

**ADDENDUM TO ARRANGEMENT LETTER**

This is an integral part of Arrangement Letter executed by \_\_\_\_\_ on 27 MAY 2024

**a) Repayment Schedule:**

Due Date	Amount to be Repaid (in ₹)		
	Principal	Interest	Total
EMI Date	Principal portion of EMI	Interest portion of EMI	Total EMI
24/06/2024	22711	51600	74311
24/07/2024	22874	51437	74311
24/08/2024	23038	51273	74311
24/09/2024	23203	51108	74311
24/10/2024	23369	50942	74311
24/11/2024	23537	50774	74311
24/12/2024	23705	50606	74311
24/01/2025	23875	50436	74311
24/02/2025	24046	50265	74311
24/03/2025	24219	50092	74311
24/04/2025	24392	49919	74311
24/05/2025	24567	49744	74311
24/06/2025	24743	49568	74311
24/07/2025	24920	49391	74311
24/08/2025	25099	49212	74311
24/09/2025	25279	49032	74311
24/10/2025	25460	48851	74311
24/11/2025	25642	48669	74311
24/12/2025	25826	48485	74311
24/01/2026	26011	48300	74311
24/02/2026	26198	48113	74311
24/03/2026	26385	47926	74311
24/04/2026	26575	47736	74311
24/05/2026	26765	47546	74311
24/06/2026	26957	47354	74311
24/07/2026	27150	47161	74311
24/08/2026	27345	46966	74311
24/09/2026	27541	46770	74311

EMI Date	Principal portion of EMI	Interest portion of EMI	Total EMI
24/10/2026	27738	46573	74311
24/11/2026	27937	46374	74311
24/12/2026	28137	46174	74311
24/01/2027	28339	45972	74311
24/02/2027	28542	45769	74311
24/03/2027	28746	45565	74311
24/04/2027	28952	45359	74311
24/05/2027	29160	45151	74311
24/06/2027	29369	44942	74311
24/07/2027	29579	44732	74311
24/08/2027	29791	44520	74311
24/09/2027	30005	44306	74311
24/10/2027	30220	44091	74311
24/11/2027	30436	43875	74311
24/12/2027	30654	43657	74311
24/01/2028	30874	43437	74311
24/02/2028	31095	43216	74311
24/03/2028	31318	42993	74311
24/04/2028	31543	42768	74311
24/05/2028	31769	42542	74311
24/06/2028	31996	42315	74311
24/07/2028	32226	42085	74311
24/08/2028	32457	41854	74311
24/09/2028	32689	41622	74311
24/10/2028	32924	41387	74311
24/11/2028	33159	41152	74311
24/12/2028	33397	40914	74311
24/01/2029	33636	40675	74311

EMI Date	Principal portion of EMI	Interest portion of EMI	Total EMI
24/02/2029	33878	40433	74311
24/03/2029	34120	40191	74311
24/04/2029	34365	39946	74311
24/05/2029	34611	39700	74311
24/06/2029	34859	39452	74311
24/07/2029	35109	39202	74311
24/08/2029	35361	38950	74311
24/09/2029	35614	38697	74311
24/10/2029	35869	38442	74311
24/11/2029	36126	38185	74311
24/12/2029	36385	37926	74311
24/01/2030	36646	37665	74311
24/02/2030	36909	37402	74311
24/03/2030	37173	37138	74311
24/04/2030	37440	36871	74311
24/05/2030	37708	36603	74311
24/06/2030	37978	36333	74311
24/07/2030	38250	36061	74311
24/08/2030	38524	35787	74311
24/09/2030	38800	35511	74311
24/10/2030	39079	35232	74311
24/11/2030	39359	34952	74311
24/12/2030	39641	34670	74311
24/01/2031	39925	34386	74311
24/02/2031	40211	34100	74311
24/03/2031	40499	33812	74311
24/04/2031	40789	33522	74311
24/05/2031	41082	33229	74311

EMI Date	Principal portion of EMI	Interest portion of EMI	Total EMI
24/06/2031	41376	32935	74311
24/07/2031	41673	32638	74311
24/08/2031	41971	32340	74311
24/09/2031	42272	32039	74311
24/10/2031	42575	31736	74311
24/11/2031	42880	31431	74311
24/12/2031	43187	31124	74311
24/01/2032	43497	30814	74311
24/02/2032	43809	30502	74311
24/03/2032	44123	30188	74311
24/04/2032	44439	29872	74311
24/05/2032	44757	29554	74311
24/06/2032	45078	29233	74311
24/07/2032	45401	28910	74311
24/08/2032	45727	28584	74311
24/09/2032	46054	28257	74311
24/10/2032	46384	27927	74311
24/11/2032	46717	27594	74311
24/12/2032	47052	27259	74311
24/01/2033	47389	26922	74311
24/02/2033	47728	26583	74311
24/03/2033	48070	26241	74311
24/04/2033	48415	25896	74311
24/05/2033	48762	25549	74311
24/06/2033	49111	25200	74311
24/07/2033	49463	24848	74311
24/08/2033	49818	24493	74311
24/09/2033	50175	24136	74311

EMI Date	Principal portion of EMI	Interest portion of EMI	Total EMI
24/10/2033	50534	23777	74311
24/11/2033	50897	23414	74311
24/12/2033	51261	23050	74311
24/01/2034	51629	22682	74311
24/02/2034	51999	22312	74311
24/03/2034	52371	21940	74311
24/04/2034	52747	21564	74311
24/05/2034	53125	21186	74311
24/06/2034	53505	20806	74311
24/07/2034	53889	20422	74311
24/08/2034	54275	20036	74311
24/09/2034	54664	19647	74311
24/10/2034	55056	19255	74311
24/11/2034	55450	18861	74311
24/12/2034	55848	18463	74311
24/01/2035	56248	18063	74311
24/02/2035	56651	17660	74311
24/03/2035	57057	17254	74311
24/04/2035	57466	16845	74311
24/05/2035	57878	16433	74311
24/06/2035	58293	16018	74311
24/07/2035	58710	15601	74311
24/08/2035	59131	15180	74311
24/09/2035	59555	14756	74311
24/10/2035	59982	14329	74311
24/11/2035	60412	13899	74311
24/12/2035	60845	13466	74311
24/01/2036	61281	13030	74311

EMI Date	Principal portion of EMI	Interest portion of EMI	Total EMI
24/02/2036	61720	12591	74311
24/03/2036	62162	12149	74311
24/04/2036	62608	11703	74311
24/05/2036	63056	11255	74311
24/06/2036	63508	10803	74311
24/07/2036	63963	10348	74311
24/08/2036	64422	9889	74311
24/09/2036	64883	9428	74311
24/10/2036	65348	8963	74311
24/11/2036	65817	8494	74311
24/12/2036	66288	8023	74311
24/01/2037	66764	7547	74311
24/02/2037	67242	7069	74311
24/03/2037	67724	6587	74311
24/04/2037	68209	6102	74311
24/05/2037	68698	5613	74311
24/06/2037	69190	5121	74311
24/07/2037	69686	4625	74311
24/08/2037	70186	4125	74311
24/09/2037	70689	3622	74311
24/10/2037	71195	3116	74311
24/11/2037	71706	2605	74311
24/12/2037	72219	2092	74311
24/01/2038	72737	1574	74311
24/02/2038	73258	1053	74311
24/03/2038	73783	528	74311

\*This is indicative schedule and may change based on actual disbursement date and ROI applicable.

b) Frequency of Repayment: Monthly

c) Moratorium period for payment of principal and/or interest:

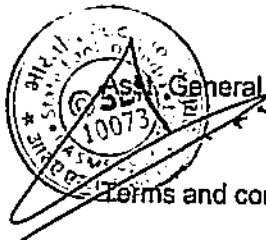
Moratorium Period	Start Date	End Date	Date of commencement of Repayment
0	-	-	24/06/2024

d) Example of SMA/NPA Classification (except Agriculture advances governed by crop season-based Asset Classification)

Loans other than revolving facilities		Loans in the nature of revolving facilities like cash credit/overdraft	
SMA Sub-Categories	Basis of Classification Principal or interest payment or any other amount wholly or partially overdue	SMA Sub-Categories	Basis of Classification Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA-0	Upto 30 days		
SMA-1	More than 30 days and upto 60 days	SMA-1	More than 30 days and upto 60 days
SMA-2	More than 60 days and upto 90 days	SMA-2	More than 60 days and upto 90 days

**Example:**

If due date of a loan account is March 31, 2021, and full dues 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 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.



Asst. General Manager/Chief Manager/Branch Manager

Terms and conditions accepted.

1. Mr.Dhirendra Kumar

*(Handwritten Signature)*

(Signature)

Date: 27 MAY 2024

Place:

2. Mrs.Seema Kamboj

*(Handwritten Signature)*

(Signature)

Date: 27 MAY 2024

Place:

Terms and conditions of the loan are accepted by me/us as a guarantor(s).