

TEJAL MODI
PLOT NO.280 ROAD NO:25
JUBILEE HILLS
HYDERABAD-500034

*Ranna Murthy,
What is this.
Please check*

Tel No : 23545772

Application No. 7774374969
LAN LBHYD00000931874

18/2/06

Dear Sir/Madam,

Welcome to the ever-growing family of ICICI Bank customers. We refer to the Home loan sanctioned to you. Further to your request for a disbursement, the terms and conditions on which the loan is being disbursed are summarized as below:

Disbursement Date	JANUARY 31, 2006
Loan Amount Sanctioned (Rs.)	15,00,000.00
Cumulative Disbursement Amount (Rs.)	13,06,000.00
Disbursement Amount (Rs.)	2,70,000.00
Cheque Amount (Rs.)	2,70,000.00
Type of Interest	SMART FIX
Effective Rate(%)	8.50
Term (months)	240
EMI is calculated on	MONTHLY REST

Please note that in terms of the Loan Agreement signed between yourselves and ICICI Bank, repayment will be through EMIs comprising of principal and interest.

Subsequent to the disbursement of your loan as aforesaid you will be paying Pre-EMI interest, which is simple interest at the rate applicable on the loan amount cumulative disbursed to you from the date of disbursal, until further disbursement.

The details of the payments to be made by you are given below:

Pre EMI for the month of JANUARY is Rs. 7,248.00 .

Pre EMI for the next month till further disbursal is Rs. 8,794.00 .

Kindly make the above payments regularly.

As mentioned in the Loan Agreement, all the repayments of dues(Pre-EMI & EMI) will need to be paid by the due date. In case of Post Dated Cheques(PDC), please ensure that you replenish the PDC's before the previous set is exhausted. Any delay in repayment of dues or non-replenishment of PDCs will attract additional interest @ 24%p.a. or as mentioned in Loan Agreement whichever is higher. The PDCs can be submitted at our nearest branch.

Further, we are pleased to inform that with the final disbursement of this loan, a Free Personal Accident Insurance cover to the first applicant of this loan, to the extent of Principal amount, is extended as per as the applicable conditions.

ICICI Bank Limited

ICICI Bank Tower, RAPG Level II
East Wing, 1-11-256, Begumpet
Hyderabad - 500 016, India.

Tel : (+91-40) 27784000
Fax: (+91-40) 55331807
Website : www.icicibank.com

Regd. Off.: "Landmark", Race Course Circle
Vadodara 390 007 Corp. Off. : ICICI Bank Towers
Bandra-Kurla Complex, Mumbai 400 051, India
Tel. (+91-22) 2653 1414, Fax (+91-22) 2653 121

Date : NOVEMBER 11, 2004

MRS. TEJAL MODI & SOHAM MODI
Plot no: 280, 25
Jubilee hills
HYDERABAD.
Phone: 23545772

Dear Sir / Madam,

Sub: Offer letter for Loan facility vide application no. 777-4374969.
(Franchisee Code: ACE)

Thank you for choosing ICICI Bank Home Loan. We are pleased to inform you that with reference to the above application, we have in-principle sanctioned you a loan facility, the details of which are given below.

Type of Loan	Home Loan (Three Years Fixed Product)
Application Number	777-4374969
Loan Amount Sanctioned	Rs. 1500000
Term of Loan	240 months (20 years)
ICICI Bank Floating Reference Rate (FRR)	7.75% as on date and is publicly notified from time to time
<u>Rate of Interest:</u>	
(a) During the Fixed Interest Rate Period	7.25% or as applicable at the time of disbursement
(b) During the Adjustable Interest Rate Period	Adjustable Interest Rate, which is FRR plus margin of -25% = 7.50%p.a. or as applicable at the time of disbursement.
Fixed Interest rate period	36 months from the date of first disbursement and shall include such period till the next reset date. The reset dates have been defined as 1 st January, 1 st April, 1 st July & 1 st October, or as specified by ICICI Bank from time to time.
Adjustable interest rate period	Adjustable Interest rate period is the balance term of the loan after expiry of the Fixed Interest Rate Period.
Conversion from the Fixed Interest rate period to the Adjustable Interest rate period	After the expiry of the Fixed Interest rate period, the interest rate on the Loan will automatically be converted from Fixed Interest Rate to an Adjustable Interest rate with corresponding change in the terms and conditions.
Number of Equated Monthly Installments (EMIs)	240
Amount of each EMI (on Monthly rest) Calculated on the basis of Fixed Interest Rate.	Rs. 11856/- (Payable monthly)
Administrative Charges (non-refundable)	Rs. 8265/- Rs. 8265/- is towards Administrative fee and Rs. 0/- is towards Service Tax and Education Cess thereon. (Rs. 8265 collected, and the balance Rs. 0 to be collected on Disbursement)
Processing Fees (non-refundable)	Rs. 0/- Rs. 0/- is towards Administrative fee and Rs. 0/- is towards Service Tax and Education Cess thereon.

**ICICI Home Finance
Company Limited**

ICICI Towers, II Floor, East Wing,
Street No.1, Begumpet,
Hyderabad - 500 016, India.

Tel (+91-040) 27784000/
27784002

Fax (+91-040) 55335826

Dear MR TEJAL MODI
PLOT NO. 280 ROAD NO: 25
JUBILEE HILLS
HYDERABAD - 500034
Tel. No.: 040-23545772
Mobile No.: 9848441556

We would like to thank you for being a part of the ever-growing family of ICICI Bank Loan customers. Our customers are special to us and hence we strive constantly to offer innovative products, world-class service and simplified processes to make their life easier.

You have availed loan facility under " Smart Fixed " product from ICICI Bank . Please refer to your LBHYD00000931874, for ready reference.

As you are aware Smart Fixed is a product where Fixed rate of Interest is offered for the first 3 years from the date of disbursement and on completion of 3 years it is converted to Floating rate of interest (FRR +/- Margin).

Your loan was disbursed on 28/03/2006, wherein as per the terms of the Product your Fixed Rate of Interest was 8.23%, during the first 36 months of loan disbursement.

You have now completed a period of three years from the date of first disbursement and therefore as per the Product terms and features your new Floating Rate of Interest is applicable from JULY 2009, and will be 12.50%, (FRR + / - Margin). The FRR as on date is 12.75 % and your Margin as communicated earlier is -0.25%.

As a measure to ensure customer convenience, we are only increasing the loan tenure in your case instead of the Equated Monthly Instalment (EMI).

Your existing overall tenure is 201 months.

We have reset your overall tenure to a period of 300 months from JULY, 2009.

Yours sincerely,

For ICICI Bank Ltd



Authorised Signatory

ICICI Bank Limited
Regd. Off.: "Landmark",
Race Course Circle,
Vadodara 390 007, India

Ahmedabad 66309890, Andhra Pradesh 9849578000, Assam 9954108000 Bangalore 41131877, Bihar & Jharkhand 9934008000 Bhubaneshwar 9938488000, Chandigarh 5055700, Chattisgarh 9893208000, Chennai 42088000, Coimbatore 4358000, Cuttack 9938488000, Darjeeling 9933008000, Delhi (BTNL) 41718000, Delhi (Mobile) 9818178000, Goa 9890478000, Gujarat 9898278000, Guwahati 9954108000, Haryana 9896178000, Himachal Pradesh 9816608000, Hyderabad 23128000, Indore 4022005, Jaipur 9829222292, Jamshedpur 9934008000, Karnataka 9845578000, Kerala 9895478000, Kochi 9895478000, Kolkata 9831378000, Lucknow 9936218000, Madhya Pradesh 9893208000, Maharashtra 9890478000, Mumbai 28307777, North-East 9862408000, Orissa 9938488000, Patna 9934008000, Pune 9890478000, Punjab 9815558000, Rajasthan 9829222292, Ranchi 9934008000, Siliguri 9934008000, Tamil Nadu 9894478000, UP East 9936218000, UP West 9897308000, Uttaranchal 9897308000, West Bengal 9933008000

file Tejal Modi SOB#9 file

Interest Rates of different Banks as on 14.09.2009

1. ICICI:- 8.75% - 20 Lakhs
9.25% - above 20 lakhs to 30 Lakhs
2. IDBI:- 9% - 30 Lakhs
9.5% Above 30 Lakhs
3. LIC:- 8.9 % fix upto 3 years,
4. AXIS:- 8.75% upto 30 Lakhs
9.25% above 30 Lakhs
5. SBI:- 8% upto 3 years, after 8.5%.
6. ING:- 9.25% upto 30 lakhs
9.50% above 30 Lakhs
7. Corporation:- 8% upto 3 years above 9.25%.
8. Kotak:- 9%.
9. Bank of Baroda:- 8.75% upto 30 Lakhs (for 15 years)
9% above 30 Lakhs
9% upto 30 Lakhs (for 20 years)
9.25% above 30 Lakhs
10. DHFL:- 10.5% - 30 Lakhs
12% above 30 Lakhs.
11. HDFC:- 8.75% upto 15 Lakhs
9% upto 50 Lakhs.

File Tejal modi 508-a file



October 14, 2009

To,
TEJAL MODI, & SOHAM MODI
PLOT NO.280 ROAD NO:25
JUBILEE HILLS
HYDERABAD-500034

Pay
The dues

LAN No : LBHYD00000931874

Dear Sir/ Madam

This is in reference to the change in schedule applicable on your housing loan from ICICI Bank Ltd (ICICI) (acting for itself and/or as duly constituted attorney of ICICI Home Finance Co Limited)

Original Loan Amount (Rs.)	15,00,000.00
Principal repaid as on date (Rs.)	1,13,018.00
Revised Loan Amount (Rs.)	13,86,982.00

ICICI is pleased to revise the applicable schedule mentioned earlier vide offer letter dated and loan agreement dated **11-DEC-04**.

The revised terms and conditions of the facility are set out below and form part of the Loan Agreement and other documents already executed between yourselves and ICICI as per ICICI's policy and format.

	Existing terms	Revised Terms
		From 10-NOV-09
Loan Amount	Rs. 13,86,982.00 /-	Rs. 13,86,982.00 /-
Loan Tenure	296 Months	160 Months
ICICI Bank FRR	12.75% per annum	12.75% per annum
Adjustable Rate of Interest	PLR -0.25% =12.50%	PLR -3.50% =9.25%
No of Equated Monthly Instalments (EMI)	296	160
Amount of Each EMI (Rs.)	Rs. 15,154.00 /-	Rs. 15,154.00 /-
Security	As may be specified by ICICI from time to time in it's sole discretion.	As may be specified by ICICI from time to time in it's sole discretion.

Kindly consider the terms of this letter to be final and also note that this letter will form part of the aforesaid Loan Agreement.

Yours truly,

Authorised Signatory
For ICICI Bank Limited

ICICI Bank Limited
Regd. Off. : "Land Mark",
Race Course Circle,
Vadodara 390 007, India

Ahmedabad 66309890, Andhra Pradesh 9849578000, Assam 9954108000 Bangalore 41131877, Bihar & Jharkhand 9934008000 Bhubaneshwar 9938488000, Chandigarh 5055700, Chattisgarh 9893208000, Chennai 42088000, Coimbatore 4358000, Cuttack 9938488000, Darjeeling 9933008000, Delhi (BTNL) 41718000, Delhi (Mobile) 9818178000, Goa 9890478000, Gujarat 9898278000, Guwahati 9954108000, Haryana 9896178000, Himachal Pradesh 9816608000, Hyderabad 23128000, Indore 4022005, Jaipur 9829222292, Jamshedpur 9934008000, Karnataka 9845578000, Kerala 9895478000, Kochi 9895478000, Kolkata 9831378000, Lucknow 9936218000, Madhya Pradesh 9893208000, Maharashtra 9890478000, Mumbai 28307777, North-East 9862408000, Orissa 9938488000, Patna 9934008000, Pune 9890478000, Punjab 9815558000, Rajasthan 9829222292, Ranchi 9934008000, Siliguri 9934008000, Tamil Nadu 9894478000, UP East 9936218000, UP West 9897308000, Uttaranchal 9897308000, West Bengal 9933008000



December 19, 2013

Mrs. Tejal Modi
Plot No.280 Road No:25
Jubilee Hills

Hyderabad-500034
Andhra Pradesh

Prepayment of your Home Loan Account No:LBHYD00000931874

Dear Mrs. Tejal Modi,

We value your relationship with ICICI Bank Ltd.

In response to your request for Prepayment of your above-mentioned ICICI Bank Loan, we give you the details of the amount payable, as follows:

Principal O/S (Rs.)	:	1,237,151.00
Late payment penalty (Rs.)	:	879.00
Cheque bouncing charges and other charges (Rs.)	:	663.00
Interest for the month (Rs.)	:	4,210.00
Prepayment charges @ 0% at O/S principal (Rs.)	:	0.00
Pending installment (Rs.)	:	0.00
Refunds (Rs.)	:	-48.00
Total amount payable (Rs.)	:	<u>1,242,855.00</u>

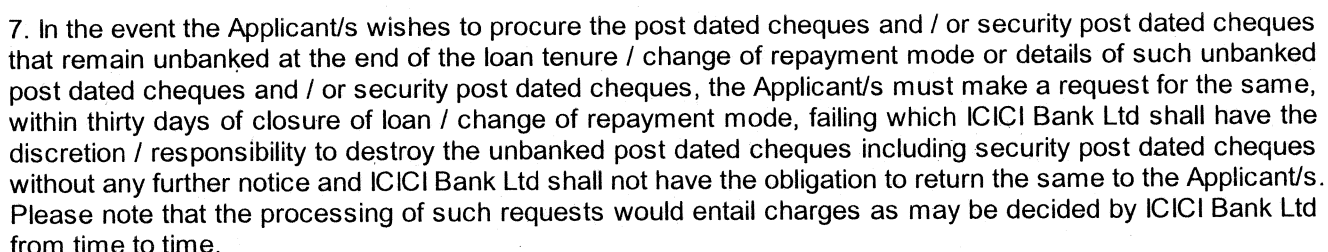
PDC linked loan nos : NA

Linked agreement nos: NA

Kindly note that:

1. Above calculation assumes that your last installment has been cleared.
2. We have taken the date of prepayment as December 20, 2013. For each day beyond this date an additional interest will be charged at the rate of (Rs.) 421 per day.
3. If you prepay the loan after January 10, 2014, the installment for the following month will become payable.
4. On prepayment of the loan, the bank shall try to prevent banking the subsequent month's installment. As a precaution, we advise you to make a 'stop payment request' for your next month's installment. In case the next month's installment is debited from your account, the amount will be refunded, subject to clearance.
5. The above mentioned amount is valid subject to clearance of all the cheques / installments till date.
6. Prepayment charge is lower of the pre payment charge or interest outstanding for the unexpired period of the facility**

** Service Tax as applicable.



9. Non refundable charges levied by Central Registry of Securitization Asset Reconstruction and Security Interest of India ("CERSAI") for satisfaction of charge shall be Rs. 250/- . Plus applicable taxes or other statutory levies if any, to be paid by the borrower at the time of final handover of property documents. The CERSAI charges mentioned above are non-refundable, statutorily regulated and are subject to change as per applicable law.

For purpose of calculation of Interest / further interest (additional interest) & other charges, the basis, applied by the Bank is 1/12 applied monthly.

Sincerely,

Ahmedabad 3366 7777, Andhra Pradesh 7306 667777, Bengaluru 3366 7777, Bhopal 3366 777, Bhubaneswar 3366 777, Bihar 8102 667777, Chandigarh 3366 777, Chennai 3366 7777, Dehradun 3366 777, Delhi 3366 7777, Ernakulam 3366 777, Gujarat 8000 667777, Gurgaon 3366 777, Haryana 9017 667777, Himachal Pradesh 9817 667777, Hyderabad 3366 7777, Jaipur 3366 777, Karnataka 8088 667777, Kerala 9020 667777, Kolkata 3366 7777, Lucknow 3366 777, Madhya Pradesh 9098 667777, Maharashtra 9021 667777, Mumbai 3366 7777, Orissa 9692 667777, Panaji 3366 777, Patna 3366 777, Punjab 7307 667777, Rajasthan 7877 667777, Raipur 3366 777, Ranchi 3366 777, Shimla 3366 777, Tamil Nadu 7305 667777, Uttar Pradesh 8081 667777, West Bengal 8101 667777.

Corp Off: ICICI Bank Towers, Bandra Kurla Complex, Mumbai - 400051, India. Website www.icicibank.com

**PROVISIONAL STATEMENT FOR CLAIMING DEDUCTIONS UNDER SECTIONS 24 (b) & 80C (2) (xviii)
OF THE INCOME TAX ACT, 1961**

To,
Whomsoever It May Concern,

This is to state that TEJAL MODI & SOHAM MODI with Loan Account No LBHYD00000931874/ Application Form No.7774374969 has/have been granted Housing Loan for purchase / construction of house property of ₹1500000/- @ 12.25% p.a. in respect of the following property:

PLOT NO 9, SY NO 35,36,37,38 & 39
CHERLAPALLY VILLAGE,KAPRA MPLTY GHTKESAR MANDAL
R R DISTRICT
HYDERABAD -

The above loan is repayable in Equated Monthly Instalments (EMIs) comprising of Principal and interest. The break-up of the EMI amount for the above loan into Principal and Interest is as follows:

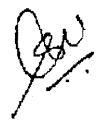
	<i>Payable from April 2012 to March 2013</i>
EMI Amount / Prepayment if any	₹181848/-
Principal Component	₹25405/-
Interest Component	₹156443/-

The PEMI interest payable from April 2012 to March 2013 is ₹0/-.

Please Note -

- * Interest and Principal figures are subject to change in case of prepayments and/or change in repayment schedule.
- * Deduction under Section 24(b) of the Income-tax Act, 1961, in respect of interest payable on borrowed capital can be claimed in accordance with and subject to fulfillment of conditions prescribed under the income-tax laws. Interest payable for the pre-acquisition or pre-construction period can also be claimed as deduction in five equal instalments beginning with the year the house property is purchased or constructed in accordance with and subject to fulfillment of conditions prescribed in section 24(b) of the Income-tax Act, 1961.
- * Deduction under Section 80C (2) (xviii) of the Income-tax Act, 1961, in respect of payment towards repayment of principal can be claimed in accordance with and subject to fulfillment of conditions prescribed under the income-tax laws.
- * The utilisation/end use of the loan is as per the Borrowers' discretion, and is required to be in accordance with the details provided in the loan application and the undertakings given, if any, in the Loan Agreement, which, where such details has been provided, has solely been relied upon.
- * For purpose of calculation of Interest / further interest (additional interest) & other charges, the basis, applied by the Bank is 1/12 applied monthly.

For ICICI Bank Ltd.,
(acting for itself and / or as duly constituted attorney in this behalf of ICICI Home Finance Co. Limited)


Authorised Signatory

Address of borrower -

IT012012-104209



TEJAL MODI
PLOT NO.280 ROAD NO:25
JUBILEE HILLS

HYDERABAD - 500034

Statement Generated on : April 26, 2012

Regd. Office : ICICI Bank Ltd. "Landmark", Race Course Circle, Vadodara 390007, India

ICICI Bank Call Center Numbers : Ahmedabad: 6630 9890 Andhra Pradesh: 9849578000 Assam: 9954108000 Bengaluru: 41131877 Bhubaneswar: 9938488000 Bihar: 9934008000 Chandigarh: 5055700 Chattisgarh: 9893208000 Chennai: 42088000 Coimbatore: 4358000 Cuttack: 9938488000 Darjeeling: 9933008000 Delhi (Mobile): 9818178000 Delhi: 41718000 Goa: 9890478000 Gujarat: 9898278000 Guwahati: 9954108000 Haryana: 9896178000 Himachal Pradesh: 9816608000 Hyderabad: 23128000 Indore: 4022005 Jamshedpur: 9934008000 Jharkand: 9934008000 Karnataka: 9845578000 Kerala: 9895478000 Kochi: 9895478000 Kolkata: 9831378000 Lucknow: 9936218000 Madhya Pradesh: 9893208000 Maharashtra: 9890478000 Mumbai: 28307777 North East: 9862408000 Orissa: 9938488000 Patna: 9934008000 Pune: 9890478000 Punjab: 9815558000 Rajasthan: 9829222292 Ranchi: 9934008000 Siliguri: 9933008000 Tamil Nadu: 9894478000 UP East: 9936218000 UP West: 9897308000 Uttaranchal: 9897308000 West Bengal: 9933008000

STATEMENT FOR CLAIMING DEDUCTIONS UNDER SECTIONS 24 (b) & 80C (2) (xviii) OF THE INCOME TAX ACT, 1961

To,
Whomsoever It May Concern,

This is to state that TEJAL MODI & SOHAM MODI with Loan Account No LBHYD00000931874 / Application Form No.7774374969 has/have been granted Housing Loan for purchase / construction of house property of ₹1500000/- in respect of the following property:

PLOT NO 9, SY NO 35,36,37,38 & 39
CHERLAPALLY VILLAGE,KAPRA MPLTY
GHTKESAR MANDAL , R R DISTRICT
HYDERABAD -

The above loan is repayable in Equated Monthly Installments (EMIs) comprising of Principal and interest. The break-up of the EMI amount for the above loan into Principal and Interest is as follows:

	<i>Payable from April 2011 to March 2012</i>	<i>Paid from April 2011 to March 2012</i>
EMI Amount / Prepayment if any	₹181848/-	₹181848/-
Principal Component	₹28197/-	₹28197/-
Interest Component	₹153651/-	₹153651/-

The PEMI interest payable from April 2011 to March 2012 is ₹0/- and the PEMI interest paid from April 2011 to March 2012 is ₹0/-.

Please Note -

* Deduction under Section 24(b) of the Income-tax Act, 1961, in respect of interest payable on borrowed capital can be claimed in accordance with and subject to fulfillment of conditions prescribed under the income-tax laws. Interest payable for the pre-acquisition or pre-construction period can also be claimed as deduction in five equal instalments beginning with the year the house property is purchased or constructed in accordance with and subject to fulfillment of conditions prescribed in section 24(b) of the Income-tax Act, 1961.

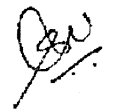
* Deduction under Section 80C (2) (xviii) of the Income-tax Act, 1961, in respect of payment towards repayment of principal can be claimed in accordance with and subject to fulfillment of conditions prescribed under the income-tax laws.

* The utilisation/end use of the loan is as per the Borrowers' discretion, and is required to be in accordance with the details provided in the loan application and the undertakings given, if any, in the Loan Agreement, which, where such details has been provided, has solely been relied upon.

* For purpose of calculation of Interest / further interest (additional interest) & other charges, the basis, applied by the Bank is 1/12 applied monthly.

For ICICI Bank Ltd.,

(acting for itself and / or as duly constituted attorney in this behalf of ICICI Home Finance Co. Limited)


Authorised Signatory

Address of borrower -

IT012012-104209



TEJAL MODI
PLOT NO.280 ROAD NO:25
JUBILEE HILLS

HYDERABAD - 500034

Regd. Office : ICICI Bank Ltd. "Landmark", Race Course Circle, Vadodara 390007, India

ICICI Bank Call Center Numbers : Ahmedabad: 6630 9890 Andhra Pradesh: 9849578000 Assam: 9954108000 Bengaluru: 41131877 Bhubaneswar: 9938488000 Bihar: 9934008000 Chandigarh: 5055700 Chattisgarh: 9893208000 Chennai: 42088000 Coimbatore: 43580000 Cuttack: 9938488000 Darjeeling: 9933008000 Delhi (Mobile): 9818178000 Delhi: 41718000 Goa: 9890478000 Gujarat: 9898278000 Guwahati: 9954108000 Haryana: 9896178000 Himachal Pradesh: 9816608000 Hyderabad: 23128000 Indore: 4022005 Jamshedpur: 9934008000 Jharkand: 9934008000 Karnataka: 9845578000 Kerala: 9895478000 Kochi: 9895478000 Kolkata: 9831378000 Lucknow: 9936218000 Madhya Pradesh: 9893208000 Maharashtra: 9890478000 Mumbai: 28307777 North East: 9862408000 Orissa: 9938488000 Patna: 9934008000 Pune: 9890478000 Punjab: 9815558000 Rajasthan: 9829222222 Ranchi: 9934008000 Siliguri: 9933008000 Tamil Nadu: 9894478000 UP East: 9936218000 UP West: 9897308000 Uttaranchal: 9897308000 West Bengal: 9933008000



Hyderabad-500034
Andhra Pradesh

Dear Mrs. Tejal Modi,

We value your relationship with ICICI Bank Ltd.

In response to your request for Prepayment of your above-mentioned ICICI Bank Loan, we give you the details of the amount payable, as follows:

Principal O/S (Rs.)	1,237,151.00
Late payment penalty (Rs.)	879.00
Cheque bouncing charges and other charges (Rs.)	663.00
Interest for the month (Rs.)	5,473.00
Prepayment charges @ 0% at O/S principal (Rs.)	0.00
Pending installment (Rs.)	0.00
Refunds (Rs.)	-48.00
Total amount payable (Rs.)	1,244,118.00

PDC linked loan nos :	NA
Linked agreement nos:	NA

Kindly note that:

1. Above calculation assumes that your last installment has been cleared.
2. We have taken the date of prepayment as December 23, 2013. For each day beyond this date an additional interest will be charged at the rate of (Rs.) 421 per day.
3. On prepayment of the loan, the bank shall try to prevent banking the subsequent month's installment. As a precaution, we advise you to make a 'stop payment request' for your next month's installment. In case the next month's installment is debited from your account, the amount will be refunded, subject to clearance.
4. The above mentioned amount is valid subject to clearance of all the cheques / installments till date.
5. The above mentioned amount is valid subject to clearance of all the cheques / installments till date.
6. Prepayment charge is lower of the pre payment charge or interest outstanding for the unexpired period of the facility.**

*** Service Tax as applicable.

7. In the event the Applicant/s wishes to procure the post dated cheques and / or security post dated cheques that remain unbanked at the end of the loan tenure / change of repayment mode or details of such unbanked post dated cheques and / or security post dated cheques, the Applicant/s must make a request for the same, within thirty days of closure of loan / change of repayment mode, failing which ICICI Bank Ltd shall have the discretion / responsibility to destroy the unbanked post dated cheques including security post dated cheques without any further notice and ICICI Bank Ltd shall not have the obligation to return the same to the Applicant/s. Please note that the processing of such requests would entail charges as may be decided by ICICI Bank Ltd from time to time.

8. As per the bank policy, if customer has done a part payment within one year of pre-payment then prepayment charges will be applicable on amount prepaid and amount tendered towards prepayment of loan during the last one year.

9. Non refundable charges levied by Central Registry of Securitization Asset Reconstruction and Security Interest of India ("CERSAI") for satisfaction of charge shall be Rs. 250/- Plus applicable taxes or other statutory levies if any, to be paid by the borrower at the time of final handover of property documents. The CERSAI charges mentioned above are non-refundable, statutorily regulated and are subject to change as per applicable law.

If you decide to prepay, please make payments of the above "Total amount payable" through a cheque or draft favouring ICICI Bank Ltd.

For purpose of calculation of interest / further interest (additional interest) & other charges, the basis, applied by the Bank is 1/12 applied monthly.

If you need any further clarifications, please call our 24-hour Customer Care. Alternatively, you may like to contact us by e-mail at customer.care@icicibank.com. We will be happy to help.

Sincerely,

Authorised Signatory
For ICICI Bank Limited

Ahmedabad 3366 7777, Andhra Pradesh 7306 667777, Bengaluru 3366 7777, Bhopal 3366 777, Bhuvaneshwar 3366 777, Bihar 8102 667777, Chandigarh 3366 777, Chennai 3366 7777, Dhradun 3366 777, Delhi 3366 777, Ernakulam 3366 777, Gujarat 8000 66777, Gurgaon 3366 777, Harayana 907 667777, Himachal Pradesh 9817 667777, Hyderabad 3366 7777, Jaipur 3366 777, Karnataka 8088 667777, Kerala 9020 667777, Kolkata 3366 7777, Lucknow 3366 777, Madhya Pradesh 9038 667777, Maharashtra 9021 667777, Mumbai 3366 7777, Orissa 9692 667777, Panaji 3366 777, Patna 3366 777, Punjab 7307 667777, Rajasthan 7877 667777, Raipur 3366 777, Ranchi 3366 777, Shimla 3366 777, Tamil Nadu 7305 667777, Uttar Pradesh 8081 667777, West Bengal 8101 667777.

Regd Off: Landmark,Race Course Circle,Vadodara 390007

Corp Off: ICICI Bank Towers, Bandra Kurla Complex, Mumbai - 400051, India. Website www.icicibank.com

February 13, 2012

Ref No.: Exh/JAN'12/1737

Mr./Ms. TEJAL MODI
PLOT NO.280 ROAD NO:25 JUBILEE HILLS
HYDERABAD - 500034

Re-plenishment of EMI (Equated Monthly Instalments)
PDCs (Post dated cheques) of your ICICI Bank
Home Loan-LBHYD00000931874.

Dear Mr./Ms. TEJAL MODI,

Greetings from ICICI Bank Ltd.

We wish to inform you that the post-dated cheques issued by you towards your Home loan account number LBHYD00000931874 will exhaust on April 10, 2012.

You have the option of repaying the balance equated monthly installments (EMIs) through any of the following repayment modes:

- Auto-debit mandate (AD)
- Electronic Clearing Service (ECS)
- Post-dated cheques (PDCs)

Here are the benefits and features of each of these, to help you reach a decision:-

A) Auto-Debit Mandate (AD)

An Auto-Debit mandate is a one-time instruction from you to us, to debit the EMI amount from your ICICI Bank account. On receipt of your mandate, we will debit the EMI amount to your ICICI Bank account on the due date every month for the tenure of the loan. This mode of repayment does away with Post Dated Cheque(s) (PDCs).

To avail of this facility, you must have an ICICI Bank savings account or current account. If you do not have one, you can open an account by walking into our nearest ICICI Bank branch, or call our Customer Care or visit our website at www.icicibank.com. Our Sales Executive will contact you at your convenience.

If you choose repayment through Auto-debit mandate then please arrange to :

- Fill up and sign the Auto-Debit Mandate Form.
- Submit the form at any nearest branch of ICICI BANK.

B) Electronic Clearing Service (ECS)

ECS is a one-time instruction from you to debit the EMI to a bank account that you hold with another bank. On receipt of your instruction, we will debit the EMI amount to your stated bank account on the due date of every month for the tenure of the loan. This mode of repayment also do away with PDCs.

If you choose repayment through Electronic Clearing Service (ECS) please arrange to:

- Fill up and sign the ECS Mandate Form.
- Ensure that the ECS mandate is from either your salary account or any other operating account.
- Ensure that the ECS Mandate form is signed by all account holder(s), whether any of them is a borrower/co-borrower to the loan or not.
- Enclose one canceled cheque of the bank account to which you are providing the ECS debit.
- Submit the form and canceled cheque at our nearest ICICI Bank branch.

The process of change over to the Auto-Debit mode or the ECS mode takes about 10 working days from the day you submit the mandate form at the ICICI Bank branch. To locate our nearest ICICI Bank branch, please call our Customer Care.

Kindly note that ECS facility is not available for non-ECS locations.

C) Post-dated cheques (PDCs) for your EMIs

If you choose to continue with the repayment mode of PDCs please arrange to:

- Fill up and sign the Cheque submission form.
- Enclose the next set of 36 PDCs, each for ₹ 15154, in favour of "ICICI Bank Limited Loan Account LBHYD00000931874".
- Ensure that the new set of PDCs are dated as per your EMI cycle date .
- Submit the form and cheque/(s) at our nearest ICICI Bank branch.

We also request you to update your latest communication address, mobile number and e-mail ID (if available) on your next visit to the Branch.

Loans related services are now available at more ICICI Bank branches. To locate the nearest branch to you for your loans related queries, please visit www.ICICIBank.com or call our Customer care.

Looking forward to more opportunities to be of service to you.

Yours sincerely,



Somasundaram K.S.
Chief Manager.

Mer_Letters_SLWB_PDBRPOPS_SR18367047_30MAR2012



Loans Details : Wed 6-Feb-2013 at 05:55:02 PM IST

Close

Statements

Account Details/
Amortisation Schedule
Provisional IT Certificate
Final IT Certificate

Online Request

Part Disbursement **New**

Provisional Income Tax Certificate

Download

PROVISIONAL STATEMENT FOR CLAIMING DEDUCTIONS UNDER SECTIONS 24 (b) & 80C(2) (xviii) OF THE INCOME TAX ACT, 1961

To,
Whomsoever It May Concern,

This is to state that TEJAL SOHAM MODI with Loan Account no LBHYD00001839666 / Application Form No. 7778488655 has/have been granted Housing Loan for purchase/ construction of house property of Rs. 2100000/- @ 10.75 % p.a. in respect of the following property:

PLOT NO: 83
SY NO. 128, 129, 132 TO 136
RAMPLLY VILLAGE, KEESARA M
RR DIST,500039
HYDERABAD-500035

The above loan is repayable in Equated Monthly Installments (EMIs) comprising of Principal and interest. The break-up of the EMI amount for the above loan into Principal and interest is as follows:

	Payable from 01-Apr-12 to 31-Mar-13
EMI Amount / Prepayment if any	243757.80000000002
Principal Component	20173.1
Interest Component	223584.7

The PEMI interest payable from 01-Apr-12 to 31-Mar-13 is Rs. 0/- :

Please Note -

* Interest and Principal figures are subject to change in case of prepayments and/or change in repayment schedule.

* Deduction under Section 24(b) of the Income-tax Act, 1961, in respect of interest payable on borrowed capital can be claimed in accordance with and subject to fulfillment of conditions prescribed under the income-tax laws. Interest payable for the pre-acquisition or pre-construction period can also be claimed as deduction in five equal instalments beginning with the year the house property is purchased or constructed in accordance with and subject to fulfillment of conditions prescribed in section 24(b) of the Income-tax Act, 1961.

* Deduction under Section 80C(2)(xviii) of the Income-tax Act, 1961, in respect of payments towards repayment of principal can be claimed in accordance with and subject to fulfillment of conditions prescribed under the income-tax laws.

* The utilisation/end use of the loan is as per the Borrowers' discretion, and is required to be in accordance with the details provided in the loan application and the undertakings given, if any, in the Loan Agreement, which, where such details have been provided, has solely been relied upon.

* For purpose of calculation of Interest / further interest (additional interest) & other charges, the basis, applied by the Bank is 1/12 applied monthly.

For ICICI Bank Ltd.,
(acting for itself and / or as duly constituted attorney in this behalf of ICICI Home Finance Co. Limited)

Authorised Signatory
Statement Generated on:

Address of borrower -
TEJAL SOHAM MODI
P. NO-280, ROAD NO- 25,
JUBILEE HILLS
NEAR BUS STOP
HYDERABAD-500033

February 06, 2013



Date : 31/03/2010
Page : 0001

Repayment Schedule

TEJAL MODI
PLOT NO.280 ROAD NO:25
JUBILEE HILLS
HYDERABAD
ANDHRA PRADESH-500034
Phone No: 23545772
Mobile No. 9848441556

Agreement No.	LBHYD00000931874	Loan Type	ICICI BANK -HOME LOAN
Property Value	1,850,500.00	Agmt. Date	11/11/2004
Amount Financed	1,500,000.00	Frequency	Monthly
Tenure (In Months)	203	Residual Value	0.00
Rate Type	Smart Fix Interest Rate	Advance EMI	0

Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Service Tax	Closing Principal	Rate
Pre-EMI Schedule								
1	31/12/2004	1,971.00	0.00	1,971.00				
2	31/01/2005	2,998.00	0.00	2,998.00				
3	28/02/2005	2,998.00	0.00	2,998.00				
4	31/03/2005	2,998.00	0.00	2,998.00				
5	30/04/2005	2,998.00	0.00	2,998.00				
6	31/05/2005	2,998.00	0.00	2,998.00				
7	30/06/2005	2,998.00	0.00	2,998.00				8.00
8	31/07/2005	2,998.00	0.00	2,998.00				8.00
9	31/08/2005	2,998.00	0.00	2,998.00				8.00
10	30/09/2005	2,998.00	0.00	2,998.00				8.00
11	31/10/2005	2,998.00	0.00	2,998.00				8.00
12	30/11/2005	3,138.00	0.00	3,138.00				
13	31/12/2005	7,248.00	0.00	7,248.00				8.00
14	31/01/2006	7,248.00	0.00	7,248.00				
15	28/02/2006	8,794.00	0.00	8,794.00				8.00
16	31/03/2006	8,941.00	0.00	8,941.00				
17	30/04/2006	3,045.00	0.00	3,045.00				7.30
		70,365.00	0.00	70,365.00				

EMI Schedule

1	10/05/2006	1500000	12,763.00	2,475.00	10,288.00	0.00	1497525	8.23
2	10/06/2006	1497525	12,763.00	2,492.00	10,271.00	0.00	1495033	8.23
3	10/07/2006	1495033	12,763.00	2,510.00	10,253.00	0.00	1492523	8.23
4	10/08/2006	1492523	12,763.00	2,527.00	10,236.00	0.00	1489996	8.23
5	10/09/2006	1489996	12,763.00	2,544.00	10,219.00	0.00	1487452	8.23
6	10/10/2006	1487452	12,763.00	2,562.00	10,201.00	0.00	1484890	8.23
7	10/11/2006	1484890	12,763.00	2,579.00	10,184.00	0.00	1482311	8.23
8	10/12/2006	1482311	12,763.00	2,597.00	10,166.00	0.00	1479714	8.23
9	10/01/2007	1479714	12,763.00	2,615.00	10,148.00	0.00	1477099	8.23
10	10/02/2007	1477099	12,763.00	2,633.00	10,130.00	0.00	1474466	8.23



Repayment Schedule

Customer Name: TEJAL MODI
Agreement Number: LBHYD00000931874

Date : 31/03/2010
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Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Service Tax	Closing Principal	Rate
11	10/03/2007	1474466	12,763.00	2,651.00	10,112.00	0.00	1471815	8.23
12	10/04/2007	1471815	12,763.00	2,669.00	10,094.00	0.00	1469146	8.23
13	10/05/2007	1469146	12,763.00	2,687.00	10,076.00	0.00	1466459	8.23
14	10/06/2007	1466459	12,763.00	2,706.00	10,057.00	0.00	1463753	8.23
15	10/07/2007	1463753	12,763.00	2,724.00	10,039.00	0.00	1461029	8.23
16	10/08/2007	1461029	12,763.00	2,743.00	10,020.00	0.00	1458286	8.23
17	10/09/2007	1458286	12,763.00	2,762.00	10,001.00	0.00	1455524	8.23
18	10/10/2007	1455524	12,763.00	2,781.00	9,982.00	0.00	1452743	8.23
19	10/11/2007	1452743	12,763.00	2,800.00	9,963.00	0.00	1449943	8.23
20	10/12/2007	1449943	12,763.00	2,819.00	9,944.00	0.00	1447124	8.23
21	10/01/2008	1447124	12,763.00	2,838.00	9,925.00	0.00	1444286	8.23
22	10/02/2008	1444286	12,763.00	2,858.00	9,905.00	0.00	1441428	8.23
23	10/03/2008	1441428	12,763.00	2,877.00	9,886.00	0.00	1438551	8.23
24	10/04/2008	1438551	12,763.00	2,897.00	9,866.00	0.00	1435654	8.23
25	10/05/2008	1435654	12,763.00	2,917.00	9,846.00	0.00	1432737	8.23
26	10/06/2008	1432737	12,763.00	2,937.00	9,826.00	0.00	1429800	8.23
27	10/07/2008	1429800	12,763.00	2,957.00	9,806.00	0.00	1426843	8.23
28	10/08/2008	1426843	12,763.00	2,977.00	9,786.00	0.00	1423866	8.23
29	10/09/2008	1423866	12,763.00	2,998.00	9,765.00	0.00	1420868	8.23
30	10/10/2008	1420868	12,763.00	3,018.00	9,745.00	0.00	1417850	8.23
31	10/11/2008	1417850	12,763.00	3,039.00	9,724.00	0.00	1414811	8.23
32	10/12/2008	1414811	12,763.00	3,060.00	9,703.00	0.00	1411751	8.23
33	10/01/2009	1411751	12,763.00	3,081.00	9,682.00	0.00	1408670	8.23
34	10/02/2009	1408670	12,763.00	3,102.00	9,661.00	0.00	1405568	8.23
35	10/03/2009	1405568	12,763.00	3,123.00	9,640.00	0.00	1402445	8.23
36	10/04/2009	1402445	12,763.00	3,145.00	9,618.00	0.00	1399300	8.23
37	10/05/2009	1399300	12,763.00	3,166.00	9,597.00	0.00	1396134	8.23
38	10/06/2009	1396134	12,763.00	3,188.00	9,575.00	0.00	1392946	8.23
39	10/07/2009	1392946	12,763.00	3,210.00	9,553.00	0.00	1389736	8.23
40	10/08/2009	1389736	15,154.00	678.00	14,476.00	0.00	1389058	12.5
41	10/09/2009	1389058	15,154.00	685.00	14,469.00	0.00	1388373	12.5
42	10/10/2009	1388373	15,154.00	692.00	14,462.00	0.00	1387681	12.5
43	10/11/2009	1387681	15,154.00	699.00	14,455.00	0.00	1386982	12.5
44	10/12/2009	1386982	15,154.00	4,463.00	10,691.00	0.00	1382519	9.25
45	10/01/2010	1382519	15,154.00	4,497.00	10,657.00	0.00	1378022	9.25
46	10/02/2010	1378022	15,154.00	4,532.00	10,622.00	0.00	1373490	9.25
47	10/03/2010	1373490	15,154.00	4,567.00	10,587.00	0.00	1368923	9.25

