

Date: 12th January 2019

To, Rishinox Buildwell LLP Kolkata

Dear Mr. Pankaj Kumar Jhunjhunwala,

Sub: Financial Assistance by way of Rupee Term Loan of Rs 10 Crores towards project 'Rishi Ventoso'

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 60 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.

Regards G FIN Lank & Gouncel Authorized signetory

Approved and accepted by the Borrower RISHINOX BUILDWELL LLP.

Signature(s)

Authorised Signatory

Name

Date

Designation

BAJAJ HOUSING FINANCE LIMITED

100% SUBSIDIARY OF BAJAJ FINANCE LIMITED

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