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Date: 12/08/2026

LEGAL SCRUTINY REPORT

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Raviraj Padalkar

Date of Legal Initiation	11/08/2026
Application No.	MH/KLP/KLPR/A000003859
Name of Applicant	Raviraj Dhondiram Padalkar
Name of Co – Applicant/s	Megha Raviraj Padalkar
Relationship between Applicant and Co – Applicant/s	Spouse
Purpose of Loan	NEW PURCHASE
Lead amount	25 LAKHS
The property is found / proposed to be found in whose name?	Reshma Abhijet Chavan

PART-I : DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY :

All that piece and parcel of the property bearing Gat no.88 14/17 Plot no. 8 its total an area admeasuring 98.20 sq.mtrs out of it half of the share means 49.10 sq.mtr upon which constructed Row house Unit no.2 having total super builtup area admeasuring 80.28 sq.mtr. situated at Shingnapur Tal.-Karveer, Dist.-

Kolhapur within the Jurisdiction of sub registrar Karveer. bounded as below.

NORTH	Property of Gat no.89
SOUTH	6 mtr road
EAST	Property of plot no.9
WEST	Property of plot no.8 unit no.1

PART-II : LIST OF DOCUMENTS SCRUTINSED BY ME

SR. No.	Date	Name Of The Documents (Details)	Whether Original / Photocopy
1.	-	7/12 extract of Gat no.88/14/17/plot no.8	Photocopy
2.	16/07/2024	Assessment extract of Grampanchyat property no.3949.1 unit 2	Photocopy
3.	12/09/2017	Registered sale deed bearing S.R.No.4097/2017 executed by Narendra Ramrao Powar in favour of Reshma Abhijet Chavan	Photocopy
4.	25/3/2011	Non agriculture order SR.No. /61/2011	Photocopy
5.	-	Construction permission	Photocopy
6.	16/7/2024	Certificate issued by grampanchyat Shingnapur regarding Building Completion	Photocopy
7.	-	Tax paid receipt	Photocopy
8.	-	Draft of sale deed between Reshma Abhijet Chavan and Raviraj Dhondiram	Photocopy

		Padalkar	
9.	21/04/2011	Index two of Registered Sale Deed bearing No. 2234/2011 executed by Amit Pilaji and other 1 and Narendra Ramrao Powar	Photocopy

PART-III : FLOW/CHAIN OF THE TITLE

All the piece and parcel of the property it's Gat no.88/14 and Gat no.88/17. The property situated at Shingnapur Tal-Karveer Dist-Kolhapur was originally owned and possessed by Prakash Krishnath Dange and Amit Pilaji Shinde.

Thereafter non agriculture order issued by Collector Kolhapur vide order Binsheti/SR/61/2011 dated on 25/3/2011 in the name of Prakash Krushnath Dange and Amit Pilaji Shinde. As per the order the plotting was carried out and Lay out plan was sanctioned by the Grampanchayat.

Thereafter Prakash Krishnath Dange and Amit Pilaji Shinde made and executed Registered sale deed bearing S.R.No.2234/2011 dated on 21/4/2011 in respect of above mentioned property in favour of Narendra Ramrao Powar in respect of property bearing Gat no.88 14/17 Plot no. 8 its total area an area admeasuring 98.20 sq.mtrs out situated at Shingnapur Tal.-Karveer, Dist.-Kolhapur.

Thereafter Grampanchyat Shingnapur issued construction permission in name of Narendra Ramrao Powar.

Thereafter Narendra ramrao Powar made and Executed of Registered Sale Deed bearing S.R.No.4097/2017 dated on 12/9/2017 in favor of Reshma Abhijet Chavan in respect of property bearing Gat no.88 14/17 Plot no. 8 its total area an area admeasuring 98.20 sq.mtrs situated at Shingnapur Tal.-Karveer, Dist.-Kolhapur

Thereafter it seems that Reshma Abhijet Chavan has constructed Row house units upon the said Plot No.8.out of this Unit No. 2 is the subject property.

