



NARAYAN KHAMKAR

& LAW ASSOCIATES

• ADVOCATE • NOTARY • ARBITRATOR •
Govt. of India

Ref. No. : IHFC/TSR/1369/2026.

Date : 28.08.2026.

Application No. : 77000333596
Transaction Type : Resale Purchase
Applicant : Mr. Attaurrahman Mohd. Mustakim Choudhary
Co-Applicant : Mrs. Sabiha Atturrahman Choudhary
Existing Owner : 1. Jasmine Wadia
2. Mr. Mohur M. Kulkarni
Existing Lender : Nil

To,

The Branch Manager,

ICICI Home Finance Co. Ltd.,

Chinchwad Branch, Pune.

- Legal Scrutiny Report pertaining to the file of (1) Mr. Attaurrahman Mohd. Mustakim Choudhary and (2) Mrs. Sabiha Atturrahman Choudhary.

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

All that piece and parcel of land or ground admeasuring 04 Hectares 54 Ares, i.e. 45,400 Sq. Mtrs., bearing Survey No. 44, Hissa Nos. 1/1 to 1/8, situated, lying and being at Village Hadapsar, Taluka Haveli, District Pune, within the Registration Sub-District of Haveli and within the local limits of the Pune Municipal Corporation, previously within the limits of the Gram Panchayat, Hadapsar, and which is bounded as under:-

On or towards the East: By Lake.

On or towards the South: By Property of Shri. Phulare.

On or towards the West: By Hadapsar-Handewadi Road.

On or towards the North: By Property of Shri. Deokar.

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

NARAYAN KHAMKAR & LAW ASSOCIATES

📍 **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.

✉ **email** - nklawassociates1@gmail.com :: 📞 **Mobile No.** - + 91 99 228 10198 ::

- **Description of Subject Property.-**

All that piece and parcel of Residential Flat No. 15, having built-up area admeasuring 82.71 Sq. Mtrs., i.e. 890 Sq. Ft., inclusive of balconies, together with Eye Level/Top Terrace admeasuring 7.433 Sq. Mtrs., i.e. 80 Sq. Ft., having total chargeable area admeasuring 930 Sq. Ft., situated on the Fourth Floor, in Building/Wing No. A-8, in the project known as "GANGA VILLAGE", constructed upon the Entire Land Property bearing Survey No. 44, Hissa Nos. 1/1 to 1/8, situated at Village Hadapsar, Taluka Haveli, District Pune, within the local limits of the Pune Municipal Corporation.

Hereinafter, referred to as the "Subject Property".

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

1. Agreement, dated 31.08.2002, executed by M/s. Ganga Housing Pvt. Ltd., through its duly authorised representative, with the consent and confirmation of the consenting parties named therein, to and in favour of (1) Ms. Jasmine Wadia and (2) Master Mohur M. Kulkarni, then a minor represented through Ms. Jasmine Wadia, which is registered in the office of the Sub-Registrar of Assurances, Haveli No. 3, Pune, under Serial No. 4460/2002.

- **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. 44, Hissa Nos. 1/1 to 1/8, situated at Hadapsar, Pune, was owned and possessed by the consenting landowners named in the Agreement. The operative First Schedule to the Agreement describes the land as admeasuring 04 Hectares 54 Ares, equivalent to 45,400 Sq. Mtrs.
2. Thereafter, certain portions of the Entire Land Property were declared as excess/surplus land under Section 8(4) of the Urban Land (Ceiling and Regulation) Act, 1976, by the Additional

NARAYAN KHAMKAR & LAW ASSOCIATES

 **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.

 **email** - nklawassociates1@gmail.com ::  **Mobile No.** - + 91 99 228 10198 ::

Collector and Competent Authority, Pune Urban Agglomeration, vide proceedings dated 30.04.1993.

3. Thereafter, under various development arrangements, including Development Agreement dated 17.08.1992, Power of Attorney dated 09.05.1994, Licence Agreement dated 07.08.1993, Development Agreement dated 29.06.1994 and Power of Attorney dated 16.08.2000, the concerned landowners/confirming parties granted and entrusted development rights in respect of the Entire Land Property to and in favour of M/s. Ganga Housing Pvt. Ltd., thereby authorising the Promoter to develop the said land by constructing buildings comprising flats, row houses, shops and offices and to dispose of the same to prospective purchasers. The registration particulars of the aforesaid development documents are not stated in the supplied Agreement and therefore require independent verification.
4. Thereafter, in pursuance of the Development Agreement dated 17.08.1992, the parties obtained the requisite NOC under Section 269(U)(C) of the Income Tax Act, 1961, vide Order No. AHD/AA/PN 1235/92-93 dated 20.11.1992.
5. Thereafter, pursuant to the application of the landowners, the concerned authority, vide Order dated 14.12.1995 bearing Reference No. ULC/S-20/D-3/A283/95, granted exemption in respect of the said land under Section 20 of the Urban Land (Ceiling and Regulation) Act, 1976, subject to the conditions stipulated therein.
6. Thereafter, the Promoter obtained sanction of the building plans from the Town Planning Authority, Pune, and secured Commencement Certificate bearing No. 2752 dated 25.10.1995 for construction upon the Entire Land Property.
7. Thereafter, the concerned landowners obtained permission for conversion of the Entire Land Property from agricultural use to Non-Agricultural (Residential) use, vide Order dated 01.01.1996 bearing No. PRH/NA/SR/S5A/1995, passed by the Additional Collector, Pune.

NARAYAN KHAMKAR & LAW ASSOCIATES

 **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.

 **email** - nklawassociates1@gmail.com ::  **Mobile No.** - + 91 99 228 10198 ::

8. Thereafter, the Government of Maharashtra, vide Order dated 03.06.1998, passed under Section 34 of the Urban Land (Ceiling and Regulation) Act, 1976, held the said land to be “non-vacant”, cancelled the earlier exemption order dated 14.12.1995 and the earlier order dated 30.04.1993, and directed the competent authority to issue a fresh order treating the land as non-vacant.
9. Thereafter, on the basis of the aforesaid development rights, permissions and sanctioned plans, M/s. Ganga Housing Pvt. Ltd. undertook development of the housing complex known as “GANGA VILLAGE” on the Entire Land Property. The Agreement records that the Promoter was constructing flats, row houses, shops and offices in the said project.
10. Thereafter, M/s. Ganga Housing Pvt. Ltd., with the consent and confirmation of the landowners/consenting parties named in the Agreement, executed an Agreement dated 31.08.2002, and thereby agreed to sell, transfer and convey Flat No. 15, situated on the Fourth Floor, in Building/Wing No. A-8, in the project known as “GANGA VILLAGE”, to and in favour of (1) Ms. Jasmine Wadia and (2) Master Mohur M. Kulkarni, then a minor represented through Purchaser No. 1, Ms. Jasmine Wadia. The said Agreement was duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 3, Pune, under Serial No. 4460/2002 on 31.08.2002.
11. Thereafter, (1) Ms. Jasmine Wadia and (2) Mr. Mohur M. Kulkarni paid the entire consideration amount as agreed and stipulated under the aforesaid registered Agreement to M/s. Ganga Housing Pvt. Ltd. Accordingly, the Promoter handed over the physical and vacant possession of Flat No. 15, situated on the Fourth Floor, in Building/Wing No. A-8, in the project known as “GANGA VILLAGE”, to and in favour of the aforesaid purchasers.

NARAYAN KHAMKAR & LAW ASSOCIATES

 **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.

 **email** - nklawassociates1@gmail.com ::  **Mobile No.** - + 91 99 228 10198 ::

12. Thus, as aforesaid, the subject property is owned by (1) Jasmine Wadia and (2) Mr. Mohur M. Kulkarni. Further, their title to the subject property is valid, legal, marketable and enforceable in the courts of law. Further, the subject property is free from encumbrances.

13. Therefore, (1) Jasmine Wadia and (2) Mr. Mohur M. Kulkarni are entitled to sell, transfer and convey the subject property to and in favour of Attaurrahman Mohd. Mustakim Choudhary and Sahiba Attaurrahman Choudhary or any other prospective purchaser/s.

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

1. Agreement, dated 31.08.2002, executed by M/s. Ganga Housing Pvt. Ltd., through its duly authorised representative, with the consent and confirmation of the consenting parties named therein, to and in favour of (1) Ms. Jasmine Wadia and (2) Master Mohur M. Kulkarni, then a minor represented through Ms. Jasmine Wadia, which is registered in the office of the Sub-Registrar of Assurances, Haveli No. 3, Pune, under Serial No. 4460/2002.

• **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.

NARAYAN KHAMKAR & LAW ASSOCIATES

 **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.

 **email** - nklawassociates1@gmail.com ::  **Mobile No.** - + 91 99 228 10198 ::

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.
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

NARAYAN KHAMKAR & LAW ASSOCIATES

 **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.

 **email** – nklawassociates1@gmail.com ::  **Mobile No.** – + 91 99 228 10198 ::

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.
	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	

NARAYAN KHAMKAR & LAW ASSOCIATES

 **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.

 **email** - nklawassociates1@gmail.com ::  **Mobile No.** - + 91 99 228 10198 ::

	property search. Accordingly, the e-Search Receipt bearing No. 1115399102, dated 25.08.2026 at 10:59 AM, 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.	
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 hereby certified that, subject property is owned by (1) Jasmine Wadia and (2) Mr. Mohur M. Kulkarni. Further, their 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, (1) Jasmine Wadia and (2) Mr. Mohur M. Kulkarni are entitled to sell, transfer and convey the subject property to and in favour of Attaurrahman Mohd. Mustakim Choudhary and Sahiba Attaurrahman Choudhary or any other prospective purchaser/s.

NARAYAN KHAMKAR & LAW ASSOCIATES

 **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.

 **email** - nklawassociates1@gmail.com ::  **Mobile No.** - + 91 99 228 10198 ::

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

1. Original Agreement, dated 31.08.2002, executed by M/s. Ganga Housing Pvt. Ltd., through its duly authorised representative, with the consent and confirmation of the consenting parties named therein, to and in favour of (1) Ms. Jasmine Wadia and (2) Master Mohur M. Kulkarni, then a minor represented through Ms. Jasmine Wadia, which is registered in the office of the Sub-Registrar of Assurances, Haveli No. 3, Pune, under Serial No. 4460/2002.
2. Original Possession Letter issued by the builder/developer, i.e M/s. Ganga Housing Pvt. Ltd. to and in favour of (1) Ms. Jasmine Wadia and (2) Master Mohur M. Kulkarni, pertaining to the subject property.
3. Original Deed of Assignment to be executed and registered by (1) Jasmine Wadia and (2) Mr. Mohur M. Kulkarni to and in favour of (1) Attaurrahman Mohd. Mustakim Choudhary and (2) Sahiba Attaurrahman Choudhary, pertaining to the subject property.
4. Original NOC to Mortgage from the builder/developer, i.e. M/s. Ganga Housing Pvt. Ltd., or the Co-Operative Housing Society, 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) or the Notice of Intimation regarding mortgage by way of deposit of title deeds.

Thanking you,

Place : Pune.

Date : 28.08.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by Narayan Laxman Khamkar
DN: cn=N, ou=Personal, postalCode=411015, st=Maharashtra, street=20/1666, Hanuman Nagar 1st lane
Ichalkaranji, Hatkanangle, Hatkanangle Maharashtra India
416115, Near Hanuman Temple, title=3728
2.5.4.20=86d9b14710c4b3cfa2712c4f814355084f54cb68
NARAYAN L. KHAMKAR
serialNumber=1733ca7260d4d0ffdecc4473c38fc1fa7
4f88c427aea4379083ca4762ed,
email=narayan.khamkar@gmail.com, cn=Narayan Laxman
Khamkar
Date: 2026.08.28 12:47:02 +05'30'

NARAYAN KHAMKAR & LAW ASSOCIATES

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.

email - nklawassociates1@gmail.com :: **Mobile No.** - + 91 99 228 10198 ::

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

Doc No.	Doc Name	Regi. Date	SRO Name	Seller	Purchaser	Property
4460	Agreement	31-08-2002	Haveli No. 3 (Hadapsar)	M/s. Ganga Housing Pvt. Ltd., through its Director, and the original owners Mr. Ashok Narayan Ghumatkar and others, through their constituted attorney Mr. Jaiprakash Sitaram Goel, through Mr. Umesh Sitaram Goel, and through constituted attorney Mr. Ashok Dnyandev Gade	Ms. Jasmine Wadia, for herself and as guardian of Master Mohur S. Kulkarni	Flat No. 16, admeasuring 82.71 Sq. Mtrs., i.e. 890 Sq. Ft., together with adjoining terrace admeasuring 7.43 Sq. Mtrs., i.e. 80 Sq. Ft., situated on the Fourth Floor, in Building No. A-8, in the complex known as "Ganga Village", constructed on land bearing Survey No. 46, Hissa Nos. 1/1 to 1/8.

NARAYAN KHAMKAR & LAW ASSOCIATES

 **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.

 **email** - nklawassociates1@gmail.com ::  **Mobile No.** - + 91 99 228 10198 ::

MH008454285202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
27 Aug 2026	Receipt	Receipt no.: 1115399102
	Name of the Applicant :	Advocate Narayan Laxman Khamkar
	Details of property of which document has to be searched	Dist :Pune Village : Hadapsar S.No/CTS No/G.No. : 46
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH008868551202627E		
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							
Type of Payment Search Fee 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.