

LEGAL SCRUTINY REPORT

Date	21/09/2026; 23/09/2026; 28/09/2026
LV Ref. ID.	LVP-SEP-26-ICHF-117
Status of L.O.R.	CONDITIONAL POSITIVE
Transaction Type	SELLER BT
LAN No.	10337577 - 77000358484

To

**ICICI HOME FINANCE
PUNE MAIN**

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of – FRANCINA ANTHONY

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **FRANCINA ANTHONY**
2. Name of the Co-applicant/s: **MRS. JANET JOSEPH ANTHONY**
3. Type of Loan: **SELLER BT**
4. Purpose of Loan: **SELLER BT**
5. Name of the Property Owner/s: **MISS. DIVYA PADMANABHAN NAIR**
6. Name of the Proposed Property Owner/s: **MISS. FRANCIA JOSEPH ANTHONY AND MRS. JANET JOSEPH ANTHONY**
7. Description of the Property (with Boundaries):

Flat No. 19, admeasuring built-up area 48.32 square meters, along with garden area admeasuring 27.88 square meters, on the **Ground Floor**, in '**B' Building**', in the building known as "**Saudagar Nagari**" of the society known as "**Saudagar Nagari Co-Operative Housing Society Ltd.**" constructed on the land bearing Survey No.34/2/7, admeasuring area 20 R, lying and being situated at Village Kiwale, Taluka Haveli, District Pune within the limits of Dehu Road Cantonment Board and within the Jurisdiction of Sub-Registrar Haveli, Pune (**Said Property**) and bounded as below: -

Boundaries:

On or towards the East: By property of M. R. Kohli
On or towards the West: By property of Mehta Constructions
On or towards the North: Road
On or towards the South: By property of Mehta Constructions (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 Title Certificate issued by Adv. Vijay K. Shah. in favour of Mrs. Tejmoan Kaur Julka and 3 others**
- 2. Scanned Copy of NA Order dated 27/03/1995 bearing Ref. No. PR/NA/SR/101/**/** issued by District Collectorate, Pune in favour of Mrs. Tejmoankaur Julka & Others**
- 3. Scanned Copy of Registered Agreement to Sale dated 10/01/1996 bearing Reg. No. HVL-5/58/1996 executed by M/S. Kohli Constructions through its partners Mr. Kamal M. Kohali through its POA Shri. Raj K. Chadha along with confirmation Mrs. Tejmoan Kaur Julka and other in favour of Mr. Jalindar Bayaji Ethape**
- 4. Scanned Copy of Completion Certificate dated 07/09/1996 bearing Ref. No. KC/96/P-012 issued by Cantonment Executive Officer in the name of Mrs. Tejmoankaur Julka & Others**
- 5. Scanned Copy of Society Registration Certificate dated 06/06/2000 bearing Reg. No. PNA/PNA (3)/HSG/TC/4876/2000-2001 issued by the Deputy Registrar of Co-operative Societies wherein Society is formed in the name of "Saudagar Nagari Co-operative Housing Society Limited",**
- 6. Scanned Copy of Share Certificate No. 10/00 dated 06/06/2000 issued by Saudagar Nagari Co-operative Housing Society Limited in the name of J. B. Ethape**
- 7. Scanned Copy of Registered Sale Deed dated 04/04/2005 bearing Reg. No. HVL-14/2257/2005 executed by M/s. Kohli Construction in favour of Saudagar Nagari Co-operative Housing Society Limited**
- 8. Scanned Copy of Registered Agreement to Sale dated 03/02/2016 bearing Reg. No. HVL-14/959/2016 executed by Mr. Jalindar Bayaji Ethape in favour of Miss. Divya Padmanabhan Nair**
- 9. Scanned Copy of Registered Transfer Deed dated 29/03/2016 bearing Reg. No. HVL-26/2827/2016 executed by Mr. Jalindar Bayaji Ethape in favour of Miss. Divya Padmanabhan Nair**
- 10. Scanned copy of Notification dated 01/12/2017 issued by Ministry of Defense**
- 11. Scanned copy of LOD dated 21/09/2026 issued by ICICI Bank Ltd. in the name of Divya Padmanabhan Nair**



- ### 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.34/2/7, admeasuring area 20 R, lying and being situated at Village Kiwale, Taluka Haveli, District Pune within the limits of Dehu Road Cantonment Board and within the Jurisdiction of Sub-Registrar Haveli, Pune **(Said Land)**
2. We further find from the **Online 7/12** extract in respect of Survey no. 34/2/7 in the name of **Saudagar Nagari Co-Operative Housing Society Limited** appears to be the owner of an area admeasuring 00H 20R as per Khata No. 447 (Mutation Entry No.10612) appears to be **Class 1 Land**.

गाव नमुना सात (अधिकार अभिलेख पत्रक)
[महापौरजी महोदय अधिकार वसिष्ठेड बळि नोवळडा (इमारत वरचे व दुसितीर ठेवणे) निघव, १९७३ मारीत निघव ३,५,६ बळि ७]

गाव :- **किवळे (944092)**
 ULPIN :- **12925101572**

शाखीक :- **हवेली**
 भुयानन क्रमांक व अवधिभाग :- **34/2/7**

विनूहा :- **पुणे**

उप-धारणा अक्षरीत :- **भोगवटादार वरनी-1**

शेज, एकक व अक्षरीत	खाली क्र.	भोगवटादारचे नांव	शेज	आकार	सी.ख.	फै.फा.	मुद्र, खंड व हतर अधिकार
शेजचे एकक :- हू खर चौ.मी (अ) लागवड वसा (शेज)	447	भोगवटादारची नांव	0.20.00	0.33		(10612)	मुद्राचे गाव व खंड
लागवड :- 15077 हा. चौ. शेज 0.20.00 (अ) गेल-बुडवड शेज (लागवड अक्षरीत)		भोगवटादारची नांव					हतर अधिकार हतर
वर्नी (अ) वर्नी (अ)							वैद औमुगोषन ठेवोपन अतिवसिष्ठ वेजाने (रेडहोनी) बावीसी (12084)
15077 हा. चौ. शेज 0.00.00 15077 हा. चौ. शेज 0.20.00 अक्षरीत मुद्रा किंमत किंमत अक्षरीत							अतिवसिष्ठ वेजाने :- बावीसी
							जेवढा वेजाना क्रमांक :- 13014 व निघात :- 09/12/2016
							सीना आणि भुयानन किंमत :-

मुद्रात :- या संकेतस्थानकर दशांशिलेसी माहिती ही कोपायाही भासकीय अथवा कायदेभार बावीसीनी बापला वेपार माही.

We have observed that in the other rights column of 7/12 extract there is prohibition remark of Dehu Ammunition Factory (Red Zone). Please obtain NOC from Principal Director, Defense Estate under Rule 7 of Cantonment Rules

3. We further find from the recitals that Said Land bearing Survey No. 34/2/7 was owned and possessed by **Shri. Mohansingh Manoharsingh Julka**
4. We further find from the recitals that Death of Late Mohansingh Manoharsingh Julka occurred on 06/06/1994 and ownership of Said Land was transferred to **Mrs. Tejmoan Kaur Julka and 3 others** by way of heirship
5. We further find from the recitals that **Development Agreement** dated 19/10/1994 bearing executed by Mrs. Tejmoan Kaur Julka and 3 others in favour of **M/s. Kohli Construction through its partner Shri. Kamal M. Kohli through its constituted attorney Shri. Raj K. Chadha** wherein land owners assigned development rights in respect of Said Land for consideration and upon the terms and conditions mentioned therein.

6. We further find from the recitals that Defence Estates Officer Pune Circle and Competent Authority Pune Urban Agglomeration by its Order dt. 09/01/1995 declared that the **Mrs. Tejmohan Kaur Julka and 3 others** are not holding any land in excess of ceiling limits.
 7. We further find that undated **Title Certificate** issued by Adv. Vijay K. Shah. in favour of **Mrs. Tejmohan Kaur Julka and 3 others** wherein it is opined that the title of Said Land is clear and marketable free from all Encumbrances. Note: We have placed reliance upon the same for the title of **Owner/Developer**
 8. We further find that **NA Order** dated 27/03/1995 bearing Ref. No. PR/NA/SR/101/**/** issued by District Collectorate, Pune in favour of **Mrs. Tejmohankaur Julka & Others** in respect of Said Land for **Residential + Commercial Purpose** subject to the terms and conditions mentioned therein.
 9. We further find that **Registered Agreement to Sale** dated 10/01/1996 bearing Reg. No. HVL-5/58/1996 executed by M/S. Kohli Constructions through its partners Mr. Kamal M. Kohali through its POA Shri. Raj K. Chadha along with confirmation Mrs. Tejmohan Kaur Julka and other in favour of **Mr. Jalindar Bayaji Ethape** related to Sale of Said Property for consideration and upon the terms and conditions mentioned therein
 10. We further find that **Completion Certificate** dated 07/09/1996 bearing Ref. No. KC/96/P-012 issued by Cantonment Executive Officer in the name of **Mrs. Tejmohankaur Julka & Others** wherein granted permission to occupy **Building comprising of Ground Floor + 1 Floors to 2nd Floors** constructed on the Said Land subject to the terms and conditions mentioned therein.
 11. We further find that **Society Registration Certificate** dated 06/06/2000 bearing Reg. No. PNA/PNA (3)/HSG/TC/4876/2000-2001 issued by the Deputy Registrar of Co-operative Societies wherein Society is formed in the name of “**Saudagar Nagari Co-operative Housing Society Limited**”, under Maharashtra Co-operative Societies Act, 1960 (**Said Society**)
 12. We further find that **Share Certificate No. 10/00** dated 06/06/2000 issued by Saudagar Nagari Co-operative Housing Society Limited in the name of **J. B. Ethape** and allotted 5 fully paid up shares of Rs. 50/- each numbered from 46 to 50 (**Said Shares**)
- Note- We have not been provided with Reverse side of Share Certificate No. 10/00. Our opinion shall be subject to the same.**
13. We further find that **Registered Sale Deed** dated 04/04/2005 bearing Reg. No. HVL-14/2257/2005 executed by M/s. Kohli Construction wherein sold, transferred and conveyed the Said Land in favour of **Saudagar Nagari Co-operative Housing Society Limited** for consideration and upon the terms and conditions mentioned therein.
 14. We further find that **Registered Agreement to Sale** dated 03/02/2016 bearing Reg. No. HVL-14/959/2016 executed by Mr. Jalindar Bayaji Ethape in favour of **Miss. Divya Padmanabhan Nair** related to Sale of Said Property for consideration and upon the terms and conditions mentioned therein

15. We further find that **Registered Transfer Deed** dated 29/03/2016 bearing Reg. No. HVL-26/2827/2016 executed by Mr. Jalindar Bayaji Ethape wherein sold, transferred and conveyed the Said Property in favour of **Miss. Divya Padmanabhan Nair** for consideration and upon the terms and conditions mentioned therein.
16. We further find that **Notification** dated 01/12/2017 issued by Ministry of Defence wherein as per Clause-7 it is mentioned that Immovable property which vests in and belongs to the Cantonment Board shall not be transferred to any person by the Cantonment Board by way of sale, mortgage or exchange, or otherwise than by lease without a premium, unless it has obtained prior approval (sanction) from the Central Government.

Note: Please obtain NOC from Principal Director, Defense Estate under Rule 7 of Cantonment Rules

17. We further find that **LOD** dated 21/09/2026 issued by ICICI Bank Ltd. in the name of **Divya Padmanabhan Nair** depositing original title deeds of the Said Property.
18. We further find that **Draft Transfer Deed** to be executed by Divya Padmanabhan Nair intends to sell and transfer the Said Property in favour of **Miss. Francia Joseph Anthony and Mrs. Janet Joseph Anthony.**

Note- We have observed that recitals of Draft Transfer Deed wrongly mention details of Registered Agreement to Sale dated 10/01/1996 bearing Reg. No. HVL-5/58/1996 as Registered Sale Deed dated 04/04/2005 bearing Reg. No. HVL-14/2257/2005. We recommend revised draft correcting the same shall be in place prior to the registration. Our opinion shall be subject to the same.

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 at **Flat No. 19**, on **Ground Floor**, in **B Building**, in the building known as **“Saudagar Nagari”** of the society known as **“Saudagar Nagari Co-Operative Housing Society Ltd”**, constructed on the land bearing **Survey No.34/2/7**, lying and being situated at 412101 Village **Kiwale (Malwadi)** Taluka **Haveli** & District **Pune**.

