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

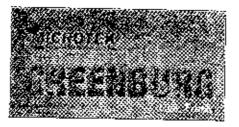
File No.: RKA/FY20-21/312

Dated: 17.11.2020

PROJECT TIE -UP REPORT

OF

GROUP HOUSING SOCIETY



SITUATED AT

SECTOR 35, VILLAGE NAKHNOULA, GURUGRAM MANESAR URBAN COMPLEX, GURUGRAM, HARYANA

DEWELOPED & PROMOTED BY

- Valuers
- Chartered Engineers

W.S. CTOROTEK INFRASTRUCTURES PRIVATE LIMITED

- Lender's Independent Engineer (LIE)
- REPORT PREPARED FOR
- Techno Engineering Carolant Sank OF INCIA, HLST BRANCH, GURUGRAM, HARYANA
- Business Valuations
- ுள்ளுள்ளுக்கு . its esserted any முழைந்தேயும் or escalation you may please contact Incident Manager ■ Project Reports & Cons<u>[fig3]ந்தைக்கையை செய்</u> appreciate your feedback in order to improve our services.
- Industry / Trade Rehabilitation Censularity 2016 2016 Process please provide your feedback on the report within 15 days of its हर्मिकां के Efter which report will be considered to be correct,
- , NPA Management
 - Account Monitoring
 - Panel Valuer Consultant for 20 Nationalized Banks/PSUs

CORPORATE OFFICE:

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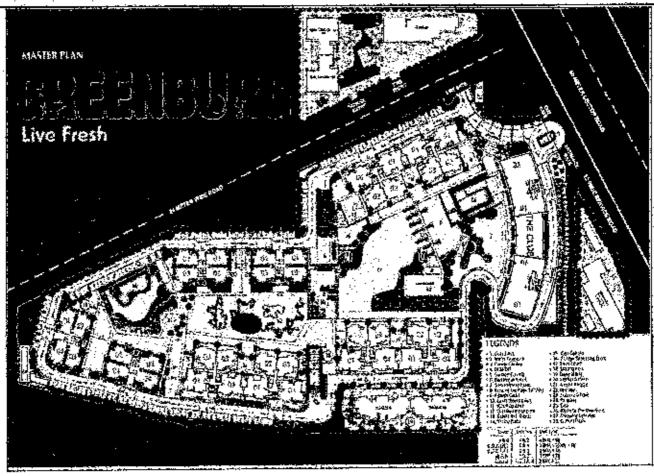
PART A

SUMMARY OF THE PROJECT TIE-UP REPORT

S,NO.	CONTENTS		DESCRIPTION	
1.	GENERAL DETAILS			
a.	Report prepared for	Bank		
b,	Name & Address of Organization	State Bank of India, HL		
c	Name of Promoter	M/s. Microtek Infrastru	ctures Private Limited	
d.	Name of Property Owner	M/s. Deepanahu Proje	cts Pvt. Ltd.	
e.	Address & Phone Number of the owner	Registered Office: Va Gurugram	tika City Point, 3 rd Fl	oor, M.G. Road,
f.	Type of the Property	Group Housing society		·
g.	Type of Loan	N/A		
h.	Type of Valuation	Project Tie-up Report		
i.	Report Type	Project Tie-Up Report		
j.	Date of Inspection of the Property	9 November 2020		
k.	Date of Valuation Report	17 November 2020		<u>_</u> -
I,	Surveyed in presence of	Developer's Representative	Mr. Deepak Garg (999	0221303)
m.	Purpose of the Valuation	Project Tie- up Report	L	
n.	Scope of the Report	Project Tie- Up Report		
C.	Out-of-Scope of Report	cross checking from ii. Legal aspects of report. iii. Identification of the verification from its provided document iv. Getting cizra map of site identification is v. Measurement is measurement. vi. Measurement of the end. vii. Drawing Map & des work.	or coordination with rever not done at our end, only limited upto e property as a whole is sign of the property is ou	done at our end. of-scope of this ted to cross entioned in the enue officers for sample random anot done at our
p.	Documents provided for perusal	Documents	Documents	•
	1	Requested	Provided	Reference No.
		Total 05 documents	Total 03 documents	03
		requested.	provided.	
	1	Property Title	Old Valuation	Dated
		document	Report	22/11/2017
		Approved Map	Occupation Certificate (Obtained from DTCP Haryana website)	Dated 27/07/2017
		Copy of TIR	Revised building plan from DTCP	Dated:



			Haryana (Obtained from DTCP Haryana website)	07 /0 5/2015
		Project Approval	None	
		Project NOC's issued from the concern authority	None	
		None	None	<u> </u>
q.	Identification of the property	□Cross checked mentioned in t	from boundaries of he deed	the property
			ne plate displayed on the p	property
	ĺ	⊠ldentified by the Pi	romoter's representative	
		□Eriquired from loca	al residents/ public	
		□Identification of the	property could not be do	ne properly
		☐ Survey was not done		
2.	BRIEF DESCRIPTION OF THE PR	ROPERTY UNDER VALU	JATION	



This project tie-up report is prepared for group housing project "Microtek Greenburg" being developed at the aforesaid address having total site area admeasuring 14.643 Acres/ 59258.025 sq.mtr. as per the approved map obtained from the DTCP Haryana website.



All the information like ownership, FAR details, Non-FAR details, covered area details, NOCs and other technical data regarding the subject project is taken as per old valuation report provided to us by the bank and approved map & occupation certificate obtained from DTCP Haryana Website. We have only been provided with old valuation report by the bank. However, latest construction updates and market rates of the flats have been taken as per the site survey and market research carried out by our engineer.

This project is developed and promoted by M/s. Microtek Infrastructures Private Limited. But the license and occupation certificate are issued in the name of M/s. Deepanshu Projects Pvt. Ltd. The developer has obtained most of the preliminary statuary approvals from different authorities to develop this group housing project as per the old valuation report and also occupation certificate has been issued by the concerned authority. This is a modern group housing society developed with all the basic & urban facilities and amenities.

The developer is developed modern group housing project which comprised of fourteen high rise towers having total of 740 DUs as per approved building plan but the occupation certificate has been issued for 738 DUs only. For marketing purpose, For marketing purpose the developer has renamed the Tower-T1A, T1B, T2A, T2B, T2C, T2D, T3A, T3B, T4A, T4B, T5A, T5B, T6A, T6B as Tower-A, B, C, D, E, F, G, H, I, J, K, L, M, N respectively as per the old valuation report.. The tower wise details of the flats are tabulated below: -

Types of Flat	Tower	Super Area (in sq.ft.)
03 BHK	G,H,1&J	1480
03 BHK + SQ	C,D,E,F,K,M&N	1895
03 BHK + Study + SQ	C,D,E,F,K&L	2285
04 BHK + SQ	A&B	3060

As per the observation during site survey and information provided by the developer's representative, the subject project is completed and ready to move and occupation certificate is also issued by the concerned authority.

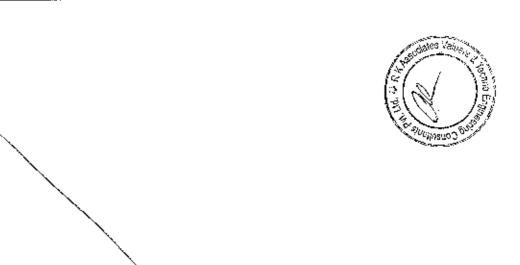
The location of the subject project is in a good developing Sector-86, Gurugram in which other group housing projects are also under development. Subject project is located on Manesar Road which is 24 mtr. wide and 2.5 km from the main NH-8. More infrastructure developments are proposed in this area in future.

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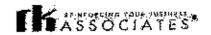


3.	ENCLOSURES	
a.	Part B	Valuation Report as per SBI Format Annexure-II
b.	Part C	Area description of the Property
C.	Part D	Valuation Assessment of the Property
d.	Enclosure 1	Valuer's Remark - Page No. 26-27
е.	Enclosure 2	Screenshot of the price trend references of the similar related properties available on public domain - Pagé No.28-31
f.	Enclosure 3	Google Map – Page No.32
g.	Enclosure 4	Photographs – Pages 02
h.	Enclosure 5	Copy of Circle Rate - Page 02
i.	Enclosure 6	Survey Summary Sheet Pages xx
j.	Enclosure 7	Copy of relevant papers from the property documents referred in the Valuation – Pages 04



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PART B

SBI FORMAT OF VALUATION REPORT

	State Bank of India, HLST Branch, Gurugram
Name of Promoter	M/s. Microtek Infrastructures Private Limited

S.NO.	CONTENTS	DESCRIPTION
1.	INTRODUCTION	
a.	Name of Property Owner	M/s. Deepanshu Projects Pvt. Ltd.
	Address & Phone Number of the Owner	Registered Office: Vatika City Point, 3 rd Floor, M.G. Road, Gurugram
b.	Purpose of the Valuation	Project Tie-up Report
C.	Date of Inspection of the Property	9 November 2020
ď.	Date of Valuation Report	17 November 2020
е.	Name of the Developer of the Property	M/s. Microtek Infrastructures Private Limited
	Type of Developer	Private developer promoted

2.	PHYSICAL CHARACTERISTICS	OF THE PROPERTY	<u>,</u>
a.	Location attribute of the property		<u>,</u>
Ė,	Nearby Landmark	Near Bestech Park View	
ii.	Postal Address of the Property		r-86, Village Nakhnoula, Gurugran
		Manesar Urban Complex, C	
iii.	Area of the Plot/ Land	Total Site area: 14.643 Acres/ 59258.025 sq.mtr.	
		Also please refer to Part-B	Area description of the property.A
		area measurements are on	approximate basis. Verification of
		the area measurement of the	he property is done only based on
	ĺ		and not based on full scale
		measurement.	<u> </u>
ÌV.	Type of Land	Solid/ On road level	<u>. </u>
٧.	Independent access/ approach to	Clear independent access	is available
	the property		
vi.	Google Map Location of the Property	Enclosed with the Report	
	with a neighborhood layout map	Coordinates or URL: 28°23	37.1"N 76°56'43.4"E
vii.	Details of the roads abutting the proper	erty	
	Main Road Name & Width	Deihi-Jaipur Road	60 mtr wide road
	2. Front Road Name & width	Manesar Road	24 mtr wide road
	Type of Approach Road	Bituminous Road	
	Distance from the Main Road	2.5 Km from Delhi-Jaipur F	
viii.	Description of adjoining property	Other Residential Project r	
ix.	Plot No./ Survey No.	Please refer to the copy of	
Χ.	Zone/ Sector	Residential	Sector-86
xi.	Sub registrar	Gurugram	
χiὶ.	District	Gurugram, Haryana	
xiji.	Any other aspect	Valuation is done for the p	roperty identified to us by the owns ponsibility of identifying the correct

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				ctient/ end was with reus for proper case the same created from it docum.	g cizra map or coord loation is out of scop lone and has not be	uation has to iffed the identity which and ard choose mention and in the Vismortgage in the Value in mention with a of this as en done at	to be carri entification h client co ecklist of the ch identification re has been r office im- mited to cr ioned in the h revenue ssignment our end.	ed out. At our of the property suid provide to the documents ation of the report clearly. In eport is not the or has to be mediately. Toss verification the provided officers for site and has not	
	-	<u> </u>	-		Cross checked from	n boundari	es of the	property	
				<u> </u>	mentioned in the d		nlaved on	the property	4
				<u> </u>					┨
		Identification of the property					┨		
				☐ Identification of the property could not be done properly			↿		
	İ	•			Survey was not do				
		2. Is property clearly		Yes					1
		demarcatedby perm							-
=		temporary boundary on site 3. Is the property merged or		No, it is an independent single bounded property NA			┪		
							┨		
		colluded with any of property	ner	IVA					
		4. City Categorization			Metro City			n developing	
		5. Characteristics of th	e locality	<u> </u>	Good			n developing	
				<u> </u>				dential zone	긕
		Property location classification			On Wide Road	No	nę	None	
\vdash		7. Property Facing			Facing	<u> </u>		41	_
┢─	b	Covered Builf-up area desc	ription	Pleas	e refer to the area d	escription (section of	tne report	_
		(Plinth/ Carpet/ Saleable Area)		Ail and of the samp	nlease refer to Part (ea measurements a area measurement le random checkin aurement	re on appro of the prop	oximate ba perty is do	asis, Ventication ne only based O	n
F	c.	Boundaries schedule of the Proper		ty		- 1 to	4	and in the	_
	i.	Are Boundaries matched		Not a	pplicable since bour ded documents			<u></u>	
- -	ii.	Directions	As	рет Sa	le Deed/ TIR	A		nd at Site	
ا ا	11.	North			NA		Vacant		_
ĺ		South			NA		Manesar /s	Road	_
							F 95	≠ . * Y 13.	



Last Nowada Eatebout Village		property (30) (40), 20) a 3(4)	dace		
Noveda Satebour Village	ı		- Cont	NA.	∀acant Land
1- Nawada Fateripui viilage	J	: I	East	· · · · · · · · · · · · · · · · · · ·	Newsda Establic Village
	Ì	·~ [West	NA NA	Mawada Fateribur Alliage

	TOWN PLANNING/ ZONING PARAMETER	· · · · · · · · · · · · · · · · · · ·	·
a.	Master Plan provisions related to property in	Residential	
	terms of Land use	The license has been grant	ed by DTCP for setting up.
	i. Any conversion of land use done		ed by Bilot lot coming at
		a group housing project.	uitietoried building
	ii. Current activity done in the property	Residential Apartment in m	anistotied building
	iii. Is property usage as per applicable zoning	Yes used as Group Housing	g 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
D.	i. FARV FSI	Please refer to area chart	Please refer to area char
	L FERT SEC	description	description
	ij. Ground coverage	do	do
	iii. Number of floors	do	do
	iv. Height restrictions	do	do
	v. Front/ Back/ Side Setback	do	do
		Obtained	Obtained
C.	Status of Completion/ Occupational certificate	}	project to completed 20
ď.	Comment on unauthorized construction if any	Not applicable since the project is completed ar ready to move and occupation certificate is issued by the concerned authority	
	T - 12-1-19-1-2-1	As per regulation of DTCP	Harvana
€.	Comment on Transferability of developmentalrights		
f.	i. Planning Area/ Zone	DTCP Gurgaon Manesar U	Joban Complex FDP
	ii. Master Plan currently in force	DTCP Gurgaon Manesar L	Jrban Complex FDP - 203
	iii. Municipal limits	Gurgaon Municipal Corpor	ation
g.	Developmental controls/ Authority	Director of Town and Cour	ntry Planning, Haryana
h.	Zoning regulations	Residential	
i.	Comment on the surrounding land uses &	Other Group Housing Soc	ities
	adjoining properties in terms of uses	No information available to	us
<u> </u>	Comment of Demolition proceedings if any	Not applicable since the project is completed a	
k.	Comment on Compounding/ Regularization proceedings	ready to move and occupation the concerned authority	ation certificate is issued b
<u>l.</u>	Any other aspect		
•	i. Any information on encreachment	No	-21-L1-2
	ii. Is the area part of unauthorized area/	No (As per general inform	ation available)



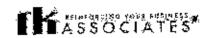


···		TO AFTHE OPAREDT	<u>v</u>
4.	DOCUMENT DETAILS AND LEGAL ASPEC	Occupation Certificate	None None
a.	Othlerall decome here	Mr. Shiv Rattan & Mr. Moh	110110
b.	Names of the Begar of the	Free hold, complete transfe	
C.	Dot to discount of the state of		erable rights
d.	Agreement or easometric any	Not required	tion ovailable in the public
ө.		domain	tion available in the public
f,	Notification of road widening if any and area	No, as per general informa	ation available in the public
.	under acquisition	domain	<u></u> .
g.	Heritage restrictions, if any	No	
ñ.	Comment on Transferability of the property ownership	Free hold, complete transf	erable rights
i.	Comment on existing mortgages/ charges/	No Information available	NA
"	encumbrances on the property, if any	to us. Bank to obtain	
1	encomplances of the property, a 2013	details from the	:
	ļ	Developer	†
	Comment on whether the owners of the	No information available	NA .
j.		to us. Bank to obtain	1
	property have issued any guarantee(personal	details from the	,
	or corporate) as the case may be	Developer.	\
		Developar.	<u>. l</u>
k.	Building plan sanction:	DTCD Hormon	
	Authority approving the plan	DTCP, Haryana	Dianning Horsens
	ii. Name of the office of the Authority	Director, Town & Country	Planning Haryona
	iii. Any violation from the approved Building	Not applicable since the	project is completed and
	. Plan		ation certificate is issued by
	·	the concerned authority	
ı.	Whether Property is Agricultural Land if yes,	No, not an agricultural pro	pperty
	any conversion is contemplated		
m.	Whether the property SARFAESt complaint	Yes	
n.	i. Information regarding municipal taxes	Tax name	
	(property tax, water tax, electricity bill)	Receipt number	
	(property that	Receipt in the name of	
		Tax amount	
	ii. Observation on Dispute or Dues if any in	Not known to us	
	payment of bills/ taxes		
		Not available. Please con	firm from the owner.
	Is property tax been paid for this	140(atamasia: Tours	
	property	Not provided	<u> </u>
	iii. Property or Tax id No.	No information provided t	o us
0.	Whether entire piece of land on which the unit	140 Biloniterios brosidos	· - - ·-
	is set up / property is situated has been		
	mortgaged or to be mortgaged	Copy of TIP not given to	us, hence cannot comment
p.	Qualification in TIR/Mitigation suggested if any	Copy of 14K not given to	GO, HOHOG SERVICE STREET
q.	Any other aspect	I Defeate Title Deade	
	i. Since how long owners owing the	Refer to Title Deads	
•	Property		·
	ii. Year of Acquisition/ Purchase	Refer to Title Deeds	Ages Valley

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$^{\epsilon}$ VALUATION REPORT



	- 10,31 (4,527), 1,1 of the Local Commercial		······································
Γ	iii.	Property presently occupied/ possessed	Developer & individual flat owners
Ì	-	by	
ı	iv.	Title verification	To be done by the competent Advocate
l	V.	Details of leases if any	Not known to us as only old valuation report provided
ŀ			to us

5.	ECONOMIC ASPECTS OF THE PROPERT	Y
a.	Reasonable letting value/ Expected market monthly rental	NA
ъ.	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
£.	Taxes and other outgoing	Owner/Developer company to provide this information
d.	Property insurance details	Owner/Developer company to provide this information
€.	Monthly maintenance charges payable	Owner/Developer company to provide this information
f.	Security charges, etc.	Owner/Developer company to provide this information
g.	Any other aspect	NA
6.	SOCIO - CULTURAL ASPECTS OF THE F	ROPERTY
a.	Descriptive account of the location of the property in terms of Social structure of the area in terms of population, social stratification, regional origin, age groups, economic levels, location of slums/squatter settlements nearby, etc.	Urban Developing Area
b.	Whetherpropertybelongstosocial 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	
	ii. Storage spaces iii. Utility of spaces provided within the building iv. Car parking facilities v. Balconies		Yes	
			Yes	
			Yes Yes	
b.	Any other aspect			
<u></u>	i. Drainage arrangements		Yes	
	ii. Water Treatment F		Yes	
	iii. Power Supply	Permanent	Will be obtained as per required capacity by individua flat owners	
	arrangements	Auxiliary	DG set installed	
	iv. HVAC system	<u></u>	No Special Voltage	

² VALUATION REPORT



	v. Security provisi	ions	Yes/ Private	security guards			
-	vi. Lift/ Elevators vii. Compound wall/ Main Gate		Yes				
			Yes				
	viii. Whether gated society		Yes				
	ix. internal develo			· · · · · · · · · · · · · · · · · · ·	Character Month		
	Garden/ Park/	Water bodies	Internal roads	Pavements	Boundary Wall		
•	Land scraping	·			Yes/ 6' high 9"		
	Yes	Yes	Yes	Yes, Interlocking chequered tiles	brick wall		

8.	INFRASTRUC					<u> </u>	<u> </u>
а.	Description of Aqua Infrastructure availability in terms of:						
	i. Water Supply			Yes, by the	Authority		
		ii. Sewerage/ sanitation system			nd		
	ili Storm Wa	ter drainage		Yes			
b.	Description of o	other Physical I	nfrastructure fa	cilities in terms	of:		
	i. Solid waste management			Yes, done	Yes, done by the authority		
	ii. Electricity			Yes	Yes		
	iii. Road and Public Transport connectivity			Yes Transport, Market, Hospital etc. are available in a			
	iv. Availability of other public utilities nearb			1 Transport.		ital etc. are ev	vallable in
Ç.	Proximity & av	allability of civic	amenities & s	ocial infrastructi	ire		
	School	Hospital	Market	Bus Stop	Railway Station	Metro	Airport
	2.5 km	8 km	3 km	6 km	16 km	20 km	30 km
	Availability of recreation facilities (parts, open			It is a develo	pping area and developed near	recreational in	facilities are

9.	MARKETABILITY ASPECTS OF THE PROPERTY:		· · · · · · · · · · · · · · · · · · ·		
а.	Marketability of the property in terms of				
<u></u>	i. Location attribute of the subject property	Good			
	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 properly 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	Many residential projects are proposed and some projects are in progress		
	ii. Any negativity/ defect/ disadvantages in the property/ location	No	NA Agles Voy.		

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-	ENGINEERING AND TECHNOLOGY ASPE	RCC framed structure	<u> </u>	
а.	Type of construction & design			
b.	Method of construction	Construction done using	professional contracto	
i		workmanship based on archi	tect plan	
c.	Specifications			
ţ	i. Class of construction	Class B construction (Good)		
1	ii. Appearance/ Condition of structures	Internal -Good		
Ì		External -Good		
- 1	iji. Roof	Floors/ Towers	Type of Roof RCC	
ı		Fourteen Towers/	RUU	
1		Constructed as S+6 to		
		G+21 Floors		
ŀ	iv. Floor height	10 feet	or value d'Alia Halia	
	v. Type of flooring	Laminated Wooden, Anti-Skid Vitrified Tiles, Italian		
		Marble	describb hardwood	
	vi. Doors/ Windows	Both side veneer finish flush		
		frame, Powder Coated Alum	natad welle	
	vii. Interior Finishing	Neatly plastered and putty coated walls		
	viii. Exterior Finishing	Neatly plastered & putty coa	dium uso of interior	
	ix Interior decoration/ Special architectural	Good looking interiors. Me	gigm use of attentor	
	or decorative feature decoration.		used	
	x. Class of electrical fittings	Internal/ High quality fittings used		
	xi. Class of sanitary & water supply fittings	Internal/ High quality fittings used Newly built structure so currently no maintenance		
d.	Maintenance issues			
		issues 02 Years	2018	
€.	Age of building/ Year of construction		Approx. 60-65 years	
f.	Total life of the structure/ Remaining life expected	Approx. 60-65 years		
g.	Extent of deterioration in the structure	Newly constructed buildings	· · · · · · · · · · · · · · · · · · ·	
h.	Structural safety	Structure built on RCC te assumed as structurally stal	ole.	
- <u>-</u>	Protection against natural disasters viz.	All the structures are d	esigned for seismic	
1.	earthquakes etc.	consideration for Zone IV		
	Visible damage in the building if any	No		
- <u>J·</u> k.	System of air conditioning	individual AC as per buyer's	s requirement.	
- \.	Provision of firefighting	Yes		
m	Land Mone	Building plans are approv	ed by the developmen	
111-		authority		
	i. Is Building as per approved Map	Yes, since occupation certifi the authority		
	ii. Details of alterations/ deviations/ iflegal	☐Permissible Alterations	Not Applicable	
	construction/ encroachment noticed in			
	the structure from the original approved	□Not permitted alteration	Not Applicable	
	plan	l	Andres Ven	



VALU	ATION REPORT	
	iii. Is this being regularized	No
, ,-,, ,		
11,	ENVIRONMENTAL FACTORS:	
a .	Use of environment friendly building materials	No information available to us
a . ;	like fly ash brick, other Green building	i
	techniques if any	
b.	Provision of rainwater harvesting	Yes
c.	Use of solar heating and lighting systems, etc.	No information provided to us
d.	Presence of environmental pollution in the	Yes, normal vehicle & Construction pollution are
<u>.</u>	vicinity of the property in terms of industries,	present in atmosphere
i	heavy traffic, etc. if any	
12.	ARCHITECTURAL AND AESTHETIC QUA	LITY OF THE PROPERTY:
	Descriptive account on whether the building is	Modern Structure
a.	modern, old fashioned, etc., plain looking or	
	with decorative elements, heritage value if	
<u> </u>	applicable, presence of landscape elements,	
	etc.	
13.	PROJECT DETAILS:	· · · · · · · · · · · · · · · · · · ·
a.	Name of the Developer	M/s. Microtek Infrastructures Pvt. Ltd.
<u>Б.</u>	Name of the Architect	Design Forum International
c.	Developer market reputation	Established Builder with years long experience in
		market and have successfully delivered multiple
^.		Projects.
d.	Proposed completion date of the Project	Project is completed an ready to move and occupation certificate has been issued by the concerned authority
		Project is completed an ready to move and occupation
e.	Progress of the Project	certificate has been issued by the concerned authority
<u> </u>		☑ High end modern apartment, ☐ Ordinary
Ť.	Other Salient Features of the Project	Apartments, □ Affordable housing, ⊠ Club, ⊠
	(Proposed)	Swimming Pool, ⊠ Play Area, □ Walking Trails, ⊠
		Gymnasium, ⊠ Convenient Shopping, ⊠ Parks, □
ì		Multiple Parks, Kids Play Area
		Mulippie Parks, & Nustrial / Nustrial
	·	
14.	VALUATION:	C. J. D. St. M. of Point 4 of Port D:
æ.		Please refer to Sub-Point 'n' of Point 1 of Part D:
	adopted for arriving at the Valuation	Valuation Assessment Factors of the report. Please refer to the Sub-Point 'o' of Point 1of Part D:
D.	Prevailing Market Rate/ Price trend of the	Valuation Assessment Factors of the report and the
ĺ	Property in the locality/ city from property	screenshot annexure in the report.
	search sites	Please refer to Part D: Valuation Assessment
C.	Guideline Rate obtained from Registrar's	Factors of the report and the screenshot annexure in
~ <u></u>	office/ State Govt. gazette/ Income Tax	3 dotne of the release and

the report.

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in and have a 12577				
d.	Summary of Valuation	For detailed Valuation calculation please refer to Point 1, 2, 3 & 4 of the Part D: Valuation Assessment Factors of the report.		
	i, Guideline Value	Rs.140,57,28,000/- (Land Value Only) Rs.140,67,28,000/-		
	Building ii. Prospective Fair Market Value	NA Rs.480,00,00,000/-		
:	v. Valuation of structure for Insurance purpose	·		
ė.	i. Justification for more than 20% difference in Market & Circle Rate	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	the state of the s		

15. Declaration (Also see Enclosure: 1 Valuer's Remarks)	 The information provided is true and correct to the best of my knowledge and belief. The analysis and conclusions are limited by the reported assumptions, limiting conditions and the information came to knowledge during the course of the work. Please see the Assumptions Remarks & Limiting conditions described in Part D: Valuation assessment section of the Report. If 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. No employee or member of R.K Associates has any direct/ indirect interest in the property. Our authorized surveyor by name of AE Sachin Pandey has visited the subject property on 9 November 2020 in the presence of the developer's representative. I am a registered Valuer under Section 34 AB of Wealth Tax Act, 1957. If firm is an approved Valuer under SARFAESI Act – 2002 and approved by the Bank. We have submitted Valuation report directly to the Bank. This valuation work is carried out by our Engineering team on the request from STATE BANK OF INDIA, HLST BRANCH, GURUGRAM.
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16.	VALUATION COMPANY DETAIL	LS:	
a.	Name & Address of Valuer	Wealth Tax Registration No.	Signature of the authorized person
ł	company	2303/ 1988	
b.	M/s R.K. Associates Valuers &	2303/ 1996	
<u>-</u>	Techno Engineering Consultants	<u> </u>	ASS Vol.







	Pvt. Ltd. D-39, 2 nd Floor, Sector- 02, Noida 201301	
C.	Total Number of Pages in the Report with enclosures	36
¢.	Engineering Team worked on the report	SURVEYED BY: AE Sachin Pandey
		PREPAREO BY: SE Jitender Sharma
		REVIEWED BY: HOD Valuations

17.	ENCLOSED DOCUMENTS:	
a.	Layout plan sketch of the area in which the property is located with latitude and longitude	Google Map enclosed with coordinates
b.	Building Plan	Enclosed with the report
С.	Floor Plan	Enclosed with the report
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
е.	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	
h.	Any other relevant documents/extracts (All anclosures & annexures to remain integral part & parcel of the main report)	 i. Part C: Area Description of the Property ii. Part D: Valuation Assessment of the Property iii. Assumption, Remarks& Limiting conditions iv. Valuer's Remark - Page No.26-27 v. Google Map - Page No.32 vl. Photographs - Pages 02 vii. Copy of Circle Rate - Pages 02 viii. Survey Summary Sheet - Pages xx ix. Copy of relevant papers from the property documents referred in the Valuation - Pages 04



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PART C

AREA DESCRIPTION OF THE PROPERTY

1.]	Total Site Area			59258.025 m ² (14.643 A	
	Ground Coverage	<u>, </u>	Proposed	10462.346 m ² (17.656%)	
2.	Area		Permissible	20740.309 m ² (35%)	
	A De la Caración de l	UNDER F	AR	Proposed	Present Status (As per OC)
1		Residentia	ai	100141.85 m ²	100082.661 m ²
ı		EWS		3254,410 m ²	3246.235 m ²
			nt Shopping	295.664 m ²	295.664 m ²
		TOTAL	Proposed	103691.92 m ² (1116129.45 ft. ²)	103624.56 m²
		1012	Permissible		
3.	Covered Area	UNDER N			
		Basemen	t Area	47352.049 m ²	47352.049 m ²
		Stilt Area		5180.147 m ²	<u></u>
J		School		1258.024 m ²	
•		Other Are	a	1441.59 m ²	
		TOTAL	Proposed	55231.81 m ² (594509.67 ft. ²)	47352.049 m ²
		101711-	Permissible		
		 	Proposed	11537.537 m ²	
4.	Open/ Green Area	M	inimum Required	8888.704 m ²	<u></u>
_		T "	Proposed	286.14 PPA	
5.	Density	Maxi	mum Permissible	300 PPA	
6.	Plinth/ Built-up Area (As per IS 3861-1966)			158923.73 m ² (FAR + 1	NON-FAR)
7.	Carpet Area			NA	
8.	Net Floor Area			NA	
9,	Super Area			NA	<u></u>
10.	<u></u>			NA	
11.				NA	

	Total Blocks/ Floors/ Flats				
1.	Approved as per Sanctioned Plan	Actually provided (as per occupation certificate)	Current Status		
	Tower-T1 Tower-T1A: G+13 Floors = 26 DU Tower-T1B: G+13 Floors = 26 DU	Tower-T1 (A & B): G+13 Floors = 52 DU Tower-T2 (A, B, C & D): G+13 Floors = 220 DU	The towers are completed and ready to move and occupation certificate has been issued by the concerned authority.		
	Tower-T2 Tower-T2A: G+13 Floors = 55 DU Tower-T2B: G+13 Floors = 55 DU Tower-T2C: G+13 Floors = 55 DU Tower-T2D: G+13 Floors = 55 DU	Tower-T3 (A & B): G+21 Floors = 174 DU Tower-T4 (A & B): G+13 Floors = 104	For marketing purpose the developer has renamed the Tower MAVIJB T2A.		

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		+21 Floors = 87 DU +21 Floors = 87 DU	DU Tower-T5 (A & B): G+21 DU	Floors = 168	T2B, T2C, T2D, T3A, T3B, T4A, T4B, T5A, T5B, T6A, T6B as Towar-A, B, C, D, E,F,G,H,I,J,K,L,M,N respectively as per the old	
	Tower-T4 Tower-T4A: G+13 Floors = 52 DU Tower-T4B: G+13 Floors = 52 DU		Tower-T6 (A & B): G+5 F	Floors = 20 DU	valuation report.	
		+21 Floors = 84 DU +21 Floors = 84 DU				
		3+6 Floors = 12 DU 3+6 Floors = 12 DU				
	Total no. of	Main Units: 742 DU	Main Units: 738 DU			
ļ	Flats/ Units	EWS: 132 DU	EWS: 132 DU		Super Area	
	·		Types of Flat	Tower	(in sq.ft.)	
			03 BHK	G, H, i & j	1480	
ļ	Type of Flats		03 BHK + 6Q	C, D, E, F, K, №	1&N 1895	
			03 BHK + Study + SQ	C, D, E, F, K		
2.			04 BHK + SQ	A&B	3060	
			Required 1	113 ECS		
	·		1st Basement 667 ECS			
			2 nd Basement 333 ECS			
				Stiff 53 ECS		
	Number of Ca	ar Parking available	Stilt 5			
	Number of Ca	ar Parking available	Stilt 5			

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

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PART D

PROJECT APPROVAL DETAILS

S.No.	REQUIRED APPROVALS	REFERENCE NO./ DATE	STATUS (Approved/Applied For/Pending)
1	LC-III Letter of Intent for grant of license from DTCP (Hr. Govt.)		Approved
2.	Form LC-V — Formal Grant of License for setting up group housing from DTCP (Hr. Govt.)	License No.104 of 2010 Dated: 03/2/2010	Approved
3.	BR-III – Approval of Building Plan from DTCP (HR Govt.)	Memo No. ZP-705/JD(BS)/2012/3484 Dated: 29/02/2012	Approved
4.	Revised Building Plan from DTCP Haryana (abtained from DTCP Haryana website)	Dated: 07/05/2015	Approved
5	Occupation Certificate (obtained from DTCP Haryane website)	Memo No. ZP-705/SD(BS)/2017/17967 Dated: 27/07/2017	Approved
. 6	NOC for Height Clearance from Airport Authority of India	Memo No. AAI/NOC/2011/335/2803 Dated: 20/09/2011	Approved
7.	NOC from Pollution control Board	===	Not Provided
8 .	Environmental dearance NOC from SEIAA	Memo No. SEIAA/HR/2016/995 Dated: 23/12/2016	Approved as per OC
9,	NOC from Forest Department	_	Not Provided
10.	NOC for land not falling under Aravali Hills		Not Provided
11.	Clarification recarding		Not Provided
12.	NOC from Fire Service	Memo No. DFS/FA/2017/620/54837 Dated: 07/07/2017 Memo No. DFS/FA/2017/624/58544 Dated: 19/07/2017	Approved as per OC
13.	RERA Registration Certificates		Not Provided
14.	Structural Stability		Approved as per OC

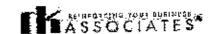
OBSERVATIONS: - Project meets preliminary necessary compliance statutory approvals since occupation certificate for complete project is obtained from DTCP, Haryana.



PART E

VALUATION ASSESSMENT OF THE PROPERTY

1.	ASSESSMENT FACTORS Valuation Type Group Housing Society Value Group Housing Society Value					
а.	Valuation Type	Group Housing Soci	ety Value			ty value
b. ·	Scope of the Valuation	To assess Project E		ent Repla	cement Value	
C.	Property Use factor	Current			Highest &Best Use Group Housing Society	
		Group Housi				ig acciety
ď.	Legality Aspect Factor (Refer sub clause 1 & j of Point 7)	Positive as per docu				
e.	Land Physical factors	Shape	Siz	æ	Level	Frontage to depth ratio
	·	Irregular	Lar	gė	On Road Level	Normal frontage
f.	Property location	City	Loca	ility	Property	Floor Level
1-	category factor	Categorization	Categor		location	
	Category ractor				classification	
		Metro City	Go	od	On wide	Not
]	-	approach road	Applicable
		<u> </u>	Property	v within	NA NA	1
			develo		NA NA	1 .
			Resid			
			20	_		•
		Property Facing	South Facing			
	Ann New Dovolooment in			housing project		
g.	Any New Development in surrounding area	Office development		is going		
h.	Any specific advantage/	No				
	drawback in the property					
i,	Overall property usability	Good				
"	Factor				·	
j.	Comment on Property	Easily sellable				
1.	Salability Outlook	<u> </u>				
K,	Comment on Demand &	Good demand of se	uch prope	rties in the	e market	
	Supply in the Market					es after full
į.	Sale transaction method assumed	market survey ear	ch acted	knowledg	th wherein the parti jeably, prudently a	ng widtout any
m.	Best Sale procedure to realize maximum Value	Free market transaction at arm's length wherein the parties, after tuil market survey each acted knowledgeably, prudently and without any compulsion				
n.	Methodology/ Basis of	Govt Guldeline V	alue: Col	ector rate	of Gurugram-2019	-20
* * * * * * * * * * * * * * * * * * * *	Valuation	Market Value: La	and Value	is calcu	lated on the basis	of Market
		Comparable Sales	approach	' and Buil	Iding construction va	liue is calculated
		on the basis of 'De	preciated.	Replacer	nent Cost approach	
		For knowing com	narable n	narket sa	des, significant loca	al enquines nat
	ļ	heen made from a	ur side ret	oresentina	g ourselves as both	puyer ana sener
		of the similar no	nedv and	i thereaft	er based on this i	птотанов апо
		various factors of i	the amaer	tv. a rate	has been judicious!	Ken seeing



WIND ALL CH	Word Money for		the man	ket scenario. Kindly please refer below section to know the name
			& contact	ct numbers from whom enquiries have been made.
	Refere	nces on preva	ailing market Ra	te/Price trend of the property and Details of the sources from
	where	the informatio	n is gathered @	om property search sites & local information)
	i. 1	Name:		NA
		Contact No.:		
		Nature of refe	rence:	
	ļ	Size of the Pr	operty:	
		Location:		
1_		Rates/ Price informed:		
		Any other details/ Discussion held:		. -
	ij.	Name:		NA
	ļ	Contact No.: Nature of reference: Size of the Property: Location:		
	İ			
	i	Rates/ Price		· · · · · · · · · · · · · · · · · · ·
	- [Any other det held:	ails/ Discussion	And Croup
<u> </u>	Adopt	ed Rates	This land is fo	r the specific purpose to develop group housing society. And Group
	Justification Housing project information could taking place in to public domain to the following project.		information coul taking place in to public domain to	land is mostly directly auctioned by the authority. No other sale purchase to be known from the market survey because of very few transactions he market at present for such type of land. As per information available in the FSI rate is prevailing in this sector is between Rs.1,400/- to 1,800/- per g into consideration all the factors like size of the land and demand of flate have taken Rs.1,600/- per sq. ft., which is reasonable in our view.

2.		VALUATION OF LAND	
a.	Particulars Prevailing Market Rate range	Goyt. Circle/ Guideline Value 4 x Rs.2,40,00,000 /- per acre (As per government norm- for the	Prospective Fair Market Value Rs.1,400/- to 1,800/- per ft.2
		Residence Group Housing, the land is four times of the Agricultural land	
þ.	Rate adopted considering all characteristics of the property	Rs.9,60,00,000/- per acre	Rs.1,600/- per ft. ²
Ç.	Total Development Land Area considered (documents vs alte survey whichever is less)	59258.025 m ² (14.643 Acres)	59258.025 m ² (14.643 Acres) 103701.543 m ² / 1116233 ft. ²
d.	Total Permissible FAR	103701.543 m²/ 1116233 ft.²	103701.543 m ⁻⁷ 1116233 it.
e.	Total Value of land (A)	14.643 Acres x Rs.9,60,00,000/- per acre	1116233 ft. ² x Rs.1,600/- per ft. ²
	Total value of tank (r y	Rs.140,57,28,000/-	Rs.178,59,72,800/-

į	2		VALU	JATION OF BUILDING CONSTRU	CTION
	<u> </u>	Particulars		Expected Building FAR	NON FAR
	9	Structure	Rate range	Rs 1,200/- to 1,700/-per ft. ²	Rs.1,000/- to 1,500/-per ft.

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	PER CARGO DE LA TANDA DE LA TANDA DE LA TANDA DE LA TANDA DE LA TANDA DE LA TANDA DE LA TANDA DE LA TANDA DE L LA TANDA DE LA	· COICE		
	Construction	Rate adopted	Rs.1,600/-per ft. ²	Rs.1,300/-per ft. ²
	Value	Covered Area		55231.81 m ² / 594509.67 ft. ²
	74,000	Valuation Calculation	Da 1 600/ por ft ² V 1116129 45 ft ²	Rs.1,300/-pr sq.ft. X 594509.67 ft. ²
		Total Value	Rs.178,58,07,120/-	Rs.77,28,62,571/-
a.	Depreciation percentage (assuming salvage value % per year) Age Factor		/Above replacement rate is calculated aff	A tor deducting the prescribed depreciationy
b.			0-2 years old construction	
C.	Structure Type/ Condition		RCC framed structure	
d.	Construction Depreciated Replacement Value (B)		Rs.255,8	6,69,691/-

4.	VALUATION OF ADDIT	ONAL BUILDING & SI	TE 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.15,00,00,000/-
c.	Add extra for services (Water, Electricity, Sewerage, Main gate, Boundary, Lift, Auxiliary power, AC, HVAC, Firefighting etc.)		Rs.15,00,00,000/-
d.	Add extra for internal & external development (Internal roads, Landsceping, Pavements, Street lights, Green area development, External area landscaping.Land development, Approach road, etc.)		Rs.15,00,00,000/-
⊕.	Depreciated Replacement Value (C)	NA	Rs.45,00,00,000/-

5.	MARKET/ SALABLE VALUE OF THE FLATS		
<u>a</u> .	Total No. of DU	738 DU (as per occupation certificate)	
b.	Total No. of EWS Units	132 DU	
Ç.	Total No. Villas	NA	
<u>d.</u>	Total No. of Studio apartments	NA	
e.	Total Proposed Salable Area for flats	NA	
f.	Launch Price = (approx.) (including PLC + Car Parking + EDC + IDC + Club & other charges)		
ı	Government Circle rate	Rs.3,600/- per sq.ft	

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g.	Present Market Rate (including PLC + Car Parking + EDC + IDC + Glub & other charges)	Rs.6,200/- to Rs.6,800/- per sq.ft. on super area The above mentioned super area rates are for the average flats and for the flats at the premium location within the project, super area rates may be higher.
i.	Remark	The resale value of the proposed Flats varies from floor to floor, size of the flat and location of the flat i.e. park facing, comer etc. This is a modern society and the builder proposes to construct modern flats as per the information available on public domains. As per information gathered from the public domain & market participants of that area, and it is found that resale rate for these flats is between Rs.6,200/- to Rs.6,800/- per sq.ft. on super area.

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





6.		CONSOLIDATED VALUE	
	Particulars	Govt. Circle/ Guideline Value	Prospective Fair Market Value
a.	Land (A)	Rs.140,57,28,000/-	Rs.178,59,72,800/-
b.	Structure Construction Value(B)	NA NA	Rs.255,86,69,691/-
C.	Additional Building& Site Aesthetic Works Value (C)	NA	Rs. 45,00,00,000/-
d.	Total Add (A+B+C)	Rs.140,57,28,000/- (Land Value Only)	Rs.479,46,42,491/-
e.	Additional Premium if any		
	Details/ Justification		
f.	Deductions charged if any		
	Details/ Justification		
g.	Total Prospective Fair Market Value#	NA	Rs.479,46,42,491/-
h.	Rounded Off		Rs.480,00,00,000/-
i.	Expected Realizable Value^	<u></u>	Rs.384,00,00,000/-
j.	Distress Value*		Rs.336,00,00,000/-
k.	Valuation ofstructure for Insurance purpose	NA	Rs.255,00,00,000/-

(Rupees Four Hundred Eighty Crores Only)

7.	Concluding comments if any	Valuation of the asset is done as found on as-is-where basis.
		b. Any kind of unpaid statutory, utilities, lease, interest or any other pecuniary dues on the asset has not been factored in the Valuation.
		c. Secondary/ Tertiary costs related to asset transaction like Stamp Duty, Registration charges, Brokerage, Bank interest etc. perfaining to the sale/ purchase of this property are not considered while assessing the Market Value.
		d. As per the scope of the assignment, Value assessment is subject to Assumptions, Remarks & Limiting Conditions mentioned in
		Point '7' below, R.K Associates Important Notes and Valuer's
		Remarks(Enclosure: 1)& other enclosed documents with the Report which will remain part & parcel of the report. Without these enclosures/ documents report shall stand null & void.





8.	ACCUMPTIONS 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
b.	upon. 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
đ.	This Valuation report is prepared based on the facts of the property on the date of the survey. However, the survey is the survey in the survey is the survey in the survey in the survey in the survey is the survey in the survey in the survey in the survey is the survey in the survey in the survey in the survey is the survey in the surve
e.	Valuation of the same asset/ property can fetch different values in citierent situations, to the same asset/ property can fetch different values in citierent situations. It will have running/ operational shop/ hotel/ factory will fetch better value and if considerable lower value. Similarly an asset sold directly by an owner in the market will fetch better value and if considerable lower value. Similarly an asset sold directly by an owner in the market will fetch better value and if considerable lower value. Hence before the same asset/ property is sold by any financer 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
f.	This report is prepared based on the copies of the documents mornation which increases on customer could provide to us out of the standard checklist of documents sought from them and further based on customer could provide to us out of the standard checklist of documents sought from them and upon and we have our assumptions and limiting conditions. All such information provided to us has been relied upon and we have our assumed that it is true and correct. Verification or cross checking of the documents provided to us from the assumed that it is true and correct. Verification or cross checking of the documents provided to us from the assumed that it is true and correct. Verification or cross checking of the documents provided to us from the assumed that it is true and correct. Verification or cross checking of the documents provided to us from the assumed that it is true and correct. Verification or cross checking of the documents provided to us from the assumed that it is true and correct. Verification or cross checking of the documents provided to us from the assumed that it is true and correct. Verification or cross checking of the documents provided to us from the assumed that it is true and correct. Verification or cross checking of the documents provided to us from the assumed that it is true and correct.
g.	The state of the s
÷ ñ .	All area measurements are on approximate basis. Ventication of the area measurement. Area of the large land parcels only based on sample random checking and not based on full scale measurement. Area of the large land parcels only based on sample random checking and not based on full scale measurement. Area of the large land parcels only based on sample random checking and not based on full scale measurement.
<u>.</u>	Legal aspects for eg. ownership rights, lien, charge, mongage, etc. sie not considered in the tegal verification cleared by 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 the competent Advocate before requesting for the Valuation report. In case Valuation is obtained before taking the competent Advocate before requesting for the Bank to inform back the Valuer timely about such charge of legal scrutiny or opinion then it is expected from the Bank to inform back the Valuer timely about such charge on rights on the property as soon as it comes into the notice of the Bank/ Financer which may affect their charge on 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
j.	has complete charge/ rights. 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 representation of which Valuation has to the correct property to the Valuari its authorized surveyor is solely of the clienti 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 be carried out. At our end we can just cross verify the identification of the property is carried out is also mentioned in the report 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 clearly. It is requested from the Bank to cross check from their own records/ information if this is the same property of 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.
**	misrepresented the property due to any vested interest. In India more than 70% of the geographical area is lying under rural/ remote/ non municipal/ unplanned area 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 where the subject property is surrounded by vacant lands having no physical demarcation or having any display of where the subject property is surrounded by vacant lands having no physical demarcation of towns, small property survey or municipal number / name plate on the property clearly. Even in old locations of towns, small property survey or municipal paratiel departments due to which ownership/ rights/ illegal possession/ due to the presence of multiple/ paratiel departments due to which ownership/ rights/ illegal possession/ due to the presence of multiple/ paratiel departments due to which ownership/ rights/ illegal possession/ due to the presence of multiple/ paratiel departments due to which ownership/ rights/ illegal possession/ due to the property with 100% surety from the available documents, information & site whereabouts and thus identify the property with 100% surety from the available documents, information & site whereabouts and thus identify the property with 100% surety from the available documents, information & site whereabouts and thus identify the property with 100% surety from the available documents, information & site whereabouts and thus identify the property with 100% surety from the available documents, information & site whereabouts and thus identify the property with 100% surety from the available documents, information & site whereabouts and thus identify the property with 100% surety from the available documents, information & site whereabouts are the property with 100% surety from the available documents.



	documents are provided.
= п.	If this Valuation Report is prepared for the Flat/ dwelling unit situated in a Group Housing Society or Integrated If this Valuation Report is prepared for the Flat/ dwelling unit situated in a Group Housing Society with the Township then it is assumed that the Banker or the concerned organization has satisfied themselves with the 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/ guidalines from time to time, different table guidelines between regions/ states and no strict enforceability of Building Bye-Lews in India specially in non-metro and scale b & c cities & Industrial areas, property owners many times extend or make changes in the covered and scale b & c cities & Industrial areas, property owners many times extend or make changes in the covered and scale b & c cities & Industrial areas, property owners many times extend or make changes in the covered when area/ layout from the approved/ applicable limits. There are also situations where properties are decades old when area/ layout from the approved/ applicable limits. There are also situations must have been done. Due to such 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 discrete/ unplanned development in case nothing specific is noted on the covered built-up area considered in the situation on ground for the Valuer. In case nothing specific is noted on the covered built-up area considered in the Valuation.
0.	In case of Valuation of Plant & Machinery or equipment, condition of machines is evaluated by visual observation of 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
p.	Secondary/ Tertiary costs related to asset transaction like Stamp Duty, Registration charges, Brokerages, South
q.	Any kind of unpaid statutory, utilities, lease, interest or any other pecuniary dues on the asset has not been
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 formulas to number of separate judgment decisions, which have to be made. Therefore, there can be no standard formulas 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:

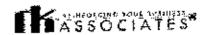
- f. <u>DEFECT LIABILITY PERIOD</u> In case of any query/ issue or escalation you may please contact incident Manager by writing at valuers@rkassociates.org. We ensure 100% accuracy in the Calculations done, Rates adopted and various other data points & information mentioned in the report but still can't rule out typing, human errors or any other mistakes. In case 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 you find any points into our notice in writing at <u>valuers@rkassociates.org</u>within 30 days of the report delivery, to get these such points into our notice in writing at <u>valuers@rkassociates.org</u>within 30 days of the report delivery, to get these such points into our notice in writing at <u>valuers@rkassociates.org</u>within 30 days of the report delivery, to get these such points into our notice in writing at <u>valuers@rkassociates.org</u>within 30 days of the report delivery, to get these such points into our notice in writing at <u>valuers@rkassociates.org</u>within 30 days of the report delivery, to get these such points into our notice in writing at <u>valuers@rkassociates.org</u>within 30 days of the report delivery, to get these such points into our notice in writing at <u>valuers@rkassociates.org</u>within 30 days of the report delivery, to get these such points into our notice in writing at <u>valuers@rkassociates.org</u>within 30 days of the report delivery. Also days of the report delivery to get these such points at valuers at the point of the report delivery. Also days our find any please contact the report delivery to get these such points at valuers.
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 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

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1.	Fair Market Value suggested by the competent Valueris that prospective estimated amount of the subject asset/
••	Fair Market Value suggested by the competent Value is man prospective estimated and property in his expert & prudent opinion without any prejudice after he has carefully & exhaustively evaluated all property in his expert & prudent opinion without any prejudice after he has carefully & exhaustively evaluated all property in his expert & prudent opinion without any prejudice after he has carefully & exhaustively evaluated all
	property in his expert & prudent opinionwithout any prejudiceaner he has calculated be exchanged the facts & information related the subject asset at which the subject asset/ property should be exchanged the facts & information related the subject asset at which the subject asset/ property should be exchanged the facts at a small length transaction after proper marketing, wherein the
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	actual property transaction factoring in potential prospects of deep regonation. See 10-20% less of the Fair Market Value seller for ultimately finalizing the transaction. Realizable value may be 10-20% less of the Fair Market Value
	seller for ultimately finalizing the transaction. Realizable transaction
	depending on the various salability prospects of the subject property.
3.	
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	selling the property is more than buying it. Interests the Porceal distress care to our knowledge during the course of the Best rates are rationally adopted based on the facts of the property size, location, approach, market situation and
4.	Best rates are rationally adopted based on the tacts of the case carrie to our knowledge and analysis assignment considering many factors like nature of the property, size, location, approach, market situation and
	assignment considering many factors like nature of the property, also, lossests, appropriately
5.	
J .	Line - 1-47- 0 Jatanaratian tertar as har its existing conjugation, specimental
	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 of the date of the property property may go worse. Property reputation may differ, property Market may go down, property conditions may change or may go worse. Property market may change due to impact of Govt.
	property Market may go down, property conditions may change of may change due to impact of Govt. Property vicinity conditions may go down or become worse. Property may change sto. Hence before financing.
	policies or effect of World economy, Usability prospects of the property may sharely to keep the Banker/ FI should take into consideration all such future risk and should loan conservatively to keep the
	Banker/ Ft should take into consideration an such that property value
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7.	
! '-	Valuation of the same asset/ property can fetch different values in different different values of closed shop/ hotel/ factory it will running/ operational shop/ hotel/ factory will fetch better value and in case of closed shop/ hotel/ factory will fetch better value
	running/ operational shop/ hotel/ factory will retort better value and in case of all the market will fetch better value have considerable lower value. Similarly an asset sold directly by an owner in the market will fetch better value have considerable lower value. Similarly an asset sold directly by an owner in the market will fetch lower value. Hence
1_	have considerable lower value. Similarly an asset solo directly by an owner with the lower value. Hence and if the same asset/ property is sold by any financer due to encumbrance on it will fetch lower value. Hence and if the same asset/ property is sold by any financer due to encumbrance on it will fetch lower value. Hence
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8	No employee or member of R.K Associates has any office the first transaction while assessing Fair Prospective Sale transaction method of the asset is assumed as free market transaction while assessing Fair Prospective
9.	Sale transaction method of the asset is assumed as nee market transcorper make
	Market Value of the asset. Area measurements considered in the Valuation Report pertaining to Land & Building is adopted from relevant land a measurement whichever is less. All area measurements are on approximate
10.	Area measurements considered in the Valuation Report pertaining to Land & building to the organization and approximate
10.	Area measurements considered in the Valuation Report pertaining to Land a balloung approximate approved documents or actual site measurement whichever is less. All area measurements are on approximate
Į	basis only.
<u> </u>	basis only. This report is having limited scope as per its fields to provide only the general basic idea of the value of the This report is having limited scope as per its fields to provide only the general basic idea of the value of the documents/ data/ information provided by the client. The
11.	This report is having limited scope as per its fields to provide only are general substitution. The property prevailing in the market based on the documents/ data/ information provided by the client. The property prevailing in the market based on the documents/ data/ information provided by the client. The
ł	property prevailing in the market based of the structure is based on the visual suggested value should be considered only if transaction is happened as free market transaction.
	suggested value should be considered only if transaction is happened as the introduction is based on the visual. The condition assessment and the estimation of residual economic life of the structure is based on the visual. The condition assessment and the estimation of residual economic life of the structure is based on the visual.
12.	The condition assessment and the estimation of residual economic life of the second out any structural design or observations and appearance found during the site survey. We have not carried out any structural design or observations and appearance found during the site survey.
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13.	stability study; nor carried out any physical tests to assess structural integrity is study; nor carried out any physical tests to assess structural integrity is study; nor carried out any physical tests to assess structural integrity is study; nor carried out any physical tests to assess structural integrity is study; nor carried out any physical tests to assess structural integrity is study; nor carried out any physical tests to assess structural integrity is study; nor carried out any physical tests to assess structural integrity is study; nor carried out any physical tests to assess structural integrity is study; nor carried out any physical tests to assess structural integrity is study; nor carried out any physical tests to assess structural integrity is study; nor carried out any physical tests to assess structural integrity is study; nor carried out any physical tests to assess structural integrity is study; nor carried out any physical tests to assess structural integrity in the study in the copies of the documents/information which interested organization or the copies of the documents/information which interested organization or the copies of the documents/information which interested organization or the copies of the documents/information which interested organization or the copies of the documents/information which interested organization or the copies of the documents/information which interested organization or the copies of the copies of the copies of the documents/information which interested organization or the copies of the copies of the copies of the documents/information which interested organization or the copies of the
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ŀ	customer could provide to us out of the standard checklist of documents sought not been relied upon and we have our assumptions and limiting conditions. All such information provided to us has been relied upon and we have
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t	originalshas not been done at our end. If we distorted information has been provided to us then this report will
-	originalshas not been done at our end. If at any time in thitier its toutile or centre or the originalshas not been done at our end. If at any time in thitier its toutile or distorted information has been provided to us then this report will misrepresentation of facts or incomplete or distorted information has been provided to us then this report will
1	automatically become that a void.
14.	Investigation of title of the property and its legal right is beyond the scope of this report to warfer & satisfy themselves on the
j '	Investigation of title of the property and its legal right is beyond the scope of this report. Investigation of title of the property and its legal right is beyond the scope of this report. A satisfy themselves on the as collateral security, then concerned financial institution is requested to verify & satisfy themselves on the as collateral security, then concerned financial institution report with respect to the latest legal opinion.
٠	as collateral security, then concerned financial institution is requested to the latest legal opinion. ownership & legality of the property shown in this valuation report with respect to the latest legal opinion.
·	ownership & legality of the property shown in this valuation report with respect to the referred if any of these Value varies with the Purpose/ Date/ Condition of the market. This report should not to be referred if any of these Value varies with the Purpose/ Date/ Condition of the market. This report should not to be referred if any of these Value indicated in the Valuation-Report
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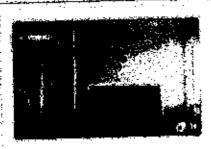


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	holds good only upto the period of 3 months from the date of Valuation.
16.	A - their and conclusions adonted in the report are liftiged to the reported descriptions.
10.	information came to our knowledge during the course of the work.
17.	This report is prepared on the RKA V-LB (Medium) valuation format as per the discrete only the general estimated and the time allotted. This report is having limited scope as per its fields to provide only the general estimated 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, basic idea of the value of the property prevailing in the market based on the information provided by the client.
	market transaction. No detailed analysis or vertication of the information is controlled whatsoever be the reason. For any 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
18.	This is just an opinion report and doesn't hold any binding on anyone. It is requested from the consider all the 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
19.	this report. 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 report is without stamp & signature then this should not be considered a valid paper issued from this report to check the
20.	Defect Liability Period is 30 DAYS. We request the concerned authorized lead in writing if any corrections are
	contents, data and calculations in the report within this period and interest of in the report. Corrections only 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 satertained within the defect liability period. No related to typographical, calculation, spelling mistakes will be satertained will be entertained other than the one request for any illegitimate value revision, date change or any other change will be entertained other than the one
	mentioned above.
21.	channel at valuers@rkassociates.org in whiting within 50 days of report control of the possible change in complaint/ proceedings in connection with the Valuation Services can be entertained due to possible change in
22.	Our Data retention policy is of ONE YEAR . After this period we remove air the concerned resolution of assignment from our repository. No clarification or query can be answered after this period due to unavailability of
23.	the data. This Valuation report is governed by our (1) Internal Policies, Processes & Standard Operating Procedures, (2) 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 Quality Policy, (3) Valuation & Survey Best Practices Guidelines formulated by management of R.K. Associates Quality Policy, (3) Valuation & Survey Best Practices Guidelines formulated by management of R.K. Associates Quality Policy, (3) Valuation & Survey Best Practices Guidelines formulated by management of R.K. Associates Quality Policy, (3) Valuation & Survey Best Practices Guidelines formulated by management of R.K. Associates Quality Policy, (3) Valuation & Survey Best Practices Guidelines formulated by management of R.K. Associates Quality Policy, (3) Valuation & Survey Best Practices Guidelines formulated by management of R.K. Associates Quality Policy, (3) Valuation & Survey Best Practices Guidelines formulated by management of R.K. Associates Quality Policy, (3) Valuation & Survey Best Practices Guidelines formulated by M.K. Associates Quality Policy, (3) Valuation & Survey Best Practices Guidelines formulated by M.K. Associates Quality Policy, (3) Valuation & Survey Best Practices Guidelines formulated by M.K. Associates Quality Policy (4) Information
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	unprofessional practice which may affect fair, correct of imparture assessment of misrepresentation or distortion of law, in case of any indication of any negligence, default, incorrect, misleading, misrepresentation or distortion of law. In case of any indication of any negligence, default, incorrect, misleading, misrepresentation or distortion of law.
	liability period bring all such act into notice of K.K. Associates management as
<u> </u>	taken instantly. R.K Associates never releases any report doing afterations or modifications from pen. In case any information/
24.	R.K. Associates never releases any report doing alterations of thoutseastly become null & void. 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 languation in any mount occur as a testimony. For any 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 sublitted on payment of payment of the critical respondent which will be 10% of the original fees charged where minimum charges will be Rs.2500/





ENCLOSURE: 2- REFERENCE FROM PUBLIC DOMAIN



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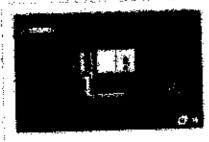
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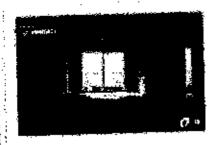
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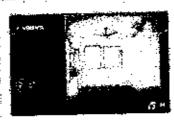
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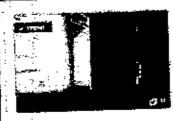
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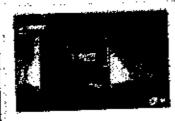
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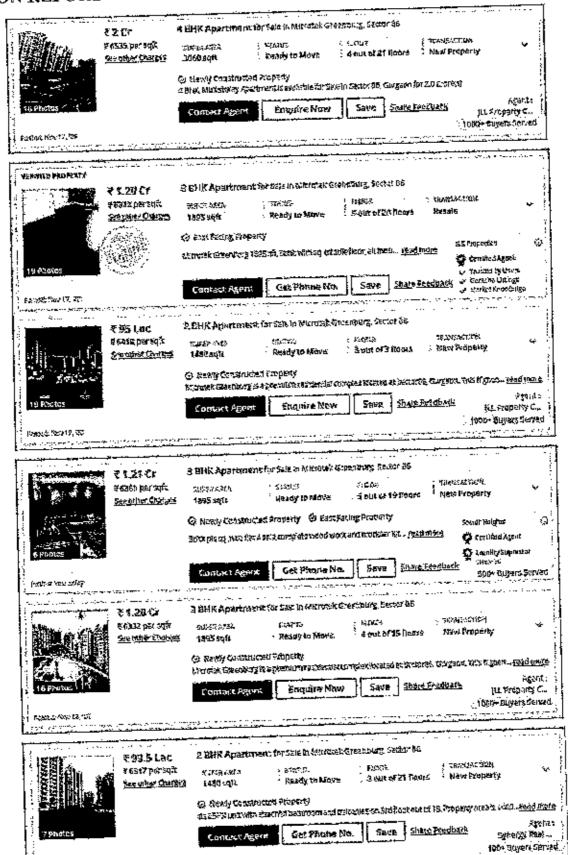
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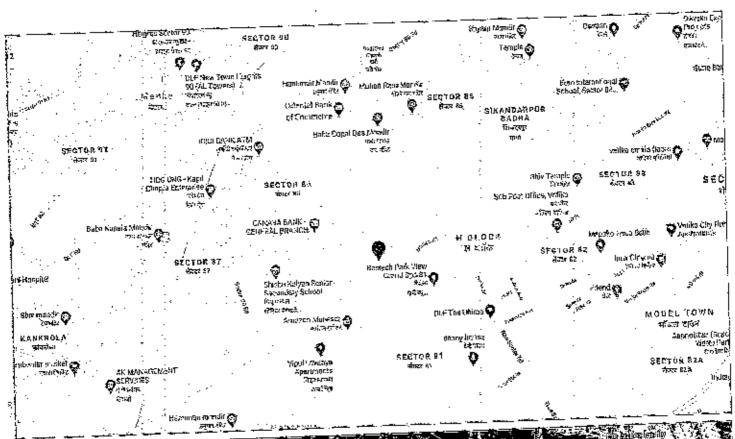


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ENCLOSURE: 3- GOOGLE MAP LOCATION





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ENCLOSURE: 4- CIRCLE RATES

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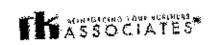
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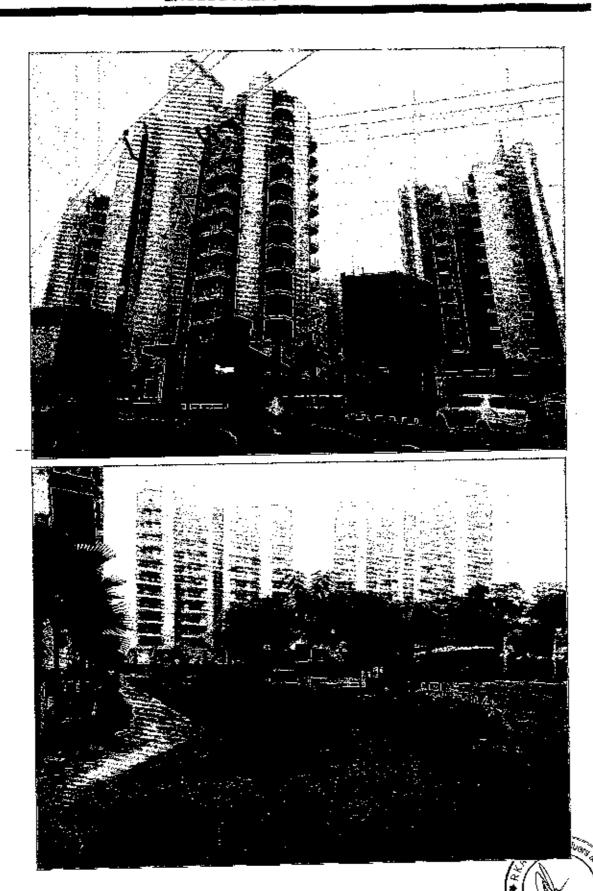


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ENCLOSURE: 5- PHOTOGRAPHS







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