

**Manish Chandra  
Advocate**

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B-23, Alok Puri, Rabindra Palli,  
Faizabad Road, Lucknow  
Chamber at Civil Court, Lucknow

To,  
Real Estate Regulatory Authority  
New Hyderabad,  
Lucknow.

Date- 22.04.2024

I have made the search in the office of Sub-Registrars, 2<sup>nd</sup>, District Lucknow, for the property the Land admeasuring **2.0250** Hectare at following Khasra numbers situated at Village Baghamau, Pargana Tehsil and District—Lucknow:

KHASRA NOS	AREA in Hectare
91	0.1260
93 Ka	0.1260
93 Kha	0.1260
321 Ka	0.2530
321 Kha	0.1260
321 Ga	0.1260
322	0.1940
323	0.4930
327	0.4550

After perusing the index register of the office of Sub-Registrar, 2<sup>nd</sup>, District Lucknow, it revealed that there is no any record for said property about charged, lien and encumbered in any manner what so ever in the office of Sub-Registrar, 2<sup>nd</sup> and it is free from any encumbrance. It means no record of encumbrance is registered in the office of Sub-Registrar, for this property during the said period and no proof of creation of any other third party right, title or interest in the said property during this period is found.

The said property is still under the ownership of **M/S ANS Developers Private Limited** having its Registered Office at A2/3, F.F., Safdarjung Enclave, New Delhi – 110029 and having its Administrative Office at 11<sup>th</sup> Floor, Shalimar Titanium, Vibhuti Khand, Gomti Nagar, Lucknow - 226010 . The said property is mortgaged with HDFC Bank against the loan facility sanctioned to **M/S ANS Developers Private Limited**.

Thanking You

  
(Manish Chandra)  
Advocate  
Regn. No. 928/1996

Acceptance Copy



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED  
www.hdfc.com

Director,  
M/s ANS DEVELOPERS Pvt. Ltd. (ANSDPL)

Registered Office:  
308, Tulsiani Chambers  
Nariman Point  
Mumbai - 400021

Communication Address:  
11<sup>th</sup> Floor, Shalimar Titanium,  
Vibhuti Khand  
Gomti Nagar,  
Lucknow - 226010

Ref: H/Lko/ANSDPL/1/JAN/17

Date: January 09, 2017

Dear Sir,

**Sub: (Rs. 150.00 crores) Stand Alone Direct Loan (vide loan account no. 6510237052), Multiple Drawdown, Indian Currency**

With reference to your application and further to our recent discussions, we set out below the terms of the proposed Construction Finance Financial Facility

1	<b>Borrower</b>	ANS DEVELOPERS Pvt. Ltd. (ANSDPL)
2	<b>Amount</b>	<p>Rs. 150.00 crores with following break-up</p> <p><b>Tranche I- Group Housing 1 &amp; 2 (Vista)</b> For development of land - Rs.18.00 crore For construction -Rs. 18.00 crore</p> <p><b>Tranche II- Group Housing 4 &amp; 6 (Belvedere)</b> For development of land - Rs. 12.00 crore For construction - Rs. 20.00 crore</p> <p><b>Tranche III &amp; IV-Group Housing 12 (Chalet) - Rs. 37 crore &amp; Rs. 10 crore respectively.</b> For development of land - Rs.27.00 crore For construction -Rs. 20.00 crore</p> <p><b>Tranche V- Low Rise Group Housing 7</b> For development of land - Rs.12.00 crore For construction - Rs. 5.00 crore</p>

ANS Developers Private Limited

Second Floor, Hindustan Times House, 25 Ashok Marg, Lucknow 226 001.

Tel.: 3988123, 6668800. Fax: 0522-2205106.

Corporate Identity Number: L70100MH1977PLC019916

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.



		<b>Tranche VI-Low Rise Group Housing 8</b> For development of land – Rs.4.00 crore For construction - Rs.5.00 crore  <b>Tranche-VII- Low Rise Group Housing 9</b> For development of land – Rs.4.00 crore For construction - Rs.5.00 crore
3	<b>Purpose</b>	Development of entire land and construction of flats.
4	<b>Term</b>	72 Months from the date/month of first disbursement  <b>Tranche wise term</b>  <b>Tranche I - Group Housing 1 &amp; 2 (Vista) – 65 months</b>  <b>Tranche II- Group Housing 4 &amp; 6 (Belvedere) – 72 months</b>  <b>Tranche III &amp; IV- Group Housing 12 (Chalet 1 &amp; 2) – 72 months</b>  <b>Tranche V- Low Rise Group Housing 7 -53 months</b>  <b>Tranche VI-Low Rise Group Housing 8 -53 months</b>  <b>Tranche VII-Low Rise Group Housing 9-66 months</b>
5	<b>Repayment</b>	ANSDPL will repay 15% of all sales receipts to HDFC towards principal repayment or earlier at HDFC's option, this percentage receivables is subject to review on a quarterly basis based on HDFC's formula. However, ANSDPL will ensure that the maximum principal outstanding from the date of subsequent month of first disbursement of the Loan does not exceed as per the schedule below: <b>Tranche I - Group Housing 1 &amp; 2 (Vista)</b> At the end of 30 <sup>th</sup> month : Rs. 35.50 Crore At the end of 31 <sup>st</sup> month : Rs. 35.00 Crore At the end of 32 <sup>nd</sup> month : Rs. 34.50 Crore At the end of 33 <sup>rd</sup> month : Rs. 34.00 Crore At the end of 34 <sup>th</sup> month : Rs. 33.50 Crore At the end of 35 <sup>th</sup> month : Rs. 32.75 Crore At the end of 36 <sup>th</sup> month : Rs. 32.00 Crore At the end of 37 <sup>th</sup> month : Rs. 31.25 Crore At the end of 38 <sup>th</sup> month : Rs. 30.50 Crore At the end of 39 <sup>th</sup> month : Rs. 29.50 Crore At the end of 40 <sup>th</sup> month : Rs. 28.50 Crore At the end of 41 <sup>st</sup> month : Rs. 27.50 Crore At the end of 42 <sup>nd</sup> month : Rs. 26.50 Crore At the end of 43 <sup>rd</sup> month : Rs. 25.50 Crore At the end of 44 <sup>th</sup> month : Rs. 24.50 Crore At the end of 45 <sup>th</sup> month : Rs. 23.50 Crore At the end of 46 <sup>th</sup> month : Rs. 22.50 Crore At the end of 47 <sup>th</sup> month : Rs. 21.50 Crore At the end of 48 <sup>th</sup> month : Rs. 20.50 Crore At the end of 49 <sup>th</sup> month : Rs. 19.50 Crore At the end of 50 <sup>th</sup> month : Rs. 18.50 Crore At the end of 51 <sup>st</sup> month : Rs. 17.50 Crore At the end of 52 <sup>nd</sup> month : Rs. 16.25 Crore



At the end of 53<sup>rd</sup> month : Rs. 15.00 Crore  
 At the end of 54<sup>th</sup> month : Rs. 13.75 Crore  
 At the end of 55<sup>th</sup> month : Rs. 12.50 Crore  
 At the end of 56<sup>th</sup> month : Rs. 11.25 Crore  
 At the end of 57<sup>th</sup> month : Rs. 10.00 Crore  
 At the end of 58<sup>th</sup> month : Rs. 8.75 Crore  
 At the end of 59<sup>th</sup> month : Rs. 7.50 Crore  
 At the end of 60<sup>th</sup> month : Rs. 6.25 Crore  
 At the end of 61<sup>st</sup> month : Rs. 5.00 Crore  
 At the end of 62<sup>nd</sup> month : Rs. 3.75 Crore  
 At the end of 63<sup>rd</sup> month : Rs. 2.50 Crore  
 At the end of 64<sup>th</sup> month : Rs. 1.25 Crore  
 At the end of 65<sup>th</sup> month : Nil

**Tranche II- Group Housing 4 & 6 (Belvedere)**

At the end of 43<sup>rd</sup> month : Rs. 31.25 Crore  
 At the end of 44<sup>th</sup> month : Rs. 30.50 Crore  
 At the end of 45<sup>th</sup> month : Rs. 29.75 Crore  
 At the end of 46<sup>th</sup> month : Rs. 29.00 Crore  
 At the end of 47<sup>th</sup> month : Rs. 28.25 Crore  
 At the end of 48<sup>th</sup> month : Rs. 27.50 Crore  
 At the end of 49<sup>th</sup> month : Rs. 26.75 Crore  
 At the end of 50<sup>th</sup> month : Rs. 26.00 Crore  
 At the end of 51<sup>st</sup> month : Rs. 25.25 Crore  
 At the end of 52<sup>nd</sup> month : Rs. 24.50 Crore  
 At the end of 53<sup>rd</sup> month : Rs. 23.75 Crore  
 At the end of 54<sup>th</sup> month : Rs. 22.50 Crore  
 At the end of 55<sup>th</sup> month : Rs. 21.25 Crore  
 At the end of 56<sup>th</sup> month : Rs. 20.00 Crore  
 At the end of 57<sup>th</sup> month : Rs. 18.75 Crore  
 At the end of 58<sup>th</sup> month : Rs. 17.50 Crore  
 At the end of 59<sup>th</sup> month : Rs. 16.25 Crore  
 At the end of 60<sup>th</sup> month : Rs. 15.00 Crore  
 At the end of 61<sup>st</sup> month : Rs. 13.75 Crore  
 At the end of 62<sup>nd</sup> month : Rs. 12.50 Crore  
 At the end of 63<sup>rd</sup> month : Rs. 11.25 Crore  
 At the end of 64<sup>th</sup> month : Rs. 10.00 Crore  
 At the end of 65<sup>th</sup> month : Rs. 08.75 Crore  
 At the end of 66<sup>th</sup> month : Rs. 07.50 Crore  
 At the end of 67<sup>th</sup> month : Rs. 06.25 Crore  
 At the end of 68<sup>th</sup> month : Rs. 05.00 Crore  
 At the end of 69<sup>th</sup> month : Rs. 03.75 Crore  
 At the end of 70<sup>th</sup> month : Rs. 02.50 Crore  
 At the end of 71<sup>st</sup> month : Rs. 1.25 Crore  
 At the end of 72<sup>nd</sup> month: Nil

**Tranche III - Group Housing 12 (Chalet 1)**

At the end of 37<sup>th</sup> month : Rs. 36.25 Crore  
 At the end of 38<sup>th</sup> month : Rs. 35.50 Crore  
 At the end of 39<sup>th</sup> month : Rs. 34.75 Crore  
 At the end of 40<sup>th</sup> month : Rs. 34.00 Crore  
 At the end of 41<sup>st</sup> month : Rs. 33.25 Crore  
 At the end of 42<sup>nd</sup> month : Rs. 32.50 Crore  
 At the end of 43<sup>rd</sup> month : Rs. 31.75 Crore  
 At the end of 44<sup>th</sup> month : Rs. 31.00 Crore  
 At the end of 45<sup>th</sup> month : Rs. 30.25 Crore  
 At the end of 46<sup>th</sup> month : Rs. 29.50 Crore  
 At the end of 47<sup>th</sup> month : Rs. 28.75 Crore  
 At the end of 48<sup>th</sup> month : Rs. 28.00 Crore



At the end of 49<sup>th</sup> month : Rs. 27.25 Crore  
 At the end of 50<sup>th</sup> month : Rs. 26.50 Crore  
 At the end of 51<sup>st</sup> month : Rs. 25.50 Crore  
 At the end of 52<sup>nd</sup> month : Rs. 24.50 Crore  
 At the end of 53<sup>rd</sup> month : Rs. 23.50 Crore  
 At the end of 54<sup>th</sup> month : Rs. 22.50 Crore  
 At the end of 55<sup>th</sup> month : Rs. 21.50 Crore  
 At the end of 56<sup>th</sup> month : Rs. 20.50 Crore  
 At the end of 57<sup>th</sup> month : Rs. 19.50 Crore  
 At the end of 58<sup>th</sup> month : Rs. 18.50 Crore  
 At the end of 59<sup>th</sup> month : Rs. 17.50 Crore  
 At the end of 60<sup>th</sup> month : Rs. 16.50 Crore  
 At the end of 61<sup>st</sup> month : Rs. 15.50 Crore  
 At the end of 62<sup>nd</sup> month : Rs. 14.50 Crore  
 At the end of 63<sup>rd</sup> month : Rs. 13.50 Crore  
 At the end of 64<sup>th</sup> month : Rs. 12.50 Crore  
 At the end of 65<sup>th</sup> month : Rs. 11.50 Crore  
 At the end of 66<sup>th</sup> month : Rs. 10.50 Crore  
 At the end of 67<sup>th</sup> month : Rs. 08.75 Crore  
 At the end of 68<sup>th</sup> month : Rs. 07.00 Crore  
 At the end of 69<sup>th</sup> month : Rs. 05.25 Crore  
 At the end of 70<sup>th</sup> month : Rs. 03.50 Crore  
 At the end of 71<sup>st</sup> month : Rs. 01.75 Crore  
 At the end of 72<sup>nd</sup> month : Nil

**Tranche IV- Group Housing 12 (Chalet 2)**

At the end of 57<sup>th</sup> month : Rs. 09.50 Crore  
 At the end of 58<sup>th</sup> month : Rs. 09.00 Crore  
 At the end of 59<sup>th</sup> month : Rs. 08.50 Crore  
 At the end of 60<sup>th</sup> month : Rs. 08.00 Crore  
 At the end of 61<sup>st</sup> month : Rs. 07.50 Crore  
 At the end of 62<sup>nd</sup> month : Rs. 07.00 Crore  
 At the end of 63<sup>rd</sup> month : Rs. 06.50 Crore  
 At the end of 64<sup>th</sup> month : Rs. 06.00 Crore  
 At the end of 65<sup>th</sup> month : Rs. 05.25 Crore  
 At the end of 66<sup>th</sup> month : Rs. 04.50 Crore  
 At the end of 67<sup>th</sup> month : Rs. 03.75 Crore  
 At the end of 68<sup>th</sup> month : Rs. 03.00 Crore  
 At the end of 69<sup>th</sup> month : Rs. 02.25 Crore  
 At the end of 70<sup>th</sup> month : Rs. 01.50 Crore  
 At the end of 71<sup>st</sup> month : Rs. 00.75 Crore  
 At the end of 72<sup>nd</sup> month : Nil

**Tranche V- Low Rise Group Housing 7**

At the end of 30<sup>th</sup> month : Rs. 16.50 Crore  
 At the end of 31<sup>st</sup> month : Rs. 16.00 Crore  
 At the end of 32<sup>nd</sup> month : Rs. 15.50 Crore  
 At the end of 33<sup>rd</sup> month : Rs. 15.00 Crore  
 At the end of 34<sup>th</sup> month : Rs. 14.50 Crore  
 At the end of 35<sup>th</sup> month : Rs. 13.75 Crore  
 At the end of 36<sup>th</sup> month : Rs. 13.00 Crore  
 At the end of 37<sup>th</sup> month : Rs. 12.25 Crore  
 At the end of 38<sup>th</sup> month : Rs. 11.50 Crore  
 At the end of 39<sup>th</sup> month : Rs. 10.75 Crore  
 At the end of 40<sup>th</sup> month : Rs. 10.00 Crore  
 At the end of 41<sup>st</sup> month : Rs. 09.25 Crore  
 At the end of 42<sup>nd</sup> month : Rs. 08.50 Crore  
 At the end of 43<sup>rd</sup> month : Rs. 07.75 Crore



At the end of 44<sup>th</sup> month : Rs. 07.00 Crore  
 At the end of 45<sup>th</sup> month : Rs. 06.25 Crore  
 At the end of 46<sup>th</sup> month : Rs. 05.50 Crore  
 At the end of 47<sup>th</sup> month : Rs. 04.75 Crore  
 At the end of 48<sup>th</sup> month : Rs. 04.00 Crore  
 At the end of 49<sup>th</sup> month : Rs. 03.25 Crore  
 At the end of 50<sup>th</sup> month : Rs. 02.50 Crore  
 At the end of 51<sup>st</sup> month : Rs. 01.75 Crore  
 At the end of 52<sup>nd</sup> month : Rs. 01.00 Crore  
 At the end of 53<sup>rd</sup> month : Nil

**Tranche VI-Low Rise Group Housing 8**

At the end of 30<sup>th</sup> month : Rs. 16.50 Crore  
 At the end of 31<sup>st</sup> month : Rs. 16.00 Crore  
 At the end of 32<sup>nd</sup> month : Rs. 15.50 Crore  
 At the end of 33<sup>rd</sup> month : Rs. 15.00 Crore  
 At the end of 34<sup>th</sup> month : Rs. 14.50 Crore  
 At the end of 35<sup>th</sup> month : Rs. 13.75 Crore  
 At the end of 36<sup>th</sup> month : Rs. 13.00 Crore  
 At the end of 37<sup>th</sup> month : Rs. 12.25 Crore  
 At the end of 38<sup>th</sup> month : Rs. 11.50 Crore  
 At the end of 39<sup>th</sup> month : Rs. 10.75 Crore  
 At the end of 40<sup>th</sup> month : Rs. 10.00 Crore  
 At the end of 41<sup>st</sup> month : Rs. 09.25 Crore  
 At the end of 42<sup>nd</sup> month : Rs. 08.50 Crore  
 At the end of 43<sup>rd</sup> month : Rs. 07.75 Crore  
 At the end of 44<sup>th</sup> month : Rs. 07.00 Crore  
 At the end of 45<sup>th</sup> month : Rs. 06.25 Crore  
 At the end of 46<sup>th</sup> month : Rs. 05.50 Crore  
 At the end of 47<sup>th</sup> month : Rs. 04.75 Crore  
 At the end of 48<sup>th</sup> month : Rs. 04.00 Crore  
 At the end of 49<sup>th</sup> month : Rs. 03.25 Crore  
 At the end of 50<sup>th</sup> month : Rs. 02.50 Crore  
 At the end of 51<sup>st</sup> month : Rs. 01.75 Crore  
 At the end of 52<sup>nd</sup> month : Rs. 01.00 Crore  
 At the end of 53<sup>rd</sup> month : Nil

**Tranche-VII- Low Rise Group Housing 9**

At the end of 43<sup>rd</sup> month : Rs. 08.75 Crore  
 At the end of 44<sup>th</sup> month : Rs. 08.50 Crore  
 At the end of 45<sup>th</sup> month : Rs. 08.25 Crore  
 At the end of 46<sup>th</sup> month : Rs. 08.00 Crore  
 At the end of 47<sup>th</sup> month : Rs. 07.75 Crore  
 At the end of 48<sup>th</sup> month : Rs. 07.50 Crore  
 At the end of 49<sup>th</sup> month : Rs. 07.25 Crore  
 At the end of 50<sup>th</sup> month : Rs. 07.00 Crore  
 At the end of 51<sup>st</sup> month : Rs. 06.75 Crore  
 At the end of 52<sup>nd</sup> month : Rs. 06.50 Crore  
 At the end of 53<sup>rd</sup> month : Rs. 06.25 Crore  
 At the end of 54<sup>th</sup> month : Rs. 06.00 Crore  
 At the end of 55<sup>th</sup> month : Rs. 05.50 Crore  
 At the end of 56<sup>th</sup> month : Rs. 05.50 Crore  
 At the end of 57<sup>th</sup> month : Rs. 04.50 Crore  
 At the end of 58<sup>th</sup> month : Rs. 04.00 Crore  
 At the end of 59<sup>th</sup> month : Rs. 03.50 Crore  
 At the end of 60<sup>th</sup> month : Rs. 03.00 Crore  
 At the end of 61<sup>st</sup> month : Rs. 02.50 Crore  
 At the end of 62<sup>nd</sup> month : Rs. 02.00 Crore

ANS Developers Private Limited

Director



		<p>At the end of 63<sup>rd</sup> month : Rs. 01.50 Crore</p> <p>At the end of 64<sup>th</sup> month : Rs. 01.00 Crore</p> <p>At the end of 65<sup>th</sup> month : Rs. 00.50 Crore</p> <p>At the end of 66<sup>th</sup> month : Nil</p>
6	<b>Security</b>	<p>1. Mortgage of property financed situated at Baghamau i.e. namely Khasra Nos:- 46 P, 47P, 48, 51, 71, 72, 73, 77, 78, 79, 83, 84, 85 ka, 85 kha, 86, 87, 90 ka, 91, 92, 93 ka, 93 kha, 95, 97 ka, 97 kha, 98, 112, 113 ka, 113 kha, 116, 118, 135, 138 ka, 138 kha, 140 ka, 140 kha, 140 ga, 140 gha, 140 nga, 140 cha, 140 chha, 140 ja, 140 jha, 140 nja, 140 Ta, 140 Tha, 140 Da, 140 ta, 140 tha, 141 ka, 141 kha, 143 ka, 144, 146, 150 ka, 150 kha, 150 ga, 151, 152, 153, 154, 155, 157, 158, 159, 174, 175, 180, 220, 221, 225P, 226P, 227P, 228, 230, 231, 232, 233, 236, 237 ka, 237 kha, 245, 247, 257, 258, 264, 265, 266 kha, 266 ga, 304, 307, 313, 321 ka, 321 kha, 321 ga, 322, 323, 324 ka, 327, 329, 330, 331, 332, 333, 346P, 347P, 348, 349, 350, 351, 352, 353, 359 kha, 362, 363, 364, 365 kha, 365 ka, 366 kha, 366 ka, 367, 372, 373, 374, 375, 376, 377, 379, 380 ka, 380 kha, 381, 384, 386, 387 ka, 388, 389, 391, 392, 393, 394, 395, 396, 398, 399, 400, 401, 404P, 419, 423 ka, 424, 433 ka, 434, 435, 436, 438P, 442 ka, 565, 566, 567, 568, 569 ka, 570, 571, 572, 573, 575, 576, 577 ka, 579, 580 ka, 580 kha, 581 ka, 581 kha, 582 ka, 582 kha, 583, 584, 585, 586, 625, 630, 631, 634, 635, 636, 637, 638, 639, 640, 641 ka, 641 kha, 643, 646, 648, 650, 651, 652, 654, 656, 659, 660, 682, 761, 762, 764, 765, 766, 768, 769, 774, 775, 776, 799 excluding units already sold.</p> <p>2. Exclusive charge on scheduled receivables</p> <p>3. Gemni Corp, ANS Constructions Private Limited to join as confirming party</p> <p>4. Personal Guarantee of Mr. Khalid Masood, Mr. Abdulla Masood, Mr. Kunal Seth &amp; Mr. Girdhari Lal Goenka having networth of Rs. 4.08 crore, Rs. 3.79 crore, Rs. 3.78 crore, Rs. 2.49 crore &amp; 3.33 crore respectively as on 31<sup>st</sup> March 2015.</p> <p>5. As this is a loan takeover of loan outstanding of Rs. 27.10 crore from consortium of bank hence <b>disbursement of said loan to be done against security as per Annexure I attached with this offer letter.</b> It may be mentioned that the said security will also serve as part of main security.</p>
7	<b>Total value of Security</b>	Rs. 392 crores as per valuation report dated 21/11/16. As construction of major group housing has not commenced so far hence raw land has been valued to arrive at security value & security cover.
8	<b>Security Cover</b>	2.61 times of the loan amount.
9	<b>Interest Rate</b>	As in the Facility Agreement, inter alia including but not limited to the following:



		<p>The rate of interest applicable on the said Financial Facility is linked to HDFC's Corporate Prime Lending Rate (HDFC CPLR). The HDFC CPLR as on date is 17.65% per annum and the Applicable Rate for the said Financial Facility will be 12.50% per annum. (HDFC CPLR minus 5.15%).</p> <p>(a) You shall pay to HDFC interest on the said Financial Facility at the end of every month, i.e. on or before the last day of every month, at the Applicable Rate, plus tax or other statutory levy, if any. Provided the aforesaid Applicable Rate shall be reset at each "Reset Date" on the said Outstanding Financial Facility amount, based on the then prevailing HDFC CPLR rate, and you shall thereafter pay interest at such reset rate. Provided the last interest installment shall be paid simultaneously with the last installment of the principal amount of the said Financial Facility. Interest shall be payable from the date of first disbursement and shall be calculated on the basis of a year of 365 days</p> <p>(b) "Applicable Rate" shall mean HDFC Corporate Prime Lending Rate (CPLR) plus/ minus Spread that will be applicable from time to time on each disbursement of the said Financial Facility.</p> <p>(c) "Reset Date" shall mean <b>1<sup>st</sup> day of every calendar month</b> from which the Applicable Rate is calculated and becomes Applicable on the Borrower.</p> <p>HDFC may, at its sole discretion, charge interest on the said Financial Facility at the weighted average Rate of interest on the disbursements made out of the said Financial Facility. For the purpose of this clause "weighted average rate" means the weighted mean of the Rates of interest Applicable to the said Financial Facility.</p> <p>HDFC at its option and discretion may change the interest rate spreads as on the date of the signing of the Facility Agreement.</p>
9	<b>Fees</b>	<p>Rs.1,29,37,500/- (Rupees One Crore Twenty nine lacs Thirty Seven Thousand Five Hundred) front ended fee @0.75% of the loan amount sanctioned including applicable taxes. Advance Fee of Rs. 10,00,000/- already received, remaining amount to be paid by cheque along with acceptance of this offer letter.</p>
10	<b>Representations, Warranties and Covenants</b>	<p>1. The Borrower is aware that under the NIIB Regulations, the Lender has considered the immovable property in the Secured Property as primary security. As such the Borrower agrees to preserve the value of the security to the extent of such value as would not expose the Lender to release other collaterals on account of exceeding the limit on Capital Market Exposure Norms. Under any circumstances, if an eventuality so arises, on account of permissible sale during the ordinary</p>

ANS Developers Private Limited

Director



		<p>course of business, the Lender shall not issue any release to the extent it is required to be retained so as to maintain the minimum value for primary security. Any such release would be conditional upon Borrower offering the Lender conditional primary security by nature of immovable property as acceptable to the Lender.</p> <p>2. That the construction in the Project will be carried out in accordance to the highest standards as prevalent in the industry in accordance to the best practices in the industry.</p> <p>3. That he has obtained all environments related clearances applicable to the Project.</p> <p>4. HDFC's Financial Facility will not be subordinate to any other borrowing by the Borrower.</p>
11	<b>Events of Default</b>	<p>An Event of Default would have deemed to have occurred if any default is committed by the Borrower or any of its subsidiary or related parties under any other loan agreement, credit facility agreement or arrangement with the Lender or its subsidiaries and affiliates or any other bank / Financial Institution / Non Banking Financial Company / Housing Finance Company and other Lender / Creditors and in respect of any credit it facility agreement or arrangement with the Lender or its subsidiaries and affiliates and any amount is not paid when due or becomes due and payable prior to the date when it would otherwise have become due, or any creditor of the Borrower, the Guarantor or the subsidiary becomes entitled to declare any borrowed money of the Borrower due and payable, or any facility or commitment available to the Borrower, or Guarantor or any of its subsidiaries relating to borrowed money is withdrawn, suspended or cancelled on account of occurrence of Event of Default in accordance to their respective terms.</p>
12	<b>Legal Costs</b>	For the account of the Borrower whether or not the Financial Facility or any part is drawn.
13	<b>Law and Jurisdiction</b>	Any dispute shall be subject to jurisdiction of courts at Lucknow only.
14	<b>Remarks</b>	<ol style="list-style-type: none"> <li>1. Disbursement to be done as per Annexure II attached.</li> <li>2. Monthly monitoring sheet and all sales leads to be shared with HDFC regularly, first right of refusal of retail loans in the project will be with HDFC. Format of monitoring sheet has been attached as Annexure III.</li> <li>3. Plan of Group Housing 1 &amp; 2(Vista),12(Chalet) has been approved &amp; released by Development Authority. Technical committee has approved the plan of Group Housing 4 &amp; 6(Belvedere) but the same has not been released yet. Plan of low rise group housing 7,8,9 has not yet been submitted. Sanctioned plan will required before disbursement of loan sanctioned against</li> </ol>

*[Signature]*  
Director



		<p>said group housing.</p> <p>4. There is a project loan running from consortium of banks detailed in other borrowings. HDFC will take over the loan subject to adequate security attached as Annexure I which will also serve as part of main security.</p> <p>5. ANSDPL will open an Escrow Account and a Designated Account with HDFC Bank Ltd. ANSDPL will inform flat/unit purchasers to draw all cheques in favour of the said Escrow Account and ensure that all receivables from this project are deposited in the Escrow account. 15 % of all sales receipts to HDFC towards principal repayment from first date of disbursement, or earlier at HDFC's option, this percentage receivable is to be reviewed by HDFC on a quarterly basis based on HDFC's calculations. The balance funds will be transferred to the Designated Account and ANSDPL will utilize it for construction of project financed and for interest payment to HDFC. Strict monitoring of the project will be done either by HDFC itself or may be outsourced.</p>
--	--	---

The Financial Facility availability is subject to documentation. This letter of offer shall stand unilaterally revoked and cancelled and shall be absolutely null and void even after acceptance by you, if:

- (a) There are any material changes in the proposal for which the said Financial Facility is, in principle, sanctioned.
- (b) Any material fact concerning your profits or ability to pay, or any other relevant aspect of your application of Financial Facility is withheld, suppressed, or concealed or not made known to us.
- (c) Any statement made in the application is found to be incorrect or untrue.
- (d) The Facility Agreement and other documents, as required by us are not executed within a period of 30 days from the date hereof or during any further extension of the period mutually agreed upon.
- (e) Any information as may be required by HDFC from time to time pertaining to the project is not furnished in the form prescribed/approved by HDFC.
- (f) As an outcome of logical due diligence, HDFC is of the view that it is unviable to proceed further with the offer as made hereinabove.

ANS Developers Private Limited

  
Director



If the offer is acceptable to you, kindly sign the copy marked "Acceptance Copy" in token of your acceptance and return it within 15 days from the date of this letter alongwith a cheque of balance administrative fee.

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

Yours faithfully,

For HOUSING DEVELOPMENT FINANCE CORPN. LTD

(Sanjeev Chaube)

Business Head-U.P.

Accepted  
AN Accepted Private Limited

  
Director

-----  
(Name & signature of Authorised Signatory)

**Annexure I**

**ANS DEVELOPERS PRIVATE LIMITED  
LAND FREE FROM CHARGE (INTERIM SECURITY)**

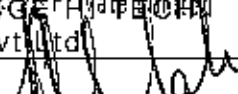
COMPANY NAME	KHASRA NO.	EXTN.	AREA (HECT)	AREA (ACRE)	DEED NO.	TF DEED
ANS CONSTRUCTIONS Pvt Ltd	46		0.013	0.031	7548/14.08.06	NA
ANS CONSTRUCTIONS Pvt Ltd	47		0.339	0.837	7548/14.08.06	NA
ANS CONSTRUCTIONS Pvt Ltd	150	Ka	0.190	0.469	7315/05.08.06	NA
ANS CONSTRUCTIONS Pvt Ltd	180		0.042	0.104	7316/05.08.06	NA
ANS CONSTRUCTIONS Pvt Ltd	307		0.028	0.070	7316/05.08.06	NA
ANS CONSTRUCTIONS Pvt Ltd	654		0.438	1.082	7316/05.08.06	NA
ANS DEVELOPERS Pvt Ltd	73		0.233	0.576	15995/23.10.13	NA
ANS DEVELOPERS Pvt Ltd	108	Kha	0.032	0.078	17453/20.10.14	NA
ANS DEVELOPERS Pvt Ltd	108	Kha	0.032	0.078	7344/08.05.14	NA
ANS DEVELOPERS Pvt Ltd	112		0.090	0.222	13828/22.08.14	NA
ANS DEVELOPERS Pvt Ltd	113	Kha	0.008	0.021	17453/20.10.14	NA
ANS DEVELOPERS Pvt Ltd	113	Kha	0.008	0.021	7344/08.05.14	NA
ANS DEVELOPERS Pvt Ltd	116		0.025	0.062	12534/13.08.15	NA
ANS DEVELOPERS Pvt Ltd	129		0.038	0.095	7344/08.05.14	NA
ANS DEVELOPERS Pvt Ltd	129		0.038	0.095	17453/20.10.14	NA
ANS DEVELOPERS Pvt Ltd	140	Chha	0.554	1.368	687/17.01.16	NA
ANS DEVELOPERS Pvt Ltd	140	Ka	0.206	0.508	4069/30.03.15	NA
ANS DEVELOPERS Pvt Ltd	304		0.126	0.311	6137/16.04.14	NA
ANS DEVELOPERS Pvt Ltd	313		0.146	0.359	11383/27.07.13	NA
ANS DEVELOPERS Pvt Ltd	321	Ka	0.253	0.625	438/12.01.16	NA
ANS DEVELOPERS Pvt Ltd	329		0.057	0.141	15993/23.10.13	NA
ANS DEVELOPERS Pvt Ltd	330		0.057	0.141	15993/23.10.13	NA

*[Signature]*  
Director



ANS DEVELOPERS Pvt Ltd	331		0.153	0.378	18410/10.12.13	NA
ANS DEVELOPERS Pvt Ltd	332		0.156	0.385	18411/10.12.13	NA
ANS DEVELOPERS Pvt Ltd	352		0.059	0.146	7344/08.05.14	NA
ANS DEVELOPERS Pvt Ltd	353		0.019	0.047	7344/08.05.14	NA
ANS DEVELOPERS Pvt Ltd	359	Kha	0.278	0.687	13433/27.08.15	NA
ANS DEVELOPERS Pvt Ltd	362		0.044	0.107	4955/28.03.14	NA
ANS DEVELOPERS Pvt Ltd	362		0.015	0.037	362/12.01.15	NA
ANS DEVELOPERS Pvt Ltd	363		0.051	0.125	4955/28.03.14	NA
ANS DEVELOPERS Pvt Ltd	363		0.017	0.042	362/12.01.15	NA
ANS DEVELOPERS Pvt Ltd	364		0.045	0.110	4955/28.03.14	NA
ANS DEVELOPERS Pvt Ltd	364		0.015	0.037	362/12.01.15	NA
ANS DEVELOPERS Pvt Ltd	377		0.188	0.463	4955/28.03.14	NA
ANS DEVELOPERS Pvt Ltd	377		0.063	0.156	362/12.01.15	NA
ANS DEVELOPERS Pvt Ltd	384		0.101	0.249	4955/28.03.14	NA
ANS DEVELOPERS Pvt Ltd	384		0.034	0.084	362/12.01.15	NA
ANS DEVELOPERS Pvt Ltd	386		0.082	0.203	4955/28.03.14	NA
ANS DEVELOPERS Pvt Ltd	386		0.027	0.067	362/12.01.15	NA
ANS DEVELOPERS Pvt Ltd	423	Ka	0.035	0.086	14590/26.09.13	NA
ANS DEVELOPERS Pvt Ltd	568		0.113	0.280	13388/14.04.14	NA
ANS DEVELOPERS Pvt Ltd	570		0.417	1.030	687/17.01.16	NA
ANS DEVELOPERS Pvt Ltd	577	Ka	0.050	0.123	14709/30.09.13	NA
ANS DEVELOPERS Pvt Ltd	582	Ka	0.234	0.578	15519/23.09.14	NA
ANS DEVELOPERS Pvt Ltd	584		0.044	0.109	18118/31.10.14	NA
ANS DEVELOPERS Pvt Ltd	584		0.088	0.217	14777/04.09.14	NA
ANS DEVELOPERS Pvt Ltd	585		0.111	0.273	11383/27.07.13	NA
ANS DEVELOPERS Pvt Ltd	586		0.026	0.063	11383/27.07.13	NA
ANS DEVELOPERS Pvt Ltd	631		0.254	0.626	9011/05.06.14	NA
ANS DEVELOPERS Pvt Ltd	631		0.254	0.626	9010/05.06.14	NA
ANS DEVELOPERS Pvt Ltd	637		0.216	0.534	14777/04.09.14	NA

ANS DEVELOPERS Pvt Ltd	765		0.051	0.126	14709/30.09.13	NA
ANS DEVELOPERS Pvt Ltd	775		0.043	0.106	14709/30.09.13	NA
ANS DEVELOPERS Pvt Ltd	776		0.043	0.106	14709/30.09.13	NA
ANS DEVELOPERS Pvt Ltd	799		0.083	0.205	11265/09.07.14	NA
DEVIRISHI DEVELOPERS Pvt Ltd	313		0.146	0.360	7347/08.06.11	4798/15
ELEVENTH FLOOR PROPERTIES Pvt Ltd	175		0.250	0.618	7611/17.08.06	4798/15
ELEVENTH FLOOR PROPERTIES Pvt Ltd	180		0.042	0.104	7611/17.08.06	4798/15
ELEVENTH FLOOR PROPERTIES Pvt Ltd	307		0.028	0.070	7611/17.08.06	4798/15
ELEVENTH FLOOR PROPERTIES Pvt Ltd	584		0.089	0.219	7611/17.08.06	4798/15
ELEVENTH FLOOR PROPERTIES Pvt Ltd	660		0.060	0.148	12132/29.12.06	4798/15
HARI GANGA FARMS Pvt Ltd	73		0.033	0.082	8922/26.09.06	4798/15
HARI GANGA FARMS Pvt Ltd	155		0.080	0.198	9141/26.09.06	4798/15
HARI GANGA FARMS Pvt Ltd	247		0.056	0.138	8922/26.09.06	4798/15
HARI GANGA FARMS Pvt Ltd	324	Ka	0.190	0.469	9141/26.09.06	4798/15
HARI GANGA FARMS Pvt Ltd	333		0.163	0.403	16979/19.11.13	4798/15
HARI GANGA FARMS Pvt Ltd	572		0.111	0.274	11134/24.07.13	4798/15
HARI GANGA FARMS Pvt Ltd	573		0.019	0.047	8922/26.09.06	4798/15
HARI GANGA FARMS Pvt Ltd	575		0.101	0.249	11134/24.07.13	4798/15
HARI GANGA FARMS Pvt Ltd	138	Ka	0.145	0.358	11134/24.07.13	4798/15
JATADHARI PROPERTIES Pvt Ltd	404		0.051	0.126	8335/05.09.06	4798/15
JATADHARI PROPERTIES Pvt Ltd	799		0.089	0.219	6188/04.07.06	4798/15
LEGACY BUILDWELL Pvt Ltd	97	Ka	0.018	0.044	12928/29.09.11	4798/15
LEGACY BUILDWELL Pvt Ltd	135		0.028	0.069	12928/29.09.11	4798/15
LEGACY BUILDWELL Pvt Ltd	636		0.057	0.141	12928/29.09.11	4798/15
MAHINDER PROPERTIES Pvt Ltd	576		0.057	0.140	11900/22.12.06	4251/15
MAHINDER PROPERTIES Pvt Ltd	576		0.028	0.070	11901/22.12.06	4251/15
MAHINDER PROPERTIES Pvt Ltd	579		0.108	0.266	10889/25.11.06	4251/15
PRESTIGE PHARM CITY Pvt Ltd	398		0.316	0.781	19599/30.12.13	5396/15

  
Director



PRESTIGE SAI HOUSING Pvt Ltd	140	Da	0.051	0.126	11787/01.08.13	5396/15
PRESTIGE SAI HOUSING Pvt Ltd	140	Kha	0.015	0.037	11787/01.08.13	5396/15
PRESTIGE SAI HOUSING Pvt Ltd	143	Ka	0.310	0.766	11787/01.08.13	5396/15
PRESTIGE SAI HOUSING Pvt Ltd	144		0.076	0.188	11787/01.08.13	5396/15
PRESTIGE SAI HOUSING Pvt Ltd	220		0.097	0.240	11787/01.08.13	5396/15
PRESTIGE SAI HOUSING Pvt Ltd	230		0.205	0.506	11790/01.08.13	5396/15
PRESTIGE SAI HOUSING Pvt Ltd	245		0.235	0.580	16209/22.11.11	5396/15
PRESTIGE SAI HOUSING Pvt Ltd	264		0.095	0.235	11787/01.08.13	5396/15
PRESTIGE SAI HOUSING Pvt Ltd	265		0.095	0.235	11787/01.08.13	5396/15
PRESTIGE SAI HOUSING Pvt Ltd	391		0.004	0.010	11787/01.08.13	5396/15
PRESTIGE SAI HOUSING Pvt Ltd	438		0.169	0.417	11787/01.08.13	5396/15
PRESTIGE SAI HOUSING Pvt Ltd	635		0.107	0.264	11787/01.08.13	5396/15
SARASWATI INFOTECH Pvt. Ltd	140	nga	0.332	0.820	2139/10.02.14	5396/15
TITANIUM REALTY PROJECTS Pvt Ltd	90	Ka	0.005	0.012	10331/03.08.11	5396/15
TITANIUM REALTY PROJECTS Pvt Ltd	92		0.033	0.082	10331/03.08.11	5396/15
TITANIUM REALTY PROJECTS Pvt Ltd	232		0.056	0.137	11788/01.08.13	5396/15
TITANIUM REALTY PROJECTS Pvt Ltd	237	Ka	0.017	0.041	11788/01.08.13	5396/15
TITANIUM REALTY PROJECTS Pvt Ltd	774		0.079	0.194	10331/03.08.11	5396/15
<b>TOTAL</b>			<b>10.601</b>	<b>26.184</b>		

ANS Developers Private Limited

*[Signature]*  
Director



**Annexure II**  
**STAGES FOR DISBURSEMENT SCHEDULE – CHALET**

Sr. no.	Stage of work	Construct ion Cost	Cost Incurred	Projected Disbursement	Projecte d Sales (Number of Units)	Actual Sales (to be filled at the time of each disbursemen t
1	Land and Development (Road, Boundary Wall, excavation, external electrification)	90.19	78.41	12.00	51.00	
	Foundation + Basment + work upto plinth	2.94	-	2.50		
2	RCC work from Plinth to 20% of total level slab	19.62		4.50	95.00	
3	RCC work from 20% to 40% of total level slab	26.16		4.00	95.00	
4	RCC work from 40% to 60% of total level slab	26.16		4.00	100.00	
5	RCC work from 60% to 80% of total level slab	26.16		4.00	100.00	
6	RCC work from 80% to Top level slab	26.16		4.00	100.00	
7	Completion of entire RCC work & Brick work	26.16		4.00	100.00	
8	Completion of plastering (internal + external) + flooring	26.16		4.00	100.00	
9	completion of plumbing and painting etc. finishing	26.16		4.00	100.00	
	<b>TOTAL</b>	<b>295.85</b>	<b>78.41</b>	<b>47.00</b>	<b>841.00</b>	

ANS Developers Private Limited  
  
 Director



**Annexure II**  
**STAGES FOR DISBURSEMENT SCHEDULE – BELVEDERE**

Sr. no.	Stage of work	Construction Cost	Cost Incurred	Projected Disbursement	Projected Sales (Number of Units)	Actual Sales (to be filled at the time of each disbursement)
1	Land and Development (Road, Boundary Wall, excavation, external electrification)	41.08	36.92	4.00	24.00	
	Foundation + Basement + work upto plinth	2.77	-	2.50		
2	RCC work from Plinth to 20% of total level slab	12.32		4.00	24.00	
3	RCC work from 20% to 40% of total level slab	12.32		3.00	24.00	
4	RCC work from 40% to 60% of total level slab	12.32		3.00	24.00	
5	RCC work from 60% to 80% of total level slab	12.32		3.00	24.00	
6	RCC work from 80% to Top level slab	12.32		3.00	24.00	
7	Completion of entire RCC work & Brick work	12.32		3.00	24.00	
8	Completion of plastering (internal + external) + flooring	12.32		3.00	24.00	
9	completion of plumbing and painting etc. finishing	9.24		3.50	32.00	
	<b>TOTAL</b>	<b>139.29</b>	<b>36.92</b>	<b>32.00</b>	<b>224.00</b>	

ANS Developers Private Limited

  
Director



# Annexure II

## STAGES FOR DISBURSEMENT SCHEDULE - VISTA

Sr. no.	Stage of work	Construct ion Cost	Cost Incurre d	Projected Disbursement	Projecte d Sales (Number of Units)	Actual Sales (to be filled at the time of each disburseme nt
	Land and Development (Road, Boundary Wall, excavation, external electrification)	63.52	57.52	6.00		
1	Foundation + Basment + work upto plinth	4.13	4.13			
2	RCC work from Plinth to 20% of total level slab	23.82	22.82	1.00		
3	RCC work from 20% to 40% of total level slab	23.82	12.82	11.00	490.00	
4	RCC work from 40% to 60% of total level slab	17.59		3.00	15.00	
5	RCC work from 60% to 80% of total level slab	17.59		3.00	15.00	
6	RCC work from 80% to Top level slab	17.59		3.00	15.00	
7	Completion of entire RCC work & Brick work	17.59		3.00	15.00	
8	Completion of plastering (internal + external) + flooring	17.59		3.00	15.00	
9	completion of plumbing and painting etc. finishing	23.90		3.00	15.00	
	<b>TOTAL</b>	<b>227.16</b>	<b>97.29</b>	<b>36.00</b>	<b>580.00</b>	

ANS Developers Private Limited

  
Director



**Annexure II**  
**STAGES FOR DISBURSEMENT SCHEDULE -LOW GROUP HOUSING 7**

Sr. no.	Stage of work	Construction Cost	Cost Incurred	Projected Disbursement	Projected Sales (Number of Units)	Actual Sales (to be filled at the time of each disbursement)
	Land and Development (Road, Boundary Wall, excavation, external electrification)	35.63	30.56	5.00	12.00	
1	Foundation + Basement + work upto plinth	2.47		2.00		
2	RCC work from Plinth to 20% of total level slab	11.00		5.00	18.00	
3	RCC work from 20% to 40% of total level slab	11.00		5.00	18.00	
4	RCC work from 40% to 60% of total level slab	11.00			18.00	
5	RCC work from 60% to 80% of total level slab	11.00			18.00	
6	RCC work from 80% to Top level slab	11.00			18.00	
7	Completion of entire RCC work & Brick work	11.00			18.00	
8	Completion of plastering (internal + external) + flooring	11.00			18.00	
9	completion of plumbing and painting etc. finishing	8.25			24.00	
	<b>TOTAL</b>	<b>123.32</b>	<b>30.56</b>	<b>17.00</b>	<b>162.00</b>	

ANS Developer Private Limited

*[Signature]*  
Director



**Annexure II**

**STAGES FOR DISBURSEMENT SCHEDULE -LOW GROUP HOUSING 8**

Sr. no.	Stage of work	Constructi on Cost	Cost Incurred	Projected Disbursement	Projected Sales (Number of Units)	Actual Sales (to be filled at the time of each disbursement)
1	Land and Development (Road, Boundary Wall, excavation, external electrification)	35.01	32.27	2.50	11.00	
	Foundation + Basment + work upto plinth	2.32	-	2.00		
2	RCC work from Plinth to 20% of total level slab	11.61		4.50	20.00	
3	RCC work from 20% to 40% of total level slab	11.61		-	20.00	
4	RCC work from 40% to 60% of total level slab	11.61			20.00	
5	RCC work from 60% to 80% of total level slab	11.61			20.00	
6	RCC work from 80% to Top level slab	11.61			20.00	
7	Completion of entire RCC work & Brick work	11.61			20.00	
8	Completion of plastering (internal + external) + flooring	11.61			20.00	
9	completion of plumbing and painting etc. finishing	11.61			20.00	
	<b>TOTAL</b>	<b>130.20</b>	<b>32.27</b>	<b>9.00</b>	<b>171.00</b>	

ANS Developers Private Limited  
  
 Director



**Annexure II**  
**STAGES FOR DISBURSEMENT SCHEDULE -LOW GROUP HOUSING 9**

Sr. no.	Stage of work	Construction Cost	Cost Incurred	Projected Disbursement	Projected Sales (Number of Units)	Actual Sales (to be filled at the time of each disbursement)
	Land and Development (Road, Boundary Wall, excavation, external electrification)	32.93	30.36	2.00	11.00	
1	Foundation + Basement + work upto plinth	2.18		2.00		
2	RCC work from Plinth to 20% of total level slab	10.92		5.00	18.00	
3	RCC work from 20% to 40% of total level slab	10.92			18.00	
4	RCC work from 40% to 60% of total level slab	10.92			18.00	
5	RCC work from 60% to 80% of total level slab	10.92			18.00	
6	RCC work from 80% to Top level slab	10.92			18.00	
7	Completion of entire RCC work & Brick work	10.92			18.00	
8	Completion of plastering (internal + external) + flooring	10.92			18.00	
9	completion of plumbing and painting etc. finishing	10.92			24.00	
	<b>TOTAL</b>	<b>122.48</b>	<b>30.36</b>	<b>9.00</b>	<b>161.00</b>	

ANS Developers Private Limited

*[Signature]*  
Director



### Annexure III

Cost of the project	Amount Spent	Amount to be spent	Total Consideration for sold units	Amount Demanded	Amount Received
A	B	A-B=C	D	E	F
Balance to be received from amount demanded	Balance yet to be demanded from units sold	Sales proceed of unsold units	Total receivables	Net Surplus	
E-F=G	D-F=H	I	I+H+G=J	J-C	
	Units	Area	Rate / sq. ft		
Total	-	-			
Tenant	-	-			
Sold	-	-	-		
Unsold	-	-	-		

ANS Developments Private Limited

  
Director



Details of borrowings (other than HDFC) by the Group:

No	Company	Name of the bank/ Institution	Project Name/ Location	Sanctioned Amount in Lacs	Disbursed Amount	O/s Amount	ROI	Security
					Rs in lacs	Rs in lacs	% p.a.	
1	Shalimar Corp Limited	Punjab National Bank	Shalimar Gallant, Mahanagar, Lucknow	14000	14000	5000	13.00	Project Shalimar Gallant
2	Shalimar Corp Limited	Syndicate Bank	Rent Discounting	1900	1900	1774	11.70	Shalimar Corporate Park and Area under lease to Vodafone
3	ANS Developers P Ltd.	Syndicate Bank, Punjab National Bank, Allahabad Bank, Bank of India, Bank of Baroda & Union Bank of India	Shalimar One world	30000	2710	2710	12.85	Shalimar Oneworld
	<b>TOTAL</b>			<b>45900</b>	<b>18610</b>	<b>9484</b>		

ANS Developers Private Limited

  
Director

