



ADV. GAURAV S. DESHMUKH

B.COM, LLB

Off. At;
“Vaishanavi Complex” Flat no. -S4 on Second Floor, | Email:- advdeshmukhakola@gmail.com
Gaurakshan Road, Opposite MSEB Power House, | Call on:- 9028232246 / 9404092024 (W)
Tq. And Dist. Akola (MH). 444001.

LEGAL SCRUTINY REPORT

File no. MH/AKL/KMHN/A000001023

Date: 01/08/2026

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Mrs. Vanmala Ghanshyam Jadhav

Date of Legal Initiation	01/08/2026
Application No.	MH/AKL/KMHN/A000001023
Name of Applicant	Mrs. Vanmala Ghanshyam Jadhav
Name of Co – Applicant/s	Mr. Ghanshyam Kevalasing Jadhav
Relationship between Applicant and Co – Applicant/s	Husband
Purpose of Loan	Purchase
Lead amount	20 Lac
The property is found / proposed to be found in whose name?	M/s. Dream City Infra Project, Akola through Partnership Society through Partners Mr. Mohammad Kashif Ikabal Surya and Mr. Mohammad Shafi Abdul Rajik Surya. – Seller Mrs. Vanmala Ghanshyam Jadhav - Buyer

PART-I DESCRIPTION AND SCHEDULE OF THE CONCERNEDPROPERTY:

That the piece and parcel land situated within the jurisdiction of Municipal Corporation Akola situated at **Mauje- Shivapur**, bearing field **Survey No. 70/2, Gat no. 182, Area Adm 1.21 HR and Gat no. 184/1 Area Adm 1.00 HR out of which 0.73 HR; in total Area adm 1.94 HR**, which is converted as Non Agriculture for Residential use, as per the order passed by SDO Akola vide order passed in Rev. case no. NAP-34/Shivapur/7/2005-06,Dated 05/10/2006. Whereas residential building constructed on part of admeasuring area 19244.00 sq.mtr the above plots; as per the building permission and sanction map issued by Akola Municipal Corporation vide its Permit/Case no. DDMCO/RB/2026/APL/00817, Dated 21/05/2026. Under the name and style “**DREAM CITY INFRA PROJECTS PHASE-2, 20 Flats Scheme**” **Building no. 12** Out of which “**Flat No. AF-3**” Situated on “**First Floor**”, having **Built-up Area Adm 60.05 Sq. Mt., Saleable Area 78.06** along with the **22.95 Sq. Mt. Undivided Share** in land; Located at Mauje- Shivapur, Tq. And Dist. Akola.
which is bounded as under:-

	AS PER SALE DEED	AS PER SITE
East	Flat no AF-2	NA
West	8 RO-House scheme	NA
North	Other Scheme	NA
South	Flat no AF-4	NA

PART-II LIST OF DOCUMENTS SCRUTINSED BYME

<u>Sr. No.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>ORIGINAL/ PHOTOCOPY</u>
1	26/05/2022	Reg. Sale Deed executed by Mr. Santosh Mukundlal Agrawal and Mrs. Sandhya Santosh Agrawal through POA Holder Mr. Santosh Mukundlal Agrawal in f/o M/s. Dream City Infra Project, Akola through Partnership Society through Partners Mr. Mohammad Kashif Ikabal Surya and Mr. Mohammad Shafi Abdul Rajik Surya; Bearing no. 2827.	Copy
2	22/03/2024	Reg. Sale Deed executed by Mr. Santosh Mukundlal Agrawal and Mrs. Sandhya Santosh Agrawal through POA Holder Mr. Santosh Mukundlal Agrawal in f/o M/s. Dream City Infra Project, Akola through Partnership Society through Partners Mr. Mohammad Kashif Ikabal Surya and Mr. Mohammad Shafi Abdul Rajik Surya; Bearing no. 1498.	Copy
3	01/06/2026	Reg. Deed of Declaration executed by M/s. Dream City Infra Project, Akola through Partnership Society through Partners Mr. Mohammad Kashif Ikabal Surya and Mr. Mohammad Shafi Abdul Rajik Surya; Bearing no. 3189.	Copy
4	---	Draft of Agreement to Sale executed by M/s. Dream City Infra Project, Akola through Partnership Society through Partners Mr. Mohammad Kashif Ikabal Surya and Mr. Mohammad Shafi Abdul Rajik Suryain f/o Mrs. Vanmala Ghanshyam Jadhav.	Copy
5	21/05/2026	Building Permission and Sanction plan issued by Akola Municipal Corporation, Vide Case no. DDMCO/RB/2026/APL/00817.	Copy
6	05/10/2006	NA Order vide order passed in Rev. Case no. NAP-34/Shivapur/7/2005-06.	Copy
7	---	Latest 7/12 in the name of M/s. Dream City Infra Project, Akola through Partnership Society through Partners Mr. Mohammad Kashif Ikabal Surya and Mr. Mohammad Shafi Abdul Rajik Surya	Copy
8	---	Tax receipt in the name of M/s. Dream City Infra Project, Akola through Partnership Society through Partners Mr. Mohammad Kashif Ikabal Surya and Mr. Mohammad Shafi Abdul Rajik Surya	Copy

PART-III FLOW/CHAIN OF THE TITLE

- After perusal of the document provided by the applicant/borrower it reveals that, Initially agriculture land field **Survey no. 71/1, Gat no. 184, total area admeasuring 2.09 HR. AND Survey no. 70/2, Gat no. 182 total area adm 1.21 HR of Mauje Shivapur** was originally in owned and possessed by Mrs. Nilamdevi Gulabchand Sakhala, since before 2001.
- Thereafter Mrs. Nilamdevi Gulabchand Sakhala executed the sale deed in f/o **Mr. Santosh Mukundlal Agrawal**, thereby sold out the **area adm.1.01 HR out of the above said 2.09 HR of the Survey no.71/1, Gat no. 184**, Vide Reg. Sale Deed Bearing no. 7136, Dated 30/10/2001.
- Thereafter directly observed that, Mr. Gulabchand Baluram Sakhalawas executed the sale deed in f/o **Mrs. Sandhya Santosh Agrawal**, thereby sold out the **Half Portion i.e Area adm 0.61 HR out of the above said 1.21 HR of Survey no. 70/2, Gat no. 182**, Vide Reg. Sale Deed Bearing no. 7140, Dated 30/10/2001.
- Thereafter it is further observed that, Mr. Gulabchand Baluram Sakhalawas executed the sale deed in f/o **Mrs. Sangita Shankarlal Khabra**, thereby sold out the **Half Portion i.e Area adm 0.60 HR out of the above said 1.21 HR of the Survey no. 70/2, Gat no. 182**, Vide Reg. Sale Deed Bearing no. 7141, Dated 30/10/2001.
- Thereafter it is observed that, **Mr. Santosh Mukundlal Agrawal** applied and converted the **area adm. 0.27 HR out of the his area adm 1.01 HR of his ownership of Survey no. 71/1, Gat no. 184 ofMauje Shivapur** into non agricultural for residential use as per the order

passed by SDO Akola and thereby formulated the layout thereon, vide order passed in Rev. Case no. NAP-34/Shivapur/17/2004-05, Dated 22/12/2004.

- f) Thereafter it is further observed that, Mr. Santosh Mukundlal Agrawal, Mrs. Sandhya Shankarlal Agrawal and Mrs. Sangita Santosh Kabara Jointly applied and converted the **Survey no. 70/1, Gat no. 182 area admeasuring 1.21 HR.**(of which 0.61 HR owned by Mrs. Sandhya S. Agrawal and 0.60 HR owned by Mrs. Sangita S. Kabara) **AND area adm 0.73 HR out of his remaining 1.01 HR of Survey no. 71/1, Gat no. 184 of Mauje Shivapur** into non agricultural for residential use as per the order passed by SDO Akola and thereby formulated the layout thereon, vide order passed in Rev. Case no. NAP-34/Shivapur/7/2005-06, Dated 05/10/2006.
- g) Thereafter Mr. Santosh Mukundlal Agrawal availed the loan facility from Nishant Sahakari Gramin Pat Puravtha Sansta Maryadit Akola; thereby mortgage the above said **Survey no. 71/1, Gat no. 184, area adm.1.01 HR out of the total area adm. 2.09 HR of Mauje Shivapur** by way of executing Registered mortgage, Vide Reg. Mortgage deed bearing no. 2593, dated 09/07/2004; That the said loan has been fully repaid by him, thereby bank has released the property from charge by way of executing the Reg. Released deed bearing no. 1765 dated 28/04/2010.
- h) Thereafter it is further observed that Mr. Sangita Shankarlal Agrawal availed the loan facility from the Nishant Sahakari Gramin Pat Puravtha Sansta Maryadit Akola; thereby mortgage the above said **Survey no. 70/2, Gat no. 182, Area adm 0.60 HR out of the total area adm.1.21 HR of Mauje Shivapur** by way of executing the registered mortgage, vide reg. mortgage deed bearing no. 2591, Dated 09/07/2004. That Mr. Sangita Shankarlal Agrawal committed a default in repayment of the loan amount, hence The Nishant Sahakari Gramin Pat Puravtha Sansta Maryadit Akola proceeded U/s 101 of Maharashtra Co-operative Society Acts 1960 Act and provision thereof and taken over the possession of the property, accordingly executed by sale deed in f/o **Mr. Santosh Mukundlal Agrawal**; thereby sold out the **above said Area adm 0.60 HR of Survey no. 70/2, Gat no. 182**; Vide Reg. Sale Deed Bearing no. 4866, Dated 03/09/2011.
- i) Thereafter Mrs. Sandhya Santosh Agrawal availed the loan facility from Nishant Sahakari Gramin Pat Puravtha Sansta Maryadit Akola; thereby mortgage the above said **Survey no. 70/2, Gat no. 182, Area adm 0.61 HR out of the total area adm. 1.21 HR of Mauje Shivapur** by way of executing Registered mortgage, Vide Reg. Mortgage deed bearing no. 2592, Dated 09/07/2004; That the said loan has been fully repaid by him, thereby bank has released the property from charge by way of executing the Reg. Released deed bearing no. 5290 dated 05/11/2011.
- j) Thereafter Mr. Sandhya Santosh Agrawal executed the Power of Attorney in f/o Mr. Santosh Mukundlal Agrawal, Thereby authorized to appear and sign the deed and documents in respect of the sale-transfer of the Property field Survey no. 70/2, Gat no. 182 and on his behalf; Vide Reg. Power of Attorney Bearing no. 2562, Dated 06/05/2021.
- k) Thereafter Mr. Santosh Mukundlal Agrawal and Sandhya Santosh Agrawal through POA Holder Mr. Santosh Mukundlal Agrawal further executed by sale deed in f/o M/s. Dream City Infra Project, Akola through Partnership Society through Partners Mr. Mohammad Kashif Ikabal Surya and Mr. Mohammad Shafi Abdul Rajik Surya, Thereby sold out the **Survey No. 70/2, Gat no. 182, Area Adm 1. 21 HR AND Gat no. 184/1 Area Adm 1.00 HR out of which 0.73 HR; in total Area adm 1.94 HR.** out of which non agricultural **area adm. 2652.00 Sq. Mt. out of the 0.73 HR of the Gat no. 184/1**; Vide Reg. Sale Deed Bearing no. 2827, Dated 26/05/2022.
- l) Thereafter Mr. Santosh Mukundlal Agrawal and Sandhya Santosh Agrawal through POA Holder Mr. Santosh Mukundlal Agrawal further executed by sale deed in f/o M/s. Dream City Infra Project, Akola through Partnership Society through Partners Mr. Mohammad Kashif Ikabal Surya and Mr. Mohammad Shafi Abdul Rajik Surya, Thereby sold out the **Survey No. 70/2, Gat no. 182, Area Adm 1. 21 HR and Gat no. 184/1 Area Adm 1.00 HR out of which**

0.73 HR; in total Area adm 1.94 HR, which is converted as Non Agriculture for Residential use, as per the order passed by SDO Akola vide order passed in Rev. case no. NAP-34/Shivapur/7/2005-06, Dated 05/10/2006 out of which **Layout Gat no. 184/1, area admeasuring 0.73 HR out of which layout plot Area Adm 16748.00 Sq. Mt i.e 180275.00 Sq. Ft;** Vide Reg. Sale Deed Bearing no. 1498, Dated 22/03/2024.

- m) Thereafter M/s. Dream City Infra Project, Akola through Partnership Society through Partners Mr. Mohammad Kashif Ikabal Surya and Mr. Mohammad Shafi Abdul Rajik Surya applied for the building permission and sanction map for the construction of Residential Building, consist of multiple Flats and Units on above said **layout plot Area Adm 16748.00 Sq. Mt i.e 180275.00 Sq. Ft.;** Thereby Akola Municipal Corporation approved the same, Vide its Permit No. DDMCO/RB/2026/APL/00817, Dated 21/05/2026.
- n) Thereafter M/s. Dream City Infra Project, Akola through Partnership Society through Partners Mr. Mohammad Kashif Ikabal Surya and Mr. Mohammad Shafi Abdul Rajik Surya through POA Holder Mr. Mohammad Kashif Ikabal Surya executed the deed of declaration; thereby declare the construction of building under the name and style **“DREAM CITY INFRA PROJECTS PHASE-2, 20 Flats Scheme”** consist of multiple Duplex/Row House and Unites thereon, having different area and size on the above said **layout plot Area Adm 19244.00 Sq. Mt i.e 207142.41.00 Sq. Ft.;** Vide Deed of Declaration bearing no. 3189, Dated 01/06/2026.
- o) At present M/s. Dream City Infra Project, Akola through Partnership Society through Partners Mr. Mohammad Kashif Ikabal Surya and Mr. Mohammad Shafi Abdul Rajik Surya are the Sole and absolute owner and possessor of the above said **“Flat No. AF-3”** Situated on **“First Floor”**, of the building **“DREAM CITY INFRA PROJECTS PHASE-2, 20 Flats Scheme”** having **Built-up Area Adm 60.05 Sq. Mt., Saleable Area 78.06** along with the **22.95 Sq. Mt. Undivided Share** in land constructed on Layout Gat no.184/1; Located at Located at Mauje- Shivapur, Tq. And Dist. Akola.; Who agreed to sale the same to **Mrs. Vanmala Ghanshyam Jadhav;** as per the draft of Agreement to sale deed.

- 1) The property was originally found in whose name? :- **M/s. Dream City Infra Project, Akola through Partnership Society through Partners Mr. Mohammad Kashif Ikabal Surya and Mr. Mohammad Shafi Abdul Rajik Surya.**
- 2) How did the said property devolve onto the valid ownership of the present owner?:- **By virtue of Vide Reg. Sale deed bearing no. 1498, Dated 22/03/2024 and 2827, Dated 26/05/2022.**
- 3) Whether the present owner has mutated his/her name in the land revenue records? :- **Yes**
- 4) Whether the present owner is paying land revenue tax to the state government? :- **Yes**
- 5) Non-agricultural proof – **Yes**
- 6) Whether sarfaesi is applicable :- **Yes**

PART-IV EVIDENCE OF TITLE OFPROPERTY

Type of deed ascertaining title	Reg. Sale Deed executed by Mr. Santosh Mukundlal Agrawal and Mrs. Sandhya Santosh Agrawal through POA Holder Mr. Santosh Mukundlal Agrawal in f/o M/s. Dream City Infra Project, Akola through Partnership Society through Partners Mr. Mohammad Kashif Ikabal Surya and Mr. Mohammad Shafi Abdul Rajik Surya Reg. Sale Deed executed by Mr. Santosh Mukundlal Agrawal and Mrs. Sandhya Santosh Agrawal through POA Holder Mr. Santosh Mukundlal Agrawal in f/o M/s. Dream City Infra Project, Akola through Partnership Society through Partners Mr. Mohammad Kashif Ikabal Surya and Mr. Mohammad Shafi Abdul Rajik Surya.
Deed number	2827 and 1498
Deed date	26/05/2022 and 22/03/2024

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?	N.A	--
4.	Whether upto date tax/land revenue has been paid	YES	--
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	--
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	N.A	--
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	--
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?	NA	--
19.	Whether case of balance transfer / takeover cases, whether original LOD received from bank or not?	YES	--
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)	NA	--
24.	Whether approved map / sanction map has been provided?	NO	--
25.	Whether Search Report is obtained and submitted? Search Report Details Search Conducted Years:	Yes	I, Mr. Gaurav S. Deshmukh, Advocate has conducted the

	Name of the Advocate : Search Report Date: EC Details :		Search for the caption property for year 2014-2026, by paying necessary Search charges, vide Receipt No. MH007543882202627U , Dated 01/08/2026 .
--	--	--	--

PART– VII DOCUMENTS TO BE COLLECTED BY HINDUJA HOUSING FINANCE LIMITED FOR CREATING A VALID MORTGAGE

<u>Sr. No.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>ORIGINAL/PHOTOCOPY</u>
1	03/10/2001	Sale Deed no. 7136/2001, 7140/2001,7141/2001.	Copy
2	03/09/2011	Sale Deed no. 4866/2011.	Copy
3	22/03/2024	Sale Dee no. 1498/2024 in f/o Dream City Infra Project.	Copy
4	01/06/2026	Reg. Deed of Declaration no. 3189/2026.	Copy
5	---	POA no. 2673/2022.	Copy
6	---	Issar pavati or Reg. ATS in f/o Vanmala Jadhav.	Original
7	---	Proposed Reg. Sale deed f/o Mrs. Vanmala Ghanshyam Jadhav.	Original
8	---	Demand Letter, Allotment letter, Builder NOC.	Original
9	---	Latest 7/12 extract.	Original
10	---	Equitable Mortgage executed by Borrowers in f/o HHFL.	Original
11	26/05/2022	Sale Deed no. 2827/2022.	Copy

PART–IX FINAL OPINION

The present **Mrs. Vanmala Ghanshyam Jadhav** having a valid title and possession upon the aforesaid property and property is fit for equitable mortgage.

PART–X CERTIFICATE

In view of the foregoing, I certify that the title deeds intended to be deposited, relating to the property and offered as security by way of Registered mortgage and the documents of title referred to above are perfect evidence of the title and that if the said mortgage is created in the manner required by law, it would satisfy the requirements of creation of Registered mortgage.

I further certify that, **Mrs. Vanmala Ghanshyam Jadhav** would derive a valid, clear and marketable title in the subject property.

Remarks, if any: - NIL

GAURAV
SHIV AJIRAO
DESHMUKH

Digitally signed by
GAURAV SHIV
AJIRAO DESHMUKH
Date: 2026.08.03
18:40:47 +05'30'

Mr. Gaurav S. Deshmukh
Advocate