

COMPANY PROFILE

Our commitment to quality, integrity, and customer satisfaction is evident in every aspect of our operations.

Brijesh Solanki

M.E. Structure, B.E Civil, IOV





To,

The Manager,

Subject: Application regarding the Empanelment of Immovable Property Valuer.

Respected Sir / Madam,

We, at ValX - Valuation & Advisory, are pleased to submit our application for empanelment as an Immovable Property Valuer with your esteemed organization.

With a team of qualified professionals and a strong commitment to industry standards, we assure you of accurate, reliable, and prompt valuation services. Our focus lies in delivering clientcentric, customized valuation reports that aid in sound financial decision-making, while strictly adhering to regulatory guidelines and professional ethics.

Enclosed with this letter is our detailed company profile, which outlines our qualifications, key project experience, technical capabilities, and professional credentials.

Should you require any further information or supporting documentation, we would be glad to provide the same at your convenience.

We look forward to the opportunity of working with your esteemed institution and contributing our expertise in this dynamic economic environment.

Thank you for considering our application.

Know the Worth, Trust the Experts.

Warm regards, ValX – Valuation & Advisory





About ValX – Valuation and Advisory

- ValX Valuation and Advisory is a specialized firm offering end-to-end property valuation services tailored to the needs of the banking and financial sector, including Non-Banking Financial Companies (NBFCs). With a commitment to professional ethics, accuracy, and timely delivery, ValX has positioned itself as a trusted valuation partner for institutions seeking reliable and compliant reporting.
- At ValX, we understand that every property is more than just a physical asset—it represents a vision, a purpose, and a significant investment. Whether it's for lending, compliance, or strategic decision-making, we approach each valuation assignment with precision, integrity, and an unwavering commitment to excellence.
- Our team comprises experienced civil engineers and certified property valuers who bring deep industry knowledge and technical expertise to every assignment. This strong professional foundation enables us to deliver accurate, compliant, and insightful valuation services tailored to the specific needs of banks, NBFCs, and financial institutions.
- At ValX, we take pride in delivering valuation solutions that are not only technically accurate but also aligned with the functional, legal, and financial realities of each property. Our reports are structured to support informed decisions—whether for home loans, portfolio assessment, recovery proceedings, or legal compliance.





Our Vision & Mission

Vision:

To be a trusted leader in valuation and advisory services, setting benchmarks in quality, integrity, and innovation.

Mission:

- Deliver high-quality, compliant, and insightful valuation services
- Foster long-term relationships with clients through integrity and transparency
- Continuously innovate through data analytics and industry best practices

Our Principles

Core Values

Integrity

We uphold the highest standards of honesty and transparency in every valuation assignment, ensuring that our clients receive unbiased and truthful insights.

2. Accuracy & Excellence

Precision is at the heart of our work. We commit to delivering thorough, data-driven valuations with meticulous attention to detail and industry best practices.

3. Client-Centric Approach

Our services are designed around client needs. We listen, understand, and tailor our solutions to help financial institutions make informed, confident decisions.

4. Professionalism

From communication to report delivery, we maintain professionalism in every interaction—respecting confidentiality, timelines, and regulatory compliance. St the Experts.

5. Innovation & Continuous Improvement

We embrace modern technology and continuously refine our methodologies to enhance efficiency, consistency, and quality.





Ethical Standards

Confidentiality

We protect sensitive client and property information with the utmost care, sharing data only with authorized parties.

Compliance with Laws and Guidelines

We strictly adhere to all applicable laws, regulatory guidelines, and valuation standards, including RBI directives and Institute of Valuers norms.

Independence & Objectivity

Our valuations are conducted impartially, free from any conflicts of interest or external influence.

Accountability

We take full responsibility for the accuracy and reliability of our reports and are committed to addressing client concerns promptly and transparently.

Fair Market Practices

We engage in honest business conduct and uphold fairness in our dealings with clients, partners, and stakeholders.







