

LEGAL SCRUTINY REPORT

Date	30/08/2026; 01/09/2026; 04/09/2026
LV Ref. ID.	LVP-AUG-26-ICHF-196
Status of L.O.R.	POSITIVE
Transaction Type	PRIME HOME LOAN BT
LAN No.	77000333633

To

**ICICI HOME FINANCE
CHINCHWAD**

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of – **MOHAMMED ISMAIL PATEL**

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **MOHAMMED ISMAIL PATEL**
2. Name of the Co-applicant/s: **AMAIR PATEL, PATEL MEHBOOB & PATEL MITTU**
3. Type of Loan: **PRIME HOME LOAN BT**
4. Purpose of Loan: **PRIME HOME LOAN BT**
5. Name of the Property Owner/s: **MR. MOHAMMED ISMAIL PATEL & MR. AMAIR MITTU PATEL**
6. Name of the Proposed Property Owner/s: **NOT APPLICABLE**
7. Description of the Property (with Boundaries):

Flat No. 1107 area admeasuring area 52.04 Square Meter i.e. 560.16 sq.fts and exclusive terrace area 5.25 sq.mtrs i.e. 56.51 sq.fts and enclosed balcony area 6.66 sq.mtrs i.e 71.69 sq.fts on **11th Floor** in the **Building No. B** along with Single Covered Car Parking area 10.12 sq.mtrs (type B2) and Project known as “**Aishwaryam Hamara Abhimaan**” constructed on Plot No. 10+11 land admeasuring area 7847.60 Square Meter, land admeasuring 13 Hector 31 Are, i.e. 1,33,100 Square Meter out of **Gat No. 94**, totally land admeasuring 13 Hector 71 Are, i.e. 1,37,100 Square Meter, Situated at Revenue Village Chikhali, Taluka Haveli, District Pune, within the local limits of Pimpri Municipal Corporation and within the jurisdiction of the Sub Registrar Haveli, Pune (**Said Property**) as bounded as under: -

Boundaries:

On or towards the East: By Plot No. 12 & 13 of Gat No. 94
On or towards the West: By Plot No. 9 of Gat No. 94
On or towards the North: By 12 Meter Wide Internal Road
On or towards the South: By Plot No. 1 of Gat No. 94 (Said Land)

8. Nature / Status of the Property: FREEHOLD LAND

9. Type of Property: RESIDENTIAL

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE US FOR SCRUTINY AND LEGAL OPINION:
(SPECIFY THE DOCUMENTS ARE ORIGINAL OR XEROX)

1. Scanned Copy of Non-Agricultural Permission dated 11/02/2013 bearing reference no. PMH/NA/SR/744/12 issued by District Collector Pune in favor of **M/s. Sai Essen Developers, through its partners**
2. Scanned copy of Commencement Certificate dated 29/03/2023 bearing reference no. BP/CHIKHALI/46/2023 issued by Pimpri Chinchwad Mahanagarpalika in favor of **Sai Essen Developers**
3. Scanned copy of Title Certificate dated 29/06/2023 issued by Advocate Pradnya S. More-Thube in favour of **M/s. Sai Essen Developers**
4. Scanned copy of RERA Registration Certificate dated 05/10/2023 bearing Reg. No. P52100052847 issued by Maharashtra Real Estate Regulatory Authority in favour of **Sai Essen Developers**
5. Scanned copy of Occupation certificate dated 24/12/2025 issued by Pimpri Chinchwad Municipal Corporation in favor of **Sai Essen Developers**
6. Scanned copy of Registered Agreement for Sale dated 18/09/2024 (Reg. No. HVL-24-23525-2024) M/s. Sai Essen Developers through Partner Mr. Narendra Bhimsen Agarwal in favour of **Mr. Mohammed Ismail Patel & Mr. Amair Mittu Patel**
7. Scanned copy of LOD dated 15/06/2026 issued by IIFL Home Finance Ltd. in the name of **Mr. Mohammed Ismail Patel**

PART III: FLOW OF TITLE OF PROPERTY: (HISTORY OF TITLE)

1. We have perused aforesaid documents and we find that Plot No. 10+11 land admeasuring area 7847.60 Square Meter, land admeasuring 13 Hecter 31 Are, i.e. 1,33,100 Square Meter out of Gat No. 94, totally land admeasuring 13 Hecter 71 Are, i.e. 1,37,100 Square Meter, Situated at Revenue Village Chikhali, Taluka Haveli, District Pune, within the local limits of Pimpri Municipal Corporation and within the jurisdiction of the Sub Registrar Haveli, Pune. **(Said land).**



2. We further find from the recitals that by various Registered Agreement for Sale, Sale Deed, Confirmation Deed, Power of Attorney in favor of **Sai Essen Developers** has acquired the Said Larger Land for consideration and upon terms and conditions mentioned therein.

details of which are mentioned below; and,

Sr. No.	Date	Sale Deed Registration Nos.	Area (in H and R)
1.	26-04-2011	4422/2011, Haveli No. 17	01 H 80 R
2.	26-04-2011	4425/2011, Haveli No. 17	03 H 42.75 R
3.	12-05-2011	5100/2011, Haveli No. 17	02 H 28.5 R
4.	12-05-2011	5101/2011, Haveli No. 17	02 H 28.5 R
5.	12-05-2011	5102/2011, Haveli No. 17	02 H 28.5 R
6.	26-04-2013	4214/2013, Haveli No. 17	00 H 80 R
7.	23-07-2014	4768/2014, Haveli No. 26	00 H 42.75 R
Total			13 H 31 R

3. We further find that **Non-Agricultural Permission** dated 11/02/2013 bearing reference no. PMH/NA/SR/744/12 issued by District Collector Pune in favor of **M/s. Sai Essen Developers**, through its partners for **Residential Use** of Said Land.
4. We further find that **Commencement Certificate** dated 29/03/2023 bearing reference no. BP/CHIKHALI/46/2023 issued by Pimpri Chinchwad Mahanagarpalika in favor of **Sai Essen Developers** wherein granted construction permission in respect of Said Land subject to compliance of terms and conditions mentioned therein.
5. We further find from the RERA site **Title Certificate** dated 29/06/2023 issued by Advocate Pradnya S. More-Thube in favour of **M/s. Sai Essen Developers** wherein it is opined that the title of Said Land is clear, marketable and without any encumbrances. NOTE: We have placed reliance upon the same for the title of Owner/Developer
6. We further find **RERA Registration Certificate** dated 05/10/2023 bearing Reg. No. P52100052847 issued by Maharashtra Real Estate Regulatory Authority in favour of **Sai Essen Developers** for the project known as **"AISHWARYAM HAMARA ABHIMAAN"**. **Date of Completion – 29/12/2025**
7. We have checked RERA Website and we have found pending litigation on the Said Land

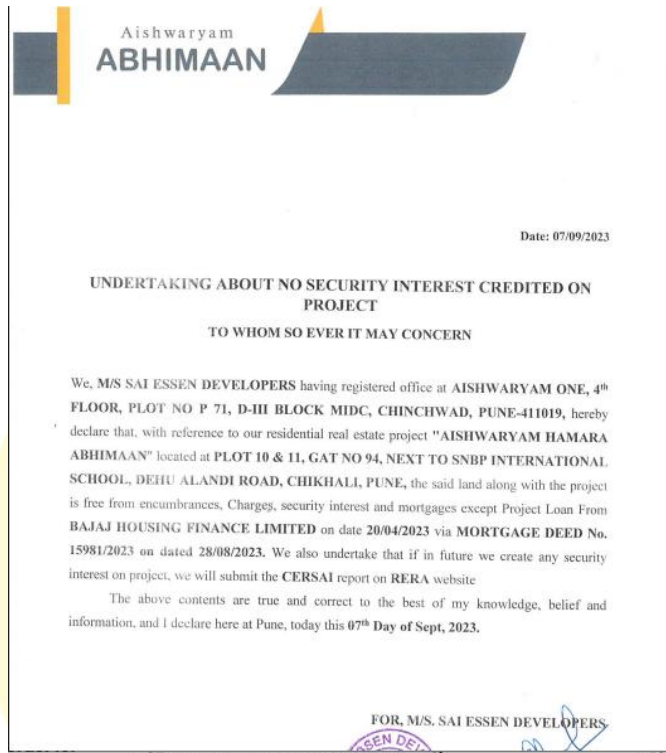
Litigation Details							
Is there any litigation against this proposed project : Yes							
#	Court Name	Division & Bench	City	Case Number	Case Year	Case Status	View
1	JMFC PIMPRI PUNE			105	2011		

CJJD AND JMFC COURT PIMPRI DIST.PUNE					
Case Details					
Case Type	Filing Number	Filing Date	Registration Number	Registration Date	CNR Number
R.C.S. - Regular Civil Suit	2100221/2011	05-10-2011	2100105/2011	05-10-2011	MHPU090034492011

Case Status				
First Hearing Date	Next Hearing Date	Case Status	Stage of Case	Court Number and Judge
05-October-2011	08-September-2026	Pending	Reply/Say	9-10th JL CIVIL JUDGE JD AND JMFC PIMPARI

Final Order of the pending litigation as per RERA copies are not shared with us. It is observed that litigations as reflected on RERA are with respect to the said project and not specific to the said property under description. Our opinion is subject to the above-mentioned pending litigations and based on the representation of the lender and developer that the above pending litigations does not have encumbrances on the Said Property. We have opined based on the limited information shared with us.

We have checked RERA Website and we have found that Said Land is free from all encumbrances except the encumbrance of Bajaj Housing Finance Limited. We have not perused NOC ROC from Bajaj Housing Finance Limited. Since this is a BT case, we have opined accordingly.



8. We further find that Pimpri Chinchwad Municipal Corporation has issued **Occupancy Certificate** dated 24/12/2025 for a Building B comprising of ground + 15th floors constructed on the Said Land subject to compliance of the terms and conditions mentioned therein.
9. We further find that **Registered Agreement for Sale** dated 18/09/2024 (Reg. No. HVL-24-23525-2024) M/s. Sai Essen Developers through Partner Mr. Narendra Bhimsen Agarwal agreed to sell the Said Property in favour of **Mr. Mohammed Ismail Patel & Mr. Amair Mittu Patel** for consideration and under terms and conditions stated therein
10. We further find that **LOD** dated 15/06/2026 issued by IIFL Home Finance Ltd. in the name of **Mr. Mohammed Ismail Patel** depositing original title deeds of the Said Property.

Note- As per SRO Records, we have not been provided with Final Order for pending Litigation bearing Spl. Civil Suit No. 1261/2016. As per online verification of the same, we have observed that case is disposed off. Our opinion shall be subject to the same.

CIVIL COURT PUNE MAHARASHTRA

Case Details					
Case Type	Filing Number	Filing Date	Registration Number	Registration Date	CNR Number
Spl.C.S. - Special Civil Suit (Senior Division Judge)	6784/2016	04-10-2016	1261/2016	07-10-2016	MHPU020055872016
Case Status					
First Hearing Date	Decision Date	Case Status	Nature of Disposal	Court Number and Judge	
07-October-2016	21-August-2018	Case Disposed	Uncontested - WITHDRAWN	113-3RD JOINT C.J.S.D AND ADDL C.J.M PUNE	

WE HAVE BEEN PROVIDED DRAFT AGREEMENT PLEASE OBTAIN REGISTERED AGREEMENT FOR SALE PRIOR DISBURSAL. SINCE DRAFT AGREEMENT IS PROVIDED, LENDER TO ENSURE ABOUT THE POSSESSION OF THE SAID PROPERTY ONCE THE AGREEMENT GET REGISTERED BETWEEN DEVELOPER/VENDOR AND PROPOSED PURCHASER/BORROWER

LENDER TO ENSURE THAT LATEST PROPERTY TAX BILL AND PAYMENT RECEIPT IS IN PLACE BEFORE DISBURSEMENT. OUR OPINION SHALL BE SUBJECT TO SAME.

LENDER TO FURTHER ENSURE THAT OC RELATED COMPLIANCES ARE TAKEN CARE AS PER TECHNICAL REPORT, OUR OPINION IS SUBJECT TO THE SAME.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY: Search Report Attached

Status: Clear subject to No dues Letter from IIFL Home Finance Limited

Ref: Investigation title of the property situated at **Flat No. 1107**, on the **11th Floor**, in the **Building No. B** in the project known as **“Aishwaryam Hamara Abhimaan”** Constructed on land bearing **Gat No. 94, Plot No.10 + 11**, lying and being situated at 412114 Village **Chikhali** Taluka **Haveli** District **Pune**.

MOHAMMED ISMAIL PATEL

Dear Sirs,

As per your instructions I have caused to taken out the search in the offices of the Sub-Registrar of Assurances at **Haveli** S.R.O Record from the year 2014 to 2026 (13 Years) During the course of my searches the following details were found.

At Haveli S.R.O Record from the year 2014 to 2026 (13 Years)

2014 – Entry Found

HVL-26-4768	Sale Deed	22/07/2014
2014	Rs.30000000/-	23/07/2014

Bharat Baburao Jadhav and others through M/s Sai Essen Developers through Partner Surendra Bhimsen Agarwal & Ashok Raghunath Mane



Head Office Address: B-104, Mangalya Bldg., Near Marol Metro Station, Hotel leafio Marigold, Andheri (E), Mumbai – 400059; Website: - <https://lawveritaswest.in/>.
Branch offices at: Thane, Navi Mumbai, Pune, Bengaluru, Delhi.;

To

M/s Sai Essen Developers partnership Firm through Surendra Bhimsen Agarwal & Ashok Raghunath Mane

Schedule: Land baring **Gat No 94**, lying and being situated at Village **Chikhali** Taluka **Haveli** District **Pune**.
Admeasuring area 4275 sq.mtr. Document No.**HVL-18-6306-2013** its Sale Deed

2015 – NIL		
2016 – Entry Found		
<u>HVL-23-8823</u>	<u>Notice of Lis Pendency</u>	<u>19/10/2016</u>
2016	Rs. 0/-	19/10/2016

Anand Babasaheb Jadhav

To

Schedule: Land Bearing **Gat No 94**, Lying being and situated at Village **Chikhali** Taluka **Haveli** District **Pune**. Admeasuring area 13-71 HR. Suit No. 1261/2016.

2017 – NIL		
2018 – NIL		
2019 – Entry Found		
<u>HVL-24-7835</u>	<u>Mortgage Deed</u>	<u>24/05/2019</u>
2019	Rs.350000000/-	24/05/2019

M/s Sai Essen Developers through Partner Satish Bhimsen Agarwal & other through Pradnya Sudhakar Mane 7 othets

To

Bajaj Housing Finance Ltd

Schedule: The project known as “**Aishwaryam Hamara Abhiman**” constructed on the land baring **Gat No 94, Plot No. 10 & 11** lying and being situated at Village **Chikhali** Taluka **Haveli** District **Pune**. Admeasuring area 7847.60 sq.mtr

2020 – NIL		
2021 – NIL		
2022 – Entry Found		
<u>HVL-24-400</u>	<u>Mortgage Deed</u>	<u>10/01/2022</u>
2022	Rs.200000000/-	10/01/2022



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Bajaj Housing Finance Ltd through Abhinav Trimbak Phatangre

To

M/s Sai Essen Developers through Partner Satish Bhimsen Agarwal & other through Pradnya Sudhakar Mane

Schedule: The project known as “**Aishwaryam Hamara Phase-II**” constructed on the land bearing **Gat No 94**, lying and being situated at Village **Chikhali** Taluka **Haveli** District **Pune**. Admeasuring area 39193.33 sq.mtr

2023 – Entry Found		
HVL-26-3821	Lease Deed	02/03/2023
2023	Rs.0/-	02/03/2023

Maharashtra State Electricity Distribution Company Ltd through Umesh Kavde

To

M/s. Sai Essen Developers through Partner Narendra Bhimsen Agarwal and P More

Schedule: Land Bearing **Gat No 94, Plot No.10 & 11** Lying being and situated at Village **Chikhali** Taluka **Haveli** District **Pune**. Admeasuring area 50 sq.mtr

HVL-26-15981	Mortgage Deed	28/08/2023
2023	Rs.0/-	28/08/2023

M/s Sai Essen Developers through Partner Satish Bhimsen Agarwal & others

To

Bajaj Housing Finance Ltd

Schedule: The project known as “**Aishwaryam Hamara Abhiman**” constructed on the land bearing **Gat No 94, Plot No. 10 & 11** lying and being situated at Village **Chikhali** Taluka **Haveli** District **Pune**. Admeasuring area 7847.60 sq.mtr. Respect with Mortgage Deed Document No.7835-2019.

2024 – Entry Found		
HVL-24-23525	Agreement to sale a flat	18/09/2024
2024	Rs. 4266995/-	18/09/2024

M/s. Sai Essen Developers through Partner Narendra Bhimsen Agarwal and others through Attorney Harish Sharad Navghare



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To

Mohammad Ismail Patel and Amir Mittu Patel

Schedule: Flat No. 1107, on the **11th Floor**, in the **Building No. B** in the project known as “**Aishwaryam Hamara Abhimaan**” Constructed on land bearing **Gat No. 94, Plot No.10 + 11**, lying and being situated at 412114 Village **Chikhali** Taluka **Haveli** District **Pune**. Admeasuring area 52.04 sq.mtr as well as enclosed balcony area 6.66 sq. m. i.e. 71.69 sq. ft. and single covered car parking carpet area. 10.12 sq. m.

HVL-20-2416	Notice of intimation	29/09/2024
2024	Rs. 3710000/-	03/10/2024

Mohammed Ismail Patel & Amair Mittu Patel

To

IIFL Home Finance Limited

Schedule: Flat No. 1107, on the **11th Floor**, in the **Building No. B** in the project known as “**Aishwaryam Hamara Abhimaan**” Constructed on land bearing **Gat No. 94, Plot No.10 + 11**, lying and being situated at 412114 Village **Chikhali** Taluka **Haveli** District **Pune**. Admeasuring area 52.04 sq.m

2025 – Entry Found		
HVL-5-1536	Mortgage Deed	16/01/2025
2025	Rs. 150000000/-	16/01/2025

M/s Sai Essen Developers through Partner Nitin Bhimsen Agarwal through attorney Pragya More

To

Bajaj Housing Finance Limited

Schedule: unsold 66 flats in the project known as “**Aishwaryam Hamara Abhiman**” Constructed on land bearing **Gat No. 94** lying and being situated at Pune 411062 Village **Chikhali** Taluka **Haveli** District **Pune**.

2026 – Entry Found		
HVL-26-8011	Reconveyance Deed	13/03/2026
2026	Rs. 0/-	13/03/2026

M/s Sai Essen Developers through Partner Nitin Bhimsen Agarwal & Ashok Raghunath Mane through attorney Pragya Sudhakar More

To

Bajaj Housing Finance Limited Through Authorized Signatory Abhinav Trimbak Fatangre

Schedule: land bearing **Gat No. 94** lying and being situated at Pune 411062 Village **Chikhali** Taluka **Haveli** District **Pune**. (Reconveyance Deed of Document No. 8681/2021, 400/2022, 1140/2023, 13198/2023 & 1536/2025)

HVL-5-13692	Transfer Deed	30/06/2026
2026	Rs. 3369178/-	30/06/2026

M/s Sai Essen Developers through Partner Satish Bhimsen Agarwal through attorney Prachi Kadu Amrao

To

M/s. Essen Venkatesh LLP through Partner Satish Bhimsen Agarwal through attorney Prachi Kadu Amrao

Schedule: land bearing **Gat No. 94** lying and being situated at Pune 411062 Village **Chikhali** Taluka **Haveli** District **Pune**. Admeasuring area 207.50 sq.m

HVL-26-25629	Mortgage Deed	27/08/2026
2026	Rs. 1000000000/-	27/08/2026

M/s Sai Essen Developers through Partner Nitin Bhimsen Agarwal & Ashok Raghunath Mane through attorney Pragya Sudhakar More

To

Bajaj Housing Finance Limited Through Authorized Signatory Abhinav Trimbak Fatangre

Schedule: land bearing **Gat No. 94**, Plot No. 12 & 13, Plot No. 5 and 6 & **Plot No. 10 & 11**, lying and being situated at Pune 411062 Village **Chikhali** Taluka **Haveli** District **Pune**. Admeasuring area 2.6952 HRP

NOTE: - Kindly note that, This Search Report Is Subject to the torn and Mutilated record, unready and unavailable record, and available records in the office, Withdrawal for register of certain years for binding and re-writing (Date Entry) By the office and the computer Records are not maintained properly and at the time of search some index II are not found also **NOI filled using Citizen log in is not updated in search record, hence the online NOI not shown during Public Search** and I am not responsible and/or liable for unavailable records or entries as on date of search.

PART V: OTHER PROVISIONS:

- 5.1 Whether provisions of urban land ceiling act are applicable? **No.**
5.2 Whether any property/ies intend 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 the competent Authority? **Non-Agricultural Permission dated 11/02/2013 bearing reference no. PMH/NA/SR/744/12 issued by District Collector Pune in favor of M/s. Sai Essen Developers, through its partners for Residential Use**
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? **Lender to ensure the same**
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **Not required, please refer at the time of Vetting.**
- 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, if EM suggested.**
- 5.10 What is the tenure of the land; if it is leased? **Freehold 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.**
- 5.14 Is land/property/flat being subject to any reservations /acquisitions/requisitions? **No. As per documents submitted before us.**
- 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? **Yes**
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? **Yes.**
- 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? **NOC for Mortgage from Developer in favor of ICICI HFC LIMITED.**
- 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 **Not Applicable**
- 5.20 Whether Search Report is obtained and submitted? **Search Report Attached**
Search Report Details: - 1115414716
Search Conducted Years: 2014 to 2026 (13 Years)
Name of the Advocate / Searcher: INDUS LEGAL
Search Report Date: 31/08/2026
Note: Status- **Clear subject to No dues Letter from IIFL Home Finance Limited**

PART VI: CERTIFICATE:

In view of the foregoing, and in light of what is discussed above and subject to the observations and conditions made by us herein and Clear Search report, we certify that the title deeds intended to be deposited, relating to the Said Property and offered as security by way of **equitable mortgage** and the

documents of title referred to above are 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**.

We further certify that **MR. MOHAMMED ISMAIL PATEL & MR. AMAIR MITTU PATEL** has derived a valid, clear, marketable and unencumbered title in the Said Property/ies stated above.

Subject to appropriate loan documentations, the mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **MR. MOHAMMED ISMAIL PATEL AND AMAIR PATEL, PATEL MEHBOOB & PATEL MITTU**

the following original documents to be collected by ICICI HFC for creation of equitable mortgage of the said property: -

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

1. Original latest LOD from **BT Bank- IIFL Home Finance Ltd.**

Following documents are required post disbursal: (if any): -

1. Original Registered Agreement for Sale dated 18/09/2024 (Reg. No. HVL-24-23525-2024) M/s. Sai Essen Developers through Partner Mr. Narendra Bhimsen Agarwal in favour of **Mr. Mohammed Ismail Patel & Mr. Amair Mittu Patel** along with SDR, RR & Index II
2. Original No Dues letter from **BT Bank- IIFL Home Finance Ltd.**
3. Original NOC for mortgage from Developer in favor of **ICICI HFC LIMITED** along with the confirmation that Society has not formed yet.
4. Original Notice of Intimation to Sub- Registrar, intimating the equitable Mortgage in favor of **ICICI HFC LIMITED**.

REMARKS (if any): -

Note:

1. We have not examined whether there is any litigation or dispute in respect of the said property, as it is out of the scope of our work.
2. The inspection of index records as being made available at the office of concerned sub-registrar, are normally incomplete, scattered in nature & manually managed, due to which it is impossible to find out other registered entries (if any) related to the said property.
3. Please note our report is based on the representations made in the photocopies of the documents submitted by you and translation (if any in vernacular language) to the best of efforts, however, no separate verification of original documents is carried out and no responsibility is taken for any false statements, misrepresentations or submission made in the documents submitted or for fraudulent



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documents submitted by the borrower. Also, the documents perused do not reflect any violations of any of the present statutes or do not demonstrate any irregularities in respect thereof. Your empaneled Technical Team to verify & certify that the building containing the 'Said Property' is constructed/ completed in accordance with requisite permissions and approvals from all concerned authorities.

4. As desired, the documents as received are returned herewith.
5. Should you desire any further information and/or clarification please do revert to us.

Thanking you,

For Law Veritas West

Hetal
Rajesh
Prajapati

Digitally signed by
Hetal Rajesh
Prajapati
Date: 2026.09.04
18:41:54 +05'30'

**Authorized Signatory
Advocates and Legal Consultants**

**Law Veritas
West**
Simple Legal Solutions