



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.;

LEGAL SCRUTINY REPORT

Date	25/08/2026; 31/08/2026; 05/09/2026; 07/09/2026
LV Ref. ID.	LVP-AUG-26-ICHF-161
Status of L.O.R.	POSITIVE
Transaction Type	RESALE CASE
LAN No.	10318865

To

**ICICI HOME FINANCE
PUNE MAIN**

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of – VIDYA SURESH KALOKHE

PART I: PROPERTY DETAILS:

- 1. Name of the Applicant/Borrower/s: VIDYA SURESH KALOKHE**
- 2. Name of the Co-applicant/s: VIKRANT GHORPADE**
- 3. Type of Loan: RESALE CASE**
- 4. Purpose of Loan: RESALE CASE**
- 5. Name of the Property Owner/s: MRS. MADHAVI NITIN VAIDYA, MRS. GAURAVI SUNIL PRADHAN AND MRS. JANHAVI MANISH GUPTA**
- 6. Name of the Proposed Property Owner/s: MR. VIKRANT GANESH GHORPADE AND MS. VIDYA SURESH KALOKHE**
- 7. Description of the Property (with Boundaries):**

Flat No. 2, admeasuring built up area 485 square feet, on the **Ground floor**, in the building known as “**Pallavi**” of the society known as “**Sahajanand Co-operative Housing Society Ltd.**” constructed on the land bearing Survey No. 59/1 + 60/1 + 61/1 A and B, C.T.S. No. 1819 to 1821 on Plot No. 70 Part-1, lying and being situated at Village Kothrud, Taluka Haveli, District Pune, within the limit of Pune Municipal Corporation and within the jurisdiction of Sub-Registrar Haveli Pune (**Said Property**) and bounded as below: -

Boundaries:

On or towards the East: Vacant plot of Sahajanand Society
On or towards the West: Flat No. 5 of building ‘Pallavi’
On or towards the North: Building of Maurya Vihar



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On or towards the South: Road of Sahajanand Society, (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 Index-II of Registered Indenture of Lease dated 10/11/1982 Reg. No. HVL-1/5172/1982 executed by Sahajanand Co-operative housing Society Ltd. has granted lease/demised the Said Land in favor of **Mrs. Uma Suresh Naphade**
2. Scanned Copy of NA Order dated 31/03/1986 bearing Ref. No. NA/SR/IV/H/644/05 issued by Collectorate Office Pune in favour of **Smt. U. S. Naphade**
3. Scanned Copy of Commencement Certificate dated 07/10/1986 bearing Ref. No. 2259 issued by Pune Municipal Corporation in favour of **Uma Suresh Naphade**
4. Scanned Copy of Occupancy Certificate undated bearing Ref. No. 1308 Pune Municipal Corporation in favour of **Uma Suresh Naphade**
5. Scanned Copy of Registered Article of Agreement dated 27/09/2001 bearing Reg. No. HVL-4/11187/2001 executed by Mr. Ajay Arvind Tambe in favour of **Mr. Nandkumar Yashwant Sonalkar**
6. Scanned Copy of Death Certificate dated 07/01/2009 issued by Pune Municipal Corporation in favor of **Mr. Nandkumar Yashwant Sonalkar**
7. Scanned Copy of Legal Heirs Affidavit dated 25/04/2024 executed by court of Executive Magistrate Pune City wherein stated that **Mr. Nandkumar Yashwant Sonalkar** died on dated 29/12/2008 and his wife **Sulochana Nandkumar Sonalkar** died on dated 12/12/1997 leaving behind 1) Mrs. Madhavi Nitin Vaidya (Maiden Name- Madhavi Nandkumar Sonalkar) (Married daughter) 2) Mrs. Gauravi Sunil Pradhan (Maiden Name-Gauravi Nandkumar Sonalkar) (Married daughter) 3) Mrs. Janhavi Manish Gupte (Maiden Name- Janhavi Nandkumar Sonalkar) (Married daughter)
8. Scanned Copy of Death Certificate dated 31/12/2004 issued by Pune Municipal Corporation in favor of **Mr. Ajay Arvind Tambe**
9. Scanned Copy of Death Certificate dated 13/02/2006 issued by Pune Municipal Corporation in favor of **Avantika Ajay Tambe**
10. Scanned Copy of Legal Heirs Affidavit dated 02/05/2024 executed by court of Executive Magistrate Pune City wherein stated that **Mr. Ajay Arvind Tambe** died on dated 27/12/2004 and his wife **Avantika Ajay Tambe** died on dated 23/01/2006 leaving behind 1) Ms. Anagha Ajay Tambe (daughter) 2) Mr. Anshuman Ajay Tambe (Son)
11. Scanned Copy of Registered Deed of Assignment dated 21/05/2024 bearing Reg. No. HVL-4/11648/2024 executed by Late Ajay Arvind Tambe through his legal heirs 1) Ms. Anagha Ajay Tambe 2) Mr. Anshuman Ajay Tambe in favour of **Late Nandkumar Yashwant Sonalkar through its legal heirs 1) Mrs. Madhavi Nitin Vaidya (Maiden Name- Madhavi Nandkumar Sonalkar) 2)**

