INWARD No. Date Sign. MODI PROPERTIES & INV. PVT. LTD. SEC'BAD

RELIGARE | SME LOANS
Values that bind

Welcome To Religare Family

Date: 31/DEC/2014

To,
SOHAM SAT SH MODI
PARAMOUNT ESTATES
5-4-187/3 AND 4,II ND FLOOR
SOHAM MANSION
M G ROAD,SECUNDERABAD
NEAR PARADISE
HYDERABAD ANDHRA PRADESH 500003
Contact No: 9502288200 9502288200
Loan Agreement Number: XMORPAN00053973
Application No: 614250

Dear Customer,

We welcome you to be a part of the Religare Family and thank you for choosing us to fulfill your financial needs. We are pleased to inform you that your **Loan Account Number XMORPAN00053973** has been disbursed and the details of the same are given below for your records.

Disbursement Date	30/Dec/2014
Loan Amount Sanctioned	₹ 20000000/-
Disbursement Amount	₹ 20000000/-
Rate of Interest	16%
Type of Interest	FLOATING
Processing Fees (Inclusive of Service Tax)	₹ 337080/-
Insurance Charges	₹ 0/-
Term (Months)	54
EMI*	₹ 13333/-
Other Charges	₹ 0/-
Initial Money Deposit	₹ 11033

Please note the Disbursal details are as follows:-

Instrument Type	Instrument. No.	Instrument date	Amount (₹)	In Favour Of
Demand Draft	006385	28/Jul/2014	9662920	PARAMOUNT ESTATES,A/C NO.00422320005034,HDFC BANK
Demand Draft	006837	30/Aug/2014	2500000	PARAMOUNT ESTATES,A/C NO.00422320005034,HDFC BANK
Demand Draft	007344	09/Oct/2014	2500000	PARAMOUNT ESTATES,A/C NO.00422320005034,HDFC BANK LTD
Demand Draft	007746	14/Nov/2014	2500000	PARAMOUNT ESTATES,00422320005034,HDFC BANK LTD
Demand Draft	008460	30/Dec/2014	2500000	PARAMOUNT ESTATES,A/C NO.00422320005034,HDFC BANK

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

Your first installment (EMI- Equated Monthly installment) amount is INR 13333/- and the repayment start date is 01/Feb/2015 as per the repayment mode PDC chosen by you.

Religare Finvest Limited
CIN: U74999DL1995PLC[illegible]
Registered Office: D3, P3B, District Centre, Saket, New Delhi - 110 017, India Phone: +91 11 3941 1411
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MODI PROPERTIES & INV. PVT. LTD. ★ SEC'BAD ★
INWARD
No. [illegible]
Date 12 [illegible]
Sign. [illegible]

RELIGARE

Disbursal Advice

Date: 30-DEC-2014

To:

PARAMOUNT ESTATES
5-4-187/3 AND 4,II ND FLOOR
SOHAM MANSION
M G ROAD.SECUNDERABAD
HYDERABAD - 500003 - Ph:9502288200

Dear Sir/Madam

Sub: Your Business Loan NO: XMORPAN00053973/Application ID: 614250

Thank you for choosing a Religare Mortgage Loan. We are happy to advise that a Mortgage Loan of Rs.20000000/- has been approved for you. The disbursal amount has been transfer through CHQ

Mode of Payment: CHQ	Date: 28-07-2014	Rs.9662920
Mode of Payment: CHQ	Date: 30-08-2014	Rs.2500000
Mode of Payment: CHQ	Date: 09-10-2014	Rs.2500000
Mode of Payment: CHQ	Date: 14-11-2014	Rs.2500000
Mode of Payment: CHQ	Date: 30-12-2014	Rs.2500000

Amount of loan sanctioned (in Rs.)	: 20000000
Term of loan (months)	: 51
No of Advance EMI	: 0
Processing Fees (in Rs.) inclusive S tax (@12.36%)	: 337080
Joining Fees (in Rs.) inclusive S tax (@12.36%)	: NIL
Pre-EMI	: NIL
Agreement/ Stamping Charges	: NIL
EMI (in Rs.)	: 566806
Existing PL outstanding amount	: NIL
Insurance Amount	: NIL
Date of First Installment	: 01-AUG-14
Date of last Installment	: 01-JAN-19

In case of any query or need assistance please contact us at the below mentioned e-mail id customerserviceloans@religare.in

Yours Sincerely

This is computer generated letter and hence requires no signature
* Service Tax as applicable on the above charges.* Charges mentioned above are subject to change from time to time and is the sole discretion of 'Religare Finvest Ltd'

In case you require further clarifications, please contact us through any of the channels mentioned below. Also, kindly quote the aforesaid loan account number in all your future correspondence with us

Assuring you of our best services always.

Thanking You.

Authorized Signatory
Religare Finvest Limited

AEGON RELIGARE
LIFE INSURANCE

99/259

Mr Sonam Satish Modi
PLOT NO 280,
ROAD NO 25,
JUBILEE HILLS,
HYDERABAD-500034,
Andhra Pradesh

Date :31/03/2014

SUB :- Consolidated Premium Statement for the Period of 01/04/2013 to 31/03/2014

Policy Number : 110913235940
Name Of Life Assured : Soham Satish Modi

Dear Mr Soham Satish Modi,

This is regarding your request for the details of premiums paid by you towards your AEGON Religare Level Term Plan with us.

Our record indicates that following premium payments have been received:

Premium Due date	Premium Received date	Premium received*	CI Rider Premium Received	Total Premium
27/10/2013	17/10/2013	Rs. 40,292.00	Rs. 0.0	Rs. 40,292.00

We would also like to inform you that the premium paid under the AEGON Religare Level Term Plan is eligible for benefits as per the applicable provisions of the Income Tax Act, 1961.

Should you have any further queries, please feel free to contact us at Customer Service Toll free number 1800-209-9090 between 8:30 AM to 8:30 PM OR email us at customer.care@aegonreligare.com. You can also visit us at www.aegonreligare.com

We thank you for choosing us as your preferred life insurance provider and hope that you are enjoying the benefit of security that our policy offers you.

Yours sincerely,

Yateesh Srivastava, COO
AEGON Religare Life Insurance Company Ltd.

*Premium Inclusive of Service Tax & Education Cess
Incase premium paid via cheque/demand draft, this statement is subject to realization.

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Repayment Schedule

Customer Name		Loan Type	MORTGAGE
Agreement No	XMORPAN00053973	Amt Financed	₹20000000
Tenor (Months)	48	Frequency	Monthly
Mode	ARREAR	Mode of Repayment	PDC

Inst No	Due Date	Bank Name	Cheque No	Installment Amt (₹)	Principle Amt (₹)	Interest Amt (₹)	Extra Interest (₹)	Outstanding Principle (₹)
1	01/Aug/2014	-	-	13333	0	13333	0	10000000
2	01/Sep/2014	-	-	134444	0	134444	0	12500000
3	01/Oct/2014	-	-	166666	0	166666	0	12500000
4	01/Nov/2014	-	-	166666	0	166666	0	12500000
5	01/Dec/2014	-	-	166666	0	166666	0	12500000
6	01/Jan/2015	-	-	166666	0	166666	0	12500000
7	01/Feb/2015	-	-	166666	0	166666	0	12500000
8	01/Mar/2015	-	-	166666	0	166666	0	12500000
9	01/Apr/2015	-	-	166666	0	166666	0	12500000
10	01/May/2015	-	-	166666	0	166666	0	12500000
11	01/Jun/2015	-	-	166666	0	166666	0	12500000
12	01/Jul/2015	-	-	166666	0	166666	0	12500000

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Religare Finvest Limited
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RELIGARE | SME LOANS
Values that bind

Religare Finvest Limited Schedule of charges - Loan Against Property/Top Up Loan / Home Loan	
Transaction	Charges (in ₹)
Loan Fee	
Loan Against Property/Top Up Loan Home Loan	Upto 3% of the loan amount applied Upto 2% of the loan amount applied
Refund of fee - Loan Against Property/Top Up Loan/Home Loan	**Pre Sanction** – Rs. 10000/- will be retained as administrative charges. **Post Sanction** – NIL.
Part Prepayment /Foreclosure Charges	
Part Prepayment Charges upto 25% of principal outstanding at the beginning of calendar year.	Nil
Above 25% of principal outstanding at beginning of calendar year.	4% for Loan Against Property/Top Up Loan 2% for Home Loan
Foreclosure Charges	4% of Principal amount outstanding for Loan Against Property/Top Up Loan 2% of Principal amount outstanding for Home Loan
Others	
PDC/ECS Bounce Charges (per instrument)	₹ 500
Swap Charges /EMI Cycle change	₹ 1000
Re-scheduling of loan repayment term, addition / deletion of co borrower(s) post disbursement- Loan Against Property / Top Up Loan /Home Loan	₹ 10000
Duplicate Income Tax Certificate /NOC	₹ 500
Property Swap Charges	2% of principal amount outstanding
Statement of account	₹ 500
Document Retrieval	₹ 1000
Loan cancellation charges	₹ 5000 + rate of interest from the date of disbursement till date of request for cancellation
Penal Interest	2.5% pm on EMI over due

*Above fee and charges are exclusive of service Tax, education cess & other govt. taxes, levies etc. The above schedule of charges are subject to change and will be at the sole discretion of Religare Finvest Ltd, and any change in charges, would be uploaded on the website or intimated to customer via letter/email.

RELIGARE | SME LOANS
Values that bind

Repayment Schedule

Customer Name	PARAMOUNT ESTATES	Loan Type	MORTGAGE
Agreement No	XMORPAN00053973	Amt Financed	₹20000000
Tenor (Months)	54	Frequency	Monthly
Mode	ARREAR	Mode of Repayment	PDC

Inst No	Due Date	Bank Name	Cheque No	Installment Amt (₹)	Principle Amt (₹)	Interest Amt (₹)	Extra Interest (₹)	Outstanding Principle (₹)
1	01/Aug/2014	-	-	13333	0	13333	0	10000000
2	01/Sep/2014	-	-	134444	0	134444	0	12500000
3	01/Oct/2014	-	-	166666	0	166666	0	12500000
4	01/Nov/2014	-	-	191110	0	191110	0	15000000
5	01/Dec/2014	-	-	218888	0	218888	0	17500000
6	01/Jan/2015	-	-	234443	0	234443	0	20000000
7	01/Feb/2015	-	-	566806	300139	266667	0	19699861
8	01/Mar/2015	-	-	566806	304141	262665	0	19395720
9	01/Apr/2015	-	-	566806	308196	258610	0	19087524
10	01/May/2015	-	-	566806	312306	254500	0	18775218
11	01/Jun/2015	-	-	566806	316470	250336	0	18458748
12	01/Jul/2015	-	-	566806	320689	246117	0	18138059
13	01/Aug/2015	-	-	566806	324965	241841	0	17813094
14	01/Sep/2015	-	-	566806	329298	237508	0	17483796
15	01/Oct/2015	-	-	566806	333689	233117	0	17150107
16	01/Nov/2015	-	-	566806	338138	228668	0	16811969
17	01/Dec/2015	-	-	566806	342646	224160	0	16469323
18	01/Jan/2016	-	-	566806	347215	219591	0	16122108
19	01/Feb/2016	-	-	566806	351845	214961	0	15770263
20	01/Mar/2016	-	-	566806	356536	210270	0	15413727
21	01/Apr/2016	-	-	566806	361290	205516	0	15052437
22	01/May/2016	-	-	566806	366107	200699	0	14686330
23	01/Jun/2016	-	-	566806	370988	195818	0	14315342
24	01/Jul/2016	-	-	566806	375935	190871	0	13939407
25	01/Aug/2016	-	-	566806	380947	185859	0	13558460
26	01/Sep/2016	-	-	566806	386027	180779	0	13172433
27	01/Oct/2016	-	-	566806	391174	175632	0	12781259
28	01/Nov/2016	-	-	566806	396389	170417	0	12384870
29	01/Dec/2016	-	-	566806	401674	165132	0	11983196
30	01/Jan/2017	-	-	566806	407030	159776	0	11576166
31	01/Feb/2017	-	-	566806	412457	154349	0	11163709
32	01/Mar/2017	-	-	566806	417957	148849	0	10745752
33	01/Apr/2017	-	-	566806	423529	143277	0	10322223
34	01/May/2017	-	-	566806	429176	137630	0	9893047
35	01/Jun/2017	-	-	566806	434899	131907	0	9458148
36	01/Jul/2017	-	-	566806	440697	126109	0	9017451
37	01/Aug/2017	-	-	566806	446573	120233	0	8570878
38	01/Sep/2017	-	-	566806	452528	114278	0	8118350
39	01/Oct/2017	-	-	566806	458561	108245	0	7659789
40	01/Nov/2017	-	-	566806	464675	102131	0	7195114
41	01/Dec/2017	-	-	566806	470871	95935	0	6724243
42	01/Jan/2018	-	-	566806	477149	89657	0	6247094
43	01/Feb/2018	-	-	566806	483511	83295	0	5763583

Religare Finvest Limited
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Inst No	Due Date	Bank Name	Cheque No	Installment Amt (₹)	Principle Amt (₹)	Interest Amt (₹)	Extra Interest (₹)	Outstanding Principle (₹)
44	01/Mar/2018	-	-	566806	489958	76848	0	5273625
45	01/Apr/2018	-	-	566806	496491	70315	0	4777134
46	01/May/2018	-	-	566806	503111	63695	0	4274023
47	01/Jun/2018	-	-	566806	509819	56987	0	3764204
48	01/Jul/2018	-	-	566806	516617	50189	0	3247587
49	01/Aug/2018	-	-	566806	523505	43301	0	2724082
50	01/Sep/2018	-	-	566806	530485	36321	0	2193597
51	01/Oct/2018	-	-	566806	537558	29248	0	1656039
52	01/Nov/2018	-	-	566806	544725	22081	0	1111314
53	01/Dec/2018	-	-	566806	551988	14818	0	559326
54	01/Jan/2019	-	-	566784	559326	7458	0	0

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Religare Finvest Limited
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RELIGARE | SME LOANS

Religare Finvest Ltd.

ALL BRANCHES

Repayment Schedule

Branch :	HYDERABAD 7139	Loan Type	MORTGAGE LOANS
Customer	PARAMOUNT ESTATES	Agmt. Date	21/07/2014
Agreement No.	XMORPAN00053973	Frequency	Monthly EMIs
Property Value	50,211,500.00	Agmt. Mode	Arrear
Amount Financed	20,000,000.00	Advance EMI	0
Tenure (In Months	51		
Total Instl	51		
Currency	INR		
Net Disbursed Amount	20,000,000.00		

Inst 1 Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Service Tax	VAT	Closing Principal	Depreciation	Instl Type
1	01/08/2014	10,000,000.00	13,333.00	0.00	13,333.00	0.00	0.00	10,000,000.00	0.00	Pre EMI
2	01/09/2014	12,500,000.00	134,444.00	0.00	134,444.00	0.00	0.00	12,500,000.00	0.00	Pre EMI
3	01/10/2014	12,500,000.00	166,666.00	0.00	166,666.00	0.00	0.00	12,500,000.00	0.00	Pre EMI
4	01/11/2014	15,000,000.00	191,110.00	0.00	191,110.00	0.00	0.00	15,000,000.00	0.00	Pre EMI
5	01/12/2014	17,500,000.00	218,888.00	0.00	218,888.00	0.00	0.00	17,500,000.00	0.00	Pre EMI
6	01/01/2015	20,000,000.00	234,443.00	0.00	234,443.00	0.00	0.00	20,000,000.00	0.00	Pre EMI
7	01/02/2015	20,000,000.00	566,806.00	300,139.00	266,667.00	0.00	0.00	19,699,861.00	0.00	EMI
8	01/03/2015	19,699,861.00	566,806.00	304,141.00	262,665.00	0.00	0.00	19,395,720.00	0.00	EMI
9	01/04/2015	19,395,720.00	566,806.00	308,196.00	258,610.00	0.00	0.00	19,087,524.00	0.00	EMI
10	01/05/2015	19,087,524.00	566,806.00	312,306.00	254,500.00	0.00	0.00	18,775,218.00	0.00	EMI
11	01/06/2015	18,775,218.00	566,806.00	316,470.00	250,336.00	0.00	0.00	18,458,748.00	0.00	EMI
12	01/07/2015	18,458,748.00	566,806.00	320,689.00	246,117.00	0.00	0.00	18,138,059.00	0.00	EMI
13	01/08/2015	18,138,059.00	566,806.00	324,965.00	241,841.00	0.00	0.00	17,813,094.00	0.00	EMI
14	01/09/2015	17,813,094.00	566,806.00	329,298.00	237,508.00	0.00	0.00	17,483,796.00	0.00	EMI
15	01/10/2015	17,483,796.00	566,806.00	333,689.00	233,117.00	0.00	0.00	17,150,107.00	0.00	EMI
16	01/11/2015	17,150,107.00	566,806.00	338,138.00	228,668.00	0.00	0.00	16,811,969.00	0.00	EMI
17	24/11/2015	16,811,969.00	505,000.00	505,000.00	0.00	0.00	0.00	16,306,969.00	0.00	EMI
18	01/12/2015	16,306,969.00	566,806.00	344,217.32	222,588.68	0.00	0.00	15,962,751.68	0.00	EMI
19	01/01/2016	15,962,751.68	566,806.00	353,969.00	212,837.00	0.00	0.00	15,608,782.68	0.00	EMI
20	01/02/2016	15,608,782.68	566,806.00	362,591.00	204,215.00	0.00	0.00	15,246,191.68	0.00	EMI
21	01/03/2016	15,246,191.68	566,806.00	367,335.00	199,471.00	0.00	0.00	14,878,856.68	0.00	EMI
22	01/04/2016	14,878,856.68	566,806.00	372,141.00	194,665.00	0.00	0.00	14,506,715.68	0.00	EMI
23	01/05/2016	14,506,715.68	566,806.00	377,010.00	189,796.00	0.00	0.00	14,129,705.68	0.00	EMI
24	01/06/2016	14,129,705.68	566,806.00	381,942.00	184,864.00	0.00	0.00	13,747,763.68	0.00	EMI

Religare Finvest Ltd.
ALL BRANCHES
Repayment Schedule

INWARD No. 1325 Date. 17/9/16 Sign. [signature]
MODI PROPERTIES & INV. PVT. LTD. * SEC'BAD *

Branch : HYDERABAD 7139
Customer PARAMOUNT ESTATES
Agreement No. XMORPAN00053973

Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Service Tax	VAT	Closing Principal	Depreciation	Instl Type
25	01/07/2016	13,747,763.68	566,806.00	386,939.00	179,867.00	0.00	0.00	13,360,824.68	0.00	EMI
26	01/08/2016	13,360,824.68	566,806.00	392,002.00	174,804.00	0.00	0.00	12,968,822.68	0.00	EMI
27	01/09/2016	12,968,822.68	566,806.00	397,131.00	169,675.00	0.00	0.00	12,571,691.68	0.00	EMI
28	08/09/2016	12,571,691.68	605,000.00	605,000.00	0.00	0.00	0.00	11,966,691.68	0.00	EMI
29	01/10/2016	11,966,691.68	566,806.00	408,394.42	158,411.58	0.00	0.00	11,558,297.26	0.00	EMI
30	01/11/2016	11,558,297.26	566,806.00	415,585.00	151,221.00	0.00	0.00	11,142,712.26	0.00	EMI
31	01/12/2016	11,142,712.26	566,806.00	421,022.00	145,784.00	0.00	0.00	10,721,690.26	0.00	EMI
32	01/01/2017	10,721,690.26	566,806.00	426,531.00	140,275.00	0.00	0.00	10,295,159.26	0.00	EMI
33	01/02/2017	10,295,159.26	566,806.00	432,111.00	134,695.00	0.00	0.00	9,863,048.26	0.00	EMI
34	01/03/2017	9,863,048.26	566,806.00	437,764.00	129,042.00	0.00	0.00	9,425,284.26	0.00	EMI
35	01/04/2017	9,425,284.26	566,806.00	443,492.00	123,314.00	0.00	0.00	8,981,792.26	0.00	EMI
36	01/05/2017	8,981,792.26	566,806.00	449,294.00	117,512.00	0.00	0.00	8,532,498.26	0.00	EMI
37	01/06/2017	8,532,498.26	566,806.00	455,172.00	111,634.00	0.00	0.00	8,077,326.26	0.00	EMI
38	01/07/2017	8,077,326.26	566,806.00	461,128.00	105,678.00	0.00	0.00	7,616,198.26	0.00	EMI
39	01/08/2017	7,616,198.26	566,806.00	467,161.00	99,645.00	0.00	0.00	7,149,037.26	0.00	EMI
40	01/09/2017	7,149,037.26	566,806.00	473,273.00	93,533.00	0.00	0.00	6,675,764.26	0.00	EMI
41	01/10/2017	6,675,764.26	566,806.00	479,465.00	87,341.00	0.00	0.00	6,196,299.26	0.00	EMI
42	01/11/2017	6,196,299.26	566,806.00	485,738.00	81,068.00	0.00	0.00	5,710,561.26	0.00	EMI
43	01/12/2017	5,710,561.26	566,806.00	492,093.00	74,713.00	0.00	0.00	5,218,468.26	0.00	EMI
44	[illegible]	5,218,468.26	566,806.00	498,531.00	68,275.00	0.00	0.00	4,719,937.26	0.00	EMI
45	01/02/2018	4,719,937.26	566,806.00	505,053.00	61,753.00	0.00	0.00	4,214,884.26	0.00	EMI
46	01/03/2018	4,214,884.26	566,806.00	511,661.00	55,145.00	0.00	0.00	3,703,223.26	0.00	EMI
47	01/04/2018	3,703,223.26	566,806.00	518,355.00	48,451.00	0.00	0.00	3,184,868.26	0.00	EMI
48	01/05/2018	3,184,868.26	566,806.00	525,137.00	41,669.00	0.00	0.00	2,659,731.26	0.00	EMI
49	01/06/2018	2,659,731.26	566,806.00	532,008.00	34,798.00	0.00	0.00	2,127,723.26	0.00	EMI
50	01/07/2018	2,127,723.26	566,806.00	538,968.00	27,838.00	0.00	0.00	1,588,755.26	0.00	EMI
51	01/08/2018	1,588,755.26	566,806.00	546,020.00	20,786.00	0.00	0.00	1,042,735.26	0.00	EMI
[illegible]	[illegible]	[illegible]	566,806.00	553,164.00	13,642.00	0.00	0.00	489,571.26	0.00	EMI
53	01/10/2018	489,571.26	495,977.00	489,571.26	6,405.74	0.00	0.00	0.00	0.00	EMI
Total:			27,504,325.00	20,000,000.00	7,504,325.00	0.00	0.00		0.00	

RELIGARE | SME LOANS

Religare Finvest Ltd.
ALL BRANCHES
Repayment Schedule

Branch : HYDERABAD 7139
Customer PARAMOUNT ESTATES
Agreement No. XMORPAN00053973

Rescheduling Details

Date	Description	Amount
01/01/2015	Reschedule	NA
24/11/2015	Part Prepayment	505000
08/09/2016	Part Prepayment	605000

In case of any query or assistance please contact us at 1860 3000 4111 or alternatively you can mail us at customerservice@religare.com

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End of Report

Religare | SME LOANS

Religare Finvest Ltd.
ALL BRANCHES
Repayment Schedule

Branch :	HYDERABAD 7139	Loan Type	MORTGAGE LOANS
Customer	PARAMOUNT ESTATES	Agmt. Date	21/07/2014
Agreement No.	XMORPAN00053973	Frequency	Monthly EMIs
Property Value	50,211,500.00	Agmt. Mode	Arrear
Amount Financed	20,000,000.00	Advance EMI	0
Tenure (In Months	53		
Total Instl	53		
Currency	INR		
Net Disbursed Amount	20,000,000.00		

MODI PROPERTIES & INV. PVT. LTD. ★SEC'BAD★ INWARD No. 767 Date 28/11/15 Sign.

Inst 1 Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Service Tax	VAT	Closing Principal	Depreciation	Instl Type
1	01/08/2014	10,000,000.00	13,333.00	0.00	13,333.00	0.00	0.00	10,000,000.00	0.00	Pre EMI
2	01/09/2014	12,500,000.00	134,444.00	0.00	134,444.00	0.00	0.00	12,500,000.00	0.00	Pre EMI
3	01/10/2014	12,500,000.00	166,666.00	0.00	166,666.00	0.00	0.00	12,500,000.00	0.00	Pre EMI
4	01/11/2014	15,000,000.00	191,110.00	0.00	191,110.00	0.00	0.00	15,000,000.00	0.00	Pre EMI
5	01/12/2014	17,500,000.00	218,888.00	0.00	218,888.00	0.00	0.00	17,500,000.00	0.00	Pre EMI
6	01/01/2015	20,000,000.00	234,443.00	0.00	234,443.00	0.00	0.00	20,000,000.00	0.00	Pre EMI
7	01/02/2015	20,000,000.00	566,806.00	300,139.00	266,667.00	0.00	0.00	19,699,861.00	0.00	EMI
8	01/03/2015	19,699,861.00	566,806.00	304,141.00	262,665.00	0.00	0.00	19,395,720.00	0.00	EMI
9	01/04/2015	19,395,720.00	566,806.00	308,196.00	258,610.00	0.00	0.00	19,087,524.00	0.00	EMI
10	01/05/2015	19,087,524.00	566,806.00	312,306.00	254,500.00	0.00	0.00	18,775,218.00	0.00	EMI
11	01/06/2015	18,775,218.00	566,806.00	316,470.00	250,336.00	0.00	0.00	18,458,748.00	0.00	EMI
12	01/07/2015	18,458,748.00	566,806.00	320,689.00	246,117.00	0.00	0.00	18,138,059.00	0.00	EMI
13	01/08/2015	18,138,059.00	566,806.00	324,965.00	241,841.00	0.00	0.00	17,813,094.00	0.00	EMI
14	01/09/2015	17,813,094.00	566,806.00	329,298.00	237,508.00	0.00	0.00	17,483,796.00	0.00	EMI
15	01/10/2015	17,483,796.00	566,806.00	333,689.00	233,117.00	0.00	0.00	17,150,107.00	0.00	EMI
16	01/11/2015	17,150,107.00	566,806.00	338,138.00	228,668.00	0.00	0.00	16,811,969.00	0.00	EMI
17	24/11/2015	16,811,969.00	505,000.00	505,000.00	0.00	0.00	0.00	16,306,969.00	0.00	EMI
18	01/12/2015	16,306,969.00	566,806.00	344,217.32	222,588.66	0.00	0.00	15,962,751.66	0.00	EMI
19	01/01/2016	15,962,751.66	566,806.00	353,969.00	212,837.00	0.00	0.00	15,608,782.68	0.00	EMI
20	01/02/2016	15,608,782.68	566,806.00	358,689.00	208,117.00	0.00	0.00	15,250,093.68	0.00	EMI
21	01/03/2016	15,250,093.68	566,806.00	363,471.00	203,335.00	0.00	0.00	14,886,622.68	0.00	EMI
22	01/04/2016	14,886,622.68	566,806.00	368,318.00	198,488.00	0.00	0.00	14,518,304.68	0.00	EMI
23	01/05/2016	14,518,304.68	566,806.00	373,229.00	193,577.00	0.00	0.00	14,145,075.68	0.00	EMI
24	01/06/2016	14,145,075.68	566,806.00	378,205.00	188,601.00	0.00	0.00	13,766,870.68	0.00	EMI

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RELIGARE | SME LOANS

Religare Finvest Ltd.
ALL BRANCHES
Repayment Schedule

Branch : HYDERABAD 7139
Customer PARAMOUNT ESTATES
Agreement No. XMORPAN00053973

Rescheduling Details

Date	Description	Amount
		NA
01/01/2015	Reschedule	505000
24/11/2015	Part Prepayment	

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End of Report

RELIGARE | SME LOANS

Religare Finvest Ltd.
ALL BRANCHES
Repayment Schedule

Branch : HYDERABAD 7139
Customer PARAMOUNT ESTATES
Agreement No. XMORPAN00053973

Inst l Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Service Tax	VAT	Closing Principal	Depreciation	Instl Type
25	01/07/2016	13,766,870.68	566,806.00	383,248.00	183,558.00	0.00	0.00	13,383,622.68	0.00	EMI
26	01/08/2016	13,383,622.68	566,806.00	388,358.00	178,448.00	0.00	0.00	12,995,264.68	0.00	EMI
27	01/09/2016	12,995,264.68	566,806.00	393,536.00	173,270.00	0.00	0.00	12,601,728.68	0.00	EMI
28	01/10/2016	12,601,728.68	566,806.00	398,783.00	168,023.00	0.00	0.00	12,202,945.68	0.00	EMI
29	01/11/2016	12,202,945.68	566,806.00	404,100.00	162,706.00	0.00	0.00	11,798,845.68	0.00	EMI
30	01/12/2016	11,798,845.68	566,806.00	409,488.00	157,318.00	0.00	0.00	11,389,357.68	0.00	EMI
31	01/01/2017	11,389,357.68	566,806.00	414,948.00	151,858.00	0.00	0.00	10,974,409.68	0.00	EMI
32	01/02/2017	10,974,409.68	566,806.00	420,481.00	146,325.00	0.00	0.00	10,553,928.68	0.00	EMI
33	01/03/2017	10,553,928.68	566,806.00	426,087.00	140,719.00	0.00	0.00	10,127,841.68	0.00	EMI
34	01/04/2017	10,127,841.68	566,806.00	431,768.00	135,038.00	0.00	0.00	9,696,073.68	0.00	EMI
35	01/05/2017	9,696,073.68	566,806.00	437,525.00	129,281.00	0.00	0.00	9,258,548.68	0.00	EMI
36	01/06/2017	9,258,548.68	566,806.00	443,359.00	123,447.00	0.00	0.00	8,815,189.68	0.00	EMI
37	01/07/2017	8,815,189.68	566,806.00	449,270.00	117,536.00	0.00	0.00	8,365,919.68	0.00	EMI
38	01/08/2017	8,365,919.68	566,806.00	455,260.00	111,546.00	0.00	0.00	7,910,659.68	0.00	EMI
39	01/09/2017	7,910,659.68	566,806.00	461,331.00	105,475.00	0.00	0.00	7,449,328.68	0.00	EMI
40	01/10/2017	7,449,328.68	566,806.00	467,482.00	99,324.00	0.00	0.00	6,981,846.68	0.00	EMI
41	01/11/2017	6,981,846.68	566,806.00	473,715.00	93,091.00	0.00	0.00	6,508,131.68	0.00	EMI
42	01/12/2017	6,508,131.68	566,806.00	480,031.00	86,775.00	0.00	0.00	6,028,100.68	0.00	EMI
43	01/01/2018	6,028,100.68	566,806.00	486,431.00	80,375.00	0.00	0.00	5,541,669.68	0.00	EMI
44	01/02/2018	5,541,669.68	566,806.00	492,917.00	73,889.00	0.00	0.00	5,048,752.68	0.00	EMI
45	01/03/2018	5,048,752.68	566,806.00	499,489.00	67,317.00	0.00	0.00	4,549,263.68	0.00	EMI
46	01/04/2018	4,549,263.68	566,806.00	506,149.00	60,657.00	0.00	0.00	4,043,114.68	0.00	EMI
47	01/05/2018	4,043,114.68	566,806.00	512,898.00	53,908.00	0.00	0.00	3,530,216.68	0.00	EMI
48	01/06/2018	3,530,216.68	566,806.00	519,736.00	47,070.00	0.00	0.00	3,010,480.68	0.00	EMI
49	01/07/2018	3,010,480.68	566,806.00	526,666.00	40,140.00	0.00	0.00	2,483,814.68	0.00	EMI
50	01/08/2018	2,483,814.68	566,806.00	533,688.00	33,118.00	0.00	0.00	1,950,126.68	0.00	EMI
51	01/09/2018	1,950,126.68	566,806.00	540,804.00	26,002.00	0.00	0.00	1,409,322.68	0.00	EMI
52	01/10/2018	1,409,322.68	566,806.00	548,015.00	18,791.00	0.00	0.00	861,307.68	0.00	EMI
53	01/11/2018	861,307.68	566,806.00	555,322.00	11,484.00	0.00	0.00	305,985.68	0.00	EMI
54	01/12/2018	305,985.68	310,066.00	305,985.68	4,080.32	0.00	0.00	0.00	0.00	EMI
Total			27,847,026.00	20,000,000.00	7,847,026.00	0.00	0.00		0.00	

RELIGARE | SME LOANS
Values that bind

Welcome To Religare Family

Date: 06/AUG/2014

To,
SOHAM SATISH MODI
PARAMOUNT ESTATES
5-4-187/3 AND 4.II ND FLOOR
SOHAM MANSION
M G ROAD,SECUNDERABAD
NEAR PARADISE
HYDERABAD ANDHRA PRADESH 500003
Contact No 9502288200 9502288200
Loan Agreement Number: XMORPAN00053973
Application No 614250

Dear Customer,

We welcome you to be a part of the Religare Family and thank you for choosing us to fulfill your financial needs. We are pleased to inform you that your **Loan Account Number XMORPAN00053973** has been disbursed and the details of the same are given below for your records.

Disbursement Date	28/Jul/2014
Loan Amount Sanctioned	₹ 20000000/-
Disbursement Amount	₹ 9662920/-
Rate of Interest	16%
Type of Interest	FLOATING
Processing Fees (Inclusive of Service Tax)	₹ 337080/-
Insurance Charges	₹ 0/-
Term (Months)	48
EMI*	₹ 13333/-
Other Charges	₹ 0/-
Initial Money Deposit	₹ 11033

Please note the Disbursal details are as follows:-

Instrument Type	Instrument No.	Instrument date	Amount (₹)	In Favour Of
Demand Draft	1	28/Jul/2014	9662920	PARAMOUNT ESTATES,A/C NO.00422320005034,HDFC BANK

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

Your first installment (EMI- Equated Monthly Installment) amount is INR 13333/- and the repayment start date is as per the repayment mode PDC chosen by you.

Religare Finvest Ltd. reserves the rights to recover all the indirect taxes, duties and levies,including but not limited to interest tax, service tax, education cess levied under the application laws as may be amended from time to time. Kindly make the payment regularly.

We have a host of service channels through which you can reach us conveniently.

URL - www.religarefinvest.com

Email us at - loans@religare.com

Calls us at - 39 411 411 (prefix your local STD code)

Write to us at - Religare Finvest Ltd., 5th Floor, Tower A, GYS Global, A-3,4,5 , Plot No 11, Sec 125, Noida, UP - 201 301

SMS us at - "Credit" to 58888

In addition to the above service channels, you may also utilize services of your dedicated Relationship Manager who can also update you with the latest business loan offerings and can support you in planning your finances. The coordinates of assigned Manager to you are-

Name - Krishna S. V. S.

Contact Number - 8142323475

Email - krishna.svs@religare.com

We are also present on social media channels of Facebook, LinkedIn and Slideshare , where we continuously strive to present meaningful content related to business subjects. You may please visit us at :

f http://www.facebook.com/ReligareFinvest

Linked in http://www.linkedin.com/company/955614?trk=tyah

http://www.slideshare.net/religarefinvestlimited

We wish you luck for successful enterprise and assure you of our complete support.

Religare Finvest Limited.

"Enclosures: Repayment Schedule"

This is a computer generated statement hence no signature required

*EMI - Equated Monthly Installment

** EMI will start subject to your request for the same or final disbursal whichever is earlier.

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Values that bind

Repayment Schedule

Customer Name		Loan Type	MORTGAGE
Agreement No	XMORPAN00053973	Amt Financed	₹20000000
Tenor (Months)	48	Frequency	Monthly
Mode	ARREAR	Mode of Repayment	PDC

Inst No	Due Date	Bank Name	Cheque No	Installment Amt (₹)	Principle Amt (₹)	Interest Amt (₹)	Extra Interest (₹)	Outstanding Principle (₹)
1	01/Aug/2014	-	-	13333	0	13333	0	10000000
2	01/Sep/2014	-	-	133333	0	133333	0	10000000
3	01/Oct/2014	-	-	133333	0	133333	0	10000000
4	01/Nov/2014	-	-	133333	0	133333	0	10000000
5	01/Dec/2014	-	-	133333	0	133333	0	10000000
6	01/Jan/2015	-	-	133333	0	133333	0	10000000
7	01/Feb/2015	-	-	133333	0	133333	0	10000000
8	01/Mar/2015	-	-	133333	0	133333	0	10000000
9	01/Apr/2015	-	-	133333	0	133333	0	10000000
10	01/May/2015	-	-	133333	0	133333	0	10000000
11	01/Jun/2015	-	-	133333	0	133333	0	10000000
12	01/Jul/2015	-	-	133333	0	133333	0	10000000

(This is a computer generated letter hence does not require signature)

Religare Finvest Limited
CIN: U74999[illegible]
Registered Office: [illegible] New Delhi [illegible], India Phone: +91 11 3941 1411
www.religarefinvest.com | loans@religare.com

RELIGARE | SME LOANS
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Religare Finvest Limited Schedule of charges - Loan Against Property/Top Up Loan / Home Loan	
Transaction	**Charges (in ₹)**
Loan Fee	
Loan Against Property/Top Up Loan Home Loan	Upto 3% of the loan amount applied Upto 2% of the loan amount applied
Refund of fee - Loan Against Property/Top Up Loan/Home Loan	**Pre Sanction** – Rs. 10000/- will be retained as administrative charges. **Post Sanction** – NIL.
Part Prepayment /Foreclosure Charges	
Part Prepayment Charges upto 25% of principal outstanding at the beginning of calendar year. Above 25% of principal outstanding at beginning of calendar year.	Nil 4% for Loan Against Property/Top Up Loan 2% for Home Loan
Foreclosure Charges	4% of Principal amount outstanding for Loan Against Property/Top Up Loan 2% of Principal amount outstanding for Home Loan
Others	
PDC/ECS Bounce Charges (per instrument)	₹ 500
Swap Charges /EMI Cycle change	₹ 1000
Re-scheduling of loan repayment term, addition / deletion of co borrower(s) post disbursement-Loan Against Property / Top Up Loan /Home Loan.	₹ 10000
Duplicate Income Tax Certificate /NOC	₹ 500
Property Swap Charges	2% of principal amount outstanding
Statement of account	₹ 500
Document Retrieval	₹ 1000
Loan cancellation charges	₹ 5000 + rate of interest from the date of disbursement till date of request for cancellation
Penal interest	2.5% pm on EMI over due

*Above fee and charges are exclusive of service Tax, education cess & other govt. taxes, levies etc. The above schedule of charges are subject to change and will be at the sole discretion of Religare Finvest Ltd, and any change in charges, would be uploaded on the website or intimated to customer via letter/email.

FACILITY AGREEMENT

This facility agreement (hereinafter referred to as the "**Agreement**") is made at place and on the day, month and year as set out at the end of this Agreement

CUSTOMER COPY

BETWEEN

The **Borrower(s)**, material particulars whereof are described and set out at the end of this Agreement, of the **ONE PART;**

AND

Religare Finvest Limited, a body corporate incorporated under the laws of India and having its registered office at D-3, P3B, District Centre, Saket, New Delhi - 110017 (hereinafter referred to as "**RFL**", which expression shall, unless it be repugnant to the subject or context thereof, include its successors and permitted assigns), of the **OTHER PART.**

The "**Borrower(s)**" and RFL may singularly be referred to as "**Party**" and jointly as "**Parties**".

WHEREAS:

A. RFL is engaged *inter alia* in the business of providing loans against property, home loans, financial assistance for construction, purchase and renovation of immovable properties and financial assistance for other purposes, to individuals, small and medium enterprises and other Persons.

B. The Borrower(s) has / have requested RFL for a Facility and has offered to adequately secure the Repayment of the Facility together with all Outstanding Amount by providing such Security as is acceptable to RFL.

C. The Borrower(s) has also undertaken to secure the Facility granted/ to be granted by RFL by providing such additional security(ies) as may be requested/stipulated by RFL from time to time.

D. Relying upon the representations made and information provided by the Borrower(s) and the security(ies) furnished/to be furnished to RFL for securing the Facility, RFL has agreed in-principle to grant the Facility subject to the terms and conditions contained in this Agreement / Schedule of Charges and Interest which are acceptable and binding on the Parties to this Agreement.

NOW, THEREFORE, THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. DEFINITIONS AND INTERPRETATION

1.1 Definitions

In this Agreement the following words and expressions, unless repugnant to the meaning or context thereof, shall have the following meanings:

(a) "**Additional Interest**" shall mean the interest charged by RFL on all amounts not paid when due for payment (or reimbursement) by the Borrower(s) to RFL, as stipulated in Clause 6.2 hereof.

(b) "**Agreement**" means and includes this Agreement together with all the schedules, exhibits, addendums, attachments and appendices annexed thereto.

(c) "**Annual Monitoring Report**" shall mean the report to be submitted by the Borrower(s) to RFL confirming compliance with the Environmental and Social Laws, the Environmental, Health and Safety General Guidelines, the Performance Standards and detailing any non-compliance, and setting out the action being taken by the Borrower(s) to ensure compliance.

(d) "**Application Form**" means the application filled up and submitted by the Borrower(s) to RFL for availing the Facility, together with Schedule of Charges and Interest provided therein; and all other particulars, papers, documents and information submitted to RFL by the Borrower(s) for the purpose of availing the Facility.

(e) "**Balanced Rate of Interest**" means a rate of interest determined as a weighted average rate of: (i) Fixed Rates of Interest as applicable on the respective proportion of the Facility; and (ii) Floating Rates of Interest as applicable on the respective proportion of the Facility amount. Balanced Rate of Interest shall be governed by the terms mentioned in Part 3 of Schedule I(A).

(f) "**Branch Office**" in relation to this Agreement shall mean the office of RFL from where the Facility has been sanctioned and/or where the Facility is repayable by the Borrower(s).

(g) "**Borrower(s)**" shall, mean and include any Person to whom RFL has agreed to grant / granted the Facility, either only to such Person or together with any co-borrower(s), whose details are given at the end of this Agreement and who has availed the Facility pursuant to this Agreement; and unless repugnant to the context or meaning thereof be deemed to include his / her / its/ their heirs, legal representatives, successors, permitted assigns, executors, receivers, administrators as the case may be.

(h) "**Business Day**" means any day on which the Branch Office is open for business other than Sunday or a public holiday within the meaning of Section 25 of the Negotiable Instruments Act, 1881.

(i) "**Combo Facility**" means where the Facility has been sanctioned by RFL to the Borrower(s) for purchase of the land / space and cost of Construction of the Property on the said land / space.

(j) "**Construction**" shall be deemed to include any new construction, development, repairs, renovations, improvement, extension, and alterations etc. of the Property, as the case maybe.

(k) "**Control**" shall include the power to direct the management and policies of an entity, whether through the ownership of voting capital, by contract or otherwise;

(l) "**DSRA Agreement**" shall mean an agreement entered into / to be entered into between the Borrower(s), RFL and the bank (empanelled with RFL) for the purpose of, *inter alia*, opening, maintenance and operations of the Debt Service Reserve Account as contemplated in Clause 13.1(s) hereof.

(m) "**Effective Date**" shall mean the date on which the cashier's cheque / pay order is made by RFL for disbursement of the Facility (or its first tranche) to the Borrower(s).

(n) "**Electronic Clearing System**" also referred to as "ECS", shall be deemed to include transfer of funds electronically, either through a message for transfer of funds sent electronically or through image of instrument of transfer of funds sent electronically or through an electronic file containing the details of the funds transfer sent by electronic media or payment through an electronic cheque or where funds are transferred through various types of plastic cards or such other debit clearing service notified by Reserve Bank of India, participation in which has been consented to in writing by the Borrower(s) for facilitating payment of EMI/PEMII.

(o) "**Environmental and Social Laws**" shall mean all applicable statutes, laws, ordinances, rules and regulations under Indian laws, including but not limited to any license, permit or other governmental authorization imposing liability or setting standards of conduct concerning any environmental, social, labor, health and safety or security risks. A list of key environmental and social legislations that are applicable to loans being funded by RFL is set out in **Schedule III** to this Agreement.

(p) "**Environmental, Health and Safety General Guidelines**" shall mean the guidelines on environmental, health and safety as available on http://www1.ifc.org/wps/wcm/connect/554e8d80488658e4b76af76a6515bb18/Fin al%2B-%2BGeneral%2BEHS%2BGuidelines.pdf?MOD=AJPERES

(q) "**Environmental, Health and Safety, Social Due Diligence**" ("**EHSS DD**") shall mean the Environment, Health, Safety and Social Due Diligence to be conducted on the Borrower(s) in accordance with the terms of the social and environment management system manual of RFL.

(r) "**Equated Monthly Installments**" also referred to as "**EMI**", means the amount of payment set out under the head "No. of EMIs" in Schedule II (as revised from time to time) of this Agreement to be made monthly by the Borrower(s) to RFL in respect of the Facility comprising of principal and interest (computed as per the applicable Interest Option rounded off to the next rupee.

(s) "**Event of Default**" shall mean the event(s) of default as provided under Clause 15.2 of this Agreement.

(t) "**Exclusion List**" shall mean the list of prohibited activities as set out under **Schedule IV** to this Agreement.

(u) "**Facility**" means the amount of loan sanctioned as mentioned in Schedule II hereof and/or disbursed or to be disbursed by RFL to the Borrower(s) in terms of this Agreement for the specified Purpose.

(v) "**Facility Documents**" means the offer letter pertaining to the Facility issued by RFL and accepted by the Borrower(s), this Agreement and all such other documents incidental to the Facility including the Application Form and such agreements, deeds, power of attorney, undertakings for the purpose of creating and perfecting Security and other documents as contemplated in this Agreement, on which RFL has relied upon to extend the Facility to the Borrower(s). Further, the Facility Document shall also include all other documents which may be designated as 'Facility Documents' by RFL.

(w) "**Floating Rate of Interest**" shall mean the interest rate announced by RFL as its Religare Floating Reference Rate (RFRR) and applied by RFL to the Facility granted by RFL to the Borrower(s) with a margin, if any, as may be decided by RFL from time to time, pursuant to this Agreement. The Floating Rate of Interest shall be governed by the terms mentioned in Schedule I(B).

(x) "**Final Settlement Date**" means the date on which all Outstanding Amounts have been irrevocably and unconditionally paid and discharged in full to the satisfaction of RFL.

(y) "**Fix-Flexi Rate of Interest**" means the rates of interest applicable on the Facility amount, in the following manner: (i) at Fixed Rate of Interest and for such period from the Effective Date, as may be determined by RFL; and (ii) after the expiry of such aforesaid period, rate of interest computed as then prevailing Floating Rate of Interest for the balance term of the Facility. The Fix-Flexi Rate of Interest shall be governed by the terms mentioned in Part 4 of Schedule I(A).

(z) "**Fixed Rate of Interest**" means the rate of interest stipulated by RFL as the fixed rate of interest, subject to review by RFL, which shall be governed by the terms mentioned in Part 2 of Schedule I(A).

(aa) "**Interest Option**" shall mean the type of rate of interest, i.e. the Fixed Rate of Interest, Balanced Rate of Interest, Fix-Flexi Rate of Interest and Floating Rate of Interest.

PARAMOUNT Modi Properties & Developers Pvt. Ltd. Managing Partner Director

applicable Interest Option
3.4 The Borrower(s) agrees that the determination of interest by RFL shall be final and conclusive and shall be binding upon the Borrower(s) and a copy of the statement of account
maintained by RFL shall be the conclusive proof and evidence of their liabilities.
3.5 "Concessional Interest: RFL shall at its sole discretion, may provide the Facility at concessional rate or interest at the rate provided in the Schedule of Charges and Interest. The
Parties agree that the rate of interest mentioned in the Schedule of Charges and Interest is subject to revision by RFL and / or applicable statutory provisions in force or due to
switch from one scheme to another or due to change (increase / decrease) in tenure initiated by RFL at the Borrower(s)' behest.

4. **DISBURSEMENT**

4.1 Subject to Clause 1[illegible] of this Agreement, the Facility may, upon a specific request being made by the Borrower(s) in writing (**"Disbursal Request"**) and subject to the sole discretion
of RFL, be disbursed to the Borrower(s) in lumpsum or suitable installments. Any Disbursal Request shall be made by the Borrower(s) atleast 2 Business Days prior to the
proposed date of drawdown. All Disbursal Requests shall form an integral part of this Agreement. In any event the aggregate amount of drawdowns specified in all the Disbursal
Requests collectively shall not exceed the amount of Facility.
4.2 The Facility disbursed to the Borrower(s) shall be net of the administrative fees or any other fee / charges as per Schedule of Charges and Interest. Further, the Borrower(s)
undertake(s) to acknowledge the receipt of the Facility or such part thereof that has been disbursed, in the form required by RFL.
4.3 In the event RFL does not receive or otherwise accede to any Disbursal Request in accordance with Clause 4.1 above, then the Facility shall be disbursed by RFL to the
Borrower(s) in such manner as may be deemed fit by RFL.
4.4 The Parties agree that subject to Clause 4.3 hereinabove RFL may at its sole discretion, disburse the Facility or any part thereof in any manner mentioned hereunder and the
same shall be deemed to be disbursal of the Facility to the Borrower(s). The decision of RFL as regards the following shall be final, conclusive and binding on the Borrower(s):
(i) Disbursement of the Facility may be made by RFL either directly to the Borrower(s) or to the Seller or to any nominee/agent of the Borrower(s) or to any other Person as
requested by the Borrower(s) and/or in such other manner as may be decided solely by RFL.
(ii) RFL shall have the right to adjust PEMII or any other dues against undisbursed amount of the Facility.
(iii) Disbursement of the Facility shall be deemed to have been made to the Borrower(s) on the date of the disbursement of cheque or pay order as the case may be, which shall
be duly crossed and marked "A/c Payee Only" and collection / other charges, if any, in respect of all such cheque(s) / pay order(s) shall be borne by the Borrower(s). The
Borrower(s) agrees and undertakes that it shall be his/her/their sole responsibility to collect the disbursal cheque /pay order (as the case may be) from RFL.
(iv) The disbursal of the Facility or any part thereof for the purchase of the Property will be made only after (a) the Borrower(s)' own contribution for the same has been made
to the Seller; and (b) such proof in respect of (a), as is acceptable to RFL in its sole discretion is furnished by the Borrower(s).
(v) It is further agreed to between the Parties that where the Purpose of the Facility or any integral part thereof, during the subsistence of this Agreement, is declared illegal or
becomes illegal on account of any promulgation, amendment, modification or re-enactment of any statute, notification, circular or order etc., then this Agreement shall
stand terminated with effect from the date from which the declared Purpose or any integral part thereof has become illegal, and the Borrower(s) shall be liable to repay
entire Outstanding Amount forthwith to RFL.
4.5 RFL may, by giving reasonable notice to the Borrower(s) suspend or cancel further disbursements of the Facility, if the Facility shall not have been fully drawn within a reasonable
time, as deemed fit by RFL in its sole discretion.

5. **REPAYMENT**

5.1 The Repayment of the Facility may be made by the Borrower(s) through (a) PEMII and EMIs; or (b) EMIs, as may be decided by RFL in its sole discretion which shall be applicable
and binding on the Borrower(s). In case RFL in its sole discretion enhances the PEMIIs and/or EMIs, then such increased PEMII and/or EMI, as the case may be, shall be deemed
to be the PEMII / EMI for the future Repayment obligations of the Borrower(s) in respect of the Facility and Schedule II to that effect shall deemed to have been modified.
5.2 The Facility shall be as repayable by the Borrower(s) as provided in this Clause, however, the said Facility alongwith all other Outstanding Amount may also be recalled forthwith
on demand by RFL.

6. **DELAY IN REPAYMENT**

6.1 It is agreed between the Parties that no notice or reminder shall be given by RFL to the Borrower(s) regarding the Borrower(s)' liability to make timely payment of interest, PEMII,
EMI and all other amounts due under the Facility Documents. The Borrower(s) agree that timely payment / Repayment is the essence of this Agreement.
6.2 Without prejudice to RFL's other rights, **any delay in payment of EMI or PEMII in respect of the Facility shall render the Borrower(s)' liable to pay <u>Additional Interest</u> at the rate
mentioned in the Schedule of Charges and Interest or at such higher rate as per the rules / policy of RFL in that behalf as in force from time to time. In such event, the
Borrower(s) shall also be liable to pay incidental charges and costs to RFL and that the payment of such <u>Additional Interest</u> shall be over and above the payment of penal
charges (if any) by the Borrower(s) to RFL.**

7. **PRE-PAYMENT OF THE FACILITY**

7.1 Subject to applicable laws, the Borrower(s) may, prepay the whole or any part of the Outstanding Amount under the Facility Documents, in accordance with the terms of this
Agreement and the terms contained in **Schedule II** hereto.
7.2 In the event RFL permits any Prepayment/acceleration of the Facility in terms of this Agreement, then the Repayment Schedule for the Facility shall be amended /revised in
writing by RFL for giving effect to such Prepayment/ acceleration, and such amended/revised Repayment Schedule shall be binding upon the Borrower(s) and Schedule II to this
effect shall be deemed to have been modified.
7.3 The Borrower(s) may swap/interchange the RPCs / ECS from one bank to another, subject to prior written permission of RFL and payment to RFL of such swap charges as set out
in Schedule of Charges and Interest or as amended by RFL from time to time.
7.4 No Prepayment would be permissible till such time the Facility is fully disbursed and before completion of 12 months from date of first disbursement / disbursement of the first
tranche of the Facility, except at the sole discretion of RFL.

8. **APPROPRIATION OF PAYMENTS**

8.1 Any amount due and payable under the Facility Documents and paid by the Borrower(s) shall be appropriated in the following manner, either (i) firstly towards the costs,
charges, expenses, incidental charges, legal costs and other amount that may have been expended by RFL in connection with the Facility or recovery of Outstanding Amount;
then towards interest, Additional Interest, Prepayment charges, fees; and then towards PEMII; and then towards EMI; and then towards principal amount of the Facility, as the
case may be; or (ii) as per the policy / discretion of RFL/directions of Reserve Bank of India (**"RBI"**) from time to time.
8.2 Further, any amount or proceeds received by RFL upon sale, realization, recovery under any Security and/or any insurance claim, shall be appropriated towards the Repayment, as
per the policy of RFL / directions of the RBI. No interest or compensation shall be payable by RFL to the Borrower(s) in respect of the aforesaid.

9. **ALTERATION AND RE-SCHEDULING OF EMI / REPAYMENT TERMS**

9.1 If the entire amount of the Facility is not drawn by the Borrower(s) within a reasonable period (in the sole discretion of RFL) from the date of first disbursal of the Facility or part
thereof, RFL may without prejudice to its right contained in Clause 4.5 above, revise/ reschedule the EMIs payable by the Borrower(s) to RFL in such manner and to such extent as
RFL may, in its sole discretion, decide and the repayment of the Facility will thereupon be made as per the said revision and re-scheduling.
9.2 Notwithstanding anything contained in Clause 9.1 above, RFL reserves the right to review and reschedule the Repayment terms of the Facility including payment of the EMIs or
the Outstanding Amount in such manner as it may deem necessary at its sole discretion, and the Borrower(s) shall thereupon repay the Facility / Outstanding Amount as per the
revised Repayment Schedule communicated to the Borrower(s) in writing, except which all other terms and conditions under the Facility Documents shall continue to remain
unchanged and binding on the Borrower(s).

10. **LIABILITY OF THE BORROWER(S)**

10.1 Subject to applicable law, where the Facility is provided to more than one Borrower(s) or where the payment obligations under the Facility Documents are secured by any
guarantee, then notwithstanding anything herein stated, the liability of the Borrower(s) and the guarantor(s) to repay the Facility together with all Outstanding Amount and to
observe the terms and conditions contained in the Facility Document (to which they are a party), shall be joint and several.
10.2 Any security(ies) furnished by the Borrower(s), under any other agreement entered into/to be entered into with RFL, its subsidiaries, group companies, successors in interest and
affiliates (**"RFL Group"**) shall be deemed to be the Security under this Agreement and RFL shall be entitled to exercise any or all rights under the respective agreements including
but not limited to exercising right over any security(ies) / charges / mortgages available to RFL in respect of any of the loans / facilities availed by the Borrower(s) from the RFL
Group including the present Facility extended by RFL. The Borrower(s) agree(s) that the security(ies) offered in respect of this Facility, shall be deemed to be continuing
security(ies) in respect of other loan(s)/facility(ies) availed/to be availed by the Borrower(s) from RFL Group and shall not be discharged till such time all the loan(s)/facility(ies)
availed from the RFL Group are fully discharged to the satisfaction of RFL.
10.3 **Terminal Benefit**
(i) The entire Outstanding Amount under the Facility Documents shall forthwith become payable by the Borrower(s) to RFL, if the individual Borrower(s), employed with
any private/public organization (a) receives any benefit under any scheme or offer from his / her employer, on resigning or retiring from the employment prior to his / her

Director
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any/all such copies. Any such copy in possession of RFL shall be deemed to have been given only by the Borrower(s).

(q) In the event the Facility has been disbursed by RFL to a builder/society/third party for and on behalf of the Borrower(s) towards purchase price of the Property and if allotment of such Property is cancelled due to any reason and builder/society/third party forfeits some certain amount of the Facility disbursed by RFL, then the Borrower(s) undertakes to make good and/or repay in full the amounts so forfeited by the builder/society/third party.

(r) In the event the Borrower(s) commit(s) a default in payment or Repayment of the Outstanding Amount, RFL and/or the RBI will have an unqualified right to disclose or publish the details of the default and the name of the Borrower(s) as defaulters in such manner and through such medium as RFL or RBI in their absolute discretion deem fit.

(s) Debt Service Reserve Account ("DSRA"): The Borrower(s) shall, if so required by RFL, open a DSRA with such bank as may be instructed by RFL. The Borrower(s) shall execute a DSRA Agreement for the purpose of opening, maintenance and operations of the DSRA. Amounts in the DSRA can be allowed for investments as may be permitted by RFL in accordance with the terms of the DSRA Agreement and any income on the DSRA amounts shall be credited into the DSRA upon maturity of such permitted investments and the DSRA amounts together with any income earned thereon would be allowed to be appropriated / utilized in accordance with the terms of the DSRA Agreement. The Borrower(s) shall execute such agreements, deeds, letter of authority, power of authority as may be required by RFL for the purpose of operations of DSRA by RFL.

(t) The Borrower(s) hereby agree(s), undertake(s) and confirm(s) that the Borrower(s) shall bear all costs of stamp duty as also of making good any deficit in stamp duty on any document executed by the Borrower(s)/Security Provider in relation to the Facility and/or Security.

(u) The Borrower(s) agree(s), confirm(s) and acknowledge(s) that the Borrower(s) has / have exercised due care and caution (including, where necessary, obtaining of advise of tax/legal/accounting/financial/other professionals) prior to taking of the decision, acting or omitting to act, in respect of procuring financial assistance for the Property and further agrees, confirms and acknowledges that RFL is not responsible for any delay in Construction/giving of possession/completion of the Property to the Borrower(s), or for the quality condition or fitness of Construction of the Property including where RFL may have approved/sanctioned or otherwise provided the Borrower(s) any information in respect of the Seller of the Property.

(v) In case the Borrower(s) avails the Combo Facility or Facility for the Construction of the Property, the Borrower(s) hereby agrees that it shall commence Construction of the Property within such period as may be specified / instructed by RFL as the sanction terms of the Facility and that the Borrower(s) shall ensure that the Construction of the Property is as per the construction milestone as approved by RFL in writing.

(w) The Borrower(s) agrees and undertakes to comply with the applicable Environmental and Social Laws or any of the Environmental, Health and Safety General Guidelines and where the Facility amount is above Rs. 5 Crores (Rupees Five Crores Only), also with the Environmental and Social Laws, Environmental, Health and Safety General Guidelines and Performance Standards, as applicable.

(x) The Borrower(s) agrees to, through its employees, agents, contractors and subcontractors, design, construct, operate, maintain and monitor all of its sites, plants equipment and facilities:

(i) in accordance with the Environmental and Social Laws and the Environmental, Health and Safety General Guidelines; and

(ii) as applicable, in compliance with applicable environmental, indigenous peoples, involuntary resettlement, cultural property protection, occupational health and safety requirements, child labor and forced labor laws, rules and regulations (including any international treaty obligations, if any) of the Government of the India and the local authorities.

(y) In cases where the Facility amount is above Rs. 25 Crores (Rupees Twenty Five Crores Only), the Borrower(s) undertakes to make the environmental review summary or, as appropriate, information contained in the environmental review summary, available to RFL, in the format as may be requested by RFL.

(z) As applicable, periodically review the form of the Annual Monitoring Report and advise RFL as to whether any modification in the form is necessary based on any changes in the business operations or business conditions of the Borrower(s), and revise the form as agreed with RFL.

(aa) The Borrower(s) agree(s) to be bound by all the terms and conditions including but not limited to special conditions, if any, stipulated in the offer letter issued by RFL to the Borrower(s) in respect of sanction of the Facility to the Borrower(s).

(bb) That where the Borrower(s) is a builder / developer / owner / company of a housing / development projects and has availed the Facility for the said purpose, such Borrower shall disclose in the pamphlets/brochures/advertisements etc. of its housing/ development projects:

(i) The name(s) of the entity to which the Property/project/project assets is/are mortgaged; and

(ii) That it shall provide no objection certificate / permission of the mortgagee entity for sale of flats, Units, property, if required.

13.2 **Negative Covenants:** The Borrower(s) further agrees, confirm, undertake and covenant(s) with RFL that during the tenure of the Facility, the Borrower(s), (and where applicable on the Security Provider, the Borrower(s) shall ensure that the Security Provider), shall not without the prior written consent of RFL:

(a) **Possession:** The Borrower(s) and/or the Security Provider, as the case may be, let out or give on leave or license or otherwise howsoever part with the possession of the Property or any part thereof.

(b) **Alienation:** The Borrower(s) and/or the Security Provider, as the case may be, sell, mortgage, lease, sub-lease, surrender or otherwise howsoever alienate, encumber or create any third party interest in the Property or any part thereof. However, where the Property has already been charged or otherwise mortgaged with Borrower(s)' / Security Provider's employer, any other lender, financier or non-banking financial company, the Facility or any part thereof shall only be disbursed to the Borrower(s) by RFL, provided RFL has entered into a *pari-passu* agreement with such Person, bank, financial institution, financier or non-banking financial company in a format acceptable to RFL or where such Property had been leased, rented out or licensed to any third party/tenant prior to and/or after the execution of this Agreement, the Borrower(s)/ Security Provider, as the case may be, shall execute an agreement in favour of RFL, assigning or otherwise transferring the rent/ license fee being / to be received by it from the tenant, in such format as may be acceptable to RFL; and further the Borrower(s) / Security Provider, as the case may be, shall also furnish in such form and manner as may be prescribed by RFL (a) a no-objection letter in respect of assignment or transfer of rent/ license fee for the Property in favour of RFL; and (b) any other documents including the rent agreement / lease deed / leave & license agreement, as deemed necessary by RFL from time to time from such third party/tenant of the Property. It is hereby clarified that the Borrower(s)/Security Provider shall afresh execute/ furnish all the aforesaid agreement/documents in the event of any change in the terms of the rent agreement / lease deed / leave & license agreement, including but not limited to change in tenant/licensee and/or the amount of rent/ license fees, etc.

(c) **Agreements and Arrangements:** The Borrower(s) and/or the Security Provider, as the case may be, enter into any agreement or arrangement with any Person, institution, local or Government body for the use, occupation or disposal of the Property or any part thereof.

(d) **Change of use of Property:** In case Property is used for any purpose other than approved/existing purpose. In the event RFL approves change of use of the Property, the RFL in addition to any other action, RFL shall be entitled to charge, in its sole discretion, such higher rate of interest as it might fix in the circumstances of the case.

(e) **Change of Purpose of Facility:** In case the Facility is used for any purpose other than the specified Purpose.

(f) **Merger and Alteration:** The Borrower(s) and/or the Security Provider, as the case may be, Amalgamate or merge the Property or any part thereof with any other adjacent property or create any right of way or any other easement.

(g) **Restructuring:** Begin negotiations with any creditor for the rescheduling or restructuring of any of its indebtedness or the restructuring of the Borrower(s).

(h) **Surety or Guarantee:** The Borrower(s) and/or the Security Provider, as the case may be, stand surety for anybody or guarantee the repayment of any loan or overdraft or the purchase price of any asset.

(i) **Leaving India:** The Borrower(s) and/or the Security Provider, as the case may be, leave India for employment or business or for long term stay abroad without repayment of the entire Outstanding Amount under the Facility including but not limited to Prepayment charges as per the rules of RFL then in force. Whether the stay is long term or not shall be decided solely by RFL. However, if the Borrower(s) become(s) a non-resident Indian, the Borrower(s) agrees to repay the Facility in accordance with the rules, regulations, guidelines, norms of RBI.

(j) The Borrower(s) and/or the Security Provider, as the case may be, execute any document, such as power of attorney, or any other similar or other deed, in favour of any person, other than RFL, constituting, nominating and appointing such person as the Borrower(s)' duly constituted attorney to deal with the Property in any manner whatsoever.

(k) The Borrower(s) and/or the Security Provider, as the case may be, effect any oral or other partition of the Property or enter into any family arrangement or use it for the purpose of business.

(l) The Borrower(s) shall not provide funding, sub-loans or support to the Borrower or any sub-borrowers carrying on or engaged in the activities in the Exclusion List.

14. BORROWER(S)' REPRESENTATION AND WARRANTIES

The Borrower(s) hereby represents, warrants and undertakes to RFL:

14.1 It is a company duly incorporated under the Companies Act, 1956 and nothing in this Agreement conflicts with the memorandum or articles of association of the Borrower(s), *<Applicable only where the Borrower(s) is a company>* is a corporate body duly incorporated under its constituting law and nothing in this Agreement conflicts with the

Managing Director

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ent or document executed by and between RFL and the Borrower(s).

i) **Non-delivery of Cheque:** If the Borrower(s) fail(s) to deliver ECS/ RPCs, in accordance with the terms and conditions contained in this Agreement or as and when demanded by RFL.

j) **Failure to deliver balance confirmation:** If the Borrower(s) fails to sign and deliver to RFL the balance confirmation with respect to the Facility as and when required by RFL in the absence of any manifest error in calculation of the amounts mentioned in such statement and which error has not been pointed out by the Borrower(s) within 10 (ten) days of the receipt of the said balance confirmation statement from RFL.

k) **Security becoming unenforceable:** If any Security or guarantee, whether personal or corporate guarantee provided by the Borrower(s) and any additional securities provided for the purpose of securing the Repayment of the Facility becomes unenforceable or infructuous for any reason whatsoever or the enforceability of the same is challenged by the Borrower(s) / Security Provider or any other person before any court, tribunal, quasi-judicial body, competent authority etc.

l) **Cross Default:** If the Borrower(s) make(s) /commits any default under this Agreement or any credit facility agreement or arrangement with RFL / RFL Group or any other Bank /financial institution/non-Banking financial company/housing finance company and other creditors.

m) **Short-Payment:** Where any payment made by the Borrower(s) to RFL falls short of the actual payment required to be made by the Borrower(s) with respect to the amount due from the Borrower(s) to RFL.

n) **Death of the Borrower(s):** On the death lunacy or other disability of the Borrower(s)/ Security Provider. Further, if the Borrower(s)/Security Provider dies and the legal heirs, successors and assigns of the Borrower(s) do not or otherwise for any reason whatsoever fail to execute a supplementary agreement, in the format acceptable to RFL, within the time as may be stipulated by RFL in its sole discretion, agreeing to substitute themselves in place of the deceased Borrower(s)/Security Provider.

o) **Delay in commencement of Construction:** If the Borrower(s) has availed the Combo Facility or Facility for the Construction of the Property and the Borrower(s) fails to commence Construction of the Property within such period as may be specified / instructed by RFL as the sanction terms of the Facility and/or the Borrower(s) failed to comply with the construction milestones as approved by RFL in writing.

p) **Abandonment / Delay of Construction of the Property etc.:** The Construction of the Property is abandoned before the completion thereof or where the construction of the Property was to be completed in a time bound manner, the construction of the Property has not been completed within such stipulated time, unless such extension has been expressly agreed to in writing by RFL, and such extension is otherwise not in violation of any applicable law, rule, bye-laws etc. in force.

q) **Withdrawal of Requisite Permissions:** Any permission, authorization, approval, sanctions, clearances, certificate etc. as may be required under any applicable law to be obtained in respect of the Construction of the Property has not been obtained; or any such permission, authorization, approval, sanctions, clearances, certificate etc. issued by the competent authority(ies) with regard to Construction / to be issued following completion of Construction of the Property, is withheld, cancelled or otherwise withdrawn for any reason whatsoever.

r) **Sales Milestone not Achieved:** If the Borrower(s) fails to achieve the sales milestone, within the stipulated time period, as projected to RFL by the Borrower(s), with respect to the Property/project for the Construction/development of which the Borrower(s) has availed the Facility from RFL.

(s) **Utilization of Facility:** In case at any time during the tenor of the Facility: (a) the Purpose for which the Facility is requested for by the Borrower(s) becomes invalid; or (b) the Facility is utilized for any illegal and/or antisocial and/or speculative purpose including but not limited to participation in stock markets/IPOs; or (c) the Facility is utilized for any purpose other than the specified Purpose without RFL's prior written approval.

(t) **Insolvency:** If the Borrower(s)/Security Provider commits an act of insolvency or has voluntarily or compulsorily become the subject of proceedings under any bankruptcy or insolvency law or is declared insolvent or bankrupt; or being a company, goes into liquidation or has a receiver, liquidator or official assignee appointed in respect of its assets or refers itself to the Board for Industrial and Financial Reconstruction or under any other law providing protection as a relief undertaking or any order is passed by any court, tribunal, quasi-judicial authority or any other competent authority for taking the Borrower(s)/Security Provider into insolvency

(u) If the Borrower(s)/ Security Provider being a partnership firm, has any steps taken by the Borrower(s)/ Security Provider and/ or its partners for dissolution of the partnership.

(v) In case at any time during the tenor of the Facility there is any change in the Control/ownership of the Borrower(s) or Security Provider without RFL's prior written approval.

(w) If the Borrower(s)/ Security Provider acts/or desists from acting in any manner which will jeopardize the Security or adversely impact the powers vested in the RFL under the power(s) of attorney from being exercised solely by the RFL (acting through its authorised representatives);

(x) There exists any other circumstance, which in the sole opinion of the RFL is prejudicial to the interest of the RFL; and

(y) The Borrower(s) and /or guarantor(s) / Security Provider(s) / surety(s) fail to inform RFL of any change in their residential address or change of work place / office (including a change of city), change in bank account (especially with reference to the RPCs/ECS provided) or if the said account is attached in any other proceedings arising in respect of recovery of any other outstanding dues either of the Borrower(s) or guarantor(s) or Security Provider(s) or surety(s) to any third party.

15.3 **Notice on the Happening of an event of default:** On the occurrence of any event(s) as specified in Clause 15.2 (a) to (y) above, RFL shall serve notice on the Borrower(s), specifying such event(s) and in the sole discretion of RFL, specifying a cure period of not more than 30 days to rectify such event(s) of default by the Borrower(s), if such event of default is capable of being rectified. The Borrower(s) hereby unconditionally agree that any failure of the Borrower(s) to rectify such default within such cure period as specified in the notice given by RFL pursuant to this Clause, would constitute an Event of Default as specified in Clause 15.1 above of this Agreement and the Borrower(s) shall, after lapse of the specified cure period for the rectification of the default, be liable to repay forthwith the entire Outstanding Amount and RFL shall be entitled to enforce the Security(ies) and recover the Outstanding Amount.

15.4 **Expenses of Preservation and Collection:** All costs incurred by RFL after an Event of Default has occurred in connection with:

(i) The preservation of the Borrower(s)' assets including the Property; and

(ii) The collection of amounts due under the Facility, shall be charged to the Borrower(s) and reimbursed by the Borrower(s) as RFL shall specify.

16. ENFORCEMENT OF THE SECURITY:

16.1 Upon the Security becoming enforceable, RFL shall, without prejudice to its other rights and remedies, be entitled to and shall have absolute power and authority to use its discretion to sell and dispose off the Security or any part of the same by public auction or by private treaty, without (as far as may be) the intervention of the Court, as and when RFL may, in its absolute discretion, deem fit and to apply the net proceeds of such sale in satisfaction so far as the same will extend towards liquidation of the Outstanding Amount. The RFL shall have the power to transfer/ sell the Security without any further notice or recourse to the Borrower(s) or the Security Provider. The Borrower(s) hereby agrees and undertakes not to raise any dispute as to the time / manner / value at which the Security is transferred / disposed off by the RFL and shall ensure that the Security Provider does not raise a dispute and the decision made by the RFL shall be final and binding on the Borrower(s)/ Security Provider. The RFL shall not be liable for any loss arising due to the sale or transfer of the Security under this clause.

16.2 Notwithstanding any cancellation or termination of the Facility pursuant to the provisions of this Agreement, all the provisions of this Agreement shall continue in full force and effect as herein specifically provided mutatis mutandis till the Final Settlement Date.

17. WAIVER

No delay in exercising or omission to exercise, any right, power or remedy accruing in favour of RFL upon any default under any of the Facility Documents shall impair any such right, power or remedy or shall such delay or omission be construed to be a waiver thereof or any acquiescence in such default by RFL, nor shall the action or inaction of RFL in respect of any default or any acquiescence by RFL of any default affect or impair any right, power or remedy of RFL in respect of any other default.

18. COMMENCEMENT DATE OF THIS AGREEMENT

This Agreement shall come in force from the date of signing of this Agreement and shall remain in force and effect until all the monies due and payable by the Borrower(s) to RFL under this Agreement as well as under any other agreement(s) that may be executed/ subsisting between the Borrower(s) and RFL are fully paid.

19. MISCELLANEOUS

19.1 Place and Mode of Payment by the Borrower(s)

(i) The Borrower(s) shall draw, execute and deliver to RFL, repayment cheques (RPCs) for a period as may be specified by RFL or such other period as may be applicable under the applicable guidelines of RFL. The Borrower(s) shall hand over the RPCs at the Branch office of RFL towards any payment due to RFL. The Borrower(s) hereby unconditionally and irrevocably authorizes RFL to present the RPCs/ECS on their respective due dates and submission of such RPCs/ECS shall be deemed to be an unconditional and irrevocable authority given by the Borrower(s) to RFL to present the RPCs/ECS on their respective dates.

(ii) The Borrower(s) may if so choose(s), with the prior written permission of RFL, issue standing instructions or authorize payment to RFL through the ECS in which the Borrower(s) has / have an account, to debit the account of the Borrower(s) every month and credit such account as directed by RFL, for the value of the EMI/ PEMII due; and the Borrower(s) shall as a condition precedent to being permitted to do so by RFL, execute such number of cheques in favour of RFL, which shall be equivalent to the amount covered under the ECS mode of payment and the Borrower(s) undertake to draw, execute and deliver such number of cheques as mentioned above to RFL

For PARAMOUNT Modi Properties

Managing Partner

without protest, contest or demur.

(iii) In the event of any dishonour of any RPC, without prejudice to the other rights of RFL to proceed against the Borrower(s) under the applicable law for the time being in force, the Borrower(s) shall be liable to pay to RFL a dishonour charge as mentioned in the Schedule of Charges and Interest, or such other amount as may be stipulated by RFL from time to time in accordance with RFL's policy, guidelines etc.

(iv) RFL shall appropriate the monies credited to the account of the Borrower(s) only in accordance with Clause 8 above, with the policy of RFL or any directions issued by RBI, from time to time. Any amount deposited by the Borrower(s) before the date on which it is to be appropriated for Repayment or payment of any amounts due to it shall be deemed to be appropriated by RFL towards Repayment or payment of the amounts due only on its due date.

19.2 **Inspection:**

The Borrower(s) shall permit inspection of all books of accounts and other records maintained by him/her/it/them in respect of the Facility, by Persons (including credit bureaus) appointed authorized by RFL

19.3 **Disclosure**

(i) The Borrower(s) understand that as a pre-condition to the grant of Facility by RFL, the Borrower(s) hereby agree and give consent for the disclosure by RFL (including for the purposes of credit reference checks, protection of its interest etc.) of all or any such: (a) information and data relating to the Borrower(s) and Security Provider including those provided under the Facility Documents; and (b) information or data relating to any credit facility availed of/to be availed, by the Borrower(s); and (c) default, if any, committed by the Borrower(s) in discharge of his/her/its/their obligation as RFL may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau India Ltd. ("CIBIL") and any other agency authorized in this behalf by RBI.

(ii) The Borrower(s) declare(s) that the information and data furnished by the Borrower(s) and Security Provider to RFL is true and correct.

(iii) The Borrower(s) agree(s) and give consent that (a) the CIBIL and any other agency so authorized may use, process the said information and data disclosed by the Borrower(s) and the Security Provider to RFL in the manner as deemed fit by them; and (b) the CIBIL and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to RFL, to RFL's authorized financial institutions and other credit grantors or registered users, as may be specified by the RBI in this behalf.

(iv) RFL may disclose to a potential assignee or to any Person who may otherwise enter into contractual relations with RFL in relation to this Agreement, such information about the Borrower(s) and the Security Provider as RFL shall consider appropriate.

(v) The Borrower(s) further authorize(s) RFL to disclose the information/documents etc. aforementioned to RBI, Income Tax Authorities, Credit Bureau, third parties, credit rating agencies, RFL's group companies, financial institutions or any other Government or regulatory authorities/bodies/departments.

(vi) The Borrower(s) further acknowledge(s) that RFL shall also be entitled to disclose all such information/documents etc. above stated to any Court, tribunal, arbitrator, if so directed/required.

(vii) The Borrower(s) authorize(s) RFL to disclose without any further notice to the Borrower(s), his/her/its/their name to RBI, Income Tax Authorities, Credit Bureau, Credit Rating Agencies, general public etc. in case he/she/it/they become(s) a defaulter under the terms of the Facility Documents about the factum of the Borrower(s) having committed an act of default as aforesaid. The Borrower(s) specifically waive(s) the privilege of privacy, privity and defamation.

19.4 **Appointment of Collection Agents**

The Borrower(s) expressly recognize(s) and accepts that RFL may, without prejudice to its right to perform such activities itself or through its officers or servants, be absolutely entitled and have full powers and authority to appoint one or more party(ies) of RFL's choice and to transfer and delegate to such party(ies) the right and authority to collect on behalf of RFL all unpaid dues and to perform and execute all act(s), deed(s), matter(s) and thing(s) connected therewith or incidental thereto including sending notices of demand, receiving the Outstanding Amount in cash/through draft/cheque from the Borrower(s), entering into a compromise with the Borrower(s), giving a valid receipt and grant effectual discharge to the Borrower(s) and generally performing all lawful acts as the third party(s) may consider appropriate for the purpose.

19.5 **Annual Income Statement**

If RFL requires, the Borrower(s) shall, send to RFL on or before the 30th day of June of every calendar year a statement (in duplicate) of his/her/its/their annual income, the first of such statements shall be made for the period commencing from the date of this Agreement and ending on the 31st day of March of the current or next calendar year, as the case may be. However, RFL shall have the right to require the Borrower(s) to furnish such information/documents concerning his employment, trade, business or profession at any time and the Borrower(s) shall furnish such information/documents immediately.

19.6 **Costs and Expenses**

(i) The Borrower(s) undertake(s) to pay, forthwith on demand to RFL all costs and expenses incurred and/or to be incurred by RFL for investigation of title of the Property offered as Security and for the preparation, execution, preservation, performance, enforcement and realization of the Facility Documents, Security and other instruments creating and/or evidencing the creation of any Security for the Facility as also any other instruments required in connection with the Facility.

(ii) Any and all stamp duties, legislation fees or other taxes/levies, in respect of the Facility and/or in respect of the Facility Documents evidencing/ concerning the Facility and/or any penalty(ies) that may be imposed, shall be borne and paid for solely by the Borrower(s) without claiming any set-off, counterclaim, damages etc. If the Borrower(s) fail(s) to pay the same, RFL will make such payments, in which event such amounts paid by RFL will form part of the principal amount of the Facility disbursed.

(iii) The Borrower(s) agree(s) that RFL shall have a right to charge annual maintenance charges for maintenance of the Borrower(s) account, as mentioned in the Schedule of Charges and Interest. The Borrower(s) acknowledge(s) that the Facility amount shall be increased by the amount of such annual maintenance charges levied by RFL and the tenure of the Facility shall be proportionately increased by RFL.

(iv) The Borrower(s) agree(s) to pay to RFL all such other charges, fees as may be levied by RFL from time to time.

19.7 **Assignment**

(i) The Borrower(s), his/her/its/their heirs, successors, legal representatives, executors, administrators and successors-in-interest, as the case may be, shall be bound by the terms of this Agreement. However, the Borrower(s) shall not be entitled to transfer or assign any of his rights and obligations under this Agreement.

(ii) RFL shall be entitled to sell, assign, securitize or transfer RFL's right and obligations under this Agreement and other Facility Documents and any Security created in favour of RFL (including all guarantees) to any Person, RFL Group companies/affiliates, financier, financial institution, non-banking financial company etc. of RFL's choice in whole or in part and in such manner and on such terms and conditions as RFL may decide. Any such sale, assignment, securitization or transfer shall conclusively bind the Borrower(s) and all other persons claiming under the Borrower(s).

(iii) Any such action and any such sale, assignment or transfer shall bind the Borrower(s) to accept other party(ies) as creditor exclusively or as a joint creditor with RFL, or as a creditor exclusively with the right to RFL to continue to exercise all powers hereunder on behalf of any other party and to pay such outstanding and dues to any such other party(s) and/or to RFL as RFL may direct. Any cost incurred by the other party or by RFL for enforcement of its rights and recovery of Outstanding Amount shall be to the account of the Borrower(s). The Borrower(s) acknowledge(s) and undertake(s), that upon such sale, transfer, assignment, it will continue to pay its dues under this Agreement as directed by RFL.

19.8 **Service of Notice to Borrower(s)**

(i) Any notice or request to be given or made by RFL to the Borrower(s) shall be in writing. Such notice or request shall be deemed to have been duly received by the Borrower(s) if it is given or made at the residential address and / or correspondence address as stated in the Application Form or at the option of RFL at the Property address as per Application Form / Schedule II.

(ii) Notice shall be deemed to have been received by the party to whom it is given or where the notice is addressed to RFL, when it shall have been actually received by RFL and if addressed to the Borrower(s):

(a) If given by post (ordinary or registered post with acknowledgement due) on the expiration of 3 days after the same shall have been delivered to the post office,

(b) If given by courier on the expiration of two days after the same shall have been handed over to the courier agency; and

(c) If delivered personally, when left at the address of the Borrower(s) as aforesaid, and a certificate by an officer of RFL who sent such notice or communication that the same was so given or made shall be final and conclusive.

19.9 **Severance**

Any provision of this Agreement which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but shall not invalidate the remaining provisions of this Agreement or affect such provision in any other jurisdiction.

19.10 **Lien and Set Off**

(i) Notwithstanding anything herein contained, the RFL shall have an overriding lien over all the security/monies of the Borrower(s) which are in the control/possession of RFL. This right of lien shall not be affected by any reason whatsoever.

(ii) The Borrower(s) hereby authorize(s) RFL to apply any credit balance to which the Borrower(s) may be entitled under any loan/facility(ies), in satisfaction of any sum due

SCHEDULE I(A)

TERMS AND CONDITIONS APPLICABLE ON THE FIXED RATE OF INTEREST, BALANCED RATE OF INTEREST AND FIX-FLEXI RATE OF INTEREST

PART-1

Interest and Computation of Interest:

(i) The EMI comprises of principal and interest calculated on the basis of applicable Interest Option mentioned in the Schedule II (modified from time to time) and is rounded off to the next rupee. Interest and any other charges payable by the Borrower(s) to RFL shall be computed on a monthly basis. RFL may at its sole discretion stipulate the periodicity of computation of interest. Provided that where the Facility is being disbursed by RFL to the Borrower(s) in part and there is a change in the rate of interest subsequent to the first disbursal, then subsequent part disbursements of the Facility shall be the weighted average of the different rates of interest applicable to the Facility forthwith from the date of such increase/decrease in the rate of interest. Provided further for the purposes of calculating the EMI payable by the Borrower(s) on the Facility, the weighted average as mentioned above, shall be calculated on all such part disbursements taken together. Provided further that, from time to time, RFL may, in its sole discretion, amend / revise the rate of interest suitably and prospectively on account of change in the rate of interest as per the guidelines of the Reserve Bank of India ("RBI") or any change in the internal policies of RFL or if any unforeseen or extraordinary changes in the money market conditions take place during the period of the Agreement. Thereafter the rate of interest varied as aforesaid shall be applicable to the Facility and the applicable Interest Option shall be construed accordingly.

(ii) Further, RFL, while revising the rate of interest may take into account any tax or such other levy as may be imposed by the Central or State Government or any other local or municipal authority, which shall be payable by Borrower(s)

(iii) Except where the revision / change in the rate of interest is notified by the RBI, RFL shall be the sole judge to determine whether such conditions that warrant a revision / change in the rate of interest exist or not. RFL shall notify the change / revision in the applicable rate of interest to the Borrower(s) within reasonable time of the occurrence of the aforesaid revision/ change.

(iv) It is further agreed to between the Parties that such revised rate of interest shall be applicable to the Borrower(s) from the date of notification of the revision irrespective of the date of communication thereof.

(v) If the Borrower(s) is / are not agreeable to the revised rate of interest chargeable by RFL, then within 15 days of receipt of the notice from RFL intimating the revision / change, the Borrower(s) shall notify RFL, in writing, to terminate the Facility and shall repay the Facility and all Outstanding Amount to RFL in full in accordance with the provisions of this Agreement / Schedule of Charges and Interest relating to Prepayment.

2. **Amortisation**

(i) The Borrower(s) will amortise the Facility in accordance with any guidelines with regard to the same issued by the RBI / the guidelines of RFL in force, from time to time which shall be in accordance with directive of RBI.

(ii) In the event of any variation in any of the following items:

a) the date for payment of EMIs; or

b) the amount of interest, PEMII, principal or EMIs; or

c) the numbers thereof, due to change in the rate of interest or repayment tenure change or Prepayments or subsequent disbursals or due to any other reason in terms of this Agreement, the Borrower(s) agree(s) and undertake(s) to forthwith issue fresh RPCs/ECS with respect to PEMII and/or EMI to RFL as may be required by RFL and the terms of this clause shall also apply also to all such RPCs/ECS.

PART 2

Fixed Rate of Interest

(i) All the terms contained in Part 1 of Schedule I(A) shall be applicable for the Fixed Rate of Interest.

(ii) Further, the Fixed Rate of Interest for the Facility may also be reset at a frequency as mentioned in the Facility Documents / as determined by RFL, from time to time. Any such change in the Fixed Rate of Interest would be advised to the Borrower(s) by RFL, upon such a change being made.

PART 3

Balanced Rate of Interest (*Combination of Fixed Rate of Interest and Floating Rate of Interest*)

(i) The Balanced Rate of Interest is broken into Fixed Rate of Interest and Floating Rate of Interest applicable on respective proportions of the Facility, in any combination, as may be opted by the Borrower(s) and approved by RFL.

(ii) The proportions (percentage) of the Facility on which the Fixed Rate of Interest and Floating Rate of Interest shall be applicable under the Balanced Rate of Interest, may be subsequently changed/revised if the Borrower(s) so requests and the said request is approved in writing by RFL.

(iii) All the terms contained in Part 1 of Schedule I(A) shall be applicable for the Balanced Rate of Interest.

(iv) *Interest and Computation of Balanced Rate of Interest:*

(a) The combined Fixed Rate of Interest and Floating Rate of Interest would also be reviewed at a frequency as mentioned in the Facility Documents / as determined by RFL, from time to time. Any such change in the rate of interest would be advised to the Borrower(s) by RFL, upon such a change being made.

(b) RFL may at its sole discretion vary the margin under the Balanced Rate of Interest, from time to time.

