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Dated:23.04.2021

PROJECT TIE -UP REPORT

OF

GROUP HOUSING SOCIETY

THE CORRIDORS

SITUATED AT

SETOR-67 A, VILLAGE DHUMASPUR & MAIDAWAS, GURUGRAM-MANESAR
URBAN COMPLEX, GURUGRAM, HARYANA

DEVELOPED & PROMOTED BY

M/S. IREO GRACE REALTECH PRIVATE LIMITED

REPORT PREPARED FOR

STATE BANK OF INDIA, HLST BRANCH, GURUGRAM, HARYANA

- Corporate Valuers
- Business/ Enterprise/ Equity Valuations
- Lender's Independent Financials (LIF)
- Techno Economic Viability Consultants (TEV)
- Agency for Specialized Account Monitoring (ASM)
- Project Techno-Financial Advisors
- Chartered Engineers
- Industry/ Trade Rehabilitation Consultants
- NPA Management
- Panel Valuer & Techno Economic Consultants for PSU Banks

*Important - In case of any query/ issue or escalation you may please contact Incident Manager
at valuers@rkassociates.org. We will appreciate your feedback in order to improve our services.*

*NOTE: As per IBA Guidelines please provide your feedback on the report within 15 days of its submission after which
report will be considered to be correct.*

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PART A

SUMMARY OF THE PROJECT TIE-UP REPORT

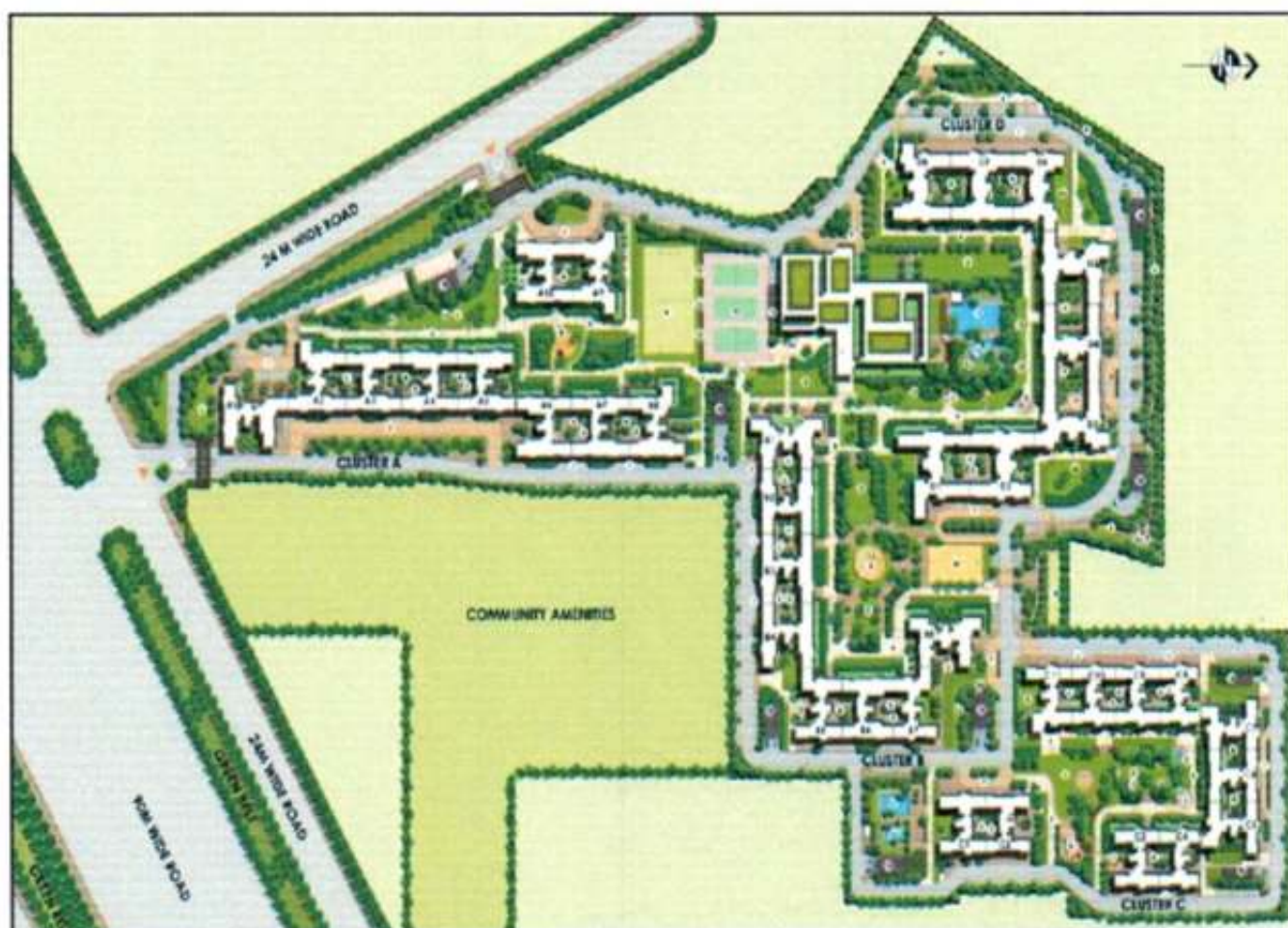
S.NO.	CONTENTS	DESCRIPTION			
1.	GENERAL DETAILS				
a.	Report prepared for	Bank			
b.	Name & Address of Organization	State Bank of India, HLST Branch, Gurugram			
c.	Name of Promoter	M/s. Ireo Grace Realtech Pvt. Ltd.			
d.	Name of Property Owner	M/s. Precision Relators Pvt. Ltd. and others			
e.	Address & Phone Number of the owner	M/s. Precision Relators Pvt. Ltd. Registered Office: 305, 3 rd Floor, Kanchan House, Karampura Commercial Complex, New Delhi- 110015			
f.	Type of the Property	Group Housing society			
g.	Type of Loan	NA			
h.	Type of Valuation	Project Tie-up Report			
i.	Report Type	Project Tie-Up Report			
j.	Date of Inspection of the Property	19 April 2021			
k.	Date of Valuation Report	23 April 2021			
l.	Surveyed in presence of	No one	---		
m.	Purpose of the Valuation	Project Tie- up Report			
n.	Scope of the Report	Project Tie- Up Report			
o.	Out-of-Scope of Report	i. Verification of authenticity of documents from originals or cross checking from any Govt. deptt. is not done at our end. ii. Legal aspects of the property are out-of-scope of this report. iii. Identification of the property is only limited to cross verification from its boundaries at site if mentioned in the provided documents. iv. Getting cizra map or coordination with revenue officers for site identification is not done at our end. v. Measurement is only limited upto sample random measurement. vi. Measurement of the property as a whole is not done at our end. vii. Drawing Map & design of the property is out of scope of the work.			
p.	Documents provided for perusal	Documents Requested	Documents Provided	Documents Reference No.	
		Total 05 documents requested.	Total 06 documents provided.	06	
		Property Title document	Old Valuation Report	Dated 11/09/2018	
		Approved Map	Occupation Certificate (for Phase-I only)	Dated 31/05/2019	
		Copy of TIR	Form LC-V - Formal Grant of license for setting Group Housing Society from DTCP	License no. 05 of 2013 Dated: 21/02/2013	

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		Project Approval Letter	Approve Map (obtained from DTCP Haryana website)	Dated: 21/03/2013
		Project NOC's issued from the concern authority	BR-III - Approval of building plans Letter from DTCP (HR Govt.)	Dated: 23/07/2013
		None	Height Clearance NOC from Airport Authority of India	Dated: 01/05/2013
q.	Identification of the property	<input type="checkbox"/> Cross checked from boundaries of the property mentioned in the deed <input checked="" type="checkbox"/> Done from the name plate displayed on the property <input type="checkbox"/> Identified by the Promoter's representative <input type="checkbox"/> Enquired from local residents/ public <input type="checkbox"/> Identification of the property could not be done properly <input type="checkbox"/> Survey was not done		

2. BRIEF DESCRIPTION OF THE PROPERTY UNDER VALUATION



This project tie-up report is prepared for group housing project **"The Corridors"** developed at the aforesaid address having total site area admeasuring 37.5129 Acres/ 151807.46 sq.mtr. and net land area as per zoning is 37.349 Acres/ 151145.8006 sq.mtr.as per the approved map dated: 21/03/2013 obtained from the DTCP Haryana website.

We have only provided with old valuation report, license & few other approvals by the bank however the occupation certificate for phase-I, approved map (Dated: 21/01/2013) has been obtained from the DTCP, Haryana website and the RERA registration certificates has been obtained from Haryana RERA website.

Due to the ongoing pandemics restrictions our surveyor was not allowed to enter the subject project and only outside survey has been done so we cannot be certain regarding the progress of the project and we have given the status of the project as per the documents and information provided to us

As per the license from DTCP, Haryana the ownership of the subject project land is vested in favor of M/s. Precisions Relators Pvt. Ltd. and others and most of the approvals from concerned authorities & license for the project are also in the name of M/s. Precision Realtors Pvt. Ltd. and others. However, M/s. Ireo Grace Realtech Pvt. Ltd. is developing and promoting this Group housing society with all the amenities & basic facilities.

The developer is developing this modern group housing project in 4 different clusters named- Cluster-A compromising of 10 high rise towers, Cluster-B compromising of 8 High rise towers, Cluster-C compromising of 9 High rise towers, Cluster-D compromising of 8 High rise towers having total of 1780 DUs & 3 Towers of EWS having 315 DUs. However, as per the inventory sheet provided by the developer the total DUs are 2009 i.e. extra 43 DUs in Cluster A & extra 101 DUs in Cluster -C (tower C1& C2 are also mentioned in the inventory sheet). As per the telephonic conversation with the developer's representative Tower C1 & C2 will be included in the Phase-III along with the Cluster D. Since, we have not received any revised approved map for the same so we have considered only 1780 DUs as per the copy of approved map dated: 21/01/2013. The bank is advised to the note on the same & take revised approved map from the developer's as there is discrepancy of excessive DUs in the subject project.

