

DECLARATION

This is to certify that we have **taken mortgage loan** on project land situated at Plot No. 179 to 183, Sumer Nagar Extension, Q Block, Village-Balrampura urf Khejaro Ka Bass, Sanagner, Jaipur - 302020 from **ICICI Bank of ₹ 9,89,00,000.00.**

Place: Jaipur

Date: 04-07-2022

For R-TECH EMPORIO VENTURE

R-TECH EMPORIO VENTURE



PARTNER
Rajesh Kumar Yadav
(Authorized Signatory)

Enclosed : Loan Sanction Letter dated 25-02-2022

R-TECH EMPORIO VENTURE

Registered Address: C-516, 5th Floor, Capital Galleria Jaipur, Sirsi Road, Vaishali Nagar, Jaipur, Rajasthan - 302034
Corporate Office: Plot No. 3(A), RIICO Indl. Area, Kanakpura, Sirsi Road, Vaishali, Jaipur, Rajasthan-302034
Email: info@rtechgroup.co.in | Web: www.rtechgroup.co.in

ICICI Bank Home Loan

Corporate Identification Number (CIN) L65190GJ1994PLC021012

February 25, 2022

MR PRASHANT TIBREWALA, MR HARSH VARDHAN TIBREWALA, M/S GIRDHAR NATURAL RESOURCES PRIVATE LIMITED, M/S SURBHI MINES AND MINERALS PRIVATE LIMITED, MRS NIDHI TIBREWALA, MRS KAPILA TIBREWALA, MR RAJENDRA TIBREWALA, MR ADITYA VARDHAN TIBREWALA
473 EKTA BLOCK MAHAVEER NAGAR TONK ROAD
JAIPUR - 302018
Phone:- 9116622278 Email ID:-girdharnatural267@gmail.com

Dear Sir / Madam,

Sub: Offer letter for Loan facility vide Application no. 7729843274

(Franchisee Code: S K JALENDRA MARKETING SER P LTD HF)

Thank you for choosing ICICI Bank Mortgage Loan. We are pleased to inform you that with reference to the above application, we have in-principle sanctioned you a facility (the "Facility"), the details of which are given below.

Facility Type	Floating Rate NRI LAP - COMMERCIAL PLOT
Facility Amount Sanctioned	9,89,00,000/-
Term of Facility	180 Months
Benchmark Rate for the Facility	Repo Rate "Repo Rate" or "Policy Repo Rate" means the rate of interest published by the Reserve Bank of India (RBI) on the RBI website from time to time as Repo Rate or Policy Repo Rate.
Applicable Interest Rate	The rate of interest for the Facility shall be sum of the Repo Rate + Spread per annum, plus applicable statutory levy, if any (Interest Rate). For the first disbursement under the Facility, the applicable Repo Rate shall be the rate prevailing one Business Day preceding the date of the disbursement and for subsequent draws, the Repo Rate prevailing for the Facility shall be applicable. As on date the Repo Rate is 4.00% and Spread is 4.20% and applicable Interest Rate is 8.20%.
Reset Date & Reset Period ***	The Repo Rate component of the Interest Rate will be reset on the first day of the third subsequent month from the month in which the Facility is first disbursed (irrespective of the date of disbursement) and every three months thereafter, as a sum of Repo Rate + Spread, plus applicable statutory levy, if any. The applicable Repo Rate shall be the rate prevailing one Business Day preceding the reset date.
Amount of each EMI (on Monthly rest)	956595/- (Payable monthly)
Administrative Charges (non-refundable)*	3900/- (Rupees Five Thousand Nine Hundred Only). 5000/- (Rupees Five Thousand Only) is towards administrative charges, 450 is towards CGST and 450 is towards SGST /- and any other tax/levy applicable as per law.
Processing Fees (non-refundable)*	583510/- (Rupees Five Lac Eighty three Thousand Five Hundred Ten Only). 494500/- (Rupees Four Lac Ninety Four Thousand Five Hundred Fifty Only) is towards processing fee, 44505 is towards CGST and 44505 is towards SGST /- and any other tax/levy applicable as per law. 5000/- Collected and balance amount deducted from disbursement amount.
Security	As may be specified by ICICI Bank, from time to time at its sole discretion
CIBIL Report Charges	354/- (Rupees Three Hundred Fifty Four Only). 300/- (Rupees Three Hundred Only) is towards CIBIL charges, 27.00 is towards CGST and 27.00 is towards SGST /- and any other tax/levy applicable as per law.
Non-refundable charges under Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI)	118/- (Rupees One Hundred Eighteen Only). 100/- (Rupees One Hundred Only) is towards CERSAI charges, 9 is towards CGST and 9 is towards SGST /- and any other tax/levy applicable as per law.
Fees on Part Prepayment**	NIL on amount prepaid
Fees on Full & Final Prepayment**	A) For loan with fixed rate of interest at the time of prepayment

ICICI Bank Limited
Regd. Office: ICICI Bank Tower,
Near Chakli Circle,
Old Padra Road,
Vadodra 390 007, India.
CIN: L65190GJ1994PLC021012
Website: www.icicibank.com

Customer Care Centres Phone Nos.
Retail Customer Care 1860 222 1111
Wealth Management 1860 100 1181
Business Banking 1860 120 6689
Direct 1860 123 1122

Harsh V. Tibrewala
Nidhi Tibrewala
19942

ICICI Bank Home Loan

16. Sanction is s/t clear Legal & Technical.
17. Business profile to be taken before disbursement.
18. LTV to be restricted at 33% LTV.
19. LOD and FC to be taken at the time of disbursement.
20. LEI to be taken.
21. Closure confirmation of AU bank loan of Rs.100 Lacs to be taken at the time of disbursement.
22. 51% shareholder to be part of loan structure.
23. CA certified list of shareholders and directors to be taken at the time of disbursement.
24. Latest salary slip and banking of Aditya vardhan tibrewala to be taken at the time of disbursement.
25. cross collateralise the SORP for the top up loan. - LBJA100003388308/ LBJA100004628094/ LBJA100005708828 Sandeep please confirm Jan no.
26. Shifting of the NRO account from HDFC to us and credit of salary in ICICI account should be a pre disbursement condition of the top up loan.
27. "Loan is eligible for NIL prepayment charges as case is PSL and Udyam Registration Certificate submitted"
28. Exposure is more 5 crores and LEI to be documented.

This letter shall be a part of the Transaction Documents and shall be read in conjunction with the Transaction Documents executed by the Borrower or any other person for availing the Facility from ICICI Bank.

The signing of this letter by the Borrower(s) constitutes acceptance and acknowledgement of the terms mentioned in this letter.

Your ICICI Bank Branch Credit Manager Shalu Sharma will assist you with all your requirements pertaining to the above Facility. You can reach him/her on. Please sign and return the acceptance copy of this letter to him/her at the address mentioned below:

If required, you may also contact ICICI Bank Branch Sales Manager Kunwar Pustayn on 01414182277 or ICICI Bank Regional Head Sales Manager Sandeep Kumar on 01414182277 or you may write to us at 'customer.care@icicibank.com' from your registered e-mail ID or call our Customer Care.

We look forward to a long lasting relationship with you.

Thanking you,
Yours sincerely,
For ICICI Bank Limited

Name

Designation

I/We accept the above terms and conditions

1. Name:

MR PRASHANT
TIBREWALA

2. Name:

MR HARSH
VARDHAN
TIBREWALA

Signature:

Place:

Date:

Signature:

Place:

Date:

3. Name:

M/S GIRDHAR
NATURAL
RESOURCES
PRIVATE LIMITED

4. Name:

M/S SURBHI MINES
AND MINERALS
PRIVATE LIMITED

Signature:

Place:

Date:

Signature:

Place:

Date:

ICICI Bank Limited

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Customer Care Centres Phone Nos.

Retail Customer Care 1860 120 7777
Wealth Management 1800 103 8181
Business Banking 1860 120 6699
1-Direct 1880 123 1122

SHALU SHARMA
REGIONAL CREDIT MANAGER
EMD

TO WHOM SO EVER IT MAY CONCERN

THIS IS TO CERTIFY THAT WE HAVE TAKEN A LOAN BEARING LOAN ACCOUNT NO. LBJAI00005983328 FROM ICICI BANK AGAINST PROPERTY SITUATED AT 179 TO 183, SUMER NAGAR Q BLOCK, P.R.N, JAIPUR.