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Date: 15/07/2026

LEGAL SCRUTINY REPORT

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of .PRADNYA VILAS KAMBLE

Date of Legal Initiation	15/07/2026
Application No.	MH/KLP/KLPR/A000003817
Name of Applicant	PRADNYA VILAS KAMBLE (PRADNYA AMOL SHITOLE)
Name of Co – Applicant/s	AMOL NAGESH SHITOLE
Relationship between Applicant and Co – Applicant/s	Husband Wife
Purpose of Loan	NEW PURCHASE
Lead amount	28 LAKHS
The property is found / proposed to be found in whose name?	Jarinabi Hasan Mullani

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

All the piece and parcel of the property bearing Gat No. 219 out of this Plot no.57 its total area admeasuring 95.00 Sq. Mtrs. out of which land area admeasuring 47.50 Sq. Mtrs. Its built up area adm. 66.21 Sq. mtr. will be known as Unit No. 2

situated at Kanerivadi Tal-Karveer Dist-Kolhapur.within sub-registrar Karveer bounded as below.

NORTH	Road
SOUTH	Property of R.S.No.216
EAST	Property of unit no.1 among plot no.57
WEST	Property of plot no.58

PART-II : LIST OF DOCUMENTS SCRUTINSED BY ME

SR. No.	Date	Name Of The Documents (Details)	Whether Original / Photocopy
1.	7/10/2022	Registered sale deed bearing S.R.No.6981/2022 executed by Jayntilal Gopa Patel and other 3 in favour of Jarinabi Hasan Mullani	Photocopy
2.	-	Draft of sale deed between Amol Nagesh Sitole and Jarinabi Hasan Mullani and Pradnya Vilas Kamble	Photocopy
3.	-	7/12 extract	Photocopy
4.	-	N. A. order	Photocopy

PART-III : FLOW/CHAIN OF THE TITLE

All the piece and parcel of the property bearing Gat No. 219 out of this Plot No.57 total an area admeasuring 95.00 Sq. Mtrs. situated at Kanerivadi Tal-Karveer Dist - Kolhapur was originally owned and possessed by Shalan Gopalrao More.

It appears from Shalan Gopalrao More transfer above mentioned property in favour of Jayntilal Gopa Patel, Purshottam Khetabai Patel, Padmaben Jethalal Patel and Narayan Parbatbhai Patel by way of registered sale deed bearing SR.No.3016/1985,3017/1985,3018/1985,3019/1985 dated on 24/5/1985 as agricultural land.

Thereafter Tahsildar Karveer issued non agriculture order vide order no.Guntheawari/Sr/940/2014 dated on 24/12/2014 on name of Jayntilal Gopa Patel and others and our subject property is Plot No. 57.

Thereafter Jayntilal Gopa Patel, Purshottam Khetabai Patel, Padmaben Jethalal Patel and Narayan Parbatbhai Patel transferred above mentioned property in favour of Jarinabi Hasan Mullani by way of Registered Sale deed bearing S.R.No.6981/2022 dated on 7/10/2022 through its POA namely Purushottam Patel vide Sr. No. 2464/2018 on 17/04/2018.

It appears from the Building Permission that on above subject Plot property constructed Units out of this proposed construction of Unit No. 2 constructed on land area 38.10 Sq.Mtrs.

Now Jarinabi Hasan Mullani intends to transfer above mentioned property in favour of Pradnya Vilas Kamble by way of Registered sale deed.

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 Karveer 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?	Shalan Gopalrao More
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1.	How did the said property Devolve onto the valid ownership of the present owner.	Jayntilal Gopa Patel,Purshottam Khetabai Patel,Padmaben Jethalal Patel and Narayan Parbatbhai Patel transsfed above mentioned property in favour of Amol Nagesh Sitole and Jarinabi Hasan Mullani by way of Registerd sale deed bearing S.R.No.6981/2022 dated on 7/10/2022
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	Required
5.	Whether SARFAESI is applicable	Yes

PART-IV : Evidence of Title of Property

Type of Deed ascertaining title	Registered sale deed
Deed number	S.R.No.6981/2022
Deed date	7/10/2022

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 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?	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.	7/10/2022	Registered sale deed bearing S.R.No.6981/2022 executed by Jayntilal Gopa Patel and other 3 in favour of Amol Nagesh Sitole and Jarinabi Hasan Mullani	Certified
2.	Latest	Latest 7/12 extract of gut no.219/pai/plot no./57 in the name of current property owner.	Digital
3.	24/12/2014	Non agriculture order SR/No.940 /2014	Photocopy
4.	-	Registered Agreement to sale between and Jarinabi Hasan Mullani and Pradnya Vilas Kamble (Pradnya Amol Shitole) and Amol	Original

		Nagesh Sitole.	
5.	-	Building Permission of the aforesaid property	Photocopy
6.	-	Building Construction Plan of the aforesaid property	Photocopy
7.		Registered sale deed between and Jarinabi Hasan Mullani and Pradnya Vilas Kamble (Pradnya Amol Shitole) and Amol Nagesh Sitole.	Original
8.		Equitable Mortgage (NOI) in favour of HHFL alongwith Index-II and ORR	Original
9.		MODT for loan Agreement	Original
10.		Seller NOC	Original
11.		Possession letter	Original

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

PART-IX : FINAL OPINION

Tahsildar Karveer issued non agriculture order vide order no.Guntheawari/Sr/940/2014 dated on 24/12/2014 on name of Jayntilal Gopa Patel and others and our subject property is Plot No. 57.

Thereafter Jayntilal Gopa Patel, Purshottam Khetabai Patel, Padmaben Jethalal Patel and Narayan Parbatbhai Patel transfer above mentioned property in favour of Jarinabi Hasan Mullani by way of Registerd Sale deed bearing S.R.No.6981/2022 dated on 7/10/2022 through its POA namely Purushottam Patel vide Sr. No.

2464/2018 on 17/04/2018.

It appears from the Building Permission that on above subject Plot property constructed Units out of this proposed construction of Unit No. 2 constructed on land area 38.10 Sq.Mtrs.

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, **Jarinabi Hasan Mullani** 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 **Pradnya Vilas Kamble and Amol Nagesh Sitole** 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 thwart 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 neighborhood 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. MH006428113202627U Dated 15/07/2026

Place: Kolhapur

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

Yours Faithfully,

**MANDAR
MOHANDAS
INAMDAR**

Digitally signed by
MANDAR MOHANDAS

INAMDAR
Date: 2026.07.15

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(Adv. Mandar M. Inamdar)