Our Core Services

Immovable Property Valuation

- Residential, Commercial, Industrial, and Agricultural properties
- Valuations compliant with RBI, ICAI, IBA, and Companies Act standards
- Services for secured lending, investment decisions, dispute resolution, and financial reporting

Real Estate Advisory & Feasibility Studies

- Market research, project feasibility, highest and best use analysis
- Due diligence for land acquisition, development potential, and regulatory compliance

Valuation for NBFCs and Financial Institutions

- Collateral valuation, NPA asset assessment, portfolio reviews
- Construction progress monitoring and disbursement certification

Mortgage, Bank Loans, and Security Valuations

- Fair Market Value assessments for loan sanctioning and renewal
- Distress Sale, Forced Sale, and Realizable Value valuations for risk mitigation and recovery planning

Sale and Purchase Advisory

- Detailed feasibility studies for property acquisition and investment decisions
- Market-backed insights to support strategic purchase and sale negotiations

Property Rating and Municipal Taxation

Valuation support for property rating assessments and municipal taxation compliance

Taxation Valuations

- Know the Worth Trust the Experts.
 Capital Gains Tax, Wealth Tax, and Income Tax valuations aligned with statutory guidelines
- Expert assistance in tax planning and compliance

Property Investment Analysis and Advisory

- Comprehensive asset analysis to maximize investment returns.
- Advisory on portfolio diversification, risk assessment, and market trends.

Asset Analysis and Valuation

 In-depth evaluation of tangible and intangible assets to support financial reporting, collateral assessment, and strategic planning





Code of Conduct

At ValX, our Code of Conduct guides every action and decision we make, ensuring we maintain the highest standards of ethics and professionalism. Our team is committed to upholding these principles in all client interactions and valuation assignments:

1. Integrity and Honesty

We conduct our work with unwavering honesty, ensuring all valuations and reports are accurate, impartial, and free from any bias or conflict of interest.

2. Confidentiality

We recognize the sensitive nature of the information entrusted to us. Our team strictly protects client data and valuation details, sharing information only with authorized parties and safeguarding it against unauthorized access.

3. Transparency

Clear and open communication is fundamental to our client relationships. We provide full disclosure about our methodologies, findings, and any potential limitations, fostering trust and clarity.

4. Professionalism

Every member of our team acts with respect, courtesy, and accountability. We adhere to regulatory standards, deliver reports on time, and maintain consistent quality to support our clients' financial decisions.

5. Compliance

We comply fully with all relevant laws, regulations, and industry standards, including RBI guidelines and the Institute of Valuers' codes, ensuring that our services meet legal and ethical requirements.

6. Responsibility and Accountability

Our team takes ownership of their work and remains committed to addressing client concerns promptly and responsibly.





Leadership Profile

Brijesh Solanki — Founder & Managing Director

With over 8 years of specialized experience in property valuation and advisory services, Brijesh Solanki brings deep industry knowledge and a commitment to excellence that forms the foundation of ValX. Having worked extensively with banks, NBFCs, and financial institutions, Brijesh understands the critical role that accurate, timely, and compliant valuations play in the financial ecosystem.

His expertise spans a wide spectrum of valuation assignments, including residential, commercial, industrial, and institutional properties, ensuring that ValX offers well-rounded and precise advisory solutions. Brijesh's hands-on experience, coupled with a passion for leveraging technology and best practices, has helped ValX establish a reputation for reliability and innovation.

Leadership Philosophy

Brijesh believes that trust is earned through transparency, integrity, and consistent delivery of quality. He fosters a culture of continuous learning, innovation, and client-centricity at ValX. His leadership is defined by empowering the team to uphold the highest professional standards, embrace cutting-edge tools, and maintain open communication with clients.

Vision for ValX

Brijesh envisions ValX as a leading property valuation and advisory firm that not only meets but exceeds the expectations of banks and financial institutions across India. Through sustained commitment to quality, compliance, and innovation, ValX aims to be the trusted partner for financial decision-makers, helping them manage risk effectively and make informed investments.



APPROVED ENGINEER APPROVED STRUCTURE ENGINEER APPROVED VALUER - LAND & BUILDING

Owner Details			
Full Name	Brijesh J. Solanki		
Date Of Birth	14/01/1995		
Pan Card	Frops0246c		
Aadhar Number	429601831838		
Residential Address	B-204, Nirman Lifestyle, Chenpur-Jagatpur Road,B/H Creamy Spoon Resturent, Chenpur, Ahmedabad, Gujarat-382470.		
Office Address	E- 712, Titanium City Center, Shyamal Cross Road, Near Sachin Tower, Prahaldnagar, Ahmedabad-380015		
Language Known	English, Hindi, Gujarati		
Field Of Specialization	Property Valuation & Engineering Consultancy		
Work Of Area	Ahmedabad, Mehsana, Viramgam, Nadiyad, Sanand, Junagadh		
Qualification	M.E Structure, B.E. Civil Eng. , IOV Registered Valuer		
Work Experience	Eight years of experience in property valuation segment		
Email Id	info@valx.in		
	Approval & Membership Detail		
Valuer registration	IOV A-32095		
Approved Structure Engineer	1114SE3112281198		
Approved Engineer – High rise	1114ERH3112281310		

Company	Designation	Work Profile
Selan Project Consultant Pvt.	Senior Engineer	Project Management, Tender Bidding, Third
Ltd.		Party Inspection
Muthoot Homefin India Ltd.	Technical Manager	Vendor Management, Vetting Of Vendor
		Report,
		Site Inspection For Individual Property As Well
		As
		Entire Project (Apf) & Report Submission For
		Baroda, Bharuch & Ankleshwar Location
Varthana Finance Ltd.	Regional Technical Manager	Portfolio Analysis, Policy Drafting, Vendor
		management, Vetting of vendor report, Team
	Valuation 9	Management, Risk Analysis for Gujarat,
	Valuation &	Maharashtra, Madhya Pradesh, Odisha &
L	now the Worth Tri	Chhattisgarh.





Why choose ValX..?

1. Commitment to Accuracy & Compliance

At ValX, we adhere strictly to regulatory guidelines and valuation standards as prescribed by institutions like the Reserve Bank of India (RBI) and the Institute of Valuers. Our team ensures that every report is backed by accurate data, verified site inspections, and robust market research—making them credible, defensible, and audit-ready.

2. Technology-Driven Processes

To enhance efficiency and consistency, ValX integrates digital tools and data analytics into the valuation process. From GIS mapping and digital inspection tracking to automated report formatting, our tech-enabled approach ensures speed, accuracy, and easy integration with client systems.

3. Unmatched Turnaround Time (TAT)

We understand the time-sensitive nature of banking operations. Our streamlined processes and regionally deployed valuers allow us to meet short turnaround timelines without compromising on quality-helping financial institutions move forward with confidence and speed.

4. Quality-Oriented Approach

Our core philosophy is built on quality over quantity. Every valuation report undergoes a thorough internal review process, ensuring accuracy, clarity, and compliance with institutional expectations.

5. Experienced & Qualified Team

Our team includes certified valuers, civil engineers, and professionals with years of field experience. Their combined expertise ensures that every assignment is handled with skill, consistency, and industry awareness.

6. Leadership Backed by Industry Expertiseth, Trust the Experts.

ValX is led by a founder with over 8 years of hands-on experience in the valuation domain, having served numerous banks and financial institutions. This deep industry knowledge drives our operations and reinforces our commitment to excellence.





ValX Property Valuation Process Overview

1. Client Inquiry & Requirement Analysis

We begin by understanding your specific valuation needs, property details, and regulatory requirements to tailor our approach.

2. Data Collection & Documentation

Our team gathers all necessary documents, including property ownership papers, site plans, previous valuations, and market data.

3. Site Inspection & Verification

Certified valuers conduct thorough on-site inspections to assess the physical condition, location, and other factors influencing value.

4. Market Research & Analysis

We perform comprehensive market analysis using comparable sales, rental trends, and local economic factors to ensure accuracy.

