

REPORT FORMAT: V-L16 (Project Tie Up format) _V_ 10.2.2022

CASE NO. VIS (2024-25)-PL155-132-172

DATED: 21/06/2024

PROJECT TIE-UP REPORT

OF

NATURE OF ASSETS	GROUP HOUSING PROJECT
CATEGORY OF ASSETS	RESIDENTIAL
TYPE OF ASSETS	GROUP HOUSING SOCIETY
NAME OF PROJECT	AMRIT AROGYAM

SITUATED AT

VILLAGE BADHEDI RAJPUTANA, TEHSIL ROORKEE, DISTT. HARIDWAR

■ 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 Advisers

■ Chartered Engineers

■ Industry/ Trade Rehabilitation Consultants

■ NPA Management

■ Panel Valuer & Techno Economic Consultants for PSU Banks

DEVELOPER/ PROMOTER

M/S. EMINENT INFRA DEVELOPERS PVT. LTD.

REPORT PREPARED FOR

STATE BANK OF INDIA, BHEL, SECTOR-1, RANIPUR, HARIDWAR

Important: In case of any query/ issue/ concern or escalation you may please contact Incident Manager @
valuers@rkassociates.org. We will appreciate your feedback in order to improve our services.

NOTE: As per IBA Guidelines please provide your feedback on the report within 15 days of its submission after which

report will be considered to be accepted & correct.

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

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PART A

SNAPSHOT OF THE GROUP HOUSING PROJECT



SITUATED AT

VILLAGE BADHEDI RAJPUTANA, TEHSIL ROORKEE, DISTT. HARIDWAR



PART B

SUMMARY OF THE PROJECT TIE-UP REPORT

Name & Address of Branch	State Bank of India, BHEL, Sector-1, Haridwar
Name of Project	Amrit Arogyam
Work Order No. & Date	Assignment received through an email dated 13/06/2024

SR. NO.	CONTENTS	DESCRIPTION		
1.	GENERAL DETAILS			
i.	Report prepared for	State Bank of India, BHEL, Sector-1, Haridwar		
ii.	Name of Developer/ Promoter	M/s. Eminent Infra Developers Pvt. Ltd.		
iii.	Registered Address of the Developer as per MCA website	Registered Office: A-1/112, Safdarjung, Enclave, New Delhi-110029		
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	20 June 2024		
viii.	Date of Assessment	21 June 2024		
ix.	Date of Report	21 June 2024		
x.	Property Shown by	Name	Relationship with Owner	Contact Number
		Mr. Ranjeet Singh	Employee	+91-8057183508
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	Documents Requested	Documents Provided	Documents Reference No.
		Total 04 Documents requested.	Total 04 Documents provided.	
		Property Title document	---	Not Provided
		Approved Map	Approved Map	Dated

				07/09/2022
		RERA Registration certificate	RERA Registration certificate	Dated 10/08/2023
		Other NOC's	Other NOC's	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	
		✓	Done from the name plate displayed on the property	
		✓	Identified by the Owner's representative	
		<input type="checkbox"/>	Enquired from local residents/ public	
		<input type="checkbox"/>	Identification of the property could not be done properly	
		<input type="checkbox"/>	Survey was not done	NA
2.	SUMMARY			
i.	Total Prospective Fair Market Value	Rs.1,06,00,00,000/-		
ii.	Total Expected Realizable/ Fetch Value	Rs.90,10,00,000/-		
iii.	Total Expected Distress/ Forced Sale Value	Rs.79,50,00,000/-		
iv.	Total No. of Dwelling Units	Tower I= 85 Tower H= 79 Tower M= 21 (as per Inventory provided)		
v.	Carpet area of the project	49,370 sq.ft.		
vi.	Saleable Area of the Project	2,40,858 sq. ft		
vii.	Inventory Cost as on "Date of Assessment"	Refer to page no. 26		
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 rates		
v.	Enclosure 5	Other relevant documents		
vi.	Enclosure 6	Consultant's Remarks		
vii.	Enclosure 7	Survey Summary Sheet		



PART C

CHARACTERISTICS DESCRIPTION OF THE PROJECT

1. BRIEF DESCRIPTION OF THE PROJECT

This project tie-up report is prepared for group housing project name "Amrit Arogyam" developed at the aforesaid address having total site area admeasuring 10,219 sq. mtr. as per the documents provided to us and from the UKRERA web site.

As per the latest RERA registration certificate proposed residential units are 185 nos. Hence, for this assessment 185 residential units are considered.



The developer is developing group housing project which will comprised of three high rise towers having total of 185 DUs. The description of the towers with status is given below.

S.no.	Tower	Floors	Total No. of DU in each Tower	Status
1	H	B+S+8	79	Excavation work is completed and PCC in done for the basement.
2	I	B+S+8	85	Excavation work is completed and PCC in done for the basement.
3	M	S+5	21	No work as of now.
TOTAL			185	

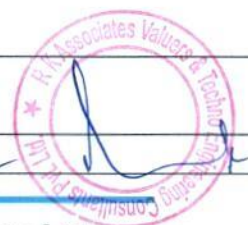
In case of discrepancy in the address mentioned in the property documents and the property shown to us at the site due to change in zoning or administrative level at the site or client misled the valuer by providing the fabricated document, the progress assessment should be considered of the property 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. Scope of work is opinion on general assessment of Project cost and Market Price of Flats inventory for Project Tie-up 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.

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

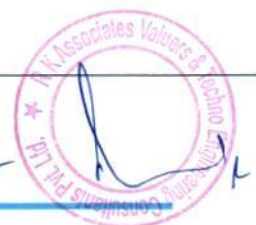
i.	Nearby Landmark	Wisdom World School		
ii.	Name of similar projects available nearby with distance from this property	Arogyam Premium Residence		
iii.	Postal Address of the Project	Village Badheri Rajputana, Tehsil Roorkee, Distt. Haridwar		
iv.	Independent access/ approach to the property	Clear independent access is available		
v.	Google Map Location of the Property with a neighborhood layout map	Enclosed with the Report		
		Coordinates or URL: 29°54'08.8"N 77°58'38.2"E		
vi.	Description of adjoining property	Other residential projects/ vacant land		
vii.	Plot No. / Survey No.	Sale deed no provided.		
viii.	Village/ Zone	Village Badheri Rajputana		
ix.	Sub registrar	Haridwar		
x.	District	Haridwar		
xi.	City Categorization	Scale-C City	Urban developing	
	Type of Area	It is a mixed used area, commercial & residential.		
xii.	Classification of the area/Society	Middle Class (Ordinary)	Urban developing	
	Type of Area	Within city suburbs		
xiii.	Characteristics of the locality	Good	Within urban developing zone	
xiv.	Property location classification	On Wide Road	Near to Highway	Near to Market
xv.	Property Facing	South Facing		
xvi.	DETAILS OF THE ROADS ABUTTING THE PROPERTY			
	a) Main Road Name & Width	NH-334	80 ft. wide road	
	b) Front Road Name & width	NH-334	80 ft. wide road	
	c) Type of Approach Road	Bituminous Road		
	d) Distance from the Main Road	Abutting main road		
xvii.	Is property clearly demarcated by permanent/ temporary boundary on site	Yes, Property is part of big project.		
xviii.	Is the property merged or colluded with any other property	Yes, Property is part of big project.		
xix.	BOUNDARIES SCHEDULE OF THE PROPERTY			



a)	Are Boundaries matched	No, boundaries are not mentioned in the documents.	
b)	Directions	As per Title Deed/TIR	Actual found at Site
	East	No relevant document provided	Vacant Land
	West	No relevant document provided	Vacant Land
	North	No relevant document provided	Vacant land
	South	No relevant document provided	Road

3.	TOWN PLANNING/ ZONING PARAMETERS			
i.	Planning Area/ Zone	Residential		
ii.	Master Plan currently in force	Haridwar Master Plan 2025		
iii.	Municipal limits	Haridwar Municipal Corporation		
iv.	Developmental controls/ Authority	Haridwar-Roorkee Development Authority		
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 is under construction		
ix.	Is property usage as per applicable zoning	Yes, used as residential as per zoning.		
x.	Any notification on change of zoning regulation	No		
xi.	Street Notification	Residential		
xii.	Status of Completion/ Occupational certificate	Not applicable since construction is in progress		
xiii.	Comment on unauthorized construction if any	No information		
xiv.	Comment on Transferability of developmental rights	Can't comment as no relevant document provided.		
xv.	Comment on the surrounding land uses & adjoining properties in terms of uses	The surrounding properties are currently being used for Residential & Commercial		
xvi.	Comment of Demolition proceedings if any	NA		
xvii.	Comment on Compounding/ Regularization proceedings	NA		
xviii.	Any information on encroachment	No encroachment observed during site visit.		
xix.	Is the area part of unauthorized area/ colony	No		
4.	LEGAL ASPECTS OF THE PROPERTY			
i.	Ownership documents provided	RERA Registration Certificate	NOC from Adv. Riaz Ahmed receipt no. 125/26 part-1	---
ii.	Names of the Developer/Promoter	M/s. Eminent Infra Developers Pvt. Ltd.		
iii.	Constitution of the Property	Can't comment as no relevant document provided.		
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	Can't comment as no relevant document provided.	
ix.	Comment on existing mortgages/ charges/ encumbrances on the property, if any	No, Information available to us. Bank to obtain details from the Developer	NA
x.	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	No, Information available to us. Bank to obtain details from the Developer	NA
xi.	Building Plan sanction:		
	a) Authority approving the plan	District Level Development Authority	
	b) Any violation from the approved Building Plan	NA, Since the building in 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 (property tax, water tax, electricity bill)	Tax name	---
		Receipt number	---
		Receipt in the name of	---
		Tax amount	---
xv.	Observation on Dispute or Dues if any in payment of bills/ taxes	Not known to us	
xvi.	Is property tax been paid for this property	No relevant document shared to us.	
xvii.	Property or Tax Id No.	Not provided	
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.	Urban Developing area	
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 (Private security Guard)		
vi.	Lift/ Elevators		Yes, (proposed)		
vii.	Compound wall/ Main Gate		Yes, (proposed)		
viii.	Whether gated society		Yes, (proposed)		
ix.	Car parking facilities		No		
x.	Internal development				
	Garden/ Park/ Land scraping	Water bodies	Internal roads	Pavements	Boundary Wall
	Yes, proposed	Yes, proposed	Yes, proposed	Yes	Yes, temporary boundary for whole project

7.	INFRASTRUCTURE AVAILABILITY						
i.	Description of Water Infrastructure availability in terms of:						
	a) Water Supply			Yes from municipal connection			
	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
	~500 mtr	~650 mtr.	~500 km	~100 mtr.	~24 km	~21 km	~58 km
iv.	Availability of recreation facilities (parks, open spaces etc.)			Yes.			
8.	MARKETABILITY ASPECTS OF THE PROPERTY:						
i.	Location attribute of the subject property			Normal			
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			Demand for such properties is average due to its location factors.			
iv.	Any New Development in surrounding area			No	Few other residential projects are proposed and some projects are in progress		
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.	
ii.	Method of construction	Construction is being done by 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
		Refer to brief description	RCC
	d) Floor height	NA, Under Construction	
	e) Type of flooring	Ceramic Tiles, Vitrified tiles (proposed)	
	f) Doors/ Windows	Wooden frame & panel doors (Proposed)	
	g) Interior Finishing	Neatly plastered and putty coated walls (Proposed)	
	h) Exterior Finishing	Under construction	
	i) Interior decoration/ Special architectural or decorative feature	Under construction	
j) Class of electrical fittings	Internal/ Under construction		
k) Class of sanitary & water supply fittings	Internal/ Under construction		
iv.	Maintenance issues	Not Applicable since construction work is in progress	
v.	Age of building/ Year of construction	Under Construction	Under Construction
vi.	Total life of the structure/ Remaining life expected	Approx. 65 years (after Completion)	Approx.65 years (after Completion)
vii.	Extent of deterioration in the structure	NA	
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, (Proposed)	
xii.	Status of Building Plans/ Maps		
	a) Is Building as per approved Map	NA, Since it is under construction.	
	b) Details of alterations/ deviations/ illegal construction/ encroachment noticed in the structure from the original approved plan	<input type="checkbox"/> Permissible Alterations	NA
		<input type="checkbox"/> Not permitted alteration	NA
	c) Is this being regularized	NA	



10.	ENVIRONMENTAL FACTORS:	
i.	Use of environment friendly building materials like fly ash brick, other green building techniques if any	NA, Under Construction
ii.	Provision of rainwater harvesting	Yes, proposed
iii.	Use of solar heating and lighting systems, etc.	No as per the map provided 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
11.	ARCHITECTURAL AND AESTHETIC QUALITY OF THE PROPERTY:	
i.	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if applicable, presence of landscape elements, etc.	Modern structure
12.	PROJECT DETAILS:	
a.	Name of the Developer	M/s. Eminent Infra Developers Pvt. Ltd.
b.	Name of the Project	Amrit Arogyam
c.	Total no. of Dwelling units	185 (as per approved site plan)
d.	Developer market reputation	Mid scale builder with successful track record of Project deliveries.
e.	Name of the Architect	M/s. Space Combine
f.	Architect Market Reputation	Mid scale Architect with successful track record of Project deliveries.
g.	Proposed completion date of the Project	As per UKRERA Registration certificate 07/05/2028
h.	Progress of the Project	PCC of basement is done for the H&I towers
i.	Other Salient Features of the Project	<input type="checkbox"/> High end modern apartment, <input type="checkbox"/> Ordinary Apartments, <input type="checkbox"/> Affordable housings, <input type="checkbox"/> Club, <input type="checkbox"/> Swimming Pool, <input checked="" type="checkbox"/> Play Area, <input type="checkbox"/> Walking Trails, <input type="checkbox"/> Gymnasium, <input checked="" type="checkbox"/> Convenient Shopping, <input checked="" type="checkbox"/> Parks, <input checked="" type="checkbox"/> Multiple Parks, <input type="checkbox"/> Kids Play Area,



PART C

AREA DESCRIPTION OF THE PROPERTY

1.	Licensed area of the complete project		10,219 sq. mtr.	
2.	Ground Coverage Area	Permitted	35% (3,576 sq. mtr.)	
		Proposed	31% (3,175 sq. mtr.)	
3.	Covered Built-up Area	UNDER FAR	REQUIRED AS PER APPROVED MAP	ACHIEVED STATUS
		Proposed	18,648 sq. mtr. / 2,00,727.1 sq. ft.	1). PCC of basement is completed for the Block H & I
		Permitted	18,394.2 sq. mtr. / 1,97,995.2 sq. ft.	
		UNDER NON-FAR	PROPOSED AS PER APPROVED MAP	ACHIEVED STATUS
		Proposed NON-FAR area	17,433.1 sq.mtr / 1,87,650.3 sq. ft. (for Block D&E, I&H & F)	1). PCC of basement is completed for the Block H & I
		Total Gross Built Up Area	36,081.14 sq. mtr. / 3,88,377.40 sq. ft.	
4.	Open/ Green Area	Minimum Required	8,849.25 sq. mtr. (for whole project)	
		Proposed	8,902.42 sq. mtr. (for whole project)	
5.	Density	Permitted	778	
		Proposed	797	
6.	Carpet Area		49,370 sq.ft.	
7.	Saleable Area		2,40,858 sq. ft.	

Total Blocks/ Floors/ Flats

1.	Approved as per Building Plan	Actually provided	Current Status
	Tower-H: B+S+8 Floors = 79 DU Tower-I: B+S+ 8 Floors = 85 DU Tower-M: S+5 Floors = 21 DU	Tower-H: B+S+8 Floors = 79 DU Tower-I: B+S+ 8 Floors = 85 DU Tower-M: S+5 Floors = 21 DU	1). PCC of basement is completed for the Block H & I
2.	Total no. of Flats/ Units	185 DU	
3.	Type of Flats		Type of unit
			1 BHK
			1 BHK + STUDY
			1BHK
			2 BHK
			2BHK
			2BHK + STUDY
			3 BHK

			3BHK	
			4 BHK	
			4BHK	
			5 BHK	
			STUDIO	
4.	Number of Car Parking available for main units	Required	Not mentioned in the map provided to us.	
		Proposed	Not mentioned in the map provided to us.	
5.	Land Area considered	10,219 sq. mtr.		
6.	Area adopted on the basis of	Property documents only since site measurement couldn't be carried out		
7.	Remarks & observations, if any	None		
8.	Constructed Area considered (As per IS 3861-1966)	Built-up Area	3,88,777.40 sq. ft.	
	Area adopted on the basis of	As per documents provided		
	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



PART D

PROJECT APPROVAL DETAILS

Sr. No.	REQUIRED APPROVALS	REFERENCE NO./ DATE	STATUS
1.	Formal Grant of License for setting up group housing	---	---
2.	Project Land details	NOC from Adv. Riaz Ahmed receipt no. 125/26 part-1	Dated 15/06/2023
3.	Approval of Building Plan	----	---
4.	Approved Building Plan	Map no. HRDA/NE/AA/0004/21-22/RE1 Dated: 07/09/2022	Obtained
5.	NOC for Height Clearance from Airport Authority of India	----	---
6.	NOC from Pollution control Board	Memo No. UPPCB/HO/Con/A-319/2019/09 Dated:02/04/2019	Obtained
7.	Environmental clearance NOC	---	Not provided
7.	Clarification Regarding forest law on non-Forest land	---	---
9.	RERA Registration Certificate	Memo No. UKREP08230000516 Dated:10/08/2023	Obtained
10.	Structural Stability Certificate	--	Not Provided



PART E

PROCEDURE OF ASSESMENT

1.	GENERAL INFORMATION			
i.	Important Dates	Date of Inspection of the Property	Date of Assessment	Date of Report
		20 June 2024	21 June 2024	21 June 2024
ii.	Client	State Bank of India, BHEL, Sector- 1, Haridwar		
iii.	Intended User	State Bank of India, BHEL, Sector- 1, Haridwar		
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 name plate displayed on the property <input type="checkbox"/> Identified by the owner <input checked="" type="checkbox"/> Identified by the owner's representative <input type="checkbox"/> Enquired from local residents/ public <input type="checkbox"/> Cross checked from the boundaries/ address of the property mentioned in the documents provided to us <input type="checkbox"/> Identification of the property could not be done properly <input type="checkbox"/> Survey was not done		
ix.	Type of Survey conducted	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	Nature		Category	Type
		Group Housing Project		Residential	Group Housing Society
		Classification		Residential Group Housing	
iii.	Basis of Inventory assessment (for Project Tie up Purpose)	Primary Basis		Market Price Assessment & Govt. Guideline Value	
		Secondary Basis		Not Applicable	
iv.	Present market state of the Asset assumed Total No. of Dwelling Units	Under Normal Marketable State			
		Reason: Asset under free market transaction state			
v.	Property Use factor	Current/ Existing Use		Highest & Best Use <i>(in consonance to surrounding use, zoning and statutory norms)</i>	Considered for Assessment
		Residential		Residential	Residential
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	

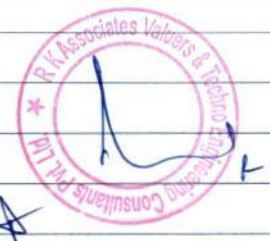
PROJECT TIE-UP REPORT

AMRIT AROGYAM

		Irregular		Large	
viii.	Property Location Category Factor	City Categoriza tion	Locality Characteristics	Property location characteristics	Floor Level
		Scale-C City	Ordinary	On Wide Road	Refer to the attached sheet
		Urban developing	Within urban developing zone	Near to Highway	
			Within ordinary mid- scale Residential locality	Near to Market	
		Property Facing			
		South Facing			
ix.	Physical Infrastructure availability factors of the locality	Water Supply	Sewerage/ sanitation system	Electricity	Road and Public Transport connectivity
		Yes, proposed	Underground	Yes, proposed	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	No			
xiii.	Any specific advantage/ drawback in the property	None			
xiv.	Property overall usability/ utility Factor	Good			
xv.	Do property has any alternate use?	No, the property can only be used for residential purpose.			
xvi.	Is property clearly demarcated by permanent/ temporary boundary on site	Yes demarcated properly for whole project.			
xvii.	Is the property merged or colluded with any other property	No			
		Comments: ---			
xviii.	Is independent access available to the property	Clear independent access is available			
xix.	Is property clearly	Yes			



	possessable upon sale		
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 assessment	Method of assessment
		Market Approach	Market 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: Mr. Ankit Tyagi
			Contact No.: +91-9315716198
			Nature of reference: Property dealer
			Size of the Property: 2 BHK & 3BHK
			Location: Nearby vicinity
			Rates/ Price informed: Around Rs.4,500/- to Rs.5,500/- on super built up area
			Any other details/ Discussion held: The price of the flat depends on various physical attributes, like location, amenities included, etc.
		b.	Name: Mr. Fareed Malik
			Contact No.: +91-7455800403
			Nature of reference: Property Consultant
			Size of the Property: 2 BHK & 3BHK
			Location: Nearby vicinity
			Rates/ Price informed: Around Rs.5,500/- on super built up area
			Any other details/ Discussion held: The price of the flat depends on various physical attributes, like location, amenities included, etc.
xxv.	Adopted Rates Justification	For the market rate of the Flats available in this project and as well as nearby project we have enquired from property dealers in that area and were able to find a Sale rate range of Rs.4,500/- to Rs.5,500/- per sq. ft on super built-up area for the project inclusive all charges. The land rate in subject locality is around Rs.3,500/- per sq.ft. to Rs.4,000/- per sq.ft. considering the location and size of the property we are in view to adopt the rate of Rs.3,500/- per sq.ft.	
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	Abundantly available
		Remarks: Good demand of such properties in the market	
		Adjustments (-/+): 0%	
xxvii.	Any other special consideration	Reason: The references of residential land are available for small size of plots.	
		Adjustments (-/+): -20%	
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	For Land - Rs. 2,800/- per sq. ft. (after discount) For Built-up unit - Rs. 4,500/- to Rs.5,500/- per sq. ft. on Super area	
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 adopted Market rate of Land. However, 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. Also, since this is a land allotted 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.</p> <p>c. Assessment of the asset is done as found on as-is-where basis on the site as identified to us by client/ owner/ owner representative during site inspection by our engineer/s unless otherwise mentioned in the report.</p> <p>d. Analysis and conclusions adopted in the report are limited to the reported assumptions, conditions and information came to our knowledge during the course of the work and based on the Standard Operating Procedures, Best Practices, Caveats, Limitations, Conditions, Remarks, Important Notes, Valuation TOR and definition of different nature of values.</p> <p>e. For knowing comparable market rates, significant discreet local enquiries have been made from our side based on the hypothetical/ virtual representation of ourselves as both buyer and seller for the similar type of properties in the subject location and thereafter based on this information and various factors of the property, rate has been judiciously taken considering the factors of the subject property, market scenario and weighted adjusted comparison with the comparable properties unless otherwise stated.</p> <p>f. References regarding the prevailing market rates and comparable are based on the verbal/ informal/ secondary/ tertiary information which are collected by our team from the local people/ property consultants/ recent deals/ demand-supply/ internet postings are relied upon as may be available or can be fetched within the limited time & resources of the assignment during market survey in the subject location. No written record is generally available for such market information and analysis has to be derived mostly based on the verbal information which has to be relied upon.</p> <p>g. Market Rates are rationally adopted based on the facts of the property which came to our</p>		

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.

- h. 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.
- i. 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.
- j. 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.
- k. 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.
- l. 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.
- m. Drawing, Map, design & detailed estimation of the property/ building is out of scope of the services.
- n. 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.
- o. 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.
- p. 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.
- q. 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.
- r. 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.
- s. 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
	<p>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.</p> <p>b. Local verbal enquiries during micro market research came to our knowledge are assumed to be taken on record as true & factual.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>f. Sale transaction method of the asset is assumed as Free market transaction without any compulsion unless otherwise mentioned while assessing Indicative & Estimated Fair Prospective Market Value of the asset unless otherwise stated.</p> <p>g. 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.</p>
xxxiii.	SPECIAL ASSUMPTIONS
	None
xxxiv.	LIMITATIONS
	None



3.	COST ASSESSMENT OF LAND		
Sr. No.	Particulars	Govt. Circle/ Guideline Value	Cost of Land
a.	Prevailing Rate range	Rs.20,000/- per sq. mtr.	Rs.3,500/- to Rs.4,000 per sq.ft
b.	Deduction on Market Rate	---	---
c.	Rate adopted considering all characteristics of the property	Rs.20,000/- per sq. mtr.	Rs.2,800 per sq.ft
d.	Total Licensed Area/ FAR Area considered (documents vs site survey whichever is less)	10,219 sq.mtr / 1,09,997 sq.ft	10,219 sq.mtr/ 1,09,997 sq.ft
e.	Total Value of land (A)	10,219 sq.mtr X Rs.20,000/- per sq.mtr Rs.20,43,80,000/-	Rs. 2,800 per sq.ft x 1,09,997 sq.ft Rs.30,79,92,484/-

4.	COST ASSESSMENT OF BUILDING CONSTRUCTION			
	Particulars		EXPECTED BUILDING CONSTRUCTION VALUE	
			FAR	NON-FAR
	Building Construction Value	Rate range	Rs.1,800/- to 2,000/- per sq. ft.	Rs.1,400/- to 1,800/- per sq. ft.
		Rate adopted	Rs.1800- per sq. ft.	Rs.1,400/- per sq. ft.
		Covered Area	18,648 sq. mtr. / 2,00,727 sq. ft.	17,433.1 sq. mtr / 1,87,650.3 sq. ft.
		Pricing Calculation	Rs.1,800/- per Sq. ft. x 2,00,727.1 sq. ft.	Rs. 1,400/- per sq. ft. x 1,87,650.3 sq. ft.
		Total Value	Rs.36,13,08,749/-	Rs.26,27,10,447/-
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		Under construction / Yet to be Constructed	
d.	Construction Depreciated Replacement Value (B)		Rs.62,40,19,196/-	
e.	Construction of Construction as per Guideline Rate		36,081.14 sq. mtr. X Rs.14,000/- per sq. mtr. Rs.50,51,35,974/-	

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)	----	----
b.	Add extra for fittings & fixtures (Doors, windows, wood work, cupboards, modular kitchen, electrical/ sanitary fittings)	Approx. 7% of building construction cost	Rs.4,36,81,344/-
c.	Add extra for services (Water, Electricity, Sewerage, Main gate, Boundary, Lift, Auxiliary power, AC, HVAC, Firefighting etc.)	Approx. 9% of building construction cost	Rs5,61,61,728/-
d.	Add extra for internal & external development and other facilities (Internal roads, Landscaping, Pavements, Street lights, Park Area, External area)	Approx. 5% of building construction cost	Rs.3,12,00,960/-



PROJECT TIE-UP REPORT

AMRIT AROGYAM

	landscaping, Land development, Approach Road, Play Area, etc.)		
e.	Expected Construction Value (C)	---	Rs.13,10,44,031/-

6.	MARKET/ SALABLE AMOUNT OF THE FLATS		
a.	Total No. of DU	185 DU	
b.	Total No. of EWS Units	--	
c.	Total Proposed Saleable Area for flats	2,40,858 sq.ft.	
d.	Launch Price = (approx.) (Including PLC + Car Parking + EDC + IDC + Club & other charges)	No information provided	
	Builder's Selling Rate (excluding PLC + Car Parking + EDC + IDC + Club & other charges)	Rs.5,600/- per sq. ft. on super area	
	Market Rate in secondary sale (Including PLC + Car Parking + EDC + IDC + Club & other charges)	Rs.4,500/- to Rs.5,500/- per sq. ft. on super area (Approx.)	
e.	Remarks	<p>The value of the Flats is varying from floor to floor and direction to direction as per information gathered from the public domain & dealers of that area, and it is found that flat rates vary from Rs.4,500/- per sq. ft. to Rs.5,500/- per sq. ft. on Super area for the Project inclusive all the charges and the same seems to be reasonable in our view.</p> <ul style="list-style-type: none"> Details of the inventory is as provided by the builder. <p>Pricing assessment of the inventory is done based on the prospective number of flats which builder intends to create in this Project as provided by the builder.</p>	



INVENTORY ANALYSIS

TYPES	UNIT	FLAT NO.	NO. OF UNITS	SUPER AREA (B) IN SQ.FT	TOTAL SALABLE AREA	Min rate at Rs.4,500/- per sq. ft. on super area	Max. rate at Rs.5,500/- per sq. ft. on super area
					(IN SQ.FT.)		
STUDIO -S	STUDIO	101A, 201A, 301A, 401A, 501A, 601A, 102A, 202A, 302A, 402A, 502A, 602A,	12	560	6720	3,02,40,000	3,69,60,000
STUDIO -S1	STUDIO	205A, 305A, 405A, 505A, 605A, 107A, 207A, 307A, 407A, 507A, 607A,	11	560	6160	2,77,20,000	3,38,80,000
T1-C	1BHK	105	1	950	950	42,75,000	52,25,000
T1	1 BHK	205, 305, 405, 505, 605,	5	910	4550	2,04,75,000	2,50,25,000
T2	1 BHK + STUDY	103, 203, 303, 403, 503, 603,	6	1050	6300	2,83,50,000	3,46,50,000
T2DX	2 BHK	104, 204, 304, 404, 504, 604, 106, 206, 306, 406, 506, 606,	12	1330	15960	7,18,20,000	8,77,80,000
T2ADX	2 BHK	108, 208, 308, 408, 508, 608,	6	1250	7500	3,37,50,000	4,12,50,000
T3	3 BHK	101, 201, 301, 401, 501, 601, 102, 202, 302, 402, 502, 602,	12	1790	21480	9,66,60,000	11,81,40,000
T3A	3 BHK	107, 207, 307, 407, 507, 607,	6	1510	9060	4,07,70,000	4,98,30,000
DUPLEX PENTHOUSE - P1	4BHK		2	3620	7240	3,25,80,000	3,98,20,000
DUPLEX PENTHOUSE - P2	4BHK		1	3290	3290	1,48,05,000	1,80,95,000
DUPLEX PENTHOUSE - P4	5 BHK		1	4030	4030	1,81,35,000	2,21,65,000
DUPLEX PENTHOUSE - P5B	4 BHK		1	3660	3660	1,64,70,000	2,01,30,000
DUPLEX PENTHOUSE - P6B	3 BHK		1	2590	2590	1,16,55,000	1,42,45,000
DUPLEX PENTHOUSE - P8	3BHK		1	2380	2380	1,07,10,000	1,30,90,000
DUPLEX PENTHOUSE - P9	4BHK		1	2925	2925	1,31,62,500	1,60,87,500
STUDIO -S	STUDIO	101A, 201A, 301A, 401A, 501A, 601A, 102A, 202A, 302A, 402A, 502A, 602A, 108A, 208A, 308A, 408A, 508A, 608A, 109A, 209A, 309A, 409A, 509A, 609A,	24	560	13440	6,04,80,000	7,39,20,000
T1	1 BHK	105, 205, 305, 405, 505, 605,	5	910	4550	2,04,75,000	2,50,25,000
T1A	1 BHK + STUDY	203, 303, 403, 503, 603,	5	1050	5250	2,36,25,000	2,88,75,000
T1-B (1ST FLR.)	2BHK + STUDY	103	1	1445	1445	65,02,500	79,47,500
T2	1 BHK + STUDY	107, 207, 307, 407, 507, 607,	6	1050	6303	2,83,63,500	3,46,66,500
T2DX	2 BHK	104, 204, 304, 404, 504, 604, 106, 206, 306, 406, 506, 606,	12	1330	15960	7,18,20,000	8,77,80,000
T2ADX	2 BHK	102, 202, 302, 402, 502, 602,	6	1250	7500	3,37,50,000	4,12,50,000
T3	3 BHK	108, 208, 308, 408, 508, 608, 109, 209, 309, 409, 509, 609,	12	1790	21480	9,66,60,000	11,81,40,000
T3A	3 BHK	101, 201, 301, 401, 501, 601,	6	1570	9420	4,23,90,000	5,18,10,000
PENTHOUSE - P1	4BHK		2	3620	7240	3,25,80,000	3,98,20,000
PENTHOUSE - P2	4BHK		1	3290	3290	1,48,05,000	1,80,95,000
PENTHOUSE - P3	5 BHK		1	3820	3820	1,71,90,000	2,10,10,000
PENTHOUSE - P4	5 BHK		1	4030	4030	1,81,35,000	2,21,65,000
PENTHOUSE - P5A	4 BHK		1	3610	3610	1,62,45,000	1,98,55,000
PENTHOUSE - P6A	3 BHK		1	2690	2690	1,21,05,000	1,47,95,000
PENTHOUSE - P7	5 BHK		1	3535	3535	1,59,07,500	1,94,42,500
T1C-(MIG)	2BHK	101, 102, 103, 104 201, 202, 203, 204 301, 302, 303, 304	12	760	9120	4,10,40,000	5,01,60,000
T1C (MIG-A)	2BHK	105, 106 205, 206 305, 306	6	780	4680	2,10,60,000	2,57,40,000
PENT HOUSE - P1	4BHK		2	2810	5620	2,52,90,000	3,09,10,000
PENT HOUSE - P1	4BHK		1	3080	3080	1,38,60,000	1,69,40,000
TOTAL			185	75,385	2,40,858	1,08,38,61,000	1,32,47,19,000



7. CONSOLIDATED COST ASSESSMENT OF THE ASSET			
Sr. No.	Particulars	Govt. Circle/ Guideline Value	Indicative & Estimated Prospective Market Value
a.	Land Value (A)	Rs.20,43,80,000/-	Rs.30,79,92,484/-
b.	Structure Construction Value (B)	Rs.50,51,35,974/-	Rs.62,40,19,196/-
c.	Additional Aesthetic Works Value (C)	---	Rs.13,10,44,031/-
d.	Total Add (A+B+C)	Rs.70,95,15,974/-	Rs.1,06,30,55,711/-
e.	Additional Premium if any	---	---
	Details/ Justification	---	---
f.	Deductions charged if any	---	---
	Details/ Justification	---	---
g.	Total Indicative & Estimated Prospective Fair Market Value	---	Rs.1,06,30,55,711/-
h.	Rounded Off	---	Rs.1,06,00,00,000/-
i.	Indicative & Estimated Prospective Fair Market Value in words	---	Rupees One Hundred & Six Crores Only
j.	Expected Realizable Value	---	Rs.90,10,00,000/-
k.	Expected Distress Sale Value	---	Rs.79,50,00,000/-
l.	Percentage difference between Circle Rate and Market Value	---	
m.	Likely reason of difference in Circle Value and Fair Market Value in case of more than 20%	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.	
n.	Concluding Comments/ Disclosures if any		
	a. The subject property is a Group Housing project.		
	b. We are independent of client/ company and do not have any direct/ indirect interest in the property.		
	c. This Project tie up report has been conducted by R.K Associates Valuers & Techno Engineering Consultants (P) Ltd. and its team of experts.		
	d. 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.		
	e. In this Project Tie-up report, we have adopted Market Valuation of Land in this report since this is only a tie up report. Therefore, the value of land is immaterial and have no relevance. If any Value/Market rates are enquired for the land then the same has only been given for the reference		

purpose.

- f. 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.
- 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.
- 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.
- 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.
- 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.
- 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 market Value definition.

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

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

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

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

report.

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

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

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

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

p. **Enclosures with the Report:**

- 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. We try our level best to ensure maximum accuracy in the Calculations done, Rates adopted and various other data points & information mentioned in the report but still can't rule out typing, human errors, assessment or any other mistakes. In case you find any mistake, variation, discrepancy or inaccuracy in any data point mentioned in the report, please help us by bringing all such points into our notice in writing at valuers@rkassociates.org within 30 days of the report delivery, to get these rectified timely, failing which R.K Associates shouldn't be held responsible for any inaccuracy in any manner. Also, if we do not hear back anything from you within 30 days, we will assume that the report is correct in all respect and no further claim of any sort will be entertained thereafter. We would welcome and appreciate your feedback & suggestions in order to improve our services.

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



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IF REPORT IS USED FOR BANK/ FIs

NOTE: As per IBA Guidelines in case the valuation report submitted by the valuer is not in order, the banks / FIs shall bring the same to the notice of the valuer within 15 days of submission for rectification and resubmission. In case no such communication is received, it shall be presumed that the valuation report has been accepted.

At our end we have not verified the authenticity of any documents provided to us. Bank is advised to verify the genuineness of the property documents before taking any credit decision.

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

SURVEY ANALYST	ENGINEERING ANALYST	REVIEWER
Deepak Joshi	Amit Jaiswal	Anil Kumar
		

Declaration

- a. The information provided by us is true and correct to the best of our knowledge and belief.
- b. The analysis and conclusions are limited by the reported assumptions, limiting conditions, remarks.
- c. Firm have read the Handbook on Policy, Standards and Procedures for Real West 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 & fair *assessment* as per the purpose.
- d. No employee or member of R.K Associates has any direct/ indirect interest in the property.
- e. Our authorized surveyor **Deepak Joshi** has visited the subject property on **20/6/2024** in the presence of the owner's representative with the permission of owner.
- f. Firm is an approved Valuer of the Bank.
- g. We have not been depanelled or removed from any Bank/Financial Institution/Government Organization at any point of time in the past.
- h. We have submitted the Valuation Report directly to the Bank.



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

Built-up Unit References

99acres Buy Eminent Aarogyam Apartments X Add more

2 BHK X Resale X
Flat/Apartment X
Bahadurabad X
Eminent Aarogyam Apar... X

Hide already seen
Verified properties
Budget
Type of property

Get to know more about Bahadurabad Locality →

Owner Verified Under construction Ready To Move With Photos With Video Sort By

Eminent Aarogyam Apartments
2 BHK Flat in Bahadurabad, Haridwar
₹52 Lac 1,280 sqft (119 sqm) 2 BHK (2 Baths)
₹4,362 /sqft Super Built-up Area Ready To Move
Devichum handwar, I just want to say... just come and feel har...
1 mo ago Owner View Number Contact

Eminent Aarogyam Apartments
2 BHK Flat in Bahadurabad, Haridwar
₹50 Lac 1,085 sqft (101 sqm) 2 BHK (2 Baths)
₹4,608 /sqft Carpet Area Ready To Move
This property adjoining to park/jail jog path and opposite...
1 mo ago Owner View Number Contact

99acres Buy Eminent Aarogyam Apartments X Add more

Posted by
Area
Localities

Owner Builder
Dealer Feature Dealer

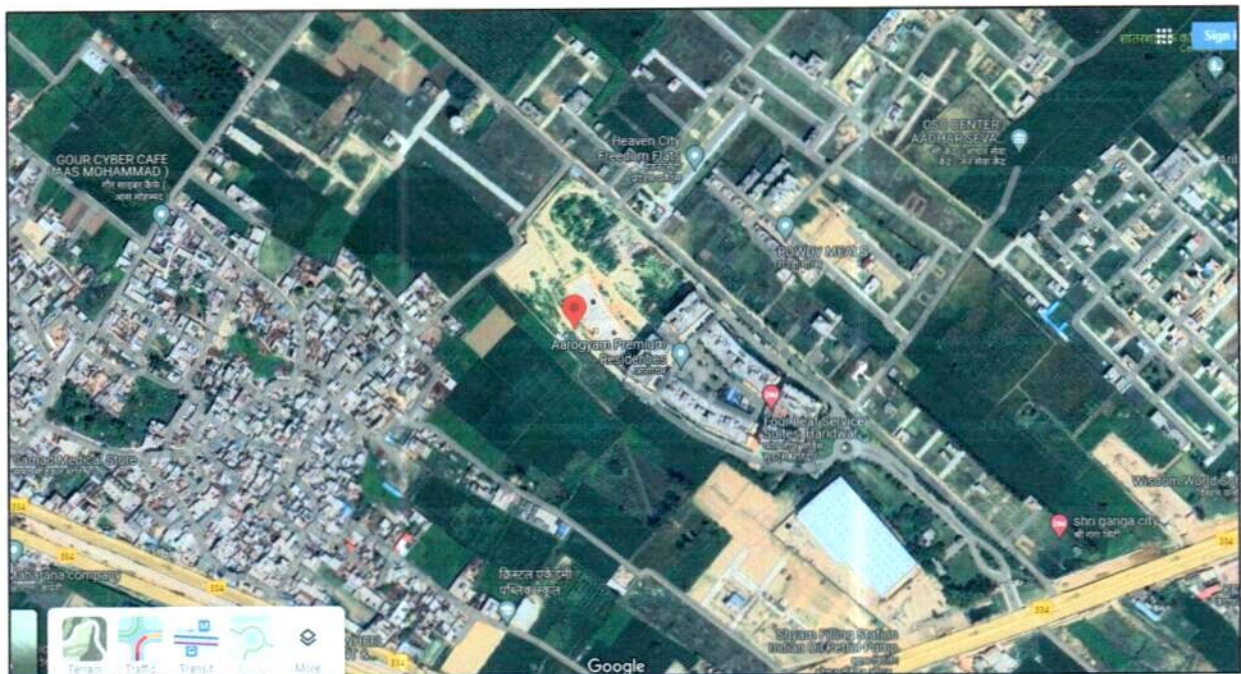
Request Photos

Eminent Aarogyam Apartments
2 BHK Flat in Bahadurabad, Haridwar
₹64 Lac 1,280 sqft (119 sqm) 2 BHK (2 Baths)
₹5,000 /sqft Super Built-up Area Ready To Move
Fee nature with adhyatm and have a view get a morning sun lig...
1 mo ago Owner View Number Contact

