

Ref: PNBHFL / CF / 15 / 2018-19

29.01.2019

M/s. Vasu Infrastructure Private limited
45A, Gupta Colony, TP Nagar, Meerut,
Uttar Pradesh – 250002.

And

M/s. BHV Infrastructure Private Limited
193B Lane, W-13 Western Avenue
Sainik Farms post khanpur,
New Delhi-11062

**Composite exposure of INR 45.00 crore to M/s. Vasu Infrastructure Private Limited
for construction of the project “Fortune Residency”**
(Total exposure INR 83.69 crore)

This is with reference to the loan application of the captioned proposal. We are pleased to inform you that Construction Finance of INR 45.00 crore to M/s. Vasu Infrastructure Private limited sanctioned subject to following terms & conditions:

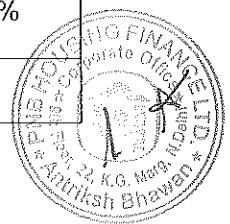
Group	Vasu group	
Key Promoters	Mr. Rakesh Kumar Aggarwal, Mr. Vineet Mittal and Mr. Pankaj Mittal	
Borrowing Entity	M/s. Vasu Infrastructure Private Limited (VIPL).	
Co-borrower	M/s. BHV Infrastructure Private Limited (BHV) -- co-owner of project land	
Project	“Fortune Residency”	
Type of facility	Construction Finance – Residential	
	Facility I	Facility II
Loan Amount	INR 25.00 crore	INR 20.00 crore
Purpose	Towards cost incurred and to be incurred for finishing of Phase II of the project “Fortune Residency”	Towards construction of Phase III of the project “Fortune Residency”
Loan Tenure	30 months (including moratorium of 6 months)	48 months (including moratorium of 24 months)
Rate of Interest (Floating)	PNBHFR + 200 basis points, effective coupon of 13.50% p.a. (subject to change)	
Total Fee	1.00% of loan amount + tax as applicable.	

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Phone: 011-23736857, Email: loans@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLC033856



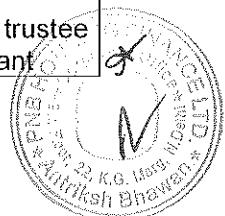
	<p>Primary security</p> <ul style="list-style-type: none"> Equitable mortgage of the entire project land admeasuring 27,073 square meters (net) of the project "Fortune Residency" located at Raj Nagar Extension, Ghaziabad. <p>Facility I:</p> <ul style="list-style-type: none"> Equitable mortgage of present and future FSI and structure thereon of Phase II of the project "Fortune Residency". Security cover on Facility I of INR 25.00 crore to be maintained at 1.50 times on the outstanding loan amount at any point of time. Hypothecation of sold and unsold receivables from the project "Fortune Residency" (Phase II). Net receivable coverage to be maintained at 1.50 times of the outstanding loan amount at any point of time. <p>Facility II:</p> <ul style="list-style-type: none"> Equitable mortgage of present and future FSI and structure thereon of Phase I and III of the project "Fortune Residency". Security cover on Facility II of INR 20.00 crore is to be maintained at 1.40 times on the outstanding loan amount at any point of time. Hypothecation of sold and unsold receivables from the project "Fortune Residency" (Phase I and III). Net receivable coverage to be maintained at 1.60 times of the outstanding loan amount at any point of time. <p>For both the facilities:</p> <ul style="list-style-type: none"> Personal Guarantees of Rakesh Kumar Aggarwal, Vineet Mittal, Pankaj Mittal. DSRA of 3 months interest.
Additional Interest	Additional Interest @ 2% per month on delayed interest and principal instalments (Calculated from due date till the date of payment).
Prepayment Charges	<p>The minimum pre-payment charge will be @ 2% of the loan outstanding as on the date of pre-payment and shall be levied in case of migration of the loan to another institution.</p> <p>There will be no pre-payment charges for prepayment of loan through own sources and/ or cash flows fro the project.</p>
Pre-disbursement Conditions	<ul style="list-style-type: none"> Clear, marketable, unencumbered title to the property provided as security except for the charge of existing lender. Enforceability certificate from the appointed law firm/Internal Legal Counsel. PNBHFL reserves the right to appoint security trustee and the expenses have to be borne by the Applicant.

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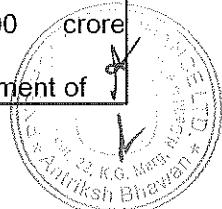
	<p>Company.</p> <ul style="list-style-type: none"> • All the loan documents shall be vetted by an empaneled advocate/ Internal legal counsel before release of loan amount to Borrower's cost. • Building plan approvals & all other statutory approvals required for Commencement of the project "Fortune Residency" to be in place. • Verification by an independent Chartered Accountant: <ul style="list-style-type: none"> a) The amount spent in the project "Fortune Residency" (Phase I, II and III). b) Means of finance of the amount spent in the project "Fortune Residency" (Phase I, II and III). c) Bookings made in the project. • Affidavit cum undertaking from the promoters that VIPL shall not violate the sanction plan approved by the Competent Authority and that the construction shall be strictly as per Sanction Plan. • Creditworthiness certificate from existing Long term Construction Finance lenders, Corporate term loan lenders and lease discounting lenders. • Resolution of the company to avail the loan from PNBHFL and authorizing a full-time executive to execute documents, if applicable. • 30 Postdated cheques from VIPL towards debt obligation of facility I of INR 25.00 crore, to be replenished 3 months before these are exhausted; beside one cheque of total loan amount. • 36 Postdated cheques from VIPL towards debt obligation of facility II of INR 20.00 crore, to be replenished 3 months before these are exhausted; beside one cheque of total loan amount. • Legal documents as per legal report and internal legal vetting. • Existing PNBHFL loan of INR 50.00 crore will be closed before disbursement of the proposed loan. • CA certified provisional financials as on 30.11.2018 to be obtained. 											
	<p>Facility I of INR 25.00 crore (Phase II- Towers E,F,G and H): Disbursement will take place as below:</p>											
Disbursement	<table border="1"> <thead> <tr> <th>Tranche</th><th>Tentative Time line</th><th>Amount (INR in crore)</th><th>Towards</th></tr> </thead> <tbody> <tr> <td>1</td><td>First quarter</td><td>17.00</td><td> <ul style="list-style-type: none"> • INR 6.00 crore towards payment to creditors. • INR 4.00 crore towards construction of Phase II. • INR 7.00 crore towards reimbursement of </td></tr> </tbody> </table>	Tranche	Tentative Time line	Amount (INR in crore)	Towards	1	First quarter	17.00	<ul style="list-style-type: none"> • INR 6.00 crore towards payment to creditors. • INR 4.00 crore towards construction of Phase II. • INR 7.00 crore towards reimbursement of 			
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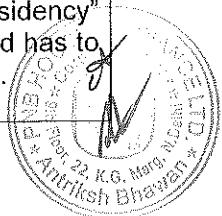
				cost already incurred in "Fortune Residency"
2	Next quarter	8.00		<ul style="list-style-type: none"> • INR 3.00 crore towards construction of Phase II. • INR 5.00 crore towards reimbursement of cost already incurred in "Fortune Residency"
Total		25.00		
<p>Facility II of INR 20.00 crore (Phase I and III): First tranche will be of INR 3.00 crore towards construction of Phase III of the project. Subsequent tranches will be as per the cash flows.</p> <p>Disbursement of both the facilities to be as per cash flows and sale plan and based on:</p> <ul style="list-style-type: none"> • The progress of the project "Fortune Residency". • Quarterly achievement of unit sales. • Promoter contribution infusion as projected in cash flows. • Debt/ equity to be maintained at less than 2.00 times in both the facilities. 				
Other Conditions	<ul style="list-style-type: none"> • Quarterly progress report along with sales, collection and cost incurred report of the project "Fortune Residency" (Phase I, II and III) has to be submitted as per PNBHFL format within 30 days from the end of the quarter. • PNBHFL name should be displayed at conspicuous parts of the site mentioning that the project "Fortune Residency" is financed by PNBHFL. • CA Certificate has to be submitted within a period of 45 days for the utilization of funds at each stage of disbursement. • HFC / Bankers are to be informed about PNBHFL's charge on the project "Fortune Residency" in case any TPA has been already signed/ to be signed by VIPL for finance availed by the prospective buyers. VIPL to ensure that all the cases which have been financed by other lending institutions, the remaining consideration to be routed through PNB Escrow account only. VIPL to maintain proper records of the same and submit on quarterly basis within 30 days from the end of the quarter. • VIPL will inform all the buyers of "Fortune Residency" suitably that the amount towards demand raised has to be deposited in the designated Escrow account. 			

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- No revenue sharing will take place between VIPL and BHV during the tenure of PNBHFL loan.
- The estimated receivables from sold and unsold flats are to be deposited in designated Escrow account which shall be monitored by PNBHFL.

Facility I of INR 25.00 crore (Phase II):

Project receivables from sold and unsold units of the project "Fortune Residency" Phase II approximately INR 39.26 crore in Towers E, F and G and INR 20.14 crore in Tower H are to be deposited in RERA Collection Master Accounts. Project receivables routed through PNBHFL Escrow Account will be shared in the following manner between PNBHFL and VIPL.

Distribution of cash receivables	Sharing for the first 6 months	Sharing for the remaining tenure of the loan	To be utilized
PNBHFL	30%	55%	Towards debt servicing (Principal + Interest) of PNBHFL Loan of INR 25.00 crore.
VIPL	70%	45%	Towards Facility I of the loan.

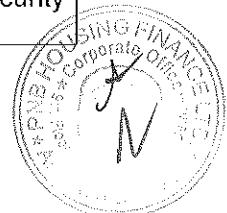
Facility II of INR 20.00 crore (Phase I and III):

Project receivables from sold and unsold units of the project "Fortune Residency" Phase I and III of approximately INR 8.03 crore and INR 93.17 crore are to be deposited in RERA Collection Master Accounts. Project receivables routed through PNBHFL Escrow Account will be shared in the following manner between PNBHFL and VIPL.

Distribution of cash receivables	Sharing for the first 24 months	Sharing for the remaining tenure of the loan	To be utilized
PNBHFL	20%	35%	Towards debt servicing (Principal + Interest) of PNBHFL Loan of INR 20 crore.
VIPL	80%	65%	Towards project costs for the project "Fortune Residency" Phase III.



	<p>Notes:</p> <p>From RERA Collection Master Account, 70% collections shall be deposited into RERA Account and the balance 30% into the PNBHFL Escrow Account. Any withdrawal from the RERA Account shall be transferred to the PNBHFL Escrow Account only. The receivables deposited into the PNBHFL Escrow Account will be utilized towards project expenses and repayment of the proposed loan. Same should be in compliance with RERA Act and notifications. The account shall be monitored by PNBHFL.</p> <ul style="list-style-type: none"> • The threshold limit for the developer for withdrawal from Escrow account towards project costs will be INR 22.84 crore in Facility I (includes customer advances and PNBHFL loan funds and excludes amount for reimbursement) and INR 70.00 crore in Facility II (includes customer advances and PNBHFL loan funds). • In case of any monies deposited by the buyer in any account other than the designated account, VIPL will transfer those monies to designated accounts within 7 days. • The funds accruing to PNBHFL will be used towards debt obligation, while funds accruing to VIPL will be used towards project costs of "Fortune Residency" Phase II and III and towards reimbursement. • End use shall be monitored by way of CA firm certificate. • Standing instructions shall be issued to PNBHFL Escrow account agent for remittance of funds in the sharing ratio to borrowing entity/ PNBHFL's respective current accounts. • The receivables remitted to the current account of the borrower shall be utilized in the following priority and preference – <ul style="list-style-type: none"> a) shortfall in any interest payments b) shortfall in scheduled principal payments c) towards costs of Project "Fortune Residency" Phase II and III and reimbursement. d) Surplus, if any, for mandatory prepayment of PNBHFL facility. • The receivables remitted to PNBHFL's current account shall be utilized towards interest servicing, principal repayment (including mandatory prepayment) of the proposed loan. • The Firm to submit request for NOC in case of any new sales booking in the project, and NOC for sale of units of the project "Fortune Residency" will be issued by PNBHFL subject to maintaining requisite security cover of the total loan amount outstanding.
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- PNBHFL may charge towards NOC issuance to be adjusted towards principal repayment in order to maintain security coverage.
- VIPL to disclose in the Pamphlets/ Brochures/ Advertisement/ Buyer Agreement that the project is funded by PNBHFL.
- All the assets charged to PNBHFL have to be fully insured against all risks during the currency of PNBHFL's loan. At VIPL's instructions, PNBHFL agrees to release part of disbursement towards insurance premium, towards Construction All Risk (CAR). As a part of the cost of the project from the loan amount sanctioned.
- Credit for EMI shall be given for amount received. Credit in the loan account/refund for amount of TDS shall be given only when TDS certificates are received.

Undertaking from the Borrower:

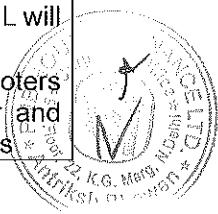
- That any time & cost overrun / shortfall in the project to be borne by the promoters of VIPL.
- Borrower shall comply with the necessary guidelines of RERA at all times during the currency of loan.
- That the funds brought in by the promoters in the form of Capital in the project will not be withdrawn during the currency of PNBHFL loan (if any) and no interest shall be paid without prior permission from PNBHFL.
- That during the currency of PNBHFL loan neither any liability nor any third-party interest would be created in respect of the project "Fortune Residency" funded by PNBHFL and security provided to PNBHFL.
- That PNBHFL loan will not be used for any unauthorized construction / development on the project site.
- That all the assets charged to PNBHFL have to be fully insured against all risks during the currency of PNBHFL loan.
- Undertaking that unsecured loans as on 30.11.2018 in VIPL will not be withdrawn during the currency of PNBHFL loan neither the interest thereon shall be paid.
- Undertaking that net worth in VIPL will be maintained at INR 45.12 crore (including unsecured loans) during the entire tenure of PNBHFL loan.
- Undertaking that no debt will be taken in BHV without permission of PNBHFL.
- An undertaking will be obtained that VIPL will pay the amount due for EDC, ADC, Shelter fees, etc as and when the demand is raised by the authority. Also, if the demand is not raised before the completion of the project VIPL will voluntarily pay the amount due to GDA.
- Indemnity to be documented from VIPL and promoters stating that if any amount is further payable over and above the approval cost mentioned in the cash flows.

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	same will be paid from own sources.
Payment of Interest / Repayment of Loan	<p>Facility I: Construction finance of INR 25 crore is to be repaid in 24 monthly equal principal installments of approximately INR 1.04 crore after a principal moratorium period of 6 months from the first disbursement, plus interest there-on at an applicable rate of interest calculated on monthly rest basis.</p> <p>Facility II: Construction finance of INR 20 crore is to be repaid in 24 monthly equal principal installments of approximately INR 0.83 crore after a principal moratorium period of 24 months from the first disbursement, plus interest there-on at an applicable rate of interest calculated on monthly rest basis.</p> <ul style="list-style-type: none"> • The Interest and principal repayment to be made from escrow account. The receipts should include the balance payments receivable from sold units prior to the proposed loan with PNBHFL. • PNBHFL can review the cash flows, PNBHFL may accelerate/modify the repayment schedule accordingly.
Validity of the offer	90 days from issue of sanction letter.

General Terms & Conditions:

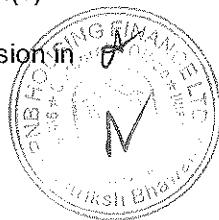
- A. VIPL debt equity to be maintained at 1.50 times (considering net worth including quasi equity) during the tenure of loan.
- B. Cross Default Clause: In case the borrower / allied concerns/ promoters default in respect of any other loan availed from PNBHFL, then the account shall be considered in default and same is to be placed on alert/caution for close monitoring.
- C. Material/Adverse Change Clause: If there is any material/adverse change with regard to diversification by the borrower in to some other business/unrelated activity or diversion of funds/change in management etc. prior permission to be obtained from PNBHFL.
- D. Suitable undertaking from the borrower / guarantor / holding company that no suit has been filed by any bank/financial institution against them or any of firm/companies in which they are partners/directors/guarantors. Further, no account of the Borrower Company/ group companies has been declared NPA/settled by giving rebate/OTS by any bank/FI. It is also to be ensured that none of the above persons are in of the caution/default list.
- E. The borrower would keep PNBHFL informed of the happening of any event likely to have substantial effect on the profit/business or circumstances adversely affecting the financial position of the company, its subsidiaries/ group companies/companies in which it has invested, including any action taken by creditors against the said companies, legally or otherwise.
- F. PNBHFL has the right to alter or modify any condition or stipulate fresh condition under intimation to the party.
- G. VIPL will comply for adherence of National Building Code (NBC) specifications; formulated by Bureau of Indian Standards.
- H. PNBHFL may at its sole discretion disclose any information to any institution(s) in connection with the credit facilities granted to the borrower.
- I. During the currency of the loan, the borrower shall not, without the prior permission in writing:

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1. Affect any change in their capital structure, which may affect our interest adversely.
2. Formulates any scheme of amalgamation or reconstruction.
3. Sell, assign, mortgage, alienate or otherwise dispose or any of the assets of the borrowing company charged to us.
4. Divert / utilize our funds to other sister /associate /group concern.

J. In case the borrower commits default in the repayment of loan/advance or in the payment of Interest thereon or any of the agreed installments of the loan on due date; PNBHFL, CIBIL and/or NHB/Reserve Bank of India will have an unqualified right to disclose or publish the names of the borrowing entity and its directors as defaulters in such manner and through such medium as the company/RBI/NHB in their absolute discretion may think fit.

K. Audited financials of the company has to be submitted within six months of completion of financial year.

Kindly sign the duplicate copy of this letter in token of your acceptance and return the same along with demand draft towards the upfront fee. Any other terms and conditions not included in this sanction letter but contained in the loan agreement shall be treated as part of this sanction.

We look forward to your acceptance of this offer in order to expedite the disbursement hereunder.

For PNB Housing Finance Limited



We, M/s. **Vasu Infrastructure Private Limited** and M/s. **BHV Infrastructure Private Limited**, hereby confirm and accept the terms & conditions herein written:

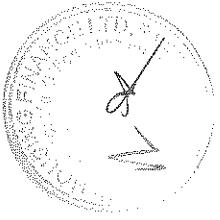
Authorized Signatory

Authorized Signatory

Annexures Enclosed:

- Annexure 1: Sale Plan of the Facility I.
- Annexure 2: Quarterly cash flow of Facility I.
- Annexure 3: Sale Plan of Facility II.
- Annexure 4: Quarterly cash flow of Facility II.

Sale Plan of Project (Phase II)



Cash flows of the Project "Fortune Residency" (Phase II)

