

Adv. Pravin Chandrakant Nikam

B.A. LL.B. (Spl.)

3B, Murarji Peth, Lobha Master Chawl, Near Poonam Restaurant, Solapur Mob. 9021821255

File No.....

Date – 26/09/2026

LEGAL SCRUTINY REPORT

Date: 26/09/2026

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Pravin Avatade

Date of Legal Initiation	26/09/2026
Application No.	MH/SLP/SLPR/A000002090
Name of Applicant	Pravin Avatade
Name of Co – Applicant/s	
Relationship between Applicant and Co – Applicant/s	
Purpose of Loan	Top up
Lead amount	16,00,000/-
The property is found / proposed to be found in whose name?	Pravin Kisan Avatade

PART-I DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY:

All that piece and parcel of the property bearing Gat no. 163/5A/5CC/6/7 out of that Plot no. 65 admeasuring 740.06 Sq.mtr. i.e., 7963 Sq.ft. (with construction thereon) situated at Nakoda Bungalows, Grampanchayat Pakani Tal. North Solapur Dist. Solapur.

	AS PER SALE DEED
NORTH	Plot no. 64A
SOUTH	Plot on. 66
EAST	Plot no. 117
WEST	Road

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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	18/10/2022	Reg. Sale deed no. 5583/2022 executed by Bapu Dagadu Hajare and Kajal Bapu Hajare in favour of Sandip Gajanan Baraskar and Pankaj Gajanan Baraskar	Photocopy
2	02/08/2024	Reg. Agreement to sale no. 5309/2024 executed by Sandip Gajanan Baraskar and Pankaj Gajanan Baraskar in favor of Pravin Kisan Avatade	Photocopy
3	04/11/2024	Reg. Sale deed no. 7285/2024 executed by Sandip Gajanan Baraskar and Pankaj Gajanan Baraskar in favor of Pravin Kisan Avatade	Photocopy
4	24/09/2026	7/12 extract of the property	Photocopy

PART-III FLOW/CHAIN OF THE TITLE

- A)** That, I have gone through the documents mentioned in schedule-II of this report. On perusal of all the concern property documents it reveals that the property bearing Gat no. 163/5A/5CC/6/7 out of that Plot no. 65 admeasuring 740.06 Sq.mtr. was owned and possessed by Nakoda Construction Co.
- B)** That, it is seen that, Nakoda Construction through his partners Mahavir Shankarlal Mehta for himself and POA holder of Giridharilal Shankarlal Mehta, Babubhai Shankarlal Mehta, Ashokkumar Shankarlal Mehta decided to sell the subjected property and therefore Mr. Motilal H Sadarangani Director of Multanicha Rolar Floar Mill Pvt Ltd has approach to Nakoda Construction to purchase the property, and after negotiation of price and other conditions between them, Nakoda Construction has through his partners Nakoda Construction through his partners Mahavir Shankarlal Mehta for himself and POA holder of Giridharilal Shankarlal Mehta, Babubhai Shankarlal Mehta, Ashokkumar Shankarlal Mehta has executed a Reg. Agreement to Sale in favour of Mr. Motilal H Sadarangani Director of Multanicha Rolar Floar Mill Pvt Ltd bearing sr. no. 2863 with sub registrar Solapur north on dated 19/07/1995.
- C)** That further it is seen that, all conditions of Reg. Agreement to sale no. 2863/1995 are fulfilled and therefore Nakoda Construction through his partners Mahavir Shankarlal Mehta for himself

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and POA holder of Giridharilal Shankarlal Mehta, Babubhai Shankarlal Mehta, Ashokkumar Shankarlal Mehta has executed a Reg. sale deed in favour of Mr. Motilal H Sadarangani Director of Multanicha Rolar Floar Mill Pvt Ltd bearing sr. no. 1489 with sub registrar Solapur, north on dated 22/03/2001. Based on the said reg. sale deed name of Mr. Motilal H Sadarangani Director of Multanicha Rolar Floar Mill Pvt Ltd has entered in record of rights of 7/12 extract of said property as an owner.

- D)** That, further it is seen that, Mr. Motilal H Sadarangani Director of Multanicha Rolar Floar Mill Pvt Ltd has sold the subjected property to Bapu Dagadu Hajare and Kajal Bapu Hajare by way of reg. sale deed bearing sr. no. 1249 with sub registrar Solapur north on dated 18/02/2019. Based on the said reg. sale deed name of Bapu Dagadu Hajare and Kajal Bapu Hajare has been entered into the record of rights of 7/12 extract of said property as an owner.
- E)** That, it is seen that, Bapu Dagadu Hajare and Kajal Bapu Hajare has decided to sell the subjected property and therefore Sandip Gajanan Baraskar and Pankaj Gajanan Baraskar has approach to them for purchase the said property, and after negotiation of price and other conditions between them, Nakoda Construction has through his partners Bapu Dagadu Hajare and Kajal Bapu Hajare has executed a Reg. Agreement to Sale in favour of Sandip Gajanan Baraskar and Pankaj Gajanan Baraskar bearing sr. no. 5040 with sub registrar Solapur north on dated 21/09/2022.
- F)** That further it is seen that, all conditions of Reg. Agreement to sale no. 5040/2022 are fulfilled and therefore Bapu Dagadu Hajare and Kajal Bapu Hajare has executed a Reg. sale deed in favour of Sandip Gajanan Baraskar and Pankaj Gajanan Baraskar bearing sr. no. 5583 with sub registrar Solapur, north on dated 18/10/2022. Based on the said reg. sale deed name of Sandip Gajanan Baraskar and Pankaj Gajanan Baraskar has entered in record of rights of 7/12 extract of said property as an owner.
- G)** That, further it is seen that, Sandip Gajanan Baraskar and Pankaj Gajanan Baraskar has availed loan from State Bank of India., Branch Solapur and accordingly, as the security interest of the said loan he has create a mortgage of the said property in favor of State Bank of India., Branch Solapur and accordingly, the mortgage was executed and registered in the Sub-Registrar Office of Solapur north. Based on the said reg. mortgage deed charge of the said bank was created over the said property.
- H)** That, it is seen that, Sandip Gajanan Baraskar and Pankaj Gajanan Baraskar has repaid all the dues of State Bank of India and accordingly, State Bank of India, has executed a Reg. Reconveyance deed in favour of Sandip Gajanan Baraskar and Pankaj Gajanan Baraskar bearing Sr. no. 6944 with sub registrar Solapur, north on dated 30/10/2024. Based on the said reg. reconveyance deed charge of State Bank of India has been removed from the property.
- I)** That, further it is seen that, Sandip Gajanan Baraskar and Pankaj Gajanan Baraskar has sold the subjected property Pravin Kisan Avatade through Reg. Sale deed bearing sr. no. 7285 with sub registrar Solapur north on dated 04/11/2024. Based on the said reg. sale deed name of Pravin Kisan Avatade has been entered into the record of rights of 7/12 extract of said property as an owner.

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J) That, further it is seen that, Pravin Kisan Avatade has availed loan from Hinduja Housing Finance Ltd., Branch Solapur and accordingly, as the security interest of the said loan he has create a mortgage of the said property in favor of Hinduja Housing Finance Ltd, Branch Solapur and accordingly, the NOI was executed and registered in the Sub-Registrar Office of Solapur north bearing sr. no. 2250 on dated 28/11/2024. Based on the said NOI charge of the said finance was created over the said property.

- 1. THE PROPERTY WAS ORIGINALLY FOUND IN WHOSE NAME? Pravin Kisan Avatade**
- 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?**
NA
- 4. WHETHER THE PRESENT OWNER IS PAYING LAND REVENUE TAX TO THE STATE GOVERNMENT?**
NA
- 5. NON-AGRICULTURAL PROOF**
Yes
- 6. WHETHER SARFAESI IS APPLICABLE**
Yes

PART-IV EVIDENCE OF TITLE OF PROPERTY

TYPE OF DEED ASCERTAINING TITLE	Sale deed
DEED NUMBER	7285
DEED DATE	04/11/2024

PART-V NATURE AND STATUS OF THE PROPERTY

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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	
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	

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4.	WHETHER UPTO DATE TAX/LAND REVENUE HAS BEEN PAID	No	
5.	WHETHER ALL THE TITLE DOCUMENTS FOR LAST 13 YEARS HAS BEEN VERIFIED	No	
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	
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	

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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?	No	
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?	No	
23.	WHETHER THE LAND IS CATEGORIZED UNDER THE SANTHAL PARGANA ACT? (STATE SPECIFIC)	No	
24.	WHETHER APPROVED MAP / SANCTION MAP HAS BEEN PROVIDED?	No	

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

<u>S NO.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>WHETHER ORIGINAL / PHOTOCOPY</u>
1	24/09/2026	7/12 extract of the property	Certified
2		Tax paid tax receipt of the property	Original
3		NOI executed by Pravin Kisan Avatade in favor of HHFL	Original

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

<u>S NO.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>WHETHER ORIGINAL / PHOTOCOPY</u>
4			

PART-IX **FINAL OPINION**

The present applicant Mr. Pravin Kisan Avatade is having a valid title and possession upon the aforesaid properties and property is fit for equitable mortgage. **(Charge of HHFL has seen on the property)**

PART-X **CERTIFICATE**

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, Omerga on 27/08/2026 vide E-search online receipt no. MH010909188202627P 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.

Note - Kindly note that this Search Report is Subject to the computer Records maintained on IGRS portal and solely predicated on the scanned documents concerning the property that were provided to us by Bank/ FI's, therefore I will not held responsible and/or liable for unavailable records or entries as on date of search. For your understanding, we would like to clarify that our search was limited to online records available on the IGRS portal and Our findings are directly reliant on the accuracy and completeness of these provided documents. Conducting manual searches across each registrar office falls outside the defined scope and ambit of our current engagement. Therefore, this report reflects the findings of our online search only

Remarks, if any: -

1.

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Nikam

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PART-XI

DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE

N.A.

Yours Faithfully,

**(Pravin Nikam)
Advocate**

Encl.: