



NARAYAN KHAMKAR

& Law Associates

. ADVOCATE . NOTARY . ARBITRATOR .
Govt. of India

Ref. No. : IHFC/TSR/1323/2026.

Date : 22.08.2026.

Application No. : 77000302234
Transaction Type : HL Builder/MHADA
Applicant : Mr. Rahul Dilip Patil
Co-Applicant : Mrs. Swati Rahul Patil

To,
The Branch Manager,
ICICI Home Finance Co. Ltd.,
Wakad Branch, Pune.

- **Legal Scrutiny Report pertaining to the file of (1) Mr. Rahul Dilip Patil and (2) Mrs. Swati Rahul Patil.**

- **PART I : PROPERTY DETAILS**

- **Description of Entire Land Property.-**

All that piece and parcel of land admeasuring 2,074.72 Sq. Mtrs., being a portion out of the larger land known as Sector No. 3, admeasuring 43,781.82 Sq. Mtrs., out of the sanctioned layout of Survey No. 138 (Part) and Survey No. 139 (Part), situated at Village Charholi Budruk, Taluka Haveli, District Pune, within the local limits of Pimpri Chinchwad Municipal Corporation, earmarked for the project known as "RIO TOWER", comprising Building/Wing "J" and open space, and bounded as under:

On or towards the East : By adjoining Project "Montreal"
On or towards the South : By adjoining Project "Montreal" and Amenity Plot
On or towards the West : By adjoining Open Space
On or towards the North : By adjoining Survey No. 140.

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

Narayan L. Khamkar (Advocate)

B.S.L., LL.B.(Spl.)

Office Address – Flat No. 3, Second Floor, Gurudatta Apartment, Behind Bhawkar Garage, Regent Hotel Lane,
180, Shivajinagar (Bhamburda), Pune 411005..

:: email – nklawassociates1@gmail.com :: Mobile No. - + 91 99 228 10198 ::

• **Description of Subject Property.-**

All that piece and parcel of Flat/Apartment No. J-201, having Carpet Area admeasuring 44.50 Sq. Mtrs., Type 1 RLK, together with Balcony Area admeasuring 3.44 Sq. Mtrs., situated on the 2nd Floor, in Building/Wing “J”, in the project known as “RIO TOWER”, together with proportionate rights in the common areas and amenities appurtenant thereto, constructed/to be constructed upon the entire land property bearing Survey No. 138 (Part) and Survey No. 139 (Part), situated at Village Charholi Budruk, Taluka Haveli, District Pune, within the local limits of the 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. MHADA Offer Letter dated 05.03.2026, bearing Application No. 3150171427, issued in favour of (1) Mr. Rahul Dilip Patil and (2) Mrs. Swati Rahul Patil.
2. Agreement for Sale dated 30.07.2026, executed by Charholi Infrastructure LLP, through its Authorised Person Mr. Anand Maganlal Jain, to and in favour of (1) Mr. Rahul Dilip Patil and (2) Mrs. Swati Rahul Patil, which is duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 25, Pune, under Serial No. 21361/2026.

• **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 property was originally owned by (1) Mr. Arvind Premchand Jain, (2) Mrs. Renu Sandeep Kulkarni, (3) Mr. Vikas Kashinath Kulkarni, (4) Mrs. Lailani Sandeep Kulkarni and (5) Jaykul Associates A.O.P. Co-Venture Pride Builders LLP.
2. Thereafter, (1) Mr. Arvind Premchand Jain, (2) Mrs. Renu Sandeep Kulkarni, (3) Mr. Vikas Kashinath Kulkarni, (4) Mrs. Lailani Sandeep Kulkarni and (5) Jaykul Associates A.O.P. Co-

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Venture Pride Builders LLP executed a Sale Deed dated 28.12.2020, and thereby sold, transferred and conveyed their right, title and interest in the land properties bearing Survey No. 138 (Part), Survey No. 139 (Part) and Survey No. 135/1, situated at Mouje Charholi Budruk, Taluka Haveli, District Pune, to and in favour of Charholi Infrastructure LLP, through its Partners (1) Mr. Arvind Premchand Jain and (2) Mr. Vikas Kashinath Kulkarni. The said Sale Deed is duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 17, Pune, on 06.02.2021, under Serial No. 1455/2021.

3. The Charholi Infrastructure LLP acquired the properties bearing Survey No. 138 (Part), Survey No. 139 (Part), together with Survey No. 135/1, from Jaikul Associates, under a Transfer Deed dated 28.12.2020. The said Transfer Deed has been duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 17, Pune, on 06.02.2021, under Serial No. 1455/2021, and thereby Charholi Infrastructure LLP acquired right, title and interest in the said properties.
4. It is pertinent to note that the Agreement for Sale discloses that Shri Shivaji Rambhau Bhosale and two others had instituted Civil Suit No. 29/2009 before the Court of Civil Judge, Junior Division, Pimpri, against Shri Kashinath Kulkarni and others, claiming ownership in respect of the said lands. The application for interim injunction filed by Shri Shivaji Rambhau Bhosale and others was rejected, whereas interim protection was granted in favour of Shri Kashinath Kulkarni and others. The subsequent Misc. Civil Appeal No. 96/2012 (862/2016) and Misc. Civil Appeal No. 127/2017 are stated to have been dismissed. The Promoter has further undertaken to indemnify the purchasers against any damages arising from an adverse order in the said proceedings.
5. Thereafter, the Promoter prepared and obtained sanction for the layout of a portion admeasuring 43,781.82 Sq. Mtrs., known as Sector No. 3, carved out of the said properties and described in the Agreement as New S. No. 129/135/138/139/2/A/5. The said layout was

sanctioned by the Pimpri Chinchwad Municipal Corporation vide sanction bearing No. BP/Charholi/115/2023, dated 06.09.2023.

6. Thereafter, Charholi Infrastructure LLP obtained the sanctioned building/layout plans and Commencement Certificate bearing No. BP/Charholi/115/2023, dated 06.09.2023, and further obtained the Revised Commencement Certificate bearing No. BP/Charholi/74/2024, dated 26.04.2024, from the Pimpri Chinchwad Municipal Corporation for development of the project.
7. Out of the aforesaid larger property, an area admeasuring 2,074.72 Sq. Mtrs. has been earmarked for MHADA development and the Promoter has undertaken development thereon by constructing Building “J”, commonly known as “RIO TOWER”, comprising 3 Basements + Stilt + Podium + 23 Floors, with permissible/proposed FSI, TDR, Premium FSI and Paid FSI aggregating approximately 19,207 Sq. Mtrs.
8. Thereafter, the Promoter registered the said project known as “RIO TOWER” with the Maharashtra Real Estate Regulatory Authority under MahaRERA Registration No. P52100055493, dated 02.04.2024. The said registration records Survey No. 138 (Part) and Survey No. 139 (Part), Charholi, Haveli, Pune, and is presently shown as valid up to 31.12.2028.
9. Thus, as aforesaid the said builder/developer is entitled to develop the entire land property by constructing the multi-storied building thereon subject to final outcome of the pending Civil Suit No. 29/2009 before the Court of Civil Judge, Junior Division, Pimpri.
10. Thereafter, pursuant to the MHADA 20% inclusive housing scheme, the Pune Housing and Area Development Board, a Unit of MHADA, issued an Offer Letter dated 05.03.2026, bearing Application No. 3150171427, in favour of (1) Mr. Rahul Dilip Patil and (2) Mrs. Swati Rahul Patil, in respect of the residential tenement bearing Flat No. J-201 in the project “RIO-TOWER-CHARHOLI-1BHK”, for the total price of Rs.20,47,200/-.

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11. Thereafter, Charholi Infrastructure LLP, through its authorised person Mr. Anand Maganlal Jain, executed an Agreement for Sale dated 30.07.2026, thereby agreed to sell and allot the subject Flat No. J-201 to and in favour of (1) Mr. Rahul Dilip Patil and (2) Mrs. Swati Rahul Patil, for the total consideration of Rs.20,47,200/-. The said Agreement for Sale has been duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 25, Pune, under Serial No. 21361/2026, dated 30.07.2026.
12. Thus, as aforesaid, (1) Mr. Rahul Dilip Patil and (2) Mrs. Swati Rahul Patil have acquired contractual rights and interest in the subject property. They shall acquire absolute ownership rights in the subject property upon payment of the entire consideration amount to the builder/developer, i.e., Charholi Infrastructure LLP.

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

1. Agreement for Sale dated 30.07.2026, executed by Charholi Infrastructure LLP, through its Authorised Person Mr. Anand Maganlal Jain, to and in favour of (1) Mr. Rahul Dilip Patil and (2) Mrs. Swati Rahul Patil, which is duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 25, Pune, under Serial No. 21361/2026.

• **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.

