



Vishal G. Potadar B.A. LL.B.(Spl.)
(ADVOCATE)

Office – Shop No. 1, Omkar-Tryambakeshwar Apartment, Govt. Colony Main Road, Near Hasani
Ashram Vishrambag, Sangli

Res.- Flat No. 102, Avadhoot Reside, LIC Colony, 100 Ft Road, Vishrambag, Sangli
Cell. No.9405860233

Email id- vishalpotadar99@gmail.com

Ref. -----

Date : 29/07/2026

LEGAL SCRUTINY REPORT

To,
The Manager,
Hinduja Housing Finance Ltd. (HHFL), Sangli, Branch.

Dear Sir / Madam,
Sub: Legal Scrutiny Report in respect of the file of Mr. Sahil Imtihaj Kothivale.

Date of Legal Initiation	29/07/2026
Application No.	MH/ICH/HUPI/A000000164
Name of Applicant	Mr. Sahil Imtihaj Kothivale
Name of Co - Applicant/s	Mr. Adnan Imtihaz Kothiwale
Name of Co - Applicant/s	Mr. Imtihaz Ibrahim Kothiwale
Name of Co - Applicant/s	Jasmin Imtihas Kothiwale
Relationship between Applicant and Co-Applicant/s	Brother, Father And Mother
Purpose of Loan	COMPOSITE LOAN
Loan amount	49.50 Lac
The property is found / proposed to be found in Whose name	Mr. Imtihaz Ibrahim Kothiwale

PART-I

DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY:

All the piece and parcels of the property bearing Survey No. 512/1/A/512/1/B/Plot No. 80 its total an area admeasuring H.00-01.62.33R i.e. 162.33 Sq. Mtr. it situated at Kagal, Tal. Kagal, Dist. Kolhapur, within the limit of Kagal Municipal Council, which is bounded by as follows-

Property Boundaries As per Reg. Sale Deed Draft	
North	Plot No. 79

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South	Property of Survey No. 512/2
East	6 Mtr. Width road And Property of Carnal Suvit Suresh Patil
West	Plot No. 71

PART-II

LIST OF DOCUMENTS SCRUTINISED BY ME

Sr No.	Date	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
1	10/07/2026	7/12 extract of the property	Photo Copy
2	20/04/2026	8-A Khata extract of the property	Photo Copy
3	--	N.A. Order And lay out	Photo Copy
4	05/09/2018	Registered Sale Deed no. 1764/2018 dated 05/09/2018 executed by Ramrahim Developers through Partner Mr. Tousif Gulabso Mulla, Mr. Irfan Saheblal Mujawar, Mr. Ismaili Dastgir Pakhali, Mr. Rohan Amardip Shetake & Mr. Suresh Malgonda Patil in favor of Mrs. Shahin Ismaili Pakhali & Mrs. Sudha Suresh Patil	Photo Copy
6	28/05/2020	Registered Gift Deed no. 653/2020 dated 28/05/2020 executed by Mrs. Shahin Ismaili Pakhali in favor of Mrs. Sudha Suresh Patil	Original
7	12/12/2025	Mutation extract of ME No. 21467	Photo Copy
8	20/01/2021	NOC issued by Kagal Municipal Council	Photo Copy
9	--	Sale deed Draft	Photo Copy

PART-III FLOW/CHAIN OF THE TITLE

A) On perusal of all the concern property documents it reveals that property bearing Survey No. 512/1A Its an area admeasuring H. 01-07R + P.K. H. 00-04R And Survey No. 512/1B its total an area admeasuring H. 01-03R it situated at Kagal, Tal. Kagal, Dist. Kolhapur was owned and possessed by **Suresh alias Virgonda Malgonda Patil, Suvit Suresh alias Virgonda Patil, Sau. Sudha Suresh alias Virgonda Patil**, and They was enjoying and exercising ownership rights over the same.

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B) Furthermore, it is revealed from the records that **Suresh alias Virgonda Malgonda Patil (confirming party); on behalf of Suvit Suresh alias Virgonda Patil: Suresh alias Virgonda Malgonda Patil, Sau. Sudha Suresh alias Virgonda Patil**, sold the same property i.e. Survey No. 512/1A Its an area admeasuring H. 01-07R + P.K. H. 00-04R And Survey No. 512/1B its total an area admeasuring H. 01-03R it situated at Kagal, Tal. Kagal, Dist. Kolhapur to that **Mr. Jayesh Mohanlal Oswal**. The Sale deed is registered in the office of the sub-registrar at Sr. No. **189/2010 dated 30/01/2010**. Consequently, by virtue of the said registered Sale deed, that **Mr. Jayesh Mohanlal Oswal** has acquired title and interest in the property. However, it's noted that as per the registered sale deed, the name of the owner was recorded for the captioned property.

C) Furthermore, it is revealed from the records that **Mr. Jayesh Mohanlal Oswal**, sold the same property i.e. Survey No. 512/1A Its an area admeasuring H. 01-07R + P.K. H. 00-04R And Survey No. 512/1B its total an area admeasuring H. 01-03R it situated at Kagal, Tal. Kagal, Dist. Kolhapur to **Ramrahim Developers through Partner Mr. Tousif Gulabso Mulla, Mr. Irfan Saheblal Mujawar, Mr. Ismali Dastgir Pakhali, Mr. Rohan Amardip Shetake & Mr. Suresh Malgonda Patil**. The Sale deed is registered in the office of the sub-registrar at Sr. No. **716/2017 dated 04/05/2017**. Consequently, by virtue of the said registered Sale deed, **Ramrahim Developers through Partner Mr. Tousif Gulabso Mulla, Mr. Irfan Saheblal Mujawar, Mr. Ismali Dastgir Pakhali, Mr. Rohan Amardip Shetake & Mr. Suresh Malgonda Patil** has acquired title and interest in the property. However, it's noted that as per the registered sale deed, the name of the owner was recorded for the captioned property.

D) Pursuant to an application made by **Mr. Suresh Malgonda Patil & others**, to the Collector, Kolhapur, vide Order No. Karyasan 3E/Jamin/B.S.R.22/2017, dated 03/07/2017, granted non-agricultural (residential) use permission (Bigarsheti/N.A. Permission) and sanctioned a residential layout in respect of S. Nos. 512/1A and 512/1B admeasuring 14,047.80 sq. mtrs., dividing the land into Plot Nos. 1 to 80 together with roads, open space, etc., subject to the conditions recorded in the said order (see Section 6 below). Non-agricultural assessment (N.A. tax) in respect of the said land was paid by **Mr. Suresh Malgonda Patil & others** vide Challan (GRN No. MH002912904201718M) dated 29/06/2017 for ₹ 54,33,057/-, evidencing compliance with the N.A. order. A Guntewari (plotted) layout titled "Proposed Guntewari Lay-out Plan for Ramrahim Park on", Gat No. 512/1A, 512/1B Part, Kagal, was accordingly prepared and sanctioned, dividing the land into Plot Nos. 1 to 80. And separate 7/12 extract of each plot has been prepared vide ME No. 21467.

E) Furthermore, it is revealed from the records that **Ramrahim Developers through Partner Mr. Tousif Gulabso Mulla, Mr. Irfan Saheblal Mujawar, Mr. Ismali Dastgir Pakhali, Mr. Rohan Amardip Shetake & Mr. Suresh Malgonda Patil**, sold the same

property i.e. Survey No. 512/1/A/512/1/B/Plot No. 80 its total an area admeasuring H.00-01.62.33R i.e. 162.33 Sq. Mtr. it situated at Kagal, Tal. Kagal, Dist. Kolhapur, within the limit of Kagal Municipal Council to **Mrs. Shahin Ismali Pakhali & Mrs. Sudha Suresh Patil**. The Sale deed is registered in the office of the sub-registrar at Sr. No. **1764/2018 dated 05/09/2018**. Consequently, by virtue of the said registered Sale deed, **Mrs. Shahin Ismali Pakhali & Mrs. Sudha Suresh Patil** has acquired title and interest in the property. However, it's noted that as per the registered sale deed, the name of the owner was recorded for the captioned property.

F) Furthermore, it is revealed from the records that **Mrs. Shahin Ismali Pakhali**, gifted her 1/12 share in the same property i.e. Survey No. 512/1/A/512/1/B/Plot No. 80 its total an area admeasuring H.00-01.62.33R i.e. 162.33 Sq. Mtr. it situated at Kagal, Tal. Kagal, Dist. Kolhapur, within the limit of Kagal Municipal Council to **Mrs. Sudha Suresh Patil**. The Gift deed is registered in the office of the sub-registrar at Sr. No. **653/2020 dated 28/05/2020**. Consequently, by virtue of the said registered Gift deed, **Mrs. Sudha Suresh Patil** has acquired title and interest in the property. However, it's noted that as per the registered gift deed, the name of the owner was recorded for the captioned property.

G) It is further revealed from the documents on record that the present owner of the subject property, **Mrs. Sudha Suresh Patil.**, has agreed to sell the said property i.e. Survey No. 512/1/A/512/1/B/Plot No. 80 its total an area admeasuring H.00-01.62.33R i.e. 162.33 Sq. Mtr. it situated at Kagal, Tal. Kagal, Dist. Kolhapur, within the limit of Kagal Municipal Council to **Mr. Imtihaz Ibrahim Kothiwale** In this regard, a draft Sale Deed has been prepared by the proposed purchasers and forwarded to us as the proposed title document for the purpose of availing financial assistance against the said property.

PART-IV

EVIDENCE OF TITLE OF PROPERTY: -

TYPE OF DEED ASCERTAINING TITLE	Reg Gift Deed to be executed in F/o Borrowers/ Purchaser
DEED NUMBER	Reg Gift deed No. 653/2020
DEED DATE	28/05/2020

PART-V

NATURE AND STATUS OF THE PROPERTY: -

STATUS	Freehold
NATURE	Residential

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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	NA
2.	WHETHER PROPERTY IS AFFECTED BY THE REVENUE OR TENANCY OBLIGATION	NO	NA
3.	IN CASE OF FLAT PURCHASE, WHETHER BUILDER IS A PRIVATE / LIMITED COMPANY?	NA	NA
4.	WHETHER UPTO DATE TAX/LAND REVENUE HAS BEEN PAID	NA	NA
5.	WHETHER ALL THE TITLE DOCUMENTS FOR LAST 13 YEARS HAS BEEN VERIFIED	NO	NA
6.	WHETHER REQUIRED DOCUMENTS ARE AVAILABLE FOR CREATING MORTGAGE	YES	NA
7.	WHETHER ALL THE PREVIOUS OWNERS HAD THE RIGHT/COMPETENCY TO TRANSFER OF THE PROPERTY.	YES	NA
8.	WHETHER PROPOSED MORTGAGE BY DEPOSIT OF TITLE DOCUMENT (EQUITABLE MORTGAGE) IS POSSIBLE	YES	NA
9.	IF THE PROPERTY IS A FLAT/APARTMENT, HOW MANY YEARS INDEPENDENT TITLE IS ENSURED	NA	NA
10.	WHETHER PROPERTY HAS BEEN TRANSFERRED/ TO BE TRANSFERRED BY POA HOLDER OF THE ORIGINAL LAND OWNER INFAVOUR OF THE LOAN APPLICANT	NO	NA
11.	WHETHER POA HOLDER OF THE ORIGINAL LAND OWNER HAS/HAD AUTHORITY UNDER POA	NO	NA
12.	WHETHER POA RECORDED IN SN11 IS REGISTERED	NO	NA
13.	WHETHER THE PROPERTY IS LEASE LAND, IF YES WHAT IS THE TENURE OF THE LEASE AND WHAT IS THE RESIDUAL PERIOD LEFT?	NO	NA
14.	WHETHER THE PROPERTY/LAND IS JOINT FAMILY PROPERTY	NO	NA
15.	IS THE LAND/PROPERTY/FLAT IS SUBJECT TO ANY RESERVATIONS/ACQUISTIONS/REQUISTIONS	NO	NA

16.	WHETHER PROPERTY BELONGS TO SC/ST (JHARKHAND)	NO	NA
17.	WHETHER LAND IS AGRICULTURAL	NO	NA
18.	WHETHER REAL ESTATE REGULATORY AUTHORITY 2016 (RERA) IS APPLICABLE OR NOT?	NO	NA
19.	IN CASE OF BALANCE TRANSFER / TAKEOVER CASES, WHETHER ORIGINAL LOD RECEIVED FROM BANK OR NOT?	NA	NA
20.	WHETHER SEARCH REPORT / NON ENCUMBRANCE ARE APPLIED FOR?	YES	NA
21.	WHETHER PROVISIONS OF URBAN LAND CEILING ACT ARE APPLICABLE?	NO	NA
22.	WHETHER THE LAND IS CATEGORIZED UNDER THE CNT ACT?	NO	NA
23.	WHETHER THE LAND IS CATEGORIZED UNDER THE SANTHAL PARGANA ACT? (STATE SPECIFIC)	NO	NA
24.	WHETHER APPROVED MAP / SANCTION MAP HAS BEEN PROVIDED?	NO	NA

PART- VII

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

Sr No.	Date	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
1	10/07/2026	7/12 extract of the property	Certified/Digital
2	Latest	8-A Khata extract of the property	Certified/Digital
3	--	N.A. Order And lay out	Photo Copy
4	05/09/2018	Registered Sale Deed no. 1764/2018 dated 05/09/2018 executed by Ramrahim Developers through Partner Mr. Tousif Gulabso Mulla, Mr. Irfan Saheblal Mujawar, Mr. Ismaili Dastgir Pakhali, Mr. Rohan Amardip Shetake & Mr. Suresh Malgonda Patil in favor of Mrs. Shahin Ismaili Pakhali & Mrs. Sudha Suresh Patil	Photo Copy
5	28/05/2020	Registered Gift Deed no. 653/2020	Photo Copy

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		dated 28/05/2020 executed by Mrs. Shahin Ismaili Pakhali in favor of Mrs. Sudha Suresh Patil	
6	12/12/2025	Mutation extract of ME No. 21467	Photo Copy
7	20/01/2021	NOC issued by Kagal Municipal Council	Photo Copy
8	--	Registered Sale deed executed by in Mrs. Sudha Suresh Patil favor of Mrs. Sudha Suresh Patil Mr. Imtihaz Ibrahim Kothiwale along with ORR and Index II-Certified	Original
9	--	NOC of Seller	Original
10	--	MODT for Loan Agreement executed by Mr. Imtihaz Ibrahim Kothiwale in f/o HHFL	Original
11	--	NOI executed by Mr. Imtihaz Ibrahim Kothiwale in f/o HHFL along with ORR & Index II Certified	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	--	NIL	NIL

PART-IX

FINAL OPINION

The present property owner **Mrs. Sudha Suresh Patil** is having a valid title and possession upon the aforesaid property. And after the sale deed executed in F/o **Mr. Imtihaz Ibrahim Kothiwale** it is fit for NOI/RM mortgage.

PART-X

CERTIFICATE

I have examined the related documents in respect of subject property i.e. property bearing Survey No. 512/1/A/512/1/B/Plot No. 80 its total an area admeasuring H.00-01.62.33R i.e. 162.33 Sq. Mtr. it situated at Kagal, Tal. Kagal, Dist. Kolhapur, within the limit of Kagal Municipal Council. Which is standing in the name of **Mrs. Sudha Suresh Patil** And after the sale deed executed in F/o **Mr. Imtihaz Ibrahim Kothiwale** has acquired clear and marketable title over the subject property.

I further certify that, I have taken online search for the period of last 13 years i.e.

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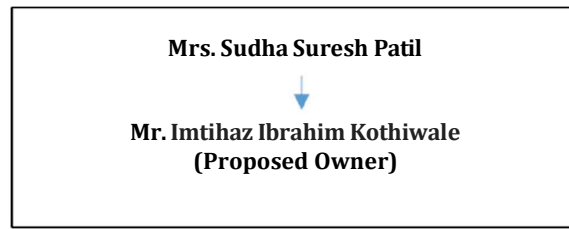
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2014 to 2026 on govt. IGR site on **29/07/2026 vide MH007277934202627P** hereby certify the genuineness of the scrutiny of records related to property, as well as online search taken by me. (This report is subject to documents provided to me for perusal and record available on the IGR website. Further, documents placed before me were scanned / Xerox copies and I have not verified any original documents and/or its validity.)

I certify that, And after the sale deed executed in F/o **Mr. Imtihaz Ibrahim Kothiwale** is an absolute, clear and marketable title over the subject property. Equitable Mortgage/RM obtaining the documents mentioned in the PART VI by intending borrower/mortgagor i.e And after the sale deed executed in F/o **Mr. Imtihaz Ibrahim Kothiwale** said mortgage would be enforceable. Provisions of SARFAESI are applicable to this property.

Remarks, if any: - NA.

PART-XI DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE



**Yours Faithfully,
Adv. Vishal G Potadar**

Encl.: Photocopy of the documents provided

**Adv Vishal G.
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