

Ref No. MCB/NYP/GPIL/2022-23/817

Date: 22.02.2023

SANCTION TICKET

M/s Gupta Power Infrastructure Limited
Cuttack Road
Bhubaneswar-751006

Dear Sir,

Sub: M/s Gupta Power Infrastructure Limited (GPIL)
Ref: Review/ Renewal of existing WC Limits and Term Loan

With reference to the above, the competent authority held in its meeting held on 20.02.2023 has approved the following:

- a) Approval / Acceptance of assessed limits for consortium** FB : Rs.1180.00 Cr
NFB : Rs.2800.00 Cr
(NFB limit includes LC limit of Rs.1800 Crore and BG limit of Rs.1000 Crore)

- b) Limits sanctioned (our share):** (Rs. in Crs)

| Facility | Limit | | Margin (%) | Rate of Interest / Commission | Period |
|---|--------------|--------------|---|--|-------------|
| | Existing | Proposed | | | |
| Cash Credit | 210.00 | 210.00 | 25% on stock & Book debts upto 150 days | 1 Year MCLR + 1.60% p.a. | 1 Year |
| Working Capital Loan (WCL) (Sublimit of CC) (Minimum 60% of CC limit) | (126.00) | (210.00) | 25% on stock & Book debts upto 150 days | 1 Year MCLR +1.60% p.a. @ | 1 Year |
| PC/FBN/FBP (Sublimit of CC) | (49.88) | (49.88) | 10% on stocks meant for export FBN/FBP: Nil | 1 Year MCLR + 1.60% p.a. | 1 Year |
| PCFC (sublimit of CC) | USD 5.50 Mio | USD 5.50 Mio | 10% on stocks meant for exports | To be decided at the time of availment. | 1 Year |
| Letter of Credit (ILC/ FLC) | 315.00 | 315.00 | 5% Cash Margin | Card Rate (annualized rates - ILC - 3.65% p.a. FLC - 2.00% p.a. + GST) | 1 Year |
| Bank Guarantee (Inland PBG/MBG) | 47.30 | 47.30 | 5% Cash Margin | PBG- 1.50% p.a.# MBG- 1.75% p.a.# (all inclusive)+GST | 1 Year |
| COVID Emergency Credit Line (TL) | 17.93 | 4.54 | Nil | 1 Year MCLR | As existing |
| Forward Contract (Fixed / Option) (Outside Consortium) (CCF @ 2%) | 65.00 | 65.00 | Nil | Card Rate | 1 Year |
| Bill Discounting (Outside Consortium) (Upto180 days)\$ | (1.30) | (1.30) | Nil | 6 Months MCLR + 0.40% p.a. | 1 Year |



मिड कारपोरेट शाखा : 3/1-बी., आई.आर.सी. विलेज, नयापल्ली, भुवनेश्वर-751015

MID CORPORATE BRANCH : 3/1-B, I.R.C. Village, Nayapalli, Bhubaneswar-751015

Tel.: (0674) 3511401, E-mail: mcb.nayapalli@indianbank.co.in, Website : www.indianbank.in

@ With minimum commitment of utilization of 1 month per quarter.

In case BGs are issued on behalf of SPV/JV, commission to be charged 0.10% higher in addition to the applicable rate.

\$ Backed by confirmed LCs issued by Prime Banks and accepted bills.

Processing fee: Rs.10.00 lakh + GST p.a.

c) Repayment Schedule (for TL tenor):

| | |
|--------------------|---|
| Facility | COVID Emergency Credit Line Term Loan |
| Loan Amount | Rs. 4.54 Cores (DL as on 01.12.2022) |
| Tenor | Door to door tenor of 36 Months |
| Moratorium Period | 6 months from the date of first disbursement. |
| Repayment | In 30 Equal Monthly Instalments of Rs.0.67 Crores each after moratorium period of 6 months from the date of first disbursement. |
| First Disbursement | 11.09.2020 |
| Remaining Tenor | 7 months upto August-2023 |

d) Securities:

(Rs. in Crore)

Primary:

1st pari-passu charge with all consortium member banks on the following properties:

| Details of property | Date of Valuation | Value | Our share |
|--|--|----------------|-------------------|
| 1. Joint Hypothecation charge on the entire Stocks, Raw material, WIP, Finished goods, Book Debts and other current assets of the company both present & future. | 31.03.2023 (Projected Current Assets) | 2698.58 | 391.56 |
| 2. Counter Indemnity for Bank Guarantee limit. | | | (14.48% proposed) |
| 3. Cover under ECIBC (PC) & ECIBC (PS) scheme of ECGC with buyer wise shipment comprehensive risk policy. | | | |
| 4. Cash Margin in the form of FDR CERSAI Security Interest ID for Stock & Book Debts – 400032665980 & 400032666813 | | 140.00 | 18.11 |
| Total | | 2838.58 | 409.67 |

Collateral:

A. 1st Charge on the following properties on **pari-passu** basis with all member banks of the consortium to cover all the facilities.

(Amount in crore)

| | Details of property | Date of Valuation | Value | Our share | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---------|--|--|-------------|----------------|-------|----------------|-----|-----|-----------|-----------|--------------|-----|-----|-----------|-----------|--------------|-----|-----|-----------|-----------|--------------|-----|----|-----------|-----------|--------------|-----|----|-----------|-----------|--------------|-----|-----|-----------|-----------|--------------|-----|-----|-----------|-----------|--------------|-----|-----|-----------|-----------|--------------|-----|-----|-----------|-----------|--------------|--|--|--|
| 1 | Land at Khurda Bramhapur at Mouza Brahampur, PS/SRO/Tehsil Khurda, Distt. Khurda admeasuring AC 11.579 dec. in the name of the Company. | 22-06-2020 by Valuer Er. N K Mohanty MV – 7.30 | RV- 6.20 | 0.90 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <table border="1"> <thead> <tr> <th>Plot No</th><th>Khata No.</th><th>Area(Ac)</th><th>Kisam</th><th>CERSAI Details</th></tr> </thead> <tbody> <tr> <td>323</td><td>274</td><td>0.065 Dec</td><td>Gharabari</td><td>100001049184</td></tr> <tr> <td>324</td><td>274</td><td>0.155 Dec</td><td>Gharabari</td><td>100001049184</td></tr> <tr> <td>743</td><td>274</td><td>0.220 Dec</td><td>Gharabari</td><td>100001049184</td></tr> <tr> <td>458</td><td>20</td><td>0.417 Dec</td><td>Gharabari</td><td>100001049184</td></tr> <tr> <td>718</td><td>20</td><td>0.311 Dec</td><td>Gharabari</td><td>100001049184</td></tr> <tr> <td>456</td><td>204</td><td>0.435 Dec</td><td>Gharabari</td><td>100001049184</td></tr> <tr> <td>502</td><td>204</td><td>0.675 Dec</td><td>Gharabari</td><td>100001049184</td></tr> <tr> <td>738</td><td>204</td><td>0.185 Dec</td><td>Gharabari</td><td>100001049184</td></tr> <tr> <td>740</td><td>204</td><td>0.155 Dec</td><td>Gharabari</td><td>100001049184</td></tr> </tbody> </table> | Plot No | Khata No. | Area(Ac) | Kisam | CERSAI Details | 323 | 274 | 0.065 Dec | Gharabari | 100001049184 | 324 | 274 | 0.155 Dec | Gharabari | 100001049184 | 743 | 274 | 0.220 Dec | Gharabari | 100001049184 | 458 | 20 | 0.417 Dec | Gharabari | 100001049184 | 718 | 20 | 0.311 Dec | Gharabari | 100001049184 | 456 | 204 | 0.435 Dec | Gharabari | 100001049184 | 502 | 204 | 0.675 Dec | Gharabari | 100001049184 | 738 | 204 | 0.185 Dec | Gharabari | 100001049184 | 740 | 204 | 0.155 Dec | Gharabari | 100001049184 | | | |
| Plot No | Khata No. | Area(Ac) | Kisam | CERSAI Details | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 323 | 274 | 0.065 Dec | Gharabari | 100001049184 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 324 | 274 | 0.155 Dec | Gharabari | 100001049184 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 743 | 274 | 0.220 Dec | Gharabari | 100001049184 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 458 | 20 | 0.417 Dec | Gharabari | 100001049184 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 718 | 20 | 0.311 Dec | Gharabari | 100001049184 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 456 | 204 | 0.435 Dec | Gharabari | 100001049184 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 502 | 204 | 0.675 Dec | Gharabari | 100001049184 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 738 | 204 | 0.185 Dec | Gharabari | 100001049184 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 740 | 204 | 0.155 Dec | Gharabari | 100001049184 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |



| | | | | | | | | |
|---|--|-----------|------------------|-----------|----------------|---|------|------|
| | 791 | 204 | 0.090 Dec | Gharabari | 100001049184 | | | |
| | 792 | 204 | 0.205 Dec | Gharabari | 100001049184 | | | |
| | 782 | 183 | 1.907 Dec | Gharabari | 100001049184 | | | |
| | 742 | 207 | 0.490 Dec | Gharabari | 100001049184 | | | |
| | 747 | 148 | 0.043 Dec | Gharabari | 100001049184 | | | |
| | 488 | 148 | 0.043 Dec | Gharabari | 100001049184 | | | |
| | 744 | 39 | 1.090 Dec | Gharabari | 100001049184 | | | |
| | 449/ 1167 | 208 | 1.706 Dec | Gharabari | 100001049184 | | | |
| | 327/ 1168 | 275 | 1.241 1/2 Dec | Gharabari | 100001049184 | | | |
| | 325 | 275 | 0.345 Dec | Gharabari | 100001049184 | | | |
| | 785 | 222 | 0.190 Dec | Gharabari | 100001049184 | | | |
| | 788 | 222 | 0.100 Dec | Gharabari | 100001049184 | | | |
| | 752 | 222 | 0.240 Dec | Gharabari | 100001049184 | | | |
| | 766 | 222 | 0.390 Dec | Gharabari | 100001049184 | | | |
| | 787 | 31 | 0.125 Dec | Gharabari | 100001049184 | | | |
| | 749 | 31 | 0.152 Dec | Gharabari | 100001049184 | | | |
| | 753 | 31 | 0.060 Dec | Gharabari | 100001049184 | | | |
| | 764 | 31 | 0.120 Dec | Gharabari | 100001049184 | | | |
| | 302 | 139 | 0.095 Dec | Gharabari | 100001049184 | | | |
| | 757 | 139 | 0.217 1/2 Dec | Gharabari | 100001049184 | | | |
| | 758 | 139 | 0.111 Dec | Gharabari | 100001049184 | | | |
| 2 | Land at Mouza – Kochilanuagaon, P.S. – Choudwar, Tehsil – Jagatpur, District – Cuttack admeasuring Ac. 20.00 decimal in the name of Mr. Mahendra Kumar Gupta Plot No. 109, Khata No. 313, Area – Ac 12.77 decimal, Plot No. 110, Khata No. 313, Area – Ac 7.23 decimal, Total admeasuring Ac. 20.00 decimal CERSAI No. 100000852018 & 100000854027 | | | | | 28.08.2022 by Valuer Er. N K Mohanty MV- 4.36 | 3.71 | 0.54 |
| 3 | Landed property at Biramchandrapur, Sakhigopal in admeasuring AC 6.83 dec the name of Sh. Jitendra Mohan Gupta. | | | | | 22-06-2020 by Valuer Er. N K Mohanty MV- 6.15 | 5.23 | 0.76 |
| | Plot No | Khata No. | Area(Ac) | Kisam | CERSAI Details | | | |
| | 2424 | 1339/319 | 0.060 Dec | Gharabari | 100000881776 | | | |
| | 2423 | 1339/319 | 0.230 Dec | | 100000881776 | | | |
| | 2417 | 1339/319 | 0.210 Dec | | 100000881776 | | | |
| | 2474 | 741 | 0.320 Dec | | 100000881776 | | | |
| | 2472 | 1339/320 | 1.130 Dec | | 100000881776 | | | |
| | 2435 | 1339/322 | 1.530 Dec | | 100000880034 | | | |
| | 2433 | 1339/322 | 1.400 Dec | | 100000881275 | | | |
| | 2418 | 1339/322 | 0.280 Dec | | 100000881609 | | | |
| | 2559 | 1339/322 | 0.540 Dec | | 100000881776 | | | |
| | 2560 | 1339/322 | 0.750 Dec | | 100000881776 | | | |
| | 2434 | 1339/322 | 0.040 Dec | | 100000880103 | | | |
| | 2422 | 1339/322 | 0.050 Dec | | 100000881609 | | | |
| | 2432 | 1339/322 | 0.150 Dec | | 100000881776 | | | |
| | 2661 | 1339/322 | 0.070 Dec | | 100000881776 | | | |
| | 2429 | 1339/321 | 0.070 Dec | | 100000881776 | | | |
| 4 | Landed property at Biramchandrapur, Sakhigopal admeasuring AC 6.20 acres in the name of Sh. Abhisek Gupta. (Out of which total area of Ac 6.20 dec, Ac 0.810 dec | | | | | 22-06-2020 by Valuer Er. N K | 4.12 | 0.60 |



| | | | | | | | |
|---|---|-----------|-----------|----------------|--|------|------|
| is Jalashya. Hence after deducting Ac 0.810 dec out of Ac 6.20 dec value of only Ac 5.39 dec has been considered which is homestead). | | | | | Mohanty MV- 4.85 | | |
| Plot No | Khata No. | Area(Ac) | Kisa m | CERSAI Details | | | |
| 2459 | 1221 | 0.810 Dec | Gharabari | 100000882806 | | | |
| 2461 | 1221 | 1.120 Dec | | 100000882806 | | | |
| 2554 | 1221 | 0.640 Dec | | 100000882806 | | | |
| 2462 | 1339/323 | 2.810 Dec | | 100000882583 | | | |
| 2460 | 1339/323 | 0.230 Dec | | 100000882583 | | | |
| 2345 | 1339/323 | 0.080 Dec | | 100000882583 | | | |
| 2386 | 1339/323 | 0.210 Dec | | 100000882583 | | | |
| 2304 | 1339/323 | 0.040 Dec | | 100000882583 | | | |
| 2305 | 1339/323 | 0.050 Dec | | 100000882583 | | | |
| 2306 | 1339/323 | 0.100 Dec | | 100000882583 | | | |
| 2307 | 1339/323 | 0.380 Dec | | 100000882583 | | | |
| 2308 | 1339/323 | 0.020 Dec | | 100000882583 | | | |
| 2309 | 1339/323 | 0.020 Dec | | 100000882583 | | | |
| 2463 | 215 | 0.690 Dec | | 100000882806 | | | |
| 5 | Land at Mouza: Sauria Athagarh admeasuring AC 21.30 dec in the name of Sh. Mahendra Kumar Gupta | | | | 22-06-2020 by Valuer Er. N K Mohanty MV-3.20 | 2.72 | 0.39 |
| Plot No | Khata No. | Area(Ac) | Kisa m | CERSAI Details | | | |
| 109/1392 | 268/222 | 1.50 Dec | Gharabari | 100001036374 | | | |
| 109/1393 | 268/223 | 1.50 Dec | | 100001036374 | | | |
| 109/1395 | 268/225 | 1.50 Dec | | 100001036374 | | | |
| 109/1398 | 268/228 | 1.50 Dec | | 100001036374 | | | |
| 109/1400 | 268/230 | 0.30 Dec | | 100001036374 | | | |
| 109/1403 | 268/233 | 1.50 Dec | | 100001036374 | | | |
| 109/1405 | 268/235 | 1.50 Dec | | 100001036374 | | | |
| 109/1407 | 268/237 | 1.50 Dec | | 100001036374 | | | |
| 109/1394 | 268/224 | 1.50 Dec | | 100001036374 | | | |
| 109/1396 | 268/226 | 1.50 Dec | | 100001036374 | | | |
| 109/1397 | 268/227 | 1.50 Dec | | 100001036374 | | | |
| 109/1399 | 268/229 | 1.50 Dec | | 100001036374 | | | |
| 109/1402 | 268/232 | 1.50 Dec | | 100001036374 | | | |
| 109/1404 | 268/234 | 1.50 Dec | | 100001036374 | | | |
| 109/1406 | 268/236 | 1.50 Dec | | 100001036374 | | | |
| 6 | Landed property at Tangi, Cuttack District admeasuring AC 2.99 dec in the name of Mr Abhishek Gupta | | | | 22-06-2020 by Valuer Er. N K Mohanty MV-3.59 | 3.05 | 0.45 |
| Plot No | Khata No. | Area(Ac) | Kisa m | CERSAI Details | | | |
| 316 | 253/20 | 0.26 Dec | Gharabari | 100000936383 | | | |
| 317 | 253/21 | 0.45 Dec | | 100000936383 | | | |
| 314 | 253/19 | 0.22 Dec | | 100000936383 | | | |
| 313 | 253/42 | 0.29 Dec | | 100000936383 | | | |
| 318 | 253/18 | 0.13 Dec | | 100000936383 | | | |
| 319 | 253/47 | 0.74 Dec | | 100000936383 | | | |
| 310/423 | 253/46 | 0.12 Dec | | 100000936383 | | | |
| 315 | 175 | 0.38 Dec | | 100000883170 | | | |
| 309 | 166 | 0.40 Dec | | 100000935729 | | | |
| 7 | Land Standing at Khurda Bramhapur admeasuring AC 5.106 | | | | 22-06-2020 | 2.74 | 0.40 |



