



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

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Ref. -----

Date : 07/07/2026

LEGAL SCRUTINY REPORT

To,
The Manager,
Hinduja Housing Finance Ltd. (HHFL), Sangli, Branch.

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Mr. Mahesh Krishna Gaikwad.

Date of Legal Initiation	12/06/2026
Application No.	MH/KLP/SNGL/A000000933
Name of Applicant	Mr. Mahesh Krishna Gaikwad
Name of Co – Applicant/s	NA
Relationship between Applicant and Co- Applicant/s	NA
Purpose of Loan	Composite
Lead amount	20 Lac
The property is found / proposed to be found in Whose name	Mr. Mahesh Krishna Gaikwad

PART-I

DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY:

All the piece and parcels of the property bearing New Survey No. 81/2, its total an area admeasuring H.01-66R out of it (As per sale deed its Old S.no. 430/2 And 426 after that its S no. 361/2 and 357 its total an area admeasuring H.01-66R out of it as per Gunthewari certificate its Plot No. 26 its an area admeasuring 174.44 Sq. Mtr. at veda Park Kupwad) an area admeasuring H.00-01.86R it situated at Kupwad, Tal. Miraj, Dist. Sangli, is bounded by as follows-

Adv Vishal G.
Potadar

Digitally signed by Adv Vishal
G. Potadar
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Property Boundaries As per Sale Deed Draft	
North	9 Mtr. width Road
South	S No. 476
East	Plot no. 27 property of Ashok Balwant Jadhav
West	Plot No. 25 property of Haridas Ramchandra Jadhav it sold to Mrs. Nanda Gaikwad

PART-II

LIST OF DOCUMENTS SCRUTINSED BY ME

Sr No.	Date	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
1	10/12/2025	7/12 extract of the property	Photo Copy
2	04/09/1991	Registered Sale Deed no. 3318/1991 dated 04/09/1991 and Index II	Photo Copy
3	25/10/2025	Mutation extract of ME No. 53498	Photo Copy
4	01/12/2025	8-A Khata extract of the property	Photo Copy
5	07/07/2011	Gunthewari Certificate	Photo Copy
6	07/07/2011	Gunthewari Lay out	Photo Copy
7	--	Rough Lay out	Photo Copy
8	--	Sale deed Draft	Photo Copy

PART-III FLOW/CHAIN OF THE TITLE

A) On perusal of all the concern property documents it reveals that property bearing New Survey No. 81/2, its total an area admeasuring H.01-66R out of it (As per sale deed its Old S.no. 430/2 And 426 after that its S no. 361/2 and 357 its total an area admeasuring H.01-66R out of it as per Gunthewari certificate its Plot No. 26 its an area admeasuring 174.44 Sq. Mtr. at veda Park Kupwad) an area admeasuring H.00-01.86R it situated at Kupwad, Tal. Miraj, Dist. Sangli,, was owned and possessed by **Smt. Padakka Bhau Patil, Shrimanti Bhau Patil, And Mrs. Housabai Indrajit Patil**, and they were enjoying and exercising ownership rights over the same since 1991.

B) Furthermore, it is revealed from the records that **Smt. Padakka Bhau Patil, Shrimanti Bhau Patil, And Mrs. Housabai Indrajit Patil through POA holder Mr. Lingappa Ramappa Dhavaleswar**, sold the same property i.e. New Survey No. 81/2, its total an area admeasuring H.01-66R out of it (As per sale deed its Old S.no. 430/2 And

426 after that its S no. 361/2 and 357 its total an area admeasuring H.01-66R out of it as per Gunthewari certificate its Plot No. 26 its an area admeasuring 174.44 Sq. Mtr. at veda Park Kupwad) an area admeasuring H.00-01.86R it situated at Kupwad, Tal. Miraj, Dist. Sangli, to **Mr. Tanaji Yashwant Patil**. The Sale deed is registered in the office of the sub-registrar at Sr. No. **3318/1991 dated 04/09/1991**. Consequently, by virtue of the said registered Sale deed, **Mr. Tanaji Yashwant Patil** has acquired title and interest in the property. However, it's noted that as per the registered sale deed, the name of the owner was recorded for the captioned property vide ME No. 53498.

C) That, upon perusal of the documents, it is revealed that Mr. Tanaji Yashwant Patil subsequently applied for regularization of the subject property under the Gunthewari Scheme. Pursuant thereto, the Sangli, Miraj and Kupwad Municipal Corporation issued a Gunthewari Regularization Certificate in respect of the said property on 07/07/2011.

D) It is further revealed from the documents on record that the present owner of the subject property (i.e. New Survey No. 81/2, its total an area admeasuring H.01-66R out of it (As per sale deed its Old S.no. 430/2 And 426 after that its S no. 361/2 and 357 its total an area admeasuring H.01-66R out of it as per Gunthewari certificate its Plot No. 26 its an area admeasuring 174.44 Sq. Mtr. at veda Park Kupwad) an area admeasuring H.00-01.86R it situated at Kupwad, Tal. Miraj, Dist. Sangli,), **Mr. Tanaji Yashwant Patil**, has agreed to sell the said property to **Mr. Mahesh Krishna Gaikwad**. 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.

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	Reg Sale deed No. 3318/1991
DEED DATE	04/09/1991

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
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 RECEIVED FROM BANK OR NOT?	NA	NA
20.	WHETHER SEARCH REPORT / NON ENCUMBRANCE 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

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/Digital
2	Latest	8-A Khata extract of the property	Certified/Digital
3	04/09/1991	Registered Sale Deed no. 3318/1991 dated 04/09/1991 along with Index II	Original
4	25/10/2025	Mutation extract of ME No. 53498	Certified
5	07/07/2011	Gunthewari Certificate	Photo Copy
6	07/07/2011	Gunthewari Lay out	Photo Copy
7	--	Rough Lay out	Photo Copy
8	--	Registered Sale deed executed by Mr.	Original

		Tanaji Yashwant Patil in favor of Mr. Mahesh Krishna Gaikwad along with RR and Index II of the same	
9	--	Property number change certificate	Certified
10	--	Seller NOC	Original
11	--	MODT for Loan Agreement	Original
12	--	NOI with RR & Index II in f/o HHFL	Original

PART-VIII

DOCUMENTS TO BE COLLECTED BY HINDUJA HOUSING FINANCE LIMITED POST DISBUSREMENT.

S No	DATE	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
	NA	NA	NA

PART-IX

FINAL OPINION

The present property owner **Mr. Tanaji Yashwant Patil** is having a valid title and possession upon the aforesaid property. And after Reg sale deed in favor of Mr. Mahesh Krishna Gaikwad. it is fit for NOI/RM mortgage.

PART-X

CERTIFICATE

I have examined the related documents in respect of subject property i.e. **property bearing** New Survey No. 81/2, its total an area admeasuring H.01-66R out of it (As per sale deed its Old S.no. 430/2 And 426 after that its S no. 361/2 and 357 its total an area admeasuring H.01-66R out of it as per Gunthewari certificate its Plot No. 26 its an area admeasuring 174.44 Sq. Mtr. at veda Park Kupwad) an area admeasuring H.00-01.86R it situated at Kupwad, Tal. Miraj, Dist. Sangli. which is standing in the name of **Mr. Tanaji Yashwant Patil** And after Reg sale deed in favor of Mr. Mahesh Krishna Gaikwad has acquired clear and marketable title over the subject property.

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 **07/07/2026 vide MH005932658202627P** 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.)

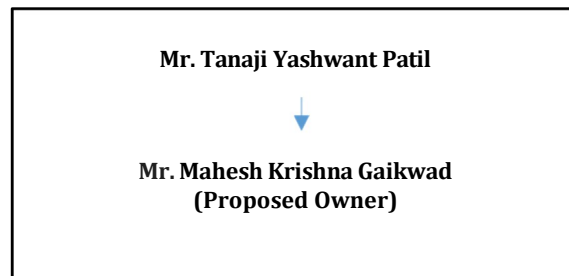
I certify that **Mr. Tanaji Yashwant Patil** And after Reg sale deed in favor of **Mr.**

Maresh Krishna Gaikwad has an absolute, clear, valid, and marketable title to the subject property. Upon creation of an Equitable Mortgage or Registered Mortgage by deposit/execution of the title documents mentioned in Part VI hereof by the intending borrower/mortgagor, namely **Mr. Maresh Krishna Gaikwad**, in favour of the Bank/Financial Institution, such mortgage shall constitute a valid and enforceable security interest under law.

Further, the subject property is capable of being validly mortgaged and, upon creation of the mortgage, the Bank/Financial Institution shall have the right to enforce its security interest against the said property in accordance with law. The provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) shall be applicable to the subject property, and the secured creditor shall be entitled to invoke and enforce the remedies available thereunder.

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

**Adv Vishal G.
Potadar**

Digitally signed by Adv
Vishal G. Potadar
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