



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

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Ref. AUG-26/19

Date : 29/08/2026

LEGAL SCRUTINY REPORT

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

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Mr. Harpan Shoukat Kudache.

Date of Legal Initiation	29/08/2026
Application No.	MH/KLP/KLPR/A000003877
Name of Applicant	Mr. Harpan Shoukat Kudache.
Name of Co – Applicant/s	Mrs. Munira Harfan Kudache
Relationship between Applicant and Co-Applicant/s	Spouse
Purpose of Loan	HL Purchase Existing
Lead amount	20 Lac
The property is found / proposed to be found in Whose name	Mr. Harpan Shoukat Kudache

PART-I

DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY:

All that piece and parcel of the property bearing Residential Flat/ Family Unit No. 10, on the First Floor it an area admeasuring: 45.55 Sq. mtrs. (Built-up Area) in the Scheme known as “Shivswarup Heritage Apartment” constructed on property, bearing CTS. No. 748, its an area admeasuring 255.00 Sq. Mtr (Its Old CTS No. 748 And 749 its an area admeasuring 272.50 Sq. Mtr.) ‘A’ Ward, Timber Market, Shivaji Peth, Kolhapur, Tal. Karveer, Dist. Kolhapur. Within the limits of Kolhapur Municipal Corporation, which is bounded by as follows-

Adv Vishal G. Potadar
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AS PER Sale Deed Draft	
North	Flat No.9
South	CTS No. 749 Property of Suryakant Ganpat Gaikwad
East	CTS No. 747
West	Flat No. 11

PART-II

LIST OF DOCUMENTS SCRUTINSED BY ME

Sr No.	Date	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
1	27/08/2026	Property Card extract of CTS No. 748	Photo Copy
2	04/06/1997	Registered Deed of Apartment Sr. No. 2131/1997 dated 04/06/1997 M/s. Skyline Construction through Proprietor Mr. Sachida Arvind Powar & Mr. Chandrakant Ganpat Gaikwad, Mr. Suryakant Ganpat Gaikwad, And Mrs. Rupa Suryakant Gaikwad through POA holder Mr. Arvind Mahipatrao Powar in favor of Mr. Waman Balkrishna Kulkarni	Photo Copy
3	--	Draft of sale deed	Photo Copy

PART-III FLOW/CHAIN OF THE TITLE

1. That, all that piece and parcel of the property bearing **CTS No. 748, admeasuring 255.00 Sq. Mtrs.** (Corresponding to old CTS Nos. 748 and 749, admeasuring in aggregate **272.50 Sq. Mtrs.**), situated at '**A' Ward, Timber Market, Shivaji Peth, Kolhapur, Tal. Karveer, Dist. Kolhapur**, within the limits of the **Kolhapur Municipal Corporation** (hereinafter referred to as "**the said Property**"), was owned, possessed and enjoyed by **Mr. Chandrakant Ganpat Gaikwad** since prior to the year 1990.

2. That, it is further revealed from the records that **Mr. Chandrakant Ganpat Gaikwad, Mr. Suryakant Ganpat Gaikwad and Mrs. Rupa Suryakant Gaikwad** executed a **Registered Development Agreement dated 27/12/1993** in favour of **M/s. Skyline Construction, through its Proprietor Mr. Sachida Arvind Powar**, in respect of the said Property. By virtue of the said Development Agreement, the said developer acquired development rights and interest in the said Property for the purpose of development and construction thereon.

3. That, thereafter, **M/s. Skyline Construction, through its Proprietor Mr. Sachida Arvind Powar**, obtained the requisite **construction permission and**

sanctioned building plan from the Kolhapur Municipal Corporation (KMC) for development/construction upon the said Property.

4. That, it is further revealed from the records that **M/s. Skyline Construction, through its Proprietor Mr. Sachida Arvind Powar**, executed a **Registered Deed of Declaration**, which was registered in the office of the concerned Sub-Registrar at **Serial No. 6859/1996 dated 31/12/1996**, in respect of the building/scheme constructed upon the said Property. The said Deed of Declaration was thereafter taken on record in the relevant revenue/property records vide **Mutation Entry No. 4632**.

5. That, it is further revealed from the records that **Mr. Chandrakant Ganpat Gaikwad, Mr. Suryakant Ganpat Gaikwad and Mrs. Rupa Suryakant Gaikwad** executed a **Power of Attorney** in respect of the said Property in favour of **Mr. Arvind Mahipatrao Powar**, thereby authorising him to act on their behalf in respect of the said Property and the transactions relating thereto.

