BAJAJ FINSERV

Date: 24th May'2025

To
Khaitan Construction LLP
1st, 10A, Rawdon Enclave,
Rawdon Street, Kolkata,
West Bengal, 700017

Dear Mr. Ravindra Khaitan and Mr. Rajkumar Khaitan

Sub: Sanction Letter for Financial Assistance by way of Rupee Term Loan of Rs. 40.00 Crores towards project "Prudent Antara"

Basis the Information shared between Bajaj Housing Finance Ltd. (BHFL) & You, we, at your request, in principle agree to extend the Facility subject to the terms and conditions as mentioned below.

Kindly note, this Sanction Letter is subject to completion of comprehensive legal, financial, technical and other due diligence to the satisfaction of BHFL and should not be construed as giving rise to any binding obligation on part of BHFL. BHFL reserves the right to cancel, add, modify or alter the entire or partly any terms and conditions including Facility Amount and terms and condition set basis further due diligence.

Unless BHFL receives duplicate copy of this Letter, duly signed in token of acceptance, within 5 days from the date of this Letter and unless agreements / documents are signed / executed in respect of the Facilities within 30 days from the date of acceptance of this Letter, the Offer may be rescinded by BHFL.

Regards,

BAJAJ HOUSING FINANCE LTD.

Authorized signatory

Approved and accepted by the Borrower

Khaitan Construction LLP

Signature(s) ________________

Partner / Authorised Signatory

Date 24.05.2025

Name Ravindra khaitan

Designation partner.

Rkkhaitan

For Prudent Infrarealty Private Limited

Authorised Signatory/Director

BAJAJ HOUSING FINANCE LIMITED

www.bajajhousingfinance.in

Branch Office: 42A, Shekphare Sarani, Building Name-Express Tower, 3rd Floor, Near EBB Mall, Kolkata- 700017, West Bengal

Registered Office: Bajaj Auto Limited Complex, Mumbai-Pune Road, Akurdi, Pune 411035, Maharashtra
Corporate Identity Number (CIN): L65910PN2008PLC132228
Tel: +91 20718 78060 | **Email:** bhflwecare@bajajhousing.co.in

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Terms & Conditions:

Borrower	Khaitan Construction LLP
Co-Borrower	Mr. Ravindra Khaitan, Mr. Rajkumar Khaitan and Prudent Infrarealty Private Limited
Developer	Khaitan Construction LLP (Prudent Group)
Lender	Bajaj Housing Finance Limited (BHFL)
Project	Prudent Antara ("The Project")
Facility	Loan not exceeding Rs. 40,00,00,000 (Rupees Forty Crores Only) for the purpose of construction cost & ancillary expenses related to the Project referred to as the "Facility".
Purpose of Facility	• Facility will be used towards construction cost & ancillary expenses related to the Project • The Facilities, either in part or in full, will not be used for investment in capital markets or any other activity which is prohibited as per RBI or any illegal activity.
Tenure	Total tenure not exceeding 66 months including Principal standstill period of 36 months from date of first disbursement of Facility
Interest on the Facilities	• As on date, the Reference Rate of BHFL-CF-FRR is 18.00% per annum, spread is -7.25% per annum and the applicable rate is 10.75% per annum (subject to below point). • In the event of any change/s in the Reference Rate post the date of sanction acceptance, the spread would remain unchanged, and the applicable rate would get revised in line with the change in Reference Rate. The Reference Rate, as applicable at the time of disbursal, will be applicable to the loan. • The Rate of Interest for each loan is determined considering, profile of the borrower(s), tenure of relationship with the borrower(s), market reputation, Bureau check, repayment track record of the borrower(s), cost of borrowed funds, credit risk and default risk in the related business segment, historical performance of similar homogeneous clients, future potential, group strength, overall customer yield, nature and value of primary and collateral security, etc., accordingly, BHFL may charge different rate of interest to different borrower(s). For more details on interest rates please visit Company's website www.bajajhousingfinance.in.
Interest Reset Details	First Interest Reset Date: Date of disbursal Interest Reset Frequency: ☑ Immediately ☐ Monthly ☐ Quarterly ☐ Semi Annually ☐ Annually
Processing fees/ Commitment fees for the facility	• The Borrower will pay 0.75% of the Facility Amount plus all applicable taxes and statutory levies upon issuance of final sanction letter. • The Borrower will pay the charges towards legal diligence and technical evaluation / valuation of the project. • The fees will be non-refundable. • The Borrower understands that BHFL uses two different terminologies for total charges. The upfront fees that is paid before sanction is known as commitment fees & fees paid after sanction is known as processing fees. Both clubbed together represents total charges at the rate defined above.
Home Loan	• Borrower to provide prominent display of home loan offerings of BHFL to all its

Khaitan Construction LLP

Partner / Authorised Signatory

For Prudent Infrarealty Private Limited

Authorised Signatory/Director

RKkhaitan

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Registered Office: Bajaj Auto Limited Complex, Mumbai-Pune Road, Akurdi, Pune 411035, Maharashtra
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Tel: +91 20718 78060 | **Email:** bhflwecare@bajajhousing.co.in

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	potential customers and give space and access to all potential home loan customers on preferential basis to BHFL including sharing of leads and physical access to walk in customers and prominent display of BHFL offering in sales office wherein walk in customers of the project are being attended to. • Borrower to ensure that under no circumstances any other lender can be given preferential access to potential home loan customers at the project being financed by BHFL. • In case where home buyers desire to purchase unit in the Project and who intends to avail a home loan, the Borrower shall refer such home buyers to BHFL for the home loan. • BHFL undertakes to offer market competitive schemes (in line with all major industry players) and prices available to customers buying units in the project.
Marketing	• The Borrower agrees and confirms that while undertaking any marketing activity with respect to the Project, whether online or offline, including the website where the Project details are mentioned, the Borrower will mention **"Project is Mortgaged with and Funded by Bajaj Housing Finance Limited. No objection certificate/ permission to mortgage from Bajaj Housing Finance Limited will be provided for sale of flats"** in the pamphlets, brochures, advertisement hoarding, boards, mailers etc. pertaining to the Project. This is a regulatory requirement as per the Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, as amended from time to time, issued by the Reserve Bank of India ("RBI Directions"). • Disbursal of second tranche will be done only post compliance of this regulatory requirement.
Prepayment/ Foreclosure Charges	• No prepayment charges throughout the tenure of the facility if prepayments are done as per the terms stipulated in the sanction letter & loan agreement. In case of any prepayment over & above the stipulated terms, BHFL reserves the right to levy pre-payment charges of upto 2% on such part payments. • Any partial prepayment would require prior written notice of 45 days from the Borrower. In the absence of such a notice, adjustment of such prepayment against principal outstanding will be done post 45 days only. • In case of balance transfer loans, BHFL reserves the right to charge pre-closure charges on the undisbursed amount. In case of other loans, BHFL reserves the right to charge pre-closure charges on the undisbursed amount if it is more than 10% of the sanction amount. • 2% prepayment charges on the outstanding amount in case of takeover by any financial institution.
Disbursement schedule	The facility amount of Rs. 40.00 Cr will be disbursed upon compliance of sales, construction cost, collection and committed receivables milestone as mentioned below:

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Partner / Authorised Signatory

For Prudent Infrarealty Private Limited

Authorised Signatory/Director

R K Khaitan

S. No.	Tranche Disbursement	Cumulative Disbursement Schedule	% of Project Cost Incurred (Ex. Land/JDA & Interest)	Cumulative Sales Milestone	Cumulative Collection Milestone	Committed Receivables
	Rs. in Cr	Rs. in Cr	%	(In sq. ft)	Rs. in Cr	Rs. in Cr
1	6.00	6.00	6.00%	13,171	0.04	5.27
2	4.00	10.00	15.25%	20,171	1.04	7.21
3	4.00	14.00	21.50%	38,171	3.29	12.52
4	5.00	19.00	30.00%	56,171	6.29	17.08
5	4.00	23.00	40.00%	74,171	10.29	20.64
6	4.00	27.00	50.00%	95,171	15.29	24.46
7	5.00	32.00	59.50%	1,16,171	20.79	27.78
8	4.00	36.00	69.00%	1,37,171	26.79	30.60
9	4.00	40.00	77.00%	1,58,171	32.79	33.42

Note: We will disburse the 1st tranche of Rs. 6.00 Cr post security perfection and satisfaction of pre-disbursement conditions.

Common Conditions:

- 1st tranche will be disbursed only after RERA registration
- Apart from meeting the milestones as mentioned above, one of the pre-conditions for disbursal of 2nd tranche will be subject to compliance of the clause "**Project is Mortgaged with and funded by Bajaj Housing Finance Limited. No objection certificate/ permission to mortgage from Bajaj Housing Finance Limited will be provided for sale of flats**" by the Borrower in the pamphlets, brochures, advertisement hoarding, boards, mailers etc. pertaining to the Project as per the RBI Master Directions dated February 17, 2021 with reference no. DOR.FIN.HFC.CC.No.120/03.10.136/2020-21 as amended from time to time.
- Both sales and construction milestone need to be adhered for release of every tranche amount.
- Project cost excludes land and interest cost.
- CA Certified cost incurred has to be submitted for every tranche disbursal certifying the tranche amount has been used towards project.
- Sales will be considered for only Sanctioned Units.
- The achievement of the Sales milestones, Cash flow and Tranche disbursal amount will be ascertained and considered as per the internal parameters of BHFL at its sole discretion.
- Entire loan funded by BHFL, collections from sale of units in the project as well as Borrower equity infused in the project to be utilized only for construction of the funded project, except as specifically mentioned herein. In case of any non-compliance, the Lender reserves the right to levy penal charges as per Annexure I and/or increase the escrow sweep percentage until such non-compliance apart from withholding any impending tranche disbursal.

Repayment for Facilities	• Interest to be serviced monthly during the principal standstill period from the current account of the Borrower through ECS/PDC's/NACH.

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	• Due date for the repayment will be 15th of every month • Amount credited in the escrow account from the first date of disbursement to be transferred to the sweep-in account till the maturity of the facilities in the below ratio. Remaining amount will be transferred to the current account of the Borrower. <table><tr><th>Period</th><th>Collection Amount</th><th>Sweep</th></tr><tr><td>1st month to 15th month</td><td>Till Rs. 15.00 Cr</td><td>15%</td></tr><tr><td>16th month to 24th month</td><td>Above Rs. 15.00 Cr to Rs. 31.00 Cr</td><td>35%</td></tr><tr><td>25th month to 36th month</td><td>Above Rs. 31.00 Cr to Rs. 47.00 Cr</td><td>50%</td></tr><tr><td>Above 36th month</td><td>Above Rs. 47.00 Cr</td><td>70%</td></tr></table>The sweeps will be increased as per collection milestones or as per timeline method whichever is earlier. However, sweep will be increased to minimum 80% post completion of the Project. The Borrower agrees that the percentage of escrow sweep can be reviewed and revised by the Lender on a quarterly basis and also at the time of the disbursement of each tranche. Calculation of Equated Monthly Principal (EMP) after the end of principal standstill period: At the end of the principal standstill period, the total disbursed amount will be divided by remaining tenure. This amount, called Ideal EMP, will remain constant for the remaining loan tenure until any additional disbursal done in loan account. Such Ideal EMP will be deducted from the total disbursed amount at the end of principal standstill period to arrive at the Ideal POS. This Ideal POS will be calculated for the remaining tenure by deducting the Ideal EMP from the Ideal POS every month. The actual POS will be compared against this Ideal POS every month. In case the actual POS is lower than the Ideal POS, no EMP will be payable for that month. In case actual POS is more than the Ideal POS, the differential amount will need to be paid on the due date. Interest amount will be calculated on a daily basis on the actual POS & will need to be paid on the due date. In case of any additional disbursal during the loan tenure, such additional disbursed amount will get divided by the remaining loan tenure & the Ideal EMP will increase accordingly.
Minimum Selling Price	Minimum Selling Price (MSP) for the Project is Rs. 4,200 per sq. ft. on saleable area. If the selling price is lower than the MSP, the Borrower is required to deposit the difference amount as per the prevailing escrow sweep percentage with BHFL immediately in the month of such sale. BHFL reserves the right to calculate the security & receivable cover on such reduced rates if sales are frequently happening at reduced rates and ask the Borrower to take necessary steps to reinstate the stipulated covers.
Scheduled receivables	• Receivables / Cash flows / Revenues (including booking amounts arising out of or in connection with or relating to the Project and all insurance proceeds both present and future. • The Borrower will maintain a minimum net receivable cover of 1.75x of the principle outstanding during the tenor of the facilities. Any shortfall in the net receivable cover would be met by assigning additional receivables or reducing principal outstanding through prepayment to the satisfaction of BHFL.
Escrow account	• The Borrower will have to open an escrow account with the designated bank as identified by the Lender. • The Borrower shall ensure that all the scheduled receivables of the Project are

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deposited only in the Designated account opened as per RERA guidelines in compliance with BHFL.

