

Repayment Schedule

Date : 19/01/2012

Page No.: 2

Agreement No.	80269081	Loan Type	CONSTRUCTION EQUIPMENT LOAN
Customer	MODI VENTURES	Amount Financed	347,445.00
Tenure	35	Frequency	Monthly
Total Instl	35		
Currency	INDIAN RUPEE		

Instl.	Due Date	Cheque Num	Instl Amt	Principal	Interest	O/s Principal
Name: HDFC BANK LTD						
1	20/01/2012	SI	11,857.00	8,308.13	3,548.87	339,136.87
2	20/02/2012	SI	11,857.00	8,392.99	3,464.01	330,743.88
3	20/03/2012	SI	11,857.00	8,478.72	3,378.28	322,265.16
4	20/04/2012	SI	11,857.00	8,565.32	3,291.68	313,699.84
5	20/05/2012	SI	11,857.00	8,652.81	3,204.19	305,047.03
6	20/06/2012	SI	11,857.00	8,741.19	3,115.81	296,305.84
7	20/07/2012	SI	11,857.00	8,830.48	3,026.52	287,475.36
8	20/08/2012	SI	11,857.00	8,920.67	2,936.33	278,554.69
9	20/09/2012	SI	11,857.00	9,011.79	2,845.21	269,542.90
10	20/10/2012	SI	11,857.00	9,103.84	2,753.16	260,439.06
11	20/11/2012	SI	11,857.00	9,196.83	2,660.17	251,242.23
12	20/12/2012	SI	11,857.00	9,290.76	2,566.24	241,951.47
13	20/01/2013	SI	11,857.00	9,385.66	2,471.34	232,565.81
14	20/02/2013	SI	11,857.00	9,481.53	2,375.47	223,084.28
15	20/03/2013	SI	11,857.00	9,578.37	2,278.63	213,505.91
16	20/04/2013	SI	11,857.00	9,676.21	2,180.79	203,829.70
17	20/05/2013	SI	11,857.00	9,775.04	2,081.96	194,054.66
18	20/06/2013	SI	11,857.00	9,874.89	1,982.11	184,179.77
19	20/07/2013	SI	11,857.00	9,975.75	1,881.25	174,204.02
20	20/08/2013	SI	11,857.00	10,077.65	1,779.35	164,126.37
21	20/09/2013	SI	11,857.00	10,180.58	1,676.42	153,945.79
22	20/10/2013	SI	11,857.00	10,284.57	1,572.43	143,661.22
23	20/11/2013	SI	11,857.00	10,389.62	1,467.38	133,271.60
24	20/12/2013	SI	11,857.00	10,495.74	1,361.26	122,775.86
25	20/01/2014	SI	11,857.00	10,602.94	1,254.06	112,172.92
26	20/02/2014	SI	11,857.00	10,711.24	1,145.76	101,461.68
27	20/03/2014	SI	11,857.00	10,820.65	1,036.35	90,641.03
28	20/04/2014	SI	11,857.00	10,931.18	925.82	79,709.85
29	20/05/2014	SI	11,857.00	11,042.83	814.17	68,667.02
30	20/06/2014	SI	11,857.00	11,155.62	701.38	57,511.40
31	20/07/2014	SI	11,857.00	11,269.57	587.43	46,241.83
32	20/08/2014	SI	11,857.00	11,384.68	472.32	34,857.15
33	20/09/2014	SI	11,857.00	11,500.96	356.04	23,356.19
34	20/10/2014	SI	11,857.00	11,618.44	238.56	11,737.75
35	20/11/2014	SI	11,857.00	11,737.75	119.25	0.00
Total :			414,995.00	347,445.00	67,550.0	

Security PDC's

Agreement No. 80269081

Sno	Cheque Number	Destination Bank Name	Cheque Amount
1	469778	HDFC BANK LTD	347,445.00

All terms/conditions of the loan are as per the Agreement executed between us and it is assumed that these have been fully understood/accepted by you.

The Repayment Schedule of your Loan is enclosed herewith. Repayment Schedule provides the amount of each EMI, due dates and break-up between principal and interest components. It also provides the outstanding principal after realization of each installment

if applicable, are also payable at the time of full and final settlement.

Statement of Loan Account provides details of repayments and can be furnished upon request.

Swap of the Mode of Repayment

Chèques (as applicable) for the remaining installment at any of our Retail Loans Service Centers listed under <http://www.ndicbank.com/personal/loans/default.htm>. IMPORTANT: Please note that up to 30 working days from the date of receipt of fresh instructions are required for effecting the same. Till such time the funds will not be credited to the account.

INSTRUCTIONS: Please note that up to 30 working days, from the date of receipt of fresh instructions, are required for effecting the swap. At such time, the existing instructions will remain in operation for the installment falling due during the intervening period and necessary cover funds must be provided for the same. Once

returned, kindly lodge a request through phonebanking or e-mail helpline, (loansupport@hdfcbank.com) within a maximum of 45 days from the date of this application. In case you wish these to be retained at our end, please contact our phonebanking or e-mail helpline, (loansupport@hdfcbank.com) within a maximum of 45 days from the date of this application.

application, in case we do not hear from you within this period the cheques shall be destroyed. This service is charged as detailed under schedule of charges.

A Closure Letter will be issued within 30 working days on full and final settlement of the Loan Account. In case of Auto and Two Wheeler Loans, a No-Objection Certificate and Form-35 for relinquishment of Hypothecation will also be issued with the closure letter. For Loan Against Deposit and Loan Against Securities, a No-Objection Certificate and Form-35 for relinquishment of Hypothecation will also be issued with the closure letter. For Loan Against Deposit and Loan Against Securities, a No-Objection Certificate and Form-35 for relinquishment of Hypothecation will also be issued with the closure letter.

the Title Deed/ Documents of Ownership will be returned within 20 working days, from the date of clearance of the foreclosure payment, subject to closure of all

Pre-Payment of Loans

Prepayment of the loan is allowed at sole discretion of the Bank and with a minimum of 30 days' notice in writing. The schedule of charges for pre-payment (if

[illegible]

***Service Tax and Education Cess will be levied separately on Foreclosure charges. ***10% will be chargeable in case of Topup / enhancement led Foreclosure

Charges mentioned above are subject to change from time to time as per Bank's policy. Rates applicable at the time of transaction will apply.

1. Loan Account number must invariably be mentioned on reverse of the cheques submitted for Pre-payment of Loan, replacement PDCs, swap or any other charges.

2. For Auto, Two Wheeler & Commercial Vehicle Loans: Copy of BC Book with hypothecation in favour of the Bank duly recorded thereon must be furnished with:

- 45 days of disbursement, at the address mentioned in this letter. In the absence of RC Book details, Bank will not be in a position to issue the No-Objection Certificate.

- and Form-35.

3. Interest Certificate will be provided on request at the end of each financial year.

4. Adequate balances must be maintained in your Bank Account on each due date. In the event of non-realization of EMI on due date, Late Payment Penalty will be applicable on the unpaid installment in addition to the Cheque Bouncing Charges.

- be applicable on the unpaid installment in addition to the Cheque Bouncing Charges.

5. Any change in mailing address, telephone numbers and other contact details must be intimated in writing to the Bank, quoting the Loan Account Number alongwith a valid documentary proof

6. Should you require any further information / assistance from our Retail Asset Customer Service Center, we request you to provide a Valid Photo ID card to be furnished to the concerned staff.

- .. should you require any further information / assistance from our Retail Asset Customer Service Center, we request you to carry a Valid Photo ID card to be furnished or provide a proper authority letter and self attested photo ID to your representative along with his / her photo ID

Late Payment Penalty	@ 2.50% per month for Two Wheeler Loan & 2.00% pm for other Loan Products (on the unpaid installment)
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Service Tax as applicable. The above fees/charges are standard rates applicable to the HDFC Bank Installment Loan Products. All fees/charges are subject to change from time to time as per Bank's policy.	
Reschedulement of Loan	As applicable as on date of Reschedulement
Swap of PDCs	Rs.500/- per Request
Special No Objection Certificates	Rs.500/- per Request
Duplicate Repayment Schedule	Rs.450/- per return
Cheque Bouncing charges	Rs.2,50/- per month for two wheeler Loan & 2,00/- pm for other Loan Products (on the unpaid installment)

stated in the Loan Agreement.

For any queries on your loan account, please write in to us at loansupport@ndtcbank.com with complete details viz. Loan Account No., name and details of the query or call us at the below Phonebanking Numbers. (Dial 4 for Query on Loans)

Delhi & NCR	(011) 6160 6161	Uttarakhand	99339 03333	West:	9800 345 3333	98406 / 3333
Chandigarh	(0172) 6160 616	Jammu & Kashmir /	1800 180 4333	Meghalaya / Mizoram	1800 345 3333	98406 / 3333
Punjab	98153 31111	Himachal Pradesh				
Haryana	99962 42333	East:				
Jaipur	(0141) 6160 616	Kolkata	(033) 6160 6161	Maharashtra	(022) 6160 6161	(080) 6160 6161
Rajasthan	98750 03333	West Bengal / Sikkim	98310 73333	(except Mumbai) / Goa	98906 03333	99458 63333
Indore	(0731) 6160 616	Assam	99371 93333	Pune	(020) 6160 6161	99494 93333
Madhya Pradesh /	99936 03333	Orissa	99379 03333	Gujarat	(079) 6160 6161	(0484) 6160 616
Lucknow	(0522) 6160 616	Patna / Bihar /	(0612) 6160 616	South:	98982 71111	98956 63333
		Chennai			(044) 6160 6161	

YOUR LOAN ACCOUNT NUMBER MUST BE QUOTED IN ALL CORRESPONDENCE WITH THE BANK

Repayment Schedule

Date : 20/01/2012

Page No.: 2

Agreement No.	80269128	Loan Type	COMMERCIAL EQUIPMENT LOAN
Customer	GREENWOOD ESTATES	Amount Financed	508,461.00
Tenure	36	Frequency	Monthly
Total Instl	36		
Currency	INDIAN RUPEE		

Instl.	Due Date	Cheque Num	Instl Amt	Principal	Interest	O/s Principal
nk Name: HDFC BANK LTD						
1	20/01/2012	SI	17,352.00	12,158.27	5,193.73	496,302.73
2	20/02/2012	SI	17,352.00	12,282.48	5,069.52	484,020.25
3	20/03/2012	SI	17,352.00	12,407.94	4,944.06	471,612.31
4	20/04/2012	SI	17,352.00	12,534.69	4,817.31	459,077.62
5	20/05/2012	SI	17,352.00	12,662.72	4,689.28	446,414.90
6	20/06/2012	SI	17,352.00	12,792.07	4,559.93	433,622.83
7	20/07/2012	SI	17,352.00	12,922.73	4,429.27	420,700.10
8	20/08/2012	SI	17,352.00	13,054.73	4,297.27	407,645.37
9	20/09/2012	SI	17,352.00	13,188.08	4,163.92	394,457.29
10	20/10/2012	SI	17,352.00	13,322.79	4,029.21	381,134.50
11	20/11/2012	SI	17,352.00	13,458.88	3,893.12	367,675.62
12	20/12/2012	SI	17,352.00	13,596.35	3,755.65	354,079.27
13	20/01/2013	SI	17,352.00	13,735.24	3,616.76	340,344.03
14	20/02/2013	SI	17,352.00	13,875.53	3,476.47	326,468.50
15	20/03/2013	SI	17,352.00	14,017.27	3,334.73	312,451.23
16	20/04/2013	SI	17,352.00	14,160.45	3,191.55	298,290.78
17	20/05/2013	SI	17,352.00	14,305.09	3,046.91	283,985.69
18	20/06/2013	SI	17,352.00	14,451.21	2,900.79	269,534.48
19	20/07/2013	SI	17,352.00	14,598.82	2,753.18	254,935.66
20	20/08/2013	SI	17,352.00	14,747.94	2,604.06	240,187.72
21	20/09/2013	SI	17,352.00	14,898.59	2,453.41	225,289.13
22	20/10/2013	SI	17,352.00	15,050.77	2,301.23	210,238.36
23	20/11/2013	SI	17,352.00	15,204.51	2,147.49	195,033.85
24	20/12/2013	SI	17,352.00	15,359.81	1,992.19	179,674.04
25	20/01/2014	SI	17,352.00	15,516.71	1,835.29	164,157.33
26	20/02/2014	SI	17,352.00	15,675.20	1,676.80	148,482.13
27	20/03/2014	SI	17,352.00	15,835.32	1,516.68	132,646.81
28	20/04/2014	SI	17,352.00	15,997.07	1,354.93	116,649.74
29	20/05/2014	SI	17,352.00	16,160.47	1,191.53	100,489.27
30	20/06/2014	SI	17,352.00	16,325.55	1,026.45	84,163.72
31	20/07/2014	SI	17,352.00	16,492.30	859.70	67,671.42
32	20/08/2014	SI	17,352.00	16,660.77	691.23	51,010.65
33	20/09/2014	SI	17,352.00	16,830.95	521.05	34,179.70
34	20/10/2014	SI	17,352.00	17,002.87	349.13	17,176.83
	20/11/2014	SI	17,352.00	17,176.83	175.17	0.00
Total :			607,320.00	508,461.00	98,859.0	

Security PDC's

Agreement No.		80269128	
Sno	Cheque Number	Destination Bank Name	Cheque Amount
1	509091	HDFC BANK LTD	508,461.00

Terms and Conditions of the Loan

All terms/conditions of the loan are as per the Agreement executed between us and it is assumed that these have been fully understood/accepted by you.

Repayment Schedule

The Repayment Schedule of your loan is enclosed herewith. Repayment Schedule provides the amount of each EMI, due dates and break-up between principal and interest components. It also provides the outstanding principal after realization of each installment.

if applicable, are also payable at the time of full and final settlement.

Statement of Account

Statement of Loan Account provides details of repayments and can be furnished upon request.

Swap of the Mode of Repayment

IMPORTANT - Please note that up to 30 working days from the date of receipt of fresh instructions, the remaining installment at any of our Retail Loans Service Centers listed under <http://www.hdfcbank.com/personal/loans/default.htm>. This can be done by submitting set of fresh instructions along with Security Cheques (as applicable) for the remaining installment at any of our Retail Loans Service Centers listed under <http://www.hdfcbank.com/personal/loans/default.htm>. The facility of substituting the existing instructions for repayment of EMIs can be allowed.

We will remain in operation for the installment falling due during the intervening period, and necessary cover funds must be provided for the same. Once it remains in operation for 30 working days, from the date of receipt of cash instructions, are required for effecting the swap. Till such time, the existing uncashed Post Dated Cheques (PDCs) / Security Cheques will be defaced and retained at our end, in case you wish these to be kindly lodge a request through phonebanking or e-mail helpdesk, (loansupport@hdfcbank.com) within a maximum of 45 days from the date of this notice. In case we do not hear from you within this period the cheques shall be destroyed. This service is charged as detailed under schedule of charges.

Y of Loan

date and Form-35 for relinquishment of Hypothecation will also be issued with the closure letter. For Loan Against Property and Loan Against Rent Receivables, a No-Objection letter will be issued within 30 working days on full and final settlement of the Loan Account. In case of Auto and Two Wheeler Loans, a No-Objection letter will be issued within 20 working days, from the date of clearance of the foreclosure payment, subject to, closure of all

-Payment of Loans

payment of the loan is allowed at sole discretion of the Bank and with a minimum of 30 days' notice in writing. The schedule of charges for pre-payment (if permissible) are detailed hereunder. These are computed as a percentage of the outstanding Principal as on the date of foreclosure:

[illegible]

**Service Tax and Education Cess will be levied separately on Foreclosure charges.

***2% will be chargeable in case of topup / enhancement led foreclosure.

Other information:

1. Loan Account number must invariably be mentioned on reverse of the cheques submitted for Pre-payment of Loan, replacement PDCs, swap or any other charges.
2. For Auto, Two Wheeler & Commercial Vehicle Loans: Copy of RC Book with hypothecation in favour of the Bank duly recorded thereon must be furnished within 45 days of disbursement, at the address mentioned in this letter. In the absence of RC Book details, Bank will not be in a position to issue the No-Objection Certificate and Form-35.
3. Interest Certificate will be provided on request at the end of each financial year.
4. Adequate balances must be maintained in your Bank Account on each due date. In the event of non-realization of EMI on due date, Late Payment Penalty will be applicable on the unpaid address, telephone numbers and other contact details must be intimated in writing to the Bank, quoting the Loan Account Number alongwith a valid documentary proof.
5. Any change in mailing address, telephone numbers and other contact details must be intimated in writing to the Bank, quoting the Loan Account Number alongwith a valid documentary proof.
6. Should you require any further information / assistance from our Retail Asset Customer Service Center, we request you to carry a Valid Photo ID card to be furnished or provide a proper authority letter and self attested photo ID to your representative along with his / her photo ID.

SCHEDULE OF CHARGES

Late Payment Penalty	@ 2.50% per month for Two Wheeler Loan & 2.00% pm for other Loan Products (on the unpaid installment)
Cheque Bouncing charges	Rs.450/- per return
Duplicate Repayment Schedule	Rs.500/- per Request
Special No Objection Certificates	Rs.500/- per Request
Swap of PDCs	Rs.500/- per Request
Reschedulement of Loan	As applicable as on date of Reschedulement
*Service Tax as applicable. The above fees/charges are standard rates applicable to the HDFC Bank Installment Loan Products. All fees/charges are subject to change from time to time as per Bank's policy.	

#Note: For loans extended to Self Help Groups, the terms and conditions, repayment and schedule of charges are applicable as per the clauses & schedule stated in the Loan Agreement.

For any queries on your loan account, please write in to us at loansupport@hdfcbank.com with complete details viz. Loan Account No., name and details of the query or call us at the below Phonebanking Numbers. (Dial 4 for Query on Loans)

North:	
o Delhi & NCR	(011) 6160 6161
o Chandigarh	(0172) 6160 616
o Punjab	98153 31111
o Haryana	99962 43333
o Jaisalpur	(0141) 6160 616
o Rajasthan	98750 03333
o Indore	(0731) 6160 616
o Madhya Pradesh /	98936 03333
o Chhattisgarh	(0522) 6160 616
o Lucknow	
East:	
o Uttar Pradesh /	99359 03333
o Meghalaya / Tripura /	1800 345 3333
o Nagaland / Mizoram	
o West:	
o Mumbai	(022) 6160 6161
o Pune	(020) 6160 6161
o Maharashtra	98906 03333
o (except Mumbai) / Goa	
o Ahmedabad	(079) 6160 6161
o Gujarat	98982 71111
o Chennai	(044) 6160 6161
South:	
o Tamil Nadu /	98406 73333
o Pondicherry	
o Bangalore	(080) 6160 6161
o Karnataka	99458 63333
o Hyderabad	(040) 6160 6161
o Andhra Pradesh	99494 93333
o Cochin	(0484) 6160 616
o Kerala	98956 63333

YOUR LOAN ACCOUNT NUMBER MUST BE QUOTED IN ALL CORRESPONDENCE WITH THE BANK



We understand your world

Name : MODI VENTURES
Address : 5-4-187/384
2ND FLOOR SOHAM MANSION
M G ROAD
City : HYDERABAD
State : ANDHRA
Pincode : PRADESH
500003



Statement Of Account for the period : 01/04/2012 To 31/03/2013		Loan Account No.	: 80269081
		Customer Id	: 4145453
Branch	: SECUNDERABAD	Amount Financed (₹)	: 3,47,445.00
Product	: CONSTRUCTION EQUIPMENT	Amount Disbursed (₹) (Net off Fees, Charges & Other Deductions)	: 3,47,445.00
Model	: 62.5KVA CANOPISED DG SET-NONREGD	EMI Amount (₹)	: 11,857.00
Chassis No.	: 3208041110340	Total Tenure	: 35
Engine No.	: 3208041110340	Frequency of EMI	: Monthly EMI's
Regn. No.	: 81084	Balance Prin O/s at start of Statement Period (₹)	: 3,22,265.16
Disbursal Date	: 03/01/2012	Principal paid during Statement period (₹)	: 1,08,759.25
Installment Start Date	: 20/01/2012	Interest paid during Statement period (₹)	: 33,524.75
Installment End Date	: 20/11/2014	Total Prin & interest paid during Statement period (₹)	: 1,42,284.00
Interest Rate Type	: Fixed	Balance Prin O/s at end of Statement Period (₹)	: 2,13,505.91
		Rate of interest applied from APR-2012 To MAR-2013	: 12.26% P.A.

Total O/S dues as on : 31/03/2013
Total Installments Overdue (₹) : 0.00
Total LPP O/S Charges (₹) : 0.00
Total CBC O/S Charges (₹) : 0.00
Total Payments Overdue (₹) : 0.00

Loan Status : Active
FD Collateral : N
Linked Agreement No(s).: No Records

Date	Particulars	Value Date	Cheque S.No	Debit / Credit (₹)	Balance (₹)
20/04/2012	Due for Installment Amount 4			11857.00DR	11857.00DR
21/04/2012	Payment Received	20/04/2012	S80269081/4-1	11,857.00CR	0.00DR
21/05/2012	Due for Installment Amount 5			11,857.00DR	11,857.00DR
22/05/2012	Payment Received	20/05/2012	S80269081/5-1	11,857.00CR	0.00DR
20/06/2012	Due for Installment Amount 6			11,857.00DR	11,857.00DR
21/06/2012	Payment Received	20/06/2012	S80269081/6-1	11,857.00CR	0.00DR
20/07/2012	Due for Installment Amount 7			11,857.00DR	11,857.00DR
21/07/2012	Payment Received	20/07/2012	S80269081/7-1	11,857.00CR	0.00DR
20/08/2012	Due for Installment Amount 8			11,857.00DR	11,857.00DR
22/08/2012	Payment Received	20/08/2012	S80269081/8-1	11,857.00CR	0.00DR
20/09/2012	Due for Installment Amount 9			11,857.00DR	11,857.00DR
21/09/2012	Payment Received	20/09/2012	S80269081/9-1	11,857.00CR	0.00DR
20/10/2012	Due for Installment Amount 10			11,857.00DR	11,857.00DR
22/10/2012	Payment Received	20/10/2012	S80269081/10-1	11,857.00CR	0.00DR
20/11/2012	Due for Installment Amount 11			11,857.00DR	11,857.00DR
21/11/2012	Payment Received	20/11/2012	S80269081/11-1	11,857.00CR	0.00DR
20/12/2012	Due for Installment Amount 12			11,857.00DR	11,857.00DR
21/12/2012	Payment Received	20/12/2012	S80269081/12-1	11,857.00CR	0.00DR
21/01/2013	Due for Installment Amount 13			11,857.00DR	11,857.00DR
22/01/2013	Payment Received	20/01/2013	S80269081/13-1	11,857.00CR	0.00DR
20/02/2013	Due for Installment Amount 14			11,857.00DR	11,857.00DR
21/02/2013	Payment Received	20/02/2013	S80269081/14-1	11,857.00CR	0.00DR
20/03/2013	Due for Installment Amount 15			11,857.00DR	11,857.00DR

Now, view your Loan Account Details in Net Banking.

Date: 10/12/2013

To:

GREENWOOD ESTATES

5-4-187/344

2 ND FLOOR SOHAM MANSION

MG ROAD

SECUNDERABAD

ANDHRA PRADESH-500003

Phone No:



Dear Sir / Madam,

Ref :Prepayment of your COMMERCIAL EQUIPMENT RETAIL LOAN Account No. : 80269128

We have for reference your request for Prepayment of captioned Loan account held with us. As per the terms of the Agreement, following would be the Net amount payable on such prepayment and the calculation shown below is Valid Till 11/12/2013

(Amount in Rs.)

Principal Outstanding	:	195,033.85
Late Payment Penalty Charges	:	58.00
Cheque Bouncing Charges	:	0.00
Interest till date of Prepayment	:	1,394.53
Prepayment Charges @2% on Outstanding Principal	:	3,900.68
Pending Installments, if any	:	0.00
Refunds, if any	:	0.00
Interest in Amount Payable	:	0.00
Overdue maturity interest	:	0.00
TOTAL AMOUNT PAYABLE	:	200,387.06

Note:

1. This quote assumes that your last EMI has been realised by the Bank
2. Your other Loans with the bank are:-
3. The following may kindly be submitted at the time of making the payment:
 - Copy of this letter with your signature of acceptance.
 - Certified copies of the Invoice and RC Book, if not submitted earlier (applicable only to vehicle loans) or in case of any discrepancy in Vehicle details as per our records, which is provided hereunder:
Registration No: Engine No: 3308041105221 Chassis No: 3308041105221
4. **The due date for upcoming EMI on this loan is 20/12/2013 which is likely to get presented to your bankers. You are advised to instruct your bankers to mark a stop- payment on the upcoming post-dated cheque/ debit-ECS to avoid any excess payment. In case the EMI gets recovered upon presentation, the amount thereof will be refunded by way of pay order/ direct credit (through NEFT) within a maximum of 30 days from the date of foreclosure.**
5. Kindly tender the payment by way of Cheque / Draft favoring HDFC Bank Ltd; Loan Account No: 80269128. Full and final settlement of the Loan will be subject to realization of cheque / draft and payment of all Charges, as accrued as on the date of Prepayment.
Outstation cheques will not be accepted.
6. Following documents would be dispatched to you at the above Address by courier **within 30 days of Prepayment of your Loan:**
 - i. Closure Letter.
 - ii. No Objection Certificate/ Form-35 in respect of Vehicle Loans for release of Hypothecation (subject to terms/ conditions specified in Closure Letter)
 - iii. Advice to collect the document of Title in respect of the Immovable Property under Pledge (Applicable only to Mortgage Loan)
7. The un-encashed Post Dated / Security Cheques will be retained at our end and destroyed after 45 days from the date of foreclosure. You may refer to our Closure Letter for further information in respect of the instruments.

Please feel free to contact our Retail Loans Division or Phone Banking Helpdesks on the number(s) provided below for any further assistance/ clarifications on Loan Account. Our Customer Service Representatives would be happy to provide the necessary assistance. We will welcome opportunities to serve you in future again.

Yours truly,

For HDFC Bank Ltd,

I/We hereby confirm having understood and accepted the Terms/ Conditions of foreclosure and enclose herewith Cheque DD No drawn on State Bank of India for Rs. 2,00,320.67 (Amount in words) towards full and final settlement of the loan account.

(Authorised Signatory)

(Signature of Customer/Bearer)

HDFC BANK LTD

Please Quote your COMMERCIAL EQUIPMENT RETAIL LOAN Loan No. whenever you contact us.

For any further clarification call customer service at : SECUNDERABAD

Branch : Retail Loan Service Centre 1-10-60/3, G2, Suryodaya, Opp Shoppers Stop, Begumpet,

Date: 10/12/2013

To:

MODI VENTURES

5-4-187/384

2ND FLOOR SOHAM MANSION

M G ROAD

HYDERABAD

ANDHRA PRADESH-500003

Phone No:



Chent Set

Dear Sir / Madam,

Ref :Prepayment of your COMMERCIAL EQUIPMENT LOAN Account No. : 80269081

We have for reference your request for Prepayment of captioned Loan account held with us. As per the terms of the Agreement, following would be the Net amount payable on such prepayment and the calculation shown below is Valid Till 11/12/2013

(Amount in Rs.)

Principal Outstanding	:	133,271.60
Late Payment Penalty Charges	:	0.00
Cheque Bouncing Charges	:	0.00
Interest till date of Prepayment	:	952.88
Prepayment Charges @2% on Outstanding Principal	:	2,665.43
Pending Installments, if any	:	0.00
Refunds, if any	:	0.00
Interest in Amount Payable	:	0.00
Overdue maturity interest	:	0.00
TOTAL AMOUNT PAYABLE	:	136,889.91

Note:

1. This quote assumes that your last EMI has been realised by the Bank
2. Your other Loans with the bank are:-
3. The following may kindly be submitted at the time of making the payment:
 - Copy of this letter with your signature of acceptance.
 - Certified copies of the Invoice and RC Book, if not submitted earlier (applicable only to vehicle loans) or in case of any discrepancy in Vehicle details as per our records, which is provided hereunder:
Registration No: 81084 Engine No: 3208041110340 Chassis No: 3208041110340
4. **The due date for upcoming EMI on this loan is 20/12/2013 which is likely to get presented to your bankers. You are advised to instruct your bankers to mark a stop- payment on the upcoming post-dated cheque/ debit-ECS to avoid any excess payment. In case the EMI gets recovered upon presentation, the amount thereof will be refunded by way of pay order/ direct credit (through NEFT) within a maximum of 30 days from the date of foreclosure.**
5. Kindly tender the payment by way of Cheque / Draft favoring HDFC Bank Ltd; Loan Account No: 80269081. Full and final settlement of the Loan will be subject to realization of cheque / draft and payment of all Charges, as accrued as on the date of Prepayment.
Outstation cheques will not be accepted.
6. Following documents would be dispatched to you at the above Address by courier **within 30 days of Prepayment of your Loan:**
 - i. Closure Letter.
 - ii. No Objection Certificate/ Form-35 in respect of Vehicle Loans for release of Hypothecation (subject to terms/ conditions specified in Closure Letter)
 - iii. Advice to collect the document of Title in respect of the Immovable Property under Pledge (Applicable only to Mortgage Loan)
7. The un-encashed Post Dated / Security Cheques will be retained at our end and destroyed after 45 days from the date of foreclosure. You may refer to our Closure Letter for further information in respect of the instruments.

Please feel free to contact our Retail Loans Division or Phone Banking Helpdesks on the number(s) provided below for any further assistance/ clarifications on Loan Account. Our Customer Service Representatives would be happy to provide the necessary assistance. We will welcome opportunities to serve you in future again.

Yours truly,
For HDFC Bank Ltd.,

I/We hereby confirm having understood and accepted the Terms/ Conditions of foreclosure and enclose herewith Cheque DD No drawn on 586 HDFC for Rs. 1,36,889.91 (Amount in words) towards full and final settlement of the loan account.

(Authorised Signatory)

(Signature of Customer/Bearer)

HDFC BANK LTD

Please Quote your COMMERCIAL EQUIPMENT LOAN Loan No. whenever you contact us.

For any further clarification call customer service at : SECUNDERABAD

Branch : Retail Loan Service Centre 1-10-60/3, G2, Suryodaya, Opp Shoppers Stop, Begumpet,

Date: 19/11/2013

To:

MODI VENTURES

5-4-187/384

2ND FLOOR SOHAM MANSION

M G ROAD

HYDERABAD

ANDHRA PRADESH-500003

Phone No:



Dear Sir / Madam,

Ref :Prepayment of your COMMERCIAL EQUIPMENT LOAN Account No. : 80269081

We have for reference your request for Prepayment of captioned Loan account held with us. As per the terms of the Agreement, following would be the Net amount payable on such prepayment and the calculation shown below is Valid Till 22/11/2013

(Amount in Rs.)

Principal Outstanding	:	133,271.60
Late Payment Penalty Charges	:	0.00
Cheque Bouncing Charges	:	0.00
Interest till date of Prepayment	:	90.75
Prepayment Charges @2% on Outstanding Principal	:	2,665.43
Pending Installments, if any	:	11,857.00
Refunds, if any	:	0.00
Interest in Amount Payable	:	0.00
Overdue maturity interest	:	0.00
TOTAL AMOUNT PAYABLE	:	147,884.78

Note:

1. This quote assumes that your last EMI has been realised by the Bank
2. Your other Loans with the bank are:-
3. The following may kindly be submitted at the time of making the payment:
 - Copy of this letter with your signature of acceptance.
 - Certified copies of the Invoice and RC Book, if not submitted earlier (applicable only to vehicle loans) or in case of any discrepancy in Vehicle details as per our records, which is provided hereunder:
Registration No: 81084 Engine No: 3208041110340 Chassis No: 3208041110340
4. **The due date for upcoming EMI on this loan is 20/12/2013 which is likely to get presented to your bankers. You are advised to instruct your bankers to mark a stop- payment on the upcoming post-dated cheque/ debit-ECS to avoid any excess payment. In case the EMI gets recovered upon presentation, the amount thereof will be refunded by way of pay order/ direct credit (through NEFT) within a maximum of 30 days from the date of foreclosure.**
5. Kindly tender the payment by way of Cheque / Draft favoring HDFC Bank Ltd; Loan Account No: 80269081. Full and final settlement of the loan will be subject to realization of cheque / draft and payment of all Charges, as accrued as on the date of Prepayment.
Post dated cheques will not be accepted.
6. Following documents would be dispatched to you at the above Address by courier **within 30 days of Prepayment of your Loan:**
 - i. Closure Letter.
 - ii. No Objection Certificate/ Form-35 in respect of Vehicle Loans for release of Hypothecation (subject to terms/ conditions specified in Closure Letter)
 - iii. Advice to collect the document of Title in respect of the Immovable Property under Pledge (Applicable only to Mortgage Loan)
7. The un-encashed Post Dated / Security Cheques will be retained at our end and destroyed after 45 days from the date of foreclosure. You may refer to our Closure Letter for further information in respect of the instruments.

Please feel free to contact our Retail Loans Division or Phone Banking Helpdesks on the number(s) provided below for any further assistance/ clarifications on Loan Account. Our Customer Service Representatives would be happy to provide the necessary assistance. We will welcome opportunities to serve you in future again.

Yours truly,

For HDFC Bank Ltd.,

I/We hereby confirm having understood and accepted the Terms/ Conditions of foreclosure and enclose herewith Cheque DD No drawn on _____ for Rs. _____ (Amount in words) towards full and final settlement of the loan account.

(Authorised Signatory)

(Signature of Customer/Bearer)

HDFC BANK LTD

Please Quote your COMMERCIAL EQUIPMENT LOAN Loan No. whenever you contact us.

For any further clarification call customer service at : SECUNDERABAD

Branch : Retail Loan Service Centre 1-10-60/3. G2. Suravada. Opp Shoppers Stop. Begumpet.

Dec 15th 2011

Cover Letter No: CPM-12/19/11-12

M/s MODI VENTURES

D No: 5-4-187/3&4, II Floor,
M.G Road, Secendrabad - 003
Andhra Pradesh, India.

Sub.: Risk Held Cover Letter for Acceptance of Risk

Dear Sir,

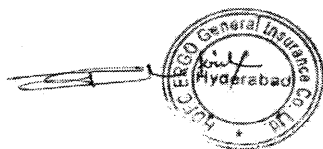
We thankfully acknowledge the cheque no 469776 for the amount **Rs. 3,200.00 [Three thousand two hundred only]** drawn on **HDFC BANK LTD** towards the below mentioned insurance covers and as per the terms and conditions agreed upon.

The policy period is from 15th Dec 2011 to 14th Dec 2012

Type of policy & coverage	Contractors Plant & Machinery Marine Specific Policy with Floater Coverage
Machinery Details	Make & Model: Greaves Cotton Ltd 62.5 KV DG Set YOM: 2011
CPM Sum Insured	Rs. 4,63,260.00 (INR)
MOP Sum Insured	Rs. 4,63,260.00 (INR)
Third Party Labiality	Rs. 46,326.00 (INR)
Total Premium Inclusive of S.Tax	Rs.3,200.00 (INR)
Financial Interest	HDFC BANK Ltd.

Coverage subject to mentioned premium cheque clearance. The policy copy will be issued to you at the earliest.

Thanks & Regards



G. Ramakrishna
Associate Manager



We understand your world

HDFC Bank Limited,
D. No. 7-1-210, 3rd Floor,
Burgula V.C. Complex,
Balkampet Road, Ameerpet,
Hyderabad-500016 (AP)
Tel No - 30472404

Ref./DO No. : DO/CE/15/122011/3023
DO Issue Date : 15/12/11

To,
Greaves Cotton Limited
6-2-47 A C Guards. PB no.9, Hyderabad - 500004

Subject : Delivery Order for "01"no."Greaves 62.5KVA DG Set" to
"M/s. Modi Ventures".

Dear Sir

With reference to above-mentioned subject, we confirm approval of Unstarred and Starred Invoice for
"M/s. Modi Ventures", details of which are as under:

Borrowers Name	: M/s. Modi Ventures
Asset Details (Make/Model)	: Greaves 62.5 KVA DG Set
Asset Cost	: Rs.4,63,260/-
Asset Qty	: 1No.
Total Cost	: Rs.4,63,260/-
Finance Amount on asset	: Rs.3,47,445/-
Subvention Amount	: Nil
Net Disbursement Amount	: Rs.3,47,445/-
Margin Money	: Margin Money of Rs.1,15,815/- to be furnished by the borrower at the time of invoicing and receipt of the same will be subject to the disbursement
Delivery of the Asset	: Assets to be invoiced and dispatched immediately
Credit days	: NIL
Payment Terms	: Payment of Rs.3,47,445/- will be made to you on due date from the date of Invoice after Submission Of Original Invoice, Margin Money Receipt
Invoicing Instructions	: Kindly deliver the above goods to the borrower as per the instructions and raise the invoice as below: Sold To: M/s. Modi Ventures S-4-187/384, 11th Floor, M G Road Secunderabad -500003 Under Hypothecation with HDFC BANK LIMITED

Special Conditions, if any :

Other Instructions (Important)

- 1) This delivery order is valid only for **15 days** from the D.O. date. If the goods are not delivered within the validity period, the D.O. needs to be re-validated by HDFC Bank that is valid for a period of 60 days and for 07 days from date of re-validation.
- 2) Kindly ensure that the Hypothecation details as "HDFC Bank Limited" is clearly visible and prominently displayed on the Invoice. Kindly ensure that the Original/Copy of Invoice is submitted to the bank within 7 days of Invoicing of the asset.
- 3) Kindly do not Invoice without a copy of Comprehensive Insurance for the above Asset, value of which should be equal to the Asset Cost and Insurance Lien is marked as **HDFC Bank Limited**. Insurance under Commercial Vehicle Tariff of IMT, IDV should be subject to ASFA (2003)

Thanks and Regards
For **HDFC BANK LIMITED**


Authorised Signatory

Regd. Office : HDFC Bank Limited, HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013.

December 15, 2011

M/S MODI VENTURES
D NO: 5-4-187/3&4, II FLOOR,
M.G ROAD, SECENDRABAD
HYDERABAD,
ANDHRA PRADESH ,500003
Tel No :-
Mobile No :-



Dear Customer,

Sub: Marine Specific Voyage Policy No:2411200176492400000

We thank you for having preferred us for your *Insurance* requirements. We at HDFC ERGO General Insurance believe "**Insurance**" not only to be an assurance to indemnify in the event of unfortunate circumstances, but one that signifies protection and support you can count on when you need it most.

The insurance policy enclosed is a written agreement providing confirmation of our responsibility towards you that puts insurance coverage into effect against stipulated perils.

The Policy has been designed so as to augment the key facets and aims to provide information in a clear cut manner.

Please note that the policy has been issued based on the information contained in the proposal form and/or documents received from you or your representative / broker. We are also enclosing a copy of the same for your information and records. Where the proposal form is not received, information obtained from you or your representative /broker, whether orally or otherwise, is captured in the policy document.

If you wish to contact us in reference to your existing policy and/or other general insurance solutions been offered by us, you may write to our correspondence address as mentioned below. Alternatively, you may visit our website www.hdfcergo.com. To enable us to serve you better, you are requested to quote your Policy Number in all correspondences.

Thanking you once again for choosing HDFC ERGO General Insurance Company Limited and looking forward to many more years of association.

Yours sincerely,

Authorized Signatory

Insurance is the subject matter of solicitation

2411200176492400000

Page 1 of 12

corporate office: 6th floor, leela business park, andheri-kurla road, andheri(e), mumbai-400059. toll free no. 1800-2-700-700. fax 91 22 66383699. care@hdfcergo.com www.hdfcergo.com
registered office: ramon house, h.t. parekh marg, 169, backbay reclamation, mumbai 400020 india.

To be used for Policy Printing only.

POLICY SCHEDULE

MARINE SPECIFIC INSURANCE POLICY

Policy No : 2411200176492400000

WHEREAS the Insured named in the Schedule hereto has made a written proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein and has paid the premium as consideration for or on account of such indemnity in accordance with the manner prescribed under Section 64VB of the Insurance Act, 1938.

NOW THIS POLICY WITNESSETH that subject to the terms, exclusions and conditions contained herein or endorsed hereon we, HDFC ERGO General Insurance Company Limited ("the Company"), hereby agree, in consideration of payment to us by or on behalf of the Insured of the premium as agreed, to insure against loss, damage or expense to the extent and in the manner as shown in the Schedule and attached thereto.

Name of the Insured	:	M/S MODI VENTURES
Mailing address of the Insured	:	D NO: 5-4-187/3&4, II FLOOR, M.G ROAD, SECENDRABAD, HYDERABAD, ANDHRA PRADESH, 500003
RM Code	:	CENWHBLN4482
Case Id/ Loan Account No	:	NA
Client ID	:	NA
Period of Insurance	:	From 00:00 hours : December 15, 2011 To (Midnight) : December 14, 2012
Interest Insured	:	Greaves Cotton Ltd 62.5 KV DG Set
Conveyance	:	Road
Carrier's Receipt no & Date	:	G54A
Voyages	:	From: Hyderabad Andhra Pradesh India To: Modi Ventures, Gulmonar, Gardens, Shakti Sai Nagar, Food corporation Road, Mailapur Hyderabad A.P India
Sum Insured	:	Rs. 463,260.00
Per Bottom Limit	:	Rs. 463260.00
Premium excl. ST	:	Rs. 231.00
Service Tax including EC	:	Rs. 24.00

2411200176492400000

Page 2 of 12

corporate office: 6th floor, leela business park, andheri-kurla road, andheri(e), mumbai-400059. toll free no. 1800-2-700-700. fax 91 22 66383699. care@hdfcergo.com www.hdfcergo.com
registered office: ramon house, h.t.parekh marg, 169, backbay reclamation, mumbai 400020 india.

Stamp Duty : Rs. 1.00
Total Premium : Rs. 256.00
Basis of Valuation : Invoice value 0%
Deductible : 0.5% of the consignment value
Packaging : STANDARD PACKING AND CUSTOMERY PACKING
Financial Interest : HDFC BANK LIMITED
Agent Code : 21041075
Agent Name : HDFC BANK LTD
Agent Contact No :

Subject to following Clauses, Exclusions, Special Conditions and Warranties attached to and forming part of the policy

CLAUSES

- Limitation of Liability Clause
- CL-356A INSTITUTE EXTENDED RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE 1.11.2002
- CL-365 INSTITUTE CHEMICAL, BIOLOGICAL, BIO-CHEMICAL, ELECTROMAGNETIC WEAPONS AND CYBER ATTACK EXCLUSION CLAUSE 1.11.2002
- Important Notice
- Inland Transit (Rail or Road) Clause-B
- Second Hand Machinery Clause
- Termination of Transit Clause Terrorism 2009 JC2009-056
- STRIKES RIOTS AND CIVIL COMMOTIONS CLAUSE

EXCLUSIONS

- Rust, Oxidisation, Discoloration And Corrosion Unless Caused By An Accidental External Peril.
- Mechanical Or Electrical & Electronic Derangement
- Rejection Risks
- Fragile Items- Items Which Are Susceptible To Breakage Such As Galss, Ceramics , Pottery
- Minor Damages Such As Denting, Bending, Bruising, Scratching, Chipping Etc.
- Pre Existing Damages
- Import Tail End Risk.

2411200176492400000

Page 3 of 12

corporate office: 6th floor, leela business park, andheri-kurla road, andheri(e), mumbai-400059. toll free no. 1800-2-700-700. fax 91 22 66383699. care@hdfcergo.com www.hdfcergo.com
registered office: ramon house, h.t. parekh marg, 169, backbay reclamation, mumbai 400020 india.

Notice of Loss and Survey : In the event of loss or damage which may involve a claim under this insurance, immediate notice thereof and application for survey should be given to the Policy Issuing office.

Subject otherwise to terms and conditions of Marine Specific Insurance Policy

Signed for and on behalf of the HDFC ERGO General Insurance Company Limited, Mumbai on December 15, 2011



Authorised Signatory

Service Tax Registration No: AABCH0738EST004

The contract will be cancelled ab initio in case; the consideration under the policy is not realized

The stamp duty of Rs. 1 (Rs. One Only) paid by Demand Draft, vide Receipt/Challan no 40175 dated 06/01/2011 as prescribed in Government Notification Revenue and Forest Department No Mudrank 2004/4125/CR 690/M-1, dated 31/12/2004.

Note: Where the proposal form is not received, information obtained from insured, whether orally or otherwise, is captured in the policy document. Discrepancies, if any, in the information contained in the policy document may be pointed out by an insured within 15 days from the policy issue date after which information contained in the policy document shall be deemed to have been accepted as correct.

2411200176492400000

Page 4 of 12

corporate office: 6th floor, leela business park, andheri-kurla road, andheri(e), mumbai-400059. toll free no. 1800-2-700-700. fax 91 22 6638 3699. care@hdfcergo.com www.hdfcergo.com
registered office: ramon house, h. t. parekh marg, 169, backbay reclamation, mumbai 400020 india.

CLAUSES**IMPORTANT NOTICE**

Procedure in the event of loss or damage for which underwriters may be liable.

It is the duty of the Assured and their Agents in all cases, to take such measures as may be reasonable for the purpose of averting or minimizing a loss and to ensure that all rights against Carriers, Bailees or other third parties are properly preserved and exercised. In particular, the Assured or their Agents are required:

1. To claim immediately on Carriers, Port Authorities or other Bailees for any missing packages.
2. In no circumstances, except under written protest, to give clean receipt where goods are in doubtful condition.
3. When delivery is made by Container, to ensure that the Container and its seals are examined immediately by their responsible official. If the Container is delivered damaged or with seals broken or missing or with seals other than as stated in the shipping documents, to clause the delivery receipt accordingly and retain all defective or irregular seals for subsequent identification.
4. To apply immediately for survey by Carriers' or other Bailees' Representatives if any loss or damage be apparent and claim on the Carriers or other Bailees for any actual loss or damage found at such survey.
5. To give notice in writing to the Carriers or other Bailees within 3 days of delivery if the loss or damage was not apparent at the time of taking delivery.

NOTE: The Consignee or their Agents are recommended to make themselves familiar with the Regulations of the Port Authorities at the port of discharge.

DOCUMENTATION OF CLAIMS:

To enable claims to be dealt with promptly, the Assured or their Agents are advised to submit all available supporting documents without delay, including when applicable:

- original certificate of insurance
- original or copy of shipping invoices, together with shipping specification and/or weight notes
- original bill of lading and/or other contract of carriage
- survey report or other documentary evidence to show the extent of the loss or damage
- exception remarks from carrier and/or relevant authority
- correspondence exchanged with carriers and other parties regarding the liability for the loss or damage.

This policy shall be governed by and construed in accordance with the laws of India.

LIMITATION OF LIABILITY (INLAND TRANSIT) CLAUSE

The liability of the Company shall be limited to 75% of the assessed loss where the Consignment Note is issued limiting the liability of the carriers in any respect by Special Contract duly signed by the Consignor, Consignee or by their Authorised Representative, Agents or where the Consignment Note is issued by a Private Carrier (other than the vehicle belonging to the owner of goods) or Freight Broker. This warranty would not apply where loss or damage has occurred whilst the goods are not in the custody of the carriers.

INLAND TRANSIT (RAIL OR ROAD) CLAUSE - B

2411200176492400000

Page 5 of 12

corporate office: 6th floor, leela business park, andheri-kurla road, andheri(e), mumbai-400059. toll free no. 1800-2-700-700. fax 91 22 6638 3699. care@hdfcergo.com www.hdfcergo.com
registered office: ramon house, h. t. parekh marg, 169, backbay reclamation, mumbai 400020 india.

RISKS COVERED

1. This insurance covers except as provided in Clauses 2, 3 and 4 the risks of physical loss or damage to the insured goods caused by
 - (a)
 - (i) Fire
 - (ii) Lightning
 - (iii) Breakage of bridges
 - (b)
 - (i) Collision with or by the carrying vehicle
 - (ii) Overturning of the carrying vehicle
 - (iii) Derailment or accidents of like nature to the carrying railway wagon/ vehicle

EXCLUSIONS

2. In no case shall this insurance cover
 - 2.1 Loss damage or expense attributable to willful misconduct of the Assured
 - 2.2 Ordinary leakage, ordinary loss in weight or volume or ordinary wear and tear of the subject matter insured
 - 2.3 Loss damage or expense caused by insufficiency or unsuitability of packing or preparation of the subject matter insured (for the purpose of this Clause 2.3 "packing" shall be deemed to include stowage in a container or liftvan but only when such stowage in a container or liftvan but only when such stowage is
 - 2.4 Loss damage or expense proximately caused by delay, even though the delay be caused by a risk insured against
 - 2.5 Loss damage or expense caused by inherent vice or nature of the subject matter
3. In no case shall this insurance cover loss damage or expense caused by
 - 3.1 War civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power
 - 3.2 Capture seizure arrest restraint or detainment (piracy excepted), and the consequences thereof or any attempt thereat
 - 3.3 Derelict mines torpedoes bombs or other derelict weapons of war.
4. In no case shall this insurance cover loss damage or expense
 - 4.1 Caused by strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotions
 - 4.2 Resulting from strikes, lock-outs, labour disturbances, riots or civil commotions
 - 4.3 Caused by any act of terrorism being an act of any person acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of any government whether or not legally constituted

DURATION

5. This insurance attaches from the time the goods leave the warehouse and / or the store at the place named in the policy for the commencement of transit and continues during the ordinary course of transit including customary transshipment, if any,
 - (i) Until delivery to the final warehouse at the destination named in the policy, or
 - (ii) In respect of transits by Rail only or Rail and Road until expiry of 7 days after arrival of the railway wagon at the final destination railway station or
 - (iii) In respect of transit by road only until expiry of 7 days after arrival of the vehicle at the destination town named in the policy, which ever shall first occur
- N.B
1. The period of 7 days referred to above shall be reckoned from the midnight of the day of arrival of railway wagon at the destination railway station or vehicle at the destination town named in the policy.
 2. Transit by Rail only shall include incidental transit by Road performed by Railway Authorities to or from Railway Out - Agency.

CLAIMS

2411200176492400000

Page 6 of 12

corporate office: 6th floor, leela business park, andheri-kurla road, andheri(e), mumbai-400059. toll free no. 1800-2-700-700. fax 91 22 66383699. care@hdfcergo.com www.hdfcergo.com
registered office: ramon house, h.t. parekh marg, 169, backbay reclamation, mumbai 400020 india.

- 6.1 In order to recover under this insurance the Assured must have an insurable interest in the subject matter insured at the time of loss
- 6.2 Subject to 6.1 above the insured shall be entitled to recover for insured loss occurring during the period covered by this insurance, notwithstanding that the loss occurred before the contract of insurance was concluded unless the Assured were aware of the loss and the underwriters were not.

BENEFIT OF INSURANCE

7. This insurance shall not inure to the benefit of the carrier or other bailee.

MINIMISING LOSSES

8. It is the duty of the Assured and their servants and agents in respect of loss recoverable hereunder
- 8.1 To take such measures as may be reasonable for the purpose of averting or minimising such loss and
- 8.2 To ensure that all rights against carriers, bailees or other third parties are properly preserved and exercised by lodging a monetary claim against railway / road carriers / bailees within six months from the date of railway / lorry receipt or as prescribed by the relevant statute and the underwriters will in addition to any loss recoverable hereunder reimburse the Assured for any charges properly and reasonably incurred in pursuance of these duties.
9. Measures taken by the Assured or the underwriters with the object of saving, protecting or recovering the subject matter insured shall not be considered as a waiver or acceptance of abandonment or otherwise prejudice the rights of either party.

AVOIDANCE OF DELAY

10. It is a condition of this insurance that the Assured shall act with reasonable despatch in all circumstances within their control.

REPLACEMENT CLAUSE - SECOND-HAND MACHINERY

In the event of a claim for loss or damage to any part of the insured interest in consequence of a peril covered by the contract, the amount recoverable hereunder shall not exceed such proportion of the cost of replacement of the parts lost or damaged as the insured value of new machinery, plus additional charges for forwarding and refitting the new part or parts if incurred.

Provided always that in no case shall the liability of Underwriters exceed the insured value of the complete machine.

“STRIKES RIOTS AND CIVIL COMMOTIONS CLAUSE”**(INLAND TRANSIT NOT IN CONJUNCTION WITH OCEAN GOING VOYAGE)****RISKS COVERED:**

1. Subject otherwise to the terms, conditions and warranties of the Policy on goods against transit risks, this insurance covers, except as provided in clause 2 below loss of or damage to the subject matter insured caused by
- 1.1 Strikers, Locked-out workmen or persons taking part in labour disturbances, riots or civil commotions
- 1.2 Any terrorist or any person acting from a political motive.
- 1.3 Persons acting maliciously.

2411200176492400000

Page 7 of 12

corporate office: 6th floor, leela business park, andheri-kurla road, andheri(e), mumbai-400059. toll free no. 1800-2-700-700. fax 91 22 66383699. care@hdfcergo.com www.hdfcergo.com
registered office: ramon house, h. t. parekh marg, 169, backbay reclamation, mumbai 400020 india.

EXCLUSIONS:

2. In no case shall this insurance cover
 - 2.1 loss damage or expense proximately caused by delay, inherent vice or nature of the subject matter insured
 - 2.2 loss damage or expense proximately caused by the absence, shortage or withholding of labour of any description whatsoever during any strike, lock-out, labour disturbances, riot or civil commotions
 - 2.3 any claim for expenses arising from delay or other consequential or indirect loss or damage of any kind
 - 2.4 loss damage or expense caused by war, civil war, revolution, rebellion, insurrection or civil strife arising therefrom, or any hostile act by or against a belligerent power.

INSTITUTE EXTENDED RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE

This clause shall be paramount and shall override anything contained in this insurance

1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from
 - 1.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
 - 1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
 - 1.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
 - 1.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes or other similar peaceful purposes.

**INSTITUTE CHEMICAL, BIOLOGICAL, BIO-CHEMICAL, ELECTROMAGNETIC WEAPONS
AND CYBER ATTACK EXCLUSION CLAUSE**

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith

1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from
 - 1.1 any chemical, biological, bio-chemical or electromagnetic weapon
 - 1.2 the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, computer virus or process or any other electronic system.

2411200176492400000

Page 8 of 12

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TERMINATION OF TRANSIT CLAUSE (TERRORISM) 2009

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

- 1 Notwithstanding any provision to the contrary contained in the contract of insurance or the Clauses referred to therein, it is agreed that in so far as the contract of insurance covers loss of or damage to the subject-matter insured caused by any act of terrorism being an act of any person acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of any government whether or not legally constituted or any person acting from a political, ideological or religious motive, such cover is conditional upon the subject-matter insured being in the ordinary course of transit and, in any event, **SHALL TERMINATE:**

either

- 1.1 as per the transit clauses contained within the contract of insurance,
or
- 1.2 on completion of unloading from the carrying vehicle or other conveyance in or at the final warehouse or place of storage at the destination named in the contract of insurance,
- 1.3 on completion of unloading from the carrying vehicle or other conveyance in or at any other warehouse or place of storage, whether prior to or at the destination named in the contract of insurance, which the Assured or their employees elect to use either for storage other than in the ordinary course of transit or for allocation or distribution, or
- 1.4 when the Assured or their employees elect to use any carrying vehicle or other conveyance or any container for storage other than in the ordinary course of transit,
or
- 1.5 in respect of marine transits, on the expiry of 60 days after completion of discharge overside of the subject-matter insured from the oversea vessel at the final port of discharge,
- 1.6 in respect of air transits, on the expiry of 30 days after unloading the subject-matter insured from the aircraft at the final place of discharge,

whichever shall first occur.

- 2 If the contract of insurance or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, or termination as provided for above, cover will re-attach, and continues during the ordinary course of that transit terminating again in accordance with clause 1.

JC2009/056

01/01/2009

POLICY WORDINGS**GENERAL PROVISIONS**

2411200176492400000

Page 9 of 12

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BASIS OF VALUATION

The shipments insured hereunder are to be valued, premium included, at the amount of invoice including all charges noted in the invoice and including prepaid and/or guaranteed freight, plus 10% unless otherwise declared to the company prior to shipment and prior to any known or reported loss and then at the amount declared.

DECLARATIONS

The Declarations are to be made to HDFC ERGO General Insurance Company Limited prior to dispatch or as soon as possible, but no later than **3 days/hours** after departure of vessel or conveyance. It is a condition of this policy that until expiry the Insured is bound to declare hereunder each and every shipment dispatched falling within its scope without exception whether arrived at the insured destination or not, the Company being bound to accept same up to but not exceeding the Limit of Liability specified herein.

LOSS OR DAMAGE PRIOR TO SHIPMENT OR DISPATCH

Should this policy extend to cover the insured interest prior to shipment or dispatch in the event of loss or damage by insured perils as per attached clauses prior to shipment or dispatch the Insured is also bound to declare to the Company the value of the insured interest at risk at the time of the loss or damage and to pay the appropriate premium thereon within 3 days of the loss or damage.

INSPECTION OF RECORDS

By reporting any shipment hereunder the Insured signifies its agreement that the Company or a person appointed by the Company may examine the books and records of the Insured as far as they relate to the subject matter of this insurance at any time while this insurance is in force and for twelve months after termination.

TRANSFER OF INTEREST

Nothing herein shall prevent the transfer of a policy or certificate issued in terms of this policy on sale pledge or other transfer of the interest in the insured goods by the named insured or insured's assignee.

FRAUD & MISREPRESENTATION

In case of fraud, misrepresentation or non-disclosure by or on behalf of the Insured, the Company shall be entitled to cancel the policy, immediately upon becoming aware of such fraud, misrepresentation or non-disclosure. All premium paid shall be forfeited in such cases and no refund shall be allowed.

CANCELLATION

This policy may be cancelled by the company or by the insured under the following conditions

MARINE AND TRANSIT RISKS	By 30 days' notice in writing
WAR STRIKES RIOTS &	By 7 days' notice in writing, 48 hours' notice for shipment
CIVIL COMMOTIONS RISKS	To and from U.S.A.

If any claim under the policy/certificate issued under this policy is in any respect fraudulent or if any fraudulent means or devices be used to obtain benefit under this policy/certificate or if any loss, destruction or damage be occasioned by the willful act or with the connivance of the Insured, or benefits be claimed on items or due to items specifically excluded and not declared prior to transits, all benefits under this policy/certificate shall be forfeited.

Cancellation shall become effective on the expiry of the stipulated period calculated from midnight or the day on which notice of the cancellation is issued by or to the Company, but shall not apply to

Any insurance against the said risks which shall have attached in accordance with the conditions of this policy before cancellation becomes effective.

2411200176492400000

Page 10 of 12

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War Risks cover in respect of any Declaration of goods for shipment by a named vessel or of specified goods to be shipped by a vessel to be named later accepted by the company before the time at which the cancellation becomes effective, such goods not having been loaded on board the overseas vessel before that time provided the goods be loaded on board the overseas vessel and the vessel sail within 15 days from midnight of the day on which the cancellation becomes effective, but if the War Risks cover shall have attached and the vessel does not sail within the said 15 days the War Risks cover in respect of such Declaration shall end on the expiry of that period notwithstanding anything to the contrary contained in the provisions in this policy.

Nothing in this clause shall operate to cause a Declaration to attach to this policy if such Declaration would be excluded owing to the vessel not having sailed within the Period of Insurance stated herein.

IMPORTANT NOTICE

COMMUNICATIONS

All communications with respect to this insurance are to be addressed to hdfc ergo general insurance company limited, 6th floor, leela business park, andheri - kurla road, andheri (e), mumbai 400 059, india (tel 91 22 5638 3600/fax 91 22 5638 3698)

INSTRUCTION FOR SURVEY

In the event of loss or damage which may involve a claim under this Insurance, immediate notice of such loss or damage, which shall in no case be provided later than 30 days from the date of the event of loss or damage, should be given to and a Survey Report obtained from the Survey Agents named in the Policy/certificate certificate issued.

OBLIGATION OF THE INSURED UPON OCCURRENCE OF AN ACCIDENT

In the event of an accident, the Insured shall take all possible steps to minimize any and all losses, which may arise out of such accident

GENERAL AVERAGE

The holder of this Policy/certificate is requested not to sign any Average Bond or to pay and deposit on account of General Average without first communicating with the Company.

SUBROGATION

The Insured shall, at the request of the Company or their agents, assign and subrogate to the Company at the time of the payment and to an amount not exceeding the sum paid by the Company all their rights and claims against others and permit suit to be brought in the Insured's name but at the Company's expense. The Insured further agrees to render all reasonable assistance in the prosecution of said suit or suits.

CLAIMS PROCEDURE

It is the duty of the Insured and their representatives/ agents, in all cases to take such measures as may be reasonable for the purpose of averting or minimising loss or damage and to ensure that all rights against Carriers Bailees or other third parties are properly preserved and exercised; in particular, the Insured and/or their representatives/ agents are required

- (1) Claim immediately on the Carriers and the Port Authorities for any missing packages.
- (2) Apply immediately for survey in the docks by Carrier's representative if any loss or damage be apparent and claim on the Carriers for any actual loss or damage found at such survey.

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Page 11 of 12

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- (3) In circumstances, except under written protest, to give clean receipts where goods are in doubtful condition.
- (4) Give notice in writing to the Carriers' representatives within three days of delivery if the loss or damage was not apparent at the time of taking delivery.

- Note**
- (a) The consignees or their representatives/ agents are required to make themselves familiar with the Regulations of the Port Authorities at the port of discharge.
- (b) Any claim under this Insurance should be submitted, without delay, together with all correspondence with Carriers or other parties involved.

DOCUMENTATION OF CLAIMS

To enable claims to be dealt with promptly, the Insured is advised to submit all available supporting documents without delay, including when applicable

When the amount of claim has been established, send the following documents to the office of the insurance company located in the country where the loss was discovered. If there is no local office, send documents to HDFC ERGO General Insurance Company Limited in Mumbai

Claim bill in duplicate.

A copy of the bill of lading or other international carrier's receipt.

A copy of the delivering carrier's receipt, if other than the above showing written exceptions.

The original or certified copy, of the invoice, and all packing lists.

The original copy of the Claim Representative's survey report.

ies of all written correspondence with the responsible carriers, port and customs authorities.

RESOLUTION OF DISPUTES

Any dispute concerning the interpretation of the terms, exclusions or conditions contained herein or in the clauses attached and agreed to by both the Insured and the Company to be subject to Indian Law.

If any difference arises as to the amount to be paid under this Policy/certificate (liability being otherwise admitted) or the interpretation of a clause under the Policy/certificate (including the Schedule Clauses and endorsements), such difference shall be referred to arbitration at Mumbai, India in accordance with the Indian Arbitration and Conciliation Act 1996, as amended, and the making of an award shall be a condition precedent to any liability of the Company to make any payment under this Policy/certificate.

INSURANCE OMBUDSMAN

Any person who has a grievance against the Company, may himself or through his legal heirs make a complaint in writing to the Insurance Ombudsman in accordance with the procedure contained in the Redressal of Public Grievance Rules, 1998. A copy of the said rules shall be made available by the Company upon prior written request by the Insured.

In witness whereof this policy/certificate has been signed by a duly Authorized Representative of the Company

STATUTORY NOTICE: "INSURANCE IS THE SUBJECT MATTER OF THE SOLICITATION".

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Page 12 of 12

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MODI VENTURES

5-4-187/3 & 4, IInd Floor, Soham Mansion, M.G. Road, Secunderabad – 500003
Phone: +91-40-66335551, Fax: 040-27544058

*Generator
Genset*

Date: 6th December 2013

To,
The Branch Manager,
HDFC Bank Ltd.
Laon Division
Begumpet Branch
Hyderabad

Dear Sir,

Sub: Authorisation letter in our firm “MODI VENTURES”
Ref: Commercial Equipment Loan Account No. 80269081

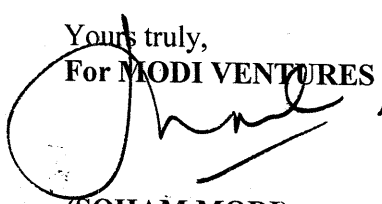
In Connection to the above subject and reference, please find enclosed Cheque No. 000586 dated 3rd December 2013 for the amount of Rs.1,36,844.54 (Rupees One Lakh Thirty Six Thousand Eight Hundred and Forty Four Fifty Four Paid Only)

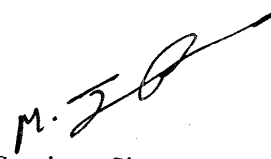
I authorized to Mr. M Jayaprakash, Manager – Finance & Accounts to collect the above loan documents.

Kindly do the needful at the earliest.

Thank You.

Yours truly,
For MODI VENTURES


(SOHAM MODI)
Partner


Specimen Signature
M JAYAPRAKASH
Manager – Finance & Accounts

December 26, 2011

M/S MODI VENTURES

D NO: 5-4-187/3&4, II FLOOR,
M.G ROAD, SECENDRABAD,
SECUNDERABAD ,HYDERABAD,
ANDHRA PRADESH,500003.

Contact No. : Tel No. :

Mobile No.:



Dear Customer,

Sub : Contractor's Plant & Machinery Insurance Policy No : 2224200176451500000

We thank you for having preferred us for your *Insurance* requirements. We at HDFC ERGO General Insurance believe "*Insurance*" not only to be an assurance to indemnify in the event of unfortunate circumstances, but one that signifies protection and support you can count on when you need it most.

The insurance policy enclosed is a written agreement providing confirmation of our responsibility towards you that puts insurance coverage into effect against stipulated perils.

The Policy has been designed so as to augment the key facets and aims to provide information in a clear cut manner.

Please note that the policy has been issued based on the information contained in the proposal form and/or documents received from you or your representative / broker. We are also enclosing a copy of the same for your information and records. Where the proposal form is not received, information obtained from you or your representative /broker, whether orally or otherwise, is captured in the policy document.

If you wish to contact us in reference to your existing policy and/or other general insurance solutions been offered by us, you may write to our correspondence address as mentioned below. Alternatively, you may visit our website www.hdfcergo.com. To enable us to serve you better, you are requested to quote your Policy Number in all correspondences.

Thanking you once again for choosing HDFC ERGO General Insurance Company Limited and looking forward to many more years of association.

Yours Sincerely,

Authorised Signatory

Insurance is the subject matter of solicitation

2224200176451500000

Page 1 of 14

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Registered Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Mumbai 400020 India.

CONTRACTOR'S PLANT AND MACHINERY INSURANCE POLICY**SCHEDULE**

Policy No : 2224200176451500000

Issued at Mumbai

Name of the Insured : **M/S MODI VENTURES**
Mailing address of the Insured : D NO: 5-4-187/3&4, II FLOOR, M.G ROAD, SECENDRABAD,
HYDERABAD, ANDHRA PRADESH, 500003.
RM Code : CENWHBLN4482
Case Id/ Loan Account No :
Client ID :
Period of Insurance : From 00:00 hours : **December 15, 2011**
Expiry Date To (Midnight) : **December 14, 2012**
Machinery Sum Insured : Rs. 463,260.00
Third party liability Sum Insured : Rs. 46,326.00
Premium excl. ST : Rs. 2,668.00
Service Tax incl Edu Cess : Rs. 275.00
Stamp Duty : Re. 0.50
Total Premium : **Rs. 2,943.00**
Financial Interest : HDFC BANK LIMITED
Agent Code : **21041075**
Agent Name : **HDFC BANK LTD**
Agent Contact no. :
Type of Cover : Floater
Locations of operation & Machinery Details : 1) MODI VENTURES, GULMONAR, GARDENS, SHAKTI SAI
NAGAR, FOOD CORPORATION ROAD, MAILAPUR
HYDERABAD, HYDERABAD, HYDERABAD, ANDHRA
PRADESH, PIN - 500033

2224200176451500000

Page 2 of 14

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Registered Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Mumbai 400020 India.

Item No.	Qty.	Description of items (type, Manufacturer, Capacity)	Year of Mfg.	Serial No.	Sum Insured (Rs.)
1	1	Greaves Cotton Ltd 62.5 KV DG Set	2011	Sr No: 3208041110340	463,260.00
Total Sum Insured					463,260.00

Excess**Contractor's Plant & Machinery**

For all Machinery under Group I,II,III,IV, including cranes above 10 tonne capacity under Group III

EXCESSES

Value of Equipments	For claims arising out of AOG perils	For claims arising out of perils other than AOG
Individual value upto Rs. 1 Lakh	10 % of S.I. Subject to a minimum of Rs. 5,000/-	2 % of S.I. subject to minimum of Rs. 1,500/-
Individual value over Rs. 1 lakh and upto Rs. 5 lakh.	5 % of S.I. Subject to a minimum of Rs.10, 000/-	1.5 % of S.I. subject to minimum of Rs.2, 000/-
Individual value over Rs. 5 lakh and upto Rs.10 lakhs.	3 % of S.I. subject to a minimum of Rs. 25, 000/-	1.25 % of S.I. subject to minimum of Rs. 7,500/-
Individual value over Rs. 10 lakhs upto Rs. 25 lakhs	2 % of S.I. subject to a minimum of Rs. 30, 000/-	1.00 % of S.I. subject to minimum of Rs. 12, 500/-
Individual value over Rs. 25 lakhs upto Rs. 50 lakhs	1 % of S.I. Subject to a minimum of Rs. 50, 000/-	1% of S.I. Subject to minimum of Rs. 50,000/-
Individual value over Rs. 50 lakhs	1 % of S.I. Subject to a minimum of Rs. 50, 000/-	1% of S.I. Subject to minimum of Rs. 50,000/-

Boom Section-20 % of claim amount subject to minimum of Rs. 25,000/-

For Machinery under Group V - Rs.2,500/- Flat.Excess.

2224200176451500000

Page 3 of 14

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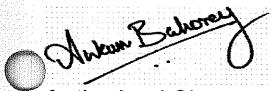
Registered Office: Ramon House, H.T. Parekh Marg, 169, Backbay Reclamation, Mumbai 400020 India.

Subject to following Clauses, Endorsements, Special Conditions and Warranties attached to and forming part of the policy.

- Agreed Bank Clause
- Earthquake Cover
- Normal Excess-1.5 % Of S.I. Subject To Minimum Of Rs.2, 000/-
Aog Excess-5 % Of S.I. Subject To A Minimum Of Rs.10, 000/-
- Terrorism Clause
- Third Party Liability
- This Policy Covers Floater Basis

Subject otherwise to terms and conditions Contractor's Plant and Machinery Insurance Policy.

Signed for and on behalf of HDFC ERGO General Insurance Company Limited on December 26, 2011



Authorised Signatory

Service Tax Registration No: AABCH0738EST004

The contract will be cancelled ab initio in case; the consideration under the policy is not realized.

The stamp duty of Rs. 0.50/- Fifty Paise only paid by Demand Draft, vide Receipt/Challan no 40175 dated 06/01/2011 as prescribed in Government Notification Revenue and Forest Department No Mudrank 2004/4125/CR 690/M-1, dated 31/12/2004.

Note: Where the proposal form is not received, information obtained from insured, whether orally or otherwise, is captured in the policy document. Discrepancies, if any, in the information contained in the policy document may be pointed out by an insured within 15 days from the policy issue date after which information contained in the policy document shall be deemed to have been accepted as correct.

2224200176451500000

Page 4 of 14

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Clauses

(Attached to and forming part of Policy No. : 2224200176451500000)

THIRD PARTY LIABILITY

In consideration of the payment of the 69.49 it is hereby agreed and declared that notwithstanding anything to the contrary stated in this policy, the Company will indemnify the insured:

- a) against legal liability for the accidental loss or damage caused to the property of other persons.
- b) against legal liability (liability under contract excepted) for fatal or non-fatal injury to any persons other than the insured or his own employees or employee of the owner of the works/site/premises/ location or employees of the other firms/connected with any other work site/ premises/ location or members of the family of the insured or any of the aforesaid.

Forming part of Policy No: 2224200176451500000

Terrorism Damage Cover Endorsement (Material Damage only)**INSURING CLAUSE**

Subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy and in consideration of the payment by the Insured to the Company of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything stated in the 'Terrorism Risk Exclusion' of this Policy to the contrary, this Policy is extended to cover physical loss or physical damage occurring during the period of this Policy caused by an act of terrorism, subject to the exclusions, limits and excess described hereinafter.

For the purpose of this cover, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This cover also includes loss, damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the duly empowered government or Military Authority.

Provided that If the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this Policy shall be excess of any recovery due from such plan or scheme.

For the purpose of the aforesaid inclusion clause, "Military Authority" shall mean armed forces, para military forces, police or any other authority constituted by the government for maintaining law and order.

LOSSES EXCLUDED

This cover shall not indemnify loss of or damage to property caused by any or all of the following:-

1. loss by seizure or legal or illegal occupation;
2. loss or damage caused by:
 - a) voluntary abandonment or vacation,
 - b) confiscation, commandeering, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority, which deprives the Insured of the use or value of its property;

2224200176451500000

Page 5 of 14

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3. loss or damage arising from acts of contraband or illegal transportation or illegal trade;
4. loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment;
5. loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind;
6. loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind;
7. any fine, levy, duty, interest or penalty or cost or compensation/damages and/or other assessment which is incurred by the Insured or which is imposed by any court, government agency, public or civil authority or any other person;
8. loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this Policy) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile;
9. loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest, riots or civil commotion;
10. loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder;
11. any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;
12. loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service;
13. loss or increased cost as a result of threat or hoax;
14. loss or damage caused by or arising out of burglary, house - breaking, looting, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action taken in respect of an act of terrorism;
15. loss or damage caused by mysterious disappearance or unexplained loss;
16. loss or damage directly or indirectly caused by mould, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health;
17. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.

LIMIT OF INDEMNITY

The limit of indemnity under this cover shall not exceed the Total Sum Insured given in the Policy Schedule or INR 7500,000,000 whichever is lower. In respect of several insurance policies within the same compound/location with one or different insurers, the maximum aggregate loss payable per compound/location by any one or all insurers shall be INR 7500,000,000. If the actual aggregate loss suffered at one compound/location is more than INR 7500,000,000, the amounts payable under individual policies shall be reduced in proportion to the sum insured of the policies.

2224200176451500000

Page 6 of 14

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EXCESS

0.5% of the sum insured for each and every claim subject to -

- i. a minimum of INR 100,000 and a maximum of INR 100,000,000 (for industrial risks)
- ii. a minimum of INR 25,000 and maximum of INR 1,000,000/- (for non-industrial risks) / a minimum of INR 10,000 and maximum of INR 500,000 (for shops and residences)

CANCELLATION CLAUSE

Notwithstanding the cancellation provisions relating to the basic insurance policy on which this endorsement is issued, there shall be no refund of premium allowed for cancellation of the Terrorism risk insurance during the period of insurance except where such cancellation is done along with the cancellation of the basic insurance. Where a policy is cancelled and rewritten mid-term purely for the purpose of coinciding with the accounting year of the insured, pro-rate refund of the cancelled policy premium will be allowed.

If the cancellation is for any other purpose, refund of premium will only be allowed after charging short term scale rates.

Note: The definitions, terms and conditions of main Policy save as modified or endorsed herein shall apply.

2224200176451500000

Page 7 of 14

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AGREED BANK CLAUSE

"It is hereby declared and agreed:-

- i. That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as Agents for such other parties.
- ii. That the receipts of the Bank shall be complete discharge of the Company therefore and shall be binding on all the parties insured hereunder.

N.B: The Bank shall mean the first named Financial Institution/ Bank named in the policy.

- iii. That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the insured or any of them in any manner arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.
- iv. That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder.
- v. That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of condition 3 of the Policy except where a breach of the condition has been committed by the Bank or its duly authorised agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company necessary additional premium from
- vi. It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties insured hereunder or from any securities or funds available.

N.B: In cases where the name of any Central Government or State Government owned and / or sponsored Industrial Financing or Rehabilitation Financing Corporations and /or Unit Trust of India or General Insurance Corporation of India and/or its subsidiaries or LIC of India/ any Financial Institution is included in the title of the Fire Policy as mortgagees, the above Agreed Bank Clause may be incorporated in the Policy substituting the name of such institution in place of the word 'Bank' in the said clause.

Names of following Banks/Financial Institutions are noted as under:

- 1 . HDFC BANK LIMITED

2224200176451500000

Page 8 of 14

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CONTRACTOR'S PLANT & MACHINERY INSURANCE POLICY

Whereas the Insured named in the Schedule hereto by a proposal and declaration, which shall be the basis of this contract and is deemed to be incorporated herein has applied to the HDFC ERGO General Insurance Company Limited (hereinafter called the Company) for the insurance hereinafter contained and has paid the premium as consideration for such Insurance in respect of accident or damage occurring during the period of insurance stated in the Schedule or during any subsequent period for which the Insured pays and the Company may accept the premium for the renewal of this Policy.

NOW THIS POLICY OF INSURANCE WITNESSETH

That subject to the terms, exceptions, exclusions, provisions and conditions contained herein or endorsed hereon, the Company will, at its own option, by payment or reinstatement or repair indemnify the Insured against unforeseen and sudden physical damage by any cause not hereinafter excluded, to any insured Property specified in the attached Schedule(s) whilst at the location mentioned therein necessitating its immediate repair or replacement. This Policy shall apply to the insured items whether they are at work or at rest, or being dismantled for the purpose of cleaning or overhauling, or in the course of the aforesaid operations themselves, or when being shifted within the premises, or during subsequent re-erection, but in any case only after successful commissioning. The liability of the Company for any one item of the insured property shall not exceed in the aggregate in any one period of insurance the Sum Insured set against such item in the attached Schedule(s). However the sum insured under such item can be reinstated after

EXCEPTIONS

The company shall not be liable under this policy in respect of

- a) the Excess stated in the Schedule to be borne by the Insured in any one occurrence; if more than one item is lost or damaged in one occurrence, the Insured shall not, however, be called upon to bear more than the highest single Excess applicable to such items;
- b) loss or damage due to electrical or Mechanical breakdown, failure, breakage or derangement, freezing of coolant or other fluid, defective lubrication or lack of oil or coolant, but if as a consequence of such breakdown or derangement, an accident occurs causing external damage, such consequential damage will be indemnifiable.
- c) loss of or damage to replaceable parts and attachment such as bits, drills, knives or other cutting edges, saw blades, dies, moulds, patterns, pulverizing and crushing surfaces, screens and sieves, ropes, belts, chains, elevator and conveyor bands, batteries, tyres, connecting wire and cables, flexible pipes, joining and packing material regularly replaced;
- d) loss or damage due to explosion of any boiler or pressure vessel subject to internal steam or fluid pressure or of any internal combustion engine;
- e) loss of or damage to vehicles designed and licensed for general road use unless these vehicles are exclusively used on construction site;
- f) loss of or damage to hull and machinery of waterborne vessels or craft; however this exclusion shall not apply to Contractors' Plant and Machinery mounted on water borne vessels or crafts for the purpose of use for contract work.
- g) loss or damage due to total or partial immersion in tidal waters;

2224200176451500000

Page 9 of 14

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- h) loss or damage whilst in transit, from one location to another location. (Public Liability will not be payable while Contractors' Plant & Machinery's are on Public Roads);
- i) loss or damage as a direct consequence of the continual influence of operation (e.g. wear and tear, corrosion, rust, deterioration due to lack of use and normal atmospheric conditions);
- j) loss or damage occurring whilst any insured item is under- going a test of any kind or is being used in any manner or for any purpose other than that for which it was designed;
- k) loss of or damage to plant and/or machinery working underground.
Note: This does not apply to Machinery's used in Tunneling works.
- l) war, invasion, act of foreign enemy, hostilities or war like operation (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Civil Commotion, Military or usurped power, martial law, conspiracy, confiscation, commandeering a group of malicious persons acting on behalf of or in connection with any political organisation, requisition or destruction or damage by order of any government de jure or de facto or by any public, Municipal or Local Authority.
- m) loss or damage directly or indirectly caused by, or arising out of, or aggravated by nuclear reaction, nuclear radiation or radioactive contamination
- n) loss or damage due to any faults or defects existing at the time of commencement of this Policy within the knowledge of the Insured or his representatives, whether such faults or defects were known to the Company or not;
- o) loss or damage directly or indirectly caused by, or arising out of or aggravated by the wilful act or wilful negligence of the Insured or his representatives.
- p) loss or damage for which the supplier or manufacturer is responsible either by law or under contract;
- q) consequential loss or liability of any kind or description;
- r) loss or damage discovered only at the time of taking an inventory or during routine servicing.

In any action, suit or other proceeding where the Company alleges that by reason of the provisions of exclusions (m) to (q) above, any loss, destruction or damage is not covered by this Policy, the onus of proving that such loss, destruction or damage is covered shall be upon the Insured.

PROVISIONS

1. SUM INSURED

It is a requirement of this insurance that the Sum Insured shall be equal to the cost of replacement of the insured property by new property of the same kind and same capacity, which shall mean its replacement cost including freight, dues and customs duties, if any, and erection costs.

2. BASIS OF INDEMNITY

- a) In cases where damage to an insured item can be repaired, the Company will pay expenses necessarily incurred to restore the damaged machine to its condition immediately prior to the accident/loss plus the cost of dismantling and re-erection incurred for the purpose of effecting the repairs as well as ordinary freight to and from a repair-shop, customs duties and dues if any, to the extent such expenses have been included in the Sum Insured. If the repairs are executed at a workshop owned by the Insured, the Company will pay the cost of materials and wages incurred for the purpose of the repairs plus a reasonable percentage to cover overhead charges.

2224200176451500000

Page 10 of 14

Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri(E), Mumbai-400059. Toll Free No. 1800-2-700-700. Fax 91 22 66383699. care@hdfcergo.com www.hdfcergo.com
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No deduction shall be made for depreciation in respect of parts replaced, except those with limited life, but the value of any salvage will be taken into account. If the cost of repairs as detailed herein above equals or exceeds the actual value of the machinery insured immediately before the occurrence of the damage, the settlement shall be made on the basis provided for in (b) below.

- b) In cases where an insured item is totally destroyed, the Company will pay the actual value of the item immediately before the occurrence of the loss, including costs for ordinary freight, erection and customs duties if any, provided such expenses have been included in the sum insured, such actual value to be calculated by deducting proper depreciation from the replacement value of the item. The Company will also pay any normal charges for dismantling of the machinery destroyed but the salvage shall be taken into account.

Any extra charges incurred for overtime, night-work, work on public holiday, express freight, are covered by this insurance only if especially agreed to in writing.

In the event of the Makers' drawing, patterns and core boxes necessary for the execution of a repair, not being available, the Company shall not be liable for the cost of making any such drawing, patterns and core boxes.

The cost of any alteration, improvements or overhauls shall not be recoverable under this Policy.

The cost of any provisional repairs will be borne by the Company, if such repairs constitute part of the final repairs, and do not increase the total repair expenses.

If the sum insured is less than the amount required to be insured as per Provision-1. herein above, the Company will pay only in such proportion as the sum insured bears to the amount required to be insured. Every item, if more than one, shall be subject to this condition separately.

The Company will make payments only after being satisfied, with the necessary bills and documents, that the repairs have been effected or replacements have taken place, as the case may be. The Company may, however, not insist for bills and documents in case of total loss where the Insured is unable to replace the damage equipment for reasons beyond their control. In such a case, claims can be settled on 'Indemnity Basis'.

3. CONDITIONS

- a) This Policy and the attached Schedule(s) shall be read together as one contract and any words and expressions to which specific meanings have been attached in any part of this Policy or of the attached Schedule(s) shall bear the same meaning wherever they may appear.
- b) If a claim is in any respect fraudulent or if any false declaration is made or used in support thereof or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no action or suit is commenced within three months after such rejection or in case of arbitration taking place as provided therein, within three months after the arbitrator or arbitrators or umpire have made their award, all benefits under this Policy shall be
- c) No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company who shall be entitled, if they so desire, to take over and conduct in the name of the Insured the defence or settlement of any claim for indemnity or damage or otherwise and shall have full discretion in the conduct of any proceeding or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
- d) The due observance and fulfillment of the terms, provisions and conditions of and endorsement on this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

2224200176451500000

Page 11 of 14

Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri(E), Mumbai-400059. Toll Free No. 1800-2-700-700. Fax 91 22 66383699. care@hdfcergo.com www.hdfcergo.com

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4. MISCELLANEOUS

The Insured shall:

- a) take all practicable steps including in the case of machinery lost or stolen or wilfully damaged, the giving of immediate notice to the Police to recover any property lost or stolen and in the case of theft or willful damage to discover the guilty person or persons.
- b) produce or give access to any property alleged to be damaged and the Insured shall be bound to satisfy the Company by such reasonable evidence as the Company may require that the loss, destruction or damage in respect of which a claim is made has actually arisen from one of the risks insured.

5. OBLIGATIONS OF THE INSURED

- a) The Insured shall take all reasonable steps to maintain the insured property in efficient working order and to ensure that no item is habitually or intentionally overloaded. The Insured shall fully observe the manufacturer's instructions for operating, inspection and overhaul, as well as government, statutory, municipal and all other binding regulations in force concerning the operation and maintenance of the insured plant and machinery;
- b) The Company's officials and/or their representatives shall at all reasonable times have the right to inspect and examine any property insured hereunder and the Insured shall provide the officials of the Company with all details and information necessary for the assessment of the risk.
- c) In the event of any:
 - (i) material change in the original risk,
 - (ii) alteration, modification or addition to an insured item,
 - (iii) departure from prescribed operating condition, whereby the risk of loss or damage increases.
 - (iv) change in the Insured's interest (such as discontinuation or liquidation of the business or being placed in receivership) taking place,

the Policy shall be void unless its continuance be agreed by endorsement signed by the Company.

6. DUTIES FOLLOWING AN ACCIDENT

In the event of any occurrence which might give rise to a claim under this Policy the Insured shall

- a) immediately notify the Company by telephone or telegram as well as in writing, giving an indication as to the nature and extent of loss or damage.
- b) take all reasonable steps within his power to minimise the extent of the loss or damage or liability;
- c) preserve the damaged or defective parts and make them available for inspection by an official or surveyor of the Company;
- d) furnish all such information and documentary evidence as the Company may require.

2224200176451500000

Page 12 of 14

Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (E), Mumbai-400059. Toll Free No. 1800-2-700-700. Fax: 91 22 66383699. care@hdfcergo.com www.hdfcergo.com

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The Company shall not be liable for any loss or damage of which no notice and completed claim form have been received by the Company within Fourteen days of its occurrence.

Upon notification of a claim being given to the Company, the Insured may proceed with the repair of any minor damage not exceeding Rs.7,500/- provided that the carrying out of such repairs is without prejudice to any question of liability of the Company and that any damaged part requiring replacement is kept for inspection by the Company; but in all other cases a representative of the Company shall have the opportunity of inspecting the damage before any alterations, repairs or replacements are effected. Nothing contained herein shall prevent the Insured from taking such steps as are absolutely necessary to maintain the operation of the plant.

The liability of the Company under this Policy in respect of any item of property sustaining damage, for which indemnity is provided, shall cease if the said item is kept in operation without being repaired to the satisfaction of

7. OTHER INSURANCES

If, at the time any claim arises under this Policy, there is any other insurance covering the same loss, damage or liability, the Company shall not be liable to pay or contribute more than its rateable proportion of such loss, damage or liability.

8. POSITION AFTER A CLAIM

- a) The Insured shall not be entitled to abandon any property to the Company whether taken possession of, by the Company or not.
- b) As from the day of the loss, the Sum Insured for remainder of the period of insurance is reduced by the amount of the compensation. To prevent under insurance during the remainder of the period of insurance, the amount insured must be reinstated. The premium will be calculated pro-rata from the day the repaired item is again put to work. For subsequent periods of insurance, the original indemnity and premium are again in force unless circumstances justify an alteration.

9. TRANSFER OF INTEREST

The insurance granted by this Policy shall cease to attach to any items described in the Schedule, the interest in which shall pass from the Insured otherwise than by will or operation of law, unless the consent of the Company for the continuance of the insurance shall be obtained and signified by endorsement hereon.

10. TERMINATION OF INSURANCE

This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the premium calculated at the customary short period rate for the time the policy has been in force. This insurance may also at any time be terminated at the option of the Company, by 15 days notice to that effect being given to the Insured, in which case, the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation.

RECOURSE

The Insured shall, at the expense of the Company, do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the Company, in endorsing any right or remedies or of obtaining relief or indemnity from parties (other than those insured under this Policy) to which the Company shall be or would become entitled or subrogated upon their paying for or making good of any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

2224200176451500000

Page 13 of 14

Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri(E), Mumbai-400059. Toll Free No. 1800-2-700-700. Fax 91 22 66383699. care@hdfcergo.com www.hdfcergo.com
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12. ARBITRATION

If any difference shall arise as to the quantum to be paid under this Policy, (liability being otherwise admitted), such difference shall, independently of all other questions, be referred to the decision of a sole arbitrator, to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of The Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first

STATUTORY NOTICE: "INSURANCE IS THE SUBJECT MATTER OF SOLICITATION

2224200176451500000

Page 14 of 14

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Registered Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Mumbai 400 020.



Generator
HV loan

Closure Letter

Date: 16/12/2013

80269081/6/ADF5597/161213/C/001

To,

MODI VENTURES

5-4-187/384

2ND FLOOR SOHAM MANSION

M G ROAD

HYDERABAD - 500003

ANDHRA PRADESH

Phone : ,

COMMERCIAL EQUIPMENT LOAN Agreement No: 80269081

Dear Customer,

We are pleased to advise that your captioned Loan stands fully repaid on our Books. In this connection, you are requested to make a note of the following for your information/ necessary action, as may be required:

Uncashed Post Dated/ Security Cheques

- i. All Post Dated/ Security Cheques not presented till the date of closure are being retained at our end. These have been marked as "Cancelled" by a rubber stamp across the face of each instrument and will be destroyed after 45 days from the date of closure of the loan account. In case you wish the cancelled instruments to be returned, kindly log a request through PhoneBanking or e-mail help desk (loansupport@hdfcbank.com) or any of our Retail Loan Service Centers (refer [www.hdfcbank.com /applications /locator /customercare.asp](http://www.hdfcbank.com/applications/locator/customercare.asp) for addresses/ contact details). Kindly note that request for return of uncashed cheques will not be accepted after 45 days of the date of closure. A list of the Post Dated/ Security Cheques that remained uncashed till the date of closure is enclosed herewith for your records.
- ii. In case your loan has been closed through the process of Pre-payment, the upcoming installment is likely to be presented on the originally scheduled date. This has also been advised in our offer for foreclosure, requesting you to mark a "Stop Payment". In the event of installment getting realized upon presentation, the amount thereof will be refunded within 10 working days, either by direct credit to the drawee account or through Pay-Order, couriered to your mailing address on record.
- iii. In case the Post Dated/ Security Cheques obtained from you are for a combined value of the EMIs for multiple loans, these will continue to be presented till the repayment instructions are "swapped" for the accounts which are live on the system. You are requested to approach any of our Retail Loans Service Centers for necessary assistance in the matter.

Issue of No-Objection Certificate/ Form-35 for relinquishment of Hypothecation (Applicable only for Auto/ Two Wheeler/ Commercial Vehicle Loans)

- i. Our NOC/ Form-35 will only be issued if the following conditions are met:
 - a) Details of the vehicle (Registration/ Engine and Chassis Numbers) have been updated on basis of certified copy of the RC Book, and/or,



- b) A fresh or concurrent facility has not been granted on security of the same vehicle, and/or,
 - c) No instructions from any competent authority have been received restraining the Bank from release of hypothecation, and/or,
 - d) No other dues are pending from your side which render it necessary for the Bank to withhold the release of hypothecation.
- ii. In case the NOC/ Form-35 are not enclosed herewith, you are requested to approach any of our Retail Loans Service Centers with a certified copy of the RC Book. This can also be forwarded through an authorized representative/ by post.

In addition to the PhoneBanking/ e-mail help desks and our Retail Loans Service Centers you may also write to us at the address provided below for any assistance or clarification in the matter:

HDFC Bank Ltd.
Retail Loans- Client Service Desk
26-A, Narayan Properties
Off Saki Vihar Road
Chandivli
Mumbai 400 072

Thank you very much for the kind patronage to our Bank. We will be delighted to assist in case you are interested in any another LOAN PRODUCT and request you to get in touch with our Phone Banking Helpline or write to us at loansupport@hdfcbank.com for an authorized representative to get in touch with you at the earliest.

Yours sincerely
HDFC Bank Ltd.,

This is a Computer generated document, hence does not require any Signature.

HDFC BANK LTD.

Please quote your Agreement number whenever you contact us.

For any clarifications, please contact us at:

RETAIL LOAN SERVICE CENTRE 1-10-60/3, G2, SURYODAYA, OPP SHOPPERS STOP, BEGUMPET, ,
HYDERABAD -500016

Phone.:40-61606161,

Email: loansupport@hdfcbank.com

Regd.Office: HDFC Bank Ltd. HDFC Bank House, Senapati Eapat Marg, LowerParel (West) Mumbai-400013.

List of PDC's / Security PDC's Cancelled and Retained with us for onward destruction

AgreementId	Instrument Type	Cheque No.	Cheque Date	Drawee Bank
80269081	INTERNAL PDC	469778	18\01\2012	HDFC BANK LTD
80269081	INTERNAL PDC	469779	18\01\2012	HDFC BANK LTD
80269081	INTERNAL PDC	469780	18\01\2012	HDFC BANK LTD
80269081	INTERNAL PDC	469781	18\01\2012	HDFC BANK LTD