

SOPANRAO MANE & CO.
ADVOCATES

Mr.Pravin S. Mane

Mr.Pradeep Mane

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Date: 28/07/2026

LEGAL OPINION

To
PNB Housing Finance Limited,
Pimpri-Chinchwad Branch,
Pune.

Reference No. : NHL/PM/0626/5115823
Report :Positive
Search Receipt No. : E Challan No. **MH006202526202627E**
& MH007102415202627E
Date of Search Receipt : As per E Challan dt. **11/07/2026 & 28/07/2026**
Search for the period :13 years
Annexure : Search Receipt
Sub-Registrar office at : Sub-Registrar-Haveli
Type of Case : BT-TOP-UP Case.

Sir,

1. **NAME/S OF THE PERSON/S OFFERING MORTGAGE:**
Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj
2. **NAME/S OF THE BUILDER/PROMOTER / PRESENT OWNER :**
Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj
3. **PAY ORDER /DEMAND DRAFT/CHEQUE SHOULD BE MADE BY PNBHFL IN FAVOUR OF:**
Ramrajya Co-Op. Bank Ltd.
4. **NAME OF THE PROJECT/SCHEME:**
Swastik Plaza Phase I.
5. **DESCRIPTION OF THE PROPERTY:**

Details of the Land on which the Scheme/Project is being constructed:

SCHEDULE

DESCRIPTION OF THE PROPERTY

All that piece and parcel of the land property bearing Gat No.71, Hissa No.1A/1B/1C/1/3, admeasuring area 00 H. 03 R., assessment of Rs. 00.60 Paise, along with total construction constructed / to be constructed thereon, situated at village Rahatani, Tal. Haveli, Dist. Pune & within the jurisdiction of Sub-Registrar, Haveli and within the local limits of Pimpri Chinchwad Municipal Corporation and the same is bounded as under :-

On or Towards East :- By Property of Mr. Narsing Dhumal.
On or Towards South :- By Property of Mr. Narsing Jadhav.
On or Towards West :- By Property of Mr. Lajras.
On or Towards North :- By Road.

[Hereinafter referred to as 'The Said Land' for the sake of brevity and convenience]

SCHEDULE -II
DESCRIPTION OF THE FLAT PROPERTY

All that piece and parcel of Apartments of

1)Apartment Unit No. 401 : Residential Unit on Fourth floor, Carpet admeasuring 502 Sq. Ft. i.e. 46.65 Sq. Mtrs. , in the building known as Swastik Plaza Phase I ' constructed on land described in Schedule I above and said Apartment which is bounded as under:

ON OR TOWARDS EAST : By Flat No. 102 and 103

ON OR TOWARDS WEST : By Open Space

ON OR TOWARDS SOUTH : By Lift and Staircase.

ON OR TOWARDS NORTH : By Open Space.

2)Apartment Unit No. 402 : Residential Unit on Fourth floor, Carpet admeasuring 532. Sq. Ft. i.e. 49.44 Sq. Mtrs., in the building known as Swastik Plaza Phase I ' constructed on land described in Schedule I above and said Apartment which is bounded as under:

ON OR TOWARDS EAST : By Open Space

ON OR TOWARDS WEST : By Open Space

ON OR TOWARDS SOUTH : By Open Space.

ON OR TOWARDS NORTH : By Open Space

3)Apartment Unit No. 403 : Residential Unit on Fourth floor, Carpet admeasuring 553 Sq. Ft. i.e. 51.39 Sq. Mtrs., in the building known as Swastik Plaza Phase I constructed on land described in Schedule I above and said Apartment which is bounded as under:

ON OR TOWARDS EAST : By Open Space

ON OR TOWARDS WEST : By Open Space

ON OR TOWARDS SOUTH : By Open Space.

ON OR TOWARDS NORTH : By Open Space

[Hereinafter referred to as 'The Said Flat' for the sake of brevity and convenience].

6. PHOTOCOPIES EXAMINED OF THE FOLLOWING DOCUMENTS:

- 1 Copy of Declaration Deed executed between Mr.Sanjay Pandurang Rahinj AND Mrs.Archana Sanjay Rahinj which is registered in the office of sub-registrar Haveli No.26 at Sr.No. 21127/2026 on 17/07/2026 alongwith Index II & R.R.
- 2 Copy of Reconveyance Deed executed by Shramjivi Nagari Sahakari Patsanstha Maryadit, Kalewadi in favour of Mrs. Archana Sanjay Rahinj & others which is registered in the office of sub-registrar Haveli No.26 at Sr.No. 21560/2024 on 21560/2024 on 23/10/2024 alongwith Index II & R.R.
- 3 Copy of Mortgage Deed executed by Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj in favour of Ramrajya Sahakari Bank Ltd which is registered in the office of sub-regiatar Haveli No.26 at Sr.No. 21665/2024 on 24/10/2024 alongwith Index II & R.R.
- 4 Copy of Agreement for Sale executed by Mr. Hemant Raghunath Kadam in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, which is registered in the office of Sub-Registrar Haveli 17, at Sr. No. 5741/2019 on dtd. 25/05/2019, along with Index II & Registration Receipt.

