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Date: 25/09/2026

### **LEGAL SCRUTINY REPORT**

Dear Sir / Madam,

**Sub:** Legal Scrutiny Report in respect of the file of Mrs. Aparna Yogesh Potdar

|                                                                    |                                                          |
|--------------------------------------------------------------------|----------------------------------------------------------|
| <b>Date of Legal Initiation</b>                                    | 25/09/2026                                               |
| <b>Application No.</b>                                             | MH/KLP/KLPR/A0000003915                                  |
| <b>Name of Applicant</b>                                           | Mrs. Aparna Yogesh Potdar                                |
| <b>Name of Co – Applicant/s</b>                                    | Mr. Yogesh Balasaheb Potdar                              |
| <b>Relationship between Applicant and Co – Applicant/s</b>         | Spouse                                                   |
| <b>Purpose of Loan</b>                                             | HL BT                                                    |
| <b>Lead amount</b>                                                 | 26 Lakhs                                                 |
| <b>The property is found / proposed to be found in whose name?</b> | Mrs. Aparna Yogesh Potdar<br>Mr. Yogesh Balasaheb Potdar |

### **PART-I : DESCRIPTION AND SCHEDULE OF THE ONCERNED PROPERTY :**

All that piece and parcel of the property bearing R.S. No.181/3 having an area admeasuring H.0.37.40 R. out of this Non agricultural area admeasuring H.0.1.55.74 R. out of this an area admeasuring **37.51 Sq.mtr** upon which constructed Residential Unit No. 3 having construction area admeasuring 26.57 Sq.

mtrs. and open Common land admeasuring 10.94 Sq.mtrs. having Grampanchayat Milkat No.6837, Situated at Mauje Panchgaon, Tal. - Karveer, Dist. -Kolhapur, bounded as below.

|       |                                         |
|-------|-----------------------------------------|
|       | As per Registered Sale Deed             |
| NORTH | Property of Unit no.4                   |
| SOUTH | Property of Unit No.2                   |
| EAST  | Property of Shinde and Ganjave          |
| WEST  | Property of Kulkarni and Common Passage |

**PART-II : LIST OF DOCUMENTS SCRUTINSED BY ME**

| SR no. | Date       | Name of The Documents (Details)                                                                                                                                                  | Whether Original / Photocopy |
|--------|------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|
| 1.     |            | 7/12 Extract of R.S. No. 181/3                                                                                                                                                   | Photocopy                    |
| 2.     | 25/01/2019 | Reg. Sale Deed no. 374/2019 executed by Mrs. Geeta dilip Jadhav through POA holder Ramchandra Mahipat Nalavade in favor of Mr. Yogesh Balasaheb Potdar and Aaparna Yogesh Potdar | Photocopy                    |
| 3.     |            | LOD of Can Fin Homes Ltd.                                                                                                                                                        | Photocopy                    |
| 4.     |            | Gunthewari Certificate                                                                                                                                                           | Photocopy                    |
| 5.     | 22/10/2018 | Assessment Extract                                                                                                                                                               | Photocopy                    |
| 6.     | 22/10/2018 | Building Completion Certificate                                                                                                                                                  | Photocopy                    |
| 7.     | 20/08/2018 | Building Permission                                                                                                                                                              | Photocopy                    |

|    |            |                  |           |
|----|------------|------------------|-----------|
| 8. |            | Lay out Plan     | Photocopy |
| 9. | 24/01/2009 | Gunthewari Order | Photocopy |

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

All that piece and parcel of the property bearing R.S. No.181/3. out of this an area admeasuring 256.57 Sq. mtrs. Situated at Mauje Panchgaon, Tal. - Karveer, Dist. - Kolhapur, was originally owned and possessed by Mr. Prakash Mahadev Mohite on or before 2009.

Thereafter it seems that Mr. Prakash Mahadev Mohite acquired Gunthewari order from sub-divisional Officer Kolhapur vide No./ Jamin/ Gunthewari/ Binsheti/ S.R./3/2009 Dated 21/01/2009.

Thereafter it seems that Grampanchayat Panchgaon has provided Building Permission in its Resolution Bearing No.60/1/9 Dated 28/07/2010 and Building Completion Dated 22/10/2018.

Thereafter it seems that Geeta Dilip Jadhav made and executed Registered Development Agreement Bearing No. 2689/2018 and POA for the same Bearing No. 2690/2018.

Thereafter it seems that Reg. Sale Deed no. 374/2019 was executed by Mrs. Geeta dilip Jadhav through POA holder Ramchandra Mahipat Nalavade in favor of Mr. Yogesh Balasaheb Potdar and Aaparna Yogesh Potdar Dated 25/01/2019.

Thereafter it seems that Yogesh Balasaheb Potdar and Aaparna Yogesh Potdar has raised loan from CAN FIN HOMES LTD and entered in to Agreement Relating to Deposit of Title Deed bearing No.483 Dated 06/02/2019 and bearing No. 2521/2021 Dated 31/08/2021 in respect of subject property ie. All that piece and parcel of the property bearing R.S. No.181/3 having an area admeasuring H.0.37.40 R. out of this Non agricultural area admeasuring H.0.1.55.74 R. out of this an area admeasuring **37.51 Sq.mtr** upon which constructed Residential Unit No. 3 having construction area admeasuring 26.57 Sq. mtrs. and open land of 10.94 Sq.mtrs. having Grampanchayat Milkat No.6837, Situated at Mauje Panchgaon, Tal. - Karveer, Dist. -Kolhapur.

Now per the LOD provided this case is BT of CAN FIN HOMES LTD. Therefore BT Policies should be Made Applicable.

**It appears from the record of rights that, after investigation from the year 2014 to till today from available records of title it is found that the above-mentioned property is clear, marketable and free from any other encumbrances.**

**I have taken the search of records of Sub Registrar's Office Karveer from Index – II registers and other relevant records for last 13 years up to date by paying necessary search fees in whose jurisdiction the property situated.**

|    |                                                                                  |                                                                                                                                                                                                       |
|----|----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | The property was originally found in whose name?                                 | Mr. Prakash Mahadev Mohite                                                                                                                                                                            |
| 1. | How did the said property Devolve onto the valid ownership of the present owner. | Reg. Sale Deed no. 374/2019 was executed by Mrs. Geeta dilip Jadhav through POA holder Ramchandra Mahipat Nalavade in favor of Mr. Yogesh Balasaheb Potdar and Aaparna Yogesh Potdar Dated 25/01/2019 |
| 2. | Whether the present owner has mutated his/her name in the land revenue records?  | Yes                                                                                                                                                                                                   |
| 3. | Whether the present owner is paying land revenue tax to the state government?    | To be confirmed by borrower                                                                                                                                                                           |
| 4. | Non-agricultural proof                                                           | Gunthewari Order                                                                                                                                                                                      |
| 5. | Whether SARFAESI is applicable                                                   | Yes                                                                                                                                                                                                   |

#### **PART-IV : Evidence of Title of Property**

|                                 |                      |
|---------------------------------|----------------------|
| Type of Deed ascertaining title | Registered Sale Deed |
| Deed number                     | 374/2019             |

|           |            |
|-----------|------------|
| Deed date | 25/01/2019 |
|-----------|------------|

**Part-V : NATURE AND STATUS OF THE PROPERTY**

|        |                  |
|--------|------------------|
| Status | Freehold         |
| Nature | Non- Agriculture |

**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     |                       |
| 3.      | In case of flat purchase, whether builder is a private / limited company?             | No     |                       |
| 4.      | Whether upto date tax/land revenue has been paid?                                     | Yes    | Required              |
| 5.      | Whether all the title documents for last 13 years has been verified ?                 | No     |                       |
| 6.      | Whether required documents are available for creating mortgage?                       | NO     |                       |
| 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 (Register mortgage) is         | Yes    |                       |

|     |                                                                                                                                    |      |  |
|-----|------------------------------------------------------------------------------------------------------------------------------------|------|--|
|     | possible?                                                                                                                          |      |  |
| 9.  | If the property is a flat/apartment, how many years independent title is ensured?                                                  | N.A. |  |
| 10. | Whether property has been transferred/ to be transferred by POA holder of the original land owner in favour of the loan applicant? | N.A  |  |
| 11. | Whether POA holder of the original land owner has/had authority under POA?                                                         | N.A  |  |
| 12. | Whether POA recorded in Sr.n 11 is registered?                                                                                     | N.A. |  |
| 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   |  |
| 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?                                      | N.A. |  |

|     |                                                                                 |      |  |
|-----|---------------------------------------------------------------------------------|------|--|
| 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?                              | N.A. |  |
| 23. | Whether the land is categorized under the Santhal Pargana act? (state specific) | N.A. |  |
| 24. | Whether approved Map / Sanction map has been provided?                          | No   |  |

**PART– VII: DOCUMENTS TO BE COLLECTED BY HINDUJA HOUSING FINANCE LIMITED FOR CREATING A VALID MORTGAG**

| <b>SR no.</b> | <b>Date</b> | <b>Name of The Documents (Details)</b>           | <b>Whether Original / Photocopy</b> |
|---------------|-------------|--------------------------------------------------|-------------------------------------|
| 1.            |             | 7/12 Extract of R.S. No. 181/3                   | Photocopy                           |
| 2.            | Latest      | Tax paid Receipt of the aforesaid property       | Original                            |
| 3.            |             | LOD of Can Fin Homes Ltd.                        | Original                            |
| 4.            |             | Gunthewari Certificate of the aforesaid property | Photocopy                           |
| 5.            | Latest      | Assessment Extract of the aforesaid property     | Original                            |
| 6.            | 22/10/2018  | Building Completion Certificate                  | Photocopy                           |
| 7.            | 20/08/2018  | Building Permission of the aforesaid property    | Photocopy                           |
| 8.            |             | Lay out Plan of the aforesaid property           | Photocopy                           |

