



NARAYAN KHAMKAR

& LAW ASSOCIATES

• ADVOCATE • NOTARY • ARBITRATOR •
Govt. of India

Ref. No. : IHFC/TSR/1458/2026.

Date : 14.09.2026.

Application No. : 77000347015
Transaction Type : Resale Commercial purchase
Applicant : Mr. Amar Sadhuram Madhyani
Co-Applicant : Ms. Manpreet Amar Madhyani
Existing Owner : Mr. Ghasiram Laduram Kumavat
Existing Lender : Nil

To,

The Branch Manager,

ICICI Home Finance Co. Ltd.,

Main Branch, Pune.

- **Legal Scrutiny Report pertaining to the file of (1) Mr. Amar Sadhuram Madhyani and (2) Ms. Manpreet Amar Madhyani.**

- **PART I : PROPERTY DETAILS**
- **Description of Entire Land Property.-**

All that piece and parcel of the entire land property bearing Survey No. 207, Hissa No. 2/1/5, Survey No. 207, Hissa No. 2/1+6/1 and Survey No. 207, Hissa No. 2/1/4A/1, situated at Village Wakad, Taluka Mulshi, District Pune, within the local limits of Pimpri Chinchwad Municipal Corporation and within the Registration District Pune and Sub-Registration District Mulshi, on which the project known as "NISARG CITY" has been constructed and which is bounded as under.-

On or towards the East : By 80 Feet D.P. Road.

On or towards the West : By 20 Feet Road and property of Shri Mankar.

On or towards the South : By remaining property bearing Survey No. 207/2/1+6/1 of Shri Sadashiv Kaspate.

On or towards the North : By property bearing Survey No. 207/3.

Hereinafter, referred to as the "Entire Land Property".

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📍 **Pune Off.** - Flat No. 3, Second Floor, Gurudatta Apartment, Behind Bhawkar Garage, Regent Hotel Lane, 180, Shivajinagar (Bhamburda), Pune 411005.

📍 **Kolhapur Off.** - Flat No. 103, Ground Floor, Ninaidevi CHS Ltd., Near MSEB Sub-Station, Karandemala, New Tarabai Park, Behind Circuit House, Kolhapur, 416003.

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- **DESCRIPTION OF SUBJECT PROPERTY.-**

- All that piece and parcel of the commercial premises bearing Shop No. 13, situated on the Ground Floor, in Wing “B”, in the project known as “NISARG CITY”, having built-up area admeasuring about 286 Sq. Ft., equivalent to 26.57 Sq. Mtrs., together with the proportionate and undivided rights in the common areas and facilities and restricted common areas and facilities, constructed on the entire land property bearing Survey No. 207, Hissa No. 2/1/5, Survey No. 207, Hissa No. 2/1+6/1 and Survey No. 207, Hissa No. 2/1/4A/1, situated at Village Wakad, Taluka Mulshi, District Pune, within the local limits of Pimpri Chinchwad Municipal Corporation.

Hereinafter, referred to as the “Subject Property”.

- **PART II : LIST OF DOCUMENTS SUBMITTED BEFORE ME FOR SCRUTINY AND LEGAL OPINION :**

1. Agreement dated 16.02.2004 executed by M/s. Vishwa & Lunkad Associates to and in favour of Mr. Ghashiram Laduram Kumavat, which is registered in the office of the Sub-Registrar of Assurances, Mulshi, under Serial No. 893/2004.
2. Deed of Apartment executed in December 2006 by the Vendors/Promoter to and in favour of Mr. Ghashiram Laduram Kumavat, which is registered in the office of the Sub-Registrar of Assurances, Haveli No. 17, under Serial No. 10282/2006 on 19.12.2006.
3. Draft Sale Deed to be executed and registered by Mr. Ghasiram Laduram Kumavat to and in favour of Mr. Amar Sadhuram Madhyani and Ms. Manpreet Amar, pertaining to the subject property.

- **PART III : FLOW OF TITLE OF PROPERTY.-**

Upon perusal of the documents placed on record and on the basis of the search conducted on the official records, the chain of title in respect of the subject property is traced as follows:

1. That the entire land bearing Survey No. 207/2 was originally owned and possessed by Mr. Vishnu Vithu Kaspate as his self-acquired property. Upon his death in the year 1965, his legal

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heirs, namely his widow Draupadabai, his sons Shripati, Yashwant, Uttam, Ratan, Bhahu and Bajirao Vishnu Kaspate and his married daughters Shantabai Nivrutti Sakhare and Dagadabai Jairam Shedge succeeded to his estate and their names were recorded in the revenue record vide Mutation Entry No. 1820 dated 14.03.1967.

2. Thereafter, pursuant to partition proceedings, the land bearing Survey No. 207, Hissa No. 2/1+6/1 came to the share of Mr. Ratan Vishnu Kaspate. Mr. Ratan Vishnu Kaspate died on 19.04.1995, whereafter the names of his legal heirs, including Mr. Sadashiv Ratan Kaspate, Smt. Sarubai Ratan Kaspate and the other heirs referred to in the title documents, came to be recorded in the revenue record. Subsequently, the concerned family members released their rights in favour of Mr. Sadashiv Ratan Kaspate under the registered Release Deed bearing Serial No. 5535 dated 09.10.2002.
3. Thereafter, Mr. Buthwel Uttamrao Balid / Pratima Developers through its proprietor Mr. Buthwel Uttamrao Balid acquired various portions out of Survey No. 207 by registered Sale Deeds. The title documents record acquisition of 0 Hectare 15.47 Ares out of Survey No. 207/2/1/5 under Sale Deeds bearing Serial Nos. 869, 5151 and 78; 0 Hectare 10 Ares out of Survey No. 207/2/1+6/1 under Sale Deeds bearing Serial Nos. 626 and 627; and 0 Hectare 16.8 Ares out of Survey No. 207/2/1/4A/1 under Sale Deeds bearing Serial Nos. 573, 574, 575 and 576. The aggregate area held by Pratima Developers under the said transactions is recorded as 0 Hectare 42.27 Ares, i.e. 4,227 Sq. Mtrs.
4. Thereafter, Pratima Developers through its Proprietor Mr. Buthwel Uttamrao Balid executed a Development Agreement dated 01.08.2003, whereby the development rights over the portions held by it were granted and entrusted to M/s. Vishwa & Lunkad Associates. The said Development Agreement was duly registered in the office of the Sub-Registrar of Assurances, Paud Mulshi, under Serial No. 3651/2003.
5. Further, in continuation thereof, Pratima Developers executed a Power of Attorney dated 01.08.2003 in favour of the partners of M/s. Vishwa & Lunkad Associates, empowering them to undertake development, construction and sale of the premises. The said Power of Attorney

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was duly registered in the office of the Sub-Registrar of Assurances, Paud Mulshi, under Serial No. 3652/2003.

6. Thereafter, Mr. Sadashiv Ratan Kaspate and Smt. Sarubai Ratan Kaspate executed a Development Agreement dated 14.08.2003, whereby they granted the development rights in respect of an additional portion admeasuring 0 Hectare 22 Ares out of Survey No. 207/2/1+6/1 to M/s. Vishwa & Lunkad Associates. The said Development Agreement was duly registered in the office of the Sub-Registrar of Assurances, Paud Mulshi, under Serial No. 3848/2003.
7. Further, Mr. Sadashiv Ratan Kaspate and Smt. Sarubai Ratan Kaspate executed a Power of Attorney dated 14.08.2003 in favour of the partners of M/s. Vishwa & Lunkad Associates, which was registered in the office of the Sub-Registrar of Assurances, Paud Mulshi, under Serial No. 3849/2003.
8. Further Development Agreements were executed on 23.10.2003 in respect of additional portions of Survey No. 207/2/1/4A/1 and Survey No. 207/2/1/5 in favour of M/s. Vishwa & Lunkad Associates, and were registered under Serial Nos. 4964/2003 and 4962/2003 respectively. Corresponding Powers of Attorney were registered under Serial Nos. 4965/2003 and 4963/2003 respectively.
9. The Non-Agricultural use permission in respect of the project land was granted by the Additional Collector, Pune vide N.A. Order bearing No. PRA/NA/SR/105 dated 22.12.2002.
10. Thereafter, the Promoter obtained sanction to the building plans and Commencement Certificate bearing No. BP/WAKAD/25/2003 dated 20.10.2003 from Pimpri Chinchwad Municipal Corporation. The building permission was subsequently revised on 23.04.2004, 11.11.2004, 27.01.2005 and 31.10.2005 under the respective revised Commencement Certificates.
11. Thereafter, M/s. Vishwa & Lunkad Associates executed an Agreement dated 16.02.2004, thereby agreeing to sell Shop No. 13 on the Ground Floor in Wing/Building “B” to and in favour

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of Mr. Ghashiram Laduram Kumavat for the consideration of Rs.2,72,000/-. The said Agreement was duly registered in the office of the Sub-Registrar of Assurances, Mulshi, under Serial No. 893/2004 on 16.02.2004. The said Agreement describes the shop as admeasuring 286 Sq. Ft., i.e. 26.57 Sq. Mtrs. built-up area.

12. Thereafter, upon substantial completion of construction and payment of the agreed consideration, M/s. Vishwa & Lunkad Associates handed over physical possession of Shop No. 13, Ground Floor, Wing “B”, Nisarg City to Mr. Ghashiram Laduram Kumavat vide Possession Letter dated 04.02.2005.
13. Thereafter, Pimpri Chinchwad Municipal Corporation issued Completion Certificate bearing No. 18/2005 dated 14.02.2005 covering A Wing, B Wing, Shop Nos. 1 to 15 and Row House/Units 1 to 8.
14. Thereafter, the Vendors/Promoter executed the Deed of Declaration dated 24.11.2006 under the provisions of the Maharashtra Apartment Ownership Act, 1970, whereby the land, buildings, individual apartments, common areas, restricted common areas and proportionate undivided interests were submitted to the apartment ownership regime. The said Deed of Declaration was duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 17, under Serial No. 9485/2006.
15. Thereafter, the Vendors and the Promoter, M/s. Vishwa & Lunkad Associates, executed a Deed of Apartment to and in favour of Mr. Ghashiram Laduram Kumavat, confirming and vesting ownership of Shop No. 13, Wing “B”, together with the appurtenant undivided rights. The said Deed of Apartment was duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 17, under Serial No. 10282/2006 on 19.12.2006. The Deed of Apartment also records 0.20% undivided share in common areas and facilities and 0.20% undivided share in restricted common areas and facilities.
16. Thus, by virtue of the registered Agreement followed by the registered Deed of Apartment, Mr. Ghashiram Laduram Kumavat became the owner and holder of the subject Shop Property.

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17. Thus, as aforesaid the subject property is owned and possessed by Mr. Ghasiram Laduram Kumavat. His title to the subject property is valid, legal, marketable and enforceable in the courts of law. Further, the subject property is free from encumbrances. Therefore, Mr. Ghasiram Laduram Kumavat is entitled to sell, transfer and convey the subject property to and in favour of Mr. Amar Sadhuram Madhyani and Ms. Manpreet Amar Madhyani or any other prospective purchaser/s.

• **PART IV : EVIDENCE OF THE TITLE OF PROPERTY**

1. Deed of Apartment executed in December 2006 by the Vendors/Promoter to and in favour of Mr. Ghashiram Laduram Kumavat, which is registered in the office of the Sub-Registrar of Assurances, Haveli No. 17, under Serial No. 10282/2006 on 19.12.2006.

• **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 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?	Yes.
5.5	Whether up to date tax/land revenue has been paid in respect of the property?	Not known.
5.6	Whether all original documents for last 13/30 years have been scrutinized; if not give reasons?	I have perused the photocopies as mentioned above.

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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 owners of the property had the right and competency to transfer the property?	No.
5.10	What is the tenure of the land; if it is leased? Not applicable years (remaining period)	The said property is having Tenure Class – 1.
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. Subject to the observations mentioned in the flow of title.
5.14	Is land/property/Flat being subject to any reservations/ acquisitions/ requisitions?	No.
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?	No.
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	No.

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	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 of all permission / No objection required?	
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.	No.
5.20	Whether Search Report is obtained and submitted?	Yes.
	Search Receipt Details - I, the undersigned, Advocate Narayan Laxman Khamkar, have conducted an online search in respect of the above-referred subject property by visiting the official website of the Inspector General of Registration (IGR), Government of Maharashtra. The search has been conducted for the period of the last thirteen (13) years, i.e., from 2014 to 2026, in respect of subject property. I have paid the e-Search fee of ₹325/- through GRAS e-Challan bearing GRN No. MH010023554202627U and Department ID No. 530338658. The said payment was duly credited to the Government and utilized for conducting the online property search. Accordingly, the e-Search Receipt bearing No. 1115450270, dated 11.09.2026 at 02:40 PM, was generated prior to obtaining the search results. It is specifically clarified that the entire search and verification have been carried out solely on the basis of the online records available on the IGR portal.	

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	No physical or manual search has been conducted by personally visiting any of the offices of the Sub-Registrar of Assurances (SRO). Upon verification of the online search data available on the IGR portal, no adverse entries affecting the title of the subject property have been found during the aforesaid search period. It is further clarified that this search report is based exclusively on the entries and records available online on the IGR portal as on the date and time of generation of the aforesaid e-Search Receipt. Accordingly, this report is subject to any subsequent registrations, encumbrances, claims, charges, notices, court orders, or other entries, if any, that may not have been reflected in the online records as on the date and time of the search.	
5.21	Whether EC is obtained?	No.
	EC Details	NA
	No. of years EC obtained	NA
	Any Encumbrances to specify	NA
	EC Applied by	NA

• **PART VI : CERTIFICATE.-**

It is certified that, the subject property is owned and possessed by Mr. Ghasiram Laduram Kumavat. His title to the subject property is valid, legal, marketable and enforceable in the courts of law. Further, the subject property is free from encumbrances. Therefore, Mr. Ghasiram Laduram Kumavat is entitled to sell, transfer and convey the subject property to and in favour of Mr. Amar Sadhuram Madhyani and Ms. Manpreet Amar Madhyani or any other prospective purchaser/s.

• **Following documents needs to be submitted prior to disbursal of loan/at the time of disbursment of the loan:**

1. Original Agreement dated 16.02.2004 executed by M/s. Vishwa & Lunkad Associates to and in favour of Mr. Ghashiram Laduram Kumavat, which is registered in the office of the Sub-Registrar of Assurances, Mulshi, under Serial No. 893/2004.

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2. Original Deed of Apartment executed in December 2006 by the M/s. Vishwa & Lunkad Associates to and in favour of Mr. Ghashiram Laduram Kumavat, which is registered in the office of the Sub-Registrar of Assurances, Haveli No. 17, under Serial No. 10282/2006 on 19.12.2006.
 3. Original Deed of Assignment/Sale Deed to be executed and registered by Mr. Ghasiram Laduram Kumavat to and in favour of Mr. Amar Sadhuram Madhyani and Ms. Manpreet Amar Madhyani, pertaining to the subject property.
 4. Original NOC to Mortgage from the builder/developer, i.e. M/s. Vishwa & Lunkad Associates or the Co-Operative Housing Society/Apartment Condominium, if it is formed to and in favour of ICICI Home Finance Company Limited, pertaining to the subject property.
- **Following documents are required post disbursal (if any) :**
 1. Original Simple (Registered) or the Notice of Intimation regarding mortgage by way of deposit of title deeds.

Thanking you,

Place : Pune.

Date : 14.09.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by
Narayan Laxman
Khamkar
Date: 2026.09.14
08:29:23 +05'30'

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SEARCH RESULTS FOUND DURING E-SEARCH OF THE SUBJECT LAND PROPERTY

Doc No.	Doc Name	Regi. Date	SRO Name	Seller	Purchaser	Property
3651	Agreement or its Record / Memorandum of Agreement	01-08-2003	Mulshi	Pratima Developers, through Proprietor Shri Buthwell Uttamrao Balid	M/s. Vishwa & Lunkad Associates, through its Partners Shri Ashokbhai Ratansi Patel and Shri Ravindra Ramanlal Lunkad	Survey No. 207, Hissa No. 2/1/5, total area 1 H. 04.7 R, out of which area owned and possessed by the executant 0 H. 15.47 R; Survey No. 207, Hissa No. 2/1+6/1, total area 0 H. 83.8 R, out of which area owned and possessed by the executant 0 H. 10 R; and Survey No. 207, Hissa No. 2/1/4A/1, total area 0 H. 97.05 R, out of which area owned and possessed by the executant 0 H. 16.8 R, aggregating to 0 H. 42.27 R, i.e. 4227 Sq. Mtrs. residential area, together with things attached thereto and all rights and authorities of road, access and easement.
3848	Agreement or its Record / Memorandum of Agreement	14-08-2003	Mulshi	Ku. Suhas Sadashiv Kaspaté and Ku. Vikas Sadashiv Kaspaté, through their father and Natural Guardian and for himself Shri Sadashiv Ratan Kaspaté; Sau. Archana Anil Sakhare; Sau. Jyoti Tanaji Jaid; Sau. Sunanda Sadashiv Kaspaté; Smt. Sarubai Ratan Kaspaté	M/s. Vishwa & Lunkad Associates, through its Partners Ashokbhai Ratansi Patel and Ravindra Ramanlal Lunkad	Survey No. 207, Hissa No. 2/1+6/1, total area 00 H. 83.8 R, assessment Rs. 2.97, out of which area owned and possessed by the executants 00 H. 22 R.
893	Agreement	16-02-2004	Mulshi	M/s. Vishwa & Lunkad Associates through its Partner and M.D. (1) Buthwell Uttamrao Balid, Age 42, R/o Chinchwadgaon, Pune, (2) Sadashiv Ratan Kaspaté, Age 47, R/o Kaspaté Vasti, Wakad, Pune, through Power of Attorney Holder Rajendra Ramanlal Lunkad	Ghashiram Laduram Kumawat	Property situated at Wakad, out of Survey No. 207/2/1/5, Survey No. 207/2/1+6/1 and Survey No. 207/2/1/4A/1, area 6427 Sq. Mtrs., in the ownership scheme known as "Nisarg City", Building B, Ground Floor, Shop No. 13, area 286 Sq. Ft., i.e. 26.57 Sq. Mtrs.
10282	Apartment Deed	19-12-2006	Joint Sub-Registrar, Haveli No. 17	Balid Buthwell Uttamrao, Kaspaté Sadashiv Ratan, Kaspaté Chindhu Bajirao, Shedge Dattu Kisan, Pune, through Power of Attorney Holder Rajendra Ramanlal Lunkad, through Special Power of Attorney Holder Madhukar Bajirao Rupnur; M/s. Vishwa & Lunkad Associates, Partnership Firm, PAN AAUPP2514L, through its Partners and Confirming Parties Nos. 1 to 4, through Power of Attorney Holder (1) Rajendra Ramanlal Lunkad and (2) Ashokbhai Ratansi Patel, through Special Power of Attorney Holder Madhukar Bajirao Rupnur	Ghashiram Laduram Kumawat	Property situated at Mouje Wakad, out of Survey No. 207/2/1/5 + 207/2/1+6/1 + 207/2+1/4A/1, area 10027 Sq. Mtrs., in the scheme known as "Nisarg City-1", Building No. B, Ground Floor, Shop No. 13, area 286 Sq. Ft., i.e. 26.57 Sq. Mtrs., together with 0.20% undivided share. Original Document No. 893/2004, registered at Paud; full stamp duty and registration fee recovered.

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MH010023554202627U	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
11 Sep 2026	Receipt	Receipt no.: 1115450270
	Name of the Applicant :	Advocate Narayan Laxman Khamkar
	Details of property of which document has to be searched :	Dist :Pune Village :Wakad S.No/CTS No/G.No. : 207
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH010023554202627U		
As this is a computer generated receipt, no stamp or signature is required.		
For Physical search in office, Please bring this receipt along with mentioned Gras Challan.		
Payment of search fee through GRAS challan can be verified on 'gras.mahakosh.gov.in/challan/views/frmSearchChallanWithOutReg.php'.		



CHALLAN
MTR Form Number-6



GRN	MH010023554202627U	BARCODE			Date	10/09/2026-16:34:21		Form ID		
Department Inspector General Of Registration					Payer Details					
Search Fee					TAX ID / TAN (If Any)					
Type of Payment Other Items					PAN No.(If Applicable)					
Office Name PND1_JT DISTT REGISTRAR PUNE URBAN					Full Name		Advocate Narayan Laxman Khamkar			
Location PUNE										
Year 2026-2027 One Time					Flat/Block No.					
Account Head Details				Amount In Rs.	Premises/Building					
0030072201 SEARCH FEE				6500.00	Road/Street					
					Area/Locality					
					Town/City/District					
					PIN					
					Remarks (If Any)					
					Amount In		Six Thousand Five Hundred Rupees Only			
Total				6,500.00	Words					
Payment Details STATE BANK OF INDIA					FOR USE IN RECEIVING BANK					
Cheque-DD Details					Bank CIN	Ref. No.	00040572026091048085		CPAHFUDLH0	
Cheque/DD No.					Bank Date	RBI Date	10/09/2026-16:24:35		Not Verified with RBI	
Name of Bank					Bank-Branch		STATE BANK OF INDIA			
Name of Branch					Scroll No. , Date		Not Verified with Scroll			

Department ID : 530338658

Mobile No. : XXXXXX6987

NOTE:- This challan is valid for reason mentioned in Type of payment only. Not valid for other reasons or unregistered document

सदर चलन "टाइप ऑफ पेमेंट" मध्ये नमूद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी न करावयाच्या दस्तांसाठी लागू नाही.