

GARIMA D. JOSHI

ADVOCATE & NOTARY

Mo. : 9978045600 E-mail : garima.capricon@gmail.com
502, Fortune Plaza, Opp. Mango plus cinema, Nikol, Ahmedabad -
382350

To,

Krishna Developers, A Partnership Firm

Through its authorized Partner

Jainam jain

ENCUMBRANCE CERTIFICATE

THIS IS TO CERTIFY, Krishna DEVELOPERS, A Partnership Firm Through its authorized Partner Jainam Jain having its office at Survey No. 13/3, Opp. Sankalp High School, Near Hindva Builder, Nikol, Ahmedabad. (hereinafter called the “Promoter”) is owners and possessors of the Freehold Non Agricultural Land admeasuring 1336 square meters of Final Plot No. 3 of T. P. scheme No. 111 of City Survey No. NA13/3/P2 of City Survey Ward- Nikol (Non Agriculture) situated at Mouje Nikol, Taluka Asarwa, Registration District of Ahmedabad and Sub District of Ahmedabad – 12 (Nikol) and more particularly described in the schedule hereunder written hereinafter called the “PROJECT LAND”.

Further said promoter has commenced with the Residential cum Commercial project namely “VIRATRA HEIGHTS” on the said project land.

Earlier we have examined the titles of the aforesaid land and we have issued Title Certificate, Title Report and Non-Encumbrance Certificate on 23.01.2025

Thereafter, As per request and requirement of owner of the said land we have caused to be taken searches of available revenue and registration record through our search clerk and believing the same to be true, correct and trustworthy; we hereby issue this Encumbrance Certificate and opine that the



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said Project Land is free from any encumbrance or litigations except subject to :

1. Charge of Truhome Finance Limited, for Rs. 9,00,00,000/- (Rupees Nine Crore Only) as per Mortgage Deed registered in the sub registrar office Ahmedabad-12 (Nikol), under Serial No. 9669 dated 30.04.2025.
2. Allotment or Agreement for Sale of the unites of the said project namely "VIRATRA HEIGHTS".

SCHEDULE

(Description of the land in question)

All that piece and parcel of the Non Agricultural Land admeasuring 1336 square meters of Final Plot No. 3 of T. P. scheme No. 111 of City Survey No. NA13/3/P2 of City Survey Ward- Nikol (Non Agriculture) situated at Mouje Nikol, Taluka Asarwa, Registration District of Ahmedabad and Sub District of Ahmedabad – 12 (Nikol) and bounded as per the Revenue Records.

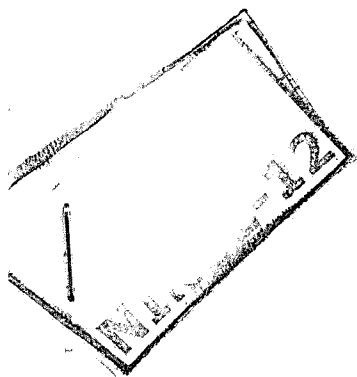
DATE : 02.06.2025

PLACE : AHMEDABAD



Garima D. Joshi
GARIMA D. JOSHI
ADVOCATE

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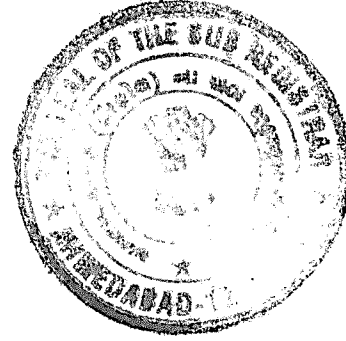
Inspector General of Registration
Revenue Department, Government of Gujarat
રજીસ્ટ્રેશન પહોંચ

પહોંચ નંબર 202531200017389 દસ્તાવેજ નંબર 9669 દસ્તાવેજ વર્ષ 2025
તારીખ 30 માહે એપ્રિલ સને 2025
દસ્તાવેજનો પ્રકાર Mortgage(Mortgage Deed Without Possession) અવેજ 90000000.00
રજુ કરનારનું નામ Krishna Developers A Partnership Firm through its Authorized Partner Jainam Jain
ટ્રાન્ઝેક્સન નંબર 20250426202838452

નીચે પ્રમાણે ફી પહોંચી

રૂ. પૈસા

રજીસ્ટ્રેશન ફી..... 5000.00
નકલ કરવા ની ફી સાઈડ / ફોલીયો..... 1000.00
શેરોની નકલ કરવા માટે ફી.....
ટપાલ ખર્ચ.....
નકલો અથવા ચાલીઓ (કલમ ૬૪ થી ૬૭).....
શોધ અંગર તપાસણી.....
દંડ કલમ-૨૫.....
કલમ-૩૪ (કલમ-૫૭).....
નકલ ફી ફોલીયો.....
ઈન્ડેક્સ-૨ ફી
અન્ય ફી



કુલ એકદરે રૂ. 6000.00

અંકે રૂપીયા છ હજાર પુરા

દસ્તાવેજ તે રજીસ્ટર ટપાલથી મોકલવામાં આવશે.
ના દિવસે તૈયાર થશે અને

નકલ કચેરીમાં આપવામાં

દસ્તાવેજ રજીસ્ટર ટપાલથી નીચેના સરનામે મોકલશે.

S. N. 13/3, Common P Near Sankalp High School, Nikol 382350

અગર Authority Name :Jainam Jain ને આપશે

રજુ કરનારની સહી

Jainam Jain

VIJAYSINH.S.DODIYA
સબ રજીસ્ટ્રાર
અમદાવાદ- ૧૨ નિકોલ



નોંધ: RCPD Act-2013 મુજબ અત્રેની કચેરી દ્વારા પક્ષકારોને અસલ દસ્તાવેજ તેની નોંધણી બાદ દિન-૧ (૨૪ કલાક) માં પરત કરવામાં આવે છે.

Inspector General of Registration
Revenue Department, Government of Gujarat
ખૂટતી ફી પહોંચ

પહોંચ નંબર 202531200017403 દસ્તાવેજ નંબર 9669 દસ્તાવેજ વર્ષ 2025
તારીખ 30 માહે એપ્રિલ સને 2025

દસ્તાવેજનો પ્રકાર Mortgage(Mortgage Deed Without Possession) અવેજ 90000000.00

રજુ કરનારનું નામ Krishna Developers A Partnership Firm through its Authorized Partner Jainam Jain

ડ્રાન્જેક્સન નંબર 20250430524397061

નીચે પ્રમાણે ફી પહોંચી

ખૂટતી રજીસ્ટ્રેશન ફી.....
નકલ કરવા ની ફી સાઈડ / ફોલીયો.....
શેરોની નકલ કરવા માટે ફી.....
ટપાલ ખર્ચ.....
નકલો અથવા યાદીઓ (કલમ ૬૪ થી ૬૭).....
શોધ અગર તપાસણી.....
દંડ કલમ-૨૫.....
કલમ-૩૪ (કલમ-૫૭).....
નકલ ફી ફોલીયો.....
ઈન્ડેક્સ-૨ ફી
અન્ય ફી

1000.00



કુલ એકંદરે રૂ. 1000.00

અંકે રૂપિયા એક હજાર પુરા

દસ્તાવેજ _____ ના દિવસે તૈયાર થશે અને તે રજીસ્ટર ટપાલથી મોકલવામાં આવશે.

નકલ _____ કચેરીમાં આપવામાં

દસ્તાવેજ રજીસ્ટર ટપાલથી નીચેના સરનામે મોકલશે.

અગર Krishna Developers A Partnership Firm
through its Authorized Partner Jainam Jain
ને આપશો

રજુ કરનારની સહી

VIJAYSINH.S.DODIYA
સબ રજીસ્ટ્રાર
અમદાવાદ- ૧૨ નિકોલ



Inspector General of Registration
Revenue Department, Government of Gujarat
ખૂટતી ફી પહોંચ

પહોંચ નંબર 202531200017603 દસ્તાવેજ નંબર 9669 દસ્તાવેજ વર્ષ 2025
તારીખ 1 માહે મે સને 2025

દસ્તાવેજનો પ્રકાર Mortgage(Mortgage Deed Without Possession) અવેજ 90000000.00

રજુ કરનારનું નામ Krishna Developers A Partnership Firm through its Authorized Partner Jainam Jain

દ્રાન્જેક્સન નંબર 20250430229796284

નીચે પ્રમાણે ફી પહોંચી

રૂ. પૈસા

ખૂટતી રજીસ્ટ્રેશન ફી.....

નકલ કરવા ની ફી સાઈડ / ફોલીયો.....

200.00

શેરોની નકલ કરવા માટે ફી.....

ટપાલ ખર્ચ.....

નકલો અથવા ચાદીઓ (કલમ ૬૪ થી ૬૭).....

શોધ અગર તપાસણી.....

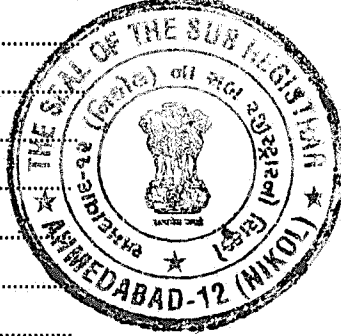
દંડ કલમ-૨૫.....

કલમ-૩૪ (કલમ-૫૭).....

નકલ ફી ફોલીયો.....

ઈન્ડેક્સ-૨ ફી.....

અન્ય ફી.....



કુલ એકદરે રૂ. 200.00

અંકે રૂપીયા બે સો પુરા

દસ્તાવેજ

તે રજીસ્ટર ટપાલથી મોકલવામાં

ના દિવસે તૈયાર થશે અને

આવશે.

નકલ

કચેરીમાં આપવામાં

દસ્તાવેજ રજીસ્ટર ટપાલથી નીચેના સરનામે મોકલશો.

અગર Krishna Developers A Partnership Firm

through its Authorized Partner Jainam Jain

ને આપશો

રજુ કરનારની સહી

VIJAYSINH.S.DODIYA
સબ રજીસ્ટ્રાર
અમદાવાદ- ૧૨ નિકોલ





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Inspector General of Registration
Revenue Department
Government of Gujarat

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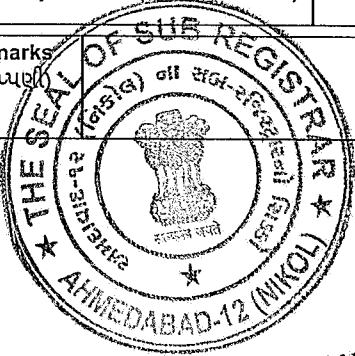
Application No (અરજી નંબર)	20251100800982	Printed On (પ્રિન્ટ કર્યું તારીખ)	2025/04/26 19:54:40
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Transaction No (ટ્રાંઝેક્શન નંબર)	Account Head (ખાતાનું હેડ)	Amount (Rs.) (રકમ)	Bank CIN (બેંક સી.આઇ.એન)	Date (તારીખ)	Bank Branch (બેંક શાખા)
20250426202838452	Registration Fee (0030-03-104-00)	6000.00	5700001355100302604 2528390	26-04-2025	SBIEPAY
Page Fee (પેજ ફી)	(50) 1000	Other (અન્ય)	0	Postage (પોસ્ટેજ)	0.00
Registration Fee (નોંધણી ફી)	5000.00	Fee Exemption (ફી માફી?)	No	અવેજ ની રકમ	90000000.00
Total Amount (કુલ રકમ)	6000.00	In Words (શબ્દોમાં)	Rupees Six Thousand Only		

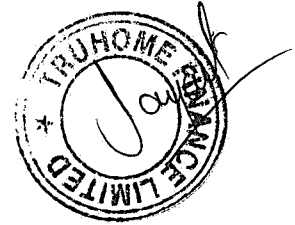
Payee Details (નાણા ભરનારની વિગત)			
Name (નામ)	Krishna Developers A Partnership Firm through its Authorized Partner Jainam Jain	Office District (કચેરીનો જિલ્લો)	AHMEDABAD
Address (સરનામું)	S. N. 13/3, Common P Near Sankalp High School, Nikol ASARWA (અસારવા) AHMEDABAD (અમદાવાદ) GUJARAT (ગુજરાત) 382350	Office Name (કચેરીનું નામ)	S.R.O- Ahmedabad - 12 Nikol
Mobile (મોબાઇલ નંબર)	9998269018	E-Mail (ઈ-મેલ)	kk.adv2021@gmail.com
PAN (પાન નંબર)	ABCFK4900A	Year (વર્ષ)	2025-2026 One time

Property Details (મિલકતની વિગત)	Non Agricultural land bearing City Survey No.NA13/3/p2, T.P. Scheme No.111, Final Plot No.3 adm.1336 sq.mts, mouje Nikol,,
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Remarks (ટીપ્પણી)	
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MR. KRISHNA DEVELOPERS
Jainam Jain
PARTNER



નોંધ:

- (૧) ગુજરાત નોંધણી ફી ઇ-પેમેન્ટ અને રીફંડ નિયમો, ૨૦૨૦ના નિયમ ૪(ગ) અનુસાર નોંધણી ફીનું ઇ-ચલણ ચાર માસ સુધી જ માન્ય ગણાશે.
- (૨) ગુજરાત સ્ટેમ્પ અધિનિયમ ૧૯૫૮ની કલમ ૫૨ અનુસાર ઇ-ચલણથી ભરેલ સ્ટેમ્પ ડ્યુટીની સમય મર્યાદા ડ્યુટી ભર્યાના ૬ મહિના સુધીની છે.
- (૩) ઇ-ચલણમાં છેડછાડ કરવી કે ખોટું ચલણ બનાવવું ફોજદારી ગુનો બને છે.



e-Challan

Inspector General of Registration
Revenue Department
Government of Gujarat

AHD-12-NKL

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2025

Application No (અરજી નંબર)	20251100800982	Printed On (પ્રિન્ટ કર્યા તારીખ)	30/04/2025 11:23:41
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Transaction No (ટ્રાંઝેક્શન નંબર)	Account Head (ખાતાનું હેડ)	Amount (Rs.) (રકમ)	Bank CIN (બેંક સી.આઇ.એન)	Date (તારીખ)	Bank Branch (બેંક શાખા)
20250430524397061	Deficit Fee (0030-03-104-00)	1000.00	5700001355100303004 2582401	30-04-2025	SBI EPAY
Page Fee (પેજ ફી)	(50) 1000	Other (અન્ય)	0.00	Memo fee	0.00
Deficit Reg. Fee (ડેફિસિટ નોંધણી ફી)	0.00				
Total Amount (કુલ રકમ)	1000.00	In Words (શબ્દોમાં)	Rupees One Thousand Only		

Payee Details (નાણા ભરનારની વિગત)			
Name (નામ)	Krishna Developers A Partnership Firm through its Authorized Partner Jainam Jain	Office District (કચેરીનો જિલ્લો)	AHMEDABAD
Address (સરનામું)	S. N. 13/3, Common P Near Sankalp High School, Nikol ASARWA (અસારવા) AHMEDABAD (અમદાવાદ) GUJARAT (ગુજરાત) 382350	Office Name (કચેરીનું નામ)	S.R.O- Ahmedabad - 12 Nikol
Mobile (મોબાઇલ નંબર)	9998269018	E-Mail (ઈ-મેલ)	kk.adv2021@gmail.com
PAN (પાન નંબર)	ABCFK4900A	Year (વર્ષ)	2025-2026 One time

Document Number-Year	9669-2025
Property Details (પ્રોપર્ટીની વિગત)	Non Agricultural land bearing City Survey No.NA13/3/p2, T.P. Scheme No.111, Final Plot No.3 adm.1336 sq.mts, mouje Nikol,,
Remarks (ટીપ્પણી)	

કચેરી
અમદાવાદ-૧૨ (નિકોલ)

નોંધ:

- (૧) ગુજરાત નોંધણી ફી ઇ-પેમેન્ટ અને રીફંડ નિયમો, ૨૦૨૦ના નિયમ ૪(ગ) અનુસાર નોંધણી ફીનું ઇ-ચલણ ચાર માસ સુધી જ માન્ય ગણાશે.
- (૨) ગુજરાત સ્ટેમ્પ અધિનિયમ ૧૯૫૮ની કલમ ૫૨ અનુસાર ઇ-ચલણથી ભરેલ સ્ટેમ્પ ડ્યુટીની સમય મર્યાદા ડ્યુટી ભર્યાના ૬ મહિના સુધીની છે.
- (૩) ઇ-ચલણમાં છેડછાડ કરવી કે ખોટું ચલણ બનાવવું ફોજદારી ગુનો બને છે.



e-Challan
Inspector General of Registration
Revenue Department
Government of Gujarat

AHMEDABAD 12 NKL

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Application No (અરજી નંબર)		20251100800982		Printed On (પ્રિન્ટ કર્યા તારીખ)		28/04/2025 19:54:38	
Transaction No (ટ્રાંઝેકશન નંબર)	Account Head (ખાતાનું હેડ)	Amount (Rs.) (રકમ)	Bank CIN (બેંક સી.આઇ.એન.)	Date (તારીખ)	Bank Branch (બેંક શાખા)		
20250428758016473	Stamp Duty (0030-02-102-01)	315000.00	5700001355100302804 2560029	28-04-2025	SBIEPAY		
Total Amount (કુલ રકમ)	315000.00	In Words (શબ્દોમાં)	Rupees Three Lac Fifteen Thousand Only				
Payee Details (નાણા સરનામરની વિગત)							
Name (નામ)	Krishna Developers A Partnership Firm through its Authorized Partner Jainam Jain		Office District (કચેરીનો જિલ્લો)	AHMEDABAD			
Address (સરનામું)	S. N. 13/3, Common P Near Sankalp High School, Nikol ASARWA (અસારવા) AHMEDABAD (અમદાવાદ) GUJARAT (ગુજરાત) 382350		Office Name (કચેરીનું નામ)	S.R.O- Ahmedabad - 12 Nikol			
Mobile (મોબાઇલ નંબર)	9998269018		E-Mail (ઈ-મેલ)	kk.adv2021@gmail.com			
PAN (પાન નંબર)	ABCFK4900A		Year (વર્ષ)	2025-2026 One time			
Property Details (મિલકતની વિગત)		Non Agricultural land bearing City Survey No.NA13/3/p2, T.P. Scheme No.111, Final Plot No.3 adm.1336 sq.mts, mouje Nikol,,					
Remarks (ટીપ્પણી)							

9669/25

FOR, KRISHNA DEVELOPERS
Jainam Jain
PARTNER



નોંધ:

- (૧) ગુજરાત નોંધણી ફી ઇ-પેમેન્ટ અને રીફંડ નિયમો, ૨૦૨૦ના નિયમ ૪(ગ) અનુસાર નોંધણી ફીનું ઇ-ચલણ ચાર માસ સુધી જ માન્ય ગણાશે.
- (૨) ગુજરાત સ્ટેમ્પ અધિનિયમ ૧૯૬૮ની કલમ ૫૨ અનુસાર ઇ-ચલણથી ભરેલ સ્ટેમ્પ ડ્યુટીની સમય મર્યાદા ડ્યુટી ભર્યાના ૬ મહિના સુધીની છે.
- (૩) ઇ-ચલણમાં છેડછાડ કરવી કે ખોટું ચલણ બનાવવું કોજદારી ગુનો બને છે.

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Indenture of MORTGAGE
(Without Possession)

BY

The simple mortgage deed is made at the place and on the date as stated in the schedule III hereunder written ("the Schedule III") BETWEEN The Borrower described as stated in the Schedule III hereinafter referred to as "**the Borrower**"(which expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include (i) in the case of the Borrower being individual his heirs, administrators, executors, legal representatives and permitted assigns (ii) in the case of the Borrower being a sole proprietary concern/ individual -his heirs, administrators, executors, legal representatives and permitted assigns of the Proprietor; (iii) in the case of the Borrower, being a partnership firm- the partners for the time being and from time to time of the firm, the survivor or survivors of them, their respective heirs, administrators, executors, legal representatives and permitted assigns (iv) in the case of the Borrower, being a Limited Liability partnership firm- the partners for the time being and from time to time of the firm, the survivor or survivors of them, their respective heirs, administrators, executors, legal representatives and permitted assigns and (v) in the case of the Borrower being a Company- its successors and assigns (as the case may be) of the First part;

The Mortgagor/s are described as stated in Schedule III Sr. No. 4 hereinafter referred to as " The Mortgagor/s" (which expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include (i) in the case of the Mortgagor/s being individual his heirs, administrators, executors, legal representatives and permitted assigns (ii) in the case of the Mortgagor/s being a sole proprietary concern/ individual -his heirs, administrators, executors, legal representatives and permitted assigns of the Proprietor; (iii) in the case of the Mortgagor/s, being a partnership firm- the partners for the time being and from time to time of the firm, the survivor or survivors of them, their respective heirs, administrators, executors, legal representatives and permitted assigns (iv) in the case of the Mortgagor, being a Limited Liability partnership firm- the partners for the time being and from time to time of the firm, the survivor or survivors of any of them, their respective heirs, administrators, executors, legal representatives and permitted assigns and (v) in the case of the Mortgagor/s being a Company- its successors and assigns (as the case may be) of the Second part;

The Consenting party/ies if any are described as stated in Schedule III Sr. No. 5 hereinafter referred to as " The Mortgagor" (which expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include (i) in the case of the Consenting Party/ies being individual his heirs, administrators, executors, legal representatives and permitted assigns (ii) in the case of the Consenting Party/ies being a sole proprietary concern/ individual -his heirs, administrators, executors, legal representatives and permitted assigns of the Proprietor; (iii) in the case of the Consenting Party/ies, being a partnership firm- the partners for the time being and from time to time of the firm, the survivor or survivors of them, their respective heirs, administrators, executors, legal representatives and permitted assigns (iv) in the case of the Consenting Party/ies, being a Limited Liability partnership firm- the partners for the time being and from time to time of the firm, the survivor or survivors of them, their respective heirs, administrators, executors, legal representatives and permitted assigns and (v) in the case of the Consenting Party/ies being a Company- its successors and assigns (as the case may be) of the Third part;

**Mortgagor TO AND IN FAVOUR
OF**

M/S. TRUHOME FINANCE LTD. (FORMERLY KNOWN AS SHRIRAM HOUSING FINANCE LTD.), a Housing Finance Company registered with National Housing Bank, incorporated under the laws of India, having its Registered Office at Srinivasa Towers, 1st Floor, Door No. 5, Old No.11, 2nd Lane, Cenatoph Road, Alwarpet, Teynampet, Chennai - 600018, Tamil Nadu, hereinafter referred to as the "**Mortgagee / Lender**" which term shall mean and include wherever the context so requires or permits its executors, and permitted assigns of the **Other Part**;

The **Party of the First Part** is hereinafter referred as "Party".

WHEREAS:

For M/s. Krishna Developers

FOR, KRISHNA DEVELOPERS
Jainam Jain
PART

(Authorized Partner)

For M/s. Truhome Finance Ltd.

[Signature]
TRUHOME FINANCE LIMITED

Authorized Signatory

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1. The details of project land is specified in Schedule I hereunder. The description of mortgaged properties are mentioned hereunder in Schedule II. The title flow of the mortgaged properties are specified in Annexure I attached herewith. The copy of approved plan is annexed in Annexure II.
2. The **Mortgagor** is approached the Mortgagee for a loan facility for Loan amount which is specifically mentioned in Schedule III Sr. No. 6 and agrees to create a charge over the said property, more fully described in the **Schedule-II ("Mortgaged Properties")** hereunder, in favour of the **Mortgagee** as a security for the same ("**Security**").

One of the conditions upon which the Loan sanctioned to the **Mortgagor**, by the **Mortgagee** is that the Loan together with all the applicable accrued interest payable on the Facility, Default interest payable thereon (if any), additional interest payable thereon (if any) and all other costs, charges, expenses, fees and amounts payable to the Mortgagee in accordance with the terms of the Loan Agreement and other facility Documents (hereinafter referred to as "**Mortgage Debt**") shall be secured, inter-alia, by an Simple Mortgage created by the **Mortgagor** over the property more particularly described in Schedule - II hereto (hereinafter referred to as "**Mortgaged Properties**"), in favour of the Mortgagee in the first ranking, manner and priority as contemplated herein.

4. The **Mortgagor** has full powers to execute this Deed and to create a Security over his/her/its immovable property in favour of the Mortgagee.
5. The **Mortgagor** has agreed to execute this Deed in favour of the Mortgagee over the **Mortgaged Properties**, on the terms and conditions set out herein.

NOW THEREFORE THIS DEED WITNESSETH AS FOLLOWS:

1. The "**Mortgagor**" hereby confirms that it has lawfully possessed of a valid, clear, encumbrance free and subsisting interest in and to and are the absolute and legal owner/ valid authorized possessor of the **Mortgaged Properties**.
2. In order to secure the Loan extended by the Mortgagee to the **Mortgagor**, the **Mortgagor** does hereby grant unto the Mortgagee all rights, title, interest, benefits and claims whatsoever of the Mortgagor in, to or in respect of the Mortgaged Property being all those pieces or parcels of land, hereditaments of the Mortgaged Property hereunder written, together with all rights, title, interest, benefits and claims whatsoever of the **Mortgagor** in, to or in respect of all existing and future and or hereafter acquired bungalow, Villa, structure or any other construction to be erected or standing thereon or which shall at any time hereafter during the continuance of this Security be erected or standing thereon to have and to hold by way of security all and singular the Mortgaged Property unto the Mortgagee absolutely and subject to the powers and provisions herein contained and subject also to the provision for redemption mentioned herein. The **Mortgagor** shall not part with and have agreed notto part with the possession of the Mortgaged Property save and except in accordance with this Deed. Provided that the **Mortgagor** shall not, without the prior written consent of the Mortgagee create or attempt to create any security interest, lien, pledge or charge upon the Mortgaged Property.
3. The Mortgaged Property shall be and remain as a continuing security to the Mortgagee for the due repayment of the Loan, payment of all interest, fees, costs, charges, expenses and all other moneys payable to the Mortgagee and is in addition to any other security, guarantee or other right or remedy which the Mortgagee may have for the Loan under the Loan Agreement and other related agreements executed by the **Mortgagor**.
4. The **Mortgagor** hereby undertakes that he/she/it shall execute all documents, agreements, letters as may be required by the Mortgagee in order to exercise its rights under this Deed or as may be required by the Mortgagee to safeguard the Security created herein over the Mortgaged Property in favour of the Mortgagee or to perform any other act under this Deed.

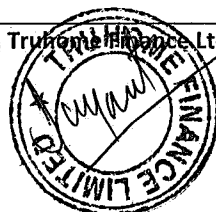
For M/s. Krishna Developers

FOR, KRISHNA DEVELOPERS

Swarn. Jain
PARTI

(Authorised Partner)

For M/s. Truhome Finance Ltd.



Authorised Signatory

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5. Subject to provisions of this Deed, the **Mortgagor** hereby declares, represents and warrants as follows:

- (i) The **Mortgagor** is seized and possessed of and/ or otherwise well and sufficiently entitled as the owner to all those pieces or parcels of freehold land described in the Schedule 1 hereunder written.

The **Mortgagor** shall pay all expenses (including stamp duty) in connection with the execution, enforcement and performance of this Deed.

The **Mortgagor** shall comply with all the legal requirements necessary to create a valid and enforceable mortgage in favour of the Mortgagee and shall obtain all necessary consents, permissions and approvals in respect of the same.

Neither the execution or performance of any agreement to which he/she/it is a party to nor the compliance with its terms will conflict with or result in a breach of any of the terms, conditions or provisions of, or constitute a default under, any agreement, mortgage, agreement or other instrument to which the **Mortgagor** is a party or by which he/she/it is bound, or violate any of the terms of any judgment, decree or order or any statute, rule or regulation applicable to the **Mortgagor**;

- (v) The **Mortgagor** does not have any outstanding lien or obligation to create liens with respect to the interests secured by this Deed except those secured by this Deed;
- (vi) The **Mortgagor** hereby declares that the Mortgaged Property is, and will at all times be, the absolute property of the **Mortgagor** and, other than as set out herein, be free from any charge, trust, pledge, lien, claim or encumbrance.
- (vii) The provisions of this Deed are effective to create in favour of the Mortgagee a legal, valid and enforceable first mortgage and charge over the Mortgaged Property of the **Mortgagor** on which the **Mortgagor** purports to grant a first mortgage pursuant hereto and all necessary and appropriate recordings and filings will be made promptly after the execution of this Deed in all appropriate public offices, and all other necessary and appropriate action will be taken so that as soon as this Deed has been so recorded and filed it will create an effective mortgage on all right, title, estate and interest of the in the Mortgaged Property in favour of the Mortgagee, and all necessary and appropriate clearances and consents to the creation, effectiveness, priority and enforcement of such mortgage have been obtained from each of the Parties to this Deed and relevant government authorities.

6. Further Covenants of the Mortgagor

Subject to the terms of applicable Law, the **Mortgagor** does hereby further covenant that:

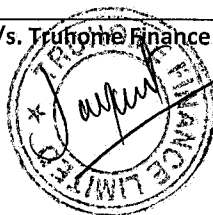
- (i) The **Mortgagor** will at all times during the continuance of these presents and the Security hereby created pay all the ground rent, security charges, taxes, rates and other charges, duties and outgoing, present as well as future, payable in respect of the Mortgaged Property immediately as the same shall have become due;
- (ii) The **Mortgagor** will at all times during the continuance of these presents as a Security hereby created keep the Mortgaged Property and every part thereof in good and substantial state of repair and will also keep the same or cause to keep the same adequately insured against loss or damage by fire, flood and other customary risks and such other risks as may be required by the Mortgagee from time to time on the basis satisfactory to the Mortgagee with such insurance company as may be approved by the Mortgagee and the **Mortgagor** shall duly pay all premia or other sums payable for that purpose and effect prompt renewal of such insurance policies before the same shall become due and deliver to and keep deposited copies of such insurance policies with the Mortgagee. In the event of the Mortgaged Property being destroyed by fire or any accident as aforesaid, the Mortgagee will be entitled to receive the insurance claim under such policy to the exclusion of the **Mortgagor** and to appropriate the same towards settlement of the Loan in accordance with the Loan Agreement and if any surplus remains, such surplus will become payable to **Mortgagor**.
- (iii) The **Mortgagor** will permit the Mortgagee, their officers and agents from time to time and at all reasonable times to enter into and upon the Mortgaged Property and to inspect the same and if upon such inspection it appears to the Mortgagee that the Mortgaged Property or any part thereof require repairs or replacement, the Mortgagee shall give notice to the **Mortgagor** calling upon them to repair or replace the same and in the event of the failure on the part of the **Mortgagor** to do so within a reasonable time, it shall be lawful but not obligatory on the part of the Mortgagee to do the same and all expenses incurred by the Mortgagee shall be forthwith repaid by the **Mortgagor** and until such repayment, will be a

For M/s. Krishna Developers

FOR, KRISHNA DEVELOPERS
Partner
PARTNER

(Authorised Partner)

For M/s. Truhome Finance Ltd.



Authorised Signatory

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- charge upon the Mortgaged Property jointly with the Loan as if they had formed part thereof;
- (iv) The **Mortgagor** shall not, without the prior written consent of the Mortgagee, sell, lease, let, or otherwise transfer or put any third party in possession or otherwise create any third party rights in to or upon the Mortgaged Property or any part thereof and the Mortgagee shall be entitled in its absolute discretion to refuse to give such consent.

In case the **Mortgagor** fails to repay the Loan on their due dates or breach of any of the terms of the Loan Agreement or this Deed, the Mortgagee may at its sole discretion, after giving notice in writing to the **Mortgagor** to remedy the breach or default and, if after expiry of the period specified in the notice, the breach or default is still un-remedied, by a further notice in writing to the **Mortgagor**, declare the Loan and all other accrued interest, fees, costs, charges, expenses and other amounts payable by the **Mortgagor** under this Deed to be due and payable forthwith and the Security created hereunder shall immediately become enforceable by the Mortgagee. In such cases, the Mortgagee shall be entitled to exercise all the rights available to it under the Transfer of Property Act including the right to sell the Mortgaged Property in accordance with Section 69 and other relevant sections of the Transfer of Property Act. The Mortgagee shall with and out of the moneys arising from any such sale as aforesaid, first pay and retain the costs and expenses attending such sale or otherwise incurred in relation to this Security and subsequently pay and satisfy the moneys which shall then be owing upon the Security of these presents and shall pay the surplus if any to the **Mortgagor**. It is hereby further declared that all the other provisions and rights relating to, or ancillary to the power of sale set out in the Transfer of Property Act and as are not expressly provided for herein shall apply in relation to the Mortgaged Property and shall be available to the Mortgagee.

8. All expenses incurred by the Mortgagee in connection with the preservation of the Mortgaged Property or sale thereof, shall become part of the Loan and shall be payable by the **Mortgagor** to the Mortgagee.
9. Upon the repayment / settlement of the Loan and all other related payments by the **Mortgagor** to the Mortgagee as per the terms of the Loan Agreement, the Mortgagee hereby confirms that it shall release the Mortgaged Property from the mortgage created herein.
10. The **Mortgagor** hereby irrevocably appoints the Mortgagee to be the Attorneys of the **Mortgagor** in the name and on behalf of the **Mortgagor** to execute, sign and do any deeds, documents, assurances, acts and things which shall in the opinion of the Mortgagee be necessary or expedient that the **Mortgagor** should execute, sign and do for the purpose of carrying out any of the obligations declared or imposed upon the **Mortgagor** by these presents and generally to use the name of the **Mortgagor** in the exercise of all or any of the powers hereby conferred upon the Mortgagee. The **Mortgagor** undertakes to ratify and confirm all acts done by the Mortgagee in accordance with the above.
11. The Mortgagee shall not be liable, by reason of entering into or taking possession of the Mortgaged Property or any part or parts thereof, to account for anything except actual receipts or be liable for any loss upon realization or for any default or omission for which a mortgagee-in-possession might otherwise be liable.
12. All monies received by the Mortgagee from the **Mortgagor** / Mortgaged Property shall be applied by the Mortgagee towards repayment of the Loan. The **Mortgagor** shall be liable to the Mortgagee for any deficiency.

13. Compensation for Expropriation

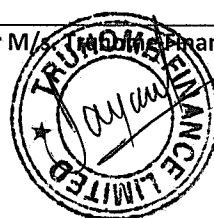
Without prejudice to the terms and provisions of the Deed, in the event of the expropriation, confiscation, compulsory acquisition, nationalization or other taking of all or any part of the Security by the Government of India or any public body or authority entitled to do so under Applicable Law, the Mortgagee shall be entitled to receive so much of the compensation paid by the Government of India or such public body or authority, as the case may be, to which the **Mortgagor** may be entitled or declared entitled as is necessary to satisfy in full the Loan given with the interest and the dues.

For M/s. Krishna Developers

FOR, KRISHNA DEVELOPERS
Jaishankar Jain
 PARTNER

(Authorised Partner)

For M/s. Krishna Finance Ltd.



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14. No Implied Waiver or Impairment

No delay or omission of the Mortgagee in exercising any right, power or remedy accruing to the Mortgagee upon any default hereunder shall impair any such right, power or remedy or be construed to be a waiver thereof or any acquiescence in such default, nor shall the action or inaction of the Mortgagee in respect of any default or any acquiescence by them in any default, affect or impair any right, power or remedy of the Mortgagee in respect of any other defaults, nor shall any single or partial exercise of any such right, power or remedy preclude any further exercise thereof or the exercise of any other right, power or remedy. The rights and remedies of the Mortgagee herein provided are cumulative and not exclusive of any rights or remedies provided by law.

15. Legal Fees and Expenses

The **Mortgagor** shall pay all legal fees, costs, charges and expenses of the Mortgagee in connection with or incidental to these presents or this security and incurred as well for the protection and security of the Security and for the demand realization and recovery of the Loan.

16. Stamp Duty and Other Fees on Execution, Registration etc.

The **Mortgagor** shall pay all stamp duty, other duties, taxes, fees, penalties or other charges payable on or in connection with the execution, issue, delivery, registration of this Deed, and any document, act and registration performed pursuant hereto or thereto, if and when the **Mortgagor** may be required to pay the same according to applicable Law. The Mortgagee shall be entitled but not obligated to include such additional stamp duty / penalty as part of the Loan and recover the same from the **Mortgagor**.

17. Reimbursement Obligations

All reasonable costs, expenses, charges and fees paid or incurred by the Mortgagee in the exercise of any of the rights remedies or powers granted hereunder including, without limitation, for payment of any costs, expenses, charges or fees shall be for the account of the **Mortgagor** and the **Mortgagor** undertake promptly on demand to pay the same or, as the case may be, to reimburse the Mortgagee or its agents, representatives, successors and assigns for any such monies paid by the Mortgagee or any of them with interest thereon at the applicable rate from the date the **Mortgagor** receives notice thereof from the Mortgagee and/ or its agents, representatives, successors, and assigns until reimbursed by the **Mortgagor**, and all such costs, expenses, charges and fees shall be added to the Loan and be secured hereby.

18. Indemnity

The **Mortgagor** ("Indemnifying Party") hereby irrevocably and unconditionally agrees to indemnify and hold the Mortgagee, its directors, employees, officers, consultants and other representatives including power-of-attorney holders ("Indemnified Parties") harmless from and against any and all liabilities, losses, damages, costs, claims, or the like (collectively "Loss") which may be suffered or incurred directly, but not consequentially, by the Indemnified Parties as a result of any misrepresentation or material breach of any representation or warranty made by Indemnifying Party in this Deed and/or Loan Agreement or non-fulfilment of or failure to perform any covenant or obligation or agreement or undertaking contained in this Deed or the Loan Agreement by the Indemnifying Party.

19. Notices

All notices regarding this Deed shall be by personal delivery or by certified or registered mail, postage prepaid, at the above mentioned addresses. Any such notices shall be deemed received when actually delivered if by personal delivery or three days after delivered to an overnight or express mail facility.

20. Severability

Every provision contained in this Deed shall be severable and distinct from every other such provision and if at any time anyone of more of such provisions is or becomes invalid illegal or unenforceable in any respect under any law, the validity, legality and enforceability of the remaining provisions hereof shall not be in any way affected or impaired thereby.

21. Governing Law & Jurisdiction

For M/s. Krishna Developers

FOR KRISHNA DEVELOPERS
Pravin Jain
PARTNER

(Authorised Partner)

For M/s. Truhome Finance Ltd.



Authorised Signatory

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This Deed shall be governed by and construed in accordance with laws in India. The courts at Ahmedabad shall have exclusive jurisdiction over any disputes arising out of this Deed.

22. Termination

This Deed shall be satisfied and discharged when the Loan and all other liabilities in connection therewith and in connection with this Deed and Loan Agreement owing to the Mortgagee shall have been fully repaid and all commitments in connection with the Loan Agreement and this Deed have expired.

Schedule I Details of "Project Land"

All that piece and parcel of on Non Agricultural land bearing City Survey No.NA13/3/p2, T.P. Scheme No.111, Final Plot No.3 adm.1336 sq.mts, mouje Nikol, Sub-District Ahmedabad-12 (Nikol), Taluka Asarwa & District: Ahmedabad.

Schedule II Details of "Mortgaged Property"

- All that piece and parcel of on Non Agricultural land bearing City Survey No.NA13/3/p2, T.P. Scheme No.111, Final Plot No.3 adm.1336 sq.mts, mouje Nikol, Sub-District Ahmedabad-12 (Nikol), Taluka Asarwa & District: Ahmedabad.
- All 56 Unsold Residential 3 BHK Units admeasuring RERA Carpet area including wash, Balcony & Terrace area 52220.42 Sq. Ft. and All 10 Unsold Shops admeasuring RERA Carpet area 2894.52 Sq. Ft. situated in the project "Viratra Heights" constructed/ or to be constructed on Non Agricultural land bearing City Survey No.NA13/3/p2, T.P. Scheme No.111, Final Plot No.3 adm.1336 sq.mts, mouje Nikol, Sub-District Ahmedabad-12 (Nikol), Taluka Asarwa & District: Ahmedabad.
- Entire Development Rights together with Booked and Unsold Units being part of the Developer's Component and present & future FSI accumulating to the Said Developer ("FSI") of Project known as "Viratra Heights" being developed on all that piece and parcel of land bearing on Non Agricultural land bearing City Survey No.NA13/3/p2, T.P. Scheme No.111, Final Plot No.3 adm.1336 sq.mts, mouje Nikol, Sub-District Ahmedabad-12 (Nikol), Taluka Asarwa & District Ahmedabad.

List of Units

List of sold Registered Units in the Project "Viratra Heights" (As on 15th Apr 2025) - NA

List of Booked Un - Registered Units in the Project "Viratra Heights" (As on 15th Apr 2025) - NA

List of Unsold Units / Flats in the Project in the Project "Viratra Heights" (As on 15th Apr 2025) -

S. No.	Block No.	Floor No	Unit No	Rera Carpet Area including Wash & Balcony area (Sq.ft)	Type (1,2,3 BHK / Comm)
1	A	Ground	SHOP-01	470.60	Shop
2	A	Ground	SHOP-02	315.27	Shop
3	A	Ground	SHOP-03	321.19	Shop
4	A	Ground	SHOP-04	248.22	Shop
5	A	Ground	SHOP-05	338.52	Shop
6	A	Ground	SHOP-06	265.87	Shop
7	A	Ground	SHOP-07	274.26	Shop
8	A	Ground	SHOP-08	253.49	Shop
9	A	Ground	SHOP-09	203.55	Shop
10	A	Ground	SHOP-10	203.55	Shop
11	A	1ST Floor	101	929.14	3BHK

For M/s. Krishna Developers

FOR, KRISHNA DEVELOPERS
Jainam Jain
PARTNER

(Authorised Partner)

For M/s. Truon Finance Ltd.



Authorised Signatory

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S. No.	Block No.	Floor No	Unit No	Rera Carpet Area including Wash & Balcony area (Sq.ft)	Type (1,2,3 BHK/-Comm)
12	A	1ST Floor	102	1,000.50	3BHK
13	A	1ST Floor	103	1,001.58	3BHK
14	A	1ST Floor	104	929.14	3BHK
15	A	2nd Floor	201	929.14	3BHK
16	A	2nd Floor	202	930.32	3BHK
17	A	2nd Floor	203	931.40	3BHK
18	A	2nd Floor	204	929.14	3BHK
19	A	3rd Floor	301	929.14	3BHK
20	A	3rd Floor	302	930.32	3BHK
21	A	3rd Floor	303	931.40	3BHK
22	A	3rd Floor	304	929.14	3BHK
23	A	4th Floor	401	929.14	3BHK
24	A	4th Floor	402	930.32	3BHK
25	A	4th Floor	403	931.40	3BHK
26	A	4th Floor	404	929.14	3BHK
27	A	5th Floor	501	929.14	3BHK
28	A	5th Floor	502	930.32	3BHK
29	A	5th Floor	503	931.40	3BHK
30	A	5th Floor	504	929.14	3BHK
31	A	6th Floor	601	929.14	3BHK
32	A	6th Floor	602	930.32	3BHK
33	A	6th Floor	603	931.40	3BHK
34	A	6th Floor	604	929.14	3BHK
35	A	7th Floor	701	929.14	3BHK
36	A	7th Floor	702	930.32	3BHK
37	A	7th Floor	703	931.40	3BHK
38	A	7th Floor	704	929.14	3BHK
39	A	8th Floor	801	929.14	3BHK
40	A	8th Floor	802	930.32	3BHK
41	A	8th Floor	803	931.40	3BHK
42	A	8th Floor	804	929.14	3BHK
43	A	9th Floor	901	929.14	3BHK
44	A	9th Floor	902	930.32	3BHK
45	A	9th Floor	903	931.40	3BHK
46	A	9th Floor	904	929.14	3BHK
47	A	10th Floor	1001	929.14	3BHK
48	A	10th Floor	1002	930.32	3BHK
49	A	10th Floor	1003	931.40	3BHK
50	A	10th Floor	1004	929.14	3BHK
51	A	11th Floor	1101	929.14	3BHK
52	A	11th Floor	1102	930.32	3BHK
53	A	11th Floor	1103	931.40	3BHK
54	A	11th Floor	1104	929.14	3BHK
55	A	12th Floor	1201	929.14	3BHK
56	A	12th Floor	1202	930.32	3BHK
57	A	12th Floor	1203	931.40	3BHK
58	A	12th Floor	1204	929.14	3BHK
59	A	13th Floor	1301	929.14	3BHK
60	A	13th Floor	1302	930.32	3BHK
61	A	13th Floor	1303	931.40	3BHK
62	A	13th Floor	1304	929.14	3BHK
63	A	14th Floor	1401	929.14	3BHK
64	A	14th Floor	1402	930.32	3BHK
65	A	14th Floor	1403	931.40	3BHK
66	A	14th Floor	1404	929.14	3BHK
Total				55,114.94	

For M/s. Krishna Developers

FOR, KRISHNA DEVELOPERS

PARTNER

(Authorised Partner)

For M/s. Truhome Finance Ltd.



Authorised Signatory

AHD-12-NKL

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Schedule III

FOR, KRISHNA DEVELOPERS
Jainam Jain

Sr. No.	Details	Specifications
1.	Place	Ahmedabad
2.	Date	30-04-2025
3.	Name, address and business of Borrowers	Borrower 1. Name: M/s. Krishna Developers, a Partnership Firm Address: S. N. 13/3, Common Plot, 13/3 Farm, Near Sankalp High School, Near Hindwa Builder, Nikol, Ahmedabad, Ahmedabad, Gujarat – 382350 PAN: ABCFK4900A Nature of Business: Real Estate Development Co-Borrower 1. Name: Mr. Jainam Jain Address: 1402. 14th/F.B-2,86/B/,1,51/2/1, Kalpvruksh, Opp, Chamdramani Hospital, Nr, Shahibaug Over Bridge, Girdhar Nagar Asava, Ahmedabad City, Ahmedabad Gujarat – 380016 PAN: BZUPJ9869G 2. Name: Mr. Borad Maheshbhai Kanubhai Address: 5 Bhakti Bunglows, Bhakti Circle, Ahmedabad, Nikol, Nikol, Ahmedabad, Gujarat – 382350 PAN: AFBPB3473J 3. Name: Mr. Jaimin Maheshbhai Borad Address: 5, Bhakti Bunglows, Bhakti Circle, Ahmedabad, Nikol, Nikol, Ahmedabad, Gujarat – 382350 PAN: FQLPB3392C 4. Name: Mr. Ashokkumar Ukaji Mali Address: 55 Shakuntal Banglows, Opp Shukan Banglows, Nikol Ahmedabad, New India Colony Road, Vtc: Ahmedabad City, Po: T B Nagar, Ahmedabad, Gujarat – 382350 PAN: BSZPM0854N 5. Name: Mr. Mod Singh Rajpurohit Address: 26 A New Ambica Park Chsl Nr D Cabin Post Office Sabarmati, Ahmedabad, Gujarat – 380005 PAN: ABBPR4000R Guarantor – NIL
4.	Names and address of Mortgagors	Mortgagor Name: M/s. Krishna Developers, a Partnership Firm Address: S. N. 13/3, Common Plot, 13/3 Farm, Near Sankalp High School, Near Hindwa Builder, Nikol, Ahmedabad, Ahmedabad, Gujarat – 382350 PAN: ABCFK4900A
5.	Name & address of Consenting Party/ies	NIL
6.	Loan Amount	Term Loan of Rs. 9.00 Cr. (Rupees Nine Crores Only)
7.	Sanction letter details (no. & date)	Ref. No. Truhome/CF/2025-26/01 dated 23.04.2025
8.	Loan agreement Date	23-04-2025
9.	Lender's branch office address	202 To 207, 2 nd Floor, 323 Corporate Park, C. G. Road, Ahmedabad – 380 009.
10.	Name of Lender's Authorized Signatory	Jayant Singh

For M/s. Krishna Developers

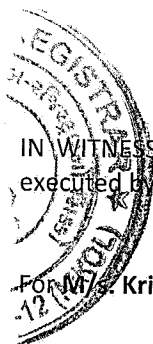
FOR, KRISHNA DEVELOPERS
Jainam Jain
PARTNER

(Authorised Partner)

For M/s. Truhome Finance Ltd.

TRUHOME FINANCE LIMITED
Jainam Jain
PARTNER

Authorised Signatory



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IN WITNESS WHEREOF the Parties have caused these presents and the counter-parts hereof to be executed by themselves or by its duly constituted attorneys the day and year first hereinabove written.

For M/s. Krishna Developers (Borrower / Mortgagor)

FOR, KRISHNA DEVELOPERS
Jainam Jain
PARTNER

Signature : _____
Name : Mr. Jainam Jain
Designation : Authorized Partner

Signed and delivered for and on behalf of the Lender / Mortgagee above named
For Truhome Finance Ltd. (formerly known as Shriram Housing Finance Ltd.)



Signature : _____
Name : *Jayant Singh*
Designation : Authorized Signatory

Witnessed by:

Name: *Bhavu Ram*

Address:

Signature: *Bhawu Ram*

Witnessed by:

Name: *Dewosi Mr. Phuram Pannaji*

Address:

Signature: *[Signature]*

For M/s. Krishna Developers

FOR, KRISHNA DEVELOPERS
Jainam Jain
PARTNER

(Authorized Partner)

For M/s. Truhome Finance Ltd.



Authorized Signatory

AHD-12-NKL

29/04/2025 13:32 PM

અરજી નંબર 2025636252

જીલ્લો: અમદાવાદ

સિટી સરવે ઓફિસ: નગર-રચના અમદાવાદ

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વોડ: નિકોલ (બીનખેતી) 57

નંબર : 2025636252

મિલકત કાર્ડ

7793

જીલ્લો: અમદાવાદ	સિટી સરવે ઓફિસ: નગર-રચના અમદાવાદ			વોડ: નિકોલ (બીનખેતી)
સરવે નંબર	ટી.પી. નંબર	ફા.પ્લો.નં	ક્ષેત્રફળ(ચો.મી.)	સત્તા પ્રકાર
NA13/3/p2		3	1336	સી C

સરકાર ને ભરવાના આકાર અથવા ભાડા સંબંધી અને ફેર આકારણી માટે પુરી થતી મુદત સંબંધી વિગત રૂ.401

કાર નું વર્ણન ગુજરાત સરકાર રેવન્યુ કોડની ૧૮૭૮ની કલમ ૪૮ હેઠળ સરકારશ્રીને મહેસુલ ભરવાને પાત્ર જમીનો.

શ્રી ઓફિસર ના ઠરાવ ને આધારે સને 2023 માં હકક પ્રાપ્તિનો આધાર (શોધી શકાય તે પ્રમાણમાં)

કરનાર [સાવલીયા હિરેનકુમાર જયંતિલાલ]
હકકો કેવી રીતે મળ્યા(મળી આવે ત્યાં સુધી)
ક્લેક્ટર શ્રી,અમદાવાદ ના બીનખેતી હુકમ ક્રમાંક : 8954/07/14/004/2023 તા. 05/08/2023 ના આધારે આ કાર્ડ બનેલ છે.
(બીનખેતી હુકમ ની ગામ નમૂના નં 6 ની નોંધ નં : 17263)

ર:	
બોજ:	
નોંધ:	

મ નંબર	ફેરફારની વિગત	નવો ધારણ કરનાર(યા) પટેદાર(યા) અથવા બીજા બોજઓ(ઈ)	નિર્ણય (પ્રમાણિત,નામંજૂર) સહી અને તારીખ
0/2024	અરજદારની અરજી સાથે રજૂ થયેલ ઈન્ડેક્સ-૨ તથા રજીસ્ટર્ડ વેચાણ દસ્તાવેજ નંબર 20594 તા.26/09/2024 થી મોજે. નિકોલ ના સિ.સ.નં. NA13/3/p2 (ટી.પી.સ્કીમ નં. 111 ના ફા.પ્લોટ નં. 3)ની 1336 ચો.મી ક્ષેત્રફળવાળી બિનખેતીની જમીન તથા તેની સાથે જોડાયેલ તમામ પ્રકારના ચાલ નિકાલના હકક હિત સહિતની જમીન રૂ. 20000000 માં વેચાણ થતા વેચાણ આપનાર સાવલીયા હિરેનકુમાર જયંતિલાલ નું નામ કમી કરી વેચાણ લેનાર KRISHNA DEVELOPERS એ નામની ભાગીદારી પેઢી નું નામ દાખલ કરવાની નોંધ કરી.	H - ધારણકર્તા KRISHNA DEVELOPERS એ નામની ભાગીદારી પેઢી	પ્રમાણિત NAVINKUMAR JAYANTILAL SURTI (SIRESTEDAR) 18/11/2024



Digitally signed by:

DS OFFICE OF SETTLEMENT
COMMISSIONER AND DIRECTOR OF LAND
RECORDS 3

GOVERNMENT OF GUJARAT

Date: 29-04-2025 13:34:29 IST

CSS Nagar-Rachana Ahmedabad

2025636252

રચના: રાષ્ટ્રીય સુચના વિજ્ઞાન કેન્દ્ર, ગુજરાત રાજ્ય

વેચાણ નકલ અંક રૂ.5/-મળેલ છે આભાર સહ _____

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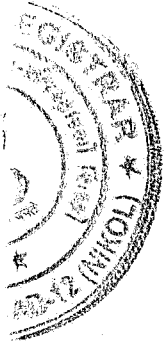
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FOR KRISHNA DEVELOPERS
Jaiwan Jai
PARTNER

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ભારત સરકાર
Government of India

જૈનમ જૈન
Jainam Jain
જન્મ તારીખ/DOB: 05/08/2001
પુરુષ/ MALE

4142 2237 1953
VID : 9158 0549 6147 9029

મારી આધાર, મારી ઓળખ

Jainam Jain

ભારતીય વિનિષ્ઠ ઓળખાણ પ્રાધિકરણ
Unique Identification Authority of India

સરનામું :
ના હોલ: અરવિંદ કુમાર, 1402.14TH/એચ/એફ.બી-
2,86/બી/1,51/2/1, કલ્પવૃક્ષ, ચંદ્રામણી હોસ્પિટલ સામે,
શહીબાગ બ્રિજ પાસે, ગિરધર નગર અસવા, અમદાવાદ
સેક્ટર, અમદાવાદ,
ગુજરાત - 380016

Address:
C/O: Arvind Kumar, 1402.14TH/F.B-
2,86/B/1,51/2/1, Kalpvruksh,
Opp.Chandramani Hospital, Nr,Shahibaug
Over Bridge, Girdhar Nagar Asava,
Ahmedabad City, Ahmedabad,
Gujarat - 380016

4142 2237 1953
VID : 9158 0549 6147 9029

1947 | help@uidai.gov.in | www.uidai.gov.in

KRISHNA DEVELOPERS

Survey No. 13/3, Common Plot, Opp. Sankalp International School
Nr Hindva Builders, Nikol, Ahmedabad - 382350.

☑ kdevelopers24@gmail.com

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AUTHORITY LETTER

We partners of **KRISHNA DEVELOPERS**, a partnership firm, having its address at - Survey No. 13/3, Opp. Sankal High School, Near Hindva Builder, Nikol, Ahmedabad namely (1) Jaimin Maheshbhai Borad, (2) Ashokkumar ukaram Mali, (3) Mod Singh Rajpurohit, (4) Maheshbhai Kanubhai Borad and (5) Jainam Arvindbhai Jain and the partnership firm has availed Financial Assistance/Loan from Truhome Finance Ltd. (formerly known as Shriram Housing Finance Ltd.) by giving security of its property i.e., Non Agricultural land bearing City Survey No.NA13/3/p2, T.P. Scheme No.111, Final Plot No.3 adm.1336 sq.mts, mouje Nikol, Sub-District Ahmedabad-12 (Nikol), Taluka Asarwa & District: Ahmedabad And to be floated a scheme known as "Viratra Heights" and for that purpose it is required to execute a Mortgage Deed in favour of Truhome Finance Ltd. (formerly known as Shriram Housing Finance Ltd.) therefore It is hereby authorize Jainam Arvindbhai Jain partner of our Firm to sign mortgage deed, execution of mortgage, enter into, admit, modify, cancel, terminate, alter, draw, approve the Mortgage Deed, Rectification Deed, Declaration, Release Deeds, and/or any other documents relating to such creation of Security and present the said for the registration and admit the execution of such documents before the appropriate authority/Sub-Registrar for the creation of charge in favor of Truhome Finance Ltd. (formerly known as Shriram Housing Finance Ltd.) on behalf of the Partnership Firm.

Authority Assigners :

1. Menes
2. Mod Singh
3. 31214 4112 4111
4. 411214

Authority Acceptor :

Jainam Jain
Jainam Arvindbhai Jain

KRISHNA DEVELOPERS

FOR, KRISHNA DEVELOPERS

Jainam Jain
PARTNER
PARTNER

AHD-12-NKL

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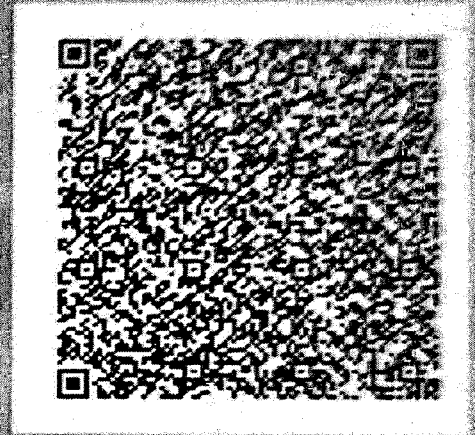
आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

AAPCS3213D



नाम / Name

TRUHOME FINANCE LIMITED

निगमन / गठन की तारीख

Date of Incorporation/Formation

09/11/2010

37690



सत्यमेव जयते

GOVERNMENT OF INDIA
MINISTRY OF CORPORATE AFFAIRS

Office of the Central Processing Centre

Plot No. 6,7, 8, Sector 5, IMT Manesar, Manesar, Haryana, India, 122050

Certificate of Incorporation pursuant to change of name

[Pursuant to rule 29 of the Companies (Incorporation) Rules, 2014]

Corporate Identification Number (CIN): **U65929TN2010PLC078004**

I hereby certify that the name of the company has been changed from SHRIRAM HOUSING FINANCE LIMITED to TRUHOME FINANCE LIMITED with effect from the date of this certificate and that the company is Company limited by shares.

Company was originally incorporated with the name SHRIRAM HOUSING FINANCE LIMITED

Given under my hand at ROC, CPC this TWENTIETH day of DECEMBER TWO THOUSAND TWENTY FOUR

Document certified by DS CPC 1
<VIVEK.MEENA@GOV.IN>

Digitally signed by
DS CPC 1
Date: 2024.12.20 11:30:38 IST

Sunidhi Matroja

Assistant Registrar of Companies/ Deputy Registrar of Companies/ Registrar of Companies

Central Processing Centre

Note: The corresponding form has been approved by Sunidhi Matroja, Central Processing Centre, and this order has been digitally signed by the Registrar of Companies through a system generated digital signature under rule 9(2) of the Companies (Registration Offices and Fees) Rules, 2014.

Mailing Address as per record available in Registrar of Companies office:

TRUHOME FINANCE LIMITED

Srinivasa Towers, 1st Floor, Door No. 5, Old No.11, 2nd Lane, Cenotaph Road, Alwarpet, Teynampet, Chennai, Chennai-600018, Tamil Nadu, India

Note: This certificate of incorporation is in pursuance to change of name by the Company and does not affects the rights and liabilities of stakeholders pursuant to such change of name. It is obligatory on the part of the Company to display the old name for a period of two years along with its new name at all places wherever a Company is required to display its name in terms of Section 12 of the Act. All stakeholders are advised to verify the latest status of the Company and its Directors etc and view public documents of the Company on the website of the Ministry www.mca.gov.in/MCA21





सत्यमेव जयते

GOVERNMENT OF INDIA
MINISTRY OF CORPORATE AFFAIRS

Office of the Central Processing Centre

Plot No. 6,7, 8, Sector 5, IMT Manesar, Manesar, Haryana, India, 122050

Certificate of Incorporation pursuant to change of name

[Pursuant to rule 29 of the Companies (Incorporation) Rules, 2014]

Corporate Identification Number (CIN): **U65929TN2010PLC078004**

I hereby certify that the name of the company has been changed from SHRIRAM HOUSING FINANCE LIMITED to TRUHOME FINANCE LIMITED with effect from the date of this certificate and that the company is Company limited by shares.

Company was originally incorporated with the name SHRIRAM HOUSING FINANCE LIMITED

Given under my hand at ROC, CPC this TWENTIETH day of DECEMBER TWO THOUSAND TWENTY FOUR

Document certified by DS CPC 1

<VIVEK.MEENA@GOV.IN>

Digitally signed by
DS CPC 1

Date: 2024.12.20 11:30:38 IST

Sunidhi Matroja

Assistant Registrar of Companies/ Deputy Registrar of Companies/ Registrar of Companies

Central Processing Centre

Note: The corresponding form has been approved by Sunidhi Matroja, Central Processing Centre, and this order has been digitally signed by the Registrar of Companies through a system generated digital signature under rule 9(2) of the Companies (Registration Offices and Fees) Rules, 2014.

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TRUHOME FINANCE LIMITED

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Note: This certificate of incorporation is in pursuance to change of name by the Company and does not affects the rights and liabilities of stakeholders pursuant to such change of name. It is obligatory on the part of the Company to display the old name for a period of two years along with its new name at all places wherever a Company is required to display its name in terms of Section 12 of the Act. All stakeholders are advised to verify the latest status of the Company and its Directors etc and view public documents of the Company on the website of the Ministry www.mca.gov.in/MCA21

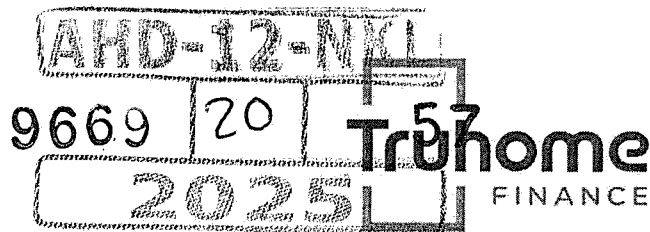


Truhome Finance Limited

(Formerly Shriram Housing Finance Limited)

Corp. Office: Level 3, East Wing, Wockhardt Towers, C2, G Block,
Bandra-Kurla Complex, Bandra East, Mumbai- 400051

☎ +91 22 4241 0400 | CIN: U65929TN2010PLC078004



January 30, 2025

TO WHOMSOEVER IT MAY CONCERN

LETTER OF AUTHORIZATION

I, Gauri Shankar Agarwal, Chief Financial Officer of Truhome Finance Limited (formerly Shriram Housing Finance Limited) a company incorporated under the Companies Act, 1956, having its Registered Office at Srinivasa Towers, 1st Floor, Door No. 5, Old No.11, 2nd Lane, Cenotaph Road, Alwarpet, Teynampet, Chennai - 600018 (the "Company" / "SHFL"), in exercise of the powers conferred upon me by the resolution passed on October 20, 2019 by the Board of Directors of the Company, hereby authorize Below mentioned employees as the Authorized Representative of the Company to represent, sign, execute, issue, deliver and submit the Mortgage Deed(s) and other requisite documents on behalf of the Company, with / before the Sub-Registrar Office of State as mentioned therein for creation of security, charge, lien and to deliver and sign relevant documents / information which may be required by the authority to get the said Deeds duly registered and to carry out all acts, deed and various actions which are incidental for the aforesaid purpose:

Sr. No.	Employee Name	EMP code	Designation	Location	Authority
1	Sunil Gyanchandani	S1811	DVP	Maharashtra	Execution of Mortgage Deed
2	Tushar Agarwal	T0134	Sr. Manager	Maharashtra	Execution of Mortgage Deed
3	Ranjan Nayak	R858	AVP	Maharashtra	Execution of Mortgage Deed
4	Jayant Singh	J580	AVP	Gujarat	Execution of Mortgage Deed

The Company hereby confirms and ratifies all actions, deeds done by aforementioned Authorized Official under the authority conferred hereby and the given authority shall be construed as acts, deeds and things done by the Company and undertakes to lawfully do or cause to be done by virtue of the powers hereby given and things lawfully and shall be binding on the Company.

This Letter of Authorization and the said authority will remain in force until the employment of previously mentioned employees with the Company.

For Truhome Finance Limited (formerly Shriram Housing Finance Limited)

GAURI SHANKAR AGARWAL
Digitally signed by
GAURI SHANKAR
AGARWAL
Date: 2025.01.30
15:08:27 +05'30'

Gauri Shankar Agarwal
Chief Financial Officer

भारतीय रिज़र्व बैंक

विनियमन विभाग

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2025

RESERVE BANK OF INDIA
DEPARTMENT OF REGULATION



पंजीकरण प्रमाण पत्र

CERTIFICATE OF REGISTRATION

(जनता की जमाराशियां स्वीकार करने के लिए वैध नहीं)

(Not valid for accepting Public Deposits)

संख्या DOR-00094

No.

In lieu of CoR No. 08.0094.11

dated 04.08.2011 issued by NHB

राष्ट्रीय आवास बैंक अधिनियम, 1987 की धारा 29 ए के द्वारा भारतीय रिज़र्व बैंक को प्रदत्त शक्तियों का प्रयोग करते हुए
(पूर्ववर्ती नाम "श्रीराम हाउसिंग फाइनेंस लिमिटेड")
दूसरी तरफ दी गयी शर्तों पर जनता से जमाराशियां स्वीकार किये बिना आवास वित्त संस्था का कारोबार प्रारंभ करने/करते रहने के लिए यह

पंजीकरण प्रमाण पत्र

जारी किया गया।

In exercise of the powers conferred on the Reserve Bank of India by Section 29A of the

National Housing Bank Act, 1987

Truhome Finance Limited

(Earlier known as "Shriram Housing Finance Limited")

is hereby granted

Certificate of Registration

to commence / carry on the business of housing finance institution without accepting public deposits subject to the conditions given on the reverse.

मेरे हस्ताक्षर के अधीन मुंबई
में जनवरी दो हजार पच्चीस की आठ तारीख को जारी किया गया।

Given under my hand at Mumbai

this Eighth

day of January

Two Thousand Twenty-Five



(शिवानी त्रिवेदी / Shivani Trivedi)

महाप्रबंधक / उप महाप्रबंधक

General Manager / Deputy General Manager

1. पंजीकरण प्रमाण पत्र अथवा उसकी प्रमाणित प्रतिलिपि आपकी कंपनी के पंजीकृत कार्यालय में तथा अन्य कार्यालयों, शाखाओं में, यदि कोई हों, प्रदर्शित की जायेगी।	1. The Certificate of Registration or a certified copy thereof shall be kept displayed at the Registered Office and other offices, branches, if any, of your company.
2. आपकी कंपनी को पंजीकरण प्रमाण पत्र भारतीय रिज़र्व बैंक अधिनियम, 1934 के अध्याय III बी और राष्ट्रीय आवास बैंक अधिनियम, 1987 के अध्याय V के अंतर्गत निर्धारित समस्त शर्तों तथा मानदंडों का निरंतर पालन किये जाने की शर्त के अधीन जारी किया जा रहा है।	2. The Certificate of Registration is issued to your company subject to your continued adherence to all the conditions and parameters stipulated under Chapter III B of the Reserve Bank of India Act, 1934 and Chapter V of the National Housing Bank Act, 1987.
3. आपकी कंपनी को भारतीय रिज़र्व बैंक या राष्ट्रीय आवास बैंक द्वारा जारी तथा उस पर यथालागू निर्देशों, दिशानिर्देशों / अनुदेशों आदि की अपेक्षाओं का पालन करना होगा।	3. Your company shall be required to comply with all the requirements of the directions, guidelines/instructions etc. issued by the Reserve Bank of India or the National Housing Bank and as applicable to it.
4. यदि आपकी कंपनी प्रत्यक्ष या परोक्ष रूप से विज्ञापनों आदि में यह दर्शाना चाहती है कि उस के पास भारतीय रिज़र्व बैंक द्वारा जारी किया गया पंजीकरण प्रमाण पत्र है तो इस तरह के विज्ञापन में निम्नानुसार विवरण अनिवार्य रूप से शामिल किया जाना चाहिये: “कंपनी के पास राष्ट्रीय आवास बैंक अधिनियम, 1987 की धारा 29 ए के अंतर्गत भारतीय रिज़र्व बैंक द्वारा जारी दिनांक 08/01/2025 का वैध पंजीकरण प्रमाण पत्र है। तथापि भारतीय रिज़र्व बैंक या राष्ट्रीय आवास बैंक कंपनी की वित्तीय सुदृढ़ता की वर्तमान स्थिति अथवा कंपनी द्वारा दिये गये किसी विवरण अथवा प्रतिवेदन अथवा व्यक्त की गयी किसी राय की सत्यता के लिए और कंपनी द्वारा जमाराशियों की अदायगी/देयताओं के उन्मोचन के लिए कोई जिम्मेदारी अथवा गारंटी स्वीकार नहीं करता।”	4. If your company desires to indicate directly or indirectly in any advertisement etc. that the company is having a Certificate of Registration issued by the Reserve Bank of India, such advertisement should invariably contain a statement as under: “The company is having a valid Certificate of Registration dated 08/01/2025 issued by Reserve Bank of India under section 29 A of the National Housing Bank of Act, 1987. However, the Reserve Bank of India or the National Housing Bank does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for the repayment of deposits/discharge of liabilities by the company.”
5. आपकी कंपनी को जनता की जमाराशियां स्वीकार करने/रखने की अनुमति नहीं है।	5. Your company is not allowed to accept/hold public deposits.
6. आवास वित्त संस्था के रूप में कारोबार प्रारंभ करने की तारीख से भारतीय रिज़र्व बैंक और राष्ट्रीय आवास बैंक को अवगत कराया जाये।	6. The date when your company has commenced business as a housing finance institution may be advised to Reserve Bank of India and National Housing Bank.

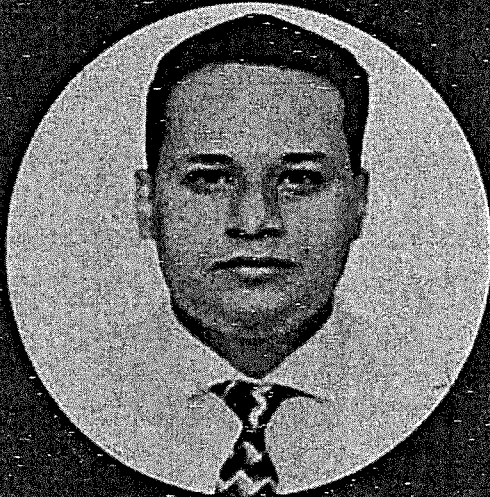
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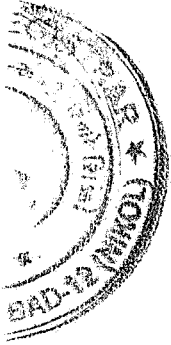
2025



Jayant Pratap Singh

Emp Code : J580

Jayant



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2025

भारत सरकार
Government of India

भावा राम
Bhava Ram

जन्म तिथि / DOB : 01/01/1983
पुरुष / Male

4003 4214 1633

आधार - आम आदमी का अधिकार

आधार
Unique Identification Authority of India

पता: S/O: सवा जी, चोराउ, चोराउ, Address: S/O: Sava Ji, Chorau, Chorau,
जालोर, राजस्थान, 343022 Jalor, Rajasthan, 343022

4003 4214 1633

1847
1800 300 1847

help@uidai.gov.in

www.uidai.gov.in

Bhawa Ram



ભારત સરકાર

GOVERNMENT OF INDIA

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Issue Date: 18/09/2013



દેવાસી મફારામ પુનમાજી

Dewasi Mapharam Punmaji

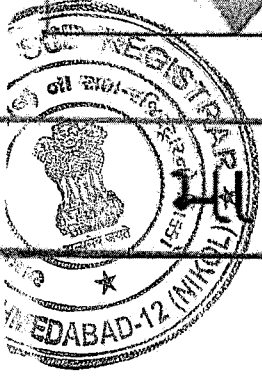
જન્મ તારીખ/DOB: 01/01/1990

પુરુષ/ MALE

Mobile No: 9978860096

4985 8793 5660

VID : 9199 2385 8869 7359



મારો આધાર, મારી ઓળખ



ભારતીય વિશિષ્ટ પહચાન પ્રાધિકારણ
UNIQUE IDENTIFICATION AUTHORITY

સરનામું :

પુનમાજી, સી-૫૧, શાંતિવન સોસાયટી, ભાગીરથ વિલા સામે,
કઠવાડા રોડ, રોડ નં.૫, દસ્ક્રોઈ, અમદાવાદ,
ગુજરાત - 382430

Address :

Punmaji, C-51, Shantivan Society, Opp.
Bhagirath Villa, Kathwada Road, Road No.5,
Daskroi, Ahmedabad,
Gujarat - 382430

4985 8793 5660

VID : 9199 2385 8869 7359



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WWW

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પ્રતિષ્ઠા સંસ્થા
સંસ્થા નં. 1947

[Signature]

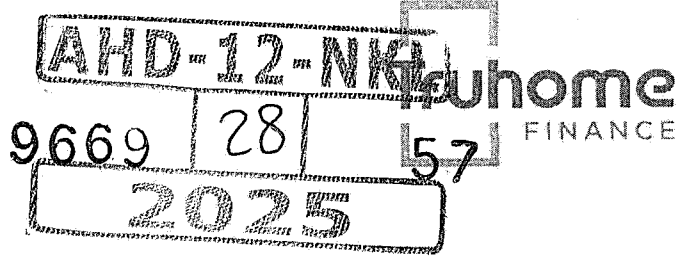
Truhome Finance Limited

(Formerly Shriram Housing Finance Limited)

Corp. Office: Level 3, East Wing, Wockhardt Towers, C2, G Block,

Bandra-Kurla Complex, Bandra East, Mumbai-400051

+91 22 4241 0400 | CIN: U65929TN2010PLC078004



Ref: Truhome/CF/2025-26/01

Date: 23-04-2025

Kind Attention: Mr. Borad Maheshbhai Kanubhai and Mr. Jainam Jain

M/s. Krishna Developers, a Partnership firm

Registered Address: S. N. 13/3, COMMON PLOT, 13/3 FARM, NEAR SANKALP HIGH SCHOOL, NEAR HINDWA BUILDER, NIKOL, AHMEDABAD, AHMEDABAD, GUJARAT - 382350.

Dear Sir,

Sub: Sanction of Construction Finance Loan of Rs. 9.00 Crores

With reference to your application for financial assistance and subsequent communications resting thereon, Truhome Finance Limited [TRUHOME FINANCE/ Lender] is pleased to sanction Term Loan of Rs. 9.00 Cr to "M/s. Krishna Developers" (hereinafter referred to as "Borrower"), towards Construction cost, Infrastructure cost, development cost, Approval cost and working capital requirements in relation to the Project Viratra Heights located at "In respect of Non Agricultural land bearing City Survey No.NA13/3/p2, T.P. Scheme No.111, Final Plot No.3 adm.1336 sq.mts, mouje Nikol, Sub-District Ahmedabad-12 (Nikol), Taluka Asarwa & District : Ahmedabad".

This in-principle sanction is subject to fulfilment of the terms and conditions entailed herein in entirety to the complete satisfaction of TRUHOME FINANCE.

A. Loan Proposed	limit	: Term Loan of Rs. 9.00 Cr.
B. Existing Loan		: None
C. Lender		: Truhome Finance Ltd (TRUHOME FINANCE)
D. Purpose		: Towards Construction cost, Infrastructure cost, development cost, approval cost and working capital requirements in relation to the project known as Project "Viratra Heights" located at Non Agricultural land bearing City Survey No.NA13/3/p2, T.P. Scheme No.111, Final Plot No.3 adm.1336 sq.mts, mouje Nikol, Sub-District Ahmedabad-12 (Nikol), Taluka Asarwa & District : Ahmedabad."
E. Borrower		: M/s Krishna Developers, a Partnership firm
F. Co-Borrower		: Mr. Borad Maheshbhai Kanubhai Mr. Jainam Jain Mr. Jaimin Maheshbhai Borad Mr. Ashokkumar Ukaji Mali Mr. Mod Singh Rajpurohit
G. Guarantor		: Nil
H. Project		: Residential Cum Commercial Project Viratra Heights Located at Non Agricultural land bearing City Survey No.NA13/3/p2, T.P. Scheme No.111, Final Plot No.3 adm.1336 sq.mts, mouje Nikol, Sub-District Ahmedabad-12 (Nikol), Taluka Asarwa & District : Ahmedabad.

FOR KRISHNA DEVELOPERS Jainam Jain KRISHNA DEVELOPERS	Jainam Jain JAINAM JAIN	Jaimin Maheshbhai Borad JAIMIN MAHESHBHAI BORAD
Ashokkumar Ukaji Mali ASHOKKUMAR UKAJI MALI	Mod Singh Rajpurohit MOD SINGH RAJPUROHIT	Borad Maheshbhai Kanubhai BORAD MAHESHBHAI KANUBHAI

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I.	Door to Door Tenure of Loan	31 months repayment after completion of 30 months Principal moratorium period (Door to door 61 Months) 30 months principal moratorium followed by 31 monthly installments of equated principal amount to be repaid. 1st to 30th Months: Principal Moratorium & interest to be paid on monthly basis. 31st to 61st Months: Principal amount to be paid monthly along with interest on actual basis. Interest due on disbursed amount to be paid on monthly basis during moratorium period & repayment period.
J.	Type of Loan	Construction Finance (Term Loan)
K.	Loan Drawl Period	30 months from the date of 1st Disbursement
L.	Processing fees	1.00% of Loan Amount + Applicable GST Processing fees is NON Refundable on acceptance of this sanction letter.
M.	Rate of Interest	14.25% p.a. linked with HLPLR4 on variable basis. Present HLPLR4 of 15.75% - 1.50% (margin) = 14.25% per annum on monthly reducing & floating rate basis. Truhome Finance Limited reserves the right to modify the margin any time during the loan tenor. Interest rate on repayment would change based on the changes in HLPLR4 as announced by Lender from time to time. This would lead to change in Interest payable to Borrower. The rate shall be applied by Lender on the first date of following month as per English calendar year in which HLPLR4 is changed.
N.	Penal Charges	36% p.a. (Including GST) at monthly rest payable monthly, for the delayed period in payment of Interest/Principal or on occurrence of Events of Default
O.	Primary Security	Exclusive Charge by way of Registered-Mortgage over: - All that piece and parcel of on Non Agricultural land bearing City Survey No.NA13/3/p2, T.P. Scheme No.111, Final Plot No.3 adm.1336 sq.mts, mouje Nikol, Sub-District Ahmedabad-12 (Nikol), Taluka Asarwa & District : Ahmedabad. - All 56 Unsold Residential 3 BHK Units admeasuring RERA Carpet area including wash, Balcony & Terrace area 52220.42 Sq. Ft. and All 10 Unsold Shops admeasuring RERA Carpet area 2894.52 Sq. Ft. situated in the project "Viratra Heights" constructed/ or to be constructed on Non Agricultural land bearing City Survey No.NA13/3/p2, T.P. Scheme No.111, Final Plot No.3 adm.1336 sq.mts, mouje Nikol, Sub-District Ahmedabad-12 (Nikol), Taluka Asarwa & District : Ahmedabad. - Entire Development Rights together with Booked and Unsold Units being part of the Developer's Component and present & future FSI accumulating to the Said Developer ("FSI") of Project known as "Viratra Heights" being developed on all that piece and parcel of land bearing on Non Agricultural land bearing City Survey No.NA13/3/p2, T.P. Scheme No.111, Final Plot No.3 adm.1336 sq.mts, mouje Nikol, Sub-District Ahmedabad-12 (Nikol), Taluka Asarwa & District : Ahmedabad. (Security coverage of 2.00 times of the loan outstanding to be maintained at any point of time during the loan tenor) ✓ Hypothecation of movable fixed assets, inventory of construction material, stores, etc., receivables from all unsold units/flats and balance receivable of sold units/flats and other current and non-current assets of the all the borrowers & co-borrowers in project "Viratra Heights". ✓ Hypothecation of all future receivables from sold & unsold area (units/flats/ shops/ offices), sale of TDR, sale of FSI, and all kinds of future receivables from the project "Viratra Heights" On Non Agricultural land bearing City Survey No.NA13/3/p2, T.P. Scheme No.111, Final Plot No.3 adm.1336 sq.mts, mouje Nikol, Sub-District Ahmedabad-12 (Nikol), Taluka Asarwa & District : Ahmedabad. (Net Receivable cover of 2.00 times to be maintained at any point of time during the loan tenor) ✓ Demand Promissory Note from Borrower and Co-Borrowers. ✓ DSRA equivalent to 3 months of interest on principal outstanding in the form of FD lien marked to "Lender" to be maintain during the loan tenure. ✓ Security cheques from Borrower & Co-borrowers ✓ Registration of charge on security with CERSAI.

FOR KRISHNA DEVELOPERS

KRISHNA DEVELOPERS

ASHOKKUMAR UKAJI MALI

PARTNER

JAINAM JAIN

MOD SINGH RAJPUROHIT

JAIMIN MAHESHBHAI BORAD

BORAD MAHESHBHAI KANUBHAI

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P.	Additional Security	Nil																																																				
		- Term Loan to be disbursed in multiple tranches - CA certificate of funds deployed & means thereof so far and an architects' certificate of physical progress of the project to be provided by the borrower for availing each tranche of disbursement. - Sale of units to be certified by Borrower. If required same may be validated by a CA.																																																				
	Disbursement Pattern	<table><tr><th rowspan="2">Sr.</th><th rowspan="2">Construction Condition</th><th colspan="2">Disbursement</th><th colspan="2">Sales Milestone</th></tr><tr><th>Amt. (Cr.)</th><th>Cum. (Cr.)</th><th>No. of Units</th><th>Cum.</th></tr><tr><td>1</td><td>To be release at Present Construction & Sales Stage.</td><td>2.50</td><td>2.50</td><td>0</td><td>0</td></tr><tr><td rowspan="4">2</td><td>Post submission of RERA Certificate as RERA Application is Submitted</td><td rowspan="4">3.00</td><td rowspan="4">5.50</td><td rowspan="4">8</td><td rowspan="4">8</td></tr><tr><td>Post Completion of Plinth work of Entire Project/All Blocks</td></tr><tr><td>Towards /For completion for Balance 15 RCC slabs of Project. (Rs 20 Lakh** to be disbursed Post Completion of each slab and to be released proportionately). Total 20 RCC Slabs (Count of RCC, Block A - G+14)</td></tr><tr><td>For Every 2 Slab 1 Unit to be sold</td></tr><tr><td rowspan="2">3</td><td>Towards/For Completion Brick Work of Project for balance 15 Floors (Rs. 13.33 Lakhs** Post Completion of Bricks works of Each floor. i.e. Rs. 13.33 Lakh** per Floor for balance 15 floors. Total 15 Floors (Count of Floors, Block A - 15 (G+14)) and to be released proportionately on completion of brick work of each floor.</td><td rowspan="2">2.00</td><td rowspan="2">7.50</td><td rowspan="2">10</td><td rowspan="2">18</td></tr><tr><td>For Every 3 Floor Brick work 2 Unit to be sold</td></tr><tr><td rowspan="2">4</td><td>Towards /For Completion of Internal Plastering Work (To be released Proportionately) (Rs. 5 Lakh* Post Completion of Internal Plastering of each floor. i.e. Rs 5 lakh* per Floor for 15 Floors (Count of floors Block A - 15 (G+14)) and to be release proportionately on completion of Internal Plastering of each floor)</td><td rowspan="2">0.75</td><td rowspan="2">8.25</td><td rowspan="2">15</td><td rowspan="2">33</td></tr><tr><td>For Every 1 Floor Internal Plaster work 1 Unit to be sold</td></tr><tr><td rowspan="2">5</td><td>Towards /For Completion of External Plastering Work (To be released Proportionately) (Rs. 5 Lakh* Post Completion of External Plastering of each floor. i.e. Rs 5* lakh per Floor for 15 Floor (Count of Floors, Block A - 15 (G+14)) and to be release proportionately on completion of External Plastering of each floor)</td><td rowspan="2">0.75</td><td rowspan="2">9.00</td><td rowspan="2">15</td><td rowspan="2">48</td></tr><tr><td>For Every 1 Floor External Plaster work 1 Unit to be sold</td></tr><tr><td colspan="2">Total</td><td>9.00</td><td></td><td>48</td><td></td></tr></table>	Sr.	Construction Condition	Disbursement		Sales Milestone		Amt. (Cr.)	Cum. (Cr.)	No. of Units	Cum.	1	To be release at Present Construction & Sales Stage.	2.50	2.50	0	0	2	Post submission of RERA Certificate as RERA Application is Submitted	3.00	5.50	8	8	Post Completion of Plinth work of Entire Project/All Blocks	Towards /For completion for Balance 15 RCC slabs of Project. (Rs 20 Lakh** to be disbursed Post Completion of each slab and to be released proportionately). Total 20 RCC Slabs (Count of RCC, Block A - G+14)	For Every 2 Slab 1 Unit to be sold	3	Towards/For Completion Brick Work of Project for balance 15 Floors (Rs. 13.33 Lakhs** Post Completion of Bricks works of Each floor. i.e. Rs. 13.33 Lakh** per Floor for balance 15 floors. Total 15 Floors (Count of Floors, Block A - 15 (G+14)) and to be released proportionately on completion of brick work of each floor.	2.00	7.50	10	18	For Every 3 Floor Brick work 2 Unit to be sold	4	Towards /For Completion of Internal Plastering Work (To be released Proportionately) (Rs. 5 Lakh* Post Completion of Internal Plastering of each floor. i.e. Rs 5 lakh* per Floor for 15 Floors (Count of floors Block A - 15 (G+14)) and to be release proportionately on completion of Internal Plastering of each floor)	0.75	8.25	15	33	For Every 1 Floor Internal Plaster work 1 Unit to be sold	5	Towards /For Completion of External Plastering Work (To be released Proportionately) (Rs. 5 Lakh* Post Completion of External Plastering of each floor. i.e. Rs 5* lakh per Floor for 15 Floor (Count of Floors, Block A - 15 (G+14)) and to be release proportionately on completion of External Plastering of each floor)	0.75	9.00	15	48	For Every 1 Floor External Plaster work 1 Unit to be sold	Total		9.00		48	
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		Note – Lender would have option to validate the statement through its panel Valuer.																																																				
R.	Receivables Capitalization	Retention of sales proceeds (Capitalization) of all Future Sales Receivables from Sold and Unsold units of the Project " Viratra Heights " during the entire tenor of loan as follows: <table><tr><th>Sr.</th><th>Particular</th><th>SI % / Capitalization</th></tr><tr><td rowspan="2">1</td><td>From 1st month to 12th month</td><td rowspan="2">15%</td></tr><tr><td>Or Upto cumulative total collection of Rs. 2 Cr. whichever is earlier</td></tr><tr><td rowspan="2">2</td><td>From 13th Month to 24th Month</td><td rowspan="2">25%</td></tr><tr><td>Or Upto cumulative total collection of Rs. 5 Cr. whichever is earlier</td></tr><tr><td rowspan="2">3</td><td>From 25th Month to 36th Month</td><td rowspan="2">55%</td></tr><tr><td>Or Upto cumulative total collection of Rs. 10 Cr. whichever is earlier</td></tr><tr><td rowspan="2">4</td><td>From 37th Month Onwards</td><td rowspan="2">65%</td></tr><tr><td>Post cumulative total collection of Rs. 10 Cr.</td></tr></table>	Sr.	Particular	SI % / Capitalization	1	From 1 st month to 12 th month	15%	Or Upto cumulative total collection of Rs. 2 Cr. whichever is earlier	2	From 13 th Month to 24 th Month	25%	Or Upto cumulative total collection of Rs. 5 Cr. whichever is earlier	3	From 25 th Month to 36 th Month	55%	Or Upto cumulative total collection of Rs. 10 Cr. whichever is earlier	4	From 37 th Month Onwards	65%	Post cumulative total collection of Rs. 10 Cr.																																	
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	Post cumulative total collection of Rs. 10 Cr.																																																					

FOR KRISHNA DEVELOPERS

Jainam Jain

PARTNER

Jainam Jain

KRISHNA DEVELOPERS

JAINAM JAIN

JAIMIN MAHESHBHAI BORAD

ASHOKKUMAR UKAJI MALI

MOD SINGH RAJPUROHIT

BORAD MAHESHBHAI KANUBHAI

ASHOKKUMAR UKAJI MALI

MOD SINGH RAJPUROHIT

BORAD MAHESHBHAI KANUBHAI

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		• TRUHOME FINANCE shall have an option to set-off the amount capitalized during moratorium period against the initial MI/ Principal payable or monthly interest of Term loan • TRUHOME FINANCE shall have an option to set and/ or modify the ratio for allocation of capitalized amount in Term loan. • In case the capitalized amount is more than the repayment obligation, its sole discretion of TRUHOME FINANCE to retain such excess capitalized amount as surplus in the loan account and in case needed, release in favour of borrower towards project work or as reimbursement of cost incurred. • Capitalization of receivables will not attract prepayment penalty. Capitalization is subject to revision by "Lender" during the balance tenor of facility. • Monthly interest to be served separately by borrower over and above the capitalization to be done. • TRUHOME FINANCE will have an option to utilize / set-off the capitalized amount against the payment of MI / EMI / Principal Payment.
S.	Disbursement	Loan Amount shall be released in favour of borrower / project vendors at the discretion of TRUHOME FINANCE based on Construction and Sales Milestone.
T.	Escrow account	Escrow accounts as per RERA to be opened & maintained with ICICI Bank or any other bank as stipulated by lender for deposition of balance receivables from sold units and future receivables from unsold units of the project. Escrow account will be monitored by TRUHOME FINANCE. Borrower to ensure that entire receivables from the Project "Viratra Heights" are deposited only in the designated Escrow / collection account /s & are utilized only for construction expenses of project and for the repayment of interest/principal of the facility. The waterfall mechanism and collection of all the receivables of the Project and the withdrawal from each of such amount shall be in the manner as may be stipulated by TRUHOME FINANCE from time to time. Lender shall be entitled to audit such expenses and on its satisfaction, may instruct Escrow Bank to permit / not permit the Borrower for drawl of the money.
U.	Repayment Mode	Pre-EMI/MI/Principal repayment to be serviced by NACH/ ECS from Borrower's Current account. Pre-EMI Interest to be serviced on partly Disbursed loan component on monthly basis. In addition to the Pre-EMI/MI, capitalization of receivables as mentioned under Receivable Capitalization condition. Any short fall in collection to recover the interest plus principal repayment for the month will be brought in by the borrower.
	Repayment Schedule	Pre-EMI Interest for the Term Loan commence from the date of first disbursement and to be paid till moratorium period, and Repayment of principal for the Term Loan commence post Principal moratorium period. In case, loan amount drawdown is less than the sanctioned loan amount at the completion of stipulated drawl period, TRUHOME FINANCE shall have sole right/ may opt to modify the repayment schedule in Annexure IV proportionately to the disbursed loan amount. Refer "Annexure IV" for Repayment schedule assuming entire loan amount is outstanding at the end of 30th month from the date of first disbursement.
W.	Monthly Installment Principal Repayment	Door to door tenure of 61 months. Repayment as per Annexure IV annexed herewith Apart from above principal repayments, Interest to be serviced on the 7th of every month on actual throughout the loan tenure or any other date which may be decided by TRUHOME FINANCE with prior intimation to the Borrower. In case of actual disbursement being lower than the sanctioned amount and any part prepayment of Principal Amount during moratorium period, monthly repayment will be adjusted proportionately at the sole discretion of TRUHOME FINANCE. To arrive at Principal repayment, net Principal outstanding after 30 months to be considered as per sole discretion of TRUHOME FINANCE

FOR KRISHNA DEVELOPERS

KRISHNA DEVELOPERS

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X.	RERA Updation	: Borrower to update records of RERA authority about TRUHOME FINANCE being created on the Project and update the Escrow / collection account opened for said loan with RERA.
Y.	Updation to Home Loan Lenders & Buyers	: Borrower to inform all the Home Loan Lenders about the mortgage of Project with TRUHOME FINANCE and submit documentary proof for same. TRUHOME FINANCE will have option to intimate all the Home Loan Lenders (where the Project is APF for Home loan) about project loan & mortgage with TRUHOME FINANCE TRUHOME FINANCE will have right / option to intimate all the potential buyers in the Project about the mortgage of Project with TRUHOME FINANCE & TRUHOME FINANCE will issue conditional NOC for sell of units. Further buyers to deposit all the consideration (Own Contribution & Home Loan Disbursement) towards purchase of unit / flat / shop/ office in the Escrow account opened for TRUHOME FINANCE facility.
Z.	Utilization of Funds/ End Use of Loan	: Towards Construction cost, Infrastructure cost, development cost, approval cost and working capital requirements in relation to the Project "Viratra Heights" On land bearing In respect of Non Agricultural land bearing City Survey No.NA13/3/p2, T.P. Scheme No.111, Final Plot No.3 adm.1336 sq.mts, mouje Nikol, Sub-District Ahmedabad-12 (Nikol), Taluka Asarwa & District : Ahmedabad. End use certificate from chartered accountant will be required for this purpose. The facilities either in part or full shall not be used for investment in capital markets, land acquisition, acquiring equity shares of Indian companies, buy back of shares if Indian Companies or any other purpose which is prohibited, or any illegal activity.
AA.	Prepayment / Foreclosure Charges	: • Pre-payment charge of 4% of the loan outstanding as on date of prepayment plus applicable taxes will be charged in case of Takeover of loan or 2% if prepayment made from own sources. • No prepayment charge for accelerated repayment of loan through sale proceeds of the project.
BB.	Stamp duty and other charges	: Stamp duty as applicable on all the loan documentation & all other charges with regards to updation of records with RERA Authority will be borne by the Borrower only. Any other duty or charges required during the entire tenure of the loan to be borne by Borrower on actuals.
CC.	Disclosure Norms	: The Borrower would publish in all their marketing material (brochures/ paper ads, Online portals) the fact that the Project has been financed & is mortgaged with TRUHOME FINANCE. The marketing material used by the Borrower for the Project would be subject to scrutiny by Lender at any point of time. Borrower to put up a board at the Project site displaying that the property is approved, financed and mortgaged by TRUHOME FINANCE.
DD.	Status of Bookings & cost incurred	: The Borrower would provide status of Bookings & cost incurred details in the project every month within 10 th days of end of month. Borrower will share the booking details with buyer's contact number & E mail id on monthly basis.
EE.	Event of Default	: TRUHOME FINANCE will have the right to recall all or part of the loan for the events of default as mentioned hereafter.
FF.	Financial Covenants	: • Minimum Selling Price (MSP) of unsold units to be Rs. 3,755 /-Sq. Ft. of RERA Carpet Area ~52,220.42 for 3 BHK Residential flats Per sq. ft. and Rs. 11,680 /-Sq. Ft. of RERA Carpet Area ~2894.52 for all Shops Per sq. ft. rate mentioned above is including GST, any other taxes & other government levies • Minimum Net Receivable cover as stipulated under security above. • Security cover as stipulated under Security above to be maintained throughout the tenor of loan. • The financial covenants to be tested before release of every disbursement tranche, NOC for sale of units & on quarterly basis. • In case any unit is being sold at price lower than the MSP, Borrowers will deposit the difference amount in the escrow account and/or the capitalization is to be adjusted upward accordingly to maintain the min net asset cover as per lender's discretion.

FOR KRISHNA DEVELOPERS

Jainam Jain
PARTNER
KRISHNA DEVELOPERSJainam Jain
JAINAM JAINJaimin Maheshbhai Borad
JAIMIN MAHESHBHAI BORAD

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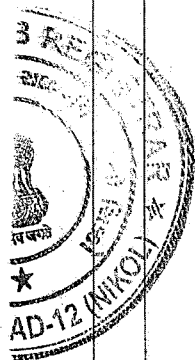
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GG. Covenants

Sr.	Covenant	Due Date
1.	Opening Escrow Accounts	Within 30 days from date of first Disbursement
2.	Project Insurance (CAR Policy from Shriram General Insurance / any other acceptable insurance company favoring TRUHOME FINANCE covering the cost of construction)	Within 20 days from date of first disbursement
3.	End use Certificate from CA	To be Submitted within 60 days of each tranche disbursement or before disbursement of each tranche
4.	Sign board at project site mentioning project financed by TRUHOME FINANCE	Within 30 days from date of first disbursement
5.	Intimation to all Home loan banks / Financial institutions where project is APF about loan being availed from "TRUHOME FINANCE" by mortgaging the project & all future receivables to be deposited in Escrow account / collection account opened for purpose of loan. Documentary proof to be submitted.	Not Applicable
6.	Intimation to all the existing flat buyers in the project about loan being availed from "TRUHOME FINANCE" by mortgaging the project & all future receivables to be deposited in Escrow account / collection account opened for purpose of loan	Not Applicable
7.	DSRA	Within 15 days from date of account activation.
8.	Borrower to update TRUHOME FINANCE's mortgage / encumbrance over the Project with RERA authority	Within 15 days from date of RERA Registration.
9.	Borrower to update the Escrow / collection account opened for said loan with RERA Authority	Application to be done within 15 days from date of first disbursement. And update in RERA to be reflected within 45 days from date of first disbursement.
10.	Borrower to provide the Legal Entity Identifier (LEI) certificate for the Borrowing firm, issued by any of the Local Operating Units (LOUs) accredited by the Global Legal Entity Identifier Foundation (GLEIF) to issue LEIs. Or can be obtained from Legal Entity Identifier India Ltd. (LEIL), a recognized issuer of LEI by the Reserve Bank of India (RBI).	Within 30 days from date of first disbursement.
11.	ROC Charge if Applicable	Not Applicable

TRUHOME FINANCE has right to charge penalty @ 2.00% per annum for the delayed period in case of delay in compliance of above covenants.

HH. Monitoring frequency

Sr.	Covenant	Due
1.	Detailed Booking MIS with Buyer's mobile no, E mail id, Agreement value, amount received & to be received, date of booking, Home Loan Lender etc	Monthly. Within 10 days of Month-end by way of a declaration on its letter head.
2.	Copy of Certificates (CA, Architect & Engineer) submitted with RERA	Quarterly. Within 15 days of Quarter end
3.	Cost incurred details	Monthly OR Quarterly. Within 15 days of Quarter end / month end as the sole discretion of Lender
4.	Account Review	Half Yearly. Within 60 Days after every 6 months
5.	Audit of project sales, receivables, project cost and financials as per TRUHOME FINANCE's policy.	Quarterly / Half yearly at the sole discretion of TRUHOME FINANCE
6.	Financials	Audited financials within 210 days of the close of the financial year. Six monthly provisional data with 60 days of the closure of the period if called by TRUHOME FINANCE.

FOR KRISHNA DEVELOPERS

KRISHNA DEVELOPERS

ASHOKKUMAR UKAJI MALI

PARTNER

JAINAM JAIN

MOD SINGH RAJPUROHIT

JAIMIN MAHESHBHAI BORAD

BORAD MAHESHBHAI KANUBHAI

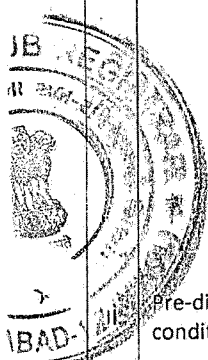
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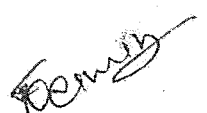
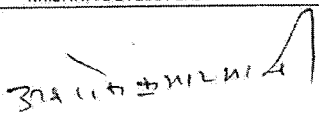
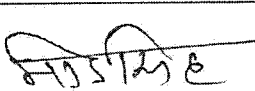
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		Truhome Finance has a right to hold the NOC for sale in case borrower fails to provide Monthly Booking MIS and Quarterly Cost incurred details in time or fails to comply with any of the monitoring covenants as mentioned above.
 Pre-disbursement conditions		1. Clear, marketable, unencumbered title of all the properties being mortgaged with TRUHOME FINANCE. 2. Clear Title Search Report by TRUHOME FINANCE's empaneled lawyer. 3. Signing of all the facility documents as suggested by empaneled lawyers, to the satisfaction of TRUHOME FINANCE. 4. Compliance of any other pre-disbursement conditions as may be incorporated in the Loan Agreement / Sanction Letter. 5. Compliance of all standard terms & conditions/covenants of TRUHOME FINANCE as applicable 6. Payment of balance processing fee & all other applicable charges as stipulated in this sanction letter. 7. The limits will be released only after the terms & conditions of the sanction are accepted / acknowledged by the Borrower. The Borrower shall sign duplicate copy of this sanction letter in token of acceptance of all terms & conditions hereof. 8. Affidavit cum Undertaking from the Promoters that they will not violate the sanction plan approved by competent authority and that the construction shall be strictly as per sanctioned plan. The Borrower shall obtain the written consent of Lender prior to proposing any change in the sanctioned/proposed plan of the Project or any phase thereto, which may change the projected cash flows, costing of the Project/phase as disclosed to Authority and Lender 9. Borrower to provide CA certificate of the latest status of the funds deployed on implementation of the project and the means of finance thereof. 10. Borrower to provide their statutory auditors' / CA certificate to the effect that all the statutory dues have been paid and that there are no overdue as on date. 11. Borrower to provide a CA / Architect's certificate for RERA Carpet Area of the project. 12. TRUHOME FINANCE to obtain legal opinion to its satisfaction for creation of security by the borrower and/or other parties in favour of TRUHOME FINANCE, unless it's balance transfer. 13. Two technical valuation reports to TRUHOME FINANCE's satisfaction to ensure the security cover. 14. The final loan amount will be subject to valuation and appraisal of construction cost by TRUHOME FINANCE empaneled valuer 15. Copy of all the clearance/approvals required for the project to be submitted to TRUHOME FINANCE 16. Borrower to provide the Chartered Accountant's certificate regarding the current Profit sharing ratio of Borrower Firm 17. Notarized Power of Attorney to be executed in favor of Lender authorizing Lender to recover and realize all present and future book debts, receivables, etc. to the extent of loan amount and interest (including interest on default) due. 18. Security PDC's as per Lender's policy to be collected from all Borrower & Co-Borrowers. 19. CA certified net-worth certificate of all co-borrowers. 20. Any other documents required before disbursement.
JJ.	Special Regulatory Conditions	1. The Borrower represents that it is adherence to the Ministry of Environment and Forest's Notification no S. O. 2804 (E) dated November 03, 2009 on 'fly ash' and shall continue to be in adherence to the said notification during the tenure of the facility. 2. The Borrower represents that the buildings and structures constructed by the finance provided by the financial institutions, adhere to the National Disaster Management Authority (NDMA) guidelines of "Ensuring Disaster Resilient Construction of Buildings and infrastructure and shall continue to be in adherence to the said guidelines at all time. 3. Original property documents collected by TRUHOME FINANCE for security creation can be collected (by the borrower/authorized person) post 20 days of issuance of No Dues Certificate. Documents can be collected from TRUHOME FINANCE branch mutually agreed by TRUHOME FINANCE and borrower. In case, where guarantor liabilities will be discharged, the same will be notified to the guarantor within 21 days from the date of loan closure.

FOR KRISHNA DEVELOPERS <i>Jainam. Jain</i> PARTNER	<i>Jainam. Jain</i> JAINAM JAIN	 JAIMIN MAHESHBHAI BORAD
 ASHOKKUMAR UKAJI MALI	 MOD SINGH RAJPUROHIT	 BORAD MAHESHBHAI KANUBHAI

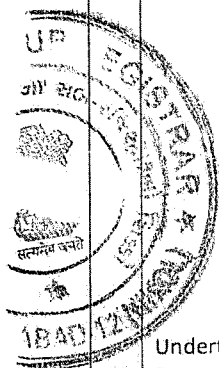
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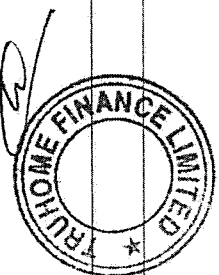
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Undertakings by
Borrower and Co-
Borrowers



The following Undertakings to be given by the Borrower and Co-Borrowers:

- All legal and incidental expense including stamp duty and out of Pocket expenses in connection with the proposed credit facility will have to be borne by the Borrower.
- The Borrower has to give an undertaking that the transactions with the associate/ group concerns/ if any will be genuine trade transactions and on commercial terms.
- The Borrower should not embark upon any expansion/ diversification/ restructuring/ alliance/ mergers/ acquisitions/ take up any new real estate development / society redevelopment project without prior intimation in writing from TRUHOME FINANCE.
- The Borrower has to give an indemnity that no case/proceedings are pending against them on account of excise default under FEMA, Customs violations and Exchange control Regulations. Also that the Borrower/their sister or associate/ group/ family concerns and their Directors/ partners/ proprietor etc. do not appear on RBI's list of defaulters and ECGC's caution list. Further, if any such proceeding is initiated by any of such departments, information will be provided to Lender immediately. In case this information is found to be incorrect at a later stage or non-reporting of any subsequent proceedings, Lender is fully empowered to take criminal action/other suitable proceedings against the borrower.
- The Borrower shall undertake to notify Lender about impacts on its financial position/ performance periodically. The Borrower will keep us informed of any circumstances adversely affecting its financial position.
- QIS & other MIS Statement Needs to be submitted whenever required.
- The Borrower shall, in addition to any other data, book & accounts maintain in the ordinary course of business complete & accurate data & documents and furnish it to Lender within 30 days from the date of requisition. In case of failure would be treated as non- compliance and default in part of the borrower, 2% penal interest will be charged
- The Borrower shall not create any further charge on their assets/properties funded by TRUHOME FINANCE/charged created by TRUHOME FINANCE without TRUHOME FINANCE's written approval.
- Undertaking that the proposed loan will be utilized only for the Construction cost, Infrastructure cost, development cost, Approval cost and working capital requirements Construction Project financed and not for any capital expenditure.
- The firm/Borrower shall undertake that during the currency of our loan, it shall not without Lender's permission in writing –
 - Implement any scheme of major expansion and acquire fixed assets.
 - Make investments/advances or deposit amounts with any other concern from Lender's funds.
 - Undertake guarantee or obligations on behalf of any other firm/company.
- Borrowers, Guarantors undertake and confirm that in the event of cash flow in the escrow account is not sufficient to service the principal repayment of the facility, interest & other dues, the shortfall will be met through inflow of fresh funds therein by the Borrower, Co-Borrowers and Guarantors. This support shall be kept valid until repayment of the entire loan with interest and all other dues.
- Any short fall in the project funding and / or any increase in the project cost would be met by the borrower by way of promoter contribution.
- An affidavit shall be submitted by the Borrower/property owner with regard to the property that: -
 - No proceedings under Income Tax Act are pending or going on and No arrears of tax, including the Interest in the respect of the Property.
 - The property is not attached by any Government/ Tax Authorities.
 - All the obligations/ payments to Municipal Authorities etc. shall be made by them in time.
 - The property is in the possession of the Borrower.
 - No third party interest, including license/tenancy rights have been created or will be created without our prior written permission.
 - The property/ project is free from any court/municipal proceedings, attachments etc.
 - That the said property/ project is free from all dispute, charges, taxes, litigation, attachment anywhere in India.

FOR KRISHNA DEVELOPERS <i>Jainam Jain</i> PARTNER	<i>Jainam Jain</i>	<i>Jainam</i>
KRISHNA DEVELOPERS	JAINAM JAIN	JAIMIN MAHESHBHAI BORAD
<i>ASHOK KUMAR UKAI MALI</i>	<i>MOD SINGH RAJPUROHIT</i>	<i>BORAD MAHESHBHAI KANUBHAI</i>
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Special conditions:

- LENDER to be given Preferred Finance Partner status for Home Loan in the Project "Viratra Heights" where by Lender shall have the first right to consider housing loans of individual house purchasers. Borrower should first share all the home loan leads / bookings to TRUHOME FINANCE, immediately after flat is booked. TRUHOME FINANCE will have an option to hold the NOC per instance of any breach of this condition.
 - The Borrower will share booking details along with buyer contact details with TRUHOME FINANCE. In case home loan is not processed with TRUHOME FINANCE for any reason (Flat Buyer not agreeing or TRUHOME FINANCE rejecting HL) you may refer flat buyer to other Bank / FI for Home Loan.
 - The Borrower shall mention below clauses in each Agreement to Sale / Construction Agreement
 - "The Developer's share in the Project has been mortgaged to Truhome Finance Ltd. (TRUHOME FINANCE) for the loan facility availed by the Developer more particularly described in Developer Finance Agreement ("Loan Agreement") dated <<date of Loan Agreement>>. The mortgage in favour of TRUHOME FINANCE has been created by way of first and exclusive charge by way of Simple Mortgage Deed dated <<date of Mortgage Deed>>. TRUHOME FINANCE shall have an encumbrance on the said mortgaged property / Project, until full repayment of loan granted under the Loan Agreement. In terms of the loan / security documents, TRUHOME FINANCE has agreed that the developer in the normal course of business can sell the apartments together with the Undivided Share of Land (UDS) and upon intimation of such sale to TRUHOME FINANCE and obtaining Conditional No-objection Certificate from TRUHOME FINANCE. Upon receipt of the 100% sale proceeds in respect of each unit in the project in the "Master Collection Account Favouring" held with <<Bank name>> having account no. <<Account No.>> and IFSC <<IFSC>>. TRUHOME FINANCE shall issue the Final No-objection Certificate and thereafter release its charge on the apartments together with undivided share of land (UDS) sold by the Developer."
 - Buyer have been informed by the Developer and made to understand that the Developer has availed Project Loan from Truhome Finance Ltd. ("TRUHOME FINANCE") against the security of the project "project name" vide registered mortgage deed dated <<date of Mortgage Deed>> bearing document no <<Document no. of Mortgage deed>> which includes the Flat No. <<Flat No.>> also. Buyer made to understand that before entering into agreement for sale with him / them, Developer is required to obtain NOC from TRUHOME FINANCE. Accordingly Developer is applying for issuance of NOC for the said Flat.
 - Buyer have been also informed and incidentally undertake that we shall deposit the entire sale consideration of the Said Flat i.e. Rs. <<sale consideration>> in "Master Collection Account Favouring" held with <<Bank name>> having account no. <<Account No.>> and IFSC <<IFSC>>.
- If any payment made in part or full against the sale consideration to any account other than the Escrow Account as mentioned above unless communicated in writing by TRUHOME FINANCE, the Provisional NOC of TRUHOME FINANCE and the Sale Agreement / Deed being executed between Developer and Buyer shall stands null and void.
- The Borrower will open an Escrow Account and shall act in accordance with the clauses of the tripartite Escrow Agreement signed among the Escrow Account Bank, the Borrower and TRUHOME FINANCE. All the sale proceeds from the sold/booked and unsold units pertaining to this project shall be routed through the Escrow Account.
 - In case any dues to TRUHOME FINANCE are not fully repaid / there is a delay / default, the entire credits in the Escrow Account shall be transferred to the loan account of TRUHOME FINANCE.
 - In case of any delay in repayments or default in the facility, the units shall be valued at 30% discount to the prevailing market rates or MSP of Rs. 3,755 /-Sq. Ft. of RERA Carpet Area ~52,220.42 for 3 BHK Residential flats Per sq. ft. and Rs. 11,680 /-Sq. Ft. of RERA Carpet Area ~2894.52 for all Shops, & taken over as such towards the amounts outstanding overall. Lender will have a right to sell the units in the Project at 30% discounted price of MSP of Rs. 3,755 /-Sq. Ft. of RERA Carpet Area ~52,220.42 for 3 BHK Residential flats Per sq. ft. and Rs. 11,680 /-Sq. Ft. of RERA Carpet Area ~2894.52 for all Shops.
 - EMI payable shall be inclusive of TDS. Upon receipt of the TDS certificate, Lender will refund the TDS amount.



FOR. KRISHNA DEVELOPERS Jainam Jain PARTNER	Jainam Jain	Jaimin Maheshbhai Borad
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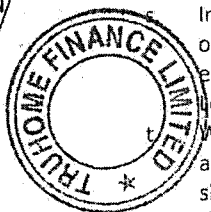
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- h. In the event of any subsequent change in the 'e' status reflected in the Form 26AS statement of TRUHOME FINANCE, TRUHOME FINANCE shall be entitled to forthwith debit the TDS amount to the Borrower's loan account and the same shall be considered as an outstanding and recoverable along with additional/penal interest and all other applicable costs, charges and expenses
- i. Any payment to the partners towards profit share etc. or salary or remuneration to promoters / directors etc. shall be made only in the event of there being no overdue under present loan from TRUHOME FINANCE & written consent of TRUHOME FINANCE.
- j. Conditional NOC for sale of units will be issued by TRUHOME FINANCE as and when the sale of unit is reported by the developer to the Lender subject to achievement of Security and Receivable cover and DSCR norms
- k. The Borrower will append the information relating to the mortgage while publishing advertisements of the project in newspapers/ magazines etc.
- l. The Borrower will indicate in their pamphlets / brochures that they will provide No objection certificate (NOC) / permissions of TRUHOME FINANCE for sale of flats / property if required.
- m. In the event of non-compliance of Legal Scrutiny Report (LSR) and Technical Scrutiny Report (TSR), fees paid to TRUHOME FINANCE shall not be refunded.
- n. Default in payment of Interest or Principal for 2 consecutive months shall be construed as violation of the terms of sanction and the entire loan may be recalled.
- o. Borrower to declare all the current accounts being held by firm & seek written permission from TRUHOME FINANCE before opening any new current / OD account for Project "Viratra Heights".
- p. The Borrower shall undertake that they will abide by all the regulatory guidelines so as to deploy funds sanctioned/dispensed by TRUHOME FINANCE to them only in conformity with the guidelines laid down by the regularity authority/development authority/ RERA Authority.
- q. The Borrower and Project shall at the time of execution of this Sanction Letter, have been in compliance and shall continue to comply with the provisions of RERA and Borrower shall ensure that the Project is in compliance with the provisions of RERA Act at all points in time. The Borrower shall execute all such documents, get all such approvals and make all such representations as may be required by Lender from time to time in order to ensure that the Project and Borrower are in compliance with all the provisions of RERA.
- r. Without prejudice to the other rights of Lender and/or the provisions of this Sanction Letter and/or the other documents in relation to the Loan, the Borrower shall provide forthwith a copy of certificates, information, documents and updates as may be provided/required to be provided to Authority under the RERA and/or the rules and regulations thereunder.
- s. In the event any interest or penalty is required to be paid by the Borrower to any person pursuant to the provisions of RERA, the Borrower shall pay such interest and/or penalty from its own sources (without creating any encumbrance over the Project or any part thereof) and shall not use the amount under the sanction provided by Lender to Borrower.
- t. Without prejudice to the other rights of Lender and/or the terms and conditions of the documents in relation to the amount sanctioned hereunder, in the event the registration provided by RERA or any other Authority is revoked, it shall be treated as an event of default.
- u. The Borrower shall forthwith intimate Lender about any claims, notices, intimations etc. as the Borrower may receive from any of the allottees, RERA Authority or any other regulatory authority / person in relation to the Project or any phase thereunder.
- v. All the assets charged to TRUHOME FINANCE would be fully insured against all risks during the currency of the TRUHOME FINANCE loan at Borrower's cost. TRUHOME FINANCE's interest in the insurance policy will be notified.
- w. Borrower to undertake that if there is any cost over-run, the same shall be funded out of long term share capital and/or long term interest free unsecured loans.
- x. Letter of offer shall stand revoked and cancelled and shall be absolutely null and void if:
- i. Any material changes take place in the project for which this loan is sanctioned.



FOR KRISHNA DEVELOPERS Jainam Jain PARTNER KRISHNA DEVELOPERS	Jainam Jain JAINAM JAIN	Jaimin Maheshbhai Borad JAIMIN MAHESHBHAI BORAD
3721172412414 ASHOKKUMAR UKAJI MALI	MOD SINGH RAJPUROHIT	BORAD MAHESHBHAI KANUBHAI

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- ii. If it comes to the light that any material fact or other relevant aspect of the proposal was withheld, suppressed, concealed or not made known to TRUHOME FINANCE.
- iii. Unsatisfactory track record in respect of any other finance facility availed by the applicant/s.
- iv. Any other reason which can have a detrimental impact on the Project, its timely completion and/or Bookings. Any information as may be required by Lender from the Borrower, Co-Borrowers and guarantors, time to time pertaining to the Project / secured property is not furnished in the form prescribed / approved by Lender over a period of 30 days.
- v. The Borrower does not or fails to comply with any of the provisions of RERA or fails to comply with any request of Lender either with respect to any act to be done or not done under RERA or otherwise.
- vi. If there is a revocation of registration under RERA.
- vii. Further, Lender reserves the right to cancel the sanction in the event the borrower or a promoter is required to pay any interest or penalty under the provisions of RERA including in an event where due to any breach or default by the borrower or a promoter in relation to the project for any reason whatsoever
- y. TRUHOME FINANCE reserves its right to review and revoke the balance / un-drawn project loan anytime during tenor of loan.
- z. The following details shall be submitted by the Borrowers at the end of every month: (i) Receipts & Payments Statement.
- Details of the flats booked /sold by way of Agreement to Sale, Sale Deed, Registration of flats, etc. during the month giving specific details of the flat and the payment terms.
 - Escrow Account Statement.
 - Progress in construction work.
 - List of cases referred to TRUHOME FINANCE for housing loans.
- aa. All the expenses in connection with execution of security documents shall have to be borne by the Borrower.
- bb. The Firm/company to undertake to meet any shortfall in the funding of the construction through its own sources and to complete the project on its own.
- cc. The shareholding pattern of the borrower firm shall not change during the tenure of the loan
- dd. **Partners of M/s. Krishna Developers shall not withdraw any amount during the loan tenure.**
- ee. All the Partners should remain in the Partnership Firm till the time loan is fully repaid. No partner should be allowed to take any capital or share of profit till the time loan is fully repaid. No change in partners and profit sharing ratio amongst partners.
- ff. At any time during the loan tenure if borrower fails to comply any terms and conditions stipulated in the sanction letter and loan agreement, TRUHOME FINANCE shall have right to recall the entire credit facility and borrower will be required to repay the entire loan instantly.
- The Agreement for Sale/ Conveyance Deed /Sale Deed to be executed between the Borrower and its customer should contain a specific clause that the purchase consideration with respect to the unit/s purchased in the said Project should be deposited in the Escrow Account maintained by the Borrower with ICICI Bank or any other Bank as stipulated by Lender for the benefit of Lender.

Other terms and conditions

- Bureau of Indian Standards has formulated National Building Code (NBC) of India 2005, providing Guidelines for regulating the Building Construction Activities. Borrowers have to agree for adherence to the above National Building Specifications in the Project. Borrower to provide Certificate from Architect / Engineer / Structural Engineer to this effect.
- If there is any Interest Tax levied by the Government of India or any other Authority under the Interest Tax 1974 or under any other law, the Borrower shall reimburse to TRUHOME FINANCE any such Tax imposed or levied by the Government of India or any other Authority on Interest and/or other payments required to be paid by the Borrower to TRUHOME FINANCE.

FOR KRISHNA DEVELOPERS <i>Jainam Jain</i> PARTNER	<i>Jainam Jain</i> JAINAM JAIN	<i>Jaimin Maheshbhai Borad</i> JAIMIN MAHESHBHAI BORAD
<i>Ashokkumar Ukaji Mali</i> ASHOKKUMAR UKAJI MALI	<i>Mod Singh Rajpurohit</i> MOD SINGH RAJPUROHIT	<i>Borad Maheshbhai Kanubhai</i> BORAD MAHESHBHAI KANUBHAI

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3. An undertaking is to be obtained from the Borrower that in the event of default for any particular month or there is any shortfall in payment of principal repayment and interest, they shall pay the due amount of installments from their own sources.
4. TRUHOME FINANCE shall be entitled to revoke the sanction of the facility, inter-alia, in any of the following circumstances:-
 - a. If there is any material change in the purpose/s for which the loan/facility has been sanctioned;
 - b. In the sole judgment of TRUHOME FINANCE, any material fact has been concealed and/or become subsequently known;
 - c. Any statement made by or on behalf of the Borrower's application or otherwise is incorrect, incomplete or misleading;
 - d. There is default under or breach of the terms and conditions of the facility or any other loan/facility offered by TRUHOME FINANCE to the Borrower(s) and/or Co-Borrower(s) / Guarantor(s).
 - e. The legal/technical report on the property or any other verification report on the Borrower/Co-borrower/guarantor is not to the satisfaction of TRUHOME FINANCE in its sole and absolute discretion;
 - f. Any information as may be required by TRUHOME FINANCE from time to time pertaining to the Property is not furnished in the form prescribed/approved by TRUHOME FINANCE;
 - g. Any material fact concerning the Borrower's profits, etc., or ability to repay, or any other relevant aspect of it is withheld, suppressed or concealed or not made known to us; and
 - h. If TRUHOME FINANCE in its sole and absolute discretion considers that the loan should be revoked for whatever reason it may so deem fit and proper.

TRUHOME FINANCE will have rights to scrutinize and audit the expenses, which are incurred in the project.

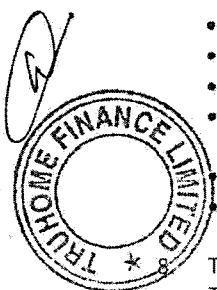
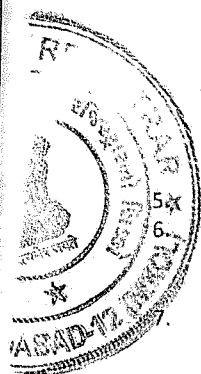
TRUHOME FINANCE will have the right to examine at all times, the Borrower's books of accounts and to have the Borrower's project sites inspected from time to time by officer(s) of and/or qualified auditors or concurrent auditors and/or technical experts and/or management consultants or other persons of the choice of TRUHOME FINANCE.

During the currency of the credit facility, the Borrower will not, without the prior permission in writing -

- Effect any changes in the credit facility/ies, the Borrower's capital structure or profit/loss sharing pattern;
- Formulate any scheme of amalgamation or re-construction or restructuring of any kind;
- Invest by any way of share capital in, or lend or advance funds to, or place deposits with any other concern (normal trade credit or security deposits in the normal course of business or advance to employees can, however, be extended);
- Undertake guarantee obligations on behalf of any other Company or Person;
- Allow withdrawal of monies brought in by directors/promoters/depositors/ Partners
- Make any major change in the management set up without permission;
- Create any further change, lien or encumbrance over the assets and properties of the Borrower charged to TRUHOME FINANCE in favour of any other company, financial institution, Banks, company or any other person;
- Borrow money, secured or unsecured, from any Bank, financial institution or any other person/entity;
- Sell, assign, mortgage or otherwise dispose off any other assets mortgaged/ charged to TRUHOME FINANCE, except sale of units of the project under reference in the normal course of business.

The credit facility should be utilized for the specific purpose for which the same has been sanctioned and if TRUHOME FINANCE has reason to believe that the Borrower has violated or apprehends that the Borrower is about to violate the said condition, TRUHOME FINANCE will have the option to exercise its right to recall the entire facility or any part thereof at once.

9. TRUHOME FINANCE reserves the right to alter/cancel and/or modify the credit limits/loans sanctioned and/ or any other terms and conditions as it may deem fit absolutely at its discretion without notice and without assigning any reason thereof.
10. The Borrower should undertake that they should not induct a person who is a director on the Board of a company which has been identified as a willful defaulter and that in case such a person is found to be a Partner of the Borrower Firm, the Borrower would take expeditious and effective steps for removal of the person from being a Partner of the



FOR KRISHNA DEVELOPERS Jainam Jain	Jainam Jain	Jaimin Maheshbhai Borad
KRISHNA DEVELOPERS PARTNER	JAINAM JAIN	JAIMIN MAHESHBHAI BORAD
ASHOKKUMAR UKAJI MALI	MOD SINGH RAJPUROHIT	BORAD MAHESHBHAI KANUBHAI

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Firm. The aforesaid undertaking may be obtained by way of separate letter/duly executed by Borrower on non-judicial stamp paper.

11. Event of default by the Borrower & Consequences :- following circumstances shall construe the event of default:
 - a) Non-payment of amounts due under the Facility on the relevant due date by the Borrower.
 - b) Breach of any terms & conditions of the term sheet & transaction documents.
 - c) Material adverse change to the Borrower.
 - d) Restructuring/winding up/sickness/bankruptcy of the Borrower.
 - e) Compulsory acquisition, nationalization or expropriation of a substantial part of the assets of the Borrower.
 - f) Cancellation of approval by any development authority or material delay in receiving the approval which can substantially delay or discard the project.
 - g) Fall out between the partners would constitute an event of default

In the above circumstances of default, TRUHOME FINANCE shall be entitled to, including but not limited to, demand from the Borrower an immediate payment of the default amount out of its own sources.

12. TRUHOME FINANCE reserves the right to rearrange the repayment schedule and to call upon the Borrower to accelerate the payments if the Borrower's financial position so warrants, as per the opinion of TRUHOME FINANCE.
13. Any default, fraud, legal incompetence during the currency of the limits, non-compliance of agreed terms and conditions, non-submission of required papers, overdues in the working capital loan, any other irregularities by the Borrower will enable TRUHOME FINANCE to recall the facility.
14. TRUHOME FINANCE reserves the right to stop further disbursements without assigning any reason at its sole discretion.
15. The rate of interest and margins stipulated are subject to changes from time to time at the sole discretion of TRUHOME FINANCE.
16. The Borrower will keep TRUHOME FINANCE informed of the happening of any event likely to have substantial effect on their profit or business, with explanations and the remedial steps proposed to be taken.
17. Assignment / Sell Down: The loan can be assigned / sold down by the Lender without the prior consent of the Borrowers & Guarantors to any party which is not competitor of Borrowers.
18. The Borrower shall keep TRUHOME FINANCE advised of any circumstances adversely affecting the financial position of the Company and/or its associate/group companies/entities or companies/entities in which it has invested, including any action taken by creditor/s against the said companies/firms/entities legally or otherwise.
19. Amount collected between Sanction Date & Disbursement Date/ Escrow Activation date to be capitalize to TRUHOME FINANCE before 2nd tranche of disbursement. If same is not capitalize, TRUHOME FINANCE will hold future disbursement upto shortfall amount.
20. Any documents required for correction/rectification for already registered documents by Borrower/s &/or Co-Borrowers shall be executed as may be required by Lender (Truhome Finance Limited).

The sanction letter is valid for two months from the date of its issuance.

This sanction letter super cedes all other communications, term sheets, sanction letters issued in past for this facility. Please endorse your signature at the foot of this letter in acknowledgement and acceptance of the terms and conditions of this letter.

For Truhome

(Authorised Signatory)

Accepted by

FOR, KRISHNA DEVELOPERS <i>Jainam Jain</i> PARTNER	<i>Jainam Jain</i> JAINAM JAIN	<i>Jaimin Maheshbhai Borad</i> JAIMIN MAHESHBHAI BORAD
<i>Ashok Kumar Ukaji Mali</i> ASHOKKUMAR UKAJI MALI	<i>Mod Singh Rajpurohit</i> MOD SINGH RAJPUROHIT	<i>Borad Maheshbhai Kanubhai</i> BORAD MAHESHBHAI KANUBHAI

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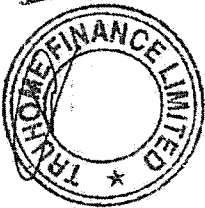
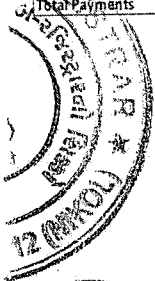
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Annexure I

Quarterly Cash Flow Statement/ Business Plan

(Rupees in Crores)

PARTICULARS	Total	Till Date	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	Dec-26	Mar-27	Jun-27	Sep-27	Dec-27	Mar-28	Jun-28	Total
INFLOW																
Sales Receipts	22.99	-	-	0.03	0.12	0.26	0.37	0.68	0.85	1.92	3.08	3.14	3.66	5.05	3.83	22.99
Own Contribution	2.62	2.62														2.62
Truhome TL	9.00		2.50	0.50	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	9.00
Unsecured Loans	1.32	1.32														1.32
Creditors		0.41												-0.41		-
Total Receipts	35.93	4.35	2.50	0.53	1.12	1.26	1.37	1.68	1.85	2.92	3.08	3.14	3.66	4.64	3.83	35.93
OUTFLOW																
Land cost (including stamp duty)	2.12	2.12														2.12
Approval cost (TDR/FSI/others)	3.10	0.98	0.97	0.96	0.05	0.05	0.05	0.05								3.10
Construction cost including land development cost	13.50	1.00	0.30	0.40	0.70	1.00	1.00	1.00	1.50	2.40	1.20	1.20	1.20	0.60		13.50
Admin cost, Marketing Expenses & Other overhead	1.04	0.25	0.10	0.10	0.10	0.10	0.10	0.10	0.05	0.05	0.05	0.04				1.04
Finance cost	1.42	-	0.06	0.07	0.09	0.12	0.14	0.16	0.18	0.20	0.17	0.13	0.08	0.03	-	1.42
Repayment of Term Loan (SHFL)	9.00	-	-	0.01	0.02	0.04	0.09	0.17	0.21	0.48	1.70	1.72	2.38	2.19	-	9.00
Total Payments	30.18	4.35	1.42	1.54	0.96	1.30	1.38	1.48	1.94	3.12	3.11	3.09	3.66	2.81	-	30.18



FOR KRISHNA DEVELOPERS <i>Jainam Jain</i> PARTNER	<i>Jainam Jain</i> JAINAM JAIN	<i>Jaimin Maheshbhai Borad</i> JAIMIN MAHESHBHAI BORAD
<i>Ashok Kumar Ukaji Mali</i> ASHOKKUMAR UKAJI MALI	<i>Mod Singh Rajpurohit</i> MOD SINGH RAJPUROHIT	<i>Borad Maheshbhai Kanubhai</i> BORAD MAHESHBHAI KANUBHAI

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Annexure II

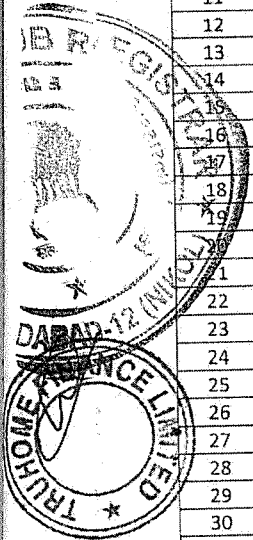
List of sold Registered Units in the Project "Viratra Heights" (As on 15th Apr 2025) - NA

List of Booked Un - Registered Units in the Project "Viratra Heights" (As on 15th Apr 2025) - NA

Annexure III

List of Unsold Units / Flats in the Project in the Project "Viratra Heights" (As on 15th Apr 2025) -

S.No	Block No.	Floor No	Unit No	Rera Carpet Area including Wash & Balcony area (Sq.ft)	Type (1,2,3 BHK / Comm)
1	A	Ground	SHOP-01	470.60	Shop
2	A	Ground	SHOP-02	315.27	Shop
3	A	Ground	SHOP-03	321.19	Shop
4	A	Ground	SHOP-04	248.22	Shop
5	A	Ground	SHOP-05	338.52	Shop
6	A	Ground	SHOP-06	265.87	Shop
7	A	Ground	SHOP-07	274.26	Shop
8	A	Ground	SHOP-08	253.49	Shop
9	A	Ground	SHOP-09	203.55	Shop
10	A	Ground	SHOP-10	203.55	Shop
11	A	1ST Floor	101	929.14	3BHK
12	A	1ST Floor	102	1,000.50	3BHK
13	A	1ST Floor	103	1,001.58	3BHK
14	A	1ST Floor	104	929.14	3BHK
15	A	2nd Floor	201	929.14	3BHK
16	A	2nd Floor	202	930.32	3BHK
17	A	2nd Floor	203	931.40	3BHK
18	A	2nd Floor	204	929.14	3BHK
19	A	3rd Floor	301	929.14	3BHK
20	A	3rd Floor	302	930.32	3BHK
21	A	3rd Floor	303	931.40	3BHK
22	A	3rd Floor	304	929.14	3BHK
23	A	4th Floor	401	929.14	3BHK
24	A	4th Floor	402	930.32	3BHK
25	A	4th Floor	403	931.40	3BHK
26	A	4th Floor	404	929.14	3BHK
27	A	5th Floor	501	929.14	3BHK
28	A	5th Floor	502	930.32	3BHK
29	A	5th Floor	503	931.40	3BHK
30	A	5th Floor	504	929.14	3BHK
31	A	6th Floor	601	929.14	3BHK
32	A	6th Floor	602	930.32	3BHK
33	A	6th Floor	603	931.40	3BHK
34	A	6th Floor	604	929.14	3BHK
35	A	7th Floor	701	929.14	3BHK
36	A	7th Floor	702	930.32	3BHK
37	A	7th Floor	703	931.40	3BHK
38	A	7th Floor	704	929.14	3BHK
39	A	8th Floor	801	929.14	3BHK
40	A	8th Floor	802	930.32	3BHK
41	A	8th Floor	803	931.40	3BHK
42	A	8th Floor	804	929.14	3BHK



FOR. KRISHNA DEVELOPERS Jainam Jain PARTNER	Jainam Jain	Jainam Maheshbhai Borad
ASHOKKUMAR UKAJI MALI	MOD SINGH RAJPUROHIT	BORAD MAHESHBHAI KANUBHAI

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43	A	9th Floor	901	929.14	3BHK
44	A	9th Floor	902	930.32	3BHK
45	A	9th Floor	903	931.40	3BHK
46	A	9th Floor	904	929.14	3BHK
47	A	10th Floor	1001	929.14	3BHK
48	A	10th Floor	1002	930.32	3BHK
49	A	10th Floor	1003	931.40	3BHK
50	A	10th Floor	1004	929.14	3BHK
51	A	11th Floor	1101	929.14	3BHK
52	A	11th Floor	1102	930.32	3BHK
53	A	11th Floor	1103	931.40	3BHK
54	A	11th Floor	1104	929.14	3BHK
55	A	12th Floor	1201	929.14	3BHK
56	A	12th Floor	1202	930.32	3BHK
57	A	12th Floor	1203	931.40	3BHK
58	A	12th Floor	1204	929.14	3BHK
59	A	13th Floor	1301	929.14	3BHK
60	A	13th Floor	1302	930.32	3BHK
61	A	13th Floor	1303	931.40	3BHK
62	A	13th Floor	1304	929.14	3BHK
63	A	14th Floor	1401	929.14	3BHK
64	A	14th Floor	1402	930.32	3BHK
65	A	14th Floor	1403	931.40	3BHK
66	A	14th Floor	1404	929.14	3BHK
Total				55,114.94	

Annexure IV

Maximum principal amount outstanding for the facility shall not exceed the amount mentioned below, beginning from the date of first disbursement:

At the end of specific Month mentioned below	Maximum principal amount outstanding for the facility shall not exceed the amount mentioned below (Rupees in Crores)
At the end of 31 st Month	8.71
At the end of 32 nd Month	8.42
At the end of 33 rd Month	8.13
At the end of 34 th Month	7.84
At the end of 35 th Month	7.55
At the end of 36 th Month	7.26
At the end of 37 th Month	6.97
At the end of 38 th Month	6.68
At the end of 39 th Month	6.39
At the end of 40 th Month	6.10
At the end of 41 th Month	5.81
At the end of 42 th Month	5.52
At the end of 43 th Month	5.23
At the end of 44 th Month	4.94
At the end of 45 th Month	4.65
At the end of 46 th Month	4.35
At the end of 47 th Month	4.06
At the end of 48 th Month	3.77
At the end of 49 th Month	3.48
At the end of 50 th Month	3.19
At the end of 51 st Month	2.90

FOR KRISHNA DEVELOPERS

Jainam Jain
PARTNER

KRISHNA DEVELOPERS

Jainam Jain

JAINAM JAIN

Jaimin Maheshbhai Borad

JAIMIN MAHESHBHAI BORAD

Ashok Kumar Ukaji Mali

ASHOKKUMAR UKAJI MALI

Mod Singh Rajpurohit

MOD SINGH RAJPUROHIT

Borad Maheshbhai Kanubhai

BORAD MAHESHBHAI KANUBHAI

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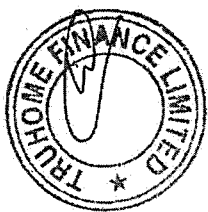
At the end of 52 nd Month	2.61
At the end of 53 th Month	2.32
At the end of 54 th Month	2.03
At the end of 55 th Month	1.74
At the end of 56 th Month	1.45
At the end of 57 th Month	1.16
At the end of 58 th Month	0.87
At the end of 59 th Month	0.58
At the end of 60 th Month	0.29
At the end of 61 st Month	0.00

The principle and interest calculated herewith are assuming on full and final disbursement of the sanctioned loan amount subject to actual Principal outstanding, any capitalization/part prepayment through Escrow Account and change in the Rate of interest. Any change in the said parameters would proportionately change the principle and interest payment schedule.

If in the opinion of the Lender, the cash flow, the profitability of the borrower and other circumstances so warrant, the Lender shall be entitled to require the Borrower to repay the Facility Amount in shorter period either lump sum or in suitable installment/s notwithstanding the period herein agreed and stipulated.

Please note:

1. Capitalization from sales receivables will as per terms mentioned in sanction letter under head - "Capitalization of Receivables"
2. Any pre-payment during initial 30 months of moratorium period to be set-off towards monthly principal repayments or any change as per discretion of TRUHOME FINANCE.
3. To arrive at Principal payments, net Principal outstanding after 30 months may be considered at the sole discretion of TRUHOME FINANCE. If outstanding of loan at the end of 30th month is lesser than the sanction loan amount, the amount of principal repayments may be arrived in proportion to the outstanding at the sole discretion of TRUHOME FINANCE.
4. Interest to be paid on actual on monthly basis over & above the principal repayment



FOR KRISHNA DEVELOPERS Jainam. Jain PARTNER	Jainam. Jain	Jainam. Jain
KRISHNA DEVELOPERS	JAINAM JAIN	JAIMIN MAHESHBHAI BORAD
ASHOKKUMAR UKAJI MALI	MOD SINGH RAJPUROHIT	BORAD MAHESHBHAI KANUBHAI

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Trio Home
FINANCE

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Shriram Housing Finance

MOST IMPORTANT TERMS AND CONDITIONS

1. Loan

Details of the Loan Amount sanctioned, Loan Tenure, Rate of Interest, Installment Type, EMI Amount, Total no. of Installments, Installment due date and Purpose of the Loan are as mentioned in the preceding section(s) of the Sanction Letter.

2. Fees and other charges*:

Rate of Interest	8.50%-21.00% basis the product category and risk categorization of borrower(s)
Login fees(Initial Money Deposit)	Rs. 1,000 - Rs. 5,000 depending upon the product type and loan amount (to be paid at the time of login). Login valid till 180 days from login date, post which login fee to be paid again by borrower
Processing fees	As mentioned in the preceding section(s) of Sanction Letter
Pre-payment charges / Foreclosure Charges	Floating rate home loan and one of the borrower is an individual - Nil Floating rate LAP loan where purpose of loan is for business and borrowers are individuals and/or non-individual/s - • 4% + Applicable Taxes of principal prepaid if repaid from own Funds • 6% + Applicable Taxes of principal prepaid if repaid via Balance Transfer Floating rate Micro LAP loan where purpose of loan is for business and borrowers are individuals and/or non-individual/s - • 6% + Applicable Taxes of principal prepaid if repaid from own Funds • 8% + Applicable Taxes of principal prepaid if repaid via Balance Transfer Fixed Rate Loans • Full repayment of home loan by individual borrowers - 6% + Applicable Taxes of principal prepaid if repaid via Balance Transfer; NIL in case closed from own funds • Part or full repayment of LAP Loan - 6% + Applicable Taxes of principal prepaid if repaid from own Funds • 8% + Applicable Taxes of principal prepaid if repaid via Balance Transfer Part or Full Prepayment of Loan (on Floating / Fixed Rate of Interest) by Corporates/Public

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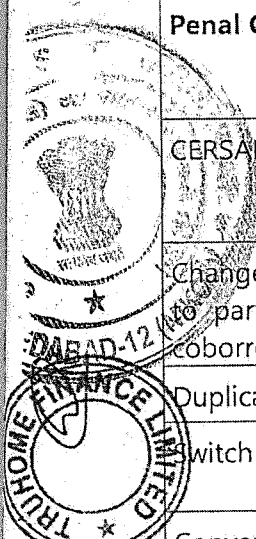
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truhome

FINANCE

formerly
Shriram Housing Finance

	Agencies/Builders/Legal Entities - As per Terms of Sanction Letter
Penalty for Instrument return - Construction Finance to Builders/Corporates	1st time return Rs.5000/- 2nd time and onward return Rs.10000/-
Instrument return charges	Rs. 1,000/- per instance
Charges on account of non-submission/Registration of PDC/NACH Mandate Form for EMI payment , per transaction	Rs. 2,000/- per transaction
Penal Charges	36% p.a.(Inclusive of GST) i.e. 3% per month of the overdue / defaulted installments / amount for all type of loans.
CERSA fees	Rs. 50/- for loans up to 5 lacs & Rs.100/- for loans greater than 5 lacs (to be collected at the time of closure of the loan)
Change in loan tenor or EMI (other than due to part payment), addition / deletion of co-borrower(s) post loan disbursement^	Rs.10,000/- per instance
Duplicate statement issuance Charges	Rs.250/- per instance
Switch Charges	Fixed to Variable- upto 4.0% of Loan outstanding Variable to Fixed- upto 2.0% of Loan outstanding
Conversion fees^	Upto 0.25% of loan outstanding for Home loans Upto 0.50% of loan outstanding for LAP loans
Photocopy of title deeds issuance charges	Rs.1,000/- per instance
Retrieval of title deeds	Rs.500/- per instance
Cheque/Instrument swap charges	Rs.500/- per instance
Amortization schedule issuance Charges	Rs.250/- per instance
Statement issuance Charges	Rs.250/- per instance
Duplicate interest certificate (provisional / actual) issuance charges	Rs.250/- per instance
Duplicate NOC Issuance Charges	Rs.250/- per instance
Issuance of LOD	Rs.500/- per instance
Issuance of Foreclosure Letter (FCL)	Rs.500/- per instance



FOR PRISMA DEVELOPERS
Jai Ram Jai

PARTNER

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Holding charges of original documents in closed accounts, beyond 30 days	Rs 500/- per month
EMI Collection - Visit Charges	Rs 1,000/- per visit
Mortgage Creation /Release Charges	As per the laws of the State where the property is located/ mortgage is being created.
Legal / Recovery / Incidental Charges	As per actual, applicable in the event of default.
Mortgage Guarantee Fee	Mortgage Guarantee fee; wherever applicable; is to be borne by borrower and is non- refundable.

***Above mentioned fees and charges are exclusive of GST, education cess and other Government taxes, levies etc. (unless specified otherwise), and subject to change at the sole discretion of Truhome Finance Limited. Any change in charges, would be uploaded on the website or intimated to the customer by letter/email/electronic message. Also, all the fees and charges mentioned above are non refundable in nature.**

^Approval at discretion of Truhome Finance Limited

3. **Interest Reset:** In case of floating rate, the rate of interest on the loan will be revised/ reset with revision in the company's Prime Lending Rate (Truhome Finance PLR). Any revision in Truhome Finance PLR will be notified to the Borrower via letter/ branch notification/ website/ email/electronic message. The impact of change in ROI shall be given on loan tenor or EMI or both as the case may be depending upon the repayment capacity. Borrower will have option to switch from floating to fixed and to prepay, either in part or in full, at any point during the tenor of the loan.

4. Following are the various impacts due to rate reset:

- a Revision in tenor with EMI constant
- b Revision in EMI with tenor constant
- c Revision in tenor and EMI

For a detailed understanding of impact of Rate change, you may refer our website.

5. **Moratorium/Subsidy:** : Any subsidy/ moratorium offered under a Government scheme/ regulatory provision shall be subject to terms and conditions of such scheme. Apart from the same, the company does not provide any moratorium or subsidy, to individual borrowers.

6. **Security for the Loan:**

Mortgage of below mentioned property in favour of Truhome Finance Limited.

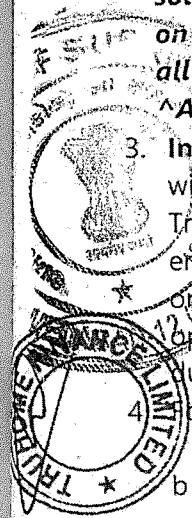
Property Address: **Viratra Heights located at "In respect of Non Agricultural land bearing City Survey No.NA13/3/p2, T.P. Scheme No.111, Final Plot No.3 adm.1336 sq.mts, mouje Nikol, Sub-District Ahmedabad-12 (Nikel), Taluka Asarwa & District : Ahmedabad".**

Guarantee:

Other Security:

The Security shall mean and include mortgage, guarantee and any other form of security as deemed fit by Truhome Finance Limited for securing the loan and submitted by the Borrower accordingly. Borrower shall be required to register the Memorandum of Deposit of Title Documents/Registration with the IGR as per the states laws. Truhome Finance Limited shall also register its charge in the records of CERSAI.

7. **Insurance of Property/Borrowers:**



FOR: VIRATRA DEVELOPERS PARTNER

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Property Insurance: It is mandatory for the customer to obtain Property Insurance, fully insuring the property to be purchased/constructed against all losses, **unforeseen hazards like** damages on due to fire, riots and other natural calamities like earthquake, floods etc. and if required by Truhome Finance Limited against any other insurable risk for Home Loan/Addition Finance. Such Insurance Policy obtained by the borrower will be assigned in favour of Truhome Finance Limited.

8. **Life Insurance:** Borrower has the option to avail Life Insurance cover to the extent of the loan amount. The premium amount would vary depending on the age and health of the insurer, the term length, and other policy parameters.

9. **Health Insurance:** Borrower has the option to avail health insurance. The premium amount would vary depending on the age of the insurer and this is an optional opt in feature where customers of Truhome Finance Limited are eligible for enrolment under this scheme.

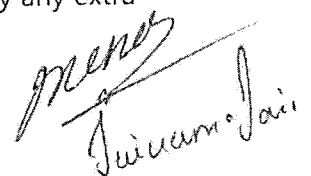
10. **Condition for disbursement of Loan:**

The Loan disbursement would be subject to satisfactory compliance of all terms and conditions as stipulated in the sanction letter, legal opinion report, technical verification report, creation of security, furnishing of requisite statutory approvals of the property to be funded by Truhome Finance Limited. And in cases of construction of homes, disbursement will also be based on its stage of construction. Borrower shall intimate Truhome Finance Limited of any change in his employment/contact details.

The mode and manner of disbursement is left to the sole discretion of the Truhome Finance Limited. The disbursement of the Loan or any part thereof by the Truhome Finance Limited may be made to the Borrower, or directly to the developer/builder/construction company/contractor/seller of the Property, where applicable or any other concerned Person, as the Truhome Finance Limited may in its sole discretion, deem fit. In case the Loan being availed by the Borrower is in replacement/switchover of a housing loan earlier availed of by the Borrower from another bank/financial institution, the disbursement of the Loan Amount or any part thereof by the Truhome Finance Limited may be made to the Borrower, or directly to such other bank/financial institution, as the Truhome Finance Limited may in its sole discretion, deem fit.

11. **Fair Practices Code & Procedure for intimation of the changes in rate of interest/EMI & other charges:**

The contents of the Fair Practices Code was explained by the Truhome Finance Limited officer in language understood by borrower and a copy of the code, at request, was provided to the Borrower. The code is also made available on the website of the Truhome Finance Limited and at every branch of the company. Further, as per the Fair Practices Code, the rate of interest & other charges are reviewed on periodic basis. In event of any change in rate of interest /EMI, Truhome Finance Limited will communicate the same to the borrower via updating it on website/letter/email/electronic message or any other form of communication acceptable under extant guidelines, at the last known contact details, updated in our records. Such changes in interest rates and charges, if any, shall be made effective on prospective basis. Further, if such change is to the disadvantage of the customer, he/she may within 60 days and without notice close his / her account or switch it without having to pay any extra charges or interest.

FOR POSITIVE DEVELOPERS
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12. Procedure for recovery of overdue amount:

In the event of non-payment of any scheduled dues to Truhome Finance Limited, e.g. EMIs, pre-EMIs, charges etc., the Borrower would receive intimation by SMS (on the mobile number registered with Truhome Finance Limited) and/or telephonic call and/or letter. Such unpaid dues would need to be paid within 7 days of the originally scheduled date, along with all penal and bounce charges, as listed out under the section "Fees and other charges".

In the event of the dues, remaining unpaid, in full or in part, after 7 days, Truhome Finance Limited shall, at its sole discretion, initiate legal action for its recovery.

Credit information relating to any customers account is provided to the Credit Information Bureau (India) Limited (CIBIL) or any other licensed bureau on a monthly basis. To avoid any adverse impact on the credit history with CIBIL, it is advised that the customer should ensure timely payment of the amount due on the loan amount.

The recovery process of enforcement of mortgage/securities, including but not limited to, taking possession and sale of the mortgaged property in accordance with the procedure prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) or under any other law, is followed purely as per the directions laid down under the respective law. Intimation/Reminders/Notice(s) are given to customer prior to initiating steps for recovery of overdues, under the Negotiable Instruments Act, Civil Suit as well as under the SARFAESI Act.

13. The rate of interest for loans may be changed, for identified loans, on the following scenarios, prospectively, based on the credit assessment methodology. The communication to the Customer regarding the change shall be made as stated in paragraph 10 above.

- a) Frequent bounces or Delay in repayment of loan
- b) Credit deterioration in another loan with Truhome Finance Limited
- c) Credit deterioration reported by any another lender
- d) Deterioration in Bureau score
- e) Name appearing in negative list / defaulter list of RBI, NHB, etc.
- f) Inaccuracies or discrepancies found in any documents submitted to Truhome Finance Limited
- g) Deterioration in customers risk profile basis internal analytical assessment of the borrower/s by Truhome Finance Limited

14. Date on which Annual Outstanding Balance Statement will be issued:

Based on customers request, the annual outstanding balance statement will be issued after 30th April, for the last financial year within 15 working days from date of request from customer, subject to payment of Fees as per the tariff schedule.

15. Customer Service:

- a) **Visiting Hour at the office :** 10.30 AM till 4.00 PM on all working days (Monday to Saturday) Closed on 2nd Saturday & Public Holidays
- b) **For any other queries,** you can contact us at our toll free number 1800-102-4345.
- c) **Procedure to obtain loan account statement, photocopy of the title documents, return of original documents on closure /transfer of loan:** - For obtaining any of above mentioned document borrowers are requested to provide a written request letter / application along with Online Payment / Demand Draft / Pay order / Cheque of amount mentioned in the above schedule of charges in favour of Truhome Finance Limited and submit it to nearest Truhome Finance Limited Branch.



d) Foreclosure Letter shall be issued within 21 days upon receipt of request and payment of (FCL) issuance charges

e) Truhome Finance Limited will return the original documents within 30 days from date of full foreclosure amount received in Truhome Finance Limited Loan Account. On closure of loan account you may collect the collateral documents from Home Branch within 30 day on receipt of full and final payment, if you intend to collect collateral documents from any other active branch of Truhome Finance Limited (list of active Branches are available on our Website) Please inform in advance to home branch or send a request to contact@truhomefinance.in

16. Grievance Redressal Mechanism:

In a rare event of you not being satisfied with the services of Truhome Finance Limited or through its DSA/recovery agents, you may prefer to submit your grievances or queries, by following the grid, as given below:

Branch / Toll Free Number/Email/ Mobile App / Customer Section over the website:

The complainant can visit branch or call at 1800-102-4345 to register their complaint. The complaint can also be emailed at contact@truhomefinance.in or through the Truhome Finance Limited mobile app, which can be downloaded from play store

Escalation Matrix:

Escalation 1: In case you are not satisfied with the response from the Company's Customer Service or the above channels, you can write to the Head- Customer Service at the following address (Please mention your Loan Account Number and Contact Number in the subject line):

Head-Customer Service :

- E-mail: Ashwini.Upadhyay@truhomefinance.in
- Phone no.: (022) 268118742
- Address: Truhome Finance Limited, 3rd Floor, C-Wing, Fortune 2000, C-2, G-Block, Bandra Kurla Complex, Mumbai - 400051

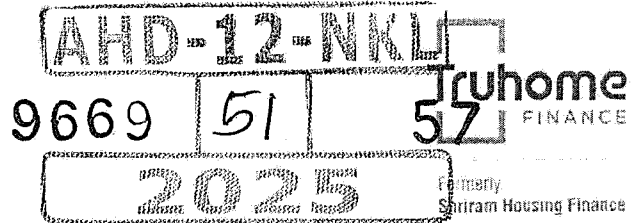
b) Escalation 2: If you are still not satisfied, you can write to the Grievance Redressal Officer at the following address (Please mention your Loan Account Number and Contact Number in the subject line):

Grievance Redressal Officer

- Mr. Sanjiv Gyani
- Email id: sanjiv.gyani@truhomefinance.in
- Phone no: (022) 42410438
- Address: Truhome Finance Limited Level 3, Wockhardt Towers, East Wing Bandra Kurla Complex, Mumbai - 400051 | Phone - (022) 42410400 | Fax - (022) 42410422 |

At each level of the above escalation matrix, the Company shall endeavour to send the response within 7 (Seven) working days of receiving escalation.

c) Escalation to National Housing Bank (NHB):



In case the customer does not receive the response from the Company within **one month** of making the first complaint or is dissatisfied with the response received, the customer may approach the Complaint Redressal Cell of NHB through the following modes of communication:

Online mode - The complainant may click on following link for registering complaint:
<https://grids.nhbonline.org.in>

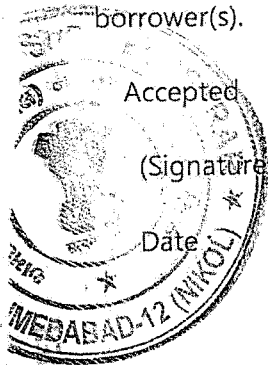
Offline Mode - In offline/physical mode by post, the customer may write in prescribed format available at link <https://nhb.org.in/en/grievance-redressalofficer/> to the following address:

National Housing Bank (Complaint Redressal Cell) :

The Grievance Redressal Department
National Housing Bank, 4th Floor, Core 5-
A, India Habitat Centre Lodhi Road, New
Delhi - 110 003

It is hereby agreed that for detail terms and conditions of the loan, the parties hereto shall refer to and rely upon the loan and other security documents executed/to be executed by them.

The above terms and conditions have been read by the borrower(s) read over to the borrower by Shri/Smt./Km. _____ of the company and have been understood by the borrower(s).

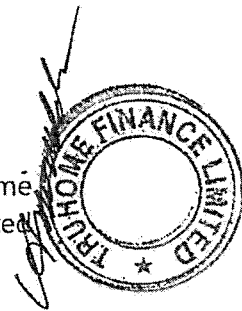


Accepted

(Signature or thumb impression of the Borrower(s))

Date

Authorised
Signatory Truhome
Finance Limited
Date :



The following are the additional terms and conditions to be compiled with by you:

1. The borrower(s) here by agree(s) and Confirms that Truhome Finance Limited shall have be absolute right to levy such charges as it may deem fit including but not limited to cheque bounce/ return and any another penal for the delayed/late payment or otherwise. The Borrower(s) agree(s) that in the event of such a levy, The Borrower(s) shall forthwith pay the said amount without demur or protest and that it shall not object to such levy nor claim waiver of or make a claim or defense that the same was not brought to his/her notice. The Borrower(s) is/ are aware of the fact that it is not mandatory for Truhome Finance Limited to

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inform either advance or subsequently of the said levy and /or change in the levy or introduction of such levy. It shall be responsibility of the borrower(s) enquire or avail from Truhome Finance Limited the details of thereof.

2. You are required to furnish PDCs, Security PDCs (SPDCs) and NACH Mandates as per policy.
3. The Loan shall be used only for the Purpose for which it is sanctioned.
4. The Loan is subjected to Satisfactory Compliance of all terms and conditions as stipulated in the legal opinion report, the title of which should be clear and marketable given by Truhome Finance Limited approved Lawyer.
5. The quantum of loan will be based on satisfactory valuation report from Truhome Finance Limited approved valuer.
6. No amount shall be disbursed under the facility for Loan against Property Loan, until and unless the borrower(s) has executed the required agreements, documents and writings and performed such other acts and deeds and created such security as Truhome Finance Limited may require.
7. The Loan shall be disbursed in lump sum or installments, as decides by Truhome Finance Limited.
8. At the time of closure of loan, all property owners in the loan have to collectively collect the title deeds.
9. Pre-EMI interest at the rate applicable for EMI shall be charged, from the date of disbursement to the date of commencement of EMI.
10. The rate of interest as mentioned in the sanction letter is subject to change in accordance with the variation in the Truhome Finance PLR (Prime Lending Rate of Truhome Finance) and applicable rate if interest for the loan facility shall be the one prevailing as on the date of disbursement and as mentioned in to schedule to the Loan Agreement.
11. Borrower(s) shall be Deemed to have notice of change in rate of interest whenever the change in Truhome Finance PLR Displayed or notified at/by the branch or website.
12. Please note that it is mandatory for the customer obtain Property Insurance. You all fully insure the Property to be purchased/constructed against all losses, damages a/c of fire, riots and other hazards like earthquake, floods and if required by Truhome Finance Limited against any other insurable risk for Loan against property-Commercial/loan for purchase of commercial property/Takeover of existing loan with additional finance. Such insurance Policy Obtained by the borrower(s) will be assigned in favor of Truhome Finance Limited.
13. The Borrower(s) has to submit the insurance policy within 15 days of the final Disbursement of the Loan Amount to Truhome Finance Limited. If the borrower fails to Provide/submit such insurance policy to Truhome Finance Limited within 15 days, Truhome Finance Limited reserves the right to debit the borrower(s) loan account for the insurance premium amount and obtain the insurance policy assigned in favor of Truhome Finance Limited.
14. The borrower who has availed credit shield, has to undergo medicals if he falls under the grid laid down by the insurance company. Decision on medical cases is purely on the underwriting by insurance company and Truhome Finance Limited will not be liable for any aspect of decision shared by the life insurance company. Cover on the loan in such cases will commence only if the life proposed for insurance (at the discretion of Truhome Finance Limited) undergoes the medical tests and provides acknowledgement on the underwriting decision communicated by the insurance company. All these necessary procedures to be completed

prior to loan disbursement. In case there is no response from the borrower(s) on any aspect of insurance process within 45 days of loan disbursement, Truhome Finance Limited shall have absolute rights to adjust the premium amount back to the loan and the loan will remain uncovered.

15. If the event of any change of address for communication, any change in job, profession by you/your co-borrower or by the guarantor, the same should be intimated Truhome Finance Limited Immediately.
16. The property shall be well maintained at all times during the pendency of the loan. If the property suffers any loss on account of natural calamities or due riots etc. The same should be intimated to Truhome Finance Limited without fail.
17. You will ensure that the property is transferred in your name and necessary tax assessment is completed. All taxes on the property should be promptly paid.
18. In the event of default by you in payment of loan installments, interests, costs etc., as per the clause of loan agreement loan shall be recalled forthwith without any notice to yourself. Upon a demand being made on you to repay the amount, you shall forthwith repay the entire amount together with interests, costs and charges etc., failing which, Truhome Finance Limited reserves the right to seek legal remedies to recover its dues from you and guarantor. Any Event of Default as defined under the loan agreement shall attract Penal charges of **36%** (Inclusive of GST).
19. In the event of non-payment of full dues of the loan as per the repayment schedule, the said account will be classified as SMA (Special Mention Account)/ NPA (Non-Performing Asset) on classification dates, as per illustration given below-
 Example: If due date of a loan account is March 7, 2024 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 7, 2024. If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day-end process on April 6, 2024 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 6, 2024. Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 6, 2024 and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 5, 2024.
20. You will not be entitled to sell, mortgage, lease, surrender or alienate or the mortgaged property, or any part thereof, during the subsistence of the mortgage without prior intimation to Truhome Finance Limited.
21. The disbursement of the loan is subjected to the execution /submission of necessary documents, which forms of part of the overall sanction communication from us.
22. All stamp duty and registration charges, Payable in execution of loan documents and creation of charges in favor of Truhome Finance Limited shall be payable by the Borrower(s).
23. Truhome Finance Limited is entitled to Add, Delete or Modify all or any of the aforesaid terms and conditions.
24. The processing fees and login fees (Initial Money Deposit) are non refundable.
25. The sanctioning of loan facility is at the sole discretion of Truhome Finance Limited.

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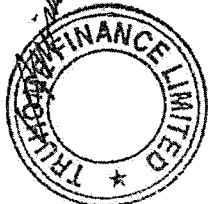
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26. This sanction letter shall remain in force till the validity period mentioned in this sanction letter from date of sanction. However the revalidation is subject to and at the sole discretion of Truhome Finance Limited, on application of borrower(s).
27. The Borrower(s) and Guarantor(s) shall be deemed to have given their express contest Truhome Finance Limited to disclose the information and data furnished by them to Truhome Finance Limited and also those regarding the credit facility/ties to the [Credit Information Bureau (India)] Ltd. ('CIBIL'), upon signing the copy sanction letter. The Borrower(s) and Guarantor(s) further agree that they shall further execute such additional documents as may be necessary for this purpose.
28. Truhome Finance Limited also reserves right to assign, or securitize or otherwise the loan here by agreed to be granted (or a portion thereof) to any person or third party ('assignee') without any notice or consent along with or without underlying security/ties (movable or immovable) created or to be created for the benefit of Truhome Finance Limited and/or the security/ties created or to be created by me/ us or the guarantor.
29. The funds lent under the facility cannot be used for the investment in the capital market.
30. Pre closure charges will be levied by Truhome Finance Limited, as decided from time to time at the sole discretion of Truhome Finance Limited.
31. The issuance of this sanction letter does not give/confer any legal right to be Borrower(s) and Truhome Finance Limited will be at the liberty to revoke or modify without assigning any reason whatsoever

The applicant /co-applicant(s) (if any) may please sign on all pages of this sanction letter and deliver the duplicate copy of this letter in due acceptance of the above mentioned terms and conditions. We look forward to mutually beneficial and long-term relationship.

Thanking you,

For Truhome Finance Ltd



FOR APPLICANT DEVELOPERS
Jaivam Jain

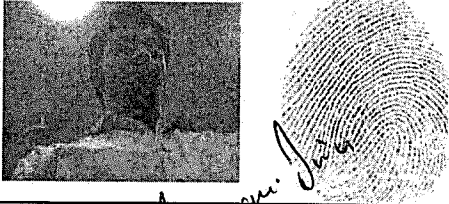
Applicant / co-applicant
/ Guarantor (if any)

Date :

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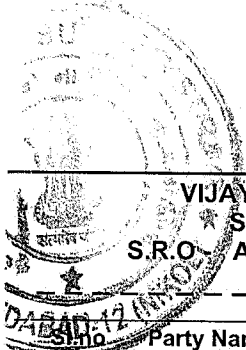
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Serial No. 9669 Presented of the office of the Sub-Registrar of S.R.O - Ahmedabad - 12 Nikol Between the hour of 11 To 12 on Date 30/04/2025	Receipt No :- 202531200017389
	Received Fees as following
	Rs.
	Registration 5000.00
	Side Copy Fee (50) 1000.00
Other Fees 0.00	
TOTAL :-	6000.00



Document Type: Mortgage : Mortgage Deed Without Possession
20250426202838452

Krishna Developers A Partnership Firm through its
Authorized Partner Jainam Jain



VIJAYSINH.S.DODIYA
Sub Registrar
S.R.O - Ahmedabad - 12 Nikol

VIJAYSINH.S.DODIYA
Sub Registrar
S.R.O - Ahmedabad - 12 Nikol

Party Name and Address	Age	Photograph	Thumb Impression	Signature
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Executing

1 Krishna Developers A Partnership Firm through its Authorized Partner Jainam Jain

S. N. 13/3, Common P, Near Sankalp High School,, Nikol, ASARWA (અસારવા), AHMEDABAD (અમદાવાદ), GUJARAT (ગુજરાત), 382350
PANNO:ABCFK4900A

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Jainam Jain

Claiming

1 Truhome Finance Ltd. formerly known as Shriram Housing Finance Ltd. ની અધિકૃત વ્યક્તિ Jayant Pratap Singh

Ahmedabad ,,,,,,



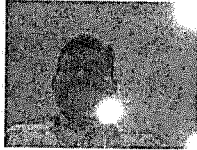
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Executing Party
admits execution

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- 1 Mafaram Punmaji Dewasi
C/51, Shantivan Society,, Kathwada, DASKROI
(દેશકોઈ), AHMEDABAD (અમદાવાદ), GUJARAT
(ગુજરાત), 382430
- 2 Bhava Ram Savaji .
, Chorau,, Chorau, Jalore (Jalore), Jalore (Jalore), RAJASTAN
(રાજસ્થાન), 343022



State that they personally known above named
executant and Indetifies him/them.

1

[Signature]

Bhava Ram

Date: 30 Month: April -2025

[Signature]

VIJAYSINH.S.DODIYA
Sub Registrar
S.R.O - Ahmedabad - 12 Nikol

Received Copies of Certified Evidence of Seller, Buyer and Identifiers of Document
Date: 30/04/2025

[Signature]

VIJAYSINH.S.DODIYA
Sub Registrar
S.R.O - Ahmedabad - 12 Nikol

AHD - 12 - NKL

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Book No.

9669

Registered No.

Date: 30-04-2025

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VIJAYSINH.S.DODIYA

Sub Registrar

S.R.O - Ahmedabad - 12 Nikol

