

November 29, 2003

SOHAM MODI, & MODI PROPERTIES
PLOT NO.280, ROAD NO.25,
JUBILEE HILLS,
HYDERABAD - 500061
Phone : 9848043613

Dear Sir / Madam,

Sub: Offer letter for Loan facility vide application no. 777-2161384
(Franchisee Code: DIRECT)

Thank you for choosing ICICI Bank Home Loan. We are pleased to inform you that with reference to the above application, we have in-principle sanctioned you a loan facility, the details of which are given below.

Type of Loan	Home Equity (HE) - Residential
Loan Amount Sanctioned	Rs.6700000/-
Term of Loan	120 Months (10 years)
ICICI Home Prime Lending Rate (ICICI Home PLR)	9.75% as on date
Adjustable Interest Rate	ICICI Home PLR as publicly notified from time to time plus margin of 0% + 9.75% p.a. (9.75% + 0%)
Number of Equated Monthly Instalments (EMIs)	120
Amount of each EMI (on Monthly rest)	Rs.67617/- (Payable monthly)
Administrative Charges (non-refundable)	Rs.33500/- (Rs. 0 collected, and the balance Rs. 33500 to be collected on Disbursement)
Maximum Loan To Value Ratio	45 % of valuation of property
Security	Such security as may be specified by ICICI Bank, from time to time at its sole discretion
Asset approved for Credit purposes:	
Fees on Part Prepayment	0% on amount prepaid

This offer letter is valid for a period of 6 months, however, the aforesaid Rate of Interest is valid for a period of 90 days.

From the date of first disbursement, you will be required to pay Pre-EMI interest (at the rate applicable to your loan) till the time your loan is fully disbursed, subsequent to which your EMI payments will begin.

Please note that the above loan has been sanctioned to you by ICICI Bank Limited acting through its duly constituted attorney ICICI Home Finance Company Limited.

The aforesaid sanction of the loan will be subject to

1. Actual Loan amount advanced will depend on the term of the loan / type of property / legal / technical / valuation report on the property received by ICICI Bank.
2. The Loan amount must be utilised for the purpose as indicated by the applicant in the loan application and the End Use of Funds letter and cannot be used for any other purpose.
3. The property described above must be self-occupied.
4. The property described above shall not be rented out / alienated / or possession thereof parted with by the applicant in any manner whatsoever either partly or wholly during the said tenure.
5. The purpose for which the Loan has been sanctioned shall not be illegal / speculative / nefarious activities.
6. The Loan may be recalled at any time if ICICI Bank in its discretion feels that the current market trends of the real estate market are prejudicial to the business interests of ICICI Bank.
7. Legal & technical clearance/ verification of the property being financed.
8. In the event of loan being reduced to Rs 25.00 lacs or below, the fees applicable will be 1% of the loan amount. On such reduction, you will be required to pay balance fee, if any.
9. Execution of Loan Agreement and other documents between you and ICICI Bank as per ICICI Bank's policy and format.
10. Terms and conditions as mentioned overleaf.

Your ICICI Bank Relationship Officer A.NITIN RANGASWAMI will assist you with all your requirements pertaining to the above loan. You can reach him/ her on 9848043420. Please sign and return the acceptance copy of this letter to him/her at the address mentioned below:

A.NITIN RANGASWAMI
ICICI BANK TOWERS
EAST WING 1-11-256, STREET NO 1,
BEGUMPET
Hyderabad - 9848043420

If required, you may also contact the ICICI Bank Branch Sales Manager A.NITIN RANGASWAMI on 9848043420 or call on 23128000 or write to us at info@icicibank.com.

Further, on final disbursement, the first applicant of this loan will also benefit from a free personal accident insurance cover, to the extent of principal amount outstanding for the term of the loan as per the applicable conditions.

For your convenience, we have enclosed a document specifying the procedures and documents required for getting your loan disbursed.

We look forward to a long lasting relationship with you.

Thanking you,
Yours sincerely,

Name
Designation
(On behalf of ICICI Home Finance Company Limited)

We accept the above terms and conditions

1. Name:

Signature:

2. Name:

Signature:

Repayment Schedule

Customer:	SOHAM MODI	Agreement No.:	LBHYD00000619641
Amt Financed (Rs.):	6,700,000.00	Interest Rate:	10.25
Tenure (In Months):	124	Frequency:	MONTHLY EMIs
Advance EMI:	0	Asset Cost(Rs.):	6,700,000.00

Inst	DueDate	Opening Principal	Installment Amount	Principal	Interest	Service Tax	Closing Principal	Rate
Pre-EMI Schedule								
1	31/12/2003	10,739.00		10,739.00				
	TOTAL	10,739.00		10,739.00				
EMI Schedule								
1	07/01/2004	6,700,000.00	87,617.00	33,179.00	54,438.00	0.00	6,666,821.00	9.75
2	07/02/2004	6,666,821.00	87,617.00	33,449.00	54,168.00	0.00	6,633,372.00	9.75
3	07/03/2004	6,633,372.00	87,617.00	33,721.00	53,896.00	0.00	6,599,651.00	9.75
4	07/04/2004	6,599,651.00	87,617.00	33,995.00	53,622.00	0.00	6,565,656.00	9.75
5	07/05/2004	6,565,656.00	87,617.00	34,271.00	53,346.00	0.00	6,531,385.00	9.75
6	07/06/2004	6,531,385.00	87,617.00	34,549.00	53,068.00	0.00	6,496,836.00	9.75
7	07/07/2004	6,496,836.00	87,617.00	34,830.00	52,787.00	0.00	6,462,006.00	9.75
8	07/08/2004	6,462,006.00	87,617.00	35,113.00	52,504.00	0.00	6,426,893.00	9.75
9	07/09/2004	6,426,893.00	87,617.00	35,398.00	52,219.00	0.00	6,391,495.00	9.75
10	07/10/2004	6,391,495.00	87,617.00	35,686.00	51,931.00	0.00	6,355,809.00	9.75
11	07/11/2004	6,355,809.00	87,617.00	35,976.00	51,641.00	0.00	6,319,833.00	9.75
12	07/12/2004	6,319,833.00	87,617.00	36,268.00	51,349.00	0.00	6,283,565.00	9.75
13	07/01/2005	6,283,565.00	87,617.00	36,563.00	51,054.00	0.00	6,247,002.00	9.75
14	07/02/2005	6,247,002.00	87,617.00	34,257.00	53,360.00	0.00	6,212,745.00	10.25
15	07/03/2005	6,212,745.00	87,617.00	34,550.00	53,067.00	0.00	6,178,195.00	10.25

May 14, 2005

P7533

Ref: --

Mr. Soham Modi
Plot No 280,
Road No. 25, Jubilee Hills
Secunderabad-500003- Ph:23545772

Dear Customer,

This is with reference to your Home Loan Account no. LBHYD00000619641

We value your relationship with ICICI Bank.

On reconciliation of your above mentioned Home Loan Account, we intimate with this letter that there is an excess payment which we are refunding. Please find enclosed herewith cheque No 688148 of Rs. 3510 towards excess Emi / Pre-emi paid.

For any clarification or more information, please call our 24-hour Phone Banking.
Alternatively, you may like to contact us by e-mail at customer.care@icicibank.com.

Looking forward to your continued patronage and more opportunities to be of service to you.

Sincerely,



Authorised Signatory

November 17, 2004

PLR_FD_126494

SOHAM MODI
PLOT NO 280, ROAD NO 25 JUBILEE HILLS
SECUNDERABAD

ANDHRA PRADESH
50000

Dear Sir/Madam

Lan No : LBHYD00000619641

Change in rate of interest on your Home Loan

We refer to the aforesaid housing loan availed by you from ICICI Home Finance Company Limited (IHFC) (acting for itself and/or as duly constituted attorney of ICICI Bank Limited.).

This is to advise you that the ICICI Home Prime Lending Rate (ICICI Home PLR) for Home Loan has been increased by 50 basis points with effect from November 17, 2004. The same will be applicable to your loan from the next reset date i.e. January 1, 2005. Consequently, the revised Adjustable Interest Rate on your loan will be 10.25%.

For your convenience, we have maintained your Equated Monthly Installment (EMI) Rs.87617.00.

(calculated at existing rates) while increasing the term of your loan.

We shall communicate to you, this revised term of your Home Loan in January 2005.

You may send in a mail to customer.care@icicibank.com or use any of our customer care numbers below for any clarifications that you may require.

Yours sincerely,



For ICICI HFC Limited
Gaurav Arora
Manager

ICICI Home Finance

To,
MR SOHAM MODI
PLOT NO 280, ROAD NO 25 JUBILEE HILLS
SECUNDERABAD, ANDHRA PRADESH
500003

Dear Sir / Madam

In connection with our statutory audit, our auditors M/s S.R.Batlilboi & Co. would like you to confirm the following details as on January 31, 2004

Agreement Number	LBHYD00000619641
Total Loan Amount (Rs.)	6,700,000
Future Principal outstanding (Rs.)	6,666,821
EMI Amount outstanding (Rs.)	-
Pre EMI Amount Outstanding (Rs.)	-
Number Of EMI Outstanding	119

If you agree with the details given above, please tick against 'agreed'. If you do not agree, please tick against 'disagree' and state the correct particulars in the space provided. Please sign in the space given below.

Attached herewith is a pre-stamped envelope addressed to our auditors. Please put this confirmation in the same and post it.

I agree with the details mentioned above

.....

I disagree with the details mentioned above

.....

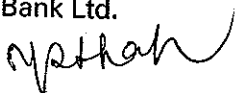
The details as per me are

Total Loan Amount (Rs.)	
Future Principal outstanding (Rs.)	
EMI Amount outstanding (Rs.)	
Pre EMI Amount Outstanding (Rs.)	
Number Of EMI Outstanding	

Place: Mumbai
Date: 27th March 2004

Yours Faithfully

For ICICI Bank Ltd.



Authorised Signatory

SOHAM MODI
PLOT NO 280,
ROAD NO 25
JUBILEE HILLS
SECUNDERABAD-500003

Application No. 7772161384
LAN LBHYD00000619641
9848043613

Dear Sir/Madam,

Welcome to the ever-growing family of ICICI Bank customers. We refer to the Home loan sanctioned to you. Further to your request for a disbursement, the terms and conditions on which the loan is being disbursed are summarized as below:

Disbursement Date	NOVEMBER 30, 2003
Loan Amount Sanctioned	67,00,000.00
Cumulative Disbursement Amount	67,00,000.00
Disbursement Amount	67,00,000.00
Cheque Amount	66,66,500.00
PLR Rate	9.75
Interest rate for this disbursement	PLR + 0 = 9.75
Term	120
EMI is calculated on	MONTHLY REST

Please note that in terms of the Loan Agreement signed between yourselves and ICICI Bank acting through its duly constituted attorney in this behalf ICICI Home Finance Co. Ltd. (ICICI Bank), repayment will be through EMIs comprising of principal and interest.

Your EMIs will commence from the next month and for the balance days of the current month, you will be paying Pre EMI interest which is simple interest at the rate applicable on the loan amount disbursed to you from the date of disbursement until the end of the month.

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

Pre EMI for the month of NOVEMBER is Rs. 0.00 .
Pre EMI for the next month is Rs. 10739.00 .
EMI is Rs. 87,617.00 beginning from the month of JANUARY .

The Pre EMI cheques can be dropped in the collector box at any of the ATM location of ICICI Bank in your city. The cheques should be favouring 'ICICI Home Finance Company Limited'. You are requested to use the Deposits Slips provided herewith while depositing the cheques.

Kindly make the above payments regularly.

As mentioned in the Loan Agreement, all the repayment of dues (Pre-EMI and EMI) will need to be paid by the due date. In case of Post Dated Cheques (PDC), please ensure that you replenish the PDCs before the previous set is exhausted. Any delay in repayment of the dues or non-replenishment of PDC will attract additional interest charges @24% p.a. or as mentioned in the Loan Agreement.

Further, we are pleased to inform you that with the final disbursement of this loan, the following insurance



2909624

ICICI Home Finance

cover are extended to you as per the applicable conditions.

Free Personal Accident Insurance cover to the first applicant of this loan to the extent of the principal amount outstanding for the term of the loan.

In case of any further clarifications, please feel free to contact our representative at 23128000 who would be glad to assist you.

Thanking you,
Yours faithfully,

For ICICI Home Finance Co. Limited as duly constituted attorney of ICICI Bank Limited.

P.S: All further communication to you would be at the above-mentioned address. In case of any change in your contact details please intimate us at 23128000.



To,
Whomsoever It May Concern,

This is to state that SOHAM MODI with Loan Account no LBHYD00000619641 / Application Form No. 772161384 has/have been granted Housing Loan for purchase / construction of house property of Rs. 700000/- @ 10.25% p.a. in respect of the following property:

PLOT NO.280(REAR PART)
ROAD NO.25
JUBILEE HILLS
0
HYDERABAD

The above loan is repayable in Equated Monthly Installments (EMIs) comprising of Principal and interest. The break-up of the EMI amount for the above loan into Principal and Interest is as follows:

	<i>Payable from April 2004 to March 2005</i>
EMI Amount / Prepayment if any	Rs. 1051404/-.
Principal Component	Rs. 421456/-.
Interest Component	Rs. 629948/-.

The PEMI interest payable from April 2004 to March 2005 is Rs.0/-.

Release Note -

Interest and Principal figures are subject to change in case of prepayments and/or change in repayment schedule.

Deduction under Section 24(b) of the Income-tax Act, 1961, in respect of interest on borrowed capital and tax rebate under Section 88 (2) (xv) of the Income-tax Act, 1961, can be claimed subject to fulfillment of conditions prescribed therein.

The utilisation/end use of the loan is as per the Borrowers' discretion, and is required to be in accordance with the details provided in the loan application and the undertakings given, if any, to ICICI Home Finance Co Ltd. in the Loan Agreement, which, where such details has been provided, has solely relied on the same.

For ICICI Home Finance Company Ltd.,
acting for itself and / or as duly constituted attorney in this behalf of ICICI Bank Limited)

Address of borrower -

SOHAM MODI

PLOT NO 280,

ROAD NO 25

JUBILEE HILLS

SECUNDERABAD 500003

April 12, 2005

Sd/-

Authorised Signatory

Statement Generated on :

This is a Computer generated Certificate, not requiring signature.

January 17, 2005

Dear Customer,

Provisional Income Tax Certificate against your Home Loan enclosed

We value your relationship with ICICI Bank.

We enclose the Provisional Income Tax Certificate for financial year 2004-2005.

We are sending this letter and certificate to the mailing address indicated on the application form, or the change-of-address form if any, that you had filled and submitted to us. If there has been a subsequent change of address, please communicate it to our 24-hour Phone Banking.

As you are aware, the Provisional Income Tax Certificate is usually sent at the beginning of every financial year or after any transaction done on the loan account during the financial year.

We wish to inform you that **if you want a duplicate copy of the Provisional Income Tax Certificate, it is available on your payment of Rs. 200 at your nearest ICICI Bank Home Loan Branch.**

For any clarification or more information, please call our 24-hour Phone Banking. Alternatively, you may like to contact us by e-mail at customer.care@icicibank.com.

Looking forward to more opportunities to be of service to you.

Sincerely,



Gaurav Arora
Manager Service Requests

Encl.: Provisional Income Tax Certificate for financial year 2004-2005



ICICI Home Finance

11 January, 2005 / ECS -407

SOHAM MODI

PLOT NO 280, ROAD NO 25 JUBILEE HILLS

SECUNDERABAD 500003

ANDHRA PRADESH

Sub: LAN No : LBHYD00000619641 , Application No 7772161384

Dear Customer/s,

Re: Mode of Repayment Option.

We refer to the housing loan availed by you and as per the terms of the Loan Agreement executed between yourselves and ICICI Bank acting through its duly constituted attorney in this behalf ICICI Home Finance Company Ltd. (ICICI Bank), you had opted for repayment of the loan through Post dated cheque/s.

Please note that the post dated cheques issued by you, shall get exhausted on **07-Dec-04**/have exhausted, in lieu of the same you may repay the balance EMI's through any of the following repayment mode:

- **Post Dated Cheques-** Issuance of Post dated cheque/s.
- **Auto Debit Mandate** – This is a one time instruction given by you to debit the EMI account directly from your ICICI Bank account and you will not be required to periodically replenish cheques. In this repayment mode on receipt of the instruction from the Customer the amount of the EMI is debited from the Customer's ICICI Bank Account on the due date. Under this option the instruction once given, shall be operative till the tenor of the loan. This repayment option can be availed by all ICICI Bank Account Customers. If you do not have an ICICI Bank Account already, being our preferred customer (loans), you can open a special ICICI Bank account, which has no minimum balance requirement.

To open an account you can either walk in to the nearest branch (from 8 a.m. to 8 p.m), call our call center or log on to www.icicibank.com. Our Sales Executive shall contact you at your convenience, to open the account and hand over your welcome kit (Account number, Debit card, Chequebook on the spot. You can do away with the hassles of replenishing the post dated cheques by exercising a one time Auto debit mandate.

- **Electronic Clearing System (ECS)-** This is also a one time instruction given by you to debit the EMI directly from your Bank account (other than ICICI Bank) and you will not be required to periodically replenish cheques. In this repayment mode on receipt of the instruction from the Customer the amount of the EMI is debited from the Customer's Bank Account on the given date and under this option the instruction once given shall be operative till the tenor of the loan

If you opt to continue with the same repayment mode i.e. through Post Dated cheque/s in that event you will be required to comply with the following :-

You will be required to send us the next fresh set of 36 PDC's favouring "ICICI HFC Limited " for **87616/-** (Amount of EMI). Each PDC should be dated for the 1st /7th (as applicable) of the month starting from **07-Jan-05**. Please handover the fresh set of post dated cheques along with the enclosed Cheques submission form at the nearest HFC branch. For Details of the nearest HFC Branch please contact our Call Center on the numbers mentioned at the bottom of the letter.

If you opt to choose Electronic Clearing system (ECS) repayment mode in that event you will be required to comply with the following :

The ECS Mandate Form (as enclosed- Annexure "A") is required to be filled in; one cancelled cheque of the Account from which ECS (debit) is being provided should be enclosed. The ECS mandate form is required to be provided from either your Salary Account or Operating Account. The ECS Mandate form is required to be signed by all Account Holder(s), irrespective of any of the Account Holder(s) being not a Borrower/Co-Borrower to the Loan. You will be required to provide 3 (three) blank dated security Cheques (PDCs) favouring "ICICI Home Finance Company Limited". The amount filled in each security cheque shall be one-third (1/3) of the loan amount.

If you opt to choose Auto Debit Mandate repayment mode in that event you will be required to comply with the following:

Auto debit Mandate form (as enclosed) has to be duly filled and signed and submitted at our branch office, which is nearer to your location. You will be required to provide three undated security cheques favouring "ICICI Home Finance Company Limited". The amount filled in each security cheque shall be one-third (1/3) of the loan amount.

Thanking you and assuring you of our best services always.

Yours truly



Authorised Signatory

ICICI BANK DIRECT DEBIT MANDATE FORM

DATE: _____

FROM

Customer Name : _____

Customer Address : _____

ГО

CICI Bank Limited,

_____, Branch, _____, City.

Ref: Account No.:

[illegible]

Dear Sir,

We would like to inform you that I/we have taken a Home Loan from ICICI Bank Limited acting through its duly constituted attorney ICICI Home Finance Company Limited (hereinafter referred to as "ICICI Bank Limited") vide Loan Agreement dated _____. You are hereby authorised to debit the above mentioned account and credit ICICI Home Finance Company Ltd. PDC account number _____ on receiving instructions from ICICI Bank Limited for the repayment of the Loan, interest, Equated Monthly Instalments, Pre-EMI interest and/or other charges payable by me to ICICI Bank Limited under the said Loan Agreement, as will be intimated to you from time to time by ICICI Bank Limited over the entire tenure of the loan.

the debit to the account shall be limited to the loan amount, the interest thereon, as well as all or any costs, charges, expenses or other amounts payable in terms of the loan agreement. This debit mandate shall be operative until due payment and receipt by ICICI Bank of all amounts due and payable to ICICI Bank in terms of the loan agreement.

We are requesting and hereby authorising ICICI Bank Limited to forward this to you after affixing the signatures of their authorised person(s) to signify their approval for the above instructions and agreement to give effect to the above.

Thanking you,

Yours truly,

Customer Name :

Account Holder/s)

Accepted and Approved

Signature & full account no. VERIFIED



ICICI Home Finance

13 December, 2004 / ECS18245

SOHAM MODI
PLOT NO 280, ROAD NO 25 JUBILEE HILLS
SECUNDERABAD 500003
ANDHRA PRADESH

Sub: LAN No : LBHYD00000619641 , Application No 7772161384

Dear Customer/s,

Re: Mode of Repayment Option.

We refer to the housing loan availed by you and as per the terms of the Loan Agreement executed between yourselves and ICICI Bank acting through its duly constituted attorney in this behalf ICICI Home Finance Company Ltd. (ICICI Bank), you had opted for repayment of the loan through Post dated cheque/s.

Please note that the post dated cheques issued by you, shall get exhausted on **07-Dec-04**/have exhausted, in lieu of the same you may repay the balance EMI's through any of the following repayment mode:

- **Post Dated Cheques-** Issuance of Post dated cheque/s.
- **Auto Debit Mandate** – This is a one time instruction given by you to debit the EMI account directly from your ICICI Bank account and you will not be required to periodically replenish cheques. In this repayment mode on receipt of the instruction from the Customer the amount of the EMI is debited from the Customer's ICICI Bank Account on the due date. Under this option the instruction once given, shall be operative till the tenor of the loan. This repayment option can be availed by all ICICI Bank Account Customers. If you do not have an ICICI Bank Account already, being our preferred customer (loans), you can open a special ICICI Bank account, which has no minimum balance requirement.

To open an account you can either walk in to the nearest branch (from 8 a.m. to 8 p.m), call our call center or log on to www.icicibank.com. Our Sales Executive shall contact you at your convenience, to open the account and hand over your welcome kit (Account number, Debit card, Chequebook on the spot. You can do away with the hassles of replenishing the post dated cheques by exercising a one time Auto debit mandate.

- **Electronic Clearing System (ECS)-** This is also a one time instruction given by you to debit the EMI directly from your Bank account (other than ICICI Bank) and you will not be required to periodically replenish cheques. In this repayment mode on receipt of the instruction from the Customer the amount of the EMI is debited from the Customer's Bank Account on the given date and under this option the instruction once given shall be operative till the tenor of the loan

If you opt to continue with the same repayment mode i.e. through Post Dated cheque/s in that event you will be required to comply with the following .:

You will be required to send us the next fresh set of 36 PDC's favouring "ICICI HFC Limited " for **87616/-** (Amount of EMI). Each PDC should be dated for the 1st /7th (as applicable) of the month starting from **07-Jan-05**. Please handover the fresh set of post dated cheques along with the enclosed Cheques submission form at the nearest HFC branch.

If you opt to choose Electronic Clearing system (ECS) repayment mode in that event you will be required to comply with the following .:

The ECS Mandate Form (as enclosed- Annexure "A") is required to be filled in; one cancelled cheque of the Account from which ECS (debit) is being provided should be enclosed. The ECS mandate form is required to be provided from either your Salary Account or Operating Account. The ECS Mandate form is required to be signed by all Account Holder(s), irrespective of any of the Account Holder(s) being not a Borrower/Co-Borrower to the Loan. You will be required to provide 3 (three) blank dated security Cheques (PDCs) favouring "ICICI Home Finance Company Limited". The amount filled in each security cheque shall be one-third (1/3) of the loan amount.

If you opt to choose Auto Debit Mandate repayment mode in that event you will be required to comply with the following:

Auto debit Mandate form (as enclosed) has to be duly filled and signed and submitted at our branch office, which is nearer to your location. You will be required to provide three undated security cheques favouring "ICICI Home Finance Company Limited". The amount filled in each security cheque shall be one-third (1/3) of the loan amount.

Thanking you and assuring you of our best services always.

Yours truly



Authorised Signatory



Date:02-12-04

To
SOHAM MODI
PLOT NO.280(REAR PART)
ROAD NO.25 JUBILEE HILLS
HYDERABAD -
ANDHRA PRADESH
Loan Account Number: LBHYD00000619641
Application no: 7772161384

Dear Customer,

Req: Continuation of Post Dated Cheques towards repayment of your Home Loan

We thank you for being our valued customer. We wish to inform you that the earlier set of post dated EMI Cheques given by you towards repayment of your Home Loan are exhausted on 7-Dec-04

We request you to submit the next set of 36 post dated Cheques starting from 7-Jan-05 for Rs.87616 /- favouring **ICICI Home Finance Company Limited**. You may please handover the fresh set of post dated Cheques along with the enclosed Cheques submission form at our branch office, which is closer to your location.

Please ignore this letter, in case you have already submitted the new set of post-dated Cheques.

For further clarifications please contact Name:Sudeshna And Jayasree 55767023 & 55767024 & 23485333 or feel free to walk in at:

ICICI Bank Home Loans
II floor JVL Towers,
Saifabad,OPP Assembly
Hyderabad-500004.

Thanking you and assuring you of our best services, always

Yours truly,
ICICI Home Finance Company Limited
(This is a computer generated letter doesn't require signature.)

Dear Customer,

Congratulations on buying your own home.

It has always been our endeavor to provide superior service as well as offer value-added features to our privileged customers like you.

We are happy to present "Loan Shield" Insurance plan, a complete protection plan for your home and home loan. This protection plan comes from ICICI Lombard.

The key features of Loan Shield are:

1. In case of default due to death or permanent total disability of the borrower, the total future principal outstanding of the loan is insured.
2. The cover is also extended to cover 12 monthly installments in case the borrower suffers from any one of the 9 listed Critical illnesses.
3. In case of any involuntary unemployment (only for salaried employees) upto 3 monthly installments will be covered under the plan.
4. Besides this, there is a 5-year property insurance, given to the borrower free of cost.

Other Benefits –

- No medical checkup required
- Loans upto Rs. 1.05 crores are covered
- Cover valid for 5 years
- Special rates given by ICICI Bank Home Loans

To find more or avail of this insurance cover all you have to do is call our toll-free call center 1600 222 030 for more information.

With Best Wishes,
Gaurav Arora
Manager

Terms and conditions apply. Available in select cities only.

To,

SOHAM MODI
PLOT NO 280,
ROAD NO 25
JUBILEE HILLS,
SECUNDERABAD-500003

LAN# : LBHYD00000619641
APP# : 7772161384

Date: January 1,2005

Dear Customer,

We refer to the aforesaid loan availed by you from ICICI Home Finance Company Limited (IHFC) (acting for itself and/or as duly constituted attorney of ICICI Bank Limited).

Consequent to changes in economy & the increase in the borrowing cost, the ICICI Home Prime Lending Rate (ICICI Home PLR) for Home Loans has been increased by 50 basis points with effect from November 17, 2004. For all our existing customers having availed loans prior to November 17, 2004, the interest rate has changed from the next reset date i.e. January 1, 2005.

The changes applicable to your loan are as under:

- 1.Your current Interest Rate under Adjustable Rate of Home Loan with us is ICICI Home PLR 0% (Applicable ICICI Home PLR before Reset is 9.75% p.a.)
- 2.Your new adjustable interest rate will be ICICI Home PLR 0% (Current ICICI Home PLR is 10.25 % p.a.)
- 3.The above change has resulted in increase in your loan term from January 1, 2005.

	Existing Terms	Revised Terms from January1, 2005
Loan Amount	Rs. 6247002/-	Rs. 6247002/-
Loan Term	107 Months	111 Months
ICICI Home PLR	9.75% p.a.	10.25% p.a
Adjustable Rate of Interest	ICICI Home PLR 0%= 9.75%p.a.	ICICI Home PLR 0%= 10.25%p.a.
Amount of each EMI	Rs. 87617/-	Rs. 87617/-

Thanking you,
Your's Faithfully,
For ICICI Home Finance Company limited
(acting for itself and/or as duly constituted attorney of ICICI Limited and/or ICICI Bank Limited)



Gaurav Arora
Manager - Service Requests
Authorised Signatory

22/12/03

ICICI - Soham Modi Personal Loan					
S No.	Date	Interest rate Principal	9.75 Interest	% Repayment	13 Balance
1	1/Jan/04	6,700,000	54,438	87,616	6,666,822
2	1/Feb/04	6,666,822	54,168	87,616	6,633,373
3	1/Mar/04	6,633,373	53,896	87,616	6,599,654
4	1/Apr/04	6,599,654	53,622	87,616	6,565,660
5	1/May/04	6,565,660	53,346	87,616	6,531,390
6	1/Jun/04	6,531,390	53,068	87,616	6,496,841
7	1/Jul/04	6,496,841	52,787	87,616	6,462,012
8	1/Aug/04	6,462,012	52,504	87,616	6,426,900
9	1/Sep/04	6,426,900	52,219	87,616	6,391,503
10	1/Oct/04	6,391,503	51,931	87,616	6,355,818
11	1/Nov/04	6,355,818	51,641	87,616	6,319,843
12	1/Dec/04	6,319,843	51,349	87,616	6,283,575
13	1/Jan/05	6,283,575	51,054	87,616	6,247,013
14	1/Feb/05	6,247,013	50,757	87,616	6,210,154
15	1/Mar/05	6,210,154	50,458	87,616	6,172,996
16	1/Apr/05	6,172,996	50,156	87,616	6,135,535
17	1/May/05	6,135,535	49,851	87,616	6,097,771
18	1/Jun/05	6,097,771	49,544	87,616	6,059,699
19	1/Jul/05	6,059,699	49,235	87,616	6,021,318
20	1/Aug/05	6,021,318	48,923	87,616	5,982,625
21	1/Sep/05	5,982,625	48,609	87,616	5,943,618
22	1/Oct/05	5,943,618	48,292	87,616	5,904,294
23	1/Nov/05	5,904,294	47,972	87,616	5,864,650
24	1/Dec/05	5,864,650	47,650	87,616	5,824,685
25	1/Jan/06	5,824,685	47,326	87,616	5,784,394
26	1/Feb/06	5,784,394	46,998	87,616	5,743,776
27	1/Mar/06	5,743,776	46,668	87,616	5,702,829
28	1/Apr/06	5,702,829	46,335	87,616	5,661,548
29	1/May/06	5,661,548	46,000	87,616	5,619,932
30	1/Jun/06	5,619,932	45,662	87,616	5,577,978
31	1/Jul/06	5,577,978	45,321	87,616	5,535,683
32	1/Aug/06	5,535,683	44,977	87,616	5,493,045
33	1/Sep/06	5,493,045	44,631	87,616	5,450,060
34	1/Oct/06	5,450,060	44,282	87,616	5,406,725
35	1/Nov/06	5,406,725	43,930	87,616	5,363,039
36	1/Dec/06	5,363,039	43,575	87,616	5,318,998
37	1/Jan/07	5,318,998	43,217	87,616	5,274,599
38	1/Feb/07	5,274,599	42,856	87,616	5,229,839
39	1/Mar/07	5,229,839	42,492	87,616	5,184,715
40	1/Apr/07	5,184,715	42,126	87,616	5,139,225
41	1/May/07	5,139,225	41,756	87,616	5,093,365

42	1/Jun/07	5,093,365	41,384	87,616	5,047,133
43	1/Jul/07	5,047,133	41,008	87,616	5,000,525
44	1/Aug/07	5,000,525	40,629	87,616	4,953,538
45	1/Sep/07	4,953,538	40,247	87,616	4,906,169
46	1/Oct/07	4,906,169	39,863	87,616	4,858,416
47	1/Nov/07	4,858,416	39,475	87,616	4,810,275
48	1/Dec/07	4,810,275	39,083	87,616	4,761,742
49	1/Jan/08	4,761,742	38,689	87,616	4,712,815
50	1/Feb/08	4,712,815	38,292	87,616	4,663,491
51	1/Mar/08	4,663,491	37,891	87,616	4,613,766
52	1/Apr/08	4,613,766	37,487	87,616	4,563,637
53	1/May/08	4,563,637	37,080	87,616	4,513,100
54	1/Jun/08	4,513,100	36,669	87,616	4,462,153
55	1/Jul/08	4,462,153	36,255	87,616	4,410,792
56	1/Aug/08	4,410,792	35,838	87,616	4,359,014
57	1/Sep/08	4,359,014	35,417	87,616	4,306,815
58	1/Oct/08	4,306,815	34,993	87,616	4,254,192
59	1/Nov/08	4,254,192	34,565	87,616	4,201,141
60	1/Dec/08	4,201,141	34,134	87,616	4,147,659
61	1/Jan/09	4,147,659	33,700	87,616	4,093,743
62	1/Feb/09	4,093,743	33,262	87,616	4,039,389
63	1/Mar/09	4,039,389	32,820	87,616	3,984,593
64	1/Apr/09	3,984,593	32,375	87,616	3,929,351
65	1/May/09	3,929,351	31,926	87,616	3,873,661
66	1/Jun/09	3,873,661	31,473	87,616	3,817,519
67	1/Jul/09	3,817,519	31,017	87,616	3,760,920
68	1/Aug/09	3,760,920	30,557	87,616	3,703,862
69	1/Sep/09	3,703,862	30,094	87,616	3,646,340
70	1/Oct/09	3,646,340	29,627	87,616	3,588,350
71	1/Nov/09	3,588,350	29,155	87,616	3,529,889
72	1/Dec/09	3,529,889	28,680	87,616	3,470,954
73	1/Jan/10	3,470,954	28,201	87,616	3,411,539
74	1/Feb/10	3,411,539	27,719	87,616	3,351,642
75	1/Mar/10	3,351,642	27,232	87,616	3,291,258
76	1/Apr/10	3,291,258	26,741	87,616	3,230,384
77	1/May/10	3,230,384	26,247	87,616	3,169,015
78	1/Jun/10	3,169,015	25,748	87,616	3,107,147
79	1/Jul/10	3,107,147	25,246	87,616	3,044,776
80	1/Aug/10	3,044,776	24,739	87,616	2,981,899
81	1/Sep/10	2,981,899	24,228	87,616	2,918,511
82	1/Oct/10	2,918,511	23,713	87,616	2,854,608
83	1/Nov/10	2,854,608	23,194	87,616	2,790,186
84	1/Dec/10	2,790,186	22,670	87,616	2,725,240
85	1/Jan/11	2,725,240	22,143	87,616	2,659,766
86	1/Feb/11	2,659,766	21,611	87,616	2,593,761

87	1/Mar/11	2,593,761	21,074	87,616	2,527,219
88	1/Apr/11	2,527,219	20,534	87,616	2,460,137
89	1/May/11	2,460,137	19,989	87,616	2,392,510
90	1/Jun/11	2,392,510	19,439	87,616	2,324,333
91	1/Jul/11	2,324,333	18,885	87,616	2,255,602
92	1/Aug/11	2,255,602	18,327	87,616	2,186,313
93	1/Sep/11	2,186,313	17,764	87,616	2,116,461
94	1/Oct/11	2,116,461	17,196	87,616	2,046,041
95	1/Nov/11	2,046,041	16,624	87,616	1,975,049
96	1/Dec/11	1,975,049	16,047	87,616	1,903,480
97	1/Jan/12	1,903,480	15,466	87,616	1,831,330
98	1/Feb/12	1,831,330	14,880	87,616	1,758,593
99	1/Mar/12	1,758,593	14,289	87,616	1,685,266
100	1/Apr/12	1,685,266	13,693	87,616	1,611,343
101	1/May/12	1,611,343	13,092	87,616	1,536,819
102	1/Jun/12	1,536,819	12,487	87,616	1,461,690
103	1/Jul/12	1,461,690	11,876	87,616	1,385,950
104	1/Aug/12	1,385,950	11,261	87,616	1,309,595
105	1/Sep/12	1,309,595	10,640	87,616	1,232,619
106	1/Oct/12	1,232,619	10,015	87,616	1,155,018
107	1/Nov/12	1,155,018	9,385	87,616	1,076,787
108	1/Dec/12	1,076,787	8,749	87,616	997,920
109	1/Jan/13	997,920	8,108	87,616	918,412
110	1/Feb/13	918,412	7,462	87,616	838,258
111	1/Mar/13	838,258	6,811	87,616	757,453
112	1/Apr/13	757,453	6,154	87,616	675,991
113	1/May/13	675,991	5,492	87,616	593,867
114	1/Jun/13	593,867	4,825	87,616	511,077
115	1/Jul/13	511,077	4,152	87,616	427,613
116	1/Aug/13	427,613	3,474	87,616	343,471
117	1/Sep/13	343,471	2,791	87,616	258,646
118	1/Oct/13	258,646	2,101	87,616	173,132
119	1/Nov/13	173,132	1,407	87,616	86,922
120	1/Dec/13	86,922	706	87,616	13

ICICI Home Finance Company Ltd.

Cheque Submission Form

Important Instructions :

- Cheque should be crossed as "Account Payee only."
- The cheque should be drawn in favor of "ICICI Home Finance Company Ltd." Only.
- ICICI HFC does not take responsibility for cheques left blank or drawn in favor of any name other than ICICI Home Finance Company Ltd.
- Please ensure that all corrections have been countersigned and amount in words and figures are the same.
- EMI Cheques to be dated either the 1st or the 7th of the month.

Customer Details :

Appl No. <u>7772161384</u>	/ LAN No. <u>LBHYD00000 619641</u>
Name of the Applicant/s <u>SONAM MODI</u>	

Cheque Details :

Sr. No.	Cheque numbers ranging		No. Of Cheques	Date of Cheque ranging		Bank & Branch	Purpose (EMI/PF/AF / PEMI/ Prin. o/s)	Amount of each cheque
	From	To		From	To			
1.	582231	582235	5	7/2/05	7/6/05	HDFC	E.M.I	87,61
2.	582242	582250	9	7/7/05	7/13/06	"	"	
3.								
4.								
5.								
6.								

I declare that, I have not given any cheques, other than the ones mentioned above and all cheques are drawn in favour of "ICICI Home Finance Co. Ltd."

Applicant's Name : SONAM MODI
Applicant's Signature : [Signature]
Date : 18/1/05 to 10/1/05

Recd by

Name of Executive : G. Ravi Mullen
Name of DMA : DHANUSH ENTERPRISES

Nikhil C. Popat B.Com, LLB.PGDIT, FCS.

COMPANY SECRETARY

ADDRESS: -

**4-5-155, PAN BAZAR'
BEHIND KABRA COMPLEX,
SECUNDERABAD. 500 003.**

PHONE: 55213630

Mobile: 9885036370.

Fax :040-27712430

To
Soham Modi,
Secunderabad .

Date: 05-12-2003

Dear sir

Sub: Arranging of Loan for Rs.67 Lacs

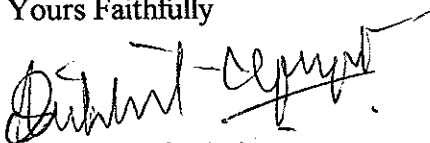
Please note that the Loan amount of Rs.67 Lacs has been sanctioned against your personal name from ICICI Home Finance Private Limited and the same has been deposited in your account with the bank. The processing charges have been deducted from the sanctioned amount and the balance has been deposited.

The Loan period is for 10 years and the interest is 9.75%. We have procured an low interest rate thru our sincere efforts. Kindly find enclosed herewith the copy of the cheques so deposited along with the deposit slip.

Kindly release our professional charges of 1.5% on sanctioned amount at the earliest.

Thanking you

Yours Faithfully


(NIKHIL POPAT)

1.5% → 75,000/-
50,000/- → 25,000/-

Approved
Fees of Rs. 75,000/-
Pay 50,000/- now & 25,000/- after
copies of loan.

Nikhil

Soham Modi

Phone : (O) 7543658/7541054

7544058

(R) 3545772

Fax : +91-040-7541450

5-4-187/3&4/7/B, 3rd Floor,
Soham Mansion, M.G. Road,
Secunderabad - 500 003.

Date: 03-12-2003

To
The Branch Manager,
ICICI Bank ,
SECUNDERABAD - 500 003.

Dear Sir,

Sub: Depositing original title deed of property situated at Plot No. 280, Road No. 25,
Jubilee Hills, Hyderabad.

Please find enclosed herewith following documents:

1. Original Regd. Sale deed bearing Document No. 645/97, dated 06.03.1997
2. Original Regd. Sale deed bearing Document No. 3905/92, dated 21.08.1989
3. Original Regd. Rectification Deed bearing No. 3965/92, dated 03.10.1992
4. Original Regd. Sale deed bearing Document No. 1709/89, dated 03.01.1987
5. Original MCH Sanction plan for the house

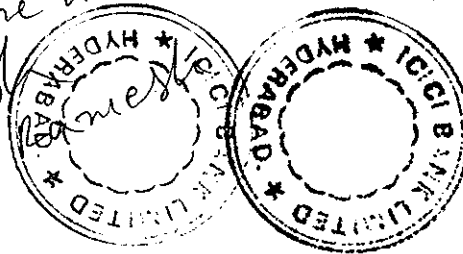
The above documents are deposited against the loan of Rs. 67,00,000/- (Rupees Sixty
Seven Lakhs)

Thank You.

Yours sincerely,


[SOHAM MODI]

Received All the above mentioned Title deeds -



NOTE FROM THE GENERAL MANAGER

EXECUTIVE SUMMARY

Applicant : Mr.Soham Modi
 Co – Applicant 2 : Modi Properties & Investments Pvt Ltd
 Purpose : LAP–Residential Property
 Type of Borrower : SENP

Assistance Details

	(Rs)
Proposed Loan Amount	Rs. 67 Lacs
Existing Exposure	Nil
Total Exposure	Rs.67 Lacs
Rate of Interest	PLR+0% i.e.9.75 %
Processing Fee	.5 %
Nature of repayments	EMI, monthly in arrears
Tenor	10 Yrs
EMI Amount	Rs.87, 616/-

Property Details

	(Rs)
Agreement value	NA
Market value	Rs.150 Lacs
Loan to Value based on Market Value	45%
Fixed obligation to income ratio (FOIR)	11.5%
Address of the Property	Plot no. 280 (part - rear part), Road no. 25, Jubilee Hills, Hyderabad

Special Conditions

NA

John M
25/11/03

Date:01.08.2007

To,
The Credit Manager -- Home Equity
ICICI Bank Ltd,
Begumpet,
Hyderabad.

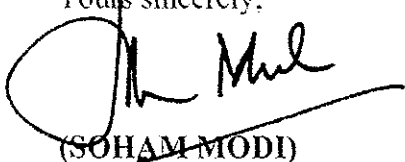
Dear Sir / Madam,

We are herewith enclosing the the Cheques for Signature Verification, Security Cheques for Pre EMI. The Details of the cheques are as given below:-

<u>S.No</u>	<u>Cheque No</u>	<u>Particulars</u>	<u>Remarks</u>
1.	673588	Signature Verification	Cancelled Cheque undated for Rs. 5000000/- Each
2.	673589, 590 & 591	Security Cheques	
3.	673592	Pre - EMI	
4.	673593	Pre - EMI	

Thanking You.

Yours sincerely,



(SOHAM MODI)

HDFC BANK

Understand your world

Payee Only

PAY ICICI Bank Ltd

RUPEES

Cancelled.

Rs.

0421200008785

SB A/C

ANK LTD.

n Complex, S.D.Road,
abad - 500 003, Andhra Pradesh.

EFT IFSC : HDFC0000042

⑈673588⑈ 500240003⑈ 109228⑈ 10

Preferred

Date :

OR BEARER

John Mark

SOHAM MODI

HDFC BANK

Understand your world

Payee Only

PAY ICICI Bank Ltd

RUPEES

Rs.

No. 0421200008785

SB A/C

ANK LTD.

ran Complex, S.D.Road,
erabad - 500 003, Andhra Pradesh.

NEFT IFSC : HDFC0000042

⑈673593⑈ 500240003⑈ 109228⑈ 10

Preferred

Date :

OR BEARER

Rs.

No. 0421200008785

SB A/C

John Mark

[Stamp]

Preferred
Date :

PAY ICICI Bank Ltd

OR BEAREF

RUPEES Fifty Lakhs only

Rs. 50,00,000 | 2

o. 0421200008785

SB A/C

ANK LTD.
ran Complex, S.D.Road,
erabad - 500 003, Andhra Pradesh.

[Signature]

SOHAM MO

NEFT IFSC : HDFC0000042

⑈673589⑈ 500240003⑈ 109228⑈ 10

A/c Payee Only

Preferred
Date :

PAY ICICI Bank Ltd

OR BEARER

RUPEES Fifty lakhs only

Rs. 50,00,000/-

o. 0421200008785

SB A/C

ANK LTD.
ran Complex, S.D.Road,
erabad - 500 003, Andhra Pradesh.

[Signature]

SOHAM MO

NEFT IFSC : HDFC0000042

⑈673590⑈ 500240003⑈ 109228⑈ 10

A/c Payee Only

Preferred
Date :

PAY ICICI Bank Ltd

OR BEAREF

RUPEES Fifty lakhs only

Rs. 50,00,000/-