

# SOLICITOR PRASAD SHINDE

B.A. LL.M.(England), DLL & L.W., Solicitor (England and Wales)  
Off: "Padmini", S. No. 49/1/5, Raghuvveer Nagar, Old Mundhwa Road, Wadgaon Sheri,  
Pune 411014  
Mob: 9822394390

---

File No. MH/PNE/BRMT/A000001019

## **LEGAL SCRUTINY REPORT**

Date: 18/08/2026

Dear Sir / Madam,

**Sub: Legal Scrutiny Report in respect of the file of Mrs. Sunitadevi  
Santosh Yadav**

|                                                                    |                                      |
|--------------------------------------------------------------------|--------------------------------------|
| <b>Date of Legal Initiation</b>                                    | <b>18/08/2026</b>                    |
| <b>Application No.</b>                                             | <b>MH/PNE/BRMT/A000001019</b>        |
| <b>Name of Applicant</b>                                           | <b>Mrs. Sunitadevi Santosh Yadav</b> |
| <b>Name of Co – Applicant/s</b>                                    | <b>Santosh Yadav</b>                 |
| <b>Relationship between Applicant and Co – Applicant/s</b>         | <b>Husband &amp; Wife</b>            |
| <b>Purpose of Loan</b>                                             | <b>New Purchase</b>                  |
| <b>Lead amount</b>                                                 | <b>Rs. 30,00,000/-</b>               |
| <b>The property is found / proposed to be found in whose name?</b> | <b>M/s Genbaji Developers</b>        |

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

All that piece and parcel of property of Residential Flat No. 705 Area Admeasuring 73.95 Sq. Mtrs., equivalent to 795.702 Sq. Ft. Carpet Area on the Seventh Floor in the project namely "Genbaji Township" constructed upon land bearing Division No. 9.5, being the Non-Agricultural Plot No. 5 admeasuring 6.45.60 R. Sq. Mtrs. and Plot No. 6 admeasuring 3.68.50 R. Sq. Mtrs., carved out of Gat No. 51/52/1, situated at Village Rui, Tal. Baramati, Dist. Pune is situated within the jurisdiction office of Sub-Registrar, Baramati, Tal. Baramati, Dist. Pune, situated

within the limits of Baramati Municipal Council. (Hereinafter referred to as the said Flat).

|              | <b>AS PER DRAFT OF SALE DEED (LAND PLOT NO. 5)</b> |
|--------------|----------------------------------------------------|
| <b>EAST</b>  | Plot No. 06                                        |
| <b>SOUTH</b> | Remaining area out of Gat No. 51/52                |
| <b>WEST</b>  | Plot No. 04                                        |
| <b>NORTH</b> | 9 Metres Wide Road                                 |

|              | <b>AS PER DRAFT OF SALE DEED (LAND PLOT NO. 6)</b> |
|--------------|----------------------------------------------------|
| <b>EAST</b>  | Genbaji City out of Gat No. 51                     |
| <b>SOUTH</b> | Remaining area out of Gat No. 51/52                |
| <b>WEST</b>  | Plot No. 05                                        |
| <b>NORTH</b> | 9 Metres Wide Road                                 |

|              | <b>AS PER DRAFT OF SALE DEED (FLAT)</b> |
|--------------|-----------------------------------------|
| <b>EAST</b>  | Side Margin and Genbaji City            |
| <b>SOUTH</b> | Genbaji Park out of Gat No. 51/52       |
| <b>WEST</b>  | Flat No. 706                            |
| <b>NORTH</b> | Flat No. 704                            |

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

| <b><u>S NO</u></b> | <b><u>DATE</u></b> | <b><u>NAME OF THE DOCUMENTS (DETAILS)</u></b>                                                                                   | <b><u>WHETHER ORIGINAL / PHOTOCOPY</u></b> |
|--------------------|--------------------|---------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| 1                  |                    | Draft of Sale Deed for the said flat to be executed by M/s. Genbaji Developers in favour of Mrs. Sunitadevi Santosh Yadav       | Copy                                       |
| 2                  |                    | Village 7/12 Extract                                                                                                            | Copy                                       |
| 3                  |                    | Commencement Certificate No. 515/2021-22 dated 31/03/2022                                                                       | Copy                                       |
| 4                  |                    | Sanctioned Plan                                                                                                                 | Copy                                       |
| 5                  |                    | Part Occupancy Certificate bearing No. CAPBC/PO/2025/APL/00144 dated 21/07/2025                                                 | Copy                                       |
| 6                  |                    | Sale Deed dated 31/12/2021 registered in the office of the Sub-Registrar, Baramati, under Document Serial No. 8696/2021         | Copy                                       |
| 7                  |                    | Correction Deed registered on 04/01/2022 in the office of the Sub-Registrar, Baramati no. 2, under Document Serial No. 117/2022 | Copy                                       |
| 8                  |                    | Mutation Entry                                                                                                                  | Copy                                       |

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

**WHEREAS** the Plot No. 5 admeasuring 6.45.60 R. Sq. Mtrs., carved out of Gat No. 51/52/1 and described in Schedule-A hereinbelow, was originally owned and possessed by Mr. Popat Maruti Chowdhar, whereas the Non-Agricultural Plot No. 6 admeasuring 3.68.50 R. Sq. Mtrs. was originally owned by Mr. Ajit Bhanudas Chowdhar. (Hereinafter referred to as the said land).

**AND WHEREAS**, the said land was given non-agriculture permission vide NA Order no. NA/SR/152/2020 dated 17/07/2020.

**AND WHEREAS** in the year 2021, Mr. Popat Maruti Chowdhar and Mr. Ajit Bhanudas Chowdhar sold and conveyed their respective plot properties to the developers i.e. Genbaji Developers, through its Partners Mr. Rohit Popat Chowdhar and Mr. Ajit Bhanudas Chowdhar, by a Registered Sale Deed dated 31/12/2021. The said Sale Deed was registered in the office of the Sub-Registrar, Baramati, under Document Serial No. 8696/2021. Followed by a Correction Deed registered on 04/01/2022 in the office of the Sub-Registrar, Baramati no. 2, under Document Serial No. 117/2022.

**AND WHEREAS** Pursuant to the said Sale Deed, the names of Genbaji Developers, through its Partners Mr. Rohit Popat Chowdhar and Mr. Ajit Bhanudas Chowdhar, were entered in the 7/12 Extract in respect of the said properties vide Mutation Entry No. 4966 of Village Rui.

**AND WHEREAS** in the year 2022, the Developers, Genbaji Developers, in respect of the plot properties described in Schedule-A hereinbelow, jointly with Muktai Builders and Developers, obtained permission for construction of an RCC building on the land forming part of Gat No. 51/52/A from the Chief Officer-cum-Planning Authority, Baramati Municipal Council, vide Building Permission/Commencement Certificate No. 515/2021-22 dated 31/03/2022.

**AND WHEREAS** the developers commenced and completed the construction in accordance with the sanctioned plan and the specifications referred to hereinabove. Accordingly, the Baramati Municipal Council has issued a Part Occupancy Certificate bearing No. CAPBC/PO/2025/APL/00144 dated 21/07/2025 in respect of the said construction.

**AND WHEREAS** The project of “Genbaji Township”, Building-B, constructed on the said land by the developers, was registered with the Maharashtra Real Estate Regulatory Authority (MahaRERA) on 01/12/2022, under Registration No. P52100047944.

**AND WHEREAS**, it is seen that Mrs. Sunitadevi Santosh Yadav wish to Purchase the said flat and has therefore approached HHFL for loan purpose.

1. **THE PROPERTY WAS ORIGINALLY FOUND IN WHOSE NAME?**  
M/S. Genbaji Developers
2. **HOW DID THE SAID PROPERTY DEVOLVE ONTO THE VALID OWNERSHIP OF THE PRESENT OWNER?**  
After the Execution of Sale Deed
3. **WHETHER THE PRESENT OWNER HAS MUTATED HIS/HER NAME IN THE LAND REVENUE RECORDS?**  
NA
4. **WHETHER THE PRESENT OWNER IS PAYING LAND REVENUE TAX TO THE STATE GOVERNMENT?**  
DOCUMENTS NOT PROVIDED
5. **NON-AGRICULTURAL PROOF**  
YES
6. **WHETHER SARFAESI IS APPLICABLE**  
Yes

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

|                                        |                              |
|----------------------------------------|------------------------------|
| <b>TYPE OF DEED ASCERTAINING TITLE</b> | After execution of Sale Deed |
| <b>DEED NUMBER</b>                     |                              |
| <b>DEED DATE</b>                       |                              |

**PART-V****NATURE AND STATUS OF THE PROPERTY**

|               |             |
|---------------|-------------|
| <b>STATUS</b> | Freehold    |
| <b>NATURE</b> | Residential |

**PART-VI      OTHER PROVISIONS:**

| <b>SR NO.</b> | <b>PARTICULARS</b>                                                                                | <b><u>YES/NO</u></b>                                    | <b>REMARKS, IF NECESSARY</b> |
|---------------|---------------------------------------------------------------------------------------------------|---------------------------------------------------------|------------------------------|
| 1             | WHETHER PROPERTY TO BE GIVEN AS SECURITY IS SUBJECT TO ANY MINOR'S CLAIM/SHARE                    | DOCUMENTS NOT PROVIDED                                  |                              |
| 2             | WHETHER PROPERTY IS AFFECTED BY THE REVENUE OR TENANCY OBLIGATION                                 | DOCUMENTS NOT PROVIDED                                  |                              |
| 3             | IN CASE OF FLAT PURCHASE, WHETHER BUILDER IS A PRIVATE / LIMITED COMPANY?                         | DOCUMENTS NOT PROVIDED                                  |                              |
| 4             | WHETHER UPTO DATE TAX/LAND REVENUE HAS BEEN PAID                                                  | DOCUMENTS NOT PROVIDED                                  |                              |
| 5             | WHETHER ALL THE TITLE DOCUMENTS FOR LAST 13 YEARS HAS BEEN VERIFIED                               | ORIGINAL DOCUMENTS NOT PROVIDED                         |                              |
| 6             | WHETHER REQUIRED DOCUMENTS ARE AVAILABLE FOR CREATING MORTGAGE.                                   | ORIGINAL DOCUMENTS NOT PROVIDED THEREFORE CAN'T COMMENT |                              |
| 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                  | NA                                                      |                              |
| 10            | WHETHER PROPERTY HAS BEEN TRANSFERRED/ TO BE TRANSFERRED BY POA HOLDER OF THE ORIGINAL LAND OWNER | NA                                                      |                              |

