

Vishal G. Potadar B.A. LL.B.(Spl.)
(ADVOCATE)

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Ref. Aug/26/20

Date : 31/08/2026

LEGAL SCRUTINY REPORT

To,
The Manager,
Hinduja Housing Finance Ltd. (HHFL),
Kolhapur, Branch.

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Mr. Sameer Shashikant Kamble.

Date of Legal Initiation	30/08/2026
Application No.	MH/KLP/KLPR/A000003876
Name of Applicant	Mr. Sameer Shashikant Kamble
Name of Co – Applicant/s	Mrs. Asmita Sameer Kamble and Mr. Sagar pandurang bhosale
Relationship between Applicant and Co-Applicant/s	wife and brother of applicant
Purpose of Loan	LAP
Lead amount	19 Lac
The property is found / proposed to be found in Whose name	Mr. Sameer Shashikant Kamble

PART-I

DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY:

All the piece and parcels of the property bearing Gat No. 175/10/Plot No./B/88, its total an area admeasuring H.00-00.50R i.e. 50.00 Sq. Mtr. And Its Assessment list no. 2409 along with RCC construction its an area admeasuring 78.06 Sq. Mtr. on it situated at Panchgaon, Tal. Karveer, Dist. Kolhapur, within the limits of Panchgaon Grampanchayat. which is bounded by as follows-

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Property Boundaries As per Reg. Gift Deed No.7457/2025 dated 09/10/2025	
North	Plot No. 87
South	Open Space
East	Plot No. 96B
West	Road

PART-II

LIST OF DOCUMENTS SCRUTINISED BY ME

Sr No.	Date	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
1	05/06/2008	Registered Sale Deed no. 1818/2008 dated 05/06/2008 executed by Mrs. Sujata Shamrao Desai in favor of Mr. Deepak Baburao Bhise	Photo Copy
2	31/12/2010	Registered Sale Deed no. 7616/2010 dated 31/12/2010 executed by Mr. Dattatray Manaku Bhole in favor of Mr. Shashikant Ramchandra Kamble	Photo Copy
3	09/10/2025	Registered Gift Deed no. 7457/2025 dated 09/10/2025 executed by Mr. Shashikant Ramchandra Kamble in favor of Mr. Sameer Shashikant Kamble	Photo Copy
4	--	Construction Plan	Photo Copy
5	12/01/2026	Assessment extract of the property	Photo Copy
6	06/07/2026	Mutation extract of ME No. 3877	Photo Copy
7	28/07/2008	Mutation extract of ME No. 12073	Photo Copy
8	09/09/2025	Tax paid receipt in respect of property	Photo Copy
9	06/07/2026	7/12 extract of Gat No. 175/10/Plot No/B/88	Photo Copy
10	--	Paper Publication in News Paper	Photo Copy
11	11/07/2026	F.I.R./police complaint	Photo Copy

PART-III FLOW/CHAIN OF THE TITLE

A) On perusal of all the concern property documents it reveals that property bearing Gat No. 175/10/Plot No./B/88, its total an area admeasuring H.00-00.50R i.e. 50.00 Sq. Mtr. And Its Assessment list no. 2409 along with RCC construction its an area

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admeasuring 78.06 Sq. Mtr. on it situated at Panchgaon, Tal. Karveer, Dist. Kolhapur, within the limits of Panchgaon Grampanchayat was owned and possessed by **Mr. Deepak Baburao Bhise**, and he was enjoying and exercising ownership rights over the same prior to 2008.

B) Furthermore, it is revealed from the records that **Mr. Deepak Baburao Bhise**, sold the same property i.e. Gat No. 175/10/Plot No./B/88, its total an area admeasuring H.00-00.50R i.e. 50.00 Sq. Mtr. And Its Assessment list no. 2409 along with RCC construction its an area admeasuring 78.06 Sq. Mtr. on it situated at Panchgaon, Tal. Karveer, Dist. Kolhapur, within the limits of Panchgaon Grampanchayat to **Mrs. Sujata Shamrao Desai**. The Sale deed is registered in the office of the sub-registrar at Sr. No. 1818/2008 dated 05/06/2008. Consequently, by virtue of the said registered Sale deed, **Mrs. Sujata Shamrao Desai** has acquired title and interest in the property. However, it's noted that as per the registered sale deed, the name of the owner was recorded for the captioned property.

C) Furthermore, it is revealed from the records that **Mrs. Sujata Shamrao Desai**, sold the same property i.e. Gat No. 175/10/Plot No./B/88, its total an area admeasuring H.00-00.50R i.e. 50.00 Sq. Mtr. And Its Assessment list no. 2409 along with RCC construction its an area admeasuring 78.06 Sq. Mtr. on it situated at Panchgaon, Tal. Karveer, Dist. Kolhapur, within the limits of Panchgaon Grampanchayat to **Mr. Dattatray Manaku Bhole**. The Sale deed is registered in the office of the sub-registrar at Sr. No. 7616/2010 dated 31/12/2010. Consequently, by virtue of the said registered Sale deed, **Mr. Dattatray Manaku Bhole** has acquired title and interest in the property. However, it's noted that as per the registered sale deed, the name of the owner was recorded for the captioned property.

D) Furthermore, it is revealed from the records that **Mr. Dattatray Manaku Bhole**, sold the same property i.e. Gat No. 175/10/Plot No./B/88, its total an area admeasuring H.00-00.50R i.e. 50.00 Sq. Mtr. And Its Assessment list no. 2409 along with RCC construction its an area admeasuring 78.06 Sq. Mtr. on it situated at Panchgaon, Tal. Karveer, Dist. Kolhapur, within the limits of Panchgaon Grampanchayat to **Mr. Shashikant Ramchandra Kamble**. The Sale deed is registered in the office of the sub-registrar at Sr. No. 7616/2010 dated 31/12/2010. Consequently, by virtue of the said registered Sale deed, **Mr. Shashikant Ramchandra Kamble** has acquired title and interest in the property. However, it's noted that as per the registered sale deed, the name of the owner was recorded for the captioned property.

E) Furthermore, it is revealed from the records that **Mr. Shashikant Ramchandra Kamble**, gifted the same property i.e. Gat No. 175/10/Plot No./B/88, its total an area admeasuring H.00-00.50R i.e. 50.00 Sq. Mtr. And Its Assessment list no. 2409 along with RCC construction its an area admeasuring 78.06 Sq. Mtr. on it situated at Panchgaon, Tal. Karveer, Dist. Kolhapur, within the limits of Panchgaon Grampanchayat to **Mr. Sameer**

Shashikant Kamble. The Gift deed is registered in the office of the sub-registrar at Sr. No. 7457/2025 dated 09/10/2025. Consequently, by virtue of the said registered Gift deed, **Mr. Sameer Shashikant Kamble** has acquired title and interest in the property. However, it's noted that as per the registered Gift deed, the name of the owner was recorded for the captioned property.

F) Further, it is revealed from the records that the **original Sale Deed bearing Registration No. 1818/2008 dated 05/06/2008 and Sale Deed bearing Registration No. 3508/1996 dated 25/06/1996, along with the respective registration receipts, have been lost while in the custody of Mr. Sameer Shashikant Kamble.** In respect of the said loss of original title documents, Mr. Sameer Shashikant Kamble has lodged an **F.I.R./police complaint** in Shahupuri Police Station regarding the loss of the aforesaid original Sale Deeds and receipts. Further, a **public notice dated 21/07/2026** was published in the newspaper inviting objections/claims from any person having any right, title, interest or claim in respect of the subject property and/or the aforesaid title documents. Accordingly, the said loss of original title documents and publication of the public notice may be duly noted for the purpose of the proposed loan transaction.

PART-IV

EVIDENCE OF TITLE OF PROPERTY: -

TYPE OF DEED ASCERTAINING TITLE	Reg Gift Deed to be executed in F/o Borrowers/ Purchaser
DEED NUMBER	7457/2025 dated 09/10/2025
DEED DATE	09/10/2025

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	NA

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2.	WHETHER PROPERTY IS AFFECTED BY THE REVENUE OR TENANCY OBLIGATION	NO	NA
3.	IN CASE OF FLAT PURCHASE, WHETHER BUILDER IS A PRIVATE / LIMITED COMPANY?	NA	NA
4.	WHETHER UPTO DATE TAX/LAND REVENUE HAS BEEN PAID	NA	NA
5.	WHETHER ALL THE TITLE DOCUMENTS FOR LAST 13 YEARS HAS BEEN VERIFIED	NO	NA
6.	WHETHER REQUIRED DOCUMENTS ARE AVAILABLE FOR CREATING MORTGAGE	YES	NA
7.	WHETHER ALL THE PREVIOUS OWNERS HAD THE RIGHT/COMPETENCY TO TRANSFER OF THE PROPERTY.	YES	NA
8.	WHETHER PROPOSED MORTGAGE BY DEPOSIT OF TITLE DOCUMENT (EQUITABLE MORTGAGE) IS POSSIBLE	YES	NA
9.	IF THE PROPERTY IS A FLAT/APARTMENT, HOW MANY YEARS INDEPENDENT TITLE IS ENSURED	NA	NA
10.	WHETHER PROPERTY HAS BEEN TRANSFERRED/ TO BE TRANSFERRED BY POA HOLDER OF THE ORIGINAL LAND OWNER INFAVOUR OF THE LOAN APPLICANT	NO	NA
11.	WHETHER POA HOLDER OF THE ORIGINAL LAND OWNER HAS/HAD AUTHORITY UNDER POA	NO	NA
12.	WHETHER POA RECORDED IN SN11 IS REGISTERED	NO	NA
13.	WHETHER THE PROPERTY IS LEASE LAND, IF YES WHAT IS THE TENURE OF THE LEASE AND WHAT IS THE RESIDUAL PERIOD LEFT?	NO	NA
14.	WHETHER THE PROPERTY/LAND IS JOINT FAMILY PROPERTY	NO	NA
15.	IS THE LAND/PROPERTY/FLAT IS SUBJECT TO ANY RESERVATIONS/ACQUISITIONS/REQUISITIONS	NO	NA
16.	WHETHER PROPERTY BELONGS TO SC/ST (JHARKHAND)	NO	NA
17.	WHETHER LAND IS AGRICULTURAL	NO	NA
18.	WHETHER REAL ESTATE REGULATORY AUTHORITY 2016 (RERA) IS APPLICABLE OR NOT?	NO	NA
19.	IN CASE OF BALANCE TRANSFER / TAKEOVER CASES, WHETHER ORIGINAL LOD	NA	NA

	RECEIVEDFROM BANK OR NOT?		
20.	WHETHER SEARCH REPORT / NONENCUMBRANCE ARE APPLIED FOR?	YES	NA
21.	WHETHER PROVISIONS OF URBAN LAND CEILING ACT ARE APPLICABLE?	NO	NA
22.	WHETHER THE LAND IS CATEGORIZED UNDER THE CNT ACT?	NO	NA
23.	WHETHER THE LAND IS CATEGORIZED UNDER THE SANTHAL PARGANA ACT? (STATE SPECIFIC)	NO	NA
24.	WHETHER APPROVED MAP / SANCTION MAP HAS BEEN PROVIDED?	NO	NA

PART- VII

DOCUMENTS TO BE COLLECTED BY HINDUJA HOUSING FINANCE LIMITED FOR CREATING A VALID MORTGAGE.

Sr No.	Date	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
1	05/06/2008	Registered Sale Deed no. 1818/2008 dated 05/06/2008 executed by Mrs. Sujata Shamrao Desai in favor of Mr. Deepak Baburao Bhise	Certified
2	31/12/2010	Registered Sale Deed no. 7616/2010 dated 31/12/2010 executed by Mr. Dattatray Manaku Bhole in favor of Mr. Shashikant Ramchandra Kamble	Original
3	09/10/2025	Registered Gift Deed no. 7457/2025 dated 09/10/2025 executed by Mr. Shashikant Ramchandra Kamble in favor of Mr. Sameer Shashikant Kamble	Original
4	--	Construction Plan	Photo Copy
5	12/01/2026	Assessment extract of the property	Original
6	06/07/2026	Mutation extract of ME No. 3877	Photo Copy
7	28/07/2008	Mutation extract of ME No. 12073	Photo Copy
8	09/09/2025	Tax paid receipt in respect of property	Original
9	06/07/2026	7/12 extract of Gat No. 175/10/Plot No/B/88	Digital/Certified

