



**सेण्ट्रल बैंक ऑफ इंडिया**  
**Central Bank of India**

**CENTRAL TO YOU SINCE 1911**

**VIKAS NAGAR - KANPUR**

BO/VIKNAG/2016-17/

23.08.2016

**M/S Galaxy Real Estate Developers And Builder Pvt Ltd**  
**Kanpur-208001**

Reg: Sanction of fresh term loan of Rs.8 Cr to account M/s. Galaxy Real Estate Pvt. Ltd with

our higher authorities has sanctioned the term loan under terms and conditions mentioned below:

- Sanctioned Fresh term loan of Rs.8.00 Cr @ MCLR+1.58%+2.25% for phase II Construction of 5 additional floors i.e 12<sup>th</sup> to 16<sup>th</sup> floor consisting of 40 flats of three BHK flats and 40 flats of two BHK flats in same project having Two Blocks (A & B) with total Project Cost of Rs.16.07 Cr under Commercial Real Estate- Residential Housing(CRE-RH)

LIMITS RECOMMENDED :					(Rs.in Cr)		Our Share in case of consortium/JLA	
Facility	Limits		Interest/Comm.		Margin		(Exit)	(Prop)
	(Exit)	(Sant)	(Exit)	(Sant.)	(Exit)	(Sant.)		
FBWC	NA	NA	NA	NA	NA	NA	NA	NA
NFBWC	NA	NA	NA	NA	NA	NA	NA	NA
Sub total	NA	NA	NA	NA	NA	NA	Sole	NA
TL I	10.00	0.00	BR-4.40%	NA	25%	NA	Sole	NA
TL II	0.00	8.00	NA	MCLR+1.58%+2.25%	-----	50.22%	Sole	Sole
<b>TOTAL</b>	<b>10.00</b>	<b>8.00</b>					<b>Sole</b>	<b>Sole</b>

\*Term Loan-I of Rs.10 Cr was adjusted on 30.06.2016

PERSONAL/CORPORATE GUARANTEE: (Rs.in Cr)			
	Name	Worth	As on
1	Smt. Sanjay Kumar Jain. (Director)	3.50	31.03.2016
2	Smt. Meenu Jain.(Director)	3.75	31.03.2016
3	Smt. Neeharika Gupta. (Director)	3.06	31.03.2016



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4	ShriAtul Mittal (Guarantor)*	6.38	31.03.2016
5	Smt. Seema Mittal (Guarantor)*	4.44	31.03.2016

Security

i) PRIMARY SECURITY (Rs.in Cr)						
Nature / Description of Security	Nature of Charge	Security Value	Our share in %	Date of Valuation & Name of Valuer	Insurance	
					Amount	Expiry Date
EM of Land & 80 residential flats with total area on construction 4656 Sq.mt on land no.658 situated at Singhpur, Kachhar, Kanpur	E.M.	16.07	100%	27.06.2016 S.S.Dash (Panel Valuer)	To be obtained	
Charge on Cash flow of Escrow account of M/s.Shivalik MittalAttalikhia"						
Hypothecation of construction material						
ii) COLLATERAL SECURITY : (Rs.in Cr)						
Nature / Description of Security	Nature of Charge	Security Value	Our share In %	Date of Valuation & Name of Valuer	Insurance	
					Amount	Expiry Date
EM of Unsold Flats (51 units) situated on plot no 658, Singhpur, Kachhar, Kanpur	E.M.	42.76 (Both Builder & Land owner	100%	27.06.2016 S.S.Dash (Panel Valuer)	To be obtained	



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		share)			
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Charges

	Approval for pricing	Sanctioned terms
1	Rate of Interest CCH ODBD TERM LOAN	$MCLR+1.58\%+2.25\%$ (ONE Year MCLR-9.35%)*
2	Upfront Fee	0.50%
3	Processing charges	N.A.
4	Inspection Charges	Rs.10000/-+S.T. per Inspection.
5	Commission etc LC LG SBLC	NA
6	Other charges (Specify)	As per CO norms