KOLKATA B B D BAG - 110

GROUND FLOOR, 64A, HEMANTA BASU SARANI B.B.D BAG BUS STAND, KOLKATA - 700001

MOBILE : 9330875466, Email ID:cub110@cityunionbank.in

SANCTION LETTER CUM KEY FACTS STATEMENT

Date : 28/03/2026

To :

MA TARA VYAPAAR PRIVATE LIMITED

,

,

, .

Application ID : 125782

Sanction Number : CLOS-125782-2026

Dear Sir/Madam,

With reference to your request, we have pleasure in advising sanction of the following credit facility/ies subject to your acceptance/ fulfilment of the terms and conditions detailed in Annexure A & B. This sanction is valid for a period of 60 days from the date of sanction.

1.Borrower Name : MA TARA VYAPAAR PRIVATE LIMITED

2.Borrower ID : 8461243

3.Key person \ Co-obligant \ Guarantor :

Name	**Designation**	**Relationship**
Sushil Kumar Gadhyan	Director	Key persons
RAJESH KUMAR	Director	Key persons
Sunil Kumar Gadhyan	Director	Key persons

4.Details of credit Facility Sanctioned :

Facility	Nature of Sanction	Amount of Loan/Limit (in Rs.)	Repayment Terms\Validity Period Limit	Repayment Frequency	Holiday period (Months)	EMI payable (in Rs.)	Processing charges + GST (in Rs.)
NON - MSME OSL TERM EQUAL	Fresh	9,00,00,000.00 (Nine Crore only)	54 Months	Quarterly	30	NA	2,65,500

5.Interest chargeable :

Facility	Facility Type	Amount of Loan /Limit(in Rs.)	Interest Type	Benchmark Rate %	Spread % **	Strategic Discount %	Final pricing %- Effective rate
NON - MSME OSL TERM EQUAL	Fund Based	9,00,00,000.00	One Year MCLR	8.60	6.50	5.35	9.75

**Spread is dependent on credit behavior++ of the borrower and will vary from time to time, based on internal rating/score card.

++Credit Behavior - This would be based on multiple factors, inter-alia on good conduct of account, compliance to sanction terms, business performance and account remaining standard in accordance with RBI norms.

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6. Date of reset of interest:
a.) If type is EBLR, the change will be made quarterly (in accordance with the norms and guidelines of Reserve Bank of India) and published on our website https://www.cityunionbank.com/eblr-interest-rate
b.) If the type is MCLR, the periodicity of reset shall be one year or lower. The exact periodicity of reset shall form part of the terms of the loan contact. The periodicity of the reset under MCLR shall correspond to the tenor / maturity of the MCLR to which the loan is linked.

7. Mode of communication of changes in interest rates: By SMS / E-mail

8. Fee payable

(i) During the term of the loan: https://www.cityunionbank.com/interest-rates-and-charges

(ii) Penalty for delayed payments and fore-closure change : https://www.cityunionbank.com/service-charge

9. Details of security/collateral obtained : **As per Schedule of Securities enclosed**

10. Date on which annual outstanding balance statement will be issued: Can be viewed in Net/Mobile Banking. Statement can be requested through registered email-ID.

The detailed terms and conditions of the sanction are provided below in this letter. The above credit assistance is also subject to the conditions that are contained in the documents which you shall execute in favour of the Bank.The credit facility shall be disbursed on receipt of all documents duly executed and after compliance of all pre- disbursement terms and conditions enclosed in the annexure.

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11.Key Facts Statement:

Part-1(Interest rate and fees / charges)

Term loan / Demand loan

<table>
<tr><td>1a.</td><td colspan="3">Loan proposal/ Account No.</td><td colspan="2">501812080113412</td></tr>
<tr><td>1b.</td><td colspan="3">Type of Loan</td><td colspan="2">NON - MSME OSL TERM EQUAL</td></tr>
<tr><td>2</td><td colspan="3">Sanctioned Loan amount (in Rupees)</td><td colspan="2">9,00,00,000.00 (Nine Crore only)</td></tr>
<tr><td rowspan="2">3</td><td colspan="3">Disbursal schedule :
(i) Disbursement in stages or 100% upfront.</td><td colspan="2">In Stages</td></tr>
<tr><td colspan="3">(ii) If it is stage-wise, mention the clause of loan agreement having relevant details</td><td colspan="2">6 Stages</td></tr>
<tr><td>4a.</td><td colspan="3">Loan term (including Holiday period) in months</td><td colspan="2">54</td></tr>
<tr><td>4b.</td><td colspan="3">Holiday period, if any (months)</td><td colspan="2">30</td></tr>
<tr><td>5</td><td colspan="5">Instalment details</td></tr>
<tr><td colspan="2">Type of instalments</td><td>Number of EPIs</td><td>EPI (Rs.)</td><td colspan="2">Commencement of repayment, post sanction</td></tr>
<tr><td colspan="2">Quarterly</td><td>24</td><td>NA</td><td colspan="2">Same date of subsequent period based on the repayment frequency from the date of disbursement. e.g: If the disbursement date is 10th March and the frequency is monthly, then the repayment will commence from 10th April.</td></tr>
<tr><td>6</td><td colspan="4">Interest rate (%) and type (fixed or floating or hybrid)</td><td>9.75 and Floating</td></tr>
</table>

