

DECLARATION FOR NO ENCUMBRANCE

In reference to our project “**STAR PINNACLE**” situated at Plot No. G-6, Vinoba Marg, C-Scheme, Jaipur, Rajasthan

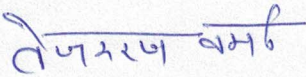
I, **TEJKARAN VERMA** Son of Prabhati Lal Verma aged about 46 years, R/o 39, Avdh Vihar Colony, Jagatpura, Jaipur, Rajasthan-302017 do hereby solemnly declare

That I have availed a mortgage Loan against Property for an amount of Rs. 75,00,000/- from ICICI Bank Ltd.

That other than the said loan, there is no Encumbrance or loan or any property mortgaged on the said project.

For and on behalf of

- (1) M/s Bardawat Builders and Contractors
- (2) Gajendra Singh Rathore Proprietor M/s CP Construction
- (3) Mukeshi Proprietor of M/s Raga Enterprises



TEJKARAN VERMA
Authorized Signatory

LAN. NO. - LBJA00004983460

ICICI Bank

Dr. B. Dev Kumar Pallwal & Mukesh Pallwal & Ankur Pallwal & Mahesh Kumar Pallwal & Manju Lata Pallwal & Anurag Pallwal & Pallwal

2019
38228771
k.pallwal@gmail.com

Madam,
Letter for ICICI Bank Home loan facility ("Facility") vide application no. 7723020092
in favor of Yuvraj Enterprises)
for choosing ICICI Bank. We are pleased to inform you that with reference to the above application, we have in-
formed you a Facility, the details of which are given below.

Facility	LAP RESIDENTIAL
Loan Sanctioned	Rs. 7500000/-
Loan Tenure	156 Months (13 years)
Interest Rate	I-MCLR-1Y "I-MCLR" means the percentage rate per annum decided by ICICI Bank and announced / notified by ICICI Bank from time to time as its Marginal Cost of Funds Based Lending Rate ("MCLR"), in terms of the guidelines of the Reserve Bank of India. ICICI Bank publishes I-MCLR for five tenures namely overnight, one-month, three-month, six-month and one year. "I-MCLR-1Y" shall mean one year I-MCLR benchmark rate. The Adjustable Interest Rate applicable to the Facility shall be the sum of I-MCLR-1Y prevailing on the date of opting for I-MCLR-1Y or Reset Date and spread per annum, plus applicable interest tax or other statutory levy, if any. As of date, the I-MCLR-1Y=8.75% per annum and spread 1.35 %. Therefore the applicable Adjustable Interest Rate for the Facility is 10.10% plus applicable interest tax and/or other statutory levy if any.
Reset Period	The Applicable Interest Rate, shall be reset, annually, on or before the end of one (1) year from the date of the first disbursement of the Facility, as a sum of I-MCLR 1Y, prevailing on the reset date, plus spread and applicable interest tax or other statutory levy, if any.
Estimated Monthly Installments (EMIs)	156
EMI (on Monthly rest)	Rs. 86532/- (Payable monthly)
Charges (non-refundable)-	Rs. 5900/- (Rs. 450/- is towards CGST and Rs. 450/- is towards SGST OR Rs. 0/- is towards IGST and any other tax/levy applicable as per law.) The Administrative charges are a one-time nonrefundable charges collected by ICICI Bank for the purpose of appraising the valuation and legal verification of property to ascertain suitability of accepting the property for mortgage and the same is independent of the outcome /result of such appraisal. Administrative charges are payable at the time of disbursement of the Facility
Processing Fee (non-refundable)	Rs. 75225/- (Rs. 5737.50/- is towards CGST and Rs. 5737.50/- is towards SGST OR Rs. 0/- is towards IGST and any other tax/levy applicable as per law.) (Rs. 75225/- collected, and the balance 0/- to be collected on Disbursement) The processing fee is a one-time non-refundable fee, and is collected by ICICI Bank for the purpose of appraising the Application for the Facility and the same is independent of the outcome /result of such appraisal.
	Rs. 295/- (Rs. 22.5/- is towards CGST and Rs. 22.5/- is towards SGST OR Rs. 0/- is towards IGST and any other tax/levy applicable as per law.)

ICICI Bank Limited

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Handwritten signatures and names:
Mangal, Manoj, Manoj, Manoj, Manoj