



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

Office - Shop No. 1, Omkar-Tryambakeshwar Apartment, Govt. Colony Main Road, Near Hasani
Ashram Vishrambag, Sangli

Res.- Flat No. 102, Avadhoot Reside, LIC Colony, 100 Ft Road, Vishrambag, Sangli
Cell. No.9405860233

Email id- vishalpotadar99@gmail.com

Ref. - AUG/26/12

Date : 21/08/2026

LEGAL SCRUTINY REPORT

To,
The Manager,
Hinduja Housing Finance Ltd. (HLFL), Ichalkaranji, Branch.

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Mr. Bajarang Kashinath
Javir

Date of Legal Initiation	21/08/2026
Application No.	MH/ICH/HUPI/A0000000183
Name of Applicant	Mr. Bajarang Kashinath Javir
Name of Co - Applicant/s	Mrs. Suhani Bajarang Javir
Relationship between Applicant and Co- Applicant/s	Spouse
Purpose of Loan	PURCHASE NEW
Lead amount	26 Lac
The property is found / proposed to be found in Whose name	Mrs. Suhani Bajarang Javir

PART-I

DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY:

All that piece and parcel of the property bearing Gat No. 326, (As per N.A. Order issued by SDO Ichalkaranji its N.A. plot no. 15 its an area admeasuring 261.8 Sq. Mtr.) its total an area admeasuring H.03-14R out of it its an area admeasuring H.00.02.62R i.e. 262.00 Sq. Mtr. out of it eastern side an area admeasuring 92.93 Sq. Mtr. And Its Assessment List no. 756 along with RCC construction on it situated at Mauje Tardal, Taluka Hatkanangale, District Kolhapur. Within the limit of Tardal Grampanchayat. which is bounded by as follows-

AS PER Sale Deed Draft	
North	Road
South	Property of Laxman Shinge
East	Remaining Land of said Gat No.

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West	Remaining area of same gat number of seller
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PART-II

LIST OF DOCUMENTS SCRUTINISED BY ME

Sr No.	Date	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
1	07/02/2025	Registered sale deed No.751/2025 dated 07/02/2025 executed by Mr. Bandu Bapu Khot And Mr. Sunil Bapu Khot in favor of Mr. Sikandar Gulab Mulani along with ORR & Index II certified	Photo Copy
2	02/07/2026	7/12 extract of Gat No. 326 it situated at Tardal	Photo Copy
3	20/07/2026	Agreement to sale deed executed by Mr. Sikandar Gulab Mulani in favor of Mrs. Suhani Bajarang Javir (Unregistered)	Photo Copy

PART-III FLOW/CHAIN OF THE TITLE

A) On perusal of all the concern property documents it reveals that property bearing Gat No. 326, (As per N.A. Order issued by SDO Ichalkaranji its N.A. plot no. 15 its an area admeasuring 261.8 Sq. Mtr.) its total an area admeasuring H.03-14R out of it its an area admeasuring H.00.02.62R i.e. 262.00 Sq. Mtr. And Its Assessment List no. 756 along with RCC construction on it situated at Mauje Tardal, Taluka Hatkanangale, District Kolhapur, was owned and possessed by **Mr. Vishnu Dadoba Lahute. And he was enjoying the same since 2006.**

B) The applicant, **Shri Vishnu Dadoba Lahute**, applied to the Sub-Divisional Officer, Ichalkaranji Division, Ichalkaranji, for regularisation of the captioned property under the Gunthewari Scheme. Pursuant to the said application, the Sub-Divisional Officer, Ichalkaranji Division, Ichalkaranji, passed **Regularisation (Gunthewari) Order No. गुंठेवारी/अ.आ.आ./एस.आर.-748/06 dated 13/10/2006**, thereby regularising the said property in favour of **Shri Vishnu Dadoba Lahute**

C) Furthermore, it is revealed from the records that **Mr. Vishnu Dadoba Lahute through POA holder Mrs. Sangita Dynandev Jadhav** sold the same property i.e. Gat No. 326, (As per N.A. Order issued by SDO Ichalkaranji its N.A. plot no. 15 its an area admeasuring 261.8 Sq. Mtr.) its total an area admeasuring H.03-14R out of it its an area admeasuring H.00.02.62R i.e. 262.00 Sq. Mtr. And Its Assessment List no. 756 along with RCC construction on it situated at Mauje Tardal, Taluka Hatkanangale, District Kolhapur to **Mr. Dynandev Babu Jadhav**. The sale deed is registered in the office of the sub-registrar at Sr. No. 5353/2006 dated 19/10/2006. Consequently, by virtue of the said sale deed, **Mr. Dynandev Babu Jadhav**. has acquired title and interest in the property.

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However, it's noted that as per the sale deed, the name of the owner was recorded to the captioned property

D) Furthermore, it is revealed from the records that **Mr. Dynandev Babu Jadhav** sold the same property i.e. Gat No. 326, (As per N.A. Order issued by SDO Ichalkaranji its N.A. plot no. 15 its an area admeasuring 261.8 Sq. Mtr.) its total an area admeasuring H.03-14R out of it its an area admeasuring H.00.02.62R i.e. 262.00 Sq. Mtr. And Its Assessment List no. 756 along with RCC construction on it situated at Mauje Tardal, Taluka Hatkanangale, District Kolhapur to **Mr. Bandu Babu Khot And Mr. Sunil Babu Khot**. The sale deed is registered in the office of the sub-registrar at Sr. No. 1679/2010 dated 18/03/2010. Consequently, by virtue of the said sale deed, **Mr. Bandu Babu Khot And Mr. Sunil Babu Khot** has acquired title and interest in the property. However, it's noted that as per the sale deed, the name of the owner was recorded to the captioned property.

E) Furthermore, it is revealed from the records that **Mr. Bandu Babu Khot And Mr. Sunil Babu Khot** sold the same property i.e. Gat No. 326, (As per N.A. Order issued by SDO Ichalkaranji its N.A. plot no. 15 its an area admeasuring 261.8 Sq. Mtr.) its total an area admeasuring H.03-14R out of it its an area admeasuring H.00.02.62R i.e. 262.00 Sq. Mtr. And Its Assessment List no. 756 along with RCC construction on it situated at Mauje Tardal, Taluka Hatkanangale, District Kolhapur to **Mr. Sikandar Gulab Mulani**. The sale deed is registered in the office of the sub-registrar at Sr. No. 751/2025 dated 07/02/2025. Consequently, by virtue of the said sale deed, **Mr. Sikandar Gulab Mulani** has acquired title and interest in the property. However, it's noted that as per the sale deed, the name of the owner was recorded to the captioned property.

F) It is further revealed from the documents on record that the present owner of the subject property, **Mr. Sikandar Gulab Mulani**, has agreed to sell the said property i.e. Gat No. 326, (As per N.A. Order issued by SDO Ichalkaranji its N.A. plot no. 15 its an area admeasuring 261.8 Sq. Mtr.) its total an area admeasuring H.03-14R out of it its an area admeasuring H.00.02.62R i.e. 262.00 Sq. Mtr. out of it eastern side an area admeasuring 92.93 Sq. Mtr. And Its Assessment List no. 756 along with RCC construction on it situated at Mauje Tardal, Taluka Hatkanangale, District Kolhapur. Within the limit of Tardal Grampanchayat to **Mrs. Suhani Bajarang Javir** 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.

G) It is further revealed from the documents on record that the present owner, **Mr. Sikandar Gulab Mulani**, acquired the subject property bearing **Gat No. 326**, situated at Mauje Tardal, Taluka Hatkanangale, District Kolhapur, by a registered Sale Deed bearing **Document No. 751/2025 dated 07/02/2025**. As per the N.A. Order issued by the S.D.O., Ichalkaranji, the said property is shown as **N.A. Plot No. 15**, admeasuring **261.80 Sq. Mtrs.** The corresponding area in the revenue record is shown as **H. 00.02.62 R, i.e. approximately 262.00 Sq. Mtrs.**, forming part of Gat No. 326, which has a total area of **H. 03-14 R**. The present owner, Mr. Sikandar Gulab Mulani, now proposes to sell a portion of the aforesaid **N.A. Plot No. 15**, specifically the portion situated on the eastern

side, admeasuring approximately **92.93 Sq. Mtrs.** Since the proposed transaction concerns only a **part of N.A. Plot No. 15**, and the said portion is required to be separately identified and transferred as an independent parcel, the necessary **sub-division/demarcation of Plot No. 15** is required to be carried out in accordance with the applicable revenue, planning and land laws and the relevant permissions of the competent authority.

