



NARAYAN KHAMKAR

& LAW ASSOCIATES

• ADVOCATE • NOTARY • ARBITRATOR •
Govt. of India

Ref. No. : IHFC/TSR/1397/2026.

Date : 02.09.2026.

Application No. : 77000345935
Transaction Type : Builder purchase
Applicant : Mr. Shubham Shirish Pujari
Co-Applicant : Mrs. Shraddha Shirish Pujari
Existing Owner : Mr. Janardan Vishnu Giribuva

To,
The Branch Manager,
ICICI Home Finance Co. Ltd.,
Kolhapur Branch, Pune.

- Legal Scrutiny Report pertaining to the file of (1) Mr. Shubham Shirish Pujari and (2) Mrs. Shraddha Shirish Pujari.

- **PART I : PROPERTY DETAILS**

- **Description of Entire Land Property.-**

All that piece and parcel of Non-Agricultural land bearing Survey/Gat No. 906/B, Plot No. 3, admeasuring 397.75 Sq. Mtrs., situated at A Ward, Deokar Panand, Mohite Mala, Kolhapur, Taluka – Karveer, District – Kolhapur, and within the local limits of Kolhapur Municipal Corporation and which is bounded as under.-

On or towards the East : Property bearing Plot No. 2.

On or towards the West : Road.

On or towards the South : R.S. No. 893.

On or towards the North : Property bearing Plot No. 1.

Hereinafter, referred to as the "Entire Land Property".

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📍 **Pune Off.** - Flat No. 3, Second Floor, Gurudatta Apartment, Behind Bhawkar Garage, Regent Hotel Lane, 180, Shivajinagar (Bhamburda), Pune 411005.

📍 **Kolhapur Off.** - Flat No. 103, Ground Floor, Ninaidevi CHS Ltd., Near MSEB Sub-Station, Karandemala, New Tarabai Park, Behind Circuit House, Kolhapur, 416003.

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- **Description of Subject Property.-**

All that piece and parcel of property bearing Flat No. 401, having a built-up area admeasuring 53.90 Sq. Mtrs. (580 Sq. Ft.), situated on the Fourth Floor, in the building/project known as “Swaroop Anand Sahaniwas”, constructed on the entire land property bearing Survey/Gat No. 906/B, Plot No. 3, admeasuring 317.75 Sq. Mtrs., situated at A Ward, Deokar Panand, Mohite Mala, Kolhapur, Taluka – Karveer, District – Kolhapur, and within the local limits of Kolhapur Municipal Corporation.

Hereinafter, referred to as the "Subject Property".

- **PART II : LIST OF DOCUMENTS SUBMITTED BEFORE ME FOR SCRUTINY AND LEGAL OPINION :**

1. Draft Agreement to Sale, dated 10.08.2026, proposed to be executed by the landowner/developer to and in favour of (1) Mr. Shubham Shirish Pujari and (2) Mrs. Sharada Shirish Pujari, in respect of Flat No. 401 in “Swaroop Anand Sahaniwas.”
2. General Power of Attorney / Kulmukhtyarpatra, dated 27.06.2022, executed by Mr. Janardan Vishnu Giri in favour of M/s. Cube Infra through its partners, registered in the office of Joint Sub-Registrar of Assurances, Karveer No. 4, Kolhapur, under Serial No. 3261/2022.
3. Development Agreement, dated 27.06.2022, executed by Mr. Janardan Vishnu Giri to and in favour of M/s. Cube Infra, registered in the office of Joint Sub-Registrar of Assurances, Karveer No. 4, Kolhapur, under Serial No. 3260/2022.

- **PART III : FLOW OF TITLE OF PROPERTY.-**

Upon perusal of the documents placed on record and on the basis of the search conducted on the official records, the chain of title in respect of the subject property is traced as follows:

1. That the entire land property bearing Survey/Gat No. 906/B, Plot No. 3, admeasuring 317.75 Sq. Mtrs. is presently recorded in the revenue record in the name of Mr. Janardan Vishnu Giri.

