

**Akhil Kumar****Akhil Kumar and Associates**

Approved valuer - Cat-I /776/Vol-II/38/2023-24

Chartered Engineer (Reg. No. M-164822-5)

Fellow Member Institution of Valuers (No. F 025618)

MDDA Panelled Engineer (Licence No. E/49/2020)

Engineers, Planners &amp; Valuers (Land &amp; Building)

Office-cum residence

51, Maliyan Street (Saharanpur Chowk), Dehradun

Ph. No. 0135-2620568

Mob. 9818649048

Email: akassociatesddn@gmail.com

On the panel as Land and Building valuer for - State Bank of India, Punjab National Bank, Bank of Baroda, Canara Bank, Punjab & Sind Bank, UCO Bank, Uttarakhand Gramin Bank, Union Bank of India, Indusind Bank, District Co-operative Bank & HDFC Bank and Valuation for income tax, capital gains, visa, networth etc.

(Our Ref. No. AKA / NM/SH/260/JULY / 2023)

Date: 27.07.2023

To, **Format-A** **ANNEXURE A**  
State Bank of India, SME Branch City Center, Distt. Gwalior.

**VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING)****FOR**

**PRESENT DAY ASSET VALUE IN RESPECT OF AN OPEN DEMARCATED RESIDENTIAL PLOT, SITUATED IN DIVYA PURAM VILLAGE SALEMPUR MEHDOOD-2, PARGANA ROORKEE, TEHSIL & DISTT. HARIDWAR**

<b>I. GENERAL</b>	
1. Purpose for which the valuation is made	: Assessment the fair market value of the subject property as on date of valuation
2. a) Date of inspection	: 25.07.2023
b) Date on which the valuation is made	: 27.07.2023
3. List of documents produced for perusal	
i)	: Ref. Copy of Sale deed, 6423 Dt. 08.07.2015
4. Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	<b>Mr. Rahul Rastogi S/o Late Mr. Vimal Mohan Rastogi &amp; Mrs. Monika Rastogi W/o Mr. Rahul Rastogi</b>
5. Brief description of the property	The subject property is an open demarcated residential plot, situated in Khasra no. 1717, Plot no.4, Divya Puram, (Near-Ashok Vatika Farm House), Village Salempur Mehdoood-2, Pargana Roorkee, Tehsil & Distt. Haridwar.
6. Location of property	
a) Plot No. / Survey No.	:
b) Door No.	:
c) T. S. No. / Village	:
d) Ward / Taluka	:
e) Mandal / District	:
7. Postal address of the property	Not applicable (due to plot)
8. City / Town	: Roorkee
Residential Area	:
Commercial Area	:
Industrial Area	: Residential area
9. Classification of the area	
i) High / Middle / Poor	:
ii) Urban / Semi Urban / Rural	: Middle Class
	: Urban



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10	Coming under Corporation limit / Village Panchayat / Municipality	:	Municipality
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	:	No
12	In case it is an agricultural land, any conversion to house site plots is contemplated	:	Non-agriculture
13	Boundaries of the property		As per Sale deed      Actuals
	East	:	45 Mtr. Wide Road      45 Mtr. Wide Road
	West	:	Plot no.05      Plot no.05
	North	:	Plot of Other      Plot of Other
	South	:	Plot no.03 of Avdhesh Gupta      Plot no.03 of Avdhesh Gupta
		:	A      B
14.1	Dimensions of the site		As per Sale deed      Actuals
	East	:	30'0"      30'0"
	West	:	30'0"      30'0"
	North	:	89'6"      89'6"
	South	:	89'6"      89'6"
14.2	Latitude, Longitude and Coordinates of the site	:	Latitude:- 29°56'15.7"N Longitude:- 78°02'54.3"E
15	Extent of the site	:	249.53 Sqmt. Or 2685 Sqft.
16	Extent of the site considered for valuation (least of 14 A & 14 B)	:	249.53 Sqmt. Or 2685 Sqft.
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Not applicable (It is an open Plot only)
<b>II. CHARACTERISTICS OF THE SITE</b>			
1.	Classification of locality	:	Middle Class
2.	Development of surrounding areas	:	Developed
3.	Possibility of frequent flooding / sub-merging	:	No
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	:	Available within 1 Km. radius there-from
5.	Level of land with topographical conditions	:	Levelled
6.	Shape of land	:	Rectangular
7.	Type of use to which it can be put	:	Residential
8.	Any usage restriction	:	No
9.	Is plot in town planning approved layout?	:	Yes
10	Corner plot or intermittent plot?	:	Intermittent plot





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**Part - B (Valuation of Building)**

Technical details of the building			
1.	a)	Type of Building (Residential / Commercial / Industrial)	:
	b)	Type of construction (Load bearing / RCC / Steel Framed)	:
	c)	Year of construction	:
	d)	Number of floors and height of each floor including basement, if any	:
	e)	Plinth area floor-wise	:
		Ground floor	:
		Total covered area	:
	f)	Condition of the building	:
	i)	Exterior - Excellent, Good, Normal, Poor	:
	ii)	Inferior - Excellent, Good, Normal, Poor	:
	g)	Date of issue and validity of layout of approved map / plan	:
	h)	Approved map / plan issuing authority	:
	i)	Whether genuineness or authenticity of approved map / plan is verified	:
	j)	Any other comments by our empanelled valuers on authentic of approved plan	: No

Not applicable (It is an open plot)

Not applicable (It is an open plot)

Not applicable (It is an open plot)

**Specifications of construction (floor-wise) in respect of**

S.No.	Description	Item
1.	Foundation	:
2.	Basement	:
3.	Superstructure	:
4.	Joinery/Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	:
5.	RCC works	:
6.	Plastering	:
7.	Flooring, Skirting, dadoing	:
8.	Special finish as marble, granite, wooden paneling, grills, etc	:
9.	Roofing including weather proof course	:
10.	Drainage	:

Not applicable (It is an open plot)



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11	Road facilities	:	Yes
12	Type of road available at present	:	CC
13	Width of road – is it below 20 ft. or more than 20 ft.	:	More Than 20 Ft. wide road
14	Is it a land – locked land?	:	No
15	Water potentiality	:	Not applicable (It is an open Plot only)
16	Underground sewerage system	:	
17	Is power supply available at the site?	:	
18	Advantage of the site	:	Nil
19	<b>Special remarks</b> , if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	:	Nil
<b>Part – A (Valuation of land)</b>			
1.	Size of plot	:	
	East & West	:	30'0"
	North & South	:	89'6"
2.	Total extent of the plot	:	249.53 Sqmt. Or 2685 Sqft.
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	:	Market inquiry dated 25.07.2023 shows that the prevailing land rate for the similar plot in this area is Rs. 5,000/- Per Sqft. Or Rs. 53,800/- Per Sqmt. <b>Say Rs. 53,500/- Per Sqmt.</b> , which is being considered for application
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	:	Rs. 40,250 / - Per Sqmt. (35,000+15%)
5.	Assessed / adopted rate of valuation	:	Rs. 53,500 / - Per Sqmt
6.	Estimated value of land	:	<b>Rs. 1,33,49,855</b> (249.53 x 53,500)



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Engineers, Planners & Valuers (Land & Building)

S. No.	Description	Item
2.	Compound wall	:
	Height	:
	Length	:
	Type of construction	:
3.	Electrical installation	:
	Type of wiring	:
	Class of fittings (superior / ordinary / poor)	:
	Number of light points	:
	Fan points	:
	Spare plug points	:
	Any other item	:
4.	Plumbing installation	:
	a) No. of water closets and their type	:
	b) No. of wash basins	:
	c) No. of urinals	:
	d) No. of bath tubs	:
	e) Water meter, taps, etc.	:
	f) Any other fixtures	:

Not applicable (It is an open plot)





# Akhil Kumar and Associates

Valuer

Valuer - Cat-I /776/Vol-II/38/2023-24

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## Details of valuation

Sr. no.	Particulars of item	Plinth area (Sqmt.)	Roof height	Age of building	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciations	Net value after depreciations Rs.
1	Ground floor	}	}		Not applicable (It is an open plot)			
	Other floor, if any							
	Total							

## Part C- (Extra Items)

(Amount in Rs.)

1. Portico	}	Nil
2. Ornamental front door		
3. Sit out/ Verandah with steel grills		
4. Overhead water tank		
5. Extra steel/ collapsible gates		
Total		

## Part D- (Amenities)

(Amount in Rs.)

1. Wardrobes	}	Nil
2. Glazed tiles		
3. Extra sinks and bath tub		
4. Marble / ceramic tiles flooring		
5. Interior decorations		
6. Architectural elevation works		
7. Paneling works		
8. Aluminum works		
9. Aluminum hand rails		
10. False ceiling		
Total		

## Part E- (Miscellaneous)

(Amount in Rs.)

1. Separate toilet room	}	Nil
2. Separate lumber room		
3. Separate water tank/ sump		
4. Trees, gardening		
Total		

## Part F- (Services)

(Amount in Rs.)

1. Water supply arrangements	}	Nil
2. Drainage arrangements		
3. Compound wall		
4. C. B. deposits, fittings etc.		
5. Pavement		
Total		



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## Total abstract of the entire property

Part- A	Land	:	Rs. 1,33,49,855
Part- B	Building	:	Nil
Part- C	Extra Items	:	Nil
Part- D	Amenities	:	Nil
Part- E	Miscellaneous	:	Nil
Part- F	Services	:	Nil
	<b>Total</b>	:	<b>Rs. 1,33,49,855</b>
<b>Realizable value</b>			<b>Rs. 1,13,47,377 (Market value)</b>
<b>And Distress value</b>			<b>Rs. 1,00,12,391</b>

(Valuation: Here the approved valuer should discuss in detail his approach (Market Approach, Income Approach and Cost Approach) to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as i) Saleability ii) Likely rental values in future iii) Any likely income it may generate, may be discussed).

Photograph of owner/representative with property in background to be enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites

As a result of my appraisal and analysis, it is my considered opinion that the realizable value of the above property in the prevailing condition with aforesaid specifications is **Rs. 1,13,47,377/-**

Place: Dehradun

Date: 27.07.2023



(Name and Official seal of the Approved Valuer)

The undersigned has inspected the property detailed in the Valuation Report dated \_\_\_\_\_ on \_\_\_\_\_. We are satisfied that the fair and reasonable market value of the property is Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only).

Signature

(Name of the Branch Manager with Official seal)

Date:

Encl:

TO BE OBTAINED FROM VALUERS ALONGWITH THE VALUATION REPORT

1. Declaration-cum-undertaking from the valuer (Annexure-I)
2. Model code of conduct for valuer (Annexure II)

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## ANNEXURE E

### Format - E

#### DECLARATION FROM VALUERS

I hereby declare that-

- The information furnished in my valuation report dated 27.07.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- I have no direct or indirect interest in the property valued;
- I have personally inspected the property on 25.07.2023. The work is not sub-contracted to any other valuer and carried out by myself.
- I have not been convicted of any offence and sentenced to a term of Imprisonment;
- I have not been found guilty of misconduct in my professional capacity.
- I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.
- 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.
- I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure F- A signed copy of same to be taken and kept along with this declaration)
- I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- Further, I hereby provide the following information.





