



ADV. ATUL CHANDRAKANT GHUMATKAR

ADVOCATE & NOTARY (GOVT. OF INDIA)

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File NoMH/PCM/PCMC/A000001006

LEGAL SCRUTINY REPORT

Date 08/06/2026

Dear Sir/Madam,  
Sub: Legal Scrutiny Report in respect of the file of Mr. Shahid Shaikh.

|                                                             |                                                |
|-------------------------------------------------------------|------------------------------------------------|
| Date of Legal Initiation                                    | 08/06/2026                                     |
| Application No.                                             | MH/PCM/PCMC/A000001006                         |
| Name of Applicant                                           | Mr. Shahid Shaikh                              |
| Name of Co – Applicant/s                                    | Mrs. Shifa Shahid Shaikh                       |
| Relationship between Applicant and Co – Applicant/s         | Husband – wife                                 |
| Purpose of Loan                                             | Resale                                         |
| Lead amount                                                 | Rs. 24,00,000/-                                |
| The property is found / proposed to be found in whose name? | Mr. Deepak Ramesh Naik,<br>Mr. Ramesh B. Naik. |

PART – I AND SCHEDULE OF THE CONCERNED PROPERTY:

All that piece and parcel of property having Flat No. 8, Second Floor, Building No. G, admeasuring Built up area 89.68 sq. meters, in the housing society known as “DEVI INDRAYANI CO-OPERATIVE HOUSING SOCIETY LTD.” constructed on the land bearing Gat Nos. 382/1+383/1+384/1 admeasuring area 04 H. 54 R. Plot Nos. 129 to 153, Situated at Village Talawade, Tal. Haveli, Dist. Pune and Sub Registration Haveli, and Registration District Pune and within the local limits of Pimpri Chinchwad Muncipal Corporation and Zilha Parishad Pune. (Hereinafter referred to as the said Property).

| AS PER SALE DEED (LAND) |                                                                      |
|-------------------------|----------------------------------------------------------------------|
| EAST                    | By Gat No. 1 and proposed Road                                       |
| SOUTH                   | By Gat No. 395                                                       |
| WEST                    | By Gat No. 386 and remaining portion of Gat No. 382 and 383 and Road |
| NORTH                   | By Gat No. 381                                                       |

| AS PER INVESTIGATIONs |                                  |
|-----------------------|----------------------------------|
| EAST                  | Side margin                      |
| SOUTH                 | Side margin                      |
| WEST                  | Entrance , passage and flat no.5 |
| NORTH                 | Staircase and flat no. 7         |



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

| S. No. | DATE       | NAME OF THE DOCUMENTS (DETAILS)                                                                                                                                                                                                                                                                                                                                                                               | WHETHER ORIGINAL / PHOTO-COPY |
|--------|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| 1      | -          | Draft of Deed of Transfer/Deed of Assignment between vendor Mr. Deepak Ramesh Naik, Mr. Ramesh B. Naik and purchaser Mrs. Shifa Shahid Shaikh                                                                                                                                                                                                                                                                 | Copy                          |
| 2.     | 13/02/2008 | Reg. Agreement between M/s. Devi Construction Company through partner Vinod K. Bani through POA holder Ashok Ghanshyamdas Tarani, consenting party Devi Indrayani Co. Op. Housing Society Ltd., through K.P. Bani through POA holder Ashok Ghanshyamdas Tarani and purchaser Mr. Deepak Ramesh Naik, Mr. Ramesh B. Naik at Sr. No. 1661/2008 on dated 13/02/2008 in the office of Sub-Registrar Haveli No. 17 | Copy                          |
| 3.     | 21/04/2026 | Tax Receipt                                                                                                                                                                                                                                                                                                                                                                                                   | Copy                          |
| 4.     |            | Share Certificate                                                                                                                                                                                                                                                                                                                                                                                             | Copy                          |

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

The said land property was originally owned and possessed by Devi Indrayani Co. Op. Housing Society Limited. (A society registered under the Maharashtra Co. Op. Societies Act, 1960 under No. PNA/PNA(3)/HSG(TC)/738/1996-97, dated 27/02/1997).

Thereafter by the virtue of Agreement dated 15/12/1994 with the original owners, and by the Resolution bearing No. 6 dated 19/11/1999, passed in the general body meeting of the Devi Indrayani Co. Op. Housing Society Ltd., M/s. Devi Construction Company alone has the sole and exclusive right to develop the said land property.

Thereafter Devi Indrayani Co. Op. Housing Society Limited through authorized person has obtained Commencement Certificate from Pimpri Chinchwad Municipal Corporation bearing No. TPS/BP/TALAVADE/1/2000, dated 23/10/2000.

Thereafter M/s. Devi Construction Company developed said land property.

Hence by knowing this **Mr. Ramesh B. Naik, Mr. Deepak Ramesh Naik** purchased said flat property from M/s. Devi Construction Company through partner Vinod K. Bani through POA holder Ashok Ghanshyamdas Tarani, consenting party Devi Indrayani Co. Op. Housing Society Ltd., through K.P. Bani through POA holder Ashok Ghanshyamdas Tarani and executed Reg. Agreement at Sr. No. 1661/2008 on dated 13/02/2008 in the office of Sub-Registrar Havlei No. 17.

Now, Mrs. Shifa Shahid Shaikh decided to purchase said flat property from Mr. Ramesh B. Naik, Mr. Deepak Ramesh Naik and executed draft of Deed of Transfer Deed/Deed of Assignment.

**AND WHEREAS**, it is seen that **Mr. Shahid Shaikh** wishes to Mortgage the said Property and has therefore approached HHFL for loan purpose.

1.

**THE PROPERTY WAS ORIGINALLY FOUND IN WHOSENAME?**  
Mr. Deepak Ramesh Naik, Mr. Ramesh B. Naik
2.

**HOW DID THE SAID PROPERTY DEVOLVE ONTO THE VALID OWNERSHIP OF THE PRESENT OWNER?**  
Reg. Agreement



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?  
Yes
5.

NON-AGRICULTURAL PROOF DOCUMENTS NOT PROVIDED
6.

WHETHER SARFAESI IS APPLICABLE  
No

PART-IV EVIDENCE OF TITLE OFPROPERTY

|                                 |                |
|---------------------------------|----------------|
| TYPE OF DEED ASCERTAINING TITLE | Reg. Agreement |
| DEED NUMBER                     | 1661/2008      |
| DEED DATE                       | 13/02/2008     |

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           | DOCUMENTS NOT PROVIDED                                   |                       |
| 2       | WHETHER PROPERTY ISAFFEC-<br>TEDBYTHE REVENUE OR TENANCY BLIGA-<br>TION                  | 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 COM-MENT |                       |
| 7       | WHETHER ALL THE PREVIOUS OWNERS HAD THE RIGHT/COMPETENCY TO TRANSFER OF THE PROPERTY.    | YES                                                      |                       |
| 8       | WHETHER PROPOSED MORTGAGE BY DEPO-SIT OF TITLE DOCUMENT (EQUITABLE MORTGAGE) IS POSSIBLE | YES                                                      |                       |
| 9       | IF THE PROPERTY IS A FLAT/APARTMENT,                                                     | NA                                                       |                       |

|    |                                                                                                                                   |                        |  |
|----|-----------------------------------------------------------------------------------------------------------------------------------|------------------------|--|
|    | HOW MANY YEARS INDEPENDENT TITLE IS ENSURED                                                                                       |                        |  |
| 10 | WHETHER PROPERTY HAS BEEN TRANSFERRED/ TO BE TRANSFERRED BY POA HOLDER OF THE ORIGINAL LAND OWNER IN FAVOUR OF THE LOAN APPLICANT | NO                     |  |
| 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?                                                        | NO                     |  |
| 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 SANTHAL PARGANA ACT? (STATE SPECIFIC)                                                   | NA                     |  |
| 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**

| S. NO. | DATE       | NAME OF THE DOCUMENTS (DETAILS)                                                                                                                                                                                                                                                                                                    | WHETHER ORIGINAL /PHOTOCOPY |
|--------|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|
| 1      | -          | Re. Deed of Transfer/Deed of Assignment between vendor Mr. Deepak Ramesh Naik, Mr. Ramesh B. Naik and purchaser Mrs. Shifa Shahid Shaikh along with RR and Index II                                                                                                                                                                | Original                    |
| 2      | 13/02/2008 | Reg. Agreement between M/s. Devi Construction Company through partner Vinod K. Bani through POA holder Ashok Ghanshyamdas Tarani, consenting party Devi Indrayani Co. Op. Housing Society Ltd., through K.P. Bani through POA holder Ashok Ghanshyamdas Tarani and purchaser Mr. Deepak Ramesh Naik, Mr. Ramesh B. Naik at Sr. No. | Original                    |



|   |  |                                                                                                       |          |
|---|--|-------------------------------------------------------------------------------------------------------|----------|
|   |  | 1661/2008 on dated 13/02/2008 in the office of Sub-Registrar Haveli No. 17 along with RR and Index II |          |
| 2 |  | No Objection Certificate from Society                                                                 | Original |
| 3 |  | Share Certificate in the name of both the sellers.                                                    | Original |
| 4 |  | MODT & Equitable Mortgage (NOI) in favour of HHFL                                                     | Original |
| 5 |  | Tax Receipt                                                                                           | Original |
| 6 |  | N. A. order /Zone Certificate                                                                         | Copy     |
| 7 |  | SELLER NOC                                                                                            | Original |
| 8 |  | Commencement Certificate                                                                              | Copy     |

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

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

**PART-IX        FINAL OPINION**

The present applicant **Mrs. Shifa Shahid Shaikh** will have a valid title and possession upon the aforesaid property after the execution of Reg. Deed of Transfer / Deed of Assignment.

Said property is fit for equitable mortgage.

If NA Order or zone certificate shall be received than Only SARFAESI Act will be applicable otherwise not.

**PART - X CERTIFICATE**

Remarks if any: NA

Search Challan No. MH004075922202627E

Search Receipt No. 1115146369

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

**Yours Faithfully,**

**Adv. Atul Chandrakant Ghumatkar**

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

Atul Chandrakant  
Ghumatkar  
Digitally signed by Atul Chandrakant  
Ghumatkar  
DN: cn=Atul Chandrakant  
Ghumatkar, c=IN, o=Personal,  
email=adv.atulghumatkar@gmail.com  
Date: 2026.06.09 15:28:36 +05'30'



|                                                                                                                                |                           |                         |
|--------------------------------------------------------------------------------------------------------------------------------|---------------------------|-------------------------|
| MH004075022202627E                                                                                                             | Government of Maharashtra | Regn: 39 M              |
| Department of Registration and Stamps                                                                                          |                           |                         |
| 09 Jun 2026                                                                                                                    | Receipt                   | Receipt no.: 1115140369 |
| Name of the Applicant: Abul Chaudhriani Ghumakar                                                                               |                           |                         |
| Details of property of which document has to be searched: Dist. Pune Village. Taluade S No/G/S No/G No.: 382                   |                           |                         |
| Period of search: From: 2014 To: 2026                                                                                          |                           |                         |
| Received Fee: 325                                                                                                              |                           |                         |
| The above mentioned Search fee has been credited to government vide GRN no MH004075022202627E                                  |                           |                         |
| As this is a computer generated receipt, no stamp or signature is required                                                     |                           |                         |
| For Physical search in office, Please bring this receipt along with mentioned Grist Chalan                                     |                           |                         |
| Payment of search fee through GRAS chalan can be verified on 'gras.mahakosh.gov.in/chalan/views/frmSearchChalanWithOutReg.php' |                           |                         |
| Close                                                                                                                          |                           | Print & Close           |



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|                                                                                                                                |  |
|--------------------------------------------------------------------------------------------------------------------------------|--|
| GRAS CHALAN                                                                                                                    |  |
| GRAS Form Number: 00                                                                                                           |  |
| Date: 09/06/2026                                                                                                               |  |
| Time: 10:00:00                                                                                                                 |  |
| Applicant Name: Abul Chaudhriani Ghumakar                                                                                      |  |
| Address: Dist. Pune Village. Taluade S No/G/S No/G No.: 382                                                                    |  |
| Period of search: From: 2014 To: 2026                                                                                          |  |
| Received Fee: 325                                                                                                              |  |
| The above mentioned Search fee has been credited to government vide GRN no MH004075022202627E                                  |  |
| As this is a computer generated receipt, no stamp or signature is required                                                     |  |
| For Physical search in office, Please bring this receipt along with mentioned Grist Chalan                                     |  |
| Payment of search fee through GRAS chalan can be verified on 'gras.mahakosh.gov.in/chalan/views/frmSearchChalanWithOutReg.php' |  |