

LEGAL SCRUTINY REPORT

Date: -	20/04/2026; 23/04/2026; 24/04/2026
LV Ref. ID.	LVP-APR-26-ICHF-170
Status of L.O. R	POSITIVE
Transaction Type	BUILDER PURCHASE
<u>LAN No:</u>	10241889-77000259296

To

**ICICI HOME FINANCE
BANER**

Dear Sir/Madam

Legal Scrutiny Report in respect of the file of PRANITA PRAKASH GHODKE

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: **PRANITA PRAKASH GHODKE**
2. Name of the Co-applicant/s: **BABITA GHODKE**
3. Type of Loan: **BUILDER PURCHASE**
4. Purpose of Loan: **BUILDER PURCHASE**
5. Name of the Property Owner/s: **MR. KANTILAL MOHANBHAI KACHA AND MR. DEEPAK KANTIBHAI KACHA**
6. Name of the Proposed Owner/s: **MISS. PRANITA PRAKASH GHODKE**
7. Description of the Property (with Boundaries):

Flat No. 15 admeasuring built up area 881 square feet i.e. 81.87 square meter, situated on the **4th Floor**, in the building known as “**Nyal Karan Apartment**”, constructed on land bearing Survey No. 41, Hissa No. 16, area admeasuring 00 H 4.08 R, 4400 square feet i.e. 408 square meters, lying and being at Village Pimple Gurav, Taluka Haveli, District Pune within the limits of Pimpri Chinchwad Municipal Corporation and within the jurisdiction of Sub-Registrar Haveli, (**Said Property**) as bounded are as follows-

Boundaries: -

On or towards North: By Property belonging to Mr. Sakharam Tukaram Devkar.

On or towards South: By Remaining property of the executor Mr. Deepak Kacha.
On or towards East: By Property belonging to Mr. Babu Nana and Mr. Khandu Nana Jagtap
On or towards West: By Property within Survey No. 41/15 belonging to Mr. Sarode, Mr. Chaudhary, Mr. Patil, Mr. Shinde, and Mr. Nikam. (Said Land)

1. **Nature / Status of the Property: Freehold**
2. **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 Registered Development Agreement and Power of Attorney dated 18/5/2004 bearing Reg. No. HVL-5/4489/2004 and 4490/2004 executed by Mr. Yusuf Mohammed Aaga, Mr. Mohammed Anis Aaga and Mrs. Sajida Anis Aaga in favour of **Mr. Kantibhai Mohanbhai Kacha and Mrs. Manjula Kantibhai Kacha**
2. Scanned copy of Registered Sale Deed dated 04/10/2004 bearing Reg. No. HVL-5/9207/2004 executed by Mr. Yusuf Mohammad Aaga, Mohammad Anis Aaga, Mrs. Sajida Anis Aaga through its POAH Mr. Kantibhai Mohanbhai Kacha and Mrs. Manjula Kantibhai Kacha in favour of **Mr. Dipak Kantibhai Kacha**
3. Scanned copy of Regularization Certificate dated 17/11/2005 bearing Ref. No. DP/**/**/3226/2005 issued by Pimpri Chinchwad Municipal Corporation in favor of Mr. Kantilal Mohanbhai Kacha
4. Scanned copy of Zone Certificate dated 25/02/2010 bearing Ref. No. NRVI/KAVI/ZODA/261/2010 issued by Pimpri Chinchwad Municipal Corporation in favour of **Mr. Dipak Kacha**
5. Scanned copy of Registered Sale Deed dated 06/04/2010 bearing Reg. No. HVL-5/3607/2010 executed by Mr. Dipak Kantibhai Kacha in favour of **Mr. Kantilal Mohanbhai Kacha**
6. Scanned copy of Title Certificate dated 01/08/2011 issued by Adv. Mithun P. Deokar in favour of **Mr. Kantilal Mohanbhai Kacha and Mr. Deepak Kantibhai Kacha**
7. Scanned copy of Property Tax Receipts dated 21/03/2025 issued by Pimpri Chinchwad Municipal Corporation in the name of **Mr. Kantilal Mohanbhai Kacha**
8. Scanned copy of Draft Deed of Assignment to be executed by Mr. Kantilal Mohan Kacha along with consent of Mr. Dipak Kantibhai Kacha in favour of **Miss. Pranita Prakash Ghodke.**