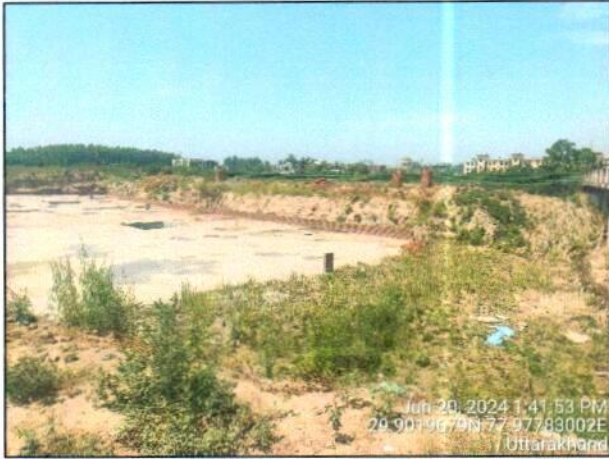
Eminent Aarogyam Apartments
2 BHK Flat in Bahadurabad, Haridwar
₹50 Lac 1,100 sqft (102 sqm) 2 BHK (2 Baths)
₹4,545 /sqft Carpet Area Ready To Move
Near to park/pool, opposite crystal water park and multiple...
1 mo ago Owner View Number Contact



ENCLOSURE 2: GOOGLE MAP LOCATION



ENCLOSURE 3: PHOTOGRAPHS OF THE PROPERTY



ENCLOSURE: 4- COPY OF CIRCLE RATE

प्रमुख मार्गों पर स्थित क्षेत्र की सर्किल दरें (प्रमुख मार्गों पर 200 मीटर की दूरी तक)										
क्र.सं.	प्रमुख मार्ग / मोहल्लों / राजस्व ग्रामों की श्रेणी	प्रमुख मार्ग / मोहल्लों / राजस्व ग्रामों का नाम	कृषि भूमि की दर (रु० लाख प्रति हे०)	अक्षय भूमि की दर (रु० प्रति वर्ग मीटर)		बहुमंजलीय आवासीय भवन में स्थित आवासीय प्लेट की दर (सुपर एरिया रु० प्रति वर्ग मीटर)	वाणिज्यिक भवन की दर (सुपर एरिया रु० प्रति वर्ग मीटर)		गैर वाणिज्यिक निर्माण दर (रु० प्रति वर्ग मीटर)	
				0 से 50 मीटर की दूरी तक	50 मीटर से अधिक 200 मीटर की दूरी तक		दुकान / रेस्टोरेन्ट / कार्यालय	अन्य वाणिज्यिक प्रतिष्ठान	प्रथम श्रेणी (लिनडर पोश)	द्वितीय श्रेणी (टीन पोश)
		7 ईदगाह चौक से काशीपुरी- सुनहरा रोड नगर निगम की सीमा समाप्त तक (मन्थोपुर सीमा तक) - वार्ड नं० 38 - सुनहरा (रामनगर आशिक, अम्बेडकरनगर, सुनहरा आशिक, गुलाबनगर आशिक), वार्ड नं० 39 - काशीपुरी (गुलाबनगर आशिक, काशीपुरी) वार्ड नं० 40 - मतलबपुर (मतलबपुर, सुनहरा का भाग, राधे कालोनी, एवन कालोनी, मल्लापुर, इन्द्र विहार, शान्ति विहार, सारस्वती विहार, पवन विहार, लक्ष्मी विहार, गणेश विहार	-	25000	20000	39500	110000	99000	14000	12000
6	F	1 लिंक मार्ग हरिद्वार राष्ट्रीय राजमार्ग (200 मीटर छोड़कर) आनन्दम सिटी होते बडेडी राजपूतान	460	20000	18000	34500	95000	85500	14000	12000
		2 लिंक मार्ग हरिद्वार राष्ट्रीय राजमार्ग (200 मीटर छोड़कर) आरोग्यम, शुभमसिटी आनन्दिका सिटी होते हुए बडेडी राजपूतान	460	20000	18000	34500	95000	85500	14000	12000
		3 सहदेवपुर लिंक मार्ग (शान्तराहा)	460	20000	18000	34500	95000	85500	14000	12000
		4 नगला इमरती (रुड़की - लक्कर मार्ग पर)	460	20000	18000	34500	95000	85500	14000	12000
		5 अंबरेडा नगर पंचायत (सहारनपुर रोड, मंगलौर मार्ग, पुहाना इकबालपुर नारसन मार्ग)	-	20000	18000	34500	95000	85500	14000	12000

(बीर सिंह बुदियाल)
अपर जिलाधिकारी (वित्त एवं राजस्व)
हरिद्वार।



ENCLOSURE 5: OTHER RELEVANT DOCUMENTS

DOCUMENT 1:

भारमुक्त प्रमाण-पत्र

प्रमाणित किया जाता है कि मैंने मैसर्स ऐमीनेन्ट इन्फ्रास्ट्रक्चर्स प्रा० लि० कम्पनी, 34 बाज़ा लेन द्वितीय फ्लोर कनाटार प्लेस नई दिल्ली की निम्नवर्णित सम्पत्ति का कार्यालय सब रजिस्ट्रार रुड़की में 12 वर्षीय मुआयना वर्ष 2012 से वर्ष 2023 तक का किया।

उपलब्ध अभिलेखों के अनुसार मैसर्स ऐमीनेन्ट इन्फ्रास्ट्रक्चर्स प्रा० लि० कम्पनी उपरोक्त की निम्नवर्णित सम्पत्ति पूर्ण रूप से पाक व साफ प्रतीत होती है, जिसे मैसर्स ऐमीनेन्ट इन्फ्रास्ट्रक्चर्स प्रा० लि० कम्पनी ने कहीं किसी व्यक्ति विशेष या अन्य किसी बैंक या संस्था आदि के हक में कोई इकरारनामा माहदा दाय या बन्धक पत्र या इकरारनामा माहदा दाय या विक्रय पत्र कार्यालय सब रजिस्ट्रार रुड़की में पंजीकृत नहीं है। उपलब्ध रिकार्ड व फटे पुराने रिकार्ड के अनुसार निम्न वर्णित सम्पत्ति पूर्ण रूप से पाक व साफ प्रतीत होती है। उपलब्ध अभिलेखों के अनुसार यह प्रमाण पत्र सत्य व सही है।

विवरण सम्पत्ति

एक कित्ता भूमि खाता सं०-1094 के खसरा नं०-999म रकबई 0.0745 है० व खाता सं०-1095 के खसरा नं०-982 रकबई 0.0470 है० व खसरा नं०-984 रकबई 0.0740 है० व 985 रकबई 0.0490 है० व नं०-986 रकबई 0.0470 है० व 987 रकबई 0.2550 है० व 988 रकबई 1.4280 है० व 997 रकबई 0.2950 है० व 1000 रकबई 0.7530 है० व 1001 रकबई 0.2990 है० व 1002 रकबई 0.4440 है० व 1003 रकबई 0.2230 है० व 1004 रकबई 0.6860 है० व 1005 रकबई 0.0240 है० व 1006 रकबई 0.0240 है० व 1007 रकबई 0.0240 है० व 1008 रकबई 0.0240 है० व 1015 रकबई 0.1360 है० कुल 17 किते कुल रकबई 4.8320 है० व खाता सं०-1093 के खसरा नं०-1010म रकबई 0.9870 है० अर्थात् कुल रकबई 5.8935 है० स्थित मौजा बटेड़ी राजपुतान परगना व तहसील रुड़की जिला हरिद्वार है जिसकी मैसर्स ऐमीनेन्ट इन्फ्रास्ट्रक्चर्स प्रा० लि० कम्पनी मालिक काबिज है। ऐमीनेन्ट इन्फ्रास्ट्रक्चर्स प्रा० लि० कम्पनी ने अपनी कुल भूमि में से रकबई 1.4140 है० मुतालिका खसरा नं०-987, 988, 1002 का भाग है द्वारा रजि० दानपत्र दिव्य योग मन्दिर ट्रस्ट कनखल हरिद्वार को दे दी थी जिसकी रजिस्ट्री बही-1, जिल्द-5967 के पृष्ठ-149 से 188, दस्तावेज नं०-4096 दिनांक 29-6-2021 है व रकबई 0.2350 है० भूमि मुतालिका खसरा नं०-1002 का भाग है द्वारा रजि० बैनामा दिव्य योग मन्दिर ट्रस्ट कनखल हरिद्वार को विक्रय कर दी थी जिसकी रजिस्ट्री बही-1, जिल्द-6280 के पृष्ठ-205 से 248 दस्तावेज नं०-667 दिनांक 25-6-2022 है व उक्त कुल खसरो में ऐमीनेन्ट इन्फ्रास्ट्रक्चर्स प्रा० लि० कम्पनी की कुल भूमि 4.2445 है० भूमि शेय है जिसकी ऐमीनेन्ट इन्फ्रास्ट्रक्चर्स प्रा० लि० कम्पनी की मालिक काबिज रखायी है।

नोट:- कार्यालय सब रजिस्ट्रार रुड़की में किये गये 12 साल के मुआयने की रसीद क्रमांक संख्या-125/26 भाग-1, दिनांकित 15-06-2023 मूल रूप से संलग्न है।

दिनांक- 15.06.2023

: प्रेषक :
रियाज अहमद, एडवोकेट
घौंवर नम्बर-198 पुरानी सिविल कोर्ट
रुड़की जिला हरिद्वार।

RIA Z AHMAD
(Advocate)
Reg. No. 282/05
Civil Court, Roorkhee
Ch.-198, Mob.-9897002937

For Eminent Infrastructure Pvt. Ltd.

Director



PROJECT TIE-UP REPORT AMRIT AROGYAM

उत्तराखण्ड भूसंपदा नियामक प्राधिकरण
UTTARAKHAND REAL ESTATE REGULATORY AUTHORITY

Home / Real Estate Search

Amrit Aarogyam Last Updated On



Manoj Singhal
Chairman, Amrit Aarogyam

AMRIT AAROGYAM
NH 58 ,Village Badhedi Rajputan,Haridwar

Reg No. : UKREP08230000516 Reg Type : FIRM_COMP_REG

Promoter :	Eminent Infadevelopers Pvt Ltd	Date of Registration :	Thu Aug 10 16:59:26 IST 2023
Project Address :	NH 58 ,Village Badhedi Rajputan	Total Area of Project Land :	10219.0 sq ML
Project Type :	Residential/Group Housing	Project Start Date :	08-05-2023
Project End Date :	07-05-2028	Project Status :	New Project Launch
Total Open Area (Sq Ft.) :	5499.0	Total Covered Area(Sq Ft.) :	4720.0 sq ML
Project Address Line 1 :	NH 58	District :	Uttarakhand
Tehsil/Sub District :	Haridwar	No of Garage :	0
Area of Garage(Sq Ft.) :	0.0	No of Parking open :	37
Area of Parking open :	740.0	No Of Parking Sold Out :	0
No of Garage Sold Out :	0		

Amrit Aarogyam Last Updated On



Manoj Singhal
Chairman, Amrit Aarogyam

AMRIT AAROGYAM
NH 58 ,Village Badhedi Rajputan,Haridwar

Reg No. : UKREP08230000516 Reg Type : FIRM_COMP_REG

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No of Garage Sold Out :	0		



45

SEIAA

STATE LEVEL ENVIRONMENT IMPACT ASSESSMENT AUTHORITY
E-118 (Ground Floor), Nehru Colony, Haridwar Road, Dehradun (Uttarakhand)

EC-95/10/136

October 15, 2010

REGD./AD

To,

M/S Eminent Infa Developers Pvt. Ltd.,
"Aaroghyam-Group Housing"
Vill. Bhatedi Rajputan
Tehsil Roorkee
Distt. Haridwar

OFFICE COPY

Sub.: Construction of "Aaroghyam - group housing" at vill. Bhatedi Rajputan, Teh. Roorkee, Distt. Haridwar by M/S Eminent Infa Developers Pvt. Ltd., for Environmental Clearance, reg.

Sir,

Kindly refer to your application no. nil dated 23.12.2009 seeking environmental clearance under the Environmental Impact Assessment Notification, 2006.

1. The State Level Expert Appraisal Committee (SEAC) has examined the proposal. It is noted that the proposal is for Construction of Group Housing - 576 units, EWS-153 units, Shopping area - 300 Sq. meter and Community Centre-412.84 Sq. meter, at Vill. Badhedi Rajputan, Tehsil Roorkee, Distt. Haridwar. The total land area is 58,995 Sq. meter. The total built-up area of proposed Aaroghyam- group housing 90,431.33 Sq. meter. The total project cost of unit is Rs. 9500Lacs. The water requirement of the unit is 500 KLD, which will be sourced from tube wells. The wastewater generated (400 KLD) from the domestic uses is proposed to be treated through appropriate capacity Sewage Treatment Plants (STP). Treated water is proposed to be used for cooling, flushing, gardening etc. inside the project area. No wastewater is proposed to be discharged outside the premises. About 2.2MT/day solid waste will be generated. The generated solid wastes will be segregated as biodegradable, recyclable and non-biodegradable wastes. Non-biodegradable wastes will be disposed in municipal landfill sites and biodegradable wastes will be composted and recyclable wastes will be sold out. Hazardous wastes, like waste oil, batteries etc. will be disposed through authorized recyclers. The project proponent proposes to install DG sets of 1010 KVA (2Nos.) and 750 KVA capacities as standby power arrangement. Rainwater harvesting system is also proposed. The project proponent submitted a letter issued by Forest Department ref. no. 613/19-1 dated 26.04.2010 indicating that reserved forest area is about 22 km. from the project site. The project proponent also submitted layout plan of the proposed site indicating with 33.20% (19588.35 Sq. meter) green belt area.
2. The State Government, vide letter ref. no. 369/18(2)/09-1(23)08 dated 9.02.2010 has granted permission for purchasing of land (5.90 ha.) for group housing project. The project proponent has also registered as a Registered Habitat Developers (RHD) Category-C in the state of Uttarakhand, vide letter ref. no. DOH-UA/121-RHD/2007 dated 22.01.2008.
3. The project activity is listed in 8(b) of schedule of the 'Environment Impact Assessment Notification, 2006'. The project activity is categorized under screening category-B. Based on

M/S Eminent Infa Developers Pvt. Ltd., Haridwar



DOCUMENT 2: REGISTRATION CERTIFICATE

उत्तराखण्ड भूसम्पदा नियामक प्राधिकरण

(Uttarakhand Real Estate Regulatory Authority)

5th फ्लोर, राजीव गांधी बहुउद्देश्यीय कॉम्प्लेक्स, डिस्ट्रिक्ट रोड, देहरादून, उत्तराखण्ड

पत्रांक:- 556

दिनांक:- 10 अगस्त, 2023

सेवा में,

Eminent Infradevelopers Pvt. Ltd
A-1/112, Safdarjung Enclave
New Delhi

विषय: "Amrit Aarogyam" परियोजना हेतु जारी पंजीकरण प्रमाण पत्र संख्या
UKREP08230000516 की वैधता हेतु शर्तें।

महोदय,


उपरोक्त विषयक आपके द्वारा प्रस्तुत आवेदन पत्र के सापेक्ष परियोजना पंजीकरण
(UKREP08230000516) निर्धारित प्रपत्र (फॉर्म-सी) पर दिनांक 10.08.2023 से दिनांक 07.05.
2028 तक के लिए स्वीकृत किया जा चुका है, जिसकी ऑफलाईन प्रति संलग्न कर प्रेषित की जा
रही है। उक्त पंजीकरण प्रमाण पत्र की वैधता निम्न शर्तों के अधीन मान्य होगी:-

1. भू-सम्पदा (विनियमन एवं विकास) अधिनियम, 2016 की धारा 4(2)(i)(d) के तहत आवंटियों से भूसम्पदा परियोजना के लिए समय-समय पर वसूल की गई धनराशि का 70 प्रतिशत परियोजना निर्माण के खर्चों एवं भूमि की लागत को पूरा करने के लिए परियोजना आवेदन प्रपत्र में वर्णित Union Bank of India, शाखा- Civil Lines, Roorkee (Distt. Haridwar) में संघारित खाता संख्या 159711100000849 में जमा किया जायेगा। उक्त खाते में जमा धनराशि का उपयोग इतर प्रयोजनार्थ नहीं किया जाएगा।
2. सम्प्रवर्तक विषयगत परियोजना के पूरा होने की प्रतिशतता के अनुपात में ही संबंधित खाते से धनराशि का आहरण करेगा। परन्तु ऐसा आहरण करने से पूर्व सम्प्रवर्तक द्वारा आवेदन पत्र में वर्णित चार्टर्ड एकाउण्टेंट, आर्कीटेक्ट तथा इंजीनियर से निर्धारित प्रारूप पर यह प्रमाण पत्र प्राप्त किया जाएगा कि आहरित की जाने वाली धनराशि विषयगत परियोजना के पूर्ण होने की प्रतिशतता के अनुपात में ही है।
3. सम्प्रवर्तक अपने लेखा (accounts) का प्रत्येक वित्तीय वर्ष की समाप्ति के पश्चात 06 माह के भीतर निर्धारित चार्टर्ड एकाउण्टेंट से लेखा परीक्षा (audit) कराएगा, तथा सम्बन्धित चार्टर्ड एकाउण्टेंट द्वारा सम्यक रूप से प्रमाणित तथा हस्ताक्षरित लेखाओं का एक विवरण (statement) प्रस्तुत करेगा। लेखा परीक्षा के दौरान यह भी सत्यापित किया जाएगा कि विषयगत परियोजना के लिए संग्रहित धनराशि का उसी परियोजना के लिए उपयोग किया गया है एवं आहरित धनराशि परियोजना के पूरा होने की प्रतिशतता के अनुपात में ही है।
4. परियोजना पंजीकरण हेतु प्रस्तुत आवेदन पत्र में वर्णित चार्टर्ड एकाउण्टेंट, इंजीनियर एवं आर्कीटेक्ट को सम्प्रवर्तक द्वारा परिवर्तित करने की दशा में तत्काल इसकी सूचना प्राधिकरण को उपलब्ध करायी जानी अनिवार्य होगी।



DOCUMENT 3: NOC FROM UKPCB

UEPPCB



HEAD OFFICE
Uttarakhand Environment Protection and Pollution Control Board
29/20, Nemi Road, Dalanwala, Dehra Dun (Uttarakhand)
Phone : 0119-245800, Fax : 011-9892, Web : www.ukpcb.org.in, E-mail : ukpcb@rediffmail.com

UEPPCB/HO/Con/A-319/2019/09

Date : 03-2019 02 4-2019
REGD. POST

To,

M/s Aarogyam Group Housing,
Plot No : NH-58,
Opp Crystal World,
Near Patanjali Yogpeeth,
Bahadrad, Bhatodi, Rajputana,
Tehsil & Distt-Haridwar.

Consolidated Consent to Operate and Authorisation hereinafter referred to as the CCA (Consolidated Consent & authorization) (Fresh) under Section-25 of the "Water (Prevention & Control of Pollution) Act, 1974" and under Section-21 of the "Air (Prevention & Control of Pollution) Act, 1981" and Authorization under "Rule-6(2)" of the "Hazardous and Other Wastes (Management and Transboundary Movement) Rules, 2016" notified under "Environment (Protection) Act, 1986" as applicable (to be referred hereinafter as Water Act, Air Act and HW Rules respectively).

PCB ID - 20348 CCA (Renewal) Consent No 39288.	Inward ID - 241928 Date :- 12.02.2019
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CCA is hereby granted to M/s Aarogyam Group Housing located at Plot No : NH-58, Opp Crystal World, Near Patanjali Yogpeeth, Bahadrad, Bhatodi, Rajputana, Tehsil & Distt-Haridwar subject to the provisions of the Water Act, Air Act and Hazardous and Other Wastes (Management and Transboundary Movement) Rules, 2016 and the orders that may be made further and subject to following terms and conditions :-

- This CCA is granted for the period upto 31.03.2019 and valid for manufacturing of following products with Capital Investment/Net Assets Values ₹ 191.00Cr :-

S. No.	Last CTE/CCA		Present CCA (Fresh)	
	Construction	Quantity	Construction	Quantity
1	Not Obtained		Residential Flats Including 60 Service Apartment (90431.33Sq meter Built-up area)	729Nos

- Specific Conditions under Water Act :-
 - The daily quantity of effluent discharge (KLD) :-

	Last CTE/CCA	Present CCA (Fresh)
Trade Effluent	Nil	Nil
Sewage	Nil	400

 - Trade Effluent Treatment and Disposal :- Nil
 - Sewage Treatment and Disposal :- The applicant shall provide comprehensive STP (500KLD Capacity) as is required with reference to influent quantity and quality.

In case of stoppage of functioning of STP, production has to be stopped immediately and this Board has to be intimated by fax/phone/email with a report in this regard to be dispatched immediately.





To,
The Director,
Ministry of Environment Forest & Climate Change, Regional Office (NCZ),
25, Subhash Road,
Dehradun -248006, (Uttarakhand)

EMINENT INFRADEVELOPERS PVT. LTD. Date: 5 June 2024
CIN : U45201DL2003PTC122964

Sub: Submission of half yearly Compliance of stipulated Environmental Conditions / Safeguards; period "October 2023 to March 2024" and Environmental monitoring reports for the month of May 2024 for "Aarogyam" Group Housing Project located at Village - Bhatodi Rajputana, Tehsil-Roorkee, District-Haridwar, Uttarakhand by M/s Eminent InfraDevelopers Pvt. Ltd.

Ref: Environment Clearance- Letter No. Vide-95/10/13C, Dated 15 October 2010.

Sir,

This has reference to the State Level Environment Impact Assessment Authority Environment Clearance letter issued Vide-95/10/13C Dated 15 October 2010, which have been asked to submit the compliance with the specific and general, conditions/safeguards.

In view of above, we are submitting as-of the copy of the following information / documents as per new MoEF & CC notification published vide S.O.5845(E) dated 26th November, 2018 for your kind perusal:

1. Point - wise compliance of the stipulated environmental conditions/safe guards.
2. Environmental monitoring reports.

We fully assure you that we will comply with all specific and general conditions / safe guards as specified in the above said environment clearance letter.

Thanking you
Yours sincerely,

For M/s Eminent InfraDevelopers Pvt. Ltd.
For Eminent InfraDevelopers Pvt. Ltd.

Director

Copy to;

1. The chairman state level Environment impact Assessment Authority, Govt. of Uttarakhand.
2. Member Secretary, Uttarakhand Environment protection and pollution control Board 9/2, Dehradun, Uttarakhand, PIN--248006.



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 V-L10 (Project Tie Up format) _V_10.2_2022 Tie up format as per the client requirement and scope of work. This report is having limited scope as per its fields & format to provide only the general estimated & indicative basic idea of the value of the property prevailing in the market based on the information provided by the client. No detailed analysis, audit or verification has been carried out of the subject property. There may be matters, other than those noted in this report, which might be relevant in the context of the transaction and which a wider scope might uncover.
34.	This is just an opinion report and doesn't hold any binding on anyone. It is requested from the concerned Client/ Bank/ Financial Institution which is using this report for mortgaging the property that they should consider all the different associated relevant & related factors & risks before taking any business decision based on the content of this report.
35.	All Pages of the report including annexures are signed and stamped from our office. In case any paper in the report is without stamp & signature then this should not be considered a valid paper issued from this office.
36.	As per IBA Guidelines & Bank Policy, in case the valuation report submitted by the valuer is not in order, the banks / FIs shall bring the same to the notice of the valuer within 15 days of submission for rectification and resubmission. In case no such communication is received, it shall be presumed that the valuation report has been accepted.
37.	Defect Liability Period is 15 DAYS. We request the concerned authorized reader of this report to check the contents, data, information, and calculations in the report within this period and intimate us in writing at valuers@rkassociates.org within 15 days of report delivery, if any corrections are required or in case of any other concern with the contents or opinion mentioned in the report. If no intimation is received within 15 (Fifteen) days in writing from the date of issuance of the report, then it shall be considered that the report is complete in all respect and has been accepted by the client upto their satisfaction & use and further to which R.K Associates shall not be held responsible in any manner. After this period no concern/ complaint/ proceedings in connection with the Valuation Services will be entertained due to possible change in situation and condition of the property.
38.	Though adequate care has been taken while preparing this report as per its scope, but still we can't rule out typing, human errors, over sightedness of any information or any other mistakes. Therefore, the concerned organization is advised to satisfy themselves that the report is complete & satisfactory in all respect. Intimation regarding any discrepancy shall be brought into our notice immediately. If no intimation is received within 15 (Fifteen) days in writing from the date of issuance of the report, to rectify these timely, then it shall be considered that the report is complete in all respect and has been accepted by the client upto their satisfaction & use and further to which R.K Associates shall not be held responsible in any manner.
39.	Our Data retention policy is of ONE YEAR . After this period we remove all the concerned records related to the assignment from our repository. No clarification or query can be answered after this period due to unavailability of the data.
40.	This 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.