	Upto 30.11.2018	1	2	3	4	5	6	7	8	9	10	11	Total
Quarters >>	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21	Jun-21	Jun-21	
Quarter End >>	2019	2019	2020	2020	2020	2020	2021	2021	2021	2021	2022	2022	
Quarter Number in FY >>	Quarter 3	Quarter 4	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 1	Quarter 4	
Fund in Flows													
Revenue From Unsold (Phase II- EFG)	0.11	0.58	1.43	4.87	2.83	3.19	3.23	3.60	3.64	4.00	4.45	31.94	
Revenue From Unsold (Phase II- H)	0.04	0.32	0.87	2.53	1.30	1.69	1.73	1.34	1.30	0.91	0.52	12.55	
Revenue from Sold (Phase II- EFG)	91.08	0.73	1.46	1.46	3.66	-	-	-	-	-	-	98.40	
Revenue From sold (Phase II- H)	31.54	0.76	1.52	1.52	3.80	-	-	-	-	-	-	39.13	
Total Revenue	122.62	1.64	3.89	5.28	14.86	4.13	4.88	4.96	4.94	4.91	4.97	182.02	
Promoters Contribution (Phase II)	23.82												23.82
Existing loan (net of repayment)	-	10.00	3.00	-	-	-	-	-	-	-	-	-	
Loan from PNBHFL													
Total In Flows (A)	146.44	11.64	6.89	5.28	14.86	4.13	4.88	4.96	4.94	4.94	4.91	4.97	218.84
Fund Out Flows													
Phase II costs:													
Land Cost	2.21	-	-	-	-	-	-	-	-	-	-	-	2.21
Approval cost	11.00	-	-	-	-	-	-	-	-	-	-	-	11.00
Construction and Development Cost	107.75	2.40	4.80	0.80	-	-	-	-	-	-	-	-	115.75
Architect and Professional cost	-	-	-	-	-	-	-	-	-	-	-	-	
Marketing & Administrative Cost	9.87	0.03	0.04	0.06	0.08	0.09	0.11	0.06	0.05	0.04	0.04	0.02	10.50
Contingencies	-	0.04	0.05	0.08	0.09	0.11	0.14	0.08	0.06	0.05	0.05	0.02	0.75
Cost of Amenities	-	-	-	-	-	-	-	-	-	-	-	-	
Payment to creditors	(6,00)	6.00											
Total (Operational Outflow)	124.83	8.47	4.88	0.94	0.17	0.21	0.25	0.14	0.11	0.10	0.08	0.04	140.21
Utilised as promoter contribution in Phase III	4.78												4.78
Net Inflow (Before Debit Servicing)	16.83	3.17	2.01	4.34	14.69	3.92	4.63	4.83	4.83	4.84	4.83	4.92	73.85
Debt Servicing													
Finance Charges (including proposed loan)	16.83	0.19	0.66	0.83	0.74	0.63	0.53	0.42	0.32	0.21	0.11	0.01	21.48
Repayment of Term Loan (including prepayment charges)													
PNBHFL's repayment	-	-	1.04	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	
Others	-	-	-	-	-	-	-	-	-	-	-	-	
Total (Debt Servicing Outflow)	16.83	0.19	0.66	1.87	3.86	3.76	3.65	3.55	3.44	3.34	3.23	2.10	46.48
Total Out Flows (B)	146.44	8.66	5.55	2.81	4.03	3.96	3.90	3.68	3.55	3.43	3.31	2.14	191.47
Opening Balance	-	-	2.98	4.32	6.79	17.62	17.78	18.76	20.04	21.43	22.94	24.53	-
Surplus (A-B)	-	2.98	1.34	2.47	10.83	0.16	0.98	1.28	1.39	1.50	1.60	2.83	27.36
Closing Cash Balance	-	2.98	4.32	6.79	17.62	17.78	18.76	20.04	21.43	22.94	24.53	27.36	
Debt/Equity Ratio	-	0.42	0.55	0.50	0.37	0.24	0.11	0.02	(0.15)	(0.42)	(0.50)	0.55	
DSCR (on Cumulative CF)	NM	3.98	6.05	3.49	3.67	2.72	2.34	2.14	2.02	1.94	1.92	1.92	

Annexure 2



Sale Plan of Project (Phase I and III)

Annexure 3

Quarters >>	Cumulative Till	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Quarters End >>	Nov-18	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
Fiscal Year End >>	2019	2020	2019	2020	2020	2021	2020	2021	2021	2021	2021	2021	2021	2022	2022	2023	2023	
Quarter Number in FY >>	Quarter 3	Quarter 4	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 1	Quarter 2	Quarter 3	Total
Percentage of sale (III- resi)	0%	2%	8%	6%	6%	6%	6%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	
Percentage of sale (III- Comm)	0%	0%	0%	4%	4%	4%	4%	5%	5%	5%	6%	6%	6%	6%	8%	9%	10%	
Percentage of sale (I)	6%	6%	6%	6%	6%	6%	6%	7%	7%	7%	7%	7%	7%	7%	11%	10%	10%	
No. of units sold (III- Resi)	6	1	5	6	7	10	11	11	10	12	15	18	20	22	23	24	26	
No. of units sold (III- Comm)	-	-	-	1	1	1	1	2	2	2	2	3	3	4	2	2	1	
No. of units sold (I)	445	1	1	1	1	1	1	2	2	2	3	2	-	-	-	-	462	
Revenue From Unsold (Phase II- residential)	0.00	0.03	0.29	0.59	0.95	1.60	2.20	2.72	3.57	4.82	6.31	7.79	9.39	11.53	14.5	16.35	17.78	
Revenue From Unsold (Phase II- Commercial)	0.00	0.00	0.00	0.02	0.04	0.09	0.13	0.16	0.20	0.27	0.39	0.56	0.43	0.66	0.26	0.14	3.49	
Revenue From Unsold (Phase I)	0.09	0.39	0.74	0.42	0.42	0.42	0.80	0.84	0.84	1.22	1.22	0.88	0.08	0.00	0.00	0.00	7.16	
Revenue From Sold (Phase II- residential)	0.09	0.15	0.11	0.11	0.11	0.11	0.13	0.13	0.13	0.13	0.13	0.13	0.15	0.15	0.19	0.00	1.99	
Revenue From Sold (Phase I)	144.33	0.22	0.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145.20	



