



ADV. ATUL CHANDRAKANT GHUMATKAR

ADVOCATE & NOTARY (GOVT. OF INDIA)

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File No. **MH/SWD/SWAD/A000000486**

LEGAL SCRUTINY REPORT

Date: 04/08/2026

Dear Sir / Madam,

Sub: Legal Scrutiny Report in respect of the file of Mr. Atharva Naik.

Date of Legal Initiation	05/08/2026
Application No.	MH/SWD/SWAD/A000000488
Name of Applicant	Mr. Atharva Naik.
Name of Co – Applicant/s	Mrs. Nitin Prakash Naik.
Relationship between Applicant and Co – Applicant/s	-
Purpose of Loan	LAP
Lead amount	Rs. 18,00,000/-
The property is found / proposed to be found in whose name?	Mr. Nitin Prakash Naik.

PART-I DESCRIPTION AND SCHEDULE OF THE CONCERNED PROPERTY:

All that piece and parcel of property having **Flat No. 06, First Floor**, admeasuring Built up area 375 sq. feet i.e. 34.85 sq. meters, in the building known as “**SWAMI TIRTHA HEIGHTS**” constructed on the land bearing **Survey No. 33 Hissa No. 2** admeasuring area 00 H. 05.5 R., Situated at Village Ambegaon Khurd, Tal. Haveli, Dist. Pune and Sub-Registration Haveli, and Registration District Pune and within the local limits of Pune Municipal Corporation and Zilha Parishad Pune. (Hereinafter referred to as the said *Property*).

AS PER SALE DEED (LAND)	
EAST	By Road
SOUTH	By Remaining area of Survey No. 33/2
WEST	By Boundary of Hissa Number
NORTH	By Property of Mr. Mule

AS PER INVESTIGATIONs	
EAST	
SOUTH	
WEST	
NORTH	



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	13/01/2020	Reg. Deed of Assignment between vendor Mr. Sandip Dattatray Sangale through POA holder Mr. Dattatray Sitaram Sangale and purchaser Mr. Nitin Prakash Naik at Sr. No. 524/2020 on dated 13/01/2020 in the office of Sub-Registrar Haveli No. 13 along with Index II	Copy

PART-III FLOW/CHAIN OF THE TITLE

The said land properties was originally owned and possessed by Mr. Sunil Chandmal Dugad and his name was recorded into record of rights.

Thereafter Mr. Sunil Chandmal Dugad sold and conveyed area about 00 H. 05.5 R. out of Survey No. 23 Hissa No. 2 to Mr. Sandip Dattatray Sangale and executed Reg. Sale Deed at Sr. No. 1788/2001 on dated 27/02/2001 in the office of Sub-Registrar Haveli No. 9 and his name enter into 7/12 extract of the said property by Mutation Entry no. 16163.

Thereafter Mr. Sandip Dattatray Sangale obtained N.A. order for area admeasuring 550 sq. meters from Upper Tahasildar bearing No. UAN/NA/SR/1143/2002, dated 08/11/2002.

Thereafter Mr. Sandip Dattatray Sangale has obtained Construction Permission from Grampanchayat Ambegaon Khurd on dated 24/05/2004.

Thereafter Mr. Sandip Dattatray Sangale constructed building on said land property known as **“SWAMI TIRTHA HEIGHTS”**.

Thereafter Mr. Sandip Dattatray Sangale executed Reg. Power of Attorney in favour of Mr. Dattatray Sitaram Sangale at Sr. No. 8916/2008 on dated 05/09/2008 in the office of Sub-Registrar Haveli No. 11.

Hence by knowing this Mr. Nitin Prakash Naik purchased said flats properties from Mr. Sandip Dattatray Sangale through POA holder Mr. Dattatray Sitaram Sangale and executed Reg. Deed of Assignment at Sr. No. 524/2020 on dated 13/01/2020 in the office of Sub-Registrar Haveli No. 13.

AND WHEREAS, it is seen that Mr. Atharva Naik wishes to Mortgage the said Property and has therefore approached HHFL for loan purpose.

1.

THE PROPERTY WAS ORIGINALLY FOUND IN WHOSE NAME?
Mr. Nitin Prakash Naik.
2.

HOW DID THE SAID PROPERTY DEVOLVE ONTO THE VALID OWNERSHIP OF THE PRESENT OWNER?
Reg. Deed of Assignment
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



1. **NON-AGRICULTURAL PROOF**
Yes

6. **WHETHER SARFAESI IS APPLICABLE**
Yes

PART-IV EVIDENCE OF TITLE OFPROPERTY

TYPE OF DEED ASCERTAINING TITLE	Reg. Deed of Assignment
DEED NUMBER	524/2020
DEED DATE	13/01/2020

PART-V NATURE AND STATUS OF THEPROPERTY

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	DOCUMENTS NOT PROVIDED	
2	WHETHER PROPERTY IS AFFECTED BY THE REVENUE OR TENANCY BLIGATION	DOCUMENTS NOT PROVIDED	
3	IN CASE OF FLAT PURCHASE, WHETHER BUILDER IS A PRIVATE / LIMITED COMPANY?	DOCUMENTS NOT PROVIDED	
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	NO	



	APPLICANT		
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/R EQUISITIONS.	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?	NO	
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?	NO	
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	13/01/2020	Reg. Deed of Assignment between vendor Mr. Sandip Dattatray Sangale through POA holder Mr. Dattatray Sitaram Sangale and purchaser Mr. Nitin Prakash Naik at Sr. No. 524/2020 on dated 13/01/2020 in the office of Sub-Registrar Haveli No. 13 along with RR and Index II	Original
2		Equitable Mortgage (NOI) in favour of HHFL	Original
3		No Objection Certificate from Builder	Original
4		Tax Receipt / Electricity Bill	Original
5		NA order	Copy
6		Commencement Certificate	Copy
7		Sanction Plan	Copy

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.		Nil	

PART-IX FINAL OPINION

The present applicant **Mr. Nitin Prakash Naik** have a valid title and possession upon the aforesaid property.

Said property is fit for equitable mortgage or Registered Mortgage.

PART-X CERTIFICATE
N. A.

Remarks if any:

Search Challan No. MH007727678202627E

Search Receipt No. 1115325392

PART-XI DIAGRAMMATIC REPRESENTATION OF THE CHAIN OF TITLE

Yours Faithfully,

Adv. Atul Chandrakant Ghumatkar

Encl.: Photocopy of the documents provided.

Atul Chandrakant
Ghumatkar

Digitally signed by Atul Chandrakant Ghumatkar
DN: cn=Atul Chandrakant Ghumatkar, c=IN, o=Personal, email=adv.atulghumatkar@gmail.com
Date: 2026.08.05 11:26:01 +05'30'

