

To **R S Enterprises** Kolkata

Dear Mr. Pawan Kumar Todi / Mr. Rishi Todi

Sub: Financial Assistance by way of Rupee Term Loan of Rs 7.5 Crores towards project "Gitanjali Apartment"

Basis the Information shared between 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 Sanction Letter is subject to completion of comprehensive legal, financial, technical and other due diligence to the satisfaction of Bajaj Housing Finance Ltd. (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 30 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 shall automatically lapse without any further communication, unless the validity of the Offer is expressly extended / revived by BHFL in writing.

Approved and accepted by the Borrower

Signature(s)

Date

Name

Designation

Ofrecto

GNB Motors Pvt. Ltd.



100% SUBSIDIARY OF BAJAJ FINANCE LIMITED

Garg House, 3rd Floor Opp Flemming Hospital 11A/1D, East Topisa Road, Kolkata,Opp Flemming Hospital, Topisa, West Bengal, india Pin: 700046

Corporate Office : Cerebrum IT Park, B2 Building, 5th Floor, Kumar City, Kalyani Nagar, Pune - 411 014 Tel:

Corporate ID No.:











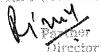
| | Terms and Conditions |
|-----------------------------------|---|
| Borrower | R S Enterprises |
| Co-Borrower | NPR Motors Pvt. Ltd. Rishi Motors Pvt. Ltd. Silva Computech Pvt. Ltd. Rishi Todi Pawan Kumar Todi Chetan Todl GNB Motors Private Limited |
| Developer | NPR Group |
| Lender | Bajaj Housing Finance Limited |
| Project | Gitanjali Apartment |
| Facility | Loan not exceeding Rs 7,50,00,000 (Rupees Seven crores fifty lakhs only) for the purpose of Construction Finance and general working capital requirements of the residential Project "Gitanjali Apartment" referred to as the "Facility". |
| Peak Outstanding | At any given point of time peak outstanding shall be capped at Rs 20 Crs combining the facility sanctioned in R S Enterprises and Akshay Vinimay LLP. |
| Purpose of Facilities | Facility will be used towards construction cost and working capital requirement of the Project Gitanjali Apartments. The facilities either in part or 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 48 months including Principal standstill period of 24 months from date of first disbursement of Facility |
| Interest on the Facilities | As on date, the Reference Rate of BHFL-I-FRR HFCINS is 13.70% per annum, spread is -0.20% per annum and the applicable rate is 13.50% per annum. In the event of any change in the Reference Rate due to change in the methodology of computation of Reference Rate, if permissible under the applicable laws, Regulations, Circulars, the "spread" would be appropriately be rest by BHFL. |
| Processing fees for Facilities | The Borrower will pay 1% of the Facility Amount plus all applicable taxes and statutory levies thereupon 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. |

Home Loan

Developer will endeavor in case of need from the prospective home buyer to facilitate them in availing the home loan from BHEL in the project "Gitanjali Apartment".

RISHI MOTORS PVT. LTD

For GNB Motors Pvt. Ltd



A HOUSING FINANCE LIMITED

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|-----------------------|---|---|---|--|------------------------|--|--|
| | Borrower will share the leads flats in the Project with BHFL to the prospective buyers. | of all the prospect and BHFL retains th | tive home buyers red ne first right of refusal | quiring home loans to pu for providing retail hom | urchase e loans | | |
| Insurance | Project "Gitanjali Apartment" to be insured and the policy to be assigned in favour of Bajaj Housing Finance Ltd. Insurance for the full loan tenor needs to be paid upfront and not annually. | | | | | | |
| | misurance for the full loan ten | or needs to be paid | Lupfront and not anni | uallγ. | | | |
|)ranaum ami | No prepayment charges to | nroughout the ten | ure of the facility if p | repayments are done fro | om cash | | |
| Prepayment | flows of the project and or | r from cash flows o | f the company and Ca | pital Introduction from P | artner. | | |
| | 4% prepayment charges if | done within stipul | ated tenor. | 1 | , | | |
| • | Facility amount will be disburs | ed in line with sale | s milestone. | | 6 | | |
| | % of Project Cost Incurred (Excluding Land & Interest) | Tranche Disbursement (Rs in Crs) | Incremental Sales (Units) | Cumulative Sales (Units) | | | |
| , " | Upfront | 1.50 | | 33 | | | |
| | 48% | 1.50 | 10 | 43 | | | |
| : 4 | 55% | 1.50 | 10 | 53 | | | |
| | 62% | 1.50 | 16 | 69 | | | |
| Disbursement | 70% | 1.50 | 16 | 85 | | | |
| chedule | Total | 7.50 | 52 | | | | |
| | Project cost excludes land a CA Certified cost incurred | nd interest cost. | visionini i | www.ini | | | |
| payment for | 5. First tranche disbursal will b 6. No further disbursements s facility availed by the group. The borrower agrees and und the facilities to BHFL in 24 mc disbursement. Interest to be serviced month borrower through ECS/PDC's. | hall be allowed if in dertakes to repay poinths after Principa ally during the Princi | there is any delay in s principal amounts by w I standstill period of 2 | servicing EMI's of existin vay of scheduled repaym 4 months from the date of | ent of of first | | |
| cilities | Amount credited in the escro sweep-in account till the ma transferred to the current acc | w account from th iturity of the facili | e first date of disburse ties in the below rati | ment to be transferred | to the | | |
| cilities | Amount credited in the escro sweep-in account till the ma transferred to the current acc Period (in Months) | w account from the sturity of the facilicount of the borrow | e first date of disburse ties in the below rati wer. | ement to be transferred to Remaining amount w | to the /ill be | | |
| cilities | transferred to the current acc | w account from th iturity of the facili | e first date of disburse ties in the below rati wer. | ement to be transferred on Remaining amount was scrow Sweep | of the to the till be | | |
| cilities | transferred to the current acc Period (in Months) 1st to 12th Month | w account from the aturity of the facili count of the borrow Receivables Upto Rs. 7 Cr bove Rs. 7 Cr Upto I | e first date of disburse ties in the below rati wer. s Es s | ement to be transferred to Remaining amount w | of the for the fill be | | |
| acilities | transferred to the current acc Period (in Months) 1st to 12th Month 13th to 21st Month All S. ENTERPRISES MOTORS PVT, LTD Parent | w account from the sturity of the facilicount of the borrow Receivables Upto Rs. 7 Cr bove Rs. 7 Cr Upto Para San Albert Morrow | e first date of disburse tiles in the below rati wer. s Es Rs. 14 Crs ORS PVT. LTD. Director | ement to be transferred to. Remaining amount we scrow Sweep 10% 20% For GNB Motor | vill be | | |
| acilities | transferred to the current acc Period (in Months) 1st to 12th Month | w account from the sturity of the facilitiount of the borrow Receivables Upto Rs 7 Cr Upto Para SES | e first date of disburse tiles in the below rati wer. s Es Rs. 14 Crs ORS PVT. LTD. Director | ement to be transferred to Remaining amount wascrow Sweep | vill be | | |
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Directo









