

SCHEDULE 1

LOAN AGREEMENT NO	CDBDRTF1905030006	AGREEMENT DATE	03/MAY/2019
NAME AND ADDRESS OF THE LENDER	SHRIRAM CITY UNION FINANCE LIMITED C-2 G BLOCK WOCKHARDT TOWER, BANDRA, KURLA COMPLEX, MUMBAI, MAHARASHTRA, INDIA-400051		
NAME AND ADDRESS OF THE BORROWER	AVION SHIPPING ENTERPRISES PVT LTD , B 305 SILVER ASTRA J B NAGAR CRICLE KONDIVITA, ANDHERI EAST MUMBAI, J.B. NAGAR, MUMBAI, INDIA-400059		
NATURE OF BUSINESS	SERVICES	PURPOSE OF LOAN	
NAME(S) AND ADDRESS(ES) OF THE GUARANTOR(S)	1. ANANT GAJANAN NADIG , ORION B 701 COSMOS PARADISE POKHRAN ROAD, NO 1 OPP DEVDAYA NAGAR THANE, JEKEGRAM, THANE, INDIA-400606 2. ADITI ANANT NADIG , ORION B 701 COSMOS PARADISE POKHRAN ROAD, NO 1 OPP DEVDAYA NAGAR THANE , JEKEGRAM, THANE, INDIA-400606 3. SHARIEF HASSAN AHMED , BUILDING NO 9 C 402 RAM RAHIM NAGAR GOKHIWARE, VASAI EAST EVER SHINE CITY, VASAI EAST IE, VASAI, INDIA-401208		
LOAN AMOUNT	INR 35,00,000.00 (RUPEES THIRTY FIVE LAKH ONLY)		
EFFECTIVE RATE OF INTEREST	18.50% P.A.(FIXED)		
TENOR: 36 MONTHS	REPAYMENT FREQUENCY: MONTHLY		
REPAYMENT TERMS			
REPAYMENT AMOUNT PAYABLE ON THE 5TH OF EVERY MONTH			
REPAYMENT START DATE: 05/JUN/2019		REPAYMENT END DATE: 05/MAY/2022	
FROM: 05/06/2019 TO: 05/05/2022		AMOUNT: INR 1,27,414.00 EACH	
PLACE OF ARBITRATION		JURISDICTION OF COURT	
LOCK-IN PERIOD FOR PREPAYMENT: 12 MONTHS			

SCHEDULE 2	
SCHEDULE OF FEES	
I. PROCESSING CHARGES	INR 82,600.00
II. STAMP DUTY	INR 110.00
III. ADVANCE INTEREST AMOUNT	INR 14,192.00
IV. CREDIT SHIELD INSURANCE AMOUNT	INR 10,045.00
V. OTHERS	INR 0.00

ALL FEES SHALL BE PAID TOGETHER WITH ALL TAXES INCLUDING GOODS AND SERVICES TAX (GST) AS MAY BE APPLICABLE FROM TIME TO TIME.

SCHEDULE 3	
SCHEDULE OF CHARGES	
CHEQUE BOUNCE CHARGES	3% OF THE CHEQUE AMOUNT OR INR 1,000/- WHICHEVER IS HIGHER + GST
SWAPPING CHARGES	INR 1,000/- PER SWAP TOGETHER WITH GST
OVERDUE INTEREST @36% P.A. ON THE UNPAID INSTALLMENTS / DUES, OUTSTANDING FROM TIME TO TIME.	
PRE-PAYMENT CHARGES	
@__% ON THE PRINCIPAL OUTSTANDING IF THE LOAN IS PRE-CLOSED WITHIN ONE YEAR	
@4.00% ON THE PRINCIPAL OUTSTANDING IF THE LOAN IS PRE-CLOSED AFTER ONE YEAR BUT BEFORE 2 YEARS	
@4.00% ON THE PRINCIPAL OUTSTANDING IF THE LOAN IS PRE-CLOSED AFTER 2 YEARS	
ADDITIONAL 2% ON THE PRINCIPAL OUTSTANDING WILL BE CHARGED IF THE LOAN IS TAKEN OVER BY OTHER FINANCIERS	
LOAN CANCELLATION CHARGES (EXCLUSIVE OF OTHER CHARGES)	INR 1,000/- + GST
LEGAL EXPENSES AT ACTUAL OR AS ORDERED BY THE ARBITRATOR / COURT	
INCIDENTAL EXPENSES / COLLECTION CHARGES INR 200/- PER VISIT + GST	
POSTAGE EXPENSES FOR ISSUE OF NOTICE INR 50/- + GST FOR EVERY NOTICE SENT TO BORROWERS, GUARANTORS	

SCHEDULE 4		
SCHEDULE OF DISBURSEMENT		
SR.NO.	CHEQUE IN FAVOUR OF	AMOUNT

1	AVION SHIPPING ENTERPRISES PVT LTD	33,93,053.00
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IN WITNESS WHEREOF, THE PARTIES HERETO, ACTING THROUGH THEIR DULY AUTHORIZED REPRESENTATIVES, HAVE CAUSED THIS AGREEMENT TO BE SIGNED IN THEIR REPRESENTATIVE NAMES AS OF THE DATE FIRST ABOVE WRITTEN.

[THIS IS SYSTEM GENERATED SCHEDULE AND DOES NOT REQUIRE ANY SIGNATURE]