

**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: 27/08/2026
LAN No. 77000338005

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 presume 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. Ganesh Gavari.

PART I : PROPERTY DETAILS:

(A) Name of the Applicant/Borrower/s: Mr. Ganesh Gavari

(B) Name of the Co-applicant/s: (if any): Mrs. Vanita Ganesh Gavari

(C) Type of Loan: LAP

(D) Purpose of Loan: LAP

(E) Name of the Property Owner/s: Mrs. Vanita Ganesh Gavari

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

SCHEDULE I
DESCRIPTION OF THE SAID LAND

All that piece and parcel of land of an area of 00H 77 Ares i.e. 7700 Sq. Mts. out of S.No.269 Hissa No.2/1A (S.No.269 Hissa No.2/1/A) totally adm. 00H 89 Ares situated at village Hinjewadi, Taluka Mulshi, District Pune within the limits of PMRDA and sub Registrar Mulshi (Paud) Pune which is bounded as under -

On or towards EAST : By land out of S.No.269/2/2A

On or towards WEST : By S.No.268 Part.

On or towards SOUTH: By S.No.268 P & 269/3

On or towards NORTH: By Road.

[Hereinafter referred to as said land property for the sake of brevity and convenience]

SCHEDULE II
DESCRIPTION OF THE SAID FLAT

All that piece and parcel of **Flat No. 1306** on **13th** Floor of an area of 60.20 Sq. Mts. i.e. 648 Sq. Fts. Carpet + balcony area 10.13 Sq. Mts. i.e. 109 Sq. Fts. In the scheme known as “**Stellar Homes**”, **Wing No.A**, situated at S.No.269 Hissa No.2/1A (S.No.269 Hissa No.2/1/A) totally adm. 00H 89 Ares situated at village Hinjewadi, Taluka Mulshi, District Pune.

[Hereinafter referred to as said flat property for the sake of brevity and convenience]

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION:

1. Copy of Occupancy Certificate dated 06/02/2025, bearing no. DP/BMU/Mauje.Hinjwadi/ gat no. 269/2/1A (pai)/Pra.kr.2807/23-24 issued by PMRDA
2. Copy of Registered Agreement dated 10/03/2025, bearing no. 7996/2025 between M/s Rajluckxmi Realcon through its prop. Mr. Shyam Hanumant Wakadkar and Mrs. Vanita Ganesh Gawari vide which is registered in the office of sub registrar Mulshi 2.

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

1. WHEREAS, the land bearing sr. no. 269 Hissa no. 2/1A of an area of 00H 77 Ares situated at village – Hinjewadi, Tal – Mulshi, Dist.-Pune was originally owned by Mrs. Sonali Rajesh Patil, Mr. Kantilal Gokuldas Munot & Mrs. Vimal Kantilal Munot.
2. AND WHEREAS, Mrs. Sonali Rajesh Patil has sold land of an area of 00H 38.5 Ares vide Registered Sale deed dated 18/04/2013, bearing no. 3350/2013 in favor of Mr. Shyam Hanumant Wakadkar & Mr. Ramchandra Hanumant Wakadkar which is registered in the office of sub registrar Mulshi 2 Pune and accordingly their name recorded over 7/12 extract vide mutation entry no. 8375.
3. AND WHEREAS, Mr. Kantilal Gokuldas Munot & Mrs. Vimal Kantilal Munot have decided to sell their share of land of an area of 00H 38.5 Ares vide Registered Sale Deed dated 15/05/2013, bearing no. 4029/2013 in favor of Mr. Shyam Hanumant Wakadkar & Mr. Ramchandra Hanumant Wakadkar which is registered in the office of sub registrar Mulshi 2 Pune and accordingly their name recorded over 7/12 extract vide mutation entry no. 8391.
4. AND WHEREAS, Mr. Ramchandra Hanumant Wakadkar has gifted his undivided share of an area of 00H 38.5 Ares vide Registered Gift deed dated 10/02/2021, bearing no. 2536/2021 in favor of Mr. Shyam Hanumant Wakadkar which is registered in the office of sub registrar Mulshi 2 and accordingly his name recorded over 7/12 extract vide mutation entry no. 10425.
5. AND WHEREAS, Mr. Shyam Hanumant Wakadkar has decided to develop the said land property as style name as “Rajluckxmi Realcon”.
6. AND WHEREAS, Sub Divisional officer, Maval has issued an NA order dated 18/10/2006, bearing no. NA/SR/126/06.
7. AND WHEREAS, Mr. Shyam Hanumant Wakadkar & Mr. Ramchandra Hanumant Wakadkar have submitted the all necessary plans to PMRDA and obtained the Commencement Certificate dated 13/02/2017, bearing no. BMU/Mauje. Hinjwadi/Sr.no. 269/2/1A/p.Kr.922/16-17 and also obtained revised Commencement Certificate dated 29/04/2024, bearing no. DP/BMU/Mauje.Hinjwadi/Tal- Mulshi/ G.no.269/2/1A/23-24/666.

8. AND WHEREAS developer has registered the said project under the provisions of Real Estate (Regulation and Development) Act 2016 with MahaRERA authority having certificate no. P52100048267 dated 22/12/2022.
9. AND WHEREAS, Mr. Shyam Hanumant Wakadkar has submits the all necessary plans and obtained Occupancy Certificate dated 06/02/2025, bearing no. DP/BMU/Mauje.Hinjawadi/ gat no. 269/2/1A (pai)/Pra.kr.2807/23-24 issued by PMRDA.
10. AND WHEREAS, M/s Rajluckxmi Realcon through its prop. Mr. Shyam Hanumant Wakadkar has availed the loan from State Bank of India vide Registered Mortgage Deed dated 08/12/2021, bearing no. 17589/2021 which is registered in the office of sub registrar Mulshi 2 and the same has been repaid and hence the said bank i.e. State bank of India has executed Registered Re-conveyance Deed dated 07/02/2024, bearing no. 3230/2024 which is registered in the office of sub registrar Mulshi 2.
11. AND WHEREAS, M/s Rajluckxmi Realcon through its prop. Mr. Shyam Hanumant Wakadkar has agreed to Sale the said subject flat to Mrs. Vanita Ganesh Gawari vide Registered Agreement dated 10/03/2025, bearing no. 7996/2025 which is registered in the office of sub registrar Mulshi 2.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Copy of Registered Agreement dated 10/03/2025, bearing no. 7996/2025 between M/s Rajluckxmi Realcon through its prop. Mr. Shyam Hanumant Wakadkar and Mrs. Vanita Ganesh Gawari vide which is registered in the office of sub registrar Mulshi 2 with Registration Receipt and Index II.

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? Not to knowledge
- 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 favor 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 from Developer is 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 as per documents
- 5.20 Whether Search Report is obtained and submitted?
- Search Report Details:- MH009094220202627E
- Search Conducted Years:- 13 years
- Name of the Advocate / Searcher: Sopanrao Mane & Co. (Advocates)
- Search Report Date:- 27/08/2026
- Note:
- 5.21 Whether EC is obtained?
- EC Details: -
- No. of Years EC Obtained:
- Any Encumbrance to Specify:
- 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 equitable mortgage.

We further certify that of Mrs. Vanita Ganesh Gawari has acquired a valid, clear, marketable and unencumbered title in the property stated above

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower of Mrs. Vanita Ganesh Gawari

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 Registered Agreement dated 10/03/2025, bearing no. 7996/2025 between M/s Rajluckxmi Realcon through its prop. Mr. Shyam Hanumant Wakadkar and Mrs. Vanita Ganesh Gawari which is registered in the office of sub registrar Mulshi 2 with Registration Receipt and Index II.
2. Original NOC to mortgage issued by M/s Rajluckxmi Realcon through its prop. Mr. Shyam Hanumant Wakadkar in favor of ICICI HFC.
3. Original Payment Receipts issued by M/s Rajluckxmi Realcon through its prop. Mr. Shyam Hanumant Wakadkar.
4. Original Possession Letter issued by M/s Rajluckxmi Realcon through its prop. Mr. Shyam Hanumant Wakadkar in favor of Mrs. Vanita Ganesh Gawari.
5. Copy of Occupancy Certificate dated 06/02/2025, bearing no. DP/BMU/Mauje.Hinjwadi/ gat no. 269/2/1A (pai)/Pra.kr.2807/23-24 issued by PMRDA.

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

Remark if any :- NIL

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Yours Faithfully,

**P.S. Mane
Advocate**

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, and Pune 411018

Phone (O)27423500, M-9421133333, email-sopanrao.mane@gmail.com

SEARCH REPORT

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

Date: 27/08/2026
LAN No. 77000338005

Search Report in respect of the file of Mr. Ganesh Gavari

DESCRIPTION OF THE PROPERTY:-

All that piece and parcel of **Flat No. 1306** on **13th** Floor of an area of 60.20 Sq. Mts. i.e. 648 Sq. Fts. Carpet + balcony area 10.13 Sq. Mts. i.e. 109 Sq. Fts. In the scheme known as “**Stellar Homes**”, **Wing No.A**, situated at S.No.269 Hissa No.2/1A (S.No.269 Hissa No.2/1/A) totally adm. 00H 89 Ares situated at village Hinjewadi, Taluka Mulshi, District Pune.

We have taken online paid e-search in respect of the above referred property (Sr. no. 269, Hinjewadi) from the website of www.igrmaharashtra.gov.in since year 2014 to 2026 GRN No. MH009094220202627E dated 27/08/2026. 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	1. Registered Mortgage Deed dated 08/12/2021, bearing no. 17589/2021 which is registered in the office of sub registrar Mulshi 2 between M/s Rajluckxmi Realcon through its prop. Mr. Shyam Hanumant Wakadkar and State Bank of India. 2. Registered Gift deed dated 10/02/2021, bearing no. 2536/2021 between Mr. Ramchandra Hanumant Wakadkar and Mr. Shyam Hanumant Wakadkar	NIL
2022	available Index are checked	NIL
2023	available Index are checked	NIL
2024	Registered Re-conveyance Deed dated 07/02/2024, bearing no. 3230/2024 between State Bank of India and M/s Rajluckxmi Realcon through its prop. Mr. Shyam Hanumant Wakadkar which is registered in the office of sub registrar Mulshi 2	NIL
2025	Registered Agreement dated 10/03/2025, bearing no. 7996/2025 between M/s Rajluckxmi Realcon through its prop. Mr. Shyam Hanumant Wakadkar and Mrs. Vanita Ganesh Gawari vide which is registered in the office of sub registrar Mulshi 2 with Registration Receipt and Index II	NIL
2026	available Index are checked	NIL

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Thanking You,
P.S. Mane
Advocate

MH009094220202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
27 Aug 2026	Receipt	Receipt no.: 1115401067
	Name of the Applicant :	Pravin Mane
	Details of property of which document has to be searched :	Dist :Pune Village :Hinjawadi S.No/CTS No/G.No. : 269
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH009094220202627E		
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'.		