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No.	Particulars	Valuer comment
1	Background information of the asset being valued;	Residential plot
2	Purpose of valuation and appointing authority	Assessment the fair market value of the subject property as on date of valuation
3	Identity of the valuer and any other experts involved in the valuation;	Akhil Kumar Reg. No. Category I /699/201/2018-19
4	Disclosure of valuer interest or conflict, if any;	Not applicable
5	Date of appointment, valuation	25.03.2023
6	Date and date of report;	27.07.2023
7	Inspections and/or investigations undertaken;	Site inspection and fair market rate
8	Nature and sources of the information used or relied upon;	Site Information and verify with locals
9	Procedures adopted in carrying out the valuation and valuation standards followed;	Land and building cost method
10	restrictions on use of the report, if any;	Nil
11	major factors that were taken into account during the valuation;	Approach & surrounding
12	Caveats, limitations 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.	Nil

Date: 27.07.2023

Place: Dehradun



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AP  
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## ODEL CODE OF CONDUCT FOR VALUERS

(Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017))

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

### Integrity and Fairness

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavor to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.

5. A valuer shall keep public interest foremost while delivering his services.

### Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.

11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

### Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his/its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.

18. As an independent valuer, the valuer shall not charge success fee (Success fee may be defined as a compensation / incentive paid to any third party for successful closure of transaction, in this case, approval of credit proposals).

19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

### Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

### Information Management

21. A valuer shall ensure that he/it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable

reasonable person to take a view on the appropriateness of his/its decisions and actions.

22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorized by the authority, the registered valuers organization with which he/it is registered or any other statutory regulatory body.

23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he/it is registered, or any other statutory regulatory body.

24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

### Gifts and hospitality:

25. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation:- For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/ itself.

### Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.

28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

### Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.