- Amount credited in the escrow account from the first date of disbursement to be transferred to the sweep-in account till the maturity of the facilities in the below ratio. Remaining amount will be transferred to the current account of the Borrower.

Period	Collection Amount	Escrow Sweep
1st month to 15th month	Till Rs. 15.00 Cr	15%
16th month to 24th month	Above Rs. 15.00 Cr to Rs. 31.00 Cr	35%
25th month to 36th month	Above Rs. 31.00 Cr to Rs. 47.00 Cr	50%
Above 36th month	Above Rs. 47.00 Cr	70%

The sweeps will be increased as per collection milestones or as per timeline method whichever is earlier. However, sweep will be increased to minimum 80% post completion of the Project.

- The Borrower agrees that the percentage of escrow sweep can be reviewed and revised by the Lender on a quarterly basis and also at the time of the disbursement of each tranche.
- BHFL will have full authority to monitor and operate the account as it deems fit/necessary.
- The designated escrow account shall be maintained by the Borrower during the entire tenure of the facilities and shall not be closed without prior written consent and approval of BHFL.
- With respect to any collections from the Project which are not deposited in the Escrow Account as agreed between Borrower and the Lender, the Borrower undertakes to pay towards the Loan Account, the proportionate amount calculated as per the applicable sweep percentage every week within the same week of collections. In case of any non-compliance, the Lender reserves the right to levy penal charges as per Annexure I. The Borrower also undertakes to upload on RERA website about the Lender's charge on the project within 7 (Seven) working days of creation of registered mortgage. Further, the Borrower also undertakes to update the details of Escrow Account on the RERA website and any other places as per statutory requirements in due course of time. Borrower also undertakes to update all the existing customers/ home loan provider from where future tranches are receivable regarding the changed escrow account & ensure that all subsequent payments/ disbursals are deposited in this BHFL escrow account. BHFL reserves the right to withhold subsequent disbursals in case of any violation/ non-compliance of the above clause.
- The Borrower agrees that the applicable sweep from the amounts collected as receivables from the Project from the date of submitting the data for sanction of the loan till the date of disbursal shall also be paid to BHFL immediately when the loan is disbursed or BHFL reserves the right to downsize the loan to that extent.
- All costs, charges and expenses in connection with the operation of the designated escrow account shall be borne by the Borrower. The Borrower shall enter into an agreement with the designated bank and such agreement shall be in a form and manner acceptable to BHFL.
- Inform all customers of the Project to draw all cheques in favour of designated account as per RERA guidelines in compliance with BHFL and also undertake that all the receivables in connection with the Project are deposited only in this account.
- BHFL will have the first right to adjust the sale proceeds against the principal

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	outstanding/other dues in respect of the facilities. • BHFL reserves the right to set up a standing instruction to transfer daily the funds credited in the designated escrow account to be transferred to the sweep in account of BHFL. • The Borrower agrees that the Escrow Account will be opened and made operational within 90 days from the date of 1st disbursal. Any subsequent disbursals of the loan will be made post the Escrow Account being operational. In case the Borrower fails to open and operationalize the Escrow Account, the Lender reserves the right to levy penal charges as per Annexure I • In case the Escrow Account is not opened within 210 days, BHFL reserves the right to recall the loan.
Security for Facility	• Exclusive first charge by way of registered mortgage of unsold units (developer & landowner share) in The Project and UDS thereupon in the project. • Exclusive first charge by way of registered mortgage of project land. • Exclusive charge by way of hypothecation of scheduled receivables and receivables from unsold units of the project (developer & landowner share) and all insurance proceeds, both present and future cash flows of The Project. Further, Deed of Hypothecation also to be signed by all the landowners. • Exclusive Charge on the escrow accounts of the Project and all monies credited/deposited therein (in all forms). • Security cover to be maintained during tenure of loan is 1.75x. • The receivables will be monitored and controlled through an escrow arrangement. • Complete chain of title documents of the Project to be furnished to the satisfaction of BHFL as per legal due diligence. • Original title deed of owned land parcel will be kept in custody of BHFL • Landowner to come as mortgagor/consenting party to mortgage.
Pre-disbursement conditions	The obligations of BHFL to disburse the Facilities shall be subject to the Borrower complying the following Conditions Precedent: • Project to be RERA registered as per the prevailing byelaws • Borrower shall execute the financing/loan documents as per BHFL requirements • Satisfactory completion of all diligences • Undertaking from the Borrower stating clearly sold and unsold units in the Project. • Company certified cash flow statement for the entire tenure of the facilities. • CA certified net worth statement of the borrowing entities, promoters/partners and total cost incurred on the Project. • Complete chain of title documents of the Project to be furnished to the satisfaction of BHFL as per legal due diligence. • Execution of Registered Mortgage of Project Land and unsold units of Project in favour of BHFL. • Creation of security in the form and manner acceptable to BHFL and all expenses to relating to security creation to be borne by Borrower. • NACH Form and Security cheques as per BHFL norm to be provided • Security perfection • Incremental cost incurred of Rs. 3.42 Cr. • All the 19 landowning entities will come as mortgagor/consenting party to the hypothecation deed and mortgage deed, where specifically providing the right to developer for hypothecation landowner share of receivables and mortgaging all the unsold units of the project. • Landowner Meeting.

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	• Project Visit. • ROC charge filling for Khaitan Construction LLP and Prudent Infrarealty Private Limited. • Conversation of 3 Decimals of land which has to be from Leasehold to Freehold for landowner Prudent Infrarealty Private Limited.
Conditions to be satisfied within 30 days from first disbursement	• The Borrower is required to insure the Project against standard risks for an amount not less than the outstanding principal during the live tenure of the facilities and hypothecate the same in favour of BHFL. The copy of insurance policy with assignment in favour of BHFL would be made available immediately as & when done.
Event of default	The following events will, inclusive and not restricted, will constitute an event/s of default: • Failure to service debt or any other amount under the Loan Agreements when due. • Failure to deposit receivables as documented in the loan documents in the designated escrow account. • Non-compliance to the RBI Directions regarding insertion of details that the Project has been financed by the Lender in the pamphlets, brochures, advertisement hoarding, boards, mailers etc. pertaining to the Project • Breach of any representation and warranty by the Borrower and sponsor. • Breach of covenant or undertaking or other obligation. • Any order passed or an application being initiated for winding up/ dissolution / or filing of bankruptcy under the Insolvency and Bankruptcy Act together with its amendments from time to time. • Non-compliance of RERA Act, Rules, Circulars, Notifications or any other prevailing rules & regulations • Cessation of business • Downgrading of the credit rating of the Borrowers bank facilities by 2 notches by external credit rating agencies • Voluntary or involuntary insolvency, appointment of receiver, winding up, liquidation, bankruptcy, dissolution or change of control of the Borrower or any one of them • Any change constitution of applicant and co-applicant entity / entities without written consent from BHFL. • Any of the Financing Agreements becomes unenforceable against the Borrower.
Consequences of default	The following consequences, inclusive and not restricted, can be undertaken by BHFL in case of an event of default: • Enforce, at their sole discretion, any one or all the Security and exercise all contractual and legal rights / remedies under the Financing Agreements • Accelerate maturity of the facilities together with all accrued interest and declare all amounts payable by the Borrower in respect of the facilities to be due and payable immediately • Suspend and terminate all undrawn commitments • Revise the escrow sweep percentage • Levy Penal charges as detailed in Annexure I • All expenses incurred after default has occurred in connection with preservation of the Borrower assets (as on date of default) and Collateral Security and collection of amounts due under facilities agreement shall be payable by the Borrower. • Interest on outstanding EMI shall be levied on the amount of unpaid Instalment

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	from the due date till the date of remediation and shall be charged at the applicable rate of interest on the said loan. This interest shall not be compounded.
Other covenants	• Borrower needs to submit a monthly MIS/report providing details of sales, collections & cancellations in the Project latest by 10th of the succeeding month. • If any event or circumstances occur which in the sole opinion of BHFL, is likely to and/or adversely affect the ability of the Borrower of Guarantor to perform all or any of its obligations under this Agreement or Guarantee including but not limited to slowdown or stoppage of project construction, sales and collections, adverse market conditions, then BHFL shall have the right to take such steps to protect its loan obligations inclusive or but not limited to recalling of loan, increasing interest rates, demanding additional collateral, increasing sweep etc. • Right to step into the Project in case the Borrower has defaulted. • Borrower shall not do any unauthorized construction nor deviate from approved sanction plans. • Borrower to undertake & confirm to complete the entire Project in event of escalation of Project cost. • The Borrower shall obtain a written "No Objection Certificate" (NOC) from BHFL before entering into agreements with prospective buyers for sale of units in the Project or if Borrower collects more than 10% of cost of the unit. • Borrower will obtain a specific release letter for every unit sold before the agreement to sell/ sale deed is registered. The release letter should be obtained irrespective of whether the prospective buyer is proposing to avail a home loan or not. BHFL charge would not be released if the above letter is not obtained. • Borrower will not sell a bulk portion of the units below agreed Minimum Selling Price ('MSP') and without linking to construction linked payment plan without prior consent from BHFL. • Any sales scheme related to the Project wherein payment of consideration is not linked with construction stage will need prior approval of the Lender. • The Borrower agrees and undertakes to commence/continue Project construction within 30 days of 1st tranche disbursal or within 30 days of receipt of permission to commence construction, whichever is later. • The Borrower agrees and undertakes that there shall be no stalling of or slowdown in Project construction. • The Borrower agrees and undertakes that construction of the Project will commence only after obtaining all requisite approvals from appropriate authorities. • The Project sale agreements/demand letters to incorporate a condition that the booking money / payments need to be made in favour of the escrow account with the designated bank for the Project. Such draft sale agreements/demand letters to be shared by the Borrower prior to disbursement as may be required. • In cases where the Borrower is a company, it will not make any transfers in the form of withdrawal of capital or unsecured loans to the holding company without prior consent of BHFL. • The Borrower will not repay any monies brought by the partners / shareholders by way of deposits / loans and advances during the currency of the facilities. • The holding company should not withdraw the profits earned in the business/capital invested in the business without meeting the instalment/dues/ overdue under this facility. Dividend if any paid should be paid after clearing dues to BHFL. • Adherence to the building norms and technical specifications as laid down by

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	National Building Code (NBC).
	• Adherence to the Ministry of Environment and Forest Notifications on fly ash and such other notifications as issued from time to time during the tenure of the facilities.
	• Adherence to National Disaster Management Authority (NDMA) guidelines on "Ensuring Disaster Resilient Construction of Buildings and Infrastructure shall continue to be in adherence to the said guideline and such other guidelines as may be issued by the NDMA from time to time.
	• As required under RBI Directions, the Borrower shall provide certification from its statutory auditors regarding diversion/ siphoning of funds by the Borrower if required by Lender. The Borrower further agrees that the Lender has the right to award a separate mandate to the auditors of the Borrower for the same.
	• The Borrower shall provide Legal Entity Identifier (LEI) registration certificate prior to the disbursement of the loan.
	• BHFL official or any person authorized by BHFL shall be permitted to visit the Project site and carry out inspection/examine the books of accounts till the currency of the loan.
	• Neither the Borrower/ Co-borrowers nor the security offered to BHFL is / will be subjected to any adverse action, risk (including litigation risk) which may prejudicially impact the interests of BHFL. Further, Borrower is obliged to ensure that the security offered to BHFL shall be free from all encumbrances/litigations at all points of time till your total repayment of the entire loan amount together with applicable interest and charges.
	• In the event of a litigation filed during the tenure of the credit facilities, BHFL should be intimated of the same and BHFL shall at its sole discretion have a right to recall the credit facilities.
	• The Borrower agrees and confirms that the Lender shall not be obliged to grant and continue any credit facility, if it is apprehended that the terms as provided in Sanction Letter are not or may not be met to the satisfaction of the Lender. Further, the Lender may, reduce, revoke, cancel and/or modify any undrawn amount (in whole or part), if any, from the sanctioned amount, at its discretion, at any time, with prior notice to the Borrower.
	• Any default or Financial Indebtedness of the Borrower under any other agreement or arrangement or guarantee or security with BHFL shall also constitute an event of default under this Agreement. The Lender is hereby authorized by the Borrower to retain and to continue to hold and/or set off, realize and/or sell any assets of the Borrower held by the Lender as a security and/or otherwise and adjust the proceeds thereof towards repayment of the Loan including any interest and other charges due and payable by the Borrower to Lender and/or any or all member (s) of its affiliates.
	• In case of non-adherence/ violation/ non-compliance of any covenants/ conditions, the Lender reserves the right to levy penal charges as per Annexure I
	• During the currency of the loan Borrower shall not, without prior approval in writing:
	  o Affect any change in the capital structure of the firm/company.
	  o Formulate any schemed of amalgamation / reconstitution
	  o Undertake guarantee obligations on behalf of any other Borrower / organization.
	  o Sell, assign, mortgage, alienate, or otherwise dispose any of the assets mortgaged to BHFL.

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	o Permit any transfer of the controlling interest or make any drastic change in the management set up. o Divert/utilize funds to other associates/group companies o Change the Project plan originally submitted during the application of facilities. • The Lender shall have an unqualified right to disclose the name of the Borrower to RBI and/or NHB, stock exchange, National E-Governance Services Limited, auditors, bankers, investors and any Credit information companies as defined at section 2(e) of The Credit Information Companies (Regulation) Act, 2005 ("CIC"). The Borrower gives its consent to the Lender, its group companies, affiliates, representatives, agents, and/or business partners to initiate checks with any CICs and conduct PAN and employment verifications to evaluate and process my/our loan application and during the loan tenure as well. • The Borrower(s) hereby undertake that in case of any updates in the documents (including but not limited to the KYC documents) submitted by me/us to BHFL at the time of availing the loan facilities and/or thereafter, the applicant(s) shall submit the updated documents with BHFL within 30 days of such update for BHFL's records. • Creation of charge with ROC for Khaitan Construction LLP and Prudent Infrarealty Private Limited. • Date of Commencement of Commercial Operations (DCCO) will be from March'2030.
Assignability	BHFL shall have the right to assign, transfer, sell, the facilities, receivables, the security, rights, benefits and any other interest created in its favour under any of the agreements or hereunder without prior approval or intimation to the Borrower or to any other bank / lender or financial institution with the same condition agreed with Lender and Borrower.
Audit	• BHFL will have the right to appoint and carry out quarterly audit on sales, sales receivables, stock, cash flow, units sold and unsold, progress of construction and utilization of funds. • BHFL will have the right to audit/review as per above mentioned frequencies or at such frequencies as may be decided by BHFL from time to time at its own discretion.

Details of unsold units (mortgaged to BHFL):

Sr. No.	Block Name	Floor No.	Unit No.	Flat No.	Configuration	Saleable Area (in Sq. ft.)	Carpet Area (in Sq. ft.)
1	1	1	A	1-1A	4	1,650	1,022
2	1	1	B	1-1B	2	1,037	654
3	1	1	C	1-1C	3	1,286	804
4	1	2	A	1-2A	4	1,615	1,022
5	1	2	B	1-2B	2	1,037	654
6	1	2	C	1-2C	3	1,278	804
7	1	2	D	1-2D	3	1,195	757
8	1	2	E	1-2E	3	1,320	838

Khaitan Construction LLP

For Prudent Infrarealty Private Limited

Partner / Authorised Signatory

Authorised Signatory/Director

BAJAJ FINSERV

Sr. No.	Block Name	Floor No.	Unit No.	Flat No.	Configuration	Saleable Area (in Sq. ft.)	Carpet Area (in Sq. ft.)
9	1	2	F	1-2F	3	1,283	785
10	1	3	A	1-3A	4	1,615	1,022
11	1	3	B	1-3B	2	1,037	654
12	1	3	C	1-3C	3	1,278	804
13	1	3	D	1-3D	3	1,195	757
14	1	3	E	1-3E	3	1,320	838
15	1	3	F	1-3F	3	1,283	785
16	1	4	A	1-4A	4	1,615	1,022
17	1	4	B	1-4B	2	1,037	654
18	1	4	C	1-4C	3	1,278	804
19	1	4	D	1-4D	3	1,195	757
20	1	4	E	1-4E	3	1,320	838
21	1	4	F	1-4F	3	1,283	785
22	1	5	A	1-5A	4	1,615	1,022
23	1	5	B	1-5B	2	1,037	654
24	1	5	C	1-5C	3	1,278	804
25	1	5	D	1-5D	3	1,195	757
26	1	5	F	1-5F	3	1,283	785
27	1	6	A	1-6A	4	1,615	1,022
28	1	6	B	1-6B	2	1,037	654
29	1	6	C	1-6C	3	1,278	804
30	1	6	D	1-6D	3	1,195	757
31	1	6	E	1-6E	3	1,320	838
32	1	6	F	1-6F	3	1,283	785
33	1	7	A	1-7A	4	1,615	1,022
34	1	7	B	1-7B	2	1,037	654
35	1	7	C	1-7C	3	1,278	804
36	1	7	D	1-7D	3	1,195	757
37	1	7	F	1-7F	3	1,283	785
38	1	8	A	1-8A	4	1,615	1,022
39	1	8	B	1-8B	2	1,037	654
40	1	8	C	1-8C	3	1,278	804

Khaitan Construction LLP

Partner / Authorised Signatory

For Prudent Infrarealty Private Limited

Authorised Signatory/Director

BAJAJ FINSERV

Sr. No.	Block Name	Floor No.	Unit No.	Flat No.	Configu ration	Saleable Area (in Sq. ft.)	Carpet Area (in Sq. ft.)
41	1	8	D	1-8D	3	1,195	757
42	1	8	E	1-8E	3	1,320	838
43	1	8	F	1-8F	3	1,283	785
44	1	9	A	1-9A	4	1,615	1,022
45	1	9	B	1-9B	2	1,037	654
46	1	9	C	1-9C	3	1,278	804
47	1	9	D	1-9D	3	1,195	757
48	1	9	F	1-9F	3	1,283	785
49	1	10	A	1-10A	4	1,615	1,022
50	1	10	B	1-10B	2	1,037	654
51	1	10	C	1-10C	3	1,278	804
52	1	10	D	1-10D	3	1,195	757
53	1	10	F	1-10F	3	1,283	785
54	1	11	A	1-11A	4	1,615	1,022
55	1	11	B	1-11B	2	1,037	654
56	1	11	C	1-11C	3	1,278	804
57	1	11	D	1-11D	3	1,195	757
58	1	11	E	1-11E	3	1,320	838
59	1	11	F	1-11F	3	1,283	785
60	1	12	A	1-12A	4	1,615	1,022
61	1	12	B	1-12B	2	1,037	654
62	1	12	C	1-12C	3	1,278	804
63	1	12	D	1-12D	3	1,195	757
64	1	12	E	1-12E	3	1,320	838
65	1	12	F	1-12F	3	1,283	785
66	2	2	A	2-2A	3	1,016	646
67	2	2	B	2-2B	3	1,166	681
68	2	2	C	2-2C	3	1,145	681
69	2	2	D	2-2D	3	1,124	646
70	2	2	E	2-2E	3	1,671	646
71	2	2	F	2-2F	3	1,435	681
72	2	2	G	2-2G	3	1,375	681

Khaitan Construction LLP

Partner / Authorised Signatory

For Prudent Infrarealty Private Limited

Authorised Signatory/Director

FINSERV

Sr. No.	Block Name	Floor No.	Unit No.	Flat No.	Configu ration	Saleable Area (in Sq. ft.)	Carpet Area (in Sq. ft.)
73	2	2	H	2-2H	3	1,190	646
74	2	3	A	2-3A	3	1,016	646
75	2	3	B	2-3B	3	1,075	681
76	2	3	C	2-3C	3	1,075	681
77	2	3	D	2-3D	3	1,016	646
78	2	3	E	2-3E	3	1,016	646
79	2	3	F	2-3F	3	1,075	681
80	2	3	G	2-3G	3	1,075	681
81	2	3	H	2-3H	3	1,016	646
82	2	4	A	2-4A	3	1,016	646
83	2	4	B	2-4B	3	1,075	681
84	2	4	C	2-4C	3	1,075	681
85	2	4	D	2-4D	3	1,016	646
86	2	4	E	2-4E	3	1,016	646
87	2	4	F	2-4F	3	1,075	681
88	2	4	G	2-4G	3	1,075	681
89	2	4	H	2-4H	3	1,016	646
90	2	5	A	2-5A	3	1,016	646
91	2	5	B	2-5B	3	1,075	681
92	2	5	C	2-5C	3	1,075	681
93	2	5	D	2-5D	3	1,016	646
94	2	5	E	2-5E	3	1,016	646
95	2	5	F	2-5F	3	1,075	681
96	2	5	G	2-5G	3	1,075	681
97	2	5	H	2-5H	3	1,016	646
98	2	6	A	2-6A	3	1,016	646
99	2	6	B	2-6B	3	1,075	681
100	2	6	C	2-6C	3	1,075	681
101	2	6	D	2-6D	3	1,016	646
102	2	6	E	2-6E	3	1,016	646
103	2	6	F	2-6F	3	1,075	681
104	2	6	G	2-6G	3	1,075	681

Khaitan Construction LLP

Partner / Authorised Signatory

For Prudent Infrarealty Private Limited

Authorised Signatory/Director

BAJAJ HOUSING FINANCE LIMITED

www.bajajhousingfinance.in

Branch Office: 42A, Shekphare Sarani, Building Name-Express Tower, 3rd Floor, Near FBB Mall, Kolkata -700017, West Bengal

Registered Office: Bajaj Auto Limited Complex, Mumbai-Pune Road, Akurdi, Pune 411035, Maharashtra

Corporate Identity Number (CIN): L65910PN2008PLC132228

Tel: +91 20718 78060 | **Email:** bhflwecare@bajajhousing.co.in

FINSERV

Sr. No.	Block Name	Floor No.	Unit No.	Flat No.	Configuration	Saleable Area (in Sq. ft.)	Carpet Area (in Sq. ft.)
105	2	6	H	2-6H	3	1,016	646
106	2	7	A	2-7A	3	1,016	646
107	2	7	B	2-7B	3	1,075	681
108	2	7	C	2-7C	3	1,075	681
109	2	7	D	2-7D	3	1,016	646
110	2	7	E	2-7E	3	1,016	646
111	2	7	F	2-7F	3	1,075	681
112	2	7	G	2-7G	3	1,075	681
113	2	7	H	2-7H	3	1,016	646
114	2	8	A	2-8A	3	1,016	646
115	2	8	B	2-8B	3	1,075	681
116	2	8	C	2-8C	3	1,075	681
117	2	8	D	2-8D	3	1,016	646
118	2	8	E	2-8E	3	1,016	646
119	2	8	F	2-8F	3	1,075	681
120	2	8	G	2-8G	3	1,075	681
121	2	8	H	2-8H	3	1,016	646
122	2	9	A	2-9A	3	1,016	646
123	2	9	B	2-9B	3	1,075	681
124	2	9	C	2-9C	3	1,075	681
125	2	9	D	2-9D	3	1,016	646
126	2	9	E	2-9E	3	1,016	646
127	2	9	F	2-9F	3	1,075	681
128	2	9	G	2-9G	3	1,075	681
129	2	9	H	2-9H	3	1,016	646
130	2	10	A	2-10A	3	1,016	646
131	2	10	B	2-10B	3	1,075	681
132	2	10	C	2-10C	3	1,075	681
133	2	10	D	2-10D	3	1,016	646
134	2	10	E	2-10E	3	1,016	646
135	2	10	F	2-10F	3	1,075	681
136	2	10	G	2-10G	3	1,075	681

Khaitan Construction LLP

Partner / Authorised Signatory

For Prudent Infrarealty Private Limited

Authorised Signatory/Director

BAJAJ HOUSING FINANCE LIMITED

www.bajajhousingfinance.in

Branch Office: 42A, Shekphare Sarani, Building Name-Express Tower, 3rd Floor, Near FBB Mall, Kolkata -700017, West Bengal

Registered Office: Bajaj Auto Limited Complex, Mumbai-Pune Road, Akurdi, Pune 411035, Maharashtra

