pnb Housing Finance Limited
Ghar Ki Baat

01.09.2017

Ref: PNBHF / CCB - 10 / 2017-18 / Suncity Gurgaon

M/s. Essel Housing Projects Private Limited
Suncity Business Tower
Second Floor, Golf Course Road, Sector-54
Gurgaon -122002, Haryana

Re: Construction Finance Loan of INR 170 crore to M/s. Essel Housing Projects Private Limited against Project "Platinum Towers" located in Gurgaon.

This is with reference to the loan application of the captioned proposal. We are pleased to inform you that Construction Finance loan of INR 170 crore is sanctioned, subject to the following terms & conditions:

Borrower	Essel Housing Projects Private Limited (EHP)
Co-borrowers	• Suncity Projects Private Limited (SPPL) • Mr. Laxmi Narain Goel • Mr. Subhash Chander Aggarwal
Obligors	Suncity Buildcon Private Limited (SBP) along with Land Owning Entities, as follows: Land Owning Entities: 1. Aparajita Realtors Private Limited 2. Aparajita Buildcon Private Limited 3. Sharad Farms & Holdings Private Limited 4. Badrivishal Estates Private Limited 5. Girdhar Buildwell Private Limited 6. Girdhar Projects Private Limited 7. Girdhar Realtors Private Limited 8. Govardhan Buildwell Private Limited 9. Govardhan Projects Private Limited 10. Harihar Buildcon Private Limited 11. Harihar Buildwell Private Limited 12. Harihar Buildtech Private Limited 13. Harihar Colonizers Private Limited 14. Harihar Projects Private Limited 15. Harihar Properties Private Limited 16. Harihar Realtors Private Limited 17. Harihar Developers & Promoters Private Limited 18. Mridul Realtors Private Limited 19. Pitamber Projects Private Limited 20. Pushpak Colonizers Private Limited 21. Pushpak Realtors Private Limited 22. Shivshambhu Constructions Private Limited 23. Shivshambhu Realtors Private Limited 24. Suncity Hi-Tech Buildcon Private Limited 25. Suryanchal Colonisers Private Limited 26. Suryanchal Builders Private Limited 27. Suryanchal Projects Private Limited 28. Suryaprabha Buildwell Private Limited

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PNB HOUSING FINANCE LTD. K.G. Marg Antriksh

	29. Ujjwal Buildwell Private Limited 30. Ujjwal Colonizers Private Limited 31. Satkartar Realtors Private Limited 32. Shyamli Projects Private Limited 33. Sonika Properties Private Ltd 34. Jyotima Colonizers Private Limited 35. Ashwamedha Colonizers Pvt Ltd 36. Dipesh Realtors Private Limited 37. Varadraj Buildwell Private Limited 38. Bansiwala Realtors Private Limited 39. T.A.Buildcon Private Limited. 40. Mahaketu Realtors Private Limited 41. Samdarshi Promoters & Developers Private Limited 42. Nachiketa Projects Private Limited
Project Address	Project "Platinum Towers" located on land area measuring about 5.57 acres comprised in Rect. No. 18, Killa No. 20,21, Rect No. 35, Killa No. 2/2, 9, Rect No. 18, Killa No.8/2, Rect. No. 18, Killa No. 18/1, 23/2, situated at Village- Sukhrali, Distt. Gurgaon.
Loan Type	Construction Finance.
Loan Amount	**INR 170 crore** Part A: INR 10 crore Part B: INR 140 crore Part C: INR 20 crore
Purpose of Loan	• INR 150 crore (Part A and Part B) to be used for development costs of Project "Platinum Towers." • INR 20 crore (Part C) to be used for providing comfort letter to financial institution on behalf of EHP or license holding entities of Project "Platinum Towers", which will be further used to issue bank guarantee to government authorities for regulatory costs.
Tenure	60 months (with principal moratorium of 30 months)
Rate of Interest	11.50% p.a. floating rate of interest linked to PNBHFR; interest to be calculated on monthly rest basis.
Login Fees	0.25% of loan amount sanctioned + GST as applicable.
Processing Fees	0.25% of loan amount sanctioned + GST as applicable.
Repayment	Equal monthly principal instalments of INR 5 crore, after principal moratorium period of 30 months for INR 150 crore facility (Part A and Part B). • The repayment to be made from Escrow Account. The receipts should include balance payments receivable from sold units prior to the proposed loan with PNBHFL. Interest to be served on monthly basis. • PNBHFL can review the cash flows and may accelerate/modify the repayment schedule.

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Security	• Part A will be secured by Registered Mortgage of project "Platinum Towers," land and structure thereon (developer's share). • Part B & C will be secured by Equitable Mortgage of the developer's share on part of project "Platinum Towers" located on land admeasuring approximately 1.59 acres. The Security for all three parts shall be common and cross-collateralized through a contractual covenant in the loan agreement and by of hypothecation of the entire receivables from the developer's share of the project "Platinum Towers" for all Part A, B and C. (Security coverage of minimum 1.50 times of loan outstanding to be maintained during the currency of loan in relation to Project "Platinum Towers"). • Hypothecation of developer's share of receivables of the project "Platinum Towers". (Receivables coverage net of project expenses to be maintained at 1.50 times of outstanding loan). • DSRA equivalent to minimum 1 months' of interest obligation. • First charge on Escrow account and DSRA account. • Security for INR 315 crore facility provided by PNBHFL (as per PNBHF / CCB - 10 / 2017-18 / Suncity Rohtak) shall be extended towards outstanding loan amounts, to the extent of portion of Project "Suncity Rohtak Township" not covered under RERA guidelines, pursuant to receipt or application of completion certificate. • Registration of charge with ROC. • Registration of Charge with Central Registry (CERSAI).
Additional Interest	Additional Interest at 2% per month on delayed interest and principal instalments (Calculated from due date up to the date of payment).
Prepayment Charges	The minimum pre-payment charge will be at 2% of the loan outstanding as on the date of pre-payment and shall be levied in case of migration of the loan to another institution. There will be no prepayment charges for repayment of loan through own sources and/or cash flows from the Project "Platinum Towers."
Pre disbursement conditions	• Clear, Marketable, Unencumbered title to the property offered as security. • None of the Borrower, Co-Borrower or Obligor should be in default, particularly under the Companies Act, 2013 • Charge to be recorded with the registrar of the companies in relation to the property offered as security by the Obligors and the Borrowers • Deposit the processing fee and the login fee • Enforceability certificate from the appointed law firm/Internal legal counsel. • All loan documents shall be vetted by an empaneled advocate/ Internal Legal Counsel before release of loan amount at Borrower's cost. • Requisite Building Plan Approvals & all other Statutory Approvals required for commencement and development of the Project to be in place for 31,000

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	square meters (developer's area), except Environment Approval. • Board resolution of EHP and SPPL to avail the loan from PNBHFL, to create security and authorizing one of the directors to execute loan documents. • Verification of Project "Platinum Towers" by an Independent Chartered Accountant for: o The amount spent in the Project; o Means of Finance of the amount spent; o Bookings made in the Project; • Compliances required under Government rules for the borrowings by a limited company. • Affidavit cum undertaking from the promoters that EHP and SPPL shall not violate the sanction plan approved by Competent Authority and that the construction shall be strictly as per Sanction Plan. • Net Worth Certificate of the promoters, certified by the practicing Chartered Accountant. • Provisional financials of EHP and SPPL for twelve months ending 31st March 2017 to be certified by management of the respective companies. • 36 Post-dated cheques from EHP towards debt obligation; to be replenished 3 months before these are exhausted; beside one cheque of total loan amount from SPPL and EHP. All the cheques to be signed by the promoters.
Disbursement	PNBHFL shall disburse the loan in tranches as per disbursement schedule *(annexure 1)*.
Other Conditions	• EHP will, at a minimum, adhere to the projections in the Sales Plan and Cash Flow Plan agreed with PNBHFL for inventory sale, collections, project construction and minimum sales price. • Quarterly progress report along with sales, collection and inventory report to be submitted as per PNBHFL format within 30 days from end of the quarter. • PNBHFL reserves the right to appoint Security Trustee and the expenses have to be borne by the Applicant Company. • PNBHFL's name should be displayed at conspicuous parts of the site mentioning that the project is financed by PNBHFL. • Extension of Security of the project at Rohtak to be perfected within 45 days from the date of disbursement. • CA Certificate to be submitted within a period of 45 days for utilization of funds at each stage of disbursement. • Quarterly report on cost and means of finance deployed on the project "Platinum Towers" certified by an independent Chartered Accountant to be submitted within 30 days from the end of quarter. • Submission of the revised approved plans (if any) to PNBHFL within 30 days from the date of approval. • EHP and SPPL to ensure that the project is launched for new sales by July 2018. • Project receivables from sold & unsold units are to be deposited in a RERA Collection Master Account. From RERA Collection Master Account, 70% collections shall be deposited into RERA Collection Master Account and the

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balance 30% into the PNBHFL Escrow Account. Any withdrawal from the RERA Collection Master Account shall be transferred to the PNBHFL Escrow Account only. The receivables deposited into the PNBHFL Escrow Account will be utilized towards project expenses and repayment of the proposed loan. Same should be in compliance with RERA Act and notifications. The account shall be monitored by PNBHFL.

- The threshold limit for the developer for withdrawal from Escrow account towards project costs will be INR 375 crore (includes customer advances and PNBHFL loan funds).
- In case of any monies deposited by the buyer in any account other than the designated account, EHP will transfer those monies to designated accounts within 7 days.
- Project receivables routed through PNBHFL Escrow Account will be shared in the following manner between PNBHFL and EHP: Interest benefit for the principal repaid shall be given on a monthly basis. Post moratorium, equal monthly principal instalment due may be recalculated on the basis of loan outstanding at the commencement of repayment as per schedule at the discretion of PNBHFL.

Distribution of cash receivables	From date of disbursement up to December-2019	From January-2020 up to closure of loan
PNBHFL	15%	30%
EHP	85%	70%

Note: The escrow sharing percentages are subject to modification as per final RERA Act guidelines applicable in the state.

- The funds accruing to PNBHFL will be used towards principal repayment, while funds accruing to EHP will used towards project costs of "Platinum Towers."
- Standing instructions shall be issued to PNBHFL Escrow account agent for remittance of funds in the sharing ratio to EHP / PNBHFL's respective current accounts.
- The receivables remitted to the current account of the borrower shall be utilized in the following priority and preference –
  a) For the replenishment of DSRA, in case of any shortfall
  b) shortfall in any interest payments
  c) shortfall in scheduled principal payments
  d) towards costs of Project "Platinum Towers."
  e) Surplus, if any, for mandatory prepayment of PNBHFL facility.
- The receivables remitted to PNBHFL's current account shall be utilized towards interest servicing, principal repayment (including mandatory prepayment) of the proposed loan.
- EHP to submit request for NOC in case of any new sales booking in the project, and NOC for sale of units of the project "Platinum Towers" will be

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issued by PNBHFL subject to maintaining requisite security cover of the total loan amount outstanding.

- PNBHFL may charge towards NOC issuance to be adjusted towards principal repayment in order to maintain security coverage.
- EHP should adhere to minimum sale price as per Sales Plan, for sale of units. In case of sale below the stated price, EHP will have to deposit deficit amount in Escrow Account, before the issuance of NOC.
- PNBHFL may at its sole discretion trigger forced sale of unsold mortgaged units in project "Platinum Towers" in the event of default of PNBHFL's debt obligations for any two consecutive months and non-achievement of Business Plan of the project by less than 30% of projections in any two consecutive quarters during PNBHFL's loan tenure.

- HFC / Bankers are to be informed about PNBHFL's charge on the said project in case any TPA has been already signed by the developer for individual housing finance availed by the prospective buyers. EHP to ensure that all the cases which have been financed by other lending institutions, the remaining consideration are to be routed through designated accounts (RERA Master Collection Account and PNBHFL Escrow Account after the project is complete) only. EHP to maintain proper records of the same and submit report on quarterly basis.
- EHP will inform all the buyers of units sold/to be sold suitably that the amount towards demand raised has to be deposited in the designated accounts.
- Conveyance/release by way of NOC of the units mortgaged to PNBHFL shall be effected only after the fulfilment of NOC condition.
- Builder buyer agreement shall capture mortgage of project by PNBHFL.
- PNBHFL reserves the right to sell units individually & severally in the event of default.
- For providing Letter of Comfort in Part C of the Facility, the bank as well as purpose of the guarantee shall be agreeable to PNBHFL.
- EHP to disclose in the Pamphlets/ Brochures/ Buyer Agreement/ to publish in advertisement that the project land is mortgaged to PNBHFL.
- EHP will actively promote individual home loans of PNBHFL for its customers.
- In case of any liability that arises due to legal dispute with 'The Indian Airlines Pilots Co-operative House Building Society Limited' shall be borne by the promoters, without any recourse to project cash flows.
- All the assets charged to PNBHFL have to be fully insured against all risks during the currency of PNBHFL's loan. At your instructions, PNBHFL agrees to release part of disbursement towards insurance premium (towards Construction All Risk (CAR), as a part of the cost of the project from the loan amount sanctioned.

Undertaking from the Borrower:

- That any time & cost overrun / shortfall in this project to be borne by EHP and the promoters.

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	○ That the funds brought in by promoters/shareholders in the form of Capital in the project will be maintained during the currency of PNBHFL loan, nor any dividend/interest be paid on it. ○ That there will not be any significant change (leading to change in control from promoters' family) in shareholding structure of EHP and SPPL, without prior permission from PNBHFL. ○ That EHP will not incur any further indebtedness in the form of raising debt or providing guarantees for loan by any other person/entity, without prior written intimation to PNBHFL. ○ That during the currency of PNBHFL loan neither any liability nor any third party interest would be created by them in respect of the properties provided as security to PNBHFL. ○ That PNBHFL's loan will not be used for any unauthorized construction / development on the project site. ○ Project Receipts of "Platinum Towers" shall be utilised only for project "Platinum Towers" and PNBHFL's debt obligations. ○ EHP will comply with the provisions of RERA Act, wherever applicable. ○ That the, units already sold and to be sold of the project "Platinum Towers" shall not be bought back by EHP. ○ EHP will not introduce or operate any marketing/sales scheme that is detrimental to the interest of PNBHFL. ○ EHP and its promoters shall indemnity PNBHFL in relation to the on-going and future litigation on the project "Platinum Towers".
Validity of the offer	90 days from issue of sanction letter.

General Terms & Conditions:

A. SPPL will maintain debt to equity at less than 1.5 times during PNBHFL loan tenure. Also, PNBHFL's prior permission to be obtained if group level debt-equity is exceeding 1.5 times.

B. Cross Default Clause: In case the borrower / allied concerns/ promoters default in respect of any other loan availed from PNBHFL, then the account shall be considered in default and same is to be placed on alert/caution by doing close monitoring.

C. Material/Adverse Change Clause: If there is any material/adverse change with regard to diversification by the borrower in to some other business/unrelated activity or diversion of fund/change in management etc. prior permission is to be obtained from PNBHFL.

D. Suitable undertaking from the borrower / guarantor / holding company that no suit has been filed by any bank/financial institution against them or any of firm/companies in which they are partners/directors/guarantors. Further, no account of the Borrower Company/ group companies has been declared NPA/settled by giving rebate/OTS by any bank/FI. It is also to be ensured that none of the above persons are in of the caution/defaulter list.

E. The borrower would keep PNBHFL informed of the happening of the event likely to have substantial effect on the profit/business or circumstances adversely affecting the financial position of the company, its subsidiaries/ group companies/companies in which it has invested, including any action taken by creditors against the said companies, legally or otherwise.

F. PNBHFL's official or other authorized person of PNBHFL shall be permitted to visit the site

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and carry out any inspection / or examine the books of account till the currency of the loan.

G. PNBHFL has the right to alter or modify any condition or stipulate fresh condition under intimation to company.

H. EHP will comply for adherence of National Building Code (NBC) specifications; formulated by Bureau of Indian Standards.

I. PNBHFL may at its sole discretion disclose any information to any institution(s) in connection with the credit facilities granted to the borrower.

J. During the currency of the loan, the borrower shall not, without the prior permission in writing:
   1. Effect any change in their capital structure, which may affect PNBHFL's interest adversely.
   2. Formulate any scheme of amalgamation or reconstruction.
   3. Undertake guarantee obligations on behalf of any other borrower/organization other than wholly owned subsidiary companies or associate companies.
   4. Declare dividends for any year, if the account of the borrowing company with PNBHFL is running irregular or if the company is in losses.
   5. Sell, assign, mortgage, alienate or otherwise dispose or any of the assets of the borrowing company charged to PNBHFL.
   6. Enter into any contractual obligation of a long-term nature affecting SPPL / EHP financially to a significant extent.
   7. Undertake any activity other than those indicated in the object clause of the Memorandum & Articles of Association.
   8. Permit any transfer of the controlling interest or make any drastic change in the managements set up.
   9. Divert / utilize our funds to other sister /associate /group concern.

K. In case the borrower commits default in the repayment of loan/advance or in the payment of Interest thereon or any of the agreed instalments of the loan on due date; PNBHFL, CIBIL and/or NHB/Reserve Bank of India will have an unqualified right to disclose or publish the names of the borrowing entity and its directors as defaulters in such manner and through such medium as the company/RBI/NHB in their absolute discretion may think fit.

L. Audited financials of the company has to be submitted within six months of completion for each financial year.

Kindly sign the duplicate copy of this letter in token of your acceptance and return the same along with demand draft/ cheque towards the upfront fee. Any other terms and conditions not included in this sanction letter but contained in the loan agreement shall be treated as part of this sanction.

We look forward to your acceptance of this offer in order to expedite the conclusion of this transaction and disbursement hereunder. Please contact us to complete the loan documentation for disbursement of the loan.

For ESSEL HOUSING PROJECTS PVT. LTD.

For **PNB Housing Finance Limited**

DIRECTOR/AUTHORISED SIGNATORY

Authorized Signatory

We, **M/s. Essel Housing Projects Private Limited,** hereby confirm and accept the terms & conditions herein written:

_____
Authorized Signatory

Date:

We, **M/s. Suncity Buildcon Private Limited,** hereby confirm and accept the terms & conditions herein written:

_____
Authorized Signatory

Date:

We, **M/s. Suncity Projects Private Limited,** hereby confirm and accept the terms & conditions herein written:

_____
Authorized Signatory

Date:

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Annexures:

1. Disbursement Plan
2. Sales Plan
3. Cash Flow Plan

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Disbursement Plan

Annexure 1

Particulars	Quarter ending (tentative)	Disbursal amount (INR in crore)	Pre-disbursement condition	Purpose
Tranche 1	Sep-17	20	Building plan approvals for 31,000 square meters of Developer's area	Project-related expenses, including construction cost, government charges etc. for Project "Platinum Towers"
Tranche 2	Dec-17	30	Receipt of demand letter for additional FAR	
Tranche 3	Mar-18	10	Construction-linked	
Tranche 4	Jun-18	20	Building Plan approvals for entire project; Project Launch; Environment Approval to be received for entire project.	
Tranche 5	Sep-18	20	Area sharing agreement to be in place with the landowners.	
Tranche 6	Dec-18	20	Linked to cash flows and construction progress	
Tranche 7	Mar-19	15		
Tranche 8	Jun-19	10		
Tranche 9	Sep-19	5		
TOTAL		**150**		

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PNB Housing Finance Limited
Ghar Ki Baat

Ref: PNBHF/ CF/ 5/ 2020-21

Date: October 12, 2020

M/s. Essel Housing Projects Private Limited,
LGF-10, Vasant Square Mall, Plot-A,
Sector-B, Pocket-V, Community Centre,
Vasant Kunj, New Delhi

Subject: - Modification in sanction terms of existing Construction Finance exposure of INR 170 crore (Including non-fund-based facility of INR 20 crore) sanctioned to M/s. Essel Housing Projects Private Limited (EHPPL), towards the residential project "Platinum Towers" located at Gurugram, Haryana.

This is in reference to the application made for modification of the terms of sanction of the captioned facility. We are pleased to inform you that Corporate Finance has been modified to the following terms & conditions:

Existing Sanction	Modifications
Loan Tenure: 60 months including principal moratorium of 30 months from the date of first disbursement of the loan. (Original tenure 60 months and considering 6 months RBI moratorium due to Covid-19, total tenure is 66 months)	Extension in door to door tenure by 12 months. (Total tenure of 78 months – including RBI moratorium of 6 months).
Repayment of Loan: Repayment in 30 equal monthly principal instalments of INR 5 crore, after principal moratorium period of 30 months from the first disbursement, plus interest there-on at an applicable rate of interest calculated at monthly rest. **Principal Repayment :** Start date: September 30, 2020 End date: February 28, 2023	Repayment in 30 equal monthly principal instalments of INR 4.09 crore, after principal moratorium period of 48 months (including 6 months COVID moratorium period), considering loan is fully disbursed else equal monthly principal instalments, plus interest there-on at an applicable rate of interest calculated at monthly rest. **Principal Repayment :** Start date: September 30, 2021 End date: February 29, 2024
Project implementation schedule, cash flow and sale plan forming part of sanction letter dated 01.09.2017 bearing Ref: PNBHFL/ CF/ 10 /2017-18.	Modification in project Implementation Schedule of "Platinum Towers" along with revision of project cash flow and sale plan to avail balance disbursement of INR 55 crore as per revised Implementation Schedule.
Overall sanctioned facility of INR 170 crore (INR 150 crore fund-based and INR 20 crore non-fund facility)	Overall sanctioned facility of INR 150 crore (non-fund facility of INR 20 crore withdrawn; LOC has not been issued)

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Save and except above mentioned modification proposed, all other terms and conditions of existing sanction conditions issued vide sanction letter dated 01.09.2017 bearing ref no. Ref: PNBHFL/ CF/ 10 /2017-18 shall remain in force and unchanged.

For **PNB Housing Finance Limited**

PNB HOUSING FINANCE LTD. Corporate Office 9th Floor, 22, K.G. Marg, N.Delhi Antriksh Bhawan

Authorised Signatory

We, **M/s. Essel Housing Projects Private Limited,** hereby confirm and accept the terms & conditions herein written:

Authorised Signatory

Enclosed:

Annexure 1: Quarterly Cash flow of project "Platinum Towers"
Annexure 2: Sale Plan of project "Platinum Towers"

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pnb Housing Finance Limited

STATEMENT OF ACCOUNT

Date : July 03, 2020

Mr./Ms./M/s Essel Housing Projects Private Limited/ Mr./Ms./M/s Laxmi Narain Goel/ Mr./Ms./M/s Subhash Chander Aggarwal/ Mr./Ms./M/s Suncity Projects Private Limited

Essel Housing Projects Pvt Ltd, Suncity Business Tower, Second Floor, Golf Course Road, Sector-54,
Gurgaon, HARYANA - 122102, India
Contact No. - -, 9654128015

Branch	:	CSO CF
Customer ID	:	1208905
Loan Account Number	:	**WFH/CCF/0917/428555**
Linked Account (if any)	:	WFH/CCF/0817/422824,WFH/CCF/0917/427328,WFH/CCF/0917/428559,WFH/CCF/0917/428562
Statement for the period	:	01/04/2019 to 03/07/2020
Borrower/s	:	Mr./Ms./M/s Essel Housing Projects Private Limited, Laxmi Narain Goel, Subhash Chander Aggarwal, Suncity Projects Private Limited
Property Address	:	OPPOSITE IFFCO CHOWK, METRO, GURGAON, HARYANA, INDIA-127027

(Amount In Rs)

Sanction date	01-Sep-17	**Product**	Wholesale Finance - Housing
Sanction loan amount	1,40,00,00,000.00	**Scheme**	Const. Finance - Residential/Floating
Disbursed Amount	95,00,00,000.00	**Current rate type**	Floating
Current instalment amount	0.00	**Current rate of interest**	13.75% p.a.
Instalment frequency	Monthly	**Balance loan tenure**	32 months
Sanction loan tenure	60 months	**Migrated Principal (for loans prior to 1st Jun'15)**	
Repayment mode		**Loan status (Active/ Closed)**	Active
Disbursement Type	Partly Disbursed	**Principle Outstanding**	66,18,22,319.30
Subvention		**Principal Paid till date**	31,55,79,705.79
Principal Due	0.00	**Interest Due**	0.00
Charges/ Fee Due as on date (Excluding Tax)	0.00	**Excess Amount**	19,148,753.04

Disbursement Details

(Amount In Rs)

Sr No.	Date of Disbursement	Beneficiary Name	Instrument Type	Instrument No.	Disbursement Amount
1	09-Jan-18	Essel Housing Projects Private Limited	RTGS		20,00,00,000.00
2	25-Jun-18	Essel Housing Projects Private Limited	RTGS		40,00,00,000.00
3	10-Sep-18	Essel Housing Projects Private Limited	RTGS		20,00,00,000.00
4	06-Nov-18	Essel Housing Projects Private Limited	RTGS		15,00,00,000.00
Total:					**95,00,00,000.00**

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Amount in Crores

Month *(Beginning)*	Disbursement	Repayment (P)
Jan-21	15.00	
Feb-21	-	
Mar-21	-	
Apr-21	15.00	
May-21	-	
Jun-21	15.00	
Jul-21	10.00	
Aug-21	-	
Sep-21	-	1.55
Oct-21	-	1.56
Nov-21	-	1.58
Dec-21	-	1.60
Jan-22	-	1.62
Feb-22	-	1.64
Mar-22	-	1.66
Apr-22	-	1.68
May-22	-	1.69
Jun-22	-	1.71
Jul-22	-	1.73
Aug-22	-	1.75
Sep-22	-	1.77
Oct-22	-	1.79
Nov-22	-	1.81
Dec-22	-	1.83
Jan-23	-	1.86
Feb-23	-	1.88
Mar-23	-	1.90
Apr-23	-	1.92
May-23	-	1.94
Jun-23	-	1.96
Jul-23	-	1.99
Aug-23	-	2.01
Sep-23	-	2.03
Oct-23	-	2.06
Nov-23	-	2.08
Dec-23	-	2.10
Jan-24	-	2.13
Feb-24	-	2.15
	55.00	**55.00**

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