

**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: 30/08/2026
LAN No. 77000345467

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. Prashant Subhash Kadam

PART I: PROPERTY DETAILS:

(A) Name of the Applicant/Borrower/s: Mr. Prashant Subhash Kadam

(B) Name of the Co-applicant/s: (if any): - Mrs. Priyanka Prashant Kadam

(C) Type of Loan – HL

(D) Purpose of Loan – HL

(E) Name of the Property Owner/s – Pune Metropolitan Regional Development Authority

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

SCHEDULE – I

DISCRIPTION OF THE PROPRERTY

All that piece and parcel of land property bearing Survey no. 56, 57, 58, 61, 62 and 63, area adm. 09H 43R i.e. 93,407 sq.mtrs., forming part of Sector No. 12, Plot bearing No.A1, A2, A3, A4, B1, B2, B3, B4, lying and situated at Village-Bhosari, Taluka-Haveli, District-Pune and also situated within the local limits of Pune Metropolitan Regional Development Authority and Municipal limits of Pimpri Chinchwad Municipal Corporation.

[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. 1103 on 11th Floor** admeasuring area **29.55 Sq. Mtrs. Carpet Area** in the project known as “**Affordable Housing Scheme in sector 12 under PMAY**” **Wing No. “B12”** constructed upon the land more particularly described in Schedule I.

[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 Provisional Offer Letter from Pune Metropolitan Regional Development Authority dated 08/07/2026 in favour of Mr. Prashant subhash Kadam & Mrs. Priyanka Prashant Kadam.
2. Copy of RERA Certificate bearing No. P52100026449 dated – 08/09/2021.
3. Copy of Commencement Certificate issued by PCNTDA bearing No. DA/26/Peth No. 12/Plot No. B1, B2, B3 and B4/836 dated -02/07/2019.
4. Copy of Completion Certificate bearing No DP/BHA/HAV/ Village/ Bhosari/Sector No. 12/Plot No. A1 to A4/Pra.Kra. 835/243 dated 27-02-2023 issued by Pimpri Chinchwad Municipal Corporation.
5. Copy of 7/12 extract.

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 lands bearing S. No. 56, 57, 58, 61, 62 & 63 situated at village Bhosari, Taluka Haveli, District Pune belongs to Pune Metropolitan Regional Development Authority(PCNTDA) which is the New Town Development Authority, a Statutory Body declared for the area designated as a site for the New Town of Pimpri Chinchwad by the Government of Maharashtra in exercise of its powers under Sub Section (1) and Section (3 - A) of (the Maharashtra Regional and Town Planning Act, 1966 (M.R.T.P. Act).
2. AND WHEREAS Government of Maharashtra through the Divisional Commissioner of Pune has acquired the lands bearing **S. No. 56, 57, 58, 61, 62 & 63** situated at village Bhosari, Taluka Haveli, District Pune pursuant to Section 113-A of the Said Act and has been vested such lands to Pune Metropolitan Regional Development Authority through its Chief Executive Officer, for development and disposal within its jurisdiction under Land Acquisition Act, 1894 & MRTP Act, 1966.
3. AND WHEREAS PCNTDA prepared a Development Plan for the area under its jurisdiction comprising of 42 sectors, so acquired by the State Government and subsequently vested in favor of the PCNTDA. Each Sector has been further divided into residential, commercial, educational and other amenities / purposes.
4. AND WHEREAS by virtue of the award bearing no. LAQ/21/SR/179(3)/86 made by the Special Land Acquisition Officer on 31/08/1986 and the vesting of land as aforementioned in favour of the PCNTDA by the State Government on 09.09.1986, the PCNTDA is the owner of the Plot bearing No. A1, A2, A3, A4, B1, B2, B3, B4 admeasuring about 93,497 Square Meters forming part of Sector No. 12 situated at Village - Bhosari, Taluka - Haveli, District - Pune and also situated within the local limits of Pune Metropolitan Regional Development Authority and Municipal limits of Pimpri Chinchwad Municipal Corporation.
5. AND WHEREAS PCNTDA has undertaken the development of the Said Land and constructs a complex of various residential buildings consisting of flats for persons belonging to the Economically Weaker Section (EWS) / Lower Income Group (LIG) sections as per the guidelines given by the State Government. Accordingly, the PCNTDA has issued Commencement Certificate bearing No. D A/Sector No. 12/ Plot No. A1, A2, A3 and A4/1662 dated 14/11/2015 and Commencement Certificate bearing No. D A/Sector No. 12/ Plot No. A1, A2, A3 and A4/1662 dtd. 14/11/2015 and bearing No. DA/26/Peth No. 12/Plot No. A1, A2, A3 and A4/835 dtd. 02/07/2019 and Commencement Certificate bearing No. DA/26/Peth No. 12/Plot No. B1, B2, B3 and B4/836 dtd. 02/07/2019 and accordingly commenced the construction of the buildings over the Said Land by obtaining necessary sanctions and permissions in accordance with the Development Control Regulations of the PCNTDA. The entire complex/project will be known as **"Affordable Housing Scheme EWS/LIG along with convenient shopping sector 12 by PCNTDA under PMAY"**.