FRANCINA

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 – Entry Found

HVL-14-959	Agreement to Sale	03/02/2016
2016	Rs. 2000000/-	03/02/2016

Jalinder Bayaji Ethape

To

Divya Padmanabhan Nair

Schedule: Flat No. 19, on Ground Floor, in B Building, in the building known as “Saudagar Nagari” of the society known as “Saudagar Nagari Co-Operative Housing Society Ltd”, constructed on the land bearing Survey No.34/2/7, lying and being situated at 412101 Village Kiwale (Malwadi) Taluka Haveli & District Pune. Admeasuring area 48.32 sq. m

HVL-26-2827	Transfer Deed	29/03/2016
2016	Rs. 197600/-	29/03/2016

Jalinder Bayaji Ethape

To

Divya Padmanabhan Nair

Schedule: Flat No. 19, on Ground Floor, in B Building, in the building known as “Saudagar Nagari” of the society known as “Saudagar Nagari Co-Operative Housing Society Ltd”, constructed on the land bearing Survey No.34/2/7, lying and being situated at 412101 Village Kiwale (Malwadi) Taluka Haveli & District Pune. Admeasuring area 48.32 sq. m (Transfer Deed of Document No. 959/2016)

2017 – NIL

2018 – NIL

2019 – NIL

2020 – NIL
2021 – NIL
2022 – NIL
2023 – NIL
2024 – NIL
2025 – NIL
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. CC/OC issued by the respective Municipal Corporation IS IN PLACE; thus, WE ARE OF THE OPINION SARFAESI may be applicable on the Said Property, considering the Municipal Corporation might have issued permission for the respective residential/commercial/industrial usage. Request the lender to validate the same from the technical report**
- 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 from Society 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: - **Receipt No:- 1115481403**
Search Conducted Years: **from 2014 to 2026 (13 Years)**
Name of the Advocate / Searcher: **Indus Legal**
Search Report Date: **22/09/2026**
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**.

Note- We have observed that recitals of Draft Transfer Deed wrongly mentions details of Registered Agreement to Sale dated 10/01/1996 bearing Reg. No. HVL-5/58/1996 as Registered Sale Deed dated 04/04/2005 bearing Reg. No. HVL-14/2257/2005. We recommend revised draft correcting the same shall be in place prior to the registration. Our opinion shall be subject to the same.

Following are the safeguard or requirements to be verified by Lender internally, as conditional report was required as per email dated 28/09/2026 to be released based on the LIMITED documents submitted before us as follows, thus, kindly note that our opinion is subject to the following documents to be reviewed internally-

1. **Prohibition remark of Dehu Ammunition Factory (Red Zone) on 7/12 Extract.**

We further certify that upon execution of Registered Agreement, **MISS. FRANCIA JOSEPH ANTHONY AND MRS. JANET JOSEPH ANTHONY** 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 **FRANCINA ANTHONY AND MRS. JANET JOSEPH ANTHONY**.

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 Latest LOD from **BT-Bank- ICICI Bank Ltd.**

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

1. Original Registered Agreement to Sale dated 10/01/1996 bearing Reg. No. HVL-5/58/1996 executed by M/S. Kohli Constructions through its partners Mr. Kamal M. Kohali through its POA Shri. Raj K. Chadha along with confirmation Mrs. Tejmoan Kaur Julka and other in favour of **Mr. Jalindar Bayaji Ethape** along with SDR, RR and Index II
2. Original Registered Agreement to Sale dated 03/02/2016 bearing Reg. No. HVL-14/959/2016 executed by Mr. Jalindar Bayaji Ethape in favour of **Miss. Divya Padmanabhan Nair** along with SDR, RR and Index II.
3. Original Registered Transfer Deed dated 29/03/2016 bearing Reg. No. HVL-26/2827/2016 executed by Mr. Jalindar Bayaji Ethape in favour of **Miss. Divya Padmanabhan Nair**
4. Original Registered Transfer Deed to be executed by Divya Padmanabhan Nair in favour of **Miss. Francia Joseph Anthony and Mrs. Janet Joseph Anthony** along with SDR, RR and Index II. (We recommend appropriate change/rectification to be done in the Draft Transfer Deed before final execution/registration as mentioned in the Certificate Section)
5. Original Share Certificate No. 10/00 issued by Society in the name of **Current Owners**. (Reverse side of Share Certificate to be verified at the time of Vetting)
6. Original No Dues Letter from **BT-Bank- ICICI Bank Ltd.**
7. Original NOC for Mortgage from Principal Director, Defense Estate under Rule 7 of Cantonment Rules (As per Notification dated 01/12/2017).
8. Original NOC for Mortgage from Society in favor of **ICICI HFC LIMITED.**
9. 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.



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.;

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: 2026.09.28
18:06:27 +05'30'

Authorized Signatory
Advocates and Legal Consultants

Law Veritas
West
Simple Legal Solutions