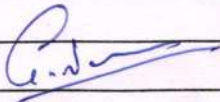


MEMO

DATE & FROM:	TO & REMARKS.
29/07/23 Naveen G	To, MD sir,
	<u>Sub:-</u> Regarding Maruti Alto vehicle loan for Surya Pet site.
	we have booked a vehicle in the name of Vista view LLP on 27th July 2023 with an amount of RS' 11,000/-
	Here I enclosed Emi details / Loan details from various bank offering.
	Sir, kindly Suggest for further action.
	<u>Note:-</u> Due to non availability of GST Certificate it may take 7 to 10 working days to deliver the vehicle.
	

Subject: MARUTI ALTO K10 VXI White

Prepared by: Naveen.G

Date: 29-JULY-2023

ICICI Bank	
Vehicle Details: MARUTI ALTO K10 VXI White	
ON Road Price	5,63,981
Loan Amount	4,50,000
Margin Amount	1,13,981
Rate of interest	9.15%
Stamp duty @0.5% on loan amount	1,180
Processing Fees + GST	6,785
EMI For 60 Months/ 5 years	9,374

Bank of Baroda	
Vehicle Details: MARUTI ALTO K10 VXI White	
ON Road Price	5,63,981
Loan Amount	4,50,000
Margin Amount	1,13,981
Rate of interest	8.85%
Stamp duty @0.5% on loan amount	1,500
Processing Fees + GST	8,850
EMI For 60 Months/ 5 years	9,308

Kotak Mahindra Bank	
Vehicle Details: MARUTI ALTO K10 VXI White	
ON Road Price	5,63,981
Loan Amount	4,50,000
Margin Amount	1,13,981
Rate of interest	8.82%
Stamp duty @0.5% on loan amount	1,500
Processing Fees + GST	5,500
EMI For 60 Months/ 5 years	9,302

Yes Bank	
Vehicle Details: MARUTI ALTO K10 VXI White	
ON Road Price	5,63,981
Loan Amount	4,50,000
Margin Amount	1,13,981
Rate of interest	9.00%
Stamp duty @0.5% on loan amount	1,000
Processing Fees + GST	5,310
EMI For 60 Months/ 5 years	9,341



PROFORMA INVOICE

(Sale Price + Post Sale Charge)

DATE :22/07/2023

TO
M/S.VISTA VIEW LLP *AUTO*
REP BY:-GAURANG MODY

Variant	Ex-Showroom	LIFE TAX	Insurance	TR & PR HYP,MSR, FASTAG	Extended warranty	BASIC KIT	LESS SPECIAL DISCOUNT	FINAL ON ROAD
NEW ALTO K10 VXi WHITE	506000	76000	23782	4520	10715	4964	(-)62000	563981

- **TERMS & CONDITIONS:**
- DD/Pay Order in favour of M/S. RKS MOTOR PVT LTD payable at Hyderabad. H.D.F.C BANK LTD.
(RTGS Acc No: 50200004137964, IFSC Code :HDFC0000512,Rajbhavan Road,Somajiguda.)
- Other Terms & Conditions Apply and as given in Annexure to the Booking Form.
- Prices Prevailing at the time of Delivery will be applicable
- Discounts offers are given on "On Road Price", Ex-Showroom Price, Road Tax, Insurance Premium etc shall vary in Final Sale Invoice. Depending on Discounts offer from Time to Time .
*T & C apply.
- Life Tax for individual for 2nd Vehicle & For Companies 2% Extra and Quarterly Cargo/Ambulance & Taxi Cabs as per RTA Rules



RKS MOTORS PVT.LTD. Regd. Office: 6-3-905, Saboo Towers, Rajbhavan Road, Somajiguda, Hyderabad - 500 082
Tel.040 4445 4445, Email ID: info@saboomaruti.in | rks.hyd.sai1@marutidealers.com | www.saboomaruti.in
PAN No: AAACR9764P | CIN No: U13209TG1985PTC005759 | GST No: 36AAACR9764P1Z1

SABOO RKS
Customer for Life!



Re: GST certificate for Vista View LLP

From: Jaya Prakash (jayaprakash@modiproperties.com)
To: naveen.g@modiproperties.com
Cc: swathi.k@modiproperties.com; kusum@modiproperties.com; jaikumar@modiproperties.com
Date: Saturday, July 29, 2023 at 12:09 PM GMT+5:30

Dear Naveen

I am received Suplimentary agreement yesterday only, immediately I filed application, its take 7-10 working days for receive certificate.

Regards,

M Jayaprakash
Sr. Manager - Accountants | +91 95022 88200 jayaprakash@modiproperties.com
Modi Properties Pvt. Ltd. | www.modiproperties.com
5-4-187/ 3 & 4, M G Road, Secunderabad - 03 | +91 40 66335551
Don't just buy a flat or villa! Buy a great lifestyle!
We build affordable flats & villas in gated communities.

On Friday, July 21, 2023 at 02:21:49 PM GMT+5:30, naveen.g . <naveen.g@modiproperties.com> wrote:

Dear Jaya Prakash sir,

Any update on GST certificate?

Regards,

Naveen.G
Asst Finance Manager | +91 7416121573 | Naveen.g@modiproperties.com
Modi Properties Pvt. Ltd. | www.modiproperties.com
5-4-187/ 3 & 4, M G Road, Secunderabad - 03 |
Don't just buy a flat or villa! Buy a great lifestyle!
We build affordable flats & villas in gated communities.

On Monday, July 17, 2023 at 11:09:19 AM GMT+5:30, naveen.g . <naveen.g@modiproperties.com> wrote:

Dear Jaya Prakash Sir,

Gentle reminder regarding, GST certificate for Vista view LLP.

Kindly do the needful.

Regards,

Naveen.G
Asst Finance Manager | +91 7416121573 | Naveen.g@modiproperties.com
Modi Properties Pvt. Ltd. | www.modiproperties.com
5-4-187/ 3 & 4, M G Road, Secunderabad - 03 |
Don't just buy a flat or villa! Buy a great lifestyle!
We build affordable flats & villas in gated communities.

On Tuesday, July 11, 2023 at 11:25:17 AM GMT+5:30, naveen.g . <naveen.g@modiproperties.com> wrote:

Dear Jayaprakash sir,

As discussed, We required GST certificate for purchasing a Alto vehicle in the Vista View LLP. As per the required documents

Please find the attached:

1. Pan Card
2. Certificate of Incorporation
3. LLP Agreement
4. Tan Allotment.

Request for car

From: sai Thota <sai@modiproperties.com>

To: Jai Kumar <jaikumar@modiproperties.com>, HR <hr@modiproperties.com>

Cc: Soham Modi <sohammodi@modiproperties.com>

Dear jaikumar sir,

As per md sir instructions we required a car for suryapet site on daily from hyderabad to suryapet.

Please do needful sir.

Regards,
Saikrishna

Sent from Yahoo Mail on Android



* ~~purchase a~~
~~Maruti Alto~~
for suryapet
80% finance
Buy in VVA
Car to be given to Zahir to
manage ACH & VVA

ALTO KID VXT 1L 5MT

Ex-Show Room	—	5,06,000
Insurance	—	23147
Life tax 16%	—	80,960
TRE & PR	—	1635
fastag	—	500
Ms Reward	—	885
Extend warranty	—	9747
Hyp. fee	—	1500
Basic kit	—	4964
ON Road	—	6,29,338

ON Road — 6,29,338

Discount — (-) 30,000

Re-Bal — 5,99,338

Spot Booking — (-) 5000

Re-Bal — 5,94,338

Corporate Dis — (-) 3,000

Re-Bal — 5,91,338

Net - ON Road price — 5,91,338

Alu

G. J. Lee



PROFORMA INVOICE

(Sale Price + Post Sale Charge)

M/S.VISTA VIEW LLP
REP BY. MR. GAURANG MODY

DATE 28-06-2023

VARIANT	EX-SHOWROOM PRICE	LIFE TAX	INSURANCE	TR&PR, HYP, MSR, FASST AG	EXTENDED WARRANTY	BASIC KIT	LESS SPECIAL DISCOUNT	ONROAD PRICE
ALTO K10 VXi(WHITE)	506000	76000	23782	4520	10715	4964	(-)45000	580981

TERMS & CONDITIONS:

- DD/Pay Order in favor of M/S. RKS MOTOR PVT LTD payable at Hyderabad.
- H.D.F.C BANK LTD. (RTGS Acc No: 50200004137964, IFSC Code: HDFC0000512, Rajbhavan Road, Somajiguda.)
- Other Terms & Conditions Apply and as given in Annexure to the Booking Form.
- Prices prevailing at the time of Delivery will be applicable.
- Discounts offers are given on "On Road Price", Ex-Showroom Price are subject to change and the revised prices will be applicable in case ex-showroom prices are revised by manufacturer, Road Tax, Insurance Premium etc. shall vary in Final Sale Invoice. Depending on Discounts offer from Time to Time. *T & C apply.
- Life Tax for individual for 2nd Vehicle & For Companies 2% Extra and Quarterly Tax for Cargo/Ambulance & Taxi Cabs as per RTA Rules.

For RKS MOTOR PVT LTD

Authorized Signatory

RKS MOTOR PVT LTD, Rajbhavan Road, Somajiguda, Hyderabad - 500 082.
Tel: 040 4445 4445 | Email: saboomaruti@saboomaruti.in | www.saboomaruti.in

PAN NO: AAACG1234E | GST NO: 36AAACB9764P1Z1

SABOO

Customer for



**VARUN MOTORS PVT. LTD.****WE DON'T SELL, WE ADVISE.**

1-10-177, "VARUN TOWERS,

Begumpet, Hyderabad-16.

Ph: 040-44607676

email id: varun.hyd.sal1@marutidealers.com

web site: www.varunmaruti.com

GST NO: 36AABCV2471Q1ZT

PROFORMA INVOICE

CST NO: VSP/07/01/1327/1-4-94

To

M/S: VISTA VIEW LLP.

REP BY : GAURANG MODY

28-Jun-23

This has with reference to your enquiry for Maruti Vehicle Please find below the Quote for the same. **For further details please contact undersigned.**

PARTICULARS	ALTO K10 VXI 1L 5MT
Ex-Showroom Price	468000
TCS @ 1% (as applicable)	0
Net Ex Showroom Price	468000
Life Tax	80960
1 Yr Insurance (ZD, EP, RTI)	22336
TR & PR Charges(Govt.)	1635
Royal Platinum 3rd/4th/5th YR EW	9747
Hyp. Fee if Applicable	1500
Basic Kit	500
Fast tag	885
MS Rewards	4965
Accessories	0
On Road	590528

DISCOUNT**38000**

(Already adjusted in above Price)

TERMS & CONDITIONS:

- Prices/Specifications/Colors & Discount Offers & Purchase Procedure of any Model/Variants are subject to change at the discretion of Maruti Suzuki India Ltd. Without prior intimation.
- Delivery against full payment (from Customer/Financier etc.) by way of DD/PayOrder favoring "VARUN MOTORS PVT. LTD." Payable at Secunderabad and subject to getting credited to our Bank Account and subject to availability of vehicle and color.
- Delivery of Vehicle will be with in **AVAILABLE** from the date of receipt of your firm purchase order.
- Delivery or Waiting Periods whenever quoted are indicative and may vary from time to time and we shall not be responsible for any delays for reasons beyond our control.
- Interest will be charged to customer in case of any delay in payment whatsoever.
- Income Tax Pan No. & Card is Mandatory at the time of Booking.
- Other Terms & Conditions as Applicable and as given in the Annexure to the Booking Form.**
- No. Plate charges at Rs.286/- incl. of Vat. (Optional)
- Cancellation of bookings shall attract a levy of Rs.500/-.
- Additional Charges for Registration of Ertiga Rs.500/- and Cargo, Ambulance & Taxi Vehicles Rs.2500/-**
- Insurance for Taxi Vehicles is only for 1 Yr Comprehensive, 1 Yr TP & Zero Dep.**
- Any Additional Taxes/Levies of GST/Life Tax/Service Tax Etc. will have to be solely borne by Customer.
- Price prevailing at the time of delivery will be applicable.
- All Offers & Discounts will be given on "On Road Price" and the same will be reduced proportionately from Ex-showroom Price, Life Tax, Insurance Premium etc.**
- Life Tax rates w.e.f. 9th May,2022 (Non Transport & Motor Cars) Vehicle Cost below Rs.5.00 lacs 13%, Vehicles Cost Rs.5.00 & Below Rs.10.00 lacs @ 14%, Vehicle Cost Rs.10.00 lacs & Below Rs.20.00 Lacs@ 17%.
- Incase of Companies /Institutions/Societies/Organisations AND Second or more personalised vehicles Additional 2% Extra Life Tax above the existing slabs.
- Please collect Pacca Receipt from the Cash Counter for all the Payments made.**
- The above offer valid up to 30-APR-2023

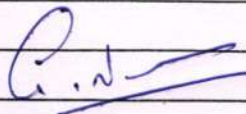
Thanking You.
for Varun Motors P. Ltd.



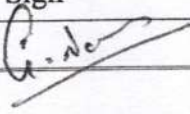
8886188116

KARUNAKAR BANDI
#N/A

MEMO

DATE & FROM:	TO & REMARKS.
22/07/23 Naveen G	To, MD Sir,
	As per the Minutes, Purchasing a vehicle New Alto K10 VXI white colour in the firm name Vista View U.P. for Suryapet site
	Here I enclosed the Proforma invoice Quotation from RKS Motor Pvt. Ltd.
	→ Enclosed Request for Payment for Booking initial amount Rs. 11,000/-
	Sir, kindly approve for further action
	

Request for payment

Division	Accounts		
Pay to	VISTA VIEW LLP	VRN/CRN	
Towards	RKS MOTOR PVT LTD		
Amount	11,000/-		
Payment/ cheque date	*Coming Monday ☐ Other date:		
In case of other date, given reason			
Payment from company	VISTA VIEW LLP		
Project	VVA		
Type of payment	☐ Advance ☐ Part Payment ☐ Balance Payment ☐ Full Payment ☐ PDC ☐ Transfer to Cash card/petro card ☐ Other:		
Payment mode	☐ Cheque ☐ Payorder ☐ RTGS/NEFT ☐ Cash ☐ Online payment ☐ Payment by Cash card ☐ Transfer to Cash card ☐ Transfer to petro card ☐ Other:		
PO/WO no.		Requisition no.	
Remarks/ Desc.	Booking amount for New Alto K10 VXi White for Surya pet site		
Requested by:	Sign	Approved by:	Date
Naveen.G			

APPROVED BY
 07-2023
 22 JUL 2023
 SOHAM MULLI
 MANAGING DIRECTOR

Note: 1. Use this note for all requests for payment. 2. Do not use for weekly site payments. 3. Use for all transfers to Cash card or petro card. 4. Request for payment must be made by Thursday for payment to be made on the coming Monday. 5. In case of urgent payment or other dates write justification. 6. VRN/CRN nos to be mentioned in case of payments made to vendors/contractors.

PROFORMA INVOICE

(Sale Price + Post Sale Charge)

DATE :22/07/2023

TO
M/S.VISTA VIEW LLP
REP BY:-GAURANG MODY

Variant	Ex-Showroom	LIFE TAX	Insurance	TR & PR HYP, MSR, FASTAG	Extended warranty	BASIC KIT	LESS SPECIAL DISCOUNT	FINAL ON ROAD
NEW ALTO K10 VXI WHITE	506000	76000	23782	4520	10715	4964	(-)62000	563981

TERMS & CONDITIONS:

- DD/Pay Order in favour of M/S. RKS MOTOR PVT LTD payable at Hyderabad. H.D.F.C BANK LTD.
(RTGS Acc No: 50200004137964, IFSC Code :HDFC0000512,Rajbhavan Road,Somajiguda.)
- Other Terms & Conditions Apply and as given in Annexure to the Booking Form.
- Prices Prevailing at the time of Delivery will be applicable
- Discounts offers are given on "On Road Price", Ex-Showroom Price, Road Tax, Insurance Premium etc shall vary in Final Sale Invoice. Depending on Discounts offer from Time to Time .
*T & C apply.
- Life Tax for individual for 2nd Vehicle & For Companies 2% Extra and Quarterly Cargo/Ambulance & Taxi Cabs as per RTA Rules



RKS MOTORS PVT.LTD. Regd. Office: 6-3-905, Saboo Towers, Rajbhavan Road, Somajiguda, Hyderabad - 500 082
Tel.040 4445 4445, Email ID: info@saboomaruti.in | rks.hyd.sai1@marutidealers.com | www.saboomaruti.in
PAN No: AAACR9764P | CIN No: U13209TG1985PTC005759 | GST No: 36AAACR9764P1ZI

SABOO RKS
Customer for Life!



T NO: 36AABCV2471Q1ZT

PROFORMA INVOICE

CST NO: VSP/07/01/1327/1-4-94

28-Jun-23

S: VISTA VIEW LLP.
P BY : GAURANG MODY

This has with reference to your enquiry for Maruti Vehicle Please find below the Quote for the same. **For further details please contact undersigned.**

PARTICULARS	ALTO K10 VXI 1L 5MT
Ex-Showroom Price	468000
CS @ 1% (as applicable)	0
Net Ex Showroom Price	468000
Life Tax	80960
Yr Insurance (ZD, EP, RTI)	22336
R & PR Charges(Govt.)	1635
Loyal Platinum 3rd/4th/5th YR EW	9747
Typ. Fee if Applicable	1500
Basic Kit	500
Fast tag	885
MS Rewards	4965
Accessories	0
On Road	590528

DISCOUNT 38000 (Already adjusted in above Price)

TERMS & CONDITIONS:

- Prices/Specifications/Colors & Discount Offers & Purchase Procedure of any Model/Variants are subject to change at the discretion of Maruti Suzuki India Ltd. Without prior intimation.
- Delivery against full payment (from Customer/Financier etc.) by way of DD/PayOrder favoring "VARUN MOTORS PVT. LTD." Payable at Secunderabad and subject to getting credited to our Bank Account and subject to availability of vehicle and color.
- Delivery of Vehicle will be with in AVAILABLE from the date of receipt of your firm purchase order.
- Delivery or Waiting Periods whenever quoted are indicative and may vary from time to time and we shall not be responsible for any delays for reasons beyond our control.
- Interest will be charged to customer in case of any delay in payment whatsoever.
- Income Tax Pan No. & Card is Mandatory at the time of Booking.
- Other Terms & Conditions as Applicable and as given in the Annexure to the Booking Form.**
- No. Plate charges at Rs.286/- incl. of Vat. (Optional)
- Cancellation of bookings shall attract a levy of Rs.500/-.
- Additional Charges for Registration of Ertiga Rs.500/- and Cargo, Ambulance & Taxi Vehicles Rs.2500/-**
- Insurance for Taxi Vehicles is only for 1 Yr Comprehensive, 1 Yr TP & Zero Dep.**
- Any Additional Taxes/Levies of GST/Life Tax/Service Tax Etc. will have to be solely borne by Customer.
- Price prevailing at the time of delivery will be applicable.
- All Offers & Discounts will be given on "On Road Price" and the same will be reduced proportionately from Ex-showroom Price, Life Tax, Insurance Premium etc.**
- Life Tax rates w.e.f. 9th May,2022 (Non Transport & Motor Cars) Vehicle Cost below Rs.5.00 lacs 13%, Vehicles Cost Rs.5.00 & Below Rs.10.00 lacs @ 14%, Vehicle Cost Rs.10.00 lacs & Below Rs.20.00 Lacs@ 17%.
- Incase of Companies /Institutions/Societies/Organisations AND Second or more personalised vehicles Additional 2% Extra Life Tax above the existing slabs.
- Please collect Pacca Receipt from the Cash Counter for all the Payments made.**
- The above offer valid up to 30-APR-2023

Thanking You.
for Varun Motors P. Ltd.



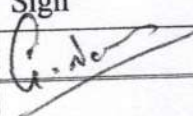
8886188116

KARUNAKAR BANDI
#N/A

MEMO

DATE & FROM:	TO & REMARKS.
22/07/23	To,
between G	MD sir,
	As per the Minutes. Purchasing a vehicle New Alto K10 VXI white colour in the firm name Vista View LLP. for Suryapet site
	Here I enclosed the Proforma invoice Quotation from RK'S MOTOR PVT. LTD.
	→ Enclosed Request for Payment for Booking initial amount Rs:- 11,000/-
	Sir, kindly approve for further action
	<u>G.N.</u>

Request for payment

Division	Accounts		
Pay to	VISTA VIEW LLP	VRN/CRN	
Towards	RKS MOTOR PVT LTD		
Amount	11,000/-		
Payment/ cheque date	*Coming Monday ☐ Other date:		
In case of other date, given reason			
Payment from company	VISTA VIEW LLP		
Project	VVA		
Type of payment	☐ Advance ☐ Part Payment ☐ Balance Payment ☐ Full Payment ☐ PDC ☐ Transfer to Cash card/petro card ☐ Other:		
Payment mode	☐ Cheque ☐ Payorder ☐ RTGS/NEFT ☐ Cash ☐ Online payment ☐ Payment by Cash card ☐ Transfer to Cash card ☐ Transfer to petro card ☐ Other:		
PO/WO no.		Requisition no.	
Remarks/ Desc.	Booking amount for New Alto K10 VXi White for Surya pet site		
Requested by:	Sign	Approved by:	Sign
Naveen.G			

APPROVED BY
 22 JUL 2023
 SOHAM MUDI
 MANAGING DIRECTOR

Note: 1. Use this note for all requests for payment. 2. Do not use for weekly site payments. 3. Use for all transfers to Cash card or petro card. 4. Request for payment must be made by Thursday for payment to be made on the coming Monday. 5. In case of urgent payment or other dates write justification. 6. VRN/CRN nos to be mentioned in case of payments made to vendors/contractors.

PROFORMA INVOICE

(Sale Price + Post Sale Charge)

DATE :22/07/2023

TO
M/S.VISTA VIEW LLP
REP BY:-GAURANG MODY

Variant	Ex-Showroom	LIFE TAX	Insurance	TR & PR HYP,MSR, FASTAG	Extended warranty	BASIC KIT	LESS SPECIAL DISCOUNT	FINAL ON ROAD
NEW ALTO K10 VXI WHITE	506000	76000	23782	4520	10715	4964	(-)62000	563981

TERMS & CONDITIONS:

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(RTGS Acc No: 50200004137964, IFSC Code :HDFC0000512,Rajbhavan Road,Somajiguda.)
- Other Terms & Conditions Apply and as given in Annexure to the Booking Form.
- Prices Prevailing at the time of Delivery will be applicable
- Discounts offers are given on "On Road Price", Ex-Showroom Price, Road Tax, Insurance Premium etc shall vary in Final Sale Invoice. Depending on Discounts offer from Time to Time .
*T & C apply.
- Life Tax for individual for 2nd Vehicle & For Companies 2% Extra and Quarterly Cargo/Ambulance & Taxi Cabs as per RTA Rules



RKS MOTORS PVT.LTD. Regd. Office: 6-3-905, Saboo Towers, Rajbhavan Road, Somajiguda, Hyderabad - 500 082
Tel.040 4445 4445, Email ID: info@saboomaruti.in | rks.hyd.sai1@marutidealers.com | www.saboomaruti.in
PAN No: AAACR9764P | CIN No: U13209TG1985PTC005759 | GST No: 36AAACR9764P1Z1

SABOO RKS
Customer for Life!





Sree Krishna Automotives Hyd Pvt Ltd.

Plot no. 64/b sy.no. 341/142/144, Nagole Village, Revenue Mandal, Rangareddy, Hyderabad.

Email : bm@prideelectric.co.in , Phone : +91 9154295456

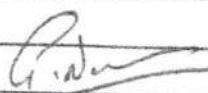
Pride electric

Ride with Pride

Effective Date from 15-Apr-2023	Parameters	ATHER 450X	ATHER 450X Pro Pack
Optional Accessories	Ex-showroom price (Inclusive of 5% GST)	171774	171774
	FAME subsidy	-55500	-55500
	Price after FAME subsidy	116274	116274
	450X Pro Pack (Inclusive of 18% GST)	NA	30355
	Foc Helmet	1	1
	RTO Registration & Smart Card Fees	535	535
	Comprehensive Insurance (1Yr OD + 5Yr 3rd party + Inc 18% gst	6167	6167
	On Road Price (Inclusive of booking amount of INR 2,500/-) Comp Insurance	122977	15347
	Comprehensive insurance (1Yr OD + 5Yr 3rd party) with Add On's	7564	7564
	PA+NIL DEP		
	On Road Price (Inclusive of booking amount of INR 2,500/-)	124374	154739
	Hypothecation (add if vehicle on Finance)	500	500
	Dot Installation Charges(With Five Motors Wire)+ Inc 18% gst	2124	2124
	Accessories		
Optional Accessories	Side Step		2199
	Frunk		2999
	TPMS		4999
	Branded Helmet Half Faced/ Full faced		2299/2999
	Kit 1 : Siderstep + Frunk		5193
	On Road Price with Kit 1 (Inclusive of booking amount of INR 2,500/-)	129572	159337
Optional Accessories	Kit 2 : Siderstep + Frunk + TPMS		10197
	On Road Price with Kit 2 (Inclusive of booking amount of INR 2,500/-)	134571	164936

RANGAREDDY - 507711-1021

MEMO

DATE & FROM:	TO & REMARKS.
7/09/23 Alwacen. G	To, MD Sir,
	Sub:- Regarding Maruti Aalto vehicle loan for Surya Pet site.
	We have booked a vehicle in the name of Vista view LLP on 27th July 2022 with an amount of Rs: 11,000/-.
	I am waiting for the GST Certificate for further process of loan. As today am following up the same case with Surya Pet Sir, there is no clarity when the Certificate will be get.
	Sir, kindly suggest Can we taken loan from some other entity/company.
	
Sonam w 8/9	Tayamkhal, What is status of usi mg ?



Government of India

Form GST REG-06

[See Rule 10(1)]

Registration Certificate

Registration Number : 36AAUFV8287A1ZJ

1.	Legal Name	VISTA VIEW LLP			
2.	Trade Name, if any	VISTA VIEW LLP			
3.	Additional trade names, if any				
4.	Constitution of Business	Limited Liability Partnership			
5.	Address of Principal Place of Business	Second, 5-4-187/3 and 4, SOHAM MANSION, Mahatma Gandhi Road, Bharat Petroleum Petrol Pump, Ranigunj, Secunderabad, Hyderabad, Telangana, 500009			
6.	Date of Liability	01/09/2023			
7.	Period of Validity	From	01/09/2023	To	Not Applicable
8.	Type of Registration	Regular			
9.	Particulars of Approving	Telangana			
Signature		Validity unknown Digitally signed by PS-GOODS AND SERVICES TAX NETWORK 07 Date: 2023.09.11 17:15:38 IST			
Name		BOLLEBOINA SREEVIDYA			
Designation		Deputy State Tax Officer			
Jurisdictional Office		M.G.ROAD - S.D.ROAD			
Date of issue of Certificate		11/09/2023			
Note: The registration certificate is required to be prominently displayed at all places of business in the State.					

This is a system generated digitally signed Registration Certificate issued based on the approval of application granted on 11/09/2023 by the jurisdictional authority.



Goods and Services Tax Identification Number: 36AAUFV8287A1ZJ

Details of Additional Place of Business(s)

Legal Name VISTA VIEW LLP

Trade Name, if any VISTA VIEW LLP

Total Number of Additional Places of Business in the State 0

Goods and Services Tax



Goods and Services Tax Identification Number: 36AAUFV8287A1ZJ

Legal Name VISTA VIEW LLP

Trade Name, if any VISTA VIEW LLP

Details of Designated Partners

1		Name	SOHAM SATISH MODI
		Designation/Status	Designated Partner
		Resident of State	Telangana
2		Name	SACHIN MALVE
		Designation/Status	Designated Partner
		Resident of State	Telangana

Tax Invoice

2135

SABOO RKS
Customer for Life!

RKS MOTOR PVT LTD
NO 5-9-22/A, 5-9-22/B
NEXA II, GROUND FLOOR
SHAPOORJI TOWERS
ADARSH NAGAR
HYDERABAD
TELANAGANA-500063
GSTIN/UIN: 36AAACR9764P1ZI
State Name : Telangana, Code : 36
CIN: +
E-Mail : info@saboomaruti.in
https://www.saboomaruti.in/

Invoice No. 23-24/LUM/0417	Dated 19-Jul-23
Emission Norm BS VI	Customer Id 2351802208
Buyer's Order No. SOB22002499	Dated 3-Feb-23
RM/DSE Employee Code 6569	SRM Employee Code 2582
RM/DSE Designation/Category RM	SRM/ASM Designation/Category SRM
RM/DSE Name MACHARLA RAHUL	SRM/ASM Name PASUPULETI HARANADHA BABU
SM Employee Code	SM Name
SM Designation/Category	
Terms of Delivery	
Mode of Payment : KOTAK MAHINDRA PRIME LTD	
Hypothecated to : SOMAJIGUDA	
Branch : Outhouse	
Type of Finance : No	
MSSF : No	
If others (Pls specify) :	

Buyer (if other than consignee)

M/S MODI PROPERTIES PRIVATE LIMITED
Rep By : GAURANG MODY, 2ND FLOOR 5-4-187/3,
AND 4 SOHAM MANSION, M G ROAD
SECUNDERABAD, SECUNDERABAD STATION,
SECUNDERABAD(M), HYDERABAD(DT),
HYDERABAD-500003, MOBILE-9381246009.
500003
GSTIN/UIN : 36AABCM4761E1ZM
PAN/IT No : AABCM4761E
State Name : Telangana, Code : 36

SI No.	Description of Goods	HSN/SAC	GST Rate	Quantity	Amount
1	MA3JJJC74WPF133730 Chassis No. : 133730 Engine No. : K15BN4328587 Variant Code : JMA4CZ2 Key Number : 50318 Variant Description : MARUTI JIMNY ISS ALPHA ALLGRIP PRO 1.5L 4AT Color Description : MET. GRANITE GREY DTOGST# NC OUTPUT CGST @ 14% DTOGST# NC OUTPUT SGST @ 14% DTOGST# NC OUTPUT CESS @ 17 %	87032291	28 %	1 No's	10,26,896.55
					1,43,765.52
					1,43,765.52
					1,74,572.41
	Total			1 No's	₹ 14,89,000.00

Amount Chargeable (in words)

INR Fourteen Lakh Eighty Nine Thousand Only

E. & O.E

HSN/SAC	Taxable Value	Central Tax	State Tax	Cess	Total
		Rate	Amount	Rate	Amount
87032291	10,26,896.55	14%	1,43,765.52	14%	1,43,765.52
				17%	1,74,572.41
Total	10,26,896.55		1,43,765.52		1,74,572.41
					4,62,103.45

Tax Amount (in words) : INR Four Lakh Sixty Two Thousand One Hundred Three and Forty Five paise Only

Remarks:

MA3JJJC74WPF133730

Company's PAN : +

Declaration

TCS @ 1% will be collected on the invoice amount (wherever applicable)

Prepared by

Verified by



Authorised Signatory

Head Office - 6-3-905, Saboo Towers, Rajbhavan Road, Telangana - 500082

Branches - Somajiguda (HO) | Malakpet | Kushaiguda | Tabdund | Shamirpet | Super Carry | Nexa Jubilee Hills | Nexa Lumbini |

The Policy is sourced and serviced by:

Maruti Suzuki Insurance Broking Private Limited
1, Nelson Mandela Road, Vasant Kunj, New Delhi - 110070

Dedicated
Customer
Support

3377 4477
Prefix 011/022/033/044

This is not a part of the policy document. Please Detach here

Go Digit General Insurance Ltd.

IRDAI Reg. No. 158, CIN - U66010PN2016PLC167410

digit

ORIGINAL FOR RECIPIENT / DUPLICATE FOR SUPPLIER			
TAX INVOICE / CERTIFICATE CUM POLICY SCHEDULE			
(FORM 51 OF THE CENTRAL MOTOR VEHICLES RULES, 1989)			
Policy Type & UIN:	Bundled Motor Policy- 3 Yr TP + 1 Yr OD (Private Vehicle & IRDAN158RP0008V01201819)	Proposal No & Date	N0002336896 / 19-JUL-2023 14:34
Policy No	D109062485	Period of Insurance	Own Damage 19-JUL-2023 14:55 to 18-JUL-2024 23:59 Third Party 19-JUL-2023 14:55 to 18-JUL-2026 23:59
Policy Issued On	19-JUL-2023 14:55	Vehicle Identification No.	MA3JJC74WPF133730
Insured Name	MODI PROPERTIES PRIVATE LIMITED	Geographical Area	India
Invoice No	IA101667176	GST No & State	36AABCM4761E1ZM Telangana
Insured Address	2ND FLOOR 5-4-187/3 AND 4SOHAM MANSION, MG ROAD SECUNDERABAD, SECUNDERABAD TELANGANA-500003	Accounting Code of Service	997134
Insured State & Code	Telangana-36	GSTIN of Customer	36AABCM4761E1ZM
Place of Supply	Telangana		
Motor Vehicle Details			
Make	Maruti Suzuki	Seating Capacity	4
Model - Variant	JIMMY ALPHA ALLGRIP PRO AT B56	Type of Body Colour	Hatchback MET.GRANITE GREY
Registration No	NEW	Fuel Type	Petrol
Year of Manufacture	2023	RTO Location	HYDERABAD
Engine-Chassis No.	K15BN4328587 - MA3JJC74WPF133730	Zone	A
Cubic Capacity	1462	FASTag ID	
Insured Declared Value (₹)			
Vehicle ₹	1414550	Non Electrical Accessories ₹	0
Electrical Accessories ₹	0	CNG/ LPG Kit ₹	0
Total IDV ₹	1414550		
Schedule Of Premium (Amount In ₹)			
Own Damage Section(A)		Liability Section(B)	
Vehicle	₹ 11610	Basic Third Party Liability	₹ 10640
Basic Premium	₹ 11610	Net Liability Premium (B)	₹ 10,640
Deductibles		Total Premium (A+B)	₹ 34,344
Anti-Theft Device (IMT-10)	₹ 290	CGST @9%	₹ 3,090.96
Sub - Total Deductibles	₹ 290	SGST @9%	₹ 3,090.96
Depreciation Protect (IRDAN158RP0008V01201/A0025V01201819)	₹ 7073	Gross Premium Paid	₹ 40,526
Engine and Gear Box Protect (IRDAN158RP0008V01201/A0026V01201819)	₹ 2122	MISP - NX R K S MOTORS PVT LTD	
Return to Invoice (IRDAN158RP0008V01201/A0029V01201819)	₹ 1415	Notes: -	
Key Loss Cover (IRDAN158RP0008V02201819/A0072V01202021)	₹ 250	1. Policy Issuance is subject to realisation of premium.	
Consumable Cover (IRDAN158RP0008V01201/A0024V01201819)	₹ 1415	2. Consolidate stamp duty paid to State Exchequer	
Break Down Assistance (IRDAN158RP0008V01201/A0027V01201819)	₹ 109	3. Policy is subject to a compulsory Deductible of Rs 1000 (IMT -22)	
Net Own Damage Premium (A)	₹ 23704	4. Voluntary excess Rs (0)	
		5. Subject to Endorsements IMT 10, .	
		6. I hereby affirmatively warrant that the Assured named herein/owner of the vehicle insured holds a valid Pollution Under Control (PUC) Certificate on the date of commencement of the Policy and the same has been shown to the agent/authorized person of intermediary. I further undertake to renew and maintain a valid and effective PUC Certificate during the duration of the Policy period	
		7. As per your declaration to opt out of Compulsory PA Cover due to , the PA cover will not be applicable under this policy.	
		8. This policy provides the benefit of Roadside Assistance. In case of any emergency, please contact on below number. - 1800-258-5956	
		9. Warranted that the Insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC, as applicable, during the subsistence of the Policy. Further, the company reserves the right to take appropriate action in case of any discrepancy in the PUC.	

Nominee Details			
Nominee Name: N/A	Age: 0	Relation: N/A	
Financier Details			
Financier Type: finance	Financier Name: KOTAK MAHINDRA PRIME LIMITED	Financier Branch: SOMAJIGUDA BRANCH	
Payment Details			
Payment Mode: Credit Card	Cheque No/Transaction No: 76079206952	Bank Name: ICICI BANK LIMITED	Amount: 40,526
Limitations as to use:- The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b) Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade.			
Driver: Any person including the insured, Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license; Provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.			
Limits of Liability: Under Section II-1 (i) of the policy - Death of or bodily injury - Such amount as is necessary to meet there requirements of the Motor Vehicles Act, 1988. Under Section II -1(ii) of the Policy - Damage to Third Party Property - Rs.750000 - (as per IMT 20)in respect of any one claim or series of claims arising out of one event. Cover for Owner - Driver under section III (CSI) Rs 0 - Deductible under section-I : Rs 1000(Compulsory Deductible Rs 1000 Imposed Deductible Rs. 0 and Voluntary Deductible Rs 0)			
No Claim Bonus: The Insured is entitled for a No Claim Bonus (NCB) on the Own Damage section of the policy, if no claim is made or pending during the preceding year (s), as per the following: The preceding year/20%, Preceding Two consecutive years/25%, Preceding Three consecutive years/35%, Preceding Four consecutive years/45%, Preceding Five consecutive years/50%. No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.			
IMPORTANT NOTICE: The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For Legal interpretation, English version will hold good.			
For information on ombudsman you may visit website : https://www.cioins.co.in/Ombudsman			

I / We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and Chapter XI of M.V. Act, 1988.

For Go Digit General Insurance Ltd.



Authorised Signatory

Policy Issuing Office : Purva Sumit, SY. No 8, 5th Floor Hitech City Phase 2, Kondapur Hyderabad 500084
GSTIN: 36AACCO4128Q1Z1, CIN No: U66010PN2016PLC167410. State Name : Telangana

This Policy is sourced and serviced by Maruti Suzuki Insurance Broking Private Limited

Direct Broker (General) IRDAI License No: 428, Mail ID: support@mibpl.co.in, Contact: 33774477 (Prefix 011/022/033/044)

M/S. R.K.S. MOTOR PVT. LTD.

6-3-905, SABOO TOWERS, RAJBHAVAN ROAD, SOMAJIGUDA, KHAIRATABAD, HYDERABAD

FORM - 21

(See Rule 47 (a) and (d))

SALE CERTIFICATE

Certified that **MARUTI JIMNY ISSALPHA ALLGRIP PRO1.5L4AT BSVI-PH2** has been delivered on **19-07-2023** by us to

1 Name of the buyer
2 Permanent Address
**2ND FLOOR 5-4-187/3
AND 4 SOHAM MANSION
M G ROAD SECUNDERABAD
HYDERABAD
SECUNDRABAD (M)
HYDERABAD (DT)
TG**

MODI PROPERTIES PRIVATE LIMITED
Temporary Address
**2ND FLOOR 5-4-187/3
AND 4 SOHAM MANSION
M G ROAD SECUNDERABAD
HYDERABAD
SECUNDRABAD (M)
HYDERABAD (DT)
TG**

The vehicle is held under agreement of Hire Purchase/Lease/Hypothecation with, **KOTAK MAHINDRA PRIME LTD**

Details of the vehicle are given below :

1 Class of Vehicle	MOTOR CAR
2 Maker's Name	MARUTI SUZUKI INDIA LTD.,
3 Chassis No.	MA3JJC74WPF133730
4 Engine No.	K15BN4328587
5 Horse Power / Cubic Capacity	103.39/1462.00
6 Fuel Used	PETROL
7 No. of Cylinders	4
8 Month & Year of manufacture	06-2023
9 Seating Capacity (including driver)	4
10 Unladen Weight	1205.00
11 Maximum axel weight & number & Description of tyres (In case of Transport vehicle)	
a) Front Axle=	195/80R15
b) Rear Axle=	
c) Any Other Axle=	195/80R15
d) Tandem Axle=	

12 Colour of Body
13 Gross Vehicle Weight
14 Type of Body
15 Blinkers / Indicators Fitted

**GRANITE GREY
1545.00
HATCHBACK**



**Authorised Signatory
(M/S. R.K.S. MOTOR PVT. LTD.)**



Sanction letter

To,

Date:26/09/2023

Name of the Customer:VISTA VIEW LLP

Residence Address:SECOND 5-4-187/3 4SOHAM MANSION MAHATA GANDHI ROAD BHARAT PETROLEUM PUMP, RANIGUNJ, HYDERABAD, 500009, TELANGANA, INDIA

Office Address:SECOND 5-4-187/3 4 SOHAM MANSION MAHATA GANDHI ROAD BHARAT PETROLEUM PUMP, RANIGUNJ, HYDERABAD, 500009, TELANGANA, INDIA

HYDERABAD

Dear Sir/Ma'am,

We are pleased to inform you that your loan application with Ref.No UA001010487 has been approved as per the details given below.

Model	Loan Amount* (Rs)	Tenor* (months)	Name of the supplier/Dealer
Alto K10, MARUTI SUZUKI INDIA LTD	500000	60	RKS MOTOR PVT LTD

***T&Cs apply.**

Documents

1. Stamped Loan Agreement
2. Repayment instructions (Debit/ECS mandate or standing instruction for debit from ICICI Bank account)
3. Invoice and insurance cover note with hypothecation in favour of ICICI Bank Ltd. duly recorded thereon margin Money receipt.

You are also requested to note as follows:

1. This sanction letter is valid for a maximum of 15 days from the date of issue and subject to terms/condition stated above. Any change in terms/condition would require a fresh sanction letter.
2. This must not be treated as 'delivery order' in respect of the vehicle.
3. It is assumed that you have inspected the vehicle and satisfied yourself of the quality thereof. ICICI Bank would not be liable for any defect or delay in delivery or any service issue concerning the dealer /Regional Transport Office /Insurance Company or any other intermediary involved in the deal.
4. Processing fee and other charges will be applicable as per schedule of charges.
5. All cheques must be issued in favour of ICICI Bank Ltd. Loan A/c of <Customer name>. ICICI Bank will not be responsible for any misuse of cheques that are not issued in the manner indicated above.
6. Bank shall not be liable for any failure to perform its obligations where such a failure is due to circumstances beyond control of the bank.
7. ICICI Bank shall be entitled to revoke the Application before the execution of CFAF along with other ancillary documents in connection with the Facility, inter alia, in any of the following circumstances:
 - a) There is any material change in the purpose(s) for which the Facilities has been applied for.
 - b) In the sole judgment of ICICI Bank, any material fact has been inconsistent or concealed or become subsequently known.
 - c) Any statement made by or on your behalf in your application or otherwise, is incorrect, incomplete or misleading,

Sincerely,

Authorized Signatory

Team ICICI BANK.

T&Cs

Disclaimer



October 3, 2023

MX VISTA VIEW LLP
SECOND 5-4-187/3 4, SOHAM MANSION
MAHATA GANDHI ROAD, BHARAT PETROLEUM PUMP, RANIGUNJ
RANIGUNJ CHOWRASTA-HYDERABAD, 500009
TELANGANA

Congratulations on your ICICI Bank Auto Loan Account

Dear MX VISTA VIEW LLP,

Thank you choosing ICICI Bank to avail of your loan.

Important details of your loan:

Loan Account Number (LAN) : LAHYD00048804474
Principal amount of the facility : ₹ 500,000.00
Tenure : 60 months
Equated Monthly Instalment (EMI) : As per amortization schedule
Rate of Interest : 9.50 %
Repayment Date : 1st of every month
Product Type : Auto Loan
Pre-payment charges : The lesser of the following :
A) 5% of the principal outstanding plus applicable taxes till 24 months and NIL after 24 months if there are no bounces
B) The interest outstanding for the remaining tenure of the loan.

You may choose to avail the prepayment charge waiver scheme in which the prepayment charge will be waived only if the loan is repaid using auto debit mode of payment. If the auto debit payment mode is converted to any other mode, the scheme will not be applicable. To avail this scheme, please visit the nearest ICICI Bank Loan Servicing Branch with this letter.

This Top-up Loan is linked to your Car Loan and No Dues Certificate/No Objection Certificate would be issued to you only upon closure of both the Loans.

The enclosed amortisation schedule includes details of your disbursal amount, mode of repayment and such other information with respect to your loan account.

Please ensure that if any payment receipt is issued to you at any ICICI Bank branch or by any authorised representative of ICICI Bank, it carries the ICICI Bank hologram.

The security mandate collected at the time of loan disbursement would be sent to your bank for registration immediately and will be banked only in case of a default in the loan.

You can access your loan details through ICICI Bank iMobile Pay app. To download, SMS <iMobile pay> to <5676766>.

For any further information, you may write to us at customer.care@icicibank.com from your registered e-mail ID or call our Customer Care between 8:00 a.m. and 8:00 p.m. Alternatively, you may visit the nearest ICICI Bank Loan Servicing Branch. Please visit maps.icicibank.com/mobile for a list of Loan Servicing Branches and select Loan Servicing Branch in services.

Sincerely,

Team ICICI Bank
Branch Sol ID 4913 - Address :
Enclosure: Amortisation schedule

AOG_SR224719105_19102023

@ Online Banking	Customer Care	Branch Banking
▶ Repay overdue installments. ▶ Check All Service charges. ▶ Get Statement of Account. ▶ Apply for other Loan products. ▶ Register your Compliments/complaints. ▶ For your online services, please visit www.icicibank.com.	▶ Request Statement of Account. ▶ Amortization Schedule, No Objection Certificate, etc. ▶ Register your Compliments/complaints. ▶ Apply for other products. ▶ To avail of your services, please call, our Customer Care (numbers overleaf).	▶ Request Statements of Account, Amortization Schedule, No Objection Certificate, etc. ▶ Pre-pay your loan. ▶ Register your Compliments/complaints.

SAFE Banking

- ▶ Always make payment only to the authorized representative of the bank
- ▶ Never share your registered email id and password with anyone
- ▶ Be Safe; make digital payments
- ▶ Always insist for a valid receipt for the payments made

ICICI Bank offers Various types of loans. To avail of any of them, please SMS us as shown below:

Car Loan
(auto to 5676766)

Used Car Loan
(used car to 5676766)

Commercial Vehicle Loan
(CV to 5676766)

Construction Equipment Loan
(CE to 5676766)

Personal Loan
(PL to 5676766)

Information you would like to know

How is the interest amount calculated?

The rate of interest is fixed for the tenure of the credit facility and the interest amount is calculated on the basis of monthly reducing balance.

Can I part-prepay my loan amount?

Apart from Tractor loans, Part-prepayment is not permitted for Car loans, Commercial vehicle loans, Construction equipment loans, Two Wheeler loans and Personal loans.

Can I pre-pay entire credit facility extended by ICICI Bank and are there any charges applicable on prepayment?

Yes, you can pre-pay the entire facility any time during the tenure of your loan. Pre-payment charges and other relevant terms & conditions with respect to pre-payment will be applicable to you in the manner as detailed in the Credit Facility Application Form, the All-India Standard Terms and Conditions and the Most Important Information (MII) sheet provided to you and as duly acknowledged and accepted by you at the time of signing the Credit Facility Application Form.

What is Most Important Information (MII)?

This document provides the financial aspects and other details of your credit facility and includes (by way of an illustration and without limitation) the following in relation to your credit facility as acknowledged by you at the time of signing the Credit Facility Application Form:

- ▶ The amount of the facility
- ▶ The rate of interest
- ▶ The prepayment charges
- ▶ The due amount of each installment
- ▶ The due date for installment
- ▶ The processing fees, etc.

What is 'Loan Account Number (LAN)' and why is it important to remember?

Your Loan Account Number (LAN) is a unique identification of your credit facility. It is important because you will need to quote it whenever you want to avail any service and for any future interaction with the Bank.

How do I update my vehicle registration number with ICICI Bank?

You can call our Customer Care and provide your vehicle registration number. The same will be updated in our records within 25 working days.

Why do I need to update my vehicle registration number with ICICI Bank?

According to the provisions of the Motor Vehicle Act, 1988, vehicles are required to be registered at the Regional Transport Office (RTO) by their owners. The Certificate of Registration of the vehicle will be duly endorsed by the RTO in favour of ICICI Bank, in accordance with the Deed of Hypothecation. Upon full and final closure / settlement of your credit facility and after issuance of a No Objection Certificate from ICICI Bank, the endorsement will be deleted. Hence the need to update the vehicle registration number in our records.

ICICI Bank Limited

Regd. Office : ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara 390 007, Gujarat, India.

CIN : L65190GJ1994PLC021012 E-mail : customer.care@icicibank.com Website : www.icicibank.com

Customer Care : 1800 1080

Disclaimer :

The use of this information relating to ICICI Bank products services / their benefits and features/ access channels/ offers are subject to applicable terms and condition / fees and charges as specified by ICICI Bank from time to time; all of which are subject to updating, revision, and amendment, from time to time. This information is therefore not intended to create any right or obligation nor should be deemed to constitute and advice, invitation or solicitation by ICICI Bank as regards applying or availing these product / services/ access channels. All loans/ Features and benefits are granted at sole discretion of ICICI Bank. Please visit www.icicibank.com for further details and updates, if any, from time to time. Any depiction of images and reference to interest rates, etc. are for illustration purposes only. Misuse of any intellectual property, or any other content displayed herein is strictly prohibited.

Amortisation schedule:

LAN Number	: LAHYD00048804474	Loan Amount	: ₹ 500,000.00
Location	: HYDERABAD	No. Of advance EMI	: 0
Name	: MX VISTA VIEW LLP	Tennure (Months)	: 60
Address	: SECOND 5-4-187/3 4, SOHAM MANSION MAHATA GANDHI ROAD, BHARAT PETROLEUM PUMP, RANIGUNJ RANIGUNJ CHOWRASTA-HYDERABAD, 500009 TELANGANA	Installment	: ₹ 10,504.00
		Start Date	: 01-Nov-2023
		Repayment Mode	: ECS
		Rate of Interest (%)	: 9.50
		Principal Amount (less) Adv. EMIs: ₹ 500000.00	

Instl No.	Installment Date	Instl. Amount (₹)	Principal (₹)	Interest (₹)	Closing Principal (₹)
1	01-Nov-2023	10504.00	6414.00	4090.00	493586.00
2	01-Dec-2023	10504.00	6596.00	3908.00	486990.00
3	01-Jan-2024	10504.00	6649.00	3855.00	480341.00
4	01-Feb-2024	10504.00	6701.00	3803.00	473640.00
5	01-Mar-2024	10504.00	6754.00	3750.00	466886.00
6	01-Apr-2024	10504.00	6808.00	3696.00	460078.00
7	01-May-2024	10504.00	6862.00	3642.00	453216.00
8	01-Jun-2024	10504.00	6916.00	3588.00	446300.00
9	01-Jul-2024	10504.00	6971.00	3533.00	439329.00
10	01-Aug-2024	10504.00	7026.00	3478.00	432303.00
11	01-Sep-2024	10504.00	7082.00	3422.00	425221.00
12	01-Oct-2024	10504.00	7138.00	3366.00	418083.00
13	01-Nov-2024	10504.00	7194.00	3310.00	410889.00
14	01-Dec-2024	10504.00	7251.00	3253.00	403638.00
15	01-Jan-2025	10504.00	7309.00	3195.00	396329.00
16	01-Feb-2025	10504.00	7366.00	3138.00	388963.00
17	01-Mar-2025	10504.00	7425.00	3079.00	381538.00
18	01-Apr-2025	10504.00	7484.00	3020.00	374054.00
19	01-May-2025	10504.00	7543.00	2961.00	366511.00
20	01-Jun-2025	10504.00	7602.00	2902.00	358909.00
21	01-Jul-2025	10504.00	7663.00	2841.00	351246.00
22	01-Aug-2025	10504.00	7723.00	2781.00	343523.00
23	01-Sep-2025	10504.00	7784.00	2720.00	335739.00
24	01-Oct-2025	10504.00	7846.00	2658.00	327893.00
25	01-Nov-2025	10504.00	7908.00	2596.00	319985.00
26	01-Dec-2025	10504.00	7971.00	2533.00	312014.00
27	01-Jan-2026	10504.00	8034.00	2470.00	303980.00
28	01-Feb-2026	10504.00	8098.00	2406.00	295882.00
29	01-Mar-2026	10504.00	8162.00	2342.00	287720.00
30	01-Apr-2026	10504.00	8226.00	2278.00	279494.00
31	01-May-2026	10504.00	8291.00	2213.00	271203.00
32	01-Jun-2026	10504.00	8357.00	2147.00	262846.00
33	01-Jul-2026	10504.00	8423.00	2081.00	254423.00
34	01-Aug-2026	10504.00	8490.00	2014.00	245933.00
35	01-Sep-2026	10504.00	8557.00	1947.00	237376.00
36	01-Oct-2026	10504.00	8625.00	1879.00	228751.00
37	01-Nov-2026	10504.00	8693.00	1811.00	220058.00
38	01-Dec-2026	10504.00	8762.00	1742.00	211296.00
39	01-Jan-2027	10504.00	8831.00	1673.00	202465.00
40	01-Feb-2027	10504.00	8901.00	1603.00	193564.00
41	01-Mar-2027	10504.00	8972.00	1532.00	184592.00
42	01-Apr-2027	10504.00	9043.00	1461.00	175549.00
43	01-May-2027	10504.00	9114.00	1390.00	166435.00
44	01-Jun-2027	10504.00	9186.00	1318.00	157249.00
45	01-Jul-2027	10504.00	9259.00	1245.00	147990.00
46	01-Aug-2027	10504.00	9332.00	1172.00	138658.00
47	01-Sep-2027	10504.00	9406.00	1098.00	129252.00
48	01-Oct-2027	10504.00	9481.00	1023.00	119771.00
49	01-Nov-2027	10504.00	9556.00	948.00	110215.00
50	01-Dec-2027	10504.00	9631.00	873.00	100584.00
51	01-Jan-2028	10504.00	9708.00	796.00	90876.00
52	01-Feb-2028	10504.00	9785.00	719.00	81091.00
53	01-Mar-2028	10504.00	9862.00	642.00	71229.00
54	01-Apr-2028	10504.00	9940.00	564.00	61289.00
55	01-May-2028	10504.00	10019.00	485.00	51270.00

Instl No.	Installment Date	Instl. Amount (₹)	Principal (₹)	Interest (₹)	Closing Principal (₹)
56	01-Jun-2028	10504.00	10098.00		
57	01-Jul-2028	10504.00	10178.00	406.00	41172.00
58	01-Aug-2028	10504.00	10259.00	326.00	30994.00
59	01-Sep-2028	10504.00	10340.00	245.00	20735.00
60	01-Oct-2028	10477.00	10395.00	164.00	10395.00
				82.00	0.00
	TOTAL	630213.00	500000.00	130213.00	

++++ End Statement +++++

**ICICI BANK LIMITED'S (ALL-INDIA) STANDARD TERMS AND CONDITIONS
FOR FACILITIES FOR PURCHASE OF/AGAINST PRODUCTS**

[Registered on October 19, 2010 with the Sub-Registrar VII, New Delhi/Delhi vide Document

No. 829 in Additional Book No. 4, Volume no. 1,433 at pages 12 to 21]

DEFINITIONS AND CONSTRUCTION

1.A. In these terms and conditions (the "Standard Terms", as referred to in the Application Form), unless there is anything repugnant to the subject or context thereof, the expressions listed below, if applicable, shall have the following meanings:

- i. "Application Form" means, as the context may permit or require, the Credit Facility Application Form submitted by the Borrower/s to ICICI Bank Limited ("ICICI Bank") for applying for and availing of the Facility, together with the Preliminary Credit Facility/Appraisal Application form and all other information, particulars, clarifications, letters and undertakings and declarations, if any, furnished by the Borrower/s or any other persons from time to time in connection with the Facility.
- ii. "Asset(s)" shall mean the Product(s) and/or any other asset(s), as specified and described in the Application Form/other Transaction documents, whether moveable or immovable, offered or caused to be offered as security / secured in favour of ICICI Bank by the Borrower/s for due repayment of the Facility granted to be granted by ICICI Bank.
- iii. "Borrower/s" means and refers jointly and severally to the applicants and co-applicants (if any) who has / have been sanctioned/granted the Facility by ICICI Bank based on the Application Form submitted by such applicants and co-applicants to ICICI Bank for availing of the Facility and includes, depending on the nature of the Borrower/s: (a) its successors and permitted assigns, if the Borrower/s is a company within the meaning of the Companies Act 1956 or a society registered under the applicable laws relating to societies; (b) any or each of the partners and their survivor(s) or the partner(s) from time to time and their respective heirs, legal representatives, executors, administrators and permitted assigns, if the Borrower/s is partnership firm within the meaning of the Indian Partnership Act, 1932; (c) his / her heirs, legal representatives, executors, administrators and permitted assigns, if the Borrower/s is an individual and/or carrying on business as a sole proprietary concern; (d) the Karta and any or each of the adult members of the HUF and their survivor(s) and his/ her / their respective heirs, legal representatives, executors, administrators and permitted assigns, if the Borrower/s is a joint Hindu Undivided Family; and (e) the trustee(s) for the time being thereof and the successors and permitted assigns of the trust/trustees, if the Borrower/s is a trust.
- iv. "Borrower's Dues" means and includes the outstanding principal amount of the Facility, interest on the Facility, all other interest, all fees, costs, charges, expenses, stamp duty and all other sums whatsoever payable by the Borrower/s to ICICI Bank in accordance with the Loan Terms and the Transaction Documents, as well as all other monies whatsoever stipulated in or payable by the Borrower/s under the Loan Terms.
- v. "Business Day" means a day on which the relevant/local office of ICICI Bank, as specified in the Application Form, or such other office as may be notified by ICICI Bank to the Borrower/s, is open for normal business transactions.
- vi. "Due Date" means the date(s) on which any amounts in respect of the Borrower's Dues including the principal amounts of the Facility, interest and/or any other monies, fall due as specified in the Application Form and/or the Loan Terms and the other Transaction Documents.
- vii. "Facility" means such amount of the loan/financial assistance which is applied for / availed of by the Borrower/s, as specified by the Borrower/s in the Application Form.
- viii. "Indebtedness" means any indebtedness whatsoever of the Borrower/s at any time for or in respect of monies borrowed, contracted or raised (whether or not for cash consideration) or liabilities contracted by whatever means (including under guarantees, indemnities, acceptance, credits, deposits, hire-purchase and leasing).
- ix. "Material Adverse Effect" means the effect or consequence of any event or circumstance which is or is likely to be: (a) adverse to the ability of the Borrower/s or any person to perform or comply with any of their respective obligations under the Loan Terms in accordance with their respective terms; or (ii) prejudicial to any of the businesses, operations or financial condition of the Borrower/s or of any person who is party to any Transaction Document.
- x. "Person(s)" includes an individual, corporation, partnership, joint venture, association of persons, trust, unincorporated organisation, government (central, state or otherwise), sovereign state, or any agency, department, authority or political subdivision thereof, international organisation, agency or authority (in each case, whether or not having separate legal personality) and shall include their respective successors and assigns and in case of an individual shall include his legal representatives, administrators, executors and heirs and in case of a trust shall include the trustee or the trustees for the time being.
- xi. "RBI" means Reserve Bank of India.
- xii. "Transaction Documents" include all writings and other documents executed or entered into, or to be executed or entered into, by the Borrower/s or, as the case may be, any other person, in relation, or pertaining, to the Facility and each such Transaction Document as amended from time to time.

1.B. In these Standard Terms, unless the contrary intention appears:

(a) a reference to:

an "amendment" includes a supplement, modification, novation, replacement or re-enactment and "amended" is to be construed accordingly;

"assets" include all properties whatsoever both present and future, (whether tangible, intangible or otherwise) (including intellectual property and intellectual property rights), investments, cash-flows, revenues, rights, benefits, interests and title of every description;

an "authorisation" includes an authorisation, consent, clearance, approval, permission, resolution, licence, exemption, filing and registration;

"encumbrance" includes a mortgage, charge, lien, pledge, hypothecation, security interest or any lien of any description whatsoever.

"law" includes any constitution, statute, law, rule, regulation, ordinance, judgement, order, decree, authorisation, or any published directive, guideline, requirement or

governmental restriction having the force of law, or any determination by, or interpretation of any of the foregoing by, any judicial authority, whether in effect as of the date of signing/submission of the Application Form or thereafter and each as amended from time to time.

(b) the singular includes the plural (and vice versa);

(c) the headings in these Standard Terms are inserted for convenience of reference only and are to be ignored in construing and interpreting the Loan Terms;

(d) reference to the words "include" or "including" shall be construed without limitation;

(e) reference to a gender shall include references to the female, male and neuter genders;

(f) all approvals, permissions, consents or acceptance required from ICICI Bank for any matter shall require the "prior", "written" approval, permission, consent or acceptance of ICICI Bank;

(c) in the event of any disagreement or dispute between ICICI Bank and the Borrower/s regarding the materiality of any matter including of any event, occurrence, circumstance, change, fact, information, document, authorisation, proceeding, act, omission, claims, breach, default or otherwise, the opinion of ICICI Bank as to the materiality of any of the foregoing shall be final and binding on the Borrower/s.

Note: All capitalised terms used but not specifically defined herein shall have the respective meanings ascribed to them under the Application Form.

FACILITY AND DISBURSEMENT

1. The principal amount of the Facility applied for / availed of by the Borrower/s shall be the amount specified in the Application Form. The amount of the Facility may be enhanced for funding the insurance premium at the request of the Borrower keeping the monthly instalment amount constant and varying the number of monthly instalments accordingly.
2. The Facility shall, as per the request of the Borrower/s, be disbursed by ICICI Bank to the Borrower/s and/or to such Person(s) as specified/directed in the Application Form; all such handing over of the amount of the Facility to such Person(s) as may be directed by the Borrower/s shall be deemed to be disbursements made to the Borrower/s.
3. Once the Application Form submitted by the Borrower/s is accepted by ICICI Bank, the Borrower/s shall not be entitled to cancel the Facility or refuse to accept disbursement of the Facility, except with approval of ICICI Bank and payment to ICICI Bank of such cancellation or foreclosure charges as may be stipulated by ICICI Bank.
4. The Borrower/s shall be liable to pay interest on the Facility at the rate and on the date(s) specified in the Application Form. The rate of interest payable by the Borrower/s shall be subject to changes based on guidelines / directives issued by RBI to banks from time to time. The Borrower/s also note and acknowledge that ICICI Bank is obliged to give effect to any revision of interest rates, whether upwards or downwards, on all existing advances/ financial assistances as per the RBI guidelines/directives. Disbursements under the Facility shall be deemed to be made on the date the cheque(s) / pay order(s) / authorization(s) / demand draft(s) are issued / made by ICICI Bank and not on the date of their actual receipt, and if by credit, when credit is made by ICICI Bank.
5. In cases where the Facility applied for is for the purchase of the Product(s), the Borrower/s shall, prior to and as a condition for disbursement of the Facility by ICICI Bank, provide ICICI Bank with documents evidencing the payment of Borrower's contribution towards the purchase of the Product(s), if any, as specified in the Application Form. If any of such amounts continue to remain unpaid by the Borrower/s after the disbursement of the Facility by ICICI Bank, ICICI Bank shall be entitled, as agent/attorney of the Borrower/s, to cancel or rescind the Borrower's order/booking for the Product(s) with the relevant manufacturer/seller/ dealer and to collect the refund of the booking price (after any deductions that may be made by the manufacturer/dealer/seller) and adjust the same against any monies that may be due or payable by the Borrower/s to ICICI Bank.
6. The Borrower/s shall be solely liable to bear any increases in the price of the Product(s) and/or the costs of insuring or registering the Product(s).

PAYMENT, PREPAYMENT AND OTHER CHARGES

7. The Borrower/s shall repay the Facility to ICICI Bank in such number of instalments, and with such instalment/s being of such amounts and on the Due Date(s) as is specified in the Application Form (time being of the essence of the contract); such instalments are hereinafter referred to, individually, as an "Instalment" and, collectively, as the "Instalments". ICICI Bank shall be entitled to vary/modify the Instalment/s (including increases in the amount of one or more Instalment/s) in the event of changes to the interest rate on the Facility. The expression "Instalments" shall comprise of both the principal amount of the Facility and interest thereon.
8. The Borrower/s may repay / pay the Instalments and other monies in respect of the Facility through any one of the following modes – post-dated cheques ("PDC method") / the Electronic Clearing System (Debit Clearing) as notified by the RBI ("ECS method") / direct debit from the Borrower's bank account with ICICI Bank ("Direct Debit method") / by deduction from the Borrower's salary ("Salary Debit method") / by directly paying amounts by cash or cheque/draft (issued in the name of "ICICI Bank Limited") when due to ICICI Bank ("Direct Payment method") / by any other method, and as has been selected by the Borrower/s in the Application Form or as may be required by ICICI Bank. ICICI Bank may, in its sole discretion, require the Borrower/s to adopt or switch to any alternate of mode of payment and the Borrower/s shall comply with such request, without demur or delay. The method for payment as selected by the Borrower/s in the Application Form or the mandates given by the Borrower/s under any payment mode cannot be cancelled or revoked by the Borrower/s without prior consent of ICICI Bank. If the Borrower/s cancels or revokes (or attempts to cancel or revoke) such mandates without the prior consent of ICICI Bank, such acts of the Borrower/s shall be deemed to have been committed with a criminal intent and ICICI Bank shall be entitled to initiate appropriate criminal proceedings against the Borrower/s.
9. The number of advance Instalments, as mentioned in the Application Form, paid by the Borrower/s to ICICI Bank (or its nominees) prior to disbursement of the Facility (or at any other time, as may be specified by ICICI Bank) shall be adjusted against the payment of the last Instalments (of an equal number) or in any other manner as decided by ICICI Bank. The Borrower/s shall not be eligible to any interest on the amount of such advance Instalments.

10. Notwithstanding anything contained in the Loan Terms or the Transaction Documents, and irrespective of the mode of payment selected by the Borrower/s in the Application Form, upon any default by the Borrower/s in payment of one or more Instalments on the Due Date, ICICI Bank shall be entitled, without prejudice to its other rights under the Loan Terms, to present and/or re-present the post-dated cheques, if any, issued by the Borrower/s in favour of ICICI Bank in connection with the Facility. Irrespective of the mode of payment/repayment selected by the Borrower/s in the Application Form, ICICI Bank shall, as it may deem appropriate and necessary, be entitled to require the payment and/or collection of the Instalments and all other amounts comprising the Borrower/s' Dues as expressed in the Application Form, or the post dated cheques, if any, submitted by the Borrower/s, by means of the RBI's electronic clearing system (debit), by itself or through such other person permitted for the same, instead of and in lieu of presenting / re-presenting such post dated cheques, if any, issued by the Borrower/s in favour of ICICI Bank or utilizing any other mode or manner of payment or repayment of the Instalments and all other amounts comprising the Borrower/s' Dues, provided that such right of ICICI Bank shall be without prejudice to its other rights under the Loan Terms (including the right to re-present the post dated cheques), in case of any failure to receive the Instalments or any other amounts due, through the electronic clearing system (debit) for any reason whatsoever.
11. The Borrower/s shall at all times maintain sufficient funds in his/her bank account/s to ensure that the cheques or post-dated cheques, if any, issued by the Borrower/s are not dishonoured and the Instalments are received /realised by ICICI Bank before the applicable Due Date(s).
12. Notwithstanding the mode of repayment/payment selected by the Borrower/s in the Application Form, the Borrower/s shall continue to remain at all times liable and responsible for ensuring the payment/repayment of all Instalments and all other monies in respect of the Facility to ICICI Bank on or before the relevant Due Date(s) without any further notice/ intimation being given by ICICI Bank and all such amounts payable by the Borrower/s to ICICI Bank shall be paid, at such place/s as ICICI Bank may specify, without any deductions whatsoever so as to enable ICICI Bank to fully realise the amounts due on or before the respective Due Date(s). Credit for payments by any method will be given only on realisation or on the relative Due Date(s) whichever is later. The acceptance by ICICI Bank of any payment which is less than the full Instalment or other amounts due and owing at such time shall not constitute a waiver of ICICI Bank's right to receive payment in full at such time or at any subsequent time or a waiver of any other rights whatsoever of ICICI Bank under the Loan Terms.
13. The Borrower/s shall not be entitled to cancel or issue stop-payment instructions with respect to the post-dated cheques for so long as the Facility (or any part of the Borrower/s' Dues) is outstanding and any such acts of the Borrower/s shall be deemed to have been committed with an intention to cheat ICICI Bank and avoid prosecution under the Negotiable Instruments Act, 1881, and ICICI Bank shall be entitled to initiate appropriate criminal proceedings against the Borrower/s.
14. The Borrower/s shall promptly replace the post-dated cheques and/or the mandates, agreements and/or other documents executed for payment of the Instalments and issue fresh post-dated cheques, mandates, agreements and/or other documents in lieu thereof to the satisfaction of ICICI Bank, if ICICI Bank is facing any difficulty/inconvenience/impediment for any reason whatsoever in presenting such cheques / issuing debit instructions or if required at any time by ICICI Bank at its sole discretion.
15. The Borrower/s may, subject to prior approval by ICICI Bank, be permitted to swap/exchange the post-dated cheques issued to ICICI Bank with alternate post-dated cheques drawn on another bank (as approved by ICICI Bank) subject to payment to ICICI Bank of the "cheque swap" charges as specified in the Application Form.
16. The payment of the Instalments shall commence and continue as per the schedule specified in the Application Form irrespective of any non-delivery/delayed-delivery of the Product(s), and whether or not the Product(s) is defective or not working or under repair, and any dispute/difference whatsoever between any parties in relation to the Product(s) shall not entitle the Borrower/s to withhold or delay payment of any Instalment or other sum.
17. The Borrower/s shall not, without the approval of ICICI Bank (which approval may be given subject to such terms and conditions as may be stipulated by the Bank including payment of minimum prepayment amount, prepayment premium or discounted interest and/or any other charges, plus applicable interest tax or other statutory levy), prepay the outstanding principal amount of the Facility together with all outstanding interest and other charges and monies payable thereon in full or in part, before the Due Dates. In the event any part prepayment of the Facility is permitted by ICICI Bank, the repayment schedule/amount of Instalment(s) as specified in the Application Form shall be amended by ICICI Bank and the Borrower/s shall thereafter make payment of the Instalments as per such amended schedule. Any such prepayment shall take effect only after cash has been received or cheques issued by the Borrower/s for such prepayment have been cleared in favour of ICICI Bank.
18. If the Borrower/s default/s in making payment of any Instalment/s or any other amounts comprising the Borrower/s' Dues to the Lender on the respective Due Date(s), the Borrower/s shall be liable to pay default interest at the rate specified in the Application Form (s) plus applicable interest tax or other statutory levy) on all such outstanding/unpaid amounts from the relevant Due Date till the date of payment of such entire amount. Such default interest shall be in addition to any other charges, which the Borrower/s is liable to pay to the Lender in terms of the Transaction Documents. Such default interest shall be computed from respective Due Date till the date of payment of such entire amount. The rate of interest as specified above is reasonable and represents genuine pre-estimate of the loss expected to be incurred by the Lender in the event of non-payment of any monies by the Borrower/s.
19. Interest, commitment fee / charges, further interest and all other charges shall accrue on a day to day basis and shall be computed as may be decided by ICICI Bank at its sole discretion, which may be on the basis of 1/12 applied monthly or 365 days a year and the actual number of days elapsed.
20. Monthly Instalment amount is rounded off to the next higher Rupee.
21. If the Due Date in respect of any amounts payable in respect of the Facility under the Loan Terms falls on a day which is not a Business Day at the place where the payment is to be made, the immediately preceding Business Day shall be the Due Date for such payment.
22. The Borrower/s shall bear all interest tax, service tax, all other imposts, duties (including stamp duty and relevant registration and filing charges and taxes (of any description whatsoever) as may be levied from time to time by the Government or other authority and all other costs and expenses whatsoever (including but not limited to any costs and expenses incurred by ICICI Bank) in connection with/ on (a) the application for, and the grant and Document, (c) recovery and realisation of the Borrower/s' Dues, (d) any Transaction enforcement and realisation of the security (including taking possession of, maintaining, clearing of arrears of all taxes and any other charges and levies payable to the Government in respect of the Asset(s)), (f) inspections, (g) insuring the Asset(s), and (h) ICICI Bank's advocate's fees and expenses for any of the above. The Borrower/s shall also pay / reimburse of any kind or nature whatsoever (including but not limited to any stamp duty, other duties, taxes, charges and penalties and/or any increases in costs to ICICI Bank by reason of any change in law, or in its interpretation or administration, under/in relation to the Application, the Standard Terms and the security, if any, to be created by the Borrower/s) suffered, sustained or incurred by ICICI Bank in connection with any of the above matters if and when the same is required to be paid according to the laws for the time being in force.
23. In the event of the Borrower/s failing to pay the monies referred to above, ICICI Bank shall be at liberty (but shall not be obliged) to pay the same. The Borrower/s shall reimburse all sums paid by ICICI Bank in accordance with the provisions contained herein. The Borrower/s shall reimburse all sums paid and/or expenses incurred by ICICI Bank (including by or on behalf of their representatives / consultants / appraiser) in relation to the Facility within 7 days from the date of notice of demand from ICICI Bank. All such sums shall carry interest from the date of payment till such reimbursement at the rate of further interest specified in the Application Form.
24. Notwithstanding any of the provisions of the Indian Contract Act, 1872 or any other applicable law, or any terms and conditions to the contrary contained in the Loan Terms and/or the other Transaction Documents, ICICI Bank may, at its absolute discretion, appropriate any payments made by the Borrower/s in accordance with the Loan Terms and/or the Transaction Documents and any amounts realised by ICICI Bank by enforcement of security or otherwise, towards the dues payable by the Borrower/s to ICICI Bank under the Loan Terms and/or any other agreements whatsoever between the Borrower/s and ICICI Bank and in any manner whatsoever. Notwithstanding any such appropriation by ICICI Bank towards settlement of any dues payable by the Borrower/s to ICICI Bank under any other agreements between the Borrower/s and ICICI Bank, the Borrower/s shall continue to remain liable to ICICI Bank for all outstanding/remaining amounts comprising the Borrower/s' Dues.

THE PRODUCT(S)

25. The Borrower/s shall be solely and exclusively responsible for the quality, condition, fitness and performance of the Product(s) and for getting/ensuring delivery of the Product(s) from the manufacturer/dealer/seller, as the case may be, and ICICI Bank shall not be liable or responsible for any delay in delivery (or non-delivery) of the Product(s) or any demurrage cost or for any defect or variation in the quality, condition or fitness or performance of the Product(s) or any guarantees or warranties given by the manufacturer/dealer/seller in respect thereof. ICICI Bank shall not be liable for, or bound by, any representations or warranties, whatsoever made by manufacturer/dealer/seller in respect of the Product(s) or any agent of such manufacturer/dealer/seller.
26. Where the Product(s) is/are motor vehicles (as defined under the Motor Vehicles Act) or any other machinery, equipment or item requiring registration under any law for the time being in force, the Borrower/s shall, within 10 days from the date of approval of the Application Form or delivery of the Product(s) (whichever is earlier), have such Product(s) registered with the appropriate Registering Authority, and submit a certified copy of the Registration Certificate to ICICI Bank. In event such Product(s) is offered as security to ICICI Bank, the registration of the Product(s) with the relevant Authority should be made clearly indicating the fact that such Product(s) is/are exclusively charged in favour of ICICI Bank. Wherever required/applicable (such as in the case of commercial vehicles/ vehicles-for-hire), the Borrower/s shall also obtain all necessary permissions/licences from the concerned authorities for plying/using the Product(s) across/in the State or area in which such Product(s) is/are registered.
27. Where the Facility has been availed of for foreclosing an existing loan against any Product(s) and where the Product(s) needs to be registered with any Authority under any law for the time being in force, then the Borrower/s shall within 7 days from disbursement of the Facility get the previous charge removed from the Product(s) certificate and/or the records of the appropriate registering authority and have the Product(s) re-registered with such Registering Authority. In the event such Product(s) is offered as security to ICICI Bank, the registration of the Product(s) with the relevant Authority should be made clearly indicating the fact that such Product(s) is/are exclusively charged in favour of ICICI Bank. The Borrower/s shall forthwith deliver a certified copy of the Registration certificate (with necessary endorsement, as the case may be) to ICICI Bank.
28. Where full details of the Product(s) (such as engine number/chassis number/serial number, registration number, etc., as required to be specified in the Application Form) is/are not available at the time of submitting the Application Form, the Borrower/s shall furnish all such details of the Product(s) to ICICI Bank, in such format as specified by ICICI Bank, within 3 (three) days of delivery of the Product(s) or receipt of such details (such as the registration number of vehicles) from the appropriate authority.
29. In the event any security is created in favour of ICICI Bank on the Asset(s), the Borrower/s shall, if required by ICICI Bank, affix a plates/sticker on the Asset(s), indicating the fact of charge of the Product(s) in favour of ICICI Bank, which such plate/sticker shall be constantly affixed on the Asset(s) for as long as any portion of the Borrower/s' Dues remains outstanding from the Borrower/s to ICICI Bank.
30. The Asset(s) shall, so long as the Facility or any part thereof is outstanding to ICICI Bank, be subject to the charge/security created to be created in favour of ICICI Bank. The Borrower/s shall duly use, operate and keep the Asset(s) in sound working and repair condition under the Borrower/s own possession and control and the Borrower/s shall not enter into any agreement/ arrangement whatsoever with any person, body or authority for the use, transfer or disposal of the Asset(s). Wherever required by ICICI Bank, the Borrower/s shall arrange for/enter into annual maintenance contracts with the manufacturers/suppliers of the Products to the satisfaction of ICICI Bank and shall keep such maintenance contracts renewed and subsisting for as long as any amounts remain due and payable to ICICI Bank. The Borrower/s will not part with the possession, give on hire, lease, leave and license or conduct any arrangement or otherwise deal with the Asset(s) or any part thereof without prior consent of ICICI Bank.
31. The Borrower/s shall keep the Asset(s) free from any and all liens, charges and encumbrances whatsoever, save and except for the first and exclusive charge created to be created in favour of ICICI Bank, and the Borrower/s shall not hypothecate, mortgage, pledge, charge, encumber, sell, assign, transfer, hire, lease, let out or otherwise part with possession of the Asset(s) in any manner whatsoever.
32. Any such direct or indirect agreement/ arrangement, lien, charge, encumbrance, hire, lease, transfer or parting with possession of the Asset(s), as referred to in Clauses 29 and 30 above, shall be deemed to be an act of criminal breach of trust and cheating by the Borrower/s and ICICI Bank shall be entitled in such circumstances, without any prejudice to the other rights of ICICI Bank under law and/or the Loan Terms, to initiate appropriate criminal proceedings against the Borrower/s.
33. The Borrower/s shall take consent from ICICI Bank if the Asset(s) is/are proposed to be removed/taken outside the territorial borders of the State in which the Asset(s) is registered or removed or taken out of the address/location as specified in the Application Form at/in a continuous period of more than 60 days.
34. The Borrower/s shall permit ICICI Bank (and any of its representatives), at all times, to inspect, view and examine the state and condition of the Asset(s) and/or the documents relating thereto. The Borrower/s shall also, if required by ICICI Bank, produce the Asset(s) and/or the documents relating thereto for inspection to ICICI Bank (and/or its

representatives) at such place designated by ICICI Bank (and/or its representatives) at the Borrower's sole cost and expense. Wherever required or necessary in the opinion of ICICI Bank, the Borrower shall obtain all required permissions and consents as are required by ICICI Bank (or any of its representatives) for entering into the place where the Asset(s) is/are stored/kept or for inspecting the Asset(s).

35. The Borrower/s shall comply with all laws, rules and regulations (statutory or otherwise) relating to the Asset(s) and its use and shall obtain, and keep effective at all times, all necessary insurance, licenses, registrations, permissions, approvals and consents for the storage, use and operation of the Asset(s). In cases where the Product(s) is/are to be imported, the Borrower/s shall obtain all necessary import licenses and all necessary information regarding the final quote, eligibility, scope and validity of import of the Product(s) under the Open General License and shall from time to time promptly notify ICICI Bank of all changes in import policy, eligibility criteria and scope of imports affecting the import of the Asset(s).

INSURANCE

36. The Borrower/s shall, for so long as any portion of the Borrower's Dues is/are outstanding/payable to ICICI Bank, fully insure, and keep the Product(s)/Asset(s) so insured, at his/her/its/their own costs in the single/joint names of the Borrower/s, in whose name the Vehicle is registered as per the applicable laws for the time being in force, and assign the benefits of such policy/ies in with the name of ICICI Bank appropriately endorsed and recorded as, 'Pledgee' / 'Mortgagee' / 'Hypothecatee' (as the case may be) in such insurance policy/ies. Such insurance required to be taken by the Borrower/s for the Product(s)/Asset(s) shall be standard comprehensive package policies covering (a) all comprehensive risks, including but not limited to riots, civil commotion, floods and such additional risks/liability to which the Product(s)/Asset(s) is/are normally exposed, and (b) unlimited third party liability risks. The Borrower/s shall forth with upon taking/renewing any such insurance policies furnish true copies of such insurance policy/ies to ICICI Bank to confirm having complied with this obligation.
37. In the event of any failure by the Borrower/s to obtain such insurance policies and/or to furnish proof of the same to ICICI Bank, ICICI Bank may (but shall not be bound to) insure the Product(s) at the Borrower's cost. If ICICI Bank pays the insurance premium, or any other monies, for/towards the insurance of the Product(s), the Borrower/s shall reimburse all such sums paid by ICICI Bank.
38. In the event of any loss or damage to the Product(s) due to any accident, the first claim on any insurance proceeds shall be that of ICICI Bank, which proceeds shall be applied by ICICI Bank towards the Borrower's Dues in terms hereof or such other manner as deemed fit by ICICI Bank. Further, and in the event of any total loss/damage to the Product(s), if the claim amount settled by the insurance company is less than the total Borrower's Dues outstanding and payable by the Borrower/s, the Borrower/s shall immediately pay all the balance outstanding amounts of the Borrower's Dues to ICICI Bank. ICICI Bank is irrevocably authorised and entitled at its sole discretion to act on the Borrower's behalf, at the Borrower's sole risk and cost, and to take all necessary steps, actions and proceedings as ICICI Bank deems fit to safeguard its interests: (i) to adjust, settle, compromise or refer to arbitration any dispute arising under or in connection with any insurance and such adjustment, settlement, compromise and any award made on such arbitration shall be valid and binding on the Borrower/s, and (ii) to receive all monies payable under any such insurance or under any claim made thereunder and to give a valid receipt therefor, and apply such proceeds in accordance with the terms hereof or such other manner as deemed fit by ICICI Bank.
39. The Borrower/s shall not be entitled to raise any claim against ICICI Bank in case ICICI Bank chooses not to take any action in relation to the insurance claims or proceedings and/or on the grounds that a larger sum or amount of claims/settlement might or ought to have been received or be entitled to dispute the liability of the Borrower/s for the balance amount of Borrower's Dues remaining due after such adjustment.
40. The Borrower/s shall, for so long as any portion of the Borrower's Dues is/are outstanding/payable to ICICI Bank, fully insure, and keep the Product(s)/ Asset(s) so insured, at his/her/its/their own costs in the single/ joint names of the Borrower/s, in whose name the Vehicle is registered as per the applicable laws for the time being in force, and assign the benefits of such policy/ies in with the name of ICICI Bank appropriately endorsed and recorded as 'Pledgee' / 'Mortgagee' / 'Hypothecatee' (as the case may be) in such insurance policy/ies. Such insurance required to be taken by the Borrower/s for the Product(s)/Asset(s) shall be standard comprehensive package policies covering (a) all comprehensive risks, including but not limited to riots, civil commotion, floods and such additional risks/liability to which the Product(s)/Asset(s) is/are normally exposed, and (b) unlimited third party liability risks. The Borrower/s shall forthwith upon taking/renewing any such insurance policies furnish true copies of such insurance policy/ies to ICICI Bank to confirm having complied with this obligation.

SECURITY

41. As security for (a) the due payment/prepayment by the Borrower/s of the Borrower's Dues and (b) the strict compliance by the Borrower/s with his/her/its/their covenants and obligations under the Loan Terms, the Borrower(s) shall create such security or cause any third parties to create such security on any or all of the Asset(s), or provide such other security as may be stipulated by ICICI Bank, in such form and manner as is satisfactory to ICICI Bank.
42. Security, if any, created by the Borrower/s and/or any other person in favour of ICICI Bank in connection with the repayment of the Borrower's Dues shall continue until the full payment of all monies due under/in respect of the Facility.

REPRESENTATIONS AND WARRANTIES

43. The entry into, delivery and performance by the Borrower/s of the transactions contemplated by the Loan Terms and the other Transaction Documents do not and shall not conflict with: (a) any law; (b) the constitutional documents, if any, of the Borrower/s; or (c) any document which is binding upon the Borrower/s or on any of its/his/her/their assets.
44. The Borrower's Dues shall not be affected, impaired or discharged by winding up / insolvency / death / dissolution / merger or amalgamation / reconstruction or otherwise of the Borrower/s or take over of the management or nationalisation of the undertaking of the Borrower/s, as the case may be.
45. Except as disclosed to ICICI Bank in writing or unless otherwise permitted by ICICI Bank, there are no encumbrances subsisting or in existence on any of the Asset(s).
46. Neither the Borrower nor any director / partner / member, as the case may be, of the Borrower/s has been declared to be a defaulter/wilful defaulter. The Borrower/s shall not induct a person who is a director/partner/member of an entity identified as defaulter/wilful defaulter. In the event such a person is found to be a director/partner/member of an entity identified as defaulter/wilful defaulter, the Borrower/s shall take expeditious and effective steps for removal of such person.
47. The Borrower unconditionally agrees, undertakes and acknowledges that ICICI Bank has an unconditional right to cancel the outstanding un-drawn commitments under the Transaction Documents at any time during the currency of the Facility and that ICICI Bank shall endeavor to provide prior intimation of the same to the Borrower.

ADDITIONAL COVENANTS

48. The Borrower/s shall:

- (i) Promptly notify ICICI Bank of the occurrence of any event or the existence of any circumstances, which constitutes or results in any declarations, representation, warranty, covenant or condition under the Loan Terms and/or the other Transaction Documents being or becoming untrue or incorrect in any respect.
- (ii) Promptly deliver to ICICI Bank: (a) copies of all documents issued by the Borrower/s to all its creditors (or any general class of them) at the same time as they are issued; (b) such statements / information / accounts / records / reports / documents, financial or otherwise, as may be required by ICICI Bank from time to time in relation to the Facility, the Borrower's business and operations, assets etc. within the period specified by ICICI Bank.
- (iii) Promptly notify ICICI Bank of any material loss or damage to any of the Asset(s), which the Borrower/s may suffer due to any event, circumstance or Act of God.
- (iv) Promptly notify ICICI Bank of any action or steps taken or legal proceedings started by or against him/her/it in any court of law for its/his/her/their winding-up, dissolution, insolvency, bankruptcy, administration or re-organisation or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer of/over the Borrower/s or of/over any of his/her/their assets.
- (v) Promptly notify ICICI Bank of any litigation, arbitration, administrative or other proceedings initiated or threatened against the Borrower/s or his/her/their/its property or any of the Asset(s).
- (vi) Promptly notify ICICI Bank of any circumstances and conditions which have/may have a Material Adverse Effect.
- (vii) Promptly, and not later than 7 days from the occurrence of any of the following events, notify ICICI Bank in writing with full details of the same: (a) death of any of the Borrower/s (or any of its partners/trustees/directors); (b) any changes, whatsoever, in the constitution and/or the authorised signatory, of the Borrower/s (where the Borrower/s is a partnership/HUF), (c) any theft or total loss/damage of the Asset(s), and (d) all change/s in the location/address of any of the Borrower/s' office or residence or place of business or of the place where the Asset(s) is/are stored.
- (viii) Comply with all laws applicable to or binding on him/her/it/them or his/her/its/their occupation, business and operations including but not limited to laws relating to protection of the environment.
- (ix) Not undertake or permit any merger, de-merger, consolidation, reorganisation, scheme of arrangement or compromise with its creditors or shareholders or effect any scheme of amalgamation or reconstruction including creation of any subsidiary or permit any company to become its subsidiary without prior consent of ICICI Bank.
- (x) Continue to maintain its/their existence or constitution, corporate or otherwise, and right to carry on its/their business and operations and ensure that it/they has/have the right and is/are duly qualified to conduct its/their business and operations as it is conducted in all applicable jurisdictions and obtain and maintain all franchises and rights necessary and all authorisations, statutory or otherwise required for the conduct of its/their business and operations in such jurisdictions (including environmental / pollution control clearances).

EVENTS OF DEFAULTS

The following acts, as set out below, shall each constitute an "Event of Default" by the Borrower/s for the purposes of the Loan Terms:

49. i. Default (including, but not limited to, any payment default) has occurred in the performance of any covenant, condition or agreement on the part of the Borrower/s under the Loan Terms or on the part of any other person.
 - ii. Breach of any representation, warranty, declaration or confirmation under the Loan Terms or any other Transaction Document has occurred / been committed and/or the Borrower/s has/have committed any fraud/ failed to submit any material information as required under the Application Form.
 - iii. The Borrower/s has, or there is a reasonable apprehension that the Borrower/s has or would, voluntarily or involuntarily become the subject of proceedings under any bankruptcy or insolvency law, or is voluntarily or involuntarily dissolved, becomes bankrupt or insolvent or if the Borrower/s has taken or suffered to be taken any action for his/her/their/its reorganisation, liquidation or dissolution or insolvency or bankruptcy or if a receiver or liquidator has been appointed or allowed to be appointed of/over all or any part of the Asset(s) and/or any other properties of the Borrower/s or if an attachment or distraint has been levied on the Asset(s) or the Borrower's other assets or any part thereof or certificate proceedings have been taken or commenced for recovery of any dues from the Borrower/s or if one or more judgements or decrees have been rendered or entered against the Borrower/s.
 - iv. Death of the Borrower/s or any one of them or if the Borrower/s ceases or threatens to cease to carry on any of its businesses or gives notice of its intention to do so or if all or any part of the assets of the Borrower/s required or essential for its business or operations are damaged or destroyed or there occurs any change from the date of submission of the Application in the general nature or scope of the business, operations, management or ownership of the Borrower/s, which could have a Material Adverse Effect.
- The Asset(s) is/are (or is/are sought to be) confiscated, attached, taken into custody by any official, authority or any other person, or made the subject of any execution proceedings.
- vi. The Asset(s) is/are endangered/stolen or suffer total loss/damage due to any accident.
 - vii. If the security, if any, for the Facility is in jeopardy or ceases to have effect or becomes illegal, invalid, unenforceable or otherwise fails or ceases to be in effect.
 - viii. Any government, governmental authority, agency, official or entity takes or threatens any action: (a) for dissolution of the Borrower/s, or any action which deprives or threatens to deprive the Borrower/s: (1) from conducting any of its businesses or carrying out its operations in the manner it is being conducted or carried out, or (2) of the use of any of its assets; (b) to revoke or terminate or to refuse to provide or renew any authorisation or to impose onerous conditions on or on the grant or renewal of any authorisation; (c) with a view to regulate, administer, or limit, or assert any form of administrative control over the rates applied, prices charged or rates of return achievable, by the Borrower/s in connection with its business, which in each case could have a Material Adverse Effect.
 - ix. It is or becomes unlawful for the Borrower/s or any person (including ICICI Bank) to perform any of their respective obligations under the Loan Terms and/or any other Transaction Document.
 - x. The Borrower/s is unable or has admitted in writing its inability to pay any of its Indebtedness as they mature or when due.
 - xi. The Borrower/s commits any default under any other agreement with ICICI Bank or any of its group companies.
 - xii. An event of default howsoever described (or any event which with the giving of notice, lapse of time, determination of materiality or fulfilment of any other applicable condition

or any combination of the foregoing would constitute an event of default) occurs under any agreement or document relating to any indebtedness of the Borrower/s or if any other lenders of the Borrower/s including financial institutions or banks with whom the Borrower/s has entered into agreements for financial assistance have recalled its/their assistance or any part thereof.

- xiii. One or more events, conditions or circumstances (including any change in law) occur or exist, which in the sole opinion of ICICI Bank, could have a Material Adverse Effect.
48. The Borrower/s shall promptly notify ICICI Bank in writing upon becoming aware of any default and any event which constitutes (or, with the giving of notice, lapse of time, determination of materiality or satisfaction of other conditions, would be likely to constitute) an Event of Default and the steps, if any, being taken to remedy it. The decision of ICICI Bank as to whether or not an Event of Default has occurred shall be final and binding upon the Borrower/s.

RIGHTS AND REMEDIES OF ICICI BANK

50. On the happening of any of the Events of Default, ICICI Bank may, by a notice in writing to the Borrower/s and without prejudice to the rights and remedies available to ICICI Bank under the Loan Terms or any other Transaction Document or otherwise: (a) call upon the Borrower/s to pay all the Borrower/s' Dues in respect of the Facility and otherwise, and/or (b) declare the security, if any, created in terms of/pursuant to the Loan Terms and/or the other Transaction Documents to be enforceable, and ICICI Bank, its representatives and/or such other person in favour of whom such security or any part thereof is created shall have, inter alia, the following rights (notwithstanding anything to the contrary in the Loan Terms and/or the other Transaction Documents and irrespective of whether the entire Facility or Borrower/s' Dues has been recalled) namely:
- to enter upon and take possession of the Asset(s) in accordance with the provisions of the Loan Terms; and/or
 - to transfer or deal with the Asset(s) by way of lease, leave and licence, sale or otherwise in accordance with the provisions of the Loan Terms.
51. ICICI Bank shall be entitled, at the sole risk and cost of the Borrower/s, to engage one or more person(s) to collect the Borrower/s' Dues and/or to enforce any security provided by the Borrower/s, and ICICI Bank may (for such purposes) furnish to such person(s) such information, facts and figures pertaining to the Borrower/s, the security and/or the Product(s) as ICICI Bank deems fit. ICICI Bank may also delegate to such person(s) the right and authority to perform and execute all acts, deeds, matters and things connected therewith, or incidental thereto, as ICICI Bank deems fit.
52. ICICI Bank shall not in any way be liable/responsible, notwithstanding anything to the contrary under any applicable laws, for any loss, deterioration or damage to, the Asset(s) on account whatsoever whilst the same are in the possession of ICICI Bank or by reason of exercise or non-exercise of any rights and remedies available to ICICI Bank as aforesaid.
53. If any one (or more) Events of Default shall have occurred, then ICICI Bank shall, in addition to the various rights and remedies of ICICI Bank referred to in the clauses above, be irrevocably entitled and authorised to contact and require the Borrower/s' employers to make deduction/s from the salary/wages payable by the employer to the Borrower/s and to remit the same to ICICI Bank until all of the Borrower/s' Dues outstanding from the Borrower/s to ICICI Bank is/are completely discharged. The deductions shall be of such amounts, and to such extent, as ICICI Bank may communicate to (and instruct) the Borrower/s' employers. The Borrower/s shall not have, or raise/create, any objections to such deductions. No law or contract governing the Borrower/s and/or the Borrower/s' employer prevents or restricts in any manner the aforesaid right of ICICI Bank to require such deduction and payment by the Borrower/s' employer to ICICI Bank. Provided however that in the event the said amounts so deducted are insufficient to repay the outstanding Borrower/s' Dues to ICICI Bank in full, the unpaid amounts remaining due to ICICI Bank shall be paid by the Borrower/s in such manner as ICICI Bank may in its sole discretion decide and the payment shall be made by the Borrower/s accordingly.
54. In addition to ICICI Bank's various rights as specified in the preceding provisions above, ICICI Bank shall also be entitled to appoint: (i) any person engaged in technical, management or any other consultancy business to inspect and examine the working of the Borrower/s and/or the assets including its premises, factories, plants and units and to report to ICICI Bank; (ii) any Chartered Accountants / Cost Accountants as auditors for carrying out any specific assignments or to examine the financial or cost accounting system and procedures adopted by the Borrower/s for its working or as concurrent or internal auditors, or for conducting a special audit of the Borrower/s.
55. In the event the amounts realised from the Asset(s), or otherwise in accordance with the Loan Terms and the other Transaction Documents, are insufficient to repay the total outstanding Borrower/s' Dues to ICICI Bank in full, the unpaid amounts remaining due to ICICI Bank shall be immediately payable by the Borrower/s in such manner as ICICI Bank may in its sole discretion decide and such payment shall be made by the Borrower/s accordingly.
56. Notwithstanding any suspension or termination of the Facility, all rights and remedies of ICICI Bank as per the Loan Terms and other Transaction Documents shall continue to survive until the receipt by ICICI Bank of the Borrower/s' Dues in full.

SET-OFF

57. (i) ICICI Bank and its group companies shall have the paramount right of set-off and lien, irrespective of any other lien or charge, present as well as future on the deposits of any kind and nature (including fixed deposits) held/ balances lying in any accounts of the Borrower/s, whether in single name or joint name(s) and on any monies, securities, bonds and all other assets, documents and properties held by/ under the control of ICICI Bank and/or its group companies (whether by way of security or otherwise pursuant to any contract entered/ to be entered into by the Borrower/s in any capacity) to the extent of all outstanding dues, whatsoever, arising as a result of any of ICICI Bank's or its group companies' services extended to and/or used by the Borrower/s and/or as a result of any other facilities that may be granted by ICICI Bank and/or its group companies to the Borrower/s. ICICI Bank and/or its group companies are entitled without any notice to the Borrower/s to settle any indebtedness whatsoever owed by the Borrower/s to ICICI Bank and/or its group companies, (whether actual or contingent, or whether primary or collateral, or whether joint and/or several) hereunder or under any other document/ agreement, by adjusting, setting-off any deposit(s) and/or transferring monies lying to the balance of any account(s) held by the Borrower/s with ICICI Bank and/or its group companies notwithstanding that the deposit(s)/ balances lying in such account(s) may not be expressed in the same currency as such indebtedness. ICICI Bank's and its group companies' rights hereunder shall not be affected by the Borrower/s' bankruptcy, death or winding-up. It shall be the Borrower/s' sole responsibility and liability to settle all disputes/ objections with any such joint account holders.
- (ii) In addition to the above mentioned right or any other right which ICICI Bank and its group companies may at any time be entitled whether by operation of law, contract or otherwise, the Borrower/s authorises the Bank: (a) to combine or consolidate at any time all or any of the accounts and liabilities of the Borrower with or to any branch of ICICI Bank and/or its group companies; (b) to sell any of the Borrower/s' securities or properties held by the Bank by way of public or private sale without having to institute any judicial proceeding whatsoever and retain/appropriate from the proceeds derived there from the total amounts outstanding to ICICI Bank and/or its group companies from the Borrower/s, including costs and expenses in connection with such sale; and (c) in case of cross currency set-off, to convert an obligation in one currency to another currency at a rate determined at the sole discretion of ICICI Bank and/or its group companies.

MISCELLANEOUS

58. The Borrower/s' Dues or the security, if any, created in favour of ICICI Bank, shall not be revoked or cancelled or affected by the death, dissolution, insolvency or winding up of the

Borrower/s or any third party, and ICICI Bank shall, so long as the whole (or any part) of the Borrower/s' Dues remains outstanding/payable to ICICI Bank, be entitled to take possession of, and sell, lease, hire, transfer and/or to otherwise act/deal with respect to the Asset(s) and to act upon and enforce all of its rights pursuant to, and in accordance with, the Loan Terms and the Transaction Documents executed by the Borrower/s and/or any other persons to/in favour of ICICI Bank.

59. The entries made in the accounts / account books / records of ICICI Bank maintained in accordance with its usual practice and in compliance with the statutory requirements and/ or any statement signed by a designated officer of ICICI Bank with respect to the Borrower/s' Dues, shall be final and binding on the Borrower/s. Such entries and/or statements shall be conclusive evidence of the existence and amount of outstanding obligations of the Borrower/s as therein recorded in respect of the Facility and the Borrower/s' Dues.
60. In case ICICI Bank takes possession of the Asset(s) or recalls the Facility upon/after the occurrence of an Event of Default, and the Borrower/s requests ICICI Bank to accept part payment/s of the Borrower/s' Dues and to permit the Borrower/s to continue repaying the Instalments in future and to take redelivery of the Asset(s) from ICICI Bank's (or its representatives), ICICI Bank may entertain/accept such requests upon such further terms and conditions as ICICI Bank may think fit and proper in its sole discretion. Any decision taken by ICICI Bank not to allow such request/s of the Borrower/s shall be final and binding on the Borrower/s.
61. All notices or other communications under or in connection with the Borrower/s' Dues and/or the Loan Terms shall be given in writing and, unless otherwise stated may be made by letter or facsimile. Any such notice or other communication will be deemed to be effective: (i) if sent by letter, when delivered personally or if dispatched by post, when recall of the letter is outside the control of the sender; and (ii) if sent by facsimile, when sent (on receipt of a confirmation to the correct facsimile number). Provided, however, that no notice or communication to ICICI Bank shall be effective unless actually received and acknowledged by ICICI Bank. Notices or communication may be made to: (i) the Borrower/s' address or facsimile number to which notices are to be sent (as specified in the Application Form), and (ii) ICICI Bank's zonal / regional / branch office address or facsimile number (as specified in the Application Form), or to such other address or facsimile number as may be designated by the Borrower/s and ICICI Bank in writing to each other. In the event of any failure by the Borrower/s to notify ICICI Bank in writing of any changes in his/her/their contact address or details, service of a notice/ correspondence to the address specified in the Application Form or last given by the Borrower/s shall be deemed to be proper and sufficient service on the Borrower/s irrespective of whether or not such notice shall be returned "unserved" to ICICI Bank.
62. The Borrower/s shall not assign or transfer all or any of its rights, benefits or obligations under the Loan Terms without the approval of ICICI Bank. ICICI Bank may, at any time, assign or transfer all or any of its rights, benefits and obligations under the Loan Terms and the other Transaction Documents. Notwithstanding any such assignment or transfer, the Borrower/s shall, unless otherwise notified by ICICI Bank, continue to make all payments under the Loan Terms to ICICI Bank and all such payments when made to ICICI Bank shall constitute a full discharge to the Borrower/s from all its liabilities in respect of such payments.
63. Without prejudice to the aforesaid provisions of clause 60, ICICI Bank may (at its sole discretion), without notice to the Borrower/s, share the credit risk of the whole or a part of the Facilities with any other person by way of participation. Notwithstanding such participation, all rights, title, interests, special status and other benefits and privileges enjoyed or conferred upon or held by ICICI Bank under the Loan Terms and the other Transaction Documents shall remain valid, effective and enforceable by ICICI Bank on the same terms and conditions and the Borrower/s shall continue to discharge in full all its obligations under the Loan Terms and the other Transaction Documents to ICICI Bank. The Borrower/s shall not have and shall not claim any privity of contract with such person on account of any reason whatsoever.
64. Any provision of the Loan Terms or any other Transaction Document, which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of the prohibition or unenforceability but that shall not invalidate the remaining provisions of the Loan Terms or such other Transaction Document or affect such provision in any other jurisdiction.
65. No delay in exercising or omission to exercise any right, power or remedy accruing to ICICI Bank upon any default or otherwise under the Loan Terms or the other Transaction Documents shall impair any such right, power or remedy or shall be construed to be a waiver thereof or any acquiescence in such default, nor shall the action or inaction of ICICI Bank in respect of any default or any acquiescence by it in any default, affect or impair any right, power or remedy of ICICI Bank in respect of any other default. The rights of ICICI Bank under the Loan Terms and the other Transaction Documents may be exercised as often as necessary, are cumulative and not exclusive of its rights under the general law and may be waived only in writing and specifically and at ICICI Bank's sole discretion.
66. All legal action/s and/or proceedings arising out of/in connection with the Loan Terms, the Transaction Documents and the Assets, shall be brought in before the courts or tribunals at Mumbai in India and the Borrower/s irrevocably submit/s himself/herself/itself/ themselves to the jurisdiction of such courts and tribunals. ICICI Bank may, however, in its absolute discretion commence any legal action or proceedings arising out of (or in connection) with any of the above in any other court, tribunal or other appropriate forum, and the Borrower/s shall not object to such jurisdiction.
67. The Facility, Loan Terms and the other Transaction Documents shall (unless otherwise specified in the Application Form or any such Transaction Document) be governed by and construed in accordance with the laws of India.
68. ICICI Bank shall, as it may deem appropriate and necessary, be entitled to disclose all or any: (i) information and data relating to the Borrower/s; (ii) information or data relating to the Facility, Loan Terms, Transaction Documents and/or any other securities furnished by the Borrower/s in favour of ICICI Bank; (iii) obligations assumed / to be assumed by the Borrower/s in relation to the Facility under the Loan Terms, the Transaction Documents or any other securities furnished by the Borrower/s for any other credit facility granted / to be granted by ICICI Bank; (iv) default, if any, committed by the Borrower/s in discharge of the aforesaid obligations, to the Credit Information Bureau (India) Limited ("CIBIL") and any other agency authorised in this behalf by the RBI, CIBIL and / or any other agency so authorised may use and/or process the aforesaid information and data disclosed by ICICI Bank in any manner as deemed fit by them. CIBIL and / or any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to ICICI Bank / financial institutions and other credit grantors or registered users, as may be specified by RBI in this behalf. All information and data furnished by the Borrower/s to ICICI Bank from time to time shall be true and correct.
69. In case the Borrower/s commits any default in payment or repayment of principal amount of the Facility or interest/charges due thereon, ICICI Bank and/or the Reserve Bank of India ("RBI") will have an unqualified right to disclose or publish the details of such default along with the name of the Borrower/s and/or its directors/partners/co-applicants, as applicable, as defaulters in such manner and through such media as ICICI Bank and/or RBI may, in their absolute discretion, think fit.
70. The Borrower/s' liability for repayment of the Borrower/s' Dues shall, in cases where more than one Borrower have jointly applied for the Facility, be joint and several irrespective of whether or not the Product(s) is/are jointly registered in the names of all the Borrower/s. Where the Borrower/s is an individual doing business as a sole proprietor concern, the Borrower/s shall be solely responsible for the liabilities of the aforesaid concern and will be personally liable for making repayment / payments of all amounts in respect of the Facility to ICICI Bank.
71. ICICI Bank has the absolute discretion to amend or supplement any of the Loan Terms at any time and will endeavour to give prior notice of fifteen days by email or put up on the website as the case may be for such changes wherever feasible and such amended terms and conditions will thereupon apply to and be binding on the Borrower. Further, the Loan Terms shall also be subject to the changes based on guidelines / directives issued by the RBI to banks from time to time.