original).
- 6) Tax paid receipt issued by Pune Municipal Corporation dt 13/04/2026 of **Flat No.19** bearing its Property a/c no. F/4/40/03103000.(Xerox).
- 7) Latest Electricity bill of Flat No.19 area adms. 90.07 Sq Mtrs situated upon 5<sup>th</sup> floor in Building named “Jagdish Nagar Building No. 4 Co Operative Housing Society ltd ” in the name of Mr. Jacob Johnson Ennacheril.(Xerox).
- 8) Share Certificate of Jagdish Nagar Building No. 4 Co Operative Housing Society ltd bearing No. 16.(Xerox).
- 9) NOC of **Jagdish Nagar Building No. 4 Co Operative Housing Society ltd** (Original).

**Following documents need to be submitted prior to disbursal of loan/at the time of disbursement of the loan**

**Following documents are required post disbursal (if Any) :**

**After register sale deed Share Certificate of Jagdish Nagar Building No. 4 Co Operative Housing Society ltd bearing No. 16 in the name of Miss. Supriya Vinayak Bhosale our borrower must be obtained. (Original)**

**Remarks, if any:-**

**Thanking You,**

**Dated:-16/09/2026**

**Yours faithfully**