



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. 77000308126 // 10290502

Date: 20/07/2026

LEGAL SCRUTINY REPORT

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

Dear Sir/ Madam,

Legal Scrutiny Report in respect of the File of MR. EDWIN JUNGCHOO CHANG

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **MR. EDWIN JUNGCHOO CHANG**
2. Name of the Co-applicant/s: (If any): **N.A**
3. Type of Loan: Resale
4. Purpose of Loan: NRP Purchase
5. Name of the Mortgagor: **MR. EDWIN JUNGCHOO CHANG**
6. Name of the Present owners: **VILAS RAGHUNATH BADHE HUF THROUGH ITS KARTA MR. JAYESH VILAS BADHE**
7. Description of the Property (With Boundaries):

All the Piece and Parcel of Property Being Shop No. 9, On Lower Ground Floor, Carpet area admeasuring 19.80 Sq. mtrs. i.e. 213.13 Sq. ft. along with Common general area admeasuring 8.48 Sq. mtrs. i.e. 91.27 Sq. ft., alongwith One Covered Car Parking No. 83 located in Basement 2,, in the Building/Project known as "GERAS IMPERIUM ALPHA", and the Society Known as "Gera Imperium Alpha Premises Co-Op. Society



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**Ltd.” constructed on land bearing Survey No. 64 Hissa No. 1 to 6, Situated at Village-
Kharadi, Taluka –Haveli, District - Pune, Within the limits of PMC.
(Herein referred as Said flat/ Property).**

- 8. Nature/ Status of the Property: Freehold**
- 9. Type of Property: Commercial**

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

1. Draft of Deed of Assignment to be executed between Vilas Raghunath Badhe HUF through its Karta Mr. Jayesh Vilas Badhe (therein referred as Assignors/Vendors) and Mr. Edwin Jungchoo Chang (therein referred as Assignee/Purchaser).
2. Copy of Deed of Assignment dated 20/01/2024 (reg. No. HVL-23/1580/2024) executed between Mr. Kiran Choudhary (therein referred as Assignor) and Vilas Raghunath Badhe HUF through its Karta Mr. Jayesh Vilas Badhe (therein referred as Assignee).
3. Copy of Article of Agreement dated 22/11/2018 (Reg. No. HVL-11/16477/2018) executed between Gera Developments Pvt. Ltd (therein referred as Developer) and Mr. Kiran Choudhary (therein referred as Purchaser/Allotees) and Mrs. Sushilaben T Suratwala, Mr. Thakordas N Suratwala, Mr. Natwarlal N Suratwala and Others (therein referred as Owners/Consenting party).
4. Copy of car parking allotment Letter dated 26/02/2021 issued by Gera Developments Pvt. Ltd in name of Mr. Kiran Choudhary
5. Copy of Possession Letter dated 26/02/2021 issued by Gera Developments Pvt. Ltd in name of Mr. Kiran Choudhary Copy of Title Report dated 11/01/2018 issued by Adv. Surekha P. Kinkar.
6. Copy of RERA Certificate dated 09/09/2021 bearing no. P52100015242 issued by Maharashtra Real Estate Authority for project **GERAS IMPERIUM ALPHA**.
7. Copy of Completion Certificate dated 20/01/2021 bearing no. OCC/0718/20 issued by PMC.



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8. Copy of Commencement Certificated dated 22/01/2019 bearing no. CC/3288/18 issued by PMC.

NARRATION OF TITLE FLOW:

- a. We have perused the aforesaid documents and we find that Mr. Ramchandra Babu Pathare was owner of land S. No. 64, Village Kharadi, Taluka Haveli, District Pune, within the limits of Pune Municipal Corporation. And accordingly, his name was recorded in 7/12 Extract of the said land vide Mutation Entry No. 345., **(Said Larger Land)**.
- b. We find thereafter Mr. Ramchandra Babu Pathare expired on 14.12.1981, leaving behind (widow wife) Kondhabai Ramchandra Pathare (sons) Mr. Baburao Ramchandra Pathare, Mr. Vishnu Ramchandra Pathare (married daughter) Bhamabai Ratan Dhage (brother) Maruti Baburao Pathare as his only legal heirs. And accordingly, names of legal heirs were recorded on 7/12 Extract of the said land vide 1540. We find further by application by Bhamabai Ramchandra Pathare she has informed that her name is wrongly entered as Bhamabai Ramchandra Pathare and same was corrected vide Mutation Entry No. 2207.
- c. We find thereafter by Various Registered Sale Deed portion of Original S. No. 64 by Legal heirs of Late Mr. Ramchandra Babu i.e. Pathare Kondhabai Ramchandra Pathare, Mr. Baburao Ramchandra Pathare, Mr. Vishnu Ramchandra Pathare, Bhamabai Ratan Dhage and Maruti Baburao Pathare was sold to respective purchaser as following details and their names were mutated in 7/12 Extract and said S. No. was subdivided as per Mutation Entry:

