



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

ADVOCATE & NOTARY
(Government of India)

Ref. No. : IHFC/TSR/1046/2026.

Date : 05.08.2026.

Application No. : 77000304815
Transaction Type : Builder Purchase
Applicant : Mr. Manoj Kumar Pandey
Co-Applicant : Mrs. Archanadevi Manojkumar Pandey

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

- Legal Scrutiny Report pertaining to the file of (1) Mr. Manoj Kumar Pandey and (2) Archana Devi.

- **PART I : PROPERTY DETAILS**

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

All that piece and parcel of land bearing Plot No. 16, admeasuring 279.82 Sq. Mtrs., formed in the sanctioned layout on Survey No. 106/2 (New Rectified 7/12 Extract bearing Survey No. 106), situated at Village – Vadgaon, Taluka – Maval, District – Pune, within the Registration District Pune and Sub-Registration District Vadgaon Maval, and within the local limits of Vadgaon Nagar Panchayat, bounded as under:

On or towards the East : By Survey No. 104
On or towards the West : By Colony Road
On or towards the South : By Plot No. 15
On or towards the North : By Plot No. 17.

Hereinafter, referred to as the “Entire Land Property”.

Narayan L. Khamkar (Advocate)
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- **Description of Subject Property.-**

All that piece and parcel of Flat No. 202, admeasuring 52.989 Sq. Mtrs. Total Carpet Area, comprising Carpet Area of 36.414 Sq. Mtrs., Enclosed Balcony Area of 10.943 Sq. Mtrs. and Normal Balcony Area of 5.632 Sq. Mtrs., situated on the Second Floor in the building known as "CHATURBHUI RESIDENCY A", together with one Common Car Parking Space, constructed/to be constructed on the entire land property bearing Plot No. 16, admeasuring 279.82 Sq. Mtrs., formed in the sanctioned layout on Survey No. 106/2 (New Rectified 7/12 Extract bearing Survey No. 106), situated at Village – Vadgaon, Taluka – Maval, District – Pune, within the Registration District Pune, Sub-Registration District Vadgaon Maval and within the local limits of Vadgaon Nagar Panchayat.

Hereinafter, referred to as the "Subject Property".

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

1. Draft of an Agreement for Sale to be executed and registered by M/s. Chaturbhuji Developers, a registered partnership firm with the consent of the land owners to and in favour of Mrs. Archanadevi Manojkumar Pandey and Mr. Manojkumar Yamunaprasad Pandey, 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 bearing Survey No. 106/2 (New Rectified 7/12 Extract bearing Survey No. 106), situated at Village Vadgaon, Taluka Maval, District Pune, was originally owned and possessed by Mr. Maruti Laxman Gawari. Upon his demise in the year 1937, the name of his grandson, Mr. Manaji Jakhu Gawari, came to be entered in the revenue records by Mutation Entry No. 384, and thereafter he remained in possession of the said land.

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2. Thereafter, upon the demise of Mr. Manaji Jakhu Gawari on 20.09.1965, the names of his legal heirs, namely (1) Mr. Shantaram Manaji Gawari, (2) Ms. Kanta Manaji Gawari, (3) Mr. Dada Manaji Gawari, (4) Ms. Janaki Manaji Gawari, (5) Mrs. Rakhmabai Manaji Gawari and (6) Mrs. Chandrabhaga Manaji Gawari, came to be mutated in the revenue records in respect of the said land.
3. Thereafter, Mrs. Rakhmabai Manaji Gawari and others executed a Sale Deed, dated 05.12.1984, and thereby sold, transferred and conveyed Survey No. 106/2, admeasuring 03 Hectares 60 Ares, to Mr. Vitthal Vasudev Karkhanis and nine others. The said Sale Deed was duly registered in the office of the Sub-Registrar of Assurances, Maval, under Serial No. 336/1984. Pursuant thereto, Mutation Entry No. 2766 came to be effected in the revenue records.
4. Thereafter, Mr. Vitthal Vasudev Karkhanis and others obtained sanction of the layout in respect of the entire land property from the Assistant Director of Town Planning, Pune, vide Letter Outward No. NA/BP/LYT/Survey No.106/2/Vadgaon Maval/SDPN/2745, dated 26.06.1985.
5. Thereafter, Mr. Vasant Balwant Karkhanis and others executed a Sale Deed, dated 31.03.1987, and thereby sold, transferred and conveyed Plot No. 16 carved out from the sanctioned layout to Mrs. Laxmiben Premji Thakkar. The said Sale Deed was duly registered in the office of the Sub-Registrar of Assurances, Vadgaon Maval, under Serial No. 1033/1987. Pursuant thereto, Mutation Entry No. 3127 came to be effected in the revenue records in her favour.
6. Thereafter, Mrs. Laxmiben Premji Thakkar, through her Power of Attorney Holder Mr. Laxmiram Hiraram Chandarana, executed a Sale Deed, dated 07.09.2001, and thereby sold, transferred and conveyed Plot No. 16 to Mr. Prakash Vinayak Raikar. The said Sale Deed was duly registered in the office of the Sub-Registrar of Assurances, Vadgaon Maval, under Serial No. 340/2001. Pursuant thereto, Mutation Entry No. 6324 came to be effected in the revenue records in his favour.

7. Thereafter, Mr. Prakash Vinayak Raikar executed a Sale Deed, dated 06.09.2014, and thereby sold, transferred and conveyed Plot No. 16 to Mr. Sanjay Maganlal Javiya. The said Sale Deed was duly registered in the office of the Sub-Registrar of Assurances, Vadgaon Maval No. 2, under Serial No. 4667/2014. Pursuant thereto, Mutation Entry No. 10211 came to be effected in the revenue records in favour of Mr. Sanjay Maganlal Javiya.
8. Thereafter, Mr. Sanjay Maganlal Javiya executed a Gift Deed, dated 06.09.2014, and thereby gifted and transferred 50% undivided share and interest in Plot No. 16 to his brother Mr. Shailesh Maganlal Javiya. The said Gift Deed was duly registered in the office of the Sub-Registrar of Assurances, Vadgaon Maval No. 2. Pursuant thereto, Mutation Entry No. 13260 came to be effected in the revenue records, whereby Mr. Sanjay Maganlal Javiya and Mr. Shailesh Maganlal Javiya became the joint owners of the said plot.
9. Thereafter, (1) Mr. Sanjay Maganlal Javiya and (2) Mr. Shailesh Maganlal Javiya executed a Development Agreement, dated 08.05.2025, whereby they granted, conveyed and entrusted the development rights in respect of Plot No. 16 to and in favour of M/s. Chaturbhuj Developers, through its partners. The said Development Agreement was duly registered in the office of the Sub-Registrar of Assurances, Maval No. 2, under Serial No. 5617/2025.
10. Further, in continuation of and in addition to the aforesaid Development Agreement, (1) Mr. Sanjay Maganlal Javiya and (2) Mr. Shailesh Maganlal Javiya executed an Irrevocable Power of Attorney, dated 08.05.2025, in favour of M/s. Chaturbhuj Developers, thereby appointing and constituting the developer as their true and lawful attorney for undertaking and completing the development of the said property. The said Power of Attorney was duly registered in the office of the Sub-Registrar of Assurances, Maval No. 2, under Serial No. 5618/2025.
11. Thereafter, Sai Properties, through its partners, executed a Transfer of Development Rights (TDR) Deed, dated 24.12.2025, in favour of M/s. Chaturbhuj Developers, whereby TDR admeasuring 88 Sq. Mtrs. was transferred for utilisation in the development of the said project.

The said document was duly registered in the office of the Sub-Registrar of Assurances, Maval No. 2, under Serial No. 13882/2025.

12. Thereafter, M/s. Chaturbhuj Developers obtained the sanctioned building plans and secured the Commencement Certificate / Building Permission bearing No. NPVMN/B/2023/APL/00235, dated 30.07.2025, issued by the Vadgaon Nagar Panchayat, Maval, and accordingly commenced the construction of the project known as "CHATURBHUJ RESIDENCY A".
13. Thus, M/s. Chaturbhuj Developers, through its partners, became legally entitled to develop the said plot by constructing the residential building known as "CHATURBHUJ RESIDENCY A" and to sell the flats therein on ownership basis to prospective purchasers.
14. Further, the said builder/developer, i.e. M/s. Chaturbhuj Developers is entitled to sell, transfer and convey the subject property to and in favour of (1) Mrs. Archanadevi Manojkumar Pandey and (2) Mr. Manojkumar Yamunaprasad Pandey, or any other prospective purchaser/s.

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

1. Development Agreement, dated 08.05.2025, executed by (1) Mr. Sanjay Maganlal Javiya and (2) Mr. Shailesh Maganlal Javiya to and in favour of M/s. Chaturbhuj Developers, through its Partners, which is registered in the office of the Sub-Registrar of Assurances, Maval No. 2, under Serial No. 5617/2025.
2. Irrevocable Power of Attorney, dated 08.05.2025, executed by (1) Mr. Sanjay Maganlal Javiya and (2) Mr. Shailesh Maganlal Javiya in favour of M/s. Chaturbhuj Developers, through its Partners, thereby appointing and constituting the developer as their true and lawful attorney for undertaking and completing the development of the entire property, which is registered in the office of the Sub-Registrar of Assurances, Maval No. 2, under Serial No. 5618/2025.

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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.

	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. MH005872317202627E and Department ID No. 205524806. The said payment was duly credited to the Government and utilized for conducting the online property search. Accordingly, the e-Search Receipt bearing No. 1115241050, dated 09.07.2026 at 06:14 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 said builder/developer, i.e. M/s. Chaturbhuj Developers, through its partners, became legally entitled to develop the said plot by constructing the residential building known as "CHATURBHUJ RESIDENCY A" and to sell the flats therein on ownership basis to prospective purchasers.

Further, the said builder/developer, i.e. M/s. Chaturbhuj Developers is entitled to sell, transfer and convey the subject property to and in favour of (1) Mrs. Archanadevi Manojkumar Pandey and (2) Mr. Manojkumar Yamunaprasad Pandey, 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 for Sale to be executed and registered by M/s. Chaturbhuj Developers, a registered partnership firm with the consent of the land owners to and in favour of Mrs. Archanadevi Manojkumar Pandey and Mr. Manojkumar Yamunaprasad Pandey, pertaining to the subject property.
2. Original Payment Receipts issued by the builder/developer, i.e. M/s. Chaturbhuj Developers to and in favour of Mrs. Archanadevi Manojkumar Pandey and Mr. Manojkumar Yamunaprasad Pandey, pertaining to the subject property.

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3. Original NOC to Mortgage from builder/developer, i.e. M/s. Chaturbhuj Developers 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 : 05.08.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by
Narayan Laxman
Khamkar
Date: 2026.08.05
16:04:38 +05'30'

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

Doc No.	Doc Name	Regi. Date	SRO Name	Seller / Executant	Purchaser / Beneficiary	Property
336/1984	Sale Deed	05.12.1984	Sub-Registrar, Maval	Mrs. Rakhmabai Manaji Gawari and others	Mr. Vitthal Vasudev Karkhanis and 9 Others	Survey No. 106/2, admeasuring 3 Hectares 60 Ares, situated at Village Vadgaon, Taluka Maval, District Pune.
1033/1987	Sale Deed	31.03.1987	Sub-Registrar, Vadgaon Maval	Mr. Vasant Balwant Karkhanis and Others	Mrs. Laxmiben Premji Thakkar	Plot No. 16 formed in the sanctioned layout on Survey No. 106/2, Village Vadgaon, Taluka Maval, District Pune.
340/2001	Sale Deed	07.09.2001	Sub-Registrar, Vadgaon Maval	Mrs. Laxmiben Premji Thakkar, through her Power of Attorney Holder Mr. Laxmiram Hiraram Chandarana	Mr. Prakash Vinayak Raikar	Plot No. 16 formed in the sanctioned layout on Survey No. 106/2, Village Vadgaon, Taluka Maval, District Pune.
4667/2014	Sale Deed	06.09.2014	Sub-Registrar, Vadgaon Maval No. 2	Mr. Prakash Vinayak Raikar	Mr. Sanjay Maganlal Javiya	Plot No. 16 formed in the sanctioned layout on Survey No. 106/2, Village Vadgaon, Taluka Maval, District Pune.
(Not specified in the Agreement)	Gift Deed	06.09.2014	Sub-Registrar, Vadgaon Maval No. 2	Mr. Sanjay Maganlal Javiya	Mr. Shailesh Maganlal Javiya	50% undivided share and interest in Plot No. 16 formed in the sanctioned layout on Survey No. 106/2, Village Vadgaon, Taluka Maval, District Pune.
5617/2025	Development Agreement	08.05.2025	Sub-Registrar, Maval No. 2	(1) Mr. Sanjay Maganlal Javiya and (2) Mr. Shailesh Maganlal Javiya	M/s. Chaturbhuj Developers, through its Partners	Plot No. 16 formed in the sanctioned layout on Survey No. 106/2, Village Vadgaon, Taluka Maval, District Pune.
5618/2025	Irrevocable Power of Attorney	08.05.2025	Sub-Registrar, Maval No. 2	(1) Mr. Sanjay Maganlal Javiya and (2) Mr. Shailesh Maganlal Javiya	M/s. Chaturbhuj Developers, through its Partners	Plot No. 16 formed in the sanctioned layout on Survey No. 106/2, Village Vadgaon, Taluka Maval, District Pune.
13882/2025	Transfer of Development Rights (TDR) Deed	24.12.2025	Sub-Registrar, Maval No. 2	M/s. Sai Properties, through its Partners	M/s. Chaturbhuj Developers, through its Partners	Transfer of Development Rights (TDR) admeasuring 88 Sq. Mtrs. for the development of the project on Plot No. 16, Village Vadgaon, Taluka Maval, District Pune.

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MH005872317202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
09 Jul 2026	Receipt	Receipt no.: 1115241050
	Name of the Applicant :	Advocate Narayan Laxman Khamkar
	Details of property of which document has to be searched :	Dist :Pune Village :Vadgaon S.No/CTS No/G.No. : 106
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH005872317202627E		
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 MH005872317202627E		BARCODE 		Date 06/07/2026-14:28:59		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.		02003942026070600415			1499006864			
Cheque/DD No.				Bank Date		RBI Date		06/07/2026-14:30:29			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

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

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