

To,

17/12/25
16.12.2025

M/s. LAXMI TOWN PLANNERS PRIVATE LIMITED,
Regd. Office at:
636 Pocket -C IFC Ghazipur East Delhi
DELHI-110096

Subject- Non-Encumbrance Certificate of Land/ Commercial Property/Plot No. CS-23, Sector Delta-2, Greater Noida, Gautam Budh Nagar, U.P., belongs to M/s. Laxmi Town Planners Private Limited, having its Registered Office at 636 Pocket -C IFC Ghazipur East Delhi, DELHI-110096

Respected Sir,

This is to certify that I, **Sunil Kumar Goyal**, advocate, member of the bar counsel of Gautam Buddha Nagar (**Membership/Enrl. No. D52/96/UP03672/08**), has been practising for more than 10 years, specialised in property matters such as property transfer, lease deed, sub-lease deed, attorneys and sale deeds. My office is located at CHAMBER NO 722, GALI NO 19, DISST COURTS COMPOUND, SURAJPUR, Noida, Gautam Buddha Nagar, Uttar Pradesh 201306, and I have comprehensively gone through the ownership and title of the properties under the project mentioned below:

Description of the property, its area, allotment, premium, etc., and address of the property along with boundaries are as under;

Page 1 of 4


सुनील कुमार गोयल
एडवोकेट
रजि० नं०- D/52/96/UP 3672/08
घे० नं०- 722, जनपद न्यायालय, सुरजपुर
गौतमबुद्ध नगर, मो०: 9811326316

SUNIL KUMAR GOYAL ADVOCATE
Registration No.-D52/96/UP03672/08
Chamber No.722 Gali No. 19 District Court Compound
Surajpur Noida Gautam Buddha Nagar 201306
Mobile Number-9811326316

S.No.	Legends	Details
01	Property/Land	(i) Commercial Property/Plot No. CS-23, Sector-Delta-2, Greater Noida, Gautam Buddha Nagar, U.P., (ii) Area measuring 1200 Square Meters,
02	Allotment Details	Vide allotment letter no. Commercial/CPS-IX/2021-22/Allot/2021/885 dated 17/11/2021, the said Plot/ property /Commercial plot, was allotted by Greater Noida Industrial Development Authority (GNIDA)
03	Lease Deed of the Property/Allotted Plot	On 30/12/2022, the Greater Noida Authority registered the lease deed as Document No. 29895 in Book No.42157 on PAGE No. 329-368 of the said Plot in favour of M/S. Laxmi Town Planners PVT. LTD. for a period of 90 years from 22/12/2022.
03	Boundaries	On The North By: 18 METERS ROAD On The South By: PLOT NO CH 18 On The East By: 09 METERS ROAD On The West By: 18 METERS ROAD

I clarify that the property/plot as mentioned above has been allotted by Greater Noida Development Authority to the Company, and a Lease Deed, dated 22/12/2025, has been registered in favour of the company with the office of the Sub Registrar- Sadar, Greater Noida On 30/12/2022, as **Document No. 29895 in Book No.42157 on PAGE No. 329-368** I, have myself seen and verified the copy of the said Lease Deed in the office of the Company at Noida

It is made clear and verified that I have inspected the documents/records provided by the promoter and have inspected the record of the office of the sub registrar Sadar, Greater Noida vide Application No. 2202514503189 and Certificate No. 22025145002956, and have found that there is prior mortgage/ charges/ encumbrances/ **loan secured and unsecured** on the above said property/plot as below:

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सुनील कुमार गोयल
एडवोकेट
रजि० नं०- D/52/96/UP 3672/08
चै० नं०- 722, जनपद न्यायालय, सूरजपुर
गौतमबुद्ध नगर, मो० 9811326316

(A) Secured Loan of Rs.7,40,00,000/= (RUPEES SEVEN CRORES FORTY LAKHS ONLY) from Aditya Birla Finance Limited.

(B) Unsecured Loans of Rs.14,81,59,161/=(FOURTEEN CRORES EIGHTY ONE LAKHS FIFTY NINE THOUSAND ONE HUNDRED SIXTY ONE ONLY) details of which are given hereunder

S.NO	PARTICULARS	AMOUNT AS ON 15.11.2025
1	NTS SCAFFOLDINGS PVT LTD	2,54,82,742/=
2	UDIT VINIMAY PVT LTD	2,61,02,996/=
3	VIOMCY STEEL INDUSTRIES PVT LTD	5,00,000/=
4	NORTH ZONE FINANCIAL SERVICES PVT LTD	3,45,47,619/=
5	PARSEE LEASING AND FINVEST LTD	1,10,32,553/=
6	VINSAN CREDIT & SECURITIES LTD	1,25,25,644/=
7	MANISH GUPTA	2,11,05,869/=
8	SHWETA GARG	1,68,62,238/=
TOTAL OF B		14,81,59,161/=

It is clarified that on the Official Website of the Ministry of Corporate Affairs, i.e., mca21.gov.in/MCA/ there is a charge of Rs.7,40,00,000/= (RUPEES SEVEN CRORES FORTY LAKHS ONLY) from Aditya Birla Finance Limited. Appearing/registered in the name of the Company, was found over the said project land/plot.

Upon the perusal of the documents provided to us, we believe that the M/S. **Laxmi Town Planners Private Limited** holds the clear and marketable leasehold rights, title, and interest of the said commercial property/plot no. CS-23, Sector – Delta-02, Greater Noida, measuring 1200 sq. metres. For a period of 90 years from 30.12.2022. The rights and interests of the Client in the plot/project land are subject to compliance with the terms of the Lease Deed.


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सुनील कुमार गोयल
एडवोकेट
रजि० नं०- D/52/96/UP 3672/08
फोन०- 722, जनपद न्यायालय, सूरजपुर
गौतमबुद्ध नगर, मो०: 9811326316

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I further affirm that the information provided is accurate and complete to the best of my knowledge.

Yours faithfully,

(Sunil Kumar Goyal Advocate)
(Membership/Enrl. No. D52/96/UP03672/08)
Date: ~~16~~¹⁷/December/2025
Place: ¹⁷ 


सुनील कुमार गोयल
एडवोकेट
रजि० नं०- D/52/96/UP 3672/08
चै० नं०- 722, जनपद न्यायालय, सुरजपुर
गौतमबुद्ध नगर, मो०: 9811326316

Enclosures: Certificate dated ¹⁷ ~~16~~¹⁷/12/2025 (ii) Copy of the record from the MCA portal.

SUNIL KUMAR GOYAL ADVOCATE
Registration No.-D52/96/UP03672/08
Chamber No.722 Gali No. 19 District Court Compound
Surajpur Noida Gautam Buddha Nagar 201306
Mobile Number-9811326316



भारत सरकार

Government of India

नामांकन क्रम / Enrollment No. 0000/00381/36343

To
सुनील कुमार गोयल
Sunil Kumar Goyal
C/O, Nanak Chand Goyal
Mohalla Kazibara
Jewar
Jewar
Jewar
Gautam Buddha Nagar
Uttar Pradesh 203135
9811328316

03/03/2017
70917146



MD709171465FH



आपका क्रमांक / Your No. :

7429 2203 4395

मेरा , मेरी पहचान



भारत सरकार
Government of India

सुनील कुमार गोयल
Sunil Kumar Goyal
जन्म तिथि / DOB: 04/06/1971
पुरुष / Male



7429 2203 4395

मेरा , मेरी पहचान

Sunil

कार्यालय उप निबंधक सदर ग्रेटर नोएडा गौतम बुद्ध नगर
जनपद गौतम बुद्ध नगर

आवेदन संख्या : 2202514503189

प्रमाण संख्या : 22025145002956

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

श्री. ओमप्रकाश बैसोपा एड पुत्र. । तहसील गौतम बुद्ध नगर जिला गौतम बुद्ध नगर ने निम्नलिखित सम्पत्ति से सम्बन्धित प्रपत्रों द्वारा प्रस्तुत भार मुक्ति प्रमाण पत्र हेतु प्राधान्य पत्र प्रस्तुत किया है।

सम्पत्ति का विवरण : ग्राम/म्योहस्ता - सैक्टर डेस्टा-२, वार्ड/परगना- ग्रेटर नोएडा औद्योगिक विकास प्राधिकरण, आवासीय- लक्ष्मी टाउन प्लेमर्स प्राईवेट लिमिटेड, प्लॉट नं० सीएस-23 एरिया 1200 वर्ग मी० सैक्टर डेस्टा-02 ग्रेटर नोएडा...

मे पततद्वारा प्रमाणित करता हू कि इंडेक्स सं 02 तथा उससे सम्बन्धित सूची प्रपत्रों की तलाश दिनांक 17/12/2013 से दिनांक 16/12/2025 तक उक्त सम्पत्ति के सम्बन्ध में की गयी जिसमें निम्नलिखित भार पाये गये

कोई भार नहीं पाया गया

दिनांक 17-12-2025

नोट - 1. इस प्रमाण-पत्र के समस्त विवरण आवेदक द्वारा दिए गए संपत्ति के ब्यौचे के आधार पर डूँडे गए हैं। यदि रजिस्ट्रीकृत लेखपत्र में संपत्ति की आवेदक द्वारा

आवेदन में दिये गए वर्णन से किसी दूसरे टंग से वर्णित किया गया हो तो ऐसे लेखपत्रों से प्राप्त सूचना को प्रमाण पत्र में दर्ज नहीं किया जाएगा।

2. वांछित तलाश कार्यालय द्वारा पर्याप्त संभव 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 संपत्ति 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 लिपिक: कृष्ण कुमार शर्मा।

मिलान करने वाले निबन्धन लिपिक: राम बहादुर दिवाकर।

PREM
PRAKASH
SINGH

Digitally signed by
PREM PRAKASH SINGH

Date: 2025.12.17

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उप निबंधक सदर ग्रेटर नोएडा
गौतम बुद्ध नगर

प्रिंट करें

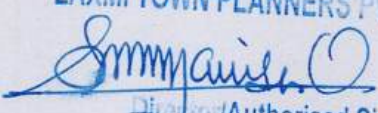


1. I, Manish Gupta Promoter of the proposed project / duly authorized by the promoter of the proposed project, do hereby solemnly declare, undertake and state that as on date given in the verification below the following credit facilities (secured / unsecured) have been availed / are in the process of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

SL. NO	(A) Name of Lender	(B) Address of Lender's Office / Branch	(C) Date of Borrowing / First Disbursement	(D) AMOUNT SANCATIONED	(E) AMOUNT DISBURSED	(F) Outstanding Amount as on date of affidavit	(G) Details of Project Assets given as Mortgage / Security
1	ADITYA BIRLA CAPITAL LIMITED	ONE WORD CENTER, TOWER, 1, 18 TH FLOOR, 841 SENAPATI BHAGAT MARG ELPHINSTONE ROAD, MUMBAI-100013	13-03-2025	7,40,00,000	7,40,00,000	7,14,07,153	CS-23, SECTOR-DELTA-2, GREATER NOIDA, TEHSIL, DADRI, DIST. GAUTAM BUDDHA NAGAR UP
2	NTS SCAFFOLDING PVT. LTD.	636, POCKET -C IFC GHAZIPUR DELHI-110096		2,54,82,242	2,54,82,242	2,54,82,242	UNSECURED LOAN
3	UDIT VINIMAY PVT. LTD.	636, POCKET -C IFC GHAZIPUR DELHI-110096		2,61,02,996	2,61,02,996	2,61,02,996	UNSECURED LOAN
4	VIOMCY STEEL INDUSTRIES PVT. LTD.	636, POCKET -C IFC GHAZIPUR DELHI-110096		5,00,000	5,00,000	5,00,000	UNSECURED LOAN

