



Ref. No. : IHFC/TSR/1315/2026.

Date : 23.08.2026.

Application No. : 77000336333
Transaction Type : Resale Home Loan
Applicant : Mr. Ajay Govind Jadhav
Co-Applicant : Mrs. Kaveri Ajay Jadhav
Existing Owner : 1. Mr. Sambhaji Popat Borade and
2. Mr. Somkumar Popat Borade

To,

The Branch Manager,

ICICI Home Finance Co. Ltd.,

Baner Branch, Pune.

- Legal Scrutiny Report pertaining to the file of (1) Mr. Ajay Govind Jadhav and (2) Mrs. Kaveri Ajay Jadhav.

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

All those pieces and parcels of land bearing sanctioned Layout Plot Nos. 33, 34, 46 and 47, collectively admeasuring 4356 Sq. Ft., equivalent to 405 Sq. Mtrs., out of the land described in the deed as Survey No. (145) 173, Hissa No. 1/1/1 and Survey No. (145) 173, Hissa No. 2A, situated at Village Fursungi, Taluka Haveli, District Pune, within the concerned Municipal limits and Sub-Registrar, Haveli jurisdiction.

Plot No. 33, admeasuring 1089 Sq. Ft., equivalent to 101.25 Sq. Mtrs., is bounded as under:

On or towards the East : By open Plot owned by Mr. Parmar.
On or towards the South : By property/open plot owned by Mr. V. R. Konde and Mrs. Suman Suresh Panhad.
On or towards the West : By Plot No. 34.

Narayan L. Khamkar (Advocate)

B.S.L., LL.B.(Spl.)

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On or towards the North : By 6 Mtrs. wide internal Colony Road.

- **Plot No. 34, admeasuring 1089 Sq. Ft., equivalent to 101.25 Sq. Mtrs., is bounded as under:**

On or towards the East : By Plot No. 33.

On or towards the South : By Plot No. 37.

On or towards the West : By Plot No. 35.

On or towards the North : By 6 Mtrs. wide internal Colony Road.

- **Plot No. 46, admeasuring 1089 Sq. Ft., equivalent to 101.25 Sq. Mtrs., is bounded as under:**

On or towards the East : By Plot No. 47.

On or towards the South : By 6 Mtrs. wide internal Colony Road.

On or towards the West : By Plot No. 45.

On or towards the North : By Plot No. 35.

- **Plot No. 47, admeasuring 1089 Sq. Ft., equivalent to 101.25 Sq. Mtrs., is bounded as under:**

On or towards the East : By the open space shown in the sanctioned layout belonging to
Mr. V. R. Konde and Mrs. Suman Suresh Panhad.

On or towards the South : By 6 Mtrs. wide internal Colony Road.

On or towards the West : By Plot No. 46.

On or towards the North : By Plot No. 34.

Thus, the aforesaid Plot Nos. 33, 34, 46 and 47 collectively admeasure 4356 Sq. Ft., equivalent to 405 Sq. Mtrs.

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

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- **Description of Subject Property.-**

All that piece and parcel of property bearing Flat No. B-7, having a saleable built-up area admeasuring 770 Sq. Ft., equivalent to 71.53 Sq. Mtrs., situated on the Third Floor, in “B” Wing, in the building/project known as “Suyog Samruddhi”, constructed on the aforesaid entire land property bearing sanctioned Layout Plot Nos. 33, 34, 46 and 47, out of Survey No. (145) 173, Hissa No. 1/1/1 and Survey No. (145) 173, Hissa No. 2A, situated at Village Fursungi, Taluka Haveli, District Pune, together with all common amenities, easements, common rights, light meter, fittings, fixtures, water connection and all appurtenant rights attached thereto.

Hereinafter, referred to as the “Subject Property”.

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

1. Agreement dated 16.06.2008, executed by M/s. Suyog Developers, through its partners (1) Mrs. Suman Suresh Panhad and (2) Mr. Vinod Ramchandra Konde, to and in favour of (1) Mr. Sambhaji Popat Borude and (2) Mr. Somkumar Popat Borude, which is registered in the office of the Sub-Registrar of Assurances, Haveli No. 8, Pune, under Serial No. 5114/2008.

- **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 by (1) Mr. Suresh Krishna Parhad, (2) Mrs. Suman Suresh Parhad, (3) Mr. Rajendra Laxman Nikam and (4) Mr. Vinod Ramchandra Konde.
2. Thereafter, (1) Mr. Suresh Krishna Parhad, (2) Mrs. Suman Suresh Parhad, (3) Mr. Rajendra Laxman Nikam and (4) Mr. Vinod Ramchandra Konde executed a Development Agreement dated 26.03.2007, whereby they granted, conveyed and entrusted the development rights in respect of sanctioned Layout Plot Nos. 33, 34, 46 and 47, collectively admeasuring 4356 Sq. Ft.,

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i.e. 405 Sq. Mtrs., out of Survey No. (145) 173, Hissa No. 1/1/1 and Survey No. (145) 173, Hissa No. 2A, situated at Village Fursungi, Taluka Haveli, District Pune, to and in favour of M/s. Suyog Developers, through its Partners (1) Mr. Vinod Ramchandra Konde and (2) Mrs. Suman Suresh Parhad, for development and construction of the proposed project known as “Suyog Samruddhi”. As part of the consideration, certain flats and parking spaces in the proposed building were agreed to be allotted to the respective land owners. The said Development Agreement has been duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 8, Yerwada, Pune, on 26.03.2007, under Serial No. 2572/2007.

3. Further, in continuation of and in addition to the aforesaid Development Agreement, (1) Mr. Suresh Krishna Parhad, (2) Mrs. Suman Suresh Parhad, (3) Mr. Rajendra Laxman Nikam and (4) Mr. Vinod Ramchandra Konde also executed an Irrevocable Power of Attorney dated 26.03.2007 in favour of M/s. Suyog Developers, through its Partners (1) Mr. Vinod Ramchandra Konde and (2) Mrs. Suman Suresh Parhad, thereby appointing and constituting them as their true and lawful attorneys to do all acts, deeds and things necessary for development of sanctioned Layout Plot Nos. 33, 34, 46 and 47, collectively admeasuring 4356 Sq. Ft., i.e. 405 Sq. Mtrs., out of Survey No. (145) 173, Hissa No. 1/1/1 and Survey No. (145) 173, Hissa No. 2A, situated at Village Fursungi, Taluka Haveli, District Pune. The said Irrevocable Power of Attorney has been duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 8, Yerwada, Pune, on 26.03.2007, under Serial No. 2573/2007.
4. Thereafter, the builder/developer, M/s. Suyog Developers, constructed the building/project known as “Suyog Samruddhi” on the entire land property. However, no sanctioned building plan, Commencement Certificate or any other approval/permission relating to the construction of the said building has been produced before us for perusal and verification. Therefore, we are unable to verify or certify the legality, validity or sanctioned status of the construction carried out on the entire land property, and no opinion or comment is expressed regarding the sanction, legality or validity of the said building/construction.

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5. Thereafter, M/s. Suyog Developers, through its partners (1) Mrs. Suman Suresh Panhad and (2) Mr. Vinod Ramchandra Konde, executed an Agreement dated 16.06.2008, thereby agreed to sell, transfer and convey Flat No. B-7, situated on the Third Floor, in “B” Wing, in the project known as “Suyog Samruddhi”, having saleable built-up area admeasuring 770 Sq. Ft., equivalent to 71.53 Sq. Mtrs., to and in favour of (1) Mr. Sambhaji Popat Borude and (2) Mr. Somkumar Popat Borude. The said Agreement is duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 8, Pune, under Serial No. 5114/2008, on 16.06.2008.
6. Thereafter, (1) Mr. Sambhaji Popat Borude and (2) Mr. Somkumar Popat Borude have paid the entire consideration amount as agreed and stipulated under the aforesaid Agreement to the builder/developer, M/s. Suyog Developers. Accordingly, the said builder/developer, M/s. Suyog Developers, has handed over the physical possession of the subject flat property to and in favour of (1) Mr. Sambhaji Popat Borude and (2) Mr. Somkumar Popat Borude.
7. Thus, as aforesaid, the subject flat property is owned and possessed by (1) Mr. Sambhaji Popat Borade and (2) Mr. Somkumar Popat Borade. Their title to the subject flat property is valid, legal, marketable and enforceable in the courts of law. Further, the subject flat property is free from encumbrances. Therefore, (1) Mr. Sambhaji Popat Borade and (2) Mr. Somkumar Popat Borade are legally entitled and competent to sell, transfer and convey the subject flat property to and in favour of (1) Mr. Ajay Govind Jadhav and (2) Mrs. Kaveri Ajay Jadhav, or any other prospective purchaser(s).

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

1. Agreement dated 16.06.2008, executed by M/s. Suyog Developers, through its partners (1) Mrs. Suman Suresh Panhad and (2) Mr. Vinod Ramchandra Konde, to and in favour of (1) Mr. Sambhaji Popat Borude and (2) Mr. Somkumar Popat Borude, which is registered in the office of the Sub-Registrar of Assurances, Haveli No. 8, Pune, under Serial No. 5114/2008.

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• **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?	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.

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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 mortgage. If so, indicate the Authority from whom the permission is required; Indicative	No.

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	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. MH008454285202627E and Department ID No. 80450984. The said payment was duly credited to the Government and utilized for conducting the online property search. Accordingly, the e-Search Receipt bearing No. 1115371045, dated 19.08.2026 at 04:23 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 certified that, the subject flat property is owned and possessed by (1) Mr. Sambhaji Popat Borade and (2) Mr. Somkumar Popat Borade. Their title to the subject flat property is valid, legal, marketable and enforceable in the courts of law. Further, the subject flat property is free from encumbrances. Therefore, (1) Mr. Sambhaji Popat Borade and (2) Mr. Somkumar Popat Borade are legally entitled and competent to sell, transfer and convey the subject flat property to and in favour of (1) Mr. Ajay Govind Jadhav and (2) Mrs. Kaveri Ajay Jadhav, or any other prospective purchaser(s).

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

1. Original Agreement dated 16.06.2008, executed by M/s. Suyog Developers, through its partners (1) Mrs. Suman Suresh Panhad and (2) Mr. Vinod Ramchandra Konde, to and in favour of (1) Mr. Sambhaji Popat Borude and (2) Mr. Somkumar Popat Borude, which is registered in the office of the Sub-Registrar of Assurances, Haveli No. 8, Pune, under Serial No. 5114/2008.
2. Original Possession Letter issued by the builder/developer, i.e. M/s. Suyog Developers to and in favour of (1) Mr. Sambhaji Popat Borude and (2) Mr. Somkumar Popat Borude, pertaining to the subject property.

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3. Original Deed of Assignment to be executed and registered by (1) Mr. Sambhaji Popat Borude and (2) Mr. Somkumar Popat Borude to and in favour of (1) Mr. Ajay Govind Jadhav and (2) Mrs. Kaveri Ajay Jadhav, pertaining to the subject property.
4. Original NOC to Mortgage from the builder/developer, i.e. M/s. Suyog Developers or the Co-Operative Housing Society Limited, 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) Mortgage or the Notice of Intimation regarding mortgage by way of deposit of title deeds.

Thanking you,

Place : Pune.

Date : 23.08.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by
Narayan Laxman
Khamkar
Date: 2026.08.23
10:12:09 +05'30'

SEARCH RESULTS FOUND DURING E-SEARCH OF THE SUBJECT LAND PROPERTY

Doc No.	Doc Name	Regi. Date	SRO Name	Seller	Purchaser	Property
2572/2007	Agreement or Record thereof or Memorandum of Agreement	26.03.2007	Haveli No. 8 (Yerwada)	(1) Mr. Suresh Krishna Parhad, (2) Mrs. Suman Suresh Parhad, (3) Mr. Rajendra Laxman Nikam and (4) Mr. Vinod Ramchandra Konde	M/s. Suyog Developers, through its Partners (1) Mr. Vinod Ramchandra Konde and (2) Mrs. Suman Suresh Parhad	Village Fursungi, Survey No. (145) 173, Hissa No. 1/1/1 and Survey No. (145) 173, Hissa No. 2A, out of the sanctioned layout: (1) Plot No. 33, owned by Mr. Rajendra Laxman Nikam, admeasuring 1089 Sq. Ft. i.e. 101.25 Sq. Mtrs.; (2) Plot No. 34, owned by Mr. Suresh Krishna Parhad, admeasuring 1089 Sq. Ft. i.e. 101.25 Sq. Mtrs., and Plot No. 46, admeasuring 1089 Sq. Ft. i.e. 101.25 Sq. Mtrs.; (3) Plot No. 47, owned by Mrs. Suman Suresh Parhad and Mr. Vinod Ramchandra Konde, admeasuring 1089 Sq. Ft. i.e. 101.25 Sq. Mtrs., aggregating 4356 Sq. Ft. i.e. 405 Sq. Mtrs.; and proposed allotment to Executant No. 1 Mr. Rajendra Laxman Nikam of Flat No. 1, Ground Floor, A Wing, in the proposed building known as "Suyog Samruddhi", having saleable built-up area 775 Sq. Ft. i.e. 71.99 Sq. Mtrs. with covered car parking, and Flat No. 2, having saleable built-up area 575 Sq. Ft. i.e. 53.42 Sq. Mtrs. with two two-wheeler parking spaces.
5114/2011	Agreement	30.12.2011	Haveli No. 8 (Yerwada)	M/s. Suyog Developers, through its Partners and Land Owners (1) Mr. Rajendra Laxman Nikam, (2) Mr. Suresh Krishna Parhad, (3) Mrs. Suman Suresh Parhad and (4) Mr. Vinod Ramchandra Konde, through C.A. Mrs. Suman Suresh Parhad; and Mr. Vinod Ramchandra Konde through C.A. Mr. Vinod Bhalchandra Kulkarni for admission of execution	(1) Mr. Sambhaji Popat Borude and (2) Mr. Somkumar Popat Borude	District Pune, Taluka Haveli, Village Fursungi, Survey No. (145) 173, Hissa No. 1/1/1 and Survey No. (145) 173, Hissa No. 2A, out of sanctioned Layout Plot Nos. 33, 34, 46 and 47, Flat No. B-7, situated on the Third Floor, B Wing, in the building known as "Suyog Samruddhi", having saleable built-up area admeasuring 770 Sq. Ft. i.e. 71.53 Sq. Mtrs.

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MH008454285202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
19 Aug 2026	Receipt	Receipt no.: 1115371045
	Name of the Applicant :	Advocate Narayan Laxman Khamkar
	Details of property of which document has to be searched :	Dist :Pune Village :Phurasungi S.No/CTS No/G.No. : 145
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH008454285202627E		
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'.		



GRN		MH008454285202627E		BARCODE				Date		17/08/2026-14:49:33		Form ID	
Department				Inspector General Of Registration				Payer Details					
Search Fee				Type of Payment				Other Items		TAX ID / TAN (If Any)			
								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				9750.00		Road/Street							
						Area/Locality							
						Town/City/District							
						PIN							
						Remarks (If Any)							
						Amount In		Nine Thousand Seven Hundred Fifty Rupees Only					
Total				9,750.00		Words							
Payment Details				BANK OF BARODA				FOR USE IN RECEIVING BANK					
Cheque-DD Details				Bank CIN		Ref. No.		02003942026081700669		1505117061			
Cheque/DD No.				Bank Date		RBI Date		17/08/2026-14:50:44		Not Verified with RBI			
Name of Bank				Bank-Branch		BANK OF BARODA							
Name of Branch				Scroll No. , Date		Not Verified with Scroll							

Mobile No. : XXXXXX0198

Department ID : 80450984 Mobile No. : X

NOTE:- This challan is valid for reason mentioned in Type of payment only. Not valid for other reasons or unregistered document

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 नमद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी न करावयाच्या दस्तांसाठी लागू नाही.