



H.N. Pradhan & Co.

CHARTERED ACCOUNTANTS

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)					
No.Nil		Date:- 3rd August 2026			
No.....		Date: 21.07.26			
Information as on 21.07.26					
Subject: Certificate of amount incurred for Construction and Development of the Project "SG NAKSHATRA" No. of building 77 Towers [UPRERA Registration Number: Applied For] situated on the PLOT NO. 04/BS-02/5 (04/GH-5) SIDDHARTH VIHAR YOJNA, Ghaziabad 201009, Uttar Pradesh, demarcated by its boundaries- 4/BS24 to the North, Other Property to the South, other property to the East, 50 meter road to the west, Competent Development Authority Uttar Pradesh Awas Evam Vikash Parishad (UPAVP) admeasuring 19750 sq.mts. area being developed by M/S SAMS REAL ESTATE PVT. LTD (Promoter Id- UPRERAPRM490538) having Separate A/c No. 777705185208 in ICICI Bank Ltd					
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 latest the DM circle rate of the subject land, whichever is higher.	33,761.86			
	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 of the subject land on the date of application of registration in U.P. RERA, whichever is higher.	-			
	iii- In case of land being 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	33,761.86			
	(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.	33,761.86	8,852.00	-	8,852.00
	ii- In case of acquisition through Joint Development Agreement, the actual cost incurred by the landowner or the value of the subject land at DM Circle Rate of the subject land on the date of application of registration in U.P. RERA, whichever is higher.	-	-	-	-
	iii- In case of land being 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 % completion and withdrawal purpose	33,761.86	8,852.00	-	8,852.00
	(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;	7,500.00	2,495.15	-	2,495.15
	(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);	1,953.51	1,953.51	-	1,953.51
	(d) Interest (Other than Penal Interest and Penalties etc.) on loan/ borrowing provided such loan/ borrowing has been utilised for purchase of land				
	i) paid to Scheduled Banks				
	ii) paid to others e.g. NBFC, Unsecured Loan(s)- this interest amount will be restricted at State Bank of India - Marginal cost of Fund based lending Rate (SBI - MCLR)				
	iii) 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	43,215.37			
1B	- For Withdrawal Purpose i.e. a.2+ b+c+d	43,215.37	13,300.66	-	13,300.66
2	Project Clearance Fees (strictly related to construction and development of the this project)				
	(a) Fees paid to RERA	1.04	1.04	-	1.04
	(b) Fees paid to Local Authority	-	-	-	-
	(c) Consultant/Architect Fees (directly attributable to project)	900.00	46.73	-	46.73
	(d) Other, if any attributable to project (specify)	-	-	-	-
	TOTAL OF FEES PAID	901.04	47.77	-	47.77



3A	Cost of Construction and Development				
	(a) Cost of services (water, electricity to construction site), Site Overheads;	1,500.00	67.61	-	67.61
	(b) b. Depreciation cost of machinery and equipment under the ownership of the promoter based on the actual use of such machinery or equipment in the relevant project, along with cost of maintenance, consumables, etc, as long as these cost are directly incurred on the construction of the said project. In case, the said machinery and equipment are used in more than one project only the apportioned amount of depreciation, the cost of maintenance and consumables shall be charged on the relevant project;	103,828.16			-
	(c) Hiring charges of the machinery and equipment on the basis of actual use in the relevant project				
	(d) Cost of materials actually purchased;				
	(e) Cost of Salary and Wages (excluding cost of salaries of employees of the company not directly attached to project);	3,000.00	97.72	-	97.72
	Total of Construction and Development Cost (sum of (a) to (e) of 3A)	108,328.16	165.33	-	165.33
3B	Cost of Construction and Development incurred (the amount as reported in Row 4 (after Table-B) of the latest Engineer's Certificate i.e. REG-2)		165.33	-	165.33
3C	Total Construction and Development Cost (Lower of 3A and 3B)		165.33	-	165.33
	Interest on loan/ borrowing (Other than Penal Interest and Penalties etc.) provided such loan/ borrowing has been utilised for construction of this project:				
3D	a) paid to Scheduled Banks b) paid to others e.g. NBFC, Unsecured Loan(s)- this interest amount will be restricted at State Bank of India - Marginal cost of Fund based lending Rate (SBI - MCLR)*	6,900.00			
3E	TOTAL CONSTRUCTION AND DEVELOPMENT COST (S No. 3C + S No. 3D)	115,228.16	165.33	-	165.33
4	TOTAL COST OF PROJECT				
4A	- For Project Estimation Purpose (S No. 1A + S No. 2 + S No. 3E)	159,344.57			
4B	- For % completion of the project and withdrawal purpose (S No. 1B + S No. 2 + S No. 3E)	159,344.57	13,513.76	-	13,513.76
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		0%		
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)		8%		
7	Total amount received from allottees till date since Inception of the Project		0.00		
8	70% Amount to be deposited in Separate Account (70%*S No. 7)		0.00		
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)				
	a- Loan disbursed before grant of RERA Registration in an account other than the Separate Account		0.00		
	b- Loan disbursed before grant of RERA Registration in the Separate Account				
	c- Loan disbursed after grant of RERA Registration and credited in Separate A/c				
	d- Loan disbursed after grant of RERA Registration but credited in an account other than Separate A/c				
	Total Loan Disbursed (10a+10b+10c+10d)		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)		0.00		
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)		13513.76		
14	70% of the amount paid to the GST Department from the amount collected from the Allottees		0.00		
15	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		
16	Amount actually withdrawn from Separate a/c till date since inception of the project. This shall include the following also: a- 70% of the amounts already realised till date but not deposited in the Separate Account b- Amount already withdrawn towards amount refunded to the allottee(s) against cancellation of unit(s) c- Amount already withdrawn for repayment of loan as mentioned in 10a above (principal only)		0.00		
17	Bank charges, if any		0.00		
18	Repayment, if any, of principal amount of the loan/ borrowings taken against this project (to be allowed only after receipt of Completion Certificate/ Occupancy Certificate in accordance with the Bank Account Directions)*		0.00		
19	Computed Balance in Separate A/c as on date: (S No. 12 - S No. 16 - S No. 17)		0.00		
20	Actual Balance available in Separate A/c as on date		0.00		



