



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. 77000286590

Date: 27/06/2026

LEGAL SCRUTINY REPORT

To,

ICICI HFC Ltd.,

Shivaji Nagar, Pune-05,

Dear Sir/ Madam,

Legal Scrutiny Report in respect of the File of SHIVAJI DATTATRAY BHARTI

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s: SHIVAJI DATTATRAY BHARTI**
- 2. Name of the Co-applicant/s: (If any): NA**
- 3. Type of Loan: LAP**
- 4. Purpose of Loan: Home Loan**
- 5. Name of the Mortgagor: DR. SHIVAJI DATTATRAY BHARATI AND DR. JITENDRA MADHUKAR MUNDE**
- 6. Description of the Property (With Boundaries):**

All the Piece and Parcel of Property Being flat No. 11, on 3rd floor, carpet area admeasuring 484 Sq. Ft. i.e. 44.98 Sq. Mtrs, along with terrace area admeasuring 119.50 Sq. ft. i.e. 11.10 Sq. Mtrs. in the Project known as "AARU PALACE ", Constructed on land bearing Survey No. 163 A, Hissa no. 1A/13, Situated at Village-Hadapsar, Taluka-Haveli, District-Pune, within the limit of PMC. (Herein referred as Said flat/ Property).
- 7. Nature/ Status of the Property: Freehold**
- 8. Type of Property: Residential**



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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 Dated 17/07/2019 (Reg. No. HVL-6/7563/2019) executed between Mr. Shivaji Bala Aaru (therein referred as Vendor) and Dr. Shivaji Dattatray Bharati and Dr. Jitendra Madhukar Munde (therein referred as Purchaser) and Mr. Pandurang Bala Aaru and others (therein referred as Consenting Party)
2. Copy of Power of Attorney Dated 02/02/2008 (Reg. No. HVL-6/1121/2008) executed between Smt. Ratnabai Kushaba Aaru and Mr. Santosh Kushaba Aaru (therein referred as Vendor) and Mr. Nitin Kushaba Aaru (therein referred as Purchaser)
3. Copy of NA order dated 20/06/2013 bearing no. NA/SR/IV/508/2012 issued by Sub Divisional Officer.
4. Copy of Commencement Certificate Dated 21/06/2019 bearing no. CC/0632/2019 issued by PMC.
5. Copy of 7/12 extract bearing name of Mr. Shivaji Bala Aaru, Mr. Pandurang Bala Aaru, Smt. Ratnabai Kushaba Aaru, Mr. Nitin Kushaba Aaru, Mr. Santosh Kushaba Aaru, Jayashree Kushaba Aaru and Mrs. Surekha Subhash Doke and Mr. Kaluram Trimbak Aaru

NARRATION OF TITLE FLOW:

1. We have perused aforesaid deed and document and we find that Mr. Shivaji Bala Aaru, Mr. Pandurang Bala Aaru, Smt. Ratnabai Kushaba Aaru, Mr. Nitin Kushaba Aaru, Mr. Santosh Kushaba Aaru, Jayashree Kushaba Aaru and Mrs. Surekha Subhash Doke and Mr. Kaluram Trimbak Aaru were the owner of Land bearing Survey No. 163 A, Hissa no. 1A/13, Situated at Village-Hadapsar, Taluka-Haveli, District-Pune, within the limit of PMC. **(Said land).**
2. We find that thereafter by obtaining requisite permission from Competent authority Mr. Shivaji Bala Aaru, Mr. Pandurang Bala Aaru, Smt. Ratnabai Kushaba Aaru, Mr. Nitin Kushaba Aaru, Mr. Santosh Kushaba Aaru, Jayashree Kushaba Aaru and Mrs. Surekha Subhash Doke and Mr. Kaluram Trimbak Aaru constructed Building said Land, under the Scheme/Project named & styled as **“AARU PALACE”**.



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3. We find that vide Agreement Dated 17/07/2019 (Reg. No. HVL-6/7563/2019) Dr. Shivaji Dattatray Bharati and Dr. Jitendra Madhukar Munde purchased flat No. 11, on 3rd floor, carpet area admeasuring 484 Sq. Ft. i.e. 44.98 Sq. Mtrs, along with terrace area admeasuring 119.50 Sq. ft. i.e. 11.10 Sq. Mtrs., in the Project known as “AARU PALACE”, Constructed on land bearing Survey No. 163 A, Hissa no. 1A/13, Situated at Village-Hadapsar, Taluka-Haveli, District-Pune, within the limit of PMC. **(said Flat)** from Mr. Shivaji Bala Aaru with consent of Mr. Pandurang Bala Aaru, Smt. Ratnabai Kushaba Aaru, Mr. Nitin Kushaba Aaru, Mr. Santosh Kushaba Aaru, Jayashree Kushaba Aaru and Mrs. Surekha Subhash Doke and Mr. Kaluram Trimbak Aaru.
4. We find We find from search that, vide Leave and License dated 05/12/2024 (Reg. No. HVL-26/24176/2024) Shivaji Dattatray Bharati granted license to use the said property in favour of Preeti Arvind Jha and Swapnil Pathade.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Copy of Agreement Dated 17/07/2019 (Reg. No. HVL-6/7563/2019) executed between Mr. Shivaji Bala Aaru (therein referred as Vendor) and Dr. Shivaji Dattatray Bharati and Dr. Jitendra Madhukar Munde (therein referred as Purchaser) and Mr. Pandurang Bala Aaru and others (therein referred as Consenting Party)
2. Copy of Power of Attorney Dated 02/02/2008 (Reg. No. HVL-6/1121/2008) executed between Smt. Ratnabai Kushaba Aaru and Mr. Santosh Kushaba Aaru (therein referred as Exceutant) and Mr. Nitin Kushaba Aaru (therein referred as POAH)
3. Copy of NA order dated 20/06/2013 bearing no. NA/SR/IV/508/2012 issued by Sub Divisional Officer.
4. Copy of Commencement Certificate Dated 21/06/2019 bearing no. CC/0632/2019 issued by PMC.
5. Copy of 7/12 extract bearing name of Mr. Shivaji Bala Aaru, Mr. Pandurang Bala Aaru, Smt. Ratnabai Kushaba Aaru, Mr. Nitin Kushaba Aaru, Mr. Santosh Kushaba Aaru, Jayashree Kushaba Aaru and Mrs. Surekha Subhash Doke and Mr. Kaluram Trimbak Aaru



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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.
- 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



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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: **Builder 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: 05/06/2026

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. MH003766216202627U and Receipt no.: 1115136680 dated 05/06/2026 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



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is created in the manner required by law, it would satisfy the requirements of creation of equitable Mortgage.

1. I/We further clarify that **DR. SHIVAJI DATTATRAY BHARATI AND DR. JITENDRA MADHUKAR MUNDE** are the leaseholder of said property have Clear and marketable title to the same, as mentioned above.
2. The Mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ co-Borrower **DR. SHIVAJI DATTATRAY BHARATI AND DR. JITENDRA MADHUKAR MUNDE**

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 Registered Deed of Assignment executed between Mr. Shivaji Bala Aaru (therein referred as Vendor) and Dr. Shivaji Dattatray Bharati and Dr. Jitendra Madhukar Munde (therein referred as Purchaser) and Mr. Pandurang Bala Aaru and others (therein referred as Consenting Party); With Index II & R.R. (As)
2. Original Registered Agreement Dated 17/07/2019 (Reg. No. HVL-6/7563/2019) executed between Mr. Shivaji Bala Aaru (therein referred as Vendor) and Dr. Shivaji Dattatray Bharati and Dr. Jitendra Madhukar Munde (therein referred as Purchaser) and Mr. Pandurang Bala Aaru and others (therein referred as Consenting Party); With Index II & R.R.
3. Original Possession Letter issued by “**Mr. Shivaji Bala Aaru, Mr. Pandurang Bala Aaru, Smt. Ratnabai Kushaba Aaru, Mr. Nitin Kushaba Aaru, Mr. Santosh Kushaba Aaru, Jayashree Kushaba Aaru and Mrs. Surekha Subhash Doke and Mr. Kaluram Trimbak Aaru**” in the name of Dr. Shivaji Dattatray Bharati and Dr. Jitendra Madhukar Munde.
4. Original NOC issued by “**Mr. Shivaji Bala Aaru, Mr. Pandurang Bala Aaru, Smt. Ratnabai Kushaba Aaru, Mr. Nitin Kushaba Aaru, Mr. Santosh Kushaba Aaru,**



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Jayashree Kushaba Aaru and Mrs. Surekha Subhash Doke and Mr. Kaluram Trimbak Aaru” for Creation of Mortgage in favor of ICICI Home Finance; in banks format.

5. Copy of Latest Electricity bill/ Property tax paid receipt in the name of Dr. Shivaji Dattatray Bharati and/or Dr. Jitendra Madhukar Munde
6. Original NOC issued by Licensee/Tenant Preeti Arvind Jha and Swapnil Pathade in the name of Dr. Shivaji Dattatray Bharati and Dr. Jitendra Madhukar Munde
7. Copy of Completion Certificate issued by PMC

Post Disbursement:

1. **Copy of Index II of Notice of Intimation executed between Dr. Shivaji Dattatray Bharati and Dr. Jitendra Madhukar Munde (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	NIL
2015	NIL
2016	NIL
2017	NIL
2018	NIL
2019	Agreement Dated 17/07/2019 (Reg. No. HVL-6/7563/2019) executed between Mr. Shivaji Bala Aaru (therein referred as Vendor) and Dr. Shivaji Dattatray Bharati and Dr. Jitendra Madhukar Munde (therein referred as Purchaser) and Mr. Pandurang Bala Aaru and others (therein referred as Consenting Party)
2020	NIL
2021	NIL
2022	NIL



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2023	NIL
2024	Leave and License dated 05/12/2024 (Reg. No. HVL-26/24176/2024) executed between Shivaji Dattatray Bharati (therein referred as Licensor) and Preeti Arvind Jha and Swapnil Pathade (therein referred as Licensee)
2025	NIL
2026	NIL

PLACE: Pune

DATE: 27/06/2026

Your Faithfully,

For Flairnetic Advocates

DNYANADA

NITIN DANGAL

Digitally signed by
DNYANADA NITIN
DANGAL
Date: 2026.06.29
18:32:22 +05'30'