

30.12.2021

M/s Eden Retirement Pvt. Ltd.

Regd office: D-29, 3rd Floor,
Defense Colony, New Delhi - 110024
website – www.edenseniors.com

Dear Sir,

Reg : AMENDMENT IN DRAW DOWN, COD, REPAYMENT SCHEDULE M/S EDEN RETIREMENT PVT. LTD

Please refer your letter dated 29.12.2021 and further clarification(s) submitted vide letters dated 30.12.2021.

We are pleased to inform you that MCC-CAC in its meeting dated 30.12.2021 approved as under:

- a) Review of Term Loan with sanctioned Limit of Rs. 1000.00 lakhs (exposure Rs. 1015.46 Lakhs – Including Deferred Interest for the period 1.3.2021 to 31.8.21 as per RBI/Bank guidelines), which includes undisbursed amount of Rs.167.14 Lakhs (Present outstanding Rs. 850.42 Lakhs)
- b) Pricing as under:

	Facility	Existing (As per last sanction)	Proposed	Applicable rate
ROI	TL	RLLR+2.10 % i.e. 8.90% at present	RLLR+2.10 % i.e. 8.90% at present	RLLR+2.10 % i.e. 8.90% at present (CRR – B1 ERR – Unrated) (LA Cir.422/20)
Annual review charges	TL	a)10 Paise/ Rs 100 subject to Max Rs. 10.00 lac during implementation. b)5 Paise/ Rs 100 subject to Max Rs. 5.00 lac after implementation.		
Inspection Charges Any other charges	TL	Rs.6000 + 0.05% of loan amount above Rs.1 crore & maximum Rs.18000/-p.a. + GST		
Any other charges	TL	As per bank guidelines	As per bank guidelines	As per bank guidelines

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ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
punjab national bank

Mid Corporate Centre
DEHRA DUN
E.Mail-clpc6281@pnb.co.in

c) Approval of amendment in drawdown, COD and repayment schedule of TL as under:

Draw Down Schedule

Q.Ending	Sanctioned		Actual/Proposed	
	During Qtr.	Cumulative	During Qtr.	Cumulative
Sep-19	100.00	100.00	0.00	0.00
Dec-19	100.00	200.00	101.25	101.25
Mar-20	100.00	300.00	151.00	252.25
Jun-20	100.00	400.00	67.50	319.75
Sep-20	100.00	500.00	65.40	385.15
Dec-20	100.00	600.00	104.29	489.44
Mar-21	100.00	700.00	117.07	606.51
Jun-21	100.00	800.00	63.91	670.42
Sep-21	100.00	900.00	60.90	731.32
Dec-21	100.00	1000.00	101.53*	832.86
Mar-22	NA	NA	50.00	882.86
Jun-22	NA	NA	50.00	932.86
Sep-22	NA	NA	50.00	982.86
Dec-22	NA	NA	17.14	1000.00

Deferment of COD by 12 months i.e revised COD date is 31.12.2022;

Deferment of Term Loan installments by 12 months. The existing as well as revised/proposed schedule is as under:

Sr. No.	Existing Schedule (As per sanction dated 31.8.2019)		Proposed/amended Schedule (Present Proposal)	
	Month ending	Amount (in Lakhs)	Month ending	Amount (in Lakhs)
1	January'22	200.00	January'23	200.00
2	February'22	200.00	February'23	200.00
3.	March'22	200.00	March'23	200.00
4.	April'22	200.00	April'23	200.00
5.	May'22	200.00	May'23	200.00
	Total	1000.00	Total	1000.00
	Interest to be serviced by the party as and when levied.		Interest to be serviced by the party as and when levied.	



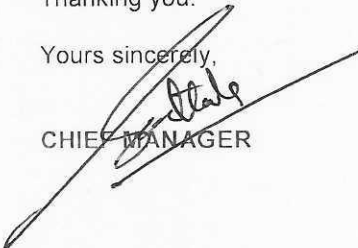
ADDITIONAL STIPULATIONS:

- Company to get the irregularities rectified/deposited as reported in individual CIRs of all the directors/promoters, submit the conduct certificate {of respective banks/FIs confirming therein that the account(s) is/are running regular and in standard category (Specifically of Shri Deepak Gupta, whose account is in NPA category with CITI Bank)}.
- Party to provide latest Asset & Liability Statement of all the directors within a fortnight.
- Party to comply the stipulation of sanction dated 31.8.2019 i.e. *directors/promoters to bring the funds from their own sources to meet out the shortfall in advance from customers as the funds received by company is nearly 23% from the estimated.*
- Company to increase their Authorized as well as Paid Up Capital to bring the DER and TOL/TNW within acceptable level i.e. 2:1 (Maximum) and 5.00:1 (Maximum).
- The charges for amendment in terms and conditions {i.e. 0.02% of loan amount (Minimum Rs. 1,000/- and Maximum Rs. 5 lac} to be recovered.
- All other terms and conditions of previous sanction(s) remain unchanged.

Please acknowledge and submit your acceptance.

Thanking you.

Yours sincerely,


CHIEF MANAGER

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