AXIS BANK

WELCOME LETTER		
PCR000808301809	**Agreement Number:** PCR000808301809	**Date:** 23 December, 2022
MS JMK GEC REALTORS PRIVATE LIMITED H NO 5 2 223 GOKUL DISTILERY ROAD SECUNDERABAD TELANGANA, INDIA - 500003	**Customer ID:** 21658438	**Loan Sanctioned Amount :** INR 82,500,000.00

Dear Customer,

Thank you for banking with us.

We are pleased to inform you that your Axis Bank Loan Against Property (LAP) has been disbursed.

At Axis Bank, we believe that progress is not just about achieving today what you dreamt yesterday. Instead it is about achieving one milestone and then moving on to the next one in life. That is why we hope your decision to partner with Axis Bank helps you move to your next milestone in life.
The key document(s) related to your account are enclosed with this letter. For easy reference, please find below the details of your LAP:

Important Dates	
Account opening date	: 16 DEC 2022
Date of disbursement	: 16 DEC 2022
Repayment start date	: 10 JAN 2023
Repayment cycle	: 10TH of each month
Rate and Repayment Details	
Sanctioned loan amount	: INR 82,500,000.00
Interest rate (p.a. on a monthly reducing basis)	: 9.35%
Number of installments	: 144 months
Disbursed amount	: INR 82,500,000.00
Equated Monthly Installment Amount	: INR 955,369.00
Repayment Mode	: Escrow
Reset frequency(Rate of Interest)	: Once in 3 months or as decided by Bank, whichever is earlier.
Your Contact Details	
Mobile Number	: 9849349373
Our Contact Details	
Call Centre Numbers	: 18604195555 or 18605005555(call charges applicable)
Online	: www.axisbank.com>>support
Loan Centres	: www.axisbank.com>>contact-us>>locator>>loan-centres
Code of Commitment	: www.axisbank.com>>code of commitment
Product Features	: www.axisbank.com>>explore products>>loans>>loan against property and mortgages

Your loan has been disbursed in accordance with the Terms and Conditions of the Sanction letter, Loan Agreement and other documents executed between you and the Bank. The Loan Agreement is now available on Internet Banking (post 20 days from disbursement date).
In case you have not registered for Internet Banking, kindly generate your password by visiting www.axisbank.com. Login>Personal>First Time User. Your login ID is your customer ID. (Only for individual customer).
For corporate customer, a physical customer agreement copy will be sent separately. Download the agreement by following these steps: www.axisbank.com>> Personal login >> Loans >> Select Loan account >> Loan Agreement

Should you have require any more details, please call 18604195555. Do remember to quote your Loan Agreement Number and Customer ID, both of which are mentioned at the top of this letter.

At Axis Bank we treasure every client relationship and look forward to a long and fruitful association with you.

Always open to help you.

Regards,
Axis Bank Ltd.

**** This is a system generated communication and does not require signature ****

Enclosures: 1. Key Fact Sheet 2. Repayment Schedule

AXIS BANK

REPAYMENT SCHEDULE

PCR000808301809

Agreement Number: PCR000808301809

Date: 23 December, 2022

MS JMK GEC REALTORS PRIVATE LIMITED
H NO 5 2 223 GOKUL DISTILERY
ROAD SECUNDERABAD
TELANGANA, INDIA - 500003

Customer ID:

Loan Sanctioned Amount: Rs. 82,500,000.00

LOAN DETAILS

Property Value	Rs. 223,158,000.00	**Current Interest(%)**	9.35%
Loan Amount disbursed	Rs. 82,500,000.00		
Tenure (Months)	144		
Total Instalments	144	**Residual Value**	0.00
Currency	INR	**Agmt. Mode**	Arrear
Frequency	Monthly	**Advance EMI**	0
		Loan Type	Loan Against Property (LAP)

Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Closing Principal	Rate(%)
Pre-EMI Schedule							
1	10/01/2023		528,340.00	0.00	528,340.00		
			528,340.00	0.00	528,340.00		
EMI Schedule							
1	10/02/2023	82,500,000.00	955,369.00	300,229.00	655,140.00	82,199,771.00	09.35
2	10/03/2023	82,199,771.00	955,369.00	365,783.00	589,586.00	81,833,988.00	09.35
3	10/04/2023	81,833,988.00	955,369.00	305,517.00	649,852.00	81,528,471.00	09.35
4	10/05/2023	81,528,471.00	955,369.00	328,828.00	626,541.00	81,199,643.00	09.35
5	10/06/2023	81,199,643.00	955,369.00	310,555.00	644,814.00	80,889,088.00	09.35
6	10/07/2023	80,889,088.00	955,369.00	333,742.00	621,627.00	80,555,346.00	09.35
7	10/08/2023	80,555,346.00	955,369.00	315,671.00	639,698.00	80,239,675.00	09.35
8	10/09/2023	80,239,675.00	955,369.00	318,178.00	637,191.00	79,921,497.00	09.35
9	10/10/2023	79,921,497.00	955,369.00	341,178.00	614,191.00	79,580,319.00	09.35
10	10/11/2023	79,580,319.00	955,369.00	323,414.00	631,955.00	79,256,905.00	09.35
11	10/12/2023	79,256,905.00	955,369.00	346,285.00	609,084.00	78,910,620.00	09.35
12	10/01/2024	78,910,620.00	955,369.00	328,732.00	626,637.00	78,581,888.00	09.35
13	10/02/2024	78,581,888.00	955,369.00	331,343.00	624,026.00	78,250,545.00	09.35
14	10/03/2024	78,250,545.00	955,369.00	374,064.00	581,305.00	77,876,481.00	09.35
15	10/04/2024	77,876,481.00	955,369.00	336,944.00	618,425.00	77,539,537.00	09.35
16	10/05/2024	77,539,537.00	955,369.00	359,483.00	595,886.00	77,180,054.00	09.35

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Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Closing Principal	Rate(%)
17	10/06/2024	77,180,054.00	955,369.00	342,475.00	612,894.00	76,837,579.00	09.35
18	10/07/2024	76,837,579.00	955,369.00	364,877.00	590,492.00	76,472,702.00	09.35
19	10/08/2024	76,472,702.00	955,369.00	348,092.00	607,277.00	76,124,610.00	09.35
20	10/09/2024	76,124,610.00	955,369.00	350,856.00	604,513.00	75,773,754.00	09.35
21	10/10/2024	75,773,754.00	955,369.00	373,053.00	582,316.00	75,400,701.00	09.35
22	10/11/2024	75,400,701.00	955,369.00	356,605.00	598,764.00	75,044,096.00	09.35
23	10/12/2024	75,044,096.00	955,369.00	378,660.00	576,709.00	74,665,436.00	09.35
24	10/01/2025	74,665,436.00	955,369.00	362,444.00	592,925.00	74,302,992.00	09.35
25	10/02/2025	74,302,992.00	955,369.00	365,322.00	590,047.00	73,937,670.00	09.35
26	10/03/2025	73,937,670.00	955,369.00	425,043.00	530,326.00	73,512,627.00	09.35
27	10/04/2025	73,512,627.00	955,369.00	371,598.00	583,771.00	73,141,029.00	09.35
28	10/05/2025	73,141,029.00	955,369.00	393,285.00	562,084.00	72,747,744.00	09.35
29	10/06/2025	72,747,744.00	955,369.00	377,672.00	577,697.00	72,370,072.00	09.35
30	10/07/2025	72,370,072.00	955,369.00	399,210.00	556,159.00	71,970,862.00	09.35
31	10/08/2025	71,970,862.00	955,369.00	383,841.00	571,528.00	71,587,021.00	09.35
32	10/09/2025	71,587,021.00	955,369.00	386,890.00	568,479.00	71,200,131.00	09.35
33	10/10/2025	71,200,131.00	955,369.00	408,201.00	547,168.00	70,791,930.00	09.35
34	10/11/2025	70,791,930.00	955,369.00	393,203.00	562,166.00	70,398,727.00	09.35
35	10/12/2025	70,398,727.00	955,369.00	414,360.00	541,009.00	69,984,367.00	09.35
36	10/01/2026	69,984,367.00	955,369.00	399,616.00	555,753.00	69,584,751.00	09.35
37	10/02/2026	69,584,751.00	955,369.00	402,790.00	552,579.00	69,181,961.00	09.35
38	10/03/2026	69,181,961.00	955,369.00	459,154.00	496,215.00	68,722,807.00	09.35
39	10/04/2026	68,722,807.00	955,369.00	409,635.00	545,734.00	68,313,172.00	09.35
40	10/05/2026	68,313,172.00	955,369.00	430,387.00	524,982.00	67,882,785.00	09.35
41	10/06/2026	67,882,785.00	955,369.00	416,305.00	539,064.00	67,466,480.00	09.35
42	10/07/2026	67,466,480.00	955,369.00	436,894.00	518,475.00	67,029,586.00	09.35
43	10/08/2026	67,029,586.00	955,369.00	423,081.00	532,288.00	66,606,505.00	09.35
44	10/09/2026	66,606,505.00	955,369.00	426,440.00	528,929.00	66,180,065.00	09.35
45	10/10/2026	66,180,065.00	955,369.00	446,780.00	508,589.00	65,733,285.00	09.35
46	10/11/2026	65,733,285.00	955,369.00	433,375.00	521,994.00	65,299,910.00	09.35
47	10/12/2026	65,299,910.00	955,369.00	453,544.00	501,825.00	64,846,366.00	09.35
48	10/01/2027	64,846,366.00	955,369.00	440,418.00	514,951.00	64,405,948.00	09.35
49	10/02/2027	64,405,948.00	955,369.00	443,915.00	511,454.00	63,962,033.00	09.35
50	10/03/2027	63,962,033.00	955,369.00	496,595.00	458,774.00	63,465,438.00	09.35
51	10/04/2027	63,465,438.00	955,369.00	451,384.00	503,985.00	63,014,054.00	09.35
52	10/05/2027	63,014,054.00	955,369.00	471,110.00	484,259.00	62,542,944.00	09.35

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Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Closing Principal	Rate(%)
53	10/06/2027	62,542,944.00	955,369.00	458,709.00	496,660.00	62,084,235.00	09.35
54	10/07/2027	62,084,235.00	955,369.00	478,256.00	477,113.00	61,605,979.00	09.35
55	10/08/2027	61,605,979.00	955,369.00	466,150.00	489,219.00	61,139,829.00	09.35
56	10/09/2027	61,139,829.00	955,369.00	469,852.00	485,517.00	60,669,977.00	09.35
57	10/10/2027	60,669,977.00	955,369.00	489,124.00	466,245.00	60,180,853.00	09.35
58	10/11/2027	60,180,853.00	955,369.00	477,467.00	477,902.00	59,703,386.00	09.35
59	10/12/2027	59,703,386.00	955,369.00	496,553.00	458,816.00	59,206,833.00	09.35
60	10/01/2028	59,206,833.00	955,369.00	485,202.00	470,167.00	58,721,631.00	09.35
61	10/02/2028	58,721,631.00	955,369.00	489,055.00	466,314.00	58,232,576.00	09.35
62	10/03/2028	58,232,576.00	955,369.00	522,773.00	432,596.00	57,709,803.00	09.35
63	10/04/2028	57,709,803.00	955,369.00	497,090.00	458,279.00	57,212,713.00	09.35
64	10/05/2028	57,212,713.00	955,369.00	515,693.00	439,676.00	56,697,020.00	09.35
65	10/06/2028	56,697,020.00	955,369.00	505,133.00	450,236.00	56,191,887.00	09.35
66	10/07/2028	56,191,887.00	955,369.00	523,538.00	431,831.00	55,668,349.00	09.35
67	10/08/2028	55,668,349.00	955,369.00	513,301.00	442,068.00	55,155,048.00	09.35
68	10/09/2028	55,155,048.00	955,369.00	517,377.00	437,992.00	54,637,671.00	09.35
69	10/10/2028	54,637,671.00	955,369.00	535,482.00	419,887.00	54,102,189.00	09.35
70	10/11/2028	54,102,189.00	955,369.00	525,738.00	429,631.00	53,576,451.00	09.35
71	10/12/2028	53,576,451.00	955,369.00	543,638.00	411,731.00	53,032,813.00	09.35
72	10/01/2029	53,032,813.00	955,369.00	534,230.00	421,139.00	52,498,583.00	09.35
73	10/02/2029	52,498,583.00	955,369.00	538,473.00	416,896.00	51,960,110.00	09.35
74	10/03/2029	51,960,110.00	955,369.00	582,680.00	372,689.00	51,377,430.00	09.35
75	10/04/2029	51,377,430.00	955,369.00	547,376.00	407,993.00	50,830,054.00	09.35
76	10/05/2029	50,830,054.00	955,369.00	564,744.00	390,625.00	50,265,310.00	09.35
77	10/06/2029	50,265,310.00	955,369.00	556,207.00	399,162.00	49,709,103.00	09.35
78	10/07/2029	49,709,103.00	955,369.00	573,358.00	382,011.00	49,135,745.00	09.35
79	10/08/2029	49,135,745.00	955,369.00	565,177.00	390,192.00	48,570,568.00	09.35
80	10/09/2029	48,570,568.00	955,369.00	569,665.00	385,704.00	48,000,903.00	09.35
81	10/10/2029	48,000,903.00	955,369.00	586,485.00	368,884.00	47,414,418.00	09.35
82	10/11/2029	47,414,418.00	955,369.00	578,847.00	376,522.00	46,835,571.00	09.35
83	10/12/2029	46,835,571.00	955,369.00	595,441.00	359,928.00	46,240,130.00	09.35
84	10/01/2030	46,240,130.00	955,369.00	588,172.00	367,197.00	45,651,958.00	09.35
85	10/02/2030	45,651,958.00	955,369.00	592,842.00	362,527.00	45,059,116.00	09.35
86	10/03/2030	45,059,116.00	955,369.00	632,178.00	323,191.00	44,426,938.00	09.35
87	10/04/2030	44,426,938.00	955,369.00	602,570.00	352,799.00	43,824,368.00	09.35
88	10/05/2030	43,824,368.00	955,369.00	618,582.00	336,787.00	43,205,786.00	09.35

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Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Closing Principal	Rate(%)
89	10/06/2030	43,205,786.00	955,369.00	612,268.00	343,101.00	42,593,518.00	09.35
90	10/07/2030	42,593,518.00	955,369.00	628,041.00	327,328.00	41,965,477.00	09.35
91	10/08/2030	41,965,477.00	955,369.00	622,117.00	333,252.00	41,343,360.00	09.35
92	10/09/2030	41,343,360.00	955,369.00	627,057.00	328,312.00	40,716,303.00	09.35
93	10/10/2030	40,716,303.00	955,369.00	642,467.00	312,902.00	40,073,836.00	09.35
94	10/11/2030	40,073,836.00	955,369.00	637,139.00	318,230.00	39,436,697.00	09.35
95	10/12/2030	39,436,697.00	955,369.00	652,301.00	303,068.00	38,784,396.00	09.35
96	10/01/2031	38,784,396.00	955,369.00	647,378.00	307,991.00	38,137,018.00	09.35
97	10/02/2031	38,137,018.00	955,369.00	652,519.00	302,850.00	37,484,499.00	09.35
98	10/03/2031	37,484,499.00	955,369.00	686,508.00	268,861.00	36,797,991.00	09.35
99	10/04/2031	36,797,991.00	955,369.00	663,153.00	292,216.00	36,134,838.00	09.35
100	10/05/2031	36,134,838.00	955,369.00	677,675.00	277,694.00	35,457,163.00	09.35
101	10/06/2031	35,457,163.00	955,369.00	673,800.00	281,569.00	34,783,363.00	09.35
102	10/07/2031	34,783,363.00	955,369.00	688,061.00	267,308.00	34,095,302.00	09.35
103	10/08/2031	34,095,302.00	955,369.00	684,615.00	270,754.00	33,410,687.00	09.35
104	10/09/2031	33,410,687.00	955,369.00	690,052.00	265,317.00	32,720,635.00	09.35
105	10/10/2031	32,720,635.00	955,369.00	703,913.00	251,456.00	32,016,722.00	09.35
106	10/11/2031	32,016,722.00	955,369.00	701,121.00	254,248.00	31,315,601.00	09.35
107	10/12/2031	31,315,601.00	955,369.00	714,711.00	240,658.00	30,600,890.00	09.35
108	10/01/2032	30,600,890.00	955,369.00	712,364.00	243,005.00	29,888,526.00	09.35
109	10/02/2032	29,888,526.00	955,369.00	718,021.00	237,348.00	29,170,505.00	09.35
110	10/03/2032	29,170,505.00	955,369.00	738,668.00	216,701.00	28,431,837.00	09.35
111	10/04/2032	28,431,837.00	955,369.00	729,589.00	225,780.00	27,702,248.00	09.35
112	10/05/2032	27,702,248.00	955,369.00	742,479.00	212,890.00	26,959,769.00	09.35
113	10/06/2032	26,959,769.00	955,369.00	741,279.00	214,090.00	26,218,490.00	09.35
114	10/07/2032	26,218,490.00	955,369.00	753,882.00	201,487.00	25,464,608.00	09.35
115	10/08/2032	25,464,608.00	955,369.00	753,152.00	202,217.00	24,711,456.00	09.35
116	10/09/2032	24,711,456.00	955,369.00	759,133.00	196,236.00	23,952,323.00	09.35
117	10/10/2032	23,952,323.00	955,369.00	771,297.00	184,072.00	23,181,026.00	09.35
118	10/11/2032	23,181,026.00	955,369.00	771,286.00	184,083.00	22,409,740.00	09.35
119	10/12/2032	22,409,740.00	955,369.00	783,152.00	172,217.00	21,626,588.00	09.35
120	10/01/2033	21,626,588.00	955,369.00	783,630.00	171,739.00	20,842,958.00	09.35
121	10/02/2033	20,842,958.00	955,369.00	789,853.00	165,516.00	20,053,105.00	09.35
122	10/03/2033	20,053,105.00	955,369.00	811,536.00	143,833.00	19,241,569.00	09.35
123	10/04/2033	19,241,569.00	955,369.00	802,570.00	152,799.00	18,438,999.00	09.35
124	10/05/2033	18,438,999.00	955,369.00	813,667.00	141,702.00	17,625,332.00	09.35

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Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Closing Principal	Rate(%)
125	10/06/2033	17,625,332.00	955,369.00	815,405.00	139,964.00	16,809,927.00	09.35
126	10/07/2033	16,809,927.00	955,369.00	826,186.00	129,183.00	15,983,741.00	09.35
127	10/08/2033	15,983,741.00	955,369.00	828,441.00	126,928.00	15,155,300.00	09.35
128	10/09/2033	15,155,300.00	955,369.00	835,019.00	120,350.00	14,320,281.00	09.35
129	10/10/2033	14,320,281.00	955,369.00	845,319.00	110,050.00	13,474,962.00	09.35
130	10/11/2033	13,474,962.00	955,369.00	848,363.00	107,006.00	12,626,599.00	09.35
131	10/12/2033	12,626,599.00	955,369.00	858,334.00	97,035.00	11,768,265.00	09.35
132	10/01/2034	11,768,265.00	955,369.00	861,916.00	93,453.00	10,906,349.00	09.35
133	10/02/2034	10,906,349.00	955,369.00	868,761.00	86,608.00	10,037,588.00	09.35
134	10/03/2034	10,037,588.00	955,369.00	883,373.00	71,996.00	9,154,215.00	09.35
135	10/04/2034	9,154,215.00	955,369.00	882,675.00	72,694.00	8,271,540.00	09.35
136	10/05/2034	8,271,540.00	955,369.00	891,803.00	63,566.00	7,379,737.00	09.35
137	10/06/2034	7,379,737.00	955,369.00	896,766.00	58,603.00	6,482,971.00	09.35
138	10/07/2034	6,482,971.00	955,369.00	905,548.00	49,821.00	5,577,423.00	09.35
139	10/08/2034	5,577,423.00	955,369.00	911,078.00	44,291.00	4,666,345.00	09.35
140	10/09/2034	4,666,345.00	955,369.00	918,313.00	37,056.00	3,748,032.00	09.35
141	10/10/2034	3,748,032.00	955,369.00	926,566.00	28,803.00	2,821,466.00	09.35
142	10/11/2034	2,821,466.00	955,369.00	932,963.00	22,406.00	1,888,503.00	09.35
143	10/12/2034	1,888,503.00	955,369.00	940,856.00	14,513.00	947,647.00	09.35
144	10/01/2035	947,647.00	955,172.00	947,647.00	7,525.00	0.00	09.35
Total:			137,572,939.00	82,500,000.00	55,072,939.00	0.00	0.00

Part-payment/ ROI Conversion Details

Date	Eff. Date	Reference	Rate Type	Eff. Rate (%)	Amount (Rs.)

1-12 Mths	13-24 Mths	25-36 Mths	37 Mths and above
0	0	0	0

Part Payment Penalty Charges (%)

AXIS BANK

KEY FACT SHEET FOR LOAN AGAINST PROPERTY PCR000808301809

1.	Loan Amount	Rs. 8,25,00,000/-	
2.	Loan tenure (in months)	144	
3.	Interest type	FLOATING	
4.	Interest rate	9.35 % p.a (REPO rate 6.25% + Spread 3.1 %)	
5.	Reset frequency(ROI)	Once in 3 months	
6.	Mode of communication of charges in interest rates	SMS or Email or Letter	
7.	Fee payable *		
a.	On application	1% of the loan amount or Rs. 10,000/- (whichever is higher)	
b.	During the term of the loan	Stamp Duty & other statutory charges	As per applicable laws of the state
		Repayment Instruction / Instrument Return Charges	Rs.339/- per instance
		Cheque swapping charges	Rs.500/- per instance
		Duplicate statement issuance charges	Rs.250/- per instance
		Duplicate No Dues Certificate / NOC	Rs.50/- per instance
		Issuance charges for photocopy of title deeds	Rs.500/- per document set
		Credit Report Issuance Charges	Rs.50/-
		CERSAI charges	Rs.50/- Per Instance for loan upto 5 lacs & Rs.100/- per instance for loan above 5 lcas
c.	On foreclosure/ prepayment charges	Loan Against Property - Foreclosure charges for term loan : 1. If primary applicant is a non-Individual (irrespective of end use): 3% foreclosure charge on outstanding principle is applicable. 2. If primary applicant is an Individual with end use as business: 3% foreclosure charge on outstanding principle is applicable. 3. If primary applicant is an Individual with end use other than business: Nil (irrespective of the co-applicant constitution) Loan Against Property - Part Prepayment charges for term loan : In below scenario 3% part prepayment charges will be charged if the amount prepaid exceeds 25% of the principle outstanding during a quarter. (Quarter refers to calendar quarter.) No part prepayment is allowed in the first quarter after taking the loan. 1. If primary applicant is a non-Individual (irrespective of end use): 3% part prepayment charge on outstanding principle is applicable. 2. If primary applicant is an Individual with end use as business: 3% part prepayment on outstanding principle is applicable. 3. If primary applicant is an Individual with end use other than business: Nil (irrespective of the co-applicant constitution) Charges for Overdraft against property loans : 1. Foreclosure charges (OD) :2% will be charged on the limit set for the specific year in which the limit is being foreclosed 2. Part Prepayment charges (OD) : NIL	
d.	Fee refundable if loan not sanctioned/ disbursed	Processing fees will not be refunded in case of rejection/ withdrawal	
e.	Conversion charges for switching from floating to fixed interest and vice-versa	Not Applicable	
f.	Penal Interest (Penalty for delayed payments)	@24 % per annum, 2% per month	
8.	EMI Payable	Rs. 9,55,369/-	
9.	Details of security/collateral obtained	Mentioned details will be provided on request	
10.	Date on which annual outstanding balance statement will be issued	Annual Statement with relevant details will be sent to the customers by June of every year.	

* Goods and Services Tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)

Please note:-

- Bank shall have absolute right to decide and apply the spread over the Repo Rate. "Spread" shall consist of credit risk premium (which is subject to change in case there is substantial change in the Borrower's credit assessment as agreed in the Loan Agreement), operating costs and other costs. The same will be reset periodically once in three years from the date of disbursement.
- The credit risk premium of the borrower shall be reviewed by the bank at regular intervals and shall undergo a revision in case of a substantial change in the borrower's credit assessment.