

Aditya Birla Finance Home Loans

Ref No: ML13698

Dated: 29/03/2017



To,

Mr. Soham Satish Modi, Tejal Sohan Modi and M/s Modi Properties and Investments Private Limited

Plot No. 280, Road No. 25, Near Peddamma Temple,

Jubilee hills, Khairatabad,

Hyderabad - 500034

Mob No: 91-9502288200

Email: info@modiproperties.com

Sub: Your application for Loan against Property from Aditya Birla Housing Finance Limited.

Dear Sir/ Madam,

Thank you for choosing Aditya Birla Housing Finance Limited (ABHFL or Lender) for your Loan against Property needs.

We are pleased to inform that with reference to your application and information provided to us from time-to-time, we have sanctioned your Home Loan, the details of which are given below and overleaf.

Particulars	Description
Name of the Borrower(s)	Mr. Soham Satish Modi , Tejal Sohan Modi and M/s Modi Properties and Investments Private Limited
Name of the Mortgagor(s)	Mr. Soham Satish Modi
Purpose of Loan	LAP
Nature of Transaction	LAP (BT)
Amount Sanctioned	<u>LAP</u> -INR /- 2,50,00,000 (INR Two Crores Fifty Lakhs Only)
Disbursement Plan	Down Payment
Term/Tenor of the Loan	180 Months
Security	Plot No. 280, Sy No. 403/1 (Old) 120 (New) of Shaikpet & Sy No. 1024 of Hakimpet Village, Jubilee Hills Co-Operative House Building Society Ltd, Golconda Taluka, Hyderabad-500033 Ranga Reddy District
Interest Rate Type	Floating
Processing Fee	1%+ST+ CERSAI
Equated Installment (EI)	<u>LAP</u> -Rs. 2,76,391 /-
Interest Rate as on date of this letter	10.50 % per annum on monthly reducing balance
Interest Rate – Floating	- Rate applicable for the Loan which is being offered to you is 10.50% (ABHFL Reference Rate + Spread) - ABHFL Reference Rate on date of this letter is 14.85% - Spread on date of this letter is (-4.35 %.)
Interest Rate Validity	15 days from the date of sanction. - In the event of a change in the Reference Rate within the above mentioned validity period, the interest rate incorporating the revision in the Reference Rate

Aditya Birla Housing Finance Limited
Ashoka Capitol, Plot No 89 & 90. Survey No 403
1st Floor, Unit No 104, Opp KBR Park.
Road No 2, Banjara Hills, Hyderabad - 500034



Telephone +91 40 45224060
Fax +91 40 45224082 Page 1 of 5
Website www.adityabirlahomeloans.com
Corporate Website www.abfsg.com

Particulars	Description
	will be applicable to the customer.
Repayment Mechanism ¹	▪ Equated Installments (EI) – Monthly ▪ Pre Equated Monthly Interest Installment (PEMII)
Equated Installment Date	EI Date Subject to Loan Disbursement date. ▪ 5th of the month/First month of the quarter/First month of the half year/ First month of the year if the Loan is disbursed between 1th of a month up to 15th of the month. ▪ 10th of the month/First month of the quarter/First month of the half year/ First month of the year if the Loan is disbursed between 16th to 31th of the month
Sanction Letter Validity	30 days from the date of issuance, extension of the same is at the discretion of ABHFL
Sanction Conditions	Aforesaid sanction of the Loan is subject to: 1.All internal verifications to be positive 2.Legal and Technical to be cleared 3.Repayment from Individual account of Mr. Soham Modi 4. HDFC A/c No 00421200008785 from Jan 2017 to till date to be documented and regular Loan EMI of the BT loan to be traced. 5. Up to date Salary slips and up to date bank statement showing Salary credits to be documented

Your ABHFL Sales Manager Mr/Ms D. Nagin will assist you with all your requirements pertaining to the above Loan. You can reach him on + 91- 9963811152

Please sign and return this letter as a token of your acceptance of the terms & conditions, various charges, fees and premiums mentioned above and overleaf to the said Relationship Manager at the address mentioned below:

Aditya Birla Housing Finance Limited,
Ashoka Capital, Plot No 89 & 90, Survey No 403
1st Floor, Unit No 104, Opp KBR Park,
Road No 2, Banjara Hills,
Hyderabad – 500034.

If required you may also contact us on.....

We look forward to a long lasting relationship with you.

Name:

Employee ID:

For Aditya Birla Housing Finance Limited

Acceptance:

I/ We hereby accept all the terms and conditions mentioned above and overleaf

Terms and Conditions

- This letter is subject to execution of transaction documents including but not limited to the Loan Agreement, as may be required by ABHFL.
- The Loan Application Form, Loan Agreement and any other documents related to disbursement may /will contain terms in addition to or in modification of those set out in this letter.
- The Loan mentioned overleaf will be available at ABHFL's discretion and subject to compliance of all formalities and documentation as may be specified/required by ABHFL.
- ABHFL shall be entitled to revoke the sanction of the Loan at its discretion
- "EI" or "Equated Instalments" shall mean the amount payable by the Borrower(s) at such period of rests as provided for in the Sanction Letter, to ABHFL comprising of Interest, or as the case may be, principal and Interest calculated on the basis of such period of rests at the Interest Rate applicable as stated in the Sanction Letter and is rounded off to the next rupee.
- "PEMII" or "Pre Equated Monthly Instalments" shall mean the monthly instalment(s) payable by the Borrower after 1st disbursement till such period as decided by ABHFL in its discretion but in any event not exceeding a period of 48 months from the date of 1st disbursement whereby only the interest on the principal outstanding under the facility is serviced by the Borrower and the instalment amount does not include any principal amount repayment
- Non-Refundable charges levied by Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) shall be borne by the customer.
 - a. The charges for modification and satisfaction of security created in favour of the lender, if and when applicable, shall be levied as per applicable law. For Current charges and any revisions thereof, kindly refer the applicable rules, regulations, notifications etc. Issued by CERSAI
 - b. The CERSAI Charges mentioned above are non-refundable, statutorily regulated and are subject to charges as per applicable law
- In case of under construction property, you can choose to:-
 - Pay Interest Only (PEMII) on the loan during construction period which is allowed for maximum period of 48 months or as decided by ABHFL. This is payable every month from the date of disbursement of first tranche of the loan to the date of commencement of the EI. If the construction extends beyond 48 months from the date of first commencement, EI will commence at end of 48th month for the loan disbursed till 48th month. The tenure offered through this sanction letter will be calculated starting the month of the first PEMII; or;
 - Pay EI from the first disbursal itself, with the EI calculated on the disbursed amount. The EI amount will increase with each subsequent disbursement. The tenure offered through this sanction letter will be calculated starting the month before the commencement of first EI.
- For EI or PEMII Repayment through electronic clearing system (ECS), you are required to submit ECS mandate. Additionally, you are required to submit 1(One) cancelled cheque, 1(one) Pre EMI cheque and 3(Three) PDCs equivalent to EMI for three months. On the instalment due date, ABFL will automatically debit your designated repayment account for the instalment amount, or will present your PDCs.
- Any fees and charges mentioned in the Sanction Letter and the rates applicable on the date of issue of the Sanction Letter and are subject to change from time to time at ABHFL's discretion. Any changes in charges and ABHFL reference rate will be published on ABHFL's website <http://adityabirlahomeloans.com/> and ABHFL shall not be required to notify the changes in reference rate to you and that you shall be deemed to have consented to change in reference rate. Any changes in spread shall be duly intimated to you.
- If you do not pay or are late in paying any EI, the Lender will report the non payment to various credit bureaus. This may have an adverse effect on your credit rating and affect your ability to obtain credit from other Lenders.
- If an "Event of default" (as defined under the Loan Agreement) happens, you will be asked to pay penal interest as per Loan Agreement.
- For loans sanctioned for under-construction or self-construction of your property, the loan may be disbursed in stages or completely as per disbursement plan approved for your loan.
- PEMII can be paid for a maximum period of 48 months as decided by ABHFL in its discretion. ABHFL in its discretion any without making a prior reference to the Borrower in this regard may reduce the period of payment of

PEMII and instead require the Borrower to make payments of EI at any time during the currency of period whereby Borrower is allowed to make payment of PEMII under this Sanction Letter.

- ABHFL shall not be held responsible for delay in construction, loss on account of builder actions / etc and the Borrower shall not refrain from making payment of EI/PEMII to ABHFL on account of any loss on account of builder action, delay in constructions, etc.
- Borrower shall procure prior written consent of ABHFL before renting out the mortgaged property/ies or any part thereof or before making any structural alterations in the mortgaged property/ies
- In case the property is an under-construction property, ABHFL has a right to instruct the builder of such under construction property to not to handover possession of the said property or any part thereof to the Borrower till all dues of ABHFL are paid in full by the Borrower to ABHFL. ABHFL may recall the entire loan if construction is delayed / deviated from plan due to any reason whatsoever.
- Borrower must keep ABHFL informed of any changes in schedule of construction or payments to the builder as well as registration of property / submission of the documents with ABHFL post registration of the property where ever applicable.

Interest Rate Type

Floating Interest Rate– If the interest rate applicable to your loan is Floating Interest Rate as provided for in this Sanction Letter then ABHFL may review and modify/change the Applicable Interest Rate on your loan on a periodic basis as decided in discretion of ABHFL.

- The floating Interest Rate applicable to your loan is linked to the (Long Term or Short Term) Reference Rate & Spread of ABHFL as mentioned in this Sanction Letter. The (Long Term or Short Term) Reference Rate & Spread on your loan may change from time to time.
- If the ABHFL Reference Rate moves upwards/downwards within validity period of the Applicable Interest Rate prior to first disbursement of the Loan, the Interest Rate may get revised upwards/ downwards accordingly. For such Loan(s), fresh Sanction Letter will not be issued for processing the Loan within the validity period of the interest rate as mentioned in the Sanction Letter and the Applicable Interest Rate applicable to your Loan shall be the revised Interest Rates post such change in (Long Term or Short Term) Reference Rate.
- ABHFL has the option to increase or reduce the EI amount or extend/reduce the repayment period or both consequent on revision in the Applicable Interest Rate.

Hybrid Interest Rate– If the interest rate applicable to your loan is Hybrid Interest Rate (Part fixed-Part variable) as provided for in this Sanction Letter then the interest rate will remain fixed for the period mentioned hereinbefore from the date of the first disbursement of the Loan amount. During such period all subsequent disbursements would be at the fixed rate of interest prevailing for the loan. When the floating interest rate period starts, interest rates applicable will be as per prevailing ABHFL Reference Rate and Spread as described in Sanction letter.

Interest rate calculation – Interest on loan amount will be calculated at the then prevailing Interest Rate (ABHFL Reference Rate + Spread) per annum on daily reducing balance basis with monthly resets.

- In case of any unforeseen or extraordinary circumstances or sudden changes in market conditions, ABHFL may at its discretion change the Applicable Interest Rate by communicating the same to the Borrower(s).
- If you have not paid any charges, fees, premium which becomes due to ABHFL or ABHFL has made payment of same to any third party on your behalf, ABHFL shall deduct such fees from your Loan being disbursed and you shall be liable for the entire amount i.e. without the said deduction.
- The Borrower will consult/has consulted his tax advisors about taxation matters both direct and indirect related to this sanction and ABHFL gives no representation as to any taxation issue. The Borrower will not hold ABHFL responsible for any tax benefit that the Borrower believed he/she/they is/are entitled to but is later on denied the same by the tax authorities"
- Any Service Tax as applicable on the Charges as per below schedule shall be payable by the Borrower.

Schedule of Charges applicable on your loan is as follows. It is subject to change from time to time on discretion of ABHFL and shall be updated on the website <http://adityabirlahomeloans.com>.

Transaction	Charges (in Rs.)
<u>Pre-payment Charges:</u> Pre-closure is allowed after 06 months from loan disbursement date for Long Term Loans	• Floating rate loans given to individuals, where all applicants and co-applicants are individuals: Nil • Home Loans (other than floating rate Home Loans to

Any part pre-payments made in the last 06 months prior to closure will be counted towards the pre-closure charges	individuals): 2% of principal outstanding • Loan against Property or Lease Rental discounting (other than floating rate loans to individuals): 4% of principal outstanding
Other Charges:	
Default Penal Interest Rate / Non Conformance with any covenants / stipulated conditions	24% p.a. i.e. 2% per month
ECS failure charges	Rs 750/- per instance
Accrued Interest	As applicable based on actual delayed status or as communicated by the lender from time to time
CERSAI charges	i. When facility amount is equal to Rs. 5 lacs or lesser – Rs.250+ST per property ii. When facility amount is greater than Rs. 5 lacs – Rs.500+ST per property You may visit the website of CERSAI for all such charges at www.cersai.org.in
Pre-closure quote	Rs 1,000/- per instance
Request for Copies of any collateral held with ABHFL	Rs 750/- per instance
Duplicate Statement/ Repayment Schedule / any other document held with ABHFL request	Rs 200/- per instance
Charge For Exchanging ECS mandate	Rs 750/- per instance
CIBIL report retrieval fee	Rs 50/- per instance for Consumer and Rs. 500/- for Commercial CIBIL
Loan Re-schedulement (at discretion of ABHFL) charges	0.50% of the loan outstanding + Service Tax
NOC issuance charges	Rs 500 + Service Tax
Swap Charges (Fixed or semi-fixed rate to floating and vice-versa at discretion of ABHFL)	2% of the loan outstanding
- Stamp Duty - Legal and other statutory charges - Insurance Premium - Creation charge with ROC	As per actual, where applicable

Aditya Birla Finance Home Loans



Date: 04/04/2017

To,

Mr. Soham Satish Modi

Plot No. 280, Road No. 25, Near Peddamma Temple,,

Jubilee Hills, Khairatabad,, Hyderabad

Hyderabad - 500034

Dear Customer,

Welcome to the Aditya Birla Housing Finance Family!

We thank you for the trust you have shown by making us your preferred choice. It's our pleasure to have you as a valued customer.

Aditya Birla Housing Finance Limited (ABHFL) is registered with the National Housing Bank as a housing finance company under the National Housing Bank Act, 1987. The company offers a complete range of housing finance solutions such as home loans, home improvement and home construction loans, balance transfer and top-up loans against property and construction finance. Through our lending solutions, we enable our customers to make their dream of home, a reality.

Your loan account details and the loan repayment schedule are attached herewith for your reference.

Please do note that the following details are registered with us as your preferred contact details.

Mailing Address	Plot No. 280, Road No. 25, Near Peddamma Temple,, Jubilee Hills, Khairatabad,, Hyderabad, Hyderabad - 500034
Email Id	info@modiproperties.com
Telephone Number	9502288200

In case of any change in the details, kindly intimate us. Should you have any other queries, please do call us on +91 8425955555 or write to us at abhfl.customerservice@adityabirla.com

We look forward to a long lasting relationship with you and assure you of our best services at all times.

Warm Regards,

Netrapal Singh

Chief Business Officer - Aditya Birla Housing Finance Ltd.
Aditya Birla Housing Finance Limited

End:

- 1-Repayment Schedule
- 2-Copy of loan Agreement

Aditya Birla Housing Finance Limited
Ashoka Capitol, Plot No 89 & 90, Survey No 403,
1st Floor, Unit No 104, Opp KBR Park,
Road No 2, Banjara Hills, Hyderabad - 500034



Telephone +91 40 45224060
Fax +91 40 45224082
Website www.adityabirlahomeloans.com
Corporate Website www.abfsg.com



Signed
by: Mr. Anand
Singh
Date: 2017.05.25

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SOHAM SATISH MODI
PLOT NO 280 SYNO: 403/1(OLD) 120(NEW) OF SHAIKPET & SY NO 1024 OF
HAKIMPET VILLAGE, JUBILEE HILLS CO-OPERATIVE HOUSE BUILDING
SOCIETY LTD., GOLKONDA TALUKA, HYDERABAD, HYDERABAD,
TELANGANA
500033
Contact Number :

Subject : Reliance Standard Fire And Special Perils Policy No :181561721110035789

Dear Sir,

Welcome to the Reliance General Insurance family!

Thank you for choosing Reliance General Insurance as your preferred insurance partner.

We are pleased to inform you that you have been insured under Policy No.181561721110035789 (attached herewith).

This Policy has been prepared based on the information furnished by you. We request you to kindly go through the same. In case a duly signed proposal form has not been submitted, information received from you, whether orally or in writing, has been specified in the Policy document on the basis of understanding provided to the Company.

If you find any discrepancy in the document, kindly write to us immediately for necessary rectification in writing forthwith but in no case later than 15 days from the date of receipt of the Policy document. In the absence of any communication from your end, the contents of the policy shall be deemed as accepted.

To enable us to serve you better, you are requested to mention your Policy Number in all your further correspondence.

While we believe that with Reliance General Insurance, you get nothing less than excellent and unparalleled services, should you have any complaints or post purchase requirements like correction / changes in the policy or claims to be reported, please write to us on

Write to rgic.corporateservices@relianceada.com

Looking forward to a long lasting and delightful relationship.

Yours sincerely,

Anand Singh

For Reliance General Insurance Company Limited
Authorised Signatory

IRDAI Registration No. 103.

Corporate Identity Number U66603MH2000PLC128300

Reliance General Insurance Company Limited.

Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai 400710

Corporate Office: Reliance Centre, 4th Floor, South Wing, Off. Western Express Highway,
Santacruz (East), Mumbai - 400 055.

Attached to and forming part of Policy No.- 181561721110035789

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For any instance with claims, please contact us on 1800 3009 (toll free) or email us at services.rgic@relianceada.com

An ISO 9001:2008 Certified Company

PAN No. : AABCR6747B

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Annexure								
Location # 1	PLOT NO 280 SYNO: 403/1(OLD) 120(NEW) OF SHAIKPET & SY NO 1024 OF HAKIMPET VILLAGE,, JUBILEE HILLS CO-OPERATIVE HOUSE BUILDING SOCIETY LTD.,, GOLKONDA TALUKA, HYDERABAD, TELANGANA, HYDERABAD, 500033							
Occupancy # 1	DWELLING	EQ zone	IV	Section	III	Risk Code/Rate Code	1/1	
Serial No.	Block Name	Sum insured (In Rs.)						
		Plinth & foundations	Super Structure	Furniture, fixtures & Fittings etc.	Plant & machinery	Stock & stock in process	Others	Total
1	RESIDENTIAL BUILDING	-	15,500,000	-	-	-	-	15,500,000
	TOTAL SUM INSURED	-	15,500,000	-	-	-	-	15,500,000
Description of property insured		DWELLING - ON RESIDENTIAL BUILDING INCLUDING PLINTH AND FOUNDATION						
Warranties applicable		• Class of Construction						
Clauses		• Terrorism Coverage and excess as per Terrorism Damage Cover Endorsement						
Applicable to Policy Level:								
Deductible-Applicable per event per Insured		• Policies having Sum Insured upto Rs 10 crores per location: 5% of the claim amount subject to minimum of Rs 10,000/- • Policies having Sum Insured above Rs 10 crores & upto Rs 100 crores per location : 5% of the claim amount subject to minimum of Rs 25,000/- • Policies having Sum Insured above Rs 100 crores & upto Rs 1500 crores per location: 5% of the claim amount subject to minimum of Rs 5,00,000/- • Policies having Sum Insured above Rs 1500 crores & upto Rs 2500 crores per location : 5% of the claim amount subject to minimum of Rs 25,00,000/- • Policies having Sum Insured above Rs 2500 crores per location : 5% of the claim amount subject to minimum of Rs 50,00,000/- • The aforesaid excess is not applicable to Dwelling if owned by Individuals.						
Add-on covers		• Earthquake (Fire And Shock) - Rs. 15,500,000 • Terrorism Coverage and excess as per Terrorism Damage Cover Endorsement - Rs. 15,500,000						
Clauses / Endorsements		• Architects, Surveyors And Consulting Engineers Fees (upto 3% of the claim amount) • Removal Of Debris (upto 1% of the claim amount) • Earthquake (Fire And Shock) • Agreed Bank clause • Designation of property clause • Reinstatement Value clause(Other than Stocks) • Local authorities clause						
Additional conditions		• Plinth and foundation are covered against Fire and allied perils.						

IRDAI Registration No. 103.

Corporate Identity Number U66603MH2000PLC128300

Reliance General Insurance Company Limited.

Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai 400710

Corporate Office: Reliance Centre, 4th Floor, South Wing, Off. Western Express Highway,

Santacruz (East), Mumbai - 400 055.

Attached to and forming part of Policy No.- 181561721110035789

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An ISO 9001:2008 Certified Company

PAN No. : AABCR6747B

Policy Wording For Reliance Standard Fire And Special Perils Policy(Material Damage)

In CONSIDERATION OF the Insured named in the Schedule hereto having paid to the Reliance General Insurance Company Limited (herein after called the company) the premium mentioned in the said schedule, THE COMPANY AGREES, (Subject to the Conditions and Exclusions contained herein or endorsed or otherwise expressed hereon) that if after payment of the premium the Property Insured described in the said schedule or any part of such Property be destroyed or damaged by any of the perils specified hereunder during the period of insurance named in the said schedule or of any subsequent period in respect of which the Insured shall have paid and the Company shall have accepted the premium required for the renewal of the policy, the Company shall pay to the Insured the value of the property at the time of the happening of its destruction of the amount of such damage or at its option reinstate or replace such property or any part thereof.

I.Fire

Excluding destruction or damage caused to the property insured by

- a) i) Its own fermentation, natural heating or spontaneous combustion
- ii) Its undergoing any heating or drying process
- b) burning of property insured by order of any Public Authority

II.Lightning**III.Explosion/Implosion**

Excluding loss, destruction of or damage

- a) To boilers (other than domestic boiler), economisers or other vessels, machinery or apparatus (in which steam is generated) or their contents resulting from their own explosion/implosion.
- b) Caused by centrifugal forces.

IV.Aircraft Damage

Loss, destruction or damage caused by Aircraft, other aerial or space devices and articles dropped there from excluding those caused by pressure waves.

V.Riot, Strike and Malicious Damage

Loss of or visible physical damage or destruction by external violent means directly caused to the property insured but excluding those caused by

- a) Total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.
- b) Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
- c) Permanent or temporary dispossession of any building or plant or unit or machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.
- d) Burglary, house-breaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance or public peace) in any malicious act.

If the company alleges that the loss or damage is not caused by any malicious act the burden of proving the contrary shall be upon the Insured.

VI.Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation

Loss, destruction or damage caused by Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation excluding those resulting from earthquake, volcanic eruption or other convulsions of nature. (Whenever earthquake cover is given as an "add on cover" the words "excluding those resulting from earthquake volcanic eruption or other convulsions of nature" shall stand deleted)

VII.Impact Damage

Loss of or visible physical damage or destruction caused to the property insured due to impact by and rail/road vehicle or animal by direct contact not belonging to or owned by:

- a) The Insured or any occupier of the premises or
- b) Their employees while acting in the course of their employment.

VIII.Subsidence and Landslide including Rock Slide

Loss, destruction or damage directly caused by Subsidence of part of the site on which the property stands or Land slide/Rock slide excluding:

- a) The normal cracking, settlement or bedding down of new structures
- b) The settlement or movement of made up ground
- c) Coastal or river erosion
- d) Defective design or workmanship or use of defective materials
- e) Demolition, construction, structural alterations or repair of any property or ground works or excavations.

IX.Bursting and/or overflowing of Water Tanks, Apparatus and Pipes**X.Missile Testing Operations****XI.Leakage from Automatic Sprinkler Installations**

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Excluding loss/destruction or damage caused by
a) Repairs or alternations to the building or premises
b) Repairs, Removal or Extension of the Sprinkler Installation
c) Defects in construction known to the Insured.

XII. Bush Fire

Excluding Loss, destruction or damage caused by Forest Fire.

Provided that the liability of the Company shall in no case exceed in respect of each item the sum expressed in the said Schedule to be Insured thereon in the whole the total Sum Insured hereby or such other sum or sums as may be substituted therefore by memorandum hereon are attached hereto signed by or on behalf of the Company.

General Exclusions

1. This Policy does not cover excess stated in the policy schedule.

a) The first 5% of each and every claim subject to a minimum of Rs.10,000/- in respect of each and every loss arising out of "Act of God Perils" such as Lightning, Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation, Subsidence, Landslide and Rock slide covered under the policy.

b) The first Rs.10,000/- for each and every loss arising out of other perils in respect of which the Insured is indemnified by this policy. The Excess shall apply per event per insured.

2. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.

3. Loss, destruction or damage directly or indirectly caused to the property insured by

a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

b) The radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

4. Loss, destruction or damage caused to the insured property by pollution or contamination excluding

a) Pollution or contamination which itself results from a peril hereby insured against.

b) Any peril hereby insured against which itself results from pollution or contamination

5. Loss, destruction or damage to bullion or unset precious stones any curious or works of art for an amount exceeding Rs.10,000/-, goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records, explosives otherwise expressly stated in the policy.

6. Loss, destruction or damage to the stocks in Cold storage premises caused by change of temperature.

7. Loss, destruction or damage to any electrical machine, apparatus, fixture or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity, from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.

8. Expenses necessarily incurred on (i) Architect's, Surveyors and Consulting Engineer's Fees and (ii) Debris Removal by Insured following a loss, destruction or damage to the Property insured by an Insured peril in excess of 3% and 1% of the claim amount respectively.

9. Loss of earnings, loss of delay, loss of market or other consequential or indirect loss or damage of any kind of description whatsoever.

10. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.

11. Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike, Malicious and Terrorism damage cover.

12. Any loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, volcanic eruption or other convulsions of nature.

13. Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.

IRDAI Registration No. 103.

Corporate Identity Number U66603MH2000PLC128300

Reliance General Insurance Company Limited.

Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai 400710

Corporate Office: Reliance Centre, 4th Floor, South Wing, Off. Western Express Highway,

Santacruz (East), Mumbai - 400 055.

Attached to and forming part of Policy No.- 181561721110035789

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An ISO 9001:2008 Certified Company

PAN No. : AABCR6747B

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General Conditions

1. This policy shall be voidable in the event of mis-representation, mis-description or non disclosure of any material particular.

2. All insurances under this policy shall cease on expiry of seven days from the date of fall or displacement of any building or part thereof or of the whole or any part of any range of buildings or of any structure of which such building forms part. PROVIDED such a fall or displacement is not caused by Insured, perils, loss or damage by which is covered by this policy or would be covered if such building, range of building or structures were insured under this policy. Notwithstanding the above the company subject to an express notice being given as soon as possible but not later than seven days of any such fall or displacement may agree to continue the insurance subject to revised rates, terms and conditions as may be decided by it and confirmed in writing to this effect.

3. Under any of the following circumstances the insurance ceases to attach as regards the property affected unless the insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the policy by or on behalf of the Company:-

a) If the trade or manufacture carried on be altered, or if the nature of the occupation of or other circumstances affecting the building insured or containing the insured property be changed in such way as to increase the risk or loss or damage by insured perils.

b) If the building insured or containing the insured property becomes unoccupied and so remains for a period of more than 30 days. (Condition deleted for dwelling ratable under section III)

c) If the interest in the property passes from the insured otherwise than by will operation of law.

4. This insurance does not cover any loss or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this policy, be insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been affected.

5. This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the premium at customary short period rate for the time the policy has been in force. This insurance may also at any time be terminated at the option of the company, on 15 days' notice to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a ratable proportion of the premium for the unexpired term from the date of the cancellation.

6. (i) On the happening of any loss or damage the Insured shall forthwith give notice thereof to the company and shall within 15 days after the loss or damage, or such further time as the company may in writing allow in that behalf, deliver to the company.

a) A claim in writing for the loss or damage containing as particular an account as may be reasonably practicable of all the several articles or items or property damaged or destroyed, and of the amount of the loss or damage there to respectively, having regard to their value at the time of loss or damage not including profit of any kind.

b) Particulars of all other insurances, if any

The Insured shall also at all the times at his own expense procure and give to the company all such further particulars, plans, specification books, vouchers, invoices, duplicates or copies thereof, documents, investigation reports (internal/external), proofs and information, with respect to the claim and the origin and cause of the loss and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the company as may be reasonably required by or on behalf of the company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith. No claim under this policy shall be payable unless the terms of this condition have been complied with.

(ii) In no case whatsoever shall the company be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration; it being expressly agreed and declared that if the company shall disclaim liability for any claim hereunder and such claim shall not with 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

7. On the happening of loss or damage to any of the property insured by this policy the company may:

a) enter and take and keep possession of the building or premises where the loss or damage has happened.

b) take possession of or require to be delivered to it any property of the insured in the building or on the premises at the time of the loss or damage.

c) keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same.

d) sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this condition shall be exercisable by the company at any time until notice in writing is given by the insured that he makes no claim under the policy, or if any claim is made, until such claim is finally determined or withdrawn and the company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the insured or diminish its right to rely upon any

IRDAI Registration No. 103.

Corporate Identity Number U66603MH2000PLC128300

Reliance General Insurance Company Limited.

Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai 400710

Corporate Office: Reliance Centre, 4th Floor, South Wing, Off. Western Express Highway,

Santa Cruz (East), Mumbai - 400 055.

Attached to and forming part of Policy No.- 181561721110035789

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Add-ons, clauses, warranties applicable**Architects, Surveyors And Consulting Engineer's Fees (upto 3 % of the claim amount):**

"It is hereby declared and understood that the expenses incurred towards Architects, Surveyors and Consulting Engineers fees for plans, specification tenders, quantities and services in connection with the superintendence of the reinstatement for the Building, Machinery, Accessories and equipment insured under this policy is covered upto 3% of the adjusted loss, but it is understood that this does not include any costs in connection with the preparation of the Insured's claim or estimate of loss in the event of damage by insured perils."

Earthquake (Fire and Shock)

"In consideration of the payment by the Insured to the Company of additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this policy to the contrary, this Insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property insured by this policy occasioned by or through or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or Landslide / Rockslide resulting there from. Provided always that all the conditions of this policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement. In the event of the Insured making any claim for loss or damage under this policy he must (if so required by the company) prove that the loss damage was occasioned by or through or in consequence of earthquake."

Removal of Debris (upto 1% of the claim amount):

It is hereby declared and agreed that the expenses incurred upto 1% of the claim amount is included in the sum insured on:

- a) Removal of Debris from the premises of the insured;
- b) dismantling or demolishing;
- c) shoring up or propping.

Note : (b) & (c) above should be deleted when neither Building nor Machinery are covered.

Designation Of Property Clause

It is hereby agreed and declared that for the purpose of determining, where necessary, the item under which any property is insured, the Company agrees to accept the designation under which the property has been entered in the Insured's book.

Reinstatement Value Clause

"It is hereby declared and agreed that in the event of the property insured under within the policy being destroyed or damaged, the basis upon which the amount payable under the policy is to be calculated shall be cost of replacing or reinstating on the same site or any other site with property of the same kind or type but not superior to or more extensive than the insured property when new as on date of the loss, subject to the following Special Provisions and subject also to the terms and conditions of the policy except insofar as the same may be varied hereby."

Special Provisions

1. The work of replacement or reinstatement (which may be carried out upon another site or in any manner suitable to the requirements of the insured subject to the liability of the Company not being thereby increased) must be commenced and carried out with reasonable dispatch and in any case must be completed within 12 months after the destruction or damage or within such further time as the Company may during the said 12 months in writing allow, otherwise no payment beyond the amount which would have been payable under the policy if this memorandum had not been incorporated therein shall be made.
2. Until expenditure has been incurred by the Insured in replacing or reinstating the property destroyed or damaged, the Company shall not be liable for any payment in excess of the amount which would have been payable under the policy if this memorandum had not been incorporated therein.
3. If at any time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered had been destroyed, exceeds the Sum Insured thereon or at the commencement of any destruction or damage to such property by any of the perils insured against by the policy, then the insured shall be considered as being his own insurer for the excess and shall bear a rateable proportion of the loss accordingly. Each item of the policy (if more than one)

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Santa Cruz (East), Mumbai - 400 055.

Attached to and forming part of Policy No. - 18156172110035789

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to which this memorandum applies shall be separately subject to the foregoing provision.
4. This Memorandum shall be without force or effect if :

- (a) The Insured fails to intimate to the Company within 6 Months from the date of destruction or damage or such further time as the Company may in writing allow his intention to replace or reinstate the property destroyed or damaged.
- (b) The Insured is unable or unwilling to replace or reinstate the property destroyed or damaged on the same or another site.

AGREED BANK CLAUSE

It is hereby declared and agreed:-

- i. That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as Agents for such other parties.
- ii. That the receipts of the Bank shall be complete discharge of the Company therefore and shall be binding on all the parties insured hereunder.
N.B: The Bank shall mean the first named Financial Institution/ Bank named in the policy.
- iii. That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the Insured or any of them in any manner arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.
- iv. That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the Insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder.
- v. That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the Insured property by reason of operation of condition 3 of the Policy except where a breach of the condition has been committed by the Bank or its duly authorised agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company necessary additional premium from the time when such increase of risks first took place and
- vi. It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties insured hereunder or from any securities or funds available.

Local Authorities Clause

The insurance by this policy extends to include such additional cost of reinstatement of the destroyed or damaged property hereby insured as may be incurred solely by reason of the necessity to comply with the Building or other Regulations under or framed in pursuance of any act of Parliament or with Bye-laws of any Municipal or Local authority provide that

- 1. The amount recoverable under this extension shall not include :
 - (a) the cost incurred in complying with any of the aforesaid Regulations or Bye-laws,
 - (i) in respect of destruction or damage occurring prior to the granting of this extension,
 - (ii) in respect of destruction or damage not insured by the policy,
 - (iii) under which notice has been served upon the Insured prior to the happening of the destruction or damage,
 - (iv) in respect of undamaged property or undamaged portions of property other than foundations (unless foundations are specifically excluded from the insurance by this policy) of that portions of the property destroyed or damaged.
 - (b) the additional cost that would have been required to make good the property damaged or destroyed to a condition equal to its condition when new had the necessity to comply with any of the aforesaid Regulations or Bye-laws not arisen,
 - (c) the amount of any rate, tax, duty, development or other charge or assessment arising out of the capital appreciation which may be payable in respect of the property or by the owner thereof by reason of compliance with any of the aforesaid Regulations or Bye-laws.
- 2. The work of reinstatement must be commenced and carried out with reasonable dispatch and in any case must be completed within twelve months after the destruction or damage or within such further time as the Company may (during the said twelve months) in writing allow and may be carried out wholly or partially upon another site (if the aforesaid Regulations or Bye-laws so necessitate) subject to the liability of the Company under this extension not being thereby increased.
- 3. If the liability of the Company under (any item of) the policy apart from this extension shall be reduced by the application of any of the terms and conditions of the policy, then the liability of the Company under this extension (in respect of any such item) shall be reduced in like proportion.
- 4. The total amount recoverable under any item of the policy shall not exceed the sum insured thereby.

IRDAI Registration No. 103.

Corporate Identity Number U66603MH2000PLC128300

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Santacruz (East), Mumbai - 400 055.

Attached to and forming part of Policy No.- 181561721110035789

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5. All the conditions of the policy except insofar as they may be hereby expressly varied shall apply as if they had been incorporated herein.

Class of Construction

Warranted that the buildings are not of Kutchha construction consisting of walls and /or roofs of wooden planks/ thatched leaves and /or grass/ hay of any kind bamboo/ plastic cloth / asphalt cloth/ canvas/ tarpaulin and the like.

Forming part of Policy No: 181561721110035789

Terrorism Damage Cover Endorsement - Material Damage**INSURING CLAUSE**

Subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy and in consideration of the payment by the insured to the Company of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything stated in the "Terrorism Risk Exclusion" of this Policy to the contrary, this Policy is extended to cover physical loss or physical damage occurring during the period of this Policy caused by an act of terrorism, subject to the exclusions, limits and excess described hereinafter.

For the purpose of this cover, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation (s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This cover also includes loss, damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the duly empowered government or Military Authority.

Provided that if the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this Policy shall be excess of any recovery due from such plan or scheme.

For the purpose of the aforesaid inclusion clause, "Military Authority" shall mean armed forces, para military forces, police or any other authority constituted by the government for maintaining law and order.

LOSSES EXCLUDED

This cover shall not indemnify loss of or damage to property caused by any or all of the following:-

1. loss by seizure or legal or illegal occupation;

2. loss or damage caused by:

(i) voluntary abandonment or vacation,

(ii) confiscation, commandeering, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority,

which deprives the Insured of the use or value of its property;

3. loss or damage arising from acts of contraband or illegal transportation or illegal trade;

4. loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment;

5. loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind;

6. loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind;

7. any fine, levy, duty, interest or penalty or cost or compensation/damages and/or other assessment which is incurred by the Insured or which is imposed by any court, government agency, public or civil authority or any other person;

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Aditya Birla Finance Home Loans

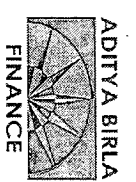


Installment	Installment	Opening	Installment	Principal Amount	Interest Amount	Closing Balance	EMI Type
72	10/04/2023	19,360,281.00	276,391.00	103,739.00	172,652.00	19,256,542.00	EMI
73	10/05/2023	19,256,542.00	276,391.00	110,204.00	166,187.00	19,146,338.00	EMI
74	10/06/2023	19,146,338.00	276,391.00	105,647.00	170,744.00	19,040,691.00	EMI
75	10/07/2023	19,040,691.00	276,391.00	112,067.00	164,324.00	18,928,624.00	EMI
76	10/08/2023	18,928,624.00	276,391.00	107,589.00	168,802.00	18,821,035.00	EMI
77	10/09/2023	18,821,035.00	276,391.00	108,548.00	167,843.00	18,712,487.00	EMI
78	10/10/2023	18,712,487.00	276,391.00	114,899.00	166,850.00	18,597,588.00	EMI
79	10/11/2023	18,597,588.00	276,391.00	110,541.00	165,546.00	18,487,047.00	EMI
80	10/12/2023	18,487,047.00	276,391.00	116,845.00	163,692.00	18,370,202.00	EMI
81	10/01/2024	18,370,202.00	276,391.00	112,688.00	162,373.00	18,257,503.00	EMI
82	10/02/2024	18,257,503.00	276,391.00	114,018.00	160,243.00	18,143,485.00	EMI
83	10/03/2024	18,143,485.00	276,391.00	125,443.00	150,948.00	18,018,042.00	EMI
84	10/04/2024	18,018,042.00	276,391.00	116,148.00	162,243.00	17,901,894.00	EMI
85	10/05/2024	17,901,894.00	276,391.00	122,317.00	158,122.00	17,779,577.00	EMI
86	10/06/2024	17,779,577.00	276,391.00	124,387.00	155,964.00	17,661,308.00	EMI
87	10/07/2024	17,661,308.00	276,391.00	120,427.00	152,004.00	17,536,921.00	EMI
88	10/08/2024	17,536,921.00	276,391.00	121,498.00	154,893.00	17,416,494.00	EMI
89	10/09/2024	17,416,494.00	276,391.00	127,540.00	148,851.00	17,294,996.00	EMI
90	10/10/2024	17,294,996.00	276,391.00	123,713.00	152,678.00	17,167,456.00	EMI
91	10/11/2024	17,167,456.00	276,391.00	128,703.00	146,688.00	17,043,743.00	EMI
92	10/12/2024	17,043,743.00	276,391.00	126,871.00	150,544.00	16,914,040.00	EMI
93	10/01/2025	16,914,040.00	276,391.00	129,074.00	147,317.00	16,788,193.00	EMI
94	10/02/2025	16,788,193.00	276,391.00	134,206.00	16,519,331.00	16,390,257.00	EMI
95	10/03/2025	16,661,516.00	276,391.00	141,451.00	16,255,317.00	16,123,888.00	EMI
96	10/04/2025	16,519,331.00	276,391.00	137,239.00	15,986,649.00	15,852,824.00	EMI
97	10/05/2025	16,390,257.00	276,391.00	133,825.00	15,717,806.00	15,577,062.00	EMI
98	10/06/2025	16,255,317.00	276,391.00	130,910.00	15,439,585.00	15,296,440.00	EMI
99	10/07/2025	16,123,888.00	276,391.00	129,074.00	15,158,460.00	15,015,232.00	EMI
100	10/08/2025	15,986,649.00	276,391.00	127,001.00	14,859,786.00	14,715,912.00	EMI
101	10/09/2025	15,852,824.00	276,391.00	125,443.00	14,566,522.00	14,420,033.00	EMI
102	10/10/2025	15,717,806.00	276,391.00	124,447.00	14,268,089.00	14,118,938.00	EMI
103	10/11/2025	15,577,062.00	276,391.00	122,241.00	13,968,458.00		EMI
104	10/12/2025	15,439,585.00	276,391.00				
105	10/01/2026	15,296,440.00	276,391.00				
106	10/02/2026	15,158,460.00	276,391.00				
107	10/03/2026	15,015,232.00	276,391.00				
108	10/04/2026	14,859,786.00	276,391.00				
109	10/05/2026	14,715,912.00	276,391.00				
110	10/06/2026	14,566,522.00	276,391.00				
111	10/07/2026	14,420,033.00	276,391.00				
112	10/08/2026	14,268,089.00	276,391.00				
113	10/09/2026	14,118,938.00	276,391.00				

* Note : Sub Product Charges are Inclusive of Tax Amount.

04/04/2017 11:20 AM

Aditya Birla Finance Home Loans



MR Soham Satish Modi
Plot No. 280, Road No. 25, Near Peddamma Temple,
Jubilee hills, Khairatabad,
HYDERABAD
Telangana
500034
Telephone: 66335551
Mobile: 9502288200
Email: info@modiproperties.com

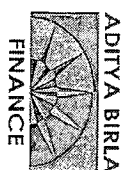
Branch Code : 20203
Branch Description : HYDERABAD
IRR Type : Variable
Interest Rate Type : Variable
Fixed Installments :
Fixed Period Start Date :
Fixed Period End Date :

Repayment Schedule for Loan HFLAP20203000009662

Installment	Installment	Opening	Installment	Principal Amount	Interest Amount	Closing Balance	EMI Type
0	10/04/2017	25,000,000.00	71,918.00	0.00	71,918.00	25,000,000.00	BPI
1	10/05/2017	25,000,000.00	276,391.00	60,637.00	215,754.00	24,939,363.00	EMI
2	10/06/2017	24,939,363.00	276,391.00	53,986.00	222,405.00	24,885,377.00	EMI
3	10/07/2017	24,885,377.00	276,391.00	61,626.00	214,765.00	24,823,751.00	EMI
4	10/08/2017	24,823,751.00	276,391.00	55,017.00	221,374.00	24,768,734.00	EMI
5	10/09/2017	24,768,734.00	276,391.00	55,508.00	220,883.00	24,713,226.00	EMI
6	10/10/2017	24,713,226.00	276,391.00	63,112.00	213,279.00	24,650,114.00	EMI
7	10/11/2017	24,650,114.00	276,391.00	56,566.00	219,825.00	24,593,548.00	EMI
8	10/12/2017	24,593,548.00	276,391.00	64,145.00	212,246.00	24,529,403.00	EMI
9	10/01/2018	24,529,403.00	276,391.00	57,642.00	218,749.00	24,471,761.00	EMI
10	10/02/2018	24,471,761.00	276,391.00	58,156.00	218,235.00	24,413,605.00	EMI
11	10/03/2018	24,413,605.00	276,391.00	79,744.00	196,647.00	24,333,861.00	EMI
12	10/04/2018	24,333,861.00	276,391.00	59,386.00	217,005.00	24,274,475.00	EMI
13	10/05/2018	24,274,475.00	276,391.00	66,898.00	209,493.00	24,207,577.00	EMI
14	10/06/2018	24,207,577.00	276,391.00	60,512.00	215,879.00	24,147,065.00	EMI
15	10/07/2018	24,147,065.00	276,391.00	67,998.00	208,393.00	24,079,067.00	EMI
16	10/08/2018	24,079,067.00	276,391.00	61,658.00	214,733.00	24,017,409.00	EMI
17	10/09/2018	24,017,409.00	276,391.00	62,208.00	214,183.00	23,955,201.00	EMI
18	10/10/2018	23,955,201.00	276,391.00	69,654.00	206,737.00	23,885,547.00	EMI
19	10/11/2018	23,885,547.00	276,391.00	63,384.00	213,007.00	23,822,163.00	EMI
20	10/12/2018	23,822,163.00	276,391.00	70,802.00	205,589.00	23,751,361.00	EMI
21	10/01/2019	23,751,361.00	276,391.00	64,580.00	211,811.00	23,686,781.00	EMI
22	10/02/2019	23,686,781.00	276,391.00	65,156.00	211,235.00	23,621,625.00	EMI
23	10/03/2019	23,621,625.00	276,391.00	86,123.00	190,268.00	23,535,502.00	EMI
24	10/04/2019	23,535,502.00	276,391.00	66,505.00	209,886.00	23,468,997.00	EMI
25	10/05/2019	23,468,997.00	276,391.00	73,850.00	202,541.00	23,395,147.00	EMI
26	10/06/2019	23,395,147.00	276,391.00	67,757.00	208,634.00	23,327,390.00	EMI
27	10/07/2019	23,327,390.00	276,391.00	75,072.00	201,319.00	23,252,318.00	EMI
28	10/08/2019	23,252,318.00	276,391.00	69,031.00	207,360.00	23,183,287.00	EMI
29	10/09/2019	23,183,287.00	276,391.00	69,646.00	206,745.00	23,113,641.00	EMI

* Note : Sub Product Charges are Inclusive of Tax Amount.

Aditya Birla Finance Home Loans



Instalment	Instalment	Opening	Instalment	Principal Amount	Interest Amount	Closing Balance	EMI Type
30	10/10/2019	23,113,641.00	276,391.00	76,917.00	199,474.00	23,036,724.00	EMI
31	10/11/2019	23,036,724.00	276,391.00	70,953.00	205,438.00	22,965,771.00	EMI
32	10/12/2019	22,965,771.00	276,391.00	78,193.00	198,198.00	22,887,578.00	EMI
33	10/01/2020	22,887,578.00	276,391.00	72,445.00	203,946.00	22,815,133.00	EMI
34	10/02/2020	22,815,133.00	276,391.00	73,485.00	202,906.00	22,741,648.00	EMI
35	10/03/2020	22,741,648.00	276,391.00	87,187.00	189,204.00	22,654,461.00	EMI
36	10/04/2020	22,654,461.00	276,391.00	74,914.00	201,477.00	22,579,547.00	EMI
37	10/05/2020	22,579,547.00	276,391.00	82,058.00	194,333.00	22,497,489.00	EMI
38	10/06/2020	22,497,489.00	276,391.00	76,310.00	200,081.00	22,421,179.00	EMI
39	10/07/2020	22,421,179.00	276,391.00	83,421.00	192,970.00	22,337,758.00	EMI
40	10/08/2020	22,337,758.00	276,391.00	77,731.00	198,660.00	22,260,027.00	EMI
41	10/09/2020	22,260,027.00	276,391.00	78,422.00	197,969.00	22,181,605.00	EMI
42	10/10/2020	22,181,605.00	276,391.00	85,483.00	190,908.00	22,096,122.00	EMI
43	10/11/2020	22,096,122.00	276,391.00	79,880.00	196,511.00	22,016,242.00	EMI
44	10/12/2020	22,016,242.00	276,391.00	86,906.00	189,485.00	21,929,336.00	EMI
45	10/01/2021	21,929,336.00	276,391.00	81,208.00	195,183.00	21,848,128.00	EMI
46	10/02/2021	21,848,128.00	276,391.00	81,553.00	194,838.00	21,766,575.00	EMI
47	10/03/2021	21,766,575.00	276,391.00	101,065.00	175,326.00	21,665,510.00	EMI
48	10/04/2021	21,665,510.00	276,391.00	83,182.00	193,209.00	21,582,328.00	EMI
49	10/05/2021	21,582,328.00	276,391.00	90,132.00	186,259.00	21,492,196.00	EMI
50	10/06/2021	21,492,196.00	276,391.00	84,727.00	191,664.00	21,407,469.00	EMI
51	10/07/2021	21,407,469.00	276,391.00	91,641.00	184,750.00	21,315,828.00	EMI
52	10/08/2021	21,315,828.00	276,391.00	86,300.00	189,091.00	21,229,528.00	EMI
53	10/09/2021	21,229,528.00	276,391.00	87,070.00	182,463.00	21,142,458.00	EMI
54	10/10/2021	21,142,458.00	276,391.00	93,928.00	187,707.00	20,959,846.00	EMI
55	10/11/2021	21,048,530.00	276,391.00	88,684.00	180,887.00	20,864,342.00	EMI
56	10/12/2021	20,959,846.00	276,391.00	95,504.00	186,065.00	20,774,016.00	EMI
57	10/01/2022	20,864,342.00	276,391.00	90,326.00	185,259.00	20,682,884.00	EMI
58	10/02/2022	20,774,016.00	276,391.00	109,794.00	166,587.00	20,573,090.00	EMI
59	10/03/2022	20,682,884.00	276,391.00	92,924.00	183,467.00	20,480,166.00	EMI
60	10/04/2022	20,573,090.00	276,391.00	99,644.00	176,747.00	20,380,522.00	EMI
61	10/05/2022	20,480,166.00	276,391.00	94,641.00	181,750.00	20,285,881.00	EMI
62	10/06/2022	20,380,522.00	276,391.00	101,321.00	175,070.00	20,184,560.00	EMI
63	10/07/2022	20,285,881.00	276,391.00	96,388.00	180,003.00	20,088,172.00	EMI
64	10/08/2022	20,184,560.00	276,391.00	97,248.00	179,143.00	19,990,924.00	EMI
65	10/09/2022	20,088,172.00	276,391.00	103,866.00	172,525.00	19,887,058.00	EMI
66	10/10/2022	19,990,924.00	276,391.00	99,042.00	177,349.00	19,788,016.00	EMI
67	10/11/2022	19,887,058.00	276,391.00	105,617.00	170,774.00	19,682,399.00	EMI
68	10/12/2022	19,788,016.00	276,391.00	100,867.00	174,625.00	19,581,532.00	EMI
69	10/01/2023	19,682,399.00	276,391.00	101,766.00	174,625.00	19,479,766.00	EMI
70	10/02/2023	19,581,532.00	276,391.00	119,485.00	156,906.00	19,360,281.00	EMI
71	10/03/2023	19,479,766.00	276,391.00				EMI

* Note : Sub Product Charges are Inclusive of Tax Amount.

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Prepared By: HF241727

Aditya Birla Finance Home Loans



Installment	Installment	Opening	Installment	Principal Amount	Interest Amount	Closing Balance	EMI Type
72	10/04/2023	19,360,281.00	276,391.00	103,739.00	172,652.00	19,256,542.00	EMI
73	10/05/2023	19,256,542.00	276,391.00	110,204.00	166,167.00	19,146,338.00	EMI
74	10/06/2023	19,146,338.00	276,391.00	105,647.00	170,744.00	19,040,691.00	EMI
75	10/07/2023	19,040,691.00	276,391.00	112,067.00	164,324.00	18,928,624.00	EMI
76	10/08/2023	18,928,624.00	276,391.00	107,589.00	168,802.00	18,821,035.00	EMI
77	10/09/2023	18,821,035.00	276,391.00	108,548.00	167,843.00	18,712,487.00	EMI
78	10/10/2023	18,712,487.00	276,391.00	114,889.00	161,482.00	18,597,588.00	EMI
79	10/11/2023	18,597,588.00	276,391.00	110,541.00	165,850.00	18,487,047.00	EMI
80	10/12/2023	18,487,047.00	276,391.00	116,845.00	159,546.00	18,370,202.00	EMI
81	10/01/2024	18,370,202.00	276,391.00	112,689.00	163,692.00	18,257,503.00	EMI
82	10/02/2024	18,257,503.00	276,391.00	114,018.00	162,373.00	18,143,485.00	EMI
83	10/03/2024	18,143,485.00	276,391.00	125,443.00	150,948.00	18,018,042.00	EMI
84	10/04/2024	18,018,042.00	276,391.00	116,148.00	160,243.00	17,901,894.00	EMI
85	10/05/2024	17,901,894.00	276,391.00	122,317.00	154,074.00	17,779,577.00	EMI
86	10/06/2024	17,779,577.00	276,391.00	118,269.00	158,122.00	17,661,308.00	EMI
87	10/07/2024	17,661,308.00	276,391.00	124,387.00	152,004.00	17,536,921.00	EMI
88	10/08/2024	17,536,921.00	276,391.00	120,427.00	155,964.00	17,416,494.00	EMI
89	10/09/2024	17,416,494.00	276,391.00	121,498.00	154,893.00	17,294,996.00	EMI
90	10/10/2024	17,294,996.00	276,391.00	127,540.00	148,851.00	17,167,456.00	EMI
91	10/11/2024	17,167,456.00	276,391.00	123,713.00	152,678.00	17,043,743.00	EMI
92	10/12/2024	17,043,743.00	276,391.00	129,703.00	146,888.00	16,914,040.00	EMI
93	10/01/2025	16,914,040.00	276,391.00	125,847.00	150,544.00	16,786,193.00	EMI
94	10/02/2025	16,786,193.00	276,391.00	126,677.00	149,714.00	16,661,516.00	EMI
95	10/03/2025	16,661,516.00	276,391.00	142,185.00	134,206.00	16,519,331.00	EMI
96	10/04/2025	16,519,331.00	276,391.00	129,074.00	147,317.00	16,390,257.00	EMI
97	10/05/2025	16,390,257.00	276,391.00	134,940.00	141,451.00	16,256,317.00	EMI
98	10/06/2025	16,256,317.00	276,391.00	131,429.00	144,962.00	16,123,888.00	EMI
99	10/07/2025	16,123,888.00	276,391.00	137,239.00	139,152.00	15,986,649.00	EMI
100	10/08/2025	15,986,649.00	276,391.00	133,825.00	142,566.00	15,852,824.00	EMI
101	10/09/2025	15,852,824.00	276,391.00	135,018.00	141,373.00	15,717,806.00	EMI
102	10/10/2025	15,717,806.00	276,391.00	140,744.00	135,647.00	15,577,062.00	EMI
103	10/11/2025	15,577,062.00	276,391.00	137,477.00	138,914.00	15,439,585.00	EMI
104	10/12/2025	15,439,585.00	276,391.00	143,145.00	133,246.00	15,296,440.00	EMI
105	10/01/2026	15,296,440.00	276,391.00	139,980.00	136,411.00	15,156,460.00	EMI
106	10/02/2026	15,156,460.00	276,391.00	141,228.00	135,163.00	15,015,232.00	EMI
107	10/03/2026	15,015,232.00	276,391.00	155,446.00	120,945.00	14,859,786.00	EMI
108	10/04/2026	14,859,786.00	276,391.00	143,874.00	132,517.00	14,715,912.00	EMI
109	10/05/2026	14,715,912.00	276,391.00	148,390.00	127,001.00	14,566,522.00	EMI
110	10/06/2026	14,566,522.00	276,391.00	146,489.00	129,902.00	14,420,033.00	EMI
111	10/07/2026	14,420,033.00	276,391.00	151,944.00	124,447.00	14,268,089.00	EMI
112	10/08/2026	14,268,089.00	276,391.00	149,150.00	127,241.00	14,118,939.00	EMI
113	10/09/2026	14,118,939.00	276,391.00	150,481.00	125,910.00	13,968,458.00	EMI

* Note : Sub Product Charges are Inclusive of Tax Amount.

Aditya Birla Finance Home Loans



Installment	Installment	Opening	Installment	Principal Amount	Interest Amount	Closing Balance	EMI Type
114	10/10/2026	13,968,458.00	276,391.00	155,841.00	120,550.00	13,812,617.00	EMI
115	10/11/2026	13,812,617.00	276,391.00	153,212.00	123,179.00	13,659,405.00	EMI
116	10/12/2026	13,659,405.00	276,391.00	150,508.00	117,883.00	13,500,897.00	EMI
117	10/01/2027	13,500,897.00	276,391.00	155,992.00	120,399.00	13,344,905.00	EMI
118	10/02/2027	13,344,905.00	276,391.00	157,383.00	119,008.00	13,187,522.00	EMI
119	10/03/2027	13,187,522.00	276,391.00	170,168.00	106,223.00	13,017,354.00	EMI
120	10/04/2027	13,017,354.00	276,391.00	160,304.00	116,087.00	12,857,050.00	EMI
121	10/05/2027	12,857,050.00	276,391.00	165,432.00	110,959.00	12,691,618.00	EMI
122	10/06/2027	12,691,618.00	276,391.00	163,209.00	113,182.00	12,528,409.00	EMI
123	10/07/2027	12,528,409.00	276,391.00	168,269.00	108,122.00	12,360,140.00	EMI
124	10/08/2027	12,360,140.00	276,391.00	166,165.00	110,226.00	12,193,975.00	EMI
125	10/09/2027	12,193,975.00	276,391.00	167,647.00	108,744.00	12,026,328.00	EMI
126	10/10/2027	12,026,328.00	276,391.00	172,602.00	103,789.00	11,853,726.00	EMI
127	10/11/2027	11,853,726.00	276,391.00	170,681.00	105,710.00	11,683,045.00	EMI
128	10/12/2027	11,683,045.00	276,391.00	175,564.00	100,827.00	11,507,481.00	EMI
129	10/01/2028	11,507,481.00	276,391.00	173,850.00	102,541.00	11,333,631.00	EMI
130	10/02/2028	11,333,631.00	276,391.00	175,586.00	100,795.00	11,158,035.00	EMI
131	10/03/2028	11,158,035.00	276,391.00	183,559.00	92,832.00	10,974,476.00	EMI
132	10/04/2028	10,974,476.00	276,391.00	178,790.00	97,601.00	10,795,686.00	EMI
133	10/05/2028	10,795,686.00	276,391.00	183,477.00	92,914.00	10,612,209.00	EMI
134	10/06/2028	10,612,209.00	276,391.00	182,011.00	94,380.00	10,430,198.00	EMI
135	10/07/2028	10,430,198.00	276,391.00	186,622.00	89,769.00	10,243,576.00	EMI
136	10/08/2028	10,243,576.00	276,391.00	185,290.00	91,101.00	10,058,286.00	EMI
137	10/09/2028	10,058,286.00	276,391.00	186,938.00	89,453.00	9,871,348.00	EMI
138	10/10/2028	9,871,348.00	276,391.00	191,432.00	84,959.00	9,679,916.00	EMI
139	10/11/2028	9,679,916.00	276,391.00	190,303.00	86,088.00	9,489,613.00	EMI
140	10/12/2028	9,489,613.00	276,391.00	194,718.00	81,673.00	9,294,895.00	EMI
141	10/01/2029	9,294,895.00	276,391.00	193,661.00	82,730.00	9,101,234.00	EMI
142	10/02/2029	9,101,234.00	276,391.00	195,227.00	81,164.00	8,906,007.00	EMI
143	10/03/2029	8,906,007.00	276,391.00	204,654.00	77,597.00	8,701,353.00	EMI
144	10/04/2029	8,701,353.00	276,391.00	198,794.00	73,379.00	8,502,559.00	EMI
145	10/05/2029	8,502,559.00	276,391.00	203,012.00	74,014.00	8,299,547.00	EMI
146	10/06/2029	8,299,547.00	276,391.00	202,377.00	70,368.00	8,097,170.00	EMI
147	10/07/2029	8,097,170.00	276,391.00	206,511.00	69,880.00	7,890,659.00	EMI
148	10/08/2029	7,890,659.00	276,391.00	207,860.00	68,531.00	7,684,636.00	EMI
149	10/09/2029	7,684,636.00	276,391.00	211,865.00	64,526.00	7,476,776.00	EMI
150	10/10/2029	7,476,776.00	276,391.00	211,603.00	64,788.00	7,264,911.00	EMI
151	10/11/2029	7,264,911.00	276,391.00	215,519.00	60,979.00	7,053,308.00	EMI
152	10/12/2029	7,053,308.00	276,391.00	215,412.00	59,058.00	6,837,789.00	EMI
153	10/01/2030	6,837,789.00	276,391.00	217,333.00	51,592.00	6,622,377.00	EMI
154	10/02/2030	6,622,377.00	276,391.00	224,799.00		6,405,044.00	EMI
155	10/03/2030	6,405,044.00	276,391.00			6,180,245.00	EMI

* Note : Sub Product Charges are Inclusive of Tax Amount.

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Prepared By: HF241727

Aditya Birla Finance Home Loans



Instalment	Instalment	Opening	Instalment	Principal Amount	Interest Amount	Closing Balance	EMI Type
156	10/04/2030	6,180,245.00	276,391.00	221,276.00	55,115.00	5,958,969.00	EMI
157	10/05/2030	5,958,969.00	276,391.00	224,964.00	51,427.00	5,734,005.00	EMI
158	10/06/2030	5,734,005.00	276,391.00	225,256.00	51,135.00	5,508,749.00	EMI
159	10/07/2030	5,508,749.00	276,391.00	228,849.00	47,542.00	5,279,900.00	EMI
160	10/08/2030	5,279,900.00	276,391.00	229,305.00	47,086.00	5,050,595.00	EMI
161	10/09/2030	5,050,595.00	276,391.00	231,350.00	45,041.00	4,819,245.00	EMI
162	10/10/2030	4,819,245.00	276,391.00	234,800.00	41,591.00	4,584,445.00	EMI
163	10/11/2030	4,584,445.00	276,391.00	235,507.00	40,884.00	4,348,938.00	EMI
164	10/12/2030	4,348,938.00	276,391.00	238,859.00	37,532.00	4,110,079.00	EMI
165	10/01/2031	4,110,079.00	276,391.00	239,738.00	36,653.00	3,870,341.00	EMI
166	10/02/2031	3,870,341.00	276,391.00	241,876.00	34,515.00	3,628,465.00	EMI
167	10/03/2031	3,628,465.00	276,391.00	247,164.00	29,227.00	3,381,301.00	EMI
168	10/04/2031	3,381,301.00	276,391.00	248,237.00	30,154.00	3,135,064.00	EMI
169	10/05/2031	3,135,064.00	276,391.00	249,334.00	27,057.00	2,885,730.00	EMI
170	10/06/2031	2,885,730.00	276,391.00	250,656.00	25,735.00	2,635,074.00	EMI
171	10/07/2031	2,635,074.00	276,391.00	253,649.00	22,742.00	2,381,425.00	EMI
172	10/08/2031	2,381,425.00	276,391.00	255,153.00	21,238.00	2,126,272.00	EMI
173	10/09/2031	2,126,272.00	276,391.00	257,429.00	18,962.00	1,868,843.00	EMI
174	10/10/2031	1,868,843.00	276,391.00	260,262.00	16,129.00	1,608,581.00	EMI
175	10/11/2031	1,608,581.00	276,391.00	262,045.00	14,346.00	1,346,536.00	EMI
176	10/12/2031	1,346,536.00	276,391.00	264,770.00	11,621.00	1,081,766.00	EMI
177	10/01/2032	1,081,766.00	276,391.00	266,751.00	9,640.00	815,015.00	EMI
178	10/02/2032	815,015.00	276,391.00	269,142.00	7,249.00	545,873.00	EMI
179	10/03/2032	545,873.00	276,391.00	271,849.00	4,542.00	274,024.00	EMI
180	10/04/2032	274,024.00	276,462.00	274,024.00	2,438.00	0.00	EMI

* Note : Sub Product Charges are Inclusive of Tax Amount.

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Prepared By: HF241727



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

MR. Soham Satish Modi, MRS. Tejal Soham Modi &

Modi Properties and Investments Private Limited

*Plot No. 280, Road No. 25, Near Peddamma Temple, Jubilee hills,
Khairatabad, Hyderabad 500034*

Subject: List of Documents provided for creation of Security under the Loan Account Number HFLAP202030000009652 for the property situated at MR. Soham Satish Modi, MRS. Tejal Soham Modi & Modi Properties and Investments Private Limited Plot No. 280, Sy No. 403/1 (Old) 120 (New) of Shaikpet & Sy No. 1024 of Hakimpet Village, Jubilee Hills, Co-Operative House Building Society Ltd, Golconda Taluka, (The "Said Property")

Dear Sir / Madam

In terms of the Facility Agreement dated 31-Mar-17 entered into between Aditya Birla Housing Finance Limited (ABHFL) and **MR. Soham Satish Modi, MRS. Tejal Soham Modi & Modi Properties and Investments Private Limited** (the Borrower / Co borrower respectively), an Equitable Mortgage by deposit of Title Deeds of the Said Property has to be created in favour of ABHFL to secure the due repayment of the Facility/ies granted/to be granted by ABHFL to the Borrower(s).

Accordingly on 25-May-17, following documents (in original) with respect to the Said Property by Mr. Soham Satish Modi have been handed over at Hyderabad to our authorised representative D NAGIN by Mr. Soham Satish Modi.

List of Documents:

- 1) Org Sale deed vide bearing doct no 645/1997 dated 06th March 1997 executed by G Keshavpal Reddy in favour of Soham Modi
- 2) Org Sale deed vide bearing doct No 3905/1992 dated 21.08.1989 executed by Sobha Nageswara Rao Rep by her GPA holder Sri Rayapolu Sreenivasa Marthandam in favour G Keshavpal Reddy (14page missing)
- 3) Org Sale deed vide bearing doct no 3965/1992 dated 3.10.11992 executed by Sobha Nageswar Rao in favour of G Keshavpal Reddy
- 4) Org Sale deed vide bearing doct no 1709/1989 dated 03rd January 1987 executed by Jubilee Hills Co-operative House Building Society Ltd in favour of Sobha N Rao

Page 1 of 3

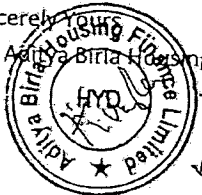


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CAPITAL**

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- 5) CC Copy of 3905/1992 6) Org Sale deed vide doc no 1521/2011 dated 24th May 2011 executed by Kotak Mahindra Bank in favour of Soham Modi
- 7) ORG Sale deed vided Doc No 274/2008 dated 24. 01.2008 executed by Soham Modi in favour of Kotak Mahindra Bank Limited
- 8) Org sale deed vided doc no 1887/2014 dated 12.05.2014 executed by SOham Modi in favour of Indiabulls Housing Finance Ltd
- 9) Plan and Proceeding of 76/51
- 10) Copy of property insurance
- 11) Covering letter from customer
- 12) Online EC No 21672032 dated 29.01.2017 from 01.01.1959 to 28.01.2017
- 13) Org EC No 5923665 dated 22.02.2014 from 01.10.1985 to 21.02.2014
- 14) NOC from India Bulls housing Finance LTD
- 15) Reconveyance of Deposit of Title Deeds vide document no 2989/2017 dated 23.05.2017 executed by India Bulls Housing Finance Limited in favour o Soham Modi
- 16) Org EC No 26293634 dated 29.05.2017 from 01.07.1987 to 26.05.2017

This acknowledgement, subject to terms and conditions of the above mentioned Facility Agreement, has been issued without any confirmation or remark on the fragility or other condition of the documents submitted and ABHFL shall not be held responsible in case there is any change in the fragility or condition of any submitted document over due course of time due to its inherent nature or any reason beyond the control of ABHFL.

Sincerely,
For Aditya Birla Housing Finance Limited

K. Venkatesh
AF 24/12/22

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Aditya Birla Housing Finance Ltd.

Ashoka Capitol, Plot No 89 & 90, Survey No 403, 1st Floor,
Unit No 104, Opp KBR Park, Road No 2, Banjara Hills,
Hyderabad - 500034

www.adityabirlahousingfinance.com

Registered Office:

Indian Rayon Compound, Veraval,
Gujarat - 362 268

CIN: U65922GJ2009PLC083779



**ADITYA BIRLA
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

NO DUES CERTIFICATE

Date: 30 March, 2018

Ref. code – 20203-03-2018-0009652

To,
MR. SOHAM SATISH MODI
PLOT NO. 280, ROAD NO. 25,
NEAR PEDDAMMA TEMPLE,
JUBILEE HILLS, KHAIRATABAD,
HYDERABAD, TELANGANA,
PINCODE – 500034.

Subject: No Dues Outstanding towards Loan Account Number (LAN) HFLAP202030000009652.

Dear Sir/ Madam,

Greetings from Aditya Birla Housing Finance Limited (ABHFL)

We would like to certify that the Home Loan amounting Rs. 2,50,00,000.00 availed by you, along with Mr. Modi Properties and Investment Private Limited, Mrs. Tejal Soham Modi against HFLAP202030000009652, has been repaid in full and there are no further dues payable under the said loan.

We also wish to inform you that we have no further claim or right whatsoever against you with respect to the Loan Agreement against your property address/addresses mentioned below to the extent secured hereinafter from the date of this letter.

Property Address: Plot No. 280, Sy No. 403/1 (Old) 120 (New) Of Shaikpet & Sy No. 1024 Of Hakimpet Village, Jubilee Hills, Co-Operative House Building Society Ltd, Golconda Taluka, Ranga Reddy District Hyderabad 500033.

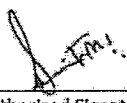
In view of the above, we are releasing documents as mentioned in Annexure I (List of Documents).

For any further clarification or information, please feel free to call us on our Customer Service Number 1800 270 7000 or on care.housingfinance@adityabirlacapital.com from Monday to Saturday from 9.30 AM till 6.30 PM (except public holidays). We'll be glad to assist you.

Thank You for partnering with ABHFL. We look forward to serve you again.

Yours Sincerely,
For Aditya Birla Housing Finance Ltd.


Authorized Signatory


Authorized Signatory

I/We, hereby acknowledge the same and accept the documents received from ABHFL, as mentioned in Annexure I.

Customer's Signature

Aditya Birla Housing Finance Ltd.
10th Floor, R-TECH PARK, Nirlon Complex, Off Western
Express Highway, Goregaon (E) Mumbai- 400063

www.adityabirlahousingfinance.com

Registered Office:
Indian Rayon Compound, Veraval,
Gujarat - 362 266

CIN: U659226J2009PLC083779

**FORECLOSURE LETTER****Mr. Soham Satish Modi****LAN NO:****DATE:**

Plot No. 280, Road No. 25, Near
Peddamma Temple,
Jubilee hills, Khairatabad,
HYDERABAD
Telangana - 500034

HFLAP202030000009652**20 Mar 2018****ML ID:****LOAN SANCTION AMT.:****ML13698****25,000,000.00**

Dear Mr. Soham Satish Modi,

Further to your request to foreclose your Aditya Birla Home Loan Account No.HFLAP202030000009652, please find below the details of the outstanding amount payable in order to complete the foreclosure.

PARTICULARS	AMOUNT (In Rs.)
Principal Outstanding as on 20 Mar 2018	24,333,861.00
Installment Pending	0.00
Interest Accrued for the month	147,004.00
Late Payment Charges	0.00
Bounced Cheque Charges	0.00
Other Charges	0.00
Prepayment Charges	973,355.00
State Goods and Service Tax@9%, Central Goods and Service Tax@9%	175,204.00
Prepayment Charges	0.00
Refunds	0.00
Total Amount Payable	25,629,424.00

Important Note:

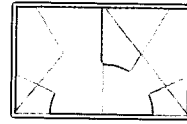
1. This statement of account assumes that your EMI has cleared.
2. Please make your balance RTGS/NEFT/FT/cheque/draft in favour of **Aditya Birla Housing Finance Limited**
A/C NO. HFLAP202030000009652
(Note: Outstation cheques will not be accepted)
3. Full & Final Settlement of the loan will be subject to realization of the cheque/draft and payment of all charges that have been accrued on the date of prepayment.
4. The date of foreclosure considered in the above calculation is **31 Mar 2018**. After this date, additional interest will be charged at Rs. 7,000.00 Per day
5. Further we wish to inform you that payments for foreclosure would be accepted only between 9th to 25th of each month.
6. As the upcoming EMI due date on this loan is 10 Apr 2018, it is likely to be presented to your bank on this date. We advise that you instruct your bankers to mark a stop payment on the upcoming post-dated cheque/ debit ECS/ debit NACH to avoid any excess payment. In case the EMI gets paid upon presentation, the excess amount will be refunded through a pay order or a direct credit (through NEFT) to your repayment account after 7 days of EMI clearance.
7. At the time of making your final payment at any Aditya Birla Housing Finance Limited Centre, please submit the following:
 - i. Bank Statement showing last 1 month EMI clearance
 - ii. Applicant needs to declare source of funds for closure and his current income details
8. Within 15 days of prepayment of your loan, the "No dues certificate" can be collected from the nearest Aditya Birla Housing Finance Centre.

For Aditya Birla Housing Finance

Authorised Signatories

Customer Declaration:

I/We hereby confirm that I/We have understood and accepted the Terms and Conditions of the foreclosure of the Home Loan Account. _____ (Cust. Sign)



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- 5) CC Copy of 3905/1992 6) Org Sale deed vide doc no 1521/2011 dated 24th May 2011 executed by Kotak Mahindra Bank in favour of Soham Modi
- 7) ORG Sale deed vided Doc No 274/2008 dated 24. 01.2008 executed by Soham Modi in favour of Kotak Mahindra Bank Limited
- 8) Org sale deed vided doc no 1887/2014 dated 12.05.2014 executed by SOham Modi in favour of Indiabulls Housing Finance Ltd
- 9) Plan and Proceeding of 76/51
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- 12) Online EC No 21672032 dated 29.01.2017 from 01.01.1959 to 28.01.2017
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- 14) NOC from India Bulls housing Finance LTD
- 15) Reconveyance of Deposit of Title Deeds vide document no 2989/2017 dated 23.05.2017 executed by India Bulls Housing Finance Limited in favour o Soham Modi
- 16) Org EC No 26293634 dated 29.05.2017 from 01.07.1987 to 26.05.2017

This acknowledgement, subject to terms and conditions of the above mentioned Facility Agreement, has been issued without any confirmation or remark on the fragility or other condition of the documents submitted and ABHFL shall not be held responsible in case there is any change in the fragility or condition of any submitted document over due course of time due to its inherent nature or any reason beyond the control of ABHFL.

Sincerely Yours
For Aditya Birla Housing Finance Limited



K. Venkatesh
PF 24/12/22

Page 2 of 3

Aditya Birla Housing Finance Ltd.

Ashoka Capitol, Plot No 89 & 90, Survey No 403, 1st Floor,
Unit No 104, Opp KBR Park, Road No 2, Banjara Hills,
Hyderabad - 500034

www.adityabirlahousingfinance.com

Registered Office:

Indian Rayon Compound, Veraval,
Gujarat -362 266

CIN: U65922GJ2009PLC083779

SOHAM SATISH MODI

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

Dt:-04-12-2018

To,

The Manager,

ABHFL,

Hyderabad.

Dear Sir,

Sub:- Foreclosure of Account No:HFLAP202030000009652

I request you to please provide me the FC letter for my Above referred M Loan availed and taken in my Individual name as Soham Modi.

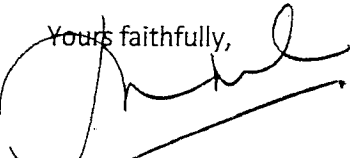
The Loan was availed and disbursed in the Individual name, hence Please note that No FC charges are applicable in terms of The RBI regulations.

Please provide to Mr Jayprakash , our Accounts Officer The FC Letter and , he shall be authorized to represent me .

I thank you for the relationship enjoyed with ABHFL and shall approach in future as and when I need additional funding.

Thanking You,

Yours faithfully,


SOHAM MODI

Date: 23rd February 2018

To
The Manager
Aditya Birla Housing Finance Limited
Hyderabad

Sub: Issue of Foreclosure letter and List of Documents – Reg.
Ref: Our letter dated 4th December 2017

Dear Sir / Madam

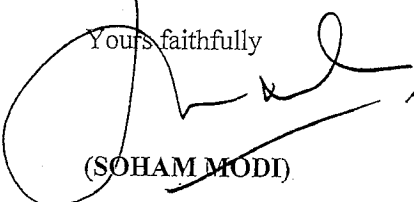
Please refer our following letter dated 4th December 2017 we are requested foreclosure letter and List of documents in my loan LAP A/c No. HFLAP202030000009652.

It is more than 30 days as on know, you have been deliberately delaying issue of the same. I hereby demand you to issue the same by mail fortnight before end of the day or else will same to initiate steps with RBI and also raise legal notice against M/s. Aditya Birla Housing Finance Limited.

Kindly do the needful at the earliest.

Thanking you

Yours faithfully



(SOHAM MODI)

Date: 22nd March 2018

To
The Manager
Aditya Birla Housing Finance Ltd.,
Banjara Hills
Hyderabad

Sub: Repayment of Loan
Ref: Loan A/c No. HFLAP202030000009652.

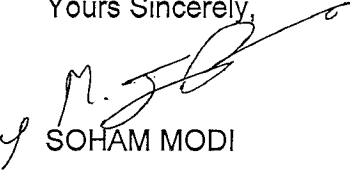
Dear Sir,

We have intimated you about repayment of the said loan vide letter dated 20th March 2018. Please find enclosed a demand draft for Rs. 2,56,26,828/- (Rupees Two Crores Fifty Six lakhs Twenty Six Thousand Eight Hundred and Twenty Eight Only) and Rs. 2,596/- (Rupees Two Thousand Five Hundred and Ninety Six Only) for repayment of the said loan amount.

I authorized to Mr. M Jayaprakash, Manager – Finance & Accounts to submit the cheque and collect the above loan documents

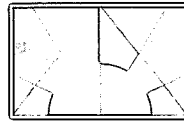
Thank you,

Yours Sincerely,


SOHAM MODI

Encl.

Source	Instrument No	Amount
Bajaj Finance	129364	2,56,26,828.00
Own	073739	2,596.00



ADITYA BIRLA
CAPITAL

To

PROTECTING INVESTING FINANCING ADVISING

Mr. Soham Satish Modi

MR. Soham Satish Modi , MRS. Tejal Soham Modi &

Modi Properties and Investments Private Limited

Plot No. 280, Road No. 25, Near Peddamma Temple, Jubilee hills,

Khairatabad, Hyderabad 500034

Subject: List of Documents provided for creation of Security under the Loan Account Number **HFLAP20203000009652** for the property situated at MR. Soham Satish Modi , MRS. Tejal Soham Modi & Modi Properties and Investments Private Limited Plot No. 280, Sy No. 403/1 (Old) 120 (New) of Shaikpet & Sy No. 1024 of Hakimpet Village, Jubilee Hills, Co-Operative House Building Society Ltd, Golconda Taluka,, (The "Said Property")

Dear Sir / Madam

In terms of the Facility Agreement dated 31-Mar-17 entered into between Aditya Birla Housing Finance Limited (ABHFL) and **MR. Soham Satish Modi , MRS. Tejal Soham Modi & Modi Properties and Investments Private Limited** (the Borrower / Co borrower respectively), an Equitable Mortgage by deposit of Title Deeds of the Said Property has to be created in favour of ABHFL to secure the due repayment of the Facility/ies granted/to be granted by ABHFL to the Borrower(s).

Accordingly on 25-May-17, following documents (in original) with respect to the Said Property by Mr. Soham Satish Modi have been handed over at Hyderabad to our authorised representative D NAGIN by Mr. Soham Satish Modi.

List of Documents:

- 1) Org Sale deed vide bearing doct no 645/1997 dated 06th March 1997 executed by G Keshavpal Reddy in favour of Soham Modi
- 2) Org Sale deed vide bearing doct No 3905/1992 dated 21.08.1989 executed by Sobha Nageswara Rao Rep by her GPA holder Sri Rayapolu Sreenivasa Marthandam in favour G Keshavpal Reddy (14page missing)
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