

LETTER OF ARRANGEMENT(To be issued in duplicate)
(To be stamped as an Agreement)To M/s Ram Chander BuildersPrivate LimitedLucknow

(Borrower's name & address)

Letter No.: _____

Date: 20/12/2016

Dear Sirs,

**ADVANCES TO SME SEGMENT
SANCTION OF CREDIT FACILITIES**

With reference to your application dated _____ requesting us for sanction / renewal of Working Capital Limits and / or Term Loan Limits at existing / enhanced levels and subsequent correspondence in this regard, we have pleasure in advising sanction of the following credit facilities, which are available subject to your acceptance / fulfillment of the Terms and Conditions detailed in Annexures A & B:

		(Rs. in lacs)
SL	FACILITY	LIMIT
A) FUND BASED LIMITS:		
a	<u>Builder finance scheme</u>	<u>1007</u>
b		
c		
d		
e		
f		
Total of Fund Based Limits		<u>1007</u>
B) NON-FUND BASED LIMITS:		
a		
b		
c		
Total of Non-Fund Based Limits		<u>1007</u>
TOTAL LIMITS		<u>1007</u>

(Please furnish particulars of inter-changeability between limits, if any)

We are forwarding this letter in duplicate along with Annexures A & B and shall be glad if you return to us the originals duly signed by you and the guarantors in token of having accepted the Terms and Conditions, below the words "We Accept" appearing at the end of the Annexures and retain the duplicate thereof for your record.

Thereafter, you may call on us with the guarantors, preferably with prior appointment, to execute the documents in this regard.

Assuring you of our best services at all times.

Yours faithfully,

BRANCH MANAGER

Encl. Terms and Conditions Annexures A & B (No. of pages: 8)



Garwal.

For Ram Chander Builders (Pvt.)

Garwal.

Director/Managing Director

Garwal.