



# PARIKALP CONSULTANTS

**ER. VIPIN GUPTA F.I.V.**

B.E. (CIVIL), CHARTERED ENGINEER  
GOVERNMENT APPROVED VALUER  
Panel Valuer of L.I.C., G.I.C., C.C.I.T., C.B.I., P.N.B.,  
S.B.I., P.N.B.H.F.L., O.B.C., I.O.B., Vijaya Bank,  
B.O.B., Bank of Maharashtra, Union Bank,  
Karnataka Bank Ltd., Corporation Bank etc.  
Regd. Engineer of Hardwar Development Authority  
Corporate Member of Institution of Engineers (India)  
Fellow Member of Institution of Valuers (India)  
Authorized Structural Engineer - Govt. of Uttarakhand  
Former Engr. - C.B.R.I. Roorkee, D.I.P.L. New Delhi

✱ ARCHITECTURAL PLANNERS ✱ GOVT. APPROVED VALUERS  
✱ STRUCTURAL DESIGNERS ✱ VASTU PLANNERS ✱ SURVEYORS

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VALUER APPROVED BY THE GOVERNMENT OF INDIA, MINISTRY OF FINANCE,  
CHIEF COMMISSIONER OF INCOME TAX, DEHRADUN  
REGISTRATION NO. : 13/2002-2003 CAT. - 8A(2)

Appendix - II

Date : 07-02-2022

Ref. No. - V 12662

## VALUATION REPORT IN RESPECT OF IMMOVABLE PROPERTY "HOUSE"

Name of Registered Valuer: **ER. VIPIN GUPTA**  
Registration No.: **13/2002-2003 CAT- 8A(2)** (With State Commissioner of Income Tax)

I INTRODUCTION		Er. Vipin Gupta
1	Name of Valuer	07-02-2022.
2	Date of Valuation	For Bank use
3	Purpose of Valuation	<b>Sh. Vishnu Sharma S/O Sh. Raj Kumar Sharma</b>
4	Name of Property Owner/s	PNB SASTRA DIVISION, Recovery Centre, Sec.- 4,
5	Name of Bank / HFI as applicable	BHEL, Hardwar.
6	Name of Developer of the Property (In case of developer built properties)	Developed by owner
II PHYSICAL CHARACTERISTICS OF THE ASSET		
1	Location of the property in the city	Khasra no. - 246 M., Nagar palika Bandobast no. - 1682, Municipal House Tax no.- 167 / 144, Mohalla- Latowali, Kankhal, Paragana - Jwalapur, Tehsil & Distt. - Harwar.
	Latitude, Longitude and Coordinates of the site	29.925078 N, 78.143043 E
2	Municipal / Ward No.	Khasra no. - 246 M., Nagar palika Bandobast no. - 1682, Municipal House Tax no.- 167 / 144
3	Postal address of the property	As above
4	Area of land as per Sale deed no.-6323 dated 07-07-2010.	= 1200.00 sq.ft.= 111.52 Sqm.
	Area of land as per site	= 1200.00 sq.ft.= 111.52 Sqm.
	<b>Area of land considered for this valuation</b>	= 1200.00 sq.ft.= 111.52 Sqm.
5	Layout plan of the layout in which the property is located	Attached
6	Details of Roads abutting the property	C.C. Road 6' wide in West direction.
7	Demarcation of the property under valuation on a neighbour hood layout map	Attached



8	Description of Adjoining properties				:	
	As per Sale deed				:	As per site
	East	40'	House of Budhhu		:	East 40' House of Budhhu
	West	40'	Rasta 6' wide		:	West 40' Rasta 6' wide
	North	30'	House of Kishan Sawroop		:	North 30' House of Kishan Sawroop
	South	30'	House of Lalit Mohan		:	South 30' House of Lalit Mohan
9	Survey no. if any				:	Khasra no. - 246 M., Nagar palika Bandobast no. - 1682, Municipal House Tax no.- 167 / 144
10	Details of the building				:	
	(i) Area of building / flat /apartment				:	290.00 Sqm.
	(ii) Height (approx.)				:	3.20 M. & 2.50 M.
	(iii) No. of floors / storeys				:	G.F. + F.F. + S.F. + PART OF T.F.
	(iv) Year of construction				:	G.F. in 2008 , Other floors in 2015
	(v) Year of making alterations/additional constructions with details				:	N.A.
	(vi) Specifications to be appended along with building plans and elevations				:	Load bearing structure, R.C.C. roof, Tiles & P.C.C. flooring, Wooden & M.S. joinery
11	Area Details of the Property (IN SQM.)					
	Site Area	Plinth area		Carpet Area	Saleable Area	111.52
	111.52	G.F.	90.00	81.00		N.A.
		F.F.	90.00	81.00		
		S.F.	90.00	81.00		
		Part of T.F	20.00	18.00		
12	Any other aspect				:	N.A.
<b>III TOWN PLANNING PARAMETERS</b>						
1	Master plan provisions related to the property in terms of land use				:	Residential
2	Planning area / zone				:	Residential
3	Development controls				:	By State Govt.
4	Zoning regulations				:	Residential
5	FAR / FSI permitted and consumed				:	Permitted = 1.80 Consumed = 2.60
6	Ground coverage				:	80.70%
7	Transferability of development rights if any, Building bye-law provisions as applicable to the property viz. setbacks, height restrictions, etc.				:	As per bye laws
8	Comment on surrounding land uses and adjoining properties in terms of usage				:	Residential
9	Comment on unauthorized constructions if any				:	Map not available
10	Comment on demolition proceedings if any				:	N. A.





11	Comment on compounding/ regularization proceedings	: N. A.
12	Comment on whether OC has been issued or not Any other aspect	: Not issued
<b>IV LEGAL ASPECTS</b>		
1	Ownership documents	: 1) Photocopy of Sale deed no.-6323 dated 07-07-2010. : Sh. Vishnu Sharma S/O Sh. Raj Kumar Sharma
2	Names of Owner/s (In case of Joint or Co-ownership, whether the shares are undivided or not?)	: By the Bank's advocate
3	Title verification	: N. A.
4	Details of leases if any	: Free hold
5	Ordinary status of freehold or leasehold including restriction on transfer,	: N. A.
6	Agreements of easements if any,	: N. A.
7	Notification for acquisition if any,	: N. A.
8	Notification for road widening if any	: By the Bank's advocate
9	Heritage restrictions if any, All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report.	: By the Bank's advocate
10	Comment on transferability of the property ownership	: By the Bank's advocate
11	Comment on existing mortgages/ charges/encumbrances on the property if any	: By the Bank's advocate
12	Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be	: By the Bank's advocate
13	Building plan sanction, illegal constructions if any done without plan sanction/violations.	: Approved by: Map not available : Approved no. --- : Dated: --- : N. A.
14	Any other aspect.	
<b>V ECONOMIC ASPECTS</b>		
1	Details of ground rent payable	: N. A.
2	Details of monthly rents being received if any	} Details by the owner
3	Taxes and other outgoings	
4	Property insurance	
5	Monthly maintenance charges	
6	Security charges, etc.	
7	Any other aspect	
<b>VI SOCIO - CULTURAL ASPECTS</b>		
Descriptive account of the location of the property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums / squatter settlements nearby, etc.		: The property is situated in developed residential area in Latowali, Kankhal, but in narrow lane.



## VII FUNCTIONAL AND UTILITARIAN ASPECTS

Description of the functionality and utility of the assets in terms of :

1	Space allocation	: Yes
2	Storage spaces	: Yes
3	Utility of spaces provided within the building	: Yes
4	Any other aspect	: N. A.

## VIII INFRASTRUCTURE AVAILABILITY

(a)	Description of aqua infrastructure availability in terms	
1	Water supply	: Yes
2	Sewerage/sanitation	: By Sewer line
3	Storm water drainage	: Yes
(b)	Description of other physical infrastructure facilities	
1	Solid waste management	: Yes
2	Electricity	: Yes
3	Roads & Public transportation connectivity	: Yes
4	Availability of other public utilities nearby	: Yes
(c)	Social infrastructure in terms of	
1	Schools	: Yes
2	Medical facilities	: Yes
3	Recreation facilities in terms of parks and open spaces.	: No

## IX MARKETABILITY

Analysis of the market for the property in terms of

1	Locational attributes	: Very ordinary, due to narrow lane
2	Scarcity	: No
3	Demand and supply of the kind of subject property.	: Verylow demand, due to narrow lane
4	Comparable sale prices in the locality.	: Rs 16000.00 per SQ.M.

## X ENGINEERING AND TECHNOLOGY ASPECTS

1	Type of construction	: Load bearing structure
2	Materials and technology used,	: Ordinary
3	Specifications	: As per col. XIII
4	Maintenance issues	: No
5	Age of the building	: 11 Years
6	Total life of the building	: 70 Years R.C.C.,
7	Extent of deterioration	: 14%
8	Structural safety	: As per Structural Engineer's report
9	Protection against natural disasters viz. earthquakes	: As per Structural Engineer's report
10	Visible damage in the building if any	: No
11	Common facilities viz. lift, water pump, lights, security systems, etc.	: Water pump, lights,
12	System of air-conditioning	: No
13	Provision for fire fighting, Copies of plans and elevations of the building to be included.	: No





### XI ENVIRONMENTAL FACTORS

1	Use of environment friendly building materials, Green building techniques if any	: Regular building material is used.
2	Provision for rain water harvesting	: No
3	Use of solar heating and lighting systems, etc.	: No solar system
	Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	

### XII ARCHITECTURAL AND AESTHETIC QUALITY

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.	: Residential property with plain looks
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### XIII VALUATION

Market rate value of the property :-						
Sl. No.	Description	Area	Unit	Rate (Rs.)	Depre. Factor	Amount (Rs.)
		111.52	Sqm.	16000.00	N.A.	= 1784386.62
1	Present market value of Land	90.00	Sqm.	11000.00	0.86	= 851400.00
2	Value of G.F. (R.C.C.) construction	90.00	Sqm.	11000.00	0.86	= 851400.00
3	Value of F.F. (R.C.C.) construction	90.00	Sqm.	11000.00	0.86	= 851400.00
4	Value of S.F. (R.C.C.) construction	20.00	Sqm.	10000.00	0.86	= 172000.00
5	Value of Part of T.F (R.C.C.) construction					= 4510586.62
Present market value of the property						Say = 4510000.00

Rupees forty five lakhs ten thousand only

As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications is = 4510000.00

i	Date of purchase of immovable property	: 07-07-2010.
ii	Purchase Price of immovable property	: Rs. 650000.00
iii	Book value of immovable property	: As per balance sheet
iv	Realizable Value of immovable property (15% less than MV)	: Rs. 3833500.00
v	Distress Sale Value of immovable property (20% less than MV)	: Rs. 3608000.00

### Guideline value / value of IP as per Circle rates :-

S.No.	Description	Area	Unit	Rate (Rs.)	Multip. factor	Amount (Rs.)
1	Value of land (Page no. - 9, Sl. no. 27, S.R. - Hardwar)	111.52	Sqm.	10000.00	1.00	= 1115241.64
2	Value of R.C.C construction	290.00	Sqm.	12000.00	0.890	= 3097200.00
	Value of I.P. as per circle rate					= 4212441.64



Encl.

- 1 Declaration from the valuer – appendix iv
- 2 Model code of conduct for valuer - appendix v
- 3 Photograph of owner with the property in the background
- 4 Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications (Apps)/Internet sites (eg Google earth)/etc
- 5 Layout plan of the area in which the property is located
- 6 Building plan
- 7 Floor plan
- 8 Any other relevant documents/extracts

#### APPENDIX IV

#### Declaration From Valuers :-

- I hereby declare that :
- a. The information furnished in my valuation report dated **07-02-2022.** is true and correct to the best of my valuation knowledge and belief and I have made an impartial and true valuation of the property.
  - b. I have no direct or indirect interest in the property valued.
  - c. I have personally inspected the property on **04-02-2022.** The work is not sub-contracted to any other valuer and carried out by myself.
  - d. I have not been convicted of any offence and sentences to a term of imprisonment.
  - e. I have not been guilty of misconduct in any professional capacity.
  - f. I have read the Handbook on Policy, Standard and Procedure for Real Estate Valuation, 2011 of the IBA and and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook of the best of my ability.
  - g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
  - h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank.  
(Annexure III - A signed copy of same to be taken and kept along with this this declaration)
  - i. I am a registered Valuer under Section 34 AB of Wealth Tax Act, 1957, Category 8(A)2 for valuing property up to - No limit.
  - j. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
  - k. Further, I hereby provide the following information.

Sl. No.	Particulars	Valuer comment
1	Background information of the asset being valued	The property is situated in developed residential area in Latowali, Kankhal, but in narrow lane.
2	Purpose of valuation and appointing authority	For use of PNB SASTRA DIVISION, Recovery Centre, Sec.- 4, BHEL, Hardwar.
3	Identity of the valuer and any other experts involved in the valuation	Er. Vipin Gupta
4	Disclosure of valuer interest on conflict, if any	No
5	Date of appointment, valuation date and date of report	Date of appointment
		04-02-2022.
		Date of valuation
6	Inspections and / or investigations undertaken.	07-02-2022.
		Site inspected on
7	Nature and sources of the information used or relied upon.	04-02-2022.
		Market survey





8	Procedures adopted in carrying out the valuation and valuation standards followed .	By Market value of Land & Depreciated cost of Building construction
9	Restrictions on use of the report, if any	The report is meant for Bank use for ascertaining the market value, realizable value & distress sale value.
10	Major factors that were taken into account during the valuations	Market survey
11	Caveats, limitation and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Legal aspects not considered in valuation report. For that purpose please refer to the Advocate's report.

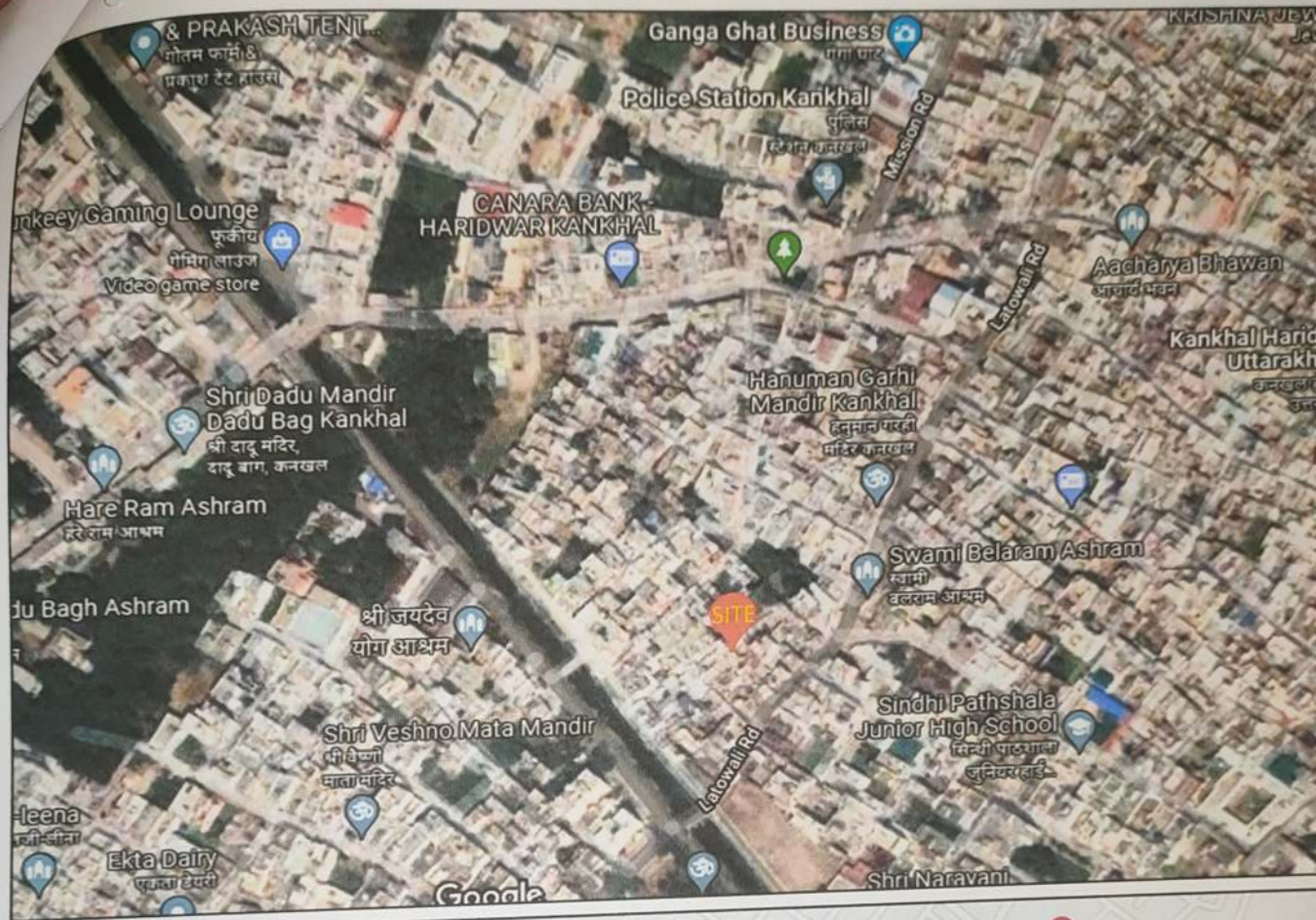
Date : 07-02-2022.  
Place : Hardwar  
Encl : 6 Photos & Location map



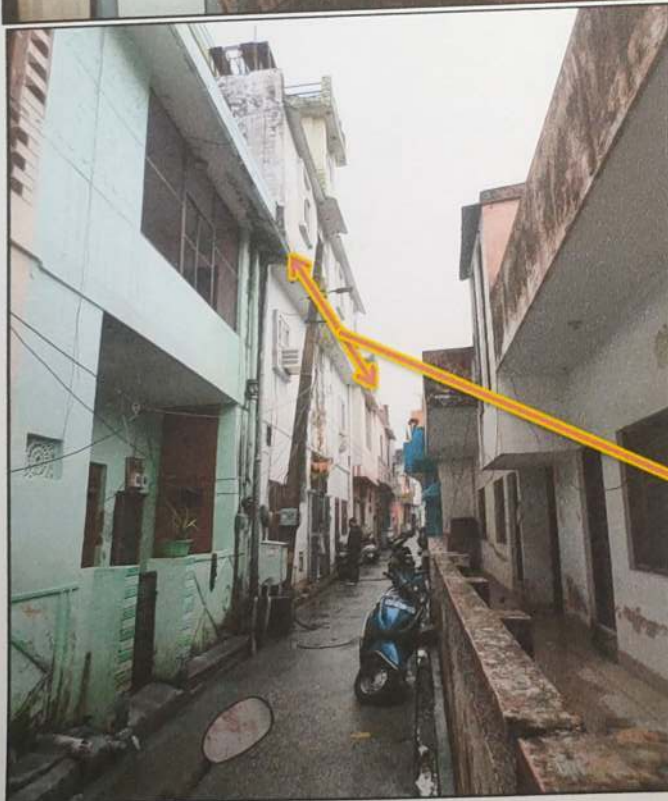
Signature

(Name of the Approved Valuer and Seal of the Firm / Company)









SITE

SITE





**JAI PRAKASH SAINI**  
Advocate  
Chamber No. 55, District Courts,  
Roshnabad,  
Haridwar

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1st Floor, Vijaya Bank Building,  
8, Govindpuri, Haridwar  
Ph.: 01334-227831, M. - 9897902767  
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**SPECIAL REPORT ON TITLE**

**ANNEXTURE - IV**

Reg.: Property Residential House area measuring East- 40 ft., West- 40 ft., North- 30 ft., South- 30 ft., total area measuring 1200 sq. ft. or 111.52 sq. mtr., Covered area 548 sq. ft. or 50.93 sq. mtr., (Part of Khasra no. 246m, Nagar Palika Bandobast No. 1682), Situated at Mohalla Latowali Kankhal, Pargana-Jwalapur, Tehsil & Distt.-Haridwar (House Tax Khata No. 167/144, Mohalla Latowali Kankhal), which is bounded & butted as under **East:** House of Buddhu, **West:** Rasta 6 feet wide, **North:** House of Kishan Swaroop, **South:** House of Lalit Mohan.

**Belonging to:** Vishnu Sharma S/o Sh. Raj Kumar Sharma R/o Latowali Kankhal, Tehsil & Distt.-Haridwar.


Sl. No	ASPECTS TO BE CONSIDERED	COUNSEL'S STATEMENT
A.	PARTICULARS	
1.	Name of the Borrower with address :	Vishnu Sharma S/o Sh. Raj Kumar Sharma R/o Latowali Kankhal, Tehsil & Distt.- Haridwar.
2.	Name of the person offering Mortgage with parentage / constitution and address:	-----As Above-----
3.	Details of the property to be mortgaged: As per title deed ---          As per present position ----	As per Sale Deed, Property Residential House area measuring East- 40 ft., West- 40 ft., North- 30 ft., South- 30 ft., total area measuring 1200 sq. ft. or 111.52 sq. mtr., Covered area 548 sq. ft. or 50.93 sq. mtr., (Part of Khasra no. 246m, Nagar Palika Bandobast No. 1682), Situated at Mohalla Latowali Kankhal, Pargana-Jwalapur, Tehsil & Distt.-Haridwar (House Tax Khata No. 167/144, Mohalla Latowali Kankhal), which is bounded & butted as under <b>East:</b> House of Buddhu, <b>West:</b> Rasta 6 feet wide, <b>North:</b> House of Kishan Swaroop, <b>South:</b> House of Lalit Mohan.  ----- The same -----

**JAI PRAKASH SAINI**  
Advocate  
Chamber No.-55  
Roshnabad, Haridwar



### 3. INVESTIGATIONS

1. Sh. Vishnu Sharma S/o Sh. Raj Kumar Sharma R/o Latowali Kankhal, Tehsil & Distt.-Haridwar purchased the property in question through registered Sale Deed Dt. 07-07-2010 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1604, Pages-295-322, SL. No. 6323 on 07-07-2010 from Sh. Shree Mohan Sharma S/o Late Sh. Vishnu Dutt Sharma R/o Mohalla Chaklan Kankhal, Pargana-Jwalapur, Tehsil & Distt.-Haridwar.
2. Sh. Shree Mohan Sharma S/o Late Sh. Vishnu Dutt Sharma R/o Mohalla Chaklan Kankhal, Pargana-Jwalapur, Tehsil & Distt.-Haridwar purchased the property in question through registered Sale Deed Dt. 28-12-2005 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1374/1696, Pages-252/83-88, SL. No. 11 on 02-01-2006 from Sh. Purushottam Tyagi S/o Sh. Bijendra Kumar Tyagi R/o Mohalla Acharyan (Nagowala Gher) Kankhal, Tehsil & Distt.-Haridwar.
3. Sh. Purushottam Tyagi S/o Sh. Bijendra Kumar Tyagi R/o Mohalla Acharyan (Nagowala Gher) Kankhal, Tehsil & Distt.-Haridwar purchased the property in question through registered Sale Deed Dt. 30-03-2002 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1187/1348, Pages-341/9-14, SL. No. 1539 on 30-03-2002 from Sh. Shreedhranand Chamoli S/o Late Sh. Gunanad Chamoli R/o Latowali Kankhal Haridwar & Sh. Bhaskaranand Chamoli S/o Late Sh. Gunanad Chamoli R/o Vishnu Garden Kankhal Haridwar & Sh. Diwakar Chamoli

  
**JAI PRAKASH SAINI**  
Advocate

S/o Late Sh. Gunanad Chamoli R/o Near Gol Gurudwara Jwalapur, Tehsil & Distt.-Haridwar.

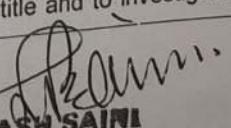
4. Smt. Basanti Devi W/o Late Sh. Gunanad Chamoli R/o Latowali Kankhal Haridwar, Tehsil & Distt.-Haridwar purchased the property in question through registered Sale Deed Dt. 19-07-1976 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-249, Pages-157/162, SL. No. 1319 on 19-07-1976 from Sh. Ravidutt S/o Sh. Diwan Singh R/o Mohalla Latowali Kankhal, Tehsil & Distt.-Haridwar.

5. In the records of Nagar Palika Parshad Haridwar the property in question as serial no. 29F for assessment year 01-04-1984 to 31-03-1992 was recorded in the name Smt. Basanti Devi W/o Sh. Gunanad Chamoli.

6. At present after the death of Smt. Basanti Devi the property in question as House Tax Khata No. 168/144, Mohalla Latowali Kankhal is in the names of Sh. Shreedhranand Chamoli, Sh. Bhaskaranand Chamoli & Sh. Diwakar Chamoli in the records of Nagar Palika Parishad Haridwar as shown in Receipt no. 39, Book no. 2001, Dt. 06-08-2010 issued by Nagar Palika Parishad Haridwar.

7. Sh. Vishnu Sharma S/o Sh. Raj Kumar Sharma is the owner of the property in question since 07-07-2010 till to date. The flow of title for last 13 years is complete in all respect.


