

**SOPANRAO MANE & CO
ADVOCATES**

MR.PRAVIN S. MANE

MR.PRADEEP MANE

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LEGAL SCRUTINY REPORT

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

Date: 25/09/2026
LAN No. 77000362479

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 Mrs. Rekha Kanwar wife of Praveen Singh

PART I: PROPERTY DETAILS:

(A) Name of the Applicant/Borrower/s: Mrs. Rekha Kanwar wife of Praveen Singh

(B) Name of the Co-applicant/s: (if any): Mr. Praveen Singh son of Mr. Indra Singh

(C) Type of Loan: Resale

(D) Purpose of Loan: Resale

(E) Name of the Property Owner/s: Mrs. Anuradha Swatantran

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

SCHEDULE – I

DISCRIPTION OF THE PROPERTY

All that piece of land bearing **Gat No.1**, village - **Nighoje**, Taluka Khed, District Pune totally admeasuring 4 Hec. 07 Ares situated within the limits of Zilla Parishad Pune and Grampanchayat Nighoje and within the jurisdiction of Sub registrar, Khed and bounded as follows.

On or Towards EAST : By Gat No. 119 & 122;
On or towards SOUTH : By Nighoje Gaothan;
On or towards WEST : By Zilla Parishad Road;
On or towards NORTH : By Gat No. 2.

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

SCHEDULE – II

DISCRIPTION OF THE FLAT

All that piece and parcel of **Residential Flat No. C2-605** on the **6th Floor**, having admeasuring about approx. 43.40 Sq. Mtrs. in carpet area (which includes the area of the balconies) along with adjoining terrace at measuring 4.51 Sq. Mtrs. and Car Parking, scheme known as "**Mantra Residency Building C-2 Co-operative Housing Society Limited**" situated at Gat no. 1, Village Nighoje, Taluka Khed, District Pune.

[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 Part Completion Certificate from PMRDA bearing no. DP/BKH/ KHE/ Mouje.Nighoje/Gat no. 1/Pra.Kra.725/16-17 dated 15/06/2018.
2. Copy of Registered Articles of Agreement which is registered in the office of sub registrar Khed 3, at sr. no. 2568/2016, dated 12/05/2016 executed by M/s. Mantra Residencies LLP through partner Mantra Properties & Developer Pvt. Ltd. through director Mr. Rohit Ghanshyam Gupta in favor of Mrs. Anuradha Swatantran with Registration Receipt and Index II.
3. Copy of Registered Power of Attorney which is registered in the office of sub registrar Haveli no. 24, at Sr. no. 34549/2025, executed by Mrs. Anuradha Swatantran has executed dated 19/12/2025 in favor of Mrs. RajaLaxmi Swatantran with Registration Receipt and Index II.
4. Copy of Deed of Assignment between Mrs. Anuradha Swatantran through her POA holder Mrs. RajaLaxmi Swatantran and Mrs. Rekha Kanwar wife of Praveen Singh & Mr. Praveen Singh son of Mr. Indra Singh.

