



Kotak Mahindra Bank

Ref No: HL776469/79827

DATE: 08/01/2008

TO,

MR. SOHAMSATISH MODI

MODIPROPERTIES AND INVESTMENTS PRIVATE L

PLOT NO 280 ROAD NO 25

JUBILEEHILLS

HYDERABAD - 500034

ANDHRA PRADESH

Tel. : 9246241114

Dear Sir/Madam,

Your Application for Home Finance Facility

Thank you for selecting Kotak Mahindra Bank (KMBL) (hereinafter referred to as "the Bank") for your Home Finance requirements. With reference to the above, we are pleased to communicate sanction of the loan, subject to the general and the special terms and conditions set out in this letter.

We require your acknowledgement for having received this Sanction Letter and confirm that the terms and conditions as communicated herein for the Housing Finance facility are acceptable to you. The Sanction Letter is therefore sent to you in duplicate. You are requested to return one copy duly signed at the relevant space in token of having accepted these terms. On receipt of the copy of Sanction Letter duly signed by you and your executing the required documents as per the terms of this Sanction Letter, we will arrange to release the facility.

Terms and Conditions of Sanction	
Loan Amount Limit:	Rs-8466441 /-
Purpose:	Loan against Property
Guarantor(s)	Modi Properties & Investments P Ltd
Security:	Such securities as may be required by the Bank
Equated Monthly Instalment (EMI) / Monthly Instalment (MI)	Rs.126414/- For 120 Months.
Type of Interest	Adjustable
Adjustment Period	3 months (1st interest rate adjustment shall happen after 1 quarter/s including the quarter in which the 1st disbursement takes place)
Reference Rate	KMBHFRPLR
Rate of Interest	Reference rate -1.5%
Applicable Reference Rate	14.5%
Applicable Rate	13%
Processing Fee (if any)	Rs.42333/-
Service Tax (including education cess): @12.36% on processing fee	Rs.5233/-
Pre-EMI period (interest payable during construction, before commencement of EMI/MI)	Maximum 18 months

Kotak Mahindra Bank Limited

6-3-1109/1/P-201, 2nd Flr
Jewel Pawani Tower
Raj Bhavan Road
Somajiguda
Hyderabad 500 082, India

T +91 40 66679900
F +91 40 66684040
www.kotak.com

Registered Office :
36-38A, Nariman Bhavan
227, Nariman Point
Mumbai 400 021, India

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Kotak Mahindra Bank

Repayment Period:	Maximum 120 months
Mode of Repayment:	Post Dated Cheques
No. of Post-dated cheques	36 cheques + 1
Property Details (if any)	Pre-Sanction

General Terms and Conditions

1. This offer is valid for a period of 180 days from the date hereof.
2. All usual formalities applicable to the Home Finance facility shall be complied with.
3. The title of the security should be clear and marketable.
4. The rate of interest as indicated above is the current rate of interest applicable on the loan. The actual interest rate chargeable on the loan and the EMI/MI would be as prevailing on the date of disbursement of the loan.
5. Security should be fully insured for all risks and our Banks charge shall be noted on the policy at your cost.
6. Loan will be disbursed in stages on the basis of work progress certificate of the Technical Valuer (in case of construction) and directly to the seller OR to the Bank (in case of transfer or foreclosure from other Banks or Financial Institutions) OR Borrower (in case of refinance) on request from the borrower. No disbursement will be made unless proof of payment of your own contribution, in the total cost of the Property (Agreement value + stamp duty + registration fees - this sanction limit) is submitted.
7. Processing charges will be collected as per the Bank Rules.
8. With the insertion of clause (viii) in Section 65(12) (a) of the Finance Act, 1994 defining Banking and Other Financial Services, service tax (including education cess) is levied @12.36% (i.e. 12% service tax plus education cess @ 3% of service tax) on service charges/fees in relation to lending issue of pay order, demand draft, cheque, letter of credit and bill of exchange providing bank guarantee, overdraft facility, bill discounting facility, safe deposit locker, safe vaults for operation of the bank account, with effect from the date of enactment of the Finance (No. 2) Act 2004.
9. The above sanctioned limit should not exceed 55 % of the Technical Value.
10. If the monthly instalments or any other payments due, are not paid on or before the due date, substitute interest of 2 % p.m. shall be charged for the period of default with compounding at monthly rests. Failure of the bank to send notice for payment or deposit of post dated cheques shall not serve as a reason for non-payment of monthly instalments.
11. Due dates for payment of pre-EMI and EMI/MI depends on the date of the first disbursement made.
12. All payments to be made favouring "Kotak Mahindra Bank Limited"
13. Appropriate security acceptable to the Bank shall be created for disbursement.
14. Prepayment charges : As per Bank Rules.
15. The plan should be approved by the competent authority and the Bank. The construction shall be completed within 18 months from the date of first disbursement.
16. Borrower shall inform the Bank in writing about the change in address, job, business, profession as the case may be immediately after such change.
17. The borrower is prohibited from using the loan amount or any part thereof for any purpose other than for which it has been sanctioned.

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Oneil. Nair



Kotak Mahindra Bank

18. For NRIs/PIOs, repayment of loan and payment of interest and other dues to be made by remittances from such channels as may be defined by FEMA from time to time.

19. The bank may revoke in part or in full or withdraw/stop financial assistance at any stage without any notice, or giving any reasons for any purpose whatsoever. Without prejudice to the aforesaid, this sanction shall stand revoked in the event of any material change in the proposal/ application/facts on the basis of which the loan has been sanctioned.

20. A Loan Agreement on terms acceptable to the Bank and other documents in relation thereof shall be executed by the Borrower. The terms in the Loan Agreement shall supersede all previous communications in respect of the Finance Facility.

21. Property to be legally and technically cleared.

22. All Verifications to be positive.

23. MR. SOHAMSATISH MODI is eligible for a personal accident cover for the term of the loan. The cover shall commence from the 11th of the month subsequent to the month of disbursement (First Disbursement in case of part disbursement contracts) and the cover amount shall be equal to the principal outstanding upto Rs.8466441/-.

24. A person can be covered with upto a maximum of 60 years of age on the date of accident.

25. MOE to be registered on the subject property.

Vinod Nair
Credit Manager
Contact Person

Registered address : 5th Floor, Vinay Bhavya Complex, 159 A CST road, Kalina, Santacruz (E), Mumbai - 400098

Service Tax Registration No. : 4080020011

I/We acknowledge the receipt of credit sanction intimation and confirm that the terms and conditions are acceptable to me/us.

(Signature of the Applicant(s))

Date:

Kotak Mahindra Bank Limited

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Kotak Mahindra Bank

KOTAK MAHINDRA BANK LIMITED

HOME FINANCE - HYDERABAD

6-3-1101/1/9/202, 2nd Floor, Jewel Pavani Towers Raj Bhavan Rd, Somajiguda Hyderabad - 500082 Andhra Pradesh - India

Date : 31-Jan-08

To,
Soham Satish Modi
Plot No 280 Road No 25 Jubileehills
Hyderabad - 500034
Andhra Pradesh - India
Mobile - 9246241114
Phone - 66335551

Dear Soham Satish Modi,

We have great pleasure in welcoming you to the Kotak Mahindra family and thank you for availing finance for your Home Equity requirement.

Your Loan details are as follows :

Agreement No	HF - 247290
Agreement Date	21-Jan-08
Loan Type	Floating/Reset M-3
Loan Amount	84,66,441.00
First Emi Due On	10-Feb-08
First Emi Amount	60,309.00

(*Please refer to the copy of the Loan Agreement for the terms and conditions of the Loan.)

The repayment schedule relating to your loan agreement is enclosed for your future reference.

We trust you had a pleasurable experience transacting with us and solicit your feedback which will help us to serve you better. If you require any further clarifications on this loan account, please feel free to contact us on Tel No. 040-64531508 by quoting your agreement number.

We value your relationship with us and assure you of our best services always.

With Best Regards

Jyoti P Bhojwani
Head - Customer Care

Important Information:

The Credit Information Bureau India Ltd. (CIBIL), is an initiative of the Government of India and the Reserve Bank of India (RBI) to improve the functionality and stability of the Indian financial system. This is in line with their efforts to provide an effective mechanism for exchange of information between banks and

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Vinay Bhavya Complex
2nd Floor, 159-A, C.S. T. Road
Kalina, Santacruz (E),
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F +91 22 26508360
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36-38A, Nariman Bhavan
227, Nariman Point
Mumbai 400 021, India



Kotak Mahindra Bank

financial institutions, thereby enabling customers to avail of better credit terms from various institutions.

All banks and financial institutions participating in this initiative are required to share customer data with CIBIL. In view of the above, we wish to inform you that we shall now be reporting the data pertaining to your account with us to CIBIL.

This data will be updated on a regular basis for all our customers.

Encl. as above

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Ref No: HL776469/80343

08-JAN-2008

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MR. SOHAMSATISH MODI

MODIPROPERTIES AND INVESTMENTS PRIVATE L

PLOT NO 280 ROAD NO 25

JUBILEEHILLS

HYDERABAD - 500034

ANDHRA PRADESH

Tel. : 9246241114

Dear Sir/Madam,

Your Application for Overdraft Facility

Thank you for selecting Kotak Mahindra Bank (KMB) for your Overdraft Facility requirements. With reference to the above, we are pleased to communicate sanction of the overdraft, subject to the general and the special terms and conditions set out in this letter, which terms and conditions shall be subject to the terms and conditions as may be contained in the definitive overdraft agreement to be entered into between the Bank and the Borrower subsequently ("Overdraft Agreement"). In case of any inconsistency between the terms of this Sanction Letter and the Overdraft Agreement to be executed later, the terms of the Overdraft Agreement shall prevail.

We require your acknowledgement for having received this Sanction Letter and confirmation that the terms and conditions as communicated herein for the Overdraft facility are acceptable to you. This Sanction Letter is therefore sent to you in duplicate. You are requested to return one copy duly signed at the relevant space in token of having accepted these terms. On receipt of the copy of Sanction Letter duly signed by you and your executing required documents as per the terms of this Sanction Letter, we will arrange to release the facility.

Terms and Conditions of Sanction	
Maximum Overdraft Limit:	Rs.13500000/-, subject to such operating limits as may be fixed by.
Guarantor(s):	Modi Properties & Investments P Ltd
Security:	MOE
Reduction or Modification of Operating Limit	Annually
Type of Interest :	Adjustable
Minimum Amount Due	NIL
Adjustment Period	Immediate
Reference Rate	KMBHFRPLR
Rate of interest	Reference rate - 1.25 %
Applicable Reference Rate	14.5 %
Applicable rate	13.25 % per annum

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Unsub. Name



Kotak Mahindra Bank

Processing Fees:	Rs 67500
Service Tax (Including education cess) on processing fee	Rs 8343
Repayment	[A] Interest shall be calculated on daily outstanding balance; payable monthly [B] Rs. 1350000 shall be repaid annually
No of Post Dated Cheques	10+1 (where N is the Number of Years for which OD is sanctioned)
Maximum Overdraft Period	Max 120 months, subject to annual review by the Bank
Property details to be provided as Security	PLOT NO 280 ROAD NO 25 JUBILEEHILLS HYDERABAD - 500034
Non Utilisation Charges:	1% of difference between actual average utilisation and 20% of the operating limit at the beginning of the year, subject to a minimum of Rs. 5000, chargeable on an annual basis
Annual Review Charges	Rs-5000 + Service Charges as applicable

General Terms and Conditions

This offer is valid for a period of 180 days from the date hereof.

All usual formalities applicable to the overdraft facility shall be complied.

The title of the security should be clear and marketable, as per the policy of the Bank in force from time to time.

The rate of interest as indicated above is the current rates of interest applicable on the overdraft. The actual interest rate chargeable on the overdraft would be as prevailing on the date of set-up of the overdraft limit.

Security should be fully insured for all risks and our Bank's charge shall be noted on the policy at your cost.

Processing charges will be collected as per the Bank Rules and shall not, under any circumstances, be refunded by the Bank.

The above sanctioned limit should not exceed 55% of the total cost of the Security (Agreement value + stamp duty + registration fees) or Technical Value as prepared by a valuer acceptable to the Bank, whichever is lower, during the tenure of the facility.

With the insertion of clause (viii) in Section 65(12) (a) of the Finance Act, 1994 defining Banking and Other Financial Services, service tax (including education cess) is levied @12.24% (i.e. 12% service tax plus education cess @ 2% of service tax) on service charges/fees in relation to lending issue of pay order, demand draft, cheque, letter of credit and bill of exchange providing bank guarantee, overdraft facility, bill discounting facility, safe deposit locker, safe vaults for operation of the bank account, with effect from the date of enactment of the Finance (No. 2) Act 2004.

In the event of any default in payment of interest or principal of the overdraft facility, substitute interest of 2 % p.m. shall be charged for the period of default with compounding at monthly rests. Failure of the bank to send notice for payment shall not serve as a reason for non-payment of monthly instalments.

All payments to be made favouring "Kotak Mahindra Bank Limited"

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Vineta Nair



Kotak Mahindra Bank

Appropriate security acceptable to the Bank shall be created for the facility.

Such other conditions as may be contained in the Overdraft Agreement, would be applicable.

Borrower shall inform the Bank in writing about the change in address, job, business, profession as the case may be immediately after such change.

The borrower is prohibited from using the overdraft amount or any part thereof for any purpose other than for which it has been sanctioned.

The bank may revoke in part or in full or withdraw/stop financial assistance at any stage without any notice, or giving any reasons for any purpose whatsoever. Without prejudice to the aforesaid, this sanction shall stand revoked in the event of any material change in the proposal/ application/facts on the basis of which the overdraft has been sanctioned.

An Overdraft Agreement on terms acceptable to the Bank and other documents in relation thereof shall be executed by the Borrower.

All verifications to be positive.

All cost of stamp duty and registration to be borne by the applicant

Vinod Nang
Credit Manager

Contact person

Registered address : 5th Floor, Vinay Bhavya Complex, 159 A CST road, Kalina, Santacruz (E), Mumbai - 98

Service Tax Registration No. : 4080020011

I/We acknowledge the receipt of Sanction Letter and confirm that the terms and conditions are acceptable to me/us.

(Signature of the Applicant(s))

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227, Nariman Point
Mumbai 400 021, India

19/01/2008

Soham Satish

Plot No 280 Road No 25

JubileeHills

Hyderabad-500034 AP

Tel No: 66335551 Br Code: 552

Ref No. 16815065

to, Ramna
for filing

Dear Customer,

We are pleased to enclose your Kotak Mahindra Bank's Global Debit Card. Besides offering you all the benefits of an ATM Card, it also allows you to shop almost anywhere in the world!

We request you to:

- Sign immediately on the signature panel on the reverse of the card.
- Inform us if you do not receive your Personal Identification Number (PIN) in the next 7 days.
- Report the loss of your card to prevent any possible misuse.

For security reasons, your card is currently inactive for purchases at Merchant Establishments. It will be automatically activated the first time you use it at any ATM. Alternatively you can call us at our 24 Hrs. Customer Contact Centre and we will be glad to help you.

Thank you for banking with Kotak Mahindra Bank. We assure you of our best services at all times and look forward to a long and mutually rewarding relationship.

Warm Regards,



KVS Manian
Group Head – Retail Liabilities and Branch Banking



Card Number

4293930000143228

Primary Account Number

05522140000183

Daily ATM Withdrawal Limit

Rs. 75000.00

Daily Purchase Limit

Rs. 50000.00

Spend without worry!

Call our 24 Hours Customer Contact Centre at 1800 116022 (North India) / 1800 226022 (Rest of India) or email at bank@kotak.com

Write to us at Customer Contact Centre, Kotak Mahindra Bank Ltd, PO Box No. 16344, Mumbai 400 013.

www.kotak.com

19-Jan-08

Soham Satish Modi
Plot No 280 Road No 25
JubileeHills
Hyderabad 500034
Andhra Pradesh India
Mobile - 9246241114
Phone - 66335551
Branch: Hyderabad - somajiguda .
Ref no: 16815065

Dear Mr. Soham Satish Modi ,

Thank you for choosing to bank with us. We take great pleasure in welcoming you to the Kotak Mahindra family. As a first step towards our relationship, please find below your account details along with your **Customer Relationship Number (CRN)**, which is a **unique identifier** for all your Kotak Mahindra Bank Account(s).

Account Name	Account Number	Account Relationship
Property Vantage	05522140000183	Sole Account Holder

Your Customer Relationship Number (CRN) is 16815065

At Kotak Mahindra Bank Ltd., we offer diverse financial solutions that encompass every sphere of life. This includes a wide array of products ranging from Demat Accounts, Car Loans, Home Loans, Personal Loans, NRI Services to customised value-added services for all your Investment (into Mutual Fund, Equity Shares, etc.) and Insurance needs. To avail these services, please meet your Relationship Manager along with your Customer Relationship Number (CRN).

As a Kotak Mahindra Bank customer, you enjoy the following benefits and privileges of using Global Debit Card, Phone Banking and Net Banking services as availed by you at the time of opening the account:

Global Debit Card: Use your Global Debit Card to access your account, free of charge, at all VISA affiliated merchants worldwide and at all Kotak Mahindra Bank and VISA affiliated ATMs worldwide (Please refer to schedule for applicable charges).

Phone Banking: Dial our 24-hours Toll Free number given below and our Customer Care Officer will help you instantly with your banking requirements.

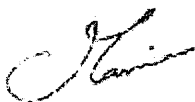
Net Banking: Log on to www.kotak.com for instant access to your Banking Accounts, Demat Accounts, Investment Accounts, Net@rd and Insurance Accounts on a robust and secure technology platform (As applicable).

The PIN/Password for the above services will be dispatched to you shortly. In the event that you do not receive the PIN / password within seven days, please contact our 24 hour Customer Care Centre or your nearest Kotak Mahindra Bank branch.

Should you require any clarification please dial our 24 hours toll free Customer Contact Centre - 1800 226022 (From MTNL/BSNL) or from other service providers dial 66006022 to assist you with your queries.

We assure you of our best services at all times, and look forward to a long, mutually beneficial relationship.

Warm regards,



K. V. S. Manian
Head - Retail Liabilities and Branch Banking



Kotak Mahindra Bank

Ref No: HL776469/79827

DATE: 08/01/2008

TO,

MR. SOHAMSATISH MODI

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PLOT NO.280 ROAD NO 25

JUBILEEHILLS

HYDERABAD - 500034

ANDHRA PRADESH

Tel. : 9246241114

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Your Application for Home Finance Facility

Thank you for selecting Kotak Mahindra Bank (KMBL) (hereinafter referred to as "the Bank") for your Home Finance requirements. With reference to the above, we are pleased to communicate sanction of the loan, subject to the general and the special terms and conditions set out in this letter.

We require your acknowledgement for having received this Sanction Letter and confirm that the terms and conditions as communicated herein for the Housing Finance facility are acceptable to you. The Sanction Letter is therefore sent to you in duplicate. You are requested to return one copy duly signed at the relevant space in token of having accepted these terms. On receipt of the copy of Sanction Letter duly signed by you and your executing the required documents as per the terms of this Sanction Letter, we will arrange to release the facility.

Terms and Conditions of Sanction	
Loan Amount Limit:	Rs-6533559 /-
Purpose:	Loan against Property
Guarantor(s)	Modi Properties & Investments P Ltd
Security:	Such securities as may be required by the Bank
Equated Monthly Instalment (EMI) / Monthly Instalment (MI)	Rs.98519/- For 120 Months.
Type of Interest	Adjustable
Adjustment Period	3 months (1st interest rate adjustment shall happen after 1 quarter/s including the quarter in which the 1st disbursement takes place)
Reference Rate	KMBHFRPLR
Rate of Interest	Reference rate -1.25%
Applicable Reference Rate	14.5%
Applicable Rate	13.25%
Processing Fee (if any)	Rs.32668/-
Service Tax (including education cess): @12.36% on processing fee	Rs.4038/-
Pre-EMI period (interest payable during construction, before commencement of EMI/MI)	Maximum 18 months

Kotak Mahindra Bank Limited

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Repayment Period:	Maximum 120 months
Mode of Repayment:	Post Dated Cheques
No. of Post-dated cheques	36 cheques + 1
Property Details (if any)	Pre-Sanction

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5. Security should be fully insured for all risks and our Banks charge shall be noted on the policy at your cost.
6. Loan will be disbursed in stages on the basis of work progress certificate of the Technical Valuer (in case of construction) and directly to the seller OR to the Bank (in case of transfer or foreclosure from other Banks or Financial Institutions) OR Borrower (in case of refinance) on request from the borrower. No disbursement will be made unless proof of payment of your own contribution, in the total cost of the Property (Agreement value + stamp duty + registration fees - this sanction limit) is submitted.
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21. Property to be legally and technically cleared.

22. All Verifications to be positive.

23. MR. SOHAMSATISH MODI is eligible for a personal accident cover for the term of the loan. The cover shall commence from the 11th of the month subsequent to the month of disbursement (First Disbursement in case of part disbursement contracts) and the cover amount shall be equal to the principal outstanding upto Rs.8466441/- .

24. A person can be covered with upto a maximum of 60 years of age on the date of accident.

25. MOE to be registered on the subject property.

Vinay Nair

Credit Manager

Contact Person

Registered address : 5th Floor, Vinay Bhavya Complex, 159 A CST road, Kalina, Santacruz (E), Mumbai - 400098

Service Tax Registration No. : 4080020011

I/We acknowledge the receipt of credit sanction intimation and confirm that the terms and conditions are acceptable to me/us.

(Signature of the Applicant(s))

Date:

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HOME FINANCE - HYDERABAD

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Date : 31-Jan-08

To,
Soham Satish Modi
Plot No 280 Road No 25 Jubileehills
Hyderabad - 500034
Andhra Pradesh - India
Mobile - 9246241114
Phone - 66335551

Dear Soham Satish Modi,

We have great pleasure in welcoming you to the Kotak Mahindra family and thank you for availing finance for your Home Equity requirement.

Your Loan details are as follows :

Agreement No	HF - 252951
Agreement Date	21-Jan-08
Loan Type	Floating/Reset M-3
Loan Amount	65,33,559.00
First Emi Due On	10-Feb-08
First Emi Amount	47,436.00

(*Please refer to the copy of the Loan Agreement for the terms and conditions of the Loan.)

The repayment schedule relating to your loan agreement is enclosed for your future reference.

We trust you had a pleasurable experience transacting with us and solicit your feedback which will help us to serve you better. If you require any further clarifications on this loan account, please feel free to contact us on Tel No. 040-64531508 by quoting your agreement number.

We value your relationship with us and assure you of our best services always.

With Best Regards

Jyoti P Bhojwani
Head - Customer Care

Important Information:

The Credit Information Bureau India Ltd. (CIBIL), is an initiative of the Government of India and the Reserve Bank of India (RBI) to improve the functionality and stability of the Indian financial system. This is in line with their efforts to provide an effective mechanism for exchange of information between banks and

Kotak Mahindra Bank Limited

Vinay Bhavya Complex
2nd Floor, 159-A, C.S. T. Road
Kalina, Santacruz (E),
Mumbai - 400 098, India

T +91 22 66768300
F +91 22 26508360
www.kotak.com

Registered Office :
36-38A, Nariman Bhavan
227, Nariman Point
Mumbai 400 021, India



Kotak Mahindra Bank

financial institutions, thereby enabling customers to avail of better credit terms from various institutions.

All banks and financial institutions participating in this initiative are required to share customer data with CIBIL. In view of the above, we wish to inform you that we shall now be reporting the data pertaining to your account with us to CIBIL.

This data will be updated on a regular basis for all our customers.

Encl. as above

Kotak Mahindra Bank Limited

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F +91 22 26508360
www.kotak.com

Registered Office :
3638A, Nariman Bhavan
227, Nariman Point
Mumbai 400 021, India

Rs. 6533559.00***

A/c No. 05210000000000000000

Kotak Mahindra Bank Ltd

Ground Floor, 155, Vimal Bhawan Complex,
Sahayog Building, Kalyan, Mumbai - 400 090.

[Signature]

Authorised Signatory.

[Signature]

00318400 0004650000 9781111 31

Date: 21-JAN-08

To:

Sham Sahni Mod

Pkt No 280 Road No 25 Janki Nagar

Hyderabad - 500084

Andhra Pradesh, India

Mobile: 02463401111 And e: 6533559

Account Approval No: 00000000000000000000

Dear Sir,

We are happy to have been able to provide you with the Kotak Mahindra family and thank you for availing finance for your business requirements.

Your account details are as follows:

Cheque No.	Payee Name	Date	Amount
001840	SHAM MOD, KOTAK BANK LTD AC NO 04210000009795	21-JAN-08	***6533559.0

We trust you had a pleasurable experience transacting with us and look forward to sharing your experience, as we believe your feedback will help us to serve you better.

We also take this opportunity to inform your agreement details and the repayment schedule for the above loan agreement will be sent to you within a week time.

If you require any further clarifications on this, please do not hesitate to call us on tel no: 040-64531508 and we'd be glad to assist you.

We value relationship with you and assure you of our best services always.

With Best Regards,

[Signature]

Authorised Signatory

21/1/08

2
21/1/08

∞ kotak

Kotak Mahindra Bank

Payee
Accountable

Payable At-Par at all branch location of Kotak Mahindra Bank Ltd.

Date 21-JAN-08

Pay ****LOAN AC OF SOHAM SATISH MODJI CICI BANK LBHYD00001135098***** Or Order**

Rupees Eighty-Four Lakh Sixty-Six Thousand Four Hundred Forty-One Only

Rs. ***8466441.00***

A/c No. 063110000000012

For RA - Loan Disbursement Ac

Kotak Mahindra Bank Ltd.

Ground Floor, 159, Vinay Bhavya Complex,
Samsung Building, Kalina, Mumbai - 400 098.

Phone No. 40-2784704



Authorized Signatory.

⑈031839⑈ 000485000⑈ 978111⑈ 31

I. (G. Sunan) on behalf of Kotak Mahindra Bank have received the original cheque of the above xerox copy with No. 031839 for cancellation and giving a new cheque for the same amount with the correct favouring details.

Thanking you,

Suman-G
[Signature]

To,
The Kotak Mahindra Bank Ltd.,
Hyderabad.

Date: 03.04.2008

Dear Sir/ Madam,

Sub.: Submission of original title deeds belonging to plot No. 280 – Soham Modi

- Ref.: 1. My sanction letter dated 8th January 2008.
2. Over draft limit of Rs. 135 Lakhs vide your ref. HL/776469/80343
3. My Term loan for Rs. 84,66,441/- vide ref. no. HL/776469/79827.
4. My term loan for Rs. 65,33,559/- vide ref. no. HL/776469/79827.

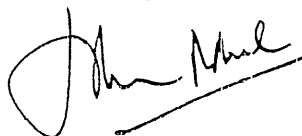
In connection to the above subject this is to bring to your banks notice, I am herewith submitting the following original title deeds towards the loan availed by me against my property.

S.No.	Document name	Dated	Doc. No./ Period	Remarks
1.	Sale Deed	03.01.1987	1709/1987	Original
2.	Sale Deed	06.03.1997	645/1997	Original
3.	Sale Deed	21.08.1989	3905/1989	Original
4.	Rectification deed	03.10.1992	3965/1992	Original
5.	Approved Building plan			Original

We are further submitting the No Objection Certificate issued by ICICI Bank Limited.

Thank You.

Yours truly,



Soham Satish Modi

Received for
above original
Documents
7-4-2008
KOTAK MAHINDRA
BANK LTD
Hyderabad

Soham Modi

Kotak Mahindra Bank Ltd

PDC Cheques issued to Kotak Mahindra Bank Ltd.

S.No.	Cheque No.	Date	Amount
1	997851	Un Dated	6533559.00
2	997852	Un Dated	8466441.00
3	997853	10/2/2008	126414.00
4	997854	10/2/2008	98519.00
5	997855	10/3/2008	224933.00
6	997894	10/4/2008	224933.00
7	997857	10/5/2008	224933.00
8	997858	10/6/2008	224933.00
9	997859	10/7/2008	224933.00
10	997860	10/8/2008	224933.00
11	997861	10/9/2008	224933.00
12	997895	10/10/2008	224933.00
13	997864	10/11/2008	224933.00
14	997865	10/12/2008	224933.00
15	997866	10/1/2009	224933.00
16	997867	10/2/2009	224933.00
17	997868	10/3/2009	224933.00
18	997869	10/4/2009	224933.00
19	997870	10/5/2009	224933.00
20	997871	10/6/2009	224933.00
21	997872	10/7/2009	224933.00
22	997873	10/8/2009	224933.00
23	997874	10/9/2009	224933.00
24	997875	10/10/2009	224933.00
25	997877	10/11/2009	224933.00
26	997878	10/12/2009	224933.00
27	997879	10/1/2010	224933.00
28	997880	10/2/2010	224933.00
29	997881	10/3/2010	224933.00
30	997882	10/4/2010	224933.00
31	997883	10/5/2010	224933.00
32	997884	10/6/2010	224933.00
33	997885	10/7/2010	224933.00
34	997886	10/8/2010	224933.00
35	997887	10/9/2010	224933.00
36	997888	10/10/2010	224933.00
37	997889	10/11/2010	224933.00
38	997890	10/12/2010	224933.00
39	997891	10/1/2011	224933.00
40	997892	10/2/2011	224933.00

Rung

12/1/08

Soham Modi OD A/C
Kotak Mahindra Bank Ltd
In Favour of Soham Satish Modi Od A/c
Security Cheques issued to Kotak Mahindra Bank Ltd.

S.No.	Cheque No.	Date	Amount
1	997897	Un Dated	13500000
2	997898	Un Dated	1350000
3	997899	Un Dated	1350000
4	997900	Un Dated	1350000
5	998018	Un Dated	1350000
6	998019	Un Dated	1350000
7	998020	Un Dated	1350000
8	998021	Un Dated	1350000
9	998022	Un Dated	1350000
10	998023	Un Dated	1350000
11	998024	Un Dated	1350000

12/1/08



MODI

PROPERTIES &
INVESTMENTS PVT. LTD.

Off : 5-4-187/3&4, IInd Floor,
M.G. Road, Secunderabad - 500 003.
Phone : 040-66335551
Fax : 040-27544058
email : info@modiproperties.com
Visit us at : www.modiproperties.com

Draft of the Resolution to be passed by the Board of Directors of the Company for acceptance of the terms and conditions of the letter of sanction and execution of documents

The Chairman brought the issue before the Board, that the decision to take a Rupee loan not exceeding **Rs. 2,85,00,000/- (Rupees Two Crore Eighty Five Lakhs Only)** from Kotak Mahindra Bank Ltd:

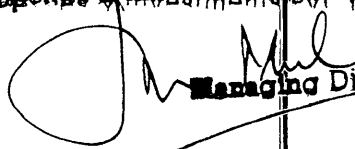
RESOLVED

1. That the Company be and is hereby authorised to take from Kotak Mahindra Bank the following financial assistance:

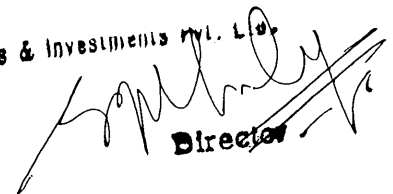
Rupee Loan not exceeding **Rs. 2,85,00,000/- (Rupees Two Crore Eighty Five Lakhs Only)** at a Bank rate of interest of 13.25% or such other rate of interest as Kotak Mahindra Bank may specify from time to time for acquisition of property described in the Schedule attached herewith.