21	Difference between the computed balance and actual balance in Separate A/c (S No. 19 - S No. 20) Should be Nil (In case computed balance is significantly higher than actual balance, revisit Row 16)	0.00
22	Eligibility for withdrawal (i.e. the amount that can be withdrawn) from the Separate A/c (S No. 13 + S No. 14 + S No. 15 + S No. 18- S No. 16)*	13513.76
23	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	0.00
24	Amount that can be finally transferred to the Transaction account (S No. 22 - S No. 23)	13513.76

This certificate is being issued on specific request of SAMS REAL ESTATE PRIVATE LIMITED (UPRERAPRM490538) for UP RERA compliance. The certification is based on the information and records produced before us and is true to the best of our/my knowledge and belief.

Notes:

1) Based on the information provided by the promoter, I/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.

2) It has been understood and confirmed by the promoter that admissibility of the interest on borrowings from Unsecured Loans/From institutions other than Banks for this project is restricted to SBI MCLR.

3) We certify that out of the **total estimated interest** in this certificate, Rs. NIL Lacs is the interest on unsecured loans/From institutions other than Banks and is restricted to the prevailing SBI MCLR i.e. NA%.

4) We certify that out of the **total interest amount incurred** in this certificate, Rs.NIL Lacs is the interest on unsecured loans/From institutions other than Banks and is restricted to the prevailing SBI MCLR i.e. NA%.

*5) We certify that the entry at Row 18 has been taken here for repayment of Principal amount of the loan/borrowings against this project after verifying that the CC/ OC of the entire project has been received (else entry at Row18 is Zero)

6) We also certify that there have been no changes in the prescribed format of the REG-3 and is prepared strictly in accordance of the provisions of Project Bank Account Directions (as amended from time to time).

Place: Delhi
Dated: 03.08.2026

For H.N.PRADHAN & CO.
Chartered Accountants
Firm' Regn. No. 02208-N

(CA. SHEKHAR GUPTA)
Partner
M.No. 093153
UDIN: 26093153SVNFAT5908



PART-B						
No. Nil			Date:- 3rd August 2026			
Information as on 21.07.26			Date: 21.07.26			
Subject: Certificate of amount incurred for Construction and Development of the Project "SG NAKSHATRA" No. of building /7 Towers [UPRERA Registration Number: Applied For] situated on the PLOT NO. 04/BS-02/5 (04/GH-5) SIDDHARTH VIHAR YOJNA, Ghaziabad 201009, Uttar Pradesh, demarcated by its boundaries- 4/BS2/4 to the North, Other Property to the South, other property to the East, 50 meter road to the west, Competent Development Authority Uttar Pradesh Awas Evam Vikash Parishad (UPAVP) admeasuring 19750 sq.mts. area being developed by M/S SAMS REAL ESTATE PVT. LTD (Promoter Id- UPRERAPRM490538) having Separate A/c No. 777705185208 in ICICI Bank Ltd // We also certify that: Out of the amount reported in Column 6 of S No. 4B above: (a) Rs. 13513.76 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)(i)(d) and is, therefore, admissible for withdrawal from the Separate Account. (b) Rs. NIL 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 Lacs 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						
2						
24						
Total		-				
This certificate is being issued on specific request of SAMS REAL ESTATE PRIVATE LIMITED (UPRERAPRM490538) for UP RERA compliance. The certification is based on the information and records produced before us and is true to the best of our/my knowledge and belief.						

Place: Delhi
Dated: 03.08.2026

For H.N. PRADHAN & CO.
Chartered Accountants
Firm' Regn. No. 02208N

(CA. SHEKHAR GUPTA)
Partner
M.No. 093153
UDIN: 26093153SVNFAT5908





Government of National Capital Territory of Delhi

1. The authenticity of this Stamp certificate should be verified at 'www.shcilestamp.com' or using e-Stamp Mobile App of Stock Holding Company of India. Any discrepancy in the details on this Certificate and as available on the website / Mobile App renders it invalid.

2. The onus of checking the legitimacy is on the users of the certificate.

3. In case of any discrepancy please inform the Competent Authority

SAMS REAL ESTATE PVT. LTD.

Form-RA-8

Affidavit for Declaration on Credit Facilities Availed for the Project

(On Company/ Promoter's Letter Head)

To,

The Secretary

Uttar Pradesh Real Estate Regulatory Authority

Lucknow, Uttar Pradesh

Sub: Affidavit / Declaration on Credit Facilities Availed for the Project

1. I, **GAURAV GUPTA** Promoter of the proposed project / duly authorized by the Promoter of the proposed project, do hereby solemnly declare, undertake and state that as on date given in the verification below the following credit facilities (secured / unsecured) have been availed / are in the process of finalization for project **SG NAKSHATRA** (Name of Project).

	DETAILS	
a.	Name of Lender	Not applicable as no credit facilities availed as on date
b.	Address of Lenders' Office/Branch	
c.	Date of Borrowing/First Disbursement	
d.	Amount Sanctioned	
e.	Amount Disbursed	
f.	Outstanding Amount as on date of affidavit	
g.	Details of Project Assets given as Mortgage/Security	

2. I undertake that funds from the declared credit facility will be deposited in the separate account of this project only.
3. I undertake those Rs Nil lacs against the total credit facility has been availed from a banking institution at the prevailing rate at the bank.

For SAMS REAL ESTATE PVT. LTD.


Director



SAMS REAL ESTATE PVT. LTD.

And/or

4. I undertake that Rs. Nil lacs against the total credit facility has been availed as an unsecured loan at the interest rate of N.A.% per annum; however, the claim of interest amount from the separate account of the project will be limited to SBI MCLR.
5. I also confirm that the certificate given by the Chartered Accountant (including UDIN) **Sri Shekhar Gupta**, membership no **093153** certifying all the borrowings on date, as required under para 10 of the Project Account Directions issued by U.P. RERA is enclosed with this affidavit.
6. I confirm that the certificate issued by the lending bank/institution namely, N.A. as required under the Project Account Directions issued by U.P. RERA is also enclosed with this affidavit.
7. A future loan of **Rs 20000** lacs is proposed to be availed for the project from Bank (name of the bank and/ or NBFC and /or Unsecured source-to be decided). For the proposed loan of **Rs. Nil** lacs to be borrowed from NBFC / Unsecured source (out of the total loan amount of Rs 20000 lacs), interest amount in the estimated cost of the project has been restricted to SBI MCLR which on the date is N.A.% per annum.
8. I/ We understand that as per provision laid down in Section 11(4)(h) of RERA Act, after the execution of an agreement for sale for any apartment, plot or building, as the case may be, I/we cannot mortgage or create a charge on such apartment, plot or building, as the case may be, and if any such mortgage or charge is made or created then
notwithstanding anything contained in any other law for the time being in force, it shall not affect the right and interest of the allottee who has taken or agreed to take such apartment, plot or building, as the case may be.

For SAMS REAL ESTATE PVT. LTD.

Deponent


Director

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 NEW DELHI on this 3rd date of August 2026

For SAMS REAL ESTATE PVT. LTD.

Deponent


Director



ATTESTED

Notary Public
(INDIA)

03 AUG 2026



H.N. Pradhan & Co.
CHARTERED ACCOUNTANTS

To,
Finance Consultant,
Uttar Pradesh Real Estate Regulatory Authority
Naveen Bhavan, Rajya Niyojan Sansthan,
Kala Kankar House, Old Hyderabad, Lucknow - 226007

Dear Sir,

We have reviewed the books of accounts and other financial information in respect of project **SG NAKSHATRA** of **SAMS REAL ESTATE PRIVATE LIMITED**. As required under para 10 of the Project Account Directions issued by U.P. RERA, we certify that there is no Borrowing/loan (Secured or Unsecured) sanctioned for said project and there is no outstanding borrowing/loan amount as on date of the certificate. Further, we have verified charge appearing on the MCA portal as on date of the certificate and we certify that there is no charge created/appearing on MCA portal in respect of said project.

For **H. N. PRADHAN & CO.**
Chartered Accountants
Firm Registration No: 002208N

CA. Shekhar Gupta -
Partner
Membership No: 093153
UDIN: 26093153ERZZQY6999



Place: New Delhi
Date: 03.08.2026