

Repayment Schedule

26/12/2014



LPR000801215296

TEJAL MODI

P NO 280

ROAD NO 25

JUBILEE HILLS

HYDERABAD, ANDHRA PRADESH

INDIA - 500033

Agreement No.

LPR000801215296

Customer Id

855703877

Cycle Date

10/02/2015

Interest Start Date

10/01/2015

Loan Amount

2,500,000.00

Disbursed Amount

2,500,000.00

Loan Tenure

180

Installment Amount

30,814.00

Scheme Code

LP_LNLAP

Final ROI

12.5

Security / Asset Description

P NO 211, SILVER OAK BUNGLOW PHASE II

CHERLAPALLY, BLOCK NO II,

HYDERABAD, ANDHRA PRADESH

INDIA-500,062

Pre-EMI Schedule

Sr. No.	Due Date	Pemi Amount
1	10/01/2015	14555

EMI Schedule

Agreement No: LPR000801215296

Sr. No.	Due Date	Installment Amount	Principal Amount	Interest
1	10/02/2015	30,814.00	4,273.00	26,541.00
2	10/03/2015	30,814.00	6,882.00	23,932.00
3	10/04/2015	30,814.00	4,391.00	26,423.00
4	10/05/2015	30,814.00	5,289.00	25,525.00
5	10/06/2015	30,814.00	4,494.00	26,320.00
6	10/07/2015	30,814.00	5,389.00	25,425.00
7	10/08/2015	30,814.00	4,599.00	26,215.00
8	10/09/2015	30,814.00	4,648.00	26,166.00
9	10/10/2015	30,814.00	5,540.00	25,274.00
10	10/11/2015	30,814.00	4,756.00	26,058.00
11	10/12/2015	30,814.00	5,645.00	25,169.00
12	10/01/2016	30,814.00	4,866.00	25,948.00
13	10/02/2016	30,814.00	4,918.00	25,896.00
14	10/03/2016	30,814.00	6,638.00	24,176.00
15	10/04/2016	30,814.00	5,041.00	25,773.00
16	10/05/2016	30,814.00	5,924.00	24,890.00

EMI Schedule
Agreement No: LPR000801215296

Sr. No.	Duedate	Installment Amount	Principal Amount	Interest
17	10/06/2016	30,814.00	5,157.00	25,657.00
18	10/07/2016	30,814.00	6,038.00	24,776.00
19	10/08/2016	30,814.00	5,276.00	25,538.00
20	10/09/2016	30,814.00	5,332.00	25,482.00
21	10/10/2016	30,814.00	6,209.00	24,605.00
22	10/11/2016	30,814.00	5,455.00	25,359.00
23	10/12/2016	30,814.00	6,329.00	24,485.00
24	10/01/2017	30,814.00	5,580.00	25,234.00
25	10/02/2017	30,814.00	5,639.00	25,175.00
26	10/03/2017	30,814.00	8,129.00	22,685.00
27	10/04/2017	30,814.00	5,785.00	25,029.00
28	10/05/2017	30,814.00	6,652.00	24,162.00
29	10/06/2017	30,814.00	5,917.00	24,897.00
30	10/07/2017	30,814.00	6,781.00	24,033.00
31	10/08/2017	30,814.00	6,052.00	24,762.00
32	10/09/2017	30,814.00	6,116.00	24,698.00
33	10/10/2017	30,814.00	6,976.00	23,838.00
34	10/11/2017	30,814.00	6,255.00	24,559.00
35	10/12/2017	30,814.00	7,112.00	23,702.00
36	10/01/2018	30,814.00	6,397.00	24,417.00
37	10/02/2018	30,814.00	6,465.00	24,349.00
38	10/03/2018	30,814.00	8,883.00	21,931.00
39	10/04/2018	30,814.00	6,628.00	24,186.00
40	10/05/2018	30,814.00	7,476.00	23,338.00
41	10/06/2018	30,814.00	6,778.00	24,036.00
42	10/07/2018	30,814.00	7,623.00	23,191.00
43	10/08/2018	30,814.00	6,931.00	23,883.00
44	10/09/2018	30,814.00	7,004.00	23,810.00
45	10/10/2018	30,814.00	7,844.00	22,970.00
46	10/11/2018	30,814.00	7,162.00	23,652.00
47	10/12/2018	30,814.00	7,998.00	22,816.00
48	10/01/2019	30,814.00	7,323.00	23,491.00
49	10/02/2019	30,814.00	7,400.00	23,414.00
50	10/03/2019	30,814.00	9,737.00	21,077.00
51	10/04/2019	30,814.00	7,582.00	23,232.00
52	10/05/2019	30,814.00	8,410.00	22,404.00
53	10/06/2019	30,814.00	7,752.00	23,062.00
54	10/07/2019	30,814.00	8,576.00	22,238.00
55	10/08/2019	30,814.00	7,926.00	22,888.00
56	10/09/2019	30,814.00	8,010.00	22,804.00

EMI Schedule

Agreement No: LPR000801215296

Sr. No.	Duedate	Installment Amount	Principal Amount	Interest
57	10/10/2019	30,814.00	8,828.00	21,986.00
58	10/11/2019	30,814.00	8,188.00	22,626.00
59	10/12/2019	30,814.00	9,002.00	21,812.00
60	10/01/2020	30,814.00	8,371.00	22,443.00
61	10/02/2020	30,814.00	8,460.00	22,354.00
62	10/03/2020	30,814.00	9,986.00	20,828.00
63	10/04/2020	30,814.00	8,656.00	22,158.00
64	10/05/2020	30,814.00	9,459.00	21,355.00
65	10/06/2020	30,814.00	8,848.00	21,966.00
66	10/07/2020	30,814.00	9,647.00	21,167.00
67	10/08/2020	30,814.00	9,044.00	21,770.00
68	10/09/2020	30,814.00	9,140.00	21,674.00
69	10/10/2020	30,814.00	9,933.00	20,881.00
70	10/11/2020	30,814.00	9,343.00	21,471.00
71	10/12/2020	30,814.00	10,131.00	20,683.00
72	10/01/2021	30,814.00	9,550.00	21,264.00
73	10/02/2021	30,814.00	9,651.00	21,163.00
74	10/03/2021	30,814.00	11,791.00	19,023.00
75	10/04/2021	30,814.00	9,879.00	20,935.00
76	10/05/2021	30,814.00	10,655.00	20,159.00
77	10/06/2021	30,814.00	10,097.00	20,717.00
78	10/07/2021	30,814.00	10,869.00	19,945.00
79	10/08/2021	30,814.00	10,319.00	20,495.00
80	10/09/2021	30,814.00	10,429.00	20,385.00
81	10/10/2021	30,814.00	11,193.00	19,621.00
82	10/11/2021	30,814.00	10,658.00	20,156.00
83	10/12/2021	30,814.00	11,418.00	19,396.00
84	10/01/2022	30,814.00	10,893.00	19,921.00
85	10/02/2022	30,814.00	11,008.00	19,806.00
86	10/03/2022	30,814.00	13,030.00	17,784.00
87	10/04/2022	30,814.00	11,263.00	19,551.00
88	10/05/2022	30,814.00	12,010.00	18,804.00
89	10/06/2022	30,814.00	11,511.00	19,303.00
90	10/07/2022	30,814.00	12,251.00	18,563.00
91	10/08/2022	30,814.00	11,763.00	19,051.00
92	10/09/2022	30,814.00	11,888.00	18,926.00
93	10/10/2022	30,814.00	12,620.00	18,194.00
94	10/11/2022	30,814.00	12,148.00	18,666.00
95	10/12/2022	30,814.00	12,875.00	17,939.00
96	10/01/2023	30,814.00	12,414.00	18,400.00

EMI Schedule
Agreement No: LPR000801215296

Sr. No.	Due date	Installment Amount	Principal Amount	Interest
97	10/02/2023	30,814.00	12,545.00	18,269.00
98	10/03/2023	30,814.00	14,434.00	16,380.00
99	10/04/2023	30,814.00	12,832.00	17,982.00
100	10/05/2023	30,814.00	13,544.00	17,270.00
101	10/06/2023	30,814.00	13,112.00	17,702.00
102	10/07/2023	30,814.00	13,817.00	16,997.00
103	10/08/2023	30,814.00	13,398.00	17,416.00
104	10/09/2023	30,814.00	13,540.00	17,274.00
105	10/10/2023	30,814.00	14,236.00	16,578.00
106	10/11/2023	30,814.00	13,835.00	16,979.00
107	10/12/2023	30,814.00	14,525.00	16,289.00
108	10/01/2024	30,814.00	14,136.00	16,678.00
109	10/02/2024	30,814.00	14,286.00	16,528.00
110	10/03/2024	30,814.00	15,494.00	15,320.00
111	10/04/2024	30,814.00	14,602.00	16,212.00
112	10/05/2024	30,814.00	15,275.00	15,539.00
113	10/06/2024	30,814.00	14,919.00	15,895.00
114	10/07/2024	30,814.00	15,585.00	15,229.00
115	10/08/2024	30,814.00	15,243.00	15,571.00
116	10/09/2024	30,814.00	15,405.00	15,409.00
117	10/10/2024	30,814.00	16,060.00	14,754.00
118	10/11/2024	30,814.00	15,739.00	15,075.00
119	10/12/2024	30,814.00	16,387.00	14,427.00
120	10/01/2025	30,814.00	16,080.00	14,734.00
121	10/02/2025	30,814.00	16,251.00	14,563.00
122	10/03/2025	30,814.00	17,816.00	12,998.00
123	10/04/2025	30,814.00	16,612.00	14,202.00
124	10/05/2025	30,814.00	17,241.00	13,573.00
125	10/06/2025	30,814.00	16,972.00	13,842.00
126	10/07/2025	30,814.00	17,593.00	13,221.00
127	10/08/2025	30,814.00	17,339.00	13,475.00
128	10/09/2025	30,814.00	17,523.00	13,291.00
129	10/10/2025	30,814.00	18,132.00	12,682.00
130	10/11/2025	30,814.00	17,901.00	12,913.00
131	10/12/2025	30,814.00	18,502.00	12,312.00
132	10/01/2026	30,814.00	18,288.00	12,526.00
133	10/02/2026	30,814.00	18,482.00	12,332.00
134	10/03/2026	30,814.00	19,853.00	10,961.00
135	10/04/2026	30,814.00	18,889.00	11,925.00
136	10/05/2026	30,814.00	19,468.00	11,346.00

EMI Schedule

Agreement No: LPR000801215296

Sr. No.	Due date	Installment Amount	Principal Amount	Interest
177	10/10/2029	30,814.00	29,545.00	1,269.00
178	10/11/2029	30,814.00	29,816.00	998.00
179	10/12/2029	30,814.00	30,155.00	659.00
180	10/01/2030	34,352.00	33,991.00	361.00

End of Report



LPR000801215296

Date : 26/12/2014

MRS TEJAL MODI

P NO 280
ROAD NO 25
JUBILEE HILLS
HYDERABAD
HYDERABAD, ANDHRA PRADESH
INDIA - 500033

Dear MRS TEJAL MODI

Ref : Your Asset Power Account No LPR000801215296 and Customer Id : 855703877

It's our privilege to welcome you to the family of Axis Bank as a loan against the property customer and thank you for choosing us as your financial partner. We are pleased to inform you that your loan has been disbursed as per your instructions.

At Axis Bank it is our constant endeavor to provide you with an experience to cherish and hope that this is the beginning of a longstanding relationship. We assure you that we will strive continuously to bring you innovative products while bringing you the best of the services.

Particulars of your Loan account are as detailed below :

Loan amount sanctioned	2,500,000.00
Account opened date	24-DEC-14
Interest rate (%)	12.50 p.a (on a monthly reducing basis)
Type of interest	Floating
Number of installments	180
EMI amount (on loan sanctioned) (in Rs.)	30,814.00
Date of disbursement	24-DEC-14
Disbursed amount till date (in Rs.)	2,500,000.00
Current disbursement amount (in Rs.)	2,500,000.00
Repayment cycle start date	10TH of each month
Interest demand start date	10-JAN-15

Please note that the above loan has been advanced to you under the terms and conditions of agreement executed between you and the Bank.

With this letter we have enclosed the repayment schedule that has the breakup of the interest and principal component of your Equated Monthly Installment (EMI) based on final sanctioned parameters.

For any further assistance, please feel free to contact our Retail Asset Center in your city on the numbers mentioned below.

We once again thank you for selecting Axis Bank for your loan requirement.

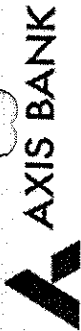
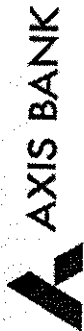
Yours Sincerely,



Umesh Arora
Head - Retail Assets

HYDERABAD RAC-AXIS BANK LTD, ASSET SALES CENTRE, D.NO.5-2-183/184, 3RD. FLOOR, R P ROAD, SECUNDERABAD AXIS BANK LTD, CREDIT PROCESSING CENTRE, D.NO.5-2-183/184, 4TH FLOOR, R P ROAD, SECUNDERABAD R. P. ROAD, HYDERABAD, ANDHRA PRADESH-500003

Incase of any queries, please call us on 1800 233 5577 / 1800 209 5577 / 1800 103 5577 OR write to us at loans@axisbank.com
REGISTERED OFFICE : "Trishul" - 3rd Floor Opp. Samartheshwar Temple, Near Law Garden, Ellisbridge, Ahmedabad - 380 006.



AXIS BANK LTD.
Account Statement From 25/09/2000 To 25/09/2018

Date: 25/09/2018
Page: 1 of 2

AXIS BANK LTD.
Account Statement From 25/09/2000 To 25/09/2018

Date: 25/09/2018
Page: 2 of 2



TEJAL MODI
P NO 280
ROAD NO 25
JUBILEE HILLS
HYDERABAD
HYDERABAD - 500033 - Ph-9963086667

Agreement No. LPR000801215296
Branch: HYDERABAD RAC
Product: ASSET POWER
Currency: INR
Application No: HYD/6309922449
Co Applicant Name: SOHAM SATISH MODI
Property Address: HOUSE
P NO 211, SILVER OAK
BUNGLOW PHASE II
CHERLAPALLY, BLOCK NO II,
SECUNDERABAD, GHATKESRA
MANDAL, RR DIST
HYDERABAD

Agreement No. LPR000801215296
Branch: HYDERABAD RAC
Product: ASSET POWER
Currency: INR
Application No: HYD/6309922449
Co Applicant Name: SOHAM SATISH MODI
Property Address: HOUSE
P NO 211, SILVER OAK
BUNGLOW PHASE II
CHERLAPALLY, BLOCK NO II,
SECUNDERABAD, GHATKESRA
MANDAL, RR DIST
HYDERABAD

RO(1%): 11.85%
Sanction Date: 24/12/2014
Interest Rate Type: Floating
Tenure: 166
Frequency: Monthly EMIs
Instl. Period: 10/02/2015 To 10/11/2028
Rest: Monthly

Amount Financed: 2,500,000.00
Amount Disbursed: 2,500,000.00
Installment Overdue: 0.00
Pre-EMI Overdue: 0.00
Other Overdue: 0.00
Unadjusted Amt: 0.00
Net Receivable: 0.00
Future Installments: 0.00
Installment Paid: 277,326.00
Principal Paid: 48,812.00
Interest Paid: 228,514.00
Pre-EMI Paid: 14,555.00
Status: CLOSED
Linked Agreement No:

Date	Value Date	Particulars	Increased By	Decreased By	OD Chgs Due	Bounce Chg. Paid
24/12/2014	23/12/2014	Pmt Revd Vide Cheque No.:000006 Receipt No. (N.A.)	0.00	562.00	0.00	0.00
24/12/2014	23/12/2014	Pmt Revd Vide Cheque No.:000016 Receipt No. (N.A.)	0.00	8,427.00	0.00	0.00
24/12/2014	24/12/2014	Ant Financed- Payable	0.00	2,500,000.00	0.00	0.00
24/12/2014	24/12/2014	Pf Recd From Customer (Rate Based)- Due (Incl. Tax)	14,045.00	0.00	0.00	0.00
24/12/2014	24/12/2014	Cesal Charges- Due (Incl. Tax)	562.00	0.00	0.00	0.00
24/12/2014	24/12/2014	Amount Adjusted	5,618.00	0.00	0.00	0.00
24/12/2014	24/12/2014	Amount Paid Vide Cheque No.:99999999 Receipt No. (N.A.)	2,481,882.00	0.00	0.00	0.00
24/12/2014	24/12/2014	Amount Paid Vide Cheque No.:99999999 Receipt No. (N.A.)	12,500.00	0.00	0.00	0.00
10/01/2015	10/01/2015	Interest On Advances	14,555.00	0.00	0.00	0.00
12/01/2015	10/01/2015	Disbursal- Due	0.00	14,555.00	0.00	0.00
10/02/2015	10/02/2015	Pmt Revd Vide Cheque No.:52 Receipt No. (111)	30,814.00	0.00	0.00	0.00
10/02/2015	10/02/2015	Pmt Revd Vide Cheque No.:E21832071 Receipt No. (N.A.)	0.00	30,814.00	0.00	0.00
10/03/2015	10/03/2015	Due For Installment 2	30,814.00	0.00	0.00	0.00

TEJAL MODI

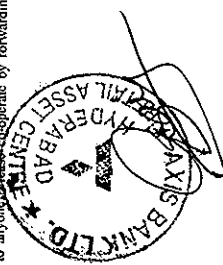
Agreement No. LPR000801215296

Date	Value Date	Particulars	Increased By	Decreased By	OD Chgs Due	Bounce Chg. Paid
10/03/2015	10/03/2015	Pmt Revd Vide PDC No.:E21832072 Receipt No. (N.A.)	0.00	30,814.00	0.00	0.00
10/04/2015	10/04/2015	Due For Installment 3	30,814.00	0.00	0.00	0.00
10/04/2015	10/04/2015	Pmt Revd Vide PDC No.:E21832073 Receipt No. (N.A.)	0.00	30,814.00	0.00	0.00
11/05/2015	10/05/2015	Due For Installment 4	30,814.00	0.00	0.00	0.00
11/05/2015	10/05/2015	Pmt Revd Vide PDC No.:E21832074 Receipt No. (N.A.)	0.00	30,814.00	0.00	0.00
10/06/2015	10/06/2015	Due For Installment 5	30,814.00	0.00	0.00	0.00
10/06/2015	10/06/2015	Pmt Revd Vide PDC No.:E21832075 Receipt No. (N.A.)	0.00	30,814.00	0.00	0.00
10/07/2015	10/07/2015	Due For Installment 6	30,814.00	0.00	0.00	0.00
10/07/2015	10/07/2015	Pmt Revd Vide PDC No.:E21832076 Receipt No. (N.A.)	0.00	30,814.00	0.00	0.00
10/08/2015	10/08/2015	Due For Installment 7	30,814.00	0.00	0.00	0.00
10/08/2015	10/08/2015	Pmt Revd Vide PDC No.:E21832077 Receipt No. (N.A.)	0.00	30,814.00	0.00	0.00
10/09/2015	10/09/2015	Due For Installment 8	30,814.00	0.00	0.00	0.00
10/09/2015	10/09/2015	Pmt Revd Vide PDC No.:E21832078 Receipt No. (N.A.)	0.00	30,814.00	0.00	0.00
12/10/2015	10/10/2015	Due For Installment 9	30,814.00	0.00	0.00	0.00
12/10/2015	10/10/2015	Pmt Revd Vide PDC No.:E21832079 Receipt No. (N.A.)	0.00	30,814.00	0.00	0.00
27/10/2015	27/10/2015	Cash Revd Vide Receipt No.:111 INR 5,571.00	0.00	5,571.00	0.00	0.00
30/10/2015	29/10/2015	Pmt Revd Vide Cheque No.:TR-29-10-15 Receipt No. 1111	0.00	2,459,146.00	0.00	0.00
30/10/2015	30/10/2015	Current Month In At Termination- Due	15,916.00	0.00	0.00	0.00
30/10/2015	30/10/2015	Waived Off Amount At Termination- Payable	0.00	2,387.00	0.00	0.00
30/10/2015	30/10/2015	Principle Component At Termination- Due	2,451,188.00	0.00	0.00	0.00
30/10/2015	30/10/2015	Amount Adjusted	2,467,104.00	2,467,104.00	0.00	0.00
TOTAL			7,740,696.00	7,740,696.00	0.00	0.00

Cross Collateral Details

Agreement No	Agreement Id	Customer Name	Loan Type	Link Type	NPA Stage
*Unless the constituent notifies the bank immediately of any discrepancy found by him in this Statement of Account (SOA), it will be deemed that he has found the SOA correct. In case of any discrepancy, please contact RAC.					

We would like to reiterate that, as a policy, Axis Bank does not ask you to part with/ disclose/ revalidate your Connect 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 or your login id, password and debit card number to anyone. Please cooperate by forwarding all such suspicious/spam emails, if received by you, to fbm@axisbank.com.
The effective rate of GST would be 18% on charges levied w.e.f July 01, 2017.
This is a system generated output and requires no signature.



REPAYMENT SCHEDULE			
 LPR000801215296		Agreement Number: LPR000801215296	Date: 25 September, 2018
MRS TEJAL MODI P NO 280 ROAD NO 25 JUBILEE HILLS HYDERABAD TELANGANA, INDIA - 500033		Customer ID: 855703877	Loan Sanctioned Amount: Rs. 2,500,000.00

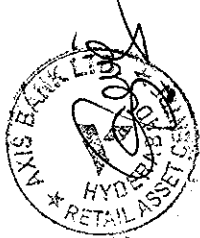
LOAN DETAILS

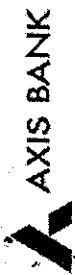
Property Value	Rs. 3,989,750.00	Current Interest(%)	11.85%
Loan Amount disbursed	Rs. 2,500,000.00	Residual Value	0.00
Tenure (Months)	166	Agmt. Mode	Arrear
Total Installments	166	Advance EMI	0
Currency	INR	Loan Type	MORTGAGE LOANS
Frequency	Monthly		

Instl. Due Date	Instl. Amount	Principal	Interest	Closing Principal	Rate(%)
Pre-EMI Schedule					
1 10/01/2015	14,555.00	0.00	14,555.00		
EMI Schedule					

1 10/02/2015	2,500,000.00	4,273.00	26,541.00	2,495,727.00	12.50
2 10/03/2015	2,495,727.00	6,882.00	23,932.00	2,488,845.00	12.50
3 10/04/2015	2,488,845.00	4,391.00	26,423.00	2,484,454.00	12.50
4 10/05/2015	2,484,454.00	5,656.00	25,158.00	2,478,798.00	12.30
5 10/06/2015	2,478,798.00	4,919.00	25,895.00	2,473,879.00	12.30
6 10/07/2015	2,473,879.00	5,865.00	24,949.00	2,468,014.00	12.20
7 10/08/2015	2,468,014.00	5,241.00	25,573.00	2,462,773.00	12.20
8 10/09/2015	2,462,773.00	5,296.00	25,518.00	2,457,477.00	12.20
9 10/10/2015	2,457,477.00	6,289.00	24,525.00	2,451,188.00	11.85
10 10/11/2015	2,451,188.00	6,144.00	24,670.00	2,445,044.00	11.85
11 10/12/2015	2,445,044.00	7,000.00	23,814.00	2,438,044.00	11.85
12 10/01/2016	2,438,044.00	6,277.00	24,537.00	2,431,767.00	11.85
13 10/02/2016	2,431,767.00	6,340.00	24,474.00	2,425,427.00	11.85
14 10/03/2016	2,425,427.00	7,978.00	22,836.00	2,417,449.00	11.85
15 10/04/2016	2,417,449.00	6,484.00	24,330.00	2,410,965.00	11.85
16 10/05/2016	2,410,965.00	7,332.00	23,482.00	2,403,633.00	11.85

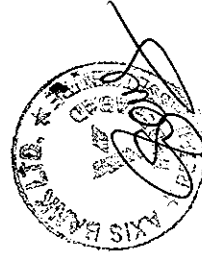
Instl. Due Date	Instl. Amount	Principal	Interest	Closing Principal	Rate(%)
17 10/06/2016	2,403,633.00	6,623.00	24,191.00	2,397,010.00	11.85
18 10/07/2016	2,397,010.00	7,468.00	23,346.00	2,389,542.00	11.85
19 10/08/2016	2,389,542.00	6,765.00	24,049.00	2,382,777.00	11.85
20 10/09/2016	2,382,777.00	6,833.00	23,981.00	2,375,944.00	11.85
21 10/10/2016	2,375,944.00	7,673.00	23,141.00	2,368,271.00	11.85
22 10/11/2016	2,368,271.00	6,979.00	23,835.00	2,361,292.00	11.85
23 10/12/2016	2,361,292.00	7,816.00	22,998.00	2,353,476.00	11.85
24 10/01/2017	2,353,476.00	7,128.00	23,686.00	2,346,348.00	11.85
25 10/02/2017	2,346,348.00	7,199.00	23,615.00	2,339,149.00	11.85
26 10/03/2017	2,339,149.00	9,550.00	21,264.00	2,329,599.00	11.85
27 10/04/2017	2,329,599.00	7,368.00	23,446.00	2,322,231.00	11.85
28 10/05/2017	2,322,231.00	8,196.00	22,618.00	2,314,035.00	11.85
29 10/06/2017	2,314,035.00	7,525.00	23,289.00	2,306,510.00	11.85
30 10/07/2017	2,306,510.00	8,349.00	22,465.00	2,298,161.00	11.85
31 10/08/2017	2,298,161.00	7,684.00	23,130.00	2,290,477.00	11.85
32 10/09/2017	2,290,477.00	7,762.00	23,052.00	2,282,715.00	11.85
33 10/10/2017	2,282,715.00	8,581.00	22,233.00	2,274,134.00	11.85
34 10/11/2017	2,274,134.00	7,926.00	22,888.00	2,266,208.00	11.85
35 10/12/2017	2,266,208.00	8,742.00	22,072.00	2,257,466.00	11.85
36 10/01/2018	2,257,466.00	8,094.00	22,720.00	2,249,372.00	11.85
37 10/02/2018	2,249,372.00	8,175.00	22,639.00	2,241,197.00	11.85
38 10/03/2018	2,241,197.00	10,441.00	20,373.00	2,230,756.00	11.85
39 10/04/2018	2,230,756.00	8,363.00	22,451.00	2,222,393.00	11.85
40 10/05/2018	2,222,393.00	9,169.00	21,645.00	2,213,224.00	11.85
41 10/06/2018	2,213,224.00	8,539.00	22,275.00	2,204,685.00	11.85
42 10/07/2018	2,204,685.00	9,341.00	21,473.00	2,195,344.00	11.85
43 10/08/2018	2,195,344.00	8,719.00	22,095.00	2,186,625.00	11.85
44 10/09/2018	2,186,625.00	8,807.00	22,007.00	2,177,818.00	11.85
45 10/10/2018	2,177,818.00	9,603.00	21,211.00	2,168,215.00	11.85
46 10/11/2018	2,168,215.00	8,992.00	21,822.00	2,159,223.00	11.85
47 10/12/2018	2,159,223.00	9,784.00	21,030.00	2,149,439.00	11.85
48 10/01/2019	2,149,439.00	9,181.00	21,633.00	2,140,258.00	11.85
49 10/02/2019	2,140,258.00	9,274.00	21,540.00	2,130,984.00	11.85
50 10/03/2019	2,130,984.00	11,442.00	19,372.00	2,119,542.00	11.85
51 10/04/2019	2,119,542.00	9,482.00	21,332.00	2,110,060.00	11.85
52 10/05/2019	2,110,060.00	10,263.00	20,551.00	2,099,797.00	11.85





AXIS BANK

Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Closing Principal	Rate(%)
125	10/06/2025	1,052,250.00	30,814.00	20,224.00	10,590.00	1,032,026.00	11.85
126	10/07/2025	1,032,026.00	30,814.00	20,762.00	10,652.00	1,011,264.00	11.85
127	10/08/2025	1,011,264.00	30,814.00	20,636.00	10,178.00	990,628.00	11.85
128	10/09/2025	990,628.00	30,814.00	20,844.00	9,970.00	969,784.00	11.85
129	10/10/2025	969,784.00	30,814.00	21,369.00	9,445.00	948,415.00	11.85
130	10/11/2025	948,415.00	30,814.00	21,269.00	9,545.00	927,146.00	11.85
131	10/12/2025	927,146.00	30,814.00	21,784.00	9,030.00	905,362.00	11.85
132	10/01/2026	905,362.00	30,814.00	21,921.00	9,112.00	883,660.00	11.85
133	10/02/2026	883,660.00	30,814.00	21,921.00	8,893.00	861,739.00	11.85
134	10/03/2026	861,739.00	30,814.00	22,980.00	7,834.00	838,759.00	11.85
135	10/04/2026	838,759.00	30,814.00	22,372.00	8,442.00	816,387.00	11.85
136	10/05/2026	816,387.00	30,814.00	22,863.00	7,951.00	793,524.00	11.85
137	10/06/2026	793,524.00	30,814.00	22,828.00	7,986.00	770,696.00	11.85
138	10/07/2026	770,696.00	30,814.00	23,308.00	7,506.00	747,388.00	11.85
139	10/08/2026	747,388.00	30,814.00	23,292.00	7,522.00	724,096.00	11.85
140	10/09/2026	724,096.00	30,814.00	23,526.00	7,288.00	700,570.00	11.85
141	10/10/2026	700,570.00	30,814.00	23,991.00	6,823.00	676,579.00	11.85
142	10/11/2026	676,579.00	30,814.00	24,005.00	6,809.00	652,574.00	11.85
143	10/12/2026	652,574.00	30,814.00	24,458.00	6,356.00	628,116.00	11.85
144	10/01/2027	628,116.00	30,814.00	24,492.00	6,322.00	603,624.00	11.85
145	10/02/2027	603,624.00	30,814.00	24,739.00	6,075.00	578,885.00	11.85
146	10/03/2027	578,885.00	30,814.00	25,552.00	5,262.00	553,333.00	11.85
147	10/04/2027	553,333.00	30,814.00	25,245.00	5,569.00	528,088.00	11.85
148	10/05/2027	528,088.00	30,814.00	25,671.00	5,143.00	502,417.00	11.85
149	10/06/2027	502,417.00	30,814.00	25,757.00	5,057.00	476,660.00	11.85
150	10/07/2027	476,660.00	30,814.00	26,171.00	4,643.00	450,489.00	11.85
151	10/08/2027	450,489.00	30,814.00	26,280.00	4,534.00	424,209.00	11.85
152	10/09/2027	424,209.00	30,814.00	26,545.00	4,269.00	397,664.00	11.85
153	10/10/2027	397,664.00	30,814.00	26,941.00	3,873.00	370,723.00	11.85
154	10/11/2027	370,723.00	30,814.00	27,083.00	3,731.00	343,640.00	11.85
155	10/12/2027	343,640.00	30,814.00	27,467.00	3,347.00	316,173.00	11.85
156	10/01/2028	316,173.00	30,814.00	27,632.00	3,182.00	288,541.00	11.85
157	10/02/2028	288,541.00	30,814.00	27,910.00	2,904.00	260,631.00	11.85
158	10/03/2028	260,631.00	30,814.00	28,360.00	2,454.00	232,271.00	11.85
159	10/04/2028	232,271.00	30,814.00	28,476.00	2,338.00	203,795.00	11.85
160	10/05/2028	203,795.00	30,814.00	28,829.00	1,985.00	174,966.00	11.85



End of Report

Instl Num	Due Date	Opening Principal	Instl. Amount	Principal	Interest	Closing Principal	Rate(%)
161	10/06/2028	174,966.00	30,814.00	29,053.00	1,761.00	145,913.00	11.85
162	10/07/2028	145,913.00	30,814.00	29,393.00	1,421.00	116,520.00	11.85
163	10/08/2028	116,520.00	30,814.00	29,641.00	1,173.00	86,879.00	11.85
164	10/09/2028	86,879.00	30,814.00	29,940.00	874.00	56,939.00	11.85
165	10/10/2028	56,939.00	30,814.00	30,259.00	555.00	26,680.00	11.85
166	10/11/2028	26,680.00	26,949.00	26,680.00	269.00	0.00	11.85
Total:			5,111,259.00	2,500,000.00	2,611,259.00	0.00	
Part-payment/ ROI Conversion Details							
Date	Eff. Date	Reference	Rate Type	Eff. Rate (%)	Amount (Rs.)		
13/04/2015	13/04/2015	ROI Conversion	Floating	12.3			00.00
04/07/2015	01/07/2015	ROI Conversion	Floating	12.2			00.00
09/10/2015	05/10/2015	ROI Conversion	Floating	11.85			00.00



AXIS BANK

HYDERABAD. (Place)

HOME LOAN / LOAN AGAINST PROPERTY DOCKET

NAME OF APPLICANT: TEJAL MODI.

LOAN ACCOUNT NO: 2183207.

PROPERTY ADDRESS: RS 25,00,000

PRODUCT	☒ HOME LOAN (FLOATING) ☐ HOME LOAN (FIXED) ☐ LOAN AGAINST PROPERTY <u>TOP UP.</u>
AMOUNT SANCTIONED	₹ <u>Rs 25,00,000/-</u>
RATE OF INTEREST	<u>12.50 %.</u>
TENURE	<u>180 MONTHS.</u>
EMI	₹ <u>82,043 .</u>
MODE OF REPAYMENT	☐ PDC ☐ SI ☒ ECS

MOST IMPORTANT INFORMATION

Attention : Please read carefully before signing
PDC/SPDC ACKNOWLEDGEMENT LETTER

Please find enclosed crossed Post-dated cheques / Security cheques drawn in favor of AXIS BANK Ltd. (Loan Account No. _____) bearing the following particulars being submitted towards repayment of the loan availed from Axis Bank. The post dated cheques / security cheques contain my/ authorized signatories' genuine signature, which shall not be disputed by me.

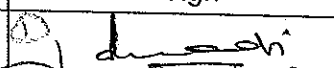
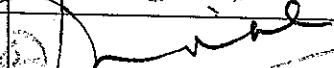
1. Name of the Drawee Bank : _____
2. Name of the Drawee Bank Branch : _____
3. MICR Sort Code (9 digit) :

--	--	--	--	--	--	--	--	--
4. Date of Cheques : _____ of each month commencing from _____
- ☒ Cheque Numbers : _____

Sr No.	From	To	No. of cheques
1			
2			
3			
4			
5			

I/We agree that the Post dated cheques / Security cheques are given towards loan repayment / installments of the debt due and payable by me / us to the Bank in terms of the Loan Agreement

In case of change of authorised signatory of the Borrower, we undertake to replace the cheques appropriately and in the event of non-replacement of the cheques before the due dates, we undertake to honour the Post Dated Cheques/ Security cheques

Name of Applicant		Sign	
1.			
2.			
Date	Location	DSE / DSA Sign	
DSE / DSA Name		DSE / DSA Phone No	Location
DSE / DSA Stamp			

- (ii) Taking the basis of 365 days a year and calculated at monthly rests.
- (iii) The Present Rate of Interest as charged is more particularly described in the Schedule to the Loan Agreement or as may be prescribed by the Bank from time to time;
- (iv) Interest from the date of debit to the Loan account till the commencement of the EMI shall be payable every month as per the Pre-EMI interest date mentioned in the Schedule to the Loan Agreement.
- (c) Interest on the amount of the Loan will be applied at a mark-up above Base Rate, rising and falling there with at monthly rest calculated on the daily balance of the loan amount. Provided that the Bank shall at any time and from time to time be entitled to change the rate of interest depending on the changes in the Base Rate and such revised rate of interest shall always be construed as agreed to be paid by the Borrower and hereby secured. Provided further, that the interest payable by the Borrower shall be subject to the changes in interest rates made by Reserve Bank from time to time. Borrower shall be deemed to have notice of change in the rate of interest whenever the change in Base Rate are displayed/notified at/by the branch.
- (d) Interest on the amount of the Loan will be applied at the rate Carded Rate rising and falling therewith at monthly rest calculated on the daily balance of the loan amount. Provided that the Bank shall at any time and from time to time be entitled to change the rate of interest depending on changes in the Carded Rate and such revised rate of interest shall always be construed as agreed to be paid by the Borrower and hereby secured. Borrower shall be deemed to have notice of the change in the rate of interest whenever the change in the Carded Rate are displayed/notified at/by the branch /published. In newspaper/made through entry of interest charged in the pass book/statement of accounts sent to the Borrower(s).

4. Further Covenants and Undertakings:

- (a) The Borrower undertakes to utilise the Loan for any of the following purposes approved by the Bank or such other purpose(s) indicated by the Borrower and approved by the Bank.
 - (i) Education;
 - (ii) Business;
 - (iii) Marriage;
 - (iv) Purchase / Improvement of Property;
 - (v) Medical Treatment;
 and the purpose shall be a valid purpose at all times under the statutes / regulations / regulatory guidelines.
- (b) The Borrower agrees and undertakes not to use the Loan for
 - (i) any illegal and/or antisocial and/or speculative purposes including but not limited to participation in stock markets/IPOs.
 - (ii) purchase of gold in any form, including primary gold, gold bullion, gold jewellery, gold coins, units of gold Exchange Traded Funds (ETF) and units of gold Mutual Funds
 - (iii) acquisition of small savings instruments (including KVP & NSC).
 - (iv) investment in capital market instruments or in another scheme of mutual fund or for speculative purposes in silver, bullion, essential commodities, property rate arbitrage etc.
- (c) In the event of Borrower being a Non-Resident Indian, the Borrower agrees that the availability of the Loan shall be subject to such conditions stipulated Reserve Bank of India or any Statutory or Regulatory body from time to time and the Borrower shall not utilise the Loan or any part thereof for the purposes not permitted by Reserve Bank of India or any Statutory or Regulatory body from time to time which includes the following.
 - (i) Business of Chit Fund;
 - (ii) Nidhi Company;
 - (iii) Agricultural or plantation activities or in real estate business or construction of farm houses;
 - (iv) Trading in Transferable Development Rights (TDRs);
 - (v) Investment in capital market including margin trading & derivatives.

1. Borrower

2. Borrower

3. Borrower

Guarantor, if any

HOME LOAN / LOAN AGAINST PROPERTY DOCKET

Executed on : _____

Borrower : _____

TYPE: HOME LOAN / LOAN AGAINST PROPERTY

THIS LOAN AGREEMENT entered into at the place mentioned under Serial No. 1 in the Schedule – I hereunder written on the date mentioned hereinabove by the Borrower mentioned hereinabove and described under Serial No. 2 in the Schedule – I hereunder written (therein and hereinafter referred to as "the Borrower") of the ONE PART

AND

Axis Bank Limited, a company incorporated under the Companies Act 1956 and a Banking company under the Banking Regulation Act, 1949 and having its registered office at 3rd Floor, Trishul, Opp. Samartheswar temple, Law Garden, Ellis Bridge, Ahmedabad-380006 and one of its Branches at the address mentioned under Serial No. 3 in the Schedule – I hereunder written (hereinafter called "Axis Bank" which expression shall, unless it be repugnant to the subject or context thereof, includes its successors and assigns) of the OTHER PART

WHEREAS

- (A) The Borrower has requested the Axis Bank and the Axis Bank has, vide Sanction Letter issued by the Bank and accepted by the Borrower, more particularly referred to in Serial No. 4 (a) in the Schedule – I hereunder written, agreed to provide to the Borrower, Rupee Term Loan of the amount mentioned in Serial No. 4(b) ("Loan") in the Schedule – I hereunder written for the Purpose ("Purpose") mentioned in Serial No. 4(c) in the Schedule – I hereunder written and on the terms and conditions set out in the said Sanction Letter.
- (B) As per the Sanction Letter, the Borrower is, inter alia, required to enter into Loan Agreement with Axis Bank, governing the Loan, which the Borrower has agreed to do as under.

NOW THIS AGREEMENT BETWEEN THE BORROWER AND AXIS BANK WITNESSETH AS UNDER

Article - I

Definitions and Construction

In this Facility Agreement, unless there is anything repugnant to the subject or context thereof, the expressions listed below shall have the following meanings viz.:

"Loan Agreement" means this Loan Agreement together with the Schedule(s) and amendments thereto and the Sanction Letter and the General Conditions are deemed as part of the said Loan Agreement. Unless the term "General Conditions" and the "Sanction Letter" are used separately, the term "Loan Agreement", wherever used in this Loan Agreement, shall be deemed to refer to this Loan Agreement read together with and including the Sanction Letter and the General Conditions.

"Loan" means the Rupee Term Loan of the amount mentioned in Serial No. 4(b) ("Loan") in the Schedule – I hereunder written and the term includes so much thereof as may be outstanding from time to time.

"General Conditions" mean the General Conditions – 2013 (GC – HPL – 2013) applicable to the Loan provided by Axis Bank.

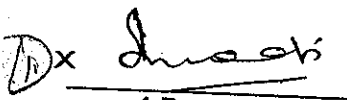
The Loan hereby agreed to be provided by Axis Bank shall be subject to the Borrower complying with the terms and conditions set out herein and also in the Sanction Letter and the General Conditions. A copy of the General Conditions handed over to the Borrower along with the Sanction Letter is hereby acknowledged by the Borrower. The General Conditions is also available on the website of the Bank (www.axisbank.com).

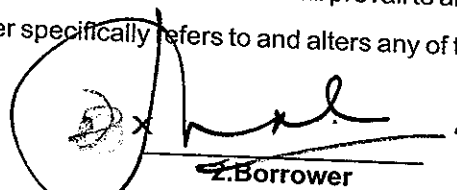
Sanction Letter and the General Conditions shall form integral part of this Loan Agreement and shall be read as if they are specifically incorporated herein.

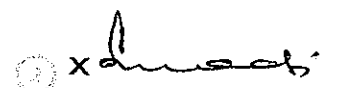
Unless any provision of Loan Agreement specifically refers to and alters any of the provisions of the General Conditions (in which case the provision of Loan Agreement shall prevail), to the extent of any inconsistency or repugnancy between the Loan Agreement and the General Conditions, the General Conditions shall prevail to all intents and purposes.

Unless any provision of Loan Agreement specifically refers to and alters any of the provisions of the Sanction Letter (in which case the provision of Loan Agreement shall prevail), to the extent of any inconsistency or repugnancy between the Loan Agreement and the Sanction Letter, the Sanction Letter shall prevail to all intents and purposes.

Unless any provision of Sanction Letter specifically refers to and alters any of the provisions of the General Conditions (in


1. Borrower


2. Borrower


3. Borrower

SCHEDULE - I

1. PLACE OF EXECUTION: _____

2. BORROWER

: Sole / First Borrower (Sole Proprietor / Partnership / Company can only be Sole Borrower)

Type	¹ Individual / ² Sole Proprietor / ³ Partnership / ⁴ Company		
Name of Borrower	¹ Mr./Ms.		
	²	S/D/W of Mr.	
	³	& Co, Sole Proprietary Firm	
	⁴	Partnership Firm registered under Indian Partnership Act 1936 / Ltd Liability Partnership Act, 2002	
*Name of Proprietor/ Partners * Strike Off	² Mr./Ms.	Limited, a Company within the Companies Act, 1956	
	³ Mr./Ms.	S/D/W of Mr. Sole Proprietor	
	Mr./Ms.	S/D/W of Mr. Partner	
	Mr./Ms.	S/D/W of Mr. Partner	
Address	S/D/W of Mr. Partner		
	(Should be Address for the Individual Borrower. Should be Place of Business for Sole Proprietary Firm / Partnership Firm. Should be Registered Office Address for Company)		
Email			

Second Borrower (Only Individual can be Co- Borrower)

Type	Individual
Name of Borrower	Mr./Ms.
Address	S/D/W of Mr.
Email	

Third Borrower (Only Individual can be Co- Borrower)

Type	Individual
Name of Borrower	Mr./Ms.
Address	S/D/W of Mr.
Email	

3. LENDER : Axis Bank Limited, through its Branch at (Address for the purpose of sending Notice)
Axis Bank Limited, _____

Kind Attn : _____

4. (a) Sanction Letter : Reference No. _____ dated _____ read with Letter dated _____
Letter dated _____, Letter dated _____ (collectively called "Sanction Letter")

(b) Loan : Rupee Term Loan of Rs. _____ Lacs.

(c) Purpose : Home Loan : Floating Loan / Fixed Loan / Top Up Loan / Step down loan (Amortising Loan)
Loan Against Property : Loan Against Residential / Commercial property / Loan for purchase of commercial property / Top up loan (Amortising Loan)

1. Borrower

2. Borrower

3. Borrower

SCHEDULE - II
Part - A (TERMS OF SANCTION)

Part A (TERMS OF SANCTION)

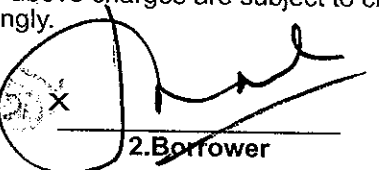
Tenor (in Years)			
Interest Type	☐ Floating ☐ Fixed		
Base Rate		Mark up	
Interest Rate	% p.a. Floating (Base Rate + Mark up)		% p.a. Fixed
Details of Charges*			
Periodicity of Interest Compounding	Monthly		
Prepayment charges for Fixed Rate Loan (including part payment)	2% of outstanding Principal / amount prepaid		
Prepayment charges for Floating Rate Loan (including part payment)	Home Loan : Nil Loan Against Property : If any of the borrower is a Non Individual - 2% will be charged, if the amount prepaid exceeds 25% of the principal outstanding during a quarter, otherwise no prepayment penalty. The quarter refers to calendar quarter, however no prepayment be allowed in the first quarter after taking the loan. In regard to computation of prepayment penalty, upto 25% of the principal outstanding in a quarter there is no prepayment penalty, then any prepayment done over and above 25% will be charged @ 2%. If all borrowers are Individual - Nil		
Default Interest Rate	24% per annum i.e. @ 2% per month on the overdue instalment(s)		

Part - B (CHARGES APPLICABLE)

Repayment Instruction / Instrument Return	Rs. 500/- per instance	Issuance Charges of Credit Report	Rs. 50/- per instance
Duplicate statement issuance Charges	Rs. 250/- per instance	Cheque / Instrument Swap Charges	Rs. 500/- per instance
Issuance charges for Photocopy of title documents	Rs. 250/- per document set	Duplicate Amortization Schedule issuance Charges	Rs. 250/- per instance
Charges on customer initiated requests for copies of documents	Rs. 250/- per document set	Duplicate Interest Certificate (Provisional/Actual) issuance Charges	Rs. 250/- per instance
Equitable mortgage Creation Charges	As applicable in the State		
Switching Fees (in respect of Interest) (Applicable for Home Loans)	Switching from the Floating Rate scheme to Fixed Rate scheme will attract a fee of 1% on the outstanding principal with a minimum of Rs.10,000/- (not applicable under Happy Ending Home Loan & Empower Home Loan Program)		
	Switching from the Fixed Rate scheme to Floating Rate scheme will attract a fees of 2% on the outstanding principal (not applicable under Happy Ending Home Loan & Empower Home Loan Program)		
	Switching from the Higher Fixed Rate to Lower Fixed Rate will attract a fee of 0.5% on outstanding principal with minimum Rs.10,000/- The Lower Rate will be equal to the applicable carded interest rate only(not applicable under Happy Ending Home Loan & Empower Home Loan Program)		
	Switching from the Higher Floating Rate to Lower Floating Rate will attract a fee of 0.5% on outstanding principal with a minimum of Rs.10,000/- (not applicable under Empower Home Loan Program)		
CERSAI Charges	Rs.500/-		

*Service Tax as applicable will be levied. The above charges are subject to change and the same shall be updated on our website www.axisbank.com accordingly.

X 
1. Borrower

X 
2. Borrower

X
3. Borrower

SCHEDULE – III (DETAILS OF SECURITY)

Security	Mortgage of Property as detailed below in a form and manner acceptable to the Bank.
Details of Property	Seller's / Builder's / Earlier Owner's Name:
	Seller's / Builder's / Earlier Owner's Address:
	Name of the Building /Property:
	Building No. Flat No. Plot No. Location:
	Final Plot No. Survey No. TPS No. Village/Mouje
	Within the limits of the Municipality / Corporation
	District State
Other Security(ies)	Such other security(ies) as may be stipulated by the Bank from time to time which the Borrower is required to provide in such form and manner as may be stipulated by the Bank.

SCHEDULE – IV (REPAYMENT SCHEDULE)

Periodicity of Credit to Loan Account	Repayment received in the account during a month shall be given affect to : Before the end of the month in which it is received/on the 1st / 5th / 10th following the month in which it is received		
Repayment Terms	Repayable according to the Tenor by monthly Equated Monthly Installment (EMI) as stated below		
Monthly Repayment (EMI) Amount	Rupees : (in figures)		
	Rupees : (in words)		
Monthly Repayment as per grid (EMI) amount for Step down	For Months	For Months	For Months
	₹ : (in figures)	₹ : (in figures)	₹ : (in figures)
	₹ : (in words)	₹ : (in words)	₹ : (in words)
Credit Effect Interval : PRE-EMI Payment Dates EMI Payment Dates	Monthly / Annual _____ of every month till the commencement of EMI _____ of every month		

The Parties, described in Schedule – I hereto, caused these presents to be executed, in duplicate, on the day, month and year first above written in the manner set out below

Sole / First Borrower

Signed & Delivered by the within named

Mr. / Ms. _____

Signed & Delivered by the within named

_____ & Co.

Sole Proprietor Firm by the hand of

Mr. / Ms. _____

Signed & Delivered by the within named

Partnership Firm by the hand of

Mr. / Ms. _____

as authorised by the Partners under the Power of Attorney dated _____

Signed & Delivered by the within named

Mr. / Ms. _____ Limited,

by the hand of Mr. / Ms. _____

Director as authorised by the Board Resolution dated _____

Second Borrower

Signed & Delivered by the within named

Mr. / Ms. _____

Third Borrower

Signed & Delivered by the within named

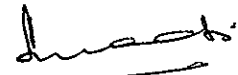
Mr. / Ms. _____

Lender

Signed & Delivered by the within named

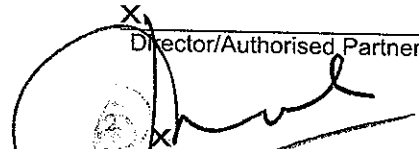
Axis Bank Limited by the hand of

Mr. / Ms. _____

X 
1. Borrower

X _____
Sole Proprietor

X _____
Authorised Partner/POA

X 
Director/Authorised Partner

X _____
2. Borrower

X _____
3. Borrower

X _____
Authorised Official

Date:

LIST OF DOCUMENTS

To,
Asset Sales Centre,
The Branch Head,
AXIS Bank Ltd.

I/We _____ have deposited the
following original property documents on _____ with AXIS BANK LTD, for the purpose of availing a Loan

Sr No.	Date of Document	Particulars	Original Documents	Copy of the Document
1	/ /		Please tick as applicable	
2	/ /			
3	/ /			
4	/ /			
5	/ /			
6	/ /			
7	/ /			
8	/ /			
9	/ /			
10	/ /			
11	/ /			
12	/ /			
13	/ /			
14	/ /			
15	/ /			

* In case of any other documents please add another sheet.

I/We hereby certify that all the above documents are genuine and given with a bonafide intention for availing the loan.

① X [Signature]
1. Borrower

② X [Signature]
2. Borrower

③ X _____
3. Borrower

DISBURSEMENT REQUEST FORM

Dated:

Place :

To,
Asset Sales Centre,
The Branch Head,
AXIS Bank Ltd.

Dear Sir,

Sub: Request for Disbursement of my Loan.

I/We have been sanctioned a Loan of Rs. _____ by your

Bank for purchase of property in _____.

I/We request you to kindly disburse the amount of Rs. _____

(Rupees _____)

I /We request you to kindly issue the cheques/s favoring _____

_____ (print and payable in _____).

I/We also request you to kindly deduct my EMI on the 5th / 10 th of every month commencing from ____/____/20____

We are aware that I/We need to pay PRE-EMI for the broken period* even if my loan is fully disbursed.

Yours faithfully

① x [Signature]
1. Borrower

② x [Signature]
2. Borrower

③ x _____
3. Borrower

* Broken period: from date of disbursement till the EMI cycle date.

POWER OF ATTORNEY

(A POA entitling the Bank to exercise various powers as mentioned in the document including creation of EM)

WHEREAS, AXIS BANK Limited a company incorporated under the Companies Act, 1956 and having its registered office at _____ (hereinafter referred to as "the Bank"), which term shall include its successors, administrators and assigns) has at my / our request granted me / us / our firm / company Loan facility with a total limit up to Rs. _____ (Rupees _____) more particularly described under the Loan Agreement dated _____ between the Borrower and the Bank;

WHEREAS the terms and conditions of the said Loan Agreement require repayment of outstanding amount in respect of the Loan facility together with interest, all costs, charges and expenses to be secured by such security as may be required by the Bank including mortgage of the real estate property in relation to the said Loan facility ("the Property").

WHEREAS in consideration of the Bank having sanctioned the said Loan facility at my/our request, I/ We have created or agreed to create security including mortgage of the real estate property in relation to the said Loan facility as required or may be required in future by the Bank.

WHEREAS in consideration of the Bank having granted sanctioned the said Loan Facility at my/our request, I/ We have agreed to appoint the Bank as its true and lawful attorney authorizing the Bank to do all the acts and deeds as may be deemed necessary on my/ our behalf.

NOW ALL MEN AND THESE PRESENTS WITNESS that I/ We do hereby irrevocably nominate, constitute and appoint the Bank acting through any of its officers or agents as my/ our true and lawful attorney for me/ us in my/ our name and on behalf and at my/ our cost and risk to do, execute and perform all or any of the following acts, deeds, matters and things to do so as to

- to upkeep the Property;
- to create the mortgage of the property in its name or in its nominees name.
- to register the Property in the land registry or municipal records;
- to represent the Borrower before the governmental or any other authorities in relation to the Property; to take possession of the Property;
- to all acts and deeds such as signing documents or applications to give effect to such acts or deeds;
- to appoint proxy or proxies for the purpose of representing the Borrower and voting in the meeting of the Co-operative Society or Compendium of which the Borrower is a member in relation to the Property; and to apply for, receive and appropriate it towards the Borrower's liability under the Loan, any amount due to the Borrower from his employer.

I/we shall ratify and confirm all acts things deeds performed or to be performed by the Bank or it nominees or substitutes in pursuance of the Powers hereby conferred.

The powers vested in the Bank shall be irrevocable and subsist in favor of the Bank till all my/ our dues to the Bank are fully satisfied.

The aforesaid powers may be exercised by the Bank in its sole discretion but the exercise of the power is not obligatory on the Bank.


1. Borrower


2. Borrower

X
3. Borrower

The aforesaid powers or any of them shall be exercised by the Bank through any of its employees or agent and the Bank may delegate any or all of the said powers and authorities to such employee or agent. I/we also agree(s) and undertake(s) to execute a Power of Attorney for this purpose in favour of the Bank or any other person as directed by the Bank authorizing the Bank or such other person the aforesaid powers on my/ our behalf.

I/We hereby declare that the appointment of the Bank as our attorney shall be irrevocable and be binding on my/ our legal heirs, executors, successors, administrators and assigns.

I/ We hereby further declare that this POWER OF ATTORNEY is granted to the Bank for consideration and is coupled with interest and for that purpose and extent it shall be governed by Section.202 of the Indian Contract Act, 1872. The Bank shall be entitled to exercise all or any of the powers hereby conferred at any time and to this intent it shall not be determined by the death, insolvency, bankruptcy, insanity of any or all of us.

IN WITNESS WHEREOF / WE HAVE EXECUTED THIS POWER OF ATTORNEY ON _____ DAY OF _____ (MONTH) _____ (YEAR)

SIGNED AND DELIVERED BY

Borrower

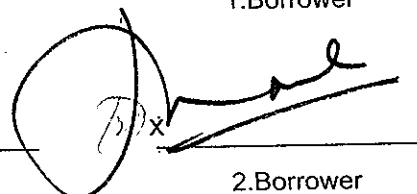
Name

Signature

1st Borrower


 1. Borrower

2nd Borrower


 2. Borrower

3rd Borrower

x
 3. Borrower

In presence of:

Address :

INDEMNITY

This Indemnity is executed on this _____ day of _____ by Shri/Smt _____ aged _____ years, s/o,d/o,w/o _____ residing at _____ (hereinafter referred to as the Indemnifier, which expression shall, unless repugnant to the context or meaning thereof shall mean and include his/her legal heirs, executors, administrators, successors and assigns.

In favour of
AXIS BANK LTD., a Banking Company, carrying on its banking business under the Banking Regulation Act, 1949, incorporated under the Companies Act, 1956, having its registered office at Trishul, 3rd Floor, Opposite Samartheshwar Temple, Law Garden, Ellis Bridge, Ahmedabad 380 006 Gujarat and one of its branch office amongst others at _____ (hereinafter referred to as the "Bank", which expression shall, unless repugnant to the context or meaning thereof shall mean and include its successors and assigns.

WHEREAS:

1. The indemnifier has in his / her capacity as the 'Purchaser' executed an Agreement for Sale dated _____ with M/s. _____ (Builder) for the purchase of Flat situated at (Property) for a total consideration of Rs. _____
2. As per the said Agreement for Sale, the indemnifier in his/her capacity as the Purchaser is required to pay the total consideration of Rs. _____ in the manner as detailed out in the said Agreement for Sale. The Builder has in the said Agreement for Sale agreed to execute a Sale Deed in favour of the Indemnifier on or before _____.
3. The indemnifier has applied to Axis Bank for the loan amounting to Rs. _____ for the purchase of the said Property. Accordingly Axis Bank has agreed to sanction the said loan and accordingly disburse the same directly to the builder in the manner as detailed out in the Agreement for Sale.


Indemnifier/Borrower

4. Since the said property is still under construction and would take _____ months for completion, the Bank has acceded to the Indemnifier's request of disbursing the said loan amount of Rs. _____ phase wise in the manner as detailed out in the Agreement for Sale on the condition that the Indemnifier executes in favour of Axis Bank an indemnity in the manner acceptable to Axis Bank.

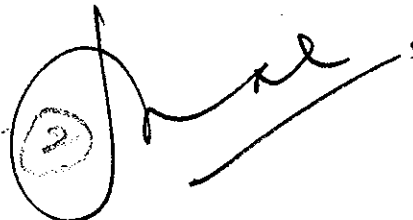
In consideration of the Bank having agreed to sanction and disburse the said loan amount of Rs. _____ phase wise in the manner detailed out in the Agreement for Sale favouring the designated account of the Builder, the Indemnifier hereby agrees that in case due to any reason the Construction of the said Property is not completed by the Builder, the Indemnifier shall indemnify the Bank by continuing to pay the instalments that he/she is liable to pay on the sanctioned amount every month on the due date failing which the Bank can take any action as it deems fit including recalling of the entire loan amount or approaching the Developer for cancellation of the Agreement for Sale executed with the Indemnifier.

The indemnifier shall indemnify the Bank on account of any delay in construction of the said property for any reason whatsoever including cancellation of booking by the Indemnifier. The indemnifier shall indemnify the bank in the event of any loss caused due to extra ordinary circumstances like any dispute / legal suit / force majeure circumstances, that may impair the completion of the property and result into the property not being completed.

In the event of the project not getting complete due to any circumstances or the cancellation / suspension of membership and the loan has got disbursed, the bank has the right to receive full refund with interest notwithstanding any right or claim of the Indemnifier, the Developer or any other party on the said Property.

This indemnity is executed on _____ day of _____ at _____ by _____, the indemnifier.


Indemnifier/Borrower



Witness: _____

POWER OF ATTORNEY

(A POA entitling the Bank to exercise various powers as mentioned in the document for Balance Transfer cases)

I/We, Shri/Smt/Ms. _____
S/o/D/o _____ aged about _____ years

and Shri/Smt/Ms. _____
S/o/D/o _____ aged about _____ years, permanently residing at _____

_____ **IIORII** a Company incorporated and registered under the Companies Act, 1976 and having its Registered Office at _____

_____ through its authorized signatory _____ **IIORII**
a partnership firm, carrying on its partnership business under the Partnership Act, 1932 and having its office at _____

||OR|| Shri. _____
of M/s. _____, a Sole Proprietor

a Proprietorship Concern having its office at _____

Shri. _____ **||OR||**
behalf of M/s. _____, on

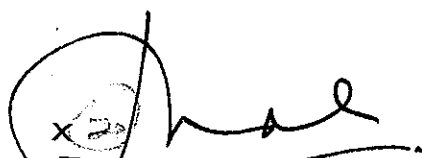
trust/society and registered under the _____, a
_____ **|| OR ||**

_____ a Joint and Hindu Undivided Family, through its coparceners and all members

WHEREAS:

- (a) I have availed loan from _____ Bank, _____ Branch
and for this security furnished by me is as under _____ (details of property).
- (b) I wish to transfer the said loan to Axis Bank Ltd., _____ Subsequently on request Axis Bank
agreed for such a transfer of loan and issued cheque in favour of _____ Bank, clearing all
the outstanding as on date.
- (c) I am entitled to get the original title deeds back and such other documents in this regard.

x (1) 
1. Borrower

x (2) 
2. Borrower

x
3. Borrower

(d) I am desirous of appointing some fit and proper person to act for me and do all necessary acts and things in connection with the collection of title deeds and other documents from the _____ Bank

NOW KNOW THE ALL MEN BY THESE PRESENTS WITNESSETH:

That I, the said _____ do hereby nominate, constitute and appoint Axis Bank ,
_____ (hereinafter referred to as "the Attorney") as my true and lawful Attorney for me and
on my behalf to do all of the acts, deeds matters and things and to exercise all or any of the powers and authorities
hereby conferred, that is to say:-

1. To collect the title deeds from the _____ Bank, _____ details of branch).
Title consisting of

i. _____

ii. _____

iii. _____

2. To collect and receive all the documents from the _____ Bank, _____
(details of branch). Documents consisting of

i. _____

ii. _____

iii. _____

3. To sign instruments and assurances which he shall consider necessary as may be required for fully and
effectually for obtaining title deed of the property and other documents

4. And I hereby agree to ratify and confirm all and whatever other act or acts my said attorney shall lawfully do,
execute or perform or cause to be done, executed or performed in connection with the above said powers under
and by virtue of this deed notwithstanding no express power in that behalf is hereunder provided.

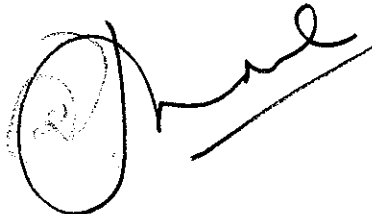
5. I state that the Power of Attorney so granted shall be valid till such time the above purpose is achieved and thereafter
this Power of Attorney shall stand automatically cancelled.

IN WITNESS WHEREOF, I, the said _____, have hereto
signed (or, put my signature, or set my hand and seal at _____ this
_____ day of _____.

Signed, sealed and delivered by the within named

in the presence of



ASSET POWER SANCTION LETTER

Approval No. Axis Bank/

LP_LNLAP / 2183207 / RAC- HYDERABAD RAC / 14 - 15

08 DEC,2014

To,

Mr/Mrs.

TEJAL MODI

Mailing Address:

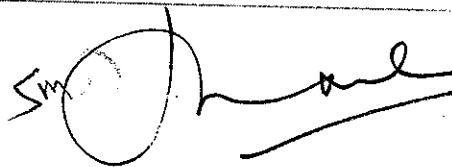
P NO 280,ROAD NO 25,JUBILEE HILLS,HYDERABAD
HYDERABAD, ANDHRA PRADESH-500033

Landmark:

Dear Sir/Madam,

We refer to the loan applications submitted by you and are pleased to sanction the facility as detailed below:

Nature of facility	ASSET POWER			
Purpose of Loan	AP-Self Residential property			
Interest Rate Type	Floating Rate linked to base rate			
Base Rate	10.15 %			
Rate Of Interest	2.35 % above BaseRate			
Present Rate Of Interest	12.50 %			
Amount of Loan	If with Property & Life insurance	If only with Property insurance	If only with Life insurance	If without any insurance
	*	*	Rs. 2603832	Rs. 2500000
Equated Monthly Installment(EMI)for tenure with floating rate of interest	*	*	Rs. 33375	Rs. 32043
No. of Monthly Installment/s	180 months			
Repayment	Monthly repayment of			
	1. Interest on the amount disbursed till ASSET POWER Loan is not fully disbursed or 3 months have not lapsed from the date of first disbursement,whichever is earlier.			

3. You will pay the EMI's through Electronic Clearing Service (ECS) in all centers where this facility is available. In centers where this facility is not available you may pay your EMI's by way of CTS 2010 Compliant Post Dated Cheques (PDC's). You are required to furnish 24 PDC's in advance and the same will be replenished thereafter. You are also requested to give requisite cheque/s towards Pre-EMI & 1 undated cheque not exceeding the loan amount as Security Cheque for both ECS & PDC mode of repayment. You can also Open a Savings Bank Account with Axis Bank Ltd., and issue Auto Debit instructions Or issue a Standing Instruction from your existing Axis Bank Account. To open a Savings Bank Account or to issue a Standing Instruction, please visit the nearest Retail Asset Centre.
4. The loan shall be used only for the purpose for which it is sanctioned.
5. The Loan is subject to satisfactory compliance of all terms and conditions as stipulated in the legal opinion report, the title of which should be clear and marketable given by the bank's approved lawyer.
6. The loan is subject to the borrower furnishing any information or documents or to submit or execute the relevant post disbursement documents, as required by the Bank.
7. The quantum of loan will be based on a satisfactory valuation report from the bank's approved valuer.
8. No amount shall be disbursed under the facility for Asset Power Loan - Purchase of Commercial property, until and unless the borrower has contributed his contribution towards the purpose(s), executed the required agreements, documents and writings and performed such other acts and deeds and created such security as AXIS Bank may require.
9. The rate of interest applicable to the loan facility shall be prevailing on the date of disbursement and as stated in the Schedule to the Loan agreement.
10. You shall fully insure the property to be purchased / constructed against all losses, damages on a/c of fire, riots and other hazards like earthquake, floods and if required by the Bank against any other insurable risk for facilities Loan Purchase of Commercial Property / Loan against Property (normal & Low income) / Top Up Home Loans.
11. In the event of any change of address for communication, any change in job, profession by you or your co borrower or the guarantor, the same should be intimated to the bank, immediately.
12. The property shall be well maintained at all times and during the pendency of the loan if the property suffers any loss on account of natural calamities or due to riots etc., the same should be intimated to the bank without fail.
13. You shall not voluntarily cause any harm to the property that may in any way be detrimental to the interests of the Bank. You shall make up for any loss incurred to the bank on account of any damages occurring to the property due to deviation from the approved plan.
14. You will ensure that the property is transferred in your name and the necessary tax assessment is completed. All taxes on the property should be promptly paid.
15. In the event of default by you, as per the clauses of loan agreement, in payment of loan installments, interest, costs etc, the loan shall be recalled forthwith without any notice to yourself. Upon a demand being made on you to repay the amount, you shall forthwith repay the entire amount together with interests, costs, and charges etc., failing which, the bank reserves the right to seek legal remedies to recover its dues from you and guarantor. Any "Event of Default" as defined under the loan agreement shall attract penal interest @24% per annum or such other rate of interest as decided by the Bank.
16. You will not be entitled to sell, mortgage, lease, surrender or alienate the mortgaged property, or any part thereof, during the subsistence of the mortgage without prior intimation to the Bank.
17. The disbursement of the loan is subject to the execution/ submission of necessary documents, which forms part of the overall sanction communication from us.
18. Any additional cost such as payment towards Meter Charges, society formation, one time maintenance etc, should be paid by you directly.
19. AXIS BANK is entitled to add to, delete or modify all or any of the aforesaid terms and conditions.
20. The Processing Fees and/or Login fees are non refundable.
21. The sanctioning of loan facility is at the sole discretion of AXIS Bank.
22. Pre-payment charges if any applicant is Non Individual - 2% will be charged if the amount exceeds 25% of the principle outstanding during a quarter, otherwise no penalty will be charged in case of all loans other than Home Loans only. In case of take-over/ transfer of your loan from AXIS Bank Limited by/ to any other Bank / Housing Finance Company/ financial institution, a prepayment penalty of 2 % on the principal outstanding will be recoverable.
Pre-payment charges if all applicants are Individual - Nil
23. This sanction letter shall remain in force till the validity period mentioned in this sanction letter from date

DM *Shree*

CS *[Signature]*

- for the transfer of an immovable property is fifty lakh rupees or more. In view the same, the borrower needs to deduct the TDS & submit proof deduction of payment to the bank prior to disbursement.
39. No disbursement / draws under the facility shall be permitted until and unless the borrower has made its contribution towards the purpose(s) as mentioned above, executed the required agreements, documents and writings and performed such other acts and deeds and created such security as may be required by Axis Bank.
40. The borrowers may authorize any one amongst themselves by way of an Authority letter to give disbursement instructions to the Bank and submit the necessary documents as required by the Bank for disbursing the loan and the other borrowers shall not dispute the same. In case no such letter is submitted the first applicant will be presumed to have been authorized.

The applicant/ co-applicant (s) (if any) may please sign on all pages of this sanction letter and deliver the duplicate copy of this letter in due acceptance of the above mentioned terms and conditions.
We look forward to a mutually beneficial and long-term relationship.

Thanking you,

For AXIS BANK LIMITED

Authorized Signatory

Accepted

A handwritten signature is written over a circular stamp. The stamp contains the text "AXIS BANK" and "MUMBAI". The signature is written in dark ink and is somewhat stylized.

Applicant / Co-applicant / Guarantors (If any)

Acknowledgement

I/We have read the terms & conditions mentioned in this offer letter & accept the same alongwith the option ticked below :

1. Asset Power Loan Amount with Property & Life insurance

☐

2. Asset Power Loan Amount with only Property insurance

☐

3. Asset Power Loan Amount with only Life insurance

☐

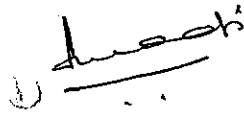
4. Asset Power Loan Amount without any insurance

☐

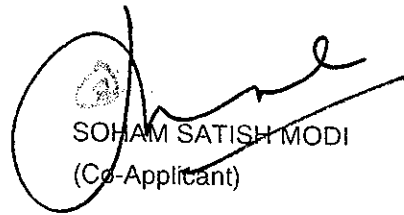
Signature

Name

Date



TEJAL MODI
(Applicant)



SOHAM SATISH MODI
(Co-Appllcant)

(Guarantor)

Thanking You

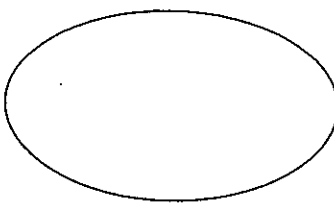
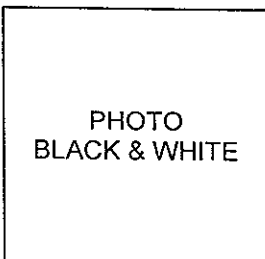
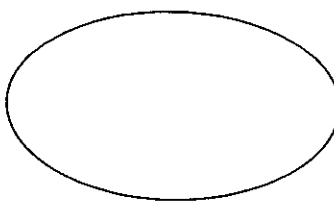
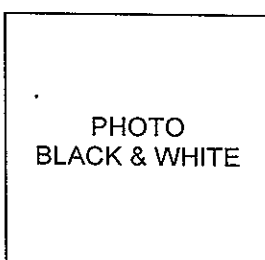
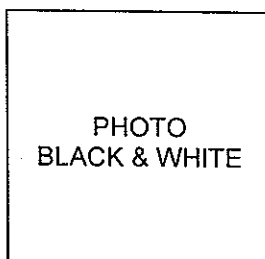
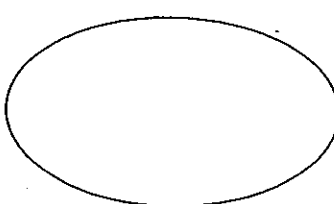
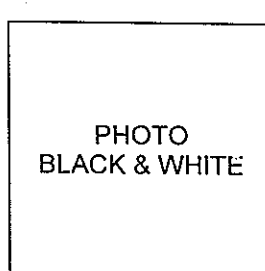
For AXIS BANK LIMITED

Authorized Signatory

Notwithstanding anything mentioned above, AXIS 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 @12.36% 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 AXIS Bank is BFS/MUM-1/022.

PHOTOGRAPHS AND FINGER PRINTS AS PER SECTION 32A OF REGISTRATION ACT, 1908.

SL.NO.	FINGER PRINT IN BLACK (LEFT THUMB)	PASSPORT SIZE PHOTOGRAPH BLACK & WHITE	NAME & PERMANENT POSTAL ADDRESS OF PRESENTANT / SELLER / BUYER
		 PHOTO BLACK & WHITE	<u>VENDOR:</u> M/S. MEHTA & MODI HOMES HAVING ITS OFFICE AT 5-4-187/3 & 4 II FLOOR, SOHAM MANSION M. G. RAOD, SECUNDERABAD REPRESENTED BY ITS PARTNERS MR. SOHAM MODI S/O. MR. SATISH MODI
		 PHOTO BLACK & WHITE	<u>GPA FOR PRESENTING DOCUMENTS,</u> <u>VIDE GPA NO. 166/BK-IV/10, DATED 03.09.2010:</u> MR. K. PRABHAKAR REDDY S/O. MR. K. PADMA REDDY (O). 5-4-187/3 & 4, III FLOOR SOHAM MANSION M. G. ROAD SECUNDERABAD - 500 003.
		 PHOTO BLACK & WHITE	<u>BUYER:</u> 1. DR. TEJAL MODI W/O. MR. SOHAM MODI R/O. PLOT NO. 280 ROAD NO. 25 JUBILEE HILLS HYDERABAD,
		 PHOTO BLACK & WHITE	2. MR. SOHAM MODI S/O. MR. SATISH MODI R/O. PLOT NO. 280 ROAD NO. 25 JUBILEE HILLS HYDERABAD.

SIGNATURE OF WITNESSES:

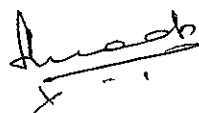
1.

2.

We send here with our photograph(s) and finger prints in the form prescribed, through our representative, Mr. K. Prabhakar Reddy as we cannot appear personally before the Registering Officer in the Office of Sub-Registrar of Assurances, , Ranga Reddy District.

SIGNATURE OF THE EXECUTANTS

SIGNATURE OF THE REPRESENTATIVE

1. 

SIGNATURE(S) OF BUYER(S)

2.

Request letter for signing documents

Dear Tesal

Date: 12/12/2017

Please sign the enclosed documents. The signatures required for the purpose of :

Obtaining Top-up loan from Axis Bank

Regards,

Soham Modi.



List of documents enclosed :

1. Sanction letter
2. Loan agreement (2)
3.
4. Disbursement Request form
5.
6. ECS form
7.
8.
9.
10.

Original - copy



AXIS BANK

ASSET POWER NO DUES CERTIFICATE

 LPR000801215296_A5	Agreement No. : LPR000801215296 ✓	Date: 04-01-2019
TEJAL MODI, P NO 280 ROAD NO 25 JUBILEE HILLS HYDERABAD HYDERABAD-500033 TELANGANA Phone: 9963086667 / / 9963086667	Product : ASSET POWER	Loan Amount: Rs.2500000

If undelivered please return to- Axis Bank Ltd
3rd Floor, Gigaplex, Building No.1,
Plot No.I.T.5, M.I.D.C, Airoli Knowledge Park,

Dear Customer,

Congratulations!

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

Details of the property financed:

P NO 211 , SILVER OAK BUNGLOW PHASE II
CHERLAPALLY,BLOCK NO II,
SECUNDERABAD,GHATKESRA MANDAL ,RR DIST
HYDERABAD-500062

In case your loan account is linked to another loan account (Balance Transfer or TOPUP or OD), please note that the Property Documents will be handed over post closure of all the linked account(s).

If you require the unused PDCs/SPDCs to be returned, please place a request at the Loans Center within 45 days from the date of loan closure. If no request is received within the said period, the unused PDCs/SPDCs will be destroyed.

In case of any queries, please contact us on:

Call Centre Numbers	1860-419-5555 or 1860-500-5555 (local charges applicable)
Online	axisbank.com/support
Loan Centres	www.axisbank.com>Loans>List of Loan Centres

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. All the property owners along with Original identity and signature proof should visit Loan centre for collecting the Title deeds of the mortgaged property.

"This is an computer generated certificate, hence signature is not required".