| | | | | | | | |
|----------------------------|--|---------------|---------------|-------------------|---|-------|------|
| in the name of the company | | | | | by Valuer Er. N K Mohanty MV-3.22 | | |
| Plot No | Khata No. | Area(Ac) | Kisa m | CERSAI Details | | | |
| 481 | 161 | 0.084 1/6 Dec | Ghara bari | 100001037167 | | | |
| 454 | 289 | 0.288 Dec | | 100001037167 | | | |
| 729 | 280 | 0.050 Dec | | 100001037167 | | | |
| 730 | 280 | 0.165 Dec | | 100001037167 | | | |
| 505 | 130 | 0.200 Dec | | 100001037167 | | | |
| 506 | 130 | 0.034 Dec | | 100001037167 | | | |
| 745 | 160 | 0.140 Dec | | 100001037167 | | | |
| 771 | 160 | 0.208 2/3 Dec | | 100001037167 | | | |
| 773 | 160 | 0.066 2/3 Dec | | 100001037167 | | | |
| 741 | 164 | 0.148 1/6 Dec | | 100001037167 | | | |
| 762 | 148 | 1.881 Dec | | 100001037167 | | | |
| 474 | 148 | 0.043 Dec | | 100001037167 | | | |
| 488 | 148 | 0.043 Dec | | 100001037167 | | | |
| 693 | 148 | 0.540 Dec | | 100001037167 | | | |
| 801 | 148 | 0.380 Dec | | 100001037167 | | | |
| 803 | 148 | 0.502 Dec | | 100001037167 | | | |
| 790 | 138 | 0.213 Dec | | 100001037167 | | | |
| 794 | 138 | 0.120 Dec | | 100001037167 | | | |
| 8 | Land at Mouza: Kottam, Dhenkanal admeasuring AC 5.80 dec in the name of Sh. Jitendra Mohan Gupta | | | | 22-06-2020 by Valuer Er. N K Mohanty MV-2.32 | 1.97 | 0.29 |
| Plot No | Khata No. | Area(Ac) | Kisam | CERSAI Details | | | |
| 1928 | 171/65 | 1.70 Dec | Tailadui | 100000968992 | | | |
| 1955 | 171/65 | 1.55 Dec | | 100000968992 | | | |
| 1948 | 171/65 | 0.22 Dec | | 100000969511 | | | |
| 1954 | 171/65 | 1.09 Dec | | 100000969511 | | | |
| 1937 | 171/65 | 0.98 Dec | | 100000967432 | | | |
| 1949 | 171/61 | 0.26 Dec | | 100000966812 | | | |
| 9 | Land at Mouza: Kottam Dhenkanal admeasuring AC 13.52 dec in the name of Sh. Abhisek Gupta | | | | 22-06-2020 by Valuer Er. N K Mohanty MV-5.41 | 4.60 | 0.67 |
| Plot No | Khata No. | Area (Ac) | Kisa m | CERSAI Details | | | |
| 1940 | 171/64 | 056 Dec | Tailad ui | 100000971406 | | | |
| 1941 | 171/64 | 1.81 Dec | | 100000971406 | | | |
| 1942 | 171/64 | 3.88 Dec | | 100000971406 | | | |
| 1943 | 171/64 | 1.42 Dec | | 100000971406 | | | |
| 1923 | 171/64 | 1.16 Dec | | 100001007290 | | | |
| 1950 | 171/64 | 0.25 Dec | | 100000970534 | | | |
| 1930 | 171/64 | 1.24 Dec | | 100000970534 | | | |
| 1923/ 2357 | 171/64 | 1.15 Dec | | 100001007290 | | | |
| 1926 | 171/60 | 2.05 Dec | | 100001008228 | | | |
| 10 | Land at Cuttak Sahar, Nayagarh admeasuring Ac 8.33 dec in the name of the company | | | | 22-06-2020 by Valuer Er. N K Mohanty MV-16.66 | 14.16 | 2.06 |
| Plot No | Khata No. | Area (Ac) | Kisam | CERSAI Details | | | |
| 24 | 142/16 | 0.16 Dec | Gharab ari | 400005697445 | | | |
| 69 | 142/16 | 0.23 Dec | | 400005697445 | | | |

| | | | | | | | | |
|----|--|------------------|-----------------|--------------|-----------------------|---|------|------|
| | 94 | 142/16 | 0.40 Dec | | 400005697445 | 15.07.2020 by Valuer Er. P B Mohapatra MV-17.07 | | |
| | 22 | 142/16 | 0.15 Dec | | 400005697445 | | | |
| | 67 | 142/16 | 0.23 Dec | | 400005697445 | | | |
| | 92 | 142/16 | 0.39 Dec | | 400005697445 | | | |
| | 23 | 142/16 | 0.16 Dec | | 400005697445 | | | |
| | 68 | 142/16 | 0.22 Dec | | 400005697445 | | | |
| | 95 | 142/16 | 0.34 Dec | | 400005697445 | | | |
| | 17 | 142/16 | 0.14 Dec | | 400005697445 | | | |
| | 62 | 142/16 | 0.23 Dec | | 400005697445 | | | |
| | 89 | 142/16 | 0.35 Dec | | 400005697445 | | | |
| | 25 | 142/16 | 0.15 Dec | | 400005697445 | | | |
| | 70 | 142/16 | 0.22 Dec | | 400005697445 | | | |
| | 97 | 142/16 | 0.35 Dec | | 400005697445 | | | |
| | 26 | 142/16 | 0.15 Dec | | 400005697445 | | | |
| | 71 | 142/16 | 0.27 Dec | | 400005697445 | | | |
| | 13 | 142/16 | 0.15 Dec | | 400005697445 | | | |
| | 58 | 142/16 | 0.22 Dec | | 400005697445 | | | |
| | 83 | 142/16 | 0.35Dec | | 400005697445 | | | |
| | 32 | 142/16 | 0.15 Dec | | 400005697445 | | | |
| | 54 | 142/16 | 0.27 Dec | | 400005697445 | | | |
| | 81 | 142/16 | 0.35 Dec | | 400005697445 | | | |
| | 14 | 142/16 | 0.15 Dec | | 400005697445 | | | |
| | 59 | 142/16 | 0.28 Dec | | 400005697445 | | | |
| | 34 | 142/16 | 0.15 Dec | | 400005697445 | | | |
| | 35 | 142/16 | 0.11 Dec | | 400005697445 | | | |
| | 49 | 142/16 | 0.22 Dec | | 400005697445 | | | |
| | 56 | 142/16 | 0.32 Dec | | 400005697445 | | | |
| | 74 | 142/16 | 0.35 Dec | | 400005697445 | | | |
| | 82 | 142/16 | 0.45 Dec | | 400005697445 | | | |
| | 29 | 142/16 | 0.17 Dec | | 400005697445 | | | |
| | 50 | 142/16 | 0.16 Dec | | 400005697445 | | | |
| | 77 | 142/16 | 0.34 Dec | | 400005697445 | | | |
| 11 | Land at Lahanga Khurda admeasuring Ac 3.98 dec in the name of Company. | | | | | 25.12.2021 by Valuer Ranjit K Panda. MV – 4.78 | 4.06 | 0.59 |
| | Plot No | Khata No. | Area(Ac) | Kisam | CERSAI Details | | | |
| | 1228 | 518/90 | 0.095 Dec | Ghara bari | 400017172608 | | | |
| | 1232 | 518/90 | 0.120 Dec | | 400017172608 | | | |
| | 1235 | 518/90 | 0.035 Dec | | 400017172608 | | | |
| | 1244 | 518/90 | 0.560 Dec | | 400017172608 | | | |
| | 1246 | 518/90 | 0.040 Dec | | 400017172608 | | | |
| | 1250 | 518/90 | 0.660 Dec | | 400017172608 | | | |
| | 1290 | 518/90 | 0.625 Dec | | 400017172608 | | | |
| | 1248 | 581/89 | 0.448 Dec | | 400017172283 | | | |
| | 1243 | 581/89 | 0.225 Dec | | 400017172283 | | | |
| | 1200 | 581/89 | 0.415 Dec | | 400017171949 | | | |
| | 1211 | 581/89 | 0.195 Dec | | 400017171875 | | | |
| | 1159/1579 | 581/89 | 0.172 Dec | | 400017172608 | | | |



| | | | | | | | | |
|----|--|-----------|-----------|-------------------|--------------|---|-------------|------|
| | 1199 | 581/89 | 0.290 Dec | | 400017174290 | | | |
| | 1168 | 581/89 | 0.100 Dec | | 400017174290 | | | |
| 12 | Land at Kaipadar Khurda admeasuring Ac 9.137 dec in the name of Company. | | | | | 25.08.2022 by Valuer Er. Ranjit Kumar Panda MV-10.35 | 8.80 | 1.28 |
| | Plot No | Khata No. | Area (Ac) | kis am | CERSAI ID | 12.08.2022 by Valuer Er Ashutosh Swain MV- 10.95 | | |
| | 3802 | 1247/69 | 0.555 Dec | Gha rab ari | 400017168837 | | | |
| | 3720 | 1247/69 | 0.130 Dec | | 400017169895 | | | |
| | 3721 | 1247/69 | 0.140 Dec | | 400017169895 | | | |
| | 3722 | 1247/69 | 0.410 Dec | | 400017169895 | | | |
| | 3757 | 1247/69 | 0.107 Dec | | 400017169895 | | | |
| | 3758 | 1247/69 | 0.045 Dec | | 400017169895 | | | |
| | 3759 | 1247/69 | 0.465 Dec | | 400017169895 | | | |
| | 3642/3992 | 1247/69 | 0.016 Dec | | 400017169508 | | | |
| | 3647/3993 | 1247/69 | 0.020 Dec | | 400017169508 | | | |
| | 3693 | 1247/69 | 0.160 Dec | | 400017169690 | | | |
| | 3770 | 1247/69 | 0.390 Dec | | 400017169690 | | | |
| | 3808 | 1247/69 | 0.385 Dec | | 400017169895 | | | |
| | 3809 | 1247/69 | 0.425 Dec | | 400017169895 | | | |
| | 3782 | 1247/69 | 0.250 Dec | | 400017170267 | | | |
| | 3783 | 1247/69 | 0.115 Dec | | 400017170267 | | | |
| | 3716 | 1247/69 | 0.100 Dec | | 400017170111 | | | |
| | 3718 | 1247/69 | 0.110 Dec | | 400017170111 | | | |
| | 3760/4021 | 1247/69 | 0.149 Dec | | 400017168503 | | | |
| | 3761/4022 | 1247/69 | 0.024 Dec | | 400017168503 | | | |
| | 3769/4023 | 1247/69 | 1.484 Dec | | 400017168503 | | | |
| | 3775/4024 | 1247/69 | 0.181 Dec | | 400017168503 | | | |
| | 3776/4025 | 1247/69 | 0.229 Dec | | 400017168503 | | | |
| | 3784/4026 | 1247/69 | 0.048 Dec | | 400017168503 | | | |
| | 3785/4027 | 1247/69 | 0.095 Dec | | 400017168503 | | | |
| | 3786/4028 | 1247/69 | 0.268 Dec | | 400017168503 | | | |
| | 3787/4029 | 1247/69 | 0.134 Dec | | 400017168503 | | | |
| | 3790/4030 | 1247/69 | 0.261 Dec | | 400017168503 | | | |
| | 3801/4031 | 1247/69 | 1.065 Dec | | 400017168503 | | | |
| | 3803/4032 | 1247/69 | 0.198 Dec | | 400017168503 | | | |
| | 3804/4033 | 1247/69 | 0.447 Dec | | 400017168503 | | | |
| | 3762 | 1247/69 | 0.005 Dec | | 400017169185 | | | |
| | 3767 | 1247/69 | 0.055 Dec | | 400017169185 | | | |
| | 3771 | 1247/69 | 0.080 Dec | | 400017169185 | | | |
| | 3774 | 1247/69 | 0.123 Dec | | 400017169185 | | | |
| | 3778 | 1247/69 | 0.340 Dec | | 400017169185 | | | |
| | 3779 | 1247/69 | 0.048 Dec | | 400017169185 | | | |
| | 3780 | 1247/69 | 0.083 Dec | | 400017169185 | | | |
| 13 | Land at Vill- Mahuakhera ganj Tehsil- Kashipur, Distt U S Nagar, Uttrakhand admeasuring Ac 0.6802 dec in the name of Company Plot no 145, Khata No. 1519 CERSAI No. 400014429557 | | | | | 25.08.2022 by Valuer Negi & Associates MV- 2.24 | MV- 2.24 | 0.33 |
| 14 | Land at Mouza - Mukund Prasad, PS/ SRO/ Tehsil / Distt | | | | | 30.07.2022 | 8.79 | 1.27 |



| | Khurda, Odisha admeasuring Ac 2.574 dec in the name of Company | by Valuer Er. Ranajit Kumar Panda MV – 10.34 12.08.2022 by Valuer Er Ashutosh Swain. MV-10.76 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------|--|---|----------------|----------|----------------|-----------|----------|-----------|--------------|-----------|----------|-----------|--------------|-----------|----------|-----------|--------------|-----------|----------|-----------|--------------|-----------|----------|-----------|--------------|-----------|----------|-----------|--------------|-----------|----------|-----------|--------------|------|----------|-----------|--------------|-----------|----------|-----------|--------------|-----------|----------|-----------|--------------|-----------|----------|-----------|--------------|------|---------|-----------|--------------|------|---------|-----------|--------------|------|---------|-----------|--------------|------|---------|-----------|--------------|------|---------|-----------|--------------|------|---------|-----------|--------------|------|--------|-----------|--------------|------|--------|-----------|--------------|------|---------|-----------|--------------|------|---------|-----------|--------------|------|---------|-----------|--------------|------|---------|-----------|--------------|------|---------|-----------|--------------|--|--|--|
| | <table><tr><th>Plot No</th><th>Khata No.</th><th>Area(Ac)</th><th>CERSAI Details</th></tr><tr><td>2315</td><td>526/2289</td><td>0.126 Dec</td><td>400017298040</td></tr><tr><td>2313/3977</td><td>526/2290</td><td>1.038 Dec</td><td>400017296899</td></tr><tr><td>2313/3345</td><td>526/2055</td><td>0.090 Dec</td><td>400017299922</td></tr><tr><td>2313/3344</td><td>526/2055</td><td>0.076 Dec</td><td>400017297266</td></tr><tr><td>2313/2871</td><td>526/2055</td><td>0.115 Dec</td><td>400017298678</td></tr><tr><td>2315/3116</td><td>526/2055</td><td>0.144 Dec</td><td>400017297459</td></tr><tr><td>2314/2882</td><td>526/2055</td><td>0.360 Dec</td><td>400017297624</td></tr><tr><td>2314</td><td>526/2055</td><td>0.360 Dec</td><td>400017297624</td></tr><tr><td>2313/3816</td><td>526/2055</td><td>0.090 Dec</td><td></td></tr><tr><td>2313/3346</td><td>526/2055</td><td>0.090 Dec</td><td>400017300127</td></tr><tr><td>2313/3828</td><td>526/2055</td><td>0.085 Dec</td><td>400017298267</td></tr></table> | Plot No | Khata No. | Area(Ac) | CERSAI Details | 2315 | 526/2289 | 0.126 Dec | 400017298040 | 2313/3977 | 526/2290 | 1.038 Dec | 400017296899 | 2313/3345 | 526/2055 | 0.090 Dec | 400017299922 | 2313/3344 | 526/2055 | 0.076 Dec | 400017297266 | 2313/2871 | 526/2055 | 0.115 Dec | 400017298678 | 2315/3116 | 526/2055 | 0.144 Dec | 400017297459 | 2314/2882 | 526/2055 | 0.360 Dec | 400017297624 | 2314 | 526/2055 | 0.360 Dec | 400017297624 | 2313/3816 | 526/2055 | 0.090 Dec | | 2313/3346 | 526/2055 | 0.090 Dec | 400017300127 | 2313/3828 | 526/2055 | 0.085 Dec | 400017298267 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Plot No | Khata No. | Area(Ac) | CERSAI Details | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2315 | 526/2289 | 0.126 Dec | 400017298040 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2313/3977 | 526/2290 | 1.038 Dec | 400017296899 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2313/3345 | 526/2055 | 0.090 Dec | 400017299922 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2313/3344 | 526/2055 | 0.076 Dec | 400017297266 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2313/2871 | 526/2055 | 0.115 Dec | 400017298678 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2315/3116 | 526/2055 | 0.144 Dec | 400017297459 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2314/2882 | 526/2055 | 0.360 Dec | 400017297624 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2314 | 526/2055 | 0.360 Dec | 400017297624 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2313/3816 | 526/2055 | 0.090 Dec | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2313/3346 | 526/2055 | 0.090 Dec | 400017300127 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2313/3828 | 526/2055 | 0.085 Dec | 400017298267 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 15 | Land at Mouza – Lahanga, PS/ SRO/ Tehsil / Distt – Khurda, Odisha admeasuring Ac 4.367 dec in the name of Company. | 25.08.222 ER N K Mohanty MV – 5.71 | 4.85 | 0.70 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <table><tr><th>Plot No</th><th>Khata No.</th><th>Area(Ac)</th><th>CERSAI Details</th></tr><tr><td>1233</td><td>518/113</td><td>0.065 Dec</td><td>400017210991</td></tr><tr><td>1209</td><td>518/113</td><td>0.375 Dec</td><td>400017210991</td></tr><tr><td>1247</td><td>518/113</td><td>0.340 Dec</td><td>400017210991</td></tr><tr><td>1226</td><td>518/113</td><td>0.145 Dec</td><td>400017210991</td></tr><tr><td>1255</td><td>518/113</td><td>0.065 Dec</td><td>400017209782</td></tr><tr><td>1253</td><td>518/113</td><td>0.170 Dec</td><td>400017211267</td></tr><tr><td>1201</td><td>518/113</td><td>0.447 Dec</td><td>400017209609</td></tr><tr><td>1234</td><td>518/113</td><td>0.525 Dec</td><td>400017209609</td></tr><tr><td>1238</td><td>518/113</td><td>0.255 Dec</td><td>400017211131</td></tr><tr><td>1240</td><td>518/113</td><td>0.070 Dec</td><td>400017211131</td></tr><tr><td>1259</td><td>518/113</td><td>0.085 Dec</td><td>400017209782</td></tr><tr><td>1214</td><td>518/113</td><td>0.145 Dec</td><td>400017211618</td></tr><tr><td>1208</td><td>518/113</td><td>0.075 Dec</td><td>400017211618</td></tr><tr><td>1207</td><td>518/113</td><td>0.200 Dec</td><td>400017211618</td></tr><tr><td>1225</td><td>518/113</td><td>0.065 Dec</td><td>400017211618</td></tr><tr><td>1224</td><td>518/113</td><td>0.075 Dec</td><td>400017211618</td></tr><tr><td>1213</td><td>518/113</td><td>0.145 Dec</td><td>400017211618</td></tr><tr><td>1212</td><td>518/80</td><td>0.040 Dec</td><td>400017211618</td></tr><tr><td>1206</td><td>518/80</td><td>0.205 Dec</td><td>400017211618</td></tr><tr><td>1205</td><td>518/113</td><td>0.220 Dec</td><td>400017211472</td></tr><tr><td>1203</td><td>518/113</td><td>0.315 Dec</td><td>400017211472</td></tr><tr><td>1231</td><td>518/113</td><td>0.315 Dec</td><td>400017211472</td></tr><tr><td>1236</td><td>518/113</td><td>0.135 Dec</td><td>400017211472</td></tr><tr><td>1245</td><td>518/113</td><td>0.170 Dec</td><td>400017211472</td></tr></table> | Plot No | Khata No. | Area(Ac) | CERSAI Details | 1233 | 518/113 | 0.065 Dec | 400017210991 | 1209 | 518/113 | 0.375 Dec | 400017210991 | 1247 | 518/113 | 0.340 Dec | 400017210991 | 1226 | 518/113 | 0.145 Dec | 400017210991 | 1255 | 518/113 | 0.065 Dec | 400017209782 | 1253 | 518/113 | 0.170 Dec | 400017211267 | 1201 | 518/113 | 0.447 Dec | 400017209609 | 1234 | 518/113 | 0.525 Dec | 400017209609 | 1238 | 518/113 | 0.255 Dec | 400017211131 | 1240 | 518/113 | 0.070 Dec | 400017211131 | 1259 | 518/113 | 0.085 Dec | 400017209782 | 1214 | 518/113 | 0.145 Dec | 400017211618 | 1208 | 518/113 | 0.075 Dec | 400017211618 | 1207 | 518/113 | 0.200 Dec | 400017211618 | 1225 | 518/113 | 0.065 Dec | 400017211618 | 1224 | 518/113 | 0.075 Dec | 400017211618 | 1213 | 518/113 | 0.145 Dec | 400017211618 | 1212 | 518/80 | 0.040 Dec | 400017211618 | 1206 | 518/80 | 0.205 Dec | 400017211618 | 1205 | 518/113 | 0.220 Dec | 400017211472 | 1203 | 518/113 | 0.315 Dec | 400017211472 | 1231 | 518/113 | 0.315 Dec | 400017211472 | 1236 | 518/113 | 0.135 Dec | 400017211472 | 1245 | 518/113 | 0.170 Dec | 400017211472 | | | |
| Plot No | Khata No. | Area(Ac) | CERSAI Details | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1233 | 518/113 | 0.065 Dec | 400017210991 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1209 | 518/113 | 0.375 Dec | 400017210991 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1247 | 518/113 | 0.340 Dec | 400017210991 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1226 | 518/113 | 0.145 Dec | 400017210991 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1255 | 518/113 | 0.065 Dec | 400017209782 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1253 | 518/113 | 0.170 Dec | 400017211267 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1201 | 518/113 | 0.447 Dec | 400017209609 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1234 | 518/113 | 0.525 Dec | 400017209609 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1238 | 518/113 | 0.255 Dec | 400017211131 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1240 | 518/113 | 0.070 Dec | 400017211131 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1259 | 518/113 | 0.085 Dec | 400017209782 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1214 | 518/113 | 0.145 Dec | 400017211618 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1208 | 518/113 | 0.075 Dec | 400017211618 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1207 | 518/113 | 0.200 Dec | 400017211618 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1225 | 518/113 | 0.065 Dec | 400017211618 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1224 | 518/113 | 0.075 Dec | 400017211618 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1213 | 518/113 | 0.145 Dec | 400017211618 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1212 | 518/80 | 0.040 Dec | 400017211618 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1206 | 518/80 | 0.205 Dec | 400017211618 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1205 | 518/113 | 0.220 Dec | 400017211472 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1203 | 518/113 | 0.315 Dec | 400017211472 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1231 | 518/113 | 0.315 Dec | 400017211472 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1236 | 518/113 | 0.135 Dec | 400017211472 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1245 | 518/113 | 0.170 Dec | 400017211472 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 16 | Land at Mouza - Mukund Prasad, PS/ SRO/ Tehsil / Distt – Khurda, Odisha admeasuring Ac 0.935 dec in name of Company. | 30.03.2022 by Valuer Er. Ranajit Kumar Panda MV – 3.99 | 3.39 | 0.49 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <table><tr><th>Plot No</th><th>Khata No.</th><th>Area(Ac)</th><th>CERSAI No</th></tr><tr><td>2313/3353</td><td>526/1631</td><td>0.275 Dec</td><td>400017284103</td></tr><tr><td>2310/3421</td><td>526/1631</td><td>0.090 Dec</td><td>400017284643</td></tr><tr><td>2313/3991</td><td>526/1832</td><td>0.072 Dec</td><td>400017286239</td></tr><tr><td>2309/3561</td><td>526/1832</td><td>0.210 Dec</td><td>400017286335</td></tr><tr><td>2315/3805</td><td>526/1836</td><td>0.144 Dec</td><td>400017283561</td></tr><tr><td>2315/3115</td><td>526/1836</td><td>0.144 Dec</td><td>400017283381</td></tr></table> | Plot No | Khata No. | Area(Ac) | CERSAI No | 2313/3353 | 526/1631 | 0.275 Dec | 400017284103 | 2310/3421 | 526/1631 | 0.090 Dec | 400017284643 | 2313/3991 | 526/1832 | 0.072 Dec | 400017286239 | 2309/3561 | 526/1832 | 0.210 Dec | 400017286335 | 2315/3805 | 526/1836 | 0.144 Dec | 400017283561 | 2315/3115 | 526/1836 | 0.144 Dec | 400017283381 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Plot No | Khata No. | Area(Ac) | CERSAI No | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2313/3353 | 526/1631 | 0.275 Dec | 400017284103 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2310/3421 | 526/1631 | 0.090 Dec | 400017284643 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2313/3991 | 526/1832 | 0.072 Dec | 400017286239 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2309/3561 | 526/1832 | 0.210 Dec | 400017286335 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2315/3805 | 526/1836 | 0.144 Dec | 400017283561 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2315/3115 | 526/1836 | 0.144 Dec | 400017283381 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 17 | Land at Mouza - Mukund Prasad, PS/ SRO/ Tehsil / Distt – Khurda, Odisha admeasuring Ac 0.935 dec in name of Company. | 30.07.2022 | 2.72 | 0.40 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| | | | | | | | |
|-----------|--|------------------|-----------------|-------------------|---|------|-------------|
| | Khurda, Odisha Ac 0.750 dec in the name of Company. | | | | by Valuer Er. Ranjit Kumar Panda MV-3.20 | | |
| | Plot No | Khata No. | Area(Ac) | CERSAI No. | | | |
| | 2310/3998 | 526/1833 | 0.055 Dec | 400017286421 | | | |
| | 2311 | 526/1833 | 0.054 Dec | 400017292209 | | | |
| | 2311/3997 | 526/1833 | 0.054 Dec | 400017293020 | | | |
| | 2311/3995 | 526/1833 | 0.054 Dec | 400017285848 | | | |
| | 2311/3996 | 526/1833 | 0.054 Dec | 400017293638 | | | |
| | 2311/3994 | 526/1833 | 0.054 Dec | 400017285558 | | | |
| | 2311/3993 | 526/1833 | 0.101 Dec | 400017291609 | | | |
| | 2311/3992 | 526/1833 | 0.054 Dec | 400017285669 | | | |
| | 2310/4490 | 526/2145 | 0.126 Dec | 400017283724 | | | |
| | 2310/4491 | 526/2145 | 0.144 Dec | 400017283921 | | | |
| 18 | IDCO Leasehold land situated at Khurda Industrial Estate, Mouza - Mukund Prasad, PS/ SRO/ Tehsil / Distt – Khurda, Odisha admeasuring Ac 0.750 dec in name of Company. Plot Nos 2308 (P) [F/9/1], 2325 (P) [F/18/1] & 2317 (P) [C/40/1], Khata No. 787 & 789 CERSAI No.400034026237 & 400034028807 | | | | 30.07.2022 by Valuer Er. Ranajit Kumar Panda MV – 2.55 | 2.55 | 0.37 |
| 19 | IDCO Leasehold land at IID Centre, Mouza- Mukund Prasad, PS/ SRO/ Tehsil / Distt – Khurda, Odisha admeasuring Ac 1.501 dec in name of Company. Plot Nos 2308 (P) [65/A & 68/B], Khata No. 787 CERSAI No. 400034024761 | | | | 30.07.2022 by Valuer Er. Ranajit Kumar Panda MV – 5.05 | 5.05 | 0.73 |
| 20 | IDCO Leasehold land at IID Centre, Mouza- Mukund Prasad, PS/ SRO/ Tehsil / Distt – Khurda, Odisha admeasuring Ac 1.034 dec in name of Company. Khata No. 787, rev. Plot No. 2308(P) [F/4], Khata No. 787 CERSAI No. 400034593938 | | | | 30.07.2022 by Valuer Er. Ranajit Kumar Panda MV – 3.52 | 3.52 | 0.51 |
| 21 | Land at Mauja Katak Sahar, PS/ SRO/ Tehsil – Ranpur Distt – Nayagarh, Odisha admeasuring Ac 0.770 dec in name of Company | | | | 25.08.2022 by Valuer Er. N K Mohanty MV-1.58 | 1.34 | 0.19 |
| | Plot No | Khata No. | Area(Ac) | CERSAI No | | | |
| | 33 | 142/31 | 0.160 Dec | 400033942993 | | | |
| | 55 | 142/31 | 0.220 Dec | 400033942993 | | | |
| | 81 | 142/31 | 0.390 Dec | 400033942993 | | | |
| 22 | Land at Mauja Katak Sahar, PS/ SRO/ Tehsil – Ranpur Distt – Nayagarh, Odisha admeasuring Ac 1.210 dec in name of Company | | | | 25.08.2022 by Valuer Er. N K Mohanty MV-1.01 | 0.86 | 0.12 |
| | Plot No | Khata No. | Area(Ac) | CERSAI No. | | | |
| | 21 | 142/30 | 0.150 Dec | 400034015953 | | | |
| | 66 | 142/30 | 0.230 Dec | 400034015953 | | | |
| | 93 | 142/30 | 0.410 Dec | 400034015953 | | | |
| | 85 | 142/30 | 0.420 Dec | 400034015953 | | | |
| 23 | Land at Mouza – Gopinathpur, PS/Dist- Nayagarh Odisha, admeasuring Ac 16.16 Dec in name of Mr Abhishek Gupta. Khata No 65/49, Plot No.305 CERSAI No. 400036135366 | | | | 25.08.2022 by Valuer Er. N K Mohanty MV-2.11 | 1.79 | 0.26 |
| 24 | Factory Land at Vill- Mahuakheraganj, Khasra No- 1219 Min, Tehsil- Kashipur Distt- U.S. Nagar, Uttarakhand in name of Company. | | | | 25.02.2022 by Valuer Negi & Associates MV – 8.27 | 8.27 | 1.20 |
| | Khata No | Plot No. | Area | CERSAI ID | | | |
| | 174 | 132C | 0.3091 | 100001058129 | | | |



| | | | | | | | |
|-----------|--|----------|-----------|--------------|---|-------|-------------|
| | 174 | 132B | 0.9795 | 100001059488 | | | |
| | 362 | 132B | 0.1816 | 100001059488 | | | |
| | 174 | 132A | 1.0366 | 100001058129 | | | |
| | Total | | 2.5068 | | | | |
| 25 | EMT of IDCO leasehold land (Industrial) situated over khata no. 787, Plot no. 2308, 2312. 2325 IDCO Plot No- F/9, F/16 & F/18, at Mouza, Mukund Prasad, PS- Khurda, Dist- Khrda, Odisha admeasuring Acres 9.141 dec in the name of Company. | | | | 30.07.2022 by Valuer Er Ranajit Kumar Panda MV-22.35 | 22.35 | 3.24 |
| | Plot No. | Khata No | Area | CERSAI ID | 12.08.2022 by Valuer Er Ashutosh Swain. MV-22.55 | | |
| | 2308(P) | 787 | 6.413 Dec | 100001051778 | | | |
| | 2312(P) | 787 | 1.135 Dec | 100001051778 | | | |
| | 2325(P) | 787 | 1.593 Dec | 100001051778 | | | |
| | Total | | 9.141 Dec | | | | |
| 26 | Factory leasehold land with building (Industrial) at Plot no- D-10/S1, Survey no. 7pt, 8pt & 58pt at Vill: Karumbukuppam, SIPCOT Industrial Estate, Gummidipoondi Taluka /SRO/ Distt Thiruvallur – 601201, admeasuring Acres 2.55 dec in the name of Company. Leasehold period: 99 years from 07-04-2005 Unexpired lease period is about 88 years. CERSAI ID 100001054826 | | | | 26.02.2022 by Valuer Best Associates MV – 2.81 | 2.81 | 0.41 |
| 27 | Factory land with building (Industrial) at Shed No. 18 & 13, Phase V, SIDCO Industrial Estate, Pappankuppam Village, Gummidipoondi Taluk/SRO, Dist Thiruvallur 601201 admeasuring Acres 0.442 dec in the name of Company. CERSAI ID 100001056756 | | | | 26.02.2022 by Valuer Best Associates MV – 0.49 | 0.49 | 0.07 |
| 28 | Land at Brahmapura, Khurda in the name of M/s GPIL measuring Ac 5.133 Dec | | | | As per various sale deeds MV – 0.44 | 0.37 | 0.05 |
| 29 | Land at Taraboi, Khurda in the name of M/s. GPIL measuring Ac 1.946 dec | | | | As per various sale deeds MV – 0.97 | 0.82 | 0.12 |
| 30 | Land at Sankarpur, Puri in the name of Mr. Mahendra Kumar Gupta measuring Ac. 1.667 | | | | 26.08.2022 by Valuer M/s BV Consulting Engineers MV – 10.00 | 8.50 | 1.23 |
| 31 | Residential apartment at Hidco(ii), HIDCO, New Town, Kolkata measuring 2114 Sq Ft. | | | | As per sale deeds MV – 0.73 | 0.73 | 0.10 |
| 32 | Residential apartment at Sector-V Bidhan Nagar, Naba Diganta Industrial township authority in the district of north 24 parganas, Kolkata measuring 1600 Sq Ft | | | | 06.08.2022 by Er Tushar Kanti Roy MV – 0.96 | 0.96 | 0.14 |
| 33 | Flat at North 24 Parganas, HIDCO measuring 4815 Sq Ft | | | | As per sale deeds MV – 1.35 | 1.35 | 0.20 |
| 34 | Flat no. 101 & 102 at Sipasarubali, Puri measuring 1853 Sq Ft. | | | | 22.08.2022 by M/S B V | 0.83 | 0.12 |



