



Poonam A. Khare

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

Ref. No. 1763/PK/ICICI HFC/AUG 2026

Mob: 9820408472
Tel: 022-2746 4548

Date: 22.08.2026

Legal Opinion

(Status Positive)

To,

ICICI HFC Ltd.

Branch: Panvel

Dear Sir/Madam,

Application No: 77000325674

Legal Scrutiny Report in respect of the file of ANAND BABULAL OSWAL. (Applicant).

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s: ANAND BABULAL OSWAL**
- 2. Name of the Co-applicant/s: (if any): - PINKI ANAND OSWAL**
- 3. Type of Loan: –HOME LOAN (HL – DIRECT FROM BUILDER) (Under Free Hold land)**
- 4. Purpose of Loan: Residential**
- 5. Name of the Property Owner/s: M/s. KP Developers through its Proprietor Kishor Kapurchand Porwal.**
- 6. Description of the Property:-**



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Flat No. 401, on 4th Floor, admeasuring about 87.08 square meters i.e. 937 Sq. Ft. carpet area in the building known as “**K P TOWER**” and Project known as “**VIMAL HEIGHTS**” of CTS No. 4152, 4153, 4154, 4155, 4156, 4157, situated, lying at Village Devlad, Taluka: Khalapur, Dist Raigad, Maharashtra. (The Land Free Hold Land) (RERA Reg. No. **PM1270002500821**, dated **17.09.2025**). **(Hereinafter referred as the “Said Flat”).**

Bounded As Follows:-

is bounded as under:-

On or towards East by: NA
On or towards West by: NA
On or towards North by: NA
On or towards South by: NA.

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 Copies of Property Registrar Card of CTS No. 4152, 4153, situated at Village Devlad, Taluka: Khalapur, Dist Raigad, Maharashtra, in the name Dhaka Oswal & others. **(Seen by Rera Site)**
2. A Xerox Copies of Property Registrar Card of CTS No. 4155, 4156, 4157 situated at Village Devlad, Taluka: Khalapur, Dist Raigad, Maharashtra, in the name Dilip Oswal. **(Seen by Rera Site)**
3. A Xerox Copies of Property Registrar Card of CTS No. 4154 situated at Village Devlad, Taluka: Khalapur, Dist Raigad, Maharashtra, in the name Satraji Jadhav. **(Seen by Rera Site)**



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4. A Xerox Copy of Development Agreement dated 23.03.2024 along with Flats distribution List executed between Dhaka Prakash Oswal and 3 others ("The Land Owners") and M/s. KP Developers through its Proprietor Kishor Kapurchand Porwal. ("The Developers"), duly stamped and registered at Joint Sub-Registrar of Assurance, Khalapur, vide document serial no. KLR-1767/2024, dated 23.03.2024 (with Copy of registration receipt and Index-II).
5. A Xerox Copy of Power of Attorney dated 23.03.2024 executed by Dhaka Prakash Oswal and 3 others ("The Land Owners") in favour of M/s. KP Developers through its Proprietor Kishor Kapurchand Porwal. ("The Developers"), duly stamped and registered at Joint Sub-Registrar of Assurance, Khalapur, vide document serial no. KLR-1768/2024, dated 23.03.2024 (with Copy of registration receipt)
6. A Xerox Copy of Development Agreement dated 23.03.2024 along with Flats distribution List executed between Dilip Perajmal Oswal ("The Land Owners") and M/s. KP Developers through its Proprietor Kishor Kapurchand Porwal. ("The Developers"), duly stamped and registered at Joint Sub-Registrar of Assurance, Khalapur, vide document serial no. KLR-1752/2024, dated 23.03.2024 (with Copy of registration receipt and Index-II).
7. A Xerox Copy of Power of Attorney dated 23.03.2024 executed by Dilip Perajmal Oswal ("The Land Owners") in favour of M/s. KP Developers through its Proprietor Kishor Kapurchand Porwal. ("The Developers"), duly stamped and registered at Joint Sub-Registrar of Assurance, Khalapur, vide document serial no. KLR-1753/2024, dated 23.03.2024 (with Copy of registration receipt)
8. A Xerox Copy of Development Agreement dated 01.04.2024 along with Flats distribution List executed between Satraji Hajarimal Jadhav ("The Land Owners") and M/s. KP Developers through its Proprietor Kishor Kapurchand Porwal. ("The Developers"), duly stamped and registered at Joint Sub-Registrar of Assurance, Khalapur, vide document serial no. KLR-1970/2024, dated 01.04.2024 (with Copy of registration receipt and Index-II).
9. A Xerox Copy of Power of Attorney dated 01.04.2024 executed by Satraji Hajarimal Jadhav ("The Land Owners") in favour of M/s. KP Developers through its Proprietor Kishor Kapurchand Porwal. ("The Developers"), duly stamped and registered at Joint Sub-Registrar of Assurance, Khalapur, vide document serial no. KLR-1971/2024, dated 01.04.2024 (with Copy of registration receipt)
10. A Xerox Copy of Development Permission & Commencement Certificate issued by Khopoli Municipal Corporation, in the name of M/s. KP Developers, vide letter Ref. No. CBRKC/B/2025/Apl/00727, dated 12.02.2025.



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11. A Xerox copy of Legal Title Report issued by Advocate Amol Mande, dated 26.08.2025. **(Seen by Rera Site)**
12. A Xerox copy of RERA Registration Certificate no. **PM1270002500821**, dated **17.09.2025**.
13. A Xerox Copy of Cost Sheet issued by M/s. KP Developers through its Proprietor Kishor Kapurchand Porwal in favour of Anand Babulal Oswal
14. A Xerox Copy of Draft Agreement executed between **M/s. KP Developers through its Proprietor Kishor Kapurchand Porwal** ("The Developers") and **Anand Babulal Oswal & Pinki Anand Oswal** ("The Purchasers"), the same document is duly stamped and Registered 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)-

AND WHEREAS It further appears that Since year 1976, Mr. Umadmal Davaji Oswal has the owner of the CTS No. 4152 & 4153 of the village Devlad, Khopoli, Tal. Khalapur Dist. Raigad. Mr. Umadmal Davaji Oswal died on 21/02/1983 leaving behind the legal heirs namely Mr. Dhaka Prakash Oswal, Mrs. Sapna Hitesh Jain, Mr. Swapnil Prakash Oswal & Mr. Rakesh Prakash Oswal.

AND WHEREAS by Regd. Sale Deed dated 28/07/1977 executed by Mr. Umedmal Davaji Oswal (the Seller) sold the land bearing City Survey No. 4154 area admeasuring 8.25 Sq. Mtr. of Village Khopoli, Tal. Khalapur, Dist. Raigad to Mr. Satraji Hajarimal Jadhav (the Buyer). It is mentioned in Mutation Entry dated 26/11/1981 of Village Khopoli, Tal. Khalapur, Dist. Raigad.

AND WHEREAS by Regd. Sale Deed dated 28/07/1977 executed by Mr. Umedmal Davaji Oswal (the Seller) sold the land bearing City Survey No. 4154 area admeasuring 16.50 Sq. Mtr. of Village Khopoli, Tal. Khalapur, Dist. Raigad to Mr. Momaji Hinduji Deveda (the Buyer). It is mentioned in Mutation Entry dated 26/11/1981 of Village Khopoli, Tal. Khalapur, Dist. Raigad.

AND WHEREAS by Regd. Sale Deed dated 02/06/2001 executed by Mr. Momjai Hinduja Deveda (the Seller) sold the land bearing City Survey No. 4154 area admeasuring 16.50 Sq. Mtr. of Village Khopoli, Tal. Khalapur, Dist. Raigad to Mr. Satraji Hajarimal Jadhav (the Buyer). It is mentioned in Mutation Entry No. 85 dated 29/06/2001 of Village Khopoli, Tal. Khalapur, Dist. Raigad.



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AND WHEREAS It further appears that Since year 1976, Mr. Peramalji Lakhamji Oswal has the owner of the CTS No. 4154, 4156 & 4157 of the village Devlad, Khopoli, Tal. Khalapur Dist. Raigad. Mr. Peramalji Lakhamji Oswal died on 01/12/1983 leaving behind the legal heirs namely Mr. Dilip Peramalji Oswal, Smt. Ansibai alias Anusaya Kantilal Oswal, Mrs. Pushpa Saremal Mehta, Mrs. Savita Ravindra Oswal, Mrs. Amita Shantilal Jain.

AND WHEREAS It further appears that by Regd. Release Deed dated 29/09/2015 executed by Smt. Ansibai alias Anusaya Kantilal Oswal, Mrs. Pushpa Saremal Mehta, Mrs. Savita Ravindra Oswal, Mrs. Amita Shantilal Jain (the Releaser) released their right in the property bearing CTS No. 4155, 4156 & 4157 situated at village Devlad, Khopoli, Tal. Khalapur in favour of Mr. Dilip Perajmal Oswal (the Beneficiary). It is mentioned in Mutation Entry No. 1244 dated 01/01/2016 of Village Khopoli, Tal. Khalapur, Dist. Raigad. It is registered in the Sub Registrar Office Khalapur vide No. KLR-3600/2015 Dt. 29/09/2015.

AND WHEREAS by Development Agreement dated 23.03.2024 executed between Dhaka Prakash Oswal and 3 others ("The Land Owners") and M/s. KP Developers through its Proprietor Kishor Kapurchand Porwal. ("The Developers"), duly stamped and registered at Joint Sub-Registrar of Assurance, Khalapur, vide document serial no. KLR-1767/2024, dated 23.03.2024.



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अ.क.	नाम	मजला	सदनिका / माला कं.	क्षेत्र चौ. मी. चटई	क्षेत्र चौ. फुट चटई
१. केपी डेव्हलपर तर्फे प्रोप्रायटर कपूरचंद पोरवाल	किशोर	तळ	माला कं. ७	१७.२७	१८६
		दुसरा	सदनिका कं. २०३ ३ बीएचके	८५.९३	९२५
		चौथा	सदनिका कं. ४०३ ३ बीएचके	८५.९३	९२५
		सहावा	सदनिका कं. ६०३ ३ बीएचके	८५.९३	९२५
		सातवा	सदनिका कं. ७०२ २ बीएचके	७७.४८	८३४
				३५२.५४	३७९५



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१	स्वप्नील प्रकाश ओसवाल	तळ	गाळा कं. ३	२६.१०	२८१
		पहिला	गाळा कं. ३	२२.०१	२३७
			गाळा कं. ४	२०.०६	२१६
२	राकेश प्रकाश ओसवाल	पाचवा	सदनिका कं. ५०१ ३ बीएचके	८७.३२	९४०
			सदनिका कं. ५०२ २ बीएचके	७७.४८	८३४
			सदनिका कं. ५०३ ३ बीएचके	८५.९३	९२५
				३१८.९	३४३३

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अ. क.	नाम	मजला	सदनिका / गाळा कं.	क्षेत्र चौ.मी. चटई	क्षेत्र चौ.फुट चटई
१.	दिलीप पेरजमल ओसवाल	तळ	गाळा कं. २	२०.९९	२२६
		पहिला	गाळा कं. १	२३.४१	२५२
		पहिला	गाळा कं. २	२५.३६	२७३
		तिसरा	सदनिका कं. ३०१ ३ बीएचके	८७.३२	९४०
		तिसरा	सदनिका कं. ३०२ २ बीएचके	७७.४८	८३४
		तिसरा	सदनिका कं. ३०३ ३ बीएचके	८५.९३	९२५
				३२०.४९०	३४५०

तसेच विकासकाकडे ८ चारचाकी पार्कींग झाली तर १ पार्कींग ही जमीन मालकास देण्यात येईल. आणि जर का विकासकाकडे ८ चारचाकी पार्कींग पेशा जास्त पार्कींग झाली तर जमीन मालकास २ चारचाकी पार्कींग देण्यात येईल. व २ चाकी पार्कींगची जागा ही सर्वासाठी सामाईक ठेवण्यात येईल.



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१.	केपी डेव्हलपर तर्फे प्रोप्रायटर किशोर कपुरचंद पोरवाल	तळ	गाळा कं. ४	२३.२२	२५०
		पहिला	ऑफिस कं. १	१८.९५	२०४
		दुसरा	सदनिका कं. २०१ ३ बीएचके	८७.३२	९४०
		चौथा	सदनिका कं. ४०१ ३ बीएचके	८७.३२	९४०
		सहावा	सदनिका कं. ६०१ ३ बीएचके	८७.३२	९४०
		सातवा	सदनिका कं. ७०१ ३ बीएचके	८७.३२	९४०
				३९१.४५	४२१४

अशा प्रकारे प्रथमपक्षी हे दुसरेपक्षी यांना सदर विकसन करारनाम्य

WHEREAS by Power of Attorney dated 23.03.2024 executed by Dilip Perajmal Oswal ("The Land Owners") in favour of M/s. KP Developers through its Proprietor Kishor Kapurchand Porwal. ("The Developers"), duly stamped and registered at Joint Sub-Registrar of Assurance, Khalapur, vide document serial no. KLR-1753/2024, dated 23.03.2024.

AND WHEREAS by Development Agreement dated 01.04.2024 executed between Satraji Hajarimal Jadhav ("The Land Owners") and M/s. KP Developers through its Proprietor Kishor Kapurchand Porwal. ("The Developers"),



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duly stamped and registered at Joint Sub-Registrar of Assurance, Khalapur, vide document serial no. KLR-1970/2024, dated 01.04.2024.

