

RENEWAL CREDIT ARRANGEMENT LETTER

December 20, 2022

Ref. No : CAL170635648931

GV Research Centers Private Limited
5-4-187/3 & 4, 2nd Floor, Soham Mansion,
MG Road, Secunderabad - 500003
Telangana

Kind Attention: Mr. Soham Modi, Director

Dear Sir/Madam,

Sub : Enhancement of Limits

We refer to the Term Loan facilities ("**Facilities**", details of which are mentioned in Annexure I), granted to you by ICICI Bank Limited ("**ICICI Bank**"), pursuant to a credit arrangement letter (including any amendatory/renewal letters) and other facility documents, executed in relation to the Facilities ("**Transaction Documents**").

We are pleased to inform you that ICICI Bank, at your request, has renewed the Facilities, with revised limits, as mentioned under 'Amount Proposed' in Annexure I ("**Overall Limits**"), on the terms and conditions as set out in the Annexure I, for a further period up to the date mentioned in Annexure I. A processing fee, as mentioned in Annexure I, shall be charged and debited from your account towards renewal of the Facilities.

All other terms and conditions of the Facilities, including the existing security and/or contractual comfort, if any, shall remain in full force and effect.

In case of any change in directors, memorandum of association, articles of association or other constitutional documents, subsequent to the information/documents last shared by you with ICICI Bank, you are requested to forthwith furnish updated records of the same to ICICI Bank. Kindly also ensure that your total working capital bank finance, including the renewed Facilities, does not and shall not during the subsistence of the Facilities, exceed the maximum permissible bank finance limits. This Renewal Credit Arrangement Letter ("**Renewal CAL**") shall be read in conjunction with the other Transaction Documents and to the extent of any inconsistency between the other Transaction Documents and this Renewal CAL, the provisions of this Renewal CAL shall prevail.

In case you wish to convey your acceptance of this Renewal CAL by way of wet signature, we request you to return the duplicate copy of this Renewal CAL, duly signed by your authorized person, the authorized official of the guarantor and security providers (if any), in token of acceptance of the terms specified herein.

In case you wish to convey your acceptance by way of electronic signature, we request you to return this Renewal CAL duly signed electronically by your authorized person, the authorized official of the guarantor and security providers (if any), in token of acceptance of the terms specified herein.

Unless we receive the duly accepted Renewal CAL and unless you, the guarantor and/or the security providers (if any) execute such agreements and/or documents as may be required in relation to the Facilities, in the form and manner acceptable to ICICI Bank, by 150 days or such extended period as ICICI Bank may grant in writing, at its sole discretion, this offer shall lapse automatically without any further communication.

The duly accepted Renewal CAL must be returned along with a board resolution/requisite authorization, applicable to the borrower, guarantor, security provider (as applicable), to establish the authority of the signatory.

For ICICI Bank Limited	I / We accept this Credit Arrangement Letter
Name : Mr. Rahul Kumar Agarwal Designation: Regional Head.	Mr. Soham Satish Modi Authorized Signatory of M/s GV Research Centers Private Limited

Annexure I

Facility	Amount (Rs in million) Proposed	Amount (Rs in million) Existing	Security and/or Contractual Comfort	Facility validity date/Month
Rupee Term Loan 1	208.5	208.5	Secured	
Rupee Term Loan 2	147.5	147.5	Secured	
Rupee Term Loan 3	300.0	-	Secured	
Total Limits	656.0	356.0		

Facility - Rupee Term Loan 3

DEFINITIONS	
Borrower	GV Research Centers Private Limited, a private limited company, within the meaning of The Companies Act, 2013
Facility	Rupee Term Loan-3: Not exceeding INR 300.0 million (“ RTL-3 ”) Letter of credit: Not exceeding INR 250.0 million (Sub-limit of RTL-3) The RTL-3 and LC are referred to as the “ Facility ”.
Other Facility (if applicable)	Rupee term loan of INR 225.0 million sanctioned to the Borrower vide CAL No. CAL3529613224 dated April 07, 2021 and made available by the Lender under the facility agreement dated April 12, 2021 executed between the Lender and the Borrower. Rupee term loan of INR 150.0 million sanctioned to the Borrower vide CAL No. CAL80572814442 dated July 27, 2022 and made available by the Lender under the facility agreement dated August 16, 2022 executed between the Lender and the Borrower.
Lender	ICICI Bank Limited
Other Lender (in case of takeover of facilities)	Not applicable
Facility Agreement	The Facility will be made available under a “Facility Agreement” which will include inter-alia, provisions, which are in form and substance satisfactory to the Lender(s) and also in accordance with the terms hereof.
Authorized Payments	All amounts payable by the Borrower to the Lender
Security Trustee	Any security trustee as mutually agreed upon by the Lender and the Borrower (if appointed)

Transaction Documents	Transaction Documents shall include facility agreement executed with respect to this Facility, credit arrangement letter, [all other agreements, instruments, undertakings, indentures, deeds, writings and other documents whether financing, security, in the course of trade or otherwise executed or entered into, or to be executed or entered into, by the Borrower] or as the case may be, any other person, in relation, or pertaining, to the transactions contemplated by, or under the Transaction Documents, and each such Transaction Documents as amended from time to time.
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Project Documents	Project Documents of the Project i. Lease Agreement/LOI (“ LA ”) between Borrower and Syngene International Limited for the lease of approx 1.04 lac sft ii. Sale deed in favour of GV Research Centers Private Limited iii. all such documents as mentioned in the definitive documents
Account Bank	ICICI Bank Limited or such other banks as may be acceptable to the Lender.
ICICI Bank MVG	ICICI Bank Mortgage valuation Group
Property	All the piece & parcel of land located at plot No. 3, in Shapoorji Pallonji Biotechnology Park, Phase II, Survey No. 542 (Part), Kolthur Village, Shamirpet Mandal Medchal-Malkajgiri District admeasuring approximately acre 9.2, including all the structures thereon both present & future, along with all the development potential arising thereon (including additional development potential in the form of TDR, premium FSI, etc), both present and future.
Project	Commercial project- Innopolis consisting of two tower having leasable area of approx. 2.08 lac sq. ft. being developed by the Borrower on part of the Property and related development work including any future development on the land parcel as captured in the property details above.
Developer	GV Research Centers Private Limited
Property Owner	Property is owned by GV Research Centers Private Limited
Project Cost	Not applicable
Minimum Lease Rental Rate	Average Minimum average lease rentals per month is as follows: For Lab space - ₹ 50 to Rs. 52/- per sq. ft per month For Cafeteria - ₹ 30 to Rs. 35.0/- per sq. ft per month

Obligors	All entities and/or such other person(s), both present and future, who have entered into/ executed/ will enter into/ execute the respective Project Documents of Project I, in respect of the Project I during the tenure of the Facility.
Obligors Agreement	Such person(s), both present and future, who have entered into/executed/ will enter into/execute the respective Project Documents in respect of the Project during the tenure of the Facility.
Leased/Leaseable Area	Chargeable area of 2.08 lakh sq. ft. leased/to be leased to the Obligors/Present Obligors____
Stipulated Price	Approx lease rent of Rs. 50/- to 55/- per sft per month
Date of Commencement of Commercial Operations.	September 30, 2023

Scheduled Receivables of the Project	Receivables/cash flows/revenues (including booking amounts and / or security deposits) arising out of or in connection with or relating to the Project and all insurance proceeds both present and future.
Scheduled Receivables	All amounts due and payable to the Borrower including but not limited to the following: 1. Lease/ license fees/ amenities fees/ variable rent/ other charges/ security deposit receivable by Borrower by whatever name called (the “Lease Rental”) in terms of the Project Documents of Project; 2. Security deposits (the “Security Deposits”) payable in terms of the Project Documents of Project to the Borrower; 3. All other amounts by whatever name called due and receivable by the Borrower on account of any reasons whatsoever, in terms of the Project documents of Project I, including insurance proceeds, service taxes and maintenance charges. 4. All amounts receivable by Borrower/Property Owner on account of sale of any units/portion of the Project.
Rent Commencement Date	Any date on which Borrower starts receiving any rentals from the Project or September 01, 2023 whichever is earlier.

Specified Event (case specific basis)	Specified Event A: Such event when the Borrower sells all or any portion of the Leased/Leaseable Area of the Property/Project. Specified Event B: Such event when the monthly scheduled receivables are less than the monthly repayment amount from the Repayment Start Date.
Transaction related expenses	The transaction related expenses shall include the Processing Fees and Legal and Documentation charges plus all applicable taxes and statutory levies thereon.
TERMS OF FACILITY	
Purpose of Facility	RTL shall be utilized as follows: • Towards the completion of construction of the Project located at Shamirpet (Genome Valley) • Towards the payment to the capital creditors for ongoing and future development. • Towards the reimbursement of the expenses incurred six months prior to the date of sanction for project - Innopolis □ Any other transaction related expenses. The Facility/RTL, either in part or full will not be used for investment in capital market, ESOP's, land acquisition, acquiring equity shares of Indian Company/ies, buyback of shares of Indian company, funding of promoter's contribution in the Project or any other purpose, which is prohibited or any illegal activity.
Interest on the Facility	The rate of interest for each drawal of the Facility will be stipulated by the Bank at the time of disbursement of each drawal, which shall be sum of the Repo Rate *+ "Spread" per annum, plus applicable statutory levy, if any ("Interest Rate"). The applicable Repo Rate shall be the rate prevailing one Business Day preceding the date of each drawal.

	As on date the Repo Rate is 6.25% and Spread is 4.00% *“Repo Rate“ or “Policy Repo Rate” means the rate of interest published by the Reserve Bank of India (“RBI”) on the RBI website from time to time as Repo Rate or Policy Repo Rate. The Repo Rate component of the Interest Rate for all tranches shall be reset after every 3 months following the date on which the Facility is first disbursed, as a sum of Repo Rate + “Spread”, plus applicable statutory levy, if any. The applicable Repo Rate shall be the rate prevailing one Business Day preceding the reset date. ** <i>** Illustration: For first disbursements made on October 5 2021 the first reset date will be January 5, 2022 and thereafter on April 5, 2022 and so on.</i> The Bank shall have the right to modify the reset frequency and reset date from time to time in accordance with the extant RBI Guidelines. The Borrower further acknowledges that Interest Rate may change, upward or downwards, as the case may be, in line with change in the Repo Rate. The Bank may revise the Spread once every three (3) years from the date of the first disbursement, in accordance with the extant RBI Guidelines. Notwithstanding anything contained herein, the Bank reserves the right to reset the Spread at any time upon substantial change in the Borrower’s credit assessment and/ or on account of deterioration in the credit risk profile. Any change in ‘Spread’ would be communicated by the Bank through either: (i) Letter (ii) E-Mail (iii) SMS (iv) Statements of Accounts (v) WhatsApp or any other suitable mode. The Borrower may prepay the Facility, in full or in part thereof (without any prepayment premium) within 60 days of any increase of Spread as aforesaid, subject to the Borrower providing an irrevocable written notice of prepayment to ICICI Bank within 15 days of such increase of Spread. The Borrower shall be deemed to have notice of changes in the Repo Rate when displayed on the notice board of the Branch or displayed on Bank’s website (www.icicibank.com) and the Borrower is liable to pay such revised rate of interest. Unless specified otherwise in the documents in relation to the Facility, if the Borrower wishes to prepay any part of or whole of the Facility, it may do so with payment of Prepayment Premium of 0% on principal amount of the loan being prepaid subject to the Borrower giving at least 15 days prior irrevocable written notice of the same to ICICI Bank. In case of any delay in the repayment of principal or payment of interest, charges or other monies due on the Facility, additional interest shall be levied at the Applicable Rate + 0% p.a., payable monthly, from the due date till such time the overdue amount is paid. Default interest shall be applicable interest plus 2.00% p.a
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Interest on the Facility in case of lender other than ICICI Bank Or on assignment of the Facility by ICICI Bank	The interest rate chargeable on the Facility shall be linked to respective lender's benchmark rate. The rate of interest in such case shall be equal to the rate charged by Lender and the spread between the above-mentioned rate and the lender's benchmark rate shall be adjusted accordingly. In case, the borrower is classified as MSME, all rupee loans will be priced with reference to External Benchmark rate.
Processing Fees	The Borrower shall pay to Lender out of the first disbursement, a non- refundable processing fee equal to 0.65% of the facility amount, plus all applicable taxes and statutory levies thereon, but subject to tax deducted at source ("TDS") as per applicable law. The fee is non-refundable fee and independent of disbursement/cancellation of the Facility by the Borrower.
Date of First Drawal/Disbursement	First Drawal/Disbursement from the Facility shall happen not later than six months from the date of sanction. In case the Borrower requests for first disbursement on a date later than the above, the Lender shall have the right to review the Facility.
Last date of drawal	Unless otherwise agreed to by the Lender in writing, the Borrower shall be entitled to seek drawals / disbursement out of the Facility not later than 12 months after Date of First Drawal/Disbursement.
Repayment Schedule	The Borrower agrees and undertakes to repay to the Lender the principal amounts of the Facility in 120 monthly installments including 9 months of principal moratorium commencing from first months after Date of First Drawal/Disbursement as per Annexure IB hereto or August 31, 2022 whichever is earlier. Provided, however, the Lender shall be entitled to revise the aforesaid repayment schedule in the event of any changes in the interest rate of the facility In case the Property Owner sells any portion of the Project, revised eligibility shall be calculated and the Borrower shall pay the difference between amount outstanding and the eligibility based on balance area or any amount as required by the Lender.

Escrow Account for Project	<u>Mechanism of operation of the Escrow Account for Project:</u> The Borrower shall open, establish and maintain an escrow account for depositing the Scheduled Receivables of the Project (“Escrow Account”). The aforesaid Escrow Account shall be maintained and operated by the Borrower during the entire tenure of the Facility and shall not be closed without the prior written approval of Lender. All costs, charges and expenses in connection with the aforesaid Escrow Account shall be borne by the Borrower. The Borrower shall enter into agreement with the Account Bank and such agreement shall be in a form and manner acceptable to Lender. The Borrower shall ensure that the Scheduled Receivables with respect to the Project and all other receivables are deposited only in the aforesaid Escrow Account. The Borrower shall issue irrevocable instructions to the Obligors/other persons instructing them to directly deposit all the Receivables in the Escrow Account. Lender will have the right to stipulate standing instruction in Escrow Account for Project to daily transfer certain percentage of amounts routed through the Escrow Account to ICICI Bank Collection A/c towards onward adjustment against outstanding facility amount on daily basis without any prepayment charges All monies credited/deposited/transferred in the Escrow Account, each
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	month, shall be accumulated/retained to the extent of the sums/amounts required for the purposes of making the Authorized Payments and ICICI Bank shall make Authorized Payments out of such amounts collected and retained on the immediately subsequent due date. If there is a shortfall in the monies accumulated in the Escrow Account, vis-à-vis the amounts to be paid towards Authorized Payments on the Due Dates, the Borrower shall deposit/credit or cause to have deposited/credited such amounts into the Escrow account as may be required to meet such shortfall. All monies credited/deposited/transferred in the Escrow Account, each month, shall be utilized and applied according to the following waterfall mechanism and in following order of priority: 1. Towards making the Authorized Payments. 2. Towards overdue interest (if any) in respect of the Facility. 3. Towards overdue principal (if any) in respect of the Facility. 4. Towards maintenance / replenishment of DSRA. 5. Towards taxes and statutory payments including property taxes, GST etc. in relation to the Project. 6. Towards common maintenance charges of the Project. 7. Any surplus thereafter in the Escrow Account shall be utilized towards prepayment of principal amount in respect of the Facility sanctioned by the Lender. Such prepayment shall attract no prepayment penalty. Any amount in the Escrow account being utilized for payment towards CAM charges, statutory payments and taxes shall be certified by a CA certificate.
Debt Service Reserve ("DSR") Account	The Borrower shall open, establish and maintain an account ("DSR Account") for deposit of the Debt Service Reserve ("DSR") with Lender. Amount equal to three months' installment on each disbursement under the RTL Facility shall be transferred by the Borrower. In case of shortfall in DSR Account w.r.t the then outstanding Facility, the Borrower shall also transfer such shortfall to the DSR Account before such disbursement. The aforesaid account shall be maintained and operated by the Borrower during the entire tenure of the Facility and shall not be closed without the prior written approval of Lender. All costs, charges and expenses in connection with the aforesaid account shall be borne by the Borrower. The Borrower shall enter into agreement with the Account Bank and/or Lender and such agreement shall be in a form and manner acceptable to the Lender. Fixed deposit with ICICI Bank can be opened in lieu of such DSR account. Bank Finance cannot be used to fund Debt Service Reserve Account (DSRA) and borrower should maintain the DSRA from his own sources.

Consequences of Occurrence of Specified Events	On the occurrence of a Specified Event A or B, the Lender shall, at its sole discretion, be entitled to call upon the Borrower to: 1. Prepay the Facility (in whole or part) and the Borrower shall, forthwith upon demand from the Lender, make payment of all such amounts to the Lender. 2. The Borrower shall, immediately upon demand by the Lender, identify additional receivables as may be acceptable to the Lender for the purpose of supplementing the shortfall in the Scheduled Receivables.
Call Option	Lender shall have a right to review the Facility annually and in case of shortfall in the Eligibility calculated on the basis of actual lease rentals and occupancy prevailing on the date of such review and

	outstanding amount of the Facility and if such shortfall is not cured within a period of 30 days, the Lender shall have the right to call upon the Borrower to prepay such shortfall between Eligibility and outstanding Facility amount without pre-payment premium/discounted interest within 60 days from the end date of such cure period of the Facility.
Security	The Facility, all interest thereon, costs, charges, expenses and all other monies in respect thereof shall be secured by: 1. Exclusive charge by way of extension of equitable mortgage on the Property. 2. Exclusive charge by way of hypothecation of the unencumbered movable fixed assets of the project 3. Exclusive charge by way of hypothecation on the future Scheduled Receivables of the Project and all insurance proceeds, both present and future. 4. Exclusive charge by way of hypothecation on the Escrow Account/s of the Project and the DSR Account all monies credited/deposited therein (in whatever form the same may be), and all investments in respect thereof (in whatever form the same may be); The Security as required by Lender shall be created and perfected in favour of the Lender/security trustee (if appointed), in a form and manner satisfactory to the Lender.

Security & net receivable cover	Post creation of Security, the Borrower shall maintain security cover of 1.50 times the outstanding Facility amount in the form of Project during the entire tenure of the Facility. The same shall be monitored at the time of: 1. Issuance of NOCs. 2. At the time of Asset Review 3. At the time of each disbursement out of the Facility In case the value of the Property and fixed assets secured to the Lender falls below the security cover specified above, the Borrower shall create security on such additional assets as acceptable to the Lender in favour of the Lender, in order to maintain the Security and net Receivable Cover specified above.
Legal Documentation Charges	Nil
Contractual Comfort	Corporate guarantee of Modi Properties Pvt Ltd
Assignability	The Lender shall, at its sole discretion, have the right to assign, transfer, sell, pledge or hypothecate the Facility, Scheduled Receivables, the Security and all such rights, benefits and any other
	interest created in its favour under any of the Facility Agreements or hereunder, with prior notice of 60 days to the Borrower, to any other bank/lender or financial institution.

