

**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: 17/09/2026
LAN No. 77000351034

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. Ramkumar Udayraj Prajapati

PART I: PROPERTY DETAILS:

(A) Name of the Applicant/Borrower/s: Mr. Ramkumar Udayraj Prajapati

(B) Name of the Co-applicant/s: (if any): Mrs. Fulmati Ramkumar Prajapati

(C) Type of Loan: Resale

(D) Purpose of Loan: Resale

(E) Name of the Property Owner/s: Mr. Jaswant Kumar Jagdish Prasad Rathore & Mr. Jagdish Prasad s/o Mr. Ram Bahdur

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

SCHEDULE – I

DISCRIPTION OF THE PROPRERTY

All that piece and parcel of land bearing **Sr. no. 4 Hissa no. 1** of an area of 2601.32 Sq. Mts. out of totally adm, area 06H 45 Ares, Situated at Village Kharadi, Taluka Haveli, District Pune, within the local limits of Pune Municipal Corporation and within the Jurisdiction of Sub Registrar Haveli and the land bounded as under:

On or Towards EAST : By property of Deepak Navlakha;

On or towards SOUTH : By Sr. no. 5 & Dp Road;

On or towards WEST : By Sr. no. 7;

On or towards NORTH : By property of Mavaji Patel/ Pokar out Sr. no. 4 Hissa no.1.

SCHEDULE – II

DISCRIPTION OF THE SHOP

All that piece and parcel of **Shop no. 03** on **Upper ground** Floor of an area of 248.97 Sq. Fts. i.e. 23.13 Sq. mts. i.e 336.15 Sq. Fts, i.e. 31.23 Sq. mts Built-up + Loft of an area 125 Sq. Fts. i.e. 11.60 Sq. Mts. in the scheme known as “**Vardhaman Square**” situated at - Sr. no. 4 Hissa no. 1 Village Kharadi, Taluka Haveli, District Pune.

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

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

1. Copy of NA Order bearing No. PMH/NA/SR/695/2011, dated 30/01/2012 issued by Collector
2. Copy of Commencement Certificate bearing No. CC/4027/10 dated 01/03/2011 issued by Pune Municipal Corporation
3. Copy of Occupancy Certificate dated 27/06/2014, bearing no. OCC/0405/2014 issued by Pune Municipal Corporation
4. Copy of Registered Agreement of Sale which is registered in the office of sub registrar Haveli no. 2 Pune, dated 16/07/2014, Sr. no. 5453/2014 executed by M/s Vardhaman Developers through its partner Mr. Deepak Bhiharilal Jain in favor of Mr. Jaswant Kumar Jagdish Prasad Rathore & Mr. Jagdish Prasad s/o Mr. Ram Bahdur.
5. Copy of Draft of Assignment Deed between Mr. Ramkumar Udayraj Prajapati & Mrs. Fulmati Ramkumar Prajapati and Mr. Jaswant Kumar Jagdish Prasad Rathore & Mr. Jagdish Prasad s/o Mr. Ram Bahdur.

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

1. WHEREAS the land bearing Sr. no. 4 Hissa no. 1 of an area 06H 45 Ares, Situated at Village Kharadi, Taluka Haveli, District Pune was originally owned by Mrs. Jayshree Vijay Kodre & others.
2. AND WHEREAS Mrs. Jayshree Vijay Kodre & others have executed Registered Sale Deed in favor of M/s Vardhaman Developers through its partner Mr. Deepak Bhiharilal Jain which is registered in the office of sub registrar Haveli no. 7 Pune, dated 28/05/2010, Sr. no. 4261/2010 and thereby sold out the land of an area of 06H 45 Ares and by virtue of the same the said developer has acquired rights to develop the said land property and sell flats/units/ shops to the various purchasers.
3. AND WHEREAS Collector of Pune has granted permission for Non-Agricultural (NA) use for construction of Residential Building's upon the subject captioned land, for Residential & commercial purpose vide NA Order bearing No. PMH/NA/SR/695/2011, dated 30/01/2012.
4. AND WHEREAS the Pune Municipal Corporation has also approved the plans and granted permission to construct the Building's upon subject captioned land vide Commencement Certificate bearing No. CC/4027/10 dated 01/03/2011.
5. AND WHEREAS accordingly as per sanctions and permissions, M/s Vardhaman Developers commenced the construction of scheme namely “VARDHAMAN SQUARE”.
6. AND WHEREAS the said developer has obtained the Occupancy Certificate dated 27/06/2014, bearing no. OCC/0405/2014 issued by Pune Municipal Corporation.
7. AND WHEREAS M/s Vardhaman Developers through its partner Mr. Deepak Bhiharilal Jain has agreed to sell the said shop to Mr. Jaswant Kumar Jagdish Prasad Rathore & Mr. Jagdish Prasad s/o Mr. Ram Bahdur vide Registered Agreement of Sale which is registered in the office of sub registrar Haveli no. 2 Pune, dated 16/07/2014, Sr. no. 5453/2014.
8. AND WHEREAS Mr. Ramkumar Udayraj Prajapati & Mrs. Fulmati Ramkumar Prajapati have intended to purchase the said shop from Mr. Jaswant Kumar Jagdish Prasad Rathore & Mr. Jagdish Prasad s/o Mr. Ram Bahdur.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY: -