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2. Thereafter, the said land property was converted from agricultural use to Non-Agricultural use under the Order passed by the Collector, Kolhapur, bearing No. Karyasan-3/Binsheti/S.R./71/91, dated 31.12.2000.
3. Thereafter, the Final Layout Plan in respect of the said land property was sanctioned by the Kolhapur Municipal Corporation vide Letter bearing No. Nagarrachana/Rekhankan/Vashi/36/2010-2011, dated 28.05.2012.
4. Thereafter, Mr. Janardan Vishnu Giri executed a Development Agreement dated 27.06.2022, whereby he granted, conveyed and entrusted the development rights in respect of the entire land property to and in favour of M/s. Cube Infra, a Partnership Firm, through its Partners (1) Mr. Arun Ramchandra Gaud, (2) Mr. Raju Ramchandra Gaud, (3) Mr. Shivaji Maruti Patil and (4) Mr. Sagar Suresh Patil. The said Development Agreement has been duly registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 4, Kolhapur, on 27.06.2022, under Serial No. 3260/2022.
5. Further, in continuation of and in addition to the aforesaid Development Agreement, Mr. Janardan Vishnu Giri also executed a General Power of Attorney / Kulmukhtyarpatra dated 27.06.2022 in favour of M/s. Cube Infra, through its aforesaid partners, thereby authorising them to undertake development and to do the acts, deeds and things stipulated therein in relation to the said land property. The said Power of Attorney has been duly registered in the office of the Joint Sub-Registrar of Assurances, Karveer No. 4, Kolhapur, under Serial No. 3261/2022. The registration material forming part of the document set records the said registration on 27.06.2022.
6. Thereafter, the developer obtained the sanctioned building plans and building permission from the Kolhapur Municipal Corporation. As recited in the draft Agreement to Sale, the permission was obtained on 24.11.2022, bearing reference Nagar Rachana/Bandhkam/Parvangi/S.R./A-488/2021-22, and pursuant thereto a building consisting of Ground Floor + Five Upper Floors was proposed/constructed on the said land and named "Swaroop Anand Sahaniwas."

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7. Further, (1) Mr. Arun Ramchandra Gaud and (2) Mr. Sagar Suresh Patil, being partners of M/s. Cube Infra, executed a Special Power of Attorney dated 17.06.2026 in favour of (1) Mr. Raju Ramchandra Gaud and (2) Mr. Shivaji Maruti Patil, thereby authorising them in connection with execution/admission of the relevant documents which is registered in the office of Sub – Registrar of Assurances, Karveer under serial number 3823/2026.
8. Thus, as aforesaid the said builder/developer, i.e. M/s. Cube Infra is entitled to develop the entire land property by constructing the multi-storied building on the entire land property. Further, the entire land property and subject property is free from encumbrances.
9. Therefore, the said builder/developer, i.e. M/s. Cube Infra, a registered partnership firm through its authorised partners and with the consent of original land owners is entitled to sell, transfer and convey the subject property to and in favour of (1) Mr. Shubham Shirish Pujari and (2) Mrs. Sharada Shirish Pujari or any other prospective purchaser/s.

• **PART IV : EVIDENCE OF THE TITLE OF PROPERTY**

1. Development Agreement, dated 27.06.2022, executed by Mr. Janardan Vishnu Giri to and in favour of M/s. Cube Infra, a Partnership Firm through its Partners (1) Mr. Arun Ramchandra Gaud, (2) Mr. Raju Ramchandra Gaud, (3) Mr. Shivaji Maruti Patil and (4) Mr. Sagar Suresh Patil, which is registered in the office of Joint Sub-Registrar of Assurances, Karveer No. 4, Kolhapur, under Serial No. 3260/2022.

• **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 to any minor's claim/share?	No.

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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?	Not known.
5.6	Whether all original documents for last 13/30 years have been scrutinized; if not give reasons?	I have perused the photocopies as mentioned above.
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 owners of the property had the right and competency to transfer the property?	Yes.
5.10	What is the tenure of the land; if it is leased? Not applicable years (remaining period)	The said property is having Tenure Class – 1.
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. Subject to the observations mentioned in the flow of title.
5.14	Is land/property/Flat being subject to any reservations/ acquisitions/ requisitions?	No.

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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?	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 of 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?	Yes.

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	Search Receipt Details - I, the undersigned, Advocate Narayan Laxman Khamkar, have conducted an online search in respect of the above-referred subject property by visiting the official website of the Inspector General of Registration (IGR), Government of Maharashtra. The search has been conducted for the period of the last thirteen (13) years, i.e., from 2014 to 2026, in respect of subject property. I have paid the e-Search fee of ₹325/- through GRAS e-Challan bearing GRN No. MH009107031202627E and Department ID No. 356866069. The said payment was duly credited to the Government and utilized for conducting the online property search. Accordingly, the e-Search Receipt bearing No. 1115419236, dated 02.09.2026 at 10:01 AM, was generated prior to obtaining the search results. It is specifically clarified that the entire search and verification have been carried out solely on the basis of the online records available on the IGR portal. No physical or manual search has been conducted by personally visiting any of the offices of the Sub-Registrar of Assurances (SRO). Upon verification of the online search data available on the IGR portal, no adverse entries affecting the title of the subject property have been found during the aforesaid search period. It is further clarified that this search report is based exclusively on the entries and records available online on the IGR portal as on the date and time of generation of the aforesaid e-Search Receipt. Accordingly, this report is subject to any subsequent registrations, encumbrances, claims, charges, notices, court orders, or other entries, if any, that may not have been reflected in the online records as on the date and time of the search.	
5.21	Whether EC is obtained?	No.
	EC Details	NA
	No. of years EC obtained	NA
	Any Encumbrances to specify	NA
	EC Applied by	NA

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- **PART VI : CERTIFICATE.-**

It is certified that, aforesaid the said builder/developer, i.e. M/s. Cube Infra is entitled to develop the entire land property by constructing the multi-storied building on the entire land property. Further, the entire land property and subject property is free from encumbrances.

