



FLAIRNETIC ADVOCATES

Office No.1A, Third Floor, Kalyani Capital Building, CTS No. 554, N. C. Kelkar Marg, Narayan Peth, Pune 411030
Mobile Nos: 9890999500 and 7391000239, Email: ddnyanada@yahoo.co

Ref / Application No. 77000322881

Date: 18/09/2026

LEGAL SCRUTINY REPORT

To,
ICICI HFC Ltd.,
Shivaji Nagar, Pune-05,

Dear Sir/ Madam,

Legal Scrutiny Report in respect of the File of MR. GAURAV SAXENA

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **MR. GAURAV SAXENA**
2. Name of the Co-applicant/s: (If any): **MRS. SHARAYU KANTILAL KAYASTH**
3. Type of Loan: **Resale**
4. Purpose of Loan: **Home Loan**
5. Name of the Mortgagor: **MRS.SHARAYU KANTILAL KAYASTH**
6. Name of present owners: **MRS. JAYASHRI PRAVIN PADIR AND MR. PRAVIN ARJUNRAO PADIR**
7. Description of the Property (With Boundaries):

All the Piece and Parcel of Property being Flat bearing no 306, on 3rd floor, carpet admeasuring 63.66 Sq. Mtrs. (i.e. 685 Sq. Ft.) along with a Terrace admeasuring 5.57 Sq. Mtrs. (i.e. 60 Sq. Ft.), i.e., total Saleable Built-up Area admeasuring 86.52 Sq. Mtrs. (i.e. 931 Sq. Ft.) + One Car Parking Space, in the Building known as Madhuvanti A wing, in the project known as "MADHUBAN" and in the Society known as "MADHUVANTI A CO-OPERATIVE HOUSING SOCIETY LTD.", Constructed on land bearing Gat no 16 Hissa NO. A/2, Situated at Village- Kirkatwadi, Taluka-Haveli, District-Pune, within the limits of PMC (Herein referred as Said unit/flat/ Property).
8. Nature/ Status of the Property: **Apartment**



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9. Type of Property: **Residential**

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

1. Draft of Assignment Deed to be executed between Mrs. Jayashri Pravin Padir And Mr. Pravin Arjunrao Padir (therein referred as Assignor) and Mrs. Sharayu Kantilal Kayasth (therein referred as Assignee).
2. Copy of Agreement to Sale dated 01/02/2014 (reg. NO. HVI-11/913/2014) executed between M/s. Sahyadri Properties, through its Partner Mr. Milind Ramesh Dedge and Others (Therein referred as Promoter) and Mrs. Jayashri Pravin Padir And Mr. Pravin Arjunrao Padir (Therein referred as Purchaser)
3. Copy of Share certificate dated 14/12/2025 bearing No. 22, distinctive NO. 211 to 220 in name of Mrs. Jayashri Pravin Padir And Mr. Pravin Arjunrao Padir issued by "MADHUVANTI A CO-OPERATIVE HOUSING SOCIETY LTD.".
4. Copy of NOC dated 22/01/2026 issued by HDFC Limited in name of Mrs. Jayashri Pravin Padir And Mr. Pravin Arjunrao Padir
5. Copy of NA cum Commencement Certificate dated 12/11/2013 bearing No. PMH/NA/SR/1132/12 issued by Collector.

1. NARRATION OF TITLE FLOW:

2. We have perused the aforesaid diverse deeds and documents and we find that Mr. Haribhau Rambhau Kolhe and Mr. Shivaji Rambhau Kolhe were owners of land admeasuring 00 H 81 R bearing Gat no. 16 Hissa NO. A/2, Situated at Village- Kirkatwadi, Taluka-Haveli, District-Pune, within the limits of PMC. (**said Land**)
3. We find that thereafter by Development Agreements and Power of Attorney both dated 10/05/2011 (reg. No. HVL-13/3855/2011 and 3856/2011, respectively, Mr. Haribhau Rambhau Kolhe and Mr. Shivaji Rambhau Kolhe granted development rights in respect of said Land in favor of M/s. Sahyadri Properties, through its Partner Mr. Milind Ramesh Dedge and Others.



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4. We find that thereafter by an obtaining all requisite permissions from competent authority M/s. Sahyadri Properties, through its Partner Mr. Milind Ramesh Dedge and Others Constructed building on said land under the name and style as **“MADHUBAN”**.
5. We find that thereafter vide, Agreement to Sale dated 01/02/2014 (reg. NO. HVL-11/913/2014) Mrs. Jayashri Pravin Padir And Mr. Pravin Arjunrao Padir purchased Flat bearing no 306, on 3rd floor, carpet admeasuring 63.66 Sq. Mtrs. (i.e. 685 Sq. Ft.) along with a Terrace admeasuring 5.57 Sq. Mtrs. (i.e. 60 Sq. Ft.), i.e., total Saleable Built-up Area admeasuring 86.52 Sq. Mtrs. (i.e. 931 Sq. Ft.) + One Car Parking Space, in the Building known as Madhuvanti A wing, in the project known as **“MADHUBAN”** Constructed on land bearing Gat no 16 Hissa NO. A/2, Situated at Village- Kirkatwadi, Taluka-Haveli, District- Pune, within the limits of PMC (**Said Flat**) from M/s. Sahyadri Properties, through its Partner Mr. Milind Ramesh Dedge and Others.
6. We find that thereafter, society has been formed under name & styled as **“MADHUVANTI A CO-OPERATIVE HOUSING SOCIETY LTD.”** and got registered vide Society Registration Certificate bearing NO. PNA/PNA (4)/HSG (TC)/26032/2023-2024, dated 27/10/2023 and said Society issued Share certificate dated 14/12/2025 bearing No. 22, distinctive NO. 211 to 220 in name of Mrs. Jayashri Pravin Padir And Mr. Pravin Arjunrao Padir.
7. We find from Search vide Notice of intimation dated 23/05/2014 (reg. No. HVL-16/193/2014) Notice of intimation dated 15/08/2021 (reg. No. HVL-22/7693/2021) Mrs. Jayashri Pravin Padir And Mr. Pravin Arjunrao Padir availed Loan against said flat from HDFC Limited. Same has been repaid and obtained NOC dated 22/01/2026.
8. We find from Draft of Assignment Deed that, Mrs. Sharayu Kantilal Kayasth intends to purchase said flat from Mrs. Jayashri Pravin Padir And Mr. Pravin Arjunrao Padir.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Draft of Assignment Deed to be executed between Mrs. Jayashri Pravin Padir And Mr. Pravin Arjunrao Padir (therein referred as Assignor) and Mrs. Sharayu Kantilal Kayasth (therein referred as Assignee).



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2. Copy of Agreement to Sale dated 01/02/2014 (reg. NO. HVI-11/913/2014) executed between M/s. Sahyadri Properties, through its Partner Mr. Milind Ramesh Dedge and Others (Therein referred as Promoter) and Mrs. Jayashri Pravin Padir And Mr. Pravin Arjunrao Padir (Therein referred as Purchaser)
3. Copy of Share certificate dated 14/12/2025 bearing No. 22, distinctive NO. 211 to 220 in name of Mrs. Jayashri Pravin Padir And Mr. Pravin Arjunrao Padir issued by "MADHUVANTI A CO-OPERATIVE HOUSING SOCIETY LTD.".
4. Copy of NA cum Commencement Certificate dated 12/11/2013 bearing No. PMH/NA/SR/1132/12 issued by Collector.

PART V: OTHER PROVISIONS:

- 5.1. Whether Provisions of Urban Land Ceiling act are applicable? N.A.
- 5.2. Whether any property/ies intends 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 competent authority? N.A
- 5.5. Whether up to date tax/Land revenue has been paid in respect of the Property? N.A
- 5.6. Whether all original Documents for Last 13 years have been scrutinized; if not give reason? 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 competent 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? N.A.
- 5.11. Whether the Land is Adivasi (tribal) Land? N.A.
- 5.12. Whether the Land/ Property are Joint Family Property? N.A.



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- 5.13. Whether SARFAESI act applicable? yes
- 5.14. Is Land/Property/ Flat being Subject to any Reservations/ acquisitions/ requisitions? No
- 5.15. Whether the property has been transferred by a Power of Attorney (POA) holder of the Original Landowner in Favor of the loan application? No
- 5.16. Whether the said POA holder has/ Had authority to Sell the Property under POA? N.A.
- 5.17. Whether POA as recorded in 5.15 is Registered? N.A.
- 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 N.A. Order issued by collector of a Concern district or Residential Zone is 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 to obtained such permission; and any premium payable to the Authority upon such transfer: **Society NOC**
- 5.20. Whether Search Report is obtained and submitted? YES

Search Report Details:

SearchConductedYears:13 years (from 2014 to 2026)

Name of the Advocate/Searcher: Adv. Dnyanada Dangal

Search Report Date: 16/09/2026

Note: We have conducted the online search for the said property on the 'igrmaharashtra.gov.in' site for the period of last 13 years vide Challan no. MH0010283637202627U and Receipt no.: 1115460268 **dated 16/09/2026** All the registered transactions related to flow of title is reflected during the Search.



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We have not come across any adverse entry during our Search as per the record available on the said site

5.21. Whether EC is obtained? NO

EC Details:

NO. of Years EC obtained: NA

Any Encumbrance to Specify: NA

EC Applied by:NA

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 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 equitable Mortgage.

1. I/We further clarify that **MRS. JAYASHRI PRAVIN PADIR AND MR. PRAVIN ARJUNRAO PADIR** are the owners and MRS.SHARAYU KANTILAL KAYASTH WILL OBTAIN clear and marketable title of said property as per mentioned above **UPON EXECUTION AND REGISTRATION OF ASSIGNMENT DEED IN HER FAVOR.**

The Mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ co-Borrower **MRS.SHARAYU KANTILAL KAYASTH.**

The following original document to be collected by ICICI HFC for creating of equitable mortgage of the said Property:

FOLLOWING DOCUMENTS NEED TO BE SUBMITTED PRIOR TO DISBURSAL OF LOAN

Disbursement of the loan:



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1. Original Registered Assignment Deed to be executed between Mrs. Jayashri Pravin Padir And Mr. Pravin Arjunrao Padir (therein referred as Assignor) and Mrs. Sharayu Kantilal Kayasth (therein referred as Assignee)..;with Index II and R.R.
2. Original Agreement to Sale dated 01/02/2014 (reg. NO. HVI-11/913/2014) executed between M/s. Sahyadri Properties, through its Partner Mr. Milind Ramesh Dedge and Others (Therein referred as Promoter) and Mrs. Jayashri Pravin Padir And Mr. Pravin Arjunrao Padir (Therein referred as Purchaser); with Index II and R.R.
3. Original NOC issued by "MADHUVANTI A CO-OPERATIVE HOUSING SOCIETY LTD." for creation of mortgage in favor of ICICI HFC Limited
4. Original Share certificate dated 14/12/2025 bearing No. 22, distinctive NO. 211 to 220 in name of Mrs. Jayashri Pravin Padir And Mr. Pravin Arjunrao Padir issued by "MADHUVANTI A CO-OPERATIVE HOUSING SOCIETY LTD.".
5. Copy of Latest Electricity bill/ Property tax paid receipt in the name Mrs. Jayashri Pravin Padir And/or Mr. Pravin Arjunrao Padir.

Post Disbursement:

1. Copy of Index II of Notice of intimation executed by Mrs. Sharayu Kantilal Kayasth (therein referred as Mortgagor) and ICICI HFC Limited (therein referred as Mortgagee)

REMARKS (IF ANY): The Above Legal Report is Subject to Document Verification.

ENTRIES FOUND DURING THE IGR SEARCH ARE AS UNDER

Sub-Registrar office at Haveli (13 Years): -

Year	Particulars
2014	1. Agreement to Sale dated 01/02/2014 (reg. NO. HVI-11/913/2014) executed between M/s. Sahyadri Properties, through its Partner Mr. Milind Ramesh Dedge and Others (Therein referred as Promoter) and Mrs. Jayashri Pravin Padir And Mr. Pravin Arjunrao Padir (Therein referred as Purchaser).



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	2. Notice of intimation dated 23/05/2014 (reg. No. HVL-16/193/2014) Mrs. Jayashri Pravin Padir And Mr. Pravin Arjunrao Padir availed Loan against said flat from HDFC Limited.
2015	NIL
2016	NIL
2017	NIL
2018	NIL
2019	NIL
2020	NIL
2021	NIL
2022	Notice of intimation dated 15/08/2021 (reg. No. HVL-22/7693/2021) Mrs. Jayashri Pravin Padir And Mr. Pravin Arjunrao Padir availed Loan against said flat from HDFC Limited.
2023	NIL
2024	NIL
2025	NIL
2026	NIL.

PLACE: Pune

DATE: 18/09/2026

Your Faithfully,

For Flairnetic Advocates