30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

Date: 27.07.2023

Place: Dehradun







29°56'15.7"N 78°02'54.3"E

29.937706, 78.048421

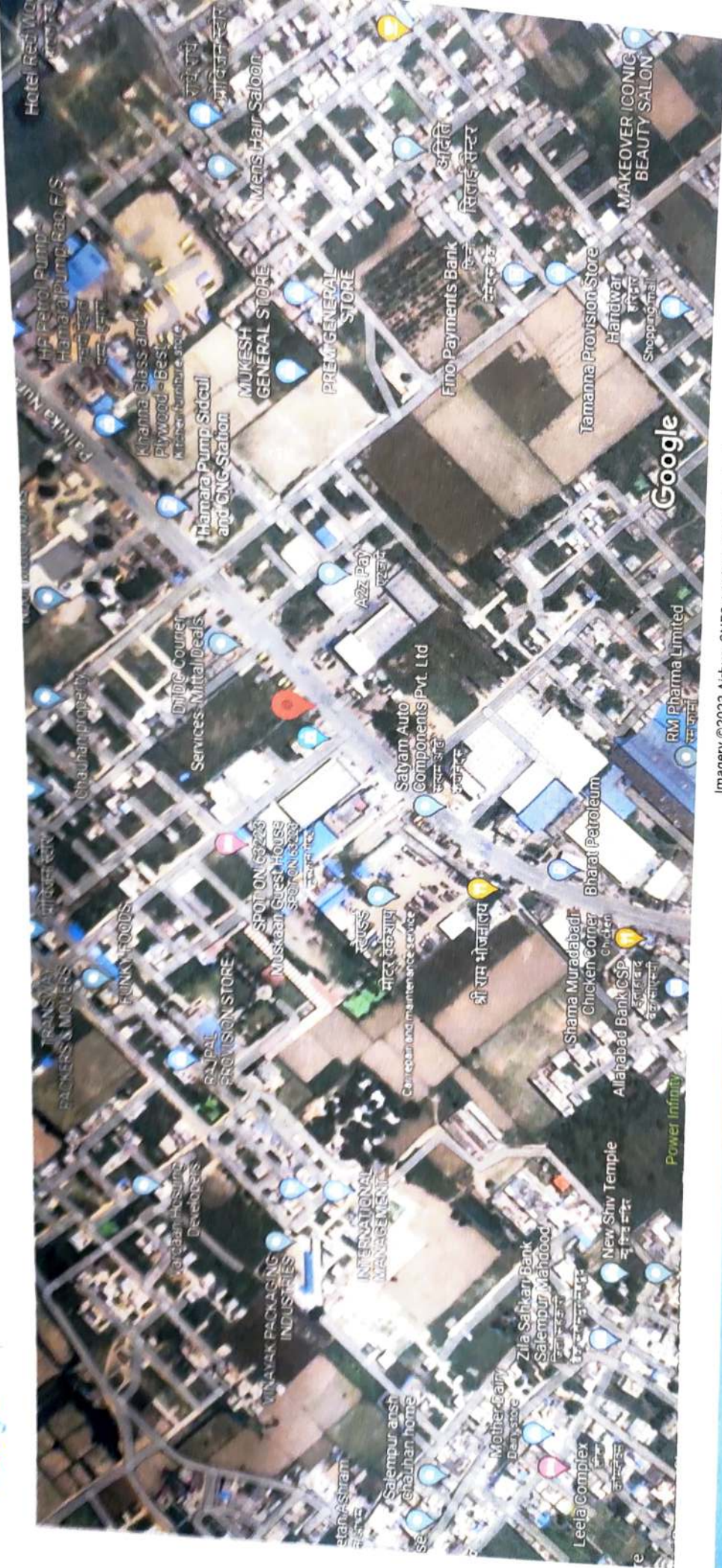




29°56'15.7"N 78°02'54.3"E - Google Maps

29/07/2023 20:18

Google Maps 29°56'15.7"N 78°02'54.3"E



Imagery ©2023 Airbus, CNES / Airbus, Maxar Technologies, Map data ©2023 100 m





प्रमुख मार्ग का नाम

सामान्य दर (BASE RATE)

कृषि भूमि दर (रिहाय प्रति हेक्टेयर) सड़क पर 200 मीटर की दूरी तक	अकृषि भूमि (प्रति वर्ग मीटर)		बहुमंजरीय आवासीय भवन में स्थित आवासीय प्लॉट (सुपर एरिया प्रति वर्ग मीटर)	वाणिज्यिक भवन की दर (सुपर एरिया प्रति वर्ग मीटर)		द्वितीय श्रेणी (टीन पोश)
	सड़क से 50 मीटर की दूरी तक	सड़क पर 50 मीटर से आगे 200 मीटर की दूरी तक		दुकान/ रेस्टोरेन्ट/ कार्यालय	अन्य वाणिज्यिक प्रतिष्ठान (लिनर पोश)	
4	5	6	7	8	9	10
775	35000	25000	49500	130000	100000	14000
						12000



3 नजीबाबाद मार्ग (चण्डीपुल से श्यामपुर धाना शनि मन्दिर तक) ग्राम कांगड़ी, गाजीवाली, श्यामपुर

सिडकुल रोड (बहादुराबाद सिडकुल तिराहे से सलेमपुर चौक पोस्ट होते हुए राजा बिस्कुट चौक तक) (सुल्तानपुर मजरी, सलेमपुर महदूद, गवली महदूद)

गवली रोड (ग्राम मिस्सरपुर से ग्राम कटारपुर लीपुर की सीमा तक) (मिस्सरपुर, जमालपुर ला, नरपुर पंजनहेडी, अजीतपुर, जियापोता, टारपुर अलीपुर)

रेडार रूडकी राष्ट्रीय राजमार्ग (नगर निगम सीमा से बहादुराबाद बाईपास पर पुलिस चौक पोस्ट से बहादुराबाद बाईपास होते हुए सील हरिद्वार की सीमा तक) (ज्यालापुर, पुर, बहादुराबाद, अतमलपुर बीगला, मनोहरपुर)

ना हरिद्वार-रूडकी राष्ट्रीय राजमार्ग बहादुराबाद बाईपास पुलिस चौक पोस्ट से बहादुराबाद पुलिस चौकी-बहादुराबाद ब्लॉक हुए होटल ग्रेन्ड लज्जा तक) (शनीपुर, राबाद, सुल्तानपुर मजरी, अतमलपुर बीगला, रपुर)