

**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

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LEGAL SCRUTINY REPORT

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

Date: 15/09/2026
LAN No. 77000355002

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. Nitin Ashok Nimble

PART I : PROPERTY DETAILS:

(A) Name of the Applicant/Borrower/s: Mr. Nitin Ashok Nimble

(B) Name of the Co-applicant/s: (if any): Mrs. Sakshi Gopinath Tupe

(C) Type of Loan: Resale

(D) Purpose of Loan: Resale

(E) Name of the Property Owner/s: Mrs. Sushma Yogesh Mathwad & Mr. Yogesh Suresh Mathwad

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

SCHEDULE I
DESCRIPTION OF THE LAND

All that piece and parcel of land bearing Survey No. 262/3 having total area admeasuring 00H 47R out of which area admeasuring 00H 05R assessed at Rs. 01.25 Paise, lying and situated at situated Village Bhugaon Taluka Mulshi District Pune and within the limit of Pune Municipal Corporation Grampanchayat Samiti Mulshi and within the jurisdiction of Sub Registrar Mulshi, Pune, which is bounded as under -

On or towards EAST : By Road and Property of S No. 262/3

On or towards WEST : By Property of S No. 262/2

On or towards SOUTH: By Property of S. No. 262

On or towards NORTH: By Property of R.D. Mohol out of Survey No. 262

[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 No. 102 on 1st Floor** admeasuring area **540 Sq. Fts. i.e. 50.18 Sq. Mtrs** in the scheme known as **“BHAKTI HEIGHTS ”**, constructed on the land 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 Draft Deed of Assignment executed by Mrs. Sushma Yogesh Mathwad & Mr. Yogesh Suresh Mathwad in favour of Mr. Nitin Ashok Nimble.
2. Copy of Deed of Assignment executed by Mr. Sidharam Sharanappa Dongare in favour of Mrs. Sushma Yogesh Mathwad & Mr. Yogesh Suresh Mathwad, which is registered in the office of Sub-Registrar Mulshi at Sr. No. 11959/2023 dated 06/06/2023 along with Index-II and RR.
3. Copy of Agreement to Sale executed by M/s. Bhakti Construction through its partner Smt. Lata Janardan Ingale & others in favour of Mr. Sidharam Sharanappa Dongare, which is registered in the office of Sub-Registrar Mulshi No. 02, Pune at Sr. No. 5887/2018 dated 04/04/2018 along with Index-II and RR.
4. Copy of Zone Certificate dated 21/01/2015.
5. Copy of Commencement Certificate bearing no. 215/2008 dated 30/10/2009 issued by Grampanchayat Bhugaon.
6. Copy of No Dues Certificate dated 02/12/2025 issued by Jana Small Finance Bank Ltd.

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

1. WHEREAS the property bearing Survey No. 262 Hissa No.3 totally adm area 00 H. 47 R out of which adm area 00 H. 10 R lying and situated at Village Bhugaon, Taluka Mulshi, Dist. Pune and within the limits of Zilha Parishad Pune & Taluka Panchayat Samiti Mulshi and within the Jurisdiction of Sub-Registrar Mulshi District Pune said property was originally owned and possessed by Mr. Ramchandra Dagdoba Mohol and his name was recorded on 7/12 extracts of the said land.
2. AND WHEREAS Mr. Ramchandra Dagdoba Mohol prepared the plans of the building to be constructed on the said property which was approved and sanctioned by the Grampanchayat Bhugaon vide Commencement Certificate bearing no. 215/2008 dated 30/10/2009.
3. AND WHEREAS Mr. Ramchandra Dagdoba Mohol sold land at Survey No. 262 Hissa No.3 totally adm. area 00 H. 47 R out of which adm. area 00 H. 10 R out of which adm. area 00 H. 05R lying and situated at Village Bhugaon, Taluka Mulshi, Dist. Pune in favour of Smt. Lata Janardhan Ingale & others by way of Sale Deed which is registered in the office of Sub-Registrar Mulshi -2 at the Serial No. 796/2015 dated 02/03/2015. By virtue of Sale Deed Smt. Lata Janardhan Ingale & others Owners of the said land & their names were recorded on 7/12 extract of the said land.
4. AND WHEREAS Smt. Lata Janardhan Ingale, Mr. Nitin Janardhan Ingale & Mr. Sachin Janardhan Ingale formed a partnership firm in name & style of Bhakti Construction to develop the said land.
5. AND WHEREAS Bhakti Construction through its partners Smt. Lata Janardhan Ingale & others have constructed a building on the aforesaid property namely **“BHAKTI HEIGHTS”**.
6. AND WHEREAS M/s. Bhakti Construction through its partner Smt. Lata Janardan Ingale & others have executed Agreement to Sale in favour of Mr. Sidharam Sharanappa Dongare, which is registered in the office of Sub-Registrar Mulshi No. 02, Pune at Sr. No. 5887/2018 dated 04/04/2018 of the caption flat property.

7. AND WHEREAS Mr. Sidharam Sharanappa Dongare has executed Deed of Assignment in favour of Mrs. Sushma Yogesh Mathwad & Mr. Yogesh Suresh Mathwad, which is registered in the office of Sub-Registrar Mulshi at Sr. No. 11959/2023 dated 06/06/2023 of the caption flat property.
8. AND WHEREAS Mrs. Sushma Yogesh Mathwad & Mr. Yogesh Suresh Mathwad have availed the loan from Jana Small Finance Bank Ltd. And the same has been repaid and hence the said bank has issued No Dues Certificate dated 02/12/2025. That NOI of Jana Small Finance Bank has been traced in search, which is registered in the office of Sub-Registrar Mulshi No. 2 at Sr. No. 2000/2023 on 08/06/2023.
9. AND WHEREAS Mr. Nitin Ashok Nimble have decided to purchase the said flat from Mrs. Sushma Yogesh Mathwad & Mr. Yogesh Suresh Mathwad by the way of Deed of Assignment.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Copy of Draft Deed of Assignment executed by Mrs. Sushma Yogesh Mathwad & Mr. Yogesh Suresh Mathwad in favour of Mr. Nitin Ashok Nimble.
2. Copy of Deed of Assignment executed by Mr. Sidharam Sharanappa Dongare in favour of Mrs. Sushma Yogesh Mathwad & Mr. Yogesh Suresh Mathwad, which is registered in the office of Sub-Registrar Mulshi at Sr. No. 11959/2023 dated 06/06/2023 along with Index-II and RR.
3. Copy of Agreement to Sale executed by M/s. Bhakti Construction through its partner Smt. Lata Janardan Ingale & others in favour of Mr. Sidharam Sharanappa Dongare, which is registered in the office of Sub-Registrar Mulshi No. 02, Pune at Sr. No. 5887/2018 dated 04/04/2018 along with Index-II and RR.

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? No, 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: MH010200269202627E

Search Conducted Years: 13 years

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

Search Report Date: 15/09/2026

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 equitable mortgage.

We further certify that of Mr. Nitin Ashok Nimble will acquire a valid, clear, marketable and unencumbered title in the property stated above after entering into registered Deed of Assignment with Mrs. Sushma Yogesh Mathwad & Mr. Yogesh Suresh Mathwad.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower of Mr. Nitin Ashok Nimble.

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 Deed of Assignment executed by Mrs. Sushma Yogesh Mathwad & Mr. Yogesh Suresh Mathwad in favour of Mr. Nitin Ashok Nimble with Registration Receipt and Index II.
2. Original Deed of Assignment executed by Mr. Sidharam Sharanappa Dongare in favour of Mrs. Sushma Yogesh Mathwad & Mr. Yogesh Suresh Mathwad, which is registered in the office of Sub-Registrar Mulshi at Sr. No. 11959/2023 dated 06/06/2023 along with Index-II and RR.
3. Original Agreement to Sale executed by M/s. Bhakti Construction through its partner Smt. Lata Janardan Ingale & others in favour of Mr. Sidharam Sharanappa Dongare, which is registered in the office of Sub-Registrar Mulshi No. 02, Pune at Sr. No. 5887/2018 dated 04/04/2018 along with Index-II and RR.
4. Original No Dues Certificate issued by Jana Small Finance Bank Ltd in favor of Mr. Yogesh Suresh Mathwad
5. Original NOC to mortgage issued by Developer/Society in favor of ICICI HFC.
6. Copy of Latest tax Paid receipt.
7. Copy of Zone Certificate /NA Order [As per policy]

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

REMARKS (if any):- NIL

Yours Faithfully,

Pravin
Sopanrao
o Mane

Digitally signed
by Pravin
Sopanrao Mane
Date:
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**P.S. Mane
Advocate**

Search Report in respect of the file of Mr. Nitin Ashok Nimble

DESCRIPTION OF THE PROPERTY:-
All that piece and parcel of **Flat No. 102 on 1st Floor admeasuring area 540 Sq. Fts. i.e. 50.18 Sq. Mtrs** in the scheme known as **“BHAKTI HEIGHTS”**, situated at - Survey No. 262/3 having total area admeasuring 00H 47R out of which area admeasuring 00H 05R assessed at Rs. 01.25 Paise, lying and situated at situated Village Bhugaon Taluka Mulshi District Pune and within the limit of Pune Municipal Corporation Grampanchayat Samiti Mulshi and within the jurisdiction of Sub Registrar Mulshi, Pune.

We have taken online paid e-search in respect of the above referred property (S.No.262 Bhugaon) from the website of www.igrmaharashtra.gov.in since year 2014 to 2026 GRN No. MH010200269202627E Dated 15/09/2026 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	available Index are checked	NIL
2018	Agreement to Sale executed by M/s. Bhakti Construction through its partner Smt. Lata Janardan Ingale & others in favour of Mr. Sidharam Sharanappa Dongare, which is registered in the office of Sub-Registrar Mulshi No. 02, Pune at Sr. No. 5887/2018 dated 04/04/2018	---
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	Deed of Assignment executed by Mr. Sidharam Sharanappa Dongare in favour of Mrs. Sushma Yogesh Mathwad & Mr. Yogesh Suresh Mathwad, which is registered in the office of Sub-Registrar Mulshi at Sr. No. 11959/2023 dated 06/06/2023	---

	Registered NOI Sr. no. 2000, which is registered in the office of sub registrar Mulshi 2.	
2024	available Index are checked	NIL
2025	available Index are checked	NIL
2026	available Index are checked	NIL

Thanking You,

Pravin
Sopanra
o Mane

Digitally signed
by Pravin
Sopanrao Mane
Date: 2026.09.18
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P.S. Mane
Advocate

MH010200269202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
15 Sep 2026	Receipt	Receipt no.: 1115456340
	Name of the Applicant :	LATA SOPANRAO MANE
	Details of property of which document has to be searched :	Dist :Pune Village :Bhugaon S.No/CTS No/G.No. : 262
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH010200269202627E		
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'.		