

**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: 02/09/2026
LAN No. 77000342308

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. Dnyaneshwar Janardan Saikar

PART I : PROPERTY DETAILS:

(A) Name of the Applicant/Borrower/s: Mr. Dnyaneshwar Janardan Saikar

(B) Name of the Co-applicant/s: (if any): Mrs. Deepa Dnyaneshwar Saikar

(C) Type of Loan: HL Builder Purchase

(D) Purpose of Loan: HL Builder Purchase

(E) Name of the Property Owner/s: M/s. G S Properties

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

SCHEDULED - I

DESCRIPTION OF THE ENTIRE PROPERTY

All that piece and parcel of land bearing Survey No. 7 Hissa No. 1/2/2 admeasuring area 01H 44.41R i.e. 14441 Sq. Mtrs out of Total land admeasuring 02H 05.70R, situated at Varale, Taluka Maval, District Pune, in the Registration Sub-District of Maval, Taluka Maval, District Pune, and falling within the limits of Gram Panchayat Varale and bounded as under :

On or towards the EAST : By Village Road Varale to Talegaon;
On or towards the SOUTH : By part of Survey No. 14B & 8;
On or towards the WEST : By Part of Survey No. 7;
On or towards the NORTH : By Palash Sadaphuli.

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

SCHEDULE - II
DESCRIPTION OF THE ROW HOUSE

All that piece and parcel of bearing Row House No. 20, Block No. C, admeasuring area 120.53 Sq. Mtrs, Open Terrace admeasuring area 3.06 Sq. Mtrs, Balcony admeasuring area 5.70 Sq. Mtrs, Front Garden admeasuring area 28.08 Sq. Mtrs & Back Garden admeasuring area 11.38 Sq. Mtrs, in the scheme known as "PALAASH AARAMBH", constructed on the property described in schedule - I above and bounded as under :

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

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

1. Copy of Draft Agreement to sale executed by M/s. G S Properties through its partners M/s. Giruseva Promoters Pvt Ltd through its partner Mr. Jeetu Gurubux Pahlani & others in favour of Mrs. Deepa Dnyaneshwar Saikar & Mr. Dnyaneshwar Janardan Saikar.
2. Copy of Commencement Certificate Bearing No.BP/Ravet/157/2024 Dtd.02/07/2024 issued by PMRDA.
3. Copy of RERA Certificate vide bearing no. P52100077754 dated 29/10/2024.

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

1. WHEREAS one Mr. Shyama Maruti Dabhade was the owner of and otherwise well and sufficiently entitled to the said Survey No. 7/1 and 7/2 of village Varale prior to the year. 1931. It appears that since the said Survey No. 7/1 and 7/2 were owned by one and the same person, the revenue records of the said Survey Nos. 7/1 and 7/2 were amalgamated and new Survey No. 7/1+2 was allotted. The same is reflected vide mutation entry no. 88.

2. AND WHEEREAS one Mr. Taba Patlu Marathe was a simple tenant in the said Survey No. 7/1+2 and was in possession of the same and pursuant thereto the name of the tenant was mutated in the revenue records. The same is reflected vide mutation entry no. 373. It appears that pursuant to the Order dated 10/12/1959 passed by the Mamlatdar, Maval, the possession of the said Survey No. 7/1+2 was handed over to Mr. Shyama Maruti Dabhade from the said tenant and pursuant thereto the name of the said tenant Mr. Taba Patlu Marathe was deleted from the revenue records. The same is reflected vide mutation entry no. 546.

3. AND WHEEREAS mutation entry No. 703 pertains to the Indian Coinage Act, 1955 and the Maharashtra State Weights and Measures Enforcement Act, 1958.

4. AND WHEEREAS by an Agreement/Sathekhat dated 15/12/1976 registered with the office of the Sub Registrar Maval at serial no. 914/1976, the said Mr. Shyama Maruti Dabhade had agreed to sell and convey a portion admeasuring 2 Hectares 83.28 Ares out of Survey No. 7/1+2 unto and in favour of Mr. Vitthal Hiranman Marathe for consideration and on certain terms and conditions.

5. AND WHEEREAS by a Sale Deed dated 5/5/1977 registered with the office of the Sub Registrar Maval at serial no. 441/1977, the said Mr. Shyama Maruti Dabhade with the consent of Mr. Vitthal Hiranman Marathe and Mr. Ananda Hiranman Marathe have sold and conveyed a portion admeasuring 2 Hectares 83 Ares unto and in favour of Mrs. Manjulabai Ganpatrao Kadam for consideration and on certain terms and conditions. Pursuant thereto the said Survey No. 7/1+2 was subdivided and Survey No. 7/1+2/1 was allotted to the original owner and Survey No. 7/1+2/2 was allotted to the purchaser and her name was mutated in the revenue records. The same is reflected vide mutation entry no. 937.

