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(ADVOCATE)

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Ref. -----

Date: 24/09/2026

LEGAL SCRUTINY REPORT

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

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Mr. MOIN AYYAZ PATHAN

Date of Legal Initiation	19/09/2026
Application No.	MH/AMD/AMDR/ A000001116
Name of Applicant	Mr. Moin Ayyaz Pathan
Name of Co – Applicant/s	Mrs. Asma Ayyaz Pathan & Ayyaz Habib Pathan
Relationship between Applicant and Co – Applicant/s	Mother & father
Purpose of Loan	TOP UP
Lead amount	5 Lakhs
The property is found / proposed to be found in Whose name?	Mr. Moin Ayyaz Pathan Mrs. Asma Ayyaz Pathan & Ayyaz Habib Pathan (Owner/s)

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

All that piece and parcel of property bearing Row Block Unit No. "C" having its plot area of 33.68 sq.mtrs out of total land area of 300 sq.mtrs converted into non- agricultural use purpose and the constructed portion over it on the ground floor of 30.35 sq.m and 16.425 sq.mtrs on the first floor thus in total construction of 46.78 sq.m out of land bearing S.No. 232/3B/2/1 having its total area of 2H- 12R and having its PK of 00H-0.5R, situated at Nagardeole and within the local limits of Grampanchayat Nagardeole and Zilha Parishad Ahmednagar. Which is Bounded by as follows:-

	AS PER SALE DEED
NORTH	4.5 mtrs Internal Road
SOUTH	Part of S.No 232
EAST	Row Block unit no. B
WEST	Part of S.No 232

PART-II LIST OF DOCUMENTS SCRUTINSED BY ME

<u>S NO.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>WHETHER ORIGINAL / PHOTOCOPY</u>
1.	11/07/2017	Reg. sale deed bearing document no. 3174/2017, dtd. 11/07/2017	Photo Copy
2.	06/01/2012	Reg. sale deed bearing document no. 92/2012, dtd. 06/01/2012	Photo Copy
3.	17/03/2021	General POA deed doc.no. 1938/2021 dtd. 17/03/2021	Photo Copy
4.	26/10/2023	General POA deed doc.no. 7104/2023 dtd. 26/10/2023	Photo Copy
5	17/03/2021	Agreement to Sale bearing doc no. 1937/2021 dtd 17/03/2021	
6	24/09/2026	7/12 extract of Survey No. 232/3B/2/1	Photo Copy
7	17/02/2023	Order of Tahasildar bearing no. SR/1361/2022 dtd. 17/02/2023	Photo Copy
8	19/09/2026	LOD of HHFL	Photo Copy

PART-III FLOW/CHAIN OF THE TITLE

That, I have gone through the documents mentioned in schedule-II of this report. On perusal of all the concern property documents it reveals that the present land property as mentioned above was part and parcel of land area of 0H 05R out land bearing S.No. 232/3B/2/1 Situated At Nagardeole with its total area Of 2H 08R and having its PK Of 0H 05R thus in total area of 2H 13R and the said property was owned by Ajaj Shaikh Najir In the year 2010 and the said owner have executed registered sale deed regarding the said property in favour of Smt. Sayyed Farida Sabir Ali and Smt. Shahrenaj Subhedar Pathan with the said land area of 0H05R of the middle side portion from the western side bearing document no. 3830/2010, dtd 15/07/2010 at the office of the Sub Registrar Ahmednagar with agreed consideration of Rs. 200000/-Due to this sale deed Smt. Sayyed Farida Sabir Ali And Smt. Shahrenaj Subhedar Pathan now became the owner of the said property and accordingly M.E.No. 11123 was effected in the 7/12 extract of the said property.

Thereafter it appears from the record that, the said owner Smt. Sayyed Farida Sabir Ali And Smt. Shahrenaj Subhedar Pathan have executed registered sale deed regarding the said property in favour of Shri. Sayyad Rijwan Ismail bearing document no. 92/2012 dtd. 06/01/2012 at the office of the Sub Registrar Ahmednagar with agreed consideration of Rs. 400000/- Due to this sale deed Shri. Sayyad Rijwan Ismail now became the owner of the said property and accordingly M.E.No. 11480 was effected in the 7/12 extract of the said property.

Thereafter it appears from the record that, the said owner Sayyad Rijwan Ismail Pathan have executed registered sale deed regarding the said property in favour of Rafik Rashid Shah , Lalu Ismail Shaikh And Shahnawaj Liyaquat Quereshi bearing document no. 3174/2017 dtd. 11/07/2017 at the office of the Sub Registrar Ahmednagar with agreed consideration of Rs. 285000/- Due to this sale deed Rafik Rashid Shah, Lalu Ismail Shaikh and Shahnawaj Liyaquat Quereshi now became the owner of the said property and accordingly M.E.No. 17821 was effected in the 7/12 extract of the said property.

Thereafter it appears from the record that Lalu Ismail Shaikh Have Executed Registered Agreement to Sale bearing document no. 1937/2021 dtd. 17/03/2017 at the office of the Sub Registrar Ahmednagar with agreed consideration of Rs. 95000/- regarding land area Of 0H01R out of the total land area Of 0H03R. Due to this Agreement to sale Got Ali Akbar Salim Quereshi have legal title interest regarding said property and the also said owner Lalu Ismail Quereshi executed General Power Of Attorney bearing document No 1938/2021 Dtd 17/03/2021 In Favour Of Ali Akbar Salim Quereshi.

Thereafter it appears from the record that Lalu Ismail Shaikh have decided to cancel the said registered agreement to sale and general power of attorney bearing document no. 1937/2021 dtd. 17/03/2017 and bearing document No 1938/2021 dtd 17/03/2021 executed in favour of Ali Akbar Salim Quereshi at the office of the Sub Registrar Ahmednagar and accordingly Ali Akbar Salim Quereshi have executed registered cancellation deed regarding the said Agreement to Sale and General Power Of Attorney

bearing document No 6610/2023 Dtd 26/10/2023 in favour of Lalu Ismail Shaikh at the office of Sub Registrar Ahmednagar and accordingly the said Registered Agreement To Sale and General Power of Attorney have been cancelled.

Thereafter it appears from the record that, the said previous owner Shri. Sayyad Rijwan Ismail have sought regularization of the agricultural land into nonagricultural use purpose under the provisions of section 42D of Maharashtra Land Revenue Code 1966 and accordingly as per the order issued by the office of the Tahasildar Ahmednagar bearing order no. SR/1361/2022 dtd. 17/02/2023 the said land area of 0H 03R was regularized for Non Agricultural Use Purpose transaction of the purchase of the land area of 0H03R against the provisions of Bombay Prevention of Fragmentation and Consolidation of Holdings Act, 1947 was regularized after the deposition of the Govt. Fees.

Thereafter it appears from the record that, the said owners Rafik Rashid Shah, Lalu Ismail Shaikh And Shahnawaj Liyaquat Quereshi have decided to develop the said property for which they have sought construction plan and permission approved from the office of the Grampanchayat Nagardevale dtd. 15/12/2022 bearing outward no. 7070 regarding the construction of Row Housing Scheme consisting of Block A, B , C and accordingly construction have been made and accordingly land property bearing Row Block Unit No C having its plot area of 33.68 sq.mtrs out of total land area of 300 sq.mtrs converted into non- agricultural use purpose and the constructed portion over it on the ground floor of 30.35 sq.mtrs and 16.425 sq.mtrs on the first floor thus in total construction of 46.78 sq.m out of land bearing S.No. 232/3B/2/1 having its total area of 2H- 12R and having its PK of 00H-0.5R situated at Nagardevale and within the local limits of Grampanchayat Nagardevale and Zilha Parishad Ahmednagar came in the name of Rafik Rashid Shah, Lalu Ismail Shaikh And Shahnawaj Liyaquat Quereshi as owners.

Thereafter it appears from the record that Lalu Ismail Shaikh, Rafik Rashid Shah, Shahnawaj Liyaquat Quereshi have executed Registered General Power Of Attorney bearing document no. 7104/2023 dtd. 26/10/2023 at the office of the Sub Registrar Ahmednagar in favour of Ali Akbar Salim Quereshi authorizing him to do the various acts as mentioned in the said POA.

Thereafter it appears from the record that the said owners through their GPA holder Ali Akbar Salim Quereshi Have executed registered agreement to sale no.7973/2023 Dtd.27/12/2023 regarding the said property in favour of **Moin Ayyaj Pathan, Asama Ayyaj Pathan And Ayyaj Habib Khan** and thereafter also Reg. sale deed no. 2401/2024 Dtd.03/04/2024. But as per latest 7/12 extract name mutation is yet not effected. Suggested to get latest name mutated 7/12 on record.

Further it reveals from the information provided by Br. Team that present owner/s is/are availing loan of Hinduja Housing Finance Ltd. And this Top up case the property is mortgaged and original property documents are earlier deposited with Hinduja Housing Finance Ltd. vide earlier EM i.e. NOI filing no. 795/2023 registered with SRO Ahilyanagar on dtd. 27/12/2023.

In my search, I have not come across with any cross entry which affect the title of **Moin Ayyaj Pathan, Asama Ayyaj Pathan And Ayyaj Habib Khan**, I has verified the provided documents & found that the chain of title is continued.

PART-IV EVIDENCE OF TITLE OF PROPERTY

TYPE OF DEED ASCERTAINING TITLE	PROPOSED SALE DEED
DEED NUMBER	--
DEED DATE	--

PART-V NATURE AND STATUS OF THEPROPERTY

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	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	Tax receipt demanded	NA
5	WHETHER ALL THE TITLE DOCUMENTS FOR LAST 13 YEARS HAS BEEN VERIFIED	YES	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 IN FAVOUR 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/ACQUISITIONS/REQUISITIONS.	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
25	WHETHER SAID PROPERTY IS HAVING THE APPLICABILITY OF PROVISION/S OF THE SARFAESI ACT-2002	YES	NA

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

<u>S NO.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>WHETHER ORIGINAL / PHOTOCOPY</u>
1.	24/09/2026	7/12 extract of the Subject Property	Certified
2.	--	NOI /EM in favour of HHFL (RR & Index II)	Original
3.	--	LOD of HHFL	Original

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

<u>S NO.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>WHETHER ORIGINAL / PHOTOCOPY</u>
	NA	NA	NA

PART–IX FINAL OPINION

The present Applicant & co-app **Moin Ayyaj Pathan, Asama Ayyaj Pathan And Ayyaj Habib Khan** acquired clear and marketable title over the subject property and property is fit for EM/Register Mortgage.

PART–X CERTIFICATE

I have examined the related documents in respect of subject property bearing Row Block Unit No. “C” having its plot area of 33.68 sq.mtrs out of total land area of 300 sq.mtrs converted into non- agricultural use purpose and the constructed portion over it on the ground floor of 30.35 sq.m and 16.425 sq.mtrs on the first floor thus in total construction of 46.78 sq.m out of land bearing S.No. 232/3B/2/1 having its total area of 2H- 12R and having its PK of 00H-0.5R, situated at Nagardeole and within the local limits of Grampanchayat Nagardeole and Zilha Parishad Ahmednagar which is standing in the name of **Moin Ayyaj Pathan, Asama Ayyaj Pathan And Ayyaj Habib Khan** and he

acquired clear and marketable title over the subject property and valid evidence of right, title and Interest.

I further certify that, I have taken online search for the period of last 13 years i.e.- 2014-2026 on govt. IGR site on 24/09/2026 vide Challan/Receipt no.

MH010820684202627U. I hereby certify the genuineness of the scrutiny of records related to Title Deeds as well as online search taken by me. (This report is subject to documents provided time 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.)

Remarks, if any: - NA.

PART-XI DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE

**Lalu Ismail Shaikh, Rafik Rashid Shah,
Shahnawaj Liyaquat Quereshi**



**Moin Ayyaj Pathan, Asama Ayyaj Pathan And
Ayyaj Habib Khan**

**Adv Apurv
Arun
Chavhan**

Digitally signed
by Adv Apurv
Arun Chavhan
Date: 2026.09.24
18:03:43 +05'30'

Yours Faithfully,

Apurv Chavhan

Advocate

Encl.: Photocopy of the documents provided