HDFC

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

www.hdfc.com

HDFC HOUSE, 3-6-310, HYDERGUDA ROAD
BASHEERBAGH, HYDERABAD-500 029. TEL : 67699000, 66475001,
FAX : 66259400 EMAIL : URHOMEGUIDE.HYD@HDFC.COM

File No: 615392421/KANUR
Service Center: HYDERABAD
Place Of Service: HYDERABAD - BASHEER BAGH

Offer Date: 16-JUN-2015

MR SHARAD KUMAR JAYANTILAL KADAKIA
5-2-233
DIST ILLERY ROAD
SECUNDERABAD
HYDERABAD-AP - 500003

MR RAJESH KUMAR JAYANTILAL KADAKIA

Dear Sir/Madam,

We are pleased to inform you that we have considered the request made by you under FIXED FIRST NON HOUSING SCHEME, and have accordingly in principle approved a LOAN under the said Scheme to you as per the terms and conditions mentioned below, special conditions if any, and other conditions mentioned herein.

Amount Approved	Rs. 15000000
Term	10 Years
Payable in	120 instalments

EMI	Amount (Rs.)	Rate	
EMI 1	213476	11.80% (fixed)	Upto 60 months from the date of first disbursement
EMI 2	213476	RPLR -4.75%	Prevailing RPLR shall be applicable

*Processing Fee payable	Rs. 168540
Processing Fee received	Rs. 19438

THIS LOAN APPROVAL IS SUBJECT TO LEGAL AND TECHNICAL CLEARANCE OF THE PROPERTY BEING FINANCED; INCLUDING VALUATION OF THE PROPERTY AS ASSESSED BY HDFC LTD.

1. The Interest rate chargeable under the Scheme will be at the rate mentioned herein below:

(a) Initial Rate of Interest (fixed)("IRI"): 11.80% fixed under monthly rest, for a period upto 60 months from the date of first disbursement, in terms of your request.
(b) Subsequent Rate of Interest ("SRI") - The applicable rate of interest effective post the period of applicability of IRI, shall be calculated on the then Principal outstanding amount applying the RPLR as

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Tel: 66316000, 22820282. Fax: 022-22046834, 22046758

prevalent on that day (plus/minus) spread, as indicated above. It is clarified that the spread would be such as determined and agreed on the date of the first disbursement. Currently the Retail Prime Lending Rate (RPLR) is 16.55%.

The current applicable spread is minus 4.75% per annum and may vary at the time of disbursement of the Loan.

* Equated Monthly Instalment (EMI- 2) post the ("IRI") period is indicative and will be calculated on the then Principal outstanding and shall depend upon the RPLR on that date and the balance residual Term of the Loan.

Illustration:
If a resident non housing loan of Rs.30 lacs is disbursed on 15-01-2016 then the subsequent interest rate will be RPLR minus 4.75%. The applicable interest rate effective post the ("IRI") period will be the RPLR prevailing on that date minus the spread of 4.75%.

(c)In the Event of Default and/or the Account has been substantially irregular, reasonably raising an apprehension of anticipated breach, HDFC shall have the discretion to withdraw any benefit available otherwise to you under the Scheme and as such HDFC shall also be entitled to revise and/or charge higher rate of interest.

2. Tenure and Repayment terms of the Loan

(a) The Term of the Loan is as also mentioned herein above.
(b) The Loan will be repayable in Equated Monthly Instalments (EMI) and/or such other manner as mentioned in the previous page subject to clause 1 and 2 herein. The instalments are payable every month. The EMI comprises principal and interest calculated on the basis of monthly rests at the rate applicable and is rounded off to the next rupee.The rate of interest is subject to revision in terms of the Loan Agreement to be executed by you and is subject to any higher rate that may be prevailing at the time of disbursement.
c)The term is subject to variation as a consequence to a change in the money market conditions resulting in a change in the RPLR and thus a change in the repayment terms more specifically described in the Loan Agreement. HDFC in such a situation as mentioned shall have the right to review the term in such manner and to such extent as it may deem fit. You shall however continue to pay the EMIs as indicated in the Loan Agreement without any intimation from HDFC. However if the EMI-2 would lead to a negative amortization (ie, the EMI not being adequate to cover interest in full) HDFC may increase the EMI-2 and you shall be then required to pay the increased EMI as intimated by HDFC, more specifically described in the Loan Agreeement .
(d) Pre-EMI interest (PREEMI) at the rate applicable ("IRI" and /or "SRI" as the case may be) at which the EMI has been calculated subject as aforesaid, shall be charged from the respective date/s of disbursement to the date of commencement of the EMI in respect of the Loan.
(e) The EMI comprises of principal and interest calculated on the basis of monthly rests at the rate applicable ("IRI" and /or "SRI" as the case may be) and is rounded off to the next rupee.
(f) In the event the Loan is partly disbursed at the end of the period of applicability of the IRI ,you shall pay Pre- Equated Monthly Instalments (PREEMI) at the IRI, upto such date of applicability of the IRI and thereafter at the then applicable SRI on the total disbursed amount until full disbursement and thereafter pay

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the EMI 2 as indicated in the Loan Agreement.

(g) The Loan will be disbursed in lumpsum or in suitable instalments (normally not exceeding 3) to be decided by HDFC, considering the need and progress of construction, or the improvement, or the extension work as the case may be, as determined by HDFC and not necessarily as per your agreement with the builder/contractor.

(h) The Loan will normally not be disbursed in part or full until you have fully invested your own contribution i.e. the cost to be incurred for the property less HDFC's Loan.

(i) You shall inform HDFC in writing about any change/loss of job/business, profession (as the case may be) immediately after such change/loss.

(j) HDFC reserves the option to reduce or increase the EMI or extend the repayment period or both consequent upon the revision in interest rate.

(k) The Loan shall be repayable in the number of instalments stated herein above and more particularly as mentioned in the Loan agreement.

3. Other terms and conditions for the Loan:

(a) In case the loan term opted by the customer is limited only for the fixed rate period, all conditions with respect to SRI,AIR,RPLR and IRRRC shall not be applicable.

(b) The property in connection to which this Loan has been sanctioned, must confirm to the requirements of HDFC.

(c) The Loan will be secured in such manner as may be required by HDFC. You shall produce such papers, reports, and evidences pertaining to the property as HDFC may wish to scrutinize.

(d) The Loan will be disbursed subject to the legal and technical clearances of the property proposed to be financed.

(e) The amount of the Loan has been fixed, inter alia, on the assumption that the cost to be incurred by you for the property will be as estimated in your application. In the event of the cost actually incurred being less, HDFC reserves the right to suitably reduce the amount of the Loan.

(f) Disbursement of the Loan, will also be subject to HDFC being satisfied after verification of the submitted attested copies of the documents in connection with proof of residence, proof of identity as mentioned in the Loan Application and any other details as may be required by HDFC or on account of a regulatory requirement during the pendency of the Loan.

(g) It will be your responsibility to ensure that the property is duly and properly insured against all risks such as earthquake, fire, explosion, storm, cyclone, civil commotion, etc, during the pendency of the Loan, with HDFC being made the sole beneficiary under the policy/policies.

(h) You shall be required to bear and pay applicable stamp duty, all charges levied by the Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) and all statutory/regulatory charges / taxes on account of the Loan or the Security, that are presently applicable and as may be made applicable from time to time, during the pendency of the loan. These charges are non-refundable in nature and payable at the point of disbursement / applicability and thereafter as and when due and payable at the rate as applicable on such date of disbursement / applicability.

The current charges stipulated by CERSAI are as under:

1) For loans upto Rs.5.00 Lacs (for an original filing and for modification): Rs.250 (per filing/modification)

2) For loans above Rs.5.00 Lacs (for an original filing and for modification): Rs.500(per filing/modification)

(i) This letter of offer shall stand revoked and/or cancelled and shall be absolutely null and void if:

i) there are any material changes in the proposal for which the Loan is, in principle sanctioned;

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We will be happy to expedite disbursement of this loan and request you to contact GOWTAM KANNURI at our HYDERABAD - BASHEER BAGH office to complete the necessary formalities required by HDFC.

We look forward to hearing from you.

Yours faithfully,
For Housing Development Finance Corporation Limited,

Authorised Signatory

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020
Tel: 66316000, 22820282. Fax: 022-22046834, 22046758

HDFC BANK
We understand your world

ISO 9001 BUREAU VERITAS Certification

HDFC Bank Ltd.
Central Processing Unit,
No. 96, Prince Khusal Tower, 2nd Floor,
Anna Salai,
Chennai - 600 002.
Tel: (044) 6160 6161
Fax: (044) 2861 6306
Email ID: Support@hdfcbank.com

Date : 10-Oct-2014

UC101014616470 / TDC

RAJESH J KADAKIA
C/O KOKILABEN J KADAKIA, GOKUL,
5-2-223, DISTILLERY RD,HYDERBASTI,
OPP ANDHRA BANK,SECUNDERABAD,
X-500003
ANDHRA PRADESH,INDIA

Dear Customer,

This is to inform you that as per recent guidelines issued by Reserve Bank of India (RBI) vide circular DBOD. AML.BC.No. 109/14.01.001/2011-12 dated 08-Jun-2012, all Bank customers are required to maintain only one unique customer ID code (UCIC) with the Bank.

In this connection, it has been observed that your accounts are linked to multiple customers IDs which are as under:
1) 5634720 2) 56419115

In order to comply with the above mentioned regulatory guidelines, we have already maintained the NRO customer ID **56419115** as your NRO UCIC for HDFC Bank..

The remaining customer ids have been de-activated. Prior to de-activation, all accounts and linkages under the deactivated Customer IDs have been mapped to your NRO UCIC mentioned above.

As a result of the consolidation of your multiple customer IDs,

- All your accounts with the Bank have now been linked to the NRO Unique Customer Identification Code (UCIC) mentioned above.
- Contact details and address maintained in the NRO UCIC have been replicated across all accounts held by you. Signature on the NRO UCIC has been replicated across all your accounts with the bank.
- You will now need to use your NRO UCIC to access Net Banking, Phone Banking and Mobile Banking. If your UCIC is not currently registered for any of these services, you can do so either online or by visiting any of our branches.
- In case your NRO UCIC is already registered for Third Party Transactions (TPT) you can continue to use the service. However, if the NRO UCIC is not registered for TPT and you wish to register for Third Party Transfers (TPT) through Net Banking, this can be done either online or by visiting any of our branches.
- In case your NRO UCIC has a TIN linked to the NRO UCIC you will have to use the same for accessing Phone Banking.
- In case you had beneficiaries added to your other NRO customer IDs (which have been de-activated),they will stand cancelled. We request you to re-register for the required beneficiaries by using your NRO UCIC
- Since it requires 12 hrs to activate a "Beneficiary", we request you to add beneficiaries under your NRO UCIC well in advance.

Should you have any queries, please call at our Phone Banking or visit any HDFC Bank branch close to you.

Regards,

Prashant Patel

Prashant Patel
Vice President - NR Services Group

Date: 22nd January 2015

Escrow Arrangement (between Borrower & Payer of receivables)

From
Rajesh Kumar Jyantilal Kadakia &
Sharad kumar Jayantilal Kadakia.
5-2-223 Gokul Distillery Road,
Secunderabad -50003.

To
Onara Hospitality Private Limited.
S.M Modi Commercial Complex
#5-4-187/5/11, 15, 16 17 & 18,
Necklace Road,
Secunderabad - 500003.

Re: Payment of amount due to **[Rajesh Kumar Jyantilal Kadakia & Sharad kumar Jayantilal Kadakia]** in favour of Kotak Mahindra Bank Limited(KMBL).

Pursuant to the provisions of an agreement between KMBL and the Obligor it has been agreed that,as a method of repayment of amounts due to KMBL, all present and future amounts due and payable **by M/S. Onara Hospitality Private Limited** ("hereinafter referred to as "Client") to the Obligor [UNDER THE AGREEMENT BETWEEN OBLIGOR AND CLIENT LEASE AGREEMENT THEN TO BRIEFLY MENTION THE REASON FOR PAYMENTS] ("the Receivables") shall be utilized first towards repayment of the amounts due to KMBL.

Client shall make the payment of the Receivables by way of cheques favoring " **[Rajesh Kumar Jyantilal Kadakia & Sharad kumar Jayantilal Kadakia** Escrow A/c 2611487294 which shall be deposited with the Kotak Mahindra Bank Limited in its accounts bearing Account No. 2611487294 maintained at its Mumbai Kalina Branch.**(IFSC Code : KKBK000631)**

Client and the Obligor agree that this mechanism is irrevocable and they will not change the above payment methodology until KMBL agrees for such change in writing. Obligor agrees that it shall not accept any advances in the future. Any advances made by the Client shall be made only to **[Rajesh Kumar Jyantilal Kadakia & Sharad kumar Jayantilal Kadakia]** Escrow A/c 2611487294 Obligor requests you not to do any set-off for/against claim or counter claim or deductions in respect of the receivables and remit the money as instructed aforesaid.

Thank you.

Yours faithfully
accepted
Rajesh Kumar Jyantilal Kadakia &
Sharad kumar Jayantilal Kadakia
Represented by his GPA Holder

Mr.Soham Modi.
Authorized Signatory

We confirm, agree and

Onara Hospitality Pvt. Ltd.

M/S. Onara Hospitality Private Limited.
Authorized Signatory

Sharad Kumar Jayantilal Kadakia

5-2-223 & 4, Gokul Distillery
Road,Secunderabad – 500 003.
Phone: +91-40-66335551

To,
The Regional Manager,
HDFC Ltd.,
Basheerbagh
Hyderabad

Date: 26th June 2015

Dear Sir,

Sub : Original Title deed of SM Modi Complex, Neckless Road, Sec-3
Ref : Your Sanction letter No. 615392421/KANUR dated 16th June 2015

In connection with the above matter this to bring to your notice that the following documents are depositing with you to avail the CC limits of Rs.150 Lakhs.

Sl. No.	Date of document	Nature of document	Original / Xerox
1	405/83	Sale Deed from S.M Modi Commercial Complex to Swathi S. Kadakia	Original
2	494/90	Sale Deed from S.M Modi Commercial Complex to Swathi S. Kadakia	Original
3	501/90	Sale Deed from S.M Modi Commercial Complex to Kokilaben J Kadakia	Original
4	1686	Sale Deed from Praveen Modi to SM Modi Complex	Xerox
5		EC Copies	Original

Kindly acknowledge receipt of this letter

Thank you,

Yours faithfully,

SOHAM MODI
GPA Holder

HOUSING DEVELOPMENT FINANCE CORPORATION LTD. HYDERABAD

Received

Sharad Kumar Jayantilal Kadakia

5-2-223 & 4, Gokul Distillery Road, Secunderabad – 500 003.
Phone: +91-40-66335551

Date: 24th June 2015

To,
The Regional Manager,
HDFC Ltd.,
Basheerbagh
Hyderabad

Dear Sir,

Sub : Original Title deed of SM Modi Complex, Neckless Road, Sec-3
Ref : Your Sanction letter No. 615392421/KANUR dated 16th June 2015

In connection with the above matter this to bring to your notice that the following documents are depositing with you to avail the CC limits of Rs.150 Lakhs.

Sl. No.	**Date of document**	**Nature of document**	**Original / Xerox**
1	1724/2009	Gift Deed from Swathi S. Kadakia to Rajesh J Kadakia	Original
2	1723/2009	Gift Deed from Swathi S. Kadakia to Rajesh J Kadakia	Original
3	495/90	Sale Deed from S.M Modi Commercial Complex to Jayantilal M Kadakia	Original
4	1715/2009	Gift Deed from Kokilaben J Kadakia to Sharad J Kadakia	Original
5	497/90	Sale Deed from S.M Modi Commercial Complex to Rajesh J Kadakia (HUF)	Original
6	498/90	Sale Deed from S.M Modi Commercial Complex to Sharad J Kadakia (HUF)	Original
7	500/90	Sale Deed from S.M Modi Commercial Complex to Jayantilal M Kadakia (HUF)	Original
8	496/90	Sale Deed from S.M Modi Commercial Complex to Sharad J Kadakia	Original
9	499/90	Sale Deed from S.M Modi Commercial Complex to Rajesh J Kadakia	Original
10	947/88	Sale Deed from S.M Modi Commercial Complex to Jayantilal M Kadakia	Original
11		Property Tax Receipts from 2011 – 2015	Original

Kindly acknowledge receipt of this letter

Thank you,

Yours faithfully,

SOHAM MODI
GPA Holder

Received the above mentioned documents
Deepika
26/6/15

HOUSING DEVELOPMENT FINANCE CORPORATION LTD.
HYDERABAD

HDFC

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

www.hdfc.com

Date: 21.09.2015

To,

MR. SHARAD KUMAR JAYANTILAL KADAKIA,
MR. RAJESH KUMAR JAYANTILAL KADAKIA,
House No. 5-2-233,
Dist Illery Road,
Secunderabad

Dear Sir,

Sub: List of documents under Loan A/c No. 615392421

Please be noted that the below mentioned documents are in the possession of Housing Development Finance Limited, Hyderabad under the Loan account no. 615392421.

1. Original Gift Deed registered vide no. 1724/2009 dated 20.11.2009
2. Original Sale Deed registered vide no. 405/1983 dated 12.09.1983
3. Original Rectification Deed registered vide no. 97/2015 dated 18.08.2015
4. Original Sale Deed registered vide no. 947/1988 dated 28.07.1986
5. Original Sale Deed registered vide no. 495/1990 dated 30.07.1986
6. Original Rectification Deed registered vide no. 94/2015 dated 18.08.2015
7. Original Gift Deed registered vide no. 1723/2009 dated 20.11.2009
8. Original Sale Deed registered vide no. 494/1990 dated 30.07.1986
9. Original Rectification Deed registered vide no. 95/2015 dated 18.08.2015
10. Original Gift Deed registered vide no. 1715/2009 dated 18.11.2009
11. Original Sale Deed registered vide no. 501/1990 dated 01.08.1986
12. Original Rectification Deed registered vide no. 91/2015 dated 18.08.2015
13. Original Sale Deed registered vide no. 497/1990 dated 01.08.1986
14. Original Rectification Deed registered vide no. 96/2015 dated 18.08.2015
15. Original Sale Deed registered vide no. 498/1990 dated 01.08.1986
16. Original Rectification Deed registered vide no. 89/2015 dated 18.08.2015
17. Original Sale Deed registered vide no. 500/1990 dated 30.07.1986
18. Original Rectification Deed registered vide no. 92/2015 dated 18.08.2015
19. Original Sale Deed registered vide no. 496/1990 dated 30.07.1986
20. Original Rectification Deed registered vide no. 93/2015 dated 18.08.2015
21. Original Sale Deed registered vide no. 499/1990 dated 01.08.1986
22. Original Rectification Deed registered vide no. 90/2015 dated 18.08.2015
23. Original Memorandum of Deposit of Title Deeds registered vide no. 1678/2015 dated 09.09.2015

Yours Sincerely,

HOUSING DEVELOPMENT FINANCE CORPORATION LTD. HYDERABAD

On behalf of Housing Development Finance Limited
(Authorised Signatory)

HDFC House, 3-6-310, Hyderguda Road, Basheer Bagh, Hyderabad 500 029.
Tel: 66475001 (10 lines). Fax: 040 - 66259400. E-mail : urhomeguide.hyd@hdfc.com
Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. INDIA.
Corporate Identity Number: L70100MH1977PLC019916

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easier, faster

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సులభతరం, వేగంగా

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GOVERNMENT OF TELANGANA
REGISTRATION AND STAMPS DEPARTMENT
STATEMENT OF ENCUMBERANCE ON PROPERTY

App No : 334997 **MeeSeva App No :** ECM021501909683

Date : 26-Jun-15 **Statement No :** 10951907

Sri/Smt.: PRABHAKAR : having searched for a statement giving particulars of registered acts and encumbrances if any in respect of the under mentioned property

VILLAGE: HYDERABAD ,House No: , 5-4-187/5, Apartment: S M MODI COMMRCIAL COMPLEX ,Ward : 5-Block : 4 East: HUSSAIN SAGAR ROAD West: NEIGHBOURS BUILDING South: PRIVATCOMMON ROAD North: NEIGHBOURS ROAD

A search is made in the records of SRO(s) of **SECUNDERABAD** relating there to for 29 years from **01-01-1986** To **25-06-2015** for acts and encumberances affecting the said property and that on such search the following acts and encumberances appear

S.No	Description of property	Reg.Date Exe.Date Pres.Date	Nature & Mkt.Value Con. Value	Name of Parties Executant(EX) & Claimants (CL)	Vol/Pg No CD No Doct No/Year [ScheduleNo]
1 -- - 2	VILL/COL: KARBALA MAIDARAN RANIGUNJ W-B: 5-4 HOUSE:, 5-4-187/5, APARTMENT: S.M. MODI COMMERCIAL COMP, EXTENT: , 24.150 Y, 1087.000 F, Boundires: [N]: INDIA IRON AND STEEL CORPORTION [S] PRIVATE COMMON ROAD [E]: HUSSAIN SAGAR RING ROOF [W]: NEIGHBOURS BUILDING **1606,**	(R) 08-10-1990 (E) 30-07-1990 (P) 30-07-1990	**5A** (SALE) Mkt.Value:Rs. ,172500, Cons.Value:Rs. ,163050,	1.1.(E)M/S S.M. MODI COMMERCIAL COMPLEX 2.(R)SATISH CHANDRA MODI 3.(C)JAYAMETIAL KADAKI	74/471 495/ 1990 [@] of SROSECUNDERAB/
2 -- - 2	VILL/COL: KARBALA MAIDAN RANIGUNJ W-B: 5-4 HOUSE:, 5-4-187/5, APARTMENT: S.M. MODI COMMERIAL COMPL, EXTENT: , 24.170 Y, 1088.000 F, Addl.Desc : ;UNDVIDED SHARE OF LAND 241/7 SQ.YDS Boundires: [N]: INDIAN IRON AND STEEL CORPORTION [S] PRIVATE COMMON ROAD [E]: HUSSAIN SAGAR RING ROAD [W]: NEIGHBOURS BUILDING **1606,**	(R) 08-10-1990 (E) 30-09-1990 (P) 30-09-1990	**5A** (SALE) Mkt.Value:Rs. ,172500, Cons.Value:Rs. ,163050,	1.1.(E)M/S S.M. MODI COMMERCIAL 2.(R)SRI SATISH CHANDA MODI 3.(C)SWATI S. KODAKIA	71/721 494/ 1990 [@] of SROSECUNDERAB/

Certified By

Sripada Rao

Name: K SRIPADA RAO
Designation: SUB REGISTRAR
SRO: SECUNDERABAD

HDFC Ltd., - Loan Against SM Modi Complex

As per Sanction letter			15,000,000
LESS:			
Processing Charges @ 1%	150,000		
Serv Tax @ 12.36	18,540		
Application Fees	-		
	168,540		
Application Fees	19,438		
Net Processing Charges		149,102	
MODT		50,000	
External Valuar fee (Aprox)		15,000	
External Leegal fee (Aprox)		35,000	
Notary / Francking / Agreement Charges by cash'		7,500	
Total amount to be paid		256,602	
Amount in hand			15,000,000
EMI			1,163,413
ROI			11.80%
Tenure			10
Pre-closure charges			0%

APPROVED FOR CONSTRUCTION
20 JUN 2015
SOHAM MODI
MANAGING DIRECTOR

NOTE:
Leegal and Technical verification we done external some devitiations purpose

Process:

1. Processing charges to be paid from Kotak existing account from SJK/RJK
2. Original documents to be submit.
3. Soft copy required from SJK / RJK towards Disbusement Releasing letter and tenent authorising letter with sin
4. After copletion of the above 3 points within 3-5 working day bank send the below documents
    a. Disbursement Cheque
    b. Pre-Printed agreement copies
5. After copletion agreement. We go to MODT.

22/6/15

Loan Calculator

This worksheet can help you calculate loan costs. Enter values into the yellow boxes, replacing the sample data. Results will be shown in the green boxes.

This worksheet is locked to preserve the formulas that calculate your results.

Loan Amount:	15,000,000
Annual Interest Rate:	11.80%
Length of Loan (in Years):	10
Number of Payments Per Year:	12
Total Number of Periods:	120
Payment Per Period:	213,475.74
Total Interest Paid:	10,617,088.91
Total Payments:	25,617,088.91

Period	Payment	Principal	Interest	Total Interest Paid	New Payoff Amount
1	213,475.74	65,975.74	147,500.00	147,500.00	14,934,024.26
2	213,475.74	66,624.50	146,851.24	294,351.24	14,867,399.76
3	213,475.74	67,279.64	146,196.10	440,547.34	14,800,120.11
4	213,475.74	67,941.23	145,534.51	586,081.85	14,732,178.89
5	213,475.74	68,609.32	144,866.43	730,948.28	14,663,569.57
6	213,475.74	69,283.97	144,191.77	875,140.04	14,594,285.60
7	213,475.74	69,965.27	143,510.48	1,018,650.52	14,524,320.33
8	213,475.74	70,653.26	142,822.48	1,161,473.00	14,453,667.07
9	213,475.74	71,348.01	142,127.73	1,303,600.73	14,382,319.06
10	213,475.74	72,049.60	141,426.14	1,445,026.87	14,310,269.46
11	213,475.74	72,758.09	140,717.65	1,585,744.52	14,237,511.37
12	213,475.74	73,473.55	140,002.20	1,725,746.71	14,164,037.82
13	213,475.74	74,196.04	139,279.71	1,865,026.42	14,089,841.78
14	213,475.74	74,925.63	138,550.11	2,003,576.53	14,014,916.15
15	213,475.74	75,662.40	137,813.34	2,141,389.87	13,939,253.76
16	213,475.74	76,406.41	137,069.33	2,278,459.20	13,862,847.34
17	213,475.74	77,157.74	136,318.00	2,414,777.20	13,785,689.60
18	213,475.74	77,916.46	135,559.28	2,550,336.48	13,707,773.14
19	213,475.74	78,682.64	134,793.10	2,685,129.58	13,629,090.50
20	213,475.74	79,456.35	134,019.39	2,819,148.97	13,549,634.15
21	213,475.74	80,237.67	133,238.07	2,952,387.04	13,469,396.48
22	213,475.74	81,026.68	132,449.07	3,084,836.10	13,388,369.80
23	213,475.74	81,823.44	131,652.30	3,216,488.41	13,306,546.37
24	213,475.74	82,628.03	130,847.71	3,347,336.11	13,223,918.33
25	213,475.74	83,440.54	130,035.20	3,477,371.31	13,140,477.79
26	213,475.74	84,261.04	129,214.70	3,606,586.01	13,056,216.75
27	213,475.74	85,089.61	128,386.13	3,734,972.14	12,971,127.14
28	213,475.74	85,926.32	127,549.42	3,862,521.56	12,885,200.81
29	213,475.74	86,771.27	126,704.47	3,989,226.03	12,798,429.55
30	213,475.74	87,624.52	125,851.22	4,115,077.26	12,710,805.03
31	213,475.74	88,486.16	124,989.58	4,240,066.84	12,622,318.87
32	213,475.74	89,356.27	124,119.47	4,364,186.31	12,532,962.60
33	213,475.74	90,234.94	123,240.80	4,487,427.11	12,442,727.66
34	213,475.74	91,122.25	122,353.49	4,609,780.59	12,351,605.40
35	213,475.74	92,018.29	121,457.45	4,731,238.05	12,259,587.12
36	213,475.74	92,923.13	120,552.61	4,851,790.65	12,166,663.98
37	213,475.74	93,836.88	119,638.86	4,971,429.52	12,072,827.10
38	213,475.74	94,759.61	118,716.13	5,090,145.65	11,978,067.50
39	213,475.74	95,691.41	117,784.33	5,207,929.98	11,882,376.09
40	213,475.74	96,632.38	116,843.36	5,324,773.35	11,785,743.71
41	213,475.74	97,582.59	115,893.15	5,440,666.49	11,688,161.11
42	213,475.74	98,542.16	114,933.58	5,555,600.08	11,589,618.96
43	213,475.74	99,511.15	113,964.59	5,669,564.66	11,490,107.80
44	213,475.74	100,489.68	112,986.06	5,782,550.72	11,389,618.12
45	213,475.74	101,477.83	111,997.91	5,894,548.63	11,288,140.29
46	213,475.74	102,475.69	111,000.05	6,005,548.68	11,185,664.60
47	213,475.74	103,483.37	109,992.37	6,115,541.05	11,082,181.23
48	213,475.74	104,500.96	108,974.78	6,224,515.83	10,977,680.27
49	213,475.74	105,528.55	107,947.19	6,332,463.02	10,872,151.72
50	213,475.74	106,566.25	106,909.49	6,439,372.51	10,765,585.47
51	213,475.74	107,614.15	105,861.59	6,545,234.10	10,657,971.32
52	213,475.74	108,672.36	104,803.38	6,650,037.49	10,549,298.96

Period	Payment	Principal	Interest	Total Interest Paid	New Payoff Amount
53	213,475.74	109,740.97	103,734.77	6,753,772.26	10,439,557.99
54	213,475.74	110,820.09	102,655.65	6,856,427.91	10,328,737.91
55	213,475.74	111,909.82	101,565.92	6,957,993.84	10,216,828.09
56	213,475.74	113,010.26	100,465.48	7,058,459.31	10,103,817.82
57	213,475.74	114,121.53	99,354.21	7,157,813.52	9,989,696.29
58	213,475.74	115,243.73	98,232.01	7,256,045.53	9,874,452.56
59	213,475.74	116,376.96	97,098.78	7,353,144.32	9,758,075.61
60	213,475.74	117,521.33	95,954.41	7,449,098.73	9,640,554.27
61	213,475.74	118,676.96	94,798.78	7,543,897.51	9,521,877.32
62	213,475.74	119,843.95	93,631.79	7,637,529.31	9,402,033.37
63	213,475.74	121,022.41	92,453.33	7,729,982.63	9,281,010.96
64	213,475.74	122,212.47	91,263.27	7,821,245.91	9,158,798.49
65	213,475.74	123,414.22	90,061.52	7,911,307.43	9,035,384.27
66	213,475.74	124,627.80	88,847.95	8,000,155.37	8,910,756.47
67	213,475.74	125,853.30	87,622.44	8,087,777.81	8,784,903.17
68	213,475.74	127,090.86	86,384.88	8,174,162.69	8,657,812.31
69	213,475.74	128,340.59	85,135.15	8,259,297.85	8,529,471.72
70	213,475.74	129,602.60	83,873.14	8,343,170.98	8,399,869.12
71	213,475.74	130,877.03	82,598.71	8,425,769.70	8,268,992.09
72	213,475.74	132,163.99	81,311.76	8,507,081.45	8,136,828.11
73	213,475.74	133,463.60	80,012.14	8,587,093.60	8,003,364.51
74	213,475.74	134,775.99	78,699.75	8,665,793.35	7,868,588.52
75	213,475.74	136,101.29	77,374.45	8,743,167.80	7,732,487.23
76	213,475.74	137,439.62	76,036.12	8,819,203.93	7,595,047.62
77	213,475.74	138,791.11	74,684.63	8,893,888.56	7,456,256.51
78	213,475.74	140,155.89	73,319.86	8,967,208.42	7,316,100.63
79	213,475.74	141,534.08	71,941.66	9,039,150.07	7,174,566.54
80	213,475.74	142,925.84	70,549.90	9,109,699.98	7,031,640.71
81	213,475.74	144,331.27	69,144.47	9,178,844.44	6,887,309.43
82	213,475.74	145,750.53	67,725.21	9,246,569.65	6,741,558.90
83	213,475.74	147,183.75	66,292.00	9,312,861.65	6,594,375.16
84	213,475.74	148,631.05	64,844.69	9,377,706.34	6,445,744.10
85	213,475.74	150,092.59	63,383.15	9,441,089.49	6,295,651.51
86	213,475.74	151,568.50	61,907.24	9,502,996.73	6,144,083.01
87	213,475.74	153,058.92	60,416.82	9,563,413.54	5,991,024.09
88	213,475.74	154,564.00	58,911.74	9,622,325.28	5,836,460.08
89	213,475.74	156,083.88	57,391.86	9,679,717.14	5,680,376.20
90	213,475.74	157,618.71	55,857.03	9,735,574.17	5,522,757.49
91	213,475.74	159,168.63	54,307.12	9,789,881.29	5,363,588.87
92	213,475.74	160,733.78	52,741.96	9,842,623.24	5,202,855.08
93	213,475.74	162,314.33	51,161.41	9,893,784.65	5,040,540.75
94	213,475.74	163,910.42	49,565.32	9,943,349.97	4,876,630.33
95	213,475.74	165,522.21	47,953.53	9,991,303.50	4,711,108.12
96	213,475.74	167,149.84	46,325.90	10,037,629.40	4,543,958.27
97	213,475.74	168,793.48	44,682.26	10,082,311.65	4,375,164.79
98	213,475.74	170,453.29	43,022.45	10,125,334.11	4,204,711.50
99	213,475.74	172,129.41	41,346.33	10,166,680.44	4,032,582.09
100	213,475.74	173,822.02	39,653.72	10,206,334.16	3,858,760.07
101	213,475.74	175,531.27	37,944.47	10,244,278.64	3,683,228.81
102	213,475.74	177,257.32	36,218.42	10,280,497.05	3,505,971.48
103	213,475.74	179,000.35	34,475.39	10,314,972.44	3,326,971.13
104	213,475.74	180,760.52	32,715.22	10,347,687.65	3,146,210.60
105	213,475.74	182,538.00	30,937.74	10,378,625.39	2,963,672.60
106	213,475.74	184,332.96	29,142.78	10,407,768.17	2,779,339.64
107	213,475.74	186,145.57	27,330.17	10,435,098.35	2,593,194.07
108	213,475.74	187,976.00	25,499.74	10,460,598.09	2,405,218.07
109	213,475.74	189,824.43	23,651.31	10,484,249.40	2,215,393.64
110	213,475.74	191,691.04	21,784.70	10,506,034.10	2,023,702.60
111	213,475.74	193,576.00	19,899.74	10,525,933.84	1,830,126.61
112	213,475.74	195,479.50	17,996.24	10,543,930.09	1,634,647.11
113	213,475.74	197,401.71	16,074.03	10,560,004.12	1,437,245.40
114	213,475.74	199,342.83	14,132.91	10,574,137.03	1,237,902.57
115	213,475.74	201,303.03	12,172.71	10,586,309.74	1,036,599.54
116	213,475.74	203,282.51	10,193.23	10,596,502.97	833,317.03

Period	Payment	Principal	Interest	Total Interest Paid	New Payoff Amount
117	213,475.74	205,281.46	8,194.28	10,604,697.25	628,035.57
118	213,475.74	207,300.06	6,175.68	10,610,872.94	420,735.51
119	213,475.74	209,338.51	4,137.23	10,615,010.17	211,397.00
120	213,475.74	211,397.00	2,078.74	10,617,088.91	0.00

S.M.MODI COMMERCIAL COMPLEX

5-4-187/3 &4, II Floor,
Soham Mansion, M. G. Road,,
Secunderabad - 500 003.
Ph. Nos. 040-66 33 5551/2/3

TO WHOM SO EVER IT MAY CONCERN

I Satish Modi S/o. Late. Shri. Manilal C. Modi aged 70 years, Occupation: Business, resident of Plot No. 280, Road No. 25, Jubilee Hills , Hyderabad – 500 034 hereby declare as follows:

A. Whereas Shri. Praveen Modi son of Late Shri. Manilal C. Modi was the sole, absolute and exclusive owner of land admeasuring 1980 Sq.yds forming part of the land known as "KARBALA MAIDAN" by virtue of registered deed of sale dated 28th May 1965, registered as document No. 1686, Book –I, Volume 129, Pages 55 to 60 before the Joint Sub-Registrar, Hyderabad.

B. Whereas subsequent to purchase of the said property Shri. Praveen Modi entered in to a partnership with Shri. Satish Modi under deed of partnership dated 27.03.1980 under the name and style of M/s. S.M.MODI COMMERCIAL COMPLEX, the VENRODS herein for the purpose of construction and sale of commercial building, offices, shops etc., on a potion of the land admeasuring approx. 1,000 Sq.yds out of the said 1980 Sq.yds.

C. Whereas under the terms of the Deed of Partnership a multi-storeyed commercial complex known as S.M.MODI COMMMERCIAL COMPLEX with municipal No. 5-4-187/5, situated at Karbala Maidan, Continental Road, (Neckles Road), Secunderabad is constructed.

D. Whereas on 31/12/1983 the partnership firm was dissolved and Shri. Satish Modi become the sole proprietor of M/s. S. M. Modi Commercial Complex and has thus become absolute owner of the building bearing Municipal No. 5-4-187/5 situated at Karbala Maidan, Continental Road (Neckles Road), Secunderabad.

E. Whereas the said complex was sold to several intending purchasers and the details of the purchasers are given below.

F. Whereas in several sale deeds executed in favour of these purchasers undivided share of land pertaining to the constructed area was not mentioned. However, the sale to the eventual purchasers was intended to be made along with proportionate undivided share of land.

G. The undivided share of land, in proportion to built-up area sold to the purchasers in SM Modi Commercial Complex is given in detail in the below mentioned table.

S.M.MODI COMMERCIAL COMPLEX

5-4-187/3 &4, II Floor,
Soham Mansion, M. G. Road,,
Secunderabad - 500 003.
Ph. Nos. 040-66 33 5551/2/3

S. No	Name of the Purchaser	Sale Deed No.	Shop/ Office No	Floor	Built-up area in Sq. ft	Undivided share of land in Sq.yds
1	Suguna Agencies	359/83	1 &2	Ground	739.5	23.40
2	C. C. Parikh Family Trust	396/83	3	Ground	362.5	11.47
3	Minal Corporation	394/83	4	Ground	377	11.93
4	Sandeep Agencies	395/83	5	Ground	362.5	11.47
5	Ashok Industry	406/83	6	Ground	362.5	11.47
6	Laxmi Electricals	500/84	7	Ground	362.5	11.47
7	Smt. Swati.S.Kadakia	405/83	8 &9	Ground	739.5	23.40
8	Sharad Chincholikar	499/84	10	Ground	377	11.93
9	Bhavesh V.Davey	391/83	11	Ground	362.5	11.47
10	Dharmesh V.Dvey	390/83	12	Ground	362.5	11.47
11	Ashok Industry	404/83	-	First	1116.5	35.34
12	Jayantilal M. Kadakia	947/88	A1	First	1002	31.71
13	J M Kadakia Minor HUF	495/90	A2	First	1087	34.40
14	Swati. S. Kadakia	494/90	A3	First	1088	34.43
15	Kokilaben J. Kadakia	501/90	B1	Second	1648	52.16
16	Rajesh Kadakia HUF	497/90	B2	Second	1430	45.26
17	Sharad J. Kadakia HUF	498/90	B3	Second	1430	45.26
18	J M Kadakia HUF	500/90	C1	Third	1648	52.16
19	Sharad J. Kadakia	496/90	C2	Third	1430	45.26
20	Rajesh Kadakia	499/90	C3	Third	1430	45.26
21	Mahesh K. Desai HUF	569/98	-	Second	1000	31.65
22	Subodh K. Desai HUF	1813/98	-	Third	1000	31.65
23	Vinod K. Desai HUF	1814/98	-	Third	1000	31.65
24	Valmik K. Desai HUF	572/98	-	Second	1000	31.65

I hereby certify and declare that the purchasers of built-up area in SM Modi Commercial Complex are owners of the built-up area along with proportionate undivided share in land as detailed above. I further confirm that I shall execute an further documents, if required, to more fully convey the undivided share of land to the purchasers, however at their cost.

For S. M. Modi Commercial Complex,

(Satish Modi)
Date: 13th September 2014.

200/-

GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS THAT I / WE, Mr. Rajesh J Kadakia, S/o Late Shri Jayantilal M Kadakia age 53 years residing at 910 South EL Camino Real STE – A SAN Clemente CA-92672 USA and

DO HEREBY APPOINT AND CONSTITUTE Mr. Soham Modi S/o Mr. Satish Modi (hereinafter called "Attorney" who has subscribed his/her signature hereunder in token of identification) and at present residing at 5-4-187/3&4, 2nd Floor, Soham Mansion, M.G. Road, Secunderabad – 500003. To be my lawful Attorney in my name and on my behalf to do my one or all of the following acts, jointly and separately, deeds and things, namely:

1. To apply for a loan/s under the various schemes of Housing Development Finance Corporation Limited (HDFC) as also any further or additional loan/s to HDFC for such amount as the Attorney may deem fit and for that purpose to pay the processing fee/s and sign the loan application/s in my name and on my behalf and to furnish all the details and information required by HDFC and to give any statement, letter, clarification or any other writing required or necessary for availing of the said loan/s from HDFC and from time to time to follow up the said loan application/s and do such other things and deeds as may be necessary in relation thereto.

2. To accept the loan offer letter/s and sign the acceptance/s thereof in token of my acceptance of the terms and conditions therein contained and to pay on my behalf the administrative fees and any other charges including commitment charge leviable in respect of the said loan/s.

3. To request HDFC or agree with HDFC for any change or modification in the loan amount/s, rate/s of interest, period of repayment of loan/s or any other terms and conditions in relation to the loan/s at any time or from time to time.

4. To receive the disbursement of the said loan/s and for that purpose give effectual discharge and give all the necessary information and documents to assist the Technical and Legal Appraisal of the property/ies purchased/to be purchased with the help of the loan/s.

5. To mortgage any property/ies he/she may book/purchase on my behalf or which I might have booked/purchased (whether with or without HDFC's financial assistance) with HDFC by deposit of Title Deeds as security for the repayment of the loan/s granted/to be granted by HDFC to me.

6. To deposit on my behalf the documents of title and to state on my behalf to any Officer of HDFC that the said documents are being deposited for creating a security on the said property/ies by way of equitable mortgage of repayment of the said loan/s. The Attorney is fully authorised to make these statements and convey my intentions to create security on my said property/ies or any other property/ies he/she may book/buy on my behalf.

SAHIL P. DESAI
Commission # 2094179
Notary Public - California
Orange County
My Comm. Expires Jan 1, 2019

NOTARY

RJK

X

Signature of Executant(s)

7. He/She is further authorised to make any other statements necessary to create equitable mortgage by deposit of title deeds and also to execute any writings, undertakings, indemnities, etc., on my behalf in respect of mortgage of the said property/ies or the guaranteeing of the repayment of the said loan/s any other writings whatsoever required in respect of the said transactions of the loan/s granted/to be granted to me or creation of the said security.

8. He/She is also authorised to execute any loan agreement/s, promissory notes, letter/s of declaration and indemnity or such other documents as may be required by HDFC in respect of the said loan/s.

9. He/She is also authorised to execute in favour of HDFC an irrevocable Power of Attorney authorising HDFC to execute in its own favour or in favour of any other person, as HDFC in its sole discretion may decide, legal mortgage in any form including in the English form of the property/ies.

10. He/She is also authorised to pledge with HDFC any share certificates, debentures, bonds, units issued by Unit Trust of India, National Savings Certificates, fixed deposits or any other security owned by me in favour of HDFC by way of security for the said loan/s and to sign any documents, transfer forms or papers that may be required by HDFC in connection therewith.

11. To acknowledge my liability/debt in respect of the loan/s.

12. To book a flat/s / residential unit/s on my behalf either directly or through the agency of HDFC and to execute Agreement/s for Sale for the same with any builder/seller and make payments to him therefore and to present such Agreement/s for registration before the appropriate Registrar/Sub-Registrar of Assurance or any other authority at any place or places in India as may be necessary. He/She is further authorised to make payments direct to HDFC on my behalf for any flat/s / unit/s my said Attorney might book through HDFC and comply with such conditions/terms HDFC may have in this behalf. He/She is authorised to make such payments to HDFC as may be demanded by HDFC by way of service charge etc. He/She is authorised to execute any agreement/s, letters and documents as may be required by HDFC in respect of the above. The expression "builder/seller" shall include HDFC and its subsidiary HDFC Developers Limited.

13. To admit execution of the Agreement/s for Sale before the said Registrar/Sub-Registrar of Assurance or any other authority as may be required for the purpose.

14. To obtain possession of the flat/s / unit/s as and when the same is ready for occupation.

15. To receive loan/s and all other documents including title documents on my behalf from HDFC and execute receipt/s therefor.

SAHIL P. DESAI
Commission # 2094179
Notary Public - California
Orange County
My Comm. Expires Jan 1, 2019

SAHIL P. DESAI
Commission # 2094179
Notary Public - California
Orange County
My Comm. Expires Jan 1, 20[illegible]

X
Signature of Executant(s)

16. To sign forms, documents and papers required for the purpose of registration of Co-operative Housing Society or a Limited Company or an Association of Apartment Owners and become member thereof participating in all the meetings and proceedings from time to time, obtain share certificates and/or other documents issued in my name and hold the same as my Attorney and obtain possession of the flat/s.

17. To open and/or operate Bank Account in any Bank in India in my name both resident as well as non-resident. The account may be operated in Indian Currency or foreign currency to be remitted by me from time to time.

He/She is authorised to do all such acts, deeds and things including signing any papers/documents as are necessary and incidental to the above AND that any act or statement or writing of my said Attorney in pursuance hereto shall be deemed to be fully authorised and ratified by me.

IN WITNESS WHEREOF I/WE have put my/our signature on these presents at SAN CLEMENTE, CA COUNTY OF ORANGE, on this 30th day of MARCH ~~2014~~. 2015

Specimen Signature of Attorney

RJK

X

Signature of Executant(s)

Address:
RAJESH J KADAKIA
Address: 910 South EL Camino Real STE – A
SAN Clemente CA-92672 USA

NNA1
SAHIL P. DESAI
Commission # 2094179
Notary Public - California
Orange County
My Comm. Expires Jan 1, 2019
NNA1

2000/-

GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS THAT I / WE, Mr. Sharad J Kadakia, S/o Late Shri Jayantilal M Kadakia age 53 years residing at 14252 Culver Drive, A-358, Irvine, CA 92604 and

DO HEREBY APPOINT AND CONSTITUTE Mr. Soham Modi S/o Mr. Satish Modi (hereinafter called "Attorney" who has subscribed his/her signature hereunder in token of identification) and at present residing at 5-4-187/3&4, 2nd Floor, Soham Mansion, M.G. Road, Secunderabad – 500003. To be my lawful Attorney in my name and on my behalf to do my one or all of the following acts, jointly and separately, deeds and things, namely:

1. To apply for a loan/s under the various schemes of Housing Development Finance Corporation Limited (HDFC) as also any further or additional loan/s to HDFC for such amount as the Attorney may deem fit and for that purpose to pay the processing fee/s and sign the loan application/s in my name and on my behalf and to furnish all the details and information required by HDFC and to give any statement, letter, clarification or any other writing required or necessary for availing of the said loan/s from HDFC and from time to time to follow up the said loan application/s and do such other things and deeds as may be necessary in relation thereto.

2. To accept the loan offer letter/s and sign the acceptance/s thereof in token of my acceptance of the terms and conditions therein contained and to pay on my behalf the administrative fees and any other charges including commitment charge leviable in respect of the said loan/s.

3. To request HDFC or agree with HDFC for any change or modification in the loan amount/s, rate/s of interest, period of repayment of loan/s or any other terms and conditions in relation to the loan/s at any time or from time to time.

4. To receive the disbursement of the said loan/s and for that purpose give effectual discharge and give all the necessary information and documents to assist the Technical and Legal Appraisal of the property/ies purchased/to be purchased with the help of the loan/s.

5. To mortgage any property/ies he/she may book/purchase on my behalf or which I might have booked/purchased (whether with or without HDFC's financial assistance) with HDFC by deposit of Title Deeds as security for the repayment of the loan/s granted/to be granted by HDFC to me.

6. To deposit on my behalf the documents of title and to state on my behalf to any Officer of HDFC that the said documents are being deposited for creating a security on the said property/ies by way of equitable mortgage of repayment of the said loan/s. The Attorney is fully authorised to make these statements and convey my intentions to create security on my said property/ies or any other property/ies he/she may book/buy on my behalf.

Signature of Executant(s)
3/26/2015

7. He/She is further authorised to make any other statements necessary to create equitable mortgage by deposit of title deeds and also to execute any writings, undertakings, indemnities, etc., on my behalf in respect of mortgage of the said property/ies or the guaranteeing of the repayment of the said loan/s any other writings whatsoever required in respect of the said transactions of the loan/s granted/to be granted to me or creation of the said security.

8. He/She is also authorised to execute any loan agreement/s, promissory notes, letter/s of declaration and indemnity or such other documents as may be required by HDFC in respect of the said loan/s.

9. He/She is also authorised to execute in favour of HDFC an irrevocable Power of Attorney authorising HDFC to execute in its own favour or in favour of any other person, as HDFC in its sole discretion may decide, legal mortgage in any form including in the English form of the property/ies.

10. He/She is also authorised to pledge with HDFC any share certificates, debentures, bonds, units issued by Unit Trust of India, National Savings Certificates, fixed deposits or any other security owned by me in favour of HDFC by way of security for the said loan/s and to sign any documents, transfer forms or papers that may be required by HDFC in connection therewith.

11. To acknowledge my liability/debt in respect of the loan/s.

12. To book a flat/s / residential unit/s on my behalf either directly or through the agency of HDFC and to execute Agreement/s for Sale for the same with any builder/seller and make payments to him therefore and to present such Agreement/s for registration before the appropriate Registrar/Sub-Registrar of Assurance or any other authority at any place or places in India as may be necessary. He/She is further authorised to make payments direct to HDFC on my behalf for any flat/s / unit/s my said Attorney might book through HDFC and comply with such conditions/terms HDFC may have in this behalf. He/She is authorised to make such payments to HDFC as may be demanded by HDFC by way of service charge etc. He/She is authorised to execute any agreement/s, letters and documents as may be required by HDFC in respect of the above. The expression "builder/seller" shall include HDFC and its subsidiary HDFC Developers Limited.

13. To admit execution of the Agreement/s for Sale before the said Registrar/Sub-Registrar of Assurance or any other authority as may be required for the purpose.

14. To obtain possession of the flat/s / unit/s as and when the same is ready for occupation.

15. To receive loan/s and all other documents including title documents on my behalf from HDFC and execute receipt/s therefor.

Signature of Executant(s)

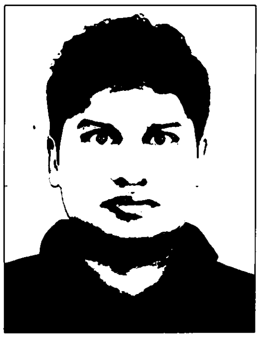
3/26/2015

16. To sign forms, documents and papers required for the purpose of registration of Co-operative Housing Society or a Limited Company or an Association of Apartment Owners and become member thereof participating in all the meetings and proceedings from time to time, obtain share certificates and/or other documents issued in my name and hold the same as my Attorney and obtain possession of the flat/s.

17. To open and/or operate Bank Account in any Bank in India in my name both resident as well as non-resident. The account may be operated in Indian Currency or foreign currency to be remitted by me from time to time.

He/She is authorised to do all such acts, deeds and things including signing any papers/documents as are necessary and incidental to the above AND that any act or statement or writing of my said Attorney in pursuance hereto shall be deemed to be fully authorised and ratified by me.

IN WITNESS WHEREOF I/WE have put my/our signature on these presents at Irvine CA, on this 26th day of March 2015



Specimen Signature of Attorney

Signature of Executant(s) 3/26/2015

STATE OF CALIFORNIA
COUNTY OF ORANGE.
U.S.A.

MANOHARI VATSAVAI
NOTARY PUBLIC.
03.26.15

MANOHARI VATSAVAI
COMM...1965238
NOTARY PUBLIC-CALIFORNIA
ORANGE COUNTY
My Term Exp. Jan 27, 2016
BCT3

Address:
SHARAD J KADAKIA
Address: 14252 Culver Drive,
A-358, Irvine, CA 92604

HDFC BANK

6-1-73, GR AND 3RD FLR, SAEED PLAZA,
LAKDIKAPUL, HYDERABAD - 500 004, ANDHRA PRADESH.
RTGS / NEFT IFSC : HDFC0000021

A/c Payee
Not Negotiable

Ref No : 615392421

Valid for 3 months Only

दिनांक Date 2 3 0 9 2 0 1 5
D D M M Y Y Y Y

Pay SHARAD KUMAR JAYANTILAL KADAKIA A/C [illegible] KOTAK MAHINDRA BANK LTD [illegible] ROAD ******************** By Order उनके आदेश पर

Rupees रुपये [illegible] LAKHS ONLY

अदा करें ₹*****[illegible],00,000.00

A/c No. खाता क्र. 00210350000213 C/A

For HOUSING DEVELOPMENT FINANCE CORP LTD

Payable at par through clearing/transfer at all branches of HDFC BANK LTD.

Loan of MR SHARAD KUMAR
JAYANTILAL KADAKIA
HYDERABAD
Doc No 507546

Authorised Signatories
Please sign above / कृपया यहाँ हस्ताक्षर करें

⑈507546⑈ 500240002⑆ 900332⑈ 30

HDFC BANK

6-1-73, GR AND 3RD FLR, SAEED PLAZA,
LAKDIKAPUL, HYDERABAD - 500 004, ANDHRA PRADESH.
RTGS / NEFT IFSC : HDFC0000021

A/c Payee
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Ref No : 615392421

Valid for 3 months Only

दिनांक Date 2 3 0 9 2 0 1 5
D D M M Y Y Y Y

Pay [illegible] KADAKIA A/C [illegible] KOTAK MAHINDRA BANK LTD ******************** By Order उनके आदेश पर

Rupees रुपये [illegible] LAKHS ONLY

अदा करें ₹*****[illegible],00,000.00

A/c No. खाता क्र. 00210350000213 C/A

For HOUSING DEVELOPMENT FINANCE CORP LTD

Payable at par through clearing/transfer at all branches of HDFC BANK LTD.

Loan of MR SHARAD KUMAR
JAYANTILAL KADAKIA
HYDERABAD
Doc No 507547

Authorised Signatories
Please sign above / कृपया यहाँ हस्ताक्षर करें

⑈507547⑈ 500240002⑆ 900332⑈ 30