PROFORMA INVOICE Vastukala Consultants (I) Pvt Ltd Invoice No. B1-001, U/B FLOOR, Dated BOOMERANG, CHANDIVALI FARM ROAD, PG-1253/23-24 24-Jun-23 **Delivery Note** ANDHERI-EAST 400072 Mode/Terms of Payment GSTIN/UIN: 27AADCV4303R1ZX AGAINST REPORT State Name: Maharashtra, Code: 27 Reference No. & Date. Other References E-Mail: accounts@vastukala.org Buyer (Bill to) Buyer's Order No. Dated STATE BANK OF INDIA RACPC KALYAN Dispatch Doc No. Main Branch 1st Floor Near LIC Office Delivery Note Date 002029 / 2301255 Murbad Road Kalyan West Pin Code-421301 Dispatched through GSTIN/UIN Destination 27AAACS8577K2ZO State Name : Maharashtra, Code : 27 Terms of Delivery SI **Particulars** No. HSN/SAC GST Amount Rate 1 **VALUATION FEE** (Technical Inspection and Certification Services) 997224 18 % 2,500.00 CGST 225.00 SGST 225.00 Total Amount Chargeable (in words) ₹ 2,950.00 Indian Rupee Two Thousand Nine Hundred Fifty Only E. & O.F. HSN/SAC Taxable Central Tax State Tax Total Value Rate 997224 Amount Rate Amount Tax Amount 2,500.00 9% 225.00 9% 225.00 Total 2,500.00 450.00 225.00 Tax Amount (in words): Indian Rupee Four Hundred Fifty Only 225.00 450.00 Company's Bank Details Remarks: Bank Name "Mrs. Kavita Ishwar Patil & Mr. Ishwar Vasant Patil ICICI BANK LTD Residential Flat No. 102, 1st Floor, Building No 5, A/c No. 340505000531 Branch & IFS Code: ""Regency Sarvam" THANE CHARAI & ICIC0003405 Gupta Estates, Near Titwala Station, Ganpati Mandir Road, Village - Manda, Titwala, Taluka - Kalyan, District Thane, Titwala (East), PIN Code - 421 605, State -Maharashtra, India" Company's Service Tax No. : AADCV4303RSD001 Company's PAN : AADCV4303R Declaration

This is a Computer Generated Invoice



NOTE - AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES

APPLICABLE AS PER THE RULE. MSME Registration No. - 27222201137



UPI Virtual ID : VASTUKALATHANE@icici

for Vastukala Consultants (I) Pvt Ltd

Authorised Signatory



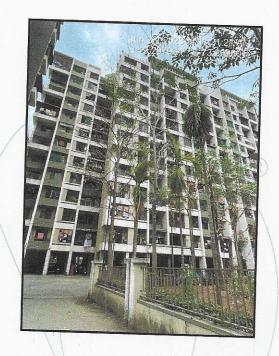
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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Kavita Ishwar Patil & Mr. Ishwar Vasant Patil

Residential Flat No. 102, 1st Floor, Building No 5, "Regency Sarvam", Gupta Estates, Near Titwala Station, Ganpati Mandir Road, Village - Manda, Titwala, Taluka - Kalyan, District - Thane, Titwala (East), PIN Code - 421 605, State - Maharashtra, India.

Latitude Longitude : 19°17'50.4"N 73°12'29.8"E

Valuation Prepared for:

State Bank of India **RACPC Kalyan**

Main Branch, 1st Floor, Near LIC Office Murbad Road, Kalyan West. 421301.



Thane: 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA E-mail : thane@vastukala.org, Tel. : 80978 82976 / 90216 25621

Our Pan India Presence at :

Mumbai 🖓 Thane

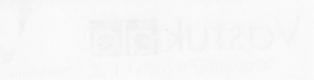
Aurangabad Pune **♥** Nanded P Delhi NCR P Nashik

Indore Ahmedabad 🖓 Jaipur

Rajkot R Raipur

Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

🖀 TeleFax : +91 22 28371325/24 mumbai@vastukala.org



Valuation Report of the Immovable Property



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THE REPORT OF THE PROPERTY OF

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report Prepared For: SBI / RACPC Kalyan/ Mrs. Kavita Ishwar Patil (002029/2301255)

Page 2 of 28

Vastu/Thane/06/2029/2301255 24/15-356-PSHSH Date: 24.06.2023

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 102, 1st Floor, Building No 5, "Regency Sarvam", Gupta Estates, Near Titwala Station, Ganpati Mandir Road, Village - Manda, Titwala, Taluka - Kalyan, District -Thane, Titwala (East), PIN Code - 421 605, State - Maharashtra, India belongs to Mrs. Kavita Ishwar Patil & Mr.

Ishwar Vasant Patil

Boundaries of the property

North

Regency Sarvam Road

South

Internal Road

East

Regency Sarvam, Building No. 6

West

Regency Sarvam, Building No. 4

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at ₹ 57,85,790.00 (Rupees Fifty Seven Lakh Eighty Five Thousand Seven Hundred Ninety Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO **CHALIKWAR**

Auth. Sign



Director

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

SBI Empanelment No.: SME/TCC/2021-22/86/3

Encl.: Valuation report



Thane: 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA E-mail: thane@vastukala.org, Tel.: 80978 82976 / 90216 25621

Our Pan India Presence at :

Mumbai Thane

🗣 Aurangabad 💡 Pune Nanded P Delhi NCR P Nashik

Indore Ahmedabad 🖓 Jaipur

Rajkot Rajkot Raipur Raipur

Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

TeleFax: +91 22 28371325/24 Mumbai@vastukala.org

Vastukala Consultants India Pvt. Ltd.

101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601

To, The Branch Manager, State Bank of India **RACPC Kalyan**

Main Branch, 1st Floor, Near LIC Office Murbad Road, Kalyan West. 421301.

VALUATION REPORT (IN RESPECT OF FLAT)

	Genera	l		
1	Purpos	e for which the valuation is made		To assess Fair Market Value of the property for Bank Loan Purpose.
2	a)	Date of inspection	:	23.06.2023
	b)	Date of which the valuation is made	:	24.06.2023
3	List of I) II) III) IV)	Mrs. Kavita Ishwar Patil & Mr. Ishwar Vasa Copy of Part Occupancy Certificate Docu Kalyan Dombivli Municipal Corporation. Copy of No Objection Certificate regard	ment Prometer in the second se	Transfer of Flat No.NA Dated 17.11.2017 issued by Kalyan Document No.KDMC / NRV /BP / KV / 2012 - 2013 / 121 / 181
4	with F	of the owner(s) and his / their address (es) thone no. (details of share of each owner in of joint ownership) Think.In	1	Mrs. Kavita Ishwar Patil & Mr. Ishwar Vasant Patil Residential Flat No. 102, 1st Floor, Building No 5, "Regency Sarvam", Gupta Estates, Near Titwala Station, Ganpat Mandir Road, Village - Manda, Titwala, Taluka - Kalyan District - Thane, Titwala (East), PIN Code - 421 605, State Maharashtra, India. Contact Person: Mr. Ishwar Vasant Patil (Owner) Mobile No. 9004044363 Joint Ownership
				Details of ownership share is not available
5	Brief Leas	description of the property (Including sehold / freehold etc.)		Details of ownership share is not available The property is a Residential Flat located on 1 st Floor. The composition of Residential Flat is 2 Bedroom + Living Roo + Kitchen + 2 Balcony Area + Dining + 2 Flowered Area + Toilet + Passage. (2 BHK). The property is at 600M distant from Railway Station Titwala.



-	a) Plot No. / Survey No.			1 001 17 1, 001Z, ZZU/1, Z3 1/P2	A/1, 42/4A/2, 42/5, 42/6, 47/1, art of Village - Manda and Survey 5/1, 246/1 of Village - Titwala
-	b) Door No.			Residential Flat No. 102	The state of the s
-	c) C.T.S. No. / Village			-Village - Manda, Titwala	
	d) Ward / Taluka		:	Taluka - Kalyan	
-	e) Mandal / District		:	District - Thane	
f	f) Date of issue and validity of layout of approve map / plan	ed	:	As Part Occupancy Certificathat the construction is as p	ate is received it may be assume
g	Approved map / plan issuing authority		:		or sanctioned plan.
h)	Whether genuineness or authenticity of appromap/ plan is verified	ved	:	®	mean massa
i)	on authentic of approved plan	rs		No	
7	Postal address of the property	uus ledu 251		Mandir Road, Village - Ma	Floor, Building No 5, "Regenc Near Titwala Station, Ganpai nda, Titwala, Taluka - Kalyan st), PIN Code - 421 605, State
8	City / Town	150	1	City - Titwala (East)	
	Residential area	118		Yes /	
	Commercial area		+	No /	
	Industrial area		1	No	Company of the Compan
9	Classification of the area				O STORY OF STREET
	i) High / Middle / Poor		1	Middle Class	A SHIP WATER THE STATE OF THE S
	ii) Urban / Semi Urban / Rura		1	Jrban Jrban	William S
10	Coming under Corporation limit / Village Panchayat / Municipality	m	V	fillage - Manda, Titwala alyan Dombivali Municipal Co	ornoration
11	Whether covered under any State / Central Govt enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area		N		
12	Boundaries of the property			As per site	924 W Red 12 , 61 = 601
	North			Regency Sarvam Road	As per Document
	South			Internal Road	Details not available
	East		F	Regency Sarvam, Building No. 6	Details not available Details not available









	West			egency Sarvam, Building No. 4	Details not available
13	Dimensions of the site		N.	A. as property under consider coulding.	ration is a Residential Flat in
_	and the second s	1		As per the Deed	As per Actuals
		1.		-	
	North	+	-	-	
	South	+	+		rus nus mer steel !
	East	+	+		-
	West	-	+	arpet Area in Sq. Ft. = 723.00	
14	Extent of the site		(1	Area as per Site measuremen	o
			E (Area As Per Agreement for sa Built Up Area in Sq. Ft. = 852. Carpet Area + 20%)	
14.1	Latitude, Longitude & Co-ordinates of Flat			19°17'50.4"N 73°12'29.8"E	
15	Extent of the site considered for Valuation (leas of 13A& 13B)	t		Carpet Area in Sq. Ft. = 710 (Area As Per Agreement fo	.00 r sale)
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.		: ;	Seller Occupied	poste a discretion de la companya de
11	APARTMENT BUILDING				Age Sub-Line
1.	Nature of the Apartment		:	Residential	ere ent to delica seem in the
2.		1			
	C.T.S. No.		1		A RESERVATION OF THE SECOND
	Block No. Think.!	nr	10	vate.Create	
	Ward No.			-	
	Village / Municipality / Corporation	- J	1.7	Village - Manda, Titwala, Kalyan Dombivali Municipal	
	Door No., Street or Road (Pin Code)		·	Sarvam", Gupta Estates	st Floor, Building No 5, "Regen e, , Near Titwala Station, Ganpa landa, Titwala, Taluka - Kalya East), PIN Code - 421 605, State
	3. Description of the locality Residential / Commercial / Mixed		1	Residential	
	4. Year of Construction		1.	2014 (As Per Part Occupat	ncy Certificate)







5	. Number of Floors		: Stilt + 12 Upper Floors	
6.	Type of Structure		: R.C.C. Framed Structure	
7.	Number of Dwelling units in the building	alij	: 1st Floor is having 6 Flats	
8.	Quality of Construction		: Good	
9.	Appearance of the Building		: Good	-
10.	Maintenance of the Building		Good	
11.	Facilities Available			
**	Lift		: 2 Lifts	
aer	Protected Water Supply		: Municipal Water Supply	
	Underground Sewerage	6	: Connected to Municipal Sewerage System	
	Car parking - Open / Covered		: Stilt + Open Car Parking	
	Is Compound wall existing?		Yes	2
	Is pavement laid around the Building		Yes	
Ш	Residential Flat	1		
1.	The floor in which the Flat is situated		1 st Floor	
2.	Door No. of the Flat	1	Residential Flat No. 102	
3.	Specifications of the Flat	+	TOTAL	
	Roof	1:	R. C. C. Slab	
	Flooring	1	Vitrified Tile Flooring	
	Doors		Teak Wood Door frame with Solid flush door	
	Windows	1	Powder Coated Aluminium Sliding	
	Fittings	1	Concealed plumbing with C.P. fittings. Electrical wiring w	ith
	Finishing Think.In	1.0	Cement Plastering with POP false Celling	
+	House Tax		5 day of high	
-	Assessment No.	N.	Details not available	*
1	Tax paid in the name of	:	Details not available	
	Tax amount	:	Details not available	
E	Electricity Service connection No.		Electricity Bill Consumer No. 020117087132	
N	Meter Card is in the name of	:	Priyesh Gopalan Nambiar	
+	How is the maintenance of the Flat?	:	Good	
S	Sale Deed executed in the name of		Mrs. Kavita Ishwar Patil & Mr. Ishwar Vasant Patil	







	What is the undivided area of land as per Sale Deed?		Details not available
9.	What is the plinth area of the Flat?		Built Up Area in Sq. Ft. = 852.00 (Carpet Area + 20%)
10.	What is the floor space index (app.)		As per KDMC norms
111.	What is the Carpet area of the Flat?		Carpet Area in Sq. Ft. = 723.00 (As per Area actual site measurement) Carpet area in Sq. Ft. = 602.00 Balcony area in Sq. Ft. = 121.00 Total Carpet Area in Sq. Ft. = 723.00 (Area as per actual site measurement) All the above areas are within +/- 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area. Carpet Area in Sq. Ft. = 710.00 (As Per Area Agreement for sale)
12.	Is it Posh / I Class / Medium / Ordinary?		Medium
13.	Is it being used for Residential or Commercial purpose?		Residential Purpose
14.	Is it Owner-occupied or let out?	:	Seller Occupied
15.	If rented, what is the monthly rent?	:	₹ 12,000/- (Expected rented income as per month)
IV	MARKETABILITY		
1.	How is the marketability?	:	
2.	What are the factors favoring for an extra Potential Value?		Located in developed area
3.	the market value in general?	1	No
V	Think In	1	dvate.Create
1	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjace properties in the areas)	nt	₹ 8,500/- to ₹ 9,000/- per Sq. Ft. on Carpet Area ₹ 7,500/- to ₹ 7,700/- per Sq. Ft. on Built Up Area
2	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specifications and other factors with the Flat under comparisor (give details).	1	: ₹ 8,500/- per Sq. Ft.
	3. Break – up for the rate		









	Remarks Think.inn	JV	ofe Create
	Total Composite Rate	1	5 8,149/- per Sq. Ft.
	Rate for Land & other V (3) ii		₹ 5,900/- per Sq. Ft.
t	Depreciated building rate VI (a)		₹ 2,249/- per Sq. Ft.
b	Total composite rate arrived for Valuation	-	
	Depreciation Ratio of the building	1.	
	Depreciation percentage assuming the salvage value as 10%		13.50%
		:	51 years Subject to proper, preventive periodic maintenance & structural repairs.
	Age of the building		9 years
	Replacement cost of Flat with Services (v(3)i)		₹ 2,600/- per Sq. Ft.
a	Depreciated building rate		
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
VI	valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	:	It is a foregone conclusion that market value is always morthan the RR price. As the RR Rates area Fixed by respective State Government for computing Stamp Duty / Rgstn. Feet Thus the differs from place to place and Location, Amenitie per se as evident from the fact than even RR Rates Decide by Government Differs.
5.	Guideline rate(an evidence thereof to be enclosed)	:	₹ 50,096/- per Sq. M. i.e. ₹ 4,654/- per Sq. Ft.
4	Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed)	:	₹ 54,200/- per Sq. M. i.e. ₹ 5,035/- per Sq. Ft.
-	II. Land + others	:	₹ 5,900/- per Sq. Ft.
	I. Building + Services	1:	₹ 2,600/- per Sq. Ft.

Sr. No.	Description	Qty.	Rate per unit	Estimated Value (₹
1	Present value of the Flat	710.00 Sq. Ft.		
2	Wardrobes	7 10.00 Sq. 1 t.	8,149.00	57,85,790.00
3	Showcases			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations		-	

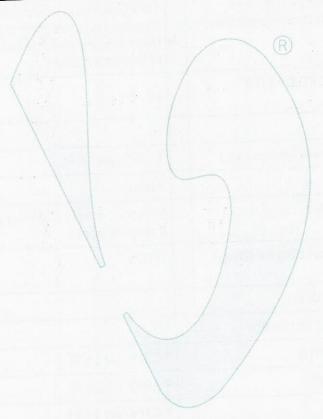








-	Guideline value of the property (852.00 X 4,654.00)	39,65,208.00
	Insurable value of the property (852.00 X 2,600.00)	22,15,200.00
10	Total / Realizable value of the property	57,85,790.00
10	Others	
9	Potential value, if any	
8	Extra collapsible gates / grill works, etc.	
7	Electricity deposits / electrical fittings, etc.	



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Justification for Price / Rate

The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month.

In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

Method of Valuation / Approach

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Flat, where there are typically many comparables available to analyze. As the property is a Residential Flat, we have adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of per Sq. Ft. on BuiltUp Area. Considering the rate with attached report, current market conditions, demand and supply position, Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of Residential and Commercial application in the locality etc. We estimate ₹8,149.00 per Sq. Ft. on Carpet Area for valuation.

ood
12,000/- (Expected rented income as per month)
1





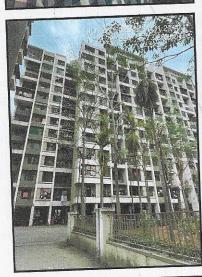


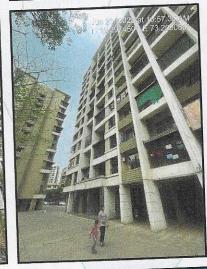
Actual Site Photographs





















Actual Site Photographs









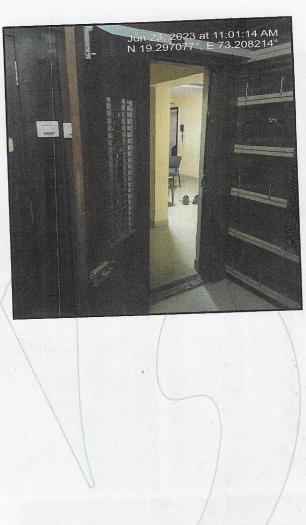












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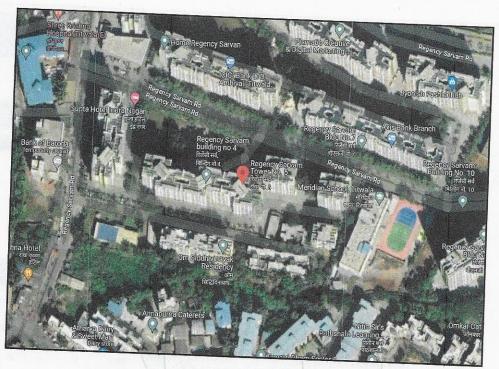




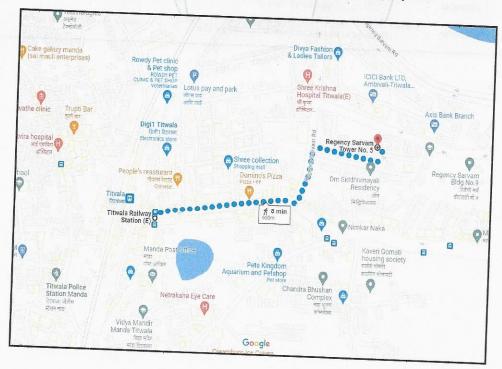




Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°17'50.4"N 73°12'29.8"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Titwala - 600M).



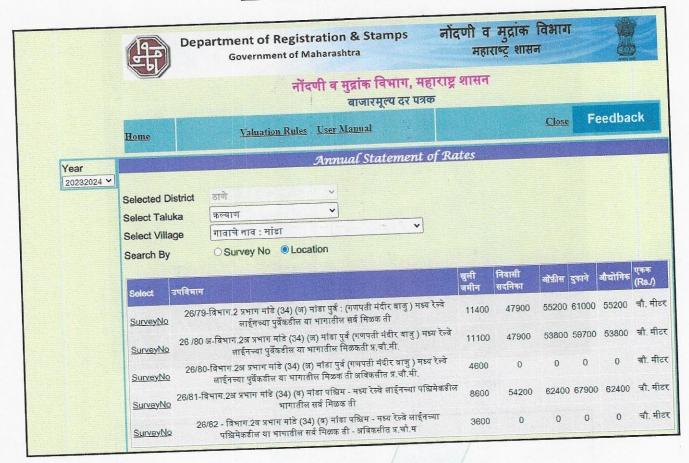




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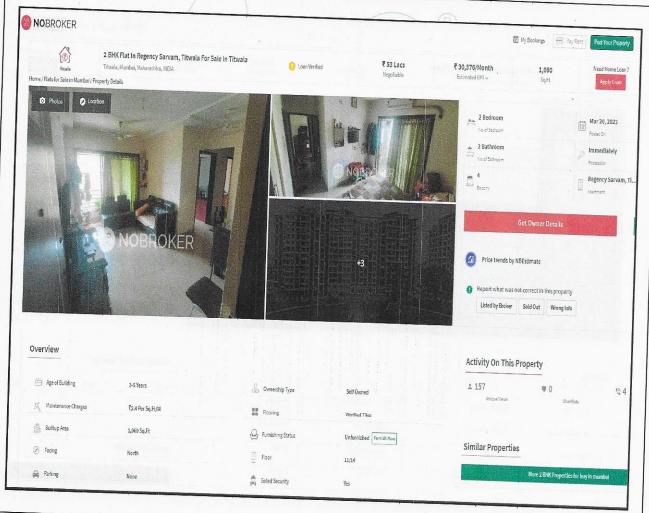






Price Indicator

Property	Regency Conjunctity	ndewij)
Source	Regency Sarvam, Titwala	
	Nobroker.com	
Area Type	Saleable	
Area	1060 Sq. Ft.	0000
Rate / Sq. feet on BuiltUp area	₹ 7,500/-	
Floor	Middle	

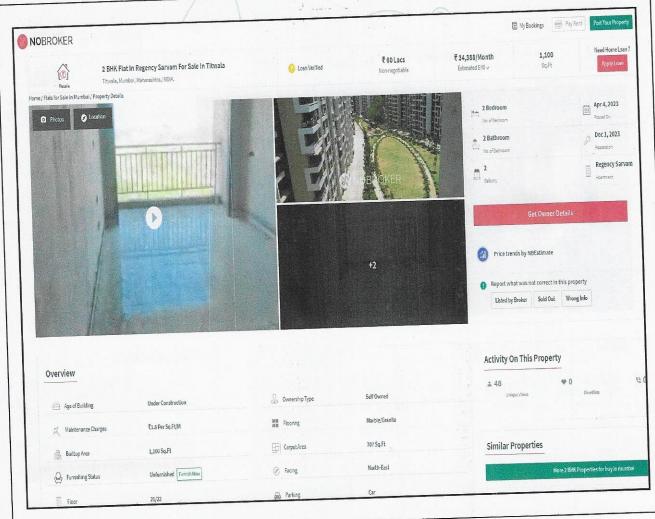








	Regency Sarvam, Titwala
Property	Nobroker.com
Source	Carpet
Area Type Area	707 Sq. Ft.
Percentage	10%
Rate / Sq. feet on BuiltUp area	₹ 7,715/-
Floor	Middle Floor

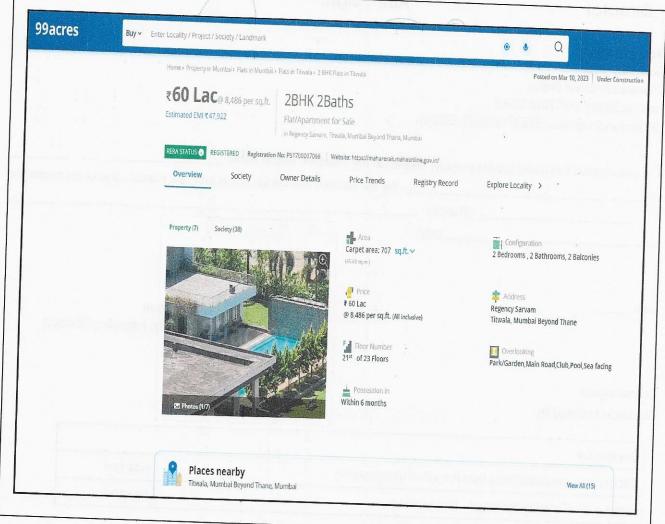








Property	Pogener 0
Source	Regency Sarvam, Titwala
	https://www.99acres.com/
Area Type	Carpet
Area	707 Sq. Ft.
Percentage	10%
Rate / Sq. feet on BuiltUp area	₹ 7,715/-
Floor	21st









As a result of my appraisal and analysis, it is my considered opinion that of the above property in the prevailing condition with aforesaid specifications is ₹57,85,790.00 (Rupees Fifty Seven Lakh Eighty Five Thousand Seven Hundred Ninety Only).

Place: Thane Date: 24.06.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO **CHALIKWAR**

Auth. Sign.

Director

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

SBI Empanelment No.: SME/TCC/2021-22/86/3

(Rupeesonly).	
(Name	Signature & Designation of the Inspecting Official/s)
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om the valuer (Annexure-IV)	Attached
	only).\\ Think.lnnovate.



Model code of conduct for valuer - (Annexure V)



Attached

(Annexure-IV)

DECLARATION-CUM-UNDERTAKING

- I, Manoj Chalikwar son of Shri. Baburao Chalikwar do hereby solemnly affirm and state that:
 - a. I am a citizen of India.
 - b. 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.
 - c. The information furnished in my valuation report dated 24.06.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
 - d. My engineer Nikhil Sonawane has personally inspected the property on 23.06.2023. The work is not sub-contracted to any other valuer and carried out by myself.
 - e. Valuation report is submitted in the format as prescribed by the bank.
 - f. 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.
 - g. I have not been removed / dismissed from service / employment earlier.
 - h. I have not been convicted of any offence and sentenced to a term of imprisonment
 - i. I have not been found guilty of misconduct in my professional capacity.
 - j. I have not been declared to be unsound mind
 - k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
 - I. I am not an undischarged insolvent.
- m. I 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 Income-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
- n. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- o. My PAN Card number as applicable is AERPC9086P
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure



