



Pankaj N. Thakare

ADVOCATE

"Shree", Bhagwat Nagar, Sai Nagar, Amravati, Mail ID - pankajthakare07@gmail.com, Mo. 9665786676

File no. 3

Date: 13/09/2026

LEGAL SCRUTINY REPORT

To,
M/s Hinduja Housing Finance Ltd (HHFL)
Branch, Amravati Tq. & Dist. Amravati.

Dear Sir/Madam,

Subject :- Legal Scrutiny Report in respect of the file of - Yogesh Manikrao Mahure.

Date of Legal Initiation	12/09/2026
Application No.	MH/AMR/AMRA/A000001092
Name of Applicant	Mr. YOGESH MANIKRAO MAHURE
Name of Co - Applicant/s	Mrs. KAVITA YOGESH MAHURE
Relationship between Applicant and Co - Applicant/s	WIFE
Purpose of Loan	EXISTING PURCHASE
Lead amount	19 LAC.
The property is found / proposed to be found in whose name?	Mr. YOGESH MANIKRAO MAHURE

PART-I DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY:

ALL THAT PIECE AND PARCEL OF the R.C.C. Superstructure comprising of **Flat No. S-201**, situated on **Second Floor** of the building name and styled as "**MAHALAXMI APARTMENT**" having Built-up area **50.30 Sq.Mtrs. (541.22 Sq. Feet)** and having **17.11 %** undivided share in the **Plot No. 1** admeasuring 294 Sq.Mtrs. (3163 Sq.Feet), out of field **Survey No. 35/2**, Municipal Corporation Property No. 257, Ward No. C 10, Situated at **Mouje - Benoda**, Pragane - Nandgaon Peth, Tq. & Dist. Amravati, layout converted plot vide Rev.Case No. NAP-34/Benoda - 75/1983-84 order dated 06.12.1983. Within the



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jurisdiction of Sub Registrar, City of Amravati and within the limits of Municipal Corporation Amravati which is bounded as -

AS PER DRAFT OF AGREEMENT TO SALE	
NORTH	OTS then Service Line
SOUTH	OTS then Plot no. 2
EAST	Lobby, Staircase, Flat no. S-202
WEST	OTS then Madhuban Colony

PART-II **LIST OF DOCUMENTS SCRUTINISED BY ME**

<u>S NO.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>ORIGINAL / PHOTOCOPY</u>
1	-	Draft of Agreement to Sale by Santosh Shitalprasad Mishra in favour of Yogesh Manikrao Mahure.	Photocopy
2	30.01.2012	Sale Deed No. 299/2012 (Amravati City-2) dated 30.01.2012, by Apurva Enterprises through Proprietor Ashok Rajabhau Pitale in favour of Santosh Shitalprasad Mishra.	Photocopy
3	12.10.2011	Agreement to Sale No. 3706/2011 (Amravati City-2) dated 12.10.2011, by Apurva Enterprises through Proprietor Ashok Rajabhau Pitale in favour of Santosh Shitalprasad Mishra.	Photocopy
4	22.09.2011	Deed of Declaration No. 3545/2011 (Amravati City 2) dated 22.09.2011 by Apurva Enterprises through Proprietor Ashok Rajabhau Pitale.	Photocopy
5	26.03.2012	Gaon Namuna VI and II	Photocopy
6	11.08.2025	Tax Assessment	Photocopy
7	11.08.2025	Tax Receipt	Photocopy
8	13.08.2025	NOC issued by State Bank of India	Photocopy



PART-III **FLOW/CHAIN OF THE TITLE**

1. THE PROPERTY WAS ORIGINALLY FOUND IN WHOSE NAME?

- Rajkumar Chatumal Ratnani.

2. HOW DID THE SAID PROPERTY DEVOLVE ONTO THE VALID OWNERSHIP OF THE PRESENT OWNER?

- Upon verification I find that the land bearing Plot No. 1 admeasuring 294 Sq.Mtrs. (3163 Sq.Feet), out of field Survey No. 35/2, Situated at Mouje - Benoda, Pragane - Nandgaon Peth, Tq. & Dist. Amravati was owned and possessed by **Rajkumar Chatumal Ratnani** who sold the same to **Ashok Rajabhau Pitale** by way of Sale Deed which is registered in the office of Sub Registrar Amravati City-2, bearing serial No. 3098/2010, dated 30.08.2010. Thereafter, **Rajkumar Chatumal Ratnani** and **Ashok Rajabhau Pitale** executes the Correction Deed which is registered in the office of Sub Registrar Amravati City-2, bearing serial No. 1105/2011, dated 10.03.2011. Accordingly his name was mutated in the relevant record of rights as an owner thereof.

