

REPORT FORMAT: V-L5 (RKA - Medium) | Version: 10.1_2022

CASE NO. VIS (2022-23) PL337-262-485

DATED: 21/09/2022

DRAFT PROJECT TIE-UP REPORT

OF

NATURE OF ASSETS	GROUP HOUSING PROJECT
CATEGORY OF ASSETS	RESIDENTIAL
TYPE OF ASSETS	RESIDENTIAL PLOTTED COLONY

SITUATED AT

BONHEUR AVENUE, SECTOR 35, VILLAGE DHUNELA,
DISTRICT GURUGRAM, HARYANA

DEVELOPER/ PROMOTER

M/S. CLARIKA INFRA PRIVATE LIMITED

REPORT PREPARED FOR

STATE BANK OF INDIA, HLST-I, NEW DELHI

- Corporate Valuers
 - Business/ Enterprise/ Equity Valuations
 - Lender's Independent Engineers (LIE)
 - Techno Economic Viability Consultants (TEV)
 - Agency for Specialized Account Monitoring (ASM)
 - Project Techno-Financial Advisors
 - Chartered Engineers
 - Industry/ Trade Rehabilitation Consultants
 - NPA Management
 - Panel Valuer & Techno Economic Consultants for PSU Banks
- **Important - In case of any query/ issue/ concern or escalation you may please contact Incident Manager @ valuers@rkassociates.org. We will appreciate your feedback in order to improve our services.*
- NOTE: As per IBA Guidelines please provide your feedback on the report within 15 days of its submission after which report will be considered to be accepted & correct.*
- Valuation Terms of Services & Valuer's Important Remarks are available at www.rkassociates.org for reference.*

CORPORATE OFFICE:

D-39, 2nd floor, Sector 2, Noida-201301

Ph - +91-0120-4110117, 4324647, +91 - 9958632707

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

PART A

SNAPSHOT OF THE GROUP HOUSING PROJECT



SITUATED AT
BONHEUR AVENUE, SECTOR 35, VILLAGE DHUNELA,
DISTRICT GURUGRAM, HARYANA

PART B

SUMMARY OF THE PROJECT TIE-UP REPORT

S.NO.	CONTENTS	DESCRIPTION		
1.	GENERAL DETAILS			
i.	Report prepared for	State Bank of India, HLST-I, New Delhi		
ii.	Name & Address of Organization	State Bank of India, HLST-I, New Delhi		
iii.	Name of the Land owner	Mr. Dharampal Khatana, Mr. Surinder Singh Khatna, Mr. Chandra Mohan Khatana & Mrs. Priya Mohan Khatana		
iv.	Name of Developer/ Promoter	M/s. Clarika Infra Private Limited (A company of 'ATS Homekraft')		
v.	Registered Address of the Developer	711/92, Deepali Building, Nehru Place, New Delhi		
vi.	Name of the Borrower	M/s. Clarika Infra Private Limited (A company of 'ATS Homekraft')		
vii.	Registered Address of the Borrower	711/92, Deepali Building, Nehru Place, New Delhi		
viii.	Type of the Property	Residential Plotted Colony		
ix.	Type of Report	Project Tie-up Report		
x.	Report Type	Project Tie-up Report		
xi.	Date of Inspection of the Property	16 September 2022		
xii.	Date of Assessment	21 September 2022		
xiii.	Date of Report	21 September 2022		
xiv.	Surveyed in the presence of	Owner's representative	Mr. Abhishek (+91-9560043041)	
xv.	Purpose of the Report	For Project Tie-up for individual Plot Financing		
xvi.	Scope of the Report	Opinion on General Prospective Assessment of the Property identified by Property owner or through its representative		
xvii.	Out-of-Scope of Report	a) Verification of authenticity of documents from originals or cross-checking from any Govt. dept. 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 the site if mentioned in the provided documents. d) Getting a shazra 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) Drawing Map & design of the property is out of scope of the work.		
xviii.	Documents provided for perusal	Documents Requested	Documents Provided	Documents Reference No.
		Total 05 Documents requested.	Total 05 Documents provided.	03
		Property Title document	Development Agreement	Ref: 6442 Dated 20/12/2021

		Approved Map	Zonning Plan	Letter no. 15402 Dated 03/06/2022
		RERA Certificate	HRERA Application form	Dated 08/06/2022
		Copy of TIR	Inventory List	---
		NOC's & Approval	NOC Approvals	Please refer 'Part- D' (Project Approval Details)
xix.	Identification of the property	<input type="checkbox"/>	Cross checked from boundaries of the property or address mentioned in the deed	
		<input type="checkbox"/>	Done from the name plate displayed on the property	
		<input checked="" type="checkbox"/>	Identified by the Owner's representative	
		<input type="checkbox"/>	Enquired from local residents/ public	
		<input type="checkbox"/>	Identification of the property could not be done properly	
		<input type="checkbox"/>	Survey was not done	NA

2.	SUMMARY	
i.	Total Prospective Fair Market Value	Rs. 79,55,00,000/-
ii.	Total Expected Realizable/ Fetch Value	Rs. 67,61,75,000/-
iii.	Total Expected Distress/ Forced Sale Value	Rs. 59,66,25,000/-

3.	ENCLOSURES	
i.	Part B	Report as per SBI Format Annexure-II
ii.	Part C	Area description of the Property
iii.	Part D	Assessment of the Property
iv.	Enclosure 1	Screenshot of the price trend references of similar related properties available in the public domain
v.	Enclosure 2	Google Map
vi.	Enclosure 3	Photographs of The property
vii.	Enclosure 4	Copy of Circle Rate
viii.	Enclosure 5	Other Important documents taken for reference
ix.	Enclosure 6	Valuer's Remarks
x.	Enclosure 7	Survey Summary Sheet



PART C

CHARACTERISTICS DESCRIPTION OF THE PROJECT

1. BRIEF DESCRIPTION OF THE PROJECT

This project tie-up report is prepared for the Group Housing Project named as '**Bonheur Avenue**' located at the aforesaid address. As per the documents provided to RKA by the client, the total project is being developed on the total licensed land area admeasuring 9.025 Acres / 36,523 sq.mtr. & the same has been considered for this project tie report.

As per the copy of Development Agreement dated 20/12/2021 the ownership of the subject land belongs to Mr. Dharampal Khatana, Mr. Surinder Singh Khatna, Mr. Chandra Mohan Khatana & Mrs. Priya Mohan Khatana and the owner of the land gives the land development rights to M/s. Clarika Infra Private Limited (a company of 'M/s. ATS Homekraft') for setting up a residential plotted colony under 'Deen Dayal Jan Awas Yojna' (DDJAY-2016).

The approved layout plan for the subject property is sanctioned by DTCP, Haryana under which the developer is proposed to develop 140 plots. As per the norms of 'DDJAY' 50 % of the plots are freeze and will be sold under the second phase. Inventory of the plots provide to us by the company is attached below:-

SOHNA, SEC-35 INVENTORY									
S.No.	BLOCK	PLOT No	PHASE	Type	SIZE			AREA (SQ.M)	(SQ.YD)
					Width (M)		Depth(M)		
1	Aster	1	I	1	8.650	X	16.100	139.27	166.56
2	Aster	2	I	1	8.650	X	16.100	139.27	166.56
3	Aster	3	I	1	8.650	X	16.100	139.27	166.56
4	Aster	4	I	1	8.650	X	16.100	139.27	166.56
5	Aster	5	I	1	8.650	X	16.100	139.27	166.56
6	Aster	6	I	1	8.650	X	16.100	139.27	166.56
7	Aster	7	I	1	8.650	X	16.100	139.27	166.56
8	Aster	8	I	1	8.650	X	16.100	139.27	166.56
9	Aster	9	I	1	8.650	X	16.100	139.27	166.56
10	Aster	10	I	1	8.650	X	16.100	139.27	166.56
11	Aster	11	I	1	8.650	X	16.100	139.27	166.56
12	Aster	12	I	1	8.650	X	16.100	139.27	166.56
13	Aster	14	I	1	8.650	X	16.100	139.27	166.56
14	Aster	15	I	1	8.650	X	16.100	139.27	166.56
15	Aster	16	I	1	8.650	X	16.100	139.27	166.56
16	Aster	17	I	1	8.650	X	16.100	139.27	166.56
17	Aster	18	I	1	8.650	X	16.100	139.27	166.56
18	Aster	19	I	1	8.650	X	16.100	139.27	166.56
19	Aster	20	I	1	8.650	X	16.100	139.27	166.56
20	Aster	21	I	1	8.650	X	16.100	139.27	166.56
21	Aster	22	I	1	8.650	X	16.100	139.27	166.56
22	Aster	23	I	1	8.650	X	16.100	139.27	166.56
23	Aster	24	I	1	8.650	X	16.100	139.27	166.56
24	Aster	25	I	1	8.650	X	16.100	139.27	166.56
25	Aster	26	I	1	8.650	X	16.100	139.27	166.56

PROJECT TIE-UP REPORT
BONHEUR AVENUE, SECTOR 35, GURUGRAM

26	Aster	27	I	1	8.650	X	16.100	139.27	166.56
27	Aster	28	II	4	7.200	X	18.910	136.15	162.84
28	Aster	29	II	4	7.200	X	18.910	136.15	162.84
29	Aster	30	II	4	7.200	X	18.910	136.15	162.84
30	Aster	31	II	4	7.200	X	18.910	136.15	162.84
31	Aster	32	II	4	7.200	X	18.910	136.15	162.84
32	Aster	33	II	4	7.200	X	18.910	136.15	162.84
33	Aster	34	II	4	7.200	X	18.910	136.15	162.84
34	Aster	35	II	4	7.200	X	18.910	136.15	162.84
35	Aster	36	II	4	7.200	X	18.910	136.15	162.84
36	Aster	37	II	4	7.200	X	18.910	136.15	162.84
37	Aster	C1	II	2	9.210	X	16.100	148.28	177.34
38	Aster	C2	II	2	9.210	X	16.100	148.28	177.34
39	Basil	1	II	2	9.210	X	16.100	148.28	177.34
40	Basil	2	II	1	8.650	X	16.100	139.27	166.56
41	Basil	3	II	1	8.650	X	16.100	139.27	166.56
42	Basil	4	II	1	8.650	X	16.100	139.27	166.56
43	Basil	5	II	1	8.650	X	16.100	139.27	166.56
44	Basil	6	II	1	8.650	X	16.100	139.27	166.56
45	Basil	7	II	1	8.650	X	16.100	139.27	166.56
46	Basil	8	II	2	9.210	X	16.100	148.28	177.34
47	Basil	9	I	2	9.210	X	16.100	148.28	177.34
48	Basil	10	I	1	8.650	X	16.100	139.27	166.56
49	Basil	11	I	1	8.650	X	16.100	139.27	166.56

SM

AK

MKG

JS

JS

MA

50	Basil	12	I	1	8.650	X	16.100	139.27	166.56
51	Basil	14	I	1	8.650	X	16.100	139.27	166.56
52	Basil	15	I	1	8.650	X	16.100	139.27	166.56
53	Basil	16	I	1	8.650	X	16.100	139.27	166.56
54	Basil	17	I	2	9.210	X	16.100	148.28	177.34
55	Basil	18	I	2	9.210	X	16.100	148.28	177.34
56	Basil	19	I	1	8.650	X	16.100	139.27	166.56
57	Basil	20	I	1	8.650	X	16.100	139.27	166.56
58	Basil	21	I	1	8.650	X	16.100	139.27	166.56
59	Basil	22	I	1	8.650	X	16.100	139.27	166.56
60	Basil	23	I	1	8.650	X	16.100	139.27	166.56
61	Basil	24	I	1	8.650	X	16.100	139.27	166.56
62	Basil	25	I	2	9.210	X	16.100	148.28	177.34
63	Basil	26	I	2	9.210	X	16.100	148.28	177.34
64	Basil	27	I	1	8.650	X	16.100	139.27	166.56
65	Basil	28	I	1	8.650	X	16.100	139.27	166.56
66	Basil	29	I	1	8.650	X	16.100	139.27	166.56
67	Basil	30	I	1	8.650	X	16.100	139.27	166.56
68	Basil	31	I	1	8.650	X	16.100	139.27	166.56
69	Basil	32	I	1	8.650	X	16.100	139.27	166.56
70	Basil	33	I	2	9.210	X	16.100	148.28	177.34
71	Basil	34	I	2	9.210	X	16.100	148.28	177.34
72	Basil	35	I	1	8.650	X	16.100	139.27	166.56
73	Basil	36	I	1	8.650	X	16.100	139.27	166.56
74	Basil	37	I	1	8.650	X	16.100	139.27	166.56
75	Basil	38	I	1	8.650	X	16.100	139.27	166.56

PROJECT TIE-UP REPORT
BONHEUR AVENUE, SECTOR 35, GURUGRAM

76	Basil	39	I	1	8.650	X	16.100	139.27	166.56
77	Basil	40	I	1	8.650	X	16.100	139.27	166.56
78	Basil	41	I	2	9.210	X	16.100	148.28	177.34
79	Basil	42	II	1	8.650	X	16.100	139.27	166.56
80	Basil	43	II	1	8.650	X	16.100	139.27	166.56
81	Coral	1	II	1	8.650	X	16.100	139.27	166.56
82	Coral	2	II	1	8.650	X	16.100	139.27	166.56
83	Coral	3	II	1	8.650	X	16.100	139.27	166.56
84	Coral	4	II	1	8.650	X	16.100	139.27	166.56
85	Coral	5	II	1	8.650	X	16.100	139.27	166.56
86	Coral	6	II	1	8.650	X	16.100	139.27	166.56
87	Coral	7	II	1	8.650	X	16.100	139.27	166.56
88	Coral	8	II	1	8.650	X	16.100	139.27	166.56
89	Coral	9	II	1	8.650	X	16.100	139.27	166.56
90	Coral	10	II	1	8.650	X	16.100	139.27	166.56
91	Coral	11	II	1	8.650	X	16.100	139.27	166.56
92	Coral	12	II	1	8.650	X	16.100	139.27	166.56
93	Coral	14	II	1	8.650	X	16.100	139.27	166.56
94	Coral	15	II	1	8.650	X	16.100	139.27	166.56
95	Coral	16	II	1	8.650	X	16.100	139.27	166.56
96	Coral	17	II	1	8.650	X	16.100	139.27	166.56
97	Coral	18	II	1	8.650	X	16.100	139.27	166.56
98	Coral	19	II	1	8.650	X	16.100	139.27	166.56
99	Coral	20	II	1	8.650	X	16.100	139.27	166.56
100	Coral	21	II	1	8.650	X	16.100	139.27	166.56
101	Coral	22	II	1	8.650	X	16.100	139.27	166.56
102	Coral	23	II	1	8.650	X	16.100	139.27	166.56
103	Coral	24	II	1	8.650	X	16.100	139.27	166.56
104	Coral	25	II	1	8.650	X	16.100	139.27	166.56

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PROJECT TIE-UP REPORT
BONHEUR AVENUE, SECTOR 35, GURUGRAM

105	Coral	26	II	1	8.650	X	16.100	139.27	166.56
106	Coral	27	II	6	7.150	X	16.100	115.12	137.68
107	Coral	28	II	5	8.035	X	14.000	112.49	134.54
108	Coral	29	II	5	8.035	X	14.000	112.49	134.54
109	Coral	30	II	5	8.035	X	14.000	112.49	134.54
110	Coral	31	II	5	8.035	X	14.000	112.49	134.54
111	Coral	32	II	5	8.035	X	14.000	112.49	134.54
112	Coral	33	II	5	8.035	X	14.000	112.49	134.54
113	Coral	34	II	5	8.035	X	14.000	112.49	134.54
114	Coral	35	II	5	8.035	X	14.000	112.49	134.54
115	Coral	36	II	4	7.200	X	18.910	136.15	162.84
116	Coral	37	II	4	7.200	X	18.910	136.15	162.84
117	Coral	38	II	4	7.200	X	18.910	136.15	162.84
118	Coral	39	II	4	7.200	X	18.910	136.15	162.84
119	Coral	40	II	4	7.200	X	18.910	136.15	162.84
120	Coral	41	II	4	7.200	X	18.910	136.15	162.84
121	Coral	42	II	4	7.200	X	18.910	136.15	162.84
122	Coral	43	II	4	7.200	X	18.910	136.15	162.84
123	Coral	44	II	4	7.200	X	18.910	136.15	162.84
124	Coral	45	II	4	7.200	X	18.910	136.15	162.84
125	Coral	46	I	3	7.200	X	14.000	100.80	120.56
126	Coral	47	I	3	7.200	X	14.000	100.80	120.56
127	Coral	48	I	3	7.200	X	14.000	100.80	120.56
128	Coral	49	I	3	7.200	X	14.000	100.80	120.56
129	Coral	50	I	3	7.200	X	14.000	100.80	120.56
130	Coral	51	I	3	7.200	X	14.000	100.80	120.56

131	Coral	52	I	3	7.200	X	14.000	100.80	120.56
132	Coral	53	I	3	7.200	X	14.000	100.80	120.56
133	Coral	54	I	3	7.200	X	14.000	100.80	120.56
134	Coral	55	I	3	7.200	X	14.000	100.80	120.56
135	Coral	56	I	3	7.200	X	14.000	100.80	120.56
136	Coral	57	I	3	7.200	X	14.000	100.80	120.56
137	Coral	C3	II	2	9.210	X	16.100	148.28	177.34
138	Coral	C4	II	1	8.650	X	16.100	139.27	166.56
139	Coral	C5	II	1	8.650	X	16.100	139.27	166.56
140	Coral	C6	II	2	9.210	X	16.100	148.28	177.34


rk Associates Valuers & Techno Engineering Consultants (P) Ltd.

Sohna 35 - Amenities List	
Landscape Amenities	
1	Lawn
2	Outdoor Library
3	Senior citizen sitout
4	Contemplative garden
5	Aromatic Garden
6	Amphitheatre
7	Performance Stage
8	Pebble Bed/ Reflexology
9	Yoga Lawn/ Taichi
10	Outdoor Gym
11	Kids Play area
12	Cabana Garden
Outdoor Sports Amenities	
1	Badminton court
2	Cricket Pitch
3	Basketball/ Futsal
Services	
1	Sewage Treatment Plant
2	Underground Water Tank
3	Electric Sub-station
4	Rainwater Harvesting
5	Underground Sewer & Storm water network

For further details related to the plot no., status i.e. freezed and unfreezed, etc. please refer annexure. The project abuts a 12 m wide approach road which further connects it to the Southern Periphery Road in the west direction.

Since, it is an affordable residential plotted colony under 'DDJAY-2016', the RERA has made 70 no. of plots pertaining to area measuring 9,502.04 sq mtr. freezed which at this point of time cannot be sold in the open market by the developer. Therefore, this Project Tie Up report is limited to 70 no. of unfreezed plots of area admeasuring 9,359.09 sq mtr. only for the documentation provided as per latest update in DDJAY schemes the provision is reduced from 50% to 10%., however we have not received any notification to Clarika Infra Pvt. Ltd.

Source: <https://www.dailypioneer.com/2022/state-editions/haryana-removes-provision-of-freezing-of-50-percent-saleable-area-in-ddjay-scheme.html> (To ensure the benefits of affordable housing

projects reach the end users, Haryana Government has removed the provision of freezing of 50 percent saleable area in the Deen Dayal Jan Awas Yojna-Affordable Plotted Housing Policy, 2016.)

This project is applied under HRERA.

Freezed/ Unfreezed	No. of Units	Total Plot Area	
		In Sq. yd.	In Sq. mtr.
Freezed	70	11,393.32	9,526.19
Unfreezed	70	11,193.47	9,359.09
Grand Total	140	22,586.79	18,885.28

The subject residential colony is located in sector-35 of Gurugram having access from Sohna- Gurgaon Expressway.

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 valuation 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 valuation 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 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 Valuation 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 valuation 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.



2. LOCATION CHARACTERISTICS OF THE PROPERTY				
i.	Nearby Landmark	Central Park, Sohna, Tulsiyani Easy In Homes		
ii.	Postal Address of the Project	Bonheur Avenue, Sector 35, Village Dhunela, District Gurugram, Haryana		
iii.	Independent access/ approach to the property	Clear independent access is available		
iv.	Google Map Location of the Property with a neighborhood layout map	Enclosed with the Report		
		Coordinates or URL: 28°17'07.3"N 77°03'54.2"E		
v.	Description of adjoining property	Residential Plotted Colony		
vi.	Plot No./ Survey No.	NA		
vii.	Village/ Zone	Village Dhunela		
viii.	Sub registrar	Gurugram		
ix.	District	Gurugram, Haryana		
x.	City Categorization	Metro City	Urban	
	Type of Area	Residential Area		
xi.	Classification of the area/Society	Middle Class (Ordinary)	Urban developing	
	Type of Area	Within urban developing zone		
xii.	Characteristics of the locality	Average	Within developing Residential zone	
xiii.	Property location classification	On Wide Road	None	None
xiv.	Property Facing	East Facing		
xv.	Details of the roads abutting the property			
	a) Main Road Name & Width	Sohna-Gurgaon Expressway`		~150 ft. wide
	b)Front Road Name & width	Sohna-Gurgaon Expressway`		~150 ft. wide
	c)Type of Approach Road	Bituminous Road		
	d)Distance from the Main Road	On road.		
xvi.	Is property clearly demarcated by permanent/ temporary boundary on site	Yes demarcated.		
xvii.	Is the property merged or colluded with any other property	No, it is an independent single bounded property		

xviii.	Boundaries schedule of the Property			
a)	Are Boundaries matched	Yes from the available documents		
b)	Directions	As per Title Deed/TIR		Actual found at Site
	East	Sohna-Gurugram Expressway 60 mt wide		Sohna-Gurugram Expressway
	West	Other's Property		Other's Property
	North	Other's Property		Other's Property
	South	Other's Property		Tulsiani Project
3. TOWN PLANNING/ ZONING PARAMETERS				
i.	Planning Area/ Zone	DTCP Haryana		

ii.	Master Plan currently in force	Gurgaon Master Plan 2031
iii.	Municipal limits	Area not within Municipal limits
iv.	Developmental controls/ Authority	Director of Town and Country Planning, Haryana
v.	Zoning regulations	Residential
vi.	Master Plan provisions related to property in terms of Land use	Residential
vii.	Any conversion of land use done	NA
viii.	Current activity done in the property	Group Housing plotted Colony
ix.	Is property usage as per applicable zoning	Yes, used as residential as per zoning
x.	Any notification on change of zoning regulation	No
xi.	Street Notification	Residential
xii.	Status of Completion/ Occupational certificate	Not applicable, as the project development is not started yet.
xiii.	Comment on unauthorized construction if any	Not applicable, as the project development is not started yet.
xiv.	Comment on Transferability of developmental rights	As per regulation of DTCP, Haryana
xv.	Comment on the surrounding land uses & adjoining properties in terms of uses	The surrounding properties are currently being used for residential purpose.
xvi.	Comment of Demolition proceedings if any	No
xvii.	Comment on Compounding/ Regularization proceedings	No
xviii.	Any information on encroachment	No
xix.	Is the area part of unauthorized area/ colony	No information available

4. LEGAL ASPECTS OF THE PROPERTY				
i.	Ownership documents provided	General Power of Attorney	License	NA
ii.	Names of the Developer/Promoter	M/s. Clarika Infra Private Limited (A company of 'ATS Homekraft')		
iii.	Constitution of the Property	Free hold, complete transferable rights		
iv.	Agreement of easement if any	Not required		
v.	Notice of acquisition if any and area under acquisition	No such information came in front of us and could be found on public domain		
vi.	Notification of road widening if any and area under acquisition	No such information came in front of us and could be found on public domain		
vii.	Heritage restrictions, if any	No		
viii.	Comment on Transferability of the property ownership	Free hold, complete transferable rights		
ix.	Comment on existing mortgages/ charges/ encumbrances on the property, if any	No Information available to us.	NA	

x.	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	No Information available to us.	NA
xi.	Building plan sanction:		
	a) Authority approving the plan	DTCP, Haryana	
	b) Name of the office of the Authority	Directorate of Town and Country Planning, Haryana	
	c) Any violation from the approved Building Plan	Not applicable, as the project development is not started yet.	
xii.	Whether Property is Agricultural Land if yes, any conversion is contemplated	No not an agricultural property	
xiii.	Whether the property SARFAESI complaint	Yes	
xiv.	Information regarding municipal taxes (property tax, water tax, electricity bill)	Tax name	---
		Receipt number	---
		Receipt in the name of	---
		Tax amount	---
xv.	Observation on Dispute or Dues if any in payment of bills/ taxes	Not known to us	
xvi.	Is property tax been paid for this property	Not Applicable	
xvii.	Property or Tax Id No.	Not Applicable	
xviii.	Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged	No information available.	
xix.	Property presently occupied/ possessed by	Developer with consent of Land owner	
xx.	Title verification	To be done by the competent Advocate	
xxi.	Details of leases if any	NA	

5. ECONOMIC ASPECTS OF THE PROPERTY		
i.	Reasonable letting value/ Expected market monthly rental	NA
ii.	a) Is property presently on rent	No
	b) Number of tenants	NA
	c) Since how long lease is in place	NA
	d) Status of tenancy right	NA
	e) Amount of monthly rent received	NA
iii.	Taxes and other outgoing	Owner/Developer Company to provide this information
iv.	Property Insurance details	Not Applicable
v.	Monthly maintenance charges payable	Not Applicable
vi.	Security charges, etc.	Not Applicable
vii.	Any other aspect	None

6. SOCIO - CULTURAL ASPECTS OF THE PROPERTY		
i.	Descriptive account of the location of the property in terms of social structure of the area	Urban Developing Area

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

7. FUNCTIONAL AND UTILITARIAN SERVICES, FACILITIES & AMENITIES					
i.	Drainage arrangements		Yes (Proposed)		
ii.	Water Treatment Plant		No Information Provided to us		
iii.	Power Supply arrangements	Permanent	Yes, Proposed		
		Auxiliary	No		
iv.	HVAC system		No, Plotted Colony		
v.	Security provisions		No		
vi.	Lift/ Elevators		No, Plotted Colony		
vii.	Compound wall/ Main Gate		Yes		
viii.	Whether gated society		Yes		
ix.	Car parking facilities		No		
x.	Ventilation		No		
xi.	Internal development				
	Garden/ Park/ Land scraping	Water bodies	Internal roads	Pavements	Boundary Wall
	Yes (Proposed)	Yes (Proposed)	Yes (Proposed)	Yes (Proposed)	Yes (Proposed)

8. INFRASTRUCTURE AVAILABILITY							
i.	Description of Water Infrastructure availability in terms of:						
	a) Water Supply			Yes, proposed			
	b) Sewerage/ sanitation system			Yes (Proposed)			
	c) Storm water drainage			Yes (proposed)			
ii.	Description of other Physical Infrastructure facilities in terms of:						
	a) Solid waste management			Yes, by the municipal corporation			
	b) Electricity			Yes, Proposed			
	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 infrastructure						
	School	Hospital	Market	Bus Stop	Railway Station	Metro	Airport
	5 Km.	4.5 Km.	4 km.	5 km.	26 km.	20 Km	38 km.
iv.	Availability of recreation facilities (parks, open spaces etc.)			It is a developing area and recreational facilities are planned to be developed nearby. However, the project is			

		also having their own recreational activity centres within the projects.
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9. MARKETABILITY ASPECTS OF THE PROPERTY:		
i.	Location attribute of the subject property	Normal
ii.	Scarcity	Similar kinds 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 its future development (residential/commercial) prospect.
iv.	Any New Development in surrounding area	Yes Some group Housing projects are under the development stage in the nearby vicinity.
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	No

10. ENGINEERING AND TECHNOLOGY ASPECTS OF THE PROPERTY:			
i.	Type of construction & design	Not Applicable since this is the plotted colony	
ii.	Method of construction	Not Applicable	
iii.	Specifications		
	a) Class of construction	NA	
	b) Appearance/ Condition of structures	Internal - NA External - NA	
	c) Roof	Floors/ Blocks	Type of Roof
		NA	NA
		NA	NA
	d) Floor height	Not applicable the project is Plotted Colony	
	e) Type of flooring	Not applicable the project is Plotted Colony	
	f) Doors/ Windows	Not applicable the project is Plotted Colony	
	g) Interior Finishing	Not applicable the project is Plotted Colony	
	h) Exterior Finishing	Not applicable the project is Plotted Colony	
	i) Interior decoration/ Special architectural or decorative feature	Not applicable the project is Plotted Colony	
	j) Class of electrical fittings	Not applicable the project is Plotted Colony	
	k) Class of sanitary & water supply fittings	Not applicable the project is Plotted Colony	
iv.	Maintenance issues	Not Applicable the project is plotted Colony	
v.	Age of building/ Year of construction	Not applicable the project is Plotted Colony	Not applicable the project is Plotted Colony
vi.	Total life of the structure/ Remaining life expected	Not applicable the project is Plotted Colony	Not applicable the project is Plotted Colony

vii.	Extent of deterioration in the structure	NA
viii.	Protection against natural disasters viz. earthquakes etc.	Not Applicable
ix.	Visible damage in the building if any	None,
x.	System of air conditioning	Not Applicable
xi.	Provision of firefighting	Not Applicable
xii.	Status of Building Plans/ Maps	Currently plot is vacant.
	a) Is Building as per approved Map	Not Applicable
	b) Details of alterations/ deviations/ illegal construction/ encroachment noticed in the structure from the original approved plan	<input type="checkbox"/> Permissible Alterations NA <input type="checkbox"/> Not permitted alteration NA
	c) Is this being regularized	No information provided

11. 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	Not applicable as plotted colony only
iii.	Use of solar heating and lighting systems, etc.	Not applicable as plotted colony only
iv.	Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc. if any	Yes, moderate vehicle & Construction pollution is present in the atmosphere

12. 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.	Not Applicable
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13. PROJECT DETAILS:

a.	Name of the Developer	M/s. Clarika Infra Private Limited (A company of 'ATS Homekraft')
b.	Developer market reputation	Established Builder with years long experience in market and have successfully delivered multiple Projects.
c.	Name of the Architect	Mr. Shashank Maheshwari
d.	Architect Market Reputation	Established Architect with good experience in market and successfully delivered multiple projects.
e.	Proposed completion date of the Project	No information provided by the client

PROJECT TIE-UP REPORT
BONHEUR AVENUE, SECTOR 35, GURUGRAM

f.	Progress of the Project	No progress yet.
g.	Other Salient Features of the Project	<input type="checkbox"/> High end modern apartment, <input type="checkbox"/> Ordinary Apartments, <input type="checkbox"/> Affordable housing, <input type="checkbox"/> Club, <input type="checkbox"/> Swimming Pool, <input type="checkbox"/> Play Area, <input checked="" type="checkbox"/> Walking Trails, <input type="checkbox"/> Gymnasium, <input type="checkbox"/> Convenient Shopping, <input type="checkbox"/> Parks, <input checked="" type="checkbox"/> Multiple Parks, <input type="checkbox"/> Kids Play Area,

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PART D

AREA DESCRIPTION OF THE PROPERTY

1.	Licensed Area of Site	9.025 Acres (36,523 sq.mtr.)
2.	Development Land Area as per Zoning / Net Planned Area	9.025 Acres (36,523 sq.mtr.)
3.	Proposed Commercial Area of The Site (3.69%)	0.3544 Acres (1,434 sq mtr.)
4.	Proposed Residential Area of The Site (54.75%)	4.66 Acres (18,861.13 sq mtr.)
5.	Unfreed Plots	70 Plots having plot area of 9,359.09 sq.mtr.
6.	Freezed Plots	70 Plots having plot area of 9,502.04 sq.mtr.
7.	Open/ Green Area	Minimum Required
		0.6769 acres / 2,739 sq.mtr.
8.	Density	Provided
		0.718 acres /2,906 sq.mtr.
8.	Density	Permitted
		284.4 PPA
8.	Density	Proposed
		240-400 PPA

Total Units			
1.	Approved as per Building Plan	Actually provided	Current Status
	PLOTS: - 140	140 (Proposed)	No development is started yet.
2.	Total Number of Plots	Unfreed Plots	70
		Freezed Plots	70
		Total Plots	140
3.	Type of Plots	Type of Plots	No. of Plots
		Type-1	85
		Type-2	14
		Type-3	12
		Type-4	20
		Type-5	08
		Type-6	01
4.	Number of Car Parking available	Required	NA
		Proposed	NA
		Open	NA
		Stilt	NA
		Basement	NA
		Total	NA
5.	Land Area considered/Total Saleable Area	For Unfreed Plots only i.e. 9,359.09 sq.mtr. / 11,193.47 sq.yds. / 2.312 acres	
6.	Area adopted on the basis of	Land Area Adopted based on plot details provided to us by the client.	
7.	Remarks & observations, if any	NA	

8.	Constructed Area considered (As per IS 3861-1966)	Plinth Area	NA
	Area adopted on the basis of	NA	
	Remarks & observations, if any	NA	

Note:

1. Area measurements considered in the report pertaining to Land is adopted from relevant approved documents or actual site measurement whichever is less. All area measurements are on approximate basis only.
2. Verification of the area measurement of the property is done based on sample random checking only.
3. 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.
4. Drawing Map, design & detailed estimation of the property is out of scope of our services.



PART E

PROJECT APPROVAL DETAILS

Sr. No.	REQUIRED APPROVALS	REFERENCE NO./ DATE	STATUS (Approved/ Applied For/ Pending)
1.	Form LC-V - Formal Grant of License for setting up Group Housing Society from DTCP (HR Govt.)	License No. 16 of Year 2022	Approved
2.	Layout Map	Dated 09/03/2022	Approved
3.	RERA Certificate	Application provided Temp. Project Id: RERA-GRG-PROJ-1070-2022	Approved
4.	Letter of Assurance for Sewerage Connection	Dated 09/03/2022	Approved
5.	Letter of Assurance for Water Supply	Dated 09/03/2022	Approved
6.	Assurance for Strom Water Drainage	Dated 09/03/2022	Approved
7.	Approval for Zoning Plan	Dated 03/06/2022	Approved



PART F

PROCEDURE OF ASSESMENT

1.	GENERAL INFORMATION			
i.	Important Dates	Date of Inspection of the Property	Date of Assessment	Date of Report
		16 September 2022	21 September 2022	21 September 2022
ii.	Client	State Bank of India, HLST-I, New Delhi		
iii.	Intended User	State Bank of India, HLST-I, New Delhi		
iv.	Intended Use	To know the general idea on the market valuation 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 individual Plot Financing		
vi.	Scope of the Assessment	Non binding opinion on the assessment of Plain Physical Asset Valuation of the property for which Bank has asked us to do the Valuation.		
vii.	Restrictions	This report should not be referred for any other purpose, by any other user and for any other date other than as specified above.		
viii.	Manner in which the proper is identified	<input type="checkbox"/> Done from the name plate displayed on the property <input type="checkbox"/> Identified by the owner <input checked="" type="checkbox"/> Identified by the owner's representative <input type="checkbox"/> Enquired from local residents/ public <input type="checkbox"/> Cross checked from the boundaries/ address of the property mentioned in the documents provided to us <input type="checkbox"/> Identification of the property could not be done properly <input type="checkbox"/> Survey was not done		
ix.	Type of Survey conducted	Full survey (inside-out with approximate measurements & photographs).		



2.		ASSESSMENT FACTORS			
i.	Nature of the Report	Project Tie-up			
ii.	Type of Valuation (Basis of Valuation as per IVS)	Primary Basis	Market Price Assessment & Govt. Guideline Value		
		Secondary Basis	Not Applicable		
iii.	Present market state of the Asset assumed (Premise of Value as per IVS)	Under Normal Marketable State			
		Reason: Asset under free market transaction state			
iv.	Property Use factor	Current/ Existing Use	Highest & Best Use <i>(in consonance to surrounding use, zoning and statutory norms)</i>	Considered for Assessment	
		Residential	Residential	Residential	
v.	Legality Aspect Factor	Assumed to be fine as per copy of the documents & information produced to us. However, Legal aspects of the property of any nature are out-of-scope of the Services. In terms of the legality, we have only gone by the documents provided to us in good faith. Verification of authenticity of documents from originals or cross checking from any Govt. dept. have to be taken care by Legal expert/ Advocate.			
vi.	Land Physical Factors	Shape		Size	
		Irregular		Large	
vii.	Property Location Category Factor	City Categorization	Locality Characteristics	Property location characteristics	Floor Level
		Metro City	Average	Good location within locality	Not Applicable
		Urban developing	Within urban developing zone	On Wide Road	
			---	Not Applicable	
		Property Facing			
		East Facing			
viii.	Physical Infrastructure availability factors of the locality	Water Supply	Sewerage/ sanitation system	Electricity	Road and Public Transport connectivity
		Yes from municipal connection	Underground	Its an under construction property. Connection will	Easily available

				be taken in due course	
		Availability of other public utilities nearby	Availability of communication facilities		
		Transport, Market, Hospital etc. are available in close vicinity	Major Telecommunication Service Provider & ISP connections are available		
ix.	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			
x.	Neighbourhood amenities	Good			
xi.	Any New Development in surrounding area	No			
xii.	Any specific advantage/ drawback in the property	No			
xiii.	Property overall usability/ utility Factor	Normal			
xiv.	Do property has any alternate use?	None			
xv.	Is property clearly demarcated by permanent/ temporary boundary on site	Yes demarcated properly			
xvi.	Is the property merged or colluded with any other property	No			
		Comments: ---			
xvii.	Is independent access available to the property	Clear independent access is available			
xviii.	Is property clearly possessable upon sale	Yes			
xix.	Best Sale procedure to realize maximum Value (in respect to Present market state or premise of the Asset as per point (iv) above)	<p style="text-align: center;">Fair Market Value</p> <p>Free market transaction at arm's length wherein the parties, after full market survey each acted knowledgeably, prudently and without any compulsion.</p>			

PROJECT TIE-UP REPORT
BONHEUR AVENUE, SECTOR 35, GURUGRAM

xx.	Hypothetical transaction assumed for the computation	Sale method for the	Not Applicable		
			Free market transaction at arm's length wherein the parties, after full market survey each acted knowledgeably, prudently and without any compulsion.		
xxi.	Approach & Method Used		Vacant Land	Approach for assessment	Method of assessment
				Market Approach	Market Comparable Sales Method
xxii.	Type of Source of Information		Level 3 Input (Tertiary)		
xxiii.	Market Comparable				
	References on prevailing market Rate/ Price trend of the property and Details of the sources from where the information is gathered (from property search sites & local information)	i.	Name:	Mr. Ankur Agarwal	
			Contact No.:	+91- 9991000585	
			Nature of reference:	Property Consultant	
			Size of the Property:	108 sq.mtr.	
			Location:	Shiv Som Valley, Sector-35, Sohna	
			Rates/ Price informed:	Rs. 83.85 Lakh + EDC, IDC Charges	
			Any other details/ Discussion held:	The property is located inside 300 meters away from Sohna road.	
		ii.	Name:	Mr. Karan Khanna	
			Contact No.:	+91- 9999055515	
			Nature of reference:	Property Consultant	
			Size of the Property:	~134 sq.mtr.	
			Location:	Lion Infra Green Valley, Sector-35, Sohna	
			Rates/ Price informed:	Rs. 1.12 Crores + EDC, IDC Charges	
			Any other details/ Discussion held:	---	
		iii.	Name:	---	
			Contact No.:	---	
			Nature of reference:	---	
			Size of the Property:	---	
			Location:	---	
			Rates/ Price informed:	---	
			Any other details/ Discussion held:	---	
	NOTE: The given information above can be independently verified to know its authenticity.				
xxiv.	Adopted Rates Justification		As per the discussion with the locals and the property dealers of the subject location we came to know that rates for residential plots varies within the range of Rs. 80,000/- per sq.mtr. – Rs. 90,000/- per sq.mtr. depending upon the various attributes of the land. Based on the discussion we are of the view to adopt a rate of Rs. 85,000/- per sq.mtr. (inclusive of all charges).		
xxv.	Other Market Factors				
	Current Market condition	Normal			
		Remarks: NA			

		Adjustments (-/+): 0%	
	Comment on Property Salability Outlook	Reason:	
		Adjustments (-/+): 0%	
	Comment on Demand & Supply in the Market	Demand	Supply
		Good	Adequately available
		Remarks: Good demand of such properties in the market	
		Adjustments (-/+): 0%	
xxvi.	Any other special consideration	Reason:	
		Adjustments (-/+): 0%	
xxvii.	Any other aspect which has relevance on the value or marketability of the property	NA	
		Adjustments (-/+): 0%	
xxviii.	Final adjusted & weighted Rates considered for the subject property	Rs. 85,000/- per sq.mtr.	
xxix.	Considered Rates Justification	As per the thorough property & market factors analysis as described above, the considered estimated market rates appears to be reasonable in our opinion.	
i.	Basis of computation & working		
	<p>a. Assessment of the asset is done as found on an as is where is 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.</p> <p>b. 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.</p> <p>c. 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.</p> <p>d. 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.</p> <p>e. 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, valuation metrics is prepared and necessary adjustments are made on the</p>		

subject asset.

- f. 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 takes place in complete formal payment component may realize relatively less actual transaction value due to inherent added tax, stamp registration liabilities on the buyer.
- g. 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.
- h. 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.
- i. 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.
- j. Verification of the area measurement of the property is done based on sample random checking only.
- k. 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.
- l. Drawing, Map, design & detailed estimation of the property/ building is out of scope of the services.
- m. 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.
- n. 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.
- o. 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.
- p. 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.
- q. This Valuation 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 neither investigative in nature nor an audit activity.
- r. Valuation 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.

ii. 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

	<p>are assumed to exist. No opinion of title is rendered in this report and a good title is assumed unless stated otherwise.</p> <p>d. It is assumed that the concerned Lender/ Financial Institution has asked for the valuation 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 Valuation report. I/ We assume no responsibility for the legal matters including, but not limited to, legal or title concerns.</p> <p>e. Payment condition during transaction in the Valuation has been considered on all cash bases which includes both formal & informal payment components as per market trend.</p> <p>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.</p> <p>g. If this Valuation 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. This valuation 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.</p>
iii.	SPECIAL ASSUMPTIONS
	None
iv.	LIMITATIONS
	None

3.	VALUATION OF LAND		
	Particulars	Govt. Circle/ Guideline Value (For whole project)	Indicative & Estimated Prospective Fair Market Value (For Unfreed Plots)
a.	Prevailing Rate range	Rs. 2,60,00,000/- per acres	Rs.80,000/- to Rs.90,000/- per sq. mtr.
b.	Deduction on Market Rate	---	---
c.	Rate adopted considering all characteristics of the property	Rs. 7,80,00,000/- per acres	Rs. 85,000/- per sq. mtr.
d.	Total Land Area considered /Saleable Plot area Consider (documents vs site survey whichever is less)	9.025 Acres (36,523 sq.mtr.)	9,359.09 sq.mtr.
e.	Total Value of land (A)	9.025 Acres X Rs. 7,80,00,000/- per Acres Rs. 70,39,50,000/-	Rs. 85,000/- per sq. mtr. X 9,359.09 sq.mtr. Rs. 79,55,22,650/-

4. VALUATION OF BUILDING CONSTRUCTION				
	Particulars		Expected Building Construction Value	
			FAR	NON FAR
	Building Construction Value	Rate range	Not Applicable	Not Applicable
		Rate adopted	Not Applicable	Not Applicable
		Covered Area	Not Applicable	Not Applicable
		Valuation Calculation	Not Applicable	Not Applicable
		Total Value	Not Applicable	Not Applicable
a.	Depreciation percentage (assuming salvage value % per year)		Not Applicable (Above replacement rate is calculated after deducting the prescribed depreciation)	
b.	Age Factor		Not Applicable	
c.	Structure Type/ Condition		Not Applicable since it was a Residential Plotted Colony	
d.	Construction Depreciated Replacement Value (B)		Not Applicable	

5. VALUATION OF ADDITIONAL BUILDING & SITE AESTHETIC WORKS			
	Particulars	Specifications	Expected Construction Value
a.	Add extra for Architectural aesthetic developments, improvements (add lump sum cost)	Not Applicable	Not Applicable
b.	Add extra for fittings & fixtures (doors, windows, wood work, cupboards, modular kitchen, electrical/ sanitary fittings)	Not Applicable	Not Applicable
c.	Add extra for services (Water, Electricity, Sewerage, Main gate, Boundary, Lift, Auxiliary power, AC, HVAC, Firefighting etc.)	Not Applicable	Not Applicable
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.)	Not Applicable	Not Applicable
e.	Expected Construction Value (C)	Not Applicable	Not Applicable



6. MARKET/ SALEABLE VALUE OF THE PLOTS			
a.	Total No. of Unfreezed Plots	140	
b.	Total No. of Freezed Plots	70	
c.	Total No. of Plots	70	
d.	Total No. of EWS	NA	
e.	Total Proposed Area for Plots	Commercial: - 0.3544 Acres (1,434 sq mtr.) Residential: - 4.6667 Acres (18,885 sq mtr.)	
f.	Launch Price (approx.) (including PLC, development & other charges)	No information available.	
	Current Market Rate (including PLC, development & other charges)	Rs. 80,000/- to Rs. 90,000/- per sq. mtr.	
g.	Remark	The prevailing base rate in the subject project are applicable to all the available sizes of plots and are further negotiable.	
7. CONSOLIDATED VALUATION ASSESSMENT OF THE ASSET			
Sr. No.	Particulars	Govt. Circle/ Guideline Value	Indicative & Estimated Prospective Fair Market Value
a.	Land Value (A)	Rs. 70,39,50,000/-	Rs. 79,55,22,650/-
b.	Structure Construction Value(B)	NA	NA
c.	Additional Aesthetic Works Value (C)	NA	NA
d.	Total Add (A+B+C)	Rs. 70,39,50,000/-	Rs. 79,55,22,650/-
e.	Additional Premium if any	NA	NA
	Details/ Justification	NA	NA
f.	Deductions charged if any	---	---
	Details/ Justification	---	---
g.	Total Indicative & Estimated Prospective Fair Market Value	Rs. 70,39,50,000/-	Rs. 79,55,22,650/-
h.	Rounded Off	Rs. 70,39,50,000/-	Rs. 79,55,00,000/-
i.	Indicative & Estimated Prospective Fair Market Value in words	---	Rupees Seventy Nine Crore Fifty-Five Lakh Only
j.	Expected Realizable Value (@ ~15% less)	---	Rs. 67,61,75,000/-
k.	Expected Distress Sale Value (@ ~25% less)	---	Rs. 59,66,25,000/-
l.	Percentage difference between Circle Rate and Fair Market Value	12%	
m.	Likely reason of difference in Circle Value and Fair Market Value in case of more than 20%	Not Applicable	

n.	<p>Concluding Comments/ Disclosures if any</p> <ol style="list-style-type: none"> The subject property is an affordable plotted housing project and has independent access. We are independent of client/ company and do not have any direct/ indirect interest in the property. This valuation has been conducted by R.K Associates Valuers & Techno Engineering Consultants (P) Ltd. and its team of experts. This Valuation 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. 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. 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. The valuation 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. 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. 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.	<p>IMPORTANT KEY DEFINITIONS</p> <p>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.</p> <p>Fair Value without using the term "Market" in it describes that the value suggested by the Valuer may not</p>

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 Market 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 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:**

- Annexure-1
- Enclosure I: Screenshots of the price trend references of the similar related properties available on public domain
- Enclosure II: Google Map Location
- Enclosure IV: Copy of Circle Guideline Rate
- Enclosure V: Other Relevant Documents/Articles taken for reference
- Enclosure VI: Valuer's Important Remarks



IMPORTANT NOTES

DEFECT LIABILITY PERIOD - In case of any query/ issue or escalation you may please contact Incident Manager by writing at valuers@rkassociates.org. We 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.

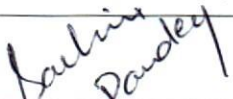


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IF REPORT IS USED FOR BANK/ FIs

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.

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

SURVEY ANALYST	VALUATION ENGINEER	L1/ L2 REVIEWER
Sachin Pandey	Gaurav Sharma	Ashish Sawe
		



PROJECT TIE-UP REPORT
BONHEUR AVENUE, SECTOR 35, GURUGRAM


Annexure-1: Details of Plots

Unfreezed Plots			
Sr. No.	Unit No.	Plot Area. (sq.mtr.)	Plot Area. (sq.yds.)
1	Aster	139.27	167
2	Aster	139.27	167
3	Aster	139.27	167
4	Aster	139.27	167
5	Aster	139.27	167
6	Aster	139.27	167
7	Aster	139.27	167
8	Aster	139.27	167
9	Aster	139.27	167
10	Aster	139.27	167
11	Aster	139.27	167
12	Aster	139.27	167
13	Aster	139.27	167
14	Aster	139.27	167
15	Aster	139.27	167
16	Aster	139.27	167
17	Aster	139.27	167
18	Aster	139.27	167
19	Aster	139.27	167
20	Aster	139.27	167
21	Aster	139.27	167
22	Aster	139.27	167
23	Aster	139.27	167
24	Aster	139.27	167
25	Aster	139.27	167
26	Aster	139.27	167
27	Basil	148.28	178
28	Basil	139.27	167
29	Basil	139.27	167
30	Basil	139.27	167
31	Basil	139.27	167
32	Basil	139.27	167
33	Basil	139.27	167
34	Basil	148.28	178
35	Basil	148.28	178
36	Basil	139.27	167
37	Basil	139.27	167
38	Basil	139.27	167
39	Basil	139.27	167
40	Basil	139.27	167
41	Basil	139.27	167
42	Basil	148.28	178
43	Basil	148.28	178
44	Basil	139.27	167
45	Basil	139.27	167
46	Basil	139.27	167
47	Basil	139.27	167
48	Basil	139.27	167
49	Basil	139.27	167
50	Basil	148.28	178
51	Basil	148.28	178
52	Basil	139.27	167
53	Basil	139.27	167
54	Basil	139.27	167
55	Basil	139.27	167
56	Basil	139.27	167
57	Basil	139.27	167
58	Basil	148.28	178
59	Coral	100.80	121
60	Coral	100.80	121
61	Coral	100.80	121
62	Coral	100.80	121
63	Coral	100.80	121
64	Coral	100.80	121
65	Coral	100.80	121
66	Coral	100.80	121
67	Coral	100.80	121
68	Coral	100.80	121
69	Coral	100.80	121
70	Coral	100.80	121
Total		9,359.10	11,226

Freezed Plots			
Sr. No.	Unit No.	Plot Area. (sq.mtr.)	Plot Area. (sq.yds.)
1	Aster	136.15	162.84
2	Aster	136.15	162.84
3	Aster	136.15	162.84
4	Aster	136.15	162.84
5	Aster	136.15	162.84
6	Aster	136.15	162.84
7	Aster	136.15	162.84
8	Aster	136.15	162.84
9	Aster	136.15	162.84
10	Aster	136.15	162.84
11	Aster	148.28	177.34
12	Aster	148.28	177.34
13	Basil	148.28	177.34
14	Basil	139.27	166.56
15	Basil	139.27	166.56
16	Basil	139.27	166.56
17	Basil	139.27	166.56
18	Basil	139.27	166.56
19	Basil	139.27	166.56
20	Basil	148.28	177.34
21	Basil	139.27	166.56
22	Basil	139.27	166.56
23	Coral	139.27	166.56
24	Coral	139.27	166.56
25	Coral	139.27	166.56
26	Coral	139.27	166.56
27	Coral	139.27	166.56
28	Coral	139.27	166.56
29	Coral	139.27	166.56
30	Coral	139.27	166.56
31	Coral	139.27	166.56
32	Coral	139.27	166.56
33	Coral	139.27	166.56
34	Coral	139.27	166.56
35	Coral	139.27	166.56
36	Coral	139.27	166.56
37	Coral	139.27	166.56
38	Coral	139.27	166.56
39	Coral	139.27	166.56
40	Coral	139.27	166.56
41	Coral	139.27	166.56
42	Coral	139.27	166.56
43	Coral	139.27	166.56
44	Coral	139.27	166.56
45	Coral	139.27	166.56
46	Coral	139.27	166.56
47	Coral	139.27	166.56
48	Coral	115.12	137.68
49	Coral	112.49	134.54
50	Coral	112.49	134.54
51	Coral	112.49	134.54
52	Coral	112.49	134.54
53	Coral	112.49	134.54
54	Coral	112.49	134.54
55	Coral	112.49	134.54
56	Coral	112.49	134.54
57	Coral	136.15	162.84
58	Coral	136.15	162.84
59	Coral	136.15	162.84
60	Coral	136.15	162.84
61	Coral	136.15	162.84
62	Coral	136.15	162.84
63	Coral	136.15	162.84
64	Coral	136.15	162.84
65	Coral	136.15	162.84
66	Coral	136.15	162.84
67	Coral	148.28	177.34
68	Coral	139.27	166.56
69	Coral	139.27	166.56
70	Coral	148.28	177.34
Total		9,502.04	11,364

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

99acres.com/lion-infra-green-valley-sector-35-sohna-gurgaon-npxid-r373089



Home > Projects in Gurgaon > Sector 35 > Lion Infra Green Valley

GREEN VALLEY Lion Infra Green Valley ☆
Sector 35 Sohna, Gurgaon

✓ No Brokerage +10 Top Facilities

CONSTRUCTION STATUS
Under Construction
Completion in Feb. 2024

₹ 1.04 - 1.18 Cr + Govt. Charges
PRICE RANGE

Land

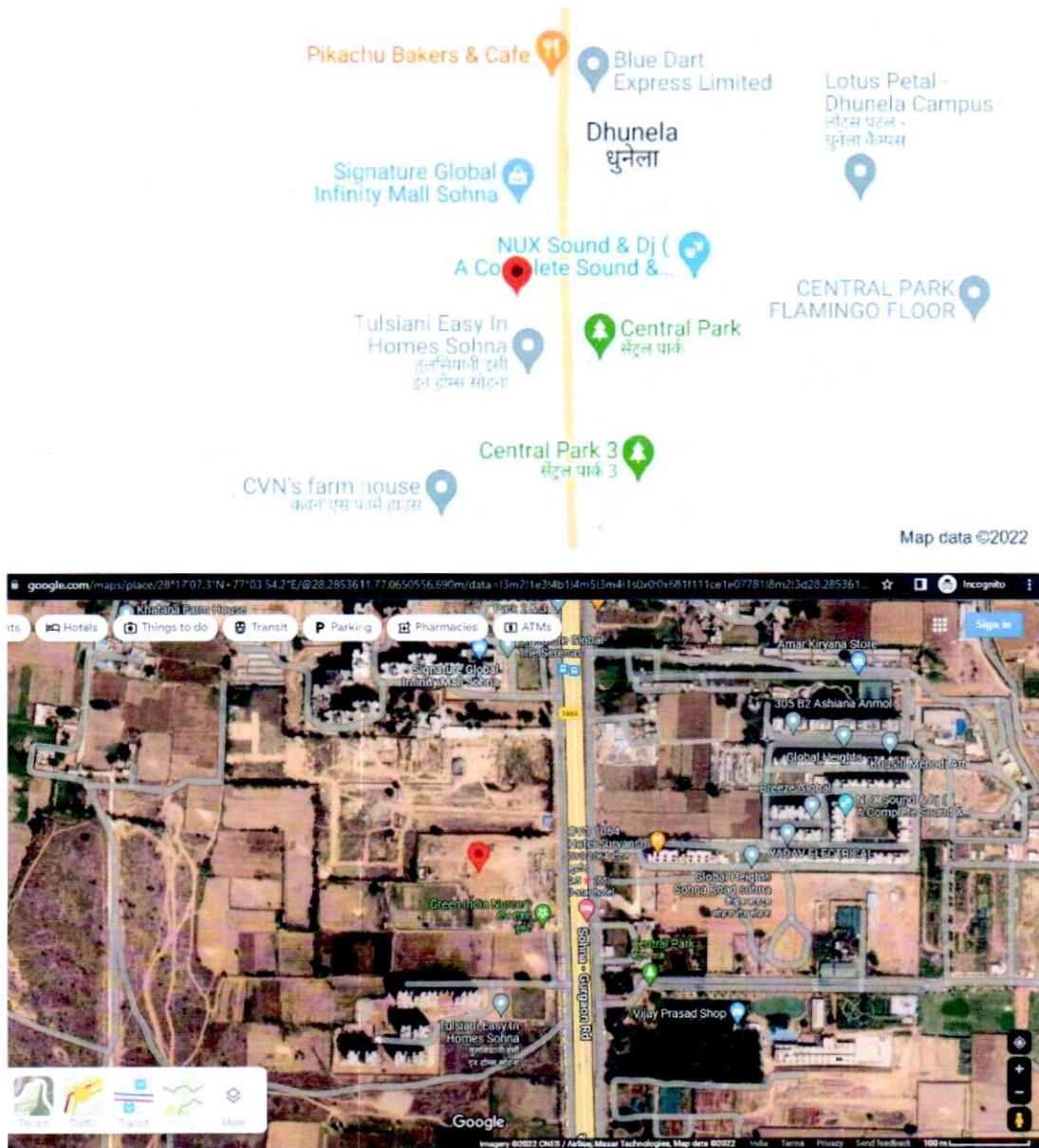
Land

Plot Area
1341 - 1521 sq.ft. (124.88 - 141.31 sq.m.)

₹ 1.04 - 1.18 Cr + Govt. Charges

[Handwritten signature]
[Circular stamp: R.K. Associates Valuers & Technical Engineering Consultants (P) Ltd.]
[Handwritten signature: Sach]

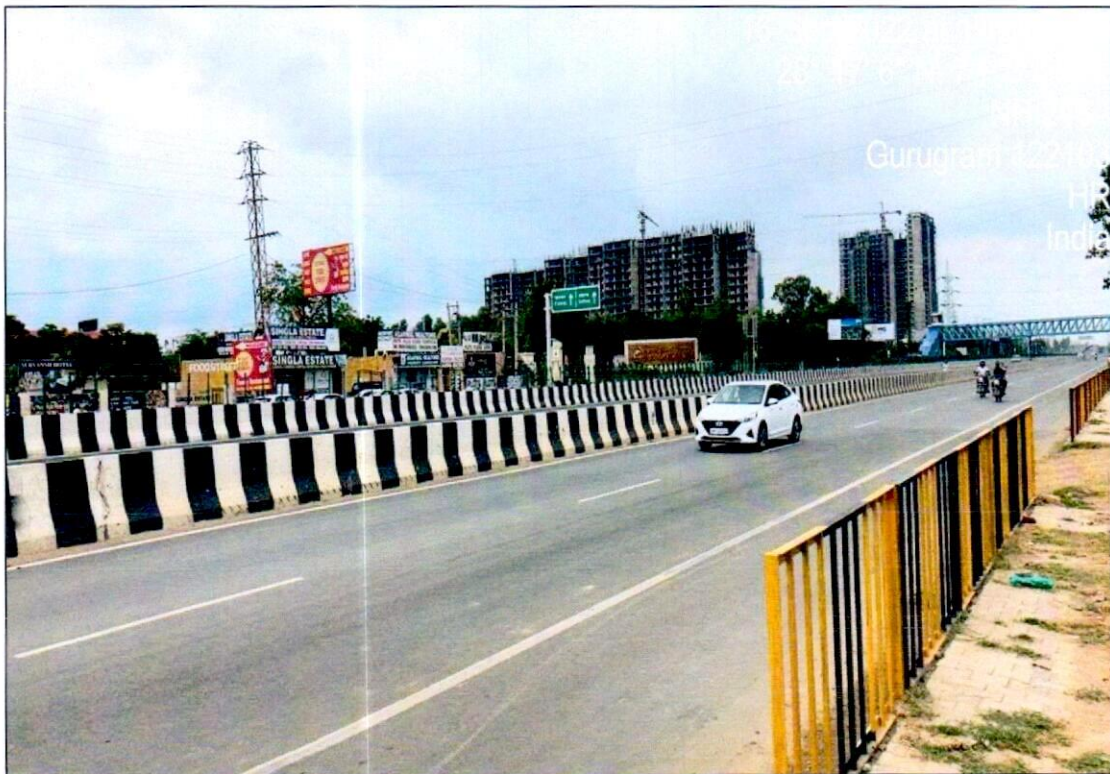
ENCLOSURE: 2 – GOOGLE MAP LOCATION



ENCLOSURE 3: PHOTOGRAPHS OF THE PROPERTY







ENCLOSURE: 4- COPY OF CIRCLE RATE

Rate List Tehsil Sohna District Gurgaon 2021-2022 (W.e.f)															
S.No	Name of Village	B-ZONE AREA	Rates for the Year 2019-20 (11nd Half)						Rates for the Year, 2021-2022						
			Agriculture Land (Rs. Per Acre)	Shud Bangar Kadiampts (Rs. Per Sq. Yards.)	Resident ial (Rs. Per Sq. Yards.)	Commer cial (Rs. Per Sq. Yards.)	Rate of Land upto 2 acor depth from NH to 25% more and 541 or all major Roads to 10% more	% Increase/ Decrease	Agriculture Land (Rs. Per Acre)	Shud Bangar Kadiampts (Rs. Per Sq. Yards.)	Resident ial (Rs. Per Sq. Yards.)	Commer cial (Rs. Per Sq. Yards.)	Rate of Land upto 2 acor depth from NH to 25% more and 541 or all major Roads to 10% more	% Increase/ Decrease	
13	Damdama		6157300	-	4400	4800	NA	NA		6157300	-	4400	4800	NA	NA
14	Daula		6147800	-	2800	3600	NA	NA		6347800	-	2800	3600	NA	NA
15	Chumela INSIDE B-ZONE & Commercial/Industrial	Model no and before Model no 12/14/15/16/17/18/19/20/21/22/23/24/25/26/27/28/29/30/31/32/33/34/35/36/37/38/39/40/41/42/43/44/45/46/47/48/49/50/51/52/53/54/55/56/57/58/59/60/61/62/63/64/65/66/67/68/69/70/71/72/73/74/75/76/77/78/79/80/81/82/83/84/85/86/87/88/89/90/91/92/93/94/95/96/97/98/99/100/101/102/103/104/105/106/107/108/109/110/111/112/113/114/115/116/117/118/119/120/121/122/123/124/125/126/127/128/129/130/131/132/133/134/135/136/137/138/139/140/141/142/143/144/145/146/147/148/149/150/151/152/153/154/155/156/157/158/159/160/161/162/163/164/165/166/167/168/169/170/171/172/173/174/175/176/177/178/179/180/181/182/183/184/185/186/187/188/189/190/191/192/193/194/195/196/197/198/199/200/201/202/203/204/205/206/207/208/209/210/211/212/213/214/215/216/217/218/219/220/221/222/223/224/225/226/227/228/229/230/231/232/233/234/235/236/237/238/239/240/241/242/243/244/245/246/247/248/249/250/251/252/253/254/255/256/257/258/259/260/261/262/263/264/265/266/267/268/269/270/271/272/273/274/275/276/277/278/279/280/281/282/283/284/285/286/287/288/289/290/291/292/293/294/295/296/297/298/299/300/301/302/303/304/305/306/307/308/309/310/311/312/313/314/315/316/317/318/319/320/321/322/323/324/325/326/327/328/329/330/331/332/333/334/335/336/337/338/339/340/341/342/343/344/345/346/347/348/349/350/351/352/353/354/355/356/357/358/359/360/361/362/363/364/365/366/367/368/369/370/371/372/373/374/375/376/377/378/379/380/381/382/383/384/385/386/387/388/389/390/391/392/393/394/395/396/397/398/399/400/401/402/403/404/405/406/407/408/409/410/411/412/413/414/415/416/417/418/419/420/421/422/423/424/425/426/427/428/429/430/431/432/433/434/435/436/437/438/439/440/441/442/443/444/445/446/447/448/449/450/451/452/453/454/455/456/457/458/459/460/461/462/463/464/465/466/467/468/469/470/471/472/473/474/475/476/477/478/479/480/481/482/483/484/485/486/487/488/489/490/491/492/493/494/495/496/497/498/499/500/501/502/503/504/505/506/507/508/509/510/511/512/513/514/515/516/517/518/519/520/521/522/523/524/525/526/527/528/529/530/531/532/533/534/535/536/537/538/539/540/541/542/543/544/545/546/547/548/549/550/551/552/553/554/555/556/557/558/559/560/561/562/563/564/565/566/567/568/569/570/571/572/573/574/575/576/577/578/579/580/581/582/583/584/585/586/587/588/589/590/591/592/593/594/595/596/597/598/599/600/601/602/603/604/605/606/607/608/609/610/611/612/613/614/615/616/617/618/619/620/621/622/623/624/625/626/627/628/629/630/631/632/633/634/635/636/637/638/639/640/641/642/643/644/645/646/647/648/649/650/651/652/653/654/655/656/657/658/659/660/661/662/663/664/665/666/667/668/669/670/671/672/673/674/675/676/677/678/679/680/681/682/683/684/685/686/687/688/689/690/691/692/693/694/695/696/697/698/699/700/701/702/703/704/705/706/707/708/709/710/711/712/713/714/715/716/717/718/719/720/721/722/723/724/725/726/727/728/729/730/731/732/733/734/735/736/737/738/739/740/741/742/743/744/745/746/747/748/749/750/751/752/753/754/755/756/757/758/759/760/761/762/763/764/765/766/767/768/769/770/771/772/773/774/775/776/777/778/779/780/781/782/783/784/785/786/787/788/789/790/791/792/793/794/795/796/797/798/799/800/801/802/803/804/805/806/807/808/809/810/811/812/813/814/815/816/817/818/819/820/821/822/823/824/825/826/827/828/829/830/831/832/833/834/835/836/837/838/839/840/841/842/843/844/845/846/847/848/849/850/851/852/853/854/855/856/857/858/859/860/861/862/863/864/865/866/867/868/869/870/871/872/873/874/875/876/877/878/879/880/881/882/883/884/885/886/887/888/889/890/891/892/893/894/895/896/897/898/899/900/901/902/903/904/905/906/907/908/909/910/911/912/913/914/915/916/917/918/919/920/921/922/923/924/925/926/927/928/929/930/931/932/933/934/935/936/937/938/939/940/941/942/943/944/945/946/947/948/949/950/951/952/953/954/955/956/957/958/959/960/961/962/963/964/965/966/967/968/969/970/971/972/973/974/975/976/977/978/979/980/981/982/983/984/985/986/987/988/989/990/991/992/993/994/995/996/997/998/999/1000/1001/1002/1003/1004/1005/1006/1007/1008/1009/1010/1011/1012/1013/1014/1015/1016/1017/1018/1019/1020/1021/1022/1023/1024/1025/1026/1027/1028/1029/1030/1031/1032/1033/1034/1035/1036/1037/1038/1039/1040/1041/1042/1043/1044/1045/1046/1047/1048/1049/1050/1051/1052/1053/1054/1055/1056/1057/1058/1059/1060/1061/1062/1063/1064/1065/1066/1067/1068/1069/1070/1071/1072/1073/1074/1075/1076/1077/1078/1079/1080/1081/1082/1083/1084/1085/1086/1087/1088/1089/1090/1091/1092/1093/1094/1095/1096/1097/1098/1099/1100/1101/1102/1103/1104/1105/1106/1107/1108/1109/1110/1111/1112/1113/1114/1115/1116/1117/1118/1119/1120/1121/1122/1123/1124/1125/1126/1127/1128/1129/1130/1131/1132/1133/1134/1135/1136/1137/1138/1139/1140/1141/1142/1143/1144/1145/1146/1147/1148/1149/1150/1151/1152/1153/1154/1155/1156/1157/1158/1159/1160/1161/1162/1163/1164/1165/1166/1167/1168/1169/1170/1171/1172/1173/1174/1175/1176/1177/1178/1179/1180/1181/1182/1183/1184/1185/1186/1187/1188/1189/1190/1191/1192/1193/1194/1195/1196/1197/1198/1199/1200/1201/1202/1203/1204/1205/1206/1207/1208/1209/1210/1211/1212/1213/1214/1215/1216/1217/1218/1219/1220/1221/1222/1223/1224/1225/1226/1227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ENCLOSURE 5: Other Relevant Documents

OFFICE OF THE EXECUTIVE ENGINEER HSVP DIVISION No.IV GURUGRAM

To,

Chander Mohan Khatana,
Priya Mohan Khatana S/o Sh. Dharampal Khatana,
Sh. Dharampal Khatana, S/o Sh. Chet Ram ,
Surinder Singh S/o Sh. Gopi Singh,
Village -Dhuncha, Tehsil Sohna,
District Gurugram

Memo No. 38499

Dated: 09/08/2022

Sub: Request for assurance of fresh water supply of 300 KLD per day for domestic purpose for affordable plotted Colony (DDJAY-2016) over an area measuring 9.025 acres in the revenue estate of village -Dhuncha, Sector-35, Sohna, Gurugram being developed by Chander Mohan Khatana, Priya Mohan Khatana S/o Sh. Dharampal Khatana, Sh. Dharampal Khatana, S/o Sh. Chet Ram , Surinder Singh S/o Sh. Gopi Singh.

Ref:- Your application dated 28.02.2022.

In this regard it is intimated that the water supply connection in HSVP master water supply line for use of domestic purpose of above said project area measuring 9.025 acres in Sector-35, Sohna, Gurugram (LC-4535-JE(MK)2021/30707 dated 03.12.2021) could be given after completion of the master water supply line in the area.

The water supply connection of your above said project for use of domestic purpose will be accorded after completion of the master water supply network.

This is for your information and further necessary action please.


Executive Engineer,
HSVP, Division No.VI,
Gurugram.



OFFICE OF SENIOR TOWN PLANNER, GURUGRAM

Department of Town & Country Planning, Haryana
Sector-14, HSVP complex, 3rd floor, Gurugram
TEL -0124-4014776

E-mail : stp4.gurugram.tcp@gmail.com

Memo No. :STP(G)/2022/ 2601

Dated: 27-4-22

To

Director,
Town & Country Planning Department, Nagar Yojna Bhawan,
Plot No. 3, Block-A, Sector-18A, Madhya Marg,
Chandigarh.

Subject: Approval of Demarcation Plan for setting up of Affordable Plotted Colony (DDJAY-2016) on the land measuring 9.025 acres under licence no. 16 of 2022 dated 09.03.2022 in the revenue estate of village-Dhunela, Sector-35, Distt-Gurugram being developed by Chander Mohan Khatana & others.

Reference: District Town Planner (P), Gurugram memo no. 4386 dated 25.04.2022.

The report received from District Town Planner (P), Gurugram, vide letter under reference, has been examined in this office. DTP (P), Gurugram has informed that this report has been prepared after properly inspecting the site by field official of that office. Detailed report has already been given in the letter under reference, so the same is not being reproduced. This office agrees with the report of DTP (P), Gurugram and the same alongwith one set of duly verified demarcation plan received from DTP (P), Gurugram is being sent herewith for further necessary action please.

DA/As above


Senior Town Planner
Gurugram Circle, Gurugram

Endst. No. STP (G)/2022/

Dated:

A copy is forwarded to District Town Planner (P), Gurugram with respect to your office letter under reference for information.

1
Senior Town Planner
Gurugram Circle, Gurugram



DIRECTORATE OF TOWN & COUNTRY PLANNING, HARYANA
Nagar Yojna Bhavan, Madhya Marg, Plot No. 3, Block-A, Sector 18, Chandigarh
Tele -Fax: -0172-2548475: 0172-2549851, E-mail:tcpharyana7@gmail.com
Web Site: www.tcpharyana.gov.in

Memo No. ZP-1577/JD(RD)/2022/ 15402 Dated:- 03-06-2022

To

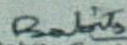
Sh. Chander Mohan Khatana and others.,
Village Dhunela, Tehsil Sohna
District Gurugram.

Subject: - Approval of zoning plan of Affordable Plotted Colony (Under Deen Dayal Jan Awas Yojna- 2016) over an area measuring 9.025 acres (Licence No. 16 of 2022 dated 09.03.2022) in Sector-35, Sohna, District-Gurugram- Sh. Chander Mohan Khatana and others.

Reference: Kindly refer to on the subject cited above.

Please find enclosed a copy of approved zoning plan of Affordable Plotted Colony (Under Deen Dayal Jan Awas Yojna- 2016) over an area measuring 9.025 acres (Licence No. 16 of 2022 dated 09.03.2022) in Sector-35, Sohna, bearing drawing no. DTCP- 8359 dated 03.06.2022 **with a condition that the land forming part of sector road, service roads, green belts and 24/18 mtr. wide road as the case may be, shall be transferred within a period of 30 days, in favour of the Government from the date of approval of zoning plan.**

DA/As above

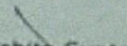

(Babita Gupta)
District town Planner (HQ)
O/o Director, Town and Country Planning,
Haryana, Chandigarh.

Endst. No. ZP-1577/JD(RD)/2022/ _____ Dated:- _____

A copy of approved zoning plan of above subjected site is forwarded to the following for information and necessary action:-

1. Senior Town Planner, Gurugram.
2. District Town Planner, Gurugram.
3. Nodal officer, for updation of website.

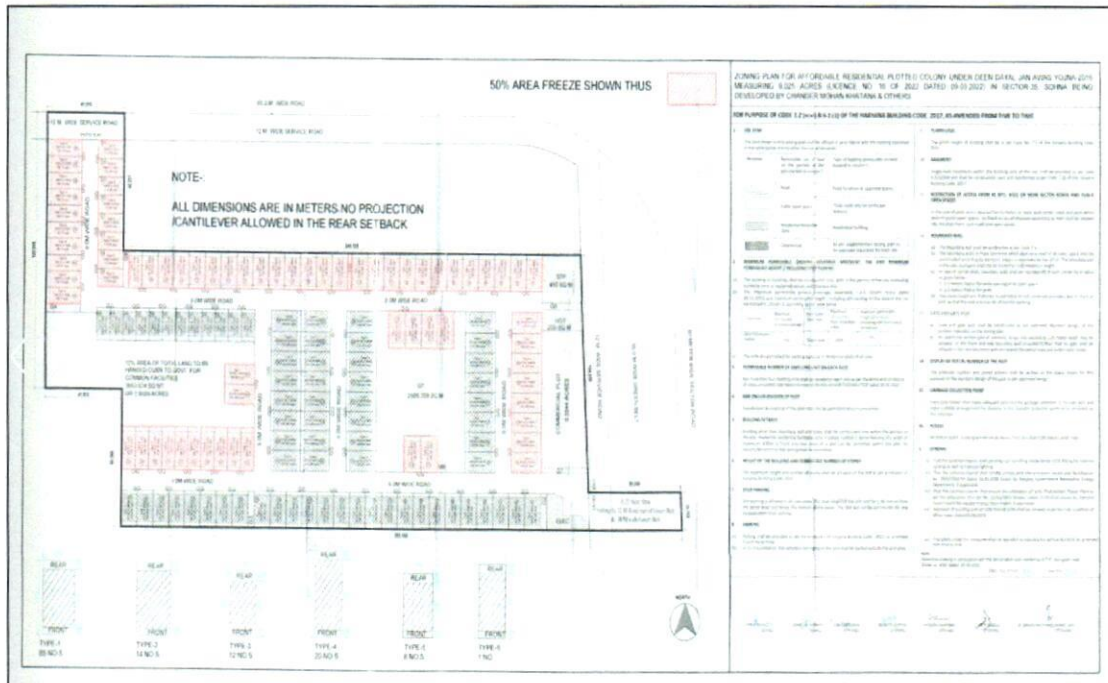
DA/As above


(Babita Gupta)
District town Planner (HQ)
O/o Director, Town and Country Planning,
Haryana, Chandigarh.



PROJECT TIE-UP REPORT

BONHEUR AVENUE, SECTOR 35, GURUGRAM



OFFICE OF THE EXECUTIVE ENGINEER HSVP DIVISION No.IV GURUGRAM

To,

Chander Mohan Khatana,
Priya Mohan Khatana S/o Sh. Dharampal Khatana,
Sh. Dharampal Khatana, S/o Sh. Chet Ram,
Surinder Singh S/o Sh. Gopi Singh,
Village -Dhuncela, Tehsil Sohna,
District Gurugram

Memo No. 38492

Dated: 03/03/2022

Sub: Request for assurance of sewerage connection for disposal of surplus treated water 145 KLD per day discharge into HSVP sewer line for affordable plotted Colony (DDJAY-2016) over an area measuring 9.025 acres in the revenue estate of village -Dhuncela, Sector-35, Sohna, Gurugram being developed by Chander Mohan Khatana, Priya Mohan Khatana S/o Sh. Dharampal Khatana, Sh. Dharampal Khatana, S/o Sh. Chet Ram, Surinder Singh S/o Sh. Gopi Singh.

Ref:- Your application dated 28.02.2022.

In this regard it is intimated that the sewerage connection in HSVP master sewerage line of above said project area measuring 9.025 acres in Sector-35, Sohna, Gurugram (LC-4535-JE(MK)2021/30707 dated 03.12.2021) could be given after completion of the master Sewer line in the area.

The sewerage connection of your above said project for use of disposed off overflow of treated sewerage water will be accorded after completion of the master sewer network.

This is for your information and further necessary action please.


Executive Engineer,
HSVP, Division No. VI
Gurugram.



OFFICE OF THE EXECUTIVE ENGINEER HSVP DIVISION REWARI

To,

Chander Mohan Khatana,
Priya Mohan Khatana S/o Sh. Dharampal Khatana,
Sh. Dharampal Khatana, S/o Sh. Chet Ram,
Surinder Singh S/o Sh. Gopi Singh,
Village -Dhunela, Tehsil Sohna,
District Gurugram

Memo No. 3350

Dated: 03/03/2022

Sub: Request for assurance of storm water drainage into HSVP lines for affordable plotted Colony (DDJAY-2016) over an area measuring 9.025 acres in the revenue estate of village -Dhunela, Sector-35, Sohna, Gurugram being developed by Chander Mohan Khatana, Priya Mohan Khatana S/o Sh. Dharampal Khatana, Sh. Dharampal Khatana, S/o Sh. Chet Ram, Surinder Singh S/o Sh. Gopi Singh.

Ref:- Your application dated 28.02.2022.

In this regard it is intimated that the storm water drainage connection in HSVP master SWD line of above said project in Sector-35, Sohna, Gurugram (LC-4535-JE(MK)2021/30707 dated 03.12.2021) area measuring 9.025 acres could be given after completion of the master SWD line in the area.

The storm water connection of your above said project for use of disposed off overflow storm water will be accorded after completion of the master SWD network.

This is for your information and further necessary action please.



Executive Engineer,
HSVP, Division No.VI,
Gurugram.



6462

**Indian-Non Judicial Stamp
Haryana Government**

Date : 17/12/2021

Certificate No. GFQ2021L36
GRN No. 85232106

Stamp Duty Paid : ₹ 21426000
Penalty : ₹ 0
(Rs. Zero Only)

Seller / First Party Detail

Name: Dharampal Khatana
H.No/Floor: Na Sector/Ward: Na LandMark: Na
City/Village: Dhunela District: Sohna State: Haryana
Phone: 93*****30 Others: And others

Buyer / Second Party Detail

Name: Clarika Infra Private limited
H.No/Floor: 711/92 Sector/Ward: Na LandMark: Na
City/Village: Nehru place District: Gurugram State: Haryana
Phone: 93*****30

Purpose: NJS for Development Agreement

The authenticity of this document can be verified by scanning this QR Code Through smart phone or on the website <https://e-grahy.nic.in>

DEVELOPMENT AGREEMENT

Stamp Duty : Rs. 2,14,26,000/-
E-Stamp No./Date : GFQ2021L36/17-12-2021
Regn. Fees. GRN No./Date : 85229910/16-12-2021

THIS DEVELOPMENT AGREEMENT (hereinafter referred to as the "Agreement") is executed at Sohna, Gurugram, on this 20th day of December, 2021 ("Effective Date")

BY & BETWEEN:

THE LAND OWNERS, as set out in the **SCHEDULE I** hereunder written (hereinafter collectively referred to as the "**Land Owners**", (which expression shall unless repugnant to the context or meaning thereof be deemed to mean and include their respective legal heirs, administrators, legal representatives, executors and permitted assigns) of the **FIRST PART**;

AND

Clarika Infra Private Limited

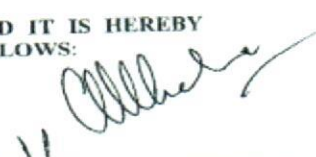
Clarika Infra Private Limited, (PAN: AAJCC6895M), a company incorporated under the provisions of the Companies Act, 2013, a subsidiary of Homekraft Infra Private Limited and having its registered office at 711/92, Deepali, Nehru Place, New Delhi - 110019, acting through its authorised signatory, Mr. Mohit Arora (Aadhaar No. 2246 8913 6426), S/o Mr. Sham Sunder Arora, duly authorized vide Board Resolution dated October 27, 2021, (hereinafter referred to as the "**Developer**", which expression shall, unless repugnant to the meaning or context thereof, be deemed to mean and include its subsidiaries, associate companies, related parties, successors, representatives and permitted assigns) of the **SECOND PART**.

The **Land Owners** and the **Developer** may hereinafter individually be referred to as the "**Party**" and collectively as the "**Parties**".

WHEREAS

- A. The Land Owners are the absolute and lawful owners and in peaceful physical possession of land parcel admeasuring approx. 10 acres (80 Kanal) situated at Village Dhunela, Tehsil Sohna, Sector 35, District Gurugram, Haryana (hereinafter referred to as the "**Project Land**"), as more particularly described in the **Schedule II Part A** written hereto and highlighted in the Plan annexed therein. The Land Owners got the ownership of the Project Land by virtue of inheritance and their respective shares/undivided shares in the Project Land is detailed under **Schedule II Part B**.
- B. The Developer is engaged in the business of construction and development of real estate projects including residential complex, commercial projects and townships.
- C. The Developer has conducted the preliminary due diligence of the Project Land.
- D. The Developer, having expertise, resources and reputation in the field of real estate development, have after negotiations at various meetings and based on the representations and warranties made by the Land Owners, has arrived at an understanding for development of an affordable plotted colony with low rise floors under the provisions of the Deen Dayal Jan Awas Yojna Policy, 2016 (as amended from time to time) issued by the Town and Country Planning Department of Haryana ("**DDJAY Scheme**") (hereinafter referred to as "**Project**") on the Project Land on the terms and conditions as set out hereunder.
- E. The Parties are now executing the present Agreement to record the detailed terms and conditions agreed between them for development of the Project on the Project Land and their respective rights and obligations therein.

NOW THEREFORE, THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:



PROJECT TIE-UP REPORT

BONHEUR AVENUE, SECTOR 35, GURUGRAM

5/6/22, 5:18 PM

**HRERA
Gurugram**

Temp Project Id : RERA-GRG-PROJ-1070-2022
Submission Date : 08-06-2022 05:34:28 PM
Applicant Type : Company
Project Type: NEW

**FORM REP-I
Part - A**

1. Name and registered address of the company

(Annex a copy in Folder A)

CLARIKA INFRA PVT LTD
ATS TOWER, PLOT NO 16,
SECTOR-135, NOIDA,
GAUTAM BUDH NAGAR,
UP, PIN - 201305
Phone(Landline) 01207111500
Phone(Mobile) 9643007884 (Number Shared by Promoter in Public)
Email ID Compliance@homekraft.in
Website http://homekraft.in
Pan No. XXXX895M (Annex a copy in Folder A)
CIN No. U70200DL2021PTC385037 (Annex a copy in Folder A)

2. Managing Director/HOD/CEO:



Name : MR UDAIVIR ANAND
Residential Address : C 226 Sector 44 Noida Gautam Budh Nagar UP 201301
Phone (landline) 01207111500
Phone (Mobile) 8929882792 (Number Shared by Promoter in Public)
Email ID Udaivir.Anand@atsgreens.com
PAN No. XXXX379L (Annex a copy in Folder A)

https://rajasthanera.gov.in/view_project/project_preview_open/1954

1/34

Part - B

Information relating to the project land and license:

- | | |
|---|--------------------------------|
| 1. Land area of the project | 8.624 (Acre) |
| 2. Permissible FAR | NA |
| 3. FAR proposed to be utilized in the project | 0 |
| 4. Total licensed area, if the land area of the present project is a part thereof | 9.025 (Acre) |
| 5. License number granted by the Town & Country Planning Department for the project/Allotted By Municipal Corporation/Permission by Local Bodies
(Annex copy in folder B) | 16 of 2022 (09-03-2022) |
| 6. Is the applicant owner-licensee of the land for which the registration is being sought. | No |

Licensee 1:

Name **CHANDER MOHAN Khatana**

Address
VILLAGE - DHUNELA, TEHSIL - SOHNA, DISTRICT - GURUGRAM

Licensee 2:

Name **PRIYA MOHAN Khatana SS/O SH. DHARAMPAL Khatana**

Address
VILLAGE - DHUNELA, TEHSIL - SOHNA, DISTRICT - GURUGRAM

Licensee 3:

Name **SH. DHARAMPAL Khatana S/O SH. CHET RAM**

Address
VILLAGE - DHUNELA, TEHSIL - SOHNA, DISTRICT - GURUGRAM

https://haryanaarera.gov.in/view_project/project_preview_open/1964

7/34



PROJECT TIE-UP REPORT
BONHEUR AVENUE, SECTOR 35, GURUGRAM

Directorate of Town & Country Planning, Haryana

Nagar Yojana Bhavan, Plot No.3, Sector-18A, Madhya Marg, Chandigarh, Phone: 0172-2549349
Web site: tcharyana.gov.in - e-mail: tcharyana20@gmail.com

FORM LC-V
(See Rule 12)

License No. 16 of 2022

This license has been granted under the Haryana Development and Regulation of Urban Areas Act 1975 & the Rules 1976 made thereunder to Chander Mohan Khatana, Priya Mohan Khatana S/o Sh. Dharampal Khatana, Sh. Dharampal Khatana S/o Sh. Chet Ram, Surinder Singh S/o Sh. Gopi Singh, Village Dhunela, Tehsil Sohna, District Gurugram for setting up of affordable residential plotted colony under DDJAY-2016 over an area measuring 9.025 acres situated in the revenue estate of village Dhunela, Sector-35, Sohna District Gurugram.

1. The particulars of the land, wherein the aforesaid affordable plotted colony is to be set up, are given in the schedule of land annexed hereto and duly signed by the Director, Town & Country Planning, Haryana
2. The Licence is granted subject to the following conditions:-
 - a) That the affordable residential plotted colony under Deen Dayal Jan Awas Yojna will be laid out in confirmation to the approved layout/building plan and development works will be executed in accordance to the designs and specifications shown in the approved plans.
 - b) That the conditions of the agreements already executed are duly fulfilled and the provisions of Haryana Development and Regulation of Urban Areas Act, 1975 and the Rules 1976 made thereunder are duly complied with.
 - c) That applicant shall maintain and upkeep of all roads, open spaces, public park and public health services for a period of five years from the date of issue of the completion certificate unless earlier relieved of this responsibility and thereupon to transfer all such roads, open spaces, public parks and public health services free of cost to the Govt. or the local authority, as the case may be, in accordance with the provisions of Section 3(3)(a)(iii) of the Haryana Development and Regulation of Urban Areas Act, 1975.
 - d) That applicant shall integrate the services with Haryana Urban Development Authority services as and when made available
 - e) That you have not submitted any other application for grant of license for development of the said land or part thereof for any purpose under the provisions of the Haryana Development and Regulation of Urban Areas Act, 1975 or any application seeking permission for change of land use under the provision of the Punjab Scheduled Roads and Controlled Area Restrictions of Unregulated Development Act, 1963.
 - f) That applicant will transfer 10% area of the licensed colony free of cost to the Government for provision of community facilities. This will give flexibility to the Director to work out the requirement of community infrastructure at sector level and accordingly make provisions. The said area will be earmarked on the layout plan to be approved alongwith the license
 - g) That applicant understand that the development/construction cost of 24 m/18 m major internal roads is not included in the EDC rates and they shall pay the

Director
Town & Country Planning
Haryana, Chandigarh



ENCLOSURE 6: VALUER'S REMARKS

1.	Valuation 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 valuation 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 Valuation 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 valuation, 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 Valuation 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 Valuation. 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 the valuation. 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 vouch 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 or 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 <u>to provide only the general basic idea of the value of the property prevailing in the market</u> 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 <u>as free market transaction</u> .
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 valuation, 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 is not investigative in nature. It is mere an opinion

	on the likely estimated valuation 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.
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 owners name, etc., it is only for illustration purpose and may not necessary 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 valuation 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 Valuation 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 valuation report can only be regarded as relevant as at the valuation 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.	Valuation of the same asset/ property can fetch different values under different circumstances & situations. For eg. Valuation of a running/ operational shop/ hotel/ factory will fetch better value and in case of closed shop/ hotel/ factory it will have considerable lower value. Similarly, an asset sold directly by an owner in the open market through free market transaction then it will fetch better value and if the same asset/ property is sold by any financier due to encumbrance on it, will fetch lower value. Hence before financing, Lender/ FI should take into consideration all such future risks while financing and take decision accordingly.
23.	Valuation is done 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 Valuation has to be carried out. It is requested from the Bank to cross check from their own records/ information if this is the same property for which Valuation has to be carried out to ensure that owner has not misled the Valuer company or misrepresented the property due to any vested interest. 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 Valuation 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 Valuation.
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 Valuation services.
29.	Valuation is a subjective field and opinion may differ from consultant to consultant. To check the right opinion, it is important to evaluate the methodology adopted and various data point/ information/ factors/ assumption considered by the consultant which became the basis for the Valuation report before reaching to any conclusion.
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 at which any agreement proceeds. The final transaction price is something on which the parties themselves have to agree. However, our Valuation analysis can definitely help the stakeholders to take informed and wise decision about the Value of the asset and can help in facilitating the arm's length transaction.
32.	This Valuation 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.
33.	This report is prepared on the RKA V-L1 (Basic) Valuation 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 / 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.
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 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.
40.	This Valuation report is governed by our (1) Internal Policies, Processes & Standard Operating Procedures, (2) R.K Associates Quality Policy, (3) Valuation & Survey Best Practices Guidelines formulated by management of R.K Associates, (4) Information input given to us by the customer and (4) Information/ Data/ Facts given to us by our field/ office technical team. Management of R.K Associates never gives acceptance to any unethical or unprofessional practice which may affect fair, correct & impartial assessment and which is against any prevailing law. In case of any indication of any negligence, default, incorrect, misleading, misrepresentation or distortion of facts in the report then 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.
42.	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.

