

Phone No:
Sold To/Issued To:
Soham Modi
For Whom/ID Proof:
Bhfl

भारत INDIA
INDIA NOT JUDICIAL
N. VINAY KRISHNA
HNI NO: 3-0805023
HNI NO: 3-0805023
HYPOTHECATION OF LEASE
RENTALS
भारतीय गैर न्यायिक

DEC-29-2025 20:32:05
₹ 0000200/-
ZERO ZERO ZERO ZERO TWO ZERO ZERO
38162291767040325522-00294581
3816229 62/2023
Agreement

This Agreement ("Agreement") made and entered into at the place and on the date as stated in the Schedule

BETWEEN

Bajaj Housing Finance Limited, a housing finance company incorporated under the Companies Act, 1956 and having its registered office at Mumbai Pune Road, Akurdi, Pune – 411035, Maharashtra and corporate office at 5th Floor, B2 Building, Cerebrum IT Park, Kumar City, Kalyani Nagar, Pune – 411014, Maharashtra (hereinafter referred to as the "Lender" or "BHFL" which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to mean and include its successors and assigns) of the One Part

AND

The Borrower/s whose name/s and address/es are stated in the Schedule, (hereinafter called "Borrower", which expression shall unless repugnant to the context or meaning thereof, be deemed to mean and include, each and all the Co-borrower/s and where the Borrower is a company, its successors and permitted assigns, where the Borrower is an individual, his executors, administrators, legal heirs and permitted assigns, where the Borrower is a partnership firm, the partners for the time being of the firm, and/or the surviving partner/s and the heirs, executors, administrators and legal representatives of each deceased partner, where the Borrower is a sole proprietor his heirs, executors, administrators and permitted assigns, wherever the context or meaning shall so require, or permit) of the Other Part.

WHEREAS:

- A. At the Borrower's request, the Lender agrees/ has agreed to grant/granted or to continue credit facility or accommodation upto a maximum principal amount as stated in the Schedule (the "Loan") by way of loan facility on the terms and conditions in the loan agreement as stated in the Schedule (the "Loan Agreement").
- B. One of the conditions of the Loan Agreement is that the Loan with all interest, additional interest, default interest and other costs and charges due and payable to the Lender under the Loan Documents ("Dues") shall be secured, inter alia, by a first ranking and exclusive charge on the receivables originating from the immovable properties (hereinafter referred to as "Premises") (details of which are mentioned in Schedule hereto) (hereinafter referred to as "Receivables").

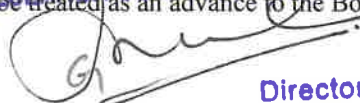
NOW THEREFORE FOR THE CONSIDERATION AS AFORESAID, THE BORROWER HEREBY AFFIRMS AND AGREES AS FOLLOWS:

1. CONSTRUCTION

The provisions contained herein shall be read in conjunction with the provisions of the other Loan Documents as amended from time to time and to the extent of any inconsistency or repugnancy the latter shall prevail to all intents and purposes. All capitalized terms not defined herein shall have the meaning given to them in the Loan Agreement.

2. The Borrower hereby hypothecate to the Lender, all outstanding monies receivable, claims which are now due and owing or which may at any time hereafter during the continuance of this security and/ or the Loan become due and owing to the Borrower in the course of its business by the lessee/licensee/tenant being the Receivables (all of which herein after collectively referred to as the "Debts") to secure as a continuing security the due repayment by the Borrower/s to the Lender at any time on demand of all Dues.
3. That the Dues shall be payable by the Borrower to the Lender on demand. The Lender shall be entitled to demand payment of all or any of the Dues at any time from the Borrower.
4. So long as any monies are outstanding in any of the Loan, the Borrower shall pay to the Lender interest at the rate as agreed to by the Borrower in terms of the Loan Agreement or amendments thereof from time to time if any or as may be communicated by the Lender to the Borrower from time to time with daily/monthly/quarterly rests on daily debit balances and this document shall be construed as if such revised rate of interest was mentioned herein and thereby secured.
5. In default of payment of interest as stated above, the same shall be capitalized and added to the principal amount and shall be treated as an advance to the Borrower secured by the hypothecation hereby created and the Lender will

For **GV RESEARCH CENTERS PVT. LTD.**


Director

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be entitled to charge interest at the aforesaid rate, on the amount of the debit balance inclusive of the interest not paid by the Borrower and hence capitalized as aforesaid, in addition to charging Penal Interest rate as set out in the Loan Agreement from the date of default to the date of actual payment.

6. RANKING

The hypothecation and charge created hereunder over the receivables originating from the Premises, in favour of the Lender, shall rank first and exclusive in favour of the Lender, with all other security created or to be created in accordance with the Loan Documents.

7. The Lender shall have an absolute discretion for granting or continuance of the Loan and determining the amounts to be advanced and/or allowed to be outstanding from time to time within the limit.
8. Subject to the provisions regarding the powers conferred in respect of the security on the Lender, the Borrower shall be at liberty in the ordinary course of business to recover all or any of the Debts hereby hypothecated but the Borrower will upon receipt of the proceeds of every sale of the Debts pay the same forthwith to the Lender to be applied in reduction of the Borrower indebtedness to the Lender in respect of the Loan. The Borrower shall not recover any of the Debts upon being prohibited in writing by the Lender from doing so.
9. The Borrower shall at all times during the continuance of this security maintain the Debts of a sufficient amount (as estimated by the Lender) so as to provide the margin of security as may from time to time be advised to the Borrower by the Lender and shall forthwith hypothecate to the Lender such further debts and assets approved by the Lender and of sufficient value to make up the deficiency or shall reduce the amount for the time being due to the Lender by the cash payment so as to maintain the margin.
10. The Borrower shall furnish to the Lender whenever required by the Lender full and correct particulars/statements of all the Debts and shall allow the Lender or its authorized agents to take inspection of all the books of accounts and will produce such evidence as the Lender may require as to the value thereof. It shall be lawful for the Lender at any time and from time to time during the continuance of the security to appoint and employ at the Borrower expense in all respects and for such period as the Lender shall think fit a person or persons or a firm or a company to inspect the value of all or any of the Debts on behalf of the Lender and shall pay to the Lender on demand all the expenses, fees in respect thereof or incidental thereto (the Lender's statement being conclusive). In default, the Borrower shall pay an additional interest at the Penal Interest rate as set out in the Loan Agreement till such amount is repaid to BHFL in full.
11. If the Borrower fails to pay on demand any monies which ought to be paid by the Borrower hereunder or shall commit any breach of any agreement on their part herein contained or if any circumstances shall occur which in the sole judgment of the Lender is prejudicial to or imperils or is likely to prejudice or imperil this security or if any distress or execution is levied or enforced against any of their property or assets whatsoever or if any person firm or company shall take steps towards applying for or obtaining an order for the appointment of a receiver of any of their property or assets whatsoever or if such receiver is appointed or if, the Borrower being a company, an order is made or a resolution is passed for the winding up of the Borrower or a petition for such winding up is filed or notice of a meeting to pass such resolution is issued or if the Borrower shall cease or threaten to cease to carry on business or conduct the business to the satisfaction of the Lender; then in any such case the Lender shall have a right to forthwith or at any time thereafter and without any notice enter into or upon any place or premises where or wherein any of the records pertaining to the Debts may be kept or stored (and for the purpose of such entry to do all acts deeds or things deemed necessary by the Lender) and inspect, value, and /or take charge of and /or to recover, receive, appoint receiver of all or any of the Debts in such manner as the Lender shall think fit and to apply the net proceeds thereof in and towards the payment of all the Dues in such manner and in such proportion as the Lender deem fit. The Lender may enforce, realize, settle, compromise and deal with any rights aforesaid (but not bound to exercise any of these powers) without being liable for any damage or losses in the exercise thereof and without prejudice to the Lender's rights and remedies of suit or otherwise. If, however, the net sale proceeds of the Debts are insufficient to cover the balance due to the Lender then the Borrower shall forthwith pay to the Lender the deficiency on demand. In the exercise of the power of sale and disposal given hereunder the Lender shall be at liberty from time to time or at any time at the Lender's entire discretion but at the risk and on account of the Borrower to enter into all such hedge forward and other contracts in India or elsewhere for the protection for the protection of its interest as the Lender shall think fit and the Borrower shall pay to the Lender forthwith on demand any monies which may become payable under or by virtue of such hedge forward or other contracts. The Borrower shall accept the Lender's accounts as sufficient evidence of the amount received or realization or receipts and of the amount of costs, charges and expenses thereof and to pay any shortfall or deficiency thereby shown. The Borrower shall transfer and deliver to the Lender relative contracts, securities, bazaar chits, bills, notes, hundies and all other

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Director

documents sign/furnish all such deeds, documents, papers and furnish such other information and do all such acts, deeds and things as may be required by the Lender in connection with the above.

