GOVT. REGISTERED VALUER & PROJECT CONSULTANT
- Valuation of Vehicles / Machinery / Building
- Project Consultancy (Project Report / Loans for Projects)
- Techno - Economic Viability (TEV) Report Consultant
- Consultancy in Selection of Machinery
- Undertaking work of Subsides & Incentives

CPM
Er. Chandrashekhar Murgudkar
B.E.,M.Val.(RE),FIV.MIE.,DBE.
Govt. Regd. Valuer under Wealth Tax Act
Chartered Engineer

OFFICE : Flat No. B-001, Vishnu Laxmi Apt., Near Firangai Talim, Shivaji Peth, Kolhapur. ☎ 0231-2624324, Mob. 98222 48416, E-mail : cpmvaluer@gmail.com

Date : 03/01/2026

To
The Branch Manager,
Bank of India,
Sawarde Branch,
Sawarde.

Subject :- Valuation of Flat owned by Shri. Tejaram Rajaji Mali

Ref. :- WhatsApp Message

Dear Sir,

With reference to above we are submitting here with valuation report along with the Bill. The details of valuation are as under.

	Name of owner	FMV (Rs. In Lakhs)
1)	FMV of Flat owned by **Shri. Tejaram Rajaji Mali** at Flat No. 203 & 204, "D" Wing, Second Floor, **"Classic Residency"**, S. No. 85/2 and 90/2, Near Vahal Phata & Mumbai-Goa Highway, at Kasarwadi Sawarde, Tal. Chiplun, Dist. Ratnagiri	26.70
	Total Assessed Market Value	**26.70**
Rupees Twenty Six Lakhs Seventy Thousand Only.		
Realizable Value Rs. 25.00 Lakhs.		
Distress Sale Value Rs. 24.00 Lakhs		

Please pay the fees of valuation as per the bill enclosed. Please credit the bill to my Saving Account at Bank of India, Laxmipuri branch. (Account No. **090010110009975**).

Yours faithfully

Murgudkar C.P. B.E., FIV. MIE, DBE.
Master of Valuation (Real Estate)
Govt. Regd. Valuer – Land/Building – CAT No. 306 (Regd. With IT Under 34AB)
Govt. Regd. Valuer – Plant & Machinery-CAT No. 621 (Regd. With IT Under 34AB)
FIV – Land & Building (Mem. No. 15722)
FIV – Plant & Machinery (Mem. No. 15722)
Panel Valuer for Bank of India

Murgudkar C. P.
Govt. Regd. Valuer
Land/Building/Plant & Machinery
CAT No. 306-Land/Building
CAT No. 621-Plant & Machinery
B.E., M. Val (RE) FIV, MIE, DBE

Encl:-
1) Bill – 1 No.
2) Valuation Report - 1 No.

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BILL

Bill Number	275
Date of Report	03/01/2026
Date of Bill	03/01/2026
Assignment	Valuation of Flat owned by **Shri. Tejaram Rajaji Mali** at Flat No. 203 & 204, "D" Wing, Second Floor, **"Classic Residency"**, S. No. 85/2 and 90/2, Near Vahal Phata & Mumbai-Goa Highway, at Kasarwadi Sawarde, Tal. Chiplun, Dist. Ratnagiri
Name of Client & Address	**Bank of India,** **Sawarde Branch** **Sawarde**
GST No. (Bank of India.)	**27AAACB0472C1Z9**
Regarding GST – My yearly turnover is below Rs. 20.00 Lakhs. Hence I am not registered with GST	
Valuation Amount	**Rs. 26.70 Lakhs**
Valuation Fees	Rs. 3000.00
Bill payable	**Rs. 3000/-** **Rupees Three Thousand Only.**

Please draw the cheque in the name of **Chandrashekhar Purushottam Murgudkar**

OR

Please credit the bill on my Saving Account at Bank of India, **Laxmipuri Branch**, Kolhapur
A/c. **No. 090010110009975** (Name **Chandrashekhar Purushottam Murgudkar**)
IFSC Code : BKID0000900
GPay/PhonePe – 98222 48416

PAN No. : ABFPM6103L

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Date : 03/01/2026

VALUATION REPORT

(2 Flats at Classic Residency, Sawarde owned by Shri. Tejaram Rajaji Mali)

Report Prepared for	**Branch Manager, BOI Sawarde Branch**
Letter Ref. No.	**WhatsApp Message**
Name of Owners	**Shri. Tejaram Rajaji Mali.**
Property Address	Flat No. 203 & 204, "D" Wing, Second Floor, **"Classic Residency"**, S. No. 85/2 and 90/2, Near Vahal Phata & Mumbai-Goa Highway, at Kasarwadi Sawarde, Tal. Chiplun, Dist. Ratnagiri
Total Built up Area of Flat No. 203 & 204	1068 sq.ft. (99.219 sq.mt.)
Age of the flat	9 years
Year of Construction	2015-2016
Nature	7 Storied RCC Apartment Building
Utilization	Residential Purpose. 2 adjacent flats i.e. Flat No. 203 & 204 are joined by demolishing common wall. Entire Flat is empty. Symbolic possession has been taken by bank.
Market Value of Property	As per Report of Valuation attached here, market value of this property is **Rs. 26.70 Lakhs. (Rupees Twenty Six Lakhs Seventy Thousand Only.**
Realizable Value	Rs. 25.00 Lakhs.
Distress Sale Value	Rs. 24.00 Lakhs
Remark	Above Valuation is correct as per our best knowledge & experience.

Murgudkar C.P. B.E., FIV. MIE, DBE.
Master of Valuation (Real Estate)
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Date : 03/01/2026

Annexure -1A

Report of valuation of Immovable property (other than agricultural lands, plantation forests, mines and quarries)

Name of registered valuer. Murgudkar C. P. **Panel Valuer for Bank of India**

VALUATION REPORT

(2 Flats at Classic Residency, Sawarde owned by Shri. Tejaram Rajaji Mali)

We the undersigned Govt. Regd. & Panel Valuer visited the Flat owned by **Shri. Tejaram Rajaji Mali** at Flat No. 203 & 204, "D" Wing, Second Floor, **"Classic Residency"**, S. No. 85/2 and 90/2, Near Vahal Phata & Mumbai-Goa Highway, at Kasarwadi Sawarde, Tal. Chiplun, Dist. Ratnagiri which are 2 Residential Flats and carried out the valuation of the said property.

ANNEXTURE A – GENERAL DETAILS

1	As per request from	**Branch Manager, BOI Sawarde Branch**
2	Reference	**WhatsApp Message from ARD**
3	Present owner of the flats	**Shri. Tejaram Rajaji Mali.**
4	**Purpose of valuation** : The owner have availed load from BOI and have became defaulter. Hence bank has initiated legal action for recovery of loan. Hence bank requires Market Value / Realizable Value / Distress Sale Value of flats.	
5	**Brief details of property** : The property is a 2 Residential Flats located Flat No. 203 & 204, "D" Wing, Second Floor, **"Classic Residency"**, S. No. 85/2 and 90/2, Near Vahal Phata & Mumbai-Goa Highway, at Kasarwadi Sawarde, Tal. Chiplun, Dist. Ratnagiri. The flats are adjacent to each other and common wall between 2 flats is demolished and then now it is One Flat having 3 BHK Orientation constructed in 2015-16. The flats were purchased by sale deed dt. 17/10/2019. The total built up area of the Flat No. 203 & 204 is 1068 sq.ft. (99.219 sq.mt.) During visit to the site it was flat is empty. The flat is mortgaged to Bank of India.	
6	Boundaries of Flat No. 203	
	East	Galary.
	West	Galary
	South	Open Space
	North	Flat No. 201
	Boundaries of Flat No. 204	
	East	Galary.
	West	Galary
	South	Open Space
	North	Flat No. 202
7	Classification of locality : The Flat in question is near Vahal Phata and Vahal Phata is very near to Mumbai-Goa Highway. On the backside of the apartment there is Pharmacy Collage and ITI. It is 2.5 KM from Sawarde ST Stand. The location is that way aloop and there is no major residential habitat.	
8	Access Road	Proper access is found to apartment.
9	Development of surrounding	Semi—developed.
10	Possibility of flooding	No.

11	Feasibility of Civic amenities	Available without any problem.
12	House Tax paid	Not known
13	Document Referred	Available with bank
14	Google Location	17.398376, 73.530952

ANNEXTURE B – VALUATION OF 2 RESIDENTIAL FLATS WHOSE COMMON WALL IS DEMOLISHED

Amenities: The Residential flat is in 7 Storied Apartment building. Toilet & other amenities are easily available.	
Foundation	: RCC
Type of Structure	: RCC Columns RCC beams & Laterite masonry.
Roof	: RCC Slab
Door	: Flush doors
Window	: Aluminum Sliding Window with MS Grills
Flooring	: Ceramic Flooring.
Type of finishing	: Sand Plaster.
Painting	: Oil Bound
Electrification	: Concealed Wiring
Drainage	: Septic Tank
Overall Appearance	: Fairly OK
Total Rooms	: 3BHK
Internal height	: About 10'
Age Building	: 9 years
Residual Life	: Reportedly 50 years.
Govt. rate Stage as per new Reckner	: Rs. 2393/sq.ft. (after depreciation)
Total Built-up area of Flat No. 203 & 204	: 1068 sq.ft. (99.219 sq.mt.)
Adopted rate for valuation	: Rs. 2600/sq.ft.
Less Rs. 100/sq.ft. due to joining of the flats	: Rs. 100/sq.ft
Effective Rate	: Rs. 2500/sq.ft.
Basis for adopted rate :- The Flat in question is near Vahal Phata and Vahal Phata is very near to Mumbai-Goa Highway. On the backside of the apartment there is Pharmacy Collage and ITI. It is 2.5 KM from Sawarde ST Stand. The location is that way aloof and there is no major residential habitat. In Studio Apartment Sawarde, one new flat is for sale and rate quoted by builder is Rs. 2668/sq.ft. The location of the flat under valuation is that aloof and hence its market potential is low. Further local enquiries revealed that the flat in this area are sold in the range of Rs. 2500-2800/sq.ft. Hence based on this data a rate of Rs. 2600/sq.ft. is adopted and Rs. 100/sq.ft. are deducted due to the fact that in any apartment when the 2 adjacent flats when joined then its marketability reduces. Hence effective rate adopted is Rs. 2500/sq.ft.	
Value	: 1068 x 2500 = Rs. 26.70 Lakhs.
Less Depreciation	: Considered in the Rate
FMV of Flat No. 203 & 204 joined by demolishing common wall	**: Rs. 26.70 Lakhs.**

VLAUATION SUMMARY:

	Name of owner	FMV (Rs. In Lakhs)
1)	FMV of Flat owned by **Shri. Tejaram Rajaji Mali** at Flat No. 203 & 204, "D" Wing, Second Floor, **"Classic Residency"**, S. No. 85/2 and 90/2, Near Vahal Phata & Mumbai-Goa Highway, at Kasarwadi Sawarde, Tal. Chiplun, Dist. Ratnagiri	26.70
	Total Assessed Market Value	**26.70**
Rupees Twenty Six Lakhs Seventy Thousand Only.		
Realizable Value Rs. 25.00 Lakhs.		
Distress Sale Value Rs. 24.00 Lakhs		

DECLARATION --- WE HEREBY DECLARE THAT :

- The opinion about valuation & information furnished is true & correct to the best of my knowledge & belief.
- We have no direct or indirect interest in the property valued.
- Market value is an estimated amount for which an Asset should exchange on date of valuation between willing buyer and willing seller in an arm's length transaction after proper marketing wherein parties had each acted knowledgeably and without compulsion (As defined by the International Valuation Standard Committee)
- Our report does not cover check of ownership, title clearance or legality. This valuation report is purely an opinion and has no legal are based on current market condition and these may vary with time.
- Unless otherwise specified the valuation is based on free and transferable title without any hindrance like tenancy etc.
- The valuation is based on the site visit & the information given by bank.
- The valuation is subject to clear and marketable title and adequacy of Engineering/Structural Design, Deed of Declaration for common areas etc.
- This valuation report will remain valid only for the purpose for which it is made.
- Emphasis of this report is on the value of the property and not on the area measurement or title verification of the property & is based on market rate.
- Bank authorities are requested to contact valuer in case of any Doubts or Discrepancy.



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Shri. Tejaram Rajaji Mali











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