



Asset Valuation

INDIVIDUAL TECHNICAL REPORT

Request ID:	HRQ-26-156003	Application No.:	77000355050
Customer Name:	Sachin Shivram Rane	Branch :	(10124) RATNAGIRI
Product Name:	Apna Ghar - Balance Transfer + Top-Up	BSM/RM Name:	Los_Channel
Loan Property Type:	APNA GHAR	Visited User Type:	Technical Agency
Contact Name:	Sachin Shivram Rane	Mobile :	8007536843 8554046144

PROPERTY ADDRESS

Property Address:	Flat No S-1 2nd Floor Srushti Villa Nx,Cts No 136/17, 136/15a, 136/18,At Oras Bk Tal Kudal And Dist Sindhudurg	Location:	Oras		
		City:	Sindhudurg	Pin Code	416812
		State:	Maharashtra	Country	India
Legal Address:	Flat No S-1 2nd Floor Srushti Villa Nx Cts No 136/17, 136/15a, 136/18 At Oras Bk Tal Kudal And Dist Sindhudurg	Nearby Landmark:	Near Bhavani Super Bazaar		
		Collateral ID:	I26SIN812-087673		

PROPERTY DETAILS

Type Of Property:	Flat	Plot Demarcated At Site:	YES
Approved Land Use:	Residential	Infrastructure Of The Surrounding Area:	DEVELOPING AREA
No of Floors:	2	Class Of Locality:	Middle Class Area
Carpet Area Measured:	Yes	Property Location:	Gram Panchayat
Nature of Location:	Urban	Distance Travelled From Operating	10
Green Housing:	No	Distance from City Center Km:	5
Report Condition:	Property Visited Report Submitted		

UNIT DETAILS

Details	No. of Rooms	No. of Kitchens	No of Bathrooms	Usages & Remark
First Floor				
Second Floor	2	1	1	1 BHK WC/BATH
Other1				
Other2				
Ground Floor				

Structure	Occupancy Status	Occupied By	Apprx. Property Age (For Home Improvement/ Home
Rcc Structure	Occupied	Tenant	6
Maintenance Level	Occupied Since	Relationship of Occupant	Residual Age Of Property
Good			54

BOUNDARIES ON SITE

	East	West	North	South
As per Sale Deed	Flat No 202 (S-2)	Parking Space	Parking And Open Space	Staircase
Actual on Site	Flat No 202 (S-2)	Parking Space	Parking And Open Space	Staircase
Boundary	Yes			

NDMA Details			
Height Of Building(Above Ground Level)	Less than 15 meter	Seismic Zone	4
Flood Prone Area	No	CRZ	1

VALUATION AS PER GOVT. APPROVED RATES			
Land/Build up/Saleable Area	1	Land/Build up/Saleable Rate	1
Constructed Area:	1	Constructed Rate :	1
Total Value ₹:	2	Floorwise Usage:	RESIDENTIAL USAGE

VALUATION			
Description	Area in Sq.Ft	Rate/Sq.Ft	Amount (R)
Landarea	1	0	0
Carpet Area	351	0	0
Super Built Up/Sellable Area	568	2800	1590400
Other 1	1	0	0
Other 2	1	0	0
% Completion	100	TOTAL	1590400
% Recommended	100	Realizable Value:	1590000
Realizable Value In Words : Rupees Fifteen Lakh Ninety Thousand			

Visited By:	Mourya Concepts Opc Pune_Hfc	Visited on:	18-Sep-2026
Violations observed (if any):			
Remarks:	null 1) this is apna ghar bt top up case 2) subject property is 1 bhk residential flat situated on 2nd floor 3) copy of sale deed between m/s bayo estate solutions pvt ltd and others and mr sachin shivram rane mrs suchita shivram rane ref no 125/2021 dated 30/12/2020 4) copy of final sale deed between m/s bayo estate solutions pvt ltd and others and mr sachin shivram rane mrs suchita shivram rane ref no 1471/2021 dated 10/08/2021 5) copy of development agreement between mr dasharath mahadev sawant mr anil jayavant gawade and m/s bayo estate solutions pvt ltd and others ref no 1999/2016 dated 14/10/2016 6) copy of extract 8 dated 22/10/2021 issued by gp oras bk 7) copy of tax paid receipt for the year 2024-25 and 2026-27 issued by gp oras bk 8) copy of building completion certificate ref no 554/2020 dated 07/12/2020 issued by gp oras bk 9)copy of na order ref no sr/14/2016 dated 28/03/2016 issued by sub divisional offiice kudal 10) documented bua of 568 sqft has been considered for valuation		

OMNI DOCS FILES			
File Name	Latitude	Longitude	Go To Map
WHATSAPP IMAGE 2026-09-18 AT 12.24.12 PM.JPEG	NULL	NULL	
WHATSAPP IMAGE 2026-09-18 AT 12.24.11 PM (1).JPEG	NULL	NULL	
WHATSAPP IMAGE 2026-09-18 AT 12.24.03 PM (1).JPEG	NULL	NULL	
WHATSAPP IMAGE 2026-09-18 AT 12.24.04 PM (1).JPEG	NULL	NULL	
WHATSAPP IMAGE 2026-09-18 AT 12.24.05 PM.JPEG	NULL	NULL	
WHATSAPP IMAGE 2026-09-18 AT 12.24.07 PM (1).JPEG	NULL	NULL	
WHATSAPP IMAGE 2026-09-18 AT 12.24.10 PM.JPEG	NULL	NULL	

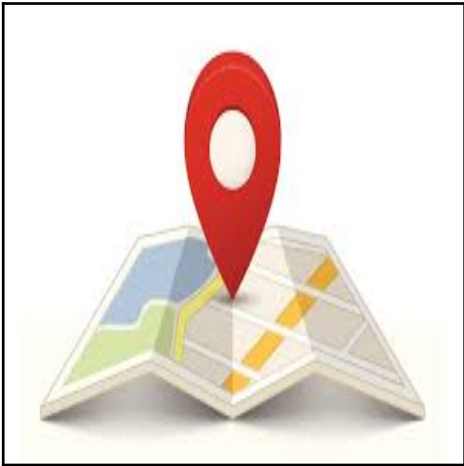
Entered By:	Mourya Concepts Opc Pune_	Entered On:	18-Sep-2026
Recommended by:		Completion Status:	Constructed
Recommender's Comment:			
Approver Name:	Amol Jadhav	Approver ID:	HE009909
Designation:	Senior Product Manager	Approved On :	18-Sep-2026
Approver Recommendation :	RECOMMENDED		
Conditional Remark:			
Approver's Comment:	approved as recommended		



Longitude: 73.705907
Latitude: 16.125318
Image Taken 18-SEP-2026 14:05:19



Longitude: 73.705907
Latitude: 16.125318
Image Taken 18-SEP-2026 14:05:28



DECLARATION

I/We herby declare that: 1. The property was inspected by me/us. 2. I/We have no direct or indirect Interest in the property valued 3. The information furnished above is true and correct to my/our knowledge.

DISCAIMER: ICICI Group is merely acting in the capacity of a valuer and does not undertake any responsibility for aspects other than valuation of property as mentioned in the report. All assistance is provided on a best effort basis only.

The valuation report ("Report") is based on the location of the property, infrastructure available, overall development of the vicinity and prevailing market rates for similar properties and on the facts and confirmation provided by the client ("Client") or his professional advisor or any other party on behalf of the Client as on date of assessment, which the Client represents to be complete and accurate in all respects. Report contains no representations or warranties of any kind. The Client should exercise appropriate due diligence with respect to the property, including approval status, legal and tax diligence, prior to taking of any decision. Compliance with statutory requirements applicable for construction is the responsibility of person undertaking the construction activity. ICICI Group does not have any role in construction and pricing of the project / Property.

ICICI Group has not undertaken any investigation into the title of the property and the valuation is made on the presumption that the property possesses a good and marketable title and is free from encumbrances.

The contents of this Report are strictly confidential and are intended for the exclusive use of the Client.This document may not be altered in any way, transmitted, copied or distributed, in part or in whole, to any other person or to the media or reproduced in any form, without prior written consent of ICICI Group. ICICI Group accepts no responsibility or liability to any third party for whole or any part of the Report.

ICICI Group specifically excludes any liability with respect to any losses incurred by the Client due to any act or omission of the developer or any other third party and any consequences thereof. ICICI Group's total aggregate liability to the Client for any reason, whatsoever, shall be limited to an aggregate sum not exceeding the total fees received by ICICI Group for this report. ICICI Group shall not be liable for any indirect or consequential losses which, arise out of or in connection with services provided under this engagement.