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

Approved
BANK OF INDIA 1417 MHAPRAL BRANCH
19/9/26

Date : 21/09/2026

To,
The Branch Manager
Bank of India,
Mhapral Branch
Dist. Ratnagiri.

Subject: Valuation of Flat jointly owned by **Shri. Keshav Anand Sonavane & Archana Keshav Sonavane**

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.

(Rs. In Lakhs)

Sr. No.	Name of Client	FMV	Realizable Value	Distress Sale Value
1	**Shri. Keshav Anand Sonavane & Archana Keshav Sonavane** at Flat No. 105, "Karel Building"__ Ground Floor, Milkat No. 666(5), S. No. 34/A 1A, Hissa No. 1A18, Plot No. 24, Near ST Stand, Mandangad, At. Mandangad, Tal. Mandangad, Dist Ratnagiri	19.73	17.75	15.75

Please pay fees of valuation as per the attached bills.

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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Date : 21/09/2026

VALUATION REPORT

(Flat No. 105, Ground Floor, "Karel Building" - Shri. Keshav Anand Sonavane & Archana Keshav Sonavane)

Report Prepared for	**Bank of India, ARD & Mandangad Branch**
Letter Ref. No.	Intimation from Bank
Name of Proposed Owner	**Shri. Keshav Anand Sonavane & Archana Keshav Sonavane.**
Property Address	Flat No. 105, "Karel Building" Ground Floor, Milkat No. 666(5), S. No. 34/A 1A, Hissa No. 1A18, Plot No. 24, Near ST Stand, Mandangad, At. Mandangad, Tal. Mandangad, Dist Ratnagiri
Total Built up Area of Flat	775 sq.ft.
Building Completed	2012
Nature	Residential Flat on Ground Floor.
Utilization	Owner occupied
Fair Market Value of Flat	As per Report of Valuation attached here, market value of this property is **Rs. 19.73 Lakhs. (Rupees Nineteen Lakhs Seventy Three Thousand Only)**
Realizable Value	Rs. 17.75 Lakhs.
Distress Sale Value	Rs. 15.75 Lakhs
Remark	Above Valuation is correct as per our best knowledge & experience.

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Date : 21/09/2026

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. 105, Ground Floor, "Karel Building" - Shri. Keshav Anand Sonavane & Archana Keshav Sonavane)

We the undersigned Govt. Regd. and Panel Valuers visited the Flat jointly owned by **Shri. Keshav Anand Sonavane & Archana Keshav Sonavane** at Flat No. 105, "Karel Building"_ Ground Floor, Milkat No. 666(5), S. No. 34/A 1A, Hissa No. 1A18, Plot No. 24, Near ST Stand, Mandangad, At. Mandangad, Tal. Mandangad, 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, ARD & Mandangad Branch**
2	Reference	Intimation from Bank
3	Present owner of the flat	**Shri. Keshav Anand Sonavane & Archana Keshav Sonavane**
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. 105, **"Karel Building"** Ground Floor, Milkat No. 666(5), S. No. 34/A 1A, Hissa No. 1A18, Plot No. 24, Near ST Stand, Mandangad, At. Mandangad, Tal. Mandangad, Dist Ratnagiri. The flat is on Ground Floor & is constructed in 2012. The flat is owned by Shri. Keshav Anand Sonavane & Archana Keshav Sonavane (Sale Deed dt. 06/02/2013). The built up area of Flat is 775 sq.ft. There is Hall, Kitchen, 2 Bedroom, Balcony and WC/Toilet. The assets are mortgaged to Bank of India.	
6	**Classification of locality** : The location of the flat is very near to Mandangad ST Stand and on the backside of Dr. Babasaheb Ambedkar Highschool. The location is near to Mandangad-Devhare Road. The location is residential cum commercial area. The location is basically residential having Houses and Flat Systems.	
7	Boundary	
	East	Flat No. 106
	West	Flat No. 104
	South	Open Space & Road
	North	Open Space

8	Access Road	Proper access from Road.
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 know
13	Document Referred	Available with bank
14	Google Location	17.986556, 73.255301

ANNEXTURE-B :- VALUATION OF RESIDENTIAL FLAT

Amenities : The Residential flat is in Apartment building G+2 constructed in 2012. Toilet & other amenities are easily available.	
Foundation	: RCC
Type of Structure	: RCC columns RCC beams & Brick Masonry
Roof	: RCC Slab
Door	: Wooden & Flush doors
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	: Fairly OK
Internal height	: About 10'
Age Building	: 14 years.
Residual Life	: Reportedly 48 years.
Govt. rate Stage as per new Reckner	: Rs. 2136/sq.ft. (Note-The authentic Govt. Rate may be obtained from Directorate of Stamp Ratnagiri.)
Built-up area of flat	: 775 sq.ft.
Adopted rate for valuation	: Rs. 2700 per sq.ft.
Basis for adopted rate : The location of the flat is very near to Mandangad ST Stand and on the backside of Dr. Babasaheb Ambedkar Highschool. The location is near to Mandangad-Devhare Road. The location is residential cum commercial area. The location is basically residential having Houses and Flat Systems. One flat in the same apartment is for sale and rate quoted by owner is Rs. 2700/sq.ft. Hence same rate is adopted for valuation.	
Value	: 775 x 2700 = Rs. 20.93 Lakhs
Less Depreciation	: Rs. 1.20 Lakhs
FMV of Flat as on date of valuation	**: Rs. 19.73 Lakhs**

VLAUATION SUMMARY:

	Item	FMV (Rs. In Lakhs)
1)	FMV of Flat jointly owned by **Shri. Keshav Anand Sonavane & Archana Keshav Sonavane** at Flat No. 105, "Karel Building"_ Ground Floor, Milkat No. 666(5), S. No. 34/A 1A, Hissa No. 1A18, Plot No. 24, Near ST Stand, Mandangad, At. Mandangad, Tal. Mandangad, Dist Ratnagiri	19.73
	Total Assessed Market Value	**19.73**
Rupees Eighteen Lakhs Forty Eight Thousand Only.		
Realizable Value Rs. 17.75 Lakhs.		
Distress Sale Value Rs. 15.75 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.
- 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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