

**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, and Pune 411018

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

LEGAL SCRUTINY REPORT

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

Date: 30/08/2026
LAN No. 4600000129

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 Renukacharya Gangadhar Garampalli.

PART I: PROPERTY DETAILS:

(A) Name of the Applicant/Borrower/s: Renukacharya Gangadhar Garampalli

(B) Name of the Co-applicant/s: (if any): NA

(C) Type of Loan: Resale

(D) Purpose of Loan: Resale

(E) Name of the Property Owner/s: Mr. Bharat Namdev Deshmukh

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

SCHEDULE – I

DISCRIPTION OF THE PROPRERTY

All that piece and parcel of land New S. No. 176, Hissa No. 10 + 11 (Old S. No. 148), total area admeasuring 00H. 37Aar, having Assessment Rs. 00. 61 Paise, out of which area admeasuring 00H. 03.5R. situated at Village Fursungi, Taluka - Haveli, District - Pune and within the jurisdiction of Sub Registrar Haveli and within the local limits of Uruli Devachi Municipal Council and said land bounded as follow -

On or towards the East	: By 15 Ft. Common Road
On or towards the South	: By Property of Mr. Rao.
On or towards the West	: By Property of Mr. Shankar Nana Harpale
On or towards the North	: By Property of Mr. Sudhir Bajirao Harpale.

[Hereinafter referred to as said land property for the sake of brevity and convenience]

SCHEDULE - II
DESCRIPTION OF THE FLAT

All that piece and parcel of bearing **Flat No. 206** on 2nd floor adm. Area 305 Sq. Fts. Built-up i.e. 28.34 Sq. Mts. in the scheme known as “**SWAYAMBHU SANKUL**” situated at New S. No. 176, Hissa No. 10 + 11 (Old S. No. 148), Village Fursungi, Taluka - Haveli, District – Pune which is bounded as under –

On or towards the East	: By Common road
On or towards the South	: By flat no. 201
On or towards the West	: By open passage
On or towards the North	: By flat no. 205

[Hereinafter referred to as said flat property for the sake of brevity and convenience]

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

1. Copy of NA Order vide bearing No. NA/SR/IV/515/11, dated – 13/12/2011 issued by Sub – Divisional Officer, Pune.
2. Copy of Possession Letter issued by M/s. Swayambhu builder in favor of Mr. Bharat Namdev Deshmukh.
3. Copy of Registered Agreement dated 17/03/2012, bearing no. 2318/2012 between M/s. Swayambhu Developers through its proprietor Mr. Santosh Ramesh Harpale and Mr. Bharat Namdev Deshmukh which is registered in the office of sub registrar Haveli no. 3 with Registration Receipt and Index II.
4. Copy of No Dues Certificate dated 22/09/2025 issued by Aavas Financiers Ltd.
5. Copy of Agreement on Rs. 100/- stamp paper between Mr. Bharat Namdev Deshmukh and Renukacharya Gangadhar Garampalli.

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

1. WHEREAS as per the documents and information submitted to us it is seen that S. No. 176, Hissa No. 10 + 11 (Old S. No. 148), total area admeasuring 00H. 37Aar, having Assessment Rs. 00. 61 Paise, situated at Village Fursungi, Taluka Haveli, District Pune and within the jurisdiction of Sub Registrar Haveli and within the local limits of Uruli Devachi Municipal Council was owned by Mr. Kaluram Maruti Dhumal, Mr. Devidas Maruti Dhumal, Mr. Dattatray Maruti Dhumal, Mr. Shivaji Maruti Dhumal, Smt. Parvati Maruti Dhumal and Smt. Shobha Maruti Dhumal and their names recorded on village 7/12 Extract prior to the year 2011.
2. AND WHEREAS Mr. Kaluram Maruti Dhumal, Mr. Devidas Maruti Dhumal, Mr. Dattatray Maruti Dhumal, Mr. Shivaji Maruti Dhumal, Smt. Parvati Maruti Dhumal and Smt. Shobha Maruti Dhumal sold area admeasuring 00H. 03.5R. out of said land to Mr. Santosh Ramesh Harpale by way of Sale Deed, which is registered in the office of sub-registrar of Haveli - 03 at Sr. No. 2008/2011, Dated – 01/03/2011 and his name recorded on village 7/12 extract vide Mutation Entry No. 32896.
3. AND WHEREAS on the recommendation of ADTP vide Letter bearing No. Rekhankan/ NABp / Phursungi/ Haveli / S.No. 176/10 +11 / SSP/ 6633 dated 04/10/2011, Sub – Divisional Officer, Pune issued NA Order + construction permission vide bearing No. NA/SR/IV/515/11, dated – 13/12/2011.
4. AND WHEREAS M/s. Swayambhu Developers through its proprietor Mr. Santosh Ramesh Harpale has commenced the construction of building on the said land and said building known as “SWAYAMBHU SANKUL”.
5. AND WHEREAS M/s. Swayambhu Developers through its proprietor Mr. Santosh Ramesh Harpale agreed to sale the said Flat vide Registered Agreement dated 17/03/2012, bearing

no. 2318/2012 in favor of Mr. Bharat Namdev Deshmukh which is registered in the office of sub registrar Haveli no. 3 Pune.

6. AND WHEREAS, M/s. Swayambhu builder has handed over the possession to Mr. Bharat Namdev Deshmukh by issuing Possession Letter. [Possession Letter is undated]
7. AND WHEREAS, Mr. Bharat Namdev Deshmukh has availed the loan from Aavas Financiers Ltd. And the same has been repaid and hence the said Aavas Financiers Ltd. has issued No Dues Certificate dated 22/09/2025.
8. AND WHEREAS all flat holders in the building have formed a co-operative society viz. "SWAYAMBHU SANKUL CO. OPERTIVE HOUSING SOCIETY LTD." vide its Registration No. bearing No. PNA/PNA (4)/HSG/ (TC)/15319/2013-14, dated – 31/10/2013 and said society issued Share Certificate vide Share No. 29, in the name of Mr. Abhinandan Parshuram Pilane, dated – 31/10/2013.
9. AND WHEREAS, Renukacharya Gangadhar Garampalli has intended to purchase the said subject flat from Mr. Bharat Namdev Deshmukh.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

1. Copy of Registered Agreement dated 17/03/2012, bearing no. 2318/2012 between M/s. Swayambhu Developers through its proprietor Mr. Santosh Ramesh Harpale and Mr. Bharat Namdev Deshmukh which is registered in the office of sub registrar Haveli no. 3 with Registration Receipt and Index II.

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 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 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: - MH009257285202627E
- Search Conducted Years: 13 years
- Name of the Advocate / Searcher: Sopanrao Mane & Co. (Advocates)
- Search Report Date: 30/08/2026
- 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 equitable mortgage.

We further certify that of **Renukacharya Gangadhar Garampalli** will acquire a valid, clear, marketable and unencumbered title in the property stated above after entering into registered of Deed of Assignment with Mr. Bharat Namdev Deshmukh.

The mortgage if created will be available to ICICI HFC for the liability of the intending Borrower of **Renukacharya Gangadhar Garampalli**.

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 dated 17/03/2012, bearing no. 2318/2012 between M/s. Swayambhu Developers through its proprietor Mr. Santosh Ramesh Harpale and Mr. Bharat Namdev Deshmukh which is registered in the office of sub registrar Haveli no. 3 with Registration Receipt and Index II.
2. Original Possession Letter issued by M/s. Swayambhu builder in favor of Mr. Bharat Namdev Deshmukh.
3. Original Deed of Assignment between Mr. Bharat Namdev Deshmukh and Renukacharya Gangadhar Garampalli with Registration Receipt and Index II.
4. Original NOC to mortgage issued by Society in favor of ICICI HFC.
5. Original Share Certificate (if issued)
6. Original No Dues Certificate dated 22/09/2025 issued by Aavas Financiers Ltd.
7. Copy of Latest Tax paid receipt.

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

REMARKS (if any):- NA

Yours Faithfully,

**MANE
PRAVIN
SOPANRAO**

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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: 30/08/2026
LAN No. 4600000129

Search Report in respect of the file of Renukacharya Gangadhar Garampalli

DESCRIPTION OF THE PROPERTY:-

All that piece and parcel of **Flat No. 206** on 2nd floor adm. Area 305 Sq. Fts. Built-up i.e. 28.34 Sq. Mts. in the scheme known as **“SWAYAMBHU SANKUL”** situated at New S. No. 176, Hissa No. 10 + 11 (Old S. No. 148), Village Fursungi, Taluka - Haveli, District – Pune

We have taken online paid e-search in respect of the above referred property (S. No. 176, Fursungi) from the website of www.igrmaharashtra.gov.in since year 2014 to 2026 GRN No. MH009257285202627E dated 30/08/2026. 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	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
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P.S. Mane
Advocate

MH009257285202627E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
30 Aug 2026	Receipt	Receipt no.: 1115410697
	Name of the Applicant :	LATA SOPANRAO MANE
	Details of property of which document has to be searched :	Dist: Pune Village: Phurasungi S.No/CTS No/G.No. : 176
	Period of search :	From :2014 To :2026
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH009257285202627E		
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 '.		