



ADV. GAURAV S. DESHMUKH

B.COM, LLB

Off. At;
“Vaishanavi Complex” Flat no. -S4 on Second Floor, | Email:- advdeshmukhakola@gmail.com
Gaurakshan Road, Opposite MSEB Power House, | Call on:- 9028232246 / 9404092024 (W)
Tq. And Dist. Akola (MH). 444001.

LEGAL SCRUTINY REPORT

File no. MH/AMR/AKLA/A000001056

Date: 21/08/2026

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Mr. Ramdas Mahadeo Gawai

Date of Legal Initiation	21/08/2026
Application No.	MH/AMR/AKLA/A000001056
Name of Applicant	Mr. Ramdas Mahadeo Gawai
Name of Co – Applicant/s	Mrs. Mira Ramdas Gawai
Relationship between Applicant and Co – Applicant/s	Wife
Purpose of Loan	Purchase
Lead amount	25.00 Lac
The property is found / proposed to be found in whose name?	Mahajan Infrastructure Through Prop. Mrs. Shraddha Manoj Mahajan.- Seller Mr. Ramdas Mahadeo Gawai – Buyer Mrs. Mira Ramdas Gawai - Buyer

PART-I DESCRIPTION AND SCHEDULE OF THE CONCERNEDPROPERTY:

That the piece and parcel land situated within the jurisdiction of Akola Municipal Corporation, situated at **Kasbe/Mauje- Khadki Bk.** bearing field **Survey no. 6/Part**(As per 7/12 extract 6/B), converted as Non Agriculture for Residential use vide order passed in Rev. Case no. NAP34/Khadki/62/1987-1988; Dated 28/12/1987, out of which **Layout Plot no. 23 and 24**; which has been Amalgamated as per order passed in case no. DDMCO/B/2024/APL/05353; Dated 01/01/2025;as amalgamated **Plot no. 23/24, Total Area Admeasuring 453.46 Sq.Mtr.** Whereas, residential building constructed on the above plots; as per the Building permission and sectioned map issued by the Akola Municipal Corporation vide Permit/Commencement Certificate no. DDMCO/B/2024/APL/05353; Dated 01/01/2025; Under the name and style “**SHREE GANESH SERENITY**” consists of multiple residential Units/Flats out of which “**Flat no. 102**” situated on “**First Floor**” having **Super Build-up area adm. 64.74 Sq. Mt.** and Carpet Area Adm **50.56 Sq. Mt.** along with **21.82 Sq. Mt. Undivided Share** in land situated at **Kasbe/Mauje- Khadki Bk.,** Tq. and Dist. Akola.

which is bounded as under:-

	AS PER SALE DEED	AS PER SITE
East	Marginal Dist	NA
West	Flat no. 103	NA
North	Flat no. 101	NA

South	Marginal Dist- Layout	NA
-------	-----------------------	----

PART-II LIST OF DOCUMENTS SCRUTINSED BYME

<u>Sr. No.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>ORIGINAL/ PHOTOCOPY</u>
1	28/12/1987	Copy of NA Order and Layout Plan.	Copy
2	29/08/2012	Reg. Sale Deed executed by Manu Tulshi Shah in f/o Santosh Narendrakumar Heda and Kavita Santosh Maniyar. Bearing No. 4583.	Copy
3	21/01/2013	Reg. Sale Deed executed by Santosh Narendrakumar Heda and Kavita Santosh Maniyarin f/o Rajesh M. Kayal. Bearing No. 293.	Copy
4	03/03/2024	Reg. Sale Deed executed by Rajesh M. Kayal in f/o Mahajan Infrastructure Through Prop. Mrs. Shraddha Manoj Mahajan; Bearing No. 947.	Copy
5	16/04/2024	Reg. Sale Deed executed by Mr. Dilip Devichand Chaudhari in f/o Mahajan Infrastructure Through Prop. Mrs. Shraddha Manoj Mahajan; Bearing No. 1911.	Copy
6	01/01/2025	Building Permission and Sanction Building Map; along with Amalgamation Order Bearing no. DDMCO/B/2024/APL/05353, issued by Akola Municipal Corporation;	Copy
7	01/02/2025	Deed Of Declaration executed by Mahajan Infrastructure Through Prop. Mrs. Shraddha Manoj Mahajan; Bearing No. 688.	Copy
8		Draft of Agreement to Sale executed by Mahajan Infrastructure Through Prop. Mrs. Shraddha Manoj Mahajan in f/o Mr. Ramdas Mahadeo Gawai and Mrs. Mira Ramdas Gawai.	Copy
9	---	Latest 7/12 extract in the name of Mahajan Infrastructure Through Prop. Mrs. Shraddha Manoj Mahajan.	Copy
10	---	Tax receipt in the name of Mahajan Infrastructure Through Prop. Mrs. Shraddha Manoj Mahajan.	Copy

PART-III FLOW/CHAIN OF THE TITLE

- a) After perusal of the document provided by the applicant/borrower it reveals that, earlier property Agricultural field Survey no. 6/Part; area admeasuring 2.10 H.R, was jointly belongs to Manu T. Shah and 3 others; Who converted the agricultural land into Non-Agricultural for residential use vide order passed in Revenue Case no. NAP34/Khadki/62/1987-1988; Dated 28/12/1987 and thereby formulated layout thereon.
- b) Thereafter directly observed that Santosh Narendrakumar Heda and Kavita Santosh Maniyar executed the sale deed in f/o Rajesh M. Kayal; Thereby sold out the plot no. 20 to 26, 33 and 34 as per the area of layout map; Vide Reg. Sale deed bearing no. 293; Dated 21/01/2013.
- c) Thereafter Rajesh M. Kayal executed the sale deed in f/o Mahajan Infrastructure Through Prop. Mrs. Shraddha Manoj Mahajan; Thereby sold out only **plot no. 23 and 24**; area admeasuring **226.73 Sq.Mtr. each.**(In total 453.46 Sq.Mtr); Vide Reg. Sale Deed Bearing no. 947; Dated 03/03/2024.
- d) Thereafter Mahajan Builders and Developers Through Prop. Shri Manoj Prabhakar Mahajan Applied for the Amalgamation of plot no. 25 and 26; Along with the Permission for the construction of Residential Building consist of multiple units; Thereby Akola Municipal Corporation issued Amalgamated the Plot no. 25 and 26 as **Plot no. 23/24,Total Area Admeasuring 453.46 Sq. Mtr., accordingly issued the new 7/12 extract, further approved the construction of building as per its** order Vide Permit/Commencement Certificate no. DDMCO/B/2024/APL/05353, Dated 01/01/2025.

- e) Thereafter Mr. Dilip Devichand Chaudhari executed the TDR sale deed in f/o Mahajan Infrastructure Through Prop. Mrs. Shraddha Manoj Mahajan; Thereby transferred the developments rights of 132.38 Sq. Mt. Out of the total area adm. 8479.68 Sq. Mt. granted under the D.R.C. no. 10, Dated 07/12/2023; Vide Reg. TDR Sale Deed Bearing no. 1911, Dated 16/04/2024.
- f) Thereafter Mahajan Infrastructure Through Prop. Mrs. Shraddha Manoj Mahajan executed the Deed of Declaration; Thereby declared the construction of Residential Building on plot no. 23 and 24, Total Area Admeasuring 453.46 Sq. Mtr, under the name and Style “**SHREE GANESH SERENITY**” Consist of 20 Unites; Vide Reg. Deed Of Declaration Bearing no. 688; Dated 01/02/2025.
- g) Thereafter Mahajan Infrastructure Through Prop. Mrs. Shraddha Manoj Mahajan availed a project loan facility from the UCO Bank, thereby mortgage the above said scheme by way of executing registered mortgage bearing no. 3758, Dated 27/07/2025.
- h) At present Mahajan Infrastructure Through Prop. Mrs. Shraddha Manoj Mahajan is sole and absolute owner and possessor of building namely “**SHREE GANESH SERENITY**” consists of multiple residential Units/Flats out of which “**Flat no. 102**” situated on “**First Floor**” having **Super Build-up area adm. 64.74 Sq. Mt.** and Carpet Area Adm 50.56 Sq. Mt. along with **21.82 Sq. Mt. Undivided Share** in land of Layout Plot no. 23 and 24 of Survey no. 6/Part.; situated at **Kasbe/Mauje- Khadki Bk., Tq. and Dist. Akola.** Agreed to sale to same of **Mr. Ramdas Mahadeo Gawai and Mrs. Mira Ramdas Gawai**, as per the draft of Agreement to sale, Dated 08/01/2026, **Subject to prior charge of UCO Bank.**

- 1) The property was originally found in whose name? :- **Mahajan Infrastructure Through Prop. Mrs. Shraddha Manoj Mahajan.**
- 2) How did the said property devolve onto the valid ownership of the present owner?:- **By virtue of Vide Reg. Sale Deed Bearing no. 947; Dated 03/03/2024.**
- 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**

PART–IV EVIDENCE OF TITLE OFPROPERTY

Type of deed ascertaining title	Reg. Sale Deed executed by Rajesh M. Kayal in f/o Mahajan Infrastructure Through Prop. Mrs. Shraddha Manoj Mahajan.
Deed number	947
Deed date	03/03/2024

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’sclaim/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?	N.A	--
4.	Whether upto date tax/land revenue has been paid	YES	--

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	N.A	--
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	--
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?	NA	--
19.	Whether case of balance transfer / takeover cases, whether original LOD received from bank or not?	YES	--
20.	Whether search report / non-encumbrance are applied for?	NA	--
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)	NA	--
24.	Whether approved map / sanction map has been provided?	NO	--
25.	Whether Search Report is obtained and submitted? Search Report Details Search Conducted Years: Name of the Advocate : Search Report Date: EC Details :	Yes	I, Mr. Gaurav S. Deshmukh, Advocate has conducted the Search for the caption property for year 2014-2026, by paying necessary Search charges, vide Receipt No. MH008775191202627U , Dated 21/08/2026 .

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

Sr. No.	DATE	NAME OF THE DOCUMENTS (DETAILS)	ORIGINAL/ PHOTOCOPY
1	21/01/2013	Reg. Sale Deed no. 293/2013 inf/o Rajesh M. Kayal.	Copy
2	03/03/2024	Reg. Sale Deed No. 947/2024 in f/o Mahajan Infrastructure.	Copy
3	16/04/2024	Reg. Sale Deed No.1911/2024 in f/o Mahajan Infrastructure.	Copy
4	01/02/2025	Deed Of Declaration 688/2025.	Copy
5		Issar Pavati or Reg. ATS in f/o Ramdas Mahadeo Gawai and Mira Ramdas Gawai.	Original
6	---	Proposed Reg. Sale Deed in f/o Ramdas Mahadeo Gawai and Mira Ramdas Gawai.	Original
7	---	Latest 7/12 extract.	Original
8	---	NOC/NDC/Release Letter of Release Deed issued by UCO Bank in respect flat no. 102 is release from charge.	Original
9	---	Equitable Mortgage with MODT executed by Borrowers in f/o HHFL.	Original

PART–IX FINAL OPINION

The present **Mr. Ramdas Mahadeo Gawai and Mrs. Mira Ramdas Gawai** having a valid title and possession upon the aforesaid property and property is fit for equitable mortgage.

PART–X CERTIFICATE

In view of the foregoing, I certify that the title deeds intended to be deposited, relating to the property and offered as security by way of Registered mortgage and the documents of title referred to above are perfect evidence of the title and that if the said mortgage is created in the manner required by law, it would satisfy the requirements of creation of Registered mortgage.

I further certify that, **Mr. Ramdas Mahadeo Gawai and Mrs. Mira Ramdas Gawai** would derive a valid, clear and marketable title in the subject property.

Remarks, if any: - NIL

Gaurav
Shivajirao
Deshmukh

Digitally signed by
Gaurav Shivajirao
Deshmukh
Date: 2026.08.21
17:36:51 +05'30'

Mr. Gaurav S. Deshmukh
Advocate