



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. 77000333811

Date: 13/08/2026

LEGAL SCRUTINY REPORT

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

Dear Sir/ Madam,

Legal Scrutiny Report in respect of the File of MR. SANKET PRAKASH SHINDE

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **MR. SANKET PRAKASH SHINDE**
2. Name of the Co-applicant/s: (If any): **PRAKASH DATTOBA SHINDE and ANJALI PRAKASH SHINDE**
3. Type of Loan: Balance Transfer and Top Up
4. Purpose of Loan: HomeLoan
5. Name of the Mortgagor: **MRS. ANJALI PRAKASH SHINDE**
6. Description of the Property (With Boundaries):

All the Piece and Parcel of Property Being Flat NO. 1108 on 11th floor, carpet area admeasuring 441.96 sq. Ft., i.e., 41.06 sq. mtrs., along with Enclosed Balcony admeasuring 55.11 sq. Ft., i.e., 5.12 sq. Mts., + Dry Balcony admeasuring 23.99 sq. Ft., i.e., 2.23 sq. Mts., + adjacent Terrace admeasuring 50.81 sq. Ft., i.e., 4.72 sq. Mts., + common area admeasuring 108.13 sq. Ft., i.e., 10.04 sq. Mts., + One Open Car Parking admeasuring 100 sq. Ft., i.e., 9.29 Sq. Mts., in Wing NO. A, in the Building known as "Prestige Heights" and in the Society known as "Prestige



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**Heights Co-Operative Housing Society Limited” Constructed on land bearing Survey
NO. 263/2 P, 263/4 P, 269/2P Situated at Village- Bhugaon Taluka-Mulshi,
District-Pune, within the limit of Gram Panchayat.
(Herein referred as Said flat/ Property).**

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. Copy of Agreement for Sale dated 01/11/2018 (reg. NO. MLS-02/20198/2018), executed between M/S. Prestige Developers, through its partner Mr. Anil Jagannath Maral and Mr. Sameer Dattatraya Maral, and other (therein referred as Promoters) and Mr. Anjali Prakash Shinde (therein referred as Assignee) and Mr. Balasaheb Dnyanoba Sanas and other all through their POAH M/S. Prestige Developers, through its partner Mr. Anil Jagannath Maral (therein referred as Consenting party).
2. Copy of Possession Letter dated 01/12/2018 issued by M/S. Prestige Developers, in name of Mr. Anjali Prakash Shinde
3. Copy of Society Registration Certificate dated 16/10/2018 bearing NO. PNA/MSI/HSG/(TC)/13933/2018-2019 of “**Prestige Heights Co-Operative Housing Society Limited**”
4. Copy of RERA Registration Certificate dated 31/08/2017 bearing NO. P52100011426 of project “**Prestige Heights**”.
5. Copy of completion Certificate dated 19/09/2018 bearing NO. BMU/Mau. Bhugaon/S.NO. 263/2, 263/4, 269/2/pra.kra. 2002/16-17 issued by PMRDA. **[for A and B wing]**
6. Copy of LOD dated 29/01/2023 issued by State Bank of India in name of Mr. Anjali Prakash Shinde



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NARRATION OF TITLE FLOW:

1. We have perused aforesaid deed and document and we find that Mr. Balasaheb Dnyanoba Sanas and other were the owners of Land admeasuring 00 H 66.6 R bearing Survey NO. 263/2 P, 263/4 P, 269/2P Situated at Village- Bhugaon Taluka-Mulshi, District-Pune, within the limit of Gram Panchayat. **(Said land)**
2. We find that thereafter vide Development Agreement dated __ (reg. NO. __/603/2013) , (reg. No. __/4320/2013) and dated 02/07/2013 (reg. No. MLS-02/ 5364/2013) and dated __ (reg. NO. __/4815/2014) Mr. Balasaheb Dnyanoba Sanas and other granted Development rights in respect of said Land in favor of M/S. Prestige Developers, through its partner Mr. Anil Jagannath Maral and Mr. Sameer Dattatraya Maral, and other and also executed Power of Attorney in its favor.
3. We find that thereafter by obtaining requisite permission from Competent authority M/S. Prestige Developers, through its partner Mr. Anil Jagannath Maral and Mr. Sameer Dattatraya Maral, and other constructed Building said Land under Name & styled as **“Prestige Heights”**,
4. We find that thereafter said Developer has registered the said project with RERA vide RERA Registration Certificate dated 31/08/2017 bearing NO. P52100011426.
5. We find that thereafter vide Agreement for Sale dated 01/11/2018 (reg. NO. MLS-02/20198/2018), Mr. Anjali Prakash Shinde purchased Flat NO. 1108 on 11th floor, carpet area admeasuring 441.96 sq. Ft., i.e., 41.06 sq. mtrs., along with Enclosed Balcony admeasuring 55.11 sq. Ft., i.e., 5.12 sq. Mts., + Dry Balcony admeasuring 23.99 sq. Ft., i.e., 2.23 sq. Mts., + adjacent Terrace admeasuring 50.81 sq. Ft., i.e., 4.72 sq. Mts., + common area admeasuring 108.13 sq. Ft., i.e., 10.04 sq. Mts., + One Open Car Parking admeasuring 100 sq. Ft., i.e., 9.29 Sq. Mts., in Wing NO. A, in the Building known as “Prestige Heights” Constructed on land bearing Survey NO. 263/2 P, 263/4 P, 269/2P Situated at Village- Bhugaon Taluka-Mulshi, District-Pune, within the limit of Gram Panchayat **(said Flat)** from M/S. Prestige Developers, through its partner Mr. Anil Jagannath Maral and Mr. Sameer Dattatraya Maral, and other with the consent of Mr.



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Balasaheb Dnyanoba Sanas and other all through their POAH M/S. Prestige Developers, through its partner Mr. Anil Jagannath Maral.

6. We find that thereafter, society is formed under name & styled as **“Prestige Heights Co-Operative Housing Society Limited”** and got registered vide Society Registration Certificate dated 16/10/2018 bearing NO. PNA/MSI/HSG/(TC)/13933/2018-2019.
7. We find from Search vide Notice of Initiation dated 13/12/2018 (reg. NO. MLS-02/3619/2018) and dated 10/12/2020 (reg. NO. MLS-02/3470/2020) Mr. Anjali Prakash Shinde availed Loan against said flat from HDFC Limited. However we find from LOD Same has been repaid and obtained NOC dated 13/02/2023
8. We find from Search vide Leave and License dated 06/03/2025 (reg. NO. MLS-5267/2025) Mr. Siddhant Prakash Shinde granted license to use said flat in favor of Mr. Aniket Madhukarrao Ghole
9. We find from Search vide Leave and License dated 31/12/2025 (reg. NO. Indapur-9101/2025) Mr. Siddhant Prakash Shinde granted license to use said flat in favor of Mrs. Ashiwini Gulab Dubey.
10. Kindly note Original RR and Index II of Agreement for Sale dated 01/11/2018 (reg. NO. MLS-02/20198/2018) is not enlisted in LOD of State Bank of India, however we have been informed that it is in the Custody of State Bank of India only.
11. **We find that thereafter Mr. Anjali Prakash Shinde availed Loan against said flat from State Bank of India.**

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Copy of Agreement for Sale dated 01/11/2018 (reg. NO. MLS-02/20198/2018), executed between M/S. Prestige Developers, through its partner Mr. Anil Jagannath Maral and Mr. Sameer Dattatraya Maral, and other (therein referred as Promoters) and Mr. Anjali Prakash Shinde (therein referred as Assignee) and Mr. Balasaheb Dnyanoba Sanas and other all through their POAH M/S. Prestige Developers, through its partner Mr. Anil Jagannath Maral (therein referred as Consenting party).



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2. Copy of Possession Letter dated 01/12/2018 issued by M/S. Prestige Developers, in name of Mr. Anjali Prakash Shinde
3. Copy of Society Registration Certificate dated 16/10/2018 bearing NO. PNA/MSI/HSG/(TC)/13933/2018-2019 of **“Prestige Heights Co-Operative Housing Society Limited”**
4. Copy of RERA Registration Certificate dated 31/08/2017 bearing NO. P52100011426 of project **“Prestige Heights”**.
5. Copy of completion Certificate dated 19/09/2018 bearing NO. BMU/Mau. Bhugaon/S.NO. 263/2, 263/4, 269/2/pra.kra. 2002/16-17 issued by PMRDA. **[for A and B wing]**
6. Copy of LOD dated 29/01/2023 issued by State Bank of India in name of Mr. Anjali Prakash Shinde

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



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- 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: 12/08/2026

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. MH015303516202526U and Receipt no.: 1114717543 **dated 12/08/2026** 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 **MRS. ANJALI PRAKASH SHINDE is the owner and have** clear and marketable title of said property as per mentioned above **SUBJECT TO CHARGE OF STATE BANK OF INDIA.**
2. The Mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ co-Borrower **MRS. ANJALI PRAKASH SHINDE.**

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 LOD dated 29/01/2023 issued by state Bank of India in name of Mr. Anjali Prakash Shinde
2. Copy of Latest Electricity bill/ Property tax paid receipt in the name of Mr. Anjali Prakash Shinde

Post Disbursement:

1. Original Agreement for Sale dated 01/11/2018 (reg. NO. MLS-02/20198/2018), executed between M/S. Prestige Developers, through its partner Mr. Anil Jagannath Maral and Mr. Sameer Dattatraya Maral, and other (therein referred as Promoters) and Mr. Anjali Prakash Shinde (therein referred as Assignee) and Mr. Balasaheb Dnyanoba Sanas and other all through their POAH M/S. Prestige Developers, through its partner Mr. Anil Jagannath Maral (therein referred as Consenting party); with Index II and RR
2. Original NOC issued by "Prestige Heights Co-Operative Housing Society Limited" for creation of Mortgage in favor of ICICI HFC Limited.
3. Original Share certificate issued by "Prestige Heights Co-Operative Housing Society Limited" in name of Mr. Anjali Prakash Shinde
4. Original Possession Letter dated 01/12/2018 issued by M/S. Prestige Developers, in name of Mr. Anjali Prakash Shinde **[as per LOD]**
5. Original NOC dated 13/02/2023 issued by HDFC Limited in name of Mr. Anjali Prakash Shinde [pertaining to Notice of Initiation dated 13/12/2018 (reg. NO. MLS-02/3619/2018) and dated 10/12/2020 (reg. NO. MLS-02/3470/2020)]
6. Original No Dues Certificate issued by State Bank of India in name of Mr. Anjali Prakash Shinde.
7. Original NOC issued by Licensee i.e., Mrs. Ashiwini Gulab Dubey
8. **Copy of Index II of Notice of intimation executed by Mr. Anjali Prakash Shinde (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



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

Year	Particulars
2014	NIL
2015	NIL
2016	NIL
2017	NIL
2018	1. Agreement for Sale dated 01/11/2018 (reg. NO. MLS-02/20198/2018), executed between M/S. Prestige Developers, through its partner Mr. Anil Jagannath Maral and Mr. Sameer Dattatraya Maral, and other (therein referred as Promoters) and Mr. Anjali Prakash Shinde (therein referred as Assignee) and Mr. Balasaheb Dnyanoba Sanas and other all through their POAH M/S. Prestige Developers, through its partner Mr. Anil Jagannath Maral (therein referred as Consenting party). 2. Notice of Initiation dated 13/12/2018 (reg. NO. MLS-02/3619/2018) Mr. Anjali Prakash Shinde availed Loan against said flat from HDFC Limited.
2019	NIL
2020	Notice of Initiation dated 10/12/2020 (reg. NO. MLS-02/3470/2020) Mr. Anjali Prakash Shinde availed Loan against said flat from HDFC Limited
2021	NIL
2022	NIL
2023	NIL
2024	NIL
2025	1. Leave and License dated 06/03/2025 (reg. NO. MLS-5267/2025) Mr. Siddhant Prakash Shinde granted license to use said flat in favor of Mr. Aniket Madhukarrao Ghole



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	2. Leave and License dated 31/12/2025 (reg. NO. Indapur-9101/2025) Mr. Siddhant Prakash Shinde granted license to use said flat in favor of Mrs. Ashiwini Gulab Dubey
2026	NIL

PLACE: Pune

DATE: 13/08/2026

Your Faithfully,

For Flairnetic Advocates

DNYANADA

NITIN DANGAL

Digitally signed by
DNYANADA NITIN
DANGAL

Date: 2026.08.14
19:34:10 +05'30'