THE **FEDERAL BANK**LIMITED

Retail Hub,
"304,3rd flr,Navketan complex
SD Road, Opp Clock Tower
Secunderabad (A P)-500005

Date: 25/04/2009

To
Sri. Sohan Satish Modi & Smt.Tejal Modi
Plot No 280,
Road No 25,
Jubiolee Hills,
Hyderabad

Sub: You're Application for Housing Loan.

Dear Sir/ Madam,

We are glad to convey in principle sanction of the above as per the details below.

1	**Nature of Loan**	:	**Federal Housing Loan** – Flat Purchase
2	**Amount**	:	22,15,000 (Rupees twenty Two lacks Fifteen thousand only)
3	**Rate of Interest**	:	**11.5%** (Linked to BPLR subject to periodical revision)
4	**Processing fee**	:	0.5% + ST (Rs.11075 /- + Rs.1141/- = Rs.12216)
5	**Pre closure/ Pre-EMI Charges**	:	2%.
6	**Period**	:	240months
7	**Cushion Period**	:	Nill
8	**Period Available for Repayment**	:	240months
9	**EMI**	:	23634 (Rupees twenty thousand nine twenty eight only)
10	**EMI Start Date**	:	05/06/2009
11	**Mode of repayment**	:	PDC
12	**Security – Primary**	:	House on Plot no 330, Part of Sy no 31, 40 to 45 & 55, Silver Oak Bungalows, Cherlapally Village, Ghatkessar Mandal, R.R.Dist

13. Terms and Conditions:

i) Please ensure that:

a)The construction is Legal and as per approved plan.

b)Construction is completed as per the Sale agreement and the property is registered in your name.

ii) Supplementary legal opinion, Broken period EC etc., to be submitted at your cost

iii) Khata for the property to be obtained in your name and to be submitted to us

iv) Property shall be insured as per Bank's guidelines.

Please acknowledge as a token of acceptance of the terms and conditions.

We thank you for dealing with us.

Thanking you.

Yours faithfully

Authorised Signatory.

From:

1.Sri Soham Satish Modi And 2. Smt. Tejal Modi
Plot no 280, Raoad No 25,
Jubilee Hills, Hyderabad

To
The Federal Bank Ltd
Br.Secunderbad

Sub: Application for Home Loan & Submission of Documents

& Processing Fee cheque.

Dear Sir,

I am submitting a housing loan proposal in your Bank along with photocopies of my documents enclosed with Processing Fee by Cheque No 60797. HDFC Bank In Your Federal Bank Retail Hub PF A/c dated 21/04/2009 for Rs.5000/-.The remaining Amount Also deposited in cash for rs6774You PF A/c.

I state that the documents and information given in application form is true and correct to the best of my knowledge and belief. I am also aware that the Processing Fee cheque given for processing of my loan is non refundable..

Yours truly.

(Signature of Applicant and Co-applicants)

Date 20/05/2009
Place: Secunderabad

Name of Sales Officer:Gouri Shankar

Sign of Sales Officer:

THE FEDERAL BANK LIMITED
Registered Office, Aluva

Retail Hub-Hyderabad
Date: 24/04/2009

Submitted to Retail Hub
Appraisal Note for Housing Loan

(1) Borrower:

a)Name of the Applicant, Age & DOB		SOHAM SATISH MODI, 39 YEARS, 18/10/1969
b)Address	Office:	MODI PROPERTIES & INVESTMENTS PVT LTD, 5-4-187/3 & 4, 2 ND FLOOR, SOHAN MANSION, M.G. ROAD, SECUNDERABAD
	Resi:	PLOT NO 280, ROAD NO 25, JUBIOLEE HILLS, HYDERABAD
Phone No	Land Line:	040-27541533
	Mobile:	9246241114
Email ID		
Pass Port No		
Present Bankers		HDFC BANK
c)Constitution		SELF EMPLOYED
d)PAN No.		ABMPM6725H
e)Nature of Activity of applicant		BUSINESS
f)Credit Rating Internal		FB3
g)Relationship, if any, with any employees of the Bank/ Directors of the Bank/ Other Banks		NO
h)Net worth		61845955
i)Name address and Age of the Co applicant		TEJAL MODI, PLOT NO 280, ROAD NO 25, JUBIOLEE HILLS, HYDERABAD, 39 YEARS
j)Networth of co-applicant		100000
k)Relationship of Co applicant/ Co Obligant with applicant		SPOUSE

(3) Compliance of KYC norms /Personal Information:-

Proof of Age,ID , Address and Signature of applicant, and Co obligant obtained	YES
Photograph of applicant and all co-obligants obtained	YES
Pan Card/Pass Port of Applicant and co-applicant obtained	YES
Telephone bill of Applicant for land line/postpaid mobile obtained	YES
FI of applicant/Co applicant/Co obilgant for Residence Positive	YES
FI of applicant/Co applicant/Co obilgant for Office Positive	YES
Latest 3 years, ITR, Tax Paid Chalans, TDS Certificates available	YES
Three years audited Financial Statements obtained in the case of businessmen	NO
Latest three months salary slips with breakup salary& deduction obtained	NA
Latest six months salary crediting bank statement obtained and verified	NA
Pay slips/salary certificate/ITR etc., Verified by our approved agency and is confirmed	NA
Bank statement Verified by our approved agency and is confirmed	YES
Total over All Work experience not less than 2 years with at least 1 yr with present co.,	YES
In case of Take over, good track record, asset quality confirmed	NA
Proof of borrower's margin – Stamped receipt for advance paid/balance in his SB A/c	YES

Comments on Employment/Business profile: - APPLICANT IS SELF EMPLOYED AND HAS BUSINESS NAMED MODI PROPERTIES & INVESTMENTS PVT LTD, AT 5-4-187/3 & 4, 2 ND FLOOR, SOHAM MANSION, M.G. ROAD, SECUNDERABAD,

(6) Other Verification/Check list:-

CIBIL report obtained and verified – No adverse features	YES
Originals of all the documents seen and attested by Fedfina officials	YES

Retirement age/loan period/age of the Applicant/Co obligant reconciled	YES
Copy Of Identity card ,Visa stamped on Passport copy obtained (NRI only)	NA
Area profile of the Applicant, Co applicant/Co obligant and proposed property are positive	YES

(4) Existing Credit Facilities with our bank/ with other Banks/Financial Institutions:-

Name of the Institution	Nature	Limit	Balance	Tenure	Security	Asset Classification	Emi

Comments: - One car loan appearing in the CIBIL report is found to be in the name of the company. Hence it is not considered

Has the applicants/Co Obligant/Co applicant serviced the existing facilities promptly and the track record found satisfactory	Yes

(5).Assessment of Income , Repayment Capacity, value of security, margin etc:-

A Salaried

1		3yr average mthly income/mthly salary of applicant nett of statutory dues	56720
2		3yr average mthly income/mthly salary of co-obligant nett of statutory dues	NIL
3		Total	56720
4		40/50% of average mthly income/salary for income upto 3L/above 3L	28360
5		Monthly instalment of all other existing loans	5578
6		Period of loan	240 mths
7		Cushion period in months	3mths
8		Rate of interest	11.25
9		EMI per lakh	1050
10	A	Loan amount(excluding insurance premium)eligible on income criteria	2169000
11	B	Loan including insurance premium eligible as per income criteria	2439000
12		Value of property as per our valuation	3396000
13	C	70% of property value	2372000
14		Registration value + Work order	5570000
15		Stamp Duty and Registration Fee	60000
16		Total project cost (14+15)	5630000
17	D	70% of project cost	3941000
18		Loan Recommended (Not to exceed A,C or D)	2135000
19		Add Insurance premium	50900
20		Total Loan recommended (Not to exceed B, C or D)	2185900
21		EMI for this loan	23667(With Cushion Period)
22		FOIR for all loans of the applicant including this loan	50.29%

Legal scrutiny report in the prescribed format with copies of the documents verified and found acceptable	YES
Legal opinion is given after verifying all original title deeds/link deeds	YES
Approved Plan is issued by competent authority and construction is as per approval	YES
Certified estimate of construction obtained in case of self construction	NA
Valuation report in the prescribed format (Customer specific/Project)	YES
Sale Agreement Cum Construction Agreement obtained and verified by advocate	
Existing Loans/Charges on the property	NA

A. Limits recommended:

Nature of Limit	HOUSING LOAN
Amount in Figures	2185900
Amount in Words	TWENTY ONE LAKHS EIGHTY FIVE THOUSAND NONE HUNDRED ONLY
Interest Rate	11.25%

EMI	23667(With Cushion Period), 05/09/2009
Margin	61.17

g) Outstanding inspection irregularities:

i.	RBI	NIL
ii.	Internal	NIL
iii.	Concurrent	NIL
iv.	Credit audit	NIL

Terms and conditions of the facilities:

Retail HUB Hyderabad

1	Name of the Applicant	SOHAN SATISH MODI
2	Address	PLOT NO 280, ROAD NO 25, JUBIOLEE HILLS, HYDERABAD
3	Occupation	SELF EMPLOYED
4	Nature of Limit	HOUSING LOAN
5	Purpose	PURCHASE OF FLAT
6	Total Loan Amount	2185900
6a	Insurance Premium out of the above	50900
7	Rate of interest	11.25%
8	PF/Admin Fee	12055
9	Pre Closure/ Pre EMI Charge	2%
10	Period	240 MONTHS
11	Cushion period	3 MNTHS
12	Available repayment period	240 MONTHS
13	EMI & EMI Starting Date	23667 (With Cushion Period) 05/09/2009
14	Mode of Repayment	PDC
15	Security-Primary	House on Plot no 330, Part of Sy no 31, 40 to 45 & 55, Silver Oak Bungalows, Cherlapally Village, Ghatkessar Mandal, R.R Dist
16	Margin	35.6%
17	Collateral-Security/ Additional	NONE
18	Name of Co-Obligant	EJAL MODI
19	Net worth of the Applicant	61845955
20	Net worth of the Co-Obligant	100000
21	Total Project Cost-with present Status	56.30L - 80% completed
22	Registration Value + Work Order	5570000
23	Registration Cost	60000
24	Total Liability of the Applicant	2185900
25	Total Liability of Co-Applicant	2185900
26	Priority Status-Secured/Unsecured	Non-priority / secured
27	Sanctioning Authority	VAIDYANAATHA AIYAR N

Other Terms and Conditions:

1 a) The Construction shall be Legal and as per approve plan.

b) Construction is to be completed as per the Plan & Estimation

2. Broken Period EC etc. to be submitted.

... Bank's guidelines

5. Disbursements will be made only in accordance with the progress in construction

6 PDC/ECS mandare/security cheques/standing instruction for EMI should be given by the borrower.

7. Original of the KYC documents are to be produced at the time of documentation for verification

Disbursement Details:-

Disburse Rs.2,61,000(Rupees Two Lakhs Nsixty One Thousand Only) by DD fvg Mehta & Modi Homes towards 70% of the registration value of the semi-finished house

Disburse Rs12,31,000.00 (Rupees twelve lakhs thirty one thousand only)towards 70% of balance sale consideration payable for the house completed 80% of construction.

Issue DD for Rs50,900.00 (Rupees Fifty thousand Nine Hundred only) fvg Bajaj Allianz Life Insurance co., Ltd towards insurance premium.

Balance amount is to be disbursed in accordance with the progress in construction of the house.

PF to be collected from A/c No 13950200006576

VERIFIED AND RECOMMENDED BY

AUTHORISED FEDFINA OFFICIAL

CREDIT PROCESSING ASSOCIATE

SANCTIONED BY

VAIDYANAATHA AIYAR N
SENIOR MANAGER - CREDIT

FINANCIAL YR	NATURE OF INCOME	APPLICANT	
		SCHAN	
2008-2009	INCOME AS PER ITR	1488702	
2007-2008	INCOME AS PER ITR	406766	
2006-2007	INCOME AS PER ITR	448642	
TOTAL INCOME OF THREE YRS		2344110	
AVERAGE ANNUAL INCOME		781370	
		TAXPAID	
2008-2009		162227	
2007-2008		139928	
2006-2007		0	
TOTAL TAX PAID FOR THREE YRS		302155	
AVERAGE TAX PAID		100718.3333	
YEARLY INCOME AFTER TAX		680651.6667	
AVERAGE MONTHLY INCOME		56720.97222	
TOTAL INCOME		56720.97222	
FOIR 50%		28360.48611	
OTHER OBLIGATION		5578	
ROI		11.25%	
TENURE		240 MONTHS	
EMI PER LAC		1050	
ELIGIBILITY IN LACS		21.69700582	
LOAN		2135000	31196.53472
INSURANCE		50900	24.3986045
TOTAL		2185900	
EMI		22951.95	(With Out Cushion Period)
PF		11774.525	31196.53472
			25618.53472
			24.3986045

RATING FORMAT FOR RETAIL LOANS

Name : SOHAN SATISH MODI   Loan : Housing Loan Rs 2135000

Bajaj Alianz : Rs 50900

	Criteria for various Factors	Score for each factor	Specify the criterion relevant to the applicant / borrower	Score awarded
A. Personal Factors # # (Weight 0.90)				
Educational background	Doctors / Engineers / CAs / IT professionals / Permanently employed College professors and lecturers employed in Govt colleges / aided colleges / Prof. Qualified	6 to 5	The borrower is post graduate and co-obligant is graduate	6
	Post Graduates	4 to 3		
	Graduates / Diploma Holders / Others	2 to 1		
Employer	Govt. / PSUs / MNCs	6	The borrower is self employed and co-obligant is also Self employed	4
	Banks / profit-making reputed Cos / Colleges	5		
	Schools / Other Cos / Self employed / Business	4 to 3		
	Others	2 to 1		
Age of the borrower	Up to 25 years	6	The applicant is 39 years and co-obligant is 38years	5
	Between 25 to 40 years	5		
	Between 41 to 50 years	4		
	Between 51 to 55 years	3		
	Between 56 to 60 years	2		
	Above 60 years	1		
Family dependants	Upto 1	6	one	6
	Upto 2	5 to 4		
	Upto 4	3 to 2		
	Above 4	1		
Period of stay at present address	Above 5 years	6 to 5	For more than 5 years	6
	3 to 5 years	4		
	2 to 3 years	3 to 2		
	Less than two years	1		
Housing status	Own accommodation (in the name of self / spouse)	6 to 5	Own accommodation	6
	Enjoys only inheritance right in a house	4 to 3		
	Others	2 to 1		
Past dealing of the borrower	Satisfactory dealings for more than 5 years	6	New , but very good reports obtained about the applicant	3
	Satisfactory dealings for 2 to 5 years	5		
	Less than 2 years	4		
	New, but very good reports obtained about the applicant	3 to 1		
Consolidation of	**Total Score of Parameter – A (Personal**			

RATING FORMAT FOR RETAIL LOANS

Name : SOHAN SATISH MODI   Loan : Housing Loan Rs 2135000

Bajaj Alianz : Rs 50900

	Criteria for various Factors	Score for each factor	Specify the criterion relevant to the applicant / borrower	Score awarded

B. FINANCIAL FACTORS (Weight – 1.20)

Present Monthly Income of the borrower and spouse together **	Above Rs.50,000 /-	6	The annual income of the borrower is Rs 56720/-	6
	> 40,000 to 50,000 /-	5		
	> 30,000 to 40,000 /-	4		
	> 20,000 to 30,000 /-	3		
	< 20,000 /-	2 to 1		
Present monthly deductions Plus EMIs for the proposed loan	Less than 20 % of income	6	FHS(Proposed) Rs 22952/-	4
	20 % to 35 % of income	5		
	35 % to 45 % of income	4		
	45 % to 55 % of income	3		
	55 % to 65 % of income	2 to 1		
Networth of the Borrower **	Not less than 5 times of the loan amount	6	The Total net worth of the borrower and co obligants are 61.84 L	5
	Between 3 and less than 5 times of loan amount	5		
	Between 2 and less than 3 times of loan amount	4 to 3		
	Less than 2 times of loan amount	2 to 1		
Income Proof provided by the applicant # #	(1) 2-3 years' Income tax return / tax paid challans / assessment orders and audited Balance sheet / Salary slip (2) Average remittance as per NRE account statement for the last 2 years in the case of NRIs	6	Three year IT return and Tax paid challan	6
	(1) One year's IT return and audited balance sheet / Salary slip)	5 to 4		
	Audited Balance sheet / Salary slip	3		
	Unaudited balance sheet, Income assessed based on asset holding etc	2 to 1		
Consolidation of Financial factors	**Total Score of Parameter – B (Financial Factors)**	(Total of the above Scores)		21
	Average	Total divided by 4		5.25
	Weighted Score	Average * 1.20		6.3

RATING FORMAT FOR RETAIL LOANS

Name : SOHAN SATISH MODI Loan : Housing Loan Rs 2135000

Bajaj Allianz : Rs 50900

	Criteria for various Factors	Score for each factor	Specify the criterion relevant to the applicant / borrower	Score awarded
C. SECURITY FACTORS (Weight – 0.90)				
Primary / Collateral security – (security in the form of landed property, liquid securities alone need be considered !!)	Security available is > 50 % than that stipulated as per the scheme	6	The value of the primary security will be Rs 31.20L Lakhs after completion of the flat	3
	Security available is > 25 % and <= 50 % than that stipulated as per the scheme	4		
	Security available is >= 50 % of the loan amount	3 to 1		
Enforceability of security	100 % Liquid	6		3
	Employer guarantee	5		
	Check off system accepted by the employer	4		
	Well documented collaterals / availability of co-obligant other than spouse	3		
	Salary deduction undertaking by employer	2 to 1		
Consolidation of Security factors	**Total Score of Parameter – C (Security Factors)**	(Total of the above Scores)		6
	Average	Total divided by 2		3
	Weighted Score	Average * 0.90		2.7

** In case, husband and wife join in the documents, combined income and net worth may be considered. In case, legal heirs join in the documents, combined income and net worth with the legal heirs may also be considered.

Where loan is to be granted in the name of resident spouse of our existing NRI customer and where the income and existing banking relationship is based on the NRI spouse, personal factors may be rated considering the credentials of the NRI customer. Also under Financial factors, income proof of the NRI spouse may be accepted in the place of income proof of the applicant.

!! Where no primary / collateral security is required as per the loan scheme, under security factors, primary / collateral security column may be treated as **Not Applicable** and the score for enforceability of security only need be considered. In such case denominator will be '1' instead of '2'

OVERALL SCORE

Parameter	**Weighted Average Score for the individual parameter**
Personal Factors	4.62
Financial Factors	6.3
Security Factors	2.7
Total	13.62
Overall Weighted Average Score (Total divided by 3)	4.54

FB1	FB2	FB3	**Credit Rating**
6.00-5.25	5.24-4.75	4.74-4.25	FB 3

FB 4	FB5	FB6	FB 7
4.24-3.75	3.74-3.25	3.24-2.75	2.74-2.25

S.S. REDDY ASSOCIATES
Govt. Regd. Valuers
Flat No. 501, Sri Sai Darshan Residency
H.No. 7-1-408 to 413, Balkampet Road
Ameerpet, Hyderabad - 500 016, A.P.

Er. S. Satyanarayana Reddy
B.E. (Civil), MIE.FIV.
✆ : Off.: 040-2374 5457/2375 4005
Mobile : 98497 99719
e-mail : ssreddy_valuer123@rediffmail.com

VALUATION REPORT FOR FEDBANK FINANCIAL SERVICES / FEDERAL BANK

Ref: 0904 016 **Fed:**

I GENERAL	
1. Purpose for which the Valuation is made	To assess the Present Market Value
2 a. Date of Inspection	28/04/2009.
b. Date on which the valuation is made	28/04/2009.
3 List of documents produced for persual	Sanction Plan Copy and property schedule copy
4 Name of The Customer who wants to aquire this property	Mr.Soham Modi
Property In the name of (Owner Of Property)	M/s.Mehta & Modi Homes
5 Brief decription of the property under valuation	House on Plot no.338, Part of Sy.no.31, 40, 41, 42, 44, 45 & 55, Cherlapally Village, Ghatkesar Mandal, R.R.Dist.
6 Location of the Property as per document (enclosed location sketch and Photos)	Enclosed
7 Postal address of the property	Same as above
8 City / Town	
Residential area	Residential area
9 Classification of the area	
a. High / Middle / Poor	Middle Class
b. Urban / Semi-Urban / Rural	Semi - Urban
10. Coming Under Corporation Limit	HMDA Limits
11. Whether covered under any State/ Central Govt. enactments (e.g. U L C act) or notified under agency area! scheduled area! Cantonment area	Nil
12. Boundaries of the property NA	
a. Boundaries	
North	Plot no.339
South	Plot no.337
East	Plot no.341
West	30' Wide Road
13. Extent of the Site	**174.00 Sq.yds**
14. Whether occupied by the owner/ Tenant? If Occupied by tenant since how long? Rent received per month	Under Construction

Satyanarayana Reddy

S.S. APPROVED VALUERS Ameerpet, Hyd.

Mr.Soham Modi

II. BUILDING

1 Nature Of the Building	Residential
2 Location (Address of the Property)	HUDA
3 Description of the locality Residential! Commercial! Mixed	Residential
4 Year of Construction	2008
5 Number Of Floors	Ground + 1 Floor
6 Type of Structure	RCC Framed
7 Number of Dwelling units in the Building	
8 Quality of Construction	Good
9 Appearance of the Building	Under Construction
10 Maintenance of the Building	Under Construction
11 Facilities available	
12. specifications	
Roof	RCC
Flooring	Marble Flooring as proposed
Doors	wooden
Windows	wooden
Fittings	Standarad
Finishing	C.M.
13.House Tax Assessment no.	NA
14.Accommodation	2 BHK
15.Agreement sale deed for the the propossed purchaser executed in the name of	Mr.Soham Modi
16.What is the area of the land as per the deed	
17. Compliance to sanctioned plans	Lr.no.2698/MP2/Plg/H/2007, Dt:25/03/2008. By HUDA, for the construction of Ground + 1 Floor.

18. What is the super built up area of the House

a) Ground Floor	805.00 Sft
b) First Floor	865.00 Sft
c) Second Floor	Sft
Total Built up area of the house	**1670.00** Sft

19.Is it posh/class/medium/ordinary ?	Medium
20.Is it being used for Residential or Commercial purpose	Having residential potential
21.Cost of construction (Estimate) Rs.	

If under or overvalued, approved cost of construction

Rate of Cost of construction (Approved)	Rs.	1200.00	Per Sft
Total cost of construction (Approved)	Rs.	2004000.00	
Development of surrounding area		Average	
Residual age of the property		60 years	

Mr.Soham Modi

III MARKETABILITY

1.How is the Marketability ? Good

2.What are the factors favouring for an extra Potential value ? Located in the developing residential location

3.Any Nagative factors are observed which affect The market value in general NA

IV RATE

1. After analysing the comparable sale instances,

What is the Land area rate Rs. 8000.00

Rate Considered for valution Rs. 8000.00

V Valuation

Recommended rate

Total plot area in Sq.yds	174.00	Rate per Sq.yd. Rs.	8000.00
Total Land Value: Rs.		**1392000.00**	
Total const. area in	Sft.	1670.00	
Const. cost of the building:	Rs.	**2004000.00**	
Total value of Property after completion of all works	Rs.	**3396000.00**	

Completeness of the	Complete	Semifinished
	Stage of construction	Plastering Completed
	% of works completed	80%

Recommended value as asper stage of work Rs. **1603200.00**

Total value of the house as per stage of work Rs. 2995200.00

Latest guideline rate obtained from the

Resistrar's office for the flat NE

Guide line rate for the land NE

Remarks:

PART -F- CERTIFICATE

1.The present market value of the above property with the existing conditions and specfication is in my Rs. 3396000.00 (Rupees Thirty Three lakhs Ninety Six Thousand only) after completion of all works

2.The expected future physical life of the subject property is based on the visual inspection. Further, no structural survey of the subject property has been undertaken.

3.If this property is offered ascollateral security, the concerned financial institution is requested to verify extent of land shown in the valution with respect to the latest legal openion.

4.Value varies with the purpose. This report is not to be referred if the purpose is different other than mentioned above.

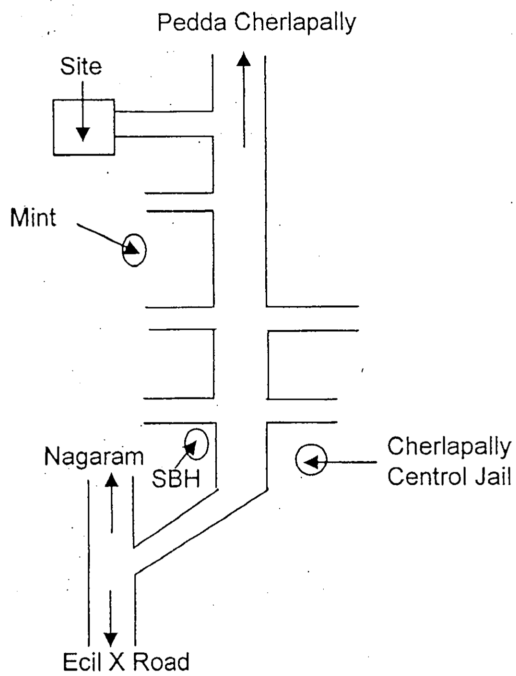
5.The subject property is inspected in presence of owner representative.

VALUER

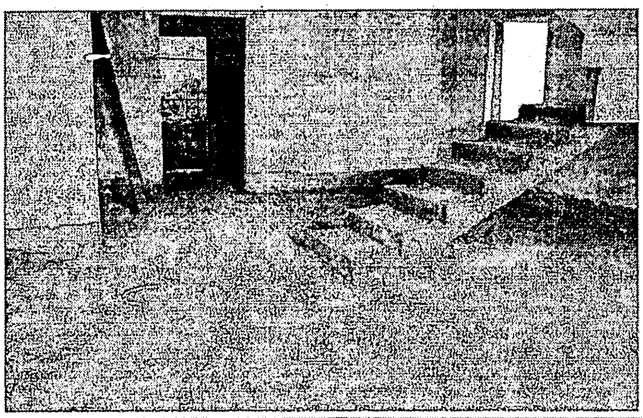
Ameerpet, Hyd.

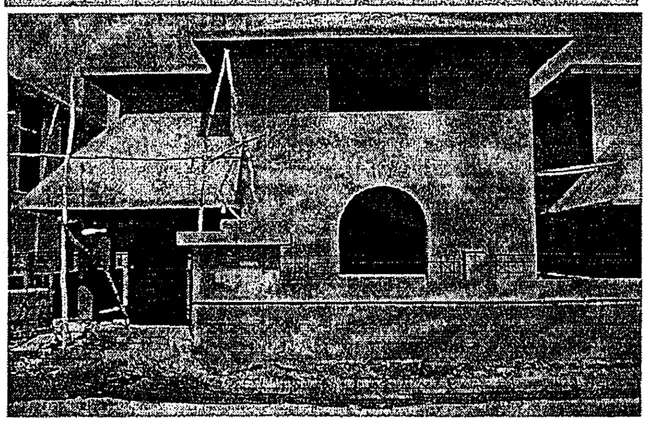
Mr.Soham Modi

Route Map:



Photographs:





S.S. REDDY ASSOCIATES
Govt. Regd. Valuers
Flat No. 501, Sri Sai Darshan Residency
H.No. 7-1-408 to 413, Balkampet Road
Ameerpet, Hyderabad - 500 016, A.P.

Er. S. Satyanarayana Reddy
Off.: 040-2374 5457 9375 ...
Mobile : 98497 99719
e-mail : ssreddy_valuer...

VALUATION REPORT FOR FEDBANK FINANCIAL SERVICES / FEDERAL BANK

Ref: 0904 008 Fed:

I GENERAL

1. Purpose for which the Valuation is made	To assess the Present Market Value
2 a. Date of Inspection	20/04/2009.
b. Date on which the valuation is made	20/04/2009.
3 List of documents produced for persual	Sanction Plan Copy and property schedule copy
4 Name of The Customer who wants to aquire this property	Mr.Sohan Modi
Property In the name of (Owner Of Property)	Mr.Sohan Modi
5 Brief decription of the property under valuation	House on Plot no.330, Part of Sy.no.31, 40 to 45 & 55, Silver Oak Bungalows, Cherlapally Village, Ghatkesar Mandal, R.R.Dist.
6 Location of the Property as per document (enclosed location sketch and Photos)	Enclosed
7 Postal address of the property	Same as above
8 City / Town	
Residential area	Residential area
9 Classification of the area	
a. High / Middle / Poor	Middle Class
b. Urban / Semi-Urban / Rural	Semi-Urban
10. Coming Under Corporation Limit	HMDA Limits
11. Whether covered under any State/ Central Govt. enactments (e.g. U L C act) or notified under agency area! scheduled area! Cantonment area	Nil
12. Boundaries of the property NA	
a. Boundaries	
North	Plot no.329
South	Plot no.331
East	30' Wide Road
West	Plot no.327
13. Extent of the Site	174.00 Sq.yds
14. Whether occupied by the owner/ Tenant? If Occupied by tenant since how long? Rent received per month	Vacant

T Srinivasa Reddy

Mr.Sohan Modi 20/04/2009.

II. BUILDING

1 Nature Of the Building		Residential	
2 Location (Address of the Property)		G.H.M.C.	
3 Description of the locality Residential! Commercial! Mixed		Residential	
4 Year of Construction		2008	
5 Number Of Floors		Ground + 1st Floor	
6 Type of Structure		RCC Framed	
7 Number of Dwelling units in the Building			
8 Quality of Construction		Good	
9 Appearance of the Building		Good	
10 Maintenance of the Building		Good	
11 Facilities available			
12. specifications			
Roof		RCC	
Flooring		Ceramic Tiles Flooring	
Doors		wooden	
Windows		wooden	
Fittings		Standarad	
Finishing		C.M.	
13.House Tax Assessment no.		NA	
14.Accommodation		3 BHK Duplex House	
15.Agreement sale deed for the the propossed purchaser executed in the name of		Mr.Sohan Modi	
16.What is the area of the land as per the deed			
17. Compliance to sanctioned plans		Permit no:G1/561/2008. Dt:22/04/2008. By Kapra Circle G.H.M.C., for the construction of Ground & First Floors under group housing Scheme	
18. What is the super built up area of the House			
a) Ground Floor		790.00 Sft	
b) First Floor		650.00 Sft	
c) Second Floor		Sft	
Total Built up area of the house		1440.00 Sft	
19.Is it posh/class/medium/ordinary ?		Medium	
20.Is it being used for Residential or Commercial purpose		Having residential potential	
21.Cost of construction (Estimate)	Rs.		
If under or overvalued, approved cost of construction			
Rate of Cost of construction (Approved)	Rs.	1200.00	Per Sft
Total cost of construction (Approved)	Rs.	1728000.00	
Development of surrounding area		Average	
Residual age of the property		60 years	

T Srinivasa Rao city

Mr.Sohan Modi 20/04/2009.

III MARKETABILITY

1.How is the Marketability ? Good

2.What are the factors favouring for an extra Potential value ? Located in the developing residential location

3.Any Nagative factors are observed which affect The market value in general NA

IV RATE

1. After analysing the comparable sale instances,

What is the Land area rate Rs. 8000.00

Rate Considered for valution Rs. 8000.00

V Valuation

Recommended rate

Total plot area in Sq.yds	174.00	Rate per Sq.yd. Rs.	8000.00
Total Land Value: Rs.		1392000.00	
Total const. area in	Sft.	1440.00	
Const. cost of the building:	Rs.	1728000.00	
Total value of Property after completion of all works	Rs.	3120000.00	

Completeness of the	Complete	Completed
	Stage of construction	
	% of works completed	100%

Recommended value as asper stage of work Rs. 1728000.00

Total value of the house as per stage of work Rs. 3120000.00

Latest guideline rate obtained from the

Resistrar's office for the flat NE

Guide line rate for the land NE

Remarks:

PART -F- CERTIFICATE

1.The present market value of the above property with the existing conditions and specfication is i Rs. 31,20,000.00 (Rupees Thirty One lakhs Twenty thousand only)

2.The expected future physical life of the subject property is based on the visual inspection. Furthe structural survey of the subject property has been undertaken.

3.If this property is offered ascollateral security, the concerned financial institution is requested to extent of land shown in the valution with respect to the latest legal openion.

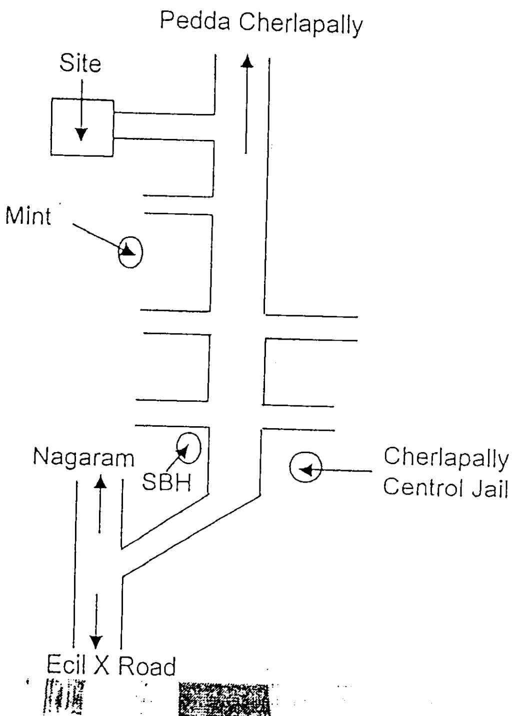
4.Value varies with the purpose. This report is not to be referred if the purpose is different other th mentioned above.

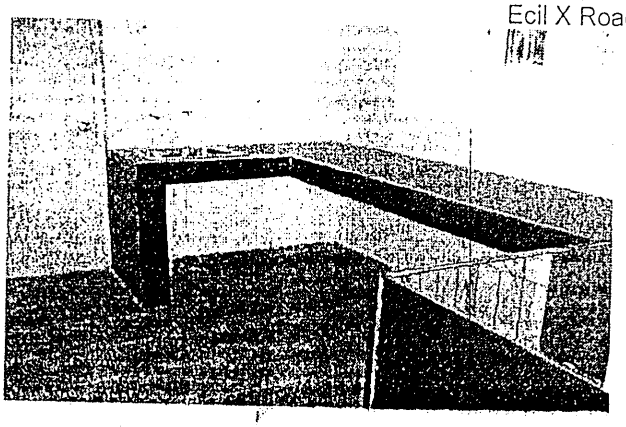
5.The subject property is inspected in presence of owner representative.

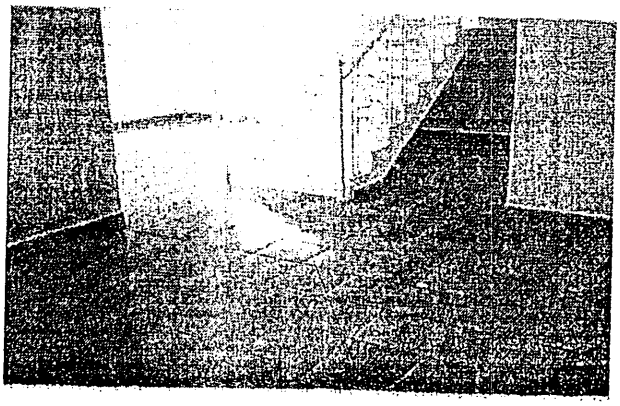
T Srinivasa Reddy

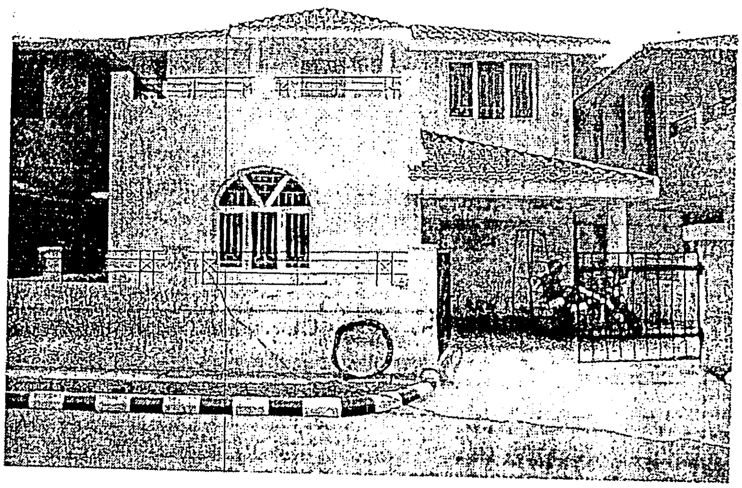
Mr.Sohan Modi

Route Map:









J. Srinivasa Rao

Silver Oak Bungalows Phase -III

(Owned & Developed by Mehta & Modi Homes) Sy. No. 31, 40, 41, 42, 44, 45 & 55
Cherlapally, Hyderabad-500 051.
Phone: 040-65167555.

MODI PROPERTIES & INVESTMENTS PVT. LTD.
5-4-187/3 & 4, II floor, M. G. Road
Secunderabad - 500 003.
Phone : +91-40-66335551
Fax : +91-40-27544058
Email : info@modiproperties.com

BOOKING FORM

No. 3079

Name of Purchaser:	MR. SOHAM MODI					
Name of father/~~spouse~~:	SRI SATISH MODI			Age	38	
Address:	PLOT NO. 280, ROAD NO. 20 JUBILEE HILLS. HYDERABAD -500 034					
Occupation:	BUSINESS					
Phone	Office		Home			
	Mobile		Email			
Plot No.	330	Plot Area	174 Sq. yds.	Built-up Area	1430	Sft.
Total Sale Consideration:	Rs. 55,70,000 =/-					
(in words)	Rupees. FIFTY FIVE LAKHS SEVENTY THOUSAND ONLY					
Payment Terms	Booking Amount	Rs. 25000 =/-		Receipt no. & date:	21/02/09	

Installment No.	Due Date	Amount
1.	08/03/09	2,00,000
2.	07/04/09	835500
3.	21/04/09	1809500
4.	21/04/09	1500000
5.	21/05/09	375000
6.	Completion of Flooring	
7.	Bath Room Tiles & windows	6,25000
8.	01/07/10.	2,00,000.
9.		
10.		

Payment Scheme	☑ Housing Loan	☐ Installment Scheme
Remarks	Reg. Charges Vat/S.T as Applicable	
	PPT No.	

I HEREBY DECLARE THAT I HAVE GONE THROUGH AND UNDERSTOOD THE TERMS AND CONDITIONS MENTIONED OVERLEAF AND SHALL ABIDE BY THE SAME

Date: ____________________

Place: ____________________

Booked by:

Signature of Purchaser : ____________________

For Modi Properties & Investments Pvt. Ltd.

Signature: ____________________

Name: ____________________

Note:

M/s. Mehta & Modi Homes a partnership firm is the Owner / Builder / Developer of Silver Oak Bungalows (Phase III). M/s. Modi Properties & Investments Pvt. Ltd., are duly appointed as the sole Marketing Agents of M/s. Mehta & Modi Homes. All payments however shall be made directly in favour of M/s. Mehta & Modi Homes. The term Builder shall mean and include both Modi Properties & Investments Pvt. Ltd. and Mehta & Modi Homes.

25-10-9.33

SUB-REGISTRAR/SUPDT
EX-OFFICIO STAMP VENDOR
GSO.O/O C&IG(R&S)
HYDERABAD

भारत 20845 HPA/LA आंध्र प्रदेश
100034 PB 0019
Rs.0010930 08 07 09
INDIA STAMP DUTY ANDHRA PRADESH

From

Sri Soham Satish Modi

Plot no 280, Raoad No 25,
Jubilee Hills, Hyderabad

To,
The Manager,
The Federal Bank Limited,
Br.Secunderabad

Dear Sir,

Reg: Deposit of title deeds made by me on

Please acknowledge receipt of the holding of the following title deeds that has/have already been deposited with you on 08/06/2009 with the intention to create mortgage by way of deposit of title deeds as envisaged under Section 58 (f) of the Transfer of Property Act in favour of the Bank as a continuing primary/collateral security for the loan of Rs 21 85 900.00 (Twenty One Lakhs Eighty Five Thousand Nine Hundred only) availed/to be availed of by me on 20/06/2009 from your Secunderabad Branch.

DESCRIPTION OF THE PROPERTY GIVEN AS SECURITY

Details of the Title Deeds Description of the Property And Exact Situation

Sl No	Nature of Title Deeds No&date	Survey No	Area	Boundaries NSEW
1.	Sale Deed no 3161/09 Dated 22/05/2009, Registered at SRO Uppal, R.R.District.	Plot no 338 Sy nos 31,40, 41, 42, 44, 45 & 55, Situated at Block No2 Old Village, Chelapally, Ghatkesar Mandal, Ranga Reddy District	Land Admeasuring about 174 Sq yds together with house having built up area of about 1650 Sft	N: Plot No 339 S: Plot No337 E: Plot No 341 W: 30' wide road
2.	Agreement for Construction no 3166/09 Dated 22/05/2009 Registred at SRO Uppal, R.R.District			

Situated at Block no2 Old Village, Chelapally, Ghatkesar Mandal, Ranga Reddy District together with all buildings existing and/or to be constructed. The above property belongs to me/us absolutely and no one else has/have any interest therein. The above property is free from encumbrances. I hereby undertake that I shall not dispose of the above motgaged property or create any charge /third party interest by way of mortgage or otherwise over the above property without the written consent of the bank during the continuance of the above loan facility.

Yours faithfully

Place: Secunderabad

Date:

11944/09

GOVERNMENT OF ANDHRA PRADESH
REGISTRATION AND STAMPS DEPARTMENT
CERTIFICATE OF ENCUMBRANCE ON PROPERTY

Sub Registrar Office: UPPAL

Certificate No. 15914 Date: 09-07-2009

Application No. 21833 Page: 1/1

Sri/Smt. K.P.REDDY having applied to me for a certificate giving particulars of registered acts and encumbrances if any, in respect of under mentioned property.

VILL/COL : CHERLAPALLE SURVEY: ,31,40,41,42,44,45,55, PLOT: ,338, NORTH: PLOT NO. 339 SO PLOT NO. 337 EAST: PLOT NO. 341 WEST: 30' WIDE ROAD

DATE & TIME of Application of EC 09-07-2009 00:00:00 Generation of EC:09-07-2009 15:00:19

I hereby certify that a search has been made in Book I and in the indexes S.R.O.UPPAL for Years from 28-06-1980 to 08-07-2009 For acts and encumbrances affecting the said proper and that on such search the following acts and encumbrances app

Sl.	(a) Description of Property	Date of (E)xecution (R)egistration	(b) Nature & Value of Document	Names of Parties Executants (Ex) and Claimants (Cl)	Vol.No /CD.No Doct.No. /Year
1	VILL/COL: CHERLAPALLE Cherlapally Old village W-B: 2-2 SURVEY: 31 40 41 42 44 45 55 PLOT: 338 HOUSE: - EXTENT: 174 SQ.Yds Boundires: [N]: PLOT NO. 339 [S] PLOT NO. 337 [E]: PLOT NO. 341 [W]: 30' WIDE ROAD	(R) 23-05-2009 (P) 22-05-2009 (E) 22-05-2009	0109 Sale Cons.Value:Rs. 3342000 Mkt.Value:Rs. 348000	1(CL)SOHAM MODI 1(EX)M/S. MEHTA & MODI HOMES 2(EX)SOHAM MODI (M.PARTNER) 3(EX)SURESH U MEHTA (M.PARTNER)	0/0 CD_Volume 413 3166 2009 of SRO UPPAL 1
2	VILL/COL: CHERLAPALLE Cherlapally Old village W-B: 2-2 SURVEY: 31 40 41 42 44 45 55 PLOT: 338 HOUSE: - EXTENT: 174 SQ.Yds Boundires: [N]: PLOTN O. 339 [S] PLOT NO. 337 [E]: PLOT NO. 341 [W]: 30' WIDE ROAD	(R) 23-05-2009 (P) 22-05-2009 (E) 22-05-2009	0101 Sale Cons.Value:Rs. 348000 Mkt.Value:Rs. 348000	1(CL)SOHAM MODI 1(EX)M/S. MEHTA & MODI HOMES 2(EX)SOHAM MODI (M.PARTNER) 3(EX)SURESH U MEHTA (M.PARTNER)	0/0 CD_Volume 413 3161 2009 of SRO UPPAL 1

THE SEAL OF THE SUB REGISTRAR OF UPP...

I also certify that except the aforesaid acts and encumbrances no other act and encumberances affecting said the property have been found Search made and certified prepared by KPYADAGIRI Received

Rs. 100 + 20 towards EC-Fee against Cash Receipt No. 21734 Search verified and certified examined by

Note: For Office use only

Rslt: 2/2

OFFICE SEAL & DATE

Signature of Registering Officer

సబ్-రిజిస్ట్రార్ ఉప్పల్

MEHTA & MODI HOMES

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

CONFIRMATION

This is to confirm that we have received a sum of Rs 33,20,000/- (Rupees Thirty Three Lakhs Twenty Thousand Only) from Mr. Soham Modi towards the part payment for the Bungalow No. 338, in our project known as Silver Oak Bungalows (Phase-III), at Survey Nos. 31, 40, 41, 42, 44, 45 & 55, Cherlapally, Hyderabad - 500 051.

Place: Hyderabad

Date: 20.05.2009

For Mehta & Modi Homes

(Authorized Signatory)

FROM

1.Sri Soham Satish Modi aged 40years,S/O Satish Manilal Modi residing at Plot no 280, Raoad No 25, Jubilee Hills, Hyderabad

2. Smt. Mrs.Tejal Modi, aged 39 years . W/O Soham Satish Modi residing at Plot no 280. Raoad No 25, Jubilee Hills, Hyderabad

TO

The Manager
The Federal Bank Ltd
Br Secunderabad

Dear Sir,

Reg: Loan Account No for of Rs.21,85,900.00.(Twenty One Lakhs Eighty Five Thousand Nine Hundred only)sanctioned to me/us **on** 20/05/2009

With reference to the above, I/We have paid the margin in cash. You are hereby authorize to Disburse Rs14,95,000.00(Rupees Fourteen Lakhs Ninety Five thousand Only) by DD fvg Mehta & Modi Homes towards balance sale consideration payable for the building completed 70% and we further authorize you to Issue DD for Rs50,900.00 (Rupees Fifty thousand Nine Hundred only) fvg Bajaj Allianz Life Insurance co., Ltd towards insurance premium. We undertake to get the building completed in all respects, get the sale registered in our name and create mortgage of property in favor of the Bank within 7 days hereof. Balance amount may be disbursed in favor of the builder on completion of the house.

Thanking you,

Yours faithfully,

Signature

Place: Secunderabad

Date: 20/05/2009

From,

1.Sri Soham Satish Modi And 2. Smt. Tejal Modi
Plot no 280, Raoad No 25,
Jubilee Hills, Hyderabad

To,
The Manager,
The Federal Bank Ltd
Br.Secunderabad

Reg: **Our SB Account No......................** with you
Standing Instruction: I hereby authorise you to debit my above account and make remittance as per details given below

S.No.	Particulars of remittance to be made	Amt. To be remitted	Date of remittance	Periodicity (Mly/Qly/Hly/Yrly)
	HL EMI	EMI AMOUNT TO BE DEDUCTED	05/09/2009	MONTHLY

This authorisation will be effective from05/09/2009 to 05/09/2029

Place: **Secunderabad**

Date : 20/05/2009

Signature.

S.No.------------------ Diarised /Noted on----------------------- Clerk---------------
Asst.Manager/Manager.

C.151

SECURITY DELIVERY LETTER

FROM
1. Sri Soham Satish Modi And 2. Smt. Tejal Modi
Plot no 280, Raoad No 25,
Jubilee Hills, Hyderabad

To,

The Federal Bank Limited,
Secunderabad

Please take delivery of the undermentioned properties / securities / which have been drawn / endorsed by us and held them as continuing security for all monies now owing and / or which shall at any time hereafter become due, from us in respect of the Federal Housing Loan of Rs.2185900.00.(Twenty One Lakhs Eighty Five Thousand Nine Hundred only) availed of by us

We hereby certify that the securities / properties enumerated below which We are lodging as security belong to us and no other person has any title, claim, right, charge or interest over the same and that they are our bonafide property not earmarked for any specific purpose and do not constitute a sub-pledge.

We also instruct you that you are at liberty to close, transfer, sell, set off or otherwise deal with the properties / securities detailed below at any time and without reference to us and adjust the proceeds towards the above liability.

We also instruct you to hold undermentioned properties / securities as security for any other monies now or hereafter may become due from us under any other transactions and we understand you will have general lien over the properties / securities for our all indebtedness or liabilities to you.

DESCRIPTION OF PROPERTIES / SECURITIES

1. Demand Promissiory Note dated **20/05/2009** for Rs.21,85,900.00.(Twenty One Lakhs Eighty Five Thousand Nine Hundred only) in favour of the Bank.

Yours faithfully.

Place: Secunderabad

Date : 20/05/2009

C.129

Rs 2185900/-

Place : Secunderabad

Date : 20/05/2009

On demand We, 1.Sri Soham Satish Modi aged 40 years, S/O Mr Satish Maneklal Modi residing at Plot no 280, Raoad No 25, Jubilee Hills, Hyderabad and 2.Smt.Tejal Modi, aged 39 years , W/O Soham Satish Modi residing at Plot no 280 Raoad No 25, Jubilee Hills, Hyderabad jointly and severally promise to pay THE **FEDERAL BANK LIMITED** , or order the sum of Rs.21,85,900.00(Twenty One Lakhs Eighty Five Thousand nine Hundred only) together with interest at the rate of 11.25 percent per annum with monthly rest for value received.

Date:20/05/2009

"To Whom So Ever It May Concern"

I/We 1.Sri Soham Satish Modi And 2. Smt.Tejal Modi R/O Plot no 280, Raoad No 25, Jubilee Hills, Hyderabad (Name and address of the applicant and co-applicants) confirm that Mr.Gouri Shankar.(Name of Dsa owner)from the Fed Bank Financial Service Ltd. has personally met me at my Residence / Office and collected all the necessary documents required for processing of my Housing Loan application with The Federal Bank Ltd.

I also confirm that other than processing fees I have not paid any additional charges to him.

Date:20/05/2009

"To Whom So Ever It May Concern"

I/We 1.Sri Soham Satish Modi And 2. Smt.Tejal Modi R/O Plot no 230 Raoad No 25, Jubilee Hills, Hyderabad (Name and address of the applicant and co-applicants) confirm that Mr.Gouri Shankar-(Name of Dsa owner)from the Fed Bank Financial Service Ltd. has personally met me at my Residence / Office and collected all the necessary documents required for processing of my Housing Loan application with The Federal Bank Ltd.

I also confirm that other than processing fees I have not paid any additional charges to him.

Sri Soham Satish Modi Smt.Tejal Modi

Name and Signature of the applicant and co-applicants

Mr.Gouri Shankar

Name and Signature of the Sales Executive.

भारतीय गैर न्यायिक

एक सौ रुपये Rs. 100

रु. 100 ONE HUNDRED RUPEES

सत्यमेव जयते

भारत INDIA

INDIA NON JUDICIAL

ఆంధ్రప్రదేశ్ आन्ध्र प्रदेश ANDHRA PRADESH

P 691578

LEELA G CHIMALGI
STAMP VENDOR
Licence No.1/2009
5-4-76/A, Cellar Ranigunj,
SECUNDERABAD-500 003.

Sl.No. 3410 Date 28/4/09 Rs. 100/-

To Soham Modi

S/o Satish Modi

For Whom Self

AGREEMENT IN LIEU OF INTERIM COLLATERAL SECURITY

This agreement executed this the 20th day of May 2009 in favour of the Federal Bank Limited, a company within the meaning of the companies Act, 1956, having its registered office at Alwaye, Kerala and one of its branches/offices among other places, at Secunderabd of Hyderabad District (herinafter referred to as 'the bank' which expression shall include its sucessors and Assigns)by Soham Satish Modi Aged About 40 Years S/o Mr.Satish Manilal Modi R/o Plot no 280, Raoad No 25, Jubilee Hills, Hyderabad and Mrs.Tejal Modi, Aged about 39 Years W/O Soham Satish Modi R/o Plot no 280, Raoad No 25, Jubilee Hills, Hyderabad.(hereinafter refered to as the Borrower(s)' which expression shall include the heirs, executors, administrators, and assigns/sucessors of the borrower(s).

Contd ....page 2

WHEREAS the borrower(s) has/have applied for a loan of Rs.21,85,900.00.(Twenty One Lakhs Eighty Five Thousand Nine Hundred only) under the Bank's housing loan scheme known as 'Federal Housing Scheme' for the purpose of acquisition/construction of a house/flat/apartment at Plot no.338, Silver Oak Bunglows (Phase III) forming part of Sy.No.31, 40, 41, 42,44,45 & 55, Cherlapally Village, Ghatkesar Mandal, R.R.District admeasuring 174 Sq yds with Built up area of 1670 Sft presently standing in the name of and owned by Mehta & Modi Homes and more particularly described in the 1st schedule hereunder.

AND WHEREAS the Bank has sanctioned/agreed to sanction a loan of Rs.2185900.00.(Twenty One Lakhs Eighty Five Thousand Nine Hundred only) to the Borrower(s) for the said purpose on terms and conditions agreed by the borrowers, including creation of an equitable mortgage of the property/house/flat/apartment constructed/acquired or to be constructed/acquired in the property described in the 1st schedule hereunder as security for the compliance/due fulfillment of the terms and conditions of the sanction/the repayment obligations by the borrower(s).

AND WHEREAS the acquisition/construction of the house/flat/apartment has not been completed and/or the right, title and interest of the builder/seller/developer/owner over the scheduled property/ house/flat/apartment has not yet been transferred in the name of the borrower(s).

NOW in consideration of the Bank having granted/agreed to grant to the borrower, the loan of Rs.2185900.00.(Twenty One Lakhs Eighty Five Thousand Nine Hundred only)from time to time and in having exempted the Borrower(s) from creation of the securities as aforesaid for the interim period, the Borrower(s) hereby agree(s), undertake(s) assure(s) and declare(s) as follows:

That the borrower(s) shall create a mortgage by deposit of title deed (equitable mortgage) or a registered mortgage with or without possession as may be decided by the Bank at the borrower's costs and expenses, of the landed property described in the 1st schedule hereunder and/or the proportionate undivided right therein and or the house/flat/apartment constructed/to be constructed therein more specifically described in the second schedule herein, in favour of the Bank as security for the loan/advance made/to be made by the Bank to the borrower(s) from time to time. That there are no subsisting encumbrance or charge, claims,, attachment over the scheduled properties and the sale deed in respect of the scheduled properties will be executed and or the right, title and interest over the same will be transferred in the borrower(s)'s name by the builder/seller/owner/developer, after completion of construction/acquisition of the house/flat/apartment and/or completion of necessary formalities for such transfer/acquisition. The margin money if any, required for completion of the sale/transaction will be brought in and paid by the Borrower(s).

That the borrower(s) shall create the mortgage of the property in favour of the bank free from encumbrance/charge/claim/attachment whatsoever, immediately on execution and registration of the sale deed, transfer of the right/title and interest of the scheduled properties in favour of the borrowers but in any case within a period of 30 days from hereof.

That the borrower(s) hereby irrevocably appoint the Bank as the Borrower's attorney to create/execute in Bank's favour and/or to register such mortgage on failure of the borrower(s) to create/execute the mortgage within the time limited as above and the borrower(s) agree(s) to ratify and confirm all acts, deeds and things done by the Bank, in pursuance of this authority and to bear the costs and consequences thereof. In witness whereof the borrower(s) has/have set his/her/their hand(s) to these present on this the day and year first above written.

Sohan Satish Modi

Tejal Modi

Schedule 1- All that property bearing part of House on Plot no.338 Part of Sy.No.31, 40, 41 42,44,45 & 55, Cherlapally Village, Ghatkesar Mandal, R.R.District, With Built up area of 1670 Sft with UDS of Land area of 174 Sq yds

North : Plot no 339
South : Plot no 337
East : Plot no 341
West: 30' Wide Road

भारतीय गैर न्यायिक

एक सौ रुपये

Rs. 100

रु. 100

ONE HUNDRED RUPEES

सत्यमेव जयते

भारत INDIA

INDIA NON JUDICIAL

ఆంధ్రప్రదేశ్ आन्ध्र प्रदेश ANDHRA PRADESH Z 507569

S.No. 41719 Date 29/4/2009 Rs. 100/-

Name Soham modi

S/o. ~~W/o D/o~~ Satish modi

For Whom Self

P. PRASAD RAO
STAMP VENDOR
S.V.L.No.3/2007
H.No.6-3-1185/164,
BEGUMPET, HYDERABAD.

FEDERAL HOUSING SCHEME AGREEMENT

THIS AGREEMENT executed by 1.Soham Satish Modi, aged 40 years , S/O Satish Manilal Modi residing at Plot no 280, Raoad No 25, Jubilee Hills, Hyderabad; And 2. Tejal Modi., aged 39 years , W/O Soham Satish Modi residing at Plot no 280, Raoad No 25, Jubilee Hills, Hyderabad (Hereinafter called 'the Borrower' which expression shall include his / her / their / legal heirs / executors / administrators and assigns jointly and severally) in favour of THE FEDERAL BANK LTD, a Company registered under the Companies Act 1956 having its Regd. Office at Alwaye, Kerala and having a branch office among other places at Secunderabad of Hyderabad District (hereinafter called 'the Bank' which expression shall include its successors and assigns).

Continue...Page2

WHEREAS the Bank at the request of the Borrower has granted/agreed to grant a loan of Rs 21,35,000.00 (RupeesTwenty One Lakhs Thirty Five Thousand Only) for acquisition of a house , situated at Plot no.338, Silver Oak Bunglows (Phase III) forming part of Sy.No.31, 40, 41, 42, 44, 45 & 55, Cherlapally Village, Ghatkesar Mandal, R.R.District admeasuring 174 Sq yds with Built up area of 1670 Sft presently standing in the name of and owned by Mehta & Modi Homes and more particularly described in the 1st schedule hereunder. (hereinafter referred to as the 'housing loan').

AND WHEREAS the borrower has decided to join the insurance scheme of BAJAJ ALIANZ Life Insurance Company Ltd., a Public Limited Company incorporated under the Companies Act, 1956 and having its Registered Office at Mumbai .and Corporate Office at Bangalore .(hereinafter called "BAJAJ ALIANZ Life" which expression shall unless repugnant to the context or meaning thereof, mean and include its successors and assigns) to cover the life of the Borrower and requested the bank to advance the premium (single premium) payable to BAJAJ ALIANZ Life by debiting the Housing loan account.

AND WHEREAS the Bank at the request of the borrower has granted/agreed to grant Rs 50,900(Rupees Fifty Thousand Nine Hundred Only) towards the insurance premium by debit to the Housing loan account (hereinafter referred to as the 'Insurance premium loan').

NOW IN CONSIDERATION of the Bank having granted / agreed to grant the housing loan and the insurance premium loan as stipulated above, the borrower hereby agree(s) undertake(s) and declare(s) as follows

1) The borrower authorises the Bank to debit the insurance premium loan in the housing loan account of the borrower and pay the same direct to BAJAJ ALIANZ Life. The borrower agrees that any payment of insurance premium made by the Bank directly to the BAJAJ ALIANZ Life shall be deemed to be payment made by the borrower.

2) The borrower specifically agree (s) that the housing loan amount and the insurance premium loan amount debited to the housing loan account shall together be treated as the loan of the Borrower and the Bank shall determine the equated monthly/quarterly/half yearly instalments for repayment of the loan. The borrower shall repay the equated monthly/quarterly/half yearly instalments so determined together with the interest thereon as provided herein. (The housing loan and the insurance premium loan debited/agreed to be debited to the housing loan shall together hereinafter be referred to as "the loan")

3) The disbursement of the amount of the housing loan shall be at the bank's absolute discretion and shall be correlated to the actual progress in the construction of the house / flat / additions / repairs / renovation, and will be made by means of Bank's cheque drawn in favour of the parties to whom the borrower may desire to make payments for the purpose of acquisition / construction / addition / renovation of house / flat. The borrower shall submit to the Bank, within a reasonable time satisfactory proof of the proper utilisation of the amount of the housing loan, such as architects certificates, certifying the value of the work carried out, contractor's bill, stamped receipts, sale agreement for house/flat etc. If considered necessary by the bank, the Borrower shall produce at his / her / their cost, photographs showing the progress of construction work, carried out by the Borrower which photographs beside showing the portion of the neighbouring properties, shall be certified by persons whose certificates are acceptable to the Bank. The borrower hereby confirms that necessary approval from appropriate authority has been obtained for the construction/ renovation/alteration of the house/ flat and that construction will be carried out in accordance with the said approval.

4) In the case of housing loan granted for acquisition of land and subsequent construction of house, the construction of the house shall be commenced within a maximum period of two years and the construction shall be completed within a maximum period of three years from the date of availing of the housing loan for purchase of land. In the event of any failure on the part of the borrower to start construction of the house within a period of 2 years from the date of availing of the housing loan for purchase of land, the bank shall be at liberty to convert the loan to Federal Mortgage Loan extended by the bank and to re-fix the repayment period of the loan at 7 years thereby re-determining the equated monthly/quarterly/half yearly instalments fixed for repayment of the loan. In case the housing loan is converted to Federal Mortgage Loan at the default of the borrower to start construction within the stipulated period of the 2 years, the borrower agrees to pay interest at the rate applicable to Federal Mortgage Loan from the date of availing of the housing loan and to repay the loan together with interest thereon at such rate in such equated monthly/quarterly/half yearly instalments as re-determined by the bank and notified to the borrower. The borrower(s) hereby confirm that he/she/they has/have also read and understood the terms and conditions of the Federal Mortgage Loan of the bank.

5) a) In case the loan is sanctioned on the condition that the rate of interest charged to the loan is

floating, the borrower agrees to pay interest on the loan (ie. the housing loan amount and the insurance premium loan debited to the housing loan account) at the rate of 11.50% per annum with monthly rests. The interest shall start accruing from the date of disbursement of the loan or any part thereof and shall be calculated on the daily balance outstanding in the account. The rate of interest specified above shall be subject to revision by the Bank at any time and from time to time either on account of a revision in the Prime Lending rate of the Bank or otherwise as decided by the bank from time to time in accordance with its practice/directives of the Reserve Bank of India. The variation in the rate of interest will be notified on the Notice Board of the bank and no separate intimation/notice will be sent to the borrower.

7) If the borrower commits default in repayment of any instalment of the loan or any amount payable under the terms of this agreement or commits breach of any of the terms and conditions of this agreement and/ or the sanction order, additional interest @ 2% per annum or at such other rate fixed by the bank from time to time over and above the rate of interest specified here in above shall be payable on the instalments or amount so defaulted, for such period as the irregularity, breach, default continues or for such periods as the Bank may deem it necessary and such additional interest shall be payable as and when it falls due. The decision of the Bank on whether there has been any such default or breach shall be final and binding on the borrower. The payment of such additional interest shall be without prejudice to the other rights or remedies available for the Bank.

8) The borrower shall also pay all other costs, expenses and charges that the Bank may have to incur or pay in connection with the loan or the securities created thereof.

9) The borrower shall repay the loan together with the interest/additional interest thereon prescribed as above, in 240 months in equated monthly instalments of Rs..............—each until the entire loan together with interest is repaid in full.

i) In the case of a housing loan granted for construction/ alteration/ extension of a house/ flat, the first instalment of the loan should be paid within 240 months from the disbursement of the last instalment of the housing loan or within 3 months from the date of the first disbursement of the housing loan, whichever is earlier or such other date that the Bank may determine and subsequent instalments of the loan shall be paid on the same day of each subsequent month/ quarter/ half year until the entire loan together with interest is repaid in full.

(ii) In the case of housing loan granted for outright purchase of a ready built house/ flat the first instalment of the loan shall be paid on 05/09/2009 Or such other date that the Bank may determine and subsequent instalments shall be paid on the same day of each subsequent month/ quarter/ half year until the entire loan together with interest is repaid in full.

(iii) In the case of housing loan granted for acquisition of land and subsequent construction of house, first instalment of the loan shall be paid on 05/09/2009 or such other date that the bank may determine and subsequent instalment shall be paid on the same day of each subsequent month/quarter/half year until the entire loan together with interest is repaid in full.

10) The borrower shall also pay interest tax as applicable and claimed by the Bank from time to time and the borrower shall also pay processing fee @ .5515 % of the loan amount.

11) The borrower shall also pay all other costs, expenses and charges that the Bank may incur or pay in connection with the loan or the securities created thereof, as and when such amounts are debited to the account

12) In the event of a revision in the rate of interest payable on the loan as per clause 5 & 6 above, the borrower hereby agree and declare that:

(a) the Bank may, at its absolute discretion, re-determine the equated monthly instalments fixed for repayment of the loan. The equated monthly/ quarterly/ half yearly instalments so re-determined as provided above shall be notified to the borrower and the borrower shall repay the loan amount together with the interest thereon at the revised rate in such equated monthly/ quarterly/ half yearly instalments as re-determined.

OR

(b) the Bank may, at its absolute discretion, re-determine the period for repayment of the loan without changing the equated monthly/quarterly/half yearly instalment amount fixed for repayment of the loan. The repayment period so re-determined shall be notified to the borrower and the borrower shall repay the loan amount together with interest thereon at the revised rate in such equated monthly/quarterly/half yearly instalments as re-determined.

13) In the event of the borrower committing default in repayment of any one of the instalments or interest or other amounts payable under this agreement or if the borrower commits breach of any of the terms and conditions of this agreement and / or sanction or on the occurrence of any events or circumstances which is prejudicial/ adversely affecting in any manner the capacity of the borrower to repay the loan, the agreement of the Bank to accept the repayment in instalments shall be, at the option of the Bank, forthwith determined and the entire balance outstanding with interest, costs, commission and charges shall be if the Bank so decides, become payable at once in lump and the Bank can recall the loan and take necessary steps for enforcing the security.

14) The borrower hereby further agrees that notwithstanding anything contained herein, Bank is at liberty to recall the loan at any time during the continuance of the above loan, without assigning any reason whatsoever, if the Bank considers that it is necessary for the best interest of the Bank.

15) The Borrower hereby declare(s) and confirm(s) that the amount of the loan or the balance then outstanding shall become payable at once in the case of death. In the event of death the Bank may at its discretion allow the heirs of the Borrower'to continue the loan facility provided sufficient collateral security is furnished by the legal heirs or some satisfactory arrangements for repayment acceptable to the Bank has been made by them.

16) The Borrower shall occupy the house/flat himself / herself/themselves. Whereas the result of the Borrower's transfer from the place where the house/flat is situated if the circumstances in the opinion of the Bank (which opinion shall be final and binding on the borrower) so justified the Bank shall be entitled in its discretion to allow the borrower let out the house/flat, or give it on leave and license basis to any one of his / her / their choice.

17) The Borrower shall arrange for the payment of the monthly instalments and interest from his monthly salary or in whatever manner he/she deem fit or by debit on due dates of the Current/Savings Bank A/c with Branch or any other Branches where the Borrower may have an account singly, or jointly the amount of the instalments payable by the Borrower and the Bank may appropriate the same in repayment of the said loan and/or the interest as the case may be. The Borrower shall execute in favour of the Bank a letter of authority addressed to his / her employer to recover and pay to the Bank monthly instalments and interest from his/her salary every month (Delete if not applicable).

18) The Borrower hereby declares and confirms that on his/her retirement, the outstanding amount of the loan and interest will become repayable at once.

19) In the event of cessation of the Borrower's business / service with his / her employers by way of resignation or otherwise (except as a result of death or retirement), the Borrower undertake to repay to the Bank forthwith the principal amount or the loan and interest or the balance then outstanding together with interest for the period commencing from the date of cessation of the business / service by way of resignation or otherwise upto the date of actual repayment.

20) In the event of the Borrower's ceasing to be in business / service of his / her employer whether by retirement or resignation or death or by operation of law or for any other reason or cause whatsoever and howsoever, the Bank shall be entitled to at its discretion to write to the Borrower's employers to appropriate and set off (1) any amount which may then to be payable by the employers to the Borrower whether by way of salary, allowances, bonus, other remuneration or any payment (whether ex-gratia or otherwise) whatsoever and (2) any amount that may be standing to the credit of any account which the borrower have with his / her employers or with the Bank, either singly or jointly towards the repayment of the balance that may be then remaining due and payable to the Bank in the said loan a/c together with interest thereon at the rates applicable upto the date of such repayment. Any such appropriation made by the Bank or the Borrower's employers shall be conclusive and binding on the Borrower and his/her estate both in and out of Court.

21) The Borrower will not sell, assign, mortgage, charge or any way encumber or alienate the said flat/ house / land or any part thereof so long as the Borrower is indebted to the Bank in the said loan a/c without obtaining prior permission of the Bank in writing.

22) The Borrower shall utilise the said flat / house only for use and occupation of the Borrower and Borrower's family members, i.e., husband / wife and dependent children and dependent parents and such other family members as may be permitted by the Bank.

23) The Borrower shall not except as hereinafter mentioned let / sublet the said flat / house or any part thereof or give it on leave and licence basis or otherwise part with possession thereof to any other person so long as the borrower is indebted to the Bank as aforesaid without obtaining Bank's permission in

writing.

24) The Borrower shall forthwith on demand by the Bank create an equitable mortgage of land house/flat purchased by the Borrower out of the amount of the said loan in favour of the Bank shall execute / cause to be executed such documents as may be required by the Bank. Where creation of equitable mortgage is not possible, the Borrower, shall create a legal mortgage by execution and registration of proper deed of mortgage, of all his / her / their rights, title and interest in the flat / house purchased by the Borrower in such form as may be approved by the Bank. The Borrower undertakes to give such further security as acceptable to the Bank forthwith on demand by the Bank if so required by the Bank.

25) The Borrower shall obtain at his / her cost and produce for the satisfaction of the bank a certificate from the Advocate / Solicitors approved by the bank certifying that the Borrower has got clear and marketable title to the land/house flat proposed to be purchased by the Borrower and agree that the Bank shall be entitled not to disburse any amount of loan until such certificate has been produced.

26) The Borrower shall maintain the flat / house tenable repair and condition at the Borrower's cost at all times so long as the Borrower is indebted to the Bank and that the Borrower shall ensure that the Bank's security is not in any way jeopardised. The Borrower shall duly and punctually pay the charges, if any, payable to the Co-operative Society or such other bodies and also all the Municipal taxes, charges, rates, cesses, etc., from time to time payable by the Borrower in respect of the flat / house/ land. The Bank shall be at liberty to inspect the flat/house/land at any reasonable hours of the day on giving to the Borrower 7 days previous written notice and the Borrower shall furnish all such information, particulars whatsoever as and when called upon to do so by the Bank.

27) The Borrower shall at the Borrower's cost insure and keep insured in the joint names of the Borrower and the Bank the house/flat at all times against fire, flood, cyclone, typhoon, lightening, explosion, riot, strike, earthquake risks and other acts of God and for such other reasons for its full market value as desired by the Bank from time to time and shall endeavour to get the building, in which the Borrower's flat situated, insured against fire, flood, cyclone, typhoon, lightening, explosion, riots, strike, earthquake risks and other acts of God at all times by the Co-operative House Society/ apartment owners / association or any other body under whose control the building is vested. The Borrower shall deliver the Insurance policies, cover notes, premium receipts, etc, to the Bank for inspection. If the Borrower fails to effect such insurance, the Bank may at its discretion, but not obligatory on its part insure the said house/flat against flood, cyclone, typhoon, lightening, explosion, riot, strike, earth-quake risks and other acts of God and debit the premium and other charges with any of the Borrower's account with the Bank.

28) The Borrower hereby expressly agree and declare that the bank shall be entitled to adjust, settle, compromise, refer to arbitrators any dispute between the insurance company and the insured arising from or under or in connection with such policy or policies of insurance and such adjustment, settlement, compromise or any award made on such reference to arbitration shall be valid and binding on the borrower. The Borrower further agree that the Bank shall have a right to receive all monies payable under any such policy or under any claim made thereunder and to give a valid receipt therefore and that the amount so received shall be credited to the Borrower's account and the Borrower will not be entitled to raise any question that a larger sum might or ought to have been received or to dispute the liability for the balance remaining due on such a/c after such credit.

29) The Borrower shall abide by the terms and conditions of the sanction of the loans and rules and regulations for such loans which are now in force in the bank and also those which may be altered, revised, amended, added from time to time by the Bank and / or the Reserve Bank of India / Central Government / State Government.

30) The undertakings, authority and agreement herein contained shall be irrevocable so long as the borrower continues to be liable to the Bank in the said loan account.

31) If the borrower be more than one individual each one of them mutually agree that each one or any one of them is / are authorised and empowered by the other / others of them to admit and acknowledge, the Borrower's individual and collective liability to the Bank by payment into the account or by way of express writing in any manner or otherwise and any such admission and acknowledgement of the liability by one or more of them shall be construed and deemed to have been made on behalf of each and all of them jointly and severally.

32) The Borrower(s) hereby declare(s) that he / she / they have understood all the terms and conditions for the sanction of this loan and agree to abide by the same and also the rules and regulations which may be issued by the Bank in future from time to time and in the event of the borrower failing to do so, that Bank will have the right to recall the advance without prejudice to the Bank's right to take appropriate

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action as the Bank may deem fit and proper.

33) The borrower/s understand/s that as a pre-condition, relating to grant of the loans/ advances/ other non-fund-based credit facilities to him/ them, the Bank requires his/ their consent for the disclosure by the bank of, information and data relating to him/ them, of the credit facility availed of/ to be availed, by him/ them, obligations assumed / to be assumed, by him/ them, in relation thereto and default, if any, committed by him/ them, in discharge thereof. Accordingly, the borrower/s hereby agree/s and give consent for the disclosure by the Bank of all or any such;

a. information and data relating to him/ them;

b the information or data relating to any credit facility availed of/ to be availed, by him/ them, and

c. default, if any, committed by him/ them, in discharge of his/ their such obligation, as the Bank may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. and any other agency authorized in this behalf by RBI.

34) The borrower/s declare/s that the information and data furnished byhim/ them to the Bank are true and correct.

35) The borrower/s undertake/s that

a. The Credit Information Bureau (India) Ltd. and any other agency so authorized may use, process the said information and data disclosed by the bank in the manner as deemed fit by them; and

b. The Credit Information Bureau (India) Ltd. and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/ financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf

36) The borrower (s) hereby agree that the granting of this credit facility shall be purely at the discretion of the bank and that notwithstanding anything herein before contained, the bank shall, at its absolute discretion, approve or disallow facilities such as drawing beyond the sanctioned limits or honouring cheques issued for the purpose other than specifically agreed to and disallow drawings in the loan account on its classification as non performing asset or upon non-compliance with the terms of sanction. It is further agreed that the bank shall not be required or shall not be under any obligation to extend or allow further facilities to meet the additional requirements of the borrower on account of growth in business etc, other wise than at the discretion of the bank and without proper review of the credit limits

37) The borrower(s) hereby agree and undertake that notwithstanding anything contained herein, in the event of the loan being repaid before the due date for payment prescribed herein above or being taken over by any other banks/financial institutions, the borrower(s) shall pay pre-payment charges forthwith at the following rates.

1 In case the loan is taken over by any other Banks/Financial institutions, at the rate of 2% of the balance outstanding in the loan account as on date.

2 In case the loan is closed by lump sum remittance before,

a) the elapse of a quarter of the repayment period fixed, at the rate of 2% of the aggregate amount of installments so prepaid or 2% of the balance outstanding or Rs . . . . ..whichever is higher

b) the elapse of half of the repayment period fixed, at the rate of 1% of the aggregate amount of installments so prepaid or 1% of the balance outstanding or Rs . . .whichever is higher

c) the elapse of three fourth of the repayment period fixed, at the rate of 0.50% of the aggregate amount of installments so prepaid or 0.50% of the balance outstanding or Rs . . . . whichever is higher

The borrower further agrees that

a) in the event of default in payment of above prepayment charges, such prepayment charges due to the bank shall carry interest @ . . % Per annum with . . . . rests.

b) the prepayment charges and interest payable thereon shall be deemed to be part of the amount payable under this agreement and all securities created under this agreement or other wise in respect of the loan shall extend to and cover the due repayment of such prepayment charges and interest thereon also.

38) Without prejudice to the right of the Bank to proceed against the borrower(s) under the civil law for recovery of the amount due, the Borrower(s) hereby give(s) consent that the Bank will be entitled to recover the dues under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act. 2002 as amended from time to time and the Borrower(s) further agree(s) that he/she/they will be liable to pay the Bank all cost, charges and expenses incurred in that

connection.

39) The borrower hereby expressly agree(s) that the borrower has/have understood that the Federal Bank Ltd., having its head office at the Federal Towers, Aluva, 683101, Ernakulam District, Kerala is a Master Policy holder of the Group Life Insurance Cover of the BAJAJ ALIANZ Life Insurance Company Limited, under its product 'Super Suraksha' to the housing loan customers of the Federal Bank and the insurance claims on the life of the Borrower shall be subject to the terms and conditions contained in the Master Policy of the Federal Bank. The borrower hereby explicitly agree that in the event of conflict between the provision of these presents and/or the master policy of the Federal bank with the BAJAJ ALIANZ Life, the provisions of the Master Policy shall prevail.

40) The borrower has understood that in case the acceptance of the insurance policy is subject to satisfactory completion of medical examination, BAJAJ ALIANZ Life will accept the policy only after medical examination and in case, on medical examination BAJAJ ALIANZ Life decides not to accept the policy, the premium paid will be refunded to the Bank. The Borrower agree(s) to re-fix the monthly instalment suitably on crediting the premium amount back to the loan account in the above eventuality. The borrower hereby further agree(s) that the borrower shall be liable to pay interest on the premium amount debited from the date of debit of the premium amount till the date of credit of the same in the loan account in the above said eventuality and expressly waive his/her/their right, if any, to claim interest from the bank for the premium amount during the said period.

41) The Borrower hereby further agree to debit additional insurance premium amount to the loan account in case after medical examination, BAJAJ ALIANZ Life demand higher insurance premium than the normal premium based on the result of the medical examination and to re-determine/re-fix the monthly instalment of the loan suitably in such an eventuality.

42) The borrower specifically agrees that the principal amount under this agreement shall always include and / or shall deem to include the housing loan and the insurance premium loan and the additional insurance premium debited and also the interest calculated and debited to the loan account with . . . rests from time to time cumulatively.

IN WITNESS WHEREOF the Borrower(s) has / have executed these presents on this the 20th day of May, 2009.

The contents of the agreement have been read over and translated into** Telugu and explained to the borrower by the representatives of the Bank and the Borrower having understood the contents thereof subscribed to these presents.

MEHTA & MODI HOMES

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

To
The Manager,
THE FEDERAL BANK LIMITED,
Hyderabad.

DATE: 21-06-2009

Dear Sir/Madam,

Sub: Demand Letter for release of Rs. 6,93,900/-

With reference to the above, we request you to kindly release the Final installment of Plot No. 338, Phase III, of Mr. Soham Modi son of Mr. Satish Modi, Mehta & Modi Homes , forming part of Sy. Nos. 31, 40, 41 ,42 ,44, 45, &55, situated at Block No Old Village Cherlapally, Ghatkesar Mandal, R.R. District

Please issue the cheque in favour of M/s. MEHTA & MODI HOMES.

Kindly do the needful.

Thanking you,

Yours faithfully,

For Mehta & Modi Homes

Authorised Signatory

M. Gowri Shankar
15-07-2009

Date: 15.07.2009

To,
The Manager,
THE FEDERAL BANK LIMITED,
Secunderabad.

Dear Sir / Madam,

Sub: Demand Letter for release of Rs. 6,93,900/-

With reference to the above we request you to kindly release the final installment of Plot No. 338, Phase-III of Mr. Soham Modi son of Mr. Satish Modi, Mehta & Modi Homes forming part of survey Nos. 31, 40, 41, 42, 44, 45 & 55, situated at Cherlapally Village, Ghatkesar Mandal, R. R. District.

Please issue the cheque in favour of M/s. MEHTA & MODI HOMES.

Kindly do the needful.

Thanking you.

Yours faithfully,

SOHAM MODI.

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Preferr

Date: 08/04/09

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Rs. 5,000-00

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RTGS / NEFT IFSC : HDFC0000042
SEF081108

GAURANG JAYANTILAL MODY

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Date: 08/04/09

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A/c No.	00421200008785

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Usha Kiran Complex, Gr Floor,Paradise Circle
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RTGS / NEFT IFSC : HDFC0000042
SEF291008

SOHAM MODI

⑈607971⑈ 500240003⑆ 109228⑈ 31

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Date:........................

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SEC 130109

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A/c. Payee Only

Preferred

Date:........................

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A/c Payee Only

Date:........................

PAY The federal Bank Limited OR BEARER

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A/c No.	00421200008785

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