



KUMAR KHAN & ASSOCIATES

CHARTERED ACCOUNTANTS

Independent Practitioner's Certificate on the Statement of Estimated Loan Required along with repayment of Loan during the Project Period for the M/s Jai Ambey Estates Private Limited

- (1) This Certificate is issued in accordance with the terms of our communication dated October 14, 2025.
- (2) The accompanying Schedule of Statement of Estimated Loan Required along with repayment of Loan during the Project Period for the M/s Jai Ambey Estates Private Limited (hereinafter referred together as the "Certificate") pursuant to the requirement of UP RERA compliance.

Management Responsibility for the Statement

- (3) The preparation of the Statement is the responsibility of the M/s Jai Ambey Estates Private Limited (hereinafter the "Company") including other relevant supporting records and documents.
- (4) The accompanying Certificate, including the creation and maintenance of all accounting and other records supporting its contents, is solely the responsibility of the Management of the Company. The Company's Management is responsible for the designing, implementing and maintaining internal control relevant to the preparation and presentation of the Statement, and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
- (5) The Company's Management is also responsible for ensuring that the Company complies with the requirements of the UP RERA compliance.
- (6) *Declaration has been provided by the Management of Company, that Company has estimated the amount of Loan required during the project development stage along with the interest rate, processing fees, payment of Loan Installment i.e. interest along with the principal. Further, Company has provided quarterly estimate for Installment and repayment Loan amount in subsequent quarters.*

Practitioner's Responsibility.

- (7) Pursuant to the requirements of the "Compliance of UP RERA Authority".
- (8) It is our responsibility to provide reasonable details, with respect to the Statement of Estimated Loan Required along with repayment of Loan during the Project Period.
- (9) We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India
- (10) We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.
- (11) The same has been verified from the records & other details produced before us:

Company Name	M/s Jai Ambey Estates Private Limited
Regd Office Address	396/A, Block J & K Dilshad Garden, Delhi-110096
Site Address	Khasra No. 1207M, Noor Nagar, Raj Nagar Extension, Ghaziabad, Uttar Pradesh-201017
PAN No	AABCJ5299E



(12) We hereby Certify that, with reference to management letter, details of company Estimates for Loan, Processing Fees, Interest and repayment of Loan has been provided hereunder: -

- (a) Loan Estimated-Rs.10 Cr
- (b) Processing Fees-1%
- (c) Estimated Interest Rate-14%
- (d) Loan Start from Quarter 2 of Sanction of RERA Certificate.
- (f) Estimated Loan Repayment

(13) Further, Quarter-wise details has been elaborated hereunder:-

Amount in INR

Qtrs	Estimated Loan to be Availed	Estimated Loan Repayment to be Done	Cumulative Loan to be Availed	Estimated Interest @14%
Q-2*	20,000,000	-	20,000,000	700,000
Q-3	20,000,000	-	40,000,000	1,400,000
Q-4	20,000,000	-	60,000,000	2,100,000
Q-5	20,000,000	-	80,000,000	2,800,000
Q-6	20,000,000	-	100,000,000	3,500,000
Q-7	-	-	100,000,000	3,500,000
Q-8	-	-	100,000,000	3,500,000
Q-9	-	-	100,000,000	3,500,000
Q-10	-	-	100,000,000	3,500,000
Q-11	-	-	100,000,000	3,500,000
Q-12	-	-	100,000,000	3,500,000
Q-13	-	-	100,000,000	3,500,000
Q-14	-	-	100,000,000	3,500,000
Q-15	-	-	100,000,000	3,500,000
Q-16	-	(20,000,000)	80,000,000	2,800,000
Q-17	-	(20,000,000)	60,000,000	2,100,000
Q-18	-	(20,000,000)	40,000,000	1,400,000
Q-19	-	(20,000,000)	20,000,000	700,000
Q-20	-	(20,000,000)	-	-
Total	100,000,000	(100,000,000)	-	49,000,000

Amount in INR

<i>Total Estimated Interest</i>	49,000,000
<i>Estimated Processing Fees on 10 Cr @1%</i>	1,000,000
<i>Total Estimated Interest & Processing Fees</i>	50,000,000

Q-2*- Loan Start from Quarter 2 of Sanction of RERA Certificate.





KUMAR KHAN & ASSOCIATES

CHARTERED ACCOUNTANTS

Disclaimer of Opinion

(14) The above opinion has been extracted from the Declaration provided by the Management and relied upon the same.

Restriction on Use

(15) The certificate is addressed to and provided to the Individual solely for the purpose to enable comply with requirement of “**UP RERA Authority**” and to submit the accompanying Certificate to “**UP RERA Authority**” and should not be used by any other person or for any other purpose.

(16) Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For KUMAR KHAN & ASSOCIATES
Chartered Accountants

FRN No.039236N



KASHIF KHAN

Partner

Membership Number: 533403

UDIN No. **25533403BMNRXJ1260**

Date: October 14, 2025

Place: New Delhi

1. I Vivek Chanana Promoter of the proposed project do hereby solemnly declare, undertake and state that given in the verification below the following credit facilities (secured /unsecured) to be availed in future for project **JAGDISHPURAM PHASE-2 GRAND HOMZ**

	Details	
a.	Name of Lender	To be Availed in Future
b.	Address of Lender's Office / Branch	To be Availed in Future
c.	Date of Borrowing / First Disbursement	To be Availed in Future
d.	Amount Sanctioned	To be Availed in Future
e.	Amount Disbursed	To be Availed in Future
f.	Outstanding Amount as on date of affidavit.	To be Availed in Future
g.	Details of Project Assets Given as Mortgage / Security	To be Availed in Future

- I undertake that funds from the declared credit facility will be deposited in the separate account only.
- I also confirm that the certificate given by Chartered Accountant (including UDIN) Mr. Kashif Khan Membership No. 533403 certifying all the borrowings to be availed in future, as required under para 10(ii) of the Project Account Directions issued by U.P. RERA is enclosed with this affidavit.
- I confirm that the certificate issued by the lending bank/ institution namely, **(to be availed in future)** as required under para 10(ii) of the Project Account Directions issued by U.P. RERA is also enclosed with this affidavit.



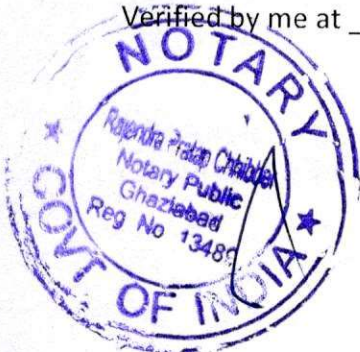
Chanana

Deponent

Verification

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

Verified by me at _____ on this _____ date of _____.



ATTESTED

Rajendra Pratap Chhibber
Advocate & Notary Public /
Regn. No.-13489



Chanana

Deponent

14 OCT 2025