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To

Date: 29th May '24

M/s.Oswal Residential Buildings LLP
6th Floor, 607, INFINITY IT LOGOON,
Webel Bhavan, Sector-5, Bidhan Nagar,
North Twenty Four Parganas,
West Bengal, 700091

Dear Mr.Saurav Bafna and Mr.Sachin Bafna,

Sub: Sanction Letter for Financial Assistance by way of Rupee Term Loan of Rs. 40.00 Crores towards project "Orchard Amritaya".

Basis the Information shared between Bajaj Housing Finance Ltd. (BHFL) & You, we, at your request, in principle agree to extend the Facility subject to the terms and conditions as mentioned below.

Kindly note, this Term Sheet is subject to completion of comprehensive legal, financial, technical and other due diligence to the satisfaction of BHFL and should not be construed as giving rise to any binding obligation on part of BHFL. BHFL reserves the right to cancel, add, modify or alter the entire or partly any terms and conditions including Facility Amount and terms and condition set basis further due diligence.

Unless BHFL receives duplicate copy of this Letter, duly signed in token of acceptance, within 5 days from the date of this Letter and unless agreements / documents are signed / executed in respect of the Facilities within 30 days from the date of acceptance of this Letter, the Offer may be rescinded by BHFL.

Regards,



Authorized Signatory

Stanley George

Emp ID- 800722
RSM, Sales, GB-06A

Approved and accepted by the Borrower
Oswal Residential Buildings LLP

Signature(s) *S. Bafna*

Authorized Designated Partner

Date 29/05/2024

Name Saurav Bafna

Designation Partner.

BHFL/Mortgages/ Sanction Letter/Developer Finance/Apr2024_V2

S. Bafna

Pooja Bafna

Stanley George

S. Bafna

Rashmi Bafna

S. Agarwal

BAJAJ HOUSING FINANCE LIMITED

www.bajajhousingfinance.in

Building Name, Raj Premier, EN Block, Plot No.37, 6th Floor, Kolkata - 700091, West Bengal.

Registered Office: Bajaj Auto Limited Complex, Mumbai-Pune Road, Akurdi, Pune - 411035, Maharashtra

Corporate Identity Number (CIN): U65910PN2008PLC132228

Tel: +9120718 78060 | Email: bhflwecare@bajajfinserv.in





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Terms & Conditions:

Borrower	M/s. Oswal Residential Buildings LLP
Co-Borrower	1. Mr.Saurav Bafna 2.Mr.Sachin Bafna 3.Mrs.Rashmi Bafna 4.Mrs.Pooja Bafna 5.Mr.Amit Agarwal 6. Mrs.Sunita Agarwal
Developer	M/s. Oswal Residential Buildings LLP
Lender	Bajaj Housing Finance Limited (BHFL)
Project	Orchard Amritaya ("The Project")
Facility	Loan not exceeding Rs. 40.00 Cr (Rupees forty crores only) for the purpose of Construction Finance and general working capital requirements of the residential Project referred to as the "Facility".
Purpose of Facility	<ul style="list-style-type: none"> Facility will be used towards construction cost and/or working capital requirement of the Project The Facilities, either in part or in full, will not be used for investment in capital markets or any other activity which is prohibited as per RBI or any illegal activity.
Tenure	Total tenure not exceeding 66 months including Principal standstill period of 39 months from date of first disbursement of Facility.
Interest on the Facilities	<ul style="list-style-type: none"> As on date, the Reference Rate of BHFL-CF-FRR is 17.80% per annum, spread is -4.90% per annum and the applicable rate is 12.90% per annum (subject to below point). In the event of any change/s in the Reference Rate post the date of sanction acceptance, the spread would remain unchanged, and the applicable rate would get revised in line with the change in Reference Rate. The Reference Rate, as applicable at the time of disbursal, will be applicable to the loan. Other components of BHFL-CF-FRR can be reviewed once in three years and changed if required.
Processing fees/ Commitment fees for the facility	<ul style="list-style-type: none"> The Borrower will pay 1.00% of the Facility Amount plus all applicable taxes and statutory levies upon issuance of final sanction letter. The Borrower will pay the charges towards legal diligence and technical evaluation / valuation of the project. The Borrower will pay entire processing fees upon acceptance of final sanction letter within 5 days from the date of issuance. The fees/ charges paid are non-refundable
Home Loan	<ul style="list-style-type: none"> Borrower to provide prominent display of home loan offerings of BHFL to all its potential customers and give space and access to all potential home loan customers on preferential basis to BHFL including sharing of leads and physical access to walk in customers and prominent



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	<p>display of BHFL offering in sales office wherein walk in customers of the project are being attended to.</p> <ul style="list-style-type: none"> Borrower to ensure that under no circumstances any other lender can be given preferential access to potential home loan customers at the project being financed by BHFL. In case where home buyers desire to purchase unit in the Project and who intends to avail a home loan, the Borrower shall refer such home buyers to BHFL for the home loan. BHFL undertakes to offer market competitive schemes (in line with all major industry players) and prices available to customers buying units in the project. 														
Marketing	<ul style="list-style-type: none"> The Borrower agrees and confirms that while undertaking any marketing activity with respect to the Project, the Borrower will mention "Project is Mortgaged with and Funded by Bajaj Housing Finance Limited. No objection certificate/ permission to mortgage from Bajaj Housing Finance Limited will be provided for sale of flats" in the pamphlets, brochures, advertisement hoarding, boards, mailers etc. pertaining to the Project. This is a regulatory requirement as per the Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, as amended from time to time, issued by the Reserve Bank of India ("RBI Directions"). Disbursal of second tranche will be done only post compliance of this regulatory requirement. 														
Prepayment/Foreclosure Charges	<ul style="list-style-type: none"> No prepayment charges throughout the tenure of the facility if prepayments are done as per the terms stipulated in the sanction letter & loan agreement. In case of any prepayment over & above the stipulated terms, BHFL reserves the right to levy pre-payment charges of 4% on such part payments. Any partial prepayment would require prior written notice of 45 days from the Borrower. In the absence of such a notice, adjustment of such prepayment against principal outstanding will be done post 45 days only. In case of balance transfer loans, BHFL reserves the right to charge pre-closure charges on the undisbursed amount. In case of other loans, BHFL reserves the right to charge pre-closure charges on the undisbursed amount if it is more than 10% of the sanction amount. 4% prepayment charges on the outstanding amount in case of takeover by any financial institution. 														
Disbursement schedule	<p>The facility amount of Rs. 40.00 Cr will be disbursed upon compliance of sales, construction cost, committed receivables and collection milestones as mentioned below:</p> <table border="1"> <thead> <tr> <th>S.no</th> <th>Tranche disbursement</th> <th>Cumulative disbursement schedule</th> <th>% of Project Cost Incurred (Excluding JDA & Interest)</th> <th>Cumulative sales milestone</th> <th>Cumulative Collection Milestone</th> <th>Committed Receivables (Developer Share)</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	S.no	Tranche disbursement	Cumulative disbursement schedule	% of Project Cost Incurred (Excluding JDA & Interest)	Cumulative sales milestone	Cumulative Collection Milestone	Committed Receivables (Developer Share)							
S.no	Tranche disbursement	Cumulative disbursement schedule	% of Project Cost Incurred (Excluding JDA & Interest)	Cumulative sales milestone	Cumulative Collection Milestone	Committed Receivables (Developer Share)									

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S.Saha

Pooja Bafna

Shantnu Aggarwal

Oswal Residential Buildings LLP

S.Saha

S.Saha

Rashmi Bafna

Shantnu Aggarwal

Authorized Designated Partner

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	Rs in Cr	Rs in Cr	%	(In sq.ft)	Rs in Cr	Rs in Cr
1	12.00	12.00	25.53%	256,988	22.40	88.62
2	5.00	17.00	38.00%	261,988	27.40	85.67
3	5.00	22.00	46.50%	266,988	34.40	80.71
4	5.00	27.00	56.00%	271,988	43.40	73.76
5	5.00	32.00	64.00%	279,988	52.40	68.03
6	4.00	36.00	71.00%	287,988	62.40	61.30
7	4.00	40.00	76.00%	295,988	72.40	54.58
Total	40.00					

Note:

- We will disburse the 1st tranche of Rs. 12.00 Cr post security perfection and satisfaction of pre-disbursement conditions.
- Apart from meeting the milestones as mentioned above, one of the pre-conditions for disbursement of 2nd tranche will be subject to compliance of the clause "Project is Mortgaged with and Funded by Bajaj Housing Finance Limited. No objection certificate/ permission to mortgage from Bajaj Housing Finance Limited will be provided for sale of flats" by the Borrower in the pamphlets, brochures, advertisement hoarding, boards, mallers etc. pertaining to the Project as per the RBI Master Directions dated February 17, 2021 with reference no. DOR.FIN.HFC.CC.No.120/03.10.136/2020-21 as amended from time to time.
- Both sales and construction milestone need to be adhered for release of every tranche amount.
- Project cost excludes land and interest cost.
- CA Certified cost incurred has to be submitted for every tranche disbursement certifying the tranche amount has been used towards project.
- Sales will be considered for only Sanctioned Units.
- The achievement of the Sales milestones, Cash flow and Tranche disbursement amount will be ascertained and considered as per the internal parameters of BHFL at its sole discretion.
- Entire loan funded by BHFL, collections from sale of units in the project as well as Borrower equity infused in the project to be utilized only for construction of the funded project, except as specifically mentioned herein. In case of any non-compliance, the Lender reserves the right to levy penal charges as per Annexure I.

Repayment for Facilities

- Interest to be serviced monthly during the principal standstill period from the current account of the Borrower through ECS/PDC's/NACH.
- Due date for the repayment will be 15th of every month
- Amount credited in the escrow account from the first date of disbursement to be transferred

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	<p>to the sweep-in account till the maturity of the facilities in the below ratio. Remaining amount will be transferred to the current account of the Borrower.</p> <table border="1"> <thead> <tr> <th>S. No.</th> <th>Period</th> <th>Receivables - Developer Share (Rs in Cr)</th> <th>Sweep</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>1st to 18 Months</td> <td>First Rs. 40.00 Cr</td> <td>20%</td> </tr> <tr> <td>2</td> <td>18th to 36 Months</td> <td>Above Rs. 40.00 Cr and upto Rs. 80.00 Cr</td> <td>40%</td> </tr> <tr> <td>3</td> <td>Above 36 months</td> <td>Above Rs. 80.00 Cr</td> <td>55%</td> </tr> </tbody> </table> <p>The sweeps will be increased as per collection milestones or as per timeline method whichever is earlier.</p> <p>The Borrower agrees that the percentage of escrow sweep can be reviewed and revised by the Lender on a quarterly basis and also at the time of the disbursement of each tranche.</p> <p>Calculation of Equated Monthly Principal (EMP) after the end of principal standstill period: At the end of the principal standstill period, the total disbursed amount will be divided by remaining tenure. This amount, called Ideal EMP, will remain constant for the remaining loan tenure until any additional disbursement done in loan account. Such ideal EMP will be deducted from the total disbursed amount at the end of principal standstill period to arrive at the Ideal POS. This Ideal POS will be calculated for the remaining tenure by deducting the Ideal EMP from the Ideal POS every month. The actual POS will be compared against this Ideal POS every month. In case the actual POS is lower than the Ideal POS, no EMP will be payable for that month. In case actual POS is more than the Ideal POS, the differential amount will need to be paid on the due date. Interest amount will be calculated on a daily basis on the actual POS & will need to be paid on the due date. In case of any additional disbursement during the loan tenure, such additional disbursed amount will get divided by the remaining loan tenure & the Ideal EMP will increase accordingly.</p>			S. No.	Period	Receivables - Developer Share (Rs in Cr)	Sweep	1	1st to 18 Months	First Rs. 40.00 Cr	20%	2	18th to 36 Months	Above Rs. 40.00 Cr and upto Rs. 80.00 Cr	40%	3	Above 36 months	Above Rs. 80.00 Cr	55%
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Minimum Selling Price	<p>Minimum Selling Price (MSP) for the Project will be Rs.6200/-per sq.ft. on saleable area. If the selling price is lower than the MSP, the Borrower is required to deposit the difference amount as per the prevailing escrow sweep percentage with BHFL immediately in the month of such sale. BHFL reserves the right to calculate the security & receivable cover on such reduced rates if sales are frequently happening at reduced rates and ask the Borrower to take necessary steps to reinstate the stipulated covers.</p>																		
Scheduled receivables	<ul style="list-style-type: none"> Receivables / Cash flows / Revenues (including booking amounts arising out of or in connection with or relating to the Project and all insurance proceeds both present and future. The Borrower will maintain a minimum net receivable cover of 1.75x times of the principle outstanding during the tenor of the facilities. Any shortfall in the net receivable cover would be met by assigning additional receivables or reducing principal outstanding through prepayment to the satisfaction of BHFL. 																		
Escrow account	<ul style="list-style-type: none"> The Borrower will have to open an escrow account with the designated bank as identified 																		

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S. Bala

Pooja Bafna

Signature

Oswal Residential Buildings LLP

S. Bala

Signature

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Authorized Designee

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by the Lender.

- The Borrower shall ensure that all the scheduled receivables of the Project are deposited only in the Designated account opened as per RERA guidelines in compliance with BHFL.
- Amount credited in the escrow account from the first date of disbursement to be transferred to the sweep-in account till the maturity of the facilities in the below ratio. Remaining amount will be transferred to the current account of the Borrower.

S.No.	Period	Receivables-Developer share (Rs in Cr)	Sweep
1	1st to 18 Months	First Rs. 40.00 Cr	20%
2	18th to 36 Months	Above Rs. 40.00 Cr and upto Rs. 80.00 Cr	40%
3	Above 36 months	Above Rs. 80.00 Cr	55%

The sweeps will be increased as per collection milestones or as per timeline method whichever is earlier.

- The Borrower agrees that the percentage of escrow sweep can be reviewed and revised by the Lender on a quarterly basis and also at the time of the disbursement of each tranche.
- BHFL will have full authority to monitor and operate the account as it deems fit/necessary.
- The designated escrow account shall be maintained by the Borrower during the entire tenure of the facilities and shall not be closed without prior written consent and approval of BHFL.
- With respect to any collections from the Project which are not deposited in the Escrow Account as agreed between Borrower and the Lender, the Borrower undertakes to pay towards the Loan Account, the proportionate amount calculated as per the applicable sweep percentage every week within the same week of collections. In case of any non-compliance, the Lender reserves the right to levy penal charges as per Annexure I. The Borrower also undertakes to upload on RERA website about the Lender's charge on the project within 7 (Seven) working days of creation of registered mortgage. Further, the Borrower also undertakes to update the details of Escrow Account on the RERA website and any other places as per statutory requirements in due course of time. Borrower also undertakes to update all the existing customers/ home loan provider from where future tranches are receivable regarding the changed escrow account & ensure that all subsequent payments/ disbursements are deposited in this BHFL escrow account. BHFL reserves the right to withhold subsequent disbursements in case of any violation/ non-compliance of the above clause.
- The Borrower agrees that the applicable sweep from the amounts collected as receivables from the Project from the date of submitting the data for sanction of the loan till the date of disbursement shall also be paid to BHFL immediately when the loan is disbursed or BHFL reserves the right to downsize the loan to that extent.
- All costs, charges and expenses in connection with the operation of the designated escrow account shall be borne by the Borrower. The Borrower shall enter into an agreement with

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S.B.L.

Pooja Bafna

[Signature]

Oswai Residential Buildings LLP

S.B.L.

[Signature]

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	<p>the designated bank and such agreement shall be in a form and manner acceptable to BHFL.</p> <ul style="list-style-type: none"> • Inform all customers of the Project to draw all cheques in favour of designated account as per RERA guidelines in compliance with BHFL and also undertake that all the receivables in connection with the Project are deposited only in this account. • BHFL will have the first right to adjust the sale proceeds against the principal outstanding/other dues in respect of the facilities. • BHFL reserves the right to set up a standing instruction to transfer daily the funds credited in the designated escrow account to be transferred to the sweep in account of BHFL. • The Borrower agrees that the Escrow Account will be opened and made operational within 90 days from the date of 1st disbursal. Any subsequent disbursals of the loan will be made post the Escrow Account being operational. In case the Borrower fails to open and operationalize the Escrow Account, the Lender reserves the right to levy penal charges as per Annexure I • In case the Escrow Account is not opened within 210 days, BHFL reserves the right to recall the loan.
Security for Facility	<ul style="list-style-type: none"> • Exclusive first charge by way of registered mortgage of developer's share of unsold units in the Project. • Exclusive first charge by way of registered mortgage on the project land. • Exclusive charge by way of hypothecation of scheduled receivables and receivables from unsold units of the project (developer share) and all insurance proceeds, both present and future cash flows of The Project • Exclusive Charge on the escrow accounts of the Project and all monies credited/deposited therein (in all forms). • Security cover to be maintained during tenure of loan is 1.75x. • The receivables will be monitored and controlled through an escrow arrangement. • Complete chain of title documents of the Project to be furnished to the satisfaction of BHFL as per legal due diligence. • Original title document of project land will be kept in custody of BHFL. • Landowner will come as party to mortgage the project land to BHFL.
Pre-disbursement conditions	<p>The obligations of BHFL to disburse the Facilities shall be subject to the Borrower complying the following Conditions Precedent:</p> <ul style="list-style-type: none"> • Project to be RERA registered as per the prevailing byelaws • Borrower shall execute the financing/loan documents as per BHFL requirements • Satisfactory completion of all diligences • Undertaking from the Borrower stating clearly sold and unsold units in the Project. • Company certified cash flow statement for the entire tenure of the facilities. • CA certified net worth statement of the borrowing entities, promoters/partners and total

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	<p>cost incurred on the Project.</p> <ul style="list-style-type: none"> • Complete chain of title documents of the Project to be furnished to the satisfaction of BHFL as per legal due diligence. • Execution of Registered Mortgage of Project Land and unsold units of Project in favour of BHFL. • Creation of security in the form and manner acceptable to BHFL and all expenses to relating to security creation to be borne by Borrower. • NACH Form and Security cheques as per BHFL norm to be provided • Registered release deed to be obtained on the loan taken from JM Financial Credit Solutions Ltd." for Rs. 28.00 Cr facility and Rs.25.00 Cr facility against the project "Orchard Amritaya". • The original property papers will come to BHFL, and landowner will come as party to mortgage the project land to BHFL. • Old Developer to come as consenting party for mortgaging the project land to BHFL.
Conditions to be satisfied within 30 days from first disbursement	<ul style="list-style-type: none"> • The Borrower is required to insure the Project against standard risks for an amount not less than the outstanding principal during the live tenure of the facilities and hypothecate the same in favour of BHFL. The copy of insurance policy with assignment in favour of BHFL would be made available immediately as & when done.
Event of default	<p>The following events will, inclusive and not restricted, will constitute an event/s of default:</p> <ul style="list-style-type: none"> • Failure to service debt or any other amount under the Loan Agreements when due. • Failure to deposit receivables as documented in the loan documents in the designated escrow account. • Non-compliance to the RBI Directions regarding insertion of details that the Project has been financed by the Lender in the pamphlets, brochures, advertisement hoarding, boards, mailers etc. pertaining to the Project • Breach of any representation and warranty by the Borrower and sponsor. • Breach of covenant or undertaking or other obligation. • Any order passed or an application being initiated for winding up/ dissolution / or filing of bankruptcy under the Insolvency and Bankruptcy Act together with its amendments from time to time. • Non-compliance of RERA Act, Rules, Circulars, Notifications or any other prevailing rules & regulations • Cessation of business • Downgrading of the credit rating of the Borrowers bank facilities by 2 notches by external credit rating agencies • Voluntary or involuntary insolvency, appointment of receiver, winding up, liquidation, bankruptcy, dissolution or change of control of the Borrower or any one of them • Any change constitution of applicant and co-applicant entity / entities without written



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	<p>consent from BHFL.</p> <ul style="list-style-type: none"> Any of the Financing Agreements becomes unenforceable against the Borrower.
Consequences of default	<p>The following consequences, inclusive and not restricted, can be undertaken by BHFL in case of an event of default:</p> <ul style="list-style-type: none"> Enforce, at their sole discretion, any one or all the Security and exercise all contractual and legal rights / remedies under the Financing Agreements Accelerate maturity of the facilities together with all accrued interest and declare all amounts payable by the Borrower in respect of the facilities to be due and payable immediately Suspend and terminate all undrawn commitments. Revise the escrow sweep percentage. Levy Penal charges as detailed in Annexure I All expenses incurred after default has occurred in connection with preservation of the Borrower assets (as on date of default) and Collateral Security and collection of amounts due under facilities agreement shall be payable by the Borrower. Interest on outstanding EMI shall be levied on the amount of unpaid Instalment from the due date till the date of remediation and shall be charged at the applicable rate of interest on the said loan. This interest shall not be compounded.
Other covenants	<ul style="list-style-type: none"> Borrower needs to submit a monthly MIS/report providing details of sales, collections & cancellations in the Project latest by 10th of the succeeding month. If any event or circumstances occur which in the sole opinion of BHFL, is likely to and/or adversely affect the ability of the Borrower or Guarantor to perform all or any of its obligations under this Agreement or Guarantee including but not limited to slowdown or stoppage of project construction, sales and collections, adverse market conditions, then BHFL shall have the right to take such steps to protect its loan obligations inclusive or but not limited to recalling of loan, increasing interest rates, demanding additional collateral, increasing sweep etc. Right to step into the Project in case the Borrower has defaulted. Borrower shall not do any unauthorized construction nor deviate from approved sanction plans. Borrower to undertake & confirm to complete the entire Project in event of escalation of Project cost. The Borrower shall obtain a written "No Objection Certificate" (NOC) from BHFL before entering into agreements with prospective buyers for sale of units in the Project or if Borrower collects more than 10% of cost of the unit. Borrower will obtain a specific release letter for every unit sold before the agreement to sell/ sale deed is registered. The release letter should be obtained irrespective of whether the prospective buyer is proposing to avail a home loan or not. BHFL charge would not be released if the above letter is not obtained.



Shanley...

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	<ul style="list-style-type: none"> • Borrower will not sell a bulk portion of the units below agreed Minimum Selling Price ('MSP') and without linking to construction linked payment plan without prior consent from BHFL. • Any sales scheme related to the Project wherein payment of consideration is not linked with construction stage will need prior approval of the Lender. • The Borrower agrees and undertakes to commence/continue Project construction within 30 days of 1st tranche disbursement or within 30 days of receipt of permission to commence construction, whichever is later. • The Borrower agrees and undertakes that there shall be no stalling of or slowdown in Project construction. • The Borrower agrees and undertakes that construction of the Project will commence only after obtaining all requisite approvals from appropriate authorities. • The Project sale agreements/demand letters to incorporate a condition that the booking money / payments need to be made in favour of the escrow account with the designated bank for the Project. Such draft sale agreements/demand letters to be shared by the Borrower prior to disbursement as may be required. • In cases where the Borrower is a company, it will not make any transfers in the form of withdrawal of capital or unsecured loans to the holding company without prior consent of BHFL. • The Borrower will not repay any monies brought by the partners / shareholders by way of deposits / loans and advances during the currency of the facilities. • The holding company should not withdraw the profits earned in the business/capital invested in the business without meeting the Instalment/dues/ overdue under this facility. Dividend if any paid should be paid after clearing dues to BHFL. • Adherence to the building norms and technical specifications as laid down by National Building Code (NBC). • Adherence to the Ministry of Environment and Forest Notifications on fly ash and such other notifications as issued from time to time during the tenure of the facilities. • Adherence to National Disaster Management Authority (NDMA) guidelines on "Ensuring Disaster Resilient Construction of Buildings and Infrastructure shall continue to be in adherence to the said guideline and such other guidelines as may be issued by the NDMA from time to time. • As required under RBI Directions, the Borrower shall provide certification from its statutory auditors regarding diversion/ siphoning of funds by the Borrower if required by Lender. The Borrower further agrees that the Lender has the right to award a separate mandate to the auditors of the Borrower for the same. • The Borrower shall provide Legal Entity Identifier (LEI) registration certificate prior to the disbursement of the loan. • BHFL official or any person authorized by BHFL shall be permitted to visit the Project site
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BHFL/Mortgages/ Sanction Letter/Developer Finance/Apr2024_V2



S.B. Sr *Pooja Bafna* *Shreyansh*

Oswal Residential Buildings LLP

S.B. Sr *Smita* *Pashvi Bafna* *Agarwal*

Authorized Designated Partner

BAJAJ HOUSING FINANCE LIMITED

www.bajajhousingfinance.in

Building Name, Raj Premier, EN Block, Plot No 37, 6th Floor, Kolkata - 700091, West Bengal

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	<p>and carry out inspection/examine the books of accounts till the currency of the loan.</p> <ul style="list-style-type: none"> • Neither the Borrower/ Co-borrowers nor the security offered to BHFL is / will be subjected to any adverse action, risk (including litigation risk) which may prejudicially impact the interests of BHFL. Further, Borrower is obliged to ensure that the security offered to BHFL shall be free from all encumbrances/litigations at all points of time till your total repayment of the entire loan amount together with applicable interest and charges. • In the event of a litigation filed during the tenure of the credit facilities, BHFL should be intimated of the same and BHFL shall at its sole discretion have a right to recall the credit facilities. • The Borrower agrees and confirms that the Lender shall not be obliged to grant and continue any credit facility, if it is apprehended that the terms as provided in Sanction Letter are not or may not be met to the satisfaction of the Lender. Further, the Lender may, reduce, revoke, cancel and/or modify any undrawn amount (in whole or part), if any, from the sanctioned amount, at its discretion, at any time, with prior notice to the Borrower. • Any default or Financial Indebtedness of the Borrower under any other agreement or arrangement or guarantee or security with BFL/BHFL shall also constitute an event of default under this Agreement. The Lender is hereby authorized by the Borrower to retain and to continue to hold and/or set off, realize and/or sell any assets of the Borrower held by the Lender as a security and/or otherwise and adjust the proceeds thereof towards repayment of the Loan including any interest and other charges due and payable by the Borrower to Lender and/or any or all member (s) of its affiliates. • In case of non-adherence/ violation/ non-compliance of any covenants/ conditions, the Lender reserves the right to levy penal charges as per Annexure I • During the currency of the loan Borrower shall not, without prior approval in writing: <ul style="list-style-type: none"> o Affect any change in the capital structure of the firm/company. o Formulate any scheme of amalgamation / reconstitution o Undertake guarantee obligations on behalf of any other Borrower / organization. o Sell, assign, mortgage, alienate, or otherwise dispose any of the assets mortgaged to BHFL. o Permit any transfer of the controlling interest or make any drastic change in the management set up. o Divert/utilize funds to other associates/group companies o Change the Project plan originally submitted during the application of facilities. • The Lender shall have an unqualified right to disclose the name of the Borrower to RBI and/or NHB, stock exchange, National E-Governance Services Limited, auditors, bankers, investors and any Credit Information companies as defined at section 2(e) of The Credit Information Companies (Regulation) Act, 2005 ("CIC"). The Borrower gives its consent to the Lender, its group companies, affiliates, representatives, agents, and/or business partners to initiate checks with any CICs and conduct PAN and employment verifications to evaluate
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Shankar Agarwal

BHFL/Mortgages/ Sanction Letter/Developer Finance/Apr2024_V2

S.B. Sin

Pooja Bafna

Harjot

Oswal Residential Buildings LLP

S.B. Sin

S.B. Sin

Rashmi Bafna

S. Agarwal

Authorized Designated Partner

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	<p>and process my/our loan application and during the loan tenure as well.</p> <ul style="list-style-type: none"> The Borrower(s) hereby undertake that in case of any updates in the documents (including but not limited to the KYC documents) submitted by me/us to BHFL at the time of availing the loan facilities and/or thereafter, the applicant(s) shall submit the updated documents with BHFL within 30 days of such update for BHFL's records. ROC charge filing is mandatory for all Private Limited Companies and LLP who are Borrowers/ Co-borrowers on the loan structure irrespective of the property ownership. Date of commencement of commercial operations (DCCO) of the project is Aug'27.
Assignability	BHFL shall have the right to assign, transfer, sell, the facilities, receivables, the security, rights, benefits and any other interest created in its favour under any of the agreements or hereunder without prior approval or intimation to the Borrower or to any other bank / lender or financial institution with the same condition agreed with Lender and Borrower.
Audit	<ul style="list-style-type: none"> BHFL will have the right to appoint and carry out quarterly audit on sales, sales receivables, stock, cash flow, units sold and unsold, progress of construction and utilization of funds. BHFL will have the right to audit/review as per above mentioned frequencies or at such frequencies as may be decided by BHFL from time to time at its own discretion.

Details of sold units:

Sl No.	Block	Flat No.	Customer Flat ID	Type	Total saleable area(in sq.ft)	Agreement Value(Rs.in Cr)	Total received(Rs. In Cr)	Committed Receivables(Rs.in Cr)
1	Prayag	B1	Prayag 1B	3 BHK	1,290	9,522,000	2,769,936	6752064
2	Prayag	A2	Prayag 2A	2 BHK	940	6,567,700	1,914,252	4653448
3	Prayag	B2	Prayag 2B	3 BHK	1,290	8,657,700	2,495,911	6161789
4	Prayag	C2	Prayag 2C	3 BHK	1,319	9,508,770	2,746,381	6762389
5	Prayag	F2	Prayag 2F	3 BHK	1,321	7,408,830	2,123,111	5285719
6	Prayag	G2	Prayag 2G	3 BHK	1,295	8,600,225	2,494,028	6106197
7	Prayag	H2	Prayag 2H	2 BHK	947	6,081,610	1,767,663	4313947
8	Prayag	A3	Prayag 3A	2 BHK	940	6,695,900	1,907,984	4787916
9	Prayag	B3	Prayag 3B	3 BHK	1,290	8,933,400	2,577,008	6356392
10	Prayag	C3	Prayag 3C	3 BHK	1,319	8,888,840	2,536,512	6352328
11	Prayag	F3	Prayag 3F	3 BHK	1,321	7,316,360	2,119,384	5196976
12	Prayag	G3	Prayag 3G	3 BHK	1,295	8,597,700	2,502,321	6095379

BHFL/Mortgages/ Sanction Letter/Developer Finance/Apr2024_V2

S.B.S.

Pooja Bafna

A. Ghosh

Oswal Residential Buildings LLP

S.B.S.

S.B.S.

Rashmi Bafna

A. Ghosh

Authorized Designated Partner

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13	Prayag	H3	Prayag 3H	2 BHK	947	5,860,020	1,684,985	4175035
14	Prayag	A4	Prayag 4A	2 BHK	940	5,848,600	1,689,931	4158669
15	Prayag	B4	Prayag 4B	3 BHK	1,290	8,485,100	2,445,689	6039411
16	Prayag	F4	Prayag 4F	3 BHK	1,321	7,488,090	2,146,527	5341563
17	Prayag	G4	Prayag 4G	3 BHK	1,295	8,118,550	2,335,410	5783140
18	Prayag	H4	Prayag 4H	2 BHK	947	5,888,430	1,693,427	4195003
19	Prayag	A5	Prayag 5A	2 BHK	940	5,876,800	1,706,614	4170186
20	Prayag	B5	Prayag 5B	3 BHK	1,290	8,523,800	2,454,943	6068857
21	Prayag	C5	Prayag 5C	3 BHK	1,319	9,627,480	2,841,216	6786264
22	Prayag	D5	Prayag 5D	2 BHK	936	5,596,520	1,607,339	3989181
23	Prayag	E5	Prayag 5E	2 BHK	922	5,612,490	1,628,427	3984063
24	Prayag	G5	Prayag 5G	3 BHK	1,295	7,907,400	2,272,499	5634901
25	Prayag	H5	Prayag 5H	2 BHK	947	5,916,840	1,716,709	4200131
26	Prayag	A6	Prayag 6A	2 BHK	940	6,680,500	1,941,257	4739243
27	Prayag	B6	Prayag 6B	3 BHK	1,290	8,812,500	2,541,909	6270591
28	Prayag	C6	Prayag 6C	3 BHK	1,319	9,257,550	1,798,750	7458800
29	Prayag	D6	Prayag 6D	2 BHK	936	5,414,000	1,568,040	3845960
30	Prayag	E6	Prayag 6E	2 BHK	922	5,547,950	536,355	5011595
31	Prayag	F6	Prayag 6F	3 BHK	1,321	7,435,250	2,137,655	5297595
32	Prayag	G6	Prayag 6G	3 BHK	1,295	8,196,250	2,373,616	5822634
33	Prayag	H6	Prayag 6H	2 BHK	947	6,195,250	1,801,742	4393508
34	Prayag	A7	Prayag 7A	2 BHK	940	5,933,200	1,706,871	4226329
35	Prayag	B7	Prayag 7B	3 BHK	1,290	8,601,200	2,502,960	6098240
36	Prayag	C7	Prayag 7C	3 BHK	1,319	9,956,620	2,888,922	7067698
37	Prayag	D7	Prayag 7D	2 BHK	936	5,535,680	1,604,544	3931136
38	Prayag	E7	Prayag 7E	2 BHK	922	5,575,610	1,453,388	4122222
39	Prayag	F7	Prayag 7F	3 BHK	1,321	7,606,980	2,195,499	5411481

BHFL/Mortgages/ Sanction Letter/Developer Finance/Apr2024_V2

Shanku Agarwal
BAJAJ HOUSING FINANCE LIMITED

S.S. Bhatia

Pooja Bafna

S. Agarwal

Oswal Residential Buildings LLP

S.S. Bhatia

S. S. Bhatia

Pooja Bafna

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Authorized Designated Partner

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40	Prayag	G7	Prayag 7G	3 BHK	1,295	7,985,100	2,317,830	5667270
41	Prayag	H7	Prayag 7H	2 BHK	947	5,973,660	1,718,200	4255460
42	Prayag	A8	Prayag 8A	2 BHK	940	5,961,400	1,714,975	4246425
43	Prayag	B8	Prayag 8B	3 BHK	1,290	8,889,900	1,709,116	7180784
44	Prayag	C8	Prayag 8C	3 BHK	1,319	9,614,290	2,778,727	6835563
45	Prayag	D8	Prayag 8D	2 BHK	936	5,470,160	1,569,040	3901120
46	Prayag	E8	Prayag 8E	2 BHK	922	5,695,470	551,107	5144363
47	Prayag	F8	Prayag 8F	3 BHK	1,321	7,646,610	2,192,723	5453887
48	Prayag	G8	Prayag 8G	3 BHK	1,295	8,273,950	2,329,440	5944510
49	Prayag	H8	Prayag 8H	2 BHK	947	6,693,945	1,932,781	4761164
50	Prayag	A9	Prayag 9A	2 BHK	940	6,089,600	1,753,050	4336550
51	Prayag	B9	Prayag 9B	3 BHK	1,290	8,928,600	2,575,168	6353432
52	Prayag	C9	Prayag 9C	3 BHK	1,319	9,376,260	2,733,738	6642522
53	Prayag	D9	Prayag 9D	2 BHK	936	5,498,240	1,578,138	3920102
54	Prayag	E9	Prayag 9E	2 BHK	922	5,630,930	1,618,398	4012532
55	Prayag	F9	Prayag 9F	3 BHK	1,321	7,654,140	2,216,982	5437158
56	Prayag	G9	Prayag 9G	3 BHK	1,295	8,580,800	2,472,763	6108037
57	Prayag	H9	Prayag 9H	2 BHK	947	6,130,480	1,188,217	4942263
58	Prayag	A10	Prayag 10A	2 BHK	940	6,267,800	1,215,960	5051840
59	Prayag	B10	Prayag 10B	3 BHK	1,290	8,817,300	1,856,190	6961110
60	Prayag	C10	Prayag 10C	3 BHK	1,319	9,825,330	2,868,459	6956871
61	Prayag	D10	Prayag 10D	2 BHK	936	5,776,320	1,574,711	4201609
62	Prayag	E10	Prayag 10E	2 BHK	922	5,543,340	1,591,912	3951428
63	Prayag	F10	Prayag 10F	3 BHK	1,321	7,725,870	2,224,289	5501581
64	Prayag	G10	Prayag 10G	3 BHK	1,295	8,351,650	2,427,795	5923855
65	Prayag	H10	Prayag 10H	2 BHK	947	6,158,890	1,193,898	4964992
66	Prayag	A11	Prayag 11A	2 BHK	940	6,046,000	1,740,658	4305342

Shanku Grewal

BHFL/Mortgages/ Sanction Letter/Developer Finance/Apr2024_V2

S. Bafna

Pooja Bafna

Adarsh

Oswal Residential Buildings LLP

S. Bafna

S. Bafna

Rashmi Bafna

Satgarnwal

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67	Prayag	B11	Prayag 11B	3 BHK	1,290	8,756,000	2,624,400	6131600
68	Prayag	C11	Prayag 11C	3 BHK	1,319	9,983,000	2,889,527	7093473
69	Prayag	D11	Prayag 11D	2 BHK	936	5,554,400	1,594,059	3960341
70	Prayag	E11	Prayag 11E	2 BHK	922	5,821,000	1,690,980	4130020
71	Prayag	F11	Prayag 11F	3 BHK	1,321	7,765,500	1,345,504	6419996
72	Prayag	G11	Prayag 11G	3 BHK	1,295	8,240,500	1,596,300	6644200
73	Prayag	H11	Prayag 11H	2 BHK	947	6,868,575	1,990,397	4878178
74	Prayag	A12	Prayag 12A	2 BHK	940	6,074,200	1,754,648	4319552
75	Prayag	B12	Prayag 12B	3 BHK	1,290	9,044,700	2,610,069	6434631
76	Prayag	C12	Prayag 12C	3 BHK	1,319	10,022,570	2,927,631	7094939
77	Prayag	D12	Prayag 12D	2 BHK	936	5,776,080	1,676,586	4099494
78	Prayag	E12	Prayag 12E	2 BHK	922	5,806,110	1,686,512	4119598
79	Prayag	F12	Prayag 12F	3 BHK	1,321	8,102,355	783,816	7318539
80	Prayag	G12	Prayag 12G	3 BHK	1,295	8,826,850	2,570,355	6256495
81	Prayag	H12	Prayag 12H	2 BHK	947	6,115,710	1,184,762	4930948
82	Urvi	D1	Urvi 1D	2 BHK	936	5,367,200	518,000	4849200
83	Urvi	E1	Urvi 1E	2 BHK	922	5,294,400	1,022,000	4272400
84	Urvi	A2	Urvi 2A	2 BHK	1,132	6,986,360	723,614	6262746
85	Urvi	B2	Urvi 2B	3 BHK	1,290	8,149,700	1,563,307	6586393
86	Urvi	A3	Urvi 3A	2 BHK	940	6,243,400	1,231,080	5012320
87	Urvi	B3	Urvi 3B	3 BHK	1,290	8,288,400	1,590,784	6697616
88	Urvi	G3	Urvi 3G	3 BHK	1,295	8,282,950	812,395	7470555
89	Urvi	H3	Urvi 3H	2 BHK	947	6,286,170	609,677	5676493
90	Urvi	A4	Urvi 4A	2 BHK	940	5,942,600	1,150,920	4791680
91	Urvi	B4	Urvi 4B	3 BHK	1,290	8,348,100	1,418,187	6929913
92	Urvi	G4	Urvi 4G	3 BHK	1,295	8,098,050	1,552,876	6545174
93	Urvi	H4	Urvi 4H	2 BHK	947	6,083,130	1,167,520	4915610

BHFL/Mortgages/ Sanction Letter/Developer Finance/Apr2024_V2



Shanku Agarwal

S.B. Singh

Pooja Bafna

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94	Urvi	A5	Urvi 5A	2 BHK	940	6,070,800	588,280	5482520
95	Urvi	B5	Urvi 5B	3 BHK	1,290	8,136,800	1,560,453	6576347
96	Urvi	D5	Urvi 5D	2 BHK	936	5,479,520	539,232	4940288
97	Urvi	G5	Urvi 5G	3 BHK	1,295	8,036,900	1,548,330	6488570
98	Urvi	H5	Urvi 5H	2 BHK	947	6,011,540	582,214	5429326
99	Urvi	A6	Urvi 6A	2 BHK	940	6,099,000	1,170,659	4928341
100	Urvi	B6	Urvi 6B	3 BHK	1,290	8,175,500	1,568,419	6607081
101	Urvi	G6	Urvi 6G	3 BHK	1,295	8,075,750	1,547,988	6527762
102	Urvi	H6	Urvi 6H	2 BHK	947	5,945,250	1,140,206	4805044
103	Urvi	A7	Urvi 7A	2 BHK	940	6,127,200	1,176,528	4950672
104	Urvi	B7	Urvi 7B	3 BHK	1,290	8,214,200	1,576,086	6638114
105	Urvi	C7	Urvi 7C	3 BHK	1,319	7,794,070	834,998	6959072
106	Urvi	D7	Urvi 7D	2 BHK	936	5,629,280	544,208	5085072
107	Urvi	G7	Urvi 7G	3 BHK	1,295	7,985,100	1,537,861	6447239
108	Urvi	H7	Urvi 7H	2 BHK	947	6,068,360	536,895	5531465
109	Urvi	A8	Urvi 8A	2 BHK	940	6,055,400	1,168,316	4887084
110	Urvi	B8	Urvi 8B	3 BHK	1,290	8,502,900	1,648,980	6853920
111	Urvi	C8	Urvi 8C	3 BHK	1,319	7,635,790	737,199	6898591
112	Urvi	D8	Urvi 8D	2 BHK	936	5,657,360	1,088,985	4568375
113	Urvi	G8	Urvi 8G	3 BHK	1,295	8,253,450	1,701,568	6551882
114	Urvi	H8	Urvi 8H	2 BHK	947	6,196,770	1,201,473	4995297
115	Urvi	A9	Urvi 9A	2 BHK	940	6,083,600	1,179,120	4904480
116	Urvi	B9	Urvi 9B	3 BHK	1,290	8,291,600	1,606,720	6684880
117	Urvi	C9	Urvi 9C	3 BHK	1,319	7,873,210	1,507,392	6365818
118	Urvi	D9	Urvi 9D	2 BHK	936	5,591,840	540,464	5051376
119	Urvi	G9	Urvi 9G	3 BHK	1,295	8,062,800	1,553,328	6509472
120	Urvi	H9	Urvi 9H	2 BHK	947	6,125,180	1,187,156	4938024



BHFL/Mortgages/ Sanction Letter/Developer Finance/Apr2024_V2

S. B. Saha Pooja Bafna [Signature]

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S. B. Saha S. B. Saha Lashmi Bafna S. Agarkar

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121	Urvi	A10	Urvi 10A	2 BHK	940	5,611,800	1,129,197	4482603
122	Urvi	B10	Urvi 10B	3 BHK	1,290	9,230,300	1,785,916	7444384
123	Urvi	C10	Urvi 10C	3 BHK	1,319	7,814,930	755,112	7059818
124	Urvi	D10	Urvi 10D	2 BHK	936	5,713,520	547,379	5166141
125	Urvi	E10	Urvi 10E	2 BHK	922	5,635,540	545,114	5090426
126	Urvi	F10	Urvi 10F	3 BHK	1,321	7,990,070	770,181	7219889
127	Urvi	G10	Urvi 10G	3 BHK	1,295	8,101,650	784,266	7317384
128	Urvi	H10	Urvi 10H	2 BHK	947	6,058,890	1,173,898	4884992
129	Urvi	A11	Urvi 11A	2 BHK	940	6,563,000	637,500	5925500
130	Urvi	B11	Urvi 11B	3 BHK	1,290	8,598,000	1,653,717	6944283
131	Urvi	D11	Urvi 11D	2 BHK	936	5,741,600	550,150	5191450
132	Urvi	G11	Urvi 11G	3 BHK	1,295	8,593,750	1,658,615	6935135
133	Urvi	H11	Urvi 11H	2 BHK	947	6,513,450	646,610	5866840
134	Veni	A3	Veni 3A	2 BHK	940	6,149,400	1,192,280	4957120
135	Veni	B3	Veni 3B	3 BHK	1,290	8,381,900	812,390	7569510
136	Veni	F3	Veni 3F	3 BHK	1,321	7,448,460	1,436,852	6011608
137	Veni	G3	Veni 3G	3 BHK	1,295	7,311,700	1,410,540	5901160
138	Veni	H3	Veni 3H	2 BHK	947	5,636,520	1,079,048	4557472
139	Veni	A4	Veni 4A	2 BHK	940	5,848,600	1,132,120	4716480
140	Veni	B4	Veni 4B	3 BHK	1,290	8,069,100	200,000	7869100
141	Veni	F4	Veni 4F	3 BHK	1,321	8,544,890	1,640,365	6904525
142	Veni	G4	Veni 4G	3 BHK	1,295	7,350,550	1,360,556	5989994
143	Veni	H4	Veni 4H	2 BHK	947	6,219,880	1,232,128	4987752
144	Veni	A5	Veni 5A	2 BHK	940	5,406,800	1,043,760	4363040
145	Veni	B5	Veni 5B	3 BHK	1,290	7,749,800	1,483,377	6266423
146	Veni	C5	Veni 5C	3 BHK	1,319	8,111,705	1,569,582	6542123
147	Veni	D5	Veni 5D	2 BHK	936	5,900,720	571,352	5329368

