



Kailas Rekawar (Advocate)

Mob. No. 9767114156

E-Mail ID- kailas.rekawar@gmail.com

Office at: - Plot No.135, Flat No.101, Avirat Complex, New Mahalaxmi Nagar, Narsala Ring Road, Nagpur - 440034.

At Court: - Court Chamber No. 625 on 6th Floor, New Building, District Court, Civil Lines, Nagpur.

LEGAL SCRUTINY REPORT

Date: 14/08/2026

To,
Hinduja Housing Finance Ltd.
Branch Nagpur.

Sub- Legal Scrutiny Report in respect of the File of **Dimesh Pandurang Timande**

Date of Legal Initiation	14/08/2026
Application No.	MH/NGR/NPUR/A000001648
Name of Applicant	Dimesh Pandurang Timande
Name of Co - Applicant/s	Ashwini Dimesh Timande
Relationship between Applicant and Co - Applicant/s	Husband and wife
Purpose of Loan	Purchase Existing (Seller BT)
Lead amount	4990000 /-
Name of property owner	Jagdish Ashokrao Chikate
Name of Proposed Owner	Ashwini Dimesh Timande
Search For	13 Years

PART-I DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY

All that piece and parcel of land bearing **Plot No. 95** total admeasuring area 1650.22 Sq. Ft (153.31 Sq. Mtr) situated in layout of Vijay Premotor and Developers being part and portion of entire land bearing Khasra No. 221 admeasuring area 3.95 Hr out of 4.76 Hr of Mouza - Parsodi, P.H. No. 45, within the limits and jurisdiction of Nagar Parishad Umred and Tahsil - Umred and District - Nagpur.

The said Plot No. 95 is bounded as under:

EAST	By Plot No. 82 and 83
WEST	By Road
NORTH	By Plot No. 94
SOUTH	By Plot No. 96

(as per ATS)

PART-II LIST OF DOCUMENTS SCRUTINISED BY ME :-

SR NO.	Date of Document	Name of description of Document	Whether Original/ Photostat
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**KAILAS
REKHA
WAR** Digitally signed
by KAILAS
REKHAWAR
Date: 2026.08.14
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1)	Sub Registrar Umred at serial No. 1466 dated 28/07/2006	Registered Agreement to Sell and agreement to Development executed by 1) Nitin Yadavrao Rahate 2) Kiran Mangesh Bharne (before Marriage Kiran Yadavrao Rahate) 3) Shamla Yadavrao Rahate 4) Vidya Yadavrao Rahate 5) Shilabai Yadavrao Rahate in favour of Vijay Premotor and Developers through its Proprietor Vijay Motiram Raut	Photocopy INDEX II
2)	Dated 21/07/2007	NA order passed vide Rev. Case No. 148/NAP-34/2006-2007	Photocopy
3)	Sub Registrar Umred at serial No. 1463 dated 11/04/2016	Registered Sale Deed executed by 1) Nitin Yadavrao Rahate 2) Kiran Mangesh Bharne (before Marriage Kiran Yadavrao Rahate) 3) Shamla Yadavrao Rahate 4) Vidya Yadavrao Rahate 5) Shilabai Yadavrao Rahate all through their Power of Attorney Vijay Premotor and Developers through its Proprietor Vijay Motiram Raut in favour of Vijay Premotor and Developers through its Proprietor Vijay Motiram Raut	Photocopy INDEX II
4)	Sub Registrar Umred at serial No. 677 dated 21/03/2017	Registered Sale Deed executed by Vijay Premotor and Developers through its Proprietor Vijay Motiram Raut in favour of Ashok Ganpatrao Chikate	Photocopy INDEX II
5)	Sub Registrar Umred at serial No. 2381 dated 08/10/2020	Registered Gift Deed executed by Ashok Ganpatrao Chikate in favour of Jagdish Ashokrao Chikate	Photocopy
6)	Dated 18/06/2026	Draft of Agreement to sell executed by Jagdish Ashokrao Chikate in favour of Ashwini Dimesh Timande	Photocopy
7)	Dated 29/07/2026	List of Document issued by Shrikrishna Co-Operative Bank Ltd	Photocopy

PART-III 1. BRIEF HISTORY OF THE PROPERTY AND HOW THE OWNER/ MORTGAGOR HAVE DERIVED THE TITLE -

- I. WHEREAS all that piece and parcel of agricultural land bearing Khasra No. 221 admeasuring area 4.76 Hr of Mouza - Parsodi, P.H. No. 45, within the limits and jurisdiction of Nagar Parishad Umred and Tahsil – Umred and District – Nagpur belonged to 1) Nitin Yadavrao Rahate 2) Kiran Mangesh Bharne (before Marriage Kiran Yadavrao Rahate) 3) Shamla Yadavrao Rahate 4) Vidya Yadavrao Rahate 5) Shilabai Yadavrao Rahate.
- II. WHEREAS 1) Nitin Yadavrao Rahate 2) Kiran Mangesh Bharne (before Marriage Kiran Yadavrao Rahate) 3) Shamla Yadavrao Rahate 4) Vidya Yadavrao Rahate 5) Shilabai Yadavrao Rahate execute Agreement to Sell and Agreement for development in respect of Khasra No. 221 admeasuring area 3.95 Hr out of 4.76 Hr of Mouza - Parsodi, P.H. No. 45, within the limits and jurisdiction of Nagar Parishad Umred and Tahsil – Umred and District – Nagpur in favour of Vijay Premotor and Developers through its Proprietor Vijay Motiram Raut vide registered Agreement to Sell and Development which is duly registered at Sub Registrar Umred at serial No. 1466 dated 28/07/2006.
- III. WHEREAS 1) Nitin Yadavrao Rahate 2) Kiran Mangesh Bharne (before Marriage Kiran Yadavrao Rahate) 3) Shamla Yadavrao Rahate 4) Vidya Yadavrao Rahate 5) Shilabai Yadavrao Rahate appoint Vijay Premotor and Developers through its Proprietor Vijay Motiram Raut as their power of attorney for the purpose of presentation of document vide registered Power of Attorney which is duly registered at Sub Registrar Umred at serial No. 1467 dated 28/07/2006.
- IV. WHEREAS above said owners had applied for conversion of agricultural land into non-agricultural land vide Rev. Case No. 148/NAP-34/2006-2007 Dated 21/07/2007.
- V. WHEREAS layout map was prepared and various plots were craved for the desired purchaser.

- VI. WHEREAS 1) Nitin Yadavrao Rahate 2) Kiran Mangesh Bharne (before Marriage Kiran Yadavrao Rahate) 3) Shamla Yadavrao Rahate 4) Vidya Yadavrao Rahate 5) Shilabai Yadavrao Rahate all through their Power of Attorney Vijay Premotor and Developers through its Proprietor Vijay Motiram Raut had sold Khasra No. 221 admeasuring area 3.95 Hr out of 4.76 Hr of Mouza - Parsodi, P.H. No. 45, within the limits and jurisdiction of Nagar Parishad Umred and Tahsil - Umred and District - Nagpur to Vijay Premotor and Developers through its Proprietor Vijay Motiram Raut vide registered Sale Deed which is duly registered at Sub Registrar Umred at serial No. 1463 dated 11/04/2016.
- VII. WHEREAS, Vijay Premotor and Developers through its Proprietor Vijay Motiram Raut had sold **Plot No. 95** total admeasuring area 1650.22 Sq. Ft (153.31 Sq. Mtr) situated in layout of Vijay Premotor and Developers being part and portion of entire land bearing Khasra No. 221 admeasuring area 3.95 Hr out of 4.76 Hr of Mouza - Parsodi, P.H. No. 45, within the limits and jurisdiction of Nagar Parishad Umred and Tahsil - Umred and District - Nagpur to Ashok Ganpatrao Chikate vide registered Sale Deed which is duly registered at Sub Registrar Umred at serial No. 677 dated 21/03/2017.
- VIII. WHEREAS, Ashok Ganpatrao Chikate had gifted **Plot No. 95** total admeasuring area 1650.22 Sq. Ft (153.31 Sq. Mtr) situated in layout of Vijay Premotor and Developers being part and portion of entire land bearing Khasra No. 221 admeasuring area 3.95 Hr out of 4.76 Hr of Mouza - Parsodi, P.H. No. 45, within the limits and jurisdiction of Nagar Parishad Umred and Tahsil - Umred and District - Nagpur to Jagdish Ashokrao Chikate vide registered Gift Deed which is duly registered at Sub Registrar Umred at serial No. 2381 dated 08/10/2020.
- IX. WHEREAS, by virtue of above said Gift Deed Jagdish Ashokrao Chikate becomes sole and absolute owner of **Plot No. 95** total admeasuring area 1650.22 Sq. Ft (153.31 Sq. Mtr) situated in layout of Vijay Premotor and Developers being part and portion of entire land bearing Khasra No. 221 admeasuring area 3.95 Hr out of 4.76 Hr of Mouza - Parsodi, P.H. No. 45, within the limits and jurisdiction of Nagar Parishad Umred and Tahsil - Umred and District - Nagpur.
- X. WHEREAS, Jagdish Ashokrao Chikate had availed loan from Shrikrishna Co-Operative Bank Ltd vide registered Mortgage Deed which is duly registered at Sub registrar Umred at Serial No. 1551 Dated 18/03/2021.
- XI. WHEREAS, Jagdish Ashokrao Chikate had availed loan from Shrikrishna Co-Operative Bank Ltd vide registered Mortgage Deed which is duly registered at Sub registrar Umred at Serial No. 1485 Dated 22/04/2022.
- XII. WHEREAS Ashwini Dimesh Timande being desirous of owning plot and accordingly approached to Jagdish Ashokrao Chikate and after detailed negotiations agreement to sell was prepared between them on dated 18/06/2026.
- XIII. Now Ashwini Dimesh Timande along with Dimesh Pandurang Timande have approached to Hinduja Housing Finance Ltd for loan to purchase above said property.

2. How did the said property devolve into the valid ownership of the present owner ?
- by virtue of sale

3. Whether the present owner has mutated his/her name in the land revenue records ?
-yes

4. Whether the present owner is paying land revenue tax to the state government ?
-not provided

5. Status Of Land Conversion-. Non-agricultural land

6. Whether Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act (SARFAESI ACT) is Applicable? -YES

PART-IV EVIDENCE OF TITLE OF THE PROPERTY

Type Of Deed Ascertaining Title	Registered Gift deed
Deed Number and dated	Sub Registrar Umred at serial No. 2381 dated 08/10/2020

Part- V Nature And Status Of The Property

Status	Freehold
Nature	Residential

PART- VI OTHER PROVISIONS -

sr no.	particulars	yes/no	remarks, if necessary
1.	whether property to be given as security is subject to any minor's claim/share	No	
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	No	
5.	whether all the title documents for last 13 years has been verified	NO	
6.	whether required documents are available for creating mortgage.	YES	
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	Yes	
12.	whether POA recorded in sn11 is registered	Yes	
13.	whether the property is lease land, if yes what is the tenure of the lease and what is the residual period left?	N.A	
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?	YES	
21.	whether provisions of urban land ceiling act are applicable?	No	
22.	whether the land is categorized under the CNT act?	No	
23.	whether the land is categorized under the santhal pargana act? (state specific)	No	
24.	whether approved map / sanction map has been provided?	No	

PART VII DOCUMENTS TO BE COLLECTED BY HINDUJA HOUSING FINANCE LIMITED FOR CREATING A VALID MORTGAGE

S NO.	DATE	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
1.	Dated 29/07/2026	List of Document issued by Shrikrishna Co-Operative Bank Ltd	Original
2.	Dated	Tax Receipt issued by Nagar Parishad Umred in the name of Jagdish Ashokrao Chikate	Original
3.	Dated	Tax Assessment issued by Nagar Parishad Umred in the name of Jagdish Ashokrao Chikate	Original
4.	Dated	Latest 7/12 extract or PR Carad	System Generated
5.		Proposed Agreement to sell executed by Jagdish Ashokrao Chikate in favour of Ashwini Dimesh Timande	Original

