



NARAYAN KHAMKAR

& LAW ASSOCIATES

• ADVOCATE • NOTARY • ARBITRATOR •
Govt. of India

Ref. No. : IHFC/TSR/1390/2026.

Date : 30.08.2026.

Application No. : 77000326888
Transaction Type : Builder Purchase HL
Applicant : Mr. Mahesh Vilas Bhagat
Co-Applicant : Mrs. Vaishali Vilas Bhagat
Project Finance By : Bank of Maharashtra

To,
The Branch Manager,
ICICI Home Finance Co. Ltd.,
Kharadi Branch, Pune.

- Legal Scrutiny Report pertaining to the file of (1) Mr. Mahesh Vilas Bhagat and (2) Mrs. Vaishali Vilas Bhagat.

- PART I : PROPERTY DETAILS
- Description of Entire Land Property.-

All that piece and parcel of Non-Agricultural Plot No. 1, admeasuring 4250.82 Sq. Mtrs., out of Gat No. 382/8/2, situated at Village – Tandulwadi, Taluka – Baramati, District – Pune, within the Registration Sub-District of Baramati and within the jurisdiction of the competent local authority, together with all easements, pathways, rights, liberties and appurtenances attached thereto, on which the project/building known as “SPRING VILLAGE-II” is being constructed. The registered Agreement to Sale identifies the project land as N.A. Plot No. 1 admeasuring 4250.82 Sq. Mtrs. out of Gat No. 382/8/2 and which is bounded as under.-

On or towards the East : Remaining portion out of Gat No. 382/8 belonging to Chaitanya Sitaram Karande and others.
On or towards the South : 30 Mtr. Bypass Road.
On or towards the West : 9 Mtr. Internal Road.
On or towards the North : Gat No. 382/8/2, Plot Nos. 2 to 7.

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, 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 ::

- **Description of Subject Property.-**

All that piece and parcel of Flat/Apartment No. 202, of 1 BHK type, having carpet area admeasuring 36.09 Sq. Mtrs., together with Balcony area admeasuring 3.77 Sq. Mtrs., situated on the Second Floor, in the building/project known as "SPRING VILLAGE-II", being constructed in the First Phase of the project on N.A. Plot No. 1 admeasuring 4250.82 Sq. Mtrs., out of Gat No. 382/8/2, situated at Village – Tandulwadi, Taluka – Baramati, District – Pune, together with the proportionate undivided right, title and interest in the project land and common areas and facilities appurtenant thereto.

Hereinafter, referred to as the "Subject Property".

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

1. Draft of an Agreement to Sale to be executed and registered by M/s. M/s. Pansare Infratech, through its authorised partners to and in favour of Mr. Mahesh Vilas Bhagat, pertaining to the subject property.

- **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 larger land bearing Gat No. 382, Village Tandulwadi, Taluka Baramati, District Pune, was originally owned by Mr. Ambadas Bhau Mulgar and others, as recorded in the earlier Search Report & Title Opinion.
2. Thereafter, on 11.01.1989, Mr. Ambadas Bhau Mulgar and others executed a registered Sale Deed in favour of Mrs. Sunita Sitaram Karande, thereby transferring land admeasuring 81 Are together with Pot Kharaba 04 Are, under registered Document No. 3/1989. Pursuant thereto, the revenue record was effected by Mutation Entry No. 4569/1989.

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3. Thereafter, on 19.02.1990, Mr. Ambadas Bhau Mulgar executed another registered Sale Deed in favour of Mrs. Sunita Sitaram Karande, thereby transferring an area admeasuring 87 Are, and effect thereof was taken in the revenue record vide Mutation Entry No. 4640.
4. Thereafter, on 16.04.1992, Mr. Ambadas Bhau Mulgar executed a registered Sale Deed in favour of Mrs. Sunita Sitaram Karande, thereby transferring an area admeasuring 60 Are. The said Sale Deed was registered under Serial No. 1127/1992, and the corresponding mutation was effected vide Mutation Entry No. 6331.
5. Thereafter, the competent Revenue Authority effected partition amongst the concerned holders pursuant to Order No. Hakka Nondani/SR/334/2005 dated 18.07.2005, whereby the respective shares of Sitaram Vitthal Karande, Sunita Sitaram Karande, Chaitanya Sitaram Karande and Ajinkya Sitaram Karande were recorded, and effect thereof was taken vide Mutation Entry No. 10171.
6. Thereafter, Mr. Ambadas Bhau Mulgar, with the consent of the consenting parties mentioned therein, executed a Sale Deed dated 15.05.2013 in favour of Mr. Sitaram Vitthal Karande, thereby transferring an area admeasuring 14 Are. The said Sale Deed was registered under Serial No. 4312/2013, and effect thereof was taken vide Mutation Entry No. 14110.
7. Thereafter, pursuant to the order of the Tahsildar, Baramati bearing No. Land/Washi/2067/13 dated 13.12.2013 and measurement proceedings, Gat No. 382 came to be subdivided into Gat Nos. 382/1 to 382/9, and the corresponding effect was recorded vide Mutation Entry No. 14723.
8. Thereafter, a registered Partition Deed dated 31.05.2014 bearing Serial No. 4801/2014 came to be executed amongst the concerned owners, whereby their respective shares were rearranged/apportioned, and effect thereof was taken vide Mutation Entry No. 14684.
9. Thereafter, Mr. Chaitanya Sitaram Karande, through his Power of Attorney Holder Mr. Sitaram Vitthal Karande, executed a Sale Deed dated 31.05.2014, and thereby sold, transferred and

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conveyed an area admeasuring 70 Are to and in favour of (1) Mr. Sachin Sadashiv Satav and (2) Mr. Pritam Suryakant Pahade. The said Sale Deed was duly registered under Serial No. 1518/2014, and effect thereof was taken vide Mutation Entry No. 14685.

10. Thereafter, the said land admeasuring 70 Are out of Gat No. 382/8 was converted from agricultural use to Non-Agricultural use pursuant to the N.A. Order bearing No. NA/SR/175/2014 dated 10.11.2014, passed by the competent authority at Baramati, and effect thereof was recorded vide Mutation Entry No. 14924.
11. Thereafter, (1) Mr. Pritam Suryakant Pahade and (2) Mr. Sachin Sadashiv Satav executed a Sale Deed dated 02.03.2023, and thereby sold, transferred and conveyed the land admeasuring 00 Hectare 70 Are out of Gat No. 382/8 to and in favour of M/s. Pansare Infratech, through its Partner Mr. Asif Yusuf Shaikh (Pansare). The said Sale Deed was duly registered under Serial No. 1993/2023, and effect thereof was taken vide Mutation Entry No. 20123. The RERA Agreement also specifically recites the said Sale Deed.
12. Thereafter, (1) Mr. Pritam Suryakant Pahade and (2) Mr. Sachin Sadashiv Satav executed a Deed of Correction dated 13.07.2023 in favour of M/s. Pansare Infratech, thereby rectifying the boundaries mentioned in the aforesaid Sale Deed bearing Serial No. 1993/2023. The said Deed of Correction was duly registered under Serial No. 5880/2023.
13. Thereafter, pursuant to the order of the Tahsildar, Baramati bearing No. 2489/2023 dated 08.08.2023, Gat No. 382/8/2 came to be subdivided into various plots, namely Plot Nos. 1 to 15, and effect thereof was taken vide Mutation Entry No. 20598. The project land presently under consideration is N.A. Plot No. 1 admeasuring 4250.82 Sq. Mtrs. out of the said Gat No. 382/8/2.
14. Thereafter, M/s. Pansare Infratech, through its Partner Mr. Asif Yusuf Shaikh (Pansare) obtained the sanctioned building plans and Building Permission / Commencement Certificate from the Baramati Municipal Council, bearing Building Permit No. 214302, Proposal Code

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CAPBC-23-76985 and Permit No. CAPBC/B/2023/APL/O2353, dated 31.10.2023, for development of Plot No. 1 out of Gat No. 382/8/2.

15. Thereafter, the project came to be registered with the Maharashtra Real Estate Regulatory Authority under MahaRERA Registration No. P52100055479, with registration commencing from 02.04.2024 and presently shown as valid up to 31.12.2027.
16. Thereafter, M/s. Pansare Infratech, through its Partner Mr. Asif Yusuf Shaikh (Pansare) availed a project loan facility of Rs. 3,00,00,000/- (Rupees Three Crores Only) from Bank of Maharashtra, Model Colony Branch, Pune. In order to secure repayment thereof, the Developer executed a registered Mortgage Deed dated 30.07.2024 in favour of Bank of Maharashtra, which is registered under Serial No. 6001/2024. Effect of the said mortgage is stated to have been taken vide Mutation Entry No. 21800.
17. Thus, as aforesaid the said builder/developer, i.e. M/s. Pansare Infratech is entitled to develop the entire land property by constructing the multi-storied building on the entire land property. However, the said builder/developer, has availed the project loan against the mortgage of the entire land property from Bank of Maharashtra. Therefore, the entire land property and subject property is not free from encumbrances.
18. Therefore, the said builder/developer, i.e. M/s. Pansare Infratech is entitled to sell, transfer and convey the subject property to and in favour of Mr. Mahesh Vilas Bhagat and Mrs. Vaishali Vilas Bhagat, or any other prospective purchaser/s, subject to NOC from Bank of Maharashtra.

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

1. Original Sale Deed, dated 02.03.2023, executed by (1) Mr. Pritam Suryakant Pahade and (2) Mr. Sachin Sadashiv Satav to and in favour of M/s. Pansare Infratech, through its Partner Mr. Asif Yusuf Shaikh (Pansare), which is registered in the office of the concerned Sub-Registrar of Assurances, Baramati, under Serial No. 1993/2023. By virtue of the said Sale Deed, M/s.

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Pansare Infratech acquired right, title and interest in the land admeasuring 00 Hectare 70 Are out of Gat No. 382/8.

2. Original Deed of Correction, dated 13.07.2023, executed by (1) Mr. Pritam Suryakant Pahade and (2) Mr. Sachin Sadashiv Satav to and in favour of M/s. Pansare Infratech, thereby rectifying the boundaries mentioned in the aforesaid Sale Deed bearing Serial No. 1993/2023, which is registered under Serial No. 5880/2023.

• **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.

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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 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	No.

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	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?	
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), 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. MH008658661202627U and Department ID No. 531799073. The said payment was duly credited to the Government and utilized for conducting the online property search. Accordingly, the e-Search Receipt bearing No. 1115382264, dated 22.08.2026 at 12:29 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		

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	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 said builder/developer, i.e. M/s. Pansare Infratech is entitled the entire land property by constructing the multi-storied building on the entire land property. However, the subject the entire land prooperty is mortgaged to and in favour of Bank of Maharashtra. Therefore, the entire land property and subject property is not free from encumbrances.

Therefore, the builder/developer, i.e. M/s. Pansare Infratech is entitled to sell, transfer and convey the subject property to and in favour of Mr. Mahesh Vilas Bhagat and Mrs. Vaishali Vilas Bhagat or any other prospective purchaser/s subject to NOC from Bank of Maharashtra.

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

1. Original NOC to Sell from Bank of Maharashtra to and in favour of M/s. Pansare Infratech, pertaining to the subject property.

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2. Original Agreement to Sale to be executed and registered by M/s. Pansare Infratech through its authorised partners to and in favour of Mr. Mahesh Vilas Bhagat and Mrs. Vaishali Vilas Bhagat, pertaining to the subject property.
 3. Original Payment Receipts issued by the builder/developer, i.e. M/s. Pansare Infratech to and in favour of Mr. Mahesh Vilas Bhagat and Mrs. Vaishali Vilas Bhagat, pertaining to the subject property.
 4. Original NOC to Mortgage from the builder/developer, i.e. M/s. Pansare Infratech 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) or the Notice of Intimation regarding mortgage by way of deposit of title deeds for additional/enhanced loan facility.

Thanking you,

Place : Pune.

Date : 30.08.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by
Narayan Laxman
Khamkar
Date: 2026.08.30
08:52:37 +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
4312/2013	Sale Deed	15-05-2013	Not specifically stated in documents provided	Ambadas Bhau Mulgar, with consent of Sindhu Ambadas Mulgar, Anna Ambadas Mulgar, Mandakini Santosh Shinde, Sunanda Ambadas Mulgar and Chhaya Kailas Bhusnar	Sitaram Vitthal Karande	Land admeasuring 14 Are out of Gat No. 382, Village Tandulwadi, Taluka Baramati, District Pune.
4801/2014	Partition Deed	31-05-2014	Not specifically stated in documents provided	Sitaram Vitthal Karande, Sunita Sitaram Karande, Chaitanya Sitaram Karande and concerned parties	Respective parties to the Partition Deed	Partition/rearrangement of respective shares in the land forming part of Gat No. 382, Village Tandulwadi, Taluka Baramati, District Pune.
1518/2014	Sale Deed	31-05-2014	Not specifically stated in documents provided	Chaitanya Sitaram Karande, through Power of Attorney Holder Sitaram Vitthal Karande	(1) Sachin Sadashiv Satav, (2) Pritam Suryakant Pahade	Land admeasuring 70 Are forming part of Gat No. 382, Village Tandulwadi, Taluka Baramati, District Pune.
1993/2023	Sale Deed	02-03-2023	Sub-Registrar of Assurances, Baramati	(1) Pritam Suryakant Pahade, (2) Sachin Sadashiv Satav	M/s. Pansare Infratech, through its Partner Asif Yusuf Shaikh (Pansare)	Land admeasuring 00 Hectare 70 Are out of Gat No. 382/8, Village Tandulwadi, Taluka Baramati, District Pune.
5880/2023	Deed of Correction	13-07-2023	Sub-Registrar of Assurances, Baramati	(1) Pritam Suryakant Pahade, (2) Sachin Sadashiv Satav	M/s. Pansare Infratech	Correction of boundaries mentioned in Sale Deed No. 1993/2023.
6001/2024	Mortgage Deed	30-07-2024	Not specifically stated in documents provided	M/s. Pansare Infratech, through its Partner Asif Yusuf Shaikh (Pansare)	Bank of Maharashtra, Model Colony Branch, Pune	Project land / N.A. Plot No. 1 out of Gat No. 382/8/2, Village Tandulwadi, Taluka Baramati, District Pune; project loan of Rs. 3,00,00,000/-.
3453/2026	Agreement to Sale	13-05-2026	Joint Sub-Registrar of Assurances, Daund	M/s. Pansare Infratech, through its Partner Asif Yusuf Shaikh (Pansare)	Zuhaib Abdul Shaikh	Flat/Apartment No. 510, 2 BHK, Fifth Floor, "SPRING VILLAGE-II", carpet area 46.55 Sq. Mtrs. + Balcony 3.19 Sq. Mtrs., constructed on Plot No. 1 out of Gat No. 382/8/2.
5797/2026	Cancellation Deed	06-08-2026	Joint Sub-Registrar of Assurances, Daund	Zuhaib Abdul Shaikh and M/s. Pansare Infratech, through its Partner Asif Yusuf Shaikh (Pansare)	—	Cancellation of Agreement to Sale No. 3453/2026 dated 13-05-2026 pertaining to Flat/Apartment No. 510 in "SPRING VILLAGE-II".

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MH008658661202627U	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
22 Aug 2026	Receipt	Receipt no.: 1115382264
	Name of the Applicant :	Advocate Narayan Laxman Khamkar
	Details of property of which document has to be searched :	Dist :Pune Village :Tandulwadi S.No/CTS No/G.No. : 382
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH008658661202627U		
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/frnSearchChallanWithOutReg.php'.		



GRN MH008658661202627U		BARCODE 		Date 20/08/2026-10:34:17		Form ID					
Department Inspector General Of Registration				Payer Details							
Search Fee Type of Payment Other Items				TAX ID / TAN (If Any)							
				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 STATE BANK OF INDIA				FOR USE IN RECEIVING BANK							
Cheque-DD Details				Bank CIN		Ref. No.		00040572026082037905		CPAHDPHGD9	
Cheque/DD No.				Bank Date		RBI Date		20/08/2026-10:24:35		Not Verified with RBI	
Name of Bank				Bank-Branch			STATE BANK OF INDIA				
Name of Branch				Scroll No. , Date			Not Verified with Scroll				

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