

**SOPANRAO MANE & CO
ADVOCATES**

MR. PRAVIN S. MANE

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LEGAL SCRUTINY REPORT

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

Date: 05/10/2026
LAN No. 7782202381

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 Mrs. Nisha Omkar Dhure (Before marriage Ms. Nisha Prakash Mankikar)

PART I: PROPERTY DETAILS:

(A) Name of the Applicant/Borrower/s: Mrs. Nisha Omkar Dhure.

(B) Name of the Co-applicant/s: (if any):- Mr. Omkar Vishnu Dhure.

(C) Type of Loan – Resale BT

(D) Purpose of Loan – Resale BT

(E) Name of the Property Owner/s – Mr. Rakesh Dinkar Kulkarni.

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

**SCHEDULE – I
DESCRIPTION OF THE LAND**

All that piece and parcel of property bearing_

1. Survey No. 91 Hissa No. 2A area admeasuring 00H 74.03 R (including Potkharaba area admeasuring 00H 05R.)
2. Survey No. 91 Hissa No. 2B area admeasuring 00H 78 R(including Potkharaba area admeasuring 00H 05R.)

i.e. Totally area admeasuring 01 H 56 R, situated at Village Ravet within the limits of Pimpri Chinchwad Municipal Corporation and Sub Registrar Haveli and the same is bounded as under:

On or Towards East : By Property of S. No. 92;
On or Towards West : By S. No. 91 Part;

On or Towards South : By 30 mtrs wide road;
On or Towards North : By Property of S. No. 93.

[Hereinafter referred to as "the said Land", for the sake of brevity and convenience]

SCHEDULE-II
DESCRIPTION OF THE FLAT

All that piece and parcel of bearing **Flat No. 104 on 1st Floor admeasuring area 38.011 Sq. Mtrs i.e. 409 Sq. fts along with Terrace admeasuring area 9.014 Sq. Mtrs i.e. 97 Sq. Fts i.e. Total Saleable area 61.152 Sq. Mtrs i.e. 658 Sq. Fts & Open Car parking admeasuring area 9.29 Sq. Mtrs in the scheme known as "ONE HALLMARK AVENUE"** constructed on the property described in schedule - I above.

[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 Draft Deed of Assignment executed by Mr. Rakesh Dinkar Kulkarni in favour of Mr. Omkar Vishnu Dhure and Mrs. Nisha Omkar Dhure.
2. Copy of Agreement to Sale executed by M/s. Raj Heramb Properties through Proprietor Mr. Pravin Vishwanath Patil in favour of Mr. Rakesh Dinkar Kulkarni, which is duly registered in the Office of the Sub Registrar Haveli No 22, Pune, vide Document No. 6309/2015 dated 20/06/2015 along with Index-II and RR.
3. Copy of Commencement Certificate No. B.P. / Ravet / 13 / 2018 dated 12/09/2018 issued by Pimpri Chinchwad Municipal Corporation.
4. Copy of Part Completion Certificate No. 458/2018 dated 12/08/2018 from Pimpri Chinchwad Municipal Corporation.
5. Copy of Society Registration Certificate vide bearing No. PNA/PNA(3)/HSG(TC)/ 21428 /2019 Dated 07/09 /2019.
6. Copy of Share Certificate.

PART III: FLOW OF TITLE OF PROPERTY: (HISTORY OF TITLE & OBSERVATIONS) –

01. WHEREAS as per the documents submitted to us land bearing Survey No.91, Hissa No.2A and 2B, admeasuring a total of 1.56 Hectare (15600 Sq.Mtrs.) at village Ravet, Taluka Haveli, District Pune was originally owned by Smt. Sonabai Ramchandra alias Chandar Pandit & others.
02. AND WHEREAS Smt. Sonabai Ramchandra alias Chandar Pandit & others have executed Sale Deed in favour of M/s. Raj Heramb Properties through its proprietor Mr. Pravin Vishwanath Patil, which is registered in the office of Sub-Registrar Haveli No. 22, Pune at Sr. No. 5329/2014 dated 16/06/2014 and thereby sold the portion of the aforesaid land.
03. AND WHEREAS, M/s. Raj Heramb Properties also purchased another portion of the aforesaid land from its previous owner M/s. Hallmark Avenue, through a Sale Deed registered at Sr. No. 5330/2014 dated 16/06/2014 in the office of Sub-Registrar, Haveli No. 22, thereby acquiring absolute right, title and interest in the entire land bearing Survey No. 91, Hissa No. 2A and 2B, admeasuring 1.56 Hectare (15600 Sq.Mtrs.) at village Ravet, Taluka Haveli, District Pune.
04. AND WHEREAS, the Collector of Pune, vide his order No. PMA/NA/SR/1107/2014, dated 16/03/2015, passed under section 44 of the Maharashtra Land Revenue Code, 1966, permitted non-agricultural use of the said land for residential purposes.
05. AND WHEREAS, M/s. Raj Heramb Properties decided to develop the said land by constructing various buildings thereon, under the project name "1 HALLMARK AVENUE".

06. AND WHEREAS, the Municipal Corporation of the City of Pimpri Chinchwad approved and sanctioned the plans for amalgamation, building layout and construction of the buildings vide Commencement Certificate No. BP/Layout/Ravet/35/2014 dated 09/07/2014 and BP/Layout/Ravet/25/2015 dated 15/04/2015, and subsequently issued Commencement Certificate No. B.P. / Ravet / 13 / 2018 dated 12/09/2018, which includes the construction of Wing F, where the subject flat is located.
07. AND WHEREAS, for implementing the project, M/s. Raj Heramb Properties availed a loan from Andhra Bank, Camp Branch, Pune, against the security of the land and building by executing a Deed of Simple Mortgage dated 10/01/2015, which is registered in the Office of Sub-Registrar Haveli No. 25 at Sr. No. 340 on 10/01/2015 & Sub-Registrar Haveli No. 24 at Sr. No. 3159/2015 on 15/04/2015. That on repayment of loan, Andhra Bank, Camp Branch, Pune executed Re-Conveyance Deed which is registered in the office of Sub-Registrar Haveli No. 18 at Sr. No. 15702/2017 on 03/10/2017.
08. AND WHEREAS, M/s. Raj Heramb Properties completed the construction of the building as per sanctioned plan and obtained Part Completion Certificate No. 458/2018 dated 12/08/2018 from Pimpri Chinchwad Municipal Corporation, covering Wing F, which includes the subject Flat No. 104 (F/104).
09. AND WHEREAS, Mr. Rakesh Dinkar Kulkarni purchased Flat No. 104 (F/104) on the First Floor, in Wing 'F', from M/s. Raj Heramb Properties through Proprietor Mr. Pravin Vishwanath Patil by an Agreement to Sell, which is duly registered in the Office of the Sub Registrar Haveli No 22, Pune, vide Document No. 6309/2015 dated 20/06/2015.
10. AND WHEREAS, after the completion of construction, the flat members, including Mr. Rakesh Dinkar Kulkarni, formed a Co-operative Housing Society named "ONE HALLMARK AVENUE CO-OPERATIVE HOUSING SOCIETY LIMITED", which was registered under the Maharashtra Co-operative Societies Act 1960 bearing Registration No. PNA/PNA(3)/HSG(TC)/ 21428 /2019 Dated 07/09 /2019.
11. AND WHEREAS, the said society issued Share Certificate No. 196 (Distinctive No. 1911 to 1920) dated 31/07/2022 to Mr. Rakesh Dinkar Kulkarni for Flat No. 104 Wing F.
12. AND WHEREAS, Mr. Rakesh Dinkar Kulkarni (the Vendor) has availed a housing loan from HDFC Bank, vide NOI which is registered in the office of Sub-Registrar Haveli No. 7, Pune at Sr. No. 2615/2024 dated 21/10/2015, the said loan is pending and the bank has issued List of Documents dated 01/10/2026.
13. AND WHEREAS, Mr. Rakesh Dinkar Kulkarni has agreed to sell the said Flat No. 104 (F/104) to Mr. Omkar Vishnu Dhure and Mrs. Nisha Omkar Dhure by the way of Agreement to Sale.
14. AND WHEREAS, Mr. Omkar Vishnu Dhure and Mrs. Nisha Omkar Dhure have appointed Mr. Vishnu Jotiba Dhure as their General Power of Attorney Holder, to act on their behalf for all transactions related to the property, vide a General Power of Attorney registered at Document No. 27177/2026 dated 19/09/2026 in the office of Joint Sub-Registrar Haveli No. 25.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY –

1. Copy of Draft Deed of Assignment executed by Mr. Rakesh Dinkar Kulkarni in favour of Mr. Omkar Vishnu Dhure and Mrs. Nisha Omkar Dhure.
2. Copy of Agreement to Sale executed by M/s. Raj Heramb Properties through Proprietor Mr. Pravin Vishwanath Patil in favour of Mr. Rakesh Dinkar Kulkarni, which is duly registered in the Office of the Sub Registrar Haveli No 22, Pune, vide Document No. 6309/2015 dated 20/06/2015 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 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/Builder
- 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: - MH011410547202627E

Search Conducted Years: 13 years

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

Search Report Date – 05/10/2026

Note -

5.21 Whether EC is obtained?

EC Details: -

No. of Years EC Obtained:

Any Encumbrance to Specify: HDFC Bank 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. Omkar Vishnu Dhure and Mrs. Nisha Omkar Dhure will acquire a valid, clear, marketable and unencumbered title in the property stated above after entering into Deed of Assignment with Mr. Rakesh Dinkar Kulkarni and after clearing the charge of HDFC Bank.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower of Mr. Omkar Vishnu Dhure and Mrs. Nisha Omkar Dhure.

