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File No. MH/PNE/BRMT/A000001044

LEGAL SCRUTINY REPORT

Date: 18/08/2026

Dear Sir / Madam,

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

Date of Legal Initiation	18/08/2026
Application No.	MH/PNE/BRMT/A000001044
Name of Applicant	Mrs. Sunitadevi Santosh Yadav
Name of Co – Applicant/s	Santosh Yadav
Relationship between Applicant and Co – Applicant/s	Husband & Wife
Purpose of Loan	New Purchase
Lead amount	Rs. 28,00,000/-
The property is found / proposed to be found in whose name?	M/s Genbaji Developers

PART-I DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY:

All that piece and parcel of property of Residential Flat No. 102 Area Admeasuring 73.95 Sq. Mtrs., equivalent to 795.702 Sq. Ft. Carpet Area on the First 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).

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

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

	AS PER DRAFT OF SALE DEED (FLAT)
EAST	Flat No. 103
SOUTH	Side Margin Space and 9 meters road
WEST	Side Margin Space and Plot no. 4
NORTH	Flat No. 101

PART-II LIST OF DOCUMENTS SCRUTINISED BY ME

<u>S</u> <u>NO</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>WHETHER</u> <u>ORIGINAL /</u> <u>PHOTOCOPY</u>
1		Draft of Sale Deed for the said flat to be executed by M/s. Genbaji Developers in favour of Mrs. Sunitadevi Santosh Yadav & Santosh Ramnarayan 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
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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

TYPE OF DEED ASCERTAINING TITLE	After execution of Sale Deed
DEED NUMBER	
DEED DATE	

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

STATUS	Freehold
NATURE	Residential

PART-VI OTHER PROVISIONS:

SR NO.	PARTICULARS	<u>YES/NO</u>	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 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	NA	

	TRANSFERRED BY POA HOLDER OF THE ORIGINAL LAND OWNER 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/R EQUISITIONS.	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 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**

<u>S NO.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>WHETHER ORIGINAL / PHOTOCOPY</u>
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 & Santosh Ramnarayan 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**

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

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. MH009741534202627U

PART-XI DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE

N.A.

Yours Faithfully,

Prasad
Suresh
Shinde

Digitally signed
by Prasad Suresh
Shinde
Date: 2026.09.07
15:56:37 +05'30'

Solicitor Prasad S. Shinde

Encl.: Photocopy of the documents provided.