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

1. WHEREAS all that piece and parcel of land bearing New Gat No. 1, totally area adm 04 .H 7 Aar, situated at Village Nighoje, Tal. Khed, Dist. Pune and within the limits of Zilla Parishad Pune and Taluka Panchyat Samiti Khed and jurisdiction of Taluka Sub Registrar Khed, Dist. Pune was originally belong to Smt.Tarabai Dadabhau Yelwande and others.
2. AND WHEREAS Smt. Tarabai Dadabhau Yelwande and others through POA holder Mr.Sudhir Vitthal Munguse sold the area adm. 01H 20Aar out of the said land to Mr.Sudhir Vitthal Munguse by way of Agreement to Sale which is registered in the office of sub registrar Khed No. 2 Sr.No.334212011 on 08/06/2011 and after the payment of all dues amount Smt.Tarabai Dadabhau Yelwande and others has executed Sale Deed in favour of Mr.Sudhir Vitthal Munguse which is registered in the office of sub registrar Khed No. 2 Sr. no. 6628/2011, on 02/11/2011. By virtue of the said Sale Deed Mr.Sudhir Vitthal Munguse became the owner of the said land.
3. AND WHEREAS Mr. Sudhir Vitthal Munguse entrusted their development rights in favor of M/s. Mantra Residencies LLP through its partner M/s.Mantra Properties & Developers through its director Mr.Vishal Nandalal Gupta by way of registered development Agreement and Power of Attorney which is registered in the office sub registrar Khed 2 at Sr. no. 2510/2014 & 2511/2014.
4. AND WHEREAS by virtue of the said Development Agreement and Power of Attorney the said developer i.e. M/s. Mantra Residencies LLP through its partner M/s .Mantra Properties & Developers through its director Mr. Rohit Ghanshyam Gupta got absolute development rights of the said land area adm, 01H 20 Ares.
5. AND WHEREAS, all that piece and parcel of land property bearing New Gat No.1, totally admeasuring area 02H 87Aar, lying and situated at Village Nighoje, Tal. Khed, Dist. Pune and within the limits of Zilla Parishad Pune and Taluka Panchyat Samiti Khed and jurisdiction of Taluka Sub Registrar Khed, Dist Pune was originally owned and possessed by Mrs. Sunita Balu Yelwande and others as the owners thereof.
6. AND WHEREAS Mrs. Sunita Balu Yelwande and others entrusted development rights in favor of M/s. Mantra Residencies LLP through its partner M/s.Mantra Properties & Developers through its director Mr.Rohit Ghanshyam Gupta by executing Development Agreement and

Power of Attorney which is registered in the office of Sub Registrar Khed-2, at Sr. No. 2504/2014 and at Sr. No. 2505/2014 dated 15/04/2014

7. AND WHEREAS by virtue of the said Development Agreement and Power of Attorney the said M/s. Mantra Residencies LLP through its partner M/s. Mantra Properties & Developers through its director Mr. Rohit Ghanshyam Gupta M/s. Mantra Residencies LLP through its director Mr. Rohit Ghanshyam Gupta got absolute development rights of the said land area admeasuring 02H 87Aar.
8. AND WHEREAS M/s. Mantra Residencies LLP through its partner M/s. Mantra Properties & Developers through its director Mr. Rohit Ghanshyam Gupta has applied for the Non Agricultural use of the said land into the office of Hon'ble Sub Divisional Officer Junner, Sub Division Khed in exercise of the power vested in him under section 44 of M.L.R.C. 1966 Sub Divisional officer Junnar, Sub Division Khed is pleased to grant the NA permission for for land area adm. 01 H 20 Ares vide no. SKHAD/NA/SR/414/2013, Dt.10/07/2014 & for land area adm. 02H 86.82Aar NA order bearing no. SKHAD/NA /SR/48/2014, Dt.10/07/2014.
9. AND WHEREAS M/s. Mantra Residencies LLP through its partner M/s. Mantra Properties & Developers through its director Mr. Rohit Ghanshyam Gupta prepared building plan and submitted to Pune Metropolitan Regional Development Authority Pune and the said authority sanctioned the same and issued Commencement Certificate bearing no. DP/BKH/02/2016/Pra.Kra. 725/KHE/Branch-1/Mouje. Nighoje/Gat No.1 (part) dated 30/09/2016.
10. AND WHEREAS as per such Plans and Specifications sanctioned by Metropolitan Regional Development Authority Pune the M/s. Mantra Residencies LLP through its partner M/s. Mantra Properties & Developers through its director Mr. Rohit Ghanshyam Gupta propose to construct a housing complex to be known as "MANTRA RESIDENCY "of the said land in phase-wise manner and Building C2 is being developed by consuming 4760.42 Sq. Mtrs. FSI. And after part completion of the construction work the developer has obtained Part Completion Certificate from PMRDA bearing no. DP/BKH/ KHE/ Mouje.Nighoje/Gat no. 1/Pra.Kra.725/16-17 dated 15/06/2018.
11. AND WHEREAS developer has registered the said project under the provisions of Real Estate (Regulation and Development) Act 2016 with MahaRERA authority having certificate No.P52100001165 dated 27/07/2017.
12. AND WHEREAS M/s. Mantra Residencies LLP have availed project loan from State Bank of India by mortgaging the said land property, and the said Deed of Mortgage is registered in the office of Sub-Registrar Khed at Sr.No.3652/2015, on27/04/2015 & Sr.No.6470/2015, on 25/08/2015 and there were some corrections in the said mortgage so parties have rectified the same by executing a Deed of Correction which is registered in the office of Sub-registrar Khed at Sr.No.6956/2015, Dt: 16/09/2015, and further State Bank of India has executed Deed of Re-Conveyance favor of M/s. Mantra Residencies LLP which is registered in the office of Sub Registrar Khed, at Sr. No. 4065/2018 & 4066/2018 both dated 04/09/2018.
13. AND WHEREAS M/s. Mantra Residencies LLP have availed project loan from State Bank of India by mortgaging the said land property+ constructed flats property and the said Deed of Mortgage is registered in the office of Sub-Registrar Khed at Sr.No.8305/2020 & Sr.No.2926/2020. That further M/s. Mantra Residencies LLP repaid said loan and thereby State Bank of India has executed Deed of Re-Conveyance of both aforesaid Mortgage Deeds, in favor of M/s. Mantra Residencies LLP. That said Re-conveyance Deed is registered in the office of Sub Registrar Khed No.2 at Sr. No. 9830/2021.
14. AND WHEREAS, M/s. Mantra Residencies LLP through partner Mantra Properties & developer Pvt Ltd through director Mr. Rohit Ghanshyam Gupta have agreed to sell the said flat to Mrs. Anuradha Swatantran vide Registered Articles of Agreement which is registered in the office of sub registrar Khed 3, at sr. no. 2568/2016, dated 12/05/2016.
15. AND WHEREAS, the said flat purchasers have formed the Co- Op hsg society vide its Society registration Certificate dated 24/06/2019, bearing no. PNA/KHD/HSG/TC/14228/2019-20/2019.

16. AND WHEREAS, Mrs. Anuradha Swatantran has executed Registered Power of Attorney which is registered in the office of sub registrar Haveli no. 24, at Sr. no. 34549/2025, dated 19/12/2025 in favor of Mrs. RajaLaxmi Swatantran in respect of to Sell, Transfer, and Assign the said flat to the prospective purchasers.

17. AND WHEREAS, Mrs. Rekha Kanwar wife of Praveen Singh & Mr. Praveen Singh son of Mr. Indra Singh have intended to purchase the said flat from Mrs. Anuradha Swatantran through her POA holder Mrs. RajaLaxmi Swatantran.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY: -

1. Copy of Registered Articles of Agreement which is registered in the office of sub registrar Khed 3, at sr. no. 2568/2016, dated 12/05/2016 executed by M/s. Mantra Residencies LLP through partner Mantra Properties & developer Pvt Ltd through director Mr. Rohit Ghanshyam Gupta in favor of Mrs. Anuradha Swatantran with Registration Receipt and Index II.
2. Copy of Registered Power of Attorney which is registered in the office of sub registrar Haveli no. 24, at Sr. no. 34549/2025, executed by Mrs. Anuradha Swatantran has executed dated 19/12/2025 in favor of Mrs. RajaLaxmi Swatantran with Registration Receipt and Index II.
3. Copy of Deed of Assignment between Mrs. Anuradha Swatantran through her POA holder Mrs. RajaLaxmi Swatantran and Mrs. Rekha Kanwar wife of Praveen Singh & Mr. Praveen Singh son of Mr. Indra Singh.

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:- MH010859531202627E

Search Conducted Years: 13 years

Name of the Advocate / Searcher: Sopanrao Mane & Co. (Advocates)

Search Report Date: 25/09/2026

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 **Mrs. Rekha Kanwar wife of Praveen Singh & Mr. Praveen Singh son of Mr. Indra Singh** will acquire a valid, clear, marketable and unencumbered title in the property stated above after entering into registered Deed of Assignment with Mrs. Anuradha Swatantran through her POA holder Mrs. RajaLaxmi Swatantran

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower of **Mrs. Rekha Kanwar wife of Praveen Singh & Mr. Praveen Singh son of Mr. Indra Singh**.

