

LEGAL SCRUTINY REPORT

Date	23/09/2026; 25/09/2026; 28/09/2026; 29/09/2026
LV Ref. ID.	LVT-SEP26-ICHF-1655
Status of L.O.R.	Positive
Transaction Type	HL- Resale
LAN No.	77000358305

To

**ICICI HOME FINANCE
Thane Branch**

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of – MR. UMESH RAMJI VISHWAKARMA

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **MR. UMESH RAMJI VISHWAKARMA**
2. Name of the Co-applicant/s: (if any): **MUKESH RAMJI VISHWAKARMA**
3. Type of Loan: **HL- Resale**
4. Purpose of Loan: **HL- Resale**
5. Name of the Property Owner: - **MR. SURESH DINKAR PATIL & MRS. SMITA SURESH PATIL**
6. Name of the Proposed Owner/s: **MR. UMESH RAMJI VISHWAKARMA & MR. MUKESH RAMJI VISHWAKARMA**
7. Description of the Property (with Boundaries):

Flat No. 404 admeasuring **579 Sq. Ft. Carpet** area on the **4th** floor, in the building no. 2 in the Complex known as “**Shree Sadguru Garden**” of the Society known as “**Sadguru Garden ‘A’ and ‘B’ Co-Operative Housing Society Limited**”, constructed on the land admeasuring 6860 sq. meters, bearing **Survey No.191, 192, of Village – Kavesar**, Situate, lying and being at Near Vijay Garden, Behind Kanchanpushpa, Kavesar, Ghodbunder Road, within the limits of Thane Municipal Corporation and within the Registration District and Sub-District of Thane, Thane (West) – 400615 (**Said Property**).

Boundaries: NOT PROVIDED
On or towards the North:
On or towards the South:
On or towards the East:

On or towards the West: (Said Land) (Not Provided)

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 N. A. Order bearing No. MAHSUL/K.I.T.A.7/SR-103/98 dated 16/12/1999 issued by District Collector of Thane
2. Scanned Copy of Commencement Certificate bearing No. V. P. No. 93172/B/TMC/TDD/868 dated 6/8/2001 issued by Thane Municipal Corporation.
3. Scanned Copy of Title Certificate issued by M/s Purnanand & Co. Advocates & Solicitors dated 15/10/2001 in favour of Manharlal Manilal Sheth & 7 others.
4. Scanned Copy of **Registered Agreement for Sale** dated 15/05/2002 (Reg. No. TNN5-02668-2002) executed by the Developer M/S. Satnam Dwellers Pvt. Ltd., in favour of **Mr. Suresh Dinkar Patil & Mrs. Smita Suresh Patil**
5. Scanned Copy of Occupancy Certificate issued by Municipal Corporation Thane bearing Ref. No TMC / TDD No.: 9345 dated 18/08/2003
6. Scanned Copy of Share Certificate issued by “Sadguru Garden ‘A’ and ‘B’ Co-Operative Housing Society Limited” dated 22/12/2024 220 in the name of Mr. Suresh Dinkar Patil & Mrs. Smita Suresh Patil.
7. Scanned Copy of Draft Agreement for sale executed by Mr. Suresh Dinkar Patil & Mrs. Smita Suresh Patil in favour of Mr. Umesh Ramji Vishwakarma and Mr. Mukesh Ramji Vishwakarma

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

1. We have perused aforesaid documents and we find from recital of the document shared with us that land admeasuring 36,590 sq. mtrs. bearing Survey No. 191, 192, admeasuring 6860 sq. meters as per revenue records and 6855 sq meters as per ULC Order (Larger Property), remaining property comprises of land bearing Survey No. 195/1, 195/3, 196, 197 and 198 of Village Kavesar, Situate, lying and being at Situate, lying and being at Near Vijay Garden, Behind Kanchanpushpa, Kavesar, Ghodbunder Road, within the limits of Thane Municipal Corporation and within the Registration District and Sub-District of Thane, Thane (West) – 400615 **(Said Land)**
2. We further find Online 7/12 bearing Survey No. 191 in the name of **Harilal Bakhtlal Modi, Kantilal Keshavlal Sheth & Manharlal Manilal Sheth** .

[illegible]

- LWV-PK-NRC-SBA-MSK-SKP**

10. We further find that Municipal Corporation Thane has issued **Occupancy Certificate** bearing Ref. No **TMC / TDD No.:** 9345 dated 18/08/2003 for a Residential of Building No. 1 comprising of Stilt + 7 upper floors and Building No. 2 comprising of Stilt + 6 upper floors constructed on the Said Land subject to compliance of the terms and conditions mentioned therein.
11. We further find from recital that the Society is formed and registered in the name of “**Sadguru Garden ‘A’ and ‘B’ Co-Operative Housing Society Limited**”, bearing Reg. No. TNA/(TNA)/HSG/(TC)/17042, dated 10/02/2006, registered under Maharashtra Co-operative Societies Act, 1960 (hereinafter referred to as **Said Society**).
12. We further find that the Said Society issued Share Certificate No. 44 dated 22/12/2024 and allotted **05** fully paid up shares of Rs. 50/- each bearing Distinctive Nos. 216 to 220 in the name of **Mr. Suresh Dinkar Patil & Mrs. Smita Suresh Patil**.
13. We further find that Mr. Suresh Dinkar Patil & Mrs. Smita Suresh Patil intends to sale and transfer the Said Property in favour of **Mr. Umesh Ramji Vishwakarma and Mr. Mukesh Ramji Vishwakarma** as per **Draft of Agreement for Sale**.

LENDER TO ENSURE ABOUT THE POSSESSION OF THE SAID PROPERTY IS WITH THE CURRENT OWNER.

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

Ref: Investigation Title Of The Property Flat No. 404 admeasuring 579 Sq. Ft. Carpet area on the 4th floor, in the building no. 2 in the Complex known as “Shree Sadguru Garden” of the Society known as “Sadguru Garden ‘A’ and ‘B’ Co-Operative Housing Society Limited”, constructed on the land admeasuring 6860 sq. meters, bearing Survey No.191, 192, Situate At Village Kavesar, Taluka And District Thane.

MR. UMESH RAMJI VISHWAKARMA

Dear Sir,
Status: Clear Search

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

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

2014 – NIL
2015 – NIL
2016 – NIL
2017 – NIL

2018 – NIL
2019 – NIL
2020 – NIL
2021 – NIL
2022 – NIL
2023 – NIL
2024 – NIL
2025 – NIL
2026 – NIL

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? **Yes.**
- 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? NA order copy not shared with us. Society is formed and the premises is being used for residential purpose, thus we are of the opinion SARFAESI may be applicable on the Said Property, Request the lender to validate the same from the technical report and ensure the purpose of the respective usage permission is verified by the lender before disbursement
- 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 issued by Society in favor of ICICI HFC**
- 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: - Receipt no.: 1115500677
Search Conducted Years: From 2014 to 2026
Name of the Advocate / Searcher: Harish Mestry
Search Report Date: 28/09/2026
Note: **Status: Clear Search**

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 upon execution of Registered Agreement **MR. UMESH RAMJI VISHWAKARMA AND MR. MUKESH RAMJI VISHWAKARMA** has/would derive 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. UMESH RAMJI VISHWAKARMA AND MR. MUKESH RAMJI VISHWAKARMA** . The following original documents to be collected by ICICI HFC for creation of registered/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 Registered Agreement for Sale dated 15/05/2002 (Reg. No. TNN5-02668-2002) executed by Developer M/S. Satnam Dwellers Pvt. Ltd. in favour of **Mr. Suresh Dinkar Patil & Mrs. Smita Suresh Patil** along with RR, SDR and Index II.
2. Original Registered Agreement for Sale to be executed by Mr. Suresh Dinkar Patil & Mrs. Smita Suresh Patil in favour of **Mr. Umesh Ramji Vishwakarma and Mr. Mukesh Ramji Vishwakarma** along with RR, SDR and Index II.
3. Original Share Certificate issued by Society in the name of current owner



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.;

4. Original Mortgage NOC from the Society in favor of ICICI HFC Bank.

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

1. Original Notice of Intimation to Sub- Registrar, intimating the equitable Mortgage in favor of ICICI HFC.

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 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

Shivani
Krishna
Patil

Digitally signed
by Shivani
Krishna Patil
Date: 2026.09.29
11:46:14 +05'30'

**Authorized Signatory
Advocates and Legal Consultants**