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 : 28/10/2026

To
The Chief Manager,
Bank of India,
Maruti Mandir Branch
Ratnagiri.

Subject: Valuation of Flat jointly owned by **Shri. Madhukar Ramchandra Kamble and Mrs. Suvarna Madhukar Kamble.**

Ref. :- Intimation from Bank

Dear Sir,

With reference to above we have prepared valuation report. We are submitting one copy of 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. Madhukar Ramchandra Kamble and Mrs. Suvarna Madhukar Kamble** at Flat No. G-002, Stilt Upper Ground Floor, 'Geeta Allied Park', S. No. 22A6, H. No. 2, Near Ravindra Nagar, Mouje Kuwarbav, within Grampanchayat Kuwarbav, Tal. & Dist. Ratnagiri	15.05
	Total Assessed Market Value	**15.05**
Rupees Fifteen Lakhs Five Thousand Only.		
Realizable Value Rs. 14.00 Lakhs.		
Distress Sale Value Rs. 13.00 Lakhs		

Please pay fees of valuation as per the attached bill. (Please credit the bill on my Saving Account at Bank of India, **Laxmipuri Branch**, Kolhapur **No. 090010110009975** Name - **C.P. Murgudkar**)

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 Copy.

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BILL

Bill Number	319
Date of Report	28/10/2026
Date of Bill	28/10/2026
Assignment	Valuation of Flat jointly owned by **Shri. Madhukar Ramchandra Kamble and Mrs. Suvarna Madhukar Kamble** at Flat No. G-002, Stilt Upper Ground Floor, '**Geeta Allied Park**', S. No. 22A6, H. No. 2, Near Ravindra Nagar, Mouje Kuwarbav, within Grampanchayat Kuwarbav, Tal. & Dist. Ratnagiri
Name of Client & Address	**Bank of India,** **Maruti Mandir Branch** **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. 15.05 Lakhs**
Valuation Fees	Rs. 2000.00
Bill payable	**Rs. 2000/-** **Rupees Two 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 **No. 090010110009975** (Name **Chandrashekhar Purushottam Murgudkar**)
IFSC Code : BKID0000900

GPay/PhonePe – 98222 48416

PAN No. : ABFPM6103L

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Date : 28/10/2026

SARFAESI VALUATION REPORT

(Flat at "GEETA ALLIED PARK"- Shri. Madhukar Ramchandra Kamble and Mrs. Suvarna Madhukar Kamble.)

Report Prepared for	**Bank of India, Maruti Mandir Branch, Ratnagiri**
Letter Ref. No.	Intimation from Bank
Name of Owner	**Shri. Madhukar Ramchandra Kamble and Mrs. Suvarna Madhukar Kamble**
Property Address	Flat No. G-002, Stilt Upper Ground Floor, '**Geeta Allied Park**', S. No. 22A6, H. No. 2, Near Ravindra Nagar, Mouje Kuwarbav, within Grampanchayat Kuwarbav, Tal. & Dist. Ratnagiri
Total Built up Area of Flat	492.00 sq.ft.
Building Completed	2019
Nature	Residential Flat on Stilt Upper Seventh Floor.
Utilization	Residential Purpose.
Market Value of Property	As per Report of Valuation attached here, market value of this property is **Rs. 15.05 Lakhs. (Rupees Fifteen Lakhs Five Thousand Only)**
Realizable Value	Rs. 14.00 Lakhs.
Distress Sale Value	Rs. 13.00 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 : 28/10/2026

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**

SARFAESI VALUATION REPORT

(Flat at "Geeta Allied Park"- Shri. Madhukar Ramchandra Kamble and Mrs. Suvarna Madhukar Kamble)

We the undersigned Govt. Regd. and Panel Valuers visited the Flat jointly owned by **Shri. Madhukar Ramchandra Kamble and Mrs. Suvarna Madhukar Kamble** at Flat No. G-002, Stilt Upper Ground Floor, '**Geeta Allied Park**', S. No. 22A6, H. No. 2, Near Ravindra Nagar, Mouje Kuwarbav, within Grampanchayat Kuwarbav Limit, Tal. & Dist. Ratnagiri which is a Residential Flat on Stilt Upper Seventh Floor and carried out the valuation of the said property.

ANNEXTURE-A :- GENERAL DETAILS

1	As per request from	**Bank of India, Maruti Mandir Branch, Ratnagiri**
2	Reference	Intimation from Bank
3	Present owner of the flat	**Shri. Madhukar Ramchandra Kamble and Mrs. Suvarna Madhukar Kamble.**
4	Purpose of valuation	The owner is defaulter in repayment of loan hence bank has initiated legal action for recovery of the loan. Hence bank needs Market Value / Realizable Value / Distress Sale Value of the flat.
5	**Brief details of property** : The property is a Residential Flat located at Flat No. G-002, Stilt Upper Ground Floor, '**Geeta Allied Park**', S. No. 22A6, H. No. 2, Near Ravindra Nagar, Mouje Kuwarbav, within Grampanchayat Kuwarbav, Tal. & Dist. Ratnagiri. The flat is on Stilt Upper Ground Floor constructed in 2019. The salable built up area of Flat is 492 sq.ft. There is 1 BHK Orientation. The assets are mortgaged to Bank of India. The owner is staying in the flat.	
6	**Classification of locality**:- The location of the Flat is 350 meters from Kolhapur-Ratnagiri Highway. The location is near to Police Station. The location is 9 KM from Ratnagiri ST Stand. The location is basically Residential area.	
7	**Access Road** : Proper access is found to apartment from Tar Road.	
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 known.
12	Document Referred	Available with Bank
13	Google Location	16.997464, 73.368128

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
Roof	: RCC Slab
Door	: Flush doors
Window	: Aluminum Sliding Window
Flooring	: Ceramic Flooring.
Type of finishing	: Sand Plaster.
Painting	: Distemper
Superstructure walls	: Laterite Stone masonry.
Electrification	: Casing Capping.
Lift	: Available.
Drainage	: Septic Tank
Overall Appearance	: Good
Total Rooms	: 1 BHK Orientation
Internal height	: About 10'
Age Building	: 7 Years.
Residual Life	: Reportedly 60 Years.
Govt. rate Stage as per new Reckner	: Rs. 2866/sq.ft. (Note-The authentic Govt. Rate may be obtained from Directorate of Stamp Ratnagiri.)
Salable Built-up area of flat	: 492 sq.ft.
Adopted rate for valuation	: Rs. 3100/sq.ft.
Basis for adopted rate : The location of the Flat is 350 meters from Kolhapur-Ratnagiri Highway. The location is near to Police Station. The location is 9 KM from Ratnagiri ST Stand. The location is basically Residential area. In the area of Kuwarbav which is near to Ratnagiri Municipal Boundary, New and second hand flats are available in the range of Rs. 2800-3500/sq.ft. The flat under valuation is in 7 years old apartment building. One flat in the same apartment is for the sale (BUA 502 sq.ft.) and rate quoted by owner is Rs. 3200/sq.ft. Flat under valuation is on Stilt upper floor hence rate of Rs. 3100/sq.ft.is adopted.	
Value of Flat	492 x 3100 = Rs. 15.25 Lakhs.
Less Depreciation	Rs. 0.20 Lakhs
FMV of Flat as on date of valuation	**Rs. 15.05 Lakhs.**

VLAUATION SUMMARY:

	Item	FMV (Rs. In Lakhs)
1)	FMV of Flat jointly owned by **Shri. Madhukar Ramchandra Kamble and Mrs. Suvarna Madhukar Kamble** at Flat No. G-002, Stilt Upper Ground Floor, 'Geeta Allied Park', S. No. 22A6, H. No. 2, Near Ravindra Nagar, Mouje Kuwarbav, within Grampanchayat Kuwarbav, Tal. & Dist. Ratnagiri	15.05
	Total Assessed Market Value	**15.05**
Rupees Fifteen Lakhs Five Thousand Only.		
Realizable Value Rs. 14.00 Lakhs.		
Distress Sale Value Rs. 13.00 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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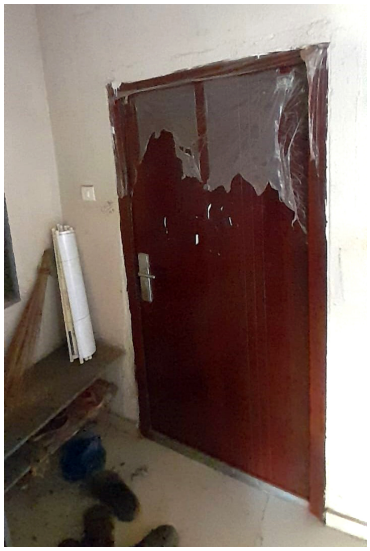
Shri. Madhukar Ramchandra Kamble and Mrs. Suvarna Madhukar Kamble







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