For the marketing purpose the developer has divided the project in 3 Phases i.e; Phase-I, II & III. These towers will be proposed to have G + 3 floors to G+13 Floors. The developer has proposed to develop 2 BHK, 3BHK & 4BHK flats & details of the flats are tabulated below:

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Type of Flat	Super Area (sq.ft.)
2BHK	1296
2BHK+ Study	1484
3BHK	1727
3BHK+SQ	1852
3BHK+SQ+Family Lounge	2416
4BHK+ SQ+Family Lounge	2740

As per the telephonic conversation with the developer's representative, the Phase-I of the project is completed and ready to move and also the occupation certificate is also obtained from the concerned authority & Phase-II of the project is also completed and ready to move and occupation certificate has been applied. Phase-III of the subject project is for the future development.

The Developer has obtained most of the preliminary necessary statutory approvals from different government agencies to develop this modern group housing society as per the old valuation report. This is a modern housing society being developed with all the basic & urban facilities and amenities.

The location of the subject project is in a good developing Sector-67A, Gurugram in which other group housing projects are also under development. At present the subject project is accessed through a 20 ft. wide road but in future the access will be provided through a 90 mtr. and 24 mtr. wide road as per the zoning plan. The subject project is located approx. 2.5 Km from the main Sohna Road



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No legal aspects in terms of ownership or any other legal aspect is taken into consideration. It doesn't contain any due-diligence other than the project tie up assessment of the project shown to us on site. Information/ data/ documents given to us by Bank/ client has been relied upon in good faith. This report doesn't contain any other recommendations of any sort.

3. ENCLOSURES

a.	Part B	Valuation Report as per SBI Format Annexure-II
b.	Part C	Area description of the Property
c.	Part D	Valuation Assessment of the Property
d.	Enclosure 1	Valuer's Remark - Page No. 29-30
e.	Enclosure 2	Screenshot of the price trend references of the similar related properties available on public domain - Page No.31-34
f.	Enclosure 3	Google Map – Page No.35
g.	Enclosure 4	Photographs – Pages 01
h.	Enclosure 5	Copy of Circle Rate – Page no.01
i.	Enclosure 6	Survey Summary Sheet – Pages xx
j.	Enclosure 7	Copy of relevant papers from the property documents referred in the Valuation – Pages 05



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PART B SBI FORMAT OF VALUATION REPORT

Name & Address of Branch	State Bank of India, HLST Branch, Gurugram
Name of Promoter	M/s. Ireo Grace Realtech Pvt. Ltd.

S.NO.	CONTENTS	DESCRIPTION
i.	INTRODUCTION	
a.	Name of Property Owner	M/s. Precision Realtors Pvt. Ltd. and others
	Address & Phone Number of the Owner	Registered Office: 305, 3 rd Floor, Kanchan House, Karampura Commercial Complex, New Delhi- 110015
b.	Purpose of the Valuation	Project Tie-up Report
c.	Date of Inspection of the Property	19 April 2021
d.	Date of Valuation Report	23 April 2021
e.	Name of the Developer of the Property	M/s. Ireo Grace Realtech Pvt. Ltd.
	Type of Developer	Private developer promoted

ii.		PHYSICAL CHARACTERISTICS OF THE PROPERTY	
1.	Location attribute of the property		
i.	Nearby Landmark	Near the Grand Arch, Sector-58, Gurugram	
ii.	Postal Address of the Property	The Corridors, Setor-67A, Village Dhumaspur & Maidawas, Gurugram Manesar Urban Complex, Gurugram, Haryana	
iii.	Area of the Plot/ Land	Total Site area: 37.5125 Acres/ 151807.46 sq.mtr.	
		Net Plot Area: 37.349 Acres/ 151145.8006 sq.mtr.	
		Also please refer to Part-B Area description of the property.All area measurements are on approximate basis. Verification of the area measurement of the property is done only based on sample random checking and not based on full scale measurement.	
iv.	Type of Land	Solid/ On road level	
v.	Independent access/ approach to the property	Clear independent access is available	
vi.	Google Map Location of the Property with a neighborhood layout map	Enclosed with the Report	
		Coordinates or URL: 28°23'09.8"N 77°04'12.2"E	
vii.	Details of the roads abutting the property		
	a. Main Road Name & Width	Sohna Road	60 mtr wide road
	b. Front Road Name & width	Sector Road	30 ft. wide road at present access will be provided from a 24 mtr. wide road in future
	c. Type of Approach Road	Bituminous Road	
	d. Distance from the Main Road	2.5 Km from Sohna Road	
viii.	Description of adjoining property	Other Residential Project nearby	
ix.	Plot No./ Survey No.	Please refer to the copy of deeds	
x.	Zone/ Sector	Residential	Sector-67A
xi.	Sub registrar	Gurugram	
xii.	District	Gurugram, Haryana	

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xiii.	Any other aspect	<p>Valuation is done for the property identified to us by the owner/ owner representative. Responsibility of identifying the correct property to the Valuer/ its authorized surveyor is solely of the client/ owner for which Valuation has to be carried out. At our end we have just cross verified the identification of the property with reference to the documents which client could provide to us for perusal as per our standard checklist of the documents requested from them. Method by which identification of the property is carried out is also mentioned in the report clearly. In case the property mentioned in the Valuation report is not the same on which security mortgage has been or has to be created then please inform the Valuer office immediately.</p> <p>Identification of the property is only limited to cross verification from its boundaries at site if mentioned in the provided documents.</p> <p>Getting cizra map or coordination with revenue officers for site identification is out of scope of this assignment and has not been done and has not been done at our end.</p>		
	a. Identification of the property	<input type="checkbox"/> Cross checked from boundaries of the property mentioned in the deed <input checked="" type="checkbox"/> Done from the name plate displayed on the property <input type="checkbox"/> Identified by the owner's representative <input type="checkbox"/> Enquired from local residents/ public <input type="checkbox"/> Identification of the property could not be done properly <input type="checkbox"/> Survey was not done		
	b. Is property clearly demarcated by permanent/ temporary boundary on site	Yes, as observed from outside		
	c. Is the property merged or colluded with any other property	No, it is an independent single bounded property as per the old valuation report NA		
	d. City Categorization	Metro City	Urban developing	
	e. Characteristics of the locality	Good	Within developing Residential zone	
	f. Property location classification	Proposed to be On Wide Road	None	None
	g. Property Facing	North Facing at present but the access will be provided from a proposed 24 mtr. and the project will be South facing in future.		
	h. Covered Built-up area description (Plinth/ Carpet/ Saleable Area)	Please refer to the area description section of the report <i>Also please refer to Part C - Area description of the property. All area measurements are on approximate basis. Verification of the area measurement of the property is done only based on sample random checking and not based on full scale measurement.</i>		
2.	Boundaries schedule of the Property			
i.	Are Boundaries matched	Yes from old valuation report		
ii.	Directions	As per Old Valuation Report	Actual found at Site	
	North	Other Land + Ramgarh Village	Present Access/ Ramgarh Village	

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	South	Sector Road	Proposed 90 mtr. Road
	East	Agricultural Land	Vacant Land
	West	Ansal Esencia & proposed 24 mtr. Wide Road	Proposed 24 mtr. Road

iii. TOWN PLANNING/ ZONING PARAMETERS			
a.	Master Plan provisions related to property in terms of Land use	Residential	
	i. Any conversion of land use done	The license has been granted by DTCP for setting up a group housing project.	
	ii. Current activity done in the property	Residential Apartment in multistoried building	
	iii. Is property usage as per applicable zoning	Yes used as Group Housing as per zoning	
	iv. Any notification on change of zoning regulation	NA	
	v. Street Notification	Residential	
b.	Provision of Building by-laws as applicable	PERMITTED	CONSUMED
	i. FAR/ FSI	Please refer to area chart description	Please refer to area chart description
	ii. Ground coverage	-----do-----	-----do-----
	iii. Number of floors	-----do-----	-----do-----
	iv. Height restrictions	-----do-----	-----do-----
	v. Front/ Back/ Side Setback	-----do-----	-----do-----
c.	Status of Completion/ Occupational certificate	Obtained, for Phase-I only & applied for Phase-II	Obtained, for Phase-I only & applied for Phase-II
d.	Comment on unauthorized construction if any	Cannot comment since internal site survey not done and moreover, occupation certificate has been issued by the authority for phase-I	
e.	Comment on Transferability of developmental rights	As per regulation of DTCP, Haryana	
f.	a. Planning Area/ Zone	DTCP Gurgaon Manesar Urban Complex FDP	
	b. Master Plan currently in force	DTCP Gurgaon Manesar Urban Complex FDP - 2031	
	c. Municipal limits	Gurgaon Municipal Corporation	
g.	Developmental controls/ Authority	Director of Town and Country Planning, Haryana	
h.	Zoning regulations	Residential	
i.	Comment on the surrounding land uses & adjoining properties in terms of uses	Other Group Housing Societies	
j.	Comment of Demolition proceedings if any	No information available to us	
k.	Comment on Compounding/ Regularization proceedings	No	
l.	Any other aspect		
	• Any information on encroachment	No	

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	• Is the area part of unauthorized area/ colony	No (As per general information available)
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iv. DOCUMENT DETAILS AND LEGAL ASPECTS OF THE PROPERTY				
a.	Ownership documents provided	License to setup group housing project	Occupation Certificate (for Phase-I)	None
b.	Names of the Legal Owner/s	M/s. Precision Realtors Pvt. Ltd. and others		
c.	Constitution of the Property	Free hold, complete transferable rights		
d.	Agreement of easement if any	Not required		
e.	Notice of acquisition if any and area under acquisition	No, as per general information available in the public domain		
f.	Notification of road widening if any and area under acquisition	No, as per general information available in the public domain		
g.	Heritage restrictions, if any	No		
h.	Comment on Transferability of the property ownership	Free hold, complete transferable rights		
i.	Comment on existing mortgages/ charges/ encumbrances on the property, if any	No Information available to us. Bank to obtain details from the Developer	NA	
j.	Comment on whether the owners of the property have issued any guarantee(personal or corporate) as the case may be	No Information available to us. Bank to obtain details from the Developer.	NA	
k.	Building plan sanction:			
	i. Authority approving the plan	DTCP, Haryana		
	ii. Name of the office of the Authority	Director, Town & Country Planning Haryana		
	iii. Any violation from the approved Building Plan	Cannot comment since internal site survey not done and moreover, occupation certificate has been issued by the authority for phase-I		
l.	Whether Property is Agricultural Land if yes, any conversion is contemplated	No, not an agricultural property		
m.	Whether the property SARFAESI complaint	Yes		
n.	i. Information regarding municipal taxes (property tax, water tax, electricity bill)	Tax name	---	
		Receipt number	---	
		Receipt in the name of	---	
		Tax amount	---	
	ii. Observation on Dispute or Dues if any in payment of bills/ taxes	Not known to us		
	1. Is property tax been paid for this property	Not available. Please confirm from the owner.		
	iii. Property or Tax Id No.	Not provided		
o.	Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged	No information provided to us		
p.	Qualification in TIR/Mitigation suggested if any	Copy of TIR not given to us, hence cannot comment		

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q.	Any other aspect	
	a. Since how long owners owing the Property	Refer to Tile Deeds
	b. Year of Acquisition/ Purchase	Refer to Tile Deeds
	c. Property presently occupied/ possessed by	Developer
	d. Title verification	To be done by the competent Advocate
	e. Details of leases if any	Not known to us as only old valuation report provided to us

v. ECONOMIC ASPECTS OF THE PROPERTY

a.	Reasonable letting value/ Expected market monthly rental	NA
b.	Is property presently on rent	No
	i. Number of tenants	NA
	ii. Since how long lease is in place	NA
	iii. Status of tenancy right	NA
	iv. Amount of monthly rent received	NA
c.	Taxes and other outgoing	Owner/Developer company to provide this information
d.	Property Insurance details	Owner/Developer company to provide this information
e.	Monthly maintenance charges payable	Owner/Developer company to provide this information
f.	Security charges, etc.	Owner/Developer company to provide this information
g.	Any other aspect	NA

vi. SOCIO - CULTURAL ASPECTS OF THE PROPERTY

a.	Descriptive account of the location of the property in terms of Social structure of the area in terms of population, social stratification, regional origin, age groups, economic levels, location of slums/squatter settlements nearby, etc.	Urban Developing Area
b.	Whether property belongs to social infrastructure like hospital, school, old age homes etc.	No

vii. FUNCTIONAL AND UTILITARIAN SERVICES, FACILITIES & AMENITIES

a.	Description of the functionality & utility of the property in terms of :	
	i. Space allocation	Yes
	ii. Storage spaces	Yes
	iii. Utility of spaces provided within the building	Yes
	iv. Car parking facilities	Yes
	v. Balconies	Yes
b.	Any other aspect	
	i. Drainage arrangements	Yes
	ii. Water Treatment Plant	Yes

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iii. Power Supply arrangements	Permanent	Will be obtained as per required capacity by individual flat owners			
	Auxiliary	DG set installed			
iv. HVAC system		No			
v. Security provisions		Yes/ Private security guards			
vi. Lift/ Elevators		Yes			
vii. Compound wall/ Main Gate		Yes			
viii. Whether gated society		Yes			
ix. Internal development					
Garden/ Park/ Land scraping	Water bodies	Internal roads	Pavements	Boundary Wall	
Yes	Yes	Yes	Yes, Interlocking chequered tiles	Yes/ 6' high 9" brick wall	

viii INFRASTRUCTURE AVAILABILITY

a. Description of Aqua Infrastructure availability in terms of:													
i. Water Supply		Yes, by the Authority											
ii. Sewerage/ sanitation system		Underground											
iii. Storm water drainage		Yes											
b. Description of other Physical Infrastructure facilities in terms of:													
k. Solid waste management		Yes, will be done by the authority											
l. Electricity		Yes											
m. Road and Public Transport connectivity		Yes											
n. Availability of other public utilities nearby		Transport, Market, Hospital etc. are available in a radius of 2-3 Km.											
c. Proximity & availability of civic amenities & social infrastructure													
School		Hospital		Market		Bus Stop		Railway Station		Metro		Airport	
1.5 km		5km		3 km		1.2 km		15 km		7 km		26 km	
Availability of recreation facilities (parks, open spaces etc.)				It is a developing area and recreational facilities are planned to be developed nearby									

ix. MARKETABILITY ASPECTS OF THE PROPERTY:

a. Marketability of the property in terms of		
a. Location attribute of the subject property	Good	
b. Scarcity	Similar kind of properties are easily available on demand.	
c. Market condition related to demand and supply of the kind of the subject property in the area	Good demand of such properties in the market.	
d. Comparable Sale Prices in the locality	Please refer to Part C: Valuation Assessment of the Property.	
c. Any other aspect which has relevance on the value or marketability of the property	No	

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	1. Any New Development in surrounding area	Yes	Many residential projects are proposed and some projects are in progress
	2. Any negativity/ defect/ disadvantages in the property/ location	No	NA

x. ENGINEERING AND TECHNOLOGY ASPECTS OF THE PROPERTY:			
d.	Type of construction & design	RCC framed structure	
e.	Method of construction	Construction done using professional contractor workmanship based on architect plan	
f.	Specifications		
	1. Class of construction	Class B construction (Good)	
	2. Appearance/ Condition of structures	Internal -Good	
		External -Good	
	3. Roof	Floors/ Towers	Type of Roof
		G+3 to G+13 as per approved building plan.	RCC
	4. Floor height	10 feet	
	5. Type of flooring	Laminated Wooden, Anti-Skid Vitrified Tiles, Ceramic Tiles	
	6. Doors/ Windows	Wooden frame & panel doors , UPVC/Powder-Coated Aluminum Frames & Windows.	
	7. Interior Finishing	Neatly plastered and putty coated walls	
	8. Exterior Finishing	Neatly plastered & putty coated walls	
	9. Interior decoration/ Special architectural or decorative feature	Good looking interiors. Medium use of interior decoration.	
	10. Class of electrical fittings	Internal/ Normal quality fittings	
	11. Class of sanitary & water supply fittings	Internal/ Normal quality fittings	
g.	Maintenance issues	Newly built structure so currently no maintenance issues	
h.	Age of building/ Year of construction	Newly Constructed	Newly Constructed
i.	Total life of the structure/ Remaining life expected	Approx. 60-65 years	Approx. 60-65 years
j.	Extent of deterioration in the structure	Newly constructed buildings, not applicable	
k.	Structural safety	Structure built on RCC technique so it can be assumed as structurally stable.	
l.	Protection against natural disasters viz. earthquakes etc.	All the structures are designed for seismic consideration for Zone IV	
m.	Visible damage in the building if any	No	
n.	System of air conditioning	Individual AC as per buyer's requirement.	
o.	Provision of firefighting	Yes	
p.	Status of Building Plans/ Maps	Building plans are approved by the development authority	

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	1. Is Building as per approved Map	Cannot comment since internal site survey not done and moreover, occupation certificate has been issued by the authority for phase-I	
	2. Details of alterations/ deviations/ illegal construction/ encroachment noticed in the structure from the original approved plan	<input type="checkbox"/> Permissible Alterations	Not Applicable
		<input type="checkbox"/> Not permitted alteration	Not Applicable
	3. Is this being regularized	No	

xi. ENVIRONMENTAL FACTORS:		
b.	Use of environment friendly building materials like fly ash brick, other Green building techniques if any	No information available to us
c.	Provision of rainwater harvesting	Yes
d.	Use of solar heating and lighting systems, etc.	No information provided to us
e.	Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc. if any	Yes, normal vehicle & Construction pollution are present in atmosphere

xii. ARCHITECTURAL AND AESTHETIC QUALITY OF THE PROPERTY:		
a.	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable, presence of landscape elements, etc.	Modern Structure

4. PROJECT DETAILS:		
a.	Name of the Developer	M/s. Ireo Grace Realtech Pvt. Ltd.
b.	Name of the Architect	M/s. RSMS Architects Pvt. Ltd.
c.	Developer market reputation	Established Builder with years long experience in market and have successfully delivered multiple Projects.
d.	Proposed completion date of the Project	Year 2023 as per the information gathered on site
e.	Progress of the Project	Phase I- The subject towers are completed & ready to move. Occupation Certificate is also granted for all the towers. Phase II- The subject towers are completed. Occupation Certificate has been applied for the same. Phase III- The subject towers are for the future development of the said project.
f.	Other Salient Features of the Project (Proposed)	<input checked="" type="checkbox"/> High end modern apartment, <input type="checkbox"/> Ordinary Apartments, <input type="checkbox"/> Affordable housing, <input checked="" type="checkbox"/> Club, <input checked="" type="checkbox"/> Swimming Pool, <input checked="" type="checkbox"/> Play Area, <input type="checkbox"/> Walking Trails, <input checked="" type="checkbox"/> Gymnasium, <input checked="" type="checkbox"/> Convenient Shopping, <input checked="" type="checkbox"/> Parks, <input type="checkbox"/> Multiple Parks, <input checked="" type="checkbox"/> Kids Play Area


xiii. VALUATION:	
a. Methodology of Valuation – Procedures adopted for arriving at the Valuation	Please refer to Sub-Point 'n' of Point 1 of Part D: Valuation Assessment Factors of the report.
b. Prevailing Market Rate/ Price trend of the Property in the locality/ city from property search sites	Please refer to the Sub-Point 'o' of Point 1 of Part D: Valuation Assessment Factors of the report and the screenshot annexure in the report.
c. Guideline Rate obtained from Registrar's office/ State Govt. gazette/ Income Tax Notification	Please refer to Part D: Valuation Assessment Factors of the report and the screenshot annexure in the report.
d. Summary of Valuation	For detailed Valuation calculation please refer to Point 1, 2, 3 & 4 of the Part D: Valuation Assessment Factors of the report.
i. Guideline Value	Rs.358,55,04,000/- (Land Value Only)
i. Land	Rs.358,55,04,000/-
ii. Building	NA
ii. Prospective Fair Market Value	Rs.1208,00,00,000/- (When the complete project is completed and ready to move)
iii. Expected Realizable Value	Rs.966,40,00,000/-
i. Liquidation Value	Rs.845,60,00,000/-
iv. Valuation of structure for Insurance purpose	Rs.640,00,00,000/- (When the complete project is completed and ready to move)
e. a. Justification for more than 20% difference in Market & Circle Rate	Circle rates are determined by the District administration as per their own theoretical internal policy and Market rates are adopted based on current practical market dynamics which is explained clearly in Valuation assessment factors.
b. Details of last two transactions in the locality/ area to be provided, if available	No authentic last two transactions details could be known. However prospective transaction details as per information available on public domain and gathered during site survey is mentioned in Point 'o' of Part D: Valuation Assessment Factors of the report and the screenshots of the references are annexed in the report for reference.

5. Declaration (Also see Enclosure: 1 Valuer's Remarks)	<p>a. The information provided is true and correct to the best of my knowledge and belief.</p> <p>b. The analysis and conclusions are limited by the reported assumptions, limiting conditions and the information came to knowledge during the course of the work. Please see the Assumptions Remarks & Limiting conditions described in Part D: Valuation assessment section of the Report.</p> <p>c. I/ firm have read the Handbook on Policy, Standards 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.</p> <p>d. No employee or member of R.K Associates has any direct/ indirect interest in the property.</p>
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VALUATION REPORT

THE CORRIDORS, SECTOR-67A, GURUGRAM

- e. Our authorized surveyor by name of AE Harshit Mayank has visited the subject property on 19 April 2021 in the presence of the no one.
- f. I am a registered Valuer under Section 34 AB of Wealth Tax Act, 1957.
- g. I/ firm is an approved Valuer under SARFAESI Act – 2002 and approved by the Bank.
- h. We have submitted Valuation report directly to the Bank.
- i. This valuation work is carried out by our Engineering team on the request from **STATE BANK OF INDIA, HLST BRANCH, GURUGRAM.**

xiv	VALUATION COMPANY DETAILS:		
1.	Name & Address of Valuer company	Wealth Tax Registration No.	Signature of the authorized person
d.	M/s R.K. Associates Valuers & Techno Engineering Consultants Pvt. Ltd. D-39, 2 nd Floor, Sector-02, Noida 201301	2303/ 1988	
e.	Total Number of Pages in the Report with enclosures	37	
f.	Engineering Team worked on the report	<i>SURVEYED BY: AE Harshit Mayank</i>	
		<i>PREPARED BY: AE Namrata Rawat</i>	
		<i>REVIEWED BY: HOD Valuations</i> 	

xv.	ENCLOSED DOCUMENTS:	
j.	Layout plan sketch of the area in which the property is located with latitude and longitude	Google Map enclosed with coordinates
k.	Building Plan	Enclosed with the report
l.	Floor Plan	Enclosed with the report
m.	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	Enclosed with the report
n.	Certified copy of the approved / sanctioned plan wherever applicable from the concerned office	Enclosed with the report
o.	Google Map location of the property	Enclosed with the Report
p.	Price trend of the property in the locality/city from property search sites viz Magickbricks.com, 99Acres.com, Makan.com etc	Enclosed with the Report
q.	Any other relevant documents/extracts (All enclosures & annexures to remain integral part & parcel of the main report)	<div><div>i. Part C: Area Description of the Property</div><div>ii. Part D: Valuation Assessment of the Property</div><div>iii. Assumption, Remarks & Limiting conditions</div><div>iv. Valuer's Remark - Page No.29-30</div><div>v. Google Map – Page No.35</div><div>vi. Photographs – Pages 01</div><div>vii. Copy of Circle Rate – Pages 01</div></div>

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		viii. Survey Summary Sheet – Pages xx
		ix. Copy of relevant papers from the property documents referred in the Valuation – Pages 05

PART C

AREA DESCRIPTION OF THE PROPERTY

1.	Total Site Area		151807.46 m ² (37.5125 Acres)			
	Area of Site As per Zoning		151145.8006 m ² (37.349 Acres)			
2.	Ground Coverage Area	Proposed	23830.153 m ² (15.76%)			
		Permissible	52901.030 m ² (35%)			
3.	Covered Area	UNDER FAR		Proposed	Present Status	
		Residential		250814.937 m ²		
		EWS		7749.637 m ²		
		Commercial Shopping		517.409 m ²		
		Community Centre		3774.370 m ²		
		TOTAL	Proposed	262856.353 m ² (2829362.24 ft. ²)	Phase I- The subject towers are completed & ready to move. Occupation Certificate is also granted for all the towers.	
			Permissible	264505.151 m ² (2847109.75 ft. ²)		
		Phase II- The subject towers are completed. Occupation Certificate has been applied for the same.				
		Phase III- The subject towers are for the future development of the said project.				
		UNDER NON FAR				
		Basement Area		138863.648 m ²	Phase I- The subject towers are completed & ready to move. Occupation Certificate is also granted for all the towers.	
		Stilt Area		13452.185 m ²		
		Nursery School		890.92 m ²		
		Primary School		4420.026 m ²		
		Other Utility Area		95.11 m ²		
		TOTAL	Proposed	157721.889 m ² (1697702.64 ft. ²)	Phase II- The subject towers are completed. Occupation Certificate has been applied for the same.	
Permissible	NA					
Phase III- The subject towers are for the future development of the said project.						
4.	Open/ Green Area	Proposed	22849.303 m ²			
		Minimum Required	22671.870 m ²			
5.	Density	Proposed	264 PPA			
		Permissible	100 to 300 PPA			
6.	Plinth/ Built-up Area (As per IS 3861-1966)		420578.242 m ² (FAR + NON-FAR)			
7.	Carpet Area		NA			
8.	Net Floor Area		NA			
9.	Super Area		NA			
10.	Shed Area		NA			
11.	Salable Area		NA			

Total Blocks/ Floors/ Flats			
1.	Approved as per Sanctioned Map	Actually provided (As per occupation certificate)	Current Status
	<p><u>Cluster- A</u></p> <p>Building- A1: G+ 12A Floors = 26 DU Building- A2: G+ 12A Floors = 39 DU Building- A3: G+ 12A Floors = 49 DU Building- A4: G+ 12A Floors = 52 DU Building- A5: G+ 12A Floors = 49 DU Building- A6: G+ 12A Floors = 53 DU Building- A7: G+ 10 Floors = 41 DU Building- A8: G+ 12A Floors = 54 DU Building- A9: G+ 12A Floors = 54 DU Building- A10: G+ 12 A Floors = 50 DU</p> <p><u>Cluster- B</u></p> <p>Building- B1: G+ 12A Floors = 52 DU Building- B2: G+ 9 Floors = 38 DU Building- B3: G+ 12A Floors = 52 DU Building- B4: G+ 12A Floors = 54 DU Building- B5: G+ 12A Floors = 52 DU Building- B6: G+ 10 Floors = 42 DU Building- B7: G+ 12A Floors = 52 DU Building- B8: G+ 12A Floors = 54 DU</p> <p><u>Cluster- C</u></p>	<p><u>Phase-I</u></p> <p>Building- A6: G+ 13 Floors = 53 DU Building- A7: G+ 10 Floors = 41 DU Building- A8: G+ 13 Floors = 54 DU Building- A9: G+ 13 Floors = 54 DU Building- A10: G+ 13 Floors = 50 DU Building- B1: G+ 13Floors = 52 DU Building- B2: G+ 9 Floors = 38 DU Building- B3: G+ 13 Floors = 52 DU Building- B4: G+ 13 Floors = 54 DU Building- C3: G+ 13 Floors = 53 DU Building- C4: G+ 10 Floors = 42 DU Building- C5: G+ 13 Floors = 52 DU Building- C6: G+ 13 Floors = 51 DU Building- C7: G+ 13 Floors = 52 DU EWS 3: G+ 6 Floors = 114 DU (Occupation certificate issued)</p> <p><u>Phase-II</u></p> <p>Building- A1, A2, A3, A4, A5, B5, B6, B7, B8, C8, C9, C10, C11 (occupation certificate applied)</p> <p><u>Phase-III</u></p> <p>Building- D1, D2, D3, D4, D5, D6, D7, D8 (For future development)</p>	<p>Due to the ongoing pandemics restrictions our surveyor was not allowed to enter the subject project and only outside survey has been done so we cannot be certain regarding the progress of the project and we provided the status of the project as per the documents and information provided to us</p> <p>Phase I- The subject towers are completed & ready to move. Occupation Certificate is also granted for all the towers.</p> <p>Phase II- The subject towers are completed. Occupation Certificate has been applied for the same.</p> <p>Phase III- The subject towers are for the future development of the said project.</p>

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THE CORRIDORS, SECTOR-67A, GURUGRAM

2.	<p>Building- C3: G+ 12A Floors = 53 DU</p> <p>Building- C4: G+ 10 Floors = 42 DU</p> <p>Building- C5: G+ 12A Floors = 52 DU</p> <p>Building- C6: G+ 12A Floors = 51 DU</p> <p>Building- C7: G+ 12A Floors = 52 DU</p> <p>Building- C8: G+ 10 Floors = 42 DU</p> <p>Building- C9: G+ 12A Floors = 53 DU</p> <p>Building- C10: G+ 12A Floors = 53 DU</p> <p>Building- C11: G+ 12A Floors = 52 DU</p> <p style="text-align: center;"><u>Cluster- D</u></p> <p>Building- D1: G+ 3 Floors = 12 DU</p> <p>Building- D2: G+ 13 Floors = 54 DU</p> <p>Building- D3: G+ 13 Floors = 52 DU</p> <p>Building- D4: G+ 19 Floors = 77 DU</p> <p>Building- D5: G+ 16 Floors = 65 DU</p> <p>Building- D6: G+ 16 Floors = 64 DU</p> <p>Building- D7: G+ 10 Floors = 66 DU</p> <p>Building- D8: G+ 19 Floors = 77 DU</p> <p>EWS 1: G+ 4 Floors = 73 DU</p> <p>EWS 2: G+ 7 Floors = 128 DU</p> <p>EWS 3: G+ 6 Floors = 114 DU</p>			
	Total no. of Flats/ Units	Total Main Units: 1780 DU		
		Main Units for which OC obtained: 698 DU		
		Total EWS: 315 DU		
		EWS for which OC obtained: 127 DU		
	Type of Flats	Type of Flat	Super Area	

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				(sq.ft.)
		2BHK		1296
		2BHK+ Study		1484
		3BHK		1727
		3BHK+SQ		1852
		3BHK+SQ+ Family Lounge		2416
		4BHK+ SQ+ Family Lounge		2740
	Number of Car Parking available	Required	2670 ECS	
		Stilt	280 ECS	
		Surface	151 ECS	
		Lower Basement	1460 ECS	
		Upper Basement	1550 ECS	
		Total	3441 ECS	

(All the above details are taken as per the old valuation report provided to us by the bank & approved building plan obtained from DTCP Haryana website)



PART D		PROJECT APPROVAL DETAILS	
S.No.	REQUIRED APPROVALS	REFERENCE NO./ DATE	STATUS (Approved/ Applied For/ Pending)
1.	Form LC-V – Formal Grant of License for setting up group housing from DTCP (Hr. Govt.)	License No. 05 of 2013 Dated: 21/02/2013	Approved
2.	BR-III – Approval of Building Plan from DTCP (HR Govt.)	Memo No.ZP-871/AD(RA)/2013/46743 Dated: 23/07/2013	Approved
3.	Approved Building Plan from DTCP Haryana (obtained from DTCP Haryana website)	Letter No. SE(HQ)/148 Dated:21/03/2013	Approved
4.	Occupation Certificate (For Phase-I only)	Memo No. ZP-871-(Vol-III)/SD(DK)/2019/13101 Dated: 31/05/2019	Approved
5.	NOC for Height Clearance from Airport Authority of India	Memo No. AAI/NOC/2013/171/1214 Dated: 01/05/2013	Approved
6.	NOC from Pollution control Board	Memo No. HSPCB/Consent/28121GUOCTE413122 Dated: 18/02/2014	Approved
7.	Environmental clearance NOC from SEIAA	Memo No. SEIAA/HR/2013/1375 Dated: 12/12/2013	Approved
8.	NOC for forest Conservation land from Ministry of Environment & Forest	Letter No. 199/G Dated: 05/04/2013	Approved
9.	Provisional NOC from Fire Authority, Gurugram	Memo No. FS/2019/21 Dated:12/12/2013	Approved
10.	RERA Registration Certificates (Obtained from public domain)	For Phase-I = Regd. No. 378 of 2017, Dated: 07/12/2017 For Phase-II = Regd. No. 377 of 2017, Dated: 07/12/2017 For Phase-III = Regd. No. 379 of 2017, Dated: 07/12/2017	Approved
11.	Structural Stability Certificate	----	NA

OBSERVATIONS: - Project meets preliminary necessary compliance statutory approvals as per the old valuation report.



PART E

VALUATION ASSESSMENT OF THE PROPERTY

12.	ASSESSMENT FACTORS				
a.	Valuation Type	Group Housing Society Value		Group Housing Society Value	
b.	Scope of the Valuation	To assess Project Establishment Replacement Value			
c.	Property Use factor	Current Use		Highest & Best Use	
		Group Housing Society		Group Housing Society	
d.	Legality Aspect Factor <i>(Refer sub clause i & j of Point 7)</i>	Positive as per documents produced to us			
e.	Land Physical factors	Shape	Size	Level	Frontage to depth ratio
		Irregular	Large	On Road Level	Normal frontage
f.	Property location category factor	City Categorization	Locality Categorization	Property location classification	Floor Level
		Metro City	Good	Proposed to be On wide approach road	Not Applicable
			Property within developing Residential zone	NA	
				NA	
		Property Facing	North Facing at present but the access will be provided from a proposed 24 mtr. and the project will be South facing in future.		
g.	Any New Development in surrounding area	Other development	Development of other group housing project is going on.		
h.	Any specific advantage/ drawback in the property	No			
i.	Overall property usability Factor	Good			
j.	Comment on Property Salability Outlook	Easily sellable			
k.	Comment on Demand & Supply in the Market	Good demand of such properties in the market			
l.	Sale transaction method assumed	Free market transaction at arm's length wherein the parties, after full market survey each acted knowledgeably, prudently and without any compulsion.			
m.	Best Sale procedure to realize maximum Value	Free market transaction at arm's length wherein the parties, after full market survey each acted knowledgeably, prudently and without any compulsion.			
n.		Govt. Guideline Value: Collector rate of Gurugram-2020-21			

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	Methodology/ Basis of Valuation	Market Value: Land Value is assessed based on comparable Global FSI method for permissible FAR of an approved Project Land and Building Value is assessed based on expected construction cost as per proposed Built-up area <i>For knowing comparable market sales, significant local enquiries has been made from our side representing ourselves as both buyer and seller of the similar property and thereafter based on this information and various factors of the property, a rate has been judiciously taken seeing the market scenario. Kindly please refer below section to know the name & contact numbers from whom enquiries have been made.</i>														
o.	References on prevailing market Rate/Price trend of the property and Details of the sources from where the information is gathered <i>(from property search sites & local information)</i>															
	i.	<table><tr><td>Name:</td><td>NA</td></tr><tr><td>Contact No.:</td><td>----</td></tr><tr><td>Nature of reference:</td><td>----</td></tr><tr><td>Size of the Property:</td><td>----</td></tr><tr><td>Location:</td><td>----</td></tr><tr><td>Rates/ Price informed:</td><td>----</td></tr><tr><td>Any other details/ Discussion held:</td><td>----</td></tr></table>	Name:	NA	Contact No.:	----	Nature of reference:	----	Size of the Property:	----	Location:	----	Rates/ Price informed:	----	Any other details/ Discussion held:	----
Name:	NA															
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Name:	NA															
Contact No.:	----															
Nature of reference:	----															
Size of the Property:	----															
Location:	----															
Rates/ Price informed:	----															
Any other details/ Discussion held:	----															
	Adopted Rates Justification	<i>This land is for the specific purpose to develop group housing society and Group Housing project land is directly licensed by the authority. No other sale purchase information could be known from the market survey because of very few transactions taking place in the market at present for such type of land. As per information available in public domain the FSI rate is prevailing in this sector is between Rs.1,500/- to 1,800/- per sq. ft. And taking into consideration all the factors like size of the land and demand of flat in this sector we have taken Rs.1,600/- per sq.ft., which is reasonable in our view.</i>														

2.	VALUATION OF LAND		
	Particulars	Govt. Circle/ Guideline Value	Prospective Fair Market Value
a.	Prevailing Market Rate range	<p>4 x Rs.2,40,00,000 /- per acre</p> <p>(As per government norm- for the Residence Group Housing, the land is four times of the Agricultural land)</p>	Rs.1,500/- to 2,000/- per sq.ft.
b.	Rate adopted considering all characteristics of the property	Rs.9,60,00,000/- per acre	Rs.1,700/- per sq.ft.

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c.	Total Development Land Area considered <i>(documents vs site survey whichever is less)</i>	151145.8006 m ² (37.349 Acres)	151145.8006 m ² (37.349 Acres)
d.	Total Permissible FAR	264505.151 m ² (2847109.75 ft. ²)	264505.151 m ² (2847109.75 ft. ²)
e.	Total Value of land (A)	37.349 acres x Rs.9,60,00,000/- per acre Rs.358,55,04,000/-	2847109.75 ft. ² x Rs.1,600/- per ft. ² Rs.455,53,75,600/-

3. VALUATION OF BUILDING CONSTRUCTION

Particulars	Expected Building Construction Value		
		FAR	NON FAR
Structure Construction Value	Rate range	Rs.1,200/- to 1,700/-per sq.ft.	Rs.1,000/- to 1,500/-per sq.ft.
	Rate adopted	Rs.1,550/- per sq.ft.	Rs.1,200/- per sq.ft.
	Covered Area	262856.353 m ² / 2829362.24 ft. ²	157721.889 m2/ 1697702.64 ft. ²
	Valuation Calculation	Rs.1,550/- per sq.ft. X 2829362.24 ft. ²	Rs.1,200/-per sq.ft. X 1697702.64 ft. ²
	Total Value	Rs.438,55,11,472/-	Rs.203,72,43,168/-
a.	Depreciation percentage (assuming salvage value % per year)	NA (Above replacement rate is calculated after deducting the prescribed depreciation)	
b.	Age Factor	New Construction	
c.	Structure Type/ Condition	RCC framed structure	
d.	Construction Depreciated Replacement Value (B)	Rs.642,27,54,640/-	

4. VALUATION OF ADDITIONAL BUILDING & SITE AESTHETIC WORKS

Particulars	Specifications	Depreciated Replacement Value
f. Add extra for Architectural aesthetic developments, improvements <i>(add lump sum cost)</i>	---	---
g. Add extra for fittings & fixtures <i>(doors, windows, wood work, cupboards, modular kitchen, electrical/ sanitary fittings)</i>	---	Rs.30,00,00,000/-
h. Add extra for services <i>(Water, Electricity, Sewerage, Main gate, Boundary, Lift, Auxiliary power, AC, HVAC, Firefighting etc.)</i>	---	Rs.30,00,00,000/-
i. Add extra for internal & external development <i>(Internal roads, Landscaping, Pavements, Street lights, Green area development, External area landscaping, Land development, Approach road, etc.)</i>	---	Rs.50,00,00,000/-
j. Depreciated Replacement Value (C)	NA	Rs.110,00,00,000/-

5. MARKET/ SALABLE VALUE OF THE FLATS

c.	Total No. of DU	1780 DU
	Total No. of DU for which OC obtained	698 DU

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d.	Total No. Villas	NA
e.	Total No. of Studio apartments	NA
f.	Total Proposed Salable Area for flats	NA
g.	Launch Price = (approx.) (including PLC + Car Parking + EDC + IDC + Club & other charges)	NA
	Government Circle rate	Rs.3,100/- per sq.ft
	Present Market Rate (New Booking Price) (including PLC + Car Parking + EDC + IDC + Club & other charges)	Rs.7,500/- to Rs.8,500/- per sq.ft. on super area <i>The above mentioned super area rates are for the average flats and for the flats at the premium location within the project, super area rates may be higher.</i>
h.	Remark	<i>The booking value of the proposed Flats varies from floor to floor, size of the flat and location of the flat i.e. park facing, corner etc. This will be a modern society and the builder proposes to construct modern flats as per the information available on public domains. As per information gathered from the public domain & dealers of that area, and it is found that booking amount for these flats is between Rs.7,500/- to Rs.8,500/- per sq.ft. on super area</i>

Note: Normally, apart from the Basic Sale Price (BSP) mentioned in the Agreement to Sale, a one time cost of additional amenities & other costs related to the property which are permanent in nature and add up to the realizable value of security/property (viz. Township Corpus Fund, One Time Maintenance fund/deposit/corpus, Development Charges, Premium for insurance of Mortgaged Property, Electrical Fittings, One Time Generator Charges, Club House Membership Charges, Electricity/Water/Sewerage Board one time charges/deposits, cost of rooftop Solar Photo Voltiac System) are charged. Now GST will be added as part of Project Cost for assessing the loan amount in lieu of VAT, Service Tax, etc. However, Stamp Duty, Registration Charges and other documentation Charges, which are not realizable in nature will not be included in the value of the property/agreement to sale for arriving at the loan eligibility.



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13.	CONSOLIDATED VALUE		
	Particulars	Govt. Circle/ Guideline Value	Prospective Fair Market Value
a.	Land (A)	Rs.358,55,04,000/-	Rs. 455,53,75,600/-
b.	Structure Construction Value(B)	NA	Rs. 642,27,54,640/-
c.	Additional Building & Site Aesthetic Works Value (C)	NA	Rs. 110,00,00,000/-
d.	Total Add (A+B+C)	Rs.358,55,04,000/- (Land Value Only)	Rs.1207,81,30,240/-
e.	Additional Premium if any	----	----
	Details/ Justification	----	----
f.	Deductions charged if any	----	----
	Details/ Justification	----	----
g.	Total Prospective Fair Market Value*	NA	Rs.1207,81,30,240/-
h.	Rounded Off	----	Rs.1208,00,00,000/- (When the complete project is completed and ready to move)
i.	EXPECTED REALIZABLE VALUE^	----	Rs. 966,40,00,000/-
j.	Distress VALUE*	----	Rs. 845,60,00,000/-
k.	Valuation of structure for Insurance purpose	NA	Rs. 640,00,00,000/- (When the complete project is completed and ready to move)

(Rupees One Thousand Two Hundred and Eight Crores Only)

6.	Concluding comments if any	<p>a. No one was available from the developer's company during the site survey. So, the survey has been done from outside of the project only.</p> <p>b. Valuation of the asset is done as found on as-is-where basis.</p> <p>c. Any kind of unpaid statutory, utilities, lease, interest or any other pecuniary dues on the asset has not been factored in the Valuation.</p> <p>d. Secondary/ Tertiary costs related to asset transaction like Stamp Duty, Registration charges, Brokerage, Bank interest etc. pertaining to the sale/ purchase of this property are not considered while assessing the Market Value.</p> <p>e. As per the scope of the assignment, Value assessment is subject to <u>Assumptions, Remarks & Limiting Conditions mentioned in Point '7' below, R.K Associates Important Notes and Valuer's Remarks(Enclosure: 1)& other enclosed documents</u> with the Report which will remain part & parcel of the report. Without these enclosures/ documents report shall stand null & void.</p>
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14.	ASSUMPTIONS REMARKS LIMITING CONDITIONS
i.	Information of the average market rates is taken based on the verbal market survey in the subject area from the local people, property agents, recent deals, demand-supply, internet postings which has been relied upon. No written record is generally available for such market information and only the verbal information has to be relied upon.
ii.	Forced, compulsion, constraint, obligatory sales transactions data doesn't forms part of the Fair Market Valuation exercise.
iii.	Sale transaction method of the asset is assumed as free market transaction while assessing Prospective Fair Market Value of the asset.
iv.	This Valuation report is prepared based on the facts of the property on the date of the survey. However in future property Market may go down, property conditions may change or may go worse, Property reputation may differ, Property vicinity conditions may go down or become worse, Property market may change due to impact of Govt. policies or effect of World economy, Usability prospects of the property may change, etc. Hence before financing, Banker/ FI should take into consideration all such future risk and should loan conservatively to keep the advanced money safe in case of the downward trend of the property value.
v.	Valuation of the same asset/ property can fetch different values in different situations. For eg. Valuation of a running/ operational shop/ hotel/ factory will fetch better value and in case of closed shop/ hotel/ factory it will have considerable lower value. Similarly an asset sold directly by an owner in the market will fetch better value and if the same asset/ property is sold by any financier due to encumbrance on it will fetch lower value. Hence before financing, Banker/ FI should take into consideration all such future risks and should loan conservatively to keep the advanced money safe in case of any such situation.
vi.	This report is prepared based on the copies of the documents/ information which interested organization or customer could provide to us out of the standard checklist of documents sought from them and further based on our assumptions and limiting conditions. All such information provided to us has been relied upon and we have assumed that it is true and correct. Verification or cross checking of the documents provided to us from the originals has not been done at our end. If at any time in future it's found or came to our knowledge that misrepresentation of facts or incomplete or distorted information has been provided to us then this report will automatically become null & void.
vii.	Getting cizra map or coordination with revenue officers for site identification is not done at our end.
viii.	All area measurements are on approximate basis. Verification of the area measurement of the property is done only based on sample random checking and not based on full scale measurement. Area of the large land parcels of more than 2500 sq.mtr or of uneven shape, is taken as per property documents which has been relied upon.
ix.	Legal aspects for eg. ownership rights, lien, charge, mortgage, etc. are not considered in this report. It is assumed and taken into account that the concerned Bank/ Financial Institution has first got the legal verification cleared by the competent Advocate before requesting for the Valuation report. In case Valuation is obtained before taking legal scrutiny or opinion then it is expected from the Bank to inform back the Valuer timely about such change of rights on the property as soon as it comes into the notice of the Bank/ Financer which may affect their charge on the mortgage asset so that accordingly Valuation modification can be done only for that portion for which the Bank has complete charge/ rights.
x.	Investigation of title of the property and its legal right is beyond the scope of this report. If this property is offered as collateral security, then concerned financial institution is requested to verify & satisfy themselves on the ownership & legality of the property shown in this valuation report with respect to the latest legal opinion.
xi.	Valuation is done for the property identified to us by the owner/ owner representative. Responsibility of identifying the correct property to the Valuer/ its authorized surveyor is solely of the client/ owner for which Valuation has to be carried out. At our end we can just cross verify the identification of the property with reference to the documents produced for perusal. Method by which identification of the property is carried out is also mentioned in the report clearly. It is requested from the Bank to cross check from their own records/ information if this is the same property for which Valuation has to be carried out to ensure that owner has not misled the Valuer company or misrepresented the property due to any vested interest.
xii.	In India more than 70% of the geographical area is lying under rural/ remote/ non municipal/ unplanned area where the subject property is surrounded by vacant lands having no physical demarcation or having any display of property survey or municipal number / name plate on the property clearly. Even in old locations of towns, small cities & districts where property number is either not assigned or not displayed on the properties clearly and also due to the presence of multiple/ parallel departments due to which ownership/ rights/ illegal possession/ encroachment issues are rampant across India and due to these limitations at many occasions it becomes tough to identify the property with 100% surety from the available documents, information & site whereabouts and thus chances of error, misrepresentation by the borrower and margin of chances of error always persists in such cases. To avoid any such chances of error it is advised to the Bank to engage municipal/ revenue department officials to get the confirmation of the property to ensure that the property shown to Valuer/ Banker is the same as for which documents are provided.

xiii.	If this Valuation Report is prepared for the Flat/ dwelling unit situated in a Group Housing Society or Integrated Township then it is assumed that the Banker or the concerned organization has satisfied themselves with the approval of the Group Housing Society/ particular floor & building before allotting the Valuation case to the Valuer company.
xiv.	Due to fragmented & frequent change in building/ urban planning laws/ guidelines from time to time, different laws/ guidelines between regions/ states and no strict enforceability of Building Bye-Laws in India specially in non-metro and scale b & c cities & Industrial areas, property owners many times extend or make changes in the covered area/ layout from the approved/ applicable limits. There are also situations where properties are decades old when there was no formal Building Bye-Laws applicable when the construction must have been done. Due to such discrete/ unplanned development in many regions sometimes it becomes tough to determine the exact lawful situation on ground for the Valuer. In case nothing specific is noted on the covered built-up area considered in the Valuation Report, the covered area present on the site as per site survey will be considered in the Valuation.
xv.	In case of Valuation of Plant & Machinery or equipment, condition of machines is evaluated by visual observation only. No technical/ mechanical testing of any kind has been carried out at our end to ascertain the condition and efficiency of the machines. Valuation of Plant & Machinery is done on the basis of physical existence of the assets rather than their technical expediency.
xvi.	Secondary/ Tertiary costs related to asset transaction like Stamp Duty, Registration charges, Brokerage, Bank interest, etc. pertaining to the sale/ purchase of this property are not considered while assessing the Market Value.
xvii.	Any kind of unpaid statutory, utilities, lease, interest or any other pecuniary dues on the asset has not been factored in the Valuation.
xviii.	Valuation is a subjective field and opinion may differ from consultant to consultant. To check the right opinion, it is important to evaluate the methodology adopted and various data point/ information/ factors/ assumption considered by the consultant which became the basis for the Valuation report before reaching to any conclusion.
xix.	At the outset, it is to be noted that Value analysis of any asset cannot be regarded as an exact science and the conclusions arrived at in many cases will, of necessity, be subjective and dependent on the exercise of individual judgment. Given the same set of facts and using the same assumptions, expert opinions may differ due to the number of separate judgment decisions, which have to be made. Therefore, there can be no standard formulae to establish an indisputable exchange ratio. In the event of a transaction, the actual transaction value achieved may be higher or lower than our indicative analysis of value depending upon the circumstances of the transaction. The knowledge, negotiability and motivations of the buyers and sellers and the applicability of a discount or premium for control will also affect actual price achieved. Accordingly, our indicative analysis of value will not necessarily be the price at which any agreement proceeds. The final transaction price is something on which the parties themselves have to agree. However our Valuation analysis can definitely help the stakeholders to make them informed and wise decision about the Value of the asset and can help in facilitating the arm's length transaction.

R.K ASSOCIATES IMPORTANT NOTES:

- g. **DEFECT LIABILITY PERIOD** - In case of any query/ issue or escalation you may please contact Incident Manager by writing at valuers@rkassociates.org. We ensure 100% accuracy in the Calculations done, Rates adopted and various other data points & information mentioned in the report but still can't rule out typing, human errors or any other mistakes. In case you find any mistake, variation, discrepancy or inaccuracy in any data point of the report, please help us by bringing all such points into our notice in writing at valuers@rkassociates.org within 30 days of the report delivery, to get these rectified timely, failing which R.K Associates won't be held responsible for any inaccuracy in any manner. Also if we will not hear back anything from you within 30 days, we will assume that report is correct in all respect and no further claim of any sort will be entertained thereafter. We would welcome and appreciate your feedback & suggestions in order to improve our services.
- h. **COPYRIGHT FORMAT** - This report is prepared on the copyright format of R.K Associates to serve our clients in the best possible way. Legally no one can copy or distribute this format without prior approval from R.K Associates. It is meant only for the organization as mentioned on the cover page of this report. Distribution or use of this format other than R.K Associates will be seen as unlawful act and necessary legal action can be taken against the defaulters.

IF REPORT IS USED FOR BANK/ FIs

NOTE: As per IBA Guidelines in case the valuation report submitted by the valuer is not in order, the banks / FIs shall bring the same to the notice of the valuer within 15 days of submission for rectification and resubmission. In case no such communication is received, it shall be presumed that the valuation report has been accepted.

At our end we have not verified the authenticity of any documents provided to us. Bank is advised to verify the genuineness of the property documents before taking any credit decision.

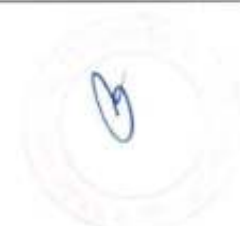
ENCLOSURE: 1- VALUER'S REMARKS

c.	Fair Market Value * suggested by the competent Valuer is that prospective estimated amount of the subject asset/ property in his expert & prudent opinion without any prejudice after he has carefully & exhaustively evaluated all the facts & information related the subject asset at which the subject asset/ property should be exchanged between a willing buyer and willing seller at an arm's length transaction after proper marketing, wherein the parties, each acted knowledgeably, prudently and without any compulsion on the date of the Valuation.
d.	Realizable Value [^] is the minimum prospective value of the property which it may be able to realize at the time of actual property transaction factoring in potential prospects of deep negotiations carried out between the buyer & seller for ultimately finalizing the transaction. Realizable value may be 10-20% less of the Fair Market Value depending on the various salability prospects of the subject property.
e.	Forced/ Distress Sale Value [*] is the value when the property has to be sold due to any compulsion or constraint like financial encumbrances, dispute, as a part of a recovery process, any defect in the property, having unclear title or any such sort of condition or situation. In this type of sale minimum disposable value is assessed which varies from 20-35% less from the Fair Market Value based on the nature, size & salability prospects of the property. In this type of sale negotiation power of the buyer is always more than the seller and eagerness of selling the property is more than buying it. Therefore the Forced/ Distress Sale Value always fetches less value.
f.	Best rates are rationally adopted based on the facts of the case came to our knowledge during the course of the assignment considering many factors like nature of the property, size, location, approach, market situation and trends.
g.	Construction rates are adopted based on present replacement cost of construction and calculating applicable depreciation & deterioration factor as per its existing condition, specifications based on the visual observation of the structure. No structural, physical tests have been carried out in respect of it.
h.	This Valuation report is prepared based on the facts of the property on the date of the survey. However in future property Market may go down, property conditions may change or may go worse, Property reputation may differ, Property vicinity conditions may go down or become worse, Property market may change due to impact of Govt. policies or effect of World economy, Usability prospects of the property may change, etc. Hence before financing, Banker/ FI should take into consideration all such future risk and should loan conservatively to keep the advanced money safe in case of the downward trend of the property value.
i.	Valuation of the same asset/ property can fetch different values in different situations. For eg. Valuation of a running/ operational shop/ hotel/ factory will fetch better value and in case of closed shop/ hotel/ factory it will have considerable lower value. Similarly an asset sold directly by an owner in the market will fetch better value and if the same asset/ property is sold by any financier due to encumbrance on it will fetch lower value. Hence before financing, Banker/ FI should take into consideration all such future risk and should loan conservatively to keep the advanced money safe in case of any such situation.
j.	No employee or member of R.K Associates has any direct/ indirect interest in the property.
k.	Sale transaction method of the asset is assumed as free market transaction while assessing Fair Prospective Market Value of the asset.
l.	Area measurements considered in the Valuation Report pertaining to Land & Building is adopted from relevant approved documents or actual site measurement whichever is less. All area measurements are on approximate basis only.
m.	This report is having limited scope as per its fields to provide only the general basic idea of the value of the property prevailing in the market based on the documents/ data/ information provided by the client. The suggested value should be considered only if transaction is happened as free market transaction.
n.	The condition assessment and the estimation of residual economic life of the structure is based on the visual observations and appearance found during the site survey. We have not carried out any structural design or stability study; nor carried out any physical tests to assess structural integrity & strength.
o.	This report is prepared based on the copies of the documents/ information which interested organization or customer could provide to us out of the standard checklist of documents sought from them and further based on our assumptions and limiting conditions. All such information provided to us has been relied upon and we have assumed that it is true and correct. Verification or cross checking of the documents provided to us from the original has not been done at our end. If at any time in future it's found or came to our knowledge that misrepresentation of facts or incomplete or distorted information has been provided to us then this report will automatically become null & void.

VALUATION REPORT


THE CORRIDORS, SECTOR-67A, GURUGRAM

p.	Investigation of title of the property and its legal right is beyond the scope of this report. If this property is offered as collateral security, then concerned financial institution is requested to verify & satisfy themselves on the ownership & legality of the property shown in this valuation report with respect to the latest legal opinion.
q.	Value varies with the Purpose/ Date/ Condition of the market. This report should not to be referred if any of these points are different from the one mentioned aforesaid in the Report. The Value indicated in the Valuation Report holds good only upto the period of 3 months from the date of Valuation.
r.	Analysis and conclusions adopted in the report are limited to the reported assumptions, conditions and information came to our knowledge during the course of the work.
12.	This report is prepared on the RKA V-L6 (Medium) Valuation format as per the client requirement, charges paid and the time allotted. This report is having limited scope as per its fields to provide only the general estimated basic idea of the value of the property prevailing in the market based on the information provided by the client. The Valuation assessed in this Valuation Report should hold good only if transaction is happened as per free market transaction. No detailed analysis or verification of the information is carried upon pertaining to the value of the subject property. No claim for any extra information will be entertained whatsoever be the reason. For any extra work over and above the fields mentioned in the report will have an extra cost which has to be borne by the customer.
s.	This is just an opinion report and doesn't hold any binding on anyone. It is requested from the concerned Client/ Bank/ Financial Institution which is using this report for mortgaging the property that they should consider all the different associated relevant & related factors also before taking any business decision based on the content of this report.
t.	All Pages of the report including annexures are signed and stamped from our office. In case any paper in the report is without stamp & signature then this should not be considered a valid paper issued from this office.
u.	Defect Liability Period is 30 DAYS . We request the concerned authorized reader of this report to check the contents, data and calculations in the report within this period and intimate us in writing if any corrections are required or in case of any other concern with the contents or opinion mentioned in the report. Corrections only related to typographical, calculation, spelling mistakes will be entertained within the defect liability period. No request for any illegitimate value revision, date change or any other change will be entertained other than the one mentioned above.
v.	R.K Associates encourages its customers to give feedback or inform concerns over its services through proper channel at valuers@rkassociates.org in writing within 30 days of report delivery. After this period no concern/ complaint/ proceedings in connection with the Valuation Services can be entertained due to possible change in situation and condition of the property.
w.	Our Data retention policy is of ONE YEAR . After this period we remove all the concerned records related to the assignment from our repository. No clarification or query can be answered after this period due to unavailability of the data.
x.	This Valuation report is governed by our (1) Internal Policies, Processes & Standard Operating Procedures, (2) R.K Associates Quality Policy, (3) Valuation & Survey Best Practices Guidelines formulated by management of R.K Associates, (4) Information input given to us by the customer and (4) Information/ Data/ Facts given to us by our field/ office technical team. Management of R.K Associates never gives acceptance to any unethical or unprofessional practice which may affect fair, correct & impartial assessment and which is against any prevailing law. In case of any indication of any negligence, default, incorrect, misleading, misrepresentation or distortion of facts in the report then it is the responsibility of the user of this report to immediately or atleast within the defect liability period bring all such act into notice of R.K Associates management so that corrective measures can be taken instantly.
y.	R.K Associates never releases any report doing alterations or modifications from pen. In case any information/ figure of this report is found altered with pen then this report will automatically become null & void.
z.	If this report is prepared for the matter under litigation in any Indian court, no official or employee of R.K Associates will be under any obligation to give in person appearance in the court as a testimony. For any explanation or clarification, only written reply can be submitted on payment of charges by the plaintiff or respondent which will be 10% of the original fees charged where minimum charges will be Rs.2500/-.



ENCLOSURE: 2- REFERENCE FROM PUBLIC DOMAIN

MAGICBRICKS EXCLUSIVE



₹ 1.10 Cr
₹ 8487 per sqft

2 BHK Apartment for Sale in Ireo The Corridors, Sector 67A


SUPER AREA	STATUS	FLOOR	TRANSACTION
1296 sqft	Ready to Move	5 out of 19 floors	Resale

2 BHK, Multistorey Apartment is available for Sale in Sector 67A, Gurgaon for 1.1 Crore(s)

[Contact Owner](#)
[Get Phone No.](#)
[Share Feedback](#)

Owner
Divya Pratap Mehta

Posted: Mar 27, '21



₹ 1.35 Cr
[See other Charges](#)

3 BHK Apartment for Sale in Ireo The Corridors, Sector 67A


CARPET AREA	STATUS	FLOOR	TRANSACTION
1520 sqft	Ready to Move	5 out of 14 floors	Resale

A 3 bnh flat in sector67a, gurgaon is available for sale. This ready to move property is 01 year old...[read more](#)

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500+ Buyers Served

Posted: Yesterday



₹ 1.60 Cr
[See other Charges](#)

3 BHK Apartment for Sale in Ireo The Corridors, Sector 67A

CARPET AREA	STATUS	FLOOR	TRANSACTION
1900 sqft	Ready to Move	4 out of 20 floors	Resale


Ireo corridor 3bnk semi furnished ready to move in with good quality of floor is available for sale...[read more](#)

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Agent : Sneh Realtors
1000+ Buyers Served

Posted: Apr 24, '21

MAGICBRICKS EXCLUSIVE



₹ 1.40 Cr
₹ 8805 per sqft

2 BHK Apartment for Sale in Ireo The Corridors, Sector 67A


SUPER AREA	STATUS	FLOOR	TRANSACTION
1590 sqft	Ready to Move	5 out of 16 floors	Resale

2 BHK, Multistorey Apartment is available for Sale in Sector 67A, Gurgaon for 1.4 Crore(s)

[Contact Owner](#)
[Get Phone No.](#)
[Share Feedback](#)

Owner
Ashish


Posted: Feb 02, '21




₹ 1.48 Cr
₹ 7524 per sqft
[See other Charges](#)

3 BHK Apartment for Sale in Ireo The Corridors, Sector 67A

SUPER AREA	STATUS	FLOOR	TRANSACTION
1967 sqft	Ready to Move	3 out of 14 floors	New Property


 Newly Constructed Property
Available for sale Highrise Apartment in Ireo Corridors ---Sector 67A---Type 3BHK ---Size 1967 sqft...[read more](#)

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VERIFIED PROPERTY



₹ 1.39 Cr
[See other Charges](#)




3 BHK Apartment for Sale in Ireo The Corridors, Sector 67A

CARPET AREA	STATUS	FLOOR	TRANSACTION
1489 sqft	Ready to Move	8 out of 15 floors	New Property


 Newly Constructed Property  Newly Constructed Property
 Near Golf course Road Extension

Ireo The Corridors offers facilities such as 24/7 water supply, Club...[read more](#)

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 Genuine Listings
2500+ Buyers Served

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[See other Charges](#)

3 BHK Apartment for Sale in Ireo The Corridors, Sector 67A


CARPET AREA 1520 sqft	STATUS Ready to Move	FLOOR 5 out of 14 floors	TRANSACTION Resale
--------------------------	-------------------------	-----------------------------	-----------------------

A 3 bhk flat in sector67a, gurageon is available for sale. This ready to move property is 01 year old...[read more](#)

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Posted: Yesterday



₹ 1.40 Cr

3 BHK Apartment for Sale in Ireo The Corridors, Sector 67A


CARPET AREA 1846 sqft	STATUS Ready to Move	FLOOR 10 out of 14 floors	TRANSACTION New Property
--------------------------	-------------------------	------------------------------	-----------------------------

3 BHK, Multistorey Apartment is available for Sale in Sector 67A, ...

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Operating Since: 2011
[View Agent Profile](#)
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Posted: Mar 07, '21



₹ 1.25 Cr

2 BHK Apartment for Sale in Ireo The Corridors, Sector 67

CARPET AREA 1365 sqft	STATUS Ready to Move	FLOOR 7 out of 14 floors	TRANSACTION New Property
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2 BHK, Multistorey Apartment is available for Sale in Sector 67, G...

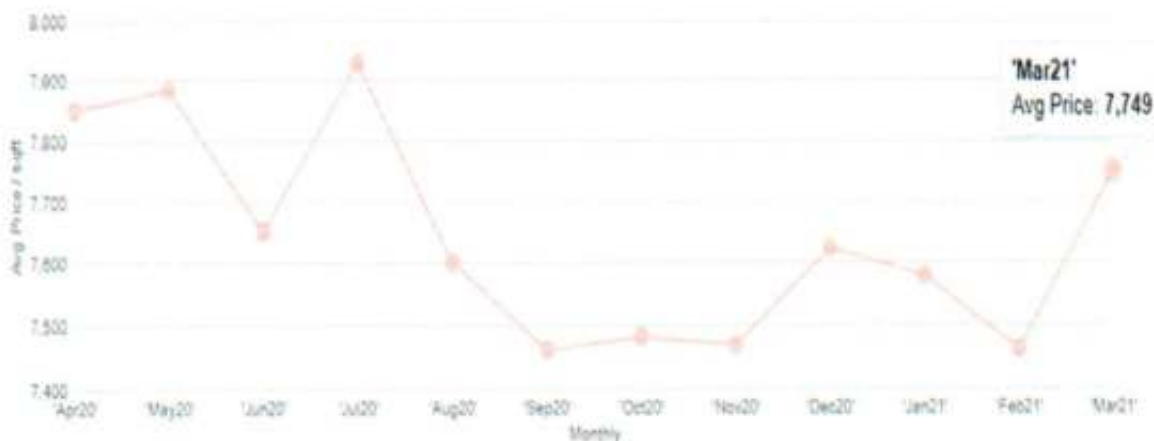
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Agent: MR Realty
Operating Since: 2011
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Posted: Mar 12, '21

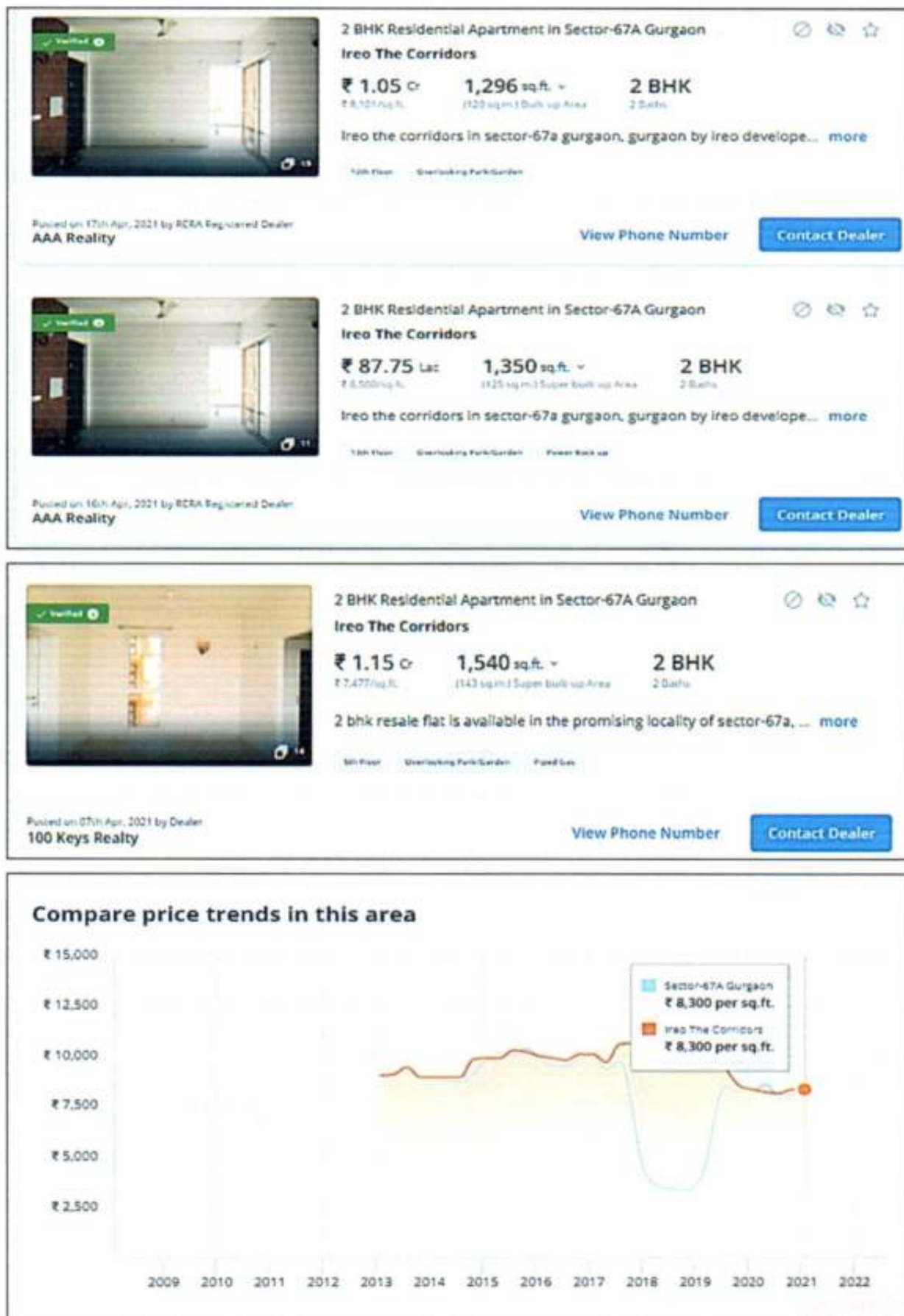
Price Trends

The Average Price of property in Ireo The Corridors is estimated to be ₹7749 for the 'Mar21' month and it witnessed an increase of 3.7% from 'Feb21' month.



Source: www.magicbricks.com

 <p>Photo not available Request Photos</p> <p>Posted on 07th Apr, 2021 by RERA Registered Dealer Realty Shopee</p>	<p>3 BHK Residential Apartment in Sector-67A Gurgaon Ireo The Corridors</p> <p>₹ 1.3 Cr ₹ 7,327/sq.ft.</p> <p>1,727 sq.ft. ~ (160 sq.m.) Super Built-up Area</p> <p>3 BHK 3 Baths</p> <p>A 3 bhk flat in sector-67a gurgaon, gurgaon is available for sale. It h... more</p> <p>10th Floor</p> <p>View Phone Number Contact Dealer</p>
 <p>Posted on 09th Apr, 2021 by RERA Registered Dealer Realty Shopee</p>	<p>3 BHK Residential Apartment in Sector-67A Gurgaon Ireo The Corridors</p> <p>₹ 1.35 Cr ₹ 6,323/sq.ft.</p> <p>1,950 sq.ft. ~ (181 sq.m.) Super Built-up Area</p> <p>3 BHK 3 Baths</p> <p>We deal in top builders to serve you better.</p> <p>3rd Floor</p> <p>View Phone Number Contact Dealer</p>
 <p>Posted on 21st Mar, 2021 by Dealer PROPERTY SOLUTION</p>	<p>3 BHK Residential Apartment in Sector-67A Gurgaon Ireo The Corridors</p> <p>₹ 1.4 Cr ₹ 6,771/sq.ft.</p> <p>1,920 sq.ft. ~ (178 sq.m.) Super Built-up Area</p> <p>3 BHK 4 Baths</p> <p>This is a north-East facing ready to move-in 0-1 year old semifurnis... more</p> <p>5th Floor Overlooking Park/Garden</p> <p>View Phone Number Contact Dealer</p>
 <p>Posted on 17th Apr, 2021 by RERA Registered Dealer AAA Reality</p>	<p>2 BHK Residential Apartment in Sector-67A Gurgaon Ireo The Corridors</p> <p>₹ 92 Lac ₹ 7,076/sq.ft.</p> <p>1,300 sq.ft. ~ (121 sq.m.) Built-up Area</p> <p>2 BHK 2 Baths</p> <p>The project offers apartment with perfect combination of contemp... more</p> <p>3rd Floor</p> <p>View Phone Number Contact Dealer</p>
 <p>Posted on 07th Apr, 2021 by Dealer 100 Keys Realty</p>	<p>3 BHK Residential Apartment in Sector-67A Gurgaon Ireo The Corridors</p> <p>₹ 1.35 Cr ₹ 7,037/sq.ft.</p> <p>1,920 sq.ft. ~ (178 sq.m.) Super Built-up Area</p> <p>3 BHK 4 Baths</p> <p>3 bhk resale flat is available in the promising locality of sector-67a. ... more</p> <p>5th Floor Overlooking Park/Garden Fored Sea</p> <p>View Phone Number Contact Dealer</p>



Source: www.99acres.com

ENCLOSURE: 3- GOOGLE MAP LOCATION



7/11


S. B. Chaudhary



Deputy Commissioner cum
Registrar, Bangalore

Department of Mathematics

Scanned by CamScanner

ENCLOSURE: 5- PHOTOGRAPHS

