



# **R.R. Tiwari, Advocate**

**Near Gangasagar Water Tank, Ramnagar, Wardha,**



**Tahsil & District Wardha 442 001**

**Mob. No. 9922426168**

## **LEGAL SCRUTINY REPORT**

**Date: 14/08/2026**

Dear Sir / Madam,

**Sub: Legal Scrutiny Report in respect of the file of Mr. UMESH LAXMANRAO GEDAM**

|                                                                            |                                                    |
|----------------------------------------------------------------------------|----------------------------------------------------|
| <b>Date of Legal Initiation</b>                                            | 14/08/2026                                         |
| <b>Application No.</b>                                                     | MH/NGR/WARD/A000000998                             |
| <b>Name of Applicant</b>                                                   | <b>Mr. UMESH LAXMANRAO<br/>GEDAM</b>               |
| <b>Name of Co – Applicant/s</b>                                            | <b>Mrs. VAISHALI SHAMROWJI<br/>EVANATHE (Wife)</b> |
| <b>Relationship between<br/>Applicant and Co –<br/>Applicant/s</b>         | <b>Husband - Wife</b>                              |
| <b>Purpose of Loan</b>                                                     | <b>Purchase New</b>                                |
| <b>Lead amount</b>                                                         | <b>40,00000 /-</b>                                 |
| <b>The property is found /<br/>proposed to be found in<br/>whose name?</b> | <b>Mr. Nitesh Narayanrao Dhawale</b>               |

**PART-I**

**DESCRIPTION AND SCHEDULE OF THE CONCERNE DPROPERTY:**

That all those pieces and parcels of land situated being and laying at Mauza- Sindhi Meghe ,tah-&Dist-Wardha, Gaonthan property comes within limit of Grampanchayat- Sindhi Meghe ,Mauza No. 143, P.H.N-22,Survey no. 58/4(Old)181(New) out of Plot no. 37/1,having area104.32.mt.(i.e 1122.48). Constructed house thereon.

The Boundaries are as follows:

East:Plot No.37/2

West:Plot No.38

North: 9mt. wide Road

South:Sanction Layout

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

| <b>Sr. No.</b> | <b>Date of Document</b>         | <b>Name of Document</b>                                                                                                                               | <b>Whether Original/<br/>Certified/True<br/>Copy/ Photocopy</b> |
|----------------|---------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|
| 1.             | 26/02/2004<br>doc no. 1181/2004 | Sale Deed Executed by <b>Mr. Sunil SureshchandraMandavgadeThrough POA Mr. Sudhir Gulabrao Chale</b> in Favor of <b>Mr. Prakash Ramchandrarao Bele</b> | Photocopy                                                       |

|    |                                          |                                                                                                      |           |
|----|------------------------------------------|------------------------------------------------------------------------------------------------------|-----------|
| 2. | 20/03/2024<br>doc no. 1163/2024          | Sale Deed Executed by <b>Mr. Prakash Ramchandrarao Bele in favor of Mr.Nilesh Narayanrao Dhawale</b> | Photocopy |
| 3. | 19/04/1993<br>NAP-34/33/1992-93          | NA Layout issued by SDO wardha in the name of <b>Mr. Sunil SureshchandraMandavgade</b>               | Photocopy |
| 4. | 2025-2026                                | Assesment Copy Issued by Gp Sindhi meghe in the name of <b>Mr. Nilesh Narayanrao Dhawale</b>         | Photocopy |
| 5. | 30/03/2026                               | Tax Receipt Issued by Gp Sindhi meghe in the name of <b>Mr. Nilesh Narayanrao Dhawale.</b>           | Photocopy |
| 6. | 28/05/2024                               | 7/12 Extract issued by Land Revenue Department in the name <b>Mr. Nilesh Narayanrao Dhawale.</b>     | Photocopy |
| 7. | 27/06/2003<br>AppNo. -<br>RPWAR202300082 | Amalgation Of Layout issued by SDO wardha in the name of <b>Mr. Prakash Ramchandrarao Bele</b>       | Photocopy |

A) From the documents submitted for perusal it appears that originally Mauza- Sindhi Meghe ,tah-&Dist-Wardha, Gaonthan property comes within limit of Grampanchayat- Sindhi Meghe ,Mauza No. 143, P.H.N-22, Survey no. 58/4(Old)181(New) out of Plot no. 37/1,having area104.32.mt.(i.e 1122.48) Belonged to **Mr. Sunil Sureshchandra Mandavgade.**

B) That Thereafter **Mr. Sunil Sureshchandra Mandavgade**.had applied for conversion of the aforesaid field survey no.143into non-agricultural use before the SDO Wardha vide their application and as such said case came to be registered vide Rev. case no.NAP-34/33/1992-1993 in aforesaid revenue case after due enquiry passed an Order dated 19/04/1993 for use of residential/non agricultural purposes. Thus the said layout is duly sanctioned by SDOWardha .Thereafter above owners have laid down various plots therein by obtaining sanctioned layout plan from concerned authority, and as such the plot including Plot is subject matter of search& intended mortgage out of above well sanctioned layout. Then said layout owner had obtained Completion Certificate From Concerned Officer & said owners also handed over the said sanctioned layout to the authority and accordingly MC issued Certificate in this regards and as such all formalities are properly complied by said layout owners. After completed all legal Formality & Proceeding & after obtaining said Certificate Said Layout with its plots are ready for sale with prospective Purchaser.

