CIN No. L36911RJ1996PLC011381

Ref No. : SME-030721135052
Date : 24/9/2021

To,
M/s DDCL Construction Company
4,5,6, Naraniya Tower, Kalyan Vihar, Khokhawas,
Tonk Road, Sanganer, Jaipur, Rajasthan-302029

Subject: Sanction of Term Loan (Overdraft Facility during Interest Payment period) of Rs.4,00,00,000/-

Dear Sir/Madam,

With reference to above cited subject & your application for sanction of the loan and the subsequent discussions, we are pleased to communicate the sanction of an amount of **Rs.4,00,00,000/- (Rupees Four Crores only)** subject to the following terms and conditions mentioned below:

S. No.	Particulars	Description
1	Borrower / Applicant	**M/s DDCL Construction Company** PAN No: AASFD2661C a partnership firm, having its registered office at 4,5,6, Naraniya Tower, Kalyan Vihar, Khokhawas, Tonk Road, Sanganer, Jaipur, Rajasthan-302029
2	Co-Borrower / Co-Applicant	• **Mr. Ajay Naraniya** PAN No: ASBPN8112D; S/o Mr. Umesh Kumar Naraniya residing at 4, Khokhawas, Tonk Road, Sanganer, Jaipur, Rajasthan – 302011 • **Mr. Vijay Naraniya** PAN: BJWPN9002K; S/o Mr. Umesh Naraniya residing at 323, Khatikon Ka Mohalla, Sanganer, Jaipur, Rajasthan – 302029 • **Mr. Umesh Kumar Narania** PAN: ABWPN5218J S/o Mr. Chanda Lal Naraniya residing at Dal Meel ke Samne, Sanganer, Jaipur, Rajasthan- 302029
3	Mortgagor	**M/s DDCL Construction Company** PAN No: AASFD2661C a partnership firm, having its registered office at 4,5,6, Naraniya Tower, Kalyan Vihar, Khokhawas, Tonk Road, Sanganer, Jaipur, Rajasthan-302029
4	Lender	**AU Small Finance Bank Limited** having registered office at 19-A Dhuleshwar Garden, Ajmer Road, Jaipur-302001 and Branch office at 9, Basant Bahar Colony 2nd Floor Maker Tower, Gopalpura, Jaipur-302015
5	Facility / Loan and Amount	Term Loan (Overdraft Facility during Interest Payment Period) of Rs.4 Crs (Rupees Four crores only)
6	Project	Project "DDCL Paradise" situated at Khasra No. 298/1, 413/300, 414/300, 416/299 (B), Ramsinghpura Urf Dholai, Sanganer, Jaipur (Raj.) having Area 1498.58 Sq. Yds. (1253 Sq. Mtr.) **RERA Reg. No. RAJ/P/2021/1637 (29/08/2021)**
7	Purpose of the Facility	The total amount of the Facility shall be utilized for the following purposes: • Towards payment of vendors/creditors/contractors for expenses related to the Project; • For completion of balance construction of the Project; and

For DDCL CONSTRUCTION COMPANY

		• To meet cost & expenses ancillary to the Facility. The Lender reserves the right to modify the inter-se usage of the Facility amount.
8	Rate of Interest	16% per annum (fixed) to be paid on monthly basis
9	Processing Fees (Upfront)	• 1% of the Facility amount plus applicable taxes; and • Reimbursement of actual charges/cost incurred by the Lender during credit assessment of the proposal • Other charges during the currency of the facility as per **Annexure C**
10	Project Insurance	Contractor's All Risk Policy -pertaining to the project is required to be obtained with a firm approved by the Bank at Borrower's cost. The policies/cover notes should be endorsed in favor of the Bank and copy of the policy to be submitted with the Bank. In the event of non -compliance, the bank reserves the right to take the insurance cover as required by the Bank by debit to Borrower's account, however Bank is not under obligation to obtain the policy. Likewise, all the renewals of the policies should also be effected/done by the Borrower at all materials.
11	Door to door Tenor	Total tenor of 60 months including 30 months of Interest Payment Period *(hereinafter being referred as "**IPP**")* starting from the date of 1st disbursement and post expiry of the said IPP, outstanding amount / total drawdown amount under the Facility to be repaid in 30 equated monthly Principal Instalments and Interest to be paid as and when due. However, the Principal / Drawdown amount under the Facility shall be reduced during the entire tenor of the Facility as per clause 23 specified hereinafter. The Date of Commercial Commencement of Operations (hereinafter *being referred as "DCCO")* shall be **31st Jan-2024)**.
12	Minimum Selling Price ("**MSP**")	In relation to any units which are unsold as on the date of execution of the facility documents, minimum selling price shall be the higher of the prevailing circle rates prescribed by the relevant Government Authority applicable to such unsold units as per management certified booking MIS as per **Annexure A** for Residential Units, whichever is higher. Prior consent of the Lender shall be required in case of sale below the stipulated Minimum Selling Price. In event, any unit/flat is sold below MSP, the Borrower shall prepay the Facility as per waterfall mechanism of the differential amount computed considering the MSP and the rate at which the unit is sold.
13	Security	The Facility shall be secured by: • First and Exclusive charge by way of mortgage over all the Development rights, title, interest and benefit in all and singular, the beneficial right, title and interest of the Borrower including proportionate share in the land, including units sold having balance realization & units unsold pertaining to the Project; • First and Exclusive charge by way of hypothecation of the entire receivables of the Project (both present and future) including moveable & current assets and all rights, interest, titles, benefits, TDRs (if any), Insurance Claims (if any)

For DDCL CONSTRUCTION COMPANY

		and any amount received under the Project of whatsoever nature it may be, belonging to the Borrower, in favor of the Lender; • First and Exclusive Charge on the Escrow Account(s) of the Project, into which all receivables (from already sold and unsold area), proceeds from Project sale are deposited, including any interest accruing on the amounts so deposited and any accretions thereupon ("Escrow Account") in favor of the Lender. • Demand Promissory Note of Rs.4 Crs; • 2 (*two*) Security Post Dated Cheque ***("SPDC")*** of Rs. 4 Crs each to be issued by Borrower and Co-Borrowers in favor of the Lender; and • Any other security as may be decided by the Lender for time to time.
14	Minimum Security Cover	Minimum security cover of 2.08 times of the principal outstanding amount including proposed disbursement, if any, ***("Minimum Security Cover Ratio")*** shall be maintained throughout the tenor of the Facility.
15	Minimum Receivable cover	Minimum receivable cover of 3.17 times of the principal outstanding amount including proposed disbursement, if any, ***("Minimum receivable Cover Ratio")*** shall be maintained throughout the tenor of the Facility.
16	Project Finance	Yes
17	DCCO Date	31st Jan-2024
18	Last Date of Drawl of Loan Amount	Last date of expiry of 30 months starting from the date of 1st disbursement
19	Prepayment Interest	Prepayment interest of 3% on outstanding principal amount will be charged in the event the Borrower prepays the Facility, partial or full, by availing finance from other Bank's / financial institutions and no prepayment interest will be charged if customer repay the Facility amount from own sources or thru payment of home loans received in designated escrow accounts.
20	Default Interest	If Interest and/or principal instalments due are defaulted / delayed, total interest @ 36% *(Thirty-Six)* p.a., for defaulted/delayed period on the interest/Instalments due *(calculated from due date till date of payment)* will become payable.
21	Disbursement Schedule	The amount under the Facility shall be disbursed as per schedule specified under **Annexure B.** The Lender reserve the rights to modify/reassess the terms and conditions of disbursement schedule and escrow capitalization in case of non-compliance of conditions in this regard.
22	RERA Accounts	The Borrower shall open a separate **Collection Account** for the Project for crediting of all receivables *(from already sold and unsold area)* including any interest accruing on the amounts so deposited and a special designated account being referred as "**RERA Account**" for the Project with the Lender. At the end of each day, 30% of the amounts credited into the Collection Account of the Project will be transferred to the Escrow Account of the Project and 70% of the amounts will be transferred to the RERA Account of the Project.

