

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 Subsidies & Incentives

CPA
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 : 19/05/2026

To
The Branch Manager,
Bank of India,
 Sawantwadi Branch,
 Sawantwadi

Subject :- Valuation of Flat owned by Sou. Sarika Dinanath Pilankar

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 owned by Sou. Sarika Dinanath Pilankar at Flat No. S-4, Second Floor, " Aditya Arked ", S. No. 148, H. No. 10, S. No. 148, H. No. 10B, C.S. No. 2152 & 2153, S. No. 148, Hissa No. 3A, C.S. No. 2159, Near Hotel Pooja Bar, Sawantwadi, Tal. Sawantwadi, Dist. Sindhudurg	26.41
	Total Assessed Market Value	26.41
Rupees Twenty Six Lakhs Forty One Thousand Only.		
Realizable Value Rs. 24.00 Lakhs.		
Distress Sale Value Rs. 22.00 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



Encl:-

- 1) Bill - 1 No.
- 2) Valuation Report - 1 No.

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BILL

Bill Number	38
Date of Report	19/05/2026
Date of Bill	19/05/2026
Assignment	Valuation of Flat owned by Sou. Sarika Dinanath Pilankar at Flat No. S-4, Second Floor, "Aditya Arked", S. No. 148, H. No. 10, S. No. 148, H. No. 10B, C.S. No. 2152 & 2153, S. No. 148, Hissa No. 3A, C.S. No. 2159, Near Hotel Pooja Bar, Sawantwadi, Tal. Sawantwadi, Dist. Sindhudurg
Name of Client & Address	Bank of India, Sawantwadi Branch Sawantwadi
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. 26.41 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 - 98444 48416	

PAN No. : ABFPM6103L

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Date : 19/05/2026

VALUATION REPORT

(Flat No.S-4 (SF), "Aditya Arked, Sawantwadi -owned by Sou. Sarika Dinanath Pilankar)

Report Prepared for	Branch Manager, Bank of India, Sawantwadi Branch
Letter Ref. No.	Intimation from Bank
Name of Proposed Owner	Sou. Sarika Dinanath Pilankar
Property Address	Flat No. S-4, Second Floor, "Aditya Arked", S. No. 148, H. No. 10, S. No. 148, H. No. 10B, C.S. No. 2152 & 2153, S. No. 148, Hissa No. 3A, C.S. No. 2159, Near Hotel Pooja Bar, Sawantwadi, Tal. Sawantwadi, Dist. Sindhudurg
Total Built up Area of Flat	852 sq.ft. (Carpet Area 585 sq.ft. = 54.40 sq.mt.)
Building Completed	2013
Residual Life	50 years
Nature	Flat on Second Floor without Lift
Utilization	Residential Purpose.
Market Value of Property	As per Report of Valuation attached here, market value of this property is Rs. 26.41 Lakhs. (Rupees Twenty Six Lakhs Forty One Thousand Only)
Realizable Value	Rs. 24.00 Lakhs.
Distress Sale Value	Rs. 22.00 Lakhs
Remark	Above Valuation is correct as per our best knowledge & experience.

Murgudkar C.P. B.E., FIV, MIE, DBE.

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Er. Chandrashekhar Murgudkar

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Date : 19/05/2026

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.S-4 (SF), "Aditya Arked, Sawantwadi- owned by Sou. Sarika Dinanath Pilankar)

We the undersigned Panel Valuer visited the Flat owned by **Sou. Sarika Dinanath Pilankar** at Flat No. S-4, Second Floor, "Aditya Arked", S. No. 148, H. No. 10, S. No. 148, H. No. 10B, C.S. No. 2152 & 2153, S. No. 148, Hissa No. 3A, C.S. No. 2159, Near Hotel Pooja Bar, Sawantwadi, Tal. Sawantwadi, Dist. Sindhudurg which is a Residential Flat on Second Floor and carried out the valuation of the said property.

ANNEXTURE A - GENERAL DETAILS

1	As per request from	Branch Manager, Bank of India, Sawantwadi Branch
2	Reference	Intimation from Bank
3	Present owner of the flat	Sou. Sarika Dinanath Pilankar
4	Purpose of valuation :- The borrower became defaulter in repayment of dues and hence bank has taken symbolic possession of the flat. Hence the undersigned valuer is Assessing Market Value / Realizable Value / Distress Sale Value of the Flat.	
5	<u>Brief details of property</u> : The property is a residential Flat located at Flat No. S-4, Second Floor, "Aditya Arked", S. No. 148, H. No. 10, S. No. 148, H. No. 10B, C.S. No. 2152 & 2153, S. No. 148, Hissa No. 3A, C.S. No. 2159, Near Hotel Pooja Bar, Sawantwadi, Tal. Sawantwadi, Dist. Sindhudurg. The flat is on Second Floor (no lift facility) & is constructed in 2013. The BUA of the flat is 852 sq.ft. (Carpet Area 585 sq.ft. = 54.40 sq.mt.). The flat was purchased by owner through Sale Deed dt. 13/05/2015 for total consideration of Rs. 25.50 Lakhs. The Flat is 2BHK orientation. During visit to the site it was observed that the bank has symbolic possession of the flat. This valuation report covers valuation of flat.	
6	<u>Classification of locality</u> : The Flat in question is in near to Bank of India Sawantwadi branch and near Pooja Bar. It is thick populated area comprising of Houses/Apartments/Shops/Banks etc. The location is 900 meter from Sawantwadi ST Stand and 500 meters from Moti Talav. The location is basically Residential and partly Commercial.	
7	Access Road	The flat system is abutting the Govt. Road but the abutting road is very narrow.

