DMI HOUSING FINANCE

SANCTION LETTER

Date: 14 Nov 2025

To,

Pardos Craft Homes Private Limited ("Pardos")
First Floor, Punjabi Bhawan 10,
Vishnu Digamber Marg
New Delhi - 110002

Ref: Sanction No.

Stand Alone Direct Loan, Multiple Drawdown, Indian Currency

Dear Sir,

With reference to your application for financial assistance and further to our recent discussions we, DMI Housing Finance Pvt Ltd (**Lender**) set out below the broad terms and conditions of the construction finance loan of INR 300 Cr. (Indian Rupees Three Hundred Crore only) for construction of residential project being developed at "**Land Measuring of 14.53 acres Revenue estate of Village Hayatpur, Sector 90, District Gurugram, Haryana** ("**Project**").

1	Borrower	**Pardos Craft Homes Private Limited** First Floor, Punjabi Bhawan 10 Vishnu Digamber Marg New Delhi - 110002
2	Facility Name	Construction Finance Loan ("**Facility**")
3	Facility Amount	INR 3,00,00,00,000/- (INR 300 Cr.)
4	Purpose	Towards construction of residential project being developed at land admeasuring ~14.53 acres located at Revenue estate of Village Hayatpur, Sector 90, District Gurugram, Haryana
5	Drawdown	1. The Lender will disburse the Facility in multiple tranches inter alia depending on the progress of construction of the Project and on such other terms and conditions as stipulated by the Lender. 2. Request for drawdown / disbursement shall be made at least 7 (seven) days in advance. 3. If drawdown does not commence within 90 (ninety) days from the date of this Sanction Letter, all the terms of this Sanction Letter shall be subject to review by the Lender.

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		4. Subsequent drawdown / disbursements shall be subject to utilization of the Facility / any part thereof or the previous amounts disbursed for the Purpose.
5	Tenor of the Facility	Door to door 60 months from the first date of disbursement
6	Availability/ Drawdown Period	Unless otherwise agreed to by the Lender in writing, the Borrower shall be entitled to seek disbursements only upto 36th month from the date of first drawdown.
7	Repayment	**Principal Moratorium** – 24 (twenty-four) months from the first drawdown date, only interest on outstanding Facility Amount shall be paid during moratorium. **Equitable Monthly Instalment** - Repayment shall be made in equal monthly instalments commencing from 25th month after the date of the first drawdown.
8	Security	1. Mortgage of residential project being developed at Land Measuring of 14.53 acres Revenue estate of Village Hayatpur, Sector 90, District Gurugram, Haryana 2. An exclusive charge on over the scheduled receivables from sold/ unsold units of the Project being funded and all insurance proceeds, both present and future.
8A	Additional Security	Corporate Guarantee of Pardos Real Estate Private Limited
9	Ranking and Priority of the Security	First and exclusive charge over Securities stipulated under clause 8
10	Security Cover	Security cover shall be minimum 1.50 times
11	Applicable rate of Interest	12.00 % linked to DMI PLR at 14.75% with a negative spread of 275 points. The Borrower shall pay interest on the Facility Amount that is disbursed and outstanding on the due dates at the Applicable Rate of Interest. Provided that the Applicable Rate of Interest shall be reset at each Reset Date based on the then prevailing DMI PLR and the Borrower shall thereafter be required to pay interest at such revised rate pursuant to reset. Provided further that the Lender in its sole discretion may call upon the Borrower to pay the interest on such other dates, as the Lender may deem fit. Provided further that the last interest instalment shall be paid simultaneously with the last instalment of the principal amount of the Facility. "**Applicable Rate of Interest**" shall mean Lender's Benchmark Rate or Corporate Prime Lending Rate as may be fixed or revised from time to time plus/minus Spread. "**Spread**" shall mean the difference between the Applicable Rate of Interest and DMI PLR.

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		"**Reset Date**" shall mean 1st date of each calendar quarter i.e., 1st January, 1st April, 1st July, 1st October.. The Lender may, at its sole discretion, charge interest on the Facility at the Weighted Average Rate of interest on the disbursements made out of the Facility. For the purpose of this clause "Weighted Average Rate" means the weighted mean of the Applicable Rate of Interest in relation to the Facility.
12	Fees	0.50% to be paid upfront on the Facility Amount + applicable taxes
13	Additional Interest	In case of default/delay in payment of EMI and/or interest on the outstanding Facility Amount on the due dates, the Lender shall without prejudice to other rights and remedies that it may have charge an Additional Interest at the rate of 18% per annum on such defaulted/delayed EMI/interest amount for such delayed number of days.
14	Commitment Charges	Not Applicable
15	Prepayment Condition	The Borrower may prepay the Facility in full or in part, without any prepayment charges or penalty after the completion of six months from the date of first disbursement, subject to the following conditions: • The Borrower shall provide an irrevocable written notice of at least 30 days to the Lender prior to such prepayment and • The prepayment shall be made only between 1st - 10th day of any calendar month as acceptable to the Lender.
16	Escrow Account and Bank	Escrow account is to be opened and operated with a bank mutually decided between the Lender and the Borrower.
17	Security Trustee	Not Applicable
18	Representations, Warranties and Covenants	Those usually found, applicable or relevant for / to transactions of this kind, more particularly set out in the definitive agreements / contracts proposed to be executed for the Facility.
19	Receivables	In the event the cash flows / receivables ("Receivables") in the accounts are not sufficient to service the EMI, interest or other related dues, the shortfall shall be met through infusion of fresh funds (either as subordinated debt or equity) therein by the Borrower or promoters / sponsors in a manner and form acceptable to the Lender. This support / shortfall undertaking shall be kept alive until repayment of the entire Facility together with interest and all other related dues. The equity infused and/or debt brought in shall rank subordinate and subservient to the Facility together with all its related dues for all purposes and intents and shall not be repaid / withdrawn prior to payment / repayment of the Facility together with all its related dues.
20	Accounts	The Borrower shall open, establish and maintain such segregated accounts (collectively "Accounts") as stipulated by the Lender including without limitation, escrow and designated accounts etc. with the Escrow Bank and enter into an agreement ("Accounts Agreement") in such form and manner and

		on the terms and conditions as stipulated by the Lender in relation to establishment, maintenance and operation of the Accounts as applicable. The Borrower shall give / issue such irrevocable instructions as set out in the Accounts Agreement or otherwise as stipulated by the Lender from time to time, to the Escrow Bank with reference to operations and maintenance of the Accounts.
21	Events of Defaults	Those usually found for transactions of this kind, more particularly set out in the definitive agreements / contracts proposed to be executed for the Facility.
22	Costs & Expenses	All costs, expenses, charges, fees and all out of pocket expenses (including without limitation advocate fees, stamp duty, registration fees, valuation charges, inspection charges, audit fees, Security creation costs etc.) shall be the account of and/or borne, paid or reimbursed by the Borrower / Security Provider whether or not the Facility or any part thereof is drawn / disbursed.
23	Conditions Precedent	Both shareholders of the borrowing company will be the signatories for the loan documentation. All existing loans and advances in the books of the Borrower obtained from partners, directors/family members, investors and unsecured loan shall be subordinate to the Facility sanctioned under this Sanction Letter. Entity and both shareholder will provide an undertaking to infuse shortfall of funds required to complete the Project.
24	Condition Subsequent	Furnish a minimum of 1 (one) valuation report after carrying out valuation exercise of the Project through the empanelled valuer(s) as on every calendar year and at such frequency as may be stipulated by the Lender and at the sole cost and expense of the Borrower / security provider.
25	Governing law and Jurisdiction	Any legal action, suit or proceedings arising out of or in connection with this Sanction Letter shall be brought in courts/tribunals of competent jurisdiction situated at Delhi and the Borrower irrevocably submits to and accepts the jurisdiction of those courts/tribunals.
26	General Conditions	The following general conditions shall apply to the facility among others: **(a) Acceptance of Sanction** Acceptance of this Sanction Letter by the Borrower. **(b) KYC** Any documentation or other evidence which is reasonably requested by the Lender for the purpose of "know Your Customer" requirements. **(c) Conditions Precedent** The Lender shall, in its sole discretion determine disbursement of the Facility in suitable instalments / tranches after the Borrower having complied with the Conditions Precedent / all requirements stipulated by the Lender.

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(d) Title

Making out clear and marketable to the secured property. The same should be supported by a report or opinion on the title issued by the Lender's empanelled advocates.

(e) Execution of Definitive Contracts

Execution of transaction documents / definitive contracts which are in form and substance satisfactory to the Lender and also in accordance with the terms hereof and/or as stipulated by the Lender.

(f) Creation of Security

Creation of valid and enforceable Security / security interest to the satisfaction of the Lender and/or perfection of Security.

(g) Payment of Costs, Charges etc.

Payment of all sums such as costs, charges, expenses, fees and statutory dues / taxes / payments as applicable to the Borrower / security provider / Security / secured properties and or the Facility.

(h) Approvals

Procuring/passing or obtaining all requisite approvals, resolutions and authorisations applicable.

(i) Furnishing Statements / Data etc.

Furnishing / providing latest accounts' statements, data, documents, details etc. required by the Lender in connection with the Facility / Security / secured properties.

(j) Lender's Right to Cancel the Undrawn Facility

The Lender reserves the right to cancel the undrawn portion of the facility, either in full or in part, at its sole discretion, without prior notice to the Borrower and without assigning any reason.

In compliance with the regulatory requirements under the *Housing Finance Company (Reserve Bank) Directions, 2021*, it is further noted that Housing Finance Companies may undertake exposure, by way of lending or investment, in group companies engaged in real estate business up to 15% of Tier I Capital for a single entity within the group and up to 25% of Tier I Capital for all such group entities combined.

(m) Indebtedness / Obligations

The Borrower shall not raise any loans or incur any indebtedness other than what is permitted by the Lender in writing.

The Borrower shall not undertake any guarantee obligation without the prior permission of the Lender in writing.

		(n) Better Terms The Borrower shall not offer any terms better than those offered to the Lender, to any other lender (to the extent borrowings are permitted by the Lender). **(o) Insurance** The secured property and/or any insurable asset comprising the secured property shall be adequately insured at all times until payment / repayment of the Facility together with all its related dues in full. The insurance policies shall be endorsed / assigned in favour of the Lender as the assignee or loss payee and the copy of insurance policy(ies) shall be deposited with the Lender. **(p) Valuation by External Valuer** The Borrower / Security Provider shall furnish minimum 1 (one) valuation reports after carrying out valuation exercise of the secured property / Security through professionally qualified external independent valuers acceptable to the Lender at such intervals / frequency as may be stipulated by the Lender and at the sole cost and expense of the Borrower / security provider. **(q) NHB Compliance** The Borrower / Security Provider shall ensure compliance of and continued adherence to the rules, regulations, circulars and notifications issued by the National Housing Bank (NHB) as amended or revised from time to time and / or other statutory compliances and/or policies of the Lender until repayment of the Facility together with all its related dues in full. **(r) Right of Appropriation** The Lender reserves the right to appropriate the amounts paid / Receivables in the manner it deems fit. **(s) Non-Existence of Material Adverse Effect** Non-existence of any event or circumstance, which, in the opinion or determination of the Lender, has or is likely to have a material adverse effect.
28	Special Conditions	**Loan Terms:** **Business Plan:** A detailed business plan shall be submitted by the Borrower inter alia including without limitation, the minimum selling price, construction milestones etc., acceptable to the Lender. All construction milestones shall be achieved as per business plan submitted or shared with the Lender.

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Review Progress of the Project:
The Lender reserves the right to review the progress of the Project / business plan on an annual basis or such other frequency as may be stipulated by the Lender.

End Use Certificate:
End-use Certificate issued by an independent chartered accountant in practice acceptable to the Lender shall be furnished within 60 (sixty) days from the date of every drawdown or before any subsequent drawdown, whichever is earlier.

NMDA Certificate:
A certificate issued by an independent structural engineer confirming compliance with the National Disaster Management Authority guidelines shall be furnished.

Prior Permission of Lender
No scheme of whatsoever nature involving any type of concession, re- lending, leveraging of financial exposure, subvention or deferred payment programme shall be undertaken in relation to the Project / secured property without the prior written permission of the Lender in writing.

Prior initiation of Change in shareholder or Fund Structure

Any change in the Company's shareholding structure or substitution of the existing Investment Fund shall be subject to prior intimation by the borrower to the lender.

RERA Compliance:
The Borrower shall ensure registration and compliance with Real Estate (Regulation and Development) Act, 2016 ("RERA") and rules framed thereunder. The Borrower shall further ensure continued adherence to RERA and rules thereunder until repayment of the Facility together with all its related dues in full.

Disclosure on Lender's Mortgage:
Specifically disclose in all communications with the allottees / obligors / customers, by way of pamphlets / brochures etc, and in all other marketing material (in a manner that is acceptable to the Lender) that the Project / secured property with respect to which the apartments / flats / units etc. are being offered for sale, lease, license, use, disposal etc. and/or are being constructed is mortgaged / charged to the Lender as and by way of security for the Facility availed by the Borrower from the Lender for the construction/development of the Project.

Disbursements:
Disbursement of the Facility shall be as per progress of construction and cost incurred in this relation.

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		Shortfall / Cost Overrun: Any shortfall in Receivables, project funding and/or any escalation in project cost shall be met by the Borrower / security provider by way of promoter / sponsor contribution. Borrower & shareholders shall execute a shortfall undertaking for the purpose of infusing funds / capital / debt / equity in the event of such shortfall. **Step - In Rights:** Without prejudice to any other right or remedy available to the Lender but subject to the provisions of RERA (wherever applicable), the Lender, on the occurrence of an event of default, shall have the right to step-in and appoint its nominee / operator / substitute or take over control of the Project / secured property for the limited purpose of completing the Project. The Lender shall also have the right to substitute the Borrower / security provider under various deeds, documents, agreements, instruments and writings in relation to the Project. **Opening Establishment and Operation of Accounts:** Accounts as envisaged under the provisions of RERA and the Accounts Agreement shall be opened, established and maintained. All Disbursements to be made by the Lender to the Borrower under the Facility shall be into such Accounts of the Borrower or at the request of the Borrower, to such person / third party on behalf of the Borrower and acceptable to the Lender. The Borrower / security provider shall ensure that the customers / purchasers/licensees / lessees deposit the Receivables into the Accounts only as envisaged under the Accounts Agreement. The Borrower shall utilize the Facility and the Receivables / funds available in the Accounts for the Purpose set out above. The Borrower / security provider shall utilize the Receivables for the purpose of payment of interest and other dues to the Lender. The Lender shall have the right to monitor all transaction in the Accounts in such manner, as it may deem necessary including by appointing such external agencies for the above purpose at the cost of the Borrower / security provider. **Lender NOC:** The Borrower shall obtain / cause the security provider to obtain permission of the Lender prior to entering into or renewing / modifying any agreement, deed, document, agreement, instrument or writing in connection with sale / lease / license / use or disposal of or creation of any encumbrance over the flats /units/apartments or area in the Project or forming part of the secured property.

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Other Conditions:

Quarterly report	Following reports / documents shall be submitted on quarterly basis within 45 (forty-five) days from end of each financial quarter:
	Status of various regulatory and other approvals /clearances required.
	Confirmation on the schedule of EDC/IDC Charges to be paid in project.
	The details of approvals withdrawn subsequently, if any, should also be provided.
	Confirmation that construction has been / being carried out as per the approved building plans and approvals and there is no deviation from the said approved building plans and approvals. Architect /LIE Certificate to the effect that works completed are in conformity with approved construction drawings.
	Confirmation to the effect that the structural design conforms to the regulatory guidelines.
	Detailed break-up of total project cost and cost actually incurred & Estimated cost to be incurred to complete the project
	Copy of the Physical Progress schedule of construction in the manners acceptable to the Lender
	Detailed comments on physical and financial progress.
	Saleable area under projects and any subsequent change therein, if any
	Review of the approvals and the approved site plan
	Confirmation that the construction design is in conformity with NBC of BIS and National Disaster
Documents to be obtained before disbursement	Cash flow projections to be verified and signed by the company.
	Title Search, ROC Search report from Lender's Internal Lawyer for property of proposed mortgage 14.53 acres and valuation report from External Technical Valuers. The valuation to be done before disbursement and at the end of every year thereafter.
	A search should be conducted with the ROC/Register of assurances there is no encumbrance/charge or suit in respect of the mortgaged property
	Architect's / civil engineer's certificate certifying the cost of construction incurred & to be incurred for the project, and saleable area to be obtained.
	Project Architect / Project Engineer Certificate stating that projects construction design is in conformity with NBC of BIS and National Disaster Management Authority (NDMA) guidelines for the Project.
	To confirm that all the requisite approvals to start the construction have been obtained by the Borrower

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	Borrower to obtain all requisite approvals/permissions/ NOCs from statutory and other authorities required for implementation of the Projects (including building plan approval). Borrower to submit an undertaking confirming the same along with copies of all relevant approvals. Project Architect / Project Engineer Certificate for the saleable/leasable area to be obtained prior to first disbursement. Copies of the appropriate resolutions of the company.
Company to submit the following: Post Disbursement Documents	RERA registration shall be obtained and submitted by the borrower within one year or prior to the first sale of any unit, whichever is earlier, in compliance with applicable requirements.
	Certified true copies of approvals received for the project
	Details of any forfeiture amount on account of cancelation of booking and interest collected on account of delay of payment
	Details of units sold: Unit No, Customer ID, Sales consideration, Total sales proceeds collected O/S sales proceeds upfront and quarterly thereafter.
	Borrower will get itself rated by Credit Rating Agency, as approved by the lender within a period of 180 days from the date of first disbursement and to get such rating done annually or at such intervals as may be decided and intimated by the lender to the Borrower from time to time.
CA Certification	Following CA certificates should be provided by the company on quarterly basis:
	CA certified sales MIS covering details of flats already sold in the Projects along with the name of the Purchaser, area, total consideration, amount already received, balance amount to be received
	CA Certificate confirming project cost incurred (along with breakup) and equity contribution of the Promoters till date to be provided
	Detailed break-up of cost incurred during the quarter and cumulative costs incurred till date and means of financing. Any variation in the actual cost incurred with respect to the Construction
NOC	NOC should be taken by Borrower for all the units which they will sell.
	Entity shall deposit a proportionate share of unit sales revenue directly into DMI HFC a/c as per the waterfall mechanics agreed under the Accounts Agreement.
	Quarterly Audit to be done for the CF done to ascertain whether all units which builder has sold, and NOC are taken by the builder
	As per the Environmental Clearance and Consent to Establish the total Built-up area is 2,48,172.928 sq.mtr. but as per the approved drawings the total Built-up area is 2,51,059 sq.mtr. Revision in the same is required.
	An NOC from authority to be provided for Storm water connection and Fire.

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Disbursement Schedule (Pre-Sales) – Phase 1

Sr. No.	Milestone	Incremental Disbursement (Rs. Cr)	Total Disbursement (Rs. Cr)
1	On compliance of all pre disbursement conditions and security creation	30	30
2	Start of Basement Structure of PH 1	10	40
3	Completion of Raft of Ist Basement, Tower Area	20	60
4	Completion of slab of 2nd Basement, Tower Area	20	80
5	Start of Super Structure of PH 1	20	100
6	Completion of Structure by 30% or 15 slabs for PH 1	30	130
7	Completion of Structure by 60% or 36 slabs for PH 1	20	150
8	Completion of Super Structure Phase 1	20	170
9	Start of Internal finishing work	20	190
10	Start of External finishing work	10	200

During Sales:

Sr. No.	Milestone	Sales % (Residential)	Cumulative sales value	Cumulative Collection	Incremental Disbursement	Total Disbursement
1	Start of Basement work for PH 2 or PH3 and Sales & Collection initiation	5%	104	10	20	20
2	Completion of Raft of Ist Basement for PH 2 or PH 3 and Sales & Collection initiation	10%	210	37	15	35
3	Completion of slab of 2nd Basement for PH 2 or PH 3 and Sales & Collection initiation	15%	317	94	20	55
4	Start of Super Structure of PH 2 or PH 3 and Sales & Collection initiation	20%	446	186	20	75
5	Sales & Collection initiation	20%	577	283	15	90
6	Sales & Collection initiation	30%	757	407	10	100

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Escrow Waterfall arrangement-

The Project cash flows shall be adjusted towards prepayment of principal instalment due (next instalment) in the following manner:

Scenario 1: Phase 2 or 3 launching Delayed or not launched

Collection from project/infusion in the project (In Crs.)	Project Expenses	Servicing of proposed DMI HFC facility	Payment to DMI HFC (Rs. Cr.)
0-200	85%	15%	30
200- 500	80%	20%	60
500 - 800	65%	35%	105
Above 800	85%	15%	5

Scenario 2: Phase 2 or 3 launched

Collection from project/infusion in the project (In Crs.)	Project Expenses	Servicing of proposed DMI HFC facility	Payment to DMI HFC (Rs. Cr.)
0-200	90%	10%	20
200- 500	85%	15%	45
500 - 1500	80%	20%	200
1500 - Above	75%	20%	35

Accepted the aforesaid Terms and Conditions

For M/s PARDOS CRAFT HOMES PVT LTD

(Authorized Signatory)

Yours faithfully,

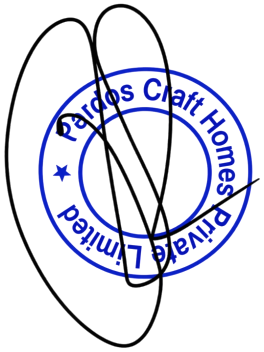
For DMI HOUSING FINANCE PRIVATE LIMITED

(Authorized Signatory))

DMI HOUSING FINANCE PVT. LTD.

Repayment Schedule

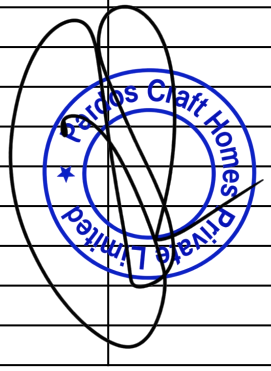
Application No	LOS2025110002840		
Name of Applicants			
Sanctioned Amount	3000000000	Reduction Amount (if any)	
First Disbursal Date	25-Nov-2025	Disbursed Amount	1000000000
Sanctioned ROI	12	Current ROI	12
Sanctioned Tenure	60	Current Tenure	60
Sanctioned EMI Amount	99600000	Current EMI Amount	99600000
Balance Tenure	60 Months		



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Repayment Schedule

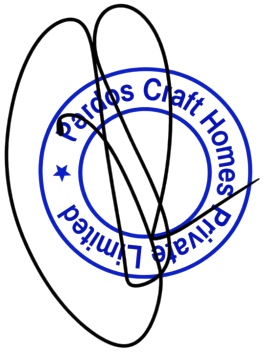
Head	Due Date	Principal	Interst	Due Amount	Part Payment	Disbursed Amount	Closing Balance
DISBURSE-1	Nov 25, 2025					400000000.00	400000000.00
PEMI-1	Dec 5, 2025	0	1333333	1333333			400000000.00
PEMI-2	Jan 5, 2026	0	4000000	4000000			400000000.00
DISBURSE-2	Jan 23, 2026					200000000.00	600000000.00
PEMI-3	Feb 5, 2026	0	4866667	4866667			600000000.00
PEMI-4	Mar 5, 2026	0	6000000	5400000			600000000.00
DISBURSE-3	Mar 26, 2026					200000000.00	800000000.00
PEMI-5	Apr 5, 2026	0	6666667	6000001			800000000.00
PEMI-6	May 5, 2026	0	8000000	7200000			800000000.00
PEMI-7	Jun 5, 2026	0	8000000	7200000			800000000.00
DISBURSE-4	Jun 30, 2026					200000000.00	1000000000.00
PEMI-8	Jul 5, 2026	0	8333333	7500000			1000000000.00
PEMI-9	Aug 5, 2026	0	10000000	9000000			1000000000.00
PEMI-10	Sep 5, 2026	0	10000000	9000000			1000000000.00
PART PAYMENT-1	Sep 5, 2026				250000000.00		750000000.00
PEMI-11	Oct 5, 2026	0	7500000	6750000			750000000.00
PEMI-12	Nov 5, 2026	0	7500000	6750000			750000000.00
PEMI-13	Dec 5, 2026	0	7500000	6750000			750000000.00
PEMI-14	Jan 5, 2027	0	7500000	6750000			750000000.00
PEMI-15	Feb 5, 2027	0	7500000	6750000			750000000.00
PEMI-16	Mar 5, 2027	0	7500000	6750000			750000000.00
PEMI-17	Apr 5, 2027	0	7500000	6750000			750000000.00
PEMI-18	May 5, 2027	0	7500000	6750000			750000000.00
PEMI-19	Jun 5, 2027	0	7500000	6750000			750000000.00
PEMI-20	Jul 5, 2027	0	7500000	6750000			750000000.00
PEMI-21	Aug 5, 2027	0	7500000	6750000			750000000.00
PEMI-22	Sep 5, 2027	0	7500000	6750000			750000000.00
PEMI-23	Oct 5, 2027	0	7500000	6750000			750000000.00
PEMI-24	Nov 5, 2027	0	7500000	6750000			750000000.00
PEMI-25	Dec 5, 2027	0	7500000	6750000			750000000.00
PEMI-26	Jan 5, 2028	0	7500000	6750000			750000000.00
PEMI-27	Feb 5, 2028	0	7500000	6750000			750000000.00
PEMI-28	Mar 5, 2028	0	7500000	6750000			750000000.00
PEMI-29	Apr 5, 2028	0	7500000	6750000			750000000.00
PEMI-30	May 5, 2028	0	7500000	6750000			750000000.00
PEMI-31	Jun 5, 2028	0	7500000	6750000			750000000.00
PEMI-32	Jul 5, 2028	0	7500000	6750000			750000000.00
PEMI-33	Aug 5, 2028	0	7500000	6750000			750000000.00
PEMI-34	Sep 5, 2028	0	7500000	6750000			750000000.00



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Repayment Schedule

Head	Due Date	Principal	Interst	Due Amount	Part Payment	Disbursed Amount	Closing Balance
PEMI-35	Oct 5, 2028	0	7500000	6750000			750000000.00
PEMI-36	Nov 5, 2028	0	7500000	6750000			750000000.00
PEMI-37	Dec 5, 2028	0	7500000	6750000			750000000.00
PEMI-38	Jan 5, 2029	0	7500000	6750000			750000000.00
PEMI-39	Feb 5, 2029	0	7500000	6750000			750000000.00
PEMI-40	Mar 5, 2029	0	7500000	6750000			750000000.00
PEMI-41	Apr 5, 2029	0	7500000	6750000			750000000.00
PEMI-42	May 5, 2029	0	7500000	6750000			750000000.00
PEMI-43	Jun 5, 2029	0	7500000	6750000			750000000.00
PEMI-44	Jul 5, 2029	0	7500000	6750000			750000000.00
PEMI-45	Aug 5, 2029	0	7500000	6750000			750000000.00
PEMI-46	Sep 5, 2029	0	7500000	6750000			750000000.00
PEMI-47	Oct 5, 2029	0	7500000	6750000			750000000.00
PEMI-48	Nov 5, 2029	0	7500000	6750000			750000000.00
PEMI-49	Dec 5, 2029	0	7500000	6750000			750000000.00
PEMI-50	Jan 5, 2030	0	7500000	6750000			750000000.00
PEMI-51	Feb 5, 2030	0	7500000	6750000			750000000.00
PEMI-52	Mar 5, 2030	0	7500000	6750000			750000000.00
PEMI-53	Apr 5, 2030	0	7500000	6750000			750000000.00
PEMI-54	May 5, 2030	0	7500000	6750000			750000000.00
PEMI-55	Jun 5, 2030	0	7500000	6750000			750000000.00
PEMI-56	Jul 5, 2030	0	7500000	6750000			750000000.00
PEMI-57	Aug 5, 2030	0	7500000	6750000			750000000.00
PEMI-58	Sep 5, 2030	0	7500000	6750000			750000000.00
PEMI-59	Oct 5, 2030	0	7500000	6750000			750000000.00
PEMI-60	Nov 5, 2030	0	7500000	6750000			750000000.00



सत्यमेव जयते

GOVERNMENT OF INDIA
MINISTRY OF CORPORATE AFFAIRS

Registrar of Companies Delhi
4th Floor IFCI Tower, 61, New Delhi, Delhi, India, 110019

Certificate of registration of charge

[Pursuant to sections 77(1) and 78 of the Companies Act 2013 and sub-rule (1) of rule 6 of the Companies (Registration of Charges) Rules, 2014]

Corporate Identity Number or Foreign Company Registration Number: **U45208DL2022PTC399224**
Name of the company: **PARDOS CRAFT HOMES PRIVATE LIMITED**
Charge Identification Number: **101202720**

SRN: **AB9878129**

REF.: Creation of charge dated 25/11/2025 between PARDOS CRAFT HOMES PRIVATE LIMITED(first party) and DMI HOUSING FINANCE PRIVATE LIMITED (second party)

This is to certify that pursuant to the provisions contained in Chapter VI of the Companies Act, 2013, the above mentioned charge dated the TWENTY FIFTH day of NOVEMBER TWO THOUSAND TWENTY FIVE created by the above named company in favour of DMI HOUSING FINANCE PRIVATE LIMITED to secure the amount of rupees three hundred crore has been registered and assigned a Charge Identification Number as mentioned above in the Register of Charges, in accordance with the provisions contained in that behalf in Chapter VI of the said Act.

Given under my hand at New Delhi this TWENTY FOURTH day of DECEMBER TWO THOUSAND TWENTY FIVE

Signature Not Verified
Digitally signed by
DS MINISTRY OF CORPORATE AFFAIRS 18
Date: 2025.12.24 05:53:05 IST

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

Mailing Address as per record available in Registrar of Companies office:
PARDOS CRAFT HOMES PRIVATE LIMITED
First Floor, Punjabi Bhawan 10 Vishnu Digamber Marg, NA, New Delhi, Central Delhi- 110002, Delhi, India

Form No. CHG-1

Form language

(•) English ( ) Hindi

Application for registration of creation, modification of charge (other than those related to debentures) including particulars of modification of charge by Asset Reconstruction Company in terms of Securitization and Reconstruction of Financial Assetsand Enforcement of Securities Interest Act, 2002 (SARFAESI)

[Pursuant to sections 77,78 and 79 and pursuant to Section 384 read with 77,78 and 79 of the Companies Act, 2013 and Rule 3(1) and 13 of the Companies (Registration of Charges) Rules 2014]

सत्यमेव जयते

Refer instruction kit for filing the form

*All fields marked in * are mandatory*

Entity's Details

1 *Corporate Identity Number (CIN) or Foreign Company Registration Number (FCRN)	U45208DL2022PTC399224
2(a) *Name of the Company	PARDOS CRAFT HOMES PRIVATE LIMITED
(b) *Address of the registered office or principal place of business in India of the company	First Floor, Punjabi Bhawan 10 Vishnu Digamber Marg, null, New Delhi, NA, Central Delhi, Delhi, India,110002
(c) *e-mail ID of the company	*****ctcgeo.in
3 (a) *This form is for registration of	(•) Creation of charge ( ) Modification of charge
(b) *Charge ID of the charge to be modified or rectified	
4 *Whether the applicant is	(•) Company ( ) Charge holder

Details of charge instrument

5(a) *Date of the instrument creating or modifying the charge (DD/MM/YYYY)	25/11/2025

(b)*Nature, description and brief particulars of the instrument creating or modifying the charge

Mortgage Agreement and unattested memorandum of hypothecation executed between Pardos Craft Homes Private Limited(Borrower) and DMI Housing Finance Private Limited(lender) for grant of loan facility amounting to INR 300 Crores.

(c)* Whether charge is created or modified outside India ○ Yes ◉ No

6 (a) Whether charge is modified in favour of asset reconstruction company (ARC) or assignee ○ Yes ○ No

(b) Whether charge holder is authorised to assign the charge as per the charge agreement ○ Yes ○ No

7 Type of charge

(a) *Description of the property charged indicating whether it is a charge on

- ☑ Immovable property or any interest therein - Residential
- ☐ Immovable property or any interest therein - Commercial
- ☐ Immovable property or any interest therein - Others
- ☐ Movable property - Equipment and Machinery
- ☐ Movable property – Inventory
- ☑ Movable property - Inventory (incl. Receivables)
- ☐ Movable property - Motor Vehicle (Hypothecation)
- ☐ Movable property - Ship or any share in a ship
- ☐ Movable property - Others
- ☐ Intangible – Goodwill
- ☐ Intangibles - Trademarks
- ☐ Intangible - Patent
- ☐ Intangible - Licence
- ☐ Intangible - Licence under a Patent
- ☐ Intangible - Copyright
- ☐ Intangible - Copyright under a Patent
- ☐ Intangible - Designs
- ☐ Intangible - IPR
- ☐ Intangible - Others
- ☐ Solely of Property situated outside India
- ☐ Uncalled share capital
- ☐ Calls made but not paid
- ☐ Book debts
- ☐ Others

(b) If others, please specify

Details of charge holder

8(a) *Whether consortium finance is involved: ○ Yes ◉ No

If Yes, enter Lead Banker's Name

(b) *Whether joint charge involved ○ Yes ◉ No

(c) *Number of charge holder(s) 1

(d) Whether Charges rank pari passu ○ Yes ○ No

List of the Charge holder (s)

Rank	Name of the Charge holder	Particulars of the property charged	Details of their extent on the charge (in %)	Maximum amount secured (in INR)

9 Particulars of the charge holder (in case charge is modified in favour of ARC or assignee, enter the particulars of ARC or assignee)

*Category

(Nationalised bank/Scheduled bank/Private Sector Bank/Financial institution/ Non-banking financial company/Co-operative bank/Foreign bank/Individual/Others) Non banking financial company

If others, please specify

*Name of the charge holder Others

CIN (if applicable) U65923DL2011PTC216373

*Name DMI HOUSING FINANCE PRIVATE LIMITED

*Address Line 1 2nd Floor MBD House, Gulab Bhawan, 6

Address Line 2 Bahadur Shah Zafar Marg

*Country	India
*Pin code/Zip Code	110002
*Area/ Locality	I.P.Estate
*City	New Delhi
*District	Central Delhi
*State/UT	Delhi
*E-mail ID	**********c e.in
*Whether charge holder is having a valid Income Tax PAN	(•) Yes ( ) No
Income Tax- Permanent Account Number (PAN)	AA******5A
BSR Code / Branch Code	

Details of charge

10 (a) *Maximum Amount secured by the charge (In case the amount is in foreign currency, rupee equivalent to be stated) (in INR.). (In case of modification of charge, enter the amount secured by the charge after such modification)	3000000000
(b) *Maximum Amount secured by the charge in words	Rupees Three Hundred Crore
(c) In case amount secured by the charge is in foreign currency, mention details	
11 Brief of the principal terms and conditions, extent and operation of charge	
(a) Date of Creating Security Interest by actual/ constructive deposit of title deeds within bank/ housing finance company (DD/MM/YYYY)	
(b) Borrower's customer/account number	

(c)*Rate of interest	12%
(d) *Repayment term (in months)	60
(e) *Terms of Repayment	As per agreed terms between the parties.
(f) Nature of facility	
(g) Date of Disbursement (DD/MM/YYYY)	
(h) Miscellaneous narrative information	
(i) *Margin	As per agreed terms between the parties.
(j) *Extent and operation of the charge	As per agreed terms between the parties.
(k) Others	

Asset Details

12 In case of acquisition of property, subjected to charge, furnish the details relating to the existing charge on the property so acquired

(a) Date of instrument creating or evidencing the charge (DD/MM/YYYY)	
(b) Description of the instrument creating or evidencing the charge	
(c) Date of acquisition of the property (DD/MM/YYYY)	
(d) Charge ID	
(e) Amount of the charge (in INR)	
(f) Particulars of the property charged	

13 (a) *Short particulars of the property or asset(s) charged (including complete address and location of the property)

Land admeasuring 14.53 acres, revenue estate of village, Hayatpur, Sector 90, District Gurugram, Harayana

(b) Plot Unit / Dwelling Interest ◉ Plot ○ Dwelling Interest

Evaluated Price of Asset as on Security interest Creation date (in INR)	Nature of Property	PLOT ID Number	Survey No. /GAT No. etc.
9640000000	Immovable propert situated at revenue estate of village hayatpur, tehsil harsaru, district gurugram	1	1
Street Number & Name	Sector /Block Number	Locality	Landmark
		Gurugram	
Village/Town Name	Taluka	Pin code	District
Hayatpur	Sector 90	122505	Gurgaon
State	Latitude	Longitude	Area of plot (Sq. feet, Sq. meter, Acre, Gunta, Cents, Hectares)
Haryana	28.45	77.02	14.53125 acres

(ii) Details of Dwelling Interest

Evaluated Price of Asset as on Security interest Creation date (in INR)	Nature of Property	PLOT ID Number	Survey No. /GAT No. etc.
Dwelling Unit ID Number	Floor No.	Building Name & Society Name	Street Name / No.
Sector/Block Number	Locality	Landmark	Village/Town Name
Taluka	Pin Code	District	State
Latitude	Longitude	Area of dwelling (Sq. feet, Sq. Meter)	

(iii) Bounded by

By North	By South	By East	By West
By 60 metre vide sector road	By Naharpur Road, 7 Karam wide	Other's vacant land	By Naharpur Road, 7 Karam wide

*Survey number, GAT number, Khesra number; khweta number, Mouza number, Phase number or any other such similar representation in various states or union territories can be captured in this field.

(All the fields should be captured as appearing in the revenue record, flat no, house no, Municipal Office/Municipal Corporation / Grampanchayat are to be specified and also the area of the immovable property as well as boundaries)

14 Description of document by which the company / borrower / third party acquire title

Number of title documents deposited by customer

Document Type *(Sale deed/Lease deed/Award/Others)*	**Document Number**	**Sub registrar**	**Taluka**	**Country**	**Pin Code/ Zip code**	**City**	**District**	**State/UT**

15(a) *Whether any of the property or interest therein under reference is not registered in the name of the company ○ Yes ◉ No

(b) (i) CIN / LLPIN of the company in whose name property or interest therein is registered (if applicable)

(ii) PAN of the Individual in whose name property or interest therein is registered (if applicable)

(iii) Name of entity / individual person in whose name it is registered

Other Details

16 *Date of creation/last modification prior to the present modification (DD/MM/YYYY)

17 *Particulars of the present modification (please ensure that the correct particulars are entered as the same shall be displayed in the certificate of modification of charge)

Attachments

(a) *Instrument(s) of creation or modification of charge — Memorandum of hypothecation.pdf

(b) Instrument(s) evidencing creation or modification of charge in case of acquisition of property which is already subject to charge together with the instrument evidencing such acquisitions;

(c) Optional attachment(s)- if any

Deposit of title deeds.pdf

Declaration

☑ I am authorised by the Board of Directors of the Company vide resolution no 07 dated 07/01/2025 to sign this is form and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I also declare that all the information given herein above is true, correct and complete and as per the attached charge instrument(s) or document(s) and nothing material has been suppressed. A copy of the attached charge instrument(s) or document(s) is/ are available at the registered office or principal place of business in India of the company.

☐ I further declare that:

1 the delay in filing the particulars of creation/modification, was accidental or due to inadvertence or some other sufficient cause and are or is not of a nature to prejudice the position of the charge holder, shareholders or creditors of the company;

2 no prejudice would be caused to the charge holder(s) or any other creditor(s) of the company, if the delay is condoned;

3 the company has not created or modified any other charge(s) whatsoever on the assets of the company, since the creation / modification of the present charge;

4 the company is carrying on the business as on the date of filing this application and no proceedings to wind-up the company have commenced or are pending against the company;

5 there is no litigation proceedings pending before any court of law for which condonation of delay is being filed;

6 the company has not applied for striking off the name of the company from the register of Registrar of Companies

To be digitally signed by

Jassa Singh Chawla

Digitally signed by Jassa Singh Chawla
Date: 2025.12.20 14:18:04 +05'30'

Director or manager or secretary or CEO or CFO or IRP/RP/Liquidator (In case of an Indian company) or an authorised representative (In case of a foreign company)

Designation
(Director/Manager/Company Secretory/CFO/ CEO/Authorised Representative/Authorised Representative IRP/RP/Liquidator)

Director

DIN of the director; PAN of the manager or CEO or CFO or authorised representative or IRP/RP/Liquidator; or membership number of company secretary

******83

Declaration

☑ I/we confirm that the attached charge instrument(s) or document(s) is/are true copies of the original which is/are available with the charge holder and/or assignee and all the information and particulars mentioned above are derived there from are concisely and correctly stated. I/we am/are duly authorised to sign this form.

☐ I/we am/are a multilateral/International financial institution who has/have been exempted from payment of income tax in India under the UN Privileges and Immunities Act.

To be digitally signed by

Charge holder

RAJUL BHARGAVA

PAN of the charge holder

AA******5A

To be digitally signed by

ARC or assignee

PAN of the ARC or assignee

Certificate by Practicing Professional

I declare that I have been duly engaged for the purpose of certification of this form. It is hereby certified that I have gone through the provisions of the Companies Act, 2013 and rules thereunder for the subject matter of this form and matters incidental thereto and I have verified the above particulars (including attachment(s)) from the original/certified records maintained by the Company/applicant which is subject matter of this form and found them to be true, correct and complete and no information material to this form has been suppressed. I further certify that:

i. The said records have been properly prepared, signed by the required officers of the Company and maintained as per the relevant provisions of the Companies Act, 2013 and were found to be in order;

ii. All the required attachments have been completely and legibly attached to this form.

To be digitally signed by

VISHAL LOCHAN AGGARWAL

Digitally signed by VISHAL LOCHAN AGGARWAL
Date: 2025.12.23 13:37:15 +05'30'

○ Chartered accountant (in whole-time practice) or

○ Cost accountant (in whole-time practice) or

◉ Company secretary (in whole-time practice)

Whether associate or fellow:

○ Associate ◉ Fellow

Membership number	
Certificate of practice number	7622

Note: Attention is drawn to provisions of Section 447, section 448 and 449 of the Companies Act, 2013 which provide for punishment for fraud, punishment for false statement/ certificate and punishment for false evidence respectively

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For office use only:

eForm Service request number (SRN)	AB9878129
eForm filing date (DD/MM/YYYY)	18/12/2025
Digital signature of the authorising officer	
This eForm is hereby registered	
Date of signing (DD/MM/YYYY)	

Or

This eForm has been taken on file maintained by the registrar of companies through electronic mode and on the basis of statement of correctness given by the filing company.

Date: 25/11/25
Place: Delhi

To,
DMI Housing Finance Private Limited
2nd Floor MBD House, Gulab Bhawan, 6,
Bahadur Shah Zafar Marg, I.P. Estate,
Central Delhi, New Delhi, Delhi, India, 110002

Sirs,

Re: Equitable Mortgage by Deposit of Title Deeds

By this letter, I, Mr. Jassa Singh Chawla, son/daughter of Mr. Kanwarjit Singh Chawla ,permanently residing at 120, Sunder Nagar, Lodhi Road, Delhi - 110003 and holder of PAN ADGPC4829C, and authorized representative of, Pardos Craft Homes Private Limited a company incorporated under the Companies Act, 1956/2013, having its registered office at First Floor, Punjabi Bhawan 10 Vishnu Digamber Marg, Central Delhi, New Delhi, Delhi, India, 110002 and CIN U45208DL2022PTC399224 (hereinafter referred to as "**Mortgagor**") duly authorized vide board resolution dated 21/11/25 of Mortgagor, confirm that I have visited the office of **DMI Housing Finance Private Limited** , a company incorporated under the Companies Act, 1956 and registered as Non-Banking Financial Company with Reserve Bank of India having its registered office at 2nd Floor MBD House, Gulab Bhawan, 6, Bahadur Shah Zafar Marg, I.P. Estate, Central Delhi, New Delhi, Delhi, India, 110002 (hereinafter referred to as the **"Lender"**, which expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include its successors, transferees, novatees and assigns) on 25/11/25, on behalf of the Mortgagor and has delivered and deposited with the Lender the documents, deeds, evidences and writings as more particularly setout at **First Schedule** hereto ("**Title Documents**") relating to the rights, titles and interests of the Mortgagor in the property as more particularly set out at **Second Schedule** hereto (hereinafter referred to as "**Mortgaged Properties**"), for creating mortgage in favour of the Lender over the Mortgaged Properties, for securing the due repayment, discharge and redemption by the Mortgagor of the loan facility aggregating up to ("**Loan Facility**") together with Interest, and all other Obligations in terms of the loan agreement dated 25/11/25 (hereinafter referred to as "**Loan Agreement**") executed between, *inter alia*, Pardos Craft Homes Private Limited, a company incorporated under the Companies Act, 1956/2013, having its registered office at First Floor, Punjabi Bhawan 10 Vishnu Digamber Marg, Central Delhi, New Delhi, Delhi, India, 110002 (hereinafter referred to as "**Borrower**") and the Lender.

The Title Deeds pertaining to the said Land have been physically deposited with the Lender, for creation of charge in favour of the Lender respectively, for securing the amounts due under:

a) the loan agreement dated 25/11/25 executed, *inter alia*, between the Borrower and the Lender as amended and supplemented from time to time ("**Facility Agreement**") for grant of loan facility of INR 300,00,00,000/- (Indian Rupees Three Hundred Crore only) (" **Facility**") to the Borrower;

The aforesaid mortgage shall secure the Facilities on first ranking *pari passu* charge basis.

Authorised Representative of the Mortgagor

We hereby further affirm and confirm that aforesaid deposit of the Title Deeds with the Lender is effective to create in favour of the Lender, in accordance with applicable law, a legal, valid and enforceable first charge and mortgage on or in the Mortgaged Properties, and all necessary and appropriate recordings and filings have been made/ will be made in all necessary and appropriate public offices as applicable, and all other necessary and appropriate action such as payment of stamp duty on the same has been taken/ will be taken, so that the security interest created in favor of the Lender, by aforesaid deposit of the documents, deeds, evidences and writings constitutes charge and mortgage, perfected security on the Mortgaged Properties.

Unless defined herein all capitalized terms shall have meaning ascribed to them in the Facility Agreement or Declaration in relation to Mortgage dated 25/11/25 issued by the Mortgagor in favour of the Lender.

Thanking you,

Yours truly,

For and on behalf of
Pardos Craft Homes Private Limited

Authorised Signatory

Authorised Representative of the Mortgagor

FIRST SCHEDULE
(LIST OF DOCUMENTS OF TITLE, EVIDENCES, DEEDS AND WRITINGS)

Sr. No.	Documents	State
1	Jamabandi covering 13 years in the name of Ora Land and Housing Private Limited *(covered under pt. no. 17 below)*	Certified True Copy
2	Sale Deed dated 23.04.2013 executed in favour of Ora Land and Housing Private Limited, Doc No. 2011, Book No. 1, Vol 13036, Page 110.	Original
3	Sale Deed dated 28.09.2022 executed by Ora Land and Housing Private Limited through Mr. Jitender Singh in favour of Pardos Craft Homes Private Limited through Mr. Piyush Kumar Gautam, in respect of: o Khewat/Khatoni 240/245: Rect 49/13/1 (3K 9M), 49/18/1/1/2 (0K 11M), 49/8/2/2 (2K 9M) – Total 6K 9M (0.80625 Acre) o Khewat/Khatoni 241/249: Rect 49/26 (7M), 50/13/2/2 (0M), 50/18/1 (4M), 50/23/2 (4M) – Total 15M (0.09375 Acre) Total Area: 0.8140625 Acre, Doc No. 7797, Book 1, Vol 53/1089, Page 45.25/7–8, SR-Harsaru.	Original
4	Jamabandi covering 13 years in the name of Craft Infrastructure Private Limited *(covered under pt. no. 17 below)*	Certified True Copy
5	Sale Deed dated 01.07.2022 executed in favour of Craft Infrastructure Private Limited, Doc No. 3720, Book 1, Vol 48, Page 26	Original
6	Sale Deed dated 28.09.2022 executed by Craft Infrastructure Pvt. Ltd. through Mr. Dipendra Prasad Jaiswal in favour of Pardos Craft Homes Pvt. Ltd. for: Rect 49/26 (0K7M), 50/23/2 (0K4M), 50/13/2/2 (0M), 50/18/1 (0K4M) – Total 13.75M (0.08594 Acre) Doc No. 7799, Book 1, Vol 53/1089, Page 45.75/11–12	Original
7	Jamabandi in the name of Craft Infrastructure Private Limited *(covered under pt. no. 17 below)*	Certified True Copy
8	Sale Deed dated 01.07.2022, Doc No. 3717, Vol 48, Page 25.25	Original
9	Sale Deed dated 28.09.2022 executed by Craft Infrastructure Pvt. Ltd. through Mr. Dipendra Prasad Jaiswal in favour of Pardos Craft Homes Pvt. Ltd., for: o Rect 51/11 – 0K9M (0.05625 Acre) Doc No. 7801, Book 1, Vol 53/1089, Page 46.25/15–16	Original
10	Jamabandi covering 13 years in the name of Craft Infrastructure Private Limited *(covered under pt. no. 17 below)*	Certified True Copy
11	Jamabandi covering 13 years in the name of Ora Land and Housing Private Limited (Rect No. 49–50) *(covered under pt. no. 17 below)*	Certified True Copy
12	Sale Deed dated 01.07.2022 executed by 1. Ranbir Singh Yadav Son of Ram Sarup Yadav and 2. Pankaj Yadav Son of Rajender Singh Yadav and others (total Seller 22) as per Schedule – I in favour of Pardos Craft Homes Private Limited through its authorized representative Mr. Saurabh Kalra in respect of a. Khewat// Khatoni number as per JB 2019-2020 238//217, Rectangle number//Survey number 49//9/1 , 4 Kanal 0 Marla, Rectangle number//Survey number 49//12/3, 6 kanal 1 Marla, Rectangle number//Survey number 50//23/1, 7 Kanal 3 Marla, Rectangle number//Survey number 50// 24, 7 Kanal 7 Marla, Rectangle number//Survey number 50//25/2, 1 Kanla 15 Marla, Area 26 Kanal 06 Marla i.e 3.2875 Acres, B. Khewat// Khatoni number as per JB 2019-2020, 240/3, 245//2, Rectangle number//Survey number 49//1/2, 7 Kanal 8Marla, Rectangle number//Survey number 49//2, 7 Kanal 13 Marla, Rectangle number//Survey number 49//3, 8 kanal, Rectangle number//Survey number 49//4, 7 kanal 8 Marla, Rectangle number//Survey number 49//7/1, 2 Kanal 8 Marla, Rectangle number//Survey number 49//8/1, 4 Kanal, 5 marla, Rectangle number//Survey number 49//10/1, 5 Kanal 13 Marla, Rectangle number//Survey number 49//10/3, 11 Marla, Rectangle number//Survey number 50//22/2, 3 Kanal 13 Marla, Rectangle number//Survey number 50//25/1 , 1Kanal, Rectangle number//Survey number 49//9/2, 4 Kanal, Rectangle number//Survey number 50//18/2/2, 6 Kanal 9 Marla, Rectangle number//Survey number 50//19/1/2, 2 Kanal, 50//16/2 3 Kanal 19 Marla, 50//17 8 Kanal, 50//14/2 1 Kanal 15 Marla,	Original

Authorised Representative of the Mortgagor

Pardos Craft Homes Private Limited

	50//15/2/2 1 Kanal 8 Marla Total area Area 75 Kanal,10 Marla i.e. 9.4375Acres, C. Khewat No. 240/4, 245/3 Rectagle NO.// Survey No. 50//16/1, 3 Kanal 0Marle Rectangle No. 50//15/2/1 3 Kanal 16 Marla Total area 6 Kanal 16 Marla 0.85 Acre. (Grand Total area A village A+B+C=108Kanal 12 Marla 13.575 Aces) Hayatpur, Tehsil & District Harsaru, District Gurugram, Haryana. Total Land area 13.575 Acre vide Doc. No. 3718 Book No.1 Vol No. 48/1006 Page No. 25.5/87-88, SR-Harsaru.	
13	Jamabandi Year 1989–1990 (Rect No. 49–50) – Land under Khewat 55 & 56 owned by various individuals *(covered under pt. no. 17 below)*	Certified True Copy
14	Jamabandi 1994–95 to 2019–20 reflecting inheritance, release deeds, settlements, partitions, etc. *(covered under pt. no. 17 below)*	Certified True Copy
15	Jamabandi 2019–20 showing vendors (Schedule I) as joint co-owners (Schedule II) *(covered under pt. no. 17 below)*	Certified True Copy
16	License No. 100 of 2023 issued by DTCP in favour of Pardos Craft Homes Pvt. Ltd.	Photocopy
17	Jamabandi Copies for years: 1989–90, 1994–95, 1999–00, 2004–05, 2009–10, 2014–15, 2019–20	Certified True Copy
18	Mutation Numbers: 749, 750, 751, 752, 753, 1308, 1346, 1367, 1368, 1381, 1392, 1396, 1397, 1787, 1825, 1853, 1854, 2002, 2091, 2425, 2499, 2500, 2501, 2561, 2622, 2634, 2641, 2642, 2671, 2672, 2673, 2918, 2980, 2981, 2983, 3014, 3094, 3145, 3146, 3147, 3148, 3211, 3241, 3276, 3292, 3764, 4005, 4024, 4034, 4035, 4051, 4071, 4077, 4079	Certified True Copy
19	Badar Numbers: 1, 10, 11, 25	Photocopy
20	Aks Shijra Map	Original
21	Kharsa Girdawari	Certified True Copy
22	NOCs: o Divisional Forest Office o Airport Authority of India o Haryana State Pollution Control Board o GMDA Sewerage o GMDA Water Supply o GMDA KLD STP Treated Water o MoEFCC Environment Clearance o DTCP Haryana (General) o DTCP Haryana (Mixed Land Use) o DHBVN (33 kV Ultimate Load)	Photocopy

Authorised Representative of the Mortgagor

Pardos Craft Homes Private Limited

SECOND SCHEDULE
(DETAILS OF MORTGAGED PROPERTY)

Land admeasuring ~14.53 acres at revenue estate of Village Hayatpur, Tehsil Harsaru, District Gurgaon, Haryana bearing:

1. Rect No. 49, Killa No. 1/2 (7 Kanal 8 Marla), Killa No. 2 (7 Kanal 13 Marla), Killa No. 3 (8 Kanal), Killa No. 4 (7 Kanal 8 Marla), Killa No. 7/1 (2 Kanal 8 Marla), Killa No. 8/1 (4 Kanal 5 Marla), Killa No. 9/1 (4 Kanal), Killa No. 9/2 (4 Kanal), Killa No. 10/1 (5 Kanal 13 Marla), Killa No. 10/3 (11 Marla), Killa No. 12/3 (6 Kanal 1 Marla). Rect No. 50, Killa No. 14/2 (1 Kanal 15 Marla), Killa No. 15/2/1 (3 Kanal 16 Marla), Killa No. 15/2/2 (1 Kanal 8 Marla), Killa No. 16/1 (3 Kanal), Killa No. 16/2 (3 Kanal 19 Marla), Killa No. 17 (8 Kanal), Killa No. 18/2/2 (6 Kanal 9 Marla), Killa No. 19/1/2 (2 Kanal), Killa No. 22/2 (3 Kanal 13 Marla), Killa No. 23/1 (7 Kanal 3 Marla), Killa No. 24 (7 Kanal 7 Marla), Killa No. 25/1 (1 Kanal), Killa No. 25/2 (1 Kanal 15 Marla) aggregating to **108 Kanal 12 Marla i.e., 13.575 acres**

2. Rect No. 49, Killa No. 26 (7 Marla), Killa No. 13/1 (3 Kanal 9 Marla), Killa No. 18/1/1/2 (11 Marla), Killa No. 8/2/2 (2 Kanal 9 Marla). Rect No. 50, Killa No. 13/2/2 (0 Kanal 0 Marla), Killa No. 18/1 (4 Marla), Killa No. 23/2 (4 Marla) aggregating to **6 Kanal 10.25 Marla i.e., 0.8140625 acres**

3. Rect No. 49, Killa No. 26 (7 Marla), Rect No. 50, Killa No. 13/2/2 (0 Kanal 0 Marla), Killa No. 18/1 (4 Marla), Killa No. 23/2 (4 Marla) aggregating to **13.75 Marla i.e., 0.08594 acres**

4. Rect. No. 51, Killa No. 11 (9 Marla) aggregating to **9 Marla i.e., 0.05625 acres**

Authorised Representative of the Mortgagor

Godrej Credit Homes Private Limited

DMI HOUSING FINANCE

Date: 05-10-2026

NO OBJECTION CERTIFICATE

Subject: No Objection Certificate for registration of the project "Sakura", admeasuring 14.53125 Acres, situated at Sector-90, Gurugram, Haryana (Licence No. 100 of 2023 dated 08-05-2023) (Temp Project ID: RERA-GRG-PROJ-2307-2026)

We, DMI Housing Finance Private Limited, have sanctioned a Construction Finance Facility of Rs. 300 Crore to Pardos Craft Homes Pvt. Ltd. vide Sanction Letter dated 14-11-2025 for the project "Sakura", admeasuring 14.53125 Acres, situated at Sector-90, Gurugram, Haryana (Licence No. 100 of 2023 dated 08-05-2023).

We hereby confirm that we have no objection to the registration of the said project by Pardos Craft Homes Pvt. Ltd. with the Haryana Real Estate Regulatory Authority, Gurugram, under the Real Estate (Regulation and Development) Act, 2016.

We confirm that we have no objection to Pardos Craft Homes Pvt. Ltd. creating third-party rights limited to bookings, allotments, and agreements for sale under the Real Estate (Regulation and Development) Act, 2016; and no conveyance deed is executed without our prior written unit-level NOC following receipt of the full sale consideration

This NOC is issued at the request of Pardos Craft Homes Pvt. Ltd. for submission to the Hon'ble Authority.

Thanking you.

Yours sincerely,

For DMI Housing Finance Private Limited

Authorised Signatory
Name: Rohan Upadhyay
Designation: Head -Operations

DMI Housing Finance Pvt. Ltd. New Delhi

Pardos Craft Homes Private Limited