HONDA

RETAIL INVOICE

Dealer: FORTUNE MOTORS PVT LTD

Name : M/s. MODI PROPERTIES & INVESTMENTS I Mr. SOHAM MODI	CST No/Date	PJT/04/1/2572	13/04/2003
Address : H NO 5-4-187/3 & 4 2ND FLOOR SOHAM MANSION M.G.ROAD.. SECUNDERABAD T.S.,500003	TIN/LST No/Date	28760180686	24/06/2006
	Invoice no :	15IN02284	
	Date :	09/05/2015	
	Booking no :	BM81543	
	Battery no :	XX	
Phone : 9502288200 9502288200	Key no :	P709	
Phone (O) :	Booklet no:	506895	

Hypothecation With : HDFC BANK LTD

Model	Option	Type	Colour	Frame no.	Engine no.
ACTIVA 3G(SCV110F)		ID	GREY	ME4JF504DFT292470	JF50ET2293470

Description	Qty	Unit Price (`)	Tax %	Tax Amt(`)	Amount (`)
BASIC PRICE	1	45,114.57			45,114.57
VAT			14.5	6,541.61	
				Sub Total (`)	51,656.00

Registration + Road Tax Charges (`)	0.00
Insurance Charges (`)	0.00
Hypothecation Charges (`)	0.00
Others(`)	0.00
Sub Total (`)	0.00

S.No.	Accessories	Qty	Unit Price (`)	Discount %	Discount Amount	VAT/Sales Tax Tax %	VAT/Sales Tax Amount	Amount (`)
1								
							Sub Total (`)	0.00
							Grand Total (`)	51,656.00

Received Amount in words RUPEES FIFTY-ONE THOUSAND SIX HUNDRED FIFTY-SIX ONLY

vide Receipt No. PB70178

Customer Signature

Authorised Signatory

Address: 5-4-94,M.G.ROAD,SECUNDERABAD
SECUNDERABAD - 500 003, TELANGANA

Phone:040-6263344

Delivery Note

(Invoice/Form 21/Form 22/Owner's manual/Free service coupon/Tool kit)
Received the above mentioned vehicle complete with tools,accessories & necessary documents to my satisfaction

Invoice no: 15IN02284 **Frame no: ME4JF504DFT292470**

Customer Signature

Salesman Signature

* Strike out whichever is not applicable.

2124

HONDA

RETAIL INVOICE

Dealer: FORTUNE MOTORS PVT LTD

Name : M/s. MODI PROPERTIES & INVESTMENTS P Mr. SOHAM MODI	CST No/Date	PJT/04/1/2572	13/04/2003
Address : H NO 5-4-187/3 & 4 2ND FLOOR SOHAM MANSION M.G.ROAD.. SECUNDERABAD T.S.,500003	TIN/LST No/Date	28760180686	24/06/2006
	Invoice no :	15IN02284	
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	Booking no :	BM81543	
	Battery no :	XX	
Phone : 9502288200 9502288200	Key no :	P709	
Phone (O) :	Booklet no:	506895	

Hypothecation With : HDFC BANK LTD

Model	Option	Type	Colour	Frame no.	Engine no.
ACTIVA 3G(SCV110F)		ID	GREY	ME4JF504DFT292470	JF50ET2293470

Description	Qty	Unit Price (`)	Tax %	Tax Amt(`)	Amount (`)
BASIC PRICE	1	45,114.57			45,114.57
VAT			14.5	6,541.61	
				Sub Total (`)	51,656.00

Registration + Road Tax Charges (`)	0.00
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Hypothecation Charges (`)	0.00
Others(`)	0.00
Sub Total (`)	0.00

S.No.	Accessories	Qty	Unit Price (`)	Discount %	Discount Amount	VAT/Sales Tax %	VAT/Sales Tax Amount	Amount (`)
1								
							Sub Total (`)	0.00
							Grand Total (`)	51,656.00

Received Amount in words RUPEES FIFTY-ONE THOUSAND SIX HUNDRED FIFTY-SIX ONLY
vide Receipt No. PB70178

Customer Signature | Authorised Signatory

FORTUNE MOTORS PVT. LTD.

Address: 5-4-94,M.G.ROAD,SECUNDERABAD
SECUNDERABAD - 500 003, TELANGANA

Phone:040-6263344

HDFC BANK

We understand your world

Repayment Schedule

Date : 19/05/2015

Page No.: 2

Agreement No.	32654841	UCIC	442319
Customer	MODI PROPERTIES AND INVESTMENTS PRIVATE LIMITED		
Tenure	24	Loan Type	TWO WHEELER LOAN
Total Instl	24	Amount Financed	48,500.00
Currency	INDIAN RUPEE	Frequency	Monthly

Bank Name: HDFC BANK LTD

Instl.	Due Date	Cheque Num	Instl Amt	Principal	Interest	O/s Principal
1	05/06/2015	SI	2,494.00	1,642.20	851.80	46,857.80
2	05/07/2015	SI	2,494.00	1,671.04	822.96	45,186.76
3	05/08/2015	SI	2,494.00	1,700.39	793.61	43,486.37
4	05/09/2015	SI	2,494.00	1,730.26	763.74	41,756.11
5	05/10/2015	SI	2,494.00	1,760.64	733.36	39,995.47
6	05/11/2015	SI	2,494.00	1,791.57	702.43	38,203.90
7	05/12/2015	SI	2,494.00	1,823.03	670.97	36,380.87
8	05/01/2016	SI	2,494.00	1,855.05	638.95	34,525.82
9	05/02/2016	SI	2,494.00	1,887.63	606.37	32,638.19
10	05/03/2016	SI	2,494.00	1,920.78	573.22	30,717.41
11	05/04/2016	SI	2,494.00	1,954.51	539.49	28,762.90
12	05/05/2016	SI	2,494.00	1,988.84	505.16	26,774.06
13	05/06/2016	SI	2,494.00	2,023.77	470.23	24,750.29
14	05/07/2016	SI	2,494.00	2,059.31	434.69	22,690.98
15	05/08/2016	SI	2,494.00	2,095.48	398.52	20,595.50
16	05/09/2016	SI	2,494.00	2,132.28	361.72	18,463.22
17	05/10/2016	SI	2,494.00	2,169.73	324.27	16,293.49
18	05/11/2016	SI	2,494.00	2,207.84	286.16	14,085.65
19	05/12/2016	SI	2,494.00	2,246.62	247.38	11,839.03
20	05/01/2017	SI	2,494.00	2,286.07	207.93	9,552.96
21	05/02/2017	SI	2,494.00	2,326.22	167.78	7,226.74
22	05/03/2017	SI	2,494.00	2,367.08	126.92	4,859.66
23	05/04/2017	SI	2,494.00	2,408.65	85.35	2,451.01
24	05/05/2017	SI	2,494.00	2,451.01	42.99	0.00
	Total :		59,856.00	48,500.00	11,356.00	

Security PDC's

Agreement No. 32654841

Sno	Cheque Number	Destination Bank Name	Cheque Amount
1	011225	HDFC BANK LTD	7,482.00
2	011226	HDFC BANK LTD	7,482.00
3	011227	HDFC BANK LTD	7,482.00

दि ओरिएण्टल इन्श्योरेन्स कम्पनी लिमिटेड
(भारत सरकार का उपक्रम)
पंजीकृत एवं मुख्य कार्यालयः ए-25/27, असफ अली रोड, नई दिल्ली-110002.
वेबसाइट www.orientalinsurance.org.in देखें

THE ORIENTAL INSURANCE COMPANY LTD.
(A Govt. of India Undertaking)
Regd. & Head Office : A-25/27, Asaf Ali Road, New Delhi - 110 002
website : www.orientalinsurance.org.in

CIN : U66010DL1947GOI007158

MOTOR INSURANCE CERTIFICATE CUM POLICY SCHEDULE
MOTORISED-TWO WHEELERS PACKAGE POLICY - ZONE A

CONSOLIDATED STAMP DUTY PAID

Policy No : **431300/31/2016/2124**
Prev Policy No : -
Cover Note No : -
Cover Note Dt :
Insured's Code : 67127567
Issue Office Code : 431300
Insured's Name : M/S MODI PROPERTIES & INVESTMENTS P LTD
Issue Office Name : DO III HYDERABAD
Address : Mr. SOHAM MODI
HNO 5-4-187/3 & 4 2ND FLOOR SOHAM MANSION M G ROAD SECUNDERABAD
HYDERABAD 500003
Tel /Fax /Email : 9502288200 / / / NA

Address : FLAT NO: 302, 3RD FLOOR,
AL-KARIM TRADE CENTRE,
OPP. RANIGUNJ BUS DEPOT,
SECUNDERABAD TELANGANA 500003
Tel /Fax /Email : 040 27541149 / 27541564 / 27541195 / 040 27544793 / 431300@orientalinsurance.co.in

Agent/Broker Details
Dev.Off.Code : NA0000002017 K V SUNIL
Agent/Broker : BA0000025494 Mr. FC RADCLIFFE
Address : Flat No: 302, Block No: 1, Janapriya Apartments, Tarnaka, Secunderabad.,HYDERABAD,ANDHRA PRADESH,500001
Tel /Fax /Email : 9866681902//NA

Period of Insurance : FROM 14:00 ON 09/05/2015 TO MIDNIGHT OF 08/05/2016
Collection No & Dt : CD A/C AA0000051893
Gross Premium : 1,382 Service Tax : 171 Stamp Duty : .5 Total : 1,553
Geographical Area : INDIA
Area Extension :

Particulars of Insured Vehicle:

Registration Mark & Place	Engine No. & Chassis No.	Make - Model	Year Of Manufacture	Type Of Body	Seating Capacity (including Driver)	Cubic Capacity
NEW	JF50ET2293470 - ME4JF504DFT292470	HONDA MOTORCYCLE-HONDA ACTIVA 3G	2015	SOLO	1 + 1	110

Limitations as to use:

The Policy covers use only under a permit within the meaning of the Motor Vehicles Act 1988 or such a carriage falling under Sub-section 3 of Section 66 of the Motor Vehicles Act 1988.

1 Use only for social, domestic and pleasure purposes and for the insured's business or profession. The Policy does not cover use for hire or reward, tuition, racing, pace making, reliability trial, speed testing, carriage of goods(other than samples or personal luggage) in connection with any trade or business or use for any purpose in connection with Motor Trade

Driver :

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

Limit of Liability:

Under Section II-I(i) in respect of any one accident: as per Motor Vehicles Act, 1988.

Under Section II-I(ii) in respect of any one claim or series of claims arising out of one event is Rs. 100000

P.A. Cover under Section III for Registered Owner Cum Driver (CSI) : Rs. 100000

Insured's Declared Value

For the Vehicle	For the Side Car	Non Electrical Accessories	Electrical Accessories	Value of LPG/CNG	Total Value
51,656	0	0	0	0	51,656

Place : SECUNDERABAD
Date : 09/05/2015

IRDA-REGNO-556

The Oriental Insurance Co. Ltd. 431300
Authorised Signatory

IN CASE OF CLAIM PLEASE CONTACT OUR SERVICE CENTER THE ORIENTAL INSURANCE CO. LTD., H.No. 6-1-349, Padma Rao Nagar, Adj. To Naivedyam Hotel, Secunderabad - 500 025. T.S., Ph : 040-27544452, 27544453, Fax : 040-27544454, e-mail : 430011@orientalinsurance.org.in

दि ओरिएण्टल इन्श्योरेन्स कम्पनी लिमिटेड
(भारत सरकार का उपक्रम)
पंजीकृत एवं मुख्य कार्यालय: ए-25/27, असफ अली रोड, नई दिल्ली-110002.
वेबसाइट www.orientalinsurance.org.in देखें

THE ORIENTAL INSURANCE COMPANY LTD
(A Govt. of India Undertaking)
Regd. & Head Office : A-25/27, Asaf Ali Road, New Delhi - 110 002
webiste : www.orientalinsurance.org.in

Attached to and forming part of policy number 431300/31/2016/2124
CIN : U66010DL1947GOI007158

SCHEDULE OF PREMIUM

A. OWN DAMAGE		B. LIABILITY	
BASIC OD COVER	882.28	BASIC TP COVER	538.00
MOTOR OD BASIC - NEW	635.28	BASIC TP TOTAL	538.00
LESS :UNDERWRITER DISCOUNT	247.00	ADD :PA FOR OWNER DRIVER-GR36A	50.00
BASIC OD TOTAL	635.28	TP TOTAL	588.00
ADD :ADD-ON COVER NIL DEPRECIATION POLICY	95.00	TOTAL PREMIUM	1,382.00
ADD :UW LOADING-BASIC OD	63.53	ADD :SERVICE TAX	171.00
OD TOTAL	794.00	STAMP DUTY	0.50
MOTOR TOTAL OD	794.00	TOTAL AMOUNT	1,553.00

Deductibles under Section-I : COMPULSORY DEDUCTIBLE Rs.100

Subject to IMT Endorsement Printed herein/attached to : IMT-6 , IMT-22 , OIC-1:Nil Depreciation Cover

(Details of IMT Endorsements and GR also available on internet TAC website www.tac.org.in)

Hypothecation Agreement with: - HDFC BANK LTD, HYD

Hire Purchase/Lessor Agreement with: -

In the event of a claim under the policy exceeding Rs.1lac or a claim for refund of premium exceeding Rs1lac,the insured will comply with the provisions of the AML policy of the Company.The AML policy is available in all our operating Offices as well as company's website.

The insurance under this policy is subject to conditions, clauses, warranties, exclusions, IMTs and OIC endorsements mentioned herein above which are available on Company's website: www.orientalinsurance.org.in or on demand from the policy issuing office

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).
Claim is not admissible if Driving Licence is found fake or is not valid whether or not in the knowledge of the insured.
I/We hereby certify that the policy to which the certificate relates as well as this certificate of insurance are issued in accordance with the provision of Chapter X and Chapter XI of Motor Vehicles Act, 1988.
In witness whereof the undersigned being authorised by and on behalf of the company has/have herein to set his/their hands at SECUNDERABAD on 09-MAY-15

IMPORTANT NOTICE
The Insured is not Indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the MVAct, 1988 is recoverable from the Insured. See the Clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY".

For and on behalf of
The Oriental Insurance Company Limited

B N Prasad
General Manager
Authorised Signatory

Entered By : M/S FORTUNE MOTORS PVT LTD

Examined By : M/S FORTUNE MOTORS PVT LTD

In case of any query regarding the Policy please call Toll Free No. 1800 11 8485 and 011 33208485.
CIN: U66010DL1947GOI007158 All the Amounts mentioned in this policy are in Indian Rupees
IRDA Regn. No. 556 - Now you can buy and renew selected policies online at www.orientalinsurance.org.in

Place : SECUNDERABAD
Date : 09/05/2015

IRDA-REGNO-556

IN CASE OF CLAIM PLEASE CONTACT OUR SERVICE CENTER THE ORIENTAL INSURANCE CO. LTD., H.No. 6-1-349, Padma Rao Nagar, Adj. To Naivedyam Hotel, Secunderabad - 500 025. T.S., Ph : 040-27544452, 27544453, Fax : 040-27544454, e-mail : 430011@orientalinsurance.org.in

HONDA

FORM 22

Dealer's Copy

[See Rules 47(g), 115, 124(2), 126A and 127(1), 127(2)]
INITIAL CERTIFICATE OF COMPLIANCE WITH POLLUTION STANDARDS, SAFETY STANDARDS OF COMPONENTS AND ROAD WORTHINESS

Honda Motorcycle & Scooter India (Pvt.) Ltd.
Plot No. 1, Sector 3, IMT Manesar, Distt. Gurgaon, Haryana - 122050

Certified that the following vehicle complies with the provisions of the Motor Vehicle Act, 1988, and the rules made there under, including the following mass emission norms:

Brand name of the vehicle	:	ACTIVA 3G (SCV110F)
Chassis number	:	ME4JF504DFT292470
Engine number	:	JF50ET2293470
Sub-rule No. of rule 115	:	115(2), 115(6), 115(7), 115(14)
Emission norms	:	Bharat Stage III

[Bharat Stage-I/II/III/ Bharat (Term) Stage-III etc]

For **Honda Motorcycle & Scooter India (Pvt.) Ltd.**

Honda Motorcycle & Scooter India (Pvt.) Ltd. HONDA

Place : Narsapura

Date : April 2015

Authorised Signatory

HONDA

FORM 22

RTO's Copy

[See Rules 47(g), 115, 124(2), 126A and 127(1), 127(2)]
INITIAL CERTIFICATE OF COMPLIANCE WITH POLLUTION STANDARDS, SAFETY STANDARDS OF COMPONENTS AND ROAD WORTHINESS

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Chassis number	:	ME4JF504DFT292470
Engine number	:	JF50ET2293470
Sub-rule No. of rule 115	:	115(2), 115(6), 115(7), 115(14)
Emission norms	:	Bharat Stage III

[Bharat Stage-I/II/III/ Bharat (Term) Stage-III etc]

For **Honda Motorcycle & Scooter India (Pvt.) Ltd.**

Honda Motorcycle & Scooter India (Pvt.) Ltd. HONDA

FORTUNE MOTORS PVT. LTD.

Place : Narsapura

Date : April 2015

Authorised Signatory

DEALER: FORTUNE MOTORS PVT LTD

FORM 21

(See Rule 47 (a) & D)
SALE CERTIFICATE

Certified that Honda ACTIVA 3G (SCV110F) BHARAT STAGE-III has been delivered on 09/05/2015 by us to

1.Name of the buyer	M/s. MODI PROPERTIES & INVESTMENTS P LTD Mr. SOHAM MODI
2.Permanent Address	H NO 5-4-187/3 & 4 2ND FLOOR SOHAM MANSION M.G.ROAD..,SECUNDERABAD T.S. 500003
Mobile No.	9502288200

The vehicle is held under agreement of Hire Purchase/Lease/Hypothecation with HDFC BANK LTD,

Details of the vehicle are given below:

Class of Vehicle	MID SIZE SCOOTER
2. Maker's Name	Honda Motorcycle & Scooter India (P) (Ltd)
3 Chassis No	**ME4JF504DFT292470**
4. Engine No.	**JF50ET2293470**
5 Horse Power /Cubic Capacity	8bhp/109cc
6. Fuel Used	PETROL
7. No. of Cylinders	1
8. Month & Year of manufacture	APRIL 2015
9. Seating Capacity (including driver)	2
10. Unladen Weight	112.00
11. Maximum axel weight & number & description of tyres (In case of Transport vehicle)	N.A.

a) Front axle : N.A. b) Rear axle : N.A.

c) Front axle : N.A. d) Tandem axle : N.A.

12. Colour Of Body	GREY
13. Gross Vehicle Weight	0.00
14. Type of Body	UNDERBONE
15. Blinkers/Indicators Fitted	YES

For FORTUNE MOTORS PVT LTD

Authorised Signatory

STRIKE OUT WHICHEVER IS NOT APPLICABLE.

Registered Office: 5-4-94,M.G.ROAD,SECUNDERABAD
SECUNDERABAD - 500 003, TELANGANA

RECEIPT

(Customer Copy)

Fortune Motors Pvt Ltd - HO
G O1, Lala 1 Landmark, 5-4-94,
M. G Road, Secunderabad
Ph.No.040-66263344
E-Mail :accounts@fortunehonda.com
Tel:M.G.Road 040-27570000,Sainikpuri 040-27114200, Kushaiguda 040-65816112,Malkajgiri 040-27249188

Receipt No:SR/15-16/01663

Date: 7-May-2015

Received with thanks from . Modi Properties And Investments Pvt Ltd

Activa 3g Grey **for Vehicles/Accessories/Insurance/Registration/Extended Warranty** **As Payment/Advance**

Payment Details : VehL Amt Recd

Sale Type(New/Exchange):

:

Cheque/DD/Cash/Credit Card No.: Chq No.011230/06.05.15/HDFC Bank **AMOUNT RECEIVED: 18,184.00**

Amount in words:Indian Rupees Eighteen Thousand One Hundred Eighty Four Only

Terms & Conditions
1. Prices prevailing on the date of delivery will apply and not at the time of booking.
2. All Cheques/DD's/Pay Orders/Banker Cheques should be drawn in favour of FORTUNE MOTORS PVT.LTD.
3. Original receipt has to be produced at the time of delivery.
4. Outstation Cheques are not accepted.
5. A charge of Rs.110/- will be applied for every returned instrument received from the bank.
6. CHEQUES,DEMAND DRAFTS,BANKERS CHEQUE,PAY ORDERS all subject to realisation (Delivery only after realisation)
7. A Charge of Rs.200/- will be applied in case of cancellation of booking
8. All cancellation payments will be issued by A/c payee cheques only.
9. All disputes subject to Secunderabad Jurisdiction only.

FORTUNE MOTORS PVT. LTD.
VEHICLE DELIVERED
Model............ Date 11/5/15
Location M.G.Road Time............
Signature

Fortune Motors Pvt. Ltd.
M.G. Road, Showroom
07 MAY 2015
CASHIER
Received

Authorised Signatory

RECEIPT

(Customer Copy)

Fortune Motors Pvt Ltd - HO
G O1, Lala 1 Landmark, 5-4-94,
M. G Road, Secunderabad
Ph.No.040-66263344
E-Mail :accounts@fortunehonda.com
Tel:M.G.Road 040-27570000,Sainikpuri 040-27114200, Kushaiguda 040-65816112,Malkajgiri 040-27249188

Receipt No:SR/15-16/01663 **Date: 7-May-2015**

Received with thanks from . Modi Properties And Investments Pvt Ltd **As Payment/Advance**

Activa 3g Grey **for Vehicles/Accessories/Insurance/Registration/Extended Warranty**

Payment Details : VehL Amt Recd

Sale Type(New/Exchange):

: **AMOUNT RECEIVED: 18,184.00**

Cheque/DD/Cash/Credit Card No.: Chq No.011230/06.05.15/HDFC Bank

Amount in words:Indian Rupees Eighteen Thousand One Hundred Eighty Four Only

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7. A Charge of Rs.200/- will be applied in case of cancellation of booking
8. All cancellation payments will be issued by A/c payee cheques only.
9. All disputes subject to Secunderabad Jurisdiction only.

Fortune Motors Pvt. Ltd.
M.G. Road, Showroom
07 MAY 2015
CASHIER
Received

Authorised Signatory

Statement of HONDA ACTIVA Estimation

S. NO.	Description	Amount
1	Ex-Showroom Price	51,656
2	Life Tax	7,320
3	Insurance	1,556
4	Temporary Registration	475
5	Permanent Registration	950
	HP Charges	100
6	Accessories	4,600
		66,657
	LESS:	
1	Loan Disbursement	46,473
2	Discount	2,000
		48,473
	Margin Amount	**18,184**

To be Paid

6/5/15

HONDA

M.G. ROAD ☑ SAINIKPURI ☐ ECIL ☐ MALKAJGIRI ☐

ENQUIRY / QUOTATION

Serial No. : E-3 23766

Enquiry / Quotation No. :

Date: 06/05/15

Dealership Name : FORTUNE HONDA

Name :	MODY properties	Model	Type	Option	Colour
Phone (Resi) :	Off. :	Activa	110cc	3G	
Mobile :	—				

Particulars	Purchase : (Cash/Finance/Amount)		
	Unit Price (Rs.)	Qty.	Amount (Rs.)
Ex-Showroom Price :	Ex-showroom		51,656
Insurance	Life tax	14%	7320
Registration Amount	Insurance	1 year	1556
Octroi	T/R		475
Hypothecation			
Others			
	On Road Price (Rs.)		61007

Accessories	Qty.	Amount (Rs.)	Accessories	Qty.	Amount (Rs.)
1.			5. Ext. warranty	2+3	610
2.			6. P/R/S		950
3.			7. Teflon		400
4.					
			Accessories Amount (Rs.)		4600
			Grand Total (Rs.)		

Remarks : ID proof, Address proof.

Age :

Marital Status - Yes / No :

Profession :

Company Name :

Income :

Current Vehicle :

Per day K.M. Travel :

Finance / cash :

Bank Financier Name :

Exchange - Yes / No :

Follow up date :

Status : Hot/Warm/Cold

Address	
Locality	8CP-B9
Tehsil	
City	Pin :

Expected Date :

Gender : Male / Female

Price type : (Retail / CSD / Institutional / Govt. / DGS & D)

Query type : (Telephone / Walkin / Road-show / Quotation

SAINIKPURI ☐
37-11/11, Near Neredmet 'x' Roads, R.K. Puram, Sainikpuri Road, Secunderabad - 500 054.
Tel : 040-2711 4200 , 99488 88085.

ECIL ☐
B-5, Electronics Complex, Kushaiguda, Industrial Estate, Phase-I, ECIL 'X' Roads, Hyderabad - 500 062.
Tel : 040-6518 6111, 99488 88051.

MALKAJGIRI ☐
H. No: 24-88-49/B , East Anand Bagh, Next to Sri Raghavendra Hotel, Malkajgiri , Hyderabad - 500 047.
Tel : 040-2724 9166 , 99488 88097.

Terms and Conditions :

1. Above rates are inclusive of Local Sales Tax. Prices prevailing at the time of delivery will be applicable.
2. DD/Cheque/Pay Order should be drawn in favour of Fortune Motors Pvt. Ltd. payable at Hyderabad Delivery after realisation of cheque.
3. Kindly bring ID proof and residence proof for registration.

Sales Executive Name :

Sales Executive Signature

☐

FORTUNE MOTORS PVT. LTD.
5-4-94, M.G. Road,
Secunderabad - 500 003.
Tel : 040-6626 3344 , 99488 33000 .

Note : Please bring this copy next time you visit our Dealership.

Customer Copy

HDFC BANK

We understand your world

APPROVAL LETTER

Date: 30/04/2015

City: SECUNDERABAD

Name of Customer: MODI PROPERTIES AND INVESTMENTS PRIVATE LIMITED / SOHAM SATISH MODI

Residence Address:

Office Address: 5-4-187/3&4, 2ND FLOOR, SOHAN MANSON MAHATHA GANDHI ROAD, HYDERABAD, 500003, ANDHRA PRADESH, INDIA.

Dear MODI PROPERTIES AND INVESTMENTS PRIVATE LIMITED

We are Pleased to inform you that your loan application Ref No: 32654841 has been approved as per the details given below:

Loan Amount	Asset Value	Tenure	EMI	Model	Total Down Payment by Customer
48,500	60,720	24	2,494	HONDA ACTIVA	12220.0

Your loan will be disbursed on receipt of the following documents:

1. Stamped Loan agreement.
2. Repayment Instruction (Post Dated cheques or Debit-ECS Instruction or Standing Instruction for debit from account with HDFC Bank).
3. Invoice & insurance Cover note with hypothecation in favour of HDFC BANK Ltd. duly recorded thereon, Margin Money receipt.

Margin Money	Advance EMI	No of Advance EMI	Registration No	Name of Supplier/Dealer
12,220	0	0		FORTUNE MOTORS PVT LTD.

Add on Product Yes/No	Add on Product Amount	Loan amount with Add on Product	Add on Product
No	0	48500	

You are also request to note as follows:

1. This Sanction letter is valid for a maximum of 15 days from the date of issue and subject to terms/condition as stated above. Any change in terms /Condition would require a fresh sanction letter.
2. This must not be treated as a "delivery order" in respect of the vehicle.
3. It is assumed that you have inspected the vehicle and satisfied yourself of the quality thereof. Bank will not be liable for any defect or delay in delivery or any service issue concerning the Dealer/Regional Transport Office/Insurance Company or any other intermediary involved in the deal.
4. The vehicle has to be registered at either of the address mentioned above.
5. The amount of EMI is subject to change in interest rate if in case announced by the bank.
6. Processing Fees and other charges will be applicable as per schedule of Charges.
7. All cheques must strictly be issued in favour of HDFC Bank Ltd A/c <TWO WHEELER LOAN> <MODI PROPERTIES AND INVESTMENTS PRIVATE LIMITED>. The Loan agreement number <32654841> be written/recorded on the reverse of each cheque. Bank will not be responsible for any misuse of cheques that are not issued in the manner indicated above.
8. Bank shall not be liable for any failure to perform its obligations where such a failure is due to circumstances beyond control of the bank.
9. The Final loan amount would be disbursed only on satisfactory receipts of above mentioned document to the dealer Mentioned above as per your request.

Thanking you

Yours truly

For HDFC Bank Ltd.

(Authorised Signatory)

<This is computer generated advice and does not require signature>

CC: H0135-15260-HBL-BRANCH INTERNAL

P.S.

- Please note that this approval is valid subject to all the documents given by yourself are in order.
- Please issue all cheques in favour of HDFC Bank Ltd A/c <TWO WHEELER LOAN> <MODI PROPERTIES AND INVESTMENTS PRIVATE LIMITED>
- The approval letter will be valid only if the pre-disbursal documents are submitted by the sourcing channel.

Disbursd

46,473

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Schedule

Loan Agreement No.	3265 4841	Place of Agreement	HYDERABAD
Agreement Date (DD/MM/YYYY)	19 MAY 2015	Borrowing Purpose Personal / Commercial Use	COMMERCIAL
Name and Address of the Borrower	MODI PROPERTIES AND INVESTMENT PVT. LTD 5-4-187/3&4, M.G. ROAD, SEC-BAD - 500003		
Name and Address of the Co - Borrower	SOHAM SATISH MODI, P.NO: 280, ROAD NO: 25, JUBLEE HILLS, HYDERABAD - 500033.		

Vehicle Details

Vehicle Make and Model	HONDA ACTIVA		
Engine Number	JF50ET 2293470	Chassis Number	ME4JF504DFT292470
Vehicle Registration No.	NEW	Year of Manufacture	2015

Loan Details

Dealer Name & Location	FORTUNE MOTORS PVT. LTD		
Asset Cost	Rs. 60,720	Loan Amount	Rs. 48,500
Loan Tenor	24	Interest Rate (Customer IRR)	16% per annum
EMI Scheme Arrears / Advance	Arrears	Installment Frequency Monthly / Bi-Monthly/ Differential	Monthly
Advance EMI (Number)	—	Advance EMI Amount	Rs. —

Number of EMI	24				
EMI Amount (Rs.)	2494				

EMI Start Date	5/6/15	EMI End Date	5/5/17

Charges (Including Service Tax)

Processing Charges	% of Loan Amount	Processing Charges Amount	Rs. 600
Cheque Bouncing Charges/ EMI Return Charges: Rs. 618/- per instance	EMI Late Payment Penalty : 2.5 % Per Month on unpaid EMI	Cheque/ECS Swapping Charges: Rs.500/-	Amortization Schedule Charges:Rs. 200/-
Special NOC charge : Rs.500/-	Loan Rebooking / Reschedulment charges : Rs. 1000/-	NOC Issuance Charges	First -Nil
PDD Collection Charges	Rs. 115	Duplicate NOC	Rs.500/- per instance
Loan Prepayment Charges* Within 7-12 months from the 1st EMI : 6% on the Principal Outstanding; Within 13-24 months from the 1st EMI : 5% on the Principal Outstanding; Post 24 months from the 1st EMI : 3% on the Principal Outstanding; Prepayment is not allowed within six months of EMI repayment		Statement Charges (per statement)	Rs. Nil
		Documentation Charges	Rs. 1213
		CIBIL Charges (only on request)	Rs. 50/-
		Other fees	Rs.
Other Charges (If any)	Rs.	Other fees	Rs.
Stamp Duty	**At Actuals as levied by respective State Govt.**	Legal / Collections / Repossession and Incidental charges	At Actual

*Service tax and other government levies, as applicable would be charged additionally.
Loan Processing fees, Documentation charges & Stamp Duty is non-refundable.
Collateral Charges / PDD Collection charges are refundable in case of loan cancellation.

Details of Postdated cheque handed over to the Bank

I / We confirm having handed over the below detailed cheques / instruments towards repayment of EMI or security cheque for the loan taken / to be taken from HDFC Bank Limited. All cheques are drawn in favor of HDFC BANK Limited A/C. CONSUMER Loan" and have also recorded my name on the reverse side of the cheques.

Drawee Bank	Bank Branch	Bank Account No.	MICR Code	Cheque Amount	Cheque No. From	Cheque No. To	Cheque Date. From	Cheque Date. To	Cheque Purpose (i.e. EMI or Security Cheque
HDFC BANK	PARADISE	00422030001120	500240003	2482	011225	011227			Security

Signature of Borrower & Co Borrower(s)

For Modi Properties & Investments Pvt. Ltd.

Director

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KEY FACT STATEMENT

Loan No: ..32654841.....

(Two Wheeler Loans)

1	Loan amount	Rs. 48,500 /-
2	Loan term	24 Months
3	Interest type(fixed or floating)	Fixed
4	(a) Interest chargeable (In case of Floating Rate Loans)	a) Not applicable
	(b) Interest chargeable (In case of Fixed Rate Loans) Bank IRR = Customer IRR	b) 21.08 %
5	Date of reset of interest	Not Applicable
6	Mode of communication of changes in interest rates	Not Applicable
7	Fee payable	
a	On application (Pl individually specify all type of fee)	As per loan schedule
b	During the term of the loan (Pl individually specify all type of fee)	As per loan schedule
c	On foreclosure(Pl individually specify all type of fee)	As per loan schedule
d	Fee refundable if loan not sanctioned/disbursed	Not Applicable
e	Conversion charges for switching from floating to fixed interest and vice-versa	Not Applicable
f	Penalty for delayed payments	As per loan schedule
8	EMI payable	Rs. 2494 /-
9	Details of security/collateral obtained	Hypothecation of Vehicle
10	Date on which annual outstanding balance statement will be issued	31st May

Bank Officer Signature

RAMACHANDRA R.V
Emp. Code: R9272

Dear Customer,

Congratulations' on bringing home your new dream Car! We trust that applying for your HDFC Bank Car Loan and the disbursement process was a pleasant experience for you.

At HDFC Bank, we understand the importance of road safety for you and your family. To ensure that you and your vehicle remain safe, we request you to maintain your vehicle properly. We also urge you to obey traffic rules to avoid unpleasant situations.

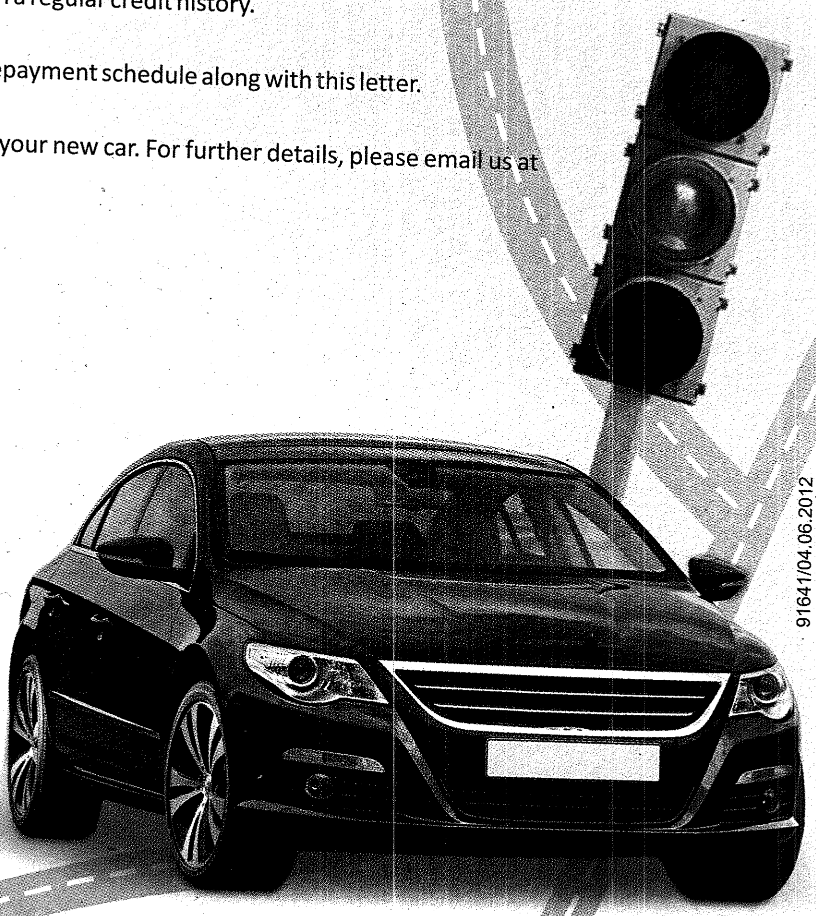
"We are pleased to inform, that you can now access your loan account online to check loan statements, schedules, offers and other benefits. To avail this great facility, please visit our website www.hdfcbank.com. Click on NetBanking and Login to get an online option to register. Please complete this simple process to generate your ID and access your car loan account at your convenience"..

Kindly be advised that HDFC Bank is a member of Credit Information Bureaus in accordance with the Credit Information Companies (Regulation) Act,2005 and is obliged to share customer loan account history with them. bureaus are repositories of this information and share the same with various other members (e.g. Banks, NBFCs & other financial institutions).The customer's loan account history is thereby available to all members through these bureaus. Hence we advise our customers to ensure timely repayments in their Loan accounts to maintain a regular credit history.

Please find enclosed your disbursal details and the repayment schedule along with this letter.

We wish you and your family a wonderful time with your new car. For further details, please email us at loansupport@hdfcbank.com.

Regards,
Rajan Pental
EVP & Business Manager–Auto Loan
HDFC Bank Ltd.



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* Terms and conditions apply ! Credit at the sole discretion of HDFC Bank Ltd.

P.T.O

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HDFC BANK
We understand your world

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12. Set-Off And Lien.

In respect of all any of Borrower's liabilities to the Bank, whether under this Agreement or under any other obligation or any other facilities/ borrowings/document, whether such liabilities are/be crystallised, actual or contingent, primary or collateral or several or jointly with others, whether as principal debtor and/or as guarantor and/or otherwise howsoever (collectively "Liabilities"), the Bank shall have a specific and special lien on all the Borrower's present and future stocks, shares, securities, property, book debts, all moneys in all accounts whether current, savings, overdraft, fixed or other deposits, held with or in custody, legal or constructive, with the Bank, now or in future, whether in same or different capacity and whether severally or jointly, whether for any banking relationship, safe custody, collection, or otherwise and the Bank shall have the right to, without notice to and without consent of the Borrower to transfer, sell, realize, adjust, appropriate all such securities and property as aforesaid for the purpose of realizing or appropriating against any of Bank's dues in respect of any of the Liabilities. In addition to general lien and/or similar right, the Bank may at any time in its absolute discretion and without notice to and without consent of the Borrower, combine or consolidate all or any of accounts of the Borrower, whether of same type or nature or not and whether in same capacity or not, with any of the Liabilities and set off or transfer any sum or sums standing to the credit of any one or more of such accounts in or towards satisfaction of any of the Liabilities. The Bank shall be deemed to have and hold and continue to have first charge on any assets including any of the deposit on which security has been created in respect of the Loan, also for any of the other Liabilities and all the rights and powers vested in the Bank in terms of any security or charge created for the Loan shall be available to the Bank also in respect of such Liabilities, irrespective of the fact whether the Loan is at any time repaid or satisfied or not and even after the Loan has been repaid or prepaid or the security and property is given to Bank in respect of any particular liabilities.

13 Other Rights

In addition to the various rights as specified hereinabove, the Bank shall have the right to:

13.1 Take inspection directly or to engage any Advocate, Chartered Accountant or registered trade practitioner for taking inspection of my/ our income tax return/s and assessment proceedings, Appeal proceedings etc. relating to the current and previous Assessment years to enable the Bank to verify the veracity of various representations made by me/us the undersigned, for seeking loan from the Bank.

13.2 To appear before the office of Registration Authority, Regional Transport Officer, Sales Tax Officer and other authorities through advocates or any such authorised person deemed necessary by the Bank to effect endorsement of hypothecation in the registration certificate and transfer the Vehicle when necessary.

13.3 To obtain, receive, demand or collect any form, certificates, registration books, booking order, insurance policies or other documents from any d Vehicle and/or Its dealers. Registering Authority, manufacturers of the said Vehicle and/or Its dealers.

13.4 To sign, execute necessary forms, documents or to give notice to the appropriate Registering Authority for effecting transfer of the said Vehicle in favour of the purchaser.

13.5 To sign and deliver or otherwise perfect the hypothecation created or to be created on the said Vehicle and to do all such acts as may be required in this regard.

13.6 To sign and deliver the necessary forms that may be required to be filed or necessary with Registration Authority or other authorities under the Motor Vehicles Acts or any other law for the time being in force to record the charge of hypothecation on the said Vehicle, created or to be created in favour of the Bank.

13.7 To pay any fees, charges, penalties, imposts, premiums, taxes or other impositions to any Registering Authority, insurance companies or other authorities for the said vehicle.

13.8 To give notice, if required to the appropriate Registering Authority and /or such other authority in law, for the registration of the said Vehicle upon the sale, transfer, disposal, delivery thereof.

13.9 To disburse the amount granted/sanctioned to the Borrowers(s) directly to the manufacturer /seller/dealer being the consideration payable to the manufacturer/seller/dealer for delivery of the vehicle, without requiring any specific instructions/confirmations from the Borrower(s) and the same shall be deemed to be a disbursement of the Loan under this Agreement and shall be binding on the Borrower(s).

14. Insurance

At the request of the Borrower, the Bank may at its own discretion also finance the insurance premium of an insurance policy insuring the Borrower against the risks of personal accident, accidental hospitalization, outstanding amount of loan to the Bank and/or critical illness provided that such insurance policy has been taken out by the Bank on behalf of the Borrower from an insurance company approved by the Bank with a specific instruction and authority by the Borrower to such insurance company that in case of any loss reported under the section of 'outstanding amount of loan to the Bank[1], the loss will be paid to the Bank by such insurance company, Such insurance premium paid by the Bank on behalf of the Borrower shall be added as the principal amount to the Loan granted herein and shall form part of the Loan. The Borrower shall pay to the Bank the amounts towards insurance premium as mentioned above which may be loaded to the installments. The insurance premium being a part of Loan may be disbursed by the Bank directly to such an insurance company approved by the Bank and such disbursement shall be deemed to be disbursement to the Borrower. Wherever the borrower agrees for the insurance coverage, all expenses, charges, fees, service tax and other taxes etc as applicable shall be incurred and paid by the borrower. In the even the said charges are paid by the bank on borrowers behalf, the borrower shall reimburse the same to the Bank within 24 hours of the bank's demand.

15. Consent To Disclosure

15.1 The Borrowers authorize HDFC Bank to disclose, from time to time any information relating to the Loan to any parent / subsidiary / affiliate / associate entity of HDFC Bank, and to third parties engaged by HDFC Bank, for purposes such as marketing of services and products.

15.2 The Borrowers understand that as a pre-condition, relating to grant of the loans / advances / other non-fund-based credit facilities to me / us, the Bank, requires their consent for the disclosure by the Bank of, information and data relating to them, of the loan facility availed of/to be availed, by them, obligations assumed / to be assumed, by them, in relation thereto and default, if any, committed by them, in discharge thereof.

15.3 Accordingly, The Borrowers hereby agree and give consent for the disclosure by the Bank of all or any such;

a) Information and data relating to them;

b) The information or data relating to any loan or credit facility availed of / to be availed, by them and

c) Default, if any, committed by them, in discharge of such obligation, as the Bank may deem appropriate and necessary to disclose and furnish to Credit Information Bureau (India) Limited and any other agency authorised in this behalf by RBI.

15.4 The Borrowers declare that the information and data furnished by them to the Bank are true and correct.

15.5 The Borrower undertake that

a) the Credit Information Bureau (India) Limited and any other agency so authorised may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them; and the Credit Information Bureau (India) Limited and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks / financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.

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3.4 The Borrowers undertake to supply the details of the vehicle within 3 (three) days on receipt of the registration number of the Vehicle from the Road Transport Authority or direct the manufacturer or dealer to supply the same to the Bank.

3.5 The Bank is not responsible for delivery of duly endorsed Registration Certificate Book and that the Borrowers shall not withhold payment of stipulated EMI's on the pretext that Registration Certificate/Book has not been delivered.

3.6 The hypothecation shall be deemed to take place immediately on signing of this agreement or delivery of the vehicle as the case may be, whichever is earlier..

4 **Other Conditions**

The Borrowers irrevocably agree to the following conditions,

4.1 To secure the Product / Vehicle by hypothecation and obtain endorsement on the certificate in favor of the Bank.

4.2. To insure the Product / Vehicle against fire, theft and other hazards during the tenure of the loan period with endorsement in favor of Bank and forward the insurance copies to the Bank regularly every year.

4.3 To maintain the Product / Vehicle in good order and condition and make all necessary repairs, additions and improvements thereto during the pendency of the loan.

4.4 To permit the Bank and its agents / authorized representatives to enter into the premises at reasonable hours for purpose of inspecting or supervising to ensure proper utilization of the loan.

4.5 To pay all duties, taxes and fees and other outgoings payable in respect of the Product/ Vehicle as and when the same becomes due and to indemnify the Bank against all such payments.

4.6 To keep the Product / Vehicle in good and serviceable order and condition to the satisfaction of the Bank, the Bank may do so and any expenses incurred by the Bank in this respect would be borne by the Borrower/ reimbursed by the Borrower to the Bank, together with interest at the rate of 24% per annum.

4.7 Not to remove or allow to be removed the Product / Vehicle from the premises of the Borrower without the Bank's prior written consent.

4.8 Not to pledge or mortgage or encumber or in any way part with the possession of the product / Vehicle.

4.9 Not to remove/replace any or all parts of the Product/Vehicle.

4.10 In case the loan is taken jointly by more than one Borrower, their liability shall be joint and several, even if the vehicle is registered in the name of one of the Borrowers only.

4.11 The Borrower shall utilize the entire loan for the purchase of the Vehicle(s) and for paying insurance premium as mentioned above, if any, as indicated by him in his loan application and for no other purpose whatsoever.

5. **Indemnity by the Borrowers:**

The Borrowers shall indemnify the Bank and keep indemnified the Bank save and harmless on demand in respect of any actions, claims, costs, damages, demands, expenses, losses and liabilities made against, suffered or incurred by the Bank arising directly or indirectly from or in connection with:

5.1 any failure by the Borrowers to comply with the provisions of this Agreement and / or

5.2 any liability including third party liability that may arise out of the possession, operation and use of the Asset by the Borrowers or by its employees or by its Agents or by other persons whosoever whether or not authorized by the Borrowers for use of the said Asset and incidental to that purpose and for

5.3 any claims, losses, demands, actions, costs, expenses and liabilities incurred or suffered by the Bank by reason of the representations given by the Borrowers being false or untrue in material respect and/or

5.4 any claims, losses, demands, actions, costs, expenses and liabilities incurred or suffered by the Bank by reason of the hypothecated Asset not being free from encumbrance and/or any previous charge,

5.5 any claims, demands, actions, costs, expenses and liabilities incurred or suffered by the Bank by reason of non- payment or insufficient payment of stamp duty by the Borrower on this Agreement and the Documents and any other writings or documents which may be executed pursuant to and/or in relation to this Agreement.

5.6 The Borrowers shall keep the Bank informed of all developments regarding such actions, claims, costs, damages., demands, expenses, losses and liabilities and shall not dispute, compromise or otherwise deal with the same subject to the consent given by the Bank. The Bank shall however be under no obligation and/or liability to the Borrowers to provide any assistance in connection with any such claim that the Borrowers may require

6. **Disclaimer**

This loan cum Hypothecation agreement has been entered into between the Bank and the Borrowers based on the express desire and request of the Borrowers to obtain the Product / Vehicle on the loan from the Bank. It is specifically agreed and understood between the parties hereto' that all Product / Vehicle details, specification and description of the Product / Vehicle are within the knowledge of the Borrowers and the Bank is not liable to the Borrowers in any other manner whatsoever for the quality, condition, fitness of the Product / Vehicle and for any liability, claim, loss or expense of any kind caused directly or indirectly to the Product / Vehicle in relation to any repairs and maintenance thereto.

7. **Prepayment**

7.1 The Borrowers may repay the entire loan by giving to the Bank not less than 14 days notice in writing of his/her intention to exercise such option to terminate the loan. The Borrowers shall pay to the Bank, the stipulated installments and the sums due on the date of such termination. Prepayment charges as stated in the Schedule to the agreement, on the outstanding principal amount of the loan, or such rate as decided by the Bank will be applicable. On such settlement, the Bank shall return the post dated cheques to the Borrowers. In the event of prepayment by the Borrowers, the amount payable by the Borrowers to the Bank would be principal outstanding calculated on a reducing balance rate of interest mentioned in the schedule.

7.2 The prepayment shall take effect only when the actual payment is received by the Bank and interest and other charges would be leviable till the end of the month in which the prepayment is actually effected.

7.3 In the event (a) the Borrower/s does not utilize the Loan, or (b) the Borrower requests the Bank to cancel the Loan within 7 days of the issuance of cheque/demand draft of the Loan to the Borrower or the dealer and/or insurance company on behalf of the Borrower, as the case may be, the Borrower shall be liable to pay cancellation charges and other charges, if any, as set out in the schedule hereunder written. Notwithstanding anything contained herein the Bank may at its sole and absolute discretion, suspend or cancel the Loan if the same is not utilized within the time as mentioned above in this clause

8. **Event of Default**

8.1 An event of default shall be deemed to have occurred if the Borrowers.

a. Commit a breach of any of the condition mentioned in paragraph 4 above: or

b. Fail to pay any installments or any other payment on the due dates and such failure continues for 30 days: or

c. Commit an act of bankruptcy or makes assignment for the benefit of creditors to the appointment of a trustee of receiver or liquidation Proceedings, voluntary or otherwise, are instituted against the Borrowers.

Update your mobile number and email address in our records by writing to loansupport@hdfcbank.com or calling us on our Phone Banking numbers.

Date : 19/05/2015

To,

32654841

Sr.2459

MODI PROPERTIES AND INVESTMENTS PRIVATE LIMITED
5-4-187/3&4
2ND FLOOR
SOHAN MANSON MAHATHA GANDHI ROAD
NEAR AXIS BANK
HYDERABAD - 500003
ANDHRA PRADESH
Phone : 2754884527548845

Dear Customer,

Recently, you made a well-informed choice. You chose us to fulfill your need with a quick and convenient loan solution. Today, we take this opportunity to welcome you into the HDFC Bank family.

For your reference, we are enclosing the Loan Repayment Schedule for your Loan Account No 32654841.

Register your Loan Account through NetBanking, using a One Time Password (OTP) on your registered mobile number (as given in contact details above) and you will be able to access your loan details online.

Visit www.hdfcbank.com >>Ways to bank >> Bank Online >> Loan Accounts Online.

Loan account details you can view through Netbanking

Loan Summary: Installment loan summary including loan account number, loan amount, tenure and product.

Transaction History: EMI status and details of last 9 transactions for the Loan Account.

Loan Account Details: EMI, due date, future principal, remaining tenor, loan maturity date, overdue EMI and overdue charges (if any).

Personal Details: Account holder name details including address, PAN number.

Provisional Interest Statement: Provisional Interest Statement generation for all linked accounts.

Welcome Letter: Welcome letter giving Loan Amount and EMI start date details.

Repayment Schedule: EMI Due Dates with break-up of Principal and Interest.

Overdue Payment: In an unforseen event of default you can make the overdue payment online through the HDFC BANK Website www.hdfcbank.com -> Services &Tools -> Calculators -> Pay Online - Overdue Loan.

Interest Rate Change: Interest rate change details for flexible loan products.

Query/Feedback: Separate query/feedback module for resolving customer queries related to loans.

We are grateful to you for choosing HDFC Bank and we look forward to providing you with the best of services and further enhancing our relationship in future.

Yours sincerely,

HDFC Bank

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

HDFC BANK LTD.
Please quote your Loan Account Number whenever you contact us.
For any further clarification, please call on given customer service centre.
At : RETAIL LOAN SERVICE CENTRE 1)1-10-60/3,G2,SURYODAYA,OPP SHOPPERS STOP, BEGUMPET,2)2-3-34/8 ,R DEVI LAL COMPLEX, UPPAL MAIN ROAD,, HYDERABAD, 500016.
Phone No : 40-61606161,.
Email : loansupport@hdfcbank.com

HDFC BANK
We understand your world

Regd. Office : HDFC Bank Limited, HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400013.
Corporate Identification No: L65920MH1994PLC080618