



FLAIRNETIC ADVOCATES

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

Ref / Application No. 77000343577

Date: 29/08/2026

LEGAL SCRUTINY REPORT

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

Dear Sir/ Madam,

Legal Scrutiny Report in respect of the File of Santosh Maruti Belekar

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **Santosh Maruti Belekar**
2. Name of the Co-applicant/s: (If any): **Mohini Santosh Belekar**
3. Type of Loan: HL Resale
4. Purpose of Loan: Home loan
5. Name of the Mortgagor: **MR. SANTOSH MARUTI BALEKAR AND MRS. MOHINI SANTOSH BALEKAR.**

6. Description of the Property (With Boundaries):

All the Piece and Parcel of Property Being Flat No. 804, On 8th Floor, carpet area admeasuring 681.15 Sq. Ft. i.e. 63.28 Sq. Mtrs., along with one open car parking space no. 21, in the Wing V, in the building known as "JADE RESIDENCES", in the Society known as ""JADE U TO W RESIDENCES CO-OPERATIVE HOUSING SOCIETY LIMITED" Constructed on land bearing Gat No. 1405/A, + 1405/B + 1403/1(Part) Plot No.1, Gat No. 1405/A, + 1405/B + 1403/1(Part) Plot No.4, Situated at Village-Wagholi, Taluka-Haveli, District-Pune, within the limit of PMC, (Herein referred as Said flat/ Property).



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7. Nature/ Status of the Property: **Freehold**

8. 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 Sale Deed/Deed of Assignment to be executed between Mr. Sachin Bhartiya and Mrs. Akansha Goel (therein referred as Vendor) and Mr. Santosh Maruti Balekar and Mrs. Mohini Santosh Balekar (therein referred as Purchaser)
2. Copy of Agreement for Sale dated 11/08/2017 (Reg/ No. HVL-2/6189/2017) Creatoz Builders Private Limited (therein referred as Promoter) and Mr. Sachin Bhartiya and Mrs. Akansha Goel (therein referred as Purchaser)
3. Copy of Share Certificate dated 15/09/___ bearing no. 77 Distinctive no. 761 to 770 issued By Jade U To W Residences Co-Operative Housing Society Limited in the name of Mr. Sachin Bhartiya and Mrs. Akansha Goel.
4. Copy of Society Registration Certificate dated 15/02/2018 bearing no. PNA/PNA(5)/HSG(TC)/18643/2017-18 in the name of Jade U To W Residences Co-Operative Housing Society Limited.
5. Copy of Commencement Certificate dated 08/03/2016 bearing no. BHA/PRA.KRA.1610/MAU.WAGHOLI/GAT.NO.1405/A+B1403/12/3622 issued by PMRDA.
6. Copy of Completion Certificate dated 23/02/2017 bearing no. BHA/PRA.KRA.1610/MAU.WAGHOLI/GAT.NO.1405/A+B PA.BHUKHANT 1 TO 5 VA 1403/12/PRA.KRA.16_/16-15 issued by PMRDA.

NARRATION OF TITLE FLOW:

1. We have perused the aforesaid diverse deeds and documents and we find that, Creatoz Builders Private Limited acquire land bearing Gat No. 1405/A, + 1405/B + 1403/1(Part) Plot No.1, Gat No. 1405/A, + 1405/B + 1403/1(Part) Plot No.4, Situated at Village- Wagholi, Taluka-Haveli, District-Pune, within the limit of PMC. **(Said Land)** as mentioned below;-



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Sr. No.	Documents	area
1	Assignment of Agreement dated 25/11/2005 (Reg. No. HVL-12/7387/2005)	Gat No. 1405/A, + 1405/B area admeasuring 01 H 88 R + 1403/1(Part) Plot No.1 area admeasuring 3 H 9.2 R
2	Development Agreement dated 07/12/2006 (Reg. No. HVL-12/962/2006)	Area admeasuring 00 H 72 R

2. We find that thereafter by an obtaining all requisite permissions from Creatoz Builders Private Limited Constructed buildings area admeasuring 39452.5 Sq. Mtrs out of said land under the named and styled as **“JADE RESIDENCES”**
3. We find that vide Agreement for Sale dated 11/08/2017 (Reg/ No. HVL-2/6189/2017) Mr. Sachin Bhartiya and Mrs. Akansha Goel purchased Flat No. 804, On 8th Floor, carpet area admeasuring 681.15 Sq. Ft. i.e. 63.28 Sq. Mtrs., along with one open car parking space no. 21, in the Wing V, in the building known as **“JADE RESIDENCES”**, Constructed on land bearing Gat No. 1405/A, + 1405/B + 1403/1(Part) Plot No.1, Gat No. 1405/A, + 1405/B + 1403/1(Part) Plot No.4, Situated at Village- Wagholi, Taluka-Haveli, District-Pune, within the limit of PMC, **(Said Flat) from** Creatoz Builders Private Limited.
4. We find that Society Registration Certificate dated 15/02/2018 bearing no. PNA/PNA(5)/HSG(TC)/18643/2017-18, a society has been formed under the name and style as Jade U To W Residences Co-Operative Housing Society Limited and said society Share Certificate bearing no. 77 Distinctive no. 761 to 770 in the name of Mr. Sachin Bhartiya and Mrs. Akansha Goel
5. We find from Draft of Sale Deed/Deed of Assignment that Mr. Santosh Maruti Balekar and Mrs. Mohini Santosh Balekar intend to purchase said flat from Mr. Sachin Bhartiya and Mrs. Akansha Goel.



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PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Draft of Sale Deed/Deed of Assignment to be executed between Mr. Sachin Bhartiya and Mrs. Akansha Goel (therein referred as Vendor) and Mr. Santosh Maruti Balekar and Mrs. Mohini Santosh Balekar (therein referred as Purchaser)
2. Copy of Agreement for Sale dated 11/08/2017 (Reg/ No. HVL-2/6189/2017) Creatoz Builders Private Limited (therein referred as Promoter) and Mr. Sachin Bhartiya and Mrs. Akansha Goel (therein referred as Purchaser)
3. Copy of Share Certificate dated 15/09/___ bearing no. 77 Distinctive no. 761 to 770 issued By Jade U To W Residences Co-Operative Housing Society Limited in the name of Mr. Sachin Bhartiya and Mrs. Akansha Goel.
4. Copy of Society Registration Certificate dated 15/02/2018 bearing no. PNA/PNA(5)/HSG(TC)/18643/2017-18 in the name of Jade U To W Residences Co-Operative Housing Society Limited.
5. Copy of Commencement Certificate dated 08/03/2016 bearing no. BHA/PRA.KRA.1610/MAU.WAGHOLI/GAT.NO.1405/A+B1403/12/3622 issued by PMRDA.
6. Copy of Completion Certificate dated 23/02/2017 bearing no. BHA/PRA.KRA.1610/MAU.WAGHOLI/GAT.NO.1405/A+B PA.BHUKHANT 1 TO 5 VA 1403/12/PRA.KRA.16_/16-15 issued by PMRDA.

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



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- 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.
- 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: 08/08/2026**



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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. MH009177696202627U and Receipt no.: 1115407394 dated **29/08/2026** All the registered transactions related to flow of title is reflected during the Search.

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 AT PRESENT **MR. SACHIN BHARTIYA AND MRS. AKANSHA GOEL is the owner of the said property and MR. SANTOSH MARUTI BALEKAR AND MRS. MOHINI SANTOSH BALEKAR will obtain** clear and marketable title of said property as per mentioned above upon **EXECUTION AND REGISTRATION OF ASSIGNMENT DEED IN HIS FAVOR.**
2. The Mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ co-Borrower **MR. SANTOSH MARUTI BALEKAR AND MRS. MOHINI SANTOSH BALEKAR.**



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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:

1. Original Sale Deed/Deed of Assignment executed between Mr. Sachin Bhartiya and Mrs. Akansha Goel (therein referred as Vendor) and Mr. Santosh Maruti Balekar and Mrs. Mohini Santosh Balekar (therein referred as Purchaser); with Index II and RR.
2. Original Agreement for Sale dated 11/08/2017 (Reg/ No. HVL-2/6189/2017) Creatoz Builders Private Limited (therein referred as Promoter) and Mr. Sachin Bhartiya and Mrs. Akansha Goel (therein referred as Purchaser);with Index II and RR.
3. Original Share Certificate bearing no. 77 Distinctive no. 761 to 770 issued By Jade U To W Residences Co-Operative Housing Society Limited in the name of Mr. Santosh Maruti Balekar and Mrs. Mohini Santosh Balekar
4. Original NOC issued by “ **Jade U To W Residences Co-Operative Housing Society Limited**” for creation of mortgage in favor of ICICI HFC Limited.
5. Copy of Latest Electricity bill/ Property tax paid receipt in the name of Mr. Sachin Bhartiya and/or Mrs. Akansha Goel
6. Copy of Index II of Notice of Intimation to be executed between Mr. Santosh Maruti Balekar and Mrs. Mohini Santosh Balekar (therein referred as Mortgagor) and ICICI HFC Limited (therein referred as Mortgagee)

Post Disbursement: NONE

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
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2014	NIL
2015	NIL
2016	NIL
2017	Agreement for Sale dated 11/08/2017 (Reg/ No. HVL-2/6189/2017) Creatoz Builders Private Limited (therein referred as Promoter) and Mr. Sachin Bhartiya and Mrs. Akansha Goel (therein referred as Purchaser)
2018	NIL
2019	NIL
2020	NIL
2021	NIL
2022	NIL
2023	NIL
2024	NIL
2025	NIL
2026	NIL

PLACE: Pune

DATE: 29/08/2026

Your Faithfully,

For Flairnetic Advocates

DNYANAD Digitally signed
A NITIN by DNYANADA
DANGAL NITIN DANGAL
Date: 2026.08.31
11:30:36 +05'30'



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