Mrs. Gauravi Sunil Pradhan (Maiden Name-Gauravi Nandkumar Sonalkar) 3) Mrs. Janhavi Manish Gupte (Maiden Name- Janhavi Nandkumar Sonalkar)

12. Scanned copy of Draft Agreement to Sale to be executed by Mrs. Madhavi Nitin Vaidya, Mrs. Gauravi Sunil Pradhan and Mrs. Janhavi Manish Gupte in favour of **Mr. Vikrant Ganesh Ghorpade and Ms. Vidya Suresh Kalokhe.**

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 land bearing Survey No. 59/1 + 60/1 + 61/1 A and B, C.T.S. No. 1819 to 1821 on Plot No. 70 Part-1, lying and being situated at Village Kothrud, Taluka Haveli, District Pune, within the limit of Pune Municipal Corporation and within the jurisdiction of Sub-Registrar Haveli Pune (**Said Land**)
2. We further find from recitals Said Land was owned by **Sahajanand Co-operative housing Society Ltd.**
3. We further find from the recitals that **Society is formed and registered** in the name of "**Sahajanand Co-operative Housing Society Limited**" bearing Reg. No. PNA/HSG/276 dated 18/06/1966 registered under Maharashtra Co-operative Societies Act, 1960 (**Said Society**)
4. We further find that **Index-II of Registered Indenture of Lease** dated 10/11/1982 Reg. No. HVL-1/5172/1982 executed by Sahajanand Co-operative housing Society Ltd. has granted lease/demised the Said Land in favor of **Mrs. Uma Suresh Naphade** for the period of ---- years for premium and upon terms and conditions stated therein.
5. We further find from recitals that Deed Partnership of **M/s Suresh Builders** dated 01/08/1985, Mrs. Uma Suresh Naphade, partners of the firm, granted development rights to the M/s Suresh Builders purpose of developing the Said Land.
6. We further find that **NA Order** dated 31/03/1986 bearing Ref. No. NA/SR/IV/H/644/05 issued by Collectorate Office Pune in favour of **Smt. U. S. Naphade** in respect of Said Land for **Residential Purpose** subject to the terms and conditions mentioned therein.
7. We further find that **Commencement Certificate** dated 07/10/1986 bearing Ref. No. 2259 issued by Pune Municipal Corporation in favour of **Uma Suresh Naphade** wherein permission was granted to carry out development of Residential Building comprising on the Said Land subject to the terms and conditions mentioned therein.
8. We further find that **Occupancy Certificate** undated bearing Ref. No. 1308 Pune Municipal Corporation in favour of **Uma Suresh Naphade** wherein granted permission to occupy **Building comprising of Flat No. 1 to 9** constructed on the Said Land subject to the terms and conditions mentioned therein
9. We further find from recitals **Registered Agreement** dated 24/02/1989 bearing Reg. No. 2489/1989 executed by M/s Suresh Builders in favour of **Mr. Ajay Arvind Tambe** related to Sale of Said Property for consideration and upon the terms and conditions mentioned therein.

Note: We have not been provided with Registered Conveyance Deed dated 31/10/2007 bearing Reg. No. HVL-7/3576/2007. However, as per Email dated 05/09/2026, lender has confirmed that the same is lost. Thus, kindly obtain Police Complaint Copy + 15 days Public Notice (English and Marathi) along with No Claim Letter from the Advocate for loss/ misplaced documents. Our opinion shall be subject to same.

10. We further find that **Registered Article of Agreement** dated 27/09/2001 bearing Reg. No. HVL-4/11187/2001 executed by Mr. Ajay Arvind Tambe in favour of **Mr. Nandkumar Yashwant Sonalkar** related to Sale of Said Property for consideration and upon the terms and conditions mentioned therein.
11. We further find that **Death Certificate** dated 07/01/2009 issued by Pune Municipal Corporation in favor of **Mr. Nandkumar Yashwant Sonalkar** who expired on 29/12/2008
12. We further find that **Legal Heirs Affidavit** dated 25/04/2024 executed by court of Executive Magistrate Pune City wherein stated that **Mr. Nandkumar Yashwant Sonalkar** died on dated 29/12/2008 and his wife **Sulochana Nandkumar Sonalkar** died on dated 12/12/1997 leaving behind 1) Mrs. Madhavi Nitin Vaidya (Maiden Name- Madhavi Nandkumar Sonalkar) (Married daughter) 2) Mrs. Gauravi Sunil Pradhan (Maiden Name-Gauravi Nandkumar Sonalkar) (Married daughter) 3) Mrs. Janhavi Manish Gupte (Maiden Name- Janhavi Nandkumar Sonalkar) (Married daughter) recognized as the legal heirs.

We have not been provided with 7 days public notice in 2 newspaper (English & Marathi) along with no claim letter from advocate issuing the notice of Late. Nandkumar Yashwant Sonalkar. Our opinion shall be subject to the same.

13. We further find that **Death Certificate** dated 31/12/2004 issued by Pune Municipal Corporation in favor of **Mr. Ajay Arvind Tambe** who expired on 27/12/2004
14. We further find that **Death Certificate** dated 13/02/2006 issued by Pune Municipal Corporation in favor of **Avantika Ajay Tambe** who expired on 23/01/2006
15. We further find that **Legal Heirs Affidavit** dated 02/05/2024 executed by court of Executive Magistrate Pune City wherein stated that **Mr. Ajay Arvind Tambe** died on dated 27/12/2004 and his wife **Avantika Ajay Tambe** died on dated 23/01/2006 leaving behind 1) Ms. Anagha Ajay Tambe (daughter) 2) Mr. Anshuman Ajay Tambe (Son) recognized as the legal heirs

We have not been provided with 7 public notice in 2 newspaper (English & Marathi) along with no claim letter from advocate issuing the notice of Late Mr. Ajay Arvind Tambe and Late Avantika Ajay Tambe. Our opinion shall be subject to the same.

16. We further find that **Registered Deed of Assignment** dated 21/05/2024 bearing Reg. No. HVL-4/11648/2024 executed by Late Ajay Arvind Tambe through his legal heirs 1) Ms. Anagha Ajay Tambe 2) Mr. Anshuman Ajay Tambe in favour of **Late Nandkumar Yashwant Sonalkar through its legal heirs 1) Mrs. Madhavi Nitin Vaidya (Maiden Name- Madhavi Nandkumar Sonalkar) 2) Mrs. Gauravi Sunil Pradhan (Maiden Name-Gauravi Nandkumar Sonalkar) 3) Mrs. Janhavi Manish Gupte (Maiden Name- Janhavi Nandkumar Sonalkar)** related to Sale of Said Property for consideration and upon the terms and conditions mentioned therein.

17. We further find that **Property Tax Paid Receipt** dated 30/05/2025 issued by Pune Municipality Corporation in the name of **Mrs. Madhavi Nitin Vaidya Mrs. Gauravi Sunil Pradhan and Mrs. Janhavi Manish Gupte**.
18. We further find that by a **Draft Agreement to Sale** to be executed by Mrs. Madhavi Nitin Vaidya, Mrs. Gauravi Sunil Pradhan and Mrs. Janhavi Manish Gupte intends to sell and transfer the Said Property in favour of **Mr. Vikrant Ganesh Ghorpade and Ms. Vidya Suresh Kalokhe**.

Chain title documents are misplaced/ loss w.r.t the seller. Our opinion shall subject to any third-party claims arising due to lost/ misplaced chain title documents. Considering the documents shared with us, we have drawn the title based on the limited documents available in the above case. We have opined based on the above, lender to take a note of the same before lending on such cases.

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 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

Ref: Investigation Title Of The Property Situated All that piece and parcel of land bearing Flat No. 2, admeasuring built up area 485 square feet, on the Ground floor, in the building known as "Pallavi" of the society known as "Sahajanand Co-operative Housing Society Ltd." constructed on the land bearing Survey No. 59/1 + 60/1 + 61/1 A and B, C.T.S. No. 1819 to 1821 on Plot No. 70 Part-1, Situated At Village Kothrud, Taluka Haveli, District Pune.

VIDYA SURESH KALOKHE

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 – NIL
2019 – NIL
2020 – NIL

2021 – NIL
2022 – NIL
2023 – NIL
2024 – Entry Found

HVL-4-11648	Assignment Deed	15/05/2024
2024	Rs. 473500/-	21/05/2024

Late. Ajay Arvind Tambe Through Legal Heir Anagha Ajay Tambe, Anshuman Ajay Tambe

To

Late. Nandkumar Yashwant Sonalkar Through Legal heir Madhavi Nitin Vaidya Before Marriage Madhavi Nandkumar Sonalkar & Others

Schedule: C.T.S. No. 1819 To 1821, Survey No 59/1+60/1+61/1A, Sahajanand CHSL, Doc No. 11187/2001, situated at Village Kothrud, Taluka Haveli District Pune. Area 485 Sq Ft

2025 – NIL
2026 – NIL/SRO Record 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.**
Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority **Occupancy Certificate undated bearing Ref. No. 1308 Pune Municipal Corporation in favour of Uma Suresh Naphade wherein granted permission to occupy Building comprising of Flat No. 1 to 9 constructed on the Said Land subject to the terms and conditions mentioned therein**
- 5.4 Whether up to date tax/land revenue has been paid in respect of the property? **Property Tax Paid Receipt dated 30/05/2025 issued by Pune Municipal Corporation in the name of Mrs. Madhavi Nitin Vaidya Mrs. Gauravi Sunil Pradhan and Mrs. Janhavi Manish Gupte.**
- 5.5
- 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: - 1115412121;325/-
Search Conducted Years: 2014 to 2026 (13 Years)
Name of the Advocate / Searcher: Ganesh Mane
Search Report Date: 31/08/2026
Note: Clear

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**.

Following are the additional safeguard recommended to be verified by the Lender as per its internal policies, for the following documents/orders/clarifications & our opinion is subject to the following-

1. **Police Complaint Copy + 15 days Public Notice along with No Claim Letter from the Advocate for loss/ misplaced Registered Agreement dated 24/02/1989 bearing Reg. No. 2489/1989.**
2. **7 days public notice in 2 newspaper (English & Marathi) along with no claim letter from advocate issuing the notice Late Mr. Ajay Arvind Tambe and Late Avantika Ajay Tambe and Late Nandkumar Yashwant Sonalkar**

We further certify that upon execution of Registered Agreement, **MR. VIKRANT GANESH GHORPADE AND MS. VIDYA SURESH KALOKHE** 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 **VIDYA SURESH KALOKHE AND VIKRANT GHORPADE**

