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LETTER OF ENGAGEMENT TO VALUER

Mr/Ms/M/s VASTUKALA CONSULTANTS (I) PRIVATE LIMITED SI (Empanelled Valuer) Address : 121,Ackruti Star, MIDC Central road, Andheri (East), Mumbai, , Andaman and Nicobar - 400096 Dear Sir(s) / Madam,

LETTER OF ENGAGEMENT

With reference to your empanelment with this organisation, as a valuer in asset class (es) Immovable Property, the undersigned on behalf of State Bank of India, SME FORT MUMBAI(11) Branch/Office, do hereby, engage your service as valuer to assess the value of the property / plant & machinery / security, the particulars of which are given below, for the purpose of Fund Based facility. All the relevant supportive documents, in relation to ownership and identification of the assets, will be / are being provided by the Bank on acceptance of / along with this letter. Other documents, if any, required to undertake the assignment, have to be procured by you.

2. The professional fees Rs 0.00 (as negotiated within the Bank's prescribed fee structure) shall be paid by the Bank / Borrower within 45 days of the submission of the valuation report and its acceptance by the Bank.

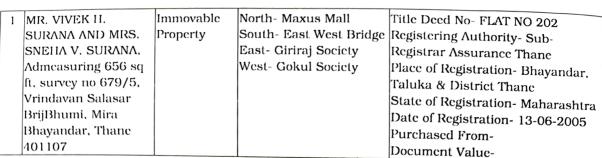
3. Please submit a copy of the Letter of Empanelment letter issued to you by the Bank along with the Copy of relative Agreement with the Bank and accepted Terms and Conditions

Name of Owner &/or Lease hold by	Assets to be Valued		
	Asset Type	Details of Asset	Other details / description
MR. VIVEK II. SURANA AND MRS. SNEHA V. SURANA, Admeasuring 656 sq ft, survey no 679/5, Vrindavan Salasar BrijBhumi, Mira Bhayandar, Thane 401107	Immovable Property		Title Deed No- FLAT NO 202 Registering Authority- Sub- Registrar Assurance Thane Place of Registration- Bhayandar, Taluka & District Thane State of Registration - Maharashtra Date of Registration - 13-06-2005 Purchased From- Document Value-

4. Particulars of the assets to be valued :

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5. You will indemnify and keep fully and effectively indemnified the Bank against all cost, claims, damages, demands, expenses and liabilities of whatsoever nature which may be caused to or suffered by or made or taken against Bank (including, without limitation, any claims or proceedings by any customer against Bank) directly or indirectly arising out of any improper, incorrect or negligent performance, work, service, act or omission by you or any of your Personnel or fraud or other wrongful act by you or by any of your Personnel or for any act of the yours which results in Bank obtaining / being provided with incorrect or incomplete information from you or any of your Personnel.

6. You will also indemnify and keep indemnified the Bank against any loss or damage to any of Bank's information, documents, property, records, or other items while in your use or possession.

7. In addition to the above the Bank reserves the right to adopt any or all of the following course/s of action unless loss/claim, is not attributable to any act, omission or commission of the Valuer or Valuer's Personnel:

(a) depanel and/or remove the name of the Valuer from the list of Valuers on the panel of the Bank

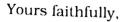
(b) blacklist the Valuer and display the name of the Valuer in the list of blacklisted Valuers

(c) share the information of such depanelment or removal or blacklisting with Indian Banks Association or Insolvency and Bankruptcy Board of India (IBBI) or both
(d) bring such depanelment or removal or blacklisting to the notice of Institute of Chartered Engineers or any other similar professional body or association in which such valuer is a member

(e) Any other means which the bank deems fit for recovery of the amount of actual loss suffered.

8. Please ensure that the valuation report submitted by you to the bank is in uniformity ti the "Internationally Accepted Valuation Statndards" as applicable for the respective class of assets.

9. You are required to submit the report in the format prescribed by the Bank within 7 days from acceptance of this letter and ensure that the valuation report is submitted to the branch only in ascaled cover envelope.





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For & on behalf of State Bank of India

[Signature with seal] Place : Date :



Acknowledged By

[Signature of Valuer] Place : Invior Date :



Copy to: MIS Suguran Jewelley (owner of the assets with request to co-operate with the valuer appointed by the Bank).

For & on behalf of State Bank of India

[Signature with seal] Place: Date:



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