

**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

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LEGAL SCRUTINY REPORT

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

Date: 11/09/2026
LAN No. 77000350303

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. Pratik Gajanan Pawar

PART I: PROPERTY DETAILS:

(A) Name of the Applicant/Borrower/s: Mr. Pratik Gajanan Pawar

(B) Name of the Co-applicant/s: (if any): - Mr. Gajanan Krishanrao Pawar.

(C) Type of Loan – Seller BT

(D) Purpose of Loan – Seller BT

(E) Name of the Property Owner/s – Mr. Dnyaneshwar Baban Janjale & Mrs. Swati Dnyaneshwar Janjale

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

SCHEDULE – I

DISCRIPTION OF THE LAND PROPRERTY

All the piece and parcel of the land bearing Survey No. 141 Hissa No. 1/1/1 admeasuring area 03H 50R + Pot Kharaba 00H 09R totally admeasuring area 03H 59R situated at village Choviswadi, Taluka Haveli, District Pune within the local limits of Zilla Parishad Pune, within the local limits of Nagar Parishad, Alandi said land bounded as follow –

On or Towards EAST	- By S. No. 141/1/1/1.
On or Towards SOUTH	- By Property of Nivrutti Rangnath Kale.
On or Towards WEST	- By Pune Alandi Road
On or Towards NORTH	- By Property of Shambhaji Tukaram Kale.

[Hereinafter referred to as “The Said Project Land”, for the sake of brevity and convenience]

SCHEDULE - II
DESCRIPTION OF THE FLAT

All that piece and parcel of the **Flat No. 407 on 4th Floor admeasuring area 37.12 Sq. Mtrs Carpet area along with Terrace admeasuring area 3.52 Sq. Mtrs** in the scheme known as **“VISHWESHWAR NAGAR”** Building no. B constructed on the property described in schedule - I hereinabove.

[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 Agreement to Sale executed by Mr. Dnyaneshwar Baban Janjale & Mrs. Swati Dnyaneshwar Janjale in favour of Mr. Pratik Gajanan Pawar.
2. Copy of Agreement to Sale executed by M/s. Vision Group through its partners Mr. Manojkumar Keshavlal Bhagat & others with the consent of Mr. Mahadeo Bhiku Kale & others in favour of Mr. Dnyaneshwar Babanrao Janjale & Mrs. Swati Dnyaneshwar Janjale, which is registered in the office of Sub-Registrar Haveli No. 17, Pune at Sr. No. 5510/2016 dated 31/08/2016 along with Index-II and RR.
3. Copy of N A Order bearing No. NA/SR/IV/357/2015 dated 09/11/2015.
4. Copy of Commencement Certificate issued by Alandi Municipal Council bearing No. 1786 dated 07/01/2015.
5. Copy of Occupancy Certificate from Alandi Municipal Council bearing No. 2528 dated 03/01/2019.
6. Copy of society Registration Certificate vide bearing No. PNA/PNA(6)/HSG(TC)/21708/2020 dated 06/01/2020.
7. List of Documents issued by Axis bank Ltd.

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

1. WHEREAS, it appears from available records that all that piece and parcel of land bearing piece and parcel of bearing New Survey No. 141 Hissa No. 1/1/1 (Old Survey No. 933/1/1) situated at Village Choviswadi, Taluka Haveli, District Pune, lies within the limits of Alandi Municipal Council and within the jurisdiction of Sub-Registrar Haveli, Pune was owned and possessed by Mr. Mahadev Bhiku alias Bhikoba Kale & others.
2. AND WHEREAS, said land owners i.e. 1) Mr. Mahadev Bhiku alias Bhikoba Kale, 2) Mr. Rushikesh Mahadev Kale, 3) Kiran Mahadev Kale, 4) Mr. Prabhakar Bhiku alias Bhikoba Kale. 5) Mrs. Saraswati Madhukar Kute, 6) Mr. Santosh Madhukar Kute, 7) Mrs. Swati Santosh Kute and 8) Mrs. Shakubai Bhiku alias Bhikoba Kale have assigned development rights in respect of said land admeasuring about 01H 10R out of New Survey No. 141 Hissa No. 1/1/1 (Old Survey No. 933/1/1) to and in favour of M/s. Vision Group through its partner Mr. Manojkumar Kesavlal Bhagat & others by virtue of Development Agreement and Power of Attorney which are registered in the office of Sub-Registrar, Haveli No. 17 at Sr. No. 8233/2012 and Sr. No. 8234/2012 respectively on 10/08/2012, on the terms and conditions mentioned therein.
3. AND WHEREAS the said Late Savitribai Namdev Tapkir through her legal heirs Mr. Tukaram Namdev Tapkir, Late Bandu Namdev Tapkir through legal heir Mr. Sanjay Bandu Tapkir, Late Shantabai Ganpat Nimbalkar through legal heirs Mr. Kisan Ganpat Nimbalkar, Mrs. Kantabai Pandurang Kate, Mrs. Narmada Dattatraya Jadhav and Smt. Saraswati Sopan Lonari released their share in the land admeasuring about 01 H 75 R out of Survey No. 141 Hissa No. 1/1/1 in favour of Mr. Prabhakar Bhiku Kale and Mr. Mahadev Bhiku Kale, vide Release Deed dated 31/05/2013, which is duly registered in the office of Sub Registrar Haveli No. 18 at Sr. No. 4555/2013.
4. AND WHEREAS, the said Late Savitribai Namdev Tapkir through her legal heirs, Late Bandu Namdev Tapkir through legal heir Mr. Sunil Bandu Tapkir released his share in the land bearing Survey No. 141 Hissa No. 1/1/1 admeasuring about 01 H 75 R in favour of Mr. Mahadev Bhiku Kale, vide Release Deed dated 04/06/2013, which is duly registered in the office of Sub Registrar Haveli No. 18 at Sr. No. 4594/2013.

5. AND WHEREAS, the said Mr. Mahadev Bhiku Kale, Mr. Prabhakar Bhiku Kale, Shakubai Bhikoba Kale, Mr. Rushikesh Mahadeo Kale and Mrs. Saraswati Madhukar Kute with consent of M/s. Vision Group have assigned right to use access road to the said land to Mr. Shabaji Tukaram Kale, Mr Sahebrao Tukaram Kale and Mr. Dnyaneshwar Tukaram Kale vide Easementary Deed dated 17/10/2013 which is duly registered in the office of Sub Registrar Haveli No. 17 at Serial No. 8631/2013.
6. AND WHEREAS, Mrs. Shakubai Bhiku alias Bhikoba Kale has released her rights, title and interest in the said land bearing Survey No. 141 Hissa No. 1/1/1 (Old Survey No. 933/1/1) along with other properties in favour of Mr. Mahadev Bhiku alias Bhikoba Kale and Mr. Prabhakar Bhiku alias Bhikoba Kale by virtue of Release Deed which is registered in the office of Sub-Registrar, Haveli No. 25 at Sr. No. 5116/2016 on 25/06/2016.
7. AND WHEREAS, said developer has prepared the layout and building plans and submitted the same to Alandi Municipal Council, and accordingly Alandi Municipal Council has sanctioned the said plans vide Commencement Certificate bearing No. 1786 dated 07/01/2015.
8. AND WHEREAS, the Sub-Divisional Officer, Haveli, Pune has granted permission for non-agricultural use of said land vide its Order bearing No. NA/SR/IV/357/2015 dated 09/11/2015 and Sanad dated 08/01/2016 in case No. NA/SR/IV/357/2015.
9. AND WHEREAS, after obtaining necessary permissions from concerned authority, said developer has commenced the construction of housing project known as **“VISHWESHWAR NAGAR PHASE-I”** on the said land property.
10. AND WHEREAS, said developer has completed the construction of said building/project and obtained Occupancy Certificate from Alandi Municipal Council bearing No. 2528 dated 03/01/2019.
11. AND WHEREAS Mr. Dnyaneshwar Babanrao Janjale & Mrs. Swati Dnyaneshwar Janjale purchased caption flat from M/s. Vision Group through its partners Mr. Manojkumar Keshavlal Bhagat & others with the consent of Mr. Mahadeo Bhiku Kale & others by way of Agreement to Sale which is registered in the office of Sub-Registrar Haveli No. 17, Pune at Sr. No. 5510/2016 dated 31/08/2016.
12. AND WHEREAS, all the flat owners of the said project have formed the society under the name and style as **“VISHWESHWAR NAGAR B-WING CO-OPERATIVE HOUSING SOCIETY LTD.”** and for the same Sub-Registrar Co-Operative Society, Pune City, Pune has issued Society Registration Certificate bearing registration No. PNA/PNA(6)/HSG(TC)/21708/2020 dated 06/01/2020.
13. AND WHEREAS Mr. Dnyaneshwar Babanrao Janjale & Mrs. Swati Dnyaneshwar Janjale have availed a housing loan from Axis Bank Ltd, the same loan is pending and the bank has issued LOD dated 06/09/2024.
14. AND WHEREAS Mr. Pratik Gajanan Pawar has decided to purchase the said flat from Mr. Dnyaneshwar Baban Janjale & Mrs. Swati Dnyaneshwar Janjale by the way of Agreement to Sale.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Copy of Draft Agreement to Sale executed by Mr. Dnyaneshwar Baban Janjale & Mrs. Swati Dnyaneshwar Janjale in favour of Mr. Pratik Gajanan Pawar.
2. Copy of Agreement to Sale executed by M/s. Vision Group through its partners Mr. Manojkumar Keshavlal Bhagat & others with the consent of Mr. Mahadeo Bhiku Kale & others in favour of Mr. Dnyaneshwar Babanrao Janjale & Mrs. Swati Dnyaneshwar Janjale, which is registered in the office of Sub-Registrar Haveli No. 17, Pune at Sr. No. 5510/2016 dated 31/08/2016 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? No, 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 / Developer.
- 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: - MH010113676202627E
Search Conducted Years: 13 years

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

Search Report Date – 11/09/2026.

Note –

5.21 Whether EC is obtained?

EC Details: -

No. of Years EC Obtained:

Any Encumbrance to Specify: Axis 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. Pratik Gajanan Pawar will derive a valid, clear, marketable and unencumbered title in the property stated above after entering into registered Assignment Deed with Mr. Dnyaneshwar Baban Janjale & Mrs. Swati Dnyaneshwar Janjale and after clearing the charge of Axis Bank Ltd

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower of Mr. Pratik Gajanan Pawar.

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 Mr. Dnyaneshwar Baban Janjale & Mrs. Swati Dnyaneshwar Janjale in favour of Mr. Pratik Gajanan Pawar with Index II and RR.
2. Original LOD of Axis Bank Ltd.
3. Copy of property tax paid receipts.
4. Copy of Occupancy Certificate from Alandi Municipal Council bearing No. 2528 dated 03/01/2019.

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

1. Original Assignment Deed executed by Mr. Dnyaneshwar Baban Janjale & Mrs. Swati Dnyaneshwar Janjale in favour of Mr. Pratik Gajanan Pawar along with Index – II with RR.
2. Original Agreement to Sale executed by M/s. Vision Group through its partners Mr. Manojkumar Keshavlal Bhagat & others with the consent of Mr. Mahadeo Bhiku Kale & others in favour of Mr. Dnyaneshwar Babanrao Janjale & Mrs. Swati Dnyaneshwar Janjale, which is registered in the office of Sub-Registrar Haveli No. 17, Pune at Sr. No. 5510/2016 dated 31/08/2016 along with Index-II and RR.
3. Original NOC issued by Axis bank Ltd.
4. Original NOC to Mortgage issued by society in favor of ICICI Home Finance Ltd.
5. Original Share Certificate issued by Society (if issued).

6. Original OCR [As per LOD]

Remark – NIL

Yours Faithfully,

Pravin
Sopanra
o Mane

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by Pravin
Sopanrao Mane
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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, Pune 411018

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

SEARCH REPORT

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

Date: 11/09/2026
LAN No. 77000350303

Search Report in respect of the file of Mr. Pratik Gajanan Pawar.

DESCRIPTION OF THE PROPERTY –

All that piece and parcel of property **Flat No. 407 on 4th Floor admeasuring area 37.12 Sq. Mtrs Carpet area along with Terrace admeasuring area 3.52 Sq. Mtrs** in the scheme known as **“VISHWESHWAR NAGAR”** Building no. B constructed on the Survey No. 141 Hissa No. 1/1/1 admeasuring area 03H 50R + Pot Kharaba 00H 09R totally admeasuring area 03H 59R situated at village Choviswadi, Taluka Haveli, District Pune within the local limits of Zilla Parishad Pune, within the local limits of Nagar Parishad, Alandi.

We have taken online paid e-search in respect of the above referred property (S. No. 141 Choviswadi) from the website of www.igrmaharashtra.gov.in since year 2013 to 2026, GRN No. MH010113676202627E dated – 11/09/2026. 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	Transaction's	Entry
2014	available Index are checked	NIL
2015	Supplementary Agreement executed by Mr. Mahadeo Bhiku Kale & others in favour of M/s. Vision Group ,which is registered in the office of Sub-Registrar, Haveli No. 18 at Sr. No. 6727/2015 on 26/08/2015	---
2016	Agreement to Sale executed by M/s. Vision Group through its partners Mr. Manojkumar Keshavlal Bhagat & others with the consent of Mr. Mahadeo Bhiku Kale & others in favour of Mr. Dnyaneshwar Babanrao Janjale & Mrs. Swati Dnyaneshwar Janjale, which is registered in the office of Sub-Registrar Haveli No. 17, Pune at Sr. No. 5510/2016 dated 31/08/2016. Release Deed executed by Mrs. Shakubai Bhiku alias Bhikoba Kale in favour of Mr. Mahadev Bhiku alias Bhikoba Kale and Mr. Prabhakar Bhiku alias Bhikoba, which is registered in the office of Sub-Registrar, Haveli No. 25 at Sr. No. 5116/2016 on 25/06/2016	---
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,

Pravin
Sopanrao
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Pravin Sopanrao
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Date: 2026.09.28
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P.S. Mane
Advocate

MH010113676202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
11 Sep 2026	Receipt	Receipt no.: 1115451674
	Name of the Applicant :	LATA SOPANRAO MANE
	Details of property of which document has to be searched :	Dist :Pune Village :Choviswadi S.No/CTS No/G.No. : 141
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH010113676202627E		
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'.		