

Builders Copy



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED
www.hdfc.com

Directors,
Lakshya Real-Infra Pvt. Ltd.
S-561, BHAGWATI BUSINESS CENTER
122, SCHOOL BLOCK
SHAKARPUR
DELHI - 110092

Corporate office:
4th Floor, Navchetna Kendra
10, Ashok Marg
Lucknow - 226001

Ref: H/Lko/LRPL/1/March/18

Lac no: 6510217917

Date: March 23, 2018

Dear Sir,

Sub: (Rs. 04.00 crores) Stand Alone Direct Loan, Multiple Drawdown, Indian Currency

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

1	Borrower	Lakshya Realinfra Pvt. Ltd. (LRPL)
2	Amount	Sanctioned - Rs.4.00 crore Loan o/s - Rs.2.20 crore Undisbursed - Rs.0.88 crore Exposure - Rs.3.08 crore
3	Original Term	36 months
4	Revised Term	54 months
5	Repayment	LRPL will repay 25 % 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, LRPL 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: At the end of 25 th Month/July '17: 0.00 cr At the end of 26 th Month/August '17: 0.00 cr At the end of 27 th Month/September '17: 0.00 cr At the end of 28 th Month/October'17: 0.00 cr

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

Tel: 3989123, 6668800. Fax: 0522-2205106.

Corporate Identity Number: L70100MH1977PLCD19916

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

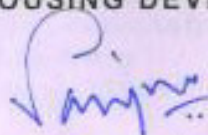
	<p>At the end of 29th Month/November '17: 0.00 cr</p> <p>At the end of 30th Month/December '17: 0.00 cr</p> <p>At the end of 31st Month/January '18: 0.00 cr</p> <p>At the end of 32nd Month/February '18: 0.00 cr</p> <p>At the end of 33rd Month/March '18: 0.00 cr</p> <p>At the end of 34th Month/April '18: 0.00 cr</p> <p>At the end of 35th Month/May '18: 0.00 cr</p> <p>At the end of 36th Month/June '18: 0.00 cr</p> <p>At the end of 37th Month/July '18: 0.00 cr</p> <p>At the end of 38th Month/August '18: 0.00 cr</p> <p>At the end of 39th Month/September '18: 0.00 cr</p> <p>At the end of 40th Month/October '18: 0.00 cr</p> <p>At the end of 41st Month/November '18: 0.00 cr</p> <p>At the end of 42nd Month/December '18: 0.00 cr</p> <p>At the end of 43rd Month/January '19: 02.88 cr</p> <p>At the end of 44th Month/February '19: 02.68 cr</p> <p>At the end of 45th Month/March '19: 02.48 cr</p> <p>At the end of 46th Month/April '19: 02.23 cr</p> <p>At the end of 47th Month/May '19: 01.98 cr</p> <p>At the end of 48th Month/June '19: 01.73 cr</p> <p>At the end of 49th Month/July '19: 01.48 cr</p> <p>At the end of 50th Month/August '19: 01.18 cr</p> <p>At the end of 51st Month/September '19: 00.88 cr</p> <p>At the end of 52nd Month/October '19: 00.58 cr</p> <p>At the end of 53rd Month/November '19: 00.28 cr</p> <p>At the end of 54th Month/December '19: NIL</p>
6	<p>Security</p> <ol style="list-style-type: none"> 1. Mortgage of property financed i.e. plot khasra no. 1315, Village Aurangabad Khalsa, Lucknow measuring about 3910 sqmt approx. with all construction thereon present and future excluding units already sold. 2. An exclusive charge on the scheduled receivables under the documents entered into with the customers of the funded project by the Borrower, and all insurance proceeds, both present and future. <u>Scheduled Receivables:</u> Receivables /cash flows/revenues including booking amounts arising out of or in connection with or relating to the project. 3. Personal Guarantee of Mr. D P Das, Mr. R S Asthana, Mr. Suresh Chand Agarwal & Mr. Suraj Awana having networth of Rs. 5.82 crore, Rs. 2.62 crore, Rs. 2.33 crore & Rs.

		10.44 crore respectively as on 31 st March 2014.
7	Administrative fees	1.00% of the loan amount (outstanding and undisbursed) plus the applicable taxes.

The other terms & conditions will remain same as per offer letter dated 18th May, 2015 and revision letter date 1st June 2015.

Yours faithfully,

For HOUSING DEVELOPMENT FINANCE CORPN. LTD



(Sanjeev Chaube)

Business Head-U.P.

For LAKSHYA REALINFRA PVT. LTD.



AUTHORISED SIGNATORY

Accepted,

(Name & signature of Authorised Signatory)