

REPORT FORMAT: V-L3 (Medium) | Version: 6.0\_2018

File No.: VIS (2021-22)-PL464-416-575

Dated:10.01.2022

# PROJECT TIE UP REPORT

OF

## GROUP HOUSING SOCIETY

### GURGAON GREENS

SITUATED AT

GURGAON GREENS, SECTOR-102, VILLAGE- DHANKOT, DIST. GURUGRAM,  
HARYANA

DEVELOPED & PROMOTED BY

M/S EMAAR MGF LAND LIMITED & OTHERS

REPORT PREPARED FOR

STATE BANK OF INDIA, HLST BRANCH, GURUGRAM

- Corporate Valuers
- Business/ Enterprise/ Equity Valuations
- Lender's Independent Engineers (LIE)
- 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](mailto: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 VALUATION 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 Kamdhenu Projects Pvt. Ltd, Divit Estates Pvt. Ltd. & M/s Emaar MGF Land Limited.			
d.	Name of Owner	M/s Kamdhenu Projects Pvt. Ltd, Divit Estates Pvt. Ltd. & M/s Emaar MGF Land Limited.			
e.	Address & Phone Number of the promoter's	Regd. Office: 306-308, Square-One, C 2, District Centre, Saket, New Delhi-110017			
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	30 December 2021			
k.	Date of Valuation Report	10 January 2022			
l.	Surveyed in presence of	Promoter's Representative	Mr. Devesh Sharma (9873296947)		
m.	Purpose of the Valuation	Project Tie-Up Report			
n.	Scope of the Report	Non Binding Opinion on General Prospective Valuation Assessment of the Property identified by Property owner or through its representative			
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.	
		Total04documents requested.	Total 04 documents provided.	04	
		Property Title document	RERA Registration Certificate	Dated: 05/12/2017	
		Approved Map	Approved Map	Dated:- 22/01/2013	



		Copy of TIR	Form LC-V - Formal Grant of License for setting up Group Housing Society from DTCP (HR Govt.)	Dated : 01/08/2012
		Project Approval Letter	NOC'S and other Approvals	Refer project approval details
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 checked="" 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	

## 2. BRIEF DESCRIPTION OF THE PROPERTY UNDER VALUATION

a.



This Project Tie Up Report is prepared for the residential Group Housing project in the name of "Gurgaon Greens" being developed at the aforesaid address on land area admeasuring 12.752 acres (61,719.68 yd<sup>2</sup>/ 51,605.431 m<sup>2</sup>) as per the Approved map provided to us by the bank. The land for the subject Property was acquired and license for the same was obtained by M/s Kamdhenu Projects Pvt. Ltd and Divit Estates Pvt. Ltd.



TO BE READ WITH LICENSE NO. 75 OF 2012 (LC-1287)									
SR. NO	NAME OF OWNER	VILLAGE	RECTANGLE NO.	KHASRA NO.	AREA		SHARE	AREA TAKEN	
					K	M		K	M
1	Kamdhenu Projects Pvt. Ltd.	Dhankot	58	19	7	7			
				20	7	7			
			78	21/2	0	13			
				22	8	0			
				1	8	0			
				2	8	0			
				9	8	0			
				10/1	6	14			
				10/3	0	8			
				11/2/3	0	4			
				12/1/1	3	8			
				12/1/3	0	3			
				TOTAL	58	4			
2	Divit Estates Pvt. Ltd.	Dhankot	58	17/2	5	14			
				18	7	7			
			78	23	8	0			
				24/1	5	7			
				24/2/1	0	4			
				3	8	0			
				8	8	0			
				13/1/1	7	9			
				TOTAL	50	1			
									GRAND TOTAL 108-5 or 13.531 acres

As per RERA Certificate M/s Emaar MGF Land Limited are the developer of the Project. However, We have not been provided with any document referring the agreement b/w the M/s Kamdhenu Projects Pvt. Ltd, Divit Estates Pvt. Ltd. & M/s Emaar MGF Land Limited.

The subject Project was started in year 2013 as per information at the RERA website. There are 26 towers in total offering 672 units and 119 EWS units in the Project along with community building, shopping complex. The developer has obtained Occupancy Certificate (OC) certificate for all the towers.

The OC for Nursery school is also not provided to us however we have considered the area for the same as per the approved Map considering it to be proposed as it's a separate entity all together. The Project is delivering two type of units.

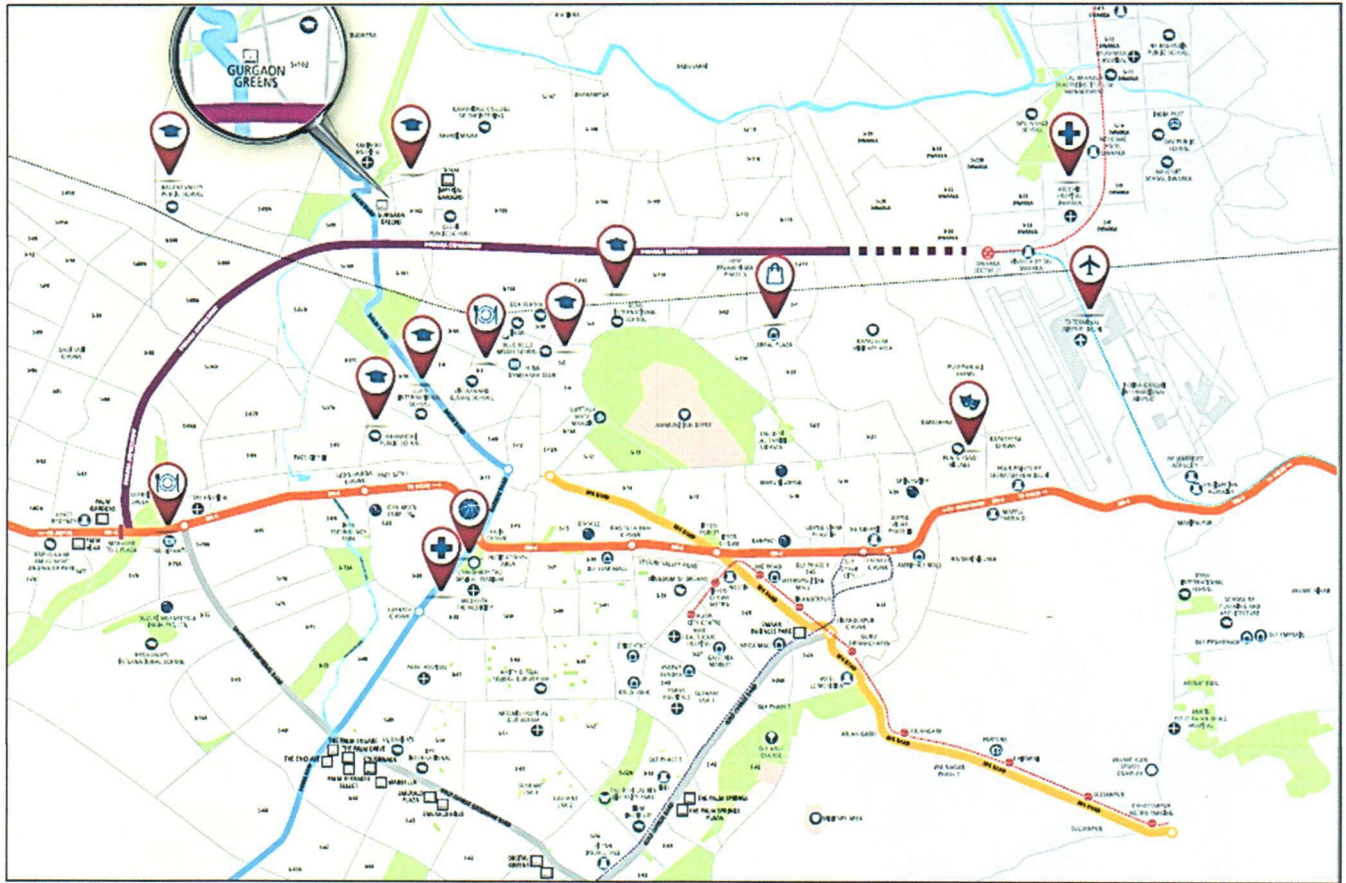
Sr. No.	Type	Carpet Area	Super Area
1	3 BHK	95 m <sup>2</sup> / 1022 ft <sup>2</sup>	153.28 m <sup>2</sup> / 1650 ft <sup>2</sup>
2	4 BHK	164.04 m <sup>2</sup> /1765 ft <sup>2</sup>	297.28 m <sup>2</sup> /3200 ft <sup>2</sup>

The Area details of the property is taken as per the Approved Map and the Occupation Certificate of the subject project. However latest construction status of the project and latest prevailing market rates of the Flats are taken as per the site survey and market research done by us. The subject project is ready to move in.





The subject project is located in midst of Developing area of Sector-102, Gurgaon. The subject project can be clearly approached from 80 ft. wide Gurugram Road and is the main road to the subject Property. Many Group housing Projects are being developed in the area.



### 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.27
e.	Enclosure 2	Screenshot of the price trend references of the similar related properties available on public domain - Page No.
f.	Enclosure 3	Google Map – Page No.31
g.	Enclosure 4	Photographs – Pages 33 and 34
h.	Enclosure 5	Copy of Circle Rate – Page no. 32
i.	Enclosure 6	Survey Summary Sheet – Pages xx
j.	Enclosure 7	Copy of relevant papers from the property documents referred in the Valuation – Pages xx



**PART B**

**SBI FORMAT OF VALUATION REPORT**

Name & Address of Branch	State Bank of India HLST Branch, Gurugram
Name of the Promoter	M/s Emaar MGF Land Limited.

S.NO.	CONTENTS	DESCRIPTION
<b>1.</b>	<b>INTRODUCTION</b>	
a.	Name of Property Owner	M/s Kamdhenu Projects Pvt. Ltd, Divit Estates Pvt. Ltd. & M/s Emaar MGF Land Limited.
	Address & Phone Number of the Owner	Regd. Office: 306-308, Square-One, C 2, District Centre, Saket, New Delhi-110017
b.	Purpose of the Valuation	Project Tie-Up Report
c.	Date of Inspection of the Property	30 December 2021
d.	Date of Valuation Report	10 January 2022
e.	Name of the Developer of the Property	M/s Emaar MGF Land Limited.
	Type of Developer	Private developer promoted

<b>2.</b>	<b>PHYSICAL CHARACTERISTICS OF THE PROPERTY</b>	
a.	<b>Location attribute of the property</b>	
i.	Nearby Landmark	Dhankot police Station
ii.	Postal Address of the Property	Sector-102, Village- Dhankot, Distt. Gurugram, Haryana
iii.	Area of the Plot/ Land	12.752 acres (61,719.68 yd <sup>2</sup> / 51,605.431 m <sup>2</sup> ) <i>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.</i>
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°28'24.1"N 76°57'54.4"E
vii.	Details of the roads abutting the property	
	1. Main Road Name & Width	Gurugram Road ~80 ft.
	2. Front Road Name & width	Gurugram Road ~80 ft.
	3. Type of Approach Road	Bituminous Road
	4. Distance from the Main Road	On main road
viii.	Description of adjoining property	Other Group Housing Societies
ix.	Plot No./ Survey No.	--
x.	Zone/ Ward	Residential
xi.	Sub registrar	Sub-Tehsil Kadipur



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xii.	District	Gurugram		
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>		
	1. 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 checked="" 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. Is property clearly demarcated by permanent/ temporary boundary on site	Yes		
	3. Is the property merged or colluded with any other property	No, it is an independent single bounded property NA		
	4. City Categorization	Metro City	Urban developing	
	5. Characteristics of the locality	Good	Within developing Residential zone	
	6. Property location classification	Road Facing	None	None
	7. Property Facing	South Facing		
b.	Covered Built-up area description (Plinth/ Carpet/ Saleable Area)	<p>Please refer to the attached sheet below.</p> <p><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></p>		
c.	<b>Boundaries schedule of the Property</b>			
i.	Are Boundaries matched	No, since boundaries are not mentioned in the provided documents		



ii.	Directions	As per Sale Deed/TIR	Actual found at Site
	East	Not Available	Open Land
	West	Not Available	Other Building
	North	Not Available	Open land
	South	Not Available	Entry

3.	TOWN PLANNING/ ZONING PARAMETERS		
a.	Master Plan provisions related to property in terms of Land use	Licence granted for building Group Housing Society	
	i. Any conversion of land use done	Change in Land Use from Agricultural to Residential must have been obtained by the developer since the project has approval from DTCP	
	ii. Current activity done in the property	Used as Group Housing Society	
	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	<b>PERMITTED</b>	<b>CONSUMED</b>
	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	Obtained for all the towers except the Servant rooms and the stilt parking
d.	Comment on unauthorized construction if any	None	
e.	Comment on Transferability of developmental rights	As per regulation of HUDA	
f.	i. Planning Area/ Zone	DTCP Gurgaon Manesar Urban Complex FDP	
	ii. Master Plan currently in force	DTCP Gurgaon Manesar Urban Complex FDP - 2031	
	iii. Municipal limits	Gurgaon Municipal Corporation	
g.	Developmental controls/ Authority	Haryana Urban Development Authority (HUDA)	
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	NA	
k.	Comment on Compounding/ Regularization proceedings	NA	
l.	Any other aspect	NA	
	i. Any information on encroachment	NA	



	ii. Is the area part of unauthorized area/ colony	No (As per general information available)
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4. DOCUMENT DETAILS AND LEGAL ASPECTS OF THE PROPERTY				
a.	Ownership documents provided	Licence	RERA Certificate	None
b.	Names of the Legal Owner/s	M/s Kamdhenu Projects Pvt. Ltd, Divit Estates Pvt. Ltd. & M/s Emaar MGF Land Limited.		
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		
f.	Notification of road widening if any and area under acquisition	No		
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	Not Known to us	-----	
j.	Comment on whether the owners of the property have issued any guarantee( <i>personal or corporate</i> ) as the case may be	Not Known to us	-----	
k.	<b>Building plan sanction:</b>			
	i. Authority approving the plan	Haryana Urban Development Authority (HUDA)		
	ii. Name of the office of the Authority	Haryana Urban Development Authority (HUDA)		
	iii. Any violation from the approved Building Plan	Cannot comment since property is under construction		
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 ( <i>property tax, water tax, electricity bill</i> )	Tax name	NA	
		Receipt number	NA	
		Receipt in the name of	NA	
		Tax amount	NA	
	ii. Observation on Dispute or Dues if any in payment of bills/ taxes	No information available		
	iii. Is property tax been paid for this property	Not available. Please confirm from the owner.		
	iv. Property or Tax Id No.	Not known		
o.	Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged	Not Known to us		
p.	Qualification in TIR/Mitigation suggested if any	Cannot comment since no copy of TIR is made available to us.		
q.	Any other aspect	This is just a Valuation Report of the property identified to us by the owner/ owner representative based on the copy of the documents provided to us.		



		Legal aspects or Title verification of the property are not done at our end.  Verification of authenticity of documents from originals or cross checking from any Govt. deptt. is not carried out at our end and the copy of the documents provided to us by Bank/ customer has been relied upon in good faith.
	i. Since how long owners owning the Property	Please refer to the copy of title deeds
	ii. Year of Acquisition/ Purchase	Please refer to the copy of title deeds
	iii. Property presently occupied/ possessed by	Owners/Developer
	iv. Title verification	To be done by the competent Advocate
	v. Details of leases if any	NA

<b>5.</b>	<b>ECONOMIC ASPECTS OF THE PROPERTY</b>	
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	NA
d.	Property Insurance details	Please ask to the developer
e.	Monthly maintenance charges payable	NA
f.	Security charges, etc.	NA
g.	Any other aspect	NA
<b>6.</b>	<b>SOCIO - CULTURAL ASPECTS OF THE PROPERTY</b>	
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.	Medium Income Group
b.	Whether property belongs to social infrastructure like hospital, school, old age homes etc.	No

<b>7.</b>	<b>FUNCTIONAL AND UTILITARIAN SERVICES, FACILITIES &amp; AMENITIES</b>	
a.	Description of the functionality & utility of the property in terms of :	
	i. Space allocation	Yes
	ii. Storage spaces	Yes



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	iii. Utility of spaces provided within the building	Yes
	iv. Car parking facilities	Yes
	v. Balconies	Yes
<b>b.</b>	<b>Any other aspect</b>	
	i. Drainage arrangements	Yes
	ii. Water Treatment Plant	Yes
	iii. Power Supply arrangements	Permanent
		Auxiliary
	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
	<b>ix. Internal development</b>	
	Garden/ Park/ Land scraping	Water bodies
		Internal roads
		Pavements
		Boundary Wall
	Yes	Yes
		Yes
		Yes
		Yes
		Yes

8.	INFRASTRUCTURE AVAILABILITY						
a.	Description of Aqua Infrastructure availability in terms of:						
	i. Water Supply	Yes					
	ii. Sewerage/ sanitation system	Underground					
	iii. Storm water drainage	Yes					
b.	Description of other Physical Infrastructure facilities in terms of:						
	i. Solid waste management	Yes					
	ii. Electricity	Yes					
	iii. Road and Public Transport connectivity	Yes					
	iv. Availability of other public utilities nearby	Public transport, Market, Hospital etc. available nearby					
c.	Proximity & availability of civic amenities & social infrastructure						
	School	Hospital	Market	Bus Stop	Railway Station	Metro	Airport (IGI Airport, New Delhi)
	2.5 km.	04 km	5 km	01 km	9.3 Km	21 km	26.2 km
	Availability of recreation facilities (parks, open spaces etc.)			It is a developing area and recreational facilities are planned to be developed nearby			

<b>9.</b>	<b>MARKETABILITY ASPECTS OF THE PROPERTY:</b>	
<b>a.</b>	Marketability of the property in terms of	
	i. Location attribute of the subject property	Normal
	ii. Scarcity	Similar kind of properties are easily available on demand.
	iii. 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.



	iv. Comparable Sale Prices in the locality	Please refer to Part C: Valuation Assessment of the Property.	
b.	Any other aspect which has relevance on the value or marketability of the property	No	
	i. Any New Development in surrounding area	No	NA
	ii. Any negativity/ defect/ disadvantages in the property/ location	No	NA

<b>10.</b>	<b>ENGINEERING AND TECHNOLOGY ASPECTS OF THE PROPERTY:</b>		
a.	Type of construction & design	RCC framed pillar beam column structure on RCC slab,	
b.	Method of construction	Construction done using professional contractor workmanship based on architect plan	
c.	Specifications		
	i. Class of construction	RCC: Class B construction (Good), (proposed)	
	ii. Appearance/ Condition of structures	Internal -Good External -Good	
	iii. Roof	<b>Floors/ Towers</b> 26 High Rise Towers	<b>Type of Roof</b> RCC
	iv. Floor height	Approx. 10 feet	
	v. Type of flooring	Vitrified tiles, Ceramic Tiles, Anti-skid tiles, Laminated wooden flooring.	
	vi. Doors/ Windows	UPVC/Powder Coated Aluminum	
	vii. Interior Finishing	Neatly plastered and putty coated walls	
	viii. Exterior Finishing	Simple plastered walls	
	ix. Interior decoration/ Special architectural or decorative feature	Simple plain looking structure.	
	x. Class of electrical fittings	Internal/ Normal quality fittings	
	xi. Class of sanitary & water supply fittings	Internal/ Normal quality fittings	
d.	Maintenance issues	Newly built structure so currently no maintenance issues	
e.	Age of building/ Year of construction	03 years	2018-2019 (completed)
f.	Total life of the structure/ Remaining life expected	Approx. 55-60 Years (After Completion)	Approx. 55-60 Years
g.	Extent of deterioration in the structure	No deterioration came into notice through visual observation	
h.	Structural safety	Structure built on RCC technique so it can be assumed as structurally stable. However no structural stability certificate is available	
i.	Protection against natural disasters viz. earthquakes etc.	Should be able to withstand moderate intensity earthquakes	
j.	Visible damage in the building if any	No visible damages in the structure	
k.	System of air conditioning	Individual AC as per required by the Purchaser	
l.	Provision of firefighting	Yes	



m.	Status of Building Plans/ Maps	Building revised plans are approved. However as on date the project has obtained Occupancy certificate.	
	i. Is Building as per approved Map	Yes	
	ii. Details of alterations/ deviations/ illegal construction/ encroachment noticed in the structure from the original approved plan	<input type="checkbox"/> Permissible Alterations	NA
		<input type="checkbox"/> Not permitted alteration	NA
	iii. Is this being regularized	NA	

<b>11.</b>	<b>ENVIRONMENTAL FACTORS:</b>		
a.	Use of environment friendly building materials like fly ash brick, other Green building techniques if any	No information Available	
b.	Provision of rainwater harvesting	Yes	
c.	Use of solar heating and lighting systems, etc.	No	
d.	Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc. if any	Yes, normal construction and vehicular pollution present	

<b>12.</b>	<b>ARCHITECTURAL AND AESTHETIC QUALITY OF THE PROPERTY:</b>		
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	

<b>13.</b>	<b>PROJECT DETAILS:</b>		
a.	Name of the Developer	M/s Emaar MGF land Limited.	
b.	Name of the Architect	M/s Design Forum International	
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	31-12-2019 (as per RERA). The project has obtained Occupancy certificate.	
e.	Progress of the Project	Refer Part-C	
f.	Other Salient Features of the Project	<input type="checkbox"/> High end modern apartment, <input type="checkbox"/> Ordinary Apartments, <input checked="" type="checkbox"/> Affordable housing, <input type="checkbox"/> Club, <input type="checkbox"/> Swimming Pool, <input checked="" type="checkbox"/> Play Area, <input checked="" type="checkbox"/> Walking Trails, <input 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	

<b>14.</b>	<b>VALUATION:</b>		
a.	Methodology of Valuation – Procedures adopted for arriving at the Valuation	Please refer to <b>Sub-Point 'n' of Point 1 of Part D: Valuation Assessment Factors</b> of the report.	



b.	Prevailing Market Rate/ Price trend of the Property in the locality/ city from property search sites	Please refer to the <b>Sub-Point 'o' of Point 1 of Part D: Valuation Assessment Factors</b> 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 <b>Part D: Valuation Assessment Factors</b> of the report and the screenshot annexure in the report.
d.	<b>Summary of Valuation</b>	For detailed Valuation calculation please refer to <b>Point 1, 2, 3 &amp; 4 of the Part E: Valuation Assessment Factors</b> of the report.
	<b>i. Guideline Value</b>	<b>Rs.102,01,60,000/- (Land Value Only)</b>
	<b>1. Land</b>	<b>Rs.102,01,60,000/-</b>
	<b>2. Building</b>	NA
	<b>ii. Prospective Fair Market Value</b>	<b>Rs.363,00,00,000/-</b>
	<b>iii. Expected Realizable Value</b>	<b>Rs.308,55,00,000/-</b>
	<b>iv. Distress Value</b>	<b>Rs.272,25,00,000/-</b>
	<b>v. Valuation of structure for Insurance purpose</b>	NA
e.	<b>i. Justification for more than 20% difference in Market &amp; Circle Rate</b>	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>ii. Details of last two transactions in the locality/ area to be provided, if available</b>	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 <b>Point 'o' of Part E: Valuation Assessment Factors</b> of the report and the screenshots of the references are annexed in the report for reference.


<b>15.</b>	<b>Declaration</b> (Also see Enclosure: 1 Valuer's Remarks)	<p>i. The information provided is true and correct to the best of my knowledge and belief.</p> <p>ii. 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 &amp; Limiting conditions described in Part D: Valuation assessment section of the Report.</p> <p>iii. 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>iv. No employee or member of R.K Associates has any direct/ indirect interest in the property.</p> <p>v. Our authorized surveyor by name of A.E. Harshit Mayank has visited the subject property on 30 December 2021 in the presence of the developer's representative.</p> <p>vi. I am a registered Valuer under Section 34 AB of Wealth Tax Act, 1957.</p> <p>vii. I/ firm is an approved Valuer under SARFAESI Act – 2002 and approved by the Bank.</p> <p>viii. We have submitted Valuation report directly to the Bank.</p> <p>ix. This valuation work is carried out by our Engineering team on the request from <b>State Bank of India, HLST, Gurugram.</b></p>
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# VALUATION REPORT

PROJECT GURGAON GREENS

## 16. VALUATION COMPANY DETAILS:

a.	Name & Address of Valuer company	Wealth Tax Registration No.	Signature of the authorized person
b.	M/s R.K. Associates Valuers & Techno Engineering Consultants Pvt. Ltd. D-39, Second Floor, Sector-02, Noida, U.P.	2303/ 1988	
c.	Total Number of Pages in the Report with enclosures		
d.	Engineering Team worked on the report	<b>SURVEYED BY</b> A.E. Harshit mayank	
		<b>PREPARED BY:</b> AE Abhishek Sharma	
		<b>REVIEWED BY:</b> HOD Valuations	

## 17. ENCLOSED DOCUMENTS:

i.	Layout plan sketch of the area in which the property is located with latitude and longitude	Not Available
ii.	Building Plan	Enclosed with the report
iii.	Floor Plan	Not Available
iv.	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
v.	Certified copy of the approved / sanctioned plan wherever applicable from the concerned office	Enclosed with the report
vi.	Google Map location of the property	Enclosed with the Report
vii.	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
viii.	Any other relevant documents/extracts (All enclosures & annexures to remain integral part & parcel of the main report)	<ul style="list-style-type: none"><li>i. <b>Part C: Area Description of the Property</b></li><li>ii. <b>Part E: Valuation Assessment of the Property</b></li><li>iii. Assumption, Remarks &amp; Limiting conditions Pg. 25</li><li>iv. Valuer's Remark - Page No.27</li><li>v. Google Map – Page No. 31</li><li>vi. Photographs – Pages 33 and 34</li><li>vii. Copy of Circle Rate – Pages 32</li><li>viii. Survey Summary Sheet – Pages xx</li><li>ix. Copy of relevant papers from the property documents referred in the Valuation – Pages xx</li></ul>



**PART C**

**AREA DESCRIPTION OF THE PROPERTY**

1.	Total plot area of site		13.531 acres (65,490.04 yd <sup>2</sup> /54,758.01 m <sup>2</sup> )				
2.	Area on which FAR is calculated		12.752 acres (61,719.68 yd <sup>2</sup> /51,605.51 m <sup>2</sup> )				
3.	Ground Coverage	Permitted	18,061.901 m <sup>2</sup> (1,94,416.68 ft <sup>2</sup> ) (35%)				
	Area (for whole Project)	Proposed	17,635.347 m <sup>2</sup> (1,89,825.30 ft <sup>2</sup> ) (34.17%)				
4.	Covered Area	UNDER FAR (Residential)		Area as per Approved plan	Present Status as per OC		
		Residential		86,333.561 m <sup>2</sup> (9,29,286.72 ft <sup>2</sup> )	86,158.882 m <sup>2</sup> (9,27,406.48 ft <sup>2</sup> )		
		E.W.S.		2,793.130 m <sup>2</sup> (30,065.00 ft <sup>2</sup> )	2,868.419 m <sup>2</sup> (30,875.41 ft <sup>2</sup> )		
		Commercial		259.345 m <sup>2</sup> (2,791.566 ft <sup>2</sup> )	230.718 m <sup>2</sup> (2,483.428 ft <sup>2</sup> )		
		Community Building		766.404 m <sup>2</sup> (8,249.50 ft <sup>2</sup> )	869.025 m <sup>2</sup> (9,354.10 ft <sup>2</sup> )		
		TOTAL	Achieved	90,152.440 m <sup>2</sup> (9,70,392.79 ft <sup>2</sup> )	90,121.044 m <sup>2</sup> (9,70,053.91 ft <sup>2</sup> )		
			Permitted	90,309.505 m <sup>2</sup> (9,72,083.42 ft <sup>2</sup> )	90,309.505 m <sup>2</sup> (9,72,083.42 ft <sup>2</sup> )		
		UNDER NON-FAR		Area as per Approved plan	Achieved (As per OC)		
		MLCP		Not mentioned in the approved map	8,908.854 m <sup>2</sup> (95,894.11 ft <sup>2</sup> )		
		Basement-1 & 2			6,103.986 m <sup>2</sup> (65,702.76 ft <sup>2</sup> )		
		Terrace Area in Tower 1,2,24,25,26,27,3,4,23			64.26 m <sup>2</sup> (691.69 ft <sup>2</sup> )		
		Podium			7,228.082 m <sup>2</sup> (77,802.43 ft <sup>2</sup> )		
		Nursery(As per Map)			945.494 m <sup>2</sup> (10,177.21 ft <sup>2</sup> )		
		TOTAL	Proposed		24,362.13 m <sup>2</sup> (2,62,231.77 ft <sup>2</sup> )		
			Permitted		NA		
		5.	Open/ Green Area		Minimum Required	7,740.81 m <sup>2</sup> (83,321.39 ft <sup>2</sup> ) (For whole Project)	
					Proposed (15.609%)	14,273.158 m <sup>2</sup> (1,53,634.99 ft <sup>2</sup> ) (For whole Project)	
6.	Density	Permitted	100-300 PPA				
		Proposed	293.915 PPA				
7.	Plinth/ Built-up Area as per Final OC's of the project (As per IS 3861-1966)		1,14,483.174 m <sup>2</sup> (12,32,286.63 ft <sup>2</sup> ) (FAR + NON-FAR) (For whole Project)				
8.	Carpet Area		1022.571 ft <sup>2</sup> , 1,765.712 ft <sup>2</sup>				
9.	Net Floor Area		NA				
10.	Super Area		1650 ft <sup>2</sup> , 3200 ft <sup>2</sup>				
11.	Shed Area		NA				
12.	Salable Area		NA				



**Total Blocks/ Floors/ Flats**

1.	Approved as per Approved Map	Actually provided (As per inventory list/ brochure)	Current Status
	Tower-1 = G+14 floors (28 Units) Tower-2 = G+14 floors (28 Units) Tower-3 = G+13 floors (26 Units) Tower-4 = G+13 floors (26 Units) Tower-5 = G+13 floors (26 Units) Tower-6 = G+13 floors (26 Units) Tower-7 = G+13 floors (26 Units) Tower-8 = S+13 floors (24 Units) Tower-9 = S+13 floors (24 Units) Tower-10 = S+13 floors (24 Units) Tower-11 = S+13 floors (24 Units) Tower-12 = S+13 floors (24 Units) Tower-14 = G+13 floors (24 Units) Tower-15 = G+13 floors (26 Units) Tower-16 = G+10 floors (20 Units) Tower-17 = G+13 floors (26 Units) Tower-18 = G+13 floors (26 Units) Tower-19 = S+13 floors (26 Units) Tower-20 = S+13 floors (26 Units) Tower-21 = S+13 floors (26 Units) Tower-22 = S+13 floors (26 Units) Tower-23 = S+13 floors (28 Units) Tower-24 = G+14 floors (28 Units) Tower-25 = G+14 floors (28 Units) Tower-26 = G+14 floors (28 Units) Tower-27 = G+14 floors (28 Units) EWS = G+5 floors (119 Units) Shopping = Ground floor Community Building = G+1 floors MLCP Parking = 2B+G+5 floors	Tower-1 = G+14 floors (28 Units) Tower-2 = G+14 floors (28 Units) Tower-3 = G+13 floors (26 Units) Tower-4 = G+13 floors (26 Units) Tower-5 = G+13 floors (26 Units) Tower-6 = G+13 floors (26 Units) Tower-7 = G+13 floors (26 Units) Tower-8 = S+13 floors (24 Units) Tower-9 = S+13 floors (24 Units) Tower-10 = S+13 floors (24 Units) Tower-11 = S+13 floors (24 Units) Tower-12 = S+13 floors (24 Units) Tower-14 = G+13 floors (24 Units) Tower-15 = G+13 floors (26 Units) Tower-16 = G+10 floors (20 Units) Tower-17 = G+13 floors (26 Units) Tower-18 = G+13 floors (26 Units) Tower-19 = S+13 floors (26 Units) Tower-20 = S+13 floors (26 Units) Tower-21 = S+13 floors (26 Units) Tower-22 = S+13 floors (26 Units) Tower-23 = S+13 floors (28 Units) Tower-24 = G+14 floors (28 Units) Tower-25 = G+14 floors (28 Units) Tower-26 = G+14 floors (28 Units) Tower-27 = G+14 floors (28 Units) EWS = G+5 floors (119 Units) Shopping = Ground floor Community Building = G+1 floors MLCP Parking = 2B+G+5 floors	Project has obtained Occupancy Certificate Vide  i. Occupancy Certificate Endrst. nos. ZP-835/AD (RA)/ 2018/33199 Dated 05/12/2018.  ii. Occupation certificate Endrst. No. ZP-835/AD (RA)/2018/13011-16 Dated: 30-05-2019.  iii. Occupation Certificate Endrst. No. ZP-835/ AD (RA)/2019/16821 Dated 16/07/2019.
2.	Total no of Flats/ Units	<b>Main Units</b>	672 Units
		<b>EWS and LIG Units</b>	119 EWS Units
	Number of Car Parking available	Required	1058 ECS
		Proposed	1060 ECS



**PART D**

**PROJECT APPROVAL DETAILS**

Sr. No.	REQUIRED APPROVALS	REFERENCE NO./ DATE	STATUS (Approved/ Applied For/ Pending)
1.	Form LC-V - Formal Grant of License for setting up Group Housing Society.	License No. 75 of 2012 Endst. No.: LC-1287-JE(VA)-2012/CH-13337 Dated: 01/08/2012 Valid Up to: 30/07/2017	Approved
2.	Renewal of Form LC-V - Formal Grant of License for setting up Group Housing Society	Memo. No. LC-1287-PA(SN)/2017/11489 Dated : 29/05/2017 Valid up to : 30/07/2018  Memo. No. LC-1287Asth.(AK)/2018/32747 Dated : 29/11/2018	Provided. However the same stands expired now.
3.	BR-VII- Occupation Certificate	Endrst. No ZP-835/AD(RA)/2018/33199 Dated: 05/12/2018 Endrst. No ZP-835/AD(RA)/2018/13011-16 Dated: 30/05/2019 Endrst. No. ZP-835/AD(RA)/2019/16821 Dated: 16/07/2019	Provided
4.	Approved Layout plan for Group Housing Project	Memo No. 29135 Dated: 22/01/2013	Approved
5.	RERA Registration	Memo No.: HRERA-139/2017/2294 Dated: 05/12/2017  RC/REP/HARERA/GGM/2017/36(a) Dated:02/08/2019	Provided
6.	Consent to Operate from Pollution Control Board	NA	Not Provided
7.	Final Fire NOC of the Project	NA	Not Provided
8.	Permanent Electricity Connection	NA	Not Provided
9.	Permanent Water Connection	NA	Not Provided
10.	BR-III - Approval of Building Plans Letter from DTCP (HR Govt.)	NA	Not Provided
11.	NOC for Height Clearance from Airport Authority of India	NA	Not Provided
12.	Environmental clearance NOC from SEIAA	NA	Not Provided

**OBSERVATIONS:**

We have not received the copies of Consent to Operate, Final Fire NOC, Permanent electricity connection and Permanent Water connection. However, Project has obtained occupation Certificate. Therefore we have assumed that the builder must have obtained all the necessary NOC's and bank is advised to check by itself for the above listed NOC's for the Project.



**PART E**

**VALUATION ASSESSMENT OF THE PROPERTY**

1.	ASSESSMENT FACTORS				
a.	Valuation Type	Group Housing Project Tie-up Report		Group Housing Project Tie-up Report	
b.	Scope of the Valuation	Non binding opinion on the assessment of Plain Asset Valuation of the property identified by the owner or through his representative			
c.	Property Use factor	Current Use Residential		Highest & Best Use Residential	
d.	Legality Aspect Factor <i>(Refer sub clause I &amp; j of Point 7)</i>	Positive as per documents produced to us			
e.	Land Physical factors	Shape	Size	Level	Frontage to depth ratio
		Irregular	Very Large	On Road Level	Normal frontage
f.	Property location category factor	City Categorization	Locality Categorization	Property location classification	Floor Level
		Metro City	Good	On wide approach road	Not Applicable
			Property within developing Residential zone	NA	
				NA	
		Property Facing	South Facing		
g.	Any New Development in surrounding area	NA			
h.	Any specific advantage/ drawback in the property	NA			
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.	Methodology/ Basis of Valuation	<p><b>Govt. Guideline Value:</b> Rate list of Sub-Tehsil Kadipur District Gurugram for the year 2021-2022</p> <p><b>Market Value:</b> Land Value is calculated on the basis of 'Market Comparable Sales approach' and Building construction value is calculated on the basis of 'Depreciated Replacement Cost approach'</p> <p><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 &amp; contact numbers from whom enquiries have been made.</i></p>																																										
o.	References on prevailing market Rate/Price trend of the property and Details of the sources from where the information is gathered <small>(from property search sites &amp; local information)</small>	<table border="1"> <tr> <td data-bbox="199 752 231 786">i.</td><td data-bbox="231 752 619 786">Name:</td><td data-bbox="619 752 1541 786">----</td></tr> <tr> <td></td><td data-bbox="231 786 619 819">Contact No.:</td><td data-bbox="619 786 1541 819">----</td></tr> <tr> <td></td><td data-bbox="231 819 619 853">Nature of reference:</td><td data-bbox="619 819 1541 853">----</td></tr> <tr> <td></td><td data-bbox="231 853 619 887">Size of the Property:</td><td data-bbox="619 853 1541 887">----</td></tr> <tr> <td></td><td data-bbox="231 887 619 920">Location:</td><td data-bbox="619 887 1541 920">----</td></tr> <tr> <td></td><td data-bbox="231 920 619 954">Rates/ Price informed:</td><td data-bbox="619 920 1541 954">----</td></tr> <tr> <td></td><td data-bbox="231 954 619 1032">Any other details/ Discussion held:</td><td data-bbox="619 954 1541 1032">----</td></tr> <tr> <td data-bbox="199 1032 231 1066">ii.</td><td data-bbox="231 1032 619 1066">Name:</td><td data-bbox="619 1032 1541 1066">----</td></tr> <tr> <td></td><td data-bbox="231 1066 619 1099">Contact No.:</td><td data-bbox="619 1066 1541 1099">----</td></tr> <tr> <td></td><td data-bbox="231 1099 619 1133">Nature of reference:</td><td data-bbox="619 1099 1541 1133">----</td></tr> <tr> <td></td><td data-bbox="231 1133 619 1167">Size of the Property:</td><td data-bbox="619 1133 1541 1167">----</td></tr> <tr> <td></td><td data-bbox="231 1167 619 1200">Location:</td><td data-bbox="619 1167 1541 1200">----</td></tr> <tr> <td></td><td data-bbox="231 1200 619 1234">Rates/ Price informed:</td><td data-bbox="619 1200 1541 1234">----</td></tr> <tr> <td></td><td data-bbox="231 1234 619 1312">Any other details/ Discussion held:</td><td data-bbox="619 1234 1541 1312">----</td></tr> </table>	i.	Name:	----		Contact No.:	----		Nature of reference:	----		Size of the Property:	----		Location:	----		Rates/ Price informed:	----		Any other details/ Discussion held:	----	ii.	Name:	----		Contact No.:	----		Nature of reference:	----		Size of the Property:	----		Location:	----		Rates/ Price informed:	----		Any other details/ Discussion held:	----
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	Rates/ Price informed:	----																																										
	Any other details/ Discussion held:	----																																										
p.	Adopted Rates Justification	<p><i>This land is used for the specific purpose to develop group housing society. As per the present market survey &amp; verbal communication with local dealer we got the mixed information for the group housing land in this developing sector and no other sale/ purchase has taken place in current market due to the low demand &amp; current economical &amp; real estate market condition for similar kind of property.</i></p> <p><i>As per information available in public domain the FSI rate is prevailing in this sector is between Rs.1,200/- to Rs.1,600/- 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.1,400/- per sq.ft.. which is reasonable in our view.</i></p>																																										



2. VALUATION OF LAND			
	Particulars	Govt. Circle/ Guideline Value	Prospective Fair Market Value
a.	Prevailing Market Rate range	Rs.2,00,00,000/- per Acre (As per Rate list of Sub-Tehsil Kadipur District Gurugram for the year 2021-22 rate for residential group housing is 4 times of Agriculture collector rate)	Rs.1,200/- to Rs.1,600/- per ft <sup>2</sup> .
b.	Rate adopted considering all characteristics of the property	Rs.2,00,00,000/- per Acre X 4 =Rs.8,00,00,000 per Acre	Rs.1,400/- per ft <sup>2</sup>
c.	Total Development Land Area considered (documents vs site survey whichever is less)	12.752 acres (61,719.68 yd <sup>2</sup> )	12.752 acres (61,719.68 yd <sup>2</sup> )
d.	Total Permissible FAR	90,309.505 m <sup>2</sup> (9,72,083.42 ft <sup>2</sup> )	90,309.505 m <sup>2</sup> (9,72,083.42 ft <sup>2</sup> )
e.	Total Value of land (A)	Rs.8,00,00,000 per Acre X 12.752 acres <b>Rs. 102,01,60,000/-</b>	9,72,083.42 ft <sup>2</sup> X Rs.1,400/- per ft <sup>2</sup> <b>Rs. 136,09,16,788/-</b>

3. VALUATION OF BUILDING CONSTRUCTION				
	Particulars		Expected Building Construction Value	
			FAR	NON-FAR
	Structure Construction Value	Rate range	Rs.1,300/- to 1,700/- per ft <sup>2</sup>	Rs.1000/- to 1,300/-per ft <sup>2</sup>
		Rate adopted	Rs.1,550/- per ft <sup>2</sup>	Rs.1,200/- per ft <sup>2</sup>
		Covered Area	90,121.044 m <sup>2</sup> (9,70,053.91 ft <sup>2</sup> )	24,362.13 m <sup>2</sup> (2,62,231.77 ft <sup>2</sup> )
		Valuation Calculation	9,70,054.84 ft <sup>2</sup> X Rs.1,550/- per ft <sup>2</sup>	2,62,231.77 ft <sup>2</sup> X Rs.1,200/- per ft <sup>2</sup>
		Total Value	<b>Rs. 150,35,85,002/-</b>	<b>Rs. 31,46,78,160/-</b>
a.	Depreciation percentage (assuming salvage value % per year)		NA (Above replacement rate is calculated after deducting the prescribed depreciation)	
b.	Age Factor		0-2 years old construction	
c.	Structure Type/ Condition		RCC framed structure	
d.	Construction Depreciated Replacement Value (B)		<b>Rs.181,82,63,162/-</b>	

4. VALUATION OF ADDITIONAL BUILDING & SITE AESTHETIC WORKS			
	Particulars	Specifications	Depreciated Replacement Value
a.	Add extra for Architectural aesthetic developments, improvements (add lump sum cost)	----	---
b.	Add extra for fittings & fixtures (doors, windows, wood work, cupboards, modular kitchen, electrical/ sanitary fittings)	----	Rs.10,00,00,000/-
c.	Add extra for services (Water, Electricity, Sewerage, Main gate, Boundary, Lift, Auxiliary power, AC, HVAC, Firefighting etc.)	----	Rs.30,00,00,000/-
d.	Add extra for internal & external development (Internal roads, Landscaping, Pavements, Street lights, Green area development, External area landscaping, Land development, Approach road, etc.)	----	Rs.5,00,00,000/-
e.	Depreciated Replacement Value (C)	NA	<b>Rs.45,00,00,000/-</b>



**5. MARKET/ SALABLE VALUE OF THE FLATS**

a.	Total No. of Floors	G/S+ 10 <sup>th</sup> Floors to G/S + 14 <sup>th</sup> Floors
b.	Total No. of EWS	119 DUs
c.	Launch Price = (approx.) (Excluding PLC + Car Parking + EDC + IDC + Club & other charges)	NA
	Current Market Rate (Including PLC + Car Parking + EDC + IDC + Club & other charges)	Rs.5,500/- to Rs.6,500/- per ft <sup>2</sup> on Super Area
d.	Remark	The market value of the Floors varies from floor to floor, size of the flat and Vastu Compliance status and will depend upon the direction of the flat and also on which floor flat is situated. It also greatly depends upon the quality of construction, amenities and internal finishing and furnishing done by the builder. This is a modern society and the builder proposes to construct modern flats. As per information gathered from the public domain & dealers of that area, it is found that present market rates for these flats may vary in between Rs. 5,500/- to Rs.6,500/- per sq. ft. on super area

**Note:** Normally, apart from the Basic Sale Price (BSP) mentioned in the Agreement to Sale, a onetime 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



6.	<b>CONSOLIDATED VALUE</b>		
	<b>Particulars</b>	<b>Govt. Circle/ Guideline Value</b>	<b>Prospective Fair Market Value</b>
a.	Land (A)	Rs.102,01,60,000/-	Rs.136,09,16,788/-
b.	Structure Construction Value(B)	NA	Rs.181,82,63,162/-
c.	Additional Building & Site Aesthetic Works Value (C)	NA	Rs.45,00,00,000/-
d.	<b>Total Add (A+B+C)</b>	<b>Rs.102,01,60,000/-</b>	<b>Rs. 362,91,79,950/-</b>
e.	Additional Premium if any	-----	-----
	Details/ Justification	-----	-----
f.	Deductions charged if any	-----	-----
	Details/ Justification	-----	-----
g.	<b>Total Prospective Fair Market Value<sup>#</sup></b>	<b>NA</b>	<b>Rs.362,91,79,950/-</b>
h.	<b>Rounded Off</b>	<b>----</b>	<b>Rs.363,00,00,000/-</b>
i.	<b>Expected Realizable Value<sup>^</sup></b>	<b>----</b>	<b>Rs.308,55,00,000/-</b>
j.	<b>Distress Value<sup>*</sup></b>	<b>----</b>	<b>Rs.272,25,00,000/-</b>
k.	Valuation of structure for Insurance purpose	NA	NA

**7. Concluding comments if any**

- Valuation of the asset is done as found on as-is-where basis.
- Any kind of unpaid statutory, utilities, lease, interest or any other pecuniary dues on the asset has not been factored in the Valuation.
- 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.
- As per the scope of the assignment, Value assessment is subject to **Assumptions, Remarks & Limiting Conditions mentioned in Point '7' below, R.K Associates Important Notes and Valuer's Remarks(Enclosure: 1)& other enclosed documents** with the Report which will remain part & parcel of the report. Without these enclosures/ documents report shall stand null & void.

**(Rupees Three Hundred Sixty Three Crore Only)**



**8. ASSUMPTIONS | REMARKS | LIMITING CONDITIONS**

- a. 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.
- b. Forced, compulsion, constraint, obligatory sales transactions data doesn't forms part of the Fair Market Valuation exercise.
- c. Sale transaction method of the asset is assumed as free market transaction while assessing Prospective Fair Market Value of the asset.
- d. 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.
- e. 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.
- f. 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.
- g. Getting cizra map or coordination with revenue officers for site identification is not done at our end.
- h. 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.
- i. 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.
- j. 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.
- k. 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.
- l. 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 ornot 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 anddue 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.
- m. 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.
n.	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.
o.	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.
p.	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.
q.	Any kind of unpaid statutory, utilities, lease, interest or any other pecuniary dues on the asset has not been factored in the Valuation.
r.	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.
s.	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:**

- 1. DEFECT LIABILITY PERIOD** - In case of any query/ issue or escalation you may please contact Incident Manager by writing at [valuers@rkassociates.org](mailto: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](mailto: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.
- 2. 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**

1.	<b>Fair Market Value</b> <sup>#</sup> 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 to 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.
2.	<b>Realizable Value</b> <sup>^</sup> 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.
3.	<b>Forced/ Distress Sale Value</b> <sup>*</sup> 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.
4.	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.
5.	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.
6.	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.
7.	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.
8.	No employee or member of R.K Associates has any direct/ indirect interest in the property.
9.	Sale transaction method of the asset is assumed as free market transaction while assessing Fair Prospective Market Value of the asset.
10.	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.
11.	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.
12.	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.
13.	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.
14.	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.



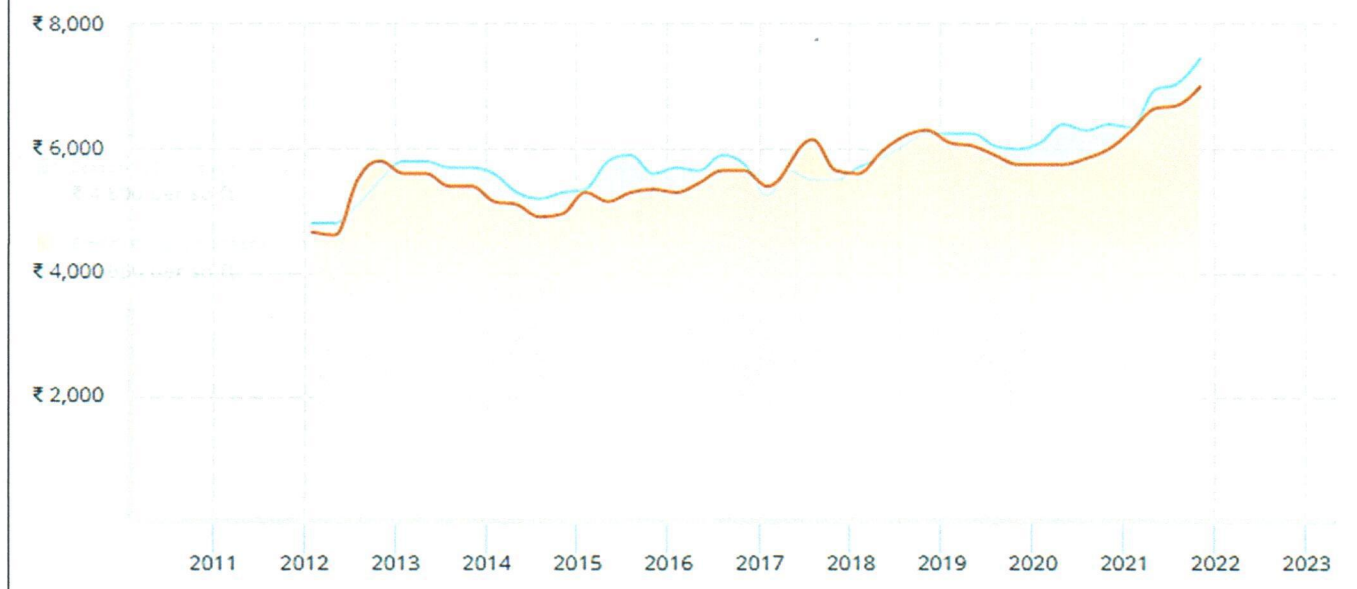
15.	Value varies with the Purpose/ Date/ Condition of the market. This report should not to be referred if any of these points are different from the one mentioned aforesaid in the Report. The Value indicated in the Valuation Report holds good only upto the period of 3 months from the date of Valuation.
16.	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.
17.	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.
18.	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.
19.	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.
20.	Defect Liability Period is <b>30 DAYS</b> . 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.
21.	R.K Associates encourages its customers to give feedback or inform concerns over its services through proper channel at <b>valuers@rkassociates.org</b> 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.
22.	Our Data retention policy is of <b>ONE YEAR</b> . 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.
23.	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.
24.	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.
25.	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 - PRICE TRENDREFERENCES OF THE SIMILAR RELATED  
PROPERTIES AVAILABLE ON PUBLIC DOMAIN**



**Compare price trends in this area**



Source: 99 acres





**3 BHK Apartment in Sector-102 Gurgaon**  
**Emaar Gurgaon Greens**

15 Places nearby 4 Shoppings 5 Educations 1 ATM

**₹ 1.05 Cr** **1,650sq.ft.** **3 BHK**

✓ Gated Society ✓ Corner Property ✓ Overlooking Park/Garden

3bhk servant flat available for sale in emaar gurgaon greens soci... [more](#)

3 people viewed this property yesterday

Posted on 11th Jan, 2022 by RER... [View Profile](#)

**Global Proptech**

[View Phone Number](#) [Contact Dealer](#)



**3 BHK Apartment in Sector-102 Gurgaon**  
**Emaar Gurgaon Greens**

3 Places nearby 1 Shopping 1 Connectivity 1 Airport

**₹ 99 L** **1,650sq.ft.** **3 BHK**

✓ North-East Facing ✓ Fresh Construction ✓ Gated Society ✓ Corner P...

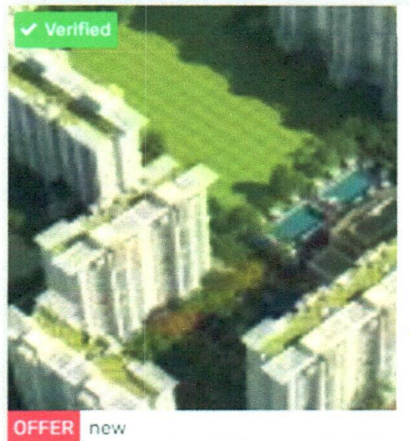
North-Eastfacing 3 bhk flat is available in the promising locality ... [more](#)

2 people viewed this property yesterday

Posted on 16th Nov, 2021 by RERA Registered... [View Profile](#)

**utr real estate**

[View Phone Number](#) [Contact Dealer](#)



**₹1.1 Cr** **EMI starts at ₹54.61 K**

**3 BHK Flat for sale in Sector 102**  
**Emaar Gurgaon Greens, Sector 102, Gurgaon**

Build Up Area Avg. Price  
1650 sq.ft ₹6.67 K/sq.ft

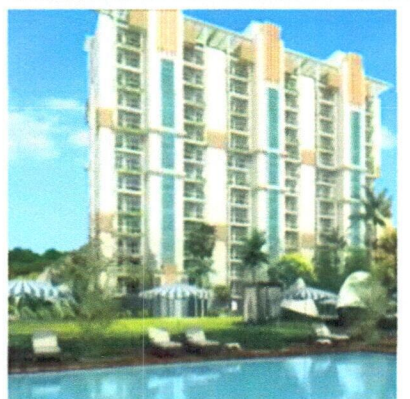
Gurgaon Greens by Emaar Developers is an esteemed task situat... [Read more](#)

**Pine Wood Realtors**  
**HOUSING EXPERT**

✓ AUTHENTIC LISTINGS ✓ TRUSTED AGENT

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**OFFER** new



**₹1.0 Cr** **EMI starts at ₹49.65 K**

**3 BHK Flat for sale in Sector 102**  
**Emaar Gurgaon Greens, Sector 102, Gurgaon**

Build Up Area Avg. Price  
1680 sq.ft ₹5.95 K/sq.ft

Check out this 3 BHK Apartment for sale in Sector 102, Gurgaon. T... [Read more](#)

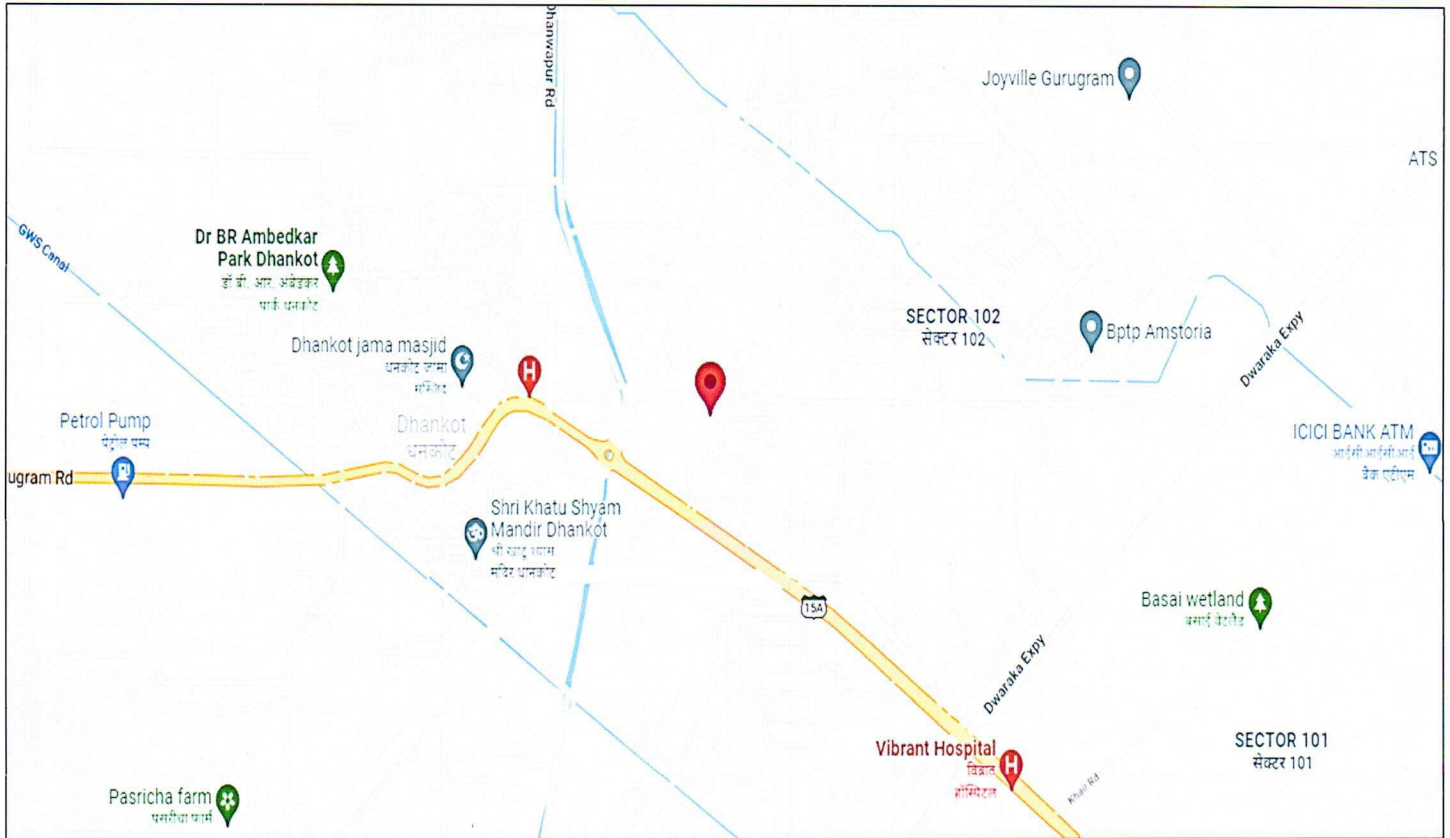
**SC Sikka**  
Owner

[View Phone](#) [Contact](#)

**Premium**



ENCLOSURE: 3- GOOGLE MAP LOCATION





**ENCLOSURE: 4 – CIRCLE RATE**

Rate list of Sub Tehsil Kadipur District Gurugram for the year 2021-2022 w.e.f from 08/11/2021																				
Sr No	Name of Village	Area in R Zone/outside R Zone	Rates for the Year of 2019-2020 (2nd Half)						Purposed for the Year of 2021-2022											
			Agriculture Land (Rs. Per Acre)	Residential (Rs. Per Sq. Yards)	Commercial	Rates of Land upto 2 Acres depth from NH-48 25%/Major District Roads 10%			Agriculture Land (Rs. Per Acre)	Residential (Rs. Per Sq. Yards)	Commercial	Rates of Land upto 2 Acres depth from NH-48 25%/Major District Roads 10%								
4	Dhankot AREA WITH IN RES./COMME. ZONE Institutional / Industrial Zone	MUSTR. NO 80/1Min, Mustil No 81/1 Min 2,3min,4, 5,6,7,8min,10min, 11, 12,13min,14,17,18min,19,20,21,22 min,23min, Mustil No 82/12min, 13,14, 15,16,17,18min, 19min,22min,23min,24min,25min, Mustil No 100/1min, 2,3,4min,5min,6,7,8,9,10min,11min,12,13,14,15,16,17,18,19,20min,21,2 2min 23min,24,25, Mustil No 101/1min,2min,10min,11 Mustil No 102/21, Mustil No 103/1,2,3,4min,6min,7min, 8,9,10,11,12,13,14min, 15,16,17,18,19min,18min,19,20,21min, 22,23min,24min,25, Mustil No 104/16 min,15min,16min,18min,25min, Mustil No 114/1 min,2,3,4, 5,6min,7,8,9,10 min,12min,13,14,15min,16,17,18,19min, 23min,24,25, Mustil No 115/1, 9min,10min, Mustil No 117/3min,4,5 min,6min,7min,14min,15min, 55/1,4, min,5min,6min,15min,14min,16,17min,24min,25min,23min Mustil No 56/11,12,18 19,20,21,22,23,24,25, Mustil No 57/1, 3,4,5,6,7,8,9,10min,11min,12min,13min,14min,15min,16min,17min,22min,23min Mustil No 58/1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18 19,20,21,22,23,24,25 Mustil No 59/1,3min,16,17min,24min,25 Mustil No 77/41min, 5min, 7min,8 min,13min,14min,15min Mustil No 78/1,2,3,4,5min,6min,7,8,9min,10min, 11min,13min,14min,15min Mustil No 79/1,2,3,8,9,10,11,12 Agriculture, open space, Industrial, Public Utility as per master plan 2031	20000000	10000	17000	NA	NA	25%	25000000	NA	NA	20000000	10000	17000	NA	NA	25%	25000000	NA	NA
		MUSTR. NO 112/18,9min,10min,11min,12min,13min,14min,15min,16min,17min,18min,19min,20min,21min,22min,23min,24min,25min	11000000	10000	17000	NA	NA	25%	13750000	NA	NA	11000000	10000	17000	NA	NA	25%	13750000	NA	NA

NOTE :

- Any land for which change of land use (CLU) has been obtained the following rate will be applicable :-
- Residential Plotted Colony - Three times of Agriculture Collector rate.
- Residential Group Housing - Four times of Agriculture Collector rate.
- Commercial - Two times of Agriculture Collector rate.
- Warehouse - Two times of Agriculture Collector Rates.
- Institutional Land - Three times of Agriculture Collector rate
- Land falling on Gurugram Sohna Road and Gurugram - Patadaul Road, the value of land will be 10% more upto depth of 2 Acres.
- Land falling on NH-48 & NPR the value of land will be 25% more upto depth of 2 Acres.
- Land less than 1000 Sq. Yd. will be treated as residential for stamp duty collection.

Joint Sub-Registrar  
Kadipur

Sub-Divisional Officer (C), West  
Gurugram

District Revenue Officer  
Gurugram

Additional Deputy Commissioner  
Gurugram

Deputy Commissioner-cum-RCG  
Gurugram

- Note:
- Any land for which change of land use (CLU) has been obtained the following rate will be applicable :-
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  - Commercial - Five times of Agriculture Collector rate.
  - Warehouse - Two times of Agriculture Collector Rates.
  - Institutional Land - Three times of Agriculture Collector rate
  - Land falling on Gurugram Sohna Road and Gurugram - Pataudi Road, the value of land will be 10% more upto depth of 2 Acres.
  - Land falling on NH-48 & NPR the value of land will be 25% more upto depth of 2 Acres.
  - Land less than 1000 Sq. Yd. will be treated as residential for stamp duty collection.

Joint Sub-Registrar  
Kadipur

Sub-Divisional Officer (C), West  
Gurugram

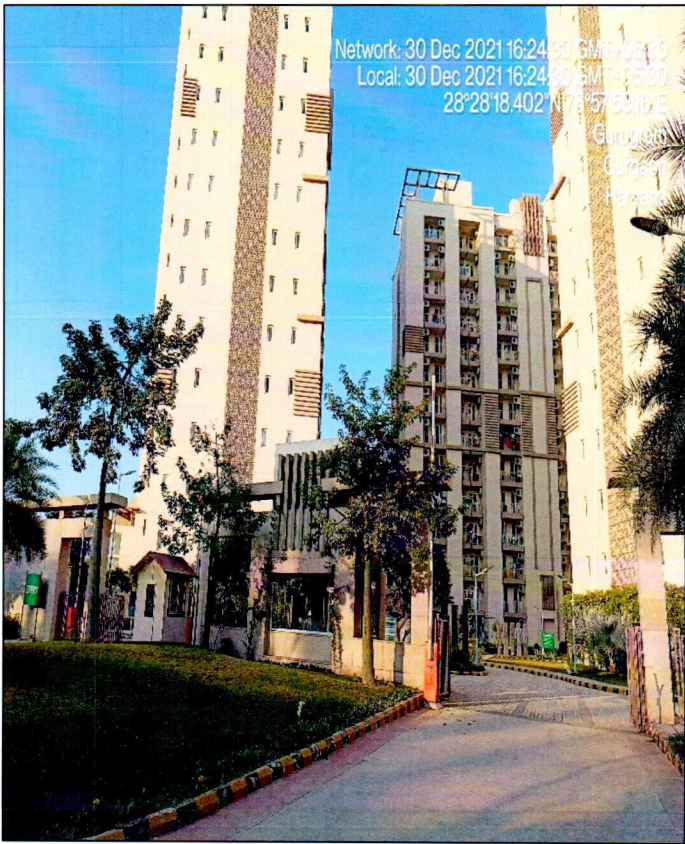
District Revenue Officer  
Gurugram

Additional Deputy Commissioner  
Gurugram

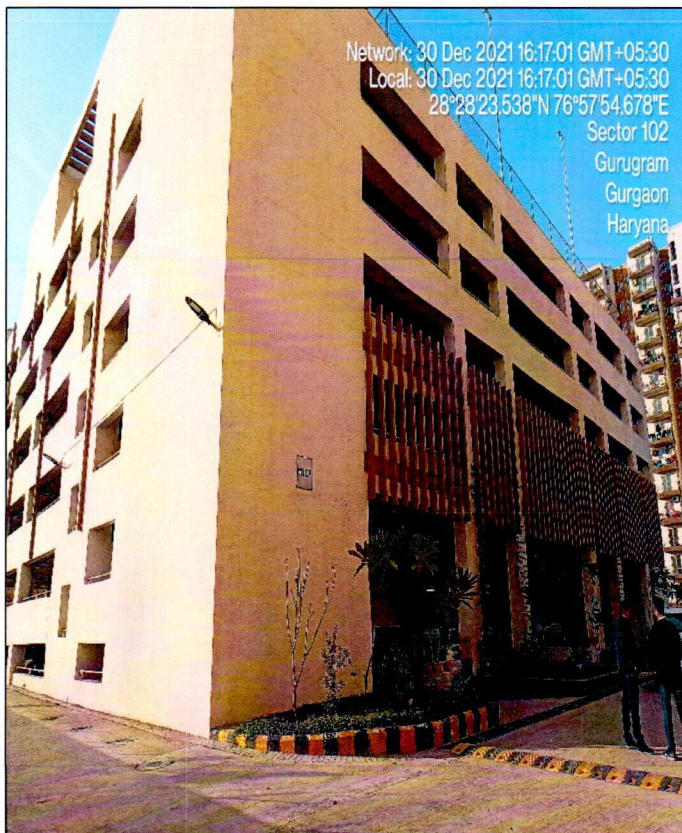
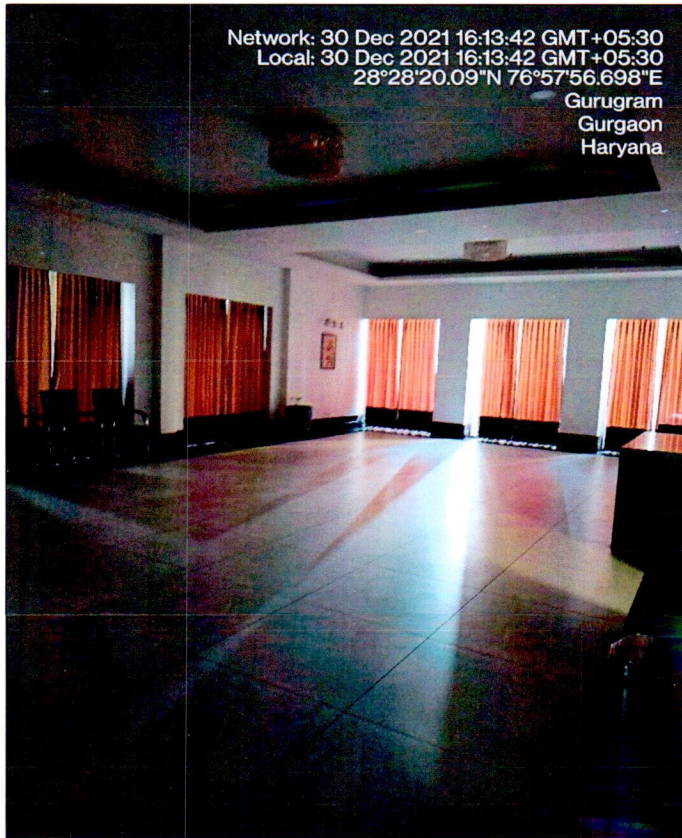
Deputy Commissioner-cum-  
Registrar, Gurugram



ENCLOSURE: 5- PHOTOGRAPHS









## FILE PREPARER PROCESS COMPLIANCE CHECK LIST SHEET

ISSUED ON DATED 26.10.2020 | VERSION: 1.0

S.NO.	PARTICULARS	COMPLIANCE	APPROVER SIGNATURE/ REMARKS IN CASE OF ANY (X)
1	FILE NO.		
2	VIS NO. (2021-22)	P2464-416-575	
3	HAS RECEIVER CHECKED WHETHER CASE IS NEW OF EXISTING?	✓	
4	HAS FEES/ QUOTATION CONFIRMED BY RECEIVER AND THAT WHO WILL PAY THE FEES?	✓	
5	HAS RECEIVER TAKEN WORK ORDER OR SENT EMAIL TO THE BANK/ CLIENT FOR THE CASE ALLOTTMENT?	✓	
6	CHECK IF THE DOCUMENTS IS HAVING DOCUMENTS PROVIDED BY STAMP?	✓	
7	IS EMAIL FOR DOCS REQUEST SENT BY RECEIVER/ SURVEYOR TO THE BANK/ CLIENT?	✓	
8	DID YOU COMPLETELY STUDIED THE CASE DETAILS BEFORE STARTING WORKING ON IT?	✓	
9	PROPERTY DOCS	SURVEY FORM	✓
10		TITLE DOCS	✓
11		MAP	✓
12		TIR	✓
13		UTILITY BILLS	✓
14	IS EACH AND EVERY POINT OF SURVEY FORM PROPERLY FILLED?	✓	
15	IS SURVEY SUMMARY SHEET PROPERLY FILLED?	✓	
16	IS MAIN SECTION OF THE PROPERTY DOCUMENTS HIGHLIGHTED PROPERLY BY SURVEYOR?	✓	
17	IS PROPERTY PROPERLY DEMARCATED?	✓	
18	IS IDENTIFICATION OF THE PROPERTY CLEARLY DONE BY THE SURVEYOR?	✓	
19	IS ROUGH KEY PLAN DRAWN BY SURVEYOR?	✓	
20	IS SITE PLAN DRAWN BY SURVEYOR?	✓	
21	IS SAMPLE MEASUREMENT DONE BY SURVEYOR?	✓	
22	PROPERTY FULL SCALE PHOTO WITH GATE	✓	
23	SELFIE OF SURVEYOR	✓	
24	PHOTO OF OWNER/ REPRESENTATIVE	✓	
25	PHOTO OF APPROACH ROAD	✓	
26	IS PROPERTY RATES INFORMATION DETAILS SECTION PROPERLY FILLED IN THE SURVEY FORM?	✓	
27	IS EXPECTED VALUE MENTIONED IN SURVEY FORM PROPERLY?	✓	
28	SIGNATURE ON UNDERTAKING ON SURVEY FORM	CUSTOMER	✓
29		SURVEYOR	✓
30	PREPARER SIGNATURE		
31	APPROVER SIGNATURE ONLY IN CASE OF ANY (X) IN ANY POINTS FROM 1-28 ABOVE		
32	IS ALL DOCS RELATED TO PROPERTY ARE SAVED IN A PROPER FOLDER WITH PROPER NUMBERING OF FOLDER?	✓	
33	HAVE YOU CHECKED WHETHER BRANCH HAS TAKEN LEGAL SCRUTINY OF THE CASE OR NOT BEFORE REQUESTING FOR VALUATION?	✓	
34	IS MARKET REFERENCES AVAILABLE IN PUBLIC DOMAIN?	✓	
35	DID YOU CROSS CHECK THE MARKET RATES INDEPENDENTLY?	✓	
36	DID YOU SAVED THE RECORDINGS WITH PROPERTY DEALER IN THE FILE FOLDER?	✓	
37	DID YOU TAKE CONFIRMATION EMAIL FROM CLIENT ON DRAFT REPORT?	✓	
38	PLEASE ALLOT GRADE TO THE RECEIVER/ SURVEYOR.	✓	
39	PREPARER SIGNATURE		
40	APPROVER SIGNATURE ONLY IN CASE OF ANY (X) IN ANY POINTS FROM 31-37 ABOVE		