



Asset Valuation

INDIVIDUAL TECHNICAL REPORT

Request ID:	HRQ-26-170072	Application No:	77000319405
Customer Name:	Kumar Raghunath Joshi		(10124) RATNAGIRI
Product Name:	HI - Rhl - Self Construction - Under Construction	BSM/RM Name:	Los_Channel
Loan Property Type:	REGULAR	Visited User Type:	Technical Agency
Contact Name:	Kumar Raghunath Joshi	Mobile :	9920755545 7776943121

PROPERTY ADDRESS

Property Address:	S No 1362/A/5 (New) And 1362/A/1 (Old) Situated At Mouje Kosumb Tal Sangameshwar (Devrukh) And Dist Ratnagiri	Location:	Devrukh
		City:	Ratnagiri Pin Code 415804
		State:	Maharashtra Country India
Legal Address:	S No 1362/A/5 (New) And 1362/A/1 (Old) Situated At Mouje Kosumb Tal Sangameshwar (Devrukh) And Dist Ratnagiri	Nearby Landmark:	Near Kosumb Gaon Bus Stop
		Collateral ID:	I26RTG804-093146

PROPERTY DETAILS

Type Of Property:	Bungalow	Plot Demarcated At Site:	YES
Approved Land Use:	Residential	Infrastructure Of The Surrounding Area:	AVERAGE
No of Floors:	1	Class Of Locality:	Middle Class Area
Carpet Area Measured:	No	Property Location:	Gram Panchayat
Material at site:		Distance Travelled From Operating Office:	100
Nature of Location:	Urban	Distance from City Center Km:	10
Green Housing:	Yes	Report Condition:	Property Visited Report

UNIT DETAILS

Detail	No. of Rooms	No. of Kitchens	No of Bathrooms	Usages & Remark
Ground Floor	3	1	1	1 BHK WITH DINNING AS PER PLAN
Prop First Floor	1		1	1 MASTER BEDROOM AS PER PLAN
Second Floor				
Other1				
Other2				

Structure	Occupancy Status	Occupied By	Apprx. Property Age (For Home Improvement/ Home
	Underconstruction		
Maintenance Level	Occupied Since	Relationship of Occupant	Residual Age Of Property
Good			60

BOUNDARIES ON SITE

	East	West	North	South
As per Sale Deed	Gat No 1362 B	Gat No 1362 A	Gram Panchayat Road	Gat No 1360
Actual on Site	Open Plot Of Ajay Phatak	Open Plot Of Ajay Jadhav	Road	Open Plot Of Jadhav
Boundary	Yes			

NDMA Details

Height Of Building(Above Ground Level)

Less than 15 meter

Seismic Zone

3

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

Realizable

₹

:

2

VALUATION DETAILS

Description

Area in Sq. Ft

Rate per Sq.Ft

Amount(R)

Land

5920

450

2664000

(A)

Construction

1371

1600

2193600

(B)

EXTRA COST FOR INTERNAL AMENITIES/ HOME IMPROVEMENT

DESCRIPTION

RATE

QUANTITY

AMOUNT

Desc 2

1

0

0

Desc 3

0

0

0

Desc 4

0

0

0

Desc 5

0

0

0

Desc 6

0

0

0

Desc 7

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Desc 8

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Desc 9

0

0

0

Desc 10

0

0

0

Desc 11

0

0

0

Desc 12

0

0

0

Desc 1

0

0

0

Value As On Date:

3541440

Value of extra Amenities

0

% Completion

40

Amenities %Completion

0

% Recommended

40

Amenities %Recommendation

0

Reliazable value:

4857600

Realizable value Round Off:

4858000

Realizable Value In Words:

Forty-Eight Lakh Fifty-Eight Thousand

Visited By:

Mourya Concepts Opc Pune_Hfc

Visited on:

29-Sep-2026

Violations observed

(if any):

Remarks:

null | 1) this is hl rhl self construction under contruction case 2) subject property is ground plus proposed 1st floor residential bungalow 3) we have received copy of general power of attorney in favor of mr kaustubh kumar joshi ref no 880/2026 dated 12/06/2026 4) copy of sale deed between mr ajay sarjerao jadhav and others and mr kaustubh kumar joshi mr kumar raghunath joshi and others ref no 895/2026 dated 16/06/2026 5) copy of 7 12 extract dated 19/07/2026 6) copy of na order ref no lna/sr/108/2025 dated 03/10/2025 issued by sub divisional officer ratnagiri 7) copy of cts map dated 05/05/2026 issued by cts dept 8) copy of building plan ref no lna/sr/108/2025 dated 03/10/2025 issued by sub divisional officer ratnagiri 9) plot area as per sale deed and as per actual site 5920 sqft 10) bua as per building plan is 980 sqft gf and 391 sqft ff making total of 1371 sqft and as per actual site is 1045 sqft gf 11) the boundaries have been considered from architects layout plan and sanctioned building plan reg no adtp-ratnagiri/c-3/205 by licensed engineer ajay sarjerav jadhav 12) copy of ferfar certificate dated 11/06/2026 13) surrounding development is below average and mail approval is taken for same

OMNI DOCS FILES

File Name

Latitude

Longitude

Go To Map

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File Name	Latitude	Longitude	Go To Map
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WHATSAPP IMAGE 2026-08-07 AT 1.03.51 PM (1).JPEG	NULL	NULL	
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Entered By:	Mourya Concepts Opc Pune_	Entered On:	29-Sep-2026
Recommended by:		Completion Status:	Semi-Constructed
Recommender's Comment:			
Approver Name:	Chaitanya Koshatwar	Approver ID:	HE012261
App Designation:	Technical Manager	Approved On:	29-Sep-2026
Approver Recommendation :	RECOMMENDED		
Conditional Remark:			
Approver's Comment:	ok as recommended		



Longitude: 73.58239999999999
Latitude: 17.0998
Image Taken 29-SEP-2026 13:40:43



Longitude: 73.58239999999999
Latitude: 17.0998
Image Taken 29-SEP-2026 13:40:35



DECLARATION

I/We hereby 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.

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