



NARAYAN L. KHAMKAR

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

ADVOCATE & NOTARY

(Government of India)

Ref. No. : IHFC/TSR/1301/2026.

Date : 20.08.2026.

Application No. : 77000325439
Transaction Type : Seller BT
Applicant : Mr. Rahul Kamble
Co-Applicant : Mrs. Atusha Rahul Kamle
Existing Owner : Mr. Ravindra Sadashiv Gaikwad
Existing Lender : GIC Housing Finance Limited

To,

The Branch Manager,

ICICI Home Finance Co. Ltd.,

Main Branch, Pune.

- Legal Scrutiny Report pertaining to the file of Mr. Rahul Kamble.

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

All that piece and parcel of land bearing Survey No. 147, Hissa No. 1/2/11, admeasuring 00 Hectare 03 Ares, i.e. approximately 300 Sq. Mtrs., situated at Village Bopkhel, Taluka Haveli, District Pune, within the limits of Pimpri Chinchwad Municipal Corporation, together with the residential building known as "Sainik Residency Phase V" constructed thereon and all easements, liberties, privileges, pathways, accesses and appurtenances attached thereto and which is bounded as under.-

On or towards the East : Property of Mr. N. Krishnan.
On or towards the South : Remaining property out of the same Survey Number.
On or towards the West : Property of Mr. S. K. Singh.
On or towards the North : 4.6 Mtrs. wide Road.

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

Narayan L. Khamkar (Advocate)

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

Office Address – Flat No. 3, Second Floor, Gurudatta Apartment, Behind Bhawkar Garage, Regent Hotel Lane,
180, Shivajinagar (Bhamburda), Pune 411005..

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

- **Description of the Subject Property.-**

All that piece and parcel of property bearing Flat No. 402, having an area admeasuring 675 Sq. Ft., equivalent to 62.73 Sq. Mtrs. Built-up Area, situated on the Fourth Floor, in the residential building/project known as “Sainik Residency Phase V”, constructed on the Entire Land Property bearing Survey No. 147, Hissa No. 1/2/11, admeasuring 00 Hectare 03 Ares, situated at Village Bopkhel, Taluka Haveli, District Pune, within the local limits of Pimpri Chinchwad Municipal Corporation, together with the right to use common car parking, staircase, borewell, terrace and other common areas and facilities appurtenant thereto.

Hereinafter, referred to as the “Subject Property”.

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

1. Assignment Deed, dated 23.08.2012, executed by (1) Mr. Kishor Vishwas Patil, for himself and as constituted attorney of (2) Mr. Lakhan Omkar Rupnar, (3) Mr. Gulabrao Bhimrao Patil and (4) Mr. Prafull Shriram Kasar, to and in favour of Mr. Ravindra Sadashiv Gaikwad, which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 19, Pune, under Serial No. 9917/2012.

- **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, for the purpose of the title presently placed on record, the Entire Land Property bearing Survey No. 147, Hissa No. 1/2/11, admeasuring 00 Hectare 03 Ares, situated at Village Bopkhel, Taluka Haveli, District Pune, is traced from Mr. Kundamon Padmanabha Kurup Mohanan, from whom the subsequent owners acquired the said property under the registered Sale Deed referred to hereinafter. The documents supplied do not disclose the earlier chain prior to his ownership.

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2. Thereafter, Mr. Kundamon Padmanabha Kurup Mohanan executed a Sale Deed dated 28.06.2011, and thereby sold, transferred and conveyed the Entire Land Property to and in favour of (1) Mr. Kishor Vishwas Patil, (2) Mr. Lakhan Omkar Rupnar, (3) Mr. Gulabrao Bhimrao Patil and (4) Mr. Prafull Shriram Kasar. The said Sale Deed has been duly registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 19, Pune, under Serial No. 6302/2011. Pursuant thereto, their names were entered in the revenue record vide Mutation Entry No. 3647.
3. Further, (1) Mr. Lakhan Omkar Rupnar, (2) Mr. Gulabrao Bhimrao Patil and (3) Mr. Prafull Shriram Kasar executed a Power of Attorney dated 06.02.2012 in favour of Mr. Kishor Vishwas Patil, thereby authorising him, inter alia, to deal with and sell the flats to be constructed on the said property. The said Power of Attorney has been duly registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 19, Pune, under Serial No. 1495/2012.
4. Thereafter, the aforesaid owners decided to develop the Entire Land Property by constructing a residential building thereon and selling the flats therein on ownership basis. Accordingly, the residential building known as “Sainik Residency Phase V” came to be constructed on the said property.
5. Thereafter, the said construction was regularised under the provisions of the Maharashtra Gunthewari Developments (Regularisation, Upgradation and Control) Act, 2001, and Pimpri Chinchwad Municipal Corporation issued a Gunthewari Regularisation Certificate in respect thereof. The Assignment Deed recites the said certificate as bearing Outward No. KPR/STHA/KAA/Gunthe/451/11 dated 10.09.2011.
6. Thereafter, (1) Mr. Kishor Vishwas Patil, for himself and as constituted attorney of (2) Mr. Lakhan Omkar Rupnar, (3) Mr. Gulabrao Bhimrao Patil and (4) Mr. Prafull Shriram Kasar, executed an Agreement for Sale dated 13.08.2012, and thereby agreed to sell, transfer and convey the Subject Property bearing Flat No. 402, situated on the Fourth Floor of Sainik Residency Phase V, admeasuring 675 Sq. Ft., i.e. 62.73 Sq. Mtrs. Built-up Area, to and in favour

of Mr. Ravindra Sadashiv Gaikwad, for the agreed consideration of Rs.10,58,000/- (Rupees Ten Lakhs Fifty-Eight Thousand Only). The said Agreement for Sale has been duly registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 19, Pune, under Serial No. 9517/2012.

7. Thereafter, upon receipt of the entire consideration amount of Rs.10,58,000/- (Rupees Ten Lakhs Fifty-Eight Thousand Only), Mr. Kishor Vishwas Patil, for himself and as constituted attorney of Mr. Lakhan Omkar Rupnar, Mr. Gulabrao Bhimrao Patil and Mr. Prafull Shriram Kasar, executed an Assignment Deed dated 23.08.2012, and thereby transferred, assigned and conveyed all their rights, title and interest in respect of the Subject Flat Property to and in favour of Mr. Ravindra Sadashiv Gaikwad. The said Assignment Deed has been duly registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 19, Pune, under Serial No. 9917/2012.
8. The said Assignment Deed records that the entire agreed consideration of Rs.10,58,000/- had been received by the transferors and that the physical possession of the Subject Flat Property was handed over to Mr. Ravindra Sadashiv Gaikwad at the time of execution of the Assignment Deed. The said deed further declares him to have become the owner of the Subject Flat Property.
9. Thereafter, the flat purchasers/owners formed and incorporated a co-operative housing society under the name and style of "Sainik Residency Phase V Co-operative Housing Society Limited", which has been duly registered under the Maharashtra Co-operative Societies Act, 1960, bearing Registration No. PNA/PNA(5)/HSG/(TC)/22959/2021-2022, dated 08.09.2021. The Society Registration Certificate also describes its property as Survey No. 147, Hissa No. 1/2/11, Bopkhel.
10. The latest PCMC Property Tax Bill dated 11.07.2026 records Mr. Ravindra Sadashiv Gaikwad as the owner and occupier of Flat No. 402, Sainik Residency. The municipal records show a built-up area of 675 Sq. Ft.

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11. Further, Pimpri Chinchwad Municipal Corporation has issued a No Dues Certificate bearing No. 16042627-094778 dated 11.07.2026, confirming that no property-tax arrears are outstanding in respect of the said Flat No. 402 up to the end of the financial year 2026-2027.
12. The electricity connection in respect of Flat No. 402 also stands in the name of Mr. Ravindra Sadashiv Gaikwad, as evidenced by the MSEDCL electricity bill for June 2026, Consumer No. 170580053362.
13. Thereafter, (1) Mr. Ravindra Sadashiv Gaikwad and (2) Mrs. Reshma Ravindra Gaikwad have availed a loan facility of Rs.18,70,000/- (Rupees Eighteen Lakhs Seventy Thousand Only) from GIC Housing Finance Limited, Pune. In order to secure the due repayment of the said loan together with interest, costs, charges and other monies payable thereunder, the Borrowers created a mortgage over the Subject Property bearing Flat No. 402 in Sainik Residency V in favour of the said lender by way of deposit of title deeds. Accordingly, an Agreement Relating to Deposit of Title Deeds (Pawn) (Notice of Intimation regarding Mortgage by way of Deposit of Title Deeds), dated 14.06.2019, was duly filed and registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 18, Pune, under Serial No. 1462/2019.
14. Thus, as aforesaid, the Subject Property is owned and possessed by Mr. Ravindra Sadashiv Gaikwad. His right, title and interest in respect of the Subject Property is valid, legal, subsisting, marketable and enforceable in the Courts of law. However, the Subject Property has been mortgaged to and in favour of GIC Housing Finance Limited, Pune and, therefore, the Subject Property is not free from encumbrances.
15. Accordingly, Mr. Ravindra Sadashiv Gaikwad is legally entitled and competent to sell, transfer and convey the Subject Property to and in favour of Mr. Rahul Khambe or any other prospective purchaser/s, subject to repayment of the entire outstanding mortgage loan together with all interest, costs, charges and other monies payable to GIC Housing Finance Limited, Pune, and due release and discharge of the mortgage created in its favour.

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

1. Assignment Deed, dated 23.08.2012, executed by (1) Mr. Kishor Vishwas Patil, for himself and as constituted attorney of (2) Mr. Lakhan Omkar Rupnar, (3) Mr. Gulabrao Bhimrao Patil and (4) Mr. Prafull Shriram Kasar, to and in favour of Mr. Ravindra Sadashiv Gaikwad, which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 19, Pune, under Serial No. 9917/2012.

• **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.
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 /	No.

	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?	
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 property search. However, due to	

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	some unknown technical reasons/issues with the official IGR website, the e-Search Receipt could not be generated. 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.	
05	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, the Subject Property is owned and possessed by Mr. Ravindra Sadashiv Gaikwad. His right, title and interest in respect of the Subject Property is valid, legal, subsisting, marketable and enforceable in the Courts of law. However, the Subject Property has

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been mortgaged to and in favour of GIC Housing Finance Limited, Pune and, therefore, the Subject Property is not free from encumbrances.

Accordingly, Mr. Ravindra Sadashiv Gaikwad is legally entitled and competent to sell, transfer and convey the Subject Property to and in favour of Mr. Rahul Khambe or any other prospective purchaser/s, subject to repayment of the entire outstanding mortgage loan together with all interest, costs, charges and other monies payable to GIC Housing Finance Limited, Pune, and due release and discharge of the mortgage created in its favour.

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

Since, it is the case of Seller's Balance Transfer.

1. LOD issued by GIC Housing Finance Limited.
2. Original Agreement to Assignment to be executed and registered by Mr. Ravindra Sadashiv Gaikwad to and in favour of Mr. Rahul Kambale, pertaining to the subject property.

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

1. Original Agreement for Sale, dated 13.08.2012, executed by (1) Mr. Kishor Vishwas Patil, for himself and as constituted attorney of (2) Mr. Lakhan Omkar Rupnar, (3) Mr. Gulabrao Bhimrao Patil and (4) Mr. Prafull Shriram Kasar, to and in favour of Mr. Ravindra Sadashiv Gaikwad, which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 19, Pune, under Serial No. 9517/2012.
2. Original Assignment Deed, dated 23.08.2012, executed by (1) Mr. Kishor Vishwas Patil, for himself and as constituted attorney of (2) Mr. Lakhan Omkar Rupnar, (3) Mr. Gulabrao Bhimrao Patil and (4) Mr. Prafull Shriram Kasar, to and in favour of Mr. Ravindra Sadashiv Gaikwad, which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 19, Pune, under Serial No. 9917/2012.

3. Original Release Letter/No Dues Certificate from GIC Housing Finance Limited.
4. Original Deed of Assignment to be executed and registered by Mr. Ravindra Sadashiv Gaikwad to and in favour of Mr. Rahul Kambale, pertaining to the subject property.
5. Original NOC to Mortgage from Sainik Residency Phase V Co-operative Housing Society Limited to and in favour of ICICI Home Finance Company Limited, pertaining to the subject property.
6. Original Simple (Registered) Mortgage or the Notice of Intimation regarding mortgage by way of deposit of title deeds.

