

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

File No.: VIS (2021-22)-PL806-705-891

Dated:04.01.2022

# PROJECT TIE UP REPORT

OF

## GROUP HOUSING SOCIETY

### DIGI TOWN PHASE-1

SITUATED AT

PLOT No. 3-SP-05, SECTOR-3, SIDDHARTH VIHAR, GHAZIABAD

DEVELOPED & PROMOTED BY

M/S TANDT INFRA DEVELOPERS PVT LTD.

#### ■ 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 **FILE NO.: VIS(2021-22)-PL476-459-569**

REPORT PREPARED FOR

STATE BANK OF INDIA, HLST-1 BRANCH, PARLIAMENT STREET, NEW DELHI

*\*\*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-1, Parliament Street, New Delhi		
c.	Name of Promoter	M/s TandT Infra Developers Private Limited.		
d.	Address of the Promoter	H. No. 79, Sec 15A, NOIDA, Gautam Buddha Nagar, Uttar Pradesh-201301		
e.	Name of Owner	Adarsh Nagar Pragatisheel Sahkari Awas Samiti Ltd		
f.	Address & Phone Number of the promoter's	Regd. Office: G-276, HIG, Sector-11, Pratap Vihar, Ghaziabad, Uttar Pradesh, Ghaziabad, Uttar Pradesh,201001		
g.	Type of the Property	Group Housing society		
h.	Type of Loan	NA		
i.	Type of Valuation	Project Tie-up Report		
j.	Report Type	Project Tie-Up Report		
k.	Date of Inspection of the Property	30 December 2021		
l.	Date of Valuation Report	4 January 2022		
m.	Surveyed in presence of	Promoter's Representative	Mr. Ajit (9999127309)	
n.	Purpose of the Valuation	Project Tie-Up Report		
o.	Scope of the Report	Non Binding Opinion on General Prospective Valuation Assessment of the Property identified by Property owner or through its representative		
p.	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.		
q.	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: 22/10/2021 UPRERAPRJ3365 75

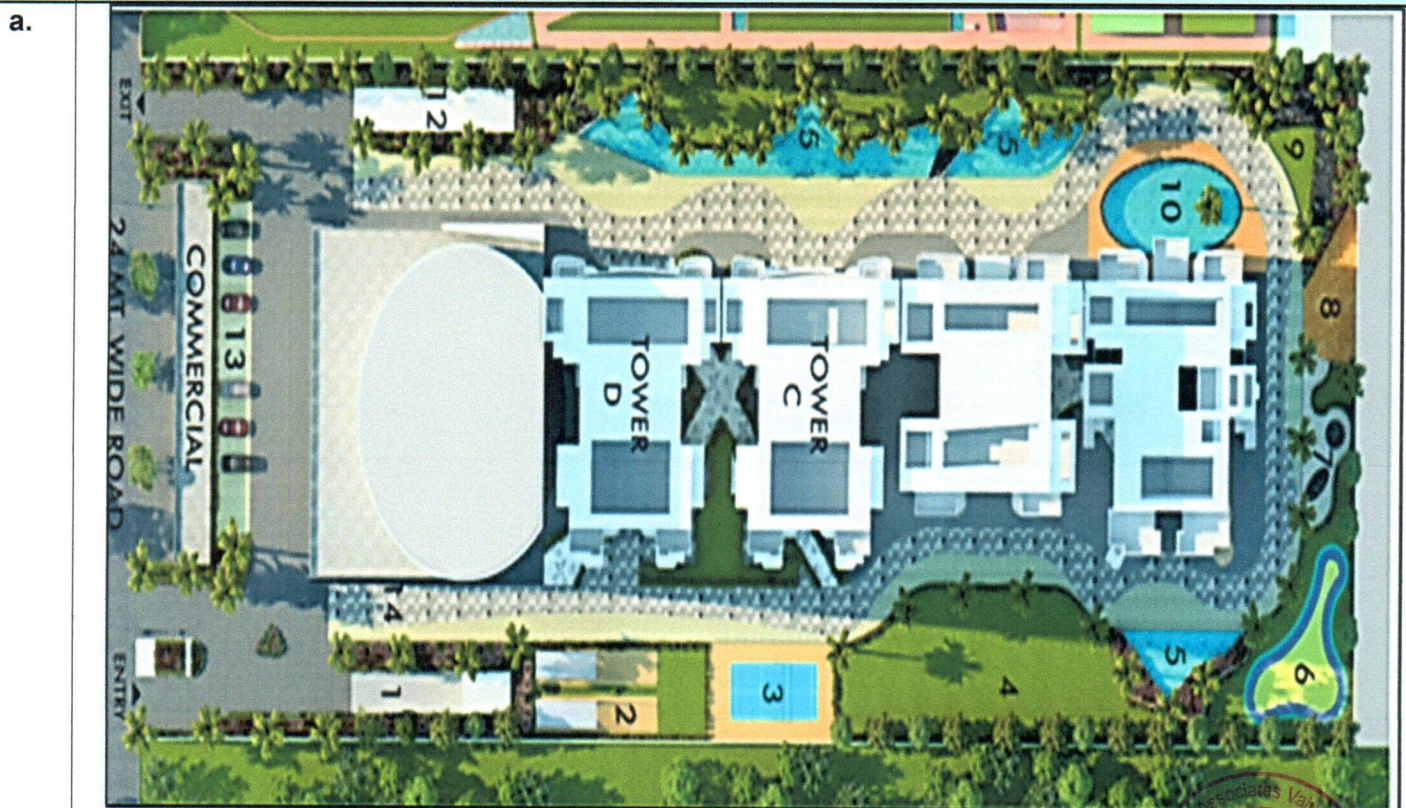


# VALUATION REPORT

PROJECT "DIGITOWN"

		Approved Map	Approved Map	Dated: 08/09/2021
		Copy of TIR	Form LC-V - Formal Grant of License for setting up Group Housing Society from DTCP (HR Govt.)	Dated: 18/12/2015
		Project Approval Letter	NOC'S and other Approvals	Refer project approval details
r.	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





This Project Tie Up Report is prepared for the residential Group Housing project in the name of "Digitown Phase-1" being developed at the aforesaid address on land area admeasuring 14,667.25 m<sup>2</sup> (3.62 acres) as per the Approved map provided to us by the bank. However as per details mentioned in RERA "Digitown Phase-1" comprises of Two towers vis-e-vis Tower C and Tower D. Apart from 2 towers the project also envisages construction of a commercial block.

The Land for the subject Project was Purchased by M/s Adarsh Nagar Pragatisheel Sahkari Awas Samiti Ltd through a Hire Purchase Tenancy Agreement on 29/06/2017. Thereafter the Purchaser has signed a consortium agreement with the M/s TandT Infra developers Pvt. Ltd. on 08/10/2020 with below mentioned division of Towers.

Sr. No.	Members	Towers
1.	Adarsh Nagar Pragatisheel Sahkari Awas Samiti Ltd	A & B
2.	M/s TandT Infra developers Pvt. Ltd	Tower C and Tower D Launched and Tower E To be launched later

On the same day the land owner M/s Adarsh Nagar Pragatisheel Sahkari Awas Samiti Ltd has executed a GPA in favour of M/s TandT Infra developers Pvt. Ltd. (Director-Mr. Om Dutt Tyagi S/o Mr. Kanhaiya Lal Tyagi) and appointed them as Developer for the Group housing Project on the subject Land. Mr. Ankush Tyagi is now the authorized Person of the promoter, As per the "Affidavit Cum Declaration" Dated: 22/09/2021.

Further on 28/10/2021 another Joint Development agreement is signed b/w M/s TandT Infra developers Pvt. Ltd and Adarsh Nagar Pragatisheel Sahkari Awas Samiti Ltd for extended terms and conditions.

The Area details of the property is taken as per the Approved Map of the subject project. However latest construction status of the project and latest prevailing market rates of the floors is taken as per the site survey and market research done by us. The subject project is under construction and currently Excavation Work of Tower-C and Tower-D is in Progress.

We have considered the Land area, FAR and the Non-FAR of the buildings of Phase-1 of the project and considered the basement for the whole Project as the bifurcation for the Basement in different Phases is not Known to us and is not Mentioned in the Map either.

The Area of the Basement mentioned in the Map differ as compared in different section of Map. So, we had asked the developer for a justification to which we have got area statement for the Basement based on actual site conditions from Developer which we have considered for the valuation Purpose.

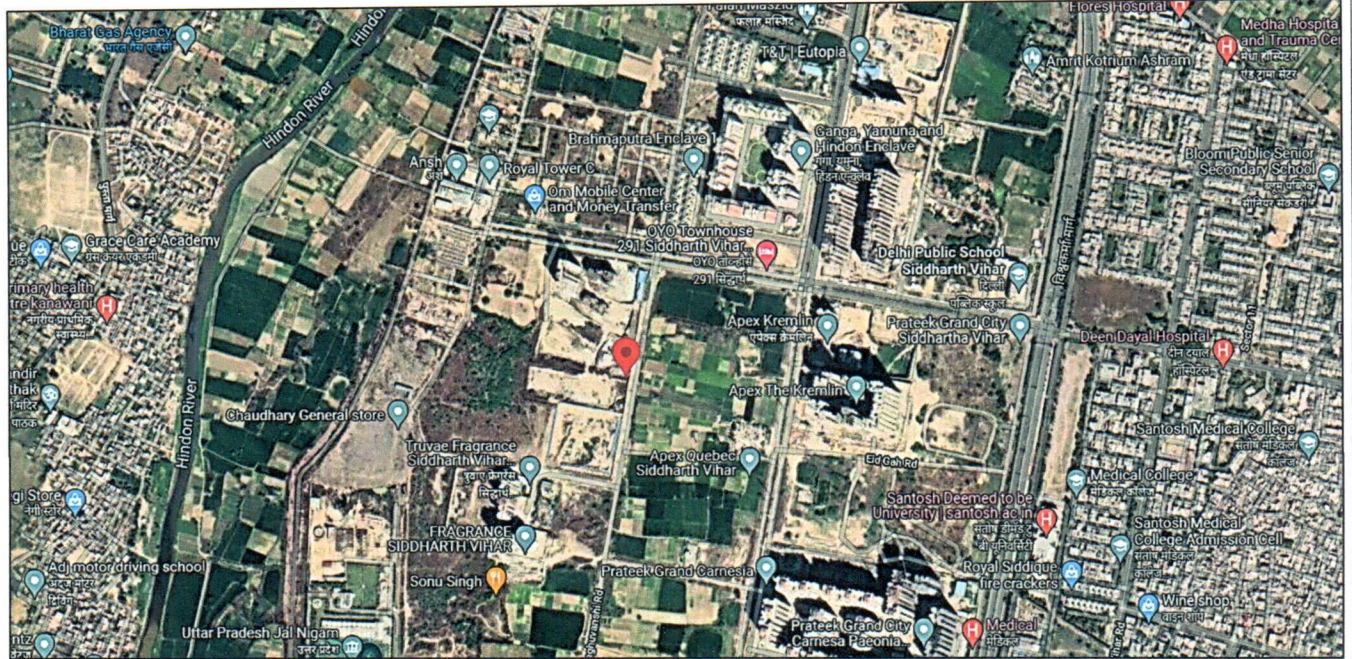
The development of the whole project will be done in phases. As per approved map Obtained From RERA Website In 1st phase the Developer are developing the following towers:

1. Tower-C (G+29 Floors)
2. Tower-D (G+30<sup>th</sup> floors)
3. Tower-EWS and LIG (G+8<sup>th</sup> floor)
4. Tower-ABC (Commercial) (Ground)





The subject project is located in midst of Developing area of Siddharth Vihar, Ghaziabad. The subject project can be clearly approached from 50 mtr. wide Gaushala Road and 24 mtr. wide Raghuvanshi Road and main road to the subject Property is Gaushala Road. Many Group housing Projects are being developed in the area.



### 3. ENCLOSURES

a.	<b>Part B</b>	<b>Valuation Report as per SBI Format Annexure-II</b>
b.	<b>Part C</b>	<b>Area description of the Property</b>
c.	<b>Part E</b>	<b>Valuation Assessment of the Property</b>
d.	Enclosure 1	Valuer's Remark - Page No. 27 and Page No. 28
e.	Enclosure 2	Screenshot of the price trend references of the similar related properties available on public domain - Page No.29
f.	Enclosure 3	Google Map – Page No.30
g.	Enclosure 4	Photographs – Pages 33
h.	Enclosure 5	Copy of Circle Rate – Page no. 31
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 Parliament Street, New Delhi
Name of the Promoter	M/s TandT Infra Developers Private Limited.

S.NO.	CONTENTS	DESCRIPTION
<b>1.</b>	<b>INTRODUCTION</b>	
a.	Name of Property Owner	Adarsh Nagar Pragatisheel Sahkari Awas Samiti Ltd
	Address & Phone Number of the Owner	Regd. Office: - G-276, HIG, Sector-11, Pratap Vihar, Ghaziabad, Uttar Pradesh, Ghaziabad, Uttar Pradesh, 201001
b.	Purpose of the Valuation	Project Tie-Up Report
c.	Date of Inspection of the Property	30 December 2021
d.	Date of Valuation Report	4 January 2022
e.	Name of the Developer of the Property	M/s TandT Infra Developers Private 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	DPS school
ii.	Postal Address of the Property	Plot No. 3-SP-05, Sector-3, Siddharth Vihar, Ghaziabad
iii.	Area of the Plot/ Land	14,667.25 m <sup>2</sup> (3.62 acres) <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°39'06.7"N 77°24'00.4"E
vii.	Details of the roads abutting the property	
	1. Main Road Name & Width	Gaushala Road Approx. 50 mtr.
	2. Front Road Name & width	Gaushala Road & Raghuvanshi Road Approx. 50 mtr. and 24 mtr. Respectively
	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



# VALUATION REPORT

PROJECT "DIGITOWN"

ix.	Plot No./ Survey No.	--		
x.	Zone/ Ward	Residential		
xi.	Sub registrar	Ghaziabad		
xii.	District	Ghaziabad		
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	Ordinary location within the locality	None	None
	7. Property Facing	East Facing		
b.	Covered Built-up area description (Plinth/ Carpet/ Saleable Area)	Please refer to the attached sheet below. <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>		



c. Boundaries schedule of the Property			
i.	Are Boundaries matched	No, since boundaries are not mentioned in the provided documents	
ii.	<b>Directions</b>	<b>As per Sale Deed/TIR</b>	<b>Actual found at Site</b>
	East	Not Available	24m Road
	West	Not Available	Plot
	North	Not Available	Other Land
	South	Not Available	Other Land of TandT

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	NA	
	ii. Current activity done in the property	Used as Group Housing Society	
	iii. Is property usage as per applicable zoning	Yes used as residential 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	Not Applicable since construction of the project is going on	NA
d.	Comment on unauthorized construction if any	None	
e.	Comment on Transferability of developmental rights	As per regulation of GDA	
f.	i. Planning Area/ Zone	GDA Master Plan	
	ii. Master Plan currently in force	GDA Master Plan - 2021	
	iii. Municipal limits	Ghaziabad Nagar Nigam	
g.	Developmental controls/ Authority	Ghaziabad Development Authority (GDA)	
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	Under Construction	



	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	Conveyance Deed	RERA Certificate	---
b.	Names of the Legal Owner/s	Adarsh Nagar Pragati sheel Sahkari Awas Samiti 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		
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	Ghaziabad Development Authority (GDA)		
	ii. Name of the office of the Authority	Ghaziabad Development Authority (GDA)		
	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 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

<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





# VALUATION REPORT

PROJECT "DIGITOWN"

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	
	iii. Power Supply arrangements		Permanent	Yes, used for construction purpose at present.	
			Auxiliary	No	
	iv. HVAC system			No	
	v. Security provisions			Yes/ Private security guards	
	vi. Lift/ Elevators			Yes, (proposed)	
	vii. Compound wall/ Main Gate			Yes (proposed)	
	viii. Whether gated society			Yes (proposed)	
	ix. Internal development				
Garden/ Park/ Land scraping		Water bodies	Internal roads	Pavements	Boundary Wall
Yes, (proposed)		Yes, (proposed)	Yes(proposed)	Yes, (proposed)	Yes. (proposed)

8.	INFRASTRUCTURE AVAILABILITY						
a.	Description of Aqua Infrastructure availability in terms of:						
	i. Water Supply			Yes, (proposed)			
	ii. Sewerage/ sanitation system			Underground, (proposed)			
	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)
	1.1 km.	1.2 km	500 m	09 km.	6.5 Km	9.5 Km	26 Km
	Availability of recreation facilities (parks, open spaces etc.)			It is a developing area and recreational facilities are planned to be developed nearby			





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	No	NA
	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	
c.	Specifications		
	i. Class of construction	RCC: Class B construction (Good), (proposed)	
	ii. Appearance/ Condition of structures	Internal -Under construction	
		External -Under construction	
	iii. Roof	Floors/ Towers	Type of Roof
		02 High Rise Towers, Commercial Space and EWS block as per approved map	RCC
	iv. Floor height	Approx. 10 feet	
	v. Type of flooring	Vitrified tiles, Ceramic Tiles, (proposed)	
	vi. Doors/ Windows	Wooden frame with glass panel windows, Aluminum flushed doors & windows, (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	Simple plain looking structure., (proposed)	
x. Class of electrical fittings	Internal/ Normal quality fittings, (proposed)		
xi. Class of sanitary & water supply fittings	Internal/ Normal quality fittings, (proposed)		
d.	Maintenance issues	Under Construction	
e.	Age of building/ Year of construction	Under Construction	Under Construction
f.	Total life of the structure/ Remaining life expected	Approx. 60-65 Years (After Completion)	Approx. 60-65 Years



# VALUATION REPORT

PROJECT "DIGITOWN"

g.	Extent of deterioration in the structure	Under Construction	
h.	Structural safety	Proposed RCC structure so will be structurally stable, however structural stability certificate is pending to be obtained	
i.	Protection against natural disasters viz. earthquakes etc.	Should be able to withstand moderate intensity earthquakes	
j.	Visible damage in the building if any	Under Construction Property	
k.	System of air conditioning	Individual AC as per required by the Purchaser (Proposed)	
l.	Provision of firefighting	Yes (Proposed)	
m.	Status of Building Plans/ Maps	Building plans are approved by the concerned authority	
	i. Is Building as per approved Map	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	No information Available	
b.	Provision of rainwater harvesting	Yes, (proposed)	
c.	Use of solar heating and lighting systems, etc.	Yes (Proposed)	
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	

## 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, (proposed)	
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# VALUATION REPORT

PROJECT "DIGITOWN"

13.	PROJECT DETAILS:	
a.	Name of the Developer	M/s TandT Infra Developers Pvt Ltd.
b.	Name of the Architect	Dipanjan Mitra (CA/2003/31084)
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	30-08-2026 (as per RERA)
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

14.	VALUATION:	
a.	Methodology of Valuation – Procedures adopted for arriving at the Valuation	Please refer to <b>Sub-Point 'n' of Point 1 of Part E: 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 E: 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 E: 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.40,33,49,375/- (For Land Value Only)</b>
	<b>1. Land</b>	<b>Rs.40,33,49,375/-</b>
	<b>2. Building</b>	NA
	<b>ii. Prospective Fair Market Value</b>	<b>Rs.238,83,00,000/- (After completion of Project)</b>
	<b>iii. Expected Realizable Value</b>	<b>Rs.203,00,55,000/- (After completion of Project)</b>
	<b>iv. Distress Value</b>	<b>Rs.179,12,25,000/- (After completion of Project)</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.
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<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 E: 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. Sachin Pandey 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, Parliament Street, New Delhi.</b></p>
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<b>16.</b>	<b>VALUATION COMPANY DETAILS:</b>		
a.	<b>Name &amp; Address of Valuer company</b>	<b>Wealth Tax Registration No.</b>	<b>Signature of the authorized person</b>
b.	<b>M/s R.K. Associates Valuers &amp; Techno Engineering Consultants Pvt. Ltd. D-39, Second Floor, Sector-02, Noida, U.P.</b>	2303/ 1988	
c.	<b>Total Number of Pages in the Report with enclosures</b>	34	
d.	<b>Engineering Team worked on the report</b>	<p><b>SURVEYED BY AE Sachin Pandey</b></p> <p><b>PREPARED BY: AE Abhishek Sharma</b></p> <p><b>REVIEWED BY: HOD Valuations</b></p>	





# VALUATION REPORT

PROJECT "DIGITOWN"

17.	ENCLOSED DOCUMENTS:	
a.	Layout plan sketch of the area in which the property is located with latitude and longitude	Not Available
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)	<ul style="list-style-type: none"><li>i. <b>Part C: Area Description of the Property</b></li><li>ii. <b>Part D: Project Statuary Approvals</b></li><li>iii. <b>Part E: Valuation Assessment of the Property</b></li><li>iv. Assumption, Remarks &amp; Limiting conditions Pg. No. 25</li><li>v. Valuer's Remark - Page No.27,28</li><li>vi. Google Map – Page No.30</li><li>vii. Photographs – Pages 33</li><li>viii. Copy of Circle Rate – Pages 31</li><li>ix. Survey Summary Sheet – Pages xx</li><li>x. 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		14,667.25 m <sup>2</sup> (3.62 acres)
2.	Net plot area		14,667.25 m <sup>2</sup> (3.62 acres)
3.	Ground Coverage Area (for whole Project)	Permitted	5,866.9 m <sup>2</sup> (63150.725 ft <sup>2</sup> ) (40%)
		Proposed	3,592.91 m <sup>2</sup> (38673.724 ft <sup>2</sup> ) (24.5%)
4.	Covered Area (Phase 1)	<b>UNDER FAR (Residential)</b> Residential (Tower C & D) E.W.S. Commercial <b>TOTAL</b> <b>Proposed</b> <b>Permitted</b> <b>UNDER NON-FAR</b> Tower-C Tower-D EWS and LIG area Basement <b>TOTAL</b> <b>Proposed</b> <b>Permitted</b>	<b>Proposed</b> 30,070.18 m <sup>2</sup> (32,3672.41 ft <sup>2</sup> ) 5,374.47 m <sup>2</sup> (57,850.26 ft <sup>2</sup> ) 211.37 m <sup>2</sup> (2,275.16 ft <sup>2</sup> ) <b>35,656.02 m<sup>2</sup> (3,83,797.83 ft<sup>2</sup>)</b> <b>Not mentioned in Approved map</b> <b>Proposed</b> 3637.43 m <sup>2</sup> (39,152.93 ft <sup>2</sup> ) 3410.22 m <sup>2</sup> (36,707.27 ft <sup>2</sup> ) 506.61 m <sup>2</sup> (5453.1 ft <sup>2</sup> ) 34,336.38 m <sup>2</sup> (3,69,593.7 ft <sup>2</sup> ) <b>41,890.64 m<sup>2</sup> (4,50,907.1ft<sup>2</sup>)</b> <b>NA</b>
			Tower C and Tower D are under construction with excavation works under progress. Construction works in EWS and commercial block is not yet started.
5.	Open/ Green Area	Minimum Required	1,466.72 m <sup>2</sup> (15,787.63 ft <sup>2</sup> ) (For whole Project)
		Proposed	2209.61 m <sup>2</sup> (23,784.02 ft <sup>2</sup> ) (For whole Project)
6.	Density	Permitted	NA
		Proposed	NA
7.	Plinth/ Built-up Area (As per IS 3861-1966)		77,546.66 m <sup>2</sup> (8,34,704.49 ft <sup>2</sup> ) (For Phase 1 of The Project)
8.	Carpet Area		956 ft <sup>2</sup> , 1063.2 ft <sup>2</sup> , 1112.57 ft <sup>2</sup>
9.	Net Floor Area		NA
10.	Super Area		1690 ft <sup>2</sup> , 1790 ft <sup>2</sup> , 1890 ft <sup>2</sup>
11.	Shed Area		NA
12.	Salable Area		NA





Total Blocks/ Floors/ Flats					
1.	<b>Approved as per Approved Map (Phase 1)</b>		<b>Actually provided</b> (As per inventory list/ brochure)		<b>Current Status</b>
	Tower-C= 116 Units Tower-D= 120 Units Tower E.W.S & L.I.G =78 Units ABC Commercial= 01 Unit		<b>Current Phase (Phase-1)</b> Tower-C= 116 Units (Proposed) Tower-D= 120 Units (Proposed) ABC Commercial= 01 Unit (Proposed) Tower E.W.S & L.I.G =78 Units (Proposed)		<b>Current Phase (Phase-1)</b> Tower-C & Tower-D = Excavation Work in Progress Tower E.W.S & L.I.G = Yet to be started ABC Commercial= Yet to be started
2.	Total no. of Flats/ Units	<b>Main Units</b>	384 Main Residential Dwelling Units (Proposed) 04 Commercial units (Proposed)		
		<b>EWS and LIG Units (Current Phase)</b>	<b>Current Phase (Phase-1)</b> 236 Units (Proposed)		
	Number of Car Parking available		Required	Residential	413 Units (Car Parking)
				Commercial	03 Units (Car Parking)
				E.W.S	78 Units (Two-wheeler)
			<b>Total</b>		<b>416 Units (Car Parking) and 78 Units (two-wheeler)</b>
			Proposed	Car Parking	642 Units
				Two-wheeler	90 Units (as per Developer)
			<b>Total</b>		<b>642 units (Car Parking as per Map) and 705 (as per developer)</b>

**Note:** For Valuation purpose we have considered Phase 1 area as per the approved map. However as per RERA certificate No. UPRERAPRJ336575 the Company is allowed to construct three Blocks only i.e. Tower C, Tower D and Commercial Block.





**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 (Construction Permission Sanction Letter from Uttar Pradesh Awas and Evam Vikas Parishad)	Permit No.: Group Housing/02036/UPAVP/BP/20-21/0974/29062021 Dated : 08/09/2021 Valid Upto: 07/09/2026	Approved
2.	Letter of Physical Possession of land from Uttar Pradesh Awas and Vikas Parishad	Letter:564LAO-1A/06 Dated:01/04/2017	Provided
3.	Approved Layout plan for Group Housing Project	No. UPAVP/BP/20-21/0974 Dated: -08/09/2021 Valid Up to: 05/09/2026	Approved
4.	Provisional NOC from Fire Authority, Municipal Corporation, Gurugram	UPFS/2021/33358/GZB/GHAZIABAD/2421/JD Dated:07/07/2021	Provided
5.	RERA Registration Digitown Phase-1	No.: 9368/UPRERA/CIR Registration/2021-22 UPRERAPRJ336575 Dated: 22/10/2021	Provided
6.	Environmental clearance NOC from SEIAA	--	Not Obtained
7.	NOC for Height Clearance from Airport Authority of India	---	Not Provided
8.	Electricity Assurance Certificate by DHBVN	---	Not Provided
9.	Consent to Establish from Uttar Pradesh state Pollution Control Board	---	Not Provided

**OBSERVATIONS:**

- All the necessary NOC's required for the project was applied to the respective Authorities and is not yet Obtained, Bank is advised to fetch the NOC'S from the developer as soon as developer gets the Approvals.
- The company has applied for environment clearance vide Document No. SIA/UP/MIS/232844/2021 Dated: 05/10/2021. Fresh status of the application is not provided by the company.





**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		Highest &Best Use	
		Residential		Residential	
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
		Metro City	Very Good	Near to Metro Station	Not Applicable
			Property within Posh Residential locality	NA	
				NA	
		Property Facing	East 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.		Govt. Guideline Value: Collector rates of Ghaziabad (2020-21)			



Methodology/ Basis of Valuation	<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>
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o.	References on prevailing market Rate/Price trend of the property and Details of the sources from where the information is gathered (from property search sites & local information)														
i.	<table> <tr><td>Name:</td><td>----</td></tr> <tr><td>Contact No.:</td><td>----</td></tr> <tr><td>Nature of reference:</td><td>----</td></tr> <tr><td>Size of the Property:</td><td>----</td></tr> <tr><td>Location:</td><td>----</td></tr> <tr><td>Rates/ Price informed:</td><td>----</td></tr> <tr><td>Any other details/ Discussion held:</td><td>----</td></tr> </table>	Name:	----	Contact No.:	----	Nature of reference:	----	Size of the Property:	----	Location:	----	Rates/ Price informed:	----	Any other details/ Discussion held:	----
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Name:	----														
Contact No.:	----														
Nature of reference:	----														
Size of the Property:	----														
Location:	----														
Rates/ Price informed:	----														
Any other details/ Discussion held:	----														
p.	<p><b>Adopted Rates Justification</b></p> <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.1,300/- to Rs.1,700/- 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.1,500/- per sq.ft.. which is reasonable in our view.</i></p>														





# VALUATION REPORT

PROJECT "DIGITOWN"

2.	VALUATION OF LAND		
	Particulars	Govt. Circle/ Guideline Value	Prospective Fair Market Value
a.	Prevailing Market Rate range	Rs.27,500/- per m <sup>2</sup>	Rs.1,300/- to Rs.1,700/- per ft <sup>2</sup>
b.	Rate adopted considering all characteristics of the property	Rs.27,500/- per m <sup>2</sup>	Rs.1,500/- per ft <sup>2</sup>
c.	Total Development Land Area considered ( <i>documents vs site survey whichever is less</i> )	14,667.25 m <sup>2</sup> (3.62 acres)	14,667.25 m <sup>2</sup> (3.62 acres)
d.	Total Permissible FAR	60,376.11 m <sup>2</sup> (6,49,883.04 ft <sup>2</sup> )	60,376.11 m <sup>2</sup> (6,49,883.04 ft <sup>2</sup> )
e.	Total Value of land (A)	14,667.25 m <sup>2</sup> X Rs.27,500/- per m <sup>2</sup>	6,49,883.04 ft <sup>2</sup> X Rs.1,500/- per ft <sup>2</sup>
		<b>Rs.40,33,49,375/-</b>	<b>Rs.97,48,24,560/-</b>

3.	VALUATION OF BUILDING CONSTRUCTION		
	Particulars	Expected Building Construction Value	
		FAR	NON-FAR
	Rate range	Rs.1,300/- to 1,700/- per sq.ft.	Rs.1000/- to 1,300/-per sq.ft.
	Rate adopted	Rs.1,550/- per ft. <sup>2</sup>	Rs.1,150/- per ft. <sup>2</sup>
	Covered Area	35,656.02 m <sup>2</sup> (3,83,797.83 ft <sup>2</sup> )	41,890.64 m <sup>2</sup> (4,50,907.1 ft <sup>2</sup> )
	Valuation Calculation	3,83,797.83 ft <sup>2</sup> X Rs.1,550/- per ft <sup>2</sup>	4,50,907.1ft <sup>2</sup> X Rs.1,150/- per ft <sup>2</sup>
	Total Value	<b>Rs.59,48,86,636/-</b>	<b>Rs. 51,85,43,165/-</b>
a.	Depreciation percentage ( <i>assuming salvage value % per year</i> )	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)	<b>Rs. 111,34,29,801/-</b>	

4.	VALUATION OF ADDITIONAL BUILDING & SITE AESTHETIC WORKS		
	Particulars	Specifications	Depreciated Replacement Value
a.	Add extra for Architectural aesthetic developments, improvements ( <i>add lump sum cost</i> )	----	---
b.	Add extra for fittings & fixtures ( <i>doors, windows, wood work, cupboards, modular kitchen, electrical/ sanitary fittings</i> )	----	Rs.9,00,00,000/-
c.	Add extra for services ( <i>Water, Electricity, Sewerage, Main gate, Boundary, Lift, Auxiliary power, AC, HVAC, Firefighting etc.</i> )	----	Rs.18,00,00,000/-
d.	Add extra for internal & external development ( <i>Internal roads, Landscaping, Pavements, Street lights, Green area development, External area landscaping, Land development, Approach road, etc.</i> )	----	Rs.3,00,00,000/-
e.	Depreciated Replacement Value (C)	NA	<b>Rs.30,00,00,000/-</b>





**VALUATION REPORT**

PROJECT "DIGITOWN"

<b>5. MARKET/ SALABLE VALUE OF THE FLATS</b>		
a.	Total No. of Floors	G/S+ 8 <sup>th</sup> Floors to G/S + 30 <sup>th</sup> Floors (Proposed)
b.	Total No. of EWS	212 DUs (Proposed)
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.4,870/- to Rs.5,330/- per sq.ft. 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. 4,870/- to Rs.5,330/- per sq. ft. on super area

DIGITOWN PHASE-1								
S.No.	Tower Name	Count of Unit No.	Carpet Area (Sq.Ft.)	Super Area (Sq.Ft.)	Rate (per sq.ft.)	Market Value	Rate (per sq.ft.)	Market Value
1	Tower-C							
	3 BHK (1890 SQ FT)	58	64529.06	109620	₹ 4,870.00	₹ 53,38,49,400.00	₹ 5,330.00	₹ 58,42,74,600.00
	3BHK(1690 SQFT)	58	55448	98020	₹ 4,870.00	₹ 47,73,57,400.00	₹ 5,330.00	₹ 52,24,46,600.00
	Total	116	119977.06	207640	₹ 4,870.00	₹ 1,01,12,06,800.00	₹ 5,330.00	₹ 1,10,67,21,200.00
2	Tower-D							
	3 BHK (1790 SQ FT)	60	63792	107400	₹ 4,870.00	₹ 52,30,38,000.00	₹ 5,330.00	₹ 57,24,42,000.00
	3 BHK (1890 SQ FT)	60	66754.2	113400	₹ 4,870.00	₹ 55,22,58,000.00	₹ 5,330.00	₹ 60,44,22,000.00
	Total	120	130546.2	220800	₹ 4,870.00	₹ 1,07,52,96,000.00	₹ 5,330.00	₹ 1,17,68,64,000.00
Grand Total		236	250523.26	428440		₹ 2,08,65,02,800.00		₹ 2,28,35,85,200.00

**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)	<b>Rs.40,33,49,375/-</b>	<b>Rs.97,48,24,560/-</b>
b.	Structure Construction Value(B)	NA	<b>Rs.111,34,29,801/-</b>
c.	Additional Building & Site Aesthetic Works Value (C)	NA	<b>Rs.30,00,00,000/-</b>
d.	<b>Total Add (A+B+C)</b>	<b>Rs.40,33,49,375/-</b>	<b>Rs.238,82,54,361/-</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.238,82,54,361/- (After completion of Project)</b>
h.	<b>Rounded Off</b>	----	<b>Rs.238,83,00,000/- (After completion of Project)</b>
i.	<b>Expected Realizable Value</b>	----	<b>Rs.203,00,55,000/- (After completion of Project)</b>
j.	<b>Distress Value*</b>	----	<b>Rs. 179,12,25,000/- (After completion of Project)</b>
k.	Valuation of structure for Insurance purpose	NA	NA

7.	<b>Concluding comments if any</b>	<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 <b><u>Assumptions, Remarks &amp; Limiting Conditions mentioned in Point '7' below, R.K Associates Important Notes and Valuer's Remarks(Enclosure: 1)&amp; other enclosed documents</u></b> with the Report which will remain part &amp; parcel of the report. Without these enclosures/ documents report shall stand null &amp; void.</p>
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**(RUPEES TWO HUNDRED THIRTY EIGHT CRORE AND EIGHTY THREE LAKH 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 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:**

- 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> *suggested by the competent Valuer is that prospective estimated amount of the subject asset/ property in his expert & prudent opinion without any prejudice after he has carefully & exhaustively evaluated all the facts & information related the subject asset at which the subject asset/ property should be exchanged between a willing buyer and willing seller at an arm's length transaction after proper marketing, wherein the parties, each acted knowledgeably, prudently and without any compulsion on the date of the Valuation.
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> * 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.

*(Signature)*  
*(Circular Stamp: R.K. Associates Pvt. Ltd., Chartered Engineers & Technicians)*



15.	Value varies with the Purpose/ Date/ Condition of the market. This report should not 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**

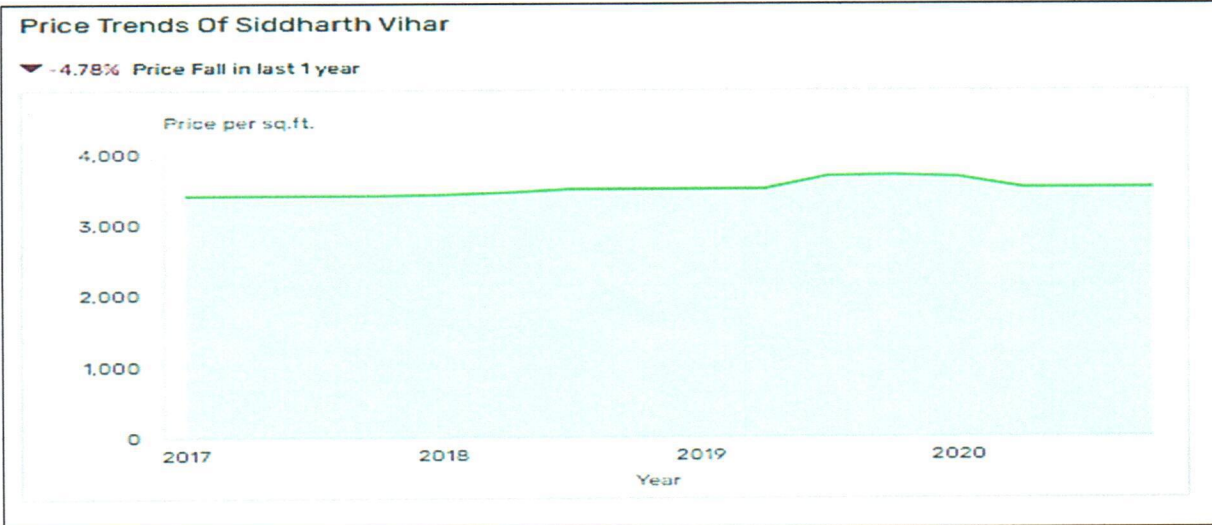
PRICE LIST			
Floor	Basic rate psqft (in. Rs)	Floor PLC psqft (in. Rs)	Total Cost psqft (in. Rs)
Ground To 5 <sup>th</sup> Floor	4700	300	5000
6 <sup>th</sup> To 10 <sup>th</sup> Floor	4700	250	4950
11 <sup>th</sup> To 15 <sup>th</sup> Floor	4700	200	4900
16 <sup>th</sup> To 20 <sup>th</sup> Floor	4700	150	4850
21 <sup>st</sup> To 25 <sup>th</sup> Floor	4700	100	4800
26 <sup>th</sup> To 30 <sup>th</sup> Floor	4700	NA	4700

ADDITIONAL CHARGES	
Coverd Car Parking	Rs. 500000/-
Club Membership	Rs. 100000/-

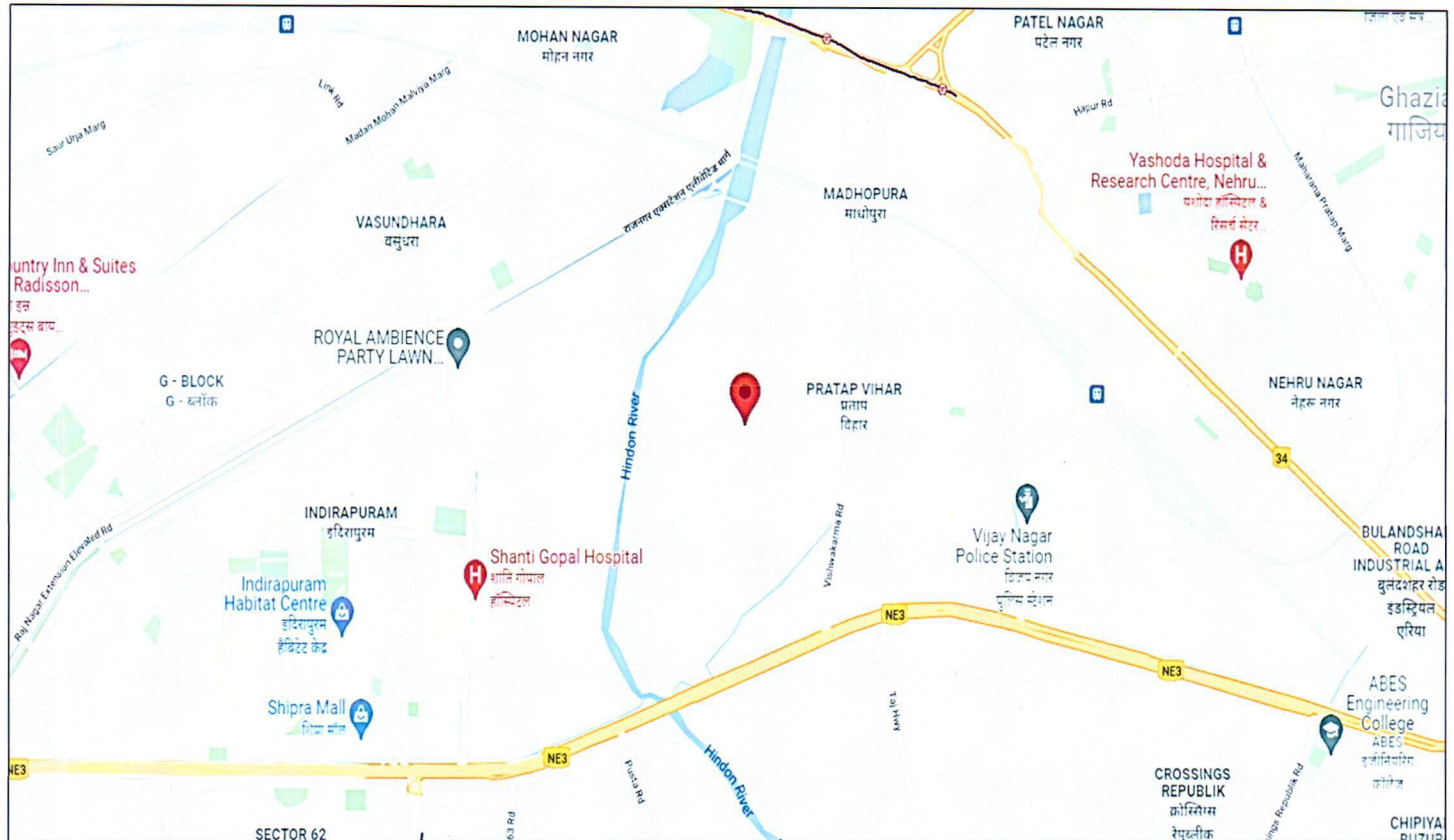
  

PAYMENT PLAN	
CONSTRUCTION LINKED PLAN	
At the time of booking	10% of sale price
Within 45 days of booking	10% of sale price
On laying of foundation	5% of sale price
On start of basement roof slab	5% of sale price
On start of ground floor roof slab	5% of sale price
On start of 2nd floor roof slab	4% of sale price
On start of 4th floor roof slab	4% of sale price
On start of 6th floor roof slab	4% of sale price
On start of 8th floor roof slab	4% of sale price
On start of 10th floor roof slab	4% of sale price
On start of 12th floor roof slab	4% of sale price
On start of 14th floor roof slab	4% of sale price
On start of 16th floor roof slab	4% of sale price
On start of 18th floor roof slab	4% of sale price
On start of 20th floor roof slab	4% of sale price
On start of 22nd floor roof slab	5% of sale price
On start of 24th floor roof slab	5% of sale price
On start of 26th floor roof slab	5% of sale price
On completion of tiles work	5% of sale price
On offer of possession	5% of Sale price





**ENCLOSURE: 3- GOOGLE MAP LOCATION**





**ENCLOSURE: 4 – CIRCLE RATE**

(38)

प्रारूप-5(क)-2

चार मंजिला से अधिक मंजिला वाले मल्टीस्टोरीज गैर वाणिज्यिक फ्लैटों, भूमि के निर्माण की तथा कॉमन फेसिलिटीज हेतु न्यूनतम मूल्य में होने वाली वृद्धि का प्रतिशत

मल्टीस्टोरीज बिल्डिंग में फ्लैट या अपार्टमेंट के सुपर ऐरिया की निर्माण दर तथा कॉमन फेसिलिटीज हेतु वृद्धि दर का प्रतिशत

मल्टीस्टोरीज बिल्डिंग में फ्लैट या अपार्टमेंट के सुपर ऐरिया की निर्माण दर तथा कामन फेसिलिटीज हेतु वृद्धि दर का प्रतिशत											
मल्टीस्टोरीज काम्प्लेक्स का प्रचलित नाम	मोहल्ले का नाम जहां काम्प्लेक्स अवस्थित है	मोहल्ले का प्रारूप-1 के अधीन आवंटित वी-कोड	भूमि- सुपर ऐरिया के निर्माण की दर	भूमि का मूल्य तथा निर्माण के मूल्य के योग पर कॉमन फेसिलिटीज का न्यूनतम मूल्य आंकने के लिये वृद्धि दर का प्रतिशत							
				प्रति पार्किंग	पावर बैकअप	सुरक्षा गार्ड	कन्सुमिटी सेंटर	स्वीमिंग पूल	जिम	लिफ्ट	
1	2	3	4	5	6	7	8	9	10	11	
	अन्यखण्ड	0463	52000	3	1	1	1	1	1	1	
कलाउड-9, गुलमोहर ग्रीन्स व अन्य समस्त टावर	महीउददीनपुर कनावनी	0710	42000	3	1	1	1	1	1	1	
	वैशाली										
	वैशाली सें-1,2 व 3	0465	52000	3	1	1	1	1	1	1	
ग्रीड हाईट	वैशाली सें-4 व 4	0466	52000	3	1	1	1	1	1	1	
कृष्णल कम्पर्ट	वैशाली सें-4 व 5	0466	52000	3	1	1	1	1	1	1	
महागुन वैशाली टावर	वैशाली सें-4 व 5	0466	52000	3	1	1	1	1	1	1	
गार्डनिया ई-होम्स	वैशाली सें-4 व 5	0466	52000	3	1	1	1	1	1	1	
सुपरटेक अवत ग्रेड व अन्य समस्त टावर	वैशाली सें-4 व 5	0466	52000	3	1	1	1	1	1	1	
अजानारा लैण्ड मार्क	वैशाली एक्स0 व अन्य से0	0572	52000	3	1	1	1	1	1	1	
स्काईटेक मगध	वैशाली एक्स0 व अन्य से0	0572	52000	3	1	1	1	1	1	1	
नीलपदम कुंज	वैशाली एक्स0 व अन्य से0	0572	52000	3	1	1	1	1	1	1	
कनिष्ठा टावर	वैशाली एक्स0 व अन्य से0	0572	52000	3	1	1	1	1	1	1	
लीला होम्स	वैशाली एक्स0 व अन्य से0	0572	52000	3	1	1	1	1	1	1	

उप निबन्धक चतुर्थ  
गाजियाबाद।

सहायक महानिरीक्षक निबन्धन  
गाजियाबाद।

अपर कलक्टर वि/रा  
गाजियाबाद।

कलक्टर  
गाजियाबाद।

प्रारूप-2

नगरी, अर्द्धनगरी तथा ग्रामीण क्षेत्र में अकृषक भूमि की दरें प्रति वर्गमीटर (बेसिक वेल्थ)

क्र. स	सेप्टेक्टर में आवंटित किया गया वी-कोड	मोहल्ले या राजस्व ग्राम का नाम	परगना या वार्ड या हल्का का नाम	नगरी, अर्द्धनगरी तथा ग्रामीण क्षेत्र	अकृषक भूमि की दरें प्रति वर्गमीटर 9मीटर/30 फीट तक	9 मीटर/30 फीट से अधिक 18 मीटर/60 फीट तक	18 मीटर/60 फीट से अधिक चौड़े रास्ते पर
	1	2	3	4	5	6	7
20	0710	महीउददीनपुर कनावनी(बन्ध एवं हिन्दन नदी के बीच)			25000	26500	27500
21	0711	ग्राम महीउददीनपुर कनावनी (बन्ध एवं हिन्दन नदी के बीच के क्षेत्र को छोड़कर)		नगरीय	40000	42000	44000
22	0584	इन्दिरापुरम में स्थित मॉल		नगरीय	80000	84000	88000
23	0456	वैशाली सेक्टर 1 कामना	058 वैशाली	नगरीय	67500	71000	74200
24	0465	वैशाली सेक्टर 1, 2 व 3		नगरीय	67500	71000	74200
25	0466	वैशाली सेक्टर 4 व 5		नगरीय	67500	71000	74200
26	0572	वैशाली एक्स व अन्य		नगरीय	67500	71000	74200
27	0582	वैशाली में स्थित मॉल		नगरीय	80000	84000	88000
28	0467	सूर्यनगर	078 सूर्यनगर चन्द्रनगर	नगरीय	67500	71000	74200
29	0468	चन्द्रनगर		नगरीय	67500	71000	74200
30	0469	रामप्रस्थ		नगरीय	67500	71000	74200
31	0581	सूर्यनगर, चन्द्रनगर रामप्रस्थ में मॉल		नगरीय	80000	84000	88000
32	0562	हस्तिनापुरम		नगरीय	12000	12600	13200
33	0563	इन्द्रप्रस्थ		नगरीय	21000	22100	23100
34	0565	सालेनगर	वार्ड नं0-1 सालेनगर, विकास नगर	नगरीय	10000	10500	11000
35	0470	विकास नगर		नगरीय	12000	12600	13200
36	0601	लक्ष्मी एन्कलेव		नगरीय	10000	10500	11000

उपनिबन्धक चतुर्थ  
गाजियाबाद।

सहायक महानिरीक्षक निबन्धन  
गाजियाबाद।

अपर कलक्टर वि/रा  
गाजियाबाद।

कलक्टर  
गाजियाबाद।



ENCLOSURE: 5- PHOTOGRAPHS