| | | | | |
|----|---|--|----------------|---------------|
| | | Consulting Engineers MV – 0.83 | | |
| 35 | Residential at plot no. 1116/3337, khata no. 1593/1801, Laxmisagar, Bhubaneswar | 02.08.2022 by M/S B V Consulting Engineers MV – 1.27 | 1.27 | 0.18 |
| 36 | Existing Building, Plant & Machinery, Other fixed assets, (Excluding the cost of land in the name of the company) and Capital WIP. CERSAI Security Interest ID for Plant & Machinery - 400032667408 | WDV as per Audited Balance Sheet 31-03-2022 | WDV 142.34* | 20.65 |
| 37 | Pledged of FDR in name of GPIL 2080.401.2088/4 Rs. 2.69 2080.401.2549/2 Rs. 0.97 Additional FDR - 2080.401.2725/3 Rs. 0.83 2080.401.3025/6 Rs. 0.69 2080.401.3481/4 Rs. 0.23 140055424701/1 Rs. 8.50 | 09.09.2022 | 13.91 | 2.02 |
| | TOTAL COLLETERAL SECURITY | | 303.46 | 44.03 |
| | TOTAL SECURITY | | 2337.01 | 400.88 |

* As per ABS 2022, the company has re-valued its fixed assets (i.e. an addition of Rs.298.98 crore) due to which the net block of the company has increased over previous FY 2021. However, for the purpose of arriving value of fixed assets hypothecated to the consortium (excluding land), value of Net Block without revaluation of assets as has been considered pending valuation of the fixed assets by banks' empanelled valuer.

e) Name(s) of Guarantor(s) with net worth:

(Rs. in Crore)

| Name of Guarantor | Present Net worth | |
|--------------------------|-------------------|------------|
| | Amount | As on |
| Mr. Mahendra Kumar Gupta | 19.65 | 31.03.2022 |
| Mr. Jitendra Mohan Gupta | 13.85 | 31.03.2022 |
| Mr. Abhishek Gupta | 15.16 | 31.03.2022 |
| Mrs. Kiran Devi Gupta | 11.77 | 31.03.2022 |
| Mr. Vineet Mohan Gupta | 6.17 | 31.03.2020 |
| Mr. Manmohan Gupta | 1.21 | 31.03.2020 |

f) Availability of ECGC cover: Yes (as existing)

Cover under ECIBC (PC) & ECIBC (PS) scheme of ECGC with buyer wise shipment comprehensive risk policy.

g) Other Approvals:

1. Approval of security coverage ratio of 0.78 against the bench mark level 1.20.
2. Approval to allow 360 days usance period in LCs for EPC division and existing 180 days usance for other LCs
3. Permission for Submission of Stock Statement till 25th of the succeeding month in line with lead bank.
4. To authorise MD & CEO/ ED (in absence of MD & CEO) for deciding rate of interest for PCFC facility at the time of avilment of facility.
5. Approval for one way interchangeability from LC to BG limit as existing.
6. Approval for issuance of Bid Bond BG to the extent of Rs. 50.00 Crs within the sanctioned limit in the name of JV in which Company is member without insisting for counter guarantee



of JV Partners. Counter Guarantee of JV members shall be available for Performance Guarantee after receipt of award.

7. Approvals for issuance of Performance/ Advance Money BGs against counter guarantee of Banks of Joint Venture members.
8. Approval to consider Book Debts up to 150 Days for calculation Drawing Power in line with lead bank.
9. Ratification of branch action for allowing operation in the account beyond due date i.e. 12.08.2022 till renewal of the account.

h) MC Directions

The above sanction/ approvals are with the following conditions-

- (a) **Receivables of the company to be analysed.**
- (b) **No further exposure under TReDS.**
- (c) **No BG for securing any financial commitments.**
- (d) **Nature of BG issued/ needed to be analysed. LC and BG Audit to be conducted.**
- (e) **Personal guarantee of existing guarantors to continue.**
- (f) **No foreign bank guarantees to be issued.**
- (g) **To closely monitor the account on regular basis.**

i) Terms and conditions

A. Specific Conditions

- (a) Branch will explore additional collateral securities and pledge / non disposable undertaking (NDU) for atleast 51% of shares held by the promoters, so as to improve the security coverage and discuss the same in the next consortium meeting.
- (b) ASM to be assigned with the job of BG Audit. Branch to take up with the Lead Bank for conducting BG Audit by ASM for better monitoring in the account covering "Actual progress of work vis-à-vis originally estimated schedule for each project, Reasons for delay, if any, Realization of Advance Payments with progress of work and Routing of all realizations through bank accounts etc."
- (c) Company to take necessary action for rectification of overdue position as reported in CIBIL / CRIF reports for rectification within three month time.
- (d) Company to submit an undertaking that it will not maintain current account with any lender outside WC consortium without prior approval of WC consortium. Branch should ensure that company is not maintaining current account with any lenders outside consortium.
- (e) Company should ensure that our charge on securities for all existing credit facilities are timely registered with ROC and CERSAI and all redundant charges are deleted from ROC records.
- (f) Geo tagging for all the securities should be completed at the earliest. Company to make arrangement for visit of all properties.
- (g) Fresh valuation of the fixed assets of the company, charged to the consortium should be completed by banks' empanelled valuer.

(i) Pre Release Conditions

Nil

(ii) Post Release Conditions

- (a) Latest Net worth Report of guarantors Mr. Vineet Mohan Gupta and Mr. Manmohan Gupta to be submitted.
- (b) Bill discounting facility will be backed by confirmed LCs issued by Prime Banks and accepted bills. Once the bills are negotiated the same will disclosed in monthly stock and book debts statement separately as debtors against bill discounting facility and will be excluded for DP calculation purpose.
- (c) Company to ensure that our ROI, commission and other charges will not be lower than that of Lead Bank.
- (d) Company to take necessary actions for closure of current account with non lender banks immediately.
- (e) Company to ensure 100% hedging of UHFC exposure of the company to mitigate foreign exchange rate fluctuation risk.



- (f) Upfront realize the Processing charges, Documentaion charges, CERSAI charges and other applicable charges.
- (g) Regarding BGs issued on behalf of SPVs/JVs of the company, proper due diligence on the respective SPV/JV with regard to – (a) the relationship/ stake holding/ arrangement of profit sharing/ Commission with SPV/JV, (b) financial strength of the SPV/ JV, (c) past record and capability of executing projects by the SPV/JV and history of innovation, if any, to be looked into.
- (h) For issue of guarantee on behalf of JV earmarking in company's limit, Branch will ensure that:
 - Guarantee to be restricted to the extent of the share of the company in capital structure of the JV.
 - Share of the company should not fall below the original level during the currency period of the guarantee.
 - Escrowing of cash flows of the project in favour of the Bank. NOC from the Bankers of the JV partner that they do not have charge on cash flows (if arrangement is on commission basis).
 - In case JV started availing credit line from any Bank, the guarantee liability to be replaced.
- (i) All the inspection/statutory audit/credit audit/ stock audit irregularities have been duly rectified immediately.
- (j) Company will obtain fresh external rating covering entire enhanced exposure to the company.
- (k) Branch will endeavour to mobilise other business from the company.
- (l) Rate of interest and other charges may undergo changes in case of downgrade of internal or external rating of the borrower.
- (m) Company to submit related documents for closure of expired LCs and BGs in the CBS system at the earliest.
- (n) Company to submit the details of BG availed from various banks project wise, nature of BG, purpose, status of each project (extent of completion, time-overrun w.r.t to original schedule) on monthly basis and closely monitor the requirement of BGs issued.
- (o) Additional interest @ 2% for non compliance of terms of sanction shall apply.
- (p) Close monitoring of the account to be carried out by Branch and should ensure compliance of all guidelines pertaining to monitoring of account. Branch will raise concern, if any, in the consortium meetings.
- (q) Company to submit latest account position with other banks.
- (r) Branch will convey the broad parameter of sanction to all other members giving particulars of our charge on current assets / fixed assets and security coverage to be monitored.
- (s) All other terms and conditions as per existing sanction shall remain unchanged.

B. Unconditional Cancellability Clause: The Bank reserves the absolute right to cancel the limits (either fully or partially) unconditionally without prior notice.

- a) In case the limits/ part of the limits are not utilized by you and/or
- b) In case of deterioration in the loan accounts in any manner whatsoever and / or
- c) In case of non-compliance of terms and conditions of sanction.

C. The sanction is valid for 6 months from date of sanctions. For revalidation, if any will be accorded at the discretion of the Bank. Any changes / applicable revalidation/ modification charges of Sanction Tickets to be borne by the borrower. Revalidation is at the sole discretion of the Bank.

D. General terms & Conditions:

All existing mandatory covenants/mandatory negative covenants/general terms and conditions as per Bank's extant guidelines and as under will be applicable.

- a) The advance must be used for the purpose for which it is sanctioned. The borrower shall provide an " End use certificate " from the chartered accountant before the next draw down and in case of last draw down within a period of 30 days from the date of last drawdown. The "end-use certificate" shall certify that the funds drawn down have been used for the purpose mentioned in the loan application. Working capital end use certificate

has to be submitted every quarter duly signed by the borrower. The facility is liable to be recalled in case of any deviation in this regard. Where a unit has not utilised the finance from the lender for the specific purpose for which finance was availed of, a wilful default would be deemed to have occurred, as per RBI guidelines.

- b) Unless otherwise specified, the sanction of Working Capital limits availed will remain in force for a period of one year from the date of sanction. Any request for renewal / enhancement should be made at least three months in advance and the application should be accompanied by all the relevant data as required by Bank.
- c) Processing charges for renewal of facilities will be charged irrespective of whether the renewal papers are submitted or not. However, continuation of facilities will be at the sole discretion of the Bank.
- d) All assets charged to the Bank shall be adequately insured against all attendant risks at the expense of the borrower(s). The Insurance policy with the Bank clause (viz. Bank as mortgage, hypothecatee or pledgee as the case may be) shall be lodged with the Bank. The insurance cover shall be kept in force at all times through prompt renewals and with suitable enhancements to include any increase in the value of securities. Bank has tie up with UIIC Ltd whose services may be utilized for this purpose.
- e) Securities offered for one or more facilities and charged to the Bank shall also stand as additional security for all other facilities now granted or to be granted from time to time.
- f) Assets charged to the Bank are subject to inspection by Bank's officials from time to time.
- g) The Borrower shall ensure that the balance in the account including the periodical interest charged / chargeable is well within the drawing limit at all times.
- h) All fund based / non-fund based / fee based transactions shall be routed through the account with our Bank / consortium lenders only unless specifically exempted by the Bank.
- i) The Borrower(s) shall submit Provisional financial statement within one month from the date of Balance sheet, Audited financial statements within three months from the date of balance sheet Quarterly. /Half yearly unaudited performance statement within one month.
- j) Interest will be charged on the last working day of the month on per annum payable monthly basis or as prescribed by Reserve Bank of India/Bank and shall be serviced within a maximum period of 15 days.
- k) Bank is entitled to transfer or assign the whole or part of their rights and obligations under/in respect of the facility to other persons/entities without notice to the borrower
- l) The bank will be at liberty to charge penal interest over and above the eligible rate in the event of any of the following subject to an overall penal interest rate of 2.00% points.
 - Non submission /delayed submission of renewal data 1%;
 - Non submission /delayed submission of MSOD and or QIS /FFR statements 1%;
 - Non submission/delayed submission of Balance sheet and quarterly performance details as per stipulated date 1%;
 - Excess over the DL 2%;
 - Noncompliance of terms of sanction within the stipulated period 1%;
 - Default in financial covenants as stipulated in the sanction (for the default period) 1%.
- m) Mere paying penal interest will not oblige the bank to allow the non compliance of the requirement to continue.
- n) The advance must be used for the purpose for which it sanctioned. The facility is liable to be recalled in case of any deviation in this regard;
- o) Branch will submit the Feed Back Report in the prescribed format within 30 days;
- p) Signature of the borrower and guarantors to be done on sanction letter as a token for having accepted the terms and conditions of sanction.
- q) The advance must be used for the purpose for which it is sanctioned. Any deviation without Bank's prior approval shall entail the cancellation of the limit.
- r) Classification of account as Special Mention Account (SMA) and Non-Performing Asset (NPA):

As per RBI guidelines on Prudential Framework for Resolution of Stressed Assets, Banks to recognize incipient stress in borrower accounts, immediately on default, by classifying them as special mention accounts (SMA). In order to remove any ambiguity, it is clarified that the intervals are intended to be continuous and accordingly, the basis for classification of SMA categories shall be as follows:



| Loans other than revolving facilities | |
|--|--|
| SMA Sub-categories | Basis for classification – Principal or interest payment or any of the amount wholly or partly overdue |
| SMA-0 | Upto 30 days |
| SMA-1 | More than 30 days and upto 60 days |
| SMA-2 | More than 60 days and upto 90 days |

The borrower accounts shall be flagged as overdue by the Bank as part of their day-end processes for the due date, irrespective of the time of running such processes. Similarly, classification of borrower accounts as SMA as well as NPA shall be done as part of day-end process for the relevant date and the SMA or NPA classification date shall be the calendar date for which the day end process is run. In other words, the date of SMA/NPA shall reflect the asset classification status of an account at the day-end of that calendar date.

Example: If due date of a loan account is 31.03.2023, and full dues are not received before the lending institution runs the day end process for this date, the date of overdue shall be 31.03.2023. If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day-end process on 30.04.2023 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be 30.04.2023.

Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on 30.05.2023 and if continues to remain overdue further, it shall get classified as NPA upon running day-end process

s) All other terms and conditions as per existing sanction shall remain unchanged.

Yours faithfully,

(Mrs. Gitanjali Sahu)
Assistant General Manager



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|-------------------|--------|---------------------|---------------|
| Sanction No. | 830 | Individual Exposure | Rs.678.14 Crs |
| Under Powers of | MC | Group Exposure | Rs.678.14 Crs |
| RAM Rating – 2022 | IB BBB | Financing Pattern | Consortium |
| Group | NA | Industry | Engineering |

CC: Canara Bank, LCB Bhubaneswar