It seems that Grampanchyat Shingnapur issued certificate about completion of construction Dated 16/07/2023 in the name of Reshma Abhijet Chavan.

It seems that Grampanchyat Shingnapur has issued Assessment Extract and tax

paid receipt in the name of Reshma Abhijet Chavan in respect of Milkat No. 3949/1 Unit 2.

Now Reshma Abhijet Chavan intends to Sale the Unit No. 2 to Raviraj Dhondram Padalkar.

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?	Prakash krishnath Dange and Amit Pilaji Shinde
1.	How did the said property Devolve onto the valid ownership of the present owner.	Narendra ramrao Powar transferd above mentioned property in favour of Reshma Abhijet Chavan by way of registerd sale deed bearing S.R.No.4097/2017 dated on 12/9/2017
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	Binsheti/SR/61/2011 dated on 25/3/2011

5.	Whether SARFAESI is applicable	Yes
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PART-IV : Evidence of Title of Property

Type of Deed ascertaining title	Registered Sale deed
Deed number	S.R.No.4097/2017
Deed date	12/9/2017

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 (equitable mortgage) is possible?	Yes	
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	No	

	been provided?		
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**PART– VII: DOCUMENTS TO BE COLLECTED BY HINDUJA
HOUSING FINANCE LIMITED FOR CREATING A
VALIDMORTGAG**

SR. No.	Date	Name Of The Documents (Details)	Whether Original / Photocopy
1.	Latest	7/12 extract of Gat no.88/14/17/plot no.8	Digital/ Certified
2.	Latest	Assessment extract of Grampanchyat property no.3949.1 unit 2	Certified
3.	Latest	Tax paid Receipt	Original
4.	12/09/2017	Registered sale deed bearing S.R.No.4097/2017 executed by Narendra Ramrao Powar in favour of Reshma Abhijet Chavan	Photocopy
5.	25/3/2011	Non agriculture order SR.No. /61/2011	Photocopy
6.	-	Construction permission	Photocopy
7.	16/7/2024	Certificate issued by grampanchyat Shingnapur regarding Building Completion	Photocopy
8.	-	Registered sale deed between Reshma Abhijet Chavan and Raviraj Dhondiram Padalkar	Original
9.	21/04/2011	Registered Sale Deed bearing No.	Photocopy

		2234/2011executed by Amit Pilaji and other 1 and Narendra Ramrao Powar	
10.		NOI executed by Raviraj Dhondiram Padalkar and Megha Raviraj Padalkar in favor of HHF	Original
11.		NOC of Seller	Original
12.		MODT for Loan agreement	Original
13.		Possession letter	Original

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

PART-IX : FINAL OPINION

Prakash Krishnath Dange and Amit Pilaji Shinde made and executed Registered sale deed bearing S.R.No.2288/2011 dated on 21/4/2011 in respect of above mentioned property in favour of Narendra Ramrao Powar in respect of property bearing Gat no.88 14/17 Plot no. 8 its total area an area admeasuring 98.20 sq.mtrs out situated at Shingnapur Tal.-Karveer, Dist.-Kolhapur. Equitable mortgage can be created in favour of Hinduja Housing Finance Ltd. after the deposition of aforementioned documents.

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, Reshma Abhijet Chavan 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 **Raviraj Dhondiram Padalkar and Megha Raviraj Padalkar** only after compliance of all requirements as per this report.

Remarks, if any:

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 neighborhood 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, 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. MH008163590202627U Dated 12/08/2026
Place: Kolhapur

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

Yours Faithfully,

MANDAR
MOHANDA
S INAMDAR

Digitally signed by
MANDAR
MOHANDAS
INAMDAR
Date: 2026.08.13
10:00:07 +05'30'

(Adv. Mandar M. Inamdar)

