

Ankit K. Sharma

LL.M ADVOCATE

'Roopam Apartment' Plot No. 83, Flat No. F-102,
Near Narendra Nagar, Shree Nagar, Nagpur- 15.
Mobile No.9503386098, 9579038505
adv.ankitsharma.amg@gmail.com

File No. **MH/NGR/NPUR/A000001574**

Dated- 23/06/2026

LEGAL SCRUTINY REPORT

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Shri. Swapnil Istarai Thavkar.

Date of Legal Initiation	23/06/2026
Application No.	MH/NGR/NPUR/A000001574
Name of Applicant	Shri. Swapnil Istarai Thavkar
Name of Co – Applicant/s	NEHA SWAPNIL THAVKAR
Relationship between Applicant and Co – Applicant/s	Husband Wife
Purpose of Loan	Self-Construction
Lead amount	2000000
The property is found / proposed to be found in whose name?	

PART-I DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY:

All that piece and parcel of land bearing of Plot No. 78, Admeasuring Area 150.00 Sq Mtr,(0000 Sq. Ft), P.H No. 45, Khasara No. 43 and 232, situated in the layout of Mouza- Parsodi(Um), House No. 12243, New House No. W23D1012445. Within the Limits of Municipal Council Umred. Tahsil Umred, District Nagpur. And the same is bounded as under.

	AS PER SALE DEED
EAST	by Plot No. 79,
WEST	by Layout Road,
NORTH	by Plot No. 80,
SOUTH	by Layout Road.

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

<u>S NO.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>WHETHER ORIGINAL / PHOTOCOPY</u>
<u>1</u>	Dated 23/02/2023	Registered Sale Deed executed by Smt. Bebibai Rajaram Rithe , in respect of Plot No. 78, in favor of Shri. Swapnil Istarai Thavkar, which is duly registered at sub-registrar office Umred , vide doc. at Sr. No. 580/2023, on dated 23/02/2023.	<u>PHOTOCOPY</u>

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

- i. That, Originally Agricultural Land bearing of P.H No. 45, Khasara No. 43 and 232, Admeasuring area 16343.72 Sq. Mt, situated of Mouza- Parsodi(Um), Within the Limits of Municipal Council Umred. Tahsil Umred, District Nagpur, District Nagpur was originally belonged to Shri. Charandas Gajudas Ghodimare and others.
- ii. **That**, thereafter N.A order issued by Tahasildar Nagpur in the name of Shri. Charandas Gajudas Ghodimare and others, in respect of P.H No. 45, Khasara No. 43 and 232, Admeasuring area 16343.72 Sq. Mt, situated of Mouza- Parsodi(Um), Within the Limits of Municipal Council Umred. Tahsil Umred, District Nagpur, District Nagpur, **Case No. R.M.K.13/NAP-34/1993-94, on dated. 13/12/1993.**
- iii. That, Thereafter Shri. Charandas Gajudas Ghodimare and others Laid layout over the said Land Bearing all the piece and parcel of P.H No. 45, Khasara No. 43 and 232, Admeasuring area 16343.72 Sq. Mt, situated of Mouza- Parsodi(Um), Within the Limits of Municipal Council Umred. Tahsil Umred, District Nagpur, District Nagpur, For sale to its various Members and purchaser.
- iv. That, thereafter Registered Power of Attorney, executed Shri. Charandas Gajudas Ghodimare, Shri Sevasdas Gajudas Ghodimare and Smt. Laxmibai Wd/o. Gajudas Ghodimare, in respect of All that piece and parcel of At Mauza – PARSODI (UM), Tah. UMRED, Dist. NAGPUR, P H NO. 45, WARD NO. 23, KHASARA NO.- 43 & 232, in favour of Shri Dilip S/o. Shri Chintamanrao Sontakke, which is duly registered in the office of Sub- Registrar Umred, in Book No. 4, Registered at Sr. No. 186/1998, on Dated- 24/03/1998.
- v. That, thereafter Registered Sale Deed executed by Of Shri. Charandas Gajudas Ghodimare, Shri Sevasdas Gajudas Ghodimare and Smt. Laxmibai Wd/o. Gajudas Ghodimare through their Power of Shri Dilip S/o. Shri Chintamanrao Sontakke, in respect of At Mauza – PARSODI (UM), Tah. UMRED, Dist. NAGPUR, P H NO. 45, WARD NO. 23, KHASARA NO.- 43 & 232, BHUKAND/PLOT NO.- 78, Nagpur PARISHAD MALMATTA NO.- 12243, admeasuring area 150.00 Sq. Mtr, in favour of Sau. Sonabai Rajaramji Rithe, which is duly registered in the office of Sub- Registrar Office Umred, in Addl. Book No. 1, Volume No. 379, Page No. 212 to 217, Registered at Sr. No. 469(P), on Dated- 08/06/1999.

