



INDUSTRIAL FINANCE BRANCH - KOLKATA

Kishore Bhavan , 4th Floor , 17 , R.N. Mukherjee Road , Kolkata – 700 001

Phone: (033) 2213-1006 / 7 / 8, Fax: (033) 2213-1004, E-mail:

br.ifbkolkata@allahabadbank.in

Ref. No. IFB/KOL/GR-II/2015-16/619

Dated 06.11.2015

To
M/s Bengal Shrachi Housing Development Limited
686, Anandpur, E.M.Bypass,
R.B.Connector, Kolkata-700107



Dear Sir,

Subject: Sanction of fresh Term Loan

We are pleased to inform you that the Competent Authority has sanctioned the fresh term loan facilities on the following term & conditions:-

A. Enhancement / Fresh Sanction / Reduction of following facilities

- (i) Fresh sanction of Term Loan of Rs. 20.00 Crore for part financing the project Dakshinatya having project cost of Rs.46.41 Crore at Baruipur, South 24 Parganas at a D/E ratio of 2.31 for aggregate door to door tenure of 4 years (including construction period/ moratorium of 3 years from the date of 1st disbursement).

B. Approval of following concessions in ROI / Service Charges

- (i) ROI on the Term Loan is approved at concessional ROI of BR+2.55% as against applicable ROI of BR+5.00% for AB-5 rated a/c under CRE.

Internal Risk Grading of the account	AB-5 (rating done under CRG 3 module)
Sanctioning Authority	CAC
Due date of next review	18.10.2016 or earlier at the discretion of the bank.

Detail terms of sanction as per ANNEXURE.

Yours faithfully,

कृते इलाहाबाद बैंक/For ALLAHABAD BANK

(B.K.Sethy)
Senior Manager
बरिष्ठ प्रबन्धक / Senior Manager
औद्योगिक वित्त शाखा / Industrial Finance Branch
कोलकाता / Kolkata