ADDENDUM CREDIT ARRANGEMENT LETTER

ACAL No. CAL108788280599

Date: 12-01-2024

JMK GEC REALTORS PRIVATE LIMITED ("Borrower")

5-2-223, Gokul Distillery Road, Secunderabad – 500003, Telangana.

Kind Attention : Mr. Rajesh Kumar Jayantilal Kadakia, Mr. Sharad Kumar Jayantilal Kadakia, Mr. Soham Satish Modi and Mrs. Tejal Soham Modi.

Dear Sir,

We refer to the Credit Arrangement Letter No. CAL143021523006 dated 27th December 2023 (hereinafter referred to as the "CAL" which expression shall include all amendments and modifications thereto) in relation to renewal of the working capital facility/ies ("Facility/ies") granted to you by ICICI Bank Limited ("ICICI Bank"), details whereof are mentioned in the CAL and other facility documents, executed in connection with the Facility/ies ("Transaction Document").

The following terms and conditions of the CAL stands modified as follows. Below Specific properties are considered to be collateral:

Existing Terms	Proposed Terms
Margin: 15%	Margin: 10%

Save for the aforementioned modifications, all other terms and conditions applicable to the Facility/ ies, shall remain unchanged and shall apply *mutatis mutandis*. This Amendatory Credit Arrangement Letter ("Amendatory CAL") shall be read in conjunction with the CAL and other Transaction Documents and to the extent of any inconsistency between the CAL, Transaction Documents and this Amendatory CAL, the provisions of this Amendatory CAL shall prevail.

Yours faithfully,

For ICICI Bank Limited (Authorised signatory)

I/We accept this Credit Arrangement Letter.

Mr. Soham Satish Modi

Authorised signatory of JMK GEC Realtors Private Limited Date: