



NARAYAN KHAMKAR

& LAW ASSOCIATES

• ADVOCATE • NOTARY • ARBITRATOR •
Govt. of India

Ref. No. : IHFC/TSR/1392/2026.

Date : 31.08.2026.

Application No. : 77000337545
Transaction Type : Resale
Applicant : Mr. Anukul Das
Co-Applicant : Mrs. Binanda Das
Existing Owner : Mrs. Abhireeka Ketan Ruikar

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

- Legal Scrutiny Report pertaining to the file of (1) Mr. Anukul Das and (2) Mrs. Binanda Das.

- **PART I : PROPERTY DETAILS**

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

All that piece and parcel of Plot "B" land admeasuring about 8670.59 Sq. Mtrs. together with land admeasuring about 1529.40 Sq. Mtrs., being Open Space Nos. 1 and 2, along with all benefits arising out of permissible/additional FSI, bearing Gat No. 184+187+188+189+454+455+456+458+459+460/2/20/4 and Gat No. 184+187+188+189+454+455+456+458+459+460/2/20/5, situated at Village Kharabwadi, Taluka Khed, District Pune, within the jurisdiction of the Sub-Registrar, Khed, and within the limits of Gram Panchayat Kharabwadi, Zilla Parishad Pune and Taluka Panchayat Samiti Khed, on which the project known as "AAPLA GHAR MOSHI ANNEX PHASE I" is being developed.

On or towards the East : By 12 Mtrs. Road and Gat No. 157.
On or towards the South : By MIDC Road and Plot "A".
On or towards the West : By Plot "A" and proposed 30 Mtrs. Road.

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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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On or towards the North : By Gat Nos. 188, 187 (Part), 454 (Part), 455 (Part), 456 (Part), 458 (Part), 459 (Part) and 460 (Part).

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

• **Description of Subject Property.-**

- All that piece and parcel of property bearing Flat No. D-710, having carpet area admeasuring about 45.54 Sq. Mtrs., equivalent to 490 Sq. Ft., together with enclosed balcony having carpet area admeasuring about 4.72 Sq. Mtrs., equivalent to 51 Sq. Ft., dry balcony having carpet area admeasuring about 2.97 Sq. Mtrs., equivalent to 32 Sq. Ft., and terrace having carpet area admeasuring about 3.96 Sq. Mtrs., equivalent to 43 Sq. Ft., situated on the Seventh Floor, in Building/Wing "D", out of the project known as "AAPLA GHAR MOSHI ANNEX PHASE I", together with exclusive right to use Covered Car Parking having area admeasuring about 9.29 Sq. Mtrs., constructed on the entire land property bearing Gat No. 184 + 187 + 188 + 189 + 454 + 455 + 456 + 458 + 459 + 460/2/20/4 and Gat No. 184 + 187 + 188 + 189 + 454 + 455 + 456 + 458 + 459 + 460/2/20/5, situated at Village Kharabwadi, Taluka Khed, District Pune.

Herienafter, referred to as the "Subject Property".

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

1. Draft of Deed of Assignment to be executed and registered by Mrs. Abhireeka Ketan Ruikar with the consent of builder/developer, M/s. Maple Shelters Private Limited to and in favour of Mr. Anukul Das, pertaining to the subject property.
2. Agreement for Sale, dated 17.03.2021, executed by M/s. Maple Shelters Pvt. Ltd., through its Director Mr. Sachin Ashok Agarwal, as Developer/Promoter, along with (1) Mr. Anish Sanjay Ruikar and (2) M/s. A.D.M. and Company, through its Partner Mr. Darshan Ganesh Mehtani, as Owners/Consenting Party, to and in favour of Mrs. Abhireeka Ruikar, which is registered in the office of the Joint Sub-Registrar of Assurances, Khed No. 2, under Serial No. 2877/2021.

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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 the larger land bearing Gat Nos. 184+187+454+455+456+458+459+460/2, collectively admeasuring 24,000 Sq. Mtrs., situated at Village Kharabwadi, Taluka Khed, District Pune, stood owned by (1) Mr. Anish Sanjay Ruikar and (2) M/s. A.D.M. and Company, through its Partner Mr. Darshan Ganesh Mehtani.
2. Thereafter, necessary Non-Agricultural Permission in respect of the larger and was obtained from the office of the Additional Collector, Pune, thereby permitting the use of the larger land for non-agricultural purposes. The said permission was granted vide N.A. Order bearing No. NA/SR/704/2012 dated 21.02.2014.
3. Thereafter, (1) M/s. A.D.M. and Company, through its Partner Mr. Darshan Ganesh Mehtani and (2) Mr. Anish Sanjay Ruikar executed a Development Agreement dated 17.03.2015, whereby they granted, conveyed and entrusted the development rights in respect of the land bearing Gat Nos. 184+187+454+455+456+458+459+460/2, collectively admeasuring 24,000 Sq. Mtrs., situated at Village Kharabwadi, Taluka Khed, District Pune, to and in favour of M/s. Maple Shelters Pvt. Ltd., through its Directors Mr. Sachin Ashok Agarwal and Mr. Sumit Rajkumar Gupta. The said Development Agreement has been duly registered in the office of the Sub-Registrar of Assurances, Khed, on 17.03.2015, under Serial No. 2615/2015.
4. On the same day, a Mortgage Deed dated 17.03.2015 came to be executed in respect of the aforesaid larger land admeasuring 24,000 Sq. Mtrs. for securing a loan facility of Rs.36,00,00,000/- (Rupees Thirty-Six Crore Only). The said Mortgage Deed includes M/s. Maple Shelters Pvt. Ltd., its promoters, the landowners and the guarantors as executants/mortgagors/guarantors and records IL&FS Trust Company Limited as the mortgagee/security trustee, with SL Finance Advisors and Managers LLP also reflected in the transaction. The said Mortgage Deed has been duly registered in the office of the Sub-Registrar of Assurances, Khed, on 17.03.2015, under Serial No. 2629/2015.

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5. Thereafter, the Developer/Vendor obtained an Environment Clearance Certificate from the Government of Maharashtra, Environment Department, vide No. SEACIII-2014/CR-337/TC-III dated 27.06.2016.
6. Thereafter, M/s. Maple Shelters Pvt. Ltd. obtained the sanctioned building plans for the proposed development and secured the Commencement Certificate bearing No. PKH/MOUJE-KHARABWADI/GAT NO. 184 AND OTHERS/P.K. 976/16-17 dated 06.06.2017, issued by the Pune Metropolitan Region Development Authority (PMRDA).
7. Thereafter, the project known as “AAPLA GHAR MOSHI ANNEX PHASE I” was registered under the provisions of the Real Estate (Regulation and Development) Act, 2016 with MahaRERA on 04.08.2017, under Registration No. P52100002998.
8. Thereafter, PMRDA granted a further/revised Commencement Certificate bearing No. DP/BKH/MOUJE-KHARABWADI/GAT NO. 184 AND OTHERS/P.K. 802/21-22 dated 07.10.2022 in respect of the said project.
9. Thereafter, pursuant to Mutation Entry No. 5248 dated 14.12.2022, the earlier 7/12 Extract relating to the land was cancelled/barred and a fresh rectified 7/12 Extract was issued, whereby the land came to be identified under Gat Nos. 184, 187, 188, 189, 454, 455, 456, 458, 459 and 460/2/20.
10. Thereafter, M/s. Maple Shelters Pvt. Ltd. and the concerned borrowers/obligors have repaid and satisfied the entire loan/secured dues under the aforesaid mortgage. Accordingly, IL&FS Trust Company Limited, as Mortgagee/Security Trustee, has executed a Reconveyance of Mortgage, thereby releasing and extinguishing its charge of mortgage over the aforesaid larger land admeasuring 24,000 Sq. Mtrs. The said Reconveyance of Mortgage has been duly registered in the office of the Sub-Registrar of Assurances, Khed No. 2, Pune, under Serial No. 12587/2021, dated 10.12.2021.

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11. Thereafter, the Deputy Superintendent of Land Records, Khed carried out demarcation of the larger land vide Ka.Ja.Pa. 10/Mo.Ra.Na. No. 623/23 and prepared Kami Jast Patrak No. 10 of 2023. Pursuant to Mutation Entry No. 5543 dated 02.11.2023, the land was subdivided into five distinct portions, including Amenity Space admeasuring 3,600 Sq. Mtrs., Plot "A" admeasuring 6,529.42 Sq. Mtrs., Open Space admeasuring 870 Sq. Mtrs., Open Space Nos. 1 and 2 admeasuring 1,529.40 Sq. Mtrs. and Plot "B" admeasuring 11,470.59 Sq. Mtrs.
12. Thereafter, the erstwhile owners, namely Mr. Anish Sanjay Ruikar and M/s. A.D.M. and Company, instituted proceedings against M/s. Maple Shelters Pvt. Ltd. before the Hon'ble Pune District Legal Services Authority, District Court Premises, Shivajinagar, Pune. The said proceedings were amicably settled, and by virtue of the settlement/order, Plot "A" admeasuring 7,400 Sq. Mtrs. was agreed to vest in Mr. Anish Sanjay Ruikar and M/s. A.D.M. and Company, whereas Plot "B" admeasuring 13,000 Sq. Mtrs., together with the construction standing thereon and all permissible/additional FSI rights, and the Amenity Plot admeasuring 3,600 Sq. Mtrs., was agreed to vest absolutely in M/s. Maple Shelters Pvt. Ltd., as its sole, lawful and absolute owner.
13. Thereafter, M/s. Maple Shelters Pvt. Ltd. obtained another/revised Commencement Certificate bearing No. BKH/MOUJE-KHARABWADI/GAT NO. 184 AND OTHERS/PLOT NO. B/P.K. 2116/23-24/1906 dated 11.06.2024, issued by the Pune Metropolitan Region Development Authority (PMRDA).
14. Thereafter, M/s. Maple Shelters Pvt. Ltd., as Developer/Promoter, with (1) Mr. Anish Sanjay Ruikar and (2) M/s. A.D.M. and Company as Owners/Consenting Party, executed an Agreement for Sale dated 17.03.2021, thereby agreeing to sell and transfer Flat No. D-710 to and in favour of Mrs. Abhireeka Ruikar for a consideration of Rs.24,32,500/-. The said Agreement for Sale is duly registered in the office of the Joint Sub-Registrar of Assurances, Khed No. 2, under Serial No. 2877/2021, on 17.03.2021.

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15. Thereafter, Mrs. Abhireeka Ruikar has paid the entire consideration amount to the said builder/developer, i.e. M/s. Maple Shelters Pvt. Ltd. Accordingly, the said builder/developer has handed over the physical possession of the subject property to and in favour of Mrs. Abhireeka Ruikar.

16. Thus, as aforesaid Mrs. Abhireeka Ruikar has owned and possessed the subject property. Her title to the subject property is valid, legal, marketable and enforceable in the courts of law. Further, the subject property is free from encumbrances. Therefore, Mrs. Abhireeka Ruikar is entitled to sell, transfer and convey the subject property to and in favour of Mr. Anukul Das or any other prospective purchaser.

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

1. Development Agreement dated 17.03.2015, executed by (1) M/s. A.D.M. and Company, through its Partner Mr. Darshan Ganesh Mehtani and (2) Mr. Anish Sanjay Ruikar, to and in favour of M/s. Maple Shelters Pvt. Ltd., through its Directors (1) Mr. Sachin Ashok Agarwal, through his Constituted Attorney Mr. Upendra Dayaram Sutar and (2) Mr. Sumit Rajkumar Gupta, which is registered in the office of the Sub-Registrar of Assurances, Khed, under Serial No. 2615/2015.
2. Agreement for Sale, dated 17.03.2021, executed by M/s. Maple Shelters Pvt. Ltd., through its Director Mr. Sachin Ashok Agarwal, as Developer/Promoter, along with (1) Mr. Anish Sanjay Ruikar and (2) M/s. A.D.M. and Company, through its Partner Mr. Darshan Ganesh Mehtani, as Owners/Consenting Party, to and in favour of Mrs. Abhireeka Ruikar, which is registered in the office of the Joint Sub-Registrar of Assurances, Khed No. 2, under Serial No. 2877/2021

• **PART V : OTHER PROVISIONS**

5.1	Whether provisions of urban land ceiling act are applicable?	No.
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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.
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.

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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 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.

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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. MH009107031202627E and Department ID No. 356866069. The said payment was duly credited to the Government and utilized for conducting the online property search. Accordingly, the e-Search Receipt bearing No. 1115412773, dated 31.08.2026 at 12:04 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.

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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 property is owned and possessed by Mrs. Abhireeka Ketan Ruikar. Her title to the subject property is valid, legal, marketable and enforceable in the courts of law. Further, the subject property is free from encumbrances. Therefore, Mrs. Abhireeka Ruikar is entitled to sell, transfer and convey the subject property to and in favour of Mr. Anukul Das or any other prospective purchaser.

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

1. Original Agreement for Sale, dated 17.03.2021, executed by M/s. Maple Shelters Pvt. Ltd., through its Director Mr. Sachin Ashok Agarwal, as Developer/Promoter, along with (1) Mr. Anish Sanjay Ruikar and (2) M/s. A.D.M. and Company, through its Partner Mr. Darshan Ganesh Mehtani, as Owners/Consenting Party, to and in favour of Mrs. Abhireeka Ruikar, which is registered in the office of the Joint Sub-Registrar of Assurances, Khed No. 2, under Serial No. 2877/2021.
2. Original Possession Letter issued by the builder/developer, i.e. M/s. Maple Shelters Pvt. Ltd., to and in favour of Mrs. Abhireeka Ruikar, pertaining to the subject property.
3. Original Deed of Assignment to be executed and registered by Mrs. Abhireeka Ketan Rukar with the consent of builder/developer, M/s. Maple Shelters Private Limited to and in favour of Mr. Anukul Das, pertaining to the subject property.

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4. Original NOC Mortgage from Aapla Ghar Moshi Annex D Building Co-operative Housing Society Ltd. to and in favour ICICI Home Finance Company, pertaining to the subject property.

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

1. Original Simple (Registered) 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: 2026.08.31
18:38:44 +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
2615/2015	Development Agreement	17.03.2015	Sub-Registrar, Khed	(1) M/s. A.D.M. and Company, through its Partner Mr. Darshan Ganesh Mehtani and (2) Mr. Anish Sanjay Ruikar	M/s. Maple Shelters Pvt. Ltd., through its Directors (1) Mr. Sachin Ashok Agarwal, through his Constituted Attorney Mr. Upendra Dayaram Sutar and (2) Mr. Sumit Rajkumar Gupta	Land situated at Village Kharabwadi, bearing Gat Nos. 184+187+454+455+456+458+459+460/2, collectively admeasuring 24,000 Sq. Mtrs., owned by the Executants and given for development, together with all rights of use, occupation and enjoyment attached thereto.
2629/2015	Mortgage Deed	17.03.2015	Sub-Registrar, Khed	M/s. Maple Shelters Pvt. Ltd., its Promoters namely Mr. Sachin Agarwal, Mr. Navin Agarwal, Mr. Sharad Agarwal, Mr. Sumit Gupta and Mr. Aditya Agarwal; Land Owners (1) Mr. Anish Sanjay Ruikar and (2) M/s. A.D.M. and Company, through its Partner Mr. Darshan Ganesh Mehtani; and Guarantors including Mr. Sachin Agarwal, M/s. Maple Estates through its Partner Mr. Sachin Agarwal, Mr. Sharad Agarwal, M/s. Maple Shelters Chakan through its Partner Mr. Sachin Agarwal, Mr. Aditya Agarwal, Mr. Sumit Gupta and Mr. Navin Agarwal,	(1) SL Finance Advisors and Managers LLP, through Mr. Ashish Jindal, as Consenting Party and (2) IL&FS Trust Company Limited, through Mr. Sanjay Dodti	Land situated at Village Kharabwadi, bearing Gat Nos. 184+187+454+455+456+458+459+460/2, collectively admeasuring 24,000 Sq. Mtrs.; Loan Amount – Rs.36,00,00,000/-.

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				through their respective Constituted Attorneys Mr. Upendra Dayaram Sutar and/or Mr. Nitin Bipin Shah		
2877	Agreement	17-03-2021	Joint Sub-Registrar, Khed-2	M/s. Maple Shelters Pvt. Ltd., through its Director Mr. Sachin Ashok Agarwal, through Constituted Attorney Mr. Nitin Bipin Shah; Confirming Party: Mr. Anish Sanjay Ruikar OR M/s. A.D.M. & Company, through its Partner Mr. Darshan Ganesh Mehtani, through Constituted Attorney Mr. Nitin Bipin Shah	Abhirika Ruikar	Flat No. D-710, admeasuring 490 Sq. Ft. Carpet i.e. 45.54 Sq. Mtrs., together with Enclosed Balcony admeasuring 51 Sq. Ft. Carpet i.e. 4.72 Sq. Mtrs., adjoining Terrace admeasuring 43 Sq. Ft. Carpet i.e. 3.96 Sq. Mtrs., Dry Balcony admeasuring 32 Sq. Ft. Carpet i.e. 2.97 Sq. Mtrs. and Covered Car Parking admeasuring 9.29 Sq. Mtrs., situated on the 7th Floor, in Wing/Building "D", in the project known as "Aapla Ghar Moshi Annex Phase 1", constructed on land bearing Gat Nos. 184+187+454+455+456+458+459+460/2, situated at Village Mouje Kharabwadi.

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MH009107031202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
31 Aug 2026	Receipt	Receipt no.: 1115412773
	Name of the Applicant :	Advocate Narayan Laxman Khamkar
	Details of property of which document has to be searched :	Dist :Pune Village :Kharabwadi S.No/CTS No/G.No. : 184
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH009107031202627E		
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	MH009107031202627E	BARCODE			Date	27/08/2026-13:49:37		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				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.	02003942026082700510		1506536925	
Cheque/DD No.					Bank Date	RBI Date	27/08/2026-13:50:39		Not Verified with RBI	
Name of Bank					Bank-Branch		BANK OF BARODA			
Name of Branch					Scroll No. , Date		Not Verified with Scroll			

Department ID : 356866069

Mobile No. : XXXXXX0198

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