

NON-ENCUMBRANCE CERTIFICATE

WITH RESPECT TO

**Project namely 'Eldeco Echoes of Eden' situated at
GH-01B/1, Sector-22D, Yamuna Expressway Industrial
Development Authority, Dist. Gautam Budh Nagar, Uttar
Pradesh**

ISSUED BY

**HKJ & ASSOCIATES
Advocates & Consultants
2nd Floor, Manish Chambers, L.S.C.
Mayur Vihar, Phase 2, Delhi - 110091**

HIGHLY CONFIDENTIAL & CLIENT PRIVILEGED

14th January, 2026

PRIVATE AND CONFIDENTIAL

To
Eldeco Sohna Projects Limited
201-212, Splendor Forum, IInd Floor,
Jasola District Centre, New Delhi-110025

14th January, 2026

Kind Attention: Mr. Anand Kumar Sri, Director

I. INTRODUCTION

Based on the instructions given to us by Eldeco Sohna Projects Limited (“**Client**”), we have issued this certificate (“**Certificate**”) solely on the basis of our review of the documents provided to us in respect of proposed Project namely ‘Eldeco Echoes of Eden on a land admeasuring 20235 sq. mtr. (5.0001 acres) situated at GH-01B/1, Sector-22D, Yamuna Expressway Industrial Development Authority, Dist. Gautam Budh Nagar, Uttar Pradesh [hereinafter referred to as “**Project**”], listed at Annexure-I of this Certificate (“**Documents**”).

II. ASSUMPTIONS AND QUALIFICATIONS

- (i) Our scope, for the purpose of this Certificate, was limited only to the review of the Documents and did not involve (a) any independent investigation with respect to the information contained in the Documents or inquiry into the veracity or authenticity of any fact(s) therein; and (b) any independent searches with respect to any documents/records in respect of the Land, other than the Documents provided to us.
- (ii) We have relied solely on the Documents and the information and the contents set out therein, and have assumed correctness of such information and contents. Our observations in this Certificate are limited to issues and risks arising from a legal perspective in relation to the title of the respective owner to the Land, as analyzed by us from the Documents.
- (iii) Unless otherwise specified under this Certificate, we have not examined issues pertaining to (a) approvals from statutory/ regulatory authorities for construction, development and/ or occupation of the Land; (b) business, taxation, regulatory and financial issues of the present or previous owners of the Land; and (b) local regulations, circulars, notifications, regulations, etc. that the Land may be subject to.
- (iv) The key issues set out in this Certificate are subject to the requisitions raised by us and the same may be updated and modified upon review of the responses that may be provided to our requisitions.
- (v) We have relied solely on the Documents to determination the mortgages created upon and the on-



going litigations in respect of the Land; and have not independently verified any litigation, encumbrances arising on the Land. Further, we have not conducted any searches in: (a) any court, registry or the office of any authority in relation to any pending or threatened litigation, claim or proceeding arising on or in connection with the Land mentioned herein; and/or (b) the office of the Registrar of Companies or any other statutory authority to determine any encumbrances created/existing with respect to the Land. The Certificate has been drafted on the basis of a review of Documents made available to us in respect of the Land.

- (vi) While all reasonable care has been taken to ensure that the facts stated in this Certificate are accurate and based only on the details and the documents provided to us and perused by us, neither H.K.J. & Associates, nor any of its advocate, attorney, associate, consultant, staff, employee, etc., shall in any way be responsible for the contents of this Certificate and we take no responsibility/liability for any reliance thereon by a third party. H.K.J. & Associates, (including its any advocate, attorney, associate, consultant, staff, employee, etc.) will not be liable for any consequential, incidental or punitive loss or expense in any condition or situation whatsoever.

III. CERTIFICATE

Description of the said Land
GH-01B/1, Sector-22D, Uttar Pradesh
FLOW OF TITLE
<ul style="list-style-type: none"> ➤ That Yamuna Expressway Industrial Development Authority ("YEIDA") under Scheme Code: YEA-GH-10/2025 for builder plots had invited Bid from various Builders for development of Group Housing on land admeasuring 20,235 sqm ("Project") at Plot no. GH-01B/1, Sector-22D, Uttar Pradesh ("Bid"). ➤ That Eldeco Sohna Projects Limited ("Promoter") has filed the aforesaid Bid and was the successful bidder, Accordingly, YEIDA has issued the Allotment Letter having reference no. YEA/GH-10/4757/2025 dated 13.08.2025, copy of same has been attached as Annexure-1. ➤ That the Promoter on 14.10.2025 has entered into the Lease deed for the Project with YEIDA, which is duly registered on 14.10.2025 at the office of concerned Sub-Registrar, Greater Noida vide book no. -1, Registration No. 32965, copy of same has been attached as Annexure-2 ➤ That the Promoter is proposing to develop the said Land under the name and style of "Eldeco Echoes of Eden" is a planned in wise manner as per the building plan approved by YEIDA vide YEIDA/202601120558/2025/09/09/S/2189 dated 12.01.2026 which inter-alia includes Group Housing, commercial space, parks, utilities and common services and facilities therein, which is valid for 5 years i.e. till 11.01.2031.
POSSESSION
As per documents provided and perused by us, possession of Land is with Eldeco Sohna Projects Limited.
PUBLIC ACTIVITY
As per documents provided and perused it appears that said Land does not relate to any public activity/ Trust Land/ Govt. Land/ Road.



