SOMNATH L. PHADATARE
B.E. (Civil), AMIE, MIS, FIV
Master of Valuation (Real Estate)
Chartered Engineer (AM /093844 /3)
Valuation Surveyor (M /1277)
Govt. Registered Valuer (CAT. I/ 86)

106, First Floor, Reliable Park, Near Bombay Restaurant, Opp. Apex Hospital, Godoli, Satara- 415 003.

Mobile:- 9822376296 Email:- somnathphadatare@gmail.com

Date:- 7th April 2025.

To,
The Manager
BANK OF MAHARASHTRA
Tarale Branch, Satara

Subject:- Valuation report of land & building for auction**.**

Name of Owner/Borrower:- **Mr.Shamrao Pandurang Deshmukh.**

Dear Sir,

Please find enclosed herewith the subject valuation report.

Location of the property	House Milkat No.139, situated within the gaothan area of village Marloshi, Tal:Patan, Dist:Satara
Fair Market Value	**Rs.10,56,000/- (Rupees Ten Lakhs Fifty Six Thousand Only)**
Realisable Value	**Rs.9,50,000/-(Rupees Nine Lakhs Fifty Thousand Only)**
Distress Value	**Rs.8,44,000/-(Rupees Eight Lakhs Forty Four Thousand Only)**
Govt. Stamp Value	**Rs.11,41,000/- (Rupees Eleven Lakhs Forty One Thousand only)**

Thanking You

SOMNATH L. PHADATARE
B.E. (Civil), AMIE, MIS, FIV
Master of Valuation (Real Estate)
Chartered Engineer (AM /093844 /3)
Valuation Surveyor (M /1277)
Govt. Registered Valuer (CAT. I/ 86)

106, First Floor, Reliable Park, Near Bombay Restaurant, Opp. Apex Hospital, Godoli, Satara- 415 003.

Mobile:- 9822376296 Email:- somnathphadatare@gmail.com

Date:- 7th April 2025.

To,
The Manager
BANK OF MAHARASHTRA
Tarale Branch, Satara

VALUATION REPORT

I.	**GENERAL**		
1.	Purpose for which the valuation is made	:	To know the fair market value of property for auction.
2.	a. Date of Inspection	:	31st January 2025.
	b. Date on which the valuation is made	:	7th April 2025.
3.	List of Documents produced for perusal	:	
	i) Photocopy of grampanchayat No.8 extract of Milkat No.139 dated 13/09/2022.		
4.	Name of the owners and his/their address with phone no. (details of share of each owner in case of joint ownership)	:	**Mr.Shamrao Pandurang Deshmukh.**
5.	Brief description of the property	:	It is RCC frame ground floor structure having about 9'6" height at slab level. Ground floor consists of Hall, Kitchen, Bedroom, W.C. & Bathroom etc.
6.	Location of property	:	It is situated within the gaothan area of village Marloshi, Tal:-Patan, Dist:-Satara.
a)	Plot No./Survey No.	:	------
b)	Door No.	:	Milkat No.139
c)	T.S. No/ Village	:	Marloshi
d)	Ward/Taluka	:	Patan
e)	Mandal/District	:	Satara
7.	Postal address of property	:	Milkat No.139, of village Marloshi, Tal:- Patan, Dist:- Satara.
8.	City/Town	:	Village Marloshi
	Residential area	:	Residential
	Commercial area	:	----
	Industrial area	:	----
9.	Classification of the area		
i)	High/Middle/Poor	:	Lower Middle class

