

ANNEXURE-F

Checklist on identification and physical verification of the existing/ proposed immovable properties mortgaged / to be mortgaged as primary/ collateral security.

Physical verification of the properties mortgaged to the Bank must be meticulously carried out in cases of all loans as detailed below.

Name of the Branch / Business Unit: SBI, MIDC SATARA BRANCH
Name(s) of the Inspecting Officials: Ms. SHWETA SABLE

No	Parameters	Details	Checked (Y/N)
1.	Name of the title holder of the property(ies)	Mrs. Bhagyashri Prakash Chorge	Y
2.	Whether Borrower(s) or Guarantor(s)	Guarantor	Y
3.	Constitution of the Borrower(s)/Guarantor(s)	Guarantor	Y
4.	Description of documents scrutinized	Copy of Agreement Copy of Index-II	Y
5.	Description of property(ies) Address	Duplex Flat No. 02, Gr+1 Floor, Row House Type-D, Building Known as "Viraj Apartment" Sr. No. 38A/1/A1/1/5 & 384A1/2B (PT), CTS No. 1127 (PT), CTS No.1127 (PT), Mauje-Nira -Shivtakrar, Tal.Purandar, Dist.Pune-412102.	
	Survey / Door No.	Sr. No. 38A/1/A1/1/5 & 384A1/2B (P), CTS No. 1127 Pot No. 1 & 2.	Y
	Extent	Carpet Area of Flat = 72.78 Sq. Mtr. Terrace area =37.498 Sq. Mtr. Open Space = 89.186 Sq. Mtr.	Y
	Location	--	Y
	Boundaries	East- By Road	Y
		West- By CTS No.1128 (P)	Y
		North- By Road	Y
		South- Side margin	
6.	Location details	Mauje-Nira -Shivtakrar, Tal.Purandar	Y
7.	Prominent Landmark	Tal.Purandar	Y
8.	Nearest Bus stop		Y
9.	Details of enquiries made with neighbors regarding ownership / valuation	No dispute or litigation heard/found according to talk to neighbors.	Y

10. Critical aspects to be verified -

Properties to be accepted as security only if the answer is "Yes" to the following:

Particulars	Y/N
Is / Are the property (ies) identifiable?	Y
Is / Are the property (ies) properly demarcated?	Y
Is / Are the property (ies) accessible from the main road? (The property should be legally accessible through normal carriers to transport goods to factories/ houses, as the case may be)	Y



11. Extra care to be taken, if the answer to the following is "Yes" and proper Mitigation / justifications to be provided.



Particulars	Y/N	If Yes (Mitigation/ Justification)
i) Is / Are the property (ies) "Agricultural Land"?	N	
ii) Is/Are the property (ies) used for running Hospital/ School/ College/ Old age homes?	N	
iii) Is / Are the property (ies) situated in SEZ/EPZ/Forest /Coastal area?	N	
iv) Is / Are the property (ies) tenanted before date of mortgage?	N	
v) Is the Bank's interest protected if the property (ies) is/are tenanted?	Y	If No, (Mitigation/ Justification):
vi) Is / Are there encroachments on the property (ies)?	N	
vii) Is/ Are the area of the property (ies) and its boundaries are the same as given in the Title deed?	Y	If No, (Mitigation/ Justification):
viii) Will there be any impact on future realisability of properties due to existence of the neighbouring properties (e.g. burial ground etc)	N	

12. Extra care to be taken, if the answer to the following is "No" and proper mitigation/ justifications to be provided.

Particulars	Y/N	If Yes (Mitigation/ Justification)
i) Is/Are the Property (ies) in possession of the Owner/ Title Holder?	Y	

Certificate

- We confirm that we have personally visited the property to be accepted as Mortgage on _____ and certify that the details given in the TIR conform to our finding.
- We have enquired the price of the property in the area and we found that our valuations are in line with the trend and are reasonable.
- We confirm that physical verification of the property has been conducted by us independently and a photograph (e.g. selfie) of the property along with the borrower has been taken as integral part of inspection and kept it with security documents. Digital date has been imprinted on the photograph.
- We confirm that there will be no issues in enforcing our security based on the information available as on date.

	CSO / Field Officer / Authorised Officer	RM / Branch Head / Unit Head
Signature		
Name	PRADEEP CHOPADE	SHWETA SABLE
Designation	CSO	RMSME
Branch / Unit	MIDC SATARA	MIDC SATARA
Date	15/04/2024	15/04/2024

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3.	Constitution of the Borrower(s)/Guarantor(s)	Guarantor	Y
4.	Description of documents scrutinized	Agreement to Sale Dt.13/08/2021, Doc. No. PRD-5118-2021, Dt-13/08/2021	Y
5.	Description of property(ies) Address	Duplex Flat No. 02, Gr+1 Floor, Row House Type-D, Building Known as "Viraj Apartment" Sr. No. 38A/1/A1/1/5 & 384A1/2B (PT), CTS No. 1127 (PT), CTS No.1127 (PT), Mauje-Nira -Shivtakrar, Tal.Purandar, Dist.Pune-412102.	
	Survey / Door No.	Sr. No. 38A/1/A1/1/5 & 384A1/2B (PT), CTS No. 1127 (PT), CTS No.1127 (PT), Mauje-Nira -Shivtakrar.	Y
	Extent	Mauje-Nira -Shivtakrar, Tal.Purandar.	Y
	Location	Mauje-Nira -Shivtakrar, Tal.Purandar, Dist.Pune-412102.	Y
	Boundaries	East- By Road	Y
		West- By CTS No.1128 (pt)	Y
		North- By Road	Y
		South- By margin space, parking, Flat No. 101 &102	
6.	Location details	Mauje-Nira -Shivtakrar, Tal.Purandar	Y
7.	Prominent Landmark	Tal.Purandar	Y
8.	Nearest Bus stop		Y
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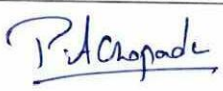

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