

Manish
Director

Manish

SANCTION LETTER



HDFC Bank House,
Senapati Bapat Marg,
Lower Parel,
Mumbai - 400 013

DATE : ~~31/07/2025~~ *4/8/25*

CUSTOMER NAME : GAUDIUM IVF AND WOMEN HEALTH LIMITED

PROPOSAL NO : 802038451

ADDRESS : GAUDIUM IVF AND WOMEN HEALTH PVT LTDB 1 51
JANAKPURI B 1 DELHICHANDER NAGAR JANAK PURI
DELHI
DELHI
DELHI
DELHI
110058
India

Request

Dear Sir / Madam,

We are pleased to inform you that HDFC Bank Limited (Bank) have considered your request pursuant to your application mentioned below and have accordingly sanctioned a Secured Loan Facility of Rs. 17,00,00,000.00 (Rupees Seventeen Crore Only) (Loan) to you as per and subject to the Loan Details, terms and conditions and special conditions as mentioned herein.

Loan Facility Detail -Key Fact Sheet

Facility Details

Details	Particulars
Application Ref No	MOR664560
Borrower	GAUDIUM IVF AND WOMEN HEALTH LIMITED
Co-Borrower	MANIKA KHANNA PEEYUSH KHANNA
Loan Amount/ Enhanced Loan Amount	Rs. 17,00,00,000/- (Rupees Seventeen Crore Only)
Additional Loan Amount (if any)-Enhancement	Not Applicable
Additional Loan Amount (if any)-Topup	Not Applicable
Type of Interest Rate	Floating Interest Rate linked to Policy Repo Rate ("Reference Rate")
Policy Repo Rate	5.50% as on date
Applicable Interest Rate (as on date) (% per annum)	Policy Repo Rate (Reference Rate*) 5.50 (%) + Spread of 3(%) = 8.5% p.a. *In case of external benchmark the Reference Rate shall be reset by the Bank once in three months or at such intervals as may be permissible under the RBI guidelines / regulations from time to time.
Date of Reset of Interest	Effective dates of each change in/reset the Reference Rate/Spread of the bank.
Loan Tenure	120 Months
Repayment	Equated Monthly Installments (EMIs) of Rs 21,07,757/- towards payment of principal and interest No. of EMIs: 120
EMI Start Date	First EMI shall commence from the 2nd month of disbursement. Pre-Emi Payment Date: Date of Disbursement
EMI Due Date	7th/___ of each month. PRE- EMI shall be charged for the 1st partial month interest and shall be adjusted from disbursement amount.
Total Processing Charges	Rs. 10,000/- Processing Fee and Rs. 1,800/- towards Goods and Services Tax (GST)

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For Gaudium IVF and Women Health Limited

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Director



Insurance Premium (if any)	Rs. 7,76,000.00/-
Upfront Processing Fee Collected [Non Refundable]	Rs. 0/- Processing Fee and Rs. 0/- towards Goods and Services Tax (GST)
Balance Processing Fee payable [Non Refundable]	Rs. 10,000/- Processing Fee and Rs. 1,800/- towards Goods and Services Tax (GST)
Stamp Duty and other Statutory Charges (if any)	(As per applicable laws.)
Prepayment/ Premature closure/ Takeover charges	<p>Pre-Payment/PartPayment Charges: No prepayment charges shall be applicable for part prepayment once during a financial year only if the amount being prepaid does not exceed 25 % of the principal amount outstanding at the time of such prepayment. 2.5% (+) Applicable Taxes of principal outstanding being prepaid if the amount being prepaid is more than said 25%. Charges Shall Be Applicable On The Amount In Excess Of Said 25%.</p> <p>Premature Closure Charges: 2.5% (+) Applicable Taxes of principal outstanding being prepaid.</p> <p>No prepayment/premature closure charges will be applicable for payments made post 60 months from the date of last disbursement of the loan.</p> <p>NIL pre-payment/part-payment/premature closure charges on floating rate term loans sanctioned for purposes other than business to individual borrowers with or without co-obligant(s). NIL prepayment/part payment and premature closure charges on floating rate loans to Micro and Small Enterprise (MSE) Certified borrowers.</p> <p>Bank reserves the right to ask the documentary proof of source of funds for closure request of loans.</p>
Delayed installment payment charges	18% per annum (+) Applicable Taxes on overdue installment amount
Other Charges if any	
Mode of communication of changes in interest rates	Email/ Letter/ Bank Website/ Notice at the Branches/SMS/Annexure to Statement of Accounts
Payment return Charges	Rs. 450/- per incident (+) Applicable Taxes (without prejudice to Banks civil and criminal rights and remedies)
Repayment Mode Swapping Charges	Rs.500/- (+) Applicable Taxes per incident
Date by which annual outstanding balance will be issued	31st May
Security / Collateral ("Security")	As may be acceptable to the Bank
Security PDCs	As Applicable
CERSAI Charges	Rs.100/- (+) Applicable Tax For Each Property.
Non-Compliance of sanction terms	2% charges p.a.(+) applicable taxes on principal outstanding for noncompliance of agreed terms up to its fulfillment - (Charged on monthly basis)Subject to a Max of Rs 50000/- (+) applicable taxes for Critical security related deferrals,Max of Rs 25000/- (+)applicable taxes for other deferrals
Branch Address	RETAIL LOAN SERVICE CENTRE 1)JANAKPURI,2)SAROJINI NAGAR 3)PAHARGANJ 4)NCR-NOIDA,FARIDABAD,GURGAON110029
Custody Charges	Rs.1000/- (+) Applicable Taxes per month for non-collection of collateral documents beyond 60 days,from date of closure of all loans/facilities linked to the collateral.
Amortization / Repayment Schedule Charges	Rs. 50/- (+) Applicable Taxes, per request(Customer can also download from website free of cost)
Legal/Repossession and Incidental charges	At actuals
Revision in spread	0.1% (+) Applicable Taxes of Principal Outstanding OR Rs. 3000/- (+) Applicable Taxes whichever is higher per proposal.
Property Swapping / Partial property Release	0.1% (+) Applicable Taxes of the loan amount. Min Rs. 10,000/- (+) Applicable Taxes ; Max of Rs 25000/- (+) Applicable Taxes per property.
Issuance charges for photocopy of property documents/Retrieval of documents post disbursement of loan	Rs. 75/- (+) Applicable Taxes per document set. (Post disbursement)
Conversion of ROI from floating to fixed(who have availed EMI based floating rate Personal Loans*)	Rs. 3000/- (Plus Applicable Taxes).
Premature Closure / Foreclosure charges - Fixed rate loans	For the Facility with Fixed Interest Rate at the time of prepayment: 2.5 % (+) Applicable Taxes of the Principal Outstanding

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	<p>>60 months after the disbursement of the loan/facility :- NIL Charges.</p> <p>No prepayment charges shall be applicable for part prepayment once during a financial year only if the amount being prepaid does not exceed 25% of the principal amount outstanding at the time of such prepayment.</p> <p>2.5% (+) Applicable. Taxes of principal outstanding being prepaid if the amount being prepaid is more than said 25%. charges shall be applicable on the amount in excess of said 25%.</p> <p>Nil Prepayment charges on fixed rate loans if loan is booked under priority sector lending and Borrower(s) type is Small or Micro and Loan amount is less than or equal to Rs. 50 lacs.</p>
Additional Information	<p>All the above service charges/fees/commissions are exclusive of taxes.</p> <p>For detailed list of charges please visit our website www.hdfcbank.com.</p> <p>The Bank has adopted fair practices code in relation to its lending activities, for details pls visit below link.</p> <p>https://www.hdfcbank.com/personal/about-us/corporate-governance/fair-practice-code-for-lending</p>
Offer	10% Discount to Senior Citizen (main borrower) on above service charges.

Tenure and Repayment Terms of the Loan

Sl No	Details
1	Borrower and Co-Borrower are hereinafter collectively referred to as "Borrower"
2	The tenure / repayment schedule/ interest rate and frequency of payment/ other terms and conditions of the Loan are subject to change as a consequence to any change in the money market conditions or on account of any other statutory or regulatory requirements or at the Bank's discretion. The Bank reserves the right to review and amend the terms of the Loan in such manner and to such extent as it may deem fit.
3	"Reference Rate" shall in case of the Interest Rate being floating rate, mean such benchmark or reference rate, whether internal to Bank or external, in the discretion of the Bank, which shall be the reference rate or benchmark rate for determining the total floating Interest Rate applicable at a given time (whether by adding Spread or similar margin, as per provisions of the loan/ facility Agreement/Sanction Letter) and which reference rate shall be specified by the Bank from time to time as being the Reference Rate applicable in relation to the Loan or part thereof, as the case may be, as part of the total Interest Rate. For clarity, such Reference Rate could be any of the base rate, the MCLR, Policy Repo Rate or any other type of rate as may be permissible or required from time to time now or in future in terms of any applicable law including any regulatory requirements of the Reserve Bank of India, and as shall be specified by the Bank as Reference Rate for the time being from time to time.
4	The EMI comprises of principal and interest calculated on the basis of monthly rests at the rate applicable. The rate of interest is subject to revision in terms of the Loan Agreement to be executed by the Borrower and is subject to any higher rate that may be prevailing at the time of disbursement. The Interest Rate applicable as on the date of this Sanction Letter is specified in this Sanction Letter (Loan Details) and shall be subject to change everytime the Reference Rate/Spread is changed/reset. by the Bank at its discretion. The change in the Interest Rate shall become effective on each date of such change in/reset of the Reference Rate/Spread. The Borrower shall keep itself informed of such change in/reset of Reference Rate/Spread from time to time. Without limiting the Borrower's obligation as above, the Bank will communicate such change/reset of Interest Rate to the Borrower. The Reference Rate may also be available on the official website of the Bank. The Bank shall in its absolute discretion or as per the guidelines/ directions/rules/ regulations/ law issued/ notified by the Reserve Bank of India and/or any other statutory or regulatory authority and any other law in force including but not limited to, any tax law or based on the changes in the prevailing Reference Rate be entitled to modify the Interest Rate, (including Spread), and the Borrower agrees and confirms to pay interest as per such modified Interest Rates on the Loan and related amounts on and from the date of such modification. In any event the Borrower shall keep itself/ himself informed of all such variations/ revisions in the Interest Rate.
5	The Borrower hereby agrees that the Bank shall in its sole discretion have the right to change the Spread applicable to the applicable rate of interest, in the event the Borrower's credit assessment by the Bank undergoes a downward change as per the RBI guidelines and/or in the event of risk profile of the Borrower undergoes a negative change as per the RBI guidelines and/or in any other scenario as may be permitted under the RBI guidelines/ regulations and/or under Applicable Law from time to time. The Borrower hereby further agrees that the applicable interest rate shall change in accordance with every such change in the Spread.
6	Pre-EMI interest (PREEMI) at the rate at which the EMI has been calculated, shall be charged from the respective date(s) of disbursement to the date of commencement of EMI (7th of the subsequent month of disbursement) in respect of the Loan. The Pre-EMI interest will be adjusted from the disbursement amount.
7	The Bank may at its absolute discretion permit prepayment of the Loan or any part thereof where: (a) the Borrower serve at least 15 days written notice of his/ their intention to prepay at the Concerned Branch; and (b) subject to such conditions as the Bank may prescribe subject to applicable law and regulations, including payment of the prepayment charges as mentioned in this sanction letter or as mentioned in the Loan Agreement or as specified from time to time by the Bank. Premature closure charges shall be applicable as mentioned in this sanction letter or as mentioned in the Loan Agreement in case the Loan is allowed to be foreclosed at the Borrower's request and at the absolute discretion of the Bank and foreclosure

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Director

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*Naresh Kumar
21/5/2015*

	shall take effect only when the entire outstanding balance whether due or not has been paid to and realized by the Bank. If the Borrower makes any prepayment without fulfilling the aforesaid conditions, the Bank shall be entitled to appropriate towards the Outstanding Balance and/ or Liabilities in the order as mentioned: a. Firstly, towards payment of Penal Charges, service charges, commissions, fees, taxes, levies (as applicable). b. Secondly, towards payment of EMIs, within which interest first and then principal. Bank reserves the sole right and discretion to waive any applicable charges, commissions, or levies, in certain circumstances and as per applicable policies and regulatory guidelines. It is clarified that any such waiver cannot be claimed as a matter of right by Borrower or any other parties.
8	Interest will be payable from the date the Loan / tranche amount is debited to the loan account and / or pay-order prepared as per the Borrower's instructions, whichever is earlier. The pay order will be handed over upon compliance with all pre-disbursal formalities as spelt out in the sanction / offer letter.
9	Any Loan closures of the Bank required as a part of Sanction condition, shall attract foreclosure charges as per respective agreement signed by the Borrower.
10	The Bank reserves an unconditional right to cancel / terminate the rights of the borrower to avail of or make draws from the unavailed portion of the Loan / Facility sanctioned at any time during the currency of the Loan /facility, without any prior notice to Borrower.
11	<p>(a) Subject to sub-clause (b) below, original title deeds, registration certificates/books, licenses, permits, receipts or other relevant documents (?Documents?) relating to any rights, title, interest, property, assets, deposits, vehicles, deposits, securities, monies or benefits or entitlements (collectively, ?Properties?), over which any security interest, mortgage, hypothecation, escrow, retention, pledge, encumbrance, lien, or charge (collectively, ?Encumbrance?) in favour of or for benefit of the Bank (whether singly or jointly with others), for securing of the Loan granted pursuant to this Sanction Letter, is created or supposed to be created or which are in possession or custody of the Bank, in relation to the aforesaid Loan, can be collected from our Office located at the address as mentioned in the Key Fact Sheet above during banking hours after 10 working days from the date of full repayment /settlement of the entire outstanding in relation to the aforesaid credit facility(ies)/loan(s) (?Collection Due Date?). The 10 working days are needed for the Bank to retrieve the Documents from the storage. For convenience, please schedule an appointment with the concerned officer before visiting the office. Appointment details will be provided after full loan repayment and clearance of all dues. If you do not collect the Documents within 60 days of repayment, the Bank is entitled to collect custody charges. Please refer to the Charges section on the HDFC Bank website for details.</p> <p>(b) However, please note that if at the time of the Collection Due Date, you have any liability to Bank or in case you have been sanctioned any other loan/facility from the Bank (whether crystallised or not, whether in the same capacity or different capacity, including any guarantee, indemnity, comfort, or any other liability of any different nature, and whether any such other loan/facility is singly borrowed or co-borrowed or jointly borrowed with others), and any of the same or any part thereof is outstanding or payable (whether due or not, crystallised or not) (collectively, any such liability or loan or facility, ?Other Liability?):</p> <p>(c) the Bank shall, for any Other Liability, have further specific rights of set-off as also special lien, as also rights of cross-collateralisation and cross-security, over any such Properties, Documents, Encumbrance, in accordance with the provisions in this regard, for the Loan sanctioned under this Sanction Letter and the Bank shall have the right to combine and set-off any of your deposits, assets and securities against Other Liability(ies) with the Bank and shall retain the Documents until such Other Liability(ies) are fully repaid.</p> <p>(d) Until the Borrower clears and repays to the Bank, each of the Other Liability(ies) to the fullest satisfaction of the Bank, the Bank shall:</p> <p>(i) not release the Encumbrance, (ii) not take steps for or towards removal/de-registration of such Encumbrance on any documents or certificates including a registration certificate issued in relation to the vehicles under the applicable motor vehicles law, (iii) not release or remove or report or file or register, any Encumbrance including any charges in or with any register, authority with whom any such charges/security interest are filed or registered or reported, as also.</p> <p>(e) even if a ?no dues? certificate is issued by the Bank under this Sanction letter, the Encumbrance shall still continue to be valid in accordance with the Bank?s rights under (i) to (ii) above, unless released expressly and specifically in writing by the Bank.</p>
12	<p>In respect of satisfaction or release of the charge favoring the Bank in registries like CERSAI and Sub-Registrar Offices wherever applicable will be initiated by the Bank within 30 days of the full closure of the loan and clearance of all outstanding balances due from you and other applicable terms and conditions of the loan or within 30 days of completion of formalities or procedure at your end. if any, whichever event is later.</p> <p>Original title documents not collected beyond 60 days as mentioned herein above will attract custody charges as applicable. (Please refer to the Charges Section in HDFC Bank website).</p>

Standard terms and conditions for the Loan

Sl No	Details
1	The Loan shall be disbursed at the sole discretion of the Bank, in such tranches as the Bank shall deem fit, only if all the conditions precedent as mentioned in the Loan Agreement are fulfilled by the Borrower before such date as required by the Bank. The Loan shall be governed by the Loan Agreement, a copy of which has been given to the Borrower. The Borrower shall sign, deliver to the Bank and execute such deeds and writings as may be required by the Bank including the Loan Agreement, Security documents and other documents
2	The Loan will be secured in such form and manner as may be required by the Bank. The Borrower shall produce such papers, reports, and evidence pertaining to the Security as the Bank may wish to scrutinize.
3	<p>Balance Transfer applications will entail the following additional documentation that the Borrower shall provide as per prescribed format:</p> <p>a. Irrevocable Power of Attorney (POA) to be stamped as per local laws and signed by all the Borrower(s).</p> <p>b. Letter of Authority to be signed by all the Borrower(s)</p> <p>c. Declaration cum Undertaking to be stamped as per local laws and signed by all the Borrower(s).</p> <p>d. Latest foreclosure statements reflecting the total outstanding amount to be paid.</p> <p>e. List of documents from financial institution</p>

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Director

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4	The Loan will be disbursed subject to the legal and technical clearances of the proposed Security
5	The Borrower shall inform the Bank in writing about any change/loss of job/ business, profession (as the case may be) immediately after such change / loss.
6	Disbursement of the Loan, will also be subject to the Bank being satisfied after verification of the submitted, attested copies of the documents in connection with proof of residence, proof of identity as mentioned in the Application and any other details as may be required by the Bank.
7	It will be the Borrower's responsibility to ensure that the Security is duly and properly insured against all risk such as earthquake, fire, explosion, storm, cyclone, civil commotion etc, during the pendency of the Loan, with charge/ security in favour of the Bank and the Bank should be marked as loss payee.
8	The Borrower shall allow the Bank to inspect the collateral with prior notice and submit the financials on yearly basis on request
9	The Borrower shall provide a declaration certifying the end use of the Loan, and a Chartered Accountant certified declaration, where specified by the Bank within 30 days from date of disbursement.
10	This letter of offer shall stand revoked and/or cancelled and shall be absolutely null and void if: a. There are any material changes in the proposal for which the Loan is sanctioned; b. Any statement made in the Application or documents submitted by the Borrower are found to be incorrect or untrue;
11	The details of the collateral provided as Security will be shared with the Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) and the records will be available for search by any lender or any other person desirous of dealing with the said collateral.
12	The Borrower shall not transfer, sell, lease, grant on license or create any third party interest or encumbrance of any nature whatsoever on the Security without the prior written consent of the Bank.
13	The Bank shall have an unqualified right to disclose to other banks, persons, agencies information including the credit history, defaults and the conduct of the Borrower's account(s), in such manner and through such medium as we in our absolute discretion may think fit and the Borrower agree that such disclosure shall not be considered to be breach of confidentiality on the Bank's part.
14	The Bank reserve the right to cancel, suspend, reduce or modify at the Bank's sole discretion at any point of time all or any of the terms and conditions of the Loan including in case of any material adverse finding in the reports received from other banks or basis review of the Borrower's company secretary or chartered accountants report or on the occurrence of any event of default including the coming into existence of any extraordinary circumstances which in the Bank's opinion make it improbable that the Borrower would be able to perform the Borrower's obligations under the Loan.
15	The Borrower shall furnish to the Bank such statements, particulars and reports including Annexure III in the form and manner satisfactory to the Bank on an Annual / Semi-Annual Basis within stipulated time frame.
16	In case of any default of any payment/ repayment of Loan, any interest and other monies when due or in performance of any of the terms and conditions of the Loan, entire Loan with all the monies shall become payable forthwith by the Borrower to the Bank without any prejudice to the rights and remedies of the Bank and the Bank shall be entitled to enforce the Security and take such actions as necessary for recovery.
17	Borrower is required to ensure the satisfaction of charge in CERSAI Registry on collateral offered as a security prior to Release of Facility and in case of takeover from any other financial institution such satisfaction of charge will be within 10 days of closure with that institution and relevant transaction and asset ids required to be informed to HDFC Bank.
18	You shall deal with HDFC Bank exclusively in the event no working capital limit is running in any other bank prior to availing any credit facilities from HDFC Bank. Your entire business & personal family accounts relating to your activity should be restricted only through HDFC Bank.
19	The Borrower shall file the relevant forms including forms in relation to creation of charge with the ROC of Companies and such other authorities, within 30 (thirty) days from creation of Charge and the Borrower shall forthwith upon such filing communicate and deliver the proof of such filing to the Bank. (Applicable where Borrower is a Company)
20	Execute and deliver any such other documents, writings, things as may be required by the Bank.
21	The Main borrower shall furnish Udyam Registration Certificate (URC) prior to availing the loan for getting MSE (Micro and Small Enterprise) benefit on foreclosure charges as specified in Key Fact Sheet.
22	Please note that any change in the interest rate benchmark of the loan may lead to changes in EMI and/or tenor or both. At the time of reset of interest rate due to change in underlying benchmark (increase or decrease), as a default action bank will adjust the tenor or EMI or Both, subject to this action not leading to a negative amortisation or exceeding age/tenor norms as per Bank's policy. The Borrower shall be intimated by the Bank vide e mail, letters etc in this regard. The borrower (who have availed EMI based floating rate Personal Loans*) subject to applicable fees/charges, shall have the option to opt for any of the following subject to upward revision in the interest rates: (i) Switching of loans from floating rate to fixed rate; (ii) Enhancement in EMI or elongation of tenor or for a combination of both options; and, (iii) To prepay, either in part or in full, at any point during the tenor of the loan. Levy of pre-payment penalty shall be subject to extant / applicable regulations. The Bank, based on the change in/reset of Interest Rate applied on the loan, shall have the sole discretion to increase the EMI amount and/or tenure i.e. number of the EMI(s), in the following circumstances: (i) If the EMI(s) would lead to a negative amortization i.e. where the EMI(s) is not adequate to cover the interest in full, and/or (ii) If the principal component of the EMI(s) is inadequate to amortise the loan within such period as may be determined by the Bank. Accordingly, the Borrower shall be required to pay such increased EMI amount and the number thereof as decided by the Bank and intimated to the Borrower. *Please refer the RBI circular No. DBR.No.BP.BC.99/08.13.100/2017-18 on "XBRL Returns - Harmonization of Banking Statistics" dated January 04, 2018.
23	The Borrower hereby confirms that their business does not have any exposure to foreign currency as on date. It will be the Borrower's responsibility to keep the Bank informed in the event that borrower enter into any business that has an exposure to foreign exchange.

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21/5/2018*

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Special Conditions

SI No	Details
1	-Collateral to be legally and technically clear and marketable and documentation as per legal requirement. -All internal checks as per HDFC Bank Norms to be positive. -Disbursement subject to Positive RIC. -LAP to be Given in the name of Gaudium IVF Women health Private Limited for 1700 lacs. -Complete banking to be maintained with HDFC Bank -Submit lei code to the bank before disbursement -Repayment to be taken from HDFC Acc no-50200087040959 of Gaudium IVF & Women Health Ltd - Internal closure of running DOD 50200052231003 in name of M/s. Gaudium IVF & Women Health Ltd
2	Undertaking from the customer to shift 100% churning with HDFC bank within 60 days from the date of disbursement
3	-GSTR-3B to be uploaded in DAP -Management certified provisional financials of gaudium IVF and Women Health P Ltd to be uploaded in DAP -Audited financial for Fy 25 to be on record within 60 days of disbursement. -CA Certified LOD and LOS to be on record. -ROC charge of ICICI bank to be satisfied within 45 days. -NOC from ICICI Bank for closure of loan to be provided. -NOC from directors not on loan structure.

This letter shall form an integral part of the Loan Agreement to be executed by the Borrower and shall be governed by the terms and conditions as contained in the annexure attached and the Loan Agreement.

This offer shall be valid for a period of maximum 30 days from the date of this sanction letter subject to the repo rate not undergoing any revision from the date of issuance. In case of any revisions, the interest rate provided shall not be valid and the Bank shall not be bound to abide/ adhere by the same.

The Bank reserves the right to withdraw and / or amend any of the terms and conditions hereof (including to reduce or cancel the Loan or any part thereof) at its sole discretion, in the event of any change in circumstances or otherwise.

Nothing contained in this sanction letter should be deemed to create any right or obligation or interest whatsoever in favour of or against any party and the Borrower shall be liable to execute appropriate Loan documents as required by the Bank. Stamp duty and registration fees, if any, on the Loan documents shall be borne and paid by the Borrower only and the Bank shall not be responsible or liable for the same.

Kindly confirm your acceptance of the aforesaid terms and conditions by returning to us a signed copy of the letter.

We value your relationship with us and assure you of our best services always.

For any queries, kindly contact Mr. *Manmeet Kaur*, Contact: *958254581* or email on *manmeet.kaur16@hdfcbank.com* or contact our phone banking numbers - 18002026161 or write to us at *loansupport@hdfcbank.com*. or In case of any query / suggestion / feedback / complaint relating to any of the products, please visit <https://www.hdfcbank.com/personal/need-help/contact-us>

Yours Faithfully,

For HDFC BANK LTD.

Authorized Signatory

Name

Designation

We acknowledge, understand and accept the above terms and conditions.

Name

Date and Signature

1. GAUDIUM IVF AND WOMEN HEALTH LIMITED

For Gaudium IVF and Women Health Limited

2. MANIKA KHANNA

Manika

3. PEEYUSH KHANNA

Director

Manika

4/8/25

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Experience Smarter NetBanking for SMEs & Businesses:

Our Current Account and Business customers can also avail of NetBanking for Business- MyBusiness Digital Banking, our custom-made internet banking platform to suit your business needs.

With a fully digital registration process, the platform allows you to get a one view of all your HDFC Bank savings and current accounts, make use of two-step transaction process where the Maker creates and checker approves transactions, beneficiary addition & funds transfer, process upto 25 transactions in one go and add upto 25 beneficiaries daily with a bulk file upload. What's more, it provides one-click access to working capital and trade services.

Register now for NetBanking for Business - MyBusiness Digital Banking in just 3 minutes from HDFC Bank website www.hdfcbank.com by clicking on Login button and selecting option of NetBanking for Business.

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Director