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10	--	Paper Publication in News Paper with Advocate NOC	Original
11	11/07/2026	F.I.R./police complaint	Original
12	--	No encumbrance & no litigation affidavit from owner	Original
13	--	Equitable Mortgage Deed/NOI, executed by Mr. Sameer Shashikant Kamble in favour of Hinduja Hsg. Finance Ltd. along with ORR & Index II certified	Original
14	--	MODT for loan Agreement	Original

PART-VIII

DOCUMENTS TO BE COLLECTED BY HINDUJA HOUSING FINANCE LIMITED POST DISBUSREMENT.

S No	DATE	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
	NA	NA	NA

PART-IX

FINAL OPINION

The present property owner **Mr. Sameer Shashikant Kamble** is having a valid title and possession upon the aforesaid property. it is fit for RM mortgage.

PART-X

CERTIFICATE

I have examined the related documents in respect of subject property i.e. **property bearing** Gat No. 175/10/Plot No./B/88, its total an area admeasuring H.00-00.50R i.e. 50.00 Sq. Mtr. And Its Assessment list no. 2409 along with RCC construction its an area admeasuring 78.06 Sq. Mtr. on it situated at Panchgaon, Tal. Karveer, Dist. Kolhapur, within the limits of Panchgaon Grampanchayat. which is standing in the name of **Mr. Sameer Shashikant Kamble** has acquired clear and marketable title over the subject property.

I further certify that, I have taken online search for the period of last 13 years i.e. 2014 to 2026 on govt. IGR site on **30/08/2026 vide MH009249577202627P** hereby certify the genuineness of the scrutiny of records related to property, as well as online search taken by me. (This report is subject to documents provided tome 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.)

I certify that, **Mr. Sameer Shashikant Kamble** will be an absolute, clear and marketable title over the subject property. Equitable Mortgage/RM obtaining the documents mentioned in the PART VI by intending borrower/mortgagor i.e **Mr. Sameer Shashikant Kamble** said mortgage would be enforceable. Provisions of SARFAESI are

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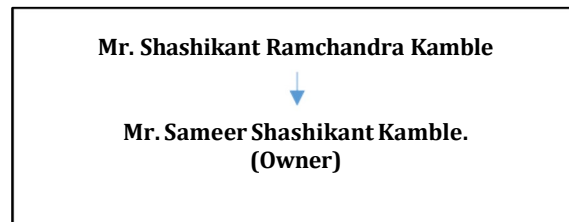
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applicable to this property.

This verification has been carried out solely on the basis of the relevant record made available for examination as on the date of this Report, including, as applicable, the 7/12 Extract, Property Card/CTS Extract, Gram Panchayat Assessment Record, registered document, or any other official record. Wherever the subject property has been assigned a new, revised, or renumbered survey number, CTS number, assessment number, property identification number, or any other revenue identification by the concerned authority, the verification has been conducted only with reference to the latest particulars reflected in the relevant official record examined. The previous revenue or assessment records and their corresponding particulars have not been independently verified, and no opinion is expressed regarding the correctness, continuity, correlation, or legal validity of the transition from the previous to the present records. The undersigned has relied upon the records maintained by the concerned statutory authority and has not undertaken any independent inquiry or investigation to verify the correctness of such reassessment, renumbering, migration, or updation of records. Accordingly, no responsibility or liability is accepted for any discrepancy, omission, inconsistency, or defect arising out of or in connection with such reassessment, renumbering, migration, updation, or any subsequent modification of the official records by the concerned authority

Remarks, if any: - NA.

PART-XI DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE



Yours Faithfully,
Adv. Vishal G Potadar

Encl.: Photocopy of the documents provided

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