- 5 Copy of Sale Deed executed by Mr. Hemant Raghunath Kadam in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, which is registered in the office of Sub-Registrar Haveli 17, at Sr. No. 6660/2019 on dtd. 15/06/2019, along with Index II & Registration Receipt.
- 6 Copy of Sale Deed executed by Mr. Rajendra Raghunath Kadam with the consent of Mr. Hemant Raghunath Kadam in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, which is registered in the office of Sub-Registrar Haveli 18, at Sr. No. 9998/2019 on dtd. 29/06/2019, along with Index II & Registration Receipt.
- 7 Copy of Correction Deed executed by Mr. Rajendra Raghunath Kadam with the consent of Mr. Hemant Raghunath Kadam in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, which is registered in the office of Sub-Registrar Haveli 18, at Sr. No. 1128/2020 on dtd. 16/01/2020, along with Index II & Registration Receipt.
- 8 Copy of Gift Deed executed by Mr. Raghunath Rambhau Kadam in favour of Mr. Hemant Raghunath Kadam, which is registered in the office of Sub-Registrar Haveli 14, at Sr. No. 5329/2014 on dtd. 08/08/2014, along with Index II & Registration Receipt.
- 9 Copy of Sale Deed dtd. 17/11/1977, executed by Mr. Babasaheb Dhondiba Tapkir in favour of Mr. Raghunath Rambhau Kadam, which is registered in the office of Sub-Registrar Haveli 2, at Sr. No. 1389/1977.
- 10 Copy of Letter regarding Cancellation of Loan dtd. 10/09/2019, issued by Aavas Financiers Limited.
- 11 Copies of 7/12 Extract along with Mutation Entries.
- 12 Copy of Zone Certificate dtd. NRV/Kavi/Zoda/2/237/19 dtd. 28/03/2019, issued by Pimpri Chinchwad Municipal Corporation.
- 13 Copy of Commencement Certificate bearing No. BP/Rahatani/19/2023 dtd. 24/03/2023, issued by Pimpri Chinchwad Municipal Corporation.
- 14 Copy of Sanctioned building Plan.
- 15 Copy of Letter regarding N.A. bearing No. Jamin/NA/SR/246/2023 dtd. 27/06/2023, issued by Upper Tahasildar, Pimpri Chinchwad, Tal. Haveli, Dist. Pune to Gaon Kamgar Talathi Rahatani, Tal. Haveli, Dist. Pune.
- 16 Copy of N.A. Order bearing No. Jamin/NA/SR/246/2023 dtd. 26/06/2023, issued by Upper Tahasildar, Pimpri Chinchwad, Tal. Haveli, Dist. Pune
- 17 Copy of No Dues Certificate dt. 17/10/2024 issued by IDFC Bank Ltd in favour of Mrs.Archana Sanjay Rahinj

(Documents already verified on legal Report with Ramrajya Co-op. Bank Ltd.)

7. **Year up to which the property tax/society charge has been paid:** NA.
8. Whether the particulars of registration as given in the title deeds shown to the counsel tally with the particulars as stated in the records of the Registrar's office?
:Yes

9. Whether the property/s has/have been mutated in the name/s of the person/s offering the mortgage?:NA
10. Where there is any bar under any local law for creation of the mortgage on the property? Whether there are any liabilities or encumbrances over the said property? :No
11. Whether all approval clearance/sanctions required for creation of the mortgage have been obtained: **Yes, however site inspection and verification of sanctioned building plan is not within our scope and ambit.**
12. Whether equitable mortgage can be created on this property/ s:**Yes**
13. Where the property/s under consideration involves Land, whether the Land is Agricultural/ Non Agricultural land, in case of N.A. land/plot-whether it is allowed for use of Residential/Commercial/Industrial Purpose: **N. A. Land, allowed for use of Residential Purpose-not provided called for.**
14. Whether there is any construction over the said land and any Permission or Approved Lay-out plan obtained from Competent Authority: **Please refer technical report as submitted by empanelled professionals.**
15. Whether the property/s is/are coming under the preview of Urban Land & Ceiling Act?:**No**
16. Whether the property/s is/are owned by the person/s offering mortgage or on lease? :**mentioned in the flow of title.**
17. Whether the whole/part of the property/s being offered for mortgage is/are rented or leased out to any third party? – **Please Refer To Technical Report.**
18. Whether the Property is subject to the claim of any minor person?–**No**
19. Whether the Property is subject to land acquisition proceedings?–**No.**
20. Description of the Search Receipt: **Please refer to above.**
21. **Devolution of Title / Title Flow/Opinion/Observation:**
 - 1) WHEREAS the property bearing Gat No. 71, Hissa No. 1A+1B+1C/1, situated at village Rahatani, Tal. Haveli, Dist. Pune, was ancestral property of Mr. Babasaheb Dhondiba Tapkir.
 - 2) AND WHEREAS thereafter above said owner Mr. Babasaheb Dhondiba Tapkir sold an area admeasuring 00 H. 03 R., assessment of Rs. 00.06 Paise, to Mr. Raghunath Rambhau Kadam, by virtue of Sale Deed dtd. 17/11/1977, which is registered in the office of Sub-Registrar Haveli No.2, at Sr. No. 1389/1977. By virtue of said Sale Deed the said land bearing Gat No. 71, Hissa No. 1A+1B+1C/1 was divided into Pot-Hissa and new 7/12 Extract was made in the name of Mr. Raghunath Rambhau Kadam, bearing Gat No. 71, Hissa No. 1A+1B+1C/1/3, for area admeasuring 00 H. 03 R., vide M. E. No. 1246, dtd. 19/04/1979.

- 3) AND WHEREAS thereafter Mr. Raghunath Rambhau Kadam had constructed RCC construction thereon. And the said construction was also assessed for property tax in the record of PCMC in the name of Mr. Raghunath Rambhau Kadam.
- 4) AND WHEREAS it is revealed from the perusal of M. E. No. 28820, dtd. 09/12/2015, that as per the Order of Tahasildar, Pimpri-Chinchwad Tal. Haveli Dist. Pune vide order bearing No. 155/Hano/SR/02/2015 dtd. 23/11/2015, the S. Nos. of Village Rahatani were changed. Accordingly Gat No. 71, Hissa No. 1A+1B+1C/1/3 was changed into new Gat No. 71, Hissa No. 1A/1B/1C/1/3.
- 5) AND WHEREAS thereafter Mr. Raghunath Rambhau Kadam had bequeathed / gifted southern side area adm. 00 H. 1.5 R. i.e. 1500 sq. ft. i.e. 139.40 sq. mtrs. along with RCC construction, to his son namely Mr. Hemant Raghunath Kadam, by virtue of Gift Deed which is registered in the office of Sub-Registrar Haveli 14, at Sr. No. 5329/2014 on dtd. 08/08/2014. That by virtue of said Gift Deed the name of Mr. Hemant Raghunath Kadam is recorded in the Revenue Record of the said land vide M. E. No. 28077 dtd. 21/08/2014. Thus Mr. Hemant Raghunath Kadam became absolute owner of the said Property admeasuring 00 H. 01.5 R.
- 6) AND WHEREAS thereafter Mr. Raghunath Rambhau Kadam had bequeathed / gifted northern side area adm. 00 H. 1.5 R. i.e. 1500 sq. ft. i.e. 139.40 sq. mtrs. along with RCC construction, to his son namely Mr. Rajendra Raghunath Kadam, by virtue of Gift Deed which is registered in the office of Sub-Registrar Haveli 14, at Sr. No. 5328/2014 on dtd. 08/08/2014. That by virtue of said Gift Deed the name of Mr. Rajendra Raghunath Kadam is recorded in the Revenue Record of the said land vide M. E. No. 28078 dtd. 21/08/2014. Thus Mr. Rajendra Raghunath Kadam became absolute owner of the said Property admeasuring 00 H. 01.5 R.
- 7) AND WHEREAS as per Zone Certificate dtd. NRV/Kavi/Zoda/2/237/19 dtd. 28/03/2019, issued by Pimpri Chinchwad Municipal Corporation, the land bearing S. No. 71, lies under Residential Zone.
- 8) AND WHEREAS thereafter Mr. Hemant Raghunath Kadam had sold his land admeasuring 00 H. 1.5 R. along with construction thereon to Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj by executing Agreement for Sale which is registered in the office of Sub-Registrar Haveli 17, at Sr. No. 5741/2019 on dtd. 25/05/2019 and Sale Deed, which is registered in the office of Sub-Registrar Haveli 17, at Sr. No. 6660/2019 on dtd. 15/06/2019. Thus Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj became absolute owners of land admeasuring 00 H. 01.5 R., out of said land and their names are entered into Revenue Record of the said land, vide M. E. No. 31335 dtd. 30/07/2019.
- 9) AND WHEREAS thereafter Mr. Rajendra Raghunath Kadam with the consent of Mr. Hemant Raghunath Kadam had sold his land admeasuring 00 H. 1.5 R. along with construction thereon to Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj by executing Sale Deed, which is registered in the office of Sub-Registrar Haveli 18, at Sr. No. 9998/2019 on dtd. 29/06/2019. Thus Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj became absolute owners of

land admeasuring 00 H. 01.5 R., out of said land and their names are entered into Revenue Record of the said land, vide M. E. No. 31334 on dtd. 30/07/2019.

- 10) AND WHEREAS at the time of execution and registration of aforesaid Sale deed, the parties have shown that the purchasers have paid part amount to Vendors by accepting loan from Aavas Financiers Limited, but in due course the said loan was cancelled by Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj and therefore Aavas Financiers Limited has issued Letter regarding Cancellation of Loan dtd. 10/09/2019 in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj.
- 11) AND WHEREAS thereafter to remove the above transaction from Sale Deed Sr. No. 9998/2019, the parties are entered into Correction Deed, thereby showing new transaction details in place of loan amount of Aavas Financiers Limited. The said Correction Deed is registered in the office of Sub-Registrar Haveli 18, at Sr. No. 1128/2020 on dtd. 16/01/2020.
- 12) Thus Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj became absolute owners of entire land bearing **Gat No. 71, Hissa No. 1A/1B/1C/1/3**, admeasuring area 00 H. 03 R., assessment of Rs. 00.60 Paise, situated at village **Rahatani**, Tal. Haveli, Dist. Pune.
- 13) AND WHEREAS during on-line search I have found that Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj have availed loan facility from Aavas Financiers Limited, by mortgaging land admeasuring 00 H. 1.5 R. which was purchased vide Sale Deed Sr. No. 9998/2019. Accordingly Aavas Financiers Limited has filed Notice of Intimation before Sub-Registrar Haveli no. 6, at Filing No. 3875/2019 on 01/08/2019. Later Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj have cancelled the said loan hence Aavas Financiers Limited has issued Letter regarding Cancellation of Loan dtd. 10/09/2019 in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj. Thus the charge of Aavas Financiers Limited has been cancelled.
- 14) AND WHEREAS Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj have availed loan facility from Shramjivi Nagari Sahakari Patsanstha Maryadit, Kalewadi, by mortgaging land admeasuring 00 H. 1.5 R. which was purchased vide Sale Deed Sr. No. 6660/2019 on dtd. 15/06/2019. The said Mortgage Deed is registered in the office of Sub-Registrar Haveli No. 17, at Sr. No. 6662/2019 on 15/06/2019. Accordingly the charge of Shramjivi Nagari Sahakari Patsanstha Maryadit, Kalewadi, is recorded to the 7/12 Extract vide M. E. No. 31434 on 19/09/2019. entire loan amount repaid by Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, thus Shramjivi Nagari Sahakari Patsanstha Maryadit, Kalewadi executed Registered Reconveyance Deed in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj which is registered in the office of sub-registrar Haveli No.26 at Sr.No. 21560/2024 on 23/10/2024.
- 15) AND WHEREAS during on-line search I have found that Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj have availed loan facility from IDFC First Bank Limited, by mortgaging land admeasuring 00 H. 1.5 R. which was purchased vide Sale Deed Sr. No. 9998/2019. Accordingly IDFC First Bank Limited has filed Notice of Intimation before Sub-Registrar Haveli no. 8, at Filing No. 68/2020 on 01/07/2020 thereafter entire loan has repaid by Mrs. Archana

Sanjay Rahinj and Bank i.e. IDFC First Bank Limited has issued No Dues Certificate dt. 17/10/2024.

- 16) AND WHEREAS thereafter Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj demolished the old construction and got permission for construction and sanctioned layout in respect of the subject captioned land vide Commencement Certificate bearing No. BP/Rahatani/19/2023 dtd. 24/03/2023 & revised Commencement bearing BP/Rahatani/39/2025 dtd. 02/06/2025, from Pimpri Chinchwad Municipal Corporation.
- 17) AND WHEREAS thereafter Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj has applied to obtain Non-Agriculture permission in respect of subject captioned land. Accordingly Upkar Tahasildar Pimpri-Chinchwad Tal. Haveli, Dist. Pune has issued Letter bearing No. Jamin/NA/SR/246/2023 dtd. 26/06/2023, thereby directing to Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, to pay Non-Agricultural Assessment to the Government. Accordingly Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj have paid Non-Agricultural Assessment vide Challan No. MH004302072202324M on 27/06/2023. Accordingly Upkar Tahasildar Pimpri-Chinchwad Tal. Haveli, Dist. Pune has issued Letter bearing No. Jamin/NA/SR/246/2023 dtd. 27/06/2023 to Gaon Kamgar Talathi Rahatani, Tal. Haveli, Dist. Pune, thereby directing the give effect of N. A. order to the Revenue Record of the said land
- 18) AND WHEREAS Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj have availed loan facility from Ramrajya Sahakari Bank Ltd by way of registered Mortgage Deed which is registered in the office of sub-registrar Haveli No.26 at Sr.No. 21665/2024 on 24/10/2024 & the said loan is still outstanding thus Ramrajya Sahakari Bank Ltd is having charge over the said Flat.
- 19) AND WHEREAS after obtaining necessary permissions, Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj commenced the construction of the project namely "SWASTIK PLAZA PHASE 1", and its postal address will be out of Survey No. 71, Hissa No. 1A/1B/1C/1/3 of village Rahatani/Kalewadi
- 20) AND WHEREAS the Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj have already sold the flats On the First floor there are Three residential units bearing No. 101 to 103 On the Second floor there are Three residential units bearing No. 201 to 203. On the Third floor there are Three residential units bearing No. 301 to 303. balance Three residential units bearing No. 401 to 403 on Fourth floor are kept for themselves with terrace rights for their own use and for the transfer of ownership rights the Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj; respective flat purchasers herein have decided to execute registered Deed of Declaration confirming the rights of the each Apartment owner said Deed of Declaration which is registered in the office of sub-registrar Haveli No.26 at Sr.No. 21127/2026 on 17/07/2026.
- 21) On the basis of documents provided to me by the Applicants Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj has acquire right and interest in the said Flats after clearing said loan Ramrajya Sahakari Bank Ltd, Equitable Mortgage can be created in favour of the Bank, by deposit of Title Deeds subject to charge of Ramrajya Sahakari Bank Ltd and.

22. SEARCH:

22.1 I have caused to be taken online search of the Index II pertaining to the said Flat in the office of Sub-Registrar Haveli for the last 13 years on the date of Search Receipt.

23. Notes/Disclaimer: This report does not comment upon: Technical regularity (adherence to building by laws, approvals etc.); whether the property is subject matter of any litigation; Authenticity of the Original Counterparts of the documents supplied.

24. LIST OF TITLE DEEDS FOR CREATING MORTGAGE BY DEPOSIT OF TITLE DEEDS:

**Annexure A
Prior to Disbursement**

- 24.1 Original Latest LOD issued by Ramrajya Sahakari Bank Ltd.
- 24.2 Original Declaration Deed between Mr.Sanjay Pandurang Rahinj & Mrs.Archana Sanjay Rahinj which is registered in the office of sub-registrar Haveli No.26 at Sr.No. 21127/2026 on 17/07/2026 longwith Index II &.R.R.
- 24.3 Copy of Letter regarding Cancellation of Loan dtd. 10/09/2019 issued by Aavas Financiers Limited
- 24.4 Copy of No-Dues Certificate dt. 17/10/2024 issued by IDFC First Bank Limited in favour of Mrs. Archana Sanjay Rahinj.

Annexure B

At the time of Delivery of Pay Order(s)/ Demand Draft (s) to the Seller/ Borrowers

24.5 NIL.

Annexure C

Post Disbursement

- 24.6 Original Agreement for Sale executed by Mr. Hemant Raghunath Kadam in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, which is registered in the office of Sub-Registrar Haveli 17, at Sr. No. 5741/2019 on dtd. 25/05/2019, along with Index II & Registration Receipt.
- 24.7 Original Sale Deed executed by Mr. Hemant Raghunath Kadam in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, which is registered in the office of Sub-Registrar Haveli 17, at Sr. No. 6660/2019 on dtd. 15/06/2019, along with Index II & Registration Receipt.
- 24.8 Original Sale Deed executed by Mr. Rajendra Raghunath Kadam with the consent of Mr. Hemant Raghunath Kadam in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, which is registered in the office of Sub-Registrar Haveli 18, at Sr. No. 9998/2019 on dtd. 29/06/2019, along with Index II & Registration Receipt.
- 24.9 Original Gift Deed executed by Mr. Raghunath Rambhau Kadam in favour of Mr. Rajendra Raghunath Kadam, which is registered in the office of Sub-Registrar Haveli 14, at Sr. No. 5328/2014 on dtd. 08/08/2014, along with Index II & Registration Receipt.
- 24.10 Original Gift Deed executed by Mr. Raghunath Rambhau Kadam in favour of Mr. Hemant Raghunath Kadam, which is registered in the office of Sub-Registrar Haveli 14, at Sr. No. 5329/2014 on dtd. 08/08/2014, along with Index II & Registration Receipt.
- 24.11 Original Reconveyance Deed executed by Shramjivi Nagari Sahakari Patsanstha Maryadit, Kalewadi in favour of Mrs. Archana Sanjay Rahinj & others which is

- registered in the office of sub-registrar Haveli No.26 at Sr.No. 21560/2024 on 21560/2024 on 23/10/2024 alongwith Index II & R.R.
- 24.12 Original Correction Deed executed by Mr. Rajendra Raghunath Kadam with the consent of Mr. Hemant Raghunath Kadam in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, which is registered in the office of Sub-Registrar Haveli 18, at Sr. No. 1128/2020 on dtd. 16/01/2020, along with Index II & Registration Receipt.
- 24.13 Original Mortgage Deed executed by Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj in favour of Ramrajya Sahakari Bank Ltd which is registered in the office of sub-regiatar Haveli No.26 at Sr.No. 21665/2024 on 24/10/2024 alongwith Index II & R.R
- 24.14 Copy of Sale Deed dtd. 17/11/1977, executed by Mr. Babasaheb Dhondiba Tapkir in favour of Mr. Raghunath Rambhau Kadam, which is registered in the office of Sub-Registrar Haveli 2, at Sr. No. 1389/1977.
- 24.15 Original registered Reconveyance Deed executed by Ramrajya Sahakari Bank Ltd in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, along with Index II & Registration Receipt
- 24.16 Original NOC, issued Builder in favour of PNBHFL.
- 24.17 Original No Dues Certificate issued by Ramrajya Sahakari Bank Ltd.

CERTIFICATE

On the scrutiny of the aforesaid documents I am of the opinion that I certify that Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj has acquired absolute right, title and interest in respect of the said Flat property subject to charge of Ramrajya Sahakari Bank Ltd. The said Flat is free from all sorts of encumbrances, lien, charges, mortgages, etc. subject to charge of Ramrajya Sahakari Bank Ltd. The mortgage of said property can be enforced (if required) under the provisions of The Securitization and Reconstruction of Financial Assets and Enforcement of Securities Act, 2002 and amendments thereto ("SARFAESI") by PNBHFL.

P. S. Mane
Advocate

Pravin
Sopanra
o Mane

Digitally signed
by Pravin
Sopanrao Mane
Date: 2026.07.31
12:25:14 +05'30'

DISCLAIMER: It is to be noted that from the year 2005 onwards the Government of Maharashtra extended the limit of the jurisdiction to register the deeds/documents so far from that effect any person can register the documents within the Flat of Sub-Registrar Haveli No.1 to 27, Taluka- Haveli Dist Pune due to such effect several entries could not be traced out, this search is subject to availability records as well as updated records uploaded on the website for online e-search. That my maximum liability in relation to any matter arising out of or in connection with this report will be limited and restricted to the amount of professional fees actually paid to me for this report

**SOPANRAO MANE & CO.
ADVOCATES**

Mr.Pravin S. Mane

Mr.Pradeep Mane

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Dated :- 28/07/2026

SEARCH REPORT

Detailed Address of the Property: Apartment Unit No. 401 : Residential Unit on Fourth floor, Carpet admeasuring 502 Sq. Ft. i.e. 46.65 Sq. Mtrs. , Apartment Unit No. 402 : Residential Unit on Fourth floor, Carpet admeasuring 532. Sq. Ft. i.e. 49.44 Sq. Mtrs., & Apartment Unit No. 403 : Residential Unit on Fourth floor, Carpet admeasuring 553 Sq. Ft. i.e. 51.39 Sq. Mtrs, in the building known as “Swastik Plaza Phase I” constructed on the land property bearing Gat No.71, Hissa No.1A/1B/1C/1/3, admeasuring area 00 H. 03 R., assessment of Rs. 00.60 Paise, along with total construction constructed / to be constructed thereon, situated at village Rahatani, Tal. Haveli, Dist. Pune & within the jurisdiction of Sub-Registrar, Haveli and within the local limits of Pimpri Chinchwad Municipal Corporation.

Mortgagors/ Owners: Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj

THIS IS TO CERTIFY THAT I have caused to be taken search of the Index II pertaining to the office of Sub-Registrar Haveli for the last 13 years on the date of Search Receipt, however conducting manual search in all registration offices is not within our scope and ambit:

Year	Entries Found in search
2014	Gift Deed executed by Mr. Raghunath Rambhau Kadam in favour of Mr. Hemant Raghunath Kadam, which is registered in the office of Sub-Registrar Haveli 14, at Sr. No. 5329/2014 on dtd. 08/08/2014 Gift Deed executed by Mr. Raghunath Rambhau Kadam in favour of Mr. Rajendra Raghunath Kadam, which is registered in the office of Sub-Registrar Haveli 14, at Sr. No. 5328/2014 on dtd. 08/08/2014
2015	No Additional Entries Found in Search
2016	No Additional Entries Found in Search
2017	No Additional Entries Found in Search
2018	No Additional Entries Found in Search
2019	Sale Deed executed by Mr. Rajendra Raghunath Kadam with the consent of Mr. Hemant Raghunath Kadam in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, which is registered in the office of Sub-Registrar Haveli 18, at Sr. No. 9998/2019 on dtd. 29/06/2019 Sale Deed executed by Mr. Hemant Raghunath Kadam in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, which is registered in the office of Sub-Registrar Haveli 17, at Sr. No. 6660/2019 on dtd. 15/06/2019 Agreement for Sale executed by Mr. Hemant Raghunath Kadam in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, which is registered in the office of Sub-Registrar Haveli 17, at Sr. No. 5741/2019 on dtd. 25/05/2019

