

Adv. Pravin Chandrakant Nikam

B.A. LL.B. (Spl.)

3B, Murarji Peth, Lobha Master Chawl, Near Poonam Restaurant, Solapur Mob. 9021821255

File No.....

Date – 25/07/2026

LEGAL SCRUTINY REPORT

Date: 25/07/2026

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Vasant Pandhare

Date of Legal Initiation	25/07/2026
Application No.	MH/SLP/SLPR/A000002047
Name of Applicant	Vasant Pandhare
Name of Co – Applicant/s	
Relationship between Applicant and Co – Applicant/s	
Purpose of Loan	Takeover
Lead amount	24,00,000/-
The property is found / proposed to be found in whose name?	Vasant Vitthal Pandhare

PART-I **DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY:**

All that piece and parcel of the property bearing Gat no. 1/1/A out of that plot no. 61 admeasuring 93.00 Sq meter situated at Hotagi Station, Solapur Tal. South Solapur Dist. Solapur.

	AS PER DRAFT OF AGREEMENT TO SALE
NORTH	Plot no. 60
SOUTH	Plot no. 62
EAST	Plot no. 56
WEST	Road

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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	15/04/2024	Reg. Sale deed no. 3686/2024 with R.R executed by Manisha Atul Gaikwad for herself and Natural Guardian of Rohit Atul Gaikwad and (name before marriage) Rohini Atul Gaikwad (Name after marriage) Rohini Balaji Tat in favor of Vasant Vitthal Pandhare	Photocopy
2	29/11/2004	Reg. Sale deed no. 2469/2004 executed by Bapu Shankar Kokare in favor of Atul Shahurav Gaikwad	Photocopy
3	21/07/2026	7/12 extract of the property	Photocopy

PART-III FLOW/CHAIN OF THE TITLE

- A)** That, I have gone through the documents mentioned in schedule-II of this report. On perusal of all the concern property documents it reveals that the property bearing Gat no. 1/1/A out of that plot no. 61 admeasuring 92.88 Sq.mtr. was owned and possessed by Bapu Shankar Kokare.
- B)** That, it is seen that, Bapu Shankar Kokare has sold the subjected proeprty to Atul Shahurav Gaikwad through Reg. Sale deed no. 2469 with sub registrar Solapur South on dated 29/11/2004. Based on the said reg. sale deed name of Atul Shahurav Gaikwad has been entered into the record of rights of 7/12 extract of said property as an owner.
- C)** That, further it is seen that, Atul Shahurav Gaikwad has passed away on dated 16/06/2011 and after his death his legal heir Manisha Atul Gaikwad, Rohit Atul Gaikwad and Rohini Atul Gaikwad are muted on the property.
- D)** That, further it is seen that, Manisha Atul Gaikwad for herself and Natural Guardian of Rohit Atul Gaikwad and (name before marriage) Rohini Atul Gaikwad (Name after marriage) Rohini Balaji

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Tat are sold the subjected property to Vasant Vitthal Pandhare by way of reg. sale deed no. 3686 with sub registrar Solapur south on dated 15/04/2024. Based on the said reg. sale deed name of Vasant Vitthal Pandhare has been entered into the record of rights of 7/12 extract of said property as an owner.

E) That, further it is seen that, Mrs. Vasant Vitthal Pandhare has availed a loan from Vastu Housing Finance Corporation Ltd., Branch Solapur and accordingly, as the security interest of the said loan he was create a mortgage of the said property in favor of the Vastu Housing Finance Corporation Ltd., Branch Solapur and accordingly, the NOI was executed and registered in the Sub-Registrar Office of Solapur, North bearing sr. no. 222 on dated 01/06/2026. Based on the said NOI charge of the said finance was created over the said property.

1. THE PROPERTY WAS ORIGINALLY FOUND IN WHOSENAME? Vasant Vitthal Pandhare

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?

NA

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

NA

5. NON-AGRICULTURAL PROOF

NA (CTS Property)

6. WHETHER SARFAESI IS APPLICABLE

Yes

PART-IV EVIDENCE OF TITLE OFPROPERTY

TYPE OF DEED ASCERTAINING TITLE	Sale deed
DEED NUMBER	3686
DEED DATE	15/04/2024

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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	
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?	No	

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4.	WHETHER UPTO DATE TAX/LAND REVENUE HAS BEEN PAID	No	
5.	WHETHER ALL THE TITLE DOCUMENTS FOR LAST 13 YEARS HAS BEEN VERIFIED	No	
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	
8.	WHETHER PROPOSED MORTGAGE BY DEPOSIT OF TITLE DOCUMENT (EQUITABLE MORTGAGE) IS POSSIBLE	Yes	
9.	IF THE PROPERTY IS A FLAT/APARTMENT, HOW MANY YEARS INDEPENDENT TITLE IS ENSURED	No	
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	No	
12.	WHETHER POA RECORDED IN SN11 IS REGISTERED	No	
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	

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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?	No	
20.	WHETHER SEARCH REPORT / NON-ENCUMBRANCE ARE APPLIED FOR?	No	
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>WHETHER ORIGINAL / PHOTOCOPY</u>
1.	15/04/2024	Reg. Sale deed no. 3686/2024 with R.R executed by Manisha Atul Gaikwad for herself and Natural Guardian of Rohit Atul Gaikwad and (name before marriage) Rohini Atul Gaikwad (Name after marriage) Rohini Balaji Tat in favor of Vasant Vitthal Pandhare	Original
2	29/11/2004	Reg. Sale deed no. 2469/2004 executed by Bapu Shankar Kokare in favor of Atul Shahurav Gaikwad	Original
3	28/06/2021	Legal heir affidavit	Original
4		Latest 7/12 extract of the property	Certified
5		Tax paid tax receipt of the property	Original
6	07/11/1994	N.A order of the property	Photocopy
7		NOC from Vastu Housing Finance Corporation Ltd	Original
8		LOD from Vastu Housing Finance Corporation Ltd	Original
9		NOI with R.R and Index II executed by Akash Hukum Rathod in favor of HHFL	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>
1			

PART-IX FINAL OPINION

The present applicant Mr. Vasant Vitthal Pandhare is having a valid title and possession upon the aforesaid properties and property is fit for equitable mortgage. **(Charge of Vastu Housing Finance Corporation Ltd has seen on the property)**

PART-X CERTIFICATE

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

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Registrar, Solapur south on 25/07/2026 vide E-search online receipt no. MH007084094202627P 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 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.

Note - Kindly note that this Search Report is Subject to the computer Records maintained on IGRS portal and solely predicated on the scanned documents concerning the property that were provided to us by Bank/ FI's, therefore I will not held responsible and/or liable for unavailable records or entries as on date of search. For your understanding, we would like to clarify that our search was limited to online records available on the IGRS portal and Our findings are directly reliant on the accuracy and completeness of these provided documents. Conducting manual searches across each registrar office falls outside the defined scope and ambit of our current engagement. Therefore, this report reflects the findings of our online search only.

Remarks, if any: -

PART-XI

DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE

N.A.

Pravin
Chandr
akant
Nikam

Digitally signed
by Pravin
Chandrakant
Nikam
Date:
2026.08.21
14:20:28
+05'30'

Yours Faithfully,

(Pravin Nikam)
Advocate

Encl.: