

Adv. Rahul Chandrakant Khairmode
B. S. L., LL.B
Notary (Govt. Of India)
Resi. : Plot No. 2/9, Saraswati Niwas, Near Kurneshwar
Darshan Apartment, Jakatwadi, Satara – 415002

Office :
“Matoshri” Apartment, 990, Shaniwar Peth
Near Renukha Mandir, Satara - 415002
Mob – 9923640004
khairmode.rahul@gmail.com

LEGAL SCRUTINY REPORT

Loan Application No.- 77000359512

Date: 22/09/2026

To,
ICICI Home Finance Co. Ltd.
Satara

Dear Sir/Madam,

Legal Scrutiny Report in respect of the file of Mr. Ganesh Shankar Babar

PART I:

PROPERTY DETAILS:

1.	Name of the Applicant/Borrower/s	Mr. Ganesh Shankar Babar
2.	Name of the Co-applicant/s	1) Mr. Rahul Shankar Babar 2) Mrs. Alka Rahul Babar 3) Mrs. Megha Ganesh Babar 4) Mr. Shubham Rahul Babar
3.	Type of Loan	Residential
4.	Purpose of Loan	MAH- Purchase in Resale
5.	Name of Property Owner/s	Mrs. Gauri Samir Parab
6.	Name of the Developer & POA Holder	-----
7.	Description of the Property	All piece & parcel of land Bearing S.No.72/1/B/1/72/1/B/2/Road 4 & S. No. 72/1/B/1/72/1/B/2/Road 5 (Land Under Road 4 & 5 Handed Over To

		PMRDA). ,Building Known as Real Dream Homes D'Wing, On Ninth Floor, Flat No. 901, adm Carpet area 52.76 sq.mtr. & Open Balcony adm area 8.06 sq.mtr. & Carpet area Dry Balcony 2.47 sq.mtr. of Carpet area & Cupboard area 0.94 sq.mtr., Situated at Warale, Tal-Maval, Dist-Pune within the limits of Tal Satara Registration Sub-district : Maval . The property bounded as follows :- East : Entrance South : Passage West : Flat No 902 North : Open Space
8	Nature / Status of the Property	N.A.
9.	Type of Property	Residential

PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR SCRUTINY AND LEGAL OPINION: (SPECIFY THE DOCUMENTS ARE ORIGINAL OR XEROX)

Sr. No	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original / certified Photocopy / true copy
1.	Regd. Agreement for Sale executed by M/s. Real Buildcon Builders & Developers Thrg. Partner Mr. Nivrutti Namdev Panmand with consent of Mr. Jagannath Dhondiba Dabhade & others in favor of Mrs. Gauri Samir Parab Dtd.05/01/2023 at Serial No.159/2023 which is Registered in Sub- Registrar Maval along with Index II & RR.	Photo Copy
2.	Draft Sale Deed executed by Mrs. Gauri Samir Parab in favor of Mr. Rahul Shankar Babar & Mr. Ganesh Shankar Babar.	Draft Copy
3.	N.A. Order issued by Hon'ble Collector Pune Dtd. 09/07/2018	Photo Copy
4.	Building Permission & Sanction Plan issued by Pune Municipal	Photo Copy

	Corporation Pune Dtd. 02/06/2022	
5.	Registration Certificate of Real Dream Homes Co-op. Housing Society Ltd. Dtd. 07/10/2024	Photo Copy
6.	N O C issued by State Bank of India Dtd 22/12/2023.	Photo Copy

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

I have gone through the devolution All that piece and parcel of the bearing S.No.72/1/B/1/72/1/B/2/Road 4 & S. No. 72/1/B/1/72/1/B/2/Road 5 (Land Under Road 4 & 5 Handed Over To PMRDA). ,Building Known as Real Dream Homes D'Wing, On Ninth Floor, Flat No. 901, adm Carpet area 52.76 sq.mtr. & Open Balcony adm area 8.06 sq.mtr. & Carpet area Dry Balcony 2.47 sq.mtr. of Carpet area & Cupboard area 0.94 sq.mtr., Situated at Warale, Tal- Maval, Dist-Pune within the limits of Tal Satara Registration Sub-district : Maval .

On Perusal of various documents and while collating with the record of rights together with the said subject property is originally owned and possessed by Mr. Chandrakant Dhondiba Dabhade & others (hereinafter referred as the said land owner)

The Co-owner Mr. Chandrakant Dhondiba Dabhade & others has executed Regd. Development Agreement of S. No. 72/1B/1, Situated at Warale, Tal- Maval, Dist-Pune , In favor of M/s. Real Buildcon Builders & Developers Thrg. Partners Mr Ramesh Malayya Ankula & Mr.Devji Mansing Naik on Dtd. 09/02/2017 which is at Serial No. 824/2017 Registered in the Sub- Registrar Maval.

The Co-owner Mr. Chandrakant Dhondiba Dabhade & others has executed Regd. Power of Attorney of S. No. 72/1B/1, Situated at Warale, Tal- Maval, Dist-Pune , In favor of M/s. Real Buildcon Builders & Developers Thrg. Partners Mr Ramesh Malayya Ankula & Mr.Devji Mansing Naik on Dtd. 09/02/2017 which is at Serial No. 825/2017 Registered in the Sub- Registrar Maval .

The Co-owner Mr. Chandrakant Shankar Bhide has executed Regd. Development Agreement of S. No. 72/1B/1, Situated at Warale, Tal- Maval, Dist-Pune , In favor of M/s. Real Buildcon Builders & Developers Thrg. Partners Mr Ramesh Malayya Ankula & Mr.Devji Mansing Naik on Dtd. 08/12/2017 which is at Serial No. 7787/2017 Registered in the Sub- Registrar Maval

The Co-owner Mr. Chandrakant Shankar Bhide has executed Regd. Power of Attorney of S. No. 72/1B/1, Situated at Warale, Tal- Maval, Dist-Pune , In favor of M/s. Real Buildcon Builders & Developers Thrg. Partners Mr Ramesh Malayya Ankula & Mr.Devji Mansing Naik on Dtd. 08/12/2017 which is at Serial No. 7788/2017 Registered in the Sub- Registrar Maval

The owners submitted an application for. N.A. Residential Plots and they also submitted Lay out Plan to Concern Authority and the Hon'ble Collector Pune granted N.A. Order Vide its Order Dtd. 09/07/2018 & New 7/12 Extract were opened for each Plot .

The owner & Developer decided to construct a Scheme Known as Real Dream Homes of S.No.72/1/B/1/72/1/B/2/Road 4 & S. No. 72/1/B/1/72/1/B/2/Road 5 (Land Under Road 4 & 5 Handed Over To PMRDA) Situated at Warale, Tal- Maval, Dist-Pune and they also presented a Building Permission & Sanction Plan to concern Authority and the Pune Municipal Corporation Pune granted Building Permission & Sanction Plan Vide Its Order Dtd. 02/06/2022.

The Developer M/s. Real Buildcon Builders & Developers Thrg. Partners Mr Ramesh Malayya Ankula & Mr.Devji Mansing Naik mortgaged the said property in favor of State Bank of India but the said loan was Repaid.

The Developer M/s. Real Buildcon Builders & Developers Thrg. Partners Mr Ramesh Malayya Ankula & Mr.Devji Mansing Naik has executed Regd. Agreement for Sale of with consent of Mr. Jagannath Dhondiba Dabhade & others of S.No.72/1/B/1/72/1/B/2/Road 4 & S. No. 72/1/B/1/72/1/B/2/Road 5 (Land Under Road 4 & 5 Handed Over To PMRDA). ,Building Known as Real Dream Homes D'Wing, On Ninth Floor, Flat No. 901, adm Carpet area 52.76 sq.mtr. & Open Balcony adm area 8.06 sq.mtr. & Carpet area Dry Balcony 2.47 sq.mtr. of Carpet area & Cupboard area 0.94 sq.mtr., Situated at Warale, Tal- Maval, Dist-Pune in favor of Mrs. Gauri Samir Parab Dtd. 05/01/2023 which is at Serial No. 159/2023 Registered in the Sub- Registrar Maval.

Mr. Ganesh Shankar Babar , Mr. Rahul Shankar Babar, Mrs. Alka Rahul Babar, Mrs. Megha Ganesh Babar & Mr. Shubham Rahul Babar decided to purchase from Mrs. Gauri Samir Parab & to take loan from our financial institution of the said property of i.e. All that piece and parcel bearing S.No.72/1/B/1/72/1/B/2/Road 4 & S. No. 72/1/B/1/72/1/B/2/Road 5 (Land Under Road 4 & 5 Handed Over To PMRDA). ,Building Known as Real Dream Homes D'Wing, On Ninth Floor, Flat No. 901, adm Carpet area 52.76 sq.mtr. & Open Balcony adm area 8.06 sq.mtr. & Carpet area Dry Balcony 2.47 sq.mtr. of Carpet area & Cupboard area 0.94 sq.mtr., Situated at Warale, Tal- Maval, Dist-Pune within the limits of Tal Satara Registration Sub-district : Maval has clear, perfect, absolute & a marketable. The property in question is free from all encumbrances & loan can be granted to Borrower by creating a charge of the said property.

We have perused the documents forwarded to us and have got relevant and available records verified at Online Govt. Site of IGR Maharashtra for the 13 year for the year 2014-2026 on date 22/09/2026 Vide Receipt No MH010625822202627E .

PART IV:

EVIDENCE OF THE TITLE OF PROPERTY:	-----
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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
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?	N.A
5.6	Whether all original documents for last 13/30 years have been scrutinized; if not give reasons?	N.A
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 mortgage by deposit of title deeds is possible?	Yes
5.10	What is the tenure of the land; if it is leased?	No
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

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? No	No
5.17	Whether POA as recorded in 5.15 is registered?	No
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 -	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 Search Report Details :- ---- Search Conducted Years :- 13 Years Name of the Advocate / Search :- Adv. R. C. Khairmode Search Report Date :- 22/09/2026 Note :- ----	Yes
5.21	Whether EC is obtained? EC Details :- No. of Years EC Obtained :- Any Encumbrance to Specify :- EC Applied by	No

PART VI: CERTIFICATE:

In view of the foregoing, I/We certify that the title deeds intended to be deposited, relating to the property and offered as security by way of registered/equitable mortgage and the documents of title referred to above are perfect evidence of the title and that if the said registered/equitable mortgage is created in the manner required by law, it would satisfy the requirements of creation of registered/equitable mortgage.

I/We further certify that Mrs. Gauri Samir Parab has/would derive valid, not clear, marketable and unencumbered title in the property/ies stated above .

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co –Borrower Mr. Ganesh Shankar Babar , Mr. Rahul Shankar Babar, Mrs. Alka Rahul Babar, Mrs. Megha Ganesh Babar & Mr. Shubham Rahul Babar

The following original documents to be collected by ICICI HFC for creation of registered/equitable mortgage of the said property: -

Following documents needs to be submitted prior to disbursal of loan

Sr. No	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original / certified Photocopy / true copy
1	N.A. Order issued by Hon'ble Collector Pune Dtd. 09/07/2018	Photo Copy
2	Building Permission & Sanction Plan issued by Pune Municipal Corporation Pune Dtd. 02/06/2022.	Photo Copy
3	Registration Certificate of Real Dream Homes Co-op. Housing Society Ltd. Dtd. 07/10/2024	Photo Copy

4	N O C issued by State Bank of India Dtd 22/12/2023.	Photo Copy
5	Draft Sale Deed executed by Mrs. Gauri Samir Parab in favor of Mr. Rahul Shankar Babar & Mr. Ganesh Shankar Babar.	Draft Copy

Following documents needs to be submitted at the time of disbursement of the loan:-

Sr. No.	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original/certified Photocopy / true copy
1	Regd. Agreement for Sale executed by M/s. Real Buildcon Builders & Developers Thrg. Partner Mr. Nivrutti Namdev Panmand with consent of Mr. Jagannath Dhondiba Dabhade & others in favor of Mrs. Gauri Samir Parab Dtd.05/01/2023 at Serial No.159/2023 which is Registered in Sub- Registrar Maval along with Index II & RR.	Original
2	Regd. Sale Deed executed by Mrs. Gauri Samir Parab in favor of Mr. Rahul Shankar Babar & Mr. Ganesh Shankar Babar along with Index II & RR.	Original
3.	NOC issued by Real Dream Homes Co-op. Housing Society Ltd to create security in favor of ICICI HFC Ltd.	Original

Following documents needs to be submitted at the time of post disbursal of the loan:-

Sr. No	Date, Particulars, Party(s) & Description of the Documents	Indicate whether Original /Certified Photocopy / true copy
NIL	NIL	NIL

REMARKS	No
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Yours Faithfully,

KHAIRAMO
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Date: 2026.09.22
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Adv. Rahul C. Khairmode

(The Present report is prepared as per best of my knowledge and ability and on the basis of the documents submitted and instructions given to me. It is presumed that the submitted documents and information given is genuine. Though the search has been carried out and I do not claim authenticity of the search. Except the addressee herein no person including person claiming to address can claim the report submitted all documents are returned herewith without keeping copy of it. For any other further clarification on any issue, you shall submit all the documents which I have perused. Therefore report also can not call as conclusive.)

Adv. Rahul Chandrakant Khairmode
B. S. L., LL.B
Notary (Govt. Of India)

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Darshan Apartment, Jakatwadi, Satara – 415002

Office :

“Matoshri” Apartment, 990, Shaniwar Peth
Near Renukha Mandir, Satara - 415002

Mob – 9923640004

khairmode.rahul@gmail.com

SEARCH REPORT

To,
The Credit Manager,
Home Finance Ltd,
Satara.

Date: 22/09/2026

Loan Application No.- 77000359512

Search Report in respect of the file of Mr. Ganesh Shankar Babar

DESCRIPTION OF THE PROPERTY:-

All piece & parcel of land Bearing S.No.72/1/B/1/72/1/B/2/Road 4 & S. No. 72/1/B/1/72/1/B/2/Road 5 (Land Under Road 4 & 5 Handed Over To PMRDA). ,Building Known as Real Dream Homes D’Wing, On Ninth Floor, Flat No. 901, adm Carpet area 52.76 sq.mtr. & Open Balcony adm area 8.06 sq.mtr. & Carpet area Dry Balcony 2.47 sq.mtr. of Carpet area & Cupboard area 0.94 sq.mtr., Situated at Warale, Tal- Maval, Dist-Pune within the limits of Tal Satara Registration Sub-district : Maval .

We have taken online paid e-search in respect of the above referred property from the website www.igrmaharashtra.gov.in since year 2014 to 2026 GRN No.

MH010625822202627E dated 22/09/2026. 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	Transactions	Entries
2014	available Index are checked	NIL
2015	available Index are checked	NIL
2016	available Index are checked	NIL
2017	1. Regd. Development Agreement Dtd. 09/02/2017 which is at Serial No. 824/2017 2. Regd. Power of Attorney Dtd. 09/02/2017 which is at Serial No. 825/2017 3. Regd. Development Agreement Dtd. 08/12/2017 which is at Serial No. 7787/2017 4. Regd. Power of Attorney Dtd. 08/12/2017 which is at Serial No. 7788/2017	---
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	Regd. Agreement for Sale Dtd. 05/01/2023 at Serial No.159/2023	----
2024	available Index are checked	NIL
2025	available Index are checked	NIL
2026	available Index are checked	-----

(The Present report is prepared as per best of my knowledge and ability and on the basis of the documents submitted and instructions given to me. It is presumed that the submitted documents and information given is genuine. Though the search has been carried out and I do not claim authenticity of the search. Except the addressee herein no person including person claiming to address can claim the report submitted all documents are returned herewith without keeping copy of it. For any other further clarification on any issue, you shall submit all the documents which I have perused. Therefore report also can not call as conclusive.)

Yours Faithfully,

**KHAIRA
MODE
RAHUL C**

Digitally signed
by KHAIRAMODE
RAHUL C
Date: 2026.09.22
17:04:48 -07'00'

Adv. Rahul C. Khairmode