Sanjay S. Dalvi 9082998300 /+ 99877 79889



dalvisanjay2015@gmail.com

sanjaydalvi201801@gmail.com

Office No. 307, 3rd Floor, Hanuman Industrial Estate, Near Wadala Ram Mandir, G. D. Ambekar Marg, Wadala (W), Mumbai – 400031.

REF - SBI/ RACPC GHATKOPAR BRANCH/21/22/3257

Date: 24-05-2022

TO, THE MANAGER, STATE BANK OF INDIA, RACPC GHATKOPAR BRANCH, GSTIN: 27AAACS8577K2ZO.

REF: VALUATION REPORT : - MR. KAILASH MALLESH KUNCHI & MR. MALESH SABBANA KUNCHI & MRS. NAGAMMA MALLESH KUNCHI.

FLAT NO. 201, 2ND FLOOR, OM SHREE APARTMENT, NEAR HANUMAN MANDIR, AYRE VILLAGE ROAD, MHATRE NAGAR, SURVEY NO. 10/A, HISSA NO. 4, VILLAGE – AYRE, DOMBIVLI (E), THANE – 421 203.

		24/05/2		Paymen On Re			STARCE.	Date 06/2022		
S.No.	Item Description	SAC	Discount	Taxable Value	CGST		SGST		IGST	
					Rate	Amt	Rate	Amt	Rate	Amt
1.		998399		2500/-	9%	225/-	9%	225/-		

Total Invoice Value (In figure)

Rs. 2,950/-

Total Invoice Value(In Words)

Rupees Two Thousand Nine Hundred Fifty Only

Amount of Tax Subject to Reverse Charge

GSTIN: - 27AABPD7410N2ZR

HSN CODE. 997224

Kindly credit the above amount to our State Bank Of India. A/C – 10068667686 STATE BANK OF INDIA – WADALA BRANCH (01102)

IFSC Code - SBIN0001102

Authorised Signatory.

SANJAY S. DALVI

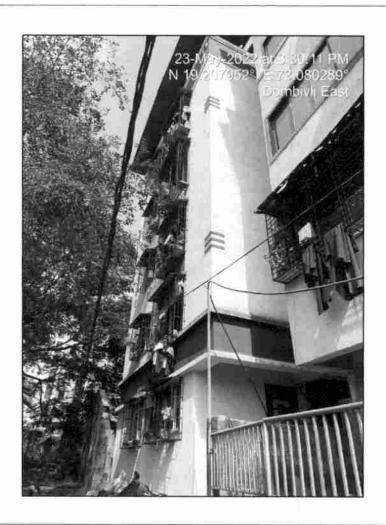
VALUATION REPORT OF

IMMOVABLE PROPERTY FOR

MR. KAILASH MALLESH KUNCHI & MR. MALESH SABBANA KUNCHI & MRS. NAGAMMA MALLESH KUNCHI

PROPERTY ADDRESS

FLAT NO. 201, 2ND FLOOR, OM SHREE APARTMENT,
NEAR HANUMAN MANDIR, AYRE VILLAGE ROAD, MHATRE NAGAR,
SURVEY NO. 10/A, HISSA NO. 4, VILLAGE – AYRE, DOMBIVLI (E),
THANE – 421 203.



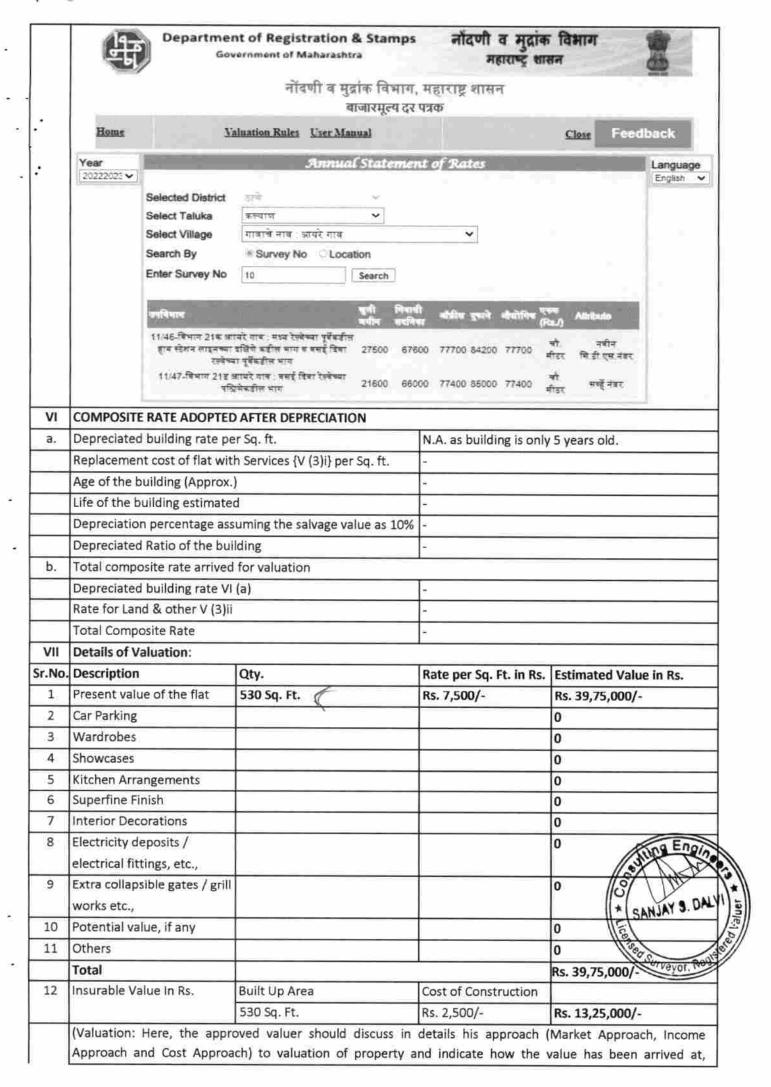
SUBMITTED TO STATE BANK OF INDIA R.A.C.P.C (GHATKOPAR)

