

AXISE/KOI/SME/SEG/2015-14/210  
Date: 19.12.2015

M/s Belmont Enclave LLP  
27, Biplobi Trailakya Mahataj Sarani (Brabourne Road)  
1<sup>st</sup> floor, Narayani Building  
Kolkata-01

Kind Attn: Mr. Saroj Kumar Agarwal, Partner

Dear Sirs,

Sub: Sanction of Project Finance of Rs500.00lacs

With reference to your request and further discussion, we have pleasure in advising that the competent authority has approved the proposal in your favour, subject to the stipulated terms and conditions given in the annexure to this letter.

Facility	Existing	Proposed
Term Loan (Project)	-	300.00lacs
Overdraft (Project)	-	200.00lacs
Total	-	500.00lacs



BELMONT ENCLAVE LLP

*Saroj Kumar Agarwal*  
Designated Partner

REGULATED BY SEBI  
AMMOND HOLDING PROJECTS PVT. LTD.  
Director, Authorized Signatory

ADISHAKTI PROMOTERS PVT LTD

*Aakash Agarwal*  
Director

ADISHAKTI PROMOTERS PVT LTD

*Abinash Moe*  
Director

ADVIKA DEALERS PVT. LTD.

*[Signature]*  
Director

ANGELIQUE PROMOTERS PVT. LTD.

*[Signature]*  
Director

ANGELIQUE BUILDERS PVT. LTD.

*[Signature]*  
Director

Wonderland Builders Pvt. Ltd.

*[Signature]*  
Authorized Signatory/Director

POSHANU VILLA PVT LTD

*[Signature]*  
Director

BELMONT ENCLAVE LLP

*[Signature]*  
Designated Partner

HUF *[Signature]*

*[Signature]*  
Manju Kanodia

Sushil Kumar Kanodia

*Sushil Kumar Kanodia*

*[Signature]*

*[Signature]*

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*[Signature]*  
Director

CROTON MERCHANDISE PVT. LTD.

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Shakespeare Sarani, 3rd Floor, SME Building, AC Market, Kolkata-700071, West Bengal Tel No. 033-22825113 Fax No. 033-22829308  
REGIS... 3rd Floor Opp. Samartheswar Temple, Near Law Garden, Ellisbridge, Ahmedabad - 380006  
Telephone No. 079-26409322 Fax No. - 079-26409321 CIN: L65110GJ1993PLC020769 Website - www.axisbank.com

BELMONT ENCLAVE LLP

*[Signature]*  
Designated Partner

*Rajesh Agarwal*  
Director

The Credit facility shall be parked at our CBB Kolkata Branch.  
Tenor: 46 months years from the date of first disbursement

You are requested to return the enclosed copy of this letter duly signed by the partner & the guarantors to our CBB Kolkata Branch (Address: AC Market Bldg, 3<sup>rd</sup> Floor, 1, Shakespeare Sarani, Kolkata-700071) as a token of acceptance of the terms and conditions of sanction.

Kindly also be in touch with CBB Kolkata Branch/the undersigned Relationship Manager (Cell No9749255156) for completion of documentation & other related formalities as well as any further assistance/co-ordination in this regard.

Yours sincerely

*[Signature]*  
Centre Head  
Kolkata SME Centre-I

*[Signature]*  
Relationship Manager  
Kolkata SME Centre-I

ALMOND HOUSING PROJECTS PVT. LTD.  
*[Signature]*  
Director, Authorised Signatory

Copy to:

1. Branch Head, Corporate Banking Branch. Enclosed also find copy of the Appraisal Note. Please be guided accordingly.
2. The Relationship Manager, SME Centre Kolkata for information.



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*[Signature]*  
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*[Signature]*  
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Manju Kanodia

Sushil Kumar Kanodia

Sushil Kumar Kanodia

Sangita Kanodia  
Naren Kumar Kanodia

BARSHIN VILLAGE PVT. LTD.

*[Signature]*  
Director

for saydhis Infrastructure Pvt. Ltd.

*[Signature]*  
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*Pawan Agarwal*  
 Director

Annexure vide sanction letter AXISB/KOI/SME/SEG/2015-16/210 dated 19.12.2015

Facility	: Term Loan (TL) and Project Overdraft (OD)	
Limit	: TL: Rs. 3.00 crores (Rupees Three Crores only) OD: Rs. 2.00crores (Rupees Two Crores only)	
Purpose	: To part finance the LLP's ongoing residential project "SwarnaBhumi" having a total cost of construction of Rs.27.66Crores.	
Cost of Project and Means of Finance	<b>Cost of Project</b>	
	<b>Items</b>	<b>Amount (Rs in crores)</b>
	Land Development Cost	0.36
	Construction cost	24.27
	Marketing & Advertisement Cost	0.99
	Contingencies	0.49
	Interest during Construction Period	1.56
<b>Total</b>	<b>27.66</b>	

Director/Authorized Signatory  
 Pawan Agarwal  
 Director, Authorized Signatory



ADISHAKTI PROMOTE

*Abinash Moe*  
 Director

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*[Signature]*  
 Director

ANGELIQUE PROMOTERS PVT. LTD.

*Gracey Kumari*  
 Director

ANGELIQUE BUILDERS PVT. LTD.

*Gracey Kumari*  
 Director

POKHATU VILLA PVT LTD

*Pooja Gupta*  
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 Designated Partner

*Pawan Agarwal*

*Sushil Kumar Kanodia*

*Sushil Kumar Kanodia*

*Sangita Kanodia*

*Amal Agarwal*

*Manju Kanodia*

*Naveen Kumar Kanodia*

Wonderland Buildcon Pvt. Ltd

*[Signature]*

Authorized Signatory/Director

BARBHAR VII L.P. LTD

*Narash Agarwal*

FOR SARDIYA INFRASTRUCTURE PVT. LTD

*Narash Agarwal*

Director

Director/Authorized Signatory

VIOLETS BUILDCON PVT LTD  
*Pawan Agarwal*

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*Pawan Agarwal*  
 Designated Partner



*Rajesh Agarwal*  
Director

Means of Finance	
Items	Amount (Rs in crores)
Promoters Contribution	3.34
Bank Term Loan	3.00
Advance from bookings/sales	19.32
<b>Total</b>	<b>27.66</b>
Debt-Equity	1.50:1

Any overrun in the project cost shall be financed by unsecured interest free funds from the promoters of the borrower. Any funds from the promoter would be subordinate to credit facilities availed from the Bank. The promoters of the borrower shall also undertake to finance any shortfall to ensure smooth implementation of the project. The terms and conditions governing various means of financing shall be made available to the Bank. These shall be satisfactory to the Bank.

4.	Margin	: 12.08% (in terms of Promoters' Contribution as per Means of Finance table) Promoters Contribution shall include Partners Capital and Long Term USUs and Partners capital shall at least be 50% of the total contribution.
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**PERUNIA COMMOTRADE PVT. LTD.**  
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*Rajesh Agarwal*

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*Manju Kanodia*  
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BARENTIN VII . . . . . TO  
 Naresh Agarwal  
 Director

*Sushil Kumar Kanodia*  
*Sushil Kumar Kanodia*  
*Sangita Kanodia*  
*Naveen Kumar Kanodia*

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 Project Agreement  
 Director/Authorised Signatory

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 Rajesh Agarwal  
 Director

5.	Tenor	OD: 46 months from the date of 1st disbursement TL: Door to Door Tenure: 46 months from the date of first disbursement with Moratorium Period of 30 months from the date of first disbursement.
6.	Cash Flow Mechanism and Disbursement	<ol style="list-style-type: none"> <li>Satisfactory Title Search &amp; Valuation report of land to be obtained upfront.</li> <li>2nd &amp; subsequent disbursements shall be done after satisfactory inspection of the project. Inspection to be done on quarterly basis.</li> <li>The company shall operate the OD account as a collection account and Expenses Account. All the cash inflows/ outflows of the Project (like sales advances, promoter contribution or equity and expenses etc.) should be routed through this account. The facility would be used only for the project related expenditures and for no other purpose.</li> <li>Overall debt-equity ratio shall be 1.50:1 towards the end of the project.</li> <li>Direct payment to vendors/contractors/ developers will be made in the approved debt equity ratio, wherever possible.</li> <li>Disbursements may be allowed as advance payments to developer/ contractor/ vendors based upon estimates for each HY and also upon receipt of satisfactory progress of the project on HY basis. The progress of the project to be examined vis-à-vis HY schedule of execution which is to be obtained before 1<sup>st</sup> disbursement.</li> </ol>

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 Rajesh Kumar  
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 VIOLETS BUILDCON PVT. LTD.  
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Suyhil Kumar Kanodig  
 Suyhil Kumar Kanodig  
 Sangita Kanodig  
 Anil Agarwal  
 Manju Kanodig  
 Navin Kumar Kanodig

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Wonderland Buildcon Pvt. Ltd  
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*Rajan Agarwal*  
Director

	Cash flow Mechanism and Disbursement	<p>7. Reimbursement will be allowed upto 25% of the bank funding amount upon submission of the CA Certificate specifying the expenditure made prior to disbursement of the Term Loan along with source of funding. Advances given to suppliers/contractors shall be considered as part of expenses. Further, the reimbursement shall be subject to the stipulated Debt Equity Ratio</p> <p>8. 1st Disbursement will be after 25% of the promoters' contribution has been invested in the project i.e. the firm to bring in upfront margin of Rs.0.84crores prior to disbursement of any credit facility.</p> <p>9. Direct payment to vendors will be made wherever possible</p>								
7	Repayment	<p>OD: To be repaid as last two quarterly installments. However fully to be repaid and closed by the 46th month from the date of 1st disbursement in last two quarters as mentioned below.</p> <table border="1" data-bbox="534 627 1356 750"> <thead> <tr> <th>Qtr.</th> <th>Minimum quarterly installment amt. (Rs. Crs.)</th> </tr> </thead> <tbody> <tr> <td>June '19</td> <td>0.75</td> </tr> <tr> <td>Sept '19</td> <td>1.25</td> </tr> <tr> <td>Total</td> <td>2.00</td> </tr> </tbody> </table>	Qtr.	Minimum quarterly installment amt. (Rs. Crs.)	June '19	0.75	Sept '19	1.25	Total	2.00
Qtr.	Minimum quarterly installment amt. (Rs. Crs.)									
June '19	0.75									
Sept '19	1.25									
Total	2.00									

*Asst. to Agamwala*  


**ADISHAKTI PROMOTERS PVT LTD**  
*Abinash Moe*  
Director

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*Sushil Kumar Kanodia*

*Sushil Kumar Kanodia*

*Sangita Kanodia*

*Naveen Kumar Kanodia*

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*Muresh Agarwal*  
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*Cat*  
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*Rajan Agarwal*

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*Rajan Agarwal*

ASTRIMMING ESTATES PVT LTD

*Rajan Agarwal*  
Director

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It: Repayable in 5 quarterly instalments starting from 30.06.2018 (30 month moratorium), as mentioned below:

Qtr.	Minimum quarterly instalment amt. (Rs. Crs.)
June'2018	0.26
Sept' 2018	0.49
Dec'2018	0.75
March'19	1.00
June'19	0.50
<b>Total</b>	<b>3.00</b>

Interest to be serviced as and when charged in the account. We shall stipulate to mark a SI in the OD account for recovery of Interest and instalment.

Accelerated Repayment: Quarterly cash inflows through booking advances is envisaged (as per cash budget appended herein) for the said project. If the actual advances / revenues are more than said projections, then 15% of the excess booking advances / sell proceeds amount shall be utilized towards accelerated prepayment of the Term loan / Overdraft

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*Manju Kanodia*

*Sangta Kanodia*

*Naveen Kumar Kanodia*

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Authorized Signatory/Director

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*Pratibha Gupta*  
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PAT KHATU VILLA PVT LTD

*[Signature]*  
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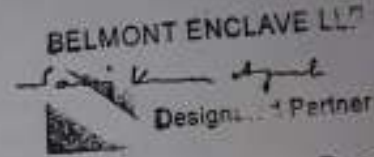
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Director

8	NOC for flats sold to Customers	<p>The company has to obtain NOC before sales/Booking of the flats from the bank.</p> <p>NOC will be issued only up to 80% of the saleable super built-up area. NOC for any portion over and above 80% shall be issued only after repayment of debt pertaining to the said unit. This repayment will be over &amp; above normal repayment.</p>
9	Rate of interest	At Axis Bank Base Rate + 3.00% i.e. 12.50% p.a. at present, payable at monthly intervals.
10	Processing Fee	<p>Non-refundable (whether limits are availed or not) processing fee @1.25% of the aggregate credit facility, plus applicable taxes. The fee shall be payable upfront, and may be paid by either of the following way:</p> <p>(I). By cheque favouring Axis Bank - Processing fee A/c (II). By specific Debit Advice to the Bank for debiting the company's account maintained with the Bank and crediting Axis Bank - Processing fee A/c</p>



*Aakash Agarwal*



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*Abinash Moe*  
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Director

Director

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*Green Kumar*  
Director

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*Green Kumar*  
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*Nitesh Agarwal*  
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10	Prepayment	<p>a) If borrower desires to prepay the loan on or before 07.12.2016 prepayment of loan will attract penal interest @ 1.00% on the O/S as on that date.</p> <p>b) Beyond this date prepayment penalty @0.50% will be charged on the outstanding amount as on the date of pre-payment. (Any pre-payment arising out of the project cash inflows will not attract pre-payment penalty).</p>
11	Date of Completion	: The project shall be completed in all respects by 30.06.2019. Any time overrun shall be brought to the notice of the Bank immediately.
12	Last date of Drawdown	: 30.09.2019
13	Security	<p>i. Exclusive EM of entire landed property (residential freehold land) land along with constructions thereon measuring 1.95 acres at Domjur, R.S. Dag no. 46.47 &amp; 48, L.P. dag no. 47.48 &amp; 49 L.R. Khatianos.8281,8282,8283,8284,8285,8286,8287,8288,8289,8290,8291,8292,8293,8294,8295,8296,8297,8298,8299 and 8300 Mouza Dakshin Jhapardaha, No 15, Police Station Domjur, within the jurisdiction of Dakshin Jhapardaha Gram Panchayat, Dist-Howrah.</p> <p>ii. Exclusive charge by way of Hypothecation of current assets (including receivables) pertaining to the extant project, both present &amp; future.</p>



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*Abinash Mal*  
Director

Director

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*Geeta Kumar*  
Director

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Partner

		iii. Exclusive charge on cash flow from the project including sale proceeds, security deposits, any other receipts and all collections should be routed through the overdraft account of the firm with Axis Bank.  iv. Lien on FDE of Rs. 15.00 lacs  v. Personal Guarantee of the Partners of the LLP • Mr. Saroj Kumar Agarwal • Mr. Akash Agarwal • Mr. Pawan Agarwal • Mr. Naveen Kumar Kanodia • Mr. Amal Agarwal  vi. Corporate Guarantee/ Guarantee of the land Owners. Detailed as annexure below
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*Rajesh Agarwal*  
Director

14	Pre-disbursement Conditions	<ul style="list-style-type: none"> <li>a) Payment of non-refundable processing fees and applicable taxes, as stipulated herein above</li> <li>b) Satisfactory legal search &amp; acceptable valuation reports</li> <li>c) Satisfactory ROC Search reports, if applicable</li> <li>d) Satisfactory inspection of the project by SME Officials of the Bank</li> <li>e) Execute all documents, submit all undertaking and comply with such other conditions like opening specific accounts as may be required by the stipulated terms and conditions.</li> <li>f) Obtain all necessary statutory permissions from regulatory, government authorities. The firm shall provide copies of such permissions to the Bank for its record.</li> <li>g) Submit In-House Engineer's / Architect's Certificate certifying that all requisite permissions/approvals from the competent authorities to successfully undertake the project have been obtained.</li> <li>h) Provide an affirmation that all its permissions/ MOUs/ Agreement deeds and other project documents executed by it are current or there is no dispute or default committed by any of the parties to such agreements.</li> </ul>
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ADISHAKTI PROMOTERS PVT. LTD.

*Abinash Bose*  
Director

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*[Signature]*  
Director,

ANGELIQUE PROMOTERS PVT. LTD.

*[Signature]*  
Director

ANGELIQUE BUILDERS PVT. LTD.

*[Signature]*  
Director

POK KHATU VILLA PVT LTD

*[Signature]*  
Director

Wonderland Buildcon Pvt. Ltd.

*[Signature]*  
Authorised Signatory/Director

*Pawan Agarwal*

BELMONT ENCLAVE LLP

*[Signature]*  
Designated Partner

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*Pawan Agarwal*  
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*Sushil Kumar Kanodia*

*Anmol Agarwal*

*Sushil Kumar Kanodia*

*Manju Kanodia*

*Sangita Kanodia*

*Naveen Kumar Kanodia*

ARHIS VII . . . . . LTD

*[Signature]*  
Director

ARHIS IRRADIANCE PVT. LTD

*[Signature]*  
Director

AMISK COMMOTRADE PRIVATE LIMITED

*[Signature]*  
Director / Authorised Signatory

PERVINA COMMOTRADE PVT. LTD.  
*[Signature]*  
Director / Authorised Signatory

FIDDLE INFRACON PVT. LTD.

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Director / Authorised Signatory

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*[Signature]*  
Director / Authorised Signatory

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Director / Authorised Signatory

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Designated Partner



ASTOUNDING ESTATES PVT. LTD.

*Rajesh Agarwal*  
Director

<p style="writing-mode: vertical-rl; transform: rotate(180deg);">VIOLETS BUILDCON PVT. LTD. <i>Rajesh Agarwal</i> Director/Authorised Signatory</p>		<p>h) Submit a CA certificate providing the details of already incurred expenses on the project, the details of customer advances already received, Borrower's contribution brought into the project.</p> <p>i) Submit a declaration stating that "the director/ promoters of the borrowing company/ concern are not related to any of the director/senior officers of the bank" and indicate if the declaration is found to be false at any later date, then the bank would be entitled to revoke and /or recall the credit facility.</p> <p>ii) The firm to submit status of booking advance received prior to second and subsequent disbursement in the account.</p> <p>k) The builder/ developer/ company would agree to disclose in the Pamphlets/ Brochures etc., the name(s) of the bank(s) to which the property is mortgaged.</p> <p>l) The builder/ developer/ company would agree to append the information relating to mortgage in the agreement with the customer and they would provide No-Objection Certificate (NOC)/ permission of the mortgagee bank for sale of flats/ property, if required.</p> <p>m) Company to undertake that the project will be compliant with National Building Code (NBC-2005) &amp; NDMA guidelines in line with Reserve Bank of India directives.</p>
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Director, Authorised Signatory

BELMONT ENCLAVE LLP  
*Sanjiv Kanodia*  
Designated Partner

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*Akash Agarwal*  
Director

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*Abinash More*  
Director

ADVIKA DEALERS PVT. LTD.  
*[Signature]*  
Director

ANGELIQUE PROMOTERS PVT. LTD.  
*Grey Kumar*  
Director

ANGELIQUE BUILDERS PVT. LTD.  
*Grey Kumar*  
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*Manju Kanodia*

*Suyhid Kumar Kanodia*

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*Humayun*  
Authorised Signatory/Director

*Suyhid Kumar Kanodia*

202 KHA... VILLA PVT. LTD.  
*Pratik Gupta*  
Director

*Sangita Kanodia*  
*Naveen Kumar Kanodia*

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... PVT. LTD.  
*Naveen Agarwal*  
Director

Director/Authorised Signatory

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*Pawan e Agarwal*  
Designated Partner

Director/Authorised Signatory

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ASTORIAN ESTATES PVT. LTD

*Pawan Agarwal*  
Director

Director/Authorised Signatory

15	Financial Covenants	<p>a. The borrower shall maintain a minimum fixed Asset Cover of 1.33 times during the tenor of the Bank's loans. The Fixed Asset Cover shall be computed as the ratio of "Net Project Assets (inventory, work-in-progress, etc.) less Project Assets on which NOC has been issued by Bank on sale of flats", and "the aggregate secured term debt"</p> <p>b. The borrower shall maintain a minimum Cash Flow Coverage ratio (on quarterly basis) of 1.50 times during the tenor of the Bank's loans. The Cash Flow Coverage Ratio shall be computed as the ratio of Booking Advances / Sale of units and Interest + Repayment Obligations of Bank Finance.</p> <p>c. The Borrower shall furnish an undertaking that unsecured loans carried in the project shall not be repaid during the currency of the facility.</p>
16	Other covenants	<p>a. The Borrower shall mention Axis Bank Ltd as their Banker in all forms of marketing / sales communications and advertisements.</p> <p>b. The builder/ developer/ company would agree to append 1 information relating to mortgage in the agreement with the customer and they would provide No Objection Certificate (NOC)/ permission of the mortgagee Bank for sale of flats/ property, if required;</p> <p>c. The borrower shall provide a certificate from Chartered Accountant, to the satisfaction of the Bank, certifying end use of term loan availed from the Bank and contribution/margins brought in by the borrower.</p>



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*[Signature]*  
Director

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*Ajney Kumar*  
Director

*Ajney Kumar*  
Director

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Director

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*Humaar Gupta*  
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*Anil Agarwal*

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*Manju Kanodia*

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*Sangita Kanodia*

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*Abhinav Agarwal*  
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100000 VILL. PVT. LTD.

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*Naveesh Agarwal*

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Director

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*Rohan Aggarwal*  
Director

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- d. The borrower should provide MIS on the project at quarterly intervals providing information inter-alia on physical progress, expenditure incurred on the project, source of financing and adherence to the project implementation schedule.
- e. The promoters of the borrower shall also undertake to finance any shortfall to ensure smooth implementation of the project.
- f. The terms and conditions governing various means of financing shall be made available to the Bank. These shall be satisfactory to the Bank.
- g. The Bank reserves the right to withhold disbursement of the loan at any time if in its opinion, there occurs any event that adversely affects the viability of the project or there has been an Event of Default under any Agreement/MOU/other document executed by the Borrower for the purpose of the Project, including but not limited to the Loan Agreement.
- h. In case the project cost reaches a stage where the contingency provision in cost of project needs to be utilized, the borrower shall submit a detailed report explaining the reasons for utilization of the contingency provision.
- i. The Bank shall, at its discretion, obtain a confidential credit report on the borrower from its other lenders.
- j. The Bank shall have the right to conduct a review of the Project at any stage before or after completion of the project and the Borrower shall facilitate the same.

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*Akash Aggarwal*  
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*Suyhil Kumar Kanodia*

*Suyhil Kumar Kanodia*

*Sanjita Kanodia*  
*Navan Kumar Kanodia*

W'nderland Buildcon Pvt. Ltd.

*Hemant Kuptin*  
Authorised Signatory/Director

PEEKHATU VILLA PVT LTD

*Pratik Apte*  
Director

BARBHP VILLA PVT LTD

*Narvash Aggarwal*  
Director

PEEKHATU VILLA PVT LTD

*Narvash Aggarwal*  
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*Ujjwal Aggarwal*  
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ESTIMATING ESTATES PVT LTD

*Rabin Aggarwal*  
Director

ALMOND HOUSING PROJECTS PVT. LTD.  Director / Used Signatory  <i>Rajesh Aggarwal</i>		k. The Borrower agrees that if as a result of the review, the Bank determines that the borrower has not implemented/is not likely to implement the project within the project cost and / or the completion date, the Bank may stipulate additional conditions including strengthening of management set up, change in means and terms of financing and other measures that may be required for better project management and are beneficial to the project viability. l. The borrower shall obtain necessary sanction of power from the relevant authorities to the satisfaction of the Bank. m. The borrower shall make adequate arrangements for treatment and disposal of effluents, solid waste and emissions from its project and shall furnish appropriate approvals from the authorities in this regard. n. Bank as its own discretion may appoint a Technical Firm to monitor the progress of the project. The expenses in this regard will have to be borne by the borrower. o. The Bank reserves the right to appoint qualified accountants / technical experts / management consultants of its choice to examine the books of accounts, factories and operations of the borrower or to carry out a full concurrent/statutory audit. The cost of such inspection shall be borne by the Borrower.
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*Rabin Aggarwal*  
Director

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*[Signature]*  
Director

POT KHATU VILLA PVT LT

*[Signature]*  
Director

VIOLETS BUILDCON PVT. LTD

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Director

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*[Signature]*  
Director / Authorised Signatory

*[Signature]*  
Designated Partner

Wonderland Buildcon Pvt. Ltd.

*[Signature]*  
Authorised Signatory / Director

BELMONT ENCLAVE LLP

*[Signature]*  
Designated Partner

*[Signature]*  
Designated Partner

BARBARI VILLAGE PVT LTD

*[Signature]*  
Director

*[Signature]*  
Director

*[Signature]*  
Director

*[Signature]*  
Director

FOR BARDHWAJ INFRASTRUCTURE PVT. LTD

*[Signature]*  
Director

*[Signature]*  
Director

AMISK COMMOTRADE PRIVATE LIMITED

*[Signature]*  
Director / Authorised Signatory

*[Signature]*  
Director

CROTON MERCHANTISE PVT. LTD.

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Director / Authorised Signatory

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Director / Authorised Signatory

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Designated Partner

ASTOUNDING ESTATES PVT LTD

*Rajesh Agarwal*  
Director

		<p>d. In case any condition stipulated by any other lender that is more favorable to them than the terms stipulated by the Bank, the Bank shall at its discretion, apply to the loan such equivalent conditions to bring its loan at par with those of the other lender.</p> <p>e. The Borrower shall submit declaration / documentary evidence regarding suits pending against its partners / promoters.</p> <p>f. The borrower should furnish a declaration to the bank to the effect that none of its partners is a director or specified near relation of a director of a banking company. The declaration should also give details of the relationship, if any, of the borrower to the director of the bank.</p> <p>g. In case the Entity defaults in the payment of any dues to the Bank as per terms of sanction of the credit facilities, the Bank and Reserve Bank of India (RBI) will have unqualified &amp; unfettered right to disclose or publish the names of the Entity and the Partners in such manner and through such mediums as the Bank / RBI in their absolute discretion may think fit. The aforesaid right shall be available to Axis Bank in addition to and not in derogation of any other rights available under the Loan Agreement or the General Conditions, as the case may be.</p>
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*Rajesh Agarwal*

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*[Signature]*  
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Director

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*Abinash Moe*

Director

ADVIKA DEALERS PVT. LTD.

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Director

ANGELIQUE PROMOTERS PVT. LTD. ANGELIQUE BUILDERS PVT. LTD.

*[Signature]*

Director

*[Signature]*

Director

PETUNIA COMMOTRADE PVT. LTD.

*Rajesh Agarwal*

Director / Authorised Signatory

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*Pawan Agarwal Anmol Agarwal*

*Manju Kanodia*

*Sushil Kumar Kanodia*

Wonderland Buildcon Pvt. Ltd.

*[Signature]*

Authorised Signatory / Director

*Sushil Kumar Kanodia*

*Sangita Kanodia*

*Naveen Kumar Kanodia*

POKHARA VILLA PVT LTD

*[Signature]*

Director

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*Naveesh Agarwal*

Director

POKHARA INFRASTRUCTURE PVT. LTD

*Naveesh Agarwal*

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Designated Partner

FIDDLE INFRA. CON PVT. LTD.

Director / Authorised Signatory

ARTIMINDIG ESTATES PVT LTD

*Rajesh Aggarwal*  
Director

- i. The Borrower and the Guarantors shall give their consent to the Bank to disclose the information and the data furnished by them to the bank and also those regarding the credit facility to the Credit Information Bureau (India) Ltd. ("CIBIL") or any other organization as deemed fit by the bank.
- u. The entity shall furnish an undertaking that they shall not extend any guarantee without written consent of our Bank.
- v. The bank reserves the right to get the loan rated by external agencies. The cost of the same shall be borne by the borrower. The borrower would extend necessary co-operation in this regard.
- w. The Bank reserves the right to revise the spread over PLR/G-Sec/IBOR/(any other benchmark rate fixed by the Bank) on the loan.
  - a. If the Reserve Bank of India (RBI) revises the standard provision on assets and/or
  - b. If RBI enhances the risk weights for assets and/or
  - c. Any external rating agency downgrades the loan.



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*Abinash Mose*  
Director

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*[Signature]*  
Director,

KHATU VILLA PVT LTD  
*Pratik Gupta*  
Director

ANGELIQUE PROMOTERS PVT. LTD.  
*[Signature]*  
Director

ANGELIQUE BUILDERS PVT. LTD.  
*[Signature]*  
Director

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*[Signature]*  
Designated Partner

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*Sangita Kanodia*

*Naveen Kumar Kanodia*

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SARINIKA VILL. PVT. LTD.  
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Director

VAT SARDIYA INFRASTRUCURE PVT. LTD.  
*[Signature]*  
Director

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*Pawan Agarwal*  
Director

17	Validity of sanction	The sanction shall be valid for acceptance up to <b>15 days</b> from the date of sanction letter during which time, the terms of the facility would have to be accepted by the Borrower.
19	Security Creation	To be created upfront.
20	CBC Charges	As per our Bank's standard card rates.
21	Documents	As per Bank's Standard Documents.
22	Insurance	All the assets charged to the Bank are to be insured for full value covering all risks with usual Bank clause. A copy of the insurance policy(s) to be furnished to the Bank. <u>The borrower will submit with bank a copy of the relevant insurance policy within 7 days of expiry. In the event of non-receipt of insurance policies, the Bank may to keep in good condition and render marketable the hypothecated / mortgaged assets or effects renew such insurance by debiting the borrowers account.</u>
23	Inspection	Inspection of stock/securities/books of the borrower would be carried at quarterly intervals or as per calendar decided by the Bank. The cost of inspection is to be borne by the borrower.



**CROTON M...** LTD.  
*[Signature]*  
Director

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Designated Partner

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*[Signature]*  
Director

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*Abinash Moe*  
Director

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Director.

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*Rajesh Agrawal*  
Director

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Director, Authorized Signatory

*Rajesh Agrawal*

*Rajesh Agrawal*

Director, Authorized Signatory

24	Penal Interest	<ul style="list-style-type: none"> <li>Non-payment of interest / instalment on the due date will attract penal interest @ 2.00% on the overdue interest / instalment.</li> <li>Any irregularity on account of non-compliance of any terms and conditions will attract penal interest of 2% p.a.</li> </ul>
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**Details in respect to the land owners: annexure**

Companies	Individuals	HUF
Barbrik Villa Pvt Limited	Manjukandia	S. K. Kandia - HUF
Jayditya Infrastructure Pvt Limited	Sushil Kumar Kandia	
Astounding Estates Pvt Limited	Sangita Kandia	
Khatu Villa Pvt Limited		
Fiddle Infracon Pvt Limited		
Wonderland Buildcon Pvt Limited		
Violets Buildcon Pvt Limited		
Croton Merchandise Pvt Limited		
Almond Housing Projects Pvt Limited		
Petunia Commotrade Pvt Limited		
Amisk Commotrade Pvt Limited		
Xanfia Tie Up Pvt Limited		
Adishakti Promoters Pvt Limited		
Advika Dealers Pvt Limited		
Angelique Promoters Pvt Limited		
Angelique Builders Pvt Limited		



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*Pratik Gupta*  
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Director

*Sanjiv*  
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Director

**PBT KHATU VILLA PVT LTD**

*Pratik Gupta*  
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*Hemraj Gupta*  
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Nabesh Agrawal

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*Sangita Kandia*  
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**BELMONT ENCLAVE LLP**

*Pawan Agarwal*  
Designated Partner

*Pawan Agarwal*  
Designated Partner

**General Terms & Conditions:**

1. The Borrower will keep the Bank advised of any circumstances adversely affecting their financial position including any action taken by any creditor, Government authority against them.
2. The borrower will place their entire banking business with the Bank or at least proportionately if under consortium or multiple banking arrangement.
3. The borrower will furnish information/documents including quarterly/annual financial accounts as may be required by the Bank for review/renewal of credit facility now sanctioned.
4. Bank debts arising on account of bills drawn on sister/associate concerns will not be financed.
5. The borrower shall pay the charges to the bank as per the Banks standard schedule of charges for various services rendered by the Bank.

ACHMINING ESTATES PVT. LTD  
 Director

  
 Pawan Agarwal  
 Director

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Pooja Agarwal  
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Sanjay Kumar  
 Designated Partner

Atash Agarwal

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Sanjay Kumar  
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 Manju Kanodia

Suyhil Kumar Kanodia

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Suyhil Kumar Kanodia

Sangita Kanodia

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Pratik Gupta  
 Director

Naveen Kumar Kanodia

**POK SARDIYA INFRASTRUCTURE PVT. LTD**

Navesh Agarwal  
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Anil Kumar Agarwal  
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**BARBHIT VIL...**

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 Director

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[Signature]  
 Director/Authorized Signatory

**GROTON MERCHANDISE PVT. LTD.**

[Signature]  
 Director/Authorized Signatory

**BELMONT ENCLAVE LLP**

Pawan Agarwal  
 Designated Partner

PETUNIA COMMOTRADE PVT. LTD.  
 Pooja Agarwal  
 Director/Authorized Signatory

ALMOND HOUSING PROJECTS PVT. LTD.  
 Pooja Agarwal  
 Director/Authorized Signatory



PRIVIA COMMOTRADE PVT. LTD.

Rajesh Agarwal

Director/Authorized Signatory

- 6. The bank has a right to revise the pricing of any or all of the credit facilities if there is deterioration in the credit rating of the borrower.
- 7. The Bank reserves an unconditional right to cancel the undrawn/unused/unavailed portion of the Loan/facility sanctioned at any time during the currency of the Loan/facility, without any notice to the borrower, for any reason whatsoever.
- 8. The loan shall be utilized for the purpose for which it is sanctioned and it should not be utilized for:
  - Subscription to or purchase of shares/debentures
  - Extending loans to subsidiary companies/associates or for making inter-corporate deposits.
  - Any speculative purposes.
- 9. The borrower shall maintain adequate books and records which should correctly reflect their financial position and operations and it should submit to the Bank at regular intervals such statements as may be prescribed by the Bank in terms of the RBI / Bank's instructions issued from time to time.

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Director/Authorized Signatory

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Rajesh Agarwal

Director/Authorized Signatory

BARBIE VILL. PVT. LTD.

Narash Agarwal

Director

FIDDLE INFRACON PVT. LTD.

[Signature]

Director/Authorized Signatory

ADISHAKTI PROMOTERS PVT. LTD.

Abinash Moe

Director

ADVIKA DEALERS PVT. LTD.

[Signature]

Director

ANGELIQUE PROMOTERS PVT. LTD.

[Signature]

Director

ANGELIQUE BUILDERS PVT. LTD.

[Signature]

Director

BELMONT ENCLAVE LLP

[Signature]

Designated Partner

POK KHATU VILLA PVT LTD

[Signature]

Director

Wonderland Buildcon Pvt. Ltd.

[Signature]

Authorized Signatory/Director

BELMONT ENCLAVE LLP

Pawan Agarwal

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Pawan Agarwal

Arjun Agarwal

Sushil Kumar Kanodia

Sushil Kumar Kanodia

Sangita Kanodia

Manju Kanodia

Naveen Kumar Kanodia

AMISK COMMOTRADE PRIVATE LIMITED

[Signature]

Director / Authorized Signatory

POK KHATU VILLA PVT. LTD.

[Signature]

Director

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[Signature]

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Designated Partner

PRIVIA COMMOTRADE PVT. LTD.

[Signature]

10. The borrower shall forward to the Bank Cash budget & project status from the end of each quarter till the completion of the project.
11. The borrower will keep the Bank informed of the happening of any event which is likely to have an impact on their profit or business and more particularly, if the monthly production or sale and profit are likely to be substantially lower than already indicated to the Bank. The borrower will inform accordingly with reasons and the remedial steps proposed to be taken.
12. The borrower should not pay any consideration by way of commission, brokerage, fees or in any other form to guarantors directly or indirectly.
13. The interest per annum means interest for 365 days irrespective of leap year.
14. The Bank will have the right to examine at all times the borrower's books of accounts and to have the borrower's factory(s)/branches inspected from time to time by officer(s) of the Bank and/or qualified auditors including stock audit and/or technical experts and/or management consultants of the Bank's choice. The cost of such inspections will be borne by the borrower.



ASTHINIBH ESTATES PVT. LTD

*Ratan Agarwal*  
Partner

BELMONT ENCLAVE LLP

*Sanjay Kumar*  
Designated Partner

*Aakash Agarwal*

ADISHAKTI PROMOTERS PVT LTD

*Aakash Agarwal*  
Director

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*Siddhi*  
Director

ANGELIQUE PVT. LTD.

*Greyy Kumar*  
Director

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*Greyy Kumar*  
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*Pawan Agarwal*  
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*Omni Agarwal*

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*Sushil Kumar Kanodia*

W-nderland Buildcon Pvt. Ltd.

*Sushil Kumar Kanodia*

*Himanshu*  
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*Sangta Kanodia*

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*Naveen Kumar Kanodia*

*Pratik Gupta*  
Director

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*Naveesh Agarwal*

*Uday Kumar Agarwal*

*Naveesh Agarwal*  
Director

Director  
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Director / Authorised Signatory

SPYTON MERCHANDISE PVT. LTD

*[Signature]*

Director/Authorised Signatory

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*Pawan Agarwal*

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Director/Authorised Signatory

Rajesh Agarwal

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*Rajesh Agarwal*

- 16. The borrower shall furnish to the Bank with the position vis-à-vis the outstanding statutory obligations such as income tax, payment of provident fund, additional emoluments (compulsory deposit), gratuity, electricity dues etc. as and when demanded by the Bank with reasons, if any, for increase from the earlier month and the proposed plan of payments thereof.
- 17. The credit facilities will be extended solely at the discretion of the Bank and that drawings under the following circumstances will be solely at the discretion of the Bank:
  - Drawings beyond the drawing power / sanctioned limits.
  - Honoring of cheques issued for the purpose other than specifically stipulated in the sanction.
  - Drawings in an account once it is classified as NPA.
  - No drawings will be allowed in case of non-compliance of terms and conditions by the borrower.
  - Meeting further requirements of the borrower on account of growth in business will be subject to proper review of the credit limits.
- 18. The Borrower should not make any drastic changes in their management set up without the Bank's permission.
- 19. The Borrower must keep the Bank advised in detail of the utilization of the credit facilities from the Bank on a regular basis and furnish all data / particulars that may be called for by the Bank in this regard.

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Director/Authorised Signatory



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*Sanjay Kanodia*  
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*S. Jeyaraj*  
Director

POKHATU VILLA PVT LTD  
*Pratik Gupta*  
Director

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*Grey Kumar* Director

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*Rajesh Agarwal*  
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*Suyhil Kumar Kanodia*

Wonderland Buildcon Pvt. Ltd.  
*Thummar Gupta*  
Authorised Signatory/Director

*Suyhil Kumar Kanodia*

*Sangita Kanodia*

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*Nareesh Agarwal*  
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*Naveen Kumar Kanodia*

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*Anand Kumar*  
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*Pawan e Agarwal*  
Designated Partner

*Anil*  
Director/Authorised Signatory

SARBHAW VILAS PVT. LTD.  
*Nareesh Agarwal*  
Director

20. All legal expenses like Solicitors' / lawyers' fees, stamp duty, registration charges, auditor's fees and other incidental expenses incurred in connection with the credit facilities are to be borne by the Borrower.
21. The Borrower should not create, without prior consent of the Bank, charges on their any or all properties or assets during the currency of the credit facilities granted by the Bank.
22. The Borrower must keep the Bank advised in detail of their performance on a regular basis and furnish all data / particulars that may be called for by the Bank in the regard.
23. The Bank will have exclusive charge on the revenues of the borrower (after provision for taxation), for payment of interest / repayment of the advances granted by the Bank.
24. The Bank reserves the right to recall the credit facilities, in addition to initiating penal action/levy of penal interest, in case of non-compliance with any of the terms and conditions of sanction of the facilities or if there is any breach in credit discipline or if the performance of the Borrower becomes unsatisfactory or there is any event or circumstances which would or is likely to prejudicially or adversely affect in any manner the capacity of the Borrower to service or repay the Bank's advances.
25. The entity should ensure that charges are registered with ROC within the statutory period.
26. The credit limits may be reassessed and re-fixed if considered necessary by the Bank before actual release.

ASTOUNDING STATES PVT. LTD.

Rajesh Agarwal  
Director



ALMOND HOUSING PROJECTS PVT. LTD.

Rajesh Agarwal  
Director, Authoriser / Signatory

WINDMILL PRIVATE LIMITED

Ajay Kumar  
Director / Authorised Signatory

ADISHAKTI PROMOTERS PVT. LTD.

Abinash Moe

Director

ADVIKA DEALERS PVT. LTD.

Director

ANGELIQUE PROMOTERS PVT. LTD.

ANGELIQUE BUILDERS PVT. LTD.

Grey Kumar

Director

Grey Kumar

Director

BELMONT ENCLAVE LLP

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Sanjay Kumar

Designated Partner

Pratik Gupta

Director

Wonderland Buildcon Pvt. Ltd.

Hemant Kuptin

Authorised Signatory / Director

Pawan . Agarwal

Pawan . Agarwal

Designated Partner

Amal Agarwal

Sushil Kumar Kanodia

Sushil Kumar Kanodia

Sangita Kanodia

Manju Kanodia

Naveen Kumar Kanodia

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Naveesh Agarwal

Director

Naveesh Agarwal

Director

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At

Director / Authorised Signatory

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Rajesh Agarwal

Director / Authorised Signatory

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At

Director / Authorised Signatory

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Designated Partner

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Rajesh Agarwal  
Director / Authorised Signatory



27. The Borrower must abide by all other terms & conditions as may be stipulated by the Bank from time to time to safeguard the interest of the Bank.
28. Adverse observations if any by the Statutory Auditor in the last audit report should be rectified within six months from the date of publication of the audited financials.
29. The Entity should route its General Insurance requirement through AXIS Bank.
30. The Borrower should put up a board of a prominent place in the factory/godowns stating that the assets are hypothecated/ mortgaged to AXIS Bank.
31. Certificate of compliance with statutory obligations, wherever required is to be submitted from Chartered Accountant/ Entity Secretary before disbursement.
32. This sanction does not vest with the Borrower any right to claim any damages against the Bank for any reason whatsoever.
33. The borrower shall pay the charges to the Bank as per the Bank's standard schedule of charges for various services rendered by the Bank; except as stated above specifically. The Bank's Schedule of Charges for various services is enclosed.



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*Ratan Aggarwal*  
Director

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*Rajesh Aggarwal*  
Director/ Authorised Signatory

**BELMONT ENCLAVE LLP**

*Pawan Agarwal*  
Designated Partner

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*Abinash Mose*  
Director

**ADVIKA DEALERS PVT. LTD.**

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**PRASHANTH VILLA PVT LTD**

*Pratik Gupta*  
Director

**ANGELIQUE PROMOTERS PVT. LTD**

*Pratik Kumar*  
Director

**ADISHAKTI PROMOTERS PVT. LTD.**

*Abinash Mose*  
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*Pratik Kumar*  
Director

**CROTON MORTGAGE FINANCE PVT. LTD.**

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Director/ Authorised Signatory

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Designated Partner

*Pawan Agarwal Anil Aggarwal*

*Manju Kanodia*

**W. NDERLAND BUILDCON PVT. LTD.**

*Humayun Kaplin*  
Authorised Signatory/Director

**PARADISE INFRASTRUCTURE PVT. LTD**

*Navash Aggarwal*  
Director

*Suyhil Kumar Kanodia*

*Suyhil Kumar Kanodia*

*Sanjita Kanodia*

*Navan Kumar Kanodia*

Page 26 of 29

**AMISK COMMOTRADE PRIVATE LIMITED**

*Pratik Kumar Aggarwal*  
Director / Authorised Signatory

**FIDDLE INFRACON PVT. LTD.**

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Director/ Authorised Signatory

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*Pawan Agarwal*  
Designated Partner

SARUJIT VIKAS PVT. LTD

*Navash Aggarwal*

Director

ALMOND HOUSING PROJECTS PVT. LTD.  
*Rajesh Aggarwal*  
Director, Authorised Signatory



Director/Authorised Signatory

VIOLETS BUILDCON PVT. LTD

*Rajesh Agarwal*

- 34. "The Bank reserves the right to initiate suitable action including criminal action against the borrower/s in case any of the documents / data submitted by the borrower to the Bank is proved to be fake/forged/manipulated or inconsistent with the documents / data filed with statutory authorities [IT / ROC, etc]."
- 35. Company has to submit Unhedged Foreign Currency Exposure on quarterly basis to the bank as per RBI Approved Format.
- 36. "The borrower shall not induct on its board a person whose name appears in the list of Willful Defaulters published by Reserve Bank of India and that in case, such a person is found to be on the board, it shall take expeditious and effective steps for removal of the person from the board." Credit/ 19 /2013-14 dated 6 August, 2013].

You are requested to return duplicate copy of this letter duly signed by you/the authorized signatory(s) of the company and guarantors on all the pages as taken of acceptance of the terms and conditions of sanction and arrange for execution of loan/security documents at an early date.

Yours Sincerely

ALMOND HOUSING PROJECTS PVT. LTD.

*Rajesh Agarwal*

Director/Authorised Signatory

*[Signature]*  
Centre Head  
Kolkata SME Centre-1

*[Signature]*  
Relationship Manager  
Kolkata SME Centre-1

STANDING ESTATES PVT LTD  
*[Signature]*  
Director



ADISHAKTI PROMOTERS PVT LTD

*Abinash Moha*  
Director

ANGELIQUE PRO...

*Gracey Kumar*  
Director

ANGELIQUE BUILDERS PVT. LTD.

*[Signature]*  
Director

*[Signature]*

BELMONT ENCLAVE LLP

*[Signature]*  
Designated Partner

WONDERLAND BUILDCON PVT. LTD

*[Signature]*  
Director

Wonderland Buildcon Pvt. Ltd.