Thanking you,

Place : Pune.

Date : 20.08.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by
Narayan Laxman
Khamkar
Date: 2026.09.23
12:01:46 +05'30'

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

Doc No.	Doc Name	Regi. Date	SRO Name	Seller	Purchaser	Property
6302/2011	Sale Deed	28.06.2011	Joint Sub-Registrar of Assurances, Haveli No. 19, Pune	Mr. Kundamon Padmanabha Kurup Mohanan	(1) Mr. Kishor Vishwas Patil, (2) Mr. Lakhan Omkar Rupnar, (3) Mr. Gulabrao Bhimrao Patil and (4) Mr. Prafull Shriram Kasar	Land bearing Survey No. 147, Hissa No. 1/2/11, admeasuring 00 H. 03 Ares, situated at Village Bopkhel, Taluka Haveli, District Pune.
1495/2012	Power of Attorney	06.02.2012	Joint Sub-Registrar of Assurances, Haveli No. 19, Pune	(1) Mr. Lakhan Omkar Rupnar, (2) Mr. Gulabrao Bhimrao Patil and (3) Mr. Prafull Shriram Kasar	Mr. Kishor Vishwas Patil	In respect of the development, construction and sale of flats in the building constructed on land bearing Survey No. 147, Hissa No. 1/2/11, Village Bopkhel, Taluka Haveli, District Pune.
9517/2012	Agreement for Sale	13.08.2012	Joint Sub-Registrar of Assurances, Haveli No. 19, Pune	(1) Mr. Kishor Vishwas Patil, for himself and as Power of Attorney Holder of (2) Mr. Lakhan Omkar Rupnar, (3) Mr. Gulabrao Bhimrao Patil and (4) Mr. Prafull Shriram Kasar	Mr. Ravindra Sadashiv Gaikwad	Flat No. 402, admeasuring 675 Sq. Ft., i.e. 62.73 Sq. Mtrs. Built-up Area, situated on the Fourth Floor of the building known as "Sainik Residency Phase V", constructed on Survey No. 147, Hissa No. 1/2/11, Village Bopkhel, Taluka Haveli, District Pune. Consideration – Rs.10,58,000/-.
9917/2012	Assignment Deed	23.08.2012	Joint Sub-Registrar of Assurances, Haveli No. 19, Pune	(1) Mr. Kishor Vishwas Patil, for himself and as Power of Attorney Holder of (2) Mr. Lakhan Omkar Rupnar, (3) Mr. Gulabrao Bhimrao Patil and (4) Mr. Prafull Shriram Kasar	Mr. Ravindra Sadashiv Gaikwad	Flat No. 402, admeasuring 675 Sq. Ft., i.e. 62.73 Sq. Mtrs. Built-up Area, situated on the Fourth Floor of "Sainik Residency Phase V", constructed on Survey No. 147, Hissa No. 1/2/11, Village Bopkhel, Taluka Haveli, District Pune, together with common car parking and common rights.
1462/2019	Agreement Relating to Deposit of Title Deeds, Pawn (Notice of Intimation regarding Mortgage by way of Deposit of Title Deeds)	14.06.2019	Joint Sub-Registrar of Assurances, Haveli No. 18, Pune	(1) Mr. Ravindra Sadashiv Gaikwad and (2) Mrs. Reshma Ravindra Gaikwad	GIC Housing Finance Limited, Pune	Flat No. 402, Sainik Residency V, Bopkhel, Pune. Loan Amount – Rs.18,70,000/-.

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MH008282940202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
18 Aug 2026	Receipt	Receipt no.: 1115366721
	Name of the Applicant :	AVC ASSOCIATES
	Details of document has to be downloaded :	Dist :Mumbai Sub-urban District SRO :Joint S.R. Mumbai 31 (Joint S.R. Kurla 5) Scanned Document No. : 6142 RequestID :b6f53d3ef6fc4170
	Year :	2019
	Received Fee :	100
The above mentioned Search fee has been credited to government vide GRN no :MH008282940202627E		
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				

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