

Ref: TCHFL/CF/SL/KOLK/2023-24/2

Date: 13-09-2023

To,
Grap Developers LLP,
Godrej Genesis, Unit -1006,College More,
Salt Lake, Bidhan Nagar CK Market, Saltlake,
North 24 Parganas, West Bengal, India- 700091

Kind Attn: Mr. Anil Kumar Saraf

Re: Term Loan of Rs. 22.00 Crores

Dear Sir,

Tata Capital Housing Finance Limited (TCHFL) takes the pleasure in granting sanction to extend a Term Loan facility of Rs. 22.00 Crores to be utilized as - upto Rs. 5.00 Crores towards payment of project's building sanction plan and incidental expenses to loan thereto/ General Corporate Purpose (GCP) and balance amount towards expenses of Project "Identity Nagerbazar" located at Nagarbazar, Kolkata

This sanction is subject to fulfillment of the terms and conditions entailed herein to the complete satisfaction of TCHFL.

This letter of sanction does not create any binding obligations on TCHFL to disburse funds till execution of appropriate loan and security documents and till such time same may be cancelled without any prior notice. Please note that this communication should not be construed as giving rise to any binding obligation on the part of TCHFL unless - (i) you have returned the duplicate copy of this letter duly signed in token acceptance, and (ii) signed /executed the security/ other documents in connection with aforesaid facilities. Until such time, the sanction may be cancelled without any prior notice.

TERMS AND CONDITIONS:

Lender	Tata Capital Housing Finance Limited (TCHFL)
Borrower Group	Gangotri Group
Borrower	Grap Developers LLP
Co-borrowers	1. Anil Kumar Saraf 2. Grap Realty Pvt Ltd 3. Dies & Tools Ltd.
Facility/Loan Amount	Upto Rs. 22,00,00,000/- (Rupees Twenty-Two Crores only)
Tenure	60 Months including Principal Moratorium Period of 36 months from the date of 1st disbursement
Rate of Interest	Rate of Interest will be Prime Lending Rate (PLR) minus 7.00% per annum on monthly reducing & floating rate basis. The present PLR is 19.75% & present effective rate of interest will be 12.75% per annum on monthly reducing & floating rate basis. Interest rate on repayment would change based on the changes in PLR as announced by TCHFL and / or as per the guidelines of the Reserve Bank of India, Government of India and any other

GRAP DEVELOPERS LLP

Anil Kumar Saraf

Designated Partner / Partner

GRAP REALTY PVT. LTD.

Anil Kumar Saraf

DIRECTOR

DIES & TOOLS LTD.

Anil Kumar Saraf

Authorized Signatory/Director

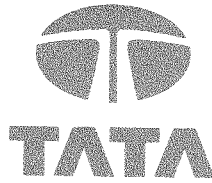
Anil Kumar Saraf

TATA CAPITAL HOUSING FINANCE LIMITED

Corporate Identity Number U67190MH2008PLC187552

3rd Floor 302 Avani Signature 91/A/1 Park Street Kolkata 700 016 West Bengal

Registered Office 11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel Mumbai 400 013 India



	regulatory authority from time to time. This would lead to change in Interest payable to TCHFL. The rate shall be applied by TCHFL on the first date of following month as per English calendar year in which PLR is changed. The change in PLR will be at the sole discretion of TCHFL.
Processing Fees	1.00% of the Loan Amount+ applicable tax. Aforesaid fee and applicable taxes to be collected at the time of 1st disbursement.
Legal and Documentation charges	The Borrower shall pay one-time non-refundable legal & documentation charges amounting to Rs. 3.00 lakh plus applicable taxes to TCHFL. The charges shall be deducted from the proceeds of first disbursement of the Facility but subject to deduction of any applicable taxes, as per law.
Nature of Facility	Term Loan
Purpose of Loan	Upto Rs. 5.00 Crores towards payment of Project's building sanction plan and incidental expenses to loan thereto/ General Corporate Purpose (GCP) and balance amount towards expenses of Project "Identity Nagerbazar" at Nagarbazar, Kolkata
Loan Drawl Period	36 Months from the date of first disbursement (interest on outstanding amount to be paid during this period) In partially disbursed case, TCHFL may consider extension of Loan Drawl Period on specific request by Borrower, at sole discretion of TCHFL.
Principal Moratorium Period	36 Months from the date of first disbursement (interest on outstanding amount to be paid during this period)
Repayment Schedule	Pre-MI to commence from the date of first disbursement for respective Term Loans and to be paid till moratorium period of 36 months, and MI to commence from the first month of repayment for respective Term Loans. In case amount of drawdown is less than the approved loan amount at the completion of the stipulated drawl period, MI for the disbursed loan portion will commence unless specific request has been made by the Borrower for extension of the Loan Drawl Period and the same has been approved by TCHFL.
Security Cover	Security cover of minimum 1.50 times of the outstanding loan amount to be maintained during currency of loan. In case of any shortfall in cover, the Borrower to provide Additional Security as may be required for meeting cover subject to satisfaction of TCHFL.
Net Receivable Cover	Net Receivable cover of minimum 1.75 times of the outstanding loan amount to be maintained during currency of loan. In case of any shortfall in cover, the Borrower to provide additional cashflows as may be required for meeting cover subject to satisfaction of TCHFL.
Landowners of the Project/ Security Providers	Dies & Tools Limited.
Details of Project	Residential Apartment Project "Identity Nagerbazar" shall be developed on a land admeasuring 1.2763 acres located at Nagarbazar, Kolkata.

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Amit Kumar Jaj
Designated Partner / Partner

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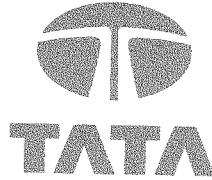
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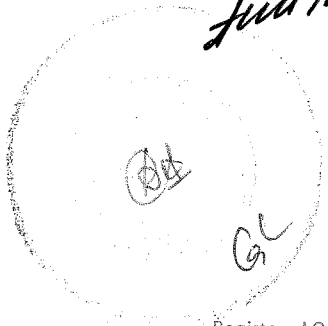


Receivable Capitalization	<ul style="list-style-type: none"> Sales proceeds/Booking money to be deposited in the TCHFL escrow account to be adjusted in the following manner: 									
	<table border="1"> <thead> <tr> <th>Project Cumulative Collections (Rs Cr)</th> <th>Applicable Capitalization, %</th> </tr> </thead> <tbody> <tr> <td>Upto incremental collection of 25.00 Cr</td> <td>15%</td> </tr> <tr> <td>Incremental collection > 25.01 Cr-50.00 Cr</td> <td>35%</td> </tr> <tr> <td>Incremental collection > 50.01 Cr-75.00 Cr</td> <td>50%</td> </tr> <tr> <td>Thereafter</td> <td>80%</td> </tr> </tbody> </table> <p>Note:</p> <ul style="list-style-type: none"> Capitalization to be set-off against principal amount during Principal Moratorium Period and MI during repayment period. No interest set off against proposed capitalization during Principal Moratorium Period . Capitalization will be done on 100% collections received in the Project Initial adjustment of capitalization to be made towards over dues (if any), then towards MI, then towards outstanding facility. Any change to this can be made with specific approval from TCHFL (Construction Finance). Capitalization to be reviewed at the time of each Asset Quality Review or at any frequency as may be deemed fit by TCHFL based on Project performance, account conduct, etc. based on approval from TCHFL (Construction Finance). 	Project Cumulative Collections (Rs Cr)	Applicable Capitalization, %	Upto incremental collection of 25.00 Cr	15%	Incremental collection > 25.01 Cr-50.00 Cr	35%	Incremental collection > 50.01 Cr-75.00 Cr	50%	Thereafter
Project Cumulative Collections (Rs Cr)	Applicable Capitalization, %									
Upto incremental collection of 25.00 Cr	15%									
Incremental collection > 25.01 Cr-50.00 Cr	35%									
Incremental collection > 50.01 Cr-75.00 Cr	50%									
Thereafter	80%									
Primary Security	<ul style="list-style-type: none"> Exclusive charge by way of registered mortgage on total land area admeasuring 4 bighas, 19 cottahs and 13 chittacks 21 sq. ft. (1.6502 acres) along with structures (present and future) standing thereon forming part of C.S. Dag nos. 841, 842, 844, 845, 910 & 899 corresponding to R.S./L.R. Dag nos. 2145, 2146, 2147, 2148, 2149, 2122, 2123, 2124 & 2015, under Old Khatian nos. 25, 248, 364 & 349 corresponding to L.R. Khatian nos. 3729 & 3750, Touzi no. 160 J.L. No. 20, in Mouza Satgachi, Nagerbazar under P.S. Dum Dum in the District 24 Parganas (North) presently known and numbered as municipal Holding no. 65, Calcutta Jessore Road under municipal Ward no. 25 within the limits of South Dum Dum Municipality. Cross collateralization between TCHFL existing facilities against Projects – The RISE and proposed Facility. DSRA in the form of FD equivalent to 3 months of interest on outstanding loan to be maintained during the currency of loan. 									
Receivables	<ul style="list-style-type: none"> Exclusive charge by way of hypothecation on all the receivables in Project “Identity Nagerbazar” (including sold, unsold, insurance receipts as well as development and other charges from units and any cash flow) being constructed on all that piece and admeasuring 3 Bighas 17 Cottahs 3 Chittacks & 16 Sq. ft. (1.2763 acres) out of total land area of 4 bighas, 19 cottahs and 13 chittacks 21 sq. ft. (1.6502 acres) along with structures standing thereon forming part of C.S. Dag nos. 841, 842, 844, 845, 910 & 899 corresponding to R.S./L.R. Dag nos. 2145, 2146, 2147, 2148, 2149, 2122, 2123, 2124 & 2015, under Old Khatian nos. 25, 248, 364 & 349 corresponding to L.R. Khatian nos. 3729 & 3750, Touzi no. 160 J.L. No. 20, in Mouza Satgachi, Nagerbazar under P.S. Dum Dum in the District 24 Parganas (North) presently known and numbered as municipal Holding no. 65, Calcutta Jessore Road under municipal Ward no. 25 within the limits of South Dum Dum Municipality. 									

GRAP DEVELOPERS LLP
Handwritten signature
 Designated Partner / Partner

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 DIRECTOR

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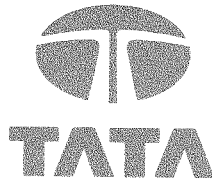


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	<ul style="list-style-type: none"> Cross collateralization between TCHFL existing facilities against Projects – “The RISE” & the proposed facility 										
WB RERA Status	The Project will be registered in WB-RERA once sanction plan for the Project is in place.										
Escrow Arrangement	<p>The Borrower shall open, establish and maintain an account for depositing the Receivables of the Project ('RERA Designate Account(s)') with a scheduled Bank designated by TCHFL ('Escrow Bank'). The RERA Designate Account(s) shall be maintained & operated by the Borrower during entire tenure of the facility and shall not be closed without prior written approval of TCHFL. All costs, charges & expenses in connection with the RERA Designate Account(s) shall be borne by the Borrower. The Borrower shall enter into an agreement with the Escrow Bank and such agreement shall be in form & manner acceptable to TCHFL. The Borrower shall ensure that all receivables from the Project are deposited in such RERA designated account(s). Further, at the end of every day, 70.00% of the amounts received in RERA Designate Account(s) shall be transferred to a current account ('RERA Retention Account(s)') and remaining 30.00% shall be transferred to escrow account(s) ('Escrow account(s)'). Also, any reimbursement to the Borrower from RERA Retention Account(s) shall be first transferred to 'Escrow Account(s)' of the Project</p> <p>The waterfall mechanism and collection of all the receivables of the Project and the withdrawal from each of such accounts shall be in the manner as may be stipulated by TCHFL from time to time.</p> <p>TCHFL shall be entitled to audit such expenses and on its satisfaction may instruct Escrow Bank to permit / not permit the Borrower for drawl of the money.</p>										
Mode of Repayment	<ol style="list-style-type: none"> Pre-Monthly Installment (Pre-MI) /Monthly Installments (MI) serviced by Auto Debit mode from expense Escrow Account with designated escrow Bank / RTGS / NEFT or any other mode. Pre MI-Interest to be serviced on partly disbursed loan component on monthly basis. 										
Monthly Installment (MI)	1,04,33,386/- (on full drawn of Loan Amount for 24 months' post moratorium subject to variation of PLR, remaining loan tenure and satisfaction of capitalization).										
Prepayment Penalty	<ol style="list-style-type: none"> NIL prepayment charges in case of prepayment from own sources or from sales receivables. 3% plus, applicable taxes on the principal prepaid at the time of prepayment, in any other event. 										
Interest on default	<p>Additional Interest @2% per month on delayed interest and principal installments. (Calculated from due date till the date of payment).</p> <p>In case of any other Event of Default either under this Sanction Letter or under any finance or security documents or any non-compliances of sanction terms, the Borrower shall pay interest on the outstanding principal amount for the period during which such default is continuing @ ROI + 2% p.m. The above increase in ROI/Additional Interest is without prejudice to all other rights and remedies of TCHFL under the Facility Agreement.</p>										
Disbursement	<table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Tranche Amount</th> <th>Cumulative Tranche</th> <th>Construction - Physical Progress (%)</th> <th>Cumulative Collection</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Sr. No.	Tranche Amount	Cumulative Tranche	Construction - Physical Progress (%)	Cumulative Collection					
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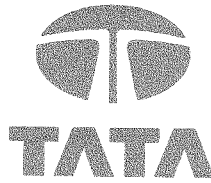


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	1	5	5	GCP / Towards payment of Project's building sanction plan & incidental expenses thereto	-
	2	1	6	3%	0.12
	3	2	8	6%	0.43
	4	2	10	9%	1.10
	5	2	12	14%	2.00
	6	2	14	20%	3.90
	7	2	16	25%	6.45
	8	2	18	37%	13.25
	9	2	20	49%	24.00
	10	2	22	60%	38.60
	Any subsequent disbursement will be subject to maintenance of DSRA on outstanding amount and all compliances including opening of Escrow account, insurance, TCHFL logo on hoarding/ websites/ brochures, all marketing material, RERA updation, and all other compliances requirements as may be applicable.				
Stipulated Minimum Sales Price	Achievement of average minimum sales rate (All Inclusive) milestone for unsold units, if any as defined below:				
	Project		Average Minimum Sales Rate (Rs. per sq. ft.)		
	Identiy Nagerbazar		5,200		
	Average will be monitored at monthly frequency or at such interval as deemed fit by TCHFL based on sales MIS submitted by the Borrower. If Borrower sells below the agreed price, Borrower will pay agreed capitalization to TCHFL for the difference amount and/or SI to be increased as per TCHFL's discretion and entire amount shall be adjusted against TCHFL outstanding facility and/ or the capitalization to be adjusted upward accordingly to maintain the minimum Net Receivable Cover and Security Cover				
	Any cancellation in sold units of the proposed Project shall form part of TCHFL's security/ mortgage				
Disclosure Norms	Borrower would publish in all marketing material, the fact that the Project has been approved & financed by TCHFL. Borrower to put up a board at the Project site displaying that the Project is approved and financed by TCHFL. The marketing materials / boards used by the Borrower for the Project would be subject to scrutiny by the TCHFL at any point of time.				
Pre – Disbursement Conditions	<ol style="list-style-type: none"> List of Pre-Disbursement Documents Required (As per Annexure IV) Joint Development Agreement cum Power of Attorney pertaining to the Project, in the form and manner acceptable to TCHFL, to be executed and registered before 1st disbursement Consent from Mrs. Sangita Saraf for this loan to be taken prior to first disbursement. Landowner to sign an undertaking in the form and manner acceptable to TCHFL, that TCHFL shall have charge on 100% of the cashflow of the Project Positive legal & necessary documentation to be executed to create mortgage/. 				

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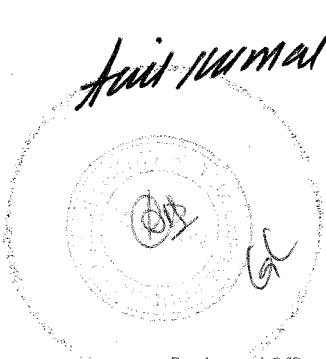
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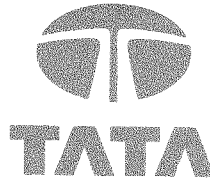


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	6. Legal clearance & legal report for clear and marketable title for the securities proposed to be mortgaged will be taken before the disbursement of the facility to TCHFL 7. Cash flows shall be signed by the Borrower and documented before disbursement. 8. CA certified Net Worth statement applicable for all Borrowers/Co-Borrowers/guarantors. 9. CA certified latest list of Directors alongwith shareholding pattern to be documented for Borrower/Co-Borrowers/Guarantors, if applicable. 10. Any other documents as maybe required by TCHFL . 11. All facility and security documentation as per security structure shall be completed to the satisfaction of TCHFL prior to 1st disbursement 12. Any other undertaking/indemnity as per TCHFL or as mentioned in TSR 13. Two valuation reports(as per norms of TCHFL) to be obtained before first disbursement. Lower of the two valuation reports to be considered for security valuation cover calculation. 14. Board Resolution towards the company coming as applicant/co-applicants/ on the loan structure to be documented. (if applicable)		
Covenants	Sr. No.	Covenant	Timeline
	1	Perfection of security to be done as per TCHFL legal requirement	To be done within 30 days of first disbursement or before disbursement of second tranche, whichever is earlier.
	2	CA certified End Usage Letter	Within 30 days of each disbursement tranche or prior to next tranche disbursement (whichever is earlier)
	3	Registration of TCHFL charge on properties with ROC. (Applicable in case of Companies and LLPs).	Within 30 days of 1st tranche disbursement or prior to next tranche disbursement (whichever is earlier)
	4	Monthly / Quarterly Report of Sales, Construction Progress & Collections of the Project "Identity Nagerbazar".	Within 7 days from the end of month / Quarter, or on a shorter duration if required by TCHFL
	5	Escrow account shall be opened with designated Escrow Bank.	RERA A/c & Expense Escrow account shall be opened with TCHFL designated bank prior to first disbursement. Collections from the Project to be routed through the said escrow accounts in line with RERA
	6	CA Audit of Project Sales, Receivables, Project Cost, valuation/technical report and Financials as per TCHFL policy.	Quarterly and prior to each tranche disbursement, as per TCHFL requirements.
	7	Audited Financials of Borrower.	Within 180 days of the close of the financial year.
	8	Quarterly TDS Certificate	To be submitted within 30 days from the end of quarter.
Any non-compliance of above covenants will be treated as event of default.			

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Designated Partner / Partner

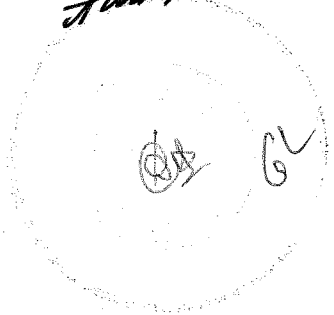
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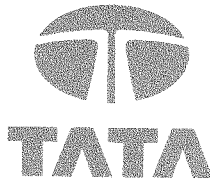


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Insurance	Property insurance on the proposed securities in favour of TCHFL to be done within 30 days of respective tranche disbursements. Tata AIG to be preferred insurance partner, subject to pricing & the covers offered by the other companies.
Other special conditions:	<ol style="list-style-type: none"> 1. Validation of bookings to be verified prior to each tranche of the disbursement. 2. Any cancellation in sold units of the proposed Project shall form part of TCHFL's security/ mortgage. 3. Borrower to make timely request for release of charge (NOC) of units sold in the Project. No unit to be registered without obtaining NOC from TCHFL. 4. In case of event of default from terms of the facility, TCHFL will have right to sell the mortgaged units at 30% discounted rate (or more) or increase ROI or both as deemed fit by TCHFL. 5. Promoter to infuse the funds/promoter equity as per cash flow projection. Promoter of the Borrower to further infuse funds/equity in case of any shortfall/further requirements. 6. Promoter's equity, quasi equity and unsecured loans in the Project to remain subservient to TCHFL loan & no interest to be paid on unsecured loans during the tenor of TCHFL facilities. No takeout of equity or receivables is allowed from the Project. Same to be monitored during AQR. If any takeout from the Project is observed (except as mentioned in the cashflows), the existing rate of interest of entire facility shall be increased by 4.00%. 7. No promoter/other group loans to be repaid from proposed Project cash flows. If any takeout from the Project is observed the existing rate of interest of entire Facility shall be increased by 4.00% 8. Dividend announcement or distribution to shareholders during the currency of the loan is subject to specific approval from TCHFL. 9. The Borrower's/Promoter's shall provide requisite undertaking cum indemnity as per TCHFL requirement for below: <ol style="list-style-type: none"> a. to keep TCHFL indemnified against any claim, cost, expense and/ or suit arising out of any pending litigations and pending legal cases in the Borrower Group. b. to keep TCHFL indemnified against any claim, cost, expense and/ or suit arising out of any legal cases arising due to customer litigations in the Project, if any. c. to keep TCHFL indemnified against any claim, cost, expense and/ or suit arising out of the title of the mortgaged property (ies). d. it shall not violate the sanction plan approved by the competent authority and that the construction shall be strictly as per the sanction plan. e. to mortgage to TCHFL any additional units in the proposed Project available to Borrower's share due to change in plans or any other reasons. 10. Shareholding of the Borrower to remain same and any changes in the shareholdings/constitution of the Borrower and Co-Borrowers shall be subject to the prior written NOC from TCHFL. 11. TCHFL to hold the status of 'Preferred Finance Partner' thereby giving TCHFL the first right to consider Home Loan applications of individual purchasers. The Borrower shall pass on all leads / enquiries for home loan applications of individual purchasers to TCHFL, who shall have the first right to consider such applications as a preferred financier.

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Arvind Kumar Sanyal

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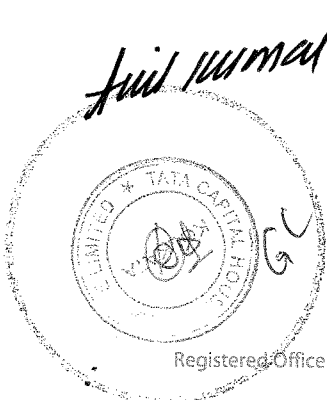
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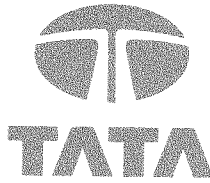


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	<p>12. The Borrower will inform all the unit purchasers sold/to be sold suitably that the amount towards demand raised has to be deposited in the designated Escrow account. The receivables from sold/unsold are to be deposited in designated escrow account.</p> <p>13. Units sold in the Project will be reported to RERA during filing of every quarterly return. Already sold units to be updated at RERA (if applicable)</p> <p>14. TCHFL solely reserves the discretion for release of loans in the Project.</p> <p>15. In the event of overdue status of 60 days past due, TCHFL reserves the right to appoint agency/vendor/broker etc. to accelerate the sales in the Project at discounted rates for recovery of dues.</p> <p>16. Any cost which has not been submitted as part of business plan to TCHFL or in case of any cost escalation, same to be funded by promoters from own sources.</p> <p>17. The facility to be booked on Gross TDS basis.</p> <p>18. Borrower to apply for NOC of booked units on 10% collections or Home loans, if any (whichever is earlier).</p> <p>19. TCHFL at its discretion may utilize the cashflows from the Projects towards adjustment of outstanding loan amount.</p> <p>20. TCHFL reserves the right to inspect the work site and books of account of the Borrower at the cost of Borrower.</p>
Validity	The sanction is valid for a period of 90 days from the date of issuance of this sanction letter.

This sanction letter is subject to satisfactory completion of comprehensive legal, financial, technical of security and other due diligence of the Borrowers and Co-Borrower and execution of all such documents as may be required by TCHFL including documents required for valid security creation. The Borrowers and Co-Borrowers shall make available all necessary and material information and extend full cooperation to lawyers and other advisors of TCHFL for undertaking the due diligence This sanction letter supersedes all other sanction letter issued for this facility, if any.
Please endorse your signature in acknowledgement and acceptance of the terms and conditions of this letter.

General Terms and Conditions:

1. Borrowers will comply for adherence of National Building Code (NBC) Specifications, formulated by Bureau of Indian Standards.
2. Borrowers to adopt National Disaster Management Authority (NDMA) guideline to ensure safety of building especially against natural disasters.
3. If there is any interest tax levied by the Government of India or any other Authority under the Interest Tax Act 1974 or under any other law, borrower shall reimburse to TCHFL any such tax imposed or levied by the Government of India or any other authority on interest and/or other payments required to be paid by borrower in connection with the said loan facility.
4. All the assets to be charged to TCHFL have to be duly insured for all the risks (Construction at Risk-CAR) at borrower's cost, to be assigned in favor of TCHFL.
5. The borrowers shall not raise any loans for the said project from any other source without prior written permission from TCHFL.
6. NOC from other Financial Institutions and / or Banks from where the Builder might have taken loans for any other Projects if such an approval is stipulated in the agreement / arrangement with them.

GRAP DEVELOPERS LLP
Arvind Kumar Jain
Designated Partner / Partner

GRAP REALTY PVT. LTD.
Arvind Kumar Jain
DIRECTOR

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Arvind Kumar Jain
Authorized Signatory/Director

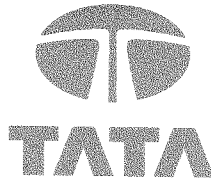


TATA CAPITAL HOUSING FINANCE LIMITED

Corporate Identity Number U67190MH2008PLC187552

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7. Borrower shall keep TCHFL informed of the happening of the event likely to have substantial effect on the profit / business or circumstances adversely affecting the financial position of borrower, its subsidiaries / group companies in which it has invested, including any action taken by creditors against the said companies, legally or otherwise.
8. TCHFL reserves right to alter/ cancel and / or modify the credit limits / loan sanctioned and / or terms and payment conditions stipulated without notice to the Borrower and without assigning any reason thereof in case of default in repayment of installment and /or interest/ financial performance.
9. This sanction shall stand revoked and cancelled if:
 - a) There are material changes in the proposal for which the assistance is considered and in the information provided by borrower on the basis of which the loan has been sanctioned.
 - b) There are material changes in the Borrower's financial performance.
 - c) Any material facts concerning the Borrower's profits or its ability to make payments under this loan agreement or any relevant aspects of its request for loan facility are withheld, suppressed, concealed, or are found to be incorrect or untrue.
 - d) Unsatisfactory track record in respect of any other finance facility availed by the borrowers.
 - e) Any other reason which can have a detrimental impact on the Project, its timely completion and/or Bookings.
 - f) Any information as may be required by TCHFL from the Borrowers, Co-Borrowers and guarantors, time to time pertaining to the Project / secured Property is not furnished in the form prescribed / approved by TCHFL within a period of 30 days.
 - g) Borrowers fails to comply with any of the provisions of RERA/WBHIRA Act or any guidelines/notifications issued by regulators, and fails to comply with any request of TCHFL either with respect to any act to be done or not done under RERA/WBHIRA or otherwise.
 - h) If there is a revocation of registration by RERA/WBHIRA.
10. An affidavit shall be submitted by the Borrowers and/or property owner with regard to the Property that:
 - a) No proceedings under Income Tax Act and any taxation laws are pending or going on and no arrears of tax, including the interest in the respect of the security are pending.
 - b) The security is not attached by any Government/ Tax Authorities.
 - c) All the obligations/payments to Municipal Authorities etc. shall be made by Borrower/property owner in time.
 - d) The Property is in the possession of the Borrower/ Security provider.
 - e) No third party interest, including license/tenancy rights have been created or will be created without TCHFL prior written permission.
 - f) The Security is free from any court/municipal proceedings, attachments etc.
 - g) That the said security is free from all dispute, charges, taxes, litigation, attachment anywhere in India.
11. Undertaking from the Borrowers, Co-Borrowers and Guarantors that:
 - a) No suit / case has been filed by any banks or any Financial Institutions against borrowers or any of firms / companies in which they are partners / directors / guarantors. Further no account of the borrowing companies / firm / LLP or group companies / firms / LLPs has been declared NPA by any banks / Financial Institutions.
 - b) All legal and incidental expense including stamp duty and out of Pocket Expenses in connection with the proposed credit facility will be borne by the Borrower.
 - c) The transactions with the associate/ group concerns/ if any will be genuine trade transactions and on commercial terms.

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Amit Kumar Saha

Designated Partner / Partner

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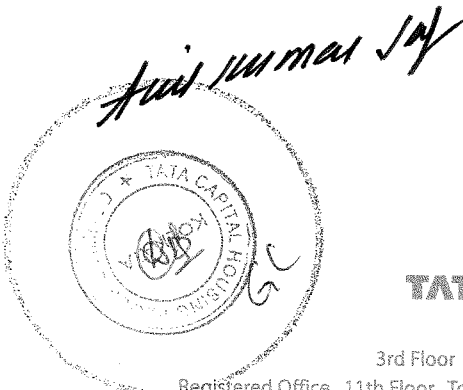
Amit Kumar Saha

DIRECTOR

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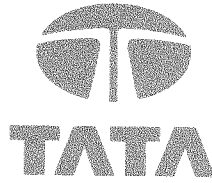


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- d) Borrower should not embark upon any expansion/ diversification/ restructuring/ alliance/ mergers/ acquisitions without prior permission in writing from us.
- e) Till repayment of TCHFL loan there should not be any change in capital structure / shareholding pattern / partnership of the Borrower / Firm without prior written permission of TCHFL.
- f) No case/proceedings are pending against them on account of any default/violations under FEMA, Customs, and Taxation and Exchange control Regulations.
- g) Borrowers/their sister or associate/ group/family concerns and their Directors/partners/proprietor etc. do not appear on RBI's list of defaulters and ECGC's caution list. Further, if any such proceeding is initiated by any of such departments, information will be provided to TCHFL immediately. In case this information is found to be incorrect at a later stage or non-reporting of any subsequent proceedings, TCHFL is fully empowered to take criminal action/other suitable proceedings against the borrower.
- h) No person shall be inducted as Director / Partner of borrower entity whose name appears in the list of Willful Defaulters of RBI / NHB and if such a person is found as a Director in borrowing entity the applicant company / partner in the firm, the other Directors' / partners' would take expeditious and effective steps for removal of such person from the Board of the borrowing entity.
- i) All the assets charged to TCHFL has to be fully insured against all risks during the currency of TCHFL loan.
- j) The unsecured loans raised from friends, relatives and directors etc. for this project shall remain in this project business on continuous basis and these loans shall not be withdrawn during the currency of the loan without prior written permission from TCHFL and such loans shall be subordinated to TCHFL loan.
- k) Borrowers will notify TCHFL of impacts on its financial position/ performance periodically. The Borrower will keep TCHFL informed of any circumstances adversely affecting its financial position.
- l) Periodic information as required by TCHFL will be submitted whenever required.
- m) Borrowers shall in addition to any other data, books and accounts maintained in the ordinary course of business furnish / provide within 30 days from the date of requisition. In case of as non-compliance, it will be treated as default and penalty may be charged.
- n) Borrowers shall not create any further charge on the security offered to TCHFL, without written approval from TCHFL.
- o) The proposed loan will be utilized only for the intended purpose.
- p) During the currency of our loan, borrower shall not, without TCHFL's permission in writing
 - Implement any scheme of major expansion and acquire fixed assets.
 - Make investments/advances or deposit amounts with any other concern from TCHFL funds.
 - Undertake guarantee or obligations on behalf of any other firm/company.

12. The Sanction is subject to following Real Estate Regulatory Authority (RERA) Compliances, if RERA is in effect within the state:

- a) The project to be compliant with RERA guidelines;
- b) Borrowers and Project at the time of execution of this Sanction Letter, have been in compliance and shall continue to comply with the provisions of RERA Act. The Borrower shall execute all such documents, get all such approvals and make all such representations as may be required by TCHFL from time to time in order to ensure that the Project and Borrowers are in compliance with all the provisions of RERA Act;
- c) Borrowers shall forthwith disclose the details of the loan provided by TCHFL on the website of the RERA;
- d) Borrowers shall forthwith intimate TCHFL about any claims, notices, intimations etc. as may be received from any of the allottees, RERA or any other person in relation to the Project;

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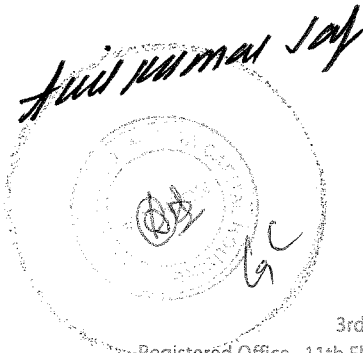
Amit Kumar Jain

DIRECTOR

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Authorized Signatory/Director

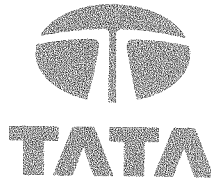


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- e) Borrower shall obtain the written consent of TCHFL prior to proposing any change in the sanctioned/proposed plan of the Project, which may change the projected cash flows of the Project as disclosed to RERA and TCHFL;
- f) Without prejudice to the other rights of TCHFL and/or the provisions of this Sanction Letter and/or the other documents in relation to the Loan, the Borrower shall provide forthwith a copy of certificates, information, documents and updates as may be provided/required to be provided to RERA under the RERA Act and/or the rules and regulations there under;
- g) Borrowers shall ensure that the stage wise time schedule of the Project as disclosed to RERA and the allottees at the time of allotment are adhered to;
- h) Borrowers shall do all such acts as may be required to ensure that the completion/ occupancy certificate (as defined under the RERA Act) for the Project is obtained on or before the date of completion as disclosed to the allottees and RERA;
- i) Borrowers shall not make any false/incorrect representations/disclosures to RERA or any of the allottees or TCHFL;
- j) In the event any interest or penalty is required to be paid by the Borrower to any person pursuant to the provisions of RERA Act, the Borrower shall pay such interest and/or penalty from its own sources (without creating any encumbrance over the Project or any part thereof);
- k) Without prejudice to the other rights of TCHFL and/or the terms and conditions of the documents in relation to the amount sanctioned hereunder, in the event the non-registration by RERA, the same shall be treated as an event of default;

Yours truly,
For Tata Capital Housing Finance Limited,

Deepak Dugar

Name: Deepak Dugar;
Designation: Regional Manager, Construction Finance – East.



Accepted by:

GRAP DEVELOPERS LLP

Grap Developers LLP	<i>Anil Kumar Saraf</i> Designated Partner / Partner
Anil Kumar Saraf	<i>Anil Kumar Saraf</i>

GRAP REALTY PVT. LTD.

Anil Kumar Saraf

DIRECTOR

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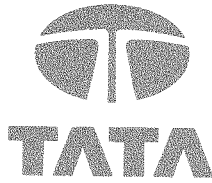


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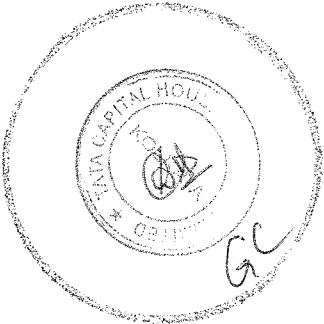
Grap Realty Pvt Ltd	GRAP REALTY PVT. LTD. <i>Arvind Kumar Jain</i> DIRECTOR
Dies & Tools Ltd.	DIES & TOOLS LTD. <i>Arvind Kumar Jain</i>

Authorized Signatory/Director

GRAP DEVELOPERS LLP
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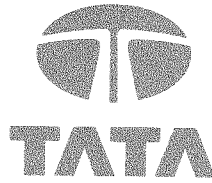


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Annexure:

Annexure I - Cash Flows for the Project

Project Cash flows

PROJECTED CASH FLOW OF PROJECT		Rs. In Crores																								
S.NO.	PARTICULARS	Total	YO	YO	Y1				Y2				Y3				Y4				Y5				Total	
			Till Date	Q0	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13	Q14	Q15	Q16	Q17	Q18	Q19	Q20		
I INFLOW																										
1	Booking advance & further instalments	108.51	0.00	0.00	0.12	0.31	0.66	0.54	1.91	2.50	3.10	3.70	4.75	6.01	6.87	7.73	7.87	8.53	9.30	9.06	10.64	9.16	9.59	5.68	108.51	
4	CF disbursement	22.00	0.00	0.00	6.00	2.00	2.00	2.00	2.00	2.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22.00	
6	Own Contribution	16.00	15.50	0.00	0.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16.00	
Total Inflows (A)		146.51	15.50	0.00	6.62	2.31	2.66	2.94	3.91	4.50	4.10	4.70	5.75	7.01	7.87	8.73	7.87	8.53	9.30	9.06	10.64	9.16	9.59	5.68	146.51	
II OUTFLOW																										
1	Land cost (incl stamp duty)*	15.00	15.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.00	
2	Approval and architect fees	5.50	0.50	0.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00	5.50	
3	Construction Cost	50.00	0.00	0.00	1.50	1.75	2.00	1.60	3.00	3.00	3.00	3.00	4.00	3.00	3.00	5.00	4.00	3.00	2.00	2.00	2.00	1.00	1.00	0.75	50.00	
4	Sales & Marketing Overheads	3.00	0.00	0.00	0.10	0.10	0.20	0.15	0.20	0.30	0.14	0.21	0.30	0.20	0.20	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	3.00
6	Bank Interest / Processing fee TL - TL 1	6.85	0.00	0.00	0.32	0.23	0.29	0.35	0.41	0.46	0.50	0.51	0.53	0.53	0.51	0.47	0.41	0.36	0.30	0.25	0.19	0.14	0.08	0.03	6.85	
8	Total Repayment Obligation	22.00	0.00		0.02	0.05	0.10	0.14	0.25	0.38	0.47	0.55	0.72	0.90	2.21	2.70	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	22.00
Total Outflows (B)		102.35	15.50	0.00	6.34	2.12	2.59	2.24	3.89	4.14	4.10	4.28	5.54	4.63	5.92	8.27	6.20	5.14	4.09	4.09	3.98	2.92	3.87	2.56	102.35	
Opening Cash Balance (C)			0.00	0.00	0.00	0.28	0.47	0.54	1.24	1.25	1.62	1.62	2.04	2.29	4.66	6.61	7.06	8.74	12.18	17.40	22.43	29.09	35.32	41.04	0.00	
Total Inflows (A)			15.50	0.00	6.62	2.31	2.66	2.94	3.91	4.50	4.10	4.70	5.75	7.01	7.87	8.73	7.87	8.53	9.30	9.06	10.64	9.16	9.59	5.68	146.51	
Total Outflows (B)			15.50	0.00	6.34	2.12	2.59	2.24	3.89	4.14	4.10	4.28	5.54	4.63	5.92	8.27	6.20	5.14	4.09	4.09	3.98	2.92	3.87	2.56	102.35	
Net Cash Flow (D=C)			0.00	0.00	0.28	0.19	0.07	0.70	0.01	0.37	0.00	0.42	0.25	2.38	1.94	0.46	1.67	3.44	5.21	5.03	6.66	6.24	5.72	3.11	44.16	
Closing Cash Balance			44.16	0.00	0.00	0.28	0.47	0.54	1.24	1.25	1.62	1.62	2.04	2.29	4.66	6.61	7.06	8.74	12.18	17.40	22.43	29.09	35.32	41.04	44.16	

