

Adv. Pravin Chandrakant Nikam

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

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

File No.....

Date – 27/11/2025

LEGAL SCRUTINY REPORT

Date: 27/11/2025

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Akash Manjule

Date of Legal Initiation	27/11/2025
Application No.	MH/SLP/SLR/A000001667
Name of Applicant	Akash Manjule
Name of Co – Applicant/s	
Relationship between Applicant and Co – Applicant/s	
Purpose of Loan	Purchase
Lead amount	27,00,000/-
The property is found / proposed to be found in whose name?	Chandubai Baburav Khandare (name before marriage) Chandubai Dattatray Nimbalkar (name after marriage) and Pravin Dattatray Naimbalkar

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

All that piece and parcel of the property bearing Gat no. 1058 out of that plot no. 64 having milkat no. 1566 admeasuring 138.60 Sq.mtr. i.e. 1491.33 Sq.ft. situated at Sanja Tal. Osmanabad Dist. Osmanabad.

NORTH	Plot no. 77
SOUTH	6.00 mtr. width Road
EAST	Road
WEST	Plot no. 63

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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	07/03/2025	Reg. Sale deed no. 2003/2025 executed by Akash Goroba Bhosale with consent of Sukhshala Goroba Bhosale in favor of Chandubai Baburav Khandare (name before marriage) Chandubai Dattatray Nimbalkar (name after marriage) and Pravin Dattatray Naimbalkar	Photocopy
2		Draft of Agreement to sale executed by Chandubai Dattatray Nimbalkar and Pravin Dattatray Naimbalkar in favour of Radhika Akash Manjule	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. 1058 out of that plot no. 64 having milkat no. 1566 admeasuring 138.60 Sq.mtr. was owned and possessed by Prakash Sukhlal Bora.
- B)** That, further it is seen that, Prakash Sukhlal Bora has sold the subjected property to Meena Laxman Salunkhe through Reg. sale deed bearing sr. no. 5134 with sub registrar Osmanabad on dated 27/11/2012. Based on the said reg. sale deed name of Meena Laxman Salunkhe has been entered into the record of rights of 7/12 extracts of said property as an owner.
- C)** That, further it is seen that, Meena Laxman Salunkhe has sold the subjected property to Suman Hanmant Koli by way of Reg. sale deed bearing sr. no. 4096 with sub registrar Osmanabad on dated 21/09/2013. Based on the said reg. sale deed name of Suman Hanmant Koli has been entered into the record of rights of 7/12 extracts of said property as an owner.

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- D)** That, further it is seen that, Suman Hanmant Koli has sold the subjected property to Ram Kalidas Gujar and Rajabai Kalidas Gujar by way of Reg. sale deed bearing sr. no. 4136 with sub registrar Tuljapur on dated 13/09/2019. Based on the said reg. sale deed name of Ram Kalidas Gujar and Rajabai Kalidas Gujar has been entered into the record of rights of 7/12 extracts of said property as an owner.
- E)** That, further it is seen that, Ram Kalidas Gujar and Rajabai Kalidas Gujar has availed a loan of Rs. 11,14,025/- from Muthoot Homfin India., Branch Osmanabad and accordingly, as the security interest of the said loan they have create a mortgage of the said property in favor of Muthoot Homfin India., Branch Osmanabad and accordingly, the mortgage was executed and registered in the Sub-Registrar Office of Osmanabad bearing Sr. No. 4479 dt. 09/10/2019. Based on the said reg. mortgage deed charge of the said finance was created over the said property.
- F)** That, further it is seen that, Ram Kalidas Gujar and Rajabai Kalidas Gujar has decided to sell subjected property therefore Mr. Dipak Vishwas Suryavanshi has approached to them for purchase the said property and after negotiation of price and other conditions between them, Ram Kalidas Gujar and Rajabai Kalidas Gujar executed a Reg. Agreement to sale in favor of Mr. Dipak Vishwas Suryavanshi bearing sr. no. 2513 with sub registrar Osmanabad dated 30/07/2020.
- G)** That, further it is seen that, Ram Kalidas Gujar and Rajabai Kalidas Gujar has sold the subjected property to Akash Goroba Bhosale by way of Reg. sale deed bearing sr. no. 7068 with sub registrar Osmanabad on dated 05/12/2022. Based on the said reg. sale deed name of Akash Goroba Bhosale has been entered into the record of rights of 7/12 extracts of said property as an owner.
- H)** That, further it is seen that, Ram Kalidas Gujar and Rajabai Kalidas Gujar has repaid all the dues of Muthoot Homfin India and therefore Muthoot Homfin India has executed a reg.

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reconveyance deed in favor of Ram Kalidas Gujar and Rajabai Kalidas Gujar bearing Sr. no. 1289 with sub registrar, Osmanabad on dated 02/03/2023. Based on the said Reg. reconveyance deed charge of Muthoot Homfin India has removed from the property.

- I) That, further it is seen that, Mr. Dipak Vishwas Suryavanshi has executed a Reg. Cancellation of Reg. Agreement to sale no. 2513/2020 in favor of Ram Kalidas Gujar and Rajabai Kalidas Gujar bearing sr. no. 1349 with sub registrar Osmanabad on dated 06/03/2023.
- J) That, further it is seen that, Akash Goroba Bhosale has availed a loan of Rs. 12,50,000/- from Fedbank Financial Services Ltd., Branch Solapur and accordingly, as the security interest of the said loan he has create a mortgage of the said property in favor of Fedbank Financial Services Ltd., Branch Solapur and accordingly, the mortgage was executed and registered in the Sub-Registrar Office of Osmanabad bearing Sr. No. 1394 dt. 08/03/2023. Based on the said reg. mortgage deed charge of the said bank was created over the said property.
- K) That, further it is seen that, Akash Goroba Bhosale has decided to sell the subjected property therefore Chandubai Dattatray Nimbalkar and Pravin Dattatray Nimbalkar has approached to him for purchase the said property and after negotiation of price and other condition between them both parties have entered into an agreement. Akash Goroba Bhosale has executed a reg. agreement to sale in favor of Chandubai Dattatray Nimbalkar and Pravin Dattatray Nimbalkar bearing sr. no. 4498 with sub registrar Osmanabad on dated 27/06/2024.
- L) That, further it is seen that, Akash Goroba Bhosale has repaid all the dues of Fedbank Financial Services Ltd Therefore Fedbank Financial Services Ltd has executed a reg. reconveyance deed in favor of Akash Goroba Bhosale bearing Sr. no. 1969 with sub registrar, Osmanabad on dated 06/03/2025. Based on the said Reg. reconveyance deed charge of Fedbank Financial Services Ltd has removed from the property.
- M) That, further it is seen that, all the condition of Reg. Agreement to sale no. 4498/2024 have been fulfilled therefore Akash Goroba Bhosale has executed a Reg. Sale deed with consent of

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Sukhshala Goroba Bhosale in favor of Chandubai Dattatray Nimbalkar and Pravin Dattatray Nimbalkar bearing sr. no. 2003 with sub registrar Osmanabad on dated 07/03/2025. Based on the reg. sale deed name of Chandubai Dattatray Nimbalkar and Pravin Dattatray Nimbalkar has been entered into the record of rights of revenue record of said property as an owner.

N) That, further it is seen that, some mistake has been happened in Reg. Sale deed no. 2003/2025 hence Akash Goroba Bhosale has executed a Reg. Rectification deed in favor of Chandubai Dattatray Nimbalkar and Pravin Dattatray Nimbalkar bearing sr. no. 2196 with sub registrar Osmanabad on dated 12/03/2025. Based on the said reg. rectification deed necessary changes has been made in revenue records.

O) That, further it is seen that, Chandubai Dattatray Nimbalkar and Pravin Dattatray Nimbalkar has availed a loan from Hinduja Housing Finance., Branch Solapur and accordingly, as the security interest of the said loan they have create a NOI of the said property in favor of Hinduja Housing Finance., Branch Solapur and accordingly, the mortgage was executed and registered in the Sub-Registrar Office of Osmanabad bearing Sr. No. 230 dt. 10/07/2025. Based on the said NOI charge of the said bank was created over the said property.

P) That, further it is seen that, Chandubai Dattatray Nimbalkar and Pravin Dattatray Nimbalkar has decided to sell the subjected property therefore Radhika Akash Manjule has approached to them for purchase the said property and after negotiation of price and other condition between them both parties have entered into an agreement. Chandubai Dattatray Nimbalkar and Pravin Dattatray Nimbalkar has drafted an agreement to sale in favor of Radhika Akash Manjule.

1. THE PROPERTY WAS ORIGINALLY FOUND IN WHOSE NAME? Chandubai Dattatray Nimbalkar and Pravin Dattatray Nimbalkar

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

Yes

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

N.A.

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

N.A.

5. NON-AGRICULTURAL PROOF

Yes

6. WHETHER SARFAESI IS APPLICABLE

Yes

PART-IV EVIDENCE OF TITLE OF PROPERTY

TYPE OF DEED ASCERTAINING TITLE	Sale deed
DEED NUMBER	2003
DEED DATE	07/03/2025

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	

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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.	27/11/2012	Reg. Sale deed no. 5134/2012 executed by Prakash Sukhlal Bora in favor of Meena Laxman Salunkhe	Photocopy
2		N.A order of the property	Photocopy
3		Latest 7/12 extract of the property	Certified/digital
4		Tax paid tax receipt of the property	Original
5	16/03/2024	LOD from Fedbank Financial Services Ltd	Original
6	21/09/2013	Reg. Sale deed no. 4096/2013 executed by Meena Laxman Salunkhe in favor of Suman Hanmant Koli	Original
7	05/12/2022	Reg. Sale deed no. 7068/2022 executed by Ram Kalidas Gujar and Rajabai Kalidas Gujar in favour of Akash Goroba Bhosale	Original
8	13/09/2019	Reg. Sale deed no. 4136/2019 executed by Suman Hanumant Koli in favor of Ram Kalidas Gujar and Rajabai Kalidas Gujar	Original
9	06/03/2025	Reg. Reconveyance deed no. 1969/2025 executed by Fedbank Financial Services Ltd in favor of Akash Goroba Bhosale	Original
10	07/03/2025	Reg. Sale deed no. 2003/2025 with R.R and Index II executed by Akash Goroba Bhosale in favor of Chandubai Dattatray Nimbalkar and Pravin Dattatray Nimbalkar	Original
11	27/06/2024	Reg. Agreement to sale no. 4498/2024 with R.R and Index II executed by Akash Goroba Bhosale in favor of Chandubai Dattatray Nimbalkar and Pravin Dattatray Nimbalkar	Original
12		NOC from Hinduja Housing Finance Ltd	Original
13		Reg. Sale deed with R.R and Index II	Original

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		executed by Chandubai Dattatray Nimbalkar and Pravin Dattatray Naimbalkar in favor of Radhika Akash Manjule	
14	12/03/2025	Reg. Rectification deed no. 2196/2025 executed by Akash Goroba Bhosale in favor of Chandubai Dattatray Nimbalkar and Pravin Dattatray Nimbalkar	Original
15		Reg. Mortgage with R.R and Index II executed Radhika Akash Manjule 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>

PART-IX FINAL OPINION

The present applicant Chandubai Dattatray Nimbalkar and Pravin Dattatray Naimbalkar is having a valid title and possession upon the aforesaid properties and property is fit for equitable mortgage. and after execution of Reg. Sale deed in favor of Radhika Akash Manjule she will get the valid title in the property. **(Charge of Hinduja Housing Finance has been 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. 2013 to 2025 in the office of Sub Registrar, Solapur on 27/11/2025 vide E-search online receipt no. MH012428307202526P 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.

Remarks, if any: -

PART-XI DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE

Pravin
Chandr
akant
Nikam

Digitally signed
by Pravin
Chandrakant
Nikam
Date: 2025.11.27
20:06:59 +05'30'

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N.A.

Yours Faithfully,

(Pravin Nikam)
Advocate

Encl.: