

LEGAL SCRUTINY REPORT

Date: -	25/09/2026; 27/09/2026; 28/09/2026
LV Ref. ID.	LVP-SEP-26-ICHF-154
Status of L.O.R	POSITIVE
Transaction Type	HL RESALE
LAN No:	77000355095

To

**ICICI HOME FINANCE
PUNE MAIN**

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of AMOL KIRDAK

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: AMOL KIRDAK
2. Name of the Co-applicant/s: ASHWINI KIRDAK
3. Type of Loan: HL RESALE
4. Purpose of Loan: HL RESALE
5. Name of the Property Owner/s: MR. NETAJI GANGADHAR KHANDAGALE
6. Name of the Proposed Property Owner: MR. AMOL MADHUKAR KIRDAK AND MRS. ASHWINI AMOL KIRDAK
7. Description of the Property (with Boundaries):

Flat no. 406 admeasuring carpet area 568 square feet i.e. 52.78 square meter + Attached Terrace admeasuring 48 square feet i.e. 4.46 square meter, situated on **4th Floor** on “**Building No. A**” in the Scheme named as “**The Sacred Basil**” now known as “**The Sacred Basil Co-Operative Housing Society Limited**” along with One Covered Car Parking, Constructed on the land bearing **Gat no. 346** admeasuring 4700 square meters out of 08H 96.8R lying and being at Pirangut, Taluka Mulshi District Pune (**Said Property**)

Boundaries:

On or Towards East: By Gat no. 346 part
On or Towards West: By Gat no. 346 part and property of Mr. Chopda
On or Towards South: By Gat no. 345 part
On or Towards North: By Gat no. 346 part and road (Said Land)



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.;

8. Nature / Status of the Property: FREEHOLD LAND

9. Type of Property: RESIDENTIAL

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

1. Scanned Copy of NA Order dated 11/06/2014 bearing Ref. No. PMA/SR/78/13 issued by District Office Pune in favour of **Narendra Keshav Kotkar and 1 other**
2. Scanned Copy of Title Certificate dated 26/07/2015 issued by Adv. Unmesh Deshpande in favour of **M/S Ashapuri Realtors**
3. Scanned Copy of Registered Agreement for Sale dated 16/02/2016 bearing Reg. No. MLS-715/2016 executed by M/S Ashapuri Realtors through partners Mr. Narendra Keshav Kotkar and 1 other along with Mr. Ganesh Dnyanoba Kapase through POAH M/S Ashapuri Realtors through partners Mr. Narendra Keshav Kotkar and 1 other as confirming party in favour of **Mr. Netaji Gangadhar Khandagle**
4. Scanned Copy of Occupancy Certificate dated 22/12/2016 bearing Ref. No. BUM/PIRGUT/GAT NO. 346PART/844/16-17 issued by PMRDA in favour of **Mr. Narendra Keshav Kotkar**
5. Scanned Copy of Society Registration Certificate dated 24/02/2021 issued by the Deputy Registrar of Co-operative Societies, Pune in the name of **"The Sacred Basil Co-operative Housing Society Limited"**
6. Scanned Copy of Registered Deed of Conveyance dated 28/02/2025 bearing Reg. No. MLS-2/6600/2025 executed by Mr. Ganesh Dnyanoba Kapase through POAH M/S Ashapuri Realtors through partners Mr. Narendra Keshav Kotkar and 1 other and M/S Ashapuri Realtors in favour of **The Sacred Basil Co-operative Housing Society Limited through Chairman Mr. Mohan Govind Awale. Treasure Mr. Vijay Sonu Pildokar and Secretary Mr. Sagar Arvind Walkar**
7. Scanned copy of Share Certificate Undated Bearing Certificate No. 22 has been issued by _____ and endorsed in the name of Mr. Netaji Gangadhar Khandagle.
8. Scanned copy of Property Tax Receipt dated 28/09/2026 bearing Ref. No 1301 issued by Grampanchayat Pirangut in favor of **Mr. Netaji Gangadhar Khandagle**
9. Scanned Copy of Draft Deed of Assignment to be executed by Mr. Netaji Gangadhar Khandagle in favour of **Mr. Amol Madhukar Kirdak and Mrs. Ashiwini Amol Kirdak.**

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

1. We have perused aforesaid documents and we find that, land bearing land bearing **Gat no. 346** admeasuring 4700 square meters out of 08H 96.8R lying and being at Pirangut, Taluka Mulashi District Pune (**Said Land**) and others are per the document provided to us.