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<table>
<tr><td></td><td></td><td>Any withdrawal from the RERA Account of the Project, subject to the compliance of the provisions of The Real Estate (Regulation and Development) Act, 2016 (to be referred as RERA), will be credited to the Escrow Account of the Project.</td></tr>
<tr><td>23</td><td>Escrow Accounts</td><td>The Borrower shall open Escrow Account for the Project for crediting all future receivables (from already sold and unsold area) including any interest accruing on the amounts so deposited and any accretions thereupon.
The proceeds credited into the said Escrow Account will be shared between the Lender and Borrower as per water-fall mechanism from the first day of disbursement for the project. The Lender's share (capitalisation share) from the Escrow Account will be apportioned towards principal outstanding under the Facility. Such proceeds appropriated towards principal repayment shall be deemed to early repayment (not subject to prepayment penalty) of the next due installment of the respective Facilities.
Water -fall Mechanism
<table>
<tr><th>Incremental receivables (Amount in Rs)</th><th>Lender's Share</th><th>Borrower's Share</th></tr>
<tr><td>0-5 Crs</td><td>30%</td><td>70%</td></tr>
<tr><td>>5 Crs</td><td>80%</td><td>20%</td></tr>
</table>
In case of booking of any unit(s) being cancelled, the Lender shall not refund/adjust the receivables from unit(s) received in Collection Account, to the Borrower/Customers, as the same has been already appropriated towards the principal outstanding as per above escrow mechanism.
Further, the Lender reserves the rights to reassess/modify terms of Escrow mechanism and other related stipulations basis updated booking MIS submitted by the Borrower prior to the first disbursement under the Facility.</td></tr>
<tr><td>24</td><td>Facility Documentation</td><td>The Borrower shall execute all the Facility Documents as per the satisfaction of the Lender:
• Loan Agreement and Deed of Hypothecation
• Demand Promissory Note ("DPN") and Letter of continuity of DPN;
• Escrow Agreement;
• Email Indemnity by the Borrower;
• CA Certified statement confirming Cost of Project incurred till date & Means of Finance of the Project brought in till date;
• Management certified Cashflow Statement and Cost of Project and Means of Finance of the Project;
• Certified true copy of the extract of the authority letter executed by the Borrower/Co-Borrowers authorizing their directors/any other person on behalf of the Borrower/Co-Borrowers for acceptance of the Facility and execution of the Facility Documents; and
• Certified true copies of Project approvals including Construction / Building Plans, Project NOCs and Construction Permission Letter, if any.</td></tr>
</table>

25	Pre-Disbursement Conditions	The 1st Disbursement under the Facility shall be subject to the compliance of the below specified conditions: • Promoters will further infuse Rs.23 Lacs into the project which will be held with Lender in form of lien mark in Fixed deposit and will be utilised for payment of Creditors/Vendors in the Project during first disbursement. • Satisfactory Valuation / Technical Report by Empaneled Valuer of the Lender; • Clear Title Search Report by empaneled Lawyer of the Lender; • Satisfactory CIBIL report in respect of Borrower/Co-Borrowers; • Payment of upfront processing fees & all other applicable charges; • Signing of all the facility documents as per above, to the satisfaction of Lender; • Satisfactory Vetting Report / Confirmation on Facility Documents executed between the Borrower / Co-Borrower& Lender by empaneled lawyer of the Lender; • Borrowing clause should be incorporated in partnership deed prior to disbursement or any other document as may be suggested by internal legal counsel; • Creation & Perfection of mortgage / charge on the Primary Security in favor of the Lender including deposition of all title documents in original, along with all chain documents; • Opening Overdraft, Current, Collection, RERA, and Escrow Accounts, of the Project as per clause stated hereinabove; • Satisfactory compliance of all pre-disbursement conditions as may be incorporated in the Loan Agreement / Sanction letter; and • Any other document as may be required by the Lender for facilitation of the 1st disbursement.
26	Post Disbursement Conditions to be complied within 30 days from the date of disbursement	The Borrower shall comply with the following conditions: • Updation of encumbrance status referring Lender details with RERA Authority; • Closure of all current accounts of the Borrower opened with any Bank pursuant to The Reserve Bank of India circular no. RBI/2020-21/20 DOR.No.BP.BC/7/21.04.048/2020-21 dated 06th August 2020; • CA certified End use certificate for upfront disbursement; • The Borrower shall initiate to all its customers / home loan lenders in the Project that Borrower has taken a loan on the Project from AU Small Finance Bank Limited and all consideration should be transferred into the designated Collection Account being opened with the Lender; • Borrower need to put a clause in its Sale Agreement with its customer that Borrower has taken a loan on the project from AU Small Finance Bank Limited and all consideration should be transferred into the designated Collection Account being opened with the Lender and a certified true of the said revised sale agreement to be submitted to the Lender; • The Borrower shall install a signage at the Project site stating that "The Project is financed by AU Small Finance Bank Limited"; and

For DDCL CONSTRUCTION COMPANY

PARTNER

		Any disbursement beyond 1st Disbursement shall be made post compliance of all the conditions stated hereinabove and non-compliance any of the above conditions shall attract penal interest @ 1% per month or part thereof, on the principal outstanding till all the above stated compliances are adhered to.
27	Other Conditions / Post Disbursement Conditions	• The Borrower shall seek prior written confirmation from the Lender prior of making any change in the constitution of the Borrower entity; • The Borrower shall submit Fire NOC with the Lender prior to completion of the Project ; • NOC of the Lender shall be obtained before raising any additional debt in the Borrower and/or additional debt relating to the Project; • The Borrower shall apply for NOC from the Lender prior to selling/booking of any unit/area in the Project; • For availment of unconditional NOC, Borrower needs to deposit Rs 6.50 Lacs for 2 BHK unit and Rs 9.50 Lacs for 3 BHK unit. • Management certified booking MIS in the format as may be provided by the Lender to be submitted on Quarterly basis to the Lender within 7 days from the end of the previous Quarter. In event of booking MIS of the previous Quarter(s) is not received within stipulated timeframe, the Lender reserves the right to withheld subsequent disbursement and NOC issuance; • The Borrower shall submit a certified true copy of all certificate / communications submitted/made to/with the RERA Authority within 7 days of the date of such submission; • The Borrower will submit to the Lender, provisional financial statement within 3 months and annual audited financial statement no later than 8 months from the end of each fiscal year; • The Borrower will submit written declaration of material legal proceedings/inquiries/investigations by the statutory authorities; • The Lender reserves the right to appoint lender's independent legal counsel for validating legal chain of the property/properties; lender independent engineer for technical verification of the project and lender's independent auditor for validating books of accounts/financial statements of the Borrower; • All relevant approvals as may be required at the current stage of development of the Projects, at the time of subsequent disbursements, shall be validated prior to the said subsequent disbursement; and • The Lender reserves the right to appoint Project Management Consultants ***("PMC")*** in event of default.
28	Event of Default	Following shall constitute an event of default: • Failure to service debt or any other amount under the facility agreement when due; • Failure to comply with any security covenant/financial covenant; • Any change in shareholding structure of the Borrower without written consent of the Lender;

For DDCL CONSTRUCTION COMPANY

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		• Failure to comply with government regulations; • Default/rescheduling/restructuring of any credit facility by any other lender to the borrower/borrower group; • Compulsory acquisition, nationalization or expropriation of a substantial part of the assets of the Borrower; • Cancellation of approval by any developing authority or material delay in receiving the approval which can substantially delay or discard the project; and • Any other event of default as may be specified in the Transaction Documents In the above circumstances of default, the Lender shall be entitled to rights, including but not limited to: • To recall the Facility; • To demand immediate payment of the default amount out of his own sources; • To nominate a director on the board of the Borrower. Notwithstanding the anything stated above, the Borrower/Co-Borrowers unconditionally agrees, undertakes and acknowledges that the Lender has an unconditional right to cancel the outstanding un-drawn commitments at any time during the currency of the Facility and that the Lender shall endeavour to provide prior intimation of the same to the Borrower.
29	Shortfall Undertaking	In the event, there are any cash flow shortfalls *(including any shortfall is sales receivables, any cost over-runs or any shortfall in interest and principal repayment)* regarding the expected cash flows consistent with the Business Plan, to the extent that a short fall exists, and 3 days prior to the expected date of the anticipated shortfall, the Borrower and / or Co-Borrower(s) shall fund such shortfalls through its own contribution into the Escrow Account.
30	Costs	• All costs associated with the sanction and disbursement, including cost of conducting due diligence *(legal, background check, technical, construction, environmental, land survey, secretarial, financial, corporate, valuation, market study etc.)*, title verification, drafting and execution of documents, cost of rating, signage, etc. shall be borne by the Borrower. • All costs related to Security creation shall also be borne by the Borrower. • All monitoring cost, including cost towards periodic valuation, financial, legal and technical due diligence, Project monitoring etc., shall be borne by the Borrower.
31	Governing Law and Jurisdiction	• Governing Law: Indian law; and • Jurisdiction: Exclusive jurisdiction of courts and tribunal situated at Jaipur
32	Related Party Transaction	All related party transactions will be subject to approval by the Lender and to be made on arm's length basis and to be reported in the annual Operating Budget.

For DDCL CONSTRUCTION COMPANY

Special Condition:

1. Borrower will submit notarized affidavit from the Partners whose names appeared in any defaulters list stating that they are not connected with those defaulter companies / firms either as partners / directors or guarantors. The Borrower will enquire with the bankers of the defaulting companies and obtain written confirmation that the constituents referred to them are not their defaulters. The Lender will verify with ROC and also verify their DIN numbers and ensure that the names in the above list are different and in no way linked to the partners of the Borrower and that it is only name similarity.
2. The Borrower shall undertake that they will abide by the regulatory guidelines to deploy funds sanctioned/disbursed by the Lender to them, only in the permissible areas and in conformity with the guidelines laid down by the regulatory authority/development authority.
3. The Borrower shall undertake that the Facility shall be utilized for the specific purpose for which the same has been sanctioned.
4. The Borrower shall undertake that the Facility shall not be utilized for making investments both of current and long-term nature, in any company / entity by way of shares, debentures, etc. and shall not be utilized for granting unsecured loans / inter-corporate deposits to/in any company and for granting all types of loans and advances to subsidiaries, group companies/entities.

Other Terms & Conditions: -

1. Bureau of Indian Standards has formulated National Building Code *(NBC)* of India 2005, providing Guidelines for regulating the Building Construction Activities. Borrower should agree for adherence to the above National Building Code Specifications in the Project.
2. If there is any Interest Tax levied by the Government of India or any other Authority under the Interest Tax Act 1974 or under any other Law, the Borrower shall reimburse to the Lender any such Tax imposed or levied by the Government of India or any other Authority on Interest and / or other Payments required to be paid by the Borrower to the Lender.
3. The Lender shall be entitled to revoke the sanction of the Facility, inter-alia in any of the following circumstances: -
   a) If there is any material change in the purpose/s for which the Facility has been sanctioned;
   b) In the sole judgment of the Lender any material fact has been concealed and/or become subsequently known;
   c) Any statement made by or on behalf of the Borrower is incorrect, incomplete or misleading;
   d) There is default under or a breach of the terms and conditions of the Facility by the Borrower / Co-Borrower (s);
   e) The legal / technical report on the property or any other verification report on the Borrower / Co-Borrower (s) is not to the satisfaction of the Lender in its sole & absolute discretion;
   f) Any Information as may be required by the Lender from time to time pertaining to the Property is not furnished in the form prescribed / approved by the Lender;
   g) Any material fact concerning the Borrower's profits, etc., or ability to repay, or any other relevant aspect of it is withheld, suppressed, or concealed or not made known to us; and
   h) If the Lender in its sole & absolute discretion considers that the Facility should be revoked for whatever reason it may so deem fit and proper.
4. The Lender will have rights to scrutinize and audit the expenses, which are incurred in the project.

Standard Covenant forming part of Terms and Conditions:

1. The Lender will have the right to examine at all times, the Borrower's books of accounts and to have the project site inspected from time to time by officer(s) of and/or qualified auditors or concurrent auditors and/or technical experts and/or management consultants or other persons of the choice of the Lender. Cost of such inspections will be borne by the Borrower.
2. During the currency of the Facility, the Borrower will not, without the prior permission in writing –
   a) Effect any changes in the capital structure or share holding pattern;
   b) Formulate any scheme of amalgamation or re-construction or restructuring of any kind;
   c) Invest by any way of share capital in, or lend or advance funds to, or place deposits with any other concern *(normal trade credit or security deposits in the normal course of business or advance to employees, can, however, be extended)*;
   d) Undertake guarantee obligations on behalf of any other Company or Person;
   e) Withdraw the monies brought in by shareholders/directors;
   f) Undertake any major change in their management set up;
   g) Create any further charge, Lien or encumbrance over the assets and properties of the Borrower charged to the Lender in favour of any other company, financial institution, Banks, Company or any other Person; and
   h) Sell, assign mortgage or otherwise dispose-off any of the assets mortgaged/charged to the Lender.
3. The Lender reserves the right to alter/cancel/modify any terms and conditions of the Facility as it may deem fit absolutely at its discretion without notice and without assigning any reason thereof.
4. The Borrower should undertake that they should not induct a person who is a director on the Board of a company which has been identified as a wilful defaulter and that in case, such person is found to be on the structure of the Borrower, the Borrower would take expeditious and effective steps for removal of the person from its structure.
5. The Lender reserves the right to rearrange the repayment schedule and to call upon the Borrower to accelerate the payments, if the Borrower's financial position so warrants as per the opinion of the Lender.
6. Any Default, Fraud, Legal incompetence during the currency of the Facility, Non-Compliance of agreed terms and conditions, non-submission of required documents, over dues, any other irregularities by the Borrower will enable the Lender to recall the Facility.
7. The Lender reserves the right to stop further disbursements in event of default or misrepresentation
8. The Borrower will keep the Lender informed of the happening of any event likely to have substantial effect on their profit or business, with explanations and the remedial steps proposed to be taken.
9. The Borrower shall keep the Lender advised of any circumstances adversely affecting the financial position of their subsidiaries/group companies or companies in which it has invested, including any action taken creditor against the said companies legally or otherwise.

The validity of the said sanction is for Fifteen *(15)* days from the date of the sanction letter.

We here by request you to kindly sign the attached duplicate copy of sanction letter as your acceptance of the terms and conditions of the above Facility and return it to us. We look forward to your acceptance of this sheet to expedite the conclusion of this transaction and the disbursement hereunder.

AU Small Finance Bank Limited
19-A Dhuleshwar Garden, Ajmer Road, Jaipur-302001

For DDCL CONSTRUCTION COMPANY

CIN No. L36911RJ1996PLC011381

We, however, reserve the right to revoke in part or in full or withdraw /stop financial assistance or to amend any of the terms of sanction including rate of interest at any stage without any notice or giving any reasons for any purpose whatsoever, at our absolute discretion.
Further, this sanction does not vest in anyone; the right to claim any damage against the Lender for any reasons whatsoever.

Thanking you,
Yours Faithfully,

Authorised Signatory
AU Small Finance Bank Limited

Approved and accepted by

For and on behalf of **M/s DDCL Construction Company** (Borrower / Applicant) For DDCL CONSTRUCTION COMPANY Name: _____ Designation: _____ PARTNER Date: _____	**Mr. Ajay Naraniya** (Co-Borrower / Co-Applicant) Date: _____
Mr. Vijay Naraniya (Co-Borrower / Co-Applicant) Date: _____	**Mr. Umesh Kumar Narania** (Co-Borrower / Co-Applicant) Date: _____

For DDCL CONSTRUCTION COMPANY
PARTNER

CIN No. L36911RJ1996PLC011381

AU SMALL FINANCE BANK

Annexure A

List of Units of the project

(As per information submitted by the Borrower dated 13-08-2021)

S. No	Floor No	Flat No	Carpet Area in Sq. Ft.	Saleable Area in Sq. Ft.	Type of Unit	Expected Sale Value (In Rs.)	Status
1	Ground	101	783.40	1149.70	3 Bhk	3000000	Unsold
2	Ground	102	783.40	1149.70	3 Bhk	3000000	Unsold
3	Ground	103	549.72	868.12	2 Bhk	2000000	Unsold
4	Ground	104	783.51	1040.02	3 Bhk	3000000	Unsold
5	Ground	105	774.58	1121.61	3 Bhk	3000000	Unsold
6	Ground	106	768.01	1114.07	3 Bhk	3000000	Unsold
7	Ground	107	660.91	1008.69	3 Bhk	3000000	Unsold
8	Ground	108	576.52	866.72	2 Bhk	2000000	Unsold
9	First	201	783.40	1149.70	3 Bhk	3000000	Unsold
10	First	202	783.40	1149.70	3 Bhk	3000000	Unsold
11	First	203	549.72	868.12	2 Bhk	2000000	Unsold
12	First	204	783.51	1040.02	3 Bhk	3000000	Unsold
13	First	205	774.58	1121.61	3 Bhk	3000000	Unsold
14	First	206	768.01	1114.07	3 Bhk	3000000	Unsold
15	First	207	660.91	1008.69	3 Bhk	3000000	Unsold
16	First	208	576.52	866.72	2 Bhk	2000000	Unsold
17	Second	301	783.40	1149.70	3 Bhk	3000000	Unsold
18	Second	302	783.40	1149.70	3 Bhk	3000000	Unsold
19	Second	303	549.72	868.12	2 Bhk	2000000	Unsold
20	Second	304	783.51	1040.02	3 Bhk	3000000	Unsold
21	Second	305	774.58	1121.61	3 Bhk	3000000	Unsold
22	Second	306	768.01	1114.07	3 Bhk	3000000	Unsold
23	Second	307	660.91	1008.69	3 Bhk	3000000	Unsold
24	Second	308	576.52	866.72	2 Bhk	2000000	Unsold
25	Third	401	783.40	1149.70	3 Bhk	3000000	Unsold
26	Third	402	783.40	1149.70	3 Bhk	3000000	Unsold
27	Third	403	549.72	868.12	2 Bhk	2000000	Unsold
28	Third	404	783.51	1040.02	3 Bhk	3000000	Unsold
29	Third	405	774.58	1121.61	3 Bhk	3000000	Unsold
30	Third	406	768.01	1114.07	3 Bhk	3000000	Unsold
31	Third	407	660.91	1008.69	3 Bhk	3000000	Unsold
32	Third	408	576.52	866.72	2 Bhk	2000000	Unsold
33	Fourth	501	783.40	1149.70	3 Bhk	3000000	Unsold
34	Fourth	502	783.40	1149.70	3 Bhk	3000000	Unsold
35	Fourth	503	549.72	868.12	2 Bhk	2000000	Unsold
36	Fourth	504	783.51	1040.02	3 Bhk	3000000	Unsold

For DDCL CONSTRUCTION COMPANY

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S. No	Floor No	Flat No	Carpet Area in Sq. Ft.	Saleable Area in Sq. Ft.	Type of Unit	Expected Sale Value (In Rs.)	Status
37	Fourth	505	774.58	1121.61	3 Bhk	3000000	Unsold
38	Fourth	506	768.01	1114.07	3 Bhk	3000000	Unsold
39	Fourth	507	660.91	1008.69	3 Bhk	3000000	Unsold
40	Fourth	508	576.52	866.72	2 Bhk	2000000	Unsold
Yet to be approved							
41	Sixth	601	783.40	1149.70	3 Bhk	3000000	Unsold
42	Sixth	602	783.40	1149.70	3 Bhk	3000000	Unsold
43	Sixth	603	549.72	868.12	2 Bhk	2000000	Unsold
44	Sixth	604	783.51	1040.02	3 Bhk	3000000	Unsold
45	Sixth	605	774.58	1121.61	3 Bhk	3000000	Unsold
46	Sixth	606	768.01	1114.07	3 Bhk	3000000	Unsold

Annexure B

Disbursement Schedule

Particulars	Amount (Rs. In Lacs)
Upfront Amount - Mobilization advance	10
Upfront Amount - Vendor Payment	30
After Slab casting of Stilt Floor	22
After Slab casting of Ground Floor	22
After Slab casting of First Floor	22
After Slab casting of Second Floor	22
After Slab casting of Third Floor	22
After Slab casting of Fourth Floor	22
After Slab casting of Fifth Floor	22
After Brick Work of Ground floor	20
After Brick Work of First floor	20
After Brick Work of Second floor	20
After Brick Work of Third floor	20
After Brick Work of Fourth floor	20
After Brick Work of Fifth floor	20
After Completion of Internal plaster	20
After Completion of External Plaster (Rs. 5 Lacs each side)	20
After Completion of Flooring (Rs. 3 Lac each floor)	18
For Installation of Lift - Vendor Payment	14
For Internal Plumbing - Vendor Payment	14
Total	**400**

For DDCL CONSTRUCTION COMPANY

PARTNER

CIN No. L36911RJ1996PLC011381

Annexure C

S. No.	Particulars	Charges (Rs.) Ex GST
1	Subsequent Valuation	Per Visit 2500 /-
2	NOC Charge	Per NOC 1000 /-
3	Escrow Management	One Time Charges 15000/-
4	Audit Charges	One Time Charges 10000/-

For DDCL CONSTRUCTION COMPANY

PARTNER