

## ADITYA BIRLA



## FINANCE

Ref: - ABFL/MUM/Mortgage/18122014001

September 16, 2015

Mrs. Pragna Kirti Kedia & Mr. Kirti Kedia  
Vishwashanti, 6<sup>th</sup> Floor,  
30/E, Azad Road, Juhu Koliwada, Mumbai - 400049

Sub: Second 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 addendum to the same dated 23-Dec-2014 for your loan request of Rs. 17 Cr basis eligibility of your income and by way of lease rental discounting (LRD) against rentals from the property situated at B-102, Peninsula Business Park, Mathuradas Mills, Senapati Bapat Marg, Lower Parel, Mumbai 400013, Maharashtra, we hereby communicate you the below changes:

- Subject to the disbursement of new loans sanctioned in September 2015 of total Rs. 59 Cr to Trilokesh City Developers LLP, JSK Private Trust, Mrs. Pragna Kirti Kedia & Mr. Kirti Kedia, the rates on the loans will be revised as per below and will be effective the repayment cycle starting after the month in which new loan disbursement is done:
  - o ROI of Rs. 10 Cr LRD reduced from [ABFL reference rate (currently 16.50%) less spread of 4.50%] to [ABFL reference rate (currently 16.50%) less spread of 5.00%],
  - o ROI on Rs. 7 Cr line of credit reduced from [ABFL reference rate (currently 16.50%) less spread of 3.00%] to [ABFL reference rate (currently 16.50%) less spread of 3.40%].
- Total outstanding on all the three facilities sanctioned in September 2015 of total Rs. 59 Cr to Trilokesh City Developers LLP, JSK Private Trust, Mrs. Pragna Kirti Kedia & Mr. Kirti Kedia should not be more than Rs. 56 Cr at the time of foreclosure of existing loans availed in December 2014.

Thanking you,

Yours sincerely,

For Aditya Birla Finance Limited



30/12/2014



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

*P. K. Kedia*

Name: Mrs. Pragna Kedia

Date: *16-9-2015*

*Kirti Kedia*

Name: Mr. Kirti Kedia

Date: *16-9-2015*