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Repayment Schedule

Customer Name: TEJAL MODI
Agreement Number: LBHYD00000931874

Date : 31/03/2010
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Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Service Tax	Closing Principal	Rate
48	10/04/2010	1368923	15,154.00	4,602.00	10,552.00	0.00	1364321	9.25
49	10/05/2010	1364321	15,154.00	4,637.00	10,517.00	0.00	1359684	9.25
50	10/06/2010	1359684	15,154.00	4,673.00	10,481.00	0.00	1355011	9.25
51	10/07/2010	1355011	15,154.00	4,709.00	10,445.00	0.00	1350302	9.25
52	10/08/2010	1350302	15,154.00	4,745.00	10,409.00	0.00	1345557	9.25
53	10/09/2010	1345557	15,154.00	4,782.00	10,372.00	0.00	1340775	9.25
54	10/10/2010	1340775	15,154.00	4,819.00	10,335.00	0.00	1335956	9.25
55	10/11/2010	1335956	15,154.00	4,856.00	10,298.00	0.00	1331100	9.25
56	10/12/2010	1331100	15,154.00	4,893.00	10,261.00	0.00	1326207	9.25
57	10/01/2011	1326207	15,154.00	4,931.00	10,223.00	0.00	1321276	9.25
58	10/02/2011	1321276	15,154.00	4,969.00	10,185.00	0.00	1316307	9.25
59	10/03/2011	1316307	15,154.00	5,008.00	10,146.00	0.00	1311299	9.25
60	10/04/2011	1311299	15,154.00	5,046.00	10,108.00	0.00	1306253	9.25
61	10/05/2011	1306253	15,154.00	5,085.00	10,069.00	0.00	1301168	9.25
62	10/06/2011	1301168	15,154.00	5,124.00	10,030.00	0.00	1296044	9.25
63	10/07/2011	1296044	15,154.00	5,164.00	9,990.00	0.00	1290880	9.25
64	10/08/2011	1290880	15,154.00	5,204.00	9,950.00	0.00	1285676	9.25
65	10/09/2011	1285676	15,154.00	5,244.00	9,910.00	0.00	1280432	9.25
66	10/10/2011	1280432	15,154.00	5,284.00	9,870.00	0.00	1275148	9.25
67	10/11/2011	1275148	15,154.00	5,325.00	9,829.00	0.00	1269823	9.25
68	10/12/2011	1269823	15,154.00	5,366.00	9,788.00	0.00	1264457	9.25
69	10/01/2012	1264457	15,154.00	5,407.00	9,747.00	0.00	1259050	9.25
70	10/02/2012	1259050	15,154.00	5,449.00	9,705.00	0.00	1253601	9.25
71	10/03/2012	1253601	15,154.00	5,491.00	9,663.00	0.00	1248110	9.25
72	10/04/2012	1248110	15,154.00	5,533.00	9,621.00	0.00	1242577	9.25
73	10/05/2012	1242577	15,154.00	5,576.00	9,578.00	0.00	1237001	9.25
74	10/06/2012	1237001	15,154.00	5,619.00	9,535.00	0.00	1231382	9.25
75	10/07/2012	1231382	15,154.00	5,662.00	9,492.00	0.00	1225720	9.25
76	10/08/2012	1225720	15,154.00	5,706.00	9,448.00	0.00	1220014	9.25
77	10/09/2012	1220014	15,154.00	5,750.00	9,404.00	0.00	1214264	9.25
78	10/10/2012	1214264	15,154.00	5,794.00	9,360.00	0.00	1208470	9.25
79	10/11/2012	1208470	15,154.00	5,839.00	9,315.00	0.00	1202631	9.25
80	10/12/2012	1202631	15,154.00	5,884.00	9,270.00	0.00	1196747	9.25
81	10/01/2013	1196747	15,154.00	5,929.00	9,225.00	0.00	1190818	9.25
82	10/02/2013	1190818	15,154.00	5,975.00	9,179.00	0.00	1184843	9.25
83	10/03/2013	1184843	15,154.00	6,021.00	9,133.00	0.00	1178822	9.25
84	10/04/2013	1178822	15,154.00	6,067.00	9,087.00	0.00	1172755	9.25

**Repayment Schedule**

Customer Name: TEJAL MODI
Agreement Number: LBHYD00000931874

Date : 31/03/2010
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Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Service Tax	Closing Principal	Rate
85	10/05/2013	1172755	15,154.00	6,114.00	9,040.00	0.00	1166641	9.25
86	10/06/2013	1166641	15,154.00	6,161.00	8,993.00	0.00	1160480	9.25
87	10/07/2013	1160480	15,154.00	6,209.00	8,945.00	0.00	1154271	9.25
88	10/08/2013	1154271	15,154.00	6,257.00	8,897.00	0.00	1148014	9.25
89	10/09/2013	1148014	15,154.00	6,305.00	8,849.00	0.00	1141709	9.25
90	10/10/2013	1141709	15,154.00	6,353.00	8,801.00	0.00	1135356	9.25
91	10/11/2013	1135356	15,154.00	6,402.00	8,752.00	0.00	1128954	9.25
92	10/12/2013	1128954	15,154.00	6,452.00	8,702.00	0.00	1122502	9.25
93	10/01/2014	1122502	15,154.00	6,501.00	8,653.00	0.00	1116001	9.25
94	10/02/2014	1116001	15,154.00	6,552.00	8,602.00	0.00	1109449	9.25
95	10/03/2014	1109449	15,154.00	6,602.00	8,552.00	0.00	1102847	9.25
96	10/04/2014	1102847	15,154.00	6,653.00	8,501.00	0.00	1096194	9.25
97	10/05/2014	1096194	15,154.00	6,704.00	8,450.00	0.00	1089490	9.25
98	10/06/2014	1089490	15,154.00	6,756.00	8,398.00	0.00	1082734	9.25
99	10/07/2014	1082734	15,154.00	6,808.00	8,346.00	0.00	1075926	9.25
100	10/08/2014	1075926	15,154.00	6,860.00	8,294.00	0.00	1069066	9.25
101	10/09/2014	1069066	15,154.00	6,913.00	8,241.00	0.00	1062153	9.25
102	10/10/2014	1062153	15,154.00	6,967.00	8,187.00	0.00	1055186	9.25
103	10/11/2014	1055186	15,154.00	7,020.00	8,134.00	0.00	1048166	9.25
104	10/12/2014	1048166	15,154.00	7,074.00	8,080.00	0.00	1041092	9.25
105	10/01/2015	1041092	15,154.00	7,129.00	8,025.00	0.00	1033963	9.25
106	10/02/2015	1033963	15,154.00	7,184.00	7,970.00	0.00	1026779	9.25
107	10/03/2015	1026779	15,154.00	7,239.00	7,915.00	0.00	1019540	9.25
108	10/04/2015	1019540	15,154.00	7,295.00	7,859.00	0.00	1012245	9.25
109	10/05/2015	1012245	15,154.00	7,351.00	7,803.00	0.00	1004894	9.25
110	10/06/2015	1004894	15,154.00	7,408.00	7,746.00	0.00	997486	9.25
111	10/07/2015	997486	15,154.00	7,465.00	7,689.00	0.00	990021	9.25
112	10/08/2015	990021	15,154.00	7,523.00	7,631.00	0.00	982498	9.25
113	10/09/2015	982498	15,154.00	7,581.00	7,573.00	0.00	974917	9.25
114	10/10/2015	974917	15,154.00	7,639.00	7,515.00	0.00	967278	9.25
115	10/11/2015	967278	15,154.00	7,698.00	7,456.00	0.00	959580	9.25
116	10/12/2015	959580	15,154.00	7,757.00	7,397.00	0.00	951823	9.25
117	10/01/2016	951823	15,154.00	7,817.00	7,337.00	0.00	944006	9.25
118	10/02/2016	944006	15,154.00	7,877.00	7,277.00	0.00	936129	9.25
119	10/03/2016	936129	15,154.00	7,938.00	7,216.00	0.00	928191	9.25
120	10/04/2016	928191	15,154.00	7,999.00	7,155.00	0.00	920192	9.25
121	10/05/2016	920192	15,154.00	8,061.00	7,093.00	0.00	912131	9.25

**Repayment Schedule**

Customer Name: TEJAL MODI
Agreement Number: LBHYD00000931874

Date : 31/03/2010
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Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Service Tax	Closing Principal	Rate
122	10/06/2016	912131	15,154.00	8,123.00	7,031.00	0.00	904008	9.25
123	10/07/2016	904008	15,154.00	8,186.00	6,968.00	0.00	895822	9.25
124	10/08/2016	895822	15,154.00	8,249.00	6,905.00	0.00	887573	9.25
125	10/09/2016	887573	15,154.00	8,312.00	6,842.00	0.00	879261	9.25
126	10/10/2016	879261	15,154.00	8,376.00	6,778.00	0.00	870885	9.25
127	10/11/2016	870885	15,154.00	8,441.00	6,713.00	0.00	862444	9.25
128	10/12/2016	862444	15,154.00	8,506.00	6,648.00	0.00	853938	9.25
129	10/01/2017	853938	15,154.00	8,572.00	6,582.00	0.00	845366	9.25
130	10/02/2017	845366	15,154.00	8,638.00	6,516.00	0.00	836728	9.25
131	10/03/2017	836728	15,154.00	8,704.00	6,450.00	0.00	828024	9.25
132	10/04/2017	828024	15,154.00	8,771.00	6,383.00	0.00	819253	9.25
133	10/05/2017	819253	15,154.00	8,839.00	6,315.00	0.00	810414	9.25
134	10/06/2017	810414	15,154.00	8,907.00	6,247.00	0.00	801507	9.25
135	10/07/2017	801507	15,154.00	8,976.00	6,178.00	0.00	792531	9.25
136	10/08/2017	792531	15,154.00	9,045.00	6,109.00	0.00	783486	9.25
137	10/09/2017	783486	15,154.00	9,115.00	6,039.00	0.00	774371	9.25
138	10/10/2017	774371	15,154.00	9,185.00	5,969.00	0.00	765186	9.25
139	10/11/2017	765186	15,154.00	9,256.00	5,898.00	0.00	755930	9.25
140	10/12/2017	755930	15,154.00	9,327.00	5,827.00	0.00	746603	9.25
141	10/01/2018	746603	15,154.00	9,399.00	5,755.00	0.00	737204	9.25
142	10/02/2018	737204	15,154.00	9,471.00	5,683.00	0.00	727733	9.25
143	10/03/2018	727733	15,154.00	9,544.00	5,610.00	0.00	718189	9.25
144	10/04/2018	718189	15,154.00	9,618.00	5,536.00	0.00	708571	9.25
145	10/05/2018	708571	15,154.00	9,692.00	5,462.00	0.00	698879	9.25
146	10/06/2018	698879	15,154.00	9,767.00	5,387.00	0.00	689112	9.25
147	10/07/2018	689112	15,154.00	9,842.00	5,312.00	0.00	679270	9.25
148	10/08/2018	679270	15,154.00	9,918.00	5,236.00	0.00	669352	9.25
149	10/09/2018	669352	15,154.00	9,994.00	5,160.00	0.00	659358	9.25
150	10/10/2018	659358	15,154.00	10,071.00	5,083.00	0.00	649287	9.25
151	10/11/2018	649287	15,154.00	10,149.00	5,005.00	0.00	639138	9.25
152	10/12/2018	639138	15,154.00	10,227.00	4,927.00	0.00	628911	9.25
153	10/01/2019	628911	15,154.00	10,306.00	4,848.00	0.00	618605	9.25
154	10/02/2019	618605	15,154.00	10,386.00	4,768.00	0.00	608219	9.25
155	10/03/2019	608219	15,154.00	10,466.00	4,688.00	0.00	597753	9.25
156	10/04/2019	597753	15,154.00	10,546.00	4,608.00	0.00	587207	9.25
157	10/05/2019	587207	15,154.00	10,628.00	4,526.00	0.00	576579	9.25
158	10/06/2019	576579	15,154.00	10,710.00	4,444.00	0.00	565869	9.25



Repayment Schedule

Customer Name: TEJAL MODI
Agreement Number: LBHYD00000931874

Date : 31/03/2010
Page : 0006

Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Service Tax	Closing Principal	Rate
159	10/07/2019	565869	15,154.00	10,792.00	4,362.00	0.00	555077	9.25
160	10/08/2019	555077	15,154.00	10,875.00	4,279.00	0.00	544202	9.25
161	10/09/2019	544202	15,154.00	10,959.00	4,195.00	0.00	533243	9.25
162	10/10/2019	533243	15,154.00	11,044.00	4,110.00	0.00	522199	9.25
163	10/11/2019	522199	15,154.00	11,129.00	4,025.00	0.00	511070	9.25
164	10/12/2019	511070	15,154.00	11,215.00	3,939.00	0.00	499855	9.25
165	10/01/2020	499855	15,154.00	11,301.00	3,853.00	0.00	488554	9.25
166	10/02/2020	488554	15,154.00	11,388.00	3,766.00	0.00	477166	9.25
167	10/03/2020	477166	15,154.00	11,476.00	3,678.00	0.00	465690	9.25
168	10/04/2020	465690	15,154.00	11,564.00	3,590.00	0.00	454126	9.25
169	10/05/2020	454126	15,154.00	11,653.00	3,501.00	0.00	442473	9.25
170	10/06/2020	442473	15,154.00	11,743.00	3,411.00	0.00	430730	9.25
171	10/07/2020	430730	15,154.00	11,834.00	3,320.00	0.00	418896	9.25
172	10/08/2020	418896	15,154.00	11,925.00	3,229.00	0.00	406971	9.25
173	10/09/2020	406971	15,154.00	12,017.00	3,137.00	0.00	394954	9.25
174	10/10/2020	394954	15,154.00	12,110.00	3,044.00	0.00	382844	9.25
175	10/11/2020	382844	15,154.00	12,203.00	2,951.00	0.00	370641	9.25
176	10/12/2020	370641	15,154.00	12,297.00	2,857.00	0.00	358344	9.25
177	10/01/2021	358344	15,154.00	12,392.00	2,762.00	0.00	345952	9.25
178	10/02/2021	345952	15,154.00	12,487.00	2,667.00	0.00	333465	9.25
179	10/03/2021	333465	15,154.00	12,584.00	2,570.00	0.00	320881	9.25
180	10/04/2021	320881	15,154.00	12,681.00	2,473.00	0.00	308200	9.25
181	10/05/2021	308200	15,154.00	12,778.00	2,376.00	0.00	295422	9.25
182	10/06/2021	295422	15,154.00	12,877.00	2,277.00	0.00	282545	9.25
183	10/07/2021	282545	15,154.00	12,976.00	2,178.00	0.00	269569	9.25
184	10/08/2021	269569	15,154.00	13,076.00	2,078.00	0.00	256493	9.25
185	10/09/2021	256493	15,154.00	13,177.00	1,977.00	0.00	243316	9.25
186	10/10/2021	243316	15,154.00	13,278.00	1,876.00	0.00	230038	9.25
187	10/11/2021	230038	15,154.00	13,381.00	1,773.00	0.00	216657	9.25
188	10/12/2021	216657	15,154.00	13,484.00	1,670.00	0.00	203173	9.25
189	10/01/2022	203173	15,154.00	13,588.00	1,566.00	0.00	189585	9.25
190	10/02/2022	189585	15,154.00	13,693.00	1,461.00	0.00	175892	9.25
191	10/03/2022	175892	15,154.00	13,798.00	1,356.00	0.00	162094	9.25
192	10/04/2022	162094	15,154.00	13,905.00	1,249.00	0.00	148189	9.25
193	10/05/2022	148189	15,154.00	14,012.00	1,142.00	0.00	134177	9.25
194	10/06/2022	134177	15,154.00	14,120.00	1,034.00	0.00	120057	9.25
195	10/07/2022	120057	15,154.00	14,229.00	925.00	0.00	105828	9.25

**Repayment Schedule**

Date : 31/03/2010

Page : 0007

Customer Name: TEJAL MODI
Agreement Number: LBHYD00000931874

Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Service Tax	Closing Principal	Rate
196	10/08/2022	105828	15,154.00	14,338.00	816.00	0.00	91490	9.25
197	10/09/2022	91490	15,154.00	14,449.00	705.00	0.00	77041	9.25
198	10/10/2022	77041	15,154.00	14,560.00	594.00	0.00	62481	9.25
199	10/11/2022	62481	15,154.00	14,672.00	482.00	0.00	47809	9.25
200	10/12/2022	47809	15,154.00	14,785.00	369.00	0.00	33024	9.25
201	10/01/2023	33024	15,154.00	14,899.00	255.00	0.00	18125	9.25
202	10/02/2023	18125	15,154.00	15,014.00	140.00	0.00	3111	9.25
203	10/03/2023	3111	15,154.00	15,130.00	24.00	0.00	-12019	9.25
Total :			2,983,013.00	1,512,019.00	147,0994.00	0.00		

Rescheduling Details

Date	Description	Amount (Rs.)
01/07/2009	Additional disbursement	00.00
13/10/2009	Additional disbursement	00.00

For purpose of calculation of Interest / further interest (additional interest) & other charges, the basis, applied by the Bank is 1/12 applied monthly.

This is computer generated communication and hence does not require a signature.

Please call us at Hello ICICI if you come across any discrepancy in the statement.

Ahmedabad 66309890, Andhra Pradesh 9849578000, Assam 9954108000, Bengaluru 41131877, Bhubaneshwar 9938488000, Bihar 9934008000 Chandigarh 5055700, Chattisgarh 9893208000, Chennai 42088000, Coimbatore 4358000, Cuttack 9938488000, Delhi 41718000, Delhi (Mobile) 9818178000, Darjeeling 9933008000, Goa 9890478000, Gujarat 9898278000, Guwahati 9954108000, Haryana 9896178000, Himachal Pradesh 9816608000, Hyderabad 23128000, Indore 4022005, Jamshedpur 9934008000, Jharkand 9934008000, Karnataka 9845578000, Kerala 9895478000, Kochi 9895478000, Kolkata 9831378000, Lucknow 9936218000, Madhya Pradesh 9893208000, Maharashtra 9890478000, Mumbai 28307777, Orissa 9938488000, North East 9862408000, Patna 9934008000, Pune 9890478000, Punjab 9815558000, Rajasthan 9829222292, Ranchi 9934008000, Siliguri 9933008000, Tamil Nadu 9894478000, UP East 9936218000, UP West 9897308000, Uttaranchal 9897308000, West Bengal 9933008000.

Regd Off: Landmark, Race Course Circle, Vadodara 390007

Corp Off: ICICI Bank Towers, Bandra Kurla Complex, Mumbai - 400051, India. Website www.icicibank.com



PAY-IN-SLIP For Loan Customers

Corp Off : ICICI Bank Towers,
Bandra Kurla Complex, Mumbai - 400051

Not Valid against full & final settlement or as No Dues Certificate

Date 22/12/13

Deposited in Branch

जमा कर्ता शाखा का नाम :

Name of Customer: खातेदार का नाम

Contact Phone No: दूरभाष संख्या

LAN: UBH5000000931834

Payment Details	Amount	
	Rs	P
EMI/PEMI		
Overdue/Late payment Charges		
Bounce Charges		
Pre-Payment Amount / Charges		
Partprepayment		
Conversion Charges		
Repo		
Service Tax		
Other (Pls Specify)		
Total / कुल	6984	

Service Tax as applicable • PAN Based STC No. : AAAC1195HST001 • PAN No. AAAC1195H

Mode Cheque DD PO CASH

Instrument no. 988542 Date 18/12/13

Bank

Branch

Amount

Amount in Words

कुल रकम (शब्दों में)

Signature of Customer

जमाकर्ता के हस्ताक्षर

Signature Teller/CSO

Transaction ID

Please See Overleaf

CHEQUE(S) SUBJECT TO REALISATION / बैंक (बैंक) की जमा सुनिश्चित करने के अर्थ है।
Please mention your Account No. & Name behind the cheque.
कृपया अपना खाता संख्या और नाम चेक के पीछे लिखें।
Customers should pay/deposit cash at the designated counters only.
जमा कराने के लिए कृपया केवल निर्दिष्ट काउंटरों पर ही पैसा जमा करें।



PAY-IN-SLIP For Loan Customers

Corp Off : ICICI Bank Towers,
Bandra Kurla Complex, Mumbai - 400051

Not Valid against full & final settlement or as No Dues Certificate

Date 22/12/13

Deposited in Branch

जमा कर्ता शाखा का नाम :

Name of Customer: खातेदार का नाम

Contact Phone No: दूरभाष संख्या

LAN: UBH5000000931834

Payment Details	Amount	
	Rs	P
EMI/PEMI		
Overdue/Late payment Charges		
Bounce Charges		
Pre-Payment Amount / Charges		
Partprepayment		
Conversion Charges		
Repo		
Service Tax		
Other (Pls Specify)		
Total / कुल	12,32,154	

Service Tax as applicable • PAN Based STC No. : AAAC1195HST001 • PAN No. AAAC1195H

Mode Cheque DD PO CASH

Instrument no. 988542 Date 18/12/13

Bank

Branch

Amount

Amount in Words

कुल रकम (शब्दों में)

Signature of Customer

जमाकर्ता के हस्ताक्षर

Signature Teller/CSO

Transaction ID

Please See Overleaf

CHEQUE(S) SUBJECT TO REALISATION / बैंक (बैंक) की जमा सुनिश्चित करने के अर्थ है।
Please mention your Account No. & Name behind the cheque.
कृपया अपना खाता संख्या और नाम चेक के पीछे लिखें।
Customers should pay/deposit cash at the designated counters only.
जमा कराने के लिए कृपया केवल निर्दिष्ट काउंटरों पर ही पैसा जमा करें।

August 13, 2010

Mr. TEJAL MODI
PLOT NO.280 ROAD NO:25
JUBILEE HILLS
HYDERABAD - 500034 - Ph:040-23545772
Mobile: 9848441556

Dear Mr. TEJAL MODI,

Your Home Loan Account - LBHYD00000931874

We value your relationship with ICICI Bank.

We would like to inform you that your cheque number 976159 towards foreclosure /EMI/ Partpayment has been returned as Excess EMI Paid.

Pls find enclosed cheque, the details of the cheque are as follows-

Cheque No : 976159
Dated : 06.08.2010
Amount : Rs . 4,782/-
Reason : Excess EMI Paid.
Bank name and Branch : Andhra Bank, Hyderabad

We are therefore unable to comply with your request of making foreclosure/ /EMI/ Partpayment of your loan.

For any clarification or more information, kindly contact our local ICICI Bank Branch.

Alternatively, please call our 24-hour Phone Banking, or to contact us by e-mail visit www.icicibank.com and click on the "E-m" option.

Looking forward to your continued patronage and more opportunities to be of service to

A/c Payee Only

Date 6/8/10

Pay ICICI Bank Ltd

या धारक को Or Bearer

रुपये Rupees Four thousand Seven hundred & eighty two only

अदा करें

रु. Rs 4782/-

खाता नं.
A/c. No.

ब.प.
L.F.

अ.ह.
initis

आन्ध्रा बैंक Andhra Bank

(1075) अपोलो हॉस्पिटल, जुबिली हिल्स, हैदराबाद - 500 034
APPOLLO HOSPITAL, JUBILEE HILLS, HYDERABAD - 500 034
AB/SB/BL (ANDB0001075)

चेक सं. Cheque No.

007510017005579

APH

976159 5000110621

10

October 18, 2011

Mr. TEJAL MODI
5-4-187/3&4,
II FLOOR,
SOHAM, MG ROAD,
SECUNDERABAD.
Phone: 66335551, Mobile: 9848441556

Dear Mr. TEJAL MODI,

Your Home Loan Account - LBHYD00000931874

We value your relationship with ICICI Bank.

We would like to inform you that your cheque number 026533 towards EMI has been returned as **NO EMI DUE**.

Pls find enclosed cheque, the details of the cheque are as follows-

Cheque No	:	026533
Dated	:	UNDATED
Amount	:	12763/-
Reason	:	NO EMI DUE.
Bank name and Branch	:	ANDHRA BANK, Hyderabad

We are therefore unable to comply with your request of making EMI of your loan.

For any clarification or more information, kindly contact our local ICICI Bank Branch.

Alternatively, please call our 24-hour Phone Banking, or to contact us by e-mail visit www.icicibank.com and click on the "E-mail us" option.

and more opportunities to be of service to you.

A/c. Payee Only

Pay **ICICI Bank Ltd**

Date.....

रुपये Rupees **Twelve thousand Seven hundred 4**
Only three

या धारक को Or Bearer

अदा करें

रु. 12763/-

खाता सं. A/c. No. **1075 10011006599**

आंध्रा बैंक Andhra Bank

**ICICI Bank Ltd. Hyd
500229002**

(1075) Apollo Hospital Branch, अपोलो अस्पताल शाखा
अपोलो अस्पताल, जुबिली हिल्स, हैदराबाद - 500034
Appollo Hospital, Jublee Hills, Hyderabad - 500034 (APH)
AB/SB/KLH/AU IFS Code : ANDB0001075

026533 5000110621

10

OFFICER

For Cash Deposit of Rs. 10 Lacs and above, CASH DEPOSIT, LOCAL, OUTSTATION & ICICI BANK CHEQUES
PAN is mandatory for cash deposit of Rs. 50,000 and above. ensure PAN is updated in your account.

SIGNATURE OF OFFICER

Over

From,
Tejal Modi,
Plot No. 280,
Road No. 25,
Jubilee Hills,
Hyderabad – 500 034.

Date: 11.12.2013

To,
ICICI Bank Limited,
“Landmark”,
Race Course Circle,
Vadodara – 390 007.



Sub.: Repayment of loan.
Ref.: 1. Loan a/c. no. LBHYD00000931874
2. Application form no. 777-4374969.

Send to Tejal for signature!

Dear Sir,

I wish to repay the entire outstanding loan amount. Please find enclosed a cheque of Rs. 12 lakhs bearing no. 773719 dated 11.12.2013 drawn on HDFC Bank towards part payment of outstanding. Please send me the statement for the balance amount payable so that I can pay the same.

Thank You.

Yours Sincerely,

Tejal Modi.

Date: 16th December 2013

From
Tejal Modi
Plot No.280, Road No.25
Jubilee Hills
Hyderabad – 500 034

To,
The Branch Manager,
ICICI Bank Ltd.
Begumpet Branch
Hyderabad

Dear Sir,

Sub: Repayment of Loan with Authorisation letter
Ref: Loan Account No. LBHYD00000931874 / Application Form
No.7774374969

I wish to repay the entire outstanding loan amount. Please find enclosed Cheque No. 773719 dated 11th December 2013 for the amount of Rs.12,00,000.00 (Rupees Twelve Lakhs Only) towards part payment of outstanding. Please send me the fore closure letter for the abalnce amount payable so that I can pay the same.

I authorized to Mr. **M JAYAPRAKASH** to collect the above loan documents.

Kindly do the needful at the earliest.

Thank You.

Yours truly,



(TEJAL MODI)

Specimen Signature
M JAYAPRAKASH

Date: 20th December 2013

From
Tejal Modi
Plot No.280, Road No.25
Jubilee Hills
Hyderabad – 500 034

To,
The Branch Manager,
ICICI Bank Ltd.
Begumpet Branch
Hyderabad

Dear Sir,

Sub: Repayment of Loan with Authorisation letter
Ref: Loan Account No. LBHYD00000931874 / Application Form
No.7774374969

I wish to repay the entire outstanding loan amount. Please find enclosed Cheque No. 988547 dated 18th December 2013 for the amount of Rs.12,37,154.00 (Rupees Twelve Lakhs Thirty Seven Thousand One Hundred and Fifty Four Only) towards principal payment of outstanding.

I authorized to Mr. **M JAYAPRAKASH** to collect the above loan documents.

Kindly do the needful at the earliest.

Thank You.

Yours truly,



(TEJAL MODI)

Specimen Signature
M JAYAPRAKASH