



NARAYAN KHAMKAR

& LAW ASSOCIATES

• ADVOCATE • NOTARY • ARBITRATOR •
Govt. of India

Ref. No. : IHFC/TSR/1465/2026.

Date : 20.09.2026.

Application No. : 77000348569
Transaction Type : Resale Purchase
Applicant : Mr. Sumit Shivaji Hivale
Co-Applicant : Mrs. Dipali Sumit Hivale
Existing Owner : 1. Mrs. Aarti Amit Bhenki and
2. Mr. Amit Dnyaneshwar Bhenki.
Existing Lender : Dewan Housing Finance Corporation
Limited (DHFL)

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

- Legal Scrutiny Report pertaining to the file of Mr. Sumit Shivaji Hivale and Mrs. Dipali Sumit Hivale.

• **PART I : PROPERTY DETAILS**

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

All that piece and parcel of property admeasuring of H. 00-04 Ares, out of Survey No. 12, Hissa No. 1/1, having total area admeasuring of H. 00-12 Ares, sitauted at Village – Narhe, Taluka – Haveli, District – Pune and within local limits of Pune Municipal Corporation, Pune.

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

• **DESCRIPTION OF SUBJECT PROPERTY.-**

All that piece and parcel of property bearing Flat No. 13, having built-up area admeasuring 603 Sq. Ft., i.e. 56.04 Sq. Mtrs., situated on the Third Floor, in the building known as “HERAMB

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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.

✉ **email** - nklawassociates1@gmail.com :: 📞 **Mobile No.** - + 91 99 228 10198 ::

HEIGHTS”, constructed on land admeasuring 00 H. 04 R out of Survey No. 12, Hissa No. 1/3, totally admeasuring 00 H. 10 R, situated at Village Narhe, Taluka Haveli, District Pune, and within the jurisdiction of the concerned Sub-Registrar of Assurances, Haveli.

Hereinafter, referred to as the “Subject Property”.

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

1. Draft of Sale Deed to be executed and registered by (1) Mrs. Aarti Amit Bhenki and (2) Mr. Amit Dnyaneshwar Bhenki to and in favour of Mr. Sumit Shivaji Hiwale, 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 property was originally owned and possessed by Mrs. Kalavati Daulat Adhav.
2. Thereafter, Mrs. Kalavati Daulat Adhav executed a Development Agreement dated 16-03-2016, whereby she granted and entrusted the development rights in respect of land admeasuring 00 H. 10 R out of the total area admeasuring 00 H. 12 R, bearing Survey No. 12, Hissa No. 1/1, situated at Village Narhe, to and in favour of M/s. Heramb Construction, through its Partners (1) Mr. Parag Tanaji Dhene, (2) Mr. Pankaj Tanaji Dhene and (3) Mr. Anil Barshiram Khole. The said Development Agreement has been duly registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 9, under Serial No. 1806/2016.
3. T hereafter, the said builder/developer, i.e. M/s. Heramb Construction, constructed a multi-storied building upon the entire land property. However, no N.A. Order and/or sanctioned building plan, Commencement Certificate or other development permission issued by the competent authority has been produced before me for perusal and verification. Therefore, in

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the absence of the aforesaid documents, I am unable to make any comment or certify the legality, validity and authorization of the construction carried out over the entire land property.

4. Thereafter, M/s. Heramb Developers, through its Partners (1) Mr. Parag Tanaji Dhene, (2) Mr. Anil Barshiram Khole and (3) Mr. Pratik Ramchandra Thorve, executed an Agreement dated 22-02-2016, whereby they agreed to sell, transfer and convey Flat No. 13, having built-up area admeasuring 603 Sq. Ft., i.e. 56.04 Sq. Mtrs., situated on the Third Floor of the building known as "HERAMB HEIGHTS", constructed on land admeasuring 00 H. 04 R out of Survey No. 12, Hissa No. 1/3, totally admeasuring 00 H. 10 R, situated at Village Narhe, to and in favour of (1) Mrs. Aarti Amit Bhenki and (2) Mr. Amit Dnyaneshwar Bhenki. The said Agreement has been duly registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 22, under Serial No. 2738/2016.
5. Thereafter, (1) Mrs. Aarti Nagnath Surwase and (2) Mr. Amit Dnyaneshwar Bhenki (Borrowers) have availed a loan facility of Rs. 14,63,407/- (Rupees Fourteen Lakh Sixty Three Thousand Four Hundred Seven Only) from Dewan Housing Finance Corporation Limited (DHFL). In order to secure the due repayment of the said loan together with interest, costs, charges and other monies payable thereunder, the Borrowers created a mortgage over Flat No. 13 in the building known as "HERAMB HEIGHTS", situated at Village Narhe, in favour of the said lender by way of deposit of title deeds. Accordingly, an Agreement Relating to Deposit of Title Deeds (Notice of Intimation regarding Mortgage by way of Deposit of Title Deeds) dated 26-07-2016 was duly filed and registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 22, under Serial No. 4756/2016.
6. Thereafter, upon payment of the entire consideration amount as agreed under the aforesaid Agreement, M/s. Heramb Developers handed over the vacant, peaceful and physical possession of the subject flat property to and in favour of (1) Mrs. Aarti Amit Bhenki and (2) Mr. Amit Dnyaneshwar Bhenki. Accordingly, the said purchasers acquired the right, title, interest and

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possession in respect of the subject flat property and became entitled to hold, occupy and enjoy the same.

7. Thus, as aforesaid the subject property is owned and possessed by (1) Mrs. Aarti Amit Bhenki and (2) Mr. Amit Dnyaneshwar Bhenki. However, subject property is mortgaged to and in favour of Dewan Housing Finance Corporation Limited (DHFL). Therefore, the subject property is not free from encumbrances.
8. Therefore, (1) Mrs. Aarti Amit Bhenki and (2) Mr. Amit Dnyaneshwar Bhenki are entitled to sell, transfer and convey the subject property to and in favour of Mr. Sumit Shivaji Hivale and Mrs. Dipali Sumit Hivale, or any other prospective purchaser/s, subject to re-payment of entire mortgage money of the above-referred lender, i.e. Dewan Housing Finance Corporation Limited (DHFL).

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

1. Agreement, dated 22-02-2016, executed by M/s. Heramb Developers, through its Partners (1) Mr. Parag Tanaji Dhene, (2) Mr. Anil Barshiram Khole and (3) Mr. Pratik Ramchandra Thorve, to and in favour of (1) Mrs. Aarti Amit Bhenki and (2) Mr. Amit Dnyaneshwar Bhenki, pertaining to Flat No. 13, having built-up area admeasuring 603 Sq. Ft., i.e. 56.04 Sq. Mtrs., situated on the Third Floor of the building known as “HERAMB HEIGHTS”, constructed on land admeasuring 00 H. 04 R out of Survey No. 12, Hissa No. 1/3, totally admeasuring 00 H. 10 R, situated at Village Narhe, which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 22, under Serial No. 2738/2016.

• **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.

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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?	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.

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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 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 -	

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	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. 1115456504, dated 15.09.2026 at 01:20 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, 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

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• **PART VI : CERTIFICATE.-**

It is certified that, the subject property is owned and possessed by (1) Mrs. Aarti Amit Bhenki and (2) Mr. Amit Dnyaneshwar Bhenki. However, subject property is mortgaged to and in favour of Dewan Housing Finance Corporation Limited (DHFL). Therefore, the subject property is not free from encumbrances.

Therefore, (1) Mrs. Aarti Amit Bhenki and (2) Mr. Amit Dnyaneshwar Bhenki are entitled to sell, transfer and convey the subject property to and in favour of Mr. Sumit Shivaji Hivale and Mrs. Dipali Sumit Hivale, or any other prospective purchaser/s, subject to re-payment of entire mortgage money of the above-referred lender, i.e. Dewan Housing Finance Corporation Limited (DHFL).

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

1. Original Agreement, dated 22-02-2016, executed by M/s. Heramb Developers, through its Partners (1) Mr. Parag Tanaji Dhene, (2) Mr. Anil Barshiram Khole and (3) Mr. Pratik Ramchandra Thorve, to and in favour of (1) Mrs. Aarti Amit Bhenki and (2) Mr. Amit Dnyaneshwar Bhenki, pertaining to Flat No. 13, having built-up area admeasuring 603 Sq. Ft., i.e. 56.04 Sq. Mtrs., situated on the Third Floor of the building known as “HERAMB HEIGHTS”, constructed on land admeasuring 00 H. 04 R out of Survey No. 12, Hissa No. 1/3, totally admeasuring 00 H. 10 R, situated at Village Narhe, which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 22, under Serial No. 2738/2016.
2. Original Possession Letter issued by the builder/developer, i.e. M/s. Heramb Develoeprs to and in favour of (1) Mrs. Aarti Amit Bhenki and (2) Mr. Amit Dnyaneshwar Bhenki, pertaining to the subject property.

3. Original Sale Deed to be executed and registered by (1) Mrs. Aarti Amit Bhenki and (2) Mr. Amit Dnyaneshwar Bhenki to and in favour of Mr. Sumit Shivaji Hiwale, pertaining to the subject property.
4. Original NOC to Mortgage from the builder/developer, i.e. M/s. Heramb Develoeprs 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.

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

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

Thanking you,

Place : Pune.

Date : 20.09.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed
by Narayan
Laxman Khamkar
Date: 2026.09.20
15:35:19 +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
1806/2016	Development Agreement	16-03-2016	Joint Sub-Registrar of Assurances, Haveli No. 9	Mrs. Kalavati Daulat Adhav	M/s. Heramb Construction through its Partners (1) Mr. Parag Tanaji Dhene, (2) Mr. Pankaj Tanaji Dhene and (3) Mr. Anil Barshiram Khole	Other Information: Land situated at Village Narhe, bearing Survey No. 12, Hissa No. 1/1, totally admeasuring 00 H. 12 R, out of which area admeasuring 00 H. 10 R was granted by the Seller to the Purchaser for development.
2738/2016	Agreement	22-02-2016	Joint Sub-Registrar of Assurances, Haveli No. 22	M/s. Heramb Developers through its Partners (1) Mr. Parag Tanaji Dhene, (2) Mr. Anil Barshiram Khole and (3) Mr. Pratik Ramchandra Thorve	(1) Mrs. Aarti Amit Bhenki and (2) Mr. Amit Dnyaneshwar Bhenki	Other Information: Flat No. 13, having built-up area admeasuring 603 Sq. Ft., i.e. 56.04 Sq. Mtrs., situated on the Third Floor of the building known as "HERAMB HEIGHTS", constructed on land admeasuring 00 H. 04 R out of Survey No. 12, Hissa No. 1/3, totally admeasuring 00 H. 10 R, situated at Village Narhe.
4756/2016	Agreement Relating to Deposit of Title Deeds, Pawn	26-07-2016	Joint Sub-Registrar of Assurances, Haveli No. 22	Dewan Housing Finance Corporation Limited (DHFL), Fortune House, 2nd Floor, Near Income Tax Lane, Prabhat Road, Pune – 411013	(1) Mrs. Aarti Nagnath Surwase and (2) Mr. Amit Dnyaneshwar Bhenki	Flat No. 13, Heramb Heights, Narhe. Loan Amount – Rs. 14,63,407/-.

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MH010023554202627U	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
15 Sep 2026	Receipt	Receipt no.: 1115456504
	Name of the Applicant :	Advocate Narayan Laxman Khamkar
	Details of property of which document has to be searched :	Dist :Pune Village :Narhe S.No/CTS No/G.No. : 12
	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 दस्त्यासाठी लागू नाही.