



Ref. No. : IHFC/TSR/1295/2026.

Date : 19.08.2026.

Application No. : 77000332885
Transaction Type : Resale Purchase
Applicant : Mr. Navin Bajaj
Co-Applicant : Mrs. Saachi Navin Bajaj
Existing Owner : Mr. Raj Kumar Bhurani
Existing Lender : Nil.

To,

The Branch Manager,

ICICI Home Finance Co. Ltd.,

Main Branch, Pune.

- Legal Scrutiny Report pertaining to the file of Mr. Navin Bajaj and Mrs. Saachi

Navin Bajaj.

- **PART I : PROPERTY DETAILS**

- **Description of Entire Land Property.-**

All that piece and parcel of the land properties situated at Revenue Village Pimple Saudagar, Taluka Haveli, District Pune, within the local limits of Pimpri Chinchwad Municipal Corporation, comprising of the following lands:

- A. Survey No. 6, Hissa No. 2, bearing CTS No. 1578, admeasuring 40 Aar, i.e. 3717.47 Sq. Mtrs.; and
- B. Survey No. 7, Hissa No. 9, bearing CTS No. 1579, admeasuring 31 Aar, i.e. 2881.04 Sq. Mtrs., together with all easements, hereditaments and other rights attached thereto.

- **Boundaries of Survey No. 6, Hissa No. 2, CTS No. 1578**

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 ::

On or towards the East : Property of Shri. Jagannath Pandurang Kate

On or towards the South : 9 Mtrs. Road

On or towards the West : Property of Shri. Bharat Sitaram Kate

On or towards the North : Property of Shri. Shankar Kesu Kate

- **Boundaries of Survey No. 7, Hissa No. 9, CTS No. 1579**

On or towards the East : Property of S. P. Associates

On or towards the South : 9 Mtrs. Road

On or towards the West : Property of Shri. Narayan Sakharam Kate

On or towards the North : Property of Shri. Rakshe

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

- **Description of Subject Property.-**

All that piece and parcel of residential Flat No. 104, having Built-up Area admeasuring 1294.83 Sq. Ft., i.e. 120.33 Sq. Mtrs., together with Terrace Area admeasuring 174.62 Sq. Ft., i.e. 16.22 Sq. Mtrs., having total Saleable Area admeasuring 1469.50 Sq. Ft., i.e. 136.57 Sq. Mtrs., along with Parking Area admeasuring 140 Sq. Ft., i.e. 13.01 Sq. Mtrs., situated on the First Floor, in "A" Building/Wing, in the project known as "RADHAINAGARI", constructed on Survey No. 6, Hissa No. 2, CTS No. 1578 and Survey No. 7, Hissa No. 9, CTS No. 1579, situated at Village Pimple Saudagar, Taluka Haveli, District Pune, within the local limits of Pimpri Chinchwad Municipal Corporation.

Hereinafter, referred to as the "Subject Property".

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

1. Agreement for Sale dated 28.07.2004, executed by M/s. D. B. Developers, through its Proprietor Mr. Dilip Bapusaheb Gaikwad, to and in favour of Mrs. Sarika Raj Bhurani, which is registered in the office of the Sub-Registrar of Assurances, Haveli No. 5, Pune, under Serial No. 6938/2004.

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..**

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2. Index II of Gift Deed executed by Mrs. Sarika Raj Bhurani to and in favour of Mr. Raj Kumar Bhurani which is registered in the office of Sub – Registrar of Assurances, Haveli No. 18, Pune under serial number 29283/2026.

• **PART III : FLOW OF TITLE OF PROPERTY.-**

Upon perusal of the documents placed on record and on the basis of the search conducted on the official records, the chain of title in respect of the subject property is traced as follows:

1. That the land bearing Survey No. 6, Hissa No. 2, CTS No. 1578, admeasuring 40 Aar, i.e. 3717.47 Sq. Mtrs., situated at Village Pimple Saudagar, Taluka Haveli, District Pune, was originally the ancestral property of Mr. Narayan Sakharam Kate.
2. Thereafter, Mr. Narayan Sakharam Kate and his family members executed a Development Agreement dated 31.05.2003, whereby they granted and entrusted the development rights in respect of the aforesaid land to and in favour of M/s. D. B. Developers, through its Proprietor Mr. Dilip Bapusaheb Gaikwad. The said Development Agreement has been duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 5, Pune, under Serial No. 3419/2003.
3. Further, in continuation of and in addition to the aforesaid Development Agreement, Mr. Narayan Sakharam Kate and his family members also executed a Power of Attorney dated 31.05.2003 in favour of M/s. D. B. Developers, through its Proprietor Mr. Dilip Bapusaheb Gaikwad, thereby authorising the developer to undertake and complete the development of the said land. The said Power of Attorney has been duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 5, Pune, under Serial No. 3420/2003.
4. That the land bearing Survey No. 7, Hissa No. 9, CTS No. 1579, admeasuring 31 Aar, i.e. 2881.04 Sq. Mtrs., situated at Village Pimple Saudagar, Taluka Haveli, District Pune, was originally the ancestral property of Mr. Somnath Pandurang Kate and four others.

5. Thereafter, Mr. Somnath Pandurang Kate and four others, together with their family members, executed a Development Agreement dated 31.05.2003, whereby they granted and entrusted the development rights in respect of the aforesaid land to and in favour of M/s. D. B. Developers, through its Proprietor Mr. Dilip Bapusaheb Gaikwad. The said Development Agreement has been duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 5, Pune, under Serial No. 3478/2003.
6. Further, in continuation of and in addition to the aforesaid Development Agreement, Mr. Somnath Pandurang Kate and four others, together with their family members, also executed a Power of Attorney dated 31.05.2003 in favour of M/s. D. B. Developers, through its Proprietor Mr. Dilip Bapusaheb Gaikwad, thereby authorising the developer to undertake and complete the development of the said land. The said Power of Attorney has been duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 5, Pune, under Serial No. 3479/2003.
7. Thereafter, the concerned authorities granted permissions bearing ULC Nos. 2334-KA and 2335, dated 29.07.2003. Further, the Collectorate, Pune granted permission for non-agricultural use of the said land vide N.A. Order bearing No. PRH/NA/SR/19/2004, dated 01/2004.
8. Thereafter, M/s. D. B. Developers obtained sanction of the building plans from the Pimpri Chinchwad Municipal Corporation for construction of the proposed multi-storied buildings on the entire land property. The Commencement Certificate produced on record appears to bear No. B.P./Pimple Saudagar/24/03, dated 01.12.2003.
9. Thereafter, M/s. D. B. Developers, through its Proprietor Mr. Dilip Bapusaheb Gaikwad, executed an Agreement for Sale dated 28.07.2004, thereby agreed to sell, transfer and convey the subject Flat No. 104, situated on the First Floor of “A” Building in the project “RADHAINAGARI”, to and in favour of Mrs. Sarika Raj Bhurani, for the agreed consideration of Rs. 9,99,260/-. The said Agreement for Sale has been duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 5, Pune, on 28.07.2004, under Serial No. 6938/2004.

10. Thereafter, Mrs. Sarika Raj Bhurani has paid the entire consideration amount as agreed and stipulated under the aforesaid Agreement for Sale to M/s. D. B. Developers. Accordingly, the builder/developer has handed over the vacant, peaceful and physical possession of the subject Flat No. 104 to and in favour of Mrs. Sarika Raj Bhurani.
11. Thereafter, Mr. Raj Kumar Bhurani has executed a Leave and License Agreement dated 31.10.2023, and has thereby permitted Mrs. Pashwinder Kaur Manjeet Singh Kaura to use, occupy and enjoy the subject Flat No. A-104, situated on the First Floor of the building known as “Radhainagari”, at Pimpale Saudagar, Pune – 411027, on leave and license basis. The said Leave and License Agreement has been duly registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 21, Pune, on 31.10.2023, under Serial No. 23508/2023.
12. Thereafter, Mrs. Sarika Raj Bhurani has executed the Gift Deed, dated 22.09.2026 and thereby transferred and conveyed the subject property to and in favour of Mr. Raj Kumar Bhurani. The said gift deed is duly registered in the office of Sub – Registrar of Assurances, Haveli No. 18, Pune under serial number 29283/2026.
13. Thus, as aforesaid the subject property is owned and possessed by Mr. Raj Kumar Bhurani. His title to the subject property is valid, legal, marketable and enforceable in the courts of law. Further, the subject property is free from encumbrances. Therefore, Mr. Raj Kumar Bhurai is entitled to sell, transfer and convey the subject property to and in favour of Mr. Navin Bajaj and Mrs. Saachi Navin Bajaj or any other prospective purchaser/s.

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

1. Gift Deed executed by Mrs. Sarika Raj Bhurani to and in favour of Mr. Raj Kumar Bhurani which is registered in the office of Sub – Registrar of Assurances, Haveli No. 18, Pune under serial number 29283/2026.

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• **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.

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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	No.

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	Time Line to obtain such permission; and any 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, 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. Accordingly, the e-Search Receipt bearing No. 1115363746, dated 23.09.2026 at 08:49 AM, was generated prior to obtaining the search results. It is specifically clarified that the entire search and verification have been carried out solely on the basis of the online records available on the IGR portal. No physical or manual search has been conducted by personally visiting any of the offices of the Sub-Registrar of Assurances (SRO). Upon verification of the online search data available on the IGR portal, no adverse entries affecting the title of the subject property have been found during the aforesaid search period. It is further clarified that this search report is based exclusively on the entries and records available online on the IGR portal as on the date and time of generation of the aforesaid e-Search Receipt. Accordingly, this report is subject to any subsequent registrations, encumbrances, claims, charges, notices, court orders,		

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	or other entries, if any, that may not have been reflected in the online records as on the date and time of the search.	
5.21	Whether EC is obtained?	No.
	EC Details	NA
	No. of years EC obtained	NA
	Any Encumbrances to specify	NA
	EC Applied by	NA

• **PART VI : CERTIFICATE.-**

It is hereby certified that, the subject property is owned and possessed by Mr. Raj Kumar Bhurani. Her title to the subject property is valid, legal, marketable and enforceable in the courts of law. Further, the subject property is free from encumbrances. Therefore, Mr. Raj Kumar Bhurani is entitled to sell, transfer and convey the subject property to and in favour of Mr. Navin Bajaj or any other prospective purchaser/s.

• **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 28.07.2004, executed by M/s. D. B. Developers, through its Proprietor Mr. Dilip Bapusaheb Gaikwad, to and in favour of Mrs. Sarika Raj Bhurani, which is registered in the office of the Sub-Registrar of Assurances, Haveli No. 5, Pune, under Serial No. 6938/2004.
2. Original Possession Letter issued by the builder/developer, i.e. M/s. D. B. Developers to and in favour of Mrs. Sarika Raj Bhurani, peratining to the subject property.
3. Copy of Leave and License Agreement, dated 31.10.2023, executed by Mr. Raj Kumar Bhurani, in favour of Mrs. Pashwinder Kaur Manjeet Singh Kaura which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 21, Pune, under serial number 23508/2023.

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4. Original NOC/Consent to Mortgage from Mrs. Pashwinder Kaur Manjeet Singh Kaura, if she is in possession of the subject property as Licensee under the Leave and License Agreement registered under Serial No. 23508/2023; OR a Declaration from the owner, Mr. Raj Kumar Bhurani, confirming that Mrs. Pashwinder Kaur Manjeet Singh Kaura is no longer in possession of the subject property.
 5. Original Gift Deed executed by Mrs. Sarika Raj Bhurani to and in favour of Mr. Raj Kumar Bhurani which is registered in the office of Sub – Registrar of Assurances, Haveli No. 18, Pune under serial number 29283/2026.
 6. Original Deed of Assignment to be executed and registered by Mr. Raj Kumar Bhurani to and in favour of Mr. Navin Bajaj and Mrs. Saachi Navin Bajaj, pertaining to the subject property.
 7. Original NOC to Mortgage from the builder/developer, i.e. M/s. D. B. Developers or the Co-Operative Housing Society, if it is formed to and in favour of ICICI Home Finance Company Limited, pertaining to the subject property.
- **Following documents are required post disbursal (if any) :**
 1. Original Simple (Registered) Mortgage or the Notice of Intimation regarding mortgage by way of deposit of title deeds.

Thanking you,

Place : Pune.

Date : 23.09.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by
Narayan Laxman
Khamkar
Date: 2026.09.23
11:05:38 +05'30'

Narayan L. Khamkar (Advocate)

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

Doc No.	Doc Name	Regi. Date	SRO Name	Seller	Purchaser	Property
3419/2003	Development Agreement	31-05-2003	Sub-Registrar of Assurances, Haveli No. 5, Pune	Mr. Narayan Sakham Kate and his family members	M/s. D. B. Developers, through its Proprietor Mr. Dilip Bapusaheb Gaikwad	Land bearing Survey No. 6, Hissa No. 2, CTS No. 1578, admeasuring 40 Aar i.e. 3717.47 Sq. Mtrs., situated at Village Pimple Saudagar, Taluka Haveli, District Pune.
3420/2003	Power of Attorney	31-05-2003	Sub-Registrar of Assurances, Haveli No. 5, Pune	Mr. Narayan Sakham Kate and his family members	M/s. D. B. Developers, through its Proprietor Mr. Dilip Bapusaheb Gaikwad	Land bearing Survey No. 6, Hissa No. 2, CTS No. 1578, admeasuring 40 Aar i.e. 3717.47 Sq. Mtrs., situated at Village Pimple Saudagar, Taluka Haveli, District Pune.
3478/2003	Development Agreement	31-05-2003	Sub-Registrar of Assurances, Haveli No. 5, Pune	Mr. Somnath Pandurang Kate and four others, together with their family members	M/s. D. B. Developers, through its Proprietor Mr. Dilip Bapusaheb Gaikwad	Land bearing Survey No. 7, Hissa No. 9, CTS No. 1579, admeasuring 31 Aar i.e. 2881.04 Sq. Mtrs., situated at Village Pimple Saudagar, Taluka Haveli, District Pune.
3479/2003	Power of Attorney	31-05-2003	Sub-Registrar of Assurances, Haveli No. 5, Pune	Mr. Somnath Pandurang Kate and four others, together with their family members	M/s. D. B. Developers, through its Proprietor Mr. Dilip Bapusaheb Gaikwad	Land bearing Survey No. 7, Hissa No. 9, CTS No. 1579, admeasuring 31 Aar i.e. 2881.04 Sq. Mtrs., situated at Village Pimple Saudagar, Taluka Haveli, District Pune.
6938/2004	Agreement for Sale	28-07-2004	Sub-Registrar of Assurances, Haveli No. 5, Pune	M/s. D. B. Developers, through its Proprietor Mr. Dilip Bapusaheb Gaikwad	Mrs. Sarika Raj Bhurani	Flat No. 104, on the First Floor of "A" Building/Wing, in the project "RADHAINAGARI", having Built-up Area 1294.83 Sq. Ft., Terrace Area 174.62 Sq. Ft., total Saleable Area 1469.50 Sq. Ft., together with Parking Area 140 Sq. Ft., constructed on Survey No. 6, Hissa No. 2, CTS No. 1578 and Survey No. 7, Hissa No. 9, CTS No. 1579, at Pimple Saudagar, Pune.
23508/2023	Leave and License Agreement	31-10-2023	Joint S.R. Haveli 21	Mr. Raj Kumar Bhurani	Mrs. Pashwinder Kaur Manjeet Singh Kaura	Flat No. A-104, First Floor, Building "Radhainagari", near Hotel Govind Garden, Pimple Saudagar, Pune – 411027.
29283/2026	Gift Deed	22-09-2026	Joint Sub-Registrar, Haveli No. 18	Sarika Raj Kumar Bhurani, through her Power of Attorney Holder Shri Rajkumar Bhurani	Raj Kumar Bhurani	Flat No. A-104 on the first floor of Building A in "Radhainagari Co-operative Housing Society Ltd.", constructed on Survey Nos. 6 and 7, Hissa Nos. 2 and 9, City Survey Nos. 1578 and 1579, at Mouje Pimple Saudagar. The flat has a built-up area of 1,294.83 sq. ft. (120.33 sq. m.), together with a terrace admeasuring 174.62 sq. ft. (16.22 sq. m.) and one covered car parking space on the ground floor admeasuring 140 sq. ft. (13.01 sq. m.). PCMC Property No. 1060308084.00; area as per municipal record: 1,610.0 sq. ft. built-up.

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MH008454285202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
17 Aug 2026	Receipt	Receipt no.: 1115363746
	Name of the Applicant :	Advocate Narayan Laxman Khamkar
	Details of property of which document has to be searched :	Dist :Pune Village :Pimpale Saudagar S.No/CTS No/G.No. : 6
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH008454285202627E		
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'.		

