



Apurv Arun Chavhan B.B.A; LL.B
(ADVOCATE)

Office – “Abhimanshree Apartment” Basement unit No. 6 Hasani Ashram Chowk, Court road, Vijaynagar, Sangli
Residence- SaiBunglow 1st lane Vinayaknagar, Sangli
Cell. No.7020797280 Email id- apurvchavan113@gmail.com

Ref. -----

Date : 30/08/2026

LEGAL SCRUTINY REPORT

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

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of RAMESHWAR HARIBA SHIVSHARAN

Date of Legal Initiation	30/08/2026
Application No.	MH/KLP/SNGL/A000000974
Name of Applicant	RAMESHWAR HARIBA SHIVSHARAN
Name of Co – Applicant/s	PRIYANKA RAMESHWAR SHIVASHARAN LATA HARIBA SHIVSHARAN
Relationship between Applicant and Co – Applicant/s	-
Purpose of Loan	LAP BT
Lead amount	28 Lakh
The property is found / proposed to be found in Whose name?	LATA HARIBA SHIVSHARAN

PART-I

DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY:

All that piece and parcel of the property bearing New Survey No.119/B/21/2 total area adm. 95.25 Sq Meters (its Old Survey No 422 out of it Plot No 21 Part) along with construction on it, situated at Sangli, Tal-Miraj, Dist- Sangli within the limits of SMK Municipal Corporation which is bounded by as follows-

	AS PER Sale Deed
--	-------------------------

NORTH	Property of Mr. Jadhav
SOUTH	Remaining Property of Plot No 21
EAST	Property of Mr. Pol
WEST	Road

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.	30/08/2026	7/12 Extract of the S.No. 119/B/21/2	Photocopy
2.	15/09/2001	Reg Sale Deed No. 6972/2001 executed by Mr. Dilip Dhondiram Mane in F/o Mrs Lalita Hariba Shivsharan	Photocopy
3.	13/09/2019	Building Permission Certificate	Photocopy
4.	31/07/2026	LOD issued by India Shelter Co Ltd	Photocopy

PART-III FLOW/CHAIN OF THE TITLE

- A)** That, it reveals as per documents made available for search record it appears that, **property bearing** Old Survey No 422 Totally adm H04-60R situated at Sangli, Tal-Miraj, Dist- Sangli within the limits of SMK Municipal Corporation out of it ½ portion was owned and possessed by Mr. Dilip Dhondiram Mane (As mentioned in Sale Deed)
- B)** The property owner Mr. Dilip Dhondiram Mane prepared rough Lay out in said property and by which said portion was divided into various Plot units.(As per Lay Out Annexed in Sale Deed)
- C)** Then, Mr. Dilip Dhondiram Mane sold a portion adm 1000 Sq Ft out of Rough Plot No 21 to Mrs Lalita Hariba Shivsharan vide Reg Sale Deed No. 6972/2001 Dt 15/09/2001.
- D)** Thereafter as per 7/12, apparently the portion owned by Mrs Lalita Hariba Shivsharan was converted to NA and its separate 7/12 record is prepared vide New Survey No.119/B/21/2 total area adm. 95.25 Sq Meters and her name found to be mutated on it. But as we don't have Mutation extracts/Certificate for establishing link between New Survey No.119/B/21/2 total area adm. 95.25 Sq Meters AND its Old Survey No 422 out of it Plot No 21 Part, so same shall be taken.

E) Then, as per LOD, Mrs Lalita Hariba Shivsharan had raised loan from India Shelter Co Ltd against subject property hence we shall take NOC from India Shelter Co Ltd.

PART-IV EVIDENCE OF TITLE OF PROPERTY

TYPE OF DEED ASCERTAINING TITLE	Reg Sale Deed
DEED NUMBER	No. 6972/2001
DEED DATE	15/09/2001

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?	No	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	NO	NA

	HOLDER OF THE ORIGINAL LAND OWNER IN FAVOUR OF THE LOAN APPLICANT		
11	WHETHER POA HOLDER OF THE ORIGINAL LAND OWNER HAS/HAD AUTHORITY UNDER POA	YES	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/REQUISTIONS.	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 RECEIVED FROM BANK OR NOT?	NA	NA
20	WHETHER SEARCH REPORT / NON-ENCUMBRANCE 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

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

1.	30/08/2026	7/12 Extract of the S.No. 119/B/21/2	CERTIFIED/Digital
2.	15/09/2001	Reg Sale Deed No. 6972/2001 executed by Mr. Dilip Dhondiram Mane in F/o Mrs Lalita Hariba Shivsharan	ORIGINAL
3.	13/09/2019	Building Permission Certificate	PHOTOCOPY
4.	31/07/2026	LOD issued by India Shelter Co Ltd	ORIGINAL/Digital
5.	--	Latest Assessment Extract of Property	CERTIFIED
6.	--	Latest Tax Paid Receipt of Property	ORIGINAL
7.	---	Mutation extracts/Certificate for establishing link between New Survey and Old Survey Number	CERTIFIED
8.	--	NOC issued by India Shelter Co Ltd	ORIGINAL
9.	--	NOI Or Register Mortgage IN F/o HHF Ltd	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>
	NA	NA	NA

PART-IX FINAL OPINION

That, **Mrs Lalita Hariba Shivsharan** is having a valid title and possession upon the aforesaid property **except loan charge of India Shelter Fin Co Ltd** 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 New Survey No.119/B/21/2 total area adm. 95.25 Sq Meters (its Old Survey No 422 out of it Plot No 21 Part) along with constructed on it, situated at Sangli, Tal-Miraj, Dist- Sangli within the limits of SMK Municipal Corporation** which is standing in the name of **Mrs Lalita Hariba Shivsharan** has acquired clear and marketable title over the subject property **except loan charge of India Shelter Fin Co Ltd** which is valid evidence of right, title and Interest and which will satisfy the requirements of creation of Equitable Mortgage/Register 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 **30/08/2026 vide MH009254767202627U** I 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 **Mrs Lalita Hariba Shivsharan** has acquired clear and marketable title over the subject property, **except loan charge of India Shelter Fin Co Ltd**, Equitable Mortgage/RM obtaining the documents mentioned in the PART VI by intending borrower/mortgagor said mortgage would be enforceable. Provisions of SARFAESI are applicable to this property.

Remarks, if any: - NA.

PART-XI DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE

Dilip Dhondiram Mane



Mrs Lalita Hariba Shivsharan

Adv Apurv
Arun
Chavhan

Digitally signed
by Adv Apurv
Arun Chavhan
Date: 2026.08.30
13:20:28 +05'30'

**Yours Faithfully,
Adv. Apurv Chavhan**

Encl.: Photocopy of the documents provide