

**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: 26/09/2026
LAN No. 77000365134

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 presumed 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. Kapil Hemant Garud

PART I: PROPERTY DETAILS:

(A) Name of the Applicant/Borrower/s: Mr. Kapil Hemant Garud

(B) Name of the Co-applicant/s: (if any): - Mrs. Poonam Garud

(C) Type of Loan – LAP

(D) Purpose of Loan – LAP

(E) Name of the Property Owner/s – Mr. Kapil Hemant Garud

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

SCHEDULE – I
DISCRIPTION OF THE PROPRERTY

(A) All that piece and parcel of land CTS No. 1101/1 out of Final Plot No. 484/1 admeasuring 770.92 sq mtrs, Situated at Shivajinagar, Model Colony Road, within the limits of Pune Municipal Corporation and in Sub Registration District Taluka Haveli, District Pune.

On or towards the North: By Model Colony Road

On or towards the South: By CTS No. 1101/2 and beyond that Canal.

On or towards the East: By Road.

On or towards the West: By Mayurban Hsg. Society.

[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. 601, on the Sixth Floor, Carpet area admeasuring 934 Sq. Ft. i.e. 86.77 Sq. Mtrs., along with Two allotted slot for covered mechanical/Puzzle car park and exclusive rights for part of overhead terrace, in the building known as "Garud House

Apartments" and society named as "Garud House Apartment Condominium" constructed on the property described in schedule - I above.

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

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

1. Copy of Deed of Confirmation executed by M/s. Fortune Developers through its partners Mr. Satish Shivalal Kokate & others with the consent of Mr. Sushilkumar Rekhi & others in favour of Mr. Kapil Hemant Garud, which is registered in the office of Sub-Registrar Haveli No. 3, Pune at Sr. No. 151/2024 dated 02/01/2024 along with Index-II and Registration Receipt.
2. Copy of Commencement Certificate bearing No. CC/0833/23 dated 11/07/2023 from Pune Municipal Corporation.
3. Copy of RERA Certificate vide bearing No. P52100050895, valid from 15/05/2023 and ending with 31/12/2026.
4. Copy of Full Occupancy Certificate No. OCC/0896/25 dated 18/11/2025.

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

1. WHEREAS as per the documents perused, the property admeasuring 771.93 sq. mtrs. situate at Final Plot No. 484/1, CTS No.1101/1, at Shivajinagar, Model Colony Road, within the limits of Pune Municipal Corporation and in Sub Registration District Taluka Haveli, District Pune was originally owned and possessed by Smt. Parvatibai Laxman Salunke.
2. AND WHEREAS the said Smt. Parvatibai Laxman Salunke died intestate on 27/08/1962 leaving behind her legal heirs namely Tarabai Sahadev Thube, Babubai Mahadevrao Shinde, Thakubai Kashinath Lonkar, Sakhubai Vithalrao Gaikwad, Malinibai Bhaskarrao Garud.
3. AND WHEREAS the said legal heirs divided the said plots and accordingly Final Plot No. 484/2, admeasuring 513.66 sq. mtrs. was allotted to the share of Tarabai Sahadev Thube and Babubai Mahadevrao Shinde. Similarly, Final Plot No. 484/1 admeasuring 771.93 sq. mtrs. was allotted to the share of Smt. Malinibai Bhaskarrao Garud, Mr. Sanjay Vitthalrao Gaikwad, Mr. Vijay Vitthalrao Gaikwad, Mr. Rajkumar V. Gaikwad, Mr. Vitthalrao Dhoundiba Gaikwad, Mrs. Usha Mukundrao Gokhale and Thakubai Kashinath Lonkar.
4. AND WHEREAS the said Thakubai Kashinath Lonkar sold out 1/3rd undivided share in the said plot to Smt. Malinibai Bhaskarrao Garud, Mr. Sanjay Vitthalrao Gaikwad, Mr. Vijay Vitthalrao Gaikwad, Mr. Rajkumar V. Gaikwad, Mr. Vitthalrao Dhoundiba Gaikwad, Mrs. Usha Mukundrao Gokhale by Sale Deed dated 14/03/1968, which is registered in the office of Sub-Registrar Haveli No. 1, at Serial No. 836/1968. Thus, Smt. Malinibai Bhaskarrao Garud, Mr. Sanjay Vitthalrao Gaikwad, Mr. Vijay Vitthalrao Gaikwad, Mr. Rajkumar V. Gaikwad, Mr. Vitthalrao Dhoundiba Gaikwad, Mrs. Usha Mukundrao Gokhale and Late Sakhubai V. Gaikwad became the absolute owners of the said CTS No. 1101/1 its Final Plot No. 484/1 and their names are entered into the Property Card.
5. AND WHEREAS Smt. Malinibai Bhaskarrao Garud and Late Sakhubai V. Gaikwad by an Agreement dated 16/12/1986 agreed to sell the said property to M/s. Garud Constructions through its partner Mr. Hemant Bhaskarrao Garud and authorized him to construct and sell flats on the said property. By the said Agreement, M/s. Garud Constructions through its partner Mr. Hemant Bhaskarrao Garud also agreed to construct for Smt. Malinibai Bhaskarrao Garud and Late Sakhubai V. Gaikwad, one flat each admeasuring 1600 sq. fts, on the said property and to appropriate the construction cost thereof against the purchase price payable to Smt. Malinibai Bhaskarrao Garud, Mr. Sanjay Vitthalrao Gaikwad, Mr. Vijay Vitthalrao Gaikwad, Mr. Rajkumar V. Gaikwad, Mr. Vitthalrao Dhoundiba Gaikwad, Mrs. Usha Mukundrao Gokhale.

