



May 4, 2017,

Mrs. Pragna Kirti Kedia & Mr. Kirti Kedia
C-302, Waterford Building, Barfiwala Road,
Above Navnit Motors, Andheri (West), Mumbai - 400058

Sub: Third Addendum to Sanction Letter for Term Loan by way of Lease Rental Discounting & Line of Credit Against Property

Dear Sir/Madam,

Referring to the sanction letter dated 18-Dec-2014 and addendums to the same dated 23-Dec-2014 and 16-Sept-2015 for your loan facilities of Rs. 17 Cr, we hereby communicate you the below changes:

- The rate of interest on the Rs. 7 Cr Line of Credit loan as per above mentioned sanction will be revised to ABFL LTRR (currently 16.50%) less spread of 7.0% and will be effective the start of repayment cycle of the additional loan sanctioned in May 2017.

Processing fees applicable will be Rs. 8 lakhs + taxes, and will be payable before first disbursement.

Thanking you,

Yours sincerely,

For Aditya Birla Finance Limited



Borrower Acceptance: I/ We hereby accept all the terms and conditions mentioned above and overleaf.

✓ PKK

Name: Mrs. Pragna Kedia

Date:

✓ K

Name: Mr. Kirti Kedia

Date: