



APL  
Property

## **Valuation Report** **Residential Property**

Date Of Inspection :- 28.06.2018

Date of Submission of Report:- 17.07.2018

### **LOCATED AT**

KHASRA NO. – 440 Mi, 441(New No. 1000), 999 KA, 999 KHA  
1001, 1002, 1004 KA, MAUZA HARRAWALA  
DISTT. DEHRADUN (UTTARAKAHND)

### **BELONGING TO**

SH. RAKESH KR. OBERAI S/O SH. SARDARI LAL OBERAI  
A/C OBERAI EDUCATIONAL TRUST, DEHRADUN

### **REPORT PREPARED FOR**

STATE BANK OF INDIA,  
SME BRANCH, RAJPUR ROAD,  
DEHRADUN (UTTARAKAHND)

### **PREPARED BY**

PARTH FINANCIAL & INDUSTRIAL CONSULTANCY SERVICES

For Parth Financial & Industrial Consultancy Services  
Partner

**Govt. Registered Valuer**

**Project Consultant**

**L.E.I.**

**Project Evaluation**

**Parth Finance & Energy Solutions**

Office : E-402, Stellar Park Apppt, Plot No.-58/24, Block-C  
Sector – 62, Noida, Gautam Budh Nagar-201309  
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**Parth Financial And Industrial Consultancy Services**

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Mob. :-+91- 9891290809, 9953110441, 9868750906,  
e-mail:- parthfintech@gmail.com

**FORMAT OF VALUATION REPORT**  
(To be used for all properties of value above Rs.5 Crores)

**Name & Address of Branch :** STATE BANK OF INDIA, SME Branch,  
Rajpur Road, Dehradun (Uttarakhand)  
**Name of Customer (s) :** M/s Oberai Educational Trust  
Registered Office 2 A, Race Course,  
Dehradun (Uttarakhand)

<b>1. Introduction</b>		
a)	Name of the Property Owner	Sh. Rakesh Kr. Oberai s/o Sh. Sardari Lal Oberai
b)	Property address	Khasra No. – 440 Mi, 441(New No. 1000), 999 Ka, 999 Kha 1001, 1002, 1004 Ka, Mauza Harrawala Distt. Dehradun (Uttarakhand)
c)	Purpose of Valuation	To assess fair market value for S.B.I., SME Branch, Rajpur Road, Dehradun (Uttarakhand)
d)	Date of Inspection of Property	28 <sup>th</sup> June, 2018
e)	Date of Valuation Report	17 <sup>th</sup> July, 2018
f)	Name of the Developer of Property (in case of developer built properties)	The property is owned by individual
<b>2. Physical Characteristics of the Property</b>		
a)	Location of the Property	
i	Nearby landmark	Property located on Haridwar Road, near Shikhar Palace ( Hotel), in Harrawala, Dehradun
ii	Postal Address of the Property	Khasra No. – 440 Mi, 441( New No. 1000), 999 Ka, 999 Kha 1001, 1002, 1004 Ka, Mauza Harrawala, Distt. Dehradun (Uttarakhand)
iii	Area of the plot/land	Net Area 4433.50 Sq. Mtrs
iv	Type of Land: Solid, Rocky, Marsh land, reclaimed land, Water-logged, Land locked.	Solid Land
v	Independent access/approach to the property etc.	Yes independent approach road is available. On three side. Located on 15 Meter wide Haridwar road.
vi	Google Map Location of the Property with a neighborhood layout map	Attached at Annexure- IV
vii	Details of roads abutting the property	Haridwar Road on West side and on North Side Road leading to village Nakrauda.
viii	Description of adjoining property	Mixed type properties.
ix	Plot No. Survey No.	Khasra No. – 440 Mi, 441(New No. 1000), 999 Ka, 999 Kha 1001, 1002, 1004 Ka,

X	Ward/Village/Taluka	Mauza Harrawala	
Xi	Sub-Registry/Block	Dehradun	
Xii	District	DEHRADUN (UTTARAKHAND)	
Xiii	Any other aspect	NIL	
b)	Plinth Area, Carpet Area, and saleable are to be mentioned separately and clarified	Only Land. No construction at site except Boundary Wall	
c)	Boundaries of the Plots East West North  South	As per Sale Deed  N.A.	<u>Actual</u> Others Plot Haridwar Road Nakrauda Road & Others Property Approach Road to others plot
d)	Location Information	N- 30-25-36.32 E -78-09-44.08	
3. Town Planning parameters			
I	Master Plan provisions related to property in terms of land use	M.D.D.A. DEHRADUN Master Plan – 2005-25	
li	FAR- Floor Area Rise/FSI- Floor Space Index permitted & consumed	NO BUILDING CONSTRUCTED AT SITE	
lii	Ground coverage		
Iv	Comment on whether OC- Occupancy Certificate has been issued or not		
V	Comment on unauthorized constructions if any		
Vi	Transferability of developmental rights if any, Building by-laws provision as applicable to the property viz. setbacks, height restriction etc.		
Vii	Planning area/zone	Mussoorie Dehradun Development Authority	
Viii	Developmental controls	Mussoorie Dehradun Development Authority	
Ix	Zoning regulations	Mixed	
X	Comment on the surrounding land uses and adjoining properties in terms of uses	Mixed Land use	
Xi	Comment on demolition proceedings if any	No Comments	
Xii	Comment on compounding / regularization proceedings	No Comments as no construction at site	
xii	Any other Aspect	Nil	
4. Document Details and Legal Aspects of Property			
a)	Ownership Documents i. Sale Deed, Gift Deed, Lease Deed	Sale Deed / Gift Deed / Family Settlement Deed	

	ii. TIR of the Property	Not provided
b)	Name of the Owner/s	Sh. Rakesh Kr. Oberai s/o Sh. Sardari Lal Oberai
c)	Ordinary status of freehold or leasehold including restrictions on transfer	Free Hold rights
d)	Agreement of easement if any	N.A.
e)	Notification of acquisition if any	No
f)	Notification of road widening if any	No
g)	Heritage restriction, if any	Nil
h)	Comment on transferability of the property ownership	Complete transferable rights
i)	Comment on existing mortgages /charges / encumbrances on the property, if any	The legal aspects were not considered in this valuation. In this valuation ownership has been verified from the Sale Deed/ information provided by the Bank. Bank to obtain legal opinion from Advocate
j)	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	Not Known
k)	Building plan sanction: Authority approving the plan - Name of the office of the Authority - Any violation from the approved Building Plan -	MDDA Not Applicable
l)	Whether Property is Agricultural Land if yes, any conversion is contemplated	Yes, Considered Non Agriculture as per Master Plan.
m)	Whether the property is SARFAESI compliant	Yes
n)	a. All legal documents, receipts related to electricity, Water tax, Municipal tax and other building taxes to be verified and copies as applicable to be enclosed with the report. b. Observation on Dispute or Dues if any in payment of bills/taxes to be reported.	N.A. N.A.
o)	Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged.	Bank to obtain Legal opinion from Advocate
p)	Qualification in TIR/mitigation suggested if any.	Not Known
q)	Any other aspect	Nil
<b>5. Economic Aspects of the Property</b>		
a)	i. Reasonable letting value ii. If property is occupied by tenant - Number of tenants - Since how long (tenant- wise) - Status of tenancy right	N.A. No

	- Rent received per month (tenant-wise) with a comparison of existing market rent iii. Taxes and other outgoings iv. Property Insurance v. Monthly maintenance charges vi. Security charges vii. Any other aspect	N.A. N.A. N.A. N.A. Nil
<b>6. Socio-cultural Aspects of the Property</b>		
a)	Descriptive account of the location of the property in terms of social structure of the area, population, social stratification, regional origin, economic level, location of slums, squatter settlements nearby, etc.	The property is located on Dehradun Haridwar Road. Lot of development activities going on in the area.
b)	Whether property belongs to social infrastructure like hospital, school, old age homes etc.	No
<b>7. Functional and Utilitarian Aspects of the Property</b>		
a)	Description of the functionality and utility of the property in terms of: i. Space allocation ii. Storage Spaces iii. Utility spaces provided within the building iv. Car Parking facility v. Balconies, etc.	N.A. N.A. N.A. N.A. N.A.
b)	Any other aspect	Nil
<b>8. Infrastructure Availability</b>		
a)	Infrastructure Availability Description of aqua infrastructure availability in terms of i. Water supply ii. Sewerage/sanitation System Underground or Open iii. Storm water drainage	Available N.A. N.A.
b)	Description of other physical infrastructure facilities viz. i. Solid waste management ii. Electricity iii. Road and public transport connectivity iv. Availability of other public utilities nearby	Yes Yes available Road Transport available Bank, Market available
c)	Social infrastructure in terms of i. School ii. Medical facilities iii. Recreational facility in terms of parks and open space	Available nearby Available nearby It is Mix area all facilities are available.