- vi. That, Thereafter as per Order Passed by Hon'ble Nayab Tahsildar Umred, the name of Sau. Sonabai Rajaramji Rithe change to Sau. Bebibai Rajaram Rithe, and the said correction mentioned in Ferfar Panji vide Ferfar/SR No. 155/20/23, on Dated- 06/02/2023.
- vii. That, Thereafter Registered Sale Deed executed by **Smt. Bebibai Rajaram Rithe**, in respect of Plot No. 78, Admeasuring Area 150.00 Sq Mtr,(0000 Sq. Ft), P.H No. 45, Khasara No. 43 and 232, situated in the layout of Mouza- Parsodi(Um), House No. 12243, New House No. W23D1012445. Within the Limits of Municipal Council Umred. Tahsil Umred, District Nagpur, in favor of Shri. Swapnil Istarai Thavkar, which is duly registered at sub-registrar office Umred , vide doc. at Sr. No. 580/2023, on dated 23/02/2023.
- viii. That aforesaid Owner had availed the financial assistance from Mahindra Rural Housing Finance Limited., (MEHDL), by Creating mortgage over the schedule of property and said bank are kept in the custody of original deeds and documents pertaining to the schedule of property.

1. **THE PROPERTY WAS ORIGINALLY FOUND IN WHOSE NAME? -** Shri. Swapnil Istarai Thavkar
2. **HOW DID THE SAID PROPERTY DEVOLVE ONTO THE VALID OWNERSHIP OF THE PRESENT OWNER?**
By Way of Registered Sale Deed sr. no. Sr. No. 580/2023, on dated 23/02/2023.
3. **WHETHER THE PRESENT OWNER HAS MUTATED HIS/HER NAME IN THE LAND REVENUE RECORDS?**
NO
4. **WHETHER THE PRESENT OWNER IS PAYING LAND REVENUE TAX TO THE STATE GOVERNMENT?**
NO
5. **NON-AGRICULTURAL PROOF**
Free hold
6. **WHETHER SARFAESI IS APPLICABLE**
Yes

PART-IV **EVIDENCE OF TITLE OF PROPERTY**

TYPE OF DEED ASCERTAINING TITLE	Registered Sale Deed
DEED NUMBER	580/2023
DEED DATE	23/02/2023.

PART-V NATURE AND STATUS OF THE PROPERTY

STATUS	Free hold
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	No
2.	WHETHER PROPERTY IS AFFECTED BY THE REVENUE OR TENANCY OBLIGATION	NA	No
3.	IN CASE OF FLAT PURCHASE, WHETHER BUILDER IS A PRIVATE / LIMITED COMPANY?	NA	No
4.	WHETHER UPTO DATE TAX/LAND REVENUE HAS BEEN PAID	Yes	No
5.	WHETHER ALL THE TITLE DOCUMENTS FOR LAST 13 YEARS HAS BEEN VERIFIED	Yes (Photo Copy)	YES (Photo Copy)
6.	WHETHER REQUIRED DOCUMENTS ARE AVAILABLE FOR CREATING MORTGAGE.	Yes	No
7.	WHETHER ALL THE PREVIOUS OWNERS HAD THE RIGHT/COMPETENCY TO TRANSFER OF THE PROPERTY.	Yes	YES
8.	WHETHER PROPOSED MORTGAGE BY DEPOSIT OF TITLE DOCUMENT (EQUITABLE MORTGAGE) IS POSSIBLE	Yes	YES
9.	IF THE PROPERTY IS A FLAT/APARTMENT, HOW MANY YEARS INDEPENDENT TITLE IS ENSURED	NA	No

10.	WHETHER PROPERTY HAS BEEN TRANSFERRED/ TO BE TRANSFERRED BY POA HOLDER OF THE ORIGINAL LAND OWNER IN FAVOUR OF THE LOAN APPLICANT	NA	No
11.	WHETHER POA HOLDER OF THE ORIGINAL LAND OWNER HAS/HAD AUTHORITY UNDER POA	NA	No
12.	WHETHER POA RECORDED IN SN11 IS REGISTERED	NA	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	NO
14.	WHETHER THE PROPERTY/LAND IS JOINT FAMILY PROPERTY	NA	No
15.	IS THE LAND/PROPERTY/FLAT IS SUBJECT TO ANY RESERVATIONS/ACQUISTIONS/REQUISTIONS.	NA	No

16.	WHETHER PROPERTY BELONGS TO SC/ST (JHARKHAND)	NA	No
17.	WHETHER LAND IS AGRICULTURAL	NA	NO
18.	WHETHER REAL ESTATE REGULATORY AUTHORITY 2016 (RERA) IS APPLICABLE OR NOT?	NA	No
19.	IN CASE OF BALANCE TRANSFER / TAKEOVER CASES, WHETHER ORIGINAL LOD RECEIVED FROM BANK OR NOT?	NA	No
20.	WHETHER SEARCH REPORT / NON-ENCUMBRANCE ARE APPLIED FOR?	Yes	No
21.	WHETHER PROVISIONS OF URBAN LAND CEILING ACT ARE APPLICABLE?	NA	No

22.	WHETHER THE LAND IS CATEGORIZED UNDER THE CNT ACT?	No	No
23.	WHETHER THE LAND IS CATEGORIZED UNDER THE SANTHAL PARGANA ACT? (STATE SPECIFIC)	NA	No
24.	WHETHER APPROVED MAP / SANCTION MAP HAS BEEN PROVIDED?	NA	No

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		LOD issued by MRHFL	<u>Original</u>
2		Tax Receipt issued by Municipal Council Umred in the year of 2026-2027	<u>Original</u>
3		Assessment Receipt Municipal Council Umred in the year of 2026-2027.	<u>Original</u>
4		7/12 extract in the name of Shri. Namdevrao Manikrao Raut and Sau. Mira Namdevrao Raut	<u>Original</u>

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

<u>S NO.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>WHETHER ORIGINAL / PHOTOCOPY</u>
	<u>24/03/1988</u>	Registered Power of Attorney, executed Shri. Charandas Gajudas Ghodimare, Shri Sevasdas Gajudas Ghodimare and Smt. Laxmibai Wd/o. Gajudas Ghodimare, in respect of All that piece and parcel of At Mauza – PARSODI (UM), Tah. UMRED, Dist. NAGPUR, P H NO. 45, WARD NO. 23, KHASARA NO.- 43 & 232, in favour of Shri Dilip S/o. Shri Chintamanrao Sontakke, which is duly registered in the office of Sub- Registrar Umred, in Book No. 4, Registered at Sr. No. 186/1998, on Dated- 24/03/1998	<u>Original/certified</u>
	<u>08/06/1999</u>	Registered Sale Deed executed by Of Shri. Charandas Gajudas Ghodimare, Shri Sevasdas Gajudas Ghodimare and Smt. Laxmibai Wd/o. Gajudas Ghodimare through their	<u>Original</u>

		Power of Shri Dilip S/o. Shri Chintamanrao Sontakke, in respect of At Mauza – PARSODI (UM), Tah. UMRED, Dist. NAGPUR, P H NO. 45, WARD NO. 23, KHASARA NO.- 43 & 232, BHUKAND/PLOT NO.- 78, Nagpur PARISHAD MALMATTA NO.- 12243, admeasuring area 150.00 Sq. Mtr, in favour of Sau. Sonabai Rajaramji Rithe, which is duly registered in the office of Sub- Registrar Office Umred, in Addl. Book No. 1, Volume No. 379, Page No. 212 to 217, Registered at Sr. No. 469(P), on Dated- 08/06/1999.	
<u>3.</u>	<u>Dated</u> <u>23/02/2023</u>	Registered Sale Deed executed by Smt. Bebibai Rajaram Rithe , in respect of Plot No. 78, in favor of Shri. Swapnil Istarai Thavkar, which is duly registered at sub-registrar office Umred , vide doc. at Sr. No. 580/2023, on dated 23/02/2023.	<u>Original</u>
<u>4</u>		No due certificate issued by MRHFL	<u>Original</u>
<u>5</u>		NOI in favour of HHF	<u>Original</u>

PART-IX **FINAL OPINION**

The present owner **Shri. Swapnil Istarai Thavkar** is having a valid title and possession upon the aforesaid properties

PART-X **CERTIFICATE**

We have perused the documents forwarded to us and have got relevant and available records verified at the office of the concerned Sub Registrar for the year **2014 to 2026 on dated- 23/06/2026, vide receipt no. GRN MH005085677202627E**, The said property is free from all sorts of encumbrance, lien, charges, mortgages etc. and the owner **Shri. Swapnil Istarai Thavkar**, has clear and marketable title on the property.

I/We further certify that the title deeds intended to be deposited, relating to the property and offered as security by way of equitable mortgage and the 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 in favor of the Company.

Remarks, if any: -

PART-XI **DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE**

N.A.

ANKITKUMAR
KUNJBIHARI
SHARMA

Digitally signed by
ANKITKUMAR
KUNJBIHARI SHARMA
Date: 2026.06.23
19:29:19 +05'30

Yours Faithfully,

(Ankit K Sharma)
Advocate

Encl.: Photocopy of the documents provided.

