



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: -	17/08/2026; 03/09/2026; 07/09/2026	19/08/2026; 05/09/2026,
LV Ref. ID.	LVP-AUG-26-ICHF-81	
Status of L.O. R	POSITIVE	
Transaction Type	HOME LOAN (SELF CONSTRUCTION)	
LAN No:	77000331306, 77000331307	

To

ICICI HOME FINANCE
KHARADI

Dear Sir/Madam

Legal Scrutiny Report in respect of the file of MR. PRAVIN LAXMAN DAREKAR

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: MR. PRAVIN LAXMAN DAREKAR
2. Name of the Co-applicant/s: MRS. SUNITA PRAVIN DAREKAR
3. Type of Loan: HOME LOAN (SELF CONSTRUCTION)
4. Purpose of Loan: HOME LOAN (SELF CONSTRUCTION)
5. Name of the Property Owner/s: MRS. SUNITA PRAVIN DAREKAR
6. Name of the Proposed Property Owner/s: NOT APPLICABLE
7. Description of the Property (with Boundaries):

All the Piece and parcel Land bearing **CTS No. 549** area **admeasuring 1000 Square Feet i.e. 92.93 square meter** out of Total area admeasuring 58600 square meter lying and being situated at Village Bibvewadi (Munjeri), Taluka Pune City District Pune within the limits of Pune Municipal corporation and within the jurisdiction of Sub-Registrar Haveli Pune (**Said Property**) and bounded are as follows-

Boundaries:

On or towards North: By Remaining Portion of the said Property.

On or towards South: By 10 Feet Wide Road.

On or towards East: By Remaining Portion of Mr. Santosh Nathu Bate



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On or towards West: By Property of Mr. Shinde (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 Registered Sale Deed dated 08/03/1967 bearing Reg. No. HVL-1/694/1967 executed by Mrs. Sugandhbai Baburao Tupe in favour of **Mr. Nivrutti Gopal Chikane**.
2. Scanned Copy of Registered Release Deed dated 16/04/2007 bearing Reg. No. HVL-11/3170/2007 executed by Mrs. Kalpana Ramdas Bandal, Mrs. Sindhu Uttam Khavale, Mrs. Sangita Hanumant Ghate and Mrs. Sunita Nivrutti Chikane in favour of **Mr. Sagar Nivrutti Chikane**.
3. Scanned Copy of Death Certificate dated 29/12/2006 issued by Pune Municipal Corporation wherein confirms the death of **Nivrutti Gopal Chikane**
4. Scanned Copy of Registered Release Deed dated 19/01/2016 bearing Reg. No. HVL-6/842/2016 executed by Mrs. Shalan Nivrutti Chikane in favour of **Mr. Sagar Nivrutti Chikane**.
5. Scanned Copy of Registered Sale Deed dated 18/09/2018 bearing Reg. No. HVL-2/8119/2018 executed by Mr. Sagar Nivrutti Chikane wherein in favour of **Mr. Santosh Nathu Bathe**
6. Scanned Copy of Zone Certificate dated 20/02/2026 bearing Ref. No. ZC202420210689349 issued by Pune Municipal Corporation in favour of **Mrs. Sagar Satish Naik**
7. Scanned Copy of Registered Sale Deed dated 27/05/2026 bearing Reg. No. HVL-19/14814/2026 executed by Mr. Santosh Nathu Bate in favour of **Mrs. Sunita Pravin Darekar**
8. Scanned Copy of Electricity Bill dated 23/08/2026 issued by MSEDCL in favour of **Sunita Pravin Darekar**

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 constructed on Land bearing CTS No. 549 Total area admeasuring 58600 square meter lying and being situated at Village Bibvewadi (Munjari), Taluka Pune City District Pune within the limits of Pune Municipal corporation and within the jurisdiction of Sub-Registrar Haveli Pune **(Said Land)**
2. We further find that **Property Card** of CTS No. 549 reflecting the name of **Sunita Pravin Darekar** for area admeasuring 92.93 square meters as holders.

HVL-1/694/1967

PU-ID: 75932274918 [महाराष्ट्र जमीन महसुल (गाव, नगर व शहर भूमापन) नियम, १९६९ यातील नियम ७ नमुना "ड"]

गाव/पेठ : मुंजेरी तालुका/न.मु.का. : नगर भूमापन अधिकारी, क्र.२ पुणे जिल्हा : पुणे

नगर भूमापन क्रमांक	शिट नंबर	प्लॉट नंबर	क्षेत्र चौ.मी.	धारणाधिकार	शासनाला दिलेल्या आकारणीचा किंवा भाड्याचा तपशील आणि त्याच्या फेरतपासणीची नियत वेळ
५४९			५८६००.००	फ	

सुविधाधिकार :

हक्काचा मूळ धारक : H

वर्ष : १९७४ शेतीकडे

पट्टेदार :

इतर भार : फेरफार क्रं. - [२९०८], ४०५४

इतर अरे : 25/06/2026 खरेदी नोंद - सह दु.नि. हवेली १९ यांचेकडील र.व.क्रं. १४८१४/२०२६ दिनांक २९/०५/२०२६ अन्वये संतोष न्यु बाटे यांनी खरेदी दिल्याने खरेदी क्षेत्रासाठी खरेदी देणार यांचे नाव कमी करून खरेदी घेणार यांचे नाव दाखल केले.

गह.दु.नि. हवेली 19 14814/2026 29/05/2026 सुनिता प्रविण दरेकर ९२.९३ चौ.मी

फेरफार क्रं. ५४४२ प्रमाणे सही- 25/06/2026 न.मु.अ. क्र. २, पुणे

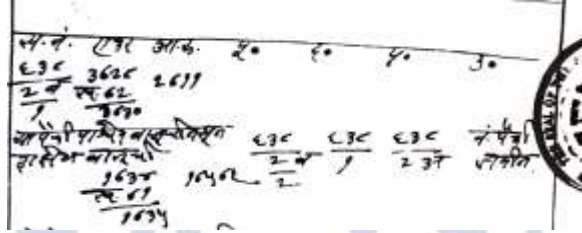
हि मिळकत पत्रिका (दिनांक 25/06/2026 12:06:54 PM रोजी) डिजिटल स्वाक्षरी केली असल्यामुळे त्यावर कोणत्याही सही शिक्काची आवश्यकता नाही.

मिळकत पत्रिका डाउनलोड दिनांक 18/08/2026 01:08:34 PM

वेळता पडताळणीसाठी <https://digitalsatbara.mahabhumi.gov.in/DSLRL/VerifyPropertyCard> या संकेत स्थळावर 2516100007078844 हा क्रमांक वापरावा.



3. We further find that **Registered Sale Deed** dated 08/03/1967 bearing Reg. No. HVL-1/694/1967 executed by Mrs. Sugandhbai Baburao Tupe wherein sold, transferred and conveyed the Said Land in favour of **Mr. Nivrutti Gopal Chikane** for consideration and upon the terms and conditions mentioned therein



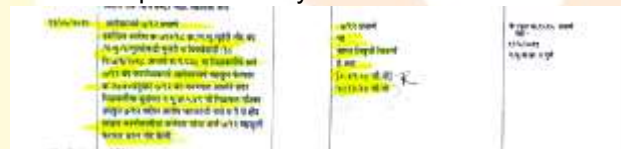
4. We further find from recital that **Mr. Nivrutti Gopal Chikane expired on dated 29/12/2006** leaving behind legal heirs Mrs. Shalan Nivrutti Chikane, Mr. Sagar Nivrutti Chikane, Mrs. Kalpana Ramdas Bandal, Mrs. Sindhu Uttam Khavale, Mrs. Sangita Hanumant Ghate and Mrs. Sunita Nivrutti Chikane.

We have not been provided with Legal Heirship Certificate / Registered Will Copy / 7 days public notice in 2 newspapers (English & Marathi) along with no claim letter from advocate issuing the notice and affidavit from all the legal heirs Mr. Nivrutti Gopal Chikane. Since Death is beyond limitation, Our opinion shall be subject to the same.

8. We further find that **Registered Sale Deed** dated 18/09/2018 bearing Reg. No. HVL-2/8119/2018 executed by Mr. Sagar Nivrutti Chikane wherein sold, transferred and conveyed the **Said Land bearing Survey No. 638/2B/1 admeasuring area 2200 square feet** in favour of **Mr. Santosh Nathu Bathe** for consideration and upon the terms and conditions mentioned therein



9. We further find that **Mutation Entry No. 27403** dated 13/05/2019 wherein it is mentioned that by virtue of Order No. 712/18/KRA/N.B./P.B./6/GULTEKDI AND BIBWEWADI/18 dated 07/06/2018, All 7/12 extracts in respect of Survey No. 638 shall be closed and merged in CTS No. 549.



10. We further find that **Zone Certificate** dated 20/02/2026 bearing Ref. No. ZC202420210689349 issued by Pune Municipal Corporation in favour of **Mrs. Sagar Satish Naik** in respect of Survey/Gut No. 638 wherein stated that Said Land is in **Residential zone.**

11. We further find that **Registered Sale Deed** dated 27/05/2026 bearing Reg. No. HVL-19/14814/2026 executed by Mr. Santosh Nathu Bathe wherein sold, transferred and conveyed the **Said Property bearing CTS No. 549 admeasuring area 1000 square feet i.e. 92.93 square meters** in favour of **Mrs. Sunita Pravin Darekar** for consideration and upon the terms and conditions mentioned therein.





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12. We further find **Electricity Bill** dated 23/08/2026 issued by MSEDCL in favour of **Sunita Pravin Darekar** related to Said Property.

Note- As per the Mail dated 05/09/2026 the Lender confirm 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 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 Revised Search Report Attached)

Status- Clear

Ref: Investigation title of the property situated at land bearing **CTS No. 549** area **admeasuring 1000 Square Feet i.e. 92.93 square meter** out of Total area admeasuring 58600 square meter lying and being situated at Pune 411037 Village **Bibvewadi** Taluka **Haveli** & District **Pune**.

PRAVIN LAXMAN DAREKAR

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-2-8119	Sale Deed	18/09/2018
2018	Rs. 1050000/-	18/09/2018

Sagar Nivruti Chikne

To

Santosh Nathu Bathe



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Schedule: land bearing **Survey No. 638, Hissa No. 2B/1** lying and being situated at 411037 Village **Bibvewadi Taluka Haveli & District Pune**. Admeasuring area 2200 sq. ft

2019 – NIL
2020 – NIL
2021 – NIL
2022 – NIL
2023 – NIL
2024 – NIL
2025 – NIL
2026 – Entry Found

<u>HVL-19-14814</u>	<u>Sale Deed</u>	<u>27/05/2026</u>
2026	Rs. 2000000/-	29/05/2026

Santosh Nathu Bathe

To

Sunita Pravin Darekar

Schedule: land bearing **CTS No. 549** lying and being situated at 411037 Village **Bibvewadi Taluka Haveli & District Pune**. Admeasuring area 2200 sq. ft

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

Revised Search

Status – Clear Search

Ref: Investigation title of the property situated at land bearing **Survey No 638 CTS No. 549** lying and being situated at Pune 411037 Village **Bibvewadi Taluka Haveli & District Pune**.

PRAVIN LAXMAN DAREKAR



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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-6-842	Release Deed	19/01/2016
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2016	Rs. 0/-	19/01/2016
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Shalan Nivrutti Chikane

To

Sagar Nivruti Chikane

Schedule: land bearing **Survey No. 638, Hissa No. 2B/1** lying and being situated at 411037 Village **Bibvewadi Taluka Haveli & District Pune**. Admeasuring area 56.74 H.R.

2017 – NIL



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2018 – Entry Found

HVL-2-8119 Sale Deed 18/09/2018

2018 Rs. 1050000/- 18/09/2018

Sagar Nivruti Chikane

To

Santosh Nathu Bathe

Schedule: land bearing **Survey No. 638, Hissa No. 2B/1** lying and being situated at 411037 Village **Bibvewadi** Taluka **Haveli** & District **Pune**. Admeasuring area 2200 sq. ft

2019 – NIL

2020 – NIL

2021 – NIL

2022 – NIL

2023 – NIL

2024 – NIL

2025 – NIL

2026 – Entry Found



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HVL-19-14814 Sale Deed 27/05/2026

2026 Rs. 2000000/- 29/05/2026

Santosh Nathu Bathe

To

Sunita Pravin Darekar

Schedule: land bearing **CTS No. 549** lying and being situated at 411037 Village **Bibvewadi** Taluka **Haveli** & District **Pune**. Admeasuring area 92.93 sq. mtr

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.

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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? **NOT PROVIDED**
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? **DOCUMENT AWAITED**
- 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**



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- 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? **Revised Search Report Attached**
Search Report Details: - **Receipt no.: 1115366181, 1115433525**
Search Conducted Years: **2014 to 2026 (13 Years)**
Name of the Advocate / Searcher: **Indus Legal**
Search Report Date: **18/08/2026, 07/09/2026**
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 **MRS. SUNITA PRAVIN DAREKAR** 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 **MR. PRAVIN LAXMAN DAREKAR AND MRS. SUNITA PRAVIN DAREKAR**.

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: -



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1. Certified True Copy of Registered Sale Deed dated 18/09/2018 bearing Reg. No. HVL-2/8119/2018 executed by Mr. Sagar Nivrutti Chikane in favour of **Mr. Santosh Nathu Bathe** along with RR, Stamp Duty Challan and index ii.
2. Original Registered Sale Deed dated 27/05/2026 bearing Reg. No. HVL-19/14814/2026 executed by Mr. Santosh Nathu Bate in favour of **Mrs. Sunita Pravin Darekar** along with RR, Stamp Duty Challan and index ii.

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): -

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: 2026.09.07
15:03:16 +05'30'
**Authorized Signatory
Advocates and Legal Consultants**