Sattva Divinity Residential

Sattva Divinity, Mysore Rd, next to Metro Station Nayandahalli, Pantarapalya, Nayanda Halli, Bengaluru, Karnataka 560026

REPORT NO.	BANK	PROPERTY TYPE
ORD-2026-00055	Acme Bank	Flat
REQUESTED BY	**STATUS**	**GENERATED**
Test Admin	Draft — not finalized	06 Nov 2026, 12:23 PM IST

FAIR MARKET VALUE

₹2,48,99,000 ₹2.49 Cr

Rupees Two Crore Forty Eight Lakh Ninety Nine Thousand only

Realisable value (90%)	Distress value (80%)	SR (guideline) value	Market rate
₹2,24,09,000	**₹1,99,19,000**	**₹84,73,000**	**₹16,381/sq ft**

Method: Median adjusted asking rate. Range from the comparables: ₹2,47,96,000 – ₹2,52,00,000.

Area is an estimate from listings; verify it against the documents.

HOW THE VALUE IS WORKED OUT

Median adjusted comparable rate (3 comparables)	₹16,381/sq ft
Market rate	₹16,381/sq ft
Area	1,520 sq ft
Fair market value	**₹2,48,99,000**

Median of the adjusted comparables.

CONFIDENCE IN THE MARKET RATE

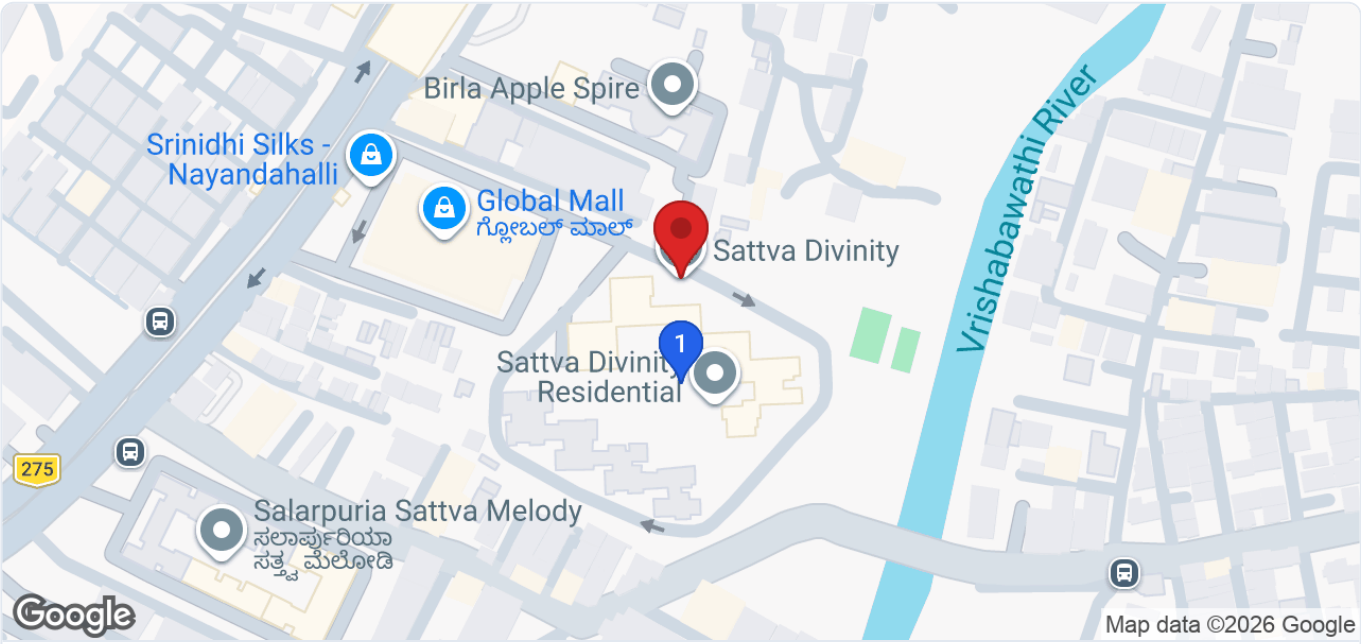
High

○	3 comparables used.	0
+	Comparable rates agree: ₹16,313/sq ft – ₹16,579/sq ft.	+1
+	Comparables are close by (median 0.0 km).	+1
+	3 in the property's own project.	+1
–	Area is estimated from listings, not documents.	–1
Total		**+2 points**