Accordingly, the proposed sale of the eastern portion admeasuring **92.93 Sq. Mtrs.** can validly be effected only after the requisite sub-division of N.A. Plot No. 15 is duly sanctioned and recorded by the competent authority, and the resultant subdivided plot is properly reflected in the relevant revenue/N.A. records.

PART-IV

EVIDENCE OF TITLE OF PROPERTY: -

TYPE OF DEED ASCERTAINING TITLE	Reg Sale Deed to be executed in F/o Borrowers/ Purchaser
DEED NUMBER	751/2025
DEED DATE	07/02/2025

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	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

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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/ACQUISITIONS/REQUISITIONS	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 RECEIVEDFROM BANK OR NOT?	NA	NA
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
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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	Latest	7/12 extract of the property	Certified
2	Latest	8-A Khata extract of the property	Certified
3	Latest	Tax Paid receipt	Original
4	Latest	Assessment extract of the property	Original
5	12/01/2006	N. A order And Lay out	Photo Copy
6	19/10/2006	Registered sale deed 5353/2006 dated 19/10/2006	Photo Copy
7	18/03/2010	Registered sale deed 1679/2010 dated 18/03/2010	Certified
8	07/02/2025	Registered sale deed No.751/2025 dated 07/02/2025 executed by Mr. Bandu Bapu Khot And Mr. Sunil Bapu Khot in favor of Mr. Sikandar Gulab Mulani along with ORR & Index II certified	Certified
9	--	NOC of Seller	Original
10	20/07/2026	Agreement to sale deed executed by Mr. Sikandar Gulab Mulani in favor of Mrs. Suhani Bajarang Javir (Unregistred)	Original
11	--	Registered sale deed executed by Mr. Sikandar Gulab Mulani in favor of Mrs. Suhani Bajarang Javir along with ORR & Index II certified	Original
12	--	No encumbrance & no litigation affidavit from owner	Original
13	--	MODT for Loan Agreement executed by Mrs. Suhani Bajarang Javir of Hinduja Hsg. Finance Ltd.	Original
14	--	Equitable Mortgage Deed/NOI, executed by Mrs. Suhani Bajarang Javir in favour of Hinduja Hsg. Finance Ltd. along with ORR & Index II certified	Original
15	--	Possession Letter	Original

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16	--	Sub-Division order of Plot No. 15 for proposed sale deed	Certified
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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	NIL

PART-IX

FINAL OPINION

The present property owner **Mr. Sikandar Gulab Mulani** is having a valid title and possession upon the aforesaid property **After execution of Registered sale deed in F/o. Mrs. Suhani Bajarang Javir.** 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** Gat No. 326, (As per N.A. Order issued by SDO Ichalkaranji its N.A. plot no. 15 its an area admeasuring 261.8 Sq. Mtr.) its total an area admeasuring H.03-14R out of it its an area admeasuring H.00.02.62R i.e. 262.00 Sq. Mtr. out of it eastern side an area admeasuring 92.93 Sq. Mtr. And Its Assessment List no. 756 along with RCC construction on it situated at Mauje Tardal, Taluka Hatkanangale, District Kolhapur. Within the limit of Tardal Grampanchayat, which is standing in the name of **After execution of Registered sale deed in F/o. Mrs. Suhani Bajarang Javir** 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 **21/08/2026 vide MH008739710202627P** 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 tome 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 execution of Registered sale deed in F/o. Mrs. Suhani Bajarang Javir** has acquired an absolute, clear and marketable title over the subject. Equitable Mortgage/RM obtaining the documents mentioned in the PART VI by intending borrower/mortgagor i.e. **After execution of Registered sale deed in F/o. Mrs. Suhani Bajarang Javir** mortgage would be enforceable. Provisions of SARFAESI are applicable to this property.

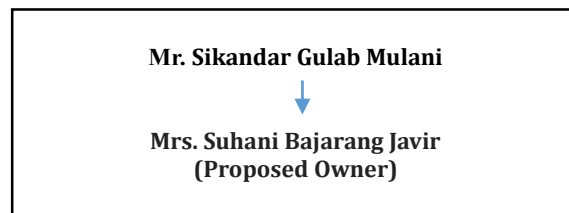
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This verification has been carried out solely on the basis of the relevant record made available for examination as on the date of this Report, including, as applicable, the 7/12 Extract, Property Card/CTS Extract, Gram Panchayat Assessment Record,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

Remarks, if any: - NA.

PART-XI DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE



**Yours Faithfully,
Adv. Vishal G Potadar**

Encl.: Photocopy of the documents provided

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