Scan Id: 63930

BHFL	RM	DP	22-10-20/P120-21
Sanction Date :		[illegible]	
Sanction Terms Ref no.		H400[illegible]LP03[illegible]	

BAJAJ FINSERV

Application No. : H400HLP0370392
Date : 30-Dec-2020
Primary Applicant : SUMMIT SALES LLP
Co-Applicant 1 : MODI HOUSING PVT LTD
Co-Applicant 2 : MODI PROPERTIES PVT LTD
Co-Applicant 3 : SOHAM MODI
Co - Applicant 4 : TEJAL SOHAM MODI
Address : 5-4-187/3&4, 3RD FLOOR, MG ROAD, SECUNDERABAD-500003
Phone No. :
Mobile No. : 9849349373
Subject : Offer letter of your application for Loan Against Property from Bajaj Housing Finance Limited ('hereinafter referred to as 'BHFL')

Dear Sir/Madam,
We thank you for choosing BHFL as your financial partner and look forward to an enduring relationship with you.
With reference to your loan application we are pleased to offer you the loan as per the below mentioned terms and conditions.

Loan Type	:	Loan Against Propert --	Flexi Hybrid Loan		
Type of Transaction	:	Fresh	Nature of Loan :	Fresh	
Sanction Amount Limit	:	Rs. 3750000			
Insurance Amount (incl. in sanction amount limit)	:	Rs. 240834			
BHFL Floating Reference Rate (BHFL FRR)	:	### Per Annum	Interest Type :	Floating Rate of Interest	Periodicity of Interest Application: Monthly
Rate of Interest	:	BHFL FRR (as applicable at the time of disbursement)	-2.80% per annum.	Currently : 10.50%	
Equated Monthly Installment (EMI)	:	Rs. 53851			
Loan Tenor	:	120 Months			
Scheme (Flexi Term Loan only)	:	0			
EMI during Flexi Interest-only Loan Tenure*	:	Rs. 34920			
Flexi Interest-only Loan Tenure	:	24 Months			
EMI during Flexi Term Loan Tenure**	:	Rs. 53851			
Flexi Term Loan Tenure	:	96 Months			
Flexi Hybrid Loan Total Tenure	:	120 Months			
EMI Option	:	EMI on Disbursed Amount			
Rate Guarantee opted^	:	No			
VAS Packages	:	0			
VAS Charges (incl. in the sanctioned amount limit)	:	Rs. -	Including 18% GST Rs. 0	Mode of Payment :	0
Elite Card	:	#N/A		#N/A	#N/A
^^^	:	None			
Total Processing Fees (Inclusive of GST)	:	Rs. 66,375	(P.F. 1.50% + 18% GST)		
- Upfront Fees Paid (non refundable)	:	Rs. 0	(Including 18% GST)		
- Commitment fees (non refundable)	:	Rs. 0	(Including 18% GST)		
-Annual Fees (to be paid annually)^^^	:	Rs. 11063	(Including 18% GST)	0.25% of drop line amount	(For Flexi Term Loan)
- Balance fee payable at the time of disbursal	:	Rs. 66375			
Sanction Letter Validity	:	60 Days from sanction date (Rate of Interest subject to change basis change in Bajaj Housing Finance Limited Lending FRR)			
Review of Interest Rate	:	Interest rate is linked to BHFL FRR and is subject to change from time to time at the sole discretion of Bajaj Housing Finance Limited			
Property Address	:	Flat No.991A, Silver Oak Residency, Sy no's 11, 12,14,15,16,17,18 & 294, Cherlapally village, Kapra mandal Medchal Dist			
Special Conditions (As applicable)	:				

1. LTV as per Bajaj Housing Finance Limited norms.
2. Clear Legal & Technical as per Bajaj Housing Finance Limited norms.

Housing Finance Ltd.

I/We understand that the lender is entitled to change the rate of interest apllicable on the loan at its sole discretion basis its internal risk grading and parameters and as per the risk adjusted margin, and I/We declare that I/We shall be bound by the changed rate of interest and repay the loan accordingly.

We request you to please acknowledge and return the duplicate copy of this sanction terms as a token of having accepted the terms and conditions mentioned above and overleaf

Your faithfully,
For Bajaj Housing Finance Limited

Accepted (All Participants and Co-Applicants to sign below)

Authorized Signatory ____________ 1 ____________

Name: ____________ 2 ____________

Designation: ____________ 3 ____________

Date: ____________ 4 ____________

*EMI amount mentioned above is considering full loan amount utilisation

^"During your loan tenor, the Rate of Interest (ROI) shall not exceed by 0.25% over the last quarter weighted average of BHFL Home Loan acquisition rate i.e. your loan ROI shall not be more than 0.25% above the last quarter weighted average BHFL's HL acquisition rate of similar BHFL's internal segmentation of property and/or product types".
Variation in ROI is subject to BHFL's cost of funds. This policy is a proactive measure to ensure no disparity in present loan and future loan pricing.

^^ EMI Holiday Scheme means that the EMIs become payable after EMI Holiday period. EMI Holiday period is not an interest free period and the interest will continue accruing during the same and the loan amount would increase accordingly. The revised loan amount would be amortized [illegible] part payment can be made OR the loan cannot be pre-closed for the period till the first EMI is cleared. EMI holiday is not applicable to Flexi Term Loan.

BAJAJ HOUSING FINANCE LIMITED
100% SUBSIDIARY OF BAJAJ FINANCE LIMITED

* Processing Fees for sanctioned loan amount under PMAY_CLSS scheme is levied by BHFL as per calculation on the basis of - [(Total Sanctioned Loan amount – Subsidized Loan Amount)* (PF % as mutually decided + any applicable taxes]. Here, subsidized loan amount is Rs 6 Lacs, Rs 9 Lacs & Rs 12 Lacs for EWS, LIG, MIG I & MIG II category respectively.

(Primary Applicant)	(Co - Applicant 1)	(Co - Applicant 2)	(Co - Applicant 3)

Scan id: 63933

BAJAJ FINSERV

BHFL	
Sanction Date :	30-Dec-2020
Sanction Terms Ref no. :	H400HLP0423627 - 22-10-20/FY20-21

Application No. : H400HLP0423627
Date : 30-Dec-2020
Primary Applicant : SUMMIT SALES LLP
Co-Applicant 1 : MODI HOUSING PVT LTD
Co-Applicant 2 : MODI PROPERTIES PVT LTD
Co-Applicant 3 : SOHAM MODI
Co - Applicant 4 : TEJAL SOHAM MODI
Address : 5-4-187/3&4, 3RD FLOOR, MG ROAD, SECUNDERABAD-500003
Phone No. :
Mobile No. : 9849349373
Subject : Offer letter of your application for Loan Against Property from Bajaj Housing Finance Limited ('hereinafter referred to as 'BHFL')

Dear Sir/Madam,
We thank you for choosing BHFL as your financial partner and look forward to an enduring relationship with you.
With reference to your loan application we are pleased to offer you the loan as per the below mentioned terms and conditions.

Loan Type		Loan Against Property — Flexi Hybrid Loan			
Type of Transaction		Fresh	Nature of Loan :	Fresh	
Sanction Amount Limit	Rs.	3750000			
Insurance Amount (incl. in sanction amount limit)	Rs.	0			
BHFL Floating Reference Rate (BHFL FRR)		Per Annum	Interest Type :	Floating Rate of Interest	Periodicity of Interest Application: Monthly
Rate of Interest		BHFL FRR (as applicable at the time of disbursement)	-2.80% per annum.	Currently :	10.50%
Equated Monthly Installment (EMI)	Rs.	50601			
Loan Tenor	120	Months			
Scheme (Flexi Term Loan only)		0			
EMI during Flexi Interest-only Loan Tenure*	Rs.	32813			
Flexi Interest-only Loan Tenure	24	Months			
EMI during Flexi Term Loan Tenure**	Rs.	50601			
Flexi Term Loan Tenure	96	Months			
Flexi Hybrid Loan Total Tenure	120	Months			
EMI Option		EMI on Disbursed Amount			
Rate Guarantee opted^		No			
VAS Packages					
VAS Charges (incl. in the sanctioned amount limit)	Rs.	-	Including 18% GST	Rs. 0	Mode of Payment : 0
Elite Card		#N/A		#N/A	#N/A
^^^		None			
Total Processing Fees (Inclusive of GST)	Rs.	66,375	(P.F. 1.50% + 18% GST)		
- Upfront Fees Paid (non refundable)	Rs.	0	(Including 18% GST)		
- Commitment fees (non refundable)	Rs.	0	(Including 18% GST)		
-Annual Fees (to be paid annually)^^^	Rs.	11063	(Including 18% GST)	0.25% of drop line amount	(For Flexi Term Loan)
- Balance fee payable at the time of disbursal	Rs.	66375			
Sanction Letter Validity	60	Days from sanction date (Rate of Interest subject to change basis change in Bajaj Housing Finance Limited Lending FRR)			
Review of Interest Rate		Interest rate is linked to BHFL FRR and is subject to change from time to time at the sole discretion of Bajaj Housing Finance Limited			
Property Address		Flat No.991B, Silver Oak Residency, Sy no's 11, 12,14,15,16,17,18 & 294, Cherlapally village, Kapra mandal Medchal Dist			
Special Conditions (As applicable)					

1. LTV as per Bajaj Housing Finance Limited norms.
2. Clear Legal & Technical as per Bajaj Housing Finance Limited norms.

Housing Finance Ltd.

I/We understand that the lender is entitled to change the rate of interest apllicable on the loan at its sole discretion basis its internal risk grading and parameters and as per the risk adjusted margin, and I/We declare that I/We shall be bound by the changed rate of interest and repay the loan accordingly.

We request you to please acknowledge and return the duplicate copy of this sanction terms as a token of having accepted the terms and conditions mentioned above and overleaf

Your faithfully,
For Bajaj Housing Finance Limited

Accepted (All Participants and Co-Applicants to sign below)

Authorized Signatory ____________ 1 ____________
Name: ____________ 2 ____________
Designation: ____________ 3 ____________
Date: ____________ 4 ____________

*EMI amount mentioned above is considering full loan amount utilisation

^"During your loan tenor, the Rate of Interest (ROI) shall not exceed by 0.25% over the last quarter weighted average of BHFL Home Loan acquisition rate i.e. your loan ROI shall not be more than 0.25% above the last quarter weighted average BHFL's HL acquisition rate of similar BHFL's internal segmentation of property and/or product types".
Variation in ROI is subject to BHFL's cost of funds. This policy is a proactive measure to ensure no disparity in present loan and future loan pricing.

BAJAJ HOUSING FINANCE LIMITED

^^ EMI Holiday Scheme means that the EMIs become payable after EMI Holiday period. EMI Holiday period is not an interest free period and the interest will continue accruing during the same and the loan amount would increase accordingly. The revised loan amount would be amortized over balance tenor of the loan. Under 5 EMI Holiday scheme no part payment can be made OR the loan cannot be pre-closed for the period till the first EMI is cleared. EMI holiday is not applicable to Flexi Term Loan.

100% SUBSIDIARY OF BAJAJ FINANCE LIMITED

* Processing Fees for sanctioned loan amount under PMAY_CLSS scheme is levied by BHFL as per calculation on the basis of - [(Total Sanctioned Loan amount – Subsidized Loan Amount)* (PF % as mutually decided + any applicable taxes]. Here, subsidized loan amount is Rs 6 Lacs, Rs 9 Lacs & Rs 12 Lacs for EWS, LIG, MIG I & MIG II category respectively.

26. The terms and conditions mentioned in this Sanction Letter constitute the sole and final understanding between BHFL and the Applicant(s). BHFL shall not be held responsible if the Applicant(s) relies on any communication, whether prior or subsequent, other than this Sanction Letter, unless specifically revised by BHFL through a fresh sanction letter.

27. Withdraw/block/freeze/terminate/convert to term loan the Flexi term loan or the Flexi Hybrid loan upon occurrence of any event which has a Material Adverse Effect or any event which is likely to have a Material Adverse Effect or an Event of Default at its sole discretion at any time.

Scan Id : 63799

BAJAJ FINSERV

BHFL	
Sanction Date :	30-Dec-2020
Sanction Terms Ref no. :	H400HLP0423605 - 22-10-20/FY20-21

Application No. : H400HLP0423605
Date : 30-Dec-2020
Primary Applicant : SUMMIT SALES LLP
Co-Applicant 1 : MODI HOUSING PVT LTD
Co-Applicant 2 : MODI PROPERTIES PVT LTD
Co-Applicant 3 : SOHAM MODI
Co - Applicant 4 : TEJAL SOHAM MODI
Address : 5-4-187/3&4, 3RD FLOOR, MG ROAD, SECUNDERABAD-500003
Phone No. :
Mobile No. : 9849349373
Subject : Offer letter of your application for Loan Against Property from Bajaj Housing Finance Limited ('hereinafter referred to as 'BHFL')

Dear Sir/Madam,
We thank you for choosing BHFL as your financial partner and look forward to an enduring relationship with you.
With reference to your loan application we are pleased to offer you the loan as per the below mentioned terms and conditions.

Loan Type	:	Loan Against --	Flexi Hybrid Loan			
Type of Transaction	:	Fresh	Nature of Loan :	Fresh		
Sanction Amount Limit	:	Rs. 3750000				
Insurance Amount (incl. in sanction amount limit)	:	Rs. 0				
BHFL Floating Reference Rate (BHFL FRR)	:	Per Annum	Interest Type :	Floating Rate of Interest	Periodicity of Interest Application:	Monthly
Rate of Interest	:	BHFL FRR (as applicable at the time of disbursement)	-2.80% per annum.	Currently :	10.50%	
Equated Monthly Installment (EMI)	:	Rs. 50601				
Loan Tenor	:	120 Months				
Scheme (Flexi Term Loan only)	:	0				
EMI during Flexi Interest-only Loan Tenure*	:	Rs. 32813				
Flexi Interest-only Loan Tenure	:	24 Months				
EMI during Flexi Term Loan Tenure**	:	Rs. 50601				
Flexi Term Loan Tenure	:	96 Months				
Flexi Hybrid Loan Total Tenure	:	120 Months				
EMI Option	:	EMI on Disbursed Amount				
Rate Guarantee opted^	:	No				
VAS Packages	:					
VAS Charges (incl. in the sanctioned amount limit)	:	Rs. -	Including 18% GST Rs. 0	Mode of Payment :	0	
Elite Card	:	#N/A		#N/A	#N/A	
^^^	:	None				
Total Processing Fees (Inclusive of GST)	:	Rs. 66,375	(P.F. 1.50% + 18% GST)			
- Upfront Fees Paid (non refundable)	:	Rs. 0	(Including 18% GST)			
- Commitment fees (non refundable)	:	Rs. 0	(Including 18% GST)			
-Annual Fees (to be paid annually)^^^	:	Rs. 11063	(Including 18% GST)	0.25% of drop line amount	(For Flexi Term Loan)	
- Balance fee payable at the time of disbursal	:	Rs. 66375				
Sanction Letter Validity	:	60 Days from sanction date (Rate of Interest subject to change basis change in Bajaj Housing Finance Limited Lending FRR)				
Review of Interest Rate	:	Interest rate is linked to BHFL FRR and is subject to change from time to time at the sole discretion of Bajaj Housing Finance Limited				
Property Address	:	Flat No.992B, Silver Oak Residency, Sy no's 11, 12,14,15,16,17,18 & 294, Cherlapally village, Kapra mandal Medchal Dist				
Special Conditions (As applicable)	:					

1. LTV as per Bajaj Housing Finance Limited norms.
2. Clear Legal & Technical as per Bajaj Housing Finance Limited norms.

I/We understand that the lender is entitled to change the rate of interest aplicable on the loan at its sole discretion basis its internal risk grading and parameters and as per the risk adjusted margin, and I/We declare that I/We shall be bound by the changed rate of interest and repay the loan accordingly.

We request you to please acknowledge and return the duplicate copy of this sanction terms as a token of having accepted the terms and conditions mentioned above and overleaf

Your faithfully,
For Bajaj Housing Finance Limited

Accepted (All Participants and Co-Applicants to sign below)

Authorized Signatory ____________ 1 ____________

Name: ____________ 2 ____________

Designation: ____________ 3 ____________

Date: ____________ 4 ____________

*EMI amount mentioned above is considering full loan amount utilisation

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BAJAJ HOUSING FINANCE LIMITED

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100% SUBSIDIARY OF BAJAJ FINANCE LIMITED

* Processing Fees for sanctioned loan amount under PMAY_CLSS scheme is levied by BHFL as per calculation on the basis of - [(Total Sanctioned Loan amount – Subsidized Loan Amount)* (PF % as mutually decided + any applicable taxes]. Here, subsidized loan amount is Rs 6 Lacs, Rs 9 Lacs & Rs 12 Lacs for EWS, LIG, MIG I & MIG II category respectively.

(Primary Applicant)	(Co - Applicant 1)	(Co - Applicant 2)	(Co - Applicant 3)

Loan Id: 63929

BAJAJ FINSERV

BHFL		LAP	22-10-20/FY20-21
	Sanction Date :		30-Dec-2020
	Sanction Terms Ref no. :		H400HLP0423617 - 22-10-20/FY20-21

Application No. : H400HLP0423617
Date : 30-Dec-2020
Primary Applicant : SUMMIT SALES LLP
Co-Applicant 1 : MODI HOUSING PVT LTD
Co-Applicant 2 : MODI PROPERTIES PVT LTD
Co-Applicant 3 : SOHAM MODI
Co - Applicant 4 : TEJAL SOHAM MODI
Address : 5-4-187/3&4, 3RD FLOOR, MG ROAD, SECUNDERABAD-500003
Phone No. :
Mobile No. : 9849349373
Subject : Offer letter of your application for Loan Against Property from Bajaj Housing Finance Limited ('hereinafter referred to as 'BHFL')

Dear Sir/Madam,
We thank you for choosing BHFL as your financial partner and look forward to an enduring relationship with you.
With reference to your loan application we are pleased to offer you the loan as per the below mentioned terms and conditions.

Loan Type	Loan Against Property - Flexi Hybrid Loan				
Type of Transaction	Fresh	Nature of Loan :	Fresh		
Sanction Amount Limit	Rs. 3750000				
Insurance Amount (incl. in sanction amount limit)	Rs. 0				
BHFL Floating Reference Rate (BHFL FRR)	Per Annum	Interest Type :	Floating Rate of Interest	Periodicity of Interest Application:	Monthly
Rate of Interest	BHFL FRR (as applicable at the time of disbursement)	-2.80% per annum.		Currently :	10.50%
Equated Monthly Installment (EMI)	Rs. 50601				
Loan Tenor	120 Months				
Scheme (Flexi Term Loan only)	0				
EMI during Flexi Interest only Loan Tenure*	Rs. 32013				
Flexi Interest-only Loan Tenure	24 Months				
EMI during Flexi Term Loan Tenure**	Rs. 50601				
Flexi Term Loan Tenure	96 Months				
Flexi Hybrid Loan Total Tenure	120 Months				
EMI Option	EMI on Disbursed Amount				
Rate Guarantee opted^	No				
VAS Packages					
VAS Charges (incl. in the sanctioned amount limit)	Rs. -	Including 18% GST	Rs. 0	Mode of Payment :	0
Elite Card	#N/A		#N/A	#N/A	
^^^	None				
Total Processing Fees (Inclusive of GST)	Rs. 66,375	(P.F. 1.50% + 18% GST)			
- Upfront Fees Paid (non refundable)	Rs. 0	(Including 18% GST)			
- Commitment fees (non refundable)	Rs. 0	(Including 18% GST)			
-Annual Fees (to be paid annually)^^^	**Rs. 11063**	**(Including 18% GST)**	**0.25% of drop line amount**	**(For Flexi Term Loan)**	
- Balance fee payable at the time of disbursal	Rs. 66375				
Sanction Letter Validity	60 Days from sanction date (Rate of Interest subject to change basis change in Bajaj Housing Finance Limited Lending FRR)				
Review of Interest Rate	Interest rate is linked to BHFL FRR and is subject to change from time to time at the sole discretion of Bajaj Housing Finance Limited				
Property Address	Flat No.992A, Silver Oak Residency, Sy no's 11, 12,14,15,16,17,18 & 294, Cherlapally village, Kapra mandal Medchal Dist				
Special Conditions (As applicable)					

1. LTV as per Bajaj Housing Finance Limited norms.
2. Clear Legal & Technical as per Bajaj Housing Finance Limited norms.

I/We understand that the lender is entitled to change the rate of interest aplicable on the loan at its sole discretion basis its internal risk grading and parameters and as per the risk adjusted margin, and I/We declare that I/We shall be bound by the changed rate of interest and repay the loan accordingly.

We request you to please acknowledge and return the duplicate copy of this sanction terms as a token of having accepted the terms and conditions mentioned above and overleaf

Your faithfully,
For Bajaj Housing Finance Limited

Accepted (All Participants and Co-Applicants to sign below)

Authorized Signatory ____________ 1 ____________

Name: ____________ 2 ____________

Designation: ____________ 3 ____________

Date: ____________ 4 ____________

*EMI amount mentioned above is considering full loan amount utilisation

^"During your loan tenor, the Rate of interest (ROI) shall not exceed by 0.25% over the last quarter weighted average of BHFL Home Loan acquisition rate i.e. your loan ROI shall not be more than 0.25% above the last quarter weighted average BHFL's HL acquisition rate of similar BHFL's internal segmentation of property and/or product types".
Variation in ROI is subject to BHFL's cost of funds. This policy is a proactive measure to de-risk [illegible] pricing.

BAJAJ HOUSING FINANCE LIMITED
100% SUBSIDIARY OF BAJAJ FINANCE LIMITED

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* Processing Fees for sanctioned loan amount under PMAY_CLSS scheme is levied by BHFL as per calculation on the basis of - ((Total Sanctioned Loan amount – Subsidized Loan Amount)* (PF % as mutually decided + any applicable taxes). Here, subsidized loan amount is Rs 6 Lacs, Rs 9 Lacs & Rs 12 Lacs for EWS, LIG, MIG I & MIG II category respectively.

(Primary Applicant)	(Co - Applicant 1)	(Co - Applicant 2)	(Co - Applicant 3)

BAJAJ FINSERV

BHFL	DLRM	LAP	S-8-20/FY19-20
	Sanction Date :		13-Oct-2020
	Sanction Terms Ref no. :		H400HLP0370392 - S-8-20/FY19-20

Application No. : H400HLP0370392
Date : 13-Oct-2020
Primary Applicant : Summit Sales LLP
Co-Applicant 1 : Modi Housing pvt ltd
Co-Applicant 2 : Modi Properties Pvt Ltd
Co-Applicant 3 : Soham Satish Modi
Co-Applicant 4 : Tejal Soham Modi
Address : 5-4-187/3 & 4, 3rd Floor, M.G Road, Secunderabad-500003
Phone No. :
Mobile No. : 9849349373
Subject : Offer letter of your application for Loan Against Property from Bajaj Housing Finance Limited ('hereinafter referred to as 'BHFL')

Dear Sir/Madam,
We thank you for choosing BHFL as your financial partner and look forward to an enduring relationship with you.
With reference to your loan application we are pleased to offer you the loan as per the below mentioned terms and conditions.

Loan Type		Loan Against Property - Hybrid Term Loan
Type of Transaction		Fresh ✓ / Nature of Loan : Fresh
Sanction Amount Limit	Rs.	15000000 ✓
Insurance Amount (incl. in sanction amount limit)	Rs.	750000 ← not agreed to
BHFL Floating Reference Rate (BHFL FRR)		13.30% Per Annum / Interest Type : Floating Rate of Interest / Periodicity of Interest Application: Monthly
Rate of Interest		BHFL FRR (as applicable at the time of disbursement) -2.80% per annum. Currently : 10.50% ✓
Scheme (Flexi Term Loan only)		0
Pre-EMI Amount	Rs.	131250 ✓
Term Loan Tenure	0	Months
EMI post commencement of First Repayment Date for payment of EMI	Rs.	202403 ✓ ← drop down schedule - required.
Tenure post commencement of First Repayment Date for payment of EMI	120	Months
Total Loan Tenure	0	Months
EMI Option		Pre EMI
Rate Guarantee opted^		0
VAS Packages		0
VAS Charges (incl. in the sanctioned amount limit)	Rs.	- Including 18% GST Rs. 0 / Mode of Payment : 0
Elite Card		#N/A / #N/A #N/A
^^^		None
Total Processing Fees (Inclusive of GST)	Rs.	2,65,500 ✓ (P.F. 1.50% + 18% GST)
- Upfront Fees Paid (non refundable)	Rs.	0 (Including 18% GST)
- Commitment fees (non refundable)	Rs.	0 (Including 18% GST) ??
-Annual Fees (to be paid annually)^^^	Rs.	44250 (Including 18% GST) 0.25% of drop line amount (For Flexi Term Loan)
- Balance fee payable at the time of disbursal	Rs.	265500
Sanction Letter Validity	60	Days from sanction date (Rate of interest subject to change basis change in Bajaj Housing Finance Limited Lending FRR)
Review of Interest Rate		Interest rate is linked to BHFL FRR and is subject to change from time to time at the sole discretion of Bajaj Housing Finance Limited
Property Address		Flat no.991A, Flat no.991B, Flat no.992A & Flat No.992B, Silver Oak Residency, Sy no's 11,12,14,15,16,17,18 & 294, Cherlapally village, Kapra Mandal, Medchal District
Special Conditions (As applicable)		

1. LTV as per Bajaj Housing Finance Limited norms.
2. Clear Legal & Technical as per Bajaj Housing Finance Limited norms.
Loan Tenure to Be restricted to 120 Months
Sec185 norms to Be complied

I/We understand that the lender is entitled to change the rate of interest aplicable on the loan at its sole discretion basis its internal risk grading and parameters and as per the risk adjusted margin, and I/We declare that I/We shall be bound by the changed rate of interest and repay the loan accordingly.

We request you to please acknowledge and return the duplicate copy of this sanction terms as a token of having accepted the terms and conditions mentioned above and overleaf

Your faithfully,
For Bajaj Housing Finance Limited

Authorized Signatory

Name:

Designation:

Date:

Bajaj Housing Finance Limited

Accepted (All Participants and Co-Applicants to sign below)

1

2

3

4

^^During your loan tenor, the Rate of Interest (ROI) shall not exceed by 0.25% over the last quarter weighted average of BHFL Home Loan acquisition rate i.e. your loan ROI shall not be more than 0.25% above the last quarter weighted average BHFL's HL acquisition rate of similar BHFL's internal segmentation of property and/or product types". Variation in ROI is subject to BHFL's cost of funds. This policy is a proactive measure to ensure no disparity in present loan and future loan pricing.

^^ EMI Holiday Scheme means that the EMIs become payable after EMI Holiday period. EMI holiday period is ... and the interest will continue accruing during the same and the loan amount would increase accordingly. The revised loan amount would be ... part payment can be made OR the loan cannot be pre-closed for the period till the first EMI is cleared. EMI holiday is not applicable to Flexi Term Loan.

BAJAJ HOUSING FINANCE LIMITED
100% SUBSIDIARY OF BAJAJ FINANCE LIMITED

0.5 - 4%

??. ??. 2.5 - 2%

upto 25% per qtr.

Prepayment	Part Prepayment	Allowed after First EMI, provided amount proposed for part payment >= EMI (Not applicable for flexi loan)	
		Type of Interest	**Charges**
		Floating rate loan to Individuals	0% Nil
		Floating rate loan to non Individuals	2% of the Part Payment Amount + Applicable taxes (Part payment charges are not applicable for flexi loan)
		Fixed rate (specific tenor or full tenor)	
	Full Prepayment	Not Allowed before first Emi	
		Type of Interest	**Charges**
		Floating rate loan to Individuals	2% Nil
		Floating rate loan to non Individuals	4% + Applicable taxes on Principal outstanding/Outstanding Flexi Term Loan limit
		Fixed rate (specific tenor or full tenor)	
		**Foreclosure charges will be 4% on the Outstanding Flexi Term Loan limit during Flexi Term Loan Tenure (as applicable) + Applicable Taxes	

Other Terms and Conditions:

1. Bajaj Housing Finance Limited (hereinafter referred to as 'BHFL' or 'the Lender') reserves the right to amend any of the terms and conditions or cancel or recall or accelerate the loan facility as per the terms & conditions more particularly stated in Loan Agreement.

2. The amount of the loan facility, for home loans, is fixed, inter alia, on the assumption that the cost to be incurred by you for the dwelling unit will be estimated in your application. In the event of actual cost incurred being less, BHFL reserves the right to suitably reduce the amount of loan.

3. All the terms and conditions mentioned in this letter are subject to the execution of the Loan agreement and other documents and writings as BHFL may specify in its prescribed format

4. Prepayment terms are subject to be changed in accordance with the terms of the Loan Agreement.

5. Pre-EMI as applicable will be chargeable from the applicant(s).

6. **Insurance is the subject matter of solicitation. Insurance is optional and premium as agreed by the applicant(s) on the insurance enrolment form will be deducted upfront from disbursed loan amount and the applicant(s) acknowledge that they may need to undergo medical tests for insurance depending upon the information furnished in the medical questionnaire and in the insurance enrolment form.**

7. In case of Plot Purchase Loan / Composite Loan, if the construction for residential purpose does not commence within 24 months from the loan disbursal towards the Plot, BHFL has full discretion to revise the Interest Rate applicable on this loan as applicable for Loan Against Property for Plot.

8. For under-construction loan if the subsequent tranche is not disbursed for more than 6 months from the date of previous tranche disbursement, for any reason, the loan will be assessed as per the prevailing underwriting norms of BHFL.

9. If the applicant(s) are availing the facility for the purchase of an under construction property from a developer where the disbursals are linked to the stage of construction of the project, the applicant(s) agree and confirm that BHFL shall not be obliged to continue the disbursement of the credit facility and BHFL may, absolutely and unconditionally, reduce, revoke, cancel, recall, stop and/or modify the sanctioned amount, at its discretion, at any time if the construction of the project is stopped or if the credibility of the developer is classified as negative as per the internal credit and risk assessment of BHFL

10. Bounce charges applicable on the bounce of any EMI/other dues is as mentioned on the Website of the Lender. Penal charges will be charged @2% per month on overdue amount.

11. The applicant(s) acknowledge that Insurance, stamp, Taxes, Duties or Cesses, and/or all other levies and imposts, by whatever name called, in relation to the Loan and the Loan Documents & other related charges specific to the Loan and the documents related thereto shall be borne by the applicant(s) and no cash/bearer cheque has been collected from the applicant(s) with respect to the loan, also no gifts/kinds are committed to the applicant(s) which is not documented in any documents of BHFL. The applicant(s) further undertake to reimburse all such amount, mentioned under above paragraph to BHFL in the event any such taxes, duties, etc. are paid by BHFL due to any reason. The Borrower(s) agrees and understands that the amount of stamp duty applicable on the Loan Agreement and other documents will be deducted from the amount disbursed.

12. This letter of offer shall stand revoked and cancelled and shall be absolutely null and void if: (a) there are any material changes in the proposal for which this loan facility is, in principle, sanctioned; (b) any material fact concerning the applicant(s)' income, or ability to repay, or any other relevant aspect of the applicant(s)' proposal on the application for loan is suppressed, concealed or not made known to BHFL; (c) any statement made in the loan application is found to be incorrect or untrue.

13. The applicant(s) understand that the Lender is entitled to increase the rate of interest applicable on the loan at its sole discretion basis its internal risk grading and parameters and as per the risk adjustment margin, and the applicant(s) declare that the applicant(s) shall be bound by the increased rate of interest and repay the loan accordingly.

14. The applicant(s) declare that neither the applicant(s) nor the security offered by the applicant(s) to BHFL is/will be subjected to any adverse action, risk (including litigation risk) which may prejudicially impact the interests of BHFL. Further, the applicant(s) are obliged to ensure that the security offered to BHFL shall be free from all encumbrances & litigations at all points of time till the total repayment of the entire loan amount together with applicable interest and charges.

15. The applicant(s) agrees and confirms that BHFL shall not be obliged to grant and continue any credit facility, if it is apprehended that the sanction terms are not or may not be met to the satisfaction of BHFL. Further, BHFL may, absolutely and unconditionally, reduce, revoke, cancel and/or modify any undrawn amount (in whole or part), if any, from the Sanctioned amount, at its discretion, at any time, without giving any prior notice to the applicant(s) or without assigning any reasons thereof.

16. The Floating Rate of Interest applicable on the Loan shall stand revised only after 90 days from the date of disbursement of the Loan. Any revision in Rate of Interest will be applicable post the aforementioned duration

17. BHFL, at its sole discretion, reserves the right to retain the Security Documents, including the papers related to the Property offered as Security against this loan, till such time that all other exiting loans/financial facilities availed by you from BHFL are fully repaid and closed to the satisfaction of BHFL.

18. The applicant may opt for reduction in applicable interest rate, and the Lender may at its sole discretion reduce the applicable interest rate upon the payment of the switch fee by the applicant, which will be calculated at the sole discretion of the Lender.

19. In Flexi Term Loan Tenure monthly interest calculation is subject to utilization. Interest will be charged on the utilized amount only.

20. The monthly principal charged/ dropped will be subject to utilization and scheme opted.

21. Annual maintenance charges are applicable for all flexi loans. Flexi loan is a facility where the customer can withdraw and part-pay funds as and when required. AMC is initially deducted from disbursal amount at the first instance and from second year onwards on the anniversary it shall be debited from the repayment account till the end of the loan. AMC will be charged as per the agreed terms and conditions and commercial confirmation given by you before disbursal of the loan.

22. Excess amount paid (in excess of the monthly billing) during the Flexi Term Loan Tenure can be drawn back by the applicant(s) up to the maximum of flexi loan limit or Principal utilized at any point of time.

23. The Borrowers and the Co-Borrowers agree that any of the terms mentioned in the Sanction Letter can be revised by the Lender post receiving a confirmation of the revisions from the registered e-mail address of any of the Borrowers or Co-Borrowers. The Borrowers and the Co-Borrowers further agree that the e-mail acceptance of the revised terms by any one of the Borrowers or the Co-Borrowers will be binding on all the Borrowers and Co-Borrowers and the same will not be disputed in the future by any of them.

(Primary Applicant) (Co - Applicant 1) (Co - Applicant 2) (Co - Applicant 3)

BAJAJ FINSERV

BHFL	DLRM	LAP	22-10-20/FY20-21
	Sanction Date :		13-Oct-2020
	Sanction Terms Ref no. :		H400HLP0370392 - 22-10-20/FY20-21

Application No. : H400HLP0370392
Date : 13-Oct-2020
Primary Applicant : SUMMIT SALES LLP
Co-Applicant 1 : MODI HOUSING PVT LTD
Co-Applicant 2 : MODI PROPERTIES PVT LTD
Co-Applicant 3 : SOHAM MODI
Co - Applicant 4 : TEJAL SOHAM MODI
Address : 5-4-187/3&4, 3RD FLOOR, MG ROAD, SECUNDERABAD-500003
Phone No. :
Mobile No. : 9849349373
Subject : Offer letter of your application for Loan Against Property from Bajaj Housing Finance Limited ('hereinafter referred to as 'BHFL')

Dear Sir/Madam,
We thank you for choosing BHFL as your financial partner and look forward to an enduring relationship with you.
With reference to your loan application we are pleased to offer you the loan as per the below mentioned terms and conditions.

Loan Type	:	Loan Against Property -- Flexi Hybrid Loan	
Type of Transaction	:	Fresh	Nature of Loan : Fresh
Sanction Amount Limit	:	Rs. 15240838	
Insurance Amount (incl. in sanction amount limit)	:	Rs. 240838	
BHFL Floating Reference Rate (BHFL FRR)	:	13.30% Per Annum	Interest Type : Floating Rate of Interest; Periodicity of Interest Application: Monthly
Rate of Interest	:	BHFL FRR (as applicable at the time of disbursement) -2.80% per annum.	Currently : 10.50%
Equated Monthly Installment (EMI)	:	Rs. 205653	
Loan Tenor	:	120 Months	
Scheme (Flexi Term Loan only)	:	0	
EMI during Flexi Interest-only Loan Tenure*	:	Rs. 133357	
Flexi Interest-only Loan Tenure	:	24 Months	
EMI during Flexi Term Loan Tenure**	:	Rs. 205653	
Flexi Term Loan Tenure	:	96 Months	
Flexi Hybrid Loan Total Tenure	:	120 Months	
EMI Option	:	EMI on Disbursed Amount	
Rate Guarantee opted^	:	No	
VAS Packages	:	0	
VAS Charges (incl. in the sanctioned amount limit)	:	Rs. - Including 18% GST Rs. 0	Mode of Payment : 0
Elite Card	:	#N/A	#N/A #N/A
^^^	:	None	
Total Processing Fees (Inclusive of GST)	:	Rs. 2,69,763 (P.F. 1.50% + 18% GST)	
- Upfront Fees Paid (non refundable)	:	Rs. 0 (Including 18% GST)	
- Commitment fees (non refundable)	:	Rs. 0 (Including 18% GST)	
-Annual Fees (to be paid annually)^^^	:	Rs. 44960 (Including 18% GST)	0.25% of drop line amount (For Flexi Term Loan)
- Balance fee payable at the time of disbursal	:	Rs. 269763	
Sanction Letter Validity	:	60 Days from sanction date (Rate of Interest subject to change basis change in Bajaj Housing Finance Limited Lending FRR)	
Review of Interest Rate	:	Interest rate is linked to BHFL FRR and is subject to change from time to time at the sole discretion of Bajaj Housing Finance Limited	
Property Address	:	Flat No.991A, Flat No.991B, Flat No.992A & Flat No.992B, Silver Oak Residency, Sy no's 11, 12,14,15,16,17,18 & 294, Cherlapally village, Kapra mandal Medchal Dist	

Special Conditions (As applicable)
1. LTV as per Bajaj Housing Finance Limited norms.
2. Clear Legal & Technical as per Bajaj Housing Finance Limited norms.

I/We understand that the lender is entitled to change the rate of interest apilicable on the loan at its sole discretion basis its internal risk grading and parameters and as per the risk adjusted margin, and I/We declare that I/We shall be bound by the changed rate of interest and repay the loan accordingly.

We request you to please acknowledge and return the duplicate copy of this sanction terms as a token of having accepted the terms and conditions mentioned above and overleaf

Your faithfully,
For Bajaj Housing Finance Limited

Authorized Signatory:
Name:
Designation:
Date:

Bajaj Housing Finance Ltd.

Accepted (All Participants and Co-Applicants to sign below)
1
2
3
4

*EMI amount mentioned above is considering full loan amount utilisation

^*During your loan tenor, the Rate of interest (ROI) shall not exceed by 0.25% over the last quarter weighted average of BHFL Home Loan acquisition rate i.e. your loan ROI shall not be more than 0.25% above the last quarter weighted average BHFL's HL acquisition rate of similar BHFL internal segment and product type. Variation in ROI is subject to BHFL's cost of funds. This policy is a proactive measure to ensure no disparity in present loan and future loan pricing.

BAJAJ HOUSING FINANCE LIMITED
100% SUBSIDIARY OF BAJAJ FINANCE LIMITED

^^ EMI Holiday Scheme means that the EMIs become payable after EMI Holiday period. EMI Holiday period is not an interest free period and the interest will continue accruing during the same and the loan amount would increase accordingly. The revised loan amount would be amortized over balance tenor of the loan. Under 3 EMI Holiday scheme no part payment can be made OR the loan cannot be pre-closed for the period till the first EMI is cleared. EMI holiday is not applicable to Flexi Term Loan.

Processing Fees for sanctioned loan amount under PMAY, CLSS scheme is levied by BHFL as per calculation on the basis of - [(Total Sanctioned Loan amount – Subsidized Loan Amount) (PF % as mutually decided + any applicable taxes)]. Here, subsidized loan amount is Rs 6 Lacs, Rs 9 Lacs & Rs 12 Lacs for EWS, LIG, MIG I & MIG II category respectively.

26. The terms and conditions mentioned in this Sanction Letter constitute the sole and final understanding between BHFL and the Applicant(s). BHFL shall not be held responsible if the Applicant(s) relies on any communication, whether prior or subsequent, other than this Sanction Letter, unless specifically revised by BHFL through a fresh sanction letter.

27. Withdraw/block/freeze/terminate/convert to term loan the Flexi term loan or the Flexi Hybrid loan upon occurrence of any event which has a Material Adverse Effect or any event which is likely to have a Material Adverse Effect or an Event of Default at its sole discretion at any time.

BAJAJ FINSERV

BHFL	DLRM	LAP	22-10-20/FY20-21
Sanction Date :		13-Oct-2020	
Sanction Terms Ref no. :		H400HLP0370392 - 22-10-20/FY20-21	

Application No. : H400HLP0370392
Date : 13-Oct-2020
Primary Applicant : SUMMIT SALES LLP
Co-Applicant 1 : MODI HOUSING PVT LTD
Co-Applicant 2 : MODI PROPERTIES PVT LTD
Co-Applicant 3 : SOHAM MODI
Co - Applicant 4 : TEJAL SOHAM MODI
Address : 5-4-187/3&4, 3RD FLOOR, MG ROAD, SECUNDERABAD-500003
Phone No. :
Mobile No. : 9849349373

Subject : Offer letter of your application for Loan Against Property from Bajaj Housing Finance Limited ('hereinafter referred to as 'BHFL')

Dear Sir/Madam,
We thank you for choosing BHFL as your financial partner and look forward to an enduring relationship with you.
With reference to your loan application we are pleased to offer you the loan as per the below mentioned terms and conditions.

Loan Type	Loan Against Property -- Flexi Hybrid Loan			
Type of Transaction	Fresh	Nature of Loan : Fresh		
Sanction Amount Limit	Rs. 15350000			
Insurance Amount (incl. in sanction amount limit)	Rs. 350000			
BHFL Floating Reference Rate (BHFL FRR)	13.30% Per Annum	Interest Type : Floating Rate of Interest	Periodicity of Interest Application: Monthly	
Rate of Interest	BHFL FRR (as applicable at the time of disbursement)	-2.80% per annum.	Currently : 10.50%	
Equated Monthly Installment (EMI)	Rs. 207125			
Loan Tenor	120 Months			
Scheme (Flexi Term Loan only)	0			
EMI during Flexi Interest-only Loan Tenure*	Rs. 134313			
Flexi Interest-only Loan Tenure	24 Months			
EMI during Flexi Term Loan Tenure**	Rs. 207125			
Flexi Term Loan Tenure	96 Months			
Flexi Hybrid Loan Total Tenure	120 Months			
EMI Option	EMI on Disbursed Amount			
Rate Guarantee opted^	No			
VAS Packages	0			
VAS Charges (incl. in the sanctioned amount limit)	Rs. -	Including 18% GST Rs. 0	Mode of Payment : 0	
Elite Card	#N/A		#N/A #N/A	
^^^	None			
Total Processing Fees (Inclusive of GST)	Rs. 2,71,695	(P.F. 1.50% + 18% GST)		
- Upfront Fees Paid (non refundable)	Rs. 0	(Including 18% GST)		
- Commitment fees (non refundable)	Rs. 0	(Including 18% GST)		
-Annual Fees (to be paid annually)^^^	Rs. 45283	(Including 18% GST)	0.25% of drop line amount	(For Flexi Term Loan)
- Balance fee payable at the time of disbursal	Rs. 271695			
Sanction Letter Validity	60 Days from sanction date (Rate of Interest subject to change basis change in Bajaj Housing Finance Limited Lending FRR)			
Review of Interest Rate	Interest rate is linked to BHFL FRR and is subject to change from time to time at the sole discretion of Bajaj Housing Finance Limited			
Property Address	Flat No.991A, Flat No.991B, Flat No.992A & Flat No.992B, Silver Oak Residency, Sy no's 11, 12,14,15,16,17,18 & 294, Cherlapally village, Kapra mandal Medchal Dist			
Special Conditions (As applicable)				

1. LTV as per Bajaj Housing Finance Limited norms.
2. Clear Legal & Technical as per Bajaj Housing Finance Limited norms.

I/We understand that the lender is entitled to change the rate of interest apllicable on the loan at its sole discretion basis its internal risk grading and parameters and as per the risk adjusted margin, and I/We declare that I/We shall be bound by the changed rate of interest and repay the loan accordingly.

We request you to please acknowledge and return the duplicate copy of this sanction terms as a token of having accepted the terms and conditions mentioned above and overleaf

Your faithfully,
For Bajaj Housing Finance Limited

Authorized Signatory ____________________
Name: ____________________
Designation: ____________________
Date: ____________________

Accepted (All Participants and Co-Applicants to sign below)
1 ____________________
2 ____________________
3 ____________________

BAJAJ HOUSING FINANCE LIMITED

*EMI amount mentioned above is considering full loan amount utilisation

^"During your loan tenor, the Rate of interest (ROI) shall not exceed by 0.25% over the last quarter weighted average of BHFL Home Loan acquisition rate i.e. your loan ROI shall not be more than 0.25% above the last quarter weighted average BHFL's HL acquisition rate of similar BHFL's internal segmentation of property and/or product types". Variation in ROI is subject to BHFL's cost of funds. This policy is a proactive measure to ensure no disparity in present loan and future loan pricing.

100% SUBSIDIARY OF BAJAJ FINANCE LIMITED.

^^ EMI Holiday Scheme means that the EMIs become payable after EMI Holiday period. EMI Holiday period is not an interest free period and the interest will continue accruing during the same and the loan amount would increase accordingly. The revised loan amount would be amortized over balance tenor of the loan. Under 3 EMI Holiday scheme no part payment can be made OR the loan cannot be pre-closed for the period till the first EMI is cleared. EMI holiday is not applicable to Flexi Term Loan.

* Processing Fees for sanctioned loan amount under PMAY CLSS scheme is levied by BHFL as per calculation on the basis of - [(Total Sanctioned Loan amount – Subsidized Loan Amount)* (PF % as mutually decided + any applicable taxes)]. Here, subsidized loan amount is [illegible] Lacs for EWS, LIG, MIG I & MIG II category respectively.

2nd Floor, #203, Office No. 3A & 3B, Aditya Trade Center,
Above passport office, Ameerpet, Hyderabad,
TELANGANA, India Pin : 500038

Corporate Office : Cerebrum IT Park, B2 Building,
5th Floor, Kumar City, Kalyani Nagar, Pune - 411 014

Tel :
Fax :
Corporate ID No.:

www.bajajfinserv.in

26. The terms and conditions mentioned in this Sanction Letter constitute the sole and final understanding between BHFL and the Applicant(s). BHFL shall not be held responsible if the Applicant(s) relies on any communication, whether prior or subsequent, other than this Sanction Letter, unless specifically revised by BHFL through a fresh sanction letter.

27. Withdraw/block/freeze/terminate/convert to term loan the Flexi term loan or the Flexi Hybrid loan upon occurrence of any event which has a Material Adverse Effect or any event which is likely to have a Material Adverse Effect or an Event of Default at its sole discretion at any time.

भारत सरकार
Govt. of India
सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय
MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES

MSME

उद्योग आधार Udyog Aadhaar

E

Type of Enterprise	Micro	Small	Medium
Manufacturing	A	B	C
Services	D	E	F
UAM No.	**TS02E0064194**		

Udyog Aadhaar Memorandum

1. Aadhaar Number
2. PAN Number — ACQFS2044C
3. Name of Entrepreneur — SOHAM SATISH MODI
4. Social Category of Entrepreneur — GENERAL
5. Gender — Male
6. Physically Handicapped — No
7. Name of Enterprise — SUMMIT SALES LLP
8. Type of Organization — Limited Liability Partnership
9. Location of Plant Details

SN	Flat/Door/Block No.	Name of Premises/Building Village	Road/Street/ Lane	Area/Locality	City	Pin	State	District
1	5-4-187/3&4, 2 Floor	Soham Mansion	M.G. ROAD	Secunderabad	Hyderabad	500003	TELANGANA	HYDERABAD

10. Official Address of Enterprise — 5-4-187/3&4, 2 FLOOR , SOHAM MANSION, M.G. ROAD, SECUNDERABAD
District HYDERABAD State TELANGANA PIN 500003
Mobile No: 9849349373 Email: sohammodi@modiproperties.com

11. Date of commencement — 01/09/2017
12. Previous Registration details-if any — ::
13. Bank Details
IFS Code YESB0000097
Bank Account: 009763700001491
14. Major Activity — SERVICES

16.

SN	NIC 2 Digit	NIC 4 Digit	NIC 5 Digit Code	Activity Type
1	68 - Real estate activities	6820 - Real estate activities on a fee or contract basis	68200 - Real estate activities on a fee or contract basis	Services

17. Persons employed — 20
18. Investment (Plant & Machinery / Equipment's) — 36(Rs. In Lakhs)
19. District Industry Centre — HYDERABAD

Declaration
I hereby declare that information given above is true to the best of my knowledge. Any information, that may be required to be verified, shall be provided immediately before the concerned authority.
MyMsme Mobile App (Beta Version) is available now for download. https://play.google.com/store/apps/details?id=msme.mymsme

PRINT

Click here for Udyog Aadhaar Registration Certificate

Dr. Jayaprakash

CRIF HIGH MARK
Together to the next level

CONSUMER CREDIT REPORT

For SOHAM MODI

CHM Ref #: CCR201023CR962675965
Date of Request: 23-10-2020
Date of Issue: 23-10-2020

Inquiry Input Information

Name: SOHAM MODI
DOB/Age:
Gender:
Father:
Spouse:
Mother:
Phone Numbers: 9849349373
Email ID(s): Sohammodi@hotmail.com
ID(s):
Current Address:
Other Address:

CRIF HIGHMARK SCORE (S):

NOTE: A-D: Very Low Risk ; E-G: Low Risk ; H-I: Medium Risk ; J-K: High Risk ; L-M: Very High Risk

SCORE NAME	Score Range	DESCRIPTION	
PERFORM CONSUMER 2.0	300-900	A -Very Low Risk	878 Score

Score Calculation Key Elements

Payment History	Age & Type of Credit	% of Credit Limit Used	Total Balances/Debt	Recent Credit Behavior	Available Credit
Extremely influential	Highly Influential	Highly Influential	Moderately Influential	Less Influential	Least Influential

Personal Information - Variations

Tip: These are applicant's personal information variations as contributed by various financial institutions.

Name Variations	Reported On
SOHAM MODI MODI PROPERTIES INVESTMENT	31-12-2018
SOHAM SATISH MODI	31-03-2018
SOHAM MODI	30-04-2017
SOHAN SATISH MODI	31-01-2016
MODI SOHAM SATISH	30-04-2014

Address Variations	Reported On
PLOT NO 280, ROAD NO 25, JUBILEE HILLS, HYDERABAD 500033 AP	30-09-2020
MODI PROPERTIES And INVESTMENTS 5-4-187/344, 2ND FLOOR SOHAM MANSION, M G ROAD SECUNDRABAD 500003 AP	31-08-2020
PLOT NO 280 ROAD NO 25 JUBILEE HILLS HYDERABAD 500034 TS	31-03-2018
5-4-187/3 And 4, SOHAM MANSION, 3RD FLOOR, MG ROAD, SECUNDERABAD HYDERABAD 500003 AP	30-06-2017
PLOT NO. 280, ROAD NO. 25, JUBILEE HILLS HYDERABAD 500033 AP	30-06-2017
PLOT NO 280 ROAD NO 25 JUBILEE HILLS 500033 TS	30-04-2017
MODI PROPERTIES AND INVESTMENT H NO 5-4-187/3 AND 4 2ND FLR M G ROAD 500003 AP	31-08-2015
MODI PROPERTIES AND INVESTMENT H NO 5-4-187/3 AND 4 2ND FLR M G ROAD SECUNDERABAD 500003 AP	31-08-2015
PLOT NO 280 ROAD NO 25 JUBILEE HILLS HYDERABAD HYDERABAD 500033 00	30-06-2015
PLOT NO 280 ROAD NO 25 JUBLEEHILLS 500003 AP	31-05-2015
NA NA NA NA SECUNDERABAD 500003 AP	31-12-2014
PLOT NO 280 ROAD NO 25 JUBILEE HILLS HYDERABAD HYDERABAD 500033 AP	31-12-2014
PLOT NO 280, ROAD NO 25, 500034 AP	30-04-2014
PLOT NO 280, ROAD NO 25, HYDERABAD 500034 AP	31-03-2011

Email ID Variations	Reported On
soham@modiproperties.com	31-03-2018
ACCOUNTS@MODIPROPERTIES.COM	30-04-2017
SOHAMMODI@MODIPROPERTIES.COM	30-04-2017
admin@modiproperties.com	29-02-2016
SOHAMMODI@HOTMAIL.COM	31-08-2015
admis@modiproperties.com	31-05-2015
jayaprakash@yahoo.com	31-03-2015

DOB Variations	Reported On
01-10-1969	31-03-2018
18-10-1969	30-04-2014

Phone Variations	Reported On
754105	30-09-2020
910406633551	31-08-2020
919849349373	31-08-2020
9104023545772	31-08-2020
9104023	31-12-2018
2354577	31-10-2018
23545772	31-03-2018
21212121	31-03-2018
7541054	30-04-2017
919391940138	30-04-2017
9391940138	30-04-2016
8885660203	31-01-2016
9396997728	30-09-2015
235457	30-06-2015
+919849349373	30-06-2015
66335551	31-12-2014
9849349373	30-04-2014

ID Variations	Reported On
B2791005 [Passport]	31-08-2020
ABMPM6725H [PAN]	30-04-2014
H8821979 [Passport]	30-04-2014

Account Summary

Tip: All amounts are in INR.

Tip: Current Balance & Disbursed Amount is considered ONLY for ACTIVE accounts.

Number of Account(s)	Active Account(s)	Overdue Account(s)	Current Balance	Amt Disbd/ High Credit
7	3	0	-1,45,312	13,12,516

Inquiries in last 24 Months: New Account(s) in last 6 Months: 0 New Delinquent Account(s) in last 6 Months: 0

CLOSED

Ownership:	JOINT	Disbursed Date:	12-10-2015	Disbd Amt/High Credit:	10,78,996
Credit Limit:		Last Payment Date:	29-03-2018	Current Balance:	0
Cash Limit:		Closed Date:	31-03-2018	Last Paid Amt:	
InstlAmt/Freq:		Tenure(month):		Overdue Amt:	

Payment History/Asset Classification:

	January	February	March	April	May	June	July	August	September	October	November	December
2018	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-	-	-	-
2017	000/XXX	000/XXX	000/XXX	025/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2016	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX
2015	-	-	-	-	-	-	-	-	-	-	XXX/XXX	000/XXX

5 Account Type: **HOUSING LOAN** Credit Grantor: ICICI BANK LTD Account #: lbhyd00002292091 Info. as of: 30-06-2015

CLOSED

Ownership:	JOINT	Disbursed Date:	18-12-2014	Disbd Amt/High Credit:	30,00,000
Credit Limit:		Last Payment Date:	01-06-2015	Current Balance:	0
Cash Limit:		Closed Date:	05-06-2015	Last Paid Amt:	
InstlAmt/Freq:		Tenure(month):		Overdue Amt:	

Payment History/Asset Classification:

	January	February	March	April	May	June	July	August	September	October	November	December
2015	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	000/XXX	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-	-	-	-	000/XXX

6 Account Type: **HOUSING LOAN** Credit Grantor: INDIABULLS HOUSING FINANCE LIMITED Account #: hlapkuk00185985 Info. as of: 30-06-2017

CLOSED

Ownership:	INDIVIDUAL	Disbursed Date:	31-03-2014	Disbd Amt/High Credit:	3,01,68,540
Credit Limit:		Last Payment Date:	06-04-2017	Current Balance:	0
Cash Limit:		Closed Date:	24-04-2017	Last Paid Amt:	4,24,67,281
InstlAmt/Freq:		Tenure(month):		Overdue Amt:	0

Payment History/Asset Classification:

	January	February	March	April	May	June	July	August	September	October	November	December
2017	000/STD	000/STD	000/STD	XXX/STD	-	-	-	-	-	-	-	-
2016	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD
2015	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	000/STD	000/STD	000/STD	025/STD	000/STD	000/STD	000/STD
2014	-	-	-	-	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX	XXX/XXX

7 Account Type: **PROPERTY LOAN** Credit Grantor: AXIS BANK Account #: lpr000800308074 Info. as of: 30-04-2014

CLOSED

Ownership:	INDIVIDUAL	Disbursed Date:	28-03-2011	Disbd Amt/High Credit:	2,27,00,000
Credit Limit:		Last Payment Date:	23-04-2014	Current Balance:	0
Cash Limit:		Closed Date:	22-04-2014	Last Paid Amt:	
InstlAmt/Freq:		Tenure(month):		Overdue Amt:	0

Payment History/Asset Classification:

	January	February	March	April	May	June	July	August	September	October	November	December
2014	000/STD	XXX/XXX	000/STD	000/STD	-	-	-	-	-	-	-	-
2013	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD	000/STD
2012	000/XXX	000/XXX	000/STD	000/STD	000/STD	000/STD	000/STD	XXX/STD	000/STD	000/STD	000/STD	000/STD
2011	-	-	-	-	XXX/XXX	000/STD	000/XXX	000/XXX	000/XXX	000/XXX	030/XXX	000/XXX

Inquiry Done by Lenders (Reported For Past 24 Months)

Lender Name	Date of Inquiry	Purpose	Ownership Type	Amount	Remark

Comments

Description	Date

BAJAJ FINSERV

Dear SUMMIT SALES LLP

We are delighted to have you with us as our valued customer and look forward to a long-lasting relationship.

Loan Details	
Customer ID	475607
Loan Applicant Name	SUMMIT SALES LLP
Product	Loan Against Property - BHFL
Loan Account No.	H400HLP0423649
Loan Amount	3990834.00
Net Disbursal Amount*	3667389.00
Tenure	120
Interest Rate**	10.50
Interest Type	Floating
EMI Amount	32145.00
Disbursal Date	Jan 04, 2021
First EMI Date	Feb 02, 2021
EMI Payment Bank	YES BANK LTD
EMI Payment Bank A/c No.	009763700001491

Fees Details	
Fee Type	**Amount*** **
AMC Fee	11773.00
Commitment Fee	0.00
Origination fee	0.00
Processing fee	70638.00
Stamp fee	200.00

VAS Details	
VAS Type	**VAS Fee**
Insurance	240834.00
Elite Card	0.00
Property Dossier	0.00

Contact Details	
Email Id	SOHAMMODI@MODIPROPERTIES.COM
Mobile No.	9849349373

Customer Portal Login Details	
User Id	**Password**
• 475607 • 9849349373 • SOHAMMODI@MODIPROPERTIES.COM	• Select, Generate OTP* • Enter OTP sent on your registered mobile number.

First time login is through OTP only. User can reset password after first-time login using OTP.

Part prepayment facility, irrespective of the number of transactions at no additional charges##.

You may part pay your account through our customer Portal.

Customer Portal Link - https://myaccount.bajajhousingfinance.in/#/home

Part Payment through Customer Portal:

Login to Customer Portal via OTP using your registered mobile number, email ID or customer ID as your User ID. You can reset your password after initial login through OTP.

Navigate to 'Payment' and select 'Online Payments'.

Select the loan reference number and click on 'Proceed' of part pre-payment section.

Enter the amount and click on 'Pay Now'.

Video link for part-payment : https://youtu.be/lH_TBG8vlmU

Please Note

After a successful transaction, you will receive an alert on your registered email ID from your bank.

Your loan account will be rescheduled within 24 hours from the receipt of funds.

You may view your updated repayment schedule on Customer Portal.

Amount transfer limits through net banking are predefined by your banker and can vary from bank to bank and at a customer level. The maximum amount which can be transferred in a transaction is Rs.10 lakh through net banking.

Drawdown/withdrawal facility within the available balance, without any additional charges or documents##.

You may drawdown/withdraw funds from your **BFL/BHFL** Account through Customer Portal:

Login to Customer Portal via OTP using your registered mobile number, email ID or customer ID as your User ID. You can reset your password after initial login through OTP.

Select the loan from 'My relations' dropdown menu

Click on Drawdown, Select Account No.

Enter the drawdown amount.

Generate OTP (One Time Password), which will be triggered on your registered mobile number.

Enter the OTP and click on 'Request Disbursal'

Within 24 hours from the drawdown request, the amount will be credited to your bank account.

Video link for draw down : https://youtu.be/9sb51jjh6oo

Please Note

You will only be able to perform a drawdown/withdrawal if you have no dues against your A/c.

Any request initiated post 2 pm will be executed by the bank on the next working day, before 11 am. No other transaction can be attempted, on the same day post 2 pm till the pending transaction has been successfully processed.

Please take note of the bank holidays, before making any transaction. In case of bank holidays, a transaction will be processed on the subsequent working day of the bank.

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Please take note of the bank holidays, before making any transaction. In case of bank holidays, a transaction will be processed on the subsequent working day of the bank.

You can write to us on wecare@bajajfinserv.in for all your queries and request.

For all Flexi saver loans where either applicant or co-applicant is a Non-individual entity, or the rate of interest type is **Fixed:** - Foreclosure charges @ 4% plus applicable taxes would be levied on either sanction limit or dropline limit or a combination of both depending on product proposition. No foreclosure charges applicable for Salaried Home Loans or Salaried Loan against Property.

Being our valued customer, you can be rest assured that all our products have unique features and benefits designed especially for you.

Warm regards,

Ajita Kakade

Chief – Credit and Operations

*The net disbursal amount credited to your account = Loan amount – Charges and Fees (additional financial products mentioned above).

***AMC applicable as per agreement.

****Any pre-existing diseases/ailments/surgeries undergone in the past need to be declared at the time of insurance acceptance otherwise the insurance claim will be repudiated.

Dear SUMMIT SALES LLP

We are delighted to have you with us as our valued customer and look forward to a long-lasting relationship.

Loan Details	
Customer ID	475607
Loan Applicant Name	SUMMIT SALES LLP
Product	Loan Against Property - BHFL
Loan Account No.	H400HLP0423617
Loan Amount	3750000.00
Net Disbursal Amount*	3672362.00
Tenure	120
Interest Rate**	10.50
Interest Type	Floating
EMI Amount	30205.00
Disbursal Date	Jan 04, 2021
First EMI Date	Feb 02, 2021
EMI Payment Bank	YES BANK LTD
EMI Payment Bank A/c No.	009763700001491

Fees Details	
Fee Type	**Amount*** **
AMC Fee	11063.00
Commitment Fee	0.00
Origination fee	0.00
Processing fee	66375.00
Stamp fee	200.00

VAS Details	
VAS Type	**VAS Fee**
Insurance	0.00
Elite Card	0.00
Property Dossier	0.00

Contact Details	
Email Id	SOHAMMODI@MODIPROPERTIES.COM
Mobile No.	9849349373

Customer Portal Login Details	
User Id	**Password**
• 475607 • 9849349373 • SOHAMMODI@MODIPROPERTIES.COM	• Select, Generate OTP* • Enter OTP sent on your registered mobile number.

First time login is through OTP only. User can reset password after first-time login using OTP.

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You may part pay your account through our customer Portal.

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Part Payment through Customer Portal:

Login to Customer Portal via OTP using your registered mobile number, email ID or customer ID as your User ID. You can reset your password after initial login through OTP.

Navigate to 'Payment' and select 'Online Payments'.

Select the loan reference number and click on 'Proceed' of part pre-payment section.

Enter the amount and click on 'Pay Now'.

Video link for part-payment : https://youtu.be/IH_TBG8vlmU

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Login to Customer Portal via OTP using your registered mobile number, email ID or customer ID as your User ID. You can reset your password after initial login through OTP.

Select the loan from 'My relations' dropdown menu

Click on Drawdown, Select Account No.

Enter the drawdown amount.

Generate OTP (One Time Password), which will be triggered on your registered mobile number.

Enter the OTP and click on 'Request Disbursal'

Within 24 hours from the drawdown request, the amount will be credited to your bank account.

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Loan Details	
Customer ID	475607
Loan Applicant Name	SUMMIT SALES LLP
Product	Loan Against Property - BHFL
Loan Account No.	H400HLP0423627
Loan Amount	3750000.00
Net Disbursal Amount*	3672362.00
Tenure	120
Interest Rate**	10.50
Interest Type	Floating
EMI Amount	30205.00
Disbursal Date	Jan 04, 2021
First EMI Date	Feb 02, 2021
EMI Payment Bank	YES BANK LTD
EMI Payment Bank A/c No.	009763700001491

Fees Details

Fee Type	Amount***
AMC Fee	11063.00
Commitment Fee	0.00
Origination fee	0.00
Processing fee	66375.00
Stamp fee	200.00

VAS Details

VAS Type	VAS Fee
Insurance	0.00
Elite Card	0.00
Property Dossier	0.00

Contact Details	
Email Id	SOHAMMODI@MODIPROPERTIES.COM
Mobile No.	9849349373

Customer Portal Login Details

User Id	Password
• 475607	• Select, Generate OTP*
• 9849349373	• Enter OTP sent on your registered mobile number.
• SOHAMMODI@MODIPROPERTIES.COM	

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Enter the amount and click on 'Pay Now'.

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Loan Details	
Customer ID	475607
Loan Applicant Name	SUMMIT SALES LLP
Product	Loan Against Property - BHFL
Loan Account No.	H400HLP0423605
Loan Amount	3750000.00
Net Disbursal Amount*	3672362.00
Tenure	120
Interest Rate**	10.50
Interest Type	Floating
EMI Amount	30205.00
Disbursal Date	Jan 04, 2021
First EMI Date	Feb 02, 2021
EMI Payment Bank	YES BANK LTD
EMI Payment Bank A/c No.	009763700001491

Fees Details

Fee Type	Amount***
AMC Fee	11063.00
Commitment Fee	0.00
Origination fee	0.00
Processing fee	66375.00
Stamp fee	200.00

VAS Details

VAS Type	VAS Fee
Insurance	0.00
Elite Card	0.00
Property Dossier	0.00

Contact Details	
Email Id	SOHAMMODI@MODIPROPERTIES.COM
Mobile No.	9849349373

Customer Portal Login Details

User Id	Password
• 475607 • 9849349373 • SOHAMMODI@MODIPROPERTIES.COM	• Select, Generate OTP* • Enter OTP sent on your registered mobile number.

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Select the loan reference number and click on 'Proceed' of part pre-payment section.

Enter the amount and click on 'Pay Now'.

Video link for part-payment : https://youtu.be/IH_TBG8vlmU

Please Note

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You can write to us on wecare@bajajfinserv.in for all your queries and request.

For all Flexi saver loans where either applicant or co-applicant is a Non-individual entity, or the rate of interest type is **Fixed:** - Foreclosure charges @ 4% plus applicable taxes would be levied on either sanction limit or dropline limit or a combination of both depending on product proposition. No foreclosure charges applicable for Salaried Home Loans or Salaried Loan against Property.

Being our valued customer, you can be rest assured that all our products have unique features and benefits designed especially for you.

Warm regards,

Ajita Kakade

Chief – Credit and Operations

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***AMC applicable as per agreement.

****Any pre-existing diseases/ailments/surgeries undergone in the past need to be declared at the time of insurance acceptance otherwise the insurance claim will be repudiated.

MOST IMPORTANT TERMS AND CONDITIONS (MITC)

Pursuant to the terms and conditions agreed to between BAJAJ HOUSING FINANCE LIMITED ("**BHFL**" or "**the Lender**") and the Borrower ("**the Borrower**" or "**the Customer**") as detailed in the Sanction letter, Loan Agreement ("**Loan Agreement**"), the Top-Up Loan Addendum, Disbursement letter and/ or other documents, if any, (collectively referred to as the "**Loan Documents**"), the Key Terms and Conditions are mentioned in this MITC.

This MITC has to be read in conjunction with the terms and conditions of the Loan documents. The Loan availed by the Borrower shall be governed by the Loan Documents. In the event of any conflict between the MITC set out herein and the Loan Documents, the terms and conditions of the Loan Documents shall prevail. We will be issuing Experia Portal credentials (user id and password) through which customer can access Loan Agreement. In case customer is not able to access Loan agreement on Experia, a request can be placed to provide copy of Loan Agreement and thereafter photocopy of Loan Agreement will be facilitated.

APPLICATION NO.: ______________________

NATURE OF LOAN: ☐ Secured Loan ☐ Unsecured Loan

TYPE OF LOAN: ☐ Fresh/ Purchase ☐ BT ☐ BT+ Top up ☐ Top Up

1. **LOAN**
   Loan Amount will be as detailed in the Loan Documents.

2. **INTEREST**
   Type (Floating Rate/Fixed Rate/Dual/Special Rate): As detailed in the Loan Documents.
   Rate of Interest: As detailed in the Loan Documents
   Moratorium or subsidy: As detailed in the Loan Documents.
   Date of reset of Interest (if any):
   Modes of communication of changes in Interest Rate: BHFL is entitled to revise the interest rate upward or downward at any time and from time to time during the loan tenure at its sole discretion, and with due intimation to the Borrower, due to changes in BHFL FRR or the Repo Rate set by RBI or internal policies or due to regulatory requirements or on occurrence of event of default, including but not limited to, any delay by Borrower in providing / executing any documents so required by the Lender to be executed / provided by the Borrower, post disbursal of the loan, under the agreement. Any revision in the rate of interest is effective prospectively. BHFL shall inform of such change in Interest Rate by sending letter to the Borrower on registered communication address/ mailer on registered E mail ID/ Message on registered Mobile No and/or by updating its Website. Such

For SUMMIT SALES
To be signed by all applicants/ Co Applicants
Authorised Signatory

For MODI HOUSING PVT. LTD.
Director

For Modi Properties Pvt. Ltd.
Managing Director

requisite insurance coverage and settle any future claim under the policy would solely rest with the insurance company only. Insurance is the subject matter of solicitation, and the Borrower has considered availing the same voluntarily. BHFL holds no warranty and does not make any representation about the insurance product, the underlying terms and conditions and/or benefits of the insurance product, the manner of processing the claims by the insurance company. Further, BHFL shall not be responsible for acceptance or rejection of the request for insurance policy and/or claims, the manner of processing of claims etc., in any manner whatsoever. All or any grievances in reference to the insurance policy will have to be directly taken up with the insurance company only.

8. CONDITIONS FOR DISBURSEMENT OF THE LOAN

- Submission of all relevant documents as mentioned by BHFL in the Sanction Letter, Loan Agreement and other Loan Documents;
- ***If it is a secured Loan***, the following additional conditions will also have to be satisfied by the Customer:
  - Legal & Technical Assessment of the Property;
  - Clear, marketable and unencumbered title of the property offered as security;
  - If the loan is a Home Loan, proof of payment of the own contribution towards the purchase of the Property by the Borrower has to be submitted to BHFL;
  - The construction carried out over the Property/ies has been undertaken as per the approved plans and as per applicable laws/bye-laws/rules and regulations;
  - All required approvals (including, but without limitation, the approved plans and the statutory approvals) for the property have been obtained and submitted to BHFL.

9. REPAYMENT OF THE LOAN

- The Borrower agrees to repay the EMIs/Monthly Instalments and the other Outstanding Dues to the Lender on or before the respective Due Dates by any of the repayment modes as set out in the Loan Agreement or the Top-Up Loan Addendum, or in such manner and at such place, as may be agreed between the Borrower and Lender.
- The Lender may, at the request of the Borrower in writing, agree to change the repayment mode. The Lender may, at any time, in its discretion revise the repayment schedule in its sole and absolute discretion and notify the Borrower in advance accordingly.
- The EMI/Monthly Instalment amount shall be arrived at so as to comprise the repayment of the Loan Amount and payment of Interest calculated on the basis of the Interest Rate within the Loan Tenure. The Borrower agrees to continue paying EMIs/Monthly Instalments until all Outstanding Dues under the Loan have been repaid in full to the Lender.

For SUMMIT SALES LLP

Authorised Signatory

To be signed by all applicants/ Co Applicants

For MODI HOUSING PVT. LTD.

Director

For Modi Properties Pvt. Ltd.

Managing Director

13. CUSTOMER SERVICES

E mail	wecare@bajajfinserv.in
Call	+918698010101
Online Customer Portal	Experia (www.bajajfinserv.in/finance)
Mobile App	Experia
Smart SOA	
Insta Information (Bi-directional SMS)	SMS "HELP" to +91 – 9227564444
Branch visiting hours	10:00 AM to 6:00 PM

Queries raised through any of the above-mentioned channels will be actioned and resolved for the Borrower within 7 working days.

(i) loan account statement - Loan Account statement can be downloaded in line with process as indicated in the Service Guide which is sent along with welcome letter to the registered email with us, within 7 working days of account opening. Alternatively, Customer can obtain the statement by walking into Branch or even by calling on customer care number indicated above.

(ii) photocopy of the title documents – In case if secured loan is availed by Customer by submitting title and link documents of the property, photocopy of title and link documents of the property, would be provided to customer upon receiving a written request from Customer and subject to payment of applicable charges as defined under Fees/ charges section below. In case of takeover/balance transfer loans, the request by the customer for photocopy of title & link documents will be facilitated subject to receipt of title and link documents from the Transferor bank/Financial Institution.

(iii) return of original title & link documents on closure/transfer of the loan - Original Property documents received by the Lender, would be returned within 20 working days of closure of all/any loan outstanding dues with BHFL.

For SUMMIT SALES LLP

Authorised Signatory

For MODI HOUSING PVT. LTD.

Director

For Modi Properties Pvt. Ltd.

Managing Director

⊗
To be signed by all applicants/ Co Applicants

Timely update is sent to the Borrower in case of any extension required in committed timelines.

15. FEES AND OTHER CHARGES

The Fees/Charges as mentioned below are subject to change at the sole discretion of Bajaj Housing Finance Limited. For any changes, the Borrower(s) are requested to refer to the latest Schedule of Charges, mentioned on the Lender's website https://www.bajajhousingfinance.in/, which shall stand applicable.

The Fees/Charges as mentioned below are indicative of the maximum amount payable as such Fee/Charge by the Borrower. The Fees/Charges as mentioned in the Loan Documents detail the exact amount payable.

Sr. No.	Nature of Fee/ Charge	Name of Fee/ Charge	When Payable	Frequency	Amount
1.	Fees for Home Loan/ Loan Against Property	Processing Fees	At Application	Once	Up to 6% of loan amount + GST as applicable
2.	Fees for Top-Up Loan	Processing Fees	At Application	Once	Up to 6% of loan amount + GST as applicable
3.	Fees for Unsecured Loan	Processing Fees	At Application	Once	Up to 6% of loan amount + GST as applicable
4.	Delay Payment Charges/ Default Interest Rate	Additional Interest	On Accrual	Monthly	2% per month in addition to the applicable Interest Rate on overdue amount
5.	Expenses to cover costs	Incidental Charges	On incurring expenses		On Actuals
6.	Statutory Charges	Stamp Duty/MODT/MOE	As per the relevant laws	Once	Applicable as per state laws
7.	Switch to Lower Rate	Switch Fees	On Rate revision	On every spread change	Up to 2% of principal outstanding + GST as applicable
8.	Switch in Interest Computation (From BHFL FRR to Repo Rate and vice-versa)	Switch Fees	On Interest Computation change	On every Switch	Up to 4% of principal outstanding + GST as applicable
9.	Mortgage Origination Fees (MOF) (Non-	MOF over and above	At Application	Once	Up to Rs. 5000 + GST as applicable

For SUMMIT SALES LLP

To be signed by all applicants/ Co Applicants

Authorised Signatory

For MODI HOUSING PVT. LTD.

Director

For Modi Properties Pvt. Ltd.

Managing Director

18.	CERSAI Charges (for Secured Loans)	Charges for CERSAI registration	At application	Once	For each loan, Rs. 500 + GST as applicable
19.	Secure Fee (for secured loans)	Processing Fees	On online application	Once	Rs. 9999 + GST as applicable
20.	Fees for Photocopy of Title Documents (for secured loans)	Miscellaneous Receipts	At request	Per request	Minimum fee of Rs. 500/- upto 30 pages and Rs. 3/- for each additional page thereafter + GST as applicable

PRE-PAYMENT CHARGES

Floating Rate Loans: If all Borrowers and Co-Borrowers are Individuals

	Term Loan	Flexi Term Loan	Flexi Hybrid Loan
Time Period (Months)	>1	>1	>1
Foreclosure Charges	Nil	Nil	Nil
Part Payment Charges	Nil	Nil	Nil

Floating Rate Loans: If any Borrower or Co-Borrower is a Non-Individual

Fixed Rate Loans: All Borrowers (including individuals)

	Term Loan	Flexi Term Loan	Flexi Hybrid Loan
Time Period (Months)	>1	>1	>1
Foreclosure Charges	4% * on Principal Outstanding	4%* on the available Flexi Loan Limit	4%* on Sanctioned Amount during Flexi Interest Only Loan Repayment Tenure; and 4%* on the available Flexi Loan Limit during Flexi Term Loan Tenure
Part Payment Charges	2%* on the Part-Payment Amount	NA	NA

* GST as applicable will be payable by the Borrower in addition to the Prepayment Charges.

For SUMMIT SALES LLP
To be signed by all applicants/Co Applicants*
Authorised Signatory

For MODI HOUSING PVT. LTD.
Director

For Modi Properties Pvt. Ltd.
Managing Director

Scan Id : 61895

SUMMIT SALES LLP

5-4-187/3&4, II floor, MG Road,
Secunderabad – 500 003.
Phone: +91-40-66335551

Partnership Authority Letter

Date: 30th October 2020

To,
Bajaj Housing Finance Limited,
Off Pune-Ahmednagar Road, SR No. 208 / 1B,
Viman Nagar, Pune – 411 014,
Maharashtra, India

Dear Sir / Ma'am,

Sub: Letter of Authority (the "Letter") for availing Home Loan / Loan Against Property from Bajaj Housing Finance Limited ("BHFL") on the terms and conditions contained in the Home Loan Agreement / Loan Against Property Agreement to be executed

We, jointly and severally, inform you that the parties whose full names and addresses are set out hereunder, as signatories to this Letter, are the present partners of **SUMMIT SALES LLP** (the "Firm"), having office at #5-4-187/3 & 4, 2nd Floor, Soham Mansion, M.G Road, Secunderabad – 500 003, Telangana and carrying on the business of ______________________________. The Firm is duly constituted under a Partnership Agreement dated ______________, (the "Deed") and registered under the Indian Partnership Act, 1932.

We, jointly and severally, are aware that our Firm is desirous of availing the Home Loan / Loan Against Property to be provided by BHFL in the name of the Firm up to an amount of Rs. __________________/- (Rupees ______________________________________ only) (the "Loan"). We, jointly and severally, confirm that in terms of the Deed, the Firm has powers to borrow from banks and financial institutions, and accordingly, the Firm can borrow the Loan from BHFL.

We confirm that all the present partners will be jointly and severally liable to BHFL for any obligation in relation to the Loan, including all amounts payable thereunder, which may be standing in the Firm's name in the BHFL's books until all such dues/obligations shall have been liquidated and repaid in full by the Firm to the satisfaction of BHFL.

We have no objection to the fact that the Firm acting through its partner(s) Mr. / Mrs. / Ms. ___________________________________ will be repaying the loan by Post Dated Cheques / ECS issued from the partnership bank account with ____________________ Bank ___________________________ Branch, Current / Savings Account No. ____________.

We do hereby authorize our partner(s) Mr. / Mrs. / Ms. ______________________________ and Mr. / Mrs. / Ms. ____ jointly / severally (whose specimen signature(s) is / are set out further below herein): (i) To borrow for and on behalf of the Firm from time to time the Loan from BHFL up to an amount of Rs. _______________/- (Rupees ________________________________

SUMMIT SALES LLP

5-4-187/3&4, II floor, MG Road,
Secunderabad – 500 003.
Phone: +91-40-66335551

only), and to secure the Loan and dues payable thereunder, create such security on the property of the Firm or arrange such guarantee in favour of BHFL as may be required under the terms of the Home Loan Agreement / Loan Against Property Agreement and other related and ancillary undertakings and documents executed or to be executed between the Firm and BHFL (the "Loan Documents").

(ii) To execute such deeds, documents and other writings as may be necessary or required for the purpose of availing the Loan and issue ____ (Nos.) Post Dated Cheques / ECS from the aforementioned account for equated monthly installment of Rs. ______________/- (Rupees ______________________________ only).

Without prejudice to what is stated above, we hereby agree that notwithstanding anything contained in the Deed, any borrowings made by any of the partners on behalf of the Firm pursuant to this Letter, and all securities or guarantee(s), if any, (as mentioned in Schedule I to this Letter) given therefor shall be deemed to have been so made and given for and on behalf of the Firm under the express authority of the partners of the Firm conferred by all and each of them upon the others or other of them individually and all liabilities created / acknowledged by any of the partners on behalf of the Firm shall be binding upon the Firm and all the partners thereof in their respective capacity as partner and in their respective capacity as partner and in their respective individual capacities.

We shall advice BHFL in writing of any changes in the constitution of the Firm, and unless such advice is given to BHFL and duly accepted by BHFL, any change in the constitution of the Firm shall be construed as an event of default under the Loan Documents.

We hereby agree and undertake to hold BHFL and its officers and directors harmless and indemnified for any loss, damage, costs and charges incurred or suffered by BHFL and any claims, suits, proceedings and actions instituted against BHFL due to acceptance of the request of the authorized partners of the Firm to honor the instruments, and instructions bearing the signature(s) of the authorized partner(s).

We have read and understood all the terms and conditions of the Loan mentioned under the Loan Documents and the same are known and acceptable to us and all acts done and any documents executed by any of the authorized partner(s) in connection with obtaining the Loan shall be binding on the Firm and each of the partners as if done / executed by us. In the event of dissolution of our Firm, we shall be jointly and severally liable.

Scan Id : 61896

SUMMIT SALES LLP

5-4-187/3&4, II floor, MG Road,
Secunderabad – 500 003.
Phone: +91-40-66335551

SCHEDULE I

DETAILS OF SECURITY AND / OR GUARANTEE PROVIDED BY THE FIRM

Thanking you.

Yours faithfully,
For SUMMIT SALES LLP

Name: Signature (With Stamp of the LLP)

1. **MODI HOUSING PVT LTD.**
   Representative By Mr.. Soham Satish Modi ________________

2. **TEJAL SOHAM MODI** ________________

3. **MODI PROPERTIES PVT LTD.**
   Representative By Mr. G Kanaka Rao ________________

Scan Id : 61897

सत्यमेव जयते

GOVERNMENT OF INDIA
MINISTRY OF CORPORATE AFFAIRS

Office of the Registrar of Companies
2nd Floor, CPWD Building Kendriya Sadan, Hyderabad, Telangana, India, 500195

Certificate of Incorporation pursuant to change of name
[Pursuant to rule 29 of the Companies (Incorporation) Rules, 2014]

Corporate Identification Number (CIN): U65993TG1994PTC017795

I hereby certify that the name of the company has been changed from MODI PROPERTIES AND INVESTMENTS PVT LTD, to MODI PROPERTIES PRIVATE LIMITED with effect from the date of this certificate and that the company is limited by shares.

Company was originally incorporated with the name MODI PROPERTIES AND INVESTMENTS PRIVATE LIMITED.

Given under my hand at Hyderabad this Fifth day of December two thousand sixteen.

Ministry of Corporate Affairs - Govt of India

N KRISHNAMURTHY
Registrar of Companies
Registrar of Companies
RoC - Hyderabad

Mailing Address as per record available in Registrar of Companies office:
MODI PROPERTIES PRIVATE LIMITED

5-4-187/3&4, SOHAM MANSION,2ND FLOOR,, M.G. ROAD, SECUNDERABAD, Telangana, India, 500003

TRUE COPY

For Modi Properties Pvt. Ltd.

Managing Director

सत्यमेव जयते

(Amended)

Government of India

Form GST REG-06

[See Rule 10(1)]

Registration Certificate

Registration Number :36AABCM4761E1ZM

1.	Legal Name	MODI PROPERTIES PRIVATE LIMITED
2.	Trade Name, if any	MODI PROPERTIES PRIVATE LIMITED
3.	Constitution of Business	Private Limited Company
4.	Address of Principal Place of Business	2ND FLOOR, 5-4-187/3 AND 4, SOHAM MANSION, M.G ROAD, SECUNDERABAD, Ranga Reddy, Telangana, 500003
5.	Date of Liability	01/07/2017
6.	Date of Validity	From 01/07/2017 To NA
7.	Type of Registration	Regular
8.	Particulars of Approving Authority	

Signature	
Name	
Designation	
Jurisdictional Office	
9. Date of issue of Certificate	23/12/2018

Note: The registration certificate is required to be prominently displayed at all places of Business/Office(s) in the State.

For Modi Properties Pvt. Ltd.

Managing Director

TRUE COPY

सत्यमेव जयते

Annexure B

GSTIN	36AABCM4761E1ZM
Legal Name	MODI PROPERTIES PRIVATE LIMITED
Trade Name, if any	MODI PROPERTIES PRIVATE LIMITED

Details of Managing / Whole-time Directors and Key Managerial Persons

1 

Name	SOHAM SATISH MODI
Designation/Status	DIRECTOR
Resident of State	Telangana

2 

Name	GAURANG JAYANTILAL MODY
Designation/Status	Director
Resident of State	Telangana

For Modi Properties Pvt. Ltd.

Managing Director

TRUE COPY

San id: 61898

(Amended)

सत्यमेव जयते

Government of India

Form GST REG-06

[See Rule 10(1)]

Registration Certificate

Registration Number :36ACQFS2044C1Z7

1.	Legal Name	SUMMIT SALES LLP			
2.	Trade Name, if any	SUMMIT SALES LLP			
3.	Constitution of Business	Limited Liability Partnership			
4.	Address of Principal Place of Business	3RD FLOOR, 5-4-187 / 3 AND 4, SOHAM MANSION, M.G ROAD, SECUNDERABAD, Ranga Reddy, Telangana, 500003			
5.	Date of Liability	01/09/2017			
6.	Date of Validity	From	01/09/2017	To	NA
7.	Type of Registration	Regular			
8.	Particulars of Approving Authority	Telangana Goods and Services Tax Act, 2017			

Signature

Name	KANAKA DURGA DONEPUDI
Designation	Deputy State Tax Officer
Jurisdictional Office	M.G.ROAD
9. Date of issue of Certificate	10/12/2018

Note: The registration certificate is required to be prominently displayed at all places of Business/Office(s) in the State.

TRUE COPY

For SUMMIT SALES LLP

Authorised Signatory

आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVT. OF INDIA

SUMMIT HOUSING LLP

10/06/2014

Permanent Account Number

ACQFS2044C

23052014

[illegible]

If this card is lost / someone's lost card is found, please inform / return to :

Income Tax PAN Services Unit, NSDL

[illegible]

Tel: [illegible]

e-mail: [illegible]

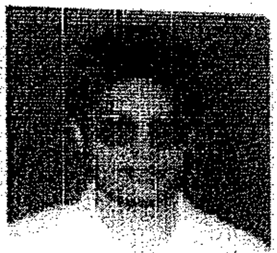
For SUMMIT SALES LLP

Authorised Signatory

TRUE COPY

स्थाई लेखा संख्या /PERMANENT ACCOUNT NUMBER

ABMPM6725H



नाम /NAME

SOHAM SATISH MODI

पिता का नाम /FATHER'S NAME

SATISH MANILAL MODI

जन्म तिथि /DATE OF BIRTH

18-10-1969

हस्ताक्षर /SIGNATURE

मुख्य आयकर आयुक्त, आन्ध्र प्रदेश

Chief Commissioner of Income-tax, Andhra Pradesh

इस कार्ड के खो / मिल जाने पर कृपया जारी करने
वाले अधिकारी को सूचित / वापस कर दें
मुख्य आयकर आयुक्त,
आयकर भवन,
बशीर बाग,
हैदराबाद - 500 004.

In case this card is lost/found, kindly inform/return to
the issuing authority :
Chief Commissioner of Income-tax,
Aayakar Bhavan,
Basheerbagh,
Hyderabad - 500 004.

TRUE COPY

"TRUE COPY"

भारतीय विशिष्ट पहचान प्राधिकरण
भारत सरकार
Unique Identification Authority of India
Government of India

आधार

E-Aadhaar Letter

నమోదు సంఖ్య/ Enrolment No.: 1118/60036/01057

Date: 20/05/2013

Soham Satish Modi (సోహం సతీష్ మోది)
S/O: Satish Modi, plot no-280, road no-25, near peddamma temple jubilee hills, Khairatabad, Banjara Hills, Hyderabad
Andhra Pradesh, 500034

సమాచారం
* ఆధార్ గుర్తింపుకు ధృవీకరణ, పౌరసత్వానికి కాదు.
* గుర్తింపుకు ధృవీకరణ ఆన్‌లైన్ అధీకృతం ద్వారా పొందవచ్చు.
* ఇది ఎలక్ట్రానిక్ పద్ధతిలో తయారుచేసిన లేఖ.

INFORMATION
* Aadhaar is proof of identity, not of citizenship.
* To establish identity, authenticate online.
* This is electronically generated letter.

మీ ఆధార్ సంఖ్య/ Your Aadhaar No.:

3146 8727 4389

ఆధార్ - ఆధార్ – సామాన్యమానవుడి హక్కు

Validity unknown
Digitally signed by
Khandwal Aashish
Date: 20.05.2013

1947 | help@uidai.gov.in | www.uidai.gov.in | P.O. Box No.1947, Bengaluru-560 001

* ఆధార్ దేశమంతటా చెల్లుతుంది.
* ఆధార్ కొరకు ఒకే సారి నమోదు చేసుకుంటే సరిపోతుంది.
* దయచేసి మీ తాజా మొబైల్ నంబర్ మరియు ఈ-మెయిల్ అడ్రస్ నమోదు చేసుకోండి. దీనివలన మీరు వివిధ ప్రయోజనాలను పొందవచ్చు.

* Aadhaar is valid throughout the country.
* You need to enrol only once for Aadhaar.
* Please update your mobile number and e-mail address. This will help you to avail various services in future.

भारत सरकार
GOVERNMENT OF INDIA

సోహం సతీష్ మోది
Soham Satish Modi
పుట్టిన సం./YoB: 1989
పురుషుడు Male

3146 8727 4389

ఆధార్ - ఆధార్ – సామాన్యమానవుడి హక్కు

भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

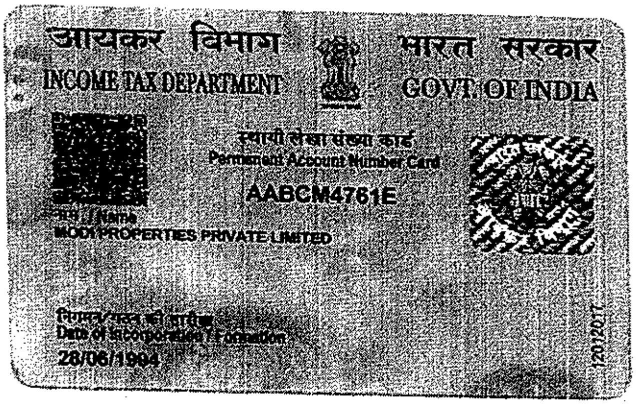
చిరునామా:
S/O: సతీష్ మోదీ, ప్లాట్ నం-280, రోడ్ నం-25, పెద్దమ్మ దేవాలయం దగ్గర జూబ్లీ హిల్స్, ఖైరతాబాద్, బంజారా హిల్స్, హైదరాబాద్
ఆంధ్ర ప్రదేశ్, 500034

Address:
S/O: Satish Modi, plot no-280, road no-25, near peddamma temple jubilee hills, Khairatabad, Banjara Hills, Hyderabad
Andhra Pradesh, 500034

Aadhaar - Aam Aadmi ka Adhikar

TRUE COPY

"TRUE COPY"



For Modi Properties Pvt. Ltd.

Managing Director

TRUE COPY

सत्यमेव जयते

Annexure B

GSTIN	36ACQFS2044C1Z7
Legal Name	SUMMIT SALES LLP
Trade Name, if any	SUMMIT SALES LLP

Details of Designated Partners

1 

Name	SOHAM SATISH MODI
Designation/Status	Desginated Partner
Resident of State	Telangana

2 

Name	TEJAL SOHAM MODI
Designation/Status	Desgianted Partner
Resident of State	Telangana

TRUE COPY

For SUMMIT SALES

Authorised Signatory

Scan Id: 61899

भारत सरकार
Govt. of India
सूक्ष्म,लघु और मध्यम उद्यम मंत्रालय
MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES

MSME
सूक्ष्म,लघु और मध्यम उद्यम
MICRO, SMALL & MEDIUM ENTERPRISES

उद्योग आधार Udyog Aadhaar

E

Type of Enterprise	Micro	Small	Medium
Manufacturing	A	B	C
Services	D	E	F
UAM No.	TS02E0064194		

Udyog Aadhaar Registration Certificate

Udyog Aadhaar Number TS02E0064194

Name of Enterprise SUMMIT SALES LLP

Location of Plant Details

SN	Flat/Door/Block No.	Name of Premises/Building Village	Road/Street/ Lane	Area/Locality	City	Pin	State	District
	5-4-187/3&4, 2 Floor	Soham Mansion	M.G. ROAD	Secunderabad	Hyderabad	500003	TELANGANA	HYDERABAD

Official Address of Enterprise 5-4-187/3&4, 2 FLOOR , SOHAM MANSION, M.G. ROAD, SECUNDERABAD

District HYDERABAD State TELANGANA PIN 500003

Mobile No: 9849349373 Email: sohammodi@modiproperties.com

Date of commencement 01/09/2017

Major Activity SERVICES

Enterprise Type Small

Previous Registration details-if any ::

National Industry Classification Code

SN	NIC 2 Digit	NIC 4 Digit	NIC 5 Digit Code	Activity Type
1	68 - Real estate activities	6820 - Real estate activities on a fee or contract basis	68200 - Real estate activities on a fee or contract basis	Services

Acknowledgement Date of Filing 20/05/2020 Date of Printing 20/05/2020

Disclaimer: This is computer generated statement, no signature required.
Printed from udyogaadhaar.gov.in

MyMsme Mobile App (Beta Version) is available now for download. https://play.google.com/store/apps/details?id=msme.mymsme

PRINT

For SUMMIT SALES

Authorised Signatory

TRUE COPY

Scanned : 61900

सत्यमेव जयते

प्रारुप आई आर

Form I

[See Regulation 16(1)]

निगमन का प्रमाण - पत्र

CERTIFICATE OF INCORPORATION

ता 01:............ का सं ....

No. 01- 40192 ......of 20 02 - 2003..............................

मै एतद्द्वारा प्रमाणित करता हूं कि आज ....

....

....

कम्पनी अधिनियम, 1956 के आधीन निगमित की गई है यह कम्पनी परिसीमित है।

I hereby certify that MODI HOUSING PRIVATE LIMITED

....

....

is this day incorporated under the Companies Act, 1956 * (and that the Company is limited.)

मेरे हस्ताक्षर से आज ता .... को दिया गया।

Given under my hand at HYDERABAD this THIRTY FIRST

day of DECEMBER Two thousand and TWO

(TENTH PAUSA, 1924 SAKA)

CIN - U45200AP2002PTC40192

Seal

जे.एस.सी. - 1

J.S.C - 1

(S. V. RAJGOPAL)

Asst. कम्पनियों का रजिस्ट्रार

Registrar of Companies

Andhra Pradesh

Hyderabad.

* TO BE OMITTED IN RESPECT OF UNLIMITED COMPANY

TRUE COPY

For MODI HOUSING PVT. LTD.

Director

सत्यमेव जयते

Government of India

And

Government of Telangana

Form GST REG-25

Certificate of Provisional Registration

1.	GSTIN	36AADCM5906D1ZP	
2.	PAN	AADCM5906D	
3.	Legal Name	MODI HOUSING PRIVATE LIMITED	
4.	Trade Name	MODI HOUSING PRIVATE LIMITED	
5.	Registration Details under Existing Law		
	Act		Registration Number
(a)	Corporate Identity Number / Foreign Company Registration Number		U45200AP2002PTC40192
Date	28/06/2017		

This is a Certificate of Provisional Registraion issued under the provisions of the Act.

For MODI HOUSING PVT. LTD.

Director

TRUE COPY

For MODI HOUSING PVT. LTD.

Director

In case this card is lost / found, kindly inform / return to :

Income Tax PAN Services Unit, UTIISL

Plot No. 3, Sector 11, CBD Belapur,

Navi Mumbai - 400 614.

यह कार्ड खो जाने पर कृपया सूचित करें/लौटाएं :

आयकर पैन सेवा यूनीट, UTIISL

प्लाट नं: ३, सेक्टर ११, सी.बी.डी.बेलापूर,

नवी मुंबई-४०० ६१४.

भारतीय विशिष्ट पहचान प्राधिकरण
भारत सरकार
Unique Identification Authority of India
Government of India

आधार

E-Aadhaar Letter

నమోదు సంఖ్య/ Enrolment No.: 1119/60036/01057

Date: 20/05/2013

Soham Satish Modi (సోహం సతీష్ మోడీ)
S/O: Satish Modi, plot no-280, road no-25, near peddamma temple jubilee hills, Khairatabad, Banjara Hills, Hyderabad
Andhra Pradesh, 500034

సమాచారం
* [illegible]
* [illegible]
* [illegible]

మీ ఆధార్ సంఖ్య/ Your Aadhaar No.:

3146 8727 4389

INFORMATION
* Aadhaar is proof of identity, not of citizenship.
* To establish identity, authenticate online.
* This is electronically generated letter.

Validity unknown
Digitally signed by Khankwal Aashish
Date: 20.05.2013

ఆధార్ - ఆధార్ – సామాన్యమానవుడి హక్కు

1947 | help@uidai.gov.in | www.uidai.gov.in | P.O. Box No.1947, Bengaluru-560 001

* [illegible]
* [illegible]
* [illegible]

* Aadhaar is valid throughout the country.
* You need to enrol only once for Aadhaar.
* Please update your mobile number and e-mail address. This will help you to avail various services in future.

भारत सरकार
GOVERNMENT OF INDIA

సోహం సతీష్ మోడీ
Soham Satish Modi
పుట్టిన సం./YoB: 1969
పురుషుడు Male

3146 8727 4389

ఆధార్ - ఆధార్ – సామాన్యమానవుడి హక్కు

भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

చిరునామా:
S/O: సతీష్ మోడీ, ప్లాట్ నెం-280, రోడ్ నెం-25, పెద్దమ్మ దేవాలయం దగ్గర జూబిలీ హిల్స్, ఖైరతాబాద్, బంజారా హిల్స్, హైదరాబాద్
ఆంధ్ర ప్రదేశ్, 500034

Address:
S/O: Satish Modi, plot no-280, road no-25, near peddamma temple jubilee hills, Khairatabad, Banjara Hills, Hyderabad
Andhra Pradesh, 500034

Aadhaar - Aam Aadmi ka Adhikar

TRUE COPY

स्थाई लेखा संख्या /PERMANENT ACCOUNT NUMBER

ABMPM6725H

नाम /NAME

SOHAM SATISH MODI

पिता का नाम /FATHER'S NAME

SATISH MANILAL MODI

जन्म तिथि /DATE OF BIRTH

18-10-1969

हस्ताक्षर /SIGNATURE

Soham Modi

मुख्य आयकर आयुक्त, आंध्र प्रदेश

Chief Commissioner of Income-tax, Andhra Pradesh

इस कार्ड के खो / मिल जाने पर कृपया जारी करने
वाले प्राधिकारी को सूचित / वापस कर दें
मुख्य आयकर आयुक्त,
आयकर भवन,
बशीर बाग,
हैदराबाद - 500 004.

In case this card is lost/found, kindly inform/return to
the issuing authority :
Chief Commissioner of Income-tax,
Aayakar Bhavan,
Basheerbagh,
Hyderabad - 500 004.

TRUE COPY

Scan Id : 61901

REQUEST FOR DISBURSAL

Date:
Loan A/c No:

To,
BAJAJ HOUSING FINANCE LIMITED

This has reference to sanction of my Home Loan. We request you to issue our loan disbursal cheque/ Demand Draft/ Payment instruction as per the details given below.

1. Favouring ____________________
   Bank Name ____________________
   Account Number ____________________
   IFSC Code (for Electronic Payment) ____________________
   Amount ____________________

2. Favouring ____________________
   Bank Name ____________________
   Account Number ____________________
   IFSC Code (for Electronic Payment) ____________________
   Amount ____________________

3. Favouring ____________________
   Bank Name ____________________
   Account Number ____________________
   IFSC Code (for Electronic Payment) ____________________
   Amount ____________________

4. Favouring ____________________
   Bank Name ____________________
   Account Number ____________________
   IFSC Code (for Electronic Payment) ____________________
   Amount ____________________

For SUMMIT SALES LLP

Authorised Signatory

(Signature of Borrower)
Name:

For MODI HOUSING PVT. LTD.

Director

(Signature of Co-Borrower)
Name:

For Modi Properties Pvt. Ltd.

Managing Director

(Signature of Co-Borrower)
Name:

(Signature of Co-Borrower)
Name:

Note: Any correction requires counter signature by Borrower and Co-borrowers. Company will not

REQUEST FOR DISBURSAL

Date:
Loan A/c No:

To,
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   IFSC Code (for Electronic Payment) ______________________
   Amount ______________________

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   Bank Name ______________________
   Account Number ______________________
   IFSC Code (for Electronic Payment) ______________________
   Amount ______________________

For SUMMIT SALES LLP

Authorised Signatory

(Signature of Borrower)
Name:

For MODI HOUSING PVT. L

Director

(Signature of Co-Borrower)
Name:

For Modi Properties Pvt. Ltd.

Managing Director

(Signature of Co-Borrower)
Name:

(Signature of Co-Borrower)
Name:

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   Account Number ____________________
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   Amount ____________________

For SUMMIT SALES LLP

Authorised Signatory

(Signature of Borrower)
Name:

For MODI HOUSING PVT. LTD.

Director

(Signature of Co-Borrower)
Name:

For Modi Properties Pvt. Ltd.

Managing Director

(Signature of Co-Borrower)
Name:

(Signature of Co-Borrower)
Name:

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For SUMMIT SALES LLP

Authorised Signatory

(Signature of Borrower)
Name:

For MODI HOUSING PVT. LTD.

Director

(Signature of Co-Borrower)
Name:

For Modi Properties Pvt. Ltd.

Managing Director

(Signature of Co-Borrower)
Name:

(Signature of Co-Borrower)
Name:

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   Account Number ____________________
   IFSC Code (for Electronic Payment) ____________________
   Amount ____________________

For SUMMIT SALES LLP

Authorised Signatory
(Signature of Borrower)
Name:

For MODI HOUSING PVT. LTD.

Director
(Signature of Co-Borrower)
Name:

For Modi Properties Pvt. Ltd.

Managing Director
(Signature of Co-Borrower)
Name:

(Signature of Co-Borrower)
Name:

Note: Any correction requires counter signature by Borrower and Co-borrowers. Company will not

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   Bank Name ______________________
   Account Number ______________________
   IFSC Code (for Electronic Payment) ______________________
   Amount ______________________

For SUMMIT SALES LLP

Authorised Signatory
(Signature of Borrower)
Name:

For MODI HOUSING PVT. LTD.

Director
(Signature of Co-Borrower)
Name:

For Modi Properties Pvt. Ltd.

Managing Director
(Signature of Co-Borrower)
Name:

(Signature of Co-Borrower)
Name:

Note: Any correction requires counter signature by Borrower and Co-borrowers. Company will not

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Date:
Loan A/c No:

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   Bank Name ____________
   Account Number ____________
   IFSC Code (for Electronic Payment) ____________
   Amount ____________

For SUMMIT SALES LLP

Authorised Signatory

(Signature of Borrower)
Name:

For Modi Properties Pvt. Ltd.

Managing Director

For MODI HOUSING PVT LTD

(Signature of Co-Borrower)
Name:

Director

(Signature of Co-Borrower)
Name:

(Signature of Co-Borrower)
Name:

Note: Any correction requires counter signature by Borrower and Co-borrowers. Company will not

REQUEST FOR DISBURSAL

Date:
Loan A/c No:

To,
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For SUMMIT SALES LLP

Authorised Signatory

(Signature of Borrower)
Name:

For Modi Properties Pvt. Ltd.

Managing Director

(Signature of Co-Borrower)
Name:

For MODI HOUSING PVT. LTD.

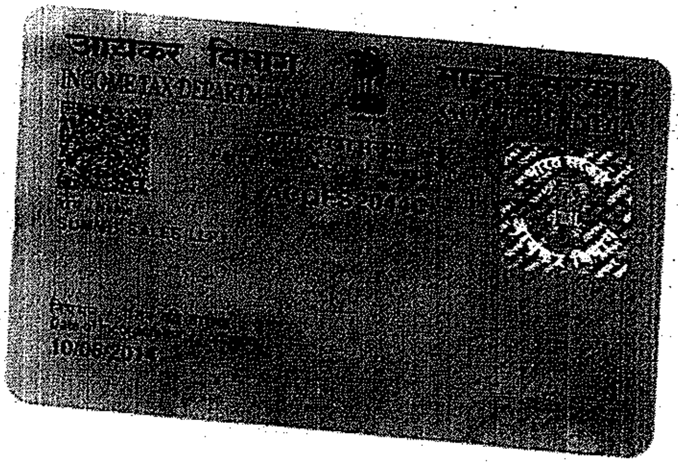
Director

(Signature of Co-Borrower)
Name:

(Signature of Co-Borrower)
Name:

Note: Any correction requires counter signature by Borrower and Co-borrowers. Company will not

Scan Id: 61894



For SUMMIT SALES LLP

Authorised Signatory

TRUE COPY

Scan Id : 61902

GOVERNMENT OF INDIA

MINISTRY OF CORPORATE AFFAIRS

Registrar ,RoC-Hyderabad
2nd Floor , CPWD Building , Kendriya Sadan , Sultan Bazar, Koti , Hyderabad - 500195,
Telangana, INDIA

FORM 19

[Refer Rule 32(1) of the LLP Rules, 2009]

CERTIFICATE OF REGISTRATION ON CONVERSION

OF

SUMMIT HOUSING PRIVATE LIMITED

TO

SUMMIT HOUSING LLP

LLP Identification Number: AAC-3606

It is hereby certified that SUMMIT HOUSING LLP is this day registered pursuant to section 58(1) of the LLP Act 2008.

Given at Telangana this Tenth day of June Two Thousand Fourteen.

Signature Not Verified
Digitally signed by N
KRISHNA MURTHY
Date: 2014.06.10 12:49:33
GMT+05:30

Registrar ,Andhra Pradesh

Note: The corresponding form has been approved by SHASHI RAJ DARA,Deputy Registrar and this certificate has been digitally signed by the Registrar through a system generated digital signature under rule 36(3)(ii) of the Limited Liability Partnership Rules, 2009
The digitally signed certificate can be verified at the Ministry website (www.mca.gov.in).

Mailing Address as per record available in Registrar office:
SUMMIT HOUSING LLP
Soham Mansion, 5-4-187/3 & 4, 3rd Floor, M.G Road,
Secunderabad - 500003,
Andhra Pradesh, INDIA

TRUE COPY

For SUMMIT SALES LLP

Authorised Signatory

Ministry of Corporate Affairs
Office of the Registrar

सत्यमेव जयते

GOVERNMENT OF INDIA
MINISTRY OF CORPORATE AFFAIRS

Registrar, Hyderabad

2nd Floor, CPWD Building Kendriya Sadan, Hyderabad, Telangana, 500195, India

FRESH CERTIFICATE OF INCORPORATION CONSEQUENT UPON CHANGE OF NAME

[Refer Rule 20 of the LLP Rules, 2009]

LLP Identification Number: AAC-3606

the matter of SUMMIT HOUSING LLP

I hereby certify that SUMMIT HOUSING LLP which was originally incorporated on Tenth day of June Two ousand fourteen under the LLP Act, 2008 as SUMMIT HOUSING LLP having duly passed the necessary resolution in terms of Rule 20(1) of the LLP Rules, 2009. The name of the said Limited Liability Partnership (LLP) is this day changed to SUMMIT SALES LLP and this certificate is issued pursuant to Rule 20(3) of the said Rules.

Given at Telangana this Twenty sixth day of October Two thousand seventeen.

DS MINISTRY OF CORPORATE AFFAIRS 24

Registrar, Hyderabad

Note: The corresponding form has been taken on record by the Registrar through electronic mode and on the basis of statement of correctness given by the person filing the form and this certificate has been digitally signed by the Registrar through a system generated digital signature under rule 36(3)(ii) of the Limited Liability Partnership Rules, 2009.

The digitally signed certificate can be verified at the Ministry website (www.mca.gov.in).

Mailing Address as per record available in Registrar office:
SUMMIT SALES LLP
Soham Mansion, 5-4-187/3 & 4, 3rd Floor, M.G Road,
Secunderabad, Kurnool,
Andhra Pradesh, 500003, India.

TRUE COPY

For SUMMIT SALES LLP

Authorised Signatory

SUMMIT SALES LLP

5-4-187/3&4, II floor, MG Road,
Secunderabad – 500 003.
Phone: +91-40-66335551

SCHEDULE I

DETAILS OF SECURITY AND / OR GUARANTEE PROVIDED BY THE FIRM

Thanking you.

Yours faithfully,
For SUMMIT SALES LLP

Name:

Signature (With Stamp of the LLP)

1. MODI HOUSING PVT LTD.
Representative By Mr.. Soham Satish Modi

2. TEJAL SOHAM MODI

3. MODI PROPERTIES PVT LTD.
Representative By Mr. G Kanaka Rao

SECTION B

TERMS AND CONDITIONS APPLICABLE IN RELATION TO *"FLEXI TERM LOAN"*

1. **DEFINITIONS AND INTERPRETATION**

For the purposes of this section, in addition to the definitions set out under Section A (*General Terms and Conditions*), following words and expressions shall have the meanings as set-out in this Clause 1:

"EPR Repayment" means the equated principal method of repayment which may be availed by the Borrower for repayment of the Outstanding Dues under the Flexi Term Loan by which, the limits available for drawdown under the Flexi Term Loan will be deducted on an equitable basis over the period of the Loan Tenure, such that the available limits are reduced to NIL at the end of the Loan Tenure;

"Flexi Term Loan" means the loan as may be granted by the Lender to the Borrower (a) for an amount equivalent to the amount prepaid by the Borrower in part or full under Clause 4 (*Prepayment*) herein above /or repaid on the part of the EMI of the Loan; and (b) as a top up amount over and above the Loan Amount, at the sole discretion of the Lender and shall be subject to the terms and conditions set out under Part B of Schedule I of this Agreement;

"WDV Repayment" means the written down value method of repayment which may be availed by the Borrower for repayment of the Loan Amount along with the Interest under the Flexi Term Loan by which, the limits available for drawdown under the Flexi Term Loan are reduced by the written down value method over the period of the Loan Tenure, such that the available limits are reduced to NIL at the end of the Loan Tenure.

2. **LOAN**

2.1 The Borrower may request the Lender and the Lender may at its sole discretion agree to make available to the Borrower, the Flexi Term Loan and the Flexi Term Loan shall be subject to the terms and conditions set out under Part B of Schedule I of this Agreement and the terms of the Loan Documents.

2.2 At the request of the Borrower, the Lender may at its sole discretion and option agree to grant a Flexi Term Loan whether it is for the same principal amount or any lesser amount, and for such further periods as the Lender may deem fit at its sole discretion and also subject to the Lender's discretion in revising any of the terms and conditions for the Loan including, specifying additional conditions, which shall all be binding on the Borrower.

2.3 The Flexi Term Loan may be availed by the Borrower with a repayment schedule determined as per the EPR Repayment Method or the WDV Repayment Method as may be specified in Part B of Schedule I.

2.4 The Lender shall, in relation to the Loan have the right to withdraw /block /freeze /recall/ terminate/ convert to term loan the Flexi Term Loan at its sole discretion at any time without assigning any reason thereof.

3. **COVENANTS**

The Borrower hereby irrevocably and unconditionally covenants with the Lender that, during the pendency of the Loan, the Borrower shall deliver to the Lender fresh PDCs or Payment Instrument for an amount equivalent to the amount availed under the Flexi Term Loan.

Upon availing the Flexi Term Loan, in addition to the General terms stipulated under Section A and B above, the terms set out under Part B of Schedule I shall become applicable with respect to the Flexi Term Loan.

For SUMMIT SALES LLP	For MODI HOUSING	For Modi Properties Pvt. Ltd.
Borrower's Signature Authorised Signatory	Co-Borrower's Signature Director	Co-Borrower's Signature Managing Director
Co-Borrower's Signature	Co-Borrower's Signature	Co-Borrower's Signature