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File No. **MH/PNE/BRMT/A000001052**

LEGAL SCRUTINY REPORT

Date: 11/09/2026

Dear Sir / Madam,

**Sub: Legal Scrutiny Report in respect of the file of Mrs. Manisha
Sachin Jagtap**

Date of Legal Initiation	11/09/2026
Application No.	MH/PNE/BRMT/A000001052
Name of Applicant	Mrs. Manisha Sachin Jagtap
Name of Co – Applicant/s	Sachin Jagtap
Relationship between Applicant and Co – Applicant/s	
Purpose of Loan	Existing Purchase
Loan amount	Rs. 26,00,000/-
The property is found / proposed to be found in whose name?	Mrs. Lata Rajaram Satpute

PART-I DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY:

All that piece and parcel of Flat No. B-2, admeasuring area about 636.00 sq.ft. (59.10 sq.m.) built-up area i.e. 489.04 sq.ft. (45.45 sq.m.) carpet area situated on the First Floor, in the building namely "SIA-RIA APARTMENT" constructed on land bearing Plot No. 06 area admeasuring 439.66 Sq.Mtrs, Plot No.07 area admeasuring 439.66 Sq.Mtrs & Plot No.08 area admeasuring 439.66 Sq.Mtrs totally admeasuring area about 1318.98 Sq.Mtrs, bearing Gat No. 116, situate, lying and being at Village Jalochi, Taluka Baramati, Dist. Pune within the jurisdiction of the Sub-Registrar,

Baramati, and within the limits of Baramati Municipal Council.
(Hereinafter referred to as the said Flat).

	AS PER AGREEMENT (LAND)
EAST	6 meters internal road
SOUTH	Remaining land of Gat no. 116
WEST	Plot no. 5
NORTH	15 meters internal road

	AS PER AGREEMENT (FLAT)
EAST	Flat No. A2
SOUTH	Margin Space
WEST	Flat No. B1
NORTH	Passage, Open Duct thereafter Flat no. B3

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		Village 7/12 extract	Copy
2		Development Agreement No. 4744/2012	Copy
3		Power of Attorney No.4745/2012	Copy
4		Draft of Sale Deed for the said Flat to be executed by Mrs. Lata Rajaram Satpute in favour of Mrs. Manisha Sachin Jagtap	Copy
5		Agreement to Sale Deed Between GG Builders through it's partners with Baban Vitthalrao Satpute at Sr.No.3157/2015	Copy
6		Reg.Sale Deed between Vender GG Builders Through developers and Partners with Purchaser Baban Vitthalrao Satpute at Sr.No.4763/2015	Copy
7		Sale Deed No.797/2022 between Baban Vitthalrao Satpute with Lata Rajaram Satpute	Copy
8		Commencement Certificate No.SR/ 74/20	Copy
9		Sanctioned Plan	Copy
10		Occupancy Certificate No.BNP/Karya 14/391/2014.	-

PART-III **FLOW/CHAIN OF THE TITLE**

WHEREAS, all that piece and parcel of the land admeasuring 10,518.52 square metres, forming part of Gat No. 116, situated at Mouje Jaloochi, Taluka Baramati, was originally owned by Mr. Subhash Sambhajirao Galinde.

AND WHEREAS, it is seen that, in order to obtain permission for non-agricultural use of the said land for residential purposes, he submitted applications to the Hon'ble Sub-Divisional Officer, Baramati Division, Baramati, on 22/05/2000 and 31/08/2002. The layout plan submitted along with the said applications was recommended for approval by the Assistant Director of Town Planning, Pune, vide his Letter No. Rekhankan/NABP/Gat No. 116 Pai/Jaloochi/Tal. Baramati/253/SSMPU/1390, dated 11/08/2000.

AND WHEREAS, it is seen that, the Hon'ble Sub-Divisional Officer, Baramati Division, Baramati, vide Order No. SBL/SR/54/2002, Baramati, dated 10/01/2003, granted permission for non-agricultural use for residential purposes in respect of land admeasuring 10,518.52 square metres, forming part of Gat No. 116, situated at Mouje Jaloochi, Taluka Baramati.

AND WHEREAS, it is seen that, Consequent upon the aforesaid order of the Sub-Divisional Officer, Baramati, bearing Order No. SBL/SR/54/2002, Baramati, dated 10/01/2003, and in accordance with the sanctioned layout plan bearing Letter No. Rekhankan/NABP/Gat No. 116 Pai/Jaloochi/Tal. Baramati/253/SSMPU/1390, dated 11/08/2000, the said land was converted and classified for non-agricultural use, pursuant to which several non-agricultural plots came into existence. Accordingly, the said non-agricultural order was recorded in the 7/12 Extract vide Mutation Entry No. 10240, dated 17/01/2003.

AND WHEREAS, it is seen that, Mr. Subhash Sambhajirao Galinde, with an intention to undertake construction upon Non-Agricultural Plot Nos. 6, 7 and 8, forming part of Gat No. 116, situated at Mouje Jaloochi, Taluka Baramati, obtained permission for construction from the Hon'ble Sub-Divisional Officer,

Baramati Division, Baramati, vide Order No. Bandhkam/SR/31/2012, dated 22/03/2012.

AND WHEREAS, it is seen that, Mr. Subhash Sambhajirao Galinde had executed Development Agreement and Power of Attorney for the said land in favour of “GG Builders and Developers”, through its partners, namely: (1) Mr. Santosh Subhash Galinde and (2) Mr. Yogesh Subhash Galinde and the said Development Agreement and Power of Attorney was duly registered on 21/05/2012 in the office of the Sub-Registrar, Baramati, under Document Registration No. 4744/2012 & 4745/2012 respectively.

AND WHEREAS, it is seen that, Mr. Subhash Sambhajirao Galinde submitted an application dated 05/02/2013 to the Hon’ble Sub-Divisional Officer, Baramati Division, Baramati, seeking revised building permission in respect of the aggregate land admeasuring 1,318.98 square metres, comprising Plot Nos. 6, 7 and 8 out of Gat No. 116. The building plan submitted along with the said application was recommended for approval by the Town Planner, Baramati Branch, Baramati, vide Letter No. B.P. Mouje Jaloochi/Tal. Baramati/Gat No. 116 Paiki/NARBA/6007, dated 08/03/2013.

AND WHEREAS, it is seen that, the Hon’ble Sub-Divisional Officer, Baramati Division, Baramati, vide Order No. Bandhkam/SR/74/2013, granted revised building permission for carrying out construction upon the aggregate area admeasuring 1,318.98 square metres, comprising Plot Nos. 6 + 7 + 8 out of Gat No. 116, situated at Mouje Jaloochi, Taluka Baramati.

AND WHEREAS, it is seen that, subsequently, since the village of Jaloochi came within the proposed limits of the Baramati Municipal Council, Mr. Subhash Sambhajirao Galinde submitted an application dated 02/04/2014 to the Chief Officer, Baramati Municipal Council, Baramati, seeking revised building permission. Accordingly, the Chief Officer, Baramati Municipal Council, Baramati, granted revised building permission bearing No. 85/2013-2014, dated 18/02/2014.

AND WHEREAS, it is seen that, pursuant to the said revised building permission, “GG Builders and Developers”, through its partners (1) Mr. Santosh Subhash Galinde and (2) Mr. Yogesh Subhash Galinde, commenced and completed the construction of the residential and commercial building known as “Siya-Riya Apartment”, comprising Wing A and Wing B, upon the aforesaid Non-Agricultural Plots. Upon completion of the said construction, the Chief Officer, Baramati Municipal Council, Baramati, issued the Occupancy Certificate in respect of the said construction vide Letter No. BANP/Karya-14/391/2014, dated 13/05/2014.

AND WHEREAS, it is seen that, “GG Builders”, acting through Mr. Subhash Galinde and represented by its duly constituted Power of Attorney Holders, namely Mr. Santosh Galinde and Mr. Yogesh Galinde, executed an Agreement to Sell for the said flat in favour of Mr. Baban Vitthalrao Satpute. The said Agreement to Sell was duly registered in the office of the Sub-Registrar, Baramati-2, Taluka Baramati, District Pune, under Document Registration No. 3157/2015, dated 28/04/2015.

AND WHEREAS, it is further seen that Mr. Baban Vitthalrao Satpute had mortgaged the said flat and availed a loan from Deewan Housing Finance Corporation Ltd. by way of executing an Agreement Relating to Deposit of Title Deeds and the Notice of Intimation with regards to the same was given on 29/04/2015 in the office of sub-registrar Baramati at serial no. 183/2015.

AND WHEREAS, it is seen that, “GG Builders”, acting through Mr. Subhash Galinde and represented by its duly constituted Power of Attorney Holders, namely Mr. Santosh Galinde and Mr. Yogesh Galinde, executed a Deed of Sale in favour of Mr. Baban Vitthalrao Satpute. The said Deed of Sale was duly registered in the office of the Sub-Registrar, Baramati-2, Taluka Baramati, District Pune, under Document Registration No. 4763/2015, dated 15/06/2015.

AND WHEREAS, it is further seen that Mr. Baban Vitthalrao Satpute had again mortgaged the said flat and availed a loan from State Bank of India by way of executing an Agreement Relating to Deposit of Title Deeds and the Notice of Intimation with regards to the same was given on 04/03/2016 in the office of sub-registrar Baramati at serial no. 206/2016.

AND WHEREAS, it is further seen that Mr. Baban Vitthalrao Satpute had given the said flat on leave and license basis to Priyanka Amol Deokate vide a Leave and License Agreement duly executed and registered on 31/12/2022 in the office of sub-registrar Baramati at serial no. 8669/2022.

AND WHEREAS, it is seen that, Mr. Baban Vitthalrao Satpute further sold the flat to Mrs. Lata Rajaram Satpute vide a Deed of Sale duly registered in the office of the Sub-Registrar, Baramati-2, Taluka Baramati, District Pune, under Document Registration No. 797/2022, dated 02/02/2022.

AND WHEREAS, it is seen that Mrs. Manisha Sachin Jagtap wishes to Purchase the said Flat and has therefore approached HHFL for loan purpose.

1. THE PROPERTY WAS ORIGINALLY FOUND IN WHOSE NAME?

Mrs. Lata Rajaram Satpute

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

After the execution of Sale Deed

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?

DOCUMENTS NOT PROVIDED

5. NON-AGRICULTURAL PROOF

DOCUMENTS NOT PROVIDED

6. WHETHER SARFAESI IS APPLICABLE

Yes

PART-IV EVIDENCE OF TITLE OF PROPERTY

TYPE OF DEED ASCERTAINING TITLE	Sale Deed
DEED NUMBER	797/2022
DEED DATE	02/02/2022

PART-V NATURE AND STATUS OF THE PROPERTY

STATUS	Freehold
NATURE	Residential

PART-VI OTHER PROVISIONS:

SR NO.	PARTICULARS	<u>YES/NO</u>	REMARKS, IF NECESSARY
1	WHETHER PROPERTY TO BE GIVEN AS SECURITY IS SUBJECT TO ANY MINOR'S CLAIM/SHARE	DOCUMENTS NOT PROVIDED	
2	WHETHER PROPERTY IS AFFECTED BY THE REVENUE OR TENANCY OBLIGATION	DOCUMENTS NOT PROVIDED	
3	IN CASE OF FLAT PURCHASE, WHETHER BUILDER IS A PRIVATE / LIMITED COMPANY?	DOCUMENTS NOT PROVIDED	
4	WHETHER UPTO DATE TAX/LAND REVENUE HAS BEEN PAID	DOCUMENTS NOT PROVIDED	
5	WHETHER ALL THE TITLE DOCUMENTS FOR LAST 13 YEARS HAS BEEN VERIFIED	ORIGINAL DOCUMENTS NOT PROVIDED	
6	WHETHER REQUIRED DOCUMENTS ARE AVAILABLE FOR CREATING MORTGAGE.	ORIGINAL DOCUMENTS NOT PROVIDED THEREFORE CAN'T COMMENT	
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	NA	

