



NARAYAN L. KHAMKAR

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

ADVOCATE & NOTARY

(Government of India)

Ref. No. : IHFC/TSR/728/2026.

Date : 14.05.2026.

Application No. : 77000273186
Transaction Type : Resale
Applicant : Mr. Ram Singh
Co-Applicant : Mrs. Sangita
**Existing Owners : Mrs. Shailaja Satish Mehta and
Mr. Satish Bhanuprasad Mehta**
Existing Lender : HDFC Bank Limited

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

- **Legal Scrutiny Report pertaining to the file of Mr. Ram Singh and Mrs. Sangita**
- **PART I : PROPERTY DETAILS**
- **Description of Entire Land Property.-**

All that piece and parcel of property bearing CTS No. 927/928 situated at Raviwar Peth, Pune, within the jurisdiction of Sub-Registrar, Taluka Haveli, District Pune and within the limits of Pune Municipal Corporation, District Pune, admeasuring area about 817.7 Sq. Mtrs., bounded as follows:

On or towards East : By CTS No. 929.

On or towards West : By CTS No. 926.

On or towards South : By CTS No. 846.

On or towards North : By Road.

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 property bearing Flat No. 17 on the Second Floor, admeasuring carpet area about 44.13 Sq. Mtrs. (Built-up area 56.00 Sq. Mtrs.) together with 3.88% undivided share in the building known as “BAHUCHARAJI DEVI NIWAS APARTMENT CONDOMINIUM” constructed on land bearing CTS No. 927/928 situated at Raviwar Peth, Pune, within the jurisdiction of Sub-Registrar, Taluka Haveli, District Pune and within the limits of Pune Municipal Corporation, District Pune, bounded as follows:

On or towards East : By Apartment No. 6.

On or towards West : By Staircase Landing, Duct and Apartment No. 18.

On or towards South : By Duct and Apartment No. 16.

On or towards North : By Marginal Open Space and Road.

Hereinafter, referred to as the "Subject Property".

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

1. Deed of Apartment dated 03/07/2024 executed by Shri Bahucharaji Devi Trust through its Trustee Mr. Ashokkumar Sumantaray Vyas and M/s. Shah and Associates through its Partner Mr. Arvind Chimanlal Shah to and in favour of Mrs. Shailaja Satish Mehta and Mr. Satish Bhanuprasad Mehta, which is registered in the office of Sub – Registrar of Assurances, Haveli No. 23 under Serial No. 15439/2024.
2. Draft of Deed of Apartment to be executed and registered by Mr. Satish Bhanuprasad Mehta and Mrs. Shailaja Satish Mehta to and in favour of Mr. Ram Singh, 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:

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1. That Shri Bahucharaji Devi Trust was the original owner and possessor of the land bearing CTS No. 927/928, situated at Raviwar Peth, Pune, within the jurisdiction of Sub-Registrar, Haveli, District Pune and within the limits of Pune Municipal Corporation, admeasuring about 817.7 Sq. Mtrs. ("said land").
2. Thereafter, Shri Bahucharaji Devi Trust granted and conveyed the development rights in respect of the said land bearing CTS No. 927/928, Raviwar Peth, Pune to and in favour of M/s. Shah and Associates for development of the said property.
3. Thereafter, Pune Municipal Corporation issued Commencement Certificate bearing No. 1472 dated 27/08/1998 in favour of M/s. Shah and Associates for carrying out construction upon the said land.
4. Thereafter, the Office of the Joint Charity Commissioner, Pune Region, Dhole Patil Road, Pune, vide its Order dated 30/05/1997 bearing No. J/70-96/u/S.36/3497/97, granted permission under Section 36 of the Bombay Public Trust Act, 1950 to the Trustees to develop the trust property bearing CTS Nos. 927 and 928 situated at Raviwar Peth, Pune through the developer M/s. Shah and Associates.
5. Thereafter, M/s. Shah and Associates as the Promoter executed an Agreement dated 29/04/1999 and thereby agreed to sell, transfer and convey Flat No. 17 situated on the Second Floor in the building known as "Bahucharaji Devi Niwas Apartment Condominium", admeasuring carpet area about 44.13 Sq. Mtrs. (built-up area 56.00 Sq. Mtrs.), together with 3.88% undivided share in the said building constructed on CTS No. 927/928, Raviwar Peth, Pune, to and in favour of Mr. Satish Bhanuprasad Mehta and Mrs. Shailaja Satish Mehta. The said Agreement was duly registered in the office of Sub-Registrar of Assurances, Haveli No. 2, Pune under Serial No. 280/1999.

6. Thereafter, after completion of construction upon the said land, Pune Municipal Corporation issued Part Completion Certificate bearing No. 2435 dated 21/10/1999 in respect of the said building constructed on CTS No. 927/928, Raviwar Peth, Pune.
7. Thereafter, M/s. Shah and Associates as Grantor No. 2 and Shri Bahucharaji Devi Trust as Grantor No. 1 executed and registered a Deed of Declaration dated 13/09/2002 under the provisions of the Maharashtra Apartment Ownership Act, 1970, thereby declaring each apartment in the building known as “Bahucharaji Devi Niwas Apartment Condominium” as a separate apartment together with proportionate undivided share in the common areas and facilities. The said Deed of Declaration was duly registered in the office of Joint Sub-Registrar, Haveli No. 2, Pune under Serial No. 5125/2000.
8. Thereafter, Shri Bahucharaji Devi Trust through its Trustee Mr. Ashokkumar Sumantaray Vyas and M/s. Shah and Associates through its Partner Mr. Arvind Chimanlal Shah have executed the Deed of Apartment dated 03/07/2024 and thereby sold, transferred and conveyed the subject property to and in favour of Mrs. Shailaja Satish Mehta and Mr. Satish Bhanuprasad Mehta. The said Deed of Apartment is duly registered in the office of Sub – Registrar of Assurances, Haveli No. 23 under Serial No. 15439/2024.
9. Thereafter, Mr. Satish Mehta has availed a loan facility of Rs. 8,44,000/- (Rupees Eight Lakh Forty Four Thousand Only) from HDFC Bank Limited and, in order to secure the due repayment thereof, created a mortgage over the subject property by way of deposit of title deeds in favour of the said financial institution. Accordingly, a Notice of Intimation regarding mortgage by way of deposit of title deeds was duly filed and registered in the office of the Joint Sub-Registrar, Haveli No. 8 under Serial No. 212/2021.
10. Thereafter, Mrs. Shailaja Satish Mehta and Mr. Satish Bhanuprasad Mehta through their Power of Attorney Holder Mr. Karan Satish Mehta have availed a loan facility of Rs.

2,68,44,000/- (Rupees Two Crore Sixty Eight Lakh Forty Four Thousand Only) from HDFC Bank Limited and, in order to secure the due repayment thereof, created a mortgage over the subject property by way of deposit of title deeds in favour of the said financial institution. Accordingly, a Notice of Intimation regarding mortgage by way of deposit of title deeds was duly filed and registered in the office of the Joint Sub-Registrar, Haveli No. 23 under Serial No. 2370/2022.

11. Thus, in view of the aforesaid transactions, the subject property is owned and possessed by Mrs. Shailaja Satish Mehta and Mr. Satish Bhanuprasad Mehta. However, the subject property is mortgaged to and in favour of HDFC Bank Limited and, therefore, the subject property is not free from encumbrances. Nevertheless, Mrs. Shailaja Satish Mehta and Mr. Satish Bhanuprasad Mehta are legally entitled and competent to sell, transfer and convey the subject property to and in favour of Mr. Ram Singh or any other prospective purchaser/s, subject to redemption and repayment of the entire outstanding mortgage dues of HDFC Bank Limited and release of the mortgage created in favour of the said bank.

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

1. Deed of Apartment dated 03/07/2024 executed by Shri Bahucharaji Devi Trust through its Trustee Mr. Ashokkumar Sumantaray Vyas and M/s. Shah and Associates through its Partner Mr. Arvind Chimanlal Shah to and in favour of Mrs. Shailaja Satish Mehta and Mr. Satish Bhanuprasad Mehta, which is registered in the office of Sub – Registrar of Assurances, Haveli No. 23 under Serial No. 15439/2024.

- **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.
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	No.

	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. I have paid the e-Search fee of ₹325/- through GRAS e-Challan bearing GRN No. MH002390752202627E and Department ID No. 989129475. The said payment has been duly utilized for conducting the online property search, and accordingly, the e-Search Receipt bearing No. 1115064301, dated 13.05.2026 at 12:06 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, no adverse entries have been found in respect of the subject property. It is further clarified that this search report is based on the entries available online as on the date and time of generation of the aforesaid e-Search Receipt.	
5.21	Whether EC is obtained?	No.
	EC Details	NA
	No. of years EC obtained	NA
	Any Encumbrances to specify	NA

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	EC Applied by	NA
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• **PART VI : CERTIFICATE.-**

In view of the aforesaid transactions and documents placed on record, I hereby certify that the subject property is owned and possessed by Mrs. Shailaja Satish Mehta and Mr. Satish Bhanuprasad Mehta. However, the subject property is mortgaged to and in favour of HDFC Bank Limited and, therefore, the subject property is not free from encumbrances. Nevertheless, Mrs. Shailaja Satish Mehta and Mr. Satish Bhanuprasad Mehta are legally entitled and competent to sell, transfer and convey the subject property to and in favour of Mr. Ram Singh or any other prospective purchaser/s, subject to redemption and repayment of the entire outstanding mortgage dues of HDFC Bank Limited and consequent release of the mortgage created in favour of the said bank.

• **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 29.04.1999, executed by M/s. Shah and Associates, to and in favour of Mr. Satish Bhanuprasad Mehta and Mrs. Shailaja Satish Mehta, whereby the Promoter agreed to sell, transfer and convey Flat No. 17, situated on the Second Floor in the building known as "Bahucharaji Devi Niwas Apartment Condominium", having carpet area admeasuring 44.13 Sq. Mtrs. (Built-up Area 56.00 Sq. Mtrs.), together with 3.88% undivided share and interest in the land and building bearing CTS Nos. 927 and 928, situated at Raviwar Peth, Pune, which is registered in the office of the Sub-Registrar of Assurances, Haveli No. 2, Pune, under Serial No. 280/1999.
2. Original Deed of Apartment dated 03/07/2024 executed by Shri Bahucharaji Devi Trust through its Trustee Mr. Ashokkumar Sumantaray Vyas and M/s. Shah and Associates through its Partner Mr. Arvind Chimanlal Shah to and in favour of Mrs. Shailaja Satish

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Mehta and Mr. Satish Bhanuprasad Mehta, which is registered in the office of Sub – Registrar of Assurances, Haveli No. 23 under Serial No. 15439/2024.

3. Original Deed of Apartment to be executed and registered by Mr. Satish Bhanuprasad Mehta and Mrs. Shailaja Satish Mehta to and in favour of Mr. Ram Singh, pertaining to the subject property.
 4. Original Release Letter/No Dues Certificate from HDFC Bank Limited.
 5. Original NOC to Mortgage from BAHUCHARAJI DEVI NIWAS APARTMENT CONDOMINIUM to and in favour of ICICI Home Finance Company Limited.
- **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 : 14.05.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by
Narayan Laxman
Khamkar
Date: 2026.07.09
17:35:00 +05'30'

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

Doc No	Doc Name	Regi. Date	SRO Name	Seller	Purchaser	Property
15439	Deed of Apartment	03/07/2024	Sub-Registrar, Haveli No. 23	Shri Bahucharaji Devi Trust through Trustee Mr. Ashokkumar Sumantaray Vyas and M/s. Shah and Associates through Partner Mr. Arvind Chimanlal Shah	Mrs. Shailaja Satish Mehta and Mr. Satish Bhanuprasad Mehta	Flat No. 17 situated on the Second Floor in "Bahucharaji Niwas Apartment Condominium" constructed on CTS No. 927/928 situated at Mouje Ravivar Peth, admeasuring 44.13 Sq. Mtrs. carpet area i.e. 56.00 Sq. Mtrs. built-up area together with 3.88% undivided share in common areas and facilities. (Registration fee and stamp duty recovered vide Document No. 280 dated 03/05/1999 registered before Haveli No. 2). (Occupancy Certificate bearing No. 2435, Dispatch No. BCO/14/4/12 dated 21/10/1999 issued by Pune Municipal Corporation).
212	Agreement Relating to Deposit of Title Deeds	25/01/2021	Joint Sub-Registrar, Haveli No. 8	HDFC Bank Ltd., Bundgarden, Pune	Mr. Satish Mehta	Flat No. 17, Building situated at Ravivar Peth.
2370	Agreement Relating to Deposit of Title Deeds	05/03/2022	Joint Sub-Registrar, Haveli No. 23	HDFC Bank Ltd., Tadiwala Road, Pune	Mrs. Shailaja Satish Mehta and Mr. Satish Bhanuprasad Mehta through Power of Attorney Holder Mr. Karan Satish Mehta	Flat No. 17 situated at Village Ravivar Peth.

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MH002390752202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
13 May 2026	Receipt	Receipt no.: 1115064301
	Name of the Applicant :	Advocate Narayan Laxman Khamkar
	Details of property of which document has to be searched :	Dist :Pune Village :Ravivar Peth S.No/CTS No/G.No. : 927
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH002390752202627E		
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	MH002390752202627E	BARCODE			Date	12/05/2026-12:18:56				Form ID																			
Department					Inspector General Of Registration																								
Type of Payment					Search Fee					TAX ID / TAN (If Any)																			
					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.					02003942026051200363					1491168493				
Cheque/DD No.										Bank Date					RBI Date					12/05/2026-12:20:56					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 : 989129475
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 दस्त्यासाठी लागू नाही.