

Vishwajeet Singh Raghav
(Advocate)

Mob. No-9719067264

District & Sessions Court,
Moradabad (U.P) - 244001

Oct 1, 2025

Office/ Chamber No. 360,

REPORT ON TITLE OF B-56, Sector 128, Wishtown Jaypee Greens, Noida, Uttar Pradesh ADMEASURING 4028 SQ. MTRS., DISTRICT GAUTAM BUDH NAGAR (UTTAR PRADESH).

1. INTRODUCTION:

Page3 Buildtech Private Limited, a company incorporated under the Companies Act, 1956 and having its registered office at A2/0701, 7th Floor, Tower- Aspire- 2, Supertech Emerald Court, Sector 93A, Noida Gautam Buddha Nagar, UP-201301, (hereinafter referred to as "Developer") has appointed Mr. Vishwajeet Singh Raghav, Advocate and instructed to conduct Legal Due Diligence of Group Housing Pocket No. B-56, Sector 128, Wishtown Jaypee Greens, Noida, Uttar Pradesh ad measuring 4028 Sq. Mtrs, situated at District Gautam Budh Nagar, (Uttar Pradesh) for submission with UPRERA.

2. SCOPE OF THE LEGAL DUE DILIGENCE REPORT-

The scope of this report is limited to the following:

- a) To verify the status of charge if any against the property
- b) verification of Bank loans and other Banking liability with bank informed by the company

3. DETAILS OF THE PROPERTY

Group Housing Pocket No.B-56, Sector 128, Wishtown Jaypee Greens, Noida, Uttar Pradesh B-56, Sector 128, Wishtown Jaypee Greens, situated at Noida, District Gautam Budh Nagar (Uttar Pradesh).

Hereinafter referred to as "Demised Plot").

4. ASSUMPTIONS/LIMITATION

For the purpose of this Legal Due Diligence, we have assumed as per given document(s) provided by the client

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Mob. No. 9719067264
Court Compound, Moradabad

5. DOCUMENTS EXAMINED FOR THE DUE DILIGENCE

While conducting the investigation we examined the following documents—

- a) The copy of the Assignment Agreement dated 3/5/2018 between Jaypee Infratech Ltd. and PVJ professional services Pvt Ltd.
- b) General Power of Attorney dated 11/3/2018
- c) supplementary assignment agreement on 18/6/2018 between Jaypee Infratech Ltd. and PVJ professional services Pvt Ltd.
- d) ROC certificate for change of name of PVJ professional services Pvt Ltd to Page 3 Buildtech Private Limited
- e) Addendum sanction letter from IndusInd Bank dated 04/07/2025.
- f) Addendum sanction letter from CSI Finance Limited dated 27/01/2025.

6. DEVOLUTION OF TITLE

A. The Government of U.P. constituted the Taj Expressway Industrial Development Authority, vide GoUP Notification No. 697 / 77-04-2001 — 3(N) / 2001 dated 24.04.2001 (name changed to Yamuna Expressway Industrial Development Authority vide GoUP Notification No. 1165 / 77 — 04 — 08 — 65N/ 08 dated 11.07.2008), under the U.P. Industrial Area Development Act, 1976, presently having its principal office at 1st Floor, Residential Group Housing Complex, Block-P-2, Sector-Omega-1, Greater Noida, District Gautam Budh Nagar—201308, U.P. (hereinafter referred to as "YEA") for anchoring development of Taj Expressway (renamed as the Yamuna Expressway vide GoUP Notification No. 1165/77-04-08- 65N/08 dated 11.07.2008) which, inter alia, includes construction of six-lane, 160 Km long Yamuna Expressway with service roads and associated facilities connecting Noida and Agra (hereinafter referred to as the "Expressway").

B. By an agreement dated 07.02.2003, (hereinafter referred to as the "Concession Agreement") between Taj Expressway Industrial Development Authority (name changed to Yamuna Expressway Industrial Development Authority (i.e. YEA), and Jaiprakash Industries Ltd. (subsequently merged with Jaypee Cements Ltd. and subsequently name changed to Jaiprakash Associates Ltd.) (JAL) was granted concession for arrangement of finances, design, engineering, construction and operation of the Expressway, and to collect and retain toll from the vehicles using the Expressway during the term of the Concession Period, which is 36 (thirty six) years commencing from the date of commencement of commercial operation of the Expressway plus any extensions thereon, in accordance with the Concession Agreement.

C. In terms of Clause 18, of the Concession Agreement and the directives of YEA, JAL is the concessionaire, incorporated as Special Purpose Vehicle.

V. S. Raghav
V. S. Raghav Advocate

R. No. 0015/2011 Ch. No 360-
Sub. No. 9719067264
10-7-2025

Jaypee Infratech Limited (JIL) for the implementation of the Expressway project. All the rights and obligations of JAL under the Concession Agreement were transferred to JIL by an Assignment Agreement dated 19.10.2007 duly executed by and amongst YEA, JIL and JAL followed by Project Transfer Agreement dated 22.10.2007 executed between JAL and JIL, and therefore, JIL is now the concessionaire for the Expressway.

D. In terms of the Concession Agreement, YEA agreed to transfer on lease to JIL, 25 (twenty-five) million square meters of land, for commercial, amusement, industrial, institutional and residential development at five or more locations alongside the Expressway, including 5 (five) million square meters of land at Noida/Greater Noida.

E. YEA, in part discharge of its obligations under the Concession Agreement for transfer of 5 (five) million square meters of land for development at Noida/Greater Noida, transferred on lease, for a period of 90 (ninety years, 498.94 Hect. (1232.38 acres) of land (hereinafter referred to as the "Leased Land") to JIL through various lease deeds at Noida, and as per the terms and conditions specified therein, and the balance 1.06 Hect. (2.62 acres) land for development is in the process of being transferred by YEA to the JIL to complete the transfer of 5 (five) million square meters of land at Noida.

F. Out of 498.94 Hect. (1232.38 acres) Leased Land, 434.35 Hect. (1072.84 acres) land (hereinafter referred to as the "Subject Land") falls in Sectors 128, 129, 131, 133 and 34 at Noida (since named as Jaypee Greens Wish Town, Noida).

G. YEA granted rights in favour of JIL to transfer the whole or any part of the Subject Land, whether developed or undeveloped: by way of plots or constructed properties: or otherwise dispose of its interest in the Subject Land/or part thereof to any person in any manner whatsoever without requiring any consent or approval of YEA or of any other relevant Authority.

H. JIL had prepared the layout plan including the land use plan, road network plan, landscape plan and area charts for the development of 453 acres situated in Sectors 128, 129, 131, 133 and 34 at NOIDA and the same was initially sanctioned by NOIDA vide letter NOIDA/CAP/07/472 dated 31st October, 2007. Subsequently, the said layout plans were revised and amended for an area measuring 072.84 acres in Sectors 128, 29, 131, 133 and 134 at NOIDA and were sanctioned by NOIDA vide letter no. NOIDA/STP/2011/371 dated 23rd March, 2011. The said layout plans were again revised for development of land measuring 1062.54 acres i.e. the Subject Land and were sanctioned by NOIDA vide memo no. NOIDA/CAP/2015/774 dated 20th February, 2015 (hereinafter referred to as the "Development Plans").

I. JIL itself, through JAL and its associate companies is developing the Subject Land. JIL has represented that they have permitted JAL to develop & market the whole or any part of the Subject Land. JIL is in the process of development of the

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Subject Land as per the Development Plans and has already developed some residential, commercial, institutional and recreational properties on various parts of the Subject Land based on the Floor Area Ratio permissible thereon as per the Development Plans and Applicable Law. The project being developed on the Subject Land is known as the 'Jaypee Greens Wish Town'.

J. JIL apart from carrying out the development on the Subject Land in the above manner is also granting development rights on portions of Subject Land for development by third parties on the request of JAL.

K. JAL have represented to JIL that the Developer is desirous of getting the Development Rights assigned to it, of a part of Subject Land, already in possession of JAL under the arrangement for developing, marketing and selling with JIL and its associate companies, for development as per the Development Plans.

L. JAL is seized and possessed of or otherwise well and sufficiently entitled to and having the absolute and exclusive right thereof, and is in the exclusive physical possession, use, occupation and enjoyment of, all that piece and parcel of lease-hold non-agricultural land admeasuring 4,028 Sq. Mts. Of thereabouts, bearing group housing pocket No. B-56 (hereinafter referred to as the "Development Land") under the arrangements with JIL, and under which JIL has already received the consideration for assignment of development rights from JAL. The Development Land is part of the Subject Land / 'Jaypee Greens Wish Town'.

M. On the request of JAL and for the Consideration received by JAL from the PVJ Professional Services Pvt Ltd (Developer), as per the understanding arrived at between JAL and the Developer, JIL has agreed to assign the over 8056 square meters of FAR Area (out of its entitlement as per the Development Plans), (hereinafter referred to as "FAR Area") on the piece of land, being pocket No. B-56, having area of 4028 " Sq. Mtrs. being group housing pocket No. B-56, which is situated in Sector 128 Noida, forming part of the Subject Land, in favour of the Developer, for the purpose of construction and development of residential group housing project ("Group Housing Project"), through this Agreement, on mutually agreed terms and conditions enumerated in the Agreement dated 03.05.2018. Accordingly, the assignment deed was entered into between the said parties on 03.05.2018, the said assignment deed was modified by the supplementary deed dated 18.06.2018. The name of the said developer was changed from PVJ Professional Services Pvt Ltd (Developer) to Page 3 Buildtech Pvt Ltd. The said company accordingly holds the rights of development.

7. SEARCHES (LOCAL, ROC, CERSAI, Litigation and GNIDA)

10.2 MCASearch:

M/SPage3BuildtechPrivateLimited

The record of the Ministry of Company Affairs website has been inspected ONLINE on 28.09.2025, wherein it is found that M/SPage3Buildtech Private


V. S. Kishor Advocate
E. No. 8015-201 Ch. No. 260-
Mob. No. 9719067204
1007 Compound, Moha, India

Limited is duly registered with the ROC-Delhi, bearing CIN No. U70100UP2017PTC134870, and found that the company was incorporated on 29.06.2017, having the authorized capital of Rs. 1000000/- and having its registered office at A2/0701, 7th Floor, Tower- Aspire- 2, Supertech Emerald Court, Sector 93A, Noida Gautam Buddha Nagar, UP-20101.

Name of Charge Holder:

1. IndusInd Bank : Amount of Charge:

Rs. 111400000.00 (Eleven Crore Fourteen Lacs Only)

2. CSL Finance Limited : Amount of Charge

Rs. 250000000.00 (Twenty Five Crores Only)

Copy of Amounts outstanding as sent by Developer is attached.

10.3 CONCLUSION

11.1 On the basis of aforesaid referred documents, searches, inspection & observations, we are of the opinion that the Demised Plot i.e. B-56, Sector 128, Wishtown Jaypee Greens, Noida, Uttar Pradesh, District Gautam Budh Nagar, is developed by M/SPage3 Buildtech Private Limited and holds development and transfer rights as set out herein above.

11.2 A Charge of INR 361400000.00 (Thirty Six Crore Fourteen Lacs Only) exists on the Demised Plot.


V. S. Raghav Advocate

A. No. 6015/2011 Ch. No. 360-
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कार्यालय उप निबंधक नोएडा प्रथम गौतम बुद्ध नगर जनपद गौतम बुद्ध नगर

आवेदन संख्या :2202514600541

प्रमाण संख्या :22025146000497

भार मुक्त प्रमाण-पत्र (रजि० मैनुअल के नियम 328)

श्री- भूपेन्द्र कुमार शर्मा एड० पुत्र- , तहसील गौतम बुद्ध नगर जिला गौतम बुद्ध नगर ने निम्नलिखित सम्पत्ति से सम्बन्धित प्रपत्रों द्वारा प्रस्तुत भार मुद्रित प्रमाण पत्र हेतु प्राथना पत्र प्रस्तुत किया है।

सम्पत्ति का ग्राम/मोहल्ला- सैक्टर 128, वार्ड/परगना- प्रथम, आवासीय. , ग्रुप हाउसिंग पाकेट बी-56, सैक्टर-128, जे०पी० ग्रीन्स विश टाउन, विवरण : सैक्टर-128, प्लाट ऐरिया 127000 वर्ग फुट नोएडा जिला गौतमबुद्ध नगर यू०पी० सीमाएँ मौके अनुसार , बी-56

मै एतद्वारा प्रमाणित करता हू कि इंडेक्स सं 02 तथा उससे सम्बन्धित सूची प्रपत्रों की तलाश दिनांक 29/09/2013 से दिनांक 27/09/2025 तक उक्त सम्पत्ति के सम्बन्ध में की गयी जिसमें निम्नलिखित भार पाये गये

कोई भार नहीं पाया गया

दिनांक :29-09-2025

नोट - 1. इस प्रमाण-पत्र के सम्पत्ति विवरण आवेदक द्वारा दिए गए सम्पत्ति के ब्यौरे के आधार पर डूटे गए हैं। यदि रजिस्ट्रीकृत लेखपत्र में सम्पत्ति को आवेदक द्वारा आवेदन में दिये गए वर्णन से किसी दूसरे ढंग से वर्णित किया गया हो तो ऐसे लेखपत्रों से प्राप्त सूचना को प्रमाण पत्र में दर्ज नहीं किया जायेगा।

2. बखित तलाश कार्यालय द्वारा पद्यासंभव सावधानी के साथ किया गया है और विभाग प्रमाणपत्र में शामिल सूचना के लिए उत्तरदायी नहीं होगा।

3. इस प्रमाण-पत्र में उन लेखपत्रों से सम्बन्धित सूचना शामिल नहीं है जो प्रस्तुत हो चुके हैं, परन्तु जिनका आज की तारीख तक रजिस्ट्रीकरण नहीं हुआ है।

4. यह प्रमाण-पत्र किसी सम्पत्ति के स्वत्व का प्रमाण नहीं है।

5. 'प्रथम पक्ष' से तात्पर्य बंधक कर्ता से है और 'द्वितीय पक्ष' से तात्पर्य बन्धकी से है।

तलाशकर्ता एवं प्रमाण पत्र बनाने वाले निबन्धन तिथिक : विवेक शर्मा।
मिलान करने वाले निबन्धन तिथिक : विवेक शर्मा।

YASHVANT
KUMAR
SINGH

Digitally signed by
YASHVANT KUMAR
SINGH
Date: 2025.09.29
12:09:49 +05'30'

उप निबंधक नोएडा प्रथम
गौतम बुद्ध नगर

TO WHOMSOEVER IT MAY CONCERN

We hereby confirm and undertake the following:

1. We, CSL Finance Limited, have sanctioned the following Loan Facility to **Page3 Buildtech Private Limited (Borrower)** under the terms of the Loan Agreement dated 03.03.2025 read with First Addendum dated 14.10.2025 for developing the Project i.e. the Project developed/to be developed by the Page3 Buildtech Private Limited ("Borrower") on the piece of land parcel admeasuring of 4,028 Square Meters (0.9954 Acres) situated at Plot No. B 56, Jaypee Wishtown, Sector 128, Noida, Uttar Pradesh, including building and structure thereto ("Project")

S. No.	Loan Agreement Date	Loan Facility	Amount Outstanding as on 15.11.2025
1.	03.03.2025 read with First Addendum dated 14.10.2025	Rs. 25,00,00,000/- (Rupees Twenty-Five Crores Only)	Rs. 16,99,78,536/- (Rupees Sixteen Crores Ninety- Nine Lakhs Seventy-Eight Thousand Five Hundred and Thirty-Six Only)

2. Details of the securities provided by the Borrower for securing the above-mentioned Loan Facility are as follows:

S. No.	Loan Agreement Date	Loan Facility	Security Details
1.	03.03.2025 read with First Addendum dated 14.10.2025	25,00,00,000/- (Rupees Twenty-Five Crores Only)	<ol style="list-style-type: none"> 1. First and Exclusive Charge by way of hypothecation over 60% Project receivables i.e. Project developed by Page3 Buildtech Private Limited (Borrower) admeasuring 4,028 Square Meters (0.9954 Acres) situated at Plot No. B 56, Jaypee Wishtown, Sector 128, Noida, Uttar Pradesh (accrued/to be accrued), including other receivables of the Borrower i.e. Page3 Buildtech Private Limited. 2. First and Exclusive Charge of 100% Pledge over the shares of Page3 Buildtech Private Limited.

This Letter is being issued solely for the purpose of submitting to RERA Authority and shall not be used for any other purposes.

Thanking You,

For CSL Finance Limited


Authorized Signatory

Date: 15.11.2025

Place: Delhi





JGAD& ASSOCIATES
(CHARTERED ACCOUNTANTS)
OFFICE NO. - 305, THIRD FLOOR, LOTUS TOWER, F-6,
VIJAY BLOCK, LAXMI NAGAR, DELHI - 110092

TO WHOM SO EVER IT MAY CONCERN

On the basis account and other information and explanation furnished to us and other records shown to us and based on the existing charge reflected on MCA Portal as on date, we the undersign, Do hereby certify that all the borrowings as on date as required under para 10(ii) of the Project Account Directions issued by U.P. RERA on the project

1. The below mentioned Term Loan were availed by the Page 3 Buildtech Pvt. Ltd. for the Constructions and Development of Residential Project "Page3 Noida" situated at Plot no. B-56, Sector-128, Noida Tehsil Gautam Buddha Nagar, Uttar Pradesh:

S.No.	Lender Name	Amount (In Rs.)	Amount outstanding as on 15-11-25 (In Rs.)
1.	CSL Finance Limited	25,00,00,000.00	16,99,78,536.00
	Total	25,00,00,000.00	16,99,78,536.00

2. The below mentioned Credit Facility/ Term Loan were availed by the Holding Company/sister concern and the cash flow of project "Page3 Noida" is charged as collateral only on the basis of Cross Collateral and Page 3 Noida is never been the primary security of any loan Except the CSL above mentioned Loan.





JGAD & ASSOCIATES
(CHARTERED ACCOUNTANTS)
OFFICE NO. - 305, THIRD FLOOR, LOTUS TOWER, F-6,
VIJAY BLOCK, LAXMI NAGAR, DELHI - 110092

S.No.	Lender Name	Amount (In Rs.)	Amount outstanding as on 14-11-25 (In Rs.)
1.	Indusind Bank Limited	25,00,00,000.00	10,36,54,979.69
2.	Indusind Bank Limited	70,00,00,000.00	39,02,79,401.91
	Total	95,00,00,000.00	49,39,34,381.60

This certificate is issued based on the books of accounts, records produced before us and management submissions.

For JGAD & Associates
Chartered Accountants



CA Jatin Gupta
(Partner)
M. No. 522225

Date: 17-11-2025
Place: Delhi
UDIN: 25522225BMKQET1082



JGAD & ASSOCIATES
(CHARTERED ACCOUNTANTS)
OFFICE NO. - 305, THIRD FLOOR, LOTUS TOWER, F-6,
VIJAY BLOCK, LAXMI NAGAR, DELHI - 110092

CERTIFICATE FOR END USE OF FUNDS

This is to certify that the disbursement of **Rs. 23.00 Crores (Rupees Twenty Three Crores Only)** made by CSL Finance Ltd. (upto 14-11-2025 details as below) out of sanctioned Term Loan of Rs. 25.00 Crores (Rupees Twenty Five Crores Only), have been utilized by the company **PAGE3 BUILDTECH PRIVATE LIMITED & ANGEL PARK PROMOTER LLP** for purpose as defined in terms of sanction letter dated 27th January, 2025 towards development and other expenses of the project "**Page 3 Noida**" Situated at B-56, Sector-128, Noida, Uttar Pradesh-201304.

End Use of Fund

Disbursement:		Till -14-11-2025
S.No.	Particulars	Amount
1	CSL Finance Ltd (Project Loan)	23,00,00,000
	TOTAL	23,00,00,000

End Use of Fund:		Till -14-11-2025
S.No.	Particulars	Amount
1	Construction Cost & Development	22,46,00,000
2	Finance Cost	54,00,000
	TOTAL	23,00,00,000

	Balance	0.00
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This certificate is issued based on the books of accounts, records produced before us and management submissions.

For JGAD & Associates
Chartered Accountants

CA Jatin Gupta
(Partner)
M. No. 522225

Date: 17-11-2025
Place: Delhi
UDIN: 25522225BMKQES8598

Date: 27th January, 2025

To,
Page3 Buildtech Pvt. Ltd.
A2/0701, 7th Floor, Tower- Aspire- 2, Supertech Emerald Court,
Noida Sector 93 A Noida Gautam Buddha Nagar

&

Angel Park Promoters LLP
Shakti Khand III/50/1, GF,
Indrapuram Ghaziabad

Sanction Letter for Loan Facility upto Rs. 25,00,00,000/- (Rupees Twenty-Five Crore Only)

S. No.	Particulars	Terms and conditions
1.	Borrowers	Page3 Buildtech Private Limited (Borrower-1) Angel Park Promoters LLP (Borrower-2) (hereinafter Collectively referred as "Borrowers")
2.	Guarantors	✓ Honey Katyal (Guarantor-1) ✓ Sunny Katyal (Guarantor-2) ✓ Anubhav Jain (Guarantor-3) • Parveen Jain (Guarantor-4) ✓ Sakshi Katyal (Guarantor-5) ✓ Investors Clinic Infotech Private Limited (Guarantor-6) (hereinafter Collectively referred as "Guarantors")
3.	Lenders	CSL Finance Limited (Lender 1) LRSD Securities Private Limited (Lender 2) (hereinafter Collectively referred as "Lenders") (The Loan Facility shall be disbursed in such ratio as mutually decided/agreed between the Lenders).
4.	Type of Loan Facility	Term Loan
5.	Purpose	For the purpose of Completion of Construction of the Project and payment of Approval Charges related to the project.
6.	Sanctioned Amount/Loan Facility	Upto Rs. 25,00,00,000/- (Rupees Twenty-Five Crore Only)
7.	Tenure of Loan Facility	This Loan Facility shall be advanced for a period of 36 Months from the date of the first disbursement (Tenure) and shall be repaid in 24 Instalments of Equated Principal and Interest, beginning from the 13 th month (i.e., after Moratorium of 12 months) as per Annexure-1.

For Angel Park Promoters LLP

PAGE3 BUILDTECH PRIVATE LIMITED 	 (Partner)		
Page3 Buildtech Private Limited (Borrower-1)	Angel Park Promoters LLP (Borrower-2)	Honey Katyal (Guarantor-1)	Sunny Katyal (Guarantor-2)
	 For Investors Clinic Infotech Pvt. Ltd.	 Authorized Signatory	
Parveen Jain (Guarantor-4)	Sakshi Katyal (Guarantor-5)	Investors Clinic Private Limited (Guarantor-6)	CSL Finance Limited (Lender-1)
			LRSD Securities Private Limited (Lender-2)

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		The Lenders would reserve the right to demand/recall the Loan Facility amount along with interest thereupon in the event of any default, provided that a grace period of at least 21 days shall be provided by the Lenders to remedy the default, and/or in such circumstances as deemed fit by the Lenders.
8.	Rate of Interest (ROI)	21.00% p.a. on the outstanding balance of Loan Facility, due & payable at monthly rests.
9.	Processing Fee	Non-Refundable fee of 2.00% of the Sanction Amount (plus applicable taxes). <i>(Please Note that, it shall be charged and payable to Lender-1 only)</i>
10.	Legal Due Diligence Charges	Non Refundable fee of Rs. 10,00,000/- (plus applicable taxes). <i>(Please Note that, it shall be charged and payable to Lender-1 only)</i>
11.	Penal Charges	In case of occurrence of event of default as provided in the transaction documents including the events of default as detailed below a Penal charge at the rate of 6% p.a., (plus taxes applicable, if any) on the outstanding balance of Loan Facility, shall be levied and payable by the Borrowers to the Lenders over and above the ROI, for the period for which such default event continues. <ul style="list-style-type: none"> a. If any interest is payable by the Borrowers to Lenders for the said Loan Facility, is not paid on the due date as per the terms of payment of interest, b. When any instalment of principal amount payable by the Borrowers to Lenders for the said Loan Facility is not paid on the due date as per the terms of repayment of principal amount, c. On Contravention of any terms of sanction of Loan Facility, as mentioned in this Sanction Letter, or Loan Agreement or any document related to this term Loan Facility, whether at the time of sanction of Loan Facility or in future, (without prejudice to any other rights/remedies of the Lenders)
12.	Cheque/NACH Bouncing Charges	Rs. 1,000/- (Rupees One Thousand Only) (plus applicable taxes) for every Cheque/NACH bounce.
13.	Lock-in period	Lock-in period of 12 Months from the date of first disbursement of Loan Facility.
14.	Availability Period	12 Months from the date of execution of the Loan Agreement. However, it can be extended as mutually agreed between Lenders & Borrowers.
15.	Balance Transfer/ Pre-payment Charges	In the case of Pre-payment of Loan Facility, the following charges shall be levied: <ul style="list-style-type: none"> • One Time Balance Transfer/Pre-payment charge of 2% (plus applicable taxes) on the outstanding amount receivable from Borrowers, shall be levied & paid by the Borrowers in the event, that, if Borrowers get the said Loan Facility taken over (Balance transfer) by any other Lenders (including individual, institution, bank or any other corporate or non-corporate entity), within 12 months from the date of lock-in period, • No Balance Transfer/Pre-Payment Charge shall be levied, in the event that, if the said Loan Facility has been taken over (Balance Transfer) or prepayment made after the expiry of period of 12 months from the date of end of Lock-in Period. <p>However, such prepayment charges are not applicable, on the amount appropriated towards the outstanding balance, by way of capitalization of proceeds of Borrower-1 & 2 in the Escrow Account opened with Lender(s).</p>

For Angel Park Promoters LLP				
				
Page3 Buildtech Private Limited (Borrower-1)	Angel Park Promoters LLP (Borrower-2)	Honey Katyal (Guarantor-1)	Sunny Katyal (Guarantor-2)	Anubhav Jain (Guarantor-3)
				
Parveen Jain (Guarantor-4)	Sakshi Katyal (Guarantor-5)	Investors Clinic Private Limited (Guarantor-6)	CSL Finance Limited (Lender-1)	LRSD Securities Private Limited (Lender-2)

		Also, in case of Balance transfer/pre-payment of said Loan Facility, it is mandatory for Borrowers to serve an advance notice of atleast 1 Month, before the Balance Transfer/prepayment of the said loan facility, by way of official request, addressing the Lenders, for Balance Transfer/pre-payment of said Loan Facility.
16.	Project	Project shall mean the Project developed/to be developed by the Borrowers (jointly vide Collaboration/Construction Agreement dated 10.03.2022 as executed between with Jai Prakash Industries Limited and Jai Prakash Associates Limited) on the piece of land parcel admeasuring of 4,028 Square Meters (0.9954 Acres) situated at Plot No. B 56, Jaypee Wishtown, Sector 128, Noida, Uttar Pradesh, including building and structure thereto,
17.	Project Budget Cost	Project Budget Cost means amount to be incurred to meet completion of Project including but not limited to Land Cost (Lease Premium, Pratikar Charges Annual Lease Rent), Approval Cost (including the One Time Lease Rent, Time Extension Penalty etc.), Construction Cost, Admin & Marketing Overheads for the Project shall not exceed Rs. 25 Crores, w.e.f. 01 st February 2025. <u>Any increase in the Project Cost Budget shall be funded by the Promoters from their own sources without any obligation of any nature whatsoever on the Lenders.</u>
18.	Covenants	Borrowers shall comply with the following covenants of the Loan Facility in respect of the Project as mentioned below: <u>Approval from Authority, and submission to the Lenders:</u> <ul style="list-style-type: none"> The Borrowers shall obtain the RERA Registration of the Project on or before 30th November 2025. The Borrowers shall ensure that all necessary and applicable NOCs or Permission including but not limited to Environmental Clearance, Height NOC, UP Pollution NOC, Water NOC, Revenue NOC, Fire NOC, etc. including renewal thereto, shall be valid throughout the tenure of the loan. <u>Sales Milestones:</u> Borrowers shall ensure the Sale of Units as mentioned in Annexure-3A. <u>Collection Milestone:</u> <ul style="list-style-type: none"> With Effect from 01st May 2025, Borrowers shall collect the minimum of Rs. 1.67 Crore from the project. After receipt of the Occupancy Certificate of the project, as mentioned in Annexure-3B. <p>However, in case of any shortfall in the Collection Milestones, the Borrowers shall pay a minimum of Rs. 1 Crore per month towards the repayment of loan facility and in case of failure to pay such amount additional penalty of 6% per month shall be applicable for the period of such delay, and the Borrowers and Guarantors shall not contest the same with any authority/court/quasi-judicial bodies for such additional penalty.</p> <u>Construction Cost and Development Cost Milestone:</u> As mentioned in Annexure-3C

For Angel Park Promoters LLP				
Page3 Buildtech Private Limited (Borrower-1)	Angel Park Promoters LLP (Borrower-2)	Honey Katyal (Guarantor-1)	Sunny Katyal (Guarantor-2)	Anubhav Jain (Guarantor-3)
Parveen Jain (Guarantor-4)	Salahi Katyal (Guarantor-5)	Investors Clinic Private Limited (Guarantor-6)	CSL Finance Limited (Lender-1)	LRSD Securities Private Limited (Lender-2)

		<u>Completion/Occupancy Certificate:</u> <ul style="list-style-type: none"> Borrowers shall apply for the Occupancy Certificate/ Completion Certificate on or before 30th September 2025. Borrowers shall obtain the Occupancy Certificate/Completion Certificate on or before 30th November 2025.
19.	Review of Project & Group	<p>The Borrowers shall provide the following document and information related to the group (borrowers) and project as mentioned below:</p> <ul style="list-style-type: none"> The Borrowers shall provide the Monthly Sales MIS and details of Unsold Units within 7 days from the date of the end of respective month. Borrowers shall provide the Cost of Project and Means of Project on Monthly basis within 7 days from the date of end of respective month. Submission of Audited Financials and other documents to Lenders, as and when called by Lenders or filed by Borrowers with any authority/department. Submission of the copy of Bills/Purchase order, with the Lenders for construction work done or reconciliation of construction expenses done. Submission by the Borrowers Activity-wise construction completion and money spent on each activity. The Borrowers shall provide a Technical and Valuation Report for the Project on a Half-Yearly basis within 30 days from the date of the end of half year. The Borrowers shall provide the details of Other Ongoing Projects and Land Banks which are acquired by the Borrower's Group for the development of a further real estate project on a monthly basis. Borrowers shall submit the Quarterly Trial Balance and Other information related to financial aspects of the Borrowers. The Borrowers shall provide any other information limited to borrowing entities desired by Lenders, for the security of repayment of Loan Facility outstanding. The Borrowers shall inform the Lenders about any kind of litigation from private party or statutory authority (including but not limited to Taxation Authority, Noida Authority, RERA & Others). <p>However, the Lenders would intimate Borrowers, as a reminder to cure the default (under this clause) within the next 7 days and in case of non-adherence of the timelines, Borrowers shall pay the penalty of Rs. 10,000/- per day for the period for which such default continues, subject to Maximum Charge of Rs. 50,000/- per month.</p>
20.	Schedule of Disbursement	Loan Facility shall be disbursed in the manner as requested by the Borrowers, subject to the Availability Period. However, such disbursement is subject to good conduct of accounts and at the sole discretion of the Lenders.
21.	Mandatory Repayment	<p><u>Borrowers shall comply with the terms of Mandatory Repayment as follows the below mentioned manner:</u></p> <p>60% of the entire proceeds of the Project shall be mandatorily capitalized towards the repayment of the Loan Facility.</p> <p>In case, Borrowers are not able to incur the funds towards the Construction of the Project from the escrow account, due to any circumstance or factors not in control of Borrowers, the equivalent amount/funds shall be maintained by the Borrowers in the their bank account and shall transfer such amount to the sole discretion and instruction of the Lenders</p>

 Page3 Buildtech Private Limited (Borrower-1)	 Angel Park Promoters LLP (Borrower-2)	 Honey Katyal (Guarantor-1)	 Sunny Katyal (Guarantor-2)	 Anubhav Jain (Guarantor-3)
 Parveen Jain (Guarantor-4)	 Sakshi Katyal (Guarantor-5)	 Investor Clinic Private Limited (Guarantor-6)	 CSI Finance Limited (Lender-1)	 EBS Securities Private Limited (Lender-2)

		and without prejudice, the Lenders shall have the right to verify the records, at any time during the loan Tenure and in case of withdrawal of excess funds from the RERA Escrow, without prior permission of Lenders or failure to achieve the covenants as specified and agreed herein, it shall be treated as event of default under the Loan Facility. Further, the Lenders would reserve the right to change the capitalization % i.e., to reset the mandatory repayment clause of the loan facility at any time, at its sole discretion.
22.	Repayment	Loan Facility shall be repaid to the Lenders in 24 Instalments , along with interest, after end of Moratorium Period (as per Annexure I). <i>(Please note that, the actual repayment of the Loan Facility may vary based on the actual disbursement of the Loan Facility, and the final repayment schedule shall be determined on the basis of Principal Outstanding as on date of freezing of disbursement amount and shall be shared by the Lenders to the Borrowers, upon the request of the Borrowers)</i>
23.	Payment Date	Payment instalment shall be made in monthly equated instalments, comprising of principal and interest component, in accordance with the terms of this Agreement which shall be paid on or before 7th day of next month.
24.	Escrow Account	Escrow Agreement to be executed & Accounts to be opened with HDFC/ICICI Bank as per RERA guidelines within 30 (thirty) days from the date of creation of mortgage/charge over the Security(s). It is the responsibility of the Borrowers to open and activate the escrow accounts. However, if RERA is not applicable, Borrower-1 and 2, shall open the General Escrow Account with HDFC/ICICI Bank , which shall be marked under the lien of the Lenders, within 30 days of the first disbursement. All the Project receivables must be transferred to the collection escrow account only. In case of any non-adherence, Additional charge @ 6% per month (for the period of delay) shall be charged on any such amount not transferred (the additional interest shall be charged post expiry of 5 days of receipt of monies in an account other than the Collection Escrow Account).
25.	Receivable Cover	Minimum Receivable Cover of 2.25x of the outstanding loan facilities raised by Borrowers shall be maintained during the Loan Tenure.
26.	Minimum Sales Price for unsold inventory	The Borrowers shall maintain the Minimum Average Selling Rate of Rs. 10,000 per square feet for the unsold units. In the case of sales of units below the rates specified as above then, the Borrowers and Guarantors shall have to infuse the funds from their own sources for the Completion of the Project.
27.	No Objection Certificate (NOC) Charge	The Borrowers shall pay the NOC charge as mentioned below, for release of charge of the Lenders, either through Capitalization of proceeds of that specified unit for which NOC is seeking by the Borrowers or from the own source of funds of Borrowers/promoter (i.e. apart from the project proceeds):

For Angel Park Promoters LLP				
	 (Partner)			
Parveen Jain (Guarantor-4)	Angel Park Promoters LLP (Borrower-3)	Honey Katyal (Guarantor-1)	Sunny Katyal (Guarantor-2)	Anubhav Jain (Guarantor-3)
For Investors Circle Infotech Pvt. Ltd.				
		 Authorized Signatory		
Parveen Jain (Guarantor-4)	Sakshi Katyal (Guarantor-5)	Investors Circle Private Limited (Guarantor-6)	CSL Finance Limited (Lender-1)	LRSB Securities Private Limited (Lender-2)

		<ul style="list-style-type: none"> • Studio Area- Rs. 6,000/- per Square Feet • Commercial Area- Rs. 8,000/- per square feet <p>However, provisional NOC shall be issued by the Lenders, as and when requested by the Borrowers, subject to receipt of all money in the RERA designated escrow account.</p>
28.	Security	<p>Loan Facility shall be secured by way of the following securities to be created in favor of the Lenders:</p> <ul style="list-style-type: none"> • First and Exclusive Charge by way of hypothecation over 60% Project receivables (accrued/to be accrued), including other receivables of the Borrower- 1. • First and Exclusive Charge by way of hypothecation over receivables of the Borrower 2. • First and Exclusive Charge of 100% Pledge over the shares of Page3 Buildtech Private Limited. • Personal Guarantee of all Individual Guarantors. • Corporate Guarantee of Guarantor 6. • Demand Promissory Note from Borrowers and Guarantors. • Any other security as required by the Lenders. <p>AND</p> <p>Other terms and conditions as provided in the Loan Facility documents to be executed in favour of Lenders, to the satisfaction of Lenders.</p>
29.	Pre-Disbursement Conditions	<p>Pre-Disbursal conditions:</p> <ul style="list-style-type: none"> • Submission of Signed Copy of Sanction Letter. • Satisfactory Legal & Technical Report. • Submission of Copy of Partner's Resolution from Angel Park Promoters LLP for authorization of raising the said Loan Facility, creation of security and/or any other security in favor of the Lenders. • Submission of Copy of Board Resolution from Page3 Buildtech Pvt Ltd for raising the said Loan Facility. • Submission of Copy of Board Resolution from Investors Clinic Infratech Private Limited for providing the Corporate Guarantee for the said Loan Facility. • Submission of NOC/Confirmation via email from the IndusInd Bank Limited that, Lenders has first and exclusive charge by way of hypothecation over the 60% receivables of the entire Project, as owned by Borrower-1 and IndusInd Bank Limited has no charge or lien over such receivables and Corporate Guarantee of Borrower-1 shall be subservient. • Submission of Custodian Letter from IndusInd Bank Limited thereby stating that, they are holding the Original Title Deeds/Assignment Agreement and Other Property documents related to the Project Land for the beneficial interest of the Lenders under this loan facility and in the event of closure of loan facility with IndusInd Bank Limited or takeover of Loan facility by Lenders, such title deeds/Property Papers shall be handed over to Lenders only. • Cost & Means of Finance for the Project, as certified by the Borrower-1 & 2, jointly.

 For Angel Park Promoters LLP Angel Park Promoters LLP (Borrower-2)	 Honey Karyal (Guarantor-1)	 Sunny Karyal (Guarantor-2)	 Anubhav Jain (Guarantor-3)
 Parveen Jain (Guarantor-4)	 Sakshi Karyal (Guarantor-5)	 Honey Karyal (Guarantor-6)	 Honey Karyal (Guarantor-7)
 Honey Karyal (Guarantor-8)	 Honey Karyal (Guarantor-9)	 Honey Karyal (Guarantor-10)	 Honey Karyal (Guarantor-11)

		<ul style="list-style-type: none"> • Pledge over the 100% shares of the Page3 Buildtech Private Limited, along with the execution of Pledge Deed & Other documents. • Undertaking from the Borrowers and Guarantors that all the funds received from the sale of unit shall be deposited only into the escrow account under the lien of Lenders. • Undertaking from the Borrowers and Guarantors, thereby stating that, they have complied with all the compliances for creation of hypothecation over the receivables of Borrowers and availing of Loan Facility, as per law under Income Tax Act & Companies Act, 2013. • Undertaking from the Borrowers and Guarantors, that no agreement for sale, lease or creation of any third party right or interest in the property/Project mortgaged/to be mortgaged with the Lenders shall be done/created, without prior written permission of Lender(s). • Undertaking from the Borrowers and Guarantors that, they shall not raise fresh Loan Facility at entity level, without prior written consent of the Lender(s), except the vehicle loans, if any. • Undertaking from the Borrowers and Guarantors that, all the bank accounts of the Borrowers shall be disclosed to Lenders, and they shall not open any other bank account, without prior written permission of the Lender(s). • Undertaking from the Borrowers and Guarantors that, no Unit has been sold under any arrangement of Buy-Back/Assured Return/Bulk-Sale Arrangement in respect of the Project and in relation to this, they shall obtain prior written consent from the Lender(s). • Undertaking from Borrowers and Guarantors that, no change in profit sharing ratio or amendment in the LLP Agreement or change in shareholding pattern of the Company, in any way including but not limited, dispose-off, sale, transfer, issuance of their shares or withdrawal of capital funds by the partners or in any other way shall be done for the Borrowers, without prior written permission of the Lender(s). • Undertaking from the Borrowers and Guarantors that, no change in layout of approved Building plans (as submitted with Lenders) for the Project to be mortgaged with Lenders, shall be done without prior written permission of Lenders. • Undertaking from the Borrowers and Guarantors that, they shall not enter into any kind of agreement / deed / documents with any person whereby the rights/interest of Lenders in the mortgaged property(ies) / Project shall be jeopardized/altered/modified. • Undertaking from the Borrowers and Guarantors that, Lenders has the right to takeover/Balance Transfer of the existing loan facility as availed by the Borrowers or Investors Clinic Infratech Private Limited from the Indusind Bank Limited and in such scenario, the Lenders shall have first and exclusive charge by way of mortgage/charge/lien over the securities as mortgaged/charge/lien with the Indusind Bank Limited. • Submission of Latest CA/Borrower Certified List of shareholders and directors of Borrower-1 and Investors Clinic Infratech Private Limited.
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For Angel Park Promoters LLP				
	 (Partner)			
Page3 Buildtech Private Limited (Borrower-1)	Angel Park Promoters LLP (Borrower-2)	Honey Katyal (Guarantor-1)	Sunny Katyal (Guarantor-2)	Anshu Jain (Guarantor-3)
For Investors Clinic Infratech Pvt. Ltd.				
		 Authorized Signatory		
Parveen Jain (Guarantor-4)	Sakshi Katyal (Guarantor-5)	Investors Clinic Private Limited (Guarantor-6)	CSL Finance Limited (Lender-1)	LRSD Securities Private Limited (Lender-2)

		<ul style="list-style-type: none"> Submission of Latest CA/Borrower Certified List of Partners and Designated partners for the Borrower-2. Self-Certified Net Worth of Individual Guarantor(s). Perfection of all the security as mentioned above. PDCs/SPDCs from the Borrowers and Guarantors, in favour of Lenders, for the security of repayment of Principal & Interest.
30.	Post-Disbursement Conditions	<p>Any subsequent disbursement (post first disbursement and before next disbursement) shall be disbursed subject to the following conditions:</p> <ul style="list-style-type: none"> Registration of Charge with Registrar of Companies as per provisions of Companies Act, CERSAI and/or other Authorities, within 30 days from the date of first disbursement/ creation of charge/mortgage over the securities by Borrowers and Guarantors. Pledge of 100% Shares of the Page3 Buildtech Private Limited in dematerialized form in favour of the Lenders. Borrowers shall obtain NOC from Lenders, for sale of units with buyer on monthly basis, for the occurrence of any new sale (whether Unsold Units or on Sale of any cancelled unit in future). Borrowers shall comply with all the conditions of RERA, as applicable. Submission of End use certificate for the utilization of the Loan Facility. The Borrowers shall disclose in the pamphlets/brochures/advertisements materials pertaining to the Project that the entire Project has been mortgaged with the Lender(s). The Borrowers shall also mention/indicate in the pamphlets/brochures, that the Borrowers and the Mortgagor(s) shall obtain and provide NOC/permission from the Lenders for sale of flats/units of the Project. Execution of the Escrow Agreement, Escrow account(s) opening documents and Opening and Operationalization of the Escrow Account.
31.	Special Conditions	<p>Submission of Undertaking by the Borrowers for following:</p> <ol style="list-style-type: none"> In case an Event of Default, the Borrowers shall not be permitted any the following transactions including but not limited to: <ol style="list-style-type: none"> Servicing of any loans/ advances/ deposits extended by the Promoter/ Promoter Group / Related Parties / Individuals; Extending any loans/ advances/ deposits to the Promoters / Promoter Group / Related Parties / Individuals; Dividend payments No material change in business of the Borrowers which will adversely affect the interest of Lenders shall be done without prior written consent of the Lenders; All restricted payments shall be made only after compliance with the restricted payment conditions; No change in the Borrower's constitution, and other key terms of the Borrower without prior approval of the Lenders unless otherwise provided in this sanction letter; The Borrower shall provide additional security to the satisfaction of the Lenders in case the existing security becomes inadequate to cover the outstanding amount and/or the Security Cover falls below the stipulated levels;

	 For Angel Park Promoters LLP (Partner)			
Page3 Buildtech Private Limited (Borrower-1)	Angel Park Promoters LLP (Borrower-2)	Honey Katyal (Guarantor-1)	Sunny Katyal (Guarantor-2)	Anubhav Jain (Guarantor-3)
	 For Investors Clinic Private Limited Authorized Signatory			
Parveen Jain (Guarantor-4)	Sakshi Katyal (Guarantor-5)	Investors Clinic Private Limited (Guarantor-6)	CSL Finance Limited (Lender-1)	LRSD Securities Private Limited (Lender-2)

32.	Post Dated Cheques (PDCs)	<ul style="list-style-type: none"> The Borrower shall deliver cheques and/or NACH to the Lenders for the due repayment of the Loan Facility amount and interest thereon. Such cheques shall be deemed to have been given for adequate consideration already received by the Borrower and shall not absolve the Borrower from their liability to pay the said sums hereunder until the cheques are duly encashed & realized. The Guarantors shall also deliver their respective cheques to the Lenders for the due repayment of the Loan Facility amount.
33.	Timelines and place of return of original property documents	The Original Property papers and other chain documents shall be released and returned to the security provider within 30 working days of issuance of final loan closure letter, the title deeds shall be obtained from the registered office of the Lenders, subject to the condition that the Borrower(s)/security provider(s) shall not have any outstanding dues under any other facility(ies), if any, availed from the Lenders. Subsequently, the charge over the said security/collateral shall also be released by the Lenders.
34.	Classification of Loan Account	The Borrowers, understands and agrees that upon occurrence of Event of Default under this Agreement, the Lenders shall have an unqualified right to classify the account of the Borrowers as special mention account (SMA) or a non-performing asset ("NPA") or otherwise in accordance with the applicable guidelines, circulars, notifications, rules and regulations issued by the RBI or the any other Authority. A scenario of SMA/NPA classification has been illustrated in Annexure 2 and also uploaded/available at CSL website.
35.	Execution of Documents	The Loan Facility shall be disbursed post execution of the requisite documents, security documents, submission of required undertaking and collaterals, and creation of requisite charges over the Securities mentioned in this Sanction Letter as required by the Lenders and necessary to concretize the transaction.

Please note that this Sanction Letter has been provided for your acceptance and the disbursement of the said Loan Facility will strictly be contingent on sanction of Loan Facility and execution of all deeds/documents and we reserve the right for refusal, if the terms and conditions as agreed, are not being complied. This sanction communication is being sent to you in duplicate. You are requested to return us the duplicate copy along with the Annexure/s duly signed by all the Parties, as a token of having accepted the terms and conditions detailed above.

The Borrowers and Guarantors acknowledge and agree that they will not disclose this sanction letter to any other individual, entity, authority, court, or quasi-judicial body without obtaining prior written consent from the Lenders. If the Lenders came to know that the Borrowers and Guarantors have failed to adhere to this condition, the sanction letter will be deemed terminated and revoked. And the Lenders shall have the absolute right, at its sole discretion, to take appropriate legal action against the Borrowers and Guarantors for any losses caused due to such breach.



The Borrowers and the Guarantors confirms that, the terms & conditions and nature of this Sanction Letter have been read out and explained in the language, they communicate, speak and understand and they fully understand the same.

Hindi



उधारकर्ता और गारंटर पुष्टि करते हैं कि, इस मंजूरी पत्र के नियम और शर्तों और प्रकृति की भाषा में पढ़ा और समझाया गया है, वे संवाद करते हैं, और बोलते हैं और समझते हैं और वे इसे पूरी तरह से समझते हैं।

For Angel Park Promoters LLP				
	 (Partner)			
Page3 Buildtech Private Limited (Borrower-1)	Angel Park Promoters LLP (Borrower-2)	Honey Katyal (Guarantor-1)	Sunny Katyal (Guarantor-2)	Anubhav Jain (Guarantor-3)
For Investors Clinic Intimach Pvt. Ltd.				
		 Authorized Signatory		
Parveen Jain (Guarantor-4)	Sakshi Katyal (Guarantor-5)	Investors Clinic Private Limited (Guarantor-6)	CSL Finance Limited (Lender-1)	LRSD Securities Private Limited (Lender-2)





Acceptance by Lenders:

For CSL Finance Limited 	For LRSD Securities Private Limited 
Authorized Signatory (Lender-1)	Authorized Signatory (Lender-2)

Acceptance by Borrowers:

For Page3 Buildtech Pvt. Ltd. 	For Angel Park Promoters LLP 
Authorized Signatory (Borrower 1)	Authorized Signatory (Borrower 2)

Acceptance by Guarantors:

	
Honey Katyal (Guarantor-1)	Sunny Katyal (Guarantor-2)
	
Anubhav Jain (Guarantor-3)	Praveen Jain (Guarantor-4)
	
Sakshi Katyal (Guarantor-5)	Authorized Signatory (Guarantor-6)

Annexure-1

Repayment Schedule

				
Page3 Buildtech Private Limited (Borrower-1)	Angel Park Promoters LLP (Borrower-2)	Honey Katyal (Guarantor-1)	Sunny Katyal (Guarantor-2)	Anubhav Jain (Guarantor-3)
				
Praveen Jain (Guarantor-4)	Sakshi Katyal (Guarantor-5)	Investor's Clinic Private Limited (Guarantor-6)	CSL Finance Limited (Lender-1)	LRSD Securities Private Limited (Lender-2)

Instalment No.	Month End on	Quarter End on	EMI	Interest	Op. Princ	Disbursement	Prin Repay	Cl. Principal	Days
Broken Period	28/Feb/25	31/Mar/25	215,164	215,164	0	25,000,000	0	25,000,000	15
1	31/Mar/25	31/Mar/25	444,672	444,672	25,000,000	25,000,000	0	50,000,000	31
2	30/Apr/25	30/Jun/25	860,656	860,656	50,000,000	25,000,000	0	75,000,000	30
3	31/May/25	30/Jun/25	1,334,016	1,334,016	75,000,000	25,000,000	0	100,000,000	31
4	30/Jun/25	30/Jun/25	1,721,311	1,721,311	100,000,000	25,000,000	0	125,000,000	30
5	31/Jul/25	30/Sep/25	2,223,361	2,223,361	125,000,000	25,000,000	0	150,000,000	31
6	31/Aug/25	30/Sep/25	2,668,033	2,668,033	150,000,000	25,000,000	0	175,000,000	31
7	30/Sep/25	30/Sep/25	3,012,295	3,012,295	175,000,000	25,000,000	0	200,000,000	30
8	31/Oct/25	31/Dec/25	3,557,377	3,557,377	200,000,000	25,000,000	0	225,000,000	31
9	30/Nov/25	31/Dec/25	3,872,951	3,872,951	225,000,000	25,000,000	0	250,000,000	30
10	31/Dec/25	31/Dec/25	4,446,721	4,446,721	250,000,000	0	0	250,000,000	31
11	31/Jan/26	31/Mar/26	4,446,721	4,446,721	250,000,000	0	0	250,000,000	31
12	28/Feb/26	31/Mar/26	4,016,393	4,016,393	250,000,000	0	0	250,000,000	28
13	31/Mar/26	31/Mar/26	14,863,388	4,446,721	250,000,000	0	10,416,667	239,583,333	31
14	30/Apr/26	30/Jun/26	14,540,642	4,123,975	239,583,333	0	10,416,667	229,166,667	30
15	31/May/26	30/Jun/26	14,492,828	4,076,161	229,166,667	0	10,416,667	218,750,000	31
16	30/Jun/26	30/Jun/26	14,182,036	3,765,369	218,750,000	0	10,416,667	208,333,333	30
17	31/Jul/26	30/Sep/26	14,122,268	3,705,601	208,333,333	0	10,416,667	197,916,667	31
18	31/Aug/26	30/Sep/26	13,936,988	3,520,321	197,916,667	0	10,416,667	187,500,000	31
19	30/Sep/26	30/Sep/26	13,644,126	3,227,459	187,500,000	0	10,416,667	177,083,333	30
20	31/Oct/26	31/Dec/26	13,566,428	3,149,761	177,083,333	0	10,416,667	166,666,667	31

 For Angel Park Promoters LLP	 (Partner)			
Page3 Buildtech Private Limited (Borrower-1)	Angel Park Promoters LLP (Borrower-2)	Honey Katyal (Guarantor-1)	Sunny Katyal (Guarantor-2)	Anubhav Jain (Guarantor-3)
	 For Investors Clinic Private Ltd	 Signatory	 CSL Finance Limited	 LRSD Securities Private Limited
Parveen Jain (Guarantor-4)	Sakshi Katyal (Guarantor-5)	Investors Clinic Private Limited (Guarantor 6)	CSL Finance Limited (Lender-1)	LRSD Securities Private Limited (Lender-2)

21	30/Nov/26	31/Dec/26	13,285.51 9	2,868.85 2	166,666.6 67	0	10,416.66 7	156,250.0 00	30
22	31/Dec/26	31/Dec/26	13,195.86 8	2,779.20 1	156,250.0 00	0	10,416.66 7	145,833.3 33	31
23	31/Jan/27	31/Mar/27	13,010.58 8	2,593.92 1	145,833.3 33	0	10,416.66 7	135,416.6 67	31
24	28/Feb/27	31/Mar/27	12,592.21 3	2,175.54 6	135,416.6 67	0	10,416.66 7	125,000.0 00	28
25	31/Mar/27	31/Mar/27	12,640.02 8	2,223.36 1	125,000.0 00	0	10,416.66 7	114,583.3 33	31
26	30/Apr/27	30/Jul/27	12,389.00 3	1,972.33 6	114,583.3 33	0	10,416.66 7	104,166.6 67	30
27	31/May/27	30/Jun/27	12,269.46 8	1,852.80 1	104,166.6 67	0	10,416.66 7	93,750.00 0	31
28	30/Jun/27	30/Jun/27	12,030.39 7	1,613.73 0	93,750.00 0	0	10,416.66 7	83,333.33 3	30
29	31/Jul/27	30/Sep/27	11,898.90 7	1,482.34 0	83,333.33 3	0	10,416.66 7	72,916.66 7	31
30	31/Aug/27	30/Sep/27	11,713.62 7	1,296.96 0	72,916.66 7	0	10,416.66 7	62,500.00 0	31
31	30/Sep/27	30/Sep/27	11,492.48 7	1,075.82 0	62,500.00 0	0	10,416.66 7	52,083.33 3	30
32	31/Oct/27	31/Dec/27	11,343.06 7	926.400 3	52,083.33 3	0	10,416.66 7	41,666.66 7	31
33	30/Nov/27	31/Dec/27	11,133.88 0	717.213 7	41,666.66 7	0	10,416.66 7	31,250.00 0	30
34	31/Dec/27	31/Dec/27	10,972.50 7	555.840 0	31,250.00 0	0	10,416.66 7	20,833.33 3	31
35	31/Jan/28	31/Mar/28	10,787.22 7	370.560 3	20,833.33 3	0	10,416.66 7	10,416.66 7	31
36	29/Feb/28	31/Mar/28	10,589.99 4	173.327 7	10,416.66 7	0	10,416.66 7	0 0	29
			337,513.1 47	87,513.1 47		250,000.00 0	250,000.0 00		

Note: The repayment schedules may vary according to the disbursement/repayment/prepayment/ balance transfer under the Loan Facility, and the revised repayment schedule may be shared through email by the Lender(s) to the Borrowers, and the same shall be considered as final repayment schedule.

REST OF THE PAGE IS INTENTIONALLY LEFT BLANK

<p>For Angel Park Promoters LLP</p> <p>PAGE 3 BUILDTECH PRIVATE LIMITED</p> <p><i>[Signature]</i> (Partner)</p>				
Page3 Buildtech Private Limited (Borrower-1)	Angel Park Promoters LLP (Borrower-2)	Honey Karyal (Guarantor-1)	Sunny Karyal (Guarantor-2)	Anubhav Jain (Guarantor-3)
<p>For Investors Clinic Infotech Pvt. Ltd.</p> <p><i>[Signature]</i> Authorized Signatory</p>				
Parveen Jain (Guarantor-4)	Sakshi Karyal (Guarantor-5)	Investors Clinic Private Limited (Guarantor-6)	CSL Finance Limited (Leader-1)	LRSD Securities Private Limited (Lender-2)

Annexure-2
CLASSIFICATION OF LOAN ACCOUNT

The Borrowers and Guarantors understands and agrees that upon occurrence of Event of Default under this Agreement, the Lenders shall have an unqualified right to classify the account of the Borrowers as special mention account (SMA) or a non-performing asset ("NPA") or otherwise in accordance with the applicable guidelines, circulars, notifications, rules and regulations issued by the RBI or the any other Authority. A scenario of SMA/NPA classification has been illustrated below and also uploaded/available at CSL website:

Classification & Upgradation of Special mention accounts (SMA)/ Non-Performing Asset (NPA): Principal or interest or any other payment remain overdue then Borrowers loan account shall reflect the asset wholly or partly classification (SMA/ NPA) status of an account at the day-end of that calendar date. Loan accounts classified as NPAs may be upgraded as 'Standard' asset only if entire arrears of interest and principal are paid by the Borrowers.	Basis of Classification:	
	SMA Sub-Categories	Principal or Interest wholly or partly overdue
	SMA	0 Upto 30 days
	SMA-1	More than 30 days and upto 60 days
	SMA-2	More than 60 days and upto 90 days
	NPA	More than 90 days

Example: If due date of a loan account is March 31, 2022, and full dues are not received before the lending institution runs the day-end process for this date, the date of overdue shall be March 31, 2022. If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day-end process on April 30, 2022 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2022.

Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30, 2022 and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 29, 2022

PAGES BUILDTECH PRIVATE LIMITED

For Angel Park Promoters LLP				
Authorized Signatory				
Pages Buildtech Private Limited (Borrower-1)	Angel Park Promoters LLP (Borrower-2)	Honey Katyal (Guarantor-1)	Sunny Katyal (Guarantor-2)	Anubhav Jain (Guarantor-3)
For Investors Clinic Private Ltd				
Parveen Jain (Guarantor-4)	Sakshi Katyal (Guarantor-5)	Investors Clinic Private Limited (Guarantor-6)	CSL Finance Limited (Lender-1)	LRSB Securities Private Limited (Lender-2)

Annexure-3

Annexure-3A: Sales Milestones (Square Feet Sold in each Quarter)

Sales Milestones:

Month	Units To be Sold		Area To be Sold (in Sq ft)		Sale (in Crore)	
	Incremental	Cumulative	Incremental	Cumulative	Incremental	Cumulative
Feb-26	3.00	3.00	12,706	12,706	12.71	12.71
Mar-26	3.00	6.00	12,706	25,411	12.71	25.41
Apr-26	3.00	9.00	12,706	38,117	12.71	38.12
May-26	3.00	12.00	12,706	50,823	12.71	50.82
Jun-26	3.00	15.00	12,706	63,529	12.71	63.53
Jul-26	3.00	18.00	12,706	76,234	12.71	76.23
Aug-26	3.00	21.00	12,706	88,940	12.71	88.94
Sep-26	3.00	24.00	12,706	101,645	12.71	101.65
Oct-26	3.00	27.00	12,706	114,351	12.71	114.35
Nov-26	3.00	30.00	12,706	127,057	12.71	127.06
Total	30.00		127,057		127.06	

Annexure-3B: Collection Milestones (In Rs. Crore)

Collection & Capitalisation Milestone: 3B

Month	Collection (in Crore)		Capitalisation (in Crore)	
	Incremental	Cumulative	Incremental	Cumulative
May-25	0.00	0.00	1.00	1.00

For Angel Park Promoters LLP				
 Anubhav Jain (Partner)	 Anubhav Jain (Partner)	 Sunny Katyal (Guarantor-2)	 Anubhav Jain (Guarantor-3)	
Page3 Buildtech Private Limited (Borrower-1)	Angel Park Promoters LLP (Borrower -2)	Honey Katyal (Guarantor-1)	Sunny Katyal (Guarantor-2)	Anubhav Jain (Guarantor-3)
For Investors Clinic Indraloch Pvt. Ltd				
 Parveen Jain (Guarantor-4)	 Sakshi Katyal (Guarantor-5)	 Honey Katyal (Guarantor-6)	 Sunny Katyal (Guarantor-2)	 Anubhav Jain (Guarantor-3)
Parveen Jain (Guarantor-4)	Sakshi Katyal (Guarantor-5)	Investors Clinic Private Limited (Guarantor 6)	CSL Finance Limited (Lender-1)	LRSD Securities Private Limited (Lender-2)

Jun-25	0.00	0.00	1.00	2.00
Jul-25	0.00	0.00	1.00	3.00
Aug-25	0.00	0.00	1.00	4.00
Sep-25	0.00	0.00	1.00	5.00
Oct-25	0.00	0.00	1.00	6.00
Nov-25	0.00	0.00	1.00	7.00
Dec-25	0.00	0.00	1.00	8.00
Jan-26	0.00	0.00	1.00	9.00
Feb-26	1.02	1.02	1.00	10.00
Mar-26	3.05	4.07	1.83	11.83
Apr-26	10.16	14.23	6.10	17.93
May-26	10.16	24.39	6.10	24.03
Jun-26	10.16	34.56	0.97	25.00
Jul-26	10.16	44.72	0.00	25.00
Aug-26	10.16	54.89	0.00	25.00
Sep-26	10.16	65.05	0.00	25.00
Oct-26	10.16	75.22	0.00	25.00
Nov-26	10.16	85.38	0.00	25.00
Dec-26	9.15	94.53	0.00	25.00
Jan-27	7.12	101.65	0.00	25.00
Feb-27	25.41	127.06	0.00	25.00
Total	127.06		25.00	

Expenses To be incurred Milestone

Month	Land Cost & Other Approval Cost	Admin, Architect Fees, Marketing & OH	Cons. Cost	Total
Incurred Till Jan 25	23.71	3.04	29.44	56.19
Feb-25	-	0.82	2.57	3.39
Mar-25	-	0.05	3.64	3.69
Apr-25	-	0.25	3.08	3.33
May-25	-	0.05	3.27	3.32
Jun-25	-	0.25	3.83	4.08
Jul-25	-	0.05	4.57	4.62
Aug-25	-	0.24	5.64	5.88
Sep-25	-	0.05	-	0.05
Oct-25	-	-	-	-
Nov-25	-	-	-	-
Dec-25	0.47	-	-	0.47
Jan-26	-	-	-	-
Feb-26	-	0.76	-	0.76
Mar-26	-	0.76	-	0.76
Apr-26	-	0.76	-	0.76
May-26	-	0.76	-	0.76
Jun-26	-	0.76	-	0.76
Jul-26	-	0.76	-	0.76
Aug-26	-	0.76	-	0.76
Sep-26	-	0.76	-	0.76
Oct-26	-	0.76	-	0.76
Nov-26	-	0.87	-	0.87
Dec-26	-	-	-	-
Jan-27	-	-	-	-
Feb-27	-	-	-	-

	For Angel Park Promoters LLP  (Partner)			
Page3 Buildtech Private Limited (Borrower-1)	Angel Park Promoters LLP (Borrower -2)	Honey Katyal (Guarantor-1)	Sunny Katyal (Guarantor-2)	Anubhav Jain (Guarantor-3)
	For Investors 	 Authorized Signatory		
Parveen Jain (Guarantor-4)	Sakshi Katyal (Guarantor-5)	Investors Clinic Private Limited (Guarantor 6)	CSL Finance Limited (Lender-1)	LRSD Securities Private Limited (Lender-2)

Month	Land Cost & Other Approval Cost	Admin, Architect Fees, Marketing & OH	Cons. Cost	Total
Total Cost (INR' Cr)	24.18	12.53	26.60	92.75

For Angel Park Promoters LLP				
	 (Partner)			
Page3 Buildtech Private Limited (Borrower-1)	Angel Park Promoters LLP (Borrower -2)	Honey Katyal (Guarantor-1)	Sunny Katyal (Guarantor-2)	Anubhav Jain (Guarantor-3)
	 For Investors	 Authorized Signatory		
Parveen Jain (Guarantor-4)	Sakshi Katyal (Guarantor-5)	Investors Clinic Private Limited (Guarantor-6)	CSL Finance Limited (Lender-1)	IRSD Securities Private Limited (Lender-2)

Annexure-3C: Construction and Development Cost along with Land Share of Security Provider (In Rs. Crores)

ACTIVITY WISE EXPENSES TO EB INCURERD (AMT IN CRORE)

Activity	Total Cost	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25
Flooring	5.50	0.50	0.60	0.60	0.70	0.75	1.10	1.25
POP	1.80	0.20	0.20	0.22	0.25	0.28	0.30	0.35
Electrical Conduiting	3.70	0.40	0.45	0.50	0.50	0.60	0.60	0.65
Plumbing	1.20	0.10	0.12	0.15	0.18	0.20	0.22	0.23
Basement Trimix	0.25	0.10	0.10	0.05	-	-	-	-
Firefighting	1.90	0.20	0.22	0.25	0.28	0.30	0.30	0.35
Internal Paint	1.50	0.15	0.18	0.20	0.22	0.24	0.25	0.26
External Paint	0.50	0.05	0.06	0.06	0.07	0.06	0.10	0.10
UPVC & Doors	1.20	0.12	0.14	0.16	0.18	0.20	0.20	0.20
Lift	1.20	-	0.80	-	-	-	-	0.40
Railings	1.00	0.10	0.12	0.14	0.14	0.15	0.15	0.20
Mechanical Work	1.00	0.15	0.15	0.20	0.20	0.30	-	-
Genset	0.75	-	-	-	-	-	0.35	0.40
Kitchen & Sanitary Work	5.10	0.50	0.50	0.55	0.55	0.75	1.00	1.25
Total	26.60	2.57	3.64	3.08	3.27	3.83	4.57	5.64

[A large diagonal line is drawn across the page, likely indicating a signature or a mark.]

 Authorized Signatory	For Angel Park Promoters LLP  (Partner)			
Page3 Buildtech Private Limited (Borrower-1)	Angel Park Promoters LLP (Borrower-2)	Honey Katyal (Guarantor-1)	Sonny Katyal (Guarantor-2)	Anubhav Jain (Guarantor-3)
				
Parveen Jain (Guarantor-4)	Sakshi Katyal (Guarantor-5)	Investors Clinic Private Limited (Guarantor-6)	CSL Finance Limited (Lender-1)	BSE Securities Private Limited (Lender-2)

IndusInd Bank

Sanction Letter Ref. No.- IBL/CAD North/CCBG/2025-26/0880

Date- 04-07-2025

Investors Clinic Infratech Private Limited

Add- 21st Floor, Tower Astralis, Supernova, Plot No.3, Sector-94
Mahamaya Fly Over, Gautam Budha Nagar, Noida, Uttar Pradesh, Noida
Noida Gautam Buddha Nagar - 201301 Uttar Pradesh

Corporate Guarantor(s):

1. Regal Emporia Infratech Private Limited
2. Royal Hometown Planners Private Limited
3. Home and Soul Infratech Private Limited

Co-Borrower Name(s):

1. Regal Emporia Infratech Private Limited
2. Home And Soul Infratech Private Limited

Personal Guarantor(s):

4. Honey Katyal
5. Sunny Katyal

Dear Sir/Madam,

Re: Modification/Addendum of credit facility.

Please refer to our Sanction letter bearing Ref No: IBL/CADNorth/CCBG/2021-22/1505 dated October 26, 2021 or any amended Sanction letter issued and based on your request, we advise the following modification in terms of sanction.

For Investors Clinic Infratech Private Limited  Authorized Signatory		For Investors Clinic Infratech Pvt. Ltd.	
(Authorized Signatory)			
Regal Emporia Infratech Private Limited  Regal Emporia Infratech Private Limited (Corporate Guarantor)	For Royal Hometown Planners Pvt. Ltd.  Royal Hometown Planners Private Limited (Corporate Guarantor)	For Home & Soul Infratech Pvt. Ltd.  Home and Soul Infratech Private Limited (Corporate Guarantor)	
 Honey Katyal (Personal Guarantor)	 Sunny Katyal (Personal Guarantor)		

Page 1 of 9

Hyatt Regency office: IndusInd Bank Limited, New Tower, Hyatt Regency Complex, Block A, 7th Floor, District Centre, Bhikaji Cama Place, R K Puram, New Delhi - 110066.

Regd. Office: 2401, Gen. Thimayya Rd. (Cantonment), Pune - 411 001, India.
Tel: (020) 26343201 Fax: (020) 2634 3241 Visit us at www.indusind.com
CIN : L65191PN1054PLC076333



IndusInd Bank

Facility	Existing Limit	Approved Limit
Dropline Overdraft-1	20.00	0.00
Dropline Overdraft-2	15.00	0.00
Dropline Overdraft-3	25.00	12.50
Medium Term Loan - Guaranteed Emergency Credit Line (GECL)	2.62	0.00
Total (FB+NFB)	62.62	12.50

The other terms and conditions as mentioned in Sanction letter bearing IBL/CADNorth/CCBG/2021-22/1505 dated October 26, 2021 will remain unchanged.

Please return the copy of this letter duly signed by the authorized signatory of the company as token of acceptance of the aforesaid terms of the sanction and take necessary steps for compliance of the same at the earliest.

Please note that the terms and conditions of the sanction are valid for a period of 90 days from the date of the sanction letter and the Bank reserves the right to revise the rate of interest and any other terms and conditions of the sanction in case documentation and disbursement is not completed within the validity period, or, at its discretion, treat the sanction as withdrawn.

Further, please refer to the earlier Sanction Letter and the loan/credit facility agreement(s) (as may be amended, modified or altered from time to time) (the "Facility Agreement") executed pursuant to the earlier Sanction Letter, under which the Bank has agreed to grant / granted the **Credit Facilities**, to you subject to certain terms and conditions stated therein.

Capitalized terms and expressions used but not defined herein shall have the same meanings as ascribed to such terms and expressions in the Facility Agreement.

Pursuant to the provisions of RBI Circular **No. DoR.MCS.REC.28/01.01.001/2023-24 dated 18 August 2023, on Fair Lending Practice - Penal Charges under Loan Accounts ("RBI Circular")**, the terms "Default Interest", "Additional Interest", and "Penal Interest" in respect of the Credit Facilities under Sanction Letter and Facility Agreement, shall now

For Investors Clinic Infotech Pvt. Ltd.
Private Limited

[Signature]
Authorized Signatory

(Authorized Signatory)

Regal Emporia Infotech Private Limited

Regal Emporia Infotech Private Limited
(Corporate Guarantor)

For Royal Hometown Planners Pvt. Ltd.

Royal Hometown Planners Private Limited
(Corporate Guarantor)

For Home & Soul Infotech Pvt. Ltd.

Home and Soul Infotech Private Limited
(Corporate Guarantor)

Honey Katyal
(Personal Guarantor)

[Signature]
Sunny Katyal
(Personal Guarantor)



stand replaced with "Penal Charges" which are payable by you upon breach/non-compliance of the material terms and conditions of Facility Documents, as more particularly set out in the Schedule 1 hereunder, and/or as may be notified by the Bank to you from time to time or as updated on the Bank's website. The applicable Penal Charges will be effective from the date as mentioned in the Schedule 1 hereunder.

In case of trade credits, credit facilities involving structured obligations, rupee/ foreign currency export credit facilities and other foreign currency loans, the aforesaid provisions related to the payment of Penal Charges shall not be applicable and the Borrower shall be liable to pay default interest/ additional interest (as the case may be), upon default in payment of the outstanding amounts and/or breach/ non-compliance of his/ her/ its obligations in the manner as stipulated in the Sanction Letter/ Facility Agreement. In the event of default of payment of such default interest/ additional interest (as the case may be), as stated above, the same shall be capitalised and added to the principal and shall be treated as an advance to the Borrower.

It is hereby clarified that there shall be no capitalization of penal charges. For instance, the Borrower's EMI payment for the month of April is Rs 1,000 at 10% interest rate. They default on making a timely EMI payment which subjects them to an additional interest payment of 24% per annum (or 2% per month) over and above the interest component (at 10% of principal amount) already payable that month. Thus, 'penal interest' (at 2% p.a. in the example) be replaced with a 'penal charge (plus applicable GST), with no additional component to the rate of interest.

Further, the manner of appropriation of payments received by the Bank, with respect to the Credit Facilities as mentioned in the Facility Agreement is hereby amended and the amended clauses as mentioned in the Annexure-IV and Schedule 1 hereto and shall apply with effect from the effective date as mentioned in the Schedule 1 hereunder.

Other terms and conditions of Sanction Letter and Facility Agreement shall continue to remain valid and effective. The Facility Documents shall be read together with this Renewal Sanction Letter and the enclosed Schedule 1.

Except as otherwise modified / amended / supplemented under this Renewal Sanction Letter, all the other terms of the Sanction Letter and Facility Agreement will remain unchanged. This sanction is supplemental to the Facility Documents and shall be co-terminus therewith.

<p>For Investors Clinic Infotech Pvt. Ltd.</p> <p>Private Limited</p> <p></p> <p>(Authorised Signatory)</p>		
<p>Regal Emporia Infotech Private Limited</p> <p></p> <p>Regal Emporia Infotech Private Limited</p> <p>(Corporate Guarantor)</p>	<p>For Royal Hometown Planners Pvt. Ltd.</p> <p></p> <p>Royal Hometown Planners Private Limited</p> <p>(Corporate Guarantor)</p>	<p>For Home & Soul Infotech Pvt. Ltd.</p> <p></p> <p>Home and Soul Infotech Private Limited</p> <p>(Corporate Guarantor)</p>
<p></p> <p>Honey Katyal</p> <p>(Personal Guarantor)</p>	<p></p> <p>Sonny Katyal</p> <p>(Personal Guarantor)</p>	



All the securities created in favour of the Bank shall continue in full force and effect for the above additional/amended terms and conditions also.
You are requested to return a duplicate copy of this letter duly signed by you in token of your acceptance of the terms and conditions hereof.

Thanking you,

Yours faithfully
For IndusInd Bank Ltd.

Authorised Signatory

Name- *ASHISH JAIN*

Designation- *REGIONAL HEAD*

ECN- *BL38155*

For IndusInd Bank Ltd.

Relationship Manager

Name- *RAJAT KAREER*

Designation- *RM*

ECN- *167330*

For Investors Clinic Infratech
Private Limited For Investors Clinic Infratech Pvt. Ltd.

(Authorised Signatory)

Regal Emporia Infratech Private Limited

Regal Emporia Infratech Private
Limited
(Corporate Guarantor)

For Royal Hometown Planners Pvt. Ltd.

Royal Hometown Planners Private
Limited
(Corporate Guarantor)

For Home & Soul Infratech Pvt. Ltd.

Home and Soul Infratech Private
Limited
(Corporate Guarantor)

Honey Katyal
(Personal Guarantor)

Sunay Katyal
(Personal Guarantor)

Annexure I

Following Conditions have been Modified

Other Terms and Conditions	Existing Condition	Revised Condition
Security	<ul style="list-style-type: none"> Extension of charge by way of hypothecation over all receivables, current assets and inventories of Investor Clinic Infratech Private Limited. Extension of charge by way of hypothecation of receivables of all group entities funded by IBL. Extension of charge on hypothecation of all current assets of Boulevard Project in Regal Emporia Infratech Private Limited Extension of charge on hypothecation of all current assets of Page 3 Project in Home and Soul Infratech Private Limited Extension of charge on hypothecation of all current assets of Beetle Lap Project in Royal Hometown Planners Private Limited First charge by way of hypothecation over HnS group' share of receivables of project "Page 3 Noida " being developed over 0.87 lakhs sqft of FAR Area over land parcel admeasuring 4028 sqm being Pocket B56 situated in Jaypee Wishtown, Noida <p>Other comforts</p> <ul style="list-style-type: none"> Corporate Guarantee of of Home & Soul Infratech Pvt Ltd, Regal Emporia Infratech Pvt Ltd and Royal Hometown Planners Pvt Ltd. 	<ul style="list-style-type: none"> Extension of charge by way of hypothecation over all receivables, current assets and inventories of Investor Clinic Infratech Private Limited Extension of charge by way of hypothecation of receivables of M/s Regal Emporia Infratech Private Limited and M/s Royal Hometown Planners Private Limited Extension of charge on hypothecation of all current assets of Boulevard Project in Regal Emporia Private Limited Extension of charge on hypothecation of all current assets of Beetle Lap Project in Royal Hometown Planners Private Limited First charge by way of hypothecation over HnS group' share of receivables of project "Page 3 Noida " being developed over 0.87 lakhs sqft of FAR Area over land parcel admeasuring 4028 sqm being Pocket B56 situated in Jaypee Wishtown, Noida <p>Other comforts</p> <ul style="list-style-type: none"> Corporate Guarantee of Regal Emporia Infratech Pvt Ltd and Royal Hometown Planners Pvt Ltd and Home and Soul Infratech Private Limited

For Investors Clinic Infratech Pvt. Ltd.
Private Limited


Authorised Signatory

(Authorised Signatory)

Regal Emporia Infratech Private Limited

For Royal Hometown Planners Pvt. Ltd.

For Home & Soul Infratech Pvt. Ltd.

Regal Emporia Infratech Private Limited
(Corporate Guarantor)

Royal Hometown Planners Private Limited
(Corporate Guarantor)

Home and Soul Infratech Private Limited
(Corporate Guarantor)

Honey Katyal
(Personal Guarantor)


Honey Katyal
(Personal Guarantor)



	<ul style="list-style-type: none"> Personal Guarantees of promoters Mr. Honey Katyal and Mr. Sunny Katyal Undated cheques from the Borrower. 	<ul style="list-style-type: none"> Personal Guarantees of promoters Mr. Honey Katyal and Mr. Sunny Katyal Undated cheques from the Borrower.
Other Condition	IBL shall have the right to utilize the cashflows of Regal Emporia Infratech Private Limited, Home & Soul Infratech Private Limited and Royal Hometown Planners Private Limited in case of shortfall of servicing the facility	IBL shall have the right to utilize the cashflows of Regal Emporia Infratech Private Limited and Royal Hometown Planners Private Limited in case of shortfall of servicing the facility

ANNEXURE IV

I. Appropriation in case of regular Working Capital & Term Loan accounts:

"Notwithstanding the provisions of the Contract Act, 1872 or any other law or any terms and conditions or any directions of the Borrower to the contrary, the Bank and the Borrower agree that the Bank shall have right to appropriate the monies received from the Borrower or any other Person on their behalf, in the following manner:

- a) Firstly, towards costs, charges including prepayment charges and other expenses and other monies due and payable or becoming due and payable to the Bank;
- b) Secondly towards Interest, fee or commission due but unpaid to the Bank; **
- c) Thirdly, towards the principal monies;
- d) Fourthly, towards Penal Charges and taxes (if any) applicable with respect thereto; and
- e) Lastly, towards payment of any other sum due but unpaid under this Master Facility Agreement or any other Facility Document.

**For rupee/foreign currency export credit facilities and other foreign currency credit facilities, sub point (b) as mentioned above should be read as:

"b) Secondly towards Interest, Additional Interest, Default Interest, fee or commission due but unpaid to the Bank;"

II. Appropriation in case of recovery of dues by the Bank after default in Working Capital account:

For Investors Clinic Infratech Private Limited <i>For Investors Clinic Infratech Pvt. Ltd.</i>  (Authorized Signatory)		
<i>Regal Emporia Infratech Private Limited</i>  Regal Emporia Infratech Private Limited (Corporate Guarantor)	<i>For Royal Hometown Planners Pvt. Ltd.</i>  Royal Hometown Planners Private Limited (Corporate Guarantor)	<i>For Home & Soul Infratech Pvt. Ltd.</i>  Home and Soul Infratech Private Limited (Corporate Guarantor)
 Honey Katyal (Personal Guarantor)	 Sunny Katyal (Personal Guarantor)	



In the event of the Security being realized/ recovery of money by the Bank, however and in whatsoever manner, the realization thereof shall be applied as under:

- firstly, towards Interest, fee or commission due but unpaid to the Bank; **
- secondly, towards the principal monies due and payable to the Bank;
- thirdly towards charges, Penal Charges and taxes (if any) applicable with respect thereto; and
- thereafter the balance, if any, shall be available for, and be appropriated to the remaining outstanding indebtedness of the Borrower on any account to the Bank in accordance with the total amount of such other outstanding indebtedness.

**For trade credits, any credit facilities involving structured obligations, rupee/ foreign currency export credit and foreign currency credit facilities, sub point (a) as mentioned above should be read as:

"a) firstly, towards Interest, additional interest, default interest, fee or commission due but unpaid to the Bank;"

III. Appropriation in case of recovery of dues by the Bank after default in loan account:

A. [For term loans / short term loans to be repaid in non-equated instalment

In the event of the Security being realized / recovery of money by the Bank, however and in whatsoever manner, the realization thereof shall be applied as under : **

- firstly, towards Interest, fee or commission due but unpaid to the Bank; and
- secondly, towards the principal monies payable to the Bank;
- thirdly, towards charges Penal Charges and taxes (if any) applicable with respect thereto;
- Fourthly towards accrued charges (on cash basis);
- thereafter the balance, if any, shall be available for, and be appropriated to the remaining outstanding indebtedness of the Borrower on any account to the Bank in accordance with the total amount of such other outstanding indebtedness.

**For any credit facilities involving structured obligations and foreign currency credit facilities, the aforesaid clause should be read as:

In the event of the Security being realized / recovery of money by the Bank, however and in whatsoever manner, the realization thereof shall be applied as under der:

- firstly, towards additional interest and default interest due and payable to the Bank;
- secondly, towards Interest, fee or commission due but unpaid to the Bank;
- thirdly, towards the principal monies payable to the Bank;
- fourthly, towards charges, Penal Charges and taxes (if any) applicable with respect thereto;

<p>For Investors Clinic Infratech Pvt. Ltd.</p> <p>Private Limited</p> <p><i>[Signature]</i></p> <p>Authorized Signatory</p> <p>(Authorised Signatory)</p>		
<p>Regal Emporia Infratech Private Limited</p> <p><i>[Signature]</i></p> <p>Regal Emporia Infratech Private Limited</p> <p>(Corporate Guarantor)</p>	<p>For Royal Hometown Planners Pvt. Ltd.</p> <p><i>[Signature]</i></p> <p>Royal Hometown Planners Private Limited</p> <p>(Corporate Guarantor)</p>	<p>For Home & Soul Infratech Pvt. Ltd.</p> <p><i>[Signature]</i></p> <p>Home and Soul Infratech Private Limited</p> <p>(Corporate Guarantor)</p>
<p><i>[Signature]</i></p> <p>Honey Katyal</p> <p>(Personal Guarantor)</p>	<p><i>[Signature]</i></p> <p>Sunny Katyal</p> <p>(Personal Guarantor)</p>	



- e. Fifthly, towards accrued charges (on cash basis); and
 f. thereafter the balance, if any, shall be available for, and be appropriated to the remaining outstanding indebtedness of the Borrower on any account to the Bank in accordance with the total amount of such other outstanding indebtedness] ****

OR

[For term loans/ short term loans to be repaid in equated instalment

In the event of the Security being realized / recovery of money by the Bank, however and in whatsoever manner, the realization thereof shall be applied as under:**

- firstly, towards the principal monies payable to the Bank;
- secondly, towards Interest, fee or commission due but unpaid to the Bank;
- thirdly, towards charges, Penal Charges and taxes (if any) applicable with respect thereto;
- fourthly, charges accrued on cash basis due but unpaid to the Bank; and
- thereafter the balance, if any, shall be available for, and be appropriated to the remaining outstanding indebtedness of the Borrower on any account to the Bank in accordance with the total amount of such other outstanding indebtedness] **

**For any credit facilities involving structured obligations and foreign currency credit facilities, the aforesaid clause should be read as:

In the event of the Security being realized / recovery of money by the Bank, however and in whatsoever manner, the realization thereof shall be applied as under:

- firstly, towards the principal monies payable to the Bank;
- secondly, towards Interest, fee or commission due but unpaid to the Bank;
- thirdly, towards the additional interest and default interest payable to the Bank;
- fourthly, towards charges accrued on cash basis, Penal Charges and taxes (if any) applicable with respect thereto, due but unpaid to the Bank; and
- thereafter the balance, if any, shall be available for, and be appropriated to the remaining outstanding indebtedness of the Borrower on any account to the Bank in accordance with the total amount of such other outstanding indebtedness] ****

**** - to be retained, as may be applicable based on the repayment terms of the Facility.

For Investors Clinic Infratech Private Limited  (Authorized Signatory)		
Regal Emporia Infratech Private Limited  (Corporate Guarantor)	For Royal Hometown Planners Pvt. Ltd.  (Corporate Guarantor)	For Home & Soul Infratech Pvt. Ltd.  (Corporate Guarantor)
 Honey Katyal (Personal Guarantor)	 Sunny Katyal (Personal Guarantor)	



Schedule 1

Schedule of Penal Charges for breach of material terms and conditions

S. No.	Particulars	Quantum of Charge (exclusive of GST as applicable)
1	Penal charges/penalty for delay in payment of dues including principal, interest, cost, charges, taxes, expenses, retirement of bills etc. payable to the Bank	@ 2% p.m. on the amount of default for the no. of days of overdue
2	Penal charges/penalty for drawing in excess of the drawing power in case of OD, CC, WCDL	@ 2% p.m. on the amount of excess utilization of limits for the irregular period
3	Penal charges/penalty for Non-submission/delay of renewal documents within stipulated timeline	@ 2% p.a. on the outstanding amount for the irregular period
4	Penal charges/penalty for delay in creation/perfection of security or additional security interest in favor of the Bank within stipulated timeline	@ 2% p.a. on the outstanding amount for the irregular period
5	Penal charges/penalty for delay in submission of any of the following monitoring documents/information (wherever applicable) within stipulated timeline: <ul style="list-style-type: none"> • Stock / Book Debt statement • Financial Statements • Unhedged foreign currency certificate • External rating of facility • Inspection report • Stock audit report • Statement of Accounts from other Bank(s) • End use certificates • CA certificates • Insurance policy • Udyam registration certificate 	@ 2% p.a. on the outstanding amount for the irregular period (per instance)
6	Penal charges/penalty for occurrence of any other event which constitute "Event of Default" as per facility documentation	@ 2% p.a. on the outstanding amount for the irregular period
7	Penal charges/penalty for maintaining current account outside IBL if not allowed as per RBI's current account guidelines	@ 2% p.a. on the outstanding amount for the irregular period

Effective Date - 30th Jun/24 or this sanction letter date whichever is earlier

For Investors Clinic Infratech Pvt. Ltd.  Authorised Signatory (Authorised Signatory)		
Regal Emporia Infratech Private Limited  Regal Emporia Infratech Private Limited (Corporate Guarantor)	For Royal Hometown Planners Pvt. Ltd.  Royal Hometown Planners Private Limited (Corporate Guarantor)	For Home & Soul Infratech Pvt. Ltd.  Home and Soul Infratech Private Limited (Corporate Guarantor)
 Honey Katyal (Personal Guarantor)	 Sunny Katyal (Personal Guarantor)	



IndusInd Bank

Sanction No: IBI/CAD North/CCBG/2022-23/1776
Date: 30-Sep-22

Investors Clinic Infratech Private Limited
Shop No.7, RBI Colony Market, Hauz Khas
New Delhi - 110016

Personal Guarantor(s):

1. Honey Katyal
2. Sunny Katyal

Corporate Guarantor(s):

1. Regal Emporia Infratech Private Limited
2. Home And Soul Infratech Private Limited
3. Royal Hometown Planners Private Limited

Dear Sir/Madam,

Re: Renewal with Enhancement of Credit Limits

With reference to your request for the credit facilities, we are pleased to sanction the facilities as under subject to the terms and conditions as mentioned in the Annexures.

The facilities (unless expressly stated otherwise) are repayable/ determinable on demand and are presently being made available for a period of 1 Year, however subject to a review by the Bank at any time. The Bank may, at its sole discretion choose to continue/ renew the facilities for a period beyond the period aforesaid.

INR In crores

Facility Details	Existing	Proposed
Working Capital Demand Loan	7.50	2.50
Medium Term Loan - Guaranteed Emergency Credit Line (GECL)	2.62	2.20
Dropline Overdraft	-	25.00
Dropline Overdraft	15.00	15.00
Total	25.12	44.70

For Investors Clinic Infratech Pvt. Ltd.	For Regal Emporia Infratech Pvt. Ltd.
For M/s Investors Clinic Infratech Private Limited (Customer Name)	Regal Emporia Infratech Private Limited (Corporate Guarantee)
Home And Soul Infratech Private Limited (Corporate Guarantee)	Royal Hometown Planners Private Limited (Corporate Guarantee)
Honey Katyal (Personal Guarantee)	Sunny Katyal (Personal Guarantee)

District Centre, Bhikaji Cama Place, R.K. Puram, New Delhi - 110066 Tel: (011) 42506200

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