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(ADVOCATE)

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Ref. Sep-26/04

Date : 16/09/2026

LEGAL SCRUTINY REPORT

To,
The Manager,
Hinduja Housing Finance Ltd. (HHFL),
Kolhapur, Branch.

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Mr. Amol Ashok Chincholkar

Date of Legal Initiation	16/09/2026
Application No.	MH/KLP/KLPR/A000003900
Name of Applicant	Mr. Amol Ashok Chincholkar
Name of Co – Applicant/s	Mrs. Rama Madhav Joshi & Poonam Onkar Patil
Relationship between Applicant and Co-Applicant/s	Maternal Aunt & Sister in law
Purpose of Loan	PURCHASE NEW
Lead amount	22 Lac
The property is found / proposed to be found in Whose name	Mr. Amol Ashok Chincholkar

PART-I

DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY:

All that piece and parcel of the property bearing Residencial Flat No. 503 admeasuring 35.04 Sq. Mtrs. Carpet area, admeasuring 3.17 Sq.Mtrs. Enclosed Balcony, admeasuring 6.51 Sq.Mtrs. Open Balcony, situated on Fifth Floor in the building of "K SEVEN BREEZE" at Plot No. 4 out of R.S.No. 1092 admeasuring 615.90 Sq.Mtrs. situated at A ward, Near Deshamukh High School, Saneguruji Vasahat, Karveer, Dist. Kolhapur. Within the limits of Kolhapur Municipal corporation. This Unit is bounded by as follows-

AS PER Agreement to Sale Deed No. 4203/2026 dated 02/07/2026	
North	Flat No.502

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South	Side Margin
East	Side Margin
West	Staircase and Lift

PART-II

LIST OF DOCUMENTS SCRUTINISED BY ME

Sr No.	Date	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
1	17/11/2025	7/12 extract of Gat No. 1092/Paiki/Plot No./4	Photo Copy
2	04/12/2020	Registered Sale deed No. 4338/2020 on 04/12/2020 executed by Damale Gandhe Associate through partner Mr. Prashant Ramkrishna Damale, Mrs. Vaishali Rajesh Gandhe in favor of Mr. Akshay Sanjeev Kushte & Mr. Kiran Baburao Jamsandekar	Photo Copy
3	02/07/2026	Registered Agreement to Sale deed No. 4203/2026 dated 02/07/2026 executed by Mr. Akshay Sanjeev Kushte in favor of Mr. Amol Ashok Chincholkar along with ORR & Index II certified	Photo Copy

PART-III FLOW/CHAIN OF THE TITLE

A) It appears from the documents and records produced for perusal that the property bearing **Plot No. 4, admeasuring 615.90 Sq. Mtrs., out of R.S. No. 1092,** situated at **A Ward, Near Deshamukh High School, Saneguruji Vasahat,** Karveer, Dist. Kolhapur, was originally owned and possessed by **Mrs. Nandini Dinesh Shingate** prior to the year 2005.

B) Further, in respect of the said property, the **Kolhapur Municipal Corporation** had issued the **Final Drawing Approval Certificate** bearing **J. No. Nar/Drawing/Vashi/160/04-05** dated **18/08/2005,** approving the final building/layout drawing pertaining to the said property.

C) Further, it is revealed from the records that the **District Collector, Kolhapur,** had passed an order bearing **No. Karyasan-3/Bin Sheti S.R./22/2005** dated **19/01/2006,** permitting the use of the said property for **non-agricultural purposes.**

D) Further, it is revealed from the records that **Mrs. Nandini Dinesh Shingate,** being one of the co-owners, conveyed her right, title and interest in **Plot No. 4 out of R.S. No. 1092, admeasuring 615.90 Sq. Mtrs., at Karveer, Dist. Kolhapur** in favour of

Damale Gandhe Associates, through its partners Mr. Prashant Ramkrishna Damale, Mrs. Vaishali Rajesh Gandhe and Mrs. Megha Kiran Damale, by a registered Sale Deed bearing Registration No. 1251/2008 dated 27/03/2008. Pursuant thereto, the names of the purchasers were recorded in the relevant property records.

E) Further, it is revealed from the records that **Mrs. Megha Kiran Damale** thereafter conveyed her **1/3rd undivided share** in the said property in favour of **Damale Gandhe Associates, through its partners Mr. Prashant Ramkrishna Damale and Mrs. Vaishali Rajesh Gandhe, by a registered Sale Deed bearing Registration No. 3393/2012 dated 21/08/2012.** Consequently, the purchasers acquired right, title and interest to the extent conveyed under the said instrument, and their names were recorded in the relevant records.

F) Further, it is revealed from the records that **Damale Gandhe Associates, through its partners Mr. Prashant Ramkrishna Damale and Mrs. Vaishali Rajesh Gandhe,** conveyed their right, title and interest in the said **Plot No. 4, admeasuring 615.90 Sq. Mtrs., at Karveer, Dist. Kolhapur** in favour of **Mr. Sanjeev Vasant Kushte and Mr. Kiran Baburao Jamsandekar, by a registered Sale Deed bearing Registration No. 4338/2020 dated 04/12/2020.** Accordingly, the purchasers acquired the right, title and interest conveyed under the said Sale Deed.

G) Further, it is revealed from the records that **Mr. Kiran Baburao Jamsandekar** conveyed his remaining share/right, title and interest in the said property in favour of **Mr. Sanjeev Vasant Kushte, by the registered Sale Deed bearing Registration No. 3474/2022 dated 06/07/2022.** Consequently, **Mr. Sanjeev Vasant Kushte** became entitled to the entire interest in the said property, subject to verification of the relevant revenue/property records and the title documents.

H) Further, it is revealed from the records that **Mr. Sanjeev Vasant Kushte** conveyed his remaining share/right, title and interest in the said property in favour of **Mr. Akshay Sanjeev Kushte, by the registered Sale Deed bearing Registration No. 7190/2023 dated 22/10/2023.** Consequently, **Mr. Akshay Sanjeev Kushte** became entitled to the entire interest in the said property, subject to verification of the relevant revenue/property records and the title documents.

I) Further, it is revealed that the said property has been utilized for development of a residential project known as **"K SEVEN BREEZE"**, comprising the project land bearing **R.S./Gat No. 1092, Plot No. 4, admeasuring 615.90 Sq. Mtrs. at Karveer, Dist. Kolhapur** The development documents record that the landowner/promoter proposed construction of a residential building upon the said property.

J) Further, it is revealed from the records that the aforesaid project, namely **"K SEVEN BREEZE"**, has been registered with the **Maharashtra Real Estate Regulatory**

Authority (MahaRERA) under Project Registration No. P53000078146 dated 25/11/2024, wherein Mr. Akshay Sanjeev Kushte is shown as the promoter and the project land is described as Plot/Gat No. 1092, at Karveer, Dist. Kolhapur, Kolhapur Municipal Corporation, Karvir, Kolhapur.

K) Further, it is revealed from the records that the Kolhapur Municipal Corporation has issued a Revised Building Permission and Commencement Certificate bearing Permit No. DDMCK/RB/2025/APL/00354 dated 07/07/2025, with reference to the Building Permission dated 25/07/2024, in respect of Plot No. 04, City Survey/Survey/Revenue S. No./Khasra No./Gat No. 1092/Paiki, at Karveer, Dist. Kolhapur for construction of the residential building known as "K SEVEN BREEZE".

L) Further, it is revealed from the records that Mr. Akshay Sanjeev Kushte, being the promoter/owner of the said project, has agreed to sell Residential Flat No. 503, admeasuring 35.04 Sq. Mtrs. carpet area, 3.17 Sq. Mtrs. enclosed balcony area and 6.51 Sq. Mtrs. open balcony area, situated on the 5th Floor of "K SEVEN BREEZE", constructed upon Plot No. 4 out of R.S. No. 1092, admeasuring 615.90 Sq. Mtrs., at Karveer, Dist. Kolhapur in favour of Mr. Amol Ashok Chincholkar, by a registered Agreement for Sale bearing Registration No. 4203/2026 dated 02/07/2026.

PART-IV

EVIDENCE OF TITLE OF PROPERTY: -

TYPE OF DEED ASCERTAINING TITLE	Registered Agreement to sale Deed
DEED NUMBER	4203/2026 dated 02/07/2026
DEED DATE	07/07/2026

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	NA
2.	WHETHER PROPERTY IS AFFECTED BY THE REVENUE OR TENANCY OBLIGATION	NO	NA

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3.	IN CASE OF FLAT PURCHASE, WHETHER BUILDER IS A PRIVATE / LIMITED COMPANY?	NA	NA
4.	WHETHER UPTO DATE TAX/LAND REVENUE HAS BEEN PAID	NA	NA
5.	WHETHER ALL THE TITLE DOCUMENTS FOR LAST 13 YEARS HAS BEEN VERIFIED	NO	NA
6.	WHETHER REQUIRED DOCUMENTS ARE AVAILABLE FOR CREATING MORTGAGE	YES	NA
7.	WHETHER ALL THE PREVIOUS OWNERS HAD THE RIGHT/COMPETENCY TO TRANSFER OF THE PROPERTY.	YES	NA
8.	WHETHER PROPOSED MORTGAGE BY DEPOSIT OF TITLE DOCUMENT (EQUITABLE MORTGAGE) IS POSSIBLE	YES	NA
9.	IF THE PROPERTY IS A FLAT/APARTMENT, HOW MANY YEARS INDEPENDENT TITLE IS ENSURED	NA	NA
10.	WHETHER PROPERTY HAS BEEN TRANSFERRED/ TO BE TRANSFERRED BY POA HOLDER OF THE ORIGINAL LAND OWNER INFAVOUR OF THE LOAN APPLICANT	NO	NA
11.	WHETHER POA HOLDER OF THE ORIGINAL LAND OWNER HAS/HAD AUTHORITY UNDER POA	NO	NA
12.	WHETHER POA RECORDED IN SN11 IS REGISTERED	NO	NA
13.	WHETHER THE PROPERTY IS LEASE LAND, IF YES WHAT IS THE TENURE OF THE LEASE AND WHAT IS THE RESIDUAL PERIOD LEFT?	NO	NA
14.	WHETHER THE PROPERTY/LAND IS JOINT FAMILY PROPERTY	NO	NA
15.	IS THE LAND/PROPERTY/FLAT IS SUBJECT TO ANY RESERVATIONS/ACQUISITIONS/REQUISITIONS	NO	NA
16.	WHETHER PROPERTY BELONGS TO SC/ST (JHARKHAND)	NO	NA
17.	WHETHER LAND IS AGRICULTURAL	NO	NA
18.	WHETHER REAL ESTATE REGULATORY AUTHORITY 2016 (RERA) IS APPLICABLE OR NOT?	NO	NA
19.	IN CASE OF BALANCE TRANSFER / TAKEOVER CASES, WHETHER ORIGINAL LOD	NA	NA

	RECEIVEDFROM BANK OR NOT?		
20.	WHETHER SEARCH REPORT / NONENCUMBRANCE ARE APPLIED FOR?	YES	NA
21.	WHETHER PROVISIONS OF URBAN LAND CEILING ACT ARE APPLICABLE?	NO	NA
22.	WHETHER THE LAND IS CATEGORIZED UNDER THE CNT ACT?	NO	NA
23.	WHETHER THE LAND IS CATEGORIZED UNDER THE SANTHAL PARGANA ACT? (STATE SPECIFIC)	NO	NA
24.	WHETHER APPROVED MAP / SANCTION MAP HAS BEEN PROVIDED?	NO	NA

PART- VII

DOCUMENTS TO BE COLLECTED BY HINDUJA HOUSING FINANCE LIMITED FOR CREATING A VALID MORTGAGE.

Sr No.	Date	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
1	Latest	7/12 extract of Gat No. 1092/Paiki/Plot No./4	Digital/Certified
2	Latest	8-A Khata extract	Digital/Certified
3	--	N.A. Order	Photo Copy
4		Construction Permission issued by Kolhapur Municipal Corporation	Photo Copy
5		Approved Construction plan issued by Kolhapur Municipal Corporation	Photo Copy
6	25/11/2024	RERA certificate - P53000078146, dated 25/11/2024	Photo Copy
7	--	Occupancy Certificate issued by Kolhapur Municipal Corporation	Photo Copy
8	--	Possession letter issued by builder	Original
9	21/08/2012	Registered Sale deed No. 3393/2012 dated 21/08/2012 executed by Mrs. Megha Kiran Damale in favour of Damale Gandhe Associates, through its partners Mr. Prashant Ramkrishna Damale and Mrs. Vaishali Rajesh Gandhe	Photo Copy
10	04/12/2020	Registered Sale deed No. 4338/2020	Photo Copy

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		dated 04/12/2020 executed by Damale Gandhe Associates, through its partners Mr. Prashant Ramkrishna Damale and Mrs. Vaishali Rajesh Gandhe in favour of Mr. Sanjeev Vasant Kushte & Mr. Kiran Baburao Jamsandekar	
11	06/07/2022	Registered Sale deed No. 3474/2022 dated 06/07/2022 executed by Mr. Kiran Baburao Jamsandekar in favour of Mr. Sanjeev Vasant Kushte	Photo Copy
12	22/10/2023	Registered Sale deed No. 7190/2023 dated 22/10/2023 executed by Mr. Sanjeev Vasant Kushte in favour of Mr. Akshay Sanjeev Kushte	Photo Copy
13	--	NOC of Builder	Original
14	02/07/2026	Registered Agreement to Sale deed No. 4203/2026 dated 02/07/2026 executed by Mr. Akshay Sanjeev Kushte in favor of Mr. Amol Ashok Chincholkar along with ORR & Index II certified	Original
15	--	Registered Sale deed executed by Mr. Akshay Sanjeev Kushte in favor of Mr. Amol Ashok Chincholkar along with ORR & Index II certified	Original
16	--	No encumbrance & no litigation affidavit from owner	Original
17	--	MODT for Loan Agreement executed by Mr. Amol Ashok Chincholkar in favor of Hinduja Hsg. Finance Ltd.	Original
18	--	Equitable Mortgage Deed/NOI, executed by Mr. Amol Ashok Chincholkar in favour of Hinduja Hsg. Finance Ltd. along with ORR & Index II certified	Original

PART-VIII

DOCUMENTS TO BE COLLECTED BY HINDUJA HOUSING FINANCE LIMITED POST DISBUSREMENT.

S No	DATE	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
1	--	NIL	NIL

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PART-IX
FINAL OPINION

The present property owner **Mr. Akshay Sanjeev Kushte** is having a valid title and possession upon the aforesaid property **And after the execution of Registered sale deed in f/o Mr. Amol Ashok Chincholkar**. And it is fit for RM/equitable mortgage.

PART-X
CERTIFICATE

I have examined the related documents in respect of subject property i.e. property bearing Residential Flat No. 503 admeasuring 35.04 Sq. Mtrs. Carpet area, admeasuring 3.17 Sq.Mtrs. Enclosed Balcony, admeasuring 6.51 Sq.Mtrs. Open Balcony, situated on Fifth Floor in the building of "K SEVEN BREEZE" at Plot No. 4 out of R.S.No. 1092 admeasuring 615.90 Sq.Mtrs. situated at A ward, Near Deshamukh High School, Saneguruji Vasahat, Kolhapur. Within the limits of Kolhapur Municipal corporation, which is standing in the name of **Mr. Akshay Sanjeev Kushte And after the execution of Registered sale deed in f/o Mr. Amol Ashok Chincholkar** has acquired clear and marketable title over the subject property. which will be valid evidence of right, title and Interest and which will satisfy the requirements of creation of Equitable Mortgage

I further certify that, I have taken online search for the period of last 13 years i.e. 2014 to 2026 on govt. IGR site on **16/09/2026 vide MH010262861202627P**. Hereby certify the genuineness of the scrutiny of records related to property, 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.)

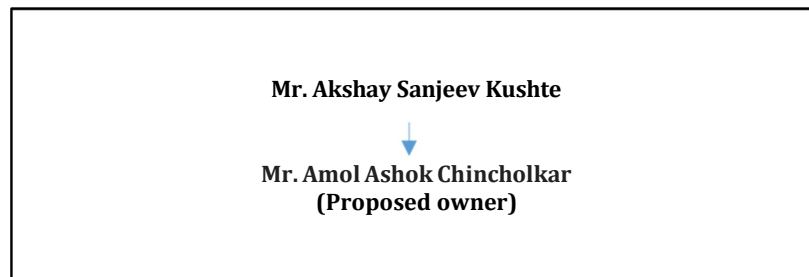
I certify that **after the execution of Registered sale deed in f/o Mr. Amol Ashok Chincholkar** has acquired an absolute, clear and marketable title over the subject property. Equitable Mortgage/RM obtaining the documents mentioned in the PART VI by intending borrower/mortgagor i.e. **Mr. Amol Ashok Chincholkar** mortgage would be enforceable. Provisions of SARFAESI are applicable to this property.

This verification has been carried out solely on the basis of the relevant record made available for examination as on the date of this Report, including, as applicable, the 7/12 Extract, Property Card/CTS Extract, Gram Panchayat Assessment Record, registered document, or any other official record. Wherever the subject property has been assigned a new, revised, or renumbered survey number, CTS number, assessment number, property identification number, or any other revenue identification by the concerned authority, the verification has been conducted only with reference to the latest particulars reflected in the relevant official record examined. The previous revenue or assessment records and their corresponding particulars have not been independently verified, and no opinion is expressed regarding the correctness, continuity, correlation,

or legal validity of the transition from the previous to the present records. The undersigned has relied upon the records maintained by the concerned statutory authority and has not undertaken any independent inquiry or investigation to verify the correctness of such reassessment, renumbering, migration, or updation of records. Accordingly, no responsibility or liability is accepted for any discrepancy, omission, inconsistency, or defect arising out of or in connection with such reassessment, renumbering, migration, updation, or any subsequent modification of the official records by the concerned authority.

Remarks, if any: - NO,

PART-XI DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE



**Yours Faithfully,
Adv. Vishal G Potadar**

Encl.: Photocopy of the documents provided

**Adv Vishal
G. Potadar**

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