RISHI KAPOOR & COMPANY
Chartered Accountants

Financial Indebtedness

To,
The Board of Directors,
Technocraft Ventures Limited
S 553/54, Ground Floor,
School Block, Shakarpur,
New Delhi, Delhi-110092

And

Khambatta Securities Limited
806, World Trade Tower,
Tower B, Noida Sector-16,
Uttar Pradesh-201301

*(Khambatta Securities Limited is hereinafter referred to as the **"Book Running Lead Manager" or the "BRLM"**)*

Sub: Proposed initial public offering of equity shares of face value of ₹ 10 each (the "Equity Shares") of Technocraft Venture Limited (the "Company") through a fresh issue of Equity Shares and Offer for Sale of the Equity Shares by Promoter Selling Shareholder (the "Offer").

Dear Sirs,

1. We, **Rishi Kapoor & Company, Chartered Accountants**, the statutory auditors of the Company, have been informed by the Company that it proposes to make the Offer and in that connection filed a Draft Red Herring Prospectus ("**DRHP**") with the Securities and Exchange Board of India ("**SEBI**"), the BSE Limited ("**BSE**") and the National Stock Exchange of India Limited ("**NSE**") (BSE and NSE together are referred to as the "**Stock Exchanges**") and a Red Herring Prospectus ("**RHP**"), the Prospectus ("**Prospectus**") and the Abridged Prospectus (DRHP, RHP, Prospectus and Abridged Prospectus collectively the "**Offer Documents**"), to be filed with the Registrar of Companies, Delhi I ("**RoC**") and submitted to the SEBI, and the Stock Exchanges in accordance with the provisions of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018 (the "**SEBI ICDR Regulations**") and the Companies Act, 2013, as amended (the "**Companies Act**").

2. In terms of our engagement letter dated July 05, 2025 in relation to the Offer, we have been requested to verify details of the financial indebtedness of the Company as on May 31, 2026 and the details of guarantee provided by certain promoters of the Company for the loans taken by the Company.

Management Responsibility for the Statement

3. The preparation of the details shall be the responsibility of the management including responsibility for maintenance of proper books of accounts and such other relevant records as prescribed by applicable laws, including collecting, collating, and validating data and designing, implementing and monitoring of internal controls relevant for the preparation of the statements ("**Statement**").

RISHI KAPOOR & CO. GHAZIABAD CHARTERED ACCOUNTANTS

10, RDC, Raj Nagar, Opposite Telephone Exchange, Ghaziabad, Uttar Pradesh - 201001
Phones : +91 120 4371050 / 4371070, Mobile : +91 9910385499,
Email: carishikapoor@yahoo.co.in
GSTIN: 09ABDFR3319M1ZV

Auditor's Responsibility

4. We are responsible to certify the matters as stated in paragraph 2 above.

5. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the Institute of Chartered Accountants of India ("**ICAI**") ("**Special Purposes Guidance Note**"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.

6. We hereby confirm that while providing this certificate we have complied with the Code of Ethics and 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, issued by ICAI.

7. We, the statutory auditors of the Company, have carried out an audit of the company for FY 2025-26, in accordance with Indian Accounting Standards (Ind AS), notified under the Companies Act, 2013, and thus required to comply with Ind AS 101, "First-time Adoption of Indian Accounting Standards", thereby mandating the adoption of Ind AS with effect from the beginning of the first Ind AS reporting period. The date of transition would be 1st April 2024 and as the financial statements of the company for FY 2025-26 are its first Ind AS financial statements, therefore these financial statements comprises three Balance Sheets as at 31 March 2026, 31 March 2025 and 1 April 2024, two Statements of Profit and Loss, two Statements of Changes in Equity and two Statements of Cash Flows for the years ended 31 March 2026 and 31 March 2025, together with the related notes. ("**Audited Financial Statements**"). The Company has adopted Ind AS in connection with its proposed listing and in compliance with the applicable regulatory requirements".

   Further, for all the periods on or before the year ended 31 March 2025, the financial statements of the company has been prepared in accordance with the accounting standards as notified under the Companies (Accounting Standards) Rules, 2006 ("Previous GAAP") and accordingly, we, the statutory auditor of the company, have also conducted our audit in accordance with the Indian GAAP and Companies Act 2013 for all the periods on or before the year ended 31 March 2025, as applicable.

   Subsequently, we have restated the Audited Financial Information for the financial years ended March 31, 2026, March 31,2025 and March 31, 2024 as per IND AS and in accordance with the Companies Act, SEBI ICDR Regulations and the Guidance Note on Reports in Company Prospectuses (Revised 2019) (**"Restated Consolidated Financial Information"**).

   In this regard, we have examined the Restated Consolidated Financial Information, books of account as well as the document pertaining to the financial indebtedness of the Company including sanction letters, loan agreements and other letters and correspondence between the lenders and the Company, as we deemed necessary, for the purpose of issuing this certificate.

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Email: carishikapoor@yahoo.co.in
GSTIN: 09ABDFR3319M1ZV

8. Based on our examination as stated above, we hereby confirm that:

   i. The Company has not defaulted, at any point of time, in repayment of any loan/ facility or interest thereon from April 1, 2025 till May 31, 2026 including any of the loans outstanding on its balance sheet as on March 31, 2026

   ii. The Company has not delayed or defaulted in repayment of interest or payment of penal interest due for the loans outstanding on its balance sheet as on March 31, 2026 including any delay in payment;

   iii. There have been no instances of non-compliance with the financial covenants of the credit facility agreements entered into by the Company with banks or financial institutions;

   iv. There have been no instances of rescheduling, restructuring except transfer of loan from one bank to another bank and certain prepayments, in relation to the Company's borrowings/ loans / debentures and interest thereon, deposits and interest thereon and loan from any bank/ other financial institution or interest thereon;

   v. There have been no instances of conversion of loans availed by the Company into equity and

   vi. None of the banks or institutions from whom the Company have availed of debt facilities, appearing in the balance sheet and the notes thereto of the Company as on March 31, 2026 have rolled over, or accelerated payment of the facility in full or in part on account of default in the repayment in any instalment or interest due for any of the outstanding loans/ debt facilities granted to the Company.

Further, we confirm the following:

i. The summary of the borrowings sanctioned to the Company outstanding, as of May 31, 2026 is stated at **Annexure A**.

ii. The principal terms of the borrowings and assets charged as security by the Company are stated at **Annexure B**.

iii. Except as stated at **Annexure C**, the Company has not provided any guarantees for the repayment of any loans availed by other entities.

iv. Except as stated at **Annexure D**, selling shareholders have not provided any guarantees for the loans availed by the Company.

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We certify that the loans set out in Annexure A have been utilised for the respective purposes for which these loans have been availed and that the details set out at Annexures A, B and C to this certificate are true and correct.

9. We hereby consent to the extracts of this certificate being used in the DRHP to be filed with SEBI, the Stock Exchanges, and the RHP and the Prospectus to be filed with the RoC and submitted to the SEBI and the Stock Exchanges in connection with the Offer, and submission of this certificate as may be necessary, to any regulatory authority statutory, judicial or governmental authorities, and in any other material used in connection with the Offer and for disclosure on the website of the Company in connection with the Offer and/or for the records to be maintained by the BRLM in connection with the Offer and in accordance with applicable law. We also consent to this certificate to be uploaded on the website, repository and, or the database of the Stock Exchanges.

10. We confirm that the information in this certificate is true, fair and correct. We hereby consent to this certificate being disclosed by the BRLM, if required (i) by reason of any law, regulation, order or request of a court or by any governmental or competent regulatory authorities or (ii) in seeking to establish a defense in connection with, or to avoid any actual, potential or threatened legal, arbitral or regulatory proceeding or investigation related to any matter regarding issuance and listing of the equity shares of the Company. We undertake to update you, in writing, of any change in the above-mentioned disclosures which we are aware of until the Equity Shares allotted, pursuant to the Offer, are listed and commence trading on the Stock Exchanges. In the absence of any such communication from us, the above information should be considered as updated information until the Equity Shares commence trading on the Stock Exchanges, pursuant to the Offer.

11. This certificate may be relied on by the BRLM and to assist the BRLM in context of due diligence procedures that the BRLM has to conduct and the documents in relation of their investigation of the affairs of the Company in connection with the Offer.

12. All capitalized terms not defined herein bear the meaning ascribed to them in the Offer Documents.

Yours sincerely,

For and on behalf of
Rishi Kapoor & Company
Chartered Accountants
Firm Registration Number: 006615C
Peer Review Certificate No.: 024428

RISHI KAPOOR & CO. GHAZIABAD CHARTERED ACCOUNTANTS

Jyoti Arora
Partner
Membership No.: 455362
UDIN: 26455362RDGBHZ4279

Place: Ghaziabad
Date: July 15, 2026

FINANCIAL INDEBTEDNESS

Annexure – A

Summery of Borrowings (sanctioned and outstanding) as at May 31, 2026

(₹ in million)

Category of Borrowing	Sanctioned Amount as on May31, 2026	Amount outstanding as on May 31 , 2026
Borrowings of Company		
Secured		
Working capital facilities		
Fund based >>	370.00	343.89
*Non-fund based **	2,100.00	1,687.80
Term loans **	371.17	352.86
Vehicle Loan	30.16	12.41
Interest accrued but not due	-	-
Unsecured		
From Directors/Shareholders/Relative	259.90	259.90
From Others	60.14	60.14
From Others		
Working capital facilities		
Fund based<<	27.50	27.68
Non-fund based	-	-
Term loans	-	-
Interest accrued but not due	-	-
Total	**3,218.87**	**2,744.68**

>> This includes the Cash Credit/Overdraft facilities including Adhoc facility, Drul facility and outstanding creditors for Letter of Credit.

**This includes Bank Guarantee and Letter of Credit facilities. Further out of the total Letter of Credit facility of ₹ 50.00 million, ₹ 25.00 million is the submit of Bank Guarantees, sanctioned from HDFC Bank. However, LC creditors are shown under fund based facilities.*

***This include Guaranteed Emergency Credit Line (GECL) loans, Equipment loans, Mobilization advances taken from the bank as sublimit of the Bank Guarantee and Working capital demand loans (taken as sublimit of Bank Guarantee limit) but does not include vehicle loans as they have been shown separately.*

<< The outstanding Balance of this working capital facility includes the interest accrued for the month of May 31, 2026.

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Annexure - B

Principal terms of the subsisting borrowings availed by our Company are disclosed below:

The details provided below are indicative and there may be additional terms, conditions and requirements under the various financial documentation executed by us in relation to our indebtedness.

1. ***Interest rate***: The interest rates of the borrowings availed by Company range between 7.30 % to 14.95 % per annum.

2. ***Repayment and Tenor:*** The repayment period for the loans availed by the Company range between 12 Months to 61 Months and the Company is required to repay the borrowings availed in accordance with the repayment schedule stipulated in the relevant loan documentation.

3. ***Details of security in relation to the credit facilities of the Company:*** Security of each loan & credit facilities is enclosed in Annexure B.

4. **Penal Interest:** In terms of certain borrowings availed by the Company, the penal interest charged by the lenders may range between 1 % to 18 % over and above the interest rate for all over dues and delays of any monies payable (both principal and interest).

5. ***Restrictive Covenants***: As per the terms of our loan agreements, certain corporate actions for which our Company requires to intimate the lender and includes.

   (a) Effecting any change in control/ ownership/ management/ directorship of our Company amongst others;
   (b) Amending the constitutional documents of our Company, including the Memorandum of Association and Articles of Association;
   (c) Effecting any changes to the capital structure or shareholding pattern of our Company;
   (d) Enter into any scheme of merger, amalgamation, compromise or reconstruction, or do a buyback;
   (e) Undertaking any new business, operations or projects or substantial expansion of any current business, operations, or projects;

   This is an indicative list and there may be additional terms that may amount to an event of default under the various borrowing arrangements entered into by the Company.

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CHARTERED ACCOUNTANTS

6. ***Events of Default***: Our borrowing arrangements prescribe the following events of default, including, among others:

(a) Failure and inability to pay amounts on the due date;
(b) Non-payment or delay in repayment of Facility or payment of interest to the Lender;
(c) Utilisation of the loan for any other purpose other than the purpose for which the loan is sanctioned;
(d) Making any representation or warranty that is incorrect or misleading;
(e) Cross default under other financing arrangements entered into with the lenders;
(f) Bankruptcy, insolvency or any such event;
(g) Breach of any of the terms of the transaction documents by the Borrower; and

This is an indicative list and there may be additional terms that may amount to an event of default under the various borrowing arrangements entered into by the Company.

7. ***Details of Category of Borrowing:***

(₹ in million)

Category of borrowing	Sanctioned / Loaned amount	Outstanding amount as on May 31, 2026
Working Capital Facility (From Banks) >>	370.00	343.89
Working Capital Facility (From Others) <<	27.50	27.68
Bank Guarantee & Letter of Credit*	2,100.00	1,687.80
Term Loans**	371.17	352.86
Vehicle Loan	30.16	12.41
Loan equivalent risk facility	-	-
Unsecured loans from related party and body corporate	320.04	320.04
Total	**3,218.87**	**2,744.68**

>>This includes the Cash Credit/Overdraft facilities including Adhoc facility, Drul facility and outstanding creditors for Letter of Credit.

<< The outstanding Balance of this working capital facility includes the interest accrued for the month of May 31, 2026.

**This includes Bank Guarantee and Letter of Credit facilities. Further out of the total Letter of Credit facility of ₹ 50.00 million, ₹ 25.00 million is the submit of Bank Guarantees, sanctioned from HDFC Bank. However, LC creditors are shown under fund based facilities.*

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***This include Guaranteed Emergency Credit Line (GECL) loans, Equipment loans, Mobilization advances taken from the bank as sublimit of the Bank Guarantee and include Working capital demand loans (taken as sublimit of Bank Guarantee limit) but does not vehicle loans as they have been shown separately.*

Consequences of occurrence of events of default: In terms of the facility agreements and sanction letters, the following, among others, are the consequences of occurrence of events of default, the lenders may:

a) demand that all or any part of the amount due together with accrued interest and all other amounts accrued in relation to the facility be paid immediately;
b) enforce the security;
c) impose of penal interest over and above the contracted rate on the amount in default;
d) cancel the undrawn commitments under the Facility;
e) exercise any other rights under the Transaction Documents/ applicable law.

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Annexure - C

There is no Guarantees Provided to Financial Institutions against credit facilities extended to third parties by the Company as of May 31, 2026.

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Annexure – D

Except as stated below, Promoter Selling Shareholder has not provided any guarantees for the loans availed by the Company:

(₹ in million)

Name of the Lender	Name of the Promoter Selling Shareholder	Type of Borrowing (Reason)	Sanctioned Amount	Purpose of Facility
Punjab National Bank	Kartikey Constructions (Partnership Firm)	Working Capital Facilities (Cash Credit & Bank Guarantees)	1,000.00	For Working Capital requirements
ICICI Bank Limited	Kartikey Constructions (Partnership Firm)	Working Capital Facilities (Overdraft Limit & Bank Guarantees)	400.00	For Working Capital requirements

RISHI KAPOOR & CO. GHAZIABAD CHARTERED ACCOUNTANTS

FINANCIAL INDEBTEDNESS

Detailed Borrowings (sanctioned and outstanding) as at May 31, 2026

(*₹ in million*)

Sr. No.	Nature of Borrowings	Purpose of Borrowings	Tenure	Rate of Interest per annum (%)	Nature of Security Pledge	Amount Sanctioned	Amount outstanding as on May 31, 2026
Working Capital Facilities-Fund Based>>							
1	Punjab National Bank - Cash Credit Limit	Business Purpose	1 Year	10.15	**Primary Security** Hypothecation on 1st Pari-passu basis on stocks of raw materials, stock in process, finished goods, stores & spares, receivables and other current assets (existing and future) lying at work sites of various projects and office godowns with other lenders under multiple banking arrangements. **Collateral Security** • Hypothecation of entire unencumbered fixed assets of the Company on Pari-pasu basis. • Hypothecation/Mortgage of Block Assets Immovable Properties as below: 1- Property bearing No. B-27, Sector-49, Noida, Gautam Budh Nagar, Uttar Pradesh 2- Plot bearing No. NK-II 265A, Indirapuram, Ghaziabad, Uttar Pradesh	150.00	147.89

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					3- Lease hold (JDA) Plot No. 44, Gulmohar Park-I, Mahal Jagatpura, Jaipur, Rajasthan		
					4- Lease hold (JDA) Plot No.45, Gulmohar Park-I, Mahal Jagatpura, Jaipur, Rajasthan		
					5- Lease hold (JDA) Plot No.52, Gulmohar Park-I, Mahal Jagatpura, Jaipur, Rajasthan		
					6- Lease hold (JDA) Plot No.53, Gulmohar Park-I, Mahal Jagatpura, Jaipur, Rajasthan		
					7- Lease hold (JDA) Plot No. S 59, Mahesh Nagar, Jaipur, Rajasthan		
					8- Property situated at 29, Avadhpuri, Near Mahesh Nagar, Jaipur, Rajasthan		
					9- Khasra No.333 out of Khata No.194, Village Sikri Kalan, Pargana Jalalabad, Delhi Meerut Road, Modinagar, Ghaziabad, Uttar Pradesh		
					• FDR kept in the Account-00753031051526 • FDR kept in the Account-642000PU00009990 • FDR kept in the Account-642000GR00000496		
					Personal Guarantee of the following Guarantor 1- Sanjay Tyagi 2- Rekha Tyagi 3- Kartikey Tyagi 4- Madhusudan Gupta 5- Kamlesh Gaur 6- M/s Kartikey Constructions 7- Anju Sharma		

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2	HDFC Bank Limited- Cash Credit Limit	Business Purpose	1 Year	8.75	• First Charge on Pari Passu with Punjab National Bank, Kotak Mahindra Bank Limited and ICICI Bank Limited on Current Assets viz. Stocks of Raw Material, Stock in Process, Finished Goods, Consumable Stores & Spares and Book Debts, bills whether documentary or clean, outstanding monies, receivables of the Company, both present & future. • Equitable Mortgage of property bearing B-137, Sector-2, Noida, Uttar Pradesh. • Unconditional and irrevocable personal guarantees of Shri Sanjay Tyagi, Smt. Rekha Tyagi & Mr. Kartikey Tyagi	60.00	37.31
3	HDFC Bank Limited- Drul LC	Business Purpose	1 Year	8.75		40.00	2.34
4	HDFC Bank Limited- Letter of Credit Facility	Business Purpose	1 Year	-		-@	41.97
5	Kotak Mahindra Bank (Cash Credit including WCDL of ₹ 50.00 million as sublimit)	Business Purpose	1 Year	9.10	1.**Primary Security**-Continuation of First Pari Passu charge with Punjab National Bank, HDFC Bank and ICICI Bank on all existing and future current assets of the Borrower. 2.**Collateral Security**: Continuation of Equitable Mortgage over following properties: 1- Plot No. 17, Block A, Sector 49, Noida, Uttar Pradesh - 201301 (First & Exclusive Charge) 2- Plot No. C-83, RDC Raj Nagar, Ghaziabad, Uttar Pradesh - 201002 (First & Exclusive Charge). 3.**Personal Guarantee** of Sanjay Tyagi, Rekha Tyagi and Kartikey Tyagi and **Corporate Guarantee** of Security provider M/s Shiv Durga Constructions Company (Prop Anuj Sharma).	50.00	44.44
6	Kotak Mahindra Bank – WCDL (Adhoc)	Business Purpose	90 Days	11.50		30.00	30.00

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7	ICICI Bank Limited- Overdraft Limit	Business Loan	1 Year	8.75	Land bearing Khasra No. 647/1, Khasra No.647/2 and Khasra No.649/2 situated in Village Kadarabad, Paragana Jalalabad, Tehsil Modi Nagar, District Ghaziabad. Exclusive Charges on Movable Fixed Assets Exclusive Charges on Fixed Deposit, which are exclusively lien mark for ICICI Bank First Pari-passu Charges of Current Assets Personal Guarantee of Sanjay Tyagi, Smt. Rekha Tyagi, Kartikey Tyagi, Sudesh Sharma & Smt. Anju Sharma Corporate Guarantee of M/s Kartikey Constructions as well as the Security provider, i.e. M/s Santoor Promoters Private Limited.	40.00	39.94
>>This includes the Cash Credit/Overdraft facilities including Adhoc facility, Drul facility and outstanding creditors for Letter of Credit. @ Total sanction of letter of credit is of ₹ 50 million, out of which ₹25 million is sub-limit of Bank Guarantee. Therefore, cumulative sanction has been shown under the non-fund facility.							
TOTAL (A)						**370.00**	**343.89**
Line of Credit and Bank Guarantee-Non-Fund Based							
8	Punjab National Bank - Performance/ Financial Bank Guarantee	Business Purpose	1 Year	Commission – 1.25%	**Primary Security for Bank Guarantee Limit** • Counter Guarantee of the Company • First Pari-Passu charges on current assets of the company at various sites with other lenders under multiple banking arrangement. • Cash Margin in the shape of bank deposit@15% of the Limit	850.00	811.16

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					Collateral Security		
					Hypothecation of entire unencumbered fixed assets of the Company on Pari-pasu basis.		
					Hypothecation/Mortgage of Block Assets Immovable Properties as below:		
					1- Property bearing No. B-27, Sector-49, Noida, Gautam Budh Nagar, Uttar Pradesh		
					2- Plot bearing No. NK-II 265A, Indirapuram, Ghaziabad, Uttar Pradesh		
					3- Lease hold (JDA) Plot No. 44, Gulmohar Park-I, Mahal Jagatpura, Jaipur, Rajasthan		
					4- Lease hold (JDA) Plot No.45, Gulmohar Park-I, Mahal Jagatpura, Jaipur, Rajasthan		
					5- Lease hold (JDA) Plot No.52, Gulmohar Park-I, Mahal Jagatpura, Jaipur, Rajasthan		
					6- Lease hold (JDA) Plot No.53, Gulmohar Park-I, Mahal Jagatpura, Jaipur, Rajasthan		
					7- Lease hold (JDA) Plot No. S 59, Mahesh Nagar, Jaipur, Rajasthan		

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					8- Property situated at 29, Avadhpuri, Near Mahesh Nagar, Jaipur, Rajasthan 9- Khasra No.333 out of Khata No.194, Village Sikri Kalan, Pargana Jalalabad, Delhi Meerut Road, Modinagar, Ghaziabad, Uttar Pradesh • FDR kept in the Account-00753031051526 • FDR kept in the Account-642000PU00009990 FDR kept in the Account-642000GR00000496 Personal and Corporate Guarantee of the following Guarantor 1- Sanjay Tyagi 2- Rekha Tyagi 3- Kartikey Tyagi 4- Madhusudan Gupta 5- Kamlesh Gaur 6- M/s Kartikey Constructions 7- Anju Sharma		
9	HDFC Bank - Performance/ Financial Inland Bank Guarantee	Business Purpose	1 Year	Commission – 1.00% p.a.	• First Charge on Pari Passu with Punjab National Bank, Kotak Mahindra Bank Limited and ICICI Bank Limited on Current Assets viz. Stocks of Raw Material, Stock in Process, Finished Goods, Consumable Stores & Spares and Book Debts, bills whether documentary or clean, outstanding monies, receivables of the Company, both present & future. • 15% Cash Margin in the form of FDRs for Bank Guarantee & Letter of Credit • Equitable Mortgage of property bearing B-137, Sector-2, Noida, Uttar Pradesh.	460.00	220.50
10	HDFC Bank Limited	Business Purpose	1 Year	Commission – 1.00% p.a.		50.00	0.85

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	(Against LC) (including 25000000 sublimit of BG) *				• Unconditional and irrevocable personal guarantees of Shri Sanjay Tyagi, Smt. Rekha Tyagi & Mr. Kartikey Tyagi		
11	Kotak Bank Limited- Performance/ Financial Inland Bank Guarantee.	Business Purpose	1 Year	Commission – 1.00% p.a.	1.**Primary Security-**Continuation of First Pari Passu charge with Punjab National Bank, HDFC Bank and ICICI Bank on all existing and future current assets of the Borrower. 2.**Collateral Security**: (A) 10% Cash Margin in the form of FDRs for Bank Guarantee & Letter of Credit (B) Continuation of Equitable Mortgage over following properties: 1- Plot No. 17, Block A, Sector 49, Noida, Uttar Pradesh (First & Exclusive Charge) 2- Plot No. C-83, RDC Raj Nagar, Ghaziabad, Uttar Pradesh (First & Exclusive Charge). 3. **Personal Guarantee** of Sanjay Tyagi, Rekha Tyagi and Kartikey Tyagi 4. **Corporate Guarantee** of Security provider M/s Shiv Durga Constructions Company (Prop Anuj Sharma)	380.00	296.22
12	ICICI Bank - Performance/ Financial Inland Bank Guarantee	Business Purpose	1 Year	Commission – 1.00% p.a.	Land bearing Khasra No. 647/1, Khasra No.647/2 and Khasra No.649/2 situated in Village Kadarabad, Paragana Jalalabad, Tehsil Modi Nagar, District Ghaziabad. 10% Cash Margin in the form of FDRs for Bank Guarantee & Letter of Credit Exclusive Charges on Movable Fixed Assets	360.00	359.07

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					Exclusive Charges on Fixed Deposit, which are exclusively lien mark for ICICI Bank First Pari-passu Charges of Current Assets Personal Guarantee of Sanjay Tyagi, Smt. Rekha Tyagi, Kartikey Tyagi, Sudesh Sharma & Smt. Anju Sharma Corporate Guarantee of M/s Kartikey Constructions as well as the Security provider, i.e. M/s Santoor Promoters Private Limited.		
TOTAL (B)						**2,100.00**	**1,687.80**
*Creditors related to letter of credit of ₹ 41.97 million has already been shown above under working capital facilities – fund based.							
Vehicle Loans							
13	Union Bank of India- Car Loan	Business Purpose	60 months	7.40	Hypothecation of Motor Car	1.70	0.15
14	Union Bank of India- Car Loan	Business Purpose	60 months	7.40	Hypothecation of Motor Car	5.80	0.52
15	Union Bank of India- Car Loan	Business Purpose	60 months	7.30	Hypothecation of Motor Car	1.78	0.31
16	Union Bank of India - Car Loan	Business Purpose	60 months	7.40	Hypothecation of Motor Car	2.58	0.71
17	HDFC Bank Limited- Car Loan	Business Purpose	60 months	8.50	Hypothecation of Motor Car	4.29	1.64

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18	HDFC Bank Limited- Car Loan	Business Purpose	39 months	9.55	Hypothecation of Motor Car	1.67	0.92
19	Bank of Baroda- Car Loan	Business Purpose	60 months	9.25	Hypothecation of Motor Car	11.50	7.74
20	HDFC Bank Limited-Car Loan	Business Purpose	39 months	9.40	Hypothecation of Motor Car	0.84	0.42
TOTAL (C)						**30.16**	**12.41**
Term Loans **							
21	HDFC Bank Limited- Mobilization Advance - UBSTL (Sublimit of Bank Guarantees)	Business Purpose	1 Year	Floating Rate	Being the sublimit of the Non fund based facility, therefore the nature of security pledge is same as mentioned in above points for HDFC Bank	280.00	275.83
22	HDFC Bank Limited - WCTL by way of Guaranteed Emergency Credit Line (GECL) under	Business Purpose	61 months (Including Moratorium Period of 24 Months)	9.25	Extension of Second Ranking Charge over existing primary and collateral securities with HDFC Bank as already mentioned above	13.10	3.80

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	ECLGS Scheme of National Credit Guarantee Trustee Company Limited						
23	Kotak Mahindra Bank Limited - WCDL (Sublimit of Bank Guarantees)	Business Purpose	1 Year/90 Days	As per sanction letter	Being the sublimit of the Non fund based facility, therefore the nature of security pledge is same as mentioned in above points for Kotak Mahindra Bank	70.00	67.58
24	HDFC Bank Limited-Construction Equipment Loan	Business Purpose	37 months	9.06	Hypothecation of Construction Equipment	3.05	2.08
25	HDFC Bank Limited-Construction Equipment Loan	Business Purpose	37 months	9.10	Hypothecation of Construction Equipment	1.27	0.90
26	HDFC Bank Limited-	Business Purpose	37 months	9.06	Hypothecation of Construction Equipment	2.48	1.74

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	Construction Equipment Loan						
27	HDFC Bank Limited-Construction Equipment Loan	Business Purpose	37 months	9.10	Hypothecation of Construction Equipment	1.27	0.93
Total (D)						**371.17**	**352.86**
***This include Guaranteed Emergency Credit Line (GECL) loans, Equipment loans, Mobilization advances taken from the bank as sublimit of the Bank Guarantee and include Working capital demand loans (taken as sublimit of Bank Guarantee limit) but does not vehicle loans as they have been shown separately.*							
Unsecured Loans from Related Parties							
Directors							
28	Sanjay Tyagi	Business Purpose	On Demand	12.00	-	99.47	99.47
29	Rekha Tyagi	Business Purpose	On Demand	12.00	-	108.51	108.51
30	Kartikey Tyagi	Business Purpose	On Demand	12.00	-	13.73	13.73
Relatives							
31	Ritu Tyagi	Business Purpose	On Demand	-	-	2.21	2.21
32	Vartika Tyagi	Business Purpose	On Demand	12.00	-	10.70	10.70
33	Neeraj Tyagi	Business Purpose	On Demand	-	-	5.06	5.06

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34	Neeraj Tyagi HUF	Business Purpose	On Demand	-	-	6.89	6.89
35	Sanjay Tyagi HUF	Business Purpose	On Demand	12.00	-	13.33	13.33
	Others				-		
36	Avadh Developers Private Limited	Business Purpose	On Demand	12.00	-	60.14	60.14
37	Oxyzo Financial Services Limited - Purchase Financing <<	Business Purpose	1 Year	14.95	No Security - Unsecured Loan	27.50	27.68
Total (E)						**347.54**	**347.72**
<< The outstanding Balance of this working capital facility includes the interest accrued for the month of May 31, 2026.							
Grand Total (A+B+C+D+E)						**3,218.87**	**2,744.68**

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