

**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, and Pune 411018

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

LEGAL SCRUTINY REPORT

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

Date: 02/09/2026
LAN No. 7792139350

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. Amit Damodar Joshi.

PART I : PROPERTY DETAILS:

(A) Name of the Applicant/Borrower/s: Mr. Amit Damodar Joshi

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

(C) Type of Loan: Residential LAP

(D) Purpose of Loan: Residential LAP

(E) Name of the Property Owner/s: Mr. Amit Damodar Joshi

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

SCHEDULE- IA

DESCRIPTION OF THE PROPERTY

All that piece and parcel of the Property bearing 94/1A-1, 94/2/1(PT), 3/2, 8/1, 9,13,95/1/c, 95/2/13, admeasuring area 16149 Sq.meter or thereabouts situated at revenue village Kothrud, Tal. Haveli, Dist.Pune and within the jurisdiction of Sub-registrar Haveli, Pune, and within the local limits of Pune Municipal Corporation & within the jurisdiction of Sub Registrar Haveli. and & the same is bounded as follows:-

On or Towards East :	By Land for S.no 94 and 95 of Shri. S.S. Walawalkar
On or Towards South :	By land retained with Shri. V.S. Walawalkar and Paud Road
On or Towards West :	By S.no 94 and 95 (pt) and S.no 96 and 97
On or Towards North :	By Hill Slope land of Shri.V.S. Walawalkar.

SCHEDULE- IB

DESCRIPTION OF THE PROPERTY

All that piece and parcel of the Property bearing 94/1A-2, 2/2, 95/1D, 2/2 admeasuring area 14778 Sq. meter or thereabouts situated at revenue village Kothrud, Tal. Haveli, Dist. Pune and within the jurisdiction of Sub-registrar Haveli, Pune, and within the local limits of Pune Municipal Corporation & within the jurisdiction of Sub Registrar Haveli. and & the same is bounded as follows:-

On or Towards East : By Land of Mrs. A.S. Bhate and Smt. P.S. Narvekar and Smt. M.R. Chodankar
On or Towards South : By land retained with Shri. V.S. Walawalkar and Paud Road
On or Towards West : By land of Shri. V.S. Walawalkar
On or Towards North : By Hill slope land of Shri.V.S. Walawalkar.

SCHEDULE- IC

DESCRIPTION OF THE PROPERTY

A) All that piece and parcel of the Property bearing 81/4/B admeasuring area 1300 Sq. meter or thereabouts situated at revenue village Kothrud, Tal. Haveli, Dist. Pune and within the jurisdiction of Sub-registrar Haveli, Pune, and within the local limits of Pune Municipal Corporation & within the jurisdiction of Sub Registrar Haveli. and & the same is bounded as follows:-

On or Towards East : By S.no 84, Hissa of Gadia
On or Towards South : By Nalla
On or Towards West : By Bharati Nagar
On or Towards North : By land of Mrs. V.A. Shah

B) All that piece and parcel of the Property bearing 94/1A-3A admeasuring area 5000 Sq. meter or thereabouts situated at revenue village Kothrud, Tal. Haveli, Dist. Pune and within the jurisdiction of Sub-registrar Haveli, Pune, and within the local limits of Pune Municipal Corporation & within the jurisdiction of Sub Registrar Haveli. and & the same is bounded as follows:-

On or Towards East : By S.no 92, of PMC
On or Towards South : By Pune Paud Road
On or Towards West : By land of Shri. V.S. Walawalkar and Paud
On or Towards North : By land of Smt. P.S.Narvekar and Smt. M.r. Chodankar

SCHEDULE- ID

DESCRIPTION OF THE PROPERTY

All that piece and parcel of the Property bearing 94/1A/3B (pt) 95/1E, 95/2/3, admeasuring area 9133.75 Sq. meter or thereabouts situated at revenue village Kothrud, Tal. Haveli, Dist. Pune and within the jurisdiction of Sub-registrar Haveli, Pune, and within the local limits of Pune Municipal Corporation & within the jurisdiction of Sub Registrar Haveli. and & the same is bounded as follows:-

On or Towards East : By S.no 92, of PMC
On or Towards South : By S.no 94 Hissa of Mrs. A.s. Bhate
On or Towards West : By S.no 94 and 95 Hissa
On or Towards North : By non buildable land of owner .

SCHEDULE- IE

DESCRIPTION OF THE PROPERTY

All that piece and parcel of the Property bearing 81/4A, admeasuring area 7363.45 Sq. meter or thereabouts situated at revenue village Kothrud, Tal. Haveli, Dist. Pune and within the jurisdiction of Sub-registrar Haveli, Pune, and within the local limits of Pune Municipal Corporation & within the jurisdiction of Sub Registrar Haveli. And & the same is bounded as follows:-

On or Towards East : By S.no 81, Hissa of Gadia
On or Towards South : By land of Mrs. A.s. Bhate

On or Towards West : By Bharati Nagar
On or Towards North : By land retained by Mrs. V.A Shah and Pune Paud road

[Hereinafter referred to as said land property for the sake of brevity and convenience]

SCHEDULE- II
DESCRIPTION OF THE FLAT

All that piece and parcel of **Flat bearing No. 8 on Parking Floor** of an area of 507 Sq. Fts. i.e. 47.10 Sq. Mts. in the scheme known as **“INDIRA SHANKAR NAGARI KAVERI CO-OP HSG SOCIETY” Building no. VS-6** constructed on the land particularly mentioned in Schedule I.

[Hereinafter referred to as said flat property for the sake of brevity and convenience]

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

1. Copy of building plans have been sanctioned by the additional Collector, office and Pune vide no. PMH/SR/414/91, dt.18/12/91 and revised building permission under Letter no. PRH/SR/347/93 dt.1/11/93
2. Copy of Share Certificate dated 27/04/1997 & dated 26/11/2016, No. 8 vide allotted shares no. 36 to 40 in favor of Miss. Amita Shamrao Rege and Mr. Amit Damodar Joshi.
3. Copy of Registered Agreement to sell dated 17/02/1992, bearing no. P/826/1992 executed by M/s. R. M. Construction in favor of Miss. Amita Shamrao Rege which is registered in the office of sub registrar Haveli no. 4 with Registration Receipt and Index II.
4. Copy of Registered Deed of Assignment in respect of the said subject flat dated 04/09/2008, bearing no. 7365/2008 executed by Miss. Amita Shamrao Rege in favor of Mr. Amit Damodar Joshi which is registered in the office of sub registrar Haveli no. 4 with Registration Receipt and Index II.
5. Copy of No Dues Certificate dated 08/01/2024 issued by IDBI bank Ltd in favor of Mr. Amit Damodar Joshi.

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

1. WHEREAS below mentioned land owners were holding the land marked as follows :

Sr. No.	Name of the Owner	Survey Nos.	Area in Sq.mtrs.,
1	Mr. Vinayak Shankar Walwalkar	94/1A/1,2/1(pt) 3/2, 8/1, 94/9,12, 95/1C, 95/2/1,3	16,149
2	Mr. Suresh Shankar Walwalkar	94/1 A+2, 94/2/2 95/1D, 2/2	14,778
3	Mrs. Anjali Shubhash Bhate	81/4B(pt) 94/1A/3A	6,300
4	Mrs. Vijaya Anil Shah	81/4A/1	7,363.45
5	Mrs. Prathibha Sadanad Narvekar & Mrs. Mangala R Chodankar	94/1A-3B 95/2/3(pt) 95/1E(pt)	9,133.75

2. AND WHEREAS being surplus holders of land, the Owners applied to the Government of Maharashtra for exemption under Section 20 of Urban Land (Ceiling and Regulation) Act 1976 in respect of their respective land

3. AND WHEREAS by below mentioned Scheme/ Order Nos. dated as stated below, the Scheme submitted by the said Owners was initially sanctioned under the said Act, as follows

Sr. No.	Name of the Owner	S. Nos
1	Mr. Vinayak Shankar Walwalkar	PUN/1087/(169) D-XIV dated 30/12/87
2	Mr. Suresh Shankar Walwalkar	PUN/1087/(171) D-XIV dated 30/12/87
3	Mrs. Anjali Shubhash Bhate	PUN/1087/(170) D-XIV dated 15/12/87
4	Mrs. Vijaya Anil Shah	PUN/1087/(169) D-XIV dated 30/12/87
5	Mrs. Prathibha Sadanad Narvekar & Mrs. Mangala R Chodankar	PUN/1087/(169) D-XIV dated 30/12/87

4. AND WHEREAS by Agreement dated 11th August 1984 and by Supplementary Agreement dated 15th August 1988 the said Owners granted development rights of their respective land i.e totally the Said Land to M/s. R.M. Constructions, a Partnership Firm through its Managing Partner Shri Ramchandra Murlidhar Thakur, to carry out Scheme of buildings thereon.

5. AND WHEREAS by following Orders the Additional Collector Pune sanctioned the building plans in respect of the Said Land NA/SR/IV/H/138/88 dated 03/08/1988, NA/SR/IV/H/57/88 dated 03/08/1988, NA/SR/IV/H/58/88 dated 06/09/1988, NA/SR/IV/H/60/88 dated 09/09/1988 & NA/SR/59/88 dated 28/10/1988

6. AND WHEREAS the building plans have been sanctioned by the additional Collector, office and Pune vide no. PMH/SR/414/91, dt.18/12/91 and revised building permission under Letter no. PRH/SR/347/93 dt.1/11/93.

7. AND WHERAS M/s. R. M. Construction, said developer commenced the construction of the building namely “**INDIRA SHANKAR NAGARI**”.

8. AND WHERAS M/s. R. M. Construction has agreed to sell the said subject flat no. 8 vide Registered Agreement to Sell dated 17/02/1992, bearing no. P/826/1992 in favor of Miss. Amita Shamrao Rege which is registered in the office of sub registrar Haveli no. 4 Pune.

9. AND WHERAS M/s. R. M. Construction has handed over the possession of the said subject flat no. 8 to Miss. Amita Shamrao Rege vide Possession Letter dated 16/03/1995.

10. AND WHERAS Miss. Amita Shamrao Rege has agreed to Sell the said subject flat to Mr. Amit Damodar Joshi vide Registered Agreement dated 22/08/2008, bearing no. 7039/2008 which is registered in the office of sub registrar Haveli no. 4 Pune.

11. AND WHERAS Miss. Amita Shamrao Rege has executed Registered Deed of Assignment in respect of the said subject flat dated 04/09/2008, bearing no. 7365/2008 in favor of Mr. Amit Damodar Joshi which is registered in the office of sub registrar Haveli no. 4 Pune.

12. AND WHERAS the flat purchasers have formed the Co-op Hsg society as a style name as “Indira Shankar Nagari Kaveri Co-op Hsg Society Ltd” vide Society Registration certificate dated 19/03/1997, bearing no. HSG/3792/96-97 and the said society has issued Share Certificate dated 27/04/1997, No. 8 vide allotted shares no. 36 to 40 in favor of Miss. Amita Shamrao Rege and further transfer to the Mr. Amit Damodar Joshi on dated 26/11/2016

13. AND WHEREAS Mr. Amit Damodar Joshi has availed the loan from IDBI Bank and the said bank has executed Registered NOI dated 20/06/2017, bearing no. 1258/2017 which is registered in the office of sub registrar Haveli no. 10 and the same has been repaid and hence the said bank has issued No Dues Certificate dated 08/01/2024 issued by IDBI bank Ltd in favor of Mr. Amit Damodar Joshi

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Copy of Registered Agreement to sell dated 17/02/1992, bearing no. P/826/1992 executed by M/s. R. M. Construction in favor of Miss. Amita Shamrao Rege which is registered in the office of sub registrar Haveli no. 4 with Registration Receipt and Index II.
2. Copy of Registered Deed of Assignment in respect of the said subject flat dated 04/09/2008, bearing no. 7365/2008 executed by Miss. Amita Shamrao Rege in favor of Mr. Amit Damodar Joshi which is registered in the office of sub registrar Haveli no. 4 with Registration Receipt and Index II.