8	Development of surrounding	Semi developed.
9	Possibility of flooding	No
10	Feasibility of Civic amenities	Available properly.
11	House Tax	Not known
12	Documents referred	Sale Deed & Available with bank.
13	Mortgage	Flat is Mortgaged to Bank of India
14	Google Location	15.907572, 73.817722

ANNEXTURE B - VALUATION OF RESIDENTIAL FLAT

Amenities : The Residential flat is in Parking + 3 storied Apartment building having. Toilet & other amenities are available in flat.

Foundation	: RCC
Type of Structure	: RCC columns RCC beams & Brick masonry
Roof	: RCC Slab
Door	: Flush doors/Safety Door
Window	: Aluminum Window
Flooring	: Mosaic Tile.
Type of finishing	: Sand Plaster.
Painting	: Distemper
Superstructure walls	: Laterite masonry.
Electrification	: Casing Capping.
Drainage	: Septic Tank
Toilet fittings	: Ordinary
Overall Appearance	: Fairly OK.
Total Rooms	: 1 BHK.
Internal height	: About 9'
Age Building	: 13 years.
Residual Life	: Reportedly 50 years.
Govt. rate as per new Reckner	: Rs. 2774/sq.ft. (Authentic Govt. Rate may be obtained from directorate of Stamps)
Built-up area of flat	: 852 sq.ft. (Carpet Area 585 sq.ft. = 54.40 sq.mt.).
Rate taken for valuation	: Rs. 3100/sq.ft.
<u>Basis for adopted rate</u> :- The Flat in question is in near to Bank of India Sawantwadi branch and near Pooja Bar. It is thick populated area comprising of Houses/Apartments/Shops/Banks etc. The location is 900 meter from Sawantwadi ST Stand and 500 meters from Moti Talav. The location is basically Residential and partly Commercial. In general selling rate of new flat in Sawantwadi town but inside city area is Rs. 3400/sq.ft. The redevelopment projects are very less in Sawantwadi. The flat under valuation is on 3 rd floor without lift facility. One flat is for sale in the nearby area and rate quoted is Rs. 3300/sq.ft. This is new building with modern facilities. Considering age of the flat under valuation, a rate of Rs. 3100/sq.ft. is considered for valuation.	
Value	852 × 3100 = Rs. 26.41 Lakhs.
Less Depreciation	: Considered in the rate
Total Assessed Market Value	: Rs. 26.41 Lakhs.

VALUATION SUMMARY:

	Item	FMV (Rs. In Lakhs)
1)	FMV of Flat owned by Sou. Sarika Dinanath Pilankar at Flat No. S-4, Second Floor, " Aditya Arked ", S. No. 148, H. No. 10, S. No. 148, H. No. 10B, C.S. No. 2152 & 2153, S. No. 148, Hissa No. 3A, C.S. No. 2159, Near Hotel Pooja Bar, Sawantwadi, Tal. Sawantwadi, Dist. Sindhudurg	26.41
	Total Assessed Market Value	26.41
Rupees Twenty Six Lakhs Forty One Thousand Only.		
Realizable Value Rs. 24.00 Lakhs.		
Distress Sale Value Rs. 22.00 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.


Murgudkar C.P. B.E., FIV, MIE, DBE.**Master of Valuation (Real Estate)**

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Panel Valuer for Bank of India



Sou. Sarika Dinanath Pilankar

Flat No. S-4, Second Floor, “Aditya Arked”, S. No. 148, H. No. 10, S. No. 148, H. No. 10B,
C.S. No. 2152 & 2153, S. No. 148, Hissa No. 3A, C.S. No. 2159, **Near Panchayat Samiti,**
Salaiwada, Sawantwadi, Tal. Sawantwadi, Dist. Sindhudurg



आदित्य आर्केड					
क्र.सं.	प्लॉट धारक	क्र.सं.	प्लॉट धारक	क्र.सं.	
1)	श्री. प्रदीप तुकाराम कुंभकर्	5-1	श्री. पंचिका तुकाराम	5-12	
2)	श्री. विद्या मंगल देवगुड	5-2	श्री. विजयशंकर अ.र. देव	5-13	
3)	श्री. दीपक कृष्ण पिलंगकर	5-3	श्री. यशवन्तिका प्रकाश देव	5-14	
4)		5-4	श्री. विजयशंकर अ.र. देव	5-15	
5)		5-5	श्री. यशवन्तिका प्रकाश देव	5-16	
6)	श्री. रविशंकर म. काशीनाथकर	5-6	श्री. मंगल मंगल देव	5-17	
7)	श्री. प्रवीण राजाराम काळे	5-7	श्री. दयाराम देव		
8)	श्री. राजेश वसंत पंडितकर	5-8	23)	श्री. प्रकाश तुकाराम देव	5-1
9)	श्री. मंगल मंगल काशीनाथकर	5-9	24)	श्री. मंगल देव देव	5-2
10)	श्री. रघुनाथ काशीनाथ कर	5-10	25)	श्री. यशवन्तिका प्रकाश देव	5-3
11)	श्री. मंगल देव देव	5-11	26)	श्री. यशवन्तिका प्रकाश देव	5-4
	श्री. पंडित देव देव	5-12	27)	श्री. विद्या देव देव	5-5
12)	श्री. विद्या देव देव	5-13	28)	श्री. विद्या देव देव	5-6
13)	श्री. तुकाराम म. मंगल	5-14	29)	श्री. विद्या देव देव	5-7
14)	श्री. प्रवीण अशोक देव	5-15	30)	श्री. विद्या देव देव	5-8
15)	श्री. प्रवीण अशोक देव	5-16	31)	श्री. विद्या देव देव	5-9
16)		5-17	32)	श्री. विद्या देव देव	5-10
17)	श्री. मंगल देव देव				5-11

