

M/S THINK BUILDWELL PRIVATE LIMITED

CIN NO U70109UP2021PTC156890

Registered Office-4th Floor, Shalimaar Elldes Plaza, Opp. HAL Faizabad Road,
Lucknow, Uttar Pradesh, India, 226016

Email Id: thinkbuildwell2021@gmail.com

Form – RA-8

Affidavit for Declaration on Credit Facilities Availed for the Project

To,

The Secretary

Uttar Pradesh Real Estate Regulatory Authority

Rajya Niyojan Sansthan, Naveen Bhavan, Kala Kankar Rd, Old Hyderabad, Lucknow,

Uttar Pradesh 226007

Sub: Affidavit / Declaration on Credit Facilities Availed for the Project

I, **Yash Wadhvani**, Promoter of the proposed project / duly authorized by the Promoter of the proposed project, do hereby solemnly declare, undertake and state that as on date given in the verification below the following credit facilities (secured / unsecured) have been availed/are in the process of finalization for project **The Elite**.

	Details	
a.	Name of Lender	Tata Capital Financial Services Limited
b.	Address of Lender's Office / Branch	6 th floor, Halwasiya Complex, Lucknow, India
c.	Date of Borrowing / First Disbursement	14 th Feb 2023
d.	Amount Sanctioned	30 Crores
e.	Amount Disbursed	30 Crores
f.	Outstanding Amount as on date of affidavit	19,37,50,000/-
g.	Details of Project Assets given as Mortgage / Security	Plot No. 1/9, Sector-1, Gomti Nagar Extension, Lucknow

M/S THINK BUILDWELL PRIVATE LIMITED

CIN NO U70109UP2021PTC156890

Registered Office-4th Floor, Shalimaar Elldee Plaza, Opp. HAL Faizabad Road,
Lucknow, Uttar Pradesh, India, 226016

Email Id: thinkbuildwell2021@gmail.com

2. I undertake that funds from the declared credit facility will be deposited in the separate account only.

3. I also confirm that the certificate given by the Chartered Accountant (including UDIN) Shri / Smt / Ms. **CA Shivakshi Gogia (UDIN - 25545609BMLYGK8392)**, membership no. **545609**, certifying all the borrowings on date, as required under para 10(f) of the Project Account Directions issued by U.P. RERA is enclosed with this affidavit.

4. I confirm that the certificate issued by the lending bank / institution namely **Tata Capital Financial Services Limited** as required under para 10(i) of the Project Account Directions issued by U.P. RERA is also enclosed with this affidavit.

THINK BUILDWELL PRIVATE LIMITED

Yash Wadhvani

Authorised Signatory

Deponent

Verification

The contents of this Affidavit cum Declaration are true and correct and nothing material has been concealed by me therefrom.

Verified by me at **Lucknow** on this **15th date of November, 2025**.

THINK BUILDWELL PRIVATE LIMITED

Yash Wadhvani

Authorised Signatory

Deponent



Sanction Letter

Date: February 14, 2023

Ref No.: CFATLILuc\7693602
Application No.: 202346686907

AMRIT BOTTLERS PRIVATE LIMITED

P-18, Dobson Lane,
Madhusudan Appartment ,
HOWRAH - 711101,
WEST BANGAL.

Kind Attention: Mr. Naresh Ladhani - Director
Facility: Term Loan

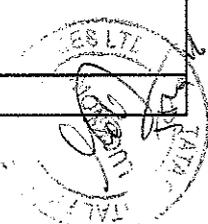
Dear Sir,

Tata Capital Financial Services Limited (TCFSL) takes pleasure to informing you that TCFSL has sanctioned a Term Loan facility/facilities to you on the following terms and conditions.

This in-principle sanction is subject to fulfillment of the terms and conditions entailed herein in entirety to the complete satisfaction of TCFSL.

TERMS AND CONDITIONS

Lender	Tata Capital Financial Services Limited
Borrower	AMRIT BOTTLERS PRIVATE LIMITED
Facility Name	Term Loan
Total Facility Amount	Rs. 300000000.00 (Rupees Thirty Crore Only)
Tenure	60 Months (including 12 months moratorium)
Interest Type	Floating
Rate of Interest	10.30% p.a. i.e. ROI equal to LTLR less 11.00% Subject to minimum of 9.80% p.a. Presently Long Term lending Rate (LTLR) as on date is 21.3%. Interest rate on repayment would change based on the changes in Long term lending rate (LTLR) as announced by TCFSL from time to time . This would lead to change in Interest payable to TCFSL. Validity of Rate of Interest(ROI) - ROI is valid* till 30 days from date of Sanction letter, post 30 days TCFSL reserves the right to review/modify the ROI basis change in the Benchmark rate (LTLR) as announced by TCFSL from time to time. * Any change in the Benchmark rate within 30 days will result into modification of ROI
Upfront Fees(Non-refundable)	0.10% of the Loan Amount + Applicable GST, to be collected upfront from Borrower.



TATA CAPITAL FINANCIAL SERVICES LIMITED
CIN - U67100MH2010PLC210201

12th Floor Tower A Peninsula Business Park Senapati Bapat Marg Lower Parel Mumbai 400 013
Board Line : 91 22 6606 9000 www.tatacapital.com

AMRIT BOTTLERS PVT. LTD
Registered Office 11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel, Mumbai-400013

ABhishek
Authorised Signatory

Yash Wadhwan
Authorised Signatory

Naresh Ladhani

THINK BUILDWELL PRIVATE LIMITED
Yash Wadhwan
Authorised Signatory

AMRIT BOTTLERS PVT. LTD
ABhishek
Authorised Signatory

Naresh Ladhani



End Use of Loan	Investment/Advances in/to group entity i.e. Think Buildwell Private Limited.
Repayment Schedule	Interest - to be paid on Monthly basis on every month from the date of first disbursement till Maturity. Principal - 12 month moratorium starts from date of first tranche Disbursement, thereafter payable in Equal Monthly Installments till maturity.
Disbursement Draw down	As per request after acceptance of the Sanction Letter and execution of Documents stipulated below and on compliance of such sanction terms prescribed. - Initial disbursal of Rs.10 crores upfront basis perfection of PG of Naresh Ladhani. - Additional Disbursal of Rs.5 crores to be done post satisfactory TSR and Valuation of property (in name of property seller) - Disbursement restricted to Rs.15 crores pending security perfection. - Balance Rs.15 crores to be released only after security perfection.(Mortgage of the property at Group Housing Land, Gomti Nagar, Lucknow to be perfected within 10 months from the date of first disbursement)
Prepayment Penalty	1.00% + Taxes on the amount prepaid in case of takeover and Nil in case of pre-payment with own funds.
Availability Clause	The Facility will be available for drawdown in one or more tranches at any time after the execution of the Transaction Documents upto 90 days (each a "Tranche" and collectively "Tranches"). The availability period, i.e., the period within which the Facility must be drawn, can be extended if agreed by the Lender in writing.
Additional Interest	6.00% p.a. over and above the normal interest rate shall be charged in case of delayed payment of Interest, Principal or monies payable under the loan/specific agreement from the due date till the date of receipt.
Stamp duty	As applicable and will be borne by the Borrower.

Common Terms And Conditions

Security / Collateral	Collateral: Exclusive charge by way of Mortgage over the property situated at Group Housing Land, Gomti Nagar, Lucknow in name of Think Buildwell Private Limited. Note: Value of above plot to be minimum Rs.31.50 Crores
Guarantee	Personal Guarantee: Irrevocable and Unconditional Personal guarantee of Mr. Naresh Ladhani Corporate Guarantee: Irrevocable and Unconditional Corporate Guarantee of Think Buildwell Private Limited
Validity	The sanction is valid for a period of 90 days from the date of this offer letter.
Costs and Expenses	All costs, charges and expenses in connection with or relating to the Credit Facility (including but not limited to costs of investigation of title, legal fees, filing / submission of any information /record to any agency pursuant to application law, directives, regulations etc. including Information Utility (IU), professional charges, and stamp duty) shall be borne and paid by the Borrower including Documentation charges of Rs 5000/-. All Costs or Expenses to be collected from the Borrower along with applicable tax
Facility Undertaking	Borrower hereby agrees and undertakes that - In the event of any account being reported into SMA category by any of the lender to RBI , TCFSL shall have the right to recall the loan. - Facility shall be utilised for sanctioned purposes only & that the sanctioned amount will not be utilized for



TATA CAPITAL FINANCIAL SERVICES LIMITED

CIN - U67100MH2010PLC210201

12th Floor Tower A Peninsula Business Park Senapati Bapat Marg Lower Parel Mumbai 400 013

Board Line : 91 22 6995 0000 www.tatacapital.com

THINK BUILDWELL Private Limited
Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel, Mumbai-400013

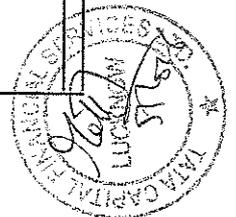
AMRIT BOTTEERS PVT. LTD.
14th Floor Tower A Peninsula Business Park
Arishet
Authorized Signatory

Yash Wadhwan
Authorized Signatory

Naresh Ladhani



	<p>capital market activities / speculative purpose</p> <ul style="list-style-type: none"> - TCFSL shall have the right to call back the facility and/or increase the applicable Rate of interest (ROI) by 2.00% over and above the existing rate in the event of downgrading of credit rating (by any credit rating agency) by two notches from the level held by the Borrower at the time of sanction. Where an external credit rating is not available, the internal rating assigned by the Lender shall be considered for this purpose. - That in case security is not created within 30 days, they shall provide alternate security (acceptable to TCFSL) providing asset cover of minimum 1x to TCFSL. - They shall inform TCFSL limit to existing CC bankers before disbursement of limits - They shall retain the profits in business 												
Special Conditions	<ul style="list-style-type: none"> - Unsecured Loans from related parties to remain in the firm during the continuance of TCFSL facility. - Any change in shareholding pattern or management of Borrower to be intimated to TCFSL. - Borrower to intimate TCFSL for availing any additional borrowing from other lenders. - The rate of interest and margin stipulated are subject to change from time to time at the sole discretion of the TCFSL as per the guideline of RBI, GOI and any other regulatory authority. - In case TSR and Valuation (in name of seller) is not done before 31/12/2023, then balance Rs 20 crores to be cancelled. - In case investment and loans & advances from Borrower to Group entities reach more than Rs.300 crores, then approval of TCFSL to be taken for such incremental support to Group entities. - TCFSL reserves its right to alter/ cancel and / or modify the credit limits / loan sanctioned and / or terms and conditions stipulated with prior notice of 30 days. 												
Schedule of Charges / Penalty	<table border="1"> <tr> <td>Penalty charges for non creation of security</td> <td colspan="2">2% of the outstanding amount will be charged for the period of delay in respect of Delayed/non-submission of security/collateral related documents and non perfection of security.</td> </tr> <tr> <th>Description</th> <th>Periodicity</th> <th>Penalty Amount</th> </tr> <tr> <td>Delayed of First Insurance cover note and non renewal of Insurance on due date.</td> <td>First Insurance:- within 30 days from disbursement date. Renewal : as and when due.</td> <td>Additional one time charge of Rs 20,000/- per financial year.</td> </tr> <tr> <td>Non adherence of financial covenants of sanction letter.</td> <td>At the time of Review /Renew of account.</td> <td>Additional one time charge of Rs 20,000/- per financial year.</td> </tr> </table> <p>Penalty to be collected along with applicable GST.</p> <p>Dishonour Charges : Rs. 670/- per dishonour of Payment Instrument and as revised from time to time.</p>	Penalty charges for non creation of security	2% of the outstanding amount will be charged for the period of delay in respect of Delayed/non-submission of security/collateral related documents and non perfection of security.		Description	Periodicity	Penalty Amount	Delayed of First Insurance cover note and non renewal of Insurance on due date.	First Insurance:- within 30 days from disbursement date. Renewal : as and when due.	Additional one time charge of Rs 20,000/- per financial year.	Non adherence of financial covenants of sanction letter.	At the time of Review /Renew of account.	Additional one time charge of Rs 20,000/- per financial year.
Penalty charges for non creation of security	2% of the outstanding amount will be charged for the period of delay in respect of Delayed/non-submission of security/collateral related documents and non perfection of security.												
Description	Periodicity	Penalty Amount											
Delayed of First Insurance cover note and non renewal of Insurance on due date.	First Insurance:- within 30 days from disbursement date. Renewal : as and when due.	Additional one time charge of Rs 20,000/- per financial year.											
Non adherence of financial covenants of sanction letter.	At the time of Review /Renew of account.	Additional one time charge of Rs 20,000/- per financial year.											
Financial Covenants	<table border="1"> <thead> <tr> <th>Sr. No</th> <th>Covenant</th> <th>Frequency of Monitoring</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td> <ul style="list-style-type: none"> - DSCR should not be lower than 1.5x - Total Debt/ATNW not to exceed 1.5x during tenor of facility. - EBIDTA should not be lower than 20% - Interest cover should not be lower than 3x </td> <td>Annually</td> </tr> </tbody> </table>	Sr. No	Covenant	Frequency of Monitoring	1.	<ul style="list-style-type: none"> - DSCR should not be lower than 1.5x - Total Debt/ATNW not to exceed 1.5x during tenor of facility. - EBIDTA should not be lower than 20% - Interest cover should not be lower than 3x 	Annually						
Sr. No	Covenant	Frequency of Monitoring											
1.	<ul style="list-style-type: none"> - DSCR should not be lower than 1.5x - Total Debt/ATNW not to exceed 1.5x during tenor of facility. - EBIDTA should not be lower than 20% - Interest cover should not be lower than 3x 	Annually											



TATA CAPITAL FINANCIAL SERVICES LIMITED
CIN - U67100MH2010PLC210201

12th Floor Tower A Peninsula Business Park Senapati Bapat Marg Lower Parel Mumbai 400 013

Board Line : 91 22 6606 9000 www.tatacapital.com

Registered Office 11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel, Mumbai-400013

AMRIT BOTTLERS PVT. LTD

AP Bhishab
Authorized Signatory

Corporate Identification Number U67100MH2010PLC210201

THINK BUILDWELL PRIVATE LIMITED

Yash Wadhvani

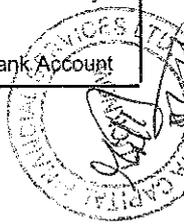
Authorized Signatory

Generated from CLOS Ref No.: CFVTLUc:7693602

[Signature]



Security Covenant	In case, security is not created within 10 months as stipulated then below to apply: a) Borrower to provide alternate security (Acceptable to TCFSL) with min 1x cover within 30 days of completion of 10 months time. b) If alternate security is not provided within stipulated time, then disbursed amount to be paid off within 6 months
Terms & Conditions	The Borrower hereby agrees and confirms that the sanction of the Facility will be interalia governed by the Terms & Conditions mentioned in loan or specific agreement hereto in addition to the terms contained in this sanction letter.
Disbursement Documents	<ul style="list-style-type: none"> - Sanction letter duly accepted by Borrower and Guarantors. - Specific Loan agreement and legal documents to be executed. - Authorisation for Borrower to avail the Credit Facility, - Undated cheque of full facility value(if applicable). - NACH Mandate for repayment of Principal and Interest. - KYC documents of Authorised signatory (- KYC Documents, ITRs and Financials of Borrower. <p>Documents from Guarantors (Individual/Personal)</p> <ul style="list-style-type: none"> - Signature Verification. - KYC documents and ITRs. - Notarized Affidavit on Networth of each Guarantor. <p>Documents from Guarantor (Corporate)</p> <ul style="list-style-type: none"> - Corporate Guarantee documents to be executed. - Board Resolution. - Constitutional documents of the Sponsors and Corporate Guarantee provider. - Signature Verification of the signatories to the Corporate Guarantee agreement. - KYC documents & Financials. - KYC documents of Authorised signatory. - Certified copy of Shareholding Percentage. <p>Documents for Mortgage</p> <ul style="list-style-type: none"> - Undertaking to Mortgage - Complete address of the Property to be provided and to be acceptable to TCFSL - copy of agreement to Sale <p>- Any other documents as prescribed by Tata Capital Financial Services Ltd.</p>
Post Disbursal Documents	<ol style="list-style-type: none"> 1. The borrower shall maintain adequate books and records which should correctly reflect their financial position and operations and it should submit to Tata Capital at regular intervals such statements as may be prescribed by Tata Capital in terms of the RBIs instructions issued from time to time. 2. The borrower shall provide a certificate from a Chartered Accountant as well as relevant Bank Account



TATA CAPITAL FINANCIAL SERVICES LIMITED
CIN - U67100MH2010PLC210201

12th Floor Tower A Peninsula Business Park Senapati Bapat Marg Lower Parel Mumbai 400 013

Board Line : 91 22 6606 9000 www.tatacapital.com

Registered Office: 11th Floor Tower A Peninsula Business Park Senapati Bapat Marg Lower Parel, Mumbai-400013

AMRIT BOTTLES (PVT.) LTD.
Abhishek
Authorized Signatory

THINK BUILDWELL PRIVATE LIMITED
Yash Wadhvani
Authorized Signatory

Mohamud



statements, within 45 days from the date of disbursal. Where the facility is availed in multiple tranches, the aforesaid documents shall be provided tranche wise. The Borrower agrees to furnish such other documents as may be requested by the Lender, from time to time, for verification of end use.

3. Comprehensive Insurance cover note within 30 days from First Disbursement, duly lien marked in TCFSL favor

4. Satisfactory TSR and Valuation to be done before 31/12/2023 (In name of seller)

- Revised TSR and Valuation (Post change in ownership) to be done within 9 months of First disbursement.
- Mortgage of the property at Group Housing Land, Gomti Nagar, Lucknow within 10 months from date of first disbursal.
- ROC charge filing within 30 days from Security creation
- CERSAI charge filing within 30 days from Security creation

Periodical Review Requirements

The account to be reviewed and Renewed on half yearly/ Yearly basis as per terms of the agreement, For Renewal of accounts Borrower shall furnish. Mention documents to be dispatched at Tata Capital Financial Services Ltd, I - Think Techno Campus, Building A, 4th Floor , Off Pokharan Road 2, Subhash Nagar, Near Yantra Park , Thane (w) -400607. addressed to Credit Monitoring team, Commercial Finance. Non compliance/ Submission of review requirement may result blocking/ freezing of limits.	
Other Financial information	The Borrower needs to furnish other financial information in the format prescribed by TCFSL on quarterly basis within 45 days of closer of quarter.
Data required for renewal of credit limits	On or before the expiry of Review date.
Audited/Unaudited financial statements	Provisional: within three months from the close of the accounting year. Audited: within six months from the close of the accounting year. Bank Borrowing : Outstanding bank borrowings on six monthly basis along with above.

General Covenants

- a) All legal and incidental expense including valuation /legal search /ROC search /Stamp Duty and Out of Pocket expenses in connection with proposed credit facility will have to be borne upfront by the Borrower.
- b) Disbursement of loan shall be subject to the execution of necessary documents completion of all requirements/formalities which forms part of the overall sanction communication from TCFSL.
- c) In the event any amount is not paid when due, the account will be flagged as overdue as part of day-end process as SMA or NPA (as the case may be) in accordance with the extent RBI Circular. Examples of classification of an account as SMA/ NPA categories are provided on our website www.tatacapital.com at the link <https://bit.ly/3mEzTjq> .You confirm that you have read, understood and accepted the same.

The aforesaid facility/sanction are subject to the terms and condition set out in loan agreement or master terms and conditions and specific agreement to be executed by yourselves and shall be governed by the terms and conditions as contained in the loan agreement or master terms and conditions and specific agreement as well this sanction letter. Any change/addition in terms and condition of sanction shall be communicated through separate addendum Sanction letter.

"This Letter of sanction does not create any binding obligations on us to disburse funds till the execution of appropriate loan & security



TATA CAPITAL FINANCIAL SERVICES LIMITED
CIN - U67100MH2010PLC210201

12th Floor Tower A Peninsula Business Park Senapati Bapat Marg Lower Parel Mumbai 400 013

Board Line : 91 22 6606 9000 www.tatacapital.com

1st Floor Tower B Peninsula Business Park Ganpatrao Kadam Marg Lower Parel, Mumbai-400013

AMRIT BOTTLERS PRIVATE LIMITED

Arishet
Authorized Signatory

Yash Wadhvani
Authorized Signatory

[Signature]



documents and till such time same may be cancelled without any prior notice."

This sanction shall stand revoked and cancelled without any notice ,if there are material changes in the Borrower's financial performance, Any material facts concerning the Borrower's profits or its ability to make payments under this loan agreement or any relevant aspects of its request for loan facility are withheld, suppressed, concealed, or are found to be incorrect or untrue."

The Registered Master Terms and Conditions for the credit facility are available on our website at the link below:
<https://www.tatacapital.com/mastertc/commercial.html>

We look forward to a mutually beneficial and long-term relationship, For any clarification or more information, you may like to contact us by e-mail at contactcommercialfinance@tatacapital.com.

This Letter of sanction hereby supersedes All Sanction letter & terms if any, issued / agreed for this facility.

Yours Truly,
For Tata Capital Financial Services Limited


Authorized Signatory

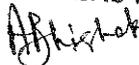
I/we accept all the terms and conditions which have been read and understood by me/us.

Accepted

Accepted

Accepted

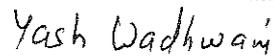
AMRIT BOTTLERS PRIVATE LIMITED
AMRIT BOTTLERS PVT. LTD


Authorized Signatory
Borrower

Mr. Naresh Ladhani


Guarantor

THINK BUILDWELL PRIVATE LIMITED
THINK BUILDWELL PRIVATE LIMITED


Authorized Signatory
Guarantor

TATA CAPITAL FINANCIAL SERVICES LIMITED
CIN - U67100MH2010PLC210201

12th Floor Tower A Peninsula Business Park Senapati Bapat Marg Lower Parel Mumbai 400 013

Board Line : 91 22 6606 9000 www.tatacapital.com

Registered Office 11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel, Mumbai-400013



AMIT SRIVASTAVA AND COMPANY

CHARTERED ACCOUNTANTS
AN ISO 9001:15000 CERTIFIED FIRM

IIIND FLOOR, 2/183, VIKAS NAGAR, KURSI ROAD, LUCKNOW – 226024, U.P.
EPABX: +91-522-4959243 | 4081864 | 3558403 FAX: +91-522-4081864
INFO@ASCPROF.COM WWW.ASCPROF.COM

DEDICATED TO EXCELLENCE IN ASSURANCE, TAXATION, COMPLIANCE & ADVISORY SERVICES

TO WHOMSOEVER IT MAY CONCERN

This is to certify that **Amrit Bottler Private Limited** has availed a loan facility amounting to **Rs. 30 Crores** from **Tata Capital Financial Services Limited** on 14 Feb 2023

Based on the books of accounts and information & explanations provided to us, we hereby certify that the above-mentioned loan amount has been **utilised for the purpose of purchase of Plot No. 1/09, Sector-1, Gomti Nagar Extension**, acquired in the name of the group entity **Think Buildwell Private Limited** the same is also mentioned in Sanction letter of TATA Capital Financial Services

This certificate is issued at the request of the management for submission to the concerned authorities.

For
Chartered Accountants
FRN: 010914C

UDIN-25545609BMLYGK8392

CA Shivakshi Gogia
(Membership No. 545609)

Place: LUCKNOW

