

**ADITYA BIRLA****FINANCE**

September 16, 2015

**Borrower:** Trilokesh City Developers LLP  
C-109, Hind Saurashtra Industrial Estate,  
85/86, M.V. Road, Marol Naka, Andheri (East),  
Mumbai - 400059

**Co-borrower:** JSK Private Trust  
9<sup>th</sup> Floor, Param House, Near Hotel Grand Hyatt,  
Santacruz (E), Mumbai - 400055

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

**Attn:** Mrs. Pragna Kedia & Mr. Kirti Kedia

**Sub:** Sanction for Term Loans by way of Lease Rental Discounting, Line of Credit Against Property & Loan Against Property

We are pleased to inform that with reference to our discussions with you and with Pecan Advisors Pvt. Ltd. (acting on your behalf) and information provided to us so far, we have sanctioned your loan request of Rs. 59 Cr basis eligibility of your income and by way of lease rental discounting (LRD) against rentals from the property situated at entire 7th Floor, Wing A&B, i-Think Techno Campus, Simtools Pvt. Ltd., Off Pokhran Road No. 2, Behind TCS, Thane (W) - 400607, Maharashtra. Detailed terms are outlined below. These are subject to satisfactory due diligence, and at sole discretion of Aditya Birla Finance Ltd. ("ABFL").

	Facility 1: LRD	Facility 2: Line of Credit Against Property	Facility 3: Loan Against Property
<b>Amount</b>	Rs. 46.0 Cr	Rs. 5.0 Cr	Rs. 8.0 Cr
<b>Tenure</b>	15 years	5 years	2 years
<b>Rate of Interest</b>	11.25% p.a. linked to ABFL's long term reference rate	13.00% p.a. linked to ABFL's long term reference rate	12.75% p.a. linked to ABFL's long term reference rate
<b>Repayment</b>	Graded monthly interest and principal repayment	Monthly interest repayment, with facility limit reduction by Rs. 1.0 Cr every year, typically on last calendar day of 12 <sup>th</sup> month from set up of limit	Interest payable monthly and principal in bullet repayment of Rs. 4.0 Cr at the end of 12 months and Rs. 4.0 Cr at the end of 24 months
<b>Processing fee</b>	As per mutually agreed with ABFL		
<b>Validity</b>	This sanction is valid till September 30, 2015.		
<b>DSRA</b>	Rs. 1.5 Cr, to be created in 12 equal monthly instalments. DSRA shall be proportionately reduced as Facility 2 & Facility 3 are closed/fully repaid. DSRA account should be operational within 2 weeks of first disbursement, and lien marking letter on DSRA should be executed within 2 days thereafter.		
<b>Terms Specific To Facility 2</b>	<ul style="list-style-type: none"> <li>Disbursement or repayment shall be in multiples of Rs. 50 lakhs</li> <li>Interest will be calculated on daily basis of limit utilized. It will not be adjusted against un-availed limit, and will be payable on 15<sup>th</sup> of every month</li> <li>Limit will be annually reviewed</li> <li>If quarterly utilization of the facility falls below 25% of total facility, then non-</li> </ul>		

Aditya Birla Finance Limited  
10th Floor, Classic Pentagon, Western Express Highway,  
Near Garware, Next to Bislari Gate No 2,  
Andheri (East), Mumbai 400099.

ADITYA BIRLA  
FINANCIAL SERVICES

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	utilization charges of 0.25% p.a. will be applicable
<b>Borrower</b>	Trilokesh City Developers LLP (entity that will own the I-Think property as detailed below)
<b>Co-borrowers</b>	All partners of Trilokesh City Developers LLP (at all times), Mrs. Pragna Kirti Kedia & Mr. Kirti Kedia
<b>End Use</b>	Towards acquisition of entire 7th Floor, Wing A&B, i-Think Techno Campus, Simtools Pvt. Ltd., Off Pokhran Road No. 2, Behind TCS, Thane (W) - 400607
<b>Waterfall</b>	ABFL should receive the lease rent and any other amounts payable by lessee in full in the designated escrow account and the same shall be appropriated as per the following waterfall mechanism: a) Replenishment/creation of DSRA b) Penal interest c) Past due interest and principal d) Current due of interest e) Current due of principal f) Balance credited to borrower's/co-borrower's current account
<b>Security</b>	<ul style="list-style-type: none"> <li>Hypothecation of present and future lease rental receivables from the designated / identified lessee.</li> <li>Irrevocable letter from lessee to remit the rentals directly to ABFL under all circumstances for the credit of lessor's loan account.</li> <li>Exclusive mortgage on property covering premises whose lease rentals are discounted, including 110 car parks, situated at entire 7<sup>th</sup> Floor, Wing A&amp;B, i-Think Techno Campus, Simtools Pvt. Ltd., Off Pokhran Road No. 2, Behind TCS, Thane (W) - 400607, Maharashtra.</li> <li>Exclusive charge on DSRA.</li> </ul>
<b>Other Conditions</b>	<ul style="list-style-type: none"> <li>This is subject to legal verification/ technical valuation of the underlying property being positive and acceptable as per ABFL norms.</li> <li>Borrower to get the properties offered as collateral insured comprehensively throughout the loan tenure at its cost for its full value. The same is to be assigned in favour of ABFL as first loss beneficiary. Certified copy of insurance policy to be submitted to ABFL for its record within 45 days of date of disbursement. Borrower to ensure renewal of insurance of the collateral property during the currency of the facility with ABFL, non compliance of the same would attract penal interest @ 2% per annum over and above the prevailing interest would be charged.</li> <li>Latest date title search report of the subject properties will be obtained by ABFL prior to disbursal of loan, and same to be satisfactory.</li> <li>Latest CA certified net worth statement of individual co-borrowers to be provided before disbursement.</li> <li>Proof of payment of own contribution towards purchase of property by way of receipt from seller and proof of clearance from bank account to be provided by borrowers. Proof of sources/ nature of own contribution to be provided to the satisfaction of ABFL.</li> <li>Borrower to open an escrow account in a bank acceptable to ABFL and shall act in accordance with the clauses of the tripartite escrow agreement signed among the escrow account bank, applicant and ABFL. All the transactions pertaining to repayment of Facility 1 shall be routed through the escrow account only.</li> <li>Assignment deed to transfer all the rights of seller regarding the subject</li> </ul>



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property and the lease agreement to be executed within 30 days of disbursement.

- Repayment of Facility 1 is to be done by escrow of rentals receivable from the lessee viz. Willis Processing Services (India) Pvt. Ltd. An irrevocably and unconditionally accepted letter addressed by Borrower to lessee with respect to confirmation of transfer of present and future lease rentals into the designated Escrow Account to be provided within 15 days of disbursement. In the interim period till such letter is provided, the monies paid by the lessee in any other account should be transferred in full to the escrow account within 1 day.
- Copy of renewed or new Leave & License Agreement duly executed with M/s Willis Processing Services (India) Pvt. Ltd or other lessee acceptable to ABFL post completion of existing lease term to be submitted to ABFL within 30 days of expiry of prevailing L & L Agreement. ABFL will have the right to recall the balance loan amount if duly executed leased deeds with acceptable lessees are not executed & submitted to us with in stipulated time.
- Latest 6 months' rental credits with due reconciliation and security deposit credit in the records of seller to be provided before disbursement.
- Original property papers to be vetted by ABFL's empanelled lawyer and vetting report to be positive.
- All the loans are cross linked to each other.
- Total outstanding on all the three facilities should not be more than Rs. 56 Cr at the time of foreclosure of existing loans availed in December 2014 from ABFL by Mrs. Pragna Kedia & Mr. Kirti Kedia.
- Further, by signing the this letter the applicants / guarantors undertakes the following:
  - That property would not be further sublet/ leased or sold without prior written consent of ABFL. Property shall not be materially altered without concurrence of ABFL during the tenure of facility.
  - That any change in the existing lease terms with respect to tenure, lease amount or any other conditions with respect to lease deed which can affect the rights of ABFL would require prior written consent of ABFL.
  - That Borrowers to undertake to inform ABFL in case of reduction in rentals or any vacancy by Lessee within next 15 days from the date of receipt of any such notice / communication from the lessee.
  - That any shortfall in cash flows from lessee for payment of ABFL loan EMI will be fulfilled through other cash flows which are acceptable to ABFL throughout the loan tenure. Borrowers/ Guarantors to further undertake that if any event during the tenure of loan which causes ABFL to believe that cash flows from the collateral are significantly less to serve the EMI, ABFL will have the right to recall the loan proportionately with reduced cash flows, after providing a cure/ notice period of 60 days.
  - That proposed rent receivables will not be escrowed to any other Bank/ Financial Institutions till the term of ABFL loan.
  - Payments to ABFL (i.e. interest and repayment) will be given first priority over any other payment in the form of capital and/or loans or advances from the partners, relatives, group companies and unsecured loans from other parties in case of any event of default.





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	<ul style="list-style-type: none"><li>o With a 7-day notice, borrower to arrange free access for official of ABFL or person of any other agencies appointed by ABFL for the inspection time to time.</li><li>o That payment of property tax, common area maintenance and insurance charges will be made regularly from their own sources of funds throughout the loan tenure of loan.</li><li>▪ Letter confirmation from seller about payment of all statutory dues/taxes applicable on subject property for the financial year 2014-15 and thereafter till date to be provided pre-disbursement.</li><li>▪ Minimum valuation cover of 1.5x for the total facility has to be maintained throughout the loan tenure. In case the cover falls below this, then borrowers should provide additional security acceptable to ABFL or loan to be repaid accordingly to maintain the cover.</li><li>▪ Transfer of rights over receivables from Kapstone Constructions (Rustomjee Urbania project) from Transcon Sheth Creators Pvt. Ltd. to JSK Private Trust should be completed within 60 days of disbursement.</li><li>▪ Updated loan track record of all existing loans in the individual name of borrowers to be documented.</li><li>▪ ABFL charge with respect to the proposed facility to be filed in ROC records within 30 days of security creation.</li></ul>
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Thanking you,

Yours sincerely,

For Aditya Birla Finance Limited



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

For **TRILOKESH CITY DEVELOPERS LLP**

**Authorised Signatory / Partner**

Partner, Trilokesh City Developers LLP

For **JSK PRIVATE TRUST**

Pragna Kedia **TRUSTEE**

Managing Trustee, JSK Private Trust

Co-borrower: Pragna Kedia

Date: 16/9/2015

Co-borrower: Kirti Kedia

Date: 16/9/2015

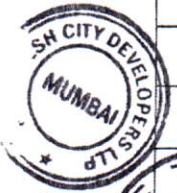
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### Annexure 1: Facility 1 (LRD Loan) Repayment Schedule (Amt in INR)

Month No	Opening O/s	Principal Repayment	Closing O/s	Month No	Opening O/s	Principal Repayment	Closing O/s
1	460,000,000	134,060	459,865,940	91	356,417,083	2,539,165	353,877,918
2	459,865,940	135,317	459,730,623	92	353,877,918	2,562,970	351,314,948
3	459,730,623	136,585	459,594,038	93	351,314,948	2,586,998	348,727,950
4	459,594,038	137,866	459,456,172	94	348,727,950	2,611,251	346,116,699
5	459,456,172	139,158	459,317,014	95	346,116,699	2,635,731	343,480,968
6	459,317,014	140,463	459,176,551	96	343,480,968	2,660,441	340,820,527
7	459,176,551	141,780	459,034,771	97	340,820,527	2,685,383	338,135,144
8	459,034,771	143,109	458,891,662	98	338,135,144	2,710,558	335,424,586
9	458,891,662	144,451	458,747,211	99	335,424,586	2,735,970	332,688,616
10	458,747,211	145,805	458,601,406	100	332,688,616	2,761,619	329,926,997
11	458,601,406	147,172	458,454,234	101	329,926,997	2,787,510	327,139,487
12	458,454,234	148,551	458,305,683	102	327,139,487	2,813,642	324,325,845
13	458,305,683	149,944	458,155,739	103	324,325,845	2,840,020	321,485,825
14	458,155,739	151,350	458,004,389	104	321,485,825	2,866,645	318,619,180
15	458,004,389	152,769	457,851,620	105	318,619,180	2,893,520	315,725,660
16	457,851,620	154,201	457,697,419	106	315,725,660	2,920,647	312,805,013
17	457,697,419	155,647	457,541,772	107	312,805,013	2,948,028	309,856,985
18	457,541,772	157,106	457,384,666	108	309,856,985	2,975,666	306,881,319
19	457,384,666	158,579	457,226,087	109	306,881,319	3,003,563	303,877,756
20	457,226,087	160,065	457,066,022	110	303,877,756	3,031,721	300,846,035



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Month No	Opening O/s	Principal Repayment	Closing O/s	Month No	Opening O/s	Principal Repayment	Closing O/s
21	457,066,022	161,566	456,904,456	111	300,846,035	3,060,144	297,785,891
22	456,904,456	163,081	456,741,375	112	297,785,891	3,088,832	294,697,059
23	456,741,375	164,609	456,576,766	113	294,697,059	3,117,790	291,579,269
24	456,576,766	166,153	456,410,613	114	291,579,269	3,147,019	288,432,250
25	456,410,613	167,710	456,242,903	115	288,432,250	3,176,523	285,255,727
26	456,242,903	836,267	455,406,636	116	285,255,727	3,206,303	282,049,424
27	455,406,636	844,107	454,562,529	117	282,049,424	3,236,362	278,813,062
28	454,562,529	852,020	453,710,509	118	278,813,062	3,266,703	275,546,359
29	453,710,509	860,008	452,850,501	119	275,546,359	3,297,328	272,249,031
30	452,850,501	868,070	451,982,431	120	272,249,031	3,328,240	268,920,791
31	451,982,431	876,209	451,106,222	121	268,920,791	3,359,443	265,561,348
32	451,106,222	884,423	450,221,799	122	265,561,348	3,390,937	262,170,411
33	450,221,799	892,715	449,329,084	123	262,170,411	3,422,727	258,747,684
34	449,329,084	901,084	448,428,000	124	258,747,684	3,454,815	255,292,869
35	448,428,000	909,531	447,518,469	125	255,292,869	3,487,204	251,805,665
36	447,518,469	918,058	446,600,411	126	251,805,665	3,519,897	248,285,768
37	446,600,411	926,665	445,673,746	127	248,285,768	3,552,896	244,732,872
38	445,673,746	935,353	444,738,393	128	244,732,872	3,586,204	241,146,668
39	444,738,393	944,121	443,794,272	129	241,146,668	3,619,825	237,526,843
40	443,794,272	952,973	442,841,299	130	237,526,843	3,653,761	233,873,082
41	442,841,299	961,907	441,879,392	131	233,873,082	3,688,015	230,185,067



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Month No	Opening O/s	Principal Repayment	Closing O/s	Month No	Opening O/s	Principal Repayment	Closing O/s
42	441,879,392	970,925	440,908,467	132	230,185,067	3,722,590	226,462,477
43	440,908,467	980,027	439,928,440	133	226,462,477	3,757,489	222,704,988
44	439,928,440	989,215	438,939,225	134	222,704,988	3,792,716	218,912,272
45	438,939,225	998,489	437,940,736	135	218,912,272	3,828,272	215,084,000
46	437,940,736	1,007,849	436,932,887	136	215,084,000	3,864,162	211,219,838
47	436,932,887	1,017,298	435,915,589	137	211,219,838	3,900,389	207,319,449
48	435,915,589	1,026,835	434,888,754	138	207,319,449	3,936,955	203,382,494
49	434,888,754	1,036,462	433,852,292	139	203,382,494	3,973,864	199,408,630
50	433,852,292	1,046,179	432,806,113	140	199,408,630	4,011,119	195,397,511
51	432,806,113	1,055,987	431,750,126	141	195,397,511	4,048,723	191,348,788
52	431,750,126	1,065,886	430,684,240	142	191,348,788	4,086,680	187,262,108
53	430,684,240	1,075,879	429,608,361	143	187,262,108	4,124,993	183,137,115
54	429,608,361	1,085,965	428,522,396	144	183,137,115	4,163,664	178,973,451
55	428,522,396	1,096,146	427,426,250	145	178,973,451	4,202,699	174,770,752
56	427,426,250	1,106,423	426,319,827	146	174,770,752	4,242,099	170,528,653
57	426,319,827	1,116,795	425,203,032	147	170,528,653	4,281,869	166,246,784
58	425,203,032	1,127,265	424,075,767	148	166,246,784	4,322,011	161,924,773
59	424,075,767	1,137,833	422,937,934	149	161,924,773	4,362,530	157,562,243
60	422,937,934	1,148,501	421,789,433	150	157,562,243	4,403,429	153,158,814
61	421,789,433	1,159,268	420,630,165	151	153,158,814	4,444,711	148,714,103
62	420,630,165	1,937,168	418,692,997	152	148,714,103	4,486,380	144,227,723



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Month No	Opening O/s	Principal Repayment	Closing O/s	Month No	Opening O/s	Principal Repayment	Closing O/s
63	418,692,997	1,955,328	416,737,669	153	144,227,723	4,528,440	139,699,283
64	416,737,669	1,973,660	414,764,009	154	139,699,283	4,570,894	135,128,389
65	414,764,009	1,992,163	412,771,846	155	135,128,389	4,613,746	130,514,643
66	412,771,846	2,010,839	410,761,007	156	130,514,643	4,657,000	125,857,643
67	410,761,007	2,029,691	408,731,316	157	125,857,643	4,700,659	121,156,984
68	408,731,316	2,048,719	406,682,597	158	121,156,984	4,744,728	116,412,256
69	406,682,597	2,067,926	404,614,671	159	116,412,256	4,789,210	111,623,046
70	404,614,671	2,087,313	402,527,358	160	111,623,046	4,834,109	106,788,937
71	402,527,358	2,106,881	400,420,477	161	106,788,937	4,879,429	101,909,508
72	400,420,477	2,126,633	398,293,844	162	101,909,508	4,925,173	96,984,335
73	398,293,844	2,146,570	396,147,274	163	96,984,335	4,971,347	92,012,988
74	396,147,274	2,166,695	393,980,579	164	92,012,988	5,017,953	86,995,035
75	393,980,579	2,187,007	391,793,572	165	86,995,035	5,064,996	81,930,039
76	391,793,572	2,207,511	389,586,061	166	81,930,039	5,112,481	76,817,558
77	389,586,061	2,228,206	387,357,855	167	76,817,558	5,160,410	71,657,148
78	387,357,855	2,249,095	385,108,760	168	71,657,148	5,208,789	66,448,359
79	385,108,760	2,270,181	382,838,579	169	66,448,359	5,257,621	61,190,738
80	382,838,579	2,291,464	380,547,115	170	61,190,738	5,306,912	55,883,826
81	380,547,115	2,312,946	378,234,169	171	55,883,826	5,356,664	50,527,162
82	378,234,169	2,334,630	375,899,539	172	50,527,162	5,406,883	45,120,279
83	375,899,539	2,356,517	373,543,022	173	45,120,279	5,457,572	39,662,707





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Month No	Opening O/s	Principal Repayment	Closing O/s	Month No	Opening O/s	Principal Repayment	Closing O/s
84	373,543,022	2,378,609	371,164,413	174	39,662,707	5,508,737	34,153,970
85	371,164,413	2,400,909	368,763,504	175	34,153,970	5,560,381	28,593,589
86	368,763,504	2,423,417	366,340,087	176	28,593,589	5,612,510	22,981,079
87	366,340,087	2,446,137	363,893,950	177	22,981,079	5,665,127	17,315,952
88	363,893,950	2,469,069	361,424,881	178	17,315,952	5,718,238	11,597,714
89	361,424,881	2,492,217	358,932,664	179	11,597,714	5,771,846	5,825,868
90	358,932,664	2,515,581	356,417,083	180	5,825,868	5,825,868	-

### Annexure 2: Facility 3 (LAP Loan) Repayment Schedule (Amt in INR)

Month No	Opening O/s	Principal Repayment	Closing O/s	Month No	Opening O/s	Principal Repayment	Closing O/s
1	80,000,000	-	80,000,000	13	40,000,000	-	40,000,000
2	80,000,000	-	80,000,000	14	40,000,000	-	40,000,000
3	80,000,000	-	80,000,000	15	40,000,000	-	40,000,000
4	80,000,000	-	80,000,000	16	40,000,000	-	40,000,000
5	80,000,000	-	80,000,000	17	40,000,000	-	40,000,000
6	80,000,000	-	80,000,000	18	40,000,000	-	40,000,000
7	80,000,000	-	80,000,000	19	40,000,000	-	40,000,000
8	80,000,000	-	80,000,000	20	40,000,000	-	40,000,000
9	80,000,000	-	80,000,000	21	40,000,000	-	40,000,000
10	80,000,000	-	80,000,000	22	40,000,000	-	40,000,000
11	80,000,000	-	80,000,000	23	40,000,000	-	40,000,000



