V. PATKE & CO.
ADVOCATES

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Virar Office: - Shop No. 9, D Wing, Ground Floor, Gulmohar Complex Phase-3 CDE CHSL, Near to Reliance Mall, Virar Bypass Road, Virar (West)- 401 303, Contact No. 8956835826 vkpvirar@gmail.com

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LEGAL SCRUTINY REPORT

Date: 24.09.2026

Status: - Positive

App No.- 77000304391

To,

ICICI HOME FINANCE COMPANY LTD.

Kalyan Branch.

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of – Mr. Akashkumar Surendra Tidke

PART I: PROPERTY DETAILS:

1. **Name of the Applicant/Borrower/s: – Mr. Akashkumar Surendra Tidke**
2. **Name of the Co-applicant/s: - Mrs. Varsha Surendra Tidke.**
3. **Type of Loan: Resale**
4. **Purpose of Loan: Resale**
5. **Name of the Property Owner/s:** Sunanda **Shankar Gode, Rajashree Rajaram Thokal (alias Rajashree Shankar Gode), Pravina Vijay Wayal (alias Pravina Shankar Gode), Minakshi Shankar Gode, Kalpana Shankar Gode, Deepali Shankar Gode**
6. **Name of Proposed Owners: Mr. Akashkumar Surendra Tidke & Mrs. Varsha Surendra Tidke**
7. **Nature / Status of the Property: Residential**
8. **Description of the Property: Residential Flat No G/101, admeasuring area 27.59 sq. ft, at the First Floor, in the G Building known as "Amrapali G CHS LTD"** situated and constructed on the land bearing Survey No 180/2,181/1,2, CTS No. 1805 at the Ulhasnagar –Camp No 3(Shahad), District Thane, within in the registration district Thane, sub district Ulhasnagar.

District Thane, within in the registration district Ulhasnagar of District Thane and within the local limits of Ulhasnagar Municipal Corporation.

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

1. Copy of **Draft** Agreement for Sale **to be executed** between S**unanda Shankar Gode, Rajashree Rajaram Thokal (alias Rajashree Shankar Gode), Pravina Vijay Wayal (alias Pravina Shankar Gode), Minakshi Shankar Gode, Kalpana Shankar Gode, Deepali Shankar Gode** as the "**Vendor**" of the First Part AND **Mr. Akashkumar Surendra Tidke & Mrs. Varsha Surendra Tidke** as the "**Purchaser**" of the other Part.

2. Copy of Registered Agreement for Sale dated 23/11/1992 bearing Registration no. BWD-1/981/1992 executed between **M/s Kishinchand Mohandas, a registered Partnership Firm** as the **Promoter** of the first part AND **Mr Shankar Thakaji Gode** as the **Purchaser** of the second part

3. Heirship Certificate M. A. No. 35/2024 EXH. No. 24 dated 19/06/2025 issued by In the Court of Jt. Civil Judge (S. D.) Kalyan, S**unanda Shankar Gode, Rajashree Rajaram Thokal (alias Rajashree Shankar Gode), Pravina Vijay Wayal (alias Pravina Shankar Gode), Minakshi Shankar Gode, Kalpana Shankar Gode, Deepali Shankar Gode** (Applicant) V/S Nil,

4. Copy of Title Certificate dated 01/04/1988 issued by **Ramakant Balkrishna Paranjape (Advocates High Court)**

5. Copy of Society Registration certificate dated 01/02/2014 issued in the name of **Amrapali G Building Cooperative Housing Society Ltd**

6. Copy of Commencement Certificate dated 29.04.1988 issued by **Ulhasnagar Municipal Council**

7. Copy of Court Letter dated 30/09/2025 issued by the 2nd Joint Civil Judge, Junior Division, Kalyan, directing publication of the Public Notice in the newspaper.

8. Copy of 7/12 extract in the name of **Mr. Tanwarmal Bhimandas Sachdev. [N.A. Reflected] (Online Verified)**

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

1. It appears that **M/s Kishinchand Mohandas (Developer)** was entitled to develop and possess the said all that piece or parcel land bearing Survey No 180/2,181/1,2, CTS No. 1805 at the Ulhasnagar –Camp No 3(Shahad), District Thane, within in the registration district Thane, sub district Ulhasnagar. District Thane, within in the registration district Ulhasnagar of District Thane and within the local limits of Ulhasnagar Municipal Corporation. (herein after referred as said land)

2. It appears that **M/s Kishinchand Mohandas** obtained necessary permission was from concerned authority for development of the said land.

3. It appears that said **M/s Kishinchand Mohandas** developed the said land and constructed the building known as "**Amrapali**" on the said land

4. It appears that Registered Agreement for Sale dated 23/11/1992 bearing Registration no. BWD-1/981/1992 executed between **M/s Kishinchand Mohandas, a registered Partnership Firm** as the **Promoter** of the first part AND **Mr Shankar Thakaji Gode** as the **Purchaser** of the second part the said **Promoter** had agreed to sell the said **Residential Flat No G/101, admeasuring area 27.59 sq. ft, at the First Floor, in the G Building known as "Amrapali G CHS LTD"** for the terms and conditions mentioned therein.

5. It appears that further now the said **Mr Shankar Thakaji Gode** had expired on 04/05/2021 Leaving Behind Legal Heirs **Sunanda Shankar Gode Rajashree Rajaram Thokal (alias**

Rajashree Shankar Gode), Pravina Vijay Wayal (alias Pravina Shankar Gode) Minakshi Shankar Gode, Kalpana Shankar Gode, Deepali Shankar Gode as Only Legal Heirs and Representatives

6. It appears that further the said legal Heirs **Sunanda Shankar Gode, Rajashree Rajaram Thokal (alias Rajashree Shankar Gode), Pravina Vijay Wayal (alias Pravina Shankar Gode) Minakshi Shankar Gode, Kalpana Shankar Gode, Deepali Shankar Gode** had obtained the **Heirship Certificate form the Court of Kalyan, by Joint Civil Judge (SD) under Civil M A 35/2024 dated 19/06/202025**. Thus, as per the said Court order the all the Legal heirs were declared Heirs of the deceased **Mr Shankar Thakaji Gode**

7. It appears that by **Draft** Agreement for Sale **to be executed** between S**unanda Shankar Gode Rajashree Rajaram Thokal (alias Rajashree Shankar Gode), Pravina Vijay Wayal (alias Pravina Shankar Gode), Minakshi Shankar Gode, Kalpana Shankar Gode, Deepali Shankar Gode** as the "**Vendor**" of the First Part AND **Mr. Akashkumar Surendra Tidke & Mrs. Varsha Surendra Tidke** as the "**Purchaser**" of the other Part, the said **Vendor** had agreed to sell the said **Residential Flat No G/101, admeasuring area 27.59 sq. ft, at the First Floor, in the G Building known as "Amrapali G CHS LTD"** for the terms and conditions mentioned therein.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

Subject to above and **Subject to Registration of Agreements for Sale** the title of the said property based on the plain reading of the documents provided to us, appear to be clear and marketable and bank may create a Lawful mortgage thereon after obtaining documents herein appearing.

PART V: OTHER PROVISIONS:

5.1 Whether provisions of urban land ceiling act are applicable? NA
5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share? NA
5.3 Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent? NA
5.4 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? YES
5.5 Whether up to date tax/land revenue has been paid in respect of the property? NA
5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? 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 competency to transfer the property? YES
5.9 Whether the proposed mortgage by deposit of title deeds is possible? NA
5.10 What is the tenure of the land; if it is leased? NA years (remaining period)
5.11 Whether the land is Adivasi (tribal) land? NA
5.12 Whether the land /property are joint family property?
5.13 Whether SARFAESI Act applicable? YES
5.14 Is land/property/flat being subject to any reservations /acquisitions/requisitions? NA
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? NA
5.16 Whether the said POA holder has/had authority to sell the property under POA? NA
5.17 Whether POA as recorded in 5.15 is registered? NA
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 No
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 No
5.20 Whether Search Report is obtained and submitted? YES
Search Report Details: -
Search Conducted Years: 13 Year
Name of the Searcher: Bhavesh Manve
Search Report Date: 21/09/2026
Note:

5.21 Whether EC is obtained? NO
EC Details: - NO
No. of Years EC Obtained: NO
Any Encumbrance to Specify: NO
EC Applied by: NO

PART VI: CERTIFICATE:

In view of the foregoing, It appears that the title deeds intended to be deposited, relating to the property and offered as security by way of registered/equitable mortgage and the documents of title referred to above are perfect evidence of the title and that if the said registered/equitable mortgage is created in the manner required by law, it would satisfy the requirements of creation of registered/equitable mortgage.

It appears that **Subject to Registration of Agreement** **Mr. Akashkumar Surendra Tidke & Mrs. Varsha Surendra Tidke** has/would derive a valid, clear, marketable and unencumbered title in the property/ies stated above.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower **Mr. Akashkumar Surendra Tidke & Mrs. Varsha Surendra Tidke.**

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 of **Registered** Agreement for Sale **to be executed** between S**unanda Shankar Gode** Rajashree **Rajaram Thokal (alias Rajashree Shankar Gode), Pravina Vijay Wayal (alias Pravina Shankar Gode), Minakshi Shankar Gode, Kalpana Shankar Gode, Deepali Shankar Gode** as the "**Vendor**" of the First Part AND **Mr. Akashkumar Surendra Tidke & Mrs. Varsha Surendra Tidke** as the "**Purchaser**" of the other Part. [**DULY STAMPED AND REGISTERED];** Along with Lodgement Receipt & Stamp duty Receipt & Index II for the aforesaid Deed.

2. Original of Registered Agreement for Sale dated 23/11/1992 bearing Registration no. BWD-1/981/1992 executed between **M/s Kishinchand Mohandas, a registered Partnership Firm** as the **Promoter** of the first part AND **Mr Shankar Thakaji Gode** as the **Purchaser** of the second part Along with Lodgement Receipt & Stamp duty Receipt & Index II for the aforesaid Deed.

3. Heirship Certificate M. A. No. 35/2024 EXH. No. 24 dated 19/06/2025 issued by In the Court of Jt. Civil Judge (S. D.) Kalyan, S**unanda Shankar Gode, Rajashree Rajaram Thokal (alias Rajashree Shankar Gode), Pravina Vijay Wayal (alias Pravina Shankar Gode), Minakshi Shankar Gode, Kalpana Shankar Gode, Deepali Shankar Gode** (Applicant) V/S Nil,

4. Original of Share Certificate issued by **Amrapali G Building Cooperative Housing Society Ltd** in the name of **Mr. Akashkumar Surendra Tidke & Mrs. Varsha Surendra Tidke. (if not in letter lieu of it)**

5. Original of no-objection letter issued by **"Amrapali G Building Cooperative Housing Society Ltd"** granting it's no objection in favour of the Bank for creation of mortgage and noting the Bank's lien and certifying that there are no encumbrances on the **said Flat.**

6. Copy of Occupancy Certificate / Approved Plans / RERA Certificate issued by Municipal Corporation/Appropriate Authority for the said Building. (To be verified by Technical/Valuation).

Yours faithfully,
For V. Patke & Co.
(Advocates)

VANDANA AJAY THAKUR
Digitally signed by VANDANA AJAY THAKUR
Date: 2026.09.30 19:23:56 +05'30'

Adv. Vandana Patke