LETTER OF ARRANGEMENT
(To be issued in duplicate)

To
M/s. Sun Infra Services Pvt. Ltd.
Lodhipur, Shahjahanpur

Letter No.: SME/14-15/10

Date: 10-12-2014

Dear Sirs,

ADVANCES TO SME SEGMENT
SANCTION OF SBI ASSET BACKED LOAN

With reference to your application dated 13-11-2014 requesting for sanction / ~~enhancement / renewal~~ of facility in the form of dropline overdraft limit for working capital requirement and/or fixed asset acquisition, we have pleasure in advising the sanction of an dropline overdraft facility for Rs. 8,00,00,000/- (Rupees Eight Crore only) against mortgage of property, under the SBI Asset Backed Loan, subject to your acceptance / fulfilment of the following terms and conditions:

Limit	Primary Security	Collateral Security	
		Immovable Property	Third party guarantee
ABL-CRE Dropline OD Limit	Assets created out of Bank's finance.	As per list in page No. 3 to 7	As per list in page No. 8

The terms and conditions are as under,

Facility: Dropline overdraft where limit is reduced every month so as to have the overdraft fully liquidated at the end of the period and there is flexibility of regular transaction both by way of credits and debits upto the limit marked for the month.

Repayment: The loan amount of Rs 8,00,00,000/- sanctioned is available for a period of 60 months with annual review when it may be restituted / cancelled depending upon the conduct and utilization of advances.

Year	2015-16	2016-17	2017-18	2018-19
Monthly reduction in drawing power (Rs. In lac)	6.25	15.00	16.25	29.17

The drawing power will be reduced after each NOC is issued for selling plots. The lower of the DP as per schedule as above or after NOC will be allowed.

Interest Rate: Rate of Interest: 1.75% above Base Rate (BR). Present effective rate is 1.75% p.a.

Ramini Gupta
Anoop Kumar Khanna

Ramini Gupta
Anoop Kumar Khanna

SME-Ratan Kumar Khanna

Ratan Kumar Khanna

Upfront fee: Upfront fee charged will be 1% of the limit.

Collateral: The loan is granted against maximum 60% of the realizable value of immovable property. (Compliant under SARFAESI Act).

Penal Rate: 2% above the applicable interest rate will be charged on the overdue amount beyond 30 days.
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 Annexure 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,

Chief Manager
State Bank of India
Townhall Shahjahanpur

Encl.: Terms and Conditions - Annexures A & B

Ratan Kumar Khanna
Agarwal
Kamini Gupta
Anoop Kumar Khanna

Ratan Kumar Khanna
Agarwal
Kamini Gupta
Anoop Kumar Khanna

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