

**SOPANRAO MANE & CO
ADVOCATES**

MR.PRAVIN S. MANE

MR.PRADEEP MANE

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LEGAL SCRUTINY REPORT

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

Date: 15/09/2026
LAN No. 77000355402

We/I have been requested by the above-named authority, to give our opinion in respect of the right, title and interest of the owners in the property which is subject matter of this report and rights of the owner/developer to develop it. We/I presumed that, all relevant documents along with supplementary documents if any, are submitted and there are no further document/s relating to the property which is subject matter of this report. It is also presumed that, executants of the particular instrument/s are fully empowered to execute it with the contents mentioned therein. It is presumed that, all relevant facts are disclosed in entirety. All information including documents that have been supplied to us have been accepted as being correct unless otherwise stated. Our maximum aggregate liability to any involved parties arising from, on in relation to this appointment (in contract, tort negligence or otherwise) howsoever, shall not in any circumstances exceed the professional fee payable to us for this specific mandate. It is presumed that, submitted documents and information's given are genuine. Except the addressee no person including person claiming through addressee can claim the report. It is exclusively prepared for addressee herein. All the documents are returned herewith without keeping copies of it. If any further clarification is required on any issue in that case you shall submit all the documents, which we have perused. This disclaimer shall override the provisions of any other Agreement executed hereinbefore. For the purpose of giving this opinion, we have gone through the documents submitted to us. We have gathered the information from the documents submitted to us and relied on the same and prepared our report which is as under:

Dear Sir / Madam,

Legal Scrutiny Report in respect of the file of Mr. Ajinath Bappaji Bade

PART I: PROPERTY DETAILS:

(A) Name of the Applicant/Borrower/s: Mr. Ajinath Bappaji Bade

(B) Name of the Co-applicant/s: (if any): Mrs. Tejshvini Ajinath Bade

(C) Type of Loan: BT- TOP-UP

(D) Purpose of Loan: BT- TOP-UP

(E) Name of the Property Owner/s: Mr. Ajinath Bappaji Bade & Mrs. Tejshvini Ajinath Bade

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

SCHEDULE – I

DISCRIPTION OF THE PROPRERTY

A. All that piece and parcel of the property bearing Gat No. 1039 having admeasuring area 1088 Sq. Mtrs. situated at Village Chikhali Taluka Haveli, District Pune and within the local limits of Pimpri Chinchwad Municipal Corporation and within the Jurisdiction of Sub-Registrar Haveli, Dist. Pune which is bounded as under :-

On or towards East :- By Remaining Property of Gat No. 1039.

On or towards West :- By 12 mtrs. Wide Road & Remaining Property of
Gat No. 1039 area 212 Sq. Mtrs.

On or towards South :- By 12 mtrs. Wide Road.

On or towards North :- By Remaining Property of Gat No. 1039 area 212 Sq. Mtrs

B. All that piece and parcel of the property bearing Gat No. 1039 having admeasuring area 212 Sq. Mtrs. situated at Village Chikhali Taluka Haveli, District Pune and within the local limits of Pimpri Chinchwad Municipal Corporation and within the Jurisdiction of Sub-Registrar Haveli, Dist. Pune which is bounded as under :-

On or towards East :- By Remaining Property of Gat No. 1039 area 1088 Sq. Mtrs.

On or towards West :- By 12 mtrs. Wide Road

On or towards South :- By Remaining Property of Gat No. 1039.

On or towards North :- By Property of Gat No. 1038

C. All that piece and parcel of the property bearing Gat No. 1039, schedule "A" having admeasuring area 1088 Sq. Mtrs. and schedule "B" having admeasuring area 212 Sq. Mtrs. having total admeasuring area of 00 H. 13 Ares i.e. 1300 Sq. Mtrs. situated at Village Chikhali Taluka Haveli, District Pune and within the local limits of Pimpri Chinchwad Municipal Corporation and within the Jurisdiction of Sub-Registrar Haveli, Dist. Pune which is common bounded as under :-

On or towards East :- By Remaining Property of Gat No. 1039

On or towards West :- By 12 mtrs. Wide Road

On or towards South :- By 12 mtrs. Wide Road

On or towards North :- By Property of Gat No. 1038:

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

SCHEDULE -II **DESCRIPTION OF THE FLAT**

All that piece and parcel of **Flat No. B-101 on 1st Floor** of an area of 42.77 Sq. Mts. Carpet area + Enclosed balcony area 6.78 Sq. mts, + terrace area 8.16 Sq. mts. in the scheme known as "**VINAYAKAM RESIDENCY Co-operative Housing Society Ltd.**" Situated at- Gat No. 1039, Village Chikhali Taluka Haveli, District Pune and within the local limits of Pimpri Chinchwad Municipal Corporation and within the Jurisdiction of Sub-Registrar Haveli, Dist. Pune

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

1. Copy of Completion Certificate from PCMC bearing no. 372/2021 dated 06/09/2021
2. Copy of Parking Letter dated 15/09/2021 issued by Builder.
3. Copy of Registered Agreement to Sale which is registered in the office of sub registrar Haveli no. 24. Dated 06/02/2020, Sr. no. 2140/2020 executed by M/s. Regency Builders through its partner i.e. Mr. Paresh Haribhai Patel with consent of M/s. J.P. Enterprises in favor of Mr. Ajinath Bappaji Bade & Mrs. Tejshvini Ajinath Bade with Registration Receipt and Index II.
4. Copy of List of Documents dated 05/05/2025 issued by GS Mahanagar Co-op Bank Ltd,

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

1. WHEREAS as per the documents and information submitted to us it is seen that land bearing Gat No. 1039 having total admeasuring area of 00 H. 13 Ares i.e. 1300 Sq. Mtrs. situated at Village Chikhali Taluka Haveli, District Pune was originally owned and possessed by M/s. Gawade Still Corporation through Proprietor Mr. Prakash Dnyaneshwar Gawade and his name was mutated vide Mutation Entry No. 19546 in the Record of Rights as an owner of the said property.
2. AND WHEREAS M/s. Gawade Still Corporation through Proprietor Mr. Prakash Dnyaneshwar Gawade executed Sale Deed of property bearing Gat No. 1039 having total admeasuring area of 00 H. 13 Ares i.e. 1300 Sq. Mtrs. situated at Village Chikhali Taluka Haveli, District Pune in favour of M/s. J. P. Enterprises through Partners Mr. Narendra Karmasibhai Patel, Mr. Chetana Narendra Patel, Mr. Bipin Jethalal Patel & Mr. Gunwant Baburao Darade, which is registered in the office of Sub-Registrar, Haveli No. 18, vide its serial No. 3160/2013, Dt. 12/04/2013 and the same is mutated vide Mutation Entry No. 24563.

3. AND WHEREAS M/s. J. P. Enterprises through Partners Mr. Narendra Karmasibhai Patel, Mr. Chetana Narendra Patel, Mr. Bipin Jethalal Patel & Mr. Gunwant Baburao Darade have transferred the said property i.e. admeasuring 212 Sq.Mtrs., out of admeasuring 00 Hector 13 R i.e. 1300 Sq.Mtrs., out of Gat No. 1039, vide the Sale Deed in favour of Mr. Shrikant Gunwant Darade & Mr. Narendra Karmasibhai Patel, which is registered in the office of Sub-Registrar, Haveli No. 14, vide its serial No. 1443/2014, Dt. 04/03/2014 and accordingly the name of the said owner i.e. Mr. Shrikant Gunwant Darade & Mr. Narendra Karmasibhai Patel were recorded in record of rights, vide Mutation Entry No. 25400.
4. AND WHEREAS M/s. J. P. Enterprises through Partners 1) Mr. Narendra Karmasibhai Patel, 2) Mr. Chetana Narendra Patel, 3) Mr. Bipin Jethalal Patel & 4) Mr. Gunwant Baburao Darade and B) 1) Mr. Shrikant Gunwant Darade 2) Mr. Narendra Karmasibhai Patel had executed Development Agreement and Irrevocable Power of Attorney of property bearing Gat No. 1039 having total admeasuring area of 00 H. 13 Ares i.e. 1300 Sq. Mtrs. situated at Village Chikhali Taluka Haveli, District Pune in favor of M/s. Regency Builders through its Partner Mr. Paresh Haribhai Patel, That the said Development Agreement and Irrevocable Power of Attorney is registered in the office of Sub Registrar, Haveli No. 14, vide its serial No. 1930/2016 & 1931/2016, respectively on dt. 04-03-2016.
5. AND WHEREAS M/s. Regency Builders through its Partner Mr. Paresh Haribhai Patel have right of the Property which is more particularly described in the schedule "A", & "B" written hereinabove of Development over the said property and also have absolute authority to evolve a scheme on ownership basis on the said property as per the aforesaid documents.
6. AND WHEREAS M/s. Regency Builders have decided to develop the said Land by constructing ownership Flats, a scheme in the name of "VINAYAKAM RESIDENCY".
7. AND WHEREAS M/s. Regency Builders have proposed to construct a multistoried building consisting of ownership Flats, Tenements, and Parking space in accordance with the plans as sanctioned by the concerned Government Authority. That the concerned Authority i.e. Pimpri Chinchwad Municipal Corporation, Pimpri, has sanctioned the said building plan and has issued Commencement Certificate on 08/09/2016 bearing No. B.P./Chikhali/102/2016.
8. AND WHEREAS M/s. J. P Enterprises had filed an application before the office of The Appar Tahashidar Pimpri Chinchwad, Pune for granting permission to make use of said properties for Non-Agricultural purpose. That accordingly The Appar Tahashidar Pimpri Chinchwad, Pune has granted the permission under Order No. NA/SR/198/2016 dt. 15/11/2016, the Collector of Pune Converted the said land out of land bearing Gat No. 1039 adm. 1022.34 sq.mtrs. For residential use and area admeasuring 55.07 square meters for Commercial use i.e. non-agricultural use, out of total area admeasuring 1077.41 square meters excluding other reservation hereinafter collectively referred to as the said lands.
9. AND WHEREAS developer has registered the said project under the provisions of Real Estate (Regulation and Development) Act 2016 with MahaRERA authority having certificate P52100012783 dt. 09/09/2021. (For Vinayakam Residency)
10. AND WHEREAS M/s. Regency Builders through its partner i.e. Mr. Paresh Haribhai Patel with consent of M/s. J.P. Enterprises has agreed to sell said Flat property to Mr. Ajinath Bappaji Bade & Mrs. Tejshvini Ajinath Bade vide Registered Agreement to Sale which is registered in the office of sub registrar Haveli no. 24. Dated 06/02/2020, Sr. no. 2140/2020.
11. AND WHEREAS the members of the said building have formed a Housing Society namely "Vinayakam Co-operative Housing Society Ltd." and the said society is registered under the Maharashtra Co-op. Soc.'s Act 1960 under registration bearing No. PNA/PNA (6)/HSG/(TC)/22424/2020-2021 dated 11/02/2021.

12. AND WHEREAS M/s. J.P. Enterprises through partner Mr. Narendra Karamsibhai Patek & others with the consent of M/s. Regency Builders through its partner i.e. Mr. Paresh Haribhai Patel have executed Registered conveyance Deed dated 04/01/2023, Sr. no. 161/2023 which is registered in the office of sub registrar Haveli no. 14 Pune in respect of 1221 sq. Mts. including 30 Flats, 1 Shop, and 1 office.
13. AND WHEREAS after completion of the said construction the developer obtained Completion Certificate from PCMC bearing no. 372/2021 dated 06/09/2021.
14. AND WHEREAS Mr. Ajinath Bappaji Bade & Mrs. Tejshvini Ajinath Bade have availed the loan from GS Mahanagar Co-op Bank Ltd, vide Registered Mortgage Dated 13/03/2020, bearing no. 3296/2020 which is registered in the office of sub registrar Haveli no. 25 Pune, and the same is still pending for repayment and hence the said bank has issued List of Documents dated 05/05/2025.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY: -

1. Copy of Registered Agreement to Sale which is registered in the office of sub registrar Haveli no. 24. Dated 06/02/2020, Sr. No. 2140/2020 executed by M/s. Regency Builders through its partner i.e. Mr. Paresh Haribhai Patel with consent of M/s. J.P. Enterprises in favor of Mr. Ajinath Bappaji Bade & Mrs. Tejshvini Ajinath Bade with Registration Receipt and Index II.

PART V: OTHER PROVISIONS:

- 5.1 Whether provisions of urban land ceiling act are applicable? No
- 5.2 Whether any property/ies intend to be given as security is subject to any minor's claim/share? No as per documents
- 5.3 Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent? No as per documents.
- 5.4 Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority? Yes as per documents.
- 5.5 Whether up to date tax/land revenue has been paid in respect of the property? Not to knowledge
- 5.6 Whether all original documents for last 13/30 years have been scrutinized; if not give reasons? Copies perused.
- 5.7 Whether required documents are available for creating mortgage? Yes, as per documents and subject to documents called in Part VII.
- 5.8 Whether all the previous owners of the property had the right and competency to transfer the property? Yes, as per documents.
- 5.9 Whether the proposed mortgage by deposit of title deeds is possible? Yes, as per documents, subject to documents called in Part VII.
- 5.10 What is the tenure of the land; if it is leased? _____ years (remaining period) NA, Freehold Property.
- 5.11 Whether the land is Adivasi (tribal) land? No, as per documents.
- 5.12 Whether the land /property are joint family property? No, as per documents.
- 5.13 Whether SARFAESI Act applicable? Yes, as per documents and subject to documents called in Part VII.

5.14 Is land/property/flat being subject to any reservations /acquisitions/requisitions? No, as per documents.

5.15 Whether the property has been transferred by a power of attorney (POA) holder of the original landowner in favour of the loan applicant? NA

5.16 Whether the said POA holder has/had authority to sell the property under POA? NA

5.17 Whether POA as recorded in 5.15 is registered? NA

5.18 Whether any prior permission /NOC /consent required from any Authority to mortgage the Property (Authority may be Govt. / Municipal Corporation / Land Development Authority / Industrial Development Authority / Society etc.). If permission is required, specify the name of the authority from whom permission/NOC is required and list all permission/ No objection required – Yes, NOC from Developer is 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 as per documents

5.20 Whether Search Report is obtained and submitted?

Search Report Details: MH010250290202627E

Search Conducted Years: 13 years

Name of the Advocate / Searcher: Sopanrao Mane & Co. (Advocates)

Search Report Date: 15/09/2026

Note:

5.21 Whether EC is obtained?

EC Details: -

No. of Years EC Obtained:

Any Encumbrance to Specify: GS Mahanagar Co-op Bank Ltd.

EC Applied by:

PART VI: CERTIFICATE –

In view of the foregoing, we certify that the title deeds intended to be deposited, relating to the property and offered as security by way of equitable mortgage and the documents of title referred to above are perfect evidence of the title and that if the said equitable mortgage is created in the manner required by law, it would satisfy the requirements of creation of mortgage.

We further certify that of Mr. Ajinath Bappaji Bade & Mrs. Tejshvini Ajinath Bade have acquired a valid, clear, marketable and unencumbered title in the property stated above subject to charge of GS Mahanagar Co-op Bank Ltd.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower of Mr. Ajinath Bappaji Bade & Mrs. Tejshvini Ajinath Bade.

The following original documents to be collected by ICICI HFC for creation of equitable mortgage of the said property: -

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

1. Original List of Documents issued by GS Mahanagar Co-op Bank Ltd
2. Copy of Completion Certificate from PCMC bearing no. 372/2021 dated 06/09/2021
3. Copy of Latest property tax paid receipt.

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

1. Original Registered Agreement to Sale which is registered in the office of sub registrar Haveli no. 24. Dated 06/02/2020, Sr. no. 2140/2020 executed by M/s. Regency Builders through its partner i.e. Mr.Paresh Haribhai Patel with consent of M/s. J.P. Enterprises in favor of Mr. Ajinath Bappaji Bade & Mrs. Tejshvini Ajinath Bade with Registration Receipt and Index II.
2. Original NOC to mortgage issued by Builder/ Society in favor of ICICI HFC Ltd.
3. Original Registered Re-Conveyance Deed executed by GS Mahanagar Co-op Bank Ltd. In favor of Mr. Ajinath Bappaji Bade & Mrs. Tejshvini Ajinath Bade with Registration Receipt and Index II.
4. Original possession Letter dated 15/09/2021 (As per List of Documents)
5. Original Parking Letter dated 15/09/2021 issued by Builder. (As per List of Documents)

Remarks If any:- NIL

Yours Faithfully,

MANE
PRAVIN
SOPANRAO

Digitally signed
by MANE PRAVIN
SOPANRAO
Date: 2026.09.17
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**P.S. Mane
Advocate**

SOPANRAO MANE & CO
ADVOCATES

MR.PRAVIN S. MANE

MR.PRADEEP MANE

Off: 4th Floor, Brahma Sky Uzuri, Near Bank of India, Dr. Ambedkar Chowk, Pimpri, Pune 411018

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

SEARCH REPORT

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

Date: 15/09/2026
LAN No. 77000355402

Search Report in respect of the file of Mr. Ajinath Bappaji Bade

DESCRIPTION OF THE PROPERTY -

All that piece and parcel of **Flat No. B-101 on 1st Floor** of an area of 42.77 Sq. Mts. Carpet area + Enclosed balcony area 6.78 Sq. mts, + terrace area 8.16 Sq. mts. in the scheme known as **“VINAYAKAM RESIDENCY Co-operative Housing Society Ltd.** Situated at- Gat No. 1039, Village Chikhali Taluka Haveli, District Pune and within the local limits of Pimpri Chinchwad Municipal Corporation and within the Jurisdiction of Sub-Registrar Haveli, Dist. Pune

We have taken online paid e-search in respect of the above referred property (Gat No. 1039 Chikhali) from the website of www.igrmaharashtra.gov.in since year 2014 to 2026 GRN No. MH010250290202627E dated 15/09/2026. We have gone through the available Index II and on the basis of available information on the website of www.igrmaharashtra.gov.in, we hereby submit our report which is under -

Year	Transaction's	Entry
2014	Sale Deed between M/s. J. P. Enterprises through Partners Mr. Narendra Karmasibhai Patel, Mr. Chetana Narendra Patel, Mr. Bipin Jethalal Patel & Mr. Gunwant Baburao Darade AND Mr. Shrikant Gunwant Darade & Mr. Narendra Karmasibhai Patel, which is registered in the office of Sub-Registrar, Haveli No. 14, vide its serial No. 1443/2014, Dt. 04/03/2014	---
2015	available Index are checked	NIL
2016	Development Agreement between M/s. J. P. Enterprises through Partners 1) Mr. Narendra Karmasibhai Patel, 2) Mr. Chetana Narendra Patel, 3) Mr. Bipin Jethalal Patel & 4) Mr. Gunwant Baburao Darade and B) 1) Mr. Shrikant Gunwant Darade 2) Mr. Narendra Karmasibhai Patel AND M/s. Regency Builders through its Partner Mr. Paresh Haribhai Patel registered in the office of Sub Registrar, Haveli No. 14, vide its serial No. 1930/2016 & on dt. 04-03-2016	---
2017	available Index are checked	NIL
2018	available Index are checked	NIL
2019	available Index are checked	NIL
2020	Registered Agreement to Sale which is registered in the office of sub registrar Haveli no. 24. Dated 06/02/2020, Sr. no. 2140/2020 executed by M/s. Regency Builders through its partner i.e. Mr.Paresh Haribhai Patel with consent of M/s. J.P. Enterprises in favor of Mr. Ajinath Bappaji Bade & Mrs. Tejshvini Ajinath Bade. Mortgage Deed between Mr. Ajinath Bappaji Bade & Mrs. Tejshvini Ajinath Bade AND GS Mahanagar Co-op Bank Ltd, dated 13/03/2020, bearing no. 3296/2020 which is registered in the office of sub registrar Haveli no. 25 Pune	---

2021	available Index are checked	NIL
2022	available Index are checked	NIL
2023	Conveyance Deed between M/s. J.P. Enterprises through partner Mr. Narendra Karamsibhai Patek & others with the consent of M/s. Regency Builders through its partner i.e. Mr. Paresh Haribhai Patel dated 04/01/2023, Sr. no. 161/2023 which is registered in the office of sub registrar Haveli no. 14 Pune	---
2024	available Index are checked	NIL
2025	available Index are checked	NIL
2026	available Index are checked	NIL

MANE
PRAVIN
SOPANRAO

Digitally signed
by MANE PRAVIN
SOPANRAO
Date: 2026.09.17
12:34:29 +05'30'

Thanking You,

P.S. Mane
Advocate

MH010250290202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
15 Sep 2026	Receipt	Receipt no.: 1115458493
	Name of the Applicant :	LATA SOPANRAO MANE
	Details of property of which document has to be searched :	Dist :Pune Village :Chikhali S.No/CTS No/G.No. : 1039
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH010250290202627E		
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'.		