



CIN No. L36911RJ1996PLC011381

Ref No. : SME_011022161157

Date : 23/11/2022

To,
M/s Goldendunes Infratech Private Limited
C-6, Vashisht Marg, Hanuman Nagar
Vaishali Nagar, Jaipur RJ 302021
Subject: Sanction of loan facility of Rs.15,00,00,000/- (Rupees Fifteen-Crores only)

Dear Sir/Madam,

With reference to above cited subject & your application for sanction of the loan and the subsequent discussions, we are pleased to communicate the sanction of an amount of Rs.15,00,00,000/- (Rupees Fifteen Crores only) subject to the following terms and conditions mentioned below:

Table with 3 columns: S.No., Particulars, Description. Rows include Borrower Applicant, Co-Borrower Co-Applciant, Guarantor, Mortgagor, Sponsors, Project, Existing Lender, and Lender.

For Goldendunes Infratech Pvt. Ltd.

Signature of Anil Kumar Panigrahy, Director

Signature of Anil Kumar Panigrahy, AU Small Finance Bank Limited, 19-A Dhuleshwar Garden, Ajmer Road, Jaipur-302001

GOLDENDUNES HEIGHTS LLP

Signature of Anil Kumar Panigrahy, Designated Partner

Signature of Kapil Taneja

CIN No. L36911RJ1996PLC011381



9.	Facility / Loan and Amount	Dropline Overdraft Facility with Interest Payment Period of Rs.15,00,00,000 (Rupees Fifteen Crores Only)
10	Purpose of the Facility	The total amount of the Facility shall be utilized for the following purposes: <ul style="list-style-type: none"> • Towards payment of vendors/creditors/contractors for expenses related to the Project; • To completion of balance construction of the Project; • To meet cost & expenses ancillary to the Facility. The Lender reserves the right to modify the inter-se usage of the Facility amount.
11	MCLR/EBR	NA
12	Margin	NA
13	Rate of Interest (Floating)	Bank Notified Repo Rate + 9.10 (Spread) % i.e., 15.00 % p.a. variable. Presently Repo Rate is 5.90 %. The applicable Repo rate shall be the rate prevailing on the day of disbursement/renewal.
13A	Reset of Interest	Consequent to change in Bank's notified Repo rate, Interest rate shall be reset on every 3rd month anniversary date from the date of first disbursement/set-up of limit (As applicable). The bank shall have the right to modify the reset frequency and reset date from time to time in accordance with the extant RBI guidelines. The bank reserves the rights to reset the spread at any time upon substantial change in borrowers credit assessment and /or on account of deterioration in credit risk profile. Any change in "spread" would be communicated by the bank through either Letter/e-mail/sms/WhatsApp/Statement of accounts/ or any other suitable mode. The borrower shall be deemed to have notice of changes in the Repo rate when displayed on notice board of the branch or displayed on bank's website (www.aubank.in) and the borrower is liable to pay such revised rate of interest.
14	Processing Fees (Upfront)	<ul style="list-style-type: none"> • 2% of the Facility amount plus applicable taxes; and • Reimbursement of actual charges/cost incurred by the Lender during credit assessment of the proposal
15	Door to door Tenor & DCCO	Total tenor of 72 months including 42 months of Interest Payment Period (<i>hereinafter being referred as "IPP"</i>) starting from the date of 1st disbursement and post expiry of the said IPP, outstanding amount / total drawdown amount under the Facility to be repaid in 30 equated monthly Principal Instalments by way of Equated Monthly Reduction (" <i>EMR</i> ") as per below mechanism and Interest to be paid as and when due. However, the Principal / Drawdown amount under the Facility shall also be reduced during the entire tenor of the Facility as per Escrow Account Mechanism hereinafter. The Date of Commencement of Commercial Operations (<i>hereinafter being referred as "DCCO"</i>) shall be 31-July-2026.
16	Availability Period	A period commencing from the first disbursement date and ending after the expiry of 42 months within which the Borrower may drawdown the entire Loan amount. The entire Facility should be availed of within the number of months, from the date of loan disbursement, as specified above in this clause. The Borrower's right to make draws shall expire at the end of the Availability Period (" <i>Drawdown End Date</i> "). The dropline limit shall be on debit freeze mode during balance tenor after expiry of IPP.

For Golden Dunes Infratech Pvt. Ltd.
 Anil Kumar Panigrahy
 Director
 For Golden Dunes Infratech Pvt. Ltd.
 Anil Kumar Panigrahy
 For Golden Dunes Infratech Pvt. Ltd.
 Anil Kumar Panigrahy

For Golden Dunes Infratech Pvt. Ltd.

Anil Kumar Panigrahy
Director

Anil Kumar Panigrahy

AU Small Finance Bank Limited
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Anil Kumar Panigrahy
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Designated Partner

Kapil Panigrahy

CIN No. L36911RJ1996PLC011381



For Goldendunes Infratech Pvt. Ltd.

For Goldendunes Infratech Pvt. Ltd.

17	Last Date of Drawl of Loan Amount	Last date of expiry of 42 months starting from the date of 1st disbursement
18	Interest Payment Period	Period of 42 months from the date of disbursement in which only interest amount is to be paid and no scheduled principal will be paid. However, principal repayment as per escrow ratio shall be paid.
19	Additional Interest, in case of default other than payment default	1 % Per Month upto the date of default
20	Key Man Insurance	NA
21	EMR Payment Date/Dropline Date	EMR amount shall be deducted on last day of the month as per the applicable repayment mode for recovery.
22	Minimum Security Cover	Minimum security cover of 2 times of the principal outstanding amount including proposed disbursement, if any, (" <i>Minimum Security Cover Ratio</i> ") shall be maintained throughout the tenor of the Facility.
23	Minimum Receivable Cover	Minimum receivable cover of 2.50 times of the principal outstanding amount including proposed disbursement, if any, (" <i>Minimum Receivable Cover Ratio</i> ") shall be maintained throughout the tenor of the Facility.
24	Security	<p>a) First and Exclusive charge by way of mortgage over entire Land of the Project's along with present and future construction including all the Development rights, title, interest and benefit in all and singular, the beneficial right, title and interest of the Borrower including proportionate share in the land, including units sold having balance realization & units unsold pertaining to the Project (hereinafter to be referred as "<i>Primary Security</i>") (List of Units as mentioned in Annexure A);</p> <p>b) Extension of mortgage over all the part & pieces of Land of Project Symphonia situated at Plot No. 04, Kuber Complex, Gandhi Path, Vaishali Nagar, Jaipur bearing RERA Reg. No. Reg.No. RAJ/P/2017/345, along with all present and future superstructure/Development rights, title interest, and benefit in all and singular, the beneficial right, title and interest of the Borrower including proportionate share in the land & units unsold pertaining to the Project Symphonia;</p> <p>c) First and Exclusive charge by way of hypothecation of the entire receivables of the Project (both present and future) including moveable & current assets and all rights, interest, titles, benefits, TDRs (if any), Insurance Claims (if any) and any amount received under the Project of whatsoever nature it may be, belonging to the Borrower, in favor of the Lender.</p> <p>d) Extension of charge by way of hypothecation of the entire receivables of the Project Symphonia vide RERA Reg. No. RAJ/P/2017/345 (both present and future) including moveable & current assets and all rights, interest, titles, benefits, TDRs (if any), Insurance Claims (if any) and any amount received under the Project of whatsoever</p>

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Ankur Raney
Director

Ankur Raney

Ankur Raney
Designated Partner
Kapil Raney



		<p>nature it may be, belonging to the Borrower, in favor of the Lender. (As mentioned in Annexure A-1)</p> <p>e) First and Exclusive Charge on the Escrow Account of the Project, into which all receivables (from already sold and unsold area), proceeds from Project sales are deposited, including any interest accruing on the amounts so deposited and any accretions thereupon ("Escrow Account") in favor of the Lender.</p> <p>f) Extension of Charge on the Existing Escrow Account bearing Account No. 2121244937254507 & 2121244937254747 of the Project Symphonia, into which all receivables (from already sold and unsold area), proceeds from Project sale are deposited, including any interest accruing on the amounts so deposited and any accretions thereupon ("Escrow Account") in favor of the Lender.</p> <p>g) Demand Promissory Note of Rs. 15,00,00,000/- (INR Fifteen Crores only)</p> <p>h) Any other security as may be decided by the Lender from time to time.</p>									
25	Prepayment Interest /charges	Prepayment interest/charges of 3% on outstanding principal amount will be charged in the event the Borrower prepays the Facilities, partial or full, by availing finance from any other bank / financial institutions and no prepayment interest will be charged if Borrower repay the Facility amount from own sources or thru collections received in the designated Escrow Account.									
26	Default Interest	If Interest and/or principal instalments due are defaulted / delayed, total interest @ 36% (Thirty Six percent) p.a., compounded monthly, for defaulted/delayed period on the interest/Instalments due (calculated from due date till date of payment) will become payable.									
27	Disbursement Schedule	As Per Annexure B									
28	Escrow Accounts Mechanism	<p>The Borrower shall open an Escrow Account of the Project for crediting all future receivables (from already sold/booked and unsold area), the proceeds credited into the said Escrow Account will be shared between the Lender and Borrower as per water-fall mechanism.</p> <table border="1" data-bbox="497 1339 1366 1442"> <thead> <tr> <th>Collection (Rs. In Crs.)</th> <th>Lender's Share (in %)</th> <th>Borrower's Share (in %)</th> </tr> </thead> <tbody> <tr> <td>0-10</td> <td>20%</td> <td>80%</td> </tr> <tr> <td>>10</td> <td>50%</td> <td>50%</td> </tr> </tbody> </table> <p>The Lender's share from the escrow account will be apportioned towards principal outstanding under the Facility</p> <p>Such proceeds appropriated towards principal repayment shall be deemed to early repayment (not subject to prepayment penalty) of the principal amount of the Facility and the dropline limit shall stand reduced by such amount.</p> <p>In case of booking of any unit(s) being cancelled, the Lender shall not refund/adjust the receivables from unit(s) received in Collection Account, to the Customers, as the same has been already appropriated towards the principal outstanding as per above escrow mechanism.</p> <p>Further, the Lender reserves the rights to reassess/modify terms of Escrow mechanism and other related stipulations basis updated booking MIS submitted by the Borrower prior to the first disbursement under the Facility.</p>	Collection (Rs. In Crs.)	Lender's Share (in %)	Borrower's Share (in %)	0-10	20%	80%	>10	50%	50%
Collection (Rs. In Crs.)	Lender's Share (in %)	Borrower's Share (in %)									
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>10	50%	50%									

For Golden Dunes Infratech Pvt. Ltd.
Ankur Paney

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For Golden Dunes Infratech Pvt. Ltd.

Ankur Paney
Director

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Ankur Paney
Designated Partner

Kapil Paney



29	CCRA	NA
30	Project Finance	Yes
31	DCCO Date	31-July-2026
32	RERA Accounts	<p>The Borrower shall open a separate Collection Account for credit of all receivables (<i>from already sold and unsold area</i>) including any interest accruing on the amounts so deposited and a special designated account being referred as "RERA Account" for the Project with the Lender.</p> <p>At the end of each day, 30% of the amounts credited into the Collection Account will be transferred to the Escrow Account and 70% of the amounts will be transferred to the RERA Account.</p> <p>Any withdrawal from the RERA Account, subject to the compliance of the provisions of The Real Estate (Regulation and Development) Act, 2016 (<i>to be referred as RERA</i>), will be credited to the Escrow Account.</p>
33	Minimum Selling Price	<p>In relation to any units which are unsold as on the date of execution of the Facility Documents, minimum selling price shall be as follows: - Residential- Rs. 4738/- per sq. Ft. on Saleable Area as provided by Developer Prior consent of the Lender shall be required in case of sale below the stipulated Minimum Selling Price.</p> <p>The Borrower shall ensure to sell units in the Project at rate not less than the Minimum Selling Price. In event, any unit/flat is sold below MSP, the Borrower shall prepay the Facility as per waterfall mechanism of the differential amount computed considering the MSP and the rate at which the unit is sold.</p>
34	Insurance	<p>Contractor's All Risk Policy - pertaining to the project is required to be obtained with a firm approved by the Bank at Borrower's cost. The policies/cover notes should be endorsed in favor of the Bank and copy of the policy to be submitted with the Bank.</p> <p>In the event of non-compliance, the bank reserves the right to take the insurance cover as required by the Bank by debit to Borrower's account, however Bank is not under obligation to obtain the policy. Likewise, all the renewals of the policies should also be effected/done by the Borrower at all materials.</p>
35	Facility Transaction Documentation	<p>The Borrower shall execute the following documents as per the satisfaction of the Lender:</p> <ul style="list-style-type: none"> • Indenture of Mortgage over Project • Loan Agreement; • Deficit Stamp Undertaking as may be guided by Internal Legal Counsel; • Hypothecation Deed; • Letter of Guarantee; • Supplemental Equitable Mortgage document of Project Symphonia bearing RERA Reg. No. RAJ/P/2017/345 as explained in Sanction Letter dated 06/09/2021 bearing reference No. 120721122050 and addendum thereto; • Supplemental Hypothecation Deed of Project Symphonia bearing RERA Reg. No. RAJ/P/2017/345; • Demand Promissory Note ("DPN") and Letter of Continuity of DPN; • Escrow Agreement; • Supplemental Escrow Agreement of Project Symphonia;

For Golden Dunes Infotech Pvt. Ltd.
Ankur Panigrahi
 Director

Ankur Panigrahi
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 Designated Partner

K. J. Jain



For Goldendunes Infratech Pvt. Ltd.

Ankur Panigrahy
Director

For Goldendunes Infratech Pvt. Ltd.

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Director

		<ul style="list-style-type: none"> • Indemnity from Developer in regards with NCLT running cases in Group Companies and any other Cases; • Cross Collateral/ linking Indemnity of Project Symphonia explained in Sanction Letter dated 06/09/2021 bearing reference No. 120721122050 and addendum thereto with Project Amour to cover the exposure of Rs. 15 Crs. vide sanction letter dated <u>23/11/2022</u> bearing reference No. <u>SME-011022161157</u> and Vice-Versa; • Project should be free from any kind of encumbrances prior to our disbursement; • 5 Repayment Post Dated Cheque ("RPDC")/ Standing Instruction in favor of the Lender from Borrower; • 2 Security Post Dated Cheque ("SPDC") of Facility amount from Borrower; • 1 Security Post Dated Cheque ("SPDC") of Facility amount from Co-Borrowers/Guarantor; and • Certified true copy of the extract of the Board Resolution/Authority Letter executed by the Borrower/Co-Borrower/Guarantor authorizing their Directors/Partners any other person on behalf of the Borrower/Co-Borrower/Guarantor for acceptance of the sanction terms and execution of the Facility Documents.
36	Pre-Disbursement Conditions	<p>The 1st Disbursement under the Facility shall be subject to the compliance of the below specified conditions:</p> <ul style="list-style-type: none"> • Satisfactory Valuation / Technical Report by Empanelled Valuer of the Lender; • Clear Title Search/Legal Report by Empanelled Lawyer of the Lender; • CA Certified statement confirming Cost of Project incurred till date & Means of Finance of the Project brought in till date; • Satisfactory CIBIL report of Borrower and Co-Borrowers; • CA/CS Certified List of Shareholding of the Borrower & Co-Borrower/Guarantor Company/LLP; • Management certified Annexure 1 to be documented under Multiple Banking Arrangement; • Management certified Cashflow Statement; Cost & Means of Finance of the Project; and Sold/Booked & Unsold Inventory of the Project; • Copies of Project approvals including Construction / Building Plans, Project NOCs and Construction Permission Letter, if any; • Payment of upfront processing fees & all other applicable charges; • Signing of all the facility documents as suggested by empanelled lawyers, to the satisfaction of Lender; • Creation & Perfection of mortgage / charge on the Project and deposit of all title documents of the Project / Properties in original, along with chain documents, at the time of creation of the mortgage / charge in favor of the Lender; • Opening of Dropline Overdraft Account, Current Account, Escrow Account, RERA Account and Collection Account as per clause stated herein above; and • Any other document as may be required by the Lender for facilitation of the 1st disbursement
37	Post Disbursement	<p>The Borrower shall comply with the following conditions:</p> <ul style="list-style-type: none"> • Updation of encumbrance details referring Lender details with RERA Authority;

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For Goldendunes Infratech Pvt. Ltd.

Ankur Panigrahy
Director

Ankur Panigrahy

Kapil Raju



<p>For Golden Dunes Infratech Pvt. Ltd. <i>Andrew Pameji</i> Director</p>	<p>Conditions to be complied before any subsequent disbursement or within 30 days from 1st disbursement, whichever is earlier</p>	<ul style="list-style-type: none"> • ROC Charge Creation over M/s Goldendunes Infratech Private Limited & M/s Goldendunes Heights LLP; • Closure of Existing Project accounts; • Annual Return filing of M/s Goldendunes Heights LLP for FY 2021-22; • Initiation to all customers in the Project that Borrower has taken a loan on the Project from AU Small Finance Bank Limited and all consideration should be transferred into the designated Collection Account being opened with the Lender • Designated project related account with the Lender to be updated over RERA portal; • A clause in the Sale Agreement with the customer confirming that the Borrower has taken a loan on the Project from Lender and all consideration should be transferred into the designated Collection Account / Escrow Account being opened with the Lender shall be instated and a certified true of the said revised sale agreement to be submitted to the Lender; and • The Borrower shall install a signage at the Project site stating that "The Project is financed by AU Small Finance Bank Limited" <p>Any disbursement beyond 1st Disbursement shall be made post compliance of all the conditions stated hereinabove and non-compliance any of the above conditions shall attract penal interest @ 1% per month or part thereof in addition to the Rate of Interest mentioned above, on the principal outstanding till all the above stated compliances are adhered to.</p>
<p>38</p> <p>For Golden Dunes Infratech Pvt. Ltd. <i>Andrew Pameji</i></p>	<p>Other Conditions /Post Disbursement Conditions</p>	<ul style="list-style-type: none"> • The Borrower / Co-Borrower shall seek prior written confirmation from the Lender prior of making any change in the constitution of the Borrower / Co-Borrower entity; • The Borrower shall submit a certified true copy of all certificate / communications submitted/made to/with the RERA Authority within 7 days of the date of such submission; • No Objection Confirmation ("NOC") of the Lender shall be obtained before raising any additional debt in the Borrower and/or additional debt relating to the Project from Financial Institution; • The Borrower shall apply for NOC from the Lender 7 days prior to registration of any unit/area in the Project; • Borrower shall send all requests pertaining to issuance of Unconditional/Conditional NOCs on REGNOC@aubank.in. • Post upfront disbursement, compliance related documents such as MBA (Annexure-1), UFCE Declaration, Booking MIS, COPMOF etc. should be sent by the borrower to REGDOCUMENTS@aubank.in. • Borrower shall send requests for subsequent disbursement on REGSUBSEQUENT@aubank.in. • Closure of all current accounts of the Borrower opened with any Bank as per The Reserve Bank of India Guidelines. • Management certified booking MIS in the format as may be provided by the Lender to be submitted on Quarterly basis to the Lender within 7 days from the end of the previous quarter. In event of booking MIS of the previous quarter is not received

For Golden Dunes Infratech Pvt. Ltd.

Andrew Pameji
 Director

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Andrew Pameji
 Designated Partner

K. P. Singh



		<p>within stipulated time frame; the Lender reserves the right to withhold subsequent disbursement and NOC issuance;</p> <ul style="list-style-type: none"> • The Borrower will submit to the Lender, provisional financial statement within 3 months and annual audited financial statement no later than 8 months from the end of each fiscal year; • The Borrower shall intimate the Lender upon occurrence of any material legal proceedings/inquiries/investigations by statutory authorities within 7 days of such occurrence; • The Lender reserves the right to appoint lender's independent legal counsel for validating legal chain of the property/properties; lender independent engineer for technical verification of the project and lender's independent auditor for validating books of accounts/financial statements of the Borrower; • End use certificate for the loan to be submitted with the Lender within 30 days of the disbursement or prior to any subsequent disbursement whichever is earlier; • End Use certificate for mobilization advance to be submitted within 30 days of disbursement else drawing power limit will be downsized permanently to the extent of unutilized amount; • Instalment schedule is normally equated monthly/Principal instalments subject to the terms & conditions of the repayment schedule as mentioned in Annexure C and Repayment instrument for EMR will be presented (as per registered repayment mode) on EMR Payment Date as specified above. To overcome operational issues, holidays etc, It is advised to keep sufficient balance in bank accounts 2-3 days prior to due date of EMR, for clearance of instrument for repayment of EMR on due dates, to avoid penal Interest and other charges and avoid delinquency status; • The Lender reserves the right to appoint Project Management Consultants in event of default; • Opening of Savings Account of the Co-Borrowers with AU Small Finance Bank Limited; • Opening of Staff Salary Account with AU Small Finance Bank Limited; and • Opening of Current Account and RERA Accounts of all Non-Encumbered Projects with AU Small Finance Bank Limited
39	Event of Default	<p>Following shall constitute an event of default:</p> <ul style="list-style-type: none"> • Failure to service debt or any other amount under the facility agreement when due; • Failure to comply with any security covenant/financial covenant; • Any change in shareholding structure of the Borrower without written consent of the Lender; • Failure to comply with government regulations; • Default/rescheduling/restructuring of any credit facility by any other lender to the borrower/borrower group; • Compulsory acquisition, nationalization or expropriation of a substantial part of the assets of the Borrower; • Cancellation of approval by any developing authority or material delay in receiving the approval which can substantially delay or discard the project; and • Any other event of default as may be specified in the Transaction Documents

For Golden Dunes Infotech Pvt. Ltd.

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Kapil Jain



		<p>In the above circumstances of default, the Lender shall be entitled to rights, including but not limited to:</p> <ul style="list-style-type: none"> To recall the Facility; To demand immediate payment of the default amount out of his own sources; To nominate a director on the board of the Borrower. <p>Notwithstanding the anything stated above, the Borrower/Co-Borrowers/Guarantors unconditionally agrees, undertakes and acknowledges that the Lender has an unconditional right to cancel the outstanding un-drawn commitments at any time during the currency of the Facility and that the Lender shall endeavour to provide prior intimation of the same to the Borrower.</p>
40	Shortfall Undertaking	<p>In the event, there are any cash flow shortfalls (including any shortfall in sales receivables, any cost over-runs or any shortfall in interest and principal repayment) regarding the expected cash flows consistent with the Business Plan, to the extent that a short fall exists, and 3 days prior to the expected date of the anticipated shortfall, the Borrower and / or Co-Borrower shall fund such shortfalls through its own contribution into the Escrow Accounts.</p>
41	Costs	<ul style="list-style-type: none"> All costs associated with the sanction and disbursement, including cost of conducting due diligence (legal, background check, technical, construction, environmental, land survey, secretarial, financial, corporate, valuation, market study etc.), title verification, drafting and execution of documents, cost of rating, signage, etc. shall be borne by the Borrower. All costs related to Security creation shall also be borne by the Borrower. All monitoring cost, including cost towards periodic valuation, financial, legal and technical due diligence, Project monitoring etc., shall be borne by the Borrower.
42	Governing Law and Jurisdiction	<ul style="list-style-type: none"> Governing Law: Indian law; and Jurisdiction: Exclusive jurisdiction of courts and tribunal situated at Jaipur, India
43	Related Party Transaction	<p>All related party transactions will be subject to approval by the Lender and to be made on arm's length basis and to be reported in the annual Operating Budget.</p>
44	Other conditions for Dropline Overdraft Facility	<p>In case of any conflict between these additional terms and conditions and the other terms of this Sanction Letter, these terms and conditions shall supersede the other terms of this Sanction letter:</p> <ol style="list-style-type: none"> the Facility shall get dropdown with at least the scheduled amount for balance tenor computed basis the dropdown amount on the date of expiry of the Interest Payment Period as defined in Sanction Letter and balance tenure. No drawdown shall be allowed under the Loan after the expiry of the Availability Period unless the amount proposed to be borrowed when aggregated with the outstanding principal amount(s) borrowed by the Borrower under this Sanction Letter does not exceed the amount sanctioned under the Loan. The Loan shall be payable / repayable by the Borrower to the Lender on demand by the Lender together all interest, commission, costs, charges and expenses and all other moneys whatsoever due owing and payable by the Borrower to the Lender under the Loan, upon Event of Default as specified in Sanction Letter. The Lender shall be under no obligation to provide the Borrower with any notice,

For Golden Dunes Infotech Pvt. Ltd.

Director

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		<p>reminder or other intimation to the Borrower regarding its obligation to pay the amount(s) payable under this Sanction Letter, and it shall be entirely the Borrower's responsibility to ensure prompt and regular payment of the amount(s) payable by the Borrower to the Lender as and when due and in the manner provided herein.</p> <p>e) The principal amounts to be allowed to be outstanding by the Lender from time to time under the Loan shall not exceed the maximum principal amount as mentioned above as Facility amount but the Lender shall have an absolute discretion to determine how much amount out of the Loan it will advance and / or allow to be outstanding from time to time under the Loan and the Lender shall be at liberty to terminate the Facility and refuse to allow further drawings thereon at any time without any previous notice to the Borrower.</p> <p>The interest payable on the outstanding amount shall be as per clause <u>13, 13A</u> above.</p>
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Special Condition:

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

Other Terms & Conditions: -

1. The Borrower confirms and shall ensure at all times that the buildings and structures comprised in the Project for which the Loan/Facility is extended by the Lender, fully adhere to the National Disaster Management Authority (NDMA) guidelines on "Ensuring Disaster Resilient Construction of Buildings and Infrastructure" and/or National Building Code of India and/or any other guidelines/regulations issued by any statutory authority including NDMA and amended from time to time .
2. If there is any Interest Tax levied by the Government of India or any other Authority under the Interest Tax Act 1974 or under any other Law, the Borrower shall reimburse to the Lender any such Tax imposed or levied by the Government of India or any other Authority on Interest and / or other Payments required to be paid by the Borrower to the Lender.
3. The Lender shall be entitled to revoke the sanction of the Facility, inter-alia in any of the following circumstances: -
 - a) If there is any material change in the purpose/s for which the Facility has been sanctioned;
 - b) In the sole judgment of the Lender any material fact has been concealed and/or become subsequently known;

For Golden Dunes Infotech Pvt. Ltd.

Director

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GOLDENDUNES HEIGHTS LLP

Designated Partner



CIN No. L36911RJ1996PLC011381

- c) Any statement made by or on behalf of the Borrower is incorrect, incomplete or misleading;
 - d) There is default under or a breach of the terms and conditions of the Facility by the Borrower / Co-Borrower (s);
 - e) The legal / technical report on the property or any other verification report on the Borrower / Co-Borrower (s) is not to the satisfaction of the Lender in its sole & absolute discretion;
 - f) Any Information as may be required by the Lender from time to time pertaining to the Property is not furnished in the form prescribed / approved by the Lender;
 - g) Any material fact concerning the Borrower's profits, etc., or ability to repay, or any other relevant aspect of it is withheld, suppressed, or concealed or not made known to us; and
 - h) If the Lender in its sole & absolute discretion considers that the Facility should be revoked for whatever reason it may so deem fit and proper.
4. The Lender will have rights to scrutinize and audit the expenses, which are incurred in the project.

Standard Covenant forming part of Terms and Conditions:

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

For Golden Dunes Infotech Pvt. Ltd

Director

AU Small Finance Bank Limited

19-A Dhuleshwar Garden, Ajmer Road, Jaipur-302001

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GOLDENDUNES HEIGHTS LLP

Designated Partner



CIN No. L36911RJ1996PLC011381

- 8. The Borrower will keep the Lender informed of the happening of any event likely to have substantial effect on their profit or business, with explanations and the remedial steps proposed to be taken.
- 9. The Borrower shall keep the Lender advised of any circumstances adversely affecting the financial position of their subsidiaries/group companies or companies in which it has invested, including any action taken creditor against the said companies legally or otherwise.
- 10. The Annexures shall form part and parcel of the sanction letter.
- 11. The borrower unconditionally agrees, acknowledges and undertakes that the bank has an unconditional right to cancel the facilities, whether in part or in full, at any time during the currency of the facilities, without any prior intimation of such cancellation of the borrower

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

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

We, however, reserve the right to revoke in part or in full or withdraw /stop financial assistance or to amend any of the terms of sanction including ROI at any stage without any notice or giving any reasons for any purpose whatsoever, at our absolute discretion.

Further, this sanction does not vest in any one; the right to claim any damage against AUSFB for any reasons whatsoever.

Thanking you,

Yours Faithfully,

Authorised Signatory
AU Small Finance Bank Limited



Approved and accepted by:

For and on behalf M/s Goldendunes Infratech Private Limited (Borrower / Applicant) For Goldendunes Infratech Pvt. Ltd. Name: <u>Ankur Taneja</u> Director Designation: <u>DIRECTOR</u> Date: <u>12/01/2023</u>	Mr. Ankur Taneja (Co-Borrower / Co-Applicant) Date: <u>12/1/2023</u>
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For Goldendunes Infratech Pvt. Ltd.

Ankur Taneja
Director

GOLDENDUNES HEIGHTS LLP

Ankur Taneja
Designated Partner

AU Small Finance Bank Limited

19-A Dhuleshwar Garden, Ajmer Road, Jaipur-302001

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<p>Mr. Kapil Taneja (Co-Borrower / Co-Applicant)</p> <p><i>Kapil Taneja</i></p> <p>Date: <u>12/1/2023</u></p>	<p>For and on behalf M/s Goldendunes Heights LLP (Guarantor)</p> <p>GOLDENDUNES HEIGHTS LLP</p> <p><i>Ankur Panjei</i> Designated Partner</p> <p>Name: _____ Designation: <u>PARTNER</u> Date: <u>12/1/2023</u></p>
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For Goldendunes Infotech Pvt. Ltd.

Ankur Panjei
Director

Kapil Taneja

GOLDENDUNES HEIGHTS LLP

Ankur Panjei
Designated Partner



Annexure A

List of Sold Registered / Booked / Unsold Units of Project Amour

Residential Units

S. No.	Tower	Unit Type	Saleable Area (Sq. Ft.)	Built-up Area (Sq. Ft.)	Unit No.	Status of Unit	Balance Receivables (Rs. In Crs.)
1	A	Resi-3BHK	1,586.99	1357.13	A-001	Unsold	0.75
2	A	Resi-2BHK	1,122.58	954.44	A-002	Unsold	0.53
3	A	Resi-2BHK	1,128.71	959.83	A-003	Unsold	0.53
4	A	Resi-2BHK	1,109.55	943.14	A-004	Unsold	0.53
5	A	Resi-2BHK	1,102.88	937.97	A-005	Unsold	0.52
6	A	Resi-3BHK	1,586.99	1357.13	A-006	Unsold	0.75
7	B	Resi-2BHK	1,165.96	992.12	B-001	Unsold	0.55
8	B	Resi-2BHK	1,236.35	1053.37	B-002	Unsold	0.59
9	B	Resi-2BHK	1,182.43	1006.43	B-003	Unsold	0.56
10	B	Resi-2BHK	1,112.14	945.40	B-004	Sold	0.00
11	A	Resi-3BHK	1,562.07	1357.13	A-101	Unsold	0.74
12	A	Resi-2BHK	1,098.57	954.44	A-102	Unsold	0.52
13	A	Resi-2BHK	1,104.71	959.83	A-103	Unsold	0.52
14	A	Resi-2BHK	1,085.55	943.14	A-104	Unsold	0.51
15	A	Resi-2BHK	1,078.88	937.97	A-105	Unsold	0.51
16	A	Resi-3BHK	1,562.07	1357.13	A-106	Unsold	0.74
17	B	Resi-2BHK	1,141.95	992.12	B-101	Unsold	0.54
18	B	Resi-2BHK	1,212.35	1053.37	B-102	Unsold	0.57
19	B	Resi-2BHK	1,158.42	1006.43	B-103	Unsold	0.55
20	B	Resi-2BHK	1,088.13	945.40	B-104	Sold	0.00
21	A	Resi-3BHK	1,586.99	1357.13	A-201	Unsold	0.75
22	A	Resi-2BHK	1,122.58	954.44	A-202	Unsold	0.53
23	A	Resi-2BHK	1,128.71	959.83	A-203	Unsold	0.53
24	A	Resi-2BHK	1,109.55	943.14	A-204	Sold	0.00
25	A	Resi-2BHK	1,102.88	937.97	A-205	Unsold	0.52
26	A	Resi-3BHK	1,586.99	1357.13	A-206	Unsold	0.75
27	B	Resi-2BHK	1,165.96	992.12	B-201	Unsold	0.55
28	B	Resi-2BHK	1,236.35	1053.37	B-202	Booked	0.44
29	B	Resi-2BHK	1,182.43	1006.43	B-203	Unsold	0.56
30	B	Resi-2BHK	1,112.14	945.40	B-204	Sold	0.00
31	A	Resi-3BHK	1,562.07	1357.13	A-301	Unsold	0.74
32	A	Resi-2BHK	1,098.57	954.44	A-302	Sold	0.00
33	A	Resi-2BHK	1,104.71	959.83	A-303	Unsold	0.52

For Goldendunes Infotech Pvt. Ltd.

AU Small Finance Bank Limited

Director-A Dhuleshwar Garden, Ajmer Road, Jaipur-302001

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S. No.	Tower	Unit Type	Saleable Area (Sq. Ft.)	Built-up Area (Sq. Ft.)	Unit No.	Status of Unit	Balance Receivables (Rs. In Crs.)
34	A	Resi-2BHK	1,085.55	943.14	A-304	Unsold	0.51
35	A	Resi-2BHK	1,078.88	937.97	A-305	Unsold	0.51
36	A	Resi-3BHK	1,562.07	1357.13	A-306	Unsold	0.74
37	B	Resi-2BHK	1,141.95	992.12	B-301	Unsold	0.54
38	B	Resi-2BHK	1,212.35	1053.37	B-302	Unsold	0.57
39	B	Resi-2BHK	1,158.42	1006.43	B-303	Unsold	0.55
40	B	Resi-2BHK	1,088.13	945.40	B-304	Unsold	0.52
41	A	Resi-3BHK	1,586.08	1357.13	A-401	Unsold	0.75
42	A	Resi-2BHK	1,122.58	954.44	A-402	Unsold	0.53
43	A	Resi-2BHK	1,128.71	959.83	A-403	Unsold	0.53
44	A	Resi-2BHK	1,109.55	943.14	A-404	Unsold	0.53
45	A	Resi-2BHK	1,102.88	937.97	A-405	Unsold	0.52
46	A	Resi-3BHK	1,586.08	1357.13	A-406	Booked	0.64
47	D	Resi-2BHK	1,236.35	1053.37	D-001	Unsold	0.59
48	D	Resi-2BHK	1,165.85	992.12	D-002	Unsold	0.55
49	D	Resi-2BHK	1,112.24	945.51	D-003	Sold	0.00
50	D	Resi-2BHK	1,182.86	1006.86	D-004	Unsold	0.56
51	C	Resi-2BHK	1,145.07	974.03	C-001	Unsold	0.54
52	C	Resi-2BHK	1,120.86	952.94	C-002	Unsold	0.53
53	C	Resi-2BHK	1,128.71	959.83	C-003	Unsold	0.53
54	C	Resi-2BHK	1,109.23	942.82	C-004	Unsold	0.53
55	C	Resi-2BHK	1,101.26	935.93	C-005	Unsold	0.52
56	C	Resi-2BHK	1,145.07	974.03	C-006	Unsold	0.54
57	D	Resi-2BHK	1,212.35	1053.37	D-101	Unsold	0.57
58	D	Resi-2BHK	1,141.85	992.12	D-102	Unsold	0.54
59	D	Resi-2BHK	1,088.24	945.51	D-103	Sold	0.00
60	D	Resi-2BHK	1,158.85	1006.86	D-104	Unsold	0.55
61	C	Resi-2BHK	1,121.07	974.03	C-101	Unsold	0.53
62	C	Resi-2BHK	1,096.85	952.94	C-102	Unsold	0.52
63	C	Resi-2BHK	1,137.49	959.83	C-103	Unsold	0.54
64	C	Resi-2BHK	1,118.00	942.82	C-104	Unsold	0.53
65	C	Resi-2BHK	1,077.26	935.93	C-105	Sold	0.00
66	C	Resi-2BHK	1,121.07	974.03	C-106	Unsold	0.53
67	D	Resi-2BHK	1,236.35	1053.37	D-201	Unsold	0.59
68	D	Resi-2BHK	1,165.85	992.12	D-202	Unsold	0.55

For Golden Dunes Infra Tech Pvt. Ltd.

Anil Kumar Panigrahy
Director

AU Small Finance Bank Limited

19-A Dhuleshwar Garden, Ajmer Road, Jaipur-302001

GOLDENDUNES HEIGHTS LLP

Anil Kumar Panigrahy
Designated Partner

K. Panigrahy

CIN No. L36911RJ1996PLC011381



S. No.	Tower	Unit Type	Saleable Area (Sq. Ft.)	Built-up Area (Sq. Ft.)	Unit No.	Status of Unit	Balance Receivables (Rs. In Crs.)
69	D	Resi-2BHK	1,112.24	945.51	D-203	Unsold	0.53
70	D	Resi-2BHK	1,182.86	1006.86	D-204	Unsold	0.56
71	C	Resi-2BHK	1,145.07	974.03	C-201	Unsold	0.54
72	C	Resi-2BHK	1,120.86	952.94	C-202	Unsold	0.53
73	C	Resi-2BHK	1,128.71	959.83	C-203	Unsold	0.53
74	C	Resi-2BHK	1,109.23	942.82	C-204	Unsold	0.53
75	C	Resi-2BHK	1,101.26	935.93	C-205	Sold	0.00
76	C	Resi-2BHK	1,145.07	974.03	C-206	Unsold	0.54
77	D	Resi-2BHK	1,212.35	1053.37	D-301	Unsold	0.57
78	D	Resi-2BHK	1,141.85	992.12	D-302	Unsold	0.54
79	D	Resi-2BHK	1,088.24	945.51	D-303	Unsold	0.52
80	D	Resi-2BHK	1,158.85	1006.86	D-304	Unsold	0.55
81	C	Resi-2BHK	1,121.07	974.03	C-301	Unsold	0.53
82	C	Resi-2BHK	1,096.85	952.94	C-302	Unsold	0.52
83	C	Resi-2BHK	1,137.49	959.83	C-303	Unsold	0.54
84	C	Resi-2BHK	1,118.00	942.82	C-304	Unsold	0.53
85	C	Resi-2BHK	1,077.26	935.93	C-305	Sold	0.00
86	C	Resi-2BHK	1,121.07	974.03	C-306	Unsold	0.53
87	C	Resi-2BHK	1,145.07	974.03	C-401	Unsold	0.54
88	C	Resi-2BHK	1,120.86	952.94	C-402	Unsold	0.53
89	C	Resi-2BHK	1,128.71	959.83	C-403	Unsold	0.53
90	C	Resi-2BHK	1,109.23	942.82	C-404	Unsold	0.53
91	C	Resi-2BHK	1,101.26	935.93	C-405	Unsold	0.52
92	C	Resi-2BHK	1,145.07	974.03	C-406	Unsold	0.54
Total			108681.74	93226.79			46.04

Annexure A-1
Receivables of Project Symphonia

Flat No.	Category	Saleable Area (In Sq. Ft.)	Carpet Area (In Sq. Ft.)	Block	Floor	Status (Sold /Booked/Unsold)	Balance Receivables (Rs. In Crs.)
101	3BHK-A	1404	904	A	1	UNSOLD	0.77
102	3BHK-A	1404	904	A	1	UNSOLD	0.77
103	3BHK-A	1404	904	A	1	UNSOLD	0.77
104	3BHK-A	1404	904	A	1	UNSOLD	0.77
105	3BHK-B	1404	901	A	1	UNSOLD	0.77

For Golden Dunes Infotech Pvt. Ltd.
Ankur Panigrahi
Director

Ankur Panigrahi
Director

Ankur Panigrahi
AU Small Finance Bank Limited

GOLDENDUNES HEIGHTS LLP

Ankur Panigrahi
Designated Partner

19-A Dhuleshwar Garden, Ajmer Road, Jaipur-302001

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Kapil Panigrahi

CIN No. L36911RJ1996PLC011381



106	2BHK	1037	655	A	1	UNSOLD	0.57
107	2BHK	1037	655	A	1	UNSOLD	0.57
201	3BHK-A	1404	904	A	2	UNSOLD	0.77
202	3BHK-A	1404	904	A	2	UNSOLD	0.77
203	3BHK-A	1404	904	A	2	UNSOLD	0.77
204	3BHK-A	1404	904	A	2	UNSOLD	0.77
205	3BHK-B	1404	901	A	2	UNSOLD	0.77
206	2BHK	1037	655	A	2	UNSOLD	0.57
207	2BHK	1037	655	A	2	SOLD	0.07
301	3BHK-A	1404	904	A	3	SOLD	0.30
302	3BHK-A	1404	904	A	3	UNSOLD	0.77
303	3BHK-A	1404	904	A	3	UNSOLD	0.77
304	3BHK-A	1404	904	A	3	Booked	0.59
305	3BHK-B	1404	901	A	3	UNSOLD	0.77
306	2BHK	1037	655	A	3	UNSOLD	0.57
307	2BHK	1037	655	A	3	UNSOLD	0.57
401	3BHK-A	1404	904	A	4	UNSOLD	0.77
402	3BHK-A	1404	904	A	4	UNSOLD	0.77
403	3BHK-A	1404	904	A	4	UNSOLD	0.77
404	3BHK-A	1404	904	A	4	Booked	0.51
405	3BHK-B	1404	901	A	4	UNSOLD	0.77
406	2BHK	1037	655	A	4	UNSOLD	0.57
407	2BHK	1037	655	A	4	SOLD	0.47
501	3BHK-A	1404	904	A	5	SOLD	0.45
502	3BHK-A	1404	904	A	5	SOLD	0.38
503	3BHK-A	1404	904	A	5	Booked	0.20
504	3BHK-A	1404	904	A	5	UNSOLD	0.77
505	3BHK-B	1404	901	A	5	UNSOLD	0.77
506	2BHK	1037	655	A	5	UNSOLD	0.57
507	2BHK	1037	655	A	5	UNSOLD	0.57
601	3BHK-A	1404	904	A	6	SOLD	0.42
602	3BHK-A	1404	904	A	6	UNSOLD	0.77
603	3BHK-A	1404	904	A	6	UNSOLD	0.77
604	3BHK-A	1404	904	A	6	Booked	0.72
605	3BHK-B	1404	901	A	6	UNSOLD	0.77
606	2BHK	1037	655	A	6	SOLD	0.31
607	2BHK	1037	655	A	6	UNSOLD	0.57
701	3BHK-A	1404	904	A	7	Booked	0.86
702	3BHK-A	1404	904	A	7	SOLD	0.86
703	3BHK-A	1404	904	A	7	UNSOLD	0.77
704	3BHK-A	1404	904	A	7	SOLD	0.23
705	3BHK-B	1404	901	A	7	UNSOLD	0.77

For Goldendunes Heights in Jaipur Pvt. Ltd.

Amber Panigrahy

Director

Amber Panigrahy

AU Small Finance Bank Limited

19-A Dhuleshwar Garden, Ajmer Road, Jaipur-302001

GOLDENDUNES HEIGHTS LLP

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Amber Panigrahy
Designated Partner

Kyari Panigrahy

CIN No. L36911RJ1996PLC011381



706	2BHK	1037	655	A	7	SOLD	0.29
707	2BHK	1037	655	A	7	SOLD	0.50
801	3BHK-A	1404	904	A	8	Booked	0.86
802	3BHK-A	1404	904	A	8	UNSOLD	0.77
803	3BHK-A	1404	904	A	8	UNSOLD	0.77
804	3BHK-A	1404	904	A	8	SOLD	0.62
805	3BHK-B	1404	901	A	8	UNSOLD	0.77
806	2BHK	1037	655	A	8	SOLD	0.31
807	2BHK	1037	655	A	8	UNSOLD	0.57
901	3BHK-A	1404	904	A	9	Booked	0.14
902	3BHK-A	1404	904	A	9	UNSOLD	0.77
903	3BHK-A	1404	904	A	9	UNSOLD	0.77
904	3BHK-A	1404	904	A	9	SOLD	0.34
905	3BHK-B	1404	901	A	9	UNSOLD	0.77
906	2BHK	1037	655	A	9	UNSOLD	0.57
907	2BHK	1037	655	A	9	UNSOLD	0.57
1001	3BHK-A	1404	904	A	10	SOLD	0.74
1002	3BHK-A	1404	904	A	10	UNSOLD	0.77
1003	3BHK-A	1404	904	A	10	Booked	0.65
1004	3BHK-A	1404	904	A	10	UNSOLD	0.77
1005	3BHK-B	1404	901	A	10	UNSOLD	0.77
1006	2BHK	1037	655	A	10	UNSOLD	0.57
1007	2BHK	1037	655	A	10	UNSOLD	0.57
1101	3BHK-A	1404	904	A	11	UNSOLD	0.77
1102	3BHK-A	1404	904	A	11	UNSOLD	0.77
1103	3BHK-A	1404	904	A	11	UNSOLD	0.77
1104	3BHK-A	1404	904	A	11	SOLD	0.40
1105	3BHK-B	1404	901	A	11	UNSOLD	0.77
1106	2BHK	1037	655	A	11	Booked	0.52
1107	2BHK	1037	655	A	11	UNSOLD	0.57
1201	3BHK-A	1404	904	A	12	Booked	0.43
1202	3BHK-A	1404	904	A	12	SOLD	0.44
1203	3BHK-A	1404	904	A	12	SOLD	0.44
1204	3BHK-A	1404	904	A	12	UNSOLD	0.77
1205	3BHK-B	1404	901	A	12	UNSOLD	0.77
1206	2BHK	1037	655	A	12	SOLD	0.31
1207	2BHK	1037	655	A	12	UNSOLD	0.57
1301	3BHK-A	1404	904	A	13	SOLD	0.44
1302	3BHK-A	1404	904	A	13	SOLD	0.44
1303	3BHK-A	1404	904	A	13	Booked	0.36
1304	3BHK-A	1404	904	A	13	SOLD	0.33
1305	3BHK-B	1404	901	A	13	UNSOLD	0.77

For Golden Dunes Infratech Pvt. Ltd.

Ankur Raney
Director

Ankur Raney
AU Small Finance Bank Limited

19-A Dhuleshwar Garden, Ajmer Road, Jaipur-302001

GOLDENDUNES HEIGHTS LLP

Ankur Raney
Designated Partner

K. J. Raney

CIN No. L36911RJ1996PLC011381



1306	2BHK	1037	655	A	13	Booked	0.41
1307	2BHK	1037	655	A	13	UNSOLD	0.57
1401	3BHK-A	1404	904	A	14	UNSOLD	0.77
1402	3BHK-A	1404	904	A	14	UNSOLD	0.77
1403	3BHK-A	1404	904	A	14	UNSOLD	0.77
1404	3BHK-A	1404	904	A	14	SOLD	0.50
1405	3BHK-B	1404	901	A	14	UNSOLD	0.77
1406	2BHK	1037	655	A	14	UNSOLD	0.57
1407	2BHK	1037	655	A	14	Booked	0.85
1501	3BHK-A	1404	904	A	15	SOLD	0.27
1502	3BHK-A	1404	904	A	15	SOLD	0.27
1503	3BHK-A	1404	904	A	15	SOLD	0.52
1504	3BHK-A	1404	904	A	15	Booked	0.76
1505	3BHK-B	1404	901	A	15	UNSOLD	0.77
1506	2BHK	1037	655	A	15	UNSOLD	0.57
1507	2BHK	1037	655	A	15	UNSOLD	0.57
1601	3BHK-A	1404	904	A	16	UNSOLD	0.77
1602	3BHK-A	1404	904	A	16	Booked	0.76
1603	3BHK-A	1404	904	A	16	Booked	0.41
1604	3BHK-A	1404	904	A	16	SOLD	0.44
1605	3BHK-B	1404	901	A	16	SOLD	0.39
1606	2BHK	1037	655	A	16	UNSOLD	0.57
1607	2BHK	1037	655	A	16	UNSOLD	0.57
1701	3BHK-A	1404	904	A	17	UNSOLD	0.77
1702	3BHK-A	1404	904	A	17	UNSOLD	0.77
1703	3BHK-A	1404	904	A	17	UNSOLD	0.77
1704	3BHK-A	1404	904	A	17	SOLD	0.30
1705	3BHK-B	1404	901	A	17	UNSOLD	0.77
1706	2BHK	1037	655	A	17	SOLD	0.31
1707	2BHK	1037	655	A	17	Booked	0.53
1801	3BHK-A	1404	904	A	18	Booked	0.79
1802	3BHK-A	1404	904	A	18	SOLD	0.31
1803	3BHK-A	1404	904	A	18	SOLD	0.34
1804	3BHK-A	1404	904	A	18	Booked	0.71
1805	3BHK-B	1404	901	A	18	UNSOLD	0.77
1806	2BHK	1037	655	A	18	UNSOLD	0.57
1807	2BHK	1037	655	A	18	Booked	0.59
1901	3BHK-A	1933	904	A	19	UNSOLD	1.06
1902	3BHK-A	1933	904	A	19	UNSOLD	1.06
1903	3BHK-A	1933	904	A	19	SOLD	0.41
1904	3BHK-A	1933	904	A	19	SOLD	1.01
1905	3BHK-B	1933	901	A	19	SOLD	1.01

For Golden Dunes Infra Tech Pvt. Ltd.

Anil Kumar Panigrahi

Anil Kumar Panigrahi

AU Small Finance Bank Limited

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GOLDENDUNES HEIGHTS LLP

Anil Kumar Panigrahi

Page 19 of 32 Designated Partner

Kapil Panigrahi

CIN No. L36911RJ1996PLC011381



1906	2BHK	1406	655	A	19	UNSOLD	0.77
1907	2BHK	1406	655	A	19	UNSOLD	0.77
101	3BHK-A	1404	904	B	1	UNSOLD	0.77
102	3BHK-A	1404	904	B	1	UNSOLD	0.77
103	3BHK-A	1404	904	B	1	UNSOLD	0.77
104	2BHK	1037	655	B	1	UNSOLD	0.57
105	2BHK	1037	655	B	1	UNSOLD	0.57
201	3BHK-A	1404	904	B	2	UNSOLD	0.77
202	3BHK-A	1404	904	B	2	UNSOLD	0.77
203	3BHK-A	1404	904	B	2	UNSOLD	0.77
204	2BHK	1037	655	B	2	UNSOLD	0.57
205	2BHK	1037	655	B	2	UNSOLD	0.57
301	3BHK-A	1404	904	B	3	SOLD	0.30
302	3BHK-A	1404	904	B	3	UNSOLD	0.77
303	3BHK-A	1404	904	B	3	UNSOLD	0.77
304	2BHK	1037	655	B	3	Booked	0.59
305	2BHK	1037	655	B	3	UNSOLD	0.57
401	3BHK-A	1404	904	B	4	UNSOLD	0.77
402	3BHK-A	1404	904	B	4	UNSOLD	0.77
403	3BHK-A	1404	904	B	4	UNSOLD	0.77
404	2BHK	1037	655	B	4	Booked	0.51
405	2BHK	1037	655	B	4	UNSOLD	0.57
501	3BHK-A	1404	904	B	5	SOLD	0.45
502	3BHK-A	1404	904	B	5	SOLD	0.38
503	3BHK-A	1404	904	B	5	Booked	0.20
504	2BHK	1037	655	B	5	UNSOLD	0.57
505	2BHK	1037	655	B	5	UNSOLD	0.57
506	3BHK-C	1301	852	B	5	UNSOLD	0.72
601	3BHK-A	1404	904	B	6	SOLD	0.42
602	3BHK-A	1404	904	B	6	UNSOLD	0.77
603	3BHK-A	1404	904	B	6	UNSOLD	0.77
604	2BHK	1037	655	B	6	Booked	0.72
605	2BHK	1037	655	B	6	UNSOLD	0.57
606	3BHK-C	1301	852	B	6	SOLD	0.31
701	3BHK-A	1404	904	B	7	Booked	0.86
702	3BHK-A	1404	904	B	7	SOLD	0.86
703	3BHK-A	1404	904	B	7	UNSOLD	0.77
704	2BHK	1037	655	B	7	SOLD	0.23
705	2BHK	1037	655	B	7	UNSOLD	0.57
706	3BHK-C	1301	852	B	7	SOLD	0.29
801	3BHK-A	1404	904	B	8	Booked	0.86
802	3BHK-A	1404	904	B	8	UNSOLD	0.77

Fors Golden Dunes Infotech Pvt. Ltd.

Anil Kumar Panigrahi
Director

Anil Kumar Panigrahi
AU Small Finance Bank Limited

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Anil Kumar Panigrahi
Page 20 of 32
Designated Partner

Kamini Panigrahi

CIN No. L36911RJ1996PLC011381



803	3BHK-A	1404	904	B	8	UNSOLD	0.77
804	2BHK	1037	655	B	8	SOLD	0.62
805	2BHK	1037	655	B	8	UNSOLD	0.57
806	3BHK-C	1301	852	B	8	SOLD	0.31
901	3BHK-A	1404	904	B	9	Booked	0.14
902	3BHK-A	1404	904	B	9	UNSOLD	0.77
903	3BHK-A	1404	904	B	9	UNSOLD	0.77
904	2BHK	1037	655	B	9	SOLD	0.34
905	2BHK	1037	655	B	9	UNSOLD	0.57
906	3BHK-C	1301	852	B	9	UNSOLD	0.72
1001	3BHK-A	1404	904	B	10	SOLD	0.74
1002	3BHK-A	1404	904	B	10	UNSOLD	0.77
1003	3BHK-A	1404	904	B	10	Booked	0.65
1004	2BHK	1037	655	B	10	UNSOLD	0.57
1005	2BHK	1037	655	B	10	UNSOLD	0.57
1006	3BHK-C	1301	852	B	10	UNSOLD	0.72
1101	3BHK-A	1404	904	B	11	UNSOLD	0.77
1102	3BHK-A	1404	904	B	11	UNSOLD	0.77
1103	3BHK-A	1404	904	B	11	UNSOLD	0.77
1104	2BHK	1037	655	B	11	SOLD	0.40
1105	2BHK	1037	655	B	11	UNSOLD	0.57
1106	3BHK-C	1301	852	B	11	Booked	0.52
1201	3BHK-A	1404	904	B	12	Booked	0.43
1202	3BHK-A	1404	904	B	12	SOLD	0.44
1203	3BHK-A	1404	904	B	12	SOLD	0.44
1204	2BHK	1037	655	B	12	UNSOLD	0.57
1205	2BHK	1037	655	B	12	UNSOLD	0.57
1206	3BHK-C	1301	852	B	12	SOLD	0.31
1301	3BHK-A	1404	904	B	13	SOLD	0.44
1302	3BHK-A	1404	904	B	13	SOLD	0.44
1303	3BHK-A	1404	904	B	13	Booked	0.36
1304	2BHK	1037	655	B	13	SOLD	0.33
1305	2BHK	1037	655	B	13	UNSOLD	0.57
1306	3BHK-C	1301	852	B	13	Booked	0.41
1401	3BHK-A	1404	904	B	14	UNSOLD	0.77
1402	3BHK-A	1404	904	B	14	UNSOLD	0.77
1403	3BHK-A	1404	904	B	14	UNSOLD	0.77
1404	2BHK	1037	655	B	14	SOLD	0.50
1405	2BHK	1037	655	B	14	UNSOLD	0.57
1406	3BHK-C	1301	852	B	14	UNSOLD	0.72
1501	3BHK-A	1404	904	B	15	SOLD	0.27
1502	3BHK-A	1404	904	B	15	SOLD	0.27

For Golden Dunes Infotech Pvt. Ltd.

Andee Panaji

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Page 21 of 32 Designated Partner

K. Panaji

CIN No. L36911RJ1996PLC011381



1503	3BHK-A	1404	904	B	15	SOLD	0.52
1504	2BHK	1037	655	B	15	Booked	0.76
1505	2BHK	1037	655	B	15	UNSOLD	0.57
1506	3BHK-C	1301	852	B	15	UNSOLD	0.72
1601	3BHK-A	1404	904	B	16	UNSOLD	0.77
1602	3BHK-A	1404	904	B	16	Booked	0.76
1603	3BHK-A	1404	904	B	16	Booked	0.41
1604	2BHK	1037	655	B	16	SOLD	0.44
1605	2BHK	1037	655	B	16	SOLD	0.39
1606	3BHK-C	1301	852	B	16	UNSOLD	0.72
1701	3BHK-A	1404	904	B	17	UNSOLD	0.77
1702	3BHK-A	1404	904	B	17	UNSOLD	0.77
1703	3BHK-A	1404	904	B	17	UNSOLD	0.77
1704	2BHK	1037	655	B	17	SOLD	0.30
1705	2BHK	1037	655	B	17	UNSOLD	0.57
1706	3BHK-C	1301	852	B	17	SOLD	0.31
1801	3BHK-A	1404	904	B	18	Booked	0.79
1802	3BHK-A	1404	904	B	18	SOLD	0.31
1803	3BHK-A	1404	904	B	18	SOLD	0.34
1804	2BHK	1037	655	B	18	Booked	0.71
1805	2BHK	1037	655	B	18	UNSOLD	0.57
1806	3BHK-C	1301	852	B	18	UNSOLD	0.72
1901	3BHK-A	1933	904	B	19	UNSOLD	1.06
1902	3BHK-A	1933	904	B	19	UNSOLD	1.06
1903	3BHK-A	1933	904	B	19	SOLD	0.41
1904	2BHK	1406	655	B	19	SOLD	1.01
1905	2BHK	1406	655	B	19	SOLD	1.01
1906	3BHK-C	1768	852	B	19	UNSOLD	0.97
101	4BHK-B	2712	1686	C	1	UNSOLD	1.49
102	4BHK-A	2655	1627	C	1	UNSOLD	1.46
201	4BHK-B	2712	1686	C	2	UNSOLD	1.49
202	4BHK-A	2655	1627	C	2	UNSOLD	1.46
301	4BHK-B	2712	1686	C	3	SOLD	0.30
302	4BHK-A	2655	1627	C	3	UNSOLD	1.46
401	4BHK-B	2712	1686	C	4	UNSOLD	1.49
402	4BHK-A	2655	1627	C	4	UNSOLD	1.46
501	4BHK-B	2712	1686	C	5	SOLD	0.45
502	4BHK-A	2655	1627	C	5	SOLD	0.38
601	4BHK-B	2712	1686	C	6	SOLD	0.42
602	4BHK-A	2655	1627	C	6	UNSOLD	1.46
701	4BHK-B	2712	1686	C	7	Booked	0.86
702	4BHK-A	2655	1627	C	7	SOLD	0.86

For Golden Dunes Infotech Pvt. Ltd.

Ankur Panjei
Director

Ankur Panjei
AU Small Finance Bank Limited

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Ankur Panjei
Designated Partner

Kapil Panjei

CIN No. L36911RJ1996PLC011381



801	4BHK-B	2712	1686	C	8	Booked	0.86
802	4BHK-A	2655	1627	C	8	UNSOLD	1.46
901	4BHK-B	2712	1686	C	9	Booked	0.14
902	4BHK-A	2655	1627	C	9	UNSOLD	1.46
1001	4BHK-B	2712	1686	C	10	SOLD	0.74
1002	4BHK-A	2655	1627	C	10	UNSOLD	1.46
1101	4BHK-B	2712	1686	C	11	UNSOLD	1.49
1102	4BHK-A	2655	1627	C	11	UNSOLD	1.46
1201	4BHK-B	2712	1686	C	12	Booked	0.43
1202	4BHK-A	2655	1627	C	12	SOLD	0.44
1301	4BHK-B	2712	1686	C	13	SOLD	0.44
1302	4BHK-A	2655	1627	C	13	SOLD	0.44
1401	4BHK-B	2712	1686	C	14	UNSOLD	1.49
1402	4BHK-A	2655	1627	C	14	UNSOLD	1.46
1501	4BHK-B	2712	1686	C	15	SOLD	0.27
1502	4BHK-A	2655	1627	C	15	SOLD	0.27
1601	4BHK-B	2712	1686	C	16	UNSOLD	1.49
1602	4BHK-A	2655	1627	C	16	Booked	0.76
1701	4BHK-B	2712	1686	C	17	UNSOLD	1.49
1702	4BHK-A	2655	1627	C	17	UNSOLD	1.46
1801	4BHK-B	2712	1686	C	18	Booked	0.79
1802	4BHK-A	2655	1627	C	18	SOLD	0.31
1901	4BHK-B	3700	1686	C	19	UNSOLD	2.04
1902	4BHK-A	3638	1627	C	19	UNSOLD	2.00
Total		421854	262858				189.48

Annexure B -Disbursement Schedule

Particulars	No. of Activities	Tower 1 (A&B)	Tower 2 (C&D)	Total (Rs. In Crs.)
Upfront Mobilization	-	-	-	0.25
Upfront Direct Vendor/Creditor's Payment	-	-	-	0.75
Casting of Basement slab	2	1.00	1.00	2.00
Casting of Stilt (Ground) slab	2	0.60	0.60	1.20
Casting of Upper Ground Slab	2	0.60	0.60	1.20
Casting of First Floor Slab	2	0.60	0.60	1.20
Casting of Second Floor Slab	2	0.60	0.60	1.20
Casting of Third Floor Slab	2	0.60	0.60	1.20
Casting of Fourth Floor Slab	2	0.60	0.60	1.20
Brick Work on First 2 resi Floor- Tower 1	1	0.35	0.00	0.35
Brick Work on remaining 3 resi Floor- Tower 1	1	0.35	0.00	0.35
Brick Work on First 2 Resi Floor- Tower 2	1	0.00	0.35	0.35

For Golden Dunes Infotech Pvt. Ltd.
 Director

For Golden Dunes Infotech Pvt. Ltd.

Ankur Panjei
 Director

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

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Ankur Panjei
 Designated Partner

K. J. Panjei

CIN No. L36911RJ1996PLC011381



Brick Work on remaining 3 resi Floor- Tower 2	1	0.00	0.35	0.35
Internal Plaster - first 2 resi floors - Tower 1	1	0.40	0.00	0.40
Internal Plaster - remaining 3 resi floors - Tower 1	1	0.45	0.00	0.45
Internal Plaster - first 2 resi floors - Tower 2	1	0.00	0.40	0.40
Internal Plaster - remaining 3 resi floors - Tower 2	1	0.00	0.45	0.45
External Plaster of Tower 1-Any Two Adjacent Side	1	0.30	0.00	0.30
External Plaster of Tower 1-Any Two Adjacent Side	1	0.30	0.00	0.30
External Plaster of Tower 2-Any Two Adjacent Side	1	0.00	0.30	0.30
External Plaster of Tower 2-Any Two Adjacent Side	1	0.00	0.30	0.30
Flooring- first 2 resi floor- Tower 1	1	0.12	0.00	0.12
Flooring- remaining 3 resi floor- Tower 1	1	0.13	0.00	0.13
Flooring- first 2 resi floor- Tower 2	1	0.00	0.12	0.12
Flooring- remaining 3 resi floor- Tower 2	1	0.00	0.13	0.13
Total				15.00

**Annexure C
Repayment Schedule**

Month	Principal O\&s at Beginning	Interest Payment PM	Principal Payment	Maximum Payment PM	Principal O\&s at End
43	150000000	1849315	5000000	6849315	145000000
44	145000000	1787671	5000000	6787671	140000000
45	140000000	1726027	5000000	6726027	135000000
46	135000000	1664384	5000000	6664384	130000000
47	130000000	1602740	5000000	6602740	125000000
48	125000000	1541096	5000000	6541096	120000000
49	120000000	1479452	5000000	6479452	115000000
50	115000000	1417808	5000000	6417808	110000000
51	110000000	1356164	5000000	6356164	105000000
52	105000000	1294521	5000000	6294521	100000000
53	100000000	1232877	5000000	6232877	95000000
54	95000000	1171233	5000000	6171233	90000000
55	90000000	1109589	5000000	6109589	85000000
56	85000000	1047945	5000000	6047945	80000000
57	80000000	986301	5000000	5986301	75000000
58	75000000	924658	5000000	5924658	70000000

For Golden Dunes Infra Tech Pvt. Ltd.
Director

For Golden Dunes Infra Tech Pvt. Ltd.

Anil Kumar Panje
Director

Anil Kumar Panje
AU Small Finance Bank Limited

19-A Dhuleshwar Garden, Ajmer Road, Jaipur-302001

GOLDENDUNES HEIGHTS LLP

Page 24 of *Anil Kumar Panje*
Designated Partner

Kajal Singh



Month	Principal O\`s at Beginning	Interest Payment PM	Principal Payment	Maximum Payment PM	Principal O\`s at End
59	7000000	863014	500000	5863014	6500000
60	6500000	801370	500000	5801370	6000000
61	6000000	739726	500000	5739726	5500000
62	5500000	678082	500000	5678082	5000000
63	5000000	616438	500000	5616438	4500000
64	4500000	554795	500000	5554795	4000000
65	4000000	493151	500000	5493151	3500000
66	3500000	431507	500000	5431507	3000000
67	3000000	369863	500000	5369863	2500000
68	2500000	308219	500000	5308219	2000000
69	2000000	246575	500000	5246575	1500000
70	1500000	184932	500000	5184932	1000000
71	1000000	123288	500000	5123288	500000
72	500000	61644	500000	5061644	0

Note:

1. The schedule of repayment (EMR) is based on sanctioned facility of the loan, repayment through EMR shall be based on outstanding principal post completion of interest payment period and interest thereon will undergo change consequently.
2. The amount of monthly interest considered in repayment plan is based on current applicable rate of interest, which will undergo change consequent to reset of the benchmark rate or increase in the spread (if any) in account as per terms of the sanction.

For Golden Dunes Infotech Pvt. Ltd.

Director

GOLDENDUNES HEIGHTS LLP

Designated Partner



Annexure- D

(Example of SMA, NPA Classification and NPA Classification and NPA Upgradation)

1. IRAC Circular Refer Para No. 2.1.2 (i) - interest and/ or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan

Example Description - SMA and NPA Classification of Term Loan Cases based on overdue date.

Example Detail: If due date of a loan account is March 31, 2021, and complete dues are not received before the lending institution runs the day-end process on this date, the date of overdue shall be March 31, 2021. If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day-end process on April 30, 2021 i.e., upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2021. Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30, 2021 and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 29, 2021. This is further elaborated as below mentioned table:

Date	DPD	Classification
31-Mar-21 (Due Date)	1	SMA-0
30-Apr-21	31	SMA-1
30-May-21	61	SMA-2
29-Jun-21	91	NPA

IRAC Circular Refer Para No. 4.2.5 - If arrears of interest and principal are paid by the borrower in the case of loan accounts classified as NPAs, the account should no longer be treated as nonperforming and may be classified as 'standard' accounts.

Example Description - Upgradation of NPA Account: loan accounts classified as NPAs may be upgraded as 'standard' asset only if entire arrears of interest and principal are paid by the borrower

Date	Due Amount	DPD	Classification
31-Mar-21 (Due Date)	10000	1	SMA-0
30-Apr-21	10000	31	SMA-1
30-May-21		61	SMA-2
31-May-21	10000		
29-Jun-21		91	NPA
30-Jun-21	10000		
01-Jul-21			Upgradation*

*Upgradation of Account to standard category can be done after total pending due of Rs. 40000 is received from borrower by the Bank

For Golden Dunes Infrotech Pvt. Ltd.

Andee Parejo
Director

Director

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Andee Parejo
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Kapil Jain
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2. IRAC Circular Refer Para No. 2.1.2 (ii) - the account remains 'out of order' as indicated at paragraph 2.2 below, in respect of an Overdraft/Cash Credit (OD/CC)

Para No. 2.2 (Part 1) - An account should be treated as 'out of order' if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power for 90 days.

Example Description - SMA and NPA Classification on Revolving Facility like Cash Credit / Overdue cases based on Out of Order (Part 1).

Example: If outstanding balance is in excess of sanctioned limit/drawing power of a revolving facility like cash credit / overdraft account is March 31, 2021, and amount are not received before the lending institution runs the day-end process for this date, the date of overdue shall be March 31, 2021. If it continues to remain excess of sanctioned limit/drawing power, then this account shall get tagged as SMA-1 upon running day-end process on April 30, 2021 i.e. upon completion of 30 days of being continuously in excess of sanctioned limit/drawing power. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2021. Similarly, if the account continues to remain in excess of sanctioned limit/drawing power, it shall get tagged as SMA-2 upon running day-end process on May 30, 2021 and if continues to remain in excess of sanctioned limit/drawing power further, it shall get classified as NPA upon running day-end process on June 29, 2021. This is further elaborated as below mentioned table:

Date	DPD	Classification
31-Mar-21 (Outstanding Balance is Excess of Sanction Limit / Drawing Power*)	1	
30-Apr-21	31	SMA-1
30-May-21	61	SMA-2
29-Jun-21	91	NPA

*Outstanding Balance can be treated in Excess of Sanctioned Limit / Drawing Power if any Revolving facility (i.e. Overdraft / Cash Credit) Limit provide by bank is Rs. 1 Lacs and Utilization of customer is more than Rs. 1 Lacs

IRAC Circular Refer Para No. 4.2.5 - If arrears of interest and principal are paid by the borrower in the case of loan accounts classified as NPAs, the account should no longer be treated as nonperforming and may be classified as 'standard' accounts.

Example Description - Upgradation of NPA Account: loan accounts classified as NPAs may be upgraded as 'standard' asset only if entire arrears of interest and principal are paid by the borrower and all the excess amount of limit sanctioned to borrower is also paid.* Outstanding Balance can be treated in Excess of Sanctioned Limit / Drawing Power if any Revolving facility (i.e. Overdraft / Cash Credit) Limit provide by bank is Rs. 1 Lacs and Utilization of customer is more than Rs. 1 Lacs (say Rs. 1,10,000)

Date	DPD	Classification
31-Mar-21 (Outstanding Balance is Excess of Sanction Limit / Drawing Power*)	1	
30-Apr-21	31	SMA-1
30-May-21	61	SMA-2
29-Jun-21	91	NPA

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30-Jun-21	Upgrade**
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**Upgradation of Account to standard is Possible after excess amount of limit is received from borrower of Rs.10,000 and entire arrears of interest and principal are paid by the borrower

3. IRAC Circular Refer Para No. 2.1.2 (ii) - the account remains 'out of order', in respect of an Overdraft/Cash Credit (OD/CC)

Circular refer Para No. 6 (ii) - An account should be treated as 'out of order', the outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but there are no credits continuously for 90 days, or the outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but credits are not enough to cover the interest debited during the previous 90 days period.

Example Description - NPA Classification on Revolving Facility like Cash Credit / Overdue cases based on Out of Order.

Example: If Prior 90 Days Interest charged/debited in revolving facility like cash credit / overdraft account is more than credit received on account then it shall get classified as NPA upon running day-end process as on Date. The same is explain as below mention table:

Date	Transaction Detail	Amount	Classification
01-Jan-21	Customer Use the Limit of Cash Credit / Overdraft Account	100000	
31-Jan-21	Debit Interest	1500	
15-Feb-21	Customer paid the amount	2000	
28-Feb-21	Debit Interest	1500	
31-Mar-21	Debit Interest	1700	NPA**

* NPA is classified due to Interest Charged in last 90 Days is Rs. 4700 (i.e. 1500 + 1500 + 1700) and Credit are received only is Rs. 2000. which is less than the interest charged.

IRAC Circular Refer Para No. 4.2.5 - If arrears of interest and principal are paid by the borrower in the case of loan accounts classified as NPAs, the account should no longer be treated as nonperforming and may be classified as 'standard' accounts.

Example Description - Upgradation of NPA Account: loan accounts classified as NPAs may be upgraded as 'standard' asset only if entire arrears of interest and principal are paid by the borrower and last 90 Days' interest should be less than credit received during the same period.

Date	Transaction Detail	Amount	Classification
01-Jan-21	Customer Use the Limit of Cash Credit / Overdraft Account	100000	
31-Jan-21	Debit Interest	1500	
15-Feb-21	Customer paid the amount	2000	
28-Feb-21	Debit Interest	1500	
31-Mar-21	Debit Interest	1700	NPA*

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30-Apr-21	Debit Interest	1750	
10-May-21			Upgrade**

* NPA is classified due to Interest Charged in last 90 Days is Rs. 4700 (i.e. 1500 + 1500 + 1700) and Credit are received only is Rs. 2000. which is less than the interest charged

**Upgradation of Account to standard can be done after Last 90 Days Interest charged are less than credit received, and all interest arrears is recovered i.e. Interest Charges is Rs. 6450 (i.e. 1500+1500+1700+1750) and Credit is Rs. 2000. However, borrower need to pay Rs. 4450 (i.e. 6450 - 2000)

4. IRAC Circular Reference Para No. 4.2.4 (a & b) - Accounts with temporary deficiencies Para No. 4.2.4 (a) - Banks should ensure that drawings in the working capital accounts are covered by the adequacy of current assets, since current assets are first appropriated in times of distress. Drawing power is required to be arrived at based on the stock statement which is current. However, considering the difficulties of large borrowers, stock statements relied upon by the banks for determining drawing power should not be older than three months. The outstanding in the account based on drawing power calculated from stock statements older than three months, would be deemed as irregular.

Para No. 4.2.4 (b) - A working capital borrowable account will become NPA if such irregular drawings are permitted in the account for a continuous period of 90 days even though the unit may be working or the borrower's financial position is satisfactory.

Example Description - NPA Classification on Cash Credit account based on Stock Statement is not Updated Example: If Stock statement is received of a cash credit account as on March 31, 2021, and further updated stock statement is not received . It shall get classified as NPA upon running day-end process on September 27, 2021. The same is explained in below mention table:

Date	Classification
31-Mar-21 (Stock Statement Received)	
27-Sep-21	NPA

IRAC Circular Refer Para No. 4.2.5 - If arrears of interest and principal are paid by the borrower in the case of loan accounts classified as NPAs, the account should no longer be treated as nonperforming and may be classified as 'standard' accounts.

Example Description - Upgradation of NPA Account: loan accounts classified as NPAs may be upgraded as 'standard' asset only if entire arrears of interest and principal are paid by the borrower and received updated stock statement (i.e. Stock Statement Date should be between last 179 days)

Date	Classification
31-Mar-21 (Stock Statement Received)	
27-Sep-21	NPA
25-Oct-21	Upgrade*

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*Upgradation of Account to standard is Possible after receiving updated stock statement (The Date of Stock Statement between 29-4-2021 to 25-10-2021) and entire arrears of interest and principal are paid by the borrower.

5. IRAC Circular Reference Para No. 4.2.4 (c) - Accounts with temporary deficiencies Para No. 4.2.4 (c) - Regular and ad hoc credit limits need to be reviewed/ regularized not later than three months from the due date/date of ad hoc sanction. In case of constraints such as non-availability of financial statements and other data from the borrowers, the branch should furnish evidence to show that renewal/ review of credit limits is already on and would be completed soon. In any case, delay beyond six months is not considered desirable as a general discipline. Hence, an account where the regular/ ad hoc credit limits have not been reviewed/ renewed within 180 days from the due date/ date of ad hoc sanction will be treated as NPA.

Example Description - NPA Classification on Revolving facility based on renewal is not to be reviewed.

Example: If Renewal is due of a revolving facility account as on March 31, 2021, and further renewal of account is not done. It shall get classified as NPA upon running day-end process on September 27, 2021. It is further explained in below mention table:

Date	Classification
31-Mar-21 (Renewal Due Date)	
27-Sep-21	NPA

IRAC Circular Refer Para No. 4.2.5 - If arrears of interest and principal are paid by the borrower in the case of loan accounts classified as NPAs, the account should no longer be treated as nonperforming and may be classified as 'standard' accounts.

Example Description - Upgradation of NPA Account: loan accounts classified as NPAs may be upgraded as 'standard' asset only if entire arrears of interest and principal are paid by the borrower and updated renewal done (i.e. Renewal Date should be between last 179 days)

Date	Classification
31-Mar-21 (Renewal Due Date)	
27-Sep-21	NPA
25-Oct-21	Upgrade*

*Upgradation of Accounts to standard can be done post renewal (The Date of Renewal between 29-4-2021 to 25-10-2021) and after entire arrears of interest and principal are paid.

6. IRAC Circular Reference Para No. 4.2.19.2 - A credit card account will be treated as non-performing asset if the minimum amount due, as mentioned in the statement, is not paid fully within 90 days from the payment due date mentioned in the statement.

Example Description - NPA Classification on credit card.

Example Detail: If there is Minimum Amount due (MAD) of a credit card account as on March 31, 2021, and MAD are not received before the lending institution runs the day-end process for this date, the date of overdue shall be March 31, 2021. If it continues to remain overdue, then this account shall get tagged

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as SMA-1 upon running day-end process on April 30, 2021 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2021.

Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30, 2021 and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 29, 2021. It is further elaborated in below mention table:

Date	Reporting Date MAD Amount	DPD	Classification
31-Mar-21 (MAD Due Date)		1	
30-Apr-21	2000	31	SMA-1
30-May-21	3000	61	SMA-2
29-Jun-21	4000	91	NPA

IRAC Circular Refer Para No. 4.2.5 - If arrears of interest and principal are paid by the borrower in the case of loan accounts classified as NPAs, the account should no longer be treated as nonperforming and may be classified as 'standard' accounts.

Example Description - Upgradation of NPA Account: loan accounts classified as NPAs may be upgraded as 'standard' asset only if entire arrears (MAD amount) of interest and principal are paid by the borrower.

Date	Reporting Date MAD Amount	DPD	Classification
31-Mar-21 (MAD Due Date)		1	
30-Apr-21	2000	31	SMA-1
30-May-21	3000	61	SMA-2
29-Jun-21	4000	91	NPA
30-Jun-21	4000		Upgradation*

*Upgradation of Account to standard is Possible after total pending MAD due of Rs. 4000 is received from borrower

7. **IRAC Circular Reference Para No. 4.2.7 (c) - Asset Classification to be borrower-wise and not facility-wise**
Para No. 4.2.7.1 -It is difficult to envisage a situation when only one facility to a borrower/one investment in any of the securities issued by the borrower becomes a problem credit/investment and not others. Therefore, all the facilities granted by a bank to a borrower and investment in all the securities issued by the borrower will have to be treated as NPA/NPI and not the particular facility/investment or part thereof which has become irregular.

Example Description - NPA Classification on based on borrower wise and not facility wise.

Example: If any Facility of customer is classified as NPA upon running day-end process as on date, all the facility of the customer need to be classified NPA upon same day. It is further explained as below mention table:

Customer ID	Facility Name	Date	NPA Reason
A	Term Loan 1	29-Jun-21	NPA Classified as per above Example

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A	Term Loan 2	29-Jun-21	NPA Classified Due to Customer A Term Loan 1 is classified NPA
A	Cash Credit / Overdraft	29-Jun-21	

IRAC Circular Refer Para No. 4.2.5 - If arrears of interest and principal are paid by the borrower in the case of loan accounts classified as NPAs, the account should no longer be treated as nonperforming and may be classified as 'standard' accounts.

Example Description -Upgradation of NPA Account: loan accounts classified as NPAs may be upgraded if arrears of interest and principal are repaid in all the facilities of the borrower

Customer ID	Facility Name	Date	NPA Reason
A	Term Loan 1	29-Jun-21	NPA Classified as per above Example
A	Term Loan 2	29-Jun-21	NPA Classified Due to Customer A Term Loan 1 is classified NPA
A	Cash Credit / Overdraft	29-Jun-21	
A	Term Loan 1	15-Jul-21	Upgrade*
A	Term Loan 2	15-Jul-21	
A	Cash Credit / Overdraft	15-Jul-21	

*Upgradation of Borrower's accounts to standard can be done if arrears of interest and principal are repaid in all the facilities of the borrower

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