<b>9. Marketability of the Property</b>		
a)	Marketability of the property in terms of i. Locational attributes ii. Scarcity iii. Demand and supply of the kind of subject property iv. Comparable sale prices in the locality	Very Good No Demand and supply is average.  Not available
b)	Any other aspect which has relevance on the value or marketability of the property	NIL
<b>10. Engineering and Technology Aspects of the Property</b>		
a)	Type of construction	No construction except boundary wall
b)	Material & technology used	N.A.
c)	Specifications,	N.A.
d)	Maintenance issues	N.A.
e)	Age of the building	N.A.
f)	Total life of the building	N.A.
g)	Extent of deterioration,	N.A.
h)	Structural safety	N.A.
i)	Protection against natural disaster viz. earthquakes,	N.A.
j)	Visible damage in the building	N.A.
k)	System of air-conditioning	N.A.
l)	Provision of firefighting	N.A.
m)	Copies of the plan and elevation of the building to be included	N.A.
<b>11. Environmental Factors</b>		
a)	Use of environment friendly building materials, Green Building techniques if any	N.A.
b)	Provision of rain water harvesting	N.A.
c)	Use of solar heating and lightening systems, etc.,	N.A.
d)	Presence of environmental pollution in the vicinity of the property in terms of industry, heavy traffic etc.	Normal Vehicle pollution is there.
<b>12. Architectural and aesthetic quality of the Property</b>		
a)	Descriptive account on whether the building is modern, old fashioned, plain looking or decorative, heritage value, presence of landscape elements etc.	N.A.
<b>13. Valuation</b>		
a)	Methodology of valuation – Procedures adopted for arriving at the valuation. Valuers may consider various approaches and state explicitly the reason for adopting particular approach and assumptions made, basis	As per local enquiry made and from web site i.e. 99 Acres.com, the average market rate of land in the area is Rs. 18,000/- per Sq. Mtrs depending on size / location of Plot. Since this plot is on main road and is

	adopted with supporting data, comparable sales, and reconciliation of various factors on which final value judgment is arrived at.	approachable from three side roads, rate of land has been taken as Rs, 20,000/- per Sq. Mtrs.
b)	Prevailing Market Rate/Price trend of the Property in the locality/city from property search sites viz magickbricks.com, 99acres.com, makaan.com etc. if available	On 99acres.com only one property is available for sale @Rs18000/- per Sq. Mtrs
c)	Guideline Rate obtained from Registrar's office/State Govt. Gazette/ Income Tax Notification	Govt. rates obtained From Internet attached at Annexure-II
d)	Summary of Valuation i. Guideline Value Land: Building: ii. Fair Market Value iii. Realizable Value iv. Forced/ Distress Sale value.	Detailed at Annexure-I  Rs. 7.14 Cr. Rs. NIL Rs. 9.40 Cr. Rs. 8.00 Cr. Rs. 7.00 Cr.
e)	i. In case of variation of 20% or more in the 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.  ii. Details of last two transactions in the locality/area to be provided, if available.	The Circle rate of land in the area is Rs. 16,100/- per Sq. Mtrs. As per local enquiry made and from web site i.e. 99 Acres.com , the average market rate of land in the area is Rs. 18,000/- per Sq. Mtrs depending on size / location of Plot. Since this plot is on main road and is approachable from three side roads, rate of land has been taken as Rs, 20,000/- per Sq. Mtrs. Not available

