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At Court: - Court Chamber No. 625 on 6th Floor, New Building, District Court, Civil Lines, Nagpur.

LEGAL SCRUTINY REPORT

To,

dated -21/07/2026

Hinduja Housing Finance Ltd.

Branch Nagpur.

Sub- Legal Scrutiny Report in respect of the File of **ASHWIN ASHOK AVASKAR**

Date of Legal Initiation	21/07/2026
Application No.	MH/NGR/NPUR/A000001619
Name of Applicant	ASHWIN ASHOK AVASKAR
Name of Co - Applicant/s	JYOTI ASHOKRAO AVASKAR SANKET ASHOK AVASKAR
Relationship between Applicant and Co - Applicant/s	Mother-son
Purpose of Loan	Top up
Lead amount	1000000/-
Name of property owner	Ashwin Ashok Avaskar and Sanket Ashok Avaskar
Name of Proposed Owner	N/A
Search For	13 Years

PART-I DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY

All that piece and parcel of land bearing **Eastern Portion of Plot No. 25** admeasuring area 750 sq. ft (69.67 sq. mt) with RCC construction thereon of 36.45 Sq Mtrs out of total admeasuring area 1500 sq. ft (139.35 sq. mt) situated in the layout of "Nathyogi Gruhnirman Bahuddheshiya Sanstha Nagpur" being part and portion of Kh. No. 17/2 & 17/3 (Part) of Mouza-Gonhi (Sim) , P.H No.35 , Nagar Panchayat House No. 1673 within the limits and jurisdiction of Nagar panchayat Gonhi (sim) Tahsil-Nagpur (Rural) & District Nagpur..

EAST	Plot No. 26
WEST	Remaining portion of Plot No. 25
NORTH	Plot No. 10
SOUTH	25 ft wide road

PART-II LIST OF DOCUMENTS SCRUTINISED BY ME :-

SR NO .	Date of Document	Name of description of Document	Whether Original/ Photostat
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1)	dated 27/02/2025 Sub Registrar Nagpur -1 at Reg Sr. No. 2789	Index II of Registered Sale Deed executed by Chunnilal Pundlikrao Patil in favour of Ashwin Ashok Avaskar and Sanket Ashok Avaskar	Photocopy
2)	dated 12/03/2025 Sub Registrar Nagpur -6 at Reg Sr. No. 2425	Index II of Registered Mortgage Deed executed by Chunnilal Pundlikrao Patil in favour of Ashwin Ashok Avaskar ,Sanket Ashok Avaskar, Jyoti Ashokrao Avaskar and Ashok Balaji Avaskar	Photocopy
3)	Dated 23/03/2025	List of documents issued by Hinduja Housing Finance Ltd	Photocopy

PART-III 1. BRIEF HISTORY OF THE PROPERTY AND HOW THE OWNER/ MORTGAGOR HAVE DERIVED THE TITLE -

- a) Whereas all that piece and parcel of land bearing Kh. No. 17/2 & 17/3 (Part) of Mouza- Gonhi (Sim) , P.H No.35 , within the limits and jurisdiction of Nagar panchayat Gonhi (sim) Tahsil-Nagpur (Rural) & District Nagpur was belonged to Nathyogi Gruhnirman Bahuddheshiya Sanstha Nagpur.
- b) Whereas above society carved out layout scheme on aforesaid land consisting of various plots of different dimensions to sell it to its members
- c) Whereas in the year 2002 Bebibai Narayanrao Pande being one of the member of society had purchased Plot No. 25 admeasuring about 1500 sq. ft (139.35 sq. mt) situated in the said layout from Nathyogi Gruhnirman Bahuddheshiya Sanstha Nagpur through secretary Jagdish Jangluji Ingole vide registered sale deed which is duly registered in the office of Sub Registrar Nagpur (Rural,) at Sr. No. 52 dated 08/01/2002.
- d) Whereas in the year 2010 Bebibai Narayanrao Pande sold Plot No. 25 admeasuring about 1500 sq. ft (139.35 sq. mt) situated in the said layout to Chunnilal Pundlikrao Patil and Jaypal Pundlikrao Patil vide registered sale deed which is duly registered in the office of Sub Registrar Nagpur (Rural,) at Sr. No. 853 dated 28/01/2010.
- e) Whereas in the year 2024 Partition deed was executed by and between Chunnilal Pundlikrao Patil and Jaypal Pundlikrao Patil which is duly registered in the office of Sub Registrar Nagpur-8, at Sr. No. 10193, Dt. 30/12/2024.
- f) As per Partition Deed Chunnilal Pundlikrao Patil becomes absolute owner of Eastern side portion of Plot No. 25 admeasuring area 750 sq. ft (69.67 sq. mt) with RCC construction thereon of 36.45 Sq Mtrs out of total admeasuring area 1500 sq. ft (139.35 sq. mt) situated in the layout of “ Nathyogi Gruhnirman Bahuddheshiya Sanstha Nagpur” being part and portion of Kh. No. 17/2 & 17/3 (Part) of Mouza-Gonhi (Sim) , P.H No.35 , Nagar Panchayat House No. 1673 within the limits and jurisdiction of Nagar panchayat Gonhi (sim) Tahsil-Nagpur (Rural) & District Nagpur..with all transferable and inheritable rights.
- g) Whereas in the year 2025 Chunnilal Pundlikrao Patil sold out Eastern side portion of Plot No. 25 admeasuring area 750 sq. ft (69.67 sq. mt) with RCC construction thereon of 36.45 Sq Mtrs out of total admeasuring area 1500 sq. ft (139.35 sq. mt) situated in the layout of “ Nathyogi Gruhnirman Bahuddheshiya Sanstha Nagpur” being part and portion of Kh. No. 17/2 & 17/3 (Part) of Mouza-Gonhi (Sim) to Ashwin Ashok Avaskar and Sanket Ashok Avaskar vide registered sale deed which is duly registered in the office of Sub Registrar Nagpur -1 at Reg Sr. No. 2789 dated 27/02/2025.
- h) That Ashwin Ashok Avaskar and Sanket Ashok Avaskar availed loan facility from Hinduja Housing Finance Ltd vide mortgage deed which is duly registered in the office of Sub Registrar Nagpur -6 at Reg Sr. No. 2425 dated 12/03/2025. At present the said property is mortgage in Hinduja Housing Finance Ltd
- i) Now Ashwin Ashok Avaskar and Sanket Ashok Avaskar has again approached to Hinduja Housing Finance Ltd for top -up loan on above property.

2. How did the said property devolve into the valid ownership of the present owner ?
- by virtue of sale

3. Whether the present owner has mutated his/her name in the land revenue records ?
-not provided

4. Whether the present owner is paying land revenue tax to the state government ?
--not provided

5. Status Of Land Conversion-. Non -agricultural land

6. Whether Securitisation And Reconstruction of Financial Assets And Enforcement of Security Interest Act (SARFAESI ACT) is Applicable? -YES

PART-IV EVIDENCE OF TITLE OF THE PROPERTY

Type Of Deed Ascertaining Title	Registered sale deed
Deed Number	Sub Registrar Nagpur -1 at Reg Sr. No. 2789
Deed Date	dated 27/02/2025

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	
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	No	
5.	whether all the title documents for last 13 years has been verified	NO	
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	Yes	
11.	whether POA holder of the original land owner has/had authority under POA	N.A	
12.	whether POA recorded in sn. 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?	N.A	
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?	N.A	
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?	YES	
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)	No	
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 MORTGAGE

S NO.	DATE	NAME OF THE DOCUMENTS (DETAILS)	WHETHER ORIGINAL / PHOTOCOPY
		All original title deeds & documents related to property are already deposited and in custody with Hinduja Housing Finance Ltd	
1.	Dated	Latest tax receipt issued by Nagar panchayat Gonhi (sim) in the name of Ashwin Ashok Avaskar and Sanket Ashok Avaskar	Original
2.	Dated	Latest tax Assessment issued by Nagar panchayat Gonhi (sim) in the name of Ashwin Ashok Avaskar and Sanket Ashok Avaskar	Original
3.	Dated	Latest 7/12 extract In the name of Ashwin Ashok Avaskar and Sanket Ashok Avaskar	System generated
4.	Dated	Registered Mortgage in favour of Hinduja Housing Finance Ltd	Original

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

PART-IX**FINAL OPINION**

The present owner Ashwin Ashok Avaskar and Sanket Ashok Avaskar is having a valid title and possession upon the aforesaid properties except charge of Hinduja Housing Finance Ltd and property is fit for equitable / Registered mortgage

PART X -CERTIFICATE

I Have Gone through online Search of the property on the igr site ,the property in question is presently Mortgage with Hinduja Housing Finance Ltd instead of this, I have not found any transaction for any mortgage with other party or bank in respect of the property in question and It Comes Under the Purview of SARFAESI ACT 2002 and also comes under Jurisdiction of DRT Nagpur.

Receipt No. MH00388022202627U dated 05/06/2026

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Yours Faithfully,
ADV KAILAS.U. REKAWAR