|    |                                                                                                                  |                        |  |
|----|------------------------------------------------------------------------------------------------------------------|------------------------|--|
|    | IN FAVOUR OF THE LOAN APPLICANT                                                                                  |                        |  |
| 11 | WHETHER POA HOLDER OF THE ORIGINAL LAND OWNER HAS/HAD AUTHORITY UNDER POA                                        | NA                     |  |
| 12 | WHETHER POA RECORDED IN SN11 IS REGISTERED                                                                       | NA                     |  |
| 13 | WHETHER THE PROPERTY IS LEASE LAND, IF YES WHAT IS THE TENURE OF THE LEASE AND WHAT IS THE RESIDUAL PERIOD LEFT? | NA                     |  |
| 14 | WHETHER THE PROPERTY/LAND IS JOINT FAMILY PROPERTY                                                               | NO                     |  |
| 15 | IS THE LAND/PROPERTY/FLAT IS SUBJECT TO ANY RESERVATIONS/ACQUISITIONS/REQUISITIONS.                              | DOCUMENTS NOT PROVIDED |  |
| 16 | WHETHER PROPERTY BELONGS TO SC/ST (JHARKHAND)                                                                    | DOCUMENTS NOT PROVIDED |  |
| 17 | WHETHER LAND IS AGRICULTURAL                                                                                     | NO                     |  |
| 18 | WHETHER REAL ESTATE REGULATORY AUTHORITY 2016 (RERA) IS APPLICABLE OR NOT?                                       | YES                    |  |
| 19 | IN 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?                                                     | NA                     |  |
| 22 | WHETHER THE LAND IS CATEGORIZED UNDER THE CNT ACT?                                                               | NA                     |  |
| 23 | WHETHER THE LAND IS CATEGORIZED UNDER THE                                                                        | NA                     |  |

|    |                                                        |     |  |
|----|--------------------------------------------------------|-----|--|
|    | SANTHAL PARGANA ACT? (STATE SPECIFIC)                  |     |  |
| 24 | WHETHER APPROVED MAP / SANCTION MAP HAS BEEN PROVIDED? | YES |  |

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

| <b><u>S NO.</u></b> | <b><u>DATE</u></b> | <b><u>NAME OF THE DOCUMENTS (DETAILS)</u></b>                                                                                                             | <b><u>WHETHER ORIGINAL / PHOTOCOPY</u></b> |
|---------------------|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| 1.                  |                    | Village 7/12 Extract                                                                                                                                      | Copy                                       |
| 2.                  |                    | NA Order                                                                                                                                                  | Copy                                       |
| 3.                  |                    | RERA Certificate                                                                                                                                          | Copy                                       |
| 4                   |                    | Commencement Certificate                                                                                                                                  | Copy                                       |
| 5                   |                    | Sanctioned Plan                                                                                                                                           |                                            |
| 6                   |                    | Part Completion Certificate                                                                                                                               | Copy                                       |
| 7                   |                    | Index II, RR & Registered Sale Deed dated 31/12/2021 registered in the office of the Sub-Registrar, Baramati, under Document Serial No. 8696/2021         | Copy                                       |
| 8                   |                    | Index II, RR & Registered Correction Deed registered on 04/01/2022 in the office of the Sub-Registrar, Baramati no. 2, under Document Serial No. 117/2022 | Copy                                       |
| 9                   |                    | Index II, RR & Registered Sale Deed for the said flat to be executed by M/s. Genbaji Developers in favour of Mrs. Sunitadevi Santosh Yadav                | Original                                   |
| 10                  |                    | Own Contribution Receipts                                                                                                                                 | Original                                   |
| 11                  |                    | Demand Letter                                                                                                                                             | Original                                   |
| 12                  |                    | NOC for Mortgage of the said flat from the Builder in favour of HHFL                                                                                      | Original                                   |
| 13                  |                    | NOI in favour of Hinduja Housing Finance Ltd..                                                                                                            | Original                                   |

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

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

**PART-IX    FINAL OPINION**

The present applicant Mrs. Sunitadevi Santosh Yadav will have a valid title and possession upon the aforesaid properties and property is fit for

equitable mortgage.

**PART-X CERTIFICATE**

**N. A.**

**Remarks if any: - NA.**

**Search Challan No. MH008485624202627U**

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

N.A.

**Yours Faithfully,**

Prasad  
Suresh  
Shinde

Digitally signed  
by Prasad Suresh  
Shinde  
Date: 2026.08.18  
13:33:38 +05'30'

**Solicitor Prasad S. Shinde**

**Encl.: Photocopy of the documents provided.**