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File No. **MH/PNE/BRMT/A000001075**

LEGAL SCRUTINY REPORT

Date: 05/10/2026

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Sandip Bajirao Markad

Date of Legal Initiation	05/10/2026
Application No.	MH/PNE/BRMT/A000001075
Name of Applicant	Sandip Bajirao Markad
Name of Co – Applicant/s	Sunita Sandip Markad
Relationship between Applicant and Co – Applicant/s	
Purpose of Loan	New Purchase
Lead amount	Rs. 15,00,000/-
The property is found / proposed to be found in whose name?	M/s Nirman Developers

PART-I DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY:

All that consisting of Flat No. 301, situated on the Third Floor, admeasuring Carpet Area 41.07 Sq. Mtrs., together with Normal Balcony admeasuring 5.85 Sq. Mtrs. and Enclosed Balcony admeasuring 10.09 Sq. Mtrs., aggregating to 57.02 Sq. Mtrs., forming part of the building known as "Nirman Icon" constructed/developed on land bearing Plot No. 3, admeasuring 2.99.00 R Sq. Mtrs., forming part of Gat No. 188/1, situated at Village Jalochi, Tal-Baramati, Dist- Pune within limits of Baramati Municipal Council Baramati within the

Jurisdiction of Sub Registrar Baramati. (Hereinafter referred to as the said Flat).

	AS PER AGREEMENT (LAND)
EAST	NA Plot no. 4
SOUTH	9 meters wide road
WEST	NA Plot no. 6
NORTH	Rest land of Gat no. 188/1

	AS PER AGREEMENT (FLAT)
EAST	Margin Space
SOUTH	Margin Space & thereafter 9 meters wide road
WEST	Margin Space
NORTH	Flat no. 302

PART-II LIST OF DOCUMENTS SCRUTINISED BY ME

<u>S NO</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>WHETHER ORIGINAL / PHOTOCOPY</u>
1.		Agreement to Sale for the said flat to be executed by M/s Nirman Developers in favour of Sandip Bajirao Markad & Sunita Sandip Markad executed and registered on 26/12/2025 in the office of sub-registrar Baramati at serial no. 10554/2025	Photo copy
2		Village 7/12 extract	Photo copy
3		NA Order	Photo copy
4		Commencement Certificate	Copy
5		Sanctioned Plan	Copy
6		Mutation Entry	Copy

PART-III FLOW/CHAIN OF THE TITLE

WHEREAS, all that piece and parcel of the land The property bearing Gat No. 188/1, admeasuring 00 Hectare 78 Are, situated at Village Mouje Jalochi, Taluka Baramati, District Pune, was formerly owned and possessed by Shri

Karbhari Yashwant Gonde, with valid right, title, interest, possession and enjoyment therein.

AND WHEREAS, it is seen that Shri Karbhari Yashwant Gonde submitted an application before the Hon'ble Sub-Divisional Officer, Baramati, seeking permission for conversion of an area admeasuring 7,800.00 Sq. Mtrs. out of Gat No. 188/1 for non-agricultural use for residential purposes. Pursuant thereto, the Hon'ble Sub-Divisional Officer, Baramati, prepared the layout plan and forwarded the same to the Office of the Hon'ble Assistant Director, Town Planning, Pune, for its remarks.

AND WHEREAS, it is seen that, the Hon'ble Assistant Director, Town Planning, Pune, vide his letter bearing No. Rekhankan/NABP/Mou. Jalochi/Tal. Baramati/Gat No. 188/1 Part/Narva/31, dated 20/06/2008, recommended approval of the said layout plan.

AND WHEREAS, it is seen that, the Hon'ble Sub-Divisional Officer, Baramati, vide proceedings bearing No. NA/SR/130/2008, dated 13/08/2008, granted permission for conversion of the said land for Non-Agricultural use for residential purposes.

