

RAMANAND GOYAL & COMPANY

CHARTERED ACCOUNTANTS

UDIN - 26412427TPTOXU2661		Form REG 3			
CHARTERED ACCOUNTANT'S CERTIFICATE					
(To be submitted at the time of Registration of Project, Withdrawal of Money from Separate Account and Submission of Quarterly Progress Report)					
Certification No.- RNGC/RERA/UP/2082		09-01-2026			
Information as on : 15-12-2025					
Subject: Certificate of amount incurred on project "Rudra Garden City Phase-2" (RERA Registration No. UPRERAPRJ165029) for Acquisition and Development of land or/and Construction of 1 Tower/Block/Building(s) situated on Khasra No. 512 demarcated by its boundaries : 25.257573, 83.138220; 25.257362, 83.138062 ; 25.257403, 83.138351; 25.257591, 83.137992 (latitude and longitude of the end-points) to the North, to the South, to the East to the West of Village - Godhana, Tehsil- Varanasi, Competent Authority- Varanasi Development Authority, District - Chandauli, admeasuring 3903 sq. meter, being developed by MM Agrotech & Developers, having Separate A/c No. - 39943298631, Bank Name:- State Bank of India, Varanasi					
PART-A					
S.No.	Particulars	Rs.in lacs Total Estimated Cost	Rs. In lacs Amount incurred till last quarter	Rs. In lacs Amount incurred during the quarter	Rs. In lacs Amount incurred till now
1	2	3	4	5	6
1	Land Cost				
	(a) Acquisition cost of land and legal costs on land transaction:				
	(a.1) For Project Estimation Purpose				
	i - In case of acquisition through Purchase, actual purchase price or the DM Circle Rate on the date of application of registration in U.P. RERA, whichever is higher.	-			
	ii- In case of acquisition through Joint Development Agreement with land owner, the consideration as specified in the Joint Development Agreement or the DM Circle Rate on the date of application of registration in U.P. RERA, whichever is higher.	600.00			
	iii- In case of inherited /gifted/ through will, the cost of land shall be as per the DM circle rate on the date of application of registration of project in U.P. RERA.	-			
	TOTAL OF LAND COST - For Project Estimation Purpose	600.00			
	(a.2) For Purpose of % Completion of the project and Withdrawal from Separate Account				
	i - In case of acquisition through Purchase, the actual purchase price will be considered.	-	-	-	-
	ii- In case of acquisition through Joint Development Agreement with land owner, the cost of land shall be the actual cost incurred by the landowner	600.00	200.00	-	200.00
	iii- In case of inherited /gifted/ through will, the cost of land shall not be considered as there was no acquisition cost incurred by the promoter.				
	TOTAL OF LAND COST - For % completion and withdrawal purpose	600.00	200.00	-	200.00
	(b) Amount payable to obtain development rights, additional FAR and/or any other work under the provisions of Local Authority or State Government or Statutory Authority, if any;	-	-	-	-
	(c) Amounts payable to State Government or Competent Authority or any other statutory authority of the State or Central Government towards stamp duty, transfer charges, registration fees etc. (if not included in para (a) above);	-	-	-	-
	(d) Interest (Other than Penal Interest and Penalties etc.)				
	a) paid to Financial Institution , Scheduled Banks , NBFC on loan/ borrowing provided such loan/ borrowing has been utilised for purchase of land				
	b) paid on Unsecured Loan(s)- this interest amount will be restricted at State Bank of India - Marginal cost of Fund based lending Rate (SBI -MCLR) provided such loan has been utilised for purchase of land	-	-	-	-
	c) paid to the Competent Authority for acquisition of land				
	TOTAL OF LAND COST				
1A	- For Project Estimation Purpose i.e. a.1+ b+c+d	600.00			
1B	- For Withdrawal Purpose i.e. a.2+ b+c+d	600.00	200.00	-	200.00
2	Project Clearance Fees				
	(a) Fees paid to RERA				
	(b) Fees paid to Local Authority				
	(c) Consultant/Architect Fees (directly attributable to project)	57.00	54.36	2.31	56.67
	(d) Any other (specify)				
	TOTAL OF FEES PAID	57.00	54.36	2.31	56.67
3A	Cost of Construction and Development				
	(a) Cost of services (water, electricity to construction site) , Site Overheads;				
	(b) Depreciation cost of machinery and equipment purchased, or hired and maintenance costs, consumables etc., (so long as these costs are directly incurred in the construction of the concerned project);	1,400.00	1,218.02	95.17	1,313.19
	(c) Cost of materials actually purchased;				
	(d) Cost of Salary and Wages (excluding cost of salaries of employees of the company not directly attached to project);				
	Total of Construction and Development Cost (sum of (a) to (d) of 3A)	1,400.00	1,218.02	95.17	1,313.19
3B	Cost of Construction and Development incurred (the amount as reported in Row 4 of the latest Engineer's Certificate i.e. REG-2)		1,219.00	96.00	1,315.00
3C	Total Construction and Development Cost (Lower of 3A and 3B.)		1,218.02	95.17	1,313.19
3D	Interest on loan/ borrowing (Other than Penal Interest and Penalties etc.) provided such loan/ borrowing has been utilised for construction of this project:				
	a) paid to Financial Institution , Scheduled Banks , NBFC and				
	b) paid on Unsecured Loan(s)- this interest amount will be restricted at State Bank of India - Marginal cost of Fund based lending Rate (SBI -MCLR)"	243.00	215.02	13.21	228.23
3E	TOTAL CONSTRUCTION AND DEVELOPMENT COST (S No. 3C + S No. 3D)	1,643.00	1,433.05	108.37	1,541.42
4	TOTAL COST OF PROJECT				
4A	- For Project Estimation Purpose (S No. 1A + S No. 2 + S No. 3E)	2,300.00			
4B	- For % completion of the project and withdrawal purpose (S No. 1B + S	2,300.00	1,687.41	110.68	1,798.10

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5	Percentage completion of Construction & Development Work completed as per latest REG-2 i.e. (Amount in Row 4 of REG-2 / Amount in Row 3 of REG-2) x100	94%
6	Percentage completion of the Project (Proportionate cost incurred on the project to the total estimated cost) (Col.6 of S No. 4B / Col.3 of S No. 4B)	78%
7	Total amount received from allottees till date since Inception of the Project	1645.89
8	70% Amount to be deposited in Separate Account (70%*S No. 7)	1152.12
9	Loan sanctioned for the project till date (secured and unsecured both)	0.00
10	Loan disbursed for the project till date (secured and unsecured both)	0.00
11	Interest on deposits (flexi facility) credited to the Separate account	0.00
12	Total amount to be credited in the Separate Account till date (S No. 8 + S No. 10 + S No. 11)	1152.12
13	Cumulative Amount that can be withdrawn from Separate a/c, i.e. (Total Estimated Cost * Proportionate Cost Incurred on the Project) (Column 3 of S No. 4B * S No. 6)	1798.10
14	70% of the principal amount refunded on account of cancellation of unit (provided 70% of the amount collected was deposited to the Separate Account earlier). (The CA will necessarily ensure that units stand cancelled and if the 70% of the principal amount is to be refunded, the details shall be given in Part B of this Certificate)	0.00
15	Amount actually withdrawn till date since inception of the project (This shall include 70% of the amounts already realised till date but not deposited in the Separate Account & the amount already withdrawn towards amount refunded to the allottee(s) towards cancellation of unit(s))	1151.01
16	Computed Balance in Separate A/c as on date: (S No. 12 - S No. 15)	1.11
17	Actual Balance available in Separate A/c as on date	1.11
18	Difference between the computed balance and actual balance in Separate A/c (S No. 16 - S No. 17) Should be Nil	0.00
19	Eligibility for withdrawal (i.e. the amount that can be withdrawn) from the Separate A/c (Minimum of S No. 17 and (S No. 13 + S No. 14 - S No. 15))	1.11
20	Amount to be directly paid to the vendors/ billers/ contractors/ Allottees (in case of refund as per S No. 15 above) as per Part B of this certificate	32.93
21	Amount that can be finally transferred to the Transaction account (S No. 19 - S No. 20)	0.00

This certificate is being issued on specific request of M/s MM Agrotech & Developers for UP RERA compliance. The certification is based on the information and records produced before us/me and is true to the best of our/my knowledge and belief.

Note:-

1. In no circumstances, we shall be liable for any loss of damage, of whatsoever nature arising from the information / material required to our work being withheld or concealed from us or misrepresentation to us by the Company, directors, employees or agents or any other person.
2. We undertake no responsibility to update this certificate for events or circumstances occurring after the date of this certificate.
3. Our certificate is based on the information / documents to the extent furnished to us. We have relied on the information / documents furnished to us by the Company / official of the Company.
4. Based on the information provided by the promoter, We certify that the land parcel for this project has not been mortgaged in any other project or for any other type of loans/borrowings.
5. As declared by the management estimated amount of land as shown in point 1 above has been taken as amount to be given to land owner over the period of time as per registered joint development agreement, further amount incurred against land cost till date as shown in point 1 above has been taken as amount given to landowner till date.

Date: 09.01.2026

Place: Jaipur

For Ramanand Goyal & Company
FRN. 002384C



CA Punit Gupta

(Partner)

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(To be submitted at the time of Registration of Project, Withdrawal of Money from Separate Account and Submission of Quarterly Progress Report)						
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PART-B						
I/ We also certify that: Out of the amount reported in Column 6 of S No. 4B above: (a) Rs. 1765.17 Lacs has been actually spent on the land, construction and development of the project and has not been spent on any item other than the purpose given in Section 4(2)(l)(d) and is, therefore, admissible for withdrawal from the Separate Account. (b) Rs. 32.93 Lacs is the amount for which bills/ invoices from the biller/ vendor/ contractor have been received for the work already rendered by them for the land, construction and development work of this project and being due for payment are, therefore, admissible for payment from the Separate Account directly to the biller/ vendor/ contractor in their bank account as per the list given below. (c) Rs. Nil is the amount pertaining to the refund to be made to the Allottees where allotted units have been cancelled in compliance of U.P. RERA orders for refund to the concerned allottee or for the reason of default by the concerned allottee as per the Agreement For Sale entered into with that allottee.						
(in Rs)						
S No.	Name of the vendor/ contractor/ Allottee	Amount due	Amount due towards (detail of work)	Bank Name	IFSC	Bank Account No.
1	ADESH PANDEY	9,933	Land Cost	HDFC Bank	HDFC0002028	50100519757598
2	Deepak Roadlines	6,420	Cost of Services	HDFC Bank	HDFC0001076	50200010046422
3	Shri H R M T Company	5,000	Cost of Services	HDFC Bank	HDFC0009161	50200050713081
4	Anisha Creations (P) Limited	2,68,145	Materials	AXIS Bank	UTIB0000287	911020027529697
5	Avon Earthing Private Limited	25,111	Materials	AXIS Bank	UTIB0002702	921020048843834
6	Baba Kinaram Enth Bhandar	15,900	Materials	Union Bank of India	UBIN0569984	699801010050229
7	Choudhary Construction	61,571	Materials	Bank of India	BKID0006903	690330110000035
8	Commander Vitrified Private Limited	98,489	Materials	HDFC Bank	HDFC0000307	50200045134828
9	Creanza Ceramic Private Limited	2,738	Materials	HDFC Bank	HDFC0000307	50200056456826
10	Creanza Tiles Private Limited	2,89,237	Materials	State Bank Of India	SBIN0010191	37775772799
11	Deeva Products Pvt Ltd	37,028	Materials	Kotak Mahindra Bank	KKBK0005305	8045839319
12	G S Enterprises	26,500	Materials	Dhanlaxmi Bank	DLXB0000222	022205300003766
13	India Tile & Sanitary	2,245	Materials	Union Bank of India	UBIN0540803	386501010039571
14	KSP BUILDTECH SOLUTIONS	1,68,504	Materials	Indian Bank	IDIB000V510	7751950253
15	Maple Mouldings Private Limited	4,854	Materials	HDFC Bank	HDFC0000668	50200082993831
16	Modern Sanitary & Tiles	12,858	Materials	Bank of India	BKID0006901	690120110000628
17	Oberoi Fenestrations Private Limited	8,59,190	Materials	ICICI Bank	ICIC0006957	695705601741
18	Orbital Environmental Solutions Private Limited	4,57,250	Materials	Bank of India	BKID0006901	690120110000630
19	Otis Elevator Company (India) Ltd	4,06,000	Materials	CITI Bank	CITI0100000	0001041037
20	Prism Johnson Limited (RMC India Division)	1,197	Materials	Kotak Mahindra Bank	KKBK0000958	500044002173
21	Sandeep Electricals	1,408	Materials	Union Bank of India	UBIN0541681	416801011011733
22	Sanjay Iron Scrap Works	3,21,001	Materials	HDFC Bank	HDFC0002028	50200097708832
23	Shakti Steel Tubes	8,500	Materials	Union Bank of India	UBIN0541681	416805010000219
24	Shree Krishna Spun Pipes	93,220	Materials	AXIS Bank	UTIB0000133	921030036270223
25	Smart Window Solution Industry Private Limited	13,103	Materials	Indian Overseas Bank	IOBA0002087	208702000004431
26	Sun Enterprises	97,437	Materials	Indian Overseas Bank	IOBA0000370	037002000002256
Total		32,92,839				
This certificate is being issued on specific request of M/s MM Agrotech & Developers for UP RERA compliance. The certification is based on the information and records produced before us/me and is true to the best of our/my knowledge and belief. Note: - 1. In no circumstances, we shall be liable for any loss of damage, of whatsoever nature arising from the information / material required to our work being withheld or concealed from us or misrepresentation to us by the Company, directors, employees or agents or any other person. 2. We undertake no responsibility to update this certificate for events or circumstances occurring after the date of this certificate. 3. Our certificate is based on the information / documents to the extent furnished to us. We have relied on the information / documents furnished to us by the Company / official of the Company.						
Date: 09.01.2026 Place: Jaipur						
For Ramanand Goyal & Company FRN. 002384C						
CA Punit Gupta (Partner) Membership No: 412427						