Scanfd: 63930

		BV	IA	ı
BHFL		<u>بر رہے ہ</u>	10-20/2120-21	
Sanction	Date:			₩
Sanction Term	ns Ref no. H	IO: LEPOE DE 22 22		v

H400HLP0370392 Application No. 30-Dec-2020 SUMMIT SALES LLP MODI HOUSING PVT LTD Primary Applicant: Co-Applicant 1 MODI PROPERTIES PVT LTD SOHAM MODI o-Applicant 2

Co-Applicant 3 Co - Applicant 4 Address TEJAL SOHAM MODI 5-4-187/3&4, 3RD FLOOR, MG ROAD, SECUNDERABAD-500003

Phone No.

Mobile No. Subject Offer letter of your application for

Loan Against Property

Loan Against Propert --

from Bajaj Housing Finance Limited ('hereinafter referred to as 'BHFL')

Flexi Hybrid Loan

Loan Type

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.

Type of Transaction		Fresh		N	lature of Load	n :	15.	Fresh			
anction Amount Limit	: Rs.	3750000	1	· · ·	100	. :					
nsurance Amount (incl. in sanction amount limit)	Rs.	240834 (· · · · · · · · ·		•	
BHFL Floating Reference Rate (BHFL FRR)	1	###	Per Annum		Interest Type		Floatin	g Rate of Interest	Periodicity of	Interest Application:	Monthly
Rate of Interest	#		applicable at the					per annum.	Currently		
quated Monthly Installment (EMI)	: Rs.	53851		1							
oan Tenor	120	Months									
scheme (Flexi Term Loan only)	1	0		, ,					 		
	1								* *	<u>·</u>	
EM! 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		ă.		, , .					
Flexi Hybrid Loan Total Tenure	120	Months		~~~~~							
MI Option	1	EMI	on Disbursed Amo	ount				,			
Rate Guarantee opted^		No									
/AS Packages	1	0	1			-					
/AS Charges (incl. in the sanctioned amount limit)	: Rs.	-	Including	18% GST	Rs.		Mod	e of Payment :		0	
lite Card	#	#N/A	ŀ				#N/	A #N/A		• • • • • • • • • • • • • • • • • • • •	
۸۸۸	1:	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)	0.259	6 of drop 1	ine amount	(For Flexi Ten	m Loan)	
- Balance fee payable at the time of disbursal	: Rs.	66375			•	-				,	
Sanction Letter Validity	: 60	Days from s	anction date (Rate o	of Interest su	bject to chan	ge basis	change in l	Bajaj Housing Fin	ance Limited Lendi	ng FRR)	
Review of Interest Rate	: Interest	rate is linked t	o BHFL FRR and is s	ubject to cha	inge from tim	e to time	e at the sol	e discretion of Ba	ijaj Housing Financ	e Limited	
Property Address	: Flat No.	991A, Silver Oa	ak Residency, Sy no'	s 11, 12,14,1	5,16,17,18 &	294, Ch	erlapally vi	llage, Kapra mano	dal Medchal Dist		
Special Conditions (As applicable)	1										
1. LTV as per Bajaj Housing Finance Limited norms.											
2. Clear Legal & Technical as per Bajaj Housing Finance Li	mited horm	S								 	
Jaine.											
101	:	• • • • • • • • • • • • • • • • • • • •									
(5/ D /v											
					. 1. 5 1 . 9 . 5	4* "					
I/We understand that the lender is entitled to change the rat bound by the changed rate of interest and repay the loan acc										n, and I/We declare tha	it I/We shall!
We request you to please acknowledge and return the duplic	rate copy of t	his sanction ten	ms as a token of havi	ng accepted t	he terms and c	ondition	s mentione	d above and overle	af		
Your faithfully,											
For Bajaj Housing Finance Limited				_ Acc	epted (All Partic	apants ar	nd Co-Appli	cants to sign below	1)		
Authorized Signatory				1			• .	·			

"Ouring 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 ast quarter weighted average BHFL's HL acquisition rate of similar BHFL's internal segmentation of property and/or product types".

[Arriation 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 if respected and the interest will continue accruing during the same and the loan amount would increase accordingly. The revised loan amount would be amonated a later and the loan interest if respected and increase accordingly. The revised loan amount would be amonated as a later and the loan interest in the loan cannot be pre-closed for the period till the first EMI is cleared. EMI holiday is not applicable to First Term Loan.

**Processing Fees for sanctioned loan amount under PMAY_CSS scheme is levied by BHIs as per calculation of the basis of - [Total Sanctioned Loan amount - Subsidized Loan Amount) **[PF % as mutually decided - In the Interest of the Interest will continue accruing during the same and the loan amount - Subsidized Loan Amount) **[PF % as mutually decided - Interest in the Interest will continue accruing during the same and the loan amount - Subsidized Loan Amount) **[PF % as mutually decided - Interest in the Interest will continue accruing during the same and the loan amount - Subsidized Loan Amount) **[PF % as mutually decided - Interest in the Interest will continue accruing during the same and the loan amount - Subsidized Loan Amount) **[PF % as mutually decided - Interest in the Interest will continue according to the Interest will continue according to the Interest will continue according to the Interest will be interest will continue according to the Interest will continue according to the Interest will continue according to the Interest will be interest. The Interest will be Interest will be intere

Processing Fees for sanctioned loan amount under PMAY_CLSS scheme is levied by BHFL as per calculation of the basis of interposition of the pass of the Loan amount - Subsidized Loan Amount)* (PF % as mutually decided

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

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

Registered Office: Mumbai - Pune Road, Akurdi, Pune - 411 035, Maharashtra, India

Corporate ID No. L65910MH1987PLCO42961 www.bajajfinserv.in









 (Co - Applicant 3)	(S Applicant 2)	(I thispiliga - o2)	(Primary Applicant)	

Application No. :	H400HLP0423627
Date :	30-Dec-2020
Primary Applicant:	SUMMIT SALES ELP
Co-Applicant 1 :	MODI HOUSING PVT LTD

o-Applicant 2 MODI PROPERTIES PVT LTD SOHAM MODI TEJAL SOHAM MODI Co-Applicant 3 Applicant 4

Co - App Address 5-4-187/3&4, 3RD FLOOR, MG ROAD, SECUNDERABAD-500003

Phone No.

Mobile No.

Subject Offer letter of your application for

from Bajaj Housing Finance Limited ('hereinafter referred to as 'BHFL')

Sanction Terms Ref no

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 	100	
Type of Transaction		Fresh	Nature of Loan :	Fr	esh
Sanction Amount Limit	Rs. 3750000				11-12-3 III II
Insurance Amount (incl. in sanction amount limit)	: Rs. 0		:		***************************************
8HFL Floating Reference Rate (BHFL FRR)	1	Per Annum	Interest Type :	Floating Rate of Interest	Periodicity of Interest Application: Month
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				No.
Scheme (Flexi Term Loan only)	1	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			•	
			<u> </u>		· .
Flexi Term Loan Tenure	96 Months	•			
riext ferm coan feriule	30 Mount	•			
Flexi Hybrid Loan Total Tenure	: 120 Months				
EMI Option		EMI on Disbursed Amount	-	· · · · · · · · · · · · · · · · · · ·	
Rate Guarantee opted^	-11	No			· · · · · · · · · · · · · · · · · · ·
VAS Packages		1		T	
VAS Charges (incl. in the sanctioned amount limit)	: Rs	Including 1	.8% GST Rs.	Mode of Payment :	0
Elite Card	: #N/A	1		#N/A #N/A	<u>*</u>
^^^	None				
Total Processing Fees (Inclusive of GST)	Rs. 66,375		(P.F. 1.50% +	18% GST)	
- Upfront Fees Paid (non refundable)	: Rs. 0	(Including 1	.8% GST)		· · · · · · · · · · · · · · · · · · ·
- Commitment fees (non refundable)	: Rs. 0	(Including 1	.8% GST)		
-Annual Fees (to be paid annually)^^^	: Rs. 11063	{Including 1		% of drop line amount	(For Flexi Term Loan)
- Balance fee payable at the time of disbursal	: Rs. 66375			· · · · · · · · · · · · · · · · · · ·	
Sanction Letter Validity		sanction date (Rate of Interest subj	ect to change basis change in B	aiai Housing Finance Limited Le	ending FRR)
Review of Interest Rate		to BHFL FRR and is subject to chan		· · · · · · · · · · · · · · · · · · ·	
Property Address	:Flat No.991B, Silver (Dak Residency, Sy no's 11, 12,14,15,	16,17,18 & 294, Cherlapally villa	age, Kapra mandal Medchal Di	st
Special Conditions (As applicable)	-				
1. LTV as per Bajaj Housing Finance Limited norms.					
2. Clear Legal & Technical as per Bajaj Housing Finance Li	imited norms.		•		
1 1 11 2 2					<u></u>
1.50		·	 		

or Bajaj Housing Finance Limited

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

thorized Signatory

Fill 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 are of similar BHFL's Internal segmentation of property and/or product types" weighted average BHFL's RL 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.

BAA HOUSING FINANCE IN A PROPERTY OF THE PROPERTY O

EMI Holiday Scheme means that the EMIs become payable after EMI Holiday period in the local amount would be am

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 pplicable taxes). Here, subsidized loan amount is Rs 6 Lacs, Rs 9 Lacs & Rs 12 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 - 500038, India

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Pune - 411 014

Registered Office: Mumbai - Pune Road, Akurdi, Pune - 411 035, Maharashtra, India

Corporate ID No. L65910MH1987PLC042961 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.

from Bajaj Housing Finance Limited ('hereinafter referred to as 'BHFL')

Floating Rate of Interest

-2.80% per annum.

Fresh

Currently:

Periodicity of Interest Application: Monthly

				ĺ	BHF
. •					
oplication No. : H400HLP0423605				Ĺ	Sar
pplication No. : H400HLP0423605 late : 30-Dec-2020					
rimary Applicant: SUMMIT SALES LLP		•			
o-Applicant 1 : MODI HOUSING PVT LTD	•	-			
o-Applicant 2 : MODI PROPERTIES PVT LTD			•		
o-Applicant 3 : SOHAM MODI o - Applicant 4 TEJAL SOHAM MODI					
ddress : 5-4-187/3&4, 3RD FLOOR, N	AG ROAD, SECUNDERAB	AD-500003			
hone No.					
Mobile No. : 9849349373					
ubject : Offer letter of your applic	ation for Loa	n Against Property	irom Bajaj H	ousing Fi	inance Li
Dear Sir/Madam,	•			1.5.114	
We thank you for choosing BHFL as your financial	partner and look forwar	d to an enduring relationsh	ip with you.		Hy.
With reference to your loan application we are	pleased to offer you th	e loan as per the below me	ntioned term	s and co	nditions.
оап Түре		Loan Against	Flex	ci Hybrid 1	Loan
ype of Transaction	H	Fresh	Nat	ure of Loa	an :
anction Amount Limit	: Rs. 3750000	···			
nsurance Amount (incl. in sanction amount limit)	: Rs. 0				: :
BHFL Floating Reference Rate (BHFL FRR)	1	Per Annum	Int	erest Typ	e :
Rate of Interest	-11	RR (as applicable at the time			•
	: Rs. 50601	th (as applicable at the time	or disburseline		
quated Monthly Installment (EMI)	.				
oan Tenor	: 120 Months				
Scheme (Flexi Term Loan only)		0			
MI during Flexi Interest-only Loan Tenure*	: Rs. 32813		•		
Flexi Interest-only Loan Tenure	: 24 Months				
	1				
EMI during Flexi Term Loan Tenure**	Rs. 50601				
	-				<u></u>
Flexi Term Loan Tenure	: 96 Months				
	1				
Flexi Hybrid Loan Total Tenure	: 120 Months		•		
EMI Option	<u> </u>	EM1 on Disbur	sed Amount		
Rate Guarantee opted^		No			
VAS Packages					
VAS Charges (incl. in the sanctioned amount limit)	: Rs	1ncluding	18% GST	Rs.	0
Elite Card	#N/A				
^^^	: None	-			
Total Processing Fees (Inclusive of GST)	: Rs. 66,375		(P.F. , 1.	50%	+
- 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%
- Balance fee payable at the time of disbursal	: Rs. 66375	,			
Sanction Letter Validity		nction date (Rate of Interest su	bject to change	e basis cha	nge in Bai
0		BHFL FRR and is subject to ch	ange irom time	to aune at	rue sole (
Review of Interest Rate	a. Interest rate is maked to				
Review of Interest Rate Property Address	+	k Residency, Sy no's 11, 12,14,1	15,16,17,18 & 2	94, Cherla	pally villag

Ameerpet, Hyderabad, Telangana - 500038, India

Pune - 411 014

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

Registered Office: Mumbai - Pune Road, Akurdi, Pune - 411 035, Maharashtra, India

isbursed Amount Mode of Payment : ding 18% GST Rs. 0 #N/A #N/A 1.50% (P.F. , 18% GST) ling 18% GST) (For Flexi Term Loan) ling 18% GST) 0.25% of drop line amount est subject to change basis change in Bajaj Housing Finance Limited Lending FRR) to change from time to time at the sole discretion of Bajaj Housing Finance Limited 2,14,15,16,17,18 & 294, Cherlapally village, Kapra mandal Medchal Dist terest 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 dedare that I/We shall be bound by t our faithfully thorized Signatory esignation: *EMI amount mentioned above is considering full loan amount utilisation
A*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
weighted average BHFL's AL 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 loar 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, UG, MiG I & MiG II category respectively. 2nd Floor, #203, Office No. 3A & 38, Aditya Trade Center, Above passport office,

> Corporate ID No. L65910MH1987PLCO42961

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

Ean Id: 63929

Sanction Terms Ref no.



H400HLP0423617 - 22-10-20/FY20-23

H400HLP0423617 Application No. 30-Dec-2020 SUMMIT SALES LLP Primary Applicant: MODI HOUSING PVT LTD MODI PROPERTIES PVT LTD Co-Applicant 1 O-Applicant 2 Co-Applicant IDOM MAHOS

TEJAL SOHAM MODI Co - Applicant 4

5-4-187/3&4, 3RD FLOOR, MG ROAD, SECUNDERABAD-500003 Address hone No. Mobile No. 9849349373 from Bajaj Housing Finance Limited ('hereinafter referred to as 'BHFL') Offer letter of your application for Loan Against Property Subject 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 Against Property Flexi Hybrid Loan Loan Type Type of Transaction Nature of Loan : Fresh Fresh 3750000 anction Amount Limit Insurance Amount (incl. in sanction amount limit) Rs. 0 Periodicity of Interest Application: Monthly Interest Type :: Floating Rate of Interest BHFL Floating Reference Rate (BHFL FRR) -2.80% per annum. Currently : 10.50% BHFL FRR (as applicable at the time of disbursement) Rate of Interest Equated Monthly Installment (EMI) Rs. 50601 120 Months 0 cheme (Flexi Term Loan only) MI during flexi Interest only Loon Tenure* Rэ 32813 Months lexi Interest-only Loan Tenure EMI during Flexi Term Loan Tenure** 50601 Rs. lexi Term Loan Tenure Months Flexi Hybrid Loan Total Tenure 120 Months EMI Option **EMI on Disbursed Amount** Rate Guarantee opted^ No VAS Packages Mode of Payment : 0 VAS Charges (incl. in the sanctioned amount limit) Rs. Including 18% GST #N/A #N/A Elite Card #N/A None 1.50% 18% GST) Total Processing Fees (Inclusive of GST) Rs. 66,375 (P.F. (Including 18% GST Upfront Fees Paid (non refundable) Rs. 0 (Including 18% GST) Commitment fees (non refundable) Rs. 0 Annual Fees (to be paid annually)^^^ 11063 (Including 18% GST) 0.25% of drop line amount (For Flexi Term Loan) Balance fee payable at the time of disbursal Rs. 66375 nction Letter Validity 60 Days from sanction date (Rate of Interest subject to change basis change in Bajaj Housing Finance Limited Lending FRR) eview of Interest Rate nterest rate is linked to BHFL FRR and is subject to change from time to time at the sole discretion of Bajai Housing Finance Limited lat No.992A, Silver Oak Residency, Sy no's 11, 12,14,15,16,17,18 & 294, Cherlapally village, Kapra mandal Medchal Dist roperty Address Special Conditions (As applicable) LTV as per Bajaj Housing Finance Limited norms Clear Legal & Technical as per Bajaj Housing Finance Limited norms 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 re request you to please accommended and return the duplicate copy of this sanction terms as a token of having accepted the terms and conditions mentioned above and overleaf r Bajaj Housing Finance Lim esignation:

Care the last of the last of 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 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 BEALY Accessed Signal Language BHFL's Language BHFL's cost of funds. This policy is a proactive BEALY Accessed Signal Language BHFL's Language BHFL's cost of funds. This policy is a proactive BEALY Accessed Signal Language BHFL's Language BHFL's cost of funds. This policy is a proactive BEALY Accessed Signal Language BHFL's Language BHF

EMI Holiday Scheme means that the EMIs become payable after EMI Holiday Scheme SUBSIDIARY OF RAIAN ELISANCE HOURTH INTERPRETATION INTERPRETATION FROM THE INTERPRETATION OF THE

* 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 parcy 1/10 + 1/1

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Pune - 411 014

Registered Office: Mumbai - Pune Road, Akurdi, Pune - 411 035, Maharashtra, India

Corporate ID No. L65910MH1987PLC042961 www.bajajfinserv.in









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				BHFL	DIRM	1AP	5-8-20/FY19-20	
몇일 경기는 전문을 통하였다. 요리일				Sanctio		13-00		
Application No. : H400HLP0370392				Sanction Te	rmi Ref no.:	H400H(P0370392	-5-8-70/1Y19-20	ļ
Date : 13-Oct-2020		[일이 불통 관점 함						
Primary Applicant: Summit Sales LLP Co-Applicant 1 : Modi Housing put Itd								
Co-Applicant 2 : Modi Properties Pvt Ltd								
Co-Applicant 3 : Soham Satish Modi								Arrest 1
Co-Applicant 4 : Tejal Soham Modi Address : 5-4-187/3 & 4, 3rd Floor, M.C	Road Secunderaha	4-500003						, e
Phone No.								
Mobile No. : 9849349373		in a interfere Andreas	Secretary .					
Subject : Offer letter of your applicat	ion for Loan Ag	ainst Property from	Bajaj Housing	Finance Limited (hereinafter refer	red to as 'BHFL')		
Dear Sir/Madam,						Contraction		
We thank you for choosing BHFL as your financia	al partner and look fo	orward to an enduring	relationship wi	th you. /				
With reference to your loan application we are					ns.		<u> </u>	<u> </u>
Loan Type	Loan Agai	nst Property -	Hybrid Terr	n Loan				
Type of Transaction	Fresh		Nature of L	oay : \	Fresh			
Sanction Amount Limit	Rs. 15000000	V - KY-	grend	10		1000		
Insurance Amount (incl. in sanction amount limit)	Rs (750,000)		<u> </u>	7		ga karanga		
BHFL Floating Reference Rate (BHFL FRR) Rate of Interest	13,30%	Per Annum	Interest T		ng Rate of Interest		rest Application:	Monthly
Scheme (Flexi Term Loa); only)		s applicable at the time	of disbursement	7 -2.80%	per annum,	Currently ;	10.50% V	
Pre-EMI Amount	0 Dr 131350		<u> Partin Light</u>		for a creature	\$9.00 (A. 19.00)	4.	
Term Loan Tenure	Rs. 131250	V		to tombolica		<u> </u>	(8) (8)	
	0 Months		na a la pala bayan ba Baran a a baran		3.40,306			
EMI post commencement of First Repayment Date for payment of EMI	Rs. 202403	~ ~	aron	down	selul	<u>ہ</u> ہے	come	l.
Fenure post commencement of First Repayment Date	130	and the second s	and the second		<u> </u>		54 (17 (17 (17 (17 (17 (17 (17 (17 (17 (17	•
for payment of EMI	120 Months	\$2,500 \$2,600 \$350 \$500						
Total Loan Tenure	0 Months					10.00 20.20 3	dorada.	
EMI Option	Pre EMI	<u>anii ayyiyarin</u>		and and an artist of		and the state	manaatat	
Rate Guarantee opted^	9		z grafiya di k	Santagia de La	s		Semanna.	
VAS Packages VAS Charges (Incl. In the sanctioned amount limit)	0	has called			1	aging the good of lags	trangalekter	
Eite Card	Rs	Including 18%	GST Rs.		le of Payment:			<u> </u>
···	None	<u> </u>		#N/	A #N/A			
Total Processing Fees (Inclusive of GST)	Rs. 2,65,500	1	F. 1.50%	+ 18%	GST)	eredige of Assault Anna meneral	12 en 252 20 - Charles 20	
Upfront Fees Paid (non refundable)	Rs. 0		GST)	4 1029	931]	01	<u> 2000, Greet Lêde.</u> Vernalister in de	· · · · · · · · · · · · · · · · · · ·
- Commitment fees (non refundable)	Rs. O	(Including 18%					43149454545491 Right Ball books	
-Annual Fees (to be paid annually)	Rs. 44250	(Including 18%	and the second second	0.25% of drop	line amount	(For Flexi Term Lo	rant Control	
- Balance fee payable at the time of disbursal	Rs. 265500					10,180,100,000		····
Sanction Letter Validity	60 Days from s	suction date (Rate of Inte	erest subject to cha	nge basis change in	Bajaj Housing Financ	e Limited Landing F	ŔŖ)	
Review of Interest Rate	Interest rate is linked t	o BHFL FRR and is subject	to change from t	me to time at the sol	e discretion of Bajaj	Housing Finance Lir	nted	
Property Address	Flat no 991A, Flat no 9	918, Flat no.992A & Flat (No.9928, Silver Oal	Residency, Sy no's	11.12.14.15.16.17.1	8 & 294 Cherianally	village Kanta Mao	ial
Special Conditions (As applicable)	Medchal District							,
L. LTV as per Balaj Housing Finance Limited norms.	4	De Maleria de la composición del composición de la composición de la composición de la composición del composición de la composición del composición de la composición del com	<u> </u>		2000 1 2000	<u>Guaresta (de 6).</u> Velación	Hir Nadissafi Historia	
Clear Legal & Technical as per Bajaj Housing Finance Limb	ted norms.				grafikasi la		Suggest	
Loan Yenure to Be restricted to 120 Months Sec185 norms to Be complied								
ter terminal		rigania di Seria di Maria di Maria di Seria.	en Sala Later Settle	any controlled for the				
		and the second	See Professiona	, kalendariya ke jirda	ayinddigaan gaarii.	rajona la Mario (M. 1951)		
	gen eg dag en elskagt.	inter (b. Martin) ber		12.55 (1.55 (1.57 (1.5	Anciero Selvinos		···	
- Parada Parada Santa Card	enderick) – Ellistings	A STATE OF LOOP ASSESSED.		render hendelik det.	egyapa (peringa)	40,000		
I/We understand that the lender is entitled to change the rate of bound by the changed rate of interest and repay the foan accord						edjusted margin, an	I I/We declare that I	/We shall b
We request you to please acknowledge and return the shipikate Your faithfully,	copy of this sanction ten	rs as a token of having acc	epted the terms and	conditions mentioner	above and overlead			
For Bajaj Housing Finance Limited			Accepted (All Par	dicipants and Co-Appli	cents to sign below!			
Authorized Signatory X:	EW!		. 1	eren er ser er	new a	Appliate Con-	and the second	
Slarife: 1/2/2	7 xe. \\			G-137 22 AC-17	oe .			• .
	> 1611	Software archi		All and the second				
Designation,	<u>` 5 </u>		2 , 2	<u> </u>	<u> </u>			
Oeite:	1011							
	1811							-
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"Duting your loan tenor, the Rate of Intel® (1801) shall n ast quarter weighted average BHFI's HL acquired as rate or Variation in ROI is subject to BHFI's cost of funds. The poli	by is a proactive measu	re to ensure no disparity	la present loan ar	d future loan pricing			40	
A EMI Holiday Scheme means that the EMIs become paya would increase accordingly. The revised loan amount woul fill the first EMI is cleared. EMI holiday is not applicable to	d be sendented web	ed espectation	nance: D	MILLED at the	interest will continu Lyment can be made	se accruing during (ie same and the lo	an amount the perior
to the man care of the second series and second series to	100% SH	BSIDIARY OF BA	AL FINANCE	LIMITED	<u> 41</u>			
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					erikan di Kabupatèn Bandaran di Kabupatèn Bandaran Bandaran Bandaran Bandaran Bandaran Bandaran Bandaran Banda Bandaran Bandaran Ba		- *	

2nd Floor, #203, Office No. 3A & 3B, Aditya Trade Center, Above passport office, Ameerpet, Hyderabad, Telangana - 500038, India Corporate Office: Cerebrum IT Park, B2 Building, 5th Floor, Kumar City, Kalyani Nagar, Pune - 411 014

Registered Office: Mumbai - Pune Road, Akurdi, Pune - 411 035, Maharashtra, India

Corporate ID No. L65910MH1987PLC042961 www.bajajfinserv.in







2 5 - 4/1 2 5 - 4/1

flowed after First EMI, provided amount proposed for part payment >= EMI (Not applicable for flexi loan) Type of Interest Charges Part Prepayment Floating rate loan to Individuals Nii Floating rate loan to non individuals 29) of the Part Payment Amount + Applicable taxes (Part payment charges are Fixed rate (specific tenor or full tenor) not applicable for flexi toan) Not Allowed before first Emi Prepayment Type of Interest Charges Floating rate loan to individuals Full Prepayment Floating rate loan to non Individuals 4%+ Applicable taxes on Principal outstanding/Outstanding Flexi Term Loan Fixed rate (specific tenor or full tenor) limit *Foreclosure charges will be 4% on the Outstanding Flexi Term Loan limit during Flext 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 foan 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 soliditation. Insurance is optional and premium as agreed by the applicant(s) on the insurance enrolment form will be deducted upfront from disbursed foan 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 intrue.
- 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 bran 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 ishalf 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)



www.bajajfinserv.in

Corporate ID No.

L65910MH1987PLC042961

H400HLP0370392 - 22-10-20/FY20-21 Sanction Terms Ref no. H400HLP0370392 Application No. 13-Oct-2020 SUMMIT SALES LLP Primary Applicant: MODI HOUSING PVT LTD o-Applicant 1 MODI PROPERTIES PVT LTD O-Applicant 2 o-Applicant SOHAM MODE TEJAL SOHAM MODI o - Applicant 4 5-4-187/3&4, 3RD FLOOR, MG ROAD, SECUNDERABAD-500003 Address Phone No. 9849349373 Mobile No. Offer letter of your application for Loan Against Property from Bajaj Housing Finance Limited ('hereinafter referred to as 'BHFL') Subject 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. Flexi Hybrid Loan Loan Against Property Loan Type Nature of Loan : Fresh Type of Transaction Fresh 15240838 Sanction Amount Limit Rs. 240838 nsurance Amount (incl. in sanction amount limit) Periodicity of Interest Application: Monthly Floating Rate of Interest BHFL Floating Reference Rate (BHFL FRR) 13.30% Interest Type BHFL FRR (as applicable at the time of disbursement) -2.80% per annum. Currently: 10.50% Rate of Interest Equated Monthly Installment (EMI) Rs. 205653 oan Tenor 120 Months cheme (Flexi Term Loan only) 0 133357 EMI during Flexi Interest-only Loan Tenure* Rs lexi Interest-only Loan Tenure 24 Months 205653 EMI during Flexi Term Loan Tenure* lexi Term Loan Tenure 96 Months Months Flexi Hybrid Loan Total Tenure 120 EMI Option **EMI on Disbursed Amount** Rate Guarantee opted^ No VAS Packages ō Mode of Payment : VAS Charges (incl. in the sanctioned amount limit) Including 18% GST 0 Rs. #N/A #N/A #N/A Elite Card None Rs. 2,69,763 1.50% 18% GST) Total Processing Fees (Inclusive of GST) 18% GST) Upfront Fees Paid (non refundable) Rs. n (Including (Including 18% GST) Commitment fees (non refundable) Rs. 0 (For Flexi Term Loan) Annual Fees (to be paid annually)^^^ Rs. 44960 (Including 18% GST) 0.25% of drop line amount 269763 - Balance fee payable at the time of disbursal Rs. Days from sanction date (Rate of Interest subject to change basis change in Bajaj Housing Finance Limited Lending FRR) anction Letter Validity 60 terest rate is linked to BHFL FRR and is subject to change from time to time at the sole discretion of Bajaj Housing Finance Limited eview of Interest Rate 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 ronerty Address pecial Conditions (As applicable) LTV as per Bajaj Housing Finance Limited norms Clear Legal & Technical as per Bajaj Housing Finance Limited norms. /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 sound by the changed rate of interest and repay the loan accordingly. Accepted (All Participants and Co-Applicants to sign below) ng 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 acquisiting the last quarter weighted average BHFL's HL acquisition rate of similar BIP a interest to the last quarter weighted average BHFL's hL acquisition rate of similar BIP a interest to the last quarter weighted average BHFL's has 1. The last quarter weighted average of BHFL Home Loan acquisition rate of similar BIP a interest to the last quarter weighted average of BHFL Home Loan acquisition rate of similar BIP a interest to the last quarter weighted average of BHFL Home Loan acquisition rate of similar BIP a interest to the last quarter weighted average of BHFL Home Loan acquisition rate of similar BIP a interest to the last quarter weighted average of BHFL Home Loan acquisition rate of similar BIP a interest to the last quarter weighted average of BHFL Home Loan acquisition rate of similar BIP a interest to the last quarter weighted average of BHFL Home Loan acquisition rate of similar BIP a interest to the last quarter weighted average of BHFL Home Loan acquisition rate of similar BIP a interest to the last quarter weighted average of BHFL Home Loan acquisition rate of similar BIP and the last quarter weighted average of BHFL Home Loan acquisition rate of similar BIP and the last quarter weighted average of BHFL Home Loan acquisition rate of similar BIP and the last quarter weighted average of BHFL Home Loan acquisition rate of similar BIP and the last quarter weighted average of BHFL Home Loan acquisition rate of similar bip and the last quarter weighted average of BHFL Home Loan acquisition rate of similar bip and the last quarter weighted average of BHFL Home Loan acquisition rate of similar bip and the last quarter weighted average of BHFL Home Loan acquisition rate of similar bip and the last quarter weighted average of BH acquisition rate i.e. your loan ROI shall not be more than 0.25% above the 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 build 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 would increase accordingly. The revised loan amount would be amortized o till the first EMI is cleared. EMI holiday is not applicable to Flexi Term Loan. 2nd affinessing fees for specinged lean amount under RMAY CLSS scheme is leyled by BHFL as per calculation on the basis of - [(Total Sanctioned Loan amount - Substituted Loan Amount)* (PF % as mutually decided any applicable taxes): Neet: substituted from amount is take last; RSS Last RMS 12 tax RMS (LMS) (LMS)

Corporate Office: Cerebiom IT Park, 62 Building, 5th Floor, Kumar City, Kalyani Nagar,

Registered Office: Municipal - Pune Road, Akurdi, Pune - 411 035, Maharashtra, India

Pune - 411 614

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.



H400HLP0370392 - 22-10-20/FY20-21 Sanction Terms Ref no.: Application No. H400HLP0370392 13-Oct-2020 Primary Applicant: SUMMIT SALES LLP MODI HOUSING PVT LTD Co-Applicant 1 MODI PROPERTIES PVT LTD SOHAM MODI Co-Applicant 2 Co-Applicant 3 o - Applicant 4 TEJAL SOHAM MODI 5-4-187/3&4, 3RD FLOOR, MG ROAD, SECUNDERABAD-500003 Phone No. Mobile No. 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 Fresh sanction Amount Limit Rs. 15350000 nsurance 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% perannum Currently: 10.50% Equated Monthly Installment (EMI) Rs. 207125 oan Tenor 120 Months Scheme (Flexi Term Loan only) EMI during Flexi Interest-only Loan Tenure* Rs. 134313 lexi 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 o VAS Charges (incl. in the sanctioned amount limit) Rs. Including 18% GST Mode of Payment : 0 Elite Card #N/A #N/A #N/A Total Processing Fees (Inclusive of GST) 2,71,695 1.50% (P.F. 18% GST) - Upfront Fees Paid (non refundable) Rs. 0 (Including 18% GST) Commitment fees (non refundable) Rs. (Including 18% GST) 0 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 Days from sanction date (Rate of Interest subject to change basis change in Bajaj Housing Finance Limited Lending FRR) 60 leview 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 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 roperty Address Special Conditions (As applicable) LTV as per Bajaj Housing 🕌 Clear Legal & Technical Seas Build Housing Finance Limited norms te understand that the leader 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 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 or Bajaj Housing Finance Limited uthorized Signatory unt mentioned above is considering full for Jamoory Litilisation "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 as a quarter weighted average BHFL's HL acquisition retained primiter BHFC currents as your major of a copyrity and for a quarter types I MITTLE and the control of the copyrity and for a quarter types I MITTLE and the control of the copyrity and for a grant partial of the copyrity and the copyrity an e Loan acquisition rate i.e. your loan ROI shall not be more than 0.25% above the MEMI 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 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. 2nd F Processing fees for anothogod loop amount vodes PMAY CLSS schemols levied by BHFL as per failculation on the basis of - [(Total Sanctioned Loan amount - Subsidized Loan Amount)* (PF% as mutually decided to a process of the pr Above passport office, Ameerpet, Hyderabad, TELANGANA, India Pin: 500038 www.bajajfinserv.in Fax: Corporate Office: Cerebrum IT Park, B2 Building, Corporate ID No.: 5th Floor, Kumar City, Kalyani Nagar, Pune - 411 014



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 HOUSING FINANCE LIMITED 100% SUBSIDIARY OF BAJAJ FINANCE LIMITED

2nd Floor, #203, Office No. 3A & 3B, Aditya Trade Center, Above passport office, Ameerpet, Hyderabad, Telangana - 500038, India Corporate Office: Cerebrum IT Park, B2 Building, 5th Floor, Kumar City, Kalyani Nagar, Pune - 411 014 Registered Office: Mumbai - Pune Road, Akurdi, Pune - 411 035, Maharashtra, India

Corporate ID No. L65910MH1987PLC042961 www.bajajfinserv.in













भारत सरकार Cov. of bods सूक्ष्म, त्राप्ट्र और मध्याप उद्यम मंत्रात्म्य MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES

उद्योग आधार



Udyog Aadhaar

Type of Enterprise	Micro	Small	Medium		
Manufacturing	Α	В	C		
Services	D	E	F		
UAM No.	TS02E00	TS02E0064194			

Udyog Aadhaar Memorandum

1. Aadhaar Number

2. PAN Number

Name of Entrepreneur

4. Social Category of Entrepreneur

Gender

10.

Physically Handicapped

Type of Organization

Name of Enterprise

No SUMMIT SALES LLP Limited Liability Partnership

SOHAM SATISH MODI GENERAL

ACQFS2044C

Location of Plant Details

SN Flat	/Door/Block No.	Name of Premises/Building Village	Road/Street/ Lane	Area/Locality	City	Pin	State	District
1 5-4-1	87/3&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

Male

HYDERABAD 9849349373

State Email:

TELANGANA

PIN 500003

sohammodi@modiproperties.com

11. Date of commencement

12. Previous Registration details-if any

Bank Details

13.

IFS Code

Mobile No:

01/09/2017

Bank Account:

YESB0000097 009763700001491

14. Major Activity SERVICES

Activity Type NIC 2 Digit NIC 4 Digit NIC 5 Digit Code 16. 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

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





Click have for Udyog Aschem Aegistration Conficato



TAY CONSUMER CREDIT REPORT

For SOHAM MODE

Sohammodi@hotmail.com

CHM Ref #:

CCR201029CR962675965

Date of Reque 23-10-2020 23-10-2020

Inquiry Input Information

SOHAM MODI

DOB/Age:

Mother:

Phone Numbers:

Spouse: Email ID(s):

ID(s):

Current 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

300-900

DESCRIPTION

Reported On

Score

Score Calculation Key Elements

Payment History









Personal Information - Variations

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

Name Variations	Reported On	DOB Variations
SOHAM MODI MODI PROPERTIES INVESTMENT	31-12-2018	01-10-1969
SOHAM SATISH MODI	31-03-2018	18-10-1969
SOHAM MODI	30-04-2017	10 10 1505
SOHAN SATISH MODI	31-01-2016	Phone Variations
MODI SOHAM SATISH	30-04-2014	754105
		910406633551
Address Variations	Reported On	919849349373
PLOT NO 280, ROAD NO 25, JUBILEE HILLS, HYDERABAD 500033 AP	30-09-2020	9104023545772
MODI PROPERTIES And INVESTMENTS 5-4-187/344, 2ND FLOOR SOHAM MANSION,	21 00 2020	9104023
M G ROAD SECUNDRABAD 500003 AP	31-08-2020	2354577
PLOT NO 280 ROAD NO 25 JUBILEE HILLS HYDERABAD 500034 TS	31-03-2018	23545772
5-4-187/3 And 4, SOHAM MANSION, 3RD FLOOR, MG ROAD, SECUNDERARAD HYDERABAD 500003 AP	30-06-2017	21212121
PLOT NO. 280, ROAD NO. 25, JUBBLEE HILLS HYDERABAD 500033 AP	30-06-2017	7541054
PLOT NO 280 ROAD NO 25 JUBILEE HILLS 500033 TS	30-04-2017	919391940138
MODI PROPERTIES AND INVESTMENT H NO 5-4-187/3 AND 4 2ND FLR M G ROAD	30-04-2017	9391940138
500003 AP	31-08-2015	8885660203
MODI PROPERTIES AND INVESTMENT H NO 5-4-187/3 AND 4 2ND FLR M G ROAD		9396997728
SECUNDERABAD 500003 AP	31-08-2015	235457
PLOT NO 280 ROAD NO 25 JUBILEE HILLS HYDERABAD HYDERABAD 500033 00	30-06-2015	+919849349373
PLOT NO 280 ROAD NO 25 JUBLEEHELLS 500003 AP	31-05-2015	66335551
NA NA NA SECUNDERABAD 500003 AP	31-12-2014	9849349373
PLOT NO 280 ROAD NO 25 JUBILEE HILLS HYDERABAD HYDERABAD 500033 AP	31-12-2014	ID Variations
PLOT NO 280, ROAD NO 25, 500034 AP	30-04-2014	***
PLOT NO 280, ROAD NO 25, HYDERABAD 500034 AP	31-03-2011	B2791005 [Passport] ABMPM6725H [PAN]
Example 1 is		
Email ID Variations	Reported On	H8821979 [Passport]
soham@modiproperties.com	31-03-2018	
ACCOUNTS@MODIPROPERTIES.COM	30-04-2017	
SOHAMMODI@MODIPROPERTIES.COM	30-04-2017	

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

admin@modiproperties.com SOHAMMODI@HOTMAIL.COM

admis@modiproperties.com

jayaprakash@yahoo.com

		Tip:	Current Balance & Dichersed Amount is cons	idered ONLY for ACTIVE accounts
Number of Account(s) 7	Active Account(s)	Overdue Account(s) 0	Current Balance -1,45,312	Amt Disbd/ High Credit 13,12,516
Tomorial in Indiana at				and the second of the second o
Inquiries in last 24 Months:	New Account(s)	in last 6 Months: 0	Mary Delinaryana A	

31-08-2015

31-05-2015

Disclaimen

This document is prepared based on the date submitted by member institutions of CRIF High Mark Credit Information Services Private Limited (CRIF High Mark). No alteration: are mode to the date submitted by member institutions end the same is up to date as well as accurate to the best of its knowledge. By using date contained in this document, the user be used or disclosed to other, except with the written permission of CRIF High Mark is not responsible for entors/omissions resulting from submission of erroneous data from Members to CRIF High Mark. This document may not be used or disclosed to other, except with the written permission of CRIF High Mark and paper copy in this document will be considered uncontrolled. If you are not the intended redpient, you are not authorized to read, print, retain, copy, dissernant, distribute or use this information or any part thereof. PERFORM score provided in this document is joint work of CRIF SPA (Histy) and CRIF High Mark (India), For any assistance on this report, reach out to us at crifect referriffighmark.com

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CRIF High Mark Credit Information Services Pvt. Ltd

Confidential



CONSUMER CREDIT REPORT

For SOHAM MODI

CHM Ref 6: Date of Reco CCR203023CR962675965

23-10-2020 23-10-2020

Ownership: Credit Limit Cash Limit:

InstiAmt/Freq:

JOINT

Disbursed Date: Last Payment Date: Closed Date: Tenure(month):

12-10-2015 29-03-2018 31-03-2018

Disbd Amt/High Credit Current Balance: Last Paid Amt

Overdue Amt

10,78,996

Payment History/Asset Classification:

January February March April	Mery June July	A	
2018 000/XXX 000/XXX 000/XXX		August September October	November December
		-	
2017 000/XXX 000/XXX 000/XXX 025/XXX	000/00X 000/00X 000/00X	004 8004	
Angel Angelog		000/XXX 000/XXX 000/XXX	000/00X 500/00X
WW/AX	000/XXX 000/XXXX 000/XXXX	000/1000 000/1000 000/1000	
2015			the second secon
The second secon			XXXXXXXX 000000

Account Type: HOUSING LOAN

Credit Grantor: ICICI BANK LTD

Account #: ibhyd00002292091

Info. as of: 30-06-2015

CLOSED

Ownership: Credit Limit

JOINT

Disbursed Date: Last Payment Date: Closed Date:

18-12-2014 01-06-2015 Dishd Amt/High Credit: Current Balance;

30,00,000

Cash Limit: InstiAmt/Freq

Tenure(month):

05-06-2015

Last Paid Amt Overdue Amt:

Payment History/Asset Classification:

January February March April May June July August September October November December 2015 000/00X 000/00X 000/00X 000/00X 000/00X 000/00X 000/00X	
2015 000/XXX 000/XXX 000/XXX 000/XXX 000/XXX 000/XXX 000/XXX	
2014	
000/000	

Account Type: HOUSING LOAN

INDIABULLS HOUSING FINANCE LIMITED

hlapkuk00185985

Info. as of: 30-06-2017

Ownership: Credit Limit Cash Limit:

Inst|Amt/Freq

INDIVIDUAL

Disbursed Date: Last Payment Date: Closed Date: Tenure(month):

31-03-2014 06-04-2017 24-04-2017

Disbd Amt/High Credit: Current Balance: Last Paid Amt

Overdue Amt:

3.01.68.540

4,24,67,281

Payment History/Asset Classification:

January February Ma	rch April May	June Juh	August	September	October	Navember	Para L
2017 000/STD 000/STD 000/	STD XXX/STD -			· · · · · · · · · · · · · · · · · · ·	OCIOSEI	(AOARNIDE)	December
2016 600/STD 000/STD 000/	STD 000/STD 000/STD	000/STD 000/S	70 200				
2015 XXXXXXXX XXXXXXXX XXXX	700X X00X/300X X0X/300X	***********		000/STD	000/STD	000/STD	000/STD
2014				025/STD	000/STD	000/STD	000/STD
	- xxxxxxx	⇒ XXXXXXXXX : XXXXXXXXXXXXXXXXXXXXXXXXX	OOX 300X/300X	YXXXXXX	YWWW.	www	Was end

Account Type: PROPERTY LOAN

Credit Grantor: AXIS BANK

Account #: lpr000800308074

Info. as of: 30-04-2014

Ownership: Credit Limit Cash Limit

InstiAmt/Frequ

INDIVIDUAL

Dispursed Date: Last Payment Date: Gosed Date: Tenure(month):

28-03-2011 23-04-2014 22-04-2014

Disbd Amt/High Credit Current Balance: Last Paid Amt

Overdue Amt

2,27,00,000 O

Payment History/Asset Classification:

January February March April						
Amusty rebrusry March April						
	May June	July August	September	October		
					November	
2014 000/STD XXXXXXXXX 000/STD 000/STD						December
2014 000/STD X0X/XXX 000/STD 000/STD						
2013 000/STD 000/STD 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/XXX 000/XXX						000/STD
2012 000/XXX 000/XXX 000/XTD 000/XTD						
2012 000/XXX 000/XXX 000/STD 000/STD	000/STD 000/STD	OTZ/XXXX QTZ/000				
			. 000/STD	000/510	GTZ/900	
2011						000/STD
	2000/2000 2000/SYTD					
	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	000/XXX 000/XXX	1000/3333			
				MANAGOV .	020000	

Inquiry Done by Lenders (Reported For Past 24 Months)

	The state of the s	"我们的这种特别的一种,这种特别的一个人。"	The experience of the state of		ay after the get to be for
	Date of Inquiry	Purpose	Ownership Type	Amount	Panul
Comments					
Description				· · · · · · · · · · · · · · · · · · ·	Nefe

Disclaimen

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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			

Cont	act Details
Email Id	SOHAMMODI@MODIPROPERTIES.COM
Mobile No.	9849349373

Customer Po	ortal Login Details
User Id	Password
• 475607	
• 9849349373	Select, Generate OTP*
SOHAMMODI@MODIPROPERTIES.COM	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/IH_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.

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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

- *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	Select, Generate OTP* - Select OTO
SOHAMMODI@MODIPROPERTIES.COM	Enter OTP sent on your registered mobile numb

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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* Enter OTP sent on your registered mobile number
• 9849349373	
SOHAMMODI@MODIPROPERTIES.COM	

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

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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

Conta	act Details
Email Id	SOHAMMODI@MODIPROPERTIES.COM
Mobile No.	9849349373

Customer Po	ortal Login Details		
User Id	Password		
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• 9849349373	Select, Generate OTP*		
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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.



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: 🗆 S	ecured Lo	an 🛘 Unsecured Loan	
TYPE OF LOAN: [] Fresh/Purchase	□ВТ	☐ BT+ Top up	□ Top Up
Loan Loan Amount will be as detailed in the	e Loan Doo	cuments.	

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 SALE

Tobe signed by all applicants/ Co Applicants

Authorised Signatory

For MODI HOUSING (PVT. LTD.

For Mod Properties Put. Ltd.

Page 1 of 10
Managing Director

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;
 - o 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;
 - o 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
- 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 in full to the Lender.

 For MOD HOUSING PVILTD.

Authorised Signatory

be signed by all applicants/ Co Applicants

Director

Managing Director

For Modi Properties Not. Ltd.

Page 3 of 10

13. CUSTOMER SERVICES

E mail	
Call	wecare@bajajfinserv.in
Online Customer Portal	+918698010101
	Experia (www.bajajfinserv.in/finance)
Mobile App	Experia Experia
Smart SOA	
Insta Information (Bi-directional SMS)	SMC "HELD" L. C.
Branch visiting hours	SMS "HELP" to +91 - 9227564444
G HOULD	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 ALT SALES LOAD to the loan outstanding dues with BHFL.

Authorised Signalofy

FOR MODI HOUSING PVT. LTD.

Director

For Mod Properties Pvr. Ltd.

Managing Pirector

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	Frequen cy	Amount
1.	Fees for Home Loan/ Loan Against Property	Processi ng Fees	At Application	Once	Up to 6% of loan amount + GST as applicable
2.	Fees for Top-Up Loan	Processi ng Fees	At Application	Once	Up to 6% of loan amount
3. 4.	Fees for Unsecured Loan Delay Payment	Processi ng Fees	At Application	Once	+ GST as applicable Up to 6% of loan amount + GST as applicable
	Delay Payment Charges/ Default Interest Rate	Additiona I Interest	On Accrual	Monthly	2% per month in addition to the applicable Interest
5.	Expenses to cover costs	Incidental Charges	On incurring		Rate on overdue amount On Actuals
6.	Statutory Charges	Stamp Duty/MO DT/MOE	expenses As per the relevant laws	Once	Applicable as per state laws
7.	Switch to Lower Rate	Switch Fees	On Rate revision	On every spread	Up to 2% of principal outstanding + GST as
8.	Switch in Interest Computation (From BHFL FRR to Repo Rate and vice-versa)	Switch Fees	On Interest Computati on change	change On every Switch	applicable 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 SALEGELLE

For MODE HOUSING RVT. LTD.

Director

For Modi Properties out. Ltd

Managing Director

Kulhorlued Bignelary

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18.	CERSAI Charges (for Secured Loans)	Charges	At	Once	For each loan, Rs. 500 +
		CERSAI registrati	application		GST as applicable
19.	Secure Fee (for	on Processi	On online	Once	
20	secured loans)	na Fees	application	Once	Rs. 9999 + GST as applicable
20.	Fees for Photocopy of Title Documents (for secured loans)	Miscellan eous Receipts	At request	Per request	Minimum fee of Rs. 500/- upto 30 pages and Rs.
		rveceibis			3/- for each additional page thereafter + GST
		DDE DAY	MENT CHAP		as applicable

PRE-PAYMENT CHARGES

	Term Loan	Flexi Term Loan	Pl
Time Period			Flexi Hybrid Loan
(Months)	>1	>1	>1
Foreclosure Charges	Nil	Nil	Nil
Part Payment			1411
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
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	e will be payable by the	Porrower in a Lee	

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

For SUMMIT SALES LLP

Authorised diamatory

FOR MODI HOUSING PVT. LTD.

For Modi Properties Pvt. Ltd.

Director

Page 9 of 10
Managing Director

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 our 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 dollars 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 / Loar Against Property to be provided by BHFL in the name of the Firm up to an amount of Rs
"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 Branch, Current / Savings Account No.
We do hereby authorize our partner(s) Mr. / Mrs. / Ms
All:

Enth.

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").

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 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.

Court I

Scan Id: 61896

SUMMIT SALES LLP

Thanking you.

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

Ours faithfully, Or SUMMIT SALES LLP	
Name:	Signature (With Stamp of the LLP
1. MODI HOUSING PVT LTD. Representative By Mr., Soham Satish M.	odi Di
2. TEJAL SOHAM MODI	
3. MODI PROPERTIES PVT LTD, Representative Ry Mr. C. Karolin P.	



सत्यमेथ 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

Price 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 Government of Corporate Affairs

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

1

For Modi Properties Put. Ltd.

Managing Director



Government of India Form GST REG-06 [See Rule 10(1)]

Registration Certificate

Registration Number:36AABCM4761E1ZM

1.	Legal Name	MODI	PROPER	TIES 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				NSION, M.G ROAD, 500003		
5.	Date of Liability	01/07/2	2017	"				
6.	Date of Validity	From		01/07/2017	То	NA		
7.	Type of Registration	Regular						
8.	Particulars of Approving Author	ority			-			
Signat	ure							
Name		T						
Designation								
Jurisdictional Office		ļ <u>.</u>						
9. Date of issue of Certificate 2		23/12/201	18					
Note:	The registration certificate is require			isplayed at all place	es of Business/O	ffice(s) in the State		

For Modi Properties Pvt. Ltd.

TRUE COPY

Managing Director



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

Name

SOHAM SATISH MODI

Designation/Status

DIRECTOR

Resident of State

Telangana

Name

GAURANG JAYANTILAL MODY

Designation/Status

Director

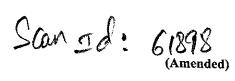
Resident of State

Telangana

For Modi Properties Pul Ltd

TRUE COPY

Managing Director





Government of India Form GST REG-06

[See Rule 10(1)]

Registration Certificate

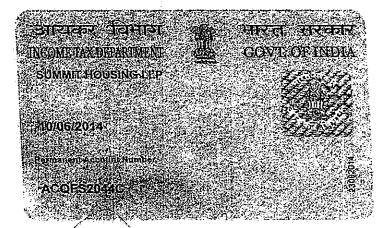
Registration Number: 36ACQFS2044C1Z7

	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	01/09/2	2017			
6.	Date of Validity	From		01/09/2017	То	NA
7.	Type of Registration	Regular				
8.	Particulars of Approving Author	rity	Telanga	ına Goods and Se	Elvæstav.	2017
PIRI	ature					
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Desi	ignation	Deputy S	state Tax AD			

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FOR SUMMIT SALES LLP

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For SUMMIT SALES LLP
Authorised Signatory

स्थाई लेखा संख्या

PERMANENT ACCOUNT NUMBER





ABMPM6725H

ਜਜ ∂NAME

SOHAM SATISH MODI

THE DE THE FATHER'S NAME SATISH MANILAL MODI

जन्म तिथि /DATE OF BIRTH

18-10-1969

FRINT /SIGNATURE

Charleman Char

(Do Med:

इंक क्यबन आयुक्त, काल प्रदेश Chief Commissioner of Incomo-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, वशीर बाग, हैदराबाद - 500004

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

Aayakar Bhayan,

Basheerbagh,

Hyderabad - 500 004.

"TRUE COPY"







E-Aadhaar Letter

ರಿಷ್ಠುವುದ Envolment No.: 1118/60036/01057

Sohiim Salish Modi (శోహాం సరేపే మాడ) S/O: Satish Modi, plot no-280, road no-25, new pekklamma temple jubilee hills, Khairatabad, Banjara Hills, Hyderabad

ನಿಮಾದ್ಯಾಂ * ఆధార గుర్తంపుకు ధ్యవీకరణ, పారసడ్వానికి కాదు.

* Aadhaar is proof of identity, not of citizenship.

* To establish identity, authoriticate online. This is electronically generated letter.

* గుర్తుపుకు ఉన్నకికరణ అనలైన అధియకిషన్ డ్యారా విశ్వవచ్చు.

INFORMATION

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Andlea Fradesh, 500034

Dougle & Spany Your Addison No.:

3146 8727 4389



ఆధార్-ఆధార్ – సామాన్యమానవుడి హక్కు

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🛎 ఆధార దిశివులంటా చెల్లుతుంది.

* ఆడార్ ఆదార్ల కొరక్క ఓకే పార్తి సమోదు చెపుకుంటే సరవేతుంది.

* దయినిస్ ఏ: లేలెస్ట్ మొద్దిలి నులుగ్ మరియు ఈ మయిల్ అడ్లస్ ත්වේ යන අනත් උත්ව හැර දින්ව විරද පුත්ත කෙර වීමේ Seromon

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వియాలాది. బంజాలా పాల్ప

Patrica

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Audinss;

Addinass; SIO: Sassh Modi, plot no-280, road no-25, near peddamma temple subilee hals, Khalratahad, Berijara Hills, Hyderabad

Andrea Pradesh, 503034

3146 8727 4389

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Aadhaar - Aam Aadmi ka Adhikar

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TRUE COPY"



For Mod Properties Rut. Ltd.

Managing Director

TRUE COPY



GSTIN.

36ACQFS2044C1Z7

Legal Name

SUMMIT SALES LLP

Trade Name, if any

SUMMIT SALES LLP

Details of Designated Partners

Name

SOHAM SATISH MODI

Designation/Status

Desginated Partner

Resident of State

Telangana

Name

TEJAL SOHAM MODI

Designation/Status

Desgianted Partner

Resident of State

Telangana

TRUE COPY)

FOR SUMMIT SALES





भारत सरकार Govt, of Indix स्रुप, लघु और मध्यम उद्यम मंत्रालय MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES





उद्योग आधार



Udyog Aadhaar



Type of Enterprise	Micro	Small	Medium
Manufacturing	A	В	С
Services	D	E	F
UAM No.	TS02E00	64194	

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		M.G. ROAD	Secunderabad		500003	TELANGANA	HYDERABAD

icial Address of Enterprise

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

District Mobile No: HYDERABAD 9849349373

State Email: TELANGANA

sohammodi@modiproperties.com

PIN

500003

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		1	
្	314	NIC 2 Digit	NIC 4 Digit	NIC 5 Digit Code	Activity Type
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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 (

Authorised Signatory



प्रारुप आई आर Form I [See Regulation 16(1)] निगमन का प्रमाण - पत्र

CERTIFICATE OF INCORPORATION

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No01- 40192 of 20 02 - 2003	September of the control of the cont
मै एतदद्वारा प्रमाणित करता हूं कि आज	<u> </u>
	X N N N
कम्पनी अधिनियम, 1956 के आधीन निगमित की गई है यह कम्पनी परिसीमि	त है।
hereby certify that MODI HOUSING PRIVA	***************************************

is this day incorporated under the Companies Act, 1956 * (and the	
	को दिया गया।
Given under my hand at	this THIRTY FIRST
TAOSA, 1924 SAKA)	/
CIN - U45200AP2002PTC40192	- enhand
जे.एस.सी 1 J.S.C - 1	(S. V. RAJGOPAL) कम्मिनियों का रजिस्ट्रार Registrar of Companies
TO BE OMITTED TO RESPONDE UNLINETED COMPANY	Andhra Pradesh Hyderabad.
For MODI HOUSING PVT TD	TRUE COPY
TIOUSING PVT/ITD.	
Director	



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 P	RIVATE LIMITED	
4.	Trade Name	MODI HOUSING P		
5.	Registration Details			
	Α	xct	Registration Number	
(a)	Corporate Identity N Registration Number	lumber / Foreign Company		
Date	28/06/2017			

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

FOR MOSI HOUSING PAR LID.

Director



FORWARD HOUSING PARTIES.

In case this card is lost / Rund, thirdly inform / netter th Income Tax PAN Services Unit, CTUSE Plot Mo. 3, Sector 11, CBD Belapur, Navi Mumbai - 4m fil4.

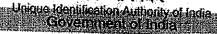
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भारत सरकार





E-Aadhaar Letter

రజమైన Enrolment No.: 1118/60036/01057

Solvani Salish Modi (ජීන්ම කරන කාර) S/O: Satish Modi, plot no-280, road no-25; near peddammu temple jubilee hills, Khalistahad, Banjara: Hills, Hyderahad

Andrea Pradesh, 500034

సమాచారం

 ఆడార్ గుర్తంపుకు ఈ వీకరణ, పాఠసర్వానికి కాదు. * గుర్తించుకు దృవీకరణ ఆసిలైన అధించికేషన్ ద్వారా పొందనమ్మ,

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INFORMATION

- Abdition is proof of identity, not of citizenship.
- To establish identity, authenticate online.
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WWW www.usdai.ggv in

P.O. Box No. 1947 Bangalum-580 001

Validity unknew Digitally signed by Kharakwai Aminas Date: 20.05/2013

💌 ಆದ್ ರಿದೇಮಕಿಂಬ್ ಪಲ್ಲುವಾಂದಿ.

* ఆదార్ ఆధార్ కొరక్ష, ఒకే పార్ నమోదు చెసుకుంటే సరవతుంది. * దయమే మీ లేటిస్త మొబ్టల్ ఎంబర్ వినయు ఈ మయిల్ ఇడ్డస్ మూడు చనుకోండి. దవివలన మీరు ఏరిన్ని ప్రయోజనాలను వేశద వీలు:టుంద.

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

भारतीय विशिष्ट पहुचान प्राधिकरण विशेष्ट क्रमान्द्रवाकाव्यक्तराम् कार्यक्र

ं इंडिट **आस्त**े सरकार CONCERNENT DESCRIPTION



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Address: S/0: సరిప్ మాడ్, ప్లేట్ లో.

S/O: Salish Modi, plot no 280, 507: Sabat mout, pro-uo-co, road no-25, near peddamma lemple jubilee käts Khalratabad, Banjara Hiks, Hyderabad

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Aadhaar - Aam Aadmi ka Adhikar

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PERMANENT ACCOUNT NUMBER





ABMPM6725H

THE NAME SOHAM SATISH MODI

पिता का नाग JFATHER'S NAME SATISH MANILAL MODI

जन्म तिथि /CATE OF BIRTH

18-10-1969

ETHINT ISIGNATURE

पुष्प अध्यक्त अस्तुह, आहा प्रदेश Chief Commissioner of Income-tax, Andhra Pracesh

इस कार्ड के खो / मिल जाने पर कृपया जारी करने वाले प्राधिकारी को सूचित / वापस कर दें मुख्य आयकर आयुक्त, आयकर भवन, वशीर वाग, 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.

Scan Id: 61901

REQUEST FOR DISBURSAL

To, BAJAJ	HOUSING FINANCE LIMITED
This ha	s reference to sanction of my Home Loan. We request you to issue our loan disbursal cheque/ d Draft/ Payment instruction as per the details given below.
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<u> </u>	Authorised Signatory
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-upai	Properties Put. Ltd. [Signature of Co-Borrow Pirector Name:
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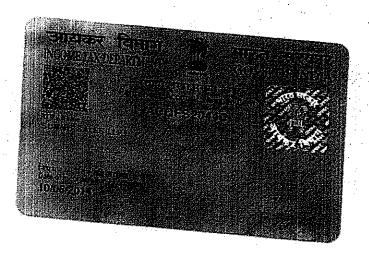
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Note: Any correction requires counter signature by Borrower and Co-borrowers. Company will not

(Signature of Co-Borrower)

(Signature of Co-Borrower)

Name:



For SUMMIT SALES LLP ,
Authorised Signatory





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

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

Signature Not Verified Digitally signed by N KRISHNA MUKTHY 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, INDI/

For SUMMIT SALES

Authorised Signatory



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 pusand fourteen under the LLP Act, 2008 as SUMMIT HOUSING LLP having duly passed the necessary esolution 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.



Registrar, Hyderabad

Note: The corresponding form has been taken on record by the Registrar through electronic mode and on the esis of statement of correctness given by the person filing the form and this certificate has been digitally signed 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.

FOR SUMMIT SA

Authorised Signation

Page 1 of 1

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

Thanking you.

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

	faithfully, MMIT SALES LLP	
Nan	me:	
1,	MODI HOUSING PVT LTD. Representative By Mr Soham Satish Modi	f the LLP)
2.	TEJAL SOHAM MODI	······································



SECTION 8

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.

z. 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 Loar and the Flexi Term Loan shall be subject to the terms and conditions set out under Part B of Schedule L of this
 Agreement and the terms of the Loan Documents
- At the request of the Borrower, the Lender may at its sole discretion and option agree to grant a Flexi Term toan whether it is for the same principal amount of 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 1.
- 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 coverents 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 Ran B of Schedule I shall become applicable with respect to the Flexi Term Loan.

For Modi Properties Personal

FOR SUMMIT SALES LLP

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For Modi Properties Par. End

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Co-Borrower's Signature

BAJA) HOUSING FINANCE LIMITED 100% SUBSIDIARY DE BAJAJ BINANCE LIMITED

BHFL/Mortgages/Loan Agreement/March 2018/Ver

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