

LEGAL SCRUTINY REPORT

Date	08/09/2026; 15/09/2026; 30/09/2026	10/09/2026; 23/09/2026;
LV Ref. ID.	LVP-SEPT-26-ICHF-37	
Status of L.O.R.	POSITIVE	
Transaction Type	LAP BT TOP UP	
LAN No.	77000352098	

To,
ICICI HOME FINANCE,
BANER

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of – ANIL EKNATH GAVALI

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: ANIL EKNATH GAVALI
2. Name of the Co-applicant/s: SHIVGANGA ANIL GAVALI
3. Type of Loan: LAP BT TOP UP
4. Purpose of Loan: LAP BT TOP UP
5. Name of the Property Owner/s: ANIL EKNATH GAVALI
6. Name of the Proposed Property Owner/s: NOT APPLICABLE
7. Description of the Property (with Boundaries):

All that piece and Parcel of land bearing **Survey No. 14 Hissa No.1/2/27 admeasuring 1260 Square feet i.e.117.10 Square meters** out of total 00H 2.32R along with Construction admeasuring 100 Square feet i.e. 9.29 Square meters, lying being situated at Village Kharadi, Taluka Haveli, District Pune, within the Jurisdiction of Sub-Registrar Haveli, Pune (**Said Property**) and bounded are as follows-

Boundaries:

On or towards the East: Property of Shri. Bhise
On or towards the West: Property of Shri. Dhavale
On or towards the North: 12 feet Road
On or towards the South: Property of Shri. Tukaram Shevale (Said Property)

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 Online 7/12 extract in respect of Survey no. 14 Hissa no. 1/2/27 appears to be Class 1 Land and the name of **Anil Eknath Gavali**
2. Scanned copy of Registered Transfer Deed dated 21/01/2002 bearing Reg. No. HVL-7/494/2002 executed by Deenanath Shivram Thakar, Milind Prabhakar Kshirsagar through POA holder Rajendra Laxman Birla in favour of **Dattu Baburao Thite and Kantabai Namdev Shelar**.
3. Scanned copy of Mutation Entry No. 13436 dated 12/12/2002
4. Scanned copy of Registered Sale Deed dated 14/03/2018 bearing Reg. No. HVL-7/1780/2018 executed by Kantabai Namdev Shelar with the consent of Vishal Namdeo Shelar, Tejas Namdeo Shelar and Yogesh Namdeo Shelar in favour of **Sharada Navnath Dhavale and Dinesh Pandurang Aabnave**
5. Scanned copy of Zone Certificate dated 25/04/2023 issued by Pune Municipal Corporation in favour of **Shaligram Jayram**
6. Scanned copy of Registered Sale Deed dated 18/06/2024 bearing Reg. No. HVL-19/13161/2024 executed by Sharada Navnath Dhavale and Dinesh Pandurang Aabnave in favour of **Anil Eknath Gavali**
7. Scanned copy of Electricity Bill dated 18/07/2024 issued by MSEDCL in the name of **Anil Eknath Gavali**
8. Scanned copy of LOD dated 17/09/2026 issued by Aditya Birla Housing Finance Limited in the name of **Gavali Anil Eknath**

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

1. We have perused aforesaid documents and we find that, all that piece or parcel of Land bearing Survey No. 14 Hissa No.1/2/27 admeasuring 00H 2.32R, lying being situated at Village Kharadi, Taluka Haveli, District Pune, within the Jurisdiction of Sub-Registrar Haveli, Pune (**Said Land**) as per document provided us.
2. We further find from the **Online 7/12** extract in respect of Survey no. 14 Hissa no. 1/2/27 appears to be Class 1 Land and the name of **Anil Eknath Gavali** appears to be the owner of an area admeasuring 00H 01.17R out of total 00H 2.32R as per Khata No. 14070 (Mutation Entry No. 28859)

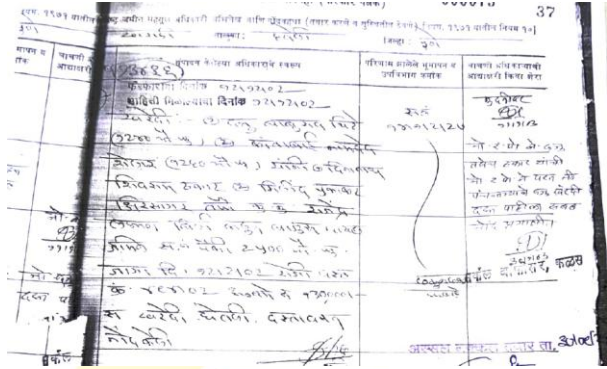
क्र.सं.	विवरण	प्रमाणित	मूल्य	अंश	प्रमाणित मूल्य
1	श्री. दागदु गणपत थिते व श्री. शंकर बाबुराव थिते यांच्या मालकीतील 14 हिसा नं. 1/2/27 या क्षेत्रावरील 2500 चौरस फूट क्षेत्राचा मालकी हक्क	०.00.00	0.00	1	0.00.00
2	श्री. दागदु गणपत थिते व श्री. शंकर बाबुराव थिते यांच्या मालकीतील 14 हिसा नं. 1/2/27 या क्षेत्रावरील 2500 चौरस फूट क्षेत्राचा मालकी हक्क	०.00.00	0.00	1	0.00.00
3	श्री. दागदु गणपत थिते व श्री. शंकर बाबुराव थिते यांच्या मालकीतील 14 हिसा नं. 1/2/27 या क्षेत्रावरील 2500 चौरस फूट क्षेत्राचा मालकी हक्क	०.00.00	0.00	1	0.00.00
4	श्री. दागदु गणपत थिते व श्री. शंकर बाबुराव थिते यांच्या मालकीतील 14 हिसा नं. 1/2/27 या क्षेत्रावरील 2500 चौरस फूट क्षेत्राचा मालकी हक्क	०.00.00	0.00	1	0.00.00
5	श्री. दागदु गणपत थिते व श्री. शंकर बाबुराव थिते यांच्या मालकीतील 14 हिसा नं. 1/2/27 या क्षेत्रावरील 2500 चौरस फूट क्षेत्राचा मालकी हक्क	०.00.00	0.00	1	0.00.00
6	श्री. दागदु गणपत थिते व श्री. शंकर बाबुराव थिते यांच्या मालकीतील 14 हिसा नं. 1/2/27 या क्षेत्रावरील 2500 चौरस फूट क्षेत्राचा मालकी हक्क	०.00.00	0.00	1	0.00.00
7	श्री. दागदु गणपत थिते व श्री. शंकर बाबुराव थिते यांच्या मालकीतील 14 हिसा नं. 1/2/27 या क्षेत्रावरील 2500 चौरस फूट क्षेत्राचा मालकी हक्क	०.00.00	0.00	1	0.00.00
8	श्री. दागदु गणपत थिते व श्री. शंकर बाबुराव थिते यांच्या मालकीतील 14 हिसा नं. 1/2/27 या क्षेत्रावरील 2500 चौरस फूट क्षेत्राचा मालकी हक्क	०.00.00	0.00	1	0.00.00
9	श्री. दागदु गणपत थिते व श्री. शंकर बाबुराव थिते यांच्या मालकीतील 14 हिसा नं. 1/2/27 या क्षेत्रावरील 2500 चौरस फूट क्षेत्राचा मालकी हक्क	०.00.00	0.00	1	0.00.00
10	श्री. दागदु गणपत थिते व श्री. शंकर बाबुराव थिते यांच्या मालकीतील 14 हिसा नं. 1/2/27 या क्षेत्रावरील 2500 चौरस फूट क्षेत्राचा मालकी हक्क	०.00.00	0.00	1	0.00.00

- We further find from the recitals that Said Land bearing Survey No. 14 Hissa No. 1/2/27 for the area admeasuring 2500 square feet is owned and possessed by **Shri. Dagadu Ganpat Thite and Shri. Shankar Baburao Thite**.
- We further find from recitals that **Registered Sale Deed** dated 13/08/1989 bearing Reg. No. HVL-2/13089/1989 executed by Shri. Dagadu Ganpat Thite and Shri. Shankar Baburao Thite wherein sold, transferred and conveyed the **Said Land bearing Survey no. 14 Hissa No. 1/2/27 for the area admeasuring 2500 square feet** in favour of **Deenanath Shivram Thakar & Milind Prabhakar Kshirsagar** for consideration and upon the terms and conditions mentioned therein.
- We further find that **Registered Transfer Deed** dated 21/01/2002 bearing Reg. No. HVL-7/494/2002 executed by Deenanath Shivram Thakar & Milind Prabhakar Kshirsagar through POA holder Rajendra Laxman Birla wherein sold, transferred and conveyed the **Said Land bearing Survey no. 14 Hissa No. 1/2/27 for the area admeasuring 00H 2.32R i.e. 2500 square feet i.e. 232.34 square meter along with 10X10 feet construction** in favour of **Dattu Baburao Thite and Kantabai Namdev Shelar** for consideration and upon the terms and conditions mentioned therein.

१].. मिळकतीचे वर्णन :- तुकडी पुणे, पोस्ट तुकडी तालुका हवेली,
मा. दुष्पम निबंध साहेब हवेली नं. ५ याचे हद्दीतील आण पुणे
महानगरपालिका हद्दीतील गांव मांजे खराडी येथील मिळकत सव्हें
नं. १४ हिस्सा नं. १ / २ / २७ मधील प्रस्तुतचे दस्ताने तुम्हास
कायमसुद्धा खरेदी देत असलेले क्षेत्र २५०० चौ. फुट म्हणजेच २३२.३४ चौ.
मीटर्स. सदर मिळकतीमध्ये १० x १० फुट या मोजमापाचे कच्चे
स्वस्थ्याचे दगड, वीट, मातीत पायापर्यंतचे बांधकाम केलेले आहे. अशा
या मिळकतीचे.

