

Serial No. 13273



Application No. : 23185283485		Version Control: 1/01-09-17/FY17-18	
Date : 1/19/2018		Sanction Date : 1/19/2018	
Name : SONAM SATISHMODI, TEJAL SOHAMMODI, GAURANG JMODY, MOOI PROPERTIES PRIVATE LIMITED		Sanc. Terms Ref no. :	
Address : PLOT NO 280, ROAD NO 25, NEAR PEDDAMMA TEMPLE, JUBILEE HILLS JOHARATABAD BANJARAHILLS HYDERABAD 500034			
Phone No. :			
Mobile No. : 9849349373			
Subject : Offer letter of your application for Loan Against Property from Bajaj Finance Ltd.			
Dear Sir/Madam,			
We Thank you for choosing Bajaj Finance Limited 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 (Non Individual Borrowers)	
Purpose of Loan		☒ Balance Transfer ☐ Loan Consolidation ☐ Property Purchase ☐ Business Use ☐ Personal Use ☐ Others	
Sanction Amount Limit		Rs. 415,000 Lakhs	
Insurance Amount* (included in the sanctioned amount)		Rs. 5,000 Lakhs	
Loan Tenor		156 Months	
Interest Type		Floating Rate of Interest	
Bajaj Floating Reference Rate (Bajaj FRR)		20.15% Per Annum	
Rate of Interest		Bajaj FRR (as applicable at the time of disbursement) -8.15% per annum, Currently 12.00%	
Equated Monthly Installment (EMI)*		Rs. 526497	
Business Loan		Rs. 0.000 Lakhs ROI 0.00% Business Loan EMI Rs. 0	
Scheme (Flexi saver loan only)		☒ WDV ☐ EPR Tenor 0 Months	
Frequency of Interest Application		Monthly	
Property Dossier Opted		Yes ☐ No ☒ If Yes, mode of payment:	
Property Dossier Charges (included in the sanctioned amount limit)		Rs. - To be deducted from disbursement ☐ Upfront Cheque/DD ☐	
Total Processing Fees (inclusive of GST)		Rs. 489700 (P.F. 1.00% + 18% GST)	
- Upfront Fees Paid (non refundable)		Rs. 5900	
- Commitment fees (non refundable)		Rs. 300000	
- Annual Fees (to be paid annually)		0.1% of drop line amount (For Flexi saver loan - Annual Fees + GST 18%)	
- Balance fee payable at the time of disbursement		Rs. 189700	
Business Loan Processing Fees (inclusive of GST)		Rs. 0 (P.F. 2.00% + 18% GST) (For Business Loan)	
Sanction Letter Validity		60 Days from sanction date (Rate of Interest subject to change basis change in Bajaj Finance Limited Lending FRR)	
Prepayment	Part Prepayment	Not Allowed before first EMI	
	Full Prepayment	NA Charges applicable for part payment	
Review of Interest Rate		Interest rate is linked to Bajaj FRR and is subject to change from time to time at the sole discretion of Bajaj Finance Limited	
Property Address		1. Rear portion of Plot Bearing no.280, Jubilee hills Co-Operative House Building Society Ltd, Sy no. Old 403/1, New Sy no. 120 of Shaikpet village, Sy no 102/1 of Hakimpet village, Golconda taluk, Hyderabad district-500033, (2) Flat No. 205, Second Floor, "Sapphire", Municipal No. 1-10-72/5/C/205, Chikoti Gardens, Begumpet, Secunderabad - 500016.	
Special Conditions (As applicable)			
1. LTV as per Bajaj Finance Limited norms.			
2. Clear Legal & Technical as per Bajaj Finance Limited norms.			
3. LOD and Foreclosure letter from Aditya Birla			
4. OT on property			
5. Closure charges 2%			
We request you to please acknowledge and return the duplicate copy of this sanction terms as a token of having accepted the terms and conditions mentioned above and overleaf			
Your faithfully, For Bajaj Finance Limited		Accepted (All Participants and Co-Applicants to sign below)	
Authorized Signatory		1 SH	
Name: AMRITA AGARWAL		2 MPPL	
Designation: Regional Credit Manager		3 TM	
Date: 19 January 2018		4 CM	

Under the 3 EMI Holiday Scheme loan amount would be increased after holiday period to the tune of interest accrued but not due for the first three EMIs. The revised loan amount would be amortized over balance tenor of the loan. EMI holiday does not mean interest free period but payable after holiday period.

Under 3 EMI Holiday scheme no part payment can be made OR the loan can not be pre-closed for the period till the first EMI is cleared. EMI holiday is not applicable to Flexi saver loan.

*EMI amount mentioned above is considering full loan amount utilisation

Bajaj Finance Limited

Branch Office: 4th floor, 'The Belvedere', 6-3-891 & 892, Raj Bhavan Road, Near Somajiguda Circle, Hyderabad - 500082, Andhra Pradesh

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

Corporate Office: 4th Floor, Bajaj Finserv Corporate Office, Off Pune-Ahmednagar Road, Viman Nagar, Pune 411014, Tel No. +91 20 30405060 Fax No. +91 20 30405030

Corporate ID No.: L65910MH1987PLC042961

www.bajajfinserv.in/finance



Other Terms and Conditions for Loan Against Property:

1. BFL reserves right to amend any of the terms and conditions or cancel or recall or accelerate the loan facility as per the terms & conditions more particularly stated in Loan Agreement.
2. The amount of the loan facility has been 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 cost actually incurred being less, BFL reserves the right to suitably reduce the amount of loan.
3. The aforesaid sanction of the loan facility will be advanced depending on the term of the facility type of property/legal and technical valuation clearance on the property received by BFL.
4. All the terms and conditions mentioned in this letter are subject to the execution of the Loan agreement and other documents and writings as BFL may specify in its prescribed format.
5. Prepayment terms to be changed in accordance with the Schedule of the Loan Agreement.
6. Any and all applicable stamp duty for the execution/enforceability of a document shall be borne by the applicant(s).
7. Pre-EMI as applicable will be chargeable from the applicant(s).
8. Rate of Interest mentioned does not include impact of advance EMI/Security deposit, if any paid by the customer to BFL.
9. Insurance is the subject matter of solicitation.
10. The offer may be kept open at the sole discretion of BFL after 45 days from the date hereof subject to such terms and conditions as BFL may specify in its sole discretion.
11. Bounce charges in case of any EMI/other dues bounced is Rs. 1000 at every instance of bounce. Penal charges will be charged @2% per month on overdue amount.
12. This letter of offer shall stand revoked and cancelled and shall be absolutely null and void: (a) there are any material changes in the proposal for which this loan facility is, in principle, sanctioned; (b) any material fact concerning your income, or ability to repay, or any other relevant aspect of your proposal on your application for loan is suppressed, concealed or not made known to us; (c) any statement made in the loan application is found to be incorrect or untrue; (d) the processing fee has not been received by BFL within 45 days of the date of this letter.
13. Insurance is optional and premium as agreed by me/us on the Insurance enrolment form will be deducted upfront from disbursed loan amount and acknowledge that we may need to undergo medical test for insurance depending upon the information furnished in the medical questionnaire in the insurance enrolment form.
14. I/We acknowledge that Insurance, stamp, Taxes, Duties or Cesses including but not limited to Service Tax on processing charges, Sales Tax, VAT, Customs Duty, stamp duty, 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 me/us and no cash/bearer cheque has been collected from us with respect to the loan, also no gifts/kinds are committed to us which is not documented in any documents of Bajaj. I/We further undertake to reimburse all such amount, mentioned under above paragraph to Bajaj in the event any such taxes, duties, etc. are paid by Bajaj due to any reason.

BRANCH	HYDERABAD	Loan Type	MORTGAGE LOANS
Customer	SOHAM SATISHMODI	Product	HNI FLEXI SAVER LAP
Agreement No.	400HFS63048711	Agmt. Date	19/01/2018
Asset Cost/Property Value	6.40575e+007	Frequency	Monthly EMIs
Amount Financed	41500000	Interest Rate	12 %
Original Amount Finance	41500000	Tenure (In Months)	156
Agmt. Mode	Arrear	Total Installment	156
Advance EMI	0	Currency	INR
Status	Active		

Instl.No	Due Date	Openin g Principa l	Instl.Am t	Principa l	Interest	Closing Principa l	Rate(%)	Instl Type	Total Amount Due	Droplin e Limit	Act Availabl e Limit	Act Utilizati on Limit	EMI Holiday
1	29/01/2018	41500000.00	25000.00	25000.00	0.00	4.1475e+007	0	EMI	25000.00	0.00	0.00	0.00	N
2	29/01/2018	41475000.00	3600000.00	3600000.00	0.00	3.7875e+007	0	EMI	3600000.00	0.00	0.00	0.00	N
3	02/03/2018	37875000.00	554958.00	0.00	554958.00	3.7875e+007	12	EMI	554958.00	41388503.00	3625000.00	37875000.00	N
4	31/03/2018	37875000.00	5000000.00	5000000.00	0.00	3.2875e+007	0	EMI	5000000.00	0.00	0.00	0.00	N
5	31/03/2018	32875000.00	5000000.00	5000000.00	0.00	2.7875e+007	0	EMI	5000000.00	0.00	0.00	0.00	N
6	31/03/2018	27875000.00	5000000.00	5000000.00	0.00	2.2875e+007	0	EMI	5000000.00	0.00	0.00	0.00	N
7	31/03/2018	22875000.00	5000000.00	5000000.00	0.00	1.7875e+007	0	EMI	5000000.00	0.00	0.00	0.00	N
8	31/03/2018	17875000.00	5000000.00	5000000.00	0.00	1.2875e+007	0	EMI	5000000.00	0.00	0.00	0.00	N
9	02/04/2018	37875000.00	378750.00	0.00	378750.00	3.7875e+007	12	EMI	378750.00	41275891.00	23513503.00	37875000.00	N
10	07/04/2018	12875000.00	16665.00	16665.00	0.00	1.28583e+007	0	EMI	16665.00	0.00	0.00	0.00	N
11	30/04/2018	12858335.00	11400000.00	11400000.00	0.00	1.45834e+006	0	EMI	11400000.00	0.00	0.00	0.00	N
12	02/05/2018	12858335.00	128611.00	0.00	128611.00	1.28583e+007	12	EMI	128611.00	41162153.00	28417556.00	12858335.00	N
13	07/05/2018	1458335.00	7600.00	7600.00	0.00	1.45074e+006	0	EMI	7600.00	0.00	0.00	0.00	N
14	02/06/2018	1450735.00	14520.00	0.00	14520.00	1.45074e+006	12	EMI	14520.00	41047278.00	39711418.00	1450735.00	N
15	02/07/2018	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	40931254.00	39596543.00	1450735.00	N
16	02/08/2018	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	40814070.00	39480519.00	1450735.00	N

17	02/09/2018	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	40695714.00	39363335.00	1450735.00	N
18	02/10/2018	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	40576174.00	39244979.00	1450735.00	N
19	02/11/2018	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	40455439.00	39125439.00	1450735.00	N
20	02/12/2018	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	40333496.00	39004704.00	1450735.00	N
21	02/01/2019	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	40210334.00	38882761.00	1450735.00	N
22	02/02/2019	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	40085940.00	38759599.00	1450735.00	N
23	02/03/2019	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	39960302.00	38635205.00	1450735.00	N
24	02/04/2019	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	39833408.00	38509567.00	1450735.00	N
25	02/05/2019	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	39705245.00	38382673.00	1450735.00	N
26	02/06/2019	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	39575800.00	38254510.00	1450735.00	N
27	02/07/2019	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	39445061.00	38125065.00	1450735.00	N
28	02/08/2019	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	39313015.00	37994326.00	1450735.00	N
29	02/09/2019	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	39179648.00	37862280.00	1450735.00	N
30	02/10/2019	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	39044947.00	37728913.00	1450735.00	N
31	02/11/2019	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	38908899.00	37594212.00	1450735.00	N
32	02/12/2019	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	38771491.00	37458164.00	1450735.00	N
33	02/01/2020	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	38632709.00	37320756.00	1450735.00	N
34	02/02/2020	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	38492539.00	37181974.00	1450735.00	N
35	02/03/2020	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	38350967.00	37041804.00	1450735.00	N
36	02/04/2020	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	38207980.00	36900232.00	1450735.00	N
37	02/05/2020	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	38063563.00	36757245.00	1450735.00	N
38	02/06/2020	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	37917702.00	36612828.00	1450735.00	N
39	02/07/2020	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	37770382.00	36466967.00	1450735.00	N
40	02/08/2020	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	37621589.00	36319647.00	1450735.00	N
41	02/09/2020	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	37471308.00	36170854.00	1450735.00	N
42	02/10/2020	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	37319524.00	36020573.00	1450735.00	N
43	02/11/2020	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	37166222.00	35868789.00	1450735.00	N
44	02/12/2020	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	37011387.00	35715487.00	1450735.00	N

45	02/01/2022	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	36855004.00	35560652.00	1450735.00	N
46	02/02/2022	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	36697057.00	35404269.00	1450735.00	N
47	02/03/2022	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	36537531.00	35246322.00	1450735.00	N
48	02/04/2022	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	36376409.00	35086796.00	1450735.00	N
49	02/05/2022	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	36213676.00	34925674.00	1450735.00	N
50	02/06/2022	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	36049316.00	34762941.00	1450735.00	N
51	02/07/2022	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	35883312.00	34598581.00	1450735.00	N
52	02/08/2022	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	35715648.00	34432577.00	1450735.00	N
53	02/09/2022	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	35546307.00	34264913.00	1450735.00	N
54	02/10/2022	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	35375273.00	34095572.00	1450735.00	N
55	02/11/2022	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	35202529.00	33924538.00	1450735.00	N
56	02/12/2022	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	35028057.00	33751794.00	1450735.00	N
57	02/01/2023	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	34851841.00	33577322.00	1450735.00	N
58	02/02/2023	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	34673862.00	33401106.00	1450735.00	N
59	02/03/2023	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	34494104.00	33223127.00	1450735.00	N
60	02/04/2023	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	34312548.00	33043369.00	1450735.00	N
61	02/05/2023	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	34129176.00	32861813.00	1450735.00	N
62	02/06/2023	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	33943971.00	32678441.00	1450735.00	N
63	02/07/2023	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	33756914.00	32493236.00	1450735.00	N
64	02/08/2023	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	33567986.00	32306179.00	1450735.00	N
65	02/09/2023	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	33377169.00	32117251.00	1450735.00	N
66	02/10/2023	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	33184444.00	31926434.00	1450735.00	N
67	02/11/2023	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	32989791.00	31733709.00	1450735.00	N
68	02/12/2023	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	32793192.00	31539056.00	1450735.00	N
69	02/01/2024	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	32594627.00	31342457.00	1450735.00	N
70	02/02/2024	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	32394076.00	31143892.00	1450735.00	N
71	02/03/2024	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	32191520.00	30943341.00	1450735.00	N
72	02/04/2024	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	31986938.00	30740785.00	1450735.00	N

73	02/06/202	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	31780310.00	30536203.00	1450735.00	N
74	02/06/2023	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	31571616.00	30329575.00	1450735.00	N
75	02/07/2023	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	31360835.00	30120881.00	1450735.00	N
76	02/08/2023	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	31147946.00	29910100.00	1450735.00	N
77	02/09/2023	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	30932928.00	29697211.00	1450735.00	N
78	02/10/2023	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	30715760.00	29482193.00	1450735.00	N
79	02/11/2023	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	30496421.00	29265025.00	1450735.00	N
80	02/12/2023	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	30274888.00	29045686.00	1450735.00	N
81	02/01/2024	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	30051140.00	28824153.00	1450735.00	N
82	02/02/2024	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	29825154.00	28600405.00	1450735.00	N
83	02/03/2024	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	29596909.00	28374419.00	1450735.00	N
84	02/04/2024	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	29366381.00	28146174.00	1450735.00	N
85	02/05/2024	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	29133548.00	27915646.00	1450735.00	N
86	02/06/2024	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	28898386.00	27682813.00	1450735.00	N
87	02/07/2024	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	28660873.00	27447651.00	1450735.00	N
88	02/08/2024	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	28420985.00	27210138.00	1450735.00	N
89	02/09/2024	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	28178698.00	26970250.00	1450735.00	N
90	02/10/2024	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	27933988.00	26727963.00	1450735.00	N
91	02/11/2024	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	27686831.00	26483253.00	1450735.00	N
92	02/12/2024	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	27437202.00	26236096.00	1450735.00	N
93	02/01/2025	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	27185077.00	25986467.00	1450735.00	N
94	02/02/2025	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	26930431.00	25734342.00	1450735.00	N
95	02/03/2025	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	26673238.00	25479696.00	1450735.00	N
96	02/04/2025	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	26413473.00	25222503.00	1450735.00	N
97	02/05/2025	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	26151111.00	24962738.00	1450735.00	N
98	02/06/2025	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	25886125.00	24700376.00	1450735.00	N
99	02/07/2025	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	25618489.00	24435390.00	1450735.00	N
100	02/08/2025	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	25348177.00	24167754.00	1450735.00	N

	5	00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	25075162.00	23897442.00	1450735.00	N
102	02/10/2025	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	24799417.00	23624427.00	1450735.00	N
103	02/11/2025	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	24520914.00	23348682.00	1450735.00	N
104	02/12/2025	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	24239626.00	23070179.00	1450735.00	N
105	02/01/2026	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	23955525.00	22788891.00	1450735.00	N
106	02/02/2026	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	23668583.00	22504790.00	1450735.00	N
107	02/03/2026	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	23378772.00	22217848.00	1450735.00	N
108	02/04/2026	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	23086063.00	21928037.00	1450735.00	N
109	02/05/2026	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	22790427.00	21635328.00	1450735.00	N
110	02/06/2026	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	22491834.00	21339692.00	1450735.00	N
111	02/07/2026	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	22190255.00	21041099.00	1450735.00	N
112	02/08/2026	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	21885661.00	20739520.00	1450735.00	N
113	02/09/2026	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	21578021.00	20434926.00	1450735.00	N
114	02/10/2026	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	21267304.00	20127286.00	1450735.00	N
115	02/11/2026	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	20953480.00	19816569.00	1450735.00	N
116	02/12/2026	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	20636518.00	19502745.00	1450735.00	N
117	02/01/2027	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	20316386.00	19185783.00	1450735.00	N
118	02/02/2027	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	19993053.00	18865651.00	1450735.00	N
119	02/03/2027	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	19666487.00	18542318.00	1450735.00	N
120	02/04/2027	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	19336655.00	18215752.00	1450735.00	N
121	02/05/2027	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	19003525.00	17885920.00	1450735.00	N
122	02/06/2027	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	18667063.00	17552790.00	1450735.00	N
123	02/07/2027	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	18327237.00	17216328.00	1450735.00	N
124	02/08/2027	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	17984012.00	16876502.00	1450735.00	N
125	02/09/2027	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	17637355.00	16533277.00	1450735.00	N
126	02/10/2027	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	17287232.00	16186620.00	1450735.00	N
127	02/11/2027	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	16933607.00	15836497.00	1450735.00	N
128	02/12/2027	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	16576446.00	15482872.00	1450735.00	N

130	02/02/2028	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	16215713.00	15125711.00	1450735.00	N
131	02/03/2028	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	15851373.00	14764978.00	1450735.00	N
132	02/04/2028	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	15483390.00	14400638.00	1450735.00	N
133	02/05/2028	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	15111727.00	14032655.00	1450735.00	N
134	02/06/2028	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	14736347.00	13660992.00	1450735.00	N
135	02/07/2028	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	14357213.00	13285612.00	1450735.00	N
136	02/08/2028	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	13974288.00	12906478.00	1450735.00	N
137	02/09/2028	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	13587534.00	12523553.00	1450735.00	N
138	02/10/2028	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	13196912.00	12136799.00	1450735.00	N
139	02/11/2028	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	12802384.00	11746177.00	1450735.00	N
140	02/12/2028	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	12403911.00	11351649.00	1450735.00	N
141	02/01/2029	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	12001453.00	10953176.00	1450735.00	N
142	02/02/2029	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	11594971.00	10550718.00	1450735.00	N
143	02/03/2029	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	11184424.00	10144236.00	1450735.00	N
144	02/04/2029	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	10769771.00	9733689.00	1450735.00	N
145	02/05/2029	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	10350972.00	9319036.00	1450735.00	N
146	02/06/2029	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	9927985.00	8900237.00	1450735.00	N
147	02/07/2029	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	9500768.00	8477250.00	1450735.00	N
148	02/08/2029	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	9069279.00	8050033.00	1450735.00	N
149	02/09/2029	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	8633475.00	7618544.00	1450735.00	N
150	02/10/2029	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	8193313.00	7182740.00	1450735.00	N
151	02/11/2029	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	7748749.00	6742578.00	1450735.00	N
152	02/12/2029	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	7299739.00	6298014.00	1450735.00	N
153	02/01/2030	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	6846239.00	5849004.00	1450735.00	N
154	02/02/2030	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	6388204.00	5395504.00	1450735.00	N
155	02/03/2030	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	5925589.00	4937469.00	1450735.00	N
156	02/04/2030	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	5458348.00	4474854.00	1450735.00	N
										4986434.00	4007613.00	1450735.00	N

	0	00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	4509801.00	3535699.00	1450735.00	N
158	02/06/2030	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	4028402.00	3059066.00	1450735.00	N
159	02/07/2030	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	3542189.00	2577667.00	1450735.00	N
160	02/08/2030	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	3051114.00	2091454.00	1450735.00	N
161	02/09/2030	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	2555128.00	1600379.00	1450735.00	N
162	02/10/2030	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	2054182.00	1104393.00	1450735.00	N
163	02/11/2030	1450735.00	14507.00	0.00	14507.00	1.45074e+006	12	EMI	14507.00	1548227.00	603447.00	1450735.00	N
164	02/12/2030	1450735.00	428030.00	413523.00	14507.00	1.03721e+006	12	EMI	428030.00	1037212.00	97492.00	1450735.00	N
165	02/01/2031	1037212.00	526497.00	516125.00	10372.00	521087	12	EMI	526497.00	521087.00	0.00	1037212.00	N
166	02/02/2031	521087.00	526298.00	521087.00	5211.00	0	12	EMI	526298.00	0.00	0.00	521087.00	N

ANNEXURE - 10

Board Resolution

(ON LETTER HEAD OF THE COMPANY)

Certified True Copy of the resolution passed by the Board of Directors of Modi Properties Private Limited at their meeting held on 19/01/2018 (Date) at Hyderabad in which proper quorum was present and the said resolution has not been subsequently rescinded or modified.

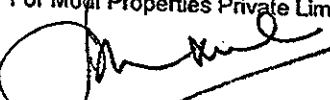
Resolved that the Company Modi Properties Private Limited do apply and avail a loan against property loan of Rs. 4,15,00,000 (Rupees Four Crores Fifteen Lacs Only) from Bajaj Finance Ltd. for the purpose of Balance Transfer.

RESOLVED FURTHER THAT Mr. Soham Satish Modi, Mrs. Tejal Soham Modi and Mr. Gaurang J Mody, Directors of the Company be and are hereby authorized jointly / severally to negotiate, discuss, settle, finalise and accept the terms and conditions of the said loan facility from Bajaj Finance Limited and to take such further action as may be necessary in this behalf.

FURTHER RESOLVED THAT the applications / documents / agreements in connection with the said loan as stipulated by Bajaj Finance Limited, be and are hereby authorised to be signed / executed on behalf of the Company by any one of / jointly by Mr. Soham Satish Modi, Mrs. Tejal Soham Modi and Mr. Gaurang J Mody Directors of the Company, provided that if any such documents / agreements are to be signed under the Common Seal of the Company, the same be affixed as per the provisions of the Articles of Association of the Company."

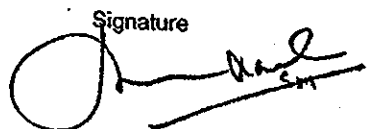
CERTIFIED TO BE TRUE

For Modi Properties Private Limited


(Director / Company Secretary)

Specimen Signatures of Authorised Signatories

	Name	Designation
01.	Soham Satish Modi	Director
02.	Tejal Soham Modi	Director
03.	Gaurang J Mody	Director

Signature


T.M

G.M

DEMAND PROMISSORY NOTE

Rs. 4,15,00,000 /- [-] (Rupees FOUR CRORES FIFTEEN LAKHS only)



On demand, I / We [Please insert the name and description of the Borrower] (the "Borrower"), jointly and severally promise to pay Bajaj Finance Limited or its order, having its branch / office at HYDERABAD ("BFL" including its successors and assigns), a sum of Rs. 4,15,00,000 /- [-] (Rupees FOUR CRORES FIFTEEN LAKHS only) for value received under the loan against property agreement dated 19/01/2018, together with interest at the rate of 12 % per annum with MONTHLY rests, or such other rates which BFL may specify from time to time.

Presentment for payment and noting and protest of this note are hereby unconditionally and irrevocably waived.

If a company, pursuant to the Resolution of its Board of Directors, passed in their meeting held on 19/01/2018, the Common Seal of MOOI PROPERTIES PRIVATE LIMITED has been affixed in the presence of SOHAM SATISH MOOI, director of the Borrower company, who has in token thereof signed this Agreement.

[Signature]

Common seal to be affixed in case of a company

OR

If a limited liability partnership, pursuant to the resolution of its Partners passed in their meeting held on _____, the common seal of _____ has been affixed in the presence of _____, partner of the Borrower company, who has in token thereof signed this Agreement / SIGNED AND DELIVERED by the within named Borrower, _____, an LLP, by the hand of _____, its Partner and Authorized Signatory.

CS

OR

If a partnership firm, SIGNED AND DELIVERED by the within named Borrower, _____, a partnership firm, by the hand of _____, its Partner and Authorized Signatory, authorized vide letter of authority dated _____.

OR

If a sole proprietorship, signed and delivered by the within named Borrower, _____, a Sole Proprietorship, by the hand of _____, its Sole Proprietor.

OR

If a Hindu undivided family, SIGNED AND DELIVERED by the Borrower of the Hindu undivided family, named _____.

OR

If an Individual, SIGNED AND DELIVERED by the Borrower, named _____.

SOHAM SATISH MOOI
TEJAL SOHAM MOOI
GAURANG MOOI
Place: HYDERABAD

[Signature]

TM

GM

Date: 19/01/2018

(Not to be attested / witnessed)

[Large handwritten signature]

MEMORANDUM OF DEPOSIT OF TITLE DEEDS

This MEMORANDAM OF DEPOSIT OF TITLE DEEDS is made and executed on this the _____ day of February, 2018 at HYDERABAD between

Tejal Soham Modi, W/o. Soham Satish Modi aged about 47 years, Occupation: Doctor, R/o Plot No 280, Road No 25, Near Peddamma Temple, Jubilee Hills, Khairatabad, Banjara Hills, Hyderabad - 500034 (hereinafter called the "**DEPOSITOR**" which expression shall mean and include all her heirs, legal representatives, administrators and assignees etc.)

AND

IN FAVOUR OF

BAJAJ FINANCE LIMITED., Akrudi, Mumbai Pune Road, Pune - 411 035, Represented by its Manager :

Sri. Ujjwal s/o Nagendra Singh, aged about 27 years, Occupation : Employee, R/o. Bajaj Finance Limited, 4th Floor, 6-3-891 & 892, Raj Bhavan Road, Somajiguda, Hyderabad - 500 082, A. P.

Authorized official of the branch (Hereinafter called referred to as the "**DEPOSITEE**").

Contd....2

Whereas the **depositor** herein is the sole and absolute owner and peaceful possessor of the land and building constructed thereon, as detailed here

Apartment No.205 on the second floor, admeasuring about 1,435 Sq.Feet bearing Municipal No.1-1072/5/C/205, along with undivided share of land admeasuring 61.95 Sq.yards with parking No.15 (approx 100 Sft) in the building known as Sapphire situated in Sy.No.37 & 38, Chikoti Gardens, Begumpet, Secunderabad - 500016

Thus all the above said properties **TOTAL ADMEASURING** Total Built Up Area – 1435 sft Residential building 'Sapphire' constructed in Sy.No.37 & 38, Chikoti Gardens, Begumpet, Secunderabad - 500016.

NOW THIS DEED OF MEMORANDUM OF DEPOSIT OF TITLE DEEDS WITNESSTH AS FOLLOWS:

1. That the Depositor, has availed a Mortgage loan facility, for an amount of Rs. 4,15,00,000/- (Rupees Four Crores Fifteen Lakhs only) from the Depositee, on the security of the property, mentioned above, and thereby executing requisite loan and security documents.
2. Whereas the Depositors had visited the BFL Hyderabad Branch, on 20/01/2018 and deposited the following documents /papers pertaining to the property, stated in Para 4 above, in original, with an intention to Loan Against Property, towards the above stated, Mortgage loan facility availed.

1.	Registered Sale Deed No.416/2006 executed by 1)Mrs. A. Ratna 2)master A. Rishi 3)Miss. A. Pooja in favor of Dr. (Mrs.) Tejal Modi in respect of all that Apartment No.205 on the second floor, admeasuring about 1,435 Sq.Feet bearing Municipal No.1-1072/5/C/205, along with undivided share of land admeasuring 61.95 Sq.yards with parking No.15 (approx 100 Sft) in the building known as Sapphire situated in Sy.No.37 & 38, Chikoti Gardens, Begumpet, Secunderabad.
2.	Endorsement Application No.F2/455/682/2004, C.C.No.F2/4/93 & F2/570/1998 S.No.15 in Annexure to G.O issued by Special officer & Competent Authority Urban Land Ceiling, Hyderabad, in favour of 1)Sri. A. Durga Prasad 2)Smt. A. Ratna on Perusal of Clause allotment made by the government shall be conclusive proof of title of the occupant over such excess land allotted in Flat No.205 Pre.No.1-10/72/5/CB/205 with undivided share of Land 51.80 Sq.Mtrs, in Sy.Nos.37 & 38 in Sapphire Apartments) situated at Begumpet Village, Blanagar Mandal, Ranga Reddy District.

3. That the Depositor shall repay the said amount of Rs. 4,15,00,000/- (Rupees Four Crores Fifteen Lakhs only) within the 156 months tenure, with applicable rate of interest 12%, to the depositee, and also for the payment of any further sum that we are to borrow from the Bajaj Finance Limited form time to time with interest thereon at the aforesaid rate or payment to the Bajaj Finance Limited of all such sums of money as are now due or shall be from time to time or any time due to the said, BAJAJ FINANCE LIMITED, Akrudi, Mumbai Pune Road, Pune, from us shall recoverable from us, as per the terms and conditions of the loan agreements entered into, and shall get the loan cleared.
4. That upon clearance of the loan as above, the Depositee shall give back all these documents/ papers deposited by the Depositor to the Depositor.
5. That the Depositor hereby declare that the Schedule property is free from all encumbrances, prior sales, gifts, mortgages, liens and court attachment of whatsoever.

6. That the depositor shall pay the relevant taxes in respect of the schedule property at their own expenses.

7. The Depositor hereby declares that the Deposited property is not an assigned land within the meaning of AP Assigned Lands) prohibition of transfers) Act of 1997 and that it does not belong to or under mortgage to Govt. Agencies/Undertakings.

SCHEDULE OF PROPERTY HEREBY DEPOSITED

Apartment No.205 on the second floor, admeasuring about 1,435 Sq.Feet bearing Municipal No.1-1072/5/C/205, along with undivided share of land admeasuring 61.95 Sq.yards with parking No.15 (approx 100 Sft) in the building known as Sapphire situated in Sy.No.37 & 38, Chikoti Gardens, Begumpet, Secunderabad - 500016 and bounded by :-

NORTH	:	Flat No.201
SOUTH	:	Open to Sky
EAST	:	Lobby & Flat No.204
WEST	:	Open to Sky

IN WITNESSES WHEREOF THE DEPOSITOR hereunto have signed and executed this deed with free will and consent on this the day, month and year aforementioned.

1.

SIGNATURE OF THE DEPOSITOR

WITNESSES:

1.

2.



Dear SOHAM SATISHMODI,

We are in receipt of your request to avail the FlexiSaver facility in your existing loan with Bajaj Finance. We are happy to inform you that the FlexiSaver facility has been extended on your loan and the details of the same are mentioned below:

With the FlexiSaver facility in your loan account, you are eligible for a host of benefits, the details of which are enclosed in the Service Guide. We recommend that you go through it and keep it handy for future reference.

We would also like to draw your attention to the two key features* that the Flexisaver facility brings in your loan account:

Part Pre-payment facility, irrespective of the number of transactions, without any additional charges

Drawdown facility, within the available balance, through our online portal-Experia (Transaction process is explained in the Service Guide) without any additional charges or documentation.

Annual Fee – Annual Fee is paid upfront on documentation for the current FY. For subsequent years fees will be charged as per agreement.

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

In case of any further assistance or feedback on our services, please feel free to call us -020 3957 5152 for EMI Card related queries and on -020 3957 4151 for all other loans other than Durable Finance. Call charges will be applicable. You can also write in to us on wecare@bajajfinserv.in

We thank you for choosing Bajaj Finance as your financial partner and look forward to an enduring relationship with you.

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

Warm Regards,

Deepak Bagati

HEAD-MORTGAGES

***Broken period Interest: This is interest charged on the loan amount from the date/respective dates of disbursement to the date of commencement of EMI.

***The Net Disbursal Amount is Loan Amount, less Processing Fee, Group Insurance Charges, and Broken Period Interest (if chargeable).



Your new Loan Details

FlexiSaver Loan Account Number (LAN)

400HFS63048711

Loan Account Number

400HFS63048711

Customer Name

SOHAM SATISHMODI

Loan Type

HESL

Repayment Variant

52634 - HNI FLEXI FULL WDV

Principal Loan Amount

Rs.41500000

FlexiSaver Loan amount

Rs.41500000

Installment Type

EQUATED INSTALLMENT

Repayment Mode

AUTO DEBIT

Installment amount

Rs.526497.00

Interest Rate

12.00%

Tenor

156

Processing Fee (Inclusive of service tax)

Rs.489700

Annual Fee

Rs.8200.00

Registered Bank Account Number

009763700002411

Bank Name

YES BANK LTD

Registered Mobile number

9849349373

Unique Bajaj Finserv bank account Number

39209905965825373

Beneficiary Name

Bajaj Finance Limited

Bank Name

HDFC BANK LTD

Branch Name

Sandoz Branch, Mumbai

IFSC Code

HDFC00000240

Your Experia Login DetailsYour Experia user ID **8640207**Your Experia password **soham123**

(V)

Bajaj Allianz Life Insurance Company Limited (IRDAI Regn. No. : 116)
UIN: 116N094V03
CERTIFICATE OF INSURANCE

Mr Soham Satish Modi
Plot No 280, Road No 25
Near Peddamma Temple,
Jubilee Hills
Hyderabad
Andhra Pradesh - 500034 , 2233445,9849349373,2233445



5060341900167

On the basis of the Statement made in the Enrollment Form received from you through **Bajaj Finance Limited**, the Master Policyholder we are pleased to inform you the life insurance coverage details and confirm that you have been enrolled as a Member under the Group Insurance Scheme namely **Group Credit Protection Plus** administered by **Bajaj Finance Limited** under Group Credit Protection Plus (U.I.N.116N094V03) issued by Bajaj Allianz Life Insurance Company Limited to **Bajaj Finance Limited** bearing master policy No. **0336035750**

Your life insurance coverage details are as follows:

Proposed Insured	Mr Soham Satish Modi
Membership No	0341900167
Date of Commencement of Risk	20-Jan-2018
Sum Assured (Rs.) at the inception of the cover	Rs.23335397
Premium (Rs.) excl of st	Rs.423729
Goods & Service Tax (including CESS)	Rs.76271.22
Premium Incl of ST	Rs.500000.22
Insured Member Date of Birth	18-Oct-1969
Insured Member Age	48
Additional Benefit	
Cover Opted (Level or Reducing):	Level
Mode of Premium payment (Regular/Single)	SINGLE
Premium Due Date	-
Maturity Date	1/20/2021 12:00:00 AM
Benefit payable for Death	As per the Certificate of Insurance for Level Cover or Schedule Of Insurance attached here with Applicable in case of Reducing Cover only
Name of Beneficiary	TEJAL SOHAM MODI
Relationship with Insured	Wife
Name of Appointee (in case minor is nominated as Beneficiary)	
Rate of interest -	Moratorium period -

For and behalf of Bajaj Allianz Life Insurance Company Limited


Kayzad Hiranek
Executive Vice President.



Rs. 4667.2 paid by pay order
vide receipt no 0004148212201718 dated 21/11/2017

Free Look Cancellation

Within 15 days from the date of receipt of the Certificate of Insurance, the Member has the option to review the terms and conditions of the Policy and if the Member disagrees to any of the terms & conditions, give the Company, directly/through the Policyholder, a written notice of cancellation along with the reasons for the objections and return the Certificate of Insurance to the Company. The Member shall be entitled to a refund of the Regular Premium / Single Premium paid, subject to deduction of the stamp duty expenses, the proportionate risk premium, if any, for the period the member/s was/were on cover and the expenses incurred on medical expenses, if any.

Highlights Of The Group Insurance Scheme

- 1) Bajaj Finance Limited, The Master Policy Holder has proposed for a group policy under Group Credit Protection Plus (GCPP) on the life of its members on the basis of Scheme Rules for administration of the group insurance scheme and the same has been agreed and accepted by the insurer Bajaj Allianz Life Insurance Co Ltd.
- 2) The Sum Assured under the assurance is payable only on first occurrence of death or diagnosis of Critical Illness (In case of joint life first occurrence of death or diagnosis of Critical Illness of any of the Joint Life Member, if opted) and thereafter membership (for both the Joint Life Members if opted) shall terminate. Payment of Sum Assured amount is subject to the terms and conditions of the group insurance scheme.
- 3) Premiums paid and benefits received will be eligible for tax benefits as per applicable tax laws. .
- 4) On foreclosure of loan or transfer of loan to another financial institution by the member, the member has the option to continue cover or can surrender his membership under this policy. On surrender of membership, the surrender value as applicable shall be payable and the membership shall terminate.
- 5) There is no loan under the plan.

Date of Commencement of risk shall mean the Policy Commencement Date in relation to the Member who already exists as a Member under the Scheme on the Policy Commencement Date and in relation to the new Members the date when their names are recorded in the Membership Register as a Member.

Eligibility

The Life Insurance Cover on the life of Member shall commence on the Date of commencement of risk of such Member subject to him being eligible and continuing to be eligible for the Life Insurance Cover as per the Scheme Rules and subject to the individual underwriting as deemed necessary by the Company. The date of commencement of risk for the member shall start after completion of the required underwriting process and acceptance of the risk by the Company. Every Member shall become entitled to the benefits under this Policy as from the Date of commencement of risk and for so long as he continues to be eligible for the Life Insurance Cover as per the Scheme Rules and the terms of the Policy. Any variations in the Policy Terms and Conditions effected hereunder and in respect of membership, shall be given effect only by endorsements and by a signature of a duly authorized officer of the Company.

Schedule Of Insurance

The Schedule of Insurance for reducing cover shall be drawn on the basis of the interest rate chosen by the Member at inception of Membership and mentioned in the Enrollment Form as well as the details of coverage as mentioned herein above. The interest rate chosen by the Member is not connected in any way to the interest rate actually charged on loan availed by the said Member. The choice of interest rate can be exercised only at inception of Membership and once the Schedule of Insurance is drawn the interest rate cannot be changed subsequently. Members, at inception, have an option to choose from the available interest rate options. Interest Moratorium opted if any by the Member shall be duly considered while drawing the Schedule of Insurance for reducing cover.

Under the reducing cover option if moratorium period as mentioned in the schedule is offered then the amount of cover will be level during the moratorium period, if any. After the moratorium period, the cover shall reduce over the outstanding duration based on the loan interest rate. The loan interest during the moratorium period is not covered and has to be borne by the member.

Death Benefit:

In the event of death of the Member, the Sum Assured as per the Certificate of Insurance in case of level cover or the Sum Assured as per the Schedule of insurance attached herewith as on the start of the month of death in case of reducing cover shall be payable by the Company and all the risk cover for the member shall be terminated.

Death cover is subject to the following exclusion:

If the member commits suicide, whether sane or insane, within 12 months from the date of commencement of risk or the date of latest revival of the membership whichever is later, the membership shall be terminated by paying the below mentioned amounts.

*If the death is within 12 months from the date of commencement of risk, the amount payable will be 80% of the premiums paid
OR

*If the death is within 12 months from the date of the latest revival, the amount payable will be the higher of 80% of the premiums paid and the surrender value as on the date of death.

ACCELERATED CRITICAL ILLNESS (ACI) BENEFIT (if opted):

Provided the member's cover under the policy has not been terminated for any reason, then, on first ever diagnosis of any of the critical illness listed below (in case of CABG it must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner) on the life of a member or on the life of any of the two members (in case of joint life), the sum assured as per the Certificate of Insurance in case of level cover or the Sum Assured as per the Schedule of insurance attached herewith, in case of reducing cover, as on date of diagnosis of the critical illness shall be payable. On the payment of the critical illness benefit all the risk cover of the member or both the members (in case of joint life) shall be terminated. The death benefit under the base group policy is accelerated for payment and is payable immediately on diagnosis of any of the Critical Illnesses cover under the additional benefit. If any of the joint life member is diagnosed to be suffering from any of the 11 critical illnesses covered under the ACI Benefit, after the waiting period of six months and the same is intimated to the Company within 30 days of diagnosis, an amount equal to the sum assured under the base policy will be payable to the member immediately, subject to the ACI Benefit exclusions.

This payment will only be made on confirmation of the diagnosis by a registered Medical Practitioner appointed by the Company and must be supported by acceptable clinical, radiological, histological and laboratory evidence.

All risk cover for the Member, under the Certificate of Insurance terminates on payment of the accelerated critical illness benefit. Definitions & exclusions are mentioned in Annexure AA.

ACCIDENTAL PERMANENT TOTAL DISABILITY (APTD) BENEFIT (if opted):

On the first occurrence of any of the accidental permanent total disability listed below, the sum assured as per the Certificate of Insurance in case of level cover or the Sum Assured as per the Schedule of insurance attached herewith, in case of reducing cover, as on the start of month of accidental permanent total disability shall be payable. On the payment of the APTD benefit, no further claim shall be made under the APTD benefit. Furthermore, no payment under death benefit and ACI benefit shall be payable. Accidental Permanent Total Disability means disability of a Member as a result of bodily injury caused by an accident and such injury shall within 180 days of its occurrence solely, directly and independently of any other cause, result in the Member's disability which must be total and permanent, and must result in at least one of the following:

- a) Loss of sight in both eyes;
- b) Loss of both arms or both hands;
- c) Loss of one arm and one leg;

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- d) Loss of one arm and one foot;
- e) Loss of one hand and one foot;
- f) Loss of one hand and one leg;
- g) Loss of both legs;
- h) Loss of both feet;
- i) Removal of the lower jaw.

If the disability is due to amputation/dismemberment, the loss of hand will mean amputation/dismemberment above wrist, the loss of arm will mean amputation/dismemberment above elbow, the loss of feet will mean amputation/dismemberment above ankle and the loss of leg will mean amputation/dismemberment above knee.

If the disability is not due to amputation/dismemberment, the loss will mean loss of usage of both limbs and the limbs should have motor power grade 0/5, 1/5 or 2/5 only.

Loss of both eyes means total loss of vision in both eyes, certified by an ophthalmologist.

Exclusions are mentioned in Annexure BB.

Grace period

Following the Premium due date grace period of 15 days for monthly frequency of Regular Premium payment and 30 days for other frequency of Regular Premium payment shall be applicable. After the Grace Period the Life Insurance Cover will lapse if due Regular Premium remains unpaid.

In case premium is collected by the Policyholder within Grace Period but is not remitted to Insurer for some reason, then on expiry of Grace Period Life Insurance cover will continue.

NON-DISCLOSURE & FRAUD

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of section 45 of the Insurance Act 1938 as amended from time to time. Please refer policy document for Section 45.

CLAIMS PROCESS

1. Claims may be intimated to Bajaj Allianz Life Insurance Co. Ltd. either directly or through the Master Policyholder <Name of Master Policy Holder> who in turn will intimate the Insurer.
2. Claims have to be intimated by a written notice within 180 days of the death or 60 days of the date of occurrence of accident or 60 days of diagnosis of the Critical Illness as the case may be. However, we may condone the delay in claim intimation, if any, where the delay is proved to be for reasons beyond the control of the claimant. Claims should be supported with all necessary documents required to process the claim.
3. The following documents, without prejudice to the rights of the Company to ask for additional documents, are required to be submitted by the claimant member/ nominee for the processing of the claim, which are as given below.

General documents

- (a) Certificate of Insurance issued by the Company.
- (b) Medical records from the physician last seen.
- (c) Certificate of Hospital Treatment
- (d) Certificate of Outstanding loan as issued by the Policyholder.
- (e) Discharge summary / Discharge card from the hospitals/ clinics where LA had taken treatment. Any other document that may be relevant in establishing the validity of the claim.

Additional documents in case of:

i. Death

- (a) Claim intimation in writing within 180 days of occurrence of the death
- (b) Death Certificate issued by the local municipal authority and medical cause of death
- (c) Coroner's / Post Mortem Report / FIR (First Information Report) / PIR (Police Inquest Report) / Final Inquest Report in case of unnatural / accidental death.
- (d) Copy of crematorium/ burial record specifying the date, day and time of cremation/burial.
- (e) Documents to establish right of claimant in case of no valid nomination being in existence at the time of death.
- (f) Report from police in case of Accident/unnatural death

ii. Accidental Permanent Total Disability

- (a) Claim intimation in writing within 60 days of occurrence of the accident.
- (b) Full scale photographs in case of amputations
- (c) FIR & news paper report about the incident
- (d) Certificate of Hospital treatment / Discharge Summary
- (e) A certificate of disability from an Orthopedic surgeon / Ophthalmologist (for loss of eye)

iii. Critical Illness

- (a) For Accelerated Critical Illness benefit, the diagnosis of any of the Critical Illness to be confirmed by a registered Medical Practitioner appointed by the Company and must be supported by acceptable clinical, radiological, histological and laboratory evidence at Policyholder's cost.
- (b) The Company should be intimated about the diagnosis of the Critical Illness within 60 days from the date of its diagnosis
- (c) Special Medical assessment reports as required by the company from Neurologists or any other specialized medical practitioner.

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PAYMENT OF CLAIM AMOUNT

a) In case of the following Policyholder

- 1) Reserve Bank of India (RBI) Regulated Scheduled Commercial Banks
- 2) NBFCs having Certificate of Registration from RBI
- 3) National Housing Bank (NHB) Regulated Housing Finance Companies

The payment of Claim amount as benefits under the policy shall be payable by Bajaj Allianz Life Insurance Company Limited to the Master Policyholder subject to the provision in respect of "Guidelines on Claim Processing for Group Life Policies under lender-borrower group Insurance Schemes" dated 29.12.2014 as mentioned below.

- i. The Member shall specifically authorize the Company to make payment to the extent of outstanding loan balance or sum assured as per Schedule of Insurance, whichever is lower to Policyholder by deducting from the Death Benefit or Accidental Permanent Total Disability (APTD) Benefit if opted or Critical Illness Benefit, if opted which is payable on the happening of Death/ Accidental Permanent Total Disability (APTD)/Critical Illness respectively
- ii. Scheme Rules shall have an enabling clause laying down the procedure to be adopted for obtaining the authorization as referred to (i) herein above from the Members and also for allowing the Company to make claim payments in favor of Policyholder to the extent of outstanding loan balance or sum assured as per Schedule of Insurance, whichever is lower and the balance, if any, shall be paid to the Member/Nominee as the case may be.
- iii. The specific authorization is in consideration of
 - a. The Member having received a loan from the Policyholder and
 - b. Members' loan is outstanding as on the date of claim payment
- iv. The Authorization shall be obtained by the Policyholder from the Member at the time of becoming a Member under this Policy or at a later date.

b) In case of Policyholder other than those mentioned in section (a) above the payment of Claim amount as benefits under the policy shall be payable by Bajaj Allianz Life Insurance Company Limited to the Member/Nominee (as applicable) either directly or through the Master Policyholder <Name of Master Policy Holder> subject to the terms and conditions of the Policy and group insurance scheme and the right of the Company to receive all information/document.

The company reserves the right to receive all information and documentations sought which includes but not limited to the General and Additional documents as mentioned under Claim Process above. The Cheque shall be drawn in the name of the Policyholder/Member/Nominee as the case may be.

MATURITY BENEFIT:

There is no maturity benefit in this Plan

SURRENDER BENEFIT:

Membership Surrender

(i) No surrender value is available under the Regular Premium - Level Cover option.

(ii) Under the Regular Premium - Reducing Cover option the surrender value payable shall be as below

- a. During the premium paying term (PPT) of the member - No surrender value shall be payable
- b. After the premium paying term (PPT) of the member, the surrender value payable shall be as below
The surrender value is higher of Special Surrender Value (SSV) and Guaranteed Surrender Value (GSV).

(1) The Guaranteed Surrender Value is:

GSV Factor * Total regular premium paid till date

GSV factors as per Ann I.1

(2) The proposed Special Surrender Value is:

SSV1 Factor * Total regular premium paid till date

SSV1 factors as per Ann I.2

(3) The company shall have the right to revise the SSV Factors from time to time, subject to prior approval from IRDAI.

(iii) Under Single Premium the member can at any time surrender his/her cover under the policy.

Membership Surrender value under single premium is higher of Special Surrender Value (SSV) and Guaranteed Surrender Value (GSV).

(1) Guaranteed Surrender Value (GSV) = GSV Factor * Single Premium

GSV factors as per Ann I.1

(2) The Proposed Special Surrender Value (SSV) is

a. Level Cover: SSV2 Factor * Single Premium

SSV2 factors as per Ann I.3

b. Reducing Cover: SSV3 Factor * Single Premium

SSV3 factors as per Ann I.4

(3) The company shall have the right to revise the SSV Factors from time to time subject to prior IRDAI approval.

Policy Surrender

The master policyholder can surrender the policy anytime. The existing members will be continued to be covered under the policy (on payment of due premiums as & when they fall due) and the members will be directly serviced by the company. The policy will be endorsed to this effect and the members will be intimated of the same.

NOMINATIONS

Every Member will have the facility of nominating the person to whom the benefits under the group insurance scheme shall be payable by the Bajaj Allianz Life Insurance Company Limited in case of death of the Member. In case where the nominee nominated is a minor it shall be lawful for the Member to name an Appointee for receiving the benefits on behalf of the minor during the period of minority of the nominee.

WHEN THE LIFE INSURANCE COVER CEASES

The Life Insurance Cover including additional benefit, if opted shall cease on the first happening of any of the following events with Member:

- a) Upon expiry of term of Membership/ completion of the term of the cover for member; or
- b) Upon the first occurrence of death or Accidental Permanent Total Disability of the member, if opted or diagnosis of Critical Illness of the member, if opted. On surrender of the Membership.
- c) On non-payment of Regular Premium before the expiry of the Grace Period.
- d) On surrender of membership if Regular Premium Level cover is opted and on date of payment of surrender value in case of all other options

Taxes

Taxes including Goods & Service Tax as applicable shall have to be borne by the Member or the Beneficiary as the case may be. Goods & Service Tax on life insurance premium and extra premium, if applicable, shall be collected along with the Premium amount.

CONTACT DETAILS OF THE INSURER/AGENT DETAILS

Claims can be referred at any of the BALIC branches anywhere in India. Claims can also be sent to Bajaj Allianz Life Insurance Company Limited through the Master Policyholder or directly to

Bajaj Allianz Life Insurance Company Limited,

G.E. Plaza, Airport Road, Yerawada, Pune - 411 006.

Tel: (020) 6602 6777. Fax: (020) 6602 6789.

For any queries you can contact customer care centre:

BSNL/MTNL

1800 22 5858

(Toll Free)

1800 209 5858

You can send an email to life@bajajallianz.co.in

'For more terms and conditions on the policy, please refer to Master policy bond available with the Master Policy Holder'. Please find below Broker's/Agent's/Intermediary details :

Servicing Agent Details	
Agent Code :	DIRECT
Agent Name :	DIRECT
Contact No:	1800 22 5858
Email :	life@bajajallianz.co.in

Grievance Redressal and Ombudsman

In case you have any query or complaint/grievance, you may contact the Grievance Officer of any nearest Customer Care Center at Branch Office of the Company during the Company's office hours from 9 am to 6 pm. Alternatively, you may communicate with Company: By post at: Customer Care Desk,

Bajaj Allianz Life Insurance Company Ltd., GE Plaza, Airport Road, Yerawada, Pune - 411006 | By Phone at: Toll Free No. 1800 209 7272 | By Fax at: 020-6602-6789

By Email: customercare@bajajallianz.co.in

In case you are not satisfied with the resolution provided to you by the above office, or have not received any response within 10 days, or you have any suggestion in respect of this Policy or on the functioning of the office, you may contact the following official for resolution:

Grievance Redressal Officer,

Bajaj Allianz Life Insurance Company Ltd. 3rd Floor, Bajaj Finserv, Survey No: 208/1-B , Behind Weik Field IT Park, Viman Nagar, Pune - 411014 Tel. No: 1800- 233- 7272 |

Fax: (+91 20) 40111502, Email ID: customercare@bajajallianz.co.in

If Policyholder is not satisfied with the response or does not receive a response from the Company within fifteen (15) days, he may approach the IRDAI Grievance Cell Centre (IGCC) on the following contact details:

By Phone: TOLL FREE NO: 155255, By Email: complaints@irda.gov.in By post at: Consumer Affairs Department Insurance Regulatory and Development Authority of India 9th floor, United India Towers, Basheerbagh, Hyderabad - 500 029, Andhra Pradesh | By Fax at: +91- 40 - 6678 9768 The Policyholder can also register his complaint online at <http://www.igms.irda.gov.in/>

a) In case you are not satisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman if your grievance pertains to any of the following:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the Policy
- Delay in settlement of claim
- Dispute with regard to premium

iv) Non-receipt of your insurance document

b) The address of the Insurance Ombudsman is provided as per Address & Contact Details of Ombudsman Centers attached herewith. For the latest list of insurance ombudsman, please refer to the IRDAI website at http://www.irdaia.org/ins_ombudsman.htm.

c) The complaint should be made in writing and duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant.

d) Also please note that as per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made.

i) Only if the grievance has been rejected by the grievance redressal mechanism of the Company.

ii) The complaint should be filed within a period of one year from the date of rejection by the Company.

iii) The complaint should not be simultaneously under any litigation.

For Bajaj Allianz Life Insurance Company Limited



Mr. Kayzad Hiranek - Executive Vice President)

Bajaj Allianz Life Insurance Company Limited

Head office, GE Plaza, Airport Road, Yerawada Pune - 411 006, Tel. No. : 020 6602 6777

Address & Contact Details of Ombudsman Centres

In case you have any grievance, you may approach the Company Grievance Cell. In case you are not satisfied with the decision/resolution of the Company or if your complaint is not resolved/ not satisfied/not responded for 30 days, you may approach the Office of Insurance Ombudsman, in line with the details provided hereinabove in the policy document, at the addresses given below.