5. Valuation Report Preparation

Our experts prepare a detailed, compliant valuation report, incorporating all findings, supported by data, photographs, and relevant maps.

6. Internal Quality Review

Each report undergoes a rigorous internal quality check for accuracy, compliance, and clarity before submission.

7. Report Delivery & Client Support

We deliver the finalized report within the agreed timeframe and provide ongoing support for any clarifications or additional requirements.



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Meet the ValX Team

1. Brijesh Solanki – Founder & Managing Director

M.E. Structure, B.E Civil, IOV | Banking & NBFC specialist Brijesh leads ValX with a clear vision—accurate, compliant, and value-driven property advisory. His deep experience in real estate and finance has positioned ValX as a trusted partner for banks and financial institutions.

2. Umang Kakkad – Senior Valuation Expert

B.E Civil | 10+ years in real estate valuations

Umang brings technical precision and regulatory understanding to every valuation. His keen eye for detail and commitment to compliance make her a backbone of our reporting team.

3. Nikunj Sondagar – Quality & Compliance Lead

B.E Civil | 5+ years in regulatory audits & valuation reviews

Nikunj oversees internal checks, ensuring every report meets professional and legal standards. His dedication helps maintain our high benchmarks of quality.

4. Raj Koshthi - Market Analyst

B.E Civil | 3+ years in real estate valuations

Raj specializes in real estate research, comparative market studies, and data analytics. He ensures each valuation is backed by the most relevant and updated market data.

5. Krupa Modha – Client Relations Manager

Excellent communicator | Client-first approach

Krupa ensures clients are informed and supported throughout the valuation journey. Her proactive updates and solution-oriented mindset help build long-term client trust.

Field Staff - On-Ground Valuation Support

ValX is supported by a dedicated team of 3 experienced field staff who carry out timely property inspections and verifications. Their accurate site assessments form the foundation of our reliable valuation reports.



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FIRM DETAILS		
FULL NAME	VALX – Valuation & Advisory	
PAN NUMBER	FROPS0246C	
GST NUMBER	NA	
BANK ACCOUNT DETAILS	Kotak Mahindra Bank A/C No.: 3311831660 IFSC: KKBK0003014	

We solemnly declare that the information furnished here in above is complete and full and is entirely true to the best of our knowledge and belief.

YOUR FAITHFULLY FAMILY

VALX-VALUATION & ADVISORY



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APPROVED STRUCTURE ENGINEER
APPROVED VALUER - LAND & BUILDING

Empanelment				
Sr. No.	Name	Location		
1.	Protium Finance Ltd.	Gujarat		
2.	Sanskruti Credit Co. Opp. Soc. Ltd.	Rajkot		
3.	Veraval mercantile coop bank limited	Manavadar (Dist. Juanagadh)		





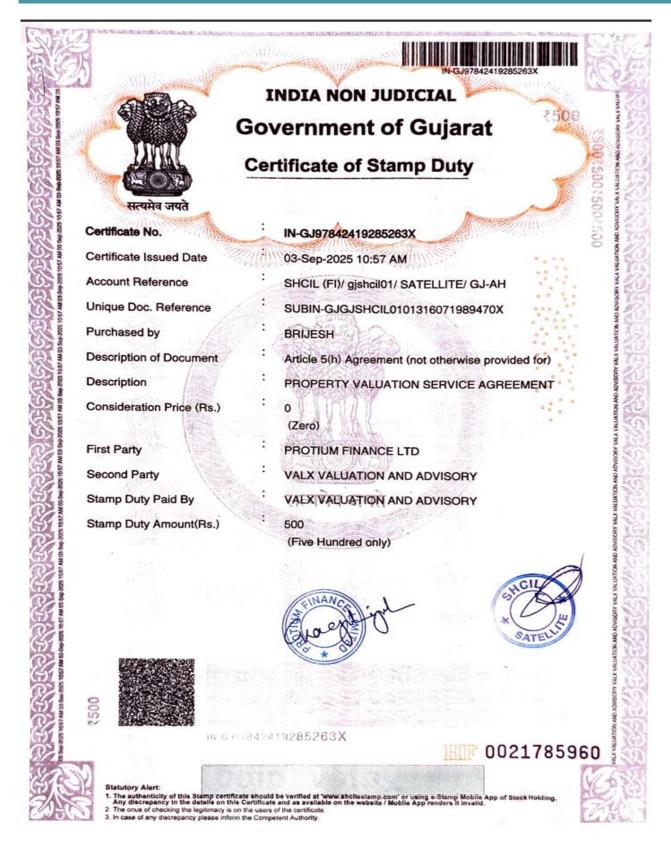


	References					
Sr. No.	Name	Company	Designation	Contact Number		
1.	Bhupendrakumar Samalati	Varthana Finance Pvt. Ltd	Head – Technical	8884636996		
2.	Maulik Panchal	Hinduja Housing Finance	ZTM	9904481313		
3.	Mahesh Madye	JM Financial Services	NTM	8007798950		
4.	Akshay Nagtilak	Indusind Bank	State Technical Manager	7506757133		
5.	Kunalsingh Chauhan	Varthana Finance Pvt. Ltd	ZTM	7405651606		
6.	Pritesh Vaishnav	PnB Housing Finance Ltd.	RTM	9909713887		



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PROTIUM FINANCE LTD.





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SANSKRUTI CO. OPP. BANK



રજી. નં. : સે. - ૩૯૮૨૩ તા. ૨૬-૦૪-૨૦૧૮

સંસ્કૃતિ ક્રેડીટ કો. ઓપરેટીવ સોસાચટી

સ્ટાર પ્લાઝા, કૂલછાબ ચોક, ૯ માં માળે, ઓફીસ નં. ૯૨૦, રાજકોટ–૩૬૦ ૦૦૧. ફોન

Date: 01/07/2025 Ref. No.: 05/25-26

To.

M/s. ValX Valuation & Advisory E-712, Titanium City Center. Shyamal Cross Road, Near Sachin Tower, Prahaldnagar, Ahmedabad - 380015

9033092535 / 9033392535

info.valx@gmail.com

Subject: Empanelment as Approved Valuer with Sanskruti Credit Co. Op. Soc. Ltd.

Dear Sir/Madam,

We are pleased to inform you that ValX Valuation & Advisory has been empanelled as an Approved Valuer with Sanskruti Credit Co. Op. Soc. Ltd. for the purpose of conducting valuation of properties in connection with our lending and other banking operations for Rajkot Location.

The empanelment is based on the credentials, experience, and compliance with the eligibility norms as per our internal guidelines and regulatory requirements. You need to submit valuation report within 2days TAT.

We look forward to your professional services and timely support.

For any queries or clarifications, you may contact the undersigned or the concerned branch.

Thanking You,

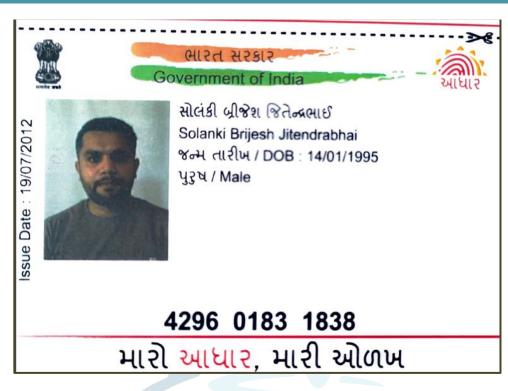
Yours faithfully

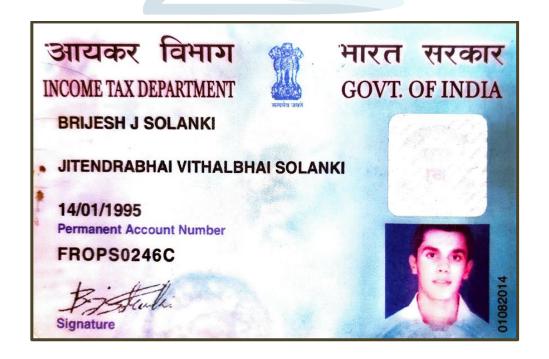
સંસ્કૃતિ ક્રેડીટ કો. આપરેટીવ સોસાયટી લી



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APPROVED STRUCTURE ENGINEER
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KYC DOCS

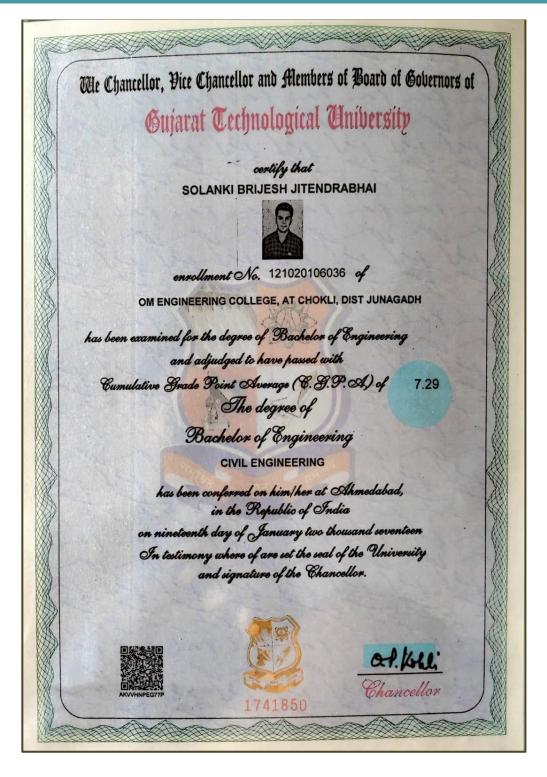






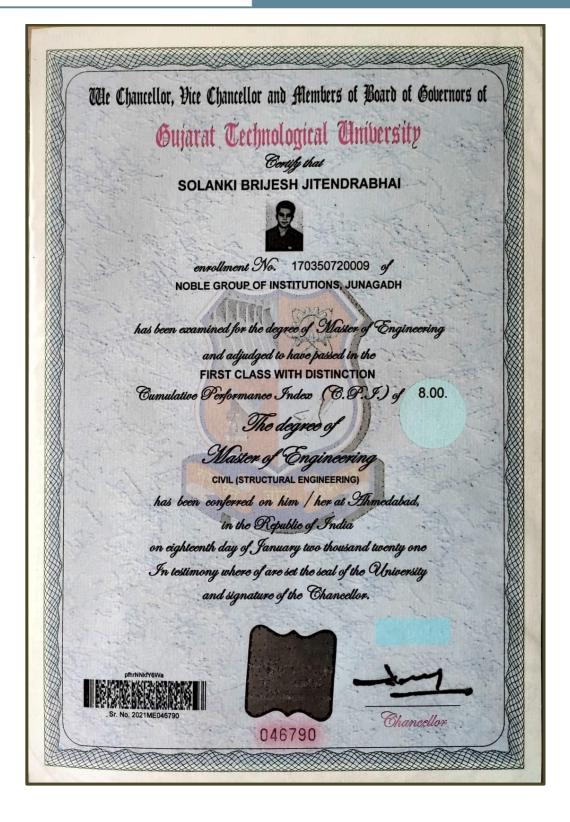
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EDUCATIONAL CERTIFICATED





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EXPERIENCE CERTIFICATE



Muthoot Homefin Advisory Services Private Limited

MUTHOOT HOMETIN ADVISORY SETVICES PRIVATE LIMITED
CORPORATE Office: 1201 & 1202, 12th Floor, "A' Wing, Lotus Corporate Park,
Off Western Express Highway, Goregaon East, Mumbai - 400 063.
Tel: 022 - 39 110 900 / 999 | Email: enquiry@muthoothomefin.com |
Website: www.muthootgroup.com | CIN: U74999KL2018PTC054461

8th June, 2020

Name – Solanki Brijesh Jitendrabhai Employee Code - MA00457 Location - Vadodara

Subject - Relieving cum Experience Letter

Dear Brijesh,

Authorized Signatory

With reference to your resignation, we would like to inform you that your resignation is hereby accepted and you are relieved from the services of Muthoot Homefin Advisory Services Private Ltd. with effect from closing business hours of February 3, 2020.

Your group DOJ registered with us is July 2, 2018 and your last working day with us was on February 3, 2020. On your last working day, your designation was Technical Associate.

Without any prejudice, company reserves its right to initiate appropriate action for any act of omissions or commissions or gross irregularities/negligence committed by you during employment with the company.

We wish you good luck for all your future endeavors.

For Muthoot Homefin Advisory Services Private Ltd.

The Muthoot Group



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VARTHANA FINANCE PRIVATE LIMITED

July 08, 2025

Relieving and Experience Letter

Dear Solanki Brijesh Jitendrabhai

This is with reference to your resignation dated April 14, 2025, we acknowledge and accept your resignation. We appreciate the contributions and dedication that you have demonstrated during the tenure at Varthana

This letter certifies that Mr. Solanki Emp ID: 1589 was employed with Varthana Finance Pvt. Ltd. from February 06, 2020 to April 14, 2025 and the designation was Regional Technical Manager at the time of leaving.

We wish you continued success in your future endeavors and trust that the skills and experience gained during your time here will be valuable in your professional journey.

If there are any inquiries or requests for additional information, please feel free to contact our HR department at askhr@varthana.com.

Thank you once again for your contributions to Varthana Finance Pvt. Ltd.

For Varthana Finance Private Limited,

Chandra Kumar CS

Chief Human Resources Officer & Head - Customer Experience



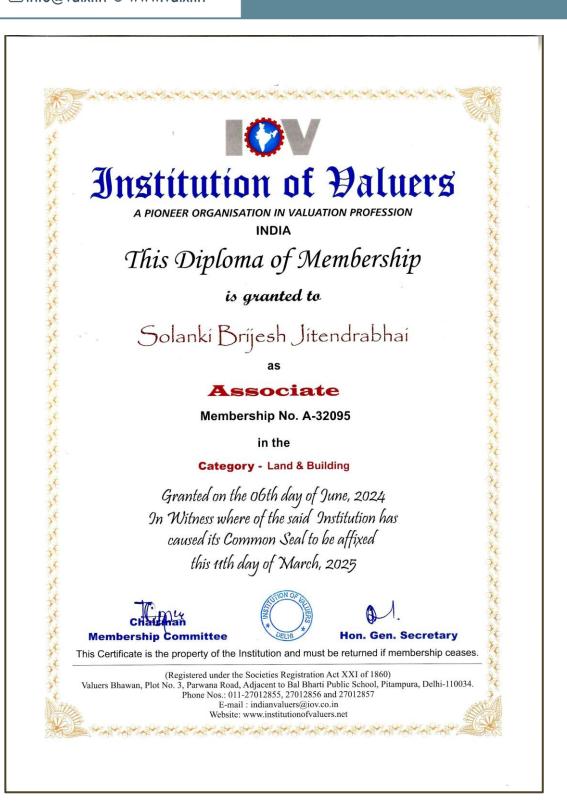


PROFFESIONAL CERTIFICATE





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AHMEDABAD URBAN DEVELOPMENT AUTHORITY

(AUDA)

Sardar Vallabhbhai Patel Sankul, Ushmanpura, Ashram Road, Ahmedabad-380014



License Number

Application Type : NEW

License Type : ENGINEER - HIGH RISE

License Holder's : BRIJESH JITENDRABHAI SOLANKI

Name

Address : B-204, NIRMAN LIFESTYLE CHENPUR JAGATPUR ROAD B/H CREAMY SPOON

RESTAURANT CHENPUR, DASKROI - 382470

Mobile Number : 9033092535

: DZAINPOINT@GMAIL.COM Email

License Expiry : 31/12/2028

Date

This is to certify that BRIJESH JITENDRABHAI SOLANKI is a registered ENGINEER - HIGH RISE at AHMEDABAD URBAN DEVELOPMENT AUTHORITY (AUDA) on 02/01/2024.

Signature<u>.</u>valid

ADDITIONAL CHIEF TOWN PLANNER

Certificate created on 02/01/2024



AHMEDABAD URBAN DEVELOPMENT AUTHORITY (AUDA)



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AHMEDABAD URBAN DEVELOPMENT AUTHORITY

(AUDA)

Sardar Vallabhbhai Patel Sankul, Ushmanpura, Ashram Road, Ahmedabad-380014



License Number

Application Type : NEW

License Type : STRUCTURAL ENGINEER GRADE - 3

License Holder's : BRIJESH JITENDRABHAI SOLANKI

Name

Address : B-204, NIRMAN LIFESTYLE CHENPUR JAGATPUR ROAD B/H CREAMY SPOON

RESTURANT CHENPUR, DASKROI - 382470

Mobile Number : 9033092535

Email : DZAINPOINT@GMAIL.COM

: 31/12/2028 License Expiry

Date

This is to certify that BRIJESH JITENDRABHAI SOLANKI is a registered STRUCTURAL ENGINEER GRADE - 3 at AHMEDABAD URBAN DEVELOPMENT AUTHORITY (AUDA) on 02/01/2024.

Signature_valid

ADDITIONAL CHIEF TOWN PLANNER



Certificate created on 02/01/2024



AHMEDABAD URBAN DEVELOPMENT AUTHORITY

(AUDA)



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UDYAM REGISTRATION CERTIFICATE

UDYAM REGISTRATION NUMBER

UDYAM-GJ-01-0512031

NAME OF ENTERPRISE

VALX VALUATION & ADVISORY

TYPE OF ENTERPRISE *

SNo.	Classification Year	Enterprise Type	Classification Date
1	2025-26	Micro	15/05/2025

MAJOR ACTIVITY

SERVICES

SOCIAL CATEGORY OF ENTREPRENEUR

OBC

NAME OF UNIT(S)

S.No.	Name of Unit(s)	
1	valX Valuation & Advisory	

Flat/Door/Block No.	E-712	Name of Premises/ Building	TITANIUM CITY CENTER,
Village/Town	PRAHALDNAGAR	Block	NEAR SACHIN TOWER
Road/Street/Lane	SHYAMAL CROSS ROAD	City	AHMEDABAD
State	GUJARAT	District	AHMADABAD , Pin 380015
Mobile	9033392535	Email:	dzainpoint@gmail.com

OFFICAL ADDRESS OF ENTERPRISE

DATE OF INCORPORATION / REGISTRATION OF ENTERPRISE

01/04/2025

DATE OF COMMENCEMENT OF PRODUCTION/BUSINESS

01/04/2025

NATIONAL INDUSTRY
CLASSIFICATION CODE(S)

SNo.	NIC 2 Digit	NIC 4 Digit	NIC 5 Digit	Activity
1	68 - Real estate activities	6820 - Real estate activities on a fee or contract basis	68200 - Real estate activities on a fee or contract basis	Services
2	74 - Other professional, scientific and technical activities	7490 - Other professional, scientific and technical activities n.e.c.	74909 - Other professional, scientific and technical activities n.e.c.	Services

DATE OF UDYAM REGISTRATION

15/05/2025

Disclaimer: This is computer generated statement, no signature required. Printed from https://udyamregistration.gov.in & Date of printing:- 08/07/2025

For any assistance, you may contact:

1. District Industries Centre: AHMEDABAD (GUJARAT)

2. MSME-DFO: AHMEDABAD (GUJARAT)

Visit: www.msme.gov.in; www.dcmsme.gov.in; www











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^{*} In case of graduation (upward/reverse) of status of an enterprise, the benefit of the Government Schemes will be availed as per the provisions of Notification No. S.O. 2119(E) dated 26.06.2020 issued by the M/o MSME.