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Date: 10/09/2026

LEGAL SCRUTINY REPORT

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Mr. **Rushikesh Bhosale**

Date of Legal Initiation	24/07/2025
Application No.	MH/KLP/KLPR/A000003897
Name of Applicant	Mr. Rushikesh Balasaheb Bhosale
Name of Co – Applicant/s	Mrs. Vidya Rushikesh Bhosale
Relationship between Applicant and Co – Applicant/s	Husband & wife
Purpose of Loan	Existing Purchase
Lead amount	
The property is found / proposed to be found in whose name?	Shashikala Govind Desai,Sadanand Govind Desai,Sachin Govind Desai and Nitin Govind Desai

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

All that piece and parcel of the property bearing C.T.S. No. 100 total an area

admeasuring 56900.00 Sq. mtrs. (Old R.S.no. 592/2B/2) out of this an area admeasuring 50 sq.mtrs. alongwith construction of Unit No.32 and 33 having construction area admeasuring 42.00 Sq.mtrs. situated within the local limits of 'B' ward Kolhapur Municipal Corporation Tal. – Karveer, Dist – Kolhapur and within the jurisdiction of Sub - Registrar, Karveer Bounded as follows-

Boundries of Unit no.32

NORTH	Pathway
SOUTH	Colony road
EAST	Tenement no.33
WEST	Colony road

Boundries of Unit no.33

NORTH	Pathway
SOUTH	Colony road
EAST	Tenement no.34
WEST	Tenement no.32

PART-II : LIST OF DOCUMENTS SCRUTINSED BY ME

SR. No.	Date	Name Of The Documents (Details)	Whether Original / Photocopy
1.	-	Property card extract of C.S.No.100 situated at Kasaba Bawada Tal-Karveer Dist-Kolhapur	Photocopy
2.	18/5/2002	Registered sale deed executed by Haridas Dnyandev Kanase in favour of Govind	Photocopy

		Laxman Desai bearing S.R.No.1638/2002	
3.	6/4/2025	Mutation Entry 29531	Photocopy
4.	-	Draft of sale deed between Shashikala Govind Desai,Sadanand Govind Desai,Sachin Govind Desai and Nitin Govind Desai and Rushikesh Balasaheb Bhosale	Photocopy

PART-III : FLOW/CHAIN OF THE TITLE

All that piece and parcel of the property bearing C.T.S. No. 100 total an area admeasuring 56900.00 Sq. mtrs. (Old R.S.no. 592/2B/2) out of this an area admeasuring 50 sq.mtrs. alongwith construction of Unit No.32 and 33 having construction area admeasuring 42.00 Sq.mtrs. situated within the local limits of 'B' ward Kolhapur Municipal Corporation Tal. – Karveer, Dist – Kolhapur and within the jurisdiction of Sub - Registrar, Karveer Was originally owned and possessed by Haridas Dnyandev Kanase.

Thereafter Haridas Dnyandev Kanase made and executed Registered Sale deed in favour of Govind Laxman Desai by way of bearing S.R.No.1638/2002 dated 18/05/2002

Thereafter it seems as per the Mutation entry provided that Govind Laxman Desai died on dated 02/04/2015 after his demise of his legal heirs accordingly 1) Shashikala Govind Desai, 2) Sadanand Govind Desai, 3) Sachin Govind Desai and 4) Nitin Govind Desai names were recorded on Property card extract by way of Mutation Entry No.29531 Dated on 06/04/2025.

Now as per the draft of Sale Deed Provided it seems that 1) Shashikala Govind Desai, 2) Sadanand Govind Desai, 3) Sachin Govind Desai and 4) Nitin Govind Desai intends to sale above mentioned subject property to Rushikesh Balasaheb Bhosale.

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?	Haridas Dnyandev Kanase
1.	How did the said property Devolve onto the valid ownership of the present owner.	Mutation Entry No.29531 Dated on 06/04/2025
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	C.T.S. Property
5.	Whether SARFAESI is applicable	Yes

PART–IV : Evidence of Title of Property

Type of Deed ascertaining title	Registered sale deed
Deed number	S.R.No.1638/2002
Deed date	18/5/2002

Part–V : NATURE AND STATUS OF THE PROPERTY

Status	Freehold
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Nature	Non Agriculture
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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	N.A	

	land owner in favour of the loan applicant?		
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	N.A.	

	not?		
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 been provided?	No	

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.	-	Property card extract of C.S.No.100 situated at Kasaba Bawada Tal-Karveer Dist-Kolhapur	Digital
2.	18/5/2002	Registered sale deed executed by Haridas Dnyandev Kanase in favour of Govind Laxman Desai by way of registerd sale deed bearing S.R.No.1638/2002	Original
3.	06/04/2025	Mutation extract of Maharashtra Land Record	Photocopy
4.	-	Registered sale deed executed by Shashikala Govind Desai,Sadanand Govind Desai,Sachin	Original

		Govind Desai and Nitin Govind Desai in favour of Rushikesh Balasaheb Bhosale	
5.	-	Equitable Mortgage (NOI) deed executed by Rushikesh Balasaheb Bhosale and Vidya Rushikesh Bhosale in favour of Hinduja Housing Finance Ltd	Original
6.		Seller NOC	Original
7.		MODT for loan Agreement	Original
8.		Latest tax paid receipt	Original
9.		Latest Assessment extract	Original
10.		Architect building plan	Photocopy

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

PART-IX : FINAL OPINION

All that piece and parcel of the property bearing C.T.S. No. 100 total an area admeasuring 56900.00 Sq. mtrs. (Old R.S.no. 592/2B/2) out of this an area admeasuring 50 sq.mtrs. alongwith construction of Unit No.32 and 33 having construction area admeasuring 42.00 Sq.mtrs. situated within the local limits of 'B' ward Kolhapur Municipal Corporation Tal. – Karveer, Dist – Kolhapur and within the jurisdiction of Sub - Registrar, Karveer Was originally owned and possessed by Haridas Dnyandev Kanase.

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Thereafter it seems as per the Mutation entry provided that Govind Laxman Desai

died on dated 02/04/2015 after his demise of his legal heirs accordingly 1) Shashikala Govind Desai, 2) Sadanand Govind Desai, 3) Sachin Govind Desai and 4) Nitin Govind Desai names were recorded on Property card extract by way of Mutation Entry No.29531 Dated on 06/04/2025.

Now as per the draft of Sale Deed Provided it seems that 1) Shashikala Govind Desai, 2) Sadanand Govind Desai, 3) Sachin Govind Desai and 4) Nitin Govind Desai intends to sale above mentioned subject property to Rushikesh Balasaheb Bhosale.

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 **Shashikala Govind Desai, Sadanand Govind Desai, Sachin Govind Desai and Nitin Govind Desai**, 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 **Rushikesh Balasaheb Bhosale**.

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. MH010089777202627U Date: 11/09/2026
Place: Kolhapur

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

Yours Faithfully,

MANDAR
MOHANDAS
S INAMDAR

Digitally signed by
MANDAR MOHANDAS
INAMDAR
Date: 2026.09.11
16:01:44 +05'30'

(Adv. Mandar M. Inamdar)