CONFIRM

- a) Is there any mortgage/s or other encumbrances that have been created against the Land? If yes, kindly provide all the relevant information.

We have been informed that the Promoter has not created mortgage/ hypothecation on the Project Land and/or receivables thereon.

- b) Details and copies of agreements entered or Power of Attorney given with respect to the Land, if any.

Not Applicable.

- c) Whether the Land is subject matter to any dispute before any court of law or tribunal in India? If yes, kindly provide all the relevant information.

We have been informed that there is no such dispute on the Land.

CONCLUSION

On perusal of documents shared in relation to the said Land, we are of the view that Eldeco Sohna Projects Limited has valid and subsisting title over the said Land on the basis of Lease deed, in its favour.

Trust the above is of assistance to you, if you have any further clarifications, please feel free to revert.

Yours faithfully,
For **H.K.J. & Associates**



H.K. Jangal
Advocate

ANNEXURE -III
DETAILS OF LEASE DEED OF LAND

Lease Deed dated 14.10.2025 for Land admeasuring 20,235 sqm at Builder Plot no. GH-01B/1, Sector-22D, Yamuna Expressway Industrial Development Authority, Dist. Gautam Budh Nagar, Uttar Pradesh

Book no. -1, Registration No. 32965



BAR COUNCIL OF DELHI

(Statutory Body Under Advocates Act, 1961)

H.O.: 2/6, Siri Fort Inst. Area, Khel Gaon Marg, New Delhi-49, Ph. : 26488356/5196
Website : delhibarcouncil.com, E-mail : barcouncilofdelhi@rediffmail.com




S.No... 1348/H/4-HC ... Valid Upto... 31/12/2022

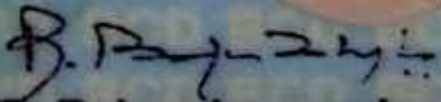
HARENDER KUMAR JAGGI

ADVOCATE

Enrolment No... D/184-D/1977

Date of Enrolment
08/09/1977


Maninder Singh
Chairman


R. Balasubramanian
Member, Special Committee



Blood Group : **AB+**

Heart Patient : **No** (Yes/No)

Diabetic : **No** (Yes/No)

Date of Birth : **05/03/1954**

Residence : Flat No.505, Pocket-E,
Mayur Vihar, Ph-II, Delhi-110091.

Ph. : 9810078159, 22772793

Office : 2nd Floor, Manish Chambers,
LSC Mayur Vihar-II, Delhi-91.

Ph. : 9810078159, 22772666

[Handwritten Signature]
Holder's Signature

[Handwritten Signature]

Checked by

Allotment Letter

Name of Scheme : YEA-GH-10/2025

Size of Plot: - 20235.00 Sqm

Payment Plan : INSTALLMENT

To,

M/s. Eldeco Sohna Project Limited,
R/o- 201-212, Splendor Forum, 2nd Floor,
Jasola District Centre, New Delhi-110025.
Email: parag.dimri@eldecoproperties.com

Subject- Allotment Letter for Group Housing scheme-YEA-GH-10/2025, Plot No- GH-01B/1 Sector-22D in Yamuna Expressway Industrial Development Authority Area- 20235.00 Sqm.

Dear Sir,

May kindly refer to your Login Id. parag.dimri@eldecoproperties.com of Group Housing Plot Scheme YEA-GH-10/2025 for allotment of Builders Plot in YEIDA.

The Authority is pleased to allot the Builders Plot No. GH-01B/1, Sector-22D measuring area - 20235.00 Sqm. on lease for a period of 90 years.

1. a) Scheme Name - YEA-GH-10/2025
- b) Allotment Number - YEAGH102025/01
- c) Allotted area - 20235.00 Sqm
- d) Rate of Allotment - Rs. 81374.01 per Sqm
- e) Total Premium Amount - Rs. 1646603000/-
- f) Allotment money - Rs. 493980900/-
- g) Registration/Earnest Money deposited - Rs. 106230000/-
- h) Allotment Money payable by date 12/10/2025 - Rs. 552411200/-
(After adjustment of deposited registration/earnest money)
- i) Balance (60%) premium Amount - Rs. 987961800/-

2. Balance 60% amount of premium with interest @applicable interest rate at that time will be payable in the 04 half yearly instalments. Details of payment plan of Balance premium/Instalments are given below: -

यमुना एक्सप्रेसवे औद्योगिक विकास प्राधिकरण

प्रथम तल, कॉन्वेंशियल कॉम्प्लेक्स, ब्लॉक-पी-2, सेक्टर ओमेगा-1, गेट नौएखा सिटी - 201308, गौतमबुद्धनगर (उ०प्र०)
दूरभाष न० - 0 - 2395153, फैक्स न० - 0120 - 2395150

PAYMENT SCHEDULE

No of Instalment	Due Date	Period	Days	Rate	Principal	Interest	Installment Amount	CI, Balance	
								987,961,800	
Installment-01	13/02/2026	14/08/2025	13/02/2026	184.00	10.50%	246,990,450	52,294,307	299,284,757	740,971,350
Installment-02	13/08/2026	14/02/2026	13/08/2026	181.00	10.50%	246,990,450	38,581,262	285,571,712	493,980,900
Installment-03	13/02/2027	14/08/2026	13/02/2027	184.00	10.50%	246,990,450	26,147,153	273,137,603	246,990,450
Installment-04	13/08/2027	14/02/2027	13/08/2027	181.00	10.50%	246,990,450	12,860,421	259,850,871	-
Total						987,961,800	129,883,142	1,117,844,942	

Note:- GST will be paid extra if applicable

1. Above payment plan is on the basis of Interest @ 10.5% per annum is applicable from 2st Jan 2025 subject to the revision on 1st January and 1st July of each year as per G.O. No. 1567/77-4-20-36N/20 dated 09 June 2020
2. GST liability as applicable rates at the time of payment shall be borne by the allottee itself under Reverse Charge Mechanism vide 2 N.13/2017 S. So.5, 5A dated 28.06.2017.
3. In case the due Allotment Money as mentioned above is not deposited within the stipulated time, the Allotment Letter will be mandatorily cancelled, and the Registration Money/Earnest Money will be forfeited by the Authority.
4. The allotment money and the instalment can be deposited through online portal of YEIDA <https://yamunaexpresswayauthority.com>.
5. For all future correspondence you may please quote your E-Auction ID Number, Allotment Number and details of plot etc.
6. In case of default on the part of the Applicant/Allottee/Sub-Lessee(s) or any breach/violation of the terms and conditions of the Scheme Document, allotment, lease and/or non-deposit of the allotment amount, instalments or any other dues or not completing the construction or making it functional within prescribed time, the allotment will stand cancelled.
7. The Lease Rent will be 1% of the premium of the plot per year for the first 10 year from the date of execution of the Lease Deed.
8. After every ten years from the date of execution of the Lease Deed, the Lease Rent shall be automatically increased @50% and the rate will be applicable for the next ten years and this process of enhancement will continue for future. No separate notice shall be given in this regard.
9. The Lease Rent shall be payable in advance every year. First such payment shall fall due on the date of execution of Lease Deed and thereafter, every year, on or before the last date of previous financial year.
10. In case of any dispute regarding these terms and conditions the decision of the lessor shall be final and binding on the applicant/allottee/lessee.
11. The terms and conditions of the group housing scheme brochure - YEA/GH-10/2025 shall form part of this allotment letter and shall be binding on the allottee.
12. This allotment is made for a lease period of 90 years on the basis of execution of lease deed.
13. The allotment is on 'as is where is' basis.

यमुना एक्सप्रेसवे औद्योगिक विकास प्राधिकरण

प्रथम तल, कॉम्प्लेक्स कॉम्प्लेक्स, ब्लॉक-पी-2, सेक्टर ओमेगा-1, ग्रेटर नोएडा सिटी - 201308, गौतमबुद्धनगर (उत्तराखण्ड)
दूरभाष नं - 0 - 2395153, फ़ैक्स नं - 0120 - 2395150

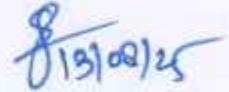


Reference No-YEA/GH-10/4757/2025

DATE 13/08/2025

14. The Allottee/ Lessee and his / her / their successors shall abide by the provisions of the U.P. Industrial Area Development Act 1976 (U.P. Act No. 6 of 1976) and such rules, regulations or directions as are issued there in from time to time.
15. Any dispute between the Lessor and Allottee/ Lessee shall be subject to the territorial jurisdiction of Civil Courts at Gautam Buddha Nagar or the High Court at Allahabad.

Yours faithfully,



(Gajendra Singh)
Manager (Builders)

Yamuna Expressway Industrial Development Authority

- Copy: 1. General Manager (Finance)
2. General Manager (Planning)
3. General Manager (Project)

Manager (Builders)

Yamuna Expressway Industrial Development Authority

यमुना एक्सप्रेसवे औद्योगिक विकास प्राधिकरण

प्रथम तल, कॉमर्शियल कॉम्प्लेक्स, ब्लॉक-पी-2, सेक्टर आमेगा-1, ग्रेटर नोएडा सिटी - 201308, गौतमबुद्धनगर (उ०प्र०)
दूरभाष न० -० - 2395153, फैक्स न० - 0120 - 2395150

To,

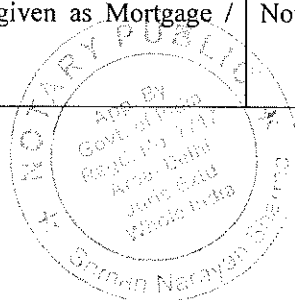
The Secretary
Uttar Pradesh Real Estate Regulatory Authority
Naveen Bhavan, Rajya Niyojan Sansthan,
Kala Kankar House, Old Hyderabad,
Lucknow, Uttar Pradesh – 226007

Sub: Affidavit/ Declaration on Credit Facilities Availed for the Project “Eldeco Echoes of Eden”

I, Anand Kumar Srivastava, Director of Eldeco Sohna Projects Limited, duly authorised 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 unsecured Inter Corporate Loan(s) have been availed from fellow subsidiaries for the project “**Eldeco Echoes of Eden**”.

1	Details	
a.	Name of Lender	Eldeco Infracon Realtors Limited, fellow subsidiary of the Promoter
b.	Address of lender’s Office/ Branch	201-212, Splendor Forum, IInd Floor, Jasola District Centre, New Delhi-110025
c.	Date of Borrowing/ First Disbursement	12.09.2025
d.	Amount Sanctioned	Not Applicable
e.	Amount Borrowed	INR 29.15 crores (Rupees Twenty Nine Point Fifteen Crores only)
f.	Outstanding Amount as on date of affidavit	INR 29.15 along with applicable interest at MCLR rate
g.	Details of Project Assets given as Mortgage / Security	Not Applicable

2	Details	
a.	Name of Lender	Eldeco Real Estate Limited, fellow subsidiary of the Promoter
b.	Address of lender’s Office/ Branch	201-212, Splendor Forum, IInd Floor, Jasola District Centre, New Delhi-110025
c.	Date of Borrowing/ First Disbursement	12.09.2025
d.	Amount Sanctioned	Not Applicable
e.	Amount Borrowed	INR 55.12 crores (Rupees Fifty Five Point Twelve Crores only)
f.	Outstanding Amount as on date of affidavit	INR 55.12 along with applicable interest of MCLR rate
g.	Details of Project Assets given as Mortgage / Security	Not Applicable



Anand Kumar Srivastava

I also confirm that the certificate given by the Chartered Accountant (including UDIN) Sri Suraj Singhal membership no. 545310 certifying all the borrowings on date, as required under para 10(ii) of the project Account Directions issued by U.P. RERA is enclosed with this affidavit.

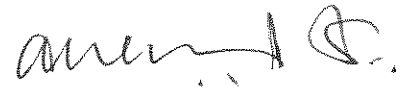


Deponent

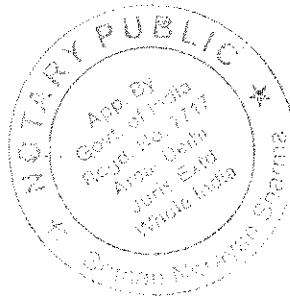
Verification

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

Verify by me at Delhi on the 16th day of February, 2026



Deponent



ATTESTED

Notary Public
(INDIA)

16 FEB 2026

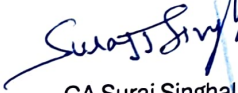
CERTIFICATE

We, on the basis information and documents produced before us by Eldeco Sohna Projects Limited (“Promoter”), certify that:

- a) The Promoter has availed unsecured Inter Corporate Loan(s) from below mentioned fellow subsidiaries:
- INR 29.15 crores along with applicable interest at MCLR rate from M/s. Eldeco Infracon Realtors Limited
 - INR 55.12 crores along with applicable interest at MCLR rate from M/s. Eldeco Real Estate Limited
- b) The Promoter has utilised the aforesaid facilities for the payment towards the cost of the project land (including stamp duty and registration charges) namely “Eldeco Echoes of Eden” having land admeasuring 20235 sq m. located on “Plot no GH-01/B1, Sector-22D, Yamuna Expressway, Uttar Pradesh to Yamuna Expressway Industrial Development Authority.

For Singhal Suraj & Co

Chartered Accountant



CA Suraj Singhal

Proprietor

M. No. 545310

Firm Registration Number (FRN)- 023177C

Date: 06-02-26

Place: New Delhi

UDIN- 26545310KDRJSM8302

