



Kotak Mahindra Bank

No Due Certificate

To,

Sharad Kumar Jayantilal Kadakia  
14252 Culver Driver A-358 Irvine Ca 92604  
California - 92604  
California - United States Of America

**COBORROWER**

CO-Borrower - 1 : 79011391 - Rajesh Kumar Jayantilal Kadakia  
CO-Borrower - 2 : 16815065 - Soham Satish Modi

Ref: Closure of your agreement number LAP-18653496

Dear Sharad Kumar Jayantilal Kadakia

**Sub: No Due Certificate on Termination**

This is to confirm that we have received our dues against the finance extended to you vide loan agreement no LAP-18653496 dated 30-Nov-22.

We, Kotak Mahindra Bank Limited certify and confirm that no amount is outstanding for the said loan account.

In this connection, you are required to make note of following information/necessary action, as may be required:

**1. Post Dated/ Security Cheques:**

- All Post Dated/Security cheques not presented till date of closure have been marked as Cancelled and will be destroyed. In case you wish the cancelled instruments to be returned back to you, kindly submit the duly filled attached PDC retrieval request form at your linked Retail Asset branch within 45 days of date of this letter. Post which such request will not be accepted.
- In case where the Post Dated/Security Cheques obtained from you are for a combined value for multiple loans, these will continue to be presented. You are requested to approach any of our Retail Loans Service Centers and get the same changed for the balance Loans.

**2. House property papers for relinquishment of mortgage:**

Kindly collect property papers of your loan from our Retail Asset Branch. Kindly contact our Retail Asset Branch in advance for the same.

We do not have any interest, right or claim on the following property:

Commercial Buildings H Nos.1-10-176,1-10-178/3/1,2, 176/4, 176/B, C, D,  
Greens Towers Sonata Building, Begumpet Main Road, Begumpet,  
Secunderabad, AP, HYDERABAD, 500016, Beside Govt. College, Begumpet  
Main Road, RAJESHKADAKIA LAP TOPUP

Thank you very much for the kind patronage to our Bank.

In case of any further assistance on your loan, please feel free to contact our customer care number on 18602662666 (Local call rates apply) between Monday to Saturday(9:00 AM to 7:00 PM) excluding holidays and we would be glad to help you.

Yours truly,  
Kotak Mahindra Bank Ltd.

This is a computer generated letter and does not require a signature.

REF: KMB51758/26-FEB-2024/0

**Kotak Mahindra Bank Ltd.**

CIN: L65110MH1985PLC038137

Jewelpavani Towers, 2nd Floor  
Raj Bhavan Road, Somajiguda  
Hyderabad - 500 082  
Telangana

[www.kotak.com](http://www.kotak.com)

Registered Office:

27 BKC, C 27, G Block,  
Bandra Kurla Complex,  
Bandra (E), Mumbai 400051,  
Maharashtra, India.