BHFL/Mortgages/ Sanction Letter/Developer Finance/Apr2024_V2

Oswal Residential Buildings LLP

Authorized Designated Partner

BAJAJ HOUSING FINANCE LIMITED

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148	Veni	F5	Veni 5F	3 BHK	1,321	8,420,320	1,623,456	6796864
149	Veni	G5	Veni 5G	3 BHK	1,295	7,639,400	1,476,080	6163320
150	Veni	H5	Veni 5H	2 BHK	947	5,443,340	1,050,789	4392551
151	Veni	A6	Veni 6A	2 BHK	940	5,685,000	1,099,501	4585499
152	Veni	B6	Veni 6B	3 BHK	1,290	8,146,500	1,577,700	6568800
153	Veni	C6	Veni 6C	3 BHK	1,319	8,301,275	1,599,917	6701358
154	Veni	D6	Veni 6D	2 BHK	936	5,507,600	532,040	4975560
155	Veni	F6	Veni 6F	3 BHK	1,321	8,227,850	1,592,730	6635120
156	Veni	G6	Veni 6G	3 BHK	1,295	8,196,250	1,587,450	6608800
157	Veni	H6	Veni 6H	2 BHK	947	6,276,700	1,117,460	5159240
158	Veni	A7	Veni 7A	2 BHK	940	5,463,200	1,056,295	4406905
159	Veni	B7	Veni 7B	3 BHK	1,290	8,278,700	1,654,140	6624560
160	Veni	C7	Veni 7C	3 BHK	1,319	7,662,170	1,472,276	6189894
161	Veni	D7	Veni 7D	2 BHK	936	5,956,880	1,142,945	4813935
162	Veni	E7	Veni 7E	2 BHK	922	5,875,260	579,086	5296174
163	Veni	F7	Veni 7F	3 BHK	1,321	8,253,280	1,597,815	6655465
164	Veni	G7	Veni 7G	3 BHK	1,295	8,244,100	798,510	7445590
165	Veni	H7	Veni 7H	2 BHK	947	5,500,160	1,064,413	4435747
166	Veni	A8	Veni 8A	2 BHK	940	5,591,400	1,072,292	4519108
167	Veni	B8	Veni 8B	3 BHK	1,290	8,123,900	1,573,180	6550720
168	Veni	C8	Veni 8C	3 BHK	1,319	7,701,740	1,487,588	6214152
169	Veni	D8	Veni 8D	2 BHK	936	5,850,960	1,132,752	4718208
170	Veni	E8	Veni 8E	2 BHK	922	5,902,920	566,407	5336513
171	Veni	F8	Veni 8F	3 BHK	1,321	8,307,110	1,593,262	6713848
172	Veni	G8	Veni 8G	3 BHK	1,295	8,023,950	1,538,200	6485750
173	Veni	H8	Veni 8H	2 BHK	947	5,812,670	1,124,653	4688017
174	Veni	A9	Veni 9A	2 BHK	940	5,519,600	1,066,320	4453280

BHFL/Mortgages/ Sanction Letter/Developer Finance/Apr2024_V2



Agarwal

S.B. Das

Pooja Bafna

Agarwal

Oswal Residential Buildings LLP

S.B. Das

S.B. Das

Rashmi Bafna

Agarwal

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175	Veni	B9	Veni 9B	3 BHK	1,290	7,904,600	1,529,320	6375280
176	Veni	C9	Veni 9C	3 BHK	1,319	7,991,310	1,530,783	6460527
177	Veni	D9	Veni 9D	2 BHK	936	6,013,040	582,584	5430456
178	Veni	E9	Veni 9E	2 BHK	922	5,515,680	1,066,188	4449492
179	Veni	F9	Veni 9F	3 BHK	1,321	8,082,540	1,563,668	6518872
180	Veni	G9	Veni 9G	3 BHK	1,295	7,544,800	1,450,221	6094579
181	Veni	H9	Veni 9H	2 BHK	947	5,841,080	1,133,596	4707484
182	Veni	A10	Veni 10A	2 BHK	940	5,547,800	1,061,750	4486050
183	Veni	B10	Veni 10B	3 BHK	1,290	7,943,300	1,486,060	6457240
184	Veni	C10	Veni 10C	3 BHK	1,319	8,030,880	1,538,622	6492258
185	Veni	D10	Veni 10D	2 BHK	936	5,900,720	1,131,822	4768898
186	Veni	E10	Veni 10E	2 BHK	922	5,827,740	1,117,919	4709821
187	Veni	F10	Veni 10F	3 BHK	1,321	7,725,870	1,478,122	6247748
188	Veni	G10	Veni 10G	3 BHK	1,295	8,522,525	1,652,707	6869818
189	Veni	H10	Veni 10H	2 BHK	947	5,585,390	1,079,197	4506193
190	Veni	A11	Veni 11A	2 BHK	940	5,858,000	1,133,758	4724242
191	Veni	B11	Veni 11B	3 BHK	1,290	8,433,590	1,635,100	6798400
192	Veni	C11	Veni 11C	3 BHK	1,319	8,446,975	1,621,051	6825924
193	Veni	D11	Veni 11D	2 BHK	936	5,648,000	1,092,160	4555840
194	Veni	E11	Veni 11E	2 BHK	922	5,985,900	1,149,250	4836650
195	Veni	F11	Veni 11F	3 BHK	1,321	7,765,500	1,485,972	6279528
196	Veni	G11	Veni 11G	3 BHK	1,295	8,522,500	1,652,700	6869800
197	Veni	H11	Veni 11H	2 BHK	947	5,997,900	1,161,700	4836200
198	Veni	A12	Veni 12A	2 BHK	940	6,136,200	1,189,640	4946560
199	Veni	C12	Veni 12C	3 BHK	1,319	8,538,695	1,639,219	6899476
200	Veni	D12	Veni 12D	2 BHK	936	5,956,880	1,142,946	4813934
201	Veni	E12	Veni 12E	2 BHK	922	5,598,660	1,082,852	4515808

BHFL/Mortgages/ Sanction Letter/Developer Finance/Apr2024_V2

Stanly Agawal

S. Debn

Pooja Bafna

Atyanshu

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S. Debn

S. Debn

Roshni Bafna

SAgarwal

Authorized Designated Partner

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202	Veni	H12	Veni 12H	2 BHK	947	6,636,560	644,716	5991844
203	Anupa	D3	Anupa 3D	3 BHK	1,335	11,242,600	2,173,691	9068909
204	Anupa	E3	Anupa 3E	3 BHK	1,295	10,290,200	1,018,329	9271871
205	Anupa	F4	Anupa 4F	3 BHK	1,295	10,329,050	1,007,006	9322044
206	Anupa	F5	Anupa 5F	3 BHK	1,295	10,617,900	2,071,780	8546120
207	Anupa	F6	Anupa 6F	3 BHK	1,295	10,406,750	2,029,550	8377200
208	Anupa	G6	Anupa 6G	3 BHK	1,331	10,282,850	1,001,665	9281185
209	Anupa	F7	Anupa 7F	3 BHK	1,295	10,445,600	485,714	9959886
210	Anupa	G7	Anupa 7G	3 BHK	1,331	10,322,780	2,012,110	8310670
211	Anupa	E8	Anupa 8E	3 BHK	1,295	10,484,450	1,087,545	9396905
212	Anupa	F8	Anupa 8F	3 BHK	1,295	10,484,450	2,025,614	8458836
213	Anupa	G8	Anupa 8G	3 BHK	1,331	10,612,710	2,069,507	8543203
214	Anupa	A9	Anupa 9A	3 BHK	1,315	9,626,100	932,346	8693754
215	Anupa	D9	Anupa 9D	3 BHK	1,335	11,732,900	2,293,180	9439720
216	Anupa	F9	Anupa 9F	3 BHK	1,295	10,523,300	2,082,833	8440467
217	Anupa	D10	Anupa 10D	3 BHK	1,335	10,872,950	1,139,637	9733313
218	Anupa	E10	Anupa 10E	3 BHK	1,295	10,562,150	1,055,315	9506835
219	Anupa	F10	Anupa 10F	3 BHK	1,295	10,812,150	2,091,370	8720780
220	Anupa	C11	Anupa 11C	3 BHK	1,205	8,995,250	891,850	8103400
221	Anupa	D11	Anupa 11D	3 BHK	1,335	10,913,000	809,524	10103476
222	Anupa	E11	Anupa 11E	3 BHK	1,295	10,601,000	2,048,701	8552299
223	Anupa	F11	Anupa 11F	3 BHK	1,295	10,601,000	1,059,200	9541800
224	Anupa	E12	Anupa 12E	3 BHK	1,295	10,639,850	390,476	10249374
225	Anupa	F12	Anupa 12F	3 BHK	1,295	10,639,850	2,056,310	8583540
Total					256988	1680941055	339179082	1341761973