S. No.	Name of Owner	Area	Mutation Entry No.	Reg. No. Sale Deed	Date of Sale Deed
64/1	Sushilaben T. Suratwala	2H. 90R	3477	1560/91	21.12.1990
64/2	Thakordas N. Suratwala	2H. 40R	3154	13509/90	26.10.1990
64/3	Natwarlal N. Suratwala	2H. 40R	3155	13508/90	26.10.1990



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64/4	Harilal N. Suratwala	2H. 40R	3156	13510/90	26.10.1990
64/5	Lalitben H. Suratwala	2H. 90R	3475	1561/91	21.12.1990
64/6	Pushpaben N. Suratwala	2H. 86R	3476	1562/91	21.12.1990
Total Land Area		15H 86R			

- d. We also find thereafter by Mr. Vijay Dnyaneshwar Tapkir was joined as consenting Party to the aforesaid Sale Deed as Owners have executed Power of Attorney in his favour, we further find that in Sale deed Mr. Tapkir has confirmed that he has not entered into any transactions on the basis of said Power of Attorney.
- e. We find thereafter by Various Registered Development Agreements (owners) Sushilaben T. Suratwala and others granted development rights of said land admeasuring **15H 86R** out **S. No. 64 Hissa No. 1, 2, 3, 4, 5, 6** of in favour of **Gera Development Pvt. Ltd.** and also executed Power of Attorney for the same; We find further findby Letter dated 18.01.2018 the said Developer has paid entire consideration amount to the land owners as per the respective Development Agreement

Name of Owner	Area	Development Agreement	Date of Sale Deed	S. No.
Sushilaben T. Suratwala	2H. 90R	2207/1994	01.06.1994	64/1
Thakordas N. Suratwala	2H. 40R	2208/1994	01.06.1994	64/2
Natwarlal N. Suratwala	2H. 40R	2209/1994	01.06.1994	64/3---
Harilal N. Suratwala	2H. 40R	2210/1994	01.06.1994	64/4---



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Lalitben Suratwala	H.	2H. 90R	2211/1994	01.06.1994	64/5---
Pushpaben Suratwala	N.	2H. 86R	2212/1994	01.06.1994	64/6---

- f. We find that Gera Development Pvt. Ltd. decided to develop the said Entire Land in Phases, Initially Village Kharadi was not within the limits of Pune Municipal Corporation and therefore by Sanction Layout dated 14.10.1997 bearing no. PRH/NA/SR/360/94 Village Kharadi was included within the limits of Pune Municipal Corporation on 11.09.1997, we find thereafter Pune Municipal corporation sanctioned First revised layout as per draft development plan dated 31.12.2002 as per sanctioned layout bearing no. DPO/2589/H/46 dated 12.07.2004. thereafter the Developer submitted revised layout of entire land to PMC and the layout was subsequently revised by PMC vide DPO/CC/1812/12 dated 24/08/2012, Vide DPO/3261/2013 dated 31/12/2013 and vide DPO/4013/15 dated 05/03/2016
- g. We find that thereafter, Gera Developments Pvt. Ltd right in respect of FSI admeasuring 99256 sq. mtrs. Out of said Entire land to be utilized on area of land admeasuring 67300 sq. mtrs. To Gera Realty India Pvt. Limited,
- h. We Find that thereafter, vide order of Hon'ble High Court of Bombay dated 20/10/2016 Gera Realty India Pvt. Limited merged into Gera Developments Pvt. Ltd.
- i. We find that thereafter, Said Entire land is divided by 30 Mtrs., wide D.P. Road in the North South Direction and a Plot admeasuring 5023 sq. mtrs. Out of entire land is carved out on the west side of the DP road.
- j. We find that thereafter, as per revised layout plan dated 01/04/2017, bearing no DPO/CC/0006/2017, said larger land is divided into 3 Plots as follows:
1. Plot no 1 admeasuring 112368 sq. mtrs.,
 2. Plot no 2 admeasuring 41209 sq. mtrs. And
 3. Plot no 3 admeasuring 5023 sq. mtrs.(said project land)



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- k. We find that thereafter by an obtaining all requisite permissions from competent authority Gera Developments Pvt. Ltd constructed single commercial building of 17 floors under the name and style as **“GERAS IMPERIUM ALPHA”**.
- l. We find that thereafter, vide RERA Registration Certificate dated 18/05/2020 bearing no. P52100015242 Gera Developments Pvt. Ltd has registered the said project under Maharashtra Real Estate Regulatory Authority
- m. We find from Search that, vide Mortgage Deed (Reg.No. HVL-23/13935/2018) and dated 19/01/2019 (Reg No. HVL-10/1154/2019) Gera Developments Pvt. Ltd., availed project loan against said Project from Vistara ITCL (I) Limited. however it is repaid and obtain No Dues Certificate dated 19/10/2023 and 25/10/2023
- n. We find that thereafter, vide Article of Agreement dated 22/11/2018 (Reg. No. HVL-11/16477/2018) Mr. Kiran Choudhary purchased Shop No. 9, On Lower Ground Floor, Carpet area admeasuring 19.80 Sq. mtrs. i.e. 213.13 Sq. ft. along with Common general area admeasuring 8.48 Sq. mtrs. i.e. 91.27 Sq. ft., alongwith One Covered Car Parking No. 83 located in Basement 2, in the Building/Project known as **“GERAS IMPERIUM ALPHA”**, constructed on land bearing Survey No. 64 Hissa No. 1 to 6, Situated at Village - Kharadi, Taluka –Haveli, District - Pune, Within the limits of PMC **(said Shop) From** Gera Developments Pvt. Ltd with consent of Smt. Sushilaben T. Suratwala, Mr. ThakordasSuratwala and others
- o. We find that thereafter, vide Society Registration Certificate dated 16/04/2021 bearing registration no. PNA/PNA(5)/GNL/(OH)/5207/2021-22, was formed under the name and style as **“GERA IMPERUM ALPHA PREMISES CO-OP. SOCIETY LTD.”**
- p. we find that thereafter vide Deed of Assignment dated 20/01/2024 (reg. No. HVL-23/1580/2024) Vilas Raghunath Badhe HUF through its Karta Mr. Jayesh Vilas Badhe purchased said Shop from Mr. Kiran Choudhary
- q. We find from Search vide Leave and License dated 25/03/2026 (Reg. No HVL 16/8846/2026) Vilas Raghunath Badhe HUF through its Karta Mr. Jayesh Vilas Badhe granted License to use said u=shop in fvaor of Pritpal singh .



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- r. we find from Draft of Deed of Assignment that, Mr. Edwin Jungchoo Chang intends to purchase said shop from Vilas Raghunath Badhe HUF through its Karta Mr. Jayesh Vilas Badhe
- s. **We find from RERA site and Search that vide Notice of Lis Pendancy Dated 01/12/2022 (Reg. No. HVL-7/18598/2022), (Reg. No. HVL-7/18607/2022), (Reg no. HVL-7/18606/2022), (Reg No. HVL-7/18604/2022), (Reg. No. HVL-7/18602/2022) and (Reg No. HVL-7/18599/2022), all filed by Shankar Baburao Pathare. However as Completion Certificate is obtained, Pathare family has already transferred rights in said land in the year 1994 only.**

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Draft of Deed of Assignment to be executed between Vilas Raghunath Badhe HUF through its Karta Mr. Jayesh Vilas Badhe (therein referred as Assignors/Vendors) and Mr. Edwin Jungchoo Chang (therein referred as Assignee/Purchaser).
2. Copy of Deed of Assignment dated 20/01/2024 (reg. No. HVL-23/1580/2024) executed between Mr. Kiran Choudhary (therein referred as Assignor) and Vilas Raghunath Badhe HUF through its Karta Mr. Jayesh Vilas Badhe (therein referred as Assignee).
3. Copy of Article of Agreement dated 22/11/2018 (Reg. No. HVL-11/16477/2018) executed between Gera Developments Pvt. Ltd (therein referred as Developer) and Mr. Kiran Choudhary (therein referred as Purchaser/Allotees) and Mrs. Sushilaben T Suratwala, Mr. Thakordas N Suratwala, Mr. Natwarlal N Suratwala and Others (therein referred as Owners/Consenting party).
4. Copy of car parking allotment Letter dated 26/02/2021 issued by Gera Developments Pvt. Ltd in name of Mr. Kiran Choudhary
5. Copy of Possession Letter dated 26/02/2021 issued by Gera Developments Pvt. Ltd in name of Mr. Kiran Choudhary
6. Copy of RERA Certificate dated 09/09/2021 bearing no. P52100015242 issued by Maharashtra Real Estate Authority for project **GERAS IMPERIUM ALPHA**.



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7. Copy of Completion Certificate dated 20/01/2021 bearing no. OCC/0718/20 issued by PMC.
8. Copy of Commencement Certificated dated 22/01/2019 bearing no. CC/3288/18 issued by PMC.

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.



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- 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: 18/07/2026

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. MH006499067202627U and Receipt no.: 1115268377 **dated 18/07/2026** 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



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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 that **VILAS RAGHUNATH BADHE HUF THROUGH ITS KARTA MR. JAYESH VILAS BADHE is the owner and MR. EDWIN JUNGCHOO CHANG will obtain clear and marketable title of said property as per mentioned above upon EXECUTION AND REGISTRATION OF ASSIGNMENT DEED IN HIS FAVOR.**
2. The Mortgage if created will be available to ICICI HFC for the liability of the intending Borrower/ co-Borrower **MR. EDWIN JUNGCHOO CHANG.**

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 Assignment Deed to be executed between Vilas Raghunath Badhe HUF through its Karta Mr. Jayesh Vilas Badhe (therein referred as Assignor) and Mr. Edwin Jungchoo Chang (therein referred as Assignee) with Index II and RR.
2. Original Deed of Assignment dated 20/01/2024 (reg. No. HVL-23/1580/2024) executed between Mr. Kiran Choudhary (therein referred as Assignor) and Vilas Raghunath Badhe HUF through its Karta Mr. Jayesh Vilas Badhe (therein referred as Assignee).with Index II and R.R.



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3. Original Article of Agreement dated 22/11/2018 (Reg. No. HVL-11/16477/2018) executed between Gera Developments Pvt. Ltd (therein referred as Developer) and Mr. Kiran Choudhary (therein referred as Purchaser/Allotees) and Mrs. Sushilaben T Suratwala, Mr. Thakordas N Suratwala, Mr. Natwarlal N Suratwala and Others (therein referred as Owners/Consenting party)..with Index II and R.R.
4. Original Possession Letter dated 26/02/2021 issued by Gera Developments Pvt. Ltd in name of Mr. Kiran Choudhary.
5. Original NOC for the Creation of Mortgage issued by “Gera Imperum Alpha Premises Co-Op. Society Ltd.” in favour of ICICI Home Finance in Bank Format. **and also confirming that said society has not issued share certificate in favour of any of its members**
6. Copy of Latest Electricity bill/ Property tax paid receipt in the name of Vilas Raghunath Badhe HUF through its Karta Mr. Jayesh Vilas Badhe.
7. Original NOC issued by members of HUF of Vilas Raghunath Badhe HUF for sale of said Unit in favor of Mr. Edwin Jungchoo Chang
8. Original NOC issued by Licensee i.e., Pritpal singh

Post Disbursement:

1. Copy of Index II of Notice of Intimation to be executed between Mr. Edwin Jungchoo Chang (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



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2018	1. Article of Agreement dated 22/11/2018 (Reg. No. HVL-11/16477/2018) executed between Gera Developments Pvt. Ltd (therein referred as Developer) and Mr. Kiran Choudhary (therein referred as Purchaser/Allotees) and Mrs. Sushilaben T Suratwala, Mr. Thakordas N Suratwala, Mr. Natwarlal N Suratwala and Others (therein referred as Owners/Consenting party).
2019	NIL
2020	NIL
2021	NIL
2022	NIL
2023	NIL
2024	Deed of Assignment dated 20/01/2024 (reg. No. HVL-23/1580/2024) executed between Mr. Kiran Choudhary (therein referred as Assignor) and Vilas Raghunath Badhe HUF through its Karta Mr. Jayesh Vilas Badhe (therein referred as Assignee).
2025	NIL
2026	Leave and License dated 25/03/2026 (Reg. No HVL 16/8846/2026) executed by Vilas Raghunath Badhe HUF through its Karta Mr. Jayesh Vilas Badhe (therein referred as Licensor) and Pritpal singh (therein referred as Licensee)

PLACE: Pune

DATE: 20/07/2026

Your Faithfully,

For Flairnetic Advocates



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