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 HDFC Bank Ltd.
2. Copy of property tax paid receipts.
3. Original Agreement to Sale executed by Mr. Rakesh Dinkar Kulkarni in favour of Mr. Omkar Vishnu Dhure and Mrs. Nisha Omkar Dhure with Index II and RR.
4. Copy of Part Completion Certificate No. 458/2018 dated 12/08/2018 from Pimpri Chinchwad Municipal Corporation.
5. Original Power of Attorney between Mr. Omkar Vishnu Dhure and Mrs. Nisha Omkar Dhure AND Mr. Vishnu Jotiba Dhure registered at Document No. 27177/2026 dated 19/09/2026 in the office of Joint Sub-Registrar Haveli No. 25 with RR.

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

1. Original Deed of Assignment executed by Mr. Rakesh Dinkar Kulkarni in favour of Mr. Omkar Vishnu Dhure and Mrs. Nisha Omkar Dhure with Index II and RR.
2. Original Agreement to Sale executed by M/s. Raj Heramb Properties through Proprietor Mr. Pravin Vishwanath Patil in favour of Mr. Rakesh Dinkar Kulkarni, which is duly registered in the Office of the Sub Registrar Haveli No 22, Pune, vide Document No. 6309/2015 dated 20/06/2015 along with Index-II and RR.

- 4. Original NOC to mortgage from the society in favor of ICICI HFC.
- 5. Original Share Certificate.
- 5. Original NDC issued by HDFC Bank Ltd.
- 6. Original Undertaking from Builder (As per LOD)
- 7. Original name of institute Andhra Bank (as per LOD)

Remark if any :- NIL

MANE
PRAVIN
SOPANRAO

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Thanking You,

P.S. Mane
Advocates

SOPANRAO MANE & 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: 05/10/2026
LAN No. 7782202381

Search Report in respect of the file of Mr. Omkar Vishnu Dhure and Mrs. Nisha Omkar Dhure.

DESCRIPTION OF THE PROPERTY –

All that piece and parcel of bearing **Flat No104 on 1st Floor admeasuring area 38.011 Sq. Mtrs i.e. 409 Sq. fts along with Terrace admeasuring area 9.014 Sq. Mtrs i.e. 97 Sq. Fts i.e. Total Saleable area 61.152 Sq. Mtrs i.e. 658 Sq. Fts & Open Car parking admeasuring area 9.29 Sq. Mtrs in the scheme known as “ONE HALLMARK AVENUE”** constructed on land bearing Survey No. 91 Hissa No. 2A area admeasuring 00H 74.03 R (including Potkharaba area admeasuring 00H 05R.), Survey No. 91 Hissa No. 2B area admeasuring 00H 78 R(including Potkharaba area admeasuring 00H 05R.) Totally area admeasuring 01 H 56 R, situated at Village Ravet within the limits of Pimpri Chinchwad Municipal Corporation.

We have taken online paid e-search in respect of the above referred property (Ravet S. No. 91) from the website of www.igrmaharashtra.gov.in since year 2014 to 2026 GRN No. MH011410547202627E dated – 05/10/2026 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	Agreement to Sale executed by M/s. Raj Heramb Properties through Proprietor Mr. Pravin Vishwanath Patil in favour of Mr. Rakesh Dinkar Kulkarni, which is duly registered in the Office of the Sub Registrar Haveli No 22, Pune, vide Document No. 6309/2015 dated 20/06/2015 Deed of Mortgage executed by M/s. Raj Heramb Properties in favour of Andhra Bank, Camp Branch, Pune which is registered in the Office of Sub-Registrar Haveli No. 25 at Sr. No. 340 on 10/01/2015	---
2016	available Index are checked	NIL
2017	Re-conveyance Deed between M/s. Raj Heramb Properties AND Andhra Bank, Camp Branch, Pune, which is registered in the office of Sub-Registrar Haveli No. 18 at Sr. No. 15702/2017 on 03/10/2017	---
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	NOI executed by Mr. Rakesh Dinkar Kulkarni in favour of HDFC Bank Ltd, which is registered in the office of Sub-Registrar Haveli No. 7, Pune at Sr. No. 2615/2024 dated 21/10/2015	--
2025	available Index are checked	NIL
2026	available Index are checked	NIL

Thanking You,

MANE
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P.S. Mane
Advocate

MH011410547202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
05 Oct 2026	Receipt	Receipt no.: 1115524452
	Name of the Applicant :	LATA SOPANRAO MANE
	Details of property of which document has to be searched :	Dist :Pune Village :Ravet S.No/CTS No/G.No. : 91
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH011410547202627E		
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'.		