PART-VIII DOCUMENTS TO BE COLLECTED BY HINDUJA HOUSING FINANCE LIMITED POST DISBURSEMENT

S NO.	DATE	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
1.	Sub Registrar Umred at serial No. 1466 dated 28/07/2006	Registered Agreement to Sell and agreement to Development executed by 1) Nitin Yadavrao Rahate 2) Kiran Mangesh Bharne (before Marriage Kiran Yadavrao Rahate) 3) Shamla Yadavrao Rahate 4) Vidya Yadavrao Rahate 5) Shilabai Yadavrao Rahate in favour of Vijay Premotor and Developers through its Proprietor Vijay Motiram Raut	Photocopy
2.	Sub Registrar Umred at serial No. 1467 dated 28/07/2006	Registered Power of Attorney executed by 1) Nitin Yadavrao Rahate 2) Kiran Mangesh Bharne (before Marriage Kiran Yadavrao Rahate) 3) Shamla Yadavrao Rahate 4) Vidya Yadavrao Rahate 5) Shilabai Yadavrao Rahate in favour of Vijay Premotor and Developers through its Proprietor Vijay Motiram Raut	Photocopy
3.	Dated 21/07/2007	NA order passed vide Rev. Case No. 148/NAP-34/2006-2007	Photocopy

4.	Sub Registrar Umred at serial No. 1463 dated 11/04/2016	Registered Sale Deed executed by 1) Nitin Yadavrao Rahate 2) Kiran Mangesh Bharne (before Marriage Kiran Yadavrao Rahate) 3) Shamla Yadavrao Rahate 4) Vidya Yadavrao Rahate 5) Shilabai Yadavrao Rahate all through their Power of Attorney Vijay Premotor and Developers through its Proprietor Vijay Motiram Raut in favour of Vijay Premotor and Developers through its Proprietor Vijay Motiram Raut	Photocopy
5.	Sub Registrar Umred at serial No. 677 dated 21/03/2017	Registered Sale Deed executed by Vijay Premotor and Developers through its Proprietor Vijay Motiram Raut in favour of Ashok Ganpatrao Chikate	Original
6.	Sub Registrar Umred at serial No. 2381 dated 08/10/2020	Registered Gift Deed executed by Ashok Ganpatrao Chikate in favour of Jagdish Ashokrao Chikate	Original
7.		Proposed Registered Sale Deed executed by Jagdish Ashokrao Chikate in favour of Ashwini Dimesh Timande	Original
8.		Registered Reconveyance Deed executed by Shrikrishna Co-Operative Bank Ltd	Original
9.		No Due Certificate issued by Shrikrishna Co-Operative Bank Ltd	Original
10.		NOI in favour of Hinduja Housing Finance Ltd	Original

PART-IX

FINAL OPINION

The present owners Jagdish Ashokrao Chikate is having a valid title and possession upon the aforesaid properties and property is fit for equitable mortgage after receiving No Due Certificate from Shrikrishna Co-Operative Bank Ltd.

PART X -CERTIFICATE

I have scrutinized the Photo copies of the documents and title deeds relating to the property in respect of **Plot No. 95** total admeasuring area 1650.22 Sq. Ft (153.31 Sq. Mtr) situated in layout of Vijay Premotor and Developers being part and portion of entire land bearing Khasra No. 221 admeasuring area 3.95 Hr out of 4.76 Hr of Mouza - Parsodi, P.H. No. 45, within the limits and jurisdiction of Nagar Parishad Umred and Tahsil - Umred and District - Nagpur and found the title of Jagdish Ashokrao Chikate is clear and marketable except Mortgage in Shrikrishna Co-Operative Bank Ltd. The Hinduja Housing Finance Ltd., can sanction Mortgage loan to Applicant in respect of aforesaid property after execution of sale deed and after Receiving No Due Certificate from Shrikrishna Co-Operative Bank Ltd and will be mortgage in Hinduja Housing Finance Ltd., and the property in question Comes Under the Purview of SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002 and also comes under Jurisdiction of DEBT RECOVERY TRIBUNAL Nagpur

Remarks, if any: -No
Receipt No. MH008362648202627U dated 14/08/2026

KAILAS Digitally signed
 by KAILAS
REKHAWAR
 AR Date: 2026.08.14
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Yours Faithfully,
ADV KAILAS.U. REKAWAR