अ) दुसरेपक्षी यांना विकसित झालेल्या इमारतीमध्ये ५० टक्के बांधीव क्षेत्र (कारपेट) (या करारासोबत जोडलेल्या सर्व सुखसोईयुक्त (Amenities^{1/2}) खालील प्रमाणे देण्यांत येईल.

अ.क्र.	नाव	मजला	सदनिका / गाळा क्रं.	क्षेत्र चौ.मी. चटई	क्षेत्र फुट च
सतराजी हजारीमल जाधव		तळ	गाळा क्रं. १	१५.६०	१६०
		तळ	गाळा क्रं. ६	१४.८६	१६०
		पहिला	गाळा क्रं. ५	१५.६०	१६०
		दुसरा	सदनिका २०१ २ बीएचके	५२.०२	५६०
			एकुण	९८.०८	१०००

वरील बांधकाम हे दुसरेपक्षी यांस मंजूर प्लान प्रमाणे देण्यात आले आहे.



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ताबेकबजात व मालकी खालील प्रमाण हक्कात राहाल.

अ.क.	नाव	मजला	सदनिका / गाळा कं.	क्षेत्र चौ.मी. चटई	क्षेत्र चौ.फुट चटई
केपी डेव्हलपर्स तर्फे प्रोप्रायटर किशोर कपुरचंद पोरवाल		तळ	सदनिका	५४.३४	५८५
		पहिला	ऑफिस कं. २	१५.३२	१६५
			ऑफिस कं. ३	४८.०२	५१७
		दुसरा	सदनिका कं. २०२	७७.४८	८३४
		चौथा	सदनिका कं. ४०२	७७.४८	८३४
		सहावा	सदनिका कं. ६०२	७७.४८	८३४
		सातवा	सदनिका कं. ७०३	८५.९३	९२५
			एकुण	४३६.०५	४६९४

WHEREAS by Power of Attorney dated 01.04.2024 executed by Satraji Hajarimal Jadhav ("The Land Owners") in favour of M/s. KP Developers through its Proprietor Kishor Kapurchand Porwal. ("The Developers"), duly stamped and registered at Joint Sub-Registrar of Assurance, Khalapur, vide document serial no. KLR-1971/2024, dated 01.04.2024.

And Whereas The Khopoli Municipal Corporation the building plans and issued Development Permission and Commencement Certificate, Ref. No. CBRKC/B/2025/Apl/00727, dated 12.02.2025, in the name of Mr. Dilip Oswal & others, through M/s. KP Developers through its Proprietor Kishor Kapurchand Porwal, and can commenced the construction of Residential building named **"K P TOWER" Project known as "VIMAL HEIGHTS"**.



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AND WHEREAS Advocate Amol Mande issued Legal Title Report dated 26.08.2025 certified that title of said property is Good, Clean, Clear and Marketable title.

AND WHEREAS The Promoters M/s. KP Developers has registered the Project “**K P TOWER- VIMAL HEIGHTS**” under RERA and obtained Registration Cert. with Registration No. **PM1270002500821**, issued by RERA (Real Estate Regulation Act 2017 w.e.f. 01.05.2017), dated **17.09.2025**.

And Whereas M/s. KP Developers through its Proprietor Kishor Kapurchand Porwal, desire to sale the said Flat No. 401, on 4th Floor, admeasuring about 87.08 square meters i.e. 937 Sq. Ft. carpet area in the building known as “**K P TOWER**” and Project known as “**VIMAL HEIGHTS**” to **Anand Babulal Oswal** by Agreement for Sale executed between **M/s. KP Developers through its Proprietor Kishor Kapurchand Porwal** (“The Developers”) and **Anand Babulal Oswal & Pinki Anand Oswal** (“The Purchaser”), the same document is duly stamped and Registered as per the Bombay Stamped Act, 1958 and registered under the provisions of the Indian Registration Act, 1908, for Consideration amount of Rs. _____/- (_____ only). (**Only Cost Sheet Perused For Verification**)

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:-

1. Copy of Draft Agreement for Sale executed between **M/s. KP Developers through its Proprietor Kishor Kapurchand Porwal** (“The Developers”) and **Anand Babulal Oswal & Pinki Anand Oswal** (“The Purchaser”), the same document is duly stamped and Registered as per the Bombay Stamped Act, 1958 and registered under the provisions of the Indian Registration Act, 1908
2. Copy of Cost Sheet issued by M/s. KP Developers through its Proprietor Kishor Kapurchand Porwal in favour of Anand Babulal Oswal

PART V: OTHER PROVISIONS:

5.1 Whether provisions of urban land ceiling act are applicable? **Yes**

5.2 Whether any property/i.e. intend to be given as security is subject to any minor's claim/share? **NO**



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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 Land)**

5.5 Whether up to date tax/land revenue has been paid in respect of the property? **Not perused**

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 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 Builder** - Mortgage NOC issued by Builder, in favor of **ICICI HFC Limited**



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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:-

Reg: Search Report of the Flat No: 401, 4th Floor, C.T.S No: 4152, 4153, 4154, 4155, 4156, & 4157, Building Name: Vimal Heights, Village Name: Devalpada, Taluka: Khalapur, 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 Khalapur 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 08/08/2026 & Receipt No. MH007955161202627E / 2026, is enclosed for your record and Information.

Account Name: Anand Babulal Oswal & Pinki Anand Oswal.

Years	Transaction (Sub –Registrar Khalapur.)				
2014	Available Index Checked No Adverse Entry Found.				
2015	Available Index Checked Transaction As Below.				
2016	Available Index Checked No Adverse Entry Found.				
2017	Available Index Checked No Adverse Entry Found.				
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 Transaction As Below.				
2025	Available Index Checked No Adverse Entry Found.				
2026	Available Index Checked No Adverse Entry Found.				
Transaction	Description of Property	Seller's Name	Purchaser' Name	Date of Agreement	Registration No & Date



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2015	CTS No: 4155, 4156, 4157.	Ansibai alias Anusaya Kantilal Oswal & Others.	Dilip P. Oswal.	Release Deed 29/09/2015 Agreement Value: 0/- Market Value: 1/-	29/09/2015 Khalapur 3600/2015
2024	CTS No: 4155, 4156, 4157. Area: 272.6 Sq Mtr.	Dilip P. Oswal.	K. P. Developer Through Its Proprietor Kishor K. Porwal.	Development Agreement 23/03/2024 Agreement Value: 9804000/- Market Value: 4885742/-	23/03/2024 Khalapur 1752/2024
2024	CTS No: 4152, 4153, 4154, Area: 311 Sq Mtr.	Dhaka P. Oswal, & Others.	K. P. Developer Through Its Proprietor Kishor K. Porwal.	Development Agreement 23/03/2024 Agreement Value: 9786000/- Market Value: 5908907/-	23/03/2024 Khalapur 1767/2024
2024	CTS No: 4154, Area: 33 Sq Mtr.	Satraji H. Jadhav.	K. P. Developer Through Its Proprietor Kishor K. Porwal.	Development Agreement 01/04/2024 Agreement Value: 3500000/- Market Value: 3280827/-	01/04/2024 Khalapur 1970/2024

Note :-

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.

Some Index 2 Are Not Available

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



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Date: 22.08.2026

Name of the Advocate/Searcher Mr. Manoj Mahadik

Search Report Date: 08.08.2026

5.21 Whether EC is obtained? Not Applicable

EC Details:

No. of Years EC Obtained:

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 **Anand Babulal Oswal & Pinki Anand Oswal** 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 **Anand Babulal Oswal & Pinki Anand Oswal**.



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The mortgage if created will be available to ICICI HFC Ltd. for the liability of the intending Borrower / Co borrowers **Anand Babulal Oswal & Pinki Anand Oswal**.

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

1. Original Agreement for Sale executed between M/s. KP Developers through its Proprietor Kishor Kapurchand Porwal ("The Developers") and **Anand Babulal Oswal & Pinki Anand Oswal** ("The Purchaser"), as per the Bombay Stamped Act, 1958 and registered under the provisions of the Indian Registration Act, 1908 (with Original registration receipt and Index-II).
2. Original Payment receipts issued by Promoter in favour of **Anand Babulal Oswal & Pinki Anand Oswal**.
3. Original Demand Letter issued by Promoter in favour of **Anand Babulal Oswal & Pinki Anand Oswal**
4. Original Mortgage NOC issued by Promoter, in favor of **ICICI HFC Limited**, inter alia, granting its consent for creation of mortgage in favor of **ICICI HFC Limited**.

Post Disbursement:-

NILL

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.

1. Copy of Occupancy Certificate issued by Khopoli Municipal Corporation, in the name of M/s. KP Developers. **(After Completion of Project) (PDD)**



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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.

Yours Faithfully,

**POONAM
ASHOK
KHARE**

Digitally signed by
POONAM ASHOK
KHARE

Date: 2026.08.22
11:54:02 +05'30'

Place:- Panvel

Date:- 22.08.2026

Poonam A. Khare

(Advocate & Notary)