8. I have got inspected the index registered kept in the office of Sub-Registrar Haridwar for the period 01-01-1998 to 07-09-2010 to check the flow of the title and to investigate

  
**JAI PRAKASH SAINI**  
Advocate

Chamber No.-55  
Distt.-Courts, Roopnagar, Haridwar



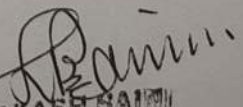
	<p>and scrutinize the title and the documents supplied to me.</p> <p>9. From the inspection of the above records no charge/ encumbrance was found recorded and as such it can be said that the property in question is free from charge/ encumbrance. The property constitutes valid security to the bank and the bank may at its own option create charge by way of equitable mortgage by depositing title deeds with the bank.</p>
1.	<p>Details of the title deeds / documents (including Link Deeds / Parent deeds) to be deposited for creation of the mortgage (with full particulars regarding nature of document, date of execution and details of registration)</p> <p>(1) Original Sale Deed Dt. 07-07-2010 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1604, Pages-295-322, SL. No. 6323 on 07-07-2010.</p> <p>(2) Original Sale Deed Dt. 28-12-2005 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1374/1696, Pages-252/83-88, SL. No. 11 on 02-01-2006.</p> <p>(3) Original Sale Deed Dt. 30-03-2002 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1187/1348, Pages-341/9-14, SL. No. 1539 on 30-03-2002.</p> <p>(4) Photo Copy of Sale Deed Dt. 19-07-1976 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-249, Pages-157/162, SL. No. 1319 on 19-07-1976.</p> <p>(5) Certified Copy of assessment year 01-04-1984 to 31-03-1992 issued by Nagar Palika Parshad Haridwar.</p> <p>(6) Receipt no. 39, Book no. 2001, Dt. 06-08-2010 for House Tax Khata No. 168/144, Mohalla Latowali Kankhal.</p>

  
**JAI PRAKASH SATNI**  
 Advocate

Chamber No.-55  
 Near, Ganga, Roshnabad, Haridwar


SHILEST  
 E. CIVIL B  
 GOVT. AP  
 CCIT-KAN

<p>Whether documents given to the counsel are original* one or mere copies of documents? (*Counsel should examine original documents only and if any of the documents in original is not shown, the details of the document be given with reasons thereof)</p>	<p>(1) Original Sale Deed Dt. 07-07-2010 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1604, Pages-295-322, SL. No. 6323 on 07-07-2010.</p> <p>(2) Original Sale Deed Dt. 28-12-2005 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1374/1696, Pages-252/83-88, SL. No. 11 on 02-01-2006.</p> <p>(3) Original Sale Deed Dt. 30-03-2002 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1187/1348, Pages-341/9-14, SL. No. 1539 on 30-03-2002.</p> <p>(4) Photo Copy of Sale Deed Dt. 19-07-1976 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-249, Pages-157/162, SL. No. 1319 on 19-07-1976.</p> <p>(5) Certified Copy of assessment year 01-04-1984 to 31-03-1992 issued by Nagar Palika Parshad Haridwar.</p> <p>(6) Receipt no. 39, Book no. 2001, Dt. 06-08-2010 for House Tax Khata No. 168/144, Mohalla Latowali Kankhal.</p>
<p>3. Whether documents given as original title deeds raise any doubt or suspicion?</p>	<p>No.</p>
<p>4. Whether the registration particulars number &amp; date and Pages particulars as given in the title deed shown to the counsel tally with the particulars as stated in the records of the registrar's office?</p>	<p>Yes, the title deed is genuine and it is verified with the Sub-Registrar Office, Haridwar</p>
<p>5. Whether the registration particulars number &amp; date and Pages particulars as given in the title deed tally with the particulars as stated in the certified copy as obtained from the registrar's office?</p>	<p>Yes</p>

  
**JAI PRAKASH SAINI**  
 Advocate  
 Chamber No.-55  
 COURT HOUSE, RASHTRIYA MARG, HARIDWAR

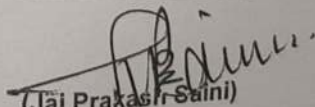


	Whether the photographs of parties as affixed in conveyance deed / title deed tally with the photograph seen the certified copy as obtained from the registrar's office?	Yes, photographs of Vendee and Vender are affixed on the sale deed, tally with the photograph seen on the certified copy obtained from Sub-Registrar Office.
7.	Whether contents of the as given in the title deed tally verbatim with the contents as stated in the certified copy as obtained from the registrar's office ? if not, variations be specified. What is its effect?	Yes, the contents of title deed are genuine and tally with the certified copy obtained from Sub-Registrar Office, Haridwar.
8.	Whether the property has been mutated in the name of the person offering the mortgage?	Yes
9.	Whether equitable mortgage can be created at the place where the branch disbursing the loan is situated?	Yes
10.	Whether there is any bar under any local law for creation of the mortgage of the property to be mortgaged? (In some States, there are legal restrictions on creation of the mortgage of agricultural property for non-agricultural purposes).	No
11.	Whether there are any restrictions regarding sale of the property to be mortgaged? (In some States, there are restrictions for sale of property to residents outside the State).	No
12.	Whether all the approvals, clearance / sanctions required for creation of the mortgage have been obtained? If not obtained, what are such sanctions, approvals and clearances yet to obtain?	No approval, clearance / sanctions are required.
13.	Whether the property is ancestral / or under joint ownership or the minor is having interest in the property? If so, its effect thereof.	Sole ownership
14.	Whether the property to be mortgaged has been acquired under Land Acquisition Act, 1894?	No

  
**JAI PRAKASH SAINI**  
 Advocate  
 Chamber No.-55  
 Court, Court, Roshnabad, Haridwar

15.	Whether Urban Land Ceiling Act is applicable in the State where the property is located?	N.A
16.	In case of leasehold property, whether permission/ NOC from the lessor is required for creation of mortgage? Whether permission of the lessor/NOC is obtained? What is the rate of sharing of unearned income with lessor, in the event of sale of the property?	N.A
17.	Whether copy of title deed favouring lessor (other than Govt.) is made available to examine the validity of the lease?	N.A
18.	Whether terms & conditions given in the lease deed have been complied with? If any condition is violated, effect thereof.	N.A
19.	Whether any permission of Income Tax Authorities/Assessing Officer is required under the provisions of Income Tax Act for creation of mortgage or any certificate is to be submitted to the Bank to show that no dues are outstanding to the Income Tax Department?	N.A
	In respect of agriculture land, whether land is declared surplus or under consolidation of holdings?	N.A
	Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding toward the mortgagor?	N.A
	(Copies of revenue record be submitted to the Bank while submitting the Certificate of Title Investigation.)	N.A

Date: 07-09-2010  
Place: Haridwar

  
(Jai Prakash Saini)  
Advocate  
**JAI PRAKASH SAINI**  
Advocate  
Chamber No.-55  
Distt.-Courts, Roshnabad, Haridwar



**JAI PRAKASH SAINI**  
Advocate  
Chamber No. 55, District Courts,  
Roshnabad,  
Haridwar

**Office & Residence:**  
1st Floor, Vijaya Bank Building,  
8, Govindpuri, Haridwar  
Ph. : 01334-227831, M. - 9897902767  
E-mail- [ad.jpsaini@gmail.com](mailto:ad.jpsaini@gmail.com)

**JAI PRAKASH SAINI**  
Advocate  
1st Floor, Vijay Bank Building  
8, Govindpuri, Haridwar (Uttarakhand)

**CERTIFICATE**

**ANNEXURE - V**

**REFERENCE NO. House Loan ENTRY SERIAL NO. 48 / REGISTER NO. PNB OF YEAR (2010-11)**

**(Counsel to give serial no. to the certificate as entered in register of searches maintained by him)**

**Date: 07-09-2010**

To,  
The Senior Manager  
Punjab National Bank,  
Kankhal, Haridwar.

**Reg.: Opinion on investigation of title and obtaining of search report in respect of Property Residential House area measuring East- 40 ft., West- 40 ft., North- 30 ft., South- 30 ft., total area measuring 1200 sq. ft. or 111.52 sq. mtr., Covered area 548 sq. ft. or 50.93 sq. mtr., (Part of Khasra no. 246m, Nagar Palika Bandobast No. 1682), Situated at Mohalla Latowali Kankhal, Pargana-Jwalapur, Tehsil & Distt.-Haridwar (House Tax Khata No. 167/144, Mohalla Latowali Kankhal), which is bounded & butted as under East: House of Buddhu, West: Rasta 6 feet wide, North: House of Kishan Swaroop, South: House of Lalit Mohan belonging to: Vishnu Sharma S/o Sh. Raj Kumar Sharma R/o Latowali Kankhal, Tehsil & Distt.-Haridwar.**

As requested, I have conducted the legal investigation of the title and made a search of records in the registration office and other offices as required in the matter.  
I have answered all the queries in the Special Report which is enclosed. I hereby certify that the registration particulars-number, date and Pages particulars etc. as shown in the original title deed and contents thereof tally with the information as stated in the records of office of Sub-Registrar / Registrar of assurances as well as with certified copy of the title deed, which was obtained by me is enclosed with this certificate.

I further certify that the photograph of previous owner and of intending mortgagor affixed / seen in the title deed tally with records of registration office as well as certified copy of the title deed.

Chain of title relating to the property is complete as given in the Annexure hereto.

I have verified tallied and compare these documents from the record of the office of Sub-Registrar / Registrar of assurances / Tehsildar and also from the records of other appropriate authorities.

(1) Original Sale Deed Dt. 07-07-2010 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1604, Pages-295-322, SL. No. 6323 on 07-07-2010.

(2) Original Sale Deed Dt. 28-12-2005 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1374/1696, Pages-252/83-88, SL. No. 11 on 02-01-2006.

(3) Original Sale Deed Dt. 30-03-2002 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1187/1348, Pages-341/9-14, SL. No. 1539 on 30-03-2002.

(4) Photo Copy of Sale Deed Dt. 19-07-1976 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-249, Pages-157/162, SL. No. 1319 on 19-07-1976.

**JAI PRAKASH SAINI**  
Advocate

Chamber No. 55

Distt. Courts, 8, Govindpuri, Haridwar

**SHILESH JAIN**  
E. (CIVIL) BAR  
GOVT. APPROV  
CCIT-KANPUR

(5) Certified Copy of assessment year 01-04-1984 to 31-03-1992 issued by Nagar Palika Parshad Haridwar.

(6) Receipt no. 39, Book no. 2001, Dt. 06-08-2010 for House Tax Khata No. 168/144, Mohalla Latowali Kankhal.

The search report of which is annexed hereto conducted by me, for the period from 01-01-1998 to 07-09-2010 does not disclose any encumbrances/discloses encumbrances as stated therein. I have not given opinion earlier of investigation of the relating to the same property as detailed hereunder:

(a) Name of lender-

(b) Date of opinion & reference no. (if any)

(c) Remarks:

From the inspection of the above records no charge/ encumbrance was found recorded and as such it can be said that the property in question is free from charge / encumbrance. The property constitutes valid security to the bank and the bank may at its own option create charge by way of equitable mortgage by depositing title deeds with the bank. The flow of title for last 13 years is complete in all respect.

I find no defects in the title of the person offering mortgage:-

I hereby certify that Vishnu Sharma S/o Sh. Raj Kumar Sharma R/o Latowali Kankhal, Tehsil & Distt.-Haridwar have valid and clear marketable title in the property / ies shown above and they are entitled to charge/ mortgage the property in question.

The valid mortgage can be created by deposit of the following original title deed.

The said title deeds are Original and genuine and are not duplicate or fake as observed by me-

(Give hereunder details of title deeds which are required to be deposited to create equitable mortgage)

(1) Original Sale Deed Dt. 07-07-2010 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1604, Pages-295-322, SL. No. 6323 on 07-07-2010.

(2) Original Sale Deed Dt. 28-12-2005 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1374/1696, Pages-252/83-88, SL. No. 11 on 02-01-2006.

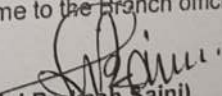
(3) Original Sale Deed Dt. 30-03-2002 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1187/1348, Pages-341/9-14, SL. No. 1539 on 30-03-2002.

(4) Photo Copy of Sale Deed Dt. 19-07-1976 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-249, Pages-157/162, SL. No. 1319 on 19-07-1976.

(5) Certified Copy of assessment year 01-04-1984 to 31-03-1992 issued by Nagar Palika Parshad Haridwar.

(6) Receipt no. 39, Book no. 2001, Dt. 06-08-2010 for House Tax Khata No. 168/144, Mohalla Latowali Kankhal.

I have returned the original title deeds and other documents shown to me to the Branch official Branch / person offering mortgage

  
(Jai Prakash Saini)

Advocate

JAI PRAKASH SAINI

Advocate

Chamber No. 55

Bar Council, Haridwar, Uttarakhand

Encl: 1. Special Report.

2. Chain of Title.

3. Certified Copy of Title Deed 1 nos.

4. Search Report.

5. Inspection Receipt no. 124/52 Dt. 15-07-2010 &  
Receipt no. 148/88 Dt. 07-09-2010 of Sub-Registrar, Haridwar.



**JAT PRAKASH SAINI**  
Advocate  
Chamber No. 55, District Courts,  
Roshnabad,  
Haridwar

**Office & Residence:**  
1st Floor, Vijaya Bank Building,  
8, Govindpuri, Haridwar  
Ph. : 01334-227831, M. - 9897902787  
E-mail- [ad.jpsaini@gmail.com](mailto:ad.jpsaini@gmail.com)

**SEARCH REPORT**

**ANNEXURE V-A**

**ACCOUNT:** Vishnu Sharma S/o Sh. Raj Kumar Sharma R/o Latowali Kankhal, Tehsil & Distt.-Haridwar.

**BO:** The Senior Manager  
Punjab National Bank,  
Kankhal, Haridwar.

Search report relates to searches made in:-

- |     |  |          |
|-----|--|----------|
| a)  | Sub Registrar Office                                       | Haridwar |
| b)  | Registrar of Companies                                     | N.A.     |
| c)  | Courts.  |          |
| c)  | Other offices:   |          |
| i)  | Office of the Co-operative Society.                        | N.A.     |
| ii) | _____ Development Authority<br>(DDA / HUDA / and the like) | N.A.     |

**Any other documents**

Receipt for payment of Municipal Taxes etc. N.A.

1. **Sub Registrar / Registrar of Assurance Office**  
The encumbrance certificate was obtained from the Sub Registrar, 15-07-2010 & 07-09-2010 for the period from 01-01-1998 to 07-09-2010 and the same disclosed following encumbrances (Certificate enclosed):

- a)  
b)  
c)
- (If there is no system of issue of encumbrance certificate in the office of Sub registrar, it be stated accordingly)
2. Besides obtaining encumbrance certificate from the Sub Registrar, There is no system of issue of encumbrance certificate in the office of Sub registrar. Hence personal search was carried out by me for the purpose. Inspection was made on 15-09-2010 & 07-09-2010 for the period from 01-01-1998 to 07-09-2010 at the following sub registrar / offices:-Haridwar

- a)  
b)  
c)

**The search report disclosed the followings encumbrances:-**

3. The Ownership of the property being of a company, search was conducted in the following offices of the registrar of companies: -

**The search made out in the office of Registrar of Companies disclosed:-**

ROC	INFORMATION
NA	NA

**JAT PRAKASH SAINI**  
Advocate

Chamber No.-55  
District Courts, Roshnabad, Haridwar

(2) Original Sale Deed Dt. 28-12-2005 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1374/1696, Pages-252/83-88, SL. No. 11 on 02-01-2006.

(3) Original Sale Deed Dt. 30-03-2002 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1187/1348, Pages-341/9-14, SL. No. 1539 on 30-03-2002.

(4) Photo Copy of Sale Deed Dt. 19-07-1976 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-249, Pages-157/162, SL. No. 1319 on 19-07-1976.

(5) Certified Copy of assessment year 01-04-1984 to 31-03-1992 issued by Nagar Palika Parshad Haridwar.

(6) Receipt no. 39, Book no. 2001, Dt. 06-08-2010 for House Tax Khata No. 168/144, Mohalla Latowali Kankhal.

b) Property Tax Receipts, Ground Rent Receipts for the last three years.

I / We further declare and certify as under:

1. That the property is not subject to or affected by any trust, suit, court order, mortgage, charge lien, attachment of any other encumbrance and is not under any dispute / litigation etc. whatsoever.
2. That the property is not affected by :
  - a) Any Scheme of acquisition:
  - b) Any Scheme of amalgamation of the Company/Corporation or any other Scheme under any other Act:
  - c) Any notice under the Land Acquisition Act or any other Act etc.
3. That no agreement of sale of any part or whole of the property has been entered with any person whatsoever and no earnest money has been received.
4. That the property has never been vested in any official trustee, official assignee or official receiver.
5. That no proceedings under the provisions of income tax are pending against me.
6. That I / We shall pay all the property taxes and ground rent etc. to the competent authorities regularly in future also and deposit the relative receipts with the Bank.
7. That I / We shall pay to you immediately on demand all costs which you may incur in taking legal opinion about the title of the property, searching records of Sub-Registrar etc., of obtaining valuation report on the property from an approved valuer of the Bank whether the proposal for advance ultimately matures or not. I / We shall also bear all the out of pocket expenses (including charges for preparation of deeds, advocate's fees, secretarial charges, charges of execution, cost of inspection, stamping and registration of documents etc.) which the Bank may incur in this connection and all the decisions of the Bank in this connection shall be fully binding on me / us)

Signature of Applicants \_\_\_\_\_

Name and Address:

of the Applicant/s Vishnu Sharma S/o Sh. Raj Kumar Sharma R/o Latowali Kankhal,  
Tehsil & Distt.-Haridwar.

Signatures of the owner/s \_\_\_\_\_

Name and Address:

of the owner/s Vishnu Sharma S/o Sh. Raj Kumar Sharma R/o Latowali Kankhal, Tehsil  
& Distt.-Haridwar.



## Inspection of Court records disclosed:-

(This may detail Suit pending, Decrees, Attachment before Judgment Injunction, Appointment of Receiver, Appointment of Liquidator)

Name of Court	Date of Order	Nature of Order

## 5. Searches made / Inspections carried out in the following offices disclosed:

Office	Date of search / Inspection	Information
Sub Registrar, Haridwar	Receipt no. 124/52 Dt. 15-07-2010 & Receipt no. 148/88 Dt. 07-09-2010	From the inspection of the above records no charge/ encumbrance was found recorded and as such it can be said that the property in question is free from charge / encumbrance. The property constitutes valid security to the bank and the bank may at its own option create charge by way of equitable mortgage by depositing title deeds with the bank. The flow of title for last 13 years is complete in all respect.

## 6. A study of the following documents disclosed:

Details of documents perused	Information
(1) Original Sale Deed Dt. 07-07-2010 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1604, Pages-295-322, SL. No. 6323 on 07-07-2010.	As Above
(2) Original Sale Deed Dt. 28-12-2005 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1374/1696, Pages-252/83-88, SL. No. 11 on 02-01-2006.	
(3) Original Sale Deed Dt. 30-03-2002 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1187/1348, Pages-341/9-14, SL. No. 1539 on 30-03-2002.	
(4) Photo Copy of Sale Deed Dt. 19-07-1976 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-249, Pages-157/162, SL. No. 1319 on 19-07-1976.	
(5) Certified Copy of assessment year 01-04-1984 to 31-03-1992 issued by Nagar Palika Parshad Haridwar.	
(6) Receipt no. 39, Book no. 2001, Dt. 06-08-2010 for House Tax Khata No. 168/144, Mohalla Latowali Kankhal.	

Defects noticed are indicated in the Certificate given by me.

From the inspection of the records the contents of title deeds (1) Original Sale Deed Dt. 07-07-2010 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1604, Pages-295-322, SL. No. 6323 on 07-07-2010 is genuine and tally with the certified copy obtained from Sub-Registrar Office, Haridwar. Chain of Title relating to the property is complete. Vishnu Sharma S/o Sh. Raj Kumar Sharma R/o Latowali Kankhal, Tehsil & Distt.-Haridwar is in possession & owner of the property in question since 07-07-2010 till to date & the flow of title for last 13 years is completed in all respect.

(Jai Prakash Saini)  
Advocate  
**JAI PRAKASH SAINI**  
Advocate  
Chamber No.-55

COURT, Roshnabad, Haridwar

SHILESH JAIN  
E. (CIVIL) BAR  
GOVT. APPROVED  
COT-KANKHAL

**AI PRAKASH SAINI**  
Advocate  
Chamber No. 55, District Courts,  
Roshnabad,  
Haridwar

**Office & Residence:**  
1st Floor, Vijaya Bank Building,  
8, Govindpuri, Haridwar  
Ph. : 01334-227831, M. - 9897902767  
E-mail- [ad.ipsaini@gmail.com](mailto:ad.ipsaini@gmail.com)

ANNEXURE-II

PROPERTY DECLARATION FORM

PLACE: Haridwar

DATE: 07-09-2010

BO: The Senior Manager  
Punjab National Bank,  
Kankhal, Haridwar.

Dear Sir,

Ref: My/Our/or \_\_\_\_\_'s application dated \_\_\_\_\_  
for credit facility (ies) from your Bank.

Reg: My/Our property proposed to be mortgaged to your Bank.

The details of my/our aforesaid property are as under:-

1. **Location & Address:** Situated at Mohalla Latowali Kankhal, Tehsil & Distt.-Haridwar.
2. **Nature of Property:** Residential House area measuring East- 40 ft., West- 40 ft., North- 30 ft., South- 30 ft., total area measuring 1200 sq. ft. or 111.52 sq. mtr., Covered area 548 sq. ft. or 50.93 sq. mtr., (Part of Khasra no. 246m, Nagar Palika Bandobast No. 1682), Situated at Mohalla Latowali Kankhal, Pargana-Jwalapur, Tehsil & Distt.-Haridwar (House Tax Khata No. 167/144, Mohalla Latowali Kankhal), which is bounded & butted as under East: House of Buddhu, West: Rasta 6 feet wide, North: House of Kishan Swaroop, South: House of Lalit Mohan.

(Shop, Residential House, Office, Factory Premises, Open land etc.) Residential House

3. Nature of tenure, i.e. free hold or lease hold. If Lease Hold, Free hold  
Land Area Dimensions Yearly Ground Rent Lease Tenure Date of Commencement of Lease Name and Address of Lessor.  
Name of Tenant Area/Floor Monthly Rent Since when tenanted Tenancy end on

4. If free hold :

Land Area	Dimensions	Date of Purchase	Purchase Price
Measuring 1200 sq. ft. or 111.52 sq. mtr., Covered area 548 sq. ft. or 50.93 sq. mtr.	Property Residential House area measuring East- 40 ft., West- 40 ft., North- 30 ft., South- 30 ft., total area measuring 1200 sq. ft. or 111.52 sq. mtr., Covered area 548 sq. ft. or 50.93 sq. mtr., (Part of Khasra no. 246m, Nagar Palika Bandobast No. 1682), Situated at Mohalla Latowali Kankhal, Pargana-Jwalapur, Tehsil & Distt.-Haridwar (House Tax Khata No. 167/144, Mohalla Latowali Kankhal), which is bounded & butted as under East: House of Buddhu, West: Rasta 6 feet wide, North: House of Kishan Swaroop, South: House of Lalit Mohan.	07-07-2010	Purchased Price Rs.6,50,000/- Market Value Rs.5,96,000/-

*Prakash Saini*

*Prakash Saini*  
**AI PRAKASH SAINI**  
Advocate  
Chamber No.-55  
Distt.-Courts, Roshnabad, Haridwar



Year of construction of the existing structure :

Commencement (Date)	Completion (Date)	Cost of construction (Rs.)	Purchase price if built- up premises	Purchased (Rs.)
---	---	---	---	Purchased Price Rs.6,50,000/- Market Value Rs.5,96,000/-

6. Floor-wise details of Covered Area::

Basement (Sq. ft.)	Ground Floor (Sq. ft.)	1st Floor (Sq. ft.)	2 <sup>nd</sup> Floor (Sq. ft.)	3 <sup>rd</sup> Floor (Sq. ft.)	Total
---	---	---	---	---	Covered area 548 sq. ft. or 50.93 sq. mtr.

7. Present Use (Whether self-occupied or vacant or leased etc.) : self-occupied

8. Occupancy details of the property : self-occupied

a) Area in my/our occupation  
(In case of Self-occupied portion)

b) In case the property is tenanted, the tenancy statement is as under:

Name of Tenant Area/Floor Monthly Rent Since when tenanted Tenancy end on  
Rs. Over -----/-

9. Present Annual Market Rental Value:

10. Municipal Valuation for Property Tax Purposes :

Rs. \_\_\_\_\_

11. Full Names and addresses of the owners of the

Property along with the shares of each. Vishnu Sharma S/o Sh. Raj Kumar Sharma  
R/o Latowali Kankhal, Tehsil & Distt.-Haridwar.

In this context, I/We enclose the following documents in original:

(1) Original Sale Deed Dt. 07-07-2010 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1604, Pages-295-322, SL. No. 6323 on 07-07-2010.

(2) Original Sale Deed Dt. 28-12-2005 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1374/1696, Pages-252/83-88, SL. No. 11 on 02-01-2006.

(3) Original Sale Deed Dt. 30-03-2002 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1187/1348, Pages-341/9-14, SL. No. 1539 on 30-03-2002.

(4) Photo Copy of Sale Deed Dt. 19-07-1976 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-249, Pages-157/162, SL. No. 1319 on 19-07-1976.

(5) Certified Copy of assessment year 01-04-1984 to 31-03-1992 issued by Nagar Palika Parshad Haridwar.

(6) Receipt no. 39, Book no. 2001, Dt. 06-08-2010 for House Tax Khata No. 168/144, Mohalla Latowali Kankhal.

(7) Affidavit of the borrower

(8) Stamp @ 0.5% (or Maximum of Rs. 10,000/-)

a) Title deeds of the property establishing Complete chain of the title:

(1) Original Sale Deed Dt. 07-07-2010 duly registered in the office of Sub-registrar Haridwar at Bahi No. 1, Jild-1604, Pages-295-322, SL. No. 6323 on 07-07-2010.

*Handwritten signature*

*Handwritten signature*  
Advocate

Chamber No. 55

Chamber No. 55

Book No. 2969

M.A.C Form No. 5  
RECEIPT



# नगर पालिका परिषद, हरिद्वार 22

Demand Register No.

Received from

Rupees (in words)

On Account of

Premises No.

Mohalla

for the period

In Full/Part Payment of Demand Bill No.

Dated

Rs.

Dated

Cashier

Accountant

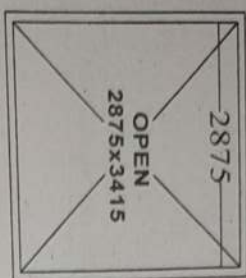
ATTESTED

PRADHAT TYAGI  
ADVOCATE  
NOTARY GOVT. OF INDIA  
HARIDWAR

Executive Officer/Secreta  
Tax-Collect  
Clerk-In-Charge of Demand-  
Collection/Regist  
Tax Superintende



12194



NY 900 WD.

12194

TERRACE  
BELOW

8820

DN.

D

PLAN  
- 1 : 100MUMTY PLAN  
SCALE - 1 : 100

12194

TOILET  
1980x1500KITCHEN  
1980x1500  
W1  
D2BED ROOM  
3600x3000

AREAS CHART

S.Q.M

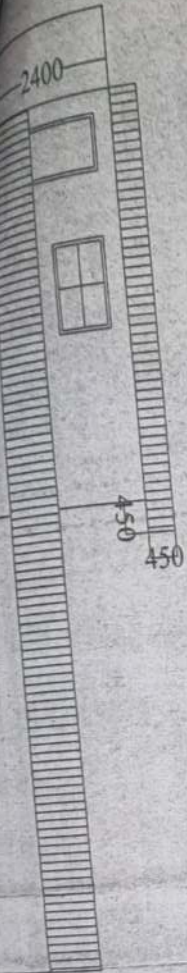
1. TOTAL PLOT AREA = 111.52 SQ.M
2. G. FLOOR COV. AREA = 101.71 SQ.M.
3. FIRST FLOOR COV. AREA = 83.28 SQ.M.
4. MUMTY COV. AREA = 18.28 SQ.M
5. TOTAL COV. AREA = 203.27 SQM

SPECIFICATION:

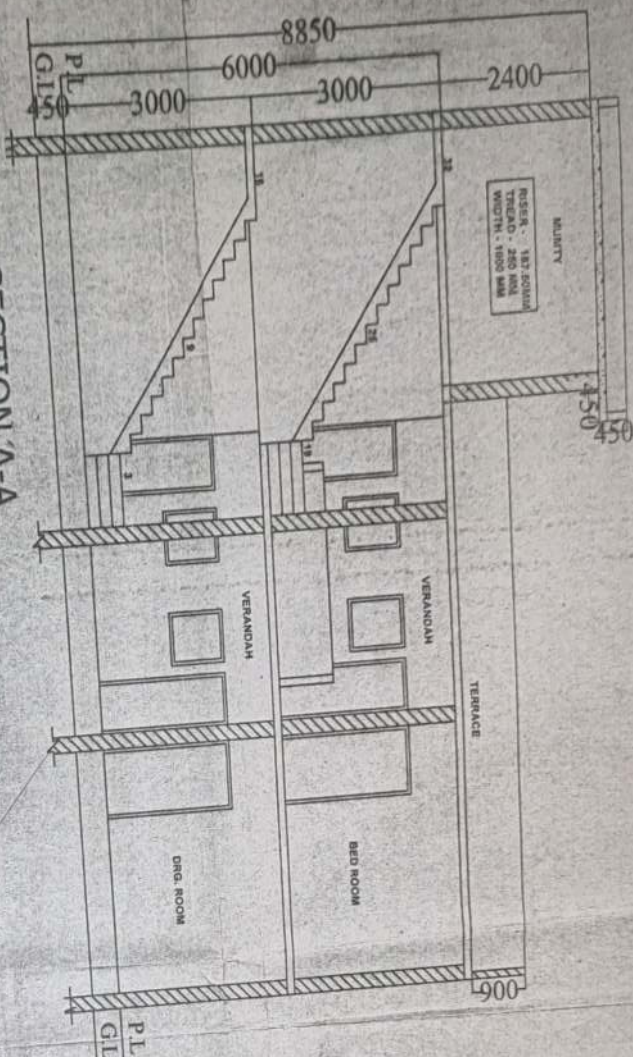
1. CEM.CONC. IN P.C.C OF FOUNDATION IN 1:4:8 RATIO OF CEMENT SAND AND ARRGEGATE.
2. FIRST CLASS BRICK WORK IN FOUNDATION IN 1:4 CEMENT MORTAR
3. 40MM TH. D.P.C IN 1:2:3 ,RATIO OF SAND AND GRIT WITH D.P.C POWDER.

4. FIRST CLASS BRICK WORK IN SUPERSTRUCTURE IN 1:5 CEMENT MORTAR.
5. CEMENT PLASTERING IN 1:5 AND 1:6 CEMENT MORTAR.
6. DOORS AND WINDOWS FRAME WORK WILL BE OF WOODEN OR STEEL.
7. C.I.S.W/S C PIPE AND FITTING WILL BE PROVIDED.
8. G.I PIPE WILL BE PROVIDED WITH APPROVED FITTINGS.
9. ELECTRICAL FITTINGS WILL BE AS PER I.S.I SPECIFICATIONS

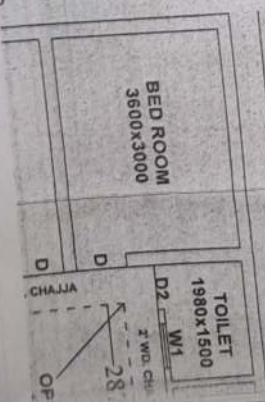
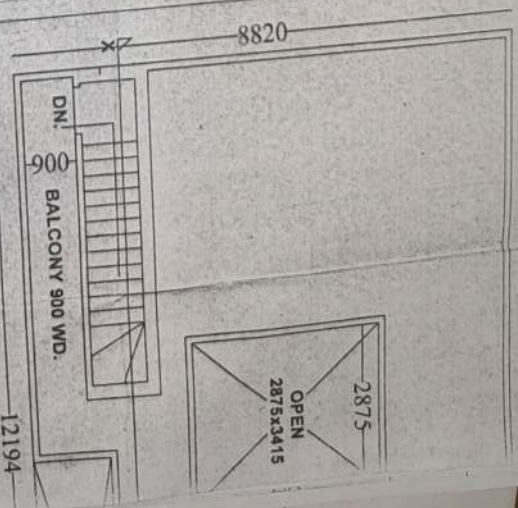
SCHEDULE OF DOORS, WINDOWS AND VENTILATORS		SIZES
S. N. DESCRIPTION	S. N. DESCRIPTION	SIZES
1. DOOR(D)	5. WINDOW (W)	1370X1350
1000 X 2100		



SECTION A-A  
SCALE - 1:100

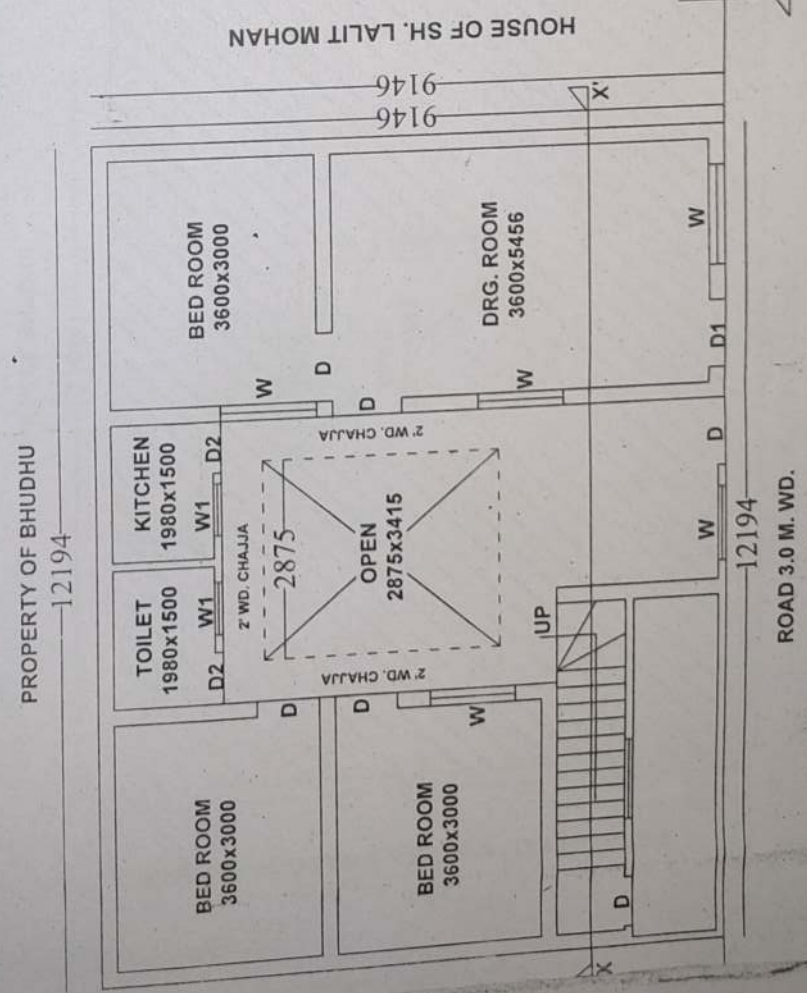


TERRACE PLAN  
SCALE - 1:100





SCALE - 1 : 100

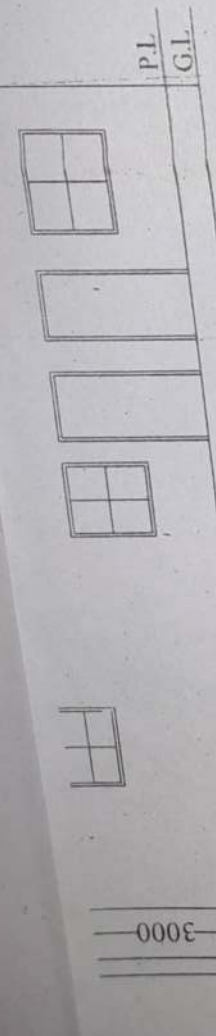


## SCALE - 1 : 100

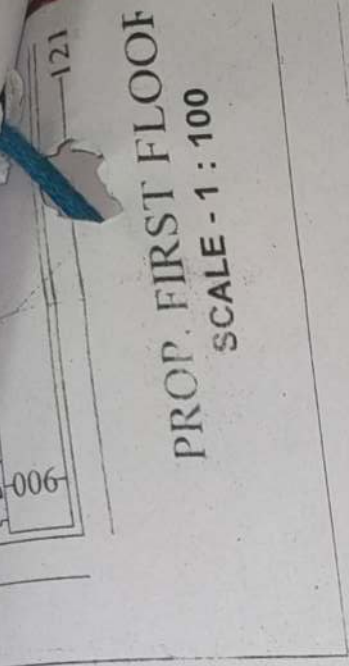
EXISTING & PROPOSED BUILDING PLAN FOR RESIDENCE  
OF SMT. BASANTI DEVI W/O. PT. GUNANAND CHAMOLI AT  
KHASRA NO. 246 M, SITUATED AT MOH. LATOWALI  
KANKHAL, PARGANA JWALAPUR TEHSIL & DISTT.  
HARIDWAR, (INSIDE NAGAR PALIKA  
HARIDWAR)

SIGN. OF APPLICANT

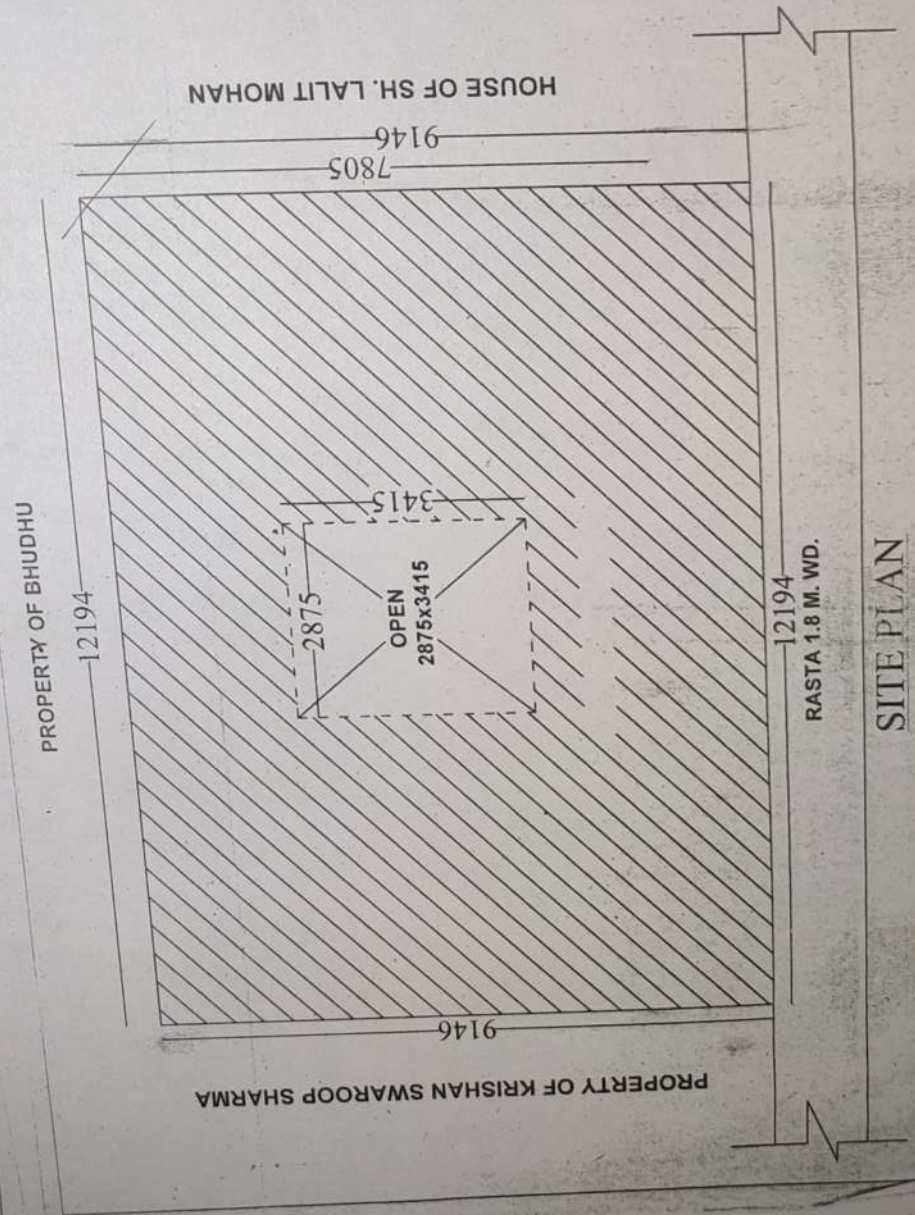
Ar. VISHALSINGH PUNDIR  
B. Arch MoCA  
CA/2000/26319



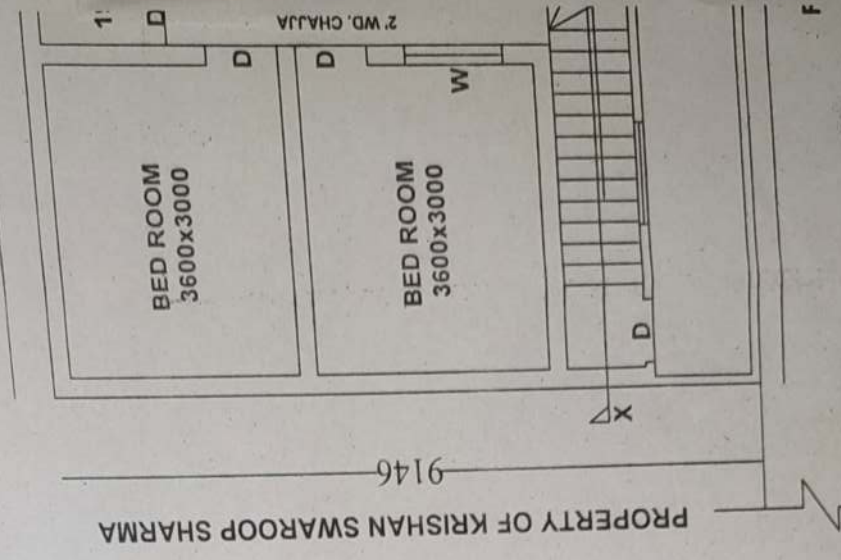
FRONT ELEVATION  
SCALE - 1 : 100



PROP. FIRST FLOOR  
SCALE - 1 : 100



SITE PLAN  
SCALE - 1 : 100



EXIST. GR  
SCALE