*[Signature]*  
Director

BELMONT ENCLAVE LLP

*Pawan Agarwal*  
Designated Partner

*Pawan Agarwal*  
Authorized Signatory/Director

*Sushil Kumar Kanodia*

*Manju Kanodia*

*Sushil Kumar Kanodia*

*Navee Kumar Kanodia*

*Sangita Kanodia*

BARBIS VIL... LTD

*[Signature]*

PETUNIA COMMOTRADE PVT. LTD.

*[Signature]*  
Director/Authorised Signatory

AMISK COMMOTRADE PRIVATE LIMITED

*[Signature]*  
Director / Authorised Signatory

INFRACON PVT. LTD.

*[Signature]*

CROTON MERCHANTISE PVT. LTD.

*[Signature]*  
Director/Authorised Signatory

BELMONT ENCLAVE LLP

*Pawan Agarwal*  
Designated Partner

Director/Authorised Signatory

*Naveesh Agarwal*

Director

I/We hereby acknowledge receipt of the original of the above letter and accept the offer contained therein and undertake to comply with the terms and conditions. I/We also authorise you to debit the processing fee/charges as mentioned in the sanction letter to our account with your bank.

Acceptance by Authorized Signatories of the Borrowing Entity

ADISHAKTI PROMOTERS PVT. LTD. <i>Akash Agarwal</i> Director	ADISHAKTI PROMOTERS PVT. LTD. <i>Akash Agarwal</i> Director	BELMONT ENCLAVE LLP <i>Pawan Agarwal</i> Designated Partner
ANGELIQUE PROMOTERS PVT. LTD. <i>Praveen Kumar</i> Director	ADISHAKTI PROMOTERS PVT. LTD. <i>Abinash Moxe</i> Director	<i>[Signature]</i>
ANGELIQUE BUILDERS PVT. LTD. <i>Praveen Kumar</i> Director	Wonderland Buildcon Pvt. Ltd. <i>[Signature]</i>	



*Thomas Gupta*  
Authorized Signatory/Director

RENNING ESTATES PVT LTD  
*Pawan Agarwal*  
Director

BELMONT ENCLAVE LLP  
*Pawan Agarwal*  
Designated Partner

*Pawan Agarwal Anil Agarwal*

*Sushil Kumar Kanodia*  
*Sushil Kumar Kanodia*  
*Sangita Kanodia*  
*Naveen Kumar Kanodia*

Manju Kanodia  
FOR KHATU VILLA PVT. LTD  
*Pratik Gupta*  
Director

AMISK COMMOTRADE PRIVATE LIMITED  
*Uday Kumar Agarwal*  
Director / Authorized Signatory

ALMOND HOUSING PROJECTS PVT. LTD  
*Rajesh Agarwal*  
Director, Authorized Signatory

BARBIE VILLA PVT LTD  
*Narash Agarwal*  
Director

for sayditya Infrastructure Pvt. Ltd  
*Narash Agarwal*  
Director

PETUNIA COMMOTRADE PVT. LTD.  
*Rajesh Agarwal*  
Director/Authorized Signatory

CROTON MERCHANDISE PVT. LTD.  
*[Signature]*  
Director/Authorized Signatory

VIOLETS BUILDCON PVT. LTD.  
*Rajesh Agarwal*  
Director/Authorized Signatory

Page 28 of 29  
BELMONT ENCLAVE LLP  
*Pawan Agarwal*  
Designated Partner

FIDDLE INFRACON PVT. LTD.  
*[Signature]*  
Director/Authorized Signatory

FIDDLE INFRACON PVT. LTD.

Director/Authorised Signatory

ASTOUNDING ESTATES PVT. LTD

*Abhinav Agarwal*  
Director

Appendix A: Format for NOC to be given to the buyers of flats/units

Date: \_\_\_\_\_  
To: PETUNIA COMMOTRADE PVT. LTD. VIOLETS BUILDCON PVT. LTD.  
*Rajesh Agarwal* *Rajesh Agarwal*  
Director/Authorised Signatory Director/Authorised Signatory

Dear Sirs: ALMOND HOUSING PROJECTS PVT. LTD. WOODLAND BUILDCON PVT. LTD.  
*Rajesh Agarwal* *J. Kumar Gupta*  
Director/Authorised Signatory Authorised Signatory/Director

Sub: No Objection Letter - Your request.

Pursuant to the Loan availed from our Bank for the purpose of the construction of the project / commercial premises, the property being \_\_\_\_\_ <<<mention details of the property>>> \_\_\_\_\_ has been mortgaged to us by you.

We have been informed by you that the premises / area being \_\_\_\_\_ on \_\_\_\_\_ floor in the building known as \_\_\_\_\_ admeasuring \_\_\_\_\_ sq. ft. ("said Premises") constructed on the said mortgaged property has been sold/s proposed to be sold to \_\_\_\_\_ for a total consideration of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only) by an Agreement for Sale dated \_\_\_\_\_/to be executed.

The carpet area of the said premises \_\_\_\_\_ is \_\_\_\_\_ sq. ft. We have been requested to issue our No Objection for the said sale.

We wish to inform you that we have No Objection for your selling the said Premises to said \_\_\_\_\_ subject to the condition that the total consideration mentioned above shall be deposited by way of cheque/s drawn payable to the Current Account No. \_\_\_\_\_ maintained by you with Axis Bank. The cheque/s shall be given directly to Axis Bank Limited.

Yours faithfully,

ADISHAKTI PROMOTERS PVT. LTD. ANGELIQUE PROMOTERS PVT. LTD.  
*Abinash Mose* *Grey Kumar*  
Director Director

ANGELIQUE BUILDERS PVT. LTD.  
*Grey Kumar* *...*  
Director



*Abhinav Agarwal*  
BELMONT ENCLAVE LLP  
*Sanjay Kanodia*  
Designated Partner

PAT KATU VILLA PVT. LTD.  
*Pratibha Gupta*  
Director

BELMONT ENCLAVE LLP  
*Pawan Agarwal*  
Designated Partner

*Pawan Agarwal* *Munje Kanodia*

*Sushil Kumar Kanodia*  
*Sushil Kumar Kanodia*

*Sangita Kanodia* *Pawan Agarwal* *Naveen Kumar Kanodia*  
BELMONT ENCLAVE LLP  
Designated Partner

AMISK COMMOTRADE PRIVATE LIMITED  
*Abhinav Agarwal*

Director/Authorised Signatory

PAT KATU VILLA PVT. LTD.  
*Munesh Agarwal*

Director

BELMONT ENCLAVE LLP  
*Abhinav Agarwal*

Director

EROTON MULTICHANDISE PVT. LTD.

Director/Authorised Signatory