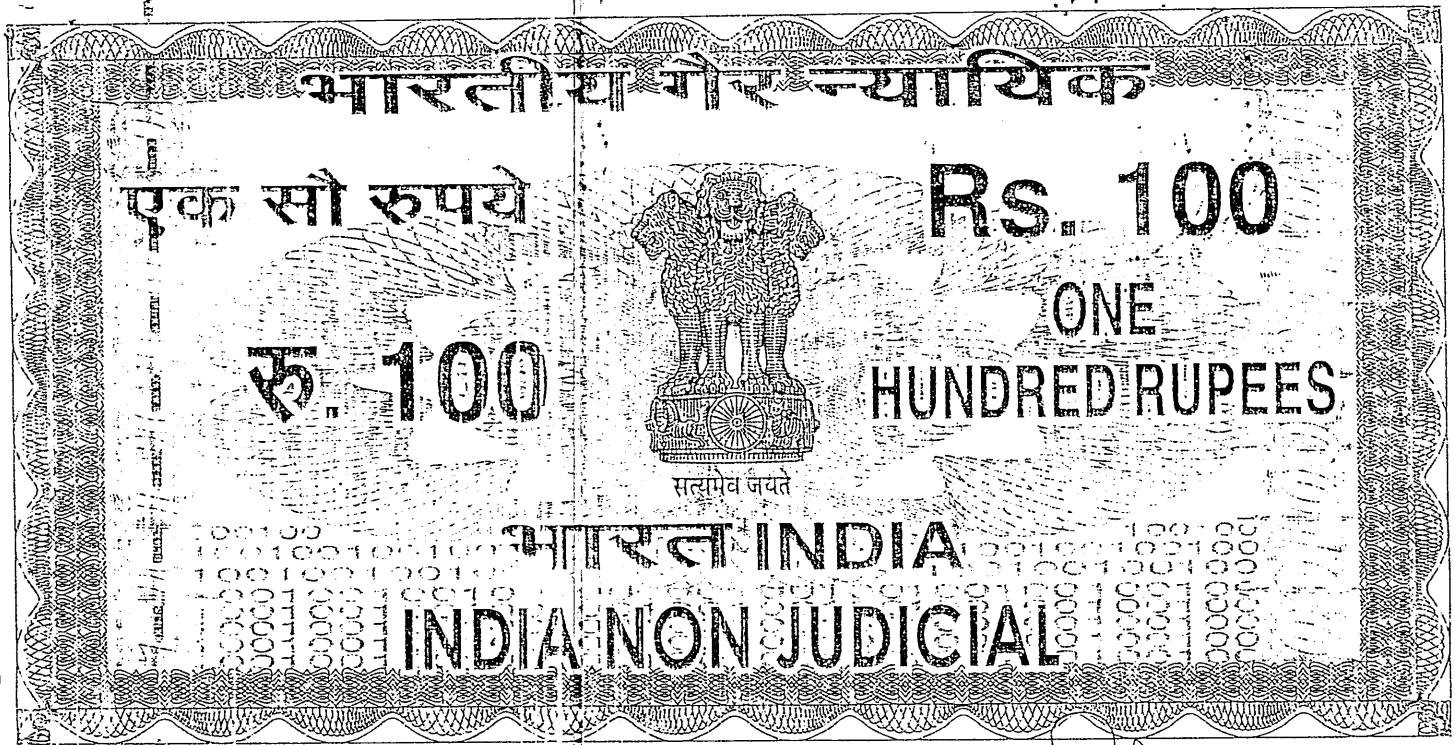
2. That any of the following directors, viz. Shri Soham Modi (the 'authorised directors') be and are hereby authorised severally to convey to Kotak Mahindra Bank acceptance on behalf of the Company of the said offer for the said financial assistance on the terms and conditions contained in the Sanction Letter and agree to such changes and modifications in the said terms and conditions as may be suggested by Kotak Mahindra Bank from time to time and to execute such deeds, documents and other writings as may be necessary or required for this purpose.
3. That the Company do borrow from Kotak Mahindra Bank the said Rupee Loan not exceeding **Rs. 2,85,00,000/- (Rupees Two Crore Eighty Five Lakhs Only)** in the manner and to the extent set out above on the terms and conditions as contained in the loan agreement in addition to the special terms and conditions mentioned in the Sanction Letter (copies whereof duly signed by the Chairman of the Board for the purposes of identification have been circulated to the Board placed on the table at the meeting held on **21st January 2008**) and also avail of interim disbursement(s) from time to time as may be allowed by Kotak Mahindra Bank.
4. That the Company do secure the due repayment of the said Rupee Loan along with all interest, fees, costs, charges, expenses and all other monies payable in respect thereof, inter alia by an exclusive mortgage by deposit of title deeds in respect of the property described in the schedule herewith in such manner as Kotak Mahindra Bank may specify in this behalf.

For Modi Properties & Investments Pvt. Ltd.,


Managing Director

For Modi Properties & Investments Pvt. Ltd.


Director



ఆంధ్రప్రదేశ్ ఆంధ్ర ప్రదేశ్ ANDHRA PRADESH

L 376246

SI No.

Sold to

S/o. H/o. W/o.

For Whom

11736 29/12/2007 100/-
 Venkatesh
 A Rao
 M/s. Greenwood Estates

K. SATISH KUMAR

S.V.L. No:13/2000, R. No: 26/2007

5-2-30 PREMAVATHIPET (V)
 F.C.D. (V) - R. DIST.

UNDERTAKING

This Undertaking is made and executed on this the 12th day of January, 2008 at Hyderabad by:

M/s. Greenwood Estates, a registered partnership firm having its office at 5-4-187/3&4, II floor, Soham Mansion, M.G. Road, Secunderabad -500 003, represented by its Partners/ Authorised representatives Shri. Soham Modi (representing M/s. Modi Housing Pvt. Ltd., in capacity as its Director), Son of Shri. Satish Modi aged about 37 years, Occupation: Business, resident of Plot No. 280, Jubilee Hills, Hyderabad, and Smt. K. Sridevi, W/o. Shri. K.V.S. Reddy, aged about 32 years, R/o. Flat No. 502, Vasavi Homes, Uma Nagar 1st Lane, Begumpet, Hyderabad hereinafter referred to as the DEVELOPER.

IN FAVOUR OF

1. Shri. Karnati Bhaskar, S/o. Shri. K. Narsimha, aged about 41 years, Occupation Business, Resident of H.No. 2-44/1, Sai Nagar, Chaitanyapuri, Dilshuknagar, Hyderabad.
2. Shri. K. Gopinath, S/o. Shri. K. Bhaskar aged about 18 years, Occupation Business, Resident of H.No. 2-44/1, Sai Nagar, Chaitanyapuri, Dilshuknagar, Hyderabad.

[Signatures]

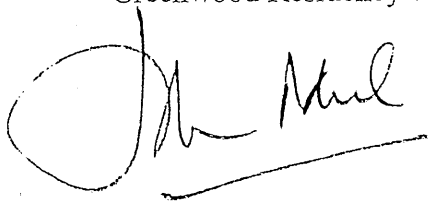
3. Shri. A. Purushotham, S/o. Shri. A. Vittal, aged about 41 years, Occupation Business, Resident of H.No. 1-3-1/c/1, Flat No. 101, 1st floor, Jayamansion, Kavadiguda, Hyderabad.
4. Shri. A. Srinivas, S/o. Shri. A. Vittal, aged about 33 years, Occupation Business, Resident of H.No. 1-3-1/c/1, Flat No. 101, 1st floor, Jayamansion, Kavadiguda, Hyderabad.
5. Shri. Belide Venkatesh, S/o. Shri. Eashwaraiah, aged about 40 years, Occupation Business, Resident of H.No. 1-3-2/c/1. Kisan Nagar, Bhongir, Nalgonda Dist.

Hereinafter referred to as the "OWNERS".

The expressions OWNERS and DEVELOPER shall mean and include unless it is repugnant to the context, their respective heirs, legal representatives, administrators, executors, successor in interest, assignees, nominees and the like.

WHEREAS:

- A. The OWNERS and the DEVELOPER have entered into an Joint Development Agreement dated 13.09.07 in respect of development of the property admeasuring Ac. 6-05 Gts., forming a part of Sy. Nos. 202, 203, 204, 205 & 206 situated at Kowkur Village, Malkajgiri Mandal, R. R. District which is herein after referred to as the SCHEDULED LAND. This Joint Development Agreement is registered with SRO, Vallab Nagar vide document bearing no. 4100/07, dated 13.9.07.
- B. In terms of Joint Development Agreement, the OWNERS and the DEVELOPERS have agreed to share the proposed constructed areas as contained in Clause 11 and Annexure VI to the above referred Joint Development Agreement. The said Annexure VI is enclosed as Annexure A herein.
- C. Broadly the OWNERS shall be entitled to 61 flats aggregating to 88,445 Sft of constructed area along with 4,738_sq yds of undivided share of land in the SCHEDULED LAND. The DEVELOPER shall be entitled to 284 flats aggregating to 4,06,070 Sft of constructed area along with 21,757 sq yds of undivided share of land in the SCHEDULED LAND.
- D. The above referred Joint Development Agreement has vested rights of the OWNERS and of the DEVELOPER to sell their respective shares of flats without any let and hindrance from each other.
- E. As per the terms of the Joint Development Agreement the OWNERS and the DEVELOPER have executed General Power of Attorneys in favour of each other and registered as documents no. 4101/2007 and 4102/2007.
- F. The OWNERS have further executed an un-registered GPA in favour of the DEVELOPER dated 12.01.2008 to enable the DEVELOPER to obtain a loan from a bank or finance company for the purposes of development of the project known as 'Greenwood Residency'.



G. The DEVELOPER has expressed to the OWNERS that the loan being taken from the bank by way of offering the DEVELOPER'S share of constructed area along with proportionate undivided share of land as primary security and collateral security respectively. Further the bank is not creating any charge on the share of constructed area of the OWNERS along with proportionate undivided share of land. However the bank from which the DEVELOPER is taking loan have specifically directed them to take GPA to mortgage owners share of property this, the DEVELOPER has requested the OWNERS to execute a GAP in their favour nominally only for the purpose of obtaining loan without there being any charge on their property.

H. The OWNERS have requested the developer to give an undertaking to the DEVELOPER indemnifying the OWNERS from any claims of whatsoever nature from the bank or finance company from which the DEVELOPER proposes to take a loan.

NOW THEREFORE THIS UNDERTAKING WITNESSETH AS FOLLOWS:

1. The DEVELOPER hereby undertakes to indemnify and keep indemnified the OWNERS at all times in respect any claims of whatsoever nature from any bank or financial institution from which the DEVELOPER proposes to obtain a loan for the purposes of development of 'Greenwood Residency'. Further the DEVELOPER indemnifies the OWNERS in respect of any loss, expenses and cost to which the OWNERS may be put on account of the DEVELOPER obtaining the loan from a bank or financial institution.
2. The DEVELOPER shall not pledge or create any charge with any bank or financial institution with respect to the OWNERS share of constructed area along with proportionate undivided share of the land for the purposes obtaining a loan for development of 'Greenwood Residency'.

SCHEDULE OF THE LAND

All that portion of the land area to the extent of Ac. 6-05 gts., in Sy. Nos. Sy. Nos. 202, 203, 204, 205 & 206 situated at Kowkur Village, Malkajgiri Mandal, R.R. District, under S.R.O. Vallab Nagar and bounded by:

NORTH	:	Land in Sy.No. 202
SOUTH	:	Village boundary of Yapral.
EAST	:	Land in Sy. No. 202.
WEST	:	Land in Sy. No. 207 & 212.

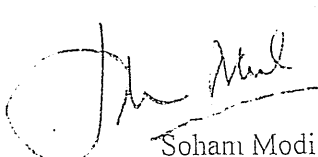
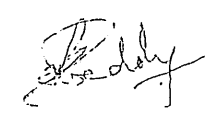
IN WITNESS WHEREOF the Parties hereto have set their hands to this Undertaking out of their own free will and consent on the date first above mentioned in the presence of the following witnesses:

WITNESSES:

1.

2.

M/s. Greenwood Estates

 
Soham Modi Smt. K. Sridevi
Partners / Authorised Representatives

भारतीय गैर न्यायिक

एक सौ रुपये

रु. 100



सत्यमेव जयते

Rs. 100

ONE
HUNDRED RUPEES

भारत INDIA
INDIA NON JUDICIAL

ఆంధ్ర ప్రదేశ్ ఆంధ్ర प्रदेश ANDHRA PRADESH

L 376242

SI No.