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7	Additional Information in case of Floating rate of interest						
Reference Benchmark	**Bench mark Rate (%) (B)**	**Net Spread (%) (S) ***	**Final rate (%) R = (B) + (S)**	**Reset periodicity (Months)**		**Impact of change in the reference benchmark (For 25 bps change in 'R', change in :)**	
				B	**S**	**EPI (Rs)**	**No. of EPIs**
One Year MCLR	8.60	1.15	9.75	12	12	41,53,043	25

8	Fee/ Charges (including GST)				
		Payable to the RE (A)		**Payable to a third party through RE (B)**	
		One-time/ Recurring	**Amount (in Rs.) orPercentage (%) as applicable**	**One- time /Recurring**	**Amount (in Rs.) or Percentage (%) as applicable**
(i)	Application fee* (inclusive of CIBIL /CERSAI)	One-time	5900	-	-
(ii)	Processing fee	One-time	2,65,500.00	-	-
(iii)	Valuation fee	-	-	One-time	1.00
(iv)	Fee for Legal Opinion	-	-	One-time	1.00
(v)	Fee for Confirmatory Opinion	-	-	One-time	1.00
(vi)	Fee for Supplementary Legal Opinion	-	-	One-time	1.00
(vii)	Insurance charges	-	-		0

9	Annual Percentage Rate (APR) (%)	10.05

***Application Fee is charged once for the application and not charged facility wise.**

***Net of Strategic Discount.**

10	**Details of Contingent Charges (in Rs or %, as applicable)**	
(i)	Penal charges, if any, in case of delayed payment	2.00% p.a. on the amount of default (Penalty will be charged only on delayed payments (instalment and / or interest) for the overdue period and not on the entire liability. Penalty shall be charged for the actual number of days of default.
(ii)	Other penal charges, if any	NA
(iii)	Foreclosure charges, if applicable	For closure not involving transfer of accounts to other Banks/FIs: Nil MSE: Nil Others: 2.00% on the loan outstanding / limit sanctioned
(iv)	Charges for switching of loans from floating to fixed rate and vice versa	NA
(v)	Any other charges (please specify)	
	a) Stamp duty & Other statutory charges	As per applicable laws of respective State.
	b) Other charges commissions, fees	As per application or as may be specified by the Bank.
	c) During the term of the loan	Term loan review charges : For all the loans over Rs.10 lakh with sanctioned maturity period > 24 months - 0.10% p.a., subject to a minimum of Rs.2500.00.

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Part-2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents	NA
2	Clause of Loan agreement which Details grievance redressal mechanism	As mentioned in Sanction letter
3	Phone number and email id of the Nodal grievance redressal officer	Shri. Thota Venkata Saravanan S Mail id: thotavenkatasaravanans@cityunionbank.in Mobile No: 76959 69233
4	Whether the loan is, or in future may be, subject to transfer to other REs or securitisation (Yes /No)	Yes
5	In case of lending under collaborative lending arrangements (e.g., co-lending/outsourcing), following additional details may be furnished:	

Name of the originating RE, alongwith its funding proportion	Name of the partner RE along with its proportion of funding	Blended rate of interest
NA	NA	NA

6	In case of digital loans, following specific disclosures may be furnished:

(i) Cooling off/look-up period, in terms of RE's board approved policy, during which borrower shall not be charged any penalty onprepayment of loan	NA
(ii)Details of LSP acting as recovery agent andauthorized to approach the borrower	NA

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Annexure A : Schedule of Security/ies

Security Summary:

OwnerName	Security ID	Description	Security Value (Rs.in Lakh)	GLV (Rs.in Lakh)	FSV (Rs.in Lakh)	MV(Rs. in Lakh)	Valuation Date
MA TARA VYAPAAR PRIVATE LIMITED	7104844056	All that piece and parcel of area measuring about 21334.94 Sq.ft Carpet area equivalent to 22855.83 sq.ft built up area comprised in an under construction B+G+VI storied commercial building together with undivided proportionate share of land measuring about 10 cottahs 14 chittacks 6 sq.ft more or less lying and situated at Premises NO.14/1A, Grant Lane (formerly a part of No.14/1, Grant Lane) within the local limits of Kolkata Municipal Corporation, Ward No.46, Under the Jurisdiction of Additional Registrar of Assurances at Kolkata, P.S, Bowbazar, Kolkata - 700001	1478.00	1100.00	1183.00	1478.00	19/03/26

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Annexure B : Terms and Conditions

Standard Covenants :

1. DPN and other Documents to be executed by the borrower, key persons and co-obligant (if applicable).

2. Letter of Guarantee to be obtained from the Guarantor/ Security owner (s) specified herein.

3. Corporate Guarantee to be obtained from entity giving guarantee.

4. In case of company it shall pass all necessary resolution under the Companies Act of 2013, for execution of documents affixing common seal of the company and availment of facilities from the bank.

5. The assets and liabilities statements of individuals/ firm/corporate who have offered their personal/ Corporate guarantees to be furnished once in a year.

6.The Bank's name board should be displayed prominently both inside and outside the premises where stocks are hypothecated to the bank or stored or painted on the machines hypothecated to the bank and /or in the premises where the machineries are installed and a list of such assets should also be displayed in the unit.

7.All assets charged to the bank shall be adequately insured against fire, lighting, riots, strikes, floods, cyclones, earthquakes, civil commotion and other natural calamities etc., and the premium shall be borne by the borrower. The insurance policy with the Bank clause(viz., mortgage, hypothecation or pledge as the case may be) shall be lodged with the Bank. The insurance cover shall be kept in force at all times through prompt renewals and with suitable enhancements to include any increase in the value of securities. Branches may utilize the services of Insurance companies where Bank has tied up with.

The Borrower shall forthwith pay or cause to be paid, all present and future imposts, costs, duties, taxes levies, fees insurance premia and other charges and expenses (including any penalty there on, if applicable), as may be levied or imposed from time to time by any governmental or statutory authorities or payable otherwise, pertaining to or in connection with the Facility. In the event the Borrower fails to pay the monies referred to, the Bank will be at liberty (but shall not be obliged) to pay the same on behalf of the Borrower and the Borrower shall forthwith reimburse the same together with interest and penalty. The Bank shall be entitled to debit all amounts due and payable by the Borrower under this Agreement to the Borrower's loan account maintained with the Bank, unless separately reimbursed to the Bank by the Borrower. In the event of non-compliance, the bank reserves the right to take insurance cover as required by the Bank to debit the borrowers account.

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8. In case of vehicle loans, vehicle needs to be insured for full value with Bank clause and a copy of RC book should be submitted to Bank. Stamped receipt, Original invoice and copy of RC book should be submitted to Bank.

9. Monies brought in by the promoters/directors/shareholders and their friends and relatives by way of deposits/loans/advances/unsecured loan will not be allowed to be repaid without the bank's prior permission in writing. The monies so raised are always to be interest-free, subordinate to the loans of the bank and shall be permitted to withdrawn only if regular repayment of instalments under term loan and other credit facilities but subject to prior approval of the bank.

10. The company shall submit auditor's certificate to the effect that the present and proposed borrowings as per this sanction are within the borrowing powers of the company.

11. Wherever registration of charge with Registrar of Companies (ROC) is necessary, it should be complied within the mandatory period as per ROC guidelines.

12. Search report will be conducted at the office of the Registrar of Companies to ascertain the subsisting charges, if any. All fees, charges and other expenses in this regard shall be to the account of the borrower.

13. All fund based/ Non-fund based/ Fee based transactions shall be routed through the account with our bank only unless specifically exempted by the bank. In case of consortium/ multiple banking accounts the operations routed should commensurate with the share of limit sanctioned. Exchange of information among the member banks on monthly basis to be ensured.

14. Interest shall be payable on the outstanding balances computed on daily balance basis and debited to the accounts at monthly rests on the last working day of every month in accordance with the directives of the Reserve Bank of India.

15. The borrower is to maintain the TOL/TNW (incl quasi- equity) / Interest coverage ratio and Current ratio within the bench mark stipulated by the Bank from time to time. In case of any adverse deviations from the stipulated levels, then the borrower is required to make good the same by bringing in additional capital / quasi- equity within the permitted time.