LAXMI TOWN PLANNERS PRIVATE LIMITED
 REGD. OFFICE: 636, POCKET C, IFC GHAZIPUR, EAST DELHI, DELHI-110096
 CIN-U45500DL2022PTC394535
 Email ID : mkg0203@gmail.com



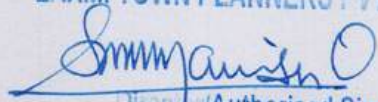
LAXMI TOWN PLANNERS PVT. LTD.

 Director/Authorised Signatory



SL. NO	(A) Name of Lender	(B) Address of Lender's Office / Branch	(C) Date of Borrowing / First Disbursement	(D) AMOUNT SANCATIONED	(E) AMOUNT DISBURSED	(F) Outstanding Amount as on date of affidavit	(G) Details of Project Assets given as Mortgage / Security
5	NORTH ZONE FINANCIAL SERVICES PVT. LTD.	636, POCKET -C IFC GHAZIPUR DELHI-110096		3,45,47,619	3,45,47,619	3,45,47,619	UNSECURED LOAN
6	PARSEE LEASING & FINVEST LTD.	607-08, GDITL Tower, Netaji Subhash Place, Pitampura, DELHI		1,10,32,553	1,10,32,553	1,10,32,553	UNSECURED LOAN
7	VINSAN CREDIT & SECURITIES LTD.	607-08, GDITL Tower, Netaji Subhash Place, Pitampura, DELHI		1,25,25,644	1,25,25,644	1,25,25,644	UNSECURED LOAN
8	MANISH GUPTA	D-29, NEAR METRO HOSPITAL, PREET VIHAR DELHI-110092		4,66,06,427	2,11,05,869	2,11,05,869	UNSECURED LOAN
9	SHWETA GARG	HOUSE NO-393, SECTOR-15A, GAUTAM BUDDHA NAGAR, NOIDA-201301		1,68,62,238	1,68,62,238	1,68,62,238	UNSECURED LOAN
		TOTAL		24,76,59,719	22,21,59,161	21,95,66,314	

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

LAXMI TOWN PLANNERS PVT. LTD.


Director/Authorised Signatory

LAXMI TOWN PLANNERS PRIVATE LIMITED

REGD. OFFICE: 636, POCKET C, IFC GHAZIPUR, EAST DELHI, DELHI-110096

CIN-U45500DL2022PTC394535

Email ID : mkg0203@gmail.com

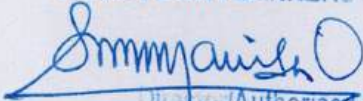




3. I also confirm that the certificate given by the chartered Accountant (including UDIN) Sri /Smt. /M/S Sharad Jain Associates membership no. 015201N certifying all the borrowing on date, as required under para 10(ii) of the project Account Directions issued by U.P. RERA is enclosed with this affidavit.

4. I confirm that the certificate issued by the lending bank / institution namely, Aditya Birla Capital Ltd. as required under para 10 (ii) of the project Account Directions issued by U.P. RERA is also enclosed with this affidavit.

LAXMI TOWN PLANNERS PVT. LTD.

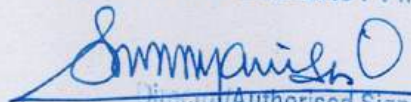

Director/Authorised Signatory
Deponent

Verification

The contents of this Affidavit cum declaration are true and correct and nothing material has been concealed by me there from.

Verified by me at Noida on this 13th date of January 2026

LAXMI TOWN PLANNERS PVT. LTD.


Director/Authorised Signatory
Deponent




ATTESTED
RENU BALA
Regd. No. 16727
Notary Public
Govt. of India

13 JAN 2026

LAXMI TOWN PLANNERS PRIVATE LIMITED
REGD. OFFICE: 636, POCKET C, IFC GHAZIPUR, EAST DELHI, DELHI-110096
CIN-U45500DL2022PTC394535
Email ID : mkg0203@gmail.com

Aditya Birla Finance Ltd.

Reference No.: (ML000041903)



Date: - 13/03/2025

To,
 Borrower : M/s LAXMI TOWN PLANNERS PRIVATE LIMITED
 Co Borrower : Mr. MANISH GUPTA, Mr. LAKHI CHAND BANSAL
 : M/s NTS SCAFFOLDINGS PRIVATE LIMITED

Communication Address: SECOND FLOOR, G023, SEC-63 NOIDA, GAUTAM BUDDHA NAGAR, UTTAR PRADESH- 201301

Subject: Sanction Letter of Loan Against Commercial Property :-

Dear Sir / Madam,

We thank you for choosing Aditya Birla Finance Limited (ABFL) for providing you Loan Against Commercial Property.

We are pleased to inform that with reference to your application and information provided to us by you we have sanctioned you the loan, details of which are given below and overleaf.

Particulars	Description
Type of facility	Loan Against Commercial Property
Amount Sanctioned	INR 7,40,00,000/- in words (Seven Crore Forty Lakhs only (Including Insurance of INR. 3,00,000/-)
Term of the facility	120 Months.
Security	Security by way of Equitable Mortgage over Plot No. C5-23, Sector-Delta-02, Greater Noida, District Gautam Budh Nagar, UP-201308 <ul style="list-style-type: none"> Time and Place of Security Release and Return of Security Documents - ABFL will release all the original movable / immovable property documents taken in custody at the time of Security creation as listed in the respective mortgage deed ("Security Documents") and shall remove charges registered with any registry within a period of 30 days after full repayment/ settlement of the Facility. The Security Documents will be handed over to the Mortgagor at < D-17 SECTOR 3 NOIDA U.P. 201301
Interest Rate Type	Floating linked to Long Term Reference Rate of ABFL
Interest Rate	<ul style="list-style-type: none"> Rate applicable for the facility which is being offered to you is 10.00% p.a. floating, which is linked to ABFL Long Term Reference Rate (i.e. ABFL Long Term Reference Rate + Margin). ABFL Long Term Reference Rate at present is 30.45% p.a. Margin offered is -10.45% p.a. Hence the applicable current floating ROI is 10.00% p.a.
Interest Rate Validity	<ul style="list-style-type: none"> Above Interest Rate is valid only in case of disbursement of loan on or before last calendar date of the month in which sanction letter is issued (11-04-2025). This Sanction Letter shall remain valid until ABFL notify any change/amendments in the terms and/or the interest Rate offered for the facility. Subsequently, if only the interest Rate is revised/amended, then an addendum to this Sanction Letter shall be issued by ABFL and the Borrower/s shall be under an obligation to comply with the same. ABFL reserves a right to change the interest Rate post above mentioned Validity Period and revised sanction letter will be issued in case of a rate change In the event of a change in the ABFL Long Term Reference Rate within the above-mentioned Validity Period, the interest rate incorporating the revision in the ABFL Long Term Reference Rate will be applicable to the Borrower. Interest will be reset effectively from the date on which ABFL Long Term Reference Rate is revised.
Monthly Installment	INR 9,77,916/- in words (Nine Lakh Seventy-Seven Thousand Nine Hundred Sixteen)
EMI Date	EMI Date Subject to Loan Disbursement date 15 th of every month
Purpose of the loan	Business Expansion
Sanction letter validity	30 days from the date of issuance, extension of the same is at the sole discretion of ABFL.

Corporate Office:
 Aditya Birla Finance Limited
 2nd Floor, Henselaya Building, Situated at 15,
 Barakhamba Road, Connaught Place, New Delhi - 110 001

Tel: +91 22 4355 7100 | Fax: +91 22 4355 7255 | Toll-free number: 1800-270-7000
 care.finance@adityabirlacapital.com | https://finance.adityabirlacapital.com

LAXMI TOWN PLANNERS PVT. LTD.
 Manish Gupta
 Director / Authorised Signatory

FOR NTS SCAFFOLDINGS PVT. LTD.
 Manish Gupta
 Director / Authorised Signatory

Registered Office:
 15th Rayon Compound,
 Veraval, Gujarat - 362 268



CIN: U65900GJ1991PLC064603

Aditya Birla Finance Ltd.



FINANCE

Charges	Processing Fee	0.30% + GST+ Cersel and other charges etc	
Foreclosure Clause & Applicable charges	Lock-in Period	12 months from the date of final disbursement. No part-payment or foreclosure is allowed during lock-in period.	
	Foreclosure clause & charges after lock-in period is over	After lock-in FC 4% in case of BT and NIL from own source subject to clean repayment track	
	Part-payment charges after lock-in period is over	25% of the principal outstanding as on 1 st April of the given financial year will be allowed to be part paid without any charges post clearance of 12 EMI	
Sanction Conditions / Special Conditions	Aforesaid sanction of the facility is subject to following conditions:		
	Conditions to be fulfilled before first disbursement (Conditions Precedent)	<ol style="list-style-type: none"> M/s Laxmi Town Planners Pvt Ltd to be taken as main applicant. M/s NTS Scaffolding Pvt Ltd, Mr. Manish Gupta and Mr Laxhi Chand Bansal to be taken as Co-applicant. Sanction subject to all positive verification from ABFL. Sanction subject to positive Technical and title search. Closure of previous exposure of ABFL running in M/s Mohit Plastics and Proposed exposure to be booked in M/s Laxmi Town Planners Pvt Ltd. Extension of Equitable Mortgage in favour of ABFL for the property located at Plot No. CS-23, Delta-02, Greater Noida, Uttar Pradesh - 201009 Repayment to taken from CA account of M/s Laxmi Town Planners Pvt Ltd, Bank of Barode-394 ROC charge to be modified in favour of ABFL. CA Certified LOS, LOD and BR of NSPL and LTPPL to be documented. Payment to release in Tranches subject to final demand letter from GST department. No Dues letter from GST department to be documented. CA Certified LOD, LOS and BR of M/s NTS Scaffolding Pvt Ltd to be documented. Special resolution to be passed in M/s NTS Scaffolding Pvt Ltd for corporate guarantee to M/s Laxmi Town Planners Pvt Ltd. CA Certified LOD, LOS and BT of M/s Laxmi Town Planners Pvt Ltd. Existing LAN of M/s NTS scaffolding Pvt Ltd to be cross linked with this LAN. Customer can close either loan if the LTV policy is not breached, He will intimate credit team CA Certified Net worth of individuals to be documented. Payment to be made directly to GST department. Subject to Pricing and Close rebooking approval from BH 	
	Conditions to be fulfilled within the stipulated time after final disbursement. (Non-compliance of these conditions may attract 2%-4% of sanctioned loan amount as non-compliance charge from due date)	Condition	Due Date
	Property Insurance	NA	
	Cersel	NA	
	Register mortgage	NA	

Your ABFL Relationship Manager Mr. MD JAHANGERALAM assist you with all your requirements pertaining to the above facility. You can reach him/her on 889574754 or mail ID Md.Alam@adityabirlacapital.com

Customer care : care.finance@adityabirlacapital.com

Please sign and return this letter as a token of your acceptance of various charges, terms and conditions mentioned above and overleaf to him/her at the address mentioned below.

We look forward to a long-lasting relationship with you.

Thanking you,
Yours sincerely,

For Aditya Birla Finance Limited

LAXMI TOWN PLANNERS PVT. LTD.
Manish
Authorised Signatory

Manish
For NTS SCAFFOLDINGS PVT. LTD.
Manish
Director / Authorised Signatory

Name Corporate Office: _____

Name: _____

Employee ID: _____

Employee ID: _____

2nd Floor, Mansalaya Building, Situated at 15, Baralihamba Road, Connaught Place, New Delhi - 110 001.

Registered Office:
Indfan Rayon Compound,
Veraval, Gujarat - 362 288



Tel: +91 22 4355 7100 | Fax: +91 22 4355 7266 | Toll-free number: 1800-270-7000
care.finance@adityabirlacapital.com | <https://finance.adityabirlacapital.com>

CIN: U65900GJ0901PL006403

intertek

Terms and Conditions attached to the Sanction Letter

- This Sanction Letter is subject to execution of transaction documents including but not limited to the Loan Agreement, as may be required by ABFL.
- The Loan Application Form/other login documents, Loan Agreement and any other documents related to disbursement may /will contain terms in addition to or in modification of those set out in this Sanction Letter.
- The Loan mentioned overleaf will be available at ABFL's discretion and subject to compliance of all formalities and documentation as may be specified / required by ABFL.
- "EI" or "Equated Instalments" or "Instalments" shall mean the amount payable by the Borrower(s) at such period of rests as provided for in the Sanction Letter, to ABFL comprising of interest, or as the case may be, principal and Interest calculated on the basis of such period of rests at the Interest Rate applicable as stated in the Sanction Letter and is rounded off to the next rupee.
- ABFL shall be entitled to revoke the sanction of the facility/ies, inter alia, in any of the following circumstances:
 - Assessment / verification checks not satisfactory to ABFL
 - Legal verification/ technical valuation of the underlying asset is not satisfactory to ABFL
 - There is any material change in the purpose(s) for which the facility is being sanctioned
 - In the sole judgement of ABFL, any material fact has been concealed and/or ABFL becomes subsequently aware of during the tenor of the loan.
 - Accepted copy of this Sanction Letter not received within the specified period
 - Any statement/ information made by or on your behalf is misleading, unsatisfactory or is incorrect
 - There is a default or breach or violation of any condition of this or any other facility offered/availed by you from ABFL
 - Loan Agreement/ any other documents related to disbursement being incomplete, incorrect or unsatisfactory, in a form and manner as may be required by ABFL in connection with the Facility/ies.
- Provided further that notwithstanding anything to the contrary contained in this Sanction Letter, ABFL may at its sole and absolute discretion at any time, terminate, cancel or withdraw the Facility or any part thereof (even if no disbursement is made) without any liability and without any obligations to give any reason whatsoever, whereupon all principal monies, interest thereon and all other costs, charges, expenses and other monies outstanding (if any) shall become due and payable to ABFL by the Borrower forthwith upon demand from ABFL.
- Facility which is being offered to you is based on the understanding, that the property is located in India and within ABFL's approved city limits. Even if the property is within the specified limits, ABFL may refuse to disburse the loan if the property does not meet ABFL's credit policies, guidelines and criteria as deemed fit by it in its sole discretion.
- For EI/Instalment Repayment through electronic clearing system (ECS), you are required to submit ECS mandate. On the instalment due date, ABFL will automatically debit your designated current/savings account for the instalment amount, or will present your PDCs.
- Any fees and charges mentioned in the Sanction Letter are the rates applicable on the date of issue of the Sanction Letter and are subject to change from time to time and ABFL will notify you of such changes.
- In the event of sale of security, Loan needs to be pre-closed with all dues and charges. Alternatively property can be swapped as acceptable to ABFL with applicable charges.
- In case of any change in the branch address mentioned in the Security section on Page 1 of this sanction letter, the customer can contact nearest ABFL's branch office.
- No Prepayment or Pre-closure allowed in first 24 months from the date of disbursement of loan. In case of closure during the period of lockin, subject to ABFL's sole discretion, borrowers will be required to pay balance period interest at prevailing ROI and applicable standard foreclosure charges.
- If you do not pay or are late in paying any EI/Instalment, ABFL will report the non-payment to various credit bureaus. This may have an adverse effect on your credit rating and affect your ability to obtain credit from other lenders.
- If an "Event of default" (as defined under the Loan Agreement) happens, you will be asked to pay penal charges or such other rate of interest as decided by ABFL.
- Floating Rate of Interest is applicable to your facility and will be reviewed from time to time.
 - Your floating rate of interest is linked to the ABFL Long Term Reference Rate (i.e. ABFL LTRR) which is the benchmark rate for floating rate lending products of the Lender. The LTRR may change from time to time and any revision in this rate will have an impact on your interest rate.
 - The interest rate applicable is determined with reference to the ABFL Long Term Reference Rate (i.e. ABFL LTRR) and other customer specific charges, referred to as 'Margin' in the sanction Letter at the time of origination and thereafter.
 - If the ABFL Long Term Reference Rate (i.e. ABFL LTRR) mentioned in the sanction Letter) moves upwards/downwards within validity period of the applicable interest rate prior to first disbursement of the loan, the interest rate may get revised upwards/ downwards accordingly. For such loan, such sanction letter will not be issued for processing the loan within the validity period of the interest rate as mentioned in the Sanction Letter and the applicable interest rate applicable to your loan shall be the revised interest rates post such change in Long Term Reference Rate.
 - In case of any unforeseen or extraordinary circumstances or sudden changes in market conditions, ABFL may at its sole discretion change the rate of interest.
 - The rate of interest you need to pay shall be subject to the change in ceiling and floor interest rates made by the Reserve Bank of India from time to time.
 - Any re-pricing can have an impact on the approved tenor of EI/Instalment or both or ABFL may call for part payment of the loan as per the ABFL internal rate changed guidelines.
- If you have not paid any charges, fees, premium which becomes due to ABFL or its alliances or ABFL has made payment of same to any third party

2nd Floor, Hanaflya Building, Situated at 15, Berekhamba Road, Laxmi Planners Pvt. Ltd.
 Tel: +91 22 4356 7100 | Fax: +91 22 4356 7255 | Toll-free number: 1800-270-7000
 care.finance@adityabirlacapital.com | www.adityabirlacapital.com

Registered Office:
 Indian Rayon Compound,
 Veraval, Gujarat - 362 266

CIN: L55800GJ1899PLC064603

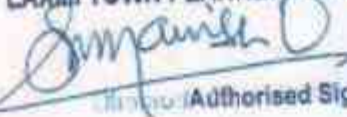


LAXMI PLANNERS PVT. LTD.
 Authorised Signatory

ADITYA BIRLA CAPITAL
 AFFILIATED WITH
 Signature

SMALL MEDIUM ENTERPRISE BUSINESS (Loan Against Property, Lease Rental Discounting, Construction Finance, Line of Credit products and its variants)	
Indicative range of Rate of Interest <i>Note: Broken Period Interest shall be charged and collected, wherever applicable</i>	10%-15% p.a.
PENAL CHARGES	
Particulars of Charges	Details (GST shall be levied wherever applicable)
Penal charges (charges levied for non-payment of overdue amount)	Term Loans: 2% p.m. (24% p.a.) on the overdue amount for the delayed period. Line of Credit products and its variants: 2% p.a. on the overdue amount for the delayed period.
Penal charges for non-compliance with material terms and conditions (covenants / stipulated conditions) as mentioned in the Sanction Letter and Loan Agreement, wherever applicable	Up to 2% p.a. on the outstanding loan amount till the date of compliance
Cheque return/bounce charges / ECS/SI/NACH failure charges	Rs. 1000/- per instance
Mandate cancellation charges	Rs. 450* (per instance) will be levied in case customer cancels an active mandate instruction for recurring repayment(s) and no new mandate is registered (*subject to GST, if applicable)
OTHER CHARGES	
Particulars of Charges	Details (GST shall be levied wherever applicable)
Processing fees	As per pricing grid prevailing at the time of loan application
Loan / IMD Fee	As per pricing grid prevailing at the time of loan application
Foreclosure charges (For the charges subject to loan application kindly refer page 1 or 2 of this sanction letter)	Upto 4% of Principal outstanding subject to following: - lock in period of up to 24 months; No foreclosure is allowed during such lock in period Foreclosure charges shall not be levied in the cases of floating rate term loan sanctioned, for purposes other than business, to individual borrowers with or without co-obligant(s).
Part Pre-payment charges (For the charges subject to loan application kindly refer page 1 or 2 of this sanction letter)	Upto 4% of Prepayment amount subject to following: - lock in period of up to 24 months; No Part prepayment is allowed during such lock in period Prepayment charges shall not be levied in the cases of floating rate term loan sanctioned, for purposes other than business, to individual borrowers with or without co-obligant(s).
Closure charges for Over-draft / Line of Credit facility	4% of prevailing limit at the time of closure
Request for copies of documents of any collateral held with ABFL	Rs. 1,500
List of Documents	Rs. 1,500
Statement of Account/ Repayment Schedule / any other statement/document (Excluding Foreclosure / Pre-closure statement)	Rs. 200 per instance to Rs. 1,000 per instance
Duplicate No Due Certificate issuance charges	Rs. 1,000 per instance
No-Objection Certificate issuance charges	Rs. 1000 per instance
Charge For Exchanging PDCs, Security Cheques (Per Snt) / ECS	Rs. 1,000 per instance
EMI cycle change date	Rs. 750 per instance
Charges for conversion of higher floating rate to lower floating rate (on request from applicants, approval to be at sole discretion of ABFL)	2% of the Principal outstanding
Charges for switching to Fixed rate of interest from Floating rate of interest (on request from applicants of Eligible Loan, approval to be at sole discretion of ABFL)	2% of the Principal outstanding
Property swap charges (on request from applicants, approval to be at sole discretion of ABFL)	2% of the Principal outstanding
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report
CERSA	As per actuals, where applicable
Stamp Duty	As per actuals, where applicable
Legal and other statutory charges	As per actuals, where applicable
Filing Financial information with Information Utility (NeSI)	As per actuals, where applicable
Insurance Premium	As per actuals, where applicable
Creation charge with ROC	As per actuals, where applicable
Custodian Charges	As per actuals, where applicable

LAXMI TOWN PLANNERS PVT. LTD.


Authorised Signatory





For NTS SCAFFOLDINGS PVT. LTD.


Director/Authorised Signatory

Terms and conditions exclusively for Individuals availing loan for personal end use

- The applicant shall use the proceeds of loan towards declared end-use and any deviation in same will amount to event of default for which penal charges may be levied and the loan facility may be recalled.
- Individuals availing Personal loans with a floating interest rate have the flexibility to convert their loans to a fixed interest rate during the interest reset by paying switch charges as specified in the 'Schedule of Charges'. Borrowers are allowed to make only one switch during the loan tenure according to our policy, which is subject to periodic updates. To avail this option, the borrower must visit the nearest ABFI branch.

Illustration of a potential interest rate reset implication on Loan Structure

Illustration on how a change in interest rate (reset of interest rate) may impact the loan structure (EMI/Tenure/Both)

Loan Details:

- Loan Amount: ₹1,00,00,000
- Interest rate: 12.00% p.a.
- Tenure: 15 Years (180) months
- Monthly EMI: ₹1,20,017

Subsequently, assuming if there is an increase in reference rate by 0.25 percent the revised interest rate for above loan account will be 12.25% p.a. With increase in interest rate, the consequent impact on loan is explained through following scenario:

Scenario 1 – Increase in Tenor with no change in EMI amount

Tenor of loan will be increased by 9 months from 180 months to 189 months.

Scenario 2 – Increase in EMI amount with no change in Tenor

EMI amount of loan will be increased by ₹4239 from ₹1,20,017 to ₹1,24,256.

Scenario 3 – Adjustment in both Tenor and EMI

Assuming if a borrower request to adjust both EMI and Tenor, with increase in EMI amount by ₹2119, then the Tenor of loan will be increased from 180 months to 183 months. With this, the revised EMI amount and Tenor of loan would be ₹1,22,136 & 183 months, respectively.

Scenario 4 – Prepay part of the loan to uphold the existing EMI and Tenor

The borrower can prepay ₹2,90,340 as part payment to maintain the existing EMI and Tenor. The tenor and EMI would remain unchanged at 180 months and ₹1,20,017 respectively.

Notes:

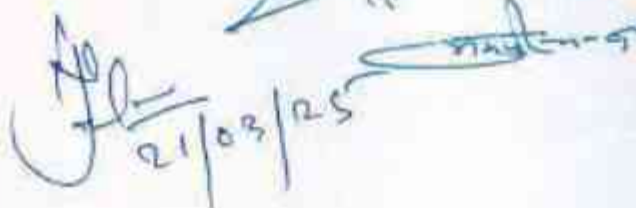
- In case of change in interest rate, by default the primary impact would be on the loan tenure. However, the customer can place request for making adjustment to the EMI/Tenor/both. Additionally, the borrower can choose to prepay the loan amount (partial / full).
- Please note that the figures provided above are for illustrative purposes only, and the actual impact on your loan may vary based on the terms and conditions outlined in your loan agreement.

LAXMI TOWN PLANNERS PVT. LTD.


Authorised Signatory

For NTS SCAFFOLDINGS PVT. LTD.


Director Authorised Signatory


21/03/25

TO WHOMSOEVER IT MAY CONCERN

We hereby confirm and undertake the following

1. We Formerly known as Aditya Birla Finance Limited at present known as Aditya Birla Capital Ltd. have sanctioned the following loan facility to Laxmi Town Planners private limited (Borrower) Loan Account No. **ABND_LAP000000908518** under the terms of the loan Agreement date 02.11.2022 read with First Addendum dated 13.03.2025 for developing the project i.e. the project developed to be developed by the Laxmi Town Planners private limited ("Borrower") on the piece of land parcel admeasuring of 1200 square meters, situated at plot No CS 23 Sector, Delta-2, Greater Noida U.P. Noida, Uttar Pradesh, including building and structure thereto (project)

S.No.	Loan Agreement Date	Loan facility	Amount outstanding as on 15.11.2025.
1.	02.11.2025 read with First Addendum dated 13.03.2025	Rs. 74000000	Rs. 7,14,07153

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.	02.11.2022 read with First Addendum dated 13.03.25	Rs. 74000000	1. First and exclusive charge by way of hypothecation over CS 23 Sector, Delta-2, Greater Noida U.P. Noida, Uttar Pradesh project developed by Laxmi Town Planners Private Limited (Borrower) admeasuring 1200 Square meters situated at CS 23 Sector, Delta-2, Greater Noida Noida, Uttar Pradesh (accrued to be accrued), including other receivables of the Borrower i.e. Laxmi Town Planners. 2. First and Exclusive Charge of 100% Pledge over the Laxmi Town Planners private limited.

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

Thanking You,

Aditya Birla Capital Ltd.
(Formerly known as Aditya Birla Finance Limited)

Authorised Signatory
Date: 2025
Place:

SHARAD JAIN ASSOCIATES
CHARTERED ACCOUNTANTS
213, Hans Bhawan, 1, Bahadurshah Zafar Marg,
New Delhi-110002
Tel.: 45026725

Certificate No: 080/2025-26

UDIN: 250838178MkyFR8257

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 the 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 was availed by the Laxmi Town Planners Pvt. Ltd. for the Construction and Development of the commercial project "KOURTYARD" situated at Plot no. CS-23, Sector-Delta-2, Greater Noida Tehsil, Dadri, Dist. Gautam Buddha Nagar, Uttar Pradesh:

S.No.	Lender Name	Amount in Rs.	Amount in Rs. Outstanding as on 15-11-25
1	ADITYA BIRLA CAPITAL LIMITED	7,40,00,000/-	7,14,07,153/-
	Total A.	7,40,00,000/-	7,14,07,153/-

2. The below-mentioned Unsecured Loans were availed by the Laxmi Town Planners Pvt. Ltd. for the Construction and Development of the commercial project "KOURTYARD" situated at Plot no. CS-23, Sector-Delta-2, Greater Noida Tehsil, Dadri, Dist. Gautam Buddha Nagar, Uttar Pradesh:

S.No.	Lender Name	Amount (In Rs.)	Amount outstanding as on 15-11-25 (In Rs.)
1.	NTS SCAFFOLDINGS PVT. LTD.	2,54,82,242/-	2,54,82,242/-
2.	UDIT VINIMAY PVT. LTD.	2,61,02,996/-	2,61,02,996/-
3.	VIOMCY STEEL INDUSTRIES PVT. LTD.	5,00,000/-	5,00,000/-



SHARAD JAIN ASSOCIATES**CHARTERED ACCOUNTANTS**

213, Hans Bhawan, 1, Bahadurshah Zafar Marg,

New Delhi-110002

Tel.: 45026725

4.	NORTH ZONE FINANCIAL SERVICES PVT. LTD.	3,45,47,619/-	3,45,47,619/-
5.	PARSEE LEASING & FINVEST LTD.	1,10,32,553/-	1,10,32,553/-
6.	VINSAN CREDIT & SECURITIES LTD.	1,25,25,644/-	1,25,25,644/-
7.	MANISH GUPTA	4,66,06,427/-	2,11,05,869/-
8.	SHWETA GARG	1,68,62,238/-	1,68,62,238/-
	Total B.	17,36,59,719/-	14,81,59,161/-
	Total A+B.	24,76,59,719/-	21,95,66,314/-

For Sharad Jain Associates
Chartered Accountants
(F Regn.No.015201N)



(Sharad Jain)
Partner
M.No.083837

Place: New Delhi
Date: 27-11-2025

SHARAD JAIN ASSOCIATES
CHARTERED ACCOUNTANTS
 213, Hans Bhawan, 1, Bahadurshah Zafar Marg,
 New Delhi-110002
 Tel.: 45026725

Certificate No: 081/2025-26
 UDIN: 25083837BMKYF&3621

CERTIFICATE FOR END USE OF FUNDS

This is to certify that the disbursement of Rs. 7,40,00,000/- (Rupees Seven Crore Forty Lac Only) made by Financial Institution, Aditya Birla Capital Limited out of the sanctioned Term Loan of Rs 7,40,00,000/- (Rupees Seven Crore Forty Lac Only) and other unsecured loan of Rs. 14,81,59,161/- (Rupees Fourteen Crore Eighty-One Lac Fifty-Nine Thousand One Hundred Sixty-One Only), (upto 15-11-2025) have been utilized by the company Laxmi Town Planners Private Limited towards development and other expenses of the project "KOURTYARD" Situated at CS-23, Sector-Delta-2, Greater Noida, Uttar Pradesh as per the details below: -

<u>Secured & Unsecured Loans availed</u>		Till -15-11-2025
S. No.	Particulars	Amount
1.	ADITYA BIRLA CAPITAL LIMITED	7,40,00,000/-
2.	NTS SCAFFOLDINGS PVT. LTD.	2,54,82,242/-
3.	UDIT VINIMAY PVT. LTD.	2,61,02,996/-
4.	VIOMCY STEEL INDUSTRIES PVT. LTD.	5,00,000/-
5.	NORTH ZONE FINANCIAL SERVICES PVT. LTD.	3,45,47,619/-
6.	PARSEE LEASING & FINVEST LTD.	1,10,32,553/-
7.	VINSAN CREDIT & SECURITIES LTD.	1,25,25,644/-
8.	MANISH GUPTA	2,11,05,869/-
9.	SHWETA GARG	1,68,62,238/-
		22,21,59,161/-

<u>End Use of Fund:</u>		Till -15-11-2025
S. No.	Particulars	Amount
1	Construction Cost & Development	16,40,81,111/-
2	Finance Cost	4,26,37,000/-
3	GST Deposited	1,54,41,050/-
	TOTAL	22,21,59,161/-
	Balance	NIL



SHARAD JAIN ASSOCIATES
CHARTERED ACCOUNTANTS
213, Hans Bhawan, 1, Bahadurshah Zafar Marg,
New Delhi-110002
Tel.: 45026725

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

For Sharad Jain Associates
Chartered Accountants
(F Regn.No.015201N)



Place: New Delhi
Date: 27.11.2025

(Sharad Jain)
Partner
M.No.083837

SHARAD JAIN ASSOCIATES
CHARTERED ACCOUNTANTS
213, Hans Bhawan, 1, Bahadurshah Zafar Marg,
New Delhi-110002
Tel.: 45026725

Certificate No. 092/2025-26
UDIN: 25550057XWXNUW8225

Certificate for Interest Expense Incurred

This is to certify that the company **Laxmi Town Planners Private Limited** has incurred Expense on Interest Paid on Loans for financing of its expenses incurred on the project "**KOURTYARD**" Situated at CS-23, Sector-Delta-2, Greater Noida, Uttar Pradesh and other incidental expenses, as under:

(Figures in lakhs)

Interest incurred on	Rate of Interest	Interest Expense upto 30.09.2025	Interest Expense for the period 01.10.2025 till 31.10.2025
Secured Loans (A)	11.85%	135.93	0
	10.00%	33.50	6.02
Total (A)		169.43	6.02
Unsecured Loans (B)	8.00%	240.98	9.94
Total (B)		240.98	9.94

We have verified the above details from Books of accounts and other relevant details produced before us.

For Sharad Jain Associates
Chartered Accountants
F. Regn. No. 015201N




(Samarth Jain)
Partner
M.No.550057

Place: New Delhi
Date: 23rd December, 2025