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 : 18/08/2026

To
The Branch Manager,
Bank of India,
Lote Branch, Tal. Chiplun,
Dist. Ratnagiri.

Subject :- **Valuation of Flat jointly owned by Shri. Anil Kisan Jadhav and Sou. Anjali Anil Jadhav**

Ref. :- Intimation from Bank.

Dear Sir,

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

	Item	FMV (Rs. In Lakhs)
1)	FMV of Flat jointly owned by **Shri. Anil Kisan Jadhav and Sou. Anjali Anil Jadhav** at Flat No. G-4 (Municipal House No. 1239C), E wing, Ground Floor, Ganesh Apartment, S. No. 197, Hissa No. 2/6D, CTS No. 6220/2, Mumbai -Goa Highway, Pag, At- Chiplun, Tat. Chiplun, Dist. Ratnagiri	17.38
	Total Assessed Market Value of Flat	**17.38**
Rupees Seventeen Lakhs Thirty Eight Thousand Only.		
Realizable Value Rs. 16.00 Lakhs.		
Distress Sale Value Rs. 14.00 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	175
Date of Report	18/08/2026
Date of Bill	18/08/2026
Assignment	Valuation of Flat jointly owned by **Shri. Anil Kisan Jadhav and Sou. Anjali Anil Jadhav** at Flat No. G-4 (Municipal House No. 1239C), E-Wing, Ground Floor, "**Ganesh Apartment**", S. No. 197, Hissa No. 2/6D, CTS No. 6220/2, Mumbai -Goa Highway, Pag, At- Chiplun, Tat. Chiplun, Dist Ratnagiri
Name of Client & Address	**Bank of India,** **Lote Branch** **Tal. Chiplun, Dist. Ratnagiri**
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. 17.38 Lakhs**
Valuation Fees	Rs. 2500.00
Bill payable	**Rs. 2500/-** **Rupees Two Thousand Five Hundred 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 **No. 090010110009975** (Name **Chandrashekhar Purushottam Murgudkar**)
IFSC Code : BKID0000900
GPay/PhonePe – 98222 48416

PAN No. : ABFPM6103L

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Date : 18/08/2026

VALUATION REPORT

(Flat No. G-4 (Municipal House No. 1239C), E-Wing, Ground Floor, "Ganesh Apartment"- Shri. Anil Kisan Jadhav and Sou. Anjali Anil Jadhav)

Report Prepared for	**Bank of India, Lote Branch, Tal. Chiplun, Dist. Ratnagiri.**
Letter Ref. No.	Intimation from Bank
Name of Proposed Owner	**Shri. Anil Kisan Jadhav and Sou. Anjali Anil Jadhav.**
Property Address	Flat No. G-4 (Municipal House No. 1239C), E-Wing, Ground Floor, "**Ganesh Apartment**", S. No. 197, Hissa No. 2/6D, CTS No. 6220/2, Mumbai -Goa Highway, Pag, At- Chiplun, Tat. Chiplun, Dist Ratnagiri
Total Built up Area of Flat	590.00 sq.ft.
Building Completed	2014
Nature	Residential Flat on Ground Floor
Utilization	Residential Purpose.
Market Value of Property	As per Report of Valuation attached here, market value of this property is **Rs. 17.38 Lakhs. (Rupees Seventeen Lakhs Thirty Eight Thousand Only)**
Realizable Value	Rs. 16.00 Lakhs.
Distress Sale Value	Rs. 14.00 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 : 18/08/2026

Annexure to Branch Circular No. 101/29 dated 01.06.2007

Annexure -1A

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

ALL QUESTION TO BE ANSWERED BY THE REGISTERED VALUER. IF ANY PARTICULAR QUESTION DOES NOT APPLY TO THE PROPERTY UNDER VALUATION HE MAY INDICATE SO IF THE SPACE PROVIDED IS NOT SUFFICIENT DETAILS MAY BE ATTACHED ON SEPARATE SHEETS.

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

VALUATION REPORT

(Flat No. G-4 (Municipal House No. 1239C), E-Wing, Ground Floor, "Ganesh Apartment"– Shri. Anil Kisan Jadhav and Sou. Anjali Anil Jadhav)

We the undersigned Govt. Regd. and Panel Valuers visited the Flat jointly owned by **Shri. Anil Kisan Jadhav and Sou. Anjali Anil Jadhav** at Flat No. G-4 (Municipal House No. 1239C), E-Wing, Ground Floor, "**Ganesh Apartment**", S. No. 197, Hissa No. 2/6D, CTS No. 6220/2, Mumbai -Goa Highway, Pag, At- Chiplun, Tat. Chiplun, Dist Ratnagiri which is a Residential Flat on Ground Floor and carried out the valuation of the said property.

ANNEXTURE-A :- GENERAL DETAILS

1	As per request from	**Bank of India, Lote Branch, Tal. Chiplun, Dist. Ratnagiri.**
2	Reference	Intimation from Bank
3	Present owner of the flat	**Shri. Anil Kisan Jadhav and Sou. Anjali Anil Jadhav**
4	Purpose of valuation	The owner is defaulter of bank and hence bank needs Market Value / Realizable Value / Distress Sale Value of Flat for recovery matters
5	**Brief details of property** : The property is a Residential Flat located at Flat No. G-4 (Municipal House No. 1239C), E-Wing, Ground Floor, "**Ganesh Apartment**", S. No. 197, Hissa No. 2/6D, CTS No. 6220/2, Mumbai -Goa Highway, Pag, At- Chiplun, Tat. Chiplun, Dist Ratnagiri. The flat is on Ground Floor & is constructed in 2014. The flat is jointly owned by Shri. Anil Kisan Jadhav and Sou. Anjali Anil Jadhav has purchased the flat vide Sale Deed dt. 11/02/2015 for total consideration of Rs. 11.80 Lakhs. The built up area of Flat is 590.00 sq.ft. There is Hall, Kitchen, 2 Bedroom, and WC/ Toilet. The assets are mortgaged to Bank of India.	
6	Classification of locality	The flat under valuation is 2 KM from Chiplun ST Stand and opposite to Registrar Office. The location is Ratnagiri-Chiplun Road (Mumbai-Goa Highway). The location is surrounded by Houses, Residential Tenaments, Apartments, Banks and Govt. Offices. The location is basically residential with part commercial activities.

7	Access Road	Proper access is found to apartment.
8	Development of surrounding	Semi—developed.
9	Possibility of flooding	No.
10	Feasibility of Civic amenities	Available without any problem.
11	House Tax paid	Not know
12	Document Referred	Index-II and Available with bank
13	Location	17.519127, 73.508931

ANNEXTURE-B :- VALUATION OF RESIDENTIAL FLAT

Amenities : The Residential flat is in Apartment building. Toilet & other amenities are easily available.	
Foundation	: RCC
Type of Structure	: RCC columns RCC beams & Brick masonry
Roof	: RCC Slab
Door	: Wooden & Flush doors/Safety Door
Window	: Aluminum Sliding Window with MS Grills
Flooring	: Ceramic Flooring.
Type of finishing	: Sand Plaster.
Painting	: Distemper
Superstructure walls	: Brick masonry.
Electrification	: Casing Capping.
Drainage	: Septic Tank
Overall Appearance	: Good
Internal height	: About 10'
Age Building	: 12 years.
Residual Life	: Reportedly 50 years.
Govt. rate Stage as per new Reckner	: Rs. 2675/sq.ft.
Built-up area of flat	: 590.00 sq.ft.
Govt. rate as per new Reckner	: Rs. 2875 per sq.ft. (Authentic Govt. Rate may be obtained from directorate of Stamps)
Adopted rate for valuation	: Rs. 3200 per sq.ft.
Basis for adopted rate : The flat under valuation is 2 KM from Chiplun ST Stand and opposite to Registrar Office. The location is Ratnagiri-Chiplun Road (Mumbai-Goa Highway). The location is surrounded by Houses, Residential Tenaments, Apartments, Banks and Govt. Offices. The location is basically residential with part commercial activities. Opposite to flat under valuation there is apartment named Desai Orchid which is brand new having modern facilities. The rate quoted by builder is Rs. 3500-3600/sq.ft. Hence based on this data, considering age of the flat under valuation and local enquiries a rate of Rs. 3200/sq.ft. is adopted for valuation.	
Value of Flat	: 590.00 x 3200 = Rs. 18.88 Lakhs
Less Depreciation	: Rs. 1.50 Lakhs
FMV of Flat as on date of valuation	**: Rs. 17.38 Lakhs**

VLAUATION SUMMARY:

	Item	FMV (Rs. In Lakhs)
1)	FMV of Flat jointly owned by **Shri. Anil Kisan Jadhav and Sou. Anjali Anil Jadhav** at Flat No. G-4 (Municipal House No. 1239C), E wing, Ground Floor, Ganesh Apartment, S. No. 197, Hissa No. 2/6D, CTS No. 6220/2, Mumbai -Goa Highway, Pag, At- Chiplun, Tat. Chiplun, Dist Ratnagiri	17.38
	Total Assessed Market Value of Flat	**17.38**
Rupees Seventeen Lakhs Thirty Eight Thousand Only.		
Realizable Value Rs. 16.00 Lakhs.		
Distress Sale Value Rs. 14.00 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 the party.
- 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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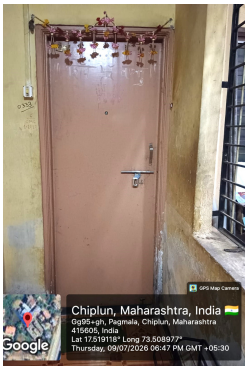


Shri. Anil Kisan Jadhav and Sou. Anjali Anil Jadhav

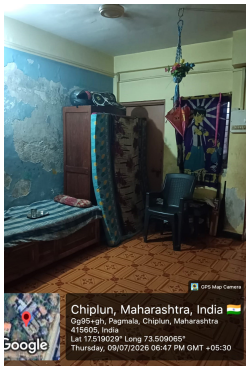


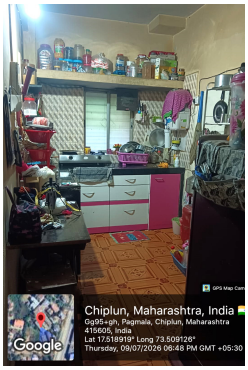


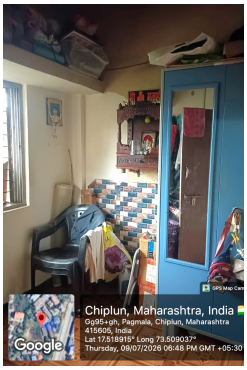














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