IDBI BANK

Reschedulement of your Home Loan Account

Date: December 31, 2010

To,
GAURANG JAYANTI LAL MODY
FLAT NO 105 SAPPHIRE APTS CONSTRUCTION
CHEEKOTI GARDEN BEGUMPET
HYDERABAD ANDHRAPRADESH
Pin Code: - 500016
Contact No 66324432,

Re : Housing Loan Account No. ,002675100018726
Customer ID - ,4943742

Dear Sir/Madam,

This is to inform you that your Home loan account is rescheduled due to following reason –
Reason: - EMI CHANGE DUE TO HIKE IN RATE OF INTEREST
Reschedulement date: - 31-12-2010

The revised details of your home loan account is as below-

Sanctioned Amt	Rs. 500000/-
Amount yet to be disbursed	Rs. 0/-
Outstanding Balance	Rs. 493425/-
Tenure	175months
ROI	9.75%
New Emi Amt	Rs 5294
Emi Start Date	10-01-2011

We thank you for banking with IDBI Bank Ltd and assure you of our best service at all times.

Accordingly, you are requested to submit/replenish/replace the Post Dated Cheques (In case the loan is under PDC repayment mode) / maintain sufficient balance in your repayment account (In case the loan is under Standing Instruction / ECS repayment mode) with respect to change in EMI / Tenure, as the case may be, without any processing charges.

Thanking you.

IDBI BANK LTD.

This is a computerized generated statement, which does not require signature

Ahmedabad- ahm_customerservice@idbi.co.in	Jodhpur- jod_customerservice@idbi.co.in
Aurangabad- arg_customerservice@idbi.co.in	Kolkata-kol_customerservice@idbi.co.in
Bangalore-customerservicebng@idbi.co.in	Lucknow- lkw_customerservice@idbi.co.in
Chandigarh- chd-customerservice@idbi.co.in	Mumbai- mumcustsvce@idbi.co.in
Chennai- chn_customerservice@idbi.co.in	Nagpur- nag_customerservice@idbi.co.in
Delhi-assetcare_delhi@idbi.co.in	Nashik- nsk_customerservice@idbi.co.in
Hyderabad- hydcust_query@idbi.co.in	Pune- puneraops@idbi.co.in
Indore- ind_customerservice@idbi.co.in	Thane- thn_customerservice@idbi.co.in
Jaipur- jpr_customerservice@idbi.co.in	Noida- assetcare.racnoida@idbi.co.in
Ludhiana- ludh_customerservice@idbi.co.in	Jhandewalan- assetcare.racjhd@idbi.co.in

In case you need any clarifications regarding the above, please contact at the below mentioned toll free numbers.

MTNL/BSNL	1800-22-1070
For Other customers	1800-200-1947

IDBI BANK

(Duplicate Copy)

Date : 05 February 2014

MR GAURANG JAYANTI LAL MODY / MRS AJEETA MODY
FLAT NO 105 SAPPHIRE APTS CONSTRUCTION,
CHEEKOTI GARDEN BEGUMPET,
HYDERABAD - 500016
ANDHRAPRADESH

RM904183391IN

Sir / Madam,
महाशय/महाशया

Confirmation of creation of mortgage by deposit of title deeds :

Loan of ₹ 500000/- granted by IDBI Bank Limited - Loan a/c Number - 002675100018726

You are aware that to secure the aforesaid Home Loan of ₹ 500000/- sanctioned by IDBI Bank Limited to MR GAURANG JAYANTI LAL MODY viz., MRS AJEETA MODY with an intent to create security by way of mortgage by deposit of title deeds, had visited our RAC-HYDERABAD Branch on 21-07-2009 and deposited / delivered the title deeds / documents of title / receipts and other writings relating to your immovable properties situated at PLOT NO 81 NILGIRI HOMES SY NOS 128,129,132,, RAMPALLY VILLAGE KEESARA MANDAL R R DIST, RANGAREDDY (A.P.) - 501105 together with buildings & structures, fixtures & fittings existing therein or to be put up in future also. The outstanding amount under the aforesaid loan as on 31-12-2013 is ₹ 443681/-

Pursuant to the creation of the aforesaid mortgage by deposit of title deeds, in favour of IDBI Bank Limited, the charge/mortgage is now registered with Central Registry under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

This letter is issued to confirm the creation & perfection of security interest created by you in our favour, by way of mortgage by deposit of title deeds, as security for the aforesaid loan.

You are requested to sign the duplicate copy of this letter in token of having noted the above registration of the charge with the Central Registry and return the same for our record to given below address.

Yours faithfully,
भवदीया

(Authorized Signatory)
प्राधिकृत हस्ताक्षरकर्ता

Noted, Applicant/Co-applicant Name & Signature

1) MR GAURANG JAYANTI LAL MODY ______________

2) MRS AJEETA MODY : ______________

24/10/14

IDBI Bank LTD : Retail Asset Operations, CPU, 1st Floor,Elemach Bldg., Plot No 82/83, Street 15, Road No. 7, MIDC , Andheri (E), Mumbai 400 093.

आईडीबीआई बैंक लिमिटेड : रीटेल एसेट ऑपरेशन, सेंट्रल प्रोसेसिंग यूनिट, प्रथम मंजिल, एलीमैक बिल्डिंग, प्लॉट नं. ८२/८३ , स्ट्रीट नं १५ ,रोड नं ७ , एमआईडीसी, अंधेरी(पुर्व),मुंबई- ४०० ०९३

23667

IDBI BANK

25th April 2012

Cust Id - 4943742
GAURANG JAYANTI LAL MODY
FLAT NO 105 SAPPHIRE APTS CONSTRUCTION.
CHEEKOTI GARDEN BEGUMPET,
HYDERABAD,
ANDHRAPRADESH.
Pin code - 500016
Contact No-66324432,
002/ 002675100018726
Ref. No.: 09- 20299

Dear Customer,

Re: Your Home / Mortgage Loan Account No - 002 / 002675100018726

It is our constant endeavor to offer you the best interest rates on your Home / Mortgage Loan. We review the interest rates regularly vis-à-vis changes in prevailing money market conditions and revise our interest rates accordingly.

The Interest Rate for your floating rate loan is linked to the Bank's Benchmark Prime Lending Rate (BPLR). Based on the recent review we would like to inform you that the BPLR has been revised to 15.00% p.a. from April 20th 2012 and accordingly the rate of interest in your Home / Mortgage account has been revised to 11.25% p.a. with effect from April 20th 2012. The BPLR is subject to review from time to time and the increase/decrease if any is applied to your loan account accordingly.

The revised details of your Home / Mortgage Loan as on 25-04-2012 are summarized below:

Revised Loan Details	
Outstanding Balance (Rs/-)	474388
Amt Pending Disbursal (Rs/-)	0
Revised Floating Interest Rate	11.25% p.a
Revised Tenor (in months)	155
EMI amount (Rs.)	5825

Easy Access Facility of Loan Statements /Certificates - We are pleased to launch the facility of "Easy Access of Loan Statements and Income Tax Certificates (Final & Provisional)" through our IDBI Bank's Web site (http://www.idbi.com) without a Separate Login & Password.