12. The Borrower shall pay any shortfall or deficiency if the net sum realised shall be insufficient to pay the Dues and the Lender shall be at liberty to apply any other monies in the hands of the Lender standing to their credit or belonging to the Borrower in or towards the payment of the balances, provided that nothing herein contained shall in any manner prejudice or affect the remedy of the Lender against the Borrower personally.
13. If there shall be a surplus available in the hands of the Lender after payment of the Dues, such surplus shall be applied by the Lender in payment or liquidation of all and any other monies which shall be or may become due from the Borrower to the Lender.
14. The Borrower shall not have any claim whatsoever against the Lender in relation to any act or thing done, omitted, permitted or suffered by the Lender in exercising its rights/powers hereunder and such exercise shall be without prejudice to the Lender's other rights and remedies in law and notwithstanding that there may be any pending suit or proceedings related to the Debts.
15. The Borrower shall at their own expense keep the Premises in marketable and good condition and insure the same against any such loss or risk as may be determined by the Lender from time to time, with an insurance company or companies and ensure that the Lender be designated as "loss payee" or "beneficiary" of all such insurance policies. The Borrower shall deliver to the Lender certified copies of the relevant policies of insurance and maintain such insurance throughout the continuance of the security created pursuant to these presents and deliver to Lender the renewal receipts thereof and shall duly and punctually pay all premia and shall not do or suffer to be done or omit to do or be done any act which may invalidate or avoid such insurance. In case of default, Lender may (but shall not be bound to) keep in good condition and render marketable the Premises and take out/renew such insurance. Any premium paid by the Lender and any costs, charges and expenses incurred by it shall forthwith, on receipt of a notice of demand from the Lender, be reimbursed, together with interest thereon at the rate that is applicable to such disbursements by Lender, from the date of payment and until such reimbursement by the Borrower, the same shall form a part of the Dues and be secured under these presents.
16. The Borrower hereby declare and guarantee that all the Debts present and future whether now hypothecated or which may be hypothecated in future are and shall be their absolute and unencumbered property with full power of realisation over all such debts. The Borrower shall not create any encumbrance over the Premises and/or the Receivables originating from the Premises or any part thereof except in favour of the Lender nor suffer or permit to be created any encumbrance which may affect the same or any part thereof nor do or allow anything that may prejudice the security created under this Agreement.
17. The Borrower hereby undertakes and agrees to indemnify the Lender and keep Lender indemnified against all losses, damages, expenses, costs, charges, actions, suits that may be caused or suffered or incurred by the Lender in connection with this security.
18. The Borrower shall at all times during the continuance of these presents and the security hereby created, except as expressly otherwise permitted by the Loan Documents, duly and punctually pay any imposts, duties, taxes, premium and outgoings which become lawfully payable by the Borrower in respect of the Premises or any part thereof or the carrying out by the Borrower or maintenance of any business or operations thereon and shall prevent any part of such Premises from becoming charged with the payment of any imposts, duties and taxes lawfully payable by the Borrower.
19. The Borrower shall prior to the date hereof provide notices to third parties having any right, title or interest in respect of the Premises and/or the receivables originating from the Premises, informing such third parties of the rights of the Lender created hereunder and shall obtain their consent in respect thereof. Copies of the said notices provided by the Borrower and the aforesaid third party consents shall forthwith be delivered to the Lender. The Borrower acknowledges that its failure to (a) intimate such third parties in writing and to obtain their consents; and/or (b) provide to the Lender copies of such intimation and letters of consent shall constitute a material breach of the terms of this Agreement and be deemed to be an Event of Default under the Loan Documents.

20. **REPRESENTATIONS AND WARRANTIES**

In order to induce the Lender to enter into the respective Loan Documents and to induce the Lender to accept the present security under this Agreement, the Borrower has made the representations and warranties set forth in the respective Loan Documents.

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Director

- a. The Borrower acknowledges and accepts that the Lender has agreed to enter into this Agreement on the basis of, and in full reliance of the warranties made herein.
- b. The Borrower further confirms and warrants that:
 - i. The Borrower is lawfully possessed of a valid and subsisting freehold estate in and to the Premises;
 - ii. The Borrower is legally entitled and possessed of the corporate powers to execute, deliver and perform the terms and provisions of this Agreement and has taken all necessary corporate action to authorize the execution, delivery and performance by it of this Agreement;
 - iii. This Agreement when executed and delivered will constitute its legal, valid and binding obligation;
 - iv. Neither the execution and delivery by the Borrower of this Agreement, nor the Borrower's compliance with or performance of the terms and provisions hereof will contravene any provision of Applicable Law or will violate any provision of the Memorandum and Articles of Association or any agreement or other document by which the Borrower (or any of its properties) may be bound;
 - v. The Borrower does not have any outstanding lien or obligation to create liens with respect to the interests secured by this Agreement except those secured by this Agreement and by the other security documents;
 - vi. The provisions of this Agreement are effective to create in favour of the Lender, a legal, valid and binding security on all of the Receivables originating from the Premises on which the Borrower purports to grant charges and assignments pursuant hereto;
 - vii. All necessary and appropriate recordings and filings have been and shall be made in all appropriate public offices, and all other necessary and appropriate action has been taken and/or shall be taken so that this Indenture creates effective security on all right, title, estate and interest of the Borrower in the Assets and/or receivables originating from the Premises; and
 - viii. All authorizations for the creation, effectiveness, priority and enforcement of such security have been obtained, unless required under Applicable Law to be obtained subsequent to the execution of this Agreement.

21. APPOINTMENT OF LENDER AS ATTORNEY

The Lender shall have all powers incidental to and necessary for the realisation of this security and the Borrower hereby irrevocably appoints the Lender at their risk and expenses as an attorney for and in their name or otherwise to do all such acts, deeds and things as may be necessary in connection with the same and shall, without prejudice to aforesaid powers conferred on the Lender, execute (if necessary) a power of attorney in favour of the Lender for the same and shall also execute such further documents and provide and furnish all information, reports, returns, certificates and statements as may be required by the Lender from time to time in connection with this security.

22. COSTS AND EXPENSES

The Borrower shall, from time to time, forthwith pay to the Lender or reimburse the Lender, on a demand made by the Lender (as the case may be) for:

- a. all costs, charges, fees and expenses (including legal and other fees and all other out-of-pocket expenses) incurred by the Lender and/or their nominees, agents, representatives or advisers in connection with the preparation, execution, delivery, performance and perfection of this Agreement and the security interest created pursuant to this Agreement, any other documents required in connection herewith after the date hereof, any other security interest created, guarantees or other security for the Dues and any amendment to or extension of, or the giving of any consent or waiver in connection with this Agreement and any other documents required in connection herewith;
- b. all costs, charges, fees, duties and expenses (including legal and other fees and all other out-of-pocket expenses) incurred by the Lender and/or their nominees, agents, representatives or advisors in exercising any of its or their rights or powers hereunder or in suing for or seeking to recover any sums due hereunder or otherwise preserving or enforcing its or their rights hereunder or in connection with the preservation or attempted preservation of the Premises and/or receivables originating from the Premises or in defending any claims brought against it or them in respect of this Agreement or the Borrower's interest in the Premises and/or in discharging this Agreement upon payment of all Dues, including costs and expenses incurred by the Lender after occurrence and during the continuation of an Event of Default;
- c. all stamp duty, other duties, taxes, fees, penalties or other charges payable on or in connection with the execution, issue, delivery, registration of this Agreement and any document, act and registration performed hereto or thereto; each together with interest thereon at the rate which is equal to the Penal Interest Rate and until such reimbursement by the Borrower, such amounts shall form part of the Dues.

23. WAIVER AND CUMULATIVE RIGHTS

- 11.1 No failure or delay by the **Lender** in exercising any right, power or remedy hereunder shall impair or extinguish such right, power or remedy or operate as a waiver thereof, nor shall any single or partial exercise of the same preclude any further exercise thereof or the exercise of any other right, power or remedy. The rights, powers and

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Director

remedies herein provided are cumulative and do not exclude any other rights, powers and remedies provided by Applicable Law. A waiver or consent granted by the **Lender** will be effective only if given in writing and for the instance and for the purpose for which it is given.

- 11.2 All rights, powers and remedies under these presents whether provided herein or conferred by statute, civil law, common law, custom, trade, or usage are cumulative and not alternative and may be enforced successively or concurrently.
24. Nothing herein contained shall operate so as to merge or otherwise prejudice, affect or exclude any other security, guarantee or lien whether of or against the Borrower or of third parties which the Lender may for the time being hold or would have held but for this security or any of the Lender's right or remedies in respect of any such present or future security guarantee, obligation or decree for my/our indebtedness or liability to the Lender.
25. The Borrower shall not receive, compound or realise any of the Debts nor do anything whereby the recovery of the same may be impeded, delayed or prevented without the prior written consent of the Lender and will keep proper records/books of account of their business and will at any time when required produce such records/books for inspection / audit of the Lender and allow the Lender through its employees, agents to have access thereto for inspection / audit and to make copies of or extracts therefrom.
26. This security shall be and remain as a continuing security for all the Borrower's indebtedness and liabilities and shall become enforceable by the Lender upon occurrence of any Default. A breach of any of the covenants of this Agreement shall be a Default under the Loan Documents.
27. The Borrower/s confirms unconditionally and irrevocably that the Borrower shall have no objection in case the Lender decides to assign/sell a part of or the entire Loan along with securities of the goods / Debts to another lender/ bank / institution / limited company / Government body or department (assignee / buyer). In such case the Borrower shall become the primary Borrower of such assignee / buyer and shall at no point of time raise any objection, legal or otherwise regarding assignment, transfer and sale of the securities by the Lender in favour of the assignee / buyer.
28. The Borrower shall within 30 (thirty) days from the date hereof file particulars of the charges created (including any modification of charge, if applicable) under this Agreement under prescribed forms with the relevant Registrar of Companies and pay such fees as may be prescribed. The Borrower shall promptly, upon receipt, deliver to the Lender certified true copies of the receipts and certificates endorsing the registration evidencing the filing of such forms and the creation of the charges in favour of the Lender.
29. If and whenever this security held by the Lender for their liability to the Lender for any third party's obligation to the Lender then the Lender without prejudice to its rights hereunder, shall be free without reference to the Borrower to deal with the principal debtor and with any securities, obligations or decrees and generally to act as if the Borrower was primarily liable.
30. **NATURE OF SECURITY**
- 11.3 This security created under this Agreement shall be a continuing security for repayment of the Dues and these presents and shall not be affected, impaired or discharged during the continuance of this Agreement by winding up (voluntary or otherwise) or by any merger or amalgamation, reconstruction, takeover of the management, dissolution or nationalization (as the case may be) of the Borrower.
- 11.4 The security interest created herein is in addition to, and independent of, any security interest or any other security or right or remedy now or at any time hereafter held by or available to the Lender.
- 11.5 If any amount paid by the Borrower in respect of the hypothecation and charge hereby created is held to be void or set aside on the liquidation or winding up of the Borrower or otherwise, then for the purposes of this Agreement, such amount shall not be considered to have been paid.
- 11.6 The rights and benefits of the Lender hereunder shall be in addition to and not in derogation of any of their rights, benefits and privileges under Applicable Law (including the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002).
31. Any demand or notice to be made or given to or by the Borrower shall be done in accordance with the terms of the Loan Agreement.
32. The Borrower undertakes to give such declarations, undertakings and other writings as may be required by the Lender in connection with this security and satisfactorily comply with all other requirements and requisitions submitted by or on behalf of the Lender in this regard.

33. The Borrower represents and warrants that the Borrower is entitled to hypothecate the Receivables and that the Lender shall be entitled to hold and occupy the Premises, till such time the Debts together with interest and other monies of any value as is due to the Lender is/are paid in full to the Lender.
34. This Agreement shall be enforceable notwithstanding any change in the name or constitution of the Lender and it shall inure for the benefit of any company with which the Lender may become amalgamated or to which the Lender shall assign / novate / transfer / securitise.
35. The Parties hereby agree that any legal action or proceedings arising out of this Agreement shall be brought in the courts or tribunals of Pune and irrevocably submit themselves to the jurisdiction of such courts and tribunals. BHFL may, however, in their absolute discretion commence any legal action or proceedings arising out of this Agreement in any other court, tribunal or other appropriate forum as BHFL may deem fit and the Borrower hereby consents to such jurisdiction.

36. **DISPUTE RESOLUTION**

11.7 SARFAESI

Notwithstanding anything to the contrary in this Agreement, the Lender reserves the right to initiate action and/or proceed to invoke the security for recovery of its dues under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI") and rules and regulations made thereunder together with its amendments from time to time and/or any other debt recovery laws available to the Lender from time to time.

11.8 ARBITRATION

Without prejudice to other lawful remedies available to the Lender, any claims and disputes arising out of or in connection to the Loan, and/or Loan Documents or its performance thereof shall be referred to an arbitrator for adjudication, who shall be appointed in the following manner:

- a. BHFL shall address a notice to the Borrower suggesting the names of 3 (three) or more arbitrators, from whom, the Borrower shall, either:
 - i. Confirm acceptance one among the proposed names as the arbitrator and confirm in writing to Lender within a period of 10 (ten) days from the date of notice ("Notice Period"); or
 - ii. convey objection if any in writing to the Lender, against the proposed names of the single arbitrator within the said Notice Period.
- b. However, if Lender does not receive any response from the Borrower within the said Notice Period, Lender shall construe the same to be deemed consent/acceptance by the Borrower for the appointment of the single arbitrator as may be decided by the Lender.

The venue of arbitration shall be either at Pune or the capital of the state of residence/registered office of the Borrower, at the sole discretion of the Lender. The arbitration shall be conducted under the provisions of the Arbitration and Conciliation Act, 1996 together with its amendments, any statutory modification or re-enactment thereof for the time being in force. The arbitration proceeding shall be conducted in English language. The award of such arbitrator shall be final and binding upon the Parties. Pending the passing of final award, the Borrower shall be liable to perform all its obligations.

37. **WAIVER OF IMMUNITY**

To the extent that the Borrower may in any jurisdiction claim for itself or its assets immunity from suit, execution, attachment (whether in aid of execution, before judgment or otherwise) or other legal process and to the extent that in any such jurisdiction there may be attributed to itself or its assets such immunity (whether or not claimed), the Borrower hereby irrevocably agrees not to claim and hereby irrevocably waives such immunity.

For GV RESEARCH CENTERS PVT. LTD.



Director

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SCHEDULE

Serial No.	Particulars	Details
1.	Place	Hyderabad
2.	Date	29/12/2025
3.	i) Description of the Borrower 1:	<p>Name : GV RESEARCH CENTERS PRIVATE LIMITED</p> <p>Address : Soham mansion 5-4-187/3 MG Road MG Road Secunderabad Hyderabad, Telangana, 500003</p> <p>Constitution : private limited</p> <p>Description of Coborrower -1 SOHAM SATISH MODI</p> <p>Name :</p> <p>Address : plot no-280 road no-25 near peddamma temple jubilee hills khairatabad Banjara Hills Hyderabad 500034</p> <p>Constitution : INDIVIDUAL</p> <p>Description of Coborrower -2 HARITAH GLOBAL PRIVATE LIMITED</p> <p>Name :</p> <p>Address : 5-2-293 Gokul Distillery Road secunderabad Rangareddy, Telangana 500003</p> <p>Constitution : private limited</p> <p>Description of Coborrower -3 VERDANT CORPORATION PRIVATE LIMITED</p> <p>Name :</p> <p>Address : 5-2-223 Gokul Distillery Road secunderabad Rangareddy Telangana 500003</p> <p>Constitution : private limited</p> <p>Description of Coborrower -4 MODI PROPERTIES PRIVATE LIMITED</p> <p>Name :</p> <p>Address : 2nd floor 5-4-187/3 And 4 Soham mansion M.G. Road secunderabad Rangareddy Telangana 500003</p> <p>Constitution : private limited</p> <p>Description of Coborrower -5 TEJAL MODI</p> <p>Name :</p> <p>Address : plot no-280 road no 25 near peddamma temple jubilee hills khairatabad Banjara Hills Hyderabad, 500034</p> <p>Constitution : INDIVIDUAL</p>
4.	Loan Amount	Rs. 98,00,00,000/- (Rupees Ninety Eight Crores only)
5.	Loan Agreement Borrower and BHFL	dated 29/12/2025 entered into between the
6.	Property Details ("Premises")	Plot No 3, admeasuring 9.21 Ac. in Shapoorji Pallonji Biotech Park, Phase II, Building 2424, WUS, 5600.3600 heavy leaseable area of 224.635 Sq Ft. being Part of Sy No 562 of Kotthal Village, BHFL/HNI LRD/Hypothecation Agreement/August 2020/Ver.1

For GV RESEARCH CENTERS PVT. LTD.


Director

Shumilpet mandu, Medchal, Hyderabad - 500078

7.	Rent Amount (p m)	Rs. 1,13,000/-
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IN WITNESS WHEREOF the Parties have executed this Agreement on the date and place as mentioned in the Schedule hereinabove.

signed and delivered by the Borrower,

named **GV RESEARCH CENTERS PVT. LTD.**

AND

SIGNED AND DELIVERED by the within named **Bajaj Housing Finance Limited**, the Lender, in its capacity as the **Lender**, by the hands of ____

____, its authorized official
For GV RESEARCH CENTERS PVT. LTD.

Director

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