Sanjay S. Dalvi REGISTERED VAUERS, CONSULTING ENGINEERS &SURVEYORS

	Office:- 307,3rd Floor, Hanuman Indus G.D.Ambekar Marg, Wad	lala(W), Mumbai – 400	0031.	
	Phone: +9819470709/99877 79889; Email Id:-s			
STATE	BANK OF INDIA BRANCH:	SBI RACPCGHATKOPAR		
	The state of the s	(IN RESPECT OF FLATS)		
· 1.	GENERAL (To be filled in by the	he Approved Valuer)		
1.	Purpose for which the valuation is made	Assassment of Fair Ma	rket Value for loan purpose.	
2		CONTRACTOR OF THE PROPERTY OF	rket value for loan purpose.	
Z		23/05/2022. 24/05/2022.		
2		Copy of Index- II &		
3	List of documents produced for perusal	9.3		
-	Decembration in	Occupation Certificate		
	Descriptions	Name of Approving	Approval	
		Authority	No. & Date	
i)	Copy of Index II	The Seal of The Sub	Approval No: 10668/2022	
550		Registrar, Kalyan–2	Dated: 05/05/2022.	
ii)	Copy of Occupation Certificate	KDMC	IVK.No.KDMP/NRV/CC/DV/OCC/229	
			Dated: 28/02/2017	
4	Name of the owner(s) and his / their address (es)	MR. KAILASH MALL	ESH KUNCHI &	
	with Phone no. (details of share of each owner in	MR. MALESH SABB	ANA KUNCHI &	
	case of joint ownership)	MRS. NAGAMMA N	AALLESH-KUNCHI	
		PROPERTY ADDRESS: FLAT NO. 201, 2 ND FLOOR, OM		
			No.	
		SHREE APARTMENT,	NEAR HANUMAN MANDIR, AYRE	
		SHREE APARTMENT, VILLAGE ROAD, MH	NEAR HANUMAN MANDIR, AYRE ATRE NAGAR, SURVEY NO. 10/A,	
		SHREE APARTMENT, VILLAGE ROAD, MH, HISSA NO. 4, VILLAGE	NEAR HANUMAN MANDIR, AYRE ATRE NAGAR, SURVEY NO. 10/A,	
		SHREE APARTMENT, VILLAGE ROAD, MH HISSA NO. 4, VILLAGE 203.	NEAR HANUMAN MANDIR, AYRE ATRE NAGAR, SURVEY NO. 10/A, —AYRE, DOMBIVLI (E), THANE – 421	
5	Brief description of the property	SHREE APARTMENT, VILLAGE ROAD, MH. HISSA NO. 4, VILLAGE 203. The subject property	NEAR HANUMAN MANDIR, AYRE ATRE NAGAR, SURVEY NO. 10/A, —AYRE, DOMBIVLI (E), THANE – 421	
		SHREE APARTMENT, VILLAGE ROAD, MH. HISSA NO. 4, VILLAGE 203. The subject property Middle Class area	NEAR HANUMAN MANDIR, AYRE ATRE NAGAR, SURVEY NO. 10/A, —AYRE, DOMBIVLI (E), THANE – 421	
5	Location of property	SHREE APARTMENT, VILLAGE ROAD, MH. HISSA NO. 4, VILLAGE 203. The subject property Middle Class area Dombivli (E)	NEAR HANUMAN MANDIR, AYRE ATRE NAGAR, SURVEY NO. 10/A, - AYRE, DOMBIVLI (E), THANE - 421 is 1 BHK Residential Flat Situated in	
		SHREE APARTMENT, VILLAGE ROAD, MH. HISSA NO. 4, VILLAGE 203. The subject property Middle Class area	NEAR HANUMAN MANDIR, AYRE ATRE NAGAR, SURVEY NO. 10/A, - AYRE, DOMBIVLI (E), THANE - 421 is 1 BHK Residential Flat Situated in	
6	Location of property	SHREE APARTMENT, VILLAGE ROAD, MH. HISSA NO. 4, VILLAGE 203. The subject property Middle Class area Dombivli (E)	NEAR HANUMAN MANDIR, AYRE ATRE NAGAR, SURVEY NO. 10/A, - AYRE, DOMBIVLI (E), THANE - 421 is 1 BHK Residential Flat Situated in	
6 a)	Location of property Plot No. / Survey No.	SHREE APARTMENT, VILLAGE ROAD, MH. HISSA NO. 4, VILLAGE 203. The subject property Middle Class area Dombivli (E) Survey No. 10/A, Hissa	NEAR HANUMAN MANDIR, AYRE ATRE NAGAR, SURVEY NO. 10/A, - AYRE, DOMBIVLI (E), THANE - 421 is 1 BHK Residential Flat Situated in	
6 a) b)	Location of property Plot No. / Survey No. Door No.	SHREE APARTMENT, VILLAGE ROAD, MH. HISSA NO. 4, VILLAGE 203. The subject property Middle Class area Dombivli (E) Survey No. 10/A, Hissa Flat No. 201	NEAR HANUMAN MANDIR, AYRE ATRE NAGAR, SURVEY NO. 10/A, - AYRE, DOMBIVLI (E), THANE - 421 is 1 BHK Residential Flat Situated in	
6 a) b) c)	Location of property Plot No. / Survey No. Door No. T. S. No. / Village	SHREE APARTMENT, VILLAGE ROAD, MH, HISSA NO. 4, VILLAGE 203. The subject property Middle Class area Dombivli (E) Survey No. 10/A, Hissa Flat No. 201 Ayre	NEAR HANUMAN MANDIR, AYRE ATRE NAGAR, SURVEY NO. 10/A, - AYRE, DOMBIVLI (E), THANE - 421 is 1 BHK Residential Flat Situated in	
6 a) b) c)	Location of property Plot No. / Survey No. Door No. T. S. No. / Village Ward / Taluka	SHREE APARTMENT, VILLAGE ROAD, MH. HISSA NO. 4, VILLAGE 203. The subject property Middle Class area Dombivli (E) Survey No. 10/A, Hissa Flat No. 201 Ayre Kalyan Thane	NEAR HANUMAN MANDIR, AYRE ATRE NAGAR, SURVEY NO. 10/A, - AYRE, DOMBIVLI (E), THANE - 421 is 1 BHK Residential Flat Situated in	
6 a) b) c) d)	Location of property Plot No. / Survey No. Door No. T. S. No. / Village Ward / Taluka Mandal / District	SHREE APARTMENT, VILLAGE ROAD, MH. HISSA NO. 4, VILLAGE 203. The subject property Middle Class area Dombivli (E) Survey No. 10/A, Hissa Flat No. 201 Ayre Kalyan Thane	NEAR HANUMAN MANDIR, AYRE ATRE NAGAR, SURVEY NO. 10/A, — AYRE, DOMBIVLI (E), THANE – 421 is 1 BHK Residential Flat Situated in	
6 a) b) c) d) e)	Location of property Plot No. / Survey No. Door No. T. S. No. / Village Ward / Taluka Mandal / District Date of issue and validity of layout of approved map Approved map / plan issuing authority	SHREE APARTMENT, VILLAGE ROAD, MH. HISSA NO. 4, VILLAGE 203. The subject property Middle Class area Dombivli (E) Survey No. 10/A, Hissa Flat No. 201 Ayre Kalyan Thane No	NEAR HANUMAN MANDIR, AYRE ATRE NAGAR, SURVEY NO. 10/A, — AYRE, DOMBIVLI (E), THANE – 421 is 1 BHK Residential Flat Situated in a No. 4	
6 a) b) c) d) e) f)	Location of property Plot No. / Survey No. Door No. T. S. No. / Village Ward / Taluka Mandal / District Date of issue and validity of layout of approved map Approved map / plan issuing authority	SHREE APARTMENT, VILLAGE ROAD, MH. HISSA NO. 4, VILLAGE 203. The subject property Middle Class area Dombivli (E) Survey No. 10/A, Hissa Flat No. 201 Ayre Kalyan Thane No No	NEAR HANUMAN MANDIR, AYRE ATRE NAGAR, SURVEY NO. 10/A, — AYRE, DOMBIVLI (E), THANE – 421 is 1 BHK Residential Flat Situated in a No. 4	
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6 a) b) c) d) e) f) g)	Location of property Plot No. / Survey No. Door No. T. S. No. / Village Ward / Taluka Mandal / District Date of issue and validity of layout of approved map Approved map / plan issuing authority Whether genuineness or authenticity of approved map/ plan is verified	SHREE APARTMENT, VILLAGE ROAD, MH. HISSA NO. 4, VILLAGE 203. The subject property Middle Class area Dombivli (E) Survey No. 10/A, Hissa Flat No. 201 Ayre Kalyan Thane No No Plan Not Provide To Us	NEAR HANUMAN MANDIR, AYRE ATRE NAGAR, SURVEY NO. 10/A, — AYRE, DOMBIVLI (E), THANE – 421 is 1 BHK Residential Flat Situated in a No. 4	
6 a) b) c) d) e) f) g) h)	Location of property Plot No. / Survey No. Door No. T. S. No. / Village Ward / Taluka Mandal / District Date of issue and validity of layout of approved map Approved map / plan issuing authority Whether genuineness or authenticity of approved map/ plan is verified Any other comments by our empanelled valuers on	SHREE APARTMENT, VILLAGE ROAD, MH. HISSA NO. 4, VILLAGE 203. The subject property Middle Class area Dombivli (E) Survey No. 10/A, Hissa Flat No. 201 Ayre Kalyan Thane No No Plan Not Provide To Us - FLAT NO. 201, 2 ND FLO	NEAR HANUMAN MANDIR, AYRE ATRE NAGAR, SURVEY NO. 10/A, — AYRE, DOMBIVLI (E), THANE — 421 is 1 BHK Residential Flat Situated in a No. 4	
6 a) b) c) d) e) f) g) h)	Location of property Plot No. / Survey No. Door No. T. S. No. / Village Ward / Taluka Mandal / District Date of issue and validity of layout of approved map Approved map / plan issuing authority Whether genuineness or authenticity of approved map/ plan is verified Any other comments by our empanelled valuers on	SHREE APARTMENT, VILLAGE ROAD, MH. HISSA NO. 4, VILLAGE 203. The subject property Middle Class area Dombivli (E) Survey No. 10/A, Hissa Flat No. 201 Ayre Kalyan Thane No No Plan Not Provide To Us - FLAT NO. 201, 2 ND FLO HANUMAN MANDIR,	NEAR HANUMAN MANDIR, AYRE ATRE NAGAR, SURVEY NO. 10/A, — AYRE, DOMBIVLI (E), THANE – 421 is 1 BHK Residential Flat Situated in a No. 4 DOR, OM SHREE APARTMENT, NEAR	
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			T		
10	Coming under Corporation limit / Village Panchayat /Municipa		Corporation		
11	Whether covered under any State / Central Govt, enactments	NA			
	Urban Land Ceiling Act) or notified under agency area / schedu				
10.0	area / cantonment area				
-12	Site Boundaries of the property		As per the Deed	Actuals	
	East		NA	Open	
	West		NA	Other Residential	
				Building	
	North		NA	Road	
	South		NA	Bungalow	
13	Latitude, Longitude & Co-ordinates of flat		19.2078977	73.0804056	
14	Extent of the site		-		
15	Extent of the site considered for valuation (least of 13 A & 13	в)	NA /		
16	Whether occupied by the owner / tenant?		Vacant		
16.1	If occupied by tenant, since how long? Rent received per mon	th.	Name		
			Rent per month	- 5	
			since how long		
П.	APARTMENT BUILDING				
1	Nature of the Apartment		Residential		
2	Location		Ayre Village		
	CTS./ Survey/ Plot No.			ssa No. 4	
	Block/ Sector No./Ward No.	-	Survey No. 10/A, Hissa No. 4 NA		
	Village/ Municipality / Corporation	-	Corporation		
	Door No., Street or Road (Pin Code)	-	Flat No. 201, Ayre Village Road		
3	Description of the locality Residential / Commercial /Mixed	_	Residential		
4			2017 as per O.C.		
5	Year of Construction Number of Floors		Ground + 4 + 5 th part upper floors		
6	Type of Structure		RCC Frame Structure		
7	Number of Dwelling units in the building				
	The state of the s	\rightarrow	3 flats per floor		
8	Quality of Construction		Good		
9	Appearance of the Building	_	Good		
10	Maintenance of the Building		Good		
11	Facilities Available		Yes		
	Lift		No Lifts		
	Protected Water Supply		Yes		
	Underground Sewerage		Yes		
	Car Parking - Open/ Covered		No Car Parking		
	Does Compound wall exist?		Yes		
	Is pavement laid around the Building	Yes			
111	FLAT				
1	The floor on which the flat is situated 2 nd Flo				
2	Door No. of the flat Flat No				
3			bject property is 1 BHK Besidential Flat		
	Roof RCC Fr		ame Structure		
	looring Vitrifie				
		Woode	en * CANIAY 9. DALVI S		
	Windows P.C.A.		aled Surveyor, Red		
	Fittings	Concea	led 13	1.8%	

