

REPORT FORMAT: V-L16 (Project Tie Up format) \_V\_10.2\_2022

CASE NO. VIS(2023-24)-PL085-072-088

DATED: 23/05/2023

## PROJECT TIE-UP REPORT OF

NATURE OF ASSETS	GROUP HOUSING PROJECT
CATEGORY OF ASSETS	RESIDENTIAL
TYPE OF ASSETS	GROUP HOUSING SOCIETY
NAME OF PROJECT	WATERFALL SUITES

### SITUATED AT

VILLAGE: BHI & HARSARU, SECTOR: 36A, GURGAON MASESAR URBAN  
COMPLEX, GURUGRAM, HARYANA

### DEVELOPER/ PROMOTER

M/S. KRISUMI CORPORATION PRIVATE LIMITED

- 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

### REPORT PREPARED FOR

STATE BANK OF INDIA, HLST BRANCH, GURUGRAM

If you have any issue/ concern or escalation you may please contact Incident Manager @  
We will appreciate your feedback in order to improve our services.  
Please provide your feedback on the report within 15 days of its submission after which  
it will be considered to be accepted & correct.  
Important Remarks are available at [www.rkassociates.org](http://www.rkassociates.org) for reference.

#### CORPORATE OFFICE:

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**PART A**

**SNAPSHOT OF THE GROUP HOUSING PROJECT**



**SITUATED AT**  
**VILLAGE: SIHI & HARSARU, SECTOR: 36A, GURGAON MANESAR URBAN**  
**COMPLEX, GURUGRAM, HARYANA**

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**PART B**

**SUMMARY OF THE PROJECT TIE-UP REPORT**

<b>Name &amp; Address of Branch</b>	State Bank of India, HLST Branch, Gurugram
<b>Name of Project</b>	Waterfall Suites
<b>Work Order No. &amp; Date</b>	Assignment received through an email dated 15/05/2023

SR. NO.	CONTENTS	DESCRIPTION		
<b>1.</b>	<b>GENERAL DETAILS</b>			
i.	Report prepared for	State Bank of India, HLST Branch, Gurugram		
ii.	Name of Developer/ Promoter	M/s. Krisumi Corporation Private Limited		
iii.	Registered Address of the Developer as per MCA website	3 <sup>rd</sup> Floor, Central Plaza Mall, Golf Course Road, Sector-53, Gurugram, Haryana-122001		
iv.	Type of the Property	Group Housing Society		
v.	Type of Report	Project Tie-up Report		
vi.	Report Type	Project Tie-up Report		
vii.	Date of Inspection of the Property	18 May 2023		
viii.	Date of Assessment	23 May 2023		
ix.	Date of Report	23 May 2023		
x.	Property Shown by	<b>Name</b>	<b>Relationship with Owner</b>	<b>Contact Number</b>
		Mr. Parveen Yadav	Employee	+91-9810453295
xi.	Purpose of the Report	For Project Tie-up for individual Flat Financing		
xii.	Scope of the Report	Opinion on general assessment of Project cost and Market Price of Flats inventory for Project Tie-up.		
xiii.	Out-of-Scope of Report	a) Verification of authenticity of documents from originals or cross checking from any Govt. deptt. is not done at our end. b) Legal aspects of the property are out-of-scope of this report. c) Identification of the property is only limited to cross verification from its boundaries at site if mentioned in the provided documents. d) Getting cizra map or coordination with revenue officers for site identification is not done at our end. e) Measurement is only limited up to sample random measurement. f) Measurement of the property as a whole is not done at our end. g) Designing and drawing of property maps and plans is out of scope of the work. h) Valuation techniques and principles.		
xiv.	Documents provided for perusal	<b>Documents Requested</b>	<b>Documents Provided</b>	<b>Documents Reference No.</b>
		Total <b>04</b> Documents requested.	Total <b>04</b> Documents provided.	
		Project Land Title Deeds	Form LC-V - Formal Grant of license for	License no. 39 of 2013 & license of 85 of 2014



			setting Group Housing Society from DTCP	
		Grant of building approval plans	BR-III - Approval of building plans Letter from DTCP (HR Govt.)	Memo No. ZP-915-II/ PA(DK)/2023/2405 Dated:25/01/2023
		RERA Registration certificate	Copy of RERA Registration Certificate	Registration no. 59 of 2023 dated 08/05/2023
		Project NOC's issued from the concern authority	Project NOC's issued from the concern authority	Refer to page 15
xv.	Identification of the property	<input type="checkbox"/> Cross checked from boundaries of the property or address mentioned in the deed <input checked="" type="checkbox"/> Done from the name plate displayed on the property <input type="checkbox"/> Identified by the Owner's representative <input checked="" type="checkbox"/> Enquired from local residents/ public <input type="checkbox"/> Identification of the property could not be done properly <input type="checkbox"/> Survey was not done		

## 2. SUMMARY

i.	Total Prospective Fair Market Value	<b>Rs.114,00,00,000/-</b>
ii.	Total Expected Realizable/ Fetch Value	<b>Rs.96,90,00,000/-</b>
iii.	Total Expected Distress/ Forced Sale Value	<b>Rs.85,50,00,000/-</b>
iv.	Total No. of Dwelling Units	320 DUs (as per sanctioned map)
v.	Carpet area of the project	1,78,437.38 sq. ft. as per inventory provided to us
vi.	Saleable Area of the Project	3,54,343.33 sq. ft. as per inventory provided to us
vii.	Inventory Cost as on "Date of Assessment"	No information available

## 3. ENCLOSURES

i.	Enclosure 1	Screenshot of the price trend references of the similar related properties available on public domain
ii.	Enclosure 2	Google Map
iii.	Enclosure 3	Photographs of The property
iv.	Enclosure 4	Copy of Guideline rate
v.	Enclosure 5	Other relevant documents
vi.	Enclosure 6	Consultant's Remarks





**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 'Waterfall Suites' being developed on a total licensed land area of 27.48125 acres for phase I & phase II combined as per the approved site plan available to us. Although as per the approved site plan net plot area is 26.3659 acres which is considered for FAR calculation.

As per the license M/s. Krisumi Corporation Private Limited (Promoter/Developer) will develop the said land to set a residential group housing project named "Waterfall Suites". The project is being developed in two phases I & II. Our assignment is for "Waterfall Suites" which is being developed in phase II work. As per the RERA registration certificate for Waterfall Suites 3.886 acres (for phase II) will be used.

The developer (M/s. Krisumi Corporation Private Limited) has proposed a plan comprised of 01 residential tower, namely tower 1A comprises of G+34 Floors, community hall & commercial shopping complex, EWS tower inside the project area.. As per the sanctioned building plan & area statement total 320 nos. of Dwelling units have been proposed in the subject residential tower along with 58 EWS units. As per the inventory & brochure provided to us there are different type flats available in the tower. Details of the towers have been attached below:

Unit Configuration	Super Built Area in Sq. ft.	Sum of Unit No.
1 LDK + 2 TOILET	1,181.51	96
1 LDK + 1 TOILET TYPE - 1	921.02	128
1 LDK + 1 TOILET TYPE - 2	979.66	62
1 LDK + 2 TOILET	1,181.51	32
Penthouse	12,240.28	2
<b>Grand Total</b>		<b>320</b>

As per the observation made in during site inspection only excavation work has only started.

This project is very well located in developing sector of Sector 36A, Gurgaon which has many land marks in the vicinity like group housing projects. The subject is abutting to Dwarka 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 progress assessment should be considered of the property shown to us at the site of which the photographs are also attached. Our responsibility will be only related to the progress assessment of the property shown to us on the site and not regarding matching from the documents or searching the property from our own. Banker to verify from district administration/ tehsil level the identification of the property if it is the same matching with the document pledged.

This is a Project Tie-up report and not a Valuation Report. Standards and norms of valuation is not applicable on this report. Wherever the term of valuation or anything related to it is mentioned in the report,



it is only for illustration purpose in relation to pricing assessment and should not be construed as pure valuation assignment or for any other purpose. The main scope focused in this report is Project status.

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

## 2. LOCATION CHARACTERISTICS OF THE PROPERTY

i.	Nearby Landmark	Itself a land mark project		
ii.	Name of similar projects available nearby with distance from this property	M3M Solitude, M3M Smart World etc.		
iii.	Postal Address of the Project	Plot No: Village: Sihi & Harsaru, Sector: 36A, Gurgaon Manesar Urban Complex, Gurugram, Haryana		
iv.	Independent access/ approach to the property	Clear independent access is available		
v.	Google Map Location of the Property with a neighborhood layout map	Enclosed with the Report		
		Coordinates or URL: 28°25'08.2"N 76°58'20.9"E		
vi.	Description of adjoining property	Other residential projects and residential colony		
vii.	Plot No. / Survey No.	None		
viii.	Village/ Zone	Sihi & Harsahu		
ix.	Sub registrar	Sector 36A		
x.	District	Gurugram		
xi.	City Categorization	Metro City	Urban developing	
	Type of Area	Residential Area		
xii.	Classification of the area/Society	Upper Middle Class (Good)	Urban developing	
	Type of Area	Within urban developed area		
xiii.	Characteristics of the locality	Good	Within urban developing zone	
xiv.	Property location classification	On Wide Road	Near to Highway	None
xv.	Property Facing	South Facing		
xvi.	DETAILS OF THE ROADS ABUTTING THE PROPERTY			
	a) Main Road Name & Width	Dwarka Expressway	~150 ft.	
	b) Front Road Name & width	Dwarka Expressway	~150 ft.	
	c) Type of Approach Road	Bituminous Road		
	d) Distance from the Main Road	Adjacent to the property		
xvii.	Is property clearly demarcated by permanent/ temporary boundary on site	Yes with temporary boundary		
xviii.	Is the property merged or colluded with any other property	No		
xix.	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	No information available	Other's property	
	West	No information available	Other's property	
	North	No information available	Other's property	
	South	No information available	Entrance / Dwarka Expressway	
3.	TOWN PLANNING/ ZONING PARAMETERS			
i.	Planning Area/ Zone	DTCP Gurgaon Manesar Urban Complex FDP -2031		
ii.	Master Plan currently in force	DTCP Gurgaon Manesar Urban Complex FDP -2031		
iii.	Municipal limits	Municipal Corporation of Gurugram		
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	Group Housing		
vii.	Any conversion of land use done	NA		
viii.	Current activity done in the property	Group Housing Society		
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	Under construction		
xiii.	Comment on unauthorized construction if any	Cannot comment since it is under construction		
xiv.	Comment on Transferability of developmental rights	Free hold, complete transferable rights		
xv.	Comment on the surrounding land uses & adjoining properties in terms of uses	The surrounding properties are mostly vacant but few land parcels are currently being used for residential or under construction.		
xvi.	Comment of Demolition proceedings if any	No information available		
xvii.	Comment on Compounding/ Regularization proceedings	No information available		
xviii.	Any information on encroachment	No encroachment observed during site visit.		
xix.	Is the area part of unauthorized area/ colony	No information available.		
4.	LEGAL ASPECTS OF THE PROPERTY			
i.	Ownership documents provided	Amalgamation certificate	Licenses to setup group housing project from DTCP Haryana	NOCs
ii.	Names of the Developer/Promoter	M/s. Krisumi Corporation Private Limited		
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, as per general information available in the public domain		
vi.	Notification of road widening if any and area under acquisition	No, as per general information available in the 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.	
x.	Comment on whether the owners of the property have issued any guarantee ( <i>personal or corporate</i> ) as the case may be	No, Information available to us.	
xi.	<b>Building Plan sanction:</b>		
	a) Authority approving the plan	Director of Town and Country Planning, Haryana	
	b) Any violation from the approved Building Plan	Cannot comment since the project is under construction	
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 ( <i>property tax, water tax, electricity bill</i> )	Tax name	No documents available
		Receipt number	No documents available
		Receipt in the name of	No documents available
		Tax amount	No documents available
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	No documents available	
xvii.	Property or Tax Id No.	No documents available	
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	The property is currently possessed by the subject promoter/company only.	
xx.	Title verification	Title verification to be done by competent advocate as the same is out of our scope of work.	
xxi.	Details of leases if any	Not applicable	
5.	SOCIO - CULTURAL ASPECTS OF THE PROPERTY		
i.	Descriptive account of the location of the property in terms of social structure of the area in terms of population, social stratification, regional origin, age groups, economic levels, location of slums/squatter settlements nearby, etc.	Medium Income Group	
ii.	Whether property belongs to social infrastructure like hospital, school, old age homes etc.	No	
6.	FUNCTIONAL AND UTILITARIAN SERVICES, FACILITIES & AMENITIES		
i.	Drainage arrangements	Yes (proposed)	
ii.	Water Treatment Plant	Yes (proposed)	
iii.	Power Supply arrangements	Permanent	Yes (proposed)
		Auxiliary	Yes, D.G sets (proposed)



iv.	HVAC system				No			
v.	Security provisions				Yes (proposed)			
vi.	Lift/ Elevators				Yes (proposed)			
vii.	Compound wall/ Main Gate				Yes			
viii.	Whether gated society				Yes			
ix.	Car parking facilities				Yes (proposed)			
x.	Internal development							
	Garden/ Park/ Land scraping		Water bodies		Internal roads		Pavements	Boundary Wall
	Yes (proposed)		Yes (Proposed)		Yes(interlocking tiles)		Yes(Interlocking / chequered tiles)	Yes (temporary)
7. INFRASTRUCTURE AVAILABILITY								
i. Description of Water Infrastructure availability in terms of:								
	a) Water Supply				Yes			
	b) Sewerage/ sanitation system				Underground			
	c) Storm water drainage				Yes			
ii. Description of other Physical Infrastructure facilities in terms of:								
	a) Solid waste management				Yes			
	b) Electricity				Yes			
	c) Road and Public Transport connectivity				Yes			
	d) Availability of other public utilities nearby				Transport, Market, Hospital etc. available in close vicinity			
iii. Proximity & availability of civic amenities & social infrastructure								
	School	Hospital	Market	Bus Stop	Railway Station	Metro	Airport	
	~2 Km.	~3 km.	~1.5 km.	~2.5 km.	~7 Km. (Garhi Harsaru)	~17 Km (HUDA City)	~36 km. (IGI)	
iv.	Availability of recreation facilities (parks, open spaces etc.)				It is a developing area and recreational facilities are planned to be developed nearby.			
8. MARKETABILITY ASPECTS OF THE PROPERTY:								
i.	Location attribute of the subject property				Good			
ii.	Scarcity				Similar kind of properties are available in this area.			
iii.	Market condition related to demand and supply of the kind of the subject property in the area				Good demand of such properties in the market.			
iv.	Any New Development in surrounding area				No new major development in surrounding area. However few group housing projects are under construction.			
v.	Any negativity/ defect/ disadvantages in the property/ location				No			
vi.	Any other aspect which has relevance on the value or marketability of the property				None			



9. ENGINEERING AND TECHNOLOGY ASPECTS OF THE PROPERTY:			
i.	Type of construction & design	RCC framed pillar beam column structure on RCC slab, proposed.	
ii.	Method of construction	Construction proposed to be done using professional contractor workmanship based on architect plan	
iii.	Specifications		
	a) Class of construction	Under construction	
	b) Appearance/ Condition of structures	Internal - Under construction	
		External - Under construction	
	c) Roof	Floors/ Blocks	Type of Roof
		RCC	RCC
	d) Floor height	Approx. 9 feet	
	e) Type of flooring	Vitrified tiles, Ceramic Tiles (proposed)	
	f) Doors/ Windows	Aluminum flushed doors & windows & Wooden frame & panel doors (proposed)	
	g) Interior Finishing	Neatly plastered and putty coated walls (proposed)	
	h) Exterior Finishing	Simple plastered walls (proposed)	
	i) Interior decoration/ Special architectural or decorative feature	Good looking interiors. Medium use of interior decoration. (proposed)	
	j) Class of electrical fittings	Internal/ Normal quality fittings (proposed)	
k) Class of sanitary & water supply fittings	Internal/ Normal quality fittings (proposed)		
iv.	Maintenance issues	Newly built structure so currently no maintenance issues	
v.	Age of building/ Year of construction	Under construction	Under construction
vi.	Total life of the structure/ Remaining life expected	Under construction	Under construction
vii.	Extent of deterioration in the structure	Not applicable	
viii.	Protection against natural disasters viz. earthquakes etc.	All the proposed structures are asumed to be designed for seismic consideration for Zone IV	
ix.	Visible damage in the building if any	Not applicable as project is under construction stage	
x.	System of air conditioning	As per requirement by individual flat owners on their own	
xi.	Provision of firefighting	Yes	
xii.	Status of Building Plans/ Maps	Building plans are approved by the concerned authority.	
	a) Is Building as per approved Map	Yes	
	b) Details of alterations/ deviations/ illegal construction/ encroachment noticed in the structure from the original approved plan	<input type="checkbox"/> Permissible Alterations	Not applicable as project is under construction stage
		<input type="checkbox"/> Not permitted alteration	Not applicable as project is under construction stage
	c) Is this being regularized	No information provided	
10. ENVIRONMENTAL FACTORS:			
i.	Use of environment friendly building materials like fly ash brick, other green building techniques if any	No information available to us	



ii.	Provision of rainwater harvesting	No information available to us
iii.	Use of solar heating and lighting systems, etc.	No information available to us.
iv.	Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc. if any	Yes, normal vehicle & Construction pollution are present in atmosphere
<b>11. ARCHITECTURAL AND AESTHETIC QUALITY OF THE PROPERTY:</b>		
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.	Modern structure (Proposed)
<b>12. PROJECT DETAILS:</b>		
a.	Name of the Developer	M/s. Krisumi Corporation Private Limited
b.	Name of the Project	Waterfall Suites
c.	Total no. of Dwelling units	Residential: 320 DU (as per sanctioned map)
d.	Developer market reputation	Not much known builder. No information available on past Projects executed.
e.	Name of the Architect	Rajeev Agarwal Architects
f.	Architect Market Reputation	Mid scale Architect with successful track record of Project deliveries.
g.	Proposed completion date of the Project	No information available
h.	Progress of the Project	Please refer to the "Current Status" in page no. 16
i.	Other Salient Features of the Project	<input checked="" type="checkbox"/> High end modern apartment, <input type="checkbox"/> Ordinary Apartments, <input type="checkbox"/> Affordable housing, <input checked="" type="checkbox"/> Club, <input checked="" type="checkbox"/> Swimming Pool, <input checked="" type="checkbox"/> Play Area, <input checked="" type="checkbox"/> Walking Trails, <input checked="" type="checkbox"/> Gymnasium, <input checked="" type="checkbox"/> Convenient Shopping, <input checked="" type="checkbox"/> Parks, <input checked="" type="checkbox"/> Multiple Parks, <input checked="" type="checkbox"/> Kids Play Area

*Bar*

*Sub*





**PART D**

**AREA DESCRIPTION OF THE PROPERTY**

1.	Licensed area of the complete project		27.48125 acres 26.3659 acres (Considered for FAR calculation)			
2.	Ground Coverage Area	Permitted	37,345 sq. mtr. (for whole project)			
		Proposed	2,928.243 sq. mtr. (for phase II)			
3.	Covered Built-up Area	UNDER FAR		REQUIRED AS PER APPROVED MAP		ACHIEVED STATUS
		TOTAL	Proposed (only for phase II)	Residential + Club + Shopping complex	25,936.85 sq mtr	Only excavation work has only started.
				EWS	1,552.64 sq. mtr.	
				Total: 27,489.48 sq. mtr. (2,95,897 sq. ft.)		
		Permitted (for whole project)	1,99,526.835 sq. mtr.			
		UNDER NON-FAR		PROPOSED AS PER APPROVED MAP		ACHIEVED STATUS
		Non-FAR area (only for phase II)	Residential + Club + Shopping complex	26,983.16 sq. mtr.	Only excavation work has only started.	
			Nursery School	270.20 sq. mtr.		
			EWS	4,381.08 sq. mtr.		
			Proposed	31,634.45 sq. mtr.		
		Total Gross Built Up Area		59,123.93 sq. mtr / 6,36,410 sq. ft. (FAR + NON FAR ) (only for phase II)		
4.	Open/ Green Area	Minimum Required	16,005 sq. mtr. (for whole project)			
		Proposed	15,726.64 sq. mtr. (for phase II)			
5.	Density	Permitted	4,187 Person			
		Proposed	1,780 Person			
6.	Carpet Area		1,78,437.38 sq. ft. as per inventory provided to us			
7.	Saleable Area		3,54,343.33 sq. ft. as per inventory provided to us			

For  



			Total Blocks/ Floors/ Flats																							
1.	Approved as per Building Plan / Area details			Actually provided	Current Status																					
	Tower Name	No of Floors	No of DU per residential tower	Only excavation work has only started.	Only excavation work has only started.																					
	1A	G+34	320																							
	Club	G	0																							
	Shopping complex	G	0																							
	Nursery School	G	0																							
	EWS	S+3	58																							
	TOTAL		378																							
2.	Total no. of Flats/ Units		320 DU (Residential) (as per sanctioned building plan) 58 Nos. (EWS)																							
3.	Type of Flats		<table><tr><th>Unit Configuration</th><th>Super Built Area in Sq. ft.</th><th>Sum of Unit No.</th></tr><tr><td>1 LDK + 2 TOILET</td><td>1,181.51</td><td>96</td></tr><tr><td>1 LDK + 1 TOILET TYPE - 1</td><td>921.02</td><td>128</td></tr><tr><td>1 LDK + 1 TOILET TYPE - 2</td><td>979.66</td><td>62</td></tr><tr><td>1 LDK + 2 TOILET</td><td>1,181.51</td><td>32</td></tr><tr><td>Penthouse</td><td>12,240.28</td><td>2</td></tr><tr><td>Grand Total</td><td></td><td>320</td></tr></table>			Unit Configuration	Super Built Area in Sq. ft.	Sum of Unit No.	1 LDK + 2 TOILET	1,181.51	96	1 LDK + 1 TOILET TYPE - 1	921.02	128	1 LDK + 1 TOILET TYPE - 2	979.66	62	1 LDK + 2 TOILET	1,181.51	32	Penthouse	12,240.28	2	Grand Total		320
			Unit Configuration	Super Built Area in Sq. ft.	Sum of Unit No.																					
			1 LDK + 2 TOILET	1,181.51	96																					
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			1 LDK + 1 TOILET TYPE - 2	979.66	62																					
			1 LDK + 2 TOILET	1,181.51	32																					
			Penthouse	12,240.28	2																					
Grand Total		320																								
4.	Number of Car Parking available for main units		Required (including EWS)		504 ECS																					
			Proposed (as per sanctioned area statement )		Stilt parking: 24 ECS Surface parking: 71 ECS Basement 1: 153 ECS Basement 2: 152 ECS Basement 3: 161 ECS Total : 561 ECS																					
5.	Land Area considered		26.3659 acres (Considered for FAR calculation) 3.886 acres (for phase II) (as per the RERA registration certificate)																							
6.	Area adopted on the basis of		Property documents only since site measurement couldn't be carried out due to the size of the property																							
7.	Remarks & observations, if any		None																							
8.	Constructed Area considered (As per IS 3861-1966)		Built-up Area	59,123.93 sq. mtr / 6,36,410 sq. ft. (FAR + NON FAR ) (only for phase II)																						
	Area adopted on the basis of		Area statement details																							
	Remarks & observations, if any		None																							





**Note:**

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

Pat



Signature







### PART F

### PROCEDURE OF ASSESMENT


1.		GENERAL INFORMATION		
i.	Important Dates	<b>Date of Inspection of the Property</b>	<b>Date of Assessment</b>	<b>Date of Report</b>
		18 May 2023	23 May 2023	23 May 2023
ii.	Client	State Bank of India, HLST Branch, Gurugram		
iii.	Intended User	State Bank of India, HLST Branch, Gurugram		
iv.	Intended Use	To know the general idea on the pricing assessment trend of the property as per free market transaction. This report is not intended to cover any other internal mechanism, criteria, and considerations of any organization as per their own need, use & purpose.		
v.	Purpose of Report	For Project Tie-up for individual Flat Financing		
vi.	Scope of the Assessment	Non binding opinion on the cost assessment of the project, ascertaining the Construction status of the project and Market Price of the Flats Inventory for which bank has asked us to do Project Tie up report.		
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 property is identified	<input checked="" type="checkbox"/> Done from the nameplate 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	Only photographs taken (No sample measurement verification),		

2.		ASSESSMENT FACTORS		
i.	Nature of the Report	Project Tie-up		
ii.	Nature/ Category/ Type/ Classification of Asset under Valuation	<b>Nature</b>	<b>Category</b>	<b>Type</b>
		Group Housing Project	Residential	Group Housing Society
		<b>Classification</b>	Residential Group Housing	
iii.	Basis of Inventory assessment (for Project Tie up Purpose)	<b>Primary Basis</b>	Market Price Assessment & Govt. Guideline Value	
		<b>Secondary Basis</b>	Not Applicable	
iv.	Present market state of the Asset assumed Total No. of Dwelling Units	Under Normal Marketable State <b>Reason:</b> Asset under free market transaction state		
v.	Property Use factor	<b>Current/ Existing Use</b>	<b>Highest &amp; Best Use</b> (in consonance to surrounding use, zoning and statutory norms)	<b>Considered for Assessment</b>
		Residential	Residential	Residential
vi.	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.			
vii.	Land Physical Factors	Shape		Size	
		Irregular		Large	
viii.	Property Location Category Factor	City Categorization	Locality Characteristics	Property location characteristics	Floor Level
		Metro City	Good	On Wide Road	NA
		Urban developing	Within urban developing zone	Near to Highway	
			Within developing Residential zone	Not Applicable	
		Property Facing			
		South Facing			
ix.	Physical Infrastructure availability factors of the locality	Water Supply	Sewerage/ sanitation system	Electricity	Road and Public Transport connectivity
		Yes	Underground	Yes	Easily available
		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	
x.	Social structure of the area (in terms of population, social stratification, regional origin, age groups, economic levels, location of slums/ squatter settlements nearby, etc.)	Medium Income Group			
xi.	Neighbourhood amenities	Good			
xii.	Any New Development in surrounding area	Some group housing projects are under construction in the vicinity			
xiii.	Any specific advantage/ drawback in the property	None			
xiv.	Property overall usability/ utility Factor	Restricted to a particular use i.e., Group housing (Residential) purpose only.			
xv.	Do property has any alternate use?	None. The property can only be used for residential purpose.			
xvi.	Is property clearly demarcated by permanent/ temporary boundary on site	Yes demarcated properly.			
xvii.	Is the property merged or colluded with any other property	No			
		Comments: None			







xviii.	Is independent access available to the property	Clear independent access is available	
xix.	Is property clearly possessable upon sale	Yes	
xx.	Best Sale procedure to realize maximum Value for inventory sale (in respect to Present market state or premise of the Asset as per point (iv) above)	Market Value Free market transaction at arm's length wherein the parties, after full market survey each acted knowledgeably, prudently and without any compulsion.	
xxi.	Hypothetical Sale transaction method assumed for the inventory cost analysis	Market Value Free market transaction at arm's length wherein the parties, after full market survey each acted knowledgeably, prudently and without any compulsion.	
xxii.	Approach & Method Used for inventory cost analysis	PROJECT INVENTORY Approach for assessmentMethod of assessment Market ApproachMarket Comparable Sales Method	
xxiii.	Type of Source of Information	Level 3 Input (Tertiary)	
xxiv.	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)	a. Name: DHM Group (Mr. Vaibhav) Contact No.: +91-6295521323 Nature of reference: Property dealer Size of the Property: ~925 sq. ft.to 1185 sq. ft. super built up area Location: Sector 36A, Gurgaon, Krisumi Waterfall residence Rates/ Price informed: ~Rs.13,500 per sq. ft. on super built up area. Any other details/ Discussion held: According to the discussion held with the property dealer the project is under construction. The price of the flat depends on various physical attributes, like location, floor, amenities included etc. b. Name: Mr. Akash Contact No.: +91-9711142395 Nature of reference: Property Consultant Size of the Property: ~1,200 sq. ft super built up area Location: Sector 36A, Gurgaon Rates/ Price informed: ~Rs.13,000 to Rs.14,000/- per sq. ft. on saleable area Any other details/ Discussion held: The price of the flat depends on various physical attributes, like location, floor, amenities included, etc.	
xxv.	Adopted Rates Justification	As per our discussion with the locals inhabitants and property dealers of the subject location we came to know that rates for residential flats in resale in the subject locality varies from Rs.12,000/- to Rs.14,000/- per sq. ft. on super built up area (Ongoing basic selling price of	





		builder/developer) depending upon the various attributes of the flats.	
xxvi.	OTHER MARKET FACTORS		
	Current Market condition	Normal	
		Remarks: NA	
		Adjustments (-/+): 0%	
	Comment on Property Salability Outlook	Easily sellable	
		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%	
xxvii.	Any other special consideration	Reason: NA	
		Adjustments (-/+): 0%	
xxviii.	Any other aspect which has relevance on the value or marketability of the property	NA	
		Adjustments (-/+): 0%	
xxix.	Final adjusted & weighted Rates considered for the subject property	Cost of 3.886 acres. of land is Rs.22,75,00,000/- which has been taken as per the information mentioned in CA certificate. and for flats Rs.12,000/- to Rs.14,000/- per sq. ft. on super built up area (Ongoing basic selling price of builder/developer)	
xxx.	Considered Rates Justification	As per the thorough property & market factors analysis as described above, the considered market rates for sale/purchase of flats appears to be reasonable in our opinion.	
xxxi.	Basis of computation & working		
	<p>a. In this Project Tie-up report, we have not adopted any Market Valuation of Land in this report since this is only a tie up report and not a project valuation report. Therefore, as such the value of land is immaterial and have no relevance. If any Value/Market rates are enquired for the land then the same has only been given for the reference purpose.</p> <p>b. Therefore the Cost of Project Tie-up, Bank requires cost of Land for their internal Project approval process. Therefore cost of 3.886 acres. of land is Rs.22,75,00,000/- which has been taken as per the information mentioned in CA certificate.</p> <p>c. FAR &amp; NON-FAR have been taken as per the sanctioned area statement provided to us.</p> <p>d. Also, since this is a Licensed land for group housing project on which the developer has started selling the flats which includes the proportionate land portion in each Flat sale and the buyer rights on the land has been created, therefore this cost of land should not be used for Project funding especially considering the land and for Land mortgage process since land can't be sold as such.</p> <p>e. This is a Project Tie-up report and not a Valuation Report. Standards and norms of valuation is not applicable on this report. Wherever the term of valuation or anything related to it is mentioned in the report, it is only for illustration purpose in relation to pricing assessment and should not be construed as pure valuation assignment or for any other purpose. The main scope focused in this report is Project status.</p> <p>f. Assessment of the asset is done as found on as-is-where basis on the site as identified to us by client/ owner/ owner representative during site inspection by our engineer/s unless otherwise mentioned in the</p>		



report.

- g. 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.
- h. 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.
- i. 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.
- j. Market Rates are rationally adopted based on the facts of the property which came to our knowledge during the course of the assessment considering many factors like nature of the property, size, location, approach, market situation and trends and comparative analysis with the similar assets. During comparative analysis, price assessment metrics is prepared and necessary adjustments are made on the subject asset.
- k. The indicative value has been suggested based on the prevailing market rates that came to our knowledge during secondary & tertiary market research and is not split into formal & informal payment arrangements. Most of the deals takes place which includes both formal & informal payment components. Deals which take place in complete formal payment component may realize relatively less actual transaction value due to inherent added tax, stamp registration liabilities on the buyer.
- l. 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.
- m. 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.
- n. 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.
- o. 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.
- p. Drawing, Map, design & detailed estimation of the property/ building is out of scope of the services.
- q. 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.
- r. 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.
- s. 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.

- t. 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.
- u. Project tie-up report is prepared based on the macro analysis of the asset/ property considering it in totality and not based on the micro, component or item wise analysis. Analysis done is a general assessment and is neither investigative in nature nor an audit activity.
- v. Project tie up is done for the asset found on as-is-where basis which owner/ owner representative/ client/ bank has shown to us on site of which some reference has been taken from the information/ data given in the copy of documents provided to us which have been relied upon in good faith and we have assumed that it to be true and correct.

**xxxii. ASSUMPTIONS**

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

**xxxiii. SPECIAL ASSUMPTIONS**

None

**xxxiv. LIMITATIONS**

None

*For*  



3.	COST ASSESSMENT OF LAND		
Sr. No.	Particulars	Govt. Circle/ Guideline Value	Cost of Land (As per CA Certificate)
a.	Prevailing Rate range	Rs.4,00,00,000/- per Acre (Agricultural land)	---
b.	Deduction on Market Rate	---	---
c.	Rate adopted considering all characteristics of the property	Rs.4,00,00,000/- per Acre X 4 = Rs.16,00,00,000/- per acre (For group housing project)	---
d.	Total Land Area/ FAR Area considered (as per RERA registration certificate)	3.886 acres	3.886 acres
e.	Total Value of land (A)	3.886 acres x Rs.16,00,00,000/- per acre <b>Rs.62,17,60,000/-</b>	--- <b>Rs.22,75,00,000/-</b>

**Note:**

For Project Tie-up, Bank requires cost of Land for their internal Project approval process. Therefore the Cost of Project Tie-up, Bank requires cost of Land for their internal Project approval process. Therefore, Cost of 3.886 acres. of land is Rs.22,75,00,000/- which has been taken as per the information mentioned in CA certificate. In this Project Tie-up report, we have not adopted any Market Valuation of Land in this report since this is only a tie up report and not a project valuation report. Therefore, as such the value of land is immaterial and have no relevance.

If any Value/Market rates are enquired for the land then the same has only been given for the reference purpose. Also, since this is a Licensed land for group housing Project on which the developer has started selling the flats which includes the proportionate land portion also in each Flat sale and the buyer rights on the land has been created, therefore this cost of land should not be used for Project funding especially considering the land and for Land mortgage process since land can't be sold as such.

4.	COST ASSESSMENT OF BUILDING CONSTRUCTION			
	Particulars		EXPECTED BUILDING CONSTRUCTION VALUE	
			FAR	NON-FAR
Building Construction Value	Rate range		Rs. 1,400/- to 1,800/- per sq. ft.	Rs. 1,000/- to 1,400/- per sq. ft.
	Rate adopted		Rs.1,600/- per sq. ft.	Rs.1,200/- per sq. ft.
	Built-up Area		Total: 27,489.48 sq. mtr. (2,95,897 sq. ft.)	31,634.45 sq.mtr. / (3,40,513 sq. ft.)
	Pricing Calculation		2,95,897 sq. ft. X Rs. 1,600/- per sq. ft.	3,40,513 sq. ft. X Rs.1,300/- per sq. ft.
	Total Value		<b>Rs.47,34,34,855/-</b>	<b>Rs.44,26,67,158/-</b>
a.	Depreciation percentage (Assuming salvage value % per year)		NA (Above replacement rate is calculated after deducting the prescribed depreciation)	
b.	Age Factor		NA	
c.	Structure Type/ Condition		RCC framed structure / Under Construction	
d.	Construction Depreciated Replacement Value (B)		<b>Rs.91,61,02,013/-</b>	





5.	COST ASSESSMENT OF ADDITIONAL BUILDING & SITE AESTHETIC WORKS		
	Particulars	Specifications	Expected Construction Value
a.	Add extra for Architectural aesthetic developments, improvements (Add lump sum cost)	----	Incorporated in the above valuation
b.	Add extra for fittings & fixtures (Doors, windows, wood work, cupboards, modular kitchen, electrical/ sanitary fittings)	----	Incorporated in the above valuation
c.	Add extra for services (Water, Electricity, Sewerage, Main gate, Boundary, Lift, Auxiliary power, AC, HVAC, Firefighting etc.)	----	Incorporated in the above valuation
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.)	----	Incorporated in the above valuation
e.	<b>Expected Construction Value (C)</b>	----	Incorporated in the above valuation

6.	MARKET/ SALEABLE AMOUNT OF THE FLATS	
a.	Total No. of DU	320 DU
b.	Total No. of EWS Units	58 Nos.
c.	Total Proposed Saleable Area for flats	3,54,343.33 sq. ft.
d.	Launch Price = (approx.) (Excluding PLC + Car Parking + EDC + IDC + Club & other charges)	No information available
	Builder's Selling Rate (Including PLC + Car Parking + EDC + IDC + Club & other charges)	Rs.15,000/- per sq. ft. on saleable area
	Market Rate in secondary sale (Excluding PLC + Car Parking + EDC + IDC + Club & other charges)	Rs.12,000/- to Rs.14,000/- per sq. ft. on saleable area
e.	Remarks	The market of flats in the subject locality varies from Rs.12,000/- to Rs.14,000/- per sq. ft. on saleable area depending upon various physical attributes and amenities available within a group housing society. In our opinion, the same has been considered fair and reasonable for estimating the value of inventory of the subject project.





Unit Configuration	Super Built Area in Sq. ft.	Sum of Unit No.	Sum of Super Built up area (In Sq. ft.)	Market rate @12,000/- per sq. ft. on saleable area in Cr.	Market rate @14,000/- per sq. ft. on saleable area in Cr.	Builder Selling price @15,000/- per sq. ft. on saleable area in Cr.
1 LDK + 2 TOILET -1	1,181.51	96	1,13,424.96	136.11	158.79	170.14
1 LDK + 1 TOILET TYPE - 1	921.02	128	1,17,890.56	141.47	165.05	176.84
1 LDK + 1 TOILET TYPE - 2	979.66	62	60,738.92	72.89	85.03	91.11
1 LDK + 2 TOILET- 2	1,181.51	32	37,808.32	45.37	52.93	56.71
Penthouse	12,240.28	2	24,480.57	29.38	34.27	36.72
<b>Grand Total</b>		<b>320</b>	<b>3,54,343.33</b>	<b>425.21</b>	<b>496.08</b>	<b>531.51</b>

7.	CONSOLIDATED COST ASSESSMENT OF THE ASSET		
Sr. No.	Particulars	Govt. Circle/ Guideline Value	Indicative & Estimated Prospective Market Value
a.	Land Value (A)	Rs.62,17,60,000/-	Rs.22,75,00,000/-
b.	Structure Construction Value (B)	---	Rs.91,61,02,013/-
c.	Additional Aesthetic Works Value (C)	---	Incorporated in the above valuation
d.	<b>Total Add (A+B+C)</b>	<b>Rs.62,17,60,000/- (land value only)</b>	<b>Rs.114,36,02,013/-</b>
e.	Additional Premium if any	NA	NA
	Details/ Justification	NA	NA
f.	Deductions charged if any	---	---
	Details/ Justification	---	---
g.	<b>Total Indicative &amp; Estimated Prospective Fair Market Value</b>	---	<b>Rs.114,36,02,013/-</b>
h.	<b>Rounded Off</b>	---	<b>Rs.114,00,00,000/-</b>
i.	Indicative & Estimated Prospective Fair Market Value in words	---	<b>Rupees One Hundred &amp; Fourteen Crore Only</b>
j.	<b>Expected Realizable Value</b>	---	<b>Rs.96,90,00,000/-</b>
k.	<b>Expected Distress Sale Value</b>	---	<b>Rs.85,50,00,000/-</b>
l.	Percentage difference between Circle Rate and Market Value	More than 20%	



m.	<p><b>Likely reason of difference in Circle Value and Fair Market Value in case of more than 20%</b></p>	<p>Circle rates are determined by the District administration as per their own theoretical internal policy for fixing the minimum valuation of the property for property registration tax collection purpose and Market rates are adopted based on prevailing market dynamics found as per the discrete market enquiries which is explained clearly in Valuation assessment factors.</p>
n.	<p><b>Concluding Comments/ Disclosures if any</b></p> <ul style="list-style-type: none"> <li>a. The subject property is a Group Housing project.</li> <li>b. We are independent of client/ company and do not have any direct/ indirect interest in the property.</li> <li>c. This Project tie up report has been conducted by R.K Associates Valuers &amp; Techno Engineering Consultants (P) Ltd. and its team of experts.</li> <li>d. In this Project Tie-up report, we have not adopted any Market Valuation of Land in this report since this is only a tie up report and not a project valuation report. Therefore, as such the value of land is immaterial and have no relevance. If any Value/Market rates are enquired for the land then the same has only been given for the reference purpose.</li> <li>e. Also, since this is a Licensed land for group housing Project on which the developer has started selling the flats which includes the proportionate land portion also in each Flat sale and the buyer rights on the land has been created, therefore this cost of land should not be used for Project funding especially considering the land and for Land mortgage process since land can't be sold as such.</li> <li>f. This is a Project Tie-up report and not a Valuation Report. Standards and norms of valuation is not applicable on this report. Wherever the term of valuation or anything related to it is mentioned in the report is only for illustration purpose in relation to pricing assessment and should not be construed as pure valuation assignment or for any other purpose. The main scope focused in this report is Project status.</li> <li>g. This Project Tie-up is done for the property found on as-is-where basis as shown on the site by the Bank/ customer of which photographs is also attached with the report.</li> <li>h. 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.</li> <li>i. 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.</li> <li>j. The pricing assessment of an asset is an estimate of the worth of that asset which is arrived at by the Valuer in his expert opinion after factoring in multiple parameters and externalities. This may not be the actual price of that asset and the market may discover a different price for that asset.</li> </ul>	



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

### o. IMPORTANT KEY DEFINITIONS

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

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

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

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

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

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



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

**Realizable Value** is that minimum prospective estimated value of the asset/ property which it may be able to fetch at the time of actual property transaction factoring in the element of discount due to the prospects of deep negotiations between the buyer & seller when the parties in-principally find Fair Market Value reasonable and sits together to close the deal and the transaction across the table. Discount percentage on the Fair Market Value due to negotiation will depend on the nature, size, various salability prospects of the subject asset, the needs of the buyer & the seller and kind of payment terms. In some of the cases Realizable and Fair Market Value may also be equal.

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

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

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

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

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

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

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

p. **Enclosures with the Report:**

- Enclosure I: Screenshot of the price trend references of the similar related properties available on public domain
- Enclosure II: Google Map Location
- Enclosure III: Photographs of the property
- Enclosure IV: Copy of Circle Guideline Rate
- Enclosure V: Other Relevant Documents/Articles taken for reference
- Enclosure VI: Consultant's 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](mailto: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](mailto: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.**

**Terms of Services & Consultant's Important Remarks are available at [www.rkassociates.org](http://www.rkassociates.org) for reference.**

SURVEY ANALYST	ENGINEERING ANALYST	REVIEWER
Sachin Pandey	Babul Akhtar Gazi	Ashish Sawe
		



<b>Declaration</b>	<p>a. The information provided by us is true and correct to the best of our knowledge and belief.</p> <p>b. The analysis and conclusions are limited by the reported assumptions, limiting conditions, remarks.</p> <p>c. Firm have read the Handbook on Policy, Standards and Procedures for Real Estate Valuation by Banks and HFIs in India, 2009 issued by IBA and NHB, fully understood the provisions of the same and followed the provisions of the same to the best of our ability and this report is in conformity to the Standards of Reporting enshrined in the above Handbook as much as practically possible in the limited time available. Procedures and standards adopted in carrying out the assessment is mentioned in Part-F of the report which may have certain departures to the said IBA and IVS standards in order to provide better, just &amp; fair <i>assessment</i> as per the purpose.</p> <p>d. No employee or member of R.K Associates has any direct/ indirect interest in the property.</p> <p>e. Our authorized surveyor <b>Sachin Pandey</b> has visited the subject property on <b>18/5/2023</b> in the presence of the owner's representative with the permission of owner.</p> <p>f. Firm is an approved Valuer of the Bank.</p> <p>g. We have not been depanelled or removed from any Bank/Financial Institution/Government Organization at any point of time in the past.</p> <p>h. We have submitted the Valuation Report directly to the Bank.</p>
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BAZ



Sachin



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

**JLLhomes.co.in/apartments-new/gurgaon/krisumi-waterfall-suites**

**Krisumi Waterfall Suites** 925 to 1,181 sqft Super Aze. From INR 1.46 Cr

**Project Summary**

Project Name	RERA No	Developer
Krisumi Waterfall Suites	RC/REP/HARERA-GGM/715/447/2023/59	Krisumi Corporation Private Limited

**Project Description**

Japanese Quality and Craftsmanship. Massive 35,000Sqft Club. Ultra Luxurious Specifications. Connected to 3 National Highways in under 10 mins with Schools, Shopping Complexes Nearby. Construction by TATA. Ultra Luxurious Amenities.

Type	Size	Price
1 RK	925 sqft	INR 1.46 Cr
1 RK	975 sqft	INR 1.54 Cr
1 BHK	1,181 sqft	INR 1.90 Cr

**HOUSING.COM** Buy in Gurgaon

**Krisumi Waterfall Suites**

By KRISUMI CORPORATION PVT. LTD.  
Sector 36A, Dwarka Expressway, Gur. Jan

₹1.41 Cr - 1.85 Cr | ₹13.05 K/sq.ft  
EMI starts at ₹70,19 K

Price includes everything except stamp. See More

**Project Images**

Studio Studio Apartment Configuration

Dec, 2028 Possession Starts

₹13.05 K/sq.ft Avg. Price

921.00 sq.ft. - 1182.00 sq.ft. (Builtup Area) Sizes

*Handwritten signature and stamp of R.K. Associates Valuers & Techno Engineering Consultants Pvt. Ltd.*



## PROJECT TIE-UP REPORT

### WATERFALL SUITES

**99acres** Buy - Enter Locality / Project / Society / Landmark

Home / Projects in Gurgaon / Flats in Gurgaon / Flats in Sector 36A Gurgaon / 3BHK Flats in Sector 36A Gurgaon

**₹3.1 Cr** @ 2,154 per sq.ft. **3BHK 3Baths**  
Flat/Apartment for Sale  
Krisumi Waterfall Residences, Sector 36A Gurgaon, Gurgaon, Haryana

**RERA STATUS** REGISTERED Registration No. RC/REP/HARYA/GG/10/02/02 Website: <https://haryanareg.gov.in/>

Overview Society Dealer Details Price Trends Explore Locality Recommendation

**Property (1)** **Society (56)**

**Area**  
Super Built up area 2550 sq.ft. (100.93 sq.m)

**Price**  
₹ 3.1 Crore+ Govt Charges & Tax @ 12,156 per sq.ft. (all inclusive) [View Price Details](#)

**Configuration**  
3 Bedrooms, 3 Bathrooms, 2 Balconies with Servant Room

**Address**  
Krisumi Waterfall Residences Sector 36A Gurgaon, Gurgaon

**Floor**  
11<sup>th</sup> of 34 Floors

**Facing**  
North East

**Overlooking**  
Park/Garden, Main Road, Club Pool

**Possession in**  
Within 6 months [View Construction Status](#)

4 people viewed this property yesterday

**99acres** Buy - Enter Locality / Project / Society / Landmark

Home / Projects in Gurgaon / Flats in Gurgaon / Flats in Sector 36A Gurgaon / 3BHK Flats in Sector 36A Gurgaon / 3BHK Flats in Sector 36A Gurgaon

**₹2.6 Cr** @ 13,157 per sq.ft. **3BHK 3Baths**  
Flat/Apartment for Sale  
Krisumi Waterfall Residences, Sector 36A Gurgaon, Gurgaon, Haryana

**RERA STATUS** REGISTERED Registration No. RC/REP/HARYA/GG/10/02/02 Website: <https://haryanareg.gov.in/>

Overview Society Dealer Details Price Trends Explore Locality Recommendation

**Property (1)** **Society (56)**

**Area**  
Super Built up area 1976 sq.ft. (91.14 sq.m)

**Price**  
₹ 2.6 Crore @ 13,157 per sq.ft. (all inclusive) [View Price Details](#)

**Configuration**  
3 Bedrooms, 3 Bathrooms, 2 Balconies with Pooja Room, Study Room, Servant Room

**Address**  
Krisumi Waterfall Residences Sector 36A Gurgaon, Gurgaon

**Floor**  
18<sup>th</sup> of 34 Floors

**Facing**  
South East

**Overlooking**  
Main Road, Club Park/Garden, Pool, Others

**Possession in**  
Apr 2024 [View Construction Status](#)

Places nearby

*Handwritten signature and stamp of R.K. Associates Valuers & Techno Engineering Consultants Pvt. Ltd.*



**ENCLOSURE 2: GOOGLE MAP LOCATION**



*Bob*  
*John*  
R.K. Associates Valuers & Techno Engineering Consultants Pvt. Ltd.



**ENCLOSURE 3: PHOTOGRAPHS OF THE PROPERTY**



*Bar.* *Sah*

**R.K. Associates Valuers & Techno Engineering Consultants Pvt. Ltd.**









**ENCLOSURE: 4- COPY OF CIRCLE RATE**

Rate list of Tehsil Gurugram District Gurugram Proposed Rates for the year 2023 w.e.f from.....)																							
2nd Half Rates for the Year of 2019-2020			Rates for the Year of 2021-2022			Rates of Land upto 2 Acres depth from NH/NPR 25% Major District Roads 10%			Rates of Land upto 2 Acres depth from NH/NPR 25% Major District Roads 10%			Proposed Rates for the Year of 2022			Rates of Land upto 2 Acres depth from NH/NPR 25% Sector Dividing Roads 15% Major District Roads 10%			Proposed Rates for the Year of 2023			Rates of Land upto 2 Acres depth from NH/NPR 25% Sector Dividing Roads 15% Major District Roads 10%		
S. No.	Name of Village	AREA IN R 2019/2020/2021/2022	Agriculture Land (Rs. Per Acre)	Residential (Rs. Per Sq. Yards)	Commercial	Residential 25% Major District Roads 10%	Major Roads 10%	Residential 25% Major District Roads 10%	Major Roads 10%	Agriculture Land (Rs. Per Acre)	Residential (Rs. Per Sq. Yards)	Commercial	Residential 25% Major District Roads 10%	Major Roads 10%	Agriculture Land (Rs. Per Acre)	Residential (Rs. Per Sq. Yards)	Commercial	Residential 25% Major District Roads 10%	Major Roads 10%	Agriculture Land (Rs. Per Acre)	Residential (Rs. Per Sq. Yards)	Commercial	
2	Chowara	AREA WITH IN R 2019/2020/2021/2022/2023 31/1/1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27,28,29,30,31,32,33,34,35,36,37,38,39,40,41,42,43,44,45,46,47,48,49,50,51,52,53,54,55,56,57,58,59,60,61,62,63,64,65,66,67,68,69,70,71,72,73,74,75,76,77,78,79,80,81,82,83,84,85,86,87,88,89,90,91,92,93,94,95,96,97,98,99,100,101,102,103,104,105,106,107,108,109,110,111,112,113,114,115,116,117,118,119,120,121,122,123,124,125,126,127,128,129,130,131,132,133,134,135,136,137,138,139,140,141,142,143,144,145,146,147,148,149,150,151,152,153,154,155,156,157,158,159,160,161,162,163,164,165,166,167,168,169,170,171,172,173,174,175,176,177,178,179,180,181,182,183,184,185,186,187,188,189,190,191,192,193,194,195,196,197,198,199,200,201,202,203,204,205,206,207,208,209,210,211,212,213,214,215,216,217,218,219,220,221,222,223,224,225,226,227,228,229,230,231,232,233,234,235,236,237,238,239,240,241,242,243,244,245,246,247,248,249,250,251,252,253,254,255,256,257,258,259,260,261,262,263,264,265,266,267,268,269,270,271,272,273,274,275,276,277,278,279,280,281,282,283,284,285,286,287,288,289,290,291,292,293,294,295,296,297,298,299,300,301,302,303,304,305,306,307,308,309,310,311,312,313,314,315,316,317,318,319,320,321,322,323,324,325,326,327,328,329,330,331,332,333,334,335,336,337,338,339,340,341,342,343,344,345,346,347,348,349,350,351,352,353,354,355,356,357,358,359,360,361,362,363,364,365,366,367,368,369,370,371,372,373,374,375,376,377,378,379,380,381,382,383,384,385,386,387,388,389,390,391,392,393,394,395,396,397,398,399,400,401,402,403,404,405,406,407,408,409,410,411,412,413,414,415,416,417,418,419,420,421,422,423,424,425,426,427,428,429,430,431,432,433,434,435,436,437,438,439,440,441,442,443,444,445,446,447,448,449,450,451,452,453,454,455,456,457,458,459,460,461,462,463,464,465,466,467,468,469,470,471,472,473,474,475,476,477,478,479,480,481,482,483,484,485,486,487,488,489,490,491,492,493,494,495,496,497,498,499,500,501,502,503,504,505,506,507,508,509,510,511,512,513,514,515,516,517,518,519,520,521,522,523,524,525,526,527,528,529,530,531,532,533,534,535,536,537,538,539,540,541,542,543,544,545,546,547,548,549,550,551,552,553,554,555,556,557,558,559,560,561,562,563,564,565,566,567,568,569,570,571,572,573,574,575,576,577,578,579,580,581,582,583,584,585,586,587,588,589,590,591,592,593,594,595,596,597,598,599,600,601,602,603,604,605,606,607,608,609,610,611,612,613,614,615,616,617,618,619,620,621,622,623,624,625,626,627,628,629,630,631,632,633,634,635,636,637,638,639,640,641,642,643,644,645,646,647,648,649,650,651,652,653,654,655,656,657,658,659,660,661,662,663,664,665,666,667,668,669,670,671,672,673,674,675,676,677,678,679,680,681,682,683,684,685,686,687,688,689,690,691,692,693,694,695,696,697,698,699,700,701,702,703,704,705,706,707,708,709,710,711,712,713,714,715,716,717,718,719,720,721,722,723,724,725,726,727,728,729,730,731,732,733,734,735,736,737,738,739,740,741,742,743,744,745,746,747,748,749,750,751,752,753,754,755,756,757,758,759,760,761,762,763,764,765,766,767,768,769,770,771,772,773,774,775,776,777,778,779,780,781,782,783,784,785,786,787,788,789,790,791,792,793,794,795,796,797,798,799,800,801,802,803,804,805,806,807,808,809,810,811,812,813,814,815,816,817,818,819,820,821,822,823,824,825,826,827,828,829,830,831,832,833,834,835,836,837,838,839,840,841,842,843,844,845,846,847,848,849,850,851,852,853,854,855,856,857,858,859,860,861,862,863,864,865,866,867,868,869,870,871,872,873,874,875,876,877,878,879,880,881,882,883,884,885,886,887,888,889,890,891,892,893,894,895,896,897,898,899,900,901,902,903,904,905,906,907,908,909,910,911,912,913,914,915,916,917,918,919,920,921,922,923,924,925,926,927,928,929,930,931,932,933,934,935,936,937,938,939,940,941,942,943,944,945,946,947,948,949,950,951,952,953,954,955,956,957,958,959,960,961,962,963,964,965,966,967,968,969,970,971,972,973,974,975,976,977,978,979,980,981,982,983,984,985,986,987,988,989,990,991,992,993,994,995,996,997,998,999,1000,1001,1002,1003,1004,1005,1006,1007,1008,1009,1010,1011,1012,1013,1014,1015,1016,1017,1018,1019,1020,1021,1022,1023,1024,1025,1026,1027,1028,1029,1030,1031,1032,1033,1034,1035,1036,1037,1038,1039,1040,1041,1042,1043,1044,1045,1046,1047,1048,1049,1050,1051,1052,1053,1054,1055,1056,1057,1058,1059,1060,1061,1062,1063,1064,1065,1066,1067,1068,1069,1070,1071,1072,1073,1074,1075,1076,1077,1078,1079,1080,1081,1082,1083,1084,1085,1086,1087,1088,1089,1090,1091,1092,1093,1094,1095,1096,1097,1098,1099,1100,1101,1102,1103,1104,1105,1106,1107,1108,1109,1110,1111,1112,1113,1114,1115,1116,1117,1118,1119,1120,1121,1122,1123,1124,1125,1126,1127,1128,1129,1130,1131,1132,1133,1134,1135,1136,1137,1138,1139,1140,1141,1142,1143,1144,1145,1146,1147,1148,1149,1150,1151,1152,1153,1154,1155,1156,1157,1158,1159,1160,1161,1162,1163,1164,1165,1166,1167,1168,1169,1170,1171,1172,1173,1174,1175,1176,1177,1178,1179,1180,1181,1182,1183,1184,1185,1186,1187,1188,1189,1190,1191,1192,1193,1194,1195,1196,1197,1198,1199,1200,1201,1202,1203,1204,1205,1206,1207,1208,1209,1210,1211,1212,1213,1214,1215,1216,1217,1218,1219,1220,12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21,2222,2223,2224,2225,2226,2227,2228,2229,2230,2231,2232,2233,2234,2235,2236,2237,2238,2239,2240,2241,2242,2243,2244,2245,2246,2247,2248,2249,2250,2251,2252,2253,2254,2255,2256,2257,2258,2259,2260,2261,2262,2263,2264,2265,2266,2267,2268,2269,2270,2271,2272,2273,2274,2275,2276,2277,2278,2279,2280,2281,2282,2283,2284,2285,2286,2287,2288,2289,2290,2291,2292,2293,2294,2295,2296,2297,2298,2299,2300,2301,2302,2303,2304,2305,2306,2307,2308,2309,2310,2311,2312,2313,2314,2315,2316,2317,2318,2319,2320,2321,2322,2323,2324,2325,2326,2327,2328,2329,2330,2331,2332,2333,2334,2335,2336,2337,2338,2339,2340,2341,2342,2343,2344,2345,2346,2347,2348,2349,2350,2351,2352,2353,2354,2355,2356,2357,2358,2359,2360,2361,2362,2363,2364,2365,2366,2367,2368,2369,2370,2371,2372,2373,2374,2375,2376,2377,2378,2379,2380,2381,2382,2383,2384,2385,2386,2387,2388,2389,2390,2391,2392,2393,2394,2395,2396,2397,2398,2399,2400,2401,2402,2403,2404,2405,2406,2407,2408,2409,2410,2411,2412,2413,2414,2415,2416,2417,2418,2419,2420,2421,2422,2423,2424,2425,2426,2427,2428,2429,2430,2431,2432,2433,2434,2435,2436,2437,2438,2439,2440,2441,2442,2443,2444,2445,2446,2447,2448,2449,2450,2451,2452,2453,2454,2455,2456,2457,2458,2459,2460,2461,2462,2463,2464,2465,2466,2467,2468,2469,2470,2471,2472,2473,2474,2475,2476,2477,2478,2479,2480,2481,2482,2483,2484,2485,2486,2487,2488,2489,2490,2491,2492,2493,2494,2495,2496,2497,2498,2499,2500,2501,2502,2503,2504,2505,2506,2507,2508,2509,2510,2511,2512,2513,2514,2515,2516,2517,2518,2519,2520,2521,2522,2523,2524,2525,2526,2527,2528,2529,2530,2531,2532,2533,2534,2535,2536,2537,2538,2539,2540,2541,2542,2543,2544,2545,2546,2547,2548,2549,2550,2551,2552,2553,2554,2555,2556,2557,2558,2559,2560,2561,2562,2563,2564,2565,2566,2567,2568,2569,2570,2571,2572,2573,2574,25																					

- Note :
- Any land for which change of land use (CLU) has been obtained the following rate will be applicable
  - Residential Group Housing to Four times of Agriculture Collector rate.
  - Commercial to Five times of Agriculture Collector rate.
  - Ware House to Two Times of agriculture Collector Rates.
  - Land falling on Gurugram Badli Road and Gurugram to Palauli Road and Gurugram Farukhnagar Road, the value of land will be 10% more upto depth of 2 Acres.
  - Land falling on NH/NPR the value of land will be 25% more upto depth of 2 Acres.
  - Land less than 1000 Sq. Yd. will be treated as residential for stamp duty collection.
  - Plot which are two and three side open value will be 10% extra.
  - Land falling on park facing value will be 10% extra
  - Land falling on both P Plot and park facing value will be 15% extra

Abbreviation : NH - National Highway  
STHW - State Highway

Joint Sub Registrar  
Gurugram

Sub Registrar  
Gurugram

SDO  
Gurugram

Deputy Commissioner cum  
Registrar Gurugram

Deputy Commissioner cum  
Registrar Gurugram



**ENCLOSURE 5: OTHER RELEVANT DOCUMENTS**

**LICENSE:**

**FORM LC-V**  
(See Rule-12)  
**Haryana Government**  
**Town and Country Planning Department**      39  
**Licence No. ....-of 2013**

1 This licence has been granted under The Haryana Development and Regulation of Urban Areas Act, 1975 and Rules made there under to Bluejays Realetech Pvt. Ltd., B-5, Chirag Enclave, New Delhi-110048, to develop a Group Housing on the land measuring 25.10 acres falling in the revenue estate of village Sihi & Harsaru, Sector-36A, Gurgaon-Manesar Urban Complex.

2 The particulars of land wherein the aforesaid Group Housing Colony is to be set up are given in the schedule annexed here to and duly signed by the Director General, Town and Country Planning, Haryana.

3 The licence is granted subject to the following conditions:-

- That the Group Housing Colony is laid out to conform to the approved layout plan and the development works are executed according to the designs and specifications shown in the approved plan.
- 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 Rules, 1976 made there under are duly complied with.
- That the cost of 24/18 mtrs wide road/major internal road is not included in the EDC rates and you will pay the proportionate cost for acquisition of land, if any, along with 24/18 mtrs. wide road/major internal road as and when finalized and demanded by the Director, Town & Country Planning, Haryana.
- That the portion of sector/master plan road, service/internal circulation road which shall form part of the licenced area if any shall be transferred free of cost to the Govt. in accordance with the provisions of section 3 (3) (a) (iii) of the Haryana Development and Regulation of Urban Areas Act, 1975.
- That you shall derive permanent approach from the Internal Service Road only.
- That you shall comply with conditions of letter dated 06.03.2013 of Forest Department which is issued to company by Forest Department before execution of development works at site.
- That you shall not give any advertisement for sale of Flats/floor area in group housing colony before the approval of building plans.
- That you shall obtain approval/NOC from the Competent Authority to fulfill the requirements of notification no. S.O. 1533 (E) dated 14.09.2005 issued by the Ministry of Environment & Forests, Govt. of India before starting the development works in the colony.
- That you shall seek approval from the competent authority under the Punjab Land Preservation Act, 1900 or any other statute applicable at site before starting the development works, if required.
- That you shall make arrangement for water supply, sewerage, drainage etc. to the satisfaction of DTCP till the services are made available from external infrastructure to be laid by HUDA.
- That you shall use only CFL fittings for internal lighting as well as in campus lighting.
- That you shall provide the rain water harvesting system as per Central Ground Water Authority Norms/Haryana Govt. notification as applicable.
- That you shall provide the Solar Water Heating System as per by HAREDA and shall be made operational where applicable before applying for an occupation certificate.
- That in compliance of Rule-27 of Rules 1976 & Section-5 of Haryana Development and Regulation of Urban Areas Act, 1975, you shall inform account number & full particulars of the scheduled bank wherein you have to deposit thirty percentum of the amount from the buyers for meeting the cost of internal development works in the colony.





# PROJECT TIE-UP REPORT

## WATERFALL SUITES

To be read with Licence No 39 of 2013/09/6  
12

1. Detail of land owned by Bluejays Realetech Pvt. Ltd. District Gurgaon.

Village	Plot No.	Katta No.	Area K.M	
Sibi	2	11/L	4.4	
		11/3	1-11	
		12/2	2-10	
		19/2	0-9	
		19/3	1-4	
	1	19/4	1-19	
		15/1	1-7	
		15/4	2-10	
		16/1	1-11	
		16/2	1-17	
	2	19/6	2-0	
		22	8-0	
	8	3	8-0	
		13	2-4	
	2	15/1	2-2	
		16/2	4-0	
		18	8-0	
		23	8-0	
		25/1	4-0	
		19/5	1-1	
		20	8-0	
		21/1	2-9	
		1/2	4-0	
		2/2	4-0	
	7	9	8-0	
		10	8-0	
		11/1	3-2	
		12/1	1-2	
		5	8-0	
	8	6	8-0	
		19/1	1-7	
	2	12/5	0-7	
		12/1	0-18	
	1	14/1	3-10	
		25/1	0-9	
	2	14	1-5	
		17	8-0	
	1	24	8-0	
		15/3	3-2	
		17/1/1	2-8	
		25/2	2-13	
		15/2	1-6	
	Harsaru	122	18	8-0
			22	8-0
23			8-0	
122		24	6-18	
		1/2	2-2	
132		2	8-0	
		9	1-7	
		3/1	4-2	
Total			200-16 or 25.10 acres	

Director General  
Town and Country Planning,  
Haryana, Chandigarh  
City-4





**FORM LC-V**  
(See Rule-12)  
**Haryana Government**  
**Town and Country Planning Department**

Licence No. 85 of 2014

1. This licence has been granted under The Haryana Development and Regulation of Urban Areas Act, 1975 and Rules made there under to P G Propmart Pvt. Ltd. in collaboration with Bluejays Realtech Pvt. Ltd., B-5, Chirag Enclave, New Delhi-110048, to develop a Group Housing on the land measuring 2.38125 acres in addition to earlier licence no. 39 dated 04.06.2013 of 25.10 acres falling in the revenue estate of village Sihi & Harsaru, Sector-36A, Gurgaon-Manesar Urban Complex.
2. The particulars of land wherein the aforesaid Group Housing Colony is to be set up are given in the schedule annexed here to and duly signed by the Director General, Town and Country Planning, Haryana.
3. The licence is granted subject to the following conditions:-
  - a) That the Group Housing Colony is laid out to conform to the approved layout plan and the development works are executed according to the designs and specifications shown in the approved plan.
  - 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 Rules, 1976 made there under are duly complied with.
  - c) That the cost of 24/18 mtrs wide road/major internal road is not included in the EDC rates and you will pay the proportionate cost for acquisition of land, if any, along with 24/18 mtrs. wide road/major internal road as and when finalized and demanded by the Director, Town & Country Planning, Haryana.
  - d) That the portion of sector/master plan road, service/internal circulation road which shall form part of the licensed area if any shall be transferred free of cost to the Govt. in accordance with the provisions of section 3 (3) (a) (iii) of the Haryana Development and Regulation of Urban Areas Act, 1975.
  - e) That you shall derive permanent approach from the Internal Service Road only.
  - f) That you shall comply with conditions of letter dated 06.03.2013 of Forest Department which is issued to company by Forest Department before execution of development works at site.
  - g) That you shall not give any advertisement for sale of Flats/floor area in group housing colony before the approval of building plans.
  - h) That you shall obtain approval/NOC from the Competent Authority to fulfil the requirements of notification no. S.O. 1533 (E) dated 14.09.2006 issued by the Ministry of Environment & Forests, Govt. of India before starting the development works in the colony.
  - i) That you shall seek approval from the competent authority under the Punjab Land Preservation Act, 1900 or any other statute applicable at site before starting the development works, if required.
  - j) That you shall make arrangement for water supply, sewerage, drainage etc. to the satisfaction of DGTCPL till the services are made available from external infrastructure to be laid by HUDA.
  - k) That you shall use only CFL fittings for internal lighting as well as in campus lighting.
  - l) That you shall provide the rain water harvesting system as per Central Ground Water Authority Norms/Haryana Govt. notification as applicable.
  - m) That you shall provide the Solar Water Heating System as per by HAREDA and shall be made operational where applicable before applying for an occupation certificate.
  - n) That in compliance of Rule-27 of Rules 1976 & Section-5 of Haryana Development and Regulation of Urban Areas Act, 1975, you shall inform account number & full particulars of the scheduled bank wherein you have to deposit thirty per centum of the amount from the buyers for meeting the cost of internal development works in the colony.
  - o) That you shall convey 'Ultimate Power Load Requirement' of the project to the concerned power utility, with a copy to the Director, with in two months period from the date of grant of licence to enable provision of site in your land for Transformers/Switching Station/ Electric Sub-Stations as per the norms prescribed by the power utility in the Building plan of the project.





## PROJECT TIE-UP REPORT

### WATERFALL SUITES

To be read with Licence No. 65 of 2014/ 8 25/14

1. Detail of land owned by Bluejays Realtech Pvt. Ltd., District Gurgaon.

Village	Rect. No.	Killa No.	Area K-M
Sihi	1	14/2	1-12

2. Detail of land owned by P G Propmart Pvt. Ltd., District Gurgaon.

Village	Rect. No.	Killa No.	Area K-M
Sihi	1	17/2	5-2
		24/2/2	5-19
		16/5	2-8
		25/3	4-0
		Total	17-9
<b>Grand Total</b>			<b>19-1 or 2.38125 Acres</b>

Director General  
Towns and Country Planning,  
Haryana, Chandigarh





**APPROVAL OF BUILDING PLAN:**

FORM BR III  
(See Code 4.2 (4))  
Form of Sanction

From: Chief Town Planner, Haryana cum-Chairman,  
Building Plan Approval Committee,  
O/o Director, Town & Country Planning Department,  
Haryana, Nagar Yojna Bhavan,  
Madhya Marg, Sector 18, Chandigarh.  
Tele-Fax: 0172-2546475; Tel.: 0172-2549851,  
E-mail: tcpharyana7@gmail.com  
Website www.tcpharyana.gov.in.

To: Krisumi Corporation Pvt. Ltd.,  
3<sup>rd</sup> Floor, Central Plaza,  
Sector-53, Gurugram.

Memo No. ZP-915-III/PA(DK)/2023/2405 Dated 25/01/2023

Subject: Approval of revised building plans of Group Housing Colony on the area measuring 27.48125 acres (License No. 39 of 2013 dated 04.06.2013 and Licence No. 85 of 2014 dated 08.08.2014) in Sector-36-A Gurugram being developed by Krisumi Corporation Pvt. Ltd.

Reference your application dated 07.12.2022 submitted in the office STP, Gurugram) for permission to erect the buildings in Group Housing Colony on the area measuring 27.48125 acres (License No. 39 of 2013 dated 04.06.2013 and Licence No. 85 of 2014 dated 08.08.2014) in Sector-36-A Gurugram in accordance with the plans submitted with it.

It is to inform you that the "Provisional" revised building plans were approved vide this office memo No. 37600 dated 14.12.2022 with a condition that the variations should be published in three Newspapers and displayed at various locations. As per report of the STP, Gurugram vide his office memo No. 498 dated 19.01.2023 you had invited objections from all existing allottees through a Public Notice on 16.12.2022 about the building plans in three Newspapers namely 'The Indian Express' (English), 'Financial Express' (English) & 'Jansatta' (Hindi). Further, you have informed all the existing allottees through registered post also and submitted an undertaking 19.01.2023 to the effect that the rights of the allottee have not been infringed and one objection on the changes was received from one of the existing allottees, which has been withdrawn.

In view of above your request to consider the earlier approved "Provisional" building plans as "Final" has been examined and it has been decided to consider the earlier approved "Provisional" building plans vide this office memo No. 37600 dated 14.12.2022 as "Final" building plans and permission is hereby granted for the aforesaid construction subject to the provisions of the Punjab Scheduled Roads & Controlled Areas Restriction of Unregulated Development Act, 1963 and Haryana Building Code-2017 subject to the following amendments, terms and conditions:-

1. The plans are valid for a period of 2 years of the buildings less than 15.00 meters in height and 5 years for the multistoried buildings from the date of issuance of sanction, subject to validity of licenses granted for this scheme.





**PROJECT REGISTRATION CERTIFICATE:**

REGISTRATION NO. 59 of 2023

FORM REP-III (See rule 5 (1))

**HARYANA REAL ESTATE REGULATORY AUTHORITY  
GURUGRAM**

 **HARERA  
GURUGRAM**

**REGISTRATION NO. 59 of 2023**

RC/REP/HARERA/GGM/715/447/2023/59	Date: 08.05.2023
UNIQUE NO. GENERATED ONLINE	RERA GRG-PROJ-1302-2023

**REGISTRATION CERTIFICATE**

**REAL ESTATE PROJECT  
WATERFALL SUITES**

DTCP, Haryana has approved the phasing in the project and allowed the promoter to develop the project in 4 phases. This registration is granted for phase 2 based on the approval of building plan by DTCP, Haryana vide memo no. ZP-915/PA(DK)/2023/2405 dated 25.01.2023 for development of the project in phases.

**1. This registration is granted under section 5 of the Real Estate (Regulation & Development) Act, 2016 to the following project.**

**(A) PARTICULARS OF THE PART OF PROJECT REGISTERED**

S.N.	Particulars	Details
(i)	Name of the project	Waterfall Suites
(ii)	Location	Sector-36A, Gurugram
(iii)	License no. and validity	39 of 2013 dated 04.06.2013 valid upto 03.06.2026. 85 of 2014 dated 08.03.2014 valid upto 07.08.2024.
(iv)	Total licensed area of the project	27.4812 acres
(v)	Area of project for registration	3.8860 acres
(vi)	Nature of the project	Group Housing
(vii)	Total FAR area of the phase	27,398.362 sqm
(viii)	Number of Towers	2 Towers
(ix)	Number of units	320 Residential Units + 58 EWS units

**(B) NAME OF THE PROMOTERS**

S. N.	Particulars	Details
(i)	Promoter 1/License holder	M/s Krisumi Corporation Pvt. Ltd.

**(C) PARTICULARS OF THE PROMOTER 1/ DEVELOPER**

S. N.	Particulars	Details

Page 1 of 6




**CHECKED**  
  
**SUMET  
ENGINEERING OFFICER**





**ENVIRONMENTAL CLEARANCE NOC:**

<b>ENVIRONMENTAL CLEARANCE</b>	 <p><b>Government of India</b> <b>Ministry of Environment, Forest and Climate Change</b> (Issued by the State Environment Impact Assessment Authority(SEIAA), HARYANA)</p>																	
	<p>To,</p> <p>The CEO KRISUMI CORPORATION PRIVATE LIMITED 3rd Floor, Central Plaza Mall, Golf Course Road, Sector -53, Gurgaon- 122001, Haryana India -122001</p>																	
<b>PARIVESH</b> (Pro-Active and Responsive Facilitation by Interactive, and Virtuous Environmental Single-Window Hub)	<p><b>Subject:</b> Grant of Environmental Clearance (EC) to the proposed Project Activity under the provision of EIA Notification 2006-regarding</p> <p>Sir/Madam,</p> <p>This is in reference to your application for Environmental Clearance (EC) in respect of project submitted to the SEIAA vide proposal number SIA/HR/INFRA2/402959/2022 dated 12-Oct-2022. The particulars of the environmental clearance granted to the project are as below.</p>																	
	<table border="0"> <tr> <td>1. EC Identification No.</td> <td>EC23B038HR172193</td> </tr> <tr> <td>2. File No.</td> <td>SEIAA/HR/2022/207</td> </tr> <tr> <td>3. Project Type</td> <td>Expansion</td> </tr> <tr> <td>4. Category</td> <td>B</td> </tr> <tr> <td>5. Project/Activity including Schedule No.</td> <td>B(a) Building and Construction projects</td> </tr> <tr> <td>6. Name of Project</td> <td>Environment Clearance for Expansion of Proposed Group Housing Project at Sector 36A, Gurgaon Manesar Urban Complex, Haryana by M/S Krisumi Corporation Private Limited</td> </tr> <tr> <td>7. Name of Company/Organization</td> <td>KRISUMI CORPORATION PRIVATE LIMITED</td> </tr> <tr> <td>8. Location of Project</td> <td>HARYANA</td> </tr> <tr> <td>9. TOR Date</td> <td>N/A</td> </tr> </table>	1. EC Identification No.	EC23B038HR172193	2. File No.	SEIAA/HR/2022/207	3. Project Type	Expansion	4. Category	B	5. Project/Activity including Schedule No.	B(a) Building and Construction projects	6. Name of Project	Environment Clearance for Expansion of Proposed Group Housing Project at Sector 36A, Gurgaon Manesar Urban Complex, Haryana by M/S Krisumi Corporation Private Limited	7. Name of Company/Organization	KRISUMI CORPORATION PRIVATE LIMITED	8. Location of Project	HARYANA	9. TOR Date
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6. Name of Project	Environment Clearance for Expansion of Proposed Group Housing Project at Sector 36A, Gurgaon Manesar Urban Complex, Haryana by M/S Krisumi Corporation Private Limited																	
7. Name of Company/Organization	KRISUMI CORPORATION PRIVATE LIMITED																	
8. Location of Project	HARYANA																	
9. TOR Date	N/A																	
<p>The project details along with terms and conditions are appended herewith from page no 2 onwards.</p> <p style="text-align: right;">(e-signed) Pardeep Kumar, IAS Member Secretary SEIAA - (HARYANA)</p> <p>Date: 05/04/2023</p> <p>Note: A valid environmental clearance shall be one that has EC identification number &amp; E-Sign generated from PARIVESH. Please quote identification number in all future correspondence.</p> <p>This is a computer generated cover page.</p>																		
<p>EC Identification No. - EC23B038HR172193    File No. - SEIAA/HR/2022/207    Date of Issue EC - 05/04/2023    Page 1 of 13</p>																		





## HEIGHT CLEARANCE NOC FROM AAI:

**भारतीय विमानपत्तन प्राधिकरण**  
**AIRPORTS AUTHORITY OF INDIA**  
PALM NORTH B/11112/725459

25th Anniversary

संज्ञासूचक/भार एच.एच.ए. संख्या/संज्ञासूचक/संज्ञासूचक/2022/741/5042-5045

मासिक/का नाम एवं पता  
OWNER'S Name & Address

Kinross Corporation Private Limited  
1st Floor, Central Plaza Mall, DLF Golf Course Road, Sector 73,  
Gurgaon, Haryana-122001

दिनांक DATE: 07.12.2022  
वैधता Valid Up to: 06-12-2026

**उपरोक्त की अनुमति हेतु अनुरोधित प्रमाण उपलब्ध नहीं है।**  
**No Objection Certificate for Height Clearance**

1) यह अनुमति प्रमाण पर भारतीय विमानपत्तन प्राधिकरण (आरटीए) द्वारा प्रदान की जाती है। अनुमति तथा सुविधाएं एवं विमान विमान प्रमाण हेतु प्रदान की जाती हैं। (जबकि विमानपत्तन प्राधिकरण की अधिनियम जो एच.एच.ए. 754 (ई) दिनांक 30 दिसंबर, 2015, जो एच.एच.ए. 779 (ई) दिनांक 17 दिसंबर 2020 द्वारा संशोधित के संशोधन के अंतर्गत दिया जाता है।)


1. This NOC is issued by Airports Authority of India (AAI) in pursuance of responsibility conferred by and as per the provisions of Govt. of India (Ministry of Civil Aviation) under GSR 751 (E) dated 30th Dec-2015 amended by GSR 779(E) dated 17th Dec-2020 for safe and Regular Aircraft Operations.

2) इस कार्यालय की जिम्मेदारियों विमान के अनुमति प्रमाणित संरचना के निर्माण पर कोई अनुमति नहीं है।  
2. This office has no objection to the construction of the proposed structure as per the following details:

अनुमति प्रमाणित संरचना / NOC ID	PALM NORTH B/11112/725459
आवेदक का नाम / Applicant Name*	Adhwan Tyagi
स्थल का पता / Site Address*	Plot No. 2, Killa No 11/5, 12/1, 13/2, 13/3, 13/4, 13/5, 13/6, 14, 15/1, 16/2, 17/1, 17/2, 17/3, 17/4, 17/5, 17/6, 17/7, 17/8, 17/9, 17/10, 17/11, 17/12, 17/13, 17/14, 17/15, 17/16, 17/17, 17/18, 17/19, 17/20, 17/21, 17/22, 17/23, 17/24, 17/25, 17/26, 17/27, 17/28, 17/29, 17/30, 17/31, 17/32, 17/33, 17/34, 17/35, 17/36, 17/37, 17/38, 17/39, 17/40, 17/41, 17/42, 17/43, 17/44, 17/45, 17/46, 17/47, 17/48, 17/49, 17/50, 17/51, 17/52, 17/53, 17/54, 17/55, 17/56, 17/57, 17/58, 17/59, 17/60, 17/61, 17/62, 17/63, 17/64, 17/65, 17/66, 17/67, 17/68, 17/69, 17/70, 17/71, 17/72, 17/73, 17/74, 17/75, 17/76, 17/77, 17/78, 17/79, 17/80, 17/81, 17/82, 17/83, 17/84, 17/85, 17/86, 17/87, 17/88, 17/89, 17/90, 17/91, 17/92, 17/93, 17/94, 17/95, 17/96, 17/97, 17/98, 17/99, 17/100, 17/101, 17/102, 17/103, 17/104, 17/105, 17/106, 17/107, 17/108, 17/109, 17/110, 17/111, 17/112, 17/113, 17/114, 17/115, 17/116, 17/117, 17/118, 17/119, 17/120, 17/121, 17/122, 17/123, 17/124, 17/125, 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**NOC FROM POLLUTION CONTROL BORAD:**

<b>ENVIRONMENTAL CLEARANCE</b>	 <p><b>Government of India</b> <b>Ministry of Environment, Forest and Climate Change</b> (Issued by the State Environment Impact Assessment Authority(SEIAA), HARYANA)</p>																	
	<p>To,</p> <p>The CEO KRISUMI CORPORATION PRIVATE LIMITED 3rd Floor, Central Plaza Mall, Golf Course Road, Sector -53, Gurgaon- 122001, Haryana India -122001</p>																	
<b>PARIVESH</b> (Pro-Active and Responsive Facilitation by Interactive, and Virtuous Environmental Single-Window Hub)	<p><b>Subject:</b> Grant of Environmental Clearance (EC) to the proposed Project Activity under the provision of EIA Notification 2006-regarding</p> <p>Sir/Madam,</p> <p>This is in reference to your application for Environmental Clearance (EC) in respect of project submitted to the SEIAA vide proposal number SIA/HR/INFRA2/402959/2022 dated 12 Oct 2022. The particulars of the environmental clearance granted to the project are as below.</p>																	
	<table border="0"> <tr> <td>1. EC Identification No.</td> <td>EC23B038HR172193</td> </tr> <tr> <td>2. File No.</td> <td>SEIAA/HR/2022/207</td> </tr> <tr> <td>3. Project Type</td> <td>Expansion</td> </tr> <tr> <td>4. Category</td> <td>B</td> </tr> <tr> <td>5. Project/Activity including Schedule No.</td> <td>Bra) Building and Construction projects</td> </tr> <tr> <td>6. Name of Project</td> <td>Environment Clearance for Expansion of Proposed Group Housing Project at Sector 36A, Gurgaon Manesar Urban Complex, Haryana by M/S Krisumi Corporation Private Limited</td> </tr> <tr> <td>7. Name of Company/Organization</td> <td>KRISUMI CORPORATION PRIVATE LIMITED</td> </tr> <tr> <td>8. Location of Project</td> <td>HARYANA</td> </tr> <tr> <td>9. TOR Date</td> <td>N/A</td> </tr> </table> <p>The project details along with terms and conditions are appended herewith from page no 2 onwards.</p> <p>Date: 05/04/2023</p> <p>(e-signed) Pardeep Kumar, IAS Member Secretary SEIAA - (HARYANA)</p> <p><i>Note: A valid environmental clearance shall be one that has EC identification number &amp; E-Sign generated from PARIVESH. Please quote identification number in all future correspondence.</i></p> <p><i>This is a computer generated cover page.</i></p>	1. EC Identification No.	EC23B038HR172193	2. File No.	SEIAA/HR/2022/207	3. Project Type	Expansion	4. Category	B	5. Project/Activity including Schedule No.	Bra) Building and Construction projects	6. Name of Project	Environment Clearance for Expansion of Proposed Group Housing Project at Sector 36A, Gurgaon Manesar Urban Complex, Haryana by M/S Krisumi Corporation Private Limited	7. Name of Company/Organization	KRISUMI CORPORATION PRIVATE LIMITED	8. Location of Project	HARYANA	9. TOR Date
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EC Identification No. - EC23B038HR172193 File No. - SEIAA/HR/2022/207 Date of Issue EC - 05/04/2023 Page 1 of 13





CA CERTIFICATE:



NAVAL JAIN & COMPANY  
Chartered Accountants

UGF-17, Parshvath Bibhab Plaza  
Alpha Commercial Belt, Alpha-I, Greater Noida-201308  
M: 9910223619  
canavaljain@gmail.com

TO WHOM IT MAY CONCERN

We, Naval Jain & Company have examined the books of accounts of M/s Krisumi Corporation Private Limited, having office at 3rd floor, central plaza Mall Golf Course Road, Sector-53, Gurugram, Haryana-122002, and as per information and explanation given to us we certify that M/s Krisumi Corporation Private Limited has incurred expenditure of Rs 25.11 Cr up to 31<sup>st</sup> March 2023 on its project "Waterfall Suites" on land measuring 3.886 Acres at Sector-36A, Village Sihi, Gurugram-122004 as per details given below

Expenditure up to 31.03.2023	Amount (Rs. In Crores)
Land Cost, FSI Cost & EDC/IDC	22.75
Construction Material & Site Development	
Marketing, Administration & Other Expenses	2.36
Financial Charges	
Total	25.11
Source of funds	
Promoter's Contribution/Internal Accruals	25.11
Advances From Customers	
Loan (if any)	
Total	25.11

// We certify that the builder has minimum 15 % stake in the cost of the project  
This certificate is being issued at the request of the company

For Naval Jain & Company  
Chartered Accountants

NAVAL JAIN  
Digitally signed by Naval Jain  
DN: cn=Naval Jain, o=Naval Jain & Company, ou=Chartered Accountants, email=canavaljain@gmail.com, c=IN

Naval Jain  
Proprietor  
FRN No-023281C  
M No-511697  
Date- 12.05.2023  
Place- Greater Noida  
UDIN-23511697BGSBCE7748





**ASSURANCE FOR SEWERAGE CONNECTION:**

**GMDA**

**OFFICE OF THE EXECUTIVE ENGINEER-V, SEW. DIVISION, GMDA, GURUGRAM**  
Address : 6<sup>th</sup> Floor, Plot No. 3, Sector-44, Gurugram, E-mail : xen4infra2.gmda@gov.in

To: M/s Krisumi Corporation Private Limited,  
3<sup>rd</sup> Floor, Central Plaza Mall,  
Golf Course Road, Sector - 53,  
Gurugram - 122001

Memo No. GMDA/SEW/2022/1282 Dated: 16.11.2022

Sub: Assurance for Sewerage Connection for discharge of 100 KLD surplus treated domestic effluent from proposed STP of capacity 390 KLD in Master Sewer line after commissioning of proposed Group Housing Project on land measuring 27.48125 Acres (25.10 Acres of License No. 39 of 2013 valid till 03.06.2026 & 2.38125 Acres of License No. 85 of 2014 valid upto 07.08.2024) falling in village - Sihi, Harsaru, Sector - 36A, Gurugram, Haryana being developed by M/s Krisumi Corporation Private Limited,

Ref:- Your office letter on dated 16.11.2022.

In this regard, it is submitted that the Sewerage connection in Master Sewer line for disposal of 100 KLD surplus domestic treated from proposed STP of capacity 390 KLD after commissioning of proposed Group Housing Project on land measuring 27.48125 Acres (25.10 Acres of License No. 39 of 2013 valid till 03.06.2026 & 2.38125 Acres of License No. 85 of 2014 valid upto 07.08.2024) falling in village - Sihi, Harsaru, Sector - 36A, Gurugram, Haryana being developed by your firm could be given after completion of the Master Sewer line in the area.

The sewerage connection for your above said project for discharge of surplus treated waste water will only be accorded after applied on Online portal of GMDA.

Executive Engineer - V  
Sew. Division, GMDA  
Gurugram

C.C. :-

1. The Chief Engineer, Infra -II, GMDA, Gurugram.
2. The Superintending Engineer -III, Infra -II, GMDA, Gurugram.
3. The Head I.T., GMDA, Gurugram





**ENCLOSURE 6: CONSULTANT'S REMARKS**

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



	party market information came in front of us within the limited time of this assignment, which may vary from situation to situation.
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 tie up report is not a qualification for accuracy of land boundaries, schedule (in physical terms), dimensions & identification. For this land/ property survey report can be sought from a qualified private or Govt. surveyor.
21.	This tie up report is prepared based on the facts of the property on the date of the survey. Due to possible changes in market forces, socio-economic conditions, property conditions and circumstances, this tie up report can only be regarded as relevant as at the reported date. Hence before financing, Banker/ FI should take into consideration all such future risk and should loan conservatively to keep the advanced money safe in case of the downward trend of the property value.
22.	Cost assessment of the same asset/ property can fetch different values under different circumstances & situations. For eg. Cost assessment of a running/ operational shop/ hotel/ factory will fetch better value and in case of closed shop/ hotel/ factory it will have 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.	Tie up report has been prepared for the property identified to us by the owner/ owner representative. At our end we have just visually matched the land boundaries, schedule (in physical terms) & dimensions of the property with reference to the documents produced for perusal. Method by which identification of the property is carried out is also mentioned in the report clearly. Responsibility of identifying the correct property to the Valuer/ its authorized surveyor is solely of the client/ owner for which the report is prepared. It is requested from the Bank to cross check from their own records/ information if this is the same property for which tie up has to be carried out to ensure that owner has not misled the Valuer company or misrepresented the property due to any vested interest. Where there is a doubt about the precision position of the boundaries, schedule, dimensions of site & structures, it is recommended that a Licensed Surveyor be contacted.
24.	In India more than 70% of the geographical area is lying under rural/ remote/ non municipal/ unplanned area where the subject property is surrounded by vacant lands having no physical demarcation or having any display of property survey or municipal number / name plate on the property clearly. Even in old locations of towns, small cities & districts where property number is either not assigned or not displayed on the properties clearly and also due to the presence of multiple/ parallel departments due to which ownership/ rights/ illegal possession/ encroachment issues are rampant across India and due to these limitations at many occasions it becomes tough to identify the property with 100% surety from the available documents, information & site whereabouts and thus chances of error, misrepresentation by the borrower and margin of chances of error always persists in such cases. To avoid any such chances of error it is advised to the Bank to engage municipal/ revenue department officials to get the confirmation of the property to ensure that the property shown to Valuer/ Banker is the same as for which documents are provided.
25.	If this Project Tie up report is prepared for the Flat/ dwelling unit situated in a Group Housing Society or Integrated Township then approvals, maps of the complete group housing society/ township is out of scope of this report and this report will be made for the specific unit based on the assumption that complete Group Housing Society/ Integrated Township and the subject unit must be approved in all respect.
26.	Due to fragmented & frequent change in building/ urban planning laws/ guidelines from time to time, different laws/ guidelines between regions/ states and no strict enforceability of Building Bye-Laws in India specially in non-metro and scale b & c cities & Industrial areas, property owners many times extend or make changes in the covered area/ layout from the approved/ applicable limits. There are also situations where properties are decades old when there was no formal Building Bye-Laws applicable the time when the construction must have been done. Due to such discrete/ unplanned development in many regions sometimes it becomes tough for the Valuer to determine the exact lawful situation on ground. Unless otherwise mentioned in the report, the covered area present on the site as per site survey will be considered in the report.
27.	Area of the large land parcels of more than 2500 sq.mtr or of uneven shape in which there can be practical difficulty in sample measurement, is taken as per property documents which has been relied upon unless otherwise stated.
28.	Drawing Map, design & detailed estimation of the property/ building is out of scope of the Project tie up services.
29.	Cost assessment is a subjective field and opinion may differ from consultant to consultant. To check the right opinion, it is important to evaluate the methodology adopted and various data point/ information/ factors/ assumption considered by the consultant which became the basis for the Project tie up report before reaching to any conclusion.
30.	Although every scientific method has been employed in systematically arriving at the value, there is, therefore, no indisputable single value and the estimate of the value is normally expressed as falling within a likely range.



31.	Value analysis of any asset cannot be regarded as an exact science and the conclusions arrived at in many cases will, of necessity, be subjective and dependent on the exercise of individual judgment. Given the same set of facts and using the same assumptions, expert opinions may differ due to the number of separate judgment decisions, which have to be made. Therefore, there can be no standard formula to establish an indisputable exchange ratio. In the event of a transaction, the actual transaction value achieved may be higher or lower than our indicative analysis of value depending upon the circumstances of the transaction. The knowledge, negotiability and motivations of the buyers and sellers, demand & supply prevailing in the market and the applicability of a discount or premium for control will also affect actual price achieved. Accordingly, our indicative analysis of value will not necessarily be the price at which any agreement proceeds. The final transaction price is something on which the parties themselves have to agree. However, our pricing analysis can definitely help the stakeholders to take informed and wise decision about the Value of the asset and can help in facilitating the arm's length transaction.
32.	This cost assessment is conducted based on the macro analysis of the asset/ property considering it in totality and not based on the micro, component, or item wise analysis. Analysis done is a general assessment and is not investigative in nature.
33.	This report is prepared on the <b>V-L10 (Project Tie Up format) _V_10.2_2022</b> Tie up format as per the client requirement and scope of work. This report is having limited scope as per its fields & format to provide only the general estimated & indicative basic idea of the value of the property prevailing in the market based on the information provided by the client. No detailed analysis, audit or verification has been carried out of the subject property. There may be matters, other than those noted in this report, which might be relevant in the context of the transaction and which a wider scope might uncover.
34.	This is just an opinion report and doesn't hold any binding on anyone. It is requested from the concerned Client/ Bank/ Financial Institution which is using this report for mortgaging the property that they should consider all the different associated relevant & related factors & risks before taking any business decision based on the content of this report.
35.	All Pages of the report including annexures are signed and stamped from our office. In case any paper in the report is without stamp & signature then this should not be considered a valid paper issued from this office.
36.	As per IBA Guidelines & Bank Policy, in case the valuation report submitted by the valuer is not in order, the banks / 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.	<b>Defect Liability Period is 15 DAYS.</b> 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 <a href="mailto:valuers@rkassociates.org">valuers@rkassociates.org</a> 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 <b>ONE YEAR</b> . After this period we remove all the concerned records related to the assignment from our repository. No clarification or query can be answered after this period due to unavailability of the data.
40.	This Project tie up report is governed by our (1) Internal Policies, Processes & Standard Operating Procedures, (2) R.K Associates Quality Policy, (3) Valuation & Survey Best Practices Guidelines formulated by management of R.K Associates, (4) Information input given to us by the customer and (4) Information/ Data/ Facts given to us by our field/ office technical team. Management of R.K Associates never gives acceptance to any unethical or unprofessional practice which may affect fair, correct & impartial assessment and which is against any prevailing law. In case of any indication of any negligence, default, incorrect, misleading, misrepresentation or distortion of facts in the report then we request the user of this report to immediately or atleast within the defect liability period to bring all such act into notice of R.K Associates management so that corrective measures can be taken instantly.
41.	R.K Associates never releases any report doing alterations or modifications by pen. In case any information/ figure of this report is found altered with pen then this report will automatically become null & void.
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.

