



NARAYAN KHAMKAR

& LAW ASSOCIATES

• ADVOCATE • NOTARY • ARBITRATOR •
Govt. of India

Ref. No. : IHFC/TSR/1370/2026.

Date : 28.08.2026.

Application No. : 77000331423/7792158057
Transaction Type : BT + TOP UP
Applicant : Mr. Jayesh Mahadev Kanchan
Co-Applicant : Mrs. Shobha Mahadev Kanchan
Existing Owner : Mr. Jayesh Mahadev Kanchan
Existing Ledner : Aditya Birla Housing Finance Limited

To,

The Branch Manager,

ICICI Home Finance Co. Ltd.,

Hadapsar Branch, Pune.

- Legal Scrutiny Report pertaining to the file of (1) Mr. Jayesh Mahadev Kanchan and (2) Mrs. Shobha Mahadev Kanchan.

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

All those pieces and parcels of land bearing (A) Gat No. 561, area admeasuring 00 H. 22 R, assessed at Rs. 1.15 Paise, and (B) Gat No. 562, area admeasuring 00 H. 22 R, assessed at Rs. 1.25 Paise, thus aggregating to 00 H. 44 R, i.e. 4400 Sq. Mtrs., situated at Revenue Village – Uruli Kanchan, Taluka – Haveli, District – Pune, within the local limits of Gram Panchayat Uruli Kanchan, Zilla Parishad Pune, Taluka Panchayat Samiti Haveli and within Registration Sub-District Haveli Nos. 1 to 28, Pune and which is bounded as under.-

Gat No. 561 is bounded as under:

On or towards the East : By Dalimb Road.
On or towards the South : By Gat No. 562.
On or towards the West : By Odha.
On or towards the North : By Gat No. 560.

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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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- **Gat No. 562 is bounded as under:**

On or towards the East : By Dalimb Road.
On or towards the South : By Gat Nos. 563 and 586.
On or towards the West : By Odha.
On or towards the North : By Gat No. 561.

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

- **Description of Subject Property.-**

All that piece and parcel of property bearing Apartment/Flat No. 403, Type 1BHK, having Carpet Area admeasuring 31.19 Sq. Mtrs., i.e. 335.72 Sq. Ft., together with Sanctioned Enclosed Balcony area admeasuring 4.38 Sq. Mtrs., i.e. 47.14 Sq. Ft., and exclusive Terrace area admeasuring 5.64 Sq. Mtrs., i.e. 60.70 Sq. Ft., situated on the 4th Floor, in Building/Wing "B", out of the project known as "SKYLER PHASE-I", constructed/to be constructed on the entire land property bearing Gat Nos. 561 and 562, situated at Revenue Village – Uruli Kanchan, Taluka – Haveli, District – Pune.

Hereinafter, referred to as the "Subject Property".

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

1. Agreement for Sale, dated 16.08.2024, executed by M/s. Sankashti Promoters And Developers, through its Partner Mr. Devendra Ashok Jagtap, for itself and as duly constituted Power of Attorney holder of the Owners/Vendors/Consenting Parties, to and in favour of Mr. Jayesh Mahadeo Kanchan, which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 19, Pune, under Serial No. 18423/2024.
2. LOD, dated 03.07.2026 issued by Aditya Birla Housing Finance Limited.

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• **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, as per the recitals of the Agreement for Sale produced for perusal, Gat No. 561, area admeasuring 00 H. 22 R, was owned by (1) Mr. Vaman Dhondiba Kanchan, (2) Mr. Surendra Bhagwan Kanchan, (3) Mr. Mahadev Bhagwan Kanchan, (4) Smt. Manda alias Mandakini Ramesh Kanchan, (5) Mr. Nilesh Ramesh Kanchan, (6) Mrs. Ulka alias Mohini Rajendra Kale and (7) Mrs. Manisha Ashok Chaudhari, being Owners No. I / Co-Promoters / Consenting Party No. 1.
2. Further, Gat No. 562, area admeasuring 00 H. 22 R, was owned by (1) Mr. Balasaheb Vitthal Kanchan, (2) Mrs. Mangal Balasaheb Kanchan, (3) Mr. Niket Balasaheb Kanchan, (4) Mrs. Nilam Pandurang Undre alias Nilam Balasaheb Kanchan, (5) Mr. Ramdas Vitthal Kanchan, (6) Mrs. Meena Ramdas Kanchan, (7) Ruturaj Ramdas Kanchan, minor, (8) Nikita Ramdas Kanchan, minor, (9) Nayan Ramdas Kanchan, minor and (10) Tanushka Ramdas Kanchan, minor, being Owners No. II / Co-Promoters / Consenting Party No. 1.
3. Thereafter, the Owners No. II, namely Mr. Balasaheb Vitthal Kanchan and others, executed a Development Agreement dated 04.09.2013, whereby they granted and entrusted development rights to and in favour of M/s. Sankashti Promoters And Developers. The said Development Agreement has been duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 3, Pune, under Serial No. 7830/2013.
4. Further, in continuation of and in addition to the aforesaid Development Agreement, the said Owners No. II executed an Irrevocable Power of Attorney dated 04.09.2013 in favour of M/s. Sankashti Promoters And Developers, thereby appointing and constituting the Developer as their lawful attorney for development and allied purposes. The said Irrevocable Power of Attorney has been duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 3, Pune, under Serial No. 7831/2013.

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5. Thereafter, the Owners No. I, namely Mr. Vaman Dhondiba Kanchan and others, executed a Development Agreement dated 18.07.2014, whereby they granted and entrusted development rights to and in favour of M/s. Sankashti Promoters And Developers. The said Development Agreement has been registered in the office of the Sub-Registrar of Assurances, Haveli No. 3, Pune, under Serial No. 6504/2014.
6. Further, in continuation of and in addition to the aforesaid Development Agreement, the said Owners No. I executed an Irrevocable Power of Attorney dated 18.07.2014 in favour of M/s. Sankashti Promoters And Developers, thereby appointing and constituting the Developer as their lawful attorney for development and allied purposes. The said Irrevocable Power of Attorney has been registered in the office of the Sub-Registrar of Assurances, Haveli No. 3, Pune, under Serial No. 6505/2014.
7. By virtue of the aforesaid Development Agreements and Powers of Attorney, M/s. Sankashti Promoters And Developers acquired the development rights and authority to develop the said lands, construct the proposed buildings and sell/allot Flats, Shops, Offices, Parking Areas and other units and to receive consideration therefor.
8. Thereafter, M/s. Sankashti Promoters And Developers obtained approval of the layout and building plans under Cluster Housing Development from the Pune Metropolitan Region Development Authority (PMRDA) under No. PHA/C.R. No. 1435/Mauje Uruli Kanchan/Gat Nos. 561 and 562, dated 11.09.2015. The sanctioned development comprised, inter alia, Building/Wing "A", Building/Wing "B", Amenity Building and Club House/Open Space.
9. Thereafter, M/s. Sankashti Promoters And Developers obtained Non-Agricultural permission from the office of the Collector, Pune, thereby permitting use of the aggregate area admeasuring 4400 Sq. Mtrs. out of Gat Nos. 561 and 562 for residential purposes. The said permission was granted vide N.A. Order No. NA/SR/II/372/2015 Pune-1, dated 23.10.2015.

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10. Thereafter, the Promoter registered the project “SKYLER PHASE-I” under the provisions of the Real Estate (Regulation and Development) Act, 2016 with the Real Estate Regulatory Authority under MahaRERA Registration No. P52100014383.
11. Thereafter, M/s. Sankashti Promoters And Developers, through its Partner Mr. Devendra Ashok Jagtap, for itself and as duly constituted Power of Attorney holder of the Owners/Vendors/Consenting Parties, executed an Agreement for Sale dated 16.08.2024, whereby it agreed to sell and allot the subject Apartment/Flat No. 403 to and in favour of Mr. Jayesh Mahadeo Kanchan for the agreed consideration of Rs. 23,50,000/-. The said Agreement for Sale is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 19, Pune, under Serial No. 18423/2024.
12. Thereafter, Mr. Jayesh Mahadeo Kanchan has availed the loan against the mortgage of the subject property from Aditya Birla Housing Finance Limited.
13. Thereafter, Mr. Jayesh Mahadev Kanchan has paid the entire consideration amount to the said builder/developer, i.e. M/s. Sankashti Promoters and Developers and accordingly the said builder/developer has handed over the physical possession to the said purchasers.
14. Thus, as aforesaid the subject property is owned and possessed by Mr. Jayesh Mahadev Kanchan. His title to the subject property is valid, legal, marketable and enforceable in the courts of law. However, the subject property is mortgaged to and in favour of Aditya Birla Housing Finance Limited. Therefore, the subject property is not free from encumbrances.

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

1. Agreement for Sale, dated 16.08.2024, executed by M/s. Sankashti Promoters And Developers, through its Partner Mr. Devendra Ashok Jagtap, for itself and as duly constituted Power of Attorney holder of the Owners/Vendors/Consenting Parties, to and in favour of Mr.

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Jayesh Mahadeo Kanchan, which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 19, Pune, under Serial No. 18423/2024.

• **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.
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.

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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 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	No.

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	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.	
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. MH008868551202627E and Department ID No. 746230660. The said payment was duly credited to the Government and utilized for conducting the online property search. Accordingly, the e-Search Receipt bearing No. 1115396656, dated 26.08.2026 at 02:28 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. 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,	

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	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 hereby certified that, the subject property is owned and possessed by Mr. Jayesh Mahadev Kanchan. His title to the subject property is valid, legal, marketable and enforceable in the courts of law. However, the subject property is mortgaged to and in favour of Aditya Birla Housing Finance Limited. Therefore, the subject property is not free from encumbrances.

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

Since, it is the case of balance transfer.

1. LOD issued by Aditya Birla Housing Finance Limited.

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

1. Original Agreement for Sale, dated 16.08.2024, executed by M/s. Sankashti Promoters And Developers, through its Partner Mr. Devendra Ashok Jagtap, for itself and as duly constituted Power of Attorney holder of the Owners/Vendors/Consenting Parties, to and in favour of Mr. Jayesh Mahadeo Kanchan, which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 19, Pune, under Serial No. 18423/2024.
2. Original Possession Letter issued by the builder/developer, i.e. M/s. Sankashti Promoters and Developers to and in favour of Mr. Jayesh Mahadeo Kanchan, pertaining to the subject property.

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3. Original Release Letter/No Dues Certificate from Aditya Birla Housing Finance Limited, pertaining to the subject property.
4. All documents mentioned in the list of documents issued by Aditya Birla Housing Finance Limited, pertaining to the subject property.
5. Original NOC to Mortgage from the builder/developer, i.e. M/s. Sankashti Promoters and Developers or the Co-Operative Housing Society, if it is formed to and in favour of ICICI Home Finance Company Limited, pertaining to the subject property.
6. Original Simple (Registered) or the Notice of Intimation regarding mortgage by way of deposit of title deeds for additional/enhanced loan facility.

Thanking you,

Place : Pune.

Date : 25.08.2026.



Narayan
Laxman
Khamkar

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by
Narayan Laxman
Khamkar
Date: 2026.08.28
19:44:53 +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
4107/2004	Development Agreement	27.04.2004	Sub-Registrar of Assurances, Haveli No. 14, Chinchwad, Pune	M/s. Shraddha Associates, through its Partners (1) Mr. Rikhab Pukhraj Bhandari and (2) Mr. Pramod Mishrilal Dhadiwal, along with Mr. Pandurang Vishnupant Gawade and 33 others, through their constituted attorney Mr. Shantaram Jagannath Barde	M/s. Khinvasara and Associates, through its Partner Mr. Mahesh Zumbarlal Khinvasara	Eastern portion admeasuring 00 Hectare 82.74 Ares, i.e. 8,274 Sq. Mtrs., out of the sanctioned layout of land bearing Survey No. 268, Hissa Nos. 1, 2, 3 and 4, situated at Village Chinchwad, Pune.
4108/2004	Irrevocable Power of Attorney	27.04.2004	Sub-Registrar of Assurances, Haveli No. 14, Chinchwad, Pune	M/s. Shraddha Associates, through its Partners (1) Mr. Rikhab Pukhraj Bhandari and (2) Mr. Pramod Mishrilal Dhadiwal, along with Mr. Pandurang Vishnupant Gawade and 33 others, through their constituted attorney Mr. Shantaram Jagannath Barde	M/s. Khinvasara and Associates, through its Partner Mr. Mahesh Zumbarlal Khinvasara	Eastern portion admeasuring 00 Hectare 82.74 Ares, i.e. 8,274 Sq. Mtrs., out of Survey No. 268, Hissa Nos. 1 to 4, situated at Village Chinchwad, Pune, authorising development and sale/disposal of units to prospective purchasers.
7341/2005	Power of Attorney	19.12.2005	Sub-Registrar of Assurances, Haveli No. 18, Pimpri-Chinchwad, Pune	Mr. Mahesh Zumbarlal Khinvasara, Partner of M/s. Khinvasara and Associates, Shri Swami Samarth Nagar	Mr. Rajesh Ramanlal Soniminde	Power of Attorney pertaining to registration of Agreements to Sale in the project "Shri Swami Samarth Nagar".
1/2007	Agreement to Sale	02.01.2007 (executed on 27.12.2006)	Joint Sub-Registrar of Assurances, Haveli No. 17, Pune	M/s. Khinvasara and Associates, Shri Swami Samarth Nagar, through its Partner and constituted attorney Mr. Mahesh Zumbarlal Khinvasara, represented for registration through Mr. Rajesh Ramanlal Soniminde	(1) Mr. Charles Joe D'Monte and (2) Mrs. Sheetal Charles D'Monte	Flat No. 02, Stilt Floor, Wing No. C-1, in "Shri Swami Samarth Nagar Phase-I", Built-up Area 875 Sq. Ft. (81.32 Sq. Mtrs.), attached Terrace Areas 110 Sq. Ft. (10.22 Sq. Mtrs.) + 112 Sq. Ft. (10.41 Sq. Mtrs.), total Saleable Area 1,097 Sq. Ft. (101.95 Sq. Mtrs.), constructed on Survey No. 268, Hissa Nos. 1 to 4, CTS No. 1222, Village Chinchwad.

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MH008868551202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
26 Aug 2026	Receipt	Receipt no.: 1115396656
	Name of the Applicant :	Advocate Narayan Laxman Khamkar
	Details of property of which document has to be searched	Dist :Pune Village :Hadapasar S.No/CTS No/G.No. : 561
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH008868551202627E		
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/fmSearchChallanWithOutReg.php'.		

