ICICI Home Finance

CREDIT ARRANGEMENT LETTER

March 31, 2015

Renaissance Holdings & Developers Private Limited
No. 50, Renaissance Landmark,
17th Cross, 8th Main,
Malleshwaram,
Bangalore - 560055

Kind Attn : Mr. N. S. Ramanj

Dear Sir,

Re: Financial assistance by way of Rupee Term Loan aggregating to Rs.450.00 million

Please refer to our earlier discussions with you for financial assistance required by you. We are, at your request, agreeable to provide / extend to you the Facility (as defined in *Annexure I* hereto), subject to the terms and conditions set out in the *Annexure I* hereto and the agreements / documents to be executed in connection with the Facility.

In case the above terms and conditions are acceptable to you, we request you to return the duplicate copy of the Letter duly signed in token of acceptance by your authorised Official. Also arrange to furnish to us two certified true copies of the resolutions passed by your Board of Directors / Committee / Members as per our prescribed proforma which is attached.

Please note that this communication should not be construed as giving rise to any binding obligation on the part of ICICI Home Finance Company Limited unless you have returned the duplicate copy of this Letter duly signed in token of acceptance and signed / executed the agreements / documents in connection with the aforesaid Facilities.

Unless ICICI Home Finance Company Limited receives duplicate copy of this Letter, duly signed in token of acceptance, within 15 days from the date of this Letter and unless agreements / documents are signed / executed in respect of the Facilities within 45 days from the date of this Letter, the Offer shall automatically lapse without any further communication from ICICI Home Finance Company Limited , unless the validity of the Offer is expressly extended / revived by the Bank in writing.

Yours faithfully,
For ICICI Home Finance Company Limited

Authorised Signatory

ICICI H.F.C. LTD. ★ BANGALORE ★

For Renaissance Holdings & Developers Pvt. Ltd.

Authorised Signatory

Approved and accepted by the Borrower:

Date :________________

Signature(s)____________
Name:
Designation :

For Renaissance Holdings & Developers Pvt. Ltd.
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ANNEXURE I

TERMS AND CONDITIONS

DEFINITIONS	
Borrower	M/s. Renaissance Holdings & Developers Private Limited (RHDPL), a company, incorporated under the Companies Act, 1956.
Facility	Rupee term loan not exceeding Rs. 450.0 million ("RTL") The Lender shall be entitled to review the performance of the Borrower in relation to the Projects, on an annual basis or such other frequency as is decided by the Lender from time to time.
Lender	ICICI Home Finance Company Limited
Facility Agreement	The Facility will be made available under a facility agreement which will include inter-alia, provisions, which are in form and substance satisfactory to the Lender(s) and also in accordance with the terms hereof.
Authorised Payments	All amounts payable by the Borrower to Lender
Security Trustee	Any security trustee as mutually agreed upon by the Lender and the Borrower.
Account Bank	ICICI Bank Limited
Property 1	All that piece and parcel of land bearing survey nos. 18/5, 18/6,18/7, 19/1, 19/2, 19/3 & 19/4 at Basavanapura Village, KR Puram Hobli, Bangalore East Taluk admeasuring approximately 13 acres 24 guntas including structure thereon, both present & future.
Property 2	All that piece and parcel of land bearing BBMP Khata no.43 (P), Sy. No. 43 (p), J. B. Kaval, Renaissance HVV Valley, Yelahanka Hobli, Bangalore North Taluk, Bangalore admeasuring approximately 48,790 sq. ft. including structure thereon, both present & future.
Property 3	All the piece and parcel of land bearing Survey No. 68/2A, 70/1 and 71/1 situated at Allalasandra Village, Yelahanka Hobli, Bangalore North Taluk admeasuring approximately 246,114 sq. ft., including all the structures thereon both present & future.
Properties	Property 1, Property 2 and Property 3 are collectively referred to as Properties and as the context may permit or require, mean any or each of the Property 1, Property 2 and Property 3.
Project 1	Phase I Residential project Renaissance Nature Walk Phase I with total saleable area of approximately 298,034 sq. ft. being developed by the Borrower on Property 1. Phase II Residential project Renaissance Nature Walk Phase II with total saleable area of approximately 230,815 sq. ft. being developed by the Borrower on Property 1.

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Project 2	Residential project Renaissance Woods with total saleable area of approximately 141,285 sq. ft. (excluding parking) being developed by the Borrower on Property 2.
Project 3	Residential project Renaissance Residences having saleable area of approximately 683,890 sq. ft. being developed by the M/s. Renaissance Real Asset Developers India LLP on Property 3.
Projects	Project 1, Project 2 and Project 3 are collectively referred to as Projects and as the context may permit or require, mean any or each of the Project 1, Project 2 and Project 3.
Borrower's share in the Project 1	As per Joint Development Agreement dated March 01, 2007, Borrower's share is 61.50% of the super built up area in the form of villas and row houses of Project 1. As per Sharing Agreement dated March 28, 2012, villas and row houses belonging to the Borrower have been identified and captured below under Annexure IC. Borrower's share of the total saleable area of Project 1 is 331,956 sq. ft. approximately.
Renaissance Real Asset Developers India LLP's share in Project 3	64.50% of the total saleable area (approximately 441,109 sq. ft.) of Project 3.
Property Owner and Development Rights Owner	Property 1 Owner: The Land Owners are Sri. P. S. Nanda Kumar, Sri. P. Naveen Kumar, Sri. P. Narendra Kumar, Sr. K. G. Subbarama Setty, Sri. K. S. Akhilesh Babu, Sri. K. A. Sujit Chandan and M/s. Komarla Hatcheries. Development Rights Owner of Property 1: Borrower. Property 2 Owner & Development Rights Owner of Property 2: Borrower Property 3 Owner: Oikos Apartments Private Limited Development Rights Owner of Property 3: Renaissance Real Asset Developers India LLP ("RRADILLP")
Stipulated Price	Minimum sale price of Rs. 5,500.0 per sq. ft. for the unsold area in the Project 1. Minimum sale price of Rs. 3,800.0 per sq. ft. for the unsold area in the Project 2. Minimum sale price of Rs. 5,500.0 per sq. ft. for the unsold area in the Project 3.
Scheduled Receivables 1	Receivables/cash flows/revenues (including booking amounts) arising out of or in connection with or relating to the Borrower's share in the Project 1 along

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	with all insurance proceeds both present and future, including refundable deposit of approximately ₹ 30.0 million paid to the Property 1 Owner. The Borrower shall maintain a receivable cover of 1.33 times of the principal outstanding during the tenor of the loan and any short fall in the receivable cover would be met by assigning additional receivables to the satisfaction of the Lender.
Scheduled Receivables 2	Receivables/cash flows/revenues (including booking amount) arising out of or in connection with or relating to the Project 2 along with all insurance proceeds both present and future. The Borrower shall maintain a minimum receivable cover of 1.33 times of the principal outstanding during the tenor of the loan and any short fall in the receivable cover would be met by assigning additional receivables to the satisfaction of the Lender.
Scheduled Receivables 3	Receivables/cash flows/revenues (including booking amount) arising out of or in connection with or relating Renaissance Real Asset Developers India LLP's share in Project 3 along with all insurance proceeds both present and future. The Borrower shall maintain a minimum receivable cover of 1.33 times of the principal outstanding during the tenor of the loan and any short fall in the receivable cover would be met by assigning additional receivables to the satisfaction of the Lender.
Scheduled Receivables	Scheduled Receivables 1, Scheduled Receivables 2 and Scheduled Receivables 3 are collectively referred to as Scheduled Receivables and as the context may permit or require, mean any or each of the Scheduled Receivables 1, Scheduled Receivables 2 and Scheduled Receivables 3.
Specified Event A	Such event when the Scheduled Receivables actually received in any quarter exceed 133 % of the projected cash flow detailed in Annexure IA after the expiry of 6 months from the date of first disbursement of the Facility or the moratorium period, if any, whichever is earlier.
Specified Event B	Such event when the Scheduled Receivables actually received in any quarter are less than 80% of the projected cash flow detailed in Annexure IA after the expiry of 6 months from the date of first disbursement of the Facility or the moratorium period, if any, whichever is earlier.
TERMS OF FACILITY	
Purpose of Facility	The Facility shall be utilized towards part financing the balance cost of Phase II of Project 1. The Facility, either in part or full will not be used for investment in capital market, land acquisition, unapproved unauthorised construction, acquiring equity shares of Indian company/ies, buyback of shares of Indian company or any other purpose, which is prohibited or any illegal activity.

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Interest on the Facility	The Borrower shall pay to the Lender interest on the Facility on the 15th day of each calendar month. The rate of interest for each tranche of the Facility shall be 3.75% per annum below the ICICI HFC Prime Lending Rate ("IHPLR") on the date of disbursement of such tranche of the Facility (the "Applicable Rate"), plus applicable interest tax or other statutory levy, if any. As on date, the IHPLR is 17.75% per annum and the Applicable Rate is 14.00% per annum. Provided that the Applicable Rate shall be reset at the end of the month in which IHPLR changes and the Borrower shall thereafter pay interest at such reset rate. In the event of any change in applicable laws/ regulations ,(including regulatory/statutory requirements pertaining to provisioning norms and/or risk weightage), the Lender shall have the right to recover the cost, in any manner that it deems fit, including by way of revision in spread/Applicable Rate. The Borrower will have the option to pre-pay the outstanding amount of the Facility or any part thereof without pre-payment premium / discounted interest within 7 days of any of the aforesaid reset dates, upon giving the Lender at least 4 days prior written notice. Any such notice of prepayment, once given, shall be irrevocable, and the Borrower shall be bound to make the prepayment of the amount(s) specified therein. Default interest shall be Applicable Rate plus 6.00% p. a.
Interest on the Facility in case of Lender other than ICICI HFC or on assignment of the Facility by ICICI HFC	The interest rate chargeable on the Facility shall be linked to respective lender's base rate. The rate of interest in such case shall be equal to the rate charged by Lender and the spread between the above-mentioned rate and the lender's base rate shall be adjusted accordingly.
Processing Fees	The Borrower shall pay to Lender on the acceptance of credit arrangement letter, a non- refundable processing fee equal to 0.50% of the Facility amount plus all applicable taxes and statutory levies thereon, but subject to deduction of TDS as per applicable law.
Last date of drawal	Unless otherwise agreed to by Lender in writing, the Borrower shall be entitled to seek drawals / disbursement out of the Facility only till March 14, 2017.
Repayment Schedule	The Borrower agrees and undertakes to repay to the Lender the principal amounts of the Facility in 18 monthly installments commencing from March 15, 2017.
Escrow Account	<u>Mechanism of operation of the Escrow Account:</u> The Borrower shall maintain and operate escrow account no. 167005000010 ("Escrow Account 1") and escrow account no. 007805001279 ("Escrow Account 2") with the Account Bank for depositing Scheduled Receivables 1 and Scheduled Receivables 2 respectively and the Borrower shall ensure that RRADILLP maintains and operates escrow account no. 028705002867 ("Escrow

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Account 3") with the Account Bank for depositing Scheduled Receivables 3. The aforesaid accounts shall be maintained and operated by the Borrower/RRADILLP during the entire tenure of the Facility and shall not be closed without the prior written approval of Lender.

Escrow Account 1, Escrow Account 2 and Escrow Account 3 are collectively referred to as Escrow Accounts and as the context may permit or require, mean any or each of the Escrow Account 1, Escrow Account 2 and Escrow Account 3.

All costs, charges and expenses in connection with the Escrow Accounts shall be borne by the Borrower. Suitable amendments in a form and manner acceptable to Lender shall be made to the agreements with the Account Bank by the Borrower for the Escrow Account 1 and Escrow Account 2 and by RRADILLP for Escrow Account 3. The Borrower shall ensure that the Scheduled Receivables and all other receivables are deposited only in the respective Escrow Accounts.

Lender will have the right to stipulate standing instruction in Escrow Accounts to transfer certain percentage of amounts routed through the Escrow Accounts to ICICI HFC Collection A/c towards onward adjustment against outstanding Facility amount on daily basis without any prepayment charges. Remaining amount in Escrow Account and Escrow Account 2 shall be transferred to current account of the Borrower and the remaining amount in Escrow Account 3 shall be transferred to current account of RRADILLP.
The standing instructions as follows shall be stipulated in the Escrow Account 1:

From date of first disbursement of the Facility till March 31, 2016 – 30.00% of the amount routed through Escrow Account 1 will be transferred to ICICI HFC Collection A/c. The remaining amount will be transferred to the current account of the Borrower.

From April 01, 2016 until maturity of Facility – 50.00% of the amount routed through Escrow Account 1 will be transferred to ICICI HFC Collection A/c. The remaining amount will be transferred to the current account of the Borrower.

Lender will have the rights to stipulate standing instructions in Escrow Account 2 and Escrow Account 3 post repayment of facilities sanctioned by ICICI Bank Limited in March, 2013 and June, 2014, towards Project 2 and Project 3 respectively.

The Borrower shall open, establish and maintain an account ('DSR Account') for deposit of the debt service reserve ('DSR') with the Account Bank. Amount equal to three months' interest on each disbursement under the Facility shall be transferred directly by Lender to the DSR Account out of the proceeds of such disbursement. The DSR Account shall be maintained and operated by the

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	Borrower during the entire tenure of the Facility and shall not be closed without the prior written approval of Lender. All costs, charges and expenses in connection with the DSR Account shall be borne by the Borrower. The Borrower shall enter into agreement with the Account Bank and such agreement shall be in a form and manner acceptable to the Lender.
Consequences of Occurrence of Specified Events A & B	On the occurrence of a Specified Event – A or Specified Event – B, the Borrower shall, immediately upon demand by the Lender, identify additional receivables as may be acceptable to the Lender for the purpose of supplementing the shortfall in the Scheduled Receivables; The Borrower shall ensure that such additional receivables are deposited only in the Escrow Account; the Scheduled Receivables along with additional receivables shall provide a receivable cover of 1.33 times over the then outstanding principal amounts of the Facility. If the Borrower is unable to identify or deposit the additional receivables as stated above, the Lender shall, at its sole discretion, be entitled to call upon the Borrower to: (i) prepay the Facility (in whole or part) and the Borrower shall forthwith upon demand from the Lender make payment of all such amounts to the Lender within 90 days from such demand and such a payment shall be utilized towards the dues and outstanding Facility without any prepayment charges; or (ii) revise the repayment and reduction schedule.
Security	The Facility, all interest thereon, costs, charges, expenses and all other monies in respect thereof shall be secured by: 1. First ranking pari passu charge with ICICI Bank Limited by way of equitable mortgage on approximately 61.50% of the Borrowers undivided share of the Property 1. 2. First ranking pari passu charge with ICICI Bank Limited by way of hypothecation on the Scheduled Receivables. 3. Exclusive charge by way of hypothecation on the Escrow Account 1, DSR Account and all monies credited/deposited therein (in whatever form the same may be), and all investments in respect thereof (in whatever form the same may be). 4. First ranking pari passu charge with ICICI Bank Limited by way of hypothecation on the Escrow Account 2 and Escrow Account 3 and all monies credited/deposited therein (in whatever form the same may be), and all investments in respect thereof (in whatever form the same may be). The security as required by Lender shall be created in favour of Lender, in a form and manner satisfactory to Lender. Post creation of security, the Borrower shall maintain a security cover of 1.50 times and net receivable cover of 1.33 times the outstanding Facility amount in the form of Properties/Projects during the entire tenure of the Facility. In case the value of the Properties/Projects secured to the Lender falls below the security cover specified above, the Borrower shall create security on additional

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	assets in favour of the Lender in order to maintain the security and net receivable cover specified above.
Contractual Comfort	1. Unconditional and irrevocable personal guarantee of Mr. N. S. Ramanj and Mrs. Sharada Ramanj. 2. Guarantee of RRADILLP.
Assignability	The Lender shall have the right to assign, transfer, sell, pledge or hypothecate the Facility, Scheduled Receivables, the security, rights, benefits and any other interest created in its favour under any of the Facility Agreements or hereunder, with prior notice of 60 days to the Borrower, to any other bank/lender or financial institution.
Pre-disbursement Conditions: For 1st disbursement up to ₹ 150.0 million	1. Security as per Security clause will be created and perfected to the satisfaction of the Lender. 2. Contractual Comfort shall be obtained to the satisfaction of the Lender. 3. The title of the Properties shall be clear and marketable as certified by Lender's empaneled lawyer. 4. Valuation report for Properties shall be obtained from Lender's Mortgage Valuation Group ("ICICI HFC MVG"). 5. In case valuation of the Property 1 as per the report obtained from ICICI HFC MVG exceeds ₹ 500.0 million, valuation report to be obtained from Lender's empaneled valuer. 6. 3 Post dated cheques, each of one third of the principal amount.
Conditions to be satisfied within 45 days from the date of first disbursement or prior to second disbursement whichever is earlier	The Properties shall have been adequately insured and copies of insurance policies, with assignment in favour of Lender as loss payee, would be made available, if applicable.
Conditions to be satisfied for disbursement beyond Rs. 150.0 million	Borrower is required to achieve construction milestones as defined in the table below in Project 1 to avail disbursement beyond Rs. 150.0 million. For disbursement amount (Cumulative) — Construction* (Weighted average stage of construction): Beyond Rs.150.0 million up to Rs. 250.0 million — 60.00% Beyond Rs. 250.0 million up to Rs. 350.0 million — 70.00% Beyond Rs. 350.0 million up to Rs. 450.0 million — 80.00% *Progress of the construction shall be determined on the basis of valuation report given by ICICI HFC MVG.
Sales Milestones	The Borrower shall sell below mentioned area on quarter wise basis from Borrower's share of Project 1:

For disbursement amount (Cumulative)	Construction* Weighted average stage of construction
Beyond Rs.150.0 million up to Rs. 250.0 million	60.00%
Beyond Rs. 250.0 million up to Rs. 350.0 million	70.00%
Beyond Rs. 350.0 million up to Rs. 450.0 million	80.00%

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	Time line	Cumulative incremental area to be sold.
	Q1 FY2016	5,000.0 sq. ft.
	Q2 FY2016	10,000.0 sq. ft.
	Q3 FY2016	15,000.0 sq. ft.
	Q4 FY2016	25,000.0 sq. ft.
	Q1 FY2017	35,000.0 sq. ft.
	Q2 FY2017	45,000.0 sq. ft.

Above sales to be certified by a Chartered Accountant.

In case sales as per milestones set above have not been sold, then Lender will have the right to increase pricing by 2.00% p. a. over and above the stipulated Applicable Rate.

Special Conditions: Regulatory

1. The Borrower represents that it is in adherence to the Ministry of Environment and Forest's Notification no S.O. 2804 (E) dated November 03, 2009 on 'fly ash' and shall continue to be in adherence to the said notification during the tenure of the Facility.
2. The Borrower shall adhere to the building norms and technical specifications as laid down by National Building Code (NBC code)."
3. The Borrower represents that the buildings and structures constructed with the Facility, adhere to the National Disaster Management Authority (NDMA) guidelines on 'Ensuring Disaster Resilient Construction of Buildings and Infrastructure and shall continue to be in adherence to the said guidelines at all times
4. The Borrower shall, till the entire Facility is repaid, disclose in all advertisements and promotional materials including advertisements in newspapers/magazines, pamphlets, brochures, e-mailers, websites or any other kind of digital marketing that the Properties/Projects are mortgaged to the Lender. Proof of disclosure the same shall be submitted by the Borrower to Lender within 90 days from the date of first disbursement.
5. The Borrower shall, till the entire Facility is repaid, indicate in all their advertisements and promotional materials including advertisements in newspapers/magazines, pamphlets, brochures, e-mailers, websites or any other kind of digital marketing that they would provide No Objection Certificate (NOC) / permission of the Lender for sale of flats / units in the Project.
6. The Company hereby agrees that (i) the Lender shall have the right to terminate the Facility and to cancel all commitments under the Facility, with immediate effect, in the event that the Borrower, any of its directors, its promoters and/or its holding company become sanctioned (or listed as a Specially Designated National (SDN)), under the sanctions and related laws of India, the United States, the United Nations and/or the European Union (the "Sanctions") and (ii) it shall not use the proceeds of the Facility and/or any instrument issued hereunder by the

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	Lender, in any dealings with and/or for the benefit of any person/entity which is subject to the Sanctions. The Lender shall further be entitled to refuse to process any transactions under the Facility that in its opinion violate/may violate any Sanctions or that could result in any sanctions being imposed on the Lender. 7. The Borrower represent that it has adopted a suitable hedging policy, approved its Board of Directors, which includes mechanisms to reduce its currency mismatches. 8. The Borrower's hedging policy shall remain in full force and effect and updated from time to time, till all the monies due and payable under the Facility Agreement/ Transaction Documents are fully paid to the satisfaction of the Lender. 9. The Borrower shall provide all information as may be required by the Lender from time to time in relation to its foreign currency exposures and hedging details in relation thereto.
Special Conditions: Mandatory	1. Projects' sale agreements/demand letters with the customers would incorporate a condition that the booking money/payments need to be made in the respective Escrow Accounts. 2. Borrower would obtain NOC from Lender before entering into agreements with prospective buyers for sale of units in the Projects. 3. Borrower shall first pass the lead / enquiries to ICICI group for all home loan requirements for customers purchasing flats in the Projects. 4. Additional interest of 1.00% p. a. will be charged on the amount not routed through Escrow Accounts at the discretion of Lender if the Borrower defaults in routing 100% of the Scheduled Receivables through respective Escrow Accounts and /or does not request for NOC from Lender before registration of units in favour of prospective buyers for sale of units in the Projects. 5. Any default in respect of any other facilities availed by the Borrower and/or Borrower group from ICICI group shall be deemed to be an event of default in respect of the Facility and vice versa. 6. If the Properties/Projects are sold (fully/partially) either with/without being developed, Lender shall have the right to adjust the proceeds of such sale against the Facility then outstanding. 7. The Borrower shall not change its constitution without the prior permission of Lender till the entire Facility is repaid. 8. Borrower shall not raise any additional debt on the Properties and/or Projects till closure of the Facility, without prior permission of Lender. 9. The Borrower shall allow adequate space in the Properties site for ICICI group home loan representative to help service the customers who are looking to take home loan. 10. Form I to be filed with the Central Registry set up under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Central Registry) Rules, 2011 in connection with the charge created by the Borrower over the Property within 30 days from the creation of Security. 11. Following undertakings shall be provided. 1. Shortfall undertaking from Mr. N. S. Ramanj;

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	2. Management Undertaking from Mr. N. S. Ramanj; 3. Non disposal undertaking from Mr. N. S. Ramanj and Mrs. Sharada Ramanj; 4. Guarantor undertaking for non-disposal of assets from Mr. N. S. Ramanj and Mrs. Sharada Ramanj
Special Conditions: Other	1. The Lender shall have an "Option" to take/assign unsold area of the Project 1 in proportion to the outstanding debt at a price of ₹ 4,400 per sq. ft. or fair market value, whichever is less, less the balance construction cost to be incurred as certified by ICICI HFC MVG, in case, the Borrower defaults in payment of principal and/or interest for more than 60 days from the due date, at any time after the disbursement of the Facility. 2. Unsecured loans availed from group companies and promoters will be subservient to the Facility. 3. Debt service coverage ratio ("DSCR") of at least 1.33 times to be maintained for the Project 1, the same is to be monitored from the quarterly audit reports of the Project. 4. The Lender shall have first right of refusal for any further funding of the Projects. 5. All receivables arising out of Borrower's share of the Project 1 to be utilised either towards construction of the Project 1 or repayment of the Facility. If receivables are utilised for any other reason, Lender will have the right to increase pricing by 2.00% p. a. over and above the Applicable Rate. 6. Lender will issue bulk NOC to the extent of villas/row houses/flats already sold in the Project 1 till the time of first disbursement out of flats detailed below in Annexure IC. 7. ICICI Bank Limited will not release charge on Property 2 and Property 3 till closure of the Facility. A letter confirming the same shall be obtained from RRAIDLLP. 8. Outstanding cap on Facility towards Project 1 of Rs. 350.0 million to be maintained.
End use certificate	The Borrower shall provide an "End-use Certificate" from the Chartered Accountant within a period of 60 days from the date of every draw down or before the date of subsequent draw down whichever is earlier. The End-use Certificate shall certify that the funds drawn down have been used for the Purpose specified in Facility Agreement.
Audit/Review	1. The Lender will have the right to carry out technical review of the Projects quarterly. 2. The Lender shall have the right to review the Facility/Projects annually. 3. The Lender shall have the right to carry out audit of the Escrow Account, Escrow Account 2 and Escrow Account 3 quarterly. The Audit/reviews can be carried out at above mentioned frequencies or at such other frequencies as may be decided by the Lender from time to time at its own discretion.
Security & net receivable cover	Post creation of security, Borrower shall maintain security cover of 1.50 times and net receivable cover of 1.33 times during entire tenor of the facility. Same

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	shall be monitored at the time of: 1. Issuance of NOCs. 2. Every year at the time of asset quality review 3. At the time of each disbursement out of the Facility

ANNEXURE III

REPAYMENT SCHEDULE

(Rs. in million)

RTL

Sr. No.	Repayment Date	Opening Balance	Repayment	Closing Balance
1	March 15, 2017	450.0	25.0	425.0
2	April 15, 2017	425.0	25.0	400.0
3	May 15, 2017	400.0	25.0	375.0
4	June 15, 2017	375.0	25.0	350.0
5	July 15, 2017	350.0	25.0	325.0
6	August 15, 2017	325.0	25.0	300.0
7	September 15, 2017	300.0	25.0	275.0
8	October 15, 2017	275.0	25.0	250.0
9	November 15, 2017	250.0	25.0	225.0
10	December 15, 2017	225.0	25.0	200.0
11	January 15, 2018	200.0	25.0	175.0
12	February 15, 2018	175.0	25.0	150.0
13	March 15, 2018	150.0	25.0	125.0
14	April 15, 2018	125.0	25.0	100.0

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15	May 15, 2018	100.0	25.0	75.0
16	June 15, 2018	75.0	25.0	50.0
17	July 15, 2018	50.0	25.0	25.0
18	August 15, 2018	25.0	25.0	0.0
			450.0	

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ANNEXURE II

PROJECTED CASH FLOW

(Rs. In million)

	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
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Annexure IV

Borrower share of villas/row houses/studio apartments in Project 1 (Phase I & Phase II)

Sr. No.	Unit No	Unit Type	Site Area	Saleable Area	Additional Site Area
1.	03	D	1,921.0	3,425.0	
2.	05	D	1,921.0	3,425.0	
3.	06	B	2,100.0	3,645.0	1,060.0
4.	07	B	2,100.0	3,645.0	1,014.0
5.	08	C	1,803.0	3,293.0	
6.	09	C	1,803.0	3,293.0	
7.	10	C	1,803.0	3,293.0	
8.	11	C	1,803.0	3,293.0	
9.	16	B	2,100.0	3,645.0	715.0
10.	17	B	2,100.0	3,645.0	872.0
11.	18	B	2,100.0	3,645.0	851.0
12.	19	B	2,100.0	3,645.0	1,004.0
13.	40	D	1,921.0	3,425.0	
14.	43	D	1,921.0	3,425.0	
15.	44	D	1,921.0	3,425.0	
16.	45	D	1,921.0	3,425.0	
17.	46	D	1,921.0	3,425.0	
18.	47	D	1,921.0	3,425.0	
19.	48	D	1,921.0	3,425.0	
20.	50	B	2,100.0	3,645.0	
21.	51	D	1,921.0	3,425.0	
22.	52	D	1,921.0	3,425.0	
23.	53	D	1,921.0	3,425.0	
24.	54	D	1,921.0	3,425.0	
25.	55	D	1,921.0	3,425.0	
26.	56	D	1,921.0	3,425.0	
27.	57	B	2,100.0	3,645.0	
28.	61	D	1,921.0	3,425.0	

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29.	62	D	1,921.0	3,425.0	
30.	63	D	1,921.0	3,425.0	
31.	64	D	1,921.0	3,425.0	
32.	65	B	2,100.0	3,645.0	
33.	69	D	1,921.0	3,425.0	
34.	70	D	1,921.0	3,425.0	
35.	71	D	1,921.0	3,425.0	
36.	72	D	1,921.0	3,425.0	
37.	76	D	1,921.0	3,425.0	
38.	86	D	1,921.0	3,425.0	
39.	87	D	1,921.0	3,425.0	
40.	88	D	1,921.0	3,425.0	
41.	89	D	1,921.0	3,425.0	
42.	90	D	1,921.0	3,425.0	
43.	91	D	1,921.0	3,425.0	
44.	92	D	1,921.0	3,425.0	
45.	93	D	1,921.0	3,425.0	
46.	94	D	1,921.0	3,425.0	
47.	95	D	1,921.0	3,425.0	
48.	98	B	2,100.0	3,645.0	
49.	99	B	2,100.0	3,645.0	
50.	102	D	1,921.0	3,425.0	
51.	105	A	2,404.0	4,623.0	
52.	106	A	2,404.0	4,623.0	
53.	107	D	1,921.0	3,425.0	
54.	108	D	1,921.0	3,425.0	
55.	109	D	1,921.0	3,425.0	
56.	112	B	2,100.0	3,645.0	
57.	113	B	2,100.0	3,645.0	
58.	116	D	1,921.0	3,425.0	
59.	117	D	1,921.0	3,425.0	
60.	118	D	1,921.0	3,425.0	
61.	119	D	1,921.0	3,425.0	
62.	120	D	1,921.0	3,425.0	

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63.	121	D	1,921.0	3,425.0	
64.	122	D	1,921.0	3,425.0	
65.	123	D	1,921.0	3,425.0	
66.	124	D	1,921.0	3,425.0	
67.	125	D	1,921.0	3,425.0	
68.	129	D	1,921.0	3,425.0	
69.	130	D	1,921.0	3,425.0	
70.	131	D	1,921.0	3,425.0	
71.	133	D	1,921.0	3,425.0	
72.	134	D	1,921.0	3,425.0	
73.	135	D	1,921.0	3,425.0	
74.	136	D	1,921.0	3,425.0	
75.	142	B	2,100.0	3,645.0	
76.	143	B	2,100.0	3,645.0	
77.	148	A	2,404.0	4,623.0	
78.	149	A	2,404.0	4,623.0	
79.	23	B	2,100.0	3,645.0	1,001.0
80.	24	B	2,100.0	3,645.0	974.0
81.	25	B	2,100.0	3,645.0	967.0
82.	26	B	2,100.0	3,645.0	963.0
83.	27	B	2,100.0	3,645.0	1,041.0
84.	31	A	2,404.0	4,623.0	1,155.0
85.	34	D	1,921.0	3,425.0	
86.	35	D	1,921.0	3,425.0	
87.	36	D	1,921.0	3,425.0	
88.	37	D	1,921.0	3,425.0	
89.	38	D	1,921.0	3,425.0	
90.	79	D	1,921.0	3,425.0	
91.	80	D	1,921.0	3,425.0	
92.	81	D	1,921.0	3,425.0	
93.	Studio Apt. 101			538.0	
94.	Studio Apt. 102			538.0	
95.	Studio Apt.			538.0	

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	103				
96.	Studio Apt. 104			538.0	
97.	Studio Apt. 201			538.0	
98.	Studio Apt. 301			538.0	
99.	Studio Apt. 302			538.0	
100.	Studio Apt. 303			538.0	
101.	Studio Apt. 304			538.0	
102.	Studio Apt. 401			538.0	
103.	Studio Apt. 402			538.0	
104.	Studio Apt. 403			538.0	
105.	Studio Apt. 404			538.0	
	Total		**182,255**	**331,956**	**11,717**

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