

LEGAL & TITLE SCRUTINY REPORT

Ref No. 2933/BO/2026

Date: 11/08/2026

To,

Hinduja Housing Finance

Sub: Legal Scrutiny Report in respect of the file of below mentioned Applicant/s.

Date of Legal Initiation	11th August 2026
Application No. (LAN)	MH/MRD/MRAD/A000000814
Name of Applicant	MRS. JYOTI NILESH ACHARYA
Name of Co – Applicant/s	MR. NILESH P ACHARYA MR. HARSHIL NILESH ACHARYA
Relationship between Applicant and Co – Applicant/s	Husband and Son
Purpose of Loan	Top Up
Loan amount	Rs. 12,00,000/-
The property is found / proposed to be found in whose name?	Jyoti Nilesh Acharya and Mr. Nilesh P. Acharya

PART-I DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY:

ADDRESS:

Residential Flat No. C-1505, admeasuring 26.46 Sq. Mtrs RERA Carpet area and 10.02 Sq. Mtrs of other useable area aggregating to 36.48 Sq. Mtrs of Total useable area, on the 15th Floor of Wing 'C', in the Building No. 07 of the Society known as In the Building known as **"Sunteck-West World-1 Tower 7 Co-Operative Housing Society Limited"**, in the Project known as **"Sunteck – West World 2"**, lying, being and constructed on Land bearing Survey No. 45. Hissa No. 2A, 3A 3B, 4, 6 and S. No. 46, Hissa No. 4, 5, 6, 7, 8 and S. No. 47, Hissa No. 1A, 3A, 3B, 4A, 5, 8, 9, S. No. 50 Hissa No. 4, 5, 6, 7, 8 and S. No. 51 Hissa No. 2 of Village Naigaon (East), Taluka Vasai, District Palghar in the limit of Sub-Registrar Vasai.

- **VILLAGE/MAUJE: Village Naigaon (East)**
- **FLAT AREA: admeasuring 26.46 Sq. Mtrs RERA Carpet area and 10.02 Sq. Mtrs of other useable area aggregating to 36.48 Sq. Mtrs of Total useable area**
- **PLOT/SURVEY NO: Land bearing Survey No. 45. Hissa No. 2A, 3A 3B, 4, 6 and S. No. 46, Hissa No. 4, 5, 6, 7, 8 and S. No. 47, Hissa No. 1A, 3A, 3B, 4A, 5, 8, 9, S. No. 50 Hissa No. 4, 5, 6, 7, 8 and S. No. 51 Hissa No. 2.**
- **LAND AREA ADMEASURING: N.A.**

HOUSE/LAND BOUNDARIES:

	AS PER AVAILABLE DOCUMENTS
NORTH	Staircase
SOUTH	External Wall
EAST	Flat No. 1506
WEST	External Wall

LAND BOUNDARIES:

	AS PER AVAILABLE DOCUMENTS/ TECHNICAL REPORT
NORTH	Internal Road
SOUTH	Nakshatra Ozone
EAST	Global Areana
WEST	Sunteck Building No.

PART-II LIST OF DOCUMENTS SCRUTINISED:

S NO.	DATE	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
1.	02/02/2022	Agreement for Sale dated 02/02/2022 executed between Sunteck Realty Limited as the Promoter of the One Part and DDPL Global Infrastructure Private Limited as the DDPL of the Second Part and Unicorn Infraprojects and Estates Private Limited as the Unicorn of the Third Part and Jyoti Nilesh Acharya and Mr. Nilesh P. Acharya as the Unit Holder/s of the Other Part duly stamped and registered bearing Registration No. VSI-3-1707-2022 dated 02/02/2022	PHOTOCOPY
2.	31/01/2018	Power of Attorney dated 31/01/2018 executed by DDPL Global Infrastructure Private Limited and Unicorn Infraprojects and Estates Private Limited in favour of Sunteck Realty Limited duly stamped & registered vide Registration No. VSI1-1075-2018 on dated 31/01/2018.	PHOTOCOPY
3.	20/08/2018	Development Permission Issued by Vasai Virar Shahar Mahanagarpalika dated 20/08/2018 vide bearing No. VVCMC/TP/CC/SPA-VP-006/25/2018-2019. (Includes Building No. 6, Wing F consisting of Ground/Stilt + 22 Floors)	PHOTOCOPY

4.	28/08/2018	Title Certificate Issued by Rajani Associates Advocates & Solicitors dated 28/08/2018.	PHOTOCOPY
5.	November 2018	Clarification Letter regarding Building No. issued by Sunteck Realty Limited on dated November 2018. (Building No. 7, Wing C as per Agreement is Building No. 6 Wing F as per CC and OC)	PHOTOCOPY
6.	20/10/2019	Specific Power of Attorney dated 20/10/2019 executed by Sunteck Realty Limited through it authorised authority Purnima Shetty and Others in favour of Mr. Satish Kumar S. Jogedand duly stamped and registered bearing Registration No. BDR-18-11518-2019.	PHOTOCOPY
7.	09/09/2021	RERA Certificate issued by MahaRERA bearing Registration No. P99000017627 dated 09/09/2021. (Valid till 30/12/2023)	PHOTOCOPY
8.	20/05/2022	Occupancy Certificate issued by Vasai Virar Shahar Mahanagarपालिका vide bearing No. VVCMC/TP/O.C/SPA-VP-006/03/2022-2023 dated 20/05/2022. (Includes Building No. 6, Wing F consisting of Ground/Stilt + 22 Floors)	PHOTOCOPY
9.	15/06/2023	Society Registration Certificate Issued by “Sunteck-West World-1 Tower 7 Co-Operative Housing Society Limited” vide bearing No. PLR/VSI/HSG/(TC)/2065/YEAR 2023 dated 15/06/2023.	PHOTOCOPY
10.	22/01/2024	Share Certificate No. 323 issued by “Sunteck-West World-1 Tower 7 Co-Operative Housing Society Limited” in	PHOTOCOPY

		the name of Jyoti Nilesh Acharya and Mr. Nilesh P. Acharya on dated 22/01/2024.	
11.	09/10/2024	Tax Receipt issued by Grampanchayat Tivri on dated 09/10/2024.	PHOTOCOPY
12.	01/01/2025.	Maintenance Bill issued by “ Sunteck-West World-1 Tower 7 Co-Operative Housing Society Limited ” in the name of Jyoti Nilesh Acharya and Mr. Nilesh P. Acharya on dated 01/01/2025.	PHOTOCOPY
13.	28/05/2025	List of Documents issued by Model Co-Operative Bank Limited in the name of Jyoti Nilesh Acharya and Mr. Nilesh P. Acharya on dated 28/05/2025.	PHOTOCOPY
14.	18/02/2026	Electricity Bill issued by Mahavitaran in the name of Jyoti Nilesh Acharya and Mr. Nilesh P. Acharya on dated 18/02/2026	PHOTOCOPY
15.	10/08/2026	Foreclosure Letter issued by Model Co-Operative Bank Limited in the name of Jyoti Nilesh Acharya and Mr. Nilesh P. Acharya on dated 10/08/2026.	PHOTOCOPY
16.	-	Floor Plan	PHOTOCOPY

PART-III FLOW/CHAIN OF THE TITLE:

THE PROPERTY WAS ORIGINALLY FOUND IN WHOSE NAME?

As per document referred to us and upon our inspection of records and perusal of documents it reveals that:

1. By and under the Sale Deed dated February 23, 2010, registered with the Sub. Registrar of Assurances at Vasai under Serial No.2855 of 2010, made between Kamchandra Hari Bhoir (therein referred to as the Seller) and DDPL, represented

through it's Director Mr. Hemant Patil, DDPT has purchased the land bearing (i) Survey Number 45 Hissa Number 2A admeasuring 0 H 68 R 9 equivalent to about 6890 square meters and for the consideration and on terms and conditions, as more particularly recorded therein.

2. By and under the Sale deed dated January 1, 2010, registered with the Sub-Registrar of Assurances at Vasai under Serial No.0035 of 2010, made between {i} Dwarkabai Hulaji Patil, {it} Malati Keshav Patil, Gil) Mohana Laxman Raul. (iv) Prakash Laxman Raut, herein referred to as the sellers Anthony John Pereira and Shakunda Anthony Pereira (Herein referred to as the confirming parties) and DDPL, represented through its Director Mr Hemant Patil (here in referred to as the Purchaser), DDPL purchased the land bearing Survey Number 45 Hissa Number 4 admeasuring U H 34 KR 6 equivalent to about 5460 square meters for the consideration and on terms and conditions, as more particularly recorded therein.
3. By and under the Sale Deed dated January 1, 2010, registered with the Sub-Registrar of Assurances at Vasai under Serial No.2 of 2010, made between {i)Malati Shantaram Patil, Vaishali Umesh Patil, Bhavana Dhiraj Mhatre(thereat referred to as the Sellers) and DDPL, represented through its Director Mr. Hemant Patil (therein referred to as the Purchaser), DDPL land bearing (i) Survey Number 46 Hissa Number 3 equivalent for about 116) square meters and (ii) Survey Number 46 Hissa Number admeasuring 0 11 19 R 2 equivalent to about 1920 square meters, for the consideration and on terms and conditions, as more particularly recorded.
4. By and under the Sale Deed dated March 8, 2010, registered with the Sul-Registrar of Assurances at Vasai under Serial No.2578 of 2010, made between Manibai Suryakant Bhoir, (ii) Nutankumar Suryakant Bhoir, (iii) Unnati Nutankumar Bhoir, (iv) Harsh Nutan Kumar Bhoir, (¢) Avinash Suryakant Bhoir,(vi) Asmita Avinash Bhoir, (vii) Nimmiti Avinash Bhoir, (viii) Dakshita Avinash Bhoir (therein referred to as sellers) and DDPL, represented through its Director Mr. Hemant Patil (therein referred to as the Purchaser), DDPL purchased the land bearing Survey Number 50 Hissa Number 7 admeasuring 0 H 46 R 5 equivalent to about 4650 square meters, for the consideration and on terms and conditions
5. By and under the Sale Deed dated April, 19, 2010, registered with the Sab-Registrar of Assurances at Vasai under Serial No.6090 of 2010, made between (i)Anthony John Pereira, (ii) Shakunda Anthony Percita and DDPL, represented through its Director

Mr. Hemant Patil whereby DDPL, purchased the land bearing Survey Number 50 Hissa Number 5 admeasuring f 1144 RB 5 equivalent to about 4450square meters, for the consideration and on terms and conditions, as now particularly recorded therein.

6. By and under the Sale Deed dated May 1843, 2011, registered with the Sub- Registrar of Assurances at Vasai under Serial No.6930 of 2011, made between Mr. Hemant DDPL represented through his Director Mr Hemant Patil (there inreferredas the Purchaser), DDPL, purchased various land parcels, including the land bearing Survey Number 46 Hissa Number 6 admeasuring 0 TT 23 R 8 equivalent to about 2380 square meters, consideration and on terms and conditions, as more particularly recorded therein.
7. By and under the Sale Deed dated May 6, 2011, registered with the Sub-Registrar Assurances at Vasai under Serial No.6429 of 2911 on May 7, 2011, made between (i) Yagnesh Pandharinath Bhoir, (ii) Mareshwar Pandharinath Bhoir,(iii) Kastari Atmaram Mhatre, (iv) Damyant Gharat ales Patil, (v) Parvati H. Patil, (vi) Chimnabai Launan Patil, (vii) Anji Laxman Bhoir, (viii) Subhash Laxman Bhoir, (ix) Prakash Laxman Bhoir, (x) Mohan Rameshwar Bhoir, (xi)Laxmibai Bhanudas Patil, (xii) Kalpana Amarnath Thakur, Ashok Muhadev Dhorvi and Donnie Francis D'Souza and DDPL, represented through its Director Mr. Hemant Patil (therein referred to as the Purchaser), DDPL purchased the land bearing Survey No. 50 Hissa Number admeasuring 0 11M R 8 equivalent to about 480square meters, for the consideration and on terms and conditions.
8. By and under the Sale Deed dated June 4, 2011, registered with the Sub-Registrar of Assurances al Vasai under Serial Nu.7950 of 2011 on Rene 9, 2011, made between Amol Shankarrao Borkur (therein referred to as the Seller) and DPTL represented through its Director Mr. Hemant Patil (then referred to as the Purchaser), DDPT, purchased the land bearing Survey Number 47 Hissa Number 3admeasuring 0 TT 06 R 6 equivalent to 660 square meters, tor the consideration on terms and conditions, as more particularly recorded therein.
9. By and under the Sale Deed dated October 13, 2011, registered with the Sub-Registrar of Assurances at Vasai under Serial No.13041 of 2011, made between (i)Ramesh Narayan, (ii) Sudha Prabhakar, Pranjan Bhalchandra Sarangdhar, (iv) Mukund Bhalchandra Sarangdhar, (v)Amar Bhalchandra Sarangdhar, (vi) Milind Murlidhar Rant, (vii) Madhuri Sushil Dhura {therein referred to as to Sellers), Sai Lacky Estate

Consultant {represented through Mr. Sudhir Rauji More, therein referred to as the confirming party) and DDPL, represented through its Director Mr. Hemant Patil (there referred to vis the purchaser}, DDPL. purchased the land hearing Survey number 47 Hissa Number equivalent to about 2930 square meters, for the consideration and on terms and conditions, as more particularly recorded therein.

10. By and under the Sale Deed dated September 3, 2012, registered with the Sub-Registrar of Assurances at Vasai under Serial No.11443 of 2012, made between Amol Borkar (therein referred to as the Seller) and DUPL, represented through its Director Mr. Hemant Patil (DDPL purchased the land bearing Survey Number 27 Hissa Number 5 admeasuring 028 RT equivalent to 2810 square meters, for the consideration and on terms and conditions, as more particularly recorded therein
11. By and under the Sale Deed dated September 10, 2012, registered with the Sub-Registrar of Assurances at Vasai under Serial No. 9860 of 2012, made between (i)Narotam Krishna Patil (if) Anusaya Ramakant Patil, (iii) Champubai RatanManera, (iv) Chandrabai Shivram Kaur alias Chandrabai Mukul Gharat, (v) Vanita Kisan Patil alias Vanita Krishnuw Patil (therein referred to us the Sellers}, (2)Anthony John Pereira, (ii) Ashok Wahadev Dhuri and (iii) Francis Domnic D'Souza (therein referred to as the confirming parties) and DDPL, represented through its Director Mr. Hemant Patil (therein referred toas the purchaser}, DDPL purchased the land bearing (i) Survey Number 46 Hissa Number 4 Admeasuring 0 H R 4 equivalent to about 1440 square meters and (ii) Survey number46Hissa Number 7 admeasuring 0 H 23 R 3 equivalent to about 2330 square meters, for the consideration and on terms and conditions, as more particularly recorded.
12. By and under the Sale Deed dated October 31, 2012, registered with the Sub-Registrar of Assurances at Vasai under Serial No.14046 of 2012, made between i)Pramod Rajaram Mhatre, (ii) Narayan Rajaram Mhatre, (iii) Pushpa Shantaram Patil, iv) Chara Harishchandra Patil, (v) Baby Dinkar Mhatre, (vi) Geeta Neelkant Dhumal, (vii) Laxmi Dinkur Mhatre, (viii) Kamlakar Matiram Patil,(ix} Hausabai Kamlakar Patil, (x) Jaywant Motiram Patil, (xi) Pushpa Jaywant Patil, (xii) Bharat Jaywant Patil. (xiii) Dewyani Bipin Patil, (xiv) Bhavana Jaywant Patil, (xv) Hemangi Jaywant Patil (xvi) Prabha Devram Patil. (xvii) Naya Hemant Patil, {xviii} Savita Sukhdev, (xix) Prakash Patil, (xx)Darshana Prakash Patil, (xxi) Dhananjay Prakash Patil, (xxii) Seema Dhananjay Patil, (xii) Wangesh Prakash Patil, (xxiv) Sadanand Patil, (xi) Rajaram Bhagat, (xxvi} Nanda Harishchandra Patil, (xxvii) Pushpa Patil, (xviii) Pramod Deviam Patil {xxix) Laxmi Dharmendra Paul (therein referred! to as the Sellers) and

DDPL, represented through its Director Mr. Hemant Patil (referred to as the Purchaser), DDPL. purchased the land bearing Survey Number 50 Hissa Number admeasuring 0 H 28 K 6 together with the Waste Land (TT 02 R, aggregately admeasuring 3060 square meters, for the consideration and on terms and conditions.