6. AND WHEREAS M/s. Garud Constructions through its partner Mr. Hemant Bhaskarrao Garud prepared building plan for construction of building consisting of ownership flats and shops, and the said plan was sanctioned by the Pune Municipal Corporation vide Commencement Certificate No. 2722 dated 10/12/1986 and revised plan vide No. 3696 dated 25/09/1987. M/s. Garud Constructions through its partner Mr. Hemant Bhaskarrao Garud accordingly constructed building on the said property and obtained Completion Certificate thereof from the P.M.C. vide No. 3043 dated 09/11/1987 and No. 2359 dated 29/02/1988 and No. 2369 dated 07/04/1988.
7. AND WHEREAS the Deed of Declaration dated 27/09/1994, which is registered in the office of Sub-Registrar Haveli No.2 at Serial No. P-518/1994, mutated the name of "Garud House Apartments Condominium" on the Property Card, and the members of "Garud House Apartments Condominium" are owners of their respective units along with undivided rights in the land and the common areas and facilities and are in actual and peaceful possession of their respective units/apartments. The unit owners are Mr. Sushilkumar Rekhi, Mrs. Surekha Shailendra Joglekar, Mrs. Nilima Nitin Pawar, Smt. Rukmini Kishan Shroff, Mrs. Pinky Hemant Rohera, Mrs. Pooja Vishal Narang, Mr. Satish Bhaskarrao Garud, Mrs. Pallavi Satish Garud, Malinibai Bhaskarrao Garud, Mr. Vijay Vithalrao Gaikwad, Mr. Rajkumar Vithalrao Gaikwad, Mrs. Minakshi Rajkumar Gaikwad, Mr. Harshad Vijay Gaikwad, Ms. Shubha Mukund Gokhale, Dr. Uma Prabhakar Puram, Mr. Dattatray Kashinath Wakode, Mrs. Laxmi Dattatray Wakode, Mr. Karan Dattatray Wakode, Heeru Deepak Punjabi, Reema Deepak Punjabi, Sonu Thanwardas Punjabi, Mrs. Ragini Deepak Gaikwad, Mr. Prakash Bhikaji Kute, Mr. Dhairyasheel Prakash Kute.
8. AND WHEREAS Malinibai Bhaskarrao Garud retained Apartment No.009 (Flat No. 2+3) from the said building and thereby M/s. Garud Constructions through its partner Mr. Hemant Bhaskarrao Garud and executed Assignment Deed in favor of Malinibai Bhaskarrao Garud which is registered in the office of Sub-Registrar Haveli No. 02 at Sr. No. 2805/2003 on 03/06/2003.
9. AND WHEREAS Malinibai Bhaskarrao Garud gifted said Apartment No.009 (Flat No. 2+3) in favor of Hemant Bhaskarrao Garud by way of register Gift Deed which is registered in the office of Sub-Registrar Haveli No. 02 at Sr. No. 4395/2003 on 18/08/2003.
10. AND WHEREAS Hemant Bhaskarrao Garud further gifted said Apartment No.009 (Flat No. 2+3) in favor of his two sons namely Kapil Hemant Garud & Sahil Hemant Garud by way of Gift Deed which is registered in the office of Sub-Registrar Haveli No. 11 at Sr. No. 14620/2022 on 07/07/2022. That thereby Kapil Hemant Garud & Sahil Hemant Garud became the member of Garud House Apartment Condominium.
11. AND WHEREAS the Garud House Apartment Condominium along with its all members executed a Development Agreement on 07/10/2022, which was registered in the office of Sub-Registrar Haveli No. 10 at Sr. No. 25685/2022 on 17/02/2023. By virtue of this Development Agreement, the members confirmed the grant of redevelopment rights of the said Apartment Condominium in favour of M/s. Fortune Developers.
12. AND WHEREAS a Power of Attorney for the purpose of all redevelopment work to be carried out on their behalf was executed by the Garud House Apartment Condominium in favour of M/s. Fortune Developers, which is registered in the office of Sub-Registrar Haveli No. 10 at Sr. No. 25686/2022 on 17/02/2023.
13. AND WHEREAS the Promoter M/s. Fortune Developers acquired the rights to redevelop the said property and has developed the said property by constructing a new building.
14. AND WHEREAS M/s. Fortune Developers obtained Commencement Certificate bearing No. CC/3345/22 dated 21/03/2023 and revised Commencement Certificate bearing No. CC/0833/23 dated 11/07/2023 from Pune Municipal Corporation.

