ICICI Bank

Amortization Schedule:

LAN Number : LAHYD00001364584
Location : HYDERABAD
Name : **SATISH MODI**
Address : P.NO:280,R.NO:25,JUBLEE HILLS

HYDERABAD
ANDHRA PRADESH
500034

Loan Amount	:	325,000.00
No of Advance EMI	:	1
Tenor (Months)	:	60
EMI	:	6,565.00
Start Date	:	07-Aug-2003

Principal Amount (less) ADV EMIs : 318,435.00

EMI No	Instalment Date	EMI Amount	Principal	Interest	Outstanding Principal
1	07-Aug-2003	6,565.00	4,408.62	2,156.38	314,026.38
2	07-Sep-2003	6,565.00	4,438.47	2,126.53	309,587.91
3	07-Oct-2003	6,565.00	4,468.53	2,096.47	305,119.38
4	07-Nov-2003	6,565.00	4,498.79	2,066.21	300,620.59
5	07-Dec-2003	6,565.00	4,529.26	2,035.74	296,091.33
6	07-Jan-2004	6,565.00	4,559.93	2,005.07	291,531.40
7	07-Feb-2004	6,565.00	4,590.81	1,974.19	286,940.59
8	07-Mar-2004	6,565.00	4,621.89	1,943.11	282,318.70
9	07-Apr-2004	6,565.00	4,653.19	1,911.81	277,665.51
10	07-May-2004	6,565.00	4,684.70	1,880.30	272,980.81
11	07-Jun-2004	6,565.00	4,716.43	1,848.57	268,264.38
12	07-Jul-2004	6,565.00	4,748.37	1,816.63	263,516.01
13	07-Aug-2004	6,565.00	4,780.52	1,784.48	258,735.49
14	07-Sep-2004	6,565.00	4,812.89	1,752.11	253,922.60
15	07-Oct-2004	6,565.00	4,845.49	1,719.51	249,077.11
16	07-Nov-2004	6,565.00	4,878.30	1,686.70	244,198.81
17	07-Dec-2004	6,565.00	4,911.33	1,653.67	239,287.48
18	07-Jan-2005	6,565.00	4,944.59	1,620.41	234,342.89
19	07-Feb-2005	6,565.00	4,978.08	1,586.92	229,364.81
20	07-Mar-2005	6,565.00	5,011.79	1,553.21	224,353.02
21	07-Apr-2005	6,565.00	5,045.72	1,519.28	219,307.30
22	07-May-2005	6,565.00	5,079.89	1,485.11	214,227.41
23	07-Jun-2005	6,565.00	5,114.29	1,450.71	209,113.12
24	07-Jul-2005	6,565.00	5,148.93	1,416.07	203,964.19
25	07-Aug-2005	6,565.00	5,183.79	1,381.21	198,780.40
26	07-Sep-2005	6,565.00	5,218.90	1,346.10	193,561.50
27	07-Oct-2005	6,565.00	5,254.24	1,310.76	188,307.26
28	07-Nov-2005	6,565.00	5,289.82	1,275.18	183,017.44
29	07-Dec-2005	6,565.00	5,325.64	1,239.36	177,691.80
30	07-Jan-2006	6,565.00	5,361.71	1,203.29	172,330.09
31	07-Feb-2006	6,565.00	5,398.01	1,166.99	166,932.08
32	07-Mar-2006	6,565.00	5,434.57	1,130.43	161,497.51
33	07-Apr-2006	6,565.00	5,471.37	1,093.63	156,026.14
34	07-May-2006	6,565.00	5,508.42	1,056.58	150,517.72
35	07-Jun-2006	6,565.00	5,545.72	1,019.28	144,972.00
36	07-Jul-2006	6,565.00	5,583.28	981.72	139,388.72

ICICI Bank

EMI No	Instalment Date	EMI Amount	Principal	Interest	Outstanding Principal
37	07-Aug-2006	6,565.00	5,621.09	943.91	133,767.63
38	07-Sep-2006	6,565.00	5,659.15	905.85	128,108.48
39	07-Oct-2006	6,565.00	5,697.47	867.53	122,411.01
40	07-Nov-2006	6,565.00	5,736.06	828.94	116,674.95
41	07-Dec-2006	6,565.00	5,774.90	790.10	110,900.05
42	07-Jan-2007	6,565.00	5,814.01	750.99	105,086.04
43	07-Feb-2007	6,565.00	5,853.38	711.62	99,232.66
44	07-Mar-2007	6,565.00	5,893.02	671.98	93,339.64
45	07-Apr-2007	6,565.00	5,932.92	632.08	87,406.72
46	07-May-2007	6,565.00	5,973.10	591.90	81,433.62
47	07-Jun-2007	6,565.00	6,013.55	551.45	75,420.07
48	07-Jul-2007	6,565.00	6,054.27	510.73	69,365.80
49	07-Aug-2007	6,565.00	6,095.27	469.73	63,270.53
50	07-Sep-2007	6,565.00	6,136.54	428.46	57,133.99
51	07-Oct-2007	6,565.00	6,178.10	386.90	50,955.89
52	07-Nov-2007	6,565.00	6,219.94	345.06	44,735.95
53	07-Dec-2007	6,565.00	6,262.06	302.94	38,473.89
54	07-Jan-2008	6,565.00	6,304.46	260.54	32,169.43
55	07-Feb-2008	6,565.00	6,347.15	217.85	25,822.28
56	07-Mar-2008	6,565.00	6,390.14	174.86	19,432.14
57	07-Apr-2008	6,565.00	6,433.41	131.59	12,998.73
58	07-May-2008	6,565.00	6,476.98	88.02	6,521.75
59	07-Jun-2008	6,565.00	6,521.75	43.25	0.00
Total			**318,435.00**	**68,900.01**	

+++++ **End of Statement** +++++

ICICI Bank

SATISH MODI

P.NO:280,R.NO:25,JUBLEE HILLS
HYDERABAD - 500034 - Ph:500034

Account Statement from 20/05/2000 to 20/05/2006

Agreement No.: LAHYD00001364584

Statement Date: 20/05/2006

Branch:	HYDERABAD		
Product:	AUTOMOBILES	Amt Financed (Rs):	325,000
Asset Desc:	ACCENT./GVS	Installment Overdue (Rs):	0
Regn. No. :	AP10AB1845	Other Overdues (Rs):	0
Disbursal Date:	21/07/2003	Unadjusted Amt (Rs):	0
Tenure:	60	Net Receivable (Rs):	0
Frequency:	Monthly EMIs	Future Installments (Rs):	164,125.00/25
Instl. Period:	07/08/2003 To 07/07/2008	Installment Paid (Rs):	223,210
		Principal Paid (Rs):	167,917
		Interest Paid (Rs):	55,293
		Pre-EMI Paid (Rs):	0
		Status :	ACTIVE
		TOTAL VAT Refund (Rs.):	0

Date	Value Date	Particulars	Increased By Rs.	Decreased By Rs.	OD Chrgs (Rs.) Due	OD Chrgs (Rs.) Paid	Bounce Chg. (Rs) Due	Bounce Chg. (Rs) Paid
07/08/2003	07/08/2003	Due For Instalment 1	6,565	0	0	0	0	0
23/08/2003	07/08/2003	Pmnt Rcvd Vide Cheque No.:240429 Receipt No. 641685	0	6,565	0	0	0	0
08/09/2003	07/09/2003	Due For Instalment 2	6,565	0	0	0	0	0
08/09/2003	07/09/2003	Pmnt Rcvd Vide PDC No.:240430 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/10/2003	07/10/2003	Due For Instalment 3	6,565	0	0	0	0	0
11/10/2003	07/10/2003	Pmnt Rcvd Vide PDC No.:240431 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/11/2003	07/11/2003	Due For Instalment 4	6,565	0	0	0	0	0
10/11/2003	07/11/2003	Pmnt Rcvd Vide PDC No.:240432 Receipt No. (N.A.)	0	6,565	0	0	0	0
08/12/2003	07/12/2003	Due For Instalment 5	6,565	0	0	0	0	0
11/12/2003	07/12/2003	Pmnt Rcvd Vide PDC No.:240433 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/01/2004	07/01/2004	Due For Instalment 6	6,565	0	0	0	0	0
10/01/2004	07/01/2004	Pmnt Rcvd Vide PDC No.:240434 Receipt No. (N.A.)	0	6,565	0	0	0	0
[illegible]/2004	07/02/2004	Due For Instalment 7	6,565	0	0	0	0	0
09/02/2004	07/02/2004	Pmnt Rcvd Vide PDC No.:240435 Receipt No. (N.A.)	0	6,565	0	0	0	0
08/03/2004	07/03/2004	Due For Instalment 8	6,565	0	0	0	0	0
08/03/2004	07/03/2004	Pmnt Rcvd Vide PDC No.:240436 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/04/2004	07/04/2004	Due For Instalment 9	6,565	0	0	0	0	0
08/04/2004	07/04/2004	Pmnt Rcvd Vide PDC No.:240437 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/05/2004	07/05/2004	Due For Instalment 10	6,565	0	0	0	0	0
08/05/2004	07/05/2004	Pmnt Rcvd Vide PDC No.:240438 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/06/2004	07/06/2004	Due For Instalment 11	6,565	0	0	0	0	0
07/06/2004	07/06/2004	Pmnt Rcvd Vide PDC No.:240439 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/07/2004	07/07/2004	Due For Instalment 12	6,565	0	0	0	0	0
07/07/2004	07/07/2004	Pmnt Rcvd Vide PDC No.:240440 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/08/2004	07/08/2004	Due For Instalment 13	6,565	0	0	0	0	0
07/08/2004	07/08/2004	Pmnt Rcvd Vide PDC No.:240441 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/09/2004	07/09/2004	Due For Instalment 14	6,565	0	0	0	0	0

ICICI Bank

SATISH MODI

Account Statement from 20/05/2000 to 20/05/2006

Agreement No.: LAHYD00001364584

Statement Date: 20/05/2006

Date	Value Date	Particulars	Increased By Rs.	Decreased By Rs.	OD Chrgs (Rs.) Due	OD Chrgs (Rs.) Paid	Bounce Chg. (Rs) Due	Bounce Chg. (Rs) Paid
07/09/2004	07/09/2004	Pmnt Rcvd Vide PDC No.:240442 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/10/2004	07/10/2004	Due For Instalment 15	6,565	0	0	0	0	0
08/10/2004	07/10/2004	Pmnt Rcvd Vide PDC No.:240443 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/11/2004	07/11/2004	Due For Instalment 16	6,565	0	0	0	0	0
08/11/2004	07/11/2004	Pmnt Rcvd Vide PDC No.:240444 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/12/2004	07/12/2004	Due For Instalment 17	6,565	0	0	0	0	0
08/12/2004	07/12/2004	Pmnt Rcvd Vide PDC No.:240445 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/01/2005	07/01/2005	Due For Instalment 18	6,565	0	0	0	0	0
07/01/2005	07/01/2005	Pmnt Rcvd Vide PDC No.:240446 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/02/2005	07/02/2005	Due For Instalment 19	6,565	0	0	0	0	0
07/02/2005	07/02/2005	Pmnt Rcvd Vide PDC No.:240447 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/03/2005	07/03/2005	Pmnt Rcvd Vide PDC No.:240448 Receipt No. (N.A.)	0	6,565	0	0	0	0
08/03/2005	07/03/2005	Due For Instalment 20	6,565	0	0	0	0	0
25/03/2005	25/03/2005	Amount Adjusted	6,565	6,565	0	0	0	0
07/04/2005	07/04/2005	Due For Instalment 21	6,565	0	0	0	0	0
08/04/2005	07/04/2005	Pmnt Rcvd Vide PDC No.:240449 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/05/2005	07/05/2005	Due For Instalment 22	6,565	0	0	0	0	0
07/05/2005	07/05/2005	Pmnt Rcvd Vide PDC No.:240450 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/06/2005	07/06/2005	Due For Instalment 23	6,565	0	0	0	0	0
07/06/2005	07/06/2005	Pmnt Rcvd Vide PDC No.:240451 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/07/2005	07/07/2005	Due For Instalment 24	6,565	0	0	0	0	0
08/07/2005	07/07/2005	Pmnt Rcvd Vide PDC No.:240452 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/08/2005	07/08/2005	Due For Instalment 25	6,565	0	0	0	0	0
07/08/2005	07/08/2005	Pmnt Rcvd Vide PDC No.:240453 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/09/2005	07/09/2005	Due For Instalment 26	6,565	0	0	0	0	0
07/09/2005	07/09/2005	Pmnt Rcvd Vide PDC No.:240454 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/10/2005	07/10/2005	Due For Instalment 27	6,565	0	0	0	0	0
08/10/2005	07/10/2005	Pmnt Rcvd Vide PDC No.:240455 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/11/2005	07/11/2005	Due For Instalment 28	6,565	0	0	0	0	0
07/11/2005	07/11/2005	Pmnt Rcvd Vide PDC No.:240456 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/12/2005	07/12/2005	Due For Instalment 29	6,565	0	0	0	0	0
07/12/2005	07/12/2005	Pmnt Rcvd Vide PDC No.:240457 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/01/2006	07/01/2006	Due For Instalment 30	6,565	0	0	0	0	0
07/01/2006	07/01/2006	Pmnt Rcvd Vide PDC No.:240458 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/02/2006	07/02/2006	Due For Instalment 31	6,565	0	0	0	0	0
07/02/2006	07/02/2006	Pmnt Rcvd Vide PDC No.:240459 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/03/2006	07/03/2006	Due For Instalment 32	6,565	0	0	0	0	0
09/03/2006	07/03/2006	Pmnt Rcvd Vide PDC No.:240460 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/04/2006	07/04/2006	Due For Instalment 33	6,565	0	0	0	0	0

ICICI Bank

SATISH MODI

Account Statement from 20/05/2000 to 20/05/2006

Statement Date: 20/05/2006

Agreement No.: LAHYD00001364584

Date	Value Date	Particulars	Increased By Rs.	Decreased By Rs.	OD Chrgs (Rs.) Due	OD Chrgs (Rs.) Paid	Bounce Chg. (Rs) Due	Bounce Chg. (Rs) Paid
08/04/2006	07/04/2006	Pmnt Rcvd Vide PDC No.:240461 Receipt No. (N.A.)	0	6,565	0	0	0	0
07/05/2006	07/05/2006	Due For Instalment 34	6,565	0	0	0	0	0
08/05/2006	07/05/2006	Pmnt Rcvd Vide PDC No.:240462 Receipt No. (N.A.)	0	6,565	0	0	0	0
		TOTAL	229,775	229,775	0	0	0	0

Date: 03-07-2003

To,
Mr. Saral Talwar,
Director,
Talwar Mobiles Pvt. Ltd.,
S.P. Road,
SECUNDERABAD.

Dear Sir,

Sub: Purchase of one number Silver Color Hyundai Accent, Model GVS (Petrol Car)

With reference to the above please find enclosed a Cheque of **Rs. 2,96,550/-** (Rupees Two Lakhs Ninty Six Thousand Five Hundred and Fifty only), vide Cheque No. 005705, dated 03.07.2003, drawn on The AP Mahesh Co-operative Urban Bank Limited, Secunderabad towards purchase of the above referred car as per the following details:-

1.	Cost of Car (Ex. Show room)	:	Rs. 5,63,835/-
2.	Life tax	:	Rs. 50,750/-
3.	Temporary Registration Cost	:	Rs. 400/-
4.	First EMI	:	Rs. 6,565/-
	TOTAL		**Rs. 6,21,550/-**
	Loan Amount	:	Rs. 3,25,000/-
	Balance amount Payable		**Rs. 2,96,550/-**

Terms and conditions:-

1) You shall provide comprehensive insurance for the car for one year (approximate cost Rs. 19,775/-).
2) You shall provide a music system free of cost.
3) You shall provide central locking with remote control
4) You shall provide floor mats free of cost.
5) You shall pay the incidental charges for permanent registration including number plate.
6) The car shall be delivered not later than 07th July 2003.

You have also confirmed that car loan shall be given through any agency suggested by you for an amount of Rs. 3,25,000/- for a period of 5 years with an equated monthly installments of Rs. 6,565/-.

Please sign a copy of this letter as confirmation of the above.

Thank You.

Yours Sincerely,
For Satish Modi

(SOHAM MODI)
GPA.

Recd

02/07/03.

Confirmation of delivery by Today Evening at 5:30 – 6.00 pm

02/07/03

Bajaj Allianz General Insurance Company Limited

Regd. Office : GE Plaza, Airport Road, Yerwada, Pune 411 006.

BAJAJ | Allianz

In case of any Clarifications/ Claim Intimations, please Call us at 1600225858

MOTOR VEHICLE COVER NOTE

No 100000785633

The Insured described in Form No. "52" referred to below having proposed for Insurance in respect of the motor vehicle (s) described therein and having paid the sum of Rs. 20300/- as premium, the risk is hereby held covered under the terms of the Company's usual form of COMPREHENSIVE Policy applicable thereto (subject to any Special condition mentioned below) unless the cover be terminated by the Company by notice in writing in which case the Insurance will thereupon cease and a proportionate part or the premium otherwise payable for such Insurance shall be charged for the time the Company had been on risk.

Registration Number of the Vehicle & Registration Authority	Model & Year of Manufacture	Cubic Capacity	Licensed Carrying Capacity Goods Passengers	Insured's estimate of value including accessories
AP10AB 1845 ~~NEW~~	HYUNDAI ACCENT CRD	1493 cc	4+1	4,90000/-

Engine No G4EB3A52503

Chassis No MALCG41GR3M068860

Lease / Hire-Purchase / Hypothecation

ICICI BANK Ltd

Name of the Financier

Additional Risk if any, Special Conditions

Form 52 (India)

SEE RULES 142 (1) OF MOTOR VEHICLE RULE 1989

1. Name of Insured Mr. SATISH MODI, S/o. MANILAL CHAGANLAL MODI,
2. Address of Insured # 5-4-187/384, 3rd FLOOR, M.G. ROAD, SEC-BAD-03
3. Telephone Number 9866095585/55325551 E-mail
4. Period of Insurance ONE YEAR (Time) a.m./p.m. of 12/03/2005 (dd / mm / yy) to 11/03/2006 (dd / mm / yy)
5. Person or classes of persons entitled to drive (Tick whichever applicable) :

(i) **STORAGE CARRIAGE / CONTRACT CARRIAGE / PVT. SERVICE VEHICLE :** Any person including insured provided that a Person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license provided also that the person holding an effective Learner's License may also drive the vehicle when not used for transport of the passengers at the time of the accident and that such a person satisfies requirements of Rule 3 of the Central Motor Vehicles Rules 1989.

(ii) **GOODS CARRIAGE :** Any person including insured provided that a person driving holds an effective driving License at the time of the accident and is not disqualified from holding or obtaining such a license provided also that the person holding an effective Learner's may also drive the vehicle when not used for the transport of goods at the time of the accident and that such a person satisfies requirements of Rule 3 of the Central Motor Vehicles Rules1989.

(iii) **NONTRANSPORT VEHICLES :** Any person including insured provided that a person driving holds an driving effective license at the time of accident and is not disqualified from holding or obtaining such a license provided also that the person holding an effective Learner's License may also drive the vehicle and such a person satisfies requirements of Rule 3 of the Central Motor Vehicles Rule 1989.

6. Date of Issue 12/03/2005 (dd / mm / yy) Time ____ a.m./p.m.
7. Limitation as to use (see over leaf)
8. **The period of this Cover Note will expire on completion of 60 days from the date of issue.**
9. **THE COVER NOTE BECOMES VOID AB INITIO IN CASE OF DISHONOUR OF PREMIUM CHEQUE**
10. **Premium Calculation**

Basic (OD Premium)	16086/-
Electrical Accessories	(10% Loading) = 17695/-
Non-Electrical Accessories	
NCB	
TPPD/ Act	600/-
Owner Driver Cover	100/-
Paid Driver	25/-
Passenger	
Net Premium	18420/-
Service Tax ~~8%~~ 10.2%	1873/-
Final Premium	20300/-
Address of Issuing Office	

Payment Details: Cash / Cheque / Others (Strike out which is not applicable)	
Cheque No:	**Cheque Date:**
Bank:	
Others:	

(Authorised Insurer) Duly Constituted Attorney (s)

Please see overleaf for conditions

ORIGINAL TO INSURED

claims 5568 0002 /m

ANDHRA PRADESH TRANSPORT DEPARTMENT
CERTIFICATE OF REGISTRATION

Registration No.	AP10AB1845
Regd. Owner	SATISH MODI
S/D/W/R/G of	MANILAL CHAGANLAL MODI
Address	5-4-187/3&4, 3RD FLOOR, M.G.ROAD SECUNDERABAD
Class of Vehicle	Motor Car
Type of Body	Sedan
Month & Yr of Mfr.	06/2003
Chasis No.	MALCG41GR3M068860
Engine No.	G4EB3A52503
Fuel Used	DIESEL

450876/03

Cubic Capacity	1493
Maker's Classification	ACCENT CRDI
Wheel Base	2440
Seating Capacity	5 in all
Unladen Weight	1150
Color	BRIGHT SILVER
Hypothicated	ICICI BANK LTD. HYDERABAD
No. of current transfers	1.
Regn. Valid Upto	22/07/2018
Tax	Rs.50750(Life Time)
Date of Registration	23/07/2003

S. Mohan

Signature of the Owner

Addl. Registering Authority
RTA-Secunderabad

CHUBB

HDFC

HDFC Chubb General Insurance Company Limited

FORM OF COVER NOTE

Original

Motor Vehicle Insurance

Cover Note No.: VC 036674

The insured described in Form '52' referred to below; having proposed for insurance in respect of Motor Vehicle(s) described therein and having paid the sum of Rs. 19,775/- as premium, the risk is hereby held covered under the terms of the Company's usual form of Package policy applicable thereto (subject to any Special Condition mentioned below) unless the cover be terminated by the Company by notice in writing in which case the insurance will thereupon cease and a proportionate part of the premium otherwise payable for such insurance shall be charged for the time the Company had been at risk.

Make and Registration No. of the Vehicle	Year of Manufacture	Cubic Capacity	Gross Vehicle Weight (GVW) (*Goods Carrying Vehicle)*	Licensed Carrying Capacity (LCC) *(Passenger Carrying Vehicle)*	Insured's Declared Value (IDV)	
					For Vehicle Rs.	For Accessories and included in Manufacturer's listed selling price Rs.
Hyundai Accent-GVS						
F/R	2003	1495cc	N/A	N/A	5,35,644	- -

Engine No. : G4EB3A52503 Chassis No. : MALCG41GR3M068860

Additional risks, if any : —

Special conditions : Hyp to ICICI Bank Ltd.

FORM 52

(See Rule 142 (1) of Motor Vehicles rules, 1989)

1. Registration mark and number or description of the vehicle insured : F/R
2. Name and address of insured : Mr. Satish Modi, 5-4-187/3&4, III rd floor, M G Road, Sec-bad-03
3. Effective date and time of commencement of insurance for the purpose of this Act : Time : 14:00 Hrs Date : 14.07.03
4. Date of expiry of insurance : 13.07.04.
5. Persons or classes of persons entitled to drive : Any person including the Insured : Provided that the person driving holds an effective driving licence at the time of the accident and is not disqualified from holding or obtaining such a licence; Provided also that the person holding an effective learner's licence may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.
6. Any limitations as to use of motor vehicle : The insurance covers use of the vehicle for any purpose other than: a) Hire or reward; b) Carriage of goods (other than samples or personal luggage); c) Organised racing; d) Pace making; e) Speed testing; f) Reliability trials; g) Any purpose in connection with the motor trade.
7. The Period of validity of this cover note will expire on : 60 days from date of issuance

I/We hereby certify that this Cover Note is issued in accordance with the provisions of Chapter XI of the Motor Vehicles Act, 1988.

Date of Issuance : 14.07.03

(Authorised Insurer)

Toll-free helpine: 1-600-226-226 E-mail: india.helpline@hdfcchubbindia.com
Correspondence Address: 5th Floor, Express Towers, Nariman Point, Mumbai 400 021. Tel.: 91 22 5638 3600. Fax: 91 22 5638 3698
Registered Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Mumbai 400 021, India.

Accent Honda file

Tata AIG General Insurance Company Ltd.

TATA AIG INSURANCE

RECEIPT

Receipt No. 06-00-00073947 Receipt Date 16/03/2006

Received with thanks from M/s Modi Properties and Investments (P) Ltd

a sum of **Rs. 12,151.00** (Rupees Twelve Thousand One Hundred Fifty One and Paise 00 Only)

vide Cheque no. 380965 dated 04/03/2006 drawn on HDFC BANK LTD.,SECUNDERABAD branch towards

Sr.No.	Policy No.	Total Premium (Rs.)	Utilised from Receipt (Rs)
1	0100112243	12,150.00	12,150.00

Balance Remaining on the Receipt 1.00

Note:

1. This is a computer generated receipt and does not require a signature.
2. This receipt is issued subject to realisation of the cheque.
3. Upon issuance of this receipt, all previously issued temporary receipts, if any, related to this policy, are considered null and void.
4. Any excess amount will be adjusted against subsequent policy applications, or will be refunded on demand.

Service Tax Registration No : **Insurance/Tata/Mumbai-I/1542/2001-02**.

Tata AIG General Insurance Company Ltd.

TATA AIG INSURANCE

Policy No. : 0100112243 03

Date: 21/03/2006

M/s Modi Properties and Investments (P) Ltd
Rep : Mr. Sohim Modi
5-4-187/3 & 4,
Iii Floor, M.g. Road, Rani Gunj,
SECUNDERABAD, 500003
HYDERABAD(AP)
ANDHRA PRADESH
Phone : 55335551

MODI PROPERTIES & INV... SEC'BAD. INWARD No: 4136 Date: 23/3 Sign:

Renewal Endorsement for Policy No. 0100112243

Dear M/s Modi Properties and Investments (P) Ltd,

We thank you for reposing your faith in us once again. As per your instructions in the Renewal Response Form, your above mentioned policy has been renewed w.e.f. 28/03/2006. The insurance coverage, terms and conditions extended are the same as opted by you in the previous policy and incorporates changes (if any) requested by you. The premium computation of the policy is given below and your Certificate Of Insurance is attached. The details of your coverages and the other guidelines regarding your policy can be had from the policy document sent to you at the inception of the policy (and attached endorsements, if any).

Looking forward to a beneficial and long term association.

Sincerely Yours

Sashi Sagar
Vice President - Operations

Service Tax Registration No : **Insurance/Tata/Mumbai-I/1542/2001-02**.

PREMIUM COMPUTATION TABLE

Policy No.	INSURED'S DECLARED VALUE					
	For the Vehicle (Rs.)	For Trailers (Rs.)	Non-electrical accessories (Rs.)	Electrical/Electronic Accessories (Rs.)	Value of CNG/ LPG Kit (Rs.)	Total Value (Rs.)
0100112243 03	3,96,000					3,96,000

SCHEDULE OF PREMIUM

A. OWN DAMAGE

Premium on Vehicle and non electrical accessories	Rs.	13,000.68
Less : 20.00% for NCB	Rs.	2,600.14
A. TOTAL OWN DAMAGE PREMIUM (rounded off)	Rs.	10,401.00

B. LIABILITY

Basic	Rs.	600.00
Add:Legal Liability to paid driver as per Endt. IMT 28	Rs.	25.00
B. TOTAL LIABILITY PREMIUM	Rs.	625.00
COMPREHENSIVE PREMIUM(A+B)	Rs.	11,026.00
NET PREMIUM	Rs.	11,026.00
Add : 10.20% Service Tax	Rs.	1,124.61
TOTAL PREMIUM	Rs.	12,151.00

BAJAJ | Allianz

Date : 27/02/08

Place : HYDerabad

ACKNOWLEDGEMENT / CASH RECEIPT FOR MOTOR INSURANCE RENEWAL

Received Cheque Amount Rs 10700/- (Rupees Ten thousand Seven Hundred only) Only/-

from Mr / Mrs. SATISH MODI, R/o. ,

for car insurance renewal.

The details are below:

- Insured Name: SATISH MODI
- Vehicle Model: HYUNDAI ACCENT CRDI
- Policy Commencement : From 12-03-08 to 11-03-09
- Reg No: AP 10 AB 1845
- Cheque date: 23/02/08
- Bank : HDFC BANK, Secundarbad
- Cheque no: 833658

Authorised Signature,

BAJAJ ALLIANZ GENERAL INSURANCE HYDERABAD

Bajaj Allianz General Insurance Company Limited,
2nd Floor,Far East Plaza,Himayath Nagar,
Hyderabad-29.

K. Vijay kumar
9912878759

TATA AIG INSURANCE

Tata AIG General Insurance Company Ltd.

Policy No. : 0100112243 03 **Date: 21/03/2006**

M/s Modi Properties and Investments (P) Ltd
Rep : Mr. Sohim Modi
5-4-187/3 & 4,
Iii Floor, M.g. Road, Rani Gunj,
SECUNDERABAD, 500003
HYDERABAD(AP)
ANDHRA PRADESH
Phone : 55335551

MODI PROPERTIES & INV... SEC'BAD. INWARD No: 4136 Date: 23/3 Sign: B

Renewal Endorsement for Policy No. 0100112243

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Looking forward to a beneficial and long term association.

Sincerely Yours

Sashi Sagar
Vice President - Operations

Service Tax Registration No : **Insurance/Tata/Mumbai-I/1542/2001-02.**

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TOTAL PREMIUM	Rs.	12,151.00

Tata AIG General Insurance Company Ltd.

TATA AIG INSURANCE

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Balance Remaining on the Receipt 1.00

TATA INSURANCE COMPANY LTD. MUMBAI

Note:

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3. Upon issuance of this receipt, all previously issued temporary receipts, if any, related to this policy, are considered null and void.
4. Any excess amount will be adjusted against subsequent policy applications, or will be refunded on demand.

Service Tax Registration No : **Insurance/Tata/Mumbai-I/1542/2001-02.**

Bajaj Allianz General Insurance Company Ltd.

GE Plaza, Airport Road, Yerwada, Pune - 411006

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CERTIFICATE CUM POLICY SCHEDULE

Policy Issuing Office	608 & 609, IInd Block, White House, Begumpet, , Hyderabad-500016 Phone No :55680002/3, 23400797		
Policy Number	**OG-05-1801-1801-00016337**	**Product**	Private Car - Comprehensive
Period Of Insurance	**From** 00:00 12/03/2005 **To** 11/03/2006 **Midnight**	**Policy Issued On**	15/03/2005
Insured Name	MR SATISH MODI	**Intermediary Code**	10009275
Insured Address	S/O MANILAL CHAGANLAL MODI, 5-4-187/384,3RD FLOOR, SECUNDRABAD HO, MG ROAD, HYDERABAD - 500003		
	Ph: 9866095585/55335551	**CoverNote No**	100000785633
Hypothecated with I C I C I BANK LTD		**Zone**	A

Registration Number	Make	Model	CC	Mfg Year	Seat Cap	Chassis Number	Engine Number
AP10AB1845	HYUNDAI	ACCENT	1493	2003	5	68860	52503

Vehicle IDV	Elec Acc	Non-Elec Acc	Trailer	CNG/LPG Unit	Total Sum Insured
490000	0	0	0	0	490000

SCHEDULE OF PREMIUM

Own Damage		Liability	
Basic Own Damage	16086.70	Basic Third Party Liability	600.00
		PA Cover For Owner-Driver Of Rs. 200000	100.00
		LL To Person For Operation/Maintenance for 1 Person	25.00
Total Own Damage Premium :	16086.70	Total Liability Premium :	725.00
		Additional Loading @10 %	1609.00
		Total Premium	18420.70
		Special Discount	0.00
		Net Premium	18421.00
		Service Tax (Incl Edu. Cess)	1879.00
*** All Premium figures are in Rupee		Final Premium	Rs.20300.00

Geographical Area INDIA — Compulsory Deductible : Rs.500

LIMITS OF LIABILITY :

Under Section II-1(i) of the policy -> Death of or bodily injury : Such amount as is necessary to meet there requirements of the Motor Vehicles Act,1988.

Under Section II-1(ii) of the policy -> Damage to Third Party Property : Rs.750000/-

LIMITATION AS TO USE :

The Policy covers use of the vehicle for any purpose other than : Hire or reward, Carriage of goods(other than samples or personal luggage), Organised racing, Pace making, Speed testing, Reliability trials, Any purpose in connection with Motor Trade.

DRIVER :

Any person including the insured :Provided that a person driving holds an effective driving licence at the time of the accident and is not disqualified from holding or obtaining such a licence. Provided also that the person holding an effective Learner's licence may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

IMPORTANT NOTICE :

The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any pa[illegible] e Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988 is[illegible] the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY".

Subject To IMT Endorsement Nos : 22, 7, 28

Premium Collection Details :- [Receipt No/Collection No/Amount] 1801-00064974 / 1 / Rs. 20300

INDIA 1 रुपया INSURANCE RUPEE ONE

For & on the behalf of
Bajaj Allianz General Insurance Company Ltd.

A. Sreenivas. Rao

Authorized Signatory

In case of any Claim, Please Call us at Our 24 Hour Call Centre on 30305858(Local Call at your location) Prefix your area code if you are calling from a Mobile Device

Regd. Office : GE Plaza, Airport Road, Yerwada, Pune - 411006 **Service Tax Reg. No. AABCB5730G-ST-001**

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Bajaj Allianz General Insurance Company Limited

Dear Customer

At the outset, please accept our sincere thanks for being a patron of Bajaj Allianz General Insurance Co Ltd. It has been our constant endeavor to bring the best products and services in the industry to our valued customers. Backed by the highest claim settlement rate every year in the industry, along with the support of around 2 lac satisfied claimants, we are, today, the top private motor insurer in India. We assure you the same Bajaj Allianz care and protection and are hopeful that you will continue to have an enjoyable and happy motoring experience.

However, we need you to take that extra bit of care in protecting your vehicle from the menace of thefts, which have acquired an alarming proportion across India and the major cities in particular. Surely additional care can result into a substantial saving in the form of No Claim Bonus, loss of interest on loan amount, as well as physical and mental suffering in the absence of vehicle.

Based on feedback received from the investigating agencies, it has been established that 80% thefts in India are planned well in advance, and executed at night or early morning, within the first few months of sale. The modus operandi includes, getting car keys duplicated from the market in connivance with unscrupulous car mechanics, garage owners and parking lot attendants etc., to whom you might have given access to your car or car keys in good faith in the past.

Therefore, in order to save your car from theft, we advise you to take extra care and get a suitable Immobiliser / Secret Ignition or Fuel Cut Off Switch fitted to your car, if not done already, without further loss of time.

Should you require any help in identifying anti-theft devices suitable for your car, or assistance in fitment of such devices, or information on available discounts under promotional schemes, our staff at the nearest office will be happy to provide the same.

For contact numbers of the nearest Bajaj Allianz offices, please refer to the Claim Guide enclosed.

Thank you and wishing you happy motoring.

Vijay Kumar
AVP Motor

Regd. & Head Office : GE Plaza, Airport Road, Yerwada, Pune 411 006. Tel. : (+91) 20 402 6666. Fax (+91) 20 402 6667

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Bajaj Allianz General Insurance Company Limited

Issuing office :

Important notice*

1. In the event of a claim ,please make sure to call our 24 hours Call Center directly instead of agent or the garage rep. for following help. Improper communication can lead to delay in settlement or repudiation of claim :
   - to get your claim registered in our records and the claim number issued for future reference.
   - to know about the claim process and the necessary requirements for faster settlement of claim.
   - to know the approved garage where vehicle is to be taken for quality repair , cashless settlement and other value added services
2. Please refer to the Claim Guide copy supplied by your agent for more details on claim settlement process, requirements and the Bajaj Allianz Preferred Workshops list . In case you have'nt received ,please contact our nearest office or the agent.
3. Should you decide on garage of your choice , company cannot assure the services such as cash less settlement facility , quality of job , avoid excess or wrong billing by the garage .

To contact please dial toll free number (from BSNL Lines) : 1600225858 or 30305858 (RIM) or email at : callcentrepune@bajajallianz.co.in

*conditions apply

PRIVATE CAR PACKAGE POLICY

Whereas the Insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Bajaj Allianz General Insurance Company Limited (hereinafter referred to as "Company") for the Insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental, loss or damage occurring during the Period of Insurance.

NOW THIS POLICY WITNESSETH that subject to the Terms, Exceptions, and Conditions contained herein or endorsed or expressed hereon.

SECTION I - LOSS OR DAMAGE TO THE VEHICLE INSURED

The Company will indemnify the Insured against loss or damage to the Motor Car insured hereunder and/or its accessories whilst thereon;

a. by fire explosion self ignition or lightning;

b. by burglary housebreaking or theft;

c. by Riot and Strike;

d. by Earthquake (Fire and Shock Damage);

e. by Flood Typhoon Hurricane Storm Tempest Inundation Cyclone hailstorm Frost;

f. by accidental external means;

g. by malicious act;

h. by terrorist activity;

i. whilst in transit by road rail inland waterway lift elevator or air

j. by landslide/rockslide

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced :

1. For all rubber nylon plastic parts tyre and battery 50%
2. For fibre glass components 30 %
3. For all parts made of glass Nil
4. Rate of depreciation for all other parts including wooden parts will be as per the following schedule

AGE OF CAR	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%

Bajaj Allianz General Insurance Company Limited

Head Office & Regd. Office: GESCO Plaza, Airport Road, Yerawada, Pune 411 006

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INDIA MOTOR TARIFF - ENDORSEMENTS PRIVATE CAR

IMT. 1. Extension of Geographical Area

In consideration of the payment of an additional premium of Rs 500/- it is hereby understood and agreed that notwithstanding anything contained in this Policy to the contrary the Geographical Area in this Policy shall from the ..../..../....to the ..../..../.... (both days inclusive) be deemed to include *

It is further specifically understood and agreed that such geographical extension excludes cover for damage to the vehicle insured / injury to its occupants / third party liability in respect of the vehicle insured during sea voyage / air passage for the purpose of ferrying the vehicle insured to the extended geographical area.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

NOTE :- Insert Nepal/ Sri Lanka/ Maldives/ Bhutan/ Pakistan/Bangladesh as the case may be.

IMT.2. AGREED VALUE CLAUSE
(APPLICABLE ONLY TO VINTAGE CARS)

It is hereby declared and agreed that in case of TOTAL LOSS/CONSTRUCTIVE TOTAL LOSS of the Vintage Car insured hereunder due to a peril insured against, the amount payable will be the Insured's Declared Value (IDV) of the vehicle as mentioned in the Policy without deduction of any depreciation.

It is further declared and agreed that in case of partial loss to the vehicle, depreciation on parts replaced will be as stated in Section I of the Policy.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

IMT. 5. HIRE PURCHASE AGREEMENT

It is hereby understood and agreed that .... (hereinafter referred to as the Owners) are the Owners of the vehicle insured and that the vehicle insured is subject of an Hire Purchase Agreement made between the Owners on the one part and the insured on the other part and it is further understood and agreed that the Owners are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Owners as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the insured or the insurer respectively under or in connection with this Policy.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT.6. LEASE AGREEMENT

It is hereby understood and agreed that .... (hereinafter referred to as the Lessors) are the Owners of the vehicle insured and that the vehicle insured is the subject of a Lease Agreement made between the Lessor on the one part and the insured on the other part and it is further understood and agreed that the Lessors are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Lessors as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage. It is also understood and agreed that notwithstanding any provision in the Leasing Agreement to the contrary, this policy is issued to the insured namely .... as the principal party and not as agent or trustee and nothing herein contained shall be construed as constituting the insured an agent or trustee for the Lessors or as an assignment (whether legal or equitable) by the insured to the Lessors, of his rights benefits and claims under this policy and further nothing herein shall be construed as creating or vesting any right in the Owner/Lessor to sue the insurer in any capacity whatsoever for any alleged breach of its obligations hereunder.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the insured or the insurer respectively under or in connection with this Policy.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT.7. Vehicles subject to Hypothecation Agreement

It is hereby declared and agreed that the vehicle insured is pledged to / hypothecated with .... (hereinafter referred to as the "Pledgee") and it is further understood and agreed that the Pledgee is interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Pledgee as long as they are the Pledgee of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed that nothing herein shall modify or affect the rights or liabilities of the Insured or the Insurer respectively under or in connection with this Policy or any term, provision or condition thereof.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT. 8. DISCOUNT FOR MEMBERSHIP OF RECOGNISED AUTOMOBILE ASSOCIATIONS

It is hereby understood and agreed that in consideration of insured's membership of ....** a discount in premium of Rs. ....* is allowed to the insured hereunder from ..../..../......

It is further understood and agreed that if the insured ceases to be a member of the above mentioned association during the currency of this Policy the insured shall immediately notify the insurer accordingly and refund to the insurer a proportionate amount of the discount allowed on this account for the unexpired period of the cover.

Subject otherwise to the terms exceptions conditions and limitations of the policy

* For full policy period, the full tariff discount to be inserted. For mid-term membership, prorata proportion of the tariff discount for the unexpired policy period is to be inserted.

** Insert name of the concerned Automobile Association.

IMT.9. DISCOUNT FOR VINTAGE CARS
(Applicable to Private Cars only)

It is hereby understood and agreed that in consideration of the insured car having been certified as a Vintage Car by the Vintage and Classic Car Club of India, a discount of Rs. ....* is allowed to the insured from ..../..../......