

LETTER OF ARRANGEMENT

(To be issued in duplicate)

To
 M/s SWAMI NIRMAN PRIVATE LIMITED
 U45201UP2004PTC029137 (ROC Kanpur)
 Registered Office: C-1, Taj Nagri Phase II, Agra.

(Borrower's name & address)

Shri Himanshu Agrawal, 83- Old Vijay Nagar Colony, Agra
 Smt. Meena Kumari Agarwal, 83- Old Vijay Nagar Colony, Agra
(Guarantor's name & address)

Letter No.: CM/SME/2014-15/

Date: 23.09.2014

Dear Sirs,

ADVANCES TO SME SEGMENT
SANCTION OF SBI ASSET BACKED LOAN FOR COMMERCIAL REAL ESTATE

With reference to your application dated 10.07.2014 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. 20,00,00,000.00 (Rupees Twenty Crore only) against mortgage of property, under the SBI Asset Backed Loan for Commercial Real Estate subject to your acceptance/fulfillment of the following terms and conditions

Limit	Primary Security	Collateral Security	
		Immovable property	Personal Guarantee
Rs 20.00 Cr	Charge on assets created out of Bank finance.	Plot No. C-1, Taj Nagari Phase II, Near to Hotel Hilton, Agra measuring 20344.63 Sq. M.	1. Shri Himanshu Agrawal 2. Smt. Meena Kumari Agarwal,

Scheme specific 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 20.00 Cr sanctioned is available for a period of 58 months inclusive of moratorium of 18 months from date of disbursement tentatively in the month of September 2014 with annual review when it may be reinstated/cancelled depending upon the conduct and utilization of advances.



Interest Rate: Rate of Interest: 2.50 % above Base Rate (BR) .Present effective rate is 12.50% p.a.(Present Base Rate 10.00 %)

Upfront fee: Upfront fee charged will be 1% of the limit(Max Rs 10.00 Lac)

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 07 days.

Prepayment Penalty: 4% of the limit

Commitment Charges: Nil (More than 50% utilization); 0.50%(50% to 75 % utilization) and 1% (less than 50% utilization)

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 : 7)