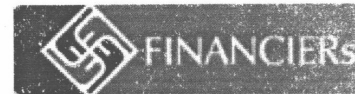


Panache Buildtech
18, Pushpa Path, Uniyara Garden, Jaipur
Jaipur, Rajasthan, (India) - 302004
Phone No.- 9829062192



Your AU SME Loan Account No. : LSJGP03016-170485584

Dear Panache Buildtech
Dear Yatindra Singh, Rahul Bhandari, Marudhar Kanwar

Greeting from Au Financiers (India) Limited

We write with reference to the SME sanctioned to you. Further to your request for a disbursement, the Terms and Conditions on which the loan is being disbursed are summarized as below:

Loan Amount Sanctioned (₹)	50,000,000.00	Property Address Plot No. 35, Casa 9, Vill. Ramsinghpura, Dholai, Sanganeer District - Jaipur State - Rajasthan Country - India
Disbursement Date	December 31, 2016	
Disbursement Amount (₹)	10,000,000.00	
Cumulative Disbursement Amount (₹)	34,600,000.00	
Cheque Amount (₹)	9,995,342.00	
Type of Interest	Effective	
Effective Rate (%)	17.00	
Rate at which EMI is calculated	17.00	
Term (months)	36	
Equated Monthly Installments (EMI) is calculated on		

Your EMIs will commence from the next month and for the balance days of the current month, you will be paying Pre-EMI interest which is simple interest at the rate applicable on the loan amount disbursed to you from the date of disbursement, until the end of the month.

The details of the payments to be made by you are given below
EMI is Rs. 0.00 beginning from month of '

We request you to make the above payments regularly. As mentioned in the Loan agreement, all the repayments of dues (Pre-EMI & EMI) will need to be paid by the due date. In case of Post Dated Cheques (PDCs), please ensure that you replenish the PDCs before the previous set is exhausted. Any delay in repayment of dues or non-replenishment of PDCs will attract additional interest @ 36%p.a. or as mentioned in Loan agreement whichever is higher. The PDCs can be submitted at our nearest branch.

Sincerely,

Authorized Signatory

For Au Financiers (India) Limited

P.S : All further communication to you would be at the above mentioned address. In case of any change in your contact details, please intimate us at our call center numbers mentioned below.

In case of any change, please intimate us at our call center numbers mentioned below

The current applicable charges to your loan are as under :

Charge Type	Charges
PDC Swap Charges	(₹) 1,000.00/-
Document Retrieval Charges	(₹) 500 + ST
Cheque/ECS Bounce	(₹) 500 + ST
Collection Executive visits to your place to collect the EMI (per visit).	(₹) 500 + ST
Prepayment Interest	(₹) 3%

*If prepayment before 1 year 5% charge will be applicable

AU FINANCIERS (INDIA) LIMITED reserves the right to recover all indirect taxes, duties and levies, including but not limited to interest tax, service tax, education cess, levied under the applicable laws as may be amended from time to time. For any clarification or more information, please call our customer care. Alternatively, you may like to contact us by:
Email at customercare@aufin.in . Customer Care Number 0141-39110010-11, 900111333 TOLL FREE NUMBER 18002666677.

(This is a Computer Generated letter hence does not require any signature.)