High 2+ points · **Medium** 0–1 · **Low** below 0, fewer than 3 comparables, or rates far apart

1 Property

Property type	Flat	Address as given	Sattva Divinity, Mysore Rd, next to Metro Station Nayandahalli, Pantarapalya, Nayanda Halli, Bengaluru, Karnataka 560026
Located at	Mysore Rd, next to Metro Station Nayandahalli, Pantarapalya, Nayanda Halli, Bengaluru, Karnataka 560026	Pincode	560026
Building / project	Sattva Divinity Residential	Configuration	3 BHK
Floor	20 floors in the building	Age	4 years
Area	1,520 sq ft (super built-up)	Area source	estimated from listings — Estimated from 23 3 BHK comparables nearby. Verify against the sale deed / approved plan.
Locality	Nayanda Halli, Bengaluru	District / state	Bengaluru Urban, Karnataka
Coordinates	12.940170, 77.526302	Location confirmed	by Test Admin · 05 Nov 2026, 12:24 PM IST



Property Comparables used, labelled as in section 4

Description used

sattva divinty 3bhk

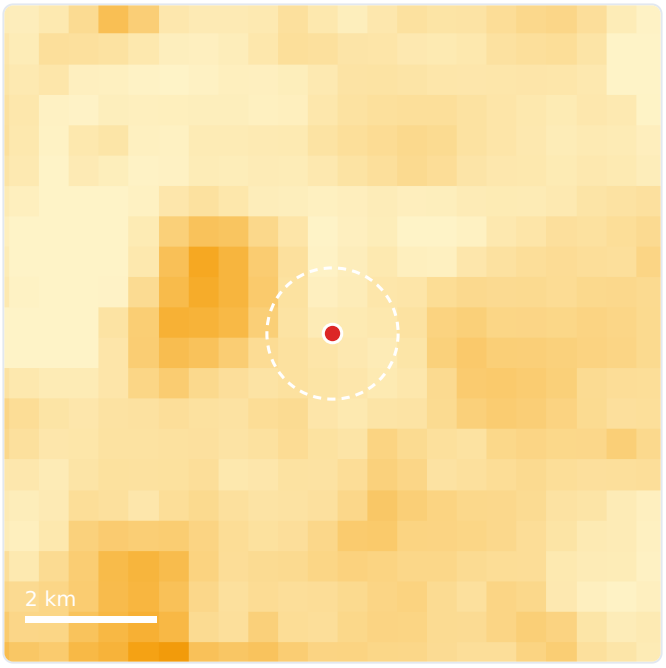
Project: Sattva Divinity

Developer	Sattva	Status	Ready To Move
Launched	Oct 2016	Possession	Mar 2022
Configurations	1, 2, 3 BHK	Unit sizes	606 – 2,047 sq ft
Price range (quoted)	₹97.36 L – ₹3.29 Cr	Quoted rate	₹16,066/sq ft
Land area	11.0 acres	Towers / floors / units	10 / 20 / 652
RERA	PRM/KA/RERA/1251/310/PR/171014/000064	Source	magicbricks
Match	Recognised by Valzy (high confidence)		

Amenities: Coffee Lounge & Restaurants, Jogging and Strolling Track, Outdoor Tennis Courts, Swimming Pool, Lift, Banquet Hall, Gymnasium, AEROBICS ROOM, Indoor Squash & Badminton Courts, Event Space & Amphitheatre
https://www.magicbricks.com/sattva-divinity-mysore-road-bangalore-pdpid-4d4235303833333934

2 Locality

Night lights 10 km across, 12-month cloud-free median



Rural < 0.3 | Semi-rural 0.3–1 | Suburban 1–5 | Urban 5–30 | City core 30+

Locality development: Very high density (urban core) · Heavily lit area typical of major city cores and CBDs.

Roads 1 km circle

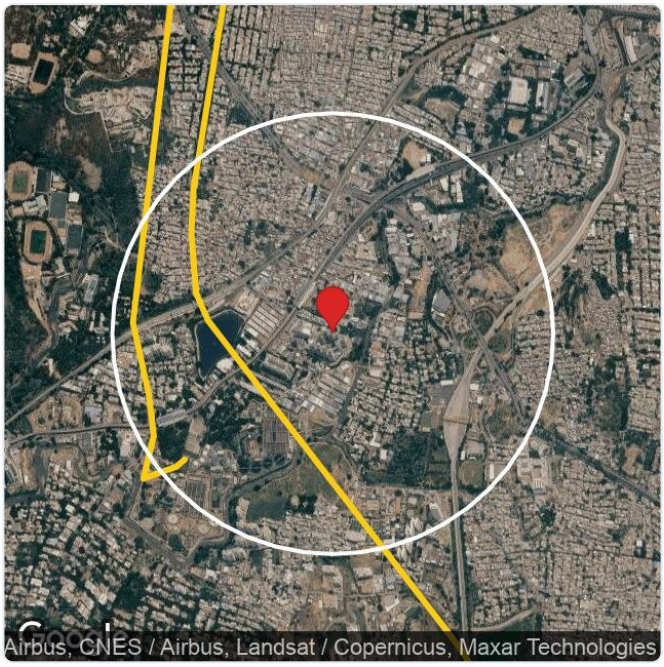


Highways | Main roads | Local roads

Road access: Faces an unnamed residential road · width not mapped · Main road: Mysore Road, 199 m

Road network: Very high road density · 81.7 km of roads within 1.0 km

Built-up area Satellite, 1 km circle



High-tension lines

Built-up density: Medium building density · 6085 buildings · 24.3% built-up

Water bodies and drains 1 km circle



Water Drains, canals, streams

Water bodies / drains: Vrishabhavati 142 m away

Red pin: the property. Night lights: NOAA VIIRS via Google Earth Engine, radiance in nW/cm²/sr. Maps and satellite: Google. Readings: OpenStreetMap and Google Places.

Survey (Bhoomi)
Sy. No. 126/-/-
Pantarapalya, Kengeri-4, Bangalore-South, Bengaluru

Location signals

SIGNAL	AT THE PROPERTY	READING
Locality development (night lights)	**49.5 night radiance**	Very high density (urban core)
Road network	**26.0 road km / km²**	Very high road density
Built-up density	**24% built up**	Medium building density
Water bodies / drains	**142 m to water**	Vrishabhavati ~142 m away: check the ground isn't low-lying; Many drains / nalas within 1 km: 9.9 km of them in all; River / stream within 1 km: 2.5 km of it
Nearby amenities	**251 places nearby**	Moderate amenities (251 places within 1 km); Restaurants 132 · Banks 15 · Schools 19 · Hospitals 61 · Offices 24
Main road access	**199 m to main road**	199 m to Mysore Road

Projects within 1.0 km

Projects	Median quoted rate	Typical possession	Under construction
38 8,047 units	₹10,582/sq ft Middle half ₹8,050 – ₹13,250	2017	2 of 38

PROJECT	STATUS	POSSESSION	QUOTED RATE	DISTANCE
Salarpuria Sattva Divinity Salarpuria Sattva Group	Ready to Move	Jun 2021	₹15,500/sq ft	58 m
Sattva Divinity Sattva	Ready To Move	Mar 2022	₹16,066/sq ft	72 m
Birla Apple Spire Birla Apple Group	Ready to Move	Sep 2019	₹10,900/sq ft	91 m
MBR Sinfonia MBR Homes Pvt. Ltd.	Ready To Move	Jan 2012	—	222 m
Maruti Enclave Swastik Properties And Developers	Ready To Move	Jan 2014	—	239 m
Swastik Maruti enclave Swastik Properties And Developers	Ready To Move	Oct 2014	—	244 m
Shriram Purnashri	Ready to Move	—	—	269 m
Sagar Divine	Ready To Move	—	—	301 m
Shamatha Hills S G Developers	Under Construction	Dec 2027	₹10,582/sq ft	301 m
Salarpuria Sattva Melody Sattva Resi Private Limited	Ready To Move	May 2014	₹8,291/sq ft	302 m
Venkatadri Nilaya	Ready to Move	—	—	332 m
Vishwa Priya Vertical Garden Adiga Constructions Pvt Ltd	Ready To Move	Sep 2021	—	351 m

The nearest 12 shown; 26 more within 1.0 km.

3 SR (guideline) value

State	Karnataka	District	Jayanagar
Sub-registrar office	Rajarajeshwari Nagara	Locality / zone	Divinity (Salarpuria private Limited Apartment)
Survey no.	126	Rate for	Apartment rate (per sq m)
SR rate	₹5,574/sq ft (₹60,000/sq m)	Chosen	Picked by Valzy
Source	Karnataka IGR guidance values	SR value	**₹84,73,000**

Rules applied

Locality rate: Divinity (Salarpuria private Limited Apartment): Apartment rate (per sq m) Karnataka IGR gazette 2023–24

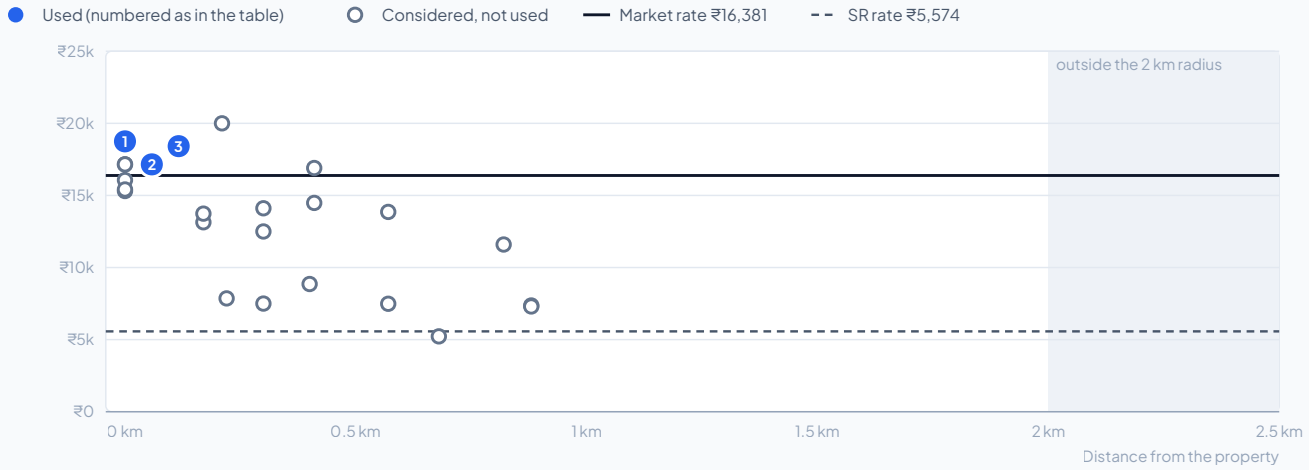
Source: https://igr.karnataka.gov.in/storage/pdf-files/2023-24%20Gazette-CVC/Rajarajeshwari-Nagar.pdf#page=12

4 Comparables

Searched	Valzy's listings database: within the radius of the pin; in Nayanda Halli, Bengaluru; in Sattva Divinity
Radius	2.0 km
Selection	AI — The comparables were chosen based on the guidelines provided, prioritizing listings within the same project as the subject property, with the same BHK configuration and similar size. The selected listings have rates per sq ft that are within the expected range for the project.
Same-project listings	3 used of 6 found

Listings in the radius	Median asking rate	Middle half
281	₹10,317/sq ft	₹7,310/sq ft – ₹14,243/sq ft

Asking rates around the property

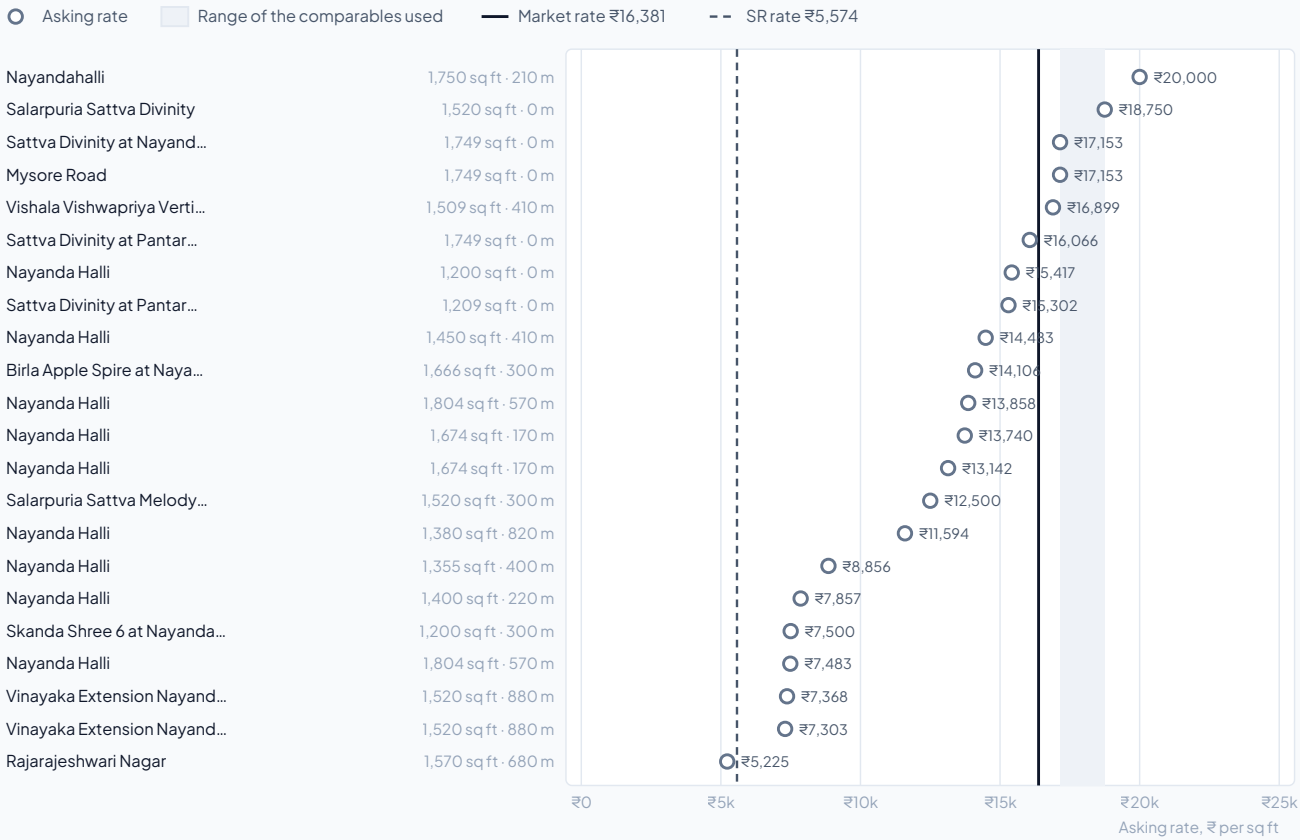


Each listing's asking rate against its distance from the property. The comparables used are filled and numbered; the market rate is the valuation's rate after adjustments.

Used in the valuation (3)

	LISTING	AREA	ASKING PRICE	ASKING RATE	DISTANCE
1	3 BHK Flat In Salarpuria Divinity For Sale In Nayanda Halli same project Salarpuria Divinity · 3 BHK Apartment · nobroker · seen 07 Oct 2026 This listing is in the same project as the property, has the same BHK configuration, and a similar size. The rate per sq ft is also within the expected range for the project.	1,520 sq ft	₹2.85 Cr	₹18,750/sq ft	0 m
2	3 BHK Flat In Salarpuria Divinity For Sale In Nayanda Halli same project Salarpuria Divinity · 3 BHK Apartment · nobroker · seen 07 Oct 2026 This listing is also in the same project as the property, has the same BHK configuration, and a similar size. The rate per sq ft is within the expected range for the project.	1,749 sq ft	₹3.00 Cr	₹17,153/sq ft	0 m
3	3 BHK Flat In Salarpuria Sattva Divinity For Sale In Mysore Road same project Mysore Road · 3 BHK Apartment · nobroker · seen 07 Oct 2026 This listing is in the same project as the property, has the same BHK configuration, and a similar size. The rate per sq ft is within the expected range for the project.	1,520 sq ft	₹2.80 Cr	₹18,421/sq ft	0 m

