

## SECTION I: NON-CONFIDENTIAL PROJECT INFORMATION

Host Country:	India.
Name of Borrower:	Repc Home Finance Limited (“ <b>Borrower</b> ” or “ <b>Repc</b> ”)
U.S. Sponsor:	First Carlyle Growth VI (“ <b>U.S. Shareholder</b> ”)
Foreign Sponsor:	The Repatriates Co-Operative Finance & Development Bank Ltd. (“ <b>Repc Bank</b> ”)
Project Description:	Repc is a housing finance ( <i>i.e.</i> , direct mortgage lending) company (“ <b>HFC</b> ”) that operates in India and is regulated by the National Housing Bank of India. The company’s current operations are focused in South India. The Company’s primary business is to provide housing loans for construction / purchase of residential house, residential plots, repairs & renovations, and loans for additional construction. Repco will typically offer floating rate loans to low and middle income families in semi-urban areas including peripheries of large cities and Tier II and Tier III cities in India.
Total Project Costs:	\$49,600,000.
Proposed OPIC Loan:	\$30 million for 23 year term.
Developmental Effects:	The project will have a strong developmental impact on the host country. It will serve as a catalyst for economic growth, private ownership and the development of capital and mortgage markets in India. The project will increase affordability and access to safe, quality housing for low- and middle-income families through long-term financing, while serving cities and communities that have been traditionally underserved by major banks. The project will also develop primary market infrastructure for mortgage lending and attract foreign investment. Furthermore, the increased demand for mortgages will have a spill-over effect in the housing construction and renovation industries.
Environment:	Investment in real estate development companies are screened as Category B projects under OPIC’s environmental guidelines because impacts are not severe or irreversible and are readily mitigated with proper

	environmental management. Investors must demonstrate that their investment policies reflect OPIC's statutory and policy mandates and OPIC's requirements that all residential unit construction enabled through OPIC support be safe, healthy and habitable.
Worker Rights:	OPIC's statutorily required standard worker rights language will be supplemented with provisions concerning the right of association, organization and collective bargaining, minimum age requirements, hours of work, hazardous working situations, minimum wages, and timely payment of wages. Construction loans will be restricted with respect to the loan recipients' operations, including the employment of minors and other applicable labor law requirements. Standard and supplemental contract language will be applied to all workers of the Project.
Human Rights:	In consultation with the Department of State, the project received a Human Rights Clearance on November 14, 2008.