6. That, subsequently, **M/s. Skyline Construction, through its Proprietor Mr. Sachida Arvind Powar**, along with **Mr. Chandrakant Ganpat Gaikwad, Mr. Suryakant Ganpat Gaikwad and Mrs. Rupa Suryakant Gaikwad**, through their constituted **Power of Attorney Holder Mr. Arvind Mahipatrao Powar**, executed a **Registered Agreement to Sale** in favour of **Mr. Waman Balkrishna Kulkarni**, in respect of **Residential Flat/Family Unit No. 10, situated on the First Floor, admeasuring 45.55 Sq. Mtrs. (Built-up Area)**, in the scheme known as **"Shivswarup Heritage Apartment"**, constructed upon the said Property. The said Registered Agreement to Sale was registered in the office of the concerned Sub-Registrar at **Serial No. 1765/1995 dated 27/03/1995**. By virtue of the said registered Agreement to Sale, the rights and interest agreed to be transferred in respect of the said Flat/Family Unit accrued in favour of **Mr. Waman Balkrishna Kulkarni**, subject to completion of the transaction and execution of the requisite conveyance/apartment deed.

7. That, thereafter, the aforesaid parties, namely **M/s. Skyline Construction, through its Proprietor Mr. Sachida Arvind Powar**, and **Mr. Chandrakant Ganpat Gaikwad, Mr. Suryakant Ganpat Gaikwad and Mrs. Rupa Suryakant Gaikwad**, through their **Power of Attorney Holder Mr. Arvind Mahipatrao Powar**, executed a **Registered Deed of Apartment** in favour of **Mr. Waman Balkrishna Kulkarni**, thereby conveying the said **Residential Flat/Family Unit No. 10, situated on the First Floor, admeasuring 45.55 Sq. Mtrs. (Built-up Area)**, in the scheme known as **"Shivswarup Heritage Apartment"**, constructed upon CTS No. 748. The said Deed of Apartment was registered in the office of the concerned Sub-Registrar at **Serial No. 2131/1997 dated 04/06/1997**. Consequently, **Mr. Waman Balkrishna Kulkarni** acquired title and interest in the said Flat/Family Unit No. 10. It is further noted that, pursuant to the said Deed of Apartment, the name of **Mr. Waman Balkrishna**

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G. Potadar

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Kulkarni was recorded in the relevant property/revenue records vide **Mutation Entry No. 7424**.

8. That, subsequently, **M/s. Skyline Construction, through its Proprietor Mr. Sachida Arvind Powar**, along with **Mr. Chandrakant Ganpat Gaikwad, Mr. Suryakant Ganpat Gaikwad and Mrs. Rupa Suryakant Gaikwad, through their Power of Attorney Holder Mr. Arvind Mahipatrao Powar**, executed a **Registered Correction Deed** for carrying out necessary corrections in the aforesaid **Registered Deed of Declaration bearing Serial No. 6859/1996 dated 31/12/1996**. The said Registered Correction Deed was registered in the office of the concerned Sub-Registrar at **Serial No. 3665/2005 dated 17/09/2005**.

9. It is further revealed from the documents on record that the present owner of the subject property, **Mr. Waman Balkrishna Kulkarni**, has agreed to sell the said property i.e. Residencial Flat/ Family Unit No. 10, on the First Floor it an area admeasuring: 45.55 Sq. mtrs. (Built-up Area) in the Scheme known as "Shivswarup Heritage Apartment" constructed on property, bearing CTS. No. 748, its an area admeasuring 255.00 Sq. Mtr (Its Old CTS No. 748 And 749 its an area admeasuring 272.50 Sq. Mtr.) 'A' Ward, Timber Market, Shivaji Peth, Kolhapur, Tal. Karveer, Dist. Kolhapur. Within the limits of Kolhapur Municipal Corporation to **Mr. Harpan Shoukat Kudache**. In this regard, a draft Sale Deed has been prepared by the proposed purchasers and forwarded to us as the proposed title document for the purpose of availing financial assistance against the said property.

PART-IV

EVIDENCE OF TITLE OF PROPERTY: -

TYPE OF DEED ASCERTAINING TITLE	Registered Sale Deed
DEED NUMBER	2131/1997 on 04/06/1997
DEED DATE	04/06/1997

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
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/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	NA	NA

	RECEIVEDFROM BANK OR NOT?		
20.	WHETHER SEARCH REPORT / NONENCUMBRANCE 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.

Sr No.	Date	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
1	27/08/2026	Property Card extract of CTS No. 748	Certified/Digital
2	Latest	Assessment extract of the property	Original
3	Latest	Tax paid receipt in respect of property	Original
4	31/12/1996	Registered Deed of declaration 6859/1996 dated 31/12/1996	Photo Copy
5	17/09/2005	Registered Correction deed is registered at Sr No. 3665/2005 dated 17/09/2005	Photo Copy
6	27/03/1995	Registered Agreement to sale deed No. 1765/1995 dated 27/03/1995 executed by M/s. Skyline Construction through Proprietor Mr. Sachida Arvind Powar & Mr. Chandrakant Ganpat Gaikwad, Mr. Suryakant Ganpat Gaikwad, And Mrs. Rupa Suryakant Gaikwad through POA holder Mr. Arvind Mahipatrao Powar in favor of Mr. Waman Balkrishna Kulkarni along with ORR & Index II certified	Original
7	04/06/1997	Registered Deed of Apartment Sr. No. 2131/1997 dated 04/06/1997 executed by M/s. Skyline Construction through	Original

		Proprietor Mr. Sachida Arvind Powar & Mr. Chandrakant Ganpat Gaikwad, Mr. Suryakant Ganpat Gaikwad, And Mrs. Rupa Suryakant Gaikwad through POA holder Mr. Arvind Mahipatrao Powar in favor of Mr. Waman Balkrishna Kulkarni along with ORR & Index II certified	
8	--	Registered Deed of Apartment/ Sale deed executed by Mr. Waman Balkrishna Kulkarni in favor of Mr. Harpan Shoukat Kudache along with ORR & Index II certified	Original
9	--	Seller NOC	Original
10	--	MODT for Loan agreement executed by Mr. Harpan Shoukat Kudache in favour of Hinduja Hsg. Finance Ltd	Original
11	--	Equitable Mortgage Deed/NOI, executed by Mr. Harpan Shoukat Kudache in favour of Hinduja Hsg. Finance Ltd. along with ORR & Index II certified	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
1	--	NIL	Original

PART-IX

FINAL OPINION

The present property owner **Mr. Waman Balkrishna Kulkarni** is having a valid title and possession upon the aforesaid property **And after sale deed/Deed of apartment executed in F/o. Mr. Harpan Shoukat Kudache.** 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 Residencial Flat/ Family Unit No. 10, on the First Floor it an area admeasuring:

**Adv Vishal G.
Potadar**

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Vishal G. Potadar
Date: 2026.08.29 17:59:34
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45.55 Sq. mtrs. (Built-up Area) in the Scheme known as “Shivswarup Heritage Apartment” constructed on property, bearing CTS. No. 748, its an area admeasuring 255.00 Sq. Mtr (Its Old CTS No. 748 And 749 its an area admeasuring 272.50 Sq. Mtr.) ‘A’ Ward, Timber Market, Shivaji Peth, Kolhapur, Tal. Karveer, Dist. Kolhapur. Within the limits of Kolhapur Municipal Corporation, which is standing in the name of **Mr. Waman Balkrishna Kulkarni And after sale deed/Deed of apartment executed in F/o. Mr. Harpan Shoukat Kudache** has acquired clear and marketable title over the subject property which will be valid evidence of right, title and Interest and which will satisfy the requirements of creation of Equitable 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 **29/08/2026 vide MH009222912202627P**. 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 **after sale deed/Deed of apartment executed in F/o. Mr. Harpan Shoukat Kudache** has acquired 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. **after sale deed/Deed of apartment executed in F/o. Mr. Harpan Shoukat Kudache** mortgage would be enforceable. Provisions of SARFAESI are applicable to this property.

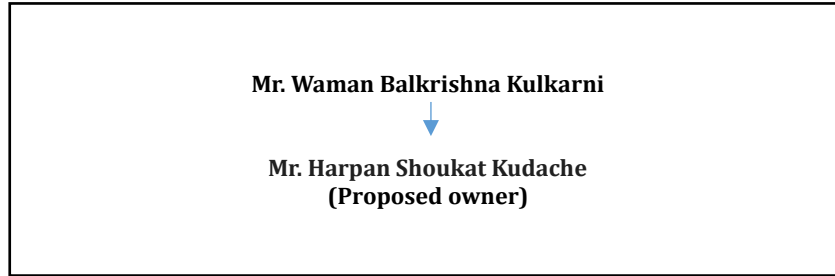
This verification has been carried out solely on the basis of the relevant record made available for examination as on the date of this Report, including, as applicable, the 7/12 Extract, Property Card/CTS Extract, Gram Panchayat Assessment Record, registered document, or any other official record. Wherever 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

Adv Vishal G.
Potadar

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Vishal G. Potadar
Date: 2026.08.29 17:59:43
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Remarks, if any: - NO,

PART-XI DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE



Yours Faithfully,
Adv. Vishal G Potadar

Encl.: Photocopy of the documents provided

Adv Vishal G.
Potadar

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Vishal G. Potadar
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