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

1. We have perused aforesaid documents shared with us and we find that all that piece and parcel of land bearing Survey No. 41, Hissa No. 16, area admeasuring 00 H 4.08 R, 4400 square feet i.e. 408 square meters, lying and being at Village Pimple Gurav, Taluka Haveli, District Pune within the limits of Pimpri Chinchwad Municipal Corporation and within the jurisdiction of Sub-Registrar Haveli No. 5 and 17. **(Said Land)**

- 2 We further find from recitals that Registered Sale Deed dated 24/5/1995 bearing Reg. No. HVL-5/4080/1995 executed by Mr. Sakharam Tukaram Deokar wherein sold, transferred and conveyed the **Said Land Survey No. 41, Hissa No. 16, area admeasuring 00 H 4.08 R** in favour of **Mr. Yusuf Mohammed Aaga, Mr. Mohammed Anis Aaga and Mrs. Sajida Anis Aaga** for consideration and upon the terms and conditions mentioned therein.
- 3 We further find that Registered Development Agreement and Power of Attorney dated 18/5/2004 bearing Reg. No. HVL-5/4489/2004 and 4490/2004 executed by Mr. Yusuf Mohammed Aaga, Mr. Mohammed Anis Aaga and Mrs. Sajida Anis Aaga in favour of **Mr. Kantibhai Mohanbhai Kacha and Mrs. Manjula Kantibhai Kacha** wherein land owners assigned development rights in respect of **Said Land Survey No. 41, Hissa No. 16, area admeasuring 00 H 4.08 R** for consideration and upon the terms and conditions mentioned therein.

१. मिळकतीचे वर्णन :-

तुकडी पुणे, पोट तुकडी तालुका-हवेली, मा.सब.रजिस्ट्रार साहेब हवेली नंबर ५ यांचे हद्दीतील तसेच पिंपरी-चिंचवड महानगरपालिकेच्या अधिकार कक्षेतील गांव मौजे पिंपळे-गुरुव येथील मिळकत यांसी सर्व्हे नंबर ४१ हिस्सा नंबर १६ मधील आमचे खरेदी मालकीचे व हिश्याचे तुम्हांस प्रस्तूतचे विकसन करारनाम्यान्वये विकसनास लिहून देत असलेले क्षेत्र ०० हे. ४.०८ आर म्हणजेच ४४०० चौरस फूट म्हणजेच ४०८ चौरस मिटर अशा या मिळकतीबाबत...

- 4 We further find that Registered Sale Deed dated 04/10/2004 bearing Reg. No. HVL-5/9207/2004 executed by Mr. Yusuf Mohammad Aaga, Mohammad Anis Aaga, Mrs. Sajida Anis Aaga through its POAH Mr. Kantibhai Mohanbhai Kacha and Mrs. Manjula Kantibhai Kacha wherein sold, transferred and conveyed the **Said Land Survey No. 41, Hissa No. 16, area admeasuring 00 H 4.08 R** in favour of **Mr. Dipak Kantibhai Kacha** for consideration and upon the terms and conditions mentioned therein.

१. मिळकतीचे वर्णन :-

तुकडी पुणे, पोट तुकडी तालुका-हवेली, मा.सब.रजिस्ट्रार साहेब हवेली नंबर ५ यांचे हद्दीतील तसेच पिंपरी-चिंचवड महानगरपालिकेच्या अधिकार कक्षेतील गांव मौजे पिंपळे-गुरुव येथील मिळकत यांसी सर्व्हे नंबर ४१ हिस्सा नंबर १६ मधील आमचे खरेदी मालकीचे तुम्हांस प्रस्तूतचे खरेदीखताने खरेदी देत असलेले क्षेत्र ०० हे. ४.०८ आर म्हणजेच ४४०० चौरस फूट म्हणजेच ४०८ चौरस मिटर अशा या मिळकतीबाबत.

- 5 We further find that Regularization Certificate dated 17/11/2005 bearing Ref. No. DP/**/**/3226/2005 issued by Pimpri Chinchwad Municipal Corporation in favor of **Mr. Kantilal Mohanbhai Kacha** wherein Said Land bearing Survey No.41/16 along with Construction standing thereon area admeasuring 81.880 square meters, was seen to be regularized as per the provisions of Pimpri Chinchwad Municipal Corporation.
- 6 We further find that Zone Certificate dated 25/02/2010 bearing Ref. No. NRVI/KAVI/ZODA/261/2010 issued by Pimpri Chinchwad Municipal Corporation in favour of **Mr. Dipak Kacha** in respect of Survey No. 41 wherein stated that Said Land is in Residential zone.
- 7 We further find that Registered Sale Deed dated 06/04/2010 bearing Reg. No. HVL-5/3607/2010 executed by Mr. Dipak Kantibhai Kacha wherein sold, transferred and conveyed the Said Land Survey No. 41, Hissa No. 16, area admeasuring 00 H 01.85 R, 2000 Sq. Ft i.e. 185.87 Sq. Mtr. in favour of **Mr. Kantilal Mohanbhai Kacha** for consideration and upon the terms and conditions mentioned therein.

१) मल्लकतीचे वर्णन - तुकडी पुणे पोट तुकडी तालुका हवेली मे. दुय्यम निबंधक साहेब हवेली नं. ५ च १७ यांचे अधिकार कक्षेतील तसेच पंपरी -चिंचवड महानगर पालिका हद्दीतील गांव मोजे 'पिंपळे गुरव' येथील सन्हे नं. ४१ हिस्सा नं.१६ पैकी माझे हिस्साचे क्षेत्र ० हे.-०४.०८ आर किंवा ४४०० चौ.फुट म्हणजेच ४०८ चौ.मी. पैकी तुम्हांस खरेदी देत असलेले क्षेत्र ० हे.-०१.८५ आर किंवा २००० चौ.फुट म्हणजेच १८५.८७ चौ.मी.

यांसी चतुःसिमा :-

- 8 We further find that Title Certificate dated 01/08/2011 issued by Adv. Mithun P. Deokar in favour of **Mr. Kantilal Mohanbhai Kacha and Mr. Deepak Kantibhai Kacha** wherein it is opined that the title of Said Land is free from all the encumbrances. Note: We have placed reliance upon the same for the title of Owner.
- 9 We further find from recitals Property Tax Receipts dated 21/03/2025 issued by Pimpri Chinchwad Municipal Corporation in the name of **Mr. Kantilal Mohanbhai Kacha** related to said property.
- 10 We further find from recitals **Mr. Kantilal Mohanbhai Kacha and Mr. Deepak Kantibhai Kacha** decided to develop their property i.e. 2000 square feet and 2400 square feet, respectively and totally admeasuring about 4400 square feet, jointly and constructed a building which includes 16 flats and 2 shops on the above said land.
- 11 We further find that Draft Deed of Assignment to be executed by Mr. Kantilal Mohan Kacha along with consent of Mr. Dipak Kantibhai Kacha intends to sell and transfer the Said Property in favour of **Miss. Pranita Prakash Ghodke**.

We have observed that Provided Draft Deed of Assignment wrongly mentions the name of consenting party as Mr. Dipak Kantilal Kacha instead of correct name Mr. Dipak Kantibhai Kacha AND Registered Title Flow wrongly mentions the Registration Number as HVL-5/4469/2004 instead of correct number HVL-5/4489/2004, HVL-5/1207/2004 instead of correct no. HVL-5/9207/2004. Please provide revised draft deed of assignment correcting the same.



12 We further find that Online Verification 7/12 extract of Survey No. 41 Hissa No. 16 in the name of **Mr. Dipak Kantibhai Kacha** for area admeasuring 00 H 02.22 R as per Khata No. 6513 (Mutation Entry No. 13449) and the same appears to be Class I Land.

[illegible]

- 13 We further find that Online Verification 7/12 extract of Survey No. 41 Hissa No. 16 in the name of **Mr. Kantilal Mohanbhai Kacha** for area admeasuring 00 H 01.86 R as per Khata No. 9911 (Mutation Entry No. 72251) and the same appears to be Class I Land.

[illegible]

We have not been provided with CC/OC issued by the Competent Authority. We recommend same to be verified by technical report that all appropriate CC/OC issued by competent authority are in place. Our opinion is subject to the same.

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 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: (SRO Search Report Attached)

Status: Clear

Ref: Investigation title of the property situated at **Flat No. 15**, on **4th Floor**, in the Society known as **“Nyal Karan Co-operative Housing Society”**, constructed on the land bearing **Survey No. 41, Hissa No. 16** lying and being situated at Village **Pimple Gurav** Taluka **Haveli** & District **Pune**.

PRANITA PRAKASH GHODKE

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 – 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, as per documents produced before us**
- 5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share? **No, as per documents produced before us**
- 5.3 Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent? **No, as per documents produced before us**
- 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? **Property Tax Receipts dated 21/03/2025 issued by Pimpri Chinchwad Municipal Corporation in the name of Mr. Kantilal Mohanbhai Kacha**
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? **No. This will be done at the time of Vetting.**
- 5.7 Whether required documents are available for creating mortgage? **Yes, as per documents produced before us**
- 5.8 Whether all the previous owners of the property had the right and competency to transfer the property? **Yes, as per documents produced before us**
- 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? ____ years (remaining period) **Freehold land**
- 5.11 Whether the land is Adivasi (tribal) land? **No, as per documents produced before us**
- 5.12 Whether the land /property are joint family property? **No, as per documents produced before us**
- 5.13 Whether SARFAESI Act applicable? **Yes, as per documents produced before us**
- 5.14 Is land/property/flat being subject to any reservations /acquisitions/requisitions? **No, as per documents produced before us**
- 5.15 Whether the property has been transferred by a power of attorney (POA) holder of the original landowner in favor of the loan applicant? **No, as per documents produced 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 **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 **NA**

5.20 Whether Search Report is obtained and submitted? **Search Report Awaited**

Search Report Details: - **1115006545;325/-**

Search Conducted Years: **2014 to 2026 (13 Years)**

Name of the Advocate / Searcher: **Indus Legal**

Search Report Date: **23/04/2026**

Note: **Status: 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.

Subject to what is stated hereinabove, we certify that upon execution of Registered Agreement **MISS. PRANITA PRAKASH GHODKE** 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 LIMITED for the liability of the intending Borrower/Co borrower **PRANITA PRAKASH GHODKE AND BABITA GHODKE**

The following original documents to be collected by ICICI HFC LIMITED 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 Registered Deed of Assignment to be executed by Mr. Kantilal Mohan Kacha along with consent of Mr. Dipak Kantibhai Kacha in favour of **Miss. Pranita Prakash Ghodke** along with Registration Receipt, Stamp Duty Paid Challan and Index II.
2. Original OCR issued by Developer in favour of **Miss. Pranita Prakash Ghodke**
3. Original NOC for Mortgage from Developer in favor of **ICICI HFC LIMITED** along with confirmation that society is not formed yet.

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

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

REMARKS (if any): -



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.;

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

Authorized Signatory

Advocates and Legal Consultants

Digitally signed by
Hetal Rajesh
Prajapati
Date: 2026.04.24
16:03:18 +05'30'

**Law Veritas
West**
Simple Legal Solutions