

LEGAL SCRUTINY REPORT

Date: -	19/08/2026; 20/08/2026; 21/08/2026; 07/09/2026
LV Ref. ID.	LVP-AUG-26-ICHF-108
Status of L.O. R	POSITIVE
Transaction Type	HL RESALE
LAN No:	77000335848

To

**ICICI HOME FINANCE
KHARADI**

Dear Sir/Madam

Legal Scrutiny Report in respect of the file of MR. SACHIN SIDDHARAM KUMBHAR

PART I: PROPERTY DETAILS:

- Name of the Applicant/Borrower/s: MR. SACHIN SIDDHARAM KUMBHAR**
- Name of the Co-applicant/s: MRS. KOMAL SACHIN KUMBHAR, MR. AMOL SIDDHARAM KUMBHAR, MRS. AISHWARYA AMOL KUMBHAR**
- Type of Loan: HOME LOAN**
- Purpose of Loan: HOME LOAN**
- Name of the Property Owner/s: MR. SANJIV TUKARAM LAHANE.**
- Name of the Proposed Property Owner/s: SACHIN SIDDHARAM KUMBHAR**
- Description of the Property (with Boundaries):**

All that piece and Parcel Land bearing Private Plot No.11 area admeasuring 92.93 square meter i.e. 1000 square feet along with RCC Construction admeasuring 72.21 square meter i.e. 777 square feet out of Survey No. 151 A, Hissa No.5/1 area admeasuring 01 H 01 R lying and being situated at Village Manjari Budruk, Tukadi Pune Pot Tukadi Haveli, within the limits of Zillah Parishad Pune and Panchayat Samiti and within the jurisdiction of Sub-Registrar Haveli Pune (Said Property**) and bounded are as follows-**

Boundaries:

East: Property bearing Survey No. 151/A/6

South: Rangi Nalla/Stream
West: Property bearing Survey No. 151/A/5/2
North: Remaining portion of Survey No. 151/A/5/1 (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 Online Verification 7/12 Extract of Gat No. 151A/5/1 in the name of **Mr. Sanjiv Tukaram Lahane**
2. Scanned copy of Registered Sale Deed dated 13/02/2013 bearing Reg. No. HVL-13/1284/2013 executed by Mrs. Ratan Vishwanath Dhankawade through POAH Suryakant Kakade and associates through Prop. Suryakant Dattatray Kakade with consent of Suryakant Kakade and associates, Ravindra Vishwanath Dhankawade and Jayashree Ajay Gujar in favour of **Mrs. Jayshree Balasaheb Ghule**
3. Scanned Copy of Zone Certificate dated 10/02/2018 bearing Ref. No. Sasanar-Pune/Antim.Pra.Pro.Pune/Zone Dakhala/1698/2018 issued by Directorate of Town Planning Valuation in favour of **Mr. Sanjay Sudhakar Shelake**
4. Scanned Copy of Registered Sale Deed dated 21/02/2014 bearing Reg. No. HVL-12/1551/2014 executed by Mrs. Jayshree Balasaheb Ghule in favour of **Mr. Sanjiv Tukaram Lahane**
5. Scanned copy of Assessment Extract of CTS No.3/1866 dated 07/03/2017 issued by Grampanchyat of Manjari Budruk in the name of **Mr. Sanjiv Tukaram Lahane**
6. Scanned copy of Property Tax Receipt dated 15/01/2026 issued by Pune Municipal Corporation in the name of **Mr. Sanjiv Tukaram Lahane**
7. Scanned copy of Draft Sale Deed to be executed by Mr. Sanjiv Tukaram Lahane in favour of **Sachin Siddharam Kumbhar**

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 **Survey No. 151 A, Hissa No.5/1** area admeasuring 01 H 01 R lying and being situated at Village Manjari Budruk, Tukadi Pune Pot Tukadi Haveli, within the limits of Zillah Parishad Pune and Panchayat Samiti and within the jurisdiction of Sub-Registrar Haveli Pune (**Said Land**)
2. We further find Online Verification 7/12 Extract of Gat No. 151A/5/1 in the name of **Mr. Sanjiv Tukaram Lahane** for area admeasuring **0H 0R 93 square meter** as per Khata No. 13375 (Mutation Entry No.30071) and the appears to be Class 1 Land.

सांख्यिकीय सार	0.01.25	0.05	(30071)
13375 [नवीन पुस्तकालय फिले]			(41288)
13376 अतिरिक्त पुस्तकालय सहाय्ये	0.00.83	0.04	(30071)
13376 कर्मचारी प्रवास वाईट	0.00.83	0.04	(30071)
13377 कोटवतु सहाय्यता वाचपत्र	0.00.74	0.03	(30071)

- We further find from recitals that Said Land bearing Survey No. 151 A, Hissa No.5/1 area admeasuring for the area admeasuring 50R was owned and possessed by **Mrs. Ratan Vishwanath Dhankawade**.
- We further find that Registered Sale Deed dated 13/02/2013 bearing Reg. No. HVL-13/1284/2013 executed by Mrs. Ratan Vishwanath Dhankawade through POAH Suryakant Kakade and associates through Prop. Suryakant Dattatray Kakade with consent of Suryakant Kakade and associates, Ravindra Vishwanath Dhankawade and Jayashree Ajay Gujar wherein sold, transferred and conveyed the **Said Land bearing Survey No. 151A Hissa No. 5/1 for the area admeasuring 50R** in favour of **Mrs. Jayshree Balasaheb Ghule** for consideration and upon the terms and conditions mentioned therein



- We further find that Zone Certificate dated 10/02/2018 bearing Ref. No. Sasanar-Pune/Antim.Pra.Pro.Pune/Zone Dakhala/1698/2018 issued by Directorate of Town Planning Valuation in favour of **Mr. Sanjay Sudhakar Shelake** in respect of Survey/Gut No. 151 wherein stated that Said Land is in **Agricultural and Non-Development zone**

मोजे - मैसूर - छाती - तालुका - डेह - जिल्हा - पुणे
स.नं./गट नं. - १५१
हो जागा - डेह व कर्मचारी
या विभागात येतो. व ती - १८.०.२०२१
या प्रस्तावित रस्ता रुंदीने बांधील होणे.

Note - We are of the view that appropriate regularization to be in place before funding on agriculture non-development zone property. However, we understand that lender has internal policy to verify and mitigate the risk associated with the above-mentioned agriculture non-development property. Our opinion is subject to internal verification.

6. We further find that **Registered Sale Deed** dated 21/02/2014 bearing Reg. No. HVL-12/1551/2014 executed by Mrs. Jayshree Balasaheb Ghule wherein sold, transferred and conveyed the **Said Property bearing Private Plot No. 11 for the area admeasuring 92.93 square meter i.e. 1000 square feet out of Survey No. 151A Hissa No. 5/1** in favour of **Mr. Sanjiv Tukaram Lahane** for consideration and upon the terms and conditions mentioned therein

१. मिळकतीचे वर्णन :
तुळकी पुणे, पोटावळी तालुका हवेली, मे.सब.रजिस्ट्रार सा. हवेली,
पुणे यांचे हद्दीतील ससेब निवापरिषद पुणे व पंचायत समिती तालुका
हवेली यांचे कार्यक्षेत्रातील गाव मीने मान्जरी बुद्रुक येथील मिळकत यांती
सर्व्हे नंबर १५१५, हिस्सा नंबर ५/१, यांती क्षेत्र ०१ हेक्टर ०० आर.
+ पोटावळी ०० हेक्टर ०१ आर., यांती एकूण क्षेत्र ०१ हेक्टर ०१
आर., यांती आकार रुपये ०३,९४ किंसे या मिळकतीमधील प्रस्तुत
खरेदीखताचा मुख्य विषय असलेली मिळकत यांती क्षेत्र ०० हेक्टर
००.९२.९३ आर. म्हणजेच ९२.९३ चौरस मीटरसं म्हणजेच १००० चौरस
फुट (रुस मिळकतीच्या क्षेत्रासह मिळकत) (खानगी ले-आऊट प्लॉट नंबर
११) ही मिळकत, यांती घट्टसिमा घालीलेल्याने -

7. We further find that **Assessment Extract** dated 07/03/2017 issued by Grampanchyat of Manjari Budruk in the name of **Mr. Sanjiv Tukaram Lahane** related to Said Property.
8. We further find that **Property Tax Receipt** dated 15/01/2026 issued by Pune Municipal Corporation in the name of **Mr. Sanjiv Tukaram Lahane** related to said Property
9. We further find that **Revised Draft Sale Deed** to be executed by Mr. Sanjiv Tukaram Lahane intends to sell and transfer the Said Property in favour of **Sachin Siddharam Kumbhar**.

Note- Lender confirm that Land + Structure is coming for Mortgage.

Note: We have not been provided with Sub-Plotting Order issued by Competent Authority, we recommend same to be verified under technical report that appropriate permission for Private Plotting and approved plan from Competent authority are in place.

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: (SRO Search Report Attached)

Status: Clear

Ref: Investigation title of the property situated at **All** that piece and Parcel Land bearing **Survey No. 151 A, Hissa No.5/1 (Private Plot No.11)**, lying and being situated at Village **Manjari Budruk**, Taluka **Haveli** District **Pune**.

SACHIN SIDDHARAM KUMBHAR



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.;

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 – Entry Found

HVL-12-1551	Sale Deed	21/02/2014
2014	Rs.320000/-	10/03/2014

Jayashree Balasaheb Ghule through attorney Sachin Balasaheb Ghule

To

Sanjeev Tukaram Lahane

Schedule: Land bearing **Survey No. 151 A, Hissa No.5/1 (Private Plot No.11)**, lying and being situated at Village **Manjari Budruk**, Taluka **Haveli District Pune**. Admeasuring Area 1000 sq. ft

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 Receipt dated 15/01/2026 issued by Pune Municipal Corporation in the name of Mr. Sanjiv Tukaram Lahane related to said Property**
- 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 : **NA**
- 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: - **MH008657164202627P**
Search Conducted Years: **2014 to 2026**
Name of the Advocate / Searcher: **Indus Legal**
Search Report Date: **20/08/2026**
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.

Subject to what is stated hereinabove, we certify that, upon execution of Registered Agreement, **SACHIN SIDDHARAM KUMBHAR** 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 **MR. SACHIN SIDDHARAM KUMBHAR, MRS. KOMAL SACHIN KUMBHAR, MR. AMOL SIDDHARAM KUMBHAR, MRS. AISHWARYA AMOL KUMBHAR**

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 Registered Sale Deed dated 21/02/2014 bearing Reg. No. HVL-12/1551/2014 executed by Mrs. Jayshree Balasaheb Ghule in favour of **Mr. Sanjiv Tukaram Lahane** along with Registration Receipt, Stamp Duty Paid Challan and Index II.



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2. Original Registered Sale Deed to be executed by Mr. Sanjiv Tukaram Lahane in favour of **Sachin Siddharam Kumbhar** along with Registration Receipt, Stamp Duty Paid Challan and Index II.

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

1. Updated 7/12 Extract for the area admeasuring 00.93 R in the name of **Sachin Siddharam Kumbhar**.
2. 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
17:45:12 +05'30'
**Authorized Signatory
Advocates and Legal Consultants**

Law Veritas
West
Simple Legal Solutions