

Date :

Ref No.

LETTER OF ARRANGEMENT

The Partners,
Multicon Prestige Residences LLP
Mansarowar, 3B Camac Street
Kolkata -700016

Letter No.: BR/ADV/RE/2022-23/502

Date: 26.09.2022

Dear Sirs,

ADVANCES TO MSME SEGMENT (BUILDER FINANCE) SANCTION OF CREDIT FACILITIES

With reference to your application letter dated 03.09.2022 requesting us for sanction of FBWC limit of Rs. 15.00 crs and subsequent correspondence in this regard, we have pleasure in advising sanction of the following credit facilities, which are available subject to your acceptance / fulfilment of the Terms and Conditions detailed in Annexure A, B, C, D, E & F:

(Rs. in crs)

Facility	Existing Limit	Proposed Limit
Fund Based:		
Working Capital	0.00	15.00
Term Loan	0.00	0.00
Total FB Limits (A)	0.00	15.00
Non-Fund Based:		
Total NFB Limits (B)	0.00	0.00
Total Limits (A+B)	0.00	15.00

2. The above FBWC limit is subject to the special terms and conditions enumerated hereunder, in addition to the terms and conditions (including security and pricing), set out in Annexure 'A' to 'F':

- All Rates/Concessions are subject to changes in Card Rate/ EBLR Rate/ Service Charges, etc. as applicable from time to time. Charges other than those specifically mentioned in this letter would be recovered as per card rate prevailing at that time.
- The Bank reserves the right to recall/revise any of the above facilities any time and also stipulate additional conditions separately. The term loan facility will also be governed by the Bank's covenants attached hereto.

bank.sbi

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96747 12720
sbi.12305@sbi.co.in

এসএমই শাখা নিউ আলিপুর (১২৩০৫)
৬৩, নলিনী রঞ্জন এভিনিউ, ব্লক - জি,
নিউ আলিপুর, কলকাতা- ৭০০ ০৫৩, পঃ বঃ

এসএমই শাখা ন্যু অলীপুর (১২৩০৫)
৬৩, নলিনী রঞ্জন এভিনিউ, ব্লক-জি,
ন্যু অলীপুর, কলকাতা-৭০০ ০৫৩, প.ব.

SME Branch, New Alipore (12305)
63, Nalini Ranjan Avenue, Block-G
New Alipore, Kolkata-700 053, W.B.

- The detailed terms and conditions, which are enumerated in the documents executed for the purpose, are in addition to the terms and conditions mentioned herein.
- The Firm must furnish the required renewal data including the audited financials and estimated and projected data for the next two years, within one month from publication of its Audited financials, to enable us to complete the renewal of credit facilities well within the stipulated time.
- Validity of sanction of the Loan is 3 months from the date of sanction of FBWC i.e. 25.12.2022.

3. The firm has to ensure compliance of the following:

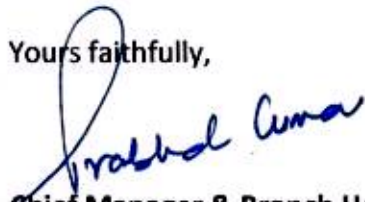
- Unsecured loans bought by the promoter/partners/directors to be subordinated to bank loan and to be retained during the currency of the loan.
- Contractor's All Risk (CAR) Policy to be done.
- Current account maintaining with other banks to be closed.

We are forwarding this letter in duplicate along with Annexure A, B, C, D, E & F and shall be glad if you return to us the originals duly signed by you and the guarantors (if any) in token of having accepted the Terms and Conditions, below the words "We Accept" appearing at the end of the Annexure and retain the duplicate thereof for your record.

Thereafter, you may call on us with the guarantors, if any, preferably with prior appointment, to execute the documents in this regard.

Assuring you of our best services at all times.

Yours faithfully,



Chief Manager & Branch Head

Encl.: Terms and Conditions – Annexure - A, B, C, D, E & F