

Adv Subhash Pandurang Shinde

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Date:-23/09/2026

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 Tanaji Ramhari Nagtilak

Date of Legal Initiation	22/09/2026
Application No.	MH/PND/PNDR/A000001344
Name of Applicant	Tanaji Ramhari Nagtilak
Name of Co – Applicant/s	Indu Tanaji Nagtilak
Relationship between Applicant and Co – Applicant/s	Reletive
Purpose of Loan	Flat Purchase
Lead amount	20,00,000/-
The property is found / proposed to be found in whose name?	1)Ganesh Balkrushna Atakale 2)Bhagyashri Ganesh Atakale

PART-I DESCRIPTION AND SCHEDULE OF THE CONCERNEDPROPERTY:

All that piece and parcel of the property bearing of Flat No 302, Third Floor, Krushnai Galaxy, Gat No 81/1/2 Total area 58 sq meters (carpet area) situated at Isabavi at Pandharpur Tal- Pandharpur Dist- Solapur. Within the local limits of Municipal Council Pandharpur at Isabavi.

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	AS PER SALE DEED
NORTH	Plot No. 1
SOUTH	Plot No. 3
EAST	Plot No. 15
WEST	Flat No. 301

PART-II LIST OF DOCUMENTS SCRUTINISED BY ME

S NO.	DATE	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
1	Nil	Proposed agreement to sale executed by Ganesh Balkrushna Atakale and Bhagyashri Ganesh Atakale in favor of Tanaji Ramhari Nagtilak	Xerox
2	13/10/2025	Register deed of declaration no 4556/2025	Xerox
3	Nil	Building plan	Xerox
4	15/04/2019	N.A order No 08/2019	Xerox
5	09/05/2024	Building permission	Xerox
6	17/01/2023	Register sale deed no 322/2023	Xerox
7	Nil	Layout	Xerox
8	15/07/2026	7/12 extract of Gat No 81/1/2	Xerox
9	13/12/2023	Tax receipt	Xerox
10	Nil	Mutation entry no 4958	Xerox

PART-III FLOW/CHAIN OF THE TITLE

A) All that piece and parcel of the property bearing of Gat No 81 Part Total area 2 H 16 R pot kharab 0 H 17 R situated at Isabavi at Pandharpur Tal- Pandharpur Dist- Solapur. Within the local limits of Municipal Council

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Pandharpur at Isabavi Previously the said Property was a previously owned and possessed by Vijay Madhukar Linge and Prabhakar Madhukar Linge.

B) Then in the year 2000 as per mutation entry no 4958 Vijay Madhukar Linge and Prabhakar Madhukar Linge was executed one sale deed of Gat No 81 Part Total area 2 H 16 R pot kharab 0 H 17 R area of said property in favor of Chandrabhaga Sahakari Gru.Nirman Sanstha Chief Promoters Jaywant Yashwant Pawar dated 18/04/2000 and its register no. 322/2013.

c) Then in the year 2019 as per N.A order 08/2019 dated 15/04/2019 said property 28100 sq meters area converted as a non agriculture land.

D) Then in the year 2022 as per resolution of Chandrabhaga Sahakari Gru.Nirman Sanstha said property Plot No 2, Gat No 81/1 Total area 275.70 sq meters allotted in favor of member Vasant Baburao Gaikwad.

E) Then as per mutation entry no 18708 Chandrabhaga Sahakari Gru.Nirman Sanstha member Vasant Baburao Gaikwad name taken into said property 7/12 extract by the competent authority.

F) Then in the year 2023 Chandrabhaga Sahakari Gru.Nirman Sanstha member Vasant Baburao Gaikwad was executed one sale deed of Plot No 2, Gat No 81/1 Total area 275.70 sq meters area of said property in favor of Minakshi Vijaysinh Bhosale dated 17/01/2023 and its register no. 322/2013.

G) Then in the year 2023 Chandrabhaga Sahakari Gru.Nirman Sanstha member Minakshi Vijaysinh Bhosale was executed one sale deed of Plot No 2, Gat No 81/1 Total area 275.70 sq meters area of said property in favor of Ganesh Balkrushna Atakale and Bhagyashri Ganesh Atakale dated 09/05/2023 and its register no. 2404/2023.

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H) Then in the year 2025 Ganesh Balkrusna Atakale and Bhagyashri Ganesh Atakale was executed one deed of declaration of Plot No 2, Gat No 81/1 Total area 275.70 sq meters area of said property dated 13/10/2025 and its register no. 4556/2025.

I) Then in the year 2026 Ganesh Balkrusna Atakale and Bhagyashri Ganesh Atakale was executed one correction deed of Plot No 2, Gat No 81/1 Total area 275.70 sq meters area of said property dated 08/07/2026 and its register no. 4171/2026.

J) Then said owner obtain plan and permission and develop said property and construct apartment in the said property.

