

Adv. Pravin Chandrakant Nikam

B.A. LL.B. (Spl.)

3B, Murarji Peth, Lobha Master Chawl, Near Poonam Restaurant, Solapur Mob. 9021821255

File No.....

Date – 26/06/2026

LEGAL SCRUTINY REPORT

Date: 26/06/2026

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Venkatesh Kulkarni

Date of Legal Initiation	26/06/2026
Application No.	MH/SLP/SLR/A000001958
Name of Applicant	Venkatesh Kulkarni
Name of Co – Applicant/s	
Relationship between Applicant and Co – Applicant/s	
Purpose of Loan	Purchase Existing
Lead amount	20,00,000/-
The property is found / proposed to be found in whose name?	Chaya Prakash Dede and Prakash Vitthal Dede

PART-I DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY:

All that piece and parcel of the property bearing Old Survey no. 303/1A its New Survey no. 156/1A out of that plot no. 86 admeasuring 676 sq.mtr out of which building was constructed named “**N.G. Katare Residency**” out of that Ground floors flat no. B-1 admeasuring built up area 55.76 Sq.mtr. i.e., 600 Sq.ft. situated at Majrewadi Tal. North Solapur Dist. Solapur.

	AS PER SALE DEED
NORTH	Open space and parking
SOUTH	Open space
EAST	Row house no. A-3
WEST	Open space and Staircase

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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>
1	15/11/2021	Reg. Sale deed no. 4893/2021 executed by Sachin Rajendrasad Mishra in favour of Chaya Prakash Dede and Prakash Vitthal Dede	Photocopy
2	01/06/2022	Reg. Rectification deed no. 2960/2022 executed by Sachin Rajendrasad Mishra in favour of Chaya Prakash Dede and Prakash Vitthal Dede	Photocopy
3		Draft of Agreement to sale executed by Chaya Prakash Dede and Prakash Vitthal Dede in favor of Venkatesh Kulkarni	Photocopy

PART-III FLOW/CHAIN OF THE TITLE

- A)** That, I have gone through the documents mentioned in schedule-II of this report. On perusal of all the concern property documents it reveals that the property bearing Old Survey no. 303/1A its New Survey no. 156/1A out of that plot no. 86 admeasuring 676 sq.mtr was owned and possessed by Kalavati Vasanttrav Salvi Gajanan Vasanttrav Salvi.
- B)** That, it is seen that, Kalavati Vasanttrav Salvi Gajanan Vasanttrav Salvi has decided to develop the property and hence they are approached to Siddhappa Nagappa Katare Prop. of N.G. Katare Construction and after discussion between them regarding distribution of profit and other things in the said project both the parties are entered in to Reg. agreement bearing sr. no. 2915 with sub registrar Solapur north on dated 30/06/2005.
- C)** That, further it is seen that, Kalavati Vasanttrav Salvi Gajanan Vasanttrav Salvi are lack of knowledge in construction work hence to manage all the work regarding construction of their property they have given a Power of attorney to Siddhappa Nagappa Katare Prop. of N.G. Katare Construction. Based on the said POA Siddhappa Nagappa Katare Prop. of N.G. Katare Construction has got the certain rights to deal with the said property.
- D)** That, it is seen that, Kalavati Vasanttrav Salvi Gajanan Vasanttrav Salvi through their POA holder Siddhappa Nagappa Katare Prop. of N.G. Katare Construction has decided to develop the said

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property and apply for approval of construction plan and permission to Pune Housing Development Authority, Pune and accordingly, after scrutinizing of property documents, Pune Housing Development Authority, Pune has approved Construction permission and plan bearing no. PB/SPAI/SR/BP/177/05 on dated 21/11/2005.

- E)** That, further it is seen that, Siddhappa Nagappa Katare Prop. of N.G. Katare Construction has availed loan from Solapur Janata Sahakari Bank Ltd and as the security interest of the said loan he has create a mortgage in favor of Solapur Janata Sahakari Bank Ltd and accordingly, the mortgage was executed and registered into the sub registrar office Solapur north bearing sr. no. 1043 on dated 22/02/2006. Based on the said reg. mortgage charge of the said bank was created over the said property.
- F)** That, further it is seen that, Kalavati Vasantrav Salvi Gajanan Vasantrav Salvi through their POA holder Siddhappa Nagappa Katare Prop. of N.G. Katare Construction has executed a Reg. Deed of Declaration bearing Sr. no. 5180 with sub registrar, Solapur, north on dated 08/11/2006 and a project named **“N.G. Katare Residency”** has been declared.
- G)** That, further it is seen that, Sachin Rajendraprasad Mishra has intention to purchase the flat in the N.G. Katare Residency therefore he has approached to Siddhappa Nagappa Katare Prop. of N.G. Katare Construction for purchase the flat, and after negotiation of price and other conditions between them both the parties have entered into an agreement. Kalavati Vasantrav Salvi Gajanan Vasantrav Salvi through their POA holder Siddhappa Nagappa Katare Prop. of N.G. Katare Construction has executed an Reg. Agreement to sale in favor of Sachin Rajendraprasad Mishra bearing sr. no. 3535 with sub registrar Solapur north on dated 27/06/2007 for ground floors flat no. B-1 admeasuring 55.76 Sq.mtr.
- H)** That, further it is seen that, All the conditions of Reg. agreement to sale no. 3535/2007 are fulfilled hence Kalavati Vasantrav Salvi Gajanan Vasantrav Salvi through their POA holder Siddhappa Nagappa Katare Prop. of N.G. Katare Construction has executed Reg. Sale deed in favour of Sachin Rajendraprasad Mishra bearing sr. no. 6015 with sub registrar Solapur North on dated 24/11/2008. Based on the said Reg. Sale deed name of the Sachin Rajendraprasad Mishra has been entered into the record of rights of revenue record of said property as owner.
- I)** That, further it is seen that, Sachin Rajendraprasad Mishra has decided to sell the ground floors flat no. B-1 admeasuring 55.76 Sq.mtr hence Chaya Prakash Dede and Prakash Vitthal Dede are approached to him for purchase the said flat and after negotiation of price and other conditions between them both the parties have entered into an agreement. Sachin Rajendraprasad Mishra has executed an Agreement to sale in favor of Chaya Prakash Dede and Prakash Vitthal Dede bearing sr. no. 5141 with sub registrar Solapur north on dated 09/11/2021.
- J)** That, further it is seen that, All the conditions of Reg. agreement to sale no. 5141/2021 are fulfilled hence Sachin Rajendraprasad Mishra has executed Reg. Sale deed in favour of Chaya Prakash Dede and Prakash Vitthal Dede bearing sr. no. 4893 with sub registrar Solapur North on dated 15/11/2021. Based on the said Reg. Sale deed name of the Chaya Prakash Dede and

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Prakash Vitthal Dede has been entered into the record of rights of revenue record of said property as owner.

K) That, further it is seen that, Chaya Prakash Dede and Prakash Vitthal Dede has availed loan from India Shelter Finance Corporation Ltd and as the security interest of the said loan he has create a mortgage in favor of India Shelter Finance Corporation Ltd and accordingly, the mortgage was executed and registered into the sub registrar office Solapur north bearing sr. no. 4929 on dated 16/11/2021. Based on the said reg. mortgage charge of the said finance was created over the said property.

L) That, further it is seen that, it was realize that some mistake has been happened in Index II of Reg. Sale deed no. 4893/2021 regarding flat no. hence Sachin Rajendraprasad Mishra has executed Reg. Rectification deed in favour of Chaya Prakash Dede and Prakash Vitthal Dede bearing sr. no. 2960 with sub registrar Solapur North on dated 01/06/2022.

M) That, further it is seen that, Chaya Prakash Dede and Prakash Vitthal Dede are decided to sell the ground floors flat no. B-1 admeasuring 55.76 Sq.mtr hence Venkatesh Kulkarni has approached to them for purchase the said flat and after negotiation of price and other condition between them both the parties have entered into an agreement. Chaya Prakash Dede and Prakash Vitthal Dede are drafted an agreement to sale in favor of Venkatesh Kulkarni.

1. THE PROPERTY WAS ORIGINALLY FOUND IN WHOSENAME? Chaya Prakash Dede and Prakash Vitthal Dede

2. HOW DID THE SAID PROPERTY DEVOLVE ONTO THE VALID OWNERSHIP OF THE PRESENT OWNER?

Yes

3. WHETHER THE PRESENT OWNER HAS MUTATED HIS/HER NAME IN THE LAND REVENUE RECORDS?

N.A.

4. WHETHER THE PRESENT OWNER IS PAYING LAND REVENUE TAX TO THE STATE GOVERNMENT?

N.A.

5. NON-AGRICULTURAL PROOF

Yes

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6. WHETHER SARFAESI IS APPLICABLE

Yes

PART-IV EVIDENCE OF TITLE OF PROPERTY

TYPE OF DEED ASCERTAINING TITLE	Sale deed
DEED NUMBER	4893
DEED DATE	15/11/2021

PART-V NATURE AND STATUS OF THE PROPERTY

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	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	

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4.	WHETHER UPTO DATE TAX/LAND REVENUE HAS BEEN PAID	No	
5.	WHETHER ALL THE TITLE DOCUMENTS FOR LAST 13 YEARS HAS BEEN VERIFIED	No	
6.	WHETHER REQUIRED DOCUMENTS ARE AVAILABLE FOR CREATING MORTGAGE.	Yes	
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	No	
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	No	
12.	WHETHER POA RECORDED IN SN11 IS REGISTERED	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	
14.	WHETHER THE PROPERTY/LAND IS JOINT FAMILY PROPERTY	No	
15.	IS THE LAND/PROPERTY/FLAT IS SUBJECT TO ANY RESERVATIONS/ACQUISITIONS/REQUISITIONS.	No	

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

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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.	08/11/2006	Reg. Deed of Declaration no. 5180/2006 executed by Kalavati Vasanttrav Salvi Gajanan Vasanttrav Salvi through their POA holder Siddhappa Nagappa Katare Prop. of N.G. Katare Construction	Photocopy
2	27/06/2007	Reg. Agreement to sale no. 3535/2007 executed by Kalavati Vasanttrav Salvi Gajanan Vasanttrav Salvi through their POA holder Siddhappa Nagappa Katare Prop. of N.G. Katare Construction in favor of Sachin Rajendraprasad Mishra	Original
3.	24/11/2008	Reg. Sale deed no. 6015/2008 executed by Kalavati Vasanttrav Salvi Gajanan Vasanttrav Salvi through their POA holder Siddhappa Nagappa Katare Prop. of N.G. Katare Construction in favor of Sachin Rajendraprasad Mishra	Original
4.	15/11/2021	Reg. Sale deed no. 4893/2021 executed by Sachin Rajendrasad Mishra in favour of Chaya Prakash Dede and Prakash Vitthal Dede	Original
5.	01/06/2022	Reg. Rectification deed no. 2960/2022 executed by Sachin Rajendrasad Mishra in favour of Chaya Prakash Dede and Prakash Vitthal Dede	Original
6.	09/11/2021	Reg. Agreement to sale no. 5141/2021 executed by Sachin Rajendrasad Mishra in favour of Chaya Prakash Dede and Prakash Vitthal Dede	Original
7	21/11/2005	Approved construction plan and permission	Photocopy
8		7/12 extract of the property	Digital/Certified
9		N.A. order of the property	Photocopy
10		Completion certificate	Photocopy
11		NOC from Solapur Janata Sahakari Bank Ltd	Photocopy
12		Reg. Reconveyance from India Shelter Finance Corporation Ltd	Original
13		Reg. Sale deed with R.R and Index II executed by Chaya Prakash Dede and Prakash Vitthal Dede in favor of Venkatesh Kulkarni	Original

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14		Current year's tax paid tax receipt of the property	Original
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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>
5		NOI with R.R and Index II executed Venkatesh Kulkarni in favor of HHFL	Original

PART-IX **FINAL OPINION**

The present applicant Chaya Prakash Dede and Prakash Vitthal Dede is having a valid title and possession upon the aforesaid properties and property is fit for equitable mortgage. And after execution of Reg. Sale deed in favor of Venkatesh Kulkarni he will get the valid title in the property. **(Charge of India Shelter Finance Corporation Ltd & Solapur Janata Sahakari Bank Ltd seen on the property)**

PART-X **CERTIFICATE**

I further certify that, I have taken online search for the period of last 13 years i.e. 2014 to 2026 in the office of Sub Registrar, Solapur north on 26/06/2026 vide E-search online receipt no. MH005272562202627P 2) I hereby certify the genuineness of the scrutiny of records related to Title Deeds as well as online search taken by me. (This report is subject to documents provided to me for perusal and record available on the IGR website. Further, documents placed before me were scanned /xerox copies and I have not verified any original documents and/or its validity.

Remarks, if any: - We have not received Reg. Deed of Declaration, Reg. Agreement to sale no. 5141/2021, Reg. Sale deed of Sachin Rajendrasad Mishra for scrutinize hence, said report is subject to contents written in all above deeds.

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

N.A.

Pravin
Chandr
akant
Nikam

Digitally signed
by Pravin
Chandrakant
Nikam
Date:
2026.06.26
17:53:53
+05'30'

Yours Faithfully,

Adv. Pravin Chandrakant Nikam

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(Pravin Nikam)
Advocate

Encl.: