

Mid Corporate Branch, Cuttack

1st Floor, of Holding No-5/2/A, Bajrakabati Road Branch, Cuttack-753001

Ref:-MCB:CTC:GIPL:2022-23

Dt:30.12.2022

To
The Managing Director
Gupta Power Infrastructure Limited (GPIL)
Corporate Office at-Cuttack Road, Bhubaneswar,
Odisha, India - 751006

Dear Sir/Madam

Sub:-Renewal of Credit Facilities

With reference to your request for Renewal cum Enhancement of working capital limits and we like to inform you that bank has renewed the Credit facility at its existing level and the details are as under:-

(Rs. in Crore)

| Nature of Limit | Amount | | Margin | Int./Comm. | Security |
|---------------------|-------------------|-------------------|---|--|---|
| | Existing | Proposed | | | |
| CC (H)/ w/w WCDL | 100.00 (60.00) | 100.00 (60.00) | 25% | CC (H): 1 Y MCLR+ 3.25% WCDL: TB + 3.25% (Tenor based MCLR- Minimum of 3 Month MCLR) | CC (H): Pari-passu first charge on the current assets of the company both current and future; |
| BG | 30.00 | 30.00 | Upto 5 years BGs -5% Above 5 years BGs - 25% | As | LC: Hyp. of goods bought under LC & extension of pari-passu first charge on current assets. |
| I.C | 100.00 | 100.00 | 5% | As Applicable | BG: Counter guarantee of the company. |
| CEL | 2.00 | 2.00 | -- | -- | Credit Equi. Limit: Extension of charge on current assets of the company. |
| TReDS | 10.00 | 10.00 | As per guidelines | Minimum ROI as approved by ALCO from time to time | -- |
| TOTAL | 242.00 | 242.00 | | | |

| Facility | Present MCLR | Applicable Since | As per IC No | Next Reset date |
|----------|--------------------|------------------|------------------------------|-----------------|
| CC(H) | 1Y- MCLR=@8.25% | 11.12.2022 | 3741-2022, dt- 09.12.2022 | Annually |



Other approvals

- **Sanction of the following:**
 - ✚ Renewal of Cash Credit limit at existing level of Rs. 100.00 Crore within consortium assessed Cash Credit limit of Rs. 1180.00 Crore.
 - ✚ Renewal of WCDL limit at existing level of Rs.60.00 Crore as sublimit of Cash Credit Limit for compliance of loan delivery mechanism
 - ✚ Renewal of ILC/ FLC limit at existing level of Rs. 100.00 Crore.
 - ✚ Renewal of BG limit at existing level of Rs. 30.00 Crore.
 - ✚ Renewal of credit equivalent limit of Rs. 2.00 Crore (Exposure on forward contract limit of Rs.100.00 Crore).
- **Continuation of the following miscellaneous requests:**
 - ✚ Continuation of BG Limit & LC Limit at Cash margin of 5%. For BGs above 5 years, 25% margin to be collected.
 - ✚ Continuation of allowing Book debts upto 150 days for calculation of DP.
 - ✚ Continuation of approval for Collection of BG commission on annual basis for BG amount beyond Rs.1 crore & BG period of more than one year.
 - ✚ Continuation of 50% concession in processing charges against applicable processing charges of Rs.350/- per Lac.
- **Approval of the following miscellaneous requests:**
 - ✚ Waiver of stock audit in lieu of ASM appointed in the account by lead bank.
 - ✚ Substitution of collateral provided at the time of last enhancement of limits with fresh properties/FDR in line with Lead Bank.
 - ✚ ILC is restricted to 30.00% for related parties. NO ILC should not issued to the related parties beyond the restricted limit.

Details of Prime Security (Rs. in Crore)

| Value of Paid up inventories / Eligible Debtors / Plant & Machinery / Other movable assets / Other securities such as cash margin for LC / LG | Date of latest stock and Book Debts statement | Date of valuation and name of valuer in case of Plant & Machinery | WDV of Plant & Machinery as per latest ABS | Date of creation of charge with ROC | Amount of charge created along with details of assets | Insurance Amount & Date of Expiry |
|---|---|--|--|-------------------------------------|---|--|
| CC /WCDL limit - Pari passu first charge over entire current assets (present & future) of the company including RM, WIP, Stores/Spares, Consumables, book debts etc. | Oct'2022 | Our Share: Stock/ BD Statement ST: 79.45 Cr BD: 75.14 Cr | Not Applicable | 26.08.2022 | Rs.3652.76 Charge ID:10135785 | ASM has confirmed that all the primary as well as collateral securities are fully insured. |
| Cash Margin for LC/ LG | 5% | NA | NA | | | |

CERSAI Details of Movable Assets:

| Type of Assets | Security ID | Asset ID | CERSAI Reg. Date |
|-------------------|--------------|--------------|------------------|
| Stocks | 400032665980 | 200032612501 | 01.10.2021 |
| Book Debts | 400032666813 | 200032613333 | 01.10.2021 |
| Plant & Machinery | 400032667408 | 200032613928 | 01.10.2021 |



NATURE & VALUE OF COLLATERAL SECURITY

[Rs. in Crore]

| S. No. | Nature/ Description of collateral Security | Value Accepted Lead Bank/BH | Dt. & Value of Property along with name Valuers | Insurance Amt. & Date of Expiry | CERSAI ID | Remarks |
|--------|--|-----------------------------|---|---------------------------------|---|---------|
| 1. | 1 st pari-passu charge by way of EMG of Open land having Khata No. 274, 20, 204, 183, 207, 148, 39, 208, 275, 222, 31, 139 Vill./ Mouza- Brahmapur, PS - Khorda, Dist - Khurda, State -Odishain the name of the company Extent- Ac.11.579 Dec | 6.20 | MV: 7.30 RV: 6.57 DV: 6.21 Er. N. K. Mohanty dated: 22.06.20 6.89 (Er. N K Mohanty 08.07.19) | Not Applicable | 100001049184 | - |
| 2. | 1 st pari-passu charge by way of EMG of Open land having Khata no. 161, 289, 280, 130, 160, 164, 148, 138, Vill. Mouza- Brahmapur, Tahsil/ PS- Khorda, Dist - Khorda, Odisha in the name of the company Extent Ac.5.106 Dec | 2.74 | MV: 3.22 RV: 2.90 DV: 2.73 Er. N K Mohanty dated: 22.06.20 | Not Applicable | 100001037167 | - |
| 3. | 1 st pari-passu charge by way of EMG of Open land having Khata no. 142/31, Plot No.33, Plot No.55, Plot No.80 Khta No.142/30, Plot No.85, Plot No.21, Plot No.66, Plot No.93 Vill/Mouza- Cuttack Sahar, Tahasil/PS- Ranapur- No- 222, Dist- Nayagarh in the name of the company Extent Ac.8.33 Dec | 14.16 | MV: 16.66 RV: 14.99 DV: 14.16 Er. N K Mohanty dated: 22.06.20 MV:17.07 Er. P B Mohanty dated: 15.07.2020 | Not Applicable | 400005697445 | |
| 4. | 1 st pari-passu charge by way of EMG of land having khata No. - 518/90 & 518/89, Mz - Lahanga, Thana No - 168, thana/ Tahasil - Khurda, Dist- Khurda in the name of the company Extent Ac.3.980 Dec | 4.06 | MV: 4.78 Forced Sale Value: 4.06 M/s ER Ranjit K Panda. | Not Applicable | 400017171875 400017171949 400017172283 400017172283 400017174290 2608/2751 | |

| S. No. | Nature/ Description of collateral Security | Value Accepted Lead Bank/BH | Dt. & Value of Property along with name Valuers | Insurance Amt. & Date of Expiry | CERSAI ID | Remarks |
|--------|--|-----------------------------|---|--|--|---------|
| | | | Dated: 25.12.21 | | | |
| 5. | 2 nd pari-passu charge by way of EMG of Open land having Khata no. - 787, Plot No - 2308(P), 2312(P), 2325(P), IDCO Plot No. - F/9, F/16, F/18, Vill/Mouza-Mukunda Prasad, Tahasil/PS- Khurda, Dist - Khurda in the name of the company Extent Ac.9.137 Dec | 8.80 | MV: 11.42 Er. Ranajit Kr Panda dated: 25.08.22 MV: 10.95 Er. Ashutosh Swain dated: 12.08.22 | Not Applicable | 400017168837 400017169895 400017169508 400017169690 400017170267 400017170111 400017168503 400017169185 | - |
| 6. | 1 st pari-passu charge by way of EMG of Open land at Plot No.2315, 2313/3977 Khata No.526/2289, Plot No.2313/3345, 2313/3344, 2313/2871, 2315/3116, 2314/2882, 2314, 2313/3816 and 2313/3828 Khata No.526/2055, Mouza-Mukunda Prasad, Tahasil-Khurda, Dist-Khurda in the name of the company Extent Ac.2.574 Dec | 8.79 | MV: 10.34 Er. Ranajit Kr Panda dated: 30.07.22 MV:10.76 Er. Ashutosh Swain dated: 12.08.22 | Not Applicable | 400017299922 400017297266 400017298678 400017297459 400017300127 400017298267 400017298040 400017296899 400017297624 | |
| 7. | 1 st pari-passu charge by way of EMG of land and building having Khasara No. -1519 Min, Plot no - 145, At Vill - Mahuakheraganj, Tehsil - Kashipur, Dist - U S Nagar, Uttarakhand in the name of the company Extent 6802 Sq.Meter | 2.24 | MV: 2.24 M/s Negi & Associates dated: 25.02.22 | Policy No.150876 47-02 Expiry- 30.10.22 | 400014429557 | -- |
| 8. | 1 st pari-passu charge by way of EMG of Open Land over Plot No.1233, 1209, 1247, 1226, 1255, 1253, | 4.85 | MV: 5.71 Er. N K Mohanty dated: 25.08.22 | Not Applicable | 400017211472 400017211618 400017210991 400017209782 400017211267 | |

| S. No. | Nature/ Description of collateral Security | Value Accepted Lead Bank/BH | Dt. & Value of Property along with name Valuers | Insurance Amt. & Date of Expiry | CERSAI ID | Remarks |
|--------|---|-----------------------------|---|---------------------------------|--|---------|
| | 1201, 1234, 1238, 1240, 1259, 1214, 1208, 1225, 1224, 1213, 1212, 1206, 1205, 1203, 1231, 1236 and 1245 Khata No.518/113, 518/80 and 518/118 situated at Mouza- Lahanga, Tahasil-Khurda, Dist-Khurda, State-Odisha in the name of the company Extent. Ac.4.367 Dec | | | | 400017209609 400017211131 400017209782 | |
| 9. | 1 st pari-passu charge by way of EMG of property Khata No-526/1833, 526/2145, 526/1631, 526/1832 and 526/1836 Plot No.2313/3353, 2310/3421, 2313/3991, 2309/3561, 2315/3805, 2315/3115, 2310/3998, 2311/3997, 2311/3995, 2311/3996, 2311/3994, 2311/3993, 2311/3992, 2310/4490, 2310/4491, 2311 situated at Mouza-Mukunda Prasad, Tahasil-Khurda, Dist-Khurda Extent Ac.1.685 Dec | 6.11 | MV: 7.19 Er. Ranajit Kr Panda dated: 30.07.22 | -- | 400017284103 400017284643 400017283561 400017283381 400017283724 400017283921 400017286421 400017292209 400017293020 400017293638 400017285848 400017285558 400017291609 400017285669 400017286239 400017286335 | - |
| 10. | 1 st pari-passu charge by way of EMG of land having Khata No- 313, Plot No.109 & 110 Vill/ Mouza- Kochilanaugaon, Choudwar, Cuttack, Tahasil - Jagatpur, PS - Choudwar, Dist - Cuttack in the name of Mr. Mahendra Gupta Extent Ac.20.00 Dec | 3.71 | MV: 4.36 Er. N K Mohanty dated: 25.08.22 | Not Applicable | 100000852018 100000854027 | - |
| 11. | 1 st Pari-passu charge by way of EMG of land having Khata No. | 2.72 | MV: 3.20 Er. N.K. Mohanty | Not Applicable | 100001036374 | |

| S. No. | Nature/ Description of collateral Security | Value Accepted Lead Bank/BH | Dt. & Value of Property along with name Valuers | Insurance Amt. & Date of Expiry | CERSAI ID | Remarks |
|--------|---|-----------------------------|--|---------------------------------|--|---|
| | 268/222, 268/223, 268/225, 268/228, 268/230, 268/233, 268/235, 268/237, 268/224, 268/226, 268/227, 268/229, 268/232, 268/234, 268/236, Vill/Mouza-Sauria, Tahasil - Athgarh, PS-Gurudijhatia, Dist - Cuttack in the name of Mr. M K Gupta Extent Ac.21.30 Dec | | dated: 26.06.20 | | | |
| 12. | 1 st pari-passu charge by way of EMG of land having Khata No. 1339/ 321, 1339/ 319, 741, 1339/ 320, 1339/ 322 Biramchandrapur, Tahasil - PuriSadar No.491, PS - No. Satyabadi No -120, Dist - Puri, Odisha in the name of Mr. Jitendra Mohan Gupta Extent Ac.6.83 Dec | 5.23 | MV: 6.15 Er. N K Mohanty dated: 22.06.20 | Not Applicable | 100000880034 100000880103 100000881275 100000881609 100000881776 | |
| 13. | 1 st Pari-passu charge by way of EMG of land having Khata No. - 1221,215,1339/323, Plot No.2459, 2461,2554,2462,2460,2345,2386,2304,2305,2306,2307,2308,2309,2463 Vill /Mouza - Biramchandrapur, Tahsil - PuriSadar no 491, PS No - Satyabadi No -120, Dist - Puri, Odisha in the name of Mr. Abhishek Gupta Total Extent Ac.6.20 Dec | 4.12 | MV: 4.85 Er.N K Mohanty dated: 22.06.20 | Not Applicable | 100000882583 100000882806 | As per Bhulekh Website Agri. Land AC 0.81 Dec Non Agri. Land: AC 5.39 Dec |
| 14. | 1 st Pari-passu charge by way of EMG of Open | 3.05 | MV: 3.59 | Not | 100000883170 100000935729 | |

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|--------|--|-----------------------------|---|---------------------------------|--|---------|
| | land having Khata no 253/20, 253/21, 253/19, 253/42, 253/47, 253/46, 253/18, 175 & 166, Vill. Mouza- Attang, Tahsil - Tangi, PS - Tangi No - 45, Dist - Cuttack in the name of Mr. Abhishek Gupta Extent Ac.2.99 Dec | | Er. N K Mohanty dated: 22.06.20 | Applicable | 100000936383 | |
| 15. | 1 st pari-passu charge by way of EMG of land having Plot No - 1928,1955,1948, 1937,1949,1954 and Khata No -171/65,61 Mouza - Dhenkanal Sadar No - 107,Tahasil No- Dhenkanal No -183, Village - Kottam, Dist - Dhenkanal, Odisha in the name of Mr. Jitendra Gupta Extent Ac.5.80 Dec | 1.97 | MV: 2.32 RV: 2.09 DV: 1.97 Er. N K Mohanty dated: 22.06.20 | Not Applicable | 100000968992 100000969511 100000967432 100000966812 | |
| 16. | 1 st pari-passu charge by way of EMG of land having Khata No - 171/60,64, Plot No.1940,1941,1942,1943 ,1923,1950,1930,1923/2 357 and 1926 Vill/ Mouza - Dhenkanal Sadar No - 107, Tehsil - Dhenkanal, PS - Dhenkanal Sadar, Dist - Dhenkanal, Odisha in the name of Mr. Abhishek Gupta Extent Ac.13.52 Dec | 4.60 | MV: 5.41 RV: 4.87 DV: 4.60 Er. N K Mohanty dated: 22.06.20 | Not Applicable | 100000971406 100000970534 100001007290 100001008228 | |
| 17. | 1 st pari-passu charge by way of Pledge of FDR | 3.26 | As per Canara Bank Lead Bank Note Nov'2022 | | | |
| 18. | 1 st pari-passu charge by way of EMG of Open land in the name of Mr. | 1.79 | MV: 2.11 | Not Applicable | 400036135366 | |

| S. No. | Nature/ Description of collateral Security | Value Accepted Lead Bank/BH | Dt. & Value of Property along with name Valuers | Insurance Amt. & Date of Expiry | CERSAI ID | Remarks |
|--------|---|-----------------------------|--|---------------------------------|------------------------------|---------|
| | Abhisekh Gupta, situated at Khata No. 65/49, Plot No. 305, Mouza-Gopinathpur, Tahasil-Nuagaon, Dist-NayagarhKissam-Gharabari, Odisha Extent Ac.16.16 Dec | | Er. N K Mohanty dated: 25.08.22 | | | |
| 19. | 1 st pari-passu charge by way of EMG of IDCO Lease Hold open Land at Khata No.787, Plot No.2308(P), IDCO Plot No.65/A & 65/B situated at Mouza-Mukundaprasad, Tahasil-Khurda, Dist-Khurda in the name of Company Total admeasuring Ac 1.501 dec | 3.42 | MV: 3.60 Er. Ranajit Kumar Panda dated: 30.07.22 | Not Applicable | 400034024761 | |
| 20. | 1 st pari-passu charge by way of EMG of IDCO Lease Hold open Land Situated at Khata No.787, Plot No.2308 (p), Khata No.789, Plot No.2317 (P) and Khata No.787 Plot No.2325 (p) which correspond to IDCO Plot No.F/9/1, C/40/1, F/18/1 at Mouza-Mukundaprasad, Dist-Khurda in the name of Company Admeasuring Ac 0.75 dec | 2.55 | MV: 2.55 Er. Ranajit Kumar Panda dated: 30.07.22 | Not Applicable | 400034025237 400034028807 | |
| 21. | 1 st pari-passu charge by way of EMG of IDCO Lease Hold at Khata No.787, Plot No.2308 (P) which corresponds to IDCO Plot No.F/4, Mouza- Mukunda Prasad Dist-Khurda in the name | 3.52 | MV: 3.52 Er. Ranajit Kumar Panda dated: 30.07.22 | Not Applicable | 400034593938 | |

| S. No. | Nature/ Description of collateral Security | Value Accepted Lead Bank/BH | Dt. & Value of Property along with name Valuers | Insurance Amt. & Date of Expiry | CERSAI ID | Remarks |
|--------|---|-----------------------------|--|---------------------------------|------------------------------|---------|
| | of Company Admeasuring Ac 1.034 dec | | | | | |
| 22. | 1 st pari-passu charge by way of EMG of Open Land at Khata No.142/30, Mouza-Katak Sahar, Tahasil-Ranpur, Dist-Nayagarh, State-Odisha in the name of Company Admeasuring Ac 1.210 dec | 0.86 | MV: 1.01 Er. N. K. Mohanty dated: 25.08.22 | Not Applicable | 400034015953 | |
| 23. | 1 st pari-passu charge by way of EMG of Open Land at Khata No.142/31 Plot No.33 Area Ac.0.160 Dec, Plot No.55 Area Ac.0.220 and Plot No.80 Area AC.0.390 Mouza- Cuttack Sahar, Tahasil-Ranpur, District-Khurda in the name of Company Total admeasuring Ac 0.77 dec | 1.34 | MV: 1.58 Er. N K Mohanty dated: 25.08.22 | Not Applicable | 400033942993 | |
| 24. | 2 nd pari-passu charge by way of EMG of factory land at Kashipur, having Khata no.174 & 362, Khasara No- 1220 min, Vill - Mahuakhera Ganj, Tehsil - Kashipur, Dist - U S Nagar, Uttarakhand in the name of Company | 8.27 | MV: 8.27 M/s Negi & Associates dated: 25.02.22 | Not Applicable | 100001058129 100001059488 | |
| 25. | 2 nd pari-passu charge by way of EMG of Open land at Khurda, Khata No - 1247/69, Mz-Kaipadar, Thana no.- 136, Tahsil No - 320, | 22.35 | MV: 22.35 Er. Ranajit Kr Panda dated: 30.07.22 | Not Applicable | 100001051778 | |

| S. No. | Nature/ Description of collateral Security | Value Accepted Lead Bank/BH | Dt. & Value of Property along with name Valuers | Insurance Amt. & Date of Expiry | CERSAI ID | Remarks |
|--------|---|-----------------------------|---|---------------------------------|------------------------------|---------|
| | Thana/Tahasil - Khurda, Dist - Khurda in the name of Company Extent: Ac 9.141 Dec | | MV: 22.55 Er. Ashutosh Swain dated: 12.08.22 | | | |
| 26. | 2 nd Pari-passu charge by way of EMG of Factory land at Chennai, Plot no. - D10/S1, Shed no-13 & 18, Vill - Karumbukuppam, Pappankuppam, Taluka-Gummidipoondi, Dist-Thiruvallur in the name of Company | 3.30 | MV: 3.30 Best Associates dated: 26.02.2022 | Not Applicable | 100001054826 100001056756 | |
| 27. | 2 nd pari-passu charge by way of Hyp. of Plant & Machinery | 136.01 | 136.01 (As per ABS 2022 & excluding value of land) | Not Applicable | | |
| A) | Total | 270.02 | | | | |

New properties offered for substitution of existing collateral@

| | | | | | | |
|-----|--|------|--|----------------|------------|--|
| 28. | 1 st pari-passu charge by way of EMG of land at - Brahmapura, Khurda in the name of Company Extent Ac.5.133 Dec | 0.37 | MV:0.44 As per various sale deeds (as deeds are within 1 year) | Not Applicable | To be Done | |
| 29. | 1 st pari-passu charge by way of EMG of land at - Taraboi, Khurda in the name of Company Extent Ac.1.946 Dec | 0.82 | MV:0.97 As per various sale deeds (as deeds are within 1 year) | Not Applicable | To be Done | |
| 30. | 1 st pari-passu charge by way of EMG of land at - Sankarpur, Puri in the name of Sh. Mahendra Kumar Gupta Extent Ac.1.667 Dec | 8.50 | MV:10.00 As per various sale deeds (as deeds are within 1 year) | Not Applicable | To be Done | |
| 31. | 1 st pari-passu charge by way of EMG of - Residential apartment at Hidco(ii) HIDCO, New | 0.73 | MV:0.73 As per various sale deeds (as | To be Done | To be Done | |

| S. No. | Nature/ Description of collateral Security | Value Accepted Lead Bank/BH | Dt. & Value of Property along with name Valuers | Insurance Amt. & Date of Expiry | CERSAI ID | Remarks |
|--------|---|-----------------------------|--|---------------------------------|------------|---------|
| | Town, Kolkata measuring 2114 Sq.Ft in the name of Company | | deeds are within 1 year) | | | |
| 32. | 1 st pari-passu charge by way of EMG of - Residential apartment at Sector V, Bidhannagarm Naba Digan ta, Industrial Township Authority, Dist. North 24 Parganas, Kolkata measuring 1600 Sq.Ft in the name of Company | 0.96 | MV: 0.96 Er. Tusharkanti Roy dated: 06.08.22 | To be Done | To be Done | |
| 33. | 1 st pari-passu charge by way of EMG of - Residential Flat at North 24, Parganas, HIDCO measuring 4815 Sq.Ft in the name of Company | 1.35 | MV: 1.35 As per various sale deeds (as deeds are within 1 year) | To be Done | To be Done | |
| 34. | 1 st pari-passu charge by way of EMG of - Residential Flat no. 101 & 102 at Sipasarubali, Puri measuring 1853 Sq.Ft in the name of J M Gupta | 0.83 | MV: 0.83 M/s B V Consulting Engineers dated: 22.08.2022 | To be Done | To be Done | |
| 35. | 1 st pari-passu charge by way of EMG of - Residential Plot no. 1116/3337, Khata No. 1593/1801, Laxmisagar, Bhubaneswar in the name of Company | 1.27 | MV: 1.27 M/s B V Consulting Engineers dated: 22.08.2022 | Not Applicable | To be Done | |
| 36. | 1 st pari-passu charge by way of Pledge of FDR | 10.65 | As per Canara Bank Lead Bank Note Nov'2022 | | | |
| B) | | 25.48 | | | | |
| | Total (A+B) | 295.50 | | | | |



Personal Guarantee / Corporate Guarantee:

| (Rs. in Crore) | | | | | | | |
|----------------|--------------------------|------------|--|-----------------------|--------------|----------------------------|--------------|
| | Name of the Guarantor | PAN | Designation | Latest Means | | Means as per Last sanction | |
| | | | | Date of Credit report | Amount | Date of Credit report | Amount |
| 1 | Mr. Mahendra Kumar Gupta | AASPG3097R | Managing Director | 16.09.22 | 18.29 | 27/06/20 | 17.58 |
| 2 | Mr. Jitendra Mohan Gupta | AASPG3099B | Whole-time/ Joint Managing Director | 16.09.22 | 13.65 | 27/06/20 | 13.33 |
| 3 | Mrs. Kiran Gupta | AASPG3105G | Director | 16.09.22 | 11.24 | 27/06/20 | 10.94 |
| 4 | Mr. Abhishek Gupta | ADRP4945N | Whole-time Director | 16.09.22 | 14.87 | 27/06/20 | 10.94 |
| | TOTAL | | | | 58.05 | | 52.79 |

The limits are sanctioned on the following terms and conditions unless otherwise approved.

▪ Applicable Charges as under

| Charges | Details |
|-------------------|---|
| Processing Charge | 50% concession in processing charges against applicable processing charges Rs.350/- per Lac. |
| LC Commission | LC opening charges - Usance Charge |
| | 2.40% p.a. for the usance period for complete month or part thereof. In case of sight bills / usance for less than 1 month, minimum 1 month charge @ 0.20% minimum Rs.750 |
| | LC opening charges - Commitment charge should be levied for the period of liability (from the date of opening of credit to the last date of its validity) |
| | Commitment charges : 1.20% p.a. with a minimum period of 1 month or part thereof |
| | Extension of period |
| | Same as usance / commitment charges (Minimum Rs.750) |
| | Other amendments to LC |
| | Rs.500 Per amendment |
| | Increase in amount of credit |
| | As applicable for LC issuing on prorata basis for the amount increased above original amount, minimum Rs.750 |
| | Revolving LC |
| | Same as above at the time of opening and on each reinstatement on the amount of reinstatement, period of reinstatement and usance period of bill, min Rs.750 |
| | Advising of LCs |
| | Flat Rs.750 |
| | Advising of amendments |
| | Rs.500 Per amendment |
| | Confirmation of LC |
| | As applicable to LC opening charges |
| | Transferable LC - Per Transfer |
| | Flat Rs.1000 per transfer |
| | Acceptance commission |
| | On all LCs established by other banks calling for usance drafts to be drawn on & accepted by our Bank, an acceptance commission @ 2.40% p.a. with a minimum of Rs.750 |



| | | |
|-------------------|--|--|
| | Bills received under LC | Per bill upto Rs. 25 lacs - Rs. 2000/- Per bill above Rs. 25 lacs - Rs. 4000/- |
| | Negotiation charges - With a minimum plus discount at applicable rate of interest from the date of negotiation to the date of reimbursement | 0.40% minimum Rs.1000 & maximum Rs.15000/- (In case of sight documents Minimum Rs.750) |
| | Collection of LCs established by other banks - | Negotiation charges and interest thereon are to be collected for the LC's established by other banks. In such case, collection charges should not be levied. |
| | LCs established by our bank Branches | In case of LC's established by our bank branches, only collection and interest as per rating should be collected for the usance period. In case of sight documents interest for a maximum period of 15 days should be collected subject to a minimum Rs.750. |
| | Non-payment and non-acceptance of bills on presentation / on due date | 0.20 % of bill amount. Minimum Rs. 500/- |
| BG Commission | 2% p.a. for performance guarantee and 3% in case of financial guarantee | |
| Inspection Charge | Rs.4000+ GST per quarter | |

Other Terms and Conditions: -

- Company to ensure LCs opened in favor of related parties pertain to transactions conducted at arms' length and are genuine in nature and LCs in favor of related parties should not exceed 30% at any point of time.
 - Kunj Roller Flour Mills Pvt Ltd
 - Bhawani Roller Flour Mills Pvt Ltd
 - Suprabhat Roller Flour Mills Pvt Ltd
 - Maa Bhuasuni Roller Mills (Jatni)
 - Sri Lal Baba Roller Flour Mills (Cuttack)
 - Shri JRG Foods Pvt Ltd- Gajraula, UP
 - Universal Infra & Agri Oils Pvt Ltd (Khurda)
 - Jagannath Rice Mills- Bhubaneswar
 - Kunj Alloys Pvt Ltd- Bhubaneswar
 - Premier Cables and Conductors Pvt Ltd- Khurda
 - Tirupati Conductors Pvt Ltd- Bhubaneswar
 - Radhakrishna Institute of Technology & Engineering- Khurda
 - Risshta Foods Pvt Ltd- Ghaziabad
 - Fidelity Marketing Pvt Ltd
 - Flexo Contra Pvt Ltd
 - HariomVanijya Pvt Ltd
 - ARP Securities Ltd
 - Juhi Vanijya Pvt Ltd
 - Divene Infratech Pvt Ltd
 - Lavanya Financial Consultants Pvt Ltd.
 - Bharat Electrical Accessories Pvt Ltd
- No Change in shareholding pattern to take place without prior permission of the consortium /Bank. An undertaking to be submit from the company in this regard.



- Proper reflection of charges in ROC to be completed immediately.
- Company to submit the Due- Diligence report from Company Secretary (or) certificate from Statutory Auditor and cross- verify about Custom Duty arrears.
- Company is strictly advised to ensure compliance of sanction terms.
- Companyto ensure that no change in shareholding pattern to take place without prior permission of the consortium/bank. An undertaking to be submitted from the company in this regard.
- Companyto ensure that no shares of the company will be pledged without prior approval of the Consortium/Bank. An undertaking to be obtained from the company in this regard.
- As per guideline, personal unencumbered properties should be taken into account while calculating net means of an individual. Hence, Companyis advised to ensure that the properties considered in net means of the promoters are unencumbered properties.
- Companyto submit an undertaking that neither the company, sister Concerns nor its directors are appearing in any of the defaulter lists.
- Companyto ensure that Primary security is comprehensively and adequately insured as per bank's extant guidelines with our bank's clause for stock laying at all the unit/site is obtained.
- Companyto submit Insurance of all the encumbered fixed assets taken as collateral security mentioned at (sr. no.xvii) and ensure same is assigned in favour of consortium.
- Companyto ensure that Primary security is comprehensively and adequately insured as per bank's extant guidelines with our bank's clause for stock laying at all the unit/site is obtained.
- Companyto submit copy of second Title search report of all the Collateral securities from Lead bank and ensure same reads satisfactory.
- Companyto ensure that valid and legally enforceable extension of EM is created in favour of the consortium for the entire credit facilities and same is vetted by advocate.
- Companyto also ensure that Charge of consortium is created with CERSAI, Revenue record.
- Companyto ensure Valid & Legally enforceable security documents for existing enhanced limit is executed & same is vetted by advocate.
- Company & its directors to submit undertaking that they are not related to any person, who is a director in our bank/other bank.
- Company to ensure that the company has obtained valid & necessary regulatory clearances/approvals for execution of contract works.
- Counter Indemnity to be obtained.
- Company should ensure that there should not be any onerous clause in the LG Performa.
- Our usual limitation clause be added at the end of LG.
- Party to submit satisfactory performance report from the beneficiary before renewing/extending the guarantee letter.
- Bank guarantee to be issued in the prescribed format of the bank. In case where beneficiary may require LG in their own format different from the Model Form of Bank Guarantee Bond, the guarantee should be vetted by Bank's legal officer or panel advocate ensuring that there is no onerous clause including obligation of interest payment on guarantee amount, even if it is backed by 100% margin. The legal opinion should be held on record till the reversal of the guarantee. These guarantees must be issued in the format vetted by the Bank's legal officer/Panel advocate.
- Company to ensure hedging of limit in case the borrower intends to avail Import LC limit.
- The borrower shall indicate separately the stocks covered by DA bills in the monthly stock statement for cash credit hypothecation facility and such stocks shall not be included for the purpose of computing drawing power till the relative bills are paid.
- Import letters of credit to be established against valid import only.
- All the import trade, exchange control regulations/ FEMA stipulations/ RBI guidelines to be complied with.
- LCs shall not be established in favour of associate/group concerns.
- The goods procured under DA LCs shall be released to the borrower on execution of trust document in favour of the bank.
- The borrower shall furnish an undertaking to provide funds for payment of the bills under the LCs on the due dates from their own sources. Funds in cash credit can be utilised for the purpose subject to availability of limit and drawing power.
- LC shall not be issued to the beneficiaries appearing in CFR/CRILC, Defaulter database.
- Company to ensure Current account with other than lending banks, if any to be closed. Further Company to submit an undertaking that no account to be opened with other bank without our prior approval of consortium.
- Company and its Directors/ guarantorsto submit an undertaking, that there are no other sister/ associate concerns of the company other than the declared.

- Company and USL Lendersto submit an undertaking that the unsecured loan will not be withdrawn/ repaid during the currency of the bank's loan or without prior concurrence of the bank & servicing of interest, if any, would be subordinated to interest of the bank loan.
- Company to submit an undertaking from statutory auditor of the company stating that the company is regular in payment of statutory dues.
- Company to submit MSOD/QPR as per the prescribed guidelines of the bank. Non-submission will attract penal rate @ 2% p.a.
- Company to submitCA certified age wise book debts on quarterly basis and release DP accordingly. In case of non-submission penal interest of 1 % to be charged.
- Company to ensure that charge with CERSAI is registered for all the securities
- Company to submit an undertaking that no DP is allowed to the company against receivables from sister concerns.
- Company to submit GST returns on regular basis.
- Company to ensure, bank's funds are not diverted to real estate, speculative & unrelated activities.
- Company to advice to route pro-rata transactions through our CC account.
- Company to submit an undertaking that fund shall not be taken out of the system. No lending/creation of non-business Non-Current assets without written permission of the bank should take place.
- Company to ensure hedging of limit in case the borrower intends to avail Import LC limit.
- In case of FDR is given in the name of the third party/another company, the Corporate Guarantee of the guarantors at least to the extent of deposit given, has to be taken.
- Cutoff date for pricing of loan as per credit rating will be 8 months from closure of financial year as adopted by company. In case annual review of internal credit rating is not completed within cut off date, all the concessions, if any to be withdrawn immediately and applicable interest rate linked with internal rating one notch below shall be charged.
- Company to submit report from Company Secretary (or) certificate from Statutory Auditor and cross-verify about Custom Duty arrears.
- Company to submit an undertaking from the company/ director stating that Mr. Abhishek Gupta is different to that of the person appearing in CIBIL Suit-filed Defaulters List.
- Party to submit CA certified means of the partners and guarantors and ensure that there is minimal variation between the means
- Party to ensure our charges towards credit equivalent limit (forward contract) are registered with ROC.
- All other terms and conditions stipulated by lead bank should be complied.
- Company to ensure that in case of take-over of our bank's credit exposure, all the approved concessions shall be withdrawn from the date of approval of those concessions and differential amount will be recovered from retrospective effect.



General Terms and Conditions: -

1. CONDITIONS PRECEDENT TO DISBURSEMENT

1. CONDITIONS PRECEDENT TO DISBURSEMENT

1. KYC Compliance and Due Diligence

KYC/AML norms have been complied with and due diligence exercise carried out and report submitted.

2. Site Visits

- i. LIE / TEV / Technical Officer/Officials (as the case may be) of bank to inspect the unit and his report be held on record relating to technical feasibility and economic viability of the project.
- ii. In case of existing limits, the report also to cover detail on project implementation and progress of the project/unit.

3. Environmental clearances

- i. In case of industrial units, permission and clearances to be obtained from pollution control board.
- ii. Necessary clearances to be obtained from industry department and local authorities as applicable.

4. Documentation

- i. In case of companies, resolution for taking finance from banking should be taken.
- ii. Common Seal of the company be affixed on the documents as per authorization (to be Governed as per extant regulation of Companies Act).
- iii. Certified copies of memorandum of association and articles of association of the company be kept on record.
- iv. The Borrower and the Guarantors shall furnish a consent letter to the Bank in the prescribed format authorizing the Bank for disclosure of their names, in the event of the Borrower becoming defaulter, to Credit Information Companies / Information Utilities like NeSL / other agencies as per CICRA / RBI / Statutory guidelines.
- v. In case of company, the borrower and the guarantors shall submit an undertaking that no consideration whether it be by way of commission, fee, brokerage or in any other form shall be paid by the former or received by the latter either directly or indirectly in regard to the personal guarantee furnished by directors of the borrower company.
- vi. Fresh valuation of mortgaged property to be taken once in three years. In case of property valued Rs.5.00 Crores and above, two valuations to be obtained and lower of the same to be considered (subject to change as per extant guidelines on valuation).
- vii. Legal Entity Identifier (LEI) and GSTN to be obtained in applicable cases.

5. Warranties, undertakings & guarantees to be made by the Borrower

- i. Borrower to submit undertaking as per annexure -VI
- ii. Share application money to be converted into equity. Borrower to give undertaking giving specific date by which it is to be converted into equity. (in line with the sanction stipulation)
- iii. Statutory dues, if any, to be paid by borrower before disbursement of the loan.
- iv. Declaration to be obtained from the borrower that the level of unsecured loans will be maintained at the existing level in the business on a long term basis during the currency of the Bank's loan.
- v. Personal Guarantees of partners/ promoters/directors/guarantors/owners of mortgaged property to be obtained as per stipulation.



6. Creation of security interests and charge

- i. Search to be conducted from ROC in case of companies for ascertaining the charges on its assets and report to be held on records.
- ii. Our bank's charge to be registered with ROC within 30 days of documentation for limits & securities and certificates to be held on record.
- iii. Our Charge with CERSAI to be registered on immovable / movable properties as per extant CERSAI guidelines.

7. Vetting

- i. Security documents to be vetted by law officer/Bank's advocate/Branch Head as per extant guidelines.
- ii. Legal Audit to be done as per extant guideline in eligible cases.

8. CPA (Credit Process Audit)

In case exposure is Rs.1.00 Crores or above, CPA (Credit Process Audit) to be conducted and compliance of all pre-disbursement sanction stipulations be confirmed before disbursement.

9. Insurance

- i. The borrowers are solely responsible for obtaining adequate insurance for primary securities/collaterals, if any, as per the Bank's guidelines.
- ii. The borrower's assets offered as security (prime and collateral) for the facility to be kept fully insured comprehensively for 110% of assets value. A copy of the policy to be submitted to the bank. A list of the current insurance policies alongwith copies thereof to be submitted to the bank detailing therein the names and addresses of the insurer, brief particulars of goods covered, type of cover, amount of cover and date of expiry of each policy. Insurance policies to contain the agreed bank's clause.

10. Tie up for Equity

- i. Borrower to demonstrate to the bank that satisfactory arrangements have been made for tie-up by way of equity from the promoters / private equity players / strategic investors / other investors/ internal accruals.

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| 2. CONDITIONS SUCCEEDING DISBURSEMENT |
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a. Compliance Certificate

- i. Branch to submit compliance certificate for having complied with all the terms of sanction to controlling office within 10 days from the date of release of the credit limits
- ii. The borrower to display a board in prominent place in the project/office premises indicating that the assets/stocks are hypothecated to bank.
- iii. Borrower to authenticate the details of borrowing to Registered Information Utilities (IU), like National e-Governance Services Ltd (NeSL). Necessary charges in this regard are to be borne by the borrower.
Status "Deemed to be Authenticated" (by NeSL): As per Gazette Notification no. No. IBBI/2019-20/GN/REG046 on 25th July 2019, corporate debtor remains recalcitrant and does not take any action to authenticate information presented (i.e. does not respond even after 3 reminders (emails) to it by NeSL-IU) IU (NeSL) will record the status of authentication as "Deemed to be Authenticated" as Yellow colour in the record.

b. Interest Servicing

- i. Interest will be charged on monthly rests and is to be serviced as and when charged in the account.
- ii. In case the borrower pays higher rate of interest/charges/commission to any other financing bank/FI in the consortium, endeavor should be made to charge the same by our Bank in line with the leader in consortium / multiple banking. All other terms and conditions stipulated by other financing banks/FIs shall also apply "mutatis mutandis" for our share of credit facilities.
- iii. Interest as stipulated will be / will continue to be charged with monthly rests. The bank reserves the right to give notice at any time and thereafter to charge such other

rate of interest as the Bank may decide depending upon revised credit rating of the borrower based on its audited annual balance sheet.

- iv. The Rate of Interest shall be linked to MCLR/EBLR as per the Bank's prevailing guidelines.
- v. In case of account under EBLR regime, The Credit facility is floating in nature. Applicable Rate of Interest = External Benchmark (RBI Policy Repo Rate) + Spread + Credit/Strategy Risk Premium The prevailing components are as under:
- RBI Policy Repo Rate (A):
 - Spread (B):
 - Credit/Strategy Risk Premium (C):
 - Total Applicable Rate (A+B+C):

External Benchmark (RBI policy Repo Rate)-It will be reset at bimonthly intervals on the 11th day of the respective month in which the RBI's Repo rate is reviewed/changed. It can be either increased or decreased based on the RBI monetary policy committee decision.

Spread - The spread once applied at the time of availing the loan will remain fixed for three years from the date of sanction and subsequent reset will be done after every three years at the prevailing spread of the Bank at that point in time.

Credit/Strategy Risk Premium - The reset of Credit/Strategy Risk premium of different categories of loans will be fixed at the time of review/renewal of credit facilities based on the credit quality of the borrower.

- vi. Borrower to route all cash flows through accounts with our bank/lead bank. Sales invoices of the borrower to mention our bank/lead bank account details for direct deposit by the customers of the borrowers.
- vii. Interest, Commission and other charges are subject to variation as may be notified by our Bank from time to time / in line with RBI directions / other statutory guidelines.
- c. Review of Internal and External rating
- viii. If the review of internal rating is not carried out within a period of maximum 12 months from the date of last review of rating,
- All the concessions, if any, shall be **withdrawn immediately**

and

- Applicable interest rate linked to internal rating of **one notch below** shall be charged.

- ix. If external rating of borrower is downgraded:
- From investment grade (AAA/ A1+, AA/A1, A/A2, BBB/A3 or equivalent) to noninvestment grade (BB/ A4 & below, including "D").
 - From BB/A4 to lower grades, including "D"

Then, the following will be applicable:

- a) All existing concessions should be withdrawn immediately.
- b) Interest rate as applicable to UBC/CR-6 & BB/A4 and below is to be charged as per the extant interest rate circular.



- c) Early review/ renewal with revised internal credit rating based on Audited Balance Sheet (ABS) may be taken up with sanctioning authority for revision of pricing and for other risk mitigations.

d. **Dynamic review of Internal Rating**

Dynamic review of internal rating shall be carried out for all listed entities on a quarterly basis. In case of downgrade of Internal Rating, Bank is authorized to take the specific loan related actions / mitigants (case to case basis) as under:

- Stipulating additional collaterals
- Infusion of equity
- Reset of interest rate
- Loan facility adjustment
- Reduction of limit
- Any other appropriate action

3. CREDIT MONITORING

- i. Periodic inspection to be carried out by the branch officials to satisfy themselves about end use of funds and to ensure project implementation as per schedule and hold report on record. Alert to be exercised and corrective measures be taken immediately in situations where progress is not as planned or any misuse of funds is noticed.
- ii. Quarterly technical and financial progress reports to be submitted by the borrower to bank until the completion of the Project.
- iii. Borrower to submit the audited annual financial statements at the end of the Financial Year during the currency of the loan, but not later than 31st October (unlisted companies) / 30th June (listed companies) every year.
- iv. Party to submit QPR (Quarterly Progress Report) as per schedule where limit is Rs. 5 crore or more. Non-submission will attract penal rate @ 2% p.a.
- v. External credit rating to be obtained annually from accredited Rating Agency where exposure is above Rs.25 crore.
- vi. Yearly Debit Balance Confirmation to be obtained
- vii. Yearly review of the credit facilities to be carried out and borrower to submit all requisite papers one month in advance
- viii. The extant guidelines as per Credit Monitoring Policy to be included.
- ix. ASM to be appointed in the eligible cases as per extant guidelines.
- x. **Financial covenants and testing**
 - a) DER following any disbursement to not exceed the Project DER
 - b) The financial covenants shall be tested on an annual basis from the financial year in which the principal repayment commences. It should be ensured that FACR/DER/CR/TOL to TNW/DSCR is maintained as projected.
 - c) Non maintenance of financial covenants will attract penal interest if sanctioned as per approval note.
 - d) Bank shall compare financials submitted by the borrower to the bank with the financials submitted to ROC. Any variation shall be treated as misrepresentation to the bank.

4. DEFAULT AND RECOVERY

a. **Prepayments of Term Loan**

- i. The Borrower shall have the option to prepay the Facility in part or full within 30 days after each Reset Date(s) without payment of prepayment premium. Such prepayment shall be made by giving an irrevocable notice within 15 business days after each Reset Date.



- ii. Prepayment charges of 2% p.a shall be applicable in case the prepayment is done on any other dates.
- iii. Prepayment penalty will be payable @ 2% in case the borrower prepays the debt by way of funds other than fresh equity or internal accruals.

b. Events of Default (EOD)

Each of the following events shall, inter alia, constitute an Event of Default

- i. Failure by the Borrower to pay any amount due and payable to banks e.g. installment of term loan, servicing of interest on term loan/working capital limit.
- ii. Delay in achieving commercial operations beyond the estimated COD
- iii. The borrower ceasing or threatening to cease to carry on its business
- iv. Opening/Maintaining account with other banks without NOC from bank/consortium and/or routing cash flows through those accounts.
- v. Non compliance of any term or condition stipulated by bank.

c. Consequences of EOD

Upon the occurrence and continuance of an EOD, all amounts outstanding under the facility shall be immediately due and payable and the Bank may:

- i. Impose penalty @ 1% p.a on each default subject to maximum penalty of 2% over and above the stipulated interest rate on entire loan amount for the period of default.
- ii. Exercise powers to recall the advance and take recovery action including action under the SARFAESI Act 2002 / IBC / Other recovery and legal measures.
- iii. Suspend or terminate all undrawn commitments and enforce the Security
- iv. Demand cure of the default

The Bank also reserves the absolute right to recall the advance in case of:

- i. Limits not being utilized by borrower, misutilised or,
- ii. Deterioration in the loan accounts in any manner whatsoever, and/or
- iii. Non-compliance of terms and conditions of sanction
- iv. Continuous excess in the cash credit/other working capital limits
- v. Unsatisfactory operations in the account

The Bank shall also have right to:

- i. Examine the borrower & guarantors from angle of Wilful Default & Fraud and report to RBI, Police/CBI.
- ii. Request Bureau of Immigration(BOI) through CRD, CO for issuance of Look Out Circular (LOC), if required.
- iii. Examine the role of Chartered Accountants (CA) of borrowers for reporting to ICAI and inclusion in Police/CBI complaint.
- iv. Examine the role of TPE viz. Adv, Valuer, Stock Auditor etc for reporting to IBA/Police/CBI.
- v. Take up with non-lending/non consortium banks for closure of accounts opened without NOC of the bank/consortium and transfer of available balance to the bank/consortium.
- vi. Borrowers to make all efforts for deposit of all cash inflows into designated account with bank/Consortium.
- vii. Bank reserves right to obtain direct balance confirmation from debtors of borrowers with exposure limit of 5 Crore and above annually.



d. Solvency

- i. The Borrower has not taken any action nor have any other steps been initiated or legal proceedings been started or threats issued against Borrower for his bankruptcy (or proceedings analogous to it) or for the appointment of a resolution professional, receiver, administrator, administrative receiver, bankruptcy trustee or similar officer of it or any of its assets or revenues in any jurisdiction(s) to which the Borrower or any of the Borrower's assets are or may be subject to including under the Insolvency and Bankruptcy Code, 2016.
- ii. The Borrower is able to pay his debts and is not insolvent or bankrupt.

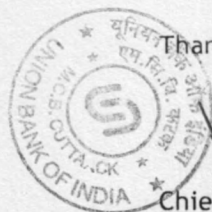
5. Terms and Conditions in case of Assignment/Securitization.

- i. The Borrower shall not be entitled to transfer or assign any of the Borrower's rights or obligations under this Agreement to any person directly or indirectly without the prior written consent of the Lender. This Agreement shall bind the successors of the Borrower too.
- ii. The Borrower further agrees that the Lender may at any time transfer, assign or novate by way of securitization, direct transfer and assignment or otherwise any of its rights, benefits or obligations under this Agreement to any party without the requirement of any further consent of the Borrower. This Agreement shall also ensure for the benefit of the successors of the Lender.
- iii. In case of an assignment of the entire Loan by the Lender to a bank or financial institution, even though the Interest Rate applicable to the Loan on the date of assignment vis-à-vis the assignee will be the same as was applicable vis-à-vis the Lender on such date, it will be computed with reference to the reference rate of the assignee bank/ financial institution and accordingly the spread applicable with reference thereto shall be adjusted by such assignee lender.
- iv. In the event of demand made by any banks or financial institution(s) from whom the Lender has obtained financial assistance, the Borrower shall pay the EMI directly to such banks / financial institutions. The Borrower(s) agrees that he shall not do or cause to be done anything which will impede the rights of such banks / financial institutions in their recovery of any dues, including the rights over the product, if any.

6. Acceptance of Terms and Conditions by Borrower

Borrower to return the second copy of the Terms and Conditions duly signed by authorized signatory/ies or guarantors.

Thanks & Regards



Chief Manager

Mid Corporate Branch Cuttack

For Gupta Power Infrastructure Limited

Managing Director/ Authorized Signatory

| Name of Guarantor | Signature |
|-------------------------|-----------|
| MrMahendra Kumar Gupta | |
| Mr Jitendra Mohan Gupta | |
| Kiran Gupta | |
| Abhishek Gupta | |