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Tq. And Dist. Akola (MH). 444001.

LEGAL SCRUTINY REPORT

File no. MH/AMR/AKLA/A000001040

Date: 05/09/2026

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Mr. Ananta Bhagvatrao Gawande

Date of Legal Initiation	05/09/2026
Application No.	MH/AMR/AKLA/A000001040
Name of Applicant	Mr. Ananta Bhagvatrao Gawande
Name of Co – Applicant/s	
Relationship between Applicant and Co – Applicant/s	Wife
Purpose of Loan	Seller BT- Purchase
Lead amount	30 Lakhs
The property is found / proposed to be found in whose name?	Mrs. Sunanda Vitthal Bunde Mr. Santosh Vitthalrao Bunde- Seller Ananta Bhagvatrao Gawande - Buyer

PART-I DESCRIPTION AND SCHEDULE OF THE CONCERNEDPROPERTY:

That the piece and parcel land situated within the jurisdiction of Akola Municipal Corporation within the limit of **Mauje- Khadki bu**, bearing field **Survey no. 21** which is converted as Non Agriculture for Residential use, vide order passed in Rev. case no. NAP34/Khadki bu/27/2000-01, Dated 03/04/2001. out of which **layout Plot no. 25-North Part, Total Area admeasuring 176.25 Sq. Mt. i.e. 1897.15 Sq. Ft.**; Whereas residential Duplex construction thereon as per the Building permission and Sectioned map issued by Akola Municipal Corporation as per Permit no. DDMCO/B/2020/APL/00455, Dated 12/07/2020. Out of which **One Duplex** constructed on **East-West Division Northern Side area adm. 81.25 Sq. Mt. i.e. 874.25 Sq. Ft.**; having **buildup area admeasuring 88.11 Sq. Mt. 948.41 Sq. Ft.**; Located at Mauje- Khadki bu, Tq. And Dist. Akola.

which is bounded as under:-

	AS PER SALE DEED	AS PER SITE
East	Layout Plot no. 40	NA
West	15 Mtr. Wide Road	NA
North	Layout Plot no. 26	NA
South	Duplex on the Remaining land of Layout Plot no. 25	NA

PART-II LIST OF DOCUMENTS SCRUTINSED BYME

<u>Sr. No.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>ORIGINAL/ PHOTOCOPY</u>
1	27/12/2013	Reg. Sale Deed executed by Mr. Vinayak Pandharinath Nand and 5 others through Mr. Dhananjay Vishvanath Tayade in f/o Mr. Santosh Gopalprasad Agrawal; Bearing no. 6095.	Copy
2	07/10/2020	Reg. Agreement to Sale executed by Mr. Santosh Gopalprasad Agrawal in f/o Mr. Sani Surendra Agrawal; Bearing no. 2236.	Copy
3	12/02/2020	Reg. Partition Deed executed Between the Mr. Devendra Gopalprasad Agrawal, Mrs. Disha Devendra Agrawal and Mr. Santosh Gopalprasad Agrawal; Bearing no. 591.	Copy
4	23/12/2020	Reg. Sale Deed executed by Mr. Santosh Gopalprasad Agrawal in f/o Mr. Ravi Bajarang Agrawal; Bearing no.3567	Copy
4	04/05/2021	Reg. Sale Deed executed by Mr. Santosh Gopalprasad Agrawal in f/o Mr. Sani Surendra Agrawal; Bearing no. 1761.	Copy
	24/02/2025	Reg. Sale Deed executed by Mr. Ravi Bajarang Agrawal in f/o Mrs. Sunanda Vitthal Bunde and Others; Bearing no. 911.	Copy
2	20/08/2026	Draft of Notarized Agreeemtn to Sale executed by Mrs. Sunanda Vitthal Bunde and Others in f/o Mr. Ananta Bhagvatrao Gawande; Sr. no. 2574.	Copy
3	03/04/2001	NA Order vide order passed in Rev. Case no. NAP34/Khadki bu/27/2000-01.	Copy
4	12/07/2020	Building permission and Sectioned map issued by Akola Municipal Corporation as per the permit no. DDMCO/B/2020/APL/00455.	Copy
	24/08/2026	List of Documents issued by Shubham In f/o Mr. Santosh Vitthalrao Bunde.	Copy
5	---	Latest Tax receipt in the name of Mrs. Sunanda Vitthal Bunde and Mr. Santosh Vitthalrao Bunde.	Copy
6	---	Latest 7/12 extract in the name of Mrs. Sunanda Vitthal Bunde and Mr. Santosh Vitthalrao Bunde.	Copy

PART-III FLOW/CHAIN OF THE TITLE

- a) After perusal of the document provided by the applicant/borrower it reveals that, Agricultural field **Survey no. 21, of Mouje Khadki Bu** was Converted into non-agricultural for residential purpose and thereby formulated the layout thereon; Vide Revenue Case No. NAP34/Khadki bu/27/2000-01, Dated 03/04/2001.
- b) Thereafter it is directly observed that, Mr. Vinayak Pandharinath Nand, through POA holder Mr. Pradip Madhusudan Nand, 2. Mr. Jayant Suryakant Padgilwar , 3. Mrs. Dipali Pradip Nand, Mr. Ajit Pravin Gujrathi, 5. Mrs. Lina Sanjay Gujrathi, through POA holder Mr. Dhananjay Vishwanath Tayade for himself was in owner and possessor of the above said **layout Plot no. 1 to 5, 24,25, 40,41, 63, 64, 120, 121, 131, 132 and 156, all total 16 Plots, and Total Area admeasuring 8224.59 Sq. Mt.** who then executed the sale deed in f/o Mr. **Santosh Gopalprasad Agrawal (HUF), Mrs. Disha Devendra Agrawal and Mr. Devendra Gopalprasad Agrawal (HUF)**; thereby sold out the same; Vide Reg. Sale Deed Bearing no. 6095, Dated 27/12/2013.
- c) Thereafter Mr. Santosh Gopalprasad Agrawal applied for the Building permission and Sanction Plan for the construction of residential Duplexes on **Layout Plot no. 25, Total Area admeasuring 176.25 Sq. Mt of Survey no 21**, thereby Akola Municipal Corporation approved the construction of residential Duplexes having different area and size as per Permit No. DDMCO/B/2020/APL/00455, Dated 12/07/2020.
- d) Thereafter partition deed has been executed between the Mr. Devendra Gopalprasad Agrawal (HUF), as party no. 1A. Mrs. Disha Devendra Agrawal as party no. 1B, and Mr. Santosh Gopalprasad Agrawal (HUF), as party no. 2, wherein **Layout Plot no. 25, Total Area admeasuring 176.25 Sq. Mt along with the other plots and property** comes into right, title and ownership **Mr. Santosh Gopalprasad Agrawal (HUF)**, as party no. 2; Vide Partition Deed Bearing No. 591, Dated 12/02/2020.

- e) Thereafter Mr. Santosh Gopalprasad Agrawal executed the Reg. Agreement to sale deed in f/o Mr. Ravi Bajarang Agrawal; thereby sold out the **One Duplex** constructed on **East-West Division Northern Side area adm. 81.25 Sq. Mt. of Plot no. 25 i.e. 874.25 Sq. Ft.**; having **buildup area admeasuring 88.11 Sq. Mt. 948.41 Sq. Ft.**; Vide Reg. Sale Deed Bearing no. 3567, Dated 23/12/2020.
- f) Thereafter Mr. Ravi Bajarang Agrawal executed the sale deed in f/o Mrs. Sunanda Vitthal Bunde Mr. Santosh Vitthalrao Bunde; thereby sold out the **One Duplex** constructed on **East-West Division Northern Side area adm. 81.25 Sq. Mt. of Plot no. 25 i.e. 874.25 Sq. Ft.**; having **buildup area admeasuring 88.11 Sq. Mt. 948.41 Sq. Ft.**; Vide Reg. Sale Deed Bearing no. 911, Dated 24/02/2025.
- g) Thereafter it is observed that, Mr. Santosh Vitthal Bunde availed a loan facility from the HDFC Bank Ltd. Thereby mortgage the above said **One Duplex** constructed on **East-West Division Northern Side area adm. 81.25 Sq. Mt. of Plot no. 25 i.e. 874.25 Sq. Ft.**; having **buildup area admeasuring 88.11 Sq. Mt. 948.41 Sq. Ft.** by way of executing mortgage. That the said loan has been fully repaid by him thereby bank has issued the No Due Certificate Dated 15/03/2025.
- h) Thereafter it is observed that, Mr. Santosh Vitthal Bunde availed a loan facility from the Shubham Thereby mortgage the above said **One Duplex** constructed on **East-West Division Northern Side area adm. 81.25 Sq. Mt. of Plot no. 25 i.e. 874.25 Sq. Ft.**; having **buildup area admeasuring 88.11 Sq. Mt. 948.41 Sq. Ft.** by way of executing mortgage. Accordingly, the credit has issued the List of Documents on dated 24/08/2026.
- i) At present Mrs. Sunanda Vitthal Bunde Mr. Santosh Vitthalrao Bunde are the joint and absolute owner and possessor of the **One Duplex** constructed on **East-West Division Northern Side area adm. 81.25 Sq. Mt. of Plot no. 25 i.e. 874.25 Sq. Ft.**; having **buildup area admeasuring 88.11 Sq. Mt. 948.41 Sq. Ft.** of Survey no. 21; Located at Mauje- Khadki bu, Tq. And Dist. Akola. Who agreed to sale the same to **Mr. Ananta Bhagvatrao Gawande** as per the Draft of Notarized Agreement to sale Sr. No.2574, Dated 20/08/2026. **Subject to Charge of Shubham Ltd.**

- 1) The property was originally found in whose name? :- **Mrs. Sunanda Vitthal Bunde Mr. Santosh Vitthalrao Bunde.**
- 2) How did the said property devolve onto the valid ownership of the present owner?:- **By virtue of Vide Reg. Sale Deed Bearing no. 911, Dated 24/02/2025.**
- 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**
- 6) Whether sarfaesi is applicable :- **Yes**

PART-IV EVIDENCE OF TITLE OFPROPERTY

Type of deed ascertaining title	Reg. Sale Deed executed by Mr. Ravi Bajarang Agrawal in f/o Mrs. Sunanda Vitthal Bunde Mr. Santosh Vitthalrao Bunde.
Deed number	911
Deed date	24/20/2025

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'sclaim/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?	N.A	--
4.	Whether upto date tax/land revenue has been paid	YES	--
5.	Whether all the title documents for last 13 years has been verified	YES	--
6.	Whether required documents are available for creating mortgage.	YES	--
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	NO	--
11.	Whether POA holder of the original land owner has/had authority under poa	NO	--
12.	Whether POA recorded in sn11 is registered	NO	--
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?	NA	--
19.	Whether case of balance transfer / takeover cases, whether original LOD received from bank or not?	YES	--
20.	Whether search report / non-encumbrance are applied for?	NA	--
21.	Whether provisions of urban land ceiling act are applicable?	NO	--
22.	Whether the land is categorized under the CNT act?	NO	--
23.	Whether the land is categorized under the santhal pargana act? (state specific)	NA	--
24.	Whether approved map / sanction map has been provided?	NO	--
25.	Whether Search Report is obtained and submitted? Search Report Details Search Conducted Years: Name of the Advocate : Search Report Date: EC Details :	Yes	I, Mr. Gaurav S. Deshmukh, Advocate has conducted the Search for the caption property for year 2014-2026, by paying necessary Search charges, vide Receipt No. MH009680697202627U , Dated 05/09/2026 .

PART- VII DOCUMENTS TO BE COLLECTED BY HINDUJA HOUSING FINANCE LIMITED FOR CREATING A VALID MORTGAGE

<u>Sr. No.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>ORIGINAL/ PHOTOCOPY</u>
1		Reg. Agreement to Sale in f/o Ananta Gawande.	Original
2		Indemnity for original documents handover to HHFL.	Original
3		NA Order.	Copy
4	24/08/2026	LOD of Shubham Housing Finance.	Original
5	---	Latest Tax receipt in the name of Sunanda Bunde Santosh Bunde.	Original
6	---	Latest 7/12 extract in the name of Sunanda Bunde Santosh Bunde	Original
7	---	Equitable Mortgage With MODT executed by Borrowers in f/o HHFL.	Original

PART- VII DOCUMENTS TO BE COLLECTED BY HINDUJA HOUSING FINANCE LIMITED AFTER DISBUSMENT.

<u>Sr. No.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>ORIGINAL/ PHOTOCOPY</u>
1	27/12/2013	Reg. Sale Deed no. 6095/2013.	Copy
2	12/02/2020	Certified copy of Partition Deed No. 591/2020.	Certified
3	23/12/2020	Sale Deed no. 3567/2020 in f/o Mr. Ravi Bajarang Agrawal.	Original
4	24/02/2025	Reg. Sale Deed Bearing no. 911/2025 in f/o Sunanda Bunde Santosh Bunde	Original
5	---	No Due Certificate from HDFC Bank.	Original
6	---	No Due Certificate from Shubham Housing Finance.	Original

PART-IX FINAL OPINION

The present **Mr. Ananta Bhagvatrao Gawande** having a valid title and possession upon the aforesaid property and property is fit for equitable mortgage.

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 Registered mortgage and the documents of title referred to above are perfect evidence of the title and that if the said mortgage is created in the manner required by law, it would satisfy the requirements of creation of Registered mortgage.

I further certify that, **Mr. Ananta Bhagvatrao Gawande** would derive a valid, clear and marketable title in the subject property.

Remarks, if any: - NIL

Mr. Gaurav S. Deshmukh
Advocate