C) That thereafter **Mr. Sunil SureshchandraMandavgade**through**POA Mr. Sudhir Gulabrao Chaples** sold Plot no. 37/1, having area104.32.mt.(i.e 1122.48) to in Favor of **Mr. Prakash**

**Ramchandrarao Beleon** 26/02/2004 vide doc. no. 1181/2004 before SR Wardha and he duly mutated his name over said property. That Ferfar of said transaction was mutated by revenue authority through concerned Talathi on perusal of index 2 of deed other relevant documents which were legal & genuine one. Thereafter, the proposal for amalgamation and subdivision of the said plots was approved by the Sub-Divisional Officer, Wardha, under Section 44 of the Maharashtra Regional and Town Planning Act, vide Approval No. RPWARD/SA/2023/APL/00005 dated 27/06/2024, in respect of land bearing Revenue Survey No. 181, City Survey No. 58/4(Old)181(New), Mauza Sindi M., Plot No. 37, Tahsil and District Wardha. As per the approved proposal, the plots were amalgamated/sub-divided as per the sanctioned layout, and the 7/12 extracts are required to be separated as per the approved subdivision plots or amalgamated as per the approved amalgamated plot before seeking building permission.

**D)** That thereafter **Mr. Prakash Ramchandrarao Beles** sold Plot no. 37/1, having area 104.32 mt. (i.e. 1122.48) in Favor of **Mr. Nilesh Narayanrao Dhawale**. on 20/03/2024 vide doc. no. 1163/2024 before SR Wardha and he duly mutated his name over said property. That Ferfar of said transaction was mutated by revenue authority through concerned Talathi on perusal of index 2 of deed other relevant documents which were legal & genuine one.

**E)** That I have taken search of the relevant record of the Registrar office from inspection book 1, Index II and other relevant records made available to me for 13 years 2014-2026 and by inspecting daily books up to date by paying the requisite charges. That on the basis of available records and searches made by me and

the documents placed before I can certify that the said property is owned by **Mr. Nilesh Narayanrao Dhawale** owned and possessed said property.

**THE PROPERTY WAS ORIGINALLY FOUND IN WHOSE NAME? Mr. Nilesh Narayanrao Dhawale.**

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

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

Yes in the name of Mr. Nilesh Narayanrao Dhawale and That sale deed of said transaction was mutated by revenue authority through concerned i on perusal of index 2 of sale deed other relevant documents which was legal & genuine one.

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

Yes

**3. NON-AGRICULTURAL PROOF – NA order**

**4. WHETHER SARFAESI IS APPLICABLE**

Yes

**PART-IV EVIDENCE OF TITLE OF THE PROPERTY-** WHEREAS initially the Property bearing Property That all those pieces and parcels of land situated being and laying originally at Mauza- Sindhi Meghe ,tah-&Dist-Wardha, Gaonthan property comes within limit of Grampanchayat- Sindhi Meghe ,Mauza No. 143, P.H.N-22, Survey no. 58/4(Old)181(New) out of Plot no. 37/1, having area 104.32 mt. (i.e 1122.48) **Mr. Nilesh Narayanrao Dhawale**

|                                        |           |
|----------------------------------------|-----------|
| <b>TYPE OF DEED ASCERTAINING TITLE</b> | Sale Deed |
|----------------------------------------|-----------|

|                    |                            |
|--------------------|----------------------------|
| <b>DEED NUMBER</b> | vide doc. no.<br>1163/2024 |
| <b>DEED DATE</b>   | 20/03/2024                 |

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

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

**PART-VI OTHER PROVISIONS-**

| <b>SR NO.</b> | <b>PARTICULARS</b>                                                                    | <b>YES/NO</b> | <b>REMARKS, IF NECESSARY</b> |
|---------------|---------------------------------------------------------------------------------------|---------------|------------------------------|
| 1.            | WHETHER PROPERTY TO BE GIVEN AS SECURITY IS SUBJECT TO ANY MINOR'S CLAIM/SHARE        | <b>NO</b>     | <b>NO</b>                    |
| 2.            | WHETHER PROPERTY IS AFFECTED BY THE REVENUE OR TENANCY OBLIGATION                     | <b>NO</b>     | <b>NO</b>                    |
| 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                                      | Not produced  | NA                           |
| 5.            | WHETHER ALL THE TITLE DOCUMENTS FOR LAST 13 YEARS HAS BEEN VERIFIED                   | Yes           | -----                        |
| 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  | NA    |
| 10. | WHETHER PROPERTY HAS BEEN TRANSFERRED/ TO BE TRANSFERRED BY POA HOLDER OF THE ORIGINAL LAND OWNER IN FAVOUR 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/ACQUISTIONS/REQUISTIONS.                                                 | 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 RECEIVED FROM BANK OR NOT? | No | NA |

|     |                                                                                 |     |       |
|-----|---------------------------------------------------------------------------------|-----|-------|
| 20. | WHETHER SEARCH REPORT / NON-ENCUMBRANCE ARE APPLIED FOR?                        | Yes | ----- |
| 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**

| No. | Date of Document                   | Name of Document                                                                                                                                                        | Whether Original/ Certified/True Copy/ Photocopy |
|-----|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
| 1   | 26/02/2004<br>doc no.<br>1181/2004 | Sale Deed Executed by <b>Mr. Sunil SureshchandraMandavgade</b> with Conscent of POA <b>Mr. Sudhir Gulabrao Chaple</b> in Favor of <b>Mr. Prakash Ramchandrarao Bele</b> | Certified                                        |
| 2   | 20/03/2024<br>doc no.<br>1163/2024 | Sale Deed Executed by <b>Mr. Prakash Ramchandrarao Bele</b> in favor of <b>Mr.Nilesh Narayanrao Dhawale</b>                                                             | Original                                         |
| 3   | 19/04/1993<br>NAP-<br>34/33/1992-  | NA Layout issued by SDO wardha in the name of <b>Mr. Sunil SureshchandraMandavgade</b>                                                                                  | Photocopy                                        |

|   |        |                                                                                                                  |                  |
|---|--------|------------------------------------------------------------------------------------------------------------------|------------------|
|   | 93     |                                                                                                                  |                  |
| 4 | Recent | Assesment Copy Issued by Gp Sindhi meghe in the name of <b>Mr. Nilesh Narayanrao Dhawale</b>                     | <b>Certified</b> |
| 6 | Recent | Tax Receipt Issued by Gp Sindhi meghe in the name of <b>Mr. Nilesh Narayanrao Dhawale.</b>                       | <b>Original</b>  |
| 7 | Recent | 7/12 Extract issued by Land Revenue Department in the name <b>Mr. Nilesh Narayanrao Dhawale.</b>                 | <b>Digital</b>   |
| 8 |        | Sale deed Executed by <b>Mr. Nilesh Narayanrao Dhawale</b> in favor of <b>Mr. UMESH LAXMANRAO GEDAM</b>          | <b>Original</b>  |
| 9 |        | NOI with Index 2 executed by Mr. UMESH LAXMANRAO GEDAM in favor of <u><b>HINDUJA HOUSING FINANCE LIMITED</b></u> | <b>Original</b>  |

**PART-VIII**

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

**PART-IX**

**FINAL OPINION**

I have scrutinized the Photo copies of the documents and title deeds relating to the Property bearing Property originally at at Mauza- Sindhi Meghe ,tah-&Dist-Wardha, Gaonthan property comes within limit of Grampanchayat- Sindhi Meghe ,Mauza No. 143, P.H.N-22, Survey no. 58/4(Old)181(New) out of Plot no. 37/1, having area 104.32 mt. (i.e 1122.48) **Mr. Nilesh Narayanrao Dhawale Said Property.**

**PART-X**

**CERTIFICATE**

I have scrutinized the Photo copies of the documents and title deeds relating to the Property bearing at Mauza- Sindhi Meghe ,tah-&Dist-Wardha, Gaonthan property comes within limit of Grampanchayat- Sindhi Meghe ,Mauza No. 143, P.H.N-22, Survey no. 58/4(Old)181(New) out of Plot no. 37/1, having area 104.32 mt. (i.e 1122.48) **Mr. Nilesh Narayanrao Dhawale.**

That on the basis of available records and searches made by me and the documents placed before I can certify that the **Mr. Nilesh Narayanrao Dhawale** owned and possessed said property .

| Date       | GRN and Receipt Number                 | Period   | Name of the Sub Registrar office | Receipt Amount |
|------------|----------------------------------------|----------|----------------------------------|----------------|
| 14-08-2026 | GRN-<br>-<br><b>MH008368854202627P</b> | 13 years | Sub Registrar Wardha             | Rs. 325/-<br>, |

PART-XI

DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE

Yours Faithfully,

Advocate Encl.: Photocopy of the documents provide