K) As per said documents said property Flat No 302, Third Floor, Krushnai Galaxy, Gat No 81/1/2 Total area 58 sq meters (carpet area) owned and possessed Present owner Ganesh Balkrusna Atakale and Bhagyashri Ganesh Atakale .

L) They became the sole owner of said property and title of the property is clear and valid.

M) Then in the year 2026 Ganesh Balkrusna Atakale and Bhagyashri Ganesh Atakale was executed one mortgage deed of Flat No 302 and etc of Krushnai Galaxy, Gat No 81/1/2 of said property in favor of Pandharpur Nagari Sahakari Patsanstha Marya Pandharpur dated 04/03/2026 and its register no. 1321/2026. (Loan amount Rs 180,00000/-).

N) Then in the year 2026 as per proposed agreement to sale draft Ganesh Balkrusna Atakale and Bhagyashri Ganesh Atakale will be executed one sale deed of Flat No 302, Third Floor, Krushnai Galaxy, Gat No 81/1/2 Total area

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58 sq meters (carpet area) of said property in favor of Tanaji Ramhari Nagtilak.

1. THE PROPERTY WAS ORIGINALLY FOUND IN WHOSE NAME?

Vijay Madhukar Linge and Prabhakar Madhukar Linge

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

PART-IV EVIDENCE OF TITLE OFPROPERTY

TYPE OF DEED ASCERTAINING TITLE	deed of declaration
DEED NUMBER	4556
DEED DATE	13/10/2025

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

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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
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

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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**

<u>S NO.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>WHETHER ORIGINAL / PHOTOCOPY</u>
1	Nil	Builder NOC	Original
2	Nil	NOC of Chandrabhaga Sahakari Gru.Nirman Sanstha for loan and sale deed	Original
3	Nil	7/12 extract of Gat No 81/1/2 (Online)	Photocopy
4	Nil	Latest tax receipt	Original
5	Nil	Demand Letter	Original
6	Nil	No due certificate and reconveyance deed of Pandharpur Nagari Sahakari Patsanstha Marya Pandharpur must taken in favor of Ganesh Atakale and Bhagyashri Atakale	Photocopy
7	Nil	Proposed agreement to sale executed by Ganesh Balkrushna Atakale and Bhagyashri Ganesh Atakale in favor of Tanaji Ramhari Nagtilak	Original
8	08/07/2026	Register correction deed no. 4171/2026.	Photocopy

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>
1	Nil	NOI index II and receipt executed by	Original

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		Tanaji Ramhari Nagtilak in favor of Hinduja Housing finance Ltd	
2	Nil	Register agreement to sale with INDEX II and receipt executed by Ganesh Balkrushna Atakale and Bhagyashri Ganesh Atakale in favor of Tanaji Ramhari Nagtilak	Original
3	Nil	Register sale deed with INDEX II and receipt executed by Ganesh Balkrushna Atakale and Bhagyashri Ganesh Atakale in favor of Tanaji Ramhari Nagtilak	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 302, Third Floor, Krushnai Galaxy, Gat No 81/1/2 Total area 58 sq meters (carpet area) situated at Isbavi at Pandharpur Tal- Pandharpur Dist- Solapur. which shows name of **Ganesh Balkrusna Atakale and Bhagyashri Ganesh Atakale** is having an absolute, clear and marketable title over the subject property. He is acquire valid title of the said property and valid evidence of right, title and interest which will satisfy the requirements of creation of register Mortgage. **1) But before passing any type of loan first no due certificate and reconveyance deed of Pandharpur Nagari Sahakari Patsanstha Marya Pandharpur must taken in favor of Ganesh Atakale and Bhagyashri Atakale 2) But before passing any type of loan first NOC of Chandrabhaga Sahakari Gru.Nirman Sanstha must taken for loan and sale deed.**

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, Pandharpur on 23/09/2026 vide E-search online receipt no. 1114999424/2026.

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

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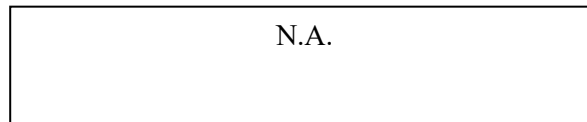
Date:-23/09/2026

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: - 1) But before passing any type of loan first no due certificate and reconveyance deed of Pandharpur Nagari Sahakari Patsanstha Marya Pandharpur must taken in favor of Ganesh Atakale and Bhagyashri Atakale 2) But before passing any type of loan first NOC of Chandrabhaga Sahakari Gru.Nirman Sanstha must taken for loan and sale deed.

PART-XI

DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE



Yours Faithfully,

Adv Subhash Pandurang Shinde

Encl.: Online Search receipt

**SUBHASH
H
PANDU
RANG
SHINDE** Digitally
signed by
SUBHASH
PANDURANG
SHINDE
Date:
2026.09.24
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+05'30'