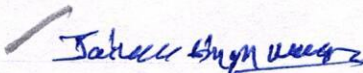


ADDENDUM TO ARRANGEMENT LETTER

This is an integral part of Arrangement Letter executed by JAIVEER SINGH NAGAR on 07/02/2023

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
17/03/2023	17027	45938	62965
17/04/2023	17152	45813	62965
17/05/2023	17277	45688	62965
17/06/2023	17403	45562	62965
17/07/2023	17530	45435	62965
17/08/2023	17657	45308	62965
17/09/2023	17786	45179	62965
17/10/2023	17916	45049	62965
17/11/2023	18046	44919	62965
17/12/2023	18178	44787	62965
17/01/2024	18311	44654	62965
17/02/2024	18444	44521	62965
17/03/2024	18579	44386	62965
17/04/2024	18714	44251	62965
17/05/2024	18851	44114	62965
17/06/2024	18988	43977	62965
17/07/2024	19126	43839	62965
17/08/2024	19266	43699	62965
17/09/2024	19406	43559	62965
17/10/2024	19548	43417	62965
17/11/2024	19690	43275	62965
17/12/2024	19834	43131	62965
17/01/2025	19979	42986	62965
17/02/2025	20124	42841	62965
17/03/2025	20271	42694	62965
17/04/2025	20419	42546	62965
17/05/2025	20568	42397	62965
17/06/2025	20718	42247	62965



EMI Date	Principal portion of EMI	Interest portion of EMI	Total EMI
17/07/2025	20869	42096	62965
17/08/2025	21021	41944	62965
17/09/2025	21174	41791	62965
17/10/2025	21329	41636	62965
17/11/2025	21484	41481	62965
17/12/2025	21641	41324	62965
17/01/2026	21799	41166	62965
17/02/2026	21958	41007	62965
17/03/2026	22118	40847	62965
17/04/2026	22279	40686	62965
17/05/2026	22441	40524	62965
17/06/2026	22605	40360	62965
17/07/2026	22770	40195	62965
17/08/2026	22936	40029	62965
17/09/2026	23103	39862	62965
17/10/2026	23272	39693	62965
17/11/2026	23441	39524	62965
17/12/2026	23612	39353	62965
17/01/2027	23784	39181	62965
17/02/2027	23958	39007	62965
17/03/2027	24133	38832	62965
17/04/2027	24308	38657	62965
17/05/2027	24486	38479	62965
17/06/2027	24664	38301	62965
17/07/2027	24844	38121	62965
17/08/2027	25025	37940	62965
17/09/2027	25208	37757	62965
17/10/2027	25392	37573	62965

Talwar Singh Mehta

EMI Date	Principal portion of EMI	Interest portion of EMI	Total EMI
17/11/2027	25577	37388	62965
17/12/2027	25763	37202	62965
17/01/2028	25951	37014	62965
17/02/2028	26140	36825	62965
17/03/2028	26331	36634	62965
17/04/2028	26523	36442	62965
17/05/2028	26716	36249	62965
17/06/2028	26911	36054	62965
17/07/2028	27107	35858	62965
17/08/2028	27305	35660	62965
17/09/2028	27504	35461	62965
17/10/2028	27705	35260	62965
17/11/2028	27907	35058	62965
17/12/2028	28110	34855	62965
17/01/2029	28315	34650	62965
17/02/2029	28522	34443	62965
17/03/2029	28730	34235	62965
17/04/2029	28939	34026	62965
17/05/2029	29150	33815	62965
17/06/2029	29363	33602	62965
17/07/2029	29577	33388	62965
17/08/2029	29792	33173	62965
17/09/2029	30010	32955	62965
17/10/2029	30228	32737	62965
17/11/2029	30449	32516	62965
17/12/2029	30671	32294	62965
17/01/2030	30894	32071	62965
17/02/2030	31120	31845	62965

Sobell Singh

EMI Date	Principal portion of EMI	Interest portion of EMI	Total EMI
17/03/2030	31347	31618	62965
17/04/2030	31575	31390	62965
17/05/2030	31805	31160	62965
17/06/2030	32037	30928	62965
17/07/2030	32271	30694	62965
17/08/2030	32506	30459	62965
17/09/2030	32743	30222	62965
17/10/2030	32982	29983	62965
17/11/2030	33223	29742	62965
17/12/2030	33465	29500	62965
17/01/2031	33709	29256	62965
17/02/2031	33955	29010	62965
17/03/2031	34202	28763	62965
17/04/2031	34452	28513	62965
17/05/2031	34703	28262	62965
17/06/2031	34956	28009	62965
17/07/2031	35211	27754	62965
17/08/2031	35467	27498	62965
17/09/2031	35726	27239	62965
17/10/2031	35987	26978	62965
17/11/2031	36249	26716	62965
17/12/2031	36513	26452	62965
17/01/2032	36780	26185	62965
17/02/2032	37048	25917	62965
17/03/2032	37318	25647	62965
17/04/2032	37590	25375	62965
17/05/2032	37864	25101	62965
17/06/2032	38140	24825	62965

Sahana Singh

EMI Date	Principal portion of EMI	Interest portion of EMI	Total EMI
17/07/2032	38418	24547	62965
17/08/2032	38698	24267	62965
17/09/2032	38981	23984	62965
17/10/2032	39265	23700	62965
17/11/2032	39551	23414	62965
17/12/2032	39840	23125	62965
17/01/2033	40130	22835	62965
17/02/2033	40423	22542	62965
17/03/2033	40717	22248	62965
17/04/2033	41014	21951	62965
17/05/2033	41313	21652	62965
17/06/2033	41615	21350	62965
17/07/2033	41918	21047	62965
17/08/2033	42224	20741	62965
17/09/2033	42532	20433	62965
17/10/2033	42842	20123	62965
17/11/2033	43154	19811	62965
17/12/2033	43469	19496	62965
17/01/2034	43786	19179	62965
17/02/2034	44105	18860	62965
17/03/2034	44427	18538	62965
17/04/2034	44751	18214	62965
17/05/2034	45077	17888	62965
17/06/2034	45406	17559	62965
17/07/2034	45737	17228	62965
17/08/2034	46070	16895	62965
17/09/2034	46406	16559	62965
17/10/2034	46744	16221	62965

Sahardeep Singh

EMI Date	Principal portion of EMI	Interest portion of EMI	Total EMI
17/11/2034	47085	15880	62965
17/12/2034	47429	15536	62965
17/01/2035	47774	15191	62965
17/02/2035	48123	14842	62965
17/03/2035	48474	14491	62965
17/04/2035	48827	14138	62965
17/05/2035	49183	13782	62965
17/06/2035	49542	13423	62965
17/07/2035	49903	13062	62965
17/08/2035	50267	12698	62965
17/09/2035	50633	12332	62965
17/10/2035	51003	11962	62965
17/11/2035	51375	11590	62965
17/12/2035	51749	11216	62965
17/01/2036	52126	10839	62965
17/02/2036	52507	10458	62965
17/03/2036	52889	10076	62965
17/04/2036	53275	9690	62965
17/05/2036	53664	9301	62965
17/06/2036	54055	8910	62965
17/07/2036	54449	8516	62965
17/08/2036	54846	8119	62965
17/09/2036	55246	7719	62965
17/10/2036	55649	7316	62965
17/11/2036	56055	6910	62965
17/12/2036	56463	6502	62965
17/01/2037	56875	6090	62965
17/02/2037	57290	5675	62965

Faisal Shaukat

EMI Date	Principal portion of EMI	Interest portion of EMI	Total EMI
17/03/2037	57707	5258	62965
17/04/2037	58128	4837	62965
17/05/2037	58552	4413	62965
17/06/2037	58979	3986	62965
17/07/2037	59409	3556	62965
17/08/2037	59842	3123	62965
17/09/2037	60279	2686	62965
17/10/2037	60718	2247	62965
17/11/2037	61161	1804	62965
17/12/2037	61607	1358	62965
17/01/2038	62056	909	62965
17/02/2038	62509	456	62965

*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	-	-	17/03/2023

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:

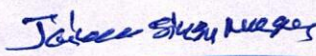
Satish Chandra Nayak

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. Jaiveer Singh Nagar


(Signature)
Date: 07/02/2023
Place: GHAZIABAD

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