



ADV. ATUL CHANDRAKANT GHUMATKAR

ADVOCATE & NOTARY (GOVT. OF INDIA)

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File No. MH/PNE/BRMT/A000001020

LEGAL SCRUTINY REPORT

Date 17/08/2026

Dear Sir/Madam,

Sub: Legal Scrutiny Report in respect of the file of Mr. Prashant Vilas Javheri.

Date of Legal Initiation	17/08/2026
Application No.	MH/PNE/BRMT/A000001020
Name of Applicant	Mr. Prashant Vilas Javheri
Name of Co – Applicant/s	Mrs. Minakshi Prashant Javheri
Relationship between Applicant and Co – Applicant/s	-
Purpose of Loan	LAP
Lead amount	Rs. 25,00,000/-
The property is found / proposed to be found in whose name?	Mr. Prashant Vilas Javheri

PART – I AND SCHEDULE OF THE CONCERNED PROPERTY:

All that piece and parcel of property having Flat No. 205, Second Floor, admeasuring area 59.97 sq. meters (3.53 % shares) in the building known as “NAIM ENCLAVE” constructed on land bearing City Survey No. 339 admeasuring area 1125.20 sq. meters, Situated at Village Karmala, Tal. Karmala, Dist. Solapur and Sub-Registration Karmala, and Registration District Solapur and within the local limits of Karmala Municipal council and Zilha Parishad Solapur. (Hereinafter referred to as the said Property).

AS PER Investigation	
EAST	By Usable Space
SOUTH	By Flat No. 204
WEST	By Remaining area of CTS No. 339
NORTH	By Remaining area of CTS No. 339

PART–II LIST OF DOCUMENTS SCRUTINSED BY ME

S. No.	DATE	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTO-COPY
1	07/12/2023	Reg. Sale Deed between vendor Mr. Yogesh Shridhar Suryapujari and purchaser Mr. Prashant Vilas Javheri at Sr. No. 6179/2023 on dated 07/12/2023 in the office of Sub-Registrar Karmala along with RR and Index II	Copy
2		City Survey Property Extract	Copy



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

It is seen from 1974, the said land property was originally owned and possessed by Mr. Hanmant Shankar Gaikwad and his name was recorded into record of rights.

Thereafter Mr. Hanmant Shankar Gaikwad sold and conveyed area about 1125.20 sq. meters of CTS No. 339 to Mr. Sanjay Dadasaheb Gholap, Mr. Vijay Dadasaheb Gholap and executed Reg. Sale Deed at Sr. No. 2332/2001 on dated 07/09/2001 in the office of Sub-Registrar Akaluj and their names entered into record of rights by Mutation Entry No. 740.

Thereafter Mr. Sanjay Dadasaheb Gholap, Mr. Vijay Dadasaheb Gholap sold and conveyed area about 155.00 sq. meters of CTS No. 339 to Mr. Yogesh Shridhar Suryapujari and executed Reg. Sale Deed at Sr. No. 4104/2010 on dated 16/10/2010 in the office of Sub-Registrar Akaluj and his name enter into record of rights by Mutation Entry No. 3223.

Thereafter Mr. Yogesh Shridhar Suryapujari, Mr. Kalim A. Rashid Kazi formed a partnership firm namely “M/s. Naim Enterprises”.

Thereafter M/s. Naim Enterprises through partners Mr. Yogesh Shridhar Suryapujari, Mr. Kalim A. Rashid Kazi developed said land property with name and style of “**NAIM ENCLAVE**”.

Thereafter Mr. Yogesh Shridhar Suryapujari executed Reg. Declaration Deed regarding said project at Sr. No. 4122/2013 on dated 07/11/2023 in the office of Sub-Registrar Karmala. As per reg. Declaration Deed the said flat property allotted to Mr. Yogesh Shridhar Suryapujari.

Thereafter M/s. Naim Enterprises through partners Mr. Yogesh Shridhar Pujari, Mr. Kalim A. Rashid Kazi has raised loan of Rs. 75,00,000/- on said project from The Baramati Sahakari Bank Ltd., Branch – Karmala and executed Reg. Mortgage Deed at Sr. No. 4561/2013 on dated 11/12/2013 in the office of Sub-Registrar Karmala.

Thereafter Mr. Yogesh Shridhar Pujari has raised loan of Rs. 35,00,000/- on said flat property and other flats from The Baramati Sahakari Bank Ltd., Branch – Karmala and executed Reg. Mortgage Deed at Sr. No. 3857/2018 on dated 29/09/2018 in the office of Sub-Registrar Karmala.

Thereafter The Baramati Sahakari Bank Ltd., Branch – Karmala executed Reg. Re-Conveyance Deed of Mortgage No. 3857/2018 in favour of Mr. Yoghesh Shridhar Suryapujari at Sr. No. 3309/2023 on dated 04/07/2023 in the office of Sub-Registrar Karmala.

Thereafter Mr. Prashant Vilas Javheri purchased said flat property from Yogesh Shridhar Suryapujari and executed Reg. Sale Deed at Sr. No. 6179/2023 on dated 07/12/2023 in the office of Sub-Registrar Karmala.

AND WHEREAS, it is seen that **Mr. Prashant Vilas Javheri** wishes to Mortgage the said Property and has therefore approached HHFL for loan purpose.

1.

THE PROPERTY WAS ORIGINALLY FOUND IN WHOSENAME?
Mr. Prashant Vilas Javheri
2.

HOW DID THE SAID PROPERTY DEVOLVE ONTO THE VALID OWNERSHIP OF THE PRESENT OWNER?
Reg. Sale Deed
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?**
DOCUMENTS NOT PROVIED
5. **NON-AGRICULTURAL PROOF**
City Survey Property
6. **WHETHER SARFAESI IS APPLICABLE**
Yes

PART-IV EVIDENCE OF TITLE OFPROPERTY

TYPE OF DEED ASCERTAINING TITLE	Reg. Sale Deed
DEED NUMBER	6179/2023
DEED DATE	07/12/2023

PART-V NATURE AND STATUS OF THEPROPERTY

STATUS	FREEHOLD
NATURE	RESIDENTIAL

PART-VI OTHER PROVISIONS:

SR. NO.	PARTICULARS	YES/NO	REMARKS, IF NECES-SARY
1	WHETHER PROPERTY TO BE GIVEN AS SE-CURITY IS SUBJECT TO ANY MINOR’S CLAIM/SHARE	DOCUMENTS NOT PROVIDED	
2	WHETHER PROPERTY ISAFFEC-TEDBYTHE REVENUE OR TENANCY BLIGA-TION	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 DOC-UMENTS NOT PROVIDED	
6	WHETHER REQUIRED DOCUMENTS ARE AVAILABLE FOR CREATING MORTGAGE.	ORIGINAL DOC-UMENTS NOT PROVIDED THEREFORE CAN’T COM-MENT	
7	WHETHER ALL THE PREVIOUS OWNERS HAD THE RIGHT/COMPETENCY TO TRANSFER OF THE PROPERTY.	YES	
8	WHETHER PROPOSED MORTGAGE BY DEPO-SIT OF TITLE DOCUMENT (EQUITABLE MORTGAGE) IS POSSIBLE	YES	
9	IF THE PROPERTY IS A FLAT/APARTMENT, HOW MANY YEARS INDEPENDENT TITLE IS ENSURED	NA	
10	WHETHER PROPERTY HAS BEEN TRANS-FERRED/ TO BE TRANSFERRED BY POA	NO	



	HOLDER OF THE ORIGINAL LAND OWNER IN FAVOUR OF THE LOAN APPLICANT		
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/REQUISTIONS.	DOCUMENTS NOT PROVIDED	
16	WHETHERPROPERTYBELONGS TOSC/ST (JHARKHAND)	DOCUMENTS NOT PROVIDED	
17	WHETHERLAND 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?	NA	
20	WHETHER SEARCH REPORT / NON-ENCUMBRANCE ARE APPLIED FOR?	FREE FROM ANY ENCUMBRANCES	
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 FORCREATING A VALID MORTGAGE

S. NO.	DATE	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL /PHOTOCOPY
1	07/12/2023	Reg. Sale Deed between vendor Mr. Yogesh Shridhar Suryapujari and purchaser Mr. Prashant Vilas Javheri at Sr. No. 6179/2023 on dated 07/12/2023 in the office of Sub-Registrar Karmala along with RR and Index II	Original
2	07/11/2023	Reg. Declaration Deed between Mr. Yogesh Shridhar Suryapujari at Sr. No. 4122/2013 on dated 07/11/2023 in the office of Sub-Registrar Karmala along with RR and Index II	Certified Copy
3		No Objection Certificate from Builder	Original
4		City Survey Property Card	Original
5		Equitable Mortgage in favour of HHFL along with MODT	Original
6		Tax Receipt / Electricity Bill	Original
7		No Objection Certificate from The Baramati Sahakari Bank Ltd., Branch – Karmala	Original



8		Commencement Certificate	Copy
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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
		NIL	

PART-IX FINAL OPINION

The present applicant **Mr. Prashant Vilas Javheri** have a valid title and possession upon the aforesaid property except the charge of Gruh Finance Limited.

Said property is fit for equitable mortgage.

PART-X CERTIFICATE
N. A.

Remarks if any: NA

Search Challan No. MH008448922202627E

Search Receipt No. 1115362416

PART-XI DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE
NA

Yours Faithfully,

Adv. Atul Chandrakant Ghumatkar

Encl.: Photocopy of the documents provided.

Atul Chandrakant
Ghumatkar

Digitally signed by Atul Chandrakant Ghumatkar
DN: cn=Atul Chandrakant Ghumatkar, c=IN, o=Personal, email=adv.atulghumatkar@gmail.com
Date: 2026.08.21 13:42:12 +05'30'

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