ICICI Home Finance

S 4138688

April 21, 2005

SOHAM MODI & MODI PROPERTIES & INVESTMENTS PVT LTD
PLOT NO 280, ROAD NO 25, JUBILEE HILLS

HYDERABAD - 500061
Phone : 23545772

Dear Sir / Madam,

Sub: Offer letter for Loan facility vide Application no. 777-4784228
(Franchisee Code: I BANK 2)

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.9000000/-
Term of Loan	120 Months (10 years)
Type of Interest	Floating Rate of Interest
ICICI Bank Floating Reference Rate (FRR)	8.25% as on date
Adjustable Interest Rate	FRR as publicly notified from time to time plus margin of 1.5% = ~~9.75%~~ p.a. (8.25% +1.5%)or as applicable at the time of disbursement. 9.25%
Number of Equated Monthly Installments (EMIs)	120
Amount of each EMI (on Monthly rest)	Rs.~~117694~~/- (Payable monthly) 115230
Administrative Charges (non-refundable)	Rs.99180/-. Rs. 90000/- is towards Administrative fee and Rs. 9180/- is towards Service Tax and Education Cess thereon. (Rs.99180/- collected, and the balance Rs 0 to be collected on Disbursement)
Processing Fees (non-refundable)	Rs.0/-. Rs.0/- is towards Processing Fee and Rs.0/- is towards Service Tax and Education Cess thereon.
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
Fees on Full & Final Prepayment*	2 % on amount prepaid and on all amounts tendered by the Borrower towards Prepayment of the Loan during the last one year from the date of final prepayment.

* 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.

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.

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.

The rate of interest in this sanction letter is valid for 30 days from the date of sanction letter. 1)Closure of loan LBHYD00000619641 2)Positive RCU report

10. Execution of Loan Agreement and other documents between you and ICICI Bank as per ICICI Bank's policy and format.

11. Terms and conditions as mentioned overleaf.

Your ICICI Bank Relationship Officer SHIVA KUMAR will assist you with all your requirements pertaining to the above loan. You can reach him/ her on 55313884. Please sign and return the acceptance copy of this letter to him/her at the address mentioned below:
ICICI HOME FINANCE CO. LTD
I BANK 2
V FLOOR, VARUN TOWERS
BEGUMPET,
Hyderabad - 500016
Phone : 55313870
at customer.care@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.

We look forward to a long lasting relationship with you.

Thanking you,

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

I/We accept the above terms and conditions

1. Name:	2. Name:
Signature:	Signature:
Place:	Place:
Date:	Date:

Home Search

2/5/05

ICICI Home Finance Company Limited
ICICI Towers, II Floor, East Wing, Street No.1 Begumpet
Hyderabad - 500 016, India.
Tel. (+91-040) 27784000/ 2778402
Fax.(+91-040) 55335826

Regd Off.: ICICI Bank Towers,
Bandra - Kurla Complex,
Mumbai - 400 051. India
Tel.(+91-22) 26531414 Fax.(+91-22) 26531122

5330916

ICICI Home Finance

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

Tel No : 23545772

Application No. 7774784228
LAN LBHYD00001049396

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	APRIL 30, 2005
Loan Amount Sanctioned (Rs.)	90,00,000.00
Cumulative Disbursement Amount (Rs.)	90,00,000.00
Disbursement Amount (Rs.)	90,00,000.00
Cheque Amount (Rs.)	90,00,000.00
Type of Interest	FLOATING
Effective Rate(%)	9.25
Term (months)	120
EMI is calculated on	MONTHLY REST
Rate at which EMI is calculated	9.25

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 Company Limited(ICICI Bank), repayment will be through EMIs comprising of principal and interest.

Your EMI 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 disbursal, until the end of the month.

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

Pre EMI for the next month is Rs. 13,685.00 .
EMI is Rs. 1,15,230.00 beginning from the month of JUNE .
Kindly make the above payments regularly.
As mentioned in the Loan Agreement, all the repayments of dues(Pre-EMI & EMI) will need to be paid by the due date. In case of Post Dated Cheques(PDC), please ensure that you replenish the PDC's before the previous set is exhausted. Any delay in repayment of dues or non-replenishment of PDCs will attract addtional interest @ 24%p.a. or as mentioned in Loan Agreement whichever is higher.The PDCs can be submitted at our nearest branch.

Further, we are pleased to inform that with the final disbursement of this loan, a Free Personal Accident Insurance cover to the first applicant of this loan, to the extent of Principal amount, is extended as per as the applicable conditions.

5330901

ICICI Home Finance

ICICI Bank reserves the right to recover 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.

In case of any further clarifications, please feel free to contact our representative at our branch 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.

Authorised Signatory

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 our call centre numbers mentioned below.

The address of your property as per our record is:

PLOT NO: 280 (PART-REAR PART)

ROAD NO: 25, JUBILEE HILLS

HYDERABAD

HYDERABAD-

ANDHRA PRADESH

In case of any change, please intimate us at our call center numbers mentioned below.
The current applicable charges to your loan are as under:

PDC Swap Charges (Rs.)	500 *
Part Prepayment Documentation Charges (Rs.	500 *
Document Retrieval Charges (Rs.)	500 *

* 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.

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ICICI Home Finance

April 21, 2005

SOHAM MODI & MODI PROPERTIES & INVESTMENTS PVT LTD
PLOT NO 280, ROAD NO 25, JUBILEE HILLS

HYDERABAD - 500061
Phone : 23545772

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11. Terms and conditions as mentioned overleaf.

Your ICICI Bank Relationship Officer SHIVA KUMAR will assist you with all your requirements pertaining to the above loan. You can reach him/ her on 55313884. Please sign and return the acceptance copy of this letter to him/her at the address mentioned below:
ICICI HOME FINANCE CO. LTD
I BANK 2
V FLOOR, VARUN TOWERS
BEGUMPET,
Hyderabad - 500016
Phone : 55313370
at customer.care@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.

We look forward to a long lasting relationship with you.

Thanking you,
Yours sincerely,
Name
Designation
(On behalf of ICICI Home Finance Company Limited)

I/We accept the above terms and conditions

1. Name:
Signature:
Place:
Date:
Home Search

2. Name:
Signature:
Place:
Date:

MODI
PROPERTIES &
INVESTMENTS PVT.LTD.

Off :5-4-187/3&4, III floor,
M G Road, Secunderabad - 500 003.
Phone : 55335551 (4 lines)
Fax : 040 - 27544058
E-mail : info@modiproperties.com
Visit us at : www.modiproperties.com

EXTRACT OF THE RESOLUTION PASSED ON METTING HELD ON 21ST APRIL, 2005 AT THE REGISTERED OFFICE OF THE COMPANY.

Resolved that the company do stand as co-applicant for the loan of Rs. 90,00,000/- sanctioned by ICICI Home Finance Co. Ltd., to Sri Soham Modi.

Resolved further that company do sign all such documents and agreements as may be necessary in this regard. And that Sri Soham Modi, Managing Director is authorized to sign all the documents on behalf of the company.

For Modi Properties & Investments Pvt. Ltd.

Managing Director

Loan Calculator

Enter Values	
Loan Amount	$ 9,000,000.00
Annual Interest Rate	9.25 %
Loan Period in Years	10
Number of Payments Per Year	12
Start Date of Loan	01-05-05
Optional Extra Payments	

Loan Summary	
Scheduled Payment	$ 115,229.45
Scheduled Number of Payments	120
Actual Number of Payments	120
Total Early Payments	$ -
Total Interest	$4,827,533.97

Lender Name: ICICI - Mortgage Loan to Soham Mo

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance
1	01-06-05	$ 9,000,000.00	$ 115,229.45	$ -	$ 115,229.45	$ 45,854.45	$ 69,375.00	$ 8,954,145.55
2	01-07-05	8,954,145.55	115,229.45	-	115,229.45	46,207.91	69,021.54	8,907,937.64
3	01-08-05	8,907,937.64	115,229.45	-	115,229.45	46,564.10	68,665.35	8,861,373.54
4	01-09-05	8,861,373.54	115,229.45	-	115,229.45	46,923.03	68,306.42	8,814,450.51
5	01-10-05	8,814,450.51	115,229.45	-	115,229.45	47,284.73	67,944.72	8,767,165.79
6	01-11-05	8,767,165.79	115,229.45	-	115,229.45	47,649.21	67,580.24	8,719,516.57
7	01-12-05	8,719,516.57	115,229.45	-	115,229.45	48,016.51	67,212.94	8,671,500.06
8	01-01-06	8,671,500.06	115,229.45	-	115,229.45	48,386.64	66,842.81	8,623,113.43
9	01-02-06	8,623,113.43	115,229.45	-	115,229.45	48,759.62	66,469.83	8,574,353.81
10	01-03-06	8,574,353.81	115,229.45	-	115,229.45	49,135.47	66,093.98	8,525,218.34
11	01-04-06	8,525,218.34	115,229.45	-	115,229.45	49,514.23	65,715.22	8,475,704.11
12	01-05-06	8,475,704.11	115,229.45	-	115,229.45	49,895.90	65,333.55	8,425,808.21
13	01-06-06	8,425,808.21	115,229.45	-	115,229.45	50,280.51	64,948.94	8,375,527.70
14	01-07-06	8,375,527.70	115,229.45	-	115,229.45	50,668.09	64,561.36	8,324,859.61
15	01-08-06	8,324,859.61	115,229.45	-	115,229.45	51,058.66	64,170.79	8,273,800.96
16	01-09-06	8,273,800.96	115,229.45	-	115,229.45	51,452.23	63,777.22	8,222,348.72
17	01-10-06	8,222,348.72	115,229.45	-	115,229.45	51,848.85	63,380.60	8,170,499.88
18	01-11-06	8,170,499.88	115,229.45	-	115,229.45	52,248.51	62,980.94	8,118,251.36
19	01-12-06	8,118,251.36	115,229.45	-	115,229.45	52,651.26	62,578.19	8,065,600.10
20	01-01-07	8,065,600.10	115,229.45	-	115,229.45	53,057.12	62,172.33	8,012,542.99
21	01-02-07	8,012,542.99	115,229.45	-	115,229.45	53,466.10	61,763.35	7,959,076.89
22	01-03-07	7,959,076.89	115,229.45	-	115,229.45	53,878.23	61,351.22	7,905,198.66
23	01-04-07	7,905,198.66	115,229.45	-	115,229.45	54,293.54	60,935.91	7,850,905.11
24	01-05-07	7,850,905.11	115,229.45	-	115,229.45	54,712.06	60,517.39	7,796,193.06
25	01-06-07	7,796,193.06	115,229.45	-	115,229.45	55,133.79	60,095.65	7,741,059.26
26	01-07-07	7,741,059.26	115,229.45	-	115,229.45	55,558.78	59,670.67	7,685,500.48
27	01-08-07	7,685,500.48	115,229.45	-	115,229.45	55,987.05	59,242.40	7,629,513.43
28	01-09-07	7,629,513.43	115,229.45	-	115,229.45	56,418.62	58,810.83	7,573,094.81
29	01-10-07	7,573,094.81	115,229.45	-	115,229.45	56,853.51	58,375.94	7,516,241.30
30	01-11-07	7,516,241.30	115,229.45	-	115,229.45	57,291.76	57,937.69	7,458,949.54
31	01-12-07	7,458,949.54	115,229.45	-	115,229.45	57,733.38	57,496.07	7,401,216.16
32	01-01-08	7,401,216.16	115,229.45	-	115,229.45	58,178.41	57,051.04	7,343,037.75
33	01-02-08	7,343,037.75	115,229.45	-	115,229.45	58,626.87	56,602.58	7,284,410.89
34	01-03-08	7,284,410.89	115,229.45	-	115,229.45	59,078.78	56,150.67	7,225,332.10
35	01-04-08	7,225,332.10	115,229.45	-	115,229.45	59,534.18	55,695.27	7,165,797.92
36	01-05-08	7,165,797.92	115,229.45	-	115,229.45	59,993.09	55,236.36	7,105,804.83
37	01-06-08	7,105,804.83	115,229.45	-	115,229.45	60,455.54	54,773.91	7,045,349.29
38	01-07-08	7,045,349.29	115,229.45	-	115,229.45	60,921.55	54,307.90	6,984,427.74
39	01-08-08	6,984,427.74	115,229.45	-	115,229.45	61,391.15	53,838.30	6,923,036.59
40	01-09-08	6,923,036.59	115,229.45	-	115,229.45	61,864.38	53,365.07	6,861,172.22
41	01-10-08	6,861,172.22	115,229.45	-	115,229.45	62,341.25	52,888.20	6,798,830.97
42	01-11-08	6,798,830.97	115,229.45	-	115,229.45	62,821.79	52,407.66	6,736,009.17
43	01-12-08	6,736,009.17	115,229.45	-	115,229.45	63,306.05	51,923.40	6,672,703.13
44	01-01-09	6,672,703.13	115,229.45	-	115,229.45	63,794.03	51,435.42	6,608,909.10
45	01-02-09	6,608,909.10	115,229.45	-	115,229.45	64,285.78	50,943.67	6,544,623.32
46	01-03-09	6,544,623.32	115,229.45	-	115,229.45	64,781.31	50,448.14	6,479,842.01
47	01-04-09	6,479,842.01	115,229.45	-	115,229.45	65,280.67	49,948.78	6,414,561.34
48	01-05-09	6,414,561.34	115,229.45	-	115,229.45	65,783.87	49,445.58	6,348,777.47
49	01-06-09	6,348,777.47	115,229.45	-	115,229.45	66,290.96	48,938.49	6,282,486.51
50	01-07-09	6,282,486.51	115,229.45	-	115,229.45	66,801.95	48,427.50	6,215,684.56
51	01-08-09	6,215,684.56	115,229.45	-	115,229.45	67,316.88	47,912.57	6,148,367.68
52	01-09-09	6,148,367.68	115,229.45	-	115,229.45	67,835.78	47,393.67	6,080,531.90
53	01-10-09	6,080,531.90	115,229.45	-	115,229.45	68,358.68	46,870.77	6,012,173.22
54	01-11-09	6,012,173.22	115,229.45	-	115,229.45	68,885.61	46,343.84	5,943,287.60

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance
55	01-12-09	5,943,287.60	115,229.45	-	115,229.45	69,416.61	45,812.84	5,873,871.00
56	01-01-10	5,873,871.00	115,229.45	-	115,229.45	69,951.69	45,277.76	5,803,919.30
57	01-02-10	5,803,919.30	115,229.45	-	115,229.45	70,490.91	44,738.54	5,733,428.40
58	01-03-10	5,733,428.40	115,229.45	-	115,229.45	71,034.27	44,195.18	5,662,394.12
59	01-04-10	5,662,394.12	115,229.45	-	115,229.45	71,581.83	43,647.62	5,590,812.30
60	01-05-10	5,590,812.30	115,229.45	-	115,229.45	72,133.61	43,095.84	5,518,678.69
61	01-06-10	5,518,678.69	115,229.45	-	115,229.45	72,689.63	42,539.81	5,445,989.06
62	01-07-10	5,445,989.06	115,229.45	-	115,229.45	73,249.95	41,979.50	5,372,739.10
63	01-08-10	5,372,739.10	115,229.45	-	115,229.45	73,814.59	41,414.86	5,298,924.52
64	01-09-10	5,298,924.52	115,229.45	-	115,229.45	74,383.57	40,845.88	5,224,540.95
65	01-10-10	5,224,540.95	115,229.45	-	115,229.45	74,956.95	40,272.50	5,149,584.00
66	01-11-10	5,149,584.00	115,229.45	-	115,229.45	75,534.74	39,694.71	5,074,049.26
67	01-12-10	5,074,049.26	115,229.45	-	115,229.45	76,116.99	39,112.46	4,997,932.27
68	01-01-11	4,997,932.27	115,229.45	-	115,229.45	76,703.72	38,525.73	4,921,228.55
69	01-02-11	4,921,228.55	115,229.45	-	115,229.45	77,294.98	37,934.47	4,843,933.57
70	01-03-11	4,843,933.57	115,229.45	-	115,229.45	77,890.80	37,338.65	4,766,042.78
71	01-04-11	4,766,042.78	115,229.45	-	115,229.45	78,491.20	36,738.25	4,687,551.57
72	01-05-11	4,687,551.57	115,229.45	-	115,229.45	79,096.24	36,133.21	4,608,455.33
73	01-06-11	4,608,455.33	115,229.45	-	115,229.45	79,705.94	35,523.51	4,528,749.39
74	01-07-11	4,528,749.39	115,229.45	-	115,229.45	80,320.34	34,909.11	4,448,429.05
75	01-08-11	4,448,429.05	115,229.45	-	115,229.45	80,939.48	34,289.97	4,367,489.58
76	01-09-11	4,367,489.58	115,229.45	-	115,229.45	81,563.38	33,666.07	4,285,926.19
77	01-10-11	4,285,926.19	115,229.45	-	115,229.45	82,192.10	33,037.35	4,203,734.09
78	01-11-11	4,203,734.09	115,229.45	-	115,229.45	82,825.67	32,403.78	4,120,908.42
79	01-12-11	4,120,908.42	115,229.45	-	115,229.45	83,464.11	31,765.34	4,037,444.31
80	01-01-12	4,037,444.31	115,229.45	-	115,229.45	84,107.48	31,121.97	3,953,336.83
81	01-02-12	3,953,336.83	115,229.45	-	115,229.45	84,755.81	30,473.64	3,868,581.02
82	01-03-12	3,868,581.02	115,229.45	-	115,229.45	85,409.14	29,820.31	3,783,171.88
83	01-04-12	3,783,171.88	115,229.45	-	115,229.45	86,067.50	29,161.95	3,697,104.38
84	01-05-12	3,697,104.38	115,229.45	-	115,229.45	86,730.94	28,498.51	3,610,373.44
85	01-06-12	3,610,373.44	115,229.45	-	115,229.45	87,399.49	27,829.96	3,522,973.95
86	01-07-12	3,522,973.95	115,229.45	-	115,229.45	88,073.19	27,156.26	3,434,900.76
87	01-08-12	3,434,900.76	115,229.45	-	115,229.45	88,752.09	26,477.36	3,346,148.67
88	01-09-12	3,346,148.67	115,229.45	-	115,229.45	89,436.22	25,793.23	3,256,712.45
89	01-10-12	3,256,712.45	115,229.45	-	115,229.45	90,125.62	25,103.83	3,166,586.83
90	01-11-12	3,166,586.83	115,229.45	-	115,229.45	90,820.34	24,409.11	3,075,766.48
91	01-12-12	3,075,766.48	115,229.45	-	115,229.45	91,520.42	23,709.03	2,984,246.07
92	01-01-13	2,984,246.07	115,229.45	-	115,229.45	92,225.89	23,003.56	2,892,020.18
93	01-02-13	2,892,020.18	115,229.45	-	115,229.45	92,936.79	22,292.66	2,799,083.39
94	01-03-13	2,799,083.39	115,229.45	-	115,229.45	93,653.18	21,576.27	2,705,430.20
95	01-04-13	2,705,430.20	115,229.45	-	115,229.45	94,375.09	20,854.36	2,611,055.11
96	01-05-13	2,611,055.11	115,229.45	-	115,229.45	95,102.57	20,126.88	2,515,952.55
97	01-06-13	2,515,952.55	115,229.45	-	115,229.45	95,835.65	19,393.80	2,420,116.90
98	01-07-13	2,420,116.90	115,229.45	-	115,229.45	96,574.38	18,655.07	2,323,542.51
99	01-08-13	2,323,542.51	115,229.45	-	115,229.45	97,318.81	17,910.64	2,226,223.71
100	01-09-13	2,226,223.71	115,229.45	-	115,229.45	98,068.98	17,160.47	2,128,154.73
101	01-10-13	2,128,154.73	115,229.45	-	115,229.45	98,824.92	16,404.53	2,029,329.81
102	01-11-13	2,029,329.81	115,229.45	-	115,229.45	99,586.70	15,642.75	1,929,743.11
103	01-12-13	1,929,743.11	115,229.45	-	115,229.45	100,354.35	14,875.10	1,829,388.76
104	01-01-14	1,829,388.76	115,229.45	-	115,229.45	101,127.91	14,101.54	1,728,260.85
105	01-02-14	1,728,260.85	115,229.45	-	115,229.45	101,907.44	13,322.01	1,626,353.41
106	01-03-14	1,626,353.41	115,229.45	-	115,229.45	102,692.98	12,536.47	1,523,660.43
107	01-04-14	1,523,660.43	115,229.45	-	115,229.45	103,484.57	11,744.88	1,420,175.87
108	01-05-14	1,420,175.87	115,229.45	-	115,229.45	104,282.26	10,947.19	1,315,893.61
109	01-06-14	1,315,893.61	115,229.45	-	115,229.45	105,086.10	10,143.35	1,210,807.50
110	01-07-14	1,210,807.50	115,229.45	-	115,229.45	105,896.14	9,333.31	1,104,911.36
111	01-08-14	1,104,911.36	115,229.45	-	115,229.45	106,712.42	8,517.03	998,198.94
112	01-09-14	998,198.94	115,229.45	-	115,229.45	107,535.00	7,694.45	890,663.94
113	01-10-14	890,663.94	115,229.45	-	115,229.45	108,363.92	6,865.53	782,300.02
114	01-11-14	782,300.02	115,229.45	-	115,229.45	109,199.22	6,030.23	673,100.80
115	01-12-14	673,100.80	115,229.45	-	115,229.45	110,040.96	5,188.49	563,059.84
116	01-01-15	563,059.84	115,229.45	-	115,229.45	110,889.20	4,340.25	452,170.64
117	01-02-15	452,170.64	115,229.45	-	115,229.45	111,743.97	3,485.48	340,426.67
118	01-03-15	340,426.67	115,229.45	-	115,229.45	112,605.33	2,624.12	227,821.34
119	01-04-15	227,821.34	115,229.45	-	115,229.45	113,473.33	1,756.12	114,348.02
120	01-05-15	114,348.02	115,229.45	-	114,348.02	113,466.58	881.43	0.00

Branch Name: ______________________

Branch Add.: ______________________

Annexure To Home Loan Application Form

Form 60 (to be filled by those who do not have either PAN or GIR)

Are you a Tax Assessee : ☑ Yes ☐ No

If Yes, details of Ward/Circle/Range where the last return of income was filed :

Reason for not having PAN/GIR No. :

I, SOHAM MODI do hereby declare that what is stated is true to the best of my knowledge and belief.

Verified at ______________ this the 1st day of SEPTEMBER 2005

Signature of the declarant

Nomination (for individual / sole proprietorship accounts only)

☐ Required (Please fill form DA1/DA1(SP) attached) ☐ Not required

Overdraft Facility Details

Overdraft Facility required for Rs. : 1100000

Purpose of the Overdraft :

☐ Children's education ☐ Purchase of two wheeler ☐ Wedding in Family
☐ Purchase of Car ☐ Purchase of household gadgets ☐ Purchase of share
☐ Renovation of House ☐ Unforeseen exigency ☐ Working Capital requirement
☐ Holiday ☐ Others (Pls. specify) ______

Security offered for the Overdraft : ☐ Commercial Premises ☑ Residential Premises

☐ I/We declare that I/We do not enjoy any credit facility with any bank.

☐ I/We enjoy the following credit facilities with other banks at present:

Name & Address of bank	Nature of Facility	Limit

Signature and Photographs of Applicants/Proprietor/Partners/Directors/Authorised Signatory

Instructions : • Please affix passport size photographs of all account holders, all partners in a partnership firm, sole proprietor, authorised Signatory and the mandate holders (if any). • Please sign the photograph across the face. • **For signatures, please sign using black ink only.**

Signatures and Photographs of person/s authorised to operate account (Please sign in Black Ink)

Stick recent passport size photograph here	Signature of Applicant x Soham Modi Mr./Ms./Dr. SOHAM MODI	Signature of official in whose presence signed Date :
Stick recent passport size photograph here	Signature of Co-Applicant Mr./Ms./Dr.	Signature of official in whose presence signed Date :

Mode of operation : ☑ Single ☐ Joint ☐ Either or Survivor ☐ Power of Attorney

Debit Cum ATM Card (Not Applicable for Pvt. Ltd. Co.)

Debit Cum ATM Card (Available only to partnership/sole proprietorship/individual)

Debit Cum ATM Card should carry the name as

Applicant : SOHAM MODI

Co-Applicant :

	PHONE BANKING	MOBILE SMS	E-MAIL
Applicant	I/We would like to use Phonebanking for Account Information and the following ☐ Transaction Mother's Maiden Name (for individual customer) Verification Code (For non individual Customer)	I/We would like to receive account information through SMS: On the following mobile no. ☐ If Mobile No. not available (Please tick)	I/We would like to receive account information through E-mail: On my/our E-mail address @ ☐ If E-mail ID not available (Please tick)
Co-Applicant	I/We would like to use Phonebanking for Account Information and the following ☐ Transaction Mother's Maiden Name (for individual customer) Verification Code (For non individual Customer)	I/We would like to receive account information through SMS: On the following mobile no. ☐ If Mobile No. not available (Please tick)	I/We would like to receive account information through E-mail: On my/our E-mail address @ ☐ If E-mail ID not available (Please tick)

![ICICI Bank]

ICICI Bank

August 29, 2005

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

SECUNDERABAD-500003
ANDHRA PRADESH

Dear Mr SOHAM MODI

Prepayment of your ICICI BANK -HOME LOAN   Loan Account No: LBHYD00001049396

We value your relationship with ICICI Bank.
In response to your request for foreclosure of your above-mentioned ICICI Bank Loan, we give you the details of the amount payable, as follows:

Principle o/s	:	8,865,084.00
L.P.P Charges	:	230.00
Cheque Bouncing charges and Other charges	:	221.00
Interest for the month	:	52,821.27 +7202.91 = 60,024.18
Foreclosure charges @ 2.21% at O/S Principle 46325.62 4521.19	:	195,918.36 48846.61
Pending Installment	:	0.00
Refunds	:	0.00
Total Amount Payable	:	9,114,274.63 89,74,403.79

Kindly Note That:

1. Above calculation assumes that your last installment has been cleared.
2. We have taken the date of foreclosure as August 29,2005. For each day beyond this date an additional interest will be charged at the rate of Rs 2400.97 per day.
3. If you foreclose a loan after September 7,2005, the installment for the following month will become payable.
4. We will return your unutilized post-dated cheques when you foreclose the loan

If you decide to foreclose, please make payments of the above "Total amount payable" through a cheque or draft favouring ICICI HOME FINANCE CO. LTD .

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

Assuring you of our commitment to quality customer service at all times.

Sudhakar

Best Regards.

Ahmedabad: 8109890,Andhra Pradesh : 98495 78000,Bangalore : 51131877, Bhubaneshwar : 1600 333 499, Bokaro : 1901 333 444, Chandigarh : 5055700, Chennai : 52088000, Chattisgarh : 98270 37706,Coimbatore : 5358000, Cuttack : 1600 333 499, Darjeeling : 1600 333 499, Delhi : 51718000, Goa : 98230 93333, Gujarat : 98982 78000, Guwahati : 1600 333 499, Haryana : 98961 78000,Hyderabad : 23128000, Indore : 5022005, Jaipur : 2249924, Jamshedpur : 1600 333 499,Jodhpur : 98280 24222, Karnataka : 98455 78000, Kerala : 98954 78000, Kochi : 2384500,Kolkata : 9831378000, Lucknow : 2294577, Madhya Pradesh : 9893208000, Maharashtra : 9890478000,Mumbai : 28307777, Patna : 1600 333 499, Pune : 6103333, Punjab : 9815558000,Rajasthan (other than Jaipur, Jodhpur and Udaipur) : 9829222292, Ranchi : 1600 333 499,Siliguri : 1600 333 499, Tamil nadu : 98944 78000, Udaipur : 98280 24222,UP (East) : 98391 20100, UP (West) :98374 78000, Uttaranchal : 9897308000.
Regd Off: Landmark,Race Course Circle,Vadodara 390007

Corp Off: ICICI Bank Towers,Bandra Kurla Complex,Mumbai - 400051.India. Website www.icicibank.com

ICICI Bank Loan file.

ICICI Home Finance

Date: July 1, 2005
To
SOHAM MODI
PLOT NO 280,
ROAD NO. 25,
JUBILEE HILLS
SECUNDERABAD
500003

Reference Loan Account no. (LAN) : LBHYD00001049396

Dear Customer,

Subsequent to our letter dated June 16, 2005 the revised terms on your loan would be as follows:

	Existing Terms	**Revised Terms from July 1, 2005**
Loan Amount	Rs. 8907937/-	Rs. 8907937/-
FRR	8.25%	8.75%
Loan Term	118 Months	123 Months
Adjustable Rate of Interest	FRR +1% = 9.25% p.a.	FRR +1% = 9.75% p.a.
Amount of each EMI	Rs. 115230/-	Rs. 115230/-

Thanking you,
Yours sincerely,

Sanjay Saboo
Authorised Signatory
For ICICI Home Finance Company Ltd.,
(acting for itself and/or as duly constituted attorney of ICICI Limited and/or ICICI Bank Limited)

ICICI Home Finance Company Limited

Regd. Off. : ICICI Bank Towers, Bandra-Kurla Complex, Mumbai-400 051, India

Ahmedabad 5530 9890, Andhra Pradesh 9849578000, Bangalore 51131877, Bhubaneshwar 1600333499, Chandigarh 5055700, Chennai 52088000, Chattisgarh 9893208000, Coimbatore 5358000, Cuttack 1600333499, Darjeeling 1600333499, Delhi 51718000, Delhi (Mobile) 9818178000, Goa 9890478000, Gujarat 9898278000, Guwahati 1600333499, Haryana 9896178000, Hyderabad 23128000, Indore 5022005, Jaipur 5116722, Jamshedpur 1600333499, Jodhpur 9828024222, Karnataka 9845578000, Kerala 9895478000, Kochi 2384500, Kolkatta 9831378000, Lucknow 2294577, Madhya Pradesh 9893208000, Maharashtra 9890478000, Mumbai 28307777, Patna 1600333499, Pune 26103333, Punjab 9815558000, Rajasthan (Other than Jaipur, Jodhpur and Udaipur) 9829222292, Ranchi 1600333499, Siliguri 1600333499, Tamil Nadu 9894478000, Udaipur 9828024222, UP East 1600333499, UP West 9897308000, Uttaranchal 9897308000

25th April, 2005.

To,
ICICI Home Finance Company Ltd.,
ICICI Towers, II Floor, Fast Wing,
Street No. 1, Begumpet,
Hyderabad – 500 016,

Dear Sir,

I thank you for your sanction letter dated 21st April, 2005 for Rs. 90,00,000/- against security of my property plot no. 280, Road No. 25, Jubilee Hills, Hyderabad. I request you to close my existing loan, so as to enable me to take the fresh loan.

Thank You.

Yours sincerely,

SOHAM MODI.

ICICI Home Finance

Date : June 16, 2005

221541 FRR

To,

SOHAM MODI & MODI PROPERTIES INVESTMENTS PVT LTD
PLOT NO 280, ROAD NO. 25, JUBILEE HILLS

SECUNDERABAD 500003
ANDHRA PRADESH

Reference Loan Account no. (LAN): LBHYD00001049396

Dear Sir/Madam,

Change in rate of interest on your Home Loan

It has been our endeavour to provide you with the best services and the widest range of products to cater to your various needs. We have launched a number of new products which have been well accepted by the market. We have expanded our reach to over 1200 locations across the country and have a Unified Call Centre to make our services easily accessible to you. We have also offered competitive interest rates for Home loans and have regularly revised our Adjustable interest rate with the reduction of interest rates in the economy. Since the launch of the Adjustable Interest rate Home loans, the interest rates to existing customers have been revised downwards four times by a cumulative amount of 1.75%. The benefit of 1.75% has been passed on to customers existing on our books as of the revision dates. We have increased our Adjustable Interest rate once in November 2004 by 0.50%.

This is to advise you that the ICICI Bank Floating Reference Rate (FRR) for Home Loan has been increased by 0.50% with effect from June 16, 2005. The same would be applicable to your Loan from the next reset date, i.e. July 1, 2005. Consequently, the new Adjustable Interest Rate on your loan will be 9.75%

For your convenience, we have Kept your Equated Monthly Installment (EMI) unchanged , while increasing the term of your loan.

You shall receive the detailed revised terms on your home loan by end July 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 need.

Yours sincerely,

Sanjay Saboo
Authorised Signatory
For ICICI Home Finance Company limited
(acting for itself and/or as duly constituted attorney of ICICI Limited and/or ICICI Bank Limited