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Date: 13/8/2026

LEGAL SCRUTINY REPORT

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Nikhil Annappa Sangalge

Date of Legal Initiation	12/08/2026
Application No.	MH/KLP/KLPR/A000003857
Name of Applicant	Nikhil Annappa Sangalage
Name of Co – Applicant/s	Rahul Annappa Sangalage & Kasturi Nandkumar Kore (Guarantor)
Relationship between Applicant and Co – Applicant/s	Brother and mother of applicant
Purpose of Loan	Existing purchase
Lead amount	16 lakh
The property is found / proposed to be found in whose name?	Pooja Namdev Kamte

PART-I : DESCRIPTION AND SCHEDULE OF THE ONCERNED PROPERTY :

All the piece and parcel of the property bearing Flat No. 104 having Carpet area admeasuring 37.99 Sq.mtr. and saleble area 50.65 Sq. mtrs. located upon First floor of the multistoried building namely known as “Sai Prerna Apartment”

constructed upon the C.T.S.No.2480/1 having total an area admeasuring 351.30 sq.mtr situated at Dist.-Kolhapur, Tal.-Karveer, situated within the local limits of 'B'ward Kolhapur municipal corporation and within the jurisdiction of Joint Sub-registrar Karveer 2. Bounded as Follows:

NORTH	Duct
SOUTH	Entrance Road
EAST	Property of Flat no.103
WEST	Property of Falt no.105

PART-II : LIST OF DOCUMENTS SCRUTINSED BY ME

SR. No.	Date	Name Of The Documents (Details)	Whether Original / Photocopy
1.	-	Property card extract of C.T.S.No.2480/1	Photocopy
2.	4/9/2024	Registered Deed of apartment executed by Nirendra Dayachand Jain and Rachana Nirendra Jain in favour of Pooja Namdev Kamate bearing S.R.No.7774/2024	Photocopy
3.	-	Draft of sale deed executed by Pooja Namdev Kamate in favor of Nikhil Annapa Sangalage	Photocopy
4.		Building Permission	Photocopy
5.		Revised Building Permission	Photocopy
6.		Occupancy Certificate	Photocopy

PART-III : FLOW/CHAIN OF THE TITLE

All the piece and parcel of the property bearing C.T.S.No.2480/1, 2480/2A, 2480/2B/1A having total an area admeasuring 351.30 sq.mtr situated at Dist.- Kolhapur, Tal.-Karveer, situated within the local limits of 'B'ward Kolhapur municipal corporation and within the jurisdiction of Joint Sub-registrar Karveer 2. was originally owned and possessed by **Aruna Vilas Parlekar, Rajendra Vilas Parlekar, Prvatibai Baburao Powar, Sarsvati Baburao Patil, Vijaymala Mahendra Ingale, Subhash Vishnu Powar, Prakash Vishnu Powar, Shivaji Vishnu Powar, Shamrao Vishnu Powar and Sudhakar Vishnu Powar** since 1946.

Thereafter it seems that C.T.S.No.2480/1, 2480/2A, 2480/2B/1A were amalgamated and after amalgamation it acquired C.T.S. No. 2480/1.

Thereafter it seems that **Ashok Vishnu Pawar** and eighteen others through P.O.A. M.R. Construction Co. through its partners **Mahesh Patil** made and Executed Registered Agreement to Sale bearing No. 3700/2015 Dated 07/07/2015 in favor of **Nirendra Dayanand Jain & Rachna Nirendra Jain** in respect of Flat No.104 in respect of property bearing Flat No. 104 having Carpet area admeasuring 37.99 Sq.mtr. and saleble area 50.65 Sq.mtr. located upon First floor of the multistoried building namely known as "Sai Prerna Apartment" constructed upon the C.T.S.No.2480/1.

Thereafter it seems that **Aruna Vilas Parlekar** and Others through P.O.A. M.R. Construction Co. through its partners **Mahesh Patil** received Construction permission Kolhapur Municipal Corporation dated on 24/7/2012 Bearing no. S/R/B 44/11-12 and Revised construction Permission S.R/B32/13-14 dated 19/08/2015 and the construction plan has been approved.

Also the construction of the said Sai Prerana Apartment has been completed and the Occupancy certificate dated 20/10/2016 issued by Kolhapur Municipal Corporation bearing No. V.S.No.B-41/2015-16

Thereafter **Aruna Vilas Parlekar** and Others through P.O.A. M.R. Construction Co. through its partners **Mahesh Patil** made and executed Deed of declaration regarding the building Sai Prerana Apartment Registered in the office of Hon'ble Sub-Deputy Registrar Class 2 Karveer vide Reg. no.3293/2017 dated on 30/6/2017.

Thereafter **Aruna Vilas Parlekar** and Others through P.O.A. M.R. Construction Co. through its partners **Mahesh Patil** made and executed Registered Deed of Appartment in favour of **Nirendra Dayachand Jain and Rachana Nirendra Jain** bearing S.R.No.2021/2018 dated on 25/5/2018 in respect of property bearing Flat No. 104 having Carpet area admeasuring 37.99 Sq.mtr. and saleble area 50.65

Sq.mtr. located upon First floor of the multistoried building namely known as “Sai Prerna Apartment” constructed upon the C.T.S.No.2480/1 having total an area admeasuring 351.30 sq.mtr situated at Dist.-Kolhapur, Tal.-Karveer, situated within the local limits of ‘B’ward Kolhapur municipal corporation and within the jurisdiction of Joint Sub-registrar Karveer 2.

Thereafter it seems that **Nirendra Dayachand Jain and Rachana Nirendra Jain** made and Executed Registered Sale Deed bearing No. 7774/2024 Dated 09/05/2024 in favor of **Pooja Namdev Kamte** in respect of Flat No.104. But the name of Pooja Namdev Kamte is not yet recorded to the C.T.S. Extract.

Now as per draft of Sale Deed provided **Pooja Namdev Kamte** intended to transfer the flat property to **Nikhil Annappa Sanglage**.

It appears from the record of rights that, after investigation from the year 2014 to till today from available records of title it is found that the above mentioned property is clear, marketable and free from any other encumbrances.

I have taken the search of records of Sub Registrar’s Office Karveer from Index – II registers and other relevant records for last 13 years up to date by paying necessary search fees in whose jurisdiction the property situated.

	The property was originally found in whose name?	M.R.Construction through partner Mahesh Baburao Patil
1.	How did the said property Devolve onto the valid ownership of the present owner.	Nirendra Dayachand Jain and Rachana Nirendra Jain made and Executed Registered Sale Deed bearing No. 7774/2024 Dated 09/05/2024 in favor of Pooja Namdev Kamte in respect of Flat No.104.
2.	Whether the present owner has mutated his/her name in the land revenue records?	Yes
3.	Whether the present owner is paying land revenue tax to the state government?	To be confirmed by borrower
4.	Non-agricultural proof	C.T.S. property

5.	Whether SARFAESI is applicable	Yes
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PART-IV : Evidence of Title of Property

Type of Deed ascertaining title	Registered sale deed
Deed number	7774/2024
Deed date	09/05/2024

Part-V : NATURE AND STATUS OF THE PROPERTY

Status	Freehold
Nature	Non Agriculture

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	
4.	Whether upto date tax/land revenue has been paid?	Yes	Required
5.	Whether all the title documents for last 13 years has been verified ?	No	

6.	Whether required documents are available for creating mortgage?	NO	
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?	N.A	
11.	Whether POA holder of the original land owner has/had authority under POA?	N.A	
12.	Whether POA recorded in Sr.n 11 is registered?	N.A.	
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?	No	
19.	In case of balance transfer / takeover cases, whether original LOD received from bank or not?	N.A.	
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?	N.A.	
23.	Whether the land is categorized under the Santhal Pargana act? (state specific)	N.A.	
24.	Whether approved Map / Sanction map has	No	

	been provided?		
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**PART– VII : DOCUMENTS TO BE COLLECTED BY HINDUJA
HOUSING FINANCE LIMITED FOR CREATING A
VALID MORTGAG**

SR. No.	Date	Name Of The Documents (Details)	Whether Original / Photocopy
1.	Latest	Property card extract of C.T.S.No.2480/1 In the name of Pooja Namdev Kamate	Digital
2.	4/9/2024	Registered Deed of apartment executed by Nirendra Dayachand Jain and Rachana Nirendra Jain in favour of Pooja Namdev Kamate bearing S.R.No.7774/2024	Original
3.	-	Registered sale deed executed by Pooja Namdev Kamate in favor of Nikhil Annapa Sangalage	Original
4.		Agreement to sale executed by Pooja Namdev Kamate in favor of Nikhil Annapa Sangalage	Original
5.		LOD issued by State Bank of India	Original
6.	30/6/2017	Deed of declaration no.3293/2017	Photocopy
7.		Indemnity bond in respect of documents deposited with BT bank should be taken from customer.	Original

8.	07/07/2015	Registered Deed of Appartment made and executed by Ashok Vishnu Pawar & eighteen Others through P.O.A. M.R. Construction Co. through its partners Mahesh Patil in favour of Nirendra Dayachand Jain and Rachana Nirendra Jain bearing S.R.No.3700/2015	Original
9.	25/5/2018	Registered Deed of Appartment made and executed by Aruna Vilas Parlekar and Others through P.O.A. M.R. Construction Co. through its partners Mahesh Patil in favour of Nirendra Dayachand Jain and Rachana Nirendra Jain bearing S.R.No.2021/2018	Original
10.	27/08/2024	Registered Notarized Agreement to sale bearing notary serial number 456/2024	Original
11.	24/7/2012	Building Permission Bearing no. S/R/B 44/11-12	Photocopy
12.	19/08/2015	Revised construction Permission S.R/B32/13-14	Photocopy
13.	20/10/2016	Occupancy Certificate bearing No. V.S.No.B-41/2015-16	Photocopy
14.		M.E. No. 16404 of the aforesaid property	Photocopy
15.		Assessment Extract of the aforesaid property	Original
16.		Tax paid Receipt of the aforesaid property	Original
17.		Sanctioned Building Plan of the aforesaid property	Photocopy

18.		Equitable Mortgage (NOI) Executed by Nikhil Annappa Sanglage & others in favor of Hinduja Housing Finance Limited	Original
19.		NOC of Seller	Original
20.		MODT for loan agreement	Original

PART-VIII : DOCUMENTS TO BE COLLECTED BY HINDUJA

HOUSING FINANCE LIMITED POST DISBUSREMENT - NIL

PART-IX : FINAL OPINION

All the piece and parcel of the property bearing C.T.S.No.2480/1, 2480/2A, 2480/2B/1A having total an area admeasuring 351.30 sq.mtr situated at Dist.-Kolhapur, Tal.-Karveer, situated within the local limits of 'B'ward Kolhapur municipal corporation and within the jurisdiction of Joint Sub-registrar Karveer 2. was originally owned and possessed by Aruna Vilas Parlekar, Rajendra Vilas Parlekar, Prvatibai Baburao Powar, Sarsvati Baburao Patil, Vijaymala Mahendra Ingale, Subhash Vishnu Powar, Prakash Vishnu Powar, Shivaji Vishnu Powar, Shamrao Vishnu Powar and Sudhakar Vishnu Powar.

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Thereafter Aruna Vilas Parlekar and Others through P.O.A. M.R. Construction Co. through its partners Mahesh Patil made and executed Registered Deed of

Appartment in favour of Nirendra Dayachand Jain and Rachana Nirendra Jain bearing S.R.No.2021/2018 dated on 25/5/2018 in respect of property bearing Flat No. 104 having Carpet area admeasuring 37.99 Sq.mtr. and saleble area 50.65 Sq.mtr. located upon First floor of the multistoried building namely known as “Sai Prerna Apartment” constructed upon the C.T.S.No.2480/1 having total an area admeasuring 351.30 sq.mtr situated at Dist.-Kolhapur, Tal.-Karveer, situated within the local limits of ‘B’ward Kolhapur municipal corporation and within the jurisdiction of Joint Sub-registrar Karveer 2.

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Now as per draft of Sale Deed provided Pooja Namdev Kamte intended to transfer the flat property to Nikhil Annappa Sanglage.

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 security of Equitable mortgage and documents of title referred to above are perfect evidence of the title and that if the said Equitable mortgage is created in the manner required by law, it would satisfy the requirements of creation of Equitable mortgage.

1. I further certify that, Pooja Namdev Kamte have derived a valid, Clear, Marketable & unencumbered title. subject to filing of affidavit, subject to compliance as suggested in the report, the above mentioned property is clear, marketable and free from any encumbrances.

2 The Equitable Mortgage if created will be available to Hinduja Hsg. Finance Ltd. for the liability of the intending borrower **Nikhil Annappa Sangalage** only after compliance of all requirements as per this report.

Remarks, if any:

Previous chain documents not provided for my perusal.

It seems from the C.T.S. Extract Provided name of Pooja Namdev Kamte is not yet recorded to the C.T.S. Extract.

Original documents of title shall be verified before releasing loan.

Copies of documents perused herein are bona-fide believed to be genuine photocopies of originals.

In the process of legal verification of documents, I have relied upon the veracity of contents of documents and have assumed the identity and signatures of the parties to deeds as authentic.

Specific Note:

This legal report is given on the basis of cumulative compilation of information furnished & documents perused for the property. However, in order to thwart the possible undisclosed risk/s of existing /impending litigation/s and land acquisition proceedings, please ask the technical manager / panel engineer of your institution to make enquiry in the neighborhood of the property during his routine visit/s.

NOTE: This report is subject to documents provided to me for perusal and record available on the IGR website, if any loss suffered due to unavailable entries and corrupted files in the computer system/ website of igrmaharashtra.gov.in, I should not be held responsible. Further, documents placed before me were scanned/Xerox copies and I have not verified any original documents and/or its validity.

Search Receipt No. MH008249027202627U Dated 13/08/2026

Place: Kolhapur

PART-XI : DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE: NIL

Yours Faithfully,

**MANDAR
MOHANDAS
SINAMDAR**

Digitally signed by
MANDAR
MOHANDAS
INAMDAR

Date: 2026.08.29
12:13:00+05'30'

**(Adv. Mandar M.
Inamdar)**

