

Vishal G. Potadar B.A. LL.B.(Spl.)
(ADVOCATE)

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Ref. Sep/26/07

Date : 18/09/2026

LEGAL SCRUTINY REPORT

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

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Mr. Arman Aourang Mujawar.

Date of Legal Initiation	18/09/2026
Application No.	MH/ICH/HUPI/A000000201
Name of Applicant	Mr. Arman Aourang Mujawar
Name of Co – Applicant/s	Mrs. Afrina Ainuddin Shaikh and Mr. Aourang Babaso Mujawar
Relationship between Applicant and Co-Applicant/s	Wife And Father
Purpose of Loan	SELF CONSTRUCTION
Lead amount	30 Lac
The property is found / proposed to be found in Whose name	Mr. Arman Aourang Mujawar and Mr. Aourang Babaso Mujawar

PART-I

DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY:

All the piece and parcels of the property bearing Gat No. 983, its total an area admeasuring H.00-53R out of it an area admeasuring H.00.01.49R (As per sale deed And Gunthewari certificate issued by Shirol Municipal council its Plot No. 28 its an area admeasuring 149.44 Sq. Mtr. And Its Assessment list no. SNP600067 along with proposed construction on it situated at Shirol, Tal. Shirol, Dist. Kolhapur, within the limits

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of Shirol Municipal Council. which is bounded by as follows-

Property Boundaries As per Reg. Sale Deed No.1715/2026 dated 25/03/2026	
North	Plot No. 29
South	Internal Road
East	Internal Road
West	Property of Gat No. 982

PART-II

LIST OF DOCUMENTS SCRUTINISED BY ME

Sr No.	Date	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
1	25/03/2026	Registered Sale Deed no. 1715/2026 dated 25/03/2026 executed by Mr. Pramod Babasaheb Landage in favor of Mr. Arman Aourang Mujawar and Mr. Aourang Babaso Mujawar.	Photo Copy
2	16/04/2026	7/12 extract of Gat No. 983 in name of Mr. Arman Aourang Mujawar and Mr. Aourang Babaso Mujawar	Photo Copy
3	16/04/2026	8-A Khata extract of the property	Photo Copy
4	--	Construction Plan	Photo Copy
5	06/06/2024	Gunthewari lay out	Photo Copy
6	06/07/2026	Assessment extract of the property in name of Mr. Arman Aourang Mujawar and Mr. Aourang Babaso Mujawar	Photo Copy
7	18/09/2026	Mutation extract of ME No.8556	Photo Copy
8	18/09/2026	Mutation extract of ME No.13521	Photo Copy
9	18/09/2026	Mutation extract of ME No.13474	Photo Copy

PART-III FLOW/CHAIN OF THE TITLE

A) On perusal of all the concern property documents it reveals that property bearing Gat No. 983, its total an area admeasuring H.00-53R it situated at Shirol, Tal. Shirol, Dist. Kolhapur, within the limits of Shirol Municipal Council was owned and possessed by **Mr. Bhau Yashwant Arage**, and he was enjoying and exercising ownership rights over the

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same before 1993.

B) Further it reveals from record that Mr. Bhau Yashwant Arage died on 11/12/1993. And his wife Smt. Housabai Bhau Arage died on 05/02/2018, And after the death of Late Mr. Bhau Yashwant Arage & Smt. Housabai Bhau Arage the names of legal heirs of deceased namely Mrs. Sulochana Bharat Koli, Mr. Shivaji Bhau Arage, And Mr. Sambhaji Bhau Arage were recorded in record of rights of the same Property. Thus, by virtue of the said Succession, Mrs. Sulochana Bharat Koli, Mr. Shivaji Bhau Arage, And Mr. Sambhaji Bhau Arage have acquired title interest in the said Property. And as per the succession the names of owners were recorded to the captioned Property vide M.E. no. 8556.

C) Further it reveals from record that Mrs. Sulochana Bharat Koli died, And after the death of Late Mrs. Sulochana Bharat Koli the names of legal heirs of deceased namely Mrs. Pushpa Bharat Koli was recorded in record of rights of the same Property. Thus, by virtue of the said Succession, Mrs. Pushpa Bharat Koli has acquired title interest in the said Property. And as per the succession the names of owners were recorded to the captioned Property.