Pre-disbursement Conditions:	As is customary to a transaction of this size and nature, including but not limited to the following: 1. Security as per security clause 1 and 2 shall be created and perfected, and contractual comfort shall be obtained to the satisfaction of the Lender 1. The title of the Property shall be clear and marketable as certified by ICICI Bank empaneled lawyer, and to the satisfaction of the Lender. 2. Technical Valuation Reports from Lender's Mortgage Valuation Group and from Lender's empaneled valuer to be obtained. (In case valuation of the Property as per the report obtained from Lender's Mortgage Valuation Group exceeds ` 500.0 million, two valuation report to be obtained from Lender's empaneled valuer). 3. ROC Search Report of the Borrower to be obtained. 4. In case of take over of unsecured loans from promoter/related parties upto Rs. 150.0 Mn 1. The loan should be reflected in the last audited financial statement of the Borrower OR The Borrower shall submit a certificate from a Chartered Accountant certifying the list of related parties and also certifying the outstanding balance of unsecured loans from each such related parties. 2. The Borrower shall submit a certificate from a Chartered Accountant certifying that the amount of the Facility which is being taken over was utilized towards the purpose of finance excluding land cost.
Disbursement	Out of the total sanctioned amount of Rs. 300.0 mn, Disbursement to be done as per below i. Disbursement upto Rs. 100.0 mn as per the current security structure ii. Over Rs. 100.00 mn upto Rs. 175.0 mn upon receipt of CA certificate for fixed assets of the project and receipt of architect certificate for completion of Building – 2 (only slab-structure) iii. Over Rs. 175.0 mn and upto Rs. 225.0 mn upon execution of lease agreement iv. Above Rs. 225.0 mn – upon receipt of Security deposit and receipt of first rent.

Conditions to be satisfied within 15 days from the date of first disbursement or	Security as per Security clause no. 4 to be created and perfected
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prior to second disbursement whichever is earlier	
Conditions to be satisfied within 45 days from the date of first disbursement	1. As is customary to a transaction of this size and nature, including but not limited to the following: 2. The Property shall have been adequately insured to the satisfaction of the Lender and copies of Insurance Policies, with endorsement in favour of Lender as loss payee, would be made available, if applicable. 3. CA certificate validating that the disbursement towards repayment of unsecured loans (if any) was not utilized towards land acquisition or capital market investment. 4. The Borrower shall obtain Obligor's acknowledgement for the deposit of Lease Rentals to be made in favour of the Escrow Account opened by the Borrower with Account Bank on a format approved by legal prior to subsequent disbursement beyond ₹ 175.0 million. 5. Such obligor agreement should mention the below mandatory covenants – ○ ICICI Bank is entitled to enter the said premises for the purpose of inspection and/or take possession of the said premises during tenor of the Facilities. ○ In case of occurrence of an event of default under the facility agreement entered into/to be entered into by us with ICICI Bank, ICICI Bank shall be entitled to sell the rights thereunder to any person; or to exercise the security and sell the properties and other assets

Reimbursement condition	If reimbursement of capital expenditure is done to the promoters: 1. The loan should be reflected in the last audited financial statement of the borrower. 2. The purpose for which the loan from the parent/promoters is to be utilized as per the purpose clause mentioned for the facility and such purpose should be eligible for bank finance. A certificate from empaneled Chartered Accountant must be obtained certifying that the expenditure proposed to be reimbursed was incurred for the stated purpose by the borrower. 3. The purpose for which the proposed reimbursed amount will be utilized by the parent/promoter is towards the stated purpose as per the purpose clause mentioned for the facility. Also the purpose for which the proposed loan will be used is towards the stated purpose as per the purpose clause mentioned for the facility. A certificate from empaneled Chartered Accountant must be obtained from the parent/promoter so as to confirm utilization of the reimbursed amount for the stated purposes.
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	4. “The facility either in part or full will not be used for investment in capital market, land acquisition, acquiring equity shares of Indian company/ies, buyback of shares of Indian company, funding of promoters’ contribution in the project or any other purpose, which is prohibited or any illegal activity.” This negative covenant will also be applicable to amount reimbursed to the parent/promoter by the borrower to ensure end use of funds 5. The standard conditions for take-over of loans will continue to be applicable. Reimbursement of capital expenditure was incurred through internal accruals: 1. The said expenditure has been incurred by the borrower during the last 6 months from the date of proposed sanction. Expenditure incurred prior to 6 months from the date of sanction should not be reimbursed. Also the purpose for which the expenditure had been incurred should be eligible for Bank finance. A certificate from empaneled Chartered Accountant should be obtained certifying that the expenditure proposed to be reimbursed was incurred for the stated purpose during last 6 months. 2. The purpose for which the proposed reimbursed amount will be utilized is towards the stated purpose as per the purpose clause mentioned for the facility. Also the purpose for which the proposed loan will be used is towards the stated purpose as per the purpose clause mentioned for the facility. A certificate from empaneled Chartered Accountant must be obtained from the borrower so as to confirm utilization of the reimbursed amount for the stated purposes. 3. “The facility either in part or full will not be used for investment in capital market, land acquisition, acquiring equity shares of Indian company/ies, buyback of shares of Indian company, funding of promoters’ contribution in the project or any other purpose, which is prohibited or any illegal activity.”
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Special Conditions:	As is customary to a transaction of this size and nature, including but not limited to the following:
Regulatory	1. The Borrower represents that it is in adherence to the Ministry of Environment and Forest's Notification no S.O. 2804 (E) dated November 03, 2009 on 'fly ash' and shall continue to be in adherence to the said notification during the tenure of the Facility. 2. The Borrower would adhere to the building norms and

	technical specifications as laid down by National Building Code (NBC code)." 3. The Borrower represents that the buildings and structures constructed with bank finance, adhere to the National Disaster Management Authority (NDMA) guidelines on 'Ensuring Disaster Resilient Construction of Buildings and Infrastructure and shall continue to be in adherence to the said guidelines at all times. 4. The Borrower shall, till the entire Facility is repaid, disclose in all advertisements and promotional materials including advertisements in newspapers/magazines, pamphlets, brochures, e-mailers, websites or any other kind of digital marketing that the Property is mortgaged to the Lender. Proof of disclosure of the same shall be submitted by the Borrower to Lender within 90 days from the date of first disbursement. 5. The Borrower shall, till the entire Facility is repaid, indicate in all their advertisements and promotional materials including advertisements in newspapers/magazines, pamphlets, brochures, e-mailers, websites or any other kind of digital marketing that they would provide No Objection Certificate (NOC)/permission of the Lender for sale of Project, once the Project to be developed on the Property is launched. 6. The Borrower shall ensure registration and compliance with Real Estate (Regulation and Development) Act, 2016 ("RERA") and Rules framed thereunder. The Borrower shall ensure continued adherence with RERA and rules thereunder, until repayment of the Facility (if applicable). 7. Quarterly exchange of information about the conduct of the Borrower's account with other lending bankers is to be done as per Annexure II of the RBI Circular 'Lending under consortium arrangement/Multiple Banking arrangements' in IBA prescribed format. Such Annexure II to be shared by the Lender with other lending bankers within 45 days from the end of every quarter. (If multiple banking is applicable) 8. Half-yearly certification by professional with regard to compliance of various statutory prescriptions is obtained as per Annexure III of the RBI Circular 'Lending under consortium arrangement/Multiple Banking arrangements' within 90 days from the end of the half year. Such certificate to be submitted by Bank Empanelled CA/CS/ICWA only. (If multiple banking is applicable)
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	9. Disbursement towards repayment of facility availed from Other Lender would be made directly in favour of Other Lender. (In case of take over from other Bank/Financial Institution). 10. The Borrower hereby agrees that (i) the Lender shall have the right to terminate the Facility and to cancel all
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	commitments under the Facility, with immediate effect, in the event that the Borrower, any of its directors, its promoters and/or its holding company become sanctioned (or listed as a Specially Designated National (SDN)), under the sanctions and related laws of India, the United States, the United Nations and/or the European Union (the "Sanctions") and (ii) it shall not use the proceeds of the Facility and/or any instrument issued hereunder by the Lender, in any dealings with and/or for the benefit of any person/entity which is subject to the Sanctions. The Lender shall further be entitled to refuse to process any transactions under the Facility that in its opinion violate/may violate any Sanctions or that could result in any sanctions being imposed on the Lender. 11. The Borrower represents that it has adopted a suitable hedging policy, approved by its board of directors/partners, which includes mechanisms to reduce its currency mismatches. 12. The Borrower's hedging policy shall remain in full force and effect and updated from time to time, till all the monies due and payable under the Transaction Documents are fully paid to the satisfaction of the Lender. 13. The Borrower shall provide all information as may be required by Lender from time to time in relation to its foreign currency exposures and hedging details in relation thereto. 14. Information will be obtained on quarterly basis regarding the un-hedged foreign currency exposure of the Borrower. 15. If the Borrower has un-hedged foreign currency exposure, then the Lender will reserve a right to increase the pricing. 16. The Borrower shall obtain a Legal Entity Identifier Registration no. and ensure compliance with Rules framed by RBI, thereunder. 17. The Borrower/guarantor/security provider shall submit a declaration in the form and manner acceptable to the Lender, providing specific consent to the Lender for submitting/disclosing the 'financial information' as defined in Section 3(13) of the Insolvency and Bankruptcy Code, 2016 ("Code"), in respect of the Facility availed by the Borrower/guarantee given by the guarantor/security provided by the security provider, to Information Utilities as defined in Section 3(21) of the Code and as per directions issued by RBI and specially agreeing to promptly authenticate and verify the 'financial information' submitted by the Lender, as and when re-requested by Information Utilities.
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	18. The Lender shall have the right to declare the Borrower and guarantor(s), if any, a wilful defaulter, in accordance with the guidelines laid down by RBI.
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Special Conditions: Mandatory	As is customary to a transaction of this size and nature, including but not limited to the following: 1. The Project sale agreements/demand letters with the customers would incorporate a condition that the booking money/payments need to be made in favour of the Escrow Account/RERA/WBHIRA Designated Account opened by Borrower with the Account Bank. 2. The Borrower shall obtain NOC from Lender before/after entering into agreements with prospective buyers for sale of units in the Project (if applicable). 3. The Borrower shall first pass the lead/enquiries to the Lender for all LRD requirements for customers purchasing units in the Project. 4. Additional interest @ 1.0% p.a. will be charged on the outstanding amount of the Facility at the discretion of Lender if borrower defaults in routing 100% of the Scheduled Receivables from the Project through Escrow Accounts/Designated account and /or does not request for NOC from Lender before registration of units in favour of prospective buyers for sale of units in the Project. 5. Any default in respect of any other facilities availed by the Borrower and/or Borrower group from ICICI group shall be deemed to be an event of default in respect of the proposed facilities and vice versa. 6. In case of management of the Project is handed over to any company/entity other than the Borrower, then the Borrower shall provide for such clauses in the agreements with such entity / company allowing the lender or its agency to take over management control of the Project operations in case of default. 7. If the Property is sold (fully/partially) either with/without being developed, Lender shall have the right to adjust the proceeds of such sale against the Facility then outstanding. 8. The Borrower shall not change its constitution without the prior permission of Lender till the entire Facility is repaid. 9. The Borrower shall not raise any additional debt on the Property, or create any further encumbrance, till closure of the Facility, without prior permission of Lender. 10. Form I to be filed with the Central Registry set up under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Central Registry) Rules, 2011 in connection with all charges created by the Borrower as per the Security clause within 30 days from the creation of Security.
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	11. Valuation cover of 1.5 times to be assessed basis the combine value of civil which is as per the MVG report and Fixed assets (i.e. plant and machinery) provided by CA Certificate. 12. Annexure III prepared by the Bank empaneled CA/ CS/ICWA
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	shall only be accepted. (If applicable). 13. Disbursement can be done directly to the borrower account upon receipt of request letter. 14. The Borrower shall complete all registry requirements with respect to the Security created including but not limited to filing a Notice of Intimation with the concerned Sub Registrar's Office within 30 days from the date of creation of Security and filing form CHG 1 with relevant Registrar of Companies. (wherever applicable). 15. The Lender reserves the unconditional right to cancel the Facility (either fully or partially) without giving any prior notice to the Borrower, on the occurrence of any one or more of the following: 1. In case the overall limits / part of the overall limits are not utilized by the Borrower; or 2. In case of deterioration in the creditworthiness of the Borrower in any manner whatsoever; or 3. In case of non-compliance of terms and conditions contained herein or in the Transaction Documents. For the purpose of this clause, deterioration in the credit worthiness shall mean and include without limitation, the following events. 1. Downgrade of the rating of the Borrower by a credit rating agency; 2. Inclusion of the Borrower and/or any of its directors in the RBI's defaulter list; 3. Closure of a significant portion of the Borrower's operating capacity; 4. Decline in the profit after tax of the Borrower by more than fifteen percent; 5. Any adverse comment from the auditor; and 6. Any other reason/event in the opinion of the Lender constituting or which may constitute deterioration in the creditworthiness.
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Special Conditions: Other (to be included considering structure of the transaction)	As is customary to a transaction of this size and nature, including but not limited to the following: 1. ICICI Bank as Lender to the Facility shall have an “Option” to take/assign unsold area of the Project/ Other Project in proportion to the outstanding debt at a price of ` 5,000 per sq.ft. or 80% of fair market value, whichever is less, per sft less balance per sft construction cost to be incurred as certified by Lender's Mortgage Valuation Group, in case, the Borrower defaults in payment of principal and/or interest for more than 60 days from the due date, at any time after the disbursement of the Facility 2. Unsecured loans availed from group companies and promoters/ partners shall be subservient to the Facility, the interest on unsecured loans, the principal on unsecured loans
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	and the fixed/ variable fluctuating capital shall not be repaid during the tenor of the Facility, without prior written consent of the Lender. 3. In case of an event of default under the Facility; no distribution of profits/interest servicing on partner's loans/unsecured loans/payment of development management fees/partner's overhead/service fees shall be done, without the prior written consent of the Lender; 4. The Lender shall have first right of refusal for any further funding of the Project (future phases) 5. No change in the ownership of the Company without the prior approval of the Bank. 6. Borrower to ensure that the networth of the company (including quasi equity if any) is maintained at-least for Rs. 173.0 million during the loan tenure. 7. The Borrower shall require the prior consent from Lender for making any changes in shareholding or profit sharing structure of the Borrower entity. 8. The Borrower shall submit to the Lender renewal/agreement with Obligors as and when sought by the Lender. 9. The Bank would remit the funds directly to the supplier of goods and services. Expenses incurred by the borrower for day to day operations would be routed through CC/OD account, if the borrower has a CC/OD account or Current account of the borrower with the Bank eligible to open current account. 10. Promoters contribution to be infused in case of any shortfall in Scheduled Receivables/In absence of delay in payment from the lessee/on account of vacancy. 11. The Lender reserves the right to convert RTL III into Lease Rental Discounting (LRD) facility of equal amount/ amount equal to eligibility calculated by the Lender on the basis of rentals from the leased area and change the repayment schedule, upon fulfilling following conditions: • Project is complete as certified by ICICI Mortgage Valuation Group (MVG) or Lenders' empaneled valuer or as evidenced by Occupancy Certificate of the Project. • Borrower has achieved satisfactory leasing progress/commencement of rentals.
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End use certificate	The Borrower shall provide an “End-use Certificate” from statutory auditor of the borrower or Chartered Accountants empanelled with Bank within a period of 90 days from the date of every draw down. The End-use Certificate shall certify that the funds drawn down have been used for the Purpose specified in Transaction Documents. <i>(below clause to be added in case of takeover of unsecured loans from promoter/related parties)</i> The Borrower shall within a period of 90 days from the date of every draw down submit a Chartered Accountant certificate obtained from the promoter/related parties so as to confirm utilization of the
	reimbursed amount for the purpose stated as per credit arrangement letter. In case of delay in submission of End-use Certificate beyond 90 days from the date of every draw down, an additional interest @ 0.25% p.a. will be charged on the outstanding amount of the Facility at the discretion of the Lender. For reimbursement of expenditure: A certificate from Chartered Accountant should be obtained certifying that the expenditure proposed to be reimbursed was incurred for the stated purpose during last 6 months. A certificate from Chartered Accountant must be obtained from the borrower so as to confirm utilization of the reimbursed amount for the stated purposes

Compliance with specific environmental & social management conditions	Borrower confirms that: (i) it is not involved and shall not be involved in any of the below mentioned activities till the Facilities are fully repaid, to the satisfaction of ICICI Bank, and/or (ii) the end use of the Facilities is not and shall not be towards any of the below mentioned activities: a. Production or activities involving harmful or exploitative forms of forced labour/harmful child labour; b. Production or trade in weapons and munitions except for defence; c. Production or trade of leather tanneries; d. Gambling, casinos and equivalent enterprises; e. New projects consuming/producing Ozone Depleting Substances; f. Projects involving exposure to Radioactive materials except projects where the radioactive source is adequately shielded; g. Production or trade in unbonded asbestos fibers (other than the purchase and use of bonded asbestos cement sheeting where the asbestos content is less than 20%) h. Commercial logging operations or the purchase of logging equipment for use in primary tropical moist forest (prohibited by the Forestry policy); i. Production or trade in any product or activity deemed illegal under host country laws or regulations or international conventions and agreements, including production or trade in pesticides/herbicides subject to international phase outs or bans; j. Drift net fishing in the marine environment using nets in excess of 2.5 km in length; and k. Production or trade of wildlife or products regulated/banned under Convention on International Trade in Endangered Species of Wild Fauna and Flora and Wild Life Protection Act, 1972.
Audit/Review	1. The Lender shall have the right to carry out technical review of the Project by Lender's Mortgage Valuation Group on a quarterly basis and annually through the Lender's empaneled valuer. 2. The Lender shall have the right to review the Facility annually. 3. The Lender shall have the right to carry out audit of the

	Escrow Account/s quarterly. The Lender may request the Borrower to provide the system generated or manual ledger statements of accounts for such audits. 4. In case the Lender feels necessary, it may appoint a Lenders Engineer ("LE") during the course of execution period of the Project/ Other Project. In such a case, the Borrower may be asked to reimburse the cost/fee of such LE to the Lender The Audit/reviews can be carried out at above mentioned frequencies or at such other frequencies as may be decided by the Lender from time to time at its own discretion.
Other condition	Borrower to provide unhedged foreign currency exposure declarations as per the guidelines of the bank. a) Information will be obtained on quarterly basis from borrower and on annual basis from statutory auditor regarding the un-hedged foreign currency exposure of the Borrower. b) If the Borrower has un-hedged foreign currency exposure, then the Bank will reserve a right to increase the pricing 1. The Borrower represent that it has adopted a suitable hedging policy, approved by its board of directors, which includes mechanisms to reduce its currency mismatches. 2. The Borrower's hedging policy shall remain in full force and effect and updated from time to time, till all the monies due and payable under the Facility Agreement/ Transaction Documents are fully paid to the satisfaction of the Bank/ Lender. 3. The Borrower shall provide all information as may be required by the Bank/ Lender from time to time in relation to its foreign currency exposures and hedging details in relation thereto. 4. Information will be obtained on quarterly basis regarding the un-hedged foreign currency exposure of the Borrower. 5. If the Borrower has un-hedged foreign currency exposure, then the Bank will reserve a right to increase the pricing. 6. The Borrower agrees that it shall open and operate the overdraft account/cash credit account/ current account/ collection account/ escrow account in line with the guidelines stipulated by RBI, vide the 'RBI Circular on Opening of Current Accounts by Banks - Need for Discipline', dated April 19, 2022, as amended from time to time and provide necessary details/information/authorisation as may be required by ICICI Bank to ensure regulatory compliance. The Borrower shall immediately inform ICICI Bank in writing in the event there is any change in its banking arrangement which may have bearing on the regulatory compliance.

OFAC	i. The Borrower hereby, in addition to the representations, declarations and warranties contained in the General Conditions, makes the representations, warranties and agreements as given below and confirms that the same will continue to remain, true, correct, valid and subsisting in every respect till
	the money remains remain to ICICI Bank under the Facility: Neither the Borrower nor any other person benefiting in any capacity in connection with or from the Facility Agreement and/or any instruments and/or payments thereunder is a Specially Designated National (SDN) and/or otherwise sanctioned, under the sanctions promulgated by the United States (including its Office of Foreign Assets Controls (OFAC)), India, United States, United Nations, European Union, the jurisdiction of the Facility Office and/or any other country (collectively, the "Sanctions"). ii. The Borrower hereby acknowledges, covenants and agrees that: (a) The Sanctions may become applicable with respect to the Facility and/or transactions thereunder, including to any documentary credits and/or guarantees issued and/or disbursements and/or payments made by the Bank pursuant to the Facility Agreement. Sanctions may pertain inter alia, to the purpose and/or end use of the Facility, goods manufactured in or originated from/ through certain countries, shipment from/to/using certain countries, ports, vessels, liners and/or due to involvement of certain persons and entities (including correspondent banks and the Facility Office). Consequently, disbursement, issuance, payment and/or processing under the Facility by the Bank may become subjected to the Sanctions and the Bank shall have the unconditional right to refuse to process any transactions that violate/ may violate any Sanctions. (b) It shall ensure that the transactions entered into pursuant to the Transaction Documents do not violate any Sanctions and that no persons, entities or otherwise, currently subject to any Sanctions are involved in any transactions hereunder. The Borrower agrees that it shall not avail of the Facility or use the proceeds of the Facility in any transaction with, or for the purpose of financing the activities of, any person currently subject to any Sanctions as aforesaid. (c) It shall indemnify and hold harmless the Bank, to the fullest extent permitted by applicable law, for all losses and liabilities (including due to claims by a third party), incurred by the Bank as a result of any breach by it of its representations and undertakings contained herein pertaining to the Sanctions and/or due to any action taken by the Bank pursuant to the Sanctions. No action taken by the Bank pursuant to the Facility Agreement, including grant of the Facility, issuance of any financial instruments thereunder or processing of any payments or transactions, nor any action taken by the Borrower in relation thereto, shall be deemed to be a waiver of any of the Banks rights under any provisions of the Transaction Documents related to the Sanctions nor shall they act to relieve the Borrower of its obligations or liabilities in relation thereto. (d) The Borrower hereby agrees and confirms that any breach of the terms and conditions stipulated hereinabove, shall constitute an Event of Default under the Facility Agreement.

Basel Condition	The Bank reserves the unconditional right to cancel the Limits advanced/ to be advanced under the credit arrangement letter (CAL) and/ or Transaction Documents (either fully or partially) without giving any prior notice to the Borrower, on the occurrence of any one or more of the following: i. in case the overall limits/part of the overall limits are not utilized by the borrower; or ii. in case of deterioration in the creditworthiness of the borrower in any manner whatsoever; or iii. in case of non-compliance of the terms and conditions of the transaction documents and/or CAL. For the purpose of this clause, deterioration in the creditworthiness shall mean and include without limitation, the following events: " downgrade of the rating of the borrower by a credit rating agency; " inclusion of the borrower and/or any of its directors in the Reserve Bank of Indias wilful defaulters
	list; " closure of a significant portion of the borrowers operating capacity; " decline in the profit after tax of the borrower by more than fifteen percent; " any adverse comment from the auditor; and " any other reason/ event in the opinion of the Bank constituting or which may constitute deterioration in the creditworthiness.
Other disbursement condition	1. Wherever the payment destination is identifiable (i.e. refinance of existing debt, supplier/vendor payment etc.), payment is to be made directly, without routing it through CC/OD/current accounts of the borrower. 2. For cases where disbursement would be a mix of both of the above, the proportion/amount (direct disbursement vis-à-vis credit to borrowers' account) should be disclosed in the term sheet 3. For other purpose (including expenses for day to day operations), the Bank shall route such term loans through CC / OD or current accounts of the borrower opened as per the provisions of the relevant RBI circular on dated April 19, 2022 or as amended from time to time including clarifications issued by IBA. -

LC facility of Rs. 250.0 Mn (sublimit of RTL - 3)

1.	Facility	Letter of Credit (" LC ") sublimit of RTL -3
2.	Type	Both Inland and Domestic LC, Usance or Sight
3.	Proposed Limit	LC facility shall not exceed ` 250.0 million
4.	Existing Limit	Nil.
5.	Sub limit	Nil.
6.	Interchangeability	NA
7.	Security	As per RTL -3 security
8.	Purpose	Purchase of materials/services to be utilized in construction of the Project.

9.	Validity	One year from the date of sanction
10.	Cash margin	Nil
11.	Usance	Maximum usance period of 180 days (from the date of shipment / dispatch) for materials. LC to be knocked off by disbursement of Rupee Term Loan
12.	Commission	1.25% p. a. plus applicable service tax and other surcharge and levies including discharge charges. (pricing to be decided with approval of PIVG/ALM team post committee approval) SWIFT/communication charges – ` 500 per LC Correspondent bank charges, if any, shall be charged on actuals.
13.	Commission Collection frequency	Payable upfront.
14.	General	In respect of usance LCs, the goods received under unpaid LCs will be excluded from the value of stocks for arriving at drawing power.

		In case of high value LCs, the bank reserves the right to call for opinion reports from reputed information exchange bureaus like Dun and Bradstreet or from banks in India or overseas at the expense of the company.
15.	Others	The last date of negotiation of any LC under the facility shall not exceed the validity period of the facility. The Borrower shall utilize the Facility for the Project. In case of Foreign LC disbursement, the same should be hedged against any foreign currency fluctuation.

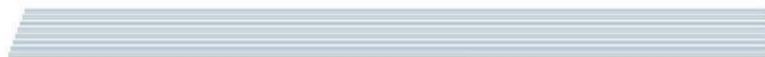
Default interest Rates

S. No	Nature of default (as applicable)	Reckoning of default interest	Default interest rate (p. a.) payable monthly
1	Non-submission or delayed submission of financial statements · Provisional · Audited · Renewal data	Default interest would be charged from the due date of submission till the date of actual submission Due date of submission is as follows: 3 months from the close of accounting year 6 months from the close of accounting year On expiry of credit limits	Nil
2	Payment default (in case of foreign currency loans, the foreign currency amount will be converted into equivalent rupee and default interest as mentioned herein will be charged)	Default interest would be charged from the day after of the due date till such time as the default amount is paid	2% over the Documented Rate
3	Insurance	Insurance cover not obtained / not renewed	Nil
4	Non-compliance of sanction terms	Any stipulated security not created, perfection requirements and other formalities not completed and/or sanction terms not complied with	For the first 15 days of non compliance: Nil Breach continuing beyond 15 days: 1%*

* The rate shall be over and above the interest rate on the facility.

Default interest will be computed from the respective Due Dates and shall become payable upon the footing of compound interest with monthly rests or such other rests as may be prescribed by the Bank from time to time.

On the occurrence of the events specified above in relation to the Facilities, the interest/ commission payable by the Borrower to the Bank under the Transaction Documents shall stand increased by the respective percentages specified above.



REPAYMENT SCHEDULE for RTL-3

S. No	Opening Bal	Principal	Closing Bal
1	300000000.00	100000.00	299900000.00
2	299900000.00	100000.00	299800000.00
3	299800000.00	100000.00	299700000.00
4	299700000.00	100000.00	299600000.00
5	299600000.00	100000.00	299500000.00
6	299500000.00	100000.00	299400000.00
7	299400000.00	100000.00	299300000.00
8	299300000.00	100000.00	299200000.00
9	299200000.00	100000.00	299100000.00
10	299100000.00	100000.00	299000000.00
11	299000000.00	807740.66	298192259.34
12	298192259.34	813462.16	297378797.18
13	297378797.18	819224.18	296559573.01
14	296559573.01	825027.02	295734545.99
15	295734545.99	830870.96	294903675.03
16	294903675.03	1811975.40	293091699.63
17	293091699.63	1824810.23	291266889.40
18	291266889.40	1837735.97	289429153.43
19	289429153.43	1850753.26	287578400.16
20	287578400.16	1863862.77	285714537.40
21	285714537.40	1877065.13	283837472.27

22	283837472.27	1890361.01	281947111.26
23	281947111.26	1903751.06	280043360.20
24	280043360.20	1917235.97	278126124.23
25	278126124.23	1930816.39	276195307.85
26	276195307.85	1944493.00	274250814.84
27	274250814.84	1958266.50	272292548.35
28	272292548.35	1972137.55	270320410.79
29	270320410.79	1986106.86	268334303.94
30	268334303.94	2000175.12	266334128.82

31	266334128.82	2014343.02	264319785.80
32	264319785.80	2028611.29	262291174.51
33	262291174.51	2042980.62	260248193.90
34	260248193.90	2057451.73	258190742.17
35	258190742.17	2072025.34	256118716.83
36	256118716.83	2086702.19	254032014.64
37	254032014.64	2686614.46	251345400.17
38	251345400.17	2705644.65	248639755.52
39	248639755.52	2724809.63	245914945.89
40	245914945.89	2744110.37	243170835.53
41	243170835.53	2763547.81	240407287.71
42	240407287.71	2783122.95	237624164.77
43	237624164.77	2802836.73	234821328.03

44	234821328.03	2822690.16	231998637.87
45	231998637.87	2842684.21	229155953.66
46	229155953.66	2862819.89	226293133.76
47	226293133.76	2883098.20	223410035.56
48	223410035.56	2903520.15	220506515.41
49	220506515.41	2924086.75	217582428.66
50	217582428.66	2944799.03	214637629.63
51	214637629.63	2965658.02	211671971.61
52	211671971.61	2458899.13	209213072.48
53	209213072.48	2476316.33	206736756.14
54	206736756.14	2493856.91	204242899.23
55	204242899.23	2511521.73	201731377.51
56	201731377.51	2529311.67	199202065.83
57	199202065.83	2547227.63	196654838.20
58	196654838.20	2565270.49	194089567.71
59	194089567.71	2583441.16	191506126.55
60	191506126.55	2601740.53	188904386.01
61	188904386.01	2620169.53	186284216.48
62	186284216.48	2638729.06	183645487.42
63	183645487.42	2657420.06	180988067.35
64	180988067.35	2676243.45	178311823.90
65	178311823.90	2695200.18	175616623.72

66	175616623.72	2714291.18	172902332.54
67	172902332.54	2733517.41	170168815.13
68	170168815.13	2752879.82	167415935.31
69	167415935.31	2772379.39	164643555.92
70	164643555.92	2792017.08	161851538.84
71	161851538.84	2811793.86	159039744.98
72	159039744.98	2831710.74	156208034.24
73	156208034.24	3445505.03	152762529.21
74	152762529.21	3469910.69	149292618.52
75	149292618.52	3494489.22	145798129.30
76	145798129.30	3519241.86	142278887.44
77	142278887.44	3544169.82	138734717.63
78	138734717.63	3569274.35	135165443.27
79	135165443.27	3594556.71	131570886.56
80	131570886.56	3620018.16	127950868.40
81	127950868.40	3645659.95	124305208.45
82	124305208.45	3671483.38	120633725.07
83	120633725.07	3697489.72	116936235.35
84	116936235.35	3723680.27	113212555.08
85	113212555.08	3750056.34	109462498.74
86	109462498.74	3776619.24	105685879.50
87	105685879.50	3803370.29	101882509.21
88	101882509.21	3830310.83	98052198.38

89	98052198.38	3857442.20	94194756.18
90	94194756.18	3884765.75	90309990.43
91	90309990.43	3912282.84	86397707.59
92	86397707.59	3939994.84	82457712.75
93	82457712.75	3967903.14	78489809.61
94	78489809.61	3996009.12	74493800.49
95	74493800.49	4024314.18	70469486.31
96	70469486.31	4052819.74	66416666.57
97	66416666.57	4081527.22	62335139.35
98	62335139.35	4110438.03	58224701.32
99	58224701.32	4139553.64	54085147.68
100	54085147.68	4168875.47	49916272.20
101	49916272.20	4198405.01	45717867.19
102	45717867.19	4228143.71	41489723.48
103	41489723.48	4258093.06	37231630.42
104	37231630.42	4288254.56	32943375.86
105	32943375.86	4318629.69	28624746.17
106	28624746.17	4349219.99	24275526.19
107	24275526.19	4380026.96	19895499.23
108	19895499.23	4411052.15	15484447.07
109	15484447.07	5125093.89	10359353.18
110	10359353.18	5161396.64	5197956.54
111	5197956.54	5197956.54	0.00

The above repayment schedule is tentative and excluding the moratorium period