

Adv Subhash Pandurang Shinde

B.A.L L.B.G.D.C & A

Home :- Vmal House, dmart Road, Pandharpur

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Date:-25/09/2026

File No:-

LEGAL SCRUTINY REPORT

To,

THE MANAGER,

HINDUJA HOUSING FINANCE LTD.(HHFL),

PANDHARPUR BRANCH,

PANDHARPUR

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Aarifa Kabir Mulani

Date of Legal Initiation	23/09/2026
Application No.	MH/PND/PNDR/A0000001347
Name of Applicant	Aaripa Mulani
Name of Co – Applicant/s	Kabir Mulani
Relationship between Applicant and Co – Applicant/s	Reletive
Purpose of Loan	New Home Purchase
Lead amount	40,00,000/-
The property is found / proposed to be found in whose name?	Sohel Gafur Pathan

PART-I DESCRIPTION AND SCHEDULE OF THE CONCERNEDPROPERTY:

All that piece and parcel of the property bearing of Survey No 6/5A/5B/10/11/P/28/27/Pai, Its Plot No 28 & 27 South side Total area 120.06 sq meters situated at Yashwantnagar Tal- Malshiras Dist- Solapur. Within the local limits of Municipal Council Malshiras.

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	AS PER documents
NORTH	Out of Plot No 27
SOUTH	Plot No. 28 & Land of Tamhane
EAST	Plot No. 29
WEST	Colony road

PART-II LIST OF DOCUMENTS SCRUTINSED BY ME

<u>S NO.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>WHETHER ORIGINAL / PHOTOCOPY</u>
1	Nil	Proposed sale deed darft executed by Sohail Gafur Pathan in favor of Aarifa Kabir Mulani	Xerox
2	20/08/2025	Register sale deed no 3825/2025 executed by Balu Gade in favor of Sohail Pathan	Xerox
3	Nil	Building plan	Xerox
4	26/10/2009	N.A order No 17/2009	Xerox
5	23/05/2026	7/12 extract of Survey No 6/5/5B/10/11/P/28/27/Pai	Xerox

PART-III FLOW/CHAIN OF THE TITLE

A) All that piece and parcel of the property bearing of Survey No 6/5A, 6/5B, 6/7, 6/10, 6/11 Total area 14800 sq meters situated at Yashwanthnagar Tal- Malshiras Dist- Solapur. Within the local limits of Municipal Council Malshiras Previously the said Property was a previously owned and possessed by Digambar Dhondi Shete.

B) Then in the year 2009 as per N.A order no 17/2009 dated 26/10/2009 said property Survey No 6/5A, 6/5B, 6/7, 6/10, 6/11 Total area 14800 sq meters converted as a non agriculture residential land.

c) Then said property as per said N.A order divided various plots.

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D) Then in the year Digambar Dhondi Shete through power of attorney holder Namdeo Digambar Shete was executed one sale deed of Survey No 6/5A/5B/10/11/P/28/27/Pai, Its Plot No 28 & 27 South side Total area 120.06 sq meters area of said property in favor of Balu Maruti Gade dated 29/02/2012 and its register no. 731/2012.

E) Then in the year 2025 Balu Maruti Gade was executed one sale deed of Survey No6/5A/5B/10/11/P/28/27/Pai, Its Plot No 28 & 27 South side Total area 120.06 sq meters area of said property in favor of Sohel Gafur Pathan dated 20/08/2025 and its register no. 3825/2025.

F) As per said documents said property Survey No 6/5/5B/10/11/P/28/27/Pai, Its Plot No 28 & 27 South side Total area 120.06 sq meters owned and possessed Present owner Sohel Gafur Pathan.

G) They became the sole owner of said property and title of the property is clear and valid.

H) Then in the year 2026 as per proposed sale deed draft Sohel Gafur Pathan will be executed one sale deed of Survey No 6/5/5B/10/11/P/28/27/Pai, Its Plot No 28 & 27 South side Total area 120.06 sq meters of said property in favor of of Aarifa Kabir Mulani

1. THE PROPERTY WAS ORIGINALLY FOUND IN WHOSE NAME?

Digambar Dhondi Shete

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

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?

Yes

5. NON-AGRICULTURAL PROOF:-Yes

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6. WHETHER SARFAESI IS APPLICABLE:- Yes

PART-IV EVIDENCE OF TITLE OF PROPERTY

TYPE OF DEED ASCERTAINING TITLE	Sale deed
DEED NUMBER	3825
DEED DATE	20/08/2025

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	Nil
2.	WHETHER PROPERTY IS AFFECTED BY THE REVENUE OR TENANCY OBLIGATION	No	Nil
3.	IN CASE OF FLAT PURCHASE, WHETHER BUILDER IS A PRIVATE / LIMITED COMPANY?	Nil	Nil
4.	WHETHER UPTO DATE TAX/LAND REVENUE HAS BEEN PAID	Yes	Nil
5.	WHETHER ALL THE TITLE DOCUMENTS FOR LAST 13 YEARS HAS BEEN VERIFIED	Yes	Nil
6.	WHETHER REQUIRED DOCUMENTS ARE AVAILABLE FOR CREATING MORTGAGE.	Yes	Nil
7.	WHETHER ALL THE PREVIOUS OWNERS HAD THE RIGHT/COMPETENCY TO TRANSFER OF THE PROPERTY.	Yes	Nil
8.	WHETHER PROPOSED MORTGAGE BY DEPOSIT OF TITLE DOCUMENT (EQUITABLE MORTGAGE) IS POSSIBLE	Yes	Nil
9.	IF THE PROPERTY IS A FLAT/APARTMENT, HOW MANY YEARS INDEPENDENT TITLE IS ENSURED	Nil	Nil

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10.	WHETHER PROPERTY HAS BEEN TRANSFERRED/ TO BE TRANSFERRED BY POA HOLDER OF THE ORIGINAL LAND OWNER IN FAVOUR OF THE LOAN APPLICANT	Nil	Nil
11.	WHETHER POA HOLDER OF THE ORIGINAL LAND OWNER HAS/HAD AUTHORITY UNDER POA	Nil	Nil
12.	WHETHER POA RECORDED IN SN11 IS REGISTERED	Nil	Nil
13.	WHETHER THE PROPERTY IS LEASE LAND, IF YES WHAT IS THE TENURE OF THE LEASE AND WHAT IS THE RESIDUAL PERIOD LEFT?	No	Nil
14.	WHETHER THE PROPERTY/LAND IS JOINT FAMILY PROPERTY	No	Nil
15.	IS THE LAND/PROPERTY/FLAT IS SUBJECT TO ANY RESERVATIONS/ACQUISTIONS/REQUISTIONS.	No	Nil
16.	WHETHER PROPERTY BELONGS TO SC/ST (JHARKHAND)	No	Nil
17.	WHETHER LAND IS AGRICULTURAL	No	Nil
18.	WHETHER REAL ESTATE REGULATORY AUTHORITY 2016 (RERA) IS APPLICABLE OR NOT?	Nil	Nil
19.	IN CASE OF BALANCE TRANSFER / TAKEOVER CASES, WHETHER ORIGINAL LOD RECEIVED FROM BANK OR NOT?	Nil	Nil
20.	WHETHER SEARCH REPORT / NON-ENCUMBRANCE ARE APPLIED FOR?	Yes	Nil
21.	WHETHER PROVISIONS OF URBAN LAND CEILING ACT ARE APPLICABLE?	No	Nil
22.	WHETHER THE LAND IS CATEGORIZED UNDER THE CNT ACT?	No	Nil
23.	WHETHER THE LAND IS CATEGORIZED UNDER THE SANTHAL PARGANA ACT? (STATE SPECIFIC)	No	Nil
24.	WHETHER APPROVED MAP / SANCTION MAP HAS BEEN PROVIDED?	Nil	Nil

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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	Nil	Proposed sale deed darft executed by Soheli Gafur Pathan in favor of Aarifa Kabir Mulani	Photocopy
2	20/08/2025	Register sale deed no 3825/2025 executed by Balu Gade in favor of Soheli Pathan	Original
3	Nil	Building plan	Original
4	26/10/2009	N.A order No 17/2009	Photocopy
5	23/05/2026	7/12 extract of Survey No 6/5a/5B/10/11/P/28/27/Pai	Online digital
	29/02/2012	Register sale deed no 731/2012 executed by Digambar Shete in favor of Balu Gade	Original

PART-VIII **DOCUMENTS TO BE COLLECTED BY HINDUJA HOUSING FINANCE LIMITED POST DISBURSEMENT**

<u>S NO.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>WHETHER ORIGINAL / PHOTOCOPY</u>
1	Nil	NOI index II and receipt executed by Aarifa Mulani in favor of Hinduja Housing finance Ltd	Original
2	Nil	Register sale deed with index II and receipt executed by Soheli Gafur Pathan in favor of Aarifa Kabir Mulani	Original

PART-IX **FINAL OPINION**

I have examined the related documents in respect of subject property i.e. All that piece and parcel of the property bearing of Survey No 6/5A/5B/10/11/P/28/27/Pai, Its Plot No 28 & 27 South side Total area 120.06 sq meters situated at Yashwantnagar Tal- Malshiras Dist- Solapur. Within the local limits of Municipal Council Malshiras. which shows name of **Soheli Gafur Pathan** is having an absolute, clear and marketable title over the subject property. **Aarifa Kabir Mulani** will acquire valid title of the said property after execution sale deed and valid evidence of right, title and interest which

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will satisfy the requirements of creation of register Mortgage.

PART-X

CERTIFICATE

1) I further certify that, I have taken online search for the period of last 13 years i.e. 2014 to 2026 in the office of Sub Registrar, Malshiras on 25/09/2026 vide E-search online receipt no. 1115491369/2026.

2) I hereby certify the genuineness of the scrutiny of records related to Title Deeds 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.

Remarks, if any: - Nil

PART-XI

DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE

N.A.

Yours Faithfully,

Adv Subhash Pandurang Shinde

Encl.: Online Search receipt

**SUBHASH
PANDURA
NG
SHINDE** Digitally signed
by SUBHASH
PANDURANG
SHINDE
Date: 2026.09.25
00:44:57 +05'30'