Note- We have not been provided with SRO Page Nos. 1, 10, 11, 12, 14, 15, 20 and 22 of Registered Transfer Deed dated 21/01/2002 bearing Reg. No. HVL-7/494/2002. Our opinion shall be subject to the contents of the same.

- We further find that **Mutation Entry No. 13436** dated 12/12/2002 wherein it is mentioned that by way of **Registered Transfer Deed** dated 21/01/2002 bearing Reg. No. HVL-7/494/2002 executed by Deenanath Shivram Thakar & Milind Prabhakar Kshirsagar through POA holder Rajendra Laxman Birla wherein sold, transferred and conveyed the **Said Land bearing Survey no. 14 Hissa No. 1/2/27 for the area admeasuring 2500 square feet** in favour of **Dattu Baburao Thite (1240 square feet) and Kantabai Namdev Shelar (1260 square feet)**



7. We further find that **Registered Sale Deed** dated 14/03/2018 bearing Reg. No. HVL-7/1780/2018 executed by Kantabai Namdev Shelar with consent of Vishal Namdeo Shelar, Tejas Namdeo Shelar and Yogesh Namdeo Shelar wherein sold, transferred and conveyed the **Said Property bearing Survey no. 14 Hissa No. 1/2/27 for the area admeasuring 1260 Square feet i.e.117.10 Square meters** in favour of **Sharada Navnath Dhavale and Dinesh Pandurang Aabnave** for consideration and upon the terms and conditions mentioned therein.

नमून्या खरदाखत लिहून देतो ते येणेप्रमाणे :

- १) - मिळकतीचे वर्णन : तुकडी पुणे पोट तुकडी तालुका ता. हवेली, मे. दुव्यम निबंधक हवेली यांच्या हद्दीतील गांव मोजे खराडी येथील नवीन स.नं. १४ हिस्सा नं. १/२/२७, यांसी एकुल क्षेत्र ० हे. २.३२ आर पैकी लिहून देणार यांच्या मालकीवहिवाटीचे संपूर्ण क्षेत्र १२६० चौ.फुट म्हणजेच ११७.१० चौ.मीटर हि मिळकत सदर खरेदीखतान्वये खरेदी देत आहे. सदर मिळकत ही निवासी झोनमध्ये समाविष्ट असलेली मोकळी जागा ही मिळकत सर्व हक्कांसहित यांसी चतुःसीमा :

Note- We have observed that Dattu Baburao Thite is not Consenting party to the Registered Sale Deed dated 14/03/2018 bearing Reg. No. HVL-7/1780/2018. However, as per Mutation Entry No. 13436 it is mentioned that Dattu Baburao Thite is owner of area admeasuring 1240 square feet which is not related to said land. Our opinion shall be subject to the same.

8. We further find that **Zone Certificate** dated 25/04/2023 issued by Pune Municipal Corporation in favour of **Shaligram Jayram** in respect of Survey No. 14 wherein stated that Said Land is in **Residential zone.**
9. We further find that **Registered Sale Deed** dated 18/06/2024 bearing Reg. No. HVL-19/13161/2024 executed by Sharada Navnath Dhavale and Dinesh Pandurang Aabnave wherein sold, transferred and conveyed the **Said Property bearing Survey no. 14 Hissa No. 1/2/27 for the area admeasuring 1260 Square feet i.e.117.10 Square meters along with Construction of 10 X 10 feet admeasuring 100 square feet i.e. 9.29 square meter** in favour of **Anil Eknath Gavali** for consideration and upon the terms and conditions mentioned therein. (Mutation Entry No. 28859)

१) मिळकतीचे वर्णन : तुळडी पुणे पोस्ट तुळडी तालुका ता. हवेली, मे. दुय्यम निबंधक हवेली यांच्या हद्दीतील गांव मौजे खराडी येथील नवीन स.नं. १४ हिस्सा नं. १/२/२७, यांसी एकुल क्षेत्र ० हे. २.३२ आर पैकी लिहून देणार यांच्या मालकीवहिवाटीचे संपूर्ण क्षेत्र १२६० चौ.फुट म्हणजेच ११७.१० चौ.मीटर हि मिळकत व त्यावरील बांधलेले १० X १० चे कच्चे पक्के बांधकाम यांसी क्षेत्र १०० चौ.फुट. म्हणजेच ९.२९ चौ.मी. सदर खरेदीखतान्वये खरेदी देत आहे. सदर मिळकत ही निवासी झोनमध्ये समाविष्ट असलेली मोकळी जागा ही मिळकत सर्व हक्कांसहित यांसी चतुःसीमा :

10. We further find that **Electricity Bill** dated 18/07/2024 issued by MSEDCL in the name of Anil Eknath Gavali related to Said Property.

11. We further find that **LOD** dated 17/09/2026 issued by Aditya Birla Housing Finance Limited in the name of **Gavali Anil Eknath** depositing original title deeds of the Said Property.

Note: We have observed that provided LOD is not stamped, in our opinion revised LOD along with stamp shall be in place prior to the disbursement.

Note- Lender confirmed that Land + Structure is coming for Mortgage.

LENDER TO ENSURE ABOUT THE POSSESSION OF THE SAID PROPERTY IS WITH CURRENT OWNER AND THERE ARE NO OTHER THIRD PARTY/ TENANT OCCUPYING THE SAID PROPERTY

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 Aditya Birla Housing Finance Ltd

Ref: Investigation title of the property situated at All that piece and Parcel of land bearing Survey No. 14 Hissa No.1/2/27, lying and being situated at Village Kharadi, Taluka Haveli & District Pune.

ANIL EKNATH GAVALI

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 – NIL

2015 – NIL

2016 – NIL

2017 – NIL

2018 – Entry Found

HVL-7-1780	Sale Deed	14/03/2018
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2018	Rs.1950000/-	15/03/2018
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Kantabai Namdev Shelar & others

To

Sharda Navnath Dhawale & other

Schedule: Land bearing **Survey No. 14 Hissa No.1/2/27**, lying and being situated at Village **Kharadi**, Taluka **Haveli** & District **Pune**. Admeasuring area 117.10 sq.m.

2019 – NIL

2020 – NIL

2021 – NIL

2022 – NIL

2023 – NIL

2024 – Entry Found

HVL-19-13161	Sale Deed	18/06/2024
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2024	Rs.4000000/-	18/06/2024
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Sharda Navnath Dhawale & other

To

Anil Eknath Gawli

Schedule: Land bearing **Survey Number : 14/1/27**, lying and being situated at Village **Kharadi**, Taluka **Haveli** & District **Pune**. Admeasuring area 0.0117 hectares.

2025 – Entry Found

HVL-15-391	Notice of intimation	01/02/2025
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2025	Rs.4628969/-	06/02/2025
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Anil Eknath Gavali

To

Aditya Birla Housing Finance Ltd (ABHFL)



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.;

Schedule: Land bearing **Survey Number:14/1/2/27**, lying and being situated at ANIL Gavali, Lane No 2 near Dhavle Nivas Pin Code:411014 Village **Kharadi**, Taluka **Haveli** & District **Pune**. Admeasuring area 117.1000 Square Meter.

2026 – NIL/ SRO RECORDS ARE NOT READY

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? **NA order copy not shared with us. Based on the Zone Certificate to be verified by the technical team, SARFAESI may be applicable on the Said Property and ensure the purpose of the respective land 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?
- 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? **No, as per documents submitted before us.**
- 5.16 Whether the said POA holder has/had authority to sell the property under POA? **Not Applicable.**
- 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? **NOT APPLICABLE**

- 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.: 1115442724**
Search Conducted Years: **2014 to 2026**
Name of the Advocate / Searcher: **Indus Legal**
Search Report Date: **09/09/2026**
Note: **Clear Subject to No Dues Letter from Aditya Birla Housing Finance Ltd**

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 **ANIL EKNATH GAVALI** 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 **ANIL EKNATH GAVALI AND SHIVGANGA ANIL GAVALI**

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 LOD issued by **BT Bank. - Aditya Birla Housing Finance Limited**

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

1. Original Registered Sale Deed dated 14/03/2018 bearing Reg. No. HVL-7/1780/2018 executed by Kantabai Namdev Shelar with the consent of Vishal Namdeo Shelar, Tejas Namdeo Shelar and Yogesh Namdeo Shelar in favour of **Sharada Navnath Dhavale and Dinesh Pandurang Aabnave** along with Registration Receipt, Stamp Duty Paid Challan and Index II.
2. Original Registered Sale Deed dated 18/06/2024 bearing Reg. No. HVL-19/13161/2024 executed by Sharada Navnath Dhavale and Dinesh Pandurang Aabnave in favour of **Anil Eknath Gavali** along with Registration Receipt, Stamp Duty Paid Challan and Index II.
3. Original Mutation Entry No. 28859 (As per LOD)
4. Original No Dues Letter from **BT Bank. - Aditya Birla Housing Finance Limited**



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.;

5. 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 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: 2026.09.30
18:48:12 +05'30'

Authorized Signatory

Advocates and Legal Consultants

**Law Veritas
West**
Simple Legal Solutions