Sold to

Sold for

11732 29/12/2007 100/-

Mr. Venkatesh

Mr. A. Rao

M/S. Greenwood Estates

K. SATISH KUMAR

S.V.L. No: 13/2010, R. No: 20/2008

8-2-30 PALM LATHIPET (V)

R. NAGAL. R. DIST

GENERAL POWER OF ATTORNEY

This General Power of Attorney is made and executed on this the 12th day of January, 2008 at Hyderabad by:

1. Shri. Karnati Bhaskar, S/o. Shri. K. Narsimha, aged about 41 years, Occupation Business, Resident of H.No. 2-44/1, Sai Nagar, Chaitanyapuri, Dilshuknagar, Hyderabad.
2. Shri. K. Gopinath, S/o. Shri. K. Bhaskar aged about 18 years, Occupation Business, Resident of H.No. 2-44/1, Sai Nagar, Chaitanyapuri, Dilshuknagar, Hyderabad.
3. Shri. A. Purushotham, S/o. Shri. A. Vittal, aged about 41 years, Occupation Business, Resident of H.No. 1-3-1/c/1, Flat No. 101, 1st floor, Jayamansion, Kavadi guda, Hyderabad.
4. Shri. A. Srinivas, S/o. Shri. A. Vittal, aged about 33 years, Occupation Business, Resident of H.No. 1-3-1/c/1, Flat No. 101, 1st floor, Jayamansion, Kavadi guda, Hyderabad.
5. Shri. Belide Venkatesh, S/o. Shri. Eashwaraiah, aged about 40 years, Occupation Business, Resident of H.No. 1-3-2/c/1, Kisan Nagar, Bhongir, Nalgonda Dist.

Hereinafter jointly referred to as the OWNERS.

For Greenwood Estates

For Greenwood Estates

Partner

IN FAVOUR OF

M/s. Greenwood Estates, a registered partnership firm having its office at 5-4-187/3&4, II floor, Soham Mansion, M.G. Road, Secunderabad -500 003, represented by its Partners/ Authorised representatives Shri. Soham Modi, Son of Shri. Satish Modi aged about 37 years, Occupation: Business, resident of Plot No. 280, Jubilee Hills, Hyderabad, and Smt. K. Sridevi, W/o. Shri. K.V.S. Reddy, aged about 32 years, R/o. Flat No. 502, Vasavi Homes, Uma Nagar 1st lane, Begumpet, Hyderabad hereinafter referred to as the DEVELOPER.

The expressions OWNERS and DEVELOPER shall mean and include unless it is repugnant to the context, their respective heirs, legal representatives, administrators, executors, successor in interest, assignees, nominees and the like.

WHEREAS:

- A. The OWNERS are the absolute owners, possessors and in peaceful enjoyment of land forming a part of Sy. Nos. 202, 203, 204, 205 & 206 situated at Kowkur Village, Malkajgiri Mandal, R.R. District, admeasuring Ac. 3-05 Gts. by virtue of registered sale deed dated 5.01.2007, bearing document no. 63/2007 duly registered at the office of the Sub-Registrar, Vallab Nagar, R. R. District (hereinafter this land is referred to as the OWNERS LAND and is more particularly described at the foot of the document).
- B. The DEVELOPER is the absolute owner, possessor and in peaceful enjoyment of land forming a part of Sy. Nos. 202, 203, 204, 205 & 206 situated at Kowkur Village, Malkajgiri Mandal, R.R. District, admeasuring Ac. 3-00 Gts. by virtue of registered sale deed dated 8.1.2007, bearing doc. No. 741/2007 and, Sale Deed dated 5.01.2007 bearing document no. 64/2007 duly registered at the office of the Sub-Registrar, Vallab Nagar, R. R. District (hereinafter this land is referred to as the DEVELOPER'S LAND and is more particularly described at the foot of the document).
- C. The DEVELOPER has purchased a portion of the DEVELOPERS LAND admeasuring about Ac. 1-00 Gts., from its previous owner Shri. Bhaker K. Bhatt vide doc no. 741/2007 referred to above. Shri. Bhaker K. Bhatt, Son of Shri. K.R. Bhatt. Shri. Bhasker K. Bhatt became the owner of the said Ac. 1-00 Gts., of land in Sy. Nos. 202, 203, 204, 205 & 206 situated at Kowkur Village, Malkajgiri Mandal, R.R. District by virtue of registered sale deed dated 5.01.2007 bearing document no. 62/2007 and duly registered at the office of the Sub-Registrar, Vallab Nagar, R. R. District.
- D. The OWNERS LAND along with the DEVELOPERS LAND totally admeasuring Ac. 6-05 Gts., in Sy. Nos. 202, 203, 204, 205 & 206 situated at Kowkur Village, Malkajgiri Mandal, R.R. District is hereinafter the referred to as the SCHEDULED LAND and is more particularly described at the foot of the document.
- E. The OWNERS and the DEVELOPER have entered into an Joint Development Agreement dated 13.9.07 in respect of development of the property admeasuring Ac. 6-05 Gts., forming a part of Sy. Nos. 202, 203, 204, 205 & 206 situated at Kowkur Village, Malkajgiri Mandal, R.R. District which is herein after referred to as the SCHEDULED LAND. This Joint Development Agreement is registered with SRO, Vallab Nagar vide document bearing no. 4100/07, dated 13.9.07.

M/s. Greenwood Estates

Partner

- F. In terms of Joint Development Agreement, the OWNERS and the DEVELOPERS have agreed to share the proposed constructed areas as contained in Clause 11 and Annexure VI to the above referred Joint Development Agreement. The said Annexure VI is enclosed as Annexure A herein.
- G. Broadly the OWNERS shall be entitled to 61 flats aggregating to 88,445 Sft of constructed area along with 4,738 sq yds of undivided share of land in the SCHEDULED LAND. The DEVELOPER shall be entitled to 284 flats aggregating to 4,06,070 Sft of constructed area along with 21,757 sq yds of undivided share of land in the SCHEDULED LAND.
- H. The DEVELOPER in pursuance of the Joint Development Agreement has requested the OWNERS to execute a general power of attorney authorizing the DEVELOPER to enter into the Scheduled Land and put up constructions therein by employing the required men and material as they deem fit and proper.
- I. The DEVELOPER has expressed his intention to pledge the portion of undivided share of land pertaining to its share of residential units along with the constructions thereon to a bank or financial institution in order to raise loans, overdraft limits, etc., in order to mobilize money for execution of the project known as 'Greenwood Residency'. The OWNERS have agreed to the same and further agreed to execute all the agreements, documents, deeds, etc., that may be required by the developer to obtain such loans.
- J. In pursuance of the above understanding contained in Joint Development Agreement dated 13.09.07, this General Power of Attorney is executed.

NOW THEREFORE THIS GENERAL POWER OF ATTORNEY WITNESSETH AS FOLLOWS:

1. In pursuance of the foregoing and in consideration of the mutual obligations undertaken by the OWNERS and the DEVELOPER under the Joint Development Agreement dated 13.09.07 the OWNERS hereby authorize the DEVELOPER to do the following acts in the name of and on behalf of the OWNERS.
 - a) To enter into the Scheduled Land for the purpose of making constructions therein by employing the requisite men and material as the DEVELOPER may deem fit and proper.
 - b) To develop such land and undertake such works related to real estate development such as construction of building/apartments, creation of common amenities, roads, street lights, drainage system, parks, etc.
 - c) To execute and apply for electricity connections, water connections, drainage connections and to make such necessary payments in the name of the OWNERS.
 - d) To execute mortgage deed, pledge, hypothecate and execute such other documents / deeds / agreements that are required for purposes of raising finances from various institutions, banks, etc. Specifically the developer shall be entitled to create a mortgage on behalf of the OWNERS over the extent of land admeasuring Ac- 3-05 Gts., of Kowkur Village, Malkajgiri Mandal, R.R. District and more fully described in the schedule given hereunder so as to enable the DEVELOPER to obtain finance for construction of the flats in the project known as Greenwood Residency as per the terms of Joint Development agreement dated 13.09.07.

For Greenwood Estates

Partner

For Greenwood Estates

Partner

- e) To appear and act in all courts, civil, criminal revenue whether original or appellate, in the Registration and other offices of the State and Central Government and of Local Bodies in relation to the said flats.
- f) To sign and verify plaints, written statements, petitions of claim and objections of all kinds and file them in such courts and offices and to appoint Advocates and other legal practitioners to file and receive back documents to deposit and withdraw money and grant receipt in relation to the said flats.
- g) Generally to act as the Attorney or Agent of the OWNERS in relation to the said property in relation to the matter aforesaid and to execute and do all deeds, acts and things in relation to the said flats as fully and effectually in all respects as the OWNERS themselves would do if personally present.
- h) The OWNERS for themselves, their heirs, executors, successors, legal representatives, administrators and assignees hereby ratify and confirm and agree to ratify and confirm all the acts, deeds, and things lawfully done by the said Attorney, namely the DEVELOPER in pursuance of these presents.

IN WITNESS WHEREOF the Parties hereto have set their hands to this General Power of Attorney out of their own free will and consent on the date first above mentioned in the presence of the following witnesses:

SCHEDULE OF THE OWNERS LAND

All that portion of the total land area to the extent of Ac. 3-05 gts., in Sy Nos. 202, 203, 204, 205 & 206 situated at Kowkur Village, Malkajgiri Mandal, R.R. District. more particularly marked in red in the enclosed plan and bounded by:

NORTH	:	Land in Sy. No. 202.
SOUTH	:	Land belonging to the DEVELOPER
EAST	:	Land in Sy. No. 202.
WEST	:	Land in Sy. No. 207 & 212.

SCHEDULE OF THE DEVELOPERS LAND

All that portion of the total land area to the extent of Ac. 3-00 gts., in Sy. Nos. 202, 203, 204, 205 & 206 situated at Kowkur Village, Malkajgiri Mandal, R.R. District, more particularly marked in red in the enclosed plan and bounded by:

NORTH	:	Land belonging to the OWNERS
SOUTH	:	Village boundary of Yaprul
EAST	:	Land in Sy. No. 202
WEST	:	Land in Sy. No. 207 & 212.

For Greenwood Estates

1. R. Bhar

1. A. Srinivas

[Signature]
Partner

2. R. Capalath

[Signature]

For Greenwood Estates
[Signature]

Partner

A. P. Lakshman

SCHEDULE OF THE LAND (TOTAL LAND)

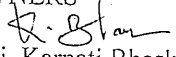
All that portion of the total land area to the extent of Ac. 6-05 gts., in Sy. Nos. 202, 203, 204, 205 & 206 situated at Kowkur Village, Malkajgiri Mandal, R.R. District, more particularly marked in red in the enclosed plan and bounded by:

NORTH : Land in Sy. No. 202
SOUTH : Village boundary of Yapral
EAST : Land in Sy. No. 202
WEST : Land in Sy. No. 207 & 212

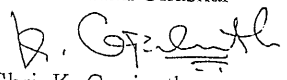
WITNESSES:

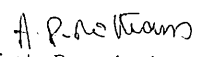
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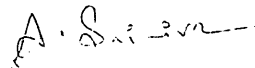
OWNERS

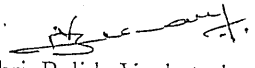

Shri. Karnati Bhaskar

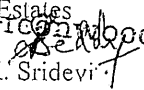
2.


Shri. K. Gopinath,


Shri. A. Purushotham


Shri. A. Srinivas


Shri. Belide Venkatesh

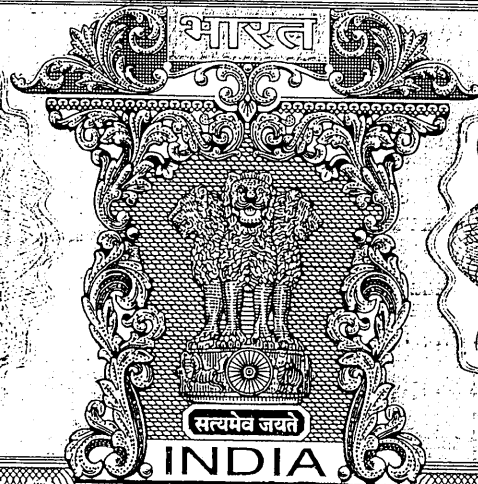
For Greenwood Estates M/s. Greenwood Estates
 
Soham Modi Smt. K. Sridevi
Partners / Authorised Representatives.
Partner Partner

2/3/08

Document no 274/2008

भारतीय गैर न्यायिक

पचास
रुपये
रु.50



FIFTY
RUPEES
Rs.50

INDIA NON JUDICIAL

SCANNED

ఆంధ్ర ప్రదేశ్ ఆంధ్ర ప్రదేశ్ ANDHRA PRADESH

285 23/1/08 50
Soham Modi
Satish Modi
Sof

D 105438
LEELA G CHIMALGI
STAMP VENDOR
No. 12/2007
6-4-76/A, (Old) Ranigummi
SECUNDERABAD-500 003

MEMORANDUM OF DEPOSIT OF TITLE DEEDS

THIS MEMORANDUM is made and executed at Hyderabad, on this the 24th day of January 2008 for recording the Deposit of title Deeds by:

Sri. Soham Modi, S/o. Sri Satish Modi, aged about 38 years, Occ: Business R/o. Plot No. 280, Rd. No. 25, Jubilee Hills, Hyderabad.

Hereinafter referred to/collectively referred to as "the Depositor(s)" which expression shall, unless it be repugnant to the meaning or context thereof, mean and include, his/her, their respective heirs, executors, administrators, legal representatives, successors etc., of the First part.

IN FAVOUR OF

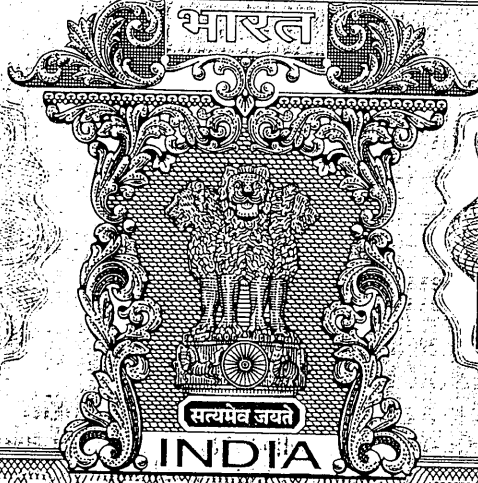
M/s. Kotak Mahindra Bank Limited, a Banking Company incorporated and registered under the provisions of the Companies Act, 1956 having its registered office at 36-38A, Nariman Bhavan, 227, Nariman Point, Mumbai - 400 021 and having branch office at H.No. 6-3-1109/1/P/203, 2nd floor, Raj Bhavan Road, Somajiguda, Hyderabad., represented by its Deputy Manager - Legal, Mr. K. Sudhakar, S/o. K. Anjaneyulu R/o. Ram Nagar, Hyderabad, hereinafter referred to as "the Bank" (which term shall so far as the context admits be deemed to mean and include its successors and assigns) of the Other Part, AS UNDER:

[Signature]

भारतीय गैर न्यायिक

पचास
रुपये

रु. 50



FIFTY
RUPEES

Rs. 50

INDIA NON JUDICIAL

ఆంధ్ర ప్రదేశ్ ఆంధ్ర ప్రదేశ్ ANDHRA PRADESH

శ్రీ 22/1/08 50
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LEELA G CHIMALG!

STAMP VENDOR

N. 12/2/08

6-4-76/A, (Leda) Ranigum
SECUNDERABAD-500 003

1. The Depositor is the absolute owner of all that the house bearing No. 8-2-293/82/A/280/1, on part of the Plot No. 280 admeasuring 573 Sq.yards, situated at Sy. No. 403/1 (Old) 120 (New) of Shaikpet and Sy. No. 102/1 of Hakeempet Village of Golkonda Taluq, Jubilee Hills Cooperative House Building Society, Road No. 25, Jubilee Hills, Hyderabad., and morefully described in the **FIRST SCHEDULE** (hereinafter referred to as "**the schedule Property**"). The Schedule Property is in full occupation and possession of the Depositors and is free from all encumbrances, claims and demands of whatsoever nature.
2. At the request of the Depositor (s) and pursuant to the terms and conditions set out in the Bank's sanction Letter dated 08/01/2008 (duly accepted and signed by the Depositors) the Bank has sanctioned/granted Home Finance facility for sum of Rs. 2,85,00,000/- (Two. Crores Eighty Five Lakhs Only) on the terms and conditions contained therein.
3. As per the terms of the Sanction letter and the Loan Agreement the Depositor(s) shall execute in favour of the Bank a first legal Deposit of Title Deeds more particularly described in the **SECOND SCHEDULE** hereunder written (herein offer referred to as "**the Title Deeds**") of the said Property to secure the due repayment of the amounts due under the said Home Finance facility together with interest at the agreed rates in respect of each facility or at such other rate/ additional rate/ penal rate as may be intimated to the Depositor(s)/ Borrower(s) in that regard or become due whatsoever from time to time under the said Home Finance facility.

[Signature]

4. For repayment of all amounts due and outstanding under the said Home Finance Facility including interest thereon, the Depositor(s) have agreed to register a first legal deposit of title Deeds of the Schedule properties. The Bank has in accordance with terms of the said letter of sanction called upon and required the Depositors to execute the present Memorandum of Deposit of Title Deeds, which the Depositors have agreed to do so.
5. The Depositor attended the Bank Branch office situated at 6-3-1109/1/P/203, 2nd floor, Raj Bhavan Road, Somajiguda, Hyderabad and met Smt. Sujatha Anand of the Bank, acting for and on behalf of the Bank, and has handed over/submitted/ deposited with Smt. Sujatha Anand, acting for and on behalf of the Bank, the documents of title, title deeds, documents and writings described in **SECOND SCHEDULE** herein below, relating to the Depositor's premises, described in the **FIRST SCHEDULE** with the intent that the said title deeds should remain so deposited as and by way of a deposit of title deeds in favour of the Bank over and in respect of the Depositor(s) Premises for the due repayment / payment of the Depositor(s) dues under the Loan Agreement including principal amount of the facility, interest, liquidated damages, costs, charges and expenses and all other moneys whatsoever due and payable by the Depositor(s) to the Bank, whether under the said Loan Agreement or otherwise (hereinafter collectively referred to as "**the Outstanding**").
6. The Depositor, at the time of the said deposit, further declared and represented to the Bank, inter alia, that the Depositor is absolute owner (s) of the Schedule Properties, that the Depositor has the right to create a deposit of title deeds over and in respect of the Schedule Properties, that the title deeds, documents and writings set out in **SECOND SCHEDULE** herein below relating to the said Schedule Property are the only documents of title relating to the Schedule Property and that the same had been deposited with the Bank as aforesaid, and that they would remain as security till the entire Outstanding secured by the said deposit of title deeds were paid/ recovered to the Bank in full by the Depositor.



THE FIRST SCHEDULE ABOVE REFERRED TO
(DESCRIPTION OF THE SCHEDULE PROPERTY)

All that the house bearing No. 8-2-293/82/A/280/1, on part of the Plot No. 280 admeasuring 573 Sq. yards, Situated at sy. No. 403/1 (old) 120 (New) of Shaikpet and Sy. No. 102/1 of Hakeempet Village of Golkonda Taluq, Jubilee Hills Co-operative House building Society, Road No. 25, Jubilee Hills, Hyderabad., and bounded by:

North	:	Part of Plot No. 280
South	:	Plot No. 279/A
East	:	Plot No. 280/B
West	:	Plot No. 279.

THE SECOND SCHEDULE ABOVE REFERRED TO
(LIST OF TITLE DEEDS/DOCUMENTS DEPOSITED BY THE DEPOSITOR(S) WITH THE BANK)

1. Original Sale Deed Doc No. 645/1997.
2. Original Certified Copy of link Sale Deed Doc No. 3905/1992.
3. Original Encumbrance Certificate dt: 11/01/2008.
4. Copy of property tax paid receipt dt: 24/07/2007.

IN WITNESS WHEREOF the parties hereunto have set and subscribed their respective hands and seal on this the day, month and year first herein above written.

Signed and delivered by within named:

Name(s) of the Depositor/s

Sri. Soham Modi


Signature of the Depositor/s

Signed and Delivered by the within named:
Kotak Mohindra Bank Limited by the hand of
Mr. K. Sudhakar, it's authorized signatory

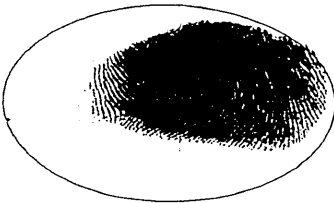
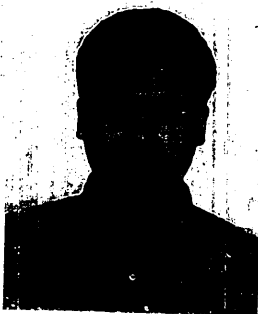
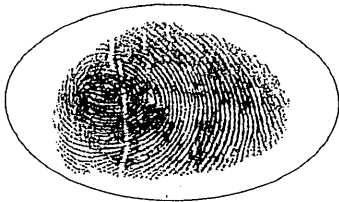
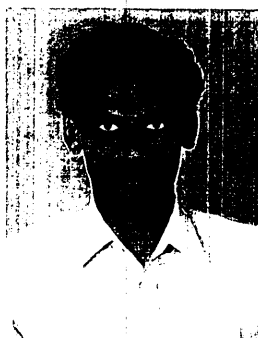
Witness:

1. In the presence of Mr. T. V. RAMANATHAN

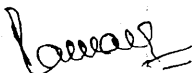
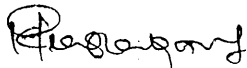
2. In the presence of Mr. K. Prabhakar Reddy

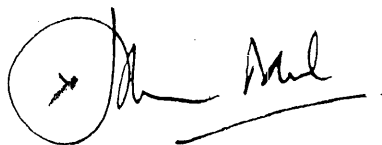
**PHOTOGRAPHS AND FINGER PRINTS AS PER SECTION 32A OF
REGISTRATION ACT, 1908.**

(C&IGR&S Circular Memo No. G1/8539/99, Dated 19-04-2000)

SL.NO.	FINGER PRINT IN BLACK (LEFT THUMB)	PASSPORT SIZE PHOTOGRAPH BLACK & WHITE	NAME & PERMANENT POSTAL ADDRESS OF PRESENTANT / SELLER / BUYER
			<u>DEPOSITOR :</u> SRI. SOHAM MODI, S/O. SRI SATISH MODI, R/O. PLOT NO. 280, ROAD. NO. 25, JUBLIEEHILLS, HYDERABAD
			<u>THE BANK:</u> M/S. KOTAK MAHINDRA BANK LIMITED HAVING ITS OFFICE AT 36-38A NARIMAN BHAVAN, 227 NARIMAN POINT, MUMBAI - 400 021. REP. BY ITS DEPUTY MANAGER - LEGAL MR. K. SUDHAKAR S/O. K. ANJANEYULU R/O. RAM NAGAR HYDERABAD

SIGNATURE OF WITNESSES:

1. 
2. 



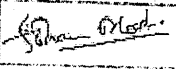
SIGNATURE OF EXECUTANTS

स्थायी लेखा संख्या / PERMANENT ACCOUNT NUMBER
ABMPM6725H

नाम / NAME
SOHAM SATISH MODI

पिता का नाम / FATHER'S NAME
SATISH MANILAL MODI

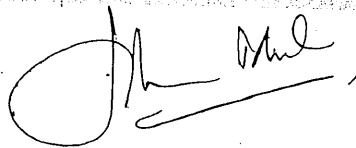
जन्म तिथि / DATE OF BIRTH
18-10-1969

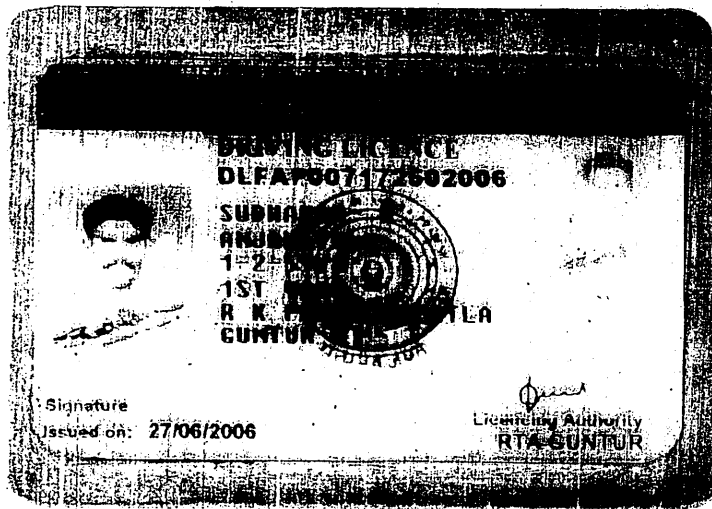
हस्ताक्षर / SIGNATURE


मुख्य आयकर अधिकारी का पता
Chief Commissioner of Income-tax, Andhra Pradesh

इस कार्ड के खो / मिल जाने पर कृपया जागे करने
वाले प्राधिकारी को सूचित / वापस कर दें
मुख्य आयकर अधिकारी,
आयकर भवन,
दशरथ बाग,
हैदराबाद - 500 004.

In case this card is lost/found, kindly inform/return to
the issuing authority :
Chief Commissioner of Income-tax,
Asayakar Bhavan,
Dashrathbagh,
Hyderabad - 500 004.





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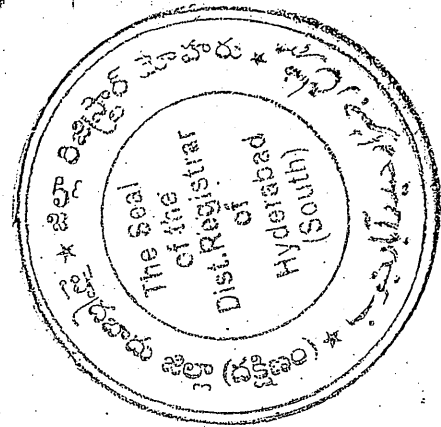
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ప్రతి 27412008 సంవత్సరం

సంఖ్య 7

సంఖ్య 7

జులై నెట్ రిజిస్ట్రారు



M0681475/06

Class Of Vehicle

Validity

26/06/2026

MCWG

Non-Transferable

Transferable

Hazardous Vehicle

Registration

Original No.

DOB

Blod Gr.

Date of Issue

DU-FAP007172502006

RTA GUNTUR

30/08/1981

ORIGINAL

దస్తావేజులు మరియు రుసుము రశీదు

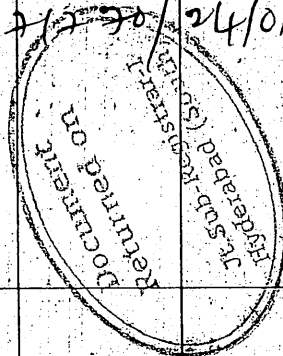
3577

శ్రీమతి/శ్రీ Soham Redi

ఈ దిగువ ఉదహరించిన దస్తావేజులు మరియు రుసుము వుచ్చుకోవడమైనది.

దస్తావేజు స్వభావము:	DUT				
దస్తావేజు విలువ	2,85,00,000/-				
స్టాంపు విలువ రూ:	224/08 100/-				
దస్తావేజు నెంబరు	224/08				
రిజిస్ట్రేషన్ రుసుము	1000/-				
లోటు స్టాంపు	49900/-				
యూజర్ చార్జీలు	100/-				
అధనపు షీట్లు	/				
5 X.....					
మొత్తం	57,000/-				

RL 6 22/01/24/01/08



అక్షరాల

Rupees 57 thousand only

రూపాయలు మాత్రమే)

తేది

24/01/08

వాచసు తేది

సా. 4 గంటలకు

Joint Sub-Registrar-
Hyderabad (South)

Note : Document will be returned at 3.30 p.m. to 5.00 p.m.

If Document is not claimed within 10 days from the date of Registration, safe custody fee of Rs. 50/- for every thirty days or part thereof if in excess of 10 days subject to maximum of Rs. 500/- will be levied.

INDEMNITY CUM UNDERTAKING

THIS INDEMNITY CUM UNDERTAKING is made and executed at Hyderabad on this the _____ day of _____, 2008 by and between:

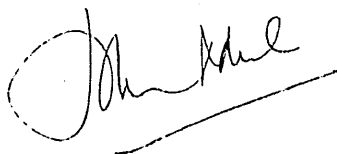
Mr. Soham Modi, S/o. Sri. Satish Modi, aged about 38 years, residing at Plot No. 280, Road No.25, Jubilee Hills, Hyderabad., -- Hereinafter referred to as "Indemnifier" which expression shall, unless it be repugnant to the meaning or context thereof, mean and include her heirs, executors and administrators of the FIRST PART.

IN FAVOUR OF

M/s.KOTAK MAHINDRA BANK LIMITED, a banking Company within the meaning of the Banking Regulation Act, 1949, having its registered office at 36-38A, Nariman Bhavan, 227, Nariman Point, Mumbai-400 021 and its concerned Branch office at Jewel Pawani Towers, Somajiguda, Rajbhavan Road, Hyderabad -- Hereinafter referred to as "Indemnified" which expression unless it be repugnant to the meaning or context thereof, mean and include its administrators, successors in title and assignee of the SECOND PART.

WHEREAS the Indemnifier is the absolute owner of the house bearing No.8-2-293/82/A/280/1 on part of the Plot No.280, admeasuring 573 Sq Yards situated at Sy No.120 (Old Sy No.403/1) of Shaikpet Village and Sy No.102/1 of Hakeempet Village of Golkonda Taluq, Jubilee Hills Co-operative House Building Society Ltd., Road No.25, Jubilee Hills, Hyderabad District, and hereinafter referred to as "said Premises" having acquired the said property from Sri G.Keshavpal Reddy under Sale Deed Doc No.645/1997 dated 06/03/1997 registered in the office of the Banjara Hills, Sub-Registrar, Hyderabad. Since the date of purchase the Indemnifier is in the exclusive possession and enjoyment of the said Premises.

AND WHEREAS the Indemnifier has applied to the Indemnified Bank for a loan for repayment of outstanding amount lying with ICICI Bank and additional amount towards over draft facility. The Indemnified Bank offered the terms of the sanction on the basis of the documents provided by the Indemnifier vide its sanction letter dated 08/01/2008 and the Indemnifier has agreed and accepted the terms and conditions of the Home loan Application and the Sanction letter and put his signature in acceptance of the sanction letter on _____.

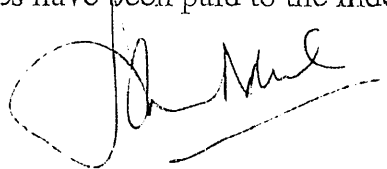


AND WHEREAS relying on the clarifications and the documents submitted by the Indemnifier, the Indemnified Bank has agreed to disburse the loan amount to the Indemnifier subject to the other conditions specified in the sanction letter and loan agreement.

AND WHEREAS in the aforesaid circumstances, the Indemnifier has given this Undertaking and Indemnity to the Indemnified Bank as follows:-

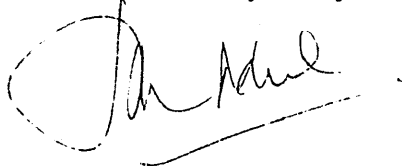
NOW THIS INDEMNITY CUM UNDERTAKING WITNESSTH AS FOLLOWS

1. That Indemnifier is lawfully seized and possessed of and otherwise well and sufficiently entitled to and is the owner of the house bearing No. 8-2-293/82/A/280/1 on part of the Plot No.280 admeasuring 573 Sq. Yards in Sy. No. 120 (Old Sy No.403/1) of Shaikpet Village and Sy No.102/1 of Hakeempet Village of Golkonda Taluq, Jubilee Hills Co-operative House Building society Ltd., Road No. 25, Jubilee Hills, Hyderabad District.
2. That the Indemnifier states that he has clear and marketable title to the said premises and it is free from all encumbrances, deficiencies and/or defects and no other person has any share, right, title, interest or claim in, to or upon the said land which has been acquired by him by way of absolute sale from Sri G.Keshavpal Reddy under Sale Deed Doc No.3905/1992 registered in the office of the Kharitabad Sub-Registrar Office, Hyderabad.
3. That the said premises is free from and are not subject to any mortgage (except the abovementioned mortgage in favour of the Indemnified Bank), charge, lien, trust, negative covenant, right of way, trespass, occupation/possession by any third party, claim, demand, lispendens, legal proceeding, attachment, injunction, notice or other encumbrance, order, process, impediment or any other process issued by any court or other authority and no suit, action or other proceeding is pending in respect of the said land and no adverse claims have been made and no notice for acquisition or requisition has been issued or received by him or any other person in respect of the said land or any part thereof and the said land is in his exclusive possession and no adverse claim has been made in respect of the said premises.
4. That the Indemnifier states that he has not done and shall not at any time do any act, deed, matter or thing which may adversely affect or prejudice in any manner the Bank's security and/or interests. That he will not sell, transfer, assign, let out, encumber, mortgage, transfer, charge, grant any leave or license, induct any person in or part with or otherwise deal with the said Land during the subsistence of the loan Facility until the dues have been paid to the Indemnified in full, unless



he first obtained the Indemnified Bank's written permission to do so (which permission the Bank shall be entitled to withhold or refuse without assigning any reason).

5. Indemnifier hereby agree and undertake to indemnify and keep the Indemnified Bank fully indemnified, saved and harmless of, from and against any loss, damage, expense, risk and all consequences that might arise to the Indemnified Bank on account of any defect in him/his title to the said Land and/or the above undertaking, declaration, statement or assurance being incorrect and/or any breach by me/us of any undertaking, declaration, statement, assurance or covenant herein and/or on account of any non-performance or non-observance or breach by him/his and/or of any terms, clause, conditions or covenants of any document governing the loan Facility or any other document or any claim, demand or risk however arising to the Indemnified Bank with reference to the said premises and the grant of the loan Facility.
6. I/We hereby declare and confirm that the said house was constructed exactly as per the approved/sanctioned plan and there is no deviation whatsoever, in the said Building situated in the schedule premises. I/We have already furnished to the Bank, copies of the approved/sanctioned plan from Municipal Corporation of Hyderabad.
7. Indemnifier making the aforesaid statements and giving the aforesaid undertaking and indemnity solemnly and sincerely knowing fully well that based on the statements, undertaking and indemnities aforesaid the Indemnified Bank has agreed/ may agree to sanction and grant the loan Facility.
8. Indemnifier liability under this Undertaking-cum-Indemnity shall be irrevocable and Indemnifier hereby further agree that this Declaration-cum-indemnity is deemed to be an addendum to the Loan Agreement duly signed by him and will form part of the Loan Agreement.
9. Any matter or issue arising under this Undertaking-Cum-Indemnity or any dispute hereunder shall, at the Indemnified Bank's discretion and be subject to the non-exclusive jurisdiction of the Courts of the City of Hyderabad.

A handwritten signature in dark ink, appearing to be 'A. Adul', is written over a horizontal line.

SCHEDULE OF THE PROPERTY

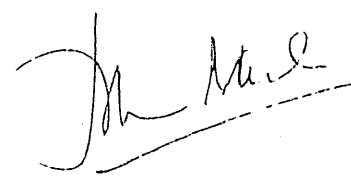
All that the house bearing No.8-2-293/82/A/280/1 on part of the Plot No.280 admeasuring 573 Sq. Yards in Sy No.120 (Old Sy No.403/1) of Shaikpet Village and Sy No.102/1 of Hakeempet Village of Golkonda Taluq, Road No.25, Jubili Hills, Hyderabad District, and bounded by :

North : Part of Plot No. 280
South : Plot No. 279/A
East : Plot No. 280/B
West : Plot No. 279

IN WITNESS WHEREOF the parties hereunto have put their hands on the day, month and year first hereinabove written.

SIGNED AND DELIVERED by
the within named "the Borrower"
Mr.Soham Modi,

In the presence of _____)



Signed in acceptance of this document:

SIGNED AND DELIVERED by
the within named "the Bank"
Mr. _____)
(Authorised Representative of the Bank)

In the presence of _____)



Kotak Mahindra Bank

To,
The Branch Manager,

Date: 22/12/07

Ref: Authorisation for verification of Bank Statement
Account No. 062120008785

Dear Sir,

We have received loan application from who has a Bank Account with your bank. As part of the Credit Appraisal Process, we need to verify the authenticity of the Bank Statement copy, which is submitted by the applicant. Hence, we request you to kindly check the authenticity of the enclosed Bank Statement copy.

Kindly find the authorization by the Account holder towards the same. Your co-operation in the above matter will be highly appreciated.

Yours faithfully,
[Signature]
[Stamp]

Account Holder's Signature



Kotak Mahindra Bank

To,
The Branch Manager,

Date: 22/12/07

Ref: Authorisation for verification of Bank Statement
Account No. 0622000001120

Dear Sir,

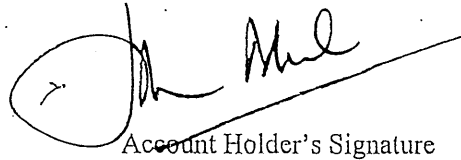
We have received loan application from who has a Bank Account with your bank. As part of the Credit Appraisal Process, we need to verify the authenticity of the Bank Statement copy, which is submitted by the applicant. Hence, we request you to kindly check the authenticity of the enclosed Bank Statement copy.

Kindly find the authorization by the Account holder towards the same. Your co-operation in the above matter will be highly appreciated.

Thanking you in anticipation.

Yours truly,

(On behalf of Kotak Mahindra Bank)



Account Holder's Signature

Kotak Mahindra Bank Limited

6-3-1109/1/P-202, 2nd Floor T +91 40 55679900
Jewel Pavani Tower F +91 40 55684040
Raj Bhavan Rd, Somajiguda www.kotak.com
Hyderabad 500 082, India

Registered Office :
36-38A, Nariman Bhavan
227, Nariman Point
Mumbai 400 021, India

The Manager

Sub: Declaration of existing loans

With reference to the above mentioned subject, I here by declare that I am presently servicing the below loans as on _____ and don't have any loans other than reported below _____

[illegible]

(Signature of the Customer)

Date:

1. In respect of Salaried cases, All loans whether paid through salary a/c, non salary a/c should be disclosed
2. In respect of SENP cases; all loans in the company name or individual name, paid through savings a/c or current a/c should be declared (Use separate sheets for company loans and individual loans

The Manager

Sub: Declaration of existing loans

With reference to the above mentioned subject, I here by declare that I am presently servicing the below loans as on _____ and don't have any loans other than reported below _____

[illegible]

(Signature of the Customer)

Date:

1. In respect of Salaried cases, All loans whether paid through salary a/c, non salary a/c should be disclosed
2. In respect of SENP cases; all loans in the company name or individual name, paid through savings a/c or current a/c should be declared (Use separate sheets for company loans and individual loans

DECLARATION OF GOOD HEALTH OF THE BORROWER
INSTRUCTIONS FOR FILLING THIS FORM

- This form should be filled and completed by the borrower ONLY if he/she is in good health and can therefore submit to all the statements/avowals contained herein. This Declaration of Good Health should not be submitted where the borrower is not in good health.
- The borrower must disclose all material facts. In case of any doubt as to whether a fact is material or not the fact should be disclosed. As the statements in this Declaration constitute warranties, complete and accurate information must be given.
- Where the borrower signs this form in any vernacular language, the scribe portion given in the last paragraph must be compulsorily filled. Any such form wherein the scribe portion is not completed will not be valid, and no benefit accruing pursuant to this Declaration (including insurance benefit) will be provided in such cases.

PARTICULARS OF THE LIFE TO BE INSURED

Title (Mr/Ms) _____ Surname _____ First Name _____ Middle Name _____

Date of Birth _____ Gender ☐ Male ☐ Female

HL No. _____ BCIF ID _____ Cover Amount Rs. _____

I, _____ (full name of borrower), aged _____ son of/daughter of _____ (father's name), hereby declare that I am in sound health, and I do not have any physical defect, deformity or disability. I further declare that I perform all my routine activities independently, that I do not have any history of, have never suffered from, am not currently suffering from, nor have I received, nor do I expect to receive any treatment, nor been hospitalized, nor do I expect to be hospitalized for any of the following:

1. Cancer
2. Heart disease
3. Stroke
4. Diabetes
5. Raised cholesterol
6. Raised blood pressure
7. Chest and/or heart surgery, nor have I been advised medically to undergo chest and/or heart surgery in the future
8. Kidney disease
9. Kidney and / or liver failure
10. Paralysis or paraplegia
11. Major organ transplantation, nor have I been advised to undergo a major organ transplantation (for example heart, lung, liver or kidney etc) in the future,
12. Any nervous disorders
13. HIV infections, AIDS or venereal diseases
14. any other disease or disorder, not mentioned above, which may affect the risk of insurance on my life.

I further declare that the above statements are true and complete in every respect and that I have not withheld or omitted to give any information related, inter alia, to my health. I hereby declare that I understand the full importance of this Form, and the declaration herein, and do agree that this Form and the declaration herein may be forwarded or divulged by Kotak Mahindra Bank Limited (KMBL) for any purpose thought fit by KMBL, including, inter alia, for the purpose of procuring any insurance cover on my life. I further hereby agree and give my consent to, reliance by and use of the contents of this Declaration by such an Insurance company for examining and processing any claim that may be preferred against the Insurer, in respect of any insurance cover that may be provided to me. I hereby confirm my participation in any such life insurance policy purely on a voluntary basis, and have further understood the terms and conditions of the policy. I confirm and agree that the insurance cover, if provided, will be governed by the provisions of the Insurance Act, 1938 and the Policy Contract under which the cover will be offered to me.

I understand and agree that if any untrue averment be contained herein, I, my heirs, executors, administrators or assignees shall not be entitled to receive any benefits which may be provided to me on the faith of this declaration, including, inter alia the aforesaid insurance cover.

I hereby agree to and authorize the Policyholder / the Financier / Dealer / my Employer / my Doctor / Hospital to divulge or convey any information or particulars relevant to this Form / my admission into the said Group Insurance Scheme / acceptance for insurance cover to the Company and at any point during the continuance of my cover there under including any claim under the said Policy. I also permit the Company to approach me directly for any clarification and / or other purposes.

Further Declaration where Scribe is involved (compulsory for all declarations signed in any vernacular language)

I, _____ (full name of scribe) have explained to the borrower the contents of this Form and that if any untrue statement is contained herein, the borrower, and/or the heirs, executors, administrators, assignees of the borrower, shall not be entitled to receive any benefits, including, inter alia, benefits under any insurance policy procured on the faith of this Form.

Place: _____

Date: _____

I, the life to be insured, declare that the contents of this Form have been fully explained to me and I have fully understood the significance of this Form.

Place: _____

Date: _____

Signature / Both Thumb Impressions of the borrower

Signature of the Scribe

Dated : 31/03/2008

To
ICICI Home Finance Company Limited
Hyderabad

APP No :- 7774784228

LAN No :- LBHYD00001049396

Dear Sir/ Madam.

Re: Closure of Housing Loan.

This is to put on record that I have repaid all dues on the Housing LAN No:LBHYD00001049396 sanctioned by ICICI Home Finance Company Limited (acting for itself and or as duly constituted attorney of ICICI Bank Limited).

I acknowledge having duly received the following documents/papers from ICICI Home Finance Company Limited.

I	Security Cheques	Nos.	Number From	Number to
-	Nil	-	-	-
II	Original Documents	Dated	Doc No/Period	Nos
1	Sale Deed	03/01/87	1709/1987	-
2	Sale Deed	06/03/97	645/1997	-
3	Sale Deed	21/08/1989	3905/1989	-
4	Rectification Deed	03/10/92	3965/1992	-
5	Approved Building Plan	-	-	-
III	True Copy of Document	Dated	Doc No/Period	Nos
-	Nil	-	-	-
IV	Copy of Document	Dated	Doc No/Period	Nos
-	Nil	-	-	-

Thanking You

Signature :

Customer Name : Mr.Soham Satish Modi & Mrs.Modi Properties Investments P.Ltd.

Attn: Suman
Soham Modi

Office : 66335551 (4 lines)
Fax : 040-27544058
e-mail : soham@modiproperties.com

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

Date: 31.01.2008

To,
The Location In charge,
Kotak Mahindra Bank Ltd,
Jewel Pavani Towers,
Somajiguda,Hyd.

Dear Sir,

Subject: Issuance of fresh Cheque for Rs.84, 66,441/- in favour of Soham Modi
A/C 018309000001

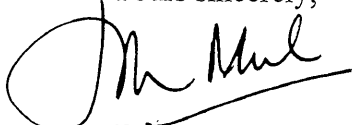
Reference: BT cheque issued with wrong Account Number

Dear Sir ,

With reference to the above this to bring to your banks notice, that BT Cheque for Rs.84, 66,441/- issued with wrong A/C Number. And I request you to issue a fresh pay order for the same Amount in favour of Soham Modi A/C 018309000001.

Thanking You.

Yours sincerely,


(SOHAM MODI)