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 Articles of Agreement which is registered in the office of sub registrar Khed 3, at sr. no. 2568/2016, dated 12/05/2016 executed by M/s. Mantra Residencies LLP through partner Mantra Properties & developer Pvt Ltd through director Mr. Rohit Ghanshyam Gupta in favor of Mrs. Anuradha Swatantran with Registration Receipt and Index II.
2. Original Registered Power of Attorney which is registered in the office of sub registrar Haveli no. 24, at Sr. no. 34549/2025, executed by Mrs. Anuradha Swatantran has executed dated 19/12/2025 in favor of Mrs. RajaLaxmi Swatantran with Registration Receipt and Index II.
3. Original Deed of Assignment between Mrs. Anuradha Swatantran through her POA holder Mrs. RajaLaxmi Swatantran and Mrs. Rekha Kanwar wife of Praveen Singh & Mr. Praveen Singh son of Mr. Indra Singh with Registration Receipt and Index II.
4. Original NOC to mortgage issued by society in favor of ICICI HFC Ltd.
5. Original Share Certificate (if issued)
6. Copy of Part Completion Certificate from PMRDA bearing no. DP/BKH/ KHE/ Mouje.Nighoje/Gat no. 1/Pra.Kra.725/16-17 dated 15/06/2018.
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: 2026.09.30
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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: 25/09/2026
LAN No. 77000362479

Search Report in respect of the file of Mrs. Rekha Kanwar wife of Praveen Singh

DESCRIPTION OF THE PROPERTY -

All that piece and parcel of **Residential Flat No. C2-605** on the **6th Floor**, having admeasuring about approx. 43.40 Sq. Mtrs. in carpet area (which includes the area of the balconies) along with adjoining terrace at measuring 4.51 Sq. Mtrs. and Car Parking, scheme known as "**Mantra Residency Building C-2 Co-operative Housing Society Limited**" situated at Gat no. 1, Village Nighoje, Taluka Khed, District Pune

We have taken online paid e-search in respect of the above referred property (Gat no. 1 Nighoje) from the website of www.igrmaharashtra.gov.in since year 2014 to 2026 GRN No. MH010859531202627E dated 25/09/2026. 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	Mortgage Deed between M/s. Mantra Residencies LLP AND State Bank of India registered in the office of Sub-Registrar Khed at Sr.No.3652/2015, on 27/04/2015 & Sr.No.6470/2015, on 25/08/2015 Correction which is registered in the office of Sub-registrar Khed at Sr.No.6956/2015, Dt: 16/09/2015	---
2016	Registered Articles of Agreement which is registered in the office of sub registrar Khed 3, at sr. no. 2568/2016, dated 12/05/2016 executed by M/s. Mantra Residencies LLP through partner Mantra Properties & developer Pvt Ltd through director Mr. Rohit Ghanshyam Gupta in favor of Mrs. Anuradha Swatantran	NIL
2017	available Index are checked	NIL
2018	Re-conveyance Deed between M/s. Mantra Residencies LLP AND State Bank of India which is registered in the office of Sub Registrar Khed, at Sr. No. 4065/2018 & 4066/2018 both dated 04/09/2018	--
2019	available Index are checked	NIL
2020	Mortgage Deed between M/s. Mantra Residencies LLP AND State Bank of India registered in the office of Sub-Registrar Khed at Sr.No.8305/2020 & Sr.No.2926/2020.	---
2021	Re-conveyance Deed between M/s. Mantra Residencies LLP AND State Bank of India registered in the office of Sub Registrar Khed No.2 at Sr. No. 9830/2021	---
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: 2026.09.30
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P.S. Mane
Advocate

MH010859531202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
25 Sep 2026	Receipt	Receipt no.: 1115492994
Name of the Applicant : LATA SOPANRAO MANE		
Details of property of which document has to be searched :		Dist :Pune Village :Nighoje S.No/CTS No/G.No. : 1
Period of search :		From :2014 To :2026
Received Fee :		325
The above mentioned Search fee has been credited to government vide GRN no :MH010859531202627E		
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'.		