



महाराष्ट्र MAHARASHTRA

2019

AS 344671

प्रधान मुद्रांक कार्यालय, मुंबई
प.सू. नि.सं. १.०००००३
75 JUN 2019
संक्षेप अधिकारी



श्री. दि. क. गवई



This stamp paper forms an integral part of the inter-creditor agreement entered into amongst the lenders.





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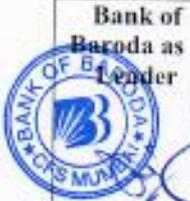
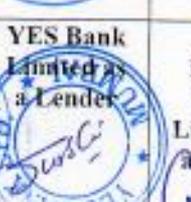
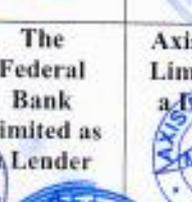
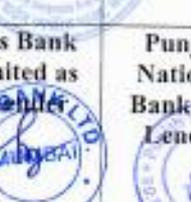
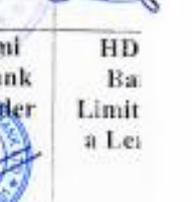
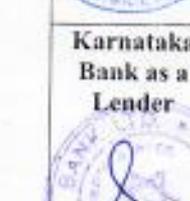
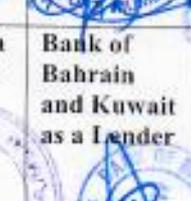
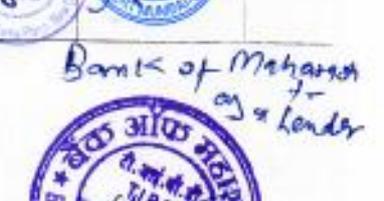


INTERCREDITOR AGREEMENT

This INTERCREDITOR AGREEMENT (the "Agreement") is made on the 6th day of July, 2019 at Mumbai, by and amongst:

THE BANKS, FINANCIAL INSTITUTIONS AND OTHER LENDERS SET OUT IN SCHEDULE I HERETO, including any lender that may accede from time to time in accordance with the provisions of this Agreement (hereinafter collectively referred to as the "Lenders" and individually as a "Lender", which expression will, unless repugnant to the context or meaning thereof, be deemed to mean and include their successors, transferees, novatees and assigns).

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 Bank of Baroda as a Lender	 Punjab & Sind Bank as a Lender	 Syndicate Bank as a Lender	 ICICI Bank Limited as a Lender	 Bank of India as a Lender	 Canara Bank as a Lender	 UCO Bank as a Lender	 United Bank of India as a Lender	 Andhra Bank Lender
 Indian Bank as a Lender	 The T&K Bank Limited as a Lender	 State Bank of India as a Lender	 YES Bank Limited as a Lender	 The Federal Bank Limited as a Lender	 Axis Bank Limited as a Lender	 Punjab National Bank as a Lender	 Lakshmi Vilas Bank as a Lender	 HD Ba Limit as a Lender
 Karnataka Bank as a Lender	 Bank of Bahrain and Kuwait as a Lender	 Woori Bank as a Lender	 The Federal Bank Limited as a Lender		 Bank of Maharashtra as a Lender	 Bank of Maharashtra as a Lender		

WHEREAS:

- (A) The Reserve Bank of India has issued directions called the Reserve Bank of India (Prudential Framework for Resolution of Stressed Assets) Directions, 2019 containing revised framework with a view to providing a framework for early recognition, reporting and time bound resolution of stressed assets on June 7, 2019 (hereinafter referred to as the extant "Regulatory Framework", which term shall also include the amendments, modifications or replacements that are made from time to time). The Regulatory Framework is applicable to (i) scheduled commercial banks (excluding regional rural banks); (ii) all India term financial institutions; (iii) small finance banks; and (iv) systematically important non-deposit taking non-banking financial companies and deposit taking non-banking financial companies.
- (B) The said Regulatory Framework *inter alia* contemplates that the Lenders must put in place board approved policies for resolution of stressed assets under the Regulatory Framework including the timelines for resolution.
- (C) The Lenders have provided credit facilities (both fund based and non-fund based) to Reliance Home Finance Limited, bearing CIN no. L67190MH2008PLC183216 having its registered office at Reliance Centre, 6th Floor, South Wing, Off. Western Express Highway, Santacruz (East) Mumbai Maharashtra 400055 ("Borrower") from time to time.
- (D) The Borrower's account has been in default as of June 7, 2019. The Lenders have been making efforts to achieve resolution of the Borrower's account.
- (E) Pursuant to the guidelines set out in the Regulatory Framework, the Lenders have further deliberated and discussed the way forward in relation to the Borrower and after such discussions and deliberations during the Review Period, the Lenders have decided that implementation of a Resolution Plan is a desirable resolution strategy in relation to the Facilities availed by the Borrower.
- (F) The Regulatory Framework requires that in cases where lenders decide that a resolution plan has to be implemented, all lenders (to whom the Regulatory

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Indian Bank as a Lender	The J&K Bank Limited as a Lender	State Bank of India as a Lender	YES Bank Limited as a Lender	The Federal Bank Limited as a Lender	Axis Bank Limited as a Lender	Punjab National Bank as a Lender	Lakshmi Vilas Bank as a Lender	HD Ba Limit as a Lender
Karnataka Bank as a Lender	Bank of Bahrain and Kuwait as a Lender	Woori Bank as a Lender						Bank of Maharashtra as a Lender

Framework is applicable) shall enter into an inter-creditor agreement within the Review Period. Such inter-creditor agreement has to provide for ground rules for finalisation and implementation of the resolution plan in respect of Borrower.

- (G) In order to give effect to and comply with the Regulatory Framework after obtaining approval of their respective board of directors and/or other relevant competent authority,, the Lenders are entering into this Agreement to (i) set out the overall framework, where relevant and applicable, for revival and rehabilitation of the Borrower and effectuating the implementation of a resolution plan in respect of the Facilities provided by Lenders to the Borrower with a view to optimising and preserving the recovery for the Lenders; and (ii) appoint and authorise the Lead Lender (*as defined hereinafter*) to facilitate this process and to take necessary actions and steps in connection with formulation and implementation of such debt resolution plan.
- (H) The Lenders acknowledge that while there can be different approaches to formulation of a Resolution Plan, an optimal Resolution Plan is the one that is just and fair and is prepared in good faith given the prevailing facts and circumstances.
- (I) The Lenders also agree and acknowledge that the Resolution Plan that is prepared pursuant to this Agreement shall be in compliance with the provisions of Regulatory Framework, applicable guidelines/notifications issued by the RBI from time to time and other Applicable Laws, in each case, as amended, modified or replaced from time to time.

NOW, THEREFORE, in consideration of the foregoing and other good and valid consideration, the receipt and adequacy of which are hereby expressly acknowledged, the Lenders hereby agree as follows:

1. DEFINITIONS AND PRINCIPLES OF CONSTRUCTION

1.1 Definitions

Bank of Baroda as a Lender	Punjab & Sind Bank as a Lender	Syndicate Bank as a Lender	ICICI Bank Limited as a Lender	Bank of India as a Lender	Canara Bank as a Lender	UCO Bank as a Lender	United Bank of India as a Lender	Andhra Bank as a Lender
Indus Bank as a Lender	The J&K Bank Limited as a Lender	State Bank of India as a Lender	YES Bank Limited as a Lender	The Federal Bank Limited as a Lender	Axis Bank Limited as a Lender	Punjab National Bank as a Lender	Lakshmi Vilas Bank as a Lender	HD Ba Limit as a Lender
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Unless otherwise repugnant to the meaning or context hereof, the capitalized terms shall have the following meanings.

Applicable Law means any constitution, statute, law, equity, regulation, ordinance, rule, judgment, order, decree, clearance, approval, directive, guideline, policy, requirement, or other governmental restriction or any similar form of decision, or determination by, or any interpretation or administration of any of the foregoing by, any Governmental Agency whether in effect as of the date of this Agreement or thereafter and in each case as amended, as applicable and including, without limitation, guidelines, circulars and notifications issued by the RBI from time to time.

Bank of Baroda means a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, as amended having its Head Office at Baroda House, Mandvi, Vadodara 390 006 and acting through its Corporate Financial Services Branch at 3rd Floor, 10/12, Mumbai Samachar Marg, Fort, Mumbai 400001.

CIR Regulations means Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016, as amended from time to time.

Debt shall have the meaning ascribed to such term in the IBC.

Deed of Accession means the deed of accession, substantially in the form set out in Schedule II hereto.

Default shall have the meaning ascribed to such term in the Regulatory Framework.

Dissenting Lenders means those Lenders who voted against the Resolution Plan, approved by the Majority Lenders.

Exclusive Security shall mean any security or encumbrance or credit enhancement in the form of mortgage, hypothecation, pledge, assignment, etc. that is provided by

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the Borrower to one or more Lenders (but not to all Lenders on *pari passu* basis) over the assets of the Borrower.

Facilities mean the loans and financial assistance, including non-fund based facilities, availed by the Borrower from the Lenders (including any overseas branch of such Lenders), whether secured or otherwise, from time to time. It is clarified that subscription/investment to non-convertible debentures/securities issued by the Borrower with the Lenders shall also be considered as a Facility availed by the Borrower.

Governmental Agency means any government or any governmental authority or agency, semi-governmental or judicial or quasi-judicial or administrative entity or authority (including, without limitation, any stock exchange or any self-regulatory organization established under any Applicable Law).

IBC means Insolvency and Bankruptcy Code, 2016 together with relevant rules, regulations and guidelines, in each case, as amended from time to time.

Lead Lender means Bank of Baroda. The Lenders may co-opt one or more other Lenders to assist such Lead Lender in respect of its role and responsibilities under this Agreement.

Liquidation Value means estimated realisable value of the assets of the relevant Borrower, if such Borrower were to be liquidated as on the date of commencement of the Review Period.

Majority Lenders shall mean those Lenders who represent at least (i) 75% (seventy five percent) (by value) in the aggregate Outstanding by all Lenders who have granted Facilities to the Borrower; and (ii) 60% (sixty percent) (by number) of the total number of Lenders to the Borrower.

Monitoring Period shall have the meaning ascribed to the term in the Regulatory Framework

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Bank of Baroda as a Lender	Punjab & Sind Bank as a Lender	Syndicate Bank as a Lender	ICICI Bank Limited as a Lender	Bank of India as a Lender	Canara Bank as a Lender	UCO Bank as a Lender	United Bank of India as a Lender	And Bank Len
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Outstanding means the aggregate amount outstanding (as at June 30, 2019) and in respect of:

- (i) term loans, non-convertible debentures or other non-convertible debt instruments/securities: aggregate principal outstanding amount of financial assistance granted by the Lender including funded interest term loan and working capital term loan;
- (ii) working capital facilities: amount sanctioned and outstanding; and
- (iii) non-fund based assistance: letters of credit, bank guarantees, etc, in each case opened/issued and outstanding.

and, in each case, excluding any element of unpaid interest, default interests, redemption premium, other fees, charges, damages, claims etc.

Overseeing Committee means a committee comprising of eminent members constituted by the Indian Banks' Association (IBA), with such changes/replacements as approved by the IBA from time to time.

RBI means the Reserve Bank of India.

Reference Date shall have the meaning ascribed to the term in the Regulatory Framework.

Registered Valuer means a person registered as such in accordance with the Companies Act, 2013 and rules made thereunder.

Regulatory Framework has the meaning given to it in Recital A.

Resolution Plan has the meaning given to it in Clause 5.1.

Resolution Value means the net present value (NPV) of any Resolution Plan computed by the Lead Lender or any process advisor, resolution advisor or any

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other agency appointed by the Lead Lender, in accordance with the valuation methodology approved by the Majority Lenders.

Resolution Documents mean all documents that are required to be entered into by (or on behalf of) the Lenders and the Borrower (and/or any guarantor, security provider or other person) to implement and give effect to the Resolution Plan, including the restructuring agreement, assignment agreement, agreements with any new investor or resolution applicant, guarantees, security documents and all other ancillary documents and contractual undertakings or such other instruments in relation to the Resolution Plan.

Review Period shall have the meaning ascribed to the term in the Regulatory Framework.

Specified Period shall have the meaning ascribed to the term in the Regulatory Framework.

Third Party Security means any security or encumbrance or credit enhancement (in the form of mortgage, hypothecation, pledge, assignment, corporate guarantee, personal guarantee etc.) that is provided by any person (other than the Borrower) to secure/support the Facility(ies) provided to the Borrower.

1.2 Principles of Construction

In this Agreement:

- (a) a reference to this Agreement or any other agreement, instrument or other document is a reference to this Agreement or such agreement or instrument or other document as may be amended, novated, modified, supplemented, restated and/ or replaced from time to time;
- (b) the Recitals are an integral part of this Agreement;

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- (c) a reference to an “**amendment**” includes a supplement, modification, novation, replacement or re-enactment and “amended” is to be construed accordingly;
- (d) references to a “**person**” or “**Person**” (or to a word importing a person) shall be construed so as to include:
- (i) individual, sole proprietorship, firm, partnership, limited liability partnership, trust, joint venture, company, corporation, body corporate, unincorporated body, association, organisation, any Governmental Authority or other entity or organisation (whether or not in each case having separate legal personality);
 - (ii) that person’s successors in title, executors, and permitted transferees and permitted assigns; and
 - (iii) references to a person’s representatives shall be to its officers, employees, legal or other professional advisers, sub-contractors, agents, attorneys and other duly authorised representatives;
- (e) terms defined in this Agreement by reference to any other agreement, document or instrument shall have the meanings assigned to them in such agreement, document or instrument, whether or not such agreement, document or instrument is then in effect;
- (f) a reference to any statute or statutory provision shall include:
- (i) all statutory instruments or orders including subordinate or delegated legislation (whether by way of rules, notifications, bye-laws and guidelines) made from time to time under that statute or statutory provision (whether or not amended, modified, re-enacted or consolidated); and

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- (ii) such provision as from time to time amended, modified, re-enacted or consolidated to the extent such amendment, modification, re-enactment or consolidation applies or is capable of applying to any transactions entered into under this Agreement and (to the extent liability thereunder may exist or can arise) shall include any past statute or statutory provision (as from time to time amended, modified, re-enacted or consolidated) which the statute or statutory provision referred to has directly or indirectly replaced;
- (g) the words "hereof", "herein", "hereto", "hereunder" and words of similar import when used with reference to a specific clause in this Agreement shall refer to such clause in this Agreement and when used otherwise than in connection with specific clauses shall refer to this Agreement as a whole;
- (h) whenever this Agreement refers to a number of days, such number shall refer to calendar days unless otherwise specified;
- (i) words denoting the singular shall include the plural and vice versa;
- (j) references to any Clause are references to a clause of this Agreement;
- (k) headings are inserted for convenience only and shall be ignored in construing this Agreement;
- (l) the words "in writing" include any communication made tangibly by document or electronically by fax or e-mail;
- (m) the words "include", "including" and "in particular" shall be construed as being by way of illustration or emphasis only and shall not be construed as, nor shall they take effect as, limiting the generality of any preceding words;
- (n) in the computation of periods of time from a specified date to a later specified date, the words "from" and "commencing on" mean "from and including" and "commencing on and including", respectively, and the words

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“to”, “until” and “ending on” each mean “to but not including”, “until but not including” and “ending on but not including” respectively;

- (o) the word “assets” includes present and future properties, revenues and rights of every description;
- (p) this Agreement shall supersede all other existing inter-creditor agreements and other similar agreements entered into amongst any of the Lenders, to the extent required for preparation and implementation of a Resolution Plan in accordance with this Agreement;
- (q) if any provision of this Agreement is inconsistent or repugnant to the provisions of the Regulatory Framework and other Applicable Laws, then the provisions of Regulatory Framework and other Applicable Laws shall prevail, to the extent of such inconsistency or repugnancy. It is clarified that the terms that are not defined herein shall have the meaning given to them in the Regulatory Framework, as applicable.

2. LEAD LENDER

2.1 Appointment and Authority

Each of the Lenders appoint the Lead Lender to act as its agent under and in connection with the formulation and implementation of any Resolution Plan in the manner contemplated in this Agreement.

Without limiting the generality of the foregoing, each of the Lenders hereby authorize the Lead Lender to undertake or to appoint a process advisor or a resolution advisor to undertake the following actions on behalf of and in the name of each Lender:

- (a) assessment of the sustainable and unsustainable level of the debt of the Borrower, including formulation of assumptions and technical and financial parameters to arrive at such assessment;

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- (b) appointment of technical consultants, engineers or any other consultant and advisor to assess the technical health of the project that is being undertaken by the Borrower;
- (c) determining the terms of each proposed Resolution Plan, including the proposed restructuring (if required) of sustainable debt, instrument for converting the unsustainable portion of the debt, sacrifice (if any) required by the promoter entity of the Borrower, dilution of promoters' stake in the Borrower etc;
- (d) undertake and conclude the process of transfer/assignment/novation of the Facilities (or part thereof) at a value that is not less than value approved by the Majority Lenders;
- (e) sharing of information and documents with the prospective buyers, including maintaining the data room (whether separate for each Lender or common data room for all Facilities in respect of the Borrower, as decided by the Lead Lender);
- (f) appointment of legal, financial, management or any other consultant as may be required for formulating and implementing the Resolution Plan;
- (g) appointment of a credit rating agency for independent credit evaluation of any resolution plan formulated under the framework of this Agreement;
- (h) appointment of Registered Valuers and other consultants for determination of Resolution Value/Liquidation Value in respect of the Borrower;
- (i) negotiation and finalisation of the Resolution Documents and entering into such documents and any other ancillary deed, document or writing as may be required in connection with implementation of the Resolution Plan in respect of the Borrower;

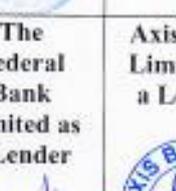
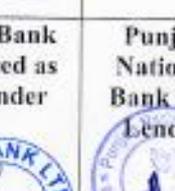
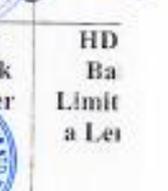
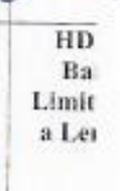
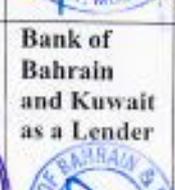
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- (j) formulating and running a bid process for appointment of a third party contractor/operator to manage the affairs of the Borrower or the project under implementation, where necessary;
- (k) formulating and running a bid process for identifying the investors for investing in the Borrower or transfer of Facilities or otherwise, evaluating the bids received and entering into the relevant definitive documents with such investor(s) on behalf of the Lenders;
- (l) hold discussions with the Borrower, other creditors and stakeholders as well as potential investors for preparation of Resolution Plan;
- (m) co-ordinating and liaising with each Lender for preparation of the Resolution Plan, as may be required;
- (n) approaching any governmental or regulatory authority for any approval or consent required on behalf of any Lender for implementation of any Resolution Plan and making all filings, disclosures and any other submissions as required under Applicable Law;
- (o) delegate any or all of its powers and rights contained herein and to appoint any agents, representatives, contractors to carry out its functions and responsibilities; and
- (p) taking any other action as deemed fit by the Lead Lender in the interest of the Lenders in relation to formulating and implementing the Resolution Plan in respect of each Borrower.

Each of the Lenders hereby agrees and confirms to ratify and be bound by the actions and steps taken by the Lead Lender in accordance with the terms of this Agreement in relation to any Resolution Plan.

2.2 Terms of Appointment of Lead Lender

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 Bank of Baroda as a Lender	 Punjab & Sind Bank as a Lender	 Syndicate Bank as a Lender	 ICICI Bank Limited as a Lender	 Bank of India as a Lender	 Canara Bank as a Lender	 UCO Bank as a Lender	 United Bank of India as a Lender	 Andhra Bank as a Lender
 Indian Bank as a Lender	 The J&K Bank Limited as a Lender	 State Bank of India as a Lender Branch	 YES Bank Limited as a Lender	 The Federal Bank Limited as a Lender	 Axis Bank Limited as a Lender	 Punjab National Bank as a Lender	 Lakshmi Vilas Bank as a Lender	 HD Ba Limit a Lei
 Karnataka Bank as a Lender	 Bank of Bahrain and Kuwait as a Lender	 Woori Bank as a Lender	 THE FEDERAL BANK LTD. CORP & INST BANKG BUSI DEPT	 Bank of Maharashtra as a Lender				

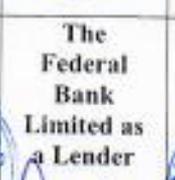
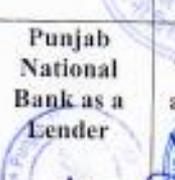
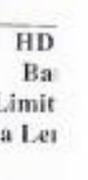
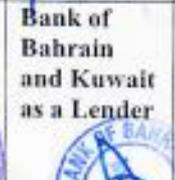
- (a) The appointment of the Lead Lender and the terms contained in this Agreement shall be binding on all Lenders.
- (b) Nothing contained herein constitutes the Lead Lender as a trustee or fiduciary of any other person. By assisting and facilitating the formulation and implementation of any Resolution Plan, the Lead Lender shall not be deemed to be construed to have provided any guarantee or assurance to any Lender. The Lead Lender, its employees, directors, representatives and agents shall not be liable and shall not be held responsible (except in the case of wilful default, gross negligence or fraud) for any loss, liabilities or damages whatsoever, to any Lender.
- (c) The Lead Lender shall be entitled to place reliance on the adequacy, accuracy or completeness of any document or information that is received by it from any Lender/Borrower/other person engaged pursuant to discharge of its functions under this Agreement.

2.3 Lead Lender's Fee

- (a) In consideration of the Lead Lender's services as set out under this Agreement, it shall be entitled to receive a fee (if any) as mutually agreed between the Lead Lender and the Lenders and recorded in a separate agreement. The fee shall be paid by each Lender in proportion of its Outstanding in the relevant Facilities.

The liability, if any, of the Lead Lender pursuant to or in connection with this Agreement shall be restricted to the amount equivalent to the fees received by it in relation to the Borrower.

- (b) All costs and expenses incurred or to be incurred by the Lead Lender in connection with performing its services pursuant to this Agreement, including in relation to formulating and implementing a Resolution Plan (including the fees and expenses payable to any valuer, counsel, consultant or agent etc. appointed by the Lead Lender) shall be to the account of the respective Lenders, unless otherwise reimbursed by the Borrower.

- (c) If any Lender fails to pay its pro-rata share towards the fees and expenses to the Lead Lender, then the Lead Lender shall be entitled to deduct such amount from the amounts that shall be payable to such Lender under the approved Resolution Plan.

2.4 Indemnity to the Lead Lender

Unless the Lead Lender has been reimbursed by the Borrower, each Lender shall indemnify the Lead Lender against any cost, loss or liability incurred by the Lead Lender in connection with performing its services pursuant to this Agreement or any other Resolution Document (other than by reason of the Lead Lender's gross negligence or willful misconduct). The proportion of such cost, loss or liability to be borne by each Lender shall be based on the proportion of Outstanding of each such Lender in the Facilities.

2.5 Assistance to, and information sharing by, Lead Lender

- (a) Each of the Lenders agree to provide necessary assistance and co-operation to the Lead Lender as requested by the Lead Lender for preparation and implementation of the Resolution Plan.
- (b) The Lead Lender shall provide periodic updates to all the Lenders in relation to formulation and implementation of the Resolution Plan.

3. REVIEW PERIOD

- 3.1 As soon as practicable during the Review Period, the Lead Lender shall engage with the Borrower and give the Borrower an opportunity to cure the default as well as consult with the other Lenders to decide on the resolution strategy to be adopted in respect of the Borrower. If the Lead Lender receives any proposal from the Borrower within the Review Period, then the Lead Lender shall convene a meeting of the Lenders and place the proposal before them. At the meeting, if the Majority Lenders are agreeable in-principle with the Borrower's proposal, then the Lead Lender shall take steps for approval and implementation of the Borrower's proposal expeditiously and in case the Majority Lenders are not agreeable with the

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Bank of Baroda as a Lender	Punjab & Sind Bank as a Lender	Syndicate Bank as a Lender	ICICI Bank Limited as a Lender	Bank of India as a Lender	Canara Bank as a Lender	UCO Bank as a Lender	United Bank of India as a Lender	And Bank Len
Indian Bank as a Lender	The J&K Bank Limited as a Lender	State Bank of India as a Lender	YES Bank Limited as a Lender	The Federal Bank Limited as a Lender	Axis Bank Limited as a Lender	Punjab National Bank as a Lender	Lakshmi Vilas Bank as a Lender	HD Ba Limit a Lei
Karnataka Bank as a Lender	Bank of Bahrain and Kuwait as a Lender	Woor Bank as a Lender					Bank of Maharashtra as a Lender	

Borrower's proposal, then the Lenders may decide on the appropriate resolution strategy in respect of such Borrower.

4. MEETINGS OF AND VOTING BY LENDERS

4.1 Meetings of the Lenders

- (a) The Lead Lender shall provide periodic updates to the Lenders in relation to the formulation and preparation of the Resolution Plan. The Lead Lender and the other Lenders shall work in a manner that achieves resolution of the Borrower's account and for that purpose, the Lead Lender and the other Lenders shall consult, co-operate and co-ordinate with each other.
- (b) The Lead Lender may convene a meeting of the Lenders as and when it considers necessary (with a minimum notice period of 2 (two) working days), and shall convene a meeting if a request to that effect is made by Lenders whose share (as of the commencement of the Review Period) in the aggregate Outstanding aggregates to at least 33% (thirty three percent) (by value).
- (c) The representative of the Lead Lender shall act as the chairperson of the meeting of the Lenders.
- (d) The Lead Lender shall circulate the minutes of the meeting to all participants by electronic means within 48 (forty eight) hours of the said meeting.

4.2 Notice for Meetings of the Lenders

- (a) A meeting of the Lenders shall be called by giving not less than 2 (two) working days' notice in writing to every Lender, at the address it has provided to the Lead Lender and such notice may be given in person, by post or by fax or by email.

Bank of Baroda as a Lender	Punjab & Sind Bank as a Lender	Syndicate Bank as a Lender	ICICI Bank Limited as a Lender	Bank of India as a Lender	Canara Bank as a Lender	UCO Bank as a Lender	United Bank of India as a Lender	And Bank Len
Indian Bank as a Lender	The J&K Bank Limited as a Lender	State Bank of India as a Lender Branch 791	YES Bank Limited as a Lender	The Federal Bank Limited as a Lender	Axis Bank Limited as a Lender	Punjab National Bank as a Lender	Lakshmi Vilas Bank as a Lender	HD Ba Limit a Let
Karnataka Bank as a Lender	Bank of Bahrain and Kuwait as a Lender	Woori Bank as a Lender						Bank of Maharashtra as a Lender

Provided that the Lead Lender may call for a meeting by giving a notice of 24 (twenty four) hours subject to the Lead Lender providing facility of participation through video conferencing or other audio and visual means.

- (b) The notice shall inform the participants of the venue, the time and date of the meeting and of the option available to them to participate through video conferencing or other audio and visual means, and shall also provide all the necessary information to enable participation through video conferencing or other audio and visual means.
- (c) The notice of the meeting shall contain an agenda of the meeting with the following:
 - (i) a list of the matters to be discussed at the meeting; and
 - (ii) copies of all documents relevant to the matters to be discussed.

4.3 Voting by the Lenders

- (a) The Lead Lender is required to place the proposed valuation methodology to compute the Resolution Value and the proposed Resolution Plan for voting to the Lenders. If the Lead Lender is desirous of putting any other item for voting by the Lenders, then the Lead Lender shall intimate the Lenders of such item in the notice for a meeting.
- (b) At a meeting where any item is to be voted upon by the Lenders, the Lead Lender shall take a vote of the Lenders present in the meeting on any item listed for voting after discussion on the same.
- (c) The Lead Lender shall:
 - (i) circulate the minutes of the meeting by electronic means to all the Lenders within 48 hours of the conclusion of the meeting; and
 - (ii) seek a vote of the Lenders who did not vote at the meeting on the

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Bank of Maharashtra as a Lender

matters listed for voting, by electronic voting system where the voting shall be kept open for 24 (twenty four) hours from the circulation of the minutes.

- (d) If any Lender abstains from voting on any matter that is listed for voting, such Lender shall be deemed to have voted against such matter by the Lead Lender while calculating the votes.
- (e) Every Lender shall ensure that in any meeting of the Lenders, it is represented by such persons who are competent and are authorised to take decisions on the spot and without deferring decisions for want of any internal approval from such Lender.
- (f) After conclusion of the voting, the Lead Lender shall announce the decision taken on items along with the names of the Lenders who voted for or against the decision, or abstained from voting.
- (g) The provisions relating to voting by electronic means enshrined in Regulation 26 of the CIR Regulations shall apply *mutatis mutandis* to voting by electronic means by the Lenders.

5. RESOLUTION PLAN

5.1 The resolution plan in respect of the Facilities availed by the Borrower may involve, amongst other, any action/plan/reorganization including without limitation the following:

- (a) regularisation of the Borrower's account by payment of all overdue amounts to all Lenders by the Borrower;
- (b) transfer of all or part of the assets of the Borrower to one or more persons;
- (c) transfer/assignment/novation of all or part of the Facilities (together with underlying securities, guarantees etc.) to one or more persons at the value approved by the Majority Lenders;

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- (d) bifurcation of debt into sustainable and unsustainable portions, writing off of any debt and additional financing to the Borrower;
- (e) release of any security created on the assets of the Borrower or any other person;
- (f) sale of all or part of the assets whether subject to any security interest or not;
- (g) the acquisition of shares of the Borrower, or the merger or consolidation of the Borrower with one or more persons;
- (h) satisfaction or modification of any security interest;
- (i) curing or waiving of any breach of the terms of any Facilities due from the Borrower;
- (j) extension of a maturity date or a change in interest rate or other terms of the Facilities;
- (k) amendment of the constitutional documents of the Borrower;
- (l) issuance of securities of the Borrower, for cash, property, securities, or in exchange for claims or interests, or other appropriate purpose;
- (m) conversion of debt into equity or equity like instruments;
- (n) obtaining necessary approvals from the Central and State Governments and other authorities;
- (o) transfer or assignment of appointment of any third party contractor/agency to operate the project being undertaken by the Borrower or to manage the operations of the Borrower;

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Indian Bank as a Lender	The J&K Bank Limited as a Lender	State Bank of India as a Lender	YES Bank Limited as a Lender	The Federal Bank Limited as a Lender	Axis Bank Limited as a Lender	Punjab National Bank as a Lender	Lakshmi Vilas Bank as a Lender	HD Ba Limit a Let
Karnataka Bank as a Lender	Bank of Bahrain and Kuwait as a Lender	Woor Bank as a Lender						Bank of Maharashtra as a Lender

- (p) appointment of any third party contractor/agency to operate the project being undertaken by the Borrower or to manage the operations of the Borrower; and
- (q) any other scheme of arrangement in accordance with the Applicable Law including the Companies Act, 2013.

(the debt restructuring/resolution scheme undertaken in accordance with the aforesaid broad contours is hereinafter referred to as the "**Resolution Plan**").

5.2 Amongst other factors as applicable to each case, the Lead Lender shall take into account the following considerations for preparing a Resolution Plan:

- (a) the Resolution Plan shall be in compliance with the Regulatory Framework and all other Applicable Laws, as applicable and amended from time to time;
- (b) any Exclusive Security provided by the Borrower to any Lender;
- (c) any exclusive Third Party Security held by a Lender; and
- (d) the existing security sharing arrangement amongst the Lenders.

6. OVERSEEING COMMITTEE

6.1 If a Resolution Plan involves restructuring of Facilities with continuation of existing promoters of the Borrower, then the Lead Lender shall submit such Resolution Plan to the Overseeing Committee for its observations.

6.2 In all other cases of Resolution Plan other than those set out in Clause 6.1 above, the Lead Lender may submit the Resolution Plan to the Overseeing Committee for its recommendations, only if instructed by the Majority Lenders.

6.3 The operating guidelines for functioning of the Overseeing Committee including the terms of reference shall be as issued by the IBA.

Bank of Baroda as a Lender	Punjab & Sind Bank as a Lender	Syndicate Bank as a Lender	ICICI Bank Limited as a Lender	Bank of India as a Lender	Canara Bank as a Lender	UCO Bank as a Lender	United Bank of India as a Lender	Axis Bank as a Lender
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Karnataka Bank as a Lender	Bank of Bahrain and Kuwait as a Lender	Woori Bank as a Lender						

Bank of Maharashtra as a lender

6.4 The Lead Lender shall submit the Resolution Plan along with the observations of the Overseeing Committee to all the Lenders.

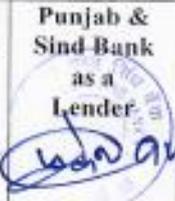
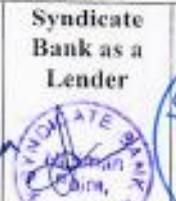
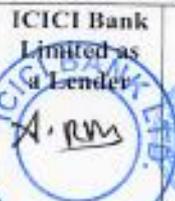
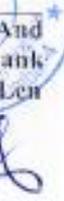
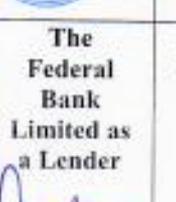
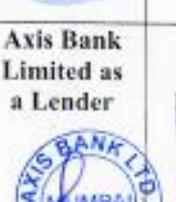
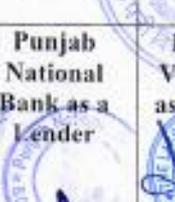
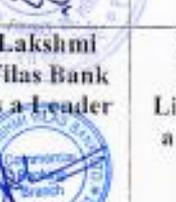
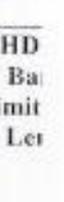
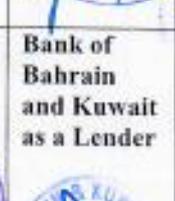
7. APPROVAL OF RESOLUTION PLAN

7.1 Each Resolution Plan shall be presented by the Lead Lender and/or the process advisor or resolution advisor appointed by the Lead Lender, to all the Lenders for their consideration.

7.2 The Lead Lender shall, along with the Resolution Plan, provide the Liquidation Value due to each Lender as computed by the Registered Valuer(s) appointed by the Lead Lender. For avoidance of doubt, it is clarified that the Lead Lender shall not be under any obligation to provide the Liquidation Value to any Lender prior to submitting the Resolution Plan for approval by the Lenders.

7.3 Notwithstanding anything to the contrary contained herein, it is agreed by all the Lenders that:

- (i) the Resolution Plan that is approved by the Majority Lenders shall be final and binding on all the Lenders and each Lender (including the Dissenting Lenders) agrees and undertakes to be bound by the approved Resolution Plan;
- (ii) during the resolution process and during the implementation of the Resolution Plan that has been approved by the Majority Lenders in accordance with this Agreement and the Regulatory Framework, the Lenders (including if such Lender is a Dissenting Lender) agrees that it shall not initiate any legal action or proceedings (including proceedings under IBC) against the Borrower or any other Person that may jeopardise the successful implementation of the Resolution Plan in accordance with the terms of such Resolution Plan; and
- (iii) approval of a Resolution Plan in respect of the Borrower by the Majority Lenders in accordance with the terms of this Agreement and the Regulatory Framework shall constitute an amendment, modification, waiver, release, discharge, to the extent necessary for implementation of the approved

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Karnataka Bank as a Lender 	Bank of Bahrain and Kuwait as a Lender 	Woor Bank as a Lender 						

Resolution Plan, to all the existing documents and agreements in relation to all the Facilities availed by and any corporate guarantee or security issued by such Borrower over its assets to secure any financial assistance advanced to any other person (including the Facilities availed by and corporate guarantee or security issued by the Borrower over its assets to secure any financial assistance advanced to any other person to any Dissenting Lender).

7.4 The Lenders shall take all necessary actions and steps including execution of the Resolution Documents, as may be required for implementation of the approved Resolution Plan within the agreed timelines.

8. DISSENTING LENDERS

8.1 The Resolution Plan shall provide for payment of not less than Liquidation Value due to the Dissenting Lenders. Such payment shall be made in accordance with the terms of the approved Resolution Plan.

8.2 Without prejudice to the binding nature of the Resolution Plan on all the Lenders once it is approved by the Majority Lenders, it is agreed that, the Dissenting Lenders shall also have the option to sell/transfer their Facilities to any lender to whom the Regulatory Framework is applicable, at a price decided mutually between such Dissenting Lender and the taking over lender in accordance with Applicable Law, provided such lender enters into the Deed of Accession (if it is not already a party to this Agreement) and agrees to be bound by the Resolution Plan.

8.3 During the implementation of a Resolution Plan, if any Dissenting Lender agrees to implement the approved Resolution Plan in accordance with the proposed implementation of such Resolution Plan, then such Lender shall not be considered to be a Dissenting Lender for the purpose of this Agreement.

9. AUTHORITY

Each of the Lenders confirm that it has the power and capacity to enter into this Agreement and to exercise its rights and perform its obligations hereunder. Each

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Lender represents that they have taken all necessary approvals from their board of directors or committees thereof for taking all actions contemplated by this Agreement including to be bound by the Resolution Plan that is approved by the Majority Lenders in each case, and to authorise the Lead Lender to take all actions that are contemplated in this Agreement.

10. EXIT FROM RESOLUTION PROCESS

- 10.1 Once the resolution process is commenced in terms of this Agreement, it can be terminated if approved by the Majority Lenders.
- 10.2 At the end of the standstill period specified in Clause 13.2 below, each Lender shall be entitled to take necessary actions in accordance with the Regulatory Framework.

11. TERMINATION OF THIS AGREEMENT

- 11.1 This Agreement shall be terminated in case there is any guidance or prescription from the RBI or any other regulatory or governmental authority to terminate this Agreement.
- 11.2 It is clarified that any rights, obligations and liabilities arising under this Agreement before termination shall be binding on the Lenders and shall continue after the termination of the Agreement. Further, termination of this Agreement shall not affect the implementation of any Resolution Plan that is already approved by the specific Majority Lenders and such approved Resolution Plan shall continue to be binding on each Lender.

12. CHANGES TO LEAD LENDER

The Lead Lender may resign from its position of Lead Lender with respect to the Borrower by communicating its decision to the Lenders in the first meeting of the Lenders. The Majority Lenders may appoint any other Lender to act as the Lead Lender.

13. STAND STILL

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Karnataka Bank as a Lender	Bank of Bahrain and Kuwait as a Lender	Woor Bank as a Lender						

Bank of Maharashtra as a lender

13.1 The Lenders agree and undertake that on and from the Reference Date, they shall not:

- (a) commence any civil action or proceedings under IBC against the Borrower or other persons that have provided Third Party Security for recovery of their dues in respect of the Facilities or enforcement of any security interest provided by the Borrower or other persons or accelerate any Facilities provided to the Borrower; and

Explanation: For the purpose of this clause, the term "civil action" shall mean such legal action or proceeding against the Borrower, or against individual(s) or entities that have provided any Third Party Security. For the avoidance of doubt, nothing in this clause shall restrict the right of Lenders to adjust or appropriate any margin monies, fixed deposits, cash collateral, bank guarantee/stand by letter of credit provided by any bank or financial institution, towards its Facility. For the avoidance of doubt, it is clarified that in respect of ongoing legal proceedings/actions, the Lenders shall take necessary steps to not pursue such proceedings without adversely affecting its rights in respect of such proceedings.

- (b) transfer or assign their Facility to any person, save and except to a Lender that agrees to enter into a Deed of Accession (if it is not already a party to this Agreement) and be bound by the Resolution Plan.

13.2 The aforesaid standstill provision will be operative for an initial period of 30 (thirty) days from the commencement of the Review Period. In the event that the Lenders decide on implementation of a Resolution Plan as the resolution strategy in accordance with the Regulatory Framework, then the standstill provision shall extend during the implementation of the Resolution Plan (which is currently 180 (one hundred and eighty) days from the end of the Review Period or such other period as may be prescribed for implementation of Resolution Plan under the Regulatory Framework) provided that the standstill shall immediately lapse on implementation of the Resolution Plan or if the resolution process is terminated by the Majority Lenders.

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Karnataka Bank as a Lender	Bank of Bahrain and Kuwait as a Lender	Woori Bank as a Lender					Bank of Maharashtra as a Lender	

- 13.3 The aforesaid stand still provision shall not preclude the Lenders from initiating or continuing any action against the Borrower or its promoters / directors / officials or other persons for criminal offences.
- 13.4 Notwithstanding the aforesaid, if (i) legal remedies in respect of any claim of a Lender are likely to become barred by law of limitation and the Borrower or the relevant persons fail, refuse or omit to provide confirmation of debt or acknowledgement of liability in respect of it to extend the period of limitation or (ii) if the security created in favour of a Lender is in jeopardy, the Lenders shall have the freedom to take such action as may be considered necessary to preserve its claim/security against the Borrower and/or such other persons and keep the Lead Lender informed about such action.

14. SECURITY INTEREST OF LENDERS

Adequate consideration shall be given to the existing security sharing agreements amongst the Lenders while preparing a Resolution Plan.

15. ADDITIONAL FUNDING

Any additional funding proposed to be provided during the resolution process or during the implementation of the Resolution Plan shall be on terms as approved by the Majority Lenders.

16. REMOVAL OF DIFFICULTIES

The Majority Lenders are empowered to decide any difficulties or issues that may arise in giving effect to the provisions of this Agreement. All decisions of the Majority Lenders shall be final and binding on all Lenders.

17. EFFECTIVENESS

It is acknowledged that some of the Lenders may execute this Agreement on date(s) different than the date written at the title of this Agreement. This Agreement shall bind each Lender on and from the date of its execution of this Agreement.

Bank of Baroda as a Lender	Punjab & Sind Bank as a Lender	Syndicate Bank as a Lender	ICICI Bank Limited as a Lender	Bank of India as a Lender	Canara Bank as a Lender	UCO Bank as a Lender	United Bank of India as a Lender	And Bank Len
Indian Bank as a Lender	The J&K Bank Limited as a Lender	State Bank of India as a Lender Overseas Branch	YES Bank Limited as a Lender	The Federal Bank Limited as a Lender	Axis Bank Limited as a Lender	Punjab National Bank as a Lender	Lakshmi Vilas Bank as a Lender	HD Ba Limit a Lei
Karnataka Bank as a Lender	Bank of Bahrain and Kuwait as a Lender	Woori Bank as a Lender					Bank of Maharashtra as a Lender	

For the avoidance of doubt, it is clarified that the provisions of this Agreement shall be applicable and binding on only those Lenders/Parties that have entered into this Agreement (or the Deed of Accession, as the case may be).

18. ACCESSION

18.1 The Lenders acknowledge and agree that from time to time certain other banks, non-banking financial companies (NBFCs), other financial institutions and asset reconstruction companies (that are currently not listed out in Schedule I (*Details of the Lenders*)) may accede to this Agreement by executing a Deed of Accession and upon accession by such lenders to this Agreement, they shall be bound by the terms of this Agreement as a 'Lender' and shall acquire and assume the same rights and obligations as they would have acquired and assumed had that lender been an original party to this Agreement as a Lender.

18.2 The Lenders acknowledge and agree that upon the execution of the Deed of Accession as provided in Clause 18.1 above, Schedule I (*Details of the Lenders*) of this Agreement shall be deemed to be amended and restated to include the details of the acceding lender.

18.3 It is clarified that in case any lender whose credit facilities are not denominated in Indian Rupees wishes to become a party to this Agreement, then such lender may be required to obtain appropriate approvals and authorisations from relevant Governmental Authority (including RBI) or make any other arrangement including refinancing of its loans by loans denominated in Indian Rupees, as may be required for effective implementation of the Resolution Plan.

19. NOTICE

19.1 Any notice or any other communication under this Agreement must be in writing and, unless otherwise stated, may be given in person, by post or by fax or by e-mail.

19.2 Except as provided below, any communication will be deemed to be given as follows:

Bank of Baroda as a Lender	Punjab & Sind Bank as a Lender	Syndicate Bank as a Lender	ICICI Bank Limited as a Lender	Bank of India as a Lender	Canara Bank as a Lender	UCO Bank as a Lender	United Bank of India as a Lender	And Bank Len
Indian Bank as a Lender	The J&K Bank Limited as a Lender	State Bank of India as a Lender	YES Bank Limited as a Lender	The Federal Bank Limited as a Lender	Axis Bank Limited as a Lender	Punjab National Bank as a Lender	Lakshmi Vilas Bank as a Lender	HD Ba Limit a Let
Karnataka Bank as a Lender	Bank of Bahrain and Kuwait as a Lender	Woor Bank as a Lender	ADORI BANK MUMBAI BRANCH	THE FEDERAL BANK LTD. CORP & INST BANKG BUSI DEPT	Bank of Maharashtra as a Lender			

- (a) if delivered in person, at the time of delivery;
- (b) if posted, five days after being deposited in the post, postage prepaid, in a correctly addressed envelope;
- (c) if by fax or e-mail, when sent.

20. GOVERNING LAW AND JURISDICTION

This Agreement shall be governed, construed and interpreted in accordance with the laws of India and shall be subject to the exclusive jurisdiction of the courts and tribunals in Mumbai.

21. CONFIDENTIALITY

Each Lender agrees to keep confidential all the information received under or pursuant to this Agreement, save and except the disclosure as required pursuant to any Applicable Law or by any order or direction of any court, tribunal or Governmental Authority or as may be required for the purpose of performance of this Agreement.

22. AMENDMENT

This Agreement can be amended or modified with the written consent of Majority Lenders.

23. SEVERABILITY

Any provision of this Agreement which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but that shall not invalidate the remaining provisions of this Agreement or affect such provision in any other jurisdiction.

24. ASSIGNMENT

Bank of Baroda as a Lender	Punjab & Sind Bank as a Lender	Syndicate Bank as a Lender	ICICI Bank Limited as a Lender	Bank of India as a Lender	Canara Bank as a Lender	UCO Bank as a Lender	United Bank of India as a Lender	Andhra Bank as a Lender
Indian Bank as a Lender	The L&K Bank Limited as a Lender	State Bank of India as a Lender	YES Bank Limited as a Lender	The Federal Bank Limited as a Lender	Axis Bank Limited as a Lender	Punjab National Bank as a Lender	Lakshmi Vilas Bank as a Lender	HD Ba Limit as a Lender
Karnataka Bank as a Lender	Bank of Bahrain and Kuwait as a Lender	Woori Bank as a Lender					Bank of Maharashtra as a Lender	

This Agreement binds and inures to the benefit of the respective successors and assignees of the Lenders.

25. COUNTERPARTS AND CUSTODY OF ORIGINALS

- 25.1 This Agreement may be executed in any number of counterparts, each of which shall constitute an original and all of which together shall constitute one and the same instrument.
- 25.2 The originals of the signature page of each Agreement shall be maintained in the custody of the Lead Lender and each Lender (that is a party to this Agreement) shall have the right to receive a copy of this Agreement.

26. SUPERSESSION

This Agreement shall constitute the entire agreement between the Parties in respect of the matters contained herein and supersedes the Intercreditor Agreement for Resolution of Stressed Assets dated July 23, 2018.

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Bank of Baroda as a Lender	Punjab & Sind Bank as a Lender	Syndicate Bank as a Lender	ICICI Bank Limited as a Lender	Bank of India as a Lender	Canara Bank as a Lender	UCO Bank as a Lender	United Bank of India as a Lender	Andhra Bank as a Lender
Indian Bank as a Lender	The J&K Bank Limited as a Lender	State Bank of India as a Lender Overseas Branch	YES Bank Limited as a Lender	The Federal Bank Limited as a Lender	Axis Bank Limited as a Lender	Punjab National Bank as a Lender	Lakshmi Vilas Bank as a Lender	HD Bank Limited as a Lender
Karnataka Bank as a Lender	Bank of Bahrain and Kuwait as a Lender	Woori Bank as a Lender	THE FEDERAL BANK LTD. CORP & INST BANKG BUSI DEPT		Bank of Maharashtra as a Lender			

SCHEDULE I

DETAILS OF THE LENDERS AND OUTSTANDING AS OF JUNE 30, 2019

S. No.	Lender Name	Details of Notice	Outstanding (Principal) as of June 30, 2019 (INR Crores)
1.	Bank of Baroda	<p>Address: Bank of Baroda ,Corporate Financial Services, Branch,3,Walchand Hirachand Marg, 1st Floor, Ballard Pier,Mumbai – 400 001</p> <p>Tel no.: 022 43407301</p> <p>Email: genesh.narayanan@vesbank.in cfsbal@bankofbaroda.co.in</p> <p>Attention: Deputy General Manager</p> 	<p>1,135.28</p> 
2.	Punjab & Sind Bank	<p>Address: Large Corporate Branch,27/29, Ambalal Doshi Marg, Fort,Mumbai - 400 023</p> <p>Tel no.: 022-22693438</p> <p>Email: psbfort.0385@gmail.com</p> <p>Attention: Assistant General Manager</p>	<p>599.91</p> 
3.	Syndicate Bank	<p>Address: Plot No 227, Nariman Bhavan, Nariman, Point Mumbai 400 021.</p> <p>Tel no.: 9967101939</p> <p>Email: br.5037@syndicatebank.co.in;</p> <p>Attention: Mr. Janendra</p>	<p>300.00</p> 
4.	Bank of India	<p>Address: 10th Floor, Chanderlok Building, Janpath, Near Tolstoy Marg, Opposite Hotel Imperial, New Delhi -110001.</p> <p>Tel no.: 8368693478</p> <p>Email: LargeCorporateBr.NewDelhi@bankofindia.co.in</p> <p>Attention: Mr. Abhinav</p>	<p>250.00</p> 

S. No.	Lender Name	Details of Notice	Outstanding (Principal) as of June 30, 2019 (INR Crores)
5.	Canara Bank	<p>Address: Specialised Prime Corporate Branch, Maker Chambers III, 7th Floor, Nariman Point, Mumbai - 400 021</p> <p>Tel no.: 022 22871103</p> <p>Email: cb1903@canarabank.com</p> <p>Attention: Deputy General Manager</p>	275.00
6.	UCO Bank	<p>Address: Flagship Corporate Branch, 1st Floor, Mafatlal Centre, Narimanpoint, Mumbai - 400 021.</p> <p>Tel no.: 40549101</p> <p>Email: mumfcc@ucobank.co.in</p> <p>Attention: Deputy General Manager</p>	200.00
7.	United Bank of India	<p>Address: Corporate Finance Branch, 2nd Floor, United Bank of India Building, 25, Sir Pheroz Shah Mehta Road, Fort, Mumbai 400001.</p> <p>Tel no.: 9959725775</p> <p>Email: bmzcm@unitedbank.co.in</p> <p>Attention: Mr. N S Rao</p>	175.00
8.	Andhra Bank	<p>Address: 9/15, Mama Parmanad Marg, Opera House, Mumbai 400004.</p> <p>Tel no.: 9559617723</p> <p>Email: hmmum402@gmail.com</p> <p>Attention: Assistant General Manager</p>	178.33
9.	Indian Bank	<p>Address: Nariman Point Branch ^{CORPORATE BRANCH} 210, Mittal Tower, B Wing, Nariman Point, Mumbai - 400 021.</p> <p>Tel no.: 7738152032 9500046318</p>	120.00



S. No.	Lender Name	Details of Notice	Outstanding (Principal) as of June 30, 2019 (INR Crores)
		 <i>corporatebranchmumbai@indianbank</i> Email: narimanpoint@indianbank.co.in Attention: Assistant ^{DEPUTY} General Manager	 109.78
10.	The Jammu & Kashmir Bank Limited	Address: 79-A, Mehta House, Bombay Samachar Marg, Fort, Mumbai - 400 001 Tel no.: 9892295809 Email: bombay@jkbmail.com Attention: Assistant Vice President	109.78 159.78 
11.	State Bank of India	Address: Overseas branch, World trade centre, 2nd floor, Arcade building, Cuffe parade, Mumbai- 400005. Tel no.: 022-22179701 Email: kumudini.avahad@sbi.co.in Attention: General Manager and Branch Head	100.00 
12.	The Federal Bank Limited	Address: Large Corporate Dept, C9, 2Nd Floor, Laxmi Towers BKC Bandra E, Mumbai 400051. Tel no.: 9930967875 / 9819360697 Email: vishi@federalbank.co.in Attention: Deputy Vice President	100.00 
13.	Axis Bank Limited	Address: Axis Bank Limited, Corporate Banking Branch, 12-A, Mittal Tower, 1st Floor, Nariman Point, Mumbai - 400 021 Tel no.: +91 22 2289 5137 Email: pramod.nawal@axisbank.com abhijit.juvekar@axisbank.com tushar.solaskar@axisbank.com	224.73 223.92  

S. No.	Lender Name	Details of Notice	Outstanding (Principal) as of June 30, 2019 (INR Crores)
		<p>giriraj.kothari@axisbank.com</p> <p>Attention: Mr. Pramod Nawal / Mr. Abhijit Juvekar</p>	
14.	Punjab National Bank	<p>Address: 7, DONTAS NATIONAL BANK Bhikhaji Cama Place Branch, New Delhi 110066.</p> <p>Tel no.: 9958598889</p> <p>Email: bo1988@pnb.co.in</p> <p>Attention: Assistant General Manager</p>	80.00
15.	Lakshmi Vilas Bank	<p>Address: Bharat House, 104, B S Marg. , Mumbai - 400 001</p> <p>Tel no.:</p> <p>Email: Ashwinbankapur.krishnaramsa@lvbank.in</p> <p>Attention: Assistant Vice President and Head</p>	<p>49.81</p> <p>50.17</p>
16.	HDFC Bank Limited	<p>Address: Corporate Banking, B Wing, 4th Floor, Peninsula Business Park, Ganpatrao Marg, Lower Parel (West), Mumbai - 400 013</p> <p>Tel no.:</p> <p>Email: santosh.dongre@hdfcbank.com</p> <p>Attention: Mr. Santosh Dongre</p>	46.67
17.	Karnataka Bank	<p>Address: 294- A Haroon House, Perin Nariman Street, Behing RBI , Fort, Mumbai 400001</p> <p>Tel no.:</p> <p>Email: mum.cfb@ktkbank.com</p>	20.00

S. No.	Lender Name	Details of Notice	Outstanding (Principal) as of June 30, 2019 (INR Crores)
		 Attention: <i>Asst. General manager</i>	
18.	Bank of Bahrain and Kuwait	Address: B.S.C. ,Ground Floor,6-3-252/1/3 & 6-3-252/1/3/A, Landmark: Hotel Taj Deccan lane & Diagonally opposite to MORE Super market ERRAMANZIL. HYDERABAD - 500 082 Tel no.: 04023258604/9396956884 Email: rekha@bbkindia.com Attention: Vice President Corporate Banking	15.00 7.5 
19.	Woori Bank	Address: Unit no 601, 6th floor, Birla Centurion, Centurion mills compound, Pandurang, worli, mumbai 400030. Tel no.: 8879155694 Email: jugal_sawla@wooribank.com ; Attention: Chief Business Officer	8.8 
20.	ICICI Bank Limited	Address: Bandra Kurla Complex, Mumbai 400 051. Tel no.: 022-26536502 Email: ankit.morakhia@icicibank.com Attention: Chief Manager	65.98 
21.	YES Bank Limited	Address: YES Bank Tower, IFC 2, 24 th Floor, Elphinstone (W), Senapati Bapat Marg, Mumbai 400013 Tel no.: 022-33479061 Email: Surbhi.wahi@yesbank.in Attention: Group Executive Vice President	1518.50 525  

S. No.	Lender Name	Details of Notice	Outstanding (Principal) as on June 30, 2019 (INR Crores)
22.	Bank of Maharashtra	<p>Address: Apjee house 1st floor Dr.V.B.Gandhi Marg Fort Mumbai -400001</p> <p>Tel No.: 022-22780302/306/335</p> <p>Email: dgmtibd@mahabank.co.in; agmtibd@mahabank.co.in</p> <p>Attention: Mr.Abhishek Chaubey, Chief Manager</p>	24.97