6. AND WHEEREAS by a Sale Deed dated 10/3/2011 registered with the office of the Sub Registrar Maval at serial No. 1531/2011, executed between Mrs. Manjulabal Ganpat Kadam as Vendor therein, Mr. Ganpat Damu Kadam and others as the Consenting Party therein and the

D. S. Kulkarni Developers Limited as the Purchasers therein, the said Mrs. Manjulabai Ganpat Kadam with the consent of Ganpat Damu Kadam and others has absolutely transferred, sold, conveyed and assured unto D. S. Kulkarni Developers Limited the said Survey No. 7 Hissa No. 1/2/2 for consideration and on certain terms and conditions. Pursuant thereto the name of the said purchaser was mutated in the revenue records. The same is reflected vide mutation entry no, 4506.

7. AND WHEREAS by a Sale Deed dated 30/7/2012 registered with the office of the Sub Registrar Maval at serial No. 4303/2012, the said D. S. Kulkarni Developers Limited have absolutely transferred, sold, conveyed and assured unto and in favour of M/s. D. S. Kulkarni and Company, a portion admeasuring 75.12 Ares i.e. 7512 square metres carved out of Survey No. 7 Hissa No. 1/2/2 for consideration and on certain terms and conditions. Pursuant thereto the name of the said purchaser was mutated in the revenue records. The same is reflected vide mutation entry no. 4831.

8. AND WHEREAS by a Sale Deed dated 30/7/2012 registered with the office of the Sub Registrar Maval at serial No. 4304/2012, the said D. S. Kulkarni Developers Limited has absolutely transferred, sold, conveyed and assured unto DSK Worldman Project Private Ltd. a portion admeasuring 77.30 Ares i.e. 7730 square metres carved out of Survey No. 7 Hissa No. 1/2/2 for consideration and on certain terms and conditions. Pursuant thereto the name of the said purchaser was mutated in the revenue records. The same is reflected vide mutation entry no. 4832. It is clarified that the said portion admeasuring 77.30 Ares is not the subject matter of this report.

9. AND WHEREAS the name of DSK Worldman Project Private Ltd. was changed to DSK Worldman Project Ltd. Pursuant thereto the change of name of DSK Worldman Project Private Ltd. was mutated in the revenue records. The same is reflected vide mutation entry no. 5011. It is clarified that the said portion admeasuring 77.30 Ares is not the subject matter of this report.

10. AND WHEREAS the said DSK Worldman Project Ltd, has obtained the permission for non-agricultural use of the portion admeasuring 27.30 Ares i.e. 7730 square meters carved out of Survey No. 7 Hissa No. 1/2/2 vide Order dated 26/12/2014 bearing no PMH/FSI/TH/78/2014 passed by the Collectorate, Pune. Pursuant thereto the said Survey No. 7 Hissa No. 1/2/2 was subdivided and Survey No. 7 Hissa No. 1/2/2 was retained by the original owners and Survey No. 7 Hissa No. 1/2/2/1 admeasuring 1479.49 square meters under D.P. Road, Survey No. 7 Hissa No. 1/2/2/2 admeasuring 937.85 square meters under Amenity Space and Survey No. 7 Hissa No. 1/2/2/3 admeasuring 5312.03 square meters under NA plot allotted to DSK Worldman Project Ltd, and their names were accordingly mutated in the revenue records. The same is reflected vide mutation entry no. 5235, it is clarified that the said portion admeasuring 77.30 Ares is not the subject matter of this report.

11. AND WHEREAS the said M/s. D. S. Kulkarni and Company, being an owner of a portion admeasuring 75.12 Ares i.e. 7512 square meters carved out of Survey No. 7 Hissa No. 1/2/2 have obtained permission for non-agricultural use of the said land no. 1 from Collectorate, Pune bearing No. PMA/NA/SR/502/12 dated 16/4/2013.

12. AND WHEREAS thereafter, the said M/s. D. S. Kulkarni and Company, commenced the development of a portion admeasuring 43.63 Ares i.e. 4363 square meters out of portion admeasuring 75.12 Ares i.e. 7512 square meters carved out of Survey No. 7 Hissa No. 1/2/2 and caused the necessary layout and building plan thereto to be sanctioned from Pune Metropolitan Regional Development Authority, Pune bearing No. PMA/varale s.no. 7/1/2/2/pr.kra/1786 dated 16/10/2015. It is clarified that the said portion admeasuring 43.63 Ares is not the subject matter of this report.

13. AND WHEREAS by an Agreement to Sell dated 30/11/2016 registered with the office of the Sub Registrar Maval 2 at serial no. 7398/2016, the said D. S. Kulkarni Developers Limited (being owners of portion admeasuring 1 Hectare 30.58 Ares) and M/s. D. S. Kulkarni and Company (being owners of portion admeasuring 31.49 Ares) have agreed to sell and convey a portion

collectively admeasuring 1 Hectare 62.07 Ares out of Survey No. 7 Hissa No. 1/2/2 unto and in favour of M/s. D. H. Sukhwani and Company for consideration and on certain terms and conditions.

14. AND WHEREAS in terms of the Agreement to Sell dated 30/11/2016, by a Sale Deed dated 15/2/2017 registered with the office of the Sub Registrar Maval 2, serial no 982/2017, the said D. S. Kulkarni Developers Limited (selling owners of portion during 1 Hectare 30.58 Ares) and M/s. D. S. Kulkarni and Company (Being owners of portion admeasuring 31.49 Ares) have sold and conveyed a portion collectively admeasuring 01 Hectare 62.07 Ares out of Survey No. 7 Hissa a 1/2/2 unto and in favour of M/s. D. H. Sukhwani and Company for consideration and on certain terms and conditions and DSK Kulkarni Developers Ltd. Pursuant thereto the name of the said purchaser was mutated in the revenue records. The same is reflected vide mutation entry no.5482.

15. AND WHEREAS by a Deed of Conveyance dated 04/09/2023 registered with the office of the Sub Registrar Maval 2, serial no 11225/2023, the said M/s. D. H. Sukhwani and Company have sold and conveyed a portion collectively admeasuring 00 Hectare 17.6676 Ares i.e. 1766.76 square meters out of Survey No. 7 Hissa a 1/2/2 unto and in favour of Automatic IT Services Private Limited for consideration and on certain terms and conditions. It is clarified that the said portion admeasuring 17.6676 Ares is not the subject matter of this report.

16. AND WHEREAS by a Deed of Conveyance dated 05/06/2024 registered with the office of the Sub Registrar Maval 2, serial no 6403/2024, the said M/s. D. H. Sukhwani and Company have sold and conveyed a portion collectively admeasuring 01 Hectare 44.4024 Ares i.e. 14440.24 square meters out of Survey No. 7 Hissa a 1/2/2 unto and in favour of M/s. GS Properties, a partnership firm duly registered under the provisions of the Indian Partnership Act, 1932 through the hands of its partners (1) M/s. Guruseva Promoters Pvt. Ltd. through its Partner Mr. Jeetu Gurubux Pahlani, (2) Mr. Jeetu Kishanchand Kukreja, (3) Mr. Vishal Rajkumar Dharmani and (4) Mr. Gyan Sakhawatrai Kripalani for consideration and on certain terms and conditions. It is informed by my client that, they have initiated the process for mutation their names on the 7/12 extracts of the subject land.

17. AND WHEREAS the said M/s. D. H. Sukhwani and Company had caused building plans to be sanctioned in respect of the said lands and which were sanctioned by Metropolitan Commissioner, Pune Metropolitan Regional Development Authority, Pune Corporation vide Commencement Certificate No. BMA/C.R. NO. 1700/23-24/MOUZA VARALE.

18. AND WHEREAS the On 17/10/2024 the Collector Pune, granted Non-Agricultural permission vide its order No. Maval/NA/SR/08/2024 in respect of the captioned land.

19. AND WHEREAS the said Developer i.e. M/s.G S. Properties have obtained the sanction from PMRDA by vide its Commencement Certificate Bearing No. BMA/Varale/ Gat No.7 (P) / Pr. Ka. 1844/2024-25/2869 dated 02/07/2025.

20. AND WHEREAS the Promoter i.e. M/s.G S. Properties has registered the Project under the provisions of the Act with the Real Estate Regulatory Authority at Pune No. P52100077754 in the name of **Palaash Aarambh**.

21. AND WHEREAS after obtaining necessary permissions from concerned authority M/s.G S. Properties has commenced the construction of project in accordance with the sanctioned plans under the name and style as "Palaash Aarambh.

22. AND WHEREAS Mrs. Deepa Dnyaneshwar Saikar & Mr. Dnyaneshwar Janardan Saikar have decided to purchase the said flat from M/s. G S Properties through its partners M/s. Giruseva Promoters Pvt Ltd through its partner Mr. Jeetu Gurubux Pahlani & others by the way of Agreement to sale.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Copy of Draft Agreement to sale executed by M/s. G S Properties through its partners M/s. Giruseva Promoters Pvt Ltd through its partner Mr. Jeetu Gurubux Pahlani & others in favour of Mrs. Deepa Dnyaneshwar Saikar & Mr. Dnyaneshwar Janardan Saikar.

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 perused
- 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
- 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
- 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?
- 5.13 Whether SARFAESI Act applicable? Yes, as per documents and subject to documents
- 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 issued by Builder
- 5.19 Whether any permission / consent are 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: - MH009445895202627E

Search Conducted Years: 13 Years

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

Search Report Date: 02/09/2026

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, I/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 registered/equitable mortgage.

We further certify that Mrs. Deepa Dnyaneshwar Saikar & Mr. Dnyaneshwar Janardan Saikar would derive a valid, clear, marketable and unencumbered title in the property/ies stated above after entering into register Agreement to Sale with M/s. G S Properties.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower / Co borrower Mrs. Deepa Dnyaneshwar Saikar & Mr. Dnyaneshwar Janardan Saikar.

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/at the time of disbursement of the loan: -

1. Original Agreement to sale executed by M/s. G S Properties through its partners M/s. Giruseva Promoters Pvt Ltd through its partner Mr. Jeetu Gurubux Pahlani & others in favour of Mrs. Deepa Dnyaneshwar Saikar & Mr. Dnyaneshwar Janardan Saikar with Registered Receipt and Index II.
2. Original Payment Receipts issued by M/s. G S Properties.
3. Original NOC to mortgage issued by Builder i.e. M/s. G S Properties in favor of ICICI HFC.

REMARKS (if any):- NIL

Yours Faithfully,

**MANE
PRAVIN
SOPANRAO**

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Date: 2026.09.02
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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: 02/09/2026
LAN No. 77000342308

Search Report in respect of the file of Mr. Dnyaneshwar Janardan Saikar

DESCRIPTION OF THE PROPERTY:-

All that piece and parcel of **Row House No. 20** admeasuring area **120.53 Sq. Mtrs**, **Open Terrace** admeasuring area **3.06 Sq. Mtrs**, **Balcony** admeasuring area **5.70 Sq. Mtrs**, **Front Garden** admeasuring area **28.08 Sq. Mtrs** & **Back Garden** admeasuring area **11.38 Sq. Mtrs**, in the Building known as "**PALAASH AARAMBH**", constructed on the Survey No. 7 Hissa No. 1/2/2 admeasuring area 01H 44.41R i.e. 14441 Sq. Mtrs out of Total land admeasuring 02H 05.70R, situated at Varale, Taluka Maval, District Pune.

We have taken online paid e-search in respect of the above referred property (S. No. 7 Varale) from the website of www.igrmaharashtra.gov.in since year 2014 to 2026 GRN No. MH009445895202627E dated 02/09/2026. 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	available Index are checked	NIL
2016	Agreement to Sale executed by D. S. Kulkarni Developers Limited in favour of M/s. D. H. Sukhwani and Company dated 30/11/2016 registered with the office of the Sub Registrar Maval 2 at serial no. 7398/2016	---
2017	Sale Deed executed by D. S. Kulkarni Developers Limited in favour of M/s. D. H. Sukhwani and Company dated 15/2/2017 registered with the office of the Sus Registrar Maval 2, serial no 982/2017	---
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	Deed of Conveyance executed by M/s. D. H. Sukhwani and Company in favour of Automatic IT Services Private Limited dated 04/09/2023 registered with the office of the Sus Registrar Maval 2, serial no 11225/2023	---
2024	Deed of Conveyance executed by M/s. D. H. Sukhwani and	---

	Company in favour of M/s. GS Properties dated 05/06/2024 registered with the office of the Sus Registrar Maval 2, serial no 6403/2024	
2025	available Index are checked	NIL
2026	available Index are checked	NIL

MANE
PRAVIN
SOPANRAO

Digitally signed
by MANE PRAVIN
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Date: 2026.09.02
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Thanking You,

P.S. Mane
Advocate

MH009445895202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
02 Sep 2026	Receipt	Receipt no.: 1115419290
	Name of the Applicant :	LATA SOPANRAO MANE
	Details of property of which document has to be searched :	Dist :Pune Village :Varale S.No/CTS No/G.No. : 7
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH009445895202627E		
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'.		