PART 4

Fix-Flexi Rate of Interest

(ii) All the terms contained in Part 1 of Schedule I(A) shall be applicable for the Fix-Flexi Rate of Interest.

(ii) *Interest and Computation of Interest:*

(i) RFL may on the Fix-Flexi Rate of Interest levy interest tax or other statutory tax, if any as may be applicable.

(ii) The Fix-Flexi Rate of Interest shall be reset as by RFL as agreed with the Borrower(s) and the Borrower(s) shall pay interest at such reset rate as may be notified by RFL to the Borrower(s) from time to time.

(iii) Fix Flexi Rate of Interest would be reviewed at a frequency as mentioned in the Facility Documents / as determined by RFL, from time to time. Any such change in the rate of interest would be advised to the Borrower(s) by RFL, upon such a change being made.

(iv) RFL may at its sole discretion vary the margin under the Fix-Flexi Rate of Interest, from time to time.

For PARAMOUNT ESTATES

For Modi Properties & Investments Pvt. Ltd.

Managing Director

Managing Partner

1 2 3 4

SCHEDULE I (B)

TERMS AND CONDITIONS APPLICABLE ON THE FLOATING RATE OF INTEREST

(A) **Interest**

(i) Until and as varied by RFL in terms of this Agreement, the Floating Rate of Interest shall be the percentage of margin and RFL's RFRR, plus applicable interest tax or other statutory levy, if any, provided that the aforesaid rate of interest shall be reset/revised by RFL as mentioned in the Facility Documents / as determined by RFL, from time to time, based on the then prevailing RFL's RFRR, and the Borrower(s) shall pay interest at such reset/ revised rate as may be notified by RFL to the Borrower(s). Provided further that, from time to time, RFL may, in its sole discretion, amend/revise the rate of interest suitably and prospectively on account of change in the rate of interest as per the guidelines of the Reserve Bank of India ("RBI") or any change in the internal policies of RFL or if any unforeseen or extraordinary changes in the money market conditions take place during the period of the Agreement. Thereafter the rate of interest varied as aforesaid shall be applicable to the Facility.

(ii) The Floating Rate of Interest applicable to the Facility shall be on the basis of RFRR prevailing on the date of first disbursement and thereafter as on reset dates as mentioned in the Facility Documents / as determined by RFL, from time to time, on the entire Facility disbursed at any reset date and/or on such other dates as may be determined by RFL, at its sole discretion, from time to time. In the event of subsequent disbursement the entire Facility disbursed shall be charged at the rate of interest prevailing on the date of such disbursement.

(iii) Any such change in the rate of interest would be advised to the Borrower(s) by RFL, upon such a change being made.

(iv) The Borrower(s) shall reimburse or pay to RFL such amount as may have been paid or be payable by RFL to the Central or State Government on account of any tax levied on interest (and/or other charges including the PEMII) on the Facility by the Central or State Government. The Borrower(s) shall make the reimbursement or payment as and when called upon to do so by RFL.

(B) **Computation of Interest:**

The EMI shall comprise of the principal and interest on the basis of rate of interest mentioned and computed as specified above, rounded off to the next rupee. Interest and any other charges shall be computed on a monthly basis. RFL may at its discretion vary the basis of the year or the periodicity of computation of interest.

(C) **Amortisation:**

Subject to provisions of (A) and (B) above and the provision for variation of rates of interest etc. contained in this Agreement / Schedule of Charges and Interest, the Borrower(s) will amortise the Facility as stipulated below:

(i) Save and except as provided hereinbelow, for administrative convenience the EMI amount is intended to be kept constant irrespective of variations in the Floating Rate of Interest and therefore the number of EMIs is likely to vary. No intimation shall be given by RFL as to further or other or reduced number of EMIs required to be paid by the Borrower(s) upon each/any change in the Floating Rate of Interest.

(ii) Notwithstanding anything to the contrary contained in this Agreement, having regard to the applicable Floating Rate of Interest in force from time to time, RFL at its sole discretion shall be entitled to increase / decrease the EMI amount suitably, as the case may be, if so required by RFL and intimated to the Borrower(s). In the event of such change in the EMI, the Borrower(s) agree(s) to adhere to the procedure as may be prescribed by RFL in its sole discretion and to do all such acts or deeds as RFL may require in order to give affect to such enhanced / reduced EMI amount.

(iii) The Borrower(s) will amortise the Facility in accordance with the policies of RFL which would be governed by Reserve Bank of India.

RAMOUNT ESTATES
Managing Partner
(1)

For Modi Properties & Investments Pvt. Ltd.
Managing Director
(2)

(3)

(4)

SCHEDULE II For PARAMOUNT ESTATES

This Schedule shall be an integral part of the Agreement.

Facility Amount	₹ 2,00,00,000/- (Rupees Two Crore)
Purpose of Facility	● loan against property ("**Loan Against Property**"); ● home loan ("**Home Loan**"); ● loan for Construction ("**Loan For Construction**"); ● **Combo Facility** ● **Other purpose** LAP (*tick the one applicable, strike off the rest*) (*in case of Other purpose, provide details*)
Tenure (*This would be subject to variation in case of rates of interest changing during the repayment term of the Facility*):	49 Months
Description of the Property:	34 Floor, Paramount Estates, Ashram Vikram Vihar (?), New Delhi 110076

Repayment Schedule:

A) PEMII: ________

B) No of EMIs: 48

Installments ______	to ______	₹ 5,66,806/-	(Rupees Five lakhs sixty six thousand eight hundred & six only)
Installments ______	to ______	₹ ______/-	(Rupees ______)
Installments ______	to ______	₹ ______/-	(Rupees ______)
Installments ______	to ______	₹ ______/-	(Rupees ______)
Installments ______	to ______	₹ ______/-	(Rupees ______)
Installments ______	to ______	₹ ______/-	(Rupees ______)
Installments ______	to ______	₹ ______/-	(Rupees ______)

RATE OF INTEREST AS PER APPLICABLE INTEREST OPTION (*select the one applicable, strike off the rest*):-

FIXED RATE OF INTEREST: ● Interest Rate p.a.: ______ ● Review Frequency: [36 months]	**FLOATING RATE OF INTEREST** ● *Religare Floating Reference Rate (RFRR)*: 21.00% (p.a) ● Floating Rate of Interest (p.a.): RFRR + __ = __ % p.a. ● Review Frequency: Monthly 4.50 = 16.00%
BALANCED RATES OF INTEREST ● Combination of Fixed Rate of Interest and Floating Rate of Interest, applicable on the proportion(s) of the Facility as chosen by the Borrower(s): Ø Fixed Rate of Interest on: ___% of Facility; and Ø Floating Rate of Interest on: ___% of Facility. ● Fixed Rate of Interest: ____% p.a. for 12/24/36/48/60 months. ● Religare Floating Reference Rate (RFRR): ____% (p.a) ● Floating Rate of Interest (p.a.): RFRR + __ = ___% p.a. ● Review Frequency (*After completion of fixed period*): Monthly	**FIX – FLEXI RATE OF INTEREST** ● Fixed Rate of Interest: ____% p.a. ● Religare Floating Reference Rate (RFRR): ____% (p.a) ● Floating Rate of Interest (p.a.): RFRR + __ = ___% p.a. ● Review Frequency (*For floating portion only*): Monthly
Details of Bank account of the Borrower(s):	HDFC BANK LTD 00422320000834
Due Date (s) (Period):	From ______ to ______
Pre-payment / Foreclosure of the Facility:	Pre-payment / Part Pre-payment / foreclosure of the Facility is allowed after 12 months from the date of bullet drawdown or first tranche/installment of the Facility, as the case may be, with the following charges:

Amount Pre-Paid	Charges
If upto 25% of the principal outstanding at beginning of the financial year.	Nil
Above 25% of the principal outstanding at beginning of the financial year.	4% of the total principal outstanding amount prepaid in the current financial year; *Less*: such amount already paid towards pre-payment charges during the current financial year.

Security:

(i) Mortgage of Property: [*]

(ii) Personal guarantee: [*]

(iii) Corporate guarantee: [*]

(iv) Any other security: [*]

For PARAMOUNT ESTATES Managing Partner

For Modi Properties & Investments Pvt. Ltd. Managing Director

Dr. X

RFL/LAP/NS/VS/Version 1.0/28102013

RELIGARE | SME LOANS
Values that bind

Welcome To Religare Family

To,
SOHAM SATISH MODI
PARAMOUNT ESTATES
5-4-187/3 AND 4,II ND FLOOR
SOHAM MANSION
M G ROAD,SECUNDERABAD
NEAR PARADISE
HYDERABAD ANDHRA PRADESH 500003
Contact No: 9502288200 9502288200
Loan Agreement Number: XMORPANC0053973
Application No: 614250

Date: 31/AUG/2014

Dear Customer

We welcome you to be a part of the Religare Family and thank you for choosing us to fulfill your financial needs. We are pleased to inform you that your **Loan Account Number XMORPAN00053973** has been disbursed and the details of the same are given below for your records.

Disbursement Date	30/Aug/2014
Loan Amount Sanctioned	₹ 20000000/-
Disbursement Amount	₹ 12500000/-
Rate of Interest	16%
Type of Interest	FLOATING
Processing Fees (Inclusive of Service Tax)	₹ 337080/-
Insurance Charges	₹ 0/-
Term (Months)	48
EMI*	₹ 13333/-
Other Charges	₹ 0/-
Initial Money Deposit	₹ 11033

Please note the Disbursal details are as follows:-

Instrument Type	Instrument. No.	Instrument date	Amount (₹)	In Favour Of
Demand Draft	1	28/Jul/2014	9662920	PARAMOUNT ESTATES,A/C NO.00422320005034,HDFC BANK
Demand Draft	1	30/Aug/2014	2500000	PARAMOUNT ESTATES,A/C NO.00422320005034,HDFC BANK

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

Your first installment (EMI- Equated Monthly Installment) amount is INR 13333/- and the repayment start date is as per the repayment mode PDC chosen by you.

Religare Finvest Limited
CIN: U74899DL1995P[illegible]
Registered Office: D3, P3B District Centre, Saket, New Delhi - 110017, India Phone: +91 11 3941 1411
www.religarefinvest.com | loans@religare.com

Religare Finvest Ltd. reserves the rights to recover all the indirect taxes, duties and levies,including but not limited to interest tax, service tax, education cess levied under the application laws as may be amended from time to time. Kindly make the payment regularly.

We have a host of service channels through which you can reach us conveniently.

URL - www.religarefinvest.com

Email us at - loans@religare.com

Calls us at - 39 411 411 (prefix your local STD code)

Write to us at - Religare Finvest Ltd., 5th Floor, Tower A, GYS Global, A-3,4,5 , Plot No 11, Sec 125, Noida, UP - 201 301

SMS us at - "Credit" to 58888

In addition to the above service channels, you may also utilize services of your dedicated Relationship Manager who can also update you with the latest business loan offerings and can support you in planning your finances. The coordinates of assigned Manager to you are-

Name - Krishna S. V. S.

Contact Number - 8142323475

Email - krishna.svs@religare.com

We are also present on social media channels of Facebook, LinkedIn and Slideshare , where we continuously strive to present meaningful content related to business subjects. You may please visit us at :

: http://www.facebook.com/ReligareFinvest

Linked in : http://www.linkedin.com/company/955614?trk=tyah

: http://www.slideshare.net/religarefinvestlimited

We wish you luck for successful enterprise and assure you of our complete support.

Religare Finvest Limited.

"Enclosures: Repayment Schedule"

This is a computer generated statement hence no signature required

*EMI - Equated Monthly Installment

** EMI will start subject to your request for the same or final disbursal whichever is earlier.

Religare Finvest Limited
CIN : U74999DL1995PLC064[illegible]
Registered Office: D3, P 3B, District Centre, Saket, New Delhi - 110 017, India Phone: +91 11 3941 1411
www.religarefinvest.com loans@religare.com

INWARD
No.
Date.
Sign.
MODI PROPE... LTD. SEC'BAD

RELIGARE | SME LOANS
Values that bind

Welcome To Religare Family

Date: 10/OCT/2014

To,
SOHAM SATISH MODI
PARAMOUNT ESTATES
5-4-187/3 AND 4,II ND FLOOR
SOHAM MANSION
M G ROAD,SECUNDERABAD
NEAR PARADISE
HYDERABAD ANDHRA PRADESH 500003
Contact No: 9502288200 9502288200
Loan Agreement Number: XMORPAN00053973
Application No: 614250

Dear Customer,

We welcome you to be a part of the Religare Family and thank you for choosing us to fulfill your financial needs. We are pleased to inform you that your **Loan Account Number XMORPAN00053973** has been disbursed and the details of the same are given below for your records.

Disbursement Date	09/Oct/2014
Loan Amount Sanctioned	₹ 20000000/-
Disbursement Amount	₹ 15000000/-
Rate of Interest	16%
Type of Interest	FLOATING
Processing Fees (Inclusive of Service Tax)	₹ 337080/-
Insurance Charges	₹ 0/-
Term (Months)	48
EMI*	₹ 166666/-
Other Charges	₹ 0/-
Initial Money Deposit	₹ 11033

Please note the Disbursal details are as follows:-

Instrument. Type.	Instrument. No.	Instrument date	Amount (₹)	In Favour Of
Demand Draft	1	28/Jul/2014	9662920	PARAMOUNT ESTATES,A/C NO.00422320005034,HDFC BANK
Demand Draft	1	30/Aug/2014	2500000	PARAMOUNT ESTATES,A/C NO.00422320005034,HDFC BANK
Demand Draft	1	09/Oct/2014	2500000	PARAMOUNT ESTATES,A/C NO.00422320005034,HDFC BANK LTD

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

Your first installment (EMI- Equated Monthly Installment) amount is INR 166666/- and the repayment start date is as per the repayment mode PDC chosen by you.

Religare Finvest Limited
CIN: U74999DL1995PL...
Registered Office: D3, P. 3 District Centre, Saket, New Delhi - 110 017, India Phone: +91 11 3941 1411
www.religarefinvest.com loans@religare.com

Religare Finvest Ltd. reserves the rights to recover all the indirect taxes, duties and levies,including but not limited to interest tax, service tax, education cess levied under the application laws as may be amended from time to time. Kindly make the payment regularly.

We have a host of service channels through which you can reach us conveniently.

URL - www.religarefinvest.com

Email us at - loans@religare.com

Calls us at - 39 411 411 (prefix your local STD code)

Write to us at - Religare Finvest Ltd., 5th Floor, Tower A, GYS Global, A-3,4,5 , Plot No 11, Sec 125, Noida, UP - 201 301

SMS us at - "Credit" to 58888

In addition to the above service channels, you may also utilize services of your dedicated Relationship Manager who can also update you with the latest business loan offerings and can support you in planning your finances. The coordinates of assigned Manager to you are-

Name - Krishna S. V. S.

Contact Number -

Email - krishna.svs@religare.com

We are also present on social media channels of Facebook, LinkedIn and Slideshare , where we continuously strive to present meaningful content related to business subjects. You may please visit us at :

f : http://www.facebook.com/ReligareFinvest

Linkedin : http://www.linkedin.com/company/955614?trk=tyah

slideshare : http://www.slideshare.net/religarefinvestlimited

We wish you luck for successful enterprise and assure you of our complete support.

Religare Finvest Limited.

"Enclosures: Repayment Schedule"

This is a computer generated statement hence no signature required

*EMI - Equated Monthly Installment

** EMI will start subject to your request for the same or final disbursal whichever is earlier.

Repayment Schedule

Customer Name		Loan Type	MORTGAGE
Agreement No	XMORPAN00053973		
Tenor (Months)	48	Amt Financed	₹20000000
Mode	ARREAR	Frequency	Monthly
		Mode of Repayment	PDC

Inst No	Due Date	Bank Name	Cheque No	Installment Amt (₹)	Principle Amt (₹)	Interest Amt (₹)	Extra Interest (₹)	Outstanding Principle (₹)
1	01/Aug/2014	-	-	13333	0	13333	0	10000000
2	01/Sep/2014	-	-	134444	0	134444	0	12500000
3	01/Oct/2014	-	-	166666	0	166666	0	12500000
4	01/Nov/2014	-	-	191110	0	191110	0	15000000
5	01/Dec/2014	-	-	199999	0	199999	0	15000000
6	01/Jan/2015	-	-	199999	0	199999	0	15000000
7	01/Feb/2015	-	-	199999	0	199999	0	15000000
8	01/Mar/2015	-	-	199999	0	199999	0	15000000
9	01/Apr/2015	-	-	199999	0	199999	0	15000000
10	01/May/2015	-	-	199999	0	199999	0	15000000
11	01/Jun/2015	-	-	199999	0	199999	0	15000000
12	01/Jul/2015	-	-	199999	0	199999	0	15000000

(This is a computer generated letter hence does not require signature)

Religare Finvest Limited
CIN: U74999DL1995PLC06413.
Registered Office: D3, P3B District Centre, Saket, New Delhi - 110 017, India Phone: +91 11 3941 1411
www.religarefinvest.com loans@religare.com

RELIGARE | SME LOANS
Values that bind

Religare Finvest Limited Schedule of charges - Loan Against Property/Top Up Loan / Home Loan	
Transaction	**Charges (in ₹)**
Loan Fee	
Loan Against Property/Top Up Loan Home Loan	Upto 3% of the loan amount applied Upto 2% of the loan amount applied
Refund of fee - Loan Against Property/Top Up Loan/Home Loan	**Pre Sanction** – Rs. 10000/- will be retained as administrative charges. **Post Sanction** – NIL.
Part Prepayment /Foreclosure Charges	
Part Prepayment Charges upto 25% of principal outstanding at the beginning of calendar year. Above 25% of principal outstanding at beginning of calendar year.	Nil 4% for Loan Against Property/Top Up Loan 2% for Home Loan
Foreclosure Charges	4% of Principal amount outstanding for Loan Against Property/Top Up Loan 2% of Principal amount outstanding for Home Loan
Others	
PDC/ECS Bounce Charges (per instrument)	₹ 500
Swap Charges /EMI Cycle change	₹ 1000
Re-scheduling of loan repayment term, addition / deletion of co borrower(s) post disbursement- Loan Against Property / Top Up Loan /Home Loan.	₹ 10000
Duplicate Income Tax Certificate /NOC	₹ 500
Property Swap Charges	2% of principal amount outstanding
Statement of account	₹ 500
Document Retrieval	₹ 1000
Loan cancellation charges	₹ 5000 + rate of interest from the date of disbursement till date of request for cancellation
Penal Interest	2.5% pm on EMI over due
*Above fee and charges are exclusive of service Tax, education cess & other govt. taxes, levies etc. The above schedule of charges are subject to change and will be at the sole discretion of Religare Finvest Ltd, and any change in charges, would be uploaded on the website or intimated to customer via letter/email.	

RELIGARE | SME LOANS
Values that bind

Welcome to Religare Family

To
PARAMOUNT ESTATES
5-4-187 3 AND 4 II N. .-LOOR
SOHAM MANSION
NEAR PARADISE
HYDERABAD AND HRA PRADESH 500003
Contact No : 4502281 , 1195922 58200

Date : 14 Nov/2014

Loan Agreement Num :: XMORPAN 00539 3
Application No:6 423

Dear Customer,
We welcome you t. be a part of the Religare Family and thank you for choosing us to fulfill your financial needs. We are pleased to inform you that your Loan Account Number **XMORPAN00053973** has been disbursed and the details of the same are given below for your records

Disbursement Date	14/Nov/2014
Loan Amount Sanctioned	₹ 20000000/-
Disbursement Amount	₹ 2500000/-
Rate of Interest	16.00%
Type of Interest	FLOATING
Processing Fees (Inclusive of Service Tax)	₹ 337080/-
Insurance Charges	₹ 0/-
Term (Months)	48
EMI*	₹ 218888/-
Other Charges	₹ 0/-
Initial Money Deposit	₹ 11033.-

Please note the Disbursement detail are as follows:-

Instrument Type	Instrument No.	Instrument date	Amount (₹)	In Favour Of
Demand Draft	00 335	28/Jul/2014	9662920	PARAMOUNT ESTATES,A/C NO.00422320005034,HDFC BANK
Demand Draft	00 837	30/Aug/2014	2500000	PARAMOUNT ESTATES,A/C NO.00422320005034,HDFC BANK
Demand Draft	00 3--	9/Oct/201-	2500000	PARAMOUNT ESTATES,A/C NO.00422320005034,HDFC BANK LTD
Demand Draft	00 7-6	14 Nov/2014	2500000	PARAMOUNT ESTATES,00422320005034,HDFC

Religare Finvest Limited
CIN: U74999DL19 9PLC 5413
Registered Office: D. F. D. t. Centre, Nehru Place, New Delhi - 110 017 India Phone: +91 11 3941 1411
www.religarefinvest.com | loans@religare.com

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

Your first installment (EMI: Equated Monthly Installment) amount is INR 218,888.00/- and the repayment start date is as per the repayment mode PDC chosen by you

Religare Finvest Limited
CIN: U74999DL19 5P 41
Registered Office: D3, P . District Centre, Saket, New Delhi - 110 017, India Phone: +91 11 3941 1411
www.religarefinvest.com loans@religare.com

Religare Finvest Ltd reserves the rights to recover all the indirect taxes, duties and levies,including but not limited to interest tax, service tax education cess levied under the application laws as may be amended from time to time. Kindly make the payment regularly. We have a host of service channels through which you can reach us conveniently.

URL	www.religarefinvest.com
Email us at	loans@religare.com
Calls us at	39 411 411 (prefix your local STD code)
Write to us at	Religare Finvest Ltd., 5th Floor, Tower A, GYS Global, A-3,4,5 , Plot No 11, Sec125, Noida, UP - 201 301
SMS us at	"Credit" to 58888

Religare V Serve mobile application is now available for our customers using android phones. This application can be downloaded from google Play Store on your registered mobile number.

In addition to the above service channels, you may also utilize services of your dedicated Relationship Manager who can also update you with the latest business loan offerings and can support you in planning your finances. The coordinates of assigned Manager to you are-

Name	-	Krishna S. V. S.
Contact Number	-	8142323475
Email	-	krishna.svs@religare.com

Now Available - Online Payment Gateway through which you can make payment of overdue installment or any other overdue account. To access this gateway please visit our website www.religarefinvest.com

We are also present on social media channels of Facebook, LinkedIn and Slideshare , where we continuously strive to present meaningful content related to business subjects. You may please visit us at :

http://www.facebook.com/ReligareFinvest

LinkedIn http://www.linkedin.com/company/955614?trk=tyah

http://www.slideshare.net/religarefinvestlimited

We wish you luck for successful enterprise and assure you of our complete support.
Religare Finvest Limited
Enclosures: Repayment Schedule
This is a computer generated statement hence no signature required

*EMI - Equated Monthly Installment
** EMI will start subject to your request for the same or final disbursal whichever is earlier.

Inst No	Date	Bank Name	Cheque No	Installment Amt (₹)	Principle Amt (₹)	Interest Amt (₹)	Extra Interest (₹)	Outstandig Priciple (₹)

Repayment Schedule

Customer Name	PARAMOUNT ESTATES	Loan Type	MORTGAGE
Agreement No	XMORPAN0[illegible]053973	Amt Finances	₹ 20,000,000.00
Tenure (Months)	48.00	Frequency	Monthly
Mode	ARREAR	Mode Of Repayment	PDC

Inst No	Date	Bank Name	Cheque No	Installment Amt (₹)	Principle Amt (₹)	Interest Amt (₹)	Extra Interest (₹)	Outstandig Priciple (₹)
1	[illegible] 14			13333	0	13333	0	10000000
2	[illegible] 14			134444	0	134444	0	12500000
3	[illegible] 14			166666	0	166666	0	12500000
[illegible]	[illegible] 14			191110	0	191110	0	15000000
5	[illegible]			218888	0	218888	0	17500000
6	[illegible]			233332	0	233332	0	17500000
7	[illegible]			233332	0	233332	0	17500000
8	[illegible]			233332	0	233332	0	17500000
9	[illegible]			233332	0	233332	0	17500000
10	[illegible]			233332	0	233332	0	17500000
11	[illegible]			233332	0	233332	0	17500000
12	[illegible]			233332	0	233332	0	17500000

(This is a computer generated letter hence does not require signature)

Religare Finvest Limited
CIN [illegible]
Registered Office: D3, P[illegible], District Centre Saket, New Delhi - 110 017, India Phone: +91 11 3941 1411
www.religarefinvest.com loans@religare.com

RELIGARE | SME LOANS
Values that bind

Religare Finvest Limited Schedule of charges – Loan Against Property/Top Up Loan / Home Loan	
Transaction	**Charges (in ₹)**
Loan Fee	
Loan Against Property/Top Up Loan Home Loan	Upto 3% of the loan amount applied Upto 2% of the loan amount applied
Refund of fee - Loan Against Property/Top Up Loan/Home Loan	**Pre Sanction** – Rs. 10000/- will be retained as administrative charges. **Post Sanction** – NIL.
Part Prepayment/Foreclosure Charges	
Part Prepayment Charges upto 25% of principal outstanding at the beginning of calendar year Above 25% of principal outstanding at beginning of calendar year.	Nil 4% for Loan Against Property/Top Up Loan 2% for Home Loan
Foreclosure Charges	4% of Principal amount outstanding for Loan Against Property/Top Up Loan 2% of Principal amount outstanding for Home Loan
Others	
PDC ECS Bounce Charges (per instrument)	₹500
Swap Charges /EMI Cycle change	₹1000
Re-scheduling of loan repayment term, addition / deletion of co borrower(s) post disbursement-Loan Against Property / Top Up Loan /Home Loan	₹10000
Duplicate Income Tax Certificate /NOC	₹ 500
Property Swap Charges	2% of principal amount outstanding
Statement of account	₹ 500
Document Retrieval	₹1000
Loan cancelation charges	₹5000 + rate of interest from the date of disbursement till date of request for cancellation
Penal Interest	2.5% pm on EMI over due

*Above fee and charges are exclusive of service Tax, education cess & other govt. taxes, levies etc. The above schedule of charges are subject to change and will be at the sole discretion of Religare Finvest Ltd, and any change in charges. would be uploaded on the website or intimated to customer via letter/email.

RELIGARE | SME LOANS
Values that bind

CRM/2016-17/BR/HYD-197

March 14, 2017

To,

M/s. Paramount Estates,
5-4-187/3 And 4,II Nd Floor,
Soham Mansion, M G Road,
Secunderabad – 500003
Ph: 9502268200

MODI PROPERTIES PVT. LTD.
INWARD
No. 861
Date 15/3/17
Sign
SEC'BAD

Subject: Your query related to Loan Account Number XMORPAN00053973

Dear Sir,

This is with reference to your request related to issuance of TDS refund for the period of April 2015 to December 2016 for loan account number XMORPAN00053973.

In this regard, we would like to inform that refund for above mentioned period has been processed for INR 1,27,662/- as per enclosed details:

Period	Amount (INR)	Cheque Number
April 2015 to June 2015	76,345.-	127341
July 2016 to September 2016	36,201.-	127174
October 2016 to December 2016	15,116.-	127474

In this regards, we would like to inform you that we are unable to process your request for the period of July 2015 to September 2015 due to mismatch in "Nature of Payment" section as appearing in the TDS certificate. Please note that the section indicating "**Nature of Payment**" should mention 194A, however, the same appears as 194 in the certificate provided by you.

Further, we would like to inform you that we are unable to process your request as the amount claimed in the TDS certificate do not match as per our records for the period of October 2015 to June 2016. Accordingly, we request you to check the discrepancy at your end and share the calculation for the said period.

We would request you to submit the rectified TDS certificate at your local branch for further processing of your request. Please find the branch address as mentioned below:

Religare Finvest Limited, Flat No.601- A, B, C, 6TH Floor, ASTRAL HEIGHTS, 6-3-352/2 & 3, Beside Sitarabagh Hotel, Panjagutta, Hyderabad, Telangana – 500034

We hope that you would find above clarifications and information in line with your requirements and through this communication we have addressed all your queries satisfactorily.

We assure you of our best services always.

Thanking You,

Authorized Signatory
Religare Finvest Limited

To know more about us, please visit our website-www.religarefinvest.com.

RELIGARE | SME LOANS
Values that bind

In case of any loan related queries please feel free to reach us through any of the following channels:

1. Call us at- 1860 3000 4111 or email at customerservice@religare.com
2. Write to us at- Religare Finvest Limited A-3,4,5, Tower A, 1st Floor, Sector-125, Noida, U.P. - 201301
3. SMS - LOANS to 575758 or
4. Download V Serve mobile application through Google Play Store or IOS App Store

RELIGARE FINVEST LIMITED HYDERABAD

Religare Finvest Limited
CIN : U74999DL1995PLC064112
Corporate Office : [illegible] Tower B, Paras Twin Towers, Sector-54, Golf Course Road, Gurgaon-122002 (Haryana), India Phone : +91 124 618 0200
Registered Office : 2nd Floor, Rajlok Building, 24 Nehru Place, New Delhi-110019, India Phone : +91 11 462 72400 Fax : +91 11 462 72447
www.religarefinvest.com | loans@religare.com | customerservice@religare.com | 1860-3000-4111

S M ...

AXIS BANK

RETAIL ASSETS CENTRE,
P.M. Modi Complex, II Floor,
5-4-187/6,MG Road,Karbala Maidan,
SECUNDERABAD - 500 009.
Tel : 040 - 66330946, 66330947, 66330948

... LPR00800308074[BT FROM KOTAK MAHINDRA] Dated :01-06-2011
... DST Spanco

TITLE DEED DEPOSIT RECEIPT

Soham modi

... eposited the following original property documents on 01-06-2011 for creation ... rtgage by deposit of title deeds.

Sl. No.	Documents
	Regd Receipt[Release Deed] in favour of Mr./Ms.Soham modi vide Doc No.1521, Date 24-05-2011
	Memorandum of Deposite of tiles Deed in favour of Mr./Ms.M/s.Kotak mahindra bank vide Doc No 274, Date.24-01-2008
	Ratification Deed in favour of Mr./Ms.G.Keshavpal reddy vide Doc No.3965, Date.03-10-1992
	Link Sale Deed in favour of Mr./Ms.G.Keshavpal reddy vide Doc No.3905, Date.21-08-1989
	Link Sale Deed in favour of Mr./Ms.Shobha N.Rao vide Doc No.1709, Date.03-01-1987
	Link Sale Deed in favour of Mr./Ms.Soham modi vide Doc No.645, Date.06-03-1997
	Copy of Document Favour ofG.Keshavpal reddy vide Doc No.3905, Date.21-08-1989
	Sanction PlanG.Keshavpal reddy vide Doc No.PRN0.76/51, Date.11-06-1997

Thanks for your information
Yours faithfully
for AXIS BANK Limited

Authorized Signatory

Signature of the mortgagor

216 77

Paramount Estates

Office: 5-4-187/3 & 4, II floor, Soham Mansion, M.G. Road,
Secunderabad – 500 003. Ph: +91 40 6633553

Date: 26th September 2016

To
The Relationship Manager
Religare Finvest Limited,
Flat No.401, 2nd Floor,
GS Chambers, Nagarjuna Circle
Punjagutta, Hyderabad – 500 034

Sub: Refund of TDS amount – request.
Ref: Sanction of Rs. 2.00 Cores vide your loan Loan A/c No. MORPAN00053973.
Our Letter dated 6th January 2016

Dear Sir,

We have paid TDS on the EMI being paid to you. The details of the TDS paid for each EMI is enclosed statement herein along with relevant TDS certificates for the year 2015-16 & Apr'16 to Jun'16. The total TDS paid was Rs. 3,40,033.00 (Rupees Three Lakhs Forty Thousand Thirty Three Only). As per our understanding please refund this amount at the earliest.

Kindly acknowledge for the same

Thank You.

Yours truly
For PARAMOUNT ESTATES

Authorised Signatory

Encl: TDS Certificates
Statement for TDS Calculation

Relig-v

CRM/2017-18/BR/HYD-174

MODI PROPERTIES PVT. LTD. INWARD No. 67 Date 17/05/17 Sign. SEC'BAD

May 15, 2017

To,

M/s. Paramount Estates,
5-4-187/3 And 4, II nd Floor,
Soham Mansion, M G Road,
Secunderabad – 500003
Ph: 9502288200

Subject: Your query related to Loan Account Number XMORPAN00053973

Dear Sir,

This is with reference to your request related to issuance of TDS refund for the period of July 2015 to September 2016 for loan account number XMORPAN00053973.

In continuation to the letter sent to you on May 11, 2017 with no. CRM/2017-18/BR/HYD-172, please find the refund cheque number 128559 for INR 72547/- and cheque number 066690 for INR 12123/- attached herewith.

We hope that you would find above clarifications and information in line with your requirements and through this communication we have addressed all your queries, satisfactorily.

We assure you of our best services always.

Thanking You,

Religare Finvest Limited

To know more about us, please visit our website-www.religarefinvest.com.

In case of any loan related queries please feel free to reach us through any of the following channels:

1. Call us at- 1860 3000 4111 or email at customerservice@religare.com
2. Write to us at- Religare Finvest Limited A-3,4,5, Tower A, 1st Floor, Sector-125, Noida, U.P-201301
3. SMS - LOANS to 575758 or
4. Download V Serve mobile application through Google Play Store or IOS App Store

This letter is computer generated and does not require signatures

RELIGARE | SME LOANS
Values that bind

CRM/2017-18/BR/HYD-172

May 11, 2017

MODI PROPERTIES PVT. LTD.
INWARD
No. 63
Date 13/05/17
Sign.
SEC'BAD

To,

M/s. Paramount Estates,
5-4-187/3 And 4,Ii Nd Floor,
Soham Mansion, M G Road,
Secunderabad – 500003
Ph: 9502288200

Subject: Your query related to Loan Account Number XMORPAN00053973

Dear Sir,

This is with reference to your request related to issuance of TDS refund for the period of July 2015 to September 2016 for loan account number XMORPAN00053973.

In this regard, we would like to inform that refund for above mentioned period has been processed for INR 84670/- as per enclosed details, the same shall be dispatched to you shortly.

Period	Amount (INR)	Cheque Number
July 2015 to September 2015	72,547/-	128559
July 2016 to September 2016	12,123/-	066690

Further, we would like to inform you that we are unable to process your request for the period of October 2015 to June 2016 as the amount claimed in the TDS certificate, i.e. Rs. 1,91,143/- is excess than the actual amount to be paid i.e. 1,87,022/- as per our records. Accordingly, we would request you to submit the rectified TDS certificate at your local branch for further processing of your request. Please find the branch address as mentioned below:

Religare Finvest Limited, Flat No.601- A, B, C, 6TH Floor, Astral Heights, 6-3-352/2 & 3, Beside Shanbagh Hotel, Panjagutta, Hyderabad,Telangana – 500034

We hope that you would find above clarifications and information in line with your requirements and through this communication we have addressed all your queries, satisfactorily.

Thanking You,

RELIGARE FINVEST LIMITED
HYDERABAD

Authorized Signatory
Religare Finvest Limited

To know more about us, please visit our website-www.religarefinvest.com.

In case of any loan related queries please feel free to reach us through any of the following channels:

1. Call us at- 1860 3000 4111 or email at customerservice@religare.com
2. Write to us at- Religare Finvest Limited A-3,4,5, Tower A, 1st Floor, Sector-125, Noida, U.P. - 201301
3. SMS - LOANS to 575758 or
4. Download V Serve mobile application through Google Play Store or IOS App Store

RELIGARE | SME LOANS
Values that bind

Dated: 05/10/2016

To,

M/s PARAMOUNT ESTATES

5-4-187/3 & 4 SOHAM MANSION

2ND FLOOR MG ROAD

SECUNDERABAD 500003

Subject: Consent for sale of Flat / unit No B - 410, Paramount Avenue, Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist

Dear Sir,

This is in reference to your letter Dated 29/09/2016, requesting us to issue NOC for the sale of Flat No B -410("Unit") agreed to be sold to Mr.Surender Singh Chouhan("Intending Purchaser").

As you are aware, residential land at Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist along with construction thereon, present and future is mortgaged with Religare Finvest Limited ("RFL") as security. We, therefore, as a secured creditor, have no objection for the sale of the said Unit to the Intending Purchaser

The said NOC being issued is without prejudice to RFL's security interest on the property at Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist subject to payment of an amount of Rs.5,05,000/-

The sale consideration of above mentioned Unit amounting to Rs.5,05,000/- shall be deposited towards the proportionate repayment of the loan facility availed by you.

Notwithstanding anything contained in this Letter, our first and exclusive charge / mortgage over the other flats/ units along with the respective land underneath as per the terms of the loan / facility agreement shall continue and binding upon you and shall be only released when the entire credit facility is repaid in full and to the satisfaction of RFL.

Yours faithfully,

For Religare Finvest Ltd.

Autorised Signatory,

RELIGARE | SME LOANS
Values that bind

Dated: 05/10/2016

To,

M/s PARAMOUNT ESTATES

5-4-187/3 & 4 SOHAM MANSION

2ND FLOOR MG ROAD

SECUNDERABAD 500003

Subject: Consent for sale of Flat / unit No B – 409, Paramount Avenue, Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist

Dear Sir,

This is in reference to your letter Dated 23/09/2016, requesting us to issue NOC for the sale of Flat No B –409("Unit") agreed to be sold to Mr.Ezharul Hasan Ansari("Intending Purchaser").

As you are aware, residential land at Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist along with construction thereon, present and future is mortgaged with Religare Finvest Limited ("RFL") as security. We, therefore, as a secured creditor, have no objection for the sale of the said Unit to the intending Purchaser

The said NOC being issued is without prejudice to RFL's security interest on the property at Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist subject to payment of an amount of Rs.6,05,000/-

The sale consideration of above mentioned Unit amounting to Rs.6,05,000/- shall be deposited towards the proportionate repayment of the loan facility availed by you.

Notwithstanding anything contained in this Letter, our first and exclusive charge / mortgage over the other flats/ units along with the respective land underneath as per the terms of the loan / facility agreement shall continue and binding upon you and shall be only released when the entire credit facility is repaid in full and to the satisfaction of RFL.

Yours faithfully,

For Religare Finvest Ltd.

Autorised Signatory,

RELIGARE | SME LOANS
Values that bind

Dated: 05/10/2016

To,

M/s PARAMOUNT ESTATES
5-4-187/3 & 4 SOHAM MANSION
2ND FLOOR MG ROAD
SECUNDERABAD 500003

Subject: Consent for sale of Flat / unit No B – 608, Paramount Avenue, Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist

Dear Sir,

This is in reference to your letter Dated 29/09/2016, requesting us to issue NOC for the sale of Flat No B – 608("Unit") agreed to be sold to Mr. Amarendra Mohanty ("Intending Purchaser").

As you are aware, residential land at Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist along with construction thereon, present and future is mortgaged with Religare Finvest Limited ("RFL") as security. We, therefore, as a secured creditor, have no objection for the sale of the said Unit to the Intending Purchaser

The said NOC being issued is without prejudice to RFL's security interest on the property at Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist subject to payment of an amount of Rs.6,05,000/-

The sale consideration of above mentioned Unit amounting to Rs.6,05,000/- shall be deposited towards the proportionate repayment of the loan facility availed by you.

Notwithstanding anything contained in this Letter, our first and exclusive charge / mortgage over the other flats/ units along with the respective land underneath as per the terms of the loan / facility agreement shall continue and binding upon you and shall be only released when the entire credit facility is repaid in full and to the satisfaction of RFL.

You're faithfully,
For Religare Finvest Ltd.

Autorised Signatory

Religare Finvest Limited
CIN: [illegible]
Corporate Office: [illegible] Sector-53, Golf Course Road Gurgaon-122002, Haryana, India. Phone +91 124 618 0200
[illegible] Phone +91 11 3947 1411

RELIGARE | SME LOANS
Values that bind

Dated: 05/10/2016

To,

M/s PARAMOUNT ESTATES
5-4-187/3 & 4 SOHAM MANSION
2ND FLOOR MG ROAD
SECUNDERABAD 500003

Subject: Consent for sale of Flat / unit No B – 413, Paramount Avenue, Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist

Dear Sir,

This is in reference to your letter Dated 23/09/2016, requesting us to issue NOC for the sale of Flat No B –413("Unit") agreed to be sold to Mr. Amit Kumar Mondal("Intending Purchaser").

As you are aware, residential land at Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist along with construction thereon, present and future is mortgaged with Religare Finvest Limited ("RFL") as security. We, therefore, as a secured creditor, have no objection for the sale of the said Unit to the Intending Purchaser

The said NOC being issued is without prejudice to RFL's security interest on the property at Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist subject to payment of an amount of Rs.6,05,000/-

The sale consideration of above mentioned Unit amounting to Rs.6,05,000/- shall be deposited towards the proportionate repayment of the loan facility availed by you.

Notwithstanding anything contained in this Letter, our first and exclusive charge / mortgage over the other flats/ units along with the respective land underneath as per the terms of the loan / facility agreement shall continue and binding upon you and shall be only released when the entire credit facility is repaid in full and to the satisfaction of RFL.

You're faithfully,
For Religare Finvest Ltd.

Autorised Signatory,

Paramount Estates

Office: 5-4-187/3 & 4, II floor, Soham Mansion, M G Road, Secunderabad – 500 003. Ph: +91 40 66335551

Date: 29th, September 2016

To
The Relationship Manager
Religare Finvest Limited.
Flat No 40 , 2nd Floor,
GS Chambers, Nagarjuna Circle
Punjagutta, Hyderabad – 500 034

Sub: Payment against NOC in our project Known as Paramount Estates situated at Survey No. Nagaram Village. Keesara Mandal, Ranga Reddy District.

Ref: Loan File No. XMORPAN00053973.

In connection with the above matter, please find enclosed Cheque No. 007573 Dated 29th September, 2016 amount Rs.5,05,000/- (Five Lakhs Five Thousand Only) towards repayment of loan for the Loan File No XMORPAN00053973 against sale of Negative Lean Flat No. B-409 As per MODT.

We request you to please issue a No Objection Certificate (NOC) for executing a sale deed for the said flat in favor of the prospective purchaser.

Customer Name	:	Naresh Kokkiligadda
Flat No.	:	409
Block	:	'B'
Area	:	1010 Sq ft
Un divided land share of land	:	46.29
Sale Consideration	:	Rs.23,54,000/-

Thank You,

Yours truly,

For PARAMOUNT ESTATES

Authorised Signatory

5/10/16

Paramount Estates

Office: 5-4-187/3 & 4, II floor, Soham Mansion, M G Road, Secunderabad – 500 003. Ph: +91 40 66335551

Date: 29th, September 2016

To
The Relationship Manager
Religare Finvest Limited.
Flat No.401, 2nd Floor,
GS Chambers Nagarjuna Circle
Punjagutta Hyderabad – 500 034

Sub: Payment against NOC in our project Known as Paramount Estates situated at Survey No.233 Nagaram Village, Keesara Mandal, Ranga Reddy District.

Ref: Loan A/c No. XMORPAN00053973.

In connection with the above matter, please find enclosed Cheque No. 007571 Dated 29th September 2016 amount Rs.5,05,000/- (Five Lakhs Five Thousand Only) towards repayment of loan for the Loan A/c No XMORPAN00053973 against sale of Negative Lean Flat No. B-410 As per MOU

We request you to please issue a No Objection Certificate (NOC) for executing a sale deed for the said flat in favor of the prospective purchaser.

Customer Name	:	Mr. Surender Singh Chouhan
Flat No.	:	410
Block	:	'B'
Area	:	1010 Sq ft
Un divided and share of land	:	46.29
Sale Consideration	:	Rs.21,51,500/-

Thank You

Yours truly

For PARAMOUNT ESTATES

Authorised Signatory

3/10/16

Paramount Estates

Office: 5-4-187/3 & 4, II floor, Soham Mansion, M G Road,
Secunderabad – 500 003. Ph: +91 40 66335551

Date: 23rd September 2016

To
The Relationship Manager
Religare Finvest Limited,
Flat No.401, 2nd Floor,
GS Chambers, Nagarjuna Circle
Punjagutta, Hyderabad – 500 034

Sub: Payment against NOC in our project Known as Paramount Estates situated at Survey No 2.3 Nagaram Village, Keesara Mandal, Ranga Reddy District.

Ref: Loan A/c No. XMORPAN00053973.

In connection with the above matter, please find enclosed Cheque No. 007538 dated 23rd September 2016 amount Rs.5,05,000/- (Five Lakhs Five Thousand Only) towards repayment of loan for the Loan A/c No XMORPAN00053973 against sale of Negative Lean Flat No. B-109. As per MODT.

We request you to please issue a No Objection Certificate (NOC) for executing a sale deed for the said flat in favor of the prospective purchaser.

Customer Name	:	Mr. Tanuku Krishna Chaitanya
Flat No.	:	109
Block	:	'B'
Area	:	1010 Sq ft
Un divided share of land	:	46.29
Sale Consideration	:	Rs.22,02,500/-

Thank You.

Yours truly,

For PARAMOUNT ESTATES

Authorised Signatory

Paramount Estates

Office: 5-4-187/3 & 4, II floor, Soham Mansion, M G Road,
Secunderabad – 500 003. Ph: +91 40 66335551

Date: 29th, September 2016

To
The Relationship Manager
Religare Finvest Limited
Flat No.401, 2nd Floor,
GS Chambers, Nagarjuna Circle
Punjagutta, Hyderabad – 500 034

Sub: Payment against NOC in our project Known as Paramount Estates situated at Survey No 23 Nagaram Village, Keesara Mandal, Ranga Reddy District.

Ref: Loan A/c No. XMORPAN00053973.

In connection with the above matter, please find enclosed Cheque No. 007575 Dated 29th September, 2016 amount Rs.6,05,000/- (Six Lakhs Five Thousand Only) towards repayment of loan for the Loan A/c No. XMORPAN00053973 against sale of Negative Lean Flat No. B-608 As per MOU.

We request you to please issue a No Objection Certificate (NOC) for executing a sale deed for the said flat in favor of the prospective purchaser.

Customer Name	:	Mr. Amarendra Mohanty
Flat No.	:	608
Block	:	'B'
Area	:	1210 Sq ft
Un divided land share of land		55.46
Sale Consideration		Rs.27,44,000/-

Thank You.

Yours truly,

For PARAMOUNT ESTATES

Authorised Signatory

05/10/16

Paramount Estates

Office: 5-4-187/3 & 4, II floor, Soham Mansion, M G Road,
Secunderabad – 500 003. Ph: +91 40 66335551

Date: 23rd September 2016

To
The Relationship Manager
Religare Finvest Limited,
Flat No.401, 2nd Floor,
GS Chambers, Nagarjuna Circle
Punjagutta, Hyderabad – 500 034

Sub: Payment against NOC in our project Known as Paramount Estates situated at Survey No.233 Nagaram Village, Keesara Mandal, Ranga Reddy District.

Ref: Loan A/c No. XMORPAN00053973.

In connection with the above matter, please find enclosed Cheque No. 007541 dated 23rd September 2016 amount Rs 6,05,000/- (Six Lakhs Five Thousand Only) towards repayment of loan for the Loan A/c No. XMORPAN00053973 against sale of Negative Lean Flat No. B-413 As per MODT

We request you to please issue a No Objection Certificate (NOC) for executing a sale deed for the said flat in favor of the prospective purchaser.

Customer Name	:	Mr. Amit Kumar Mondal
Flat No.	:	413
Block	:	'B'
Area	:	1210 Sq ft
Un divided end share of land	:	55.46
Sale Consideration	:	Rs.26,82,500/-

Thank You.

Yours truly,

For PARAMOUNT ESTATES

Authorised Signatory

RELIGARE | SME LOANS
Values that bind

RFL/Blue Dart/9071

To,
MODI PROPERTIES AND INVESTMENTS PRIVATE LIMITED
5-4-187/3 & 4, 2Nd Floor,Soham Mansion Mahatma Gandhi Road Secunderabad Hyderabad Hyderabad Andhra Pradesh Pincode -500003 Phone Number-66335551,,9502288200

MODI PROPERTIES & INV. PVT. LTD. * SEC'BAD *
INWARD
No. 865
Date 23/2/15
Sign.

Date : 12th Feb'2015

Sub: **Deposition of TDS, filing of TDS returns and issuance of TDS certificates in the name of Religare Finvest Limited.**

With reference to the captioned subject, we would like to inform you that in case any amount of TDS in the name of Religare Finvest Limited with respect to FY 2012-13, FY 2013-14 and FY 2014-15 is pending to be deposited with the Government, please deposit the same, file the TDS returns and issue Form 16A to Religare Finvest Limited. Any TDS deposited by you in the name of Religare Finvest Limited after below dates will not be refunded to you.

Timelines for depositing the TDS, filing the TDS returns and issuance of Form 16A to Religare:

Financial Year	Timeline's for TDS Claim
FY 2012-13	28-Feb-15
FY 2013-14	31-Mar-15
FY 2014-15	31-May-15

In case you wish to seek more clarifications regarding this or if you have some other query related to your loan relationship, please reach us through any of the channels mentioned below.

We assure you of our best services always.

Warm Regards

Religare Relationship Team

Reach us at - email- loans@religare.com, call us at- 39411411, write to us at- Religare Finvest Limited A-3/4/5/, Tower A, 5th Floor, Sector-125, Noida, U.P.-201301, visit our website-www.religarefinvest.com

Religare *V Serve* mobile application is now available for our customers using android phones. This application can be downloaded from Google Play Store on your registered mobile numbers.

For your positive feedback on our services SMS Credit good to 58888 for your negative feedback SMS- Credit bad to 58888. For new business queries SMS- Credit to 58888

Now Available **:- Online Payment Gateway through which you can make payment of overdue installment or any other overdue amount. To access this gateway , visit our website, www.religarefinvest.com**

This is a computer generated letter hence does not require signature

RELIGARE | SME LOANS
Values that bind

CRM/2016-17/BR/HYD-197

March 14, 2017

To,

M/s. Paramount Estates.
5-4-187/3 And 4,Ii Nd Floor,
Soham Mansion, M G Road,
Secunderabad – 500003
Ph: 9502288200

MODI PROPERTIES PVT. LTD. INWARD No. 863 Date 16/3/17 Sign. SEC'BAD

Subject: Your query related to Loan Account Number XMORPAN00053973

Dear Sir,

This is with reference to your request related to issuance of TDS refund for the period of April 2015 to December 2016 for loan account number XMORPAN00053973.

In this regard, we would like to inform that refund for above mentioned period has been processed for INR 1,27,662/- as per enclosed details:

Period	Amount (INR)	Cheque Number
April 2015 to June 2015	76,345/-	127341
July 2016 to September 2016	36,201/-	127174
October 2016 to December 2016	15,116/-	127174

In this regards, we would like to inform you that we are unable to process your request for the period of July 2015 to September 2015 due to mismatch in "Nature of Payment" section as appearing in the TDS certificate. Please note that the section indicating "**Nature of Payment**" should mention 194A, however, the same appears as 194 in the certificate provided by you.

Further, we would like to inform you that we are unable to process your request as the amount claimed in the TDS certificate do not match as per our records for the period of October 2015 to June 2016. Accordingly, we request you to check the discrepancy at your end and share the calculation for the said period.

We would request you to submit the rectified TDS certificate at your local branch for further processing of your request. Please find the branch address as mentioned below:

Religare Finvest Limited, Flat No.601- A, B, C, 6TH Floor, ASTRAL HEIGHTS, 6-3-352/2 & 3, Beside Shambagh Hotel, Panjagutta, Hyderabad,Telangana – 500034

We hope that you would find above clarifications and information in line with your requirements and through this communication we have addressed all your queries, satisfactorily.
We assure you of our best services always.

Thanking You,

RELIGARE FINVEST LIMITED HYDERABAD

Authorized Signatory
Religare Finvest Limited

To know more about us please visit our website-www.religarefinvest.com.

In case of any loan related queries please feel free to reach us through any of the following channels:

1. Call us at- 1860 3000 4111 or email at customerservice@religare.com
2. Write to us at- Religare Finvest Limited A-3,4,5, Tower A, 1st Floor, Sector-125, Noida, U.P. - 201301
3. SMS - LOANS to 575758 or
4. Download V Serve mobile application through Google Play Store or IOS App Store

RELIGARE FINVEST LIMITED

Values that bind

Date : 08-12-2015

614250

M/S PARAMOUNT ESTATES
5-4-187/3 And 4,Ii Nd Floor Soham Mansion M G Road,Secunderabad Hyderabad Hyderabad Andhra Pradesh
Pincode :-500003
Contact Number- 9502288200,9502288200

MODI PROPERTIES & INV. PVT. LTD. *SEC'BAD*
INWARD
No. 825
Date 14/12/15
Sign.

Loan account number- XMORPAN00053973

Dear Customer,

Important communication on your Loan Against Property (LAP)- Revision in Religare Floating Reference Rate (RFRR)

We thank you for your relationship with Religare.

We are writing to inform you that Religare Finvest Limited (RFL) has decided to reduce its benchmark reference rate '**Religare Floating Reference Rate' (RFRR)** from **20.5% per annum (p.a.) to 20.2% (p.a** with effect from **January 1st, 2016**.

Accordingly the rate of interest applicable on your captioned floating rate loan, which is linked to the **RFRR**, will also stand reduced from **16% p.a. to 15.7% p.a.** with effect from **January 1st, 2016.**

The above revision in rate of interest will result in reduction of tenure of your loan keeping amount of Equated Monthly Installment (EMI) unchanged.

Next Steps To Consider:

In case you wish to opt for reduction in EMI amount and keep the tenure unchanged for your loan, please contact your Relationship Manager or submit your request at the nearest Religare Finvest Limited by **nuary 15th, 2016**.

If you wish to discuss your options or require any clarification on your loan, please reach customer relationship team through phone- 011-39411 411 or email your queries to loans@religare.com

We thank you for your kind patronage and assure you of the best services.

Thanking you,

Yours sincerely,
For Religare Finvest Limited

Sachin Sharma
Director- Product, IT-OPs & Strategic initiatives

RELIGARE | SME LOA
Values that bind

614250 BLUE DART - 2695

Date : 02-Mar-2017

M/S. PARAMOUNT ESTATES
5-4-187/3 AND 4, II ND FLOOR
SOHAM MANSIONM G ROAD,
SECUNDERABADHYDERABAD
HYDERABAD
Pincode : 500003
PH : 9502288200

MODI PROPERTIES PVT. LTD. SEC'BAD INWARD No. 828 Date 06/3/17 Sign.

Subject: Important Communication related to TDS towards Religare Finvest Limited.

Dear Customer,

In reference to your relationship with Religare vide loan account number XMORPAN00053973 this is to inform you that we, Religare Finvest Limited, have obtained an order under section 197(1) of the Income tax Act, 1961 ("the Act") for deduction of tax at a lower rate of 0.25% under section 194A of the Act on interest accrued/ paid by you (uptil the threshold of INR 90653) during the period December 20, 2016 to March 31, 2017 with respect to the loan (s) taken from Religare Finvest Limited.

Accordingly, it is requested that on the interest amounts for FY 16-17 (uptil the threshold of INR (90653) which is accrued / paid to Religare Finvest Limited during the period December 20, 2016 to March 31, 2017, tax be deducted @ 0.25% and accordingly, the TDS certificate (Form 16A) be issued to us. A copy of the order received from the Income Tax Authorities is enclosed with this letter for your reference and records. The above lower rate of TDS is applicable on interest amount pertaining to all loan accounts with Religare Finvest Limited.

Any tax deducted by you exceeding the percentage of 0.25% specified by the Income Tax Authorities in the order as mentioned above, will not be considered by us.

We request your cooperation and urge you to comply with this notification. For any queries, please get in touch with our Relationship team through any of the channels mentioned below.

Thanking You

Authorized Signatory

Religare Finvest Limited

Please feel free to reach us through any of the following channels:
1. Call us at- 1860 3000 4111 or email at customerservice@religare.com
2. Write to us at- Religare Finvest Limited, A-3/4/5, Tower A, 1st Floor, Sector-125, Noida, U.P.-201301
3. SMS - LOANS to 575758
4- Visit our local office in your respective location

RELIGARE | SME LOANS
Values that bind

Dated: 06/10/2016

To,

M/s PARAMOUNT ESTATES

5-4-187/3 & 4 SOHAM MANSION

2ND FLOOR MG ROAD

SECUNDERABAD 500003

Subject: Consent for sale of Flat / unit No B – 712, Paramount Avenue, Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist

Dear Sir,

This is in reference to your letter Dated 23/08/2016, requesting us to issue NOC for the sale of Flat No B - 712 ("Unit") agreed to be sold to Mr.Ezharul Hasan Ansari ("Intending Purchaser").

As you are aware, residential land at Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist along with construction thereon, present and future is mortgaged with Religare Finvest Limited ("RFL") as security. We, therefore, as a secured creditor, have no objection for the sale of the said Unit to the Intending Purchaser

The said NOC being issued is without prejudice to RFL's security interest on the property at Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist subject to payment of an amount of Rs.6,05,000/-

The sale consideration of above mentioned Unit amounting to Rs.6,05,000/- shall be deposited towards the proportionate repayment of the loan facility availed by you.

Notwithstanding anything contained in this Letter, our first and exclusive charge / mortgage over the other flats/ units along with the respective land underneath as per the terms of the loan / facility agreement shall continue and binding upon you and shall be only released when the entire credit facility is repaid in full and to the satisfaction of RFL.

Your's faithfully,

For Religare Finvest Ltd.

Authorised Signatory,

Religare Finvest Limited
... Sector 34 ... Course Road Gurgaon-12200... Haryana, India Phone +91 124 ...

RELIGARE | SME LOANS
Values that bind

Dated: 05/10/2016

To,

M/s PARAMOUNT ESTATES
5-4-187/3 & 4 SOHAM MANSION
2ND FLOOR MG ROAD
SECUNDERABAD 500003

Subject: Consent for sale of Flat / unit No B -109, Paramount Avenue, Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist

Dear Sir,

This is in reference to your letter Dated 23/09/2016, requesting us to issue NOC for the sale of Flat No B -109("Unit") agreed to be sold to Mr.Tanuku Krishna Chaitanya("Intending Purchaser").

As you are aware, residential land at Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist along with construction thereon, present and future is mortgaged with Religare Finvest Limited ("RFL") as security. We, therefore, as a secured creditor, have no objection for the sale of the said Unit to the Intending Purchaser

The said NOC being issued is without prejudice to RFL's security interest on the property at Sy. No. 233, Nagaram Village, Keesara Mandal, R.R Dist subject to payment of an amount of Rs.5,05,000/-

The sale consideration of above mentioned Unit amounting to Rs.5,05,000/- shall be deposited towards the proportionate repayment of the loan facility availed by you.

Notwithstanding anything contained in this Letter, our first and exclusive charge / mortgage over the other flats, units along with the respective land underneath as per the terms of the loan / facility agreement shall continue and binding upon you and shall be only released when the entire credit facility is repaid in full and to the satisfaction of RFL.

Yours faithfully,
For Religare Finvest Ltd.

Authorised Signatory,

Religare Finvest Limited
Sector 24, Golf Course Road Gurgaon-122002, Haryana, India. Phone +91 124 618 6300

RELIGARE | SME LOANS
Values that bind

Dated: 05/10/2016

To,

M/s PARAMOUNT ESTATES
5-4-187/3 & 4 SOHAM MANSION
2ND FLOOR MG ROAD
SECUNDERABAD 500003

Subject: Consent for sale of Flat / unit No B – 208, Paramount Avenue, Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist

Dear Sir,

This is in reference to your letter Dated 23/09/2016, requesting us to issue NOC for the sale of Flat No B -208("Unit") agreed to be sold to Mr.P. Rajendra Yadav("Intending Purchaser").

As you are aware, residential land at Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist along with construction thereon, present and future is mortgaged with Religare Finvest Limited ("RFL") as security. We, therefore, as a secured creditor, have no objection for the sale of the said Unit to the Intending Purchaser

The said NOC being issued is without prejudice to RFL's security interest on the property at Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist subject to payment of an amount of Rs.6,05,000/-

The sale consideration of above mentioned Unit amounting to Rs.6,05,000/- shall be deposited towards the proportionate repayment of the loan facility availed by you.

Notwithstanding anything contained in this Letter, our first and exclusive charge / mortgage over the other flats/ units along with the respective land underneath as per the terms of the loan / facility agreement shall continue and binding upon you and shall be only released when the entire credit facility is repaid in full and to the satisfaction of RFL.

Yours faithfully,
For Religare Finvest Ltd.

Autorised Signatory

Religare Finvest Limited
CIN [illegible]
Corporate Office [illegible] Sector 54, Golf Course Road Gurgaon-122002, Haryana, India Phone +91 124 616 0200
[illegible]

RELIGARE

Religare LAP
Date : 24 07 14

RELIGARE | SME LOANS
Values that bind

Name	PARAMOUNT ESTATES , MODI PROPERTIES AND INVESTMENTS PRIVATE LIMITED , SOHAM SATISH MODI & SAMIT GANGWAL
Address	5-4-187 3 AND 4 II ND FLOOR SOHAM MANSION M G ROAD SECUNDERABAD HYDERABAD Landmark : NEAR PARADISE HYDERABAD, ANDHRA PRADESH, 500003
Contact No	040-95022882 0,9502288200
App ID	614250
Sourcing Channel ... Code	HO 451

Dear PARAMOUNT ESTATES

We thank you for applying to loan against property. Based on your loan application request, we are pleased to inform that your loan is sanctioned in principle as per the terms and subject to conditions mentioned below -

Facility Type	LOAN AGAINST PROPERTY (LAP)		
Facility Amount Sanctioned	Rs. 2,00,00,000.00/-		
Facility Term	48 months		
Interest Type	Floating		
Religare Floating Reference Rate (RFRR)	RFRR 20.50%		
Religare Floating rate of interest (RFRR - Margin)	ROI 16.00% (RFRR -4.50%)		
Amount of each installment	Rs. 5,66,806.00/- Monthly		
Loan Fees	Processing Fees	: Rs	3,48,113.00
	Insurance Premium	: Rs.	0.00
	Advance EMI	: Rs.	0.00
	Pre EMI	: Rs.	0.00
	Security Deposit Receipt	: Rs.	0.00
	Received with Application Form	: Rs.	11,033.00
	Balance to deduct from loan amount disbursed	: Rs.	3,37,080.00

Address of property: 84 FLATS IN PARAMOUNT AVENUE, SY. NO. 233, NAGARAM VILLAGE, KEESARA MANDAL, R R DIST HYDERABAD, ANDHRA PRADESH, 500076

Sanction Conditions

1. The Borrower / Co-Borrower shall neither avail any loan / credit facility or give any guarantee, security nor change, alter modify the structure nor enter into any agreement/arrangement either oral or written with any person creating any encumbrances, charges, mortgages, liens, thirdparty interest alteration, modifications/renovations/reconstruction etc. of the immovable property mortgaged or to be mortgaged with Religare Finvest Limited without prior written permission of Religare Finvest Limited.
2. Legal title and technical valuation of the property to be satisfactory
3. Religare Floating rate of interest is subject to revision to any higher/lower rate as applicable on the date of disbursement
4. Loan is subject to positive bureau checks and clearance of Loan/Application Fees amount.
5. Any material fact concerning your income/employment/ability to repay/any other relevant aspect of your proposal for the loan is not suppressed, concealed.
6. Subsequent Tranche (If applicable) amount will only be released once the complete chain link of property documentation in original has been received and found to the satisfaction of RFL.
7. This sanction letter supersedes all previous sanction letters.
8. Other Terms and conditions as mentioned overleaf.

Nagar

546EP2407142020

9. Legal Clearance and Compliance
10. Property FCU and FCU report to be positive.
11. List of Debtors and Creditors to be documented for both the companies M/s MPIPL and M/s Paramount Estates for FY13 and as on date.
12. Repayments to be taken from Paramount Estates.
13. Registered MoU of the property to be done
14. First and exclusive charge on the receivables of this project
15. Rs 500/- per Sft to be paid for Issuance of NOC of Each flat which would be adjusted towards principal repayments.

We would like to inform you that issuance of this sanction letter shall not guarantee the disbursement of the loan which is done at the sole discretion of RFL.

As a token of acceptance of this sanction you are requested to return a copy of this letter duly signed by you. This sanction will remain valid for a period of 30 days from the date of issue hereof.

Please note that this sanction letter does not become final, it shall neither constitute an offer nor a contract. RFL shall not be bound with its terms and assume any liability till such time this letter is duly signed and accepted by you and the co-applicants and the all the credit requirements and sanction conditions are fulfilled to the complete satisfaction of RFL.

In case of any query or assistance you can e-mail us at loans@religare.com or call us at 39 411 411

Yours Sincerely

Authorized Signatory
Religare Finvest Ltd.

I/we accept above terms and conditions

1. Name ______________
2. Signature ______________
1. Name ______________
2. Signature ______________

1. Name ______________
2. Signature ______________
1. Name ______________
2. Signature ______________

All indirect taxes, duties and levies including but not limited to interest tax, service tax, education cess levied under the applicable laws as may be amended from time to time would be additionally charged

546EP2407142020

Religare Finvest Limited Schedule of charges - Loan Against Property/Top Up Loan / Home Loan	
Transaction	**Charges (in ₹)**
Loan Fee	
Loan Against Property/Top Up Loan Home Loan	Upto 3% of the loan amount applied Upto 2% of the loan amount applied
Refund of fee - Loan Against Property/Top Up Loan/Home Loan	**Pre Sanction** – Rs. 10000/- will be retained as administrative charges. **Post Sanction** – NIL.
Part Prepayment /Foreclosure Charges	
Part Prepayment Charges upto 25% of principal outstanding at the beginning of calendar year. Above 25% of principal outstanding at beginning of calendar year.	Nil 4% for Loan Against Property/Top Up Loan 2% for Home Loan
Foreclosure Charges	4% of Principal amount outstanding for Loan Against Property/Top Up Loan 2% of Principal amount outstanding for Home Loan
Others	
PDC/ECS Bounce Charges (per instrument)	₹500
Swap Charges /EMI Cycle change	₹1000
Re-scheduling of loan repayment term, addition / deletion of co borrower(s) post disbursement- Loan Against Property / Top Up Loan /Home Loan.	₹10000
Duplicate Income Tax Certificate /NOC	₹ 500
Property Swap Charges	2% of principal amount outstanding
Statement of account	₹ 500
Document Retrieval	₹1000
Loan cancellation charges	₹5000 + rate of interest from the date of disbursement till date of request for cancellation
Penal Interest	2.5% pm on EMI over due
*Above fee and charges are exclusive of service Tax, education cess & other govt. taxes, levies etc. The above schedule of charges are subject to change and will be at the sole discretion of Religare Finvest Ltd, and any change in charges, would be uploaded on the website or intimated to customer via letter/email.	

Religare Finvest Limited Schedule of charges – Loan Against Property/Top Up Loan / Home Loan	
Transaction	**Charges (in ₹)**
Loan Fee	
Loan Against Property/Top Up Loan Home Loan	Upto 3% of the loan amount applied Upto 2% of the loan amount applied
Refund of fee - Loan Against Property/Top Up Loan/Home Loan	**Pre Sanction** – Rs. 10000/- will be retained as administrative charges. **Post Sanction** – NIL.
Part Prepayment/Foreclosure Charges	
Part Prepayment Charges upto 25% of principal outstanding at the beginning of calendar year Above 25% of principal outstanding at beginning of calendar year.	Nil 4% for Loan Against Property/Top Up Loan 2% for Home Loan
Foreclosure Charges	4% of Principal amount outstanding for Loan Against Property/Top Up Loan 2% of Principal amount outstanding for Home Loan
Others	
PDC/ECS Bounce Charges (per instrument)	₹ 500
Swap Charges /EMI Cycle change	₹ 1000
Re-scheduling of loan repayment term, addition / deletion of co borrower(s) post disbursement- Loan Against Property / Top Up Loan /Home Loan.	₹ 10000
Duplicate Income Tax Certificate /NOC	₹ 500
Property Swap Charges	2% of principal amount outstanding
Statement of account	₹ 500
Document Retrieval	₹ 1000
Loan cancellation charges	₹ 5000 + rate of interest from the date of disbursement till date of request for cancellation
Penal Interest	2.5% pm on EMI over due

*Above fee and charges are exclusive of service Tax, education cess & other govt. taxes, levies etc. The above schedule of charges are subject to change and will be at the sole discretion of Religare Finvest Ltd, and any change in charges, would be uploaded on the website or intimated to customer via letter/email.

RELIGARE | SME LOANS
Values that bind

RFL/14898

To,
Paramount Estates
5-4-187/3 And 4,Ii Nd Floor
Soham Mansion
M G Road,Secunderabad
Hyderabad
Hyderabad Andhra Pradesh 500003
Contact No.: 9502288200 9502288200

MODI PROPERTIES & INV. PVT. LTD. SEC'BAD
INWARD
No. 187
Date 20/5/15
Sign.

Date-11.05.2015

Sub: Deposition of TDS, filing of TDS returns and issuance of TDS certificates for FY 2014-15 by May 31, 2015 in the name of Religare Finvest Limited

With reference to the captioned subject, we would like to inform you that in case any amount of TDS in the name of Religare Finvest Limited with respect to FY 2014-15 is pending to be deposited with the Government, please deposit the same, file the TDS returns and issue Form 16A to Religare Finvest Limited by **May 31, 2015**. Any TDS deposited by you in the name of Religare Finvest Limited after **May 31, 2015** for FY 2014-15 will not be refunded to you.

In case of any clarifications, kindly get in touch with your dedicated relationship manager or customer service team through any of the channels mentioned below

If you have already submitted, please ignore this Letter.

Thanking You

For Religare Relationship Team

Reach us at- email- loans@religare.com : **Call us at**- 011-39411 411 : **Write to us at** – A- 3,4,5, GYS Global, Tower A, 5th Floor, Sector 125, Noida UP-201301

This is a computer generated letter hence does not require signature

Dear Sir'/Ma'am,

Sub: Deposition of TDS, filing of TDS returns and issuance of TDS certificates in the name of Religare Finvest Limited

With reference to the captioned subject, we would like to inform you that in case any amount of TDS in the name of Religare Finvest Limited with respect to FY 2012-13, FY 2013-14 and FY 2014-15 is pending to be deposited with the Government, please deposit the same, file the TDS returns and issue Form 16A to Religare Finvest Limited. Any TDS deposited by you in the name of Religare Finvest Limited after below dates will not be refunded to you.

Timelines for depositing the TDS, filing the TDS returns and issuance of Form 16A to Religare:

Financial Year	Timelines for TDS Claim
FY 2012-13	28-Feb-15
FY 2013-14	31-Mar-15
FY 2014-15	31-May-15

In case you wish to seek more clarifications regarding this or if you have some other query related to your loan relationship, please reach us through any of the channels mentioned below.

We assure you of our best services always.

Warm Regards

Religare Relationship Team

Reach us at - email- loans@religare.com, call us at- 39411411, write to us at- Religare Finvest Limited A-3/4/5/, Tower A, 5th Floor, Sector-125, Noida, U.P.-201301, visit our website-www.religarefinvest.com

Religare V Serve mobile application is now available for our customers using android phones. This application can be downloaded from Google Play Store on your registered mobile numbers.

For your positive feedback on our services SMS Credit good to 58888 for your negative feedback SMS- Credit bad to 58888. For new business queries SMS- Credit to 58888

Now Available :- Online Payment Gateway through which you can make payment of overdue installment or any other overdue amount. To access this gateway , visit our website, www.religarefinvest.com

RELIGARE | SME LOANS
Values that bind

RFL/Blue Dart/9066

To,
PARAMOUNT ESTATES
5-4-187/3 And 4,Ii Nd Floor Soham Mansion M G Road,Secunderabad Hyderabad Hyderabad Andhra Pradesh Pincode -500003 Phone Number-9502288200,,9502288200

MODI PROPERTIES & INV. PVT. LTD. ★SEC'BAD★ INWARD No. Date 22 Sign

Date : 12th Feb'2015

Sub: Deposition of TDS, filing of TDS returns and issuance of TDS certificates in the name of Religare Finvest Limited.

With reference to the captioned subject, we would like to inform you that in case any amount of TDS in the name of Religare Finvest Limited with respect to FY 2012-13, FY 2013-14 and FY 2014-15 is pending to be deposited with the Government, please deposit the same, file the TDS returns and issue Form 16A to Religare Finvest Limited. Any TDS deposited by you in the name of Religare Finvest Limited after below dates will not be refunded to you.

Timelines for depositing the TDS, filing the TDS returns and issuance of Form 16A to Religare:

Financial Year	Timeline's for TDS Claim
FY 2012-13	28-Feb-15
FY 2013-14	31-Mar-15
FY 2014-15	31-May-15

In case you wish to seek more clarifications regarding this or if you have some other query related to your loan relationship, please reach us through any of the channels mentioned below.

We assure you of our best services always.

Warm Regards

Religare Relationship Team

Reach us at - email- loans@religare.com, call us at- 39411411, write to us at- Religare Finvest Limited A-3/4/5/, Tower A, 5th Floor, Sector-125, Noida, U.P.-201301, visit our website-www.religarefinvest.com

Religare *V Serve* mobile application is now available for our customers using android phones. This application can be downloaded from Google Play Store on your registered mobile numbers.

For your positive feedback on our services SMS Credit good to 58888 for your negative feedback SMS- Credit bad to 58888. For new business queries SMS- Credit to 58888

Now Available :- **Online Payment Gateway through which you can make payment of overdue installment or any other overdue amount. To access this gateway , visit our website, www.religarefinvest.com**

This is a computer generated letter hence does not require signature

Values that bind

Ref No : 6066/432862

To,

PARAMOUNT ESTATES
5-4-187/3 And 4 Ii Nd Floor Soham Mansion M G
Road Secunderabad Hyderabad Hyderabad Andhra
Pradesh 500003 India Phone Number:-
-9502288200 9502288200

November 30, 2014

MODI PROPERTIES & INV. PVT. LTD. ★SEC'BAD★
INWARD
No.
Date
Sign.

Subject-Your Loan Account Statement as on 30th November, 2014.

Dear Sir/Ma'am ,

We at Religare value our relationship with you as an integral part of Religare Finvest family of over XMORPAN00053973 esteemed customers. At Religare, our endeavor has always been to constantly remain in touch with our customers and delight them with our unique bouquet of services and offerings.

In line with these efforts and as a service gesture, we are delighted to provide you with a copy of your loan account statement for the period starting loan disbursement date till 30th November 2014.This statement is being issued to you for your necessary records and reference only. In case you wish to discuss this statement further with our Relationship Team then you may reach us through any of the Service Channels mentioned below.

We once again would like to thank you for your continued patronage and promise to delight you with such services in future as well.

Thanking You

Religare Relationship Team

Customer Service Channels
Write to us at- A-3/4/5, GYS Global, Sector 125, Tower A, Noida, UP- 201301, **email us at-** loans@religare.com, **call us at-** (Prefix your local STD Code)- 39411 411, **SMS us at – Credit to 58888 or visit us at –** www.religarefinvest.com

Religare I *Serve* mobile application is now available for our customers using android phones. This application can be downloaded from Google Play Store on your registered mobile numbers.

Now Available :- Online Payment Gateway through which you can make payment of overdue installment or any other overdue amount. To access this gateway , visit our website, www.religarefinvest.com

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In your success lies ours

Religare Finvest Ltd.

Account Statement From 29-JUL-14 **To** 30-NOV-14

PARAMOUNT ESTATES
5-4-187/3 AND 4,II ND FLOOR
SOHAM MANSION
M G ROAD,SECUNDERABAD
HYDERABAD
HYDERABAD - 500003 - Ph:9502288200

Agreement No. XMORPAN00053973

Branch:	HYDERABAD 7139	Amt Financed:	20,000,000.00
Product:	LOAN AGAINST PROPERTY (LAP)	Installment Overdue:	0.00
Currency:	INR	Pre-EMI Overdue:	0.00
Application No:		Other Overdues:	1,711.00
Co Applicant Name:	MODI PROPERTIES AND INVESTMENTS PRIVATE LIMITED, SOHAM SATISH MODI, SAMIT GANGWAL	Unadjusted Amt:	0.00
Property Address:	RESIDENTIAL 84 FLATS IN PARAMOUNT AVENUE SY NO. 233, NAGARAM VILLAGE KEESARA MANDAL, R R DIST HYDERABAD	Net Receivable:	1,711.00
		Future Installments:	0.00
		Future Pre-EMI	1,633,324.00/7
		Installment Paid:	0.00
PLR(%):	20.50	Principal Paid:	0.00
Variance:	-4.50	Interest Paid:	505,553.00
ROI(%):	16.00	Pre-EMI Paid:	505,553.00
Sanction Date	29.07.2014	Status:	ACTIVE
Interest Rate Type:	Floating	Linked Agreement No:	
Tenure:	48		
Frequency:	Monthly EMIs	Periodic Charge (Premium Shortfall):	0.00
Instl. Period:	01.08.2014 To 01.07.2015		
Rest:	Monthly	Periodic Charge (Customer Overdue):	0.00

Transaction Date	Value Date	Narration	Increased By	Decreased By	OD Chrgs Due	OD Chrgs Paid	Bounce Chg. Due	Bounce Chg. Paid
21/07/2014	21/07/2014	Pmt Rcvd Vide Cheque No:002025 Receipt No.--- (N.A.) (Cleared	0.00	11,033.00	0.00	0.00	0.00	0.00
29/07/2014	28/07/2014	Amount Paid Vide Cheque No.:1	9,662,920.00	0.00	0.00	0.00	0.00	0.00
29/07/2014	29/07/2014	Amt Financed- Payable	0.00	10,000,000.00	0.00	0.00	0.00	0.00
29/07/2014	29/07/2014	Pf Recd Frm Cust-Int-Nded- Due (Incl. Tax)	337,080.00	0.00	0.00	0.00	0.00	0.00
29/07/2014	29/07/2014	(Admn Fee)Pf Recd Frm Cust-Int-Nded- Due (Incl. Tax)	11,033.00	0.00	0.00	0.00	0.00	0.00
01/08/2014	01/08/2014	Due For Instalment 1	13,333.00	0.00	0.00	0.00	0.00	0.00
01/08/2014	01/08/2014	Overdue Charges- Due	0.00	0.00	44.00	0.00	0.00	0.00
06/08/2014	05/08/2014	Pmt Rcvd Vide Cheque No.:1568 Receipt No.--- RF1000076487 (Cleared)	0.00	13,333.00	0.00	0.00	0.00	0.00
30/08/2014	30/08/2014	Amt Financed- Payable	0.00	2,500,000.00	0.00	0.00	0.00	0.00
30/08/2014	30/08/2014	Amount Paid Vide Cheque No.:1	2,500,000.00	0.00	0.00	0.00	0.00	0.00
01/09/2014	01/09/2014	Due For Instalment 2	134,444.00	0.00	0.00	0.00	0.00	0.00
03/09/2014	01/09/2014	Pmt Rcvd Vide Cheque No.:1569 Receipt No.--- (N.A.) (Cleared)	0.00	134,444.00	0.00	0.00	0.00	0.00
01/10/2014	01/10/2014	Due For Instalment 3	166,666.00	0.00	0.00	0.00	0.00	0.00
31/10/2014	01/10/2014	Overdue Charges- Due	0.00	0.00	1,667.00	0.00	0.00	0.00
09/10/2014	09/10/2014	Amt Financed- Payable	0.00	2,500,000.00	0.00	0.00	0.00	0.00
09/10/2014	09/10/2014	Amount Paid Vide Cheque No.:1	2,500,000.00	0.00	0.00	0.00	0.00	0.00
15/10/2014	13/10/2014	Pmt Rcvd Vide Cheque No.:2490 Receipt No.--- 1410001047 (Cleared)	0.00	166,666.00	0.00	0.00	0.00	0.00
01/11/2014	01/11/2014	Due For Instalment 4	191,110.00	0.00	0.00	0.00	0.00	0.00
04/11/2014	01/11/2014	Pmt Rcvd Vide Cheque No.:2491 Receipt No.--- (N.A.) (Cleared)	0.00	191,110.00	0.00	0.00	0.00	0.00
14/11/2014	14/11/2014	Amt Financed- Payable	0.00	2,500,000.00	0.00	0.00	0.00	0.00
14/11/2014	14/11/2014	Amount Paid Vide Cheque No.:1	2,500,000.00	0.00	0.00	0.00	0.00	0.00
TOTAL			18,016,586.00	18,016,586.00	1,711.00	0.00	0.00	0.00

Transit Count Amount 0.00

Please call us, if you come across any discrepency in this statement.

In case of any query or assistance please contact us at 39 411 411 or alternatively you can mail us at loans@religare.com

End of Report

RELIGARE | SME LOANS
Values that bind

Dated: 07/11/2016

To,

M/s PARAMOUNT ESTATES
5-4-187/3 & 4 SOHAM MANSION
2ND FLOOR MG ROAD
SECUNDERABAD 500003

Subject: Consent for sale of Flat / unit No B – 709, Paramount Avenue, Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist

Dear Sir,

This is in reference to your letter Dated 28/11/2016, requesting us to issue NOC for the sale of Flat No B - 709 ("Unit") agreed to be sold to Mr. Deepak Kumar Varghat ("Intending Purchaser").

As you are aware, residential land at Sy. No. 233, Nagaram Village, Keesara Mandal, R R Dist along with construction thereon, present and future is mortgaged with Religare Finvest Limited ("RFL") as security. We, therefore, as a secured creditor, have no objection for the sale of the said Unit to the Intending Purchaser

Notwithstanding anything contained in this Letter, our first and exclusive charge / mortgage over the other flats/ units along with the respective land underneath as per the terms of the loan / facility agreement shall continue and binding upon you and shall be only released when the entire credit facility is repaid in full and to the satisfaction of RFL.

Your faithfully,

For Religare Finvest Ltd.

Autorised Signatory

Religare Finvest Limited
CIN : U74999DL1995PLC[illegible]
Corporate Office 9th Floor, Tower B, Paras Twin Towers, Sector 54, Golf Course Road Gurgaon-122002 (Haryana) India Phone +91 124 618 0200
Registered Office D3, P3B, District Centre, Saket New Delhi-110017, India Phone +91 11 3941 1411

Paramount Estates

Office: 5-4-187/3 & 4, II floor, Soham Mansion, M G Road,
Secunderabad – 500 003. Ph: +91 40 66335551

Date: 23rd September 2016

To
The Relationship Manager
Religare Finvest Limited,
Flat No.401, 2nd Floor,
GS Chambers, Nagarjuna Circle
Punjagutta, Hyderabad – 500 034

Sub: Payment against NOC in our project Known as Paramount Estates situated at Survey No 233 Nagaram Village, Keesara Mandal, Ranga Reddy District.

Ref: Loan A/c No. XMORPAN00053973.

In connection with the above matter, please find enclosed Cheque No. 007539 dated 23rd September 2016 amount Rs.6,05,000/- (Six Lakhs Five Thousand Only) towards repayment of loan for the Loan A/c No. XMORPAN00053973 against sale of Negative Lean Flat No. B-208. As per MODT.

We request you to please issue a No Objection Certificate (NOC) for executing a sale deed for the said flat in favor of the prospective purchaser.

Customer Name	:	Mr. P Rajendra Yadav
Flat No.	:	208
Block	:	'B'
Area	:	1210 Sq ft
Un divided end share of land	:	55.46
Sale Consideration	:	Rs.26,22,500/-

Thank You.

Yours truly,

For PARAMOUNT ESTATES

Authorised Signatory

MOHI PROPERTIES & INV. PVT. LTD. SEC'BAD
INWARD No. 601 Date 22 JUL 14

RELIGARE | SME LOANS
Values that bind

Closure Letter

To,
PARAMOUNT ESTATES
5-4-187/3 AND 4,II ND FLOOR
SOHAM MANSION
M G ROAD,SECUNDERABAD
HYDERABAD
HYDERABAD
ANDHRA PRADESH 500003
Contact No : 9502288200

Date: 11/7/2015

Loan Agreement Number: XMORPAN00053973

Sub: Loan closure confirmation of your Loan Account Number XMORPAN00053973 with Religare Finvest Ltd

Dear Sir/Madam

With reference to the captioned subject, we hereby confirm that captioned loan account stands fully re[illegible] our books and you are requested to note the following:

1) That your unused Post Dated / Security Cheques (if any) provided to us during loan disbursement have been either fully utilized towards re-payment of EMI's or marked as cancelled by rubber stamp across face of the remaining cheques to avoid further misuse.

2) The unused PDC's will be maintained for a period of 3 Months with Religare Finvest Limited post wh[illegible] The same will be destroyed. In case of any retrieval, one can place a request for dispatch of the unused PDCs within the said period, via any of the channels mentioned below.

3) In case you have availed multiple linked loans from Religare and other loan is active, in that scenario, Postdated Cheques / Security Cheques obtained from you were of combined value of the EMI's for multiple loans, these cheques will continue to be presented / retained with us till full re-payment of your other loan account.

Please accept our sincere thanks for the kind patronage to Religare Finvest Ltd.. We will be delighted to assist in case you are interested in availing any other loan product.

For further clarification, if any, regarding your new loan requirement or queries on existing loan with us, [illegible] reach our customer relationship team through any of the channels mentioned below

Assuring you of the best of services always

Religare Finvest Ltd.
Reach us at- customerservice@religare.com, call us at- 1860-3000-4111, write to us at - Religare Finvest Ltd 1st Floor, Tower A, GYS Global, A-3,4,5 , Plot No 11, Sec125, Noida, UP - 201 301 or visit us at [illegible]

(This is a computer generated letter hence does not require signature)

RELIGARE | SME LOANS
Values that bind

NO DUES LETTER

TO,

Mr PARAMOUNT ESTATES

DATE: November 9, 2016

5-4-187/3 AND 4,II ND FLOOR
SOHAM MANSION
M G ROAD,SECUNDERABAD
HYDERABAD - 500003 - Ph:9502288200

Sub: No dues letter & return of original property documents for loan A/c no- XMORPAN00053973 (App.ID- 614250).

Dear Customer,
In reference to your Loan A/c **XMORPAN00053973 (App.ID- 614250).** We confirm that the said loan account number has been closed in full and no dues are outstanding in favor of **of Religare Finvest Ltd** We are releasing the property related documents of property address: **84 FLATS IN PARAMOUNT AVENUE SY. NO. 233, NAGARAM VILLAGE KEESARA MANDAL, R R DIST HYDERABAD** as per the list enclosed kindly acknowledges the receipt of the same:-

SR.NO.	TITLE DOCUMENTS
1	REGD MOE VIDE DOC NO.3376/2014 DTD 05/08/2014
2	REGD SALE DEED BEARING DOC NO.4988/2007 DTD 04.04.2007 IN FAVOUR OF M/S PARAMOUNT ESTATES
3	EC VIDE STMT NO.7300354

We hope that you would find above clarifications and information in line with your requirements and through this communication we have addressed all your queries, satisfactorily.

We assure you of our best services always.
Thanking You,
Religare Finvest Ltd.

Authorized Signatory

To know more about us, please visit our website-**www.religarefinvest.com.**
In case of any loan related queries please feel free to reach us through any of the following channels:

1. Call us at- **1860 3000 4111** or email at **customerservice@religare.com**
2. Write to us at- Religare Finvest Limited A-3,4,5, Tower A, 1st Floor, Sector-125, Noida, U.P.-201301
3. SMS - LOANS to 575758 or
4. Download V Serve mobile application through Google Play Store or IOS App Store

To
The Board of Directors
Religare Finvest Limited
D3, P3B, District Centre,
Saket, New Delhi - 1100'7

Subject: **No Objection Certificate (NOC) for shifting of Registered Office of the Company from "National Capital Territory (NCT) of Delhi" to "State of Maharashtra"**

Dear Sir,

This is with reference to the proposed shifting of registered office of the Company from the "National Capital Territory (NCT) of Delhi" to the "State of Maharashtra".

I/we as a (Secured/ Unsecured) creditor of the Company, do not have any objection if the application filed by the Company is allowed by the Hon'ble Regional Director

Thanking you,

For ....

____
Name of signatory
Designation
Date
Place