Thereafter, **Ashok Rajabhau Pitale Proprietor of Apurva Enterprises** constructed a residential building name & style of "**MAHALAXMI APARTMENTS**" as per building plan approved and sanctioned by Municipal Corporation, Amravati vides building permit dated 31.12.2010. The said Building consist of total 7 flats out of which 1 Flat situated on ground floor, 3 Flats situated on first floor and 3 Flats situated on second floor. In pursuance of that **Apurva Enterprises through Proprietor Ashok Rajabhau Pitale** registered the Deed of Declaration which is registered in the office of Sub Registrar Amravati City-2, bearing Sr.No. 3545/2011 dated 22.09.2011.

That thereafter, **Apurva Enterprises through Proprietor Ashok Rajabhau Pitale** executes the register Agreement to sale for the Flat No. S-201, situated on Second Floor of



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the building name and styled as "MAHALAXMI APARTMENT" having Built-up area 50.30 Sq.Mtrs. (541.22 Sq. Feet) and having 17.11 % undivided share in the Plot No. 1 admeasuring 294 Sq.Mtrs. (3163 Sq.Feet), out of field Survey No. 35/2, Situated at Mouje - Benoda, Pragane - Nandgaon Peth, Tq. & Dist. Amravati in favour of **Santosh Shitalprasad Mishra** which is registered in the office of Sub Registrar Amravati City 2, bearing serial No. 3706/2011, dated 12.10.2011.

That thereafter, **Apurva Enterprises through Proprietor Ashok Rajabhau Pitale** sold the R.C.C. Superstructure comprising of Flat No. S-201, situated on Second Floor of the building name and styled as "MAHALAXMI APARTMENT" having Built-up area 50.30 Sq.Mtrs. (541.22 Sq. Feet) and having 17.11 % undivided share in the Plot No. 1 admeasuring 294 Sq.Mtrs. (3163 Sq.Feet), out of field Survey No. 35/2, Situated at Mouje - Benoda, Pragane - Nandgaon Peth, Tq. & Dist. Amravati to **Santosh Shitalprasad Mishra** by virtue of Sale Deed which is registered in the office of Sub Registrar Amravati City 2, bearing serial No. 299/2012, dated 30.01.2012. Accordingly his name was mutated in the relevant record of rights i.e. Gaon Namuna VI and II vides entry of mutation no. 15926 as an owner thereof.

Further, **Santosh Shitalprasad Mishra** prepared the draft of Agreement to Sale in respect of schedule property i.e. R.C.C. Superstructure comprising of **Flat No. S-201**, situated on **Second Floor** of the building name and styled as "MAHALAXMI APARTMENT" having Built-up area **50.30 Sq.Mtrs. (541.22 Sq. Feet)** and having **17.11 %** undivided share in the **Plot No. 1** admeasuring 294 Sq.Mtrs. (3163 Sq.Feet), out of field **Survey No. 35/2**, Municipal Corporation Property No. 257, Ward No. C 10, Situated at **Mouje - Benoda**, Pragane - Nandgaon Peth, Tq. & Dist. Amravati in favour of **Yogesh Manikrao Mahure**.



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Further, I found that the schedule property was mortgage with **State Bank of India** by **Santosh Shitalprasad Mishra**. But entry of said mortgaged is not reflected in igr search site. Thereafter, **State Bank of India** issued No Dues Certificate in favour of **Santosh Shitalprasad Mishra** on 13.08.2025.

3. WHETHER THE PRESENT OWNER HAS MUTATED HIS/HER NAME IN THE LAND REVENUE RECORDS?

- No

4. WHETHER THE PRESENT OWNER IS PAYING LAND REVENUE TAX TO THE STATE GOVERNMENT?

- Yes

5. NON-AGRICULTURAL PROOF

- N.A.

6. WHETHER SARFAESI IS APPLICABLE

- Yes

PART-IV **EVIDENCE OF TITLE OF PROPERTY**

TYPE OF DEED ASCERTAINING TITLE	Sale Deed
DEED NUMBER	299/2012
DEED DATE	30.01.2012

PART-V **NATURE AND STATUS OF THE PROPERTY**

STATUS	Freehold
NATURE	Residential



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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?	-	-
4.	WHETHER UPTO DATE TAX/LAND REVENUE HAS BEEN PAID	No	-
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	as per the documents
8.	WHETHER PROPOSED MORTGAGE BY DEPOSIT OF TITLE DOCUMENT (EQUITABLE MORTGAGE) IS POSSIBLE	Yes	after requirement of document listed in certificate
9.	IF THE PROPERTY IS A FLAT/APARTMENT, HOW MANY YEARS INDEPENDENT TITLE IS ENSURED	NA	-
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	NA	-



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12.	WHETHER POA RECORDED IN SN11 IS REGISTERED	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	-
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?	NA	-
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)	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>ORIGINAL / PHOTOCOPY</u>
1	-	Sale Deed executed by Santosh Shitalprasad Mishra in favour of Yogesh Manikrao Mahure.	Original
2	30.01.2012	Sale Deed No. 299/2012 (Amravati City-2) dated 30.01.2012, by Apurva Enterprises through Proprietor Ashok Rajabhau Pitale in favour of Santosh Shitalprasad Mishra.	Original
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5	26.03.2012	Gaon Namuna VI and II	Photocopy
6	11.08.2025	Tax Assessment	Original
7	11.08.2025	Tax Receipt	Original
8	13.08.2025	NOC issued by State Bank of India	Original
9	-	Latest 7/12 Extracts of plot	Certified/ Digital Copy
10	-	Equitable Mortgage	Original



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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>ORIGINAL / PHOTOCOPY</u>

PART-IX FINAL OPINION

The present applicant **Pankaj Sheshrao Pokale** is **having** / not having a valid title and possession upon the aforesaid properties and property is **fit**/not fit for equitable mortgage.

PART-X CERTIFICATE

From the available records and the documents that were made available to me and subject to whatever stated hereinabove, I am of the opinion that, title of **Santosh Shitalprasad Mishra** to the said property is free from all recorded charges and encumbrances. However, apart from this, I am unaware of private and hidden transactions; hence it would be advisable to the concern financial institution to ask for an affidavit from applicant for discharging his liability in respect of the said property containing that the said property is not mortgaged to any bank or any other financial institution for loan and/or there are no encumbrances on the said property. **Search Receipt No. 1115454534, Dated 13/09/2026 (13 years 2014 to 2026).**

I Further certified that, the title Deeds intended to be deposited, relating to the property and offered as security by way of Equitable Mortgage and the 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 in favour of Hinduja Housing Finance Ltd.



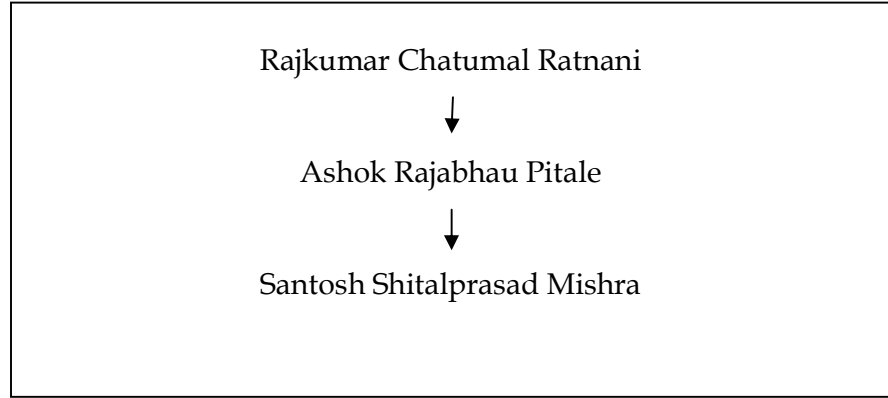
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Remarks, if any:

PART-XI DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE



Yours Faithfully,



Digitally signed
by Pankaj
Narayan Thakare
Date: 2026.09.13
10:45:56 +05'30'

Encl : Search fee receipt of 13 years from 2014 to 2026.