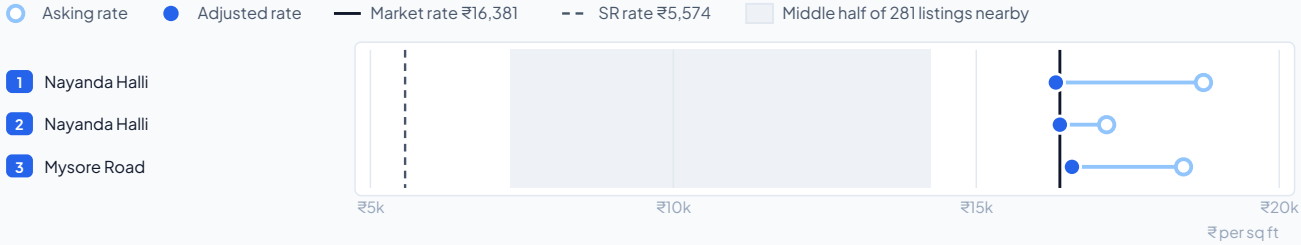
Considered, not used (22)



Each listing found but not used, highest asking rate first, with its area and distance. The shaded band is the range of the comparables used.

5 Adjustments

Each asking rate is brought to a likely transaction rate for this property: the negotiation discount (default -5%, less for a listing posted within a month, more for one listed over three months), then distance and location factor by factor (night lights, roads, buildings, water, main road) for listings outside the project, size, floor, age, amenities and any other difference. Under each figure: the listing's reading vs the property's.



How far the adjustments move each asking rate. The market rate is the median adjusted rate.

COMPARABLE	ASKING RATE	NEGOT.	DISTANCE	SIZE	FLOOR	AGE	AMENITIES	OTHER	NET	ADJUSTED RATE
1 Nayanda Halli	₹18,750/sq ft	-10%	0% 0.0 km away	0% 1,520 vs 1,520 sq ft	0% 6 vs ? floor	0%	0%	-3%	-13%	**₹16,313/sq ft**
2 Nayanda Halli Median	₹17,153/sq ft	-5%	0% 0.0 km away	+1.5% 1,749 vs 1,520 sq ft	0% 2 vs ? floor	0%	0%	-1%	-4.5%	**₹16,381/sq ft**
Median adjusted rate										**₹16,381/sq ft**

COMPARABLE	ASKING RATE	NEGOT.	DISTANCE	SIZE	FLOOR	AGE	AMENITIES	OTHER	NET	ADJUSTED RATE
3 Mysore Road	₹18,421/sq ft	-7%	0% 0.0 km away	0% 1,520 vs 1,520 sq ft	0% 13 vs ? floor	0%	0%	-3%	-10%	**₹16,579/sq ft**
Median adjusted rate										**₹16,381/sq ft**

The median is used, not the average, so one listing far from the rest does not move it.

6 Assessment

The 3 BHK property in Sattva Divinity, Bengaluru is well-located near Mysore Road and a metro station, in a newly constructed (4 years old) and reputed project by a reliable developer. The area has good connectivity, amenities, and high demand. The price per sq ft is reasonable compared to the market rate, though the area is estimated from listings and needs to be verified. The locality has some water bodies/drains nearby, which need to be checked for any low-lying areas. The confidence in the market rate is 'high' but not 'very high' due to the estimated area. Site risks need to be cleared, and the significant gap between the guideline and market rates needs justification. Title/legal checks are also required before lending.

Strengths

- Well-located property near Mysore Road and a metro station
- Newly constructed property (4 years old) in a reputed project
- High demand area with good connectivity and amenities
- Reasonable price per sq ft compared to the market rate
- Reliable developer (Sattva) with a good track record
- Property is ready-to-move-in

Concerns

- Area is an estimate from listings, needs to be verified against documents
- Locality has some water bodies/drains nearby, needs to be checked for low-lying areas
- Confidence in the market rate is 'high' but not 'very high' due to the estimated area
- Site risks need to be cleared before lending (refer level)
- Guideline rate per sq ft is significantly lower than the market rate, needs justification
- Title/legal checks still needed to ensure clear and marketable title

7 Basis and limitations

This is a desktop valuation: it is worked out from the details and documents given, maps, the SR (guideline) rates published by the state, and property listings in the area. The property has not been inspected. Asking prices on listings are not transaction prices; they are discounted as shown under Adjustments.

Area, floor, age and title details are as given or as read from the documents; they have not been measured or verified. The value should be confirmed by a registered valuer's site visit before it is relied on for lending.

Draft: this valuation has not been finalized, and its figures may still change.