

**SOPANRAO MANE AND 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 – 13/08/2026
LAN No. 77000335603

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. Kundan Bhaskar Bhat.

PART I: PROPERTY DETAILS:

(A) Name of the Applicant/Borrower/s - Mr. Kundan Bhaskar Bhat

(B) Name of the Co-applicant/s: (if any) – Mrs. Monika Bhat.

(C) Type of Loan – BT Case

(D) Purpose of Loan – BT Case

(E) Name of the Property Owner/s – Mr. Kundan Bhaskar Bhat.

(F) Description of the Property (with Boundaries) -

SCHEDULE – I

DISCRIPTION OF THE LAND PROPRERTY

All that piece and parcel of land property **Gat No. 79 admeasuring area 01H 40R out of Total land admeasuring area 02H 55R**, situated at Village – Kesnand, Taluka - Haveli, District - Pune within the jurisdiction of Sub-Registrar Haveli, Pune and within the limits of Zilla Parishad Pune and said land bounded as follow -

On or towards East - By Property of Mr. Vitthal Shine M/s. Lohgaon Integrated Township Ltd.
On or towards South - By Gat No. 87.
On or towards West - By Common Road and Gat No. 91, 92.
On or towards North - By Gat No. 81.

[Hereinafter referred to as “The Said Project Land”, for the sake of brevity and convenience]

SCHEDULE - II
DESCRIPTION OF THE FLAT

All that piece and parcel of the bearing **Flat No. 105 on 1st Floor admeasuring area 550 Sq. Fts + 58 Sq. Fts i.e. 790 Sq. Fts Built-up area including terrace i.e. 73.42 Sq. Mtrs and an open Parking No. 7 admeasuring area 100 Sq. Fts. i.e. 9.29 Sq. Mtrs**, in the building known as **“SHREE SAI HILLS”** constructed on the property described in schedule - I hereinabove.

[Hereinafter referred to as “the said Flat”, for the sake of brevity and convenience]

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

1. Copy of Agreement to Sale executed by M/s. Shree Sai Hills through its partner Mrs. Jayashree Mohan Gaikwad & others in favour of Mr. Kundan Bhaskar Bhat, which is registered in the office of Sub-Registrar Haveli No.7, Pune at Sr. No. 2396/2016 dated 11/06/2016 along with Index-II and RR.
2. Copy of Occupancy Certificate issued by PMRDA bearing No. Kesnand/Haveli/GatNo.79/347/2022-2023 dated 20/09/2023.
3. Copy of Society Registration Certificate bearing No. PNA/PNA(5)/HSG/(TC)/26817/2024-2025 dated 19/07/2024.
4. Copy of List of Documents issued by PNB Housing Finance Ltd dated 05/08/2026.

PART III: FLOW OF TITLE OF PROPERTY: (HISTORY OF TITLE AND OBSERVATIONS)

1. WHEREAS as per the documents and information submitted to me it is seen that Mrs. Jayashree Mohan Gaikwad purchased 00H 80R land of Gat No. 79 admeasuring area 01H 40R out of Total land admeasuring area 02H 55R, situated at Village – Kesnand, Taluka - Haveli, District – Pune from Mr. Gul Hariram Pamnani & others by way of Sale Deed which is registered in the office of Sub-Registrar Haveli No. 07 at Sr. No. 5852/2013 on 25/07/2013.
2. AND WHEREAS as per the documents and information submitted to me it is seen that Mr. Mohan Pandharinath Gaikwad purchased 00H 60R land of Gat No. 79 admeasuring area 01H 40R out of Total land admeasuring area 02H 55R, situated at Village – Kesnand, Taluka - Haveli, District – Pune from Mrs. Premlata Makasare & others by way of Sale Deed which is registered in the office of Sub-Registrar Haveli No. 07 at Sr. No. 1978/2013 on 02/03/2013.
3. AND WHEREAS Mrs. Jayashree Mohan Gaikwad & Mr. Mohan Pandharinath Gaikwad have formed a partnership firm in the name and style as SHREE SAI HILLS to develop total 01H 40R land property.
4. AND WHEREAS on the recommendation of ADTP vide Letter bearing No. Rekhankan/ NABP/ Kesnand / Haveli / Gat No.79/ SSP/ 6389 dated 08/10/2014 and Rekhankan/ NABP/ Kesnand / Haveli / Gat No.79/ SSP/ 3853 dated 24/06/2014, Hon’ble Collector Pune granted the non -agricultural permission & construction permission vide order bearing No. PMH/NA/SR/1148/2014 dated 12/02/2012.
5. AND WHEREAS accordingly as per sanctions and conditions, M/s. Shree Sai Hills constructed scheme namely “SHREE SAI HILLS”, on said land property.
6. AND WHEREAS M/s. Shree Sai Hills through its partner Mrs. Jayashree Mohan Gaikwad & others have executed Agreement to Sale in favour of Mr. Kundan Bhaskar Bhat, which is registered in the office of Sub-Registrar Haveli No.7, Pune at Sr. No. 2396/2016 dated 11/06/2016 of the caption flat property.
7. AND WHEREAS M/s. Shree Sai Hills have taken project loan from SBI by mortgaging the aforesaid property, the Mortgage deed is registered in the office of Sub Registrar Haveli 3 at Sr.no.6044/2015 7/7/2015. The said loan is cleared and Bank has executed Re-conveyance Deed which is registered in the office of Sub Registrar Haveli 7 at Sr.no.4181/2017 dt.6/5/2017.

8. AND WHEREAS the developer has obtained Occupancy Certificate issued by PMRDA bearing No. Kesnand/Haveli/GatNo.79/347/2022-2023 dated 20/09/2023.
9. AND WHEREAS the flat members came together and formed a Society under the name and style "Shree Sai Hills Co-Operative Housing Society Ltd" bearing No. PNA/PNA(5)/HSG/(TC)/26817/2024-2025 dated 19/07/2024.
10. AND WHEREAS Mr. Kundan Bhaskar Bhat has availed loan from Axis Bank against caption flat property & executed NOI which is registered in the office of Sub-Registrar Haveli No. 7 at Sr. No. 757/2016. That on repayment of loan, Axis Bank issued NDC dated 05/05/2021 and the same is in the custody of PNB Housing Finance Ltd.
11. AND WHEREAS Mr. Kundan Bhaskar Bhat has availed a housing loan from PNB Housing Finance Ltd, the same loan is pending and the bank has issued LOD dated 05/08/2026.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Copy of Agreement to Sale executed by M/s. Shree Sai Hills through its partner Mrs. Jayshree Mohan Gaikwad & others in favour of Mr. Kundan Bhaskar Bhat, which is registered in the office of Sub-Registrar Haveli No.7, Pune at Sr. No. 2396/2016 dated 11/06/2016 along with Index-II and RR.

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? Self-construction case yet construction not commenced, hence NA
- 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 favor 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 to mortgage required from Society.

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? Yes

Search Report Details: - MH008230740202627E

Search Conducted Years: 13 years

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

Search Report Date – 13/08/2026

Note -

5.21 Whether EC is obtained?

EC Details: -

No. of Years EC Obtained:

Any Encumbrance to Specify: PNB Housing Finance 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. Kundan Bhaskar Bhat has derived a valid, clear, marketable and unencumbered title in the property stated above subject to charge of PNB Housing Finance Ltd.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower of Mr. Kundan Bhaskar Bhat.

PART VII:

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 LOD issued by PNB Housing Finance Ltd.
2. Copy of Property Tax Paid Receipt.
3. Copy of Occupancy Certificate issued by PMRDA bearing No. Kesnand/Haveli/GatNo.79/347/2022-2023 dated 20/09/2023.

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

1. Original Agreement to Sale executed by M/s. Shree Sai Hills through its partner Mrs. Jayshree Mohan Gaikwad & others in favour of Mr. Kundan Bhaskar Bhat, which is registered in the office of Sub-Registrar Haveli No.7, Pune at Sr. No. 2396/2016 dated 11/06/2016 along with Index-II and RR.
4. Original NOC to mortgage issued by Society in favor of ICICI Home Finance Ltd.
5. Original Share Certificate in the name of Mr. Kundan Bhaskar Bhat. (if issued)
6. Original No Dues Certificate issued by PNB Housing Finance Ltd.
7. Original NOC issued by Religare Finvest Ltd [As per LOD]
8. Original NDC issued by Axis Bank Ltd [As per LOD]
9. Original OCR No. 565 & 564 [As per LOD]

Remark If any - NIL

Yours Faithfully,

MANE
PRAVIN
SOPANRAO

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**P.S. Mane
Advocate**

**SOPANRAO MANE AND 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 – 13/08/2026
LAN No. 77000335603

Search Report in respect of the file of Mr. Kundan Bhaskar Bhat

DESCRIPTION OF THE PROPERTY -

All that piece and parcel of property bearing **Flat No. 105 on 1st Floor admeasuring area 550 Sq. Fts + 58 Sq. Fts i.e. 790 Sq. Fts Built-up area including terrace i.e. 73.42 Sq. Mtrs and an open Parking No. 7 admeasuring area 100 Sq. Fts. i.e. 9.29 Sq. Mtrs**, in the building known as **“SHREE SAI HILLS”** constructed on **Gat No. 79 admeasuring area 01H 40R out of Total land admeasuring area 02H 55R**, situated at Village Kesnand, Taluka Haveli, District Pune.

We have taken online paid e-search in respect of the above referred property (Gat No. 79 Kesnand) from the website of www.igrmaharashtra.gov.in since year 2013 to 2026, GRN No. MH008230740202627E dated – 13/08/2026. 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
2013	available Index are checked	NIL
2014	available Index are checked	NIL
2015	Mortgage Deed between M/s. Shree Sai Hills AND SBI registered in the office of Sub Registrar Haveli No.3 at Sr.No.6044/2015 07/07/2015	---
2016	Agreement to Sale executed by M/s. Shree Sai Hills through its partner Mrs. Jayshree Mohan Gaikwad & others in favour of Mr. Kundan Bhaskar Bhat, which is registered in the office of Sub-Registrar Haveli No.7, Pune at Sr. No. 2396/2016 dated 11/06/2016 NOI between Mr. Kundan Bhaskar Bhat AND Axis Bank which is registered in the office of Sub-Registrar Haveli No. 7 at Sr. No. 757/2016	---
2017	available Index are checked	NIL
2018	available Index are checked	NIL
2019	available Index are checked	NIL
2020	available Index are checked	NIL
2021	available Index are checked	NIL
2022	available Index are checked	NIL

2023	available Index are checked	NIL
2024	available Index are checked	NIL
2025	available Index are checked	NIL
2026	available Index are checked	NIL

MANE
PRAVIN
SOPANRAO

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by MANE PRAVIN
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Date: 2026.08.21
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Thanking You,

P.S. Mane
Advocate

MH008230740202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
13 Aug 2026	Receipt	Receipt no.: 1115351464
	Name of the Applicant :	Pravin Mane
	Details of property of which document has to be searched :	Dist :Pune Village :Kesanand S.No/CTS No/G.No. : 79
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH008230740202627E		
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'.		