



NARAYAN KHAMKAR

& LAW ASSOCIATES

• ADVOCATE • NOTARY • ARBITRATOR •
Govt. of India

Ref. No. : IHFC/TSR/1477/2026.

Date : 22.09.2026.

Application No. : 77000357398
Transaction Type : Resale
Applicant : Chunilal Guria
Co-Applicant : Kabita Chunilal Guria
Existing Owners : 1. Mr. Mayuresh Suresh Kulkarni and
2. Mrs. Samruddhi Mayuresh Kulkarni
Existing Lender : Nil.

To,

The Branch Manager,

ICICI Home Finance Co. Ltd.,

Main Branch, Pune.

- Legal Scrutiny Report pertaining to the file of Chunilal Guria and Kabita Chunilal Guria

• PART I : PROPERTY DETAILS

• Description of Entire Land Property.-

All those pieces and parcels of land collectively admeasuring 00 Hectare 18 Ares, bearing:

1. Survey No. 48, Hissa No. 44/2, admeasuring 00 Hectare 03.5 Ares;
2. Survey No. 48, Hissa No. 20/1A, admeasuring 00 Hectare 02 Ares;
3. Survey No. 48, Hissa No. 20/2A, admeasuring 00 Hectare 04 Ares;
4. Survey No. 48, Hissa No. 20/2B, admeasuring 00 Hectare 02 Ares;
5. Survey No. 48, Hissa No. 20/3, admeasuring 00 Hectare 04 Ares; and
6. Survey No. 48, Hissa No. 45, admeasuring 00 Hectare 02.5 Ares,

aggregating to 00 Hectare 18 Ares, i.e. 1,800 square metres, situated at Village Narhe, Taluka Haveli, District Pune and within the local limits of Pune Municipal Corporation and within the jurisdiction of the Sub-Registrar of Assurances, Haveli, Pune and which is bounded as under.-

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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, Ninaidevi CHS Ltd., Near MSEB Sub-Station, Karandemala, New Tarabai Park, Behind Circuit House, Kolhapur, 416003.

✉ **email** - nklawassociates1@gmail.com :: 📞 **Mobile No.** - + 91 99 228 10198 ::

On or towards the East: Property of Shri Kute.

On or towards the West: Road.

On or towards the South: Property of Shri Agarwal.

On or towards the North: Property of Shri Dada Kute.

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

• **DESCRIPTION OF SUBJECT PROPERTY.-**

All that piece and parcel of residential Flat No. B-403, having an area admeasuring 860 square feet, equivalent to 79.92 square metres, situated on the Fourth Floor, in Wing “B” of the building/project known as “Shree Datta Apartment”, constructed on the entire land property bearing Survey No. 48, Hissa Nos. 44/2, 20/1A, 20/2A, 20/2B, 20/3 and 45, situated at Narhe Road, Manaji Nagar, Village Narhe, Taluka Haveli, District Pune, within the local limits of Pune Municipal Corporation.

Hereinafter, referred to as the “Subject Property”.

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

1. Agreement dated 09.03.2011, executed by M/s. Rohit Himalaya Developers and Builders, through its partners (1) Shri Ravindra Balasaheb Chavan and (2) Shri Navin Bhagaram Agarwal, to and in favour of (1) Mr. Mayuresh Suresh Kulkarni and (2) Mrs. Samruddhi Mayuresh Kulkarni, registered in the office of the Sub-Registrar of Assurances, Haveli No. 20, Pune, under Serial No. 2049/2011.

• **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 originally owned by (1) Shri Ravindra Balasaheb Chavan, (2) Shri Balasaheb Bhausahab Chavan, (3) Smt. Simantini Rajaram Agarwal, (4) Shri Rajaram Brijaram Agarwal and (5) Shri Navin Bhagaram Agarwal, whose names were recorded in the relevant revenue records in respect of the aforesaid land property.

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2. Thereafter, the aforesaid landowners executed a Development Agreement, whereby they granted, conveyed and entrusted the development rights in respect of the entire land property to and in favour of M/s. Rohit Himalaya Developers and Builders. The said Development Agreement has been duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 20, Pune, under Serial No. 4333/2010. However, its date is not ascertainable from the supplied documents.
3. Further, in continuation of and in addition to the aforesaid Development Agreement, the aforesaid landowners also executed an Irrevocable Power of Attorney in favour of M/s. Rohit Himalaya Developers and Builders, thereby appointing and constituting the developer as their true and lawful attorney to do all acts, deeds and things necessary for completing the development of the entire land property. The said Irrevocable Power of Attorney has been duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 20, Pune, under Serial No. 4334/2010. However, its date is not ascertainable from the supplied documents.
4. Thereafter, the competent authority granted permission for the non-agricultural use and development of the said land property vide Order bearing No. PMH/NA/SR/137/2009, dated 25.03.2010. According to the said Order, the total land area is 1,800 square metres, out of which 235.40 square metres was affected by road reservation, leaving a balance area of 1,564.60 square metres, comprising a residential area of 1,459.17 square metres and parking area of 105.43 square metres.
5. Thereafter, M/s. Rohit Himalaya Developers and Builders, through its partners (1) Shri Ravindra Balasaheb Chavan and (2) Shri Navin Bhagaram Agarwal, commenced the development of the entire land property and constructed the building/project known as “Shree Datta Apartment” thereon.
6. Thereafter, M/s. Rohit Himalaya Developers and Builders, through its partners (1) Shri Ravindra Balasaheb Chavan and (2) Shri Navin Bhagaram Agarwal, executed an Agreement dated 09.03.2011, thereby agreeing to sell, transfer and convey Flat No. B-403, admeasuring

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860 square feet, equivalent to 79.92 square metres, situated on the Fourth Floor of Wing “B” in the project known as “Shree Datta Apartment”, to and in favour of (1) Mr. Mayuresh Suresh Kulkarni and (2) Mrs. Samruddhi Mayuresh Kulkarni, for a total consideration of Rs.20,00,000/-. The said Agreement has been duly registered in the office of the Sub-Registrar of Assurances, Haveli No. 20, Pune, under Serial No. 2049/2011 on 09.03.2011.

7. Thereafter, (1) Mr. Mayuresh Suresh Kulkarni and (2) Mrs. Samruddhi Mayuresh Kulkarni paid the entire consideration agreed and stipulated under the aforesaid Agreement to the developer. Accordingly, M/s. Rohit Himalaya Developers and Builders handed over physical possession of the subject flat property to them vide Possession Letter dated 21.01.2013.
8. The Pune Municipal Corporation property tax record pertaining to Property Account No. P/T/09/27082000 and Milkat No. 22390 records the names of (1) Mr. Mayuresh Suresh Kulkarni and (2) Mrs. Samruddhi Mayuresh Kulkarni in respect of Flat No. B-403. The property tax amount of Rs.19,057/- was paid on 19.08.2026.
9. The MSEDCL electricity bill for August 2026, bearing Consumer No. 170650129132, stands in the name of Mr. Mayuresh Suresh Kulkarni and pertains to Flat No. B-403, Shree Datta Apartment, Narhe, Pune-411041.
10. Thereafter, Mr. Mukesh Mohanlal Bharadwaj executed a Leave and License Agreement, dated 26.08.2018, and thereby permitted Mr. Mayuresh Suresh Kulkarni to use and occupy Flat No. B-403, admeasuring 860 sq. ft., on the Fourth Floor of “Shri Datta Apartment”, constructed on Survey No. 48/45 at Village Narhe, on leave and license basis. The said Leave and License Agreement was duly registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 21, Pune, under serial number 15151/2018.
11. Thereafter, Mr. Sushant Vishwas Kanase executed a Leave and License Agreement, dated 13.10.2018, and thereby permitted Mr. Mayuresh Suresh Kulkarni to use and occupy Flat No. B-403, admeasuring 860 sq. ft. built-up area, on the Fourth Floor of “Shri Datta Apartment”,

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constructed on Survey No. 48/45 at Village Narhe, on leave and license basis. The said Leave and License Agreement was duly registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 21, Pune, under serial number 21789/2018.

12. Thus, as aforesaid the subject property is owned and possessed by (1) Mr. Mayuresh Suresh Kulkarni and (2) Mrs. Samruddhi Mayuresh Kulkarni. Their 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, (1) Mr. Mayuresh Suresh Kulkarni and (2) Mrs. Samruddhi Mayuresh Kulkarni are entitled to sell, transfer and conveyed the subject property to and in favour of Chunilal Guria or any other prospective purchaser/s.

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

1. Agreement dated 09.03.2011, executed by M/s. Rohit Himalaya Developers and Builders, through its partners (1) Shri Ravindra Balasaheb Chavan and (2) Shri Navin Bhagaram Agarwal, to and in favour of (1) Mr. Mayuresh Suresh Kulkarni and (2) Mrs. Samruddhi Mayuresh Kulkarni, registered in the office of the Sub-Registrar of Assurances, Haveli No. 20, Pune, under Serial No. 2049/2011.

• **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.

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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.
5.15	Whether the property has been transferred by a power of attorney (POA) holder of the	No.

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	original landowner in favour of the loan applicant?	
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.
	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),	

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	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. MH010210357202627E and Department ID No. 158333126. The said payment was duly credited to the Government and utilized for conducting the online property search. Accordingly, the e-Search Receipt bearing No. 1115461082, dated 16.09.2026 at 03:41 PM, 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.	
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 (1) Mr. Mayuresh Suresh Kulkarni and (2) Mrs. Samruddhi Mayuresh Kulkarni. Their title to the subject property is valid, legal, marketable and enforceable in the courts of law. Further, the subject property is free from

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encumbrances. Therefore, (1) Mr. Mayuresh Suresh Kulkarni and (2) Mrs. Samruddhi Mayuresh Kulkarni are entitled to sell, transfer and conveyed the subject property to and in favour of Chunilal Guria or any other prospective purchaser/s.

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

1. Original Agreement dated 09.03.2011, executed by M/s. Rohit Himalaya Developers and Builders, through its partners (1) Shri Ravindra Balasaheb Chavan and (2) Shri Navin Bhagaram Agarwal, to and in favour of (1) Mr. Mayuresh Suresh Kulkarni and (2) Mrs. Samruddhi Mayuresh Kulkarni, registered in the office of the Sub-Registrar of Assurances, Haveli No. 20, Pune, under Serial No. 2049/2011.
2. Original Possession Letter issued by the builder/developer, i.e. M/s. Rohit Himalaya Developers and Builders to and in favour of (1) Mr. Mayuresh Suresh Kulkarni and (2) Mrs. Samruddhi Mayuresh Kulkarni, pertaining to the subject property.
3. Copy of Leave and License Agreement, dated 26.08.2018, executed by Mr. Mukesh Mohanlal Bharadwaj in favour of Mr. Mayuresh Suresh Kulkarni, which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 21, Pune, under serial number 15151/2018.
4. Copy of Leave and License Agreement, dated 13.10.2018, executed by Mr. Sushant Vishwas Kanase in favour of Mr. Mayuresh Suresh Kulkarni, which is registered in the office of the Joint Sub-Registrar of Assurances, Haveli No. 21, Pune, under serial number 21789/2018.
5. Original NOC/Consent to Mortgage from Mr. Mayuresh Suresh Kulkarni, if he is in possession of the subject property as licensee under the Leave and License Agreement dated 13.10.2018, registered under serial number 21789/2018; **OR** a Declaration from the owner, Mr. Mayuresh Suresh Kulkarni, confirming that Mr. Sushant Vishwas Kanase is not in possession of the subject property.

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6. Original Deed of Assignment to be executed and registered by (1) Mr. Mayuresh Suresh Kulkarni and (2) Mrs. Samruddhi Mayuresh Kulkarni to and in favour of Chunilal Gurja, pertaining to the subject property.
 7. Original NOC to Mortgage from the builder/developer, i.e. M/s. Rohit Himalaya Developers and Builders 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) Mortgageor the Notice of Intimation regarding mortgage by way of deposit of title deeds.

Thanking you,

Place : Pune.

Date : 22.09.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by
Narayan Laxman
Khamkar
Date: 2026.09.26
12:40:44 +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
4333/2010	Development Agreement	Not ascertainable from the supplied documents	Sub-Registrar of Assurances, Haveli No. 20, Pune	(1) Shri Ravindra Balasaheb Chavan, (2) Shri Balasaheb Bhausaheb Chavan, (3) Smt. Simantini Rajaram Agarwal, (4) Shri Rajaram Brijaram Agarwal and (5) Shri Navin Bhagaram Agarwal	M/s. Rohit Himalaya Developers and Builders	Development rights in respect of the land at Village Narhe on which "Shri Datta Apartment" was constructed. The precise land schedule requires verification from the registered deed.
2049/2011	Agreement	28-02-2011	Sub-Registrar, Haveli No. 20, Pune	M/s. Rohit Himalaya Developers and Builders, through its partners (1) Navin Bhagatram Agarwal and (2) Ravindra Balasaheb Charwad	(1) Samruddhi Mayuresh Kulkarni and (2) Mayuresh Suresh Kulkarni	Flat No. B-403 on the Fourth Floor of Wing B in "Shri Datta Apartment", admeasuring 860 sq. ft. (79.92 sq. m.) built-up area, on land aggregating 00 Hectare 18 Are bearing Survey No. 48, Hissa Nos. 44/2, 20/2A, 20/1, 20/2B, 20/3 and 45, Village Narhe.
15151/2018	Leave and License Agreement	26-08-2018	Joint Sub-Registrar, Haveli No. 21, Pune	Mukesh Mohanlal Bharadwaj, licensor	Mayuresh Suresh Kulkarni, licensee	Flat No. B-403 on the Fourth Floor of "Shri Datta Apartment", admeasuring 860 sq. ft., constructed on Survey No. 48/45, Village Narhe, together with the amenities stated in the entry.
21789/2018	Leave and License Agreement	13-10-2018	Joint Sub-Registrar, Haveli No. 21, Pune	Sushant Vishwas Kanase, licensor	Mayuresh Suresh Kulkarni, licensee	Flat No. B-403 on the Fourth Floor of "Shri Datta Apartment", admeasuring 860 sq. ft. built-up area, constructed on Survey No. 48/45, Village Narhe.

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MH010304255202627U	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
16 Sep 2026	Receipt	Receipt no.: 1115461082
Name of the Applicant : Rakesh Hareshwar Shinde		
Details of property of which document has to be searched :		Dist :Mumbai Sub-urban District Village :KiroI S.No/CTS No/G.No. : 25
Period of search :		From :2014 To :2026
Received Fee :		325
The above mentioned Search fee has been credited to government vide GRN no :MH010304255202627U		
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/fmSearchChallanWithOutReg.php'.		



CHALLAN
MTR Form Number-6



GRN	MH010210357202627E	BARCODE			Date	15/09/2026-13:52:18		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.		02003942026091500516		1509274174	
Cheque/DD No.					Bank Date		RBI Date		15/09/2026-13:53:13		Not Verified with RBI	
Name of Bank					Bank-Branch		BANK OF BARODA					
Name of Branch					Scroll No. , Date		Not Verified with Scroll					

Department ID : 158333126

Mobile No. : XXXXXX0198

NOTE:- This challan is valid for reason mentioned in Type of payment only. Not valid for other reasons or unregistered document

निर चिह्न "Tt[s At'w s<m<MtT" mYqY< 6tmt,z wtrNttnttZlct lttgt, Atw<[tr wtrNttMnttZl GwMitt 6tt<zMNtl 6t wtrityttcytt znttMnttZl lttgt, 6ttwl.