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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.
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?	Yes.
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	No.

	original landowner in favour of the loan applicant?	
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 of all permission / No objection required?	No.
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	

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	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. MH008658661202627U and Department ID No. 531799073. The said payment was duly credited to the Government and utilized for conducting the online property search. However, due to certain technical issues/errors on the official IGR website, the e-Search Receipt could not be generated. 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. 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 Charholi Infrastructure LLP, as the builder/developer, is entitled to develop the entire land property and to construct, allot and sell the units therein, subject to the outcome of the pending/disclosed litigation referred to in this Search Report. It is further certified that (1) Mr. Rahul Dilip Patil and (2) Mrs. Swati Rahul Patil have acquired contractual rights and interest in the subject property under the duly registered Agreement for Sale and shall acquire ownership rights upon payment of the entire consideration amount and compliance with the terms and conditions of the said Agreement.

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

1. Original MHADA Offer Letter dated 05.03.2026, bearing Application No. 3150171427, issued in favour of (1) Mr. Rahul Dilip Patil and (2) Mrs. Swati Rahul Patil.
2. Original Agreement for Sale dated 30.07.2026, executed by Charholi Infrastructure LLP, through its Authorised Person Mr. Anand Maganlal Jain, to and in favour of (1) Mr. Rahul Dilip Patil and (2) Mrs. Swati Rahul Patil, which is duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 25, Pune, under Serial No. 21361/2026.
3. Original Payment Receipts issued by the builder/developer, i.e. Charholi Infrastructure LLP to and in favour of (1) Mr. Rahul Dilip Patil and (2) Mrs. Swati Rahul Patil, pertaining to the subject property.
4. Original NOC to Mortgage from the builder/developer, i.e. Charholi Infrastructure LLP to and in favour of ICICI Home Finance Company Limited, pertaining to the subject property.
5. Original Indemnity Bond from the builder/developer, i.e. Charholi Infrastructure LLP w.r.t. pending litigation.

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• **Following documents are required post disbursal (if any) :**

1. Original Simple (Registered) Mortgage or the Notice of Intimation regarding mortgage by way of deposit of title deeds.

Thanking you,

Place : Pune.

Date : 22.08.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by
Narayan Laxman
Khamkar
Date: 2026.08.22
15:08:19 +05'30'

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

Doc No.	Doc Name	Regi. Date	SRO Name	Seller	Purchaser	Property
1455/2021	Sale Deed / Transfer Deed	06.02.2021	Sub-Registrar of Assurances, Haveli No. 17, Pune	(1) Mr. Arvind Premchand Jain, (2) Mrs. Renu Sandeep Kulkarni, (3) Mr. Vikas Kashinath Kulkarni, (4) Mrs. Lailani Sandeep Kulkarni and (5) Jaykul Associates A.O.P. Co-Venture Pride Builders LLP	Charholi Infrastructure LLP, through its Partners (1) Mr. Arvind Premchand Jain and (2) Mr. Vikas Kashinath Kulkarni	Land bearing Survey No. 138 (Part), Survey No. 139 (Part) and Survey No. 135/1, situated at Village Charholi Budruk, Taluka Haveli, District Pune.
21361/2026	Agreement for Sale	30.07.2026	Sub-Registrar of Assurances, Haveli No. 25, Pune	Charholi Infrastructure LLP, through its Authorised Person Mr. Anand Maganlal Jain	(1) Mr. Rahul Dilip Patil and (2) Mrs. Swati Rahul Patil	Flat No. J-201, carpet area 44.50 Sq. Mtrs., together with balcony area 3.44 Sq. Mtrs., situated on the 2nd Floor, in Building "J", project known as "RIO TOWER", constructed/to be constructed on Survey No. 138 (Part) and 139 (Part), Village Charholi Budruk, Taluka Haveli, District Pune.

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CHALLAN
MTR Form Number-6



GRN	MH008658661202627U	BARCODE			Date	20/08/2026-10:34:17		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				9750.00	Road/Street					
					Area/Locality					
					Town/City/District					
					PIN					
					Remarks (If Any)					
					Amount In		Nine Thousand Seven Hundred Fifty Rupees Only			
Total				9,750.00	Words					
Payment Details STATE BANK OF INDIA					FOR USE IN RECEIVING BANK					
Cheque-DD Details					Bank CIN	Ref. No.	00040572026082037905		CPAHDPHGD9	
Cheque/DD No.					Bank Date	RBI Date	20/08/2026-10:24:35		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 : 531799073

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.