6. AND WHEREAS pursuant to its policy, the PCNTDA will, in the Said Project, construct a Housing Complex consisting of 45 buildings. Consisting 3317 EWS tenements and 1566 LIG tenements and 140 shops.
7. AND WHEREAS the said Project is also registered under the provisions of the Real Estate (Regulation & Redevelopment) Act, 2016 vide Certificate bearing P52100026449.
8. AND WHEREAS it is revealed from the perusal of Encumbrance Letter bearing No. Development Agreement/Section-1/748 dtd. 27/08/2020, issued by PCNTDA, that one Smt. Rukmini Mahankale & others, have filed WP No. 3027/2017, in the High Court, Mumbai under Section 24(2) of the Right to fair Compensation and Transparency in Land Acquisition Rehabilitation and Resettlement Act 2013. The PCNTDA has declare in the said Letter that the said Writ Petition is pending and Hon'ble High Court, Mumbai has not given any stay order in this matter, till the date of said Encumbrance Letter.
9. AND WHEREAS vide Notification No. TPS-1821/221/CR-43/2021/UD-13 dated 07/06/2021 issued by Urban Development Department under the MRTPA, 1966 published in Official Gazette dated 11/06/2021 issued by State of Maharashtra, the PCNTDA stands dissolved w. e. f. 11/06/2021 & the ownership & possession of Plots retained by PCNTDA prior to 11/06/2021 stand transferred to Pune Metropolitan Region Development Authority.
10. AND WHEREAS PMRDA commenced the construction under project named **"Affordable Housing Scheme in Sector 12 under PMAY"**.
11. AND WHEREAS on completion of construction Pune Metropolitan Regional Development Authority issued Occupancy Completion Certificate bearing No. DP/BHA/HAV/Village/Bhosari/Sector No. 12/Plot No. A1 to A4/Pra.Kra. 835/243 dated 27/02/2023 and Completion Certificate bearing No. DP/ BHA/ HAV/ Village/ Bhosari/ Sector No. 12/Plot No. B1 to B4/Pra. Kra. 836/242 dated 27/02/2023.
12. AND WHEREAS Pune Metropolitan Regional Development Authority issued Provisional Offer Letter in favour of Mr. Prashant Subhash Kadam & Mrs. Priyanka Prashant Kadam dated 08/07/2026.
13. AND WHEREAS as mentioned in the provisional offer letter, the transfer of flats provided to eligible beneficiaries cannot be done for 10 years from the date of receipt of flats
14. AND WHEREAS Mr. Prashant subhash Kadam & Mrs. Priyanka Prashant Kadam will acquire absolute leasehold rights and title in the said Flat after entering into Agreement with Pune Metropolitan Region Development Authority Pune (PMRDA)

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Copy of Provisional Offer Letter from Pune Metropolitan Regional Development Authority dated 08/07/2026 in favour of Mr. Prashant Subhash Kadam & Mrs. Priyanka Prashant Kadam.

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 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 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: - MH009252854202627E
Search Conducted Years: 13 years
Name of the Advocate / Searcher: Sopanrao Mane & Co. (Advocates)
Search Report Date – 30/08/2026
Note -
- 5.21 Whether EC is obtained?
EC Details: -

No. of Years EC Obtained:

Any Encumbrance to Specify: NIL

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. Prashant Subhash Kadam & Mrs. Priyanka Prashant Kadam will derive a valid, clear, marketable and unencumbered title in the property.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower of Mr. Prashant Subhash Kadam & Mrs. Priyanka Prashant Kadam.

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 Agreement to Sale executed by Pune Metropolitan Regional Development Authority in favour of Mr. Prashant Subhash Kadam & Mrs. Priyanka Prashant Kadam along with Index-II and RR.
2. Original NOC to mortgage from Pune Metropolitan Regional Development Authority in favor of ICICI HFC.
3. Original Payment Receipts issued by Pimpri Chinchwad New Town Development Authority.
4. Original Provisional Offer Letter from Pune Metropolitan Regional Development Authority dated 08/07/2026 in favour of Mr. Prashant Subhash Kadam & Mrs. Priyanka Prashant Kadam.

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

Remark if any :- NIL

Yours Faithfully,

MANE
PRAVIN
SOPANRAO

Digitally signed by
MANE PRAVIN
SOPANRAO
Date: 2026.08.30
14:46:36 +05'30'

**P.S. Mane
Advocate**

SEARCH REPORT

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

Date: 30/08/2026
LAN No. 77000345467

Search Report in respect of the file of Mr. Prashant Subhash Kadam.

DESCRIPTION OF THE PROPERTY -
All that piece and parcel of property bearing **Flat No. 1103 on 11th Floor admeasuring area 29.55 Sq. Mtrs. Carpet Area** in the project known as **“Affordable Housing Scheme in sector 12 under PMAY” Wing No. “B12” constructed on** Survey no. 56, 57, 58, 61, 62 and 63, area adm. 09H 43R i.e. 93,407 sq.mtrs., forming part of Sector No. 12, Plot bearing No.A1, A2, A3, A4, B1, B2, B3, B4, lying and situated at Village-Bhosari, Taluka-Haveli, District-Pune and also situated within the local limits of Pune Metropolitan Regional Development Authorityand Municipal limits of Pimpri Chinchwad Municipal Corporation.

We have taken online paid e-search in respect of the above referred property (S. No. 56 Bhosari) from the website of www.igrmaharashtra.gov.in since year 2014 to 2026 GRN No. MH009252854202627E dated – 30/08/2026. 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
2014	available Index are checked	NIL
2015	available Index are checked	NIL
2016	available Index are checked	NIL
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

Thanking You,

MH009252854202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
30 Aug 2026	Receipt	Receipt no.: 1115410270
	Name of the Applicant :	LATA SOPANRAO MANE
	Details of property of which document has to be searched :	Dist :Pune Village :Bhosari S.No/CTS No/G.No. : 56
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH009252854202627E		
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'.		