

**SOPANRAO MANE & CO
ADVOCATES**

MR.PRAVIN S. MANE

MR.PRADEEP MANE

Off: 4th Floor, Brahma Sky Uzuri, Near Bank of India, Dr. Ambedkar Chowk, Pimpri, Pune 411018

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LEGAL SCRUTINY REPORT

To,
The Credit Manager,
ICICI Home Finance Ltd,
Pune.

Date: 19/09/2026
LAN No. 77000353382

We/I have been requested by the above named authority, to give our opinion in respect of the right, title and interest of the owners in the property which is subject matter of this report and rights of the owner/developer to develop it. We/I presumed that, all relevant documents along with supplementary documents if any, are submitted and there are no further document/s relating to the property which is subject matter of this report. It is also presume that, executants of the particular instrument/s are fully empowered to execute it with the contents mentioned therein. It is presumed that, all relevant facts are disclosed in entirety. All information including documents that have been supplied to us have been accepted as being correct unless otherwise stated. Our maximum aggregate liability to any involved parties arising from, on in relation to this appointment (in contract, tort negligence or otherwise) howsoever, shall not in any circumstances exceed the professional fee payable to us for this specific mandate. It is presumed that, submitted documents and information's given are genuine. Except the addressee no person including person claiming through addressee can claim the report. It is exclusively prepared for addressee herein. All the documents are returned herewith without keeping copies of it. If any further clarification is required on any issue in that case you shall submit all the documents, which we have perused. This disclaimer shall override the provisions of any other Agreement executed hereinbefore. For the purpose of giving this opinion, we have gone through the documents submitted to us. We have gathered the information from the documents submitted to us and relied on the same and prepared our report which is as under:

Dear Sir / Madam,

Legal Scrutiny Report in respect of the file of Mr. Prasadh Waghare

PART I : PROPERTY DETAILS:

(A) Name of the Applicant/Borrower/s: Mr. Prasadh Waghare

(B) Name of the Co-applicant/s: (if any): NIL

(C) Type of Loan: HL Builder Purchase

(D) Purpose of Loan: HL Builder Purchase

(E) Name of the Property Owner/s: M/s. Sunguard Builders LLP

(F) Description of the Property (with Boundaries):

SCHEDULE - I

DESCRIPTION OF THE ENTIRE PROPERTY

All that piece and parcel of the property bearing Survey No. 210/211/7 admeasuring area 10740.54 Sq. Mtrs. situated at Village Wakad, Taluka Mulshi, District Pune and within the limits of Pimpri Chinchwad Municipal Corporation and within the jurisdiction of Sub Registrar Haveli and which is bounded as under:

On or towards the EAST : By Pradhikaran land.
On or towards the SOUTH : By 24 mtrs wide road.
On or towards the WEST : By adjacent Sr. No. 214.
On or towards the NORTH : By Pradhikaran land.

[Hereinafter referred to as "the said Land", for the sake of brevity and convenience]

SCHEDULE - II

DESCRIPTION OF THE TOWER A & B LAND

All the piece and parcel of undivided portion admeasuring area 7005 Sq. Mtrs out of well defined and demarcated land or ground being a portion carved out of entire land having total consumed permissible FSI admeasuring area 43887.80 Sq. Mtrs ariding from the said land and bounded as follows:-

On or towards the EAST : By Pradhikaran land.
On or towards the SOUTH : By 24 mtrs wide road.
On or towards the WEST : By adjacent Sr. No. 214.
On or towards the NORTH : By Pradhikaran land

[Hereinafter referred to as "The Said Property", for the sake of brevity and convenience]

SCHEDULE - II

DESCRIPTION OF THE FLAT

All that piece and parcel of bearing Flat No. 1503 on 15th Floor admeasuring area 135.29 Sq. Mtrs along with Adjacent Balcony admeasuring area 21.74 Sq. Mtrs & 1 Single EV Covered Parking Space at Basement 1 level bearing No. TA-16 admeasuring area 10.35 Sq. Mtrs and 1 Tandem Covered Parking space at basement 1 bearing parking No. TA-58 admeasuring area 20.70 Sq. Mtrs, in the scheme known as "THE RAYA PHASE-1, Building No. "A" constructed on the property described in schedule - I above

[Hereinafter referred to as "the said Flat", for the sake of brevity and convenience]

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION:

1. Copy of Agreement to Sale executed by M/s. Sunguard Builders LLP through its signatory Mr. Navin Suresh Agarwal & others in favour of Mr. Prasadh Waghare, which is registered in the office of Sub-Registrar Haveli No. 25, Pune at Sr. No. 24638/2026 dated 28/08/2026 along with Index-II and RR.
2. Copy of Commencement Certificate issued by Pimpri Chinchwad Municipal Corporation bearing No. BP/Wakad/16/2025 dated 07/02/2025.
3. Copy of RERA Certificate bearing No. PR1260002502741 dated 12/03/2026.

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

1. WHEREAS, originally, Mr. Rajiv Yashwant Bhale, along with Yashomala Co-operative Housing Society Ltd., were associated with the land bearing Survey No. 210/5 admeasuring 01 Hectare 60 Are and Survey No. 211/2 admeasuring 01 Hectare 05 Are (total 02 Hectare 65 Are) at Village Wakad, Taluka Mulshi, District Pune.
2. AND WHEREAS Mr. Rajiv Yashwant Bhale granted Development rights in favour of M/s Pride Purple Properties, for land admeasuring 01 Hectare 85 Are (land bearing Survey No. 210/5 admeasuring 01 Hectare 60 Are and Survey No. 211/2 admeasuring 01 Hectare 05 Are) out of the aforesaid land, with the consent of Yashomala Co-operative Housing Society Ltd. by virtue of Joint Venture Agreement dated 02/02/2005 registered at the Office of the Sub-Registrar Haveli No-5 at Serial No. 835/2005. This arrangement formed a Joint Venture (AOP) named P3 Infrastructures.
3. AND WHEREAS, on the same day, Mr. Rajiv Yashwant Bhale along with Yashomala Co-operative Housing Society Ltd. also executed an Irrevocable General Power of Attorney in favour of Mr. Arvind Premchand Jain and/or Mr. Shravan Devakinandan Agarwala, which is registered at the Office of the Sub-Registrar Haveli No-5 at serial No. 836/2005 on 02/02/2005.
4. AND WHEREAS, a Supplementary Agreement dated 26/12/2007 registered at the Office of the Sub-Registrar Haveli No-19 at Serial No. 9827/2007, was executed between Mr. Rajiv Yashwant Bhale and M/s. Pride Purple Properties, with Yashomala Co-operative

Housing Society Ltd. as consenting party, confirming all rights assigned to Pride Purple Properties, for Plot No-7 admeasuring 11,128.18 sq. mtrs. and Plot No-10 admeasuring 5578.71 sq. mtrs., out of Survey No-210 Hissa No-5 and Survey No-211 Hissa No-2 situated at Village-Wakad, Taluka Mulshi, District Pune.

5. AND WHEREAS, by virtue of a Conveyance Deed dated 17/11/2008, registered at the Office of the Sub-Registrar Haveli No-15 at Serial No. 7624/2008 dated 25/11/2008, executed by Yashomala Co-operative Housing Society Ltd. in favour of PPL Properties India Pvt. Ltd., with Mr. Rajiv Yashwant Bhale as consenting party No-1, Pride Purple Properties as consenting party No-2, and Rama Co-operative Housing Society Ltd. as consenting party No-3, wherein Plot No. 7 admeasuring 10,128.18 sq. mtrs. out of total land admeasuring 11,128.18 sq. mtrs. was conveyed to PPL Properties India Pvt. Ltd. (which was subsequently reconstituted as Pride Purple Builders LLP, and thereafter reconstituted as Sunguard Builders LLP)..
6. AND WHEREAS, a Confirmation Deed dated 21/01/2011, registered at the Office of the Sub-Registrar Haveli No-19 at Serial No. 798/2011, was executed by Yashomala Co-operative Housing Society Ltd. and Pride Purple Builders Pvt. Ltd. (previously known as PPL Properties India Pvt. Ltd., subsequently reconstituted as Sunguard Builders LLP), with Mr. Rajiv Yashwant Bhale as consenting party No-1, Pride Purple Properties as consenting party No-2, and Rama Co-operative Housing Society Ltd. as consenting party No-3, confirming the conveyance of Plot No. 7 admeasuring 10,128.18 sq. mtrs. out of total land admeasuring 11,128.18 sq. mtrs.
7. AND WHEREAS, by virtue of a Deed of Conveyance dated 06/08/2020, registered at the Office of the Sub-Registrar Haveli No-15 at Serial No. 3461/2020 dated 10/08/2020, executed by Yashomala Co-operative Housing Society Ltd. (through its Chairman and Secretary), in favour of Sunguard Builders LLP (previously known as Pride Purple Builders LLP, and PPL Properties India Pvt. Ltd.), with Mr. Rajiv Yashwant Bhale (Consenting Party 1) and Rama Co-operative Housing Society Ltd. (Consenting Party 2), conveying 612.36 sq. mtrs. forming part of Plot No. 7, out of Survey No. 210 Hissa No. 5, Survey No. 210 Hissa No. 2 & Survey No. 211 Hissa No. 2, situated at Village Wakad, Taluka Mulshi, District Pune.
8. AND WHEREAS, simultaneously, Yashomala Co-operative Housing Society Ltd. (through its Chairman and Secretary), Rama Co-operative Housing Society Ltd., and Mr. Rajiv Yashwant Bhale also executed a General Power of Attorney dated 06/08/2020, in favour of Sunguard Builders LLP (previously known as Pride Purple Builders LLP), which is registered at the Office of the Sub-Registrar Haveli No-15 at Serial No. 3462/2020 dated 10/08/2020.
9. AND WHEREAS, by virtue of a Deed of Confirmation dated 20/08/2020, registered at the Office of the Sub-Registrar Haveli No-25 at Serial No. 4836/2020, executed by Yashomala Co-operative Housing Society and Rama Co-operative Housing Society, in favour of Sunguard Builders LLP (previously known as Pride Purple Builders LLP), Pride Purple Properties along with Mr. Rajiv Yashwant Bhale as Consenting/Confirming Party, confirming all transactions done over the period of time.
10. AND WHEREAS, M/s. Sunguard Builders LLP, having thus acquired absolute ownership and development rights, decided to develop a portion admeasuring 7005 square meters out of the said Entire Land (total admeasuring 10740.54 square meters, bearing Survey No. 210/211/7, Village Wakad, Taluka Mulshi, Dist. Pune)..
11. AND WHEREAS, the Pimpri Chinchwad Municipal Corporation sanctioned the building plans and issued Commencement Certificate bearing No. BP/Wakad/16/2025 dated 07/02/2025, for the proposed construction on the said Land, for Towers A and B, each comprising Basement 1, Basement 2, Basement 3, Ground floors and 29 upper floors.

12. AND WHEREAS, M/s. Sunguard Builders LLP got the project "THE RAYA PHASE I" registered under the Real Estate (Regulation and Development) Act, 2016, with the Real Estate Regulatory Authority, and the Registration Certificate bearing No. PR1260002502741 dated 12/03/2026 has been issued.

13. AND WHEREAS M/s. Sunguard Builders LLP through its signatory Mr. Navin Suresh Agarwal & others executed Agreement to Sale in favour of Mr. Prasadh Waghere, which is registered in the office of Sub-Registrar Haveli No. 25, Pune at Sr. No. 24638/2026 dated 28/08/2026 of the caption flat property.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Copy of Agreement to Sale executed by M/s. Sunguard Builders LLP through its signatory Mr. Navin Suresh Agarwal & others in favour of Mr. Prasadh Waghere, which is registered in the office of Sub-Registrar Haveli No. 25, Pune at Sr. No. 24638/2026 dated 28/08/2026 along with Index-II and RR.

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 As per Documents
- 5.3 Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent? No As per Documents
- 5.4 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? Yes, as per documents.
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? Not perused
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? Copies perused
- 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, as per documents
- 5.9 Whether the proposed mortgage by deposit of title deeds is possible? Yes
- 5.10 What is the tenure of the land; if it is leased? _____ years (remaining period) NA, Freehold Property
- 5.11 Whether the land is Adivasi (tribal) land? No, as per documents
- 5.12 Whether the land /property are joint family property?
- 5.13 Whether SARFAESI Act applicable? Yes, as per documents and subject to documents
- 5.14 Is land/property/flat being subject to any reservations /acquisitions/requisitions? No, as per documents.
- 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? 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 - Yes NOC issued by Builder

5.19 Whether any permission / consent are 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 as per documents

5.20 Whether Search Report is obtained and submitted? Yes

Search Report Details: - MH010449295202627E

Search Conducted Years: 13 Years

Name of the Advocate / Searcher: Sopanrao Mane & Co. (Advocates)

Search Report Date: 19/09/2026

Note:

5.21 Whether EC is obtained?

EC Details: -

No. of Years EC Obtained:

Any Encumbrance to Specify: NIL

EC Applied by:

PART VI: CERTIFICATE:

In view of the foregoing, I/We certify that the title deeds intended to be deposited, relating to the property and offered as security by way of equitable mortgage and the documents of title referred to above are perfect 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 registered/equitable mortgage.

We further certify that Mr. Prasadh Waghere have derived a valid, clear, marketable and unencumbered title in the property/ies stated above after entering into register Agreement to Sale with M/s. Sunguard Builders LLP.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower Mr. Prasadh Waghere.

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 Agreement to Sale executed by M/s. Sunguard Builders LLP through its signatory Mr. Navin Suresh Agarwal & others in favour of Mr. Prasadh Waghere, which is registered in the office of Sub-Registrar Haveli No. 25, Pune at Sr. No. 24638/2026 dated 28/08/2026 along with Index-II and RR.
2. Original Payment Receipts issued by M/s. Sunguard Builders LLP.

3. Original NOC to mortgage issued by Builder i.e. M/s. Sunguard Builders LLP in favor of ICICI HFC.

REMARKS (if any):- NIL

Yours Faithfully,

MANE
PRAVIN
SOPANRAO

Digitally signed by
MANE PRAVIN
SOPANRAO
Date: 2026.09.24
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**P.S. Mane
Advocate**

**SOPANRAO MANE & CO
ADVOCATES**

MR.PRAVIN S. MANE

MR.PRADEEP MANE

Off: 4th Floor, Brahma Sky Uzuri, Near Bank of India, Dr. Ambedkar Chowk, Pimpri, Pune 411018

Phone(O)27423500, M-9421133333, email-sopanrao.mane@gmail.com

SEARCH REPORT

To,
The Credit Manager,
ICICI Home Finance Ltd,
Pune.

Date: 19/09/2026
LAN No. 77000353382

Search Report in respect of the file of Mr. Prasadh Waghere

DESCRIPTION OF THE PROPERTY:-

All that piece and parcel of **Flat No. 1503 on 15th Floor** admeasuring area **135.29 Sq. Mtrs along with Adjacent Balcony** admeasuring area **21.74 Sq. Mtrs & 1 Single EV Covered Parking Space at Basement 1 level** bearing No. **TA-16** admeasuring area **10.35 Sq. Mtrs and 1 Tandem Covered Parking space at basement 1** bearing parking No. **TA-58** admeasuring area **20.70 Sq. Mtrs**, in the scheme known as "**THE RAYA PHASE-1, Building No. "A"**", constructed on the Survey No. 210/211/7 admeasuring area 10740.54 Sq. Mtrs. situated at Village Wakad, Taluka Mulshi, District Pune and within the limits of Pimpri Chinchwad Municipal Corporation.

We have taken online paid e-search in respect of the above referred property (S. No. 210 Wakad) from the website of www.igrmaharashtra.gov.in since year 2014 to 2026 GRN No. MH010449295202627E dated 19/09/2026. We have gone through the available Index II and on the basis of available information on the website of www.igrmaharashtra.gov.in, we hereby submit our report which is under:-

Year	Transaction's	Entry
2014	available Index are checked	NIL
2015	available Index are checked	NIL
2016	available Index are checked	NIL
2017	available Index are checked	NIL
2018	available Index are checked	NIL
2019	available Index are checked	NIL
2020	Deed of Confirmation executed by Yashomala Co-operative Housing Society and Rama Co-operative Housing Society in favour of Sunguard Builders LLP registered at the Office of the Sub-Registrar Haveli No-25 at Serial No. 4836/2020 dated 20/08/2020. Deed of Conveyance executed by Yashomala Co-operative Housing Society and Rama Co-operative Housing Society in favour of Sunguard Builders LLP registered at the Office of the Sub-Registrar Haveli No-15 at Serial No. 3461/2020 dated 10/08/2020	---
2021	available Index are checked	NIL
2022	available Index are checked	NIL
2023	available Index are checked	NIL

2024	available Index are checked	NIL
2025	available Index are checked	NIL
2026	Agreement to Sale executed by M/s. Sunguard Builders LLP through its signatory Mr. Navin Suresh Agarwal & others in favour of Mr. Prasadh Waghere, which is registered in the office of Sub-Registrar Haveli No. 25, Pune at Sr. No. 24638/2026 dated 28/08/2026	---

MANE
PRAVIN
SOPANRAO

Digitally signed
by MANE PRAVIN
SOPANRAO
Date: 2026.09.24
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Thanking You,

P.S. Mane
Advocate