

Adv J ATamboli
B. Sc.L.L.B ,Plot No.2 Azad
Collony
Shahunagar satara

LEGAL SCRUTINY REPORT

Advocate/s CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED (CIFCL)
Satara Branch.

Dear Sir/Madam,

Sub: Legal Scrutiny Report in respect of the file of Ganesh vasantrao Mohire

Ref: Your Letter dated

As desired by you vide the above referred letter, I/we are furnishing hereunder the legal scrutiny report in respect of the property (described in part I hereto) to be acquired by Ganesh Vasantryao Mohire.

PART-I DESCRIPTION OF THE PROPERTY:

Ground Floor Flat No.1adm 114.32sq,mtrs in "Shree Prasanna Apartment"constructed on T.P.Scheme No.1Final Plot No.112adm597.49sq,mtrs,situated at Budhwar Peth Karad, Tal Karad and Dist-Satara within the limits of Karad Municipal Council,Division Satara and Sub Division . Karad.

Bounded by-

East-Open Space

South- Final Plot No.111

West- Open Space

North-.Final Plot No.113

PART -II- LIST OF DOCUMENT SUBMITTED BEFORE ME FOR SCRUTINY AND LEGAL OPINION:

S r. N o.	Date of Docu ments	Doc. No.	Nature of Document	Exte nt of land	Executant/Sell er/Vendor	Claimant/Purc haser/ Infavour of	Type of Docum ent (Origin	Tim e of Coll ecti on
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							al/Cop y/CC Copy /Notari zed Copy/ Endors ement Copy	(PR E/O TC/ P
1			Nagarparishad Extract of Milkat No.BUB000698		Karad Nagarparishad		Copy	PRE
2	7/1/1986		Construction Permission		Karad Nagarparishad		Copy	PRE
3	4/5/2000	1777/2000	Registered sale deed Index II Receipt		Anandrao Dadasaheb Patil	Dr.Vasantrao Shankarrao Mohire	Copy	PRE
4	15/12/2012	5493/2012	Registered Reconveyance deed of karad Urban Co-Operative Bank Ltd.Karad		karad Urban Co-Operative bank Ltd.Karad	Ganesh Vasantrao Mohire	Copy	PRE
5	28/1/2019		Death Extract of Vasantrao Mohire		Karad Nagarparishad		Copy	PRE
6	6/8/2021	3903/2021	Registered Release deed along with Index II Receipt		Sanjay Vasant Mohire,Sandhya Kiran Dunug,Mrs pooja Prashant wadgoankar,Smt	Ganesh Vasantrao Mohire	Copy	PRE

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					Suman Vasant Mohire			
7	3/2/2 003	567/ 2023	Registered Mortgage deed along with Index II Receipt		Ganesh Vasant Mohire	Adani HousingFinance Co.Ltd.	Copy	PRE
8			Tax Receipt				Copy	PRE
9			LOD of Adani Housing Finance				Copy	PRE

PART-III: FLOW OF TITLE OF PROPERTY(History of Title):

Brief History : -1. I have gone through the documents submitted by Mr Ganesh Vasantrao Mohire & on perusal of the documents I have found that T.P.Scheme No.1Final Plot No.112 adm 597.49sq,mtrs,situated at Budhwar Peth Karad, Tal Karad and Dist-Satara within the limits of Karad Muncpal Council,Division satara and Sub Division . Karad was originally owned and possessed by Anandrao Dadasaheb Patil .

Thereafter it appears from the documents produced before me that Anandrao Dadasaheb Patil constructed R.C.C.Residential scheme on the said plot.Construction permission and plan of the said construction is sanctioned by Karad Muncpal Council dt.7/1/1986.As per sanctioned plan and permission construction of the said building is started and completed.Declaration deed of Shree Prasanna Apartment is registered on 25/11/1998.

Thereafter Dr.Vasantrao Shankarrao Mohire purchased Ground Floor Flat No.1adm 114.32sq,mtrs in "Shree Prasanna Apartment" constructed on T.P.Scheme No.1Final Plot No.112adm597.49sq,mtrs,situated at Budhwar Peth Karad, Tal Karad and Dist-Satara within the limits of Karad Muncpal Council,Division satara and Sub Division . Karad.from Anandrao Dadasaheb Patil and Prasad Madhukar Deshpande have given consent for the said sale deed dated 4/5/2000.Said sale deed is registered at sr.no.1777/2000 at subregistrar

office Karad.By virtue of said sale deed Dr.Vasantrao Shankarrao Mohire became absolute owner of the said flat.

.Thereafter Dr.Vasantrao Shankarrao Mohire expired on 21/8/2019 after his demise names of his legal heirs Ganesh Vasant Mohire,Sanjay Vasant Mohire,Sandhya Kiran Dunug,Mrs pooja Prashant wadgoankar,Smt Suman Vasant Mohire is recorded into city survey record of said flat vide mutation entry No.10036dt31/7/2020.

Thereafter it appears from the documents produced before me that Sanjay Vasant Mohire,Sandhya Kiran Dunug,Mrs pooja Prashant wadgoankar,Smt Suman Vasant Mohire executed registered release deed dt.6/8/2021 of their share in the said house in favour of Ganesh Vasant Mohire, .Said release deed is registered at sr.no.3903/2021 at sub registrar office Karad.

Dr.Vasantrao Shankarrao Mohire raised loan of Karad Urban Co-Operative Bank Ltd Karad on the said property by executing registered mortgage deed and repaid the said loan in the year 2012.Registered reconveyance deed is Executed on 15/12/2012.Said deed is registered at sr,no.5493 /2012 at subregistrar office Karad.

It appears from the documents produced before me that Ganesh Vasant Mohire raised loan of Adani Housing Finance Co.Ltd on the said flat by executing registered mortgage deed dt.3/2/2023.Said mortgage deed is registered at sr.no.567 at subregistrar office Karad.

PART IV - EVIDENCE OF TITLE OF PROPERTY- How the title is arrived in the seller/customer through which document alone has to be mentioned.

1.On the Basis of Registered sale deed dt.4/5/2000 sr.no.1777/2000

1. PART V OTHER PROVISIONS

5.1 Whether provisions of Urban Land Ceiling Act are applicable? - NA

5.2 Whether property to be given as security is subject to any minors claim/share?- NA

5.3 Whether the property is affected by any revenue and tenancy regulations? - NA

5.4 Whether the user land has been converted into Non- Agricultural for residential use by the order of the competent authority? -

Yes city survey property

5.5 Whether up to date tax/ Land revenue has been paid on property? - Yes

5.6 Whether all original documents for last 13/33 years have been scrutinized? -Yes

5.7 Whether required documents are available for creating mortgage? -Yes

5.8 Whether all previous owners had the right/competency to transfer the property?-Yes

5.9 Whether proposed mortgage by deposit of title deeds is possible? - Yes

5.10 Whether the property has been transferred/or to be transferred by a POA holder of the original land owner in favour of the loan applicant -No

5.11 Whether POA holder of original land owner has/had authority under POA? - No

5.12 Whether the said POA as recorded in 5.11 is registered? - No

5.13 What is the tenure of the land if it leased? -NA

5.14 Whether the land is adivasi (Tribal land)? - No

5.15 Whether the land/property is joint family party? -No

5.16 Is the land/property/flat is subject to any reservations/acquisitions/requisitions?- No

Whether search report is obtained and submitted? Yes

Search report details

Search conducted years: **13**

Name of Advocate: **Adv J A Tamboli**

Search Report date: **23/5/2025Challan No.MH002659642202526E**

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Whether EC is obtained?

- **NA**

EC Details

No. of years EC Obtained Any Encumbrance to specify

Whether builder is private/limited company? -

N.A

ROC Search report submitted carried out? **N.A**

Any charge/Mortgage is created on the project/Property/Flat/Apartment- **No charge**

If Mortgage/Charged, name of the Bank/Fl.- **N.A.**

Whether NOC/Release letter obtained or Not- **N.A.** .

PART.-VI- TITLE CERTIFICATE-

In view of the forgoing, I certify that the title deeds intended to be deposited ,relating to the property and offered as security by way of security of registered mortgage and documents of title referred to above are perfect evidence of the title and that if the said registered mortgage is created in the manner required by law,it would satisfy the requirement of creation of registered mortgage. I further certify that Ganesh Vasant Mohire has got legal and valid title and physysical possession of Ground Floor Flat No.1adm 114.32sq,mtrs in “ Shree Prasanna Apartment” constructed on T.P.Scheme No.1Final Plot No.112 adm 597.49sq,mtrs,situated at Budhwar Peth Karad, Tal Karad and Dist-Satara within the limits of Karad Municipal Council,Division satara and Sub Division . Karad. said property is suitable for giving and recovering the loan amount after the repayment of previous loan of Adani Housing Finance Co.Ltd and executing registered reconveyance deed and obtaining its N.O.C. And Thereafter executing registered mortgage deed of the said property in favour of CIFCL.

THE FOLLOWING DOCUMENTS ARE REQUIRED TO BE DEPOSITED BEFORE DISBURSEMENT FOR CREATING REGISTERED MORTGAGE

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S r. N o.	Date of Docu ments	Doc.N o.	Nature of Document	Exte nt of land	Executant/Sell er/Vendor	Claimant/Pu rchaser/ Infavour of	Type of Docume nt (Original /Copy/C C Copy /Notariz ed Copy/E ndorsem ent Copy	Time of Colle ction (PRE/ OTC/ P
1	4/5/2 000	1777/ 2000	Registered sale deed Index II Receipt		Anandrao Dadasaheb Patil	Dr.Vasantrao Shankarrao Mohire	Original	PDD
2	15/12 /2012	5493/ 2012	Registered Reconveya nce deed /N.O.C.of karad Urban Co- Operative Bank Ltd.Karad		karad Urban Co- Operative bank Ltd.Karad	Ganesh Vasantrao Mohire	Original	PDD
3	28/1/ 2019		Death Extract of Vasantrao Mohire		Karad Nagarparishad		Original	PDD
4	6/8/2 021	3903/ 2021	Registered Release deed along with Index II Receipt		Sanjay Vasant Mohire,Sandhya Kiran Dunug,Mrs pooja Prashant wadgoankar,Smt Suman Vasant Mohire	Ganesh Vasantrao Mohire	Original	PDD
5	3/2/2 023	567/2 023	Registered Mortgage deed along with Index II Receipt		Ganesh Vasant Mohire	Adani Housing Finance Co.Ltd.	Original	PDD

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6			Tax Receipt				Original	PDD
7			Registered Reconveyance deed along with Index II Receipt after execution				Original	PDD
8			Registered Mortgage deed along with Index II Receipt				Original	PDD
9			LOD of Adani Housing Finance co.Ltd				Original	PRE

Above documents are necessary for creating registered mortgage.

C- Documents required to be collected Post Disbursal.-

REMARKS,IFAny-NotApplicable

SATARA- Dt. 23/ 5/2025

Advocate **Sou J A Tamboli**

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