



NARAYAN KHAMKAR

& LAW ASSOCIATES

• ADVOCATE • NOTARY • ARBITRATOR •
Govt. of India

Ref. No. : IHFC/TSR/1439/2026.

Date : 11.09.2026.

Application No. : 77000352584
Transaction Type : Resale
Applicant : Mr. Yogesh Gulabrao Adhao
Co-Applicant : Mrs. Ashvini Yogesh Adhao
Existing Owner : Mr. Gunwant Kishor Patil
Existing Lender : HDFC Limited

To,

The Branch Manager,

ICICI Home Finance Co. Ltd.,

Wakad Branch, Pune.

- Legal Scrutiny Report pertaining to the file of Mr. Yogesh Gulabrao Adhao and Mrs. Ashvini Yogesh Adhao.

- **PART I : PROPERTY DETAILS**

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

All those pieces and parcels of land bearing (i) Survey No. 27, Hissa No. A/1/2B/5, admeasuring 0 Hectare 80 Are, (ii) Survey No. 27, Hissa No. A/1/2B/6, admeasuring 0 Hectare 80 Are, and (iii) Survey No. 27, Hissa No. A/1/2B/7, admeasuring 0 Hectare 80 Are, thus aggregating to 2 Hectares 40 Are, i.e. 24,000 Sq. Mtrs., situated at Village – Varale, Taluka – Maval, District – Pune, within the Registration District of Pune and Sub-Registration District of Vadgaon Maval and within the local limits of Gram Panchayat Varale and which is bounded as under.-

On or towards the East : Survey No. 27-A, Hissa No. 4.

On or towards the South : Survey No. 32.

On or towards the West : Survey No. 27-A, Hissa No. 8.

On or towards the North : Talegaon–Varale 18 Mtrs. Road.

Hereinafter, referred to as the “Entire Land Property”.

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Pune Off. - Flat No. 3, Second Floor, Gurudatta Apartment, Behind Bhawkar Garage, Regent Hotel Lane, 180, Shivajinagar (Bhamburda), Pune 411005.
 Kolhapur Off. - Flat No. 103, Ground Floor, Ninsidevi CHS Ltd., Near M5EB Sub-Station, Karandemala, New Tarabai Park, Behind Circuit House, Kolhapur, 416003.

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- **Description of Subject Property.-**

All that piece and parcel of property bearing Residential Flat No. B2-505 / Unit No. 505, having an area admeasuring 38.14 Sq. Mtrs., i.e. 410.53 Sq. Ft. Carpet Area including balconies, situated on the Fifth Floor, in Building/Wing No. B2, out of the project known as “NAMRATA ECO-CITY”, together with the exclusive facility of One Open Car Parking as per the parking layout, constructed on the entire land property bearing Survey No. 27, Hissa Nos. A/1/2B/5, A/1/2B/6 and A/1/2B/7, aggregating to 2 Hectares 40 Are, i.e. 24,000 Sq. Mtrs., situated at Village – Varale, Taluka – Maval, District – Pune.

Hereinafter, referred to as the “Subject Property”.

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

1. Agreement for Sale, executed by M/s. Namrata Promoters & Builders, through its authorised partner, to and in favour of Mr. Gunwant Kishor Patil, which is registered in the office of the Sub-Registrar of Assurances, Maval No. 2, Talegaon Dabhade, under Serial No. 5217/2014 on 10.10.2014.

- **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 entire land property was previously owned by Mrs. Rohini Prahalad Maral, Mr. Chandrakant Dinekarrao Maral and others. The supplied Agreement for Sale does not set out the complete names of all persons covered by the expression “and others”; therefore, the remaining names should not be presumed without verification of the underlying Sale Deed.
2. Thereafter, Mrs. Rohini Prahalad Maral, Mr. Chandrakant Dinekarrao Maral and others executed a Sale Deed dated 01.04.2010, and thereby sold, transferred and conveyed the entire land property to and in favour of M/s. Namrata Promoters & Builders. The said Sale Deed has been duly registered in the office of the Sub-Registrar of Assurances, Vadgaon Maval, under

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Serial No. 2327/2010. Pursuant thereto, the name of M/s. Namrata Promoters & Builders was mutated in the revenue records vide Mutation Entry No. 4153.

3. Thereafter, M/s. Namrata Promoters & Builders obtained sanction to the building layout and building plans from the Assistant Director of Town Planning, Pune Branch, and secured the Commencement Certificate bearing No. NABP/Mauje-Varale/Tal-Maval, Survey No. 27/A/1/2B/5,6 & 7/SSP/3528, dated 23.09.2010.
4. Thereafter, M/s. Namrata Promoters & Builders obtained a Non-Agricultural Order from the office of the Hon'ble Collector, Pune, thereby permitting the conversion/use of the said entire land property for residential non-agricultural purpose. The said permission was granted vide N.A. Order bearing No. PMA/NA/SR/911/2012, dated 11.02.2013.
5. Thereafter, M/s. Namrata Promoters & Builders commenced development and construction upon the said entire land property and developed an ownership scheme comprising residential premises under the name and style of "NAMRATA ECO-CITY."
6. Thereafter, M/s. Namrata Promoters & Builders, through its authorised partner, executed an Agreement for Sale in respect of Flat No. B2-505 to and in favour of Mr. Gunwant Kishor Patil, for the agreed consideration of Rs.17,55,000/- (Rupees Seventeen Lakh Fifty-Five Thousand Only). The said Agreement for Sale has been duly registered in the office of the Sub-Registrar of Assurances, Maval No. 2, Talegaon Dabhade, under Serial No. 5217/2014 on 10.10.2014. The registration record also confirms Serial No. 5217/2014 and registration dated 10.10.2014.
7. Thereafter, Mr. Gunwant Kishor Patil paid the entire agreed consideration of Rs.17,55,000/- to M/s. Namrata Promoters & Builders. Accordingly, the Promoter executed a Possession Receipt dated 06.09.2015 and handed over the vacant and peaceful physical possession of the subject flat property to and in favour of Mr. Gunwant Kishor Patil.
8. Thereafter, the flat purchasers in the project formed and incorporated a co-operative housing society under the name and style of "Namrata Eco City Co-operative Housing Society Ltd.",

bearing Registration No. PNA/MWL/HSG/(TC)/13294/2016-17, dated 19.11.2016. The Society admitted Mr. Gunwant Kishor Patil as its member and issued Share Certificate No. B-2/505/189, representing 10 fully paid-up shares bearing Nos. 1881 to 1890, both inclusive, of Rs.50/- each, and the Share Certificate is dated 28.03.2018, as appearing on the Share Certificate supplied at page 1.

9. The MSEDCL electricity bill supplied also stands in the name of Gunwant Patil in respect of Flat No. B2-505, Namrata Eco City, Varale, and reflects Consumer No. 181093574375. This document supports possession/occupation but is not an instrument of title.
10. Thereafter, Mr. Gunwant Kishor Patil executed a Leave and License Agreement dated 26.10.2020, and thereby permitted Mr. Hasim Husensab Nagral to use, occupy and enjoy Flat No. 505, B2-Wing, situated on the Fifth Floor, in the building known as “Namrata Eco City”, at Varale, Pune – 410507, on leave and license basis. The said Leave and License Agreement has been duly registered in the office of the Joint Sub-Registrar, Vadgaon Maval No. 2, under Serial No. 5330/2020, on 26.10.2020.
11. Thereafter, Mr. Gunwant Kishor Patil availed a loan facility of Rs.5,00,000/- from HDFC Limited. In order to secure the due repayment of the said loan together with interest, costs, charges and other monies payable thereunder, Mr. Gunwant Kishor Patil created a mortgage over Flat No. 505, Building No. B2, Namrata Eco City, Varale, in favour of the said lender by way of deposit of title deeds. Accordingly, an Agreement Relating to Deposit of Title Deeds (Notice of Intimation regarding Mortgage by way of Deposit of Title Deeds) was duly filed and registered in the office of the Joint Sub-Registrar, Vadgaon Maval No. 2, under Serial No. 25/2023, on 03.01.2023.
12. Thereafter, Mr. Gunwant Kishor Patil executed a Leave and License Agreement dated 04.07.2023, and thereby permitted Mr. Sri Surya Odulapalli to use, occupy and enjoy Flat No. 505, B2-Wing, situated on the Fifth Floor, in the building known as “Namrata Eco City”, at Varale, Pune – 410507, on leave and license basis. The said Leave and License Agreement has

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been duly registered in the office of the Joint Sub-Registrar, Maval, under Serial No. 5848/2023, on 04.07.2023.

13. Thereafter, Mr. Gunwant Kishor Patil executed a Leave and License Agreement dated 25.07.2025, and thereby permitted Mr. Odulapalli Sri Surya to use, occupy and enjoy Flat No. B2-505, in the building known as “Namrata Eco City”, situated near Talegaon MIDC Road, Varale, Pune – 410507, on leave and license basis. The said Leave and License Agreement has been duly registered in the office of the Joint Sub-Registrar, Lonavala, under Serial No. 5034/2025, on 25.07.2025.

14. Thus as aforesaid, the subject property is owned and possessed by Mr. Gunwant Kishor Patil. His title to the subject property is valid, legal, marketable and enforceable in the courts of law. However, the subject property is mortgaged to and in favour of HDFC Limited. Therefore, the subject property is not free from encumbrances. Therefore, Mr. Gunwant Kishor Patil is entitled to sell, transfer and convey the subject property to and in favour of Mr. Yogesh Gulabrao Adhao and Mrs. Ashvini Yogesh Adhao or any other prospective purchaser/s.

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

1. Agreement for Sale, executed by M/s. Namrata Promoters & Builders, through its authorised partner, to and in favour of Mr. Gunwant Kishor Patil, which is registered in the office of the Sub-Registrar of Assurances, Maval No. 2, Talegaon Dabhade, under Serial No. 5217/2014 on 10.10.2014.

• **PART V : OTHER PROVISIONS**

5.1	Whether provisions of urban land ceiling act are applicable?	No.
5.2	Whether any property/ies intend to be given as security to any minor's claim/share?	No.

5.3	Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent?	No.
5.4	Whether the user land has been converted into non-agricultural for residential use by the order of the Competent Authority?	Yes.
5.5	Whether up to date tax/land revenue has been paid in respect of the property?	Not known.
5.6	Whether all original documents for last 13/30 years have been scrutinized; if not give reasons?	I have perused the photocopies as mentioned above.
5.7	Whether required documents are available for creating mortgage?	Yes.
5.8	Whether all the previous owners of the property had the right and competency to transfer the property?	Yes.
5.9	Whether the proposed owners of the property had the right and competency to transfer the property?	No.
5.10	What is the tenure of the land; if it is leased? Not applicable years (remaining period)	The said property is having Tenure Class – 1.
5.11	Whether the land is Adivasi (Tribal) Land?	No.
5.12	Whether the land/property are joint family property?	No.
5.13	Whether SARFAESI Act applicable:	Yes. Subject to the observations mentioned in the flow of title.
5.14	Is land/property/Flat being subject to any reservations/ acquisitions/ requisitions?	No.

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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 Time Line to obtain such permission; and any premium payable to the Authority upon such transfer.	No.
5.20	Whether Search Report is obtained and submitted?	Yes.

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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. MH009762749202627E and Department ID No. 314947802. The said payment was duly credited to the Government and utilized for conducting the online property search. Accordingly, the e-Search Receipt bearing No. 1115444801, dated 10.09.2026 at 09:41 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, or other entries, if any, that may not have been reflected in the online records as on the date and time of the search.

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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 certified that, the subject property is owned and possessed by Mr. Gunwant Kishor Patil. His title to the subject property is valid, legal, marketable and enforceable in the courts of law. However, the subject property is mortgaged to and in favour of HDFC Limited. Therefore, the subject property is not free from encumbrances. Therefore, Mr. Gunwant Kishor Patil is entitled to sell, transfer and convey the subject property to and in favour of Mr. Yogesh Gulabrao Adhao and Mrs. Ashvini Yogesh Adhao 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, executed by M/s. Namrata Promoters & Builders, through its authorised partner, to and in favour of Mr. Gunwant Kishor Patil, which is registered in the office of the Sub-Registrar of Assurances, Maval No. 2, Talegaon Dabhade, under Serial No. 5217/2014.
2. Original Possession Letter issued by the builder/developer, i.e. M/s. Namrata Promoters & Builders to and in favour of Mr. Gunwant Kishor Patil, pertaining to the subject property.
3. Original Release Letter/No Dues Certificate from HDFC Limited.
4. Original Deed of Assignment to be executed and registered by Mr. Gunwant Kishor Patil to and in favour of Mr. Yogesh Gulabrao Adhao and Mrs. Ashvini Yogesh Adhao, pertaining to the subject property.

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5. Original NOC to Mortgage from Namrata Eco City Co-operative Housing Society Ltd. 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 : 11.09.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by
Narayan Laxman
Khamkar
Date: 2026.09.11
08:01:47 +05'30'

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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
5217	Agreement to Sale	10-10-2014	Joint Sub-Registrar, Vadgaon Maval No. 2	M/s. Namrata Promoters & Builder, through its Partner Mr. Deepak Kantilal Shah, through Power of Attorney Holder Mr. Milind Maruti Kolekar for admission	Mr. Gunwant Kishor Patil	Property situated at Village Varale, bearing Survey Nos. 27/A/1/2-B/5, 27/A/1/2-B/6 and 27/A/1/2-B/7, totally admeasuring 02 H. 40 Are, i.e. 24,000 sq. mtrs., and thereon in the project known as "Namrata Eco City", Building No. B-2, Flat No. 505, situated on the Fifth Floor, having carpet area admeasuring 410.53 sq. ft., i.e. 38.14 sq. mtrs., together with Open Car Parking. (Valuation Division No. 27.2).
5330	Leave and License Agreement	26-10-2020	Joint Sub-Registrar, Vadgaon Maval No. 2	Mr. Gunwant Kishor Patil	Mr. Hasim Husensab Nagaral	Flat No. 505, B2-Wing, situated on the Fifth Floor, in the building known as "Namrata Eco City", Block/Sector: Varale, Pune – 410507, Road: Varale, City: Varale, District: Pune.
25	Agreement Relating to Deposit of Title Deeds, Pawn	03-01-2023	Joint Sub-Registrar, Vadgaon Maval No. 2	HDFC Limited, 2nd Floor, Above Om Trading Company, Opp. KWC College, Sangli – 416113017	Mr. Gunwant Kishor Patil	Flat No. 505, Namrata Eco City, Building No. B2, Varale. Loan Amount – Rs. 5,00,000/-.
5848	Leave and License Agreement	04-07-2023	Joint Sub-Registrar, Maval	Mr. Gunwant Kishor Patil	Mr. Sri Surya Odulapalli	Flat No. 505, B2-Wing, situated on the Fifth Floor, in the building known as "Namrata Eco City", Block/Sector: Varale, Pune – 410507, Road: Varale, City: Varale, District: Pune.
5034	Leave and License Agreement	25-07-2025	Joint Sub-Registrar, Lonavala	Mr. Gunwant Kishor Patil	Mr. Odulapalli Sri Surya	Flat No. B2-505, Floor No. 15.00, Building Name: Namrata Eco City, Address: Near Talegaon MIDC, Road Name: Talegaon MIDC Road, Pincode: 410507, City: Varale, District: Pune.

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MH009762749202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
10 Sep 2026	Receipt	Receipt no.: 1115444801
	Name of the Applicant :	Advocate Narayan Laxman Khamkar
	Details of property of which document has to be searched :	Dist :Pune Village :Varale S.No/CTS No/G.No. : 27
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH009762749202627E		
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	MH009762749202627E	BARCODE			Date	07/09/2026-15:15:00		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 PND1_JT DISTT REGISTRAR PUNE URBAN					Full Name		Advocate Narayan Laxman Khamkar			
Location PUNE										
Year 2026-2027 One Time					Flat/Block No.					
Account Head Details				Amount In Rs.	Premises/Building					
0030072201 SEARCH FEE				9750.00	Road/Street					
					Area/Locality					
					Town/City/District					
					PIN					
					Remarks (If Any)					
					Amount In		Nine Thousand Seven Hundred Fifty Rupees Only			
Total				9,750.00	Words					
Payment Details BANK OF BARODA					FOR USE IN RECEIVING BANK					
Cheque-DD Details					Bank CIN	Ref. No.	02003942026090700657		1508064165	
Cheque/DD No.					Bank Date	RBI Date	07/09/2026-15:16:10		Not Verified with RBI	
Name of Bank					Bank-Branch		BANK OF BARODA			
Name of Branch					Scroll No. , Date		Not Verified with Scroll			

Department ID : 314947802

Mobile No. : XXXXXX0198

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 नमुद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी न करावयाच्या दस्तांसाठी लागू नाही.