| 22nd to 30th Month | | | | | |
|--|----------------|---|--|---|---|
| The sweeps will be increased as per collection milestones or as per timeline method whichever is earlier. Scheduled repayment of EMP inclusive of escrow repayments till closure of facility. Calculation of dues – At the end of the Principal standstill period, the actual principal outstanding (POS) will be divided by remaining Loan Tenure. This amount will be called the Ideal Equated Monthly Principal (EMP), and will remain constant for the remaining loan tenure provided there is no additional disbursal to the loan account. The Ideal EMP will be deducted from the actual POS at the end of Principal standstill period which will be the Ideal POS at the end of the Principal standstill period. This Ideal POS will be calculated for all the remaining loan tenure by deducting the Ideal EMP from the Ideal POS will be calculated for all the remaining loan tenure by deducting the Ideal EMP from the Ideal POS will be calculated POS, no EMP will be payable for that month. In case actual POS is lower than the Ideal POS, no EMP will be payable for that month. In case actual POS is lower than the Ideal POS, no EMP will be payable for that month. In case actual POS is lower than the Ideal POS, no EMP will be payable for that month. In case actual POS will be calculated on a daily basis on the actual POS & will need to be paid on the due date. Incase of additional disbursal during the Ideal EMP will increase accordingly. 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 1.75 times of the principi 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 the satisfaction of BHFL. The Borrower will have to open an escrow account with the designated bank Indusind Ban Limited. The Borrower will have to open an | " [. | 22nd to 30th Month | Above Rs 14 Cr Upto Rs. 21 Crs | | |
| Calculation of dues — At the end of the Principal standstill period, the actual principal outstanding (POS) will be divided by remaining Loan Tenure. This amount will be called the ideal Equated Monthly Principal (EMP), and will remain constant for the remaining loan tenure provided there is no additional disbursal to the loan account. The ideal EMP will be deducted from the actual POS at the end of Principal standstill period which will be the Ideal POS at the end of the Principal standstill period which will be the Ideal POS at the end of the Principal standstill period. This ideal POS will be calculated for all the remaining loan tenure by deducting the Ideal EMP from the Ideal POS will be calculated for all the remaining loan tenure by deducting the Ideal EMP from the Ideal POS werey 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 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. Incase of additional disbursal during the loan tenure, the additional disbursed amount will get divided by the remaining loan tenure & the Ideal EMP will increase accordingly. **Neceivables** / 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 1.75 times of the principal 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 the satisfaction of BHFL. **The Borrower will have to open an escrow account with the designated bank Industind Ban Limited. **The Borrower will have to open an escrow account with the designated bank Industind Ban Limited. **Amount credi | į. | 31st to 48th Month | Above Rs. 21 Crs | 50% | |
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| additional disbursal during the loan tenure, the additional disbursed amount will get divided by the remaining loan tenure & the Ideal EMP will increase accordingly. 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 1.75 times of the principl 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. The Borrower will have to open an escrow account with the designated bank indusind Ban Limited. 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 we be transferred to the current account of the Borrower. Period (in Months) Receivables Escrow Sweep 1st to 12th Month Above Rs 7 Cr Upto Rs. 14 Crs 2nd to 30th Month Above Rs 7 Cr Upto Rs. 21 Crs 31st to 48th Month Above Rs 12 Crs 50% | | Calculation of dues – At the c will be divided by remainir Principal (EMP), and will rem disbursal to the loan accou Principal standstill period w Ideal POS will be calculated POS every month. The actu actual POS is lower than the | end of the Principal standstill perioding Loan Tenure. This amount will hain constant for the remaining loar unt. The Ideal EMP will be deduct hich will be the Ideal POS at the enfor all the remaining loan tenure by lal POS will be compared against the Ideal POS, no EMP will be payable differential amount will need to be | I, the actual principal outstanding the called the Ideal Equated in tenure provided there is no acted from the actual POS at the dof the Principal standstill perdeducting the Ideal EMP from this Ideal POS every month. In le for that month, in case actual paid on the due date, interest | dditional e end or look This the Idea case the all POS is amoun |
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| Escrow account Escrow Sweep Ist to 12th Month Upto Rs 7 Crs 10% 13th to 21st Month Above Rs 7 Cr Upto Rs. 14 Crs 22nd to 30th Month Above Rs 14 Cr Upto Rs. 21 Crs 31st to 48th Month Above Rs 21 Crs 50% | | The Borrower will ma outstanding during the met by assigning additi the satisfaction of BHF | sintain a minimum net receivable e tenor of the facilities. Any shortfa ional receivables or reducing princi L. | cover of 1.75 times of the all in the net receivable cover t pal outstanding through prepa | yment t |
| Period (in Months) Receivables Escrow Sweep | | Limited. The Borrower shall end the Designated account Amount credited in the the sweep-in account | sure that all the scheduled receival at opened as per RERA guidelines in e escrow account from the first da till the maturity of the facilities in | bles of the Project are deposite compliance with BHFL, ite of disbursement to be trans the below ratio. Remaining an | ed only l |
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| 13th to 21st Month Above Rs 7 Cr Upto Rs. 14 Crs 20% 22nd to 30th Month Above Rs 14 Cr Upto Rs. 21 Crs 35% 31st to 48th Month Above Rs, 21 Crs 50% | Escrow account | Period (in Months) | Vereinanies | | |
| 22nd to 30th Month Above Rs 14 Cr Upto Rs. 21 Crs 35% 33 st. to 48th Month Above Rs, 21 Crs 50% | Escrow account | Period (III Mondis) | | | |
| 31 st to 48th Month Above Rs, 21 Crs 50% | Escrow account | 1st to 12th Month | Upto Rs 7 Crs | 10% | |
| The sweeps will be increased as per collection milestones or as per timeline method whichever | Escrow account | 1st to 12th Month 13th to 21st Month | Upto Rs 7 Crs Above Rs 7 Cr Upto Rs, 14 Crs | 10% 20% | |
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For GNB Motors Pvt. Ltd.

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BAJAJ HOUSING FINANCE LIMITED

100% SUBSIDIARY OF BAJAJ FINANCE LIMITED

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- 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.
- 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 the designated bank and such agreement shall be in a form and manner acceptable to BHFL.
- 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 can accelerate the repayments at any point during the tenure of the facilities
 without any prepayment charges.

| SI. No. | any prepayment charges. Particulars | Timeline from 1st disbursal |
|---------|--|--------------------------------|
| 1 | Escrow account to be opened & operational within 90 days from date of 1st disbursal. Subsequent disbursal will be done only post operationalization of escrow account. | 90 days |
| 2 | Rate of interest will be increased by 1% in case escrow account is not opened within 90 days from first disbursement. | 90 days |
| 3. | Rate of interest will be increased by further 1% in case escrow account is not opened within 180 days from first disbursement. | 180 days |
| 4 | BHFL has right to recall the loan if escrow account not opened within 210 days from first disbursement. | 210 days |

Security for Facility Exclusive First Charge by way of registered mortgage on unsold units and Exclusive first charge on land pertaining to project "Gitanjali Apartment".

 Exclusive Charge by way of Hypothecation of scheduled receivables from sold and unsold units of the Project and all insurance proceeds, both present and future cash flows of Project "Gitanjali Apartment".

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.

Post disbursal of each tranche, an amount equivalent to 3 months interest applicable on the principal outstanding on that date, is to be kept as a term deposit with Bajaj Finance Ltd and a lien

R. S. ENTERPRISES LIVA COMPUTECH PVT LIL

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For GNB Motors Pvt. Ltd

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Director R. S. ENTERPRISE NPR MOTORS PVI. LT

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Director

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BAJAJ HOUSING FINANCE LIMITED

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in favour of BHFL is to marked on the same. The lien so created over the said amount, shall continue until the repayment of the entire facility and such deposit shall not be released or reduced in part, irrespective of the fact that the facility has been repaid in part. The obligations of BHFL to disburse the Facilities shall be subject to the Borrower complying the following Conditions Precedent: Escrow account to be operational with the designated bank IndusInd Bank Limited. 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 entity. CA certified net worth statement of promoter/partners. CA certified statement of total cost incurred on the Project. Draft sale agreement / demand letters incorporating condition that the booking money / disbursement payments need to be made in favor of the escrow account with the designated bank for the conditions Complete chain of title documents of the Project to be furnished to the satisfaction of BHFL as Project. per legal due diligence. Execution of Registered Mortgage of Project Land and unsold units in favor 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 CRILIC Check to be positive for "GNB Motors Private Limited" Clarifications regarding delays reflected in CIBIL of Pawan Kumar Todi & Varun Todi. The Borrower is required to insure the Project against standard risks for an amount not less than Conditions to be the outstanding principal during the live tenure of the facilities. The property shall be adequately satisfied within insured and copies of insurance policies with assignment in favor of lender as loss payee would be 15 days from made available in case of the occurrence of such event. first disbursement RISHI MOTORS PVT. LTD NPR MOTORS PVT. LTD SILVA CUMPUTECH PVT. LTD R. S. ENTERPRISES NPR MOTORS PVT Director For GNB Motors Pvt. Ltd. R. S. ENTERPRISES IMPUTECH PVT LTD BAJAJ HOUSING FINANCE LIMITED DITECTO, 100% SUBSIDIARY OF BAJAJ FINANCE LIMITED

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| | | The following events will, inclusive and not restricted, will constitute an event/s of default. • Failure to service debt or any other amount under the Loan Agreements when due and if not |
| | *** | cured within 7 days. |
| | | account. Proach 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 |
| | Event of default | to time. Non-compliance of RERA Act, Rules, Circulars, Notifications. |
| | | Cessation of business |
| | | Downgrading of the credit rating of the Borrowers bank racilities by 2 noticies by excerns. |
| | | Voluntary or involuntary insolvency, appointment of receiver, winding up, including or change of control of the Borrower or any one of them. |
| | - | Any change constitution of partnership without written consent from BHFL. Any of the Financing Agreements becomes unenforceable against the Borrower. |
| | | • 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 |
| | Consequences of default | Suspend and terminate all undrawn commitments |
| | Of deladir | Revise the rate upward by 300 basis points 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. |
| • | | Borrower needs to submit a monthly MIS/report providing details of sales in the Project and construction progress. Construction progress |
| | | All approvals and RERA registration to be obtained before dispursal. All approvals and RERA registration to be obtained before dispursal. All approvals and RERA registration to be obtained before dispursal. |
| : | | affect the ability of the Borrower of Guarantor to perform an or any or its outgestern of project |
| | Other covenants | Agreement or Guarantee including but not limited to solutions, then BHFL shall have the right to construction, sales and collections, adverse market conditions, then BHFL shall have the right to construction, sales and collections, adverse market conditions, then BHFL shall have the right to construction, sales and collections inclusive or but not limited to recalling of loan, take such steps to protect its loan obligations inclusive or but not limited to recalling of loan, |
| | | increasing interest rates, demanding additional collateral, increasing shows who intends to avail |
| 101 | | In case where home buyers who desire to purchase unit in the respective to the loan, the Borrower shall refer such home buyers to BHFL who shall offer loans to them for which BHFL may customize special scheme for the Project at its sole discretion which may or may |
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| Schan | Wagayy . | ILVA COMPUTECH PVT. LTD |
| XOUN | 90 | Partner Director |
| Kishi K | OTERPRISE OTORS PVT. L | TD. RISHI MOTORS PVT. LTD. For GNB Motors Pvt. Ltd. P. K. T. |
| ** | Lim's | liny Ry Riny Tudand. |
| | Direc | tor Director Director |
| R. S. | ENTERPRIS | BES BAJAJ HOUSING FINANCE LIMITED C. T |
| NPR M | OTORS PVT. I | 100% SUBSIDIARY OF BAJAJ FINANCE LIMITED |
| | V \Pay | CHIEF TO THE PARTY OF THE PARTY |

Garg House, 3rd Floor Opp Flemming Hospital 11A/1D, East Topisa Road, Kolkata,Opp Flemming Hospital,Topisa,West Bengal,india Pin: 700046

Corporate Office : Cerebrum IT Park, B2 Building, 5th Floor, Kumar City, Kalyani Nagar, Pune - 411 014 Tel: Fax:

Corporate ID No.:









- not be applicable to a particular class of home loan buyers. The Borrower shall also share details of such home buyers with BHFL to enable it to offer their schemes of the loan.
- Right to step in to the Project in case the customer 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
- Minimum selling Price of Rs. 2800 per sq.ft. on the saleable area, if the selling price is lower than the minimum selling price developer is required to deposit upfront the difference amount with
- 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 within 30 days or if Developer collects more than 10% of the agreement value.
- 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 homeloan or not. BHFL charge would not be released if the above letter is not obtained.
- Borrower will not sell a bulk portion of the units without prior consent from BHFL.
- The Project sale agreements/demand letters to incorporate a condition that the booking money / payments need to be made in favor 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
- 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 company will not repay any monles brought by the partners 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 facilities. Dividend if any paid should be paid after clearing dues to BHFL.
- Appropriate hoardings/display boards to be displayed at the Project site specifically stating that "Project financed by Bajaj Housing Finance Ltd"
- 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.
- BHFL official or any person authorized by BHFL shall be permitted to visit the Project site and carry out inspection/examine the books of accounts till the currency of the loan.
- Neither you/your Company nor the security offered by you/ your Company to BHFL is / will be subjected to any adverse action, risk (including litigation risk) which may prejudicially impact the

NPR MOTORS PVT. LTD. For GNB Motors Pvt. Ltd

R. S. ENTERPRISES

T. LTOLVA COMPUTECH PVT. LTD RISHI MOTORS PVT. LTD. RISHI MOTORS PV

Director

R. S. ENTERPRISES NPR MOTORS PVT. LTD.

BAJAJ HOUSING FINANCE LI

100% SUBSIDIARY OF BAJAJ FINANCE LIMITED

Garg House, 3rd Pleoropp Flemming Hospital 11A/1D, East Topisa Road, Kolkata, Opp Flemming Hospital, Topisa, West Bengal, India Pin: 700046

Corporate Office ; Cerebrum IT Park, B2 Building, 5th Floor, Kumar City, Kalyani Nagar, Pune - 411 014 Tel :

Fax:

Corporate ID No.:











| | | the state of forest to BHFL shall be | |
|------------|---|--|------------|
| | | interests of BHFL. Further, you are obliged to ensure that the security offered to BHFL shall be | |
| | · | from from all encumbrances/litigation at an points of time on your table. | |
| | | | |
| | | Ioan 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 in the event of a litigation filed during the tenure of the credit facilities. | |
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|] . | | | |
| | | • The Borrower agrees and confirms that BHFL shall not be obliged to great any not be met to the satisfaction facilities, if it is apprehended that the sanction terms are not or may not be met to the satisfaction facilities, if it is apprehended that the sanction terms are not or may not be met to the satisfaction facilities, if it is apprehended that the sanction terms are not or may not be met to the satisfaction facilities. | |
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| | , | of BHFL. Further, BHFL may, absolutely and ditconditionally, rom the Sanctioned amount, at its modify any undrawn amount (in whole or part), if any, from the Sanctioned amount, at its modify any undrawn amount (in whole or part). | |
| 1 | | modify any undrawn amount (in whole or part), it any, notice to the Borrower or without assigning any discretion, at any time, without giving any prior notice to the Borrower or without assigning any | |
| | , | reasons thereof. | |
| | | reasons thereof. The Borrower agrees that the applicable sweep from any amounts collected as receivables from the Borrower agrees that the applicable sweep from any amounts collected as receivables from the Borrower agrees that the applicable sweep from any amounts collected as receivables from the Borrower agrees that the applicable sweep from any amounts collected as receivables from the Borrower agrees that the applicable sweep from any amounts collected as receivables from the Borrower agrees that the applicable sweep from any amounts collected as receivables from the Borrower agrees that the applicable sweep from the Borrower agrees that the Borrower agrees that the Borrower agrees that the Borrower agrees the Borrower agr | |
| ĺ | | The Borrower agrees that the applicable sweep from any amounts of disbursal shall also be paid to the Project from the date of sanction of the loan till the date of disbursal shall also be paid to the Project from the date of sanction of the loan till the date of disbursal shall also be paid to the Project from the loan to that extent. BHFL once the loan is disbursed or BHFL reserves the right to downsize the loan to that extent. | |
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| | | security and/or otherwise and adjust the proceeds the control of the security and/or otherwise and adjust the proceeds the control of the security and/or otherwise and adjust the proceeds the control of the security and/or otherwise and adjust the proceeds the control of the security and/or otherwise and adjust the proceeds the control of the security and/or otherwise and adjust the proceeds the control of the security and/or otherwise and adjust the proceeds the control of the security and/or otherwise and adjust the proceeds the control of the security and/or otherwise and adjust the proceeds the control of the security and other charges due and payable by the Borrower to Lender and/or any including any interest and other charges due and payable by the Borrower to Lender and/or any including any interest and other charges due and payable by the Borrower to Lender and/or any including any interest and other charges due and payable by the Borrower to Lender and/or any including any interest and other charges due and payable by the Borrower to Lender and other charges and othe | ' |
| | | | |
| 1 | | or all member (s) of its affiliates. • During the currency of the loan Borrower shall not, without prior approval in writing: | |
| , | | o Affect any change in the capital structure of the firm/company. | |
| | | | |
| ļ | | The relation of the policy of | |
| 1 | - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 | a II and most grade alienate, or otherwise dispose arry or the | |
| , | | | |
| | | BHFL. O Permit any transfer of the controlling interest or make any drastic change in the | |
| | 4 | monagement set 110. | |
| , | M) | to the appropriate of the propriate of the companies | l - |
| | | at a project plan originally submitted during the application of radiation | . 0 |
| | | | 1 3 |
| | | BHFL shall have the right to assign, transfer, sell, the lacinities, letters or hereunder without prior and any other interest created in its favor under any other hank / lender or financial institution with the | _ 1 |
| | Assignability | approval or intimation to the Borrower or to any other bank, remain | <u>_</u> = |
| | | Lander and Korrower. | |
| | | The amoint and corrected district on sales, sales receivables and | |
| | 1 | | |
| | Audit | 1 the wint to audit/review as Del duove included in the state of the s | |
| NAHO | | frequencies as may be decided by BHFL from time to time at its own discussion. | |
| | Se la P | S. ENTERPRISES NPR MOTORS PVT. LTD. For GNB Motors Pvt. | Ltd. |
| | ENIM SILV | A COMPUTECH PVT LTD | |
| الايد أنْ | | Lice County | Pan |
| MARKE | \$ N | Partner Director Director | 0 |
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| d a ma | JTERPRISE | S | |
| àshi Mò | Proks Pvr. ur | D. RISHI MOTORS PVT. LTD SILVA COMPUTECH PVT. LTD | |
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| R. S. E | NTERPRISE | | - Comment |
| NPR MC | TORS PVT. L | in Duly III and I | |
| , | r'm' | 100% SUBSIDIARY OF BAJAJ FINANCE LIMITED | |
| | Parti | ner | |
| | 73 44150 | cint | |

Tel:

Fax:

Corporate ID No.:

Garg House, 3rd Floor Opp Flemming Hospital 11A/1D, East Topisa Road, Kolkata, Opp Flemming

Hospital, Topisa, West Bengal, india Pin: 700046

Corporate Office : Cerebrum IT Park, B2 Building, 5th Floor, Kumar City, Kalyani Nagar, Pune - 411 014







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|-------|---|----|----|------|
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| 201 | d Units | | - C - Ham 1 | Area of Flat (sq. ft.) | Agreement Value | Amount received till date |
|---------|------------|----------|---------------|------------------------|-----------------|---------------------------|
| Sr. No. | Block Name | Flat no. | Configuration | 946 | 31,56,230 | 3,14,972 |
| 1 | Kaveri | 1-A | 2 | 746 | 20,51,518 | 2,02,609 |
| 2 | Kaveri | 3-D | 2 | | 32,18,666 | 3,30,038 |
| 3 | Kaveri | 3-A | 22 | 946 | 34,66,525 | 3,54,824 |
| 4 | Kaveri | 3-H | 3 | 1051 | 22,64,450 | 2,39,081 |
| 5 | Kaveri | 1-C | 2 | 855 | 29,66,525 | 3,08,765 |
| 6 | Kaveri | 2-H | 3 | 1051 | 25,51,518 | 2,63,323 |
| 7 | Kaveri | - 2-D | 2 | 746 | 21,08,716 | . 2,19,043 |
| 8 | Kaveri | 2-B | 2 | 781 | 23,03,780 | 2,38,393 |
| 9 | Kaveri | 2-C | 2 | 855 | 27,18,666 | 2,80,041 |
| 10 | Kaveri | 2-A | 2 | 946 | 21,08,716 | 2,19,043 |
| 11 | Kaveri | 3-B | 2 | 781 | | 2,38,550 |
| 12 | Kaveri | 3-C | 2 | 855 | 20,00,100 | 2,99,989 |
| 13 | Kayeri | 1-H | 3 | 1051 | 29,18,179 | 2,15,451 |
| 14. | Kaveri | 1-B | 2 | 781 | 20,72,790 | 1,00,000 |
| 15 | Kaveri | 4-H | 3 | 1051 | 29,18,179 | 3,96,332 |
| 16 | Krishna | 2-A | 3 | 1181 | 38,81,601 | 2,87,203 |
| 17 | Krishna | 4-D | 2 | 835 | 27,90,305 | 2,37,203 |
| 18 | Krishna | 3-D | 2 | 835 | 22,90,305 | 3,40,900 |
| 19 | Krishna | 1A | 3 | 1181 | 33,27,275 | 3,46,332 |
| 20 | Krishna | 3-A | 3 | 1181 | 33,81,601 | 2,37,203 |
| 21 | Krishna | 2D | 2 | . 835 | 22,90,305 | |
| 22 | Meghna | 2-A | 3 | 1106 | 36,70,026 | 1,00,000 |
| 23 | Meghna | 4-H | 3 | 1106 | 36,19,150 | 1,00,000 |
| 24 | Meghna | 3-H | 3 | 1106 | 31,19,150 | 1,00,000 |
| 25 | Meghna | 2-H | 3 | 1106 | 31,19,150 | 1,00,000 |
| 25 | Meghna | 3-A | 3 | 1106 | 31,70,026 | 1,00,000 |
| | Meghna | 3-D | 2 | 934 | 25,55,922 | 1,00,000 |
| 27 | Meghna | 4E | 2 | 856 | 23,46,648 | 1,00,000 |
| 28 | Meghna | 4-D | 2 | 934 | 30,55,922 | |
| 29 | Padma | 2-E | 2 | 979 | 26,76,657 | |
| 30 | | 3-A | 3 | 1225 | 40,05,725 | 1,00,000 |
| 31 | Padma | 2-A | 3 | 1225 | 35,05,725 | 1,00,000 |
| 32 | Padma | 3-F | 2 | 908 | 24,86,164 | |
| 33 | Padma | → 3°F | | 32,081 | 9,44,19,895 | 68,69,296 |

<u>Unsold Units</u> Configuration Area of Flat (sq. ft.) Flat no. Block Name Sr. No. з внк Kaveri

NPR MOTORS PVT. LTD.

For GNB Motors Pvt. Ltd.

Pariner Virecto

Director

MLVA COMPUTECH PVT LTD RISHI MOTORS PVT. LTD.

Director

R. S. ENTERPRISES NPR MOTORS PVT. LTD

BAJAJ HOUSING FINANCE LIMITED

100% SUBSIDIARY OF BAJAJ FINANCE LIMITED

Garg House, 3rd Floor Opp Flemming Hospital 11A/1D, East Topisa Road, Kolkata, Opp Flemming , Hospital, Topisa, West Bengal, India Pin : 700046

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Fax:

Corporate ID No.:

www.bajajfinserv.in







Director



| | Di-th Name | Flat no. | Configuration | Area of Flat (sq. ft.) |
|-----------------|---------------------------------------|----------|---------------|------------------------|
| Sr. No. | Block Name | GD GD | 2 BHK | 746 |
| 2 | Kaveri | GG | 2 BHK | 796 |
| 3 | Kaveri | GH | 3 BHK | 993 |
| 4 | Kaveri | | 2 BHK | 746 |
| 5 | Kaveri | 1D | 2 BHK | 784 |
| 6 | Kaveri | 1E | 2 BHK | 851 |
| 77 | Kaveri | 1F | | 851 |
| 8 | Kaveri | 16 | 2 BHK | 784 |
| 9 . | Kaveri | 2E | 2 BHK | 851 |
| 10 | Kaveri | 2F | 2 BHK | 851 |
| 11 | Kaveri | 2G | 2 BHK | 784 |
| 12 | Kaveri | 3E | 2 BHK | 851 |
| ·13 | Kaveri | 3F | 2 BHK | 001 |
| 14 | Kaveri | 36 | 2 BHK | 851 |
| 15 | Kaveri | 4A | 3 BHK | 946 |
| 16 | Kaveri | 4B | 2 BHK | 781 |
| 17. | Kaveri | 4C | 2 BHK | 855 |
| 18 | Kaveri | 4D | 2 BHK | 746 |
| 19 | Kaveri | 4E | 2 BHK | 784 |
| 20 | Kaveri | 4F | 2 BHK | 851 |
| 21 | Kaveri | 4G | 2 BHK | 851 |
| 22 | Krishna | GA | з внк | 1119 |
| 23 | Krishna | GB | 2 BHK | 821 |
| 24 | Krishna | GG | 2 BHK | 838 |
| 25 | Krishna | GH | 3 BHK | 1128 |
| 26 | Krishna | 1B | 2 BHK | 883 |
| 27 | // Krishna | 1C | 2BHK | 876 |
| 28 | Krishna | 1D | 2BHK | 835 |
| <u>28</u> 29 | Krishna | 1E | 2 BHK | 853 00 |
| 30 | Krishna | 1F | 2 BHK | 843 |
| 31 | Krishna | 1G | 2 BHK | 900 |
| 32 | Krishna | 1H | 3 BHK | 1194 |
| 33 | Krishna | 28 | 2 BHK | 883 |
| | Krishna | 2C | 2BHK | 876 |
| 34 | Krishna | 2E | 2 BHK | 853 |
| 35 | · · · · · · · · · · · · · · · · · · · | 2F | 2 BHK | 843 |
| .36 | Krishna Krishna | 2G | 2 BHK | 900 |
| 37 | | 2H | 3 BHK | 1194 |
| 38 | KIBIRIA | 3B | 2 BHK | 883 |
| 39 40 | Krishna | 3C | 2BHK | 876 |

For GNB Motors Pvt. Ltd.

SILVA COMPUTECH PVT. LTD

RISHI MOTORS PVT, LTD.

Farther

Director

R. S. ENTERPRISES NPR MOTORS P

BAJAJ HÖÜSING FINANCE LIMITED

100% SUBSIDIARY OF BAJAJ FINANCE LIMITED

Director

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Corporate Office : Cerebrum IT Park, B2 Building, 5th Floor, Kumar City, Kalyani Nagar, Pune - 411 014

Tel:

Fax:

Corporate ID No.:







| Sr. No. | Block Name | Flat no. | Configuration | Area of Flat (sq. ft.) |
|----------|------------|----------|---------------|------------------------|
| 41. | Krishna | 3E | 2 BHK | 853 |
| 42 | Krishna | 3F | 2 BHK | 843 |
| 43 | Krishna | 3G | 2 BHK | 900 |
| 45 | Krishna | 3H | 3 BHK | 1194 |
| 45 | Krishna | 4A · | 3 BHK | 1181 |
| | Krishna | 4B · | 2 BHK | 883 |
| 46 | Krishna | 4C | 2BHK | 876 |
| 47 | Krishna | 4E | 2 BHK | 853 |
| 48 | | 4F | 2 BHK | 843 |
| 49 | Krishna | 4G | 2 BHK | 900 |
| 50 - | Krishna | 4H | 3 BHK | 1194 |
| 51 | Krishna | 5A | 3 внк | 1181 |
| 52 | Krishna | 5B | 2 BHK | 883 |
| 53 | Krishna | 5C | 2BHK | 876 |
| 54 | Krishna | | 2BHK | 835 |
| 55 | Krishna | 5D | 2 BHK | 853 |
| 56 | Krishna | 5E | 2 BHK | 843 |
| 57 | Krishna | 5F | 2 BHK | 900 |
| 58 | Krishna | 5G | 3 BHK | 1194 |
| 59 | Krishna | 5H | | 1046 |
| 60 | Megna | GA | 3 BHK 2 BHK | 870 |
| 61 | Megna | GB | | 853 |
| 62 | Megna | GG | 2 BHK | 1046 |
| 63 | Megna | GH | 3 BHK | 1106 |
| . 64 | Megna | 1A | 3 BHK | |
| 65 | Megna | 1B | 2 BHK | 921 895 |
| 66 | Megna | 1C | 2 BHK | 934 |
| 67 | Megna | 1D | 3 BHK | |
| 68 | Megna | 1E | 2 BHK - € | |
| 69 | Megna | 1F | 2 BHK | |
| 70 | Megna | 1G | 2 BHK | 911 |
| 71 | Megna | 1H | 3 BHK | 1106 |
| 72 | Megna | 28 | 2 BHK | 921 |
| 73 | Megna | 2C | 2 BHK | 895 |
| 74 | Megna | 2D | 3 BHK | 934 |
| 75 | Megna | 2E | 2. BHK | 856 |
| 75 76 | Megna | 2F | 2 BHK | 871 |
| | * Megna | 2G | 2 BHK | 911 |
| 77 | Megna | 38 | 2 BHK | 921 |
| 78 79 | Megna | 3C | 2 BHK | 895 |

NPR MOTORS

For GNB Motors Pvt. Ltd.

MLVA COMPUTECH PVT STD

RISHI MOTORS PVT. LTD.

R. S. ENTERPRISES NPR MOTORS, PVT. LTI

BAJAJ HOUSING FINANCE LIMITED

100% SUBSIDIARY OF BAJAJ FINANCE LIMITED

Director

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11A/1D, East Topisa Road, Kolkata, Opp Flemming Hospital, Topisa, West Bengal, india Pin: 700046

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Tel:

Fax:

Corporate ID No.:









| Sr. No. | Block Name | Flat no. | Configuration | Area of Flat (sq. ft.) |
|----------|------------|-------------|---------------|------------------------|
| 80 | Megna | 3E | 2 BHK | 856 |
| 81 | Megna | 3F | 2 BHK | 871 |
| 82 | Megna | 3G | 2 BHK | 911 |
| 83 | Megna | 4A | 3 BHK | 1106 |
| 84 | Megna | 4B | 2 BHK | 921 |
| 85 | Megna | 4C | 2 BHK | <u>8</u> 95 |
| 86 | Megna | · 4F | 2 BHK | 871 |
| 87 87 | Megna | 46 | 2 BHK | 911 |
| 88 | Megna | 5A | 3 BHK | 1106 |
| 89 | Megna | 5B. | 2 BHK | 921 |
| | Megna | 5C | 2 BHK | 895 |
| 90 | Megna | 5D | 3 BHK | 934 |
| 91 92 | Megna | 5E | 2 BHK | 856 |
| | Megna | 5F | 2 BHK | 871 |
| 93 | | 5G | 2 BHK | 911 |
| 94 | Megna | 5H | 3 BHK | 1106 |
| 95 | Megna | GE | 2 BHK | 928 |
| 96 | Padma | GF | 2 BHK | 908 |
| 97 | Padma | GG | 2 BHK | 906 |
| 98 | Padma | GH | 2 BHK | 895 |
| .99 | Padma | GI | 2 BHK | 895 |
| 100 | Padma | GJ | 3 BHK | 1234 |
| 101 | Padma | | 3 BHK | 1225 |
| 102 | Padma | 1A 1B | 2 BHK | 834 |
| 103 | Padma | 1C | 2 BHK | 891 |
| 104 | Padma | | 2 BHK | 884 |
| 105 | Padma | 1D | 2 BHK | 979 |
| 106 | Padma | 1F | | 908 |
| 107 | Padma | 15 | 2 BHK | 906 |
| 108 | Padma | 16 | 2 BHK | 895 |
| 109 | Padma | 1H | 2 BHK | 895 |
| 110 | Padma | 11 | 2 BHK | 1234 |
| 111 | Padma | 1.1 | 3 BHK | 834 |
| 112 | Padma | 2B | 2 BHK | 891 |
| 113 | Padma | 2C | 2 BHK | |
| 114 | Padma | 2D | 2 BHK | 884 |
| 115 | Padma | 2F | 2 BHK | 908 |
| 116 | Padma | 2G | 2 BHK | 906 |
| 117 | Padma | 2H | 2 BHK | 895 |
| , 118 | Padma | 21 | 2 BHK | 895 |

For GNB Motors Pvt.

Partner
Directo alva Computech PVT LTD

Director

R. S. ENTERPRISES RISHI MOTORS PVT. LTD. RISHI MOTORS PVT. LTD.

Otracto

Director R. S. ENTERPRISES NPR MOTORS PVT. LTD.

BAJAJ HOUSING FINANCE LIMITED

100% SUBSIDIARY OF BAJAJ FINANCE LIMITED

Director Garg House, 3rd Floor Opp Flemming Hospital 11A/1D, East Topisa Road, Kolkata, Opp Flemming Hospital, Topisa, West Bengal, india Pin: 700046

Corporate Office : Cerebrum IT Park, B2 Building, 5th Floor, Kumar City, Kalyani Nagar, Pune - 411 014

Fax:

Corporate ID No.:









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|---------|--|----------|---------------|------------------------|
| Sr. No. | Block Name | Flat no. | Configuration | Area of Flat (sq. ft.) |
| 119 | Padma | 2J | 3 BHK | 1234 |
| 120 | Padma | 38 | 2 BHK | 834 |
| 121 | Padma | 3C | 2 BHK | 891 |
| 122 | Padma | 3D | 2 BHK | 884 |
| 123 | Padma | 3E | 2 BHK | 979 |
| 124 | Padma | 3G | 2 BHK | 906 |
| 125 | ' Padma | 3H | 2 BHK | 895 |
| 126 · | Padma | 31 | 2 BHK | 895 |
| . 127 | Padma | 3J | 3 BHK | 1234 |
| 128 | Padma | 4A | 3 BHK | 1225 |
| 129 | Padma | 4B | 2 BHK | 834 |
| 130 | Padma | 4C | 2 BHK | 891 |
| 1,31 | Padma | 4D | 2 BHK | 884 |
| 132 | Padma | 4E | 2 BHK | 979 |
| 133 | Padma | 4F | 2 BHK | 908 |
| 134 | Padma | 4G | 2 BHK | 906 |
| 135 | Padma | 4H | 2 BHK | 895 |
| 136 | Padma | 41 | 2 BHK | 895 |
| 137 | Padma | 41 | 3 BHK | 1234 |
| | | | | 126776 |

RISHI MOTORS PVT. LTD.

For GNB Motors Pvt. Ltd.

R. S. ENTERPRISES RISHI MOTORS PVT. LTD.

Director

NPR MOTORS PVT. LTD.

R. S. ENTERPRISES NPR MOTOR

Director

WA COMPUTECH PUT LIE

Oirecto'

TMPITTECH PVT

Partner Otrector

BAJAJ HOUSING FINANCE LIMITED

100% SUBSIDIARY OF BAJAJ FINANCE LIMITED

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