REPORT FORMAT: V-L16 (Project Tie Up format) _V_10.2_2022

CASE NO. VIS (2022-23)-PL328-254-477

DATED: 28/09/2022

PROJECT TIE-UP REPORT

OF

NATURE OF ASSETS	GROUP HOUSING PROJECT	
CATEGORY OF ASSETS	RESIDENTIAL	
TYPE OF ASSETS	GROUP HOUSING SOCIETY	
NAME OF PROJECT	KRISSH GREENS	

SITUATED AT

KHATA NO. 00287, 00448, 00447, KHASRA NO. 284, 285, 288, 289, 290, VILLAGE JATOLI, TEHSIL SARDHANA, DISTRICT MEERUT, UTTAR PRADESH

DEVELOPER/ PROMOTER

M/S. NAV GRIH DEVELOPERS PVT. LTD.

Corporate Valuers

- REPORT PREPARED FOR
- STATE BANK OF INDIA, HLST BRANCH, MEERUT
- Business/ Enterprise/ Equity Valuations
- Lender's Independed he cgiarers (tase of any query issue/ concern or escalation you may please contact incident Manager @
- valuers@rkassociates.org. We will appreciate your feedback in order to improve our services.

 Techno Economic Viability Consultants (TEV)
- NOTE: As per IBA Guidelines please provide your feedback on the report within 15 days of its submission after which

 Agency for Specialized Account Monitoring (ASM) port will be considered to be accepted & correct.
- Terms of Services & Consultant's Important Remarks are available at www.rkassociates.org for reference.
- Project Techno-Financial Advisors
- Chartered Engineers
- Industry/Trade Rehabilitation Consultants
- NPA Management

CORPORATE OFFICE:

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E-mail - valuers@rkassociates.org | Website: www.rkassociates.org

 Panel Valuer & Techno Economic Consultants for PSU Banks



PROJECT TIE-UP REPORT KRISSH GREENS, MEERUT

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PART A

SNAPSHOT OF THE GROUP HOUSING PROJECT



SITUATED AT

KHATA NO. 00287, 00448, 00447, KHASRA NO. 284, 285, 288, 289, 290, VILLAGE JATOLI, TEHSIL SARDHANA, DISTRICT MEERUT, UTTAR PRADESH

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A



PROJECT TIE-UP REPORT



KRISSH GREENS, MEERUT

PART B SUMMARY OF THE PROJECT TIE-UP REPORT

Name & Address of Branch State Bank of India, HLST Branch, Meerut	
Name of Project M/s. Krissh Greens	
Work Order No. & Date Email dated 12 th September, 2022	

SR. NO.	CONTENTS	DESCRIPTION				
1.	GENERAL DETAILS					
i.	Report prepared for	State Bank of I	ndia, HLST Branch, Meerut			
ii.	Name of Developer/ Promoter	M/s. Nav Grih	Developers Pvt. Ltd.			
iii.	Registered Address of the Developer as per MCA website	B1606, Shastri	Nagar, Delhi 110052			
iv.	Type of the Property	Group Housing	Society			
V.	Type of Report	Project Tie-up	Report			
vi.	Report Type	Project Tie-up	Report			
vii.	Date of Inspection of the Property	26 September	2022			
viii.	Date of Assessment	28 September	2022			
ix.	Date of Report	28 September	2022			
X.	Property Shown by	Name	Relationship with Owner	Contact Number		
		Mr. Prateek	Company's Representative	+91 85279 63210		
xi.	Purpose of the Report	For Project Tie	-up for individual Flat Finan	cing		
xii.	Scope of the Report	Opinion on ger	neral assessment of Project	cost and Market Price		
		of Flats invento	ory for Project Tie-up.			
xiii.	Out-of-Scope of Report	 a) Verification of authenticity of documents from originals of cross checking from any Govt. deptt. is not done at our end. b) Legal aspects of the property are out-of-scope of this report. c) Identification of the property is only limited to cross verification from its boundaries at site if mentioned in the provided documents. d) Getting cizra map or coordination with revenue officers for site identification is not done at our end. e) Measurement is only limited up to sample random measurement. f) Measurement of the property as a whole is not done at our end. g) Designing and drawing of property maps and plans is out of scope of the work. h) Valuation techniques and principles. 				
xiv.	Documents provided for perusal	Documents Requested	Documents Provided			
				Reference No.		
		Total 04 Total 04 Documents 02 Documents provided. requested				

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PROJECT TIE-UP REPORT



KRISSH GREENS, MEERUT

		Property Title document RERA Certificate Approved Map NOC's & Approval		Sale	Deed	Dated 18 th May, 2021
				RERA C	Certificate	RERA No.: UPRERAPRJ58 43
				Approv	red Map	Dated April. 2020
				NOC's &	Approval	Please refer Part-D (Project Approval Details)
XV.	Identification of the property	S 20		Cross checked from boundaries of the property or address mentioned in the deed		
		\boxtimes	Done from the name plate displayed on the property			on the property
		\boxtimes	Identified by the Owner's representative			tive
		\boxtimes	Enquired from local residents/ public			
			Identification of the property could not be done properly			ot be done properly
			Survey	was not done	NA	

2.	SUMMARY	
i.	Total Prospective Fair Market Value	Rs.106,77,00,000/-
ii.	Total Expected Realizable/ Fetch Value	Rs.90,75,45,000/-
iii.	Total Expected Distress/ Forced Sale Value	Rs.80,07,75,000/-
iv.	Total No. of Dwelling Units	456 Dwelling units
V.	Built up area of the project	6,23,470 sq. ft.
vi.	Saleable Area of the Project	6,65,688 sq. ft.
vii.	Rate Range for the Project	Rs.2,800/- per sq. ft. to Rs.3,200/- per sq. ft.
viii.	Inventory Cost as on "Date of Assessment"	Approx. Rs.186,39,26,400/- to Rs.213,02,01,600/-

3.	ENCLOSURES	
i.	Enclosure 1	Screenshot of the price trend references of the similar related properties available on public domain - Page No. 32
ii.	Enclosure 2	Google Map - Page No. 33
iii.	Enclosure 3	Photographs of The property – Pages. 34-37
iv.	Enclosure 4	Copy of Circle Rate – Pages 38
٧.	Enclosure 5	Other Important documents taken for reference Page No. 39-45
vi.	Enclosure 6	Consultant's Remarks Page No. 46-48
vii.	Enclosure 7	Survey Summary Sheet - Pages 02

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1.

PROJECT TIE-UP REPORT

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KRISSH GREENS, MEERUT

PART C

CHARACTERISTICS DESCRIPTION OF THE PROJECT

BRIEF DESCRIPTION OF THE PROJECT LEGEND 1 ENTRY / EXIT 2 CLUB 3 POOL & MEDITATION 4 CHILDREN'S PLAY AREA 5 GUARD ROOM 6 PARKING 7 INDOOR LANDSCAPE COURTS 8 LANDSCAPE AREA 9 NEIGHBORHOOD SHOPPING VAIBHAV VILAS NYAAS UNNATTI 2BHK 1T 800 SQFT. 2BHK 2T 960 SQFT. 2BHK SMALL 990 SQFT. 2BHK SMALL 1050 SQFT. 2BHK LARGE TYPE A 1135 SQFT. 2BHK LARGE 1190 SQFT. 2BHK STUDY TYPE A 1290 SQFT. 3BHK 3T SMALL 1330 SQFT. 3BHK 2T 1450 SOFT. 3BHK 3T MEDIUM 1495 SQFT. 3BHK 3T LARGE 1710 SQFT.

This project tie-up report is prepared for the Group Housing Project in the name of "**Krissh Greens**" which is being developed on total land area admeasuring 15,628.25 sq. mtr. as per the copy of sale deed to us by the company. However, as per the copy of approved map, the total land area for the Group Housing Society is 17,485 sq. mtr.

The company's officials have informed that the approved map was initially sanctioned for M/s. Apex Propmart Pvt. Ltd. who was planning to develop this group housing society which comprises of 54 dwelling units of Ground+2 floors and 456 dwelling units of Ground+11 floor. At the time of site survey, it was informed to us that Apex Propmart Pvt. Ltd. has already completed the construction of G+2 structures. However, G+11 structures are yet to be launched. The Ground + 2 floor structures are separated by a road as shown in approved map.

Subsequently, M/s. Nav Grih Developers Pvt. Ltd. purchased the remaining portion of the plot having total land area admeasuring 15,628.25 sq. mtr. out of 17,485 sq. mtr. to develop the remaining Group housing society of 8 towers of Ground+11 floors.

Details of towers/blocks as provided to us by the company is attached below

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Tower / Block	Unit Type	No. of Dwelling Units	Carpet Area	Carpet Area	Super Area	Super Area (sq.ft.)
Tower / Block	Onit Type	No. of Dwelling Offics	(sq.mtr.) per DU	(sq.ft.) per DU	(sq.mtr.) per DU	per DU
	2 BHK	12	57.19	615.59	104.52	1125
Aamod	з внк	36	98.85	1064.02	174.19	1875
	3 ВНК	24	105.08	1131.08	182.09	1960
Sub Total		72			Hiteland was based in	
Dainik	2 BHK	12	65.38	703.75	118.64	1277
Dairiik	3 ВНК	48	74.44	801.27	131.74	1418
Sub Total		60	克斯克拉斯斯科斯			navi subtembranijaji
	2 BHK	12	57.19	615.59	104.52	1125
Divist	2 BHK	24	65.38	703.75	118.64	1277
Divjot	3 ВНК	12	74.44	801.27	131.74	1418
	з внк	12	79.26	853.15	146.32	1575
Sub Total		60	R RESIDENCE TO	ENTERNATURE.		
Nyaas	2 BHK	48	57.49	618.82	89.19	960
Sub Total		48				
Catalan	з внк	12	73	785.77	127.18	1369
Satyam	з внк	36	74.44	801.27	131.74	1418
Sub Total		48	E SCHOOL STORY		Microsoft Services	
Unnatti	з внк	48	98.85	1064.02	174.19	1875
Unnatti	з внк	24	105.08	1131.08	182.09	1960
Sub Total		72	Charles and Charles			
	2 BHK	12	57.49	618.82	101.17	1089
Vaibhav	2 BHK	12	63.29	681.25	116.03	1249
Valbilav	2 BHK	12	72.45	779.85	124.95	1345
	з внк	12	82.07	883.40	140.75	1515
Sub Total		48				
	2 BHK	12	57.49	618.82	101.17	1089
Vilas	2 BHK	24	63.29	681.25	116.03	1249
	з внк	12	82.07	883.40	140.75	1515
Sub Total		48				
	Grand Total	456				

As per the copy of approved map the total FAR area of the project is 34,883.09 sq. mtr. / 3,75,482 sq. ft. As per the physical progress observed during site visit and our subsequent discussion with the person accompanying us during the visit following are the observation made:

Tower No.	Tower Name	Progress	
Tower 1	Aamod	Excavation work in progress	
Tower 2	Dainik	Slab work of first floor under progress	
Tower 3	Divjot	Slab work of first floor under progress	
Tower 4	Nyaas	Slab work of eighth floor under progress	
Tower 5	Satyam	Ready to move	
Tower 6	Unnatti	Ready to move	
Tower 7	Vaibhav	Slab work of first floor under progress	
Tower 8	Vilas	Excavation work completed	

This project is very well located in developing area of Meerut, Uttar Pradesh and it is very close to the Meerut Bypass Road.

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PROJECT TIE-UP REPORT

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Source: https://www.investormart.co.in/Project-Sikka-Krissh-Greens.php

In case of discrepancy in the address mentioned in the property documents and the property shown to us at the site due to change in zoning or administrative level at the site or client misled the valuer by providing the fabricated document, the progress assessment should be considered of the property shown to us at the site of which the photographs are also attached. Our responsibility will be only related to the progress assessment of the property shown to us on the site and not regarding matching from the documents or searching the property from our own. Banker to verify from district administration/ tehsil level the identification of the property if it is the same matching with the document pledged.

This is a Project Tie-up report and not a Valuation Report. Standards and norms of valuation is not applicable on this report. Wherever the term of valuation or anything related to it is mentioned in the report, it is only for illustration purpose in relation to pricing assessment and should not be construed as pure valuation assignment or for any other purpose. The main scope focused in this report is Project status.

This report only contains general assessment & opinion on the Guideline Value and the indicative, estimated Market Value of the property found on as-is-where basis on site for which the Bank/ customer has shown & asked us to conduct the assessment for which photographs is also attached with the report. No legal aspects in terms of ownership or any other legal aspect is taken into consideration. It doesn't contain any due-diligence other than the assessment of the property shown to us on site. Information/ data/ documents given to us by Bank/ client has been relied upon in good faith. This report doesn't contain any other recommendations of any sort.

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PROJECT TIE-UP REPORT



KRISSH GREENS, MEERUT

2.	LOCATION CHARACTERISTI	CS OF TH	IE PROPERTY			
i.	Nearby Landmark		'Best Price Multi sto	ore Brand' Outlet	t.	
ii.	Name of similar projects available	nearby	Gayatri Green Soci	ety situated at a	distance of approx.	
	with distance from this property		2.5 Km.			
iii.	Postal Address of the Project		Khata No. 00287, 00448, 00447, Khasra No. 284, 28 288, 289, 290, Village Jatoli, Tehsil Sardhana, Distri Meerut, Uttar Pradesh			
iv.	Independent access/ approach property	n to the	Clear independent	access is availat	ole	
V.	Google Map Location of the Prope	erty with a	Enclosed with the F	Report		
	neighborhood layout map		Coordinates or UR	L: 29°02'24.3"N	77°40'31.1"E	
vi.	Description of adjoining property		It is a developing a	rea. Properties i	in the nearby localit	
			is used for mixed u	se purpose i.e.,	residential as well a	
			commercial.			
vii.	Plot No. / Survey No.		Khasra No. 284, 28	35, 288, 289, 290)	
viii.	Village/ Zone		Village Jatoli			
ix.	Sub registrar		Sardhana			
X.	District		Meerut			
xi.	City Categorization		Scale-B City	U	rban developing	
	Type of Area		It is a mixed use	ed area, commer	cial & residential.	
xii.	Classification of the area/Society		Middle Class (Ordinary) Urban developing			
	Type of Area		Within urban developing zone			
xiii.	Characteristics of the locality		(3000		/ithin developing Residential zone	
xiv.	Property location classification		Good location within locality	None	None	
XV.	Property Facing		North-East Facing			
xvi.	DETAILS OF THE ROADS ABUT	TING THE				
15.7.7.77	a) Main Road Name & Width		Khirwa road	Approx.	30 feet	
	b) Front Road Name & width		Internal Road	Approx.		
	c)Type of Approach Road		Bituminous Road			
	d)Distance from the Main Road		~ 400 meters			
sa di		atad bu				
xvii.	Is property clearly demand permanent/ temporary boundary of	on site	Yes			
xviii.	Is the property merged or collude other property	Yes				
xix.	BOUNDARIES SCHEDULE OF THE PROPERTY					
a)	Are Boundaries matched		No, boundaries are not mentioned in the documents.			
b)	DIRECTIONS A	S PER TITI	E DEED/TIR	ACTUAL FO	OUND AT SITE	
	North East	N	IA	Roa	nd/Entry	
	North West	N	IA	F	Plots	
	South west		IA		ean estate	
	South east	N	IA	European estate plots		

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KRISSH GREENS, MEERUT

3.	TOWN PLANNING/ ZONING PARAMETE	RAMETERS		
i.	Planning Area/ Zone	Meerut Development Authority		
ii.	Master Plan currently in force	Draft Master Plan of Meerut-2031 is issued howeve currently Master Plan of Meerut-2021 is enforced.		
iii.	Municipal limits	Meerut Nagar Nigam		
iv.	Developmental controls/ Authority	Meerut Development Authority		
٧.	Zoning regulations	Residential (Group Housing/Plotted) zone		
vi.	Master Plan provisions related to property in terms of Land use	Group Housing		
vii.	Any conversion of land use done	NA		
viii.	Current activity done in the property	Group Housing Society is under construction		
ix.	Is property usage as per applicable zoning	Yes, used as residential as per zoning.		
Χ.	Any notification on change of zoning regulation	No		
xi.	Street Notification	Residential		
xii.	Status of Completion/ Occupational certificate	Not Applicable at this point of project stage as the project is currently under construction phase and services works are under progress.		
xiii.	Comment on unauthorized construction if any	Can't comment as project is in under construction stage.		
xiv.	Comment on Transferability of developmental rights	Freehold property, easily transferrable.		
XV.	Comment on the surrounding land uses & The surrounding properties are currently adjoining properties in terms of uses mixed use purpose i.e., residential commercial.			
xvi.	Comment of Demolition proceedings if any	NA		
xvii.	Comment on Compounding/ Regularization proceedings	NA		
xviii.	Any information on encroachment	No encroachment observed during site visit.		
xix.	Is the area part of unauthorized area/ colony No information available			

4.	LEGAL ASPECTS OF THE PROPERTY				
i.	Ownership documents provided	Sale deed	NA	NA	
ii.	Names of the Developer/Promoter	M/s. Nav Grih Dev	elopers Pvt. Ltd.		
iii.	Constitution of the Property	Free hold, comple	te transferable rig	hts	
iv.	Agreement of easement if any Not required				
٧.	Notice of acquisition if any and area under No such information came in front of us and			of us and could be	
	acquisition	found on public do	main		
vi.	Notification of road widening if any and area	No such information	No such information came in front of us and could be		
	under acquisition	found on public domain			
vii.	Heritage restrictions, if any	No heritage restrictions came to our notice and neith		notice and neither	
		could be found on	public domain.		
viii.	Comment on Transferability of the property	Free hold, comple	te transferable rig	hts	
	ownership		0	codates Valuere	



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PROJECT TIE-UP REPORT



KRISSH GREENS, MEERUT

ix.	Comment on existing mortgages/ charges/	No Information	NA	
	encumbrances on the property, if any	available to us.		
Χ.	Comment on whether the owners of the	No Information	NA	
	property have issued any guarantee (personal	available to us.		
	or corporate) as the case may be			
xi.	Building Plan sanction:			
	a) Authority approving the plan	Meerut Development A	uthority	
	b) Any violation from the approved Building Plan	Can't comment as construction of project is und progress.		
xii.	Whether Property is Agricultural Land if yes,	No not an agricultural	property since the project has	
	any conversion is contemplated		the license for construction of	
		group housing project.		
xiii.	Whether the property SARFAESI complaint	Yes		
xiv.	Information regarding municipal taxes (property	Toy name	Property tax document not	
	tax, water tax, electricity bill)	Tax name	provided by the company.	
		Receipt number	Property tax document not	
		Receipt number	provided by the company.	
		Receipt in the name of	Property tax document not	
		Treceipt in the name of	provided by the company.	
		Tax amount	Property tax document not	
			provided by the company.	
XV.	Observation on Dispute or Dues if any in payment of bills/ taxes	No information available	le with us in this regard.	
xvi.	Is property tax been paid for this property	No information available	le.	
xvii.	Property or Tax Id No.	Property tax document	not provided by the company.	
xviii.	Whether entire piece of land on which the unit	Information No availab	le. Please confirm from the	
	is set up / property is situated has been	owner.		
	mortgaged or to be mortgaged			
xix.	Property presently occupied/ possessed by		ale of Residential Flats.	
		As on date the flats are ready to move in. The company		
		has proposed to sell those flats in due course		
		Therefore, the sold flats if any are assumed to be		
		occupied by their respective owners only.		
XX.	Title verification	1	done by competent advocate as	
		the same is out of our	scope of work.	
xxi.	Details of leases if any	Not Applicable		

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PROJECT TIE-UP REPORT



KRISSH GREENS, MEERUT

5.	SOCIO - CULTURAL ASPECTS OF THE PROPERTY					
i.	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				
ii.	Whether property belongs to social infrastructure like hospital, school, old age homes etc.	No				

6.	FUNCTIONAL AND U	ES & AMENITIES				
i.	Drainage arrangements			Yes		
ii.	Water Treatment Plant			Yes		
iii.	Permanent		ent	No information	on available	
	Power Supply arrangem	Auxiliar	У	Yes, D.G set	S	
iv.	HVAC system			the discretion	m only in basement and n of flat owner to instant ns in their flats.	
٧.	Security provisions			Yes		
vi.	Lift/ Elevators			Yes		
vii.	Compound wall/ Main G	ate		Yes		
viii.	Whether gated society			Yes		
ix.	Car parking facilities	Car parking facilities			Yes	
X.	Internal development					
	Garden/ Park/ Land scraping	Water bodies	In	ternal roads	Pavements	Boundary Wall
	Yes, Proposed			es/ Proposed	Yes/ Proposed	Yes/ Proposed

7.	INFRASTRUCTURE AVAILABILITY	
i.	Description of Water Infrastructure availability in	terms of:
	a) Water Supply	Yes from municipal connection as informed by the representative during site visit. However, we have not received any supporting document for the same.
	b) Sewerage/ sanitation system	Underground
	c) Storm water drainage	Yes
ii.	Description of other Physical Infrastructure facili	ties in terms of:
	a) Solid waste management	Yes available.
	b) Electricity	Yes
	c) Road and Public Transport connectivity	Yes
	d) Availability of other public utilities nearby	Transport, Market, Hospital etc. available in close vicinity
iii.	Proximity & availability of civic amenities & social	al infrastructure

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KRISSH GREENS, MEERUT

	School	Hospital	Market	Bus Stop	Railway Station	Metro	Airport
	~2 km.	~2 km	~1 km	~5 km.	~4.5 km.	NA	93 km. (IGI Aïrport)
iv.	Availability of recreation facilities (parks, open spaces etc.)			The state of the s	oping area ar developed nea	nd recreational rby.	facilities are

8.	MARKETABILITY ASPECTS OF THE	PROPERTY:		
i.	Location attribute of the subject property	Good		
ii.	Scarcity	Similar kind of properties are easily available in this area.		
iii.	Market condition related to demand and supply of the kind of the subject property in the area	Demand of the subject property is in accordance with the current use/ activity perspective only which is currently carried out in the property.		
iv.	Any New Development in surrounding area	No No new major development in surrounding area. However, few residential and commercial projects are under construction.		
V.	Any negativity/ defect/ disadvantages in the property/ location	No NA		
vi.	Any other aspect which has relevance on the value or marketability of the property	The property is only 400 meters away from Meerut Bypass.		

9.	ENGINEERING AND TECHNOLO	OGY ASPECTS OF THE PROPERTY:				
i.	Type of construction & design	RCC framed pillar beam column structure on RCC slab.				
ii.	Method of construction	Construction done using profess based on architect plan.	ional contractor workmanship			
iii.	Specifications					
	a) Class of construction	Class B construction (Good)				
	b) Appearance/ Condition of	Internal - Under construction				
	structures	External - Under construction				
	c) Roof	Floors/ Blocks	Type of Roof			
		Ground + 11	RCC			
	d) Floor height	Approx. 9 feet				
	e) Type of flooring	Vitrified Tiles in Drawing/Dining/bedrooms/Kitchen/ Laminated				
		wooden flooring in Master Bedroo	m. (As per details provided by			
		the company) (Proposed)				
	f) Doors/ Windows	External doors & windows n	nade UPVC/Powder Coated			
		Aluminium. Internal doors in hardwood frames with laminated flush				
		doors. (Proposed)				
		Entrance Door: Teakwood finish de				
	g) Interior Finishing	Inside wall with POP punning and one concept wall in bed room, acrylic emulsion paint. (Proposed)				
	h) Exterior Finishing	Modern and elegant outer finish. (Proposeft)				
	i) Interior decoration/ Special architectural or decorative feature					

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	j) Class of electrical fittings	Internal/ Normal quality fittings (Pro	pposed)		
	 k) Class of sanitary & water supply fittings 	Internal/ Normal quality fittings (Proposed)			
iv.	Maintenance issues	Not Applicable since construction work is in progress			
V.	Age of building/ Year of construction	Under Construction	Under Construction		
vi.	Total life of the structure/ Remaining life expected	Approx. 60-65 years	Approx. 60-65 years		
vii.	Extent of deterioration in the structure	xtent of deterioration in the Not Applicable since construction wor			
viii.	Protection against natural disasters viz. earthquakes etc.	Can't comment due to unavailability of required technical data			
ix.	Visible damage in the building if any	Under Construction			
Χ.	System of air conditioning	As per requirement by individual flat owners on their own			
xi.	Provision of firefighting	Yes. Fire Hydrant System is being provided in the structures as informed during site visit.			
xii.	Status of Building Plans/ Maps	Building plans are approved by the	concerned authority.		
	a) Is Building as per approved Map	As per visual observation seems approved map.	to be developed as per the		
	b) Details of alterations/ deviations/	☐ Permissible Alterations	NA		
	illegal construction/ encroachment noticed in the structure from the original approved plan	□ Not permitted alteration	NA		
	c) Is this being regularized	No information provided			

10.	ENVIRONMENTAL FACTORS:	
i.	Use of environment friendly building materials like fly ash brick, other green building techniques if any	No information available to us
ii.	Provision of rainwater harvesting	Yes. RWH system is being provided in the project.
iii.	Use of solar heating and lighting systems, etc.	No information provided to us in this regard.
iv.	Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc. if any	Yes, normal vehicle pollution is present in atmosphere

11.	ARCHITECTURAL AND AESTHETIC QUALITY OF THE PROPERTY:				
i.	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.				

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PROJECT TIE-UP REPORT



World's first fully digital Automated Platform for

12.	PROJECT DETAILS:				
a.	Name of the Developer	M/s. Nav Grih Developers Pvt. Ltd.			
b.	Name of the Project	M/s. Krissh C	Greens		
C.	Total no. of Dwelling units	456 Dwelling	Unit		
d.	Developer market reputation	Not much kn executed.	own builder. N	o information available on past Projects	
e.	Name of the Architect	M/s. Arch10	Design Consult	ants	
f.	Architect Market Reputation	Not much know executed.	own Architect. I	No information available on past Projects	
g.	Proposed completion date of the Project	December 2024			
h.	Progress of the Project				
		Tower No.	Tower Name	Progress	
		Tower 1	Aamod	Excavation work in progress	
		Tower 2	Dainik	Slab work of first floor under progress	
		Tower 3	Divjot	Slab work of first floor under progress	
		Tower 4	Nyaas	Slab work of eighth floor under progress	
		Tower 5	Satyam	Ready to move	
		Tower 6	Unnatti	Ready to move	
		Tower 7	Vaibhav	Slab work of first floor under progress	
		Tower 8 Vilas Excavation work completed			
		☐ High end modern apartment, ☒ Luxury apartment, ☐ Ordinary			
	Other Salient Features of the	Apartments,	☐ Affordable h	nousing, 🗵 Club, 🗆 Swimming Pool, 🖂	
i.	Project	Play Area, ⊠ Walking Trails, ⊠ Gymnasium, □ Convenie			
		Shopping, ⊠ Parks, □ Multiple Parks, ⊠ Kids Play Area,			

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KRISSH GREENS, MEERUT

PART D

AREA DESCRIPTION OF THE PROPERTY

1.	Licensed area of the con	Licensed area of the complete project		15,628.25 sq. mtr.as for G+11 structures only.		
2.	Ground Coverage Area	Permitted		3,251.13 sq. mtr. (The same has been calculated on plot area admeasuring 15,628.25 sq. mtr.)		
		Propose	d	No information available.		
		UNDER	FAR	REQUIRED AS PER APPROVED ACHIEVE MAP STATUS		
		TOTAL	Proposed	FAR of Ground floor + FAR of 1st to 11th floor = 3251.13 sq. mtr. + 34,883.09 sq. mtr. = 38,134.22 sq. mtr.	Project is under construction stage.	
	Covered Built-up Area		Permitted	39,070.63 sq. mtr. (2.5 times of plot area)		
		UNDER	R NON-FAR PROPOSED AS PER APPROVED MAP		ACHIEVED STATUS	
		Propose area fo project	ed NON-FAR or complete	Basement: 11,576.28 sq. mtr. Stilt: 5,232.68 sq. mtr. Fire Escape: 2,313.70 sq. mtr. Mumty Room: 505 sq. mtr. Machine Room: 159.88 sq. mtr. Total: 19,787.54 sq. mtr.	Project is under construction stage.	
	Permi		ed	No information available		
		Total Gr Area	ross Built Up	57,921.76 sq. mtr.		
2	Onen/ Creen Area	Minimun	n Required			
3.	Open/ Green Area	Proposed				
4.	Density	Permitte	d	No information available		
2000	Density	Propose	d	No information available		
5.	Carpet Area			3,80,008 sq. ft.		
6.	Saleable Area		6,65,688 sq. ft.			

Note:

- 1. We have only taken the plot area of G+11 structures for our project tie up report since the project tie up report of G+2 structures are out of our scope of work.
- FAR area has been calculated on plot area admeasuring 15,628.25 sq. mtr. which is owned by Navgrih developers private limited. Also, as informed by the company during site survey, the G+11 structures are being constructed on this plot area admeasuring 15,628.25 sq. mtr only.
- NON-FAR Area has been considered as per approved map only. However, the same is for whole project as nON-FAR area can't be bifurcated between G+2 structures and G+11 structures.

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PROJECT TIE-UP REPORT

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been calculated considering land area admeasuring 1					ts	rs/ Fla	ks/ Floo	al Blo	Tot				
Tower 1 A Amod Scawation work in progect in Salt I (Proposed). The project is still under construction. G+11 (Proposed). The project is still under construction. Tower 3 Dunylot Slab work of eighth floor under construction. Tower 5 Satyam Ready to move Tower 8 Vilas Bravation work complete Tower 8 Vilas Bravation work complete Tower 8 Vilas Bravation work complete Tower 8 Vilas Carpet Among Tower 9 Vilas Carpet Among To		urrent Status	Cur	С		ided	ally prov	Actu	Approved as per Building Plan				
Constructed Area considered Capet Area adopted on the basis of Capet Area Area Area adopted on the basis of Capet Area Area Area adopted on the basis of Capet Area Area Area adopted on the basis of Capet Area Area Area adopted on the basis of Capet Area Area Area adopted on the basis of Capet Area Area Area adopted on the basis of Capet Area Area Area Area adopted on the basis of Capet Area Area Area Area Area adopted on the basis of Capet Area Area Area Area Area Area adopted on the basis of Capet Area Area Area Area Area Area Area Area	ess	ne Progress	ame	Tower Na	Tower No.								
Canter Carpet Are adopted on the basis of	gress	Excavation work in progre	d	Aamoo	Tower 1								
The project is still under construction. The project is still under construction. Tower 5 Statyam Ready to move Tower 7 Valabha Staty to move Tower 8 Villas Excavation work complete Tower 9 Villas Excavat	under progress	Slab work of first floor und	k	Dainik	Tower 2								
The project is still under construction. The project is still under construction. Tower of lunatif leady to move to the sheet attached. Type of Flat tower Carpet An (Sq. ft.) Please refer lot the sheet sheet attached. The total sheet attached. The total Land area of land a	under progress	Slab work of first floor und	t	Divjot	Tower 3	ed).	1 (Propos	G+					1
Tower 6 Unmatt Ready to move Tower 7 Valibhar Slab work of first floor uncorporate	or under progress	Slab work of eighth floor u	5	Nyaas	Tower 4	still	project is	The	1	11	G+1		١.
Total no. of Flats/ Units Tower 1 Valbhav Stab work of first floor units		Ready to move	m	Satyam	Tower 5	tion.	constru	unde					
Total no. of Flats/ Units Type of Flat Type of Flat Tower Type of Flat Tower Carpet Arr (Sq. ft.) Please refer to the sheet attached. Therefore no. of parking required = (38,134.22/100) * 1.5 = 572 ECS Proposed The total Land area outlaid under residential lay admeasures 32,490 Sq. mtr. out of which 17,485 sq. been outlaid for group housing society. Under 17,485 there area G+2 structures as well as G+11 structures. This tie up report has been prepared for G+11 structures. This tie up report has been prepared for G+11 structures. This tie up report has been prepared for G+11 structures. This tie up report has been prepared for G+11 structures. This tie up report has been prepared for G+11 structures. This tie up report has been prepared for G+11 structures. This tie up report has been prepared for G+11 structures. This tie up report has been prepared for G+11 structures are attached as annexure with this report. Constructed Area considered (As per IS 3861-1986) Area adopted on the basis of Property documents only since site measurement coul carried out due to vastness of the property. The BUA admeasuring 57,921.76 sq. mtr. / 6,23,470 sq. ft. The BUA admeasuring 57,921.76 sq. mtr. / 6,23,470 sq. been calculated considering land area admeasuring 1		Ready to move	ti	Unnatt	Tower 6								
2. Total no. of Flats/ Units Type of Flat Tower Carpet Arr (Sq. ft.) Please refer to the sheet attached. Number of Car Parking available for main units Number of Car Parking available for main units Type of Flat Number of Car Parking available for main units Tower Please refer to the sheet attached. 1.5 ECS for 100 sq.mtr. FAR Therefore no. of parking required = (38,134.22/100) * 1.5 = 572 ECS Proposed 510 ECS The total Land area outlaid under residential lay admeasures 32,490 Sq. mtr. out of which 17,485 sq. been outlaid for group housing society. Under 17,485 there area G+2 structures as well as G+11 structures. This tie up report has been prepared for G+11 structure which is being constructed on balance land area adm 15,628 Sq. mtr. as per sale deed. Copy excerpts of s area attached as annexure with this report. Constructed Area considered (As per IS 3861-1966) Area adopted on the basis of Property documents only since site measurement coul carried out due to vastness of the property. The BUA admeasuring 57,921.76 sq. mtr. / 6,23,470 sq. ft. The BUA admeasuring 57,921.76 sq. mtr. / 6,23,470 sq. been calculated considering land area admeasuring 1			av	Vaibha	Tower 7								
Type of Flat Type of Flat Tower Carpet Arr (Sq. ft.) Please refer to the sheet attached. Number of Car Parking available for main units Required Type of Flat Tower Please refer to the sheet attached. 1.5 ECS for 100 sq.mtr. FAR Therefore no. of parking required = (38,134.22/100) * 1.5 = 572 ECS Proposed 5. Land Area considered The total Land area outlaid under residential lay admeasures 32,490 Sq. mtr. out of which 17,485 sq. been outlaid for group housing society. Under 17,485 there area G+2 structures as well as G+11 structures. This tie up report has been prepared for G+11 structure which is being constructed on balance land area adm 15,628 Sq. mtr. as per sale deed. Copy excerpts of s area attached as annexure with this report. Constructed Area considered (As per IS 3861-1966) Area adopted on the basis of Property documents only since site measurement coul carried out due to vastness of the property. The BUA admeasuring 57,921.76 sq. mtr. / 6,23,470 sq. ft. The BUA admeasuring 57,921.76 sq. mtr. / 6,23,470 sq. been calculated considering land area admeasuring 1	leted	Excavation work complete	,	Vilas	Tower 8								
Type of Flats Please refer to the sheet attached. 1.5 ECS for 100 sq.mtr. FAR Therefore no. of parking required = (38,134.22/100) * 1.5 = 572 ECS Proposed 510 ECS Land Area considered 15,628.25 sq. mtr. for G+11 Group housing project. Area adopted on the basis of Sale Deed The total Land area outlaid under residential lay admeasures 32,490 Sq. mtr. out of which 17,485 sq. been outlaid for group housing society. Under 17,485 there area G+2 structures as well as G+11 structures. This tie up report has been prepared for G+11 structures which is being constructed on balance land area adm 15,628 Sq. mtr. as per sale deed. Copy excerpts of s area attached as annexure with this report. Constructed Area considered (As per IS 3861-1966) Area adopted on the basis of Property documents only since site measurement coul carried out due to vastness of the property. Remarks & observations, if any The BUA admeasuring 57,921.76 sq. mtr. / 6,23,470 spen calculated considering land area admeasuring 1				6 DU	45				Main Units		of Flats/	TO SECURE AND ADDRESS OF	2.
7. Please refer to the sheet attached. 1.5 ECS for 100 sq.mtr. FAR Therefore no. of parking required = (38,134.22/100) * 1.5 = 572 ECS Proposed 510 ECS Land Area considered 15,628.25 sq. mtr. for G+11 Group housing project. Area adopted on the basis of Sale Deed The total Land area outlaid under residential lay admeasures 32,490 Sq. mtr. out of which 17,485 sq. been outlaid for group housing society. Under 17,485 there area G+2 structures as well as G+11 structures. This tie up report has been prepared for G+11 structure which is being constructed on balance land area adm 15,628 Sq. mtr. as per sale deed. Copy excerpts of s area attached as annexure with this report. Constructed Area considered (As per IS 3861-1966) Area adopted on the basis of Property documents only since site measurement coul carried out due to vastness of the property. Remarks & observations, if any The BUA admeasuring 57,921.76 sq. mtr. / 6,23,470 spen calculated considering land area admeasuring 1					ower		of Flat	Туре			W		
A. Number of Car Parking available for main units Required Required Therefore no. of parking required = (38,134.22/100) * 1.5 = 572 ECS Proposed 510 ECS 5. Land Area considered Area adopted on the basis of The total Land area outlaid under residential lay admeasures 32,490 Sq. mtr. out of which 17,485 sq. been outlaid for group housing society. Under 17,485 there area G+2 structures as well as G+11 structures. This tie up report has been prepared for G+11 structures. This tie up report has been pr		Please refer to t		1 100			sheet	to th	Type of Flats		3.		
5. Land Area considered 15,628.25 sq. mtr. for G+11 Group housing project. 6. Area adopted on the basis of Sale Deed The total Land area outlaid under residential lay admeasures 32,490 Sq. mtr. out of which 17,485 sq. been outlaid for group housing society. Under 17,485 there area G+2 structures as well as G+11 structures. This tie up report has been prepared for G+11 structure which is being constructed on balance land area admension 15,628 Sq. mtr. as per sale deed. Copy excerpts of sarea attached as annexure with this report. Constructed Area considered (As per IS 3861-1966) Area adopted on the basis of Property documents only since site measurement could carried out due to vastness of the property. The BUA admeasuring 57,921.76 sq. mtr. / 6,23,470 sq. been calculated considering land area admeasuring 1	=	Required Therefore no. of parking required = (38,134.22/100) * 1.5 = 572 ECS					4.						
6. Area adopted on the basis of Sale Deed The total Land area outlaid under residential lay admeasures 32,490 Sq. mtr. out of which 17,485 sq. been outlaid for group housing society. Under 17,485 there area G+2 structures as well as G+11 structures. This tie up report has been prepared for G+11 structures which is being constructed on balance land area admeds 15,628 Sq. mtr. as per sale deed. Copy excerpts of sarea attached as annexure with this report. Constructed Area considered (As per IS 3861-1966) Area adopted on the basis of Property documents only since site measurement could carried out due to vastness of the property. The BUA admeasuring 57,921.76 sq. mtr. / 6,23,470 sq. ftr. The BUA admeasuring 57,921.76 sq. mtr. / 6,23,470 sq. been calculated considering land area admeasuring 1		·				Land Area considered			5				
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admeasures 32,490 Sq. mtr. out of which 17,485 sq. been outlaid for group housing society. Under 17,485 there area G+2 structures as well as G+11 structures. This tie up report has been prepared for G+11 structures which is being constructed on balance land area admensional 15,628 Sq. mtr. as per sale deed. Copy excerpts of sarea attached as annexure with this report. Constructed Area considered (As per IS 3861-1966) Area adopted on the basis of Property documents only since site measurement could carried out due to vastness of the property. The BUA admeasuring 57,921.76 sq. mtr. / 6,23,470 sq. been calculated considering land area admeasuring 1									basis of	ne k	pted on the	Area adopt	6.
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Remarks & observations, if any The BUA admeasuring 57,921.76 sq. mtr. / 6,23,470 sq. been calculated considering land area admeasuring 1		F7 004 70 / 0 00 470 #											
been calculated considering land area admeasuring 1	ouldn't be					e basis of	ne b	pted on the	Area adop	8.			
Sq. mtr.		The BUA admeasuring 57,921.76 sq. mtr. / 6,23,470 sq. ft. has been calculated considering land area admeasuring 15,628.25 sq. mtr.			tions, if any	atio	& observa	Remarks 8					

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KRISSH GREENS, MEERUT

Note:

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- 1. Area measurements considered in the report pertaining to Land & Building is adopted from relevant approved documents only.
- 2. Area of the large land parcels of more than 2500 sq. mtr or of uneven shape, is taken as per property documents verified with digital survey through google which has been relied upon.
- 3. Drawing Map, design & detailed estimation of the property/ building is out of scope of our services.

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PROJECT TIE-UP REPORT

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KRISSH GREENS, MEERUT

PART E

PROJECT APPROVAL DETAILS

Sr. No.	REQUIRED APPROVALS	REFERENCE NO./ DATE	STATUS
1.	RERA Certificate	UPRERAPRJ5843	Approved
2.	Provisional Fire NOC	Letter No.: 31/J.D./GBN-15(GN) UID:2015/8201/MRT/MEERUT/165/JD	Approved
3.	Environmental Clearance	Ref. No.: 351/Parya/SEAC/3096/2016	Approved
4.	Building Plan Approval Letter	Permit No.: Group Housing/02308 /MDA/BP/21-22/0810/18112021 dated 10 th December 2021 Valid up to: 18 th November 2024	Approved
5.	Approved Building Plan	Valid up to: 18th November 2024	Approved
6.	Environment Clearance	Ref. No. 351/Parya/SEAC/3096/2016	Approved
7.	Consent to Establish		Present Status not provide to us
8.	Temporary Electricity Connection		Present Status not provide to us
9.	Temporary Water connections		Present Status not provide to us



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PROJECT TIE-UP REPORT

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KRISSH GREENS, MEERUT

PART F

CASE NO.: VIS (2022-23)-PL328-254-477

PROCEDURE OF ASSESMENT

1.		GENERAL INF	ORMATION				
i.	Important Dates	Date of Inspection of the Property	Date of Assessment	Date of Report			
		26 September 2022	28 September 2022	28 September 2022			
ii.	Client	State Bank of India, HLS	T Branch, Meerut				
iii.	Intended User	State Bank of India, HLS	T Branch, Meerut				
iv.	Intended Use	per free market transact internal mechanism, crite	To know the general idea on the pricing assessment trend of the property as per free market transaction. This report is not intended to cover any other internal mechanism, criteria, and considerations of any organization as per their own need, use & purpose.				
V.	Purpose of Report	For Project Tie-up for ind	ividual Flat Financing				
vi.	Scope of the Assessment	Construction status of the	the cost assessment of the project and Market Price to do Project Tle up repor	of the Flats Inventory for			
vii.	Restrictions		e referred for any other pu her than as specified above	5 (F) (F)			
viii.	Manner in which the		me plate displayed on the p	property			
	property is identified	☐ Identified by the o	30/00/00/00				
			wner's representative				
			al residents/ public				
		☐ Cross checked from the boundaries/ address of the property mentione in the documents provided to us					
		☐ Identification of the property could not be done properly					
		☐ Survey was not do	one				
ix.	Type of Survey conducted	Only photographs taken	(No sample measurement	verification),			

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PROJECT TIE-UP REPORT

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KRISSH GREENS, MEERUT

2.		ASSESS	MENT FACTORS				
i.	Nature of the Report	Project Tie-up					
ii.	Nature/ Category/ Type/	Nature	Category		Туре		
	Classification of Asset under Valuation	Real estate	Residential		Group Housing		
		Classification	Residential A	Asset			
iii.	Basis of Inventory	Primary Basis	Market Price Asse	ssment & Gov	rt. Guideline Value		
20 3	assessment (for Project Tie up Purpose)	Secondary Basis	Not Applicable				
iv.	Present market state of the	Under Normal Mar	ketable State				
	Asset assumed Total No. of Dwelling Units	Reason: Asset und	der free market trans	action state			
V.	Property Use factor	Current/ Existing	Use Highest &	Best Use	Considered for		
			(in consonance use, zoning and		Assessment		
		Residential	Resid	ential	Residential		
vi.	Legality Aspect Factor	us. However, Lega the Services. In te provided to us in go Verification of author	al aspects of the prop rms of the legality, vood faith.	perty of any na we have only g	information produced to ature are out-of-scope of gone by the documents s or cross checking from rt/ Advocate.		
vii.	Land Physical Factors	Sha	ape	Size			
		Irreg	gular	Large			
viii.	Property Location Category Factor	City Categorization	Locality Characteristics	Property location characteris			
		Scale-B City	Good	Good locat within loca	2/2/2/2/		
		Urban developing	Within developing Residential zone	Not Applica	ble		
			Nera to Meerut Bypass road.	Not Applica	ble		
		Property Facing					
			East F	acing			
ix.	Physical Infrastructure availability factors of the	Water Supply	Sewerage/ sanitation system	Electricit	Road and Public Transport Connectivity		

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KRISSH GREENS, MEERUT

	locality	Yes	Underground	Yes	Easily available
		Availability of other public utilities Availability of communication nearby facilities			
		Transport, Marke available in close	et, Hospital etc. are vicinity		nunication Service connections are
X.	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			
xi.	Neighbourhood amenities	Good			
xii.	Any New Development in surrounding area	Some group hous are already const	sing projects are unde ructed.	r construction in the	e vicinity and some
xiii.	Any specific advantage/ drawback in the property	None			
xiv.	Property overall usability/ utility Factor	Restricted to a particular use i.e., Group housing (Residential) purpose only.			
XV.	Do property has any alternate use?	None. The property can only be used for residential purpose.			se.
xvi.	Is property clearly demarcated by permanent/ temporary boundary on site	Yes demarcated p	properly.		
xvii.	Is the property merged or	No.			
	colluded with any other property	admeasuring 15,6 which has been o	project tie up repor 628 Sq. mtr. This land outlaid for group housi layout plan admeasur	l parcel is a sub pa ng society on large	irt of 17,485 sq. mtr er Land area outlaid
		Under 17,485 sq. mtr. there are G+2 structures as well as G+11 structures tie up report has been prepared for G+11 structures only which is constructed on balance land area admeasuring 15,628 Sq. mtr.			
xviii.	Is independent access available to the property	Clear independen	it access is available		2
xix.	Is property clearly possessable upon sale	Yes		de la	seculates Valuero
XX.	Best Sale procedure to		Market	Value	no Eng

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PROJECT TIE-UP REPORT



KRISSH GREENS, MEERUT

	realize maximum Value for inventory sale (in respect to Present market state or premise of the Asset as per point (iv) above)		Free market transaction at arm's length wherein the parties, after full masurvey each acted knowledgeably, prudently and without any compulsion			dently and without any compulsion.
xxi.	Hypothetical Sale				Market	t Value
	transaction method assumed for the inventory cost analysis					th wherein the parties, after full market dently and without any compulsion.
xxii.	Approach & Method Used			P	ROJECT II	NVENTORY
	for inventory cost analysis	A	PPROACH FO	OR ASSES	SSMENT	METHOD OF ASSESSMENT
			Market	Approach		Market Comparable Sales Method
xxiii.	Type of Source of Information	Lev	el 3 Input (Te	rtiary)		
xxiv.	Market Comparable					
	References on prevailing		Name:		Mr. Prave	
	market Rate/ Price trend of		Contact No.:		+91 8057	44000 40000 44000 400000 4000000
	the property and Details of		Nature of refe		Interested	
	the sources from where the information is gathered (from property search sites & local information)		Size of the Pr	roperty:	~1,700 sq	
			Location:		Akanksha	
			Rates/ Price informed:		Rs. 65,00,000/- (Negotiable)	
			Any other details/ Discussion held:		The quoted flat is in furnished condition modular kitchen & wardrobe in each room. located on 7 th floor of the Ground + 9 building.	
		b.	Name:		M/s. Ansa	al Housing Limited
			Contact No.:		+91 9871	7 54580
			Nature of refe	erence:		Consultant
			Size of the P	roperty:	1,575 sq.	
			Location:		Ansal Tov	
			Rates/ Price	informed:	Rs.52,67,	
			Any other def Discussion he		Ground+6	ted flat is available on 2 nd floor of 5 floor building. The said flat comes idular kitchen.
		C.	Name:			
			Contact No.:			
			Nature of refe			
			Size of the P	roperty:		
			Location:	informsl		
			Rates/ Price			
			Any other de Discussion h			
XXV.	Adopted Rates Justification					perty consultants of the subject location
						residential apartments in the subject s.3,000/- per sq. ft Rs.3,800/- per sq.

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PROJECT TIE-UP REPORT



KRISSH GREENS, MEERUT

		g upon the various attributes of the flats.		
			observed that domain till da to the subject	rate analysis for subject property on public domain it is at no flats for the subject project have been listed on the public ate. Therefore, we have referred to the rates applicable near ct location of similar propertied and have reached a sale rate s.2,800/- per sq. ft. to Rs.3,200/- per sq. ft. which seems in our view.
xxvi.	OTHER MARKET FA	ACTORS		
	Current Market	Normal		
	condition	Remarks:	NA	
	Adjustme	nts (-/+): 0%		
	Comment on	Easily sella	able	
	Property Salability		nts (-/+): 0%	
	Outlook	Aujustine	, ,	d Cumphi
	Comment on Demand & Supply		Demand Good	d Supply Adequately available
	in the Market	Remarks:		nd of such properties in the market
			nts (-/+): 0%	
xxvii.	Any other special consideration	Reason: N	nts (-/+): 0%	
xxviii.	Any other aspect		1115 (-/+). 076	
	which has relevance on the value or		nts (-/+): 0%	
xxix.	Final adjusted & weighted Rates considered for the subject property		A CONTRACTOR OF THE PARTY OF TH	,628.25 sq. mtr. land area. (As per the copy of sale deed) e in the range of Rs.2,800/- per sq. ft. to Rs.3,200/- per sq.
XXX.	Considered Rates Justification	considered opinion.	market rates	roperty & market factors analysis as described above, the s for sale/purchase of flats appears to be reasonable in our
xxxi.	Basis of computat	ion & work	ing	
	since this is or of land is imme then the same b. However, for process. There As per the sapproximately is not assesse c. Also, since this selling the flat	nly a tie up aterial and has only be Project Tie efore, the cale deed to Rs.14.98 Ced in this resis a Licents which in	report and no have no releven given for cost of land he total cost core. Please port. sed land for golden the policy the policy coludes the policy columns to the policy columns	not adopted any Market Valuation of Land in this report of a project valuation report. Therefore, as such the value vance. If any Value/Market rates are enquired for the land in the reference purpose. Equires cost of Land for their internal Project approval has been taken as per the sale deed dated 18th May, 2021. It of land admeasuring 15,628.25 sq. mtr. amounts to enote that the value of Land may be different here which group housing Project on which the developer has started proportionate land portion also in each Flat sale and the eated, therefore this cost of land should not be used for

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B



PROJECT TIE-UP REPORT

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Project funding especially considering the land and for Land mortgage process since land can't be sold as such.

- d. This is a Project Tie-up report and not a Valuation Report. Standards and norms of valuation is not applicable on this report. Wherever the term of valuation or anything related to it is mentioned in the report, it is only for illustration purpose in relation to pricing assessment and should not be construed as pure valuation assignment or for any other purpose. The main scope focused in this report is Project status.
- e. Assessment of the asset is done as found on as-is-where basis on the site as identified to us by client/ owner/ owner representative during site inspection by our engineer/s unless otherwise mentioned in the report.
- f. 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 and based on the Standard Operating Procedures, Best Practices, Caveats, Limitations, Conditions, Remarks, Important Notes, Valuation TOR and definition of different nature of values.
- g. For knowing comparable market rates, significant discreet local enquiries have been made from our side based on the hypothetical/ virtual representation of ourselves as both buyer and seller for the similar type of properties in the subject location and thereafter based on this information and various factors of the property, rate has been judiciously taken considering the factors of the subject property. market scenario and weighted adjusted comparison with the comparable properties unless otherwise stated.
- h. References regarding the prevailing market rates and comparable are based on the verbal/ informal/ secondary/ tertiary information which are collected by our team from the local people/ property consultants/ recent deals/ demand-supply/ internet postings are relied upon as may be available or can be fetched within the limited time & resources of the assignment during market survey in the subject location. No written record is generally available for such market information and analysis has to be derived mostly based on the verbal information which has to be relied upon.
- i. Market Rates are rationally adopted based on the facts of the property which came to our knowledge during the course of the assessment considering many factors like nature of the property, size, location, approach, market situation and trends and comparative analysis with the similar assets. During comparative analysis, price assessment metrics is prepared and necessary adjustments are made on the subject asset.
- The indicative value has been suggested based on the prevailing market rates that came to our knowledge during secondary & tertiary market research and is not split into formal & informal payment arrangements. Most of the deals takes place which includes both formal & informal payment components. Deals which take place in complete formal payment component may realize relatively less actual transaction value due to inherent added tax, stamp registration liabilities on the buyer.
- k. Secondary/ Tertiary costs related to asset transaction like Stamp Duty, Registration charges, Brokerage, Commission, Bank interest, selling cost, Marketing cost, etc. pertaining to the sale/ purchase of this property are not considered while assessing the indicative estimated Market Value.
- This report includes both, Govt. Guideline Value and Indicative Estimated Prospective Market Value as described above. As per the current market practice, in most of the cases, formal transaction takes place for an amount less than the actual transaction amount and rest of the payment is normally done informally.
- m. Area measurements considered Report pertaining to asset/ property is adopted from relevant approved documents or sample site measurement whichever is less unless otherwise mentioned. All area measurements are on approximate basis only.
- n. Area of the large land parcels of more than 2500 sq. mtr. or of uneven shape in which there can be practical difficulty in sample measurement, is taken as per property documents which has been relied upon unless otherwise stated.

Drawing, Map, design & detailed estimation of the property/ building is out of scope of the services.



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- p. Construction rates are adopted based on the present market replacement cost of construction and calculating applicable depreciation & deterioration factor as per its age, existing condition & specifications based on visual observation only of the structure. No structural, physical tests have been carried out in respect of it. No responsibility is assumed for latent defects of any nature whatsoever, which may affect value, or for any expertise required to disclose such conditions.
- q. Construction rates are adopted based on the plinth area rates prevailing in the market for the structure as a whole and not based on item wise estimation or Bills of Quantity method unless otherwise stated.
- The condition assessment and the estimation of the residual economic life of the structure are only 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.
- s. Any kind of unpaid statutory, utilities, lease, interest or any other pecuniary dues on the asset or on its owners has not been factored in the Report.
- t. Project tie-up report is prepared based on the macro analysis of the asset/ property considering it in totality and not based on the micro, component or item wise analysis. Analysis done is a general assessment and is neither investigative in nature nor an audit activity.
- u. Project tie up is done for the asset found on as-is-where basis which owner/ owner representative/ client/ bank has shown to us on site of which some reference has been taken from the information/ data given in the copy of documents provided to us which have been relied upon in good faith and we have assumed that it to be true and correct.

xxxii. **ASSUMPTIONS**

- a. Documents/Information/Data provided by the client/ property owner or his representative both written & verbally is true and correct without any fabrication and has been relied upon in good faith.
- b. Local verbal enquiries during micro market research came to our knowledge are assumed to be taken on record as true & factual.
- c. The assets and interests therein have been valued free and clear of any liens or encumbrances unless stated otherwise. No hidden or apparent conditions regarding the subject assets or their ownership are assumed to exist. No opinion of title is rendered in this report and a good title is assumed unless stated otherwise.
- d. It is assumed that the concerned Lender/ Financial Institution has asked for the Project Tie up report of that property after satisfying the authenticity of the documents given to us and for which the legal verification has been already taken and cleared by the competent Advocate before requesting for the Project Tie up report. I/ We assume no responsibility for the legal matters including, but not limited to, legal or title concerns.
- e. Payment condition during transaction in the Project tie up report has been considered on all cash bases which includes both formal & informal payment components as per market trend.
- f. Sale transaction method of the asset is assumed as Free market transaction without any compulsion unless otherwise mentioned while assessing Indicative & Estimated Fair Prospective Market Value of the asset unless otherwise stated.
- g. This Project tie up report is prepared for the specific unit based on the assumption that complete Group Housing Society/ Integrated Township is approved and complied with all relevant laws and the subject unit is also approved within the Group Housing Society/ Township.

xxxiii.	SPECIAL ASSUMPTIONS	
	None	
xxxiv.	LIMITATIONS	^
	None	SSCIARES VAIUAIS A

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3.	COST ASSESSMENT OF LAND				
Sr. No.	Particulars	Govt. Circle/ Guideline Value	Cost of Land (As per Sale Deed)		
a.	Prevailing Rate range	Rs.13,000/- per sq.mtr.	Rs.14,98,00,000/-		
b.	Deduction on Market Rate				
C.	Rate adopted considering all characteristics of the property	Rs.13,000/- per sq.mtr.	Rs.14,98,00,000/-		
d.	Total Land Area	15,628.25 sq. mtr.	15.628.25 sq. mtr.		
e.	Total Value of land (A)	15,628.25 sq. mtr. x Rs.13,000/- per sq.mtr.	Rs.14,98,00,000/-		
		Rs.20,31,67,250/-	Rs. 14,98,00,000/-		

Note:

In this Project Tie-up report, we have not adopted any Market Valuation of Land in this report since this is only a tie up report and not a project valuation report. Therefore, as such the value of land is immaterial and have no relevance. If any Value/Market rates are enquired for the land then the same has only been given for the reference purpose.

However, for the purpose of Project Tie-up, the bank requires cost of Land for their internal Project approval process. Therefore, the cost of land has been taken as per the sale deed dated 18th May, 2021. As per the sale deed the total cost of land admeasuring 15,628.25 sq. mtr. amounts to approximately Rs.14.98 Crore. Please note that the present value of Land may be different here which is not assessed in this report.

Also, since this is a Licensed land for group housing Project on which the developer has started selling the flats which includes the proportionate land portion also in each Flat sale and the buyer rights on the land has been created, therefore this cost of land should not be used for Project funding especially considering the land and for Land mortgage process since land can't be sold as such.





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4.	COST ASSESSMENT OF BUILDING CONSTRUCTION						
	Particulars		EXPECTED BUILDING CONSTRUCTION VALUE				
	Particulars		FAR	NON-FAR			
		Rate range	Rs. 1,200/- to 1,500/- per sq. ft.	Rs. 1,000/- to 1,200/- per sq. ft.			
		Rate adopted	Rs. 1,300/- per sq. ft.	Rs. 1,100/- per sq. ft.			
	Building	Covered	38,134.22 sq. mtr.	19,787.54 sq. mtr.			
	Construction	Area	(4,10,465.30 sq. ft.)	(2,12,993 sq. ft.)			
	Value	Pricing	Rs.1,300/- per Sq. ft. X	2,12,993 sq. ft. X Rs. 1,100/- per			
		Calculation	4,10,465.30 sq. ft	sq. ft			
		Total Value	Rs.53,36,04,890/-	Rs. 23,42,92,300/-			
a.	Depreciation pe	rcentage	N	NA .			
	(Assuming salvage value % per year)		(Above replacement rate is calculated after deducting the prescribed depreciation)				
b.	Age Factor		N	NA .			
C.	Structure Type/ Condition		RCC framed structure (Proposed)/ Yet to be Constructed				
d.	Construction De	epreciated	Do 76 7	2 07 400/			
a.	Replacement V	alue (B)	RS.76,78	8,97,190/-			

5.	COST ASSESSMENT OF A	DDITIONAL BUILDING & SIT	E AESTHETIC WORKS
	Particulars	Specifications	Expected Construction 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) (Approx. 5% of building construction cost)		Rs. 3,00,00,000/-
C.	Add extra for services (Water, Electricity, Sewerage, Main gate, Boundary, Lift, Auxiliary power, AC, HVAC, Firefighting etc.) (Approx. 13% of building construction cost)		Rs. 10,00,00,000/-
d.	Add extra for internal & external development and other facilities (Internal roads, Landscaping, Pavements, Street lights, Park Area, External area landscaping, Land development, Approach Road, Play Area, etc.) (Approx. 3% of building construction cost)		Rs. 2,00,00,000/-
e.	Expected Construction Value (C)		Rs. 15,00,00,000/-



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6.	MARKET/ SALABLE AMOUNT OF THE FLATS				
a.	Total No. of DU	456 DU			
b.	Total No. of EWS Units	NA			
C.	Total Proposed Salable Area for flats	8,00,640 sq. ft.			
	Launch Price = (approx.) (Including PLC + Car Parking + EDC + IDC + Club & other charges)	Rs.2,500/- per sq. ft			
d.	Builder's Selling Rate (Including PLC + Car Parking + EDC + IDC + Club & other charges)				
	Market Rate in secondary sale (Including PLC + Car Parking + EDC + IDC + Club & other charges)	Rs.2,800/- per sq. ft. to Rs. 3,200/- per sq. ft.			
e.	Remarks	 The value of the Flats is varying from floor to floor and direction to direction as per information gathered from the public domain & dealers of that area, and it is found that flat rates vary from Rs. 2,800/- per sq. ft. to Rs.3,200/- per sq. ft. on Super area and the same seems to be reasonable in our view. Details of the inventory is as provided by the builder. Pricing assessment of the inventory is done based on the prospective number of flats which builder intends to create in this Project as provided by the builder. 			

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





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Tower / Block	Unit Type	No. of Dwelling Units	Carpet Area (sq.ft.) per DU	Super Area (sq.ft.) per DU	Total Carpet Area (sq.ft.)	Total Super Area (sq.ft.)	Rates Adopted @2,800 (INR/sq.ft.) [MINIMUM]	Rates Adopted @3,200 (INR/sq.ft.) [MAXIMUM]
	2 BHK	12	615.59	1125	7,387	13,500	3,78,00,000	4,32,00,000
Aamod	3 BHK	36	1064.02	1875	38,305	67,500	18,90,00,000	21,60,00,000
	3 BHK	24	1131.08	1960	27,146	47,040	13,17,12,000	15,05,28,000
Sub Total		72			72,838	1,28,040	35,85,12,000	40,97,28,000
D-i-il	2 BHK	12	703.75	1277	8,445	15,324	4,29,07,200	4,90,36,800
Dainik	3 BHK	48	801.27	1418	38,461	68,064	19,05,79,200	21,78,04,800
Sub Total		60			46,906	83,388	23,34,86,400	26,68,41,600
	2 BHK	12	615.59	1125	7,387	13,500	3,78,00,000	4,32,00,000
D: :	2 BHK	24	703.75	1277	16,890	30,648	8,58,14,400	9,80,73,600
Divjot	3 BHK	12	801.27	1418	9,615	17,016	4,76,44,800	5,44,51,200
	3 BHK	12	853.15	1575	10,238	18,900	5,29,20,000	6,04,80,000
Sub	Total	60			44,130	80,064	22,41,79,200	25,62,04,800
Nyaas	2 BHK	48	618.82	960	29,703	46,080	12,90,24,000	14,74,56,000
Sub	Total	48			29,703	46,080	12,90,24,000	14,74,56,000
Catuam	3 BHK	12	785.77	1369	9,429	16,428	4,59,98,400	5,25,69,600
Satyam	3 BHK	36	801.27	1418	28,846	51,048	14,29,34,400	16,33,53,600
Sub	Total	48			38,275	67,476	18,89,32,800	21,59,23,200
Unnetti	3 BHK	48	1064.02	1875	51,073	90,000	25,20,00,000	28,80,00,000
Unnatti	3 BHK	24	1131.08	1960	27,146	47,040	13,17,12,000	15,05,28,000
Sub Total		72			78,219	1,37,040	38,37,12,000	43,85,28,000
	2 BHK	12	618.82	1089	7,426	13,068	3,65,90,400	4,18,17,600
Vaibhav	2 BHK	12	681.25	1249	8,175	14,988	4,19,66,400	4,79,61,600
Valonav	2 BHK	12	779.85	1345	9,358	16,140	4,51,92,000	5,16,48,000
	3 BHK	12	883.40	1515	10,601	18,180	5,09,04,000	5,81,76,000
Sub	Total	48			35,560	62,376	17,46,52,800	19,96,03,200
	2 BHK	12	618.82	1089	7,426	13,068	3,65,90,400	4,18,17,600
Vilas	2 BHK	24	681.25	1249	16,350	29,976	8,39,32,800	9,59,23,200
	3 BHK	12	883.40	1515	10,601	18,180	5,09,04,000	5,81,76,000
Sub	Total	48			34,377	61,224	17,14,27,200	19,59,16,800
Grand Total		456			3,80,008	6,65,688	1,86,39,26,400	2,13,02,01,600



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7.	CONSOLIDATED	COST ASSESSMENT OF T	THE ASSET	
Sr. No.	Particulars	Govt. Circle/ Guideline Value	Indicative & Estimated Prospective Market Value	
a.	Land Value (A)	Rs.20,31,67,250/-	Rs.14,98,00,000/-	
b.	Structure Construction Value (B)	NA	Rs.76,78,97,190/-	
C.	Additional Aesthetic Works Value (C)	NA	Rs.15,00,00,000/-	
d.	Total Add (A+B+C)	Rs.20,31,67,250/-	Rs.106,76,97,190/-	
	Additional Premium if any	NA	NA	
e.	Details/ Justification	NA	NA	
	Deductions charged if any			
f.	Details/ Justification			
g.	Total Indicative & Estimated Prospective Fair Market Value	Rs.20,31,67,250/-	Rs.106,76,97,190/-	
h.	Rounded Off	Rs.20,31,67,250/-	Rs.106,77,00,000/-	
i.	Indicative & Estimated Prospective Fair Market Value in words		Rupees One Hundred Six Crore Seventy-seven Lakh Only	
j.	Expected Realizable Value (@ ~15% less)		Rs.90,75,45,000/-	
k.	Expected Distress Sale Value (@ ~25% less)		Rs.80,07,75,000/-	
l.	Percentage difference between Circle Rate and Market Value	More than 20% (For land value only)		
m.	Likely reason of difference in Circle Value and Fair Market Value in case of more than 20%	per their own theoretical in valuation of the proper collection purpose and M prevailing market dynamic	ed by the District administration as aternal policy for fixing the minimum ty for property registration tax arket rates are adopted based on as found as per the discrete market ed clearly in Valuation assessment	
n.	CONCLUDING COMMENTS/ DISCLOSE	URES		
	a. This project tie up report is only beir parcel is a sub part of 17,485 sq. m Land area outlaid under residential la Under 17,485 sq. mtr. there are G+2 been prepared for G+11 structure admeasuring 15,628 Sq. mtr.	tr which has been outlaid for ayout plan admeasuring 32, 2 structures as well as G+1	or group housing society on larger 490 Sq. mtr. 1 structures. This tie up report has	
	b. The subject property is a Group Hou	sing project.	Sassiales Valuers &	

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- c. We are independent of client/ company and do not have any direct/ indirect interest in the property.
- d. This Project tie up report has been conducted by R.K Associates Valuers & Techno Engineering Consultants (P) Ltd. and its team of experts.
- e. In this Project Tie-up report, we have not adopted any Market Valuation of Land since this is only a project tie up report and not a project valuation report. Therefore, as such the value of land is immaterial and have no relevance. If any Value/Market rates are enquired for the land then the same has only been given for the reference purpose.
- f. Also, since this is a Licensed land for group housing Project on which the developer has started selling the flats which includes the proportionate land portion also in each Flat sale and the buyer rights on the land has been created, therefore this cost of land should not be used for Project funding especially considering the land and for Land mortgage process since land can't be sold as such.
- g. This is a Project Tie-up report and not a Valuation Report. Standards and norms of valuation is not applicable on this report. Wherever the term of valuation or anything related to it is mentioned in the report is only for illustration purpose in relation to pricing assessment and should not be construed as pure valuation assignment or for any other purpose. The main scope focused in this report is Project status.
- h. This Project Tie-up is done for the property found on as-is-where basis as shown on the site by the Bank/ customer of which photographs is also attached with the report.
- i. Reference of the property is also taken from 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 in good faith and we have assumed that it is true and correct. However, we do not vouch the absolute correctness of the property identification, exact address, physical conditions, etc. based on the documents provided to us since property shown to us may differ on site Vs as mentioned in the documents or incorrect/ fabricated documents may have been provided to us.
- j. Legal aspects for eg. investigation of title, ownership rights, lien, charge, mortgage, lease, verification of documents from originals or from any Govt. department, etc. has to be taken care by legal experts/ Advocates and same has not been done at our end.
- k. The pricing assessment of an asset is an estimate of the worth of that asset which is arrived at by the Valuer in his expert opinion after factoring in multiple parameters and externalities. This may not be the actual price of that asset and the market may discover a different price for that asset.
- This report only contains opinion based on technical & market information which came to our knowledge during the course of the assignment. It doesn't contain any recommendations.
- m. This report is prepared following our Standard Operating Procedures & Best Practices and will be subject to Limitations, Conditions, Valuer's Remarks, Important Notes, Valuation TOS and basis of computation & working as described above.





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n. The use of this report will become valid only after payment of full fees as per the Payment Terms. Using this report or any part content created in this report without payment of charges will be seen as misuse and unauthorized use of the report.

o. IMPORTANT KEY DEFINITIONS

Fair Value suggested by the competent Valuer is that prospective estimated amount in his expert & prudent opinion of the subject asset/ property without any prejudice after he has carefully & exhaustively evaluated the facts & information came in front of him or which he could reasonably collect during the course of the assessment related to the subject asset on an as-is, where-is basis in its existing conditions, with all its existing advantages & disadvantages and its potential possibilities which is just & equitable at which the subject asset/ property should be exchanged between a willing buyer and willing seller at an arm's length transaction in an open & unrestricted market, in an orderly transaction after proper marketing, wherein the parties, each acted knowledgeably, prudently without any compulsion on the date of the Report.

Fair Value without using the term "Market" in it describes that the value suggested by the Valuer may not mandatorily follow or may not be in complete consonance to the established Market in his expert opinion. It may or may not follow market dynamics. But if the suggested value by the valuer is not within the prevailing Market range or is assessed for an asset is located in an un-established Market then the valuer will give reasonable justification & reasoning that for what reasons the value suggested by him doesn't follow the prevailing market dynamics.

Fair Market Value suggested by the competent Valuer is that prospective estimated amount in his expert & prudent opinion of the subject asset/ property without any prejudice in consonance to the Market dynamics after he has carefully & exhaustively evaluated the facts & information came in front of him or which he could reasonably collect during the course of assessment related to the subject asset on an as-is, where-is basis in its existing conditions, with all its existing advantages & disadvantages and its potential possibilities which is just & equitable at which the subject asset/ property should be exchanged between a willing buyer and willing seller at an arm's length transaction in an open & unrestricted market, in an orderly transaction after proper marketing, wherein the parties, each acted knowledgeably, prudently without any compulsion on the date of the Report.

Here the words "in consonance to the established Market" means that the Valuer will give opinion within the realms & dynamics of the prevailing market rates after exhaustively doing the micro market research. However due to the element of "Fair" in it, valuer will always look for the factors if the value should be better than the market realms which is just & equitable backed by strong justification and reasoning.

Market Value suggested by the competent Valuer is that prospective estimated amount which is average price of the similar comparable assets prevailing in an open & established market during the near period of the date of valuation at which the subject asset/ property should be exchanged between a willing buyer and willing seller on an as-is, where-is basis in its existing conditions, with all its existing advantages & disadvantages and its potential possibilities at an arm's length transaction in an open, established & unrestricted market, in an orderly transaction, wherein the parties, each acted without any compulsion on the date of the Valuation.

Using the term "Market Value" without "Fair" omits the elements of proper marketing, acting knowledgeably & prudently.

Market and market participants can be sentimental, inclined towards the transaction without the element of complete knowledge & prudence about facts or due diligence of the asset therefore "each acted knowledgeably, prudently" has been removed from the marker Value definition.

Realizable Value is that minimum prospective estimated value of the asset/ property which it may be able to fetch at the time of actual property transaction factoring in the element of discount due to the

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prospects of deep negotiations between the buyer & seller when the parties in-principally find Fair Market Value reasonable and sits together to close the deal and the transaction across the table. Discount percentage on the Fair Market Value due to negotiation will depend on the nature, size, various salability prospects of the subject asset, the needs of the buyer & the seller and kind of payment terms. In some of the cases Realizable and Fair Market Value may also be equal.

Distress Sale Value* is that value when the property is attached with any process such as mortgaged financing, financial or operational dues which is under any stress condition or situation and the stakeholders are under process of finding resolution towards it to save the property from being attached to a formal recovery process. In this type of sale, minimum fetch value assessed will always be less than the estimated Fair Market Value where the discount of percentage will depend upon various circumstances and factors such as nature, size, salability prospects of the property and kind of encumbrance on the property. In this type of sale, negotiation power of the buyer is always more than the seller and eagerness & pressure of selling the property will be more on the seller than the buyer.

Liquidation Value is the amount that would be realized when an asset or group of assets are sold due to any compulsion or constraints such as in a recovery process guided by statute, law or legal process, clearance sale or any such condition or situation thereof where the pressure of selling the asset/ property is very high to realize whatever maximum amount can be from the sale of the assets in a limited time for clearance of dues or due to closure of business. In other words, this kind of value is also called as forced sale value.

Difference between Costs, Price & Value: Generally, these words are used and understood synonymously. However, in reality each of these has a completely different meaning, premise and also having different definitions in professional & legal terms. Therefore, it is our professional responsibility to describe the definitions of these words to avoid ambiguity & confusion in the minds of the user of this report.

The **Cost** of an asset represents the actual amount spend in the construction/ actual creation of the asset.

The **Price** is the amount paid for the procurement of the same asset.

The **Value** is defined as the present worth of future rights in the property/ asset and is a hypothetical or notional price that buyers and sellers are most likely to conclude for a good or service. Value is not a fact, but an estimate of the likely price to be paid for a good or service at a given time in accordance with a particular definition of value.

Therefore, in actual for the same asset/ property, cost, price & value remain different since these terms have different usage & meaning.

p. Enclosures with the Report:

- Enclosure I: Screenshot of the price trend references of the similar related properties available on public domain - Page No. 32
- Enclosure II: Google Map Location Page No. 33

CASE NO.: VIS (2022-23)-PL328-254-477

- Enclosure III: Photographs of the property Page No. 34-37
- Enclosure IV: Copy of Circle Guideline Rate Page No. 38
- Enclosure V: Other Relevant Documents/Articles taken for reference Page No. 39-45
- Enclosure VI: Consultant's Remarks Page No. 46-48

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KRISSH GREENS, MEERUT

IMPORTANT NOTES

<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 try our level best to ensure maximum 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, assessment or any other mistakes. In case you find any mistake, variation, discrepancy or inaccuracy in any data point mentioned in the report, please help us by bringing all such points into our notice in writing at valuers@rkassociates.org within 30 days of the report delivery, to get these rectified timely, failing which R.K Associates shouldn't be held responsible for any inaccuracy in any manner. Also, if we do not hear back anything from you within 30 days, we will assume that the 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.

Our **DATA RETENTION POLICY** is of **ONE YEAR**. After this period, we remove all the concerned records related to the assignment from our repository. No clarification or query can be answered after this period due to unavailability of the data.

<u>COPYRIGHT FORMAT</u> - 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 or any content of this report wholly or partially 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.

Terms of Services & Consultant's Important Remarks are available at www.rkassociates.org for reference.

SURVEY ANALYST	ENGINEERING ANALYST	REVIEWER	
Harshit Mayank	Gaurav Sharma	Tejas Bharadwaj	
8	72	(Just	
		TO	

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PROJECT TIE-UP REPORT



KRISSH GREENS, MEERUT

ENCLOSURE 1: PRICE TREND REFERENCES OF THE SIMILAR RELATED PROPERTIES AVAILABLE ON PUBLIC DOMAIN





Photo not available Request Photos

sumit khera

3 BHK Apartment in Kanker Khera Vaishno Dham Colony ***

1,400 30.7. ₹ 42 L

3 BHK

✓ Ground Floor ✓ Close To Hospital ✓ Close To Market ✓ Overlooking Mai... ✓ Spacious rooms, well maintained colony, enough parking space, on... more

READY TO MOVE PESALE

View Phone Number

Contact Owner

0 00 0



2 BHK Independent Builder Floor in Kanker Khera

Vaishno Dham Colony

₹30 L

990 39.5

2 BHK

Ground Floor

Ground floor property huge park in front of the house parking avail... more

Prince Choudhary

View Phone Number

Contact Owne

CASE NO.: VIS (2022-23)-PL328-254-477

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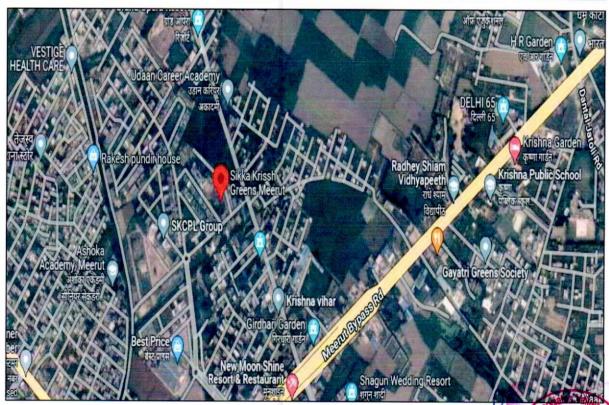


PROJECT TIE-UP REPORT KRISSH GREENS, MEERUT

REINFORCING YOUR BUSINESS ASSOCIATES

ENCLOSURE 2: GOOGLE MAP LOCATION







PROJECT TIE-UP REPORT KRISSH GREENS, MEERUT

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ENCLOSURE 3: PHOTOGRAPHS OF THE PROPERTY





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PROJECT TIE-UP REPORT KRISSH GREENS, MEERUT

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VALUERS & TECHNO ENGINEERING CONSULTANTS (P) LTD.

Page 38 of 59

World's first fully digital Automated Platform for Integrating Valuation Life Cycle -A product of R.K. Associates





CASE NO.: VIS (2022-23)-PL328-254-477



KRISSH GREENS, MEERUT







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Integrating Valuation Life Cycle -

PROJECT TIE-UP REPORT

KRISSH GREENS, MEERUT







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REINFORCING YOUR BUSINESS ASSOCIATES

KRISSH GREENS, MEERUT

ENCLOSURE 4: COPY OF CIRCLE RATE

प्रारूप - 3

नगरीय एवं अर्द्धनगरीय क्षेत्र में मुख्य मार्गों के रोड सेगमेन्ट पर पडने वाले मोहल्ले या राजस्व ग्राम की अकृषक भूमि की तथा वाणिज्यिक सम्पत्ति की न्यूनतम दरें प्रति वर्गमीटर

(क) — उप जिला सरधना जिला मेरठ के अधीन नगरीय क्षेत्र पर मुख्य मार्गो पर अकृषक भूमि तथा वाणिज्यिक सम्पत्ति की न्यूनतम दर प्रति वर्गमीटर

क्रम संख्या	रोड संग्नेन्ट का नाम कहां से कहां तक	राजस्य प्राम या मोहल्ले का नाम	प्रारूप -1 में आवंटिक किया मया वी-कोड	अक्षक मृथि की दर प्रति वर मीठ में	एकल दुकान में निहित मिंग की दर प्रति का गीं। में	कामशिवल काम्यलैक्स / वाशिन्वक प्रतिष्ठान की कारपेट ऐरिया की दर प्रति वठ मीठ में।
1	2	3	4	5	7	9
1	जाटीली ग्राम के भीराहे से रेलवे लाईन तक	चाटौती	409	24000	108000	138000
2	बाईपास चौराहे से जाटीली की सीमा तक खिर्वा – सरपना मार्ग पर	ਗਟੀਜ਼ੀ	411	13000	38000	57000
3	रेलवे लाईन से बीकानेर स्वीदस हाउस तक	रोशनपुर दौरती / जाटौली	410	24000	108000	138000
4	सरुपना खिर्वा बाईपास चौराहे से जाटीली ग्राम के वौराहे तक	जाटीती	408	24000	108000	138000
5	अप्यू एन्कलेव से पुल्टेडा चौहान चुंगी के गेट तक (सडक के दोनो ओर)	मुकर्रबपुर पल्हेडा	403	24000	108000	138000
в	बीकानेर स्वीटस हाजस से पावली खास के बीसहे तक (राष्ट्रीयराजमार्ग के पश्चिमी ओर)	मुकर्गबपुर पल्हें बा	401	24000	108000	138000
7	बाईपास घौराहे से अप्पू एन्कलेव तक (सदक के पूर्वी और)	मुक र्शवपुर पल्हेबा	402	24000	108000	138000

वर्षान्वन्यक व्या सहायक महानिरीक्षक संस्थाना राह्यक्रिक्ट्रीर निवन्धन मेरठ। संस्थाना (भेरव)

अपर जिलाजिकारी (विo/राठ) मेरठ। कलेक्टर/पिज़्मीधकारी मेरक

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PROJECT TIE-UP REPORT

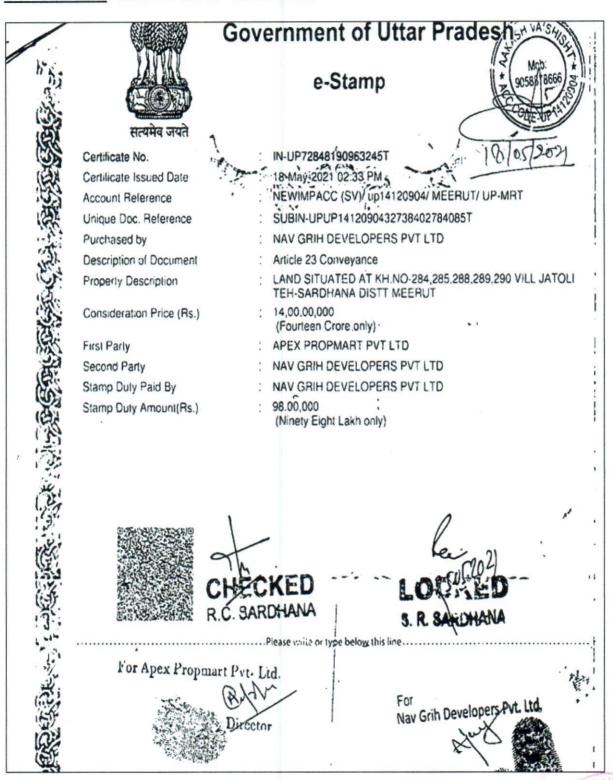
KRISSH GREENS, MEERUT



ENCLOSURE 5: OTHER RELEVANT DOCUMENTS

DOCUMENT 1: EXCERPTS OF SALE DEED

CASE NO.: VIS (2022-23)-PL328-254-477





PROJECT TIE-UP REPORT

KRISSH GREENS, MEERUT



(2)

e-Stamp Cir. No. IN-UP72848190963245T

SALE DEED

SALE DEED FOR Rs. 14, 00, 00,000/-

STAMP DUTY Rs. 98,00,000/-

CIRCLE RATE OF LAND Rs. 11,000/- Per Sq. Mtrs.

assigns and the successors in interest) of the FIRST PART.

THIS DEED OF SALE is made on this 18th Day of May 2021 in between:-APEX PROPMART PVT. LTD., (PAN No. AAGCA2625Q) a Company registered under the Companies Act 1956, having its registered office at A-312, Meerut Mall, Delhi Road, Meerut represented by its Director Sh. Atul Gupta S/o Sh. Ramesh Chand R/o 39/16, Shivaji Road, Meerut, who have been duly authorized vide Board of Resolution dated 17.05.2021(hereinafter referred to as "Vendor", which expression shall, unless repugnant to the context thereof, include its authorized representatives, administrators, executors, permitted

AND

NAV GRIH DEVELOPERS PVT. LTD., (PAN No. AADCN3960C) A Company duly incorporated under the companies Act 1956, having its Regd. Office at C-60, Sikka House, Preet Vihar, Vikas Marg, New Delhi-92 through its authorized signatory Sh. Ajay Kumar S/o Sh. Sudesh Pal R/o H. No. 341, Mubarikpur, Meerut duly authorized vide Resolution passed in the meeting of Board of Directors held on 17.05.2021, (hereinafter referred to as "VENDEE" which expression shall, unless repugnant to the context thereof, include its permitted assigns and the successors in interest) of the SECOND PART.

For Apex Propmart Pvt- Ltd

Nav Grih Developers Pvt. Ltd.

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PROJECT TIE-UP REPORT

KRISSH GREENS, MEERUT

(7)

e-Stamp Cir. No. IN-UP72848190963245T

office of Sub - Registrar, Sardhana at Book No. 1, Volume 1769 on Pages 363 to 400 at S. No. 4159 on dated 16.04.2008; and therefore the total land purchased through the said sale deeds is 32490 Sq. Mtrs.

Whereas the Vendor has got approved revised layout plan no.02/14 dated 05/02/2015 for 32490 Sq. Mtrs. from Meerut Development Authority, Meerut out of which 17485 Sq. Mtrs. land was allocated for group housing; and

Whereas out of the above 17485 Sq. Mtrs. group housing land, Vendors constructed (18 X 3) = 54 Nos. (G+2) flats on 1856.75 Sq. Mtrs. land and the Vendor sold some flat to different customers and some flats are still in stock, for which Vendor is free to sell the balance stock of flats at their will. The Vendor is selling only balance land area (17485Sq. Mtrs.-1856.75 Sq. Mtrs.) 15628.25 Sq. Mtrs. Comprising of entire Kh. No. 284, 285, 288, 289 and 290 to the Vendee for the construction of building (said land), further the Vendee shall not create any hindrance in the rights of (G+2) flat holders and similarly no one, including the said (G+2) flat holders, should create any hindrance in the rights of the Vendee, its employees, staff, vendors, service providers, contractors, agents, labour, etc. related to the unconditional enjoyment, access, sale, marketing and development of the said land construction/development made/done over the said land.

For Apex Propmart Pvt- Ltd.

CASE NO.: VIS (2022-23)-PL328-254-477

Nav Grih Developers Pvt. Ltd.



PROJECT TIE-UP REPORT

REINFORCING YOUR BUSINESS"
ASSOCIATES
VALUERS & TECHNO ENGINEERING COMSULTANTS (P) LTD.

KRISSH GREENS, MEERUT

(8)

e-Stamp Cir. No. IN-UP72848190963245T

Whereas the Vendee has approached the Vendor and expressed desire to purchase the 15628.25 Sq. Mtrs. Land comprising of entire Kh. No. 284, 285, 288, 289 and 290 and the Vendor have agreed to sell the Land to the Vendee, for a consideration of Rs. 14,00,00,000/- (Rupees Forteen Crore Only); and

NOW THEREFORE THIS DEED OF SALE OF LAND WITNESSTH AS UNDER:

- 1. That in consideration of the sum of Rs. 14,00,00,000/- (Rupees Forteen Crore Only) paid by the Vendee to the Vendor, as detailed at the foot of this deed, the Vendor do hereby admit and acknowledge and the Vendor hereby relinquish all their rights, and interest in the said land, doeth hereby grant, convey, sell, transfer and assign to the Vendee by way of sale and after it Vendee shall be the lawful, absolute, exclusive and undisputed owner of the said Land.
- 2. That the Vendor has delivered the peaceful, clean and vacant legal & physical possession of the said land to the Vendee, free from all encumbrances, charges, claims, disputes, litigation and demands whatsoever and the Vendee shall use the land at its own will and the Vendor will sign the documents whenever the Vendee requires for the entry of name of Vendee mutated in revenue records.
- That, simultaneously with the execution of the present sale/conveyance deed the Vendor has handed over the complete original chain of documents of ownership including the past sale deeds, mutation, etc. to

For Apex Propmart Pvt- Ltd.

CASE NO.: VIS (2022-23)-PL328-254-477

Director

For Nav Grih Developers, Pvt. Ltd.

मिलान कर्ता पुष्टि कर्ता

STORED.

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PROJECT TIE-UP REPORT

REINFORCING YOUR BUSINESS ASSOCIATES

KRISSH GREENS, MEERUT

5/25/2021

पुष्टि विलेख 52

आवेदन सं॰: 202100732009238

विक्रय पत्र

बही स०: 1

रजिस्ट्रेशन स॰: 8114

वर्ष: 2021

प्रतिफल- 14000000 स्टाम्प शुल्क- 9800000 बाजारी मूल्य - 14000000 पंजीकरण शुल्क - 1400000 प्रतिलिपिकरण शुल्क - 100 योग : 1400100

श्री एपैक्स प्रोपमार्ट प्रा लि द्वारा डायरेक्टर अतुल गुप्ता द्वारा पवन कुमार प्रमाणीकृत मुख्तार,

पुत्र श्री कृपाल सिंह

व्यवसाय : व्यापार

निवासी: 253/2 इन्द्रा नगर मेरठ

श्री, एपैक्स प्रोपमार्ट प्रा लि द्वारा डायरेक्टर अतुल गुप्ता द्वारा

ने यह लेखपत्र इस कार्यालय में दिनॉक 25/05/2021 एवं

12:11:16 PM बजे निबंधन हेतु पेश किया। पवन कुमार प्रमाणीकृत मुख्तार



रामकिथोर प्रमारी उप निबंधक :सरधना

भेरठ 25/06/2021

शरद श्री वीस्तव

प्रिंट करें

CASE NO.: VIS (2022-23)-PL328-254-477

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PROJECT TIE-UP REPORT

REINFORCING YOUR BUSINESSE ASSOCIATES

KRISSH GREENS, MEERUT

(17)

e-Stamp Cir. No. IN-UP72848190963245T

33. Rs. 9,00,000/- (Rs. Nine Lac Only) TDS deducted by the purchaser and TDS shall be deposited with the relevant authority.

IN WITNESS WHEREOF, the Parties hereto have hereunto set and subscribed their respective hands at the place and on the day, month and year, first above written under their respective signatures and in the presence of following witnesses.

ज्ञान अल्हाना अल्मी कलदीप अल्हाना होन जार तर 138, वेरेर तथार, जेरह APEX PROPMART PVT.LTD.

(Director)

576-9

Dos

NAV GRIH DEVELOPERS PVT. LTD.

वारित गर्ज डाल्मी आर केंग्र गर्ज RIO179, SIETT 4151, केरह

(Auth. Signatory)

DATED 18-05-2021 Drafted by Nitin Goel, Adv. Meet

B)4m

NITIN GOEL Advocate

B/J

मिलान कर्ता पुष्टि कर्ता संस्ट

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PROJECT TIE-UP REPORT



KRISSH GREENS, MEERUT

(18)

e-Stamp Cir. No. IN-UP72848190963245T

NAKSHA NAZRI OF LAND

NO. OF VENDOR / FIRST PARTY- APEX PROPMART PVT. LTD., having its registered office at A-312, Meerut Mall, Delhi Road, Meerut represented by its Director Sh. Atul Gupta S/o Sh. Ramesh Chand R/o 39/16, Shivaji Road, Meerut

NO. OF VENDEE / SECOND PARTY- NAV GRIH DEVELOPERS PVT. LTD., having its Regd. Office at C-60, Sikka House, Preet Vihar, Vikas Marg, New Delhi-92 through its authorized signatory Sh. Ajay Kumar S/o Sh. Sudesh Pal R/o H. No. 341, Mubarikpur, Meerut

MEASUREMENT OF PLOT- Land parcel of entire Kh. No. 284, 285, 288, 289 and 290 total admeasuring 15628.25 Sq. Mtrs. situated at Village Jatoli, Tehsil Sardhana, Distt. Meerut.

East – Residential

North – Residential

South – Residenial

West - Residential

- 1- Description of property under sale with in radius of 50 Mtr.
- 2-Inside of Road
- 3- Residential Land

Declaration:- Neither any fact is suppressed nor wrong clarification is written. The above information is on the basis of general information of the area.

ror Apex Propmart Pvt. Ltd.

Director

Signature of Vendor

CASE NO.: VIS (2022-23)-PL328-254-477

For Nav Grih Developers Pvt. Ltd.

Signature of Vendee

मिलान कर्णी

सर्वरव

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PROJECT TIE-UP REPORT



KRISSH GREENS, MEERUT

DOCUMENT 2: AREA STATEMENT OF PROJECT FROM APPROVED MAP

SUMMARY OF AREA FOR GROUP HOUSING AREA	17485.00	SQ M.
GROUND FLOOR AREA	3405.37	SQ M.
FIRE ESCAPE (3.26X5.87X7NOS= 154.24 SQMT)	154.24	SQ M.
NET GROUND FLOOR AREA (3405.37-154.24)	3251.13	SQ M.
GROUND COVERAGE OF G+2 (205.99X9+2X12.38X.115)	1856.75	SQ M.
TOTAL GROUND COVERAGE	5107.88	SQ M.
PERMISSIBLE FAR 2.5	43712.50	SQ M.
AREA OF GROUND FLOOR	3251.13	SQM
LIFT AREA (1.95X2.15X8+2X2.9X8)= 33.54+46.4=79.94		
FAR OF 1ST FLOOR TO 11TH FLOOR = (3251.13-79.94)X11	34883.09	SQM
FAR FOR G+2	5570.28	SQ M.
TOTAL FAR ACHIEVED	43704.50	SQ M.
BASEMENT FLOOR	11576.28	SQ M.
STILT	5232.68	SQ M.
ACHIEVED FAR	43704.50	SQ M
FIRE ESCAPE=154.24X15	2313.70	SQ M
MUNTY	505.00	SQM
MROOM	159.88	SQ M.
TOTAL COVERED AREA	63492.04	SQ M.
PERMISSIBLE UNITS (330 UNITS PER HECTARE)	621	UNITS
PROVIDED NO OF UNITS OF G+2 FLOORS	54	UNITS
PROPOSED NO OF UNITS OF GROUP HOUSING = 38X12 = 456	456	UNITS
TOTAL NO OF UNITS PROPOSED	510	UNITS
PARKING REQUIRED=1.5 ECS FOR 100 SQMT FAR	656	ECS
PROPOSED CAR PARKING PROVIDED ON BASEMENT	205	CARS
PROPOSED CAR PARKING PROVIDED ON STILT+GROUND	306	CARS
TOTAL NO OF CARS PROVIDED	511	CARS
NO OF SCOOTERS PROVIDED ON BASEMENT	349	SCOOTERS
NO OF SCOOTERS PROVIDED ON STILT+GROUND	476	SCOOTERS
TOTAL NO OF SCOOTERS PROVIDED	825	SCOOTERS
TOTAL ECS ACHIEVED = 511+(825/4)	717	ECS

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Integrating Valuation Life Cycle
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PROJECT TIE-UP REPORT

REINFORCING YOUR BUSINESS A S S O C I A T E S
VALUES & TECHNO ENGINEERING CONSULTANTS (P) LTD.

KRISSH GREENS, MEERUT

DOCUMENT 3: SPECIFICATIONS OF THE PROJECT

Sikka Krissh Greens

Date-05/08/2017

Specifications

GENERAL

Earthquake resistant structure zone IV complaint designed by highly experience structural Engineers.

SUPER STRUCTURE

 Sheer wall structure with columns, R.C.C slabs & beams with brick wall partition in between designed by IIT Engineer's (As per IS code).

FLOORING

- Vitrified Tiles in Drawing/Dining/bedrooms/Kitchen/ Laminated wooden flooring in Master Bedroom.
- Anti-Skid ceramic tiles in toilet & balcony. Marble stone flooring in corridor, lift, lobby and staircase.

DOOR AND WINDOWS

- External doors & windows made UPVC/Powder Coated Aluminum. Internal doors in hardwood frames with laminated flush doors.
- Entrance door Teakwood finish decorative door.

KITCHEN

 Granite top working platform, Stainless steel sink, Ceramic glazed tiles 2 feet above working platform with chrome finish sanitary ware.

EXTERNAL FINISH / LIFT

 Modern and elegant outer finish with high quality paint/stone with plaster & decorative Lobby/ Entrance lobby wood/ tiles up to 7 feet and texture paint in texture paint.

EXTERNAL FACADE

Exterior design with superior paint finish.

TOILETS

- Provision for hot and cold water system. Glazed tiles in pleasing colours on wall upto door level.
- Added in external facede European style W.C.'s washbasins & cisterns in light shade of standard brand. Chrome plated fittings of standard make.

INSIDE WALL FINISH

Inside wall with POP punning and one concept wall in bed room, acrylic emulsion paint.

ELECTRICAL

 Modular switches, Sufficient light and power points, cable TV and Telephone points in drawing room and master bedroom. Copper wires in concealed PVC conduits with MCB.

INTERCOM FACILITY

Provision of intercom facility in each flat.

PNG GAS PIPELINE

CASE NO.: VIS (2022-23)-PL328-254-477

Provision of gas pipeline infrastructure.

WATER SUPPLY

Underground and overhead water tanks with pumps for uninterrupted water supply.

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PROJECT TIE-UP REPORT

KRISSH GREENS, MEERUT



DOCUMENT 4: COPY OF SEIAA, UTTAR PRADESH APPROVAL

State Level Environment Impact Assessment Authority, Uttar Pradesh

Uploaded on www.gelaaup.to

Directorate of Environment, U.P.

Vincet Khand-1, Gosnti Nagar, Lucknow - 226 010 Phone : 91-522-2300 541, Fax : 91-522-2300 543 E-mail : docupiko@yahoo.com Website : www.seisaup.in

To.

Shri Suman Kumar Guha, GM Planning, M/s Nav Grih Developers Pvt. Ltd, C-60, Sikka House, Preet Vihar, Vikas Marg, New Delhi- 110092.

Ref. No. 3 5.1 /Parya/SEAC/3096/2016

Date: 4 January, 2017

Sub: Environmental Clearance for Group Housing Project "Sikka Krish Greens" at VIII-Jatoli, Tehsil-Sardhna, Distt-Meerut, U.P. M/s Nav Grih Developers Pvt. Ltd, Regarding.

Dear Sir.

Please refer to your application/letters 16-05-2015, 19-04-2016, 21-06-2016, 09-12-2016, 06-09-2016 & 24-10-2016 addressed to the Secretary, State Level Expert Appraisal Committee (SEAC) and Director. Directorate of Environment Govt. of UP on the subject as above. A presentation was made by the representative of the project proponent along with their consultant M/s YES Enviro Solutions in the SEAC meeting dated 05/10/2016.

The Project proponent, through documents (submitted to SEAC) and presentation made during meeting, has informed to the SEAC that:-

 The environmental clearance is sought for Group Housing Project "Sikka Krish Greens" at Vill-Jatoli, Tehsil-Sardhna, Distt-Meerut, U.P. M/s Nav Grih Developers Pvt. Ltd.

2. Area details of the project:

5.No.	Particulars	Area m ²
1.	Plot Area	17,485.00
2.	Perm. Ground Coverage (40 % ofTotal Plot Area)	6,994
3.	Proposed Ground Coverage (29.21 % ofTotal Plot Area)	5,107.88
4.	Permissible FAR (@ 2.5) Permissible FAR for Group Housing (@2) Permissible FAR for Commercial (@ 0.5)	43,712.50 34,970 8,742.5
5.	Proposed FAR (2.49) Residential FAR(@ 2) Commercial FAR (@ 0.499)	43,704.50 34,970 8,734.5
6.	Built Up Area	57921.612
7.	Landscape Area (15 % of Plot Area)	2,622.75
8.	Fire Escape Area	2,313.70
9.	Mumty & Machine Room Area	664.88
10.	Stilt Area Stilt - 1 Stilt - 2	10,750.47 4,591.15 6,159.32
11.	Open Area	9,754.37

Revised built-up area statement of all towers with basement + stilt + finors:

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Integrating Valuation Life Cycle
A product of R.K. Associates

PROJECT TIE-UP REPORT

KRISSH GREENS, MEERUT



E C for Group Housing Project "Sikka Krish Greens" at Vill-Jatoli, Tehsil-Sardhna, Distt-Meerut, U.P. M/s Nav Grih Developers Pvt. Ltd, Regarding.

 Mobile toilets, safe drinking water facility, sanitation facility and eco friendly fuels etc. Shall be made available to the temporary residents/workers at the project site including the proper treatment and the disposal of the wastes.

No construction/operation is to be started without obtaining Prior Environmental Clearance. Concealing factual data and information or submission of false/fabricated data and failure to comply with any of the conditions stipulated in the Prior Environmental Clearance attract action under the provision of Environmental (Protection) Act. 1986.

This Environmental Clearance is subject to ownership of the site by the project proponents in confirmation with approved Master Plan for Meerut. In case of violation, it would not be effective and would automatically be stand cancelled.

You are also directed to ensure that the proposed site is not a part of any no-development zone as required/prescribed/identified under law. In case of violation, this permission shall automatically deem to be cancelled. Also, in the event of any dispute on ownership or land use of the proposed site, this clearance shall automatically deemed to be cancelled.

The project proponent will have to submit approved plans and proposals incorporating the conditions specified in the Environmental Clearance within 03 months of issue of the clearance. The SEIAA/MoEF reserves the right to revoke the environmental clearance, if conditions stipulated are not implemented to the satisfaction of SEIAA/MoEF. SEIAA may impose additional environmental conditions or modify the existing ones, if necessary. Necessary statutory clearances should be obtained and submitted before start of any construction activity.

These stipulations would be enforced among others under the provisions of Water (Prevention and Control of Pollution) Act, 1974, the Air (Prevention and Control of Pollution) Act, 1981, the Environment (Protection) Act, 1986, the Public Liability (Insurance) Act, 1991 and EIA Notification, 2006 including the amendments and rules made thereafter.

This is to request you to take further necessary action in the matter as per provision of odzette Notification No. 5.0. 1535(E) dated 14.9.2006, as amended and send regular compliance reports to the authority as prescribed in the aforesaid notification.

Member Secretary, SEIAA

No...../Parya/SEAC/3096/2016

Dated: As above

Copy with enclosure for Information and necessary action to:

- 1. The Principal Secretary, Department of Environment, Govt. of Uttar Pradesh, Lucknow.
- Advisor, IA Division, Ministry of Environment, Forests & Climate Change, Govt. of India, Indira Paryavaran Bhawan, Jor Bagh Road, Aliganj, New Delhi.
- Chief Conservator, Regional Office, Ministry of Environment & Forests, (Central Region), Kendriya Bhawan, 5th Floor, Sector-H, Aliganj, Lucknow.
- 4. District Magistrate, Meerut.
- The Member Secretary, U.P. Pollution Control Board, TC-12V, Paryavaran Bhawan, Vibhuti Khand, Gomti Nagar, Lucknow.
- 6. Regional Officers, Regional Office, UP Pollution Control Board, Meerut.
- 7. Copy to Web Master/ guard file.

(S.C. Yadav) Member Secretary, SEIAA

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PROJECT TIE-UP REPORT

KRISSH GREENS, MEERUT



DOCUMENT 5: COPY OF REVALIDATION OF BUILDING PLAN DOCUMENT



Meerut Development Authority

Uttar Pradesh

TERMS AND CONDITIONS FOR MAP REVALIDATION PERMISSION

Permit No. : Group Housing/02308/MDA/BP/21-22/0810/18112021

To.

Name of owner/Applicant APEX PROPMART PVT LTD, DINESH KUMAR GUPTA Communication Address A-89, UPPER GROUND FLOOR, PHASE - 3, ASHOK VIHAR, DELHI,NORTH WEST DELHI,Uttar Pradesh.110052

Property no. KHASRA NO - 284,285,286,288,289,290,291 Scheme name NA City NORTH WEST DELHI .

Dear Sir/Madam.

- This Construction permission of File no MDA/BP/21-22/0810 valid from 18 Nov 2021 to 18 Nov 2024 Previous Sanction map and letter no 2/14 REVISED Dated 05 Dec 2016 is not Valid After issue of this Approval.
- This Construction permission is of 43441 for Residential land use allowed on a plot area of 32490 sqm as per plan belonging to APEX PROPMART PVT LTD, DINESH KUMAR GUPTA - A-89, UPPER GROUND FLOOR, PHASE - 3, ASHOK VIHAR, DELHI., NORTH WEST DELHI, Uttar Pradesh, 110052.
- This permission include construction on 13 only. Due to this permission Subdivision of plot /Floors and units are not independent and saleable as per rules.
- Owner will have to apply for the plinth level verification certificate before Starting onwards floors
 construction on site. Otherwise permission will be automatically cancelled and structure will be treated as
 unauthorized construction for compounding process.
- Provision of parking space, rainwater harvesting and tree plantation as per Approved plan to be ensure by owner.
- In case of labour cess dispute difference of money should be deposited to concern authourity and Final settlement letter should be uploaded to web portal.

Validity of Map extended to 05-Dec-2024. Conditions stated in earlier map and letter will be followed

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PROJECT TIE-UP REPORT

KRISSH GREENS, MEERUT



DOCUMENT 6: COPY OF PROVISIONAL FIRE NOC



कार्यालय संयुक्त निदेशक फायर सर्विस मुख्यालय लखनऊ । पत्रांक:आर- 3) / जे0डी० / जीबीएन-15 (जीएन) / 206 दिनांक: मई 13 2015.

पत्राकःआर— 3) / जंग्डाग् / जाबाएन—15(जाएन)/20 सेवा में, मस्य नगर नियोजक

मेरठ विकास प्राधिकरण,

मेरठ।

विषयः मैसर्स एपैक्स प्रोपमार्ट प्राo लिo द्वारा ग्राम जटौली खसरा नम्बर—284, 285, 286,288, 290, एवं 291 तo सरघना जिला मेरठ मे प्रस्तावित सामूहिक बहुमंजिला ग्रुप हाऊसिंग भवन के निर्माण हेतु संशोधित प्रोवीजनल अग्निशमन अनापिता प्रमाण निर्गत किये

जाने के सम्बन्ध मे।

यूआईडीः 2015 / 8201 / एमआरटी / मेरठ / 165 / जेडी महोदय

कृपया उपरोक्त विषयक आवेदक मैसर्स एपैक्स प्रोपमार्ट प्रा० लि० द्वारा अपने प्रार्थना पत्र के माध्यम से ग्राम जटौली खसरा नम्बर—284, 285, 286,288, 290, एवं 291 खिरवारा रोड मैरठ में प्रस्तावित सामूहिक बहुमंजिला ग्रुप हाऊसिंग भवन के निर्माण हेतु संशोधित मानचित्र उपलब्ध कराते हुए संशोधित प्रोवीजनल अग्निशमन अनापत्ति प्रमाण पत्र निर्गत किये जाने का अनुरोध किया गया है।

प्रश्नगत भवन के स्थल का निरीक्षण एवं मानिवज्ञों का अध्ययन अग्निशमन अधिकारी पुलिस लाइन मेरठ द्वारा किया गया जिनकी आख्या दिनांकः 10-05-2015 का मुख्य अग्निशमन अधिकारी मेरठ द्वार परीक्षण कर अपनी संस्तुति आख्या दिनांकः 11-05-2015 का सुसंगत मानकों के अनुसार परीक्षण कर उपनिदेशक फायर सर्विस मेरठ अपनी संस्तुति आख्या अधोहरताक्षरी को उपलब्ध करायी गयी जिसका विवरण निम्नवत है-

भवन की संरचना:-

1—प्रश्नगत भवन का भूखण्ड/प्लाट एरिया—32,490.00 वर्ग मी०। तथा पूर्व में प्रश्नगत भवन को उपनिदेशक फायर सर्विस मेरठ के पत्र संख्याः भ—13/डीडी/फा0स0/मेरठ—14 (मेरठ)/557 दिनांक:02—07—2014 के माध्यम से निर्गत की गयी है।

2-प्रस्तावित वेसमेन्ट एरिया-11576.28 वर्ग मी0।

3-प्रस्तावित स्टिल्ट एरिया-5232.68 वर्ग मी0।

4-प्रस्तावित भृतल कवर्ड एरिया-3251.13 वर्ग मी0।

5-प्रस्तावित प्रथम से 11वें तल तक कवर्ड एरिया-3171.19 वर्ग मी० प्रत्येक।

6-ऊँचाई टेरिस तक-38.40 मीटर।

भवन का अधिमोग विवरण:- प्रस्तावित भवन का अधिमोग आवासीय अपार्टमेन्ट (एन०बी०सी-2005 आवसीय श्रेणी ए०-४) के अन्तर्गत वर्गीकृत किया गया है।

ढांचागत व्यवस्था:-

1— पहुच मार्गः—भूखण्ड के सामने नानचित्रों मे रोड की चौंडाई 18 मीं० मानकों के अनुसार अंकित की गई है जो भवन विनियमावली के मानकों के अनुसार है तथा प्रवेश द्वार जिनकी चौंडाई एन०बी०सीं० मानक के अनुसार है।

2- सैटबेक:- प्रस्तावित भवन का सैटबेक निम्नवत है:-

ए०-अग्रभाग-15.00-मी०।

वी0-पृष्ठ भाग-13.89 मी0।

सी0-पार्श्व भाग प्रथम-13.80 मी0।

डी0-पार्श्व भाग द्वितीय-15.29 मी० प्रस्तावित है।

अ0-पश्चिमार्ग द्विताय—15.29 मार्ग प्रस्तावित है।

उपरोक्तानुसार प्रश्नावत भवन के सैटबेक मेरठ विकास प्राधिकरण मेरठ मानको के अनुसार प्रस्तावित है तथा
सैटबेक में किसी प्रकार का स्थाई / अस्थायी निर्माण कार्य अनुमन्य नहीं होगा तथा टावरों के चारों और 06 मीटर का मोटरेबुल हार्ड सरफेस युक्त
खुला स्थान रखा जाना अनिवार्य है तथा बेसमेन्ट की छत 45 टन भार क्षमता की निर्मित करायी जानी अनिवार्य होगी।

3—निकास मार्ग:— प्रस्तावित मवन में 08 यूनिट है प्रत्येक यूनिट में 02—02 स्टेयर/ निकास मार्गों की चौडाई 1.5 मीटर मानक के अनुसार है जिनकी पलोर के समस्त स्थानों से ट्रेविलंग डिस्टेन्स अधिकतम अनुमन्य सीमा के अन्तर्गत है तथा प्रत्येक टावर में एक स्टेयर को फायर टावर के रूप में निर्मित किया जायेगा।

छ-छ॰, लखनक

Od a Lindi latel siledi.

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PROJECT TIE-UP REPORT

REINFORCING YOUR BUSINESS ASSOCIATES

KRISSH GREENS, MEERUT

4- रिफ्यूज एरिया:- भवन मे रिफयूज एरिया हेतु प्रत्येक पलैट पर बालकनी का प्राविधान है जो एन०बी०सी० मानक के अनुसार है।

घ-अग्निशमन सुरक्षा व्यवस्था:- एन०बी०सी० २००५ के अनुसार निम्नांकित अग्निशमन व्यवस्थाएँ कराया जाना वॉच्छनीय है।

1—मूमिगत:—प्रश्नगत भवन मे 1,00,000 लीटर क्षमता का भूमिगत टैंक एन0बी0सी0 मानक के अनुसार वॉच्छनीय है।

2-पम्पस:-भूमिगत टैंक के पास 1620 एल0पी0एम0 क्षमता का 01 अदद मेन विद्युत चालित पम्प, इतनी ही क्षमता का एक अदद डीजल चालित पम्प तथा 01 अदद जौकी पम्प मानको के अनुसार स्थापित कराये जाने वॉच्छनीय है।

3-टेरिस टैंक:-प्रत्येक ब्लाक की टेरिस पर टेरिस टैंक क्षमता 75,000.00 हजार ली०, क्षमता का टेरिस टेक स्थापित कराया जाना एन०बी०सी० मानक के अनुसार वॉच्छनीय है।

4—होजरील:— प्रस्तावित भवन मे प्रत्येक ब्लाक मे प्रत्येक तल पर होजरील लैण्डिंग वाल्व, मय होज बाक्स, होज पाइप, एवं ब्रान्च पाइप का प्राविधान एन०बी०सीं० मानको के अनुसार वॉच्छनीय है।

5-वेटराईजर- प्रस्तावित भवन में वेटराइजर एन०वी०सी० एवं भारतीय मानक व्यूरो आई०एस०-3844 मानको के अनुसार वॉच्छनीय है।

6-यार्ड हाईड्रेण्टसः- प्रस्तावित भवन परिसर में रिंग लाइन छस पर यार्ड हाईड्रेण्टस एवं फायर सर्विस इन्लेट का मानको के अनुसार वॉच्छनीय है। 7-आटोमेटिक स्प्रिंकलर सिस्टम- सम्पूर्ण भवन के स्टिल्ट एरिया एवं वेसमेन्ट एरिया में ऑटोमेटिक स्प्रिंकलर सिस्टम एन०वी०सी० एवं सम्बन्धित मानको के अनुसार वॉच्छनीय है।

8-आटोमेटिक डिडेक्शन एण्ड एलार्म सिस्टम- प्रश्नगत भवन में सम्पूर्ण तलो पर ऑटोमेटिक डिडेक्शन एण्ड फायर एलार्म सिस्टम एन०बी०सी० मानक के अनुसार बॉच्छनीय नहीं है।

9—मैनुबल आपरेटिड इलैक्ट्रिक फायर एलार्म सिस्टमः— सम्पूर्ण भवन के समस्त ब्लाकों में मैनुबल आपरेटिड इलैक्ट्रिक फायर एलार्म सिस्टम एन०बी०सी० मानक के अनुसार वॉच्छनीय है।

10—प्राथमिक अग्निशमन उपकरण (फायर एक्सटिंग्यूशर):-- प्रस्तावित भवन मे निर्माण के उपरान्त फायर एक्सटिंग्यूशर आई०एस०- 2190 के अनुसार वॉच्छनीय है।

11-एग्जिट साईनेज:- सम्पूर्ण भवन के समस्त ब्लाकों में एग्जिट साईनेज एन०बी०सी० मानक के अनुसार वॉच्छनीय है।

12-पी०ए० सिस्टम:- सम्पूर्णे भवन के समस्त टावरों में पी०ए० सिस्टम एन०बी०सी० मानक के अनुसार वॉच्छनीय है।

13—प्रशिक्षित स्टॉफः— प्रश्नगत भवन मे अधिष्ठापित अग्निशमन व्यवस्थाओं के संचालन हेतु व्यवसायिक रूप से दक्ष कर्मी एवं प्रशिक्षित फायर आफिसर एन०बी०सी0—2005 के प्रस्तर सी0—6 के अनुसार नियुक्त किया जाना वॉच्छनीय है।

14-वैकल्पिक विद्युत व्यवस्था:- प्रश्नगत भवन में उपरोक्त अग्निशमन व्यवस्थाओं को अधिष्ठापित कराये जाने के उपरान्त इनको एवं फायरमैन लिपट तथा भवन को बिल्कुल अलग से वैकल्पिक विद्युत व्यवस्था से संयोजित किया जाना मानको के अनुसार वॉच्छनीय है।

अतः उपरोक्तानुसार नैसर्स एपैक्स प्रोपमार्ट प्रा० ति० द्वारा ग्राम जटौली खसरा नम्बर—284, 285, 286,288, 290, एवं 291 त० सरघना जिला मेरठ में प्रस्तावित ग्रुप हाऊसिंग भवन के निर्माण हेतु संशोधित प्रोवीजनल अग्निशमन अनापित प्रमाण पत्र इस शर्त के साथ निर्गत की जाती है कि आवेदक द्वारा भवन/इकाई में अग्नि से सुरक्षा सम्बन्धी सभी प्राविधान भवन निर्माण एवं विकास उपविधि—2011 तथा नेशनल विल्डिंग कोड ऑफ इण्डिया—2005 एवं तत्समय पृवत्त किसी अन्य विधि में उल्लेखित मानकों के अनुसार करायें जायेंगे तथा भवन के निर्माणोपरान्त भवन का प्रयोग करने से पहले भवन में अग्नि से सुरक्षा व्यवस्थायें मानकों के अनुसार स्थापित कर उनका निरीक्षण/परीक्षण अग्निशमन विभाग से कराकर स्थाई अग्निशमन अनापित प्रमाण पत्र प्राप्त किया जायेगा अन्यथा निर्गत किया जा हा भवन निर्माण हेतु अस्थाई अनापित प्रमाण पत्र स्वतः ही निरस्त समझा जायेगा।

संलग्नकः अनुमोदित मानचित्र।

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प्रतिलिपि:1-उपनिदेशक, फायर सर्विस मेरठ को सूचनार्थ एवं आवश्यक कार्यवाही हेतु।

2-मुख्य अग्निशमन अधिकारी मेरठ को सूचनार्थ प्रेषित।

3-अग्निशमन अधिकारी पुलिस लाइन मेरठ को सूचनार्थ एवं आवश्यक कार्यवाही हेतु।

4—मैसर्स एपैक्स प्रोपमार्ट प्राo लि0 द्वारा ग्राम जहीली खसरा नम्बर—284, 285, 286,288, 290, एवं 291 खिरवारा रोड मेरठ को उक्त के सन्दर्भ में अनुपालनार्थ।

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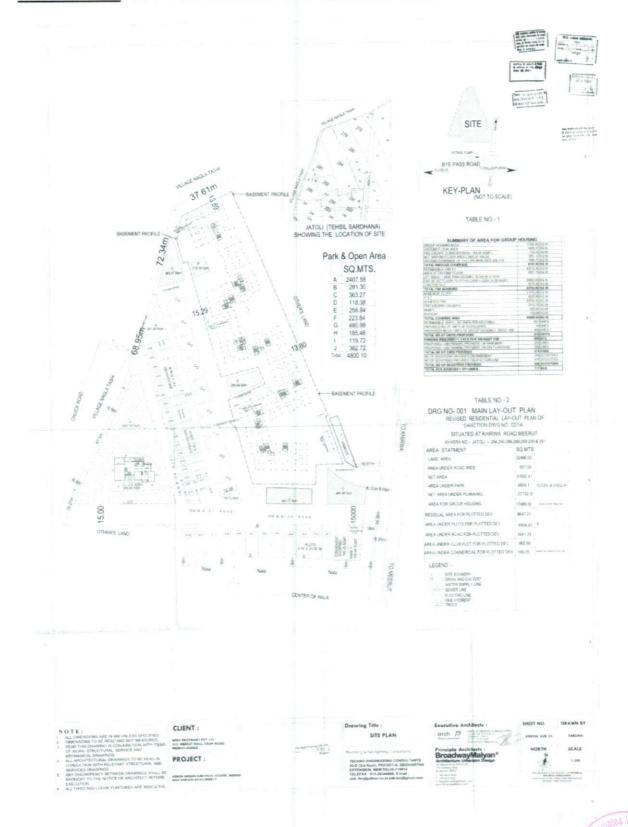
(पीएकेक्स्) संयुक्त निदेशक नियर सर्विस काय उ०प्रव नखनऊ।





KRISSH GREENS, MEERUT

DOCUMENT 7: COPY OF REVALIDATED BUILDING PLAN





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ENCLOSURE VI: CONSULTANT'S REMARKS

1.	This Tie up report is done for the asset found on as-is-where basis which owner/ owner representative/ client/ bank has shown/
	identified to us on the site unless otherwise mentioned in the report of which some reference has been taken from the information/data given in the copy of documents provided to us and informed verbally or in writing out of the standard checklist of documents sought from the client & its customer which they could provide within the reasonable expected time out of the standard checklist of
	documents sought from them and further based on certain assumptions and limiting conditions. The information, facts, documents, data which has become primary basis of the report has been supplied by the client which has been relied upon in good faith and is not generated by the Valuer.
2.	The client/ owner and its management/ representatives warranted to us that the information they have supplied was complete, accurate and true and correct to the best of their knowledge. All such information provided to us either verbally, in writing or through documents has been relied upon in good faith and we have assumed that it is true & correct without any fabrication or misrepresentation. I/We shall not be held liable for any loss, damages, cost or expenses arising from fraudulent acts, misrepresentations, or willful default on part of the owner, company, its directors, employee, representative or agents.
3.	Legal aspects for eg. Investigation of title, ownership rights, lien, charge, mortgage, lease, sanctioned maps, verification of documents provided to us such as title documents, Map, etc. from any concerned Govt. office etc. have to be taken care by legal expert/ Advocate and same is not done at our end. It is assumed that the concerned Lender/ Financial Institution has asked for the Project tie up report of that property after satisfying the authenticity of the documents given to us for which the legal verification has been already taken and cleared by the competent Advocate before requesting for the tie up report. I/ We assume no responsibility for the legal matters including, but not limited to, legal or title concerns.
4.	In the course of the preparation of this tie up report, we were provided with both written and verbal information. We have however, evaluated the information provided to us through broad inquiry, analysis and review but have not carried out a due diligence or audit of the information provided for the purpose of this engagement. Our conclusions are based on the assumptions and other information provided to us by the client during the course of the assessment.
5.	Getting cizra map or coordination with revenue officers for site identification is a separate activity and is not part of the tie up report services and same has not been done in this report unless otherwise stated.
6.	We have made certain assumptions in relation to facts, conditions & situations affecting the subject of, or approach to this exercise that has not been verified as part of the engagement rather, treated as "a supposition taken to be true". If any of these assumptions prove to be incorrect then our estimate on value will need to be reviewed.
7.	This is just an opinion report based on technical & market information having general assessment & opinion on the indicative, estimated Market Value of the property for which Bank has asked to conduct the tie up report. It doesn't contain any other recommendations of any sort including but not limited to express of any opinion on the suitability or otherwise of entering into any transaction with the borrower.
8.	We have relied on the data from third party, external sources & information available on public domain to conclude this tie up report. These sources are believed to be reliable and therefore, we assume no liability for the truth or accuracy of any data, opinions or estimates furnished by others that have been used in this analysis. Where we have relied on the data, opinions or estimates from external sources, reasonable care has been taken to ensure that such data is extracted from authentic sources, however we still can't youch its authenticity, correctness, or accuracy.
9.	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 and based on the Standard Operating Procedures, Best Practices, Caveats, Limitations, Conditions, Remarks, Important Notes, Valuation TOR and definition of different nature of values.
10.	Value varies with the Purpose/ Date/ Asset Condition & situation/ Market condition, demand & supply, asset utility prevailing on a particular date/ Mode of sale. The indicative & estimated prospective Value of the asset given in this report is restricted only for the purpose and other points mentioned above prevailing on a particular date as mentioned in the report. If any of these points are different from the one mentioned aforesaid in the Report then this report should not be referred.
11.	Our report is meant ONLY for the purpose mentioned in the report and should not be used for any other purpose. The Report should not be copied or reproduced for any purpose other than the purpose for which it is prepared for. I/we do not take any responsibility for the unauthorized use of this report.
12.	We owe responsibility only to the authority/client that has appointed us as per the scope of work mentioned in the report. We will not be liable for any losses, claims, damages or liabilities arising out of the actions taken, omissions or advice given by any other person. In no event shall we be liable for any loss, damages, cost or expenses arising in any way from fraudulent acts, misrepresentations of willful default on part of the client or companies, their directors, employees or agents.
13.	This report is having limited scope as per its fields & format to provide only the general basic idea of the value of the property prevailing in the market based on the site inspection and documents/ data/ information provided by the client. The suggested indicative prospective estimated value should be considered only if transaction is happened as free market transaction.
14.	The sale of the subject property is assumed to be on an all cash basis. Financial arrangements would affect the price at which the property may sell for if placed on the market.
15.	The actual realizable value that is likely to be fetched upon sale of the asset under consideration shall entirely depend on the demand and supply of the same in the market at the time of sale.
16.	While our work has involved an analysis & computation of project pricing, it does not include detailed estimation, design/ technical engineering/ financial/ structural/ environmental/ architectural/ compliance survey/ safety audit & works in accordance with generally accepted standards of audit & other such works. The report in this work in not investigative in nature. It is mere an opinion on the likely estimated price based on the facts & details presented to us by the client and third-party market information came in front of us within the limited time of this assignment, which may vary from situation to situation.

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17.	Where a sketched plan is attached to this report, it does not purport to represent accurate architectural plans. Sketch plans and photographs are provided as general illustrations only.				
18.	Documents, information, data including title deeds provided to us during the course of this assessment by the client is reviewed only upto the extent required in relation to the scope of the work. No document has been reviewed beyond the scope of the work. These are not reviewed in terms of legal rights for which we do not have expertise. Wherever any information mentioned in this report is mentioned from the documents like owner's name, etc., it is only for illustration purpose and may not necessarily represent accuracy.				
19.	The report assumes that the borrower/company/business/asset complies fully with relevant laws and regulations applicable in its area of operations and usage unless otherwise stated, and that the companies/business/assets is managed in a competent and responsible manner. Further, as specifically stated to the contrary, this report has given no consideration to matters of a legal nature, including issues of legal title and compliance with relevant laws, and litigations and other contingent liabilities that are not recorded/reflected in the documents/ details/ information/ data provided to us.				
20.	This tie up report is not a qualification for accuracy of land boundaries, schedule (in physical terms), dimensions & identification. For this land/ property survey report can be sought from a qualified private or Govt. surveyor.				
21.	This tie up report is prepared based on the facts of the property on the date of the survey. Due to possible changes in market forces, socio-economic conditions, property conditions and circumstances, this tie up report can only be regarded as relevant as at the reported date. 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.				
22.	Cost assessment of the same asset/ property can fetch different values under different circumstances & situations. For eg. Cost assessment of a running/ operational shop/ hotel/ factory will fetch better value and in case of closed shop/ hotel/ factory it will have considerably lower value. Similarly, an asset sold directly by an owner in the open market through free market transaction then it will fetch better value and if the same asset/ property is sold by any financer due to encumbrance on it, will fetch lower value. Hence before financing, Lender/ FI should take into consideration all such future risks while financing and take decision accordingly.				
23.	Tie up report has been prepared for the property identified to us by the owner/ owner representative. At our end we have just visually matched the land boundaries, schedule (in physical terms) & dimensions 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. Responsibility of identifying the correct property to the Valuer/ its authorized surveyor is solely of the client/ owner for which the report is prepared. It is requested from the Bank to cross check from their own records/ information if this is the same property for which tie up has to be carried out to ensure that owner has not misled the Valuer company or misrepresented the property due to any vested interest. Where there is a doubt about the precision position of the boundaries, schedule, dimensions of site & structures, it is recommended that a Licensed Surveyor be contacted.				
24.	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.				
25.	If this Project Tie up report is prepared for the Flat/ dwelling unit situated in a Group Housing Society or Integrated Township then approvals, maps of the complete group housing society/ township is out of scope of this report and this report will be made for the specific unit based on the assumption that complete Group Housing Society/ Integrated Township and the subject unit must be approved in all respect.				
26.	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 the time when the construction must have been done. Due to such discrete/ unplanned development in many regions sometimes it becomes tough for the Valuer to determine the exact lawful situation on ground. Unless otherwise mentioned in the report, the covered area present on the site as per site survey will be considered in the report.				
27.	Area of the large land parcels of more than 2500 sq. mtr or of uneven shape in which there can be practical difficulty in sample measurement, is taken as per property documents which has been relied upon unless otherwise stated.				
28.	Drawing Map, design & detailed estimation of the property/ building is out of scope of the Project tie up services.				
29.	Cost assessment 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 Project tie up report before reaching to any conclusion.				
30.	Although every scientific method has been employed in systematically arriving at the value, there is, therefore, no indisputable single value and the estimate of the value is normally expressed as falling within a likely range.				
31.	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 formula 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, demand & supply prevailing in the market 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				

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at which any agreement proceeds. The final transaction price is something on which the parties themselves have to agree. However, our pricing analysis can definitely help the stakeholders to take informed and wise decision about the Value of the asset and can help

in facilitating the arm's length transaction.

32. This cost assessment is conducted based on the macro analysis of the asset/ property considering it in totality and not based on the micro, component, or item wise analysis. Analysis done is a general assessment and is not investigative in nature.

- This report is prepared on the V-L10 (Project Tie Up format) _V_10.2_2022 Tie up format as per the client requirement and scope of work. This report is having limited scope as per its fields & format to provide only the general estimated & indicative basic idea of the value of the property prevailing in the market based on the information provided by the client. No detailed analysis, audit or verification has been carried out of the subject property. There may be matters, other than those noted in this report, which might be relevant in the context of the transaction and which a wider scope might uncover.
- 34. 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 & risks before taking any business decision based on the content of this report.
- 35. 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.
- 36. As per IBA Guidelines & Bank Policy, in case the valuation report submitted by the valuer is not in order, the banks / Fls 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.
- 37. Defect Liability Period is 15 DAYS. We request the concerned authorized reader of this report to check the contents, data, information, and calculations in the report within this period and intimate us in writing at valuers@rkassociates.org within 15 days of report delivery, if any corrections are required or in case of any other concern with the contents or opinion mentioned in the report. If no intimation is received within 15 (Fifteen) days in writing from the date of issuance of the report, then it shall be considered that the report is complete in all respect and has been accepted by the client upto their satisfaction & use and further to which R.K Associates shall not be held responsible in any manner. After this period no concern/ complaint/ proceedings in connection with the Valuation Services will be entertained due to possible change in situation and condition of the property.
- 38. Though adequate care has been taken while preparing this report as per its scope, but still, we can't rule out typing, human errors, over sightedness of any information or any other mistakes. Therefore, the concerned organization is advised to satisfy themselves that the report is complete & satisfactory in all respect. Intimation regarding any discrepancy shall be brought into our notice immediately. If no intimation is received within 15 (Fifteen) days in writing from the date of issuance of the report, to rectify these timely, then it shall be considered that the report is complete in all respect and has been accepted by the client upto their satisfaction & use and further to which R.K Associates shall not be held responsible in any manner.
- 39. Our Data retention policy is of <u>ONE YEAR</u>. 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.
 - 40. This Project tie up 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 we request the user of this report to immediately or atleast within the defect liability period to bring all such act into notice of R.K Associates management so that corrective measures can be taken instantly.
- 41. R.K Associates never releases any report doing alterations or modifications by pen. In case any information/ figure of this report is found altered with pen then this report will automatically become null & void.
- We are fully aware that based on the opinion of value expressed in this report, we may be required to give testimony or attend court / judicial proceedings with regard to the subject assets, although it is out of scope of the assignment, unless specific arrangements to do so have been made in advance, or as otherwise required by law. In such event, the party seeking our evidence in the proceedings shall bear the cost/professional fee of attending court / judicial proceedings and my / our tendering evidence before such authority shall be under the applicable laws.
- 43. The final copy of the report shall be considered valid only if it is in hard copy on the company's original letter head with proper stamp and sign on it of the authorized official upon payment of the agreed fees. User shall not use the content of the report for the purpose it is prepared for only on draft report, scanned copy, email copy of the report and without payment of the agreed fees. In such a case the report shall be considered as unauthorized and misused.

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