	Finishing	Good
4	House Tax	Documents not provided to us.
	Assessment No.	Documents not provided to us.
	Tax paid in the name of	Documents not provided to us.
(*)	Tax amount	Documents not provided to us.
5	Electricity Service Connection no.	Documents not provided to us.
	Meter Card is in the name of	Documents not provided to us.
6	How is the maintenance of the flat?	Good
7	Sale Deed executed in the name of	MR. KAILASH MALLESH KUNCHI &
		MR. MALESH SABBANA KUNCHI &
		MRS. NAGAMMA MALLESH KUNCHI
8	What is the undivided area of land as per Sale Deed?	NA
9	What is the plinth/Built up area of the flat?	B.U.A. is 530 Sq. Ft (As per Index II)
	As per Plan	No
	As per Physical Measurements (C.A. 366 Sq. Ft.
	As per documents	B.U.A. is 530 Sq. Ft (As per Index II)
	Built up Area considered for the purpose of Valuation	B.U.A. is 530 Sq. Ft (As per Index II)
	Report	
10	What is the floor space index(FSI) (app.)	NA
11	Is it Posh/ I class / Medium / Ordinary?	Medium
12	Is it being used for Residential or Commercial purpose?	Residential
13	Is it Owner-occupied or let out?	Vacant
14	If rented, what is the monthly rent?	Rs. 5,000/-
IV	MARKETABILITY	
1	How is the marketability?	Good
2	What are the factors favoring for an extra Potential	The subject property is in good locality & all
	Value?	amenities available in nearby said property.
3	Any negative factors are observed which affect the	No
	market value in general?	
٧	Rate	
1	After analyzing the comparable sale instances, what is the	Rs.6,000/-to Rs.8,000/- per Sq. Ft. on Built Up
	composite rate for a similar flat with same specifications in	Area depending upon location & amenities
	the adjoining locality? - (Along with details /reference of	available in the said project.
	at-least two latest deals/transactions with respect to	
	adjacent properties in the areas)	
2	Assuming it is a new construction, what is the adopted basic	
	composite rate of the flat under valuation after comparing	Rs.7,500/-per Sq. Ft. on Built up
	with the specifications and other factors with the flat under	
	comparison (give details).	
3	Break - up for the rate	
i)		Rs.2,500/-
ii)	8 8 0	Rs.5,500/-
4	Guideline rate obtained from the Registrar's office (an	Department of Registration & Stamp Government
	evidence thereof to be enclosed)	of Maharashtra is Rs.67,600/- per Sq. Mtr. for
		Residential Flat located at Village



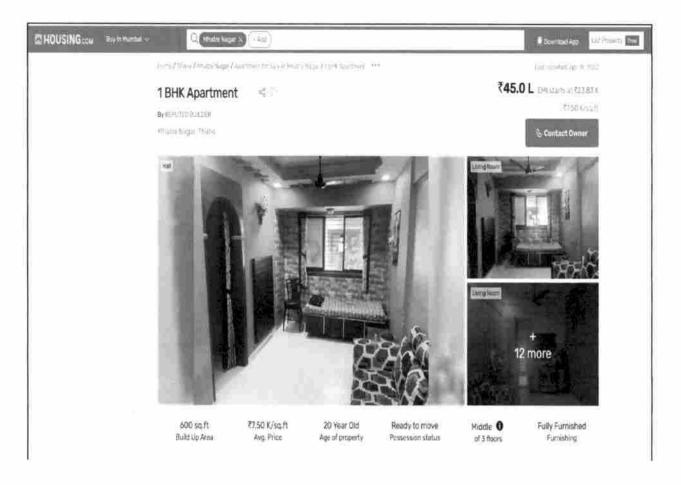
supported by necessary calculation. Also, such aspects as impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from seacoast/ tidal level must be incorporated) and their effect on i) Saleability ii) Likely rental value in future and iii) any likely income it may generate may be discussed). Photograph of owner/representative with property in background to be enclosed. Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites As a result of my appraisal and analysis, it is my considered opinion that the Fair Realisable value of the above property in the prevailing condition with aforesaid specifications is Rs. Remarks: 1. We have released report on the basis of provided documents i.e. Copy of Index II & Commencement Certificate. 2. Property is identified by Mr. Nikhil Sonavane Property identified with Mr. Chinmay – 9619024762 (Builder's Son) No compound wall observed. Narrow approach road. Place: Mumbai Date Signature (Name and Official Seal of the Approved Valuer) For Bank Use The undersigned has inspected the property detailed in the Valuation Report dated: 24/05/2022 We are satisfied that the fair realizable value of the property is Rs. 39,75,000/- (In words Thirty Nine Lakhs Seventy Five Thousand Only). Date 24/05/2022. Signature (Name of the Branch Manager with office Seal) Enclose: TO BE OBTAINED FROM VALUERS ALONGWITH THE VALUATION REPORT 1. Declaration-cum-undertaking from the valuer (Annexure-I) Model code of conduct for valuer (Annexure II) (Annexure-I) Format of undertaking to be submitted by Individuals/ proprietor/ partners/ directors DECLARATION- CUM-UNDERTAKING I, Mr. Sanjay S Dalvi son of Shrikant Dalvi do hereby solemnly affirm and state that: 1 I am a citizen of India I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me. 3 The information furnished in my valuation report dated is true and correct to the 24/05/2022. bestofmyknowledgeandbeliefandIhavemadeanimpartialandtruevaluation of the property. I have personally inspected the property on The work is not subcontracted to any 23/05/2022. other valuer and carried out by myself. Valuation report is submitted in the format as prescribed by the Bank. I have not been depanelled/delisted by any other bank and in case any such depanelment by other banks During my empanelment with you, I will inform you within 3 days of such depanelment. 7 I have not been removed/dismissed from service/employment earlier. I have not been convicted of any offence and sentenced to a term of imprisonment. I have not been found guilty of misconduct in professional capacity. 9 10 I have not been declared to be unsound mind. 11 I am not an undischarged bankrupt or have not applied to be adjudicated as a bankrupt.

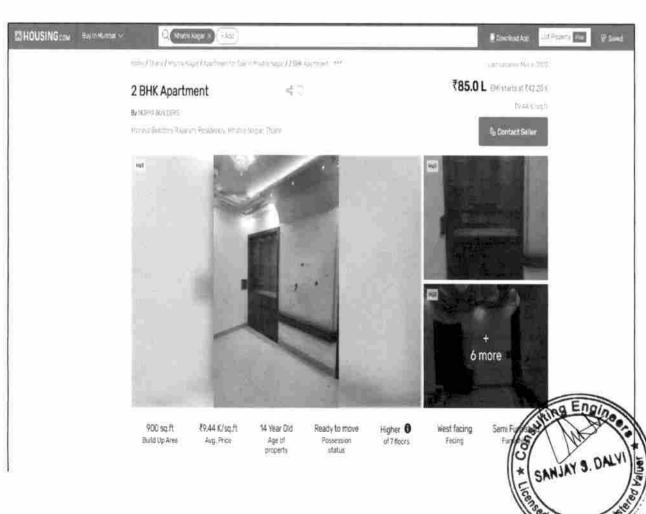
12	I am not an undischarged insolvent.				
13	have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing				
	appeal before Commissioner of Income tax (Appeals) or Inco	ome-tax Appellate Tribunal, as the case may be has			
	expired, or such penalty has been confirmed by Income-tax	Appellate Tribunal, and five years have not elapsed			
	after levy of such penalty.				
• 14	I have not been convicted of an offence connected with any	proceeding under the Income Tax Act 1961,			
Ì	Wealth Tax Act 1957, or Gift Tax Act 1958 and				
:15	My PAN Card number/Service Tax number as applicable is				
16					
	empanelment as a valuer.				
17	I have not concealed or suppressed any material information	n, facts and records and I have made a complete			
	and full disclosure.	,			
18	I have read the Handbook on Policy, Standards and proceed	dure for Real Estate Valuation, 2011 of the IBA and			
	this report is in conformity to the "Standards" enshrined fo	or valuation in the Part-B of the above handbook to			
	the best of my ability.				
19	I have read the International Valuation Standards (IVS) and	the report submitted to the Bank for the respective			
	asset class is in conformity to the "Standards" as enshrined				
	"Asset Standards" as applicable.				
20	I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V- A signed copy of				
	same to be taken and kept along with this declaration)				
21	I am registered under Section 34 AB of the Wealth Tax Act, 1	1957. (Strike off. if not applicable)			
22	I am valuer registered with Insolvency & Bankruptcy Board of				
23	My CIBIL Score and credit worthiness is as per Bank's guideli				
24	I am the proprietor / partner / authorized official of the firm				
		, , , , , , , , , , , , , , , , , , , ,			
25	report.	10.0			
25	report. I will undertake the valuation work on receipt of Letter of Er	10.0			
	report. I will undertake the valuation work on receipt of Letter of Er LLMS/LOS) only.	10.0			
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Ра	illing Engine		
	Signature		
	(Name of the Approved Valuer and Seal of the Firm (Company) SANJAY 3. DALY		
	(Annexure-II)		
•	MODEL CODE OF CONDUCT FOR VALUERS		
97.	Integrity and Fairness		
1	A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its		
	dealings with his/its clients and other valuers.		
2	A valuer shall maintain integrity by being honest, straightforward, and forthright in all profess relationships.		
3	A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not		
	misrepresent any facts or situations.		
4	A valuer shall refrain from being involved in any action that would bring disrepute to the profession.		
5	A valuer shall keep public interest foremost while delivering his services.		
	Professional Competence and Due Care		
6	A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and		
	exercise independent professional judgment.		
7	A valuer shall carry out professional services in accordance with the relevant technical and professional		
	Standards that may be specified from time to time.		
8	A valuer shall continuously maintain professional knowledge and skill to provide competent professional		
	service based on up-to-date developments in practice, prevailing regulations/guidelines and techniques.		
9	In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its		
	duty of care, except to the extent that the assumptions are based on statements of fact provided by the		
	company or its auditors or consultants or information available in public domain and not generated by the		
10	A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements		
	of integrity, objectivity and independence.		
11	A valuer shall clearly state to his client the services that he would be competent to provide and the services		
	for which he would be relying on other valuers or professionals or for which the client can have a separate		
	arrangement with other valuers.		
	Independence and Disclosure of Interest		
12	A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made		
	without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether		
	directly connected to the valuation assignment or not.		
13	A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in		
	terms of association to the company.		
14	A valuer shall maintain complete independence in his/its professional relationships and shall conduct the		
	valuation independent of external influences.		
15	A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests,		
	while providing unbiased services.		
16	A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of		
	the possibility of his/its association with the valuation, and in accordance with the Securities and Exchange		
	Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes		
	public, whichever is earlier.		
17	A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a		
	company or client's needs.		
18	As an independent valuer, the valuer shall not charge success fee.		
19	In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a price		
	engagement in an unconnected transaction, the valuer shall declare the association with the company during the		
	last five years.		
-	Confidentiality		
20	A valuer shall not use or divulge to other clients or any other party any confidential information about the		
1000	subject company, which has come to his/its knowledge without proper and specific authority or unless there is		
	a legal or professional right or duty to disclose.		
	The Court of the Control of the Cont		

21	A valuer shall ensure that he/ it maintains written	contemporaneous records for any decision taken, the			
	The state of the s	and evidence in support of such decision. This shall be person to take a view on the appropriateness of his/its			
.22	A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorized by the authority, the registered valuersorganization with which he/it is registered or any other statutory regulatory body.				
. 23	A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he/it is registered, or any other statutory regulatory body.				
24	professional services shall maintain proper working pay required in its contract for a specific valuation, for p review. In the event of a pending case before the Tribut till the disposal of the case.	formation acquired during the course of performing pers for a period of three years or such longer period as production before a regulatory authority or for a peer nal or Appellate Tribunal, the record shall be maintained			
(40)4	Gifts and hospitality.				
25	A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as avaluer.				
	Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause				
	(77) of Section 2 of the Companies Act, 2013 (18 of 2013				
26	A valuer shall not offer gifts or hospitality or a financial				
	person with a view to obtain or retain work for himself/ itself, or to obtain or retain an advantage in the				
	conduct of profession for himself/ itself.				
	Remuneration and Costs.				
27	A valuer shall provide services for remuneration which i				
	Reflection of the work necessarily and properly underta				
28	A valuer shall not accept any fees or charges other than				
	the person to whom he would be rendering service. Occ				
29	A valuer shall refrain from accepting too many assignment	ents, if he/it is unlikely to be able to devote adequate			
	time to each of his/ its assignments.				
30	A valuer shall not conduct business which in the opinion of the authority or the registered valuerorganization				
	Discredits the profession.				
	Miscellaneous				
31	A valuer shall refrain from undertaking to review the work of another valuer of the same client except under				
	written orders from the bank or housing finance institutions and with knowledge of the source valuer.				
32	A valuer shall follow this code as amended or revised fro	om time to time.			
	Signature of the valuer	SE SANJAY 9. DALYI			
	Name of the Valuer	SANJAY S DALVI			
	Registration Number	CAT-I/378 OF 1988 REGISTERED VAUERS, CONSULTING ENGINEERS &			
	Address of the valuer	SURVEYORS			
		307,3rd Floor, Hanuman Industrial Estate, Near			
		Wadala Ram Mandir, G.D.Ambekar Marg,			
	1	Wadala(W), Mumbai – 400031.			
	Place: Mumbai	Date 24/05/2022.			

RATES REFERENCES





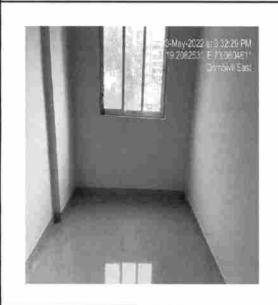
PHOTOGRAPHS





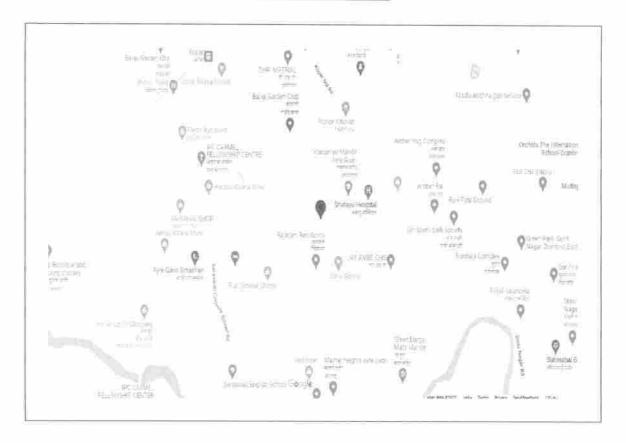








LOCATION PLAN



SATELLITE VIEW



SANJAY 9. DALYI