Details of unsold units (mortgaged to BHFL):

BHFL/Mortgages/ Sanction Letter/Developer Finance/Apr2024_V2

Shanku Agrewal
BAJAJ HOUSING FINANCE LIMITED

S. Beha

Pooja Bafna

Shanku Agrewal

Oswal Residential Buildings LLP

S. Beha

S. Beha

Pooja Bafna

Shanku Agrewal

Authorized Designate

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Tel: +91 20718 78060 | Email: bhflwecare@bajajfinserv.in





FINSERV

Sl No.	Block	Flat No.	Customer Flat ID	BHK	Total saleable area(in sq.ft.)
1	Prayag	A1	Prayag 1A	2 BHK	940
2	Prayag	C1	Prayag 1C	3 BHK	1,319
3	Prayag	D1	Prayag 1D	2 BHK	936
4	Prayag	E1	Prayag 1E	2 BHK	922
5	Prayag	F1	Prayag 1F	3 BHK	1,585
6	Prayag	G1	Prayag 1G	3 BHK	1,562
7	Prayag	H1	Prayag 1H	2 BHK	947
8	Prayag	D2	Prayag 2D	2 BHK	936
9	Prayag	E2	Prayag 2E	2 BHK	922
10	Prayag	D3	Prayag 3D	2 BHK	936
11	Prayag	E3	Prayag 3E	2 BHK	922
12	Prayag	C4	Prayag 4C	3 BHK	1,319
13	Prayag	D4	Prayag 4D	2 BHK	936
14	Prayag	E4	Prayag 4E	2 BHK	922
15	Prayag	F5	Prayag 5F	3 BHK	1,321
16	Urvi	C1	Urvi 1C	3 BHK	1,580
17	Urvi	F1	Urvi 1F	3 BHK	1,670
18	Urvi	G1	Urvi 1G	3 BHK	1,749
19	Urvi	C2	Urvi 2C	3 BHK	1,319
20	Urvi	D2	Urvi 2D	2 BHK	936
21	Urvi	E2	Urvi 2E	2 BHK	922
22	Urvi	F2	Urvi 2F	3 BHK	1,321
23	Urvi	G2	Urvi 2G	3 BHK	1,295
24	Urvi	H2	Urvi 2H	2 BHK	1,134
25	Urvi	C3	Urvi 3C	3 BHK	1,319

BHFL/Mortgages/ Sanction Letter/Developer Finance/Apr2024_V2

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26	Urvi	D3	Urvi 3D	2 BHK	936
27	Urvi	E3	Urvi 3E	2 BHK	922
28	Urvi	F3	Urvi 3F	3 BHK	1,321
29	Urvi	C4	Urvi 4C	3 BHK	1,319
30	Urvi	D4	Urvi 4D	2 BHK	936
31	Urvi	E4	Urvi 4E	2 BHK	922
32	Urvi	F4	Urvi 4F	3 BHK	1,321
33	Urvi	C5	Urvi 5C	3 BHK	1,319
34	Urvi	E5	Urvi 5E	2 BHK	922
35	Urvi	F5	Urvi 5F	3 BHK	1,321
36	Urvi	C6	Urvi 6C	3 BHK	1,319
37	Urvi	D6	Urvi 6D	2 BHK	936
38	Urvi	E6	Urvi 6E	2 BHK	922
39	Urvi	F6	Urvi 6F	3 BHK	1,321
40	Urvi	E7	Urvi 7E	2 BHK	922
41	Urvi	F7	Urvi 7F	3 BHK	1,321
42	Urvi	E8	Urvi 8E	2 BHK	922
43	Urvi	F8	Urvi 8F	3 BHK	1,321
44	Urvi	E9	Urvi 9E	2 BHK	922
45	Urvi	F9	Urvi 9F	3 BHK	1,321
46	Urvi	C11	Urvi 11C	3 BHK	1,319
47	Urvi	E11	Urvi 11E	2 BHK	922
48	Urvi	F11	Urvi 11F	3 BHK	1,321
49	Veni	C1	Veni 1C	3 BHK	1,666
50	Veni	D1	Veni 1D	2 BHK	936
51	Veni	E1	Veni 1E	2 BHK	922
52	Veni	F1	Veni 1F	3 BHK	1,321

BHFL/Mortgages/ Sanction Letter/Developer Finance/Apr2024_V2



Siddha

Pooja Bafna



Oswal Residential Buildings LLP

Siddha

Siddha

Roshni Bafna

Sanjay Kumar

Authorized Designated Partner

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53	Veni	A2	Veni 2A	2 BHK	1,089
54	Veni	B2	Veni 2B	3 BHK	1,613
55	Veni	C2	Veni 2C	3 BHK	1,319
56	Veni	D2	Veni 2D	2 BHK	936
57	Veni	E2	Veni 2E	2 BHK	922
58	Veni	F2	Veni 2F	3 BHK	1,321
59	Veni	G2	Veni 2G	3 BHK	1,295
60	Veni	H2	Veni 2H	2 BHK	1,206
61	Veni	C3	Veni 3C	3 BHK	1,319
62	Veni	D3	Veni 3D	2 BHK	936
63	Veni	E3	Veni 3E	2 BHK	922
64	Veni	C4	Veni 4C	3 BHK	1,319
65	Veni	D4	Veni 4D	2 BHK	936
66	Veni	E4	Veni 4E	2 BHK	922
67	Veni	E5	Veni 5E	2 BHK	922
68	Veni	E6	Veni 6E	2 BHK	922
69	Veni	B12	Veni 12B	3 BHK	1,290
70	Veni	F12	Veni 12F	3 BHK	1,321
71	Veni	G12	Veni 12G	3 BHK	1,295
72	Anupa	A1	Anupa 1A	3 BHK	1,441
73	Anupa	B1	Anupa 1B	3 BHK	1,299
74	Anupa	C1	Anupa 1C	3 BHK	1,205
75	Anupa	D1	Anupa 1D	3 BHK	1,335
76	Anupa	E1	Anupa 1E	3 BHK	1,295
77	Anupa	F1	Anupa 1F	3 BHK	1,295
78	Anupa	G1	Anupa 1G	3 BHK	1,415
79	Anupa	H1	Anupa 1H	3 BHK	1,446

BHFL/Mortgages/ Sanction Letter/Developer Finance/Apr2024_V2

Sanjay Agarwal

S. B. Saha

Pooja Bafna

A. Agarwal

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S. B. Saha

S. B. Saha

Rashmi Bafna

A. Agarwal

Authorized Designated Partner

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80	Anupa	A2	Anupa 2A	3 BHK	1,315
81	Anupa	B2	Anupa 2B	3 BHK	1,299
82	Anupa	C2	Anupa 2C	3 BHK	1,205
83	Anupa	D2	Anupa 2D	3 BHK	1,335
84	Anupa	E2	Anupa 2E	3 BHK	1,295
85	Anupa	F2	Anupa 2F	3 BHK	1,295
86	Anupa	G2	Anupa 2G	3 BHK	1,331
87	Anupa	H2	Anupa 2H	3 BHK	1,205
88	Anupa	A3	Anupa 3A	3 BHK	1,315
89	Anupa	B3	Anupa 3B	3 BHK	1,299
90	Anupa	C3	Anupa 3C	3 BHK	1,205
91	Anupa	F3	Anupa 3F	3 BHK	1,295
92	Anupa	G3	Anupa 3G	3 BHK	1,331
93	Anupa	H3	Anupa 3H	3 BHK	1,205
94	Anupa	A4	Anupa 4A	3 BHK	1,315
95	Anupa	B4	Anupa 4B	3 BHK	1,299
96	Anupa	C4	Anupa 4C	3 BHK	1,205
97	Anupa	D4	Anupa 4D	3 BHK	1,335
98	Anupa	E4	Anupa 4E	3 BHK	1,295
99	Anupa	G4	Anupa 4G	3 BHK	1,331
100	Anupa	H4	Anupa 4H	3 BHK	1,205
101	Anupa	A5	Anupa 5A	3 BHK	1,315
102	Anupa	B5	Anupa 5B	3 BHK	1,299
103	Anupa	C5	Anupa 5C	3 BHK	1,205
104	Anupa	D5	Anupa 5D	3 BHK	1,335
105	Anupa	E5	Anupa 5E	3 BHK	1,295
106	Anupa	G5	Anupa 5G	3 BHK	1,331

BHFL/Mortgages/ Sanction Letter/Developer Finance/Apr2024_V2



S.B. Sin

Pooja Bafna

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S.B. Sin

S. Sin

Rashmi Bafna

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107	Anupa	H5	Anupa 5H	3 BHK	1,205
108	Anupa	A6	Anupa 6A	3 BHK	1,315
109	Anupa	B6	Anupa 6B	3 BHK	1,299
110	Anupa	C6	Anupa 6C	3 BHK	1,205
111	Anupa	D6	Anupa 6D	3 BHK	1,335
112	Anupa	E6	Anupa 6E	3 BHK	1,295
113	Anupa	H6	Anupa 6H	3 BHK	1,205
114	Anupa	A7	Anupa 7A	3 BHK	1,315
115	Anupa	B7	Anupa 7B	3 BHK	1,299
116	Anupa	C7	Anupa 7C	3 BHK	1,205
117	Anupa	D7	Anupa 7D	3 BHK	1,335
118	Anupa	E7	Anupa 7E	3 BHK	1,295
119	Anupa	H7	Anupa 7H	3 BHK	1,205
120	Anupa	A8	Anupa 8A	3 BHK	1,315
121	Anupa	B8	Anupa 8B	3 BHK	1,299
122	Anupa	C8	Anupa 8C	3 BHK	1,205
123	Anupa	D8	Anupa 8D	3 BHK	1,335
124	Anupa	H8	Anupa 8H	3 BHK	1,205
125	Anupa	B9	Anupa 9B	3 BHK	1,299
126	Anupa	C9	Anupa 9C	3 BHK	1,205
127	Anupa	E9	Anupa 9E	3 BHK	1,295
128	Anupa	G9	Anupa 9G	3 BHK	1,331
129	Anupa	H9	Anupa 9H	3 BHK	1,205
130	Anupa	A10	Anupa 10A	3 BHK	1,315
131	Anupa	B10	Anupa 10B	3 BHK	1,299
132	Anupa	C10	Anupa 10C	3 BHK	1,205
133	Anupa	G10	Anupa 10G	3 BHK	1,331

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S. Bala

Pooja Bafna

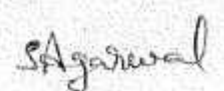


Oswal Residential Buildings LLP

S. Bala

S. Bala

Rashmi Bafna



Authorized Designated Partner

BAJAJ HOUSING FINANCE LIMITED

www.bajajhousingfinance.in

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 Corporate Identity Number (CIN): U65910PN2008PLC132228
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134	Anupa	H10	Anupa 10H	3 BHK	1,205
135	Anupa	A11	Anupa 11A	3 BHK	1,315
136	Anupa	B11	Anupa 11B	3 BHK	1,299
137	Anupa	G11	Anupa 11G	3 BHK	1,331
138	Anupa	H11	Anupa 11H	3 BHK	1,205
139	Anupa	A12	Anupa 12A	3 BHK	1,315
140	Anupa	B12	Anupa 12B	3 BHK	1,299
141	Anupa	C12	Anupa 12C	3 BHK	1,205
142	Anupa	D12	Anupa 12D	3 BHK	1,335
143	Anupa	G12	Anupa 12G	3 BHK	1,331
144	Anupa	H12	Anupa 12H	3 BHK	1,205
Total					176176

Annexure I - Penal Charges

- a. Bounce charges – applicable in case of bounce of EMI, as mentioned in below table.
- b. Late Payment Charges (LPC) - calculated daily for each EMI starting from the date of Unpaid / Partially paid EMI till full due EMI amount has been received, as mentioned in below table. LPC shall be accounted on receipt basis. These charges will not be Capitalized.

Sanctioned Loan Amount	Late Payment Charges (LPC) [^] (chargeable per day for every partially or fully overdue EMI)		Bounce Charges [^] (for every dishonour of cheque / ECS / NACH)
	Inventory Finance (Rs.)	Construction Finance (Rs.)	(Rs.)
Up to Rs 15 Lakhs	3	3	500/-
> Rs 15 Lakhs to Rs 30 Lakhs	10	10	500/-
> Rs 30 Lakhs to Rs 50 Lakhs	15	15	1,000/-
> Rs 50 Lakhs to Rs 1 Crore	30	30	1,000/-
> Rs 1 Crore to Rs 5 Crores	125	125	3,000/-
> Rs 5 Crores to Rs 10 Crores	150	150	3,000/-
> Rs 10 Crores to Rs 25 Crores	175	175	10,000/-
> Rs 25 Crores to Rs 50 Crores	250	250	10,000/-

Shanley Egenwal

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S.B.S. *Pooja Bafna* *Shanley Egenwal*

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S.B.S. *Rashmi Bafna* *Shanley Egenwal*

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> Rs 50 Crores to Rs 100 Crores	500	500	10,000/-
> Rs 100 Crores to Rs 250 Crores	1,200	1,200	10,000/-
> Rs 250 Crores to Rs 500 Crores	2,500	2,500	10,000/-
> 500 Crores	5,000	5,000	10,000/-

^The Charges mentioned above are as applicable on the date of signing this Sanction Letter. These charges are subject to modification and the revised charges as mentioned on the Company's website (<https://www.bajajhousingfinance.in/>) will be applicable. The Borrower agrees that all the aforementioned charges are, excluding GST (if applicable) or any other government levies.

c. Covenant Perfection Charge (CPC) for Non-Compliance to material Terms & Conditions:

The Company shall levy the Covenant Perfection Charges in scenarios of non-compliance to material terms & conditions of the loan by the borrower. Various scenarios for levy of covenant perfection charges along with their respective trigger points and levy as well as discontinuation are as detailed below.

Sr. No.	Material terms and conditions	Trigger point	Charge levy / discontinuation		CPC (chargeable per month) (Rs.)
1	Non submission of Title document / security perfection document / MODT / MOE / Mortgage deed / ROC charge creation wherever applicable	90 days from first disbursement date	Levy	On non-compliance of any one or all heads in the category	3,000/-
			Discontinuation	Next calendar month from date of curing	-
2	Non-submission of revised NACH / ECS debit mandate registration wherever existing mandate is invalid / inactive / bank account closed / bank account frozen / other technical issue	Non curing of mandate registration issue for 90 days period	Levy	On non-compliance of any one or all heads in the category	1,000/-
			Discontinuation	Next calendar month from date of curing	-
3	Non-Submission of KYC-OVD within 90 days (where D-OVD was submitted at Disbursal).	90 days from first disbursement date	Levy	On non-compliance	500/-
			Discontinuation	Next calendar month from date of curing	-
4	Non-submission of Re-KYC	90 days from	Levy	On non-compliance	500/-

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S. B. S.

Pooja Bafna

[Signature]

Oswal Residential Buildings LLP

S. B. S.

S. M. S.

Rashmi Bafna

S. Agarwal

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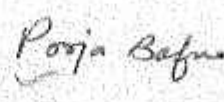
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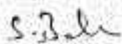
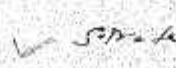
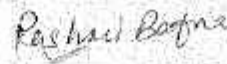
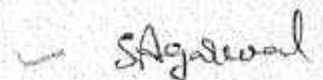
Sr. No.	Material terms and conditions	Trigger point	Charge levy / discontinuation		CPC (chargeable per month) (Rs.)
	documents, wherever applicable.	receiving 1 st intimation for Re KYC	Discontinuation	Next calendar month from date of curing	-
5	<ul style="list-style-type: none"> • Non-Submission of share certificate retrieved upon name change. • Milestones of Sales, Cashflow and construction as per sanction letter not adhered. • Non-renewal of Property Insurance. • Change in property Ownership or Beneficial Ownership structure without prior approval to the Company. • LEI not submitted or renewed. • Non-submission of End-Use certificate. • Failure to open escrow account. • Failure to deposit project receivables / rentals in the designated escrow account /escrow compliance. 	90 days from first disbursement date or date of non-compliance	Levy	On non-compliance of any one or all heads in the category	1,00,000/-
			Discontinuation	Next month from date of cure of breach	-
6	Non-compliance to any RBI Directions or regulations including specification on the pamphlets, brochures, advertisement hoarding, boards, mailers etc. that the project has been mortgaged to the Lender / Non-compliance of any directions or regulations issued by any other Regulatory body including NHB, RERA, Income Tax, etc.	90 days from first disbursement date or date of noncompliance	Levy	On non-compliance of any one or all heads in the category	10,000/-
			Discontinuation	Next month from date of cure of breach	-
7	Non-adherence to any terms and conditions, representations, warranties, covenants as defined in the Loan Agreement or Sanction Letter or on occurrence of any Event of Default for Commercial Loans.	90 days from first disbursement date	Levy	On non-compliance of any one or all heads in the category	50,000/-
			Discontinuation	Next month from date of cure of	-

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Sr. No.	Material terms and conditions	Trigger point	Charge levy / discontinuation	CPC (chargeable per month) (Rs.)
			breach	

*The Charges mentioned above are as applicable on the date of signing this Sanction Letter. These charges are subject to modification and the revised charges as mentioned on the Company's website (<https://www.bajajhousingfinance.in/>) will be applicable. The Borrower agrees that all the aforementioned charges are excluding GST (if applicable) or any other government levies.

Oswal Residential Buildings LLP

S. Bal

Authorized Designated Partner

S. Bal

Pooja Bafna

[Signature]

S. Agarwal

[Signature]

Rashmi Bafna

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