13. By and under the Sale Deed dated December 31, 2012, registered with the Sub-Registrar of Assurances at Vasai under Serial No-1799 of 2013 on March 20, 2013, made between M/s, Jain & Co. through its partners viz. (i) Vasant Kumar Kanhaiyalal, (ii) Nandkumar Kanhaiyalal Jain, (iii) Himatlal Kanhaiyalal Jain, (iv) Navinkumar Kanhaiyalal Jain {herein referred to as the Sellers) and Unicorn, represented through its Director Mr. Hemant Patil (there referred to the Purchaser), Unicorn purchased various land parcels, including the land bearing (i) Survey Number 45 Hissa Number 3A admeasuring 0 H 1) & 8 equivalent to about 1180 square meters and (fi) Survey Number 45 Hissa Number 36 admeasuring 0 H 14 R 5 equivalent ty about 1430 square meters. (iii) Survey No 47 H. NO. Admeasuring MTT 13R P3 equivalent to 1330 square meters, (iv) Survey No.7 TT No.SA admeasuring DH USR P2 equivalent to 220 square meters for the consideration and on terms and conditions, as more particularly recorded therein.
14. By and under the Deed of Exchange dated July 17, 2014, registered with the Sub-Registrar of Assurances at Vasai under Serial No.4450 of 2014, made between Unicorn and DDPL (therein referred the as DDPL), Unicorn exchanged with DDPL, all its rights, title and interest including all present and future development rights in respect of land bearing Survey Number 45 Hissa Number 6 admeasuring about 0H U6K 3P equivalent t) about 640 sq. meters, as against, DDPL exchanged with Unicorn, all it right, title and interest in respect of non-agricultural land bearing Survey Number 31 Hissa Number 11 admeasuring about 0H 5R 8M equivalent to about 58 square meters thereabouts, on the terms and conditions, as more particularly recorded.
15. By and Under an agreement for sale dated August 23, 2018, registered with the Sub-Registrar of Assurances at Vasai-2 under Serial No.406 of 2018, made between Mr Bharat Kishorelal Shah, Director of Siddharth housing Private Limited (there in referred to as tie Seller) and Unicorn, represented through of Director Mr, Hemant Patil (Herein referred to as the Purchaser), Unicorn purchase various land parcels, including the land bearing, (i) Survey Number 47 Hissa Number 3B admeasuring U H 10 R 0 equivalent to about TOU square meters and {ii) Survey Number 47 Hissa Number 44 admeasuring UK 35 R 5 equivalent to about 3550 square mtrs (iii) Survey

No.51 H.No2 admeasuring OH SSR Equivalent to 8810 square meters, for the consideration and on terms and conditions, as more particularly recorded therein,

16. DDLP Global Infrastructure Limited has by virtue of various agreements / deeds acquired and is seized and possessed of land otherwise well and sufficiently entitled to all that piece and parcels of land aggregately admeasuring approximately 3,54,334 sq. mtrs lying and being situated at Village Tivri, Taluka Vasai, District Palghar within the Registration of Thane Bassein and within jurisdiction of sub-registrar of assurances Vasai.
17. Unicorn Infra projects and estates private limited has by virtue of various agreements / deeds acquired and is seized and possessed of land otherwise well and sufficiently entitled to all that piece and parcels of land aggregately admeasuring approximately 1,29,468 sq. mtrs lying and being situated at Village Tivri, Taluka Vasai, District Palghar within the Registration of Thane Bassein and within jurisdiction of sub-registrar of assurances Vasai.
18. The DDLP And Unicorn Land aggregately admeasuring 4,83,802 sq. mtrs shall be collectively referred as Larger Land.
19. The owners have executed agreements for grant of development rights and assignment of FSI in favour of third parties in respect of certain portions of the larger land.
20. By and under Development Agreement dated May 31, 2017, registered with the Sub-Register of Assurances under Serial No.1074 of 20718, made between DDPL and Unicorn and collectively DDPL and Unicorn are {here in referred to as Owners) and **Sunteck Realty Limited** (therein referred to as the Developer}, DDPL, Unicorn and Sunteck Realty [Limited agreed ty jointly develop the PSI equivalent Lo557413.6U square meters of Village Tivri, Taluk Vasai, District Thane, the consideration and on the terms and conditions mentioned.
21. The promoter proposes to develop the project land in phased manner as stipulated in the said Development Agreement which would be called as “**Sunteck West World**”. As part of the said development the promoters have divided the development of the project land into multiple phases which shall be developed over a span of 9 years.
22. The promoter has informed the unit holders that subject to sanctioned by Vasai Virar Municipal Corporation and entitled to develop the project land in phase wise manner.

23. The owners have obtained the necessary permission for change of use of said property from 'agricultural' to non-agricultural use.
24. The VVCMC has approved the building plans of the buildings / towers to be constructed by the promoters on the project land in the said project-Sunteck-West World Vide its Commencement Certificate dated VVCMC/TP/C/SPA-VP-006/24/2018-2019, VVCMC/TP/CC/SPA-VP-006/25/2018-2019, and VVCMC/TP/C/SPA-VP-006/26/2018-2019 dated 20th August 2018.
25. Title Certificate Issued by **Rajani Associates Advocates & Solicitors** dated 28/08/2018.
26. Clarification Letter regarding Building No. issued by **Sunteck Realty Limited** on dated November 2018 stating Building No. 7, Wing C as per Agreement is Building No. 6 Wing F as per CC and OC.
27. The said Project has been registered with MahaRERA and RERA Certificate issued by **MahaRERA** bearing Registration No. P99000017627 dated 09/09/2021 which was valid till 30/12/2023.

HOW DID THE SAID PROPERTY DEVOLVE ON TO THE VALID OWNERSHIP OF THE PRESENT OWNER?

1. By and under an Agreement for Sale dated 02/02/2022 executed between **Sunteck Realty Limited** as the Promoter of the One Part and **DDPL Global Infrastructure Private Limited** as the DDPL of the Second Part and **Unicorn Infraprojects and Estates Private Limited** as the Unicorn of the Third Part and **Jyoti Nilesh Acharya and Mr. Nilesh P. Acharya** as the Unit Holder/s of the Other Part duly stamped and registered bearing Registration No. VSI-3-1707-2022 dated 02/02/2022, the said **Residential Flat No. C-1505**, admeasuring 26.46 Sq. Mtrs RERA Carpet area and 10.02 Sq. Mtrs of other useable area aggregating to 36.48 Sq. Mtrs of Total useable area, on the 15th Floor of Wing 'C', in the Building No. 07 of the Society known as In the Building known as "**Sunteck-West World-1**

Tower 7 Co-Operative Housing Society Limited", in the Project known as **"Sunteck – West World 2"**, lying, being and constructed on Land bearing Survey No. 45. Hissa No. 2A, 3A 3B, 4, 6 and S. No. 46, Hissa No. 4, 5, 6, 7, 8 and S. No. 47, Hissa No. 1A, 3A, 3B, 4A, 5, 8, 9, S. No. 50 Hissa No. 4, 5, 6, 7, 8 and S. No. 51 Hissa No. 2 of Village Naigaon (East), Taluka Vasai, District Palghar in the limit of Sub-Registrar Vasai was sold to them on the terms and conditions mentioned therein.

2. Occupancy Certificate issued by **Vasai Virar Shahar Mahanagarpalika** vide bearing No. VVCMC/TP/O.C/SPA-VP-006/03/2022-2023 dated 20/05/2022. (Includes Building No. 6, Wing F consisting of Ground/Stilt + 22 Floors)
3. The said Flat No. C-1505 has been mortgaged and from search we have found Mortgage Deed dated 05/12/2022 executed by **Jyoti Nilesh Acharya and Mr. Nilesh P. Acharya** in favour of **Model Co-Operative Bank Limited** duly registered bearing Registration No. VSI-2-20367-2022 dated 05/12/2022.
4. Society Registration Certificate Issued by **"Sunteck-West World-1 Tower 7 Co-Operative Housing Society Limited"** vide bearing No. PLR/VSI/HSG/(TC)/2065/YEAR 2023 dated 15/06/2023.
5. Share Certificate No. 323 issued by **"Sunteck-West World-1 Tower 7 Co-Operative Housing Society Limited"** in the name of **Jyoti Nilesh Acharya and Mr. Nilesh P. Acharya** on dated 22/01/2024.
6. Tax Receipt issued by **Grampanchayat Tivri** on dated 09/10/2024.

7. Maintenance Bill issued by **“Sunteck-West World-1 Tower 7 Co-Operative Housing Society Limited”** in the name of **Jyoti Nilesh Acharya and Mr. Nilesh P. Acharya** on dated 01/01/2025.
8. List of Documents in the name of **Jyoti Nilesh Acharya and Mr. Nilesh P. Acharya** on dated 28/05/2025.
9. Electricity Bill issued by **Mahavitaran** in the name of **Jyoti Nilesh Acharya and Mr. Nilesh P. Acharya** on dated 18/02/2026.
10. Foreclosure Letter issued by **Model Co-Operative Bank Limited** in the name of **Jyoti Nilesh Acharya and Mr. Nilesh P. Acharya** on dated 10/08/2026.
11. Please Note: From RERA searches, it is found that there was a Petition u/s 59 of companies Act 2013 filed bearing no: 127 of 2019 at NCLT and a Letter dated 25/7/2019 issued by M/s. JSA Advocates and Solicitors, with regards to the NCLT suit stating that the said petition will not in any manner impact the DA or the Project therein and, in our opinion, since the OC has been issued, the same will not affect the title of the flat to be mortgaged

WHETHER THE PRESENT OWNER HAS MUTATED HIS/HER NAME IN THE LANDREVENUE RECORDS?

Not Applicable

WHETHER THE PRESENT OWNER IS PAYING LAND REVENUE TAX TO THE GOVERNMENT OF MAHARASHTRA?

No details available.

NON-AGRICULTURAL PROOF:

No details available.

PART-IV EVIDENCE OF TITLE OF PROPERTY (Details of Registered Agreement for sale/Sale Deed)

TYPE OF DEED ASCERTAINING TITLE	Document Date & Number
Agreement for Sale dated 02/02/2022 executed between Sunteck Realty Limited as the Promoter of the One Part and DDPL Global Infrastructure Private Limited as the DDPL of the Second Part and Unicorn Infraprojects and Estates Private Limited as the Unicorn of the Third Part and Jyoti Nilesh Acharya and Mr. Nilesh P. Acharya as the Unit Holder/s of the Other Part duly stamped and registered bearing Registration No. VSI-3-1707-2022 dated 02/02/2022	Date: 02/02/2022 Registration No. VSI-3-1707-2022 dated 02/02/2022

PART-V NATURE AND STATUS OF THE PROPERTY

STATUS	FREEHOLD
Nature	Residential

**PART-V-A REAL ESTATE REGULATORY AUTHORITY ACT, 2016 (RERA)
/MAHARASHTRA REAL ESTATE REGULATORY AUTHORITY (MahaRERA):**

Maha RERA Applicability: Yes

RERA Registration No. P99000017627.

PART-VI OTHER PROVISIONS:

SR NO.	PARTICULARS	Choose One Yes/No	Remarks If any
1.	WHETHER PROPERTY TO BE GIVEN AS SECURITY IS SUBJECT TO ANY MINOR'S CLAIM/SHARE	NO	No, There Is no Minor's Claim
2.	WHETHER PROPERTY IS AFFECTED BY THE REVENUE OR TENANCY OBLIGATION	NO	N.A.
3.	IN CASE OF FLAT PURCHASE, WHETHER BUILDER IS A PRIVATE / LIMITED COMPANY?	NO	N.A.
4.	WHETHER UPTO DATE TAX/LAND REVENUE HAS BEEN PAID.	YES	N.A.
5.	WHETHER ALL THE TITLE DOCUMENTS FOR LAST 13 YEARS ARE AVAILABLE?	YES	From 2013 to 2026
6.	WHETHER REQUIRED DOCUMENTS ARE AVAILABLE FOR CREATING MORTGAGE.	YES	N.A.

7.	WHETHER ALL THE PREVIOUS OWNERS HAD THE RIGHT/COMPETENCY TO TRANSFER OF THE PROPERTY.	YES	N.A.
8.	WHETHER PROPOSED MORTGAGE BY DEPOSIT OF TITLE DOCUMENT (EQUITABLE MORTGAGE) IS POSSIBLE	Yes	Equitable Mortgage can be done
9.	IF THE PROPERTY IS A FLAT/APARTMENT, HOW FAR INDEPENDENT TITLE IS ENSURED	Yes	Property is Residential Flat
10.	WHETHER PROPERTY HAS BEEN TRANSFERRED/ TO BE TRANSFERRED BY POA HOLDER OF THE ORIGINAL LAND OWNER IN FAVOUR OF THE LOAN APPLICANT	NO	N.A.
11.	WHETHER POA HOLDER OF THE ORIGINAL LAND OWNER HAS/HAD AUTHORITY UNDER POA	NO	N.A.
12.	WHETHER POA RECORDED IN SN11 IS REGISTERED	NO	N.A.
13.	WHETHER THE PROPERTY IS LEASE LAND, IF YES WHAT IS THE TENURE OF THE LEASE AND WHAT IS THE RESIDUAL PERIOD LEFT?	NO	N.A.
14.	WHETHER THE PROPERTY/LAND IS JOINT FAMILY PROPERTY	NO	N.A.
15.	IS THE LAND/PROPERTY/FLAT IS SUBJECT TO ANY RESERVATIONS/ ACQUISITIONS/REQUISITIONS	NO	N.A.

16.	WHETHER LAND IS AGRICULTURAL?	NO	N.A.
17.	WHETHER REAL ESTATE REGULATORY AUTHORITY 2016 (RERA) IS APPLICABLE OR NOT?	Yes	RERA Certificate issued by MahaRERA bearing Registration No. P99000017627 dated 09/09/2021. (Valid till 30/12/2023)
18.	IN CASE OF BALANCE TRANSFER /TAKEOVER CASES, WHETHER ORIGINAL LOD RECEIVED FROM BANK OR NOT?	To be obtain	Save and Except Flat Mortgaged with Model Co-Operative Bank Limited
19.	WHETHER PROVISIONS OF URBAN LAND CEILING ACT ARE APPLICABLE?	NO	N.A.
20.	WHETHER SEARCH REPORT / NON-ENCUMBRANCE ARE APPLIED FOR?	TSR Submitted	N.A.
21.	WHETHER APPROVED MAP / SANCTION MAP HAS BEEN PROVIDED?	Yes	As per RERA
22.	WHETHER SARFAESI ACT IS APPLICABLE AND CAN IT BE ENFORCED? {For Agriculture properties SARFAESI is not applicable.}	Yes	N.A.

**PART- VII DOCUMENTS TO BE COLLECTED BY HINDUJA HOUSING
FINANCE LIMITED FOR CREATING A VALID MORTGAGE (OTC):**

S NO.	Date	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
1.	-	Notice of Intimation to Sub- Registrar, intimating the equitable Mortgage in favor of Hinduja Housing Finance Limited	PHOTOCOPY

**PART-VIII DOCUMENTS TO BE COLLECTED BY HINDUJA HOUSING
FINANCE LIMITED POST DISBUSREMENT (PDD):**

S. NO.	Date	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
1.	-	NIL	-

PART-IX FINAL OPINION:

- 1. It appears that as per Information, Society has been formed and registered and Share Certificate is issued and furnished to us.**
- 2. It would be advised to conduct a thorough technical evaluation prior to disbursal of loan.**
- 3. It would be advised to collect all OTC Documents mandatorily prior to disbursement of loan.**
- 4. The said Flat No. C-1505 has been mortgaged and from search we have found Mortgage Deed dated 05/12/2022 executed by Jyoti Nilesh Acharya and Mr. Nilesh P. Acharya in favour of Model Co-Operative Bank Limited duly registered bearing Registration No. VSI-2-20367-2022 dated 05/12/2022 and we advise bank to obtain No dues certificate.**
- 5. It is observed that provided List of Documents in the name of Jyoti Nilesh Acharya and Mr. Nilesh P. Acharya on dated 28/05/2025 does not contain signature of Authority and Bank name hence it is advised to obtain the same with proper sign and stamp of the bank**
- 6. Subject to above mentioned points Jyoti Nilesh Acharya and Mr. Nilesh P. Acharya Kamal have clear and marketable title to the said property, Save and Except Flat Mortgaged with Model Co-Operative Bank Limited.**
- 7. This Report has been issued for Top Up Purpose.**
- 8. In consideration of the above, upon acquisition of all necessary original documents, we confirm the establishment of a mortgage in favour of HINDUJA HOUSING FINANCE PRIVATE LIMITED by the Borrower/Mortgagor is imperative. This ensures the enforceability and legal standing of the mortgage arrangement.**

PART-X CERTIFICATE:

1. I have examined the Xerox copy of Title Deeds intended to be deposited relating to the Schedule property and offered as security by way of ***Equitable Mortgage*** and that the documents of title referred to in the Opinion are valid evidence of Right, title and Interest and that if the said ***Equitable Mortgage*** is created, it will satisfy the requirements of creation of ***Equitable Mortgage*** and I further certify that:
2. I confirm having made a search in the Sub Registrar Offices. I also confirm having verified and checked the records of the relevant Government Offices/ Sub-Registrar(s) Office(s), Revenue Records. I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage.
3. Following scrutiny of Sub Registrar Offices, relative Title Deeds, and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds which could be certified only after obtaining the scan copy of the title deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.
4. ***There is no prior Mortgage and encumbrances, Save and Except Flat Mortgaged with Model Co-Operative Bank Limited as could be seen from the Encumbrance Certificate for the period from 2013 till date pertaining to the Immovable Property covered by above said Title Deeds. The property is free from all Encumbrances, Save and Except Flat Mortgaged with Model Co-Operative Bank Limited.***

Place: Mumbai

Dated :- 11/08/2026

SHARVARI
SANJAY NAIK

Digitally signed by
SHARVARI SANJAY NAIK
Date: 2026.08.11
14:46:10 +05'30'

The Law House
Advocates