D) Further it reveals from record that Mrs. Pushpa Bharat Koli died on 18/04/2021, And after the death of Late Mrs. Pushpa Bharat Koli the names of legal heirs of deceased namely Mrs. Sangita Bandu Arage, Mrs. Vandana Sanjay Koli, Mr. Sunil Bharat Koli, & Mr. Bharat Yallapa Koli were recorded in record of rights of the same Property. Thus, by virtue of the said Succession, Mrs. Sangita Bandu Arage, Mrs. Vandana Sanjay Koli, Mr. Sunil Bharat Koli, & Mr. Bharat Yallapa Koli has acquired title interest in the said Property. And as per the succession the names of owners were recorded to the captioned Property vide ME No. 13521.

E) Further, it is revealed from the records that **Mr. Shivaji Bhau Arage, Mr. Sambhaji Bhau Arage, Mrs. Sangita Bandu Arage, Mrs. Vandana Sanjay Koli, Mr. Sunil Bharat Koli and Mr. Bharat Yallapa Koli** effected an **oral partition** of the captioned property amongst themselves. Accordingly, a partition chart was prepared under **Section 85 of the Maharashtra Land Revenue Code, 1966**, and an application was submitted before the **Tahsildar, Shirol**, for recording the names of the respective co-owners in accordance with their allotted shares. Further, it is revealed that the **Tahsildar, Shirol**, upon consideration of the said application and partition chart, approved the partition and consequential mutation was effected in the **7/12 extract** in respect of the respective areas allotted to the said co-owners. Accordingly, the names of **Mr. Shivaji Bhau Arage, Mr. Sambhaji Bhau Arage, Mrs. Sangita Bandu Arage, Mrs. Vandana Sanjay Koli, Mr. Sunil Bharat Koli and Mr. Bharat Yallapa Koli** came to be

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mutated vide **Mutation Entry No. 13474.**

F) Furthermore, it is revealed from the records that Sangita Bandu Arge – as Power of Attorney holder for Vandana Sanjay Koli – 1) Sunil alias Sunit Bharat Koli, 2) Sambhaji Bhau Arge, 3) Bharat Yallappa Koli, 4) Sangita Bandu Arge, 5) Shivaji Bhau Arge Consenting Party, sold the same property i.e. Gat No. 983, its total an area admeasuring H.00-53R out of it an area admeasuring H.00.13.50R it situated at Shirol, Tal. Shirol, Dist. Kolhapur, within the limits of Shirol Municipal Council to **Mr. Pramod Babasaheb Landage**. The sale deed is registered in the office of the sub-registrar at Sr. No. **1226/2024 dated 22/02/2024**. Consequently, by virtue of the said registered sale deed, **Mr. Pramod Babasaheb Landage** has acquired title and interest in the property. However, it's noted that as per the registered sale deed, the name of the owner was recorded for the captioned property.

G) Furthermore, it is revealed from the records that **Vandana Sanjay Koli, Sangeeta Bandu Arge, Sunil Bharat Koli, Bharat Yallappa Koli**, sold the same property i.e. Gat No. 983, its total an area admeasuring H.00-53R out of it an area admeasuring H.00.09R it situated at Shirol, Tal. Shirol, Dist. Kolhapur, within the limits of Shirol Municipal Council to **Sangeeta Bandu Arge, Pranita Shreyas Ladge, Pramod Babasaheb Ladge, Bhagyashree Pramod Ladge, Shreyas Pramod Ladge**. The sale deed is registered in the office of the sub-registrar at Sr. No. **1230/2024 dated 22/02/2024**. Consequently, by virtue of the said registered sale deed, **Sangeeta Bandu Arge, Pranita Shreyas Ladge, Pramod Babasaheb Ladge, Bhagyashree Pramod Ladge, Shreyas Pramod Ladge** has acquired title and interest in the property. However, it's noted that as per the registered sale deed, the name of the owner was recorded for the captioned property.

H) Further, upon perusal of the documents produced before me, it is revealed that **Mr. Pramod Babasaheb Landage** had submitted an application seeking regularization of the said property under the applicable **Gunthewari Regularization Scheme**. Pursuant thereto, the **Shirol Municipal Council** issued a **Gunthewari Regularization Certificate bearing Outward No. 47/2024 dated 06/06/2024**, thereby recording the regularization of the said property under the said Scheme.

I) Furthermore, it is revealed from the records that **Mr. Pramod Babasaheb Landage**, sold the same property i.e. Gat No. 983, its total an area admeasuring H.00-53R out of it an area admeasuring H.00.01.49R (As per sale deed And Gunthewari certificate issued by Shirol Municipal council its Plot No. 28 its an area admeasuring

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149.44 Sq. Mtr. And Its Assessment list no. SNP600067 along with proposed construction on it situated at Shirol, Tal. Shirol, Dist. Kolhapur, within the limits of Shirol Municipal Council to **Mr. Arman Aourang Mujawar and Mr. Aourang Babaso Mujawar**. The sale deed is registered in the office of the sub-registrar at Sr. No. **1715/2026 dated 25/03/2026**. Consequently, by virtue of the said registered sale deed, **Mr. Arman Aourang Mujawar and Mr. Aourang Babaso Mujawar** has acquired title and interest in the property. However, it's noted that as per the registered sale deed, the name of the owner was recorded for the captioned property.

PART-IV

EVIDENCE OF TITLE OF PROPERTY: -

TYPE OF DEED ASCERTAINING TITLE	Reg Sale Deed to be executed in F/o Borrowers/ Purchaser
DEED NUMBER	1715/2026 dated 25/03/2026
DEED DATE	25/03/2026

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
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

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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/ACQUISTIONS/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 RECEIVEDFROM BANK OR NOT?	NA	NA
20.	WHETHER SEARCH REPORT / NONENCUMBRANCE ARE APPLIED FOR?	YES	NA
21.	WHETHER PROVISIONS OF URBAN LAND CEILING ACT ARE APPLICABLE?	NO	NA

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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	25/03/2026	Registered Sale Deed no. 1715/2026 dated 25/03/2026 executed by Mr. Pramod Babasaheb Landage in favor of Mr. Arman Aourang Mujawar and Mr. Aourang Babaso Mujawar.	Original
2	16/04/2026	7/12 extract of Gat No. 983 in name of Mr. Arman Aourang Mujawar and Mr. Aourang Babaso Mujawar	Digital/Certified
3	16/04/2026	8-A Khata extract of the property	Digital/Certified
4	--	Construction Plan	Photo Copy
5	06/06/2024	Gunthewari lay out	Photo Copy
6	--	Gunthewari certificate	Photo Copy
7	06/07/2026	Assessment extract of the property in name of Mr. Arman Aourang Mujawar and Mr. Aourang Babaso Mujawar	Original
8	18/09/2026	Mutation extract of ME No.8556	Digital
9	18/09/2026	Mutation extract of ME No.13521	Digital
10	18/09/2026	Mutation extract of ME No.13474	Digital
11	--	Tax paid receipt in respect of property	Original
11	--	Construction permission	Photo Copy
12	--	No encumbrance & no litigation affidavit from owner	Original
13	--	Equitable Mortgage Deed (NOI),	Original

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		executed by Mr. Arman Aourang Mujawar and Mr. Aourang Babaso Mujawar in favour of Hinduja Hsg. Finance Ltd. along with ORR & Index II certified	
14	--	MODT for Loan Agreement	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
	NA	NA	NA

PART-IX

FINAL OPINION

The present property owner **Mr. Arman Aourang Mujawar and Mr. Aourang Babaso Mujawar** is having a valid title and possession upon the aforesaid property. it is fit for RM mortgage.

PART-X

CERTIFICATE

I have examined the related documents in respect of subject property i.e. **property bearing** Gat No. 983, its total an area admeasuring H.00-53R out of it an area admeasuring H.00.01.49R (As per sale deed And Gunthewari certificate issued by Shirol Municipal council its Plot No. 28 its an area admeasuring 149.44 Sq. Mtr. And Its Assessment list no. SNP600067 along with proposed construction on it situated at Shirol, Tal. Shirol, Dist. Kolhapur, within the limits of Shirol Municipal Council. which is standing in the name of **Mr. Arman Aourang Mujawar and Mr. Aourang Babaso Mujawar** has acquired clear and marketable title over the subject property.

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 **18/09/2026 vide MH010441502202627P**. 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 tome 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, **Mr. Arman Aourang Mujawar and Mr. Aourang Babaso Mujawar** will be 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. Arman Aourang Mujawar and Mr. Aourang Babaso Mujawar** said mortgage would be enforceable. Provisions of SARFAESI are applicable to this property.

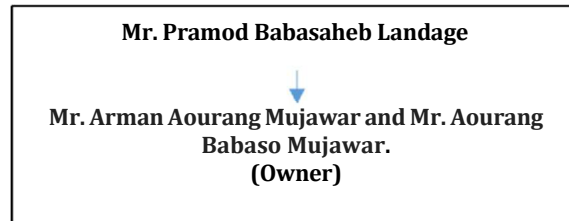
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This verification has been carried out solely on the basis of the relevant record made available for examination as on the date of this Report, including, as applicable, the 7/12 Extract, Property Card/CTS Extract, Gram Panchayat Assessment Record, 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: - NA.

PART-XI DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE



Yours Faithfully,
Adv. Vishal G Potadar

Encl.: Photocopy of the documents provided

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