Please contact our nearest Retail Asset Center for any change in your contact address, mobile number or email address. In case of any clarifications, please contact at the below mentioned toll free numbers.

MTNL/BSNL	1800-22-1070
For Other customers	1800-200-1947

Thanking you.

IDBI Bank Ltd.

This is a computerized generated statement, which does not require signature.

18-08-2014 14:58:46

IDBI BANK LTD RETAIL ASSETS-HYDERABAD

REP31

Customer Account Ledger Report from 18-08-2000 to 18-08-2014

Service OutLet : 002 HYDERABAD-BASHEER BAGH
Account No : 002675100018726 INR GAURANG JAYANTI LAL MODY
Gl Sub Head Code : 67510 L&A - OTHER LOANS - RETAIL
Opening Balance : 0

Order by Transaction Date.

Tran	Value Date	Instrmnt	Particulars	Transaction Debit Amount	Transaction Credit Amount	Balance
23-07-2009	21-07-2009		HSG LOAN DSBMT	2,85,000.00		2,85,000.00Dr
10-08-2009	10-08-2009		002675100018726:Normal Int.Debit:21-07-2009 t	1,405.00		2,86,405.00Dr
11-08-2009	10-08-2009		loan recovery by ecs		1,405.00	2,85,000.00Dr
10-09-2009	10-09-2009		002675100018726:Normal Int.Coll:10-08-2009 to	2,178.00		2,87,178.00Dr
11-09-2009	10-09-2009		ECS RECOVERY		2,178.00	2,85,000.00Dr
10-10-2009	10-10-2009		002675100018726:Normal Int.Coll:10-09-2009 to	2,108.00		2,87,108.00Dr
14-10-2009	10-10-2009		ecs recovery		2,108.00	2,85,000.00Dr
10-11-2009	10-11-2009		002675100018726:Normal Int.Coll:10-10-2009 to	2,178.00		2,87,178.00Dr
11-11-2009	10-11-2009		ECS RECOVERY		2,178.00	2,85,000.00Dr
10-12-2009	10-12-2009		002675100018726:Normal Int.Coll:10-11-2009 to	2,108.00		2,87,108.00Dr
11-12-2009	10-12-2009		ECS RECOVERY		2,108.00	2,85,000.00Dr
10-01-2010	10-01-2010		002675100018726:Normal Int.Coll:10-12-2009 to	2,179.00		2,87,179.00Dr
13-01-2010	10-01-2010		ECS RECOVERY		2,178.00	2,85,001.00Dr
10-02-2010	10-02-2010		002675100018726:Normal Int.Coll:10-01-2010 to	2,179.00		2,87,180.00Dr
11-02-2010	10-02-2010		ECS RECOVERY		2,178.00	2,85,002.00Dr
10-03-2010	10-03-2010		002675100018726:Normal Int.Coll:10-02-2010 to	1,968.00		2,86,970.00Dr
12-03-2010	10-03-2010		ECS RECOVERY		1,968.00	2,85,002.00Dr
10-04-2010	10-04-2010		002675100018726:Normal Int.Coll:10-03-2010 to	2,179.00		2,87,181.00Dr
13-04-2010	10-04-2010		ECS RECOVERY		2,178.00	2,85,003.00Dr
10-05-2010	10-05-2010		002675100018726:Normal Int.Coll:10-04-2010 to	2,108.00		2,87,111.00Dr
12-05-2010	10-05-2010		ECS RECOVERY		1,212.00	2,85,899.00Dr
20-05-2010	10-05-2010		ECS RECOVERY		896.00	2,85,003.00Dr
10-06-2010	10-06-2010		002675100018726:Normal Int.Coll:10-05-2010 to	2,179.00		2,87,182.00Dr
12-06-2010	10-06-2010		ECS RECOVERY		2,178.00	2,85,004.00Dr
10-07-2010	10-07-2010		002675100018726:Normal Int.Coll:10-06-2010 to	2,108.00		2,87,112.00Dr
12-07-2010	10-07-2010		ECS RECOVERY		2,108.00	2,85,004.00Dr
30-07-2010	28-07-2010		FINAL DISBMT	2,15,000.00		5,00,004.00Dr
10-08-2010	10-08-2010		002675100018726:Normal Int.Coll:10-07-2010 to	2,868.00		5,02,872.00Dr
10-08-2010	10-08-2010		002675100018726:Normal Int.Coll:For 09-08-201	34.00		5,02,906.00Dr
11-08-2010	10-08-2010		ECS RECOVERY		5,071.00	4,97,835.00Dr
15-08-2010	10-08-2010		Reversal of Interest 10-08-201		34.00	4,97,801.00Dr
10-09-2010	10-09-2010		002675100018726:Normal Int.Coll:10-08-2010 to	4,051.00		5,01,852.00Dr
15-09-2010	10-09-2010		ECS RECOVERY		5,071.00	4,96,781.00Dr
10-10-2010	10-10-2010		002675100018726:Normal Int.Coll:10-09-2010 to	3,879.00		5,00,660.00Dr
12-10-2010	10-10-2010		ECS RECOVERY		5,071.00	4,95,589.00Dr
10-11-2010	10-11-2010		002675100018726:Normal Int.Coll:10-10-2010 to	4,019.00		4,99,608.00Dr
12-11-2010	10-11-2010		ECS RECOVERY		5,071.00	4,94,537.00Dr
10-12-2010	10-12-2010		002675100018726:Normal Int.Coll:10-11-2010 to	3,963.00		4,98,500.00Dr
11-12-2010	10-12-2010		ECS RECOVERY		5,071.00	4,93,429.00Dr
30-12-2010	30-12-2010		AMOUNT WAIVED AS PER THE APPRO		4.00	4,93,425.00Dr
30-12-2010	30-12-2010		ENTRY REVERSAL	4.00		4,93,429.00Dr
10-01-2011	10-01-2011		002675100018726:Normal Int.Coll:10-12-2010 to	4,116.00		4,97,545.00Dr
13-01-2011	10-01-2011		ECS RECOVERY		5,294.00	4,92,251.00Dr
10-02-2011	10-02-2011		002675100018726:Normal Int.Coll:10-01-2011 to	4,188.00		4,96,439.00Dr
11-02-2011	10-02-2011		ECS RECOVERY		5,294.00	4,91,145.00Dr

Page Total Credit : 60,854.00
Page Total Debit : 5,51,999.00

PrintSol/UserID/DeviceID: 811/GANT8785/10.168.27.149

18-08-2014 14:58:46

IDBI BANK LTD RETAIL ASSETS-HYDERABAD

REP31

Customer Account Ledger Report from 18-08-2000 to 18-08-2014

Service OutLet : 002 HYDERABAD-BASHEER BAGH
Account No : 002675100018726 INR GAURANG JAYANTI LAL MODY
Gl Sub Head Code : 67510 L&A - OTHER LOANS - RETAIL
B/F Balance : 4,91,145.00Dr

Order by Transaction Date.

Tran	Value Date	Instrmnt	Particulars	Transaction Debit Amount	Transaction Credit Amount	Balance
10-03-2011	10-03-2011		002675100018726:Normal Int.Coll:10-02-2011 to	3,862.00		4,95,007.00Dr
14-03-2011	10-03-2011		ECS RECOVERY		5,294.00	4,89,713.00Dr
10-04-2011	10-04-2011		002675100018726:Normal Int.Coll:10-03-2011 to	4,263.00		4,93,976.00Dr
14-04-2011	10-04-2011		ECS RECOVERY		5,444.00	4,88,532.00Dr
10-05-2011	10-05-2011		002675100018726:Normal Int.Coll:10-04-2011 to	4,149.00		4,92,681.00Dr
12-05-2011	10-05-2011		ECS RECOVERY		5,444.00	4,87,237.00Dr
10-06-2011	10-06-2011		002675100018726:Normal Int.Coll:10-05-2011 to	4,449.00		4,91,686.00Dr
13-06-2011	10-06-2011		ECS RECOVERY		5,444.00	4,86,242.00Dr
10-07-2011	10-07-2011		002675100018726:Normal Int.Coll:10-06-2011 to	4,296.00		4,90,538.00Dr
13-07-2011	10-07-2011		ECS RECOVERY		5,596.00	4,84,942.00Dr

10-08-2011	10-08-2011		002675100018726:Normal Int.Coll:10-07-2011 to	4,517.00		4,89,459.00Dr
11-08-2011	10-08-2011		ECS RECOVERY		5,596.00	4,83,863.00Dr
10-09-2011	10-09-2011		002675100018726:Normal Int.Coll:10-08-2011 to	4,726.00		4,88,589.00Dr
13-09-2011	10-09-2011		ECS RECOVERY		5,596.00	4,82,993.00Dr
10-10-2011	10-10-2011		002675100018726:Normal Int.Coll:10-09-2011 to	4,565.00		4,87,558.00Dr
12-10-2011	10-10-2011		ECS RECOVERY		5,825.00	4,81,733.00Dr
10-11-2011	10-11-2011		002675100018726:Normal Int.Coll:10-10-2011 to	4,705.00		4,86,438.00Dr
11-11-2011	10-11-2011		ECS RECOVERY		5,825.00	4,80,613.00Dr
10-12-2011	10-12-2011		002675100018726:Normal Int.Coll:10-11-2011 to	4,543.00		4,85,156.00Dr
13-12-2011	10-12-2011		ECS RECOVERY		5,825.00	4,79,331.00Dr
10-01-2012	10-01-2012		002675100018726:Normal Int.Coll:10-12-2011 to	4,682.00		4,84,013.00Dr
13-01-2012	10-01-2012		ECS RECOVERY		5,825.00	4,78,188.00Dr
10-02-2012	10-02-2012		002675100018726:Normal Int.Coll:10-01-2012 to	4,671.00		4,82,859.00Dr
14-02-2012	10-02-2012		ECS RECOVERY		5,825.00	4,77,034.00Dr
10-03-2012	10-03-2012		002675100018726:Normal Int.Coll:10-02-2012 to	4,359.00		4,81,393.00Dr
14-03-2012	10-03-2012		ECS RECOVERY		5,825.00	4,75,568.00Dr
10-04-2012	10-04-2012		002675100018726:Normal Int.Coll:10-03-2012 to	4,645.00		4,80,213.00Dr
11-04-2012	10-04-2012		ECS RECOVERY		5,825.00	4,74,388.00Dr
10-05-2012	10-05-2012		002675100018726:Normal Int.Coll:10-04-2012 to	4,419.00		4,78,807.00Dr
11-05-2012	10-05-2012		ECS RECOVERY		5,825.00	4,72,982.00Dr
10-06-2012	10-06-2012		002675100018726:Normal Int.Coll:10-05-2012 to	4,519.00		4,77,501.00Dr
13-06-2012	10-06-2012		ECS RECOVERY		5,825.00	4,71,676.00Dr
10-07-2012	10-07-2012		002675100018726:Normal Int.Coll:10-06-2012 to	4,361.00		4,76,037.00Dr
11-07-2012	10-07-2012		ECS RECOVERY		5,825.00	4,70,212.00Dr
10-08-2012	10-08-2012		002675100018726:Normal Int.Coll:10-07-2012 to	4,493.00		4,74,705.00Dr
11-08-2012	10-08-2012		ECS RECOVERY		5,825.00	4,68,880.00Dr
10-09-2012	10-09-2012		002675100018726:Normal Int.Coll:10-08-2012 to	4,480.00		4,73,360.00Dr
11-09-2012	10-09-2012		ECS RECOVERY		5,825.00	4,67,535.00Dr
10-10-2012	10-10-2012		002675100018726:Normal Int.Coll:10-09-2012 to	4,323.00		4,71,858.00Dr
12-10-2012	10-10-2012		ECS RECOVERY		5,825.00	4,66,033.00Dr
10-11-2012	10-11-2012		002675100018726:Normal Int.Coll:10-10-2012 to	4,453.00		4,70,486.00Dr
15-11-2012	10-11-2012		ECS RECOVERY		5,825.00	4,64,661.00Dr
10-12-2012	10-12-2012		002675100018726:Normal Int.Coll:10-11-2012 to	4,297.00		4,68,958.00Dr
12-12-2012	10-12-2012		ECS RECOVERY		5,825.00	4,63,133.00Dr
10-01-2013	10-01-2013		002675100018726:Normal Int.Coll:10-12-2012 to	4,425.00		4,67,558.00Dr

Page Total Credit : 1,25,789.00
Page Total Debit : 1,02,202.00

PrintSol/UserID/DeviceID: 811/GANT8785/10.168.27.149

18-08-2014 14:58:46 IDBI BANK LTD RETAIL ASSETS-HYDERABAD Page 4

REP31 Customer Account Ledger Report from 18-08-2000 to 18-08-2014

Service OutLet : 002 HYDERABAD-BASHEER BAGH
Account No : 002675100018726 INR GAURANG JAYANTI LAL MODY
Gl Sub Head Code : 67510 L&A - OTHER LOANS - RETAIL
B/F Balance : 4,67,558.00Dr

Order by Transaction Date.

Tran	Value Date	Instrmnt	Particulars	Transaction Debit Amount	Transaction Credit Amount	Balance
12-01-2013	10-01-2013		ECS RECOVERY		5,825.00	4,61,733.00Dr
10-02-2013	10-02-2013		002675100018726:Normal Int.Coll:10-01-2013 to	4,383.00		4,66,116.00Dr
12-02-2013	10-02-2013		ECS RECOVERY		5,825.00	4,60,291.00Dr
10-03-2013	10-03-2013		002675100018726:Normal Int.Coll:10-02-2013 to	3,884.00		4,64,175.00Dr
15-03-2013	10-03-2013		EBC: FUNDS INSUFFICIENT	300.00		4,64,475.00Dr
10-04-2013	10-04-2013		002675100018726:Normal Int.Coll:10-03-2013 to	4,339.00		4,68,814.00Dr
10-04-2013	10-04-2013		002675100018726:Penal Int.Coll:10-03-2013 to	25.00		4,68,839.00Dr
16-04-2013	10-04-2013		EBC : INSUFFICIENT FUNDS	300.00		4,69,139.00Dr
22-04-2013	20-04-2013		LOAN RECOVERY		6,125.00	4,63,014.00Dr
10-05-2013	10-05-2013		002675100018726:Normal Int.Coll:10-04-2013 to	4,205.00		4,67,219.00Dr
10-05-2013	10-05-2013		002675100018726:Penal Int.Coll:10-04-2013 to	33.00		4,67,252.00Dr
15-05-2013	10-05-2013		EBC: FUNDS INSUFFICIENT	300.00		4,67,552.00Dr
22-05-2013	21-05-2013		LOAN RECOVERY		325.00	4,67,227.00Dr
23-05-2013	22-05-2013		LOAN RECOVERY		5,825.00	4,61,402.00Dr
10-06-2013	10-06-2013		002675100018726:Normal Int.Coll:10-05-2013 to	4,333.00		4,65,735.00Dr
10-06-2013	10-06-2013		002675100018726:Penal Int.Coll:10-05-2013 to	35.00		4,65,770.00Dr
11-06-2013	10-06-2013		ECS RECOVERY		5,825.00	4,59,945.00Dr
12-06-2013	11-06-2013		LOAN RECOVERY		6,158.00	4,53,787.00Dr
10-07-2013	10-07-2013		002675100018726:Normal Int.Coll:10-06-2013 to	4,105.00		4,57,892.00Dr
16-07-2013	10-07-2013		EBC : INSUFFICIENT FUNDS	300.00		4,58,192.00Dr
29-07-2013	27-07-2013		LOAN RECOVERY		6,125.00	4,52,067.00Dr
10-08-2013	10-08-2013		002675100018726:Normal Int.Coll:10-07-2013 to	4,255.00		4,56,322.00Dr
10-08-2013	10-08-2013		002675100018726:Penal Int.Coll:10-07-2013 to	14.00		4,56,336.00Dr
16-08-2013	10-08-2013		EBC : INSUFFICIENT FUNDS	300.00		4,56,636.00Dr
31-08-2013	28-08-2013		LOAN RECOVERY		6,174.00	4,50,462.00Dr
10-09-2013	10-09-2013		002675100018726:Normal Int.Coll:10-08-2013 to	4,242.00		4,54,704.00Dr
10-09-2013	10-09-2013		002675100018726:Penal Int.Coll:10-08-2013 to	14.00		4,54,718.00Dr
12-09-2013	10-09-2013		ECS RECOVERY		5,825.00	4,48,893.00Dr
10-10-2013	10-10-2013		002675100018726:Normal Int.Coll:10-09-2013 to	4,058.00		4,52,951.00Dr
12-10-2013	10-10-2013		ECS RECOVERY		5,825.00	4,47,126.00Dr
10-11-2013	10-11-2013		002675100018726:Normal Int.Coll:10-10-2013 to	4,177.00		4,51,303.00Dr
12-11-2013	10-11-2013		ECS RECOVERY		5,825.00	4,45,478.00Dr
10-12-2013	10-12-2013		Int.:10-11-2013 To 09-12-2013	4,028.00		4,49,506.00Dr

Tran	Value Date	Instrmnt	Particulars	Transaction Debit Amount	Transaction Credit Amount	Balance
12-12-2013	10-12-2013		ECS RECOVERY		5,825.00	4,43,681.00Dr
10-01-2014	10-01-2014		Int.:10-12-2013 To 09-01-2014	4,145.00		4,47,826.00Dr
11-01-2014	10-01-2014		ECS RECOVERY		5,825.00	4,42,001.00Dr
10-02-2014	10-02-2014		Int.:10-01-2014 To 09-02-2014	4,129.00		4,46,130.00Dr
14-02-2014	10-02-2014		ECS RECOVERY		5,825.00	4,40,305.00Dr
10-03-2014	10-03-2014		Int.:10-02-2014 To 09-03-2014	3,715.00		4,44,020.00Dr
11-03-2014	10-03-2014		ECS RECOVERY		5,825.00	4,38,195.00Dr
10-04-2014	10-04-2014		Int.:10-03-2014 To 09-04-2014	4,094.00		4,42,289.00Dr
11-04-2014	10-04-2014		ECS RECOVERY		5,825.00	4,36,464.00Dr
10-05-2014	10-05-2014		Int.:10-04-2014 To 09-05-2014	3,946.00		4,40,410.00Dr
12-05-2014	10-05-2014		ECS RECOVERY		5,825.00	4,34,585.00Dr
10-06-2014	10-06-2014		Int.:10-05-2014 To 09-06-2014	4,060.00		4,38,645.00Dr

Page Total Credit : 1,00,632.00
Page Total Debit : 71,719.00

PrintSol/UserID/DeviceID: 811/GANT8785/10.168.27.149

18-08-2014 14:58:46 IDBI BANK LTD RETAIL ASSETS-HYDERABAD

REP31 Customer Account Ledger Report from 18-08-2000 to 18-08-2014

Service OutLet : 002 HYDERABAD-BASHEER BAGH
Account No : 002675100018726 INR GAURANG JAYANTI LAL MODY
Gl Sub Head Code : 67510 L&A - OTHER LOANS - RETAIL
B/F Balance : 4,38,645.00Dr

Order by Transaction Date.

Tran	Value Date	Instrmnt	Particulars	Transaction Debit Amount	Transaction Credit Amount	Balance
11-06-2014	10-06-2014		ECS RECOVERY		5,825.00	4,32,820.00Dr
10-07-2014	10-07-2014		Int.:10-06-2014 To 09-07-2014	3,913.00		4,36,733.00Dr
11-07-2014	10-07-2014		ECS RECOVERY		5,825.00	4,30,908.00Dr
10-08-2014	10-08-2014		Int.:10-07-2014 To 09-08-2014	4,026.00		4,34,934.00Dr
12-08-2014	10-08-2014		ECS RECOVERY		5,825.00	4,29,109.00Dr

Page Total Credit : 17,475.00
Page Total Debit : 7,939.00

PrintSol/UserID/DeviceID: 811/GANT8785/10.168.27.149

Closing Balance : 4,29,109.00Dr

Total Credit : 3,04,750.00
Total Debit : 7,33,859.00

Signature :

IDBI BANK LTD. * R.A.C., CHAPEL ROAD, HYD.
Signature

************* 5 pages printed. End of Report*************

CUSTOMER COPY

SCHEDULE TO HOME LOAN AGREEMENT

Branch: Basheerbagh Branch Address : Mahavir House		Place: Hyderabad		Date: 17/7/09
Borrower's Name and Address	☑ Individual(s) ☐ Sole Proprietary ☐ Partnership ☐ Company			
1st Borrower	First Name: GAURANG	Father's/ Husband's/ Middle Name: J.		Surname/ Family Name: MODY
	Residence Address: Flat NO. 105, Sapphire Appts. Construction, Chee Koti garden, Begumpet, Hyderabad - 500016 Telephone Number: 66320436/2 E- Mail Address: gaurang @ modiproperties. com		Office Address: Modi properties & Investments (P) Ltd, 5-4-187/3&4, II nd Floor, Soham Mansion, M.G. Road, Secunderabad - 3 Telephone Number: E- Mail Address: 6633555	
2nd Borrower	First Name: ASEETA	Father's/ Husband's/ Middle Name: –		Surname/ Family Name: MODY
	Residence Address: Same as above Telephone Number: E- Mail Address:		Office Address: NA Telephone Number: E- Mail Address:	
Facility	Home Loan (Amortising Loan) PURCHASE		Tenor:	15 Years
Amount of Home Loan	Rupees: (in figures) 5,00,000/-	Rupees: (in words) Five lakhs Only		
Fees/ Charges	Processing Fee: 5,515/-	Administrative Fee: –	Commitment Charges: –	Prepayment Charges: –
Interest	Interest Rate: 9.00 % p.a.	Default Interest Rate: 24 %	Periodicity of Compounding: Monthly/ Quarterly / Half Yearly / Yearly	
Periodicity of Credit to Home Account	Repayments received in the account during a month shall be given effect to: Before the end of the month in which it is received ☐ On the 10th of the month following the month in which it is received ☑			
Repayment Terms	Repayable within the Tenor by monthly Equated Monthly Instalments (EMI) as stated below			
Monthly Repayment (EMI) Amount	Rupees: (in figures) 5,071/-	Rupees: (in words) Five thousand Seventyone only		Credit Effect Interval: Monthly/ Annual
...al Payment Dates	First Payment:	Subsequent Payments: 10th of every Month		
Disbursement	By single payment	By Installments ✓		
Security	Such security (including mortgage) as the Bank may from time to time require in the form and substance acceptable to the Bank.			
Guarantee Information	1st Guarantor Name: Address:	2nd Guarantor Name: Address:		

"SERVICE TAX IS APPLICABLE ON ALL THE ABOVE CHARGES"

Purpose of the Loan	Purchase	Construction	Purchase of Plot	Repairs of Existing Maintenence House	Mortgage	Take Over Loan	Others
	✓						

X A [signature]   X C [signature] Ajeet

X [signature] Ajeet   X [signature]

<table>
<tr><td>Details of Property</td><td colspan="3">Seller's / Earlier Owner's Name: Modi & Modi Constructions.
Seller's / Earlier Owner's Address: 5-4-187/3 & 4, II Floor,
Soham Mansion, M. G. Road, Secunderabad - 3.
Name of the Building/ Property: "Nilgiri Homes"
Building No. ______ Flat Number ______
Location: Rampally Village, Keesara Mandal, R. R. Dist
Plot No. 81 Survey No. 128, 129, 132, 133, 134, 135 & 136 Village: Rampally
Within the limits of the Municipality/ Corporation Keesara Mandal, R. R. Dist
Agreement Value of the Property:
Rs. 30,00,000/- (Rupees) Thirty lakhs only
Market Value of the Property:
Rs. 30,35,300/- (Rupees) Thirty lakhs Thirty five thousand three hundred.</td></tr>
<tr><td rowspan="6">Details of Improvement</td><td>Sr. No</td><td>Particulars</td><td>Cost Rs.</td></tr>
<tr><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td></tr>
<tr><td>Total</td><td></td><td></td></tr>
<tr><td rowspan="7">Property Value,
Contribution&
Home Loan</td><td colspan="2">(A)</td><td></td></tr>
<tr><td colspan="2">Agreement value of the Property</td><td>30,00,000/-</td></tr>
<tr><td colspan="2">Other costs incl. Stamping and Registration</td><td>1,00,000/-</td></tr>
<tr><td colspan="2">Value of Improvement</td><td></td></tr>
<tr><td colspan="2">Net Total (A)</td><td>Rs. 31,00,000/-</td></tr>
<tr><td colspan="2">(B) Borrower's Contribution</td><td>Rs. 26,00,000/-</td></tr>
<tr><td colspan="2">© = (A)-(B) Home Loan Amount</td><td>Rs. 5,00,000/-</td></tr>
<tr><td>Borrower's Receipt for the Bank's Payments</td><td colspan="3">RECEIVED the day and year first Hereinabove written, from IDBI Limited, the sum
of Rs. ______ (Rupees) ______
by Cheque no. ______ dt ______ drawn on: ______
favouring ______
on the Borrower's request.</td></tr>
</table>

In witness whereof the Borrower and the Bank have signed and delivered this Agreement.

SIGNED AND DELIVERED BY ☑ Individual ☐ Sole Proprietary ☐ Partnership ☐ Company

1) Name Gaurang Mody. Sign A [signature] (x)

2) Name Ajeeta Mody. Sign C [signature] (x)

3) Name ______ Sign ______ (x)

X A [signature]

X C [signature]

IDBI BANK
इंडस्ट्रियल डेवलपमेंट बैंक ऑफ इंडिया लिमिटेड
Industrial Development Bank of India Limited

Date:11-08-2009
002 / 002675100018726
GAURANG JAYANTI LAL MODY
FLAT NO 105 SAPPHIRE APTS CONSTRUCTION
CHEEKOTI GARDEN BEGUMPET
HYDERABAD
ANDHRAPRADESH
Pin Code : 500016
Tel No : 66324432
Mobile No :

Recd
[illegible] 21-9-09

WELCOME LETTER

Subject -: Your Home Loan Account Number: 002675100018726
Customer Identification Number: 4943742

Dear Customer,

It is our privilege to welcome you as a loan customer of IDBI Bank Ltd.

We are pleased to inform you that your loan has been disbursed and necessary payments have been made as per your instructions.
Particulars of your Home Loan are as detailed below.

Loan Amount	: Rs. 500000 /-
Interest Rate	: 9% p.a. FLOATING
Number of Installments Due	: 180
EMI Amount	: Rs. 5071 /-
Date of Disbursement	: 21-07-2009
Amount of Disbursement	: Rs. 285000 /-
Amount Pending Disbursement	: Rs. 215000 /-
EMI Start Date	: Applicable as and when account reaches final disbursement stage or as per the repayment condition in the sanction letter.

Property Address:-

PLOT NO 81 NILGIRI HOMES SY NOS 128,129,132,133,134,135 & 136 RAMPALLY VILLA
GE KEESARA MANDAL R R DIST

You are requested to please note the following:

1) The above loan has been advanced to you under the terms and conditions of agreement signed by you and IDBI Bank LTD.

2) You are required to pay Pre Emi interest till the final disbursal takes place or as per the sanction terms and conditions.

3) Subsequent installments will be due on the 10th of every successive month for the balance tenor of your loan.

4) For fully disbursed cases, Pre Emi interest is payable on the following 10th and Emi commences from the next 10th.

5) Rate of interest in your loan account will be revised as per the sanction terms and conditions.

Your copy of the Agreement Schedule and Provisional Interest Certificate is attached herewith.

We thank you for banking with IDBI Bank Ltd and assure you of our best service at all times.

This is a Computer generated statement, which does not require signature.

Document Receipt

We acknowledge the receipt of following documents from you at the time of disbursal, not including the documents submitted later.

Details of Documents Received

PERMISSION TO MORTGAGE DT.17-07-09 FVG IDBI BANK LTD[O],SALE AGMNT DT.07-01-09 FVG GA URANG MODY[O]

Other Details/Details of pending Documents, if any
[PURCHASE FLAT]..REGD SALE DEED FVG GAURANG[O] LATEST EC[O]

We urge you to deposit the pending documents, if any, to the Officer of Retail Asset operations only against acknowledgement. Please note that the bank will not be responsible for documents handed over to any person other than specified above. Else, bank reserves the right to charge interest of 2% over and above sanctioned rate.Please ignore if these documents are already submitted by you.

Deliverables from the bank without charges would be as follows:

1)Provisional Interest Certificate: Alongwith Welcome Kit	: Within 3 weeks of disbursal.
2)Provisional Interest Certificate for next financial year	: 3rd Week of April
3)Final Interest Certificate for previous financial year	: 3rd Week of April
4)Statement of Account for the half year ended March	: 3rd Week of April
5)Statement of Account for the half year ended September	: 3rd Week of October.
6)Rate of Interest Change Letters	: As and when done.
7)Rephasement Letters	: As and when done.

Additional charges for the services provided (inclusive of service tax as applicable):

1)Copy of property documents	: Rs 225/-
2)Swapping of post dated cheques	: Rs 575/-
3)Foreclosure Charges	: As mentioned in the sanction letter.
4)Cheque Return Charges	: Rs 300/-
5)Duplicate Statement Charges	: Rs 115/-

You are also requested to communicate to us through the below mentioned mails pertaining to the respective locations by quoting your loan account number in all your correspondences:
a)About any discrepancies in the enclosed documents within 7 days of receipt of this letter.
b)About any change in the correspondence address, to enable us to send mailers at the proper address please contact the nearest RAC with the applicable documentary proof.

In case of any clarification, please contact at the below mentioned toll free number or emailid's.

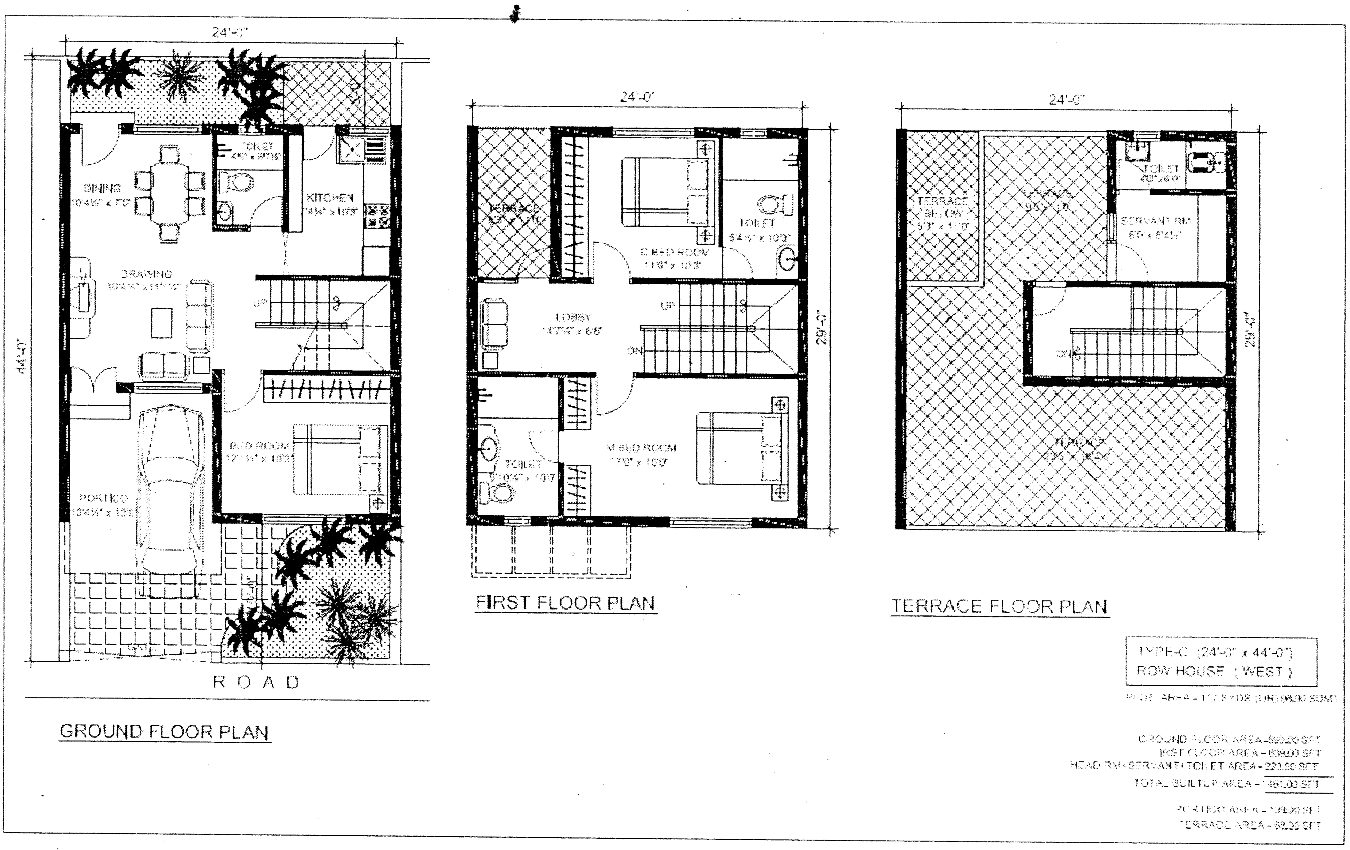
Ahmedabad - ahm customerservice@idbi.co.in	Aurangabad - arg customerservice@idbi.co.in
Bangalore - customerservicebng@idbi.co.in	Chandigarh - chd-customerservice@idbi.co.in
Chennai - chn customerservice@idbi.co.in	Delhi - assetcare delhi@idbi.co.in
Hyderabad - hydcust query@idbi.co.in	Indore - ind customerservice@idbi.co.in
Jaipur - jpr customerservice@idbi.co.in	Ludhiana - ludh customerservice@idbi.co.in
Jodhpur - jod customerservice@idbi.co.in	Kolkatta - kol customerservice@idbi.co.in
Lucknow - lkw customerservice@idbi.co.in	Mumbai - mumcustsvce@idbi.co.in
Nagpur - nag customerservice@idbi.co.in	Nashik - nsk customerservice@idbi.co.in
Pune - puneraops@idbi.co.in	Thane - thn customerservice@idbi.co.in
Noida - assetcare.racnoida@idbi.co.in	

24*7 Phone Banking Service :-

MTNL/BSNL	1800-22-1070
For Other customers	1800-200-1947

ANNEXURE – III

PLAN FOR CONSTRUCTION OF BUNGALOW ON PLOT NO. 81 ADMEASURING 1461 SFT. OF BUILT-UP AREA.



For MODI & MODI CONSTRUCTIONS

Partner

(SOHAM MODI)
VENDOR

VENDEE

81

MODI & MODI CONSTRUCTIONS

5-4-187/3&4, II Floor, M. G. Road, Secunderabad – 500 003.
Phone: 66335551

19.12.2009

Dear Customer,

You may be aware that your villa is nearing completion. We are scheduled to handover villas from April 2010 onwards.

If you wish to make any minor **additions or alterations** to the villa that you have booked, we request you to visit the site during office hours **between 21.12.09 to 15.01.2010**. We also request you to finalize **details like color of walls, bathroom tiles etc.** during your visit to the site. Our site engineers will make note of these details.

For your convenience we request you to take prior appointment so that our engineers can give you their undivided attention. You may contact Mr. K. Yadagiri (Project Manager) on +91-9701223787 or Mr. Srinivasa Rao (Admin - Officer) on +91-9908282828 or +91-9247087888.

In case you fail to contact us during the above mentioned period, we shall assume that no changes are required, and your villa will be completed as per the standard specifications mentioned in the brochure.

Thank You.

Yours sincerely,

SOHAM MODI.

Please refer to the notes given over leaf.

Visited in Jan 2010
No changes req'd
16/2/10

MODI & MODI CONSTRUCTIONS

5-4-187/3&4, II Floor, M. G. Road, Secunderabad – 500 003.
Phone: 66335551

Date: 09.08.2010

To,
Mr. Gaurang Mody
Flat.No.105, Sapphire Apts,
Chikoti Gardens,
Begumpet,
Hyderabad.

Sub.: Payment of balance due and possession of your villa / row house.
Ref.: Booking for villa / row house no. 81 in 'Nilgiri Homes' at Survey No. 128, 129, 132-136, Rampally, Keesara mandal, Hyderabad.

Dear Sir /Madam,

As you are aware majority of the work of your villa / row house no 81 at 'Nilgiri Homes' is completed. We shall handover possession of these villa / row houses from 15.08.2010.

It is difficult for us to maintain the villa / row house in a brand new condition for weeks or months and therefore minor works like final coat of paint, polish, installing CP and sanitary ware, etc., have not been completed.

You are requested to come forward and clear all your dues (an account statement is enclosed). We shall handover possession of your villa / row house completed in all respects within 2 weeks of clearing all dues. You shall be required to give 6 post dated Cheques towards maintenance charges, pay the corpus fund, sign the electricity connection transfer form, sign the Nilgiri Homes Owners Association membership enrolment form and sign the no dues certificate at the time of clearing the dues. Upon completing these formalities we shall issue a post dated (by 2 weeks) letter of possession to enable our engineers to complete your villa / row house in all respects.

You are further requested to visit your villa / row house and give a written list of works to be completed or complaints, if any. The same shall be attended to and completed within the 2 weeks. Our engineers have been advised to complete the minor works only after receipt of a post dated letter of possession.

You may contact Mr. K. Krishna Prasad, Manager - Customer Relations (+91-9989699536) or Mr. A. Laxmi Kanth, Asst-Manager - Customer Relations (+91-9848545119) or at our Head office (Phone no. +91-40-66335551 or by e-mail: cr@modiproperties.com) for details regarding your dues and for completing the above formalities.

You may contact Mr. K. Yadagiri, Project Manager (+91-9177854229) or Mr. Srinivasa Rao, Assistant Manager - Admin. (+ 91 – 9908282828) or at our site (08415 - 260410) e-mail: (mnm@modiproperties.com) regarding completion of work and complaints.

Thank You.

Yours sincerely

Soham Modi
Managing Partner.

Enclosed: Your Account Statement.

GMY
Aug 10

<u>Account Statement</u>

Villa / row house no. 81,
Nilgiri Homes,
Survey No. 128, 129, 132-136,
Rampally,
Keesara mandal,
Hyderabad.

Amount in Rs.

A.	Sale consideration[1.]	3,000,000.00
B.	Misc. & Registration charges[2.]	19,835.00
C.	VAT	30,000.00
D.	Total of other charges (B+C)	49,835.00
E.	Total amount payable (A+D)	3,049,835.00
F.	Amounts received[3.]	3,000,000.00
G.	Balance amount due (E-F)[4]	**49,835.00**
H.	Corpus fund payable Nilgiri Homes Owners Association	**40,000.00**
I.	Service Tax [5]	**102,000.00**

<u>Notes:</u>

1. Charges for additions and alteration provided have not been included. They have to be paid for separately.
2. If registration is not yet complete, registration charges will also have to be paid separately.
3. Amounts received after 07.08.2010 may have not been reflected in the above statement.
4. Interest on delayed payment of installments has not been reflected in the above statement and has to be paid separately.
5. Due to ambiguity about applicability of service tax and uncertainty regarding the final outcome of the litigation pertaining to applicability of service tax, purchasers shall discharge their future liability of service tax by making a security deposit with the builder. The purchaser shall also be required to give an undertaking for payment of service tax.
6. In case, you have availed a Housing Loan, we request you to arrange for the release of the balance Housing Loan amount in our favour.
7. Maintenance charges are payable from 01.01.2011 at the rate of Rs. 1200/- per month for row house and Rs. 1500/- per month for Villas, irrespective of date of possession. Please note that the maintenance charges are payable to Nilgiri Homes Owners Association and not to the Builder.

for Aug 10

FORM V (See Rule 12)	RETURNS OF TAX PAYABLE BY EMPLOYER Under sub-section (1) of Section 7 of the A.P.Tax on Professions,Trades,Callings and Employments Act, 1987

Return of tax paable for the month ending on **Jun-16**

Name & Address of the Empployer **MODI & MODI CONSTRUCTIONS**
5-4-167/3 & 4, II Floor, Soham Mansion
M.G Road, Secunderabad - 500 003

Registration Certificate No. :

Number of employees during the month in respect of whom the tax is payable is as under :

Employees whose monthly salaries or wages of both are	Number of employees	Rate of Tax per month Rs.	Amount of tax deducted Rs.
i) Upto Rs.15000/-	-	NIL	-
ii) Range from Rs. 15,001/- to 20,000/-	00	150.00	-
iii) Range above Rs.20,000/-	01	200.00	200.00
Add : simple interest payable (if any) on the above amount at two percent per month or part thereof (vide Section 11 of the Act)			
GRAND TOTAL Rs :			**200.00**

Amount paid 200 under Cheque No. 001063 date 05/07/2016

I certify that all the employees who are liable to pay the tax in my employment during the period of return have been covered by the foregoing particulars. I also certify that the necessary revision in the amount of tax deductible from the salary or wages of the employees on account of variation in the salary or wages earned by them has been made wherever necessary.

I, Shri **SOHAM MODI** solemnly declare that the above statements are true to the best of my knowledge and belief.

Place : Hyderabad

date 07/07/2016

Signature
(Employer)

Status Partner

(FOR OFFICIAL USE)

The return is accepted on verification

Tax assessed Rs.

Tax paid Rs.

Balance Rs.

Assesing Authority

COMMERCIAL TAX OFFICE

JUL 2016

Note: Where the return is not acceptable order of assessment should be passed.

भारतीय गैर न्यायिक

भारत

पचास रुपये रु.50

FIFTY RUPEES Rs.50

सत्यमेव जयते

INDIA

INDIA NON JUDICIAL

ఆంధ్రప్రదేశ్ आन्ध्र प्रदेश ANDHRA PRADESH

R 167911

Date : 21-03-2012 Serial No : 3,807 Denomination : 50

Purchased By :

GAURANG MODY

S/O. JAYANTILAL MODY

R/O. SECBAD.

Sub Registrar

Ex.Officio Stamp Vendor

S.R.O. UPPAL

For Whom :

SELF

LEASE AGREEMENT

This LEASE AGREEMENT is made and executed at Secunderabad on this the 26th day of March 2012 by and between:

Mr. Gaurang Mody, son of Mr. Jayantilal Mody aged about 43 years, residing at Flat No. 105, Sapphire Apartments, Chikoti Gardens, Begumpet, Hyderabad, herein after referred to as the **'LESSOR'** (which term shall mean and include whenever the context may so require his successor-in-interest).

AND

Mr. Pankaj Kant, son of Shri Shashi Kant aged about 33 years, residing at WZ - 236, 1st floor, Inderpuri main market, New Delhi - 110012..herein after referred to as the **'LESSEE'** (which term shall mean and include whenever the context may so require its successors-in-interest).

Pankaj Kant

भारतीय गैर न्यायिक

भारत

पचास रुपये रु.50

FIFTY RUPEES Rs.50

सत्यमेव जयते

INDIA

INDIA NON JUDICIAL

ఆంధ్రప్రదేశ్ आन्ध्र प्रदेश ANDHRA PRADESH

R 167912

Date : 21-03-2012 Serial No : 3,808 Denomination : 50

Purchased By :

GAURANG MODY

S/O. JAYANTILAL MODY

R/O. SECBAD.

For Whom :

SELF

Sub Registrar

Ex.Officio Stamp Vendor

S.R.O. UPPAL

The terms **LESSOR** and **LESSEE** shall mean and include whenever the context so requires shall mean and include all their legal heirs, succesors in interest, legal representatives, administrators, assignees, nominees, etc.

1. WHEREAS the **LESSOR** is the absolute owner of Semi-detached villa no. 81 residential project known as NILGIRI HOMES situated at Sy. No. 128, 129, 132, 133, 134, 135 & 136 situated at Rampally, Hyderabad., The **LESSEE** has requested the **LESSOR** to grant on lease the said flat and the **LESSOR** has agreed to give on lease the said flat on the terms and conditions specified as hereunder:

2. Know all men by these presents that in pursuance of the rent hereby reserved and the covenants agreed specified hereunder the **LESSOR** do the hereby grant and the **LESSEE** do the hereby taken on lease the Semi-detached villa no. 81 residential project known as NILGIRI HOMES situated at Sy. No. 128, 129, 132, 133, 134, 135 & 136 situated at Rampally, Hyderabad., having a super built-up area.

3. ,

Plot No.	Extent of land	Type of house	Built-up Area
81	117 Sq. Yds.	Row	1461 sft

more particularly described at the foot of this document, on the following terms and conditions.

NOW THEREFORE THIS LEASE AGREEMENT WITNESSETH AS FOLLOWS

1. The **LESSEE** shall pay a rent of Rs. 10,000/- (Rupees Ten Thousand only) per month exclusive of water & electricity consumption charges and subject to the clause pertaining to the enhancement of rent contained hereunder.

2. The **LESSEE** shall pay an amount of Rs. 20,000/- (Rupees Twenty Thousand only) as security deposit, which shall be refunded by the **LESSOR** to the **LESSEE** at the time of vacating and satisfactory handing over of the premises. The **LESSEE** shall not be entitled to any interest on the security deposit lying with the **LESSOR**. The **LESSEE** shall not be entitled to adjust the arrears of rent of other Charges against security deposit at the time of vacating the premises or at any other time.

3. The lease shall be for a period of 6 months commencing from 1st April 2012 This agreement of lease between the **LESSOR** and the **LESSEE** can be terminated by the **LESSEE** with an advance notice of one month. However, the LESSEE shall not be entitled to terminate the lease in the middle of the English calendar month.

4. The **LESSOR** and the **LESSEE** hereby undertake to execute a regular Lease Deed if and when called upon by either of the parties to do so at any time during the currency of the Lease Agreement.

5. The **LESSEE** shall pay the rent regularly per each month on or before the 5th day of the month to the **LESSOR**.

6. The **LESSEE** shall pay and bear the water & electricity consumption charges including any additional consumption deposit that may be levied from time to time, apart from the rent.

7. The LESSEE shall pay maintenance charges amounting to Rs. 1200/- (Rupees Twelve Hundred Only) per month to the **LESSOR**, or to any other party that the owner may direct, towards the maintenance of common area security, water charges, etc., subject to increase from time to time.

8. The **LESSEE** shall keep the demised portion in a neat and habitable condition.

9. The **LESSEE** shall carry out all minor repairs and regular maintenance by way of colour wash etc, at its own cost.

10. The **LESSEE** shall utilize the demised portion for residential purpose only but shall not use the said portion for residence or any illegal activity.

11. The **LESSEE** shall not sub-let any portion of the premises or transfer the rights under the lease in favour of anyone.

12. The **LESSEE** shall enhance the rent by 10% at the end of every year on the then existing rent.

13. The **LESSEE** shall permit the **LESSOR** or anyone authorised by it, to inspect the demised portion at all reasonable hours of the day.

14. The **LESSEE** shall be liable to pay all taxes, levies, charges like VAT, service tax, etc., that are payable or shall become payable to any government or staturily authority from time to time as applicable.

15. The **LESSOR** shall pay the property taxes pertaining to the leased premises.

16. The **LESSOR** agrees not to cause any hindrance to the **LESSEE** in the enjoyment of the demised protion provided the lessee observes all the covenants without defaults as specified above.

17. The **LESSOR** agrees to allow the **LESSEE** to remove the electrical fittings, false ceiling, air conditioning and any other such system that the **LESSEE** has installed at their own cost at the time of vacting the floor on the expiry of the lease or on termination of the lease.

SCHEDULED PROPERTY

a) ALL THAT PIECE AND PARCEL OF LAND bearing Plot No. 81 admeasuring about 117 sq. yds. In Nilgiri Homes forming part of Sy. No. 128, 129, 132, 133, 134, 135 & 136 situated at Rampally Village, Keesara Mandal, Ranga Reddy District, marked in red in the plan annexed hereto (as Annexure I), bounded on:

b)

North	Tot-lot area & land scaped garden
South	Plot No. 80
East	Tot-lot area & land scaped garden
West	30' wide road

IN WITNESS WHEREOF the **LESSEE** and the **LESSOR** have signed these presents on the date and at the place mentioned above.

WITNESSES:

LESSEE

1.

2.

LESSOR

Nilgiri Homes

Site Office
Sy. No. 128,129, 132-136,
Rampally, Keesara Mandal,
Hyderabad.

Modi & Modi Constructions

Head Office :
5-4-187/3 & 4,
II floor, M. G. Road,
Secunderabad - 500 003.
Phone : +91-40-66335551

RECEIPT

No. 1214

Date : 27/7/09

Received with thanks from IDBI Bank A/c of Mr. Gaurang Mody

a sum of Rs. 285000/- (Rupees Two lakh eighty five thousand only only)

by ~~Cash / Cheque*~~ / DD No. 932435 dated 21/7/09 name of the bank IDBI Bank

towards Payment for A-81

for **Modi & Modi Constructions**

Rs. 285000/-

Keerthi

Authorised Signatory
Name in full:

* Receipt issued subject to realization of Cheque.