

**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, Pune 411018

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LEGAL SCRUTINY REPORT

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

Date: 25/09/2026
LAN No. 77950019368

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 presumed 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. Vinay Ramesh Vishwakarma.

PART I: PROPERTY DETAILS:

(A) Name of the Applicant/Borrower/s: Mr. Vinay Ramesh Vishwakarma

(B) Name of the Co-applicant/s: (if any): - NIL

(C) Type of Loan – Builder Purchase

(D) Purpose of Loan – Builder Purchase

(E) Name of the Property Owner/s – M/s Unicorn Developers

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

SCHEDULE – I

DISCRIPTION OF THE PROPRERTY

All that piece and parcel of land bearing Survey No. 299/3A, situated at Lohegaon, Taluka Haveli, District Pune admeasuring area 00H 64 Ares within the limits of Sub Registrar Haveli and Pune Municipal Corporation, bounded as under.

On or towards the EAST : By Sr. no. 300/1 Part.

On or towards the WEST : By Sr. no. 299/3B/3C.

On or towards the SOUTH : By Lohegaon Charohli Road.

On or towards the NORTH : By Lohegaon Charohli Boundaries

[Hereinafter referred to as “The Said Property”, for the sake of brevity and convenience]

SCHEDULE - II

DESCRIPTION OF THE FLAT

All that piece and parcel of bearing **Flat No. 207 on 2nd Floor** admeasuring area **587 Sq. Fts. Carpet Area in the scheme known as “GRACE PALLACIO” WING NO. “D”** constructed on the property described in schedule - I above.

[Hereinafter referred to as “the said Shop”, for the sake of brevity and convenience]

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE US FOR SCRUTINY AND LEGAL OPINION:

1. Draft Copy of Agreement to Sale executed by M/s Unicorn Developers through its partner Mr. Harishchandra Pote & others in favour of Mr. Vinay Ramesh Vishwakarma.
2. Copy of RERA Certificate dated 22/08/2023, bearing no. P52100052422 issued by Maharashtra Real Estate Regulatory Authority.
3. Copy of Commencement Certificate bearing No. CC/0960/23 from Pune Municipal Corporation, for Survey No. 299, Hissa No. 3A, Lohegaon, dated 26/07/2023.
4. Copy of revised Commencement Certificate bearing No. CC/1934/24 from Pune Municipal Corporation, for Survey No. 299, Hissa No. 3A, Lohegaon, dated 10/10/2024.
5. Copy of revised Commencement Certificate bearing No. CC/1934/24 from Pune Municipal Corporation, for Survey No. 299, Hissa No. 3A, Lohegaon, dated 10/10/2024.

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

1. WHEREAS, the land bearing Sr. no. 299/3A of an area of 00H 64 Ares, at Lohegaon, Taluka Haveli, District Pune was originally owned by Mr. Sopan Devaram Khandave & others.
2. AND WHEREAS, Mr. Sopan Devaram Khandave & others sold said land adm. area 00H 64Ares vide Registered Sale Deed dated 27/08/1992, bearing no. P-2675/1992 in favor of Mr. S. B. Gupta & Mr. Kashinath Namdeo Khose which is registered in the office of sub registrar Haveli no. 8 Pune and accordingly their name recorded over 7/12 extract vide mutation entry no. 14512.
3. AND WHEREAS, Mr. Sopan Devaram Khandave & others have executed Registered Consent Deed dated 28/07/2011, bearing no. 7652/2011 in favor of Mr. S. B. Gupta & Mr. Kashinath Namdeo Khose which is registered in the office of sub registrar Haveli no. 8 in respect of the land of an area of 00H 64 Ares.
4. AND WHEREAS, Mr. Kashinath Namdeo Khose has gifted his undivided share i.e. 00H 32Ares out of the total land adm. area 00H 64Ares vide Registered Gift Deed dated 11/12/2013, bearing no. 10058/2013 in favor of Mr. Ganesh Harishchandra Pote which is registered in the office of sub registrar Haveli no. 8 and accordingly his name recorded over 7/12 extract vide mutation entry no. 40597.
5. AND WHEREAS, Mr. S. B. Gupta & Mr. Ganesh Harishchandra Pote have Obtained NA order dated 01/01/2016, bearing no. PMRDA/PRH/NA/SR/92/2016 issued by Collector of Pune.
6. AND WHEREAS, Mr. S. B. Gupta & Mr. Ganesh Harishchandra Pote have decided to sell the land of an area of 00H 64 Ares vide Registered Sale Deed dated 22/02/2023, bearing no. 3677/2023 in favor of M/s Unicorn Developers through its partner Mr. Harishchandra Pote & others which is registered in the office of sub registrar Haveli no. 15 Pune and by virtue of the same the said developer has entitled the rights to develop the said land property and sell the flats/ units to various purchasers.
7. AND WHEREAS, M/s Unicorn Developers has registered the project "GRACE PALLACIO" under the provisions of the Real Estate (Regulation and Development) Act, 2016, with the Maharashtra Real Estate Authority bearing Registration no. P52100052422, valid from 22/08/2023 and ending with 31/03/2028.
8. AND WHEREAS, M/s Unicorn Developers obtained a Commencement Certificate bearing No. CC/0960/23 from Pune Municipal Corporation, for Survey No. 299, Hissa No. 3A, Lohegaon, dated 26/07/2023.

9. AND WHEREAS, M/s Unicorn Developers further obtained a revised Commencement Certificate bearing No. CC/1934/24 from Pune Municipal Corporation, for Survey No. 299, Hissa No. 3A, Lohegaon, dated 10/10/2024.
10. AND WHEREAS, M/s Unicorn Developers further obtained a revised Commencement Certificate bearing No. CC/1934/24 from Pune Municipal Corporation, for Survey No. 299, Hissa No. 3A, Lohegaon, dated 10/10/2024.
11. AND WHEREAS Mr. Vinay Ramesh Vishwakarma has decided to purchase the said flat from M/s Unicorn Developers through its partner Mr. Harishchandra Pote & others by the way of Agreement to Sale.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Draft Copy of Agreement to Sale executed by M/s Unicorn Developers through its partner Mr. Harishchandra Pote & others in favour of Mr. Vinay Ramesh Vishwakarma.

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? Self construction case yet construction not commenced, hence NA
- 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 to mortgage required from Society.
- 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? Yes
- Search Report Details: - MH010861805202627U
- Search Conducted Years: 13 years
- Name of the Advocate / Searcher: Sopanrao Mane & Co. (Advocates)
- Search Report Date – 26/09/2026
- 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 mortgage.

We further certify that of Mr. Vinay Ramesh Vishwakarma will derive a valid, clear, marketable and unencumbered title in the property stated above after entering in to register Agreement to Sale with M/s Unicorn Developers.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower of Mr. Vinay Ramesh Vishwakarma.

PART VII:

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 Agreement to Sale executed by M/s Unicorn Developers through its partner Mr. Harishchandra Pote & others in favour of Mr. Vinay Ramesh Vishwakarma with Index II and RR.
2. Original NOC to mortgage from M/s Unicorn Developers in favor of ICICI HFC.

3. Original OCR issued by M/s Unicorn Developers.

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

Remark if any :- NIL

Yours Faithfully,

MANE
PRAVIN
SOPANRAO

Digitally signed by
MANE PRAVIN
SOPANRAO
Date: 2026.09.26
12:37:15 +05'30'

**P.S. Mane
Advocate**

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, Pune 411018

Phone(O)27423500, M-9421133333, email-sopanrao.mane@gmail.com

SEARCH REPORT

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

Date: 26/09/2026
LAN No. 77950019368

Search Report in respect of the file of Mr. Vinay Ramesh Vishwakarma.

DESCRIPTION OF THE PROPERTY -
All that piece and parcel of property bearing **Flat No. 207 on 2nd Floor admeasuring area 587 Sq. Fts. Carpet Area in the scheme known as “GRACE PALLACIO” WING NO. “D”** constructed on the Survey No. 299/3A, situated at Lohegaon, Taluka Haveli, District Pune admeasuring area 00H 64 Ares within the limits of Sub Registrar Haveli and Pune Municipal Corporation.

We have taken online paid e-search in respect of the above referred property (S.No.299 Lohagaon) from the website of www.igrmaharashtra.gov.in since year 2013 to 2026 GRN No. MH010861805202627U, dated – 26/09/2026 . 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
2013	available Index are checked	NIL
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	available Index are checked	NIL
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	Registered Sale Deed dated 22/02/2023, bearing no. 3677/2023 between Mr. S. B. Gupta & Mr. Ganesh Harishchandra Pote and M/s Unicorn Developers through its partner Mr. Harishchandra Pote & others	---
2024	available Index are checked	NIL
2025	available Index are checked	NIL
2026	available Index are checked	NIL

Thanking You,

MANE
PRAVIN
SOPANRAO

Digitally signed
by MANE PRAVIN
SOPANRAO
Date: 2026.09.26
12:36:55 +05'30'

P.S. Mane
Advocate

26/09/2026, 08:59

eSearch

MH010861805202627U	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
26 Sep 2026	Receipt	Receipt no.: 1115494803
	Name of the Applicant :	Pratik Prakash Oturkar
	Details of property of which document has to be searched :	Dist :Pune Village :Lohgaon S.No/CTS No/G.No. : 299
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH010861805202627U		
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'.		