AND WHEREAS, it is seen that Pursuant to the sanctioned layout, Non-Agricultural Plot Nos. 1 to 15 came to be carved out therefrom. Separate 7/12 extracts were accordingly prepared in respect of the said plots and, pursuant to Mutation Entry No. 15627, the name of Shri Karbhari Yashwant Gonde was entered in the concerned 7/12 extract as the owner thereof. The said mutation entry was duly certified.

AND WHEREAS, it is seen that, Shri Karbhari Yashwant Gonde transferred Non-Agricultural Plot No. 5 carved out of Gat No. 188/1 in favour of Shri Kundanmal Pahelnarayan Nasha, Shri Shankar Kundanlal Nasha and Shri Vinod Kundanlal Nasha, by way of an absolute sale, on 18/09/2009. The said Sale Deed was duly registered in the office of the Hon'ble Sub-Registrar,

Baramati, under Document No. 6119/2009. Pursuant thereto, Mutation Entry No. 17037 was recorded in the concerned 7/12 extract and the said mutation entry was duly certified.

AND WHEREAS, it is seen that, as it became necessary to convert/record the area of the Non-Agricultural land in terms of Are and Square Metres, the area recorded in the concerned 7/12 extract was accordingly converted pursuant to the order bearing No. 15/2019, dated 13/05/2015, passed by the Hon'ble Tahsildar, Baramati. The said order was duly recorded in the concerned 7/12 extract vide Mutation Entry No. 23157 dated 13/05/2019.

AND WHEREAS, it is seen that, Shri Kundanmal Pahelnarayan Nasha died on 04/01/2017. Upon his demise, the names of his legal heirs, namely Shri Shankar Kundanlal Nasha, Shri Vinod Kundanlal Nasha, Smt. Meera Kundanlal Nasha, Honi Ashok Makhija and Smt. Lata Kundanlal Nasha, were entered in the concerned 7/12 extract in respect of the said property vide Mutation Entry No. 23356. The said mutation entry was duly certified.

AND WHEREAS, it is seen that, Smt. Meera Kundanlal Nasha, Honi Ashok Makhija and Smt. Lata Kundanlal Nasha relinquished and released their respective undivided right, title, share and interest in the said Plot property in favour of Shri Shankar Kundanlal Nasha and Shri Vinod Kundanlal Nasha, without consideration, by executing a registered Deed of Release dated 20/10/2023. The said Deed of Release was duly registered in the office of the Hon'ble Sub-Registrar, Baramati, under Document No. 8985/2023. Pursuant thereto, Mutation Entry No. 28579 was recorded in the concerned 7/12 extract and the said mutation entry was duly certified.

AND WHEREAS, it is seen that, Shri Shankar Kundanlal Nasha and Shri Vinod Kundanlal Nasha transferred Non-Agricultural Plot No. 5, carved out of Gat No. 188/1, in favour of M/s. Nirman Developers, through Shri Sarjerao Tanaji Kale, by way of an absolute sale, on 10/01/2024. The said Sale Deed was duly registered in the office of the Hon'ble Sub-Registrar, Baramati, under

Document No. 331/2024. Pursuant thereto, Mutation Entry No. 28937 was recorded in the concerned 7/12 extract and the said mutation entry was duly certified.

AND WHEREAS, it is seen that, M/s. Nirman Developers, through Shri Sarjerao Tanaji Kale, proposed to develop Gat No. 188/1, Plot No. 5 and to construct thereon a residential building comprising residential flats/residential units with RCC construction.

AND WHEREAS, it is seen that, an application dated 16/05/2024 was submitted before the Hon'ble Chief Officer, Baramati Municipal Council, Baramati, seeking the requisite building permission for construction of the proposed residential building on the said property. Pursuant thereto, the Hon'ble Chief Officer, Baramati Municipal Council, Baramati, vide order bearing No. CAPBC/B/2024/APL/02687, dated 15/07/2025, granted permission for construction as per the Parking Floor Plan and Typical First, Second, Third, Fourth and Fifth Floor Plans.

AND WHEREAS, it is seen that, M/s. Nirman Developers, through Shri Sarjerao Tanaji Kale, submitted an application dated 19/09/2025 before the Hon'ble Chief Officer, Baramati Municipal Council, Baramati, seeking revised building permission for the proposed construction on Gat No. 188/1, Plot No. 5. Pursuant thereto, the Hon'ble Chief Officer, Baramati Municipal Council, Baramati, vide Revised Building Permission Order bearing No. CAPBC/RB/2025/APL/00446, dated 19/09/2025, granted revised permission for construction as per the Parking Floor Plan and Typical First, Second, Third, Fourth and Fifth Floor Plans.

AND WHEREAS, it is seen that, upon consideration of the documents made available for scrutiny, including the registered instruments, 7/12 extracts, mutation entries, Non-Agricultural permission orders, sanctioned layout plan and building permissions, the chain of title in respect of Gat No. 188/1, Plot No. 5 appears to have devolved from Shri Karbhari Yashwant Gonde to Shri

Kundanmal Pahelnarayan Nasha and others, thereafter upon his legal heirs, and subsequently, pursuant to the registered Deed of Release, to Shri Shankar Kundanlal Nasha and Shri Vinod Kundanlal Nasha, and thereafter, pursuant to the registered Sale Deed, to M/s. Nirman Developers, through Shri Sarjerao Tanaji Kale.

AND WHEREAS, it is seen that, the aforesaid documents disclose the successive transfer and devolution of right, title and interest in the said Non-Agricultural Plot No. 5, carved out of Gat No. 188/1, culminating in the acquisition thereof by M/s. Nirman Developers, through Shri Sarjerao Tanaji Kale, who thereafter undertook development of the said property and obtained the requisite building and revised building permissions from the Baramati Municipal Council.

AND WHEREAS, it is seen that, M/s. Nirman Developers, through Shri Sarjerao Tanaji Kale had executed an Agreement for the said flat in favour of Sandip Bajirao Markad & Sunita Sandip Markad and the said Agreement to Sell was duly executed and registered on 26/12/2025 in the office of sub-registrar Baramati at serial no. 10554/2025.

AND WHEREAS, it is seen that Sandip Bajirao Markad wishes to Purchase the said flat and has therefore approached HHFL for loan purpose.

1. **THE PROPERTY WAS ORIGINALLY FOUND IN WHOSE NAME?**
M/s Nirman Developers
2. **HOW DID THE SAID PROPERTY DEVOLVE ONTO THE VALID OWNERSHIP OF THE PRESENT OWNER?**
After execution of Agreement to Sell
3. **WHETHER THE PRESENT OWNER HAS MUTATED HIS/HER NAME IN THE LAND REVENUE RECORDS?**
NA
4. **WHETHER THE PRESENT OWNER IS PAYING LAND REVENUE TAX TO THE STATE GOVERNMENT?**
DOCUMENTS NOT PROVIDED

5. NON-AGRICULTURAL PROOF

Yes

6. WHETHER SARFAESI IS APPLICABLE

Yes

PART-IV EVIDENCE OF TITLE OF PROPERTY

TYPE OF DEED ASCERTAINING TITLE	Agreement to Sell
DEED NUMBER	10554/2025
DEED DATE	26/12/2025

PART-V NATURE AND STATUS OF THE PROPERTY

STATUS	Freehold
NATURE	Residential

PART-VI OTHER PROVISIONS:

SR NO.	PARTICULARS	<u>YES/NO</u>	REMARKS, IF NECESSARY
1	WHETHER PROPERTY TO BE GIVEN AS SECURITY IS SUBJECT TO ANY MINOR'S CLAIM/SHARE	DOCUMENTS NOT PROVIDED	
2	WHETHER PROPERTY IS AFFECTED BY THE REVENUE OR TENANCY OBLIGATION	DOCUMENTS NOT PROVIDED	
3	IN CASE OF FLAT PURCHASE, WHETHER BUILDER IS A PRIVATE / LIMITED COMPANY?	NA	
4	WHETHER UPTO DATE TAX/LAND REVENUE HAS BEEN PAID	DOCUMENTS NOT PROVIDED	
5	WHETHER ALL THE TITLE DOCUMENTS FOR LAST 13 YEARS HAS BEEN VERIFIED	ORIGINAL DOCUMENTS NOT PROVIDED	
6	WHETHER REQUIRED DOCUMENTS ARE AVAILABLE FOR CREATING MORTGAGE.	ORIGINAL DOCUMENTS NOT PROVIDED THEREFORE CAN'T COMMENT	
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	NA	
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	NA	
12	WHETHER POA RECORDED IN SN11 IS REGISTERED	NA	
13	WHETHER THE PROPERTY IS LEASE LAND, IF YES WHAT IS THE TENURE OF THE LEASE AND WHAT IS THE RESIDUAL PERIOD LEFT?	NA	
14	WHETHER THE PROPERTY/LAND IS JOINT FAMILY PROPERTY	NO	
15	IS THE LAND/PROPERTY/FLAT IS SUBJECT TO ANY RESERVATIONS/ACQUISITIONS/REQUISITIONS.	DOCUMENTS NOT PROVIDED	
16	WHETHER PROPERTY BELONGS TO SC/ST (JHARKHAND)	DOCUMENTS NOT PROVIDED	
17	WHETHER LAND IS AGRICULTURAL	NO	
18	WHETHER REAL ESTATE REGULATORY AUTHORITY 2016 (RERA) IS APPLICABLE OR NOT?	YES	
19	IN CASE OF BALANCE TRANSFER / TAKEOVER CASES, WHETHER ORIGINAL LOD RECEIVED FROM BANK OR NOT?	NA	

20	WHETHER SEARCH REPORT / NON-ENCUMBRANCE ARE APPLIED FOR?	NA	
21	WHETHER PROVISIONS OF URBAN LAND CEILING ACT ARE APPLICABLE?	NA	
22	WHETHER THE LAND IS CATEGORIZED UNDER THE CNT ACT?	NA	
23	WHETHER THE LAND IS CATEGORIZED UNDER THE SANTHAL PARGANA ACT? (STATE SPECIFIC)	NA	
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**

<u>S NO.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>WHETHER ORIGINAL / PHOTOCOPY</u>
1.		Commencement Certificates	Copy
2.		NA Order	Copy
3.		Village 7/12 extract	Copy
4.		Sanctioned Plan	Copy
5.		Agreement to Sale for the said flat executed and registered on 26/12/2025 in the office of sub-registrar Baramati at serial no. 10554/2025 by M/s Nirman Developers in favour of Sandip Bajirao Markad & Sunita Sandip Markad	Original
6		Demand Letter issued by developer in favor of Sandip Bajirao Markad	Original
7		All own contribution receipts issued by developer in favor of Sandip Bajirao Markad	Original
8		Notice of Intimation in favor of Hinduja Housing Finance Ltd.	Original
9		Mortgage NOC issued by developer in favor of Hinduja Housing Finance Ltd.	Original

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

<u>S NO.</u>	<u>DATE</u>	<u>NAME OF THE DOCUMENTS (DETAILS)</u>	<u>WHETHER ORIGINAL / PHOTOCOPY</u>
1		Assignment Deed for the said flat to be executed by M/s Nirman Developers in favour of Sandip Bajirao Markad & Sunita Sandip Markad	Original

PART-IX FINAL OPINION

The present applicant Sandip Bajirao Markad will have a valid title and possession upon the aforesaid properties after the execution of Assignment Deed in their favour and property is fit for equitable mortgage.

PART-X CERTIFICATE

N. A.

Remarks if any: - NA

Search Challan No. MH011353957202627U

PART-XI DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE

N.A.

Yours Faithfully,

Prasad
Suresh
Shinde

Digitally signed
by Prasad Suresh
Shinde
Date: 2026.10.05
17:53:56 +05'30'

Solicitor Prasad S. Shinde

Encl.: Photocopy of the documents provided.