ii)	Urban/Semi urban//Rural	:	Rural	
10.	Coming under corporation limit /village panchayat /municipality	:	Village panchayat	
11.	Whether covered under any state/central govt. enactment (e.g. Urban land ceiling act) or notified under agency area/scheduled area/cantonment area.	:	Not Applicable.	
12.	In case it is an agricultural land, any conversion to house site plots is contemplated	:	Not Applicable.	
13.	Boundaries of the property	:	The property is bounded by	
	North	:	House of Mr.Sarjerao Sitaram Deshmukh	
	South	:	House of Shvaji Ramchandra Deshmukh	
	East	:	Land of Mr.Jagnnath Laxman Deshamukh	
	West	:	Grampanchayat Road	
14.1	Dimension of the Site	:	A As per the deed	B Actual
	North	:	----	----
	South	:	----	----
	East	:	----	----
	West	:	----	----
14.2	Latitude, Longitude and coordinates of the site	:	Lat:-17.500561N, Long:-73.915995E	
15.	Extent of the site	:	72.02 sq. m. (775 sq. ft.)	
16.	Extent of the site considered for valuation (least of 14A & 14B)	:	72.02 sq. m. (775 sq. ft.) Equivalent to B/u area of house	
17.	Whether occupied by the owner/tenant? Rent received per month	:	Owner occupied	
18.	Completed age of the property	:	Age:- 15 years	
II.	**CHARACTERISTIC OF THE SITE**			
1.	Classification of locality	:	Residential	
2.	Development of surrounding areas	:	Residential houses in the vicinity.	
3.	Possibility of frequent flooding/sub-merging	:	No	
4.	Feasibility to the civic amenities like School,Hospital,Bus Stop,Market etc.	:	Partially	
5.	Level of land with topographical conditions.	:	Sloping	
6.	Shape of land	:	Rectangular in shape	
7.	Type of use to which it can be put	:	Residential use	
8.	Any usage restriction	:	No	
9.	Is plot in town planning approved layout	:	No	

10.	Corner plot or intermittent plot	:	Intermittent land
11.	Road facilities	:	Yes
12.	Type of road available at present	:	Grampanchayat access road
13.	Width of road - is it below 20 ft. or more than 20 ft.	:	Below 20 Ft.
14.	Is it a land- locked land?	:	No
15.	Water potentiality	:	Yes
16.	Underground Sewerage system	:	Open gutter
17.	Is power supply available at the site?	:	Yes
18.	Advantages of the site	:	It is situated in gaothan area of village marloshi, which affects the marketability of the property.
19.	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast/ tidal level must be incorporated)	:	No
20.	Approach road and accessibility	:	Yes
21.	Whether water and electricity is available	:	Yes
	Part-A (Valuation of Land)		
1.	Size of plot		
	North & South	:	----
	East & West	:	----
2.	Total extent of the plot	:	70.02 sq. m. (775 sq. ft.)- equivalent to B/u area of house.
3.	Prevailing market rate	:	Prevailing market rate of land varies from Rs.150/- per sq. ft. to Rs.300/- per sq. ft.
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	:	Ready Reckoner Rate of land:- Rs.1,160/- per sq. m. & RCC construction- Rs.17,279/- per sq. m.
i.	Land		
	72.02 sq. m. x Rs.1,160/- per sq. m.	:	Rs.83,543/-
ii.	Building		
	72.02 sq. m. x Rs.17,279/- per sq. m. x 0.85	:	Rs.10,57,769/-
	Total	**:**	**Rs.11,41,312/-**
	SAY	**:**	**Rs.11,41,000/- --- (Govt. Stamp Value)**
5.	Assessed /adopted rate of valuation	:	Rs.200/- per sq. ft.
6.	Estimated Value of land 775 sq. ft. x Rs.200/- per sq. ft.	:	**Rs.1,55,000/- ------ (A)**

