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Date: 17/08/2026

LEGAL SCRUTINY REPORT

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Mr.Sandip Subhash Kadam

Date of Legal Initiation	17/08/2026
Application No.	MH/KLP/SNGL/000000968
Name of Applicant	Mr.Sandip Subhash Kadam
Name of Co – Applicant/s	Mr. Subhash Govind Kadam
Relationship between Applicant and Co – Applicant/s	Father
Purpose of Loan	Self-Construction
Lead amount	24 LAKHS
The property is found / proposed to be found in whose name?	Mr. Subhash Govind Kadam

PART-I : DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY :

All the piece and parcel of the property bearing C.T.S.No.608 its total area 214.8 sq.mtr situated within the local limits of Grampanchayat Chinchani, Tal.-Tasgaon Dist.-Sangali and within the jurisdiction of sub-registrar Tasgaon. bounded as below.

	As per Draft of Gift Deed
NORTH	Road
SOUTH	Survey no.1
EAST	C.T.S.No.607
WEST	C.T.S.No.610and 609

PART-II : LIST OF DOCUMENTS SCRUTINSED BY ME

SR. No.	Date	Name Of The Documents (Details)	Whether Original / Photocopy
1.		Property card extract of C.T.S.No.608	Photocopy
2.	3/2/2026	Assessment extract of grampanchyat property no.166	Photocopy
3.	29/6/2010	Registered sale deed executed by Dnyandev Govind Kadam in favour of Subhash Govind Kadam bearing no. 2414/2010	Photocopy
4.	-	Layout map	Photocopy
5.	-	Construction permission	Photocopy
6.	-	Building plan	Photocopy

PART-III : FLOW/CHAIN OF THE TITLE

All the piece and parcel of the property it's C.T.S.No.608 its total area 214.8 sq.mtr situated within the local limits of Grampanchayat Chinchani, Tal.-Tasgaon Dist.-Sangali and within the jurisdiction of sub-registrar Tasgaon was originally owned and possessed by 1. Dnyandev Govind Kadam, 2.Shivaji Govind kadam, 3.

Subhash Govind Kadam, 4. Vatsala Shivaji Mohite, 5. Avinash Vasant Yadav 6. Vikas Vasant Yadav jointly as their ancestral property since from the year 1994.

Thereafter 1. Dnyandev Govind Kadam, 2. Shivaji Govind kadam, 3. Vatsala Shivaji Mohite, 4. Avinash Vasant Yadav 5. Vikas Vasant Yadav commonly made and executed Registered Sale Deed in favour of Subhash Govind Kadam bearing Sr. no.2414/2010 dated on 29/06/2010 for an area admeasuring 171.84 Sq.mtrs.

Now as per the draft of gift deed Provided it seems that Subhash Govind Kadam intends to gift property bearing C.T.S.No.608 its total area 214.8 sq.mtr situated within the local limits of Grampanchayat Chinchani, Tal.-Tasgaon Dist.-Sangali and within the jurisdiction of sub-registrar Tasgaon to Sandeep Subhash Kadam

It appears from the record of rights that, after investigation from the year 2014 to till today from available records of title it is found that the above mentioned property is clear, marketable and free from any other encumbrances.

I have taken the search of records of Sub Registrar's Office Tasgaon from Index – II registers and other relevant records for last 13 years up to date by paying necessary search fees in whose jurisdiction the property situated.

	The property was originally found in whose name?	1. Dnyandev Govind Kadam, 2. Shivaji Govind kadam, 3. Subhash Govind Kadam, 4. Vatsala Shivaji Mohite, 5. Avinash Vasant Yadav 6. Vikas Vasant Yadav
1.	How did the said property Devolve onto the valid ownership of the present owner.	1. Dnyandev Govind Kadam, 2. Shivaji Govind kadam, 3. Vatsala Shivaji Mohite, 4. Avinash Vasant Yadav 5. Vikas Vasant Yadav commonly made and executed Registered Sale Deed in favour of

		Subhash Govind Kadam bearing Sr. no.2414/2010 dated on 29/06/2010 for an area admeasuring 171.84 Sq.mtrs and remaining 42.96 sq.mtrs. ancestral
2.	Whether the present owner has mutated his/her name in the land revenue records?	Yes
3.	Whether the present owner is paying land revenue tax to the state government?	To be confirmed by borrower
4.	Non-agricultural proof	C.T.S. Property
5.	Whether SARFAESI is applicable	Yes

PART-IV : Evidence of Title of Property

Type of Deed ascertaining title	Registered Sale deed and ancestral
Deed number	2414/2010
Deed date	29/6/2010.

Part-V : NATURE AND STATUS OF THE PROPERTY

Status	Freehold
Nature	Non Agriculture

PART-VI : OTHER PROVISIONS:

Sr. No.	Particulars	Yes/No	Remarks, If Necessary
1.	Whether property to be given as security is	No	

	subject to any minor's claim/share?		
2.	Whether property is affected by the revenue or tenancy obligation?	No	
3.	In case of flat purchase, whether builder is a private / limited company?	No	
4.	Whether upto date tax/land revenue has been paid?	Yes	Required
5.	Whether all the title documents for last 13 years has been verified ?	No	
6.	Whether required documents are available for creating mortgage?	NO	
7.	Whether all the previous owners had the right/competency to transfer of the property?	Yes	
8.	Whether proposed mortgage by deposit of title document (equitable mortgage) is possible?	Yes	
9.	If the property is a flat/apartment, how many years independent title is ensured?	N.A.	
10.	Whether property has been transferred/ to be transferred by POA holder of the original land owner in favour of the loan applicant?	N.A	
11.	Whether POA holder of the original land owner has/had authority under POA?	N.A	
12.	Whether POA recorded in Sr.n 11 is registered?	N.A.	

13.	Whether the property is lease land, if yes what is the tenure of the lease and what is the residual period left?	No	
14.	Whether the property/land is joint family property?	No	
15.	Is the land/property/flat is subject to any reservations/acquisitions/requisitions?	No	
16.	Whether property belongs to SC/ST (Jharkhand)?	No	
17.	Whether land is agricultural?	No	
18.	Whether real estate regulatory authority 2016 (RERA) is applicable or not?	No	
19.	In case of balance transfer / takeover cases, whether original LOD received from bank or not?	N.A.	
20.	Whether search report / non-encumbrance are applied for?	No	
21.	Whether provisions of Urban Land Ceiling Act are applicable?	No	
22.	Whether the land is categorized under the CNT Act?	N.A.	
23.	Whether the land is categorized under the Santhal Pargana act? (state specific)	N.A.	
24.	Whether approved Map / Sanction map has been provided?	No	

**PART– VII: DOCUMENTS TO BE COLLECTED BY HINDUJA
HOUSING FINANCE LIMITED FOR CREATING A
VALIDMORTGAG**

SR. No.	Date	Name Of The Documents (Details)	Whether Original / Photocopy
1		Property card extract of C.T.S.No.608	Digital
2	3/2/2026	Assessment extract of grampanchyat property no.166	Original
3	29/6/2010	Registered sale deed executed by Dnyandev Govind Kadam in favour of Subhash Govind Kadam vide registerd sale deed no.2414/2010	Original
4		Tax paid receipt	Original
5		Mutation diary	Certified/ Digital
6		Equitable mortgage with modt between 1. Sandeep Subhash Kadam 2.Subhash Govind Kadam and Hinduja Housing Finance	Original
7		Registered Gift Deed no TSN-3888/2026 Subhash Govind Kadam in favor of Sandip Subhash Kadam gift property bearing C.T.S.No.608 its total area 214.8 sq.mtr situated within the local limits of Grampanchayat Chinchani, Tal.-Tasgaon Dist.-Sangali	ORIGINAL

**PART–VIII : DOCUMENTS TO BE COLLECTED BY HINDUJA
HOUSING FINANCE LIMITED POST DISBUSREMENT - NIL**

PART-IX : FINAL OPINION

Dnyandev Govind Kadam, Shivaji Govind kadam, Vatsala Shivaji Mohite, Avinash Vasant Yadav and Vikas Vasant Yadav they commonly transfer above mentioned property in favour of Subhash Govind Kadam vide registered sale deed no.2414/2010 dated on 29/6/2010 about All the piece and parcel of the property it's C.T.S.No.608 its total area 214.8 sq.mtr out of it combine area 171.84 sq.mtr

open space .The property situated at Chinchani Tal-Tasgaon Dist-Sangali.with in sub-registrar Tasgaon equitable mortgage can be created in favour of Hinduja Housing Finance Ltd. after the deposition of aforementioned documents.

PART-X : CERTIFICATE

In view of the foregoing, I Certify that the title deeds intended to be deposited, relating to the property and offered as security by way of security of Equitable mortgage and 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.

1. I further certify that, Subhash Govind Kadam have derived a valid, Clear, Marketable & unencumbered title. subject to filing of affidavit, subject to compliance as suggested in the report, the above mentioned property is clear, marketable and free from any encumbrances.

2 The Equitable Mortgage if created will be available to Hinduja Hsg. Finance Ltd. for the liability of the intending borrower Mr. Sandeep Subhash Kadam and Subhash Govind Kadam only after compliance of all requirements as per this report.

Remarks, if any:

Original documents of title shall be verified before releasing loan.

Copies of documents perused herein are bona-fide believed to be genuine photo-copies of originals.

In the process of legal verification of documents, I have relied upon the veracity of contents of documents and have assumed the identity and signatures of the parties to deeds as authentic.

Specific Note:

This legal report is given on the basis of cumulative compilation of information furnished & documents perused for the property. However, in order to ward the possible undisclosed risk/s of existing /impending litigation/s and land acquisition proceedings, please ask the technical manager / panel engineer of your institution to make enquiry in the neighbor-hood of the property during his routine visit/s.

NOTE: This report is subject to documents provided to me for perusal and record available on the IGR website, if any loss suffered due to unavailable entries and corrupted files in the computer system/ website of igrmaharashtra.gov.in, I should not be held responsible. Further, documents placed before me were scanned/Xerox copies and I have not verified any original documents and/or its validity.

Search Receipt No. MH008467323202627U Dated 18/08/2026

Place: Kolhapur

PART-XI : DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE: NIL

Yours Faithfully,

(Adv. Mandar M. Inamdar)

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Digitally signed by

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