

Adv Subhash Pandurang Shinde

B.A.L L.B.G.D.C & A

Home :- Vmal House, dmart Road, Pandharpur

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Date:- 28/08/2026

File No:-

LEGAL SCRUTINY REPORT

To,

THE MANAGER,

HINDUJA HOUSING FINANCE LTD.(HHFL),

PANDHARPUR BRANCH,

PANDHARPUR

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Prashant Jagannath Devmare

Date of Legal Initiation	26/08/2026
Application No.	MH/PND/PNDR/A000001313
Name of Applicant	Ganesh Bhusaheb Bhosale
Name of Co – Applicant/s	
Relationship between Applicant and Co – Applicant/s	Reletive
Purpose of Loan	New Purchase
Lead amount	15,00,000/-
The property is found / proposed to be found in whose name?	Tejasvini Ramrav Thombare

PART-I DESCRIPTION AND SCHEDULE OF THE CONCERNEDPROPERTY:

All that piece and parcel of the property bearing of Flat No A-15 on Second floor, Morya Apartment, Gat No 100/A, Plot No 20, Its Grampanchayat Milkat No 4006/14 ad-measuring area 38.78 sq meters (Build Up) situated at Tembhurni Tal-Madha Dist- Solapur. Within the local limits of Grampanchayat Tembhurni.

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	AS PER SALE DEED
NORTH	Side Margin
SOUTH	Flat No A-11
EAST	Side Margin
WEST	Passage, Flat No A-14

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	Nil	Proposed sale deed draft executed by Tejasvini Thombare in favor of Ganesh Bahusaheb Bosale	Xerox
2	22/10/2014	Register deed of assignment no 4318/2014 executed by Pramod Kute in favor of Tejasvini Thombare	Xerox
3	12/06/2014	Register agreement to sale no 2400/2014 executed by Pramod Kute in favor of Tejasvini Thombare	Xerox
4	Nil	Building plan	Xerox
5	13/11/2015	Extract of Grampanchayat Milkat No 4006/14	Xerox
6	14/11/2015	Tax receipt	Xerox

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

1) All that piece and parcel of the property bearing of Flat No A-15, Morya Apartment, Gat No 100/A, Plot No 20 ad-measuring area 38.78 sq meters (Build Up) situated at Tembhurni Tal- Madha Dist- Solapur. Within the local limits of Grampanchayat Tembhurni was a previously owned and possessed by Pramod Prabhakar Kute.

2) Then in the year 2014 Pramod Prabhakar Kute was executed one deed of declaration of Morya Apartment, Gat No 100/A, Plot No 20 of said property dated 13/05/2014 and its register no 1902/2014.

3) Then in the year 2014 Pramod Prabhakar Kute was executed one agreement to sale of Flat No A-15 on second floor , Morya Apartment, Gat No 100/A, Plot No 20 ad-measuring area 38.78 sq meters (Build Up) of said property in

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favor of Tejasvini Ramrav Thombare dated 12/06/2014 and its register no 2400/2014.

4) Then in the year 2014 Pramod Prabhakar Kute was executed one deed of assignment of Flat No A-15 n second floor, Morya Apartment, Gat No 100/A, Plot No 20 ad-measuring area 38.78 sq meters (Build Up) of said property in favor of Tejasvini Ramrav Thombare dated 22/10/2014 and its register no 4318/2014.

5) Then in the year 2014 Pramod Prabhakar Kute was executed one equitable mortgage deed of Flat No A-15 n second floor, Morya Apartment, Gat No 100/A, Plot No 20 ad-measuring area 38.78 sq meters (Build Up) of said property in favor of Vidarbh Kokan Gramin Bank Ltd Branch Solapur dated 27/10/2014 and its register no 7/2014.

6) As per said documents said property Flat No A-15 n second floor, Morya Apartment, Gat No 100/A, Plot No 20 ad-measuring area 38.78 sq meters (Build Up) , owned and possessed Present owner Tejasvini Ramrav Thombare. She is became the sole owner of said property and title of the property is clear and valid. As Proposed sale deed draft executed by Tejasvini Thombare in favor of Ganesh Bahusaheb Bhosale.

1. THE PROPERTY WAS ORIGINALLY FOUND IN WHOSE NAME?

Pramod Prabhakar Kute

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? Yes

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

Yes

5. NON-AGRICULTURAL PROOF:-Yes

6. WHETHER SARFAESI IS APPLICABLE:- Yes

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PART-IV **EVIDENCE OF TITLE OF PROPERTY**

TYPE OF DEED ASCERTAINING TITLE	Deed of assignment
DEED NUMBER	4318/2014
DEED DATE	22/10/2014

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	Nil
2.	WHETHER PROPERTY IS AFFECTED BY THE REVENUE OR TENANCY OBLIGATION	No	Nil
3.	IN CASE OF FLAT PURCHASE, WHETHER BUILDER IS A PRIVATE / LIMITED COMPANY?	Nil	Nil
4.	WHETHER UPTO DATE TAX/LAND REVENUE HAS BEEN PAID	Yes	Nil
5.	WHETHER ALL THE TITLE DOCUMENTS FOR LAST 13 YEARS HAS BEEN VERIFIED	Yes	Nil
6.	WHETHER REQUIRED DOCUMENTS ARE AVAILABLE FOR CREATING MORTGAGE.	Yes	Nil
7.	WHETHER ALL THE PREVIOUS OWNERS HAD THE RIGHT/COMPETENCY TO TRANSFER OF THE PROPERTY.	Yes	Nil
8.	WHETHER PROPOSED MORTGAGE BY DEPOSIT OF TITLE DOCUMENT (EQUITABLE MORTGAGE) IS POSSIBLE	Yes	Nil
9.	IF THE PROPERTY IS A FLAT/APARTMENT, HOW MANY YEARS INDEPENDENT TITLE IS ENSURED	Nil	Nil
10.	WHETHER PROPERTY HAS BEEN TRANSFERRED/ TO BE TRANSFERRED BY POA HOLDER OF THE ORIGINAL LAND OWNER IN FAVOUR OF THE LOAN APPLICANT	Nil	Nil

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11.	WHETHER POA HOLDER OF THE ORIGINAL LAND OWNER HAS/HAD AUTHORITY UNDER POA	Nil	Nil
12.	WHETHER POA RECORDED IN SN11 IS REGISTERED	Nil	Nil
13.	WHETHER THE PROPERTY IS LEASE LAND, IF YES WHAT IS THE TENURE OF THE LEASE AND WHAT IS THE RESIDUAL PERIOD LEFT?	No	Nil
14.	WHETHER THE PROPERTY/LAND IS JOINT FAMILY PROPERTY	No	Nil
15.	IS THE LAND/PROPERTY/FLAT IS SUBJECT TO ANY RESERVATIONS/ACQUISITIONS/REQUISITIONS.	No	Nil
16.	WHETHER PROPERTY BELONGS TO SC/ST (JHARKHAND)	No	Nil
17.	WHETHER LAND IS AGRICULTURAL	No	Nil
18.	WHETHER REAL ESTATE REGULATORY AUTHORITY 2016 (RERA) IS APPLICABLE OR NOT?	Nil	Nil
19.	IN CASE OF BALANCE TRANSFER / TAKEOVER CASES, WHETHER ORIGINAL LOD RECEIVED FROM BANK OR NOT?	Nil	Nil
20.	WHETHER SEARCH REPORT / NON-ENCUMBRANCE ARE APPLIED FOR?	Yes	Nil
21.	WHETHER PROVISIONS OF URBAN LAND CEILING ACT ARE APPLICABLE?	No	Nil
22.	WHETHER THE LAND IS CATEGORIZED UNDER THE CNT ACT?	No	Nil
23.	WHETHER THE LAND IS CATEGORIZED UNDER THE SANTHAL PARGANA ACT? (STATE SPECIFIC)	No	Nil
24.	WHETHER APPROVED MAP / SANCTION MAP HAS BEEN PROVIDED?	Nil	Nil

PART- VII DOCUMENTS TO BE COLLECTED BY HINDUJA HOUSING FINANCE LIMITED FOR CREATING A VALID MORTGAGE

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1	Nil	Proposed sale deed draft executed by Tejasvini Thombare in favor of Ganesh Bahusaheb Bhosale	Photocopy
2	22/10/2014	Register deed of assignment no 4318/2014 executed by Pramod Kute in favor of Tejasvini Thombare	Original
3	12/06/2014	Register agreement to sale no 2400/2014 executed by Pramod Kute in favor of Tejasvini Thombare	Original
4	Nil	Building plan	Photocopy
5	Nil	Extract of Grampanchayat Milkat No 4006/14	Certified
6	Nil	Tax receipt	Original
7	Nil	Light bill	Original
8	Nil	No due certificate of Vidarbha Kokan Gramin Bank Ltd Branch Solapur	Original

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

<u>S NO.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>WHETHER ORIGINAL / PHOTOCOPY</u>
1	Nil	NOI index II and receipt executed by Ganesh Bahusaheb Bhosale and etc in favor of Hinduja Housing finance Ltd	Original
2	Nil	Register sale deed with index II and receipt executed by Tejasvini Thombare in favor of Ganesh Bahusaheb Bhosale	Original

PART-IX **FINAL OPINION**

I have examined the related documents in respect of subject property i.e. All that piece and parcel of the property bearing of Flat No A-15 second floor , Morya on Apartment, Gat No 100/A, Plot No 20 ad-measuring area 38.78 sq meters (Build Up) situated at Tembhurni Tal- Madha Dist- Solapur. which shows name of **Tejasvini Ramrav Thombare** is having an absolute, clear and marketable title over the subject property. Ganesh Bahusaheb Bhosale will acquire valid title after executing sale deed of the said property and valid evidence of right, title and interest which will satisfy the requirements of creation of register

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Mortgage. But before passing any type of loan first No due certificate of Vidarbh Kokan Gramin Bank Ltd Branch Solapur must taken in favor of Tejasvini Thombare.

PART-X

CERTIFICATE

1) 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, Madha on 28/08/2026 vide E-search online receipt no. **1115404781/2026**.

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: But before passing any type of loan first No due certificate of Vidarbh Kokan Gramin Bank Ltd Branch Solapur must taken in favor of Tejasvini Thombare.

PART-XI

DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE

N.A.

Yours Faithfully,

Adv Subhash Pandurang Shinde

Encl.: Online Search receipt

**SUBHASH
PANDUR
ANG
SHINDE** Digitally signed
by SUBHASH
PANDURANG
SHINDE
Date:
2026.08.28
17:58:04 +05'30'