	Part-B (Valuation of Building)		
1.	Technical details of the building		
a)	Type of building (Residential/ Commercial/Industrial)	:	Residential house
b)	Type of construction (Load bearing /RCC /Steel Framed)	:	RCC frame structure as per actual/ as per grampanchayat extract mangalore tile/G.I. sheet roof load bearing structure
c)	Year of construction	:	2010- as per bank information
d)	Number of floors and height of each floor including basement, if any	:	It is ground floor structure about 9'6" height at slab level.
e)	Plinth area floor-wise	:	Ground floor:- 72.02 sq. m. (775 sq. ft.)
f)	Condition of the building		
i)	Exterior- Excellent, Good, Normal, Poor	:	Poor
ii)	Interior- Excellent, Good, Normal, Poor	:	Poor
g)	Date of issue and validity of layout of approved map / plan	:	Not Available
h)	Approved map/ plan issuing authority	:	Not Available
i)	Whether genuineness or authenticity of approved map / plan is verified	:	Not Available
j)	Any other comments by our empanelled valuer on authentic of approved plan	:	*Grampanchayat No.8 extract Milkat No.139 is showing old structure, it is Mangalore tile/G.I. sheet roof load bearing structure, rubble/Brick masonry wall in mud mortar. Bank should take new grampanchayat No.8 extract of RCC structure was constructed in the year 2010.*
Specification construction (floor-wise) in respect of:			
1.	Foundation	:	RCC Isolated/ step footing
2.	Basement	:	----
3.	Superstructure	:	RCC frame structure with brick masonry wall
4.	Joinery/Doors & windows (Please furnish details about size of frames, shutters, glazed, fitting etc. and specify the species of timber)	:	T.W. flush doors & aluminium sliding windows.
5.	RCC works	:	RCC column, beam & slab.
6.	Plastering	:	Sand face plaster externally & neeru cement plaster internally.
7.	Flooring, Skirting, dado etc.	:	Marble mosaic tile flooring
8.	Special finish as marble, granite, wooden paneling, grills etc.	:	Marble/Granite kitchen platform
9.	Roofing including weather proof course	:	RCC slab
10.	Drainage	:	CPVC pipe plumbing

2.	**Compound Wall**		
	Height	:	Not applicable
	Length	:	Not applicable
	Type of construction	:	Not applicable
3.	**Electrical Installation**		
	Type of wiring	:	Surface electrical wiring
	Class of fittings (superior/ordinary/ poor)	:	Ordinary
	Number of light points	:	10 Nos.
	Fan points	:	2 Nos.
	Any other item	:	----
4.	**Plumbing installation**	:	GI/PVC pipe
a)	No. of water closets and their type	:	1 Nos.
b)	No. of wash basins	:	1 Nos.
c)	No. of urinals	:	---
d)	No. of bath tubs	:	1Nos
e)	Water meters, taps etc.	:	---
f)	Any other fixtures	:	----
	Details of Valuation		
i)	Particulars of the item		
ii)	Plinth Area	:	Ground floor:- 72.02 sq. m. (775 sq. ft.)
iii)	Roof Height	:	9'6" at slab level
iv)	Age of Building	:	15 years, Residual life:- 45 years
v)	Estimated Replacement rate of construction	:	Rs.1,500/ - per sq. ft.
vi)	Replacement cost of construction		
	775 sq. ft. x Rs.1,500/- per sq. ft.	:	Rs.11,62,500/-
vii)	Depreciation by slm for age 15 years & life of 60 years on cost of construction.		
	Rs.11,62,500/- x 22.50 %	:	Rs.2,61,563/-
viii)	Net value after depreciation		
	Rs.11,62,500/- - Rs.2,61,463/-	:	**Rs.9,01,037/- -----(B)**
	Part- C (Extra Items)		
1.	Portico	:	----
2.	Ornamental front door	:	----
3.	Sit out / verandah with steel grills	:	----
4.	Overhead water tank 1000 liters x Rs.3/- per liter	:	----
5.	Extra steel grills / collapsible gates	:	----
	Total	**:**	**Rs.Nil/-**

	Part- D (Amenities)		
1.	Wardrobes	:	----
2.	Glazed tiles	:	----
3.	Extra sinks/bath tub	:	----
4.	Marble/ceramic tiles flooring	:	----
5.	Interior decorations	:	----
6.	Architectural elevation works	:	----
7.	Paneling works	:	----
8.	Aluminum works	:	----
9.	Aluminium hand rails	:	----
10.	False ceiling	:	----
	Total	:	NIL
	Part - E (Miscellaneous)		
1.	Separate toilet room	:	----
2.	Separate lumber room	:	----
3.	Separate water tank/sump	:	----
4.	Trees , gardening	:	----
	Total	:	NIL
	Part - F (Services)		
1.	Water supply arrangements	:	----
2.	Drainage arrangements	:	----
3.	Compound Wall	:	----
4.	E.B. Deposits, fittings, etc	:	----
5.	Pavement	:	----
	Total	**:**	**Rs.Nil/-**
	Total Abstract Valuation of the entire property		
1.	Part A - Land	:	Rs.1,55,000/-
2.	Part B - Building	:	Rs.9,01,037/-
3.	Part C - Extra items	:	----
4.	Part D - Amenities	:	----
5.	Part E - Miscellaneous	:	----
6.	Part F - Services	:	----
	Total	**:**	**Rs.10,56,037/-**
	SAY	**:**	**Rs.10,56,000/- --- (Fair Market Value)**

VALUATION:-

We value the property on the basis of cost approach by land & building method. The prevailing rate of sale of land for residential use is considering its size & shape with respect to road & similar amenities & facilities in the said locality. Also considering Govt. stamp duty rate of land is Rs.1,160/- per sq. m. & made local enquiry regarding sale of similar nature of land as on the date of valuation. The prevailing market rate of land in the said locality varies from Rs.150/- per sq. ft. to Rs.300/- per sq. ft. depends on its use, size & shape with respect to road. We have to adopt prevailing market rate of sale for land is Rs.200/- per sq. ft. in the said locality as on date of valuation. We value the structure considering prevailing cost of construction of structure with similar specifications & made allowance for physical deterioration as on the date of valuation.

As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in the prevailing conditions with aforesaid specifications is **Rs.10,56,000/-(Rupees Ten Lakhs Fifty Six Thousand Only)**

Realisable Value(Less10%)Rs.9,50,000/-(Rupees Nine Lakhs Fifty Thousand Only)

Distress Value(Less20%) Rs.8,44,000/-(Rupees Eight Lakhs Forty Four Thousand Only)

Place:- Satara

Date:- 7th April 2025.

The undersigned has inspected the property detailed in the valuation Report dated …….. on ……..…We are satisfied that the fair and reasonable market value of the property is Rs…….. (Rupees ……..)

Signature

Date:-

Name of the Branch Manager
with Office Seal

ANNEXURE-III

The Google Map Shows Route Sketch of Location of Property



Govt. Guideline rate

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन

बाजारमूल्य दर पत्रक

Home | Valuation Rules | User Manual | Close | Feedl

Year 20252026

Annual Statement of Rates

Selected District: सातारा

Select Taluka: पाटण

Select Village: मरळोशी

Vibhag Number: 3

Assessment Type	Assessment Range	Rate Rs/-
हायवेवरील जमिनी	0-0.00	1060
गावठाणातील मिळकती	0-0.00	1160
ऊस शेती	0-7.50	905500
ऊस शेती	7.51-च्या पुढे	1916500
फुलबागा	0-0.00	905500
औद्यौगिक बिनशेती जमिनी	0-0.00	1020
फळबागा	0-0.00	1574500
महाराष्ट्र औद्योगिक विकास क्षेत्र (MIDC)औद्योगिक	0-0.00	0

1 2 3

Copy of Grampanchayat No.8 extract

सन २०१९-२० ते २०२२-२३

ग्रामपंचायत नमुना नं. ८ नियम ३२ (१)

करपात्र असलेल्या इमारती व जमिनी यांची सन २०२२ ते २०२३ सालाबद्दलची भांडवलीमुल्यावर आधारीत आकारणी यादी (असेसमेंट) पान नं ४८

ग्रामपंचायत मरळोशी ता. पाटण जि. सातारा

भाग्यपुस्तिका आरा

अनुक्रम नंबर (१)	रस्त्याचे नाव (२)	सीटी सर्व्हे नं. (३)	मालमत्ता क्रमांक (४)	मालकाचे (धारण करणाऱ्याचे) नाव (५)	भोगवटा करणाराचे नांव (६)	मालमत्तेचे वर्णन (७)	मिळकत बांधकामाचे वर्ष (८)	क्षेत्रफळ चौ.मी.(चौ.फुट) (९)	रेडीरेकनर दर प्रती चौ. मि. जमीन (१०)	इमारत (११)	बांधकाम (१२)	घसारा दर (१३)	इ. वापरानुसार भारांक (१४)	भांडवली मुल्य (१५)	कराचा दर (१६)	वार्षिक कराची रक्कम (रुपयात) इमारत कर (१७)	वीज कर (१८)	आरोग्य कर (१९)	जनरल/खा. पाणी पट्टी (२०)	एकूण (२१)	नंतर वाढ किंवा घट झालेल्या बाबतीत आदेशाच्या संदर्भात शेरा (२७)
१८०८			[illegible]	शामराव पांडुरंग देशमुख	स्व	पश्चिमाभिमुखी पत्र्याचे खणी दिर्घ मंगलोरी कौलाचे पत्र्याचे छप्पर गिरा मातीमध्ये बांधकाम बाजूस पत्र्याचे छप्पर व पुढे खुली जागा	१९८०	८८५ / ८२.०३	१९५०	/	८३२०	४०	१	७३४०८५	१.१०	३२५	३०	३०	१८०	५६५	मासिक सभा ठराव क्र ६.१ दि. १३/१/२०२२ अन्वये व [illegible] शाखाधिकारी बँक ऑफ महाराष्ट्र शाखा तारळे यांचेकडील दि. ५/१/२०२२ रोजीचे पत्रानुसार कुटुंब निबंधक पाटण यांचेकडील गहाणखत क्र ११८९८ दि. ३/८/२००९ नुसार बँकेचा बोजा रु ५२५००० /- अक्षरी पाच लाख पंचवीस हजार रु बोजाची ग्रा.पं.ठ.क्र. १३०७२ नोंद केली आहे

आपीलाचे निकाल व त्यावर केलेले फेरफार (२६)	इमारत कर (२२)	वीज कर (२३)	आरोग्य कर (२४)	जनरल/खा. पाणी पट्टी (२५)

सदरचा उतारा हा मालकी हक्काचा नसून कर आकारणीचा आहे. (त्यावरून) सदरचच्या उताऱ्यावरून खरेदी विक्रीचा व्यवहार झालेस त्यास ग्रामपंचायत जबाबदार राहणार नाही.

येणेप्रमाणे अस्सल बरहुकुम नक्कल अर्जदार श्री. शाखा व्यवस्थापक बँक ऑफ महाराष्ट्र शाखा तारळे यांचे अर्जावरुन तयार केली आहे. तारीख १३/०९/२०२२

क्लार्क

ग्रामसेवक / ग्रामविकास अधिकारी
ग्रामपंचायत मरळोशी ता. पाटण जि. सातारा

सरपंच
ग्रामपंचायत मरळोशी ता. पाटण जि. सातारा

Photographs show **Front Side & Interior View** of house Milkat No.139, situated within the gaothan area of village Marloshi, Tal:-Patan, Dist.-Satara for **MR.SHAMRAO PANDURANG DESHMUKH.**





Photographs show **Interior View** of house Milkat No.139, situated within the gaothan area of village Marloshi, Tal:-Patan, Dist.-Satara for **MR.SHAMRAO PANDURANG DESHMUKH.**





