UTI BANK

RETAIL ASSETS CENTRE-
IInd Floor, P.M. Modi Complex,
5-4-187/6, M.G. Road, Karbala Maidan,
Secunderabad - 500 009.
Tel:- 66330946, 6633947, 6633948.

POWER HOME SANCTION LETTER

Approval No. 09028 / SPANCO / UTI Bank / (LNPHG/LNTOP) / RAC - (HYDERABAD) / 06-07
September 20, 2006

To,
Mrs. Tejal Modi & Mr. Soham Modi
Mailing Address : - Plot No. 280, Road No. 25, Jubilee Hills, Hyderabad.

Phone Number : - 9246876667.

Dear Sir / Madam,
We refer to the loan application submitted by you and are pleased to sanction the facility as detailed below:

Nature of facility	:	POWER HOME	
Amount of Loan	:	Not exceeding	Rs. 1,000,000.00
Purpose of Loan	:	Purchase of a new house / flat	
Interest Rate Type	:	Floating Rate linked to MRR	
Mortgage Reference Rate - MRR	:	12.25%	
Rate of Interest	:	2.75% below MRR	
Present Rate of Interest (%) p. a. *	:	9.50%	
Equated Monthly Installment (EMI)	:	9,322	[on Monthly reducing balance]
No. of monthly installments	:	240 Months	
Processing charges	:	Rs. 10,000 1.00%	plus Service Tax as Applicable
Primary security	:	Mortgage of the property (in the form and manner prescribed by the Bank).	
Co-applicant - 1	:	Mr. Soham Modi	
Co-applicant - 2	:	Nil	
Guarantor	:	Nil	
Validity of sanction letter *	:	90 Days	

The aforesaid sanction of the loan will be subject to:
1. Applicable Equitable Mortgage Stamp Duty 0.5% on the Loan amount subject to a maximum of Rs.50,000/-.
2.
3. Terms and conditions as mentioned overleaf.

On final disbursement, the first applicant of this loan will also benefit from a free property insurance & personal accident cover, as per the, then extent guidelines and arrangements with the insurer / underwriter.

Acknowledgement
I/We have read the terms & conditions mentioned in this offer letter and accept the same.

Signature:
Name:
Date: (Applicant) (Co-applicant / Guarantor)

Thanking you,

For UTI BANK LIMITED

Authorized Signatory

Not withstanding anything mentioned above, UTI Bank can add, delete, modify all or any of the aforesaid terms & conditions without any reference to the applicant/s.

* This may undergo a change and the interest rate at time of disbursal shall be applicable.

Service Tax is currently levied @12.24% on service charges and is subject to change from time to time as per directives from the regulatory authorities. The Service Tax registration number of UTI Bank is BFS/MUM-I/022.

AXIS BANK LTD.

Post Dated Cheques Intimation Letter

TEJAL MODI PLOT NO:280,ROAD NO:25, JUBLEEHILLS, HYDERABAD 500033 ANDHRA PRADESH	**DATE** : 25-02-2012	**Loan A/c No : 245010600603799** **Loan Amount : 1000000**

Dear **TEJAL MODI** ,

Thank you for choosing an Axis Bank Home Loan. Here's a reminder that a new set of Post-Dated Cheques (PDCs) is due beginning **20/01/2012.**

ECS/SI* OPTION

If you prefer, you may enrol for ECS or SI* for the repayment of your Pre-EMI/EMIs.

PDC OPTION

If you choose to continue using PDCs, please refer to the checklist below to ensure prompt processing:

- Please do not submit any blank cheque/s unless they are Pre-EMI cheques
- Avoid any overwriting on PDCs
- Make your cheques in favour of 'AXIS Bank Ltd.HOME LOAN A/c – **245010600603799**
- Cross your cheques
- Date your cheques unless they are security PDCs
- Ensure the correct EMI amount has been entered both in words and in figures
- Sign your cheques

The appropriate forms for the ECS/SI options may be obtained at the contact below. You may also submit your PDC cheques here:

Ms.Rajitha A Shah

AXIS Bank Ltd, II Floor, PM Modi Complex - 5-4-187/6, MG Road, Karpala Maidan, Secundarabad -5000003

Or, you may request a pick-up for your PDCs by contacting us at:

Tel:**040-64630324,040-64630322, 64630323**

Email: rajitha.shah@axisbank.com, rachyderabad.cccoordinator@axisbank.com

Do remember to quote your full name, home loan account number and pick-up address when you send in the request.

Finally, please ignore this reminder if you have already arranged for your PDCs/SI/ECS.

We wish you the best in your journey towards obtaining your own home and thank you for partnering with us.

Sincerely,

The Axis Bank Home Loans Team

** This is a computer generated statement, and does not require any signature. **

*Standing Instruction (SI) mode is applicable for Axis Bank's account holder only.

AXIS BANK

RetailAssetCenter,PMModiComplex,IIFloor,K
arbalaMaidan,Secunderabad-500009

Dated: 17/06/2010

To
TEJALMODI,
PLOTNO:280,ROADNO:25,,
JUBLEEHILLS,,
HYDERABAD
ANDHRAPRADESH,HYDERABAD---500033

DearSir/Madam,

SUB:RequestforarrangementoffurtherPostDatedCheques/ECStowardstherepaymentof
Yourloanaccount.

REF:YourHousingLoanAccountNo:245010600603799

Withreferencetotheabove,wearepleasedtoinformthatthepostdatedchequesarrangementmadebyyo uisgetting/wasexhausted.

ChequestobeissuedinfavorofAXISBankLtd,PowerHomeA/c:245010600603799

InstallmentAmount : Rs.9322/-

YourareherebyrequestedtoarrangeforfurtherECS/PDC'sfromwithminimumof24leaves.Foranymore clarificationspleasefeelfreetocontactourManager.

CollectionDepartment,Phoneno:040-66903602.
OR
Collectionagencynumber:040-65862165

Incaseifyouhavealreadymadethepayment/issuedthefurtherECS/PostDatedCheques,

Pleaseignorethisletter.

Withbestregards,

ForAxisBankLtd,
Thisiscomputer-generatedandrequiresnosignature.

AXISBANKLTD.,
RETAILASSETSCENTRE,P.M.MODICOMPLEX,IIFLOOR,
5-4-187/6,M.G.ROAD,KARBALAMAIDAN,SECUNDERABAD-500009.
PH.66900946/47/48.

AXIS BANK

10TH FLOOR, SOLARIS OPP: L & T GATE NO. 6, MUMBAI PIN : 400072 PHONE : (022)67668500/ 541

(245)
245QDEC245010600603799

DR MODI TEJAL
PLOT NO:280,ROAD NO:25,
JUBLEEHILLS,
HYDERABAD , INDIA
PIN: 500033

SCHEME CODE : LOAN-POWER HOMES-GEN
CUSTOMER ID : 245047160
CURRENCY CODE : INR
LIEN AMOUNT : 0.00
NOMINATION DETAILS : NOMINATION NOT REGISTERED

Date	Transaction Details	Chq No	Debit	Credit	Balance	Init. Br.
	OPENING BALANCE :				-883704.00	
20-10-2012	245010600603799:Normal Int.Coll:20-09-2012 to 19-		8723.0		-892427.00	245
08-11-2012	REJECT:375379:01-FUNDS INSUFFICIENT		9322.0		-901749.00	122
08-11-2012	By Clearing	375379		9322.00	-892427.00	122
20-11-2012	245010600603799:Normal Int.Coll:20-10-2012 to 19-		9096.0		-901523.00	245
22-11-2012	By Clearing	375380		9322.00	-892201.00	122
13-12-2012	REJECT:375381:39-IMAGE NOT CLEAR, PRESENT AGAIN WI		9322.0		-901523.00	122
13-12-2012	By Clearing	375381		9322.00	-892201.00	122
18-12-2012	CQ 375381 : SL ECS TRF			9322.00	-882879.00	245
20-12-2012	245010600603799:Normal Int.Coll:20-11-2012 to 19-		8791.0		-891670.00	245
	TRANSACTION TOTAL		**45254.00**	**37288.00**		
	CLOSING BALANCE				**-891670.00**	

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This is a system generated output and requires no signature.

+++++ END OF STATEMENT +++++

STATEMENT FOR A/C : 245010600603799 BETWEEN 01-04-2012 AND 30-06-2012

AXIS BANK

10TH FLOOR, SOLARIS OPP: L & T GATE NO. 6, MUMBAI PIN : 400072 PHONE : (022)67668500/ 541

(245) 245QJUN245010600603799

DR MODI TEJAL
PLOT NO:280,ROAD NO:25,
JUBLEEHILLS,
HYDERABAD , INDIA
PIN: 500033

SCHEME CODE : LOAN-POWER HOMES-GEN
CUSTOMER ID : 245047160
CURRENCY CODE : INR
LIEN AMOUNT : 0.00
NOMINATION DETAILS : NOMINATION NOT REGISTERED

Date	Transaction Details	Chq No	Debit	Credit	Balance	Init. Br.
	OPENING BALANCE :				-895188.00	
20-04-2012	245010600603799:Normal Int.Coll:20-03-2012 to 19-		9124.0		-904312.00	245
20-04-2012	CQ 370443: SL ECS TRF			9322.00	-894990.00	245
24-04-2012	CQ 370444: SL ECS TRF			9322.00	-885668.00	245
21-05-2012	245010600603799:Normal Int.Coll:20-04-2012 to 19-		8739.0		-894407.00	245
14-06-2012	CQ 370445: SL ECS TRF			9322.00	-885085.00	245
20-06-2012	245010600603799:Normal Int.Coll:20-05-2012 to 19-		9095.0		-894180.00	245
23-06-2012	CQ 370446: SL ECS TRF			9322.00	-884858.00	245
	TRANSACTION TOTAL		26958.00	37288.00		
	CLOSING BALANCE				-884858.00	

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+++++ END OF STATEMENT +++++

AXIS BANK

10TH FLOOR, SOLARIS OPP: L & T GATE NO. 6, MUMBAI PIN : 400072 PHONE : (022)67668500/ 541

(245)

DR MODI TEJAL
PLOT NO:280,ROAD NO:25,
JUBLEEHILLS,
HYDERABAD , INDIA
PIN: 500033

SCHEME CODE	:	LOAN-POWER HOMES-GEN
CUSTOMER ID	:	245047160
CURRENCY CODE	:	INR
LIEN AMOUNT	:	0.00
NOMINATION DETAILS	:	NOMINATION NOT REGISTERED

Date	Transaction Details	Chq No	Debit	Credit	Balance	Init. Br.
	OPENING BALANCE :				-888518.00	
20-10-2011	245010600603799:Normal Int.Coll:20-09-2011 to 19-		8764.0		-897282.00	245
17-11-2011	TRF FM SL ECS			9322.00	-887960.00	245
21-11-2011	245010600603799:Normal Int.Coll:20-10-2011 to 19-		9133.0		-897093.00	245
25-11-2011	CQ 26540: SL ECS TRF			9322.00	-887771.00	245
27-12-2011	BY CHQ NO : 26541			9322.00	-878449.00	245
28-12-2011	245010600603799:Normal Int.Coll:20-11-2011 to 19-		8769.0		-887218.00	245
	TRANSACTION TOTAL		26666.00	27966.00		
	CLOSING BALANCE				-887218.00	

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+++++ END OF STATEMENT +++++

AXIS BANK

10TH FLOOR, SOLARIS OPP: L & T GATE NO. 6, MUMBAI PIN : 400072 PHONE : (022)67668500/ 541

(245)

DR MODI TEJAL
PLOT NO:280,ROAD NO:25,
JUBLEEHILLS,
HYDERABAD , INDIA
PIN: 500033

SCHEME CODE	:	LOAN-POWER HOMES-GEN
CUSTOMER ID	:	245047160
CURRENCY CODE	:	INR
LIEN AMOUNT	:	0.00
NOMINATION DETAILS	:	NOMINATION NOT REGISTERED

Date	Transaction Details	Chq No	Debit	Credit	Balance	Init. Br.
	OPENING BALANCE :				-893120.00	
20-04-2011	245010600603799:Normal Int.Coll:20-03-2011 to 19-		7945.0		-901065.00	245
29-04-2011	CQ 987372: SL ECS TRF			9322.00	-891743.00	245
20-05-2011	245010600603799:Normal Int.Coll:20-04-2011 to 19-		8085.0		-899828.00	245
26-05-2011	CQ 987373: SL ECS TRF			9322.00	-890506.00	245
20-06-2011	245010600603799:Normal Int.Coll:20-05-2011 to 19-		8716.0		-899222.00	245
30-06-2011	BY CHQ NO : 987374			9322.00	-889900.00	245
20-07-2011	245010600603799:Normal Int.Coll:20-06-2011 to 19-		8530.0		-898430.00	245
28-07-2011		26528		9322.00	-889108.00	122
20-08-2011	245010600603799:Normal Int.Coll:20-07-2011 to 19-		8983.0		-898091.00	245
25-08-2011	BY CHQ : 26529			9322.00	-888769.00	245
[illegible]0-09-2011	245010600603799:Normal Int.Coll:20-08-2011 to 19-		9071.0		-897840.00	245
[illegible]-09-2011	CQ 26530: SL ECS TRF			9322.00	-888518.00	245
	TRANSACTION TOTAL		**51330.00**	**55932.00**		
	CLOSING BALANCE				**-888518.00**	

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+++++ END OF STATEMENT +++++

AXIS BANK

3RD FLOOR, BEZZOLA COMPLEX, SION-TROMBAY ROAD, CHEMBUR, MUMBAI PIN : 400071 PHONE : (022)67668500/ 541

(245)

DR MODI TEJAL
PLOT NO:280,ROAD NO:25,
JUBLEEHILLS,
HYDERABAD , INDIA
PIN: 500033

SCHEME CODE : LOAN-POWER HOMES-GEN

CUSTOMER ID : 245047160
LIEN AMOUNT : 0.00
CURRENCY CODE : INR
NOMINATION DETAILS : NOMINATION NOT REGISTERED

Date	Transaction Details	Chq No	Debit	Credit	Balance	Init. Br.
	OPENING BALANCE :				**-893120.00**	
20-04-2011	245010600603799:Normal Int.Coll:20-03-2011 to 19-		7945.00		-901065.00	245
29-04-2011	CQ 987372: SL ECS TRF			9322.00	-891743.00	245
20-05-2011	245010600603799:Normal Int.Coll:20-04-2011 to 19-		8085.00		-899828.00	245
26-05-2011	CQ 987373: SL ECS TRF			9322.00	-890506.00	245
20-06-2011	245010600603799:Normal Int.Coll:20-05-2011 to 19-		8716.00		-899222.00	245
30-06-2011	BY CHQ NO : 987374			9322.00	-889900.00	245
	TRANSACTION TOTAL :		**24746.00**	**27966.00**		
	CLOSING BALANCE :				**-889900.00**	

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+++++ END OF STATEMENT +++++

CONSO_AXIS_RAMG_FINACLE_JUL_2011 / 245010600603799 / 16675

STATEMENT FOR A/C : 245010600603799 BETWEEN 01-04-2010 AND 31-03-2011

AXIS BANK

3RD FLOOR, BEZZOLA COMPLEX, SION-TROMBAY ROAD, CHEMBUR, MUMBAI PIN : 400071 PHONE : (022)67668500/ 541

(245) 245010600603799

DR MODI TEJAL
PLOT NO:280,ROAD NO:25,
JUBLEEHILLS,
HYDERABAD , INDIA
PIN: 500033

SCHEME CODE	: LOAN-POWER HOMES-GEN
CUSTOMER ID	: 245047160
LIEN AMOUNT	: 0.00
CURRENCY CODE	: INR
NOMINATION DETAILS	: NOMINATION NOT REGISTERED

Date	Transaction Details	Chq No	Debit	Credit	Balance	Init. Br.
	OPENING BALANCE :				-917340.00	
20-04-2010	245010600603799:Normal Int.Coll:20-03-2010 to 19-		7402.00		-924742.00	245
31-05-2010	BY CLG /ZN MICROUT SET			9322.00	-915420.00	245
31-05-2010	BY CLG /ZN MICROUT SET			9322.00	-906098.00	245
14-06-2010	245010600603799:Normal Int.Coll:20-04-2010 to 19-		7221.00		-913319.00	245
21-06-2010	245010600603799:Normal Int.Coll:20-05-2010 to 19-		7399.00		-920718.00	245
21-06-2010	LASPAY recovery from (068010633006)			9322.00	-911396.00	068
20-07-2010	245010600603799:Normal Int.Coll:20-06-2010 to 19-		7114.00		-918510.00	245
16-08-2010	CQ 940271: SL ECS TRF			9322.00	-909188.00	245
20-08-2010	245010600603799:Normal Int.Coll:20-07-2010 to 19-		7394.00		-916582.00	245
18-09-2010	CQ 940272: SL ECS TRF			9322.00	-907260.00	245
20-09-2010	245010600603799:Normal Int.Coll:20-08-2010 to 19-		7389.00		-914649.00	245
14-10-2010	CQ 940273: SL ECS TRF			9322.00	-905327.00	245
20-10-2010	245010600603799:Normal Int.Coll:20-09-2010 to 19-		7125.00		-912452.00	245
16-11-2010	CQ 976169: SL ECS TRF			9322.00	-903130.00	245
20-11-2010	245010600603799:Normal Int.Coll:20-10-2010 to 19-		7350.00		-910480.00	245
18-12-2010	CQ 976170: SL ECS TRF			9322.00	-901158.00	245
20-12-2010	245010600603799:Normal Int.Coll:20-11-2010 to 19-		7100.00		-908258.00	245
13-01-2011	CQ 976171: SL ECS TRF			9322.00	-898936.00	245
20-01-2011	245010600603799:Normal Int.Coll:20-12-2010 to 19-		7545.00		-906481.00	245
14-02-2011	CQ 976172: SL ECS TRF			9322.00	-897159.00	245
21-02-2011	245010600603799:Normal Int.Coll:20-01-2011 to 19-		7679.00		-904838.00	245
15-03-2011	CQ 976173: SL ECS TRF			9322.00	-895516.00	245
21-03-2011	245010600603799:Normal Int.Coll:20-02-2011 to 19-		6926.00		-902442.00	245
24-03-2011	CQ 254896: SL ECS TRF			9322.00	-893120.00	245
	TRANSACTION TOTAL :		87644.00	111864.00		
	CLOSING BALANCE :				-893120.00	

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This is a system generated output and requires no signature.

+++++ END OF STATEMENT +++++

CONSO_AXIS_RAMG_ASSET_POWER / 245010600603799 / 16823

STATEMENT FOR A/C : 245010600603799 BETWEEN 01-10-2010 AND 31-12-2010

AXIS BANK

3RD FLOOR, BEZZOLA COMPLEX, SION-TROMBAY ROAD, CHEMBUR, MUMBAI PIN : 400071 PHONE : (022)67668500/ 541

(245) 245010600603799

DR MODI TEJAL
PLOT NO:280,ROAD NO:25,
JUBLEEHILLS,
HYDERABAD , INDIA
PIN: 500033

SCHEME CODE : LOAN-POWER HOMES-GEN

CUSTOMER ID : 245047160
LIEN AMOUNT : 0.00
CURRENCY CODE : INR
NOMINATION DETAILS : NOMINATION NOT REGISTERED

Date	Transaction Details	Chq No	Debit	Credit	Balance	Init. Br.
	OPENING BALANCE :				-914649.00	
14-10-2010	CQ 940273: SL ECS TRF			9322.00	-905327.00	245
20-10-2010	245010600603799:Normal Int.Coll:20-09-2010 to 19-		7125.00		-912452.00	245
16-11-2010	CQ 976169: SL ECS TRF			9322.00	-903130.00	245
20-11-2010	245010600603799:Normal Int.Coll:20-10-2010 to 19-		7350.00		-910480.00	245
18-12-2010	CQ 976170: SL ECS TRF			9322.00	-901158.00	245
20-12-2010	245010600603799:Normal Int.Coll:20-11-2010 to 19-		7100.00		-908258.00	245
	TRANSACTION TOTAL :		21575.00	27966.00		
	CLOSING BALANCE :				-908258.00	

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+++++ END OF STATEMENT +++++

CONSO_AXIS_RAMG_JAN_2011_1P / 245010600603799 / 13365

STATEMENT FOR A/C : 245010600603799 BETWEEN 01-07-2010 AND 30-09-2010

AXIS BANK

3RD FLOOR, BEZZOLA COMPLEX, SION-TROMBAY ROAD, CHEMBUR, MUMBAI PIN : 400071 PHONE : (022)67668500/ 541

(245) 245010600603799

DR MODI TEJAL
PLOT NO:280,ROAD NO:25,
JUBLEEHILLS,
HYDERABAD , INDIA
PIN: 500033

SCHEME CODE : LOAN-POWER HOMES-GEN

CUSTOMER ID : 245047160
LIEN AMOUNT : 0.00
CURRENCY CODE : INR
NOMINATION DETAILS : NOMINATION NOT REGISTERED

Date	Transaction Details	Chq No	Debit	Credit	Balance	Init. Br.
	OPENING BALANCE :				-911396.00	
20-07-2010	245010600603799:Normal Int.Coll:20-06-2010 to 19-		7114.00		-918510.00	245
16-08-2010	CQ 940271: SL ECS TRF			9322.00	-909188.00	245
20-08-2010	245010600603799:Normal Int.Coll:20-07-2010 to 19-		7394.00		-916582.00	245
18-09-2010	CQ 940272: SL ECS TRF			9322.00	-907260.00	245
20-09-2010	245010600603799:Normal Int.Coll:20-08-2010 to 19-		7389.00		-914649.00	245
	TRANSACTION TOTAL :		21897.00	18644.00		
	CLOSING BALANCE :				-914649.00	

Unless the constituent notifies the bank immediately of any discrepancy found by her in this statement of Account,it will be taken that she has found the account correct.

This is a system generated output and requires no signature.

+++++ END OF STATEMENT +++++

CONSO_AXIS_RAMG_OCT_2010_1P / 245010600603799 / 16646

AXIS BANK 3RD FLOOR, BEZZOLA COMPLEX, SION-TROMBAY ROAD, CHEMBUR, MUMBAI PIN : 400071 PHONE : (022)67668500/ 541

(245) 245010600603799

DR MODI TEJAL
PLOT NO:280,ROAD NO:25,
JUBLEEHILLS,
HYDERABAD , INDIA
PIN: 500033

SCHEME CODE : LOAN-POWER HOMES-GEN

CUSTOMER ID : 245047160
LIEN AMOUNT : 0.00
CURRENCY CODE : INR
NOMINATION DETAILS : NOMINATION NOT REGISTERED

Date	Transaction Details	Chq No	Debit	Credit	Balance	Init. Br.
	OPENING BALANCE :				-917340.00	
20-04-2010	245010600603799:Normal Int.Coll:20-03-2010 to 19-		7402.00		-924742.00	245
31-05-2010	BY CLG /ZN MICROUT SET			9322.00	-915420.00	245
31-05-2010	BY CLG /ZN MICROUT SET			9322.00	-906098.00	245
14-06-2010	245010600603799:Normal Int.Coll:20-04-2010 to 19-		7221.00		-913319.00	245
21-06-2010	245010600603799:Normal Int.Coll:20-05-2010 to 19-		7399.00		-920718.00	245
21-06-2010	LASPAY recovery from (068010633006)			9322.00	-911396.00	068
	TRANSACTION TOTAL :		22022.00	27966.00		
	CLOSING BALANCE :				-911396.00	

Unless the constituent notifies the bank immediately of any discrepancy found by her in this statement of Account,it will be taken that she has found the account correct.

The closing balance as shown/displayed includes not only the credit balance and / or overdraft limit, but also funds which are under clearing. It excludes the amount marked as lien,if any. Hence the closing balance displayed may not be the effective available balance. For any further clarifications, please contact the Branch.

We would like to reiterate that, as a policy, Axis Bank does not ask you to part with/disclose/revalidate of your iConnect password,login id and debit card number through emails OR phone calls.Further,we would like to reiterate that Axis Bank shall not be liable for any losses arising from you sharing/disclosing of your login id, password and debit card number to anyone. Please co-operate by forwarding all such suspicious/spam emails, if received by you, to ibrm@axisbank.com

This is a system generated output and requires no signature.

+++++ END OF STATEMENT +++++

RAMG_SAMPLE / 245010600603799 / 16698

AXIS BANK

245010600603799

MODI TEJAL
PLOT NO:280,ROAD NO:25,,
JUBLEEHILLS,,
HYDERABAD, ANDHRA PRADESH,
INDIA, 500033

Date : 14/01/2012

Co Applicant's Name (s) :

PROVISIONAL STATEMENT FOR CLAIMING DEDUCTIONS UNDER SECTION 80C AND 24 (b) OF THE INCOME TAX ACT, 1961

(for the period 01/04/2011 to 31/03/2012)
HOME LOAN
WHOMSOEVER IT MAY CONCERN

This is to state that MODI TEJAL, Loan Account No. 245010600603799 has been granted a housing loan of Rs. 1000000 for purchase of the following house property :-

The above loan is repayable in Equated Monthly Installments (EMIs) comprising of principal and interest. The total amount of EMIs payable from 01/04/2011 to 31/03/2012 is Rs. 111882. The break-up of this amount into principal and interest is as follows:

Principal Component	Rs. 7342
Interest Component	Rs. 104540
Balance outstanding as on 14/01/2012	Rs. 887218

For AXIS Bank Ltd.

Authorized Signatory,
AXIS BANK LTD.
Hyderabad

Disclaimer :

1. Interest and Principal Figures are subject to change in case of prepayment and /or change in repayment schedule.
2. Deductions under section 24(b) of the Income Tax Act ,1961 in respect of the interest on the borrowed principal amount and under section 80c of the Income Tax Act,1961 in respect of repayment of the principal amount can be claimed subject to the fulfillment of conditions prescribed therein.
3. This is a computer generated letter and requires no signature.

AXIS BANK LTD.

MODI TEJAL
PLOT NO:280,ROAD NO:25,,
JUBLEEHILLS,,
HYDERABAD, ANDHRA PRADESH,
INDIA, 500033

Co Applicant's Name (s) :

PROVISIONAL STATEMENT FOR CLAIMING DEDUCTIONS UNDER SECTION 80C AND 24 (b) OF THE INCOME TAX ACT, 1961

(for the period 01/04/2011 to 31/03/2012)

HOME LOAN

WHOMSOEVER IT MAY CONCERN

This is to state that **MODI TEJAL** Loan Account No. **245010600603799** has been granted a housing loan of Rs. **1000000** for purchase of the following house property :-

P.NO.211,SY.NO.291,
SILVER OAK,CHERLAPALLY VILLAGE,
GHATKESAR MANDAL,RR DIST
HYDERABAD ANDHRA PRADESH
INDIA 500039

The above loan is repayable in Equated Monthly Installments (EMIs) comprising of principal and interest. The total amount of EMIs payable from 01/04/2011 to 31/03/2012 is Rs. **111864**. The break-up of this amount into principal and interest is as follows:

Principal Component	Rs.	**15634**
Interest Component	Rs.	**96230**
Balance outstanding as on 21/04/2011	Rs.	**901065**

Please Note -

1. Interest and Principal Figures are subject to change in case of prepayment and/or change in repayment schedule. 2. Deductions under section 24(b) of the Income Tax Act, 1961 in respect of the interest on the borrowed principal amount & under section 80C of the Income Tax Act, 1961 in respect of repayment of the principal amount can be claimed subject to the fulfillment of conditions prescribed therein.

For AXIS Bank Ltd.

Authorized Signatory,
AXIS BANK LTD.
Hyderabad

(This is computer generated letter and does not require signature)

AXIS BANK

DR. MODI TEJAL
PLOT NO: 280, ROAD NO: 25,
JUBLEEHILLS,
HYDERABAD-500033

PROVISIONAL STATEMENT FOR CLAIMING DEDUCTIONS UNDER SECTION 80C AND 24(b) OF THE INCOME TAX ACT, 1961

(For the period 01-04-2012 to 31-03-2013)
HOME LOAN
WHOMSOEVER IT MAY CONCERN

This is to state that DR. MODI TEJAL, Loan Account No. 245010600603799 has been granted a housing loan of Rs. 1000000.00

The above loan is repayable in Equated Monthly Installments (EMIs) comprising of principal and interest. The total amount of EMIs payable from 01-04-2012 to 31-03-2013 is Rs. 111864.00. The break-up of this amount into principal and interest is as follows:

Principal Component	Rs.	4634.00
Interest Component	Rs.	107230.00
Balance Outstanding as on 20-04-2012	Rs.	895188.00

Please note -

Interest and principal figures are subject to change in case of prepayment and/or change in repayment schedule.

For AXIS Bank ltd.

AXIS BANK LTD HYDERABAD RETAIL ASSET CENTRE

Authorized Signatory,
AXIS BANK LTD.

Disclaimer: 1. Interest and Principal Figures are subject to change in case of prepayment and /or change in repayment schedule.

2. Deductions under section 24(b) of the Income Tax Act, 1961 in respect of the interest on the borrowed principal amount and under section 80c of the Income Tax Act, 1961 in respect of repayment of the principal amount can be claimed subject to the fulfillment of conditions Prescribed therein.

Tm- Corp

AXIS BANK

245010600603799

MODI TEJAL
PLOT NO:280,ROAD NO:25,
JUBLEEHILLS,
HYDERABAD ANDHRA PRADESH
INDIA 500033

Co Applicant's Name (s) :

PROVISIONAL STATEMENT FOR CLAIMING DEDUCTIONS UNDER SECTION 80C AND 24 (b) OF THE INCOME TAX ACT, 1961

(for the period 01/04/2012 to 31/03/2013)

HOME LOAN

WHOMSOEVER IT MAY CONCERN

This is to state that MODI TEJAL, Loan Account No.245010600603799 has been granted a housing loan of Rs. 1,000,000.00 for purchase of the following house property :-

P.NO.211,SY.NO.291,
SILVER OAK,CHERLAPALLY VILLAGE,
GHATKESAR MANDAL,RR DIST
HYDERABAD ANDHRA PRADESH
INDIA 500039

The above loan is repayable in Equated Monthly Installments (EMIs) comprising of principal and interest. The total amount of EMIs payable from 01/04/2012 to 31/03/2013 is Rs. 111,928.00. The break-up of this amount into principal and interest is as follows:

Principal Component	Rs.	5,162.00
Interest Component	Rs.	106,766.00
Balance outstanding as on 20/11/2012	Rs.	892,427.00

Please Note -
1. Interest and Principal Figures are subject to change in case of prepayment and/or change in repayment schedule. 2. Deductions under section 24(b) of the Income Tax Act, 1961 in respect of the interest on the borrowed principal amount & under section 80C of the Income Tax Act, 1961 in respect of repayment of the principal amount can be claimed subject to the fulfillment of conditions prescribed therein.

For AXIS Bank Ltd.

Authorized Signatory,
AXIS BANK LTD.
Hyderabad

(This is computer generated letter and does not require signature)

ASC Hyderabad : Axis Bank Ltd, Asset Sales Centre, D.No.5-2-183/184, 3rd. Floor, R P Road, Secunderabad - 500 003. PH - 040 - 64630322/23/24

AXIS BANK

TM- Corp

245010600603799

MODI TEJAL
PLOT NO:280,ROAD NO:25,
JUBLEEHILLS,
HYDERABAD ANDHRA PRADESH
INDIA 500033

Co Applicant's Name (s) :

PROVISIONAL STATEMENT FOR CLAIMING DEDUCTIONS UNDER SECTION 80C AND 24 (b) OF THE INCOME TAX ACT, 1961

(for the period 01/04/2012 to 31/03/2013)

HOME LOAN

WHOMSOEVER IT MAY CONCERN

This is to state that MODI TEJAL, Loan Account No.245010600603799 has been granted a housing loan of Rs. 1,000,000.00 for purchase of the following house property :-

P.NO.211,SY.NO.291,
SILVER OAK,CHERLAPALLY VILLAGE,
GHATKESAR MANDAL,RR DIST
HYDERABAD ANDHRA PRADESH
INDIA 500039

Land : 256 sqyds
BUA : 1556 SFT

The above loan is repayable in Equated Monthly Installments (EMIs) comprising of principal and interest. The total amount of EMIs payable from 01/04/2012 to 31/03/2013 is Rs. 111,928.00. The break-up of this amount into principal and interest is as follows:

Principal Component	Rs.	5,162.00
Interest Component	Rs.	106,766.00
Balance outstanding as on 20/11/2012	Rs.	892,427.00

Please Note -
1. Interest and Principal Figures are subject to change in case of prepayment and/or change in repayment schedule. 2. Deductions under section 24(b) of the Income Tax Act, 1961 in respect of the interest on the borrowed principal amount & under section 80C of the Income Tax Act, 1961 in respect of repayment of the principal amount can be claimed subject to the fulfillment of conditions prescribed therein.

For AXIS Bank Ltd.

Authorized Signatory,
AXIS BANK LTD.
Hyderabad

(This is computer generated letter and does not require signature)

ASC Hyderabad : Axis Bank Ltd, Asset Sales Centre, D.No.5-2-183/184, 3rd. Floor, R P Road, Secunderabad - 500 003. PH - 040 - 64630322/23/24

REGISTERED OFFICE - "TRISHUL" - 3RD FLOOR OPP. SAMARTHESWAR TEMPLE, NEAR LAW GARDEN, ELLISBRIDGE, AHMEDABAD-380 006.

Ref No. : AXIS/CAH/13-14/PDC/20309

245010600603799

AXIS BANK

4816/7960

MODI TEJAL
PLOT NO:280,ROAD NO:25,
JUBLEEHILLS,
HYDERABAD-500033
ANDHRA PRADESH

Date : **December 27, 2013**

Re: Post dated cheques (PDCs) exhaust

Dear Customer,

This is with reference to your Axis Bank loan a/c no. 245010600603799 and the loan repayment mode currently in use. This is to inform you that the Cheques issued by you are getting exhausted by **20-1-2014** and would require replenishment.

Please note that in consequence to the directive issued by Reserve Bank of India; Customers currently paying the Equated Monthly Installments (EMI) through PDCs are advised to migrate to Electronic Clearing Service (ECS) or Standing Instruction (SI) as their new mode of repayment.

1. In case your bank has an ECS facility, kindly submit a duly filled & signed ECS Mandate in triplicate along with an original cancelled cheque.

2. In case your bank does not have the ECS facility, you are requested to submit a minimum of 18 fresh Post Dated Cheques (PDCs) which are "CTS 2010 Compliant" towards replacement of the existing PDCs immediately.

3. Alternatively, you can also open a Savings Account with us by visiting your nearest loan center and provide Standing Instruction (SI) for future EMI payments.

To facilitate the conversion with ease we have appointed M/s. Telematrix Consultants Pvt. Ltd (TCPL) to help you complete all the formalities for change of repayment mode.
Please contact TCPL on +91 22 49111808, +91 22 49111818, or email them on axis.ecs@telematrix.in. You can also write to them at: Telematrix Consultants Private Limited, A-1, 418 & 418A, Shah and Nahar Industrial Estate, S. J. Marg, Near Station, Lower Parel (West) Mumbai – 400013. MAHARASTRA.

We take this opportunity to highlight the importance of receiving the fresh repayment instructions at the earliest to avoid any inconvenience and disruption in the loan repayment track record.

Assuring of our best services at all times.
Axis Bank Ltd.

Note:

- For the list loans centre, please log on to www.axisbank.com>Products > Loans> List of Retail Asset Centres
- The SI or ECS mandate can be availed from the loans centre and in addition can also be downloaded from www.axisbank.com > Products > Loans >Home Loan > Direct Debit or Electronic Clearing Service Application Form
- Axis Bank contact centre - 1800-103-5577 / 1800-209-5577 / 1800-233-5577

This is a computer generated letter and does not require any signature.

AXIS BANK

245QOCT245010600603799

MODI TEJAL
PLOT NO:280,ROAD NO:25,,
JUBLEEHILLS,,
HYDERABAD, ANDHRA PRADESH,
INDIA, 500033

Date : 29/10/2013

Co Applicant's Name (s) :

PROVISIONAL STATEMENT FOR CLAIMING DEDUCTIONS UNDER SECTION 80C AND 24 (b) OF THE INCOME TAX ACT, 1961

(for the period 01/04/2013 to 31/03/2014)
HOME LOAN
WHOMSOEVER IT MAY CONCERN

This is to state that MODI TEJAL, Loan Account No. 245010600603799 has been granted a housing loan of Rs. 10,00,000.00 for purchase of the following house property :-

INDIA

The above loan is repayable in Equated Monthly Installments (EMIs) comprising of principal and interest. The total amount of EMIs payable from 01/04/2013 to 31/03/2014 is Rs. 1,11,864.00. The break-up of this amount into principal and interest is as follows:

Principal Component	Rs. 4,948.00
Interest Component	Rs. 1,06,916.00
Balance outstanding as on 10/10/2013	Rs. 8,78,307.00

Please Note -
1. Interest and Principal Figures are subject to change in case of prepayment and/or change in repayment schedule. 2. Deductions under section 24(b) of the Income Tax Act, 1961 in respect of the interest on the borrowed principal amount & under section 80C of the Income Tax Act, 1961 in respect of repayment of the principal amount can be claimed subject to the fulfillment of conditions prescribed therein.

For AXIS Bank Ltd.

Authorized Signatory,
AXIS BANK LTD.
HYDERABAD

(This is computer generated letter and does not require signature)

AXIS BANK

10TH FLOOR, SOLARIS OPP: L & T GATE NO. 6, MUMBAI PIN : 400072 PHONE : (022)67668500/ 541

(245) 245QOCT245010600603799

DR MODI TEJAL
PLOT NO:280,ROAD NO:25,
JUBLEEHILLS,
HYDERABAD , INDIA
PIN: 500033

SCHEME CODE	:	LOAN-POWER HOMES-GEN
CUSTOMER ID	:	245047160
CURRENCY CODE	:	INR
LIEN AMOUNT	:	0.00
NOMINATION DETAILS	:	NOMINATION NOT REGISTERED

Date	Transaction Details	Chq No	Debit	Credit	Balance	Init. Br.
	OPENING BALANCE :				-880637.00	
20-04-2013	245010600603799:Normal Int.Coll:20-03-2013 to 19-		8982.0		-889619.00	245
10-05-2013	By Clearing	520440		9322.00	-880297.00	122
20-05-2013	245010600603799:Normal Int.Coll:20-04-2013 to 19-		8744.0		-889041.00	245
12-06-2013	By Clearing	375394		9322.00	-879719.00	122
20-06-2013	245010600603799:Normal Int.Coll:20-05-2013 to 19-		9037.0		-888756.00	245
28-06-2013	By Clearing	375397		9322.00	-879434.00	122
20-07-2013	245010600603799:Normal Int.Coll:20-06-2013 to 19-		8699.0		-888133.00	245
24-07-2013	By Clearing	984065		9322.00	-878811.00	127
20-08-2013	245010600603799:Normal Int.Coll:20-07-2013 to 19-		8969.0		-887780.00	245
30-08-2013	By Clearing	984067		9322.00	-878458.00	127
24-09-2013	245010600603799:Normal Int.Coll:20-08-2013 to 19-		9171.0		-887629.00	245
24-09-2013	By Clearing	984068		9322.00	-878307.00	127
	TRANSACTION TOTAL		**53602.00**	**55932.00**		
	CLOSING BALANCE				**-878307.00**	

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The closing balance as shown/displayed includes not only the credit balance and / or overdraft limit, but also funds which are under clearing. It excludes the amount marked as lien,if any. Hence the closing balance displayed may not be the effective available balance. For any further clarifications, please contact the Branch.

We would like to reiterate that, as a policy, Axis Bank does not ask you to part with/disclose/revalidate of your iConnect password,login id and debit card number through emails OR phone calls.Further,we would like to reiterate that Axis Bank shall not be liable for any losses arising from you sharing/disclosing of your login id, password and debit card number to anyone. Please co-operate by forwarding all such suspicious/spam emails, if received by you, to ibrm@axisbank.com

This is a system generated output and requires no signature.

+++++ END OF STATEMENT +++++

AXIS BANK

245010600603799

To,
Dr Modi Tejal
Plot No:280,Road No:25,
Jubleehills,
Hyderabad - 50003
Andhra Pradesh , India

Date: 01 Oct 2009

Sir/Madam,

Ref: Your Home Loan account number with Axis Bank, **245010600603799**

We are please to inform you that subsequent, to the downward revision of the Bank's MRR (Mortgage Reference Rate), the Bank's floating rate of interest on your Power Home (home loan) account has been revised. The details of the same are as follows.

Particulars	**As on 30th September 2009**	**With effect 1st October 2009**
MRR	12.50%	12.25%
Applicable Rate of Interest	9.75% p.a.	9.5% p.a.

The above changes would result in revision of your Loan tenor from October 2009 in the following manner:

Particulars	**Revised Terms**
Loan Outstanding	**933443** as of date
EMI	**9322**
Loan Tenor	**201**

We request you to kindly make a note of the above change in accordance with the terms and conditions of the loan agreement and schedule to the loan agreement executed by you with the Bank.

Please note that all other terms and conditions in the said Home loan account and its documents remain unaltered.

We thank you for your co-operation.

Yours faithfully,

Authorised Signatory

The above letter is applicable only to the regular accounts/customers, who are paying their EMIs regularly and have no overdue amount to their accounts.
The above letter is not applicable for accounts/customers, which are in Pre-EMI mode that is accounts, which are partly disbursed.
This is a computer-generated letter and requires no signature

Contact: RAC **Hyderabad, 2nd FLOOR, P.M.MODI COMPLEX, 5-4-187/6, M.G.ROAD, KARBALA MAIDAN, HYDERABAD - 500 009.**

AXIS BANK

RAC : HYDERABAD

To,

DR MODI TEJAL
PLOT NO:280,ROAD NO:25,,
JUBLEEHILLS,,
HYDERABAD, ANDHRA PRADESH,
- 500033.
Ph: / .

Date: 01 January 2009

Sir/Madam,

Ref: Your Home Loan account number with Axis Bank, **245010600603799**

This refers to the captioned Home Loan account number with us.

We are please to inform you that subsequent, to the downward revision of the Bank's MRR (Mortgage Reference Rate) from **13.75% to 13.50%**, the Bank's floating rate of interest on your Power Home (home loan) account will be revised from **11.00%** % p.a. (monthly reducing) to **10.75%** % p.a. (monthly reducing), with effect from **01st of January 2009.**

In order to make it convenient to you, the Bank has decided not to change the existing Equated Monthly Installment in your home loan account. Instead, the tenure of your home loan account will be revised proportionately. The revised residual balance tenure for your loan account is **267** months, *which is calculated on Outstanding Balance* ***944,280.00*** *as of* ***01-01-2009***.

We request you to kindly make a note of the above change in accordance with the terms and conditions of the loan agreement executed by you with the Bank.

The schedule to the loan agreement shall stand modified in accordance with the above-mentioned details. Please note that all other terms and conditions in the said Home loan account and its documents remain unaltered.

We thank you for your co-operation.

Yours faithfully,

Authorised Signatory

The above letter is applicable only to the regular accounts/customers, who are paying their EMIs regularly and have no overdue amount to their accounts.
The above letter is not applicable for accounts/customers, which are in Pre-EMI mode that is accounts, which are partly disbursed.
This is a computer-generated letter and requires no signature

Contact: RAC HYDERABAD, 2nd FLOOR, P.M.MODI COMPLEX.5-4-187/6, M.G.ROAD,KARBALA MAIDANHYDERABAD - 500 009

ji, forwarded

211

AXIS BANK
www.axisbank.com

Hyderabad

To,
DR MODI TEJAL
PLOT NO:280,ROAD NO:25,.
JUBLEEHILLS,.
HYDERABAD, ANDHRA PRADESH.
INDIA - 50003.
/.

Date: 26th December 2007

Sir/Madam,

Ref: Your Home Loan account number with AXIS Bank, 245010600603799

This refers to the captioned Home Loan account number with us.

We are pleased to inform you that subsequent to the downward revision of the Bank's MRR (Mortgage Reference Rate) from **13.75% to 13.25%**, the Bank's floating rate of interest on your Power Home (home loan) account will be revised from **11.00** % p.a. (monthly reducing) to **10.50%** p.a. (monthly reducing), with effect from **01st of October 2007.**

In order to make it convenient to you, the Bank has decided not to change the existing Equated Monthly Installment in your home loan account. Instead, the tenure of your home loan account will be revised proportionately. The revised residual balance tenure for your loan account is **279.00** months.

We request you to kindly make a note of the above change in accordance with the terms and conditions of the loan agreement executed by you with the Bank.

The schedule to the loan agreement shall stand modified in accordance with the above-mentioned details. Please note that all other terms and conditions in the said Home loan account and its documents remain unaltered.

We thank you for your co-operation.

Yours faithfully,

Authorised Signatory

The above letter is applicable only to the regular accounts/customers.
This is a computer-generated letter and requires no signature

Contact: RAC Hyderabad, P.M.MODI COMPLEX, II FLOOR, 5-4-187/6, M.G.ROAD, KARBALA MAIDAN, SECUNDERABAD-500003

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

Dated : 30/4/2008

To,

Mr. / Ms. TEJAL MODI
PLOT NO 280,ROAD NO 25,JUBILEE HILL
HYDERABAD
Contact No : 9246876667

Dear Sir,

SUB : Intimation on Release of Loan instalment.

REF : Loan account no : 245.06.603799

We are pleased to inform that we have disbursed an amount of Rs. 250000.00 on 30/4/2008 as per your requisition date 25/4/2008 .

The interest will be calculated in your loan account from the date of disburse- -ment DD. Total number of part disbursement will mbe restricted to 4 incase of construction of house / flat.

This is for your inforamtion.

Yours faithfully,
for AXIS BANK Limited

AXIS BANK LTD ★ RETAIL ASSETS CENTRE ★ HYDERABAD

Authorised Signatory

AXIS BANK LTD.

MODI TEJAL
PLOT NO:280,ROAD NO:25,,
JUBLEEHILLS,,
HYDERABAD, ANDHRA PRADESH,
INDIA, 500033

Co Applicant's Name (s) :
STATEMENT FOR CLAIMING DEDUCTIONS UNDER SECTION 80C AND 24 (b) OF THE INCOME TAX ACT, 1961

(for the period 01/04/2010 to 31/03/2011)

HOME LOAN

WHOMSOEVER IT MAY CONCERN

This is to state that **MODI TEJAL**, Loan Account No. **245010600603799** has been granted a housing loan of Rs. **1000000** for purchase of the following house property :-

P.NO.211,SY.NO.291,
SILVER OAK,CHERLAPALLY VILLAGE,
GHATKESAR MANDAL,RR DIST
HYDERABAD ANDHRA PRADESH
INDIA 500039

The above loan is repayable in Equated Monthly Installments (EMIs) comprising of principal and interest. The total amount of EMIs received from 01/04/2010 to 31/03/2011 is Rs. **111864**. The break-up of this amount into principal and interest is as follows:

Principal Component	Rs.	**24220**
Interest Component	Rs.	**87644**
Balance outstanding as on 31/03/2010	Rs.	**893120**

Please Note -
1. Interest and Principal Figures are subject to change in case of prepayment and/or change in repayment schedule. 2. Deductions under section 24(b) of the Income Tax Act, 1961 in respect of the interest on the borrowed principal amount & under section 80C of the Income Tax Act, 1961 in respect of repayment of the principal amount can be claimed subject to the fulfillment of conditions prescribed therein.

For AXIS Bank Ltd.

Authorized Signatory,
AXIS BANK LTD.
Hyderabad

(This is computer generated letter and does not require signature)

Axis Bank, RAC Hyderabad,2nd Floor, P.M.Modi Complex, 5-4-187/6, M.G.Road, Karbala Maidan, Hyderabad - 500 009

AXIS BANK

To,
DR MODI TEJAL,
PLOT NO:280,ROAD NO:25,,
JUBLEEHILLS,,
HYDERABAD - 500033,
ANDHRA PRADESH, INDIA.

Date: 01/01/2011

Sir/Madam,

Ref: Your Home Loan account number with Axis Bank, **245010600603799**

This refers to the captioned Home Loan account number with us.

We wish to inform you that subsequent, to the upward revision of the Bank's Prime lending rate from **9.50 to 10.00,** the Bank's floating rate of interest on your Home loan account will be revised from **9.50** % p.a. (monthly reducing) to **10.00** % p.a. (monthly reducing), with effect from **1ST January 2011.**

In order to make it convenient to you, the Bank has decided not to change the existing Equated Monthly Installment in your Home loan account. Instead, the tenure of your Home loan account will be revised proportionately. The revised residual balance tenure for your loan account is **300** months, which is calculated on Outstanding Balance **908,258** as of **01-01-2011.**

We request you to kindly make a note of the above change in accordance with the terms and conditions of the loan agreement executed by you with the Bank.

The schedule to the loan agreement shall stand modified in accordance with the above-mentioned details. Please note that all other terms and conditions in the said Home Loan account and its documents remain unaltered.

We thank you for your co-operation.

Yours faithfully,

Authorised Signatory

The above letter is applicable only to the regular accounts/customers, who are paying their EMIs regularly and have no overdue amount to their accounts.
The above letter is not applicable for accounts/customers, which are in Pre-EMI mode that is accounts, which are partly disbursed.
This is a computer-generated letter and requires no signature

AXIS BANK

To,
DR MODI TEJAL
PLOT NO:280,ROAD NO:25,,
JUBLEEHILLS,,
HYDERABAD 500033
ANDHRA PRADESH,
INDIA
/.

Date: 02/01/2011

Sir/Madam,

Ref: Your Home Loan account number with Axis Bank, **245010600603799**

This refers to the captioned Home Loan account number with us.

With reference to the letter dated 01.01.2010, we wish to inform you that the balance Tenor after ROI change with effective date 01st Jan 2011 has been inadvertently stated incorrectly. The current communication states the revised/ corrected details. You are requested to ignore the earlier communication dated 01st January 2010. We sincerely regret the inconvenience caused in this regard.

We wish to inform you that subsequent, to the upward revision of the Mortgage reference rate from **9.5 to 10,** the Bank's floating rate of interest on your Home loan account will be revised from **9.5** % p.a. (monthly reducing) to **10** % p.a. (monthly reducing), with effect from **1ST January 2011.**

In order to make it convenient to you, the Bank has decided not to change the existing Equated Monthly Installment in your Home loan account. Instead, the tenure of your Home loan account will be revised proportionately. The revised residual balance tenure for your loan account is **198** months, which is calculated on Outstanding Balance **908258** as of**01/01/2011.**

We request you to kindly make a note of the above change in accordance with the terms and conditions of the loan agreement executed by you with the Bank.

The schedule to the loan agreement shall stand modified in accordance with the above-mentioned details. Please note that all other terms and conditions in the said Home Loan account and its documents remain unaltered.

We thank you for your co-operation.

Yours faithfully,

Authorised Signatory

The above letter is applicable only to the regular accounts/customers, who are paying their EMIs regularly and have no overdue amount to their accounts.
The above letter is not applicable for accounts/customers, which are in Pre-EMI mode that is accounts, which are partly disbursed.
This is a computer-generated letter and requires no signature

Contact: HYDERABAD RAC, RAC HYDERABAD,2ND FLOOR, P.M.MODI COMPLEX,5-4-187/6, M.G.ROAD,KARBALA MAIDAN,HYDERABAD - 500 009

AXIS BANK

To,
DR MODI TEJAL
PLOT NO:280,ROAD NO:25,,
JUBLEEHILLS,,
HYDERABAD, ANDHRA PRADESH,
INDIA - 500033.
919246876667

Date: 01/04/2011

Sir/Madam,

Ref: Your **Home loan** number with Axis Bank, **245010600603799**

This refers to the captioned **Home loan** account number with us.

We wish to inform you that subsequent, to the upward revision of the Bank's **Mortgage reference** rate from 12.75 % p.a. **to 13.50** % p.a., the Bank's floating rate of interest on your **Home loan** account will be revised from **10.00** % p.a. (monthly reducing) to **10.75** % p.a. (monthly reducing), with effect from **01st April 2011.**

In order to make it convenient to you, the Bank has decided not to change the existing Equated Monthly Installment in your **Home loan** account. Instead, the tenure of your **Home loan** account will be revised proportionately. The revised residual balance tenure for your loan account is **220** months, which is calculated on Outstanding Balance Rs.**893,120.00** as of **31.03.2011.**

We request you to kindly make a note of the above change in accordance with the terms and conditions of the loan agreement executed by you with the Bank.

The schedule to the loan agreement shall stand modified in accordance with the above-mentioned details. Please note that all other terms and conditions in the said **Home loan** account and its documents remain unaltered.

We thank you for your co-operation.

Yours faithfully,

Authorised Signatory

The above letter is not applicable for accounts/customers, which are in Pre-EMI mode that is accounts, which are partly disbursed.

This is a computer-generated letter and requires no signature

Contact: RAC HYDERABAD,2ND FLOOR, P.M.MODI COMPLEX,5-4-187/6, M.G.ROAD,KARBALA MAIDAN,HYDERABAD - 500 009

AXIS BANK

To,
DR MODI TEJAL
PLOT NO:280,ROAD NO:25,,
JUBLEEHILLS,,
HYDERABAD,ANDHRA PRADESH,
INDIA -500033.
919246876667

Date: 10/05/2011

Sir/Madam,

Ref: Your **Home Loan** number with Axis Bank, **245010600603799**

This refers to the captioned **Home Loan** account number with us.

We wish to inform you that subsequent, to the upward revision of the Bank's **Mortgage Reference** rate from **10.75 %** p.a. **to 11.50 %** p.a., the Bank's floating rate of interest on your **Home Loan** account will be revised from **10.75 %** p.a. (monthly reducing) to **11.50 %** p.a. (monthly reducing), with effect from **10th May 2011.**

In order to make it convenient to you, the Bank has decided not to change the existing Equated Monthly Installment in your **Home Loan** account. Instead, the tenure of your **Home Loan** account will be revised proportionately. The revised residual balance tenure for your loan account is **261** months, which is calculated on Outstanding Balance Rs.**891743.00** as of **10/05/2011.**

We request you to kindly make a note of the above change in accordance with the terms and conditions of the loan agreement executed by you with the Bank.

The schedule to the loan agreement shall stand modified in accordance with the above-mentioned details. Please note that all other terms and conditions in the said **Home Loan** account and its documents remain unaltered.

We thank you for your co-operation.

Yours faithfully,

Authorised Signatory

The above letter is not applicable for accounts/customers, which are in Pre-EMI mode that is accounts, which are partly disbursed.
This is a computer-generated letter and requires no signature

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Contact: RAC HYDERABAD,2ND FLOOR, P.M.MODI COMPLEX,5-4-187/6, M.G.ROAD,KARBALA MAIDAN,HYDERABAD - 500 009

AXIS BANK

To,
DR MODI TEJAL
PLOT NO:280,ROAD NO:25,,
JUBLEEHILLS,,
HYDERABAD, ANDHRA PRADESH,
INDIA - 500033.

Date: 05/07/2011

Sir/Madam,

Ref: Your **Home Loan** number with Axis Bank, **245010600603799**

This refers to the captioned **Home Loan** account number with us.

We wish to inform you that subsequent, to the upward revision of the Bank's **Mortgage reference** rate from **14.25** % p.a. **to 14.5** % p.a., the Bank's floating rate of interest on your **Home Loan** account will be revised from **11.5** % p.a. (monthly reducing) to **11.75** % p.a. (monthly reducing), with effect from **05th July 2011.**

In order to make it convenient to you, the Bank has decided not to change the existing Equated Monthly Installment in your **Home Loan** account. Instead, the tenure of your **Home Loan** account will be revised proportionately. The revised residual balance tenure for your loan account is **281** months, which is calculated on Outstanding Balance Rs.**889900** as of **05th July 2011.**

We request you to kindly make a note of the above change in accordance with the terms and conditions of the loan agreement executed by you with the Bank.

The schedule to the loan agreement shall stand modified in accordance with the above-mentioned details. Please note that all other terms and conditions in the said **Home Loan** account and its documents remain unaltered.

We thank you for your co-operation.

Yours faithfully,

Authorised Signatory

The above letter is applicable only to the regular accounts/customers, who are paying their EMIs regularly and have no overdue amount to their accounts.
This is a computer-generated letter and requires no signature

Contact: ASC HYDERABAD,2ND FLOOR, P.M.MODI COMPLEX,5-4-187/6, M.G.ROAD,KARBALA MAIDAN,HYDERABAD - 500 009

AXIS BANK

To,
DR MODI TEJAL
PLOT NO:280,ROAD NO:25,,
JUBLEEHILLS,,
HYDERABAD, ANDHRA PRADESH,
INDIA - 500033.

Date: 08/08/2011

Sir/Madam,

Ref: Your **HOME LOAN** number with Axis Bank, **245010600603799**

This refers to the captioned **HOME LOAN** account number with us.

We wish to inform you that subsequent, to the upward revision of the Bank's **Mortgage Reference** rate from **11.75** % p.a. **to 12** % p.a., the Bank's floating rate of interest on your **HOME LOAN** account will be revised from **11.75** % p.a. (monthly reducing) to **12** % p.a. (monthly reducing), with effect from **06/08/2011.**

In order to make it convenient to you, the Bank has decided not to change the existing Equated Monthly Installment in your **HOME LOAN** account. Instead, the tenure of your **HOME LOAN** account will be revised proportionately. The revised residual balance tenure for your loan account is **309** months, which is calculated on Outstanding Balance Rs.**889108** as of **08/08/2011.**

We request you to kindly make a note of the above change in accordance with the terms and conditions of the loan agreement executed by you with the Bank.

The schedule to the loan agreement shall stand modified in accordance with the above-mentioned details. Please note that all other terms and conditions in the said **HOME LOAN** account and its documents remain unaltered.

We thank you for your co-operation.

Yours faithfully,

Authorised Signatory

The above letter is applicable only to the regular accounts/customers, who are paying their EMIs regularly and have no overdue amount to their accounts.
This is a computer-generated letter and requires no signature

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Contact: AXIS BANK, ASC HYDERABAD, 3RD FLOOR R,5-2-183/184 OLD NO 8571,R.P ROAD, SECUDERABAD

AXIS BANK

Ref No. : AXIS/RAMG/11-12/PDC/3405

Date : 1st August 2011

To,

TEJAL MODI
PLOT NO:280,ROAD NO:25,
JUBLEEHILLS,
HYDERABAD
ANDHRA PRADESH,ANDHRA PRADESH- 500033

Re: Submission of Post Dated Cheques/ECS/Standing Instruction

Dear Sir/Madam,

This is to bring to your urgent notice that the Post Dated Cheques (PDC) for the repayment of your Power Home Loan account no. **245010600603799** are required from date 20-Aug-11.

We are requesting you to kindly submit a new set of Post Dated Cheques for Pre-EMI/EMI repayment to below mentioned address:

Ms.Rajitha A Shah
Retail Asset Centre :AXIS Bank Ltd, II Floor, PM Modi Complex - 5-4-187/6, MG Road, Karpala Maidan, Secundarabad -5000003.

You may also avail alternate repayment facility of ECS or SI* for repayment of Pre-EMIs/EMIs.

Kindly call us on 040-64630324,040-64630322, 64630323 or send email on rajitha.shah@axisbank.com, rachyderabad.cccoordinator@axisbank.com for pickup request.Please quote your Loan A/c no., name and pickup address while sending the pickup request.

Kindly ignore this notice if PDCs/ECS/SI is/are already submitted from the mentioned date.

*Standing Instruction (SI) mode is applicable for Axis Bank's account holder only.

Kindly adhere the following instructions strictly:

- .Please do not submit any blank cheque/s except for Pre-EMI cheques.
- All cheques should be crossed, duly filled with favoring, dates (unless security PDCs), correct EMI amount in words & amount in figures and signed in case of EMI cheques.
- Avoid any overwriting on PDCs.
- All Cheques should be in favour of **"AXIS Bank Ltd. Power Home Loan A/c –245010600603799"**

** This is a computer generated statement, hence does not require signature **

AXIS BANK
AXIS BANK

HOME LOANS No Dues Certificate

AGREEMENTNO	**Account No.:** 245010600603799	**Date:** 04.01.2019
MODI TEJAL PLOT NO:280,ROAD NO:25, JUBLEEHILLS, HYDERABAD ANDHRA PRADESH INDIA 50003	**Product:** HOME LOAN	**Loan Amount:** 10,00,000.00

Dear Customer,

Congratulations!

You have successfully completed the repayment of your entire Axis Bank HOME LOAN and your above mentioned account is, therefore, closed

To locate nearest Loans Center, please visit following link http://www.axisbank.com/retail-assets centers.aspx

In case of any queries, please contact us on 1800 233 5577, 1800 209 5577, 1800 103 5577 OR email us at loans@axisbank.com.

Please note your Loan account no. mentioned above and include it in any correspondence with the Bank. This will help us to serve you better.

Thank you for partnering with Axis Bank for your financial needs. We look forward to serving you again.

Sincerely,

AXIS BANK LTD

AXIS BANK LTD. HYDERABAD RETAIL ASSET CENTRE

This is a computer generated document, hence does not require any signature.

In case of any queries, please call us on 1800 233 5577/ 1800 209 5577/ 1800 103 5577 OR write to us at loans@axisbank.com-
Axis Bank Ltd, Credit Processing Centre, D.No.5-2-183/184, 4th Floor, R P Road, Secunderabad - 500 003
REGISTERED OFFICE : "Trishul" - 3rd Floor Opp. Samartheswar Temple, Near Law Garden, Ellisbridge, Ahmedabad - 380006.
Telephone No. 079-26409322 Fax No. - 079-26409321 CIN: L65110GJ1993PLC020769 Website - www.axisbank.com