	<i>Mortgage Deed executed by Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj in favour of Shramjivi Nagari Sahakari Patsanstha Maryadit, Kalewadi, which is registered in the office of Sub-Registrar Haveli No. 17, at Sr. No. 6662/2019 on 15/06/2019</i>
2020	<i>Correction Deed executed by Mr. Rajendra Raghunath Kadam with the consent of Mr. Hemant Raghunath Kadam in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, which is registered in the office of Sub-Registrar Haveli 18, at Sr. No. 1128/2020 on dtd. 16/01/2020</i>
2021	<i>No Additional Entries Found in Search</i>
2022	<i>No Additional Entries Found in Search</i>
2023	<i>No Additional Entries Found in Search</i>
2024	<i>Reconveyance Deed executed by Shramjivi Nagari Sahakari Patsanstha Maryadit, Kalewadi in favour of Mrs. Archana Sanjay Rahinj & others which is registered in the office of sub-registrar Haveli No.26 at Sr.No. 21560/2024 on 21560/2024 on 23/10/2024</i> <i>Mortgage Deed executed by Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj in favour of Ramrajya Sahakari Bank Ltd which is registered in the office of sub-regiatrar Haveli No.26 at Sr.No. 21665/2024 on 24/10/2024</i>
2025	<i>No Additional Entries Found in Search</i>
2026	<i>Declaration Deed between Mr.Sanjay Pandurang Rahinj & Mrs.Archana Sanjay Rahinj which is registered in the office of sub-registrar Haveli No.26 at Sr.No. 21127/2026 on 17/07/2026</i>

*Attached the Govt. Fees paid vide E Challan / GRN No. **MH006202526202627E** dtd.11/07/2026 & **MH007102415202627E** dt. 28/07/2027, I have found encumbrance of Ramrajya Sahakari Bank Ltd on the said property.*

Date: 28/07/2026

Pravin
Sopanrao
o Mane

Digitally signed
by Pravin
Sopanrao Mane
Date:
2026.07.31
12:25:36 +05'30'

P. S. Mane

Advocate

MH006202526202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
11 Jul 2026	Receipt	Receipt no.: 1115246196
	Name of the Applicant :	LATA SOPANRAO MANE
	Details of property of which document has to be searched :	Dist :Pune Village :Rahatani S.No/CTS No/G.No. : 71
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH006202526202627E		
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'.		



CHALLAN
MTR Form Number-6



GRN	MH007102415202627E	BARCODE			Date	26/07/2026-15:56:53		Form ID					
Department Inspector General Of Registration					Payer Details								
Search Fee					TAX ID / TAN (If Any)								
Type of Payment Other Items					PAN No.(If Applicable)								
Office Name HVL1_HAVELI NO1 SUB REGISTRAR					Full Name		ADV SOPANRAO MANE AND CO						
Location PUNE													
Year 2026-2027 One Time					Flat/Block No.								
Account Head Details				Amount In Rs.	Premises/Building								
0030072201 SEARCH FEE				25.00	Road/Street		PIMPRI						
					Area/Locality		PUNE						
					Town/City/District								
					PIN			4	1	1	0	1	8
					Remarks (If Any)								
					Amount In		Twenty Five Rupees Only						
Total				25.00	Words								
Payment Details PUNJAB NATIONAL BANK					FOR USE IN RECEIVING BANK								
Cheque-DD Details					Bank CIN	Ref. No.	03006172026072600319		774411681				
Cheque/DD No.					Bank Date	RBI Date	26/07/2026-15:57:15		Not Verified with RBI				
Name of Bank					Bank-Branch		PUNJAB NATIONAL BANK						
Name of Branch					Scroll No. , Date		Not Verified with Scroll						

Department ID : XXXXXX3333
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 नमूद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी न करावयाच्या दस्त्यासाठी लागू नाही.

**SOPANRAO MANE & CO.
ADVOCATES**

Mr.PravinS.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

Date: 28/07/2026

VETTING REPORT

To,

PNB Housing Finance Limited,
Pimpri-Chinchwad Branch,
Pune.

Reference No. : **NHL/PM/0626/5115823**

Name of the Borrower: **Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj.**

Sub :- land comprising in Apartment Unit No. 401 : Residential Unit on Fourth floor, Carpet admeasuring 502 Sq. Ft. i.e. 46.65 Sq. Mtrs. , Apartment Unit No. 402 : Residential Unit on Fourth floor, Carpet admeasuring 532. Sq. Ft. i.e. 49.44 Sq. Mtrs., & Apartment Unit No. 403 : Residential Unit on Fourth floor, Carpet admeasuring 553 Sq. Ft. i.e. 51.39 Sq. Mtrs, in the building known as "Swastik Plaza Phase I" constructed on the land property bearing Gat No.71, Hissa No.1A/1B/1C/1/3, admeasuring area 00 H. 03 R., assessment of Rs. 00.60 Paise, along with total construction constructed / to be constructed thereon, situated at village Rahatani, Tal. Haveli, Dist. Pune & within the jurisdiction of Sub-Registrar, Haveli and within the local limits of Pimpri Chinchwad Municipal Corporation.

We hereby certify that We have perused all the below mentioned Original documents and from Preliminary verification I found them genuine and proper but actual geniuses can be tested only after comparing the originals with certified copies of documents obtained from Sub Registrar offices. Those documents are properly stamped and enforceable in the court of law.

I hereby confirm that, I have verified the original documents as listed below.

1. Original Latest LOD dt. 29/06/2026 issued by Ramrajya Sahakari Bank Ltd.
2. Original Declaration Deed between Mr.Sanjay Pandurang Rahinj & Mrs.Archana Sanjay Rahinj which is registered in the office of sub-registrar Haveli No.26 at Sr.No. 21127/2026 on 17/07/2026 longwith Index II & R.R.
3. Copy of Letter regarding Cancellation of Loan dtd. 10/09/2019 issued by Aavas Financiers Limited
4. Copy of No-Dues Certificate dt. 17/10/2024 issued by IDFC First Bank Limited in favour of Mrs. Archana Sanjay Rahinj.

Pending Documents:-

1. Original Agreement for Sale executed by Mr. Hemant Raghunath Kadam in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, which is registered in the office of Sub-Registrar Haveli 17, at Sr. No. 5741/2019 on dtd. 25/05/2019, along with Index II & Registration Receipt.
2. Original Sale Deed executed by Mr. Hemant Raghunath Kadam in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, which is registered in the office of Sub-Registrar Haveli 17, at Sr. No. 6660/2019 on dtd. 15/06/2019, along with Index II & Registration Receipt.

3. Original Sale Deed executed by Mr. Rajendra Raghunath Kadam with the consent of Mr. Hemant Raghunath Kadam in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, which is registered in the office of Sub-Registrar Haveli 18, at Sr. No. 9998/2019 on dtd. 29/06/2019, along with Index II & Registration Receipt.
4. Original Gift Deed executed by Mr. Raghunath Rambhau Kadam in favour of Mr. Rajendra Raghunath Kadam, which is registered in the office of Sub-Registrar Haveli 14, at Sr. No. 5328/2014 on dtd. 08/08/2014, along with Index II & Registration Receipt.
5. Original Gift Deed executed by Mr. Raghunath Rambhau Kadam in favour of Mr. Hemant Raghunath Kadam, which is registered in the office of Sub-Registrar Haveli 14, at Sr. No. 5329/2014 on dtd. 08/08/2014, along with Index II & Registration Receipt.
6. Original Reconveyance Deed executed by Shramjivi Nagari Sahakari Patsanstha Maryadit, Kalewadi in favour of Mrs. Archana Sanjay Rahinj & others which is registered in the office of sub-registrar Haveli No.26 at Sr.No. 21560/2024 on 21560/2024 on 23/10/2024 alongwith Index II & R.R.
7. Original Correction Deed executed by Mr. Rajendra Raghunath Kadam with the consent of Mr. Hemant Raghunath Kadam in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, which is registered in the office of Sub-Registrar Haveli 18, at Sr. No. 1128/2020 on dtd. 16/01/2020, along with Index II & Registration Receipt.
8. Original Mortgage Deed executed by Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj in favour of Ramrajya Sahakari Bank Ltd which is registered in the office of sub-regiatar Haveli No.26 at Sr.No. 21665/2024 on 24/10/2024 alongwith Index II & R.R
9. Copy of Sale Deed dtd. 17/11/1977, executed by Mr. Babasaheb Dhondiba Tapkir in favour of Mr. Raghunath Rambhau Kadam, which is registered in the office of Sub-Registrar Haveli 2, at Sr. No. 1389/1977.
10. Original registered Reconveyance Deed executed by Ramrajya Sahakari Bank Ltd in favour of Mr. Sanjay Pandurang Rahinj and Mrs. Archana Sanjay Rahinj, along with Index II & Registration Receipt
11. Original NOC, issued Builder in favour of PNBHFL.
12. Original No Dues Certificate issued by Ramrajya Sahakari Bank Ltd.

We hereby certify that the above property documents are in order in my opinion but for proving genuineness certified copies are not provided to me -Nil

Yours truly,

P. S. Mane
Advocate