	YEARS INDEPENDENT TITLE IS ENSURED		
10	WHETHER PROPERTY HAS BEEN TRANSFERRED/ TO BE TRANSFERRED BY POA HOLDER OF THE ORIGINAL LAND OWNER IN FAVOUR OF THE LOAN APPLICANT	NA	
11	WHETHER POA HOLDER OF THE ORIGINAL LAND OWNER HAS/HAD AUTHORITY UNDER POA	NA	
12	WHETHER POA RECORDED IN SN11 IS REGISTERED	NA	
13	WHETHER THE PROPERTY IS LEASE LAND, IF YES WHAT IS THE TENURE OF THE LEASE AND WHAT IS THE RESIDUAL PERIOD LEFT?	NA	
14	WHETHER THE PROPERTY/LAND IS JOINT FAMILY PROPERTY	NO	
15	IS THE LAND/PROPERTY/FLAT IS SUBJECT TO ANY RESERVATIONS/ACQUISTIONS/R EQUISTIONS.	DOCUMENTS NOT PROVIDED	
16	WHETHER PROPERTY BELONGS TO SC/ST (JHARKHAND)	DOCUMENTS NOT PROVIDED	
17	WHETHER LAND IS AGRICULTURAL	NO	
18	WHETHER REAL ESTATE REGULATORY AUTHORITY 2016 (RERA) IS APPLICABLE OR NOT?	DOCUMENTS NOT PROVIDED	
19	IN CASE OF BALANCE TRANSFER / TAKEOVER CASES, WHETHER ORIGINAL LOD RECEIVED FROM BANK OR NOT?	NA	
20	WHETHER SEARCH REPORT / NON-ENCUMBRANCE ARE APPLIED FOR?	NA	
21	WHETHER PROVISIONS OF URBAN LAND CEILING ACT ARE APPLICABLE?	NA	

22	WHETHER THE LAND IS CATEGORIZED UNDER THE CNT ACT?	NA	
23	WHETHER THE LAND IS CATEGORIZED UNDER THE SANTHAL PARGANA ACT? (STATE SPECIFIC)	NA	
24	WHETHER APPROVED MAP / SANCTION MAP HAS BEEN PROVIDED?	YES	

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.		NOI in favour of Hinduja Housing Finance Ltd.	Original
2.		Latest Paid Property Tax.	Copy
3.		Latest Paid Electricity Bill	Copy
4.		Commencement Certificate	Copy
5.		Village 7/12 extract	Copy
6.		Sanctioned Plan	Copy
7		Completion Certificate	Copy
8		Index II, RR & Registered Agreement to Sell was duly registered in the office of the Sub-Registrar, Baramati-2, Taluka Baramati, District Pune, under Document Registration No. 3157/2015, dated 28/04/2015 by "GG Builders", acting through Mr. Subhash Galinde and represented by its duly constituted Power of Attorney Holders, namely Mr. Santosh Galinde and Mr. Yogesh Galinde, in favour of Mr. Baban Vitthalrao Satpute	Original
9		Index II, RR & Registered Deed of Sale was duly registered in the office of the Sub-Registrar, Baramati-2, Taluka Baramati, District Pune, under Document Registration No. 4763/2015, dated 15/06/2015 by "GG Builders", acting through Mr. Subhash Galinde and represented by its duly constituted Power of Attorney Holders, namely Mr. Santosh Galinde and Mr. Yogesh Galinde, in favour of Mr. Baban Vitthalrao Satpute	Original
10		Index II, RR & Registered Deed of Sale duly registered in the office of the Sub-Registrar,	Original

		Baramati-2, Taluka Baramati, District Pune, under Document Registration No. 797/2022, dated 02/02/2022 by Mr. Baban Vitthalrao Satpute in favour of Mrs. Lata Rajaram Satpute	
11		Index II, RR & Registered Sale Deed for the said Flat to be executed by Mrs. Lata Rajaram Satpute in favour of Mrs. Manisha Sachin Jagtap	Original
12		Own Contribution Receipts	Original
13		NOC for Mortgage of the said flat from the Builder / Society in favour of HHFL	Original
14		NDC issued by Deewan Housing Finance Corporation Ltd.	Original
15		NDC issued by State Bank of India	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	

PART-IX FINAL OPINION

The present applicant Mrs. Manisha Sachin Jagtap will have a valid title and possession upon the aforesaid properties after the execution of Sale Deed in his favour and property is fit for equitable mortgage.

PART-X CERTIFICATE

N. A.

Remarks if any: - NA.

Search Challan No. MH010093508202627U

PART-XI DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE

N.A.

Yours Faithfully,

Prasad
Suresh
Shinde

 Digitally signed by
Prasad Suresh Shinde
Date: 2026.09.12
00:18:58 +05'30'

Solicitor Prasad S. Shinde

Encl.: Photocopy of the documents provided.