

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

File No.: VIS (2021-22)-PL768-666-849

Dated: 23.12.2021

PROJECT TIE UP REPORT

OF

GROUP HOUSING SOCIETY

OXIRICH SUNSKRITI-II

SITUATED AT

KHASRA NO. 302, 304, 214, 215, 216, 217, 218, 225, VILLAGE THADA, BHIWADI,
THADA ROAD BHIWADI, ALWAR-RAJASTHAN 301019

PROMOTER

M/S. CITY LIFESPACES PVT LTD

REPORT PREPARED FOR

STATE BANK OF INDIA, HLST 1 BRANCH, DELHI

- Corporate Valuers
- Business/ Enterprise/ Equity Valuations
- Lender's Independent Engineers (LIE)
- Techno Economic Viability Consultants (TEV)
- Agency for Specialized Account Monitoring (ASM)

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.

- Chartered Engineers
- Industry/ Trade Rehabilitation Consultants
- NPA Management

- Panel Valuer & Techno Economic Consultants for PSU Banks

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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 1 Branch, Delhi			
c.	Name of Promoter	M/s. City Lifespaces Pvt Ltd			
d.	Name of Owner	M/s. City Lifespaces Pvt Ltd			
e.	Address & Phone Number of the promoter's	302, 304, 214, 215, 216, 217, 218, 225 , Thada Road Bhiwadi Thada, Bhiwadi , Tijara , Alwar (Rajasthan)- 301019			
f.	Type of the Property	Group Housing society			
g.	Type of Loan	NA			
h.	Type of Valuation	Group Housing Society Value			
i.	Report Type	Plain Asset Valuation			
j.	Date of Inspection of the Property	21 December 2021			
k.	Date of Valuation Report	23 December 2021			
l.	Surveyed in presence of	Mr. Virender Singh	Mob.: +91 7230023572		
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	Documents Requested	Documents Provided	Document Reference No.	
		Total 05documents requested.	Total 09 documents provided.	09	
		Approved Site Plan	Approved Map	Dated 1/09/2017	
		RERA Registration certificate	RERA Registration certificate	RAJ/P/2017/128	
		Other NOC's	Other NOC's	Pl. refer Pg. No. 20	

VALUATION REPORT

OXIRICH SANSKRITI-II

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	NA

2. BRIEF DESCRIPTION OF THE PROPERTY UNDER VALUATION

a.



This project tie-up report is prepared for group housing project "Oxirich Sanskriti-II" being developed at the Khasra No. 302, 304, 214,215,216,217,218,225, Village Thada, Bhiwadi, Thada Road Bhiwadi, Alwar-Rajasthan 301019. Total land area as per the copy of Lease deed & collaboration agreement admeasures 4.75 Hectare (47,500 m²) out of which net residential plot area after deduction ad measures 35,290.21 m² and commercial Net Plot area ad measures 3,739.49 m². Details of deductions as per the copy of approved site plan is given below:

Area Statement of Oxirich Sanskruti-II		
Total plot area as per revenue	47500	Sq mtr
Total Plot area as per survey plan	47485.97	Sq mtr
Surrender in 60 M and 45 M wide road	6267.71	Sq mtr
Surrender in 12m wide nala road	134.37	Sq mtr
Remaining plot area	41083.89	Sq mtr
Surrender area for facilities	2054.19	Sq mtr
Residential Net Plot area	35290.21	Sq mtr
Commercial Net Plot area	3739.49	Sq mtr

As per the copy of collaboration agreement and Lease deed, the land has been transferred to the developer are as follows and stated below:

OWNER AS PER COLLABORATION AGREEMENT				
Sr. No	Khasra no	Owner	Area (In hect)	Area (In acre)
1	225	Mr. Devidayal and Mr. Maman	0.25	0.62
2	215-218	Mr. Kishan Lal, Mr.Nihal, Mr.Sumer, Mr. Sandeep Kumar, Mr. manoj Kumar, Mr. Maman & Mr. Vedpraksh	2.07	5.12
3	302 & 304	Mr. Kishan Lal, Mr. Nihal, Mr. Sumer, Mr. Sandeep Kumar, Mr. Manoj Kumar, Mr. Ramesh Chander, Mr. Anil Kumar, Mr. pradeep Kumar, Mrs. Ramrati Devi, Mr. Babu Lal, Mr. Billu Ram, Mr. Chote Lal, Mr. Sajan Singh, Mrs. Bajanti, Mrs. Kamla, Mr. Lala Ram, Mrs. Vidha Devi, Mrs. Ramkaalo, Mrs. Kamlesh & Mrs. Itwari	1.22	3.01
4	214	M/s. Shilpkar Housing Pvt Ltd	1.21	2.99
Total			4.75	11.74

As per the copy of collaboration agreement, the owners of the land have transferred their rights to the developer / promoter so as to construct a Group Housing Project on the land. As mentioned in the copy of collaboration agreement developer has given some premium amount to the owners of the land and some percentage of total FAR after the completion of construction.

As per the individual sanctioned drawings provided to us by the client, we have calculated the Non FAR area of the group housing project which is as below:

Total Non-FAR area of Residential	19,430.12 m ² / 2,09,145.811 ft ²
Total Commercial Non-FAR	399.62 m ² / 4301.51 ft ²

As per the copy of Joint Development Agreement (JDA) between the owners of the land & M/s. City Life Spaces Private Limited (now known as M/s. Oxirich Realtors Private Limited) both the parties agreed to construct a Group Housing Project, whereby M/s. City Lifespaces Private Limited (now M/s. Oxirich



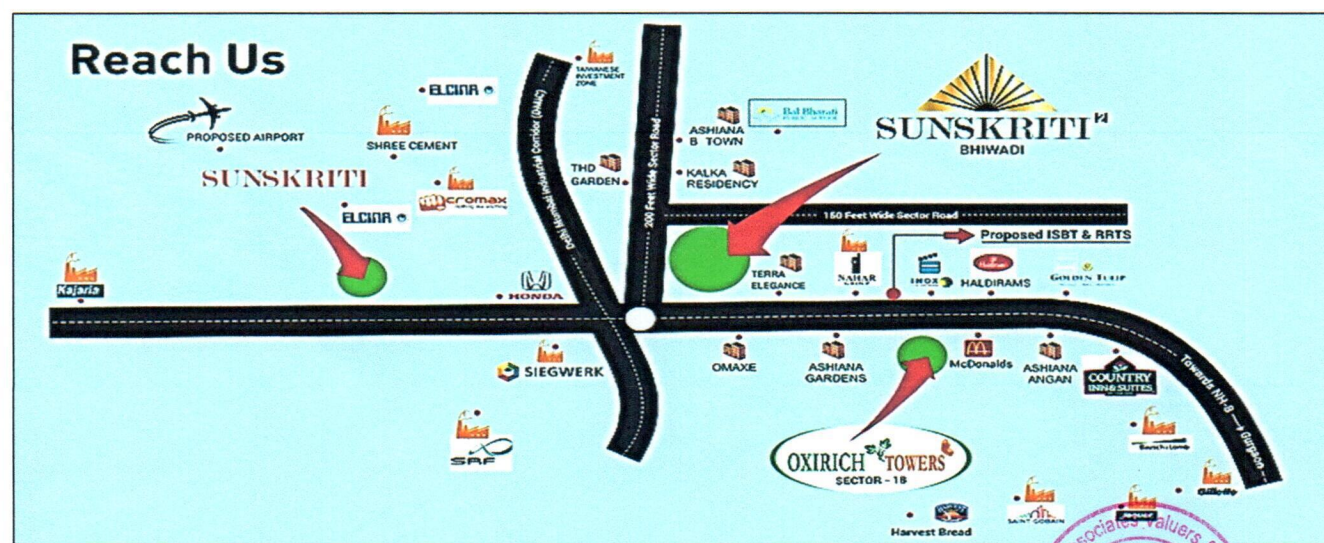
Realtors Pvt. Ltd.) is entitled to develop the whole project and bear all the cost & expenses related to the project.

The subject Group Housing Society is being planned to consist of 9 residential towers and one EWS tower, two towers are with G+4 floors & 7 towers with Stilt+12 floors with total of 1052 dwelling units. Completion Certificate has been issued for Acacia (G+4) and Basil (G+4). However copy of OC is pending to be obtained. Details of the project like No. of dwelling units and no. of floors is as below:

DETAILS OF DU'S AND FLOORS IN OXIRICH SANSKRITI-II			
Tower Name	No. Of Du's	Type of Tower	Total No Of Floors
Acacia	50	A	G+4
Basil	50	B	G+4
Genista	72	F	S+12
Heena	336	H	S+12
Jasmine		J1	S+12
Juniper	192	J2	S+12
Camphor	168	C	S+12
Key Flower	96	E	S+12
Daffodil	-	K	S+12
LIG/EWS	88	EWS	G+7
Total	1052 DU's		

This project was originally supposed to be completed by 01/02/2021. But due to COVID-19 related halt in construction activities at the site for quite some time, taking this as a Force Majeure case, RERA has given extension to the developer to complete this project by 31-01-2022.

The location of the subject project is in developing area of Bhiwadi in which few other group housing projects are also under development. Subject project is located at an approachable distance from the main highway and Alwar bypass road. Snapshot Of Project location is as below:



VALUATION REPORT

OXIRICH SANSKRITI-II

3.	ENCLOSURES	
a.	Part B	Valuation Report as per SBI Format Annexure-II
b.	Part C	Area description of the Property
c.	Part D	Project Approval Details
d.	Part E	Valuation assessment of the property
e.	Enclosure 1	Valuer's Remark - Page No. 29
f.	Enclosure 2	Screenshot of the price trend references of the similar related properties available on public domain - Page No. 31
g.	Enclosure 3	Google Map – Page No. 33
h.	Enclosure 4	Circle Rate – Page No. 34
i.	Enclosure 5	Photographs – Page no. 35
j.	Enclosure 6	Survey Summary Sheet – Pages xx
k.	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 1 Branch, Delhi
Name of the Promoter	M/s. City Lifespaces Pvt Ltd

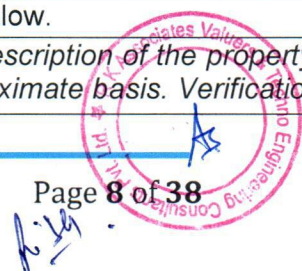
S.NO.	CONTENTS	DESCRIPTION	
1.	INTRODUCTION		
a.	Name of Property Owner	OWNER AS PER COLLABORATION AGREEMENT	
		Sr. No	Owner
		1	Mr. Devidayal and Mr. Maman
		2	Mr. Kishan Lal, Mr.Nihal, Mr.Sumer, Mr. Sandeep Kumar, Mr. manoj Kumar, Mr. Maman & Mr. Vedpraksh
		3	Mr. Kishan Lal, Mr. Nihal, Mr. Sumer, Mr. Sandeep Kumar, Mr. Manoj Kumar, Mr. Ramesh Chander, Mr. Anil Kumar, Mr. pradeep Kumar, Mrs. Ramrati Devi, Mr. Babu Lal, Mr. Billu Ram, Mr. Chote Lal, Mr. Sajjan Singh, Mrs. Bajanti, Mrs. Kamla, Mr. Lala Ram, Mrs. Vidha Devi, Mrs. Ramkaalo, Mrs. Kamlesh & Mrs. Itwari
	4	M/s. Shilpkar Housing Pvt Ltd	
	Address & Phone Number of the Owner	Please refer to collaboration agreement	
b.	Purpose of the Valuation	Project Tie-Up Report	
c.	Date of Inspection of the Property	21 December 2021	
d.	Date of Valuation Report	23 December 2021	
e.	Name of the Developer of the Property	M/s. Shilpkar Housing Pvt Ltd	
	Type of Developer	Private developer promoted	

2.	PHYSICAL CHARACTERISTICS OF THE PROPERTY	
a.	Location attribute of the property	
i.	Nearby Landmark	Terra Elegance
ii.	Postal Address of the Property	Oxirich Sunskriti-II, Village Thada, Tehsil Tijara, District Alwar, Rajasthan 301019
iii.	Area of the Plot/ Land	<p>Total plot area = 47,500 m² / 11.73 acres Net Plot area = 35,290.21 m² / 8.72 acres</p> <p><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></p>
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	<p>Enclosed with the Report</p> <p>Coordinates or URL: 28°09'38.9"N 76°49'11.4"E</p>
vii.	Details of the roads abutting the property	

VALUATION REPORT

OXIRICH SANSKRITI-II

	1. Main Road Name & Width	Papari Road (Alwar Bye Pass Road)	60 mtr.
	2. Front Road Name & width	Thara Road	24 mtr.
	3. Type of Approach Road	Bituminous Road	
	4. Distance from the Main Road	Approx. 900 mtr from main Papari Road	
viii.	Description of adjoining property	All residential houses nearby	
ix.	Plot No./ Survey No.	Please refer to the Title Deed	
x.	Zone/ Ward	Thada	
xi.	Sub registrar	Bhiwadi	
xii.	District	Alwar	
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	Scale-C City	Urban developing
	5. Characteristics of the locality	Ordinary	Within developing Residential zone
	6. Property location classification	Near to Highway	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>Also please refer to Part C - Area description of the property. All area measurements are on approximate basis. Verification</p>	



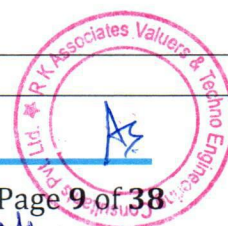
of the area measurement of the property is done only based on sample random checking and not based on full scale measurement.

c. Boundaries Schedule of the Property

i.	Are Boundaries matched	No, since no concerned documents provided.	
ii.	Directions	As per title deed	Actual found at Site
	East	NA	Main road / Terra Project
	West	NA	Other's Land
	North	NA	Agricultural Land
	South	NA	Entry

3. TOWN PLANNING/ ZONING PARAMETERS

a.	Master Plan provisions related to property in terms of Land use	Residential	
i.	Any conversion of land use done	From Agricultural to Residential	
ii.	Current activity done in the property	Used as 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	Completion Certificate has been issued for Tower Acacia and Basil. However copy of OC is pending to be obtained.	Completion Certificate has been issued for Tower Acacia and Basil. However copy of OC is pending to be obtained.
d.	Comment on unauthorized construction if any	No	
e.	Comment on Transferability of developmental rights	As per regulation of UIT (Urban Improvement Trust), Bhiwadi	
f.	i. Planning Area/ Zone	Greater Bhiwadi Master Plan 2031	
	ii. Master Plan currently in force	Greater Bhiwadi Master Plan 2031	
	iii. Municipal limits	Municipal Council Bhiwadi	
g.	Developmental controls/ Authority	UIT, Bhiwadi	
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	
	i. Any information on encroachment	No information available on encroachment
	ii. Is the area part of unauthorized area/ colony	No (As per general information available)

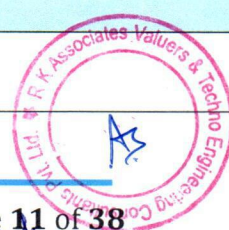
4. DOCUMENT DETAILS AND LEGAL ASPECTS OF THE PROPERTY

a.	Ownership documents provided	Sale deed	Collaboration Certificate	None												
b.	Names of the Legal Owner/s	<table><tr><th colspan="2">OWNER AS PER COLLABRATION AGREEMENT</th></tr><tr><th>Sr. No</th><th>Owner</th></tr><tr><td>1</td><td>Mr. Devidayal and Mr. Maman</td></tr><tr><td>2</td><td>Mr. Kishan Lal, Mr.Nihal, Mr.Sumer, Mr. Sandeep Kumar, Mr. manoj Kumar, Mr. Maman & Mr. Vedpraksh</td></tr><tr><td>3</td><td>Mr. Kishan Lal, Mr. Nihal, Mr. Sumer, Mr. Sandeep Kumar, Mr. Manoj Kumar, Mr. Ramesh Chander, Mr. Anil Kumar, Mr. pradeep Kumar, Mrs. Ramrati Devi, Mr. Babu Lal, Mr. Billu Ram, Mr. Chote Lal, Mr. Sajan Singh, Mrs. Bajanti, Mrs. Kamla, Mr. Lala Ram, Mrs. Vidha Devi, Mrs. Ramkaalo, Mrs. Kamlesh & Mrs. Itwari</td></tr><tr><td>4</td><td>M/s. Shilpkar Housing Pvt Ltd</td></tr></table>			OWNER AS PER COLLABRATION AGREEMENT		Sr. No	Owner	1	Mr. Devidayal and Mr. Maman	2	Mr. Kishan Lal, Mr.Nihal, Mr.Sumer, Mr. Sandeep Kumar, Mr. manoj Kumar, Mr. Maman & Mr. Vedpraksh	3	Mr. Kishan Lal, Mr. Nihal, Mr. Sumer, Mr. Sandeep Kumar, Mr. Manoj Kumar, Mr. Ramesh Chander, Mr. Anil Kumar, Mr. pradeep Kumar, Mrs. Ramrati Devi, Mr. Babu Lal, Mr. Billu Ram, Mr. Chote Lal, Mr. Sajan Singh, Mrs. Bajanti, Mrs. Kamla, Mr. Lala Ram, Mrs. Vidha Devi, Mrs. Ramkaalo, Mrs. Kamlesh & Mrs. Itwari	4	M/s. Shilpkar Housing Pvt Ltd
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4	M/s. Shilpkar Housing Pvt Ltd															
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 information in public domain														
f.	Notification of road widening if any and area under acquisition	No, as per information in public domain														
g.	Heritage restrictions, if any	No, as per information in public domain														
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 with us. Bank to obtain details from the developers.														
j.	Comment on whether the owners of the property have issued any guarantee(<i>personal or corporate</i>) as the case may be	No information available with us. Bank to obtain details from the developer														
k.	Building plan sanction:															
	i. Authority approving the plan	UIT, Bhiwadi														
	ii. Name of the office of the Authority	UIT, Bhiwadi														
	iii. Any violation from the approved Building Plan	Cannot comment since some towers are in under construction phase														
l.	Whether Property is Agricultural Land if yes, any conversion is contemplated	Yes agricultural land, however land conversion has been taken														
m.	Whether the property SARFAESI complaint	Yes														
n.	i. Information regarding municipal taxes (<i>property tax, water tax, electricity bill</i>)	Tax name	--													
		Receipt number	--													
		Receipt in the name of	--													



		Tax amount	--
	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 copy of TIR is not made available to us.	
q.	Any other aspect	<p>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.</p> <p>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.</p>	
	i. Since how long owners owing 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	

5.	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	NA
d.	Property Insurance details	Owner/Developer to provide this information
e.	Monthly maintenance charges payable	Owner/Developer to provide this information
f.	Security charges, etc.	Owner/Developer to provide this information
g.	Any other aspect	Owner/Developer to provide this information
6.	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	Urban Developing area



	population, social stratification, regional origin, age groups, economic levels, location of slums/squatter settlements nearby, etc.	
b.	Whether property belongs to social infrastructure like hospital, school, old age homes etc.	No

7. FUNCTIONAL AND UTILITARIAN SERVICES, FACILITIES & AMENITIES

a.	Description of the functionality & utility of the property in terms of :				
	i. Space allocation		Yes (Proposed)		
	ii. Storage spaces		Yes (Proposed)		
	iii. Utility of spaces provided within the building		Yes (Proposed)		
	iv. Car parking facilities		Yes (Proposed)		
	v. Balconies		Yes (Proposed)		
b.	Any other aspect				
	i. Drainage arrangements		Yes (Proposed)		
	ii. Water Treatment Plant		No information made available to us		
	iii. Power Supply arrangements	Permanent	Permanent connection will be sought after completion of the project.		
		Auxiliary	Yes (Proposed)		
	iv. HVAC system		No information made available to us		
	v. Security provisions		Yes. Private security guards		
	vi. Lift/ Elevators		Yes (Proposed)		
	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 (Proposed)					

8. INFRASTRUCTURE AVAILABILITY

a. Description of Aqua Infrastructure availability in terms of:						
i. Water Supply		Yes. Water supply if provided by the Municipal Corporation				
ii. Sewerage/ sanitation system		Underground				
iii. Storm water drainage		Yes (Proposed)				
b. Description of other Physical Infrastructure facilities in terms of:						
i. Solid waste management		Yes (Proposed)				
ii. Electricity		Yes (Proposed)				
iii. Road and Public Transport connectivity		Yes (Proposed)				
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)

	1.3 Km	8.6 Km	6.7 Km	9.2 km	27 Km	NA	62.7 Km
	Availability of recreation facilities (parks, open spaces etc.)			It is a developing area and recreational facilities are planned to be developed nearby			

9. MARKETABILITY ASPECTS OF THE PROPERTY:

a.	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	Yes	Construction of many other group housing societies are in progress.
	ii. Any negativity/ defect/ disadvantages in the property/ location	No	NA

10. ENGINEERING AND TECHNOLOGY ASPECTS OF THE PROPERTY:

a.	Type of construction & design	RCC framed pillar beam column structure on RCC slab (Proposed)	
b.	Method of construction	Construction done using professional contractor workmanship based on architect plan (Proposed)	
c.	Specifications		
	i. Class of construction	RCC: Class B construction (Good)	
	ii. Appearance/ Condition of structures	Internal -Good	
		External -Average	
	iii. Roof	Floors/ Towers	Type of Roof
		Tower A, B, C, E, F, H, K, J1, J2	RCC
	iv. Floor height	Approx. 10 feet	
	v. Type of flooring	Vitrified tiles, Ceramic Tiles(Proposed)	
	vi. Doors/ Windows	Wooden frame & panel doors (Proposed)	
	vii. Interior Finishing	Neatly plastered and putty coated walls (Proposed)	
	viii. Exterior Finishing	Simple plastered walls (Proposed)	
ix. Interior decoration/ Special architectural or decorative feature	NA		
x. Class of electrical fittings	Internal: Normal quality fittings (Proposed)		
xi. Class of sanitary & water supply fittings	Internal/ Normal quality fittings used (Proposed)		
d.	Maintenance issues	Not Applicable since construction work of the project is in progress	
e.	Age of building/ Year of construction	Under Construction	



f.	Total life of the structure/ Remaining life expected	Approx. 60-65 Years
g.	Extent of deterioration in the structure	Not Applicable as construction work is in progress
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.	All the structures are designed for seismic consideration for Zone IV
j.	Visible damage in the building if any	Under Construction Property
k.	System of air conditioning	Individual AC as per buyers requirement
l.	Provision of firefighting	Yes
m.	Status of Building Plans/ Maps	Approved
	i. Is Building as per approved Map	Project is Still Under Construction
	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

11. ENVIRONMENTAL FACTORS:

a.	Use of environment friendly building materials like fly ash brick, other Green building techniques if any	NA
b.	Provision of rainwater harvesting	Yes (Proposed)
c.	Use of solar heating and lighting systems, etc.	NA
d.	Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc. if any	Yes. Minor construction and vehicular pollution can be seen at site.

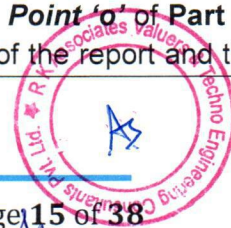
12. ARCHITECTURAL AND AESTHETIC QUALITY OF THE PROPERTY:

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
----	---	------------------



13.	PROJECT DETAILS:	
a.	Name of the	M/s. Oxirich Realtors Private Limited
b.	Name of the Architect	Mr. Sandeep Tondon
c.	Developer market reputation	Mid scale builder with successful track record of Project deliveries.
d.	Proposed completion date of the Project	31-01-2022 as per RERA Extension Certificate dated 08-09-2021
e.	Progress of the Project	Refer to attached sheet below
f.	Other Salient Features of the Project	<input type="checkbox"/> High end modern apartment, <input checked="" type="checkbox"/> Ordinary Apartments, <input checked="" type="checkbox"/> Affordable housing, <input checked="" type="checkbox"/> Club, <input checked="" type="checkbox"/> Swimming Pool, <input checked="" type="checkbox"/> Play Area, <input checked="" type="checkbox"/> Walking Trails, <input checked="" type="checkbox"/> Gymnasium, <input type="checkbox"/> Convenient Shopping, <input checked="" type="checkbox"/> Parks, <input type="checkbox"/> Multiple Parks, <input checked="" type="checkbox"/> Kids Play Area

14.	VALUATION:	
a.	Methodology of Valuation – Procedures adopted for arriving at the Valuation	Please refer to Sub-Point 'n' of Point 1 of Part E: 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 E: 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 E: 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 E: Valuation Assessment Factors of the report.
	i. Guideline Value/Circle Rate	Rs.11,45,88,036/- (For land Only)
	1. Land	Rs.11,45,88,036/- (For land only)
	2. Building	-
	ii. Prospective Fair Market Value	Rs.177,51,00,000/-
	iii. Expected Realizable Value	Rs.150,88,35,000/-
	iv. Distress Value	Rs.133,13,25,000/-
	v. Valuation of structure for Insurance purpose	NA
e.	i. 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.
	ii. 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 E: Valuation Assessment Factors of the report and the



VALUATION REPORT

OXIRICH SANSKRITI-II

		screenshots of the references are annexed in the report for reference.
15.	Declaration (Also see Enclosure: 1 Valuer's Remarks)	<ul style="list-style-type: none">i. The information provided is true and correct to the best of my knowledge and belief.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 & Limiting conditions described in Part E: Valuation assessment section of the Report.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.iv. No employee or member of R.K Associates has any direct/ indirect interest in the property.v. Our authorized surveyor by name of AE Harshit Mayank has visited the subject property on 21 December 2021 in the presence of the developer's representative.vi. I am a registered Valuer under Section 34 AB of Wealth Tax Act, 1957.vii. I/ firm is an approved Valuer under SARFAESI Act – 2002 and approved by the Bank.viii. We have submitted Valuation report directly to the Bank.ix. This valuation work is carried out by our Engineering team on the request from STATE BANK OF INDIA, HLST 1 BRANCH, DELHI
16.	VALUATION COMPANY DETAILS:	
a.	Name & Address of Valuer company	Wealth Tax Registration No.
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	38
d.	Engineering Team worked on the report	SURVEYED BY: AE Harshit Mayank
		PREPARED BY: Er. Ritesh Singh
		REVIEWED BY: HOD Valuations



17. ENCLOSED DOCUMENTS:		
a.	Layout plan sketch of the area in which the property is located with latitude and longitude	Enclosed with the report
b.	Building Plan	Enclosed with the report
c.	Floor Plan	Not Available
d.	Photograph of the property (including geo-stamping with date) and owner (in case of housing loans, if borrower is available) including a "Selfie" of the Valuer at the site	Enclosed with the report
e.	Certified copy of the approved / sanctioned plan wherever applicable from the concerned office	Enclosed with the report
f.	Google Map location of the property	Enclosed with the Report
g.	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
h.	Any other relevant documents/extracts (All enclosures & annexures to remain integral part & parcel of the main report)	i. Part C: Area Description of the Property ii. Part D: Project Approval Details iii. Part E: Valuation Assessment of the Property iv. Assumption, Remarks & Limiting conditions Pg. no. 27 v. Valuer's Remark - Page No. 29 vi. Google Map – Page No 33. vii. Circle Rates – Pages 34 viii. Photographs – Pages 35 ix. Survey Summary Sheet – Pages xx x. Copy of relevant papers from the property documents referred in the Valuation – Pages xx



PART C**AREA DESCRIPTION OF THE PROPERTY****F**

1.	Total Site Area		47,500 m ² / 11.73 acres			
2.	Net Plot area after Road Widening		35,290.21 m ² / 8.72 acres			
3.	Net Plot area after Internal Road Widening		35,290.21 m ² / 8.72 acres			
4.	Ground Coverage Area	Permitted (Complete Project)	12,351.57 m ²			
		Proposed (Complete Project)	7,038.74 m ²			
5.	Covered Area	UNDER FAR		Proposed	Current Status	
		Residential + Commercial		55,065.28 m ² (5,92,717.7 ft ²)	Tower A, B & H are ready to move. Tower C, E, F, K, J1, J2 are under construction.	
		EWS		4,186.24 m ² (45,060.31 ft ²)		
		Facility Area		731.24 m ² (7871 ft ²)		
		TOTAL	Proposed FAR area	59,982.76 m ² (6,45,649.10 ft ²)		
			Permissible FAR	70,848.80 m ² (7,62,610.10 ft ²)		
		UNDER NON FAR				
		Residential		19,430.12 m ² (2,09,145.811 ft ²)	Tower A, B & H are ready to move. Tower C, E, F, K, J1, J2 are under construction.	
		Commercial including club area		399.62 m ² (4,301.51 ft ²)		
		Total	Residential + Commercial	19,829.74 m ² (2,13,447.3214 ft ²)		
		6.	Open/ Green Area	Minimum Required	7058.04 m ² (61,922.62 ft ²)	
				Proposed	8081.13 m ² (62,075.58 ft ²)	
7.	Density	Permitted	Not available			
		Proposed	Not available			
8.	Plinth/ Built-up Area (As per IS 3861-1966) (FAR+NON FAR)		79,812.50 m ² (8,59,094.60 ft ²)			
9.	Total No. of Dwelling Units (DU's)		1052 DU's			
10.	Carpet Area		NA			
11.	Net Floor Area		NA			
12.	Super Area		653 ff ² , 659 ff ² , 1099-1189 ff ²			
13.	Shed Area		NA			
14.	Salable Area		NA			



Total Blocks/ Floors/ Flats				
1.	Approved as per Sanction Plan and Phase Bifurcation		Actually provided (As per site Survey)	Current Status
	Tower Acacia = 50 DU Tower Basil = 50 DU Tower Genista = 72 DU Tower Henna-Jasmine = 336 DU Tower Juniper = 192 DU Tower Camphor = 168 DU Tower Key Flower = 96 DU LIG / EWS = 88 DU As per Environment clearance, Tower daffodil is also approved however the same is not approved in Building plan. Thus we have not considered the same in our main report.		Tower A = G+4 Tower B = G+4 Tower F = S+12 Tower H = S+12 Tower K = S+12 Tower J1 = S+12 Tower J2 = S+12 Tower C = S+12 Tower E = S+12	Tower A = G+4 (Ready to move) Tower B = G+4 (Ready to move) Tower H = S+12 (Ready to move) Tower J1 = S+12 (Super structure is completed. Only finishing work is pending) Tower J2 = S+12 (Super structure is completed up to 11 floor and 12 th floor is under construction) Tower F = S+12 (Under Construction) Tower C = S+12 (Construction not Started) Tower E = S+12 (Construction not Started) Tower K = S+12 (Construction not Started)
2.	Total no. of Flats/ Units	Main Units	964 Dwelling Units	
		EWS	88 Dwelling Units	
	Parking	Required	1670 ECS	
			Car Parking (Open + Covered) = 691 No's	
			Scooter Parking (Open + Covered) = 700 No's	
3.	Types of Flats (as per Company Website and Project Brochure)	Proposed	Cycle Parking (Open + Covered) = 279 No's	
			Type 1	1BHK Super Area: 653 ft ²
			Type 2	1 BHK + Store Super Area: 699 ft ²
			Type 3	2 BHK Super Area: 1099-1189 ff ²



PART D

PROJECT APPROVAL DETAILS

Sr. No.	REQUIRED APPROVALS	REFERENCE NO./ DATE	STATUS
1.	Approved building plans from UIT, Bhiwadi	Dated 7/4/2017 vide letter No. 5410-11/17 dated 01-09-17	Approved
2.	Environmental clearance NOC from SEIAA	No. F1(4)/SEIAA/SEAC-Raj/Sectt/Project/Cat.8(a) 'B2' (15158) / 16-17 Dated 25/04/2017	Approved
3.	Provisional Fire NOC	Document no. FIRE/2568 Dated 13/10/2016	Approved
4.	RERA Registration Certificate	RERA No. : RAJ/P/2017/128	Approved
5.	Structural Stability Certificate	Dated 10/9/2020	Approved
6.	NOC for construction	Dated 31/8/2016	Approved
7.	Land conversion NOC	Dated 27/06/2017	Approved
8.	Water Supply NOC	Sr. No 5334/16 dated 04/10/2016	Approved
9.	Completion Certificate	Dated 1 st September 2020	Approved
10.	Consent to Establish from Pollution Control Board	File No. F (tech)/Alwar (Tijara)/6812(1)/2021-2022/2905-2907 valid up to 31/01/2026	Not provided
11.	Final Fire NOC	-	Status of the same is not provided
12.	Occupation Certificate	-	Status of the same is not provided
13.	Permanent Electricity Connection	-	Status of the same is not provided
14.	Groundwater abstraction Approvals	-	Status of the same is not provided
15.	Consent to Operate	-	Status of the same is not provided

Observations:

- As per Environment clearance issued by Ministry of Environment, Forest and Climate change dated 25th April 2021 The project has obtained clearance for setting up 1115 no. of dwelling units and 10 No's of towers. However as per finally approved building Plan dated 1st September 2017 the company has decided to set up 1052 Dwelling Units and 8 towers in which Tower Heena and Tower Jasmine have been clubbed and As on date the Company has not planed the construction of Tower Daffodil.
- RERA registration of the project was valid till 1st February 2021. However, due to Force Majeure in lieu of COVID-19 pandemic the validity of the registrations extended till 31st January 2022.

3. The project has obtained Completion certificate for Tower Acacia and Tower Basil from Project architect. However we have not received the occupancy certificate for the same.
4. As per NOC issued for drinking water supply dated 04/10/2016 issued by Office of Urban Development Trust, Bhiwadi, no water supply is being done by the Urban development trust, Bhiwadi for this project. Therefore, if the permission of the tube well is taken by the company from the concerned department, then the Office of Urban development trust is having no objection to that.
5. Tower Acacia and Tower Basil have obtained Completion certificate. However, No status is provided by the company regarding Occupation certificate, Final Fire NOC, Permanent electricity connection, Groundwater abstraction clearance and Consent to operate.

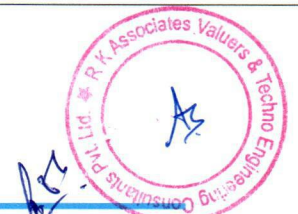


PART E

VALUATION ASSESSMENT OF THE PROPERTY

1.	ASSESSMENT FACTORS				
a.	Valuation Type	Residential Plotted Colony			
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		Highest & Best Use	
		Residential Plotted Colony		Residential Plotted Colony	
d.	Legality Aspect Factor (Refer sub clause I & j of Point 7)	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
		Urban developing	Ordinary	Ordinary location within the locality	Not Applicable
			Property within developing Residential zone	NA	
				NA	
		Property Facing	South Facing		
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.	Methodology/ Basis of Valuation	<p>Govt. Guideline Value: District Level Committee rate for Alwar District (SRO Name:Bhiwari)</p> <p>(Rates have been fetched for Udaipur village [Irrigated] as rates of Thara village is not available. Therefore we have chosen the circle rates for the village which is nearest to the project site)</p> <p>Market Value: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 & 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 <i>(from property search sites & local information)</i>	<table border="1"> <tr> <td data-bbox="199 806 231 840">i.</td><td data-bbox="247 806 614 840">Name:</td><td data-bbox="630 806 1540 840">----</td></tr> <tr> <td></td><td data-bbox="247 840 614 873">Contact No.:</td><td data-bbox="630 840 1540 873">----</td></tr> <tr> <td></td><td data-bbox="247 873 614 907">Nature of reference:</td><td data-bbox="630 873 1540 907">----</td></tr> <tr> <td></td><td data-bbox="247 907 614 940">Size of the Property:</td><td data-bbox="630 907 1540 940">----</td></tr> <tr> <td></td><td data-bbox="247 940 614 974">Location:</td><td data-bbox="630 940 1540 974">----</td></tr> <tr> <td></td><td data-bbox="247 974 614 1008">Rates/ Price informed:</td><td data-bbox="630 974 1540 1008">----</td></tr> <tr> <td></td><td data-bbox="247 1008 614 1086">Any other details/ Discussion held:</td><td data-bbox="630 1008 1540 1086">----</td></tr> <tr> <td data-bbox="199 1097 231 1131">ii.</td><td data-bbox="247 1097 614 1131">Name:</td><td data-bbox="630 1097 1540 1131">----</td></tr> <tr> <td></td><td data-bbox="247 1131 614 1164">Contact No.:</td><td data-bbox="630 1131 1540 1164">----</td></tr> <tr> <td></td><td data-bbox="247 1164 614 1198">Nature of reference:</td><td data-bbox="630 1164 1540 1198">----</td></tr> <tr> <td></td><td data-bbox="247 1198 614 1232">Size of the Property:</td><td data-bbox="630 1198 1540 1232">----</td></tr> <tr> <td></td><td data-bbox="247 1232 614 1265">Location:</td><td data-bbox="630 1232 1540 1265">----</td></tr> <tr> <td></td><td data-bbox="247 1265 614 1299">Rates/ Price informed:</td><td data-bbox="630 1265 1540 1299">----</td></tr> <tr> <td></td><td data-bbox="247 1299 614 1377">Any other details/ Discussion held:</td><td data-bbox="630 1299 1540 1377">----</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 & verbal communication with local dealer we got 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 & current economical & real estate market condition for similar kind of property. As per information available in public domain the land rate prevailing for group housing projects in this area is between Rs.2,10,00,000/- to Rs.2,40,00,000/- per acre and taking into consideration all the factors like size of the land and demand of flat in this sector we have taken land rate of Rs.2,20,00,000/- per acre which is reasonable in our view.</i></p>																																										



1.	VALUATION OF LAND		
	Particulars	Govt. Circle/ Guideline Value	Prospective Fair Market Value
a.	Prevailing Market Rate range	Rs.3,24,61,200/- per hectare	Rs.2,10,00,000/- to Rs.2,40,00,000/- per acre
b.	Rate adopted considering all characteristics of the property	Rs.3,24,61,200/- per Hectare	Rs.2,20,00,000/- per acre
c.	Total Development Land Area considered (documents Vs site survey whichever is less)	35,290.21 m ² (8.72 acres/3.53 Ha)	35,290.21 m ² (8.72 acres/3.53 Ha)
d.	Total permissible FAR as per Approved Plan	7058.04 m ² (61,922.62 ft ²)	7058.04 m ² (61,922.62 ft ²)
e.	Total Value of land (A)	Rs.3,24,61,200/- per Ha X 3.53 Ha Rs.11,45,88,036/-	8.72 acre X Rs.2,20,00,000/- per acre Rs.19,18,40,000/-

(*) Floor space Index (FSI) Rate

2.	VALUATION OF BUILDING CONSTRUCTION		
	Particulars		Expected Building Construction Value
			FAR NON FAR
	Rate range	Rs.1,400/- per ft ² to Rs.1,800/- per ft ²	Rs.1,000/- per ft ² to Rs.1,300/- per ft ²
	Rate adopted	Rs.1,500/- per ft ²	Rs.1,100/- per ft ²
	Covered Area	59,982.76 m ² (6,45,649.1 ft ²)	19,829.74 m ² (2,13,447.3214 ft ²)
	Valuation Calculation	Rs.1,500/- per ft ² X 6,45,649.1 ft ²	Rs.1,100/- per ft ² X 2,13,447.32 ft ²
	Total Value	Rs.96,84,73,650/-	Rs.23,47,92,052/-
a.	Depreciation percentage (assuming salvage value % per year)	NA (Above replacement rate is calculated after deducting the prescribed depreciation)	
b.	Age Factor	Under construction	
c.	Structure Type/ Condition	RCC framed structure	
d.	Construction Depreciated Replacement Value (B)	Rs.120,32,65,702/-	

3.	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.8,00,00,000/-
c.	Add extra for services (Water, Electricity, Sewerage, Main gate, Boundary, Lift, Auxiliary power, AC, HVAC, Firefighting etc.)	----	Rs.27,00,00,000/-
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.3,00,00,000/-
e.	Depreciated Replacement Value (C)	NA	Rs.38,00,00,000/-

4.	MARKET/ SALABLE VALUE OF THE FLATS	
a.	Total No. of Dwelling Units	964 Dwelling Units
b.	Total No. of EWS Units	88 Dwelling Units
c.	Launch Price = (approx.) (excluding PLC + Car Parking + EDC + IDC + Club & other charges)	Rs.2,800/- per ft ² on Super Area
	Current Market Rate (Excluding PLC + Car Parking + EDC + IDC + Club & other charges)	Rs.2,700/- to Rs.3,500/- per Ft ² on Super Area.
e.	Remark	The market value of the flats 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 an ultra-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.2,700/- to Rs.3,500/- per ft ² 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 Voltaic 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.



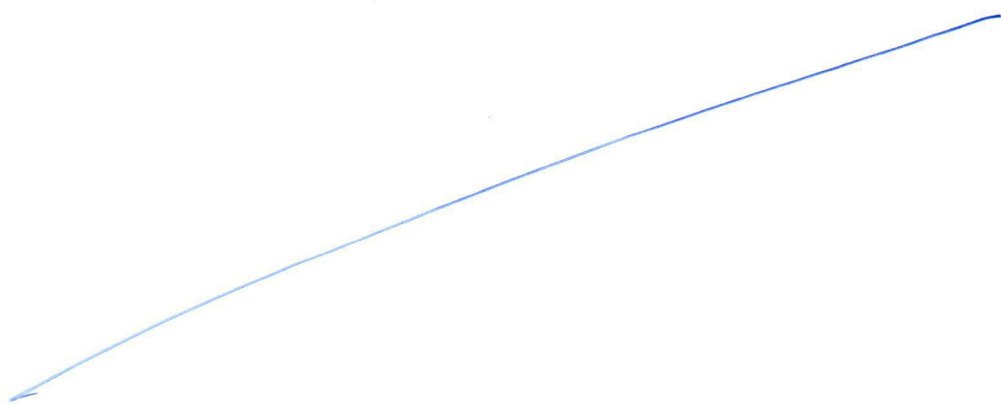
VALUATION REPORT

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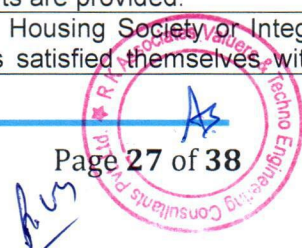
5.	CONSOLIDATED VALUE		
	Particulars	Govt. Circle/ Guideline Value	Prospective Fair Market Value
a.	Land (A)	Rs.11,45,88,036/- (Land Value only)	Rs.19,18,40,000/-
b.	Structure Construction Value(B)	NA	Rs.120,32,65,702/-
c.	Additional Building & Site Aesthetic Works Value (C)	NA	Rs.38,00,00,000/-
d.	Total Add (A+B+C)	Rs.11,45,88,036/- (Land Value only)	Rs.177,51,05,702/-
e.	Additional Premium if any	-----	-----
	Details/ Justification	-----	-----
f.	Deductions charged if any	-----	-----
	Details/ Justification	-----	-----
g.	Total Prospective Fair Market Value[#]	NA	Rs.177,51,05,702/- (After Completion)
h.	Rounded Off	----	Rs.177,51,00,000/-
i.	Expected Realizable Value	----	Rs.150,88,35,000/-
j.	Distress Value*	----	Rs.133,13,25,000/-
k.	Valuation of structure for Insurance purpose	NA	NA

4.	Concluding comments if any	<p>a. Valuation of the asset is done as found on as-is-where basis.</p> <p>b. 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>c. 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>d. 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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(Rupees One Hundred Seventy seven Crore Fifty One Lakhs only)




5.	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/ Financier 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 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.
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:

- 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.
- 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

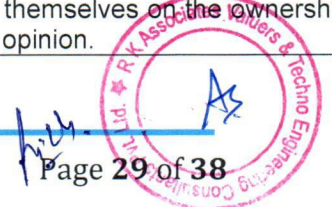
NOTE: As per IBA Guidelines in case the valuation report submitted by the valuer is not in order, the banks / FIs shall bring the same to the notice of the valuer within 15 days of submission for rectification and resubmission. In case no such communication is received, it shall be presumed that the 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.	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 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.	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.
3.	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.
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 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.
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 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.
21.	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.
22.	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.
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



**1 BHK Flat in Alwar Bypass Road
Nimai Greens**


₹ 20 L **625 sq.ft.** **1 BHK**
₹ 3,200/sq.ft. (58 sq.m.) Super built-up Area 1 Bath

This 1 bhk flat in alwar bypass road, bhiwadi is available for sale. It i... [more](#)

READY TO MOVE RESALE

Posted on 26th Oct. 2021 by RERA Registered Dealer
HARDEV ASSOCIATES

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



**2 BHK Flat in Thara
Ashiana Town**


₹ 42 L **1,165 sq.ft.** **2 BHK**
₹ 3,605/sq.ft. (108 sq.m.) Super built-up Area 2 Baths

Tower b -3, 6th floor and fully luxury finished flat in ashiana town b... [more](#)

READY TO MOVE RESALE

Posted on 23rd Oct. 2021 by Dealer
Shree Shyam Real Estate

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



**2 BHK Flat in Alwar Bypass Road
Nimai Greens**


₹ 32.5 L **1,234 sq.ft.** **2 BHK**
₹ 2,633/sq.ft. (115 sq.m.) Super built-up Area 2 Baths

This 2 bhk flat in alwar bypass road, bhiwadi is available for sale. It i... [more](#)

READY TO MOVE RESALE

Posted on 24th Nov. 2021 by RERA Registered Dealer
UNIQUE PROPERTIES

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



**2 BHK Flat in Alwar Bypass Road
Krish Vatika**

₹ 26.5 L **1,210 sq.ft.** **2 BHK**
₹ 2,197/sq.ft. (112 sq.m.) Super built-up Area 2 Baths

A 2 bedroom resale flat, located in alwar bypass road, bhiwadi, is a... [more](#)

READY TO MOVE RESALE

Posted on 15th Nov. 2021 by RERA Registered Dealer
UNIQUE PROPERTIES

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



Unit Types	Super Built-Up Area	Carpet Area	Price	Floor Plans Live-in Tour	
1 BHK Apartment Availability*: Yes	653 - 699 sq.ft (60.67 - 64.94 sq.m)	NA	₹ 18.28 L - 19.57 L	NA	NA
2 BHK Apartment Availability*: Yes	1099 - 1189 sq.ft (102.1 - 110.46 sq.m)	NA	₹ 30.77 L - 33.29 L	NA	NA

*Availability Yes/Sold Out depicts Availability with Builder only Taxes and other charges may apply. Last Updated on 10-Jan-2022

Properties in Oxirich Sanskriti 2


BUY

RENT

All

1 BHK

2 BHK




Posted: Nov 17, '21 2 Photos

₹ 18 Lac | 500 sqft

1 BHK Flat @ ₹2757 per sqft
Ready to Move

Contact Owner



Posted: Sep 15, '21 3 Photos


₹ 36.9 Lac | 1099 Sqft

2 BHK Flat @ ₹3358 per sqft
Ready to Move

Contact Owner


Oxirich Sanskriti

by Oxirich Construction

 Sector 95 Bhiwadi, Bhiwadi (show on map)

Download Brochures

2 BHK
Apartment

699 sq ft
Carpet Area 

₹ 25.44 L
Builder price
See inclusions

Overview




Floor Plan

Amenities

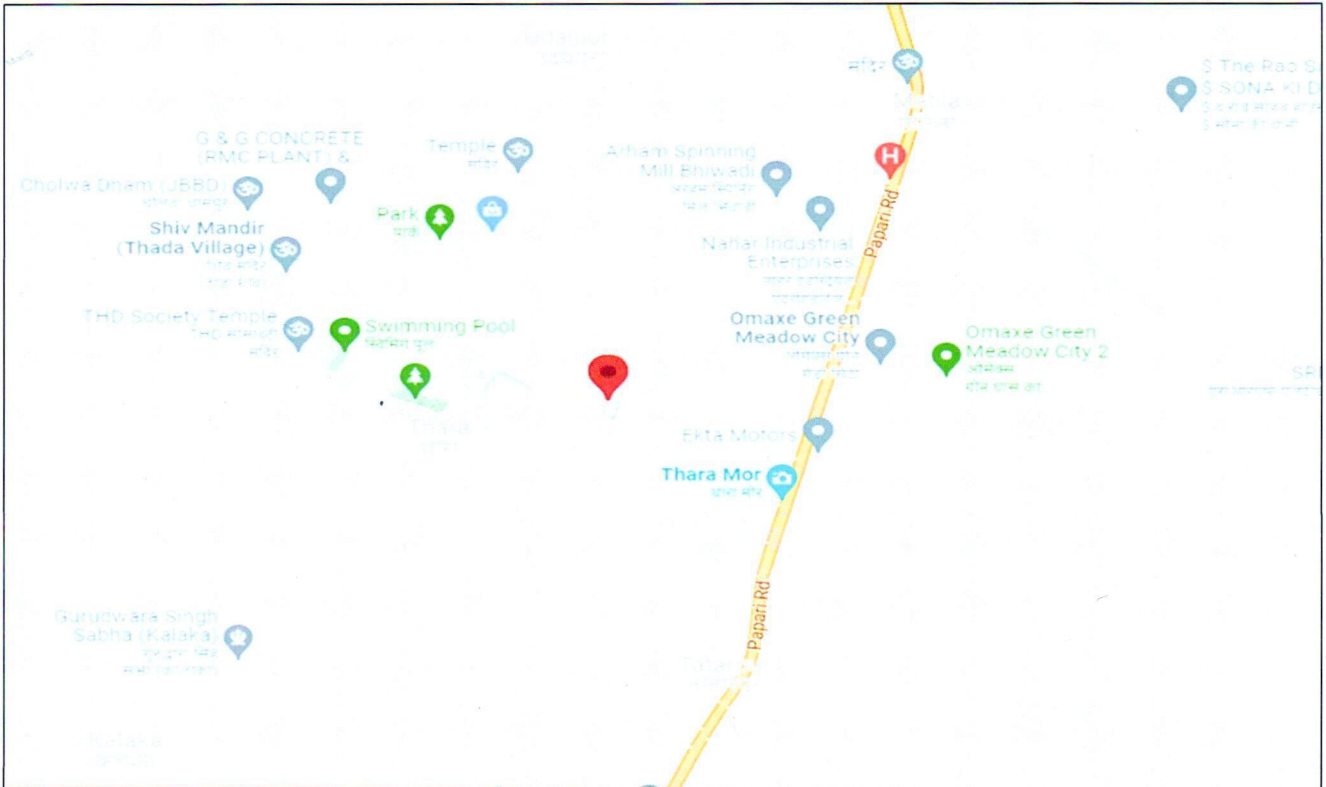
Price includes Base Price

×


rent Plans

Unit Configuration - Price Range		
Unit Type	Builtup Area	Base Price (in ₹)
1 BHK	653 Sq.ft.	₹ 19.59 Lac 
1 BHK	653 Sq.ft.	Call for Price 
2 BHK	1099 Sq.ft.	₹ 32.97 Lac 


ENCLOSURE: 3- GOOGLE MAP LOCATION



ENCLOSURE: 4 – CIRCLE RATE



पंजीयन एवं मुद्रांक विभाग, राजस्थान, अजमेर
Registration & Stamps Department, Rajasthan, Ajmer
ई-पंजीयन : पंजीयन व मूल्यांकन की एकीकृत ऑनलाइन प्रणाली
Screen Reader Access



अन्य जिला चुनें

DLC Rates

District Name :- ALWAR	
SRO Name :- BHIWARI	Village Name :- BHIWARI Udaipur
Area :- Rural	Colony Name :- Udaipur (SH) - Irrigated
Back	Convert To PDF

SRO Name	Village	Colony	Type Of Land	Exterior	Interior	Unit	Plot Wise Rate	Previous DLC
BHIWARI	Udaipur	Udaipur (SH) - Irrigated	Agriculture	32461200	22244400	Hectare	Select	Select



ENCLOSURE: 5- PHOTOGRAPHS



