

- Office:** • Office No. 17-18, Shivram Sankul, Near Gaikwad Class, Kanhere Wadi, Opp. C.B.S. Nashik 422001
• Chamber No. 312/3, District Court Compound, Nashik 422 002
• Chamber No. 105, Niphad Court, Niphad.

Date: 26.02.2024

LEGAL SCRUTINY REPORT

To,
The Janata Co-Op Bank, Pune
Branch Nashik.

Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded: -

1)	(a) Name of the borrower	Mrs. Kavita Vishal Vadnere and Mr. Vishal Ashok Vadnere
	(b) Name of the mortgagor offering the property/(ies) as security: -	Mrs. Kavita Vishal Vadnere and Mr. Vishal Ashok Vadnere
2)	Constitution of the unit/ concern/ person/ body/ authority offering the property for creation of charge: -	Joint persons.
3)	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, leasehold rights, Occupancy / Possessor Rights or Inam holders or Govt. Grantee/ Allottee, etc.): -	Mortgagors are the absolute owners
3)	Description of the property/(ies) offered as security -	
	A]	All that piece and parcel of N. A. Land bearing S. no. 703/1/10/8/1+2+3/8, out of it plot no. 8 measuring 600.86 Sq. Mtrs. (having its final plot no. 331 part scheme No. II) situated at village Nashik, Tal. & Dist. Nashik within the limits of Nashik Municipal Corporation and said land is bounded as under East - Plot no. 7 West - Plot no. 9 South - 30 Mtrs. D. P. road North - Open space
	B]	All that piece and parcel of constructed premises bearing Flat no. 4 B measuring 59.66 Sq. Mtrs. + Parking r 3.24 sq. Mtrs. on Stilt floor in the building known as Navnirman Enclave Co. Op. Housing Society Ltd. Nashik constructed upon the above land and the said flat is bounded as under

	<p>East - Flat no. 5 B West - Marginal space and then plot no. 9 South - Staircase and flat no. 3 B North - Marginal space and open space</p>
4)	<p>Observations as per documents scrutinized –</p> <ol style="list-style-type: none">1. Photo copy of the Transfer deed executed by Mr. Sachin Sukhdev Tarle in favour of Mrs. Kavita Vishal Vadnere and Mr. Vishal Ashok Vadnere with subject property and said agreement is registered in the office of Sub-Registrar Nashik 5 at sr. no. 1775 on 4.2.20212. Photo copy of the Agreement for sale executed by Mr. Sachin Sukhdev Tarle in favour of Mrs. Kavita Vishal Vadnere and Mr. Vishal Ashok Vadnere with subject property and said agreement is registered in the office of Sub-Registrar Nashik 1 at sr. no. 326 on 11.1.20213. Photo copy of the Transfer deed executed by Pallavi Prakash Shenvai in favour of Mr. Sachin Sukhdev Tarle with subject property and said agreement is registered in the office of Sub-Registrar Nashik at sr. no. 7828 on 3.12.2015.4. Photo copy of Transfer deed executed by Mr. Jitendra Rameshgi Gosavi in favour of Pallavi Prakash Shenvai registered in the office of Sub-Registrar Nashik at sr. no. 9821 on 15.10.20085. Photo copy of Agreement for sale executed by M/s. Navnirman Developers partnership firm through its partner Mr. Vipul Nemichand Poddar as Promoters and Mr. Anupsuraj Swarup Saxena and Dilip Surajswarup Saxena , Omprakash Hargovindji Goyal, Mr. Ashok Hargovindji Goyal through their G.P.A. Holder Vipul Nemichand Poddar as confirming party in favour of Mr. Jitendra Rameshgi Gosavi registered in the office of Sub-Registrar Nashik at sr. no. 3438 on 14.2.2002.6. Photo copy of Transfer deed / conveyance deed executed by Mr. Anoop Surajswarup Saxena and Dilip Surajswarup Saxena, Omprakash Hargovindji Goyal, Mr. Ashok Hargovindji Goyal through their G.P.A. Holder Vipul Nemichand Poddar with the confirmation of M/s. Navnirman Developers partnership firm through its partner Mr. Vipul Nemichand Poddar in favour of Navnirman Enclave Co. Op. Housing Society Ltd. registered in the office of Sub-Registrar Nashik at sr.

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- no. 4766 on 28.10.2005. Along with the said deed list of the members of society is attached in which name of Mr. Jitendra Rameshgi Gosavi is appearing as owner of flat no. 4 B wing.
7. Photo copy of Photocopy Society registration certificate issued by Jt. Registrar Co. Op. Housing Society Nashik vide no. NSK/ NSK/ HSG/ TC/ 4012/2002 dtd. 18.9.2002.
 8. Photocopy of N.A. order given by Collector Nashik vide order no. Maha/ Kaksh-3/ N.A.P. no./ 617/98 dtd. 3.1.1998
 9. Photocopy of layout order approved and sanctioned by Asst. Director Town Planning Nashik Municipal Corporation Nashik vide no. LND/WS/ 316 dtd. 25.11.1998
 10. Photo copy of Sanction of building permit and commencement certificate given by Nashik Municipal Corporation Nashik vide permission no. LND/BP/ 16138 dtd. 28.10.1999
 11. Photocopy of Completion Certificate issued by Nashik Municipal Corporation Nashik vide outward letter no. Nagar Rachana/ Nashik/ 00363136 dtd. 23.7.2001.
 12. Photo copy of approved building plan
 13. Photo copy of share certificate issued by Navnirman Enclave Co. Op. Housing society which shares no. 136 to 140 allotted to Mr. Jitendra Rameshgi Gosavi and then transferred in the name of Pallavi Prakash Shenvai then transferred in the name of Sachin Sukhdev Tarle and then Mrs. Kavita Vadnere and Mr. Vishal Ashok Vadnere.
 14. Photo copy of list of the documents issued by Union Bank of India Gangapur road Nashik branch and all the original title deeds are in the custody of the Union Bank of India
 15. Photocopy of sanction letter given by Union Bank of India to Kavita Vishal Vadnere and Vishal Ashok Vadnere
 16. 7/12 extracts from 1985-86 to 2023-2024 in the 7/12 extract dtd. 26.2.2024 name of Chairman Navnirman Co. Op. Housing society Ltd. is shown as owner of S./ no. 703/1/10/8/1/2/3/plot/8 , no adverse entries are seen in

	<p>other rights column</p> <p>17. N.A. tax payment receipt for the period 2020-2021 dtd. 4.11.2020</p> <p>18. Relevant mutation entries.</p>
5)	<p>Observations as per revenue record –</p> <p>1. It is seen from revenue record that subject land was owned and possessed by Pathak family prior to 1982</p> <p>2. M. E. No. 18803 dtd. 31.1.1982 shows that, Pathak family submitted an application to record their names in the pot hissas and accordingly names are recorded for S. No. 703/1, Hissa No. 9, 12 and 15 out Radhakrishna V. Pathak, Hissa Nos. 8, 11 and 14 of Madhukar V. Pathak, Hissa Nos. 10, 13 and 16 of Smt. Shakuntalabai Ambadas Pathak & others, Hissa No. 1 and 17 shown in common of Radhakrushna V. Pathak, Madhukar V. Pathak, Smt. Shakuntala A. Pathak & others.</p> <p>3. M.E. No. 29556 dtd. 11.8.1982 shows that, as per hiss form no. 4 and 11, properties are shown in the name of possessors of S. No. 703/1/1 in the name of Madhukar V. Pathak, S. No. 703/1/2 in the name of Radhakrushna V. Pathak, S. No. 703/1/3 in the name of Shakuntala A. Pathak, S. No. 703/1/4 in the name of Madhukar V. Pathak, S. No. 703/1/5 in the name of Madhukar V. Pathak, S. No. 703/1/6 in the name of Radhakrushna V. Pathak, S. No. 703/1/7 in the name of Shakuntala A. Pathak, S. N. 703/1/8 in the name of Madhukar V. Pathak, S. No. 703/1/9 in the name of Radhakrushna V. Pathak, S. No. 703/1/10 in the name of Shakuntala A. Pathak, S. No. 703/1/11 in the name of Anna Rawte, S. No. 703/1/12, 703/1/13, 703/1/14, 703/1/15 is shown under D.P. Road as per development plan of Nashik Municipal Corporation, Nashik and S. No. 703/1/16 in the name of Jaiambe Co. Op. Housing Society.</p> <p>4. M.E. No. 31352 dtd. 10.12.1993 shows that Smt. Shakuntalabai Ambadas Pathak & others partitioned S. no. 703/1/10 and due to that S. no. 703/1/10/1 given to share of Smt. Shakuntalabai Ambadas Pathak , S. no. 703/1/10/2 given to share of Ramesh Ambadas Pathak, S. no. 703/1/10/3 given to Moreshwar Ambadas Pathak, S. no. 703/1/10/4 given to Rahul Ramesh Pathak, S. no. 703/1/10/5 given to share of Mr. Pavan Ramesh Pathak, but the said entry is in torn condition and not readable but as per the old 7/12 it appears that S. no. 703/1/10/8</p>

shown in the name of Mr. Ramesh Ambadas Pathak, Shakuntala Ambadas Pathak and Moreshwar Ambadas Pathak

5. Mr. Ramesh Ambadas Pathak, Shakuntala Ambadas Pathak and Moreshwar Ambadas Pathak sold parts to various purchasers out of S. no. 703/1/1 part by way of separate sale deeds
6. M.E. no. 26615 dtd. 13.3.90 shows that Lilaram Mulchand Daryani purchased area 0 H. 20 R from Shakuntala Ambadas Pathak and others by way of sale deed.
7. M.E. no. 27055 dtd. 16.7.1990 shows that area 0 H. 20 R purchased by Vinibai Kunjbihari Surekha from Mr. Ramesh Ambadas Pathak, Shakuntala Ambadas Pathak and Moreshwar Ambadas Pathak
8. M.E. no. 33152 dtd. 15.7.1995 shows that Lilaram Mulchand Daryani died and as per his will deed name of Ishwari Mulchadani is recorded for 0 H. 20 R out of S. no. 703/1/10/8
9. M.E. no. 35023 dtd. 1.10.1996 shows that Mr. Anoop Surajswarup Saxena and Mr. Dilip Surajswarup Saxena, Mr. Omprakash Hargovindji Goyal and Mr. Ashok Hargovindji Goyal, Suvarnalata Mathur and others purchased area 0 H. 20 R from Ishwari Mulchandani by way of sale deed.
10. M.E. no. 39096 dtd. 9.12.1998 shows that Mr. Anoop Surajswarup Saxena and Mr. Dilip Surajswarup Saxena purchased area 0 H. 20 R out of S. no. 703/1/10/8/1 by way of sale deed from Vinibai Kunjbihari Surekha
11. M.E. no. 39099 dtd. 9.12.1998 shows that Mr. Anoop Surajswarup Saxena and Mr. Dilip Surajswarup Saxena and others laid joint in S. no. 703/1/10/8/1, S. no. 703/1/10/8/2, S. no. 703/1/10/8/3 which is approved and sanctioned by Asst. Director Town Planning Nashik Municipal Corporation Nashik and also N.A. order given by Collector Nashik and also the owners distributed the plots among themselves and plot no. 7 shown in the name of Mr. Anoop Surajswarup Saxena and Mr. Dilip Surajswarup Saxena and plot no. 8 shown in the name of Mr. Omprakash Hargovindji Goyal and Mr. Ashok Hargovindji Goyal
12. Mr. Omprakash Hargovindji Goyal and Mr. Ashok Hargovindji Goyal and Mr. Anoop Surajswarup Saxena

and Mr. Dilip Surajswarup Saxena entrusted plot no. 7 and 8 for the purpose of development to M/s. Navnirman Developers, partnership firm through partner Mr. Vipul Nemichand Poddar by executing registered Development agreement registered in the office of Sub-Registrar Nashik at sr. no. 10640 on 4.9.99 also executed General Power of Attorney

13. M/s. Navnirman Developers, partnership firm through partner Mr. Vipul Nemichand Poddar got approved building plan and constructed the building theorem and also obtained completion certificate from Nashik Municipal Corporation .
14. M/s. Navnirman Developers, partnership firm through partner Mr. Vipul Nemichand Poddar executed agreement of sale with respect to subject flat Mr. Jitendra Rameshgi Gosavi.
15. M.E. no. 54347 dtd. 16.11.1005 shows that Mr. Omprakash Hargovindji Goyal through G.P.A. Mr. Vipul Nemichand Poddar executed sale deed in favour of Navnirman Enclave Co. Op. Housing society
16. Mr. Jitendra Rameshgi Gosavi. transfer subject flat to Pallavi Prakash Shenvai
17. Pallavi Prakash Shenvai transferred subject flat to Mr. Sachin Sukhdev Tarle
18. Mr. Sachin Sukhdev Tarle transferred subject flat to Mrs. Kavita Vishal Vadnere and Mr. Vishal Ashok Vadnere
19. Mrs. Kavita Vishal Vandere and Mr. Vishal Ashok Vadnere availed loan from Union Bank of India and deposited original title deeds in their custody.

6)	Zone in which the property is situate.	Residential zone
7)	N.A. order	N.A. order given by Collector Nashik vide order no. Maha/ Kaksh-3/ N.A.P. no./ 617/98 dtd. 3.1.1998
8)	N.A. purpose.	Residential.
9)	Building permission by	Sanction of building

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	Municipal Corporation/ Municipal Council/ SDO etc.	permit and commencement certificate given by Nashik Municipal Corporation Nashik vide permission no. Nashik Municipal Corporation Nashik vide permission no. LND/BP/16138 dtd. 28.10.1999
10)	Completion/Occupancy Certificate.	Completion Certificate issued by Nashik Municipal Corporation Nashik vide outward letter no. Nagar Rachana/ Nashik/ 00363136 dtd. 23.7.2001.
11)	Acquisition/ Requisition if any.	Nil.
12)	Whether property is affected by road widening/ Dam/ ACZ/ High Tension Line etc. ?	No.
13)	Whether the property is clean, clear, marketable and free from encumbrances?	Yes, except the charge of Union Bank of India
14)	Whether the owner has saleable rights?	Yes
15)	Whether the property is lease hold?	No.
16)	Whether NOC is required from any person/ authority?	No dues from Union Bank of India and NOC for mortgage from Navnirman Co. Op. Housing society Ltd.
17)	Name of the owner/ co-owners.	Mrs. Kavita Vishal Vadnere and Mr. Vishal Ashok Vadnere
18)	Name of the mortgagor and the persons who should join the mortgagor.	Mrs. Kavita Vishal Vadnere and Mr. Vishal Ashok Vadnere
19)	Whether the property is involved in or subject matter of any litigation which is pending or concluded? - No.	



20)	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security? –	Yes.
21)	Observations as per Index-II Search –	I have taken search in the index-II record for the period 1995 to 2024. No adverse entry is found with respect to subject property. Search receipt is attached herewith
22)	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security. –	Nil
23)	Type of Mortgage and documents to be obtained –	
	Please do the Registered Simple Mortgage and please obtain - <u>Please Obtain before disbursement-</u> 1. 7/12 extract 2. N.A. tax payment receipt 3. Photocopy of Completion Certificate 4. Nashik Municipal Corporation tax payment receipt 5. Loan amount outstanding letter given by Union Bank of India 6. List of the documents issued by Union Bank of India 7. Photocopy Society registration certificate 8. After disbursement of loan amount a. No dues and release of charge letter from Union Bank of India b. Original title deeds which are in the custody of Union Bank of India as per list issued by Union Bank of India 9. NOC for mortgage from Navnirman Enclave Co. Op. Housing society Ltd.	

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UMESH PRAKASH KULKARNI
B.S.L.,LL.B.,D.L.W.,D.C.L.

A D V O C A T E

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CERTIFICATE

I Certify that Mrs. Kavita Vishal Vadnere and Mr. Vishal Ashok Vadnere as owner and developer have absolute, clear and marketable title over the property more particularly described in the Clause 3 mentioned hereinbefore. Except the charge of Union Bank of India

Place: - Nashik

Date: - 26/02/2024



U. P. Kulkarni
Advocate