2. We further find from the recitals that the said land bearing **Gat no. 346** admeasuring 4700 square meters was owned and possessed by **Mr. Ganesh Dnyanoba Kapse**
3. We further find from the recitals that **Registered Joint Venture Development Agreement** dated 24/08/2011 bearing Mulshi-2/4211/2011 executed by Mr. Ganesh Dnyanoba Kapse in favour of **M/S Ashapuri Realtors wherein** land owners assigned development rights in respect of Said Land for consideration and upon the terms and conditions mentioned therein
4. We further find that NA Order dated 11/06/2014 bearing Ref. No. PMA/SR/78/13 issued by District Office Pune in favour of **Narendra Keshav Kotkar and Shri. Netaji Khandagale** in respect of Said Land for **Residential Purpose** subject to the terms and conditions mentioned therein
5. We further find that Title Certificate dated 26/07/2015 issued by Adv. Unmesh Deshpande in favour of **M/S Ashapuri Realtors** wherein it is opined that title of Mr. Ganesh Dnyanoba Kapse is clear and marketable. Note: We have placed reliance upon the same for the title of Owner/Developer.

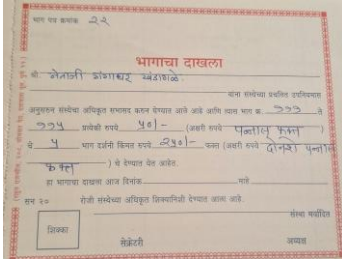
Note: We have observed that Title Certificate is silent in respect of Title Flow of the said land

6. We further find that Registered Agreement for Sale dated 16/02/2016 bearing Reg. No. MLS-715/2016 executed by M/S Ashapuri Realtors through partners Mr. Narendra Keshav Kotkar and Sangita Narendra Kotkar with consent of Mr. Ganesh Dnyanoba Kapse through POAH M/S Ashapuri Realtors through partners Mr. Narendra Keshav Kotkar and Sangita Narendra Kotkar in favour of **Mr. Netaji Gangadhar Khandagale** related to Said Property for consideration and upon the terms and conditions mentioned therein

Note- We have not been perused with SRO Page No. 27 of Registered Agreement for Sale dated 16/02/2016 bearing Reg. No. MLS-715/2016 Our opinion shall be subject to the contents of the same.

7. We further find that Occupancy Certificate dated 22/12/2016 bearing Ref. No. BUM/PIRGUT/GAT NO. 346PART/844/16-17 issued by PMRDA in favour of **Mr. Narendra Keshav Kotkar for Building A for Parking + 1st to 4 Floors** constructed on the Said Land subject to the terms and conditions mentioned therein.
8. We further find that Society Registration Certificate dated 24/02/2021 issued by the Deputy Registrar of Co-operative Societies, Pune in the name of **“The Sacred Basil Co-operative Housing Society Limited”** bearing Reg. No. PAN/MSI/HSG/TC/14571/2020-2021, under Maharashtra Co-operative Societies Act, 1960 (**Said Society**)
9. We further find that Registered Deed of Conveyance dated 28/02/2025 bearing Reg. No. MLS-2/6600/2025 executed by Mr. Ganesh Dnyanoba Kapse through POAH M/S Ashapuri Realtors through partners Mr. Narendra Keshav Kotkar and 1 other and M/S Ashapuri Realtors wherein sold, transferred and conveyed the Said Land in favour of **The Sacred Basil Co-operative Housing Society Limited through Chairman Mr. Mohan Govind Awale. Treasure Mr. Vijay Sonu Pildokar and Secretary Mr. Sagar Arvind Walkar** for consideration and upon the terms and conditions mentioned therein

10. We find that a **Share Certificate** Undated Bearing Certificate No. 22 has been issued by _____ and endorsed in the name of **Mr. Netaji Gangadhar Khandagle** holding 5 fully paid up Shares bearing distinctive nos. 111 to 115 of Rs.50/- each with respect to the Said Property. **(Said Shares)**



Note- We have observed that provided Share Certificate is not signed and stamped and name of Society is not mentioned on Share Certificate. We recommend Revised Share Certificate mentioning the same shall be in place prior to the disbursement. Our opinion shall be subject to the same.

Note- We have not been perused with Reverse side of Share Certificate No. 22. Our opinion shall be subject to the contents of the same.

11. We find that a **Property Tax Receipt** dated 28/09/2026 bearing Ref. No 1301 issued by Grampanchayat Pirangut in favor of **Mr. Netaji Gangadhar Khandagle** for the year 2026-2027 with respect to the Said Property.
12. We further find that **Draft Deed of Assignment** to be executed by Mr. Netaji Gangadhar Khandagle intends to sell and transfer the Said Property in favour of **Mr. Amol Madhukar Kirdak and Mrs. Ashiwini Amol Kirdak**.

Note- We have observed that provided Draft Deed of Assignment does not mention Share Certificate details and Registered Title Flow in respect of Said Land. We recommend revised draft mentioning the same shall be in place prior to the registration. Our opinion shall be subject to the same.

WE HAVE BEEN PROVIDED DRAFT AGREEMENT PLEASE OBTAIN REGISTERED AGREEMENT FOR SALE PRIOR DISBURSAL. SINCE DRAFT AGREEMENT IS PROVIDED, LENDER TO ENSURE ABOUT THE POSSESSION OF THE SAID PROPERTY ONCE THE AGREEMENT GET REGISTERED BETWEEN DEVELOPER/VENDOR AND PROPOSED PURCHASER/BORROWER

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: (Search Report Attached)

Status: Clear

Ref: Investigation title of the property situated at **Flat No. 406** on **4th Floor** on Building **A Wing** in the Scheme name as “**The Sacred Basil**”, constructed on land bearing **Gat No 346**, laying and being situated at Village **Pirangut** Taluka **Mulshi** & District **Pune**.

AMOL KIRDAK

Dear Sirs,

As per your instructions I have caused to taken out the search in the offices of the Sub-Registrar of Assurances at **Mulshi S.R.O** Record from the year 2014 to 2026 (13 Years) During the course of my searches the following details were found.

At Mulshi S.R.O Record from the year 2014 to 2026 (13 Years)

2014 – NIL

2015 – NIL

2016 – Entry Found

MLS-715	Agreement	16/02/2016
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2016	Rs. 1900000/-	16/02/2016
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M/s Ashapuri Realtors through Narendra Keshav Kotkar, Sangeeta Narendra Kotkar through attorney Narendra Keshav Kotkar and others

To

Netaji Gangadhar Khandagale

Schedule: Flat No. 406 on **4th Floor** on Building **A Wing** in the Scheme name as “**The Sacred Basil**”, constructed on land bearing **Gat No 346**, laying and being situated at Village **Pirangut** Taluka **Mulshi** & District **Pune**. Admeasuring area 568 NA With covered car parking space

2017 – NIL

2018 – NIL

2019 – NIL

2020 – Entry Found

MLS-2-2227	Lease Deed	04/02/2020
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2020	Rs. 99/-	04/02/2020
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Maharashtra State Electricity Distribution Company Limited Authorized Signatory Assistant Engineer Ankul Marotrao Dhabarde

To

M/s Ashapuri Kapse Ventures through Partner Narendra Keshav Kotkar and others

Schedule: land bearing **Gat No 346**, laying and being situated at Village **Pirangut** Taluka **Mulshi** & District **Pune**. Admeasuring area 37.16 Sq mtr

2021 – NIL

2022 – NIL

2023 – NIL

2024 – NIL

2025 – Entry Found

MLS-2-6600	Conveyance Deed	28/02/2025
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2025	Rs. 0.0/-	28/02/2025
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M/s Ashapuri Realtors through Narendra Keshav Kotkar, Sangeeta Narendra Kotkar and others

To

The Sacred Basil Co-operative Housing Society Limited as Chairman Mohan Govind Awale, Treasurer Vijay Sonu Pilodkar and Secretary Sagar Arvind Waikar

Schedule: 128 Flats, wing A, B, C, D, in the Scheme name as “**The Sacred Basil**”, constructed on land bearing **Gat No 346**, laying and being situated at Village **Pirangut** Taluka **Mulshi** & District **Pune**.
Admeasuring area 5500 Sq. mtr

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**
- 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? **NA order copy not shared with us. Society is formed and the premises is being used for residential purpose, thus we are of the opinion SARFAESI may be applicable on the Said Property, Request the lender to validate the same from the**

technical report and ensure the purpose of the respective usage permission is verified by the lender before disbursement.

- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? **Property Tax Receipt dated 28/09/2026 bearing Ref. No 1301 issued by Grampanchayat Pirangut in favor of Mr. Netaji Gangadhar Khandagle for the year 2026-2027 with respect to the Said Property.**
- 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**
- 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, if EM suggested**
- 5.10 What is the tenure of the land; if it is leased? **Freehold 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, as per conditions listed above**
- 5.14 Is land/property/flat being subject to any reservations /acquisitions/requisitions? **No. As per documents submitted before us**
- 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. As per documents submitted before us**
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? **No. As per documents submitted before us**
- 5.17 Whether POA as recorded in 5.15 is registered? **No. As per documents submitted before us**
- 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 **NOC for mortgage from 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 _____
- 5.20 Whether Search Report is obtained and submitted? **Search Report Attached**
Search Report Details: - **1115496956**
Search Conducted Years: **2014 to 2026 (13 Years)**



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

Search Report Date: **26/09/2026**

Note: **Clear**

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 mortgage** and the documents of title referred to above are 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 **equitable mortgage**.

Note- We have observed that provided Draft Deed of Assignment does not mention Share Certificate details and Registered Title Flow in respect of Said Land. We recommend revised draft mentioning the same shall be in place prior to the registration. Our opinion shall be subject to the same.

Following are the additional safeguard recommended to be verified by the Lender as per its internal policies, for the following documents/orders/clarifications & our opinion is subject to the following-

1. **SRO Page No. 27 of Registered Agreement for Sale dated 16/02/2016 bearing Reg. No. MLS-715/2016**
2. **Revised signed and stamped Share Certificate with mentioned name of Society along with its reverse side.**

We further certify that **MR. AMOL MADHUKAR KIRDAK AND MRS. ASHIWINI AMOL KIRDAK** would derive 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 **MR. AMOL MADHUKAR KIRDAK AND MRS. ASHIWINI AMOL KIRDAK**.

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 Agreement for Sale dated 16/02/2016 bearing Reg. No. MLS-715/2016 executed by M/S Ashapuri Realtors through partners Mr. Narendra Keshav Kotkar and 1 other along with Mr. Ganesh Dnyanoba Kapase through POAH M/S Ashapuri Realtors through partners Mr. Narendra Keshav Kotkar and 1 other as confirming party in favour of **Mr. Netaji Gangadhar Khandagle** along with Registration Receipt, Stamp Duty Paid Challan and Index II
2. Original Registered Deed of Assignment to be executed by Mr. Netaji Gangadhar Khandagle in favour of **Mr. Amol Madhukar Kirdak and Mrs. Ashiwini Amol Kirdak** along with Registration Receipt, Stamp Duty Paid Challan and Index II (We recommend appropriate change/rectification



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to be done in the Draft Agreement for Sale before final execution/registration as mentioned in the Certificate Section)

3. Original signed and stamped Share certificate No. 22 with mentioned name of Society issued by Society in the name of **Current owners**. (Reverse side of Share Certificate to be verified at the time of vetting.)
4. Original NOC for mortgage from Society in favor of **ICICI HFC Limited**

Following documents are required post disbursal: (if any): -

1. Notice of Intimation to Sub- Registrar, intimating the equitable Mortgage in favour of **ICICI HFC LIMITED**.

REMARKS (if any): -

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
Digitally signed by
Hetal Rajesh Prajapati
Date: 2026.09.28
17:39:32 +05'30'

**Authorized Signatory
Advocates and Legal Consultants**