

JANAM BHUMI IRON PRIVATE LIMITED

Regd Office: 55, 2nd Floor, Lane-2, Westend Marg, Saidullajab, Near Saket metro Station, South West Delhi, New Delhi-110030

CIN: U27109DL2002PTC115572

EMAIL ID:janambhumiron@gmail.com

Form — RA-8

Affidavit for Declaration on Credit Facilities Availed for the Project
(On Company/ Promoter's Letter Head)

To,

The Secretary

Uttar Pradesh Real Estate Regulatory Authority

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

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

Sr.No.	Details	
a.	Name of Lender	As per Annexure 1
b.	Address of Lender's Office / Branch	
c.	Date of Borrowing / First Disbursement	
d.	Amount Sanctioned	
e.	Amount Disbursed	
f.	Outstanding Amount as on date of affidavit.	
g.	Details of Project Assets given as Mortgage / Security	

2. I undertake that funds from the declared credit facility will be deposited in the separate account only.
3. I also confirm that the certificate given by the Chartered Accountant (including UDIN) Sri/ Smt./ Ms. Anit Agarwal membership no. 527935 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.
4. I confirm that the certificate/loan agreement issued by the lending bank/ institution namely, Shivam Traders and Hire Purchase Pvt Ltd, Shree Ganesh Buildtech India Pvt Ltd, Dwarika Infra Buildtech Pvt Ltd as required under para 10(ii) of the Project Account directions issued by U P. RERA is also enclosed with this affidavit.

Verification

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

Verified by me at... Aggra on this... 22 Jan date of ... 2026


Deponent

Annexure 1

Name of Lender	Shivam Traders and Hire Purchase Pvt Ltd	Shree Ganesh Buildtech India Pvt Ltd	Dwarika Infra Buildtech Pvt Ltd
Address of Lender's Office / Branch	83 OLD VIJAY NAGAR COLONY, Agra, AGRA, Uttar Pradesh, India, 282004	83 OLD VIJAY NAGAR COLONY, Agra, AGRA, Uttar Pradesh, India, 282004	83 OLD VIJAY NAGAR COLONY, Agra, AGRA, Uttar Pradesh, India, 282004
Date of Borrowing / First Disbursement	26-03-2021	31-03-2021	31-03-2021
Amount Sanctioned	7500000	6100000	7900000
Amount Disbursed	7500000	6100000	7900000
Outstanding Amount as on date of affidavit.	0	0	0
Details of Project Assets given as Mortgage / Security	Unsecured	Unsecured	Unsecured

LOAN AGREEMENT

This Loan Agreement is made on **20 March 2021** in **Agra, Uttar Pradesh**.

BETWEEN

Shree Ganesh Buildtech India Private Limited,

Registered Office at: **83, Old Vijay Nagar Colony, Agra (U.P.) – 282004,**

Through its Director **Mr. Ravi Shanker,**

(hereinafter referred to as the “**Lender**”, which expression shall include its successors and assigns)

AND

Janam Bhumi Iron Private Limited,

Registered Office at: **55, 2nd Floor, Lane-2, Westend Marg, Saidullajab,**

Near Saket Metro Station, Gadaipur, South West Delhi, New Delhi – 110030,

Through its Director **Mr. Sparsh Sachar,**

(hereinafter referred to as the “**Borrower**”, which expression shall include its successors and assigns)

1. Loan Amount

The Lender has advanced a sum of **₹61,00,000/- (Rupees Sixty-One Lakhs Only)** to the Borrower.

2. Purpose of Loan

The **Lender hereby affirms** that the loan has been granted to the Borrower for the purpose of development, construction, and allied activities of the real estate project known as “**AGASTYAS AVENUE**”, and the **Borrower confirms and undertakes** that the loan amount availed under this Agreement shall be utilized **only and exclusively** for the said project.

3. Loan Period

The loan shall be for a period of **four (4) years**, commencing from **31 March 2021** and ending on **30 March 2025**.

4. Interest

The loan shall carry **simple interest @ 7% per annum**, calculated on the outstanding principal amount.

5. Repayment

The Borrower agrees to repay the **principal amount along with applicable interest** on or before the expiry of the loan period or as mutually agreed in writing.

Repayment shall be made through **Bank Transfer / Cheque / RTGS / NEFT**.

6. Prepayment

The Borrower may prepay the loan, either partly or fully, before the due date **without any prepayment penalty**.

7. Nature of Loan

This loan is **unsecured**, and no collateral or guarantee has been provided by the Borrower.

8. Default

In case of default or failure to repay the loan on time, the Lender shall be entitled to demand **immediate repayment of the outstanding amount**, along with applicable interest, and may initiate legal proceedings as per law.

9. Governing Law & Jurisdiction

This Agreement shall be governed by the **laws of India**, and courts at **Agra, Uttar Pradesh** shall have exclusive jurisdiction.

10. Entire Agreement

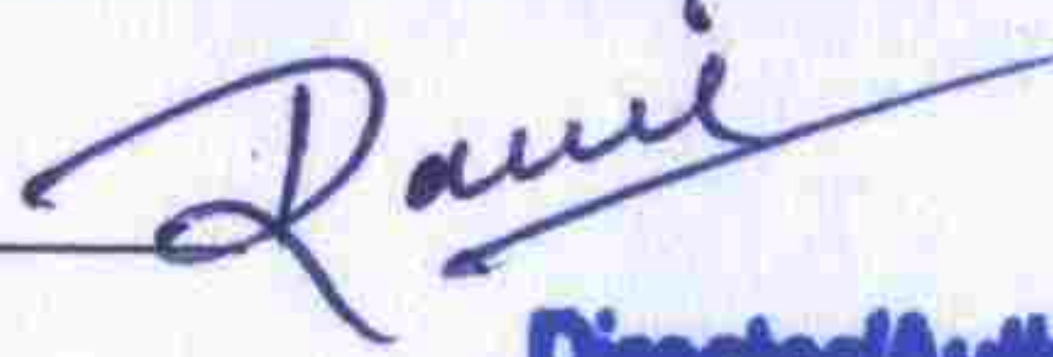
This Agreement constitutes the **entire understanding** between the parties. Any modification shall be valid only if made **in writing and signed by both parties**.

IN WITNESS WHEREOF, the parties have signed this Agreement on the date first written above.

For Shree Ganesh Buildtech India Private Limited
(Lender)

For Shree Ganesh Buildtech India Pvt. Ltd

Signature: _____



Name: Ravi Shanker

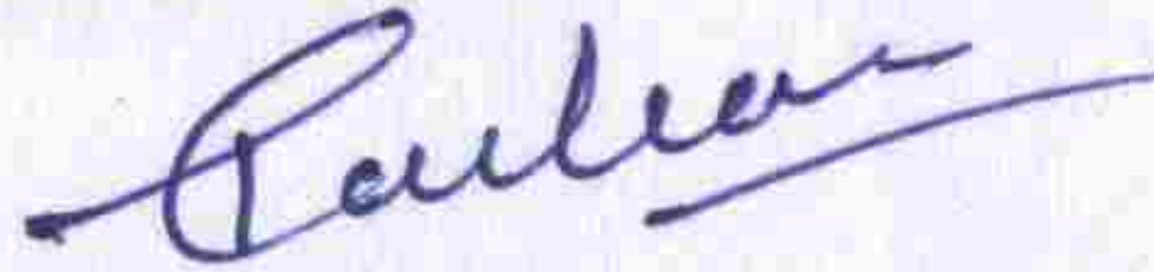
Director/Auth. Sign.

Designation: Director / Authorized Signatory

For Janam Bhumi Iron Private Limited

(Borrower) For Janam Bhumi Iron Pvt. Ltd

Signature: _____



Name: Sparsh Sachar Director/Auth. Sign.

Designation: Director / Authorized Signatory

Witnesses

1. Name: Sanjay Singh

Address: _____

Signature: _____

2. Name: Nand Lal

Address: _____

Signature: _____

LOAN AGREEMENT

This Loan Agreement is made on **20 March 2021** in **Agra, Uttar Pradesh**.

BETWEEN

Dwarika Infrabuildtech Private Limited,

Registered Office at: **83, Old Vijay Nagar Colony, Agra (U.P.) – 282004,**

Through its Director **Mr. Ravi Shanker,**

(hereinafter referred to as the “**Lender**”, which expression shall include its successors and assigns)

AND

Janam Bhumi Iron Private Limited,

Registered Office at: **55, 2nd Floor, Lane-2, Westend Marg, Saidullajab,**

Near Saket Metro Station, Gadaipur, South West Delhi, New Delhi – 110030,

Through its Director **Mr. Sparsh Sachar,**

(hereinafter referred to as the “**Borrower**”, which expression shall include its successors and assigns)

1. Loan Amount

The Lender has advanced a sum of **₹79,00,000/- (Rupees Seventy-Nine Lakhs Only)** to the Borrower.

2. Purpose of Loan

The **Lender hereby affirms** that the loan has been granted to the Borrower for the purpose of development, construction, and allied activities of the real estate project known as “**AGASTYAS AVENUE**”, and the **Borrower confirms and undertakes** that the loan amount availed under this Agreement shall be utilized **only and exclusively** for the said project.

3. Loan Period

The loan shall be for a period of **four (4) years**, commencing from **31 March 2021** and ending on **30 March 2025**.

4. Interest The loan shall carry **simple interest @ 7% per annum**, calculated on the outstanding principal amount.

5. Repayment

The Borrower agrees to repay the **principal amount along with applicable interest** on or before the expiry of the loan period or as mutually agreed in writing.

Repayment shall be made through **Bank Transfer / Cheque / RTGS / NEFT**.

6. Prepayment

The Borrower may prepay the loan, either partly or fully, before the due date **without any prepayment penalty**.

7. Nature of Loan

This loan is **unsecured**, and no collateral or guarantee has been provided by the Borrower.

8. Default

In case of default or failure to repay the loan on time, the Lender shall be entitled to demand **immediate repayment of the outstanding amount**, along with applicable interest, and may initiate legal proceedings as per law.

9. Governing Law & Jurisdiction

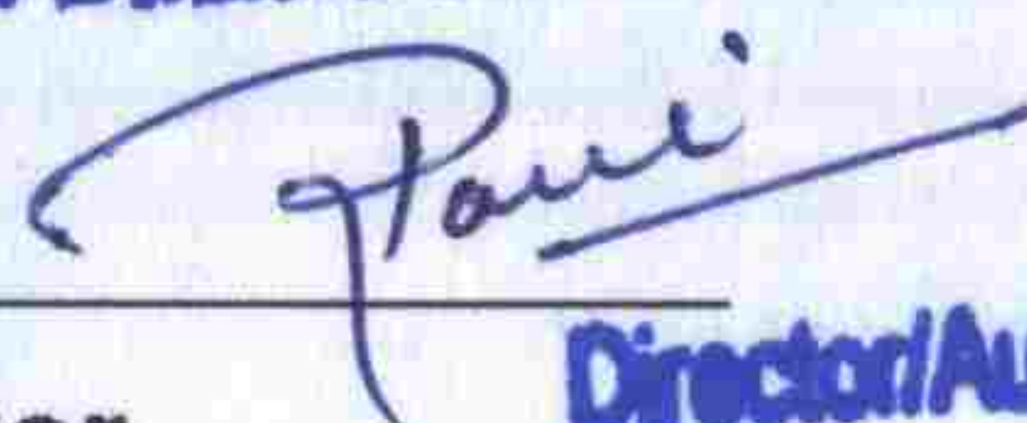
This Agreement shall be governed by the **laws of India**, and courts at **Agra, Uttar Pradesh** shall have exclusive jurisdiction.

10. Entire Agreement

This Agreement constitutes the **entire understanding** between the parties. Any modification shall be valid only if made **in writing and signed by both parties**.

IN WITNESS WHEREOF, the parties have signed this Agreement on the date first written above.

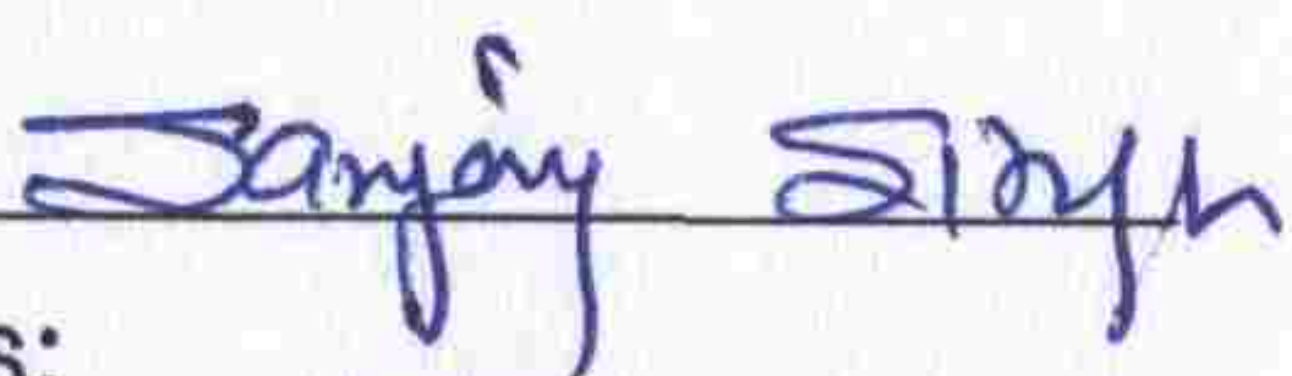
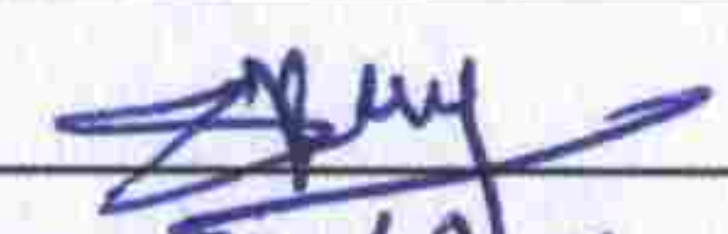

For Dwarika Infrabuildtech Private Limited
(Lender) **For Dwarika Infrabuildtech Pvt. Ltd.**

Signature: 
Name: **Ravi Shanker** **Director/Auth. Sign.**
Designation: Director / Authorized Signatory

For Janam Bhumi Iron Private Limited
(Borrower) **For Janam Bhumi Iron Pvt. Ltd**

Signature: 
Name: **Sparsh Sachar** **Director/Auth. Sign.**
Designation: Director / Authorized Signatory

Witnesses

1. Name: 
Address: _____
Signature: 
2. Name: Narendra
Address: _____
Signature: 

LOAN AGREEMENT

This Loan Agreement is made on **20 March 2021** in Agra, Uttar Pradesh.

BETWEEN

Shivam Traders and Hire Purchase Private Limited,

Registered Office at: 83, Old Vijay Nagar Colony, Agra (U.P.) – 282004,

Through its Director, **Mr. Ravi Shanker,**

(hereinafter referred to as the “**Lender**”, which expression shall include its successors and assigns)

AND

Janam Bhumi Iron Private Limited,

Registered Office at: 55, 2nd Floor, Lane-2, Westend Marg, Saidullajab,

Near Saket Metro Station, Gadaipur, South West Delhi,

New Delhi – 110030,

Through its Director **Mr. Sparsh Sachar,**

(hereinafter referred to as the “**Borrower**”, which expression shall include its successors and assigns)

1. Loan Amount

The Lender has advanced a sum of **₹75,00,000/- (Rupees Seventy-Five Lakhs Only)** to the Borrower.

2. Purpose of Loan

The **Lender hereby affirms** that the loan has been granted to the Borrower for the purpose of development, construction, and allied activities of the real estate project known as “**AGASTYAS AVENUE**”, and the **Borrower confirms and undertakes** that the loan amount availed under this Agreement shall be utilized **only and exclusively** for the said project.

3. Loan Period

The loan shall be for a period of **three (3) years**, commencing from **26 March 2021** and ending on **25 March 2024**.

4. Interest

The loan shall carry **simple interest @ 9% per annum**, calculated on the outstanding principal amount.

5. Repayment

The Borrower agrees to repay the **principal amount along with applicable interest** on or before the expiry of the loan period or as mutually agreed in writing.

Repayment shall be made through **Bank Transfer / Cheque / RTGS / NEFT**.

6. Prepayment

The Borrower may prepay the loan, either partly or fully, before the due date **without any prepayment penalty**.

7. Nature of Loan

This loan is **unsecured**, and no collateral or guarantee has been provided by the Borrower.

8. Default

In case of default or failure to repay the loan on time, the Lender shall be entitled to demand **immediate repayment of the outstanding amount**, along with applicable interest, and may initiate legal proceedings as per law.

9. Governing Law & Jurisdiction

This Agreement shall be governed by the **laws of India**, and courts at **Agra, Uttar Pradesh** shall have exclusive jurisdiction.

10. Entire Agreement

This Agreement constitutes the **entire understanding** between the parties. Any modification shall be valid only if made **in writing and signed by both parties**.

IN WITNESS WHEREOF, the parties have signed this Agreement on the date first written above.

For Shivam Traders and Hire Purchase Private Limited
(Lender) **For Shivam Traders And Hire Purchase Pvt. Ltd.**

Signature: _____

Name: **Ravi Shanker**


Director/Auth. Sign.

Designation: Director / Authorized Signatory

For Janam Bhumi Iron Private Limited
(Borrower) **For Janam Bhumi Iron Pvt. Ltd**

Signature: _____

Name: **Sparsh Sachar**


Director/Auth. Sign.

Designation: Director / Authorized Signatory

Witnesses


1. Name: Sanjay Singh

Address: _____

Signature: 

2. Name: Narendera

Address: _____

Signature: 



NSA & ASSOCIATES
CHARTERED ACCOUNTANTS

405, 4th Floor, Corporate Park
Sanjay Place, Agra - 282002
Mob: 09997437897; 08126555577
Email: goyalagarwal.co@gmail.com

This is to certify that M/s **Janam Bhumi Iron Private Limited** (Promoter), having its registered office at 55, 2nd Floor, Lane-2, Westend Marg, Saidullajab, Near Saket Metro Station, Gadaipur, Southwest Delhi - 110030, is developing the real estate project named "**AGASTYA'S AVENUE**", situated at KH. No. 2120, Village: Jait, District Mathura.

The Promoter has availed a loan of ₹ 215.00 /- (**Rupees Two Hundred and Fifteen Lakhs only**) from Three lenders as mentioned below: -

- M/s Shivam Traders & Hire Purchase Pvt Ltd - ₹ 75.00/- lakhs
- M/s Shree Ganesh Buildtech India Pvt Ltd - ₹ 61.00/- lakhs
- M/s Dwarika Infra Buildtech Pvt Ltd - ₹ 79.00/- lakhs

The loans were specifically for the purpose of the above-mentioned project.

We have examined the books of accounts, bank statements, loan sanction documents and relevant records of the Promoter and based on such verification, we hereby certify that:

1. Utilization of Loan Amount

The aforesaid loan amount has been utilized **only for the purchase of Land of the said RERA registered project.**

Particulars	Amount (₹ in lakhs)
Loan amount sanctioned	215.00 /-
Loan amount disbursed	215.00 /-
Amount utilized for purchase of project land	215.00 /-
Interest Paid on the Loan	37.63 /-
Balance unutilized (if any)	-

This certificate is issued at the request of the Promoter for submission to **Uttar Pradesh Real Estate Regulatory Authority (UP RERA)** as a **Utilization Certificate of Loan Amount.**

For NSA & Associates

Chartered Accountant



CA Anit Agarwal

Partner

M. No. - 527935

UDIN: 26527935VCYFRZ5332

Place: Agra

Date: 22/01/2026