# ADITYA BIRLA



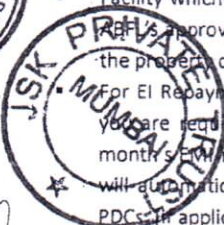
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Month No	Opening O/s	Principal Repayment	Closing O/s	Month No	Opening O/s	Principal Repayment	Closing O/s
12	80,000,000	40,000,000	40,000,000	24	40,000,000	40,000,000	-

### Terms and Conditions Attached to This Letter

Agreement and any other documents related to disbursement may /will contain terms in addition to or in modification of those set out in this Letter.

- The Loan mentioned overleaf will be available at ABFL's discretion and subject to compliance of all formalities and documentation as may be specified / required by ABFL.
- "EI" or "Equated Instalments" shall mean the amount payable by the Borrower(s) at such period of rests as provided for in this Letter, to ABFL comprising of Interest, or as the case may be, principal and Interest calculated on the basis of such period of rests at the Interest Rate applicable as stated in this Letter and is rounded off to the next rupee.
- ABFL shall be entitled to revoke the sanction of the facility/ies, inter alia, in any of the following circumstances:
  - Assessment / verification checks not satisfactory to ABFL
    - Legal verification/ technical valuation of the underlying asset is not satisfactory to ABFL
    - There is any material change in the purpose(s) for which the facility is being sanctioned
    - In the sole judgement of ABFL, any material fact has been concealed and/or ABFL becomes subsequently aware of during the tenor of the loan.
    - Accepted copy of this Letter not received within the specified period
    - Any statement/ information made by or on your behalf is misleading, unsatisfactory or is incorrect
    - There is a default or breach or violation of any condition of this or any other facility offered/availed by you from ABFL
    - Loan Agreement/ any other documents related to disbursement being incomplete, incorrect or unsatisfactory, in a form and manner as may be required by ABFL in connection with the Facility/ies.
- Provided further that notwithstanding anything to the contrary contained in this Agreement, ABFL may at its sole and absolute discretion at any time, terminate, cancel or withdraw the Loan or any part thereof (even if partial or no disbursement is made) without any liability and without any obligations provided such reason is capable of being cured/rectified by the borrower and the same has not been cured/rectified within 30 days from the date the borrower is called upon by ABFL to cure/rectify such reason. Upon such termination, all principal monies, interest thereon and all other costs, charges, expenses and other monies outstanding (if any) shall become due and payable to ABFL by the Borrower forthwith upon demand from ABFL.
- Facility which is being offered to you is based on the understanding, that the property is located in India and within ABFL's approved city limits. Even if the property is within the specified limits, ABFL may refuse to disburse the loan if the property does not meet ABFL's credit policies, guidelines and criteria as deemed fit by it in its sole discretion.
- For EI Repayment through electronic clearing system (ECS), you are required to submit ECS mandate. Additionally, you are required to submit for each loan 1 (One) cancelled cheque, 3 (Three) PDCs equivalent to maximum one month's EMI repayment and 1 (One) pre-EMI cheque towards re-payment of Loan. On the instalment due date, ABFL will automatically debit your designated current/savings account for the instalment amount, or will present your PDCs (if applicable)
- Any fees and charges mentioned in this Letter are the rates applicable on the date of issue of the Sanction Letter and are subject to change from time to time and ABFL will notify you of such changes.



Handwritten signatures and initials in the bottom left corner.



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- In the event of sale of security, Loan needs to be pre-closed with all dues and charges. Alternatively property can be swapped as acceptable to ABFL with applicable charges.
- If you do not pay or are late in paying any EI, ABFL will report the non payment to various credit bureaus. This may have an adverse effect on your credit rating and affect your ability to obtain credit from other Lenders.
- If an "Event of default" (as defined under the Loan Agreement) happens, you will be asked to pay penal interest or such other rate of interest as decided by ABFL.
- Floating Rate of Interest is applicable to your facility and will be reviewed from time to time.
  - Your floating rate of interest is linked to the ABFL Long Term Reference Rate (i.e. ABFL LTRR) which is the benchmark rate for floating rate lending products of the Lender. The LTRR may change from time to time and any revision in this rate will have an impact on your interest rate.
  - The interest rate applicable is determined with reference to the ABFL Long Term Reference Rate (i.e. ABFL LTRR) and other customer specific charges, referred to as 'Margin' in the sanction Letter at the time of origination and thereafter.
  - If the ABFL Long Term Reference Rate (i.e. ABFL LTRR mentioned in the sanction Letter) moves upwards/downwards within validity period of the applicable interest rate prior to first disbursement of the loan, the interest rate may get revised upwards/ downwards accordingly. For such loan, fresh sanction letter will not be issued for processing the loan within the validity period of the interest rate as mentioned in the Sanction Letter and the applicable interest rate applicable to your loan shall be the revised interest rates post such change in Long Term Reference Rate.
- In case of any unforeseen or extraordinary circumstances or sudden changes in market conditions, ABFL may at its sole discretion change the Rate of Interest.
- The rate of interest you need to pay shall be subject to the changes in guidelines on interest rates made by the Reserve Bank of India from time to time.
- Any re-pricing can have an impact on the approved tenor or EMI or both or ABFL may call for part payment of the loan as per the ABFL internal rate changed guidelines.
- If you have not paid any charges, fees, premium which becomes due to ABFL or ABFL has made payment of same to any third party on your behalf, ABFL shall deduct such fees from your loan being disbursed and you shall be liable for the entire amount i.e. without the said deduction.
- Borrower shall procure prior written consent of ABFL before renting out the mortgaged property/ies or any part thereof or before making any structural alterations in the mortgaged property/ies.

Schedule of Charges applicable on your loan is as follows. It is subject to change from time to time on discretion of ABFL. Please refer website <http://adityabirlafinance.com>

Any Service Tax as applicable on the Charges as per below schedule shall be payable by the Borrower.

Transaction	Charges
Default Penal Interest Rate / Non Conformance with any covenants / stipulated conditions	16.25% p.a. for Facility 1, 18.00% p.a. for Facility 2 and Facility 3, applicable on daily basis
Prepayment Charges	Facility 1: No prepayment allowed in year 1, and in subsequent years no prepayment charges for prepayment up to 25% of outstanding principal at the start of that year. If prepayment is more than this, prepayment charges will be applicable on amount prepaid above 25% permissible as per: 3% in year 2, 2% in year 3, and 1% anytime thereafter: Facility 2: No pre-closure allowed in year 1. No charges if

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	pre-closed thereafter. Pre-payment allowed anytime.
	Facility 3: No prepayment charges.
Cheque Return Charges/ECS failure charges	Rs 750/- per instance
Accrued Interest	As applicable based on actual delayed status or as communicated by the lender from time to time
Charges for loan cancellation after acceptance of sanction, including by e-mail	Full processing fees.
Request for copies of any collateral held with ABFL	Rs 750/- per instance
Duplicate Statement/ Repayment Schedule / any other document held with ABFL request	Rs 200/- per instance
Charge For Exchanging PDCs, Security Cheques (Per Set) / ECS	Rs 750/- per instance
CIBIL report retrieval fee	Rs 50/- per instance for Consumer and Rs. 500/- for Commercial CIBIL
Loan Re-schedulement (at discretion of ABFL) charges	0.50% + Service Tax
NOC issuance charges	Rs 500 + Service Tax
Swap Charges (Fixed rate to floating and vice-versa, approval at discretion of ABFL)	1% of the loan outstanding
<ul style="list-style-type: none"> <li>Stamp duty</li> <li>Legal and other statutory charges</li> <li>Insurance premium</li> <li>Creation of charge with ROC</li> </ul>	As per actual, where applicable

### Borrower's Acceptance

#### For TRILOKESH CITY DEVELOPERS LLP

*[Signature]*

**Authorized Signatory / Partner**

Partner, Trilokesh City Developers LLP

#### For JSK PRIVATE TRUST

*[Signature]*

Pragna Kedia

**TRUSTEE**

Managing Trustee, JSK Private Trust

*[Signature]*

Co-borrower: Pragna Kedia

*[Signature]*

Co-borrower: Kirti Kedia