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 to knowledge
- 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 from Developer is 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 as per documents
- 5.20 Whether Search Report is obtained and submitted?
- Search Report Details: MH009503262202627E
- Search Conducted Years: 13 years
- Name of the Advocate / Searcher: Sopanrao Mane & Co. (Advocates)
- Search Report Date: 02/09/2026
- 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 equitable mortgage.

We further certify that of Mr. Amit Damodar Joshi will acquire 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. Amit Damodar Joshi.

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 Registered Agreement to sell dated 17/02/1992, bearing no. P/826/1992 executed by M/s. R. M. Construction in favor of Miss. Amita Shamrao Rege which is registered in the office of sub registrar Haveli no. 4 with Registration Receipt and Index II.

2. Original Registered Agreement dated 22/08/2008, bearing no. 7039/2008 executed by Miss. Amita Shamrao Rege in favor of Mr. Amit Damodar Joshi vide which is registered in the office of sub registrar Haveli no. 4 with Registration Receipt and Index II.
3. Original Registered Deed of Assignment dated 04/09/2008, bearing no. 7365/2008 executed by Miss. Amita Shamrao Rege in favor of Mr. Amit Damodar Joshi which is registered in the office of sub registrar Haveli no. 4 with Registration Receipt and Index II.
4. Original NOC to mortgage issued by society in favor of ICICI HFC.
5. Original Share Certificate dated 27/04/1997 & dated 26/11/2016, No. 8 vide allotted shares no. 36 to 40 in favor of Miss. Amita Shamrao Rege and Mr. Amit Damodar Joshi.
6. Original No Dues Certificate dated 08/01/2024 issued by IDBI bank Ltd in favor of Mr. Amit Damodar Joshi.
7. Copy of Latest tax paid receipt.

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

REMARKS (if any):- NIL

Yours Faithfully,

MANE
PRAVIN
SOPANRAO

Digitally signed by
MANE PRAVIN
SOPANRAO
Date: 2026.09.04
15:21:10 +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: 02/09/2026
LAN No. 7792139350

Search Report in respect of the file of Mr. Amit Damodar Joshi

DESCRIPTION OF THE PROPERTY:-

All that piece and parcel of **Flat bearing no. 8** on Parking Floor of an area of 507 Sq. Fts. i.e. 47.10 Sq. Mts. in the scheme known as **“INDIRA SHANKAR NAGARI KAVERI CO-OP HSG SOCIETY”** Building no. VS-6 Property bearing 81/4/B, Property bearing 94/1A-3A, bearing 94/1A/3B (pt.) 95/1E, 95/2/3, bearing 81/4A, village Kothrud, Tal. Haveli, Dist.Pune

We have taken online paid e-search in respect of the above referred property (Gat No.94, Kothrud) from the website of www.igrmaharashtra.gov.in since year 2014 to 2026 GRN No. MH009503262202627E dated 02/09/2026. 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	Registered NOI dated 20/06/2017, bearing no. 1258/2017 which is registered in the office of sub registrar Haveli no. 10	---
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	available Index are checked	NIL
2023	available Index are checked	NIL
2024	available Index are checked	NIL
2025	available Index are checked	NIL
2026	available Index are checked	NIL

Thanking You,

MANE
PRAVIN
SOPANRAO

Digitally signed
by MANE PRAVIN
SOPANRAO
Date: 2026.09.04
15:20:35 +05'30'

P.S. Mane
Advocate

MH009503262202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
02 Sep 2026	Receipt	Receipt no.: 1115421658
	Name of the Applicant :	LATA SOPANRAO MANE
	Details of property of which document has to be searched :	Dist :Pune Village :Kothrud S.No/CTS No/G.No. : 94
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH009503262202627E		
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 '.		