Special Conditions

S. NO	CONDITIONS
1	1. DPN & Other documents to be obtained from the authorized officials of the company as per board resolution. 2. LOG to be obtained from all present directors and property owners. 3. Hypothecation of receivables of booked and yet to be booked units of project valued Rs.28.85 crs 4. Fresh EM to be created and MOD to be registered as per state guidelines.
2	Legal Conditions: 1. Search report for present owner title deed to be obtained before disbursement of loan 2. Correct and complete description including UDS for each unit to be mentioned in description of property in Legal opinion and MOD. 3. Revenue records like tax receipts, mutation certificate in the name of present owner to be obtained for creation of MOD 4. Up to date Nil Manual/Digitally signed encumbrances certificate from 1995 to till date reflecting all the entries related to the subject property to be obtained for creation of MOD 5. All other observations made by advocate as General Remarks should be adhered before creation of MOD. 6. Original title deed executed infavour present owner and other documents as mentioned in the opinion and this observation have to be obtained for creation of MOD. 7. Indemnity should be obtained from the intended mortgagor to the effect that the subject property is free from all types of charges, mortgages, lien, encumbrance and any other claims affecting the title over the subject property
3	Special conditions: 1. DSRA account to be opened and 3 months interest amount to be parked. 2. USL should not be withdrawn until closure of facility with us. An undertaking letter to be obtained in this regard. 3. Project Term Loan will be released only upon promoter's and customers of the firm's margin infusion certified by CA and construction progress on the site. 4. Cost overrun, if any, has to be met out of promoter funds. 5. For release of each UDS , customer has to pay Rs.36 lakh/- per commercial unit. Before release of each flat, branch to get NOC from CO. 6. Borrower shall ensure TL availment in line with project requirement and upon project completion, surplus funds if any, shall be used to reduce TL outstanding. 7. Holiday period interest to be paid then and there. 8. On completion of construction, branch should obtain completion certificate cum Final valuation report along with BMIR to be submitted. Branch to ensure borrowers margin contribution and construction should be made as per approved building plan without any deviation. 9. Reimbursement if any to be done only after verification of supporting bills and documents. 10.RERA accounts to be opened with our bank. 11.Existing current account with SBI to be closed with in 1 month and closure certificate to be obtained and kept on record. 12. ALS of all the directors to be obtained and kept on record.

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Mandated Covenants

1. The facility shall be released only upon legal & technical clearance/ verification of the property being offered as security by our empaneled lawyer and valuer. Title of the property offered as security should be clear and marketable in the opinion of our empaneled lawyer. Disbursement shall be allowed only after completion of security documentation and formalities relating to mortgage creation /extension and submission of all necessary documents and fulfillment of terms and conditions specified by the Bank. In respect of companies/LLP, in addition to these requirements, charge to be filed with The Registrar of Companies, within the prescribed period for creating a charge in favour of the bank.

2.The facility shall be released only after payment of processing fee/ Bureau charges & Cersai charges and other incidental expenses incurred in connection with the advance should be borne by the borrower.

3.The working capital facilities are payable on demand. Unless otherwise specified, the working capital facilities shall remain in force for a period of 12 months subject to review at periodical intervals wherein the facilities may be continued / cancelled / reduced depending upon the conduct and utilization of the facilities. Any request for renewal / enhancement / reduction should be made at least three months in advance along with the application accompanied by relevant statements/ data required by the Bank. It is also stated that the lender does not have an obligation to meet further requirements of the borrowers on account of growth in business without proper review of credit limits.

4. In case of CC/working capital demand loan against Stock & receivables, the Bank will advance only against fully paid Stocks after deducting the stipulated margin. The stock statement should not include stagnant/ obsolete/ rejected stocks and book debts beyond 180 days.

5. Goods received under DA/LC and guarantees are to be shown separately in the stock statement, the value of which is to be subtracted while arriving DP. Book debts other than those of its associates and the book debts for which Bills are purchased will not be reckoned for arriving at DP. Further the level of Creditors will be deducted while computing drawing power.

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6.Monthly declaration of Stocks with breakup of stock / book debts with Age wise break up shall be submitted in the Bank's format within 7 days from the end of every month. It is essential that the outstanding borrowings at all times are fully covered by the value of security hypothecated less the stipulated margin to be reckoned as per value arrived. If at any time, the drawing power falls below the limit sanctioned, such excess drawings shall be adjusted forthwith. The Drawing power should not be older than three months. If the outstanding in the account is based on the DP calculated from stock statements older than three months, the account would be deemed as irregular. If such irregular drawings are permitted in the account for a continuous period of 90 days the account will be treated as NPA. Moreover Non-compliance of submission of stock statements will lead to return of cheques issued as the drawing power will be marked as "0"automatically by the system.

7.The Book debts statements should be certified by the borrower's auditors at half-yearly rests.

8. Bank will have the right to examine at all times the borrower's books of accounts and to have the borrowers factories inspected, from time to time, by officer(s) of the Bank and /or qualified auditor and / or technical experts and or management consultants of the Bank's choice and conduct Stock and Receivable audits at the prescribed periodicity as per the bank's laid down guidelines. Cost of such inspection/audits shall be borne by the borrower.

9. The bank, in consultation with the borrower will arrange for stock and receivables audit once in a year by an external agency. The terms of reference will be finalised by the Bank at its sole discretion and the fees charged by the agency shall be borne by the borrower.

10. The borrower undertakes to confine all business transactions to the OD/CC limit maintained with us. The bank reserves its right to withdraw partially/ wholly or regulate such credit facility/ies on the occurrence of any one of the following events:

(a) The account is not operated for a period of 2 months.

(b) The account has not been brought to credit or 'nil' balance during half year or once at any time during an year as may be stipulated by the Bank.

(c) The routing of turnover in any half year in operating the account is less than 2.5 times of the limit sanctioned.

(d) Indulging in drawings beyond sanctioned limits.

(e) Indulging in any activities which are detrimental to the image/ interest of the Bank-acts which are unlawful etc.,

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11. The borrower should maintain adequate books of accounts as per applicable accounting practices and standards, which should correctly reflect its financial position and scale of operations and should not radically change its accounting system without notice to the Bank.

12. The borrower should submit to the Bank such financial statements as may be required by the Bank from time to time in addition to the set of such statements to be furnished by the Borrower to the Bank as on the date of publication of the Borrower's annual accounts.

13. The borrower shall ensure submission of the following statements to bank :

(a) Provisional financial statement within three months from the close of the accounting year.

(b) Audited financial statements within seven months from the close of the accounting year.

(c) Quarterly / Half yearly unaudited performance statement if required by the Bank.

14. Delayed/ Non-submission of the statements in time will attract penal charges as fixed by bank from time to time.

15. The Borrower hereby agrees, declares and confirms that:

(a) The facilities granted by Bank shall be used /utilised for the specific purpose for which the same has been sanctioned and if the Bank has reason to believe that the borrower has violated, or apprehends that the borrower is about to violate the said conditions, the Bank shall have the option to exercise its right to recall the entire loan or any part thereof at once, in addition to its right to withdraw the undrawn limits, notwithstanding anything contrary contained in this sanction letter. It is affirmed that this right is without prejudice to the Banks right to recall the loan amount for violation of any terms and conditions of the sanction and / or the terms reflected in the loan/ security documents to be executed by the borrower/ guarantors.

(b) After provision of tax and other statutory liabilities, the Bank will have first right along with the other secured lenders as per arrangement of security sharing on the profits of the borrower for repayment of amounts due to the secured lenders in case of payment due is not cleared within 90 days (unless expressly permitted otherwise by any law for the time being in force).

(c) The proprietor/partners/directors should not withdraw the profits earned in the business/capital invested in the business without meeting the commitments to the bank. In the case of companies, dividend should be declared only after meeting the dues to the bank.

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(d) The unit should keep the bank informed of any circumstances/event adversely affecting the financial position of their sister/associate/family/subsidiary/group concerns in which it has invested, including any action taken by any creditor against the units legally or otherwise.

(e) In case of default in repayment of the loan/ advances or in the payment of the interest thereon or any of the agreed installments of the loan on due date(s) by the borrower/entity, the Bank and /or the RBI will have an unqualified right to disclose or publish the borrower's/entity name, its directors/partners or proprietor as defaulters/ willful defaulters in such manner and through such medium as the Bank or RBI in their absolute discretion may think fit.

(f) The Borrower shall not open any current account with any bank and close the current accounts if any, maintained with other banks.

(g) The borrower shall not advance or give any loans to group companies and promoters without prior approval of the Bank.

(h) The Bank shall have a right of lien over any of the properties, moneys or other assets, which are in the custody or control of the Bank during the pendency of any debit balance in borrower account(s). The borrower shall not transfer, sell, lease grant on license or create any third party interest or encumbrance of any nature whatsoever on the security or assets there under without the prior written consent of the Bank.

(i) The borrower to obtain prior permission of the bank before raising any further loans /availing any facilities against the assets offered as security for facilities of the bank.

(j) The borrower shall obtain and keep alive all statutory approvals (IT, ST, CST, factory approvals, PCB clearances etc.,) required for running their unit/Business/establishment and the same are in force during the tenure of the credit facility sanctioned to the borrower and also ensure that there are no pending / overdue / arrears in this regard.

(k) Any change in the shareholding / directorship / partnership/ownership shall be undertaken only with prior permission of the Bank.

(l) The borrower shall not enter into any borrowing arrangements either secured or unsecured with any other bank, financial institution, company or person.

(m) The borrower shall not undertake guarantee obligations on behalf of any other company, firm or person.

(n) The borrower shall not mortgage or dispose of any assets charged to the bank

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(o) The Borrower shall keep the Bank informed of the happenings of any event likely to have a substantial effect on their stock, production, sales, profits etc., and such changes in the Senior management, labour problems godown location, power cut, cases filed against the Borrower, happenings in the associate concerns etc. along with the remedial measures proposed and also provide the details of any addition/ deletion of associate/ sister concerns.

(p) The Borrower shall provide ancillary business wherever possible to the Bank such as CMS/ salary accounts of employees, Credit card acquisition business.

16. The sanction is valid for the period of 60 days only. Subsequently, the Bank reserves the right to terminate without a.) Notice/ revalidate/ terminate revalidation. On revalidation, the bank reserves the right to decrease / increase the loan. b.)Amount or rate of interest or modify the terms and conditions while review of revalidation process.

17. In case of non-acceptance of terms and conditions if any stipulated in the sanction, the borrower should take-up with the Bank their request for amendment in sanction terms within 15 days from the date of communication of sanction terms by the bank/branch. However, the amendment will be at the sole discretion of the sanctioning authority of the bank on merits.

18. Branch to instruct the borrower to obtain LEI code at the earliest as directed by RBI (vide RBI/ 2016-17/314 FMRD, FMID No.14/11 .01.007/2-16-17 dated June 01,2017) and submit the same to HO. Branch to create the awareness for obtaining Zero Defect Zero Effect (ZED) Certification among MSME borrowers who are registered their firms under UDYAM portal.

19. Fixed assets taken as security will be got revalued by another approved valuer of the bank once in 3 / 5 years at Borrowers cost as per the Bank's extant guidelines.

20. Recovery of interest/ installment: In event of overdue unserviced interest/ installment amount, bank reserves the right to recover the overdue amount on the subsequent month from the borrower's linked account under the same customer ID. Interest applied on CCOD limit should be serviced within 5 days of the interest application even if utilization is within the limit for all the products except term loan.

21. Any excess drawings over and above the specified limit/ DP will attract Penal charges on the overdrawn portion or any irregularity on account of the non-payment of interest/ instalment on due date or non-realisation of the bills on the due date of payment or non- compliance of the terms and conditions of sanction will attract penal charges on the overdue amount / unrealized bills purchased/discounted from the date of happening of the regularity/ non-compliance till the rectification/ regularization.

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SMA / Out of order / NPA concepts

Loan other than revolving facilities		Loans in the nature of revolving facilities like cash credit / overdraft	
SMA Sub- Categories	Basis for classification- Principal or interest payment or any other amount wholly or party overdue	SMA Sub-categories	Basis for Classification- Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA – 0	Upto 30 days		--
SMA – 1	More than 30 days up to 60 days	SMA – 1	More than 30 days up to 60 days
SMA – 2	More than 60 days up to 90 days	SMA – 2	More than 60 days up to 90 days
NPA	Interest and/ or instalment of principal remain overdue for a period of more than 90 days	The account remains ‘out of order’ as indicated in the paragraph below in respect of overdraft/ cash credit accounts Non-submission of stock statement for 3 months Regular facilities not reviewed / renewed within 180 days from the original due date. Adhoc facilities not reviewed / renewed within 180 days from the date of sanction.	

Out of Order Classification:

An account shall be treated as "Out of order", if.

a) the outstanding balance in the CC/OD account remains continuously in excess of the sanctioned limit/drawing power for 90 days, or

b) the outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but there are no credits continuously for 90 days, or

c.) the outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but credits are not enough to cover the interest debited during the previous 90 days period.

Scenario : 1 SMA scenario for Loan facilities

Date of demand	Amount Due (In Rs)	Amount remitted by the borrower (In Rs)	Total Due outstanding / Overdue (In Rs)	SMA status
31.08.2023	100000.00	---	100000.00	1 day DPD-SMA 0
29.09.2023	0.00	75000.00	25000.00	30 days -DPD - SMA 1
30.09.2023	100000.00	---	125000.00	31 days - DPD - SMA 1
15.10.2023	0.00	100000.00	25000.00	16 days - DPD - SMA 0
31.10.2023	100000.00	---	125000.00	31 days DPD - SMA 1
30.11.2023	100000.00	--	225000.00	61 days DPD -SMA 2
15.12.2023	0.00	225000.00	0.00	0 days DPD- Regular

Scenario : 2 - CCOD Limits

Date of interest debit	Amount of Interest	Amount remitted by the borrower (In Rs)	SMA status
31.03.2023	100000.00	---	-
29.04.2023	0.00	25000.00	-
30.04.2023	110000.00	---	-
15.05.2023	0.00	15000.00	-
31.05.2023	115000.00	--	-
29.06.2023	0.00	0.00	Account will be marked as NPA on account of Interest default.
Total	325000.00	40000.00	Total Interest demand - 325000.00 Amt Remitted - 40000.00 Overdue - 285000.00

Specific Covenants for Takeover of facilities:

1. Facility wise outstanding along with the interest and foreclosure charges if any, shall be taken from the borrower/ Transferor Bank.

2. Borrower to provide latest sanction letter, up to date account statement of account(s) facility wise outstanding along with latest correspondences, if any.

3. Request letter shall be taken from the borrower asking the Bank to directly disburse to the transferor bank to clear off its dues.

4. Confidential Opinion/ Credit Information Report of the Borrower to be obtained and submitted from the Transferor bank before final sanction.

5. Original property title deeds and property documents shall be obtained from the Transferor Bank within 30 days of release of loan amount failing with additional charges will attract which is at the discretion of the Bank.

6.In the event of takeover of Non-fund facility:

(a) The borrower shall provide 100% margin in favor of Existing bank, or

(b) The borrower shall facilitate in swapping of bank Guarantee/s issued by Existing Bank or

(c) The borrower shall facilitate in issuance of Counter guarantee by Transferor bank. The format of the counter guarantee format must be acceptable to City Union Bank Limited.

7. No overdue interest shall be taken over from Transferor bank. The borrower shall pay off the same before takeover of facilities.

8. Once the account is taken over the balance disbursement should be done post the receipt of No due certificate and property documents from the other bank & ROC filing is complete along with other requirements.

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We are forwarding this letter along with Annexure A & B and shall be glad if you return the sanction letter signed by you and the guarantors as token of having accepted the terms and conditions in the "Acknowledgement " appearing at the end of this page.

Yours faithfully,

Branch Manager.

Encl : Repayment schedule of the term loan facility requested.

Acknowledgement

I / We have read the above points and got clarified by the branch in detail and understood the contents fully.

I/ We unconditionally agree to abide by the above terms and conditions. I/We also accept the conditions stipulated by the bank relating to the hypothecation/pledge of stocks /hypothecation of machinery/ vehicle/mortgage of immovable properties annexed to this letter.

Borrower(s)/Guarantor

Place :

Date :

'Please affix your signature and handover the physical copy in the branch or affix your E-Sign in token of your unconditional acceptance of all the terms and conditions'

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Computation of APR :

S.No	Parameter	Facility
1	Sanctioned Loan amount (in Rupees) (Sl no. 2 of the KFS template – Part 1)	9,00,00,000.00 (Nine Crore Only)
2	Loan Term (in months) (Sl No.4 of the KFS template – Part 1	54
a.)	No. of instalments for payment of principal, in case of non-equated periodic loans	54
b.)	Type of EPI	Quarterly
	Amount of each EPI (in Rupees) and	41,42,666.00
	Nos. of EPIs (e.g., no. of EMIs in case of monthly instalments) (Sl No. 5 of the KFS template – Part 1)	24
c.)	No. of instalments for payment of capitalised interest if any	-
d.)	Commencement of repayments, post sanction (Sl No. 5 of the KFS template – Part 1)	30 Days
3	Interest rate type (fixed or floating or hybrid) (Sl No. 6 of the KFS template – Part 1)	Floating
4	Rate of Interest (SI No.6 of the KFS template – Part 1)	9.75
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	3,18,78,507.00
6	Fee/ Charges payable (in Rupees)	2,71,404.00
7	Net disbursed amount (1-6) (in Rupees)	8,97,28,596.00
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	12,18,78,507.00
9	Annual Percentage rate- Effective annualized interest rate (in percentage) (Sl No.9 of the KFS template-Part 1)	10.05
10	Schedule of disbursement as per terms and conditions	Refer Annexure - D
11	Due date of payment of instalment and interest	30-04-2026

Annexure D

Details Of Repayment Schedule :

Loan Amount	ROI (%)	Holiday Period	Repayment Period	Facility	Facility ID
90000000	9.75	30	54 Months	Term Loan (TL)	2-TL

Instalment No	Holiday period interest/ Instalment due date	Outstanding Principal(in Rs.)	Principal (in Rs.)	Interest (in Rs.)	Instalment (in Rs.)
1	30-04-2026	9,00,00,000		7,69,316	7,69,316
2	30-05-2026	9,00,00,000		7,21,233	7,21,233
3	30-06-2026	9,00,00,000		7,45,274	7,45,274
4	30-07-2026	9,00,00,000		7,21,233	7,21,233
5	30-08-2026	9,00,00,000		7,45,274	7,45,274
6	30-09-2026	9,00,00,000		7,45,274	7,45,274
7	30-10-2026	9,00,00,000		7,21,233	7,21,233
8	30-11-2026	9,00,00,000		7,45,274	7,45,274
9	30-12-2026	9,00,00,000		7,21,233	7,21,233
10	30-01-2027	9,00,00,000		7,45,274	7,45,274
11	28-02-2027	9,00,00,000		6,97,192	6,97,192
12	30-03-2027	9,00,00,000		7,21,233	7,21,233
13	30-04-2027	9,00,00,000		7,45,274	7,45,274
14	30-05-2027	9,00,00,000		7,21,233	7,21,233
15	30-06-2027	9,00,00,000		7,45,274	7,45,274
16	30-07-2027	9,00,00,000		7,21,233	7,21,233
17	30-08-2027	9,00,00,000		7,45,274	7,45,274
18	30-09-2027	9,00,00,000		7,45,274	7,45,274
19	30-10-2027	9,00,00,000		7,21,233	7,21,233
20	30-11-2027	9,00,00,000		7,45,274	7,45,274
21	30-12-2027	9,00,00,000		7,21,233	7,21,233
22	30-01-2028	9,00,00,000		7,45,274	7,45,274
23	29-02-2028	9,00,00,000		7,21,233	7,21,233
24	30-03-2028	9,00,00,000		7,21,233	7,21,233
25	30-04-2028	9,00,00,000		7,45,274	7,45,274
26	30-05-2028	9,00,00,000		7,21,233	7,21,233
27	30-06-2028	9,00,00,000		7,45,274	7,45,274

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28	30-07-2028	9,00,00,000		7,21,233	7,21,233
29	30-08-2028	9,00,00,000		7,45,274	7,45,274
30	30-09-2028	9,00,00,000		7,45,274	7,45,274
31	30-10-2028	9,00,00,000		7,21,233	7,21,233
32	30-11-2028	9,00,00,000		7,45,274	7,45,274
33	30-12-2028	9,00,00,000	1,12,50,000	7,21,233	1,19,71,233
34	30-01-2029	7,87,50,000		6,52,115	6,52,115
35	28-02-2029	7,87,50,000		6,10,043	6,10,043
36	30-03-2029	7,87,50,000	1,12,50,000	6,31,079	1,18,81,079
37	30-04-2029	6,75,00,000		5,58,956	5,58,956
38	30-05-2029	6,75,00,000		5,40,925	5,40,925
39	30-06-2029	6,75,00,000	1,12,50,000	5,58,956	1,18,08,956
40	30-07-2029	5,62,50,000		4,50,771	4,50,771
41	30-08-2029	5,62,50,000		4,65,797	4,65,797
42	30-09-2029	5,62,50,000	1,12,50,000	4,65,797	1,17,15,797
43	30-10-2029	4,50,00,000		3,60,617	3,60,617
44	30-11-2029	4,50,00,000		3,72,637	3,72,637
45	30-12-2029	4,50,00,000	1,12,50,000	3,60,617	1,16,10,617
46	30-01-2030	3,37,50,000		2,79,478	2,79,478
47	28-02-2030	3,37,50,000		2,61,447	2,61,447
48	30-03-2030	3,37,50,000	1,12,50,000	2,70,463	1,15,20,463
49	30-04-2030	2,25,00,000		1,86,319	1,86,319
50	30-05-2030	2,25,00,000		1,80,309	1,80,309
51	30-06-2030	2,25,00,000	1,12,50,000	1,86,319	1,14,36,319
52	30-07-2030	1,12,50,000		90,155	90,155
53	30-08-2030	1,12,50,000		93,160	93,160
54	30-09-2030	1,12,50,000	1,12,50,000	93,160	1,13,43,160

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