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|  <b>पंजाब नैशनल बैंक</b><br><b>punjab national bank</b> | <b>CLPC, DEHRADUN (D. No. 6281)</b><br>e-mail : <a href="mailto:clpc6281@pnb.co.in">clpc6281@pnb.co.in</a><br><b>A/c - M/s Eden Retirement Living Pvt. Ltd.</b><br><b>Linked Branch – Yamuna Colony, Dehradun (3968)</b> |
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## Annexure – 1

**Terms & Conditions – A/c – Eden Retirement Living Pvt. Ltd.**  
**(Linked Branch – Yamuna Colony, Dehradun)**

### Detailed Terms and Conditions of Sanction

**Facility: WCTL of Rs. 154.00 Lakhs under PNB GECL-1.0 (Extension):**

|                               |   |
|-------------------------------|---|
| <b>Nature of Facility</b>     | <b>Working Capital Term Loan (WCTL) under GECL1.0 (Extension)</b>   |
| Loan Amount                   | Rs.154.00 lakh (Rupees One Crore Fifty four Lacs only)  |
| Rate of interest              | RLLR (presently 6.55%) BSP (0.25%) + 0.85%, i.e. 7.65% p.a.   |
| Purpose                       | To meet operational liabilities due to liquidity mismatch arising out of cash flows affected due to COVID19 Pandemic.   |
| Period of Loan                | 60 Months including moratorium period of 24 Months. <ul style="list-style-type: none"> <li>Interest shall be served as and when due during the entire currency of Bank Finance including moratorium period.</li> <li>After moratorium period, the loan shall be repaid in 36 Installments of Rs.427778/- (i.e. till full and final adjustment of loan).</li> </ul>  |
| Pre-Payment Penalty           | Nil   |
| Penal Interest                | No penal interest to be levied.   |
| Margin                        | Nil   |
| Primary Security              | Extension of Charge on entire present and future current assets of the firms/company.   |
| Collateral Security           | Extension of charge over the existing Collateral securities <b>excluding Personal/ Corporate Guarantees</b> shall be done.  |
| Guarantee Coverage            | The facility shall be covered under Guarantee Coverage from NCGTC.  |
| Processing Fee                | NIL   |
| Documentation & Other Charges | NIL, CERSAI should be modified & charges for the CERSAI & CIBIL should be taken as per Bank Guidelines.   |
| Documentation/ ROC Charge     | Documentation shall be got done as per extent guidelines of the Bank.<br>CERSAI formalities are to be completed as per bank guidelines.   |
| Other terms of Sanction       | <ol style="list-style-type: none"> <li>1. Funds sanctioned under the scheme shall be utilized for the business purpose and the end use of the funds shall be ensured.</li> <li>2. All other terms &amp; conditions as per Guaranteed Emergency Credit Line (GECL) shall be complied with.</li> <li>3. All the existing facilities shall continue as per the existing terms and conditions.</li> <li>4. Borrower is advised to deposit overdue amount for more than 30 days in Term Loan and irregular amount of GECL 1.00 before disbursement of WCTL under GECL 1.0 (Extension)</li> </ol> |



# SECURITY:

## A. Primary:

### i) EM of following IPs:

| Security Description  | Area in Sq M   | Owners hip                           | Value               |   |  | Basis for valuation  | Date                                     | (Amt in lac)            |                            |
|---|----------------|--------------------------------------|---------------------|---|--|--|--|-------------------------|----------------------------|
|   |                |                                      | Last sanction       | Present book value  | Realizable value/ BM   |  |  | Whether existing/ fresh | Insurance & Date of Expiry |
| Land forming part of Khasra No 39 area 2180 Sq. Mtr. & Khasra No. 40, area - 2100 Sq. Mtr., total area - 4280 Sq. Mtr. Part of Khata No. 00025 situated in mauza - ChakBhagwantpur, Pargana - Pachhwadon, Distt. Dehradun<br><br>(Sale deed No. 408 dated 15.01.15 & 64 dated 11.01.18) | 4280.00        | M/s Eden Retirement Living Pvt. Ltd. | NA, being Fresh IPs | 557.00 Lakh as per sale deed dated 15.01.15 & Rs. 215.00 Lakhs as per Sale deed dated 11.01.18 (Purchase Value)<br><br>Circle Rate as per Sale Deed is Rs. 600.00 Lakhs | RV - 614.26 (MV - 767.83)<br><br>RV - 674.00 (MV - 793.13)<br><br>644.13 | Valuation report of Mr. Vinod Kumar Gupta, bank's approved valuer<br><br>Valuation report of Er. Naveen Agarwal, bank's approved valuer<br><br>BM Valuation (Average of 2 valuation) | 01.11.18<br><br>30.08.19<br><br>30.08.19 | Fresh                   | Only Land                  |
| <b>Total</b>  | <b>4280.00</b> |                                      |                     | <b>717.00</b>   | <b>644.13</b>  |  |  |                         |                            |

ii) - EM of above Land having realizable value of Rs. 644.13 Lakhs alongwith super Structures to be constructed thereon with estimated cost of construction of Rs. 3847.45 Lakhs.


iii) - Hypothecation of all the firm's moveable including movable machinery, furniture and fixtures, machinery, spares, tools and accessories of whatsoever nature and wherever arising, present and future pertaining to the project.

Total values of primary securities on completion of project will be Rs. 4491.58 Lakhs excluding value of equipments.

## B. Collateral Securities: - NIL







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**Hypothecation/ Mortgage of Block Assets Immovable Properties:** Hypothecation/ Mortgage of Block Assets of company.

**First/Second/Third charge/Pari passu charge:** Not Applicable.

**Personal /Corporate guarantee:- NIL**

- The credit under GECL will rank second charge with the existing credit facilities in terms of cash flows (including repayments) and securities, with charge on the assets financed under the Scheme to be created on or before June 30, 2022 or date of NPA whichever is earlier
- Facility under the scheme will be secured through Guarantee Coverage from NCGTC.
- All the terms & conditions of existing sanction shall continue

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| <b>Naveen Kumar</b><br><b>Assessment Officer</b>                                   | <b>Sanjay Khattak</b><br><b>Chief Manager</b>                                       |