Corporate Identity Number (CIN): L65910PN2008PLC132228

Tel: +91 20718 78060 | **Email:** bhflwecare@bajajhousing.co.in

Sr. No.	Block Name	Floor No.	Unit No.	Flat No.	Configu ration	Saleable Area (in Sq. ft.)	Carpet Area (in Sq. ft.)
137	2	10	H	2-10H	3	1,016	646
138	2	11	A	2-11A	3	1,016	646
139	2	11	B	2-11B	3	1,075	681
140	2	11	C	2-11C	3	1,075	681
141	2	11	D	2-11D	3	1,016	646
142	2	11	E	2-11E	3	1,016	646
143	2	11	F	2-11F	3	1,075	681
144	2	11	G	2-11G	3	1,075	681
145	2	11	H	2-11H	3	1,016	646
146	2	12	A	2-12A	3	1,016	646
147	2	12	B	2-12B	3	1,075	681
148	2	12	C	2-12C	3	1,075	681
149	2	12	D	2-12D	3	1,016	646
150	2	12	E	2-12E	3	1,016	646
151	2	12	F	2-12F	3	1,075	681
152	2	12	G	2-12G	3	1,075	681
153	2	12	H	2-12H	3	1,016	646
154	3	2	J	3-2J	3	1,331	646
155	3	2	K	3-2K	3	1,375	681
156	3	2	L	3-2L	3	1,435	681
157	3	2	M	3-2M	3	1,343	728
158	3	2	N	3-2N	3	1,146	728
159	3	2	Q	3-2Q	3	1,166	681
160	3	2	R	3-2R	3	1,016	646
161	3	3	J	3-3J	3	1,016	646
162	3	3	K	3-3K	3	1,075	681
163	3	3	L	3-3L	3	1,075	681
164	3	3	M	3-3M	3	1,146	728
165	3	3	N	3-3N	3	1,146	728
166	3	3	P	3-3P	3	1,075	681
167	3	3	Q	3-3Q	3	1,075	681
168	3	3	R	3-3R	3	1,016	646

Khaitan Construction LLP

Partner / Authorised Signatory

For Prudent Infrarealty Private Limited

Authorised Signatory/Director

Sr. No.	Block Name	Floor No.	Unit No.	Flat No.	Configuration	Saleable Area (in Sq. ft.)	Carpet Area (in Sq. ft.)
169	3	4	J	3-4J	3	1,016	646
170	3	4	K	3-4K	3	1,075	681
171	3	4	L	3-4L	3	1,075	681
172	3	4	M	3-4M	3	1,146	728
173	3	4	N	3-4N	3	1,146	728
174	3	4	P	3-4P	3	1,075	681
175	3	4	Q	3-4Q	3	1,075	681
176	3	4	R	3-4R	3	1,016	646
177	3	5	J	3-5J	3	1,016	646
178	3	5	K	3-5K	3	1,075	681
179	3	5	L	3-5L	3	1,075	681
180	3	5	M	3-5M	3	1,146	728
181	3	5	P	3-5P	3	1,075	681
182	3	5	Q	3-5Q	3	1,075	681
183	3	5	R	3-5R	3	1,016	646
184	3	6	J	3-6J	3	1,016	646
185	3	6	K	3-6K	3	1,075	681
186	3	6	L	3-6L	3	1,075	681
187	3	6	M	3-6M	3	1,146	728
188	3	6	N	3-6N	3	1,146	728
189	3	6	P	3-6P	3	1,075	681
190	3	6	Q	3-6Q	3	1,075	681
191	3	6	R	3-6R	3	1,016	646
192	3	7	J	3-7J	3	1,016	646
193	3	7	K	3-7K	3	1,075	681
194	3	7	L	3-7L	3	1,075	681
195	3	7	M	3-7M	3	1,146	728
196	3	7	N	3-7N	3	1,146	728
197	3	7	P	3-7P	3	1,075	681
198	3	7	Q	3-7Q	3	1,075	681
199	3	7	R	3-7R	3	1,016	646
200	3	8	J	3-8J	3	1,016	646

Khaitan Construction LLP

Partner / Authorised Signatory

For Prudent Infrarealty Private Limited

Authorised Signatory/Director

R Khaitan

Sr. No.	Block Name	Floor No.	Unit No.	Flat No.	Configu ration	Saleable Area (in Sq. ft.)	Carpet Area (in Sq. ft.)
201	3	8	K	3-8K	3	1,075	681
202	3	8	L	3-8L	3	1,075	681
203	3	8	M	3-8M	3	1,146	728
204	3	8	P	3-8P	3	1,075	681
205	3	8	Q	3-8Q	3	1,075	681
206	3	8	R	3-8R	3	1,016	646
207	3	9	J	3-9J	3	1,016	646
208	3	9	K	3-9K	3	1,075	681
209	3	9	L	3-9L	3	1,075	681
210	3	9	M	3-9M	3	1,146	728
211	3	9	P	3-9P	3	1,075	681
212	3	9	Q	3-9Q	3	1,075	681
213	3	9	R	3-9R	3	1,016	646
214	3	10	J	3-10J	3	1,016	646
215	3	10	K	3-10K	3	1,075	681
216	3	10	L	3-10L	3	1,075	681
217	3	10	M	3-10M	3	1,146	728
218	3	10	N	3-10N	3	1,146	728
219	3	10	P	3-10P	3	1,075	681
220	3	10	Q	3-10Q	3	1,075	681
221	3	11	J	3-11J	3	1,016	646
222	3	11	K	3-11K	3	1,075	681
223	3	11	L	3-11L	3	1,075	681
224	3	11	P	3-11P	3	1,075	681
225	3	11	Q	3-11Q	3	1,075	681
226	3	11	R	3-11R	3	1,016	646
227	3	12	J	3-12J	3	1,016	646
228	3	12	K	3-12K	3	1,075	681
229	3	12	L	3-12L	3	1,075	681
230	3	12	M	3-12M	3	1,146	728
231	3	12	N	3-12N	3	1,146	728
232	3	12	P	3-12P	3	1,075	681

Khaitan Construction LLP

Partner / Authorised Signatory

For Prudent Infrarealty Private Limited

Authorised Signatory/Director

BAJAJ FINSERV

Sr. No.	Block Name	Floor No.	Unit No.	Flat No.	Configuration	Saleable Area (in Sq. ft.)	Carpet Area (in Sq. ft.)
233	3	12	Q	3-12Q	3	1,075	681
234	3	12	R	3-12R	3	1,016	646
Total						**2,65,769**	**1,66,201**

Details of sold units:

Sr. No.	Block Name	Floor No.	Unit No.	Flat No.	Configuration	Saleable Area (in Sq. ft.)	Carpet Area (in Sq. ft.)	Agreement Value	Amount Received	Committed Receivables
1	1	5	E	1-5E	3	1,320	838	51,04,680	21,000	50,83,680
2	1	7	E	1-7E	3	1,320	838	52,98,720	21,000	52,77,720
3	1	9	E	1-9E	3	1,320	838	51,80,910	21,000	51,59,910
4	1	10	E	1-10E	3	1,320	838	52,08,630	21,000	51,87,630
5	3	2	P	3-2P	3	1,145	681	45,99,420	21,000	45,78,420
6	3	5	N	3-5N	3	1,146	728	46,37,567	1,61,000	44,76,567
7	3	8	N	3-8N	3	1,146	728	47,09,765	21,000	46,88,765
8	3	9	N	3-9N	3	1,146	728	48,84,243	21,000	48,63,243
9	3	10	R	3-10R	3	1,016	646	41,52,200	71,000	40,81,200
10	3	11	M	3-11M	3	1,146	728	46,61,633	21,000	46,40,633
11	3	11	N	3-11N	3	1,146	728	46,50,713	21,000	46,29,713
Total						**13,171**	**8,319**	**5,30,88,481**	**4,21,000**	**5,26,67,481**

Khaitan Construction LLP

Partner / Authorised Signatory

For Prudent Infrarealty Private Limited

Authorised Signatory/Director

Rkkhaitan

BAJAJ FINSERV

Annexure I - Penal Charges

a. Bounce charges - applicable in case of bounce of EMI, as mentioned in below table.

b. Late Payment Charges (LPC) - calculated daily for each EMI starting from the date of Unpaid / Partially paid EMI till full due EMI amount has been received, as mentioned in below table. LPC shall be accounted on receipt basis. These charges will not be Capitalized.

Sanctioned Loan Amount	Late Payment Charges (LPC)^ (chargeable per day for every partially or fully overdue EMI)		Bounce Charges ^ (for every dishonour of cheque / ECS / NACH)
	Inventory Finance (Rs.)	Construction Finance (Rs.)	(Rs.)
Up to Rs 15 Lakhs	3	3	500/-
> Rs 15 Lakhs to Rs 30 Lakhs	10	10	500/-
> Rs 30 Lakhs to Rs 50 Lakhs	15	15	1,000/-
> Rs 50 Lakhs to Rs 1 Crore	30	30	1,000/-
> Rs 1 Crore to Rs 5 Crores	125	125	3,000/-
> Rs 5 Crores to Rs 10 Crores	150	150	3,000/-
> Rs 10 Crores to Rs 25 Crores	175	175	10,000/-
> Rs 25 Crores to Rs 50 Crores	250	250	10,000/-
> Rs 50 Crores to Rs 100 Crores	500	500	10,000/-
> Rs 100 Crores to Rs 250 Crores	1,200	1,200	10,000/-
> Rs 250 Crores to Rs 500 Crores	2,500	2,500	10,000/-
> 500 Crores	5,000	5,000	10,000/-

^The Charges mentioned above are as applicable on the date of signing this Sanction Letter. These charges are subject to modification and the revised charges as mentioned on the Company's website (https://www.bajajhousingfinance.in/) will be applicable. The Borrower agrees that all the aforementioned charges are excluding GST (if applicable) or any other government levies.

c. Covenant Perfection Charge (CPC) for Non-Compliance to material Terms & Conditions:

The Company shall levy the Covenant Perfection Charges in scenarios of non-compliance to material terms & conditions of the loan by the borrower. Various scenarios for levy of covenant perfection charges along with their respective trigger points and levy as well as discontinuation are as detailed below.

Sr. No.	Material terms and conditions	Trigger point	Charge levy / discontinuation		CPC (chargeable per month) (Rs.)
1	Non submission of Title document / security perfection document / MODT / MOE / Mortgage deed / ROC charge creation wherever applicable	90 days from first disbursement date	Levy	On non-compliance of any one or all heads in the category	3,000/-
			Discontinuation	Next calendar month from date of curing	-
2	Non-submission of revised	Non curing of	Levy	On non-	1,000/-

Khaitan Construction LLP

For Prudent Infrarealty Private Limited

Partner / Authorised Signatory

Authorised Signatory/Director

BAJAJ FINSERV

Sr. No.	Material terms and conditions	Trigger point	Charge levy / discontinuation		CPC (chargeable per month) (Rs.)
	NACH / ECS debit mandate registration wherever existing mandate is invalid / inactive / bank account closed / bank account frozen / other technical issue	mandate registration issue for 90 days period		compliance of any one or all heads in the category	
			Discontinuation	Next calendar month from date of curing	-
3	Non-Submission of KYC-OVD within 90 days (where D-OVD was submitted at Disbursal).	90 days from first disbursement date	Levy	On non-compliance	500/-
			Discontinuation	Next calendar month from date of curing	-
4	Non-submission of Re-KYC documents, wherever applicable.	90 days from receiving 1st intimation for Re KYC	Levy	On non-compliance	500/-
			Discontinuation	Next calendar month from date of curing	-
5	• Non-Submission of share certificate retrieved upon name change. • Milestones of Sales, Cash-flow and construction as per sanction letter not ad-hered. • Non-renewal of Property Insurance. • Change in property Owner-ship or Beneficial Owner-ship structure without prior approval to the Com-pany. • LEI not submitted or re-newed. • Non-submission of End-Use certificate. • Failure to open escrow ac-count. • Failure to deposit project receivables / rentals in the designated escrow account /escrow compliance.	90 days from first disbursement date or date of non-compliance	Levy	On non-compliance of any one or all heads in the category	1,00,000/-
			Discontinuation	Next month from date of cure of breach	-
6	Non-compliance to any RBI Directions or regulations including specification on the pamphlets, brochures, advertisement hoarding, boards, mailers etc. that the project has been mortgaged to the Lender / Non-	90 days from first disbursement date or date of non-compliance	Levy	On non-compliance of any one or all heads in the category	10,000/-
			Discontinuation	Next month from date of cure of breach	-

Khaitan Construction LLP

Partner / Authorised Signatory

For Prudent Infrarealty Private Limited

BAJAJ FINSERV

Sr. No.	Material terms and conditions	Trigger point	Charge levy / discontinuation		CPC (chargeable per month) (Rs.)
	compliance of any directions or regulations issued by any other Regulatory body				
7	Non-adherence to any terms and conditions, representations, warranties, covenants as defined in the Loan Agreement or Sanction Letter or on occurrence of any Event of Default for Commercial Loans.	90 days from first disbursement date	Levy	On non-compliance of any one or all heads in the category	50,000/-
			Discontinuation	Next month from date of cure of breach	-

*The Charges mentioned above are as applicable on the date of signing this Sanction Letter. These charges are subject to modification and the revised charges as mentioned on the Company's website (https://www.bajajhousingfinance.in/) will be applicable. The Borrower agrees that all the aforementioned charges are excluding GST (if applicable) or any other government levies.

Khaitan Construction LLP

Partner / Authorised Signatory

For Prudent Infrarealty Private Limited

Authorised Signatory/Director

BAJAJ HOUSING FINANCE LIMITED

www.bajajhousingfinance.in

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