



ఆంధ్రప్రదేశ్ ఆంధ్ర ప్రదేశ్ ANDHRA PRADESH

BG 544475

S.No. 5579 Date: 13-11-2014

Sold to: MAHENDER

S/o. MALLESH

For Whom: M/s. VISTA HOMES

K.SRINIVAS

LICENSED STAMP VENDOR

LIC No.16-05-26/1998,

RL.No.16-05-047/2014

City Civil Court, West Marredpally,  
Secunderabad. Mobile: 9246378945

### LOAN AGREEMENT

This agreement is made and executed on this the 27<sup>th</sup> day of December 2014 by and between:

1. Mr. N. Venkat Kaundinya, son of Mr. N. Subrahmanyam, aged about 39 years and
2. Mrs. N. Rajyalakshmi, wife of Mr. N. Venkat Kaundinya aged about 35 years, both residing at Flat no 304, Block no 6, D.V. Town ship, Sudha Nagar Colony, Old Safilguda, Hyderabad. (hereinafter referred to as the Purchaser)

And

M/s. Vista Homes, a registered partnership firm having its office at 5-4-187/3&4, II Floor, Soham Mansion, M.G. Road, Secunderabad – 500 003, represented by its Managing Partner Mr. Soham Modi, S/o Shri Satish Modi aged about 43 years. (hereinafter referred to as Builder)

The term Purchaser and Builder herein used shall wherever the context so admit mean and include their respective heirs, executors, successors, legal representatives, administrators, nominees, assignees etc.

FOR VISTA HOMES

Partner

V. Kaundinya


Rajyalakshmi

- A. WHEREAS the Purchaser has booked Luxury Flat No. 001 on the ground floor, in block no. 'I' in the project known as 'Vista Homes' at Survey Nos. 193, 194 & 195, situated at Kapra village, Keesara Mandal, Ranga Reddy District., vide booking form bearing no. 1039 dated 24.12.2012 from the Builder.
- B. WHEREAS in pursuance of the said booking the Purchaser has executed an Agreement of sale dated 30.09.2013.
- C. Whereas the total liability of the purchaser to the Builder towards sale consideration, stamp duty, registration charges, VAT, service tax, interest on delayed payments and charges for additions and alterations is Rs. 30,25,000/-. Out of the said amount the Purchaser has paid an amount of Rs. 27,95,000/- to the Builder and an amount of Rs. 2,30,000/- is still due to be paid by the Purchaser to the Builder. The Purchaser acknowledges that the said amount is due to the Builder.
- D. The purchaser has expressed his/her inability to pay the balance amount due and has requested the Builder to extend a loan of Rs. 2,30,000/- to the Purchaser. The Builder has agreed to extend a loan of Rs. 2,30,000/- to the Purchaser on the following terms and conditions.

NOW THIS AGREEMENT WITNESS AS FOLLOWS:

1. In pursuance of Rs. 2,30,000/- (Rupees Two Lakhs Thirty Thousand only) given by the Builder to the Purchaser and the Purchaser having acknowledged the receipt of the same, the Purchaser agrees to repay the Builder the loan along with interest calculated @ 9% per annum (compounded annually) within a period of 5 years from the date of this agreement.
2. The Purchaser has agreed to repay the Builder the loan along with interest in 60 (sixty) equated monthly installments (EMI) by way of post dated cheques drawn on HDFC bank, S.D. road branch as per details given under.

Sl. No.	Cheque date	Cheque No.	Amount	Towards principle repayment (in Rs.)	Towards interest payment (in Rs.)
1.	05-01-2015	000051	4,774/-	3,049 /-	1,725 /-
2.	05-02-2015	000052	4,774/-	3,072 /-	1,702 /-
3.	05-03-2015	000053	4,774/-	3,095 /-	1,679 /-
4.	05-04-2015	000054	4,774/-	3,119 /-	1,656 /-
5.	05-05-2015	000055	4,774/-	3,142 /-	1,632 /-
6.	05-06-2015	000056	4,774/-	3,166 /-	1,609 /-
7.	05-07-2015	000057	4,774/-	3,189 /-	1,585 /-
8.	05-08-2015	000058	4,774/-	3,213 /-	1,561 /-
9.	05-09-2015	000059	4,774/-	3,237 /-	1,537 /-
10.	05-10-2015	000060	4,774/-	3,262 /-	1,513 /-
11.	05-11-2015	000061	4,774/-	3,286 /-	1,488 /-
12.	05-12-2015	000062	4,774/-	3,311 /-	1,464 /-
13.	05-01-2016	000063	4,774/-	3,335 /-	1,439 /-
14.	05-02-2016	000064	4,774/-	3,360 /-	1,414 /-
15.	05-03-2016	000065	4,774/-	3,386 /-	1,389 /-
16.	05-04-2016	000066	4,774/-	3,411 /-	1,363 /-
17.	05-05-2016	000067	4,774/-	3,437 /-	1,338 /-
18.	05-06-2016	000068	4,774/-	3,462 /-	1,312 /-
19.	05-07-2016	000069	4,774/-	3,488 /-	1,286 /-
20.	05-08-2016	000070	4,774/-	3,515 /-	1,260 /-
21.	05-09-2016	000071	4,774/-	3,541 /-	1,233 /-

V. Kalyan Rajyalakshmi  FOR VISTA HOMES  
Partner

22.	05-10-2016	000072	4,774/-	3,567 /-	1,207 /-
23.	05-11-2016	000073	4,774/-	3,594 /-	1,180 /-
24.	05-12-2016	000074	4,774/-	3,621 /-	1,153 /-
25.	05-01-2017	000075	4,774/-	3,648 /-	1,126 /-
26.	05-02-2017	000076	4,774/-	3,676 /-	1,099 /-
27.	05-03-2017	000077	4,774/-	3,703 /-	1,071 /-
28.	05-04-2017	000078	4,774/-	3,731 /-	1,043 /-
29.	05-05-2017	000079	4,774/-	3,759 /-	1,015 /-
30.	05-06-2017	000080	4,774/-	3,787 /-	987 /-
31.	05-07-2017	000081	4,774/-	3,816 /-	959 /-
32.	05-08-2017	000082	4,774/-	3,844 /-	930 /-
33.	05-09-2017	000083	4,774/-	3,873 /-	901 /-
34.	05-10-2017	000084	4,774/-	3,902 /-	872 /-
35.	05-11-2017	000085	4,774/-	3,931 /-	843 /-
36.	05-12-2017	000086	4,774/-	3,961 /-	814 /-
37.	05-01-2018	000087	4,774/-	3,991 /-	784 /-
38.	05-02-2018	000088	4,774/-	4,021 /-	754 /-
39.	05-03-2018	000089	4,774/-	4,051 /-	724 /-
40.	05-04-2018	000090	4,774/-	4,081 /-	693 /-
41.	05-05-2018	000091	4,774/-	4,112 /-	663 /-
42.	05-06-2018	000092	4,774/-	4,143 /-	632 /-
43.	05-07-2018	000093	4,774/-	4,174 /-	601 /-
44.	05-08-2018	000094	4,774/-	4,205 /-	570 /-
45.	05-09-2018	000095	4,774/-	4,236 /-	538 /-
46.	05-10-2018	000096	4,774/-	4,268 /-	506 /-
47.	05-11-2018	000097	4,774/-	4,300 /-	474 /-
48.	05-12-2018	000098	4,774/-	4,332 /-	442 /-
49.	05-01-2019		4,774/-	4,365 /-	409 /-
50.	05-02-2019		4,774/-	4,398 /-	377 /-
51.	05-03-2019		4,774/-	4,431 /-	344 /-
52.	05-04-2019		4,774/-	4,464 /-	311 /-
53.	05-05-2019		4,774/-	4,497 /-	277 /-
54.	05-06-2019		4,774/-	4,531 /-	243 /-
55.	05-07-2019		4,774/-	4,565 /-	209 /-
56.	05-08-2019		4,774/-	4,599 /-	175 /-
57.	05-09-2019		4,774/-	4,634 /-	141 /-
58.	05-10-2019		4,774/-	4,669 /-	106 /-
59.	05-11-2019		4,774/-	4,704 /-	71 /-
60.	05-12-2019		4,774/-	4,739 /-	36 /-

3. The Purchaser undertakes to honour the cheques as and when deposited by the Builder.

4. In case of default by the Purchaser in payment of the above installments, the builder shall be entitled to recover the balance due along with interest calculated at the rate of 18% per annum.

IN WITNESSES WHEREOF THIS Agreement is made and executed on this the 27<sup>th</sup> day of December 2014 at Secunderabad by the parties hereto in presence of the witnesses mentioned below:

Witness

- 1.
- 2.

Builder

For VISTA HOMES.  


Partner

Purchaser