Therefore, the said builder/developer, i.e. M/s. Cube Infra, a registered partnership firm through its authorised partners and with the consent of original land owners is entitled to sell, transfer and convey the subject property to and in favour of (1) Mr. Shubham Shirish Pujari and (2) Mrs. Sharada Shirish Pujari or any other prospective purchaser/s.

- **Following documents needs to be submitted prior to disbursal of loan/at the time of disbursment of the loan:**

1. Original Agreement to Sale to be executed by the Land Owner, Mr. Janardan Vishnu Giri, through his constituted attorney M/s. Cube Infra, a Partnership Firm, and by the Promoter/Builder/Developer, M/s. Cube Infra, a Partnership Firm, through its Partners (1) Mr. Arun Ramchandra Gaud, (2) Mr. Raju Ramchandra Gaud, (3) Mr. Shivaji Maruti Patil and (4) Mr. Sagar Suresh Patil, to and in favour of (1) Mr. Shubham Shirish Pujari and (2) Mrs. Sharada Shirish Pujari, pertaining to the subject property.
2. Original Payment Receipts issued by the builder/developer, i.e. M/s. Cube Infra to and in favour of (1) Mr. Shubham Shirish Pujari and (2) Mrs. Sharada Shirish Pujari, pertaining to the subject property.
3. Original NOC to Mortgage from the builder/developer, i.e. M/s. Cube Infra to and in favour of ICICI Home Finance Company Limited, pertaining to the subject property.

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

1. Original Simple (Registered) or the Notice of Intimation regarding mortgage by way of deposit of title deeds.

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Thanking you,

Place : Pune.

Date : 02.09.2026.



**Narayan
Laxman
Khamkar**

**NARAYAN L. KHAMKAR
ADVOCATE**

Digitally signed by
Narayan Laxman
Khamkar
Date: 2026.09.22
14:48:10 +05'30'

NARAYAN KHAMKAR & LAW ASSOCIATES

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SEARCH RESULTS FOUND DURING E-SEARCH OF THE SUBJECT LAND PROPERTY

Doc No.	Doc Name	Regi. Date	SRO Name	Seller	Purchaser	Property
3260/2022	Development Agreement	27.06.2022	Joint Sub-Registrar, Karveer No. 4, Kolhapur	Mr. Janardan Vishnu Giri	M/s. Cube Infra, a Partnership Firm, through its Partners (1) Mr. Arun Ramchandra Gaud, (2) Mr. Raju Ramchandra Gaud, (3) Mr. Shivaji Maruti Patil and (4) Mr. Sagar Suresh Patil	Land bearing Survey/Gat No. 106/B, Plot No. 3, admeasuring 317.75 Sq. Mtrs., situated at E Ward, Deokar Panand, Mohite Mala, Kolhapur, Taluka – Karveer, District – Kolhapur.
3261/2022	General Power of Attorney / Kulmukhtyarpatra	27.06.2022	Joint Sub-Registrar, Karveer No. 4, Kolhapur	Mr. Janardan Vishnu Giri	M/s. Cube Infra, a Partnership Firm, through its Partners (1) Mr. Arun Ramchandra Gaud, (2) Mr. Raju Ramchandra Gaud, (3) Mr. Shivaji Maruti Patil and (4) Mr. Sagar Suresh Patil	Land bearing Survey/Gat No. 106/B, Plot No. 3, admeasuring 317.75 Sq. Mtrs., situated at E Ward, Deokar Panand, Mohite Mala, Kolhapur, Taluka – Karveer, District – Kolhapur.
3823/2026	Special Power of Attorney	17.06.2026	SRO Name to be verified from certified copy / Index II	(1) Mr. Arun Ramchandra Gaud and (2) Mr. Sagar Suresh Patil, Partners of M/s. Cube Infra	(1) Mr. Raju Ramchandra Gaud and (2) Mr. Shivaji Maruti Patil	Pertaining to the development and sale transactions concerning the project “Swaroop Anand Sahaniwas”, constructed on Survey/Gat No. 106/B, Plot No. 3, Kolhapur.

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MH009107031202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
02 Sep 2026	Receipt	Receipt no.: 1115419236
	Name of the Applicant :	Advocate Narayan Laxman Khamkar
	Details of property of which document has to be searched :	Dist :Kolhapur Village :Karavir S.No/CTS No/G.No. : 906
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH009107031202627E		
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'.		