#### 14. Declaration

I hereby declare that:

- The information provided is true and correct to the best of my knowledge and belief.
  - The analysis and conclusions are limited by the reported assumptions and conditions.
  - We have read the Handbook on Policy, Standard and Procedures for Real Estate Valuation by Banks and HFIs in India, 2011, issued by IBA and NHB, fully understood the provisions of the same and followed the provisions of the same to the best of my ability and this report is in conformity to the Standards of Reporting enshrined in the above Handbook.
  - We have no direct or indirect interest in the above property valued.
  - We have inspected the subject property on 28.06.2018.
  - We are registered Valuer under Section 34AB of Wealth Tax Act, 1957.
  - We have not been depanelled or removed from any Bank/Financial Institution/Government Organization at any point of time in the past.
  - We have submitted the Valuation Report (s) directly to the Bank.
- Name and address of the Valuer --- Parth Financial & Industrial Consultancy Services  
Branch. Office- 15-B, New Cantt. Road, Dehradun

Parth Financial & Industrial Consultancy Services

Partner

	adopted with supporting data, comparable sales, and reconciliation of various factors on which final value judgment is arrived at.	approachable from three side roads, rate of land has been taken as Rs, 20,000/- per Sq. Mtrs.
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Name and address of the Valuer --- Parth Financial & Industrial Consultancy Services  
Branch. Office- 15-B, New Cantt. Road, Dehradun

Parth Financial & Industrial Consultancy Services

Partner

Name of Valuer association of which we Partners are bonafide member in good standing...Institution of Valuers

Wealth Tax Registration No Pramod Bharti  
V-05/2009-10

Rajesh Kr. Srivastava  
I.O.V. Fellow No.-  
F- 26497

Ajay Kr. Chaturvedi  
V-02/2016-17

Signature of the Valuer.....  
Date 17<sup>th</sup> July, 2018

Mobile No+91- 9953110041, 9891290809, 9868750906

Email... parthfintech@gmail.com

#### 15. Enclosures

a)	Detail Valuation	
b)	Land site Plan	At Annexure-I
c)	Govt. Circle Rates	At Annexure-VI
d)	Photograph of the property (including geo-stamping with date) and owner (in case of housing loans, if borrower is available) including a "Selfie" of the Valuer at the site	At Annexure-II At Annexure-III
e)	Certified copy of the approved / sanctioned plan wherever applicable from the concerned office	N.A.
f)	Google Map location of the property	Annexure-IV
g)	Any other relevant documents/ extracts Copy of Conveyance Deed	Available with Bank
h)	Price trend of the Property in the locality/city from property search sites viz Magickbricks.com, 99Acres.com, Makan.com etc	Annexure-V

For Parth Financial & Industrial Consultancy Services

Partner

**ANNEXURE-I****VALUATION DETAILS****A. LAND**

1. Location : Khasra No. - 440 Mi, 441( New Khasra No. 1000), 999 Ka, 999 Kha, 1001, 1002, 1004 Ka, Mauza Harrawala, Distt. Dehradun (Uttarakhand)
2. Land area : Net Area available 4433.50 Sq. Mtrs.

**VALUATION OF LAND**

The promoters / S.B.I. has provided following documents toward collateral security to be provided by Sh. Rakesh Kr. Oberai:-

Sl.No.	Details Of Properties	Total Area as per Deed in Sq. Mtrs.	Area as per proposal	Remarks
1	Sale Deed dated 17.11.1977 execute by Sh. Jai Prakash, Sh. Satya Prakash, Sh. Dharam Prakash, Sh. Gian Prakash and Sh. Vijay Prakash all sons of Sh. Ram Kishan in favour of Sh. Rakesh Kr. Oberai for land detailed as under:- a. Khasra No. 440 Mi Area 0.11 Acres b. Khasra No. 441 Area 0.77 Acres Total Area 0.11 + 0.77 = 0.88 Acres or say 3562 Sq. Mtrs. ( New Khasra Nos 1000 for these plots)	3562	3120	Difference 442 Sq. Mts
2	Gift Deed dated 12.01.2015 Gift given by Amrish Kr. Oberai to Sh. Rakesh Kr. Oberai. Out of Khata No. 35 following land has been gifted a. Khasra No. 1006 Ka - 1620 Sq. Mtrs. b. Khasra No. 999 Ka - 480	2100	480 i.e only plot. No 999 Ka	1620

	SQ. Mts Total Area -2100 Sq. Mtrs			
3	Family Partition vide deed dated 12.01.2015 in which Sh. Rakesh Kr. Oberai got following plot / area a. Khasra No. 999 Kha 610 Sq. Mtrs b. Khasra No. 1001 80 Sq. Mtrs c. Khasra No. 1002 690 Sq. Mtrs d. Khasra No. 1004 Ka 1535 Sq. Mts Total Area 2915 Sq. Mtrs	2915	2915	Nil

**TOTAL AREA OF PLOTS PROPOSED TO BE GIVEN AS COLLATORAL SECURITY:-** 3120 + 480 + 2915= 6515 Sq. Mtrs. out of these plot Net Area available for Residential purpose (covered by boundary wall ) as per MDDA letter No. MMDA/RTI/00707 / 18-19 dated 12.07.2018 is 4433.50 S. Mtrs.

**COMMENTS:-**

1. It has been informed that out of the property acquired by sale deed dated 17.11.1977 measuring 3562 Sq. Mtrs only 3120 Sq. Mtrs is available with owner as rest of area of 442 Sq. Mtrs has been given to family members as gift in adjustment of plots.
2. Out of Gift Deed dated 12.01.2015 only part of plots i.e. one plot measuring 480 Sq. Mtrs is being proposed as Collateral Security.
3. Out of total Area of 6515 SQ. Mtrs as per deeds only 4433.50 Sq. Mtrs is available with Owner to be given as Collateral Security being Residential Land. Remaining area has been left out for providing Approach Road to the owners of the Back Side of the properties in question and is / or Agricultural Land.
4. The property is bounded by Boundary Wall of average 6 ft. Height.
5. Sazra Map indicating above is attached at Annexure -VI

1. **Value as Per Circle Rate** : Circle rate of the land in the area as per Circle Rate effective from 14<sup>th</sup> January, 2018 ( as per Sl. No.7- G – 12, page no 04) of Revenue Authority for Non Agricultural Land beyond 50 Mtrs to 350 Mtr is Rs. 14,000/- per Sq. Mtrs. Adding 15 % for road width on which property is located the effective Circle rate is Rs. 16,100/- per Sq. Mtrs.  
 The cost of land as per circle rate is =  
 4433.50 Sq. Mtrs x 16,100  
 = Rs. 7,13,79,350/- or say **Rs.714.00 Lakh.**

2. As Per Market Rate

: As per local enquiry, depending on size & shape and location of plot, the market rate of land has been considered at Rs.20,000/- per Sq. Mtrs.  
Market Value of land work out to  $4433.50 \times 20,000/-$   
= Rs. 8,86,70,000/- or say **Rs. 9.00 Cr.**

3. BUILDING:

Boundary wall of 380 Running Meter has been constructed around the property with Cement Blocks, having pillars at regular interval, of average 6 ft height. There is One Tube well within the boundary. The Lump sum cost of above has been considered as Rs.40.00 Lakh

TOTAL MARKET VALUE OF ASSETS:

Present Market Value of Land & Building = Rs. 9.00 + 0.40 = **Rs. 9.40 Cr.**

Realizable value of Property: 85 % of Market Value =  $9.40 \times 85 \%$  = **Rs. 8.00 Cr.**

Distress Sale Value of Property: 75 % of Market Value =  $9.40 \times 75 \%$  = **Rs. 7.00 Cr.**

