



ADV. GAURAV S. DESHMUKH
B.COM, LLB

Off. At;
Aalshi Plot, Beside Gajanan Maharaj Photo, | Email:- advdeshmukhakola@gmail.com
Near Dakshata Nagar Complex Square, | Call on:- 9028232246 / 9404092024 (W)
Tq. And Dist. Akola (MH). 444001.

LEGAL SCRUTINY REPORT

To,
The Manager,
Hinduja Housing Finance Ltd. (HHFL)
Akola Branch, Tq. And Dist. Akola.

File no. **MH/AMR/AKLA/A000001029**

Dated: **06/08/2026**

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Mr. Sachin Gajanan Dhore.

Date of Legal Initiation	06/08/2026
Application No.	MH/AMR/AKLA/A000001029
Name of Applicant	Mr. Sachin Gajanan Dhore
Name of Co – Applicant/s	Mrs. Mayuri Sachin Dhore
Relationship between Applicant and Co – Applicant/s	Wife
Purpose of Loan	Purchase
Lead amount	15.00 Lac
The property is found / proposed to be found in whose name?	1. Mr. Sheshrao Shamrao Mankar, 2. Mr. Aditya Prakash Mankar, 3. Mr. Manohar Shamrao Mankar, 4. Mrs. Sharda Prakash Mankar, 5. Miss. Shruti Prakash Mankar And 6. Mr. Sunil Shamrao Mankar

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

That the piece and parcel land situated within the jurisdiction of Akola Municipal Corporation situated at **Mauje-Shivar**, bearing field **Survey No. 1/1**, which is converted as Non Agriculture for Residential use, as per the order passed by SDO Akola, vide order passed in Rev. case no. 1/2/1966-67, Dated 17/09/1966, of which **Layout Plot no. 15-Northern Part area admeasuring 97.53 Sq.Mt.**, along with construction thereon 603 sq.ft. , Located at Mauje-Shivar, Tq. And Dist. Akola.

Which is bounded as under:-

	AS PER SALE DEED	AS PER SITE
East	Government Road	NA
West	Service Lane	NA
North	House of Mr. Deshmukh	NA
South	House of Mr. Sakharam Jadhav	NA

PART-II **LIST OF DOCUMENTS SCRUTINSED BY ME**

<u>Sr. No.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>ORIGINAL/PHOTOCOPY</u>
1.	17/09/1966	NA Order passed by SDO Akola, vide order passed in Rev. case no. 1/2/1966-67.	Copy
2.	15/04/1998	Reg. Sale Deed executed by Mr. Himmat Gulabrao Kavare in f/o Mr. Shamrao Namdev Mankar, Bearing no. 1837	Copy
3.		Mutation entry no. 7436	Copy
4.	---	Draft of Agreement to Sale executed by Mr. Sheshrao Shamrao Mankar And others in f/o Mr. Sachin Gajanan Dhore And Mrs. Mayuri Sachin Dhore.	Copy
5.	---	Tax Receipt in the name of Mr. Sheshrao Shamrao Mankar And others.	Copy
6.	---	7/12 extract in the name of Mr. Sheshrao Shamrao Mankar And others.	Copy

PART-III **FLOW/CHAIN OF THE TITLE**

- a) After perusal of the document provided by the applicant/borrower it reveals that, Agricultural field **Survey no. 1/1, Area Adm. 14 Acres 26 Gunthas**, was in ownership and possession of Smt. Shakuntala Mandanmohal Tapdiya, who then converted into Non Agriculture to Residential use, as per the order passed by SDO Akola, vide order passed in Rev. case no. 1/2/1966-67, Dated 17/09/1966.
- b) Thereafter it is directly observed that Mr. Himmat Gulabrao Kavare was in ownership and possession of **Layout Plot no. 15, area admeasuring 97.53 Sq.Mt. of Survey no. 1/1**, along with construction thereon, Who then executed the sale deed in f/o Mr. Shamrao Namdev Mankar, thereby sold out the same; Vide Reg. Sale Deed Bearing no. 1837 Dated 15/04/1998.
- c) Thereafter Mr. Shamrao Namdev Mankar died on 10/03/2008 and Annapurna Shamrao Mankar died on 28/08/2025 and Prakash Shamraom Mankar died on 27/01/2026. thereby property has been inherited by their legal heirs namely, 1. Mr. Sheshrao Shamrao Mankar, 2. Mr. Aditya Prakash Mankar, 3. Mr. Manohar Shamrao Mankar, 4. Mrs. Sharda Prakash Mankar, 5. Miss. Shruti Prakash Mankar And 6. Mr. Sunil Shamrao Mankar. Accordingly their name has been mutated on 7/12 of **Layout Plot no. 15-Part, area admeasuring 97.53 Sq.Mt. of Survey no. 1/1**,Vide Mutation entry no. 7436.
- d) At present Mr. Sheshrao Shamrao Mankar, Mr. Aditya Prakash Mankar, Mr. Manohar Shamrao Mankar, Mrs. Sharda Prakash Mankar, Miss. Shruti Prakash Mankar And Mr. Sunil Shamrao Mankar are the joint and absolute owner and possessor of the above **Layout Plot no. 15- Part, area admeasuring 97.53 Sq.Mt. of Survey no. 1/1**; located at Mauje-Shuivar, Tq. And Dist. Akola.Who agreed to sold out the same as Mr. Sachin Gajanan Dhore And Mrs. Mayuri Sachin Dhore, as per agreement to sale .
- 1) The property was originally found in whose name? :- **Mr. Sheshrao Shamrao Mankar, Mr. Aditya Prakash Mankar, Mr. Manohar Shamrao Mankar, Mrs. Sharda Prakash Mankar, Miss. Shruti Prakash Mankar And Mr. Sunil Shamrao Mankar.**
- 2) How did the said property devolve onto the valid ownership of the present owner?:- **By virtue of Mutation entry no. 7436.**
- 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? :- **Yes**
- 5) Non-agricultural proof – **Yes**
- 6) Whether sarfaesi is applicable :- **Yes**

PART-IV **EVIDENCE OF TITLE OFPROPERTY**

Type of deed ascertaining title	Legal Heir Mutation entry
Deed number	7436
Deed date	15/04/1998

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?	N.A	--
4.	Whether upto date tax/land revenue has been paid	YES	--
5.	Whether all the title documents for last 13 years has been verified	YES	--
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	NO	--
11.	Whether POA holder of the original land owner has/had authority under poa	NO	--
12.	Whether POA recorded in sn11 is registered	NO	--
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?	NA	--
19.	Whether case of balance transfer / takeover cases, whether original LOD received from bank or not?	NA	--
20.	Whether search report / non-encumbrance are applied for?	NA	--
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)	NA	--

24.	Whether approved map / sanction map has been provided?	NO	--
25	Whether Search Report is obtained and submitted? Search Report Details Search Conducted Years: Name of the Advocate : Search Report Date: EC Details : Ss	Yes	I, Mr. Gaurav S. Deshmukh, Advocate has conducted the Search for the caption property for year 2013-2025, by paying necessary Search charges, vide Receipt No. MH007853059202627U Dated 06/08/2026

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

<u>Sr. No.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>ORIGINAL/ PHOTOCOPY</u>
1	17/09/1966	NA Order	Copy
2	15/04/1998	Reg. Sale Deed no. 1837/1998 in f/o Mr. Shamrao Namdev Mankar.	Original
3	--	Mutation entry no. 7436	Original
4	--	Death certificate of Shamrao Mankar, Annapurna Mankar and Prakash Mankar.	Copy
5	--	Issar Pavati or Reg. ATS in f/o Sachin Dhore And Mayuri Dhore.	Original
6	---	Proposed Sale Deed in f/o Sachin Dhore And Mayuri Dhore.	Original
7	---	Latest Tax Receipt in the name of Sheshrao Shamrao Mankar And others.	Original
8	---	Latest 7/12 extract in the name of Sheshrao Shamrao Mankar And others.	Original
9	---	Equitable Mortgage executed by Borrower in f/o Hinduja Houshing Finance	Original

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

PART-IX **FINAL OPINION**

The present **Mr. Sheshrao Shamrao Mankar, Mr. Aditya Prakash Mankar, Mr. Manohar Shamrao Mankar, Mrs. Sharda Prakash Mankar, Miss. Shruti Prakash Mankar And Mr. Sunil Shamrao Mankar.** is having a valid title and possession upon the aforesaid property and property is fit for Mortgage/Transfer.

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 Registered mortgage and the documents of title referred to above are perfect evidence of the title and that if the said mortgage is created in the manner required by law, it would satisfy the requirements of creation of equitable mortgage.

I further certify that, **Mr. Sheshrao Shamrao Mankar, Mr. Aditya Prakash Mankar, Mr. Manohar Shamrao Mankar, Mrs. Sharda Prakash Mankar, Miss. Shruti Prakash Mankar And Mr. Sunil Shamrao Mankar** would derive a valid, clear and marketable title in the subject property.

Remarks, if any: - NIL

Gaurav
Shivajirao
Deshmukh



Digitally signed by Gaurav
Shivajirao Deshmukh
Date: 2026.08.07 14:23:43
+05'30'

(Mr. Gaurav S. Deshmukh)
Advocate