1. Copy of Registered Agreement of Sale which is registered in the office of sub registrar Haveli no. 2 Pune, dated 16/07/2014, Sr. no. 5453/2014 executed by M/s Vardhaman Developers through its partner Mr. Deepak Bhiharilal Jain in favor of Mr. Jaswant Kumar Jagdish Prasad Rathore & Mr. Jagdish Prasad s/o Mr. Ram Bahdur.
2. Copy of Draft of Assignment Deed between Mr. Ramkumar Udayraj Prajapati & Mrs. Fulmati Ramkumar Prajapati and Mr. Jaswant Kumar Jagdish Prasad Rathore & Mr. Jagdish Prasad s/o Mr. Ram Bahdur

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 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 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: - MH010351065202627E

Search Conducted Years: 13 years

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

Search Report Date: 17/09/2026

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, 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. Ramkumar Udayraj Prajapati & Mrs. Fulmati Ramkumar Prajapati will acquire a valid, clear, marketable and unencumbered title in the property stated above after entering into registered Deed of Assignment with Mr. Jaswant Kumar Jagdish Prasad Rathore & Mr. Jagdish Prasad s/o Mr. Ram Bahdur.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower of Mr. Ramkumar Udayraj Prajapati & Mrs. Fulmati Ramkumar Prajapati.

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 Registered Agreement of Sale which is registered in the office of sub registrar Haveli no. 2 Pune, dated 16/07/2014, Sr. no. 5453/2014 executed by M/s Vardhaman Developers through its partner Mr. Deepak Bhiharilal Jain in favor of Mr. Jaswant Kumar Jagdish Prasad Rathore & Mr. Jagdish Prasad s/o Mr. Ram Bahdur with Registration Receipt and Index II.

2. Original Registered Assignment Deed between Mr. Jaswant Kumar Jagdish Prasad Rathore & Mr. Jagdish Prasad s/o Mr. Ram Bahdur and Mr. Ramkumar Udayraj Prajapati & Mrs. Fulmati Ramkumar Prajapati with Registration Receipt and Index II.
3. Original NOC to mortgage issued by Builder/ society in favor of ICICI HFC Ltd.
4. Copy of Latest Tax Paid Receipt.
5. Copy of Occupancy Certificate dated 27/06/2014, bearing no. OCC/0405/2014 issued by Pune Municipal Corporation.

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

Remarks If any:- NIL

Yours Faithfully,

MANE
PRAVIN
SOPANRAO



Digitally signed
by MANE PRAVIN
SOPANRAO
Date: 2026.09.17
14:10:28 +05'30'

**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: 17/09/2026
LAN No. 77000351034

Search Report in respect of the file of Mr. Ramkumar Udayraj Prajapati

DESCRIPTION OF THE PROPERTY -

All that piece and parcel of **Shop no. 03 on Upper ground Floor of an area of 248.97 Sq. Fts. i.e. 23.13 Sq. mts. i.e 336.15 Sq. Fts, i.e. 31.23 Sq. mts Built-up + Loft of an area 125 Sq. Fts. i.e. 11.60 Sq. Mts. in the scheme known as “Vardhaman Square” situated at - Sr. no. 4 Hissa no. 1 Village Kharadi, Taluka Haveli, District Pune**

We have taken online paid e-search in respect of the above referred property (Sr. no. 4 Kharadi) from the website of www.igrmaharashtra.gov.in since year 2014 to 2026 GRN No. MH010351065202627E dated 17/09/2026. 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	Agreement of Sale which is registered in the office of sub registrar Haveli no. 2 Pune, dated 16/07/2014, Sr. no. 5453/2014 executed by M/s Vardhaman Developers through its partner Mr. Deepak Bhiharilal Jain in favor of Mr. Jaswant Kumar Jagdish Prasad Rathore & Mr. Jagdish Prasad s/o Mr. Ram Bahdur	---
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	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,

**MANE
PRAVIN
SOPANRAO**

Digitally signed
by MANE PRAVIN
SOPANRAO
Date: 2026.09.17
14:09:59 +05'30'

**P.S. Mane
Advocate**

MH010351065202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
17 Sep 2026	Receipt	Receipt no.: 1115463774
	Name of the Applicant :	Pravin Mane
	Details of property of which document has to be searched :	Dist :Pune Village :Kharadi (pune Mahapalikemadhye Samavishta) S.No/CTS No/G.No. : 4
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH010351065202627E		
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'.		