|     |            |                                                                                                           |           |
|-----|------------|-----------------------------------------------------------------------------------------------------------|-----------|
| 9.  | 24/01/2009 | Gunthewari Order of the aforesaid property                                                                | Photocopy |
| 10. |            | Mutation Extract or Sale deed Document Showing how the property devolve in the name of Geeta dilip Jadhav | Photocopy |
| 11. |            | Registered Development Agreement Sr. No.2689/2018                                                         | Photocopy |
| 12. |            | Registered POA Bearing Sr. No.2690/2018                                                                   | Photocopy |
| 14. |            | Indemnity Bond in respect of Original Documents deposited with BT Bank                                    | Original  |

**PART-VIII : DOCUMENTS TO BE COLLECTED BY HINDUJA HOUSING FINANCE LIMITED POST DISBUSREMENT –**

| SR no. | Date       | Name of The Documents (Details)                                                                                                                                                  | Whether Original / Photocopy |
|--------|------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|
| 1.     | 25/01/2019 | Reg. Sale Deed no. 374/2019 executed by Mrs. Geeta Dilip Jadhav through POA holder Ramchandra Mahipat Nalavade in favor of Mr. Yogesh Balasaheb Potdar and Aaparna Yogesh Potdar | Original                     |
| 2.     |            | NDC of Can Fin Homes Ltd                                                                                                                                                         | Original                     |
| 3.     |            | Equitable Mortgage (NOI) executed by Yogesh Balasaheb Potdar and Aaparna Yogesh Potdar in favor of Hinduja Housing Finance Ltd.                                                  | Original                     |
| 4.     |            | MODT for Loan agreement of the aforesaid property                                                                                                                                | Original                     |

## **PART-IX : FINAL OPINION**

All that piece and parcel of the property bearing R.S. No.181/3. out of this an area admeasuring 256.57 Sq. mtrs. Situated at Mauje Panchgaon, Tal. - Karveer, Dist. - Kolhapur, was originally owned and possessed by Mr. Prakash Mahadev Mohite on or before 2009.

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Now per the LOD provided this case is BT of CAN FIN HOMES LTD. Therefore BT Policies should be Made Applicable

## **PART-X : CERTIFICATE**

In view of the foregoing, I Certify that the title deeds intended to be deposited, relating to the property and offered as security by way of security of Equitable mortgage and documents of title referred to above are perfect evidence of the title and that if the said Equitable mortgage is created in the manner required by law, it would satisfy the requirements of creation of Equitable mortgage.

1. I further certify that, Mr. Yogesh Balasaheb Potdar and Aaparna Yogesh Potdar have derived a valid, Clear, Marketable & unencumbered title subject to filing of affidavit, subject to compliance as suggested in the report, the above-mentioned property is clear, marketable and free from any encumbrances.

2 The Equitable Mortgage if created will be available to Hinduja Hsg. Finance Ltd for the liability of the intending borrower Mr. Yogesh Balasaheb Potdar and Aaparna Yogesh Potdar only after compliance of all requirements as per this report.

**Remarks, if any:**

Previous Chain Documents were not provided for my perusal

Original documents of title shall be verified before releasing loan.

Copies of documents perused herein are bona-fide believed to be genuine photo-copies of originals.

In the process of legal verification of documents, I have relied upon the veracity of contents of documents and have assumed the identity and signatures of the parties to deeds as authentic.

**Specific Note:**

This legal report is given on the basis of cumulative compilation of information furnished & documents perused for the property. However, in order to thwart the possible undisclosed risk/s of existing /impending litigation/s and land acquisition proceedings, please ask the technical

manager / panel engineer of your institution to make enquiry in the neighbor-hood of the property during his Routine visit/s.

**NOTE:** This report is subject to documents provided to me for perusal and record available on the IGR website, if any loss suffered due to unavailable entries and corrupted files in the computer system/ website of [igrmaharashtra.gov.in](http://igrmaharashtra.gov.in), I should not be held responsible. Further, documents placed before me were scanned/Xerox copies and I have not verified any original documents and/or its validity.

**Search Receipt No. MH010856159202627U Dated 25/09/2026**

**Place: Kolhapur**

**PART-XI : DIAGRAMMATIC REPRESENTATION OF THE  
CHAIN OF TITLE: NIL**

Yours Faithfully, **MANDAR**  
**MOHANDAS**  
**S INAMDAR**

Digitally signed by  
MANDAR MOHANDAS  
INAMDAR  
Date: 2026.09.25  
20:15:46 +05'30'

**(Adv. Mandar M. Inamdar)**

