

BAJRANG LAL AGRAWAL
"Siddharth" Gita Nagar,
Raipur, Chhattisgarh

Ref: GPIL/NSE & BSE/2019

Date: 04.10.2019

1. The Listing Department,
The National Stock Exchange Limited,
Exchange Plaza, Bandra Kurla Complex,
Bandra (E), MUMBAI – 400051
E-mail: takeover@nse.co.in

2. The Corporate Relation Department,
The Stock Exchange, Mumbai,
1st Floor, Rotunda Building,
Dalal Street, MUMBAI – 400 001
E-mail: corp.relations@bseindia.com

Dear Sirs,

Sub: Disclosures of reasons for encumbrance by promoter of listed company.

Ref: NSE Scrip Code: GPIL and BSE Scrip Code: 532734

Pursuant to the SEBI Circular No. SEBI/HO/CFD/DCR1/CIR/CIR/P/2019/90 dated August 07, 2019, we enclosed herewith the disclosure of reasons for encumbrance of shares pledged by the promoters and person acting in concert (PACs) in Godawari Power and Ispat Limited as on 30 September, 2019.

Kindly acknowledge the receipt of the same.

Thanking you,

Yours faithfully,

For and on behalf of Promoters and PACs


BAJRANG LAL AGRAWAL

Encl: As Above

CC: Mr. Y.C. Rao, Company Secretary
Godawari Power and Ispat Limited
428/2, Phase –I, Industrial Area,
Siltara, Raipur, Chhattisgarh
Fax: 0771-4057601,
E-mail: yarra.rao@hiragroup.com / ycrao65@gmail.com

Annexure - II
Format for disclosure of reasons for encumbrance
(In addition to Annexure - I prescribed by way of circular dated August 05, 2015)

Name of listed company	Godawari Power and Ispat Limited.
Name of the recognised stock exchanges where the shares of the company are listed	National Stock Exchange of (India) Limited BSE Limited
Name of the promoter(s) / PACs whose shares have been encumbered	Promoters Bajrang Lal Agrawal Narayan Prasad Agrawal Hanuman Prasad Agrawal Dinesh Agrawal Person Acting in Concert (PAC) Bajrang Lal Agrawal HUF Dinesh Kumar Agrawal (karta of Radheshyam Agrawal HUF) Hira Ferro Alloys Limited Alok Ferro Alloys Limited
Total promoter shareholding in the listed company	No. of shares -23735853 % of total share capital - 67.36
Encumbered shares as a % of promoter shareholding	32.57
Whether encumbered share is 50% or more of promoter Shareholding.	YES/ NO
Whether encumbered share is 20% or more of total share Capital.	YES */ NO

*The percentage of encumbered shares is 21.94 % i.e. Shri Bajrang Lal Agrawal (Promoter) 4.61%, Narayan Prasad Agrawal (Promoter) 2.18%, Hanuman Prasad Agrawal (Promoter) 3.19%, Dinesh Agrawal (Promoter) 4.92%, Bajrang Lal Agrawal HUF (PAC) 0.91, Dinesh Kumar Agrawal (karta of Radheshyam Agrawal HUF) (PAC) 1.36%, Hira Ferro Alloys Limited (PAC) 3.41% and Alok Ferro Alloys Limited (PAC) 1.36% of the total share capital .

Details of all the existing events/ agreements pertaining to encumbrance

		Encumbrance 1 (Date of Creation of encumbrances: 23.11.2007)	Encumbrance 2 (Date of Creation of encumbrances: 13.05.2014)	Encumbrance 3 (Date of Creation of encumbrances: 09.05.2017)	Encumbrance 4 (Date of Creation of encumbrances: 05.06.2017)	Encumbrance 5 (Date of Creation of encumbrances: 06.06.2017)	Encumbrance 6 (Date of Creation of encumbrances: 22.03.2018)
Type of encumbrance (pledge, lien, negative lien, non-disposal undertaking etc. or any other covenant, transaction, condition or arrangement in the nature of encumbrance)		Pledge	Pledge	Pledge	Pledge	Pledge	Pledge
No. and % of shares encumbered* (The above % is calculated as per the present paid-up capital of the company.)		No. of shares: 230000 (Narayan Prasad Agrawal-230000 shares) % of total share capital: 0.65	No. of shares: 2500000 (Nayaran Prasad Agrawal- 517500 shares, Hanuman Prasad Agrawal-625000 shares, Bajrang Lal Agrawal-625000 shares, Dinesh Agrawal-732500 shares) % of total share capital: 7.09	No. of shares: 2500000 (Hanuman Prasad Agrawal-500000 shares, Bajrang Lal Agrawal-1000000 shares, Dinesh Agrawal-100000 shares) % of total share capital: 7.09	No. of shares: 320000 (Bajrang Lal Agrawal HUF-320000 shares) % of total share capital: 0.91	No. of shares: 2160000 (Dinesh Kumar Agrawal (karta of Radheshyam Agrawal HUF -480000 shares, Hira Ferro Alloys Limited-1200000 shares, Alok Ferro Alloys Limited-480000 shares) % of total share capital: 6.14	No. of shares: 21846 (Nayaran Prasad Agrawal- 21846 shares) % of total share capital: 0.06
Specific details about the encumbrance	Name of the entity in whose favour shares encumbered (X)	State Bank of India	Axis Trustee Services Limited (For and on behalf of Canara Bank, Bank of Baroda, Axis Bank Limited, Indian Overseas Bank Limited & State Bank of India.)	Axis Trustee Services Limited (For and on behalf of Canara Bank, Bank of Baroda, IDBI Bank Limited, Axis Bank Limited, Lakshmi Vilas Bank Limited, Indian Overseas Bank Limited, Tata Capital Financial Services Limited & State Bank of India.)	Axis Trustee Services Limited (For and on behalf of Canara Bank, Bank of Baroda, IDBI Bank Limited, Axis Bank Limited, Lakshmi Vilas Bank Limited, Indian Overseas Bank Limited, Tata Capital Financial Services Limited & State Bank of India.)	Axis Trustee Services Limited (For and on behalf of Canara Bank, Bank of Baroda, IDBI Bank Limited, Axis Bank Limited, Lakshmi Vilas Bank Limited, Indian Overseas Bank Limited, Tata Capital Financial Services Limited & State Bank of India.)	Axis Trustee Services Limited (For and on behalf of Canara Bank, Bank of Baroda, IDBI Bank Limited, Axis Bank Limited, Lakshmi Vilas Bank Limited, Indian Overseas Bank Limited, Tata Capital Financial Services Limited & State Bank of India.)
	Whether the entity X is a scheduled commercial bank, public financial institution,	YES/NO	YES/NO Security Trustee	YES/NO Security Trustee	YES/NO Security Trustee	YES/NO Security Trustee	YES/NO Security Trustee

	NBFC or housing finance company? If No, provide the nature of the business of the entity.						
	Names of all other entities in the agreement	Listed company and its group companies (if any) - Borrower Hira Ferro Alloys Limited Pledger 1.Narayan Prasad Agrawal Other entities (if any) - NA	Listed company and its group companies (if any) - Borrower Godawari Power & Ispat Limited Pledger 1.Bajrang Lal Agrawal 2.Narayan Prasad Agrawal 3.Hanuman Prasad Agrawal 4.Dinesh Agrawal Trustee Axis Trustee Services Limited. Other entities (if any)- NA	Listed company and its group companies (if any) - Borrower Godawari Power & Ispat Limited Pledger 1.Hanuman Prasad Agrawal 2.Dinesh Agrawal 3. Bajrang Lal Agrawal Trustee Axis Trustee Services Limited. Other entities (if any)- NA	Listed company and its group companies (if any) - Borrower Godawari Power & Ispat Limited Pledger 1. Bajrang Lal Agrawal (Karta of Bajrang Lal Agrawal HUF) Trustee Axis Trustee Services Limited. Other entities (if any)- NA	Listed company and its group companies (if any) - Borrower Godawari Power & Ispat Limited Pledger 1.Hira Ferro Alloys Limited 2.Alok Ferro Alloys Limited. 3.Dinesh Kumar Agrawal (Karta of Radheshyam Agrawal HUF) Trustee Axis Trustee Services Limited. Other entities (if any)- NA	Listed company and its group companies (if any) - Borrower Godawari Power & Ispat Limited Pledger 1. Narayan Prasad Agrawal. Trustee Axis Trustee Services Limited. Other entities (if any)- NA
	Whether the encumbrance is relating to any debt instruments viz. debenture, commercial paper, certificate of deposit etc.? If yes, provide details about the instrument, including credit rating	YES / NO If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchanges? 4. Credit Rating of the debt instrument 5. ISIN of the instrument	YES / NO If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchanges? 4. Credit Rating of the debt instrument 5. ISIN of the instrument	YES / NO If yes, 1. Godawari Power and Ispat Limited. 2. Details of the debt instrument As per Master Restructuring agreement the total amount of NCDs was Rs 55.84 Cr. The NCD of Rs 20.84 Cr are fully redeemed and the outstanding NCDs are as under a. 12.9 % NCD of 15 Crores b. 12.75% NCD of 20 Crores	YES / NO If yes, 1. Godawari Power and Ispat Limited. 2. Details of the debt instrument As per Master Restructuring agreement the total amount of NCDs was Rs 55.84 Cr. The NCD of Rs 20.84 Cr are fully redeemed and the outstanding NCDs are as under a. 12.9 % NCD of 15 Crores b. 12.75% NCD of 20 Crores	YES / NO If yes, 1. Godawari Power and Ispat Limited. 2. Details of the debt instrument As per Master Restructuring agreement the total amount of NCDs was Rs 55.84 Cr. The NCD of Rs 20.84 Cr are fully redeemed and the outstanding NCDs are as under a. 12.9 % NCD of 15 Crores b. 12.75% NCD of 20 Crores	YES / NO If yes, 1. Godawari Power and Ispat Limited. 2. Details of the debt instrument As per Master Restructuring agreement the total amount of NCDs was Rs 55.84 Cr. The NCD of Rs 20.84 Cr are fully redeemed and the outstanding NCDs are as under a. 12.9 % NCD of 15 Crores b. 12.75% NCD of 20 Crores

				3. Whether the debt instrument is listed on stock exchanges -No 4. Credit Rating CARE BBB+(Outlook Stable) 5. ISIN of the instrument a. 12.9 % NCD - INE177H07044 b. 12.75% NCD- INE177H07028	3. Whether the debt instrument is listed on stock exchanges -No 4. Credit Rating CARE BBB+(Outlook Stable) 5. ISIN of the instrument a.12.9 % NCD - INE177H07044 b.12.75% NCD- INE177H07028	3. Whether the debt instrument is listed on stock exchanges -No 4. Credit Rating CARE BBB+(Outlook Stable) 5. ISIN of the instrument a.12.9 % NCD - INE177H07044 b.12.75% NCD- INE177H07028	3. Whether the debt instrument is listed on stock exchanges -No 4. Credit Rating CARE BBB+(Outlook Stable) 5. ISIN of the instrument a.12.9 % NCD - INE177H07044 b.12.75% NCD- INE177H07028
Security Cover / Asset Cover	Value of shares on the date of event/agreement (A)	Rs.6.08 Crores (Market price as per NSE as on the date of creation of pledge 23.11.2007 is Rs.264.15)	Rs.25.61 crores (Market price as per NSE as on the date of creation of pledge 13.05.2014 is Rs.102.45)	Rs. 23.60 Crores (Market price as per NSE as on the date of creation of pledge 09.05.2017 is Rs.94.40)	Rs.2.91Crores (Market price as per NSE as on the date of creation of pledge 05.06.2017 is Rs.90.85)	Rs.19.25 Crores (Market price as per NSE as on the date of creation of pledge 06.06.2017 is Rs.89.10)	Rs.1.02 Crores (Market price as per NSE as on the date of creation of pledge 22.03.2018 is Rs.466.30)
	Amount involved (against which shares have been encumbered) (B)	Rs. 70.06 Crores	Rs 1075.06 Crores	Rs 1672.63 Crores As per Master Restructuring Agreement dated 30.03.2017	Rs 1672.63 Crores As per Master Restructuring Agreement dated 30.03.2017	Rs 1672.63 Crores As per Master Restructuring Agreement dated 30.03.2017	Rs 1672.63 Crores As per Master Restructuring Agreement dated 30.03.2017
	Ratio of A / B	0.0867:1	0.0238:1	0.0141:1	0.0017:1	0.0115:1	0.0006:1

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End use of money	Borrowed amount to be utilized for what purpose – Personal use by promoters and PACs For the benefit of listed company Provide details including amount, purpose of raising money by listed company, schedule for utilization of amount, repayment schedule etc. (a) Any other reason (please specify)	NA*	No	No	No	No	No
		NA	Yes	Yes	Yes	Yes	Yes
		Purpose of Loan- For Business and general corporate purpose	Purpose of Loan- For Business and general corporate purpose.	Purpose of Loan- For Business and general corporate purpose	Purpose of Loan- For Business and general corporate purpose.	Purpose of Loan- For Business and general corporate purpose	Purpose of Loan- For Business and general corporate purpose
		Re-payment Schedule : As per Annexure-A	Re-payment Schedule : As per Annexure-B	Re-payment Schedule : As per Annexure-B	Re-payment Schedule : As per Annexure-B	Re-payment Schedule : As per Annexure-B	Re-payment Schedule : As per Annexure-B

For Bajrang Lal Agrawal and on behalf of the following Promoters and PACs:

- | | |
|--|--|
| 1.Narayan Prasad Agrawal (Promoter) | 2. Hanuman Prasad Agrawal (Promoter) |
| 3.Dinesh Agrawal (Promoter) | 4.Dinesh Kumar Agrawal (Karta of Radheshyam Agrawal HUF) (PAC) |
| 5.Bajrang Lal Agrawal (Karta of Bajrang Lal Agrawal HUF) (PAC) | 6.Hira Ferro Alloys Limited. (PAC) |
| 7.Alok Ferro Alloys Limited. (PAC) | |

Place: Raipur

Date: 04.10.2019

*(Shri Narayan Prasad Agrawal Promoter and Managing director of Hira Ferro Alloys Limited (HFAL),an associated company of Godawari Power and Ispat Limited (GPIL) has pledged his 230000 shares of GPIL for securing the credit facility taken by HFAL.)

Annexure - A

Encumbrance 1
(Date of Creation of encumbrances: 23.11.2007)

Re-payment Schedule :

The previous facilities availed by HFAL for Rs. 53.11 Crores which were secured by pledge of 230000 shares of GPIL held by Narayan Prasad Agrawal.in which Cash Credit facilities are subject to renewal on annual basis and term loan has been re-paid in full.

Further the latest renewed facilities availed by HFAL and secured by pledge of 230000 shares of GPIL held by Narayan Prasad Agrawal, the details of which are given below:-

Facilities Limits	Existing	
	SBI	MBA
CC-Hypo	21.00	30.00
Total FBWC	21.00	30.00
Term Loan	24.00	24.00
Total TL's	24.00	24.00
Total FB	45.00	54.00
NFBWC LC	25.00	45.00
NFBWC BG (Within LC)	(5.00)	(15.00)
Derivative/FC/CEL	0.60	0.60
Total NFB	25.60	45.60
Total Exposure	70.60	99.60

Annexure - B

**SCHEDULE VII
AMORTISATION SCHEDULE FOR RESTRUCTURED LOANS**

**PART A
RESTRUCTURED RUPEE LOANS-I**

FY	16-17	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31	31-32
April		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
May		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
June		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
July		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Aug		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Sep		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Oct		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Nov		0.05%	0.45%	0.55%	0.50%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Dec		0.05%	0.45%	0.55%	0.50%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Jan		0.20%	0.45%	0.55%	0.50%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Feb		0.20%	0.45%	0.55%	0.50%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Mar	0.10%	0.20%	0.45%	0.55%	0.50%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.77%
Total	0.10%	1.05%	5.40%	6.60%	6.00%	6.70%	7.20%	8.40%	7.20%	6.60%	9.00%	9.60%	6.48%	6.48%	6.48%	6.71%

**PART B
PARTICULARS OF RESTRUCTURED RUPEE LOANS-II**

FY	16-17	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31	31-32
April		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
May		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
June		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
July		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Aug		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Sep		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Oct		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Nov		0.05%	0.45%	0.55%	0.50%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Dec		0.05%	0.45%	0.55%	0.50%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Jan		0.20%	0.45%	0.55%	0.50%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Feb		0.20%	0.45%	0.55%	0.50%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Mar	0.10%	0.20%	0.45%	0.55%	0.50%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.77%
Total	0.10%	1.05%	5.40%	6.60%	6.00%	6.70%	7.20%	8.40%	7.20%	6.60%	9.00%	9.60%	6.48%	6.48%	6.48%	6.71%

**PART C
AMORTISATION SCHEDULE FOR WORKING CAPITAL TERM LOANS**

FY	16-17	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31	31-32
April		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
May		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
June		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
July		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Aug		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Sep		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Oct		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Nov		0.05%	0.45%	0.55%	0.50%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Dec		0.05%	0.45%	0.55%	0.50%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Jan		0.20%	0.45%	0.55%	0.50%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Feb		0.20%	0.45%	0.55%	0.50%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Mar	0.10%	0.20%	0.45%	0.55%	0.50%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.77%
Total	0.10%	1.05%	5.40%	6.60%	6.00%	6.70%	7.20%	8.40%	7.20%	6.60%	9.00%	9.60%	6.48%	6.48%	6.48%	6.71%

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PART D
AMORTISATION SCHEDULE FOR NCDs

FY	16-17	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31	31-32
April		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
May		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
June		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
July		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Aug		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Sep		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Oct		0.05%	0.45%	0.55%	0.50%	0.60%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Nov		0.05%	0.45%	0.55%	0.50%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Dec		0.05%	0.45%	0.55%	0.50%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Jan		0.20%	0.45%	0.55%	0.50%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Feb		0.20%	0.45%	0.55%	0.50%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%
Mar	0.10%	0.20%	0.45%	0.55%	0.50%	0.60%	0.70%	0.60%	0.55%	0.75%	0.80%	0.54%	0.54%	0.54%	0.54%	0.77%
Total	0.10%	1.05%	5.40%	6.60%	6.00%	6.70%	7.20%	8.40%	7.20%	6.60%	9.00%	9.60%	6.48%	6.48%	6.48%	6.71%

PART E

AMORTISATION SCHEDULE FOR FUNDED INTEREST TERM LOAN

FY	16-17	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25	25-26
April		0.01%	0.50%	0.50%	0.68%	0.68%	0.68%	0.50%	2.00%	2.25%
May		0.01%	0.50%	0.50%	0.68%	0.68%	0.68%	0.50%	2.00%	2.25%
June		0.01%	0.50%	0.50%	0.68%	0.68%	0.68%	0.50%	2.00%	2.25%
July		0.01%	0.50%	0.50%	0.68%	0.68%	0.68%	0.50%	2.00%	2.25%
Aug		0.01%	0.50%	0.50%	0.68%	0.68%	0.68%	0.50%	2.00%	2.25%
Sep		0.01%	0.50%	0.50%	0.68%	0.68%	0.68%	0.50%	2.00%	2.25%
Oct		0.10%	0.50%	0.50%	0.68%	0.68%	0.68%	0.50%	2.00%	2.25%
Nov		0.10%	0.50%	0.50%	0.68%	0.68%	0.68%	0.50%	2.00%	2.25%
Dec		0.10%	0.50%	0.50%	0.68%	0.68%	0.68%	0.50%	2.00%	2.25%
Jan		0.65%	0.50%	0.50%	0.68%	0.68%	0.68%	0.50%	2.00%	2.25%
Feb		0.65%	0.50%	0.50%	0.68%	0.68%	0.68%	0.50%	2.00%	2.25%
Mar	0.01%	0.65%	0.50%	0.50%	0.68%	0.68%	0.68%	0.50%	2.00%	6.49%
Total	0.01%	2.28%	6.00%	6.00%	8.16%	8.16%	8.16%	6.00%	24.00%	31.24%

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