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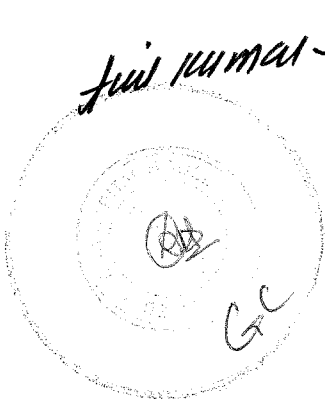
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DIRECTOR

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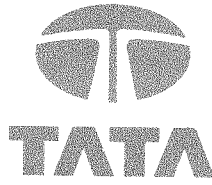


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Annexure II- List of unsold units:

Total unsold units: 182 Units

Total unsold area: 2,08,670 sq. ft.

Sr No	Project Name	Building No	Phase	Floor	Unit No.	Configuration	Saleable Area (Sft)
1	Identity Nagerbazar	A	Phase-1	1	1AA	3BHK	1265
2	Identity Nagerbazar	A	Phase-1	1	1AB	3BHK	1185
3	Identity Nagerbazar	A	Phase-1	1	1AC	2BHK	1040
4	Identity Nagerbazar	A	Phase-1	1	1AD	3BHK	1245
5	Identity Nagerbazar	A	Phase-1	2	2AA	3BHK	1265
6	Identity Nagerbazar	A	Phase-1	2	2AB	3BHK	1185
7	Identity Nagerbazar	A	Phase-1	2	2AC	3BHK	1040
8	Identity Nagerbazar	A	Phase-1	2	2AD	3BHK	1245
9	Identity Nagerbazar	A	Phase-1	3	3AA	3BHK	1265
10	Identity Nagerbazar	A	Phase-1	3	3AB	3BHK	1185
11	Identity Nagerbazar	A	Phase-1	3	3AC	3BHK	1040
12	Identity Nagerbazar	A	Phase-1	3	3AD	3BHK	1245
13	Identity Nagerbazar	A	Phase-1	4	4AA	3BHK	1265
14	Identity Nagerbazar	A	Phase-1	4	4AB	3BHK	1185
15	Identity Nagerbazar	A	Phase-1	4	4AC	3BHK	1040
16	Identity Nagerbazar	A	Phase-1	4	4AD	3BHK	1245
17	Identity Nagerbazar	A	Phase-1	5	5AA	3BHK	1265
18	Identity Nagerbazar	A	Phase-1	5	5AB	3BHK	1185
19	Identity Nagerbazar	A	Phase-1	5	5AC	3BHK	1040
20	Identity Nagerbazar	A	Phase-1	5	5AD	3BHK	1245
21	Identity Nagerbazar	A	Phase-1	6	6AA	3BHK	1265

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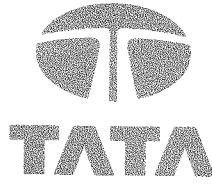


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22	Identity Nagerbazar	A	Phase-1	6	6AB	3BHK	1185
23	Identity Nagerbazar	A	Phase-1	6	6AC	3BHK	1040
24	Identity Nagerbazar	A	Phase-1	6	6AD	3BHK	1245
25	Identity Nagerbazar	A	Phase-1	7	7AA	3BHK	1265
26	Identity Nagerbazar	A	Phase-1	7	7AB	3BHK	1185
27	Identity Nagerbazar	A	Phase-1	7	7AC	3BHK	1040
28	Identity Nagerbazar	A	Phase-1	7	7AD	3BHK	1245
29	Identity Nagerbazar	B	Phase-1	1	1BA	3BHK	1185
30	Identity Nagerbazar	B	Phase-1	1	1BB	3BHK	1185
31	Identity Nagerbazar	B	Phase-1	1	1BC	2BHK	1060
32	Identity Nagerbazar	B	Phase-1	1	1BD	2BHK	1040
33	Identity Nagerbazar	B	Phase-1	2	2BA	3BHK	1185
34	Identity Nagerbazar	B	Phase-1	2	2BB	3BHK	1185
35	Identity Nagerbazar	B	Phase-1	2	2BC	2BHK	1060
36	Identity Nagerbazar	B	Phase-1	2	2BD	2BHK	1040
37	Identity Nagerbazar	B	Phase-1	3	3BA	3BHK	1185
38	Identity Nagerbazar	B	Phase-1	3	3BB	3BHK	1185
39	Identity Nagerbazar	B	Phase-1	3	3BC	2BHK	1060
40	Identity Nagerbazar	B	Phase-1	3	3BD	2BHK	1040
41	Identity Nagerbazar	B	Phase-1	4	4BA	3BHK	1185
42	Identity Nagerbazar	B	Phase-1	4	4BB	3BHK	1185
43	Identity Nagerbazar	B	Phase-1	4	4BC	2BHK	1060
44	Identity Nagerbazar	B	Phase-1	4	4BD	2BHK	1040
45	Identity Nagerbazar	B	Phase-1	5	5BA	3BHK	1185
46	Identity Nagerbazar	B	Phase-1	5	5BB	3BHK	1185
47	Identity Nagerbazar	B	Phase-1	5	5BC	2BHK	1060
48	Identity Nagerbazar	B	Phase-1	5	5BD	2BHK	1040

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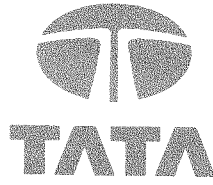


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49	Identity Nagerbazar	B	Phase-1	6	6BA	3BHK	1185
50	Identity Nagerbazar	B	Phase-1	6	6BB	3BHK	1185
51	Identity Nagerbazar	B	Phase-1	6	6BC	2BHK	1060
52	Identity Nagerbazar	B	Phase-1	6	6BD	2BHK	1040
53	Identity Nagerbazar	B	Phase-1	7	7BA	3BHK	1185
54	Identity Nagerbazar	B	Phase-1	7	7BB	3BHK	1185
55	Identity Nagerbazar	B	Phase-1	7	7BC	2BHK	1060
56	Identity Nagerbazar	B	Phase-1	7	7BD	2BHK	1040
57	Identity Nagerbazar	C	Phase-1	1	1CA	3BHK	1185
58	Identity Nagerbazar	C	Phase-1	1	1CB	3BHK	1185
59	Identity Nagerbazar	C	Phase-1	1	1CC	2BHK	1060
60	Identity Nagerbazar	C	Phase-1	1	1CD	2BHK	1040
61	Identity Nagerbazar	C	Phase-1	2	2CA	3BHK	1185
62	Identity Nagerbazar	C	Phase-1	2	2CB	3BHK	1185
63	Identity Nagerbazar	C	Phase-1	2	2CC	2BHK	1060
64	Identity Nagerbazar	C	Phase-1	2	2CD	2BHK	1040
65	Identity Nagerbazar	C	Phase-1	3	3CA	3BHK	1185
66	Identity Nagerbazar	C	Phase-1	3	3CB	3BHK	1185
67	Identity Nagerbazar	C	Phase-1	3	3CC	2BHK	1060
68	Identity Nagerbazar	C	Phase-1	3	3CD	2BHK	1040
69	Identity Nagerbazar	C	Phase-1	4	4CA	3BHK	1185
70	Identity Nagerbazar	C	Phase-1	4	4CB	3BHK	1185
71	Identity Nagerbazar	C	Phase-1	4	4CC	2BHK	1060
72	Identity Nagerbazar	C	Phase-1	4	4CD	2BHK	1040
73	Identity Nagerbazar	C	Phase-1	5	5CA	3BHK	1185
74	Identity Nagerbazar	C	Phase-1	5	5CB	3BHK	1185
75	Identity Nagerbazar	C	Phase-1	5	5CC	2BHK	1060

GRAP DEVELOPERS LLP

Amit Kumar Jain

Designated Partner / Partner

GRAP REALTY PVT. LTD.

Amit Kumar Jain

DIRECTOR

DIES & TOOLS LTD.

Amit Kumar Jain

Authorized Signatory/Director

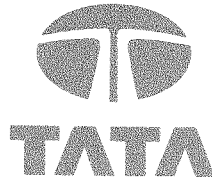


TATA CAPITAL HOUSING FINANCE LIMITED

Corporate Identity Number U67190MH2008PLC187552

3rd Floor -302 Avani Signature 91/A/1 Park Street Kolkata 700 016 West Bengal

Registered Office 11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel Mumbai 400 013 India



76	Identity Nagerbazar	C	Phase-1	5	5CD	2BHK	1040
77	Identity Nagerbazar	C	Phase-1	6	6CA	3BHK	1185
78	Identity Nagerbazar	C	Phase-1	6	6CB	3BHK	1185
79	Identity Nagerbazar	C	Phase-1	6	6CC	2BHK	1060
80	Identity Nagerbazar	C	Phase-1	6	6CD	2BHK	1040
81	Identity Nagerbazar	C	Phase-1	7	7CA	3BHK	1185
82	Identity Nagerbazar	C	Phase-1	7	7CB	3BHK	1185
83	Identity Nagerbazar	C	Phase-1	7	7CC	2BHK	1060
84	Identity Nagerbazar	C	Phase-1	7	7CD	2BHK	1040
85	Identity Nagerbazar	D	Phase-1	1	1DA	3BHK	1185
86	Identity Nagerbazar	D	Phase-1	1	1DB	3BHK	1185
87	Identity Nagerbazar	D	Phase-1	1	1DC	2BHK	1060
88	Identity Nagerbazar	D	Phase-1	1	1DD	2BHK	1040
89	Identity Nagerbazar	D	Phase-1	2	2DA	3BHK	1185
90	Identity Nagerbazar	D	Phase-1	2	2DB	3BHK	1185
91	Identity Nagerbazar	D	Phase-1	2	2DC	2BHK	1060
92	Identity Nagerbazar	D	Phase-1	2	2DD	2BHK	1040
93	Identity Nagerbazar	D	Phase-1	3	3DA	3BHK	1185
94	Identity Nagerbazar	D	Phase-1	3	3DB	3BHK	1185
95	Identity Nagerbazar	D	Phase-1	3	3DC	2BHK	1060
96	Identity Nagerbazar	D	Phase-1	3	3DD	2BHK	1040
97	Identity Nagerbazar	D	Phase-1	4	4DA	3BHK	1185
98	Identity Nagerbazar	D	Phase-1	4	4DB	3BHK	1185
99	Identity Nagerbazar	D	Phase-1	4	4DC	2BHK	1060
100	Identity Nagerbazar	D	Phase-1	4	4DD	2BHK	1040
101	Identity Nagerbazar	D	Phase-1	5	5DA	3BHK	1185
102	Identity Nagerbazar	D	Phase-1	5	5DB	3BHK	1185

GRAP DEVELOPERS LLP

Arind Kumar Jay

Designated Partner / Partner

GRAP REALTY PVT. LTD.

Arind Kumar Jay

DIRECTOR

DIES & TOOLS LTD.

Arind Kumar Jay

Authorized Signatory/Director

Arind Kumar Jay

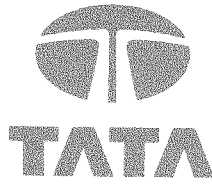


TATA CAPITAL HOUSING FINANCE LIMITED

Corporate Identity Number U67190MH2008PLC187552

3rd Floor - 302 Avani Signature 91/A/1 Park Street Kolkata 700 016 West Bengal

Registered Office 11th Floor Tower A Peninsula Business Park Ganpatrao Kadam Marg Lower Parel Mumbai 400 013 India



103	Identity Nagerbazar	D	Phase-1	5	5DC	2BHK	1060
104	Identity Nagerbazar	D	Phase-1	5	5DD	2BHK	1040
105	Identity Nagerbazar	D	Phase-1	6	6DA	3BHK	1185
106	Identity Nagerbazar	D	Phase-1	6	6DB	3BHK	1185
107	Identity Nagerbazar	D	Phase-1	6	6DC	2BHK	1060
108	Identity Nagerbazar	D	Phase-1	6	6DD	2BHK	1040
109	Identity Nagerbazar	D	Phase-1	7	7DA	3BHK	1185
110	Identity Nagerbazar	D	Phase-1	7	7DB	3BHK	1185
111	Identity Nagerbazar	D	Phase-1	7	7DC	2BHK	1060
112	Identity Nagerbazar	D	Phase-1	7	7DD	2BHK	1040
113	Identity Nagerbazar	E	Phase-1	1	1EA	3BHK	1215
114	Identity Nagerbazar	E	Phase-1	1	1EB	3BHK	1150
115	Identity Nagerbazar	E	Phase-1	1	1EC	3BHK	1240
116	Identity Nagerbazar	E	Phase-1	1	1ED	2BHK	1050
117	Identity Nagerbazar	E	Phase-1	2	2EA	3BHK	1215
118	Identity Nagerbazar	E	Phase-1	2	2EB	3BHK	1150
119	Identity Nagerbazar	E	Phase-1	2	2EC	3BHK	1240
120	Identity Nagerbazar	E	Phase-1	2	2ED	2BHK	1050
121	Identity Nagerbazar	E	Phase-1	3	3EA	3BHK	1215
122	Identity Nagerbazar	E	Phase-1	3	3EB	3BHK	1150
123	Identity Nagerbazar	E	Phase-1	3	3EC	3BHK	1240
124	Identity Nagerbazar	E	Phase-1	3	3ED	2BHK	1050
125	Identity Nagerbazar	E	Phase-1	4	4EA	3BHK	1215
126	Identity Nagerbazar	E	Phase-1	4	4EB	3BHK	1150
127	Identity Nagerbazar	E	Phase-1	4	4EC	3BHK	1240
128	Identity Nagerbazar	E	Phase-1	4	4ED	2BHK	1050
129	Identity Nagerbazar	E	Phase-1	5	5EA	3BHK	1215

GRAP DEVELOPERS LLP

Amit Kumar Jaj

Designated Partner / Partner

GRAP REALTY PVT. LTD.

Amit Kumar Jaj

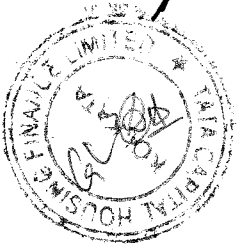
DIRECTOR

DIES & TOOLS LTD.

Amit Kumar Jaj

Authorized Signatory/Director

Amit Kumar Jaj

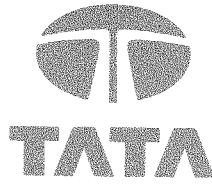


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130	Identity Nagerbazar	E	Phase-1	5	5EB	3BHK	1150
131	Identity Nagerbazar	E	Phase-1	5	5EC	3BHK	1240
132	Identity Nagerbazar	E	Phase-1	5	5ED	2BHK	1050
133	Identity Nagerbazar	E	Phase-1	6	6EA	3BHK	1215
134	Identity Nagerbazar	E	Phase-1	6	6EB	3BHK	1150
135	Identity Nagerbazar	E	Phase-1	6	6EC	3BHK	1240
136	Identity Nagerbazar	E	Phase-1	6	6ED	2BHK	1050
137	Identity Nagerbazar	E	Phase-1	7	7EA	3BHK	1215
138	Identity Nagerbazar	E	Phase-1	7	7EB	3BHK	1150
139	Identity Nagerbazar	E	Phase-1	7	7EC	3BHK	1240
140	Identity Nagerbazar	E	Phase-1	7	7ED	2BHK	1050
141	Identity Nagerbazar	F	Phase-1	1	1FA	3BHK	1215
142	Identity Nagerbazar	F	Phase-1	1	1FB	3BHK	1190
143	Identity Nagerbazar	F	Phase-1	1	1FC	3BHK	1195
144	Identity Nagerbazar	F	Phase-1	1	1FD	3BHK	1190
145	Identity Nagerbazar	F	Phase-1	1	1FE	2BHK	1015
146	Identity Nagerbazar	F	Phase-1	1	1FF	3BHK	1205
147	Identity Nagerbazar	F	Phase-1	2	2FA	3BHK	1215
148	Identity Nagerbazar	F	Phase-1	2	2FB	3BHK	1190
149	Identity Nagerbazar	F	Phase-1	2	2FC	3BHK	1195
150	Identity Nagerbazar	F	Phase-1	2	2FD	3BHK	1190
151	Identity Nagerbazar	F	Phase-1	2	2FE	2BHK	1015
152	Identity Nagerbazar	F	Phase-1	2	2FF	3BHK	1205
153	Identity Nagerbazar	F	Phase-1	3	3FA	3BHK	1215
154	Identity Nagerbazar	F	Phase-1	3	3FB	3BHK	1190
155	Identity Nagerbazar	F	Phase-1	3	3FC	3BHK	1195
156	Identity Nagerbazar	F	Phase-1	3	3FD	3BHK	1190

GRAP DEVELOPERS LLP

Anil Kumar Sanyal

Designated Partner / Partner

GRAP REALTY PVT. LTD.

Anil Kumar Sanyal

DIRECTOR

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Anil Kumar Sanyal

Authorized Signatory/Director

Anil Kumar Sanyal

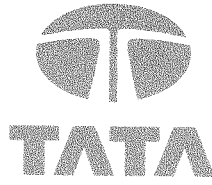


TATA CAPITAL HOUSING FINANCE LIMITED

Corporate Identity Number U67190MH2008PLC187552

3rd Floor 302 Avani Signature 91/A/1 Park Street Kolkata 700 016 West Bengal

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157	Identity Nagerbazar	F	Phase-1	3	3FE	2BHK	1015
158	Identity Nagerbazar	F	Phase-1	3	3FF	3BHK	1205
159	Identity Nagerbazar	F	Phase-1	4	4FA	3BHK	1215
160	Identity Nagerbazar	F	Phase-1	4	4FB	3BHK	1190
161	Identity Nagerbazar	F	Phase-1	4	4FC	3BHK	1195
162	Identity Nagerbazar	F	Phase-1	4	4FD	3BHK	1190
163	Identity Nagerbazar	F	Phase-1	4	4FE	2BHK	1015
164	Identity Nagerbazar	F	Phase-1	4	4FF	3BHK	1205
165	Identity Nagerbazar	F	Phase-1	5	5FA	3BHK	1215
166	Identity Nagerbazar	F	Phase-1	5	5FB	3BHK	1190
167	Identity Nagerbazar	F	Phase-1	5	5FC	3BHK	1195
168	Identity Nagerbazar	F	Phase-1	5	5FD	3BHK	1190
169	Identity Nagerbazar	F	Phase-1	5	5FE	2BHK	1015
170	Identity Nagerbazar	F	Phase-1	5	5FF	3BHK	1205
171	Identity Nagerbazar	F	Phase-1	6	6FA	3BHK	1215
172	Identity Nagerbazar	F	Phase-1	6	6FB	3BHK	1190
173	Identity Nagerbazar	F	Phase-1	6	6FC	3BHK	1195
174	Identity Nagerbazar	F	Phase-1	6	6FD	3BHK	1190
175	Identity Nagerbazar	F	Phase-1	6	6FE	2BHK	1015
176	Identity Nagerbazar	F	Phase-1	6	6FF	3BHK	1205
177	Identity Nagerbazar	F	Phase-1	7	7FA	3BHK	1215
178	Identity Nagerbazar	F	Phase-1	7	7FB	3BHK	1190
179	Identity Nagerbazar	F	Phase-1	7	7FC	3BHK	1195
180	Identity Nagerbazar	F	Phase-1	7	7FD	3BHK	1190
181	Identity Nagerbazar	F	Phase-1	7	7FE	2BHK	1015
182	Identity Nagerbazar	F	Phase-1	7	7FF	3BHK	1205

GRAP DEVELOPERS LLP

Anil Kumar Sanyal

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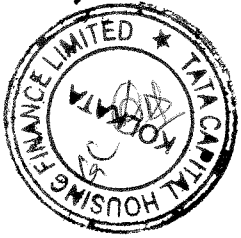
Anil Kumar Sanyal

DIRECTOR

DIES & TOOLS LTD.

Anil Kumar Sanyal

Authorized Signatory/Director

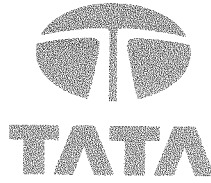


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Annexure III - Details of Landowners
M/s. Dies & Tools Ltd.

Annexure IV – List of Pre Disbursement Documents Required:

- a) Accepted sanction letter,
- b) Duly Executed Facility Agreement and other legal security documents with the Borrower and Guarantor,
- c) Partnership Authority Letter
- d) Demand Promissory Note,
- e) Declarations / Undertakings / Affidavits, etc., if required;
- f) Escrow Account & documentation,
- g) Registered mortgage on security and hypothecation of Receivables,
- h) Approved maps, permissions etc.,
- i) Notarized Power of Attorney to be executed in favor of TCHFL authorizing TCHFL to recover and realize all present and future book debts receivables, etc. to the extent of loan amount and interest (including interest on default) due,
- j) Constitutional documents,
- k) Signature Verification of the signatories to the Facility Agreement,
- l) Self-attested KYC documents, ITR & Financials of Borrowers, Co-borrower, Promoters, Guarantors / Authorized Signatories.
- m) Title search Report (by TCHFL Empanelled lawyers),
- n) Valuation report from two Empanelled Technical Valuer/s on TCHFL format with comments on availability of all statutory approvals required for the project.
- o) Security PDC's as per TCHFL policy to be collected,
- p) The cash flows duly signed by the borrower/ developer.
- q) Approved plans and all permissions applicable for the project.
- r) Any other documents, information, certificates etc. as may be required by TCHFL.

GRAP DEVELOPERS LLP

Amit Kumar Jain

Designated Partner / Partner

GRAP REALTY PVT. LTD.

Amit Kumar Jain

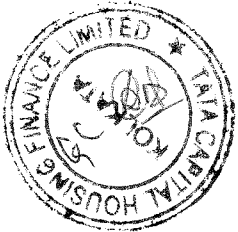
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