Parth Financial & Industrial Consultancy Services

  
Partner

प्रमुख मार्ग निबंधन उप-जिला देहरादून

क्रम सं./ वर्ग/सं. कोड	वर्ग/सं. कोड	वर्ग/सं. कोड	वर्ग/सं. कोड	वर्ग/सं. कोड		वर्ग/सं. कोड	वर्ग/सं. कोड	वर्ग/सं. कोड	वर्ग/सं. कोड	वर्ग/सं. कोड
				वर्ग/सं. कोड	वर्ग/सं. कोड					
1	2	3	4	5	6	7	8	9	10	11
1	A	1	राजपुर रोड पर राजपुर से आस्टोमोबाइल तक	5000	3000	6400	13450	12100	12000	10000
2	B	1	राजपुर रोड पर आस्टोमोबाइल के बाद से राजपुर रोड तक	4000	2800	5400	9500	9300	12000	10000
3	C	1	राजपुर रोड पर राजपुर से राजपुर रोड तक	3000	2700	4400	9800	9300	12000	10000
		2	राजपुर रोड पर राजपुर से राजपुर रोड तक	3000	2700	4400	9800	9300	12000	10000
		3	राजपुर रोड पर राजपुर से राजपुर रोड तक	3000	2700	4400	9800	9300	12000	10000
		4	राजपुर रोड पर राजपुर से राजपुर रोड तक	3000	2700	4400	9800	9300	12000	10000
		5	राजपुर रोड पर राजपुर से राजपुर रोड तक	3000	2700	4400	9800	9300	12000	10000
4	D	1	राजपुर रोड पर राजपुर से राजपुर रोड तक	26000	23000	40000	85000	83000	12000	10000
		2	राजपुर रोड पर राजपुर से राजपुर रोड तक	26000	23000	40000	85000	83000	12000	10000
		3	राजपुर रोड पर राजपुर से राजपुर रोड तक	26000	23000	40000	85000	83000	12000	10000
		4	राजपुर रोड पर राजपुर से राजपुर रोड तक	26000	23000	40000	85000	83000	12000	10000
		5	राजपुर रोड पर राजपुर से राजपुर रोड तक	26000	23000	40000	85000	83000	12000	10000

(दीर्घसिंह बुद्धिमान)  
अपार शिवाजीराज (दिली एव चानल)  
देवगान्

PHOTOGRAPHS OF PROPERTY OF RAKESH KR. OBERAI, SITUATED AT  
KHASRA PLOT NO. - 440 MI, 441, 999 KA, 999 KHA, 1001, 1002, 1004 KA,  
MAUZA HARRAWALA, DISTT. DEHRADUN (UTTARAKHAND)



ENTRANCE



FRONT VIEW



SHIKHAR PALACE



ROAD & VIEW FROM SOUTH SIDE



TRIANGULAR AREA IS THE PROPERTY

For Parth Financial & Industrial Consultancy Services

*[Signature]*  
Partner

## SITE SEARCH 99ACRES.COM

Help

Harrawal x |

3 Photos

₹ 722 per sqft  
[See other Charges](#)

₹ 46.7 Lac

₹ 1667 per sqft

Plot/Land for Sale in Harrawal | [What's near by](#)

Plot Area: 100 sqyrd

Dimensions: 30 X 3.33 Sqyrd

Ownership: Freehold

TRP Section: New Prope

Residential plot is available for sale. It has plot area 100 sq yard that faces North East direction.

[Contact Agent](#)

[View Phone No.](#)

[Share Feedback](#)

Plot Area: 311 sqyrd

Dimensions: 13.33 X 23.33 Sqyrd

Ownership: Freehold

TRP Section: Resale

Residential plot is available for sale. It has plot area 311 sq yard that faces East direction.

[Contact Agent](#)

[View Phone No.](#)

[Share Feedback](#)

Signature and seal of Registered Valuer

Authorized Signatory

For Parth Financial & Industrial Consultancy Services

*[Signature]*

Partner

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As per M.D.D.A report and the plan enclosed of khasra no. 1000 (partly on eastern side), is agricultural land & rest is residential in Master plan 2025.

Total land area: 5124.47 sq.mt.  
Agricultural Land: 690.97 sq.mt.  
Residential Land: 4433.50 sq.mt.

Total Land (ABCD) 5124.47 sq.mt.

Agricultural Land (DEFGD) 690.97 sq.mt.

Residential Land (ABCGFEA) 4433.50 sq.mt.

OTHERS LAND