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 Notarized indemnify from Mortgagor in favour of **ICICI HFC Limited** indemnifying for loss/ misplaced Registered Agreement dated 24/02/1989 bearing Reg. No. 2489/1989 and confirming that he/ she have been occupying and in possession of the Said Property since 1989 uninterruptedly and without any third-party claim/s.
2. Original Police Complaint Copy + 15 days Public Notice along with No Claim Letter from the Advocate for loss/ misplaced Registered Agreement dated 24/02/1989 bearing Reg. No. 2489/1989
3. Original Registered Article of Agreement dated 27/09/2001 bearing Reg. No. HVL-4/11187/2001 executed by Mr. Ajay Arvind Tambe in favour of **Mr. Nandkumar Yashwant Sonalkar** along with SDR, RR and Index II.
4. Original of 7 days public notice in 2 newspaper (English & Marathi) along with no claim letter from advocate issuing the notice of **Mr. Nandkumar Yashwant Sonalkar**
5. Original Legal Heirs Affidavit dated 25/04/2024 executed by court of Executive Magistrate Pune City wherein stated that **Mr. Nandkumar Yashwant Sonalkar** died on dated 29/12/2008 and his wife **Sulochana Nandkumar Sonalkar** died on dated 12/12/1997 leaving behind 1) Mrs. Madhavi Nitin Vaidya (Maiden Name- Madhavi Nandkumar Sonalkar) (Married daughter) 2) Mrs. Gauravi Sunil Pradhan (Maiden Name-Gauravi Nandkumar Sonalkar) (Married daughter) 3) Mrs. Janhavi Manish Gupte (Maiden Name- Janhavi Nandkumar Sonalkar) (Married daughter)
6. Original of 7 days public notice in 2 newspaper (English & Marathi) along with no claim letter from advocate issuing the notice of **Mr. Ajay Arvind Tambe and Late Avantika Ajay Tambe**
7. Original 7 days public notice in 2 newspaper (English & Marathi) along with no claim letter from advocate issuing the notice of **Late Mr. Ajay Arvind Tambe and Late Avantika Ajay Tambe and Late Nandkumar Yashwant Sonalkar**
8. Original Legal Heirs Affidavit dated 02/05/2024 executed by court of Executive Magistrate Pune City wherein stated that **Mr. Ajay Arvind Tambe** died on dated 27/12/2004 and his wife **Avantika Ajay Tambe** died on dated 23/01/2006 leaving behind 1) Ms. Anagha Ajay Tambe (daughter) 2) Mr. Anshuman Ajay Tambe (Son)
9. Original Registered Deed of Assignment dated 21/05/2024 bearing Reg. No. HVL-4/11648/2024 executed by Late Ajay Arvind Tambe through his legal heirs 1) Ms. Anagha Ajay Tambe 2) Mr. Anshuman Ajay Tambe in favour of **Late Nandkumar Yashwant Sonalkar through its legal heirs 1) Mrs. Madhavi Nitin Vaidya (Maiden Name- Madhavi Nandkumar Sonalkar) 2) Mrs. Gauravi Sunil Pradhan (Maiden Name-Gauravi Nandkumar Sonalkar) 3) Mrs. Janhavi Manish Gupte (Maiden Name- Janhavi Nandkumar Sonalkar)** along with SDR, RR and Index II.
10. Original Registered Agreement to Sale to be executed by Mrs. Madhavi Nitin Vaidya, Mrs. Gauravi Sunil Pradhan and Mrs. Janhavi Manish Gupte in favour of **Mr. Vikrant Ganesh Ghorpade and Ms. Vidya Suresh Kalokhe** along with SDR, RR and Index II.



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Branch offices at: Thane, Navi Mumbai, Pune, Bengaluru, Delhi.;

11. Original NOC for Mortgage from Developer in favor of **ICICI HFC LIMITED** along with the confirmation that society is not formed yet.

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 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

Nehal

Trimbak

Deshmukh

Digitally signed
by Nehal

Trimbak
Deshmukh

Date: 2026.09.08
13:44:35 +05'30'

Authorized Signatory

Advocates and Legal Consultants