

To  
M/s MODI Properties and Investments Pvt Ltd  
5-4-187/3&4, III Floor, M G Road  
Secunderabad -500 003

September 22,2000

Dear Sirs,

SUB : Your application to ICICI , for the approval of your project named " Mayflower Park" situated at Mallapur, Nacharam, Hyderabad.

With respect to the above subject, we are pleased to inform you that we have accepted your application and approved the aforesaid project subject to the terms mentioned herein under :

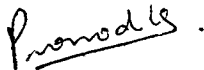
1. The approval in effect enables the members who have booked in the project to apply for a Home Loan to ICICI. ICICI would assess the repayment capacity of each applicant according to its norms to grant a loan and we reserve the right to reject any application that does not fit into our norms.
2. It is presumed that all the material facts concerning the project have been disclosed to us. Kindly note that the approval would stand cancelled if any material fact is not disclosed and the same is found to be at variance with the statutory laws required to be fulfilled or in any other way detrimental to the interests of the project and its members.
3. ICICI requests your cooperation in providing any further information or document that we may require regarding the project.

In case of all future correspondence regarding this project and individual cases in this project, please quote the APF No: **ICICI/HYD/009/2000**

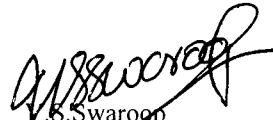
We thank you for your interest in ICICI and look forward to a long and mutually rewarding association with you.

Best regards,

Yours sincerely,  
For ICICI Personal Financial Services Limited



K.Promod  
Marketing Manager



S.Swaroop  
Credit Manager

**ICICI Personal Financial Services Limited**

2nd Floor, Narella Bhavan,  
No. 4, Nagarjuna Hills,  
Punjagutta,  
Hyderabad - 500 082,  
India.

Tel (+91-40) 658 1516/17  
Telefax (+91-40) 335 4658  
Website www.icici.com

Regd. Off. : ICICI Towers,  
Bandra Kurla Complex,  
Mumbai 400 051, India.  
Tel (+91-22) 653 1414

# ICICI HOME LOAN

FOR CONSTRUCTION/PURCHASE/EXTENTION  
TO SALARIED EMPLOYEES/SELF EMPLOYED PROFESSIONALS/NRI's

- \* PRE PAYMENT FEES - NIL
- \* YOU NEED NOT ROUND ABOUT OUR OFFICE
- \* WE SERVE YOU AT YOUR DOORSTEP
- \* CALL US BY SINGLE PHONE CALL/PAGER
- \* NO GUARANTOR REQUIRED
- \* SANCTION BEFORE SELECTION OF PROPERTY

## INTEREST RATES

### INDIAN CITIZENS

1 To 5 Yrs 12.00 % P.A.  
6 To 10 Yrs 12.75 % P.A.  
11 To 20 Yrs. 13.25 % P.A.  
21 To 30 Yrs. 13.35 % P.A.

### NRI'S

1 To 5 Yrs. 11.75 % P.A.  
6 To 7 Yrs. 12.75 % P.A.

LOAN AMOUNT - ONE LAKH TO  
ONE CRORE

LOAN AMOUNT - 5 LAKHS TO  
50 LAKHS

FEES: 1.8% OF THE SANCTIONED  
LOAN AMOUNT, INCLUDES

FEES - 2% OF THE SANCTIONED  
LOAN AMOUNT.

- . PROCESSING FEES - 0.8%
- . ADMINISTRATION FEES - 1%

## DOCUMENTS REQUIRED FOR PROCESSING

- 1) AGE PROOF OF THE APPLICANT AND CO-APPLICANT
- 2) ADDRESS PROOF OF THE APPLICANT AND CO-APPLICANT
- 3) PASSPORT SIZE PHOTOGRAPH OF THE APPLICANT AND CO-APPLICANT
- 4) LAST THREE MONTHLY SALARY CERTIFICATES ( FOR EMPLOYEES)
- 5) FORM 16 OF INCOME TAX ( FOR EMPLOYEES)
- 6) LAST THREE YEARS INCOME TAX RETURNS ( FOR SELF EMPLOYED/PROFESSIONALS)
- 7) PROFILE AND LAST TWO YEARS FINANCIAL STATEMENTS OF THE COMPANY  
( IF IT IS LIMITED FIRM )
- 8) LAST SIX MONTHS BANK STATEMENTS
- 9) PROCESSING FEES CHEQUE
- 10) OTHER THAN GOVT. EMPLOYESS SALARY DRAWN THROUGH BANK ARE ONLY  
ELIGIBLE

CALL ME FOR YOUR SERVICE CONTACT/CELL

RAMACHNDRA RAO  
EXECUTIVE HOME LOANS  
PHONE NOS: 6665560-63 (OFF), 4025447 (RES.) PAGER NO. 9622 314937

OUR SERVICES ARE THROUGH NAT WEST ONLY.