15. AND WHEREAS the Promoter has registered the Project "GARUD HOUSE APARTMENT CONDOMINIUM" under the provisions of the Real Estate (Regulation and Development) Act, 2016 with the Real Estate Regulatory Authority vide Registration No. P52100050895.
16. AND WHEREAS as per the Development Agreement, the Apartment/Flat No. 601 and 604 in the redeveloped/new building was agreed to be allotted to Mr. Kapil Hemant Garud and Mr. Sahil Hemant Garud jointly.
17. AND WHEREAS subsequently, Mr. Kapil Hemant Garud and Mr. Sahil Hemant Garud mutually decided to have separate allotments/ownership, allotting Flat No. 601 to Mr. Kapil Hemant Garud solely and exclusively, and Flat No. 604 to Mr. Sahil Hemant Garud solely and exclusively.
18. AND WHEREAS in pursuance of the above, M/s. Fortune Developers through its partners Mr. Satish Shivalal Kokate & others with the consent of Mr. Sushilkumar Rekhi & others executed a Deed of Confirmation cum Allotment in favour of Mr. Kapil Hemant Garud for Flat No. 601, Sixth Floor, admeasuring 934 sq. ft (86.77 Sq. Mtr) carpet area, along with two covered mechanical/puzzle car parks. This Deed of Confirmation cum Allotment was executed on 28/12/2023 and registered on 02/01/2024 in the office of Sub-Registrar Haveli-3 at Sr. No. 151/2024.
19. AND WHEREAS the Promoter M/s. Fortune Developers obtained a Full Occupancy Certificate No. OCC/0896/25 dated 18/11/2025 for the building, which is valid and subsisting as on today's date.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Copy of Deed of Confirmation executed by M/s. Fortune Developers through its partners Mr. Satish Shivalal Kokate & others with the consent of Mr. Sushilkumar Rekhi & others in favour of Mr. Kapil Hemant Garud, which is registered in the office of Sub-Registrar Haveli No. 3, Pune at Sr. No. 151/2024 dated 02/01/2024 along with Index-II and Registration Receipt.

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? Self construction case yet construction not commenced, hence NA
- 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, as per documents and subject to documents called in Part VII.
- 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, as per documents, subject to documents called in Part VII.
- 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? No, as per documents.
- 5.13 Whether SARFAESI Act applicable? Yes, as per documents and subject to documents called in Part VII.
- 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 favour 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 to mortgage required from Society.
- 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 as per documents
- 5.20 Whether Search Report is obtained and submitted? Yes
- Search Report Details: - MH010913936202627E
- Search Conducted Years: 13 years
- Name of the Advocate / Searcher: Sopanrao Mane & Co. (Advocates)
- Search Report Date – 26/09/2026
- 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, 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 mortgage.

We further certify that of Mr. Kapil Hemant Garud has derived a valid, clear, marketable and unencumbered title in the property stated above.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower of Mr. Kapil Hemant Garud.

PART VII:

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 Deed of Confirmation executed by M/s. Fortune Developers through its partners Mr. Satish Shivalal Kokate & others with the consent of Mr. Sushilkumar Rekhi & others in favour of Mr. Kapil Hemant Garud, which is registered in the office of Sub-Registrar Haveli No. 3, Pune at Sr. No. 151/2024 dated 02/01/2024 along with Index-II and Registration Receipt.
2. Original Assignment Deed between Malinibai Bhaskarrao Garud AND M/s. Garud Constructions through its partner Mr. Hemant Bhaskarrao Garud and others which is registered in the office of Sub-Registrar Haveli No. 02 at Sr. No. 2805/2003 on 03/06/2003 with Index II and RR.
3. Original Gift Deed executed by Malinibai Bhaskarrao Garud in favor of Hemant Bhaskarrao Garud which is registered in the office of Sub-Registrar Haveli No. 02 at Sr. No. 4395/2003 on 18/08/2003 with Index II and RR.
4. Original Gift Deed executed by Hemant Bhaskarrao Garud in favor of Kapil Hemant Garud & Sahil Hemant Garud which is registered in the office of Sub-Registrar Haveli No. 11 at Sr. No. 14620/2022 on 07/07/2022 with Index II and RR.
5. Copy of Property Tax Paid Receipts.
6. Copy of Full Occupancy Certificate No. OCC/0896/25 dated 18/11/2025.

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

Remark if any :- NIL

Yours Faithfully,

MANE
PRAVIN
SOPANRAO

Digitally signed
by MANE PRAVIN
SOPANRAO
Date: 2026.09.28
19:22:22 +05'30'

**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: 26/09/2026
LAN No. 77000365134

Search Report in respect of the file of Mr. Kapil Hemant Garud

DESCRIPTION OF THE PROPERTY -
All that piece and parcel of property bearing Flat No. 601, on the Sixth Floor, Carpet area admeasuring 934 Sq. Ft. i.e. 86.77 Sq. Mtrs., along with Two allotted slot for covered mechanical/Puzzle car park and exclusive rights for part of overhead terrace, in the building known as "Garud House Apartment Condominium" constructed on CTS No. 1101/1 out of Final Plot No. 484/1 admeasuring 770.92 sq mtrs, Situated at Shivajinagar, Model Colony Road, within the limits of Pune Municipal Corporation and in Sub Registration District Taluka Haveli, District Pune.

We have taken online paid e-search in respect of the above referred property (CTS No. 1101 Shivaji Nagar) from the website of www.igrmaharashtra.gov.in since year 2014 to 2026 GRN No. MH010913936202627E dated – 26/09/2026. 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	available Index are checked	NIL
2021	available Index are checked	NIL
2022	Gift Deed executed by Hemant Bhaskarrao Garud in favor of Kapil Hemant Garud & Sahil Hemant Garud which is registered in the office of Sub-Registrar Haveli No. 11 at Sr. No. 14620/2022 on 07/07/2022	---
2023	Development Agreement executed by Garud House Apartment Condominium in favour of M/s. Fortune Developers registered at Sr. No. 25685/2022, Sub-Registrar Haveli No. 10, Pune.	---
2024	Deed of Confirmation executed by M/s. Fortune Developers through its partners Mr. Satish Shivalal Kokate & others with the consent of Mr. Sushilkumar Rekhi & others in favour of Mr. Kapil	---

	Hemant Garud, which is registered in the office of Sub-Registrar Haveli No. 3, Pune at Sr. No. 151/2024 dated 02/01/2024	
2025	available Index are checked	NIL
2026	available Index are checked	NIL

Thanking You,

MANE
PRAVIN
SOPANRAO

Digitally signed by
MANE PRAVIN
SOPANRAO
Date: 2026.09.28
19:21:58 +05'30'

P.S. Mane
Advocate

MH010913936202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
26 Sep 2026	Receipt	Receipt no.: 1115497964
	Name of the Applicant :	LATA SOPANRAO MANE
	Details of property of which document has to be searched :	Dist :Pune Village :Shivajinagar (bhamburda) S.No/CTS No/G.No. : 1101
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH010913936202627E		
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'.		