AHMEDABAD	Office of the Insurance Ombudsman, 2 nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad - 380 014, Tel.: 079 - 27545441/ 27546840, Fax: 079 - 27546142, Email: bimalokpal.ahmedabad@gbic.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24 th Main Road, JP Nagar, 1 st Phase, Bengaluru - 560 025, Tel.: 080 - 26652048 / 26652049, Email: bimalokpal.bengaluru@gbic.co.in	Karnataka
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2 nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003, Tel.: 0755 - 2769201/ 2769202 Fax: 0755 - 2769203, Email: bimalokpal.bhopal@gbic.co.in	Madhya Pradesh, Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar - 751009, Tel.: 0674 - 2596003/ 2596455 Fax: 0674 - 2596429, Email: bimalokpal.bhubaneswar@gbic.co.in	Orissa
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O.No.101,102 & 103, 2 nd Floor, Batra Building, Sector 17-D, Chandigarh-160017, Tel.:0172-2772101/2706468 Fax: 0172-2708274, Email: bimalokpal.chandigarh@gbic.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4 th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI - 600 018, Tel.: 044 - 24333668/24335284 Fax: 044 - 24333664, Email: bimalokpal.chennai@gbic.co.in	Tamil Nadu, Pondicherry Town and Karaikal (Which are part of Pondicherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002 Tel.: 011 - 23234057/2323037 Fax: 011 - 23230858, Email: bimalokpal.delhi@gbic.co.in	Delhi
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5 th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001 (ASSAM), Tel.: 0361 - 2132204/2132205 Fax: 0361 - 2732937, Email: bimalokpal.guwahati@gbic.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1 st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004, Tel.: 040 - 65504123/ 23312122 Fax: 040 - 23376599, Email: bimalokpal.hyderabad@gbic.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363, Email: bimalokpal.jaipur@gbic.co.in	Rajasthan
ERNAKULAM	Office of the Insurance Ombudsman, CC 22/2603 2 nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M.G.Road, Emakulam - 682015, Tel.: 0484 - 2358759/2359338 Fax: 0484 - 2359336, Email: bimalokpal.ernakulam@gbic.co.in	Kerala, Lakshadweep, Mahe - a part of Pondicherry
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4 th Floor, 4, C.R. Avenue, KOLKATA - 700 072, Tel.: 033 - 22124339 / 22124346, Fax: 033 - 22124341, Email: bimalokpal.kolkata@gbic.co.in	West Bengal, Bihar, Sikkim, Jharkhand Andaman & Nicobar Islands
MUMBAI	Office of the Insurance Ombudsman, 3 rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400054, Tel.: 022 - 26106552 / 26106960, Fax: 022 - 26106052, Email: bimalokpal.mumbai@gbic.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 2 nd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030, Tel.: 020 - 23241320, Email: bimalokpal.pune@gbic.co.in	Maharashtra, Area of Navi Mumbai and Thane, excluding Mumbai Metropolitan Region
PATNA	Office of the Insurance Ombudsman, 1 st Floor, Kalpana Arcade Building, Bazar Samiti, Road, Bahadurpur, PATNA - 800 006, Tel No: 0612-2680952, Email: bimalokpal.patna@gbic.co.in	Bihar
LUCKNOW	Office of the Insurance Ombudsman, 6 th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001, Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310, Email: bimalokpal.lucknow@gbic.co.in	Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabimagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
NOIDA	Office of the Insurance Ombudsman, 4 th Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector 15, NOIDA - 201301, Tel: 0120-2514250/51/53, Email: bimalokpal.noida@gbic.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gaultambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur

Annexure AA

Section 38 of Insurance Act, 1938, as amended from time to time - Assignment and Transfer of Insurance Policies

Assignment or transfer of a Policy should be in accordance with section 38 of the Insurance Act, 1938, as amended by The Insurance Laws (Amendment) Act, 2015 dated 20.03.2015. The extant provisions in this regard are as follows:

1. This Policy may be transferred / assigned, wholly or in part, with or without consideration.
2. An assignment may be effected in a Policy by an endorsement upon the Policy itself or by a separate instrument under notice to the Company.
3. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
4. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
5. The transfer of assignment shall not be operative as against the Company until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy thereof certified to be correct by both transferor and transferee or their duly authorized agents have been delivered to the Company.
6. Fee to be paid for assignment or transfer can be specified by the IRDAI through Regulations.
7. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the Company of duly receiving the notice.
8. If the Company maintains one or more places of business, such notices shall be delivered only at the place where the Policy is being serviced.
9. The Company may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is (a) not bona-fide or (b) not in the interest of the Policyholder / Life Assured or (c) not in public interest or (d) is for the purpose of trading of the Policy.
10. Before refusing to act upon endorsement, the Company should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of Policyholder giving a notice of transfer or assignment.
11. In case of refusal to act upon the endorsement by the Company, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Company.
12. The priority of claims of persons interested in the Policy would depend on the date on which the notices of assignment or transfer is delivered to the Company; where there are more than one instruments of transfer or

- assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to IRDAI.
13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except
 - a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR
 - b. where the transfer or assignment is made upon condition that
 - i. the proceeds under the Policy shall become payable to Policyholder or Nominee(s) in the event of assignee or transferee dying before the Life Assured OR
 - ii. the Life Assured surviving the Policy Term.
- Such conditional assignee will not be entitled to obtain a loan on Policy or surrender the Policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.
14. In other cases, the Company shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person
 - a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and
 - b. may institute any proceedings in relation to the Policy
 - c. obtain loan under the Policy or surrender the Policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings
 15. Any rights and remedies of an assignee or transferee of the Policy under an assignment or transfer effected before commencement of The Insurance Laws (Amendment) Act, 2015 shall not be affected by this section.

[Disclaimer: Section 38 of the Insurance Act, 1938, as amended from time to time shall be applicable. Policy Holders are advised to refer to Original text of Section 38 as amended from time to time for complete and accurate details.]

Annexure BB

Section 39 of the Insurance Act, 1938, as amended from time to time – Nomination by Policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938, as amended by The Insurance Laws (Amendment) Act, 2015 dated 20.03.2015. The extant provisions in this regard are as follows:

1. The Policyholder of a life insurance Policy on his own life may nominate a person or persons to whom money secured by the Policy shall be paid in the event of his death.
 2. Where the Nominee is a minor, the Policyholder may appoint any person to receive the money secured by the policy in the event of Policyholder's death during the minority of the Nominee. The manner of appointment to be laid down by the Company.
 3. Nomination can be made at any time before the maturity of the Policy.
 4. Nomination may be incorporated in the text of the Policy itself or may be endorsed on the Policy communicated to the Company and can be registered by the Company in the records relating to the Policy.
 5. Nomination can be cancelled or changed at any time before Policy matures, by an endorsement or a further endorsement or a will as the case may be.
 6. A notice in writing of change or cancellation of nomination must be delivered to the Company for the Company to be liable to such Nominee. Otherwise, Company will not be liable if a bona-fide payment is made to the person named in the text of the Policy or in the registered records of the Company.
 7. Fee to be paid to the Company for registering change or cancellation of a nomination can be specified by the IRDAI through Regulations.
 8. On receipt of notice with fee, the Company should grant a written acknowledgement to the Policyholder of having registered a nomination or cancellation or change thereof.
 9. A transfer or assignment made in accordance with section 38 of Insurance Act, 1938, as amended from time to time, shall automatically cancel the nomination except in case of assignment to the Company or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of Company's or transferee's or assignee's interest in the Policy. The nomination will get revived on repayment of the loan.
 10. The right of any creditor to be paid out of the proceeds of any Policy of life insurance shall not be affected by the nomination.
 11. In case of nomination by Policyholder whose life is insured, if the Nominees die before the Policyholder, the proceeds are payable to Policyholder or his heirs or legal representatives or holder of succession certificate.
 12. In case Nominee(s) survive the person whose life is insured, the amount secured by the Policy shall be paid to such survivor(s).
 13. Where the Policyholder whose life is insured nominates his/her (a) parents or (b) spouse or (c) children or (d) spouse and children or (e) any of them, the Nominees are beneficially entitled to the amount payable by the Company to the Policyholder unless it is proved that Policyholder could not have conferred such beneficial title on the Nominee having regard to the nature of his title.
 14. If Nominee(s) die after the Policyholder but before his share of the amount secured under the Policy is paid, the share of the expired Nominee(s) shall be payable to the heirs or legal representative of the Nominee(s).
 15. The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all life insurance Policies maturing for payment after the commencement of The Insurance Laws (Amendment) Act, 2015 (i.e. 20.03.2015).
 16. If Policyholder dies after maturity but the proceeds and benefit of the Policy has not been paid to him because of his death, his Nominee(s) shall be entitled to the proceeds and benefit of the Policy.
 17. The provisions of section 39 of the Insurance Act, 1938, as amended from time to time, are not applicable to any life insurance Policy to which section 6 of Married Women's Property Act, 1874, applies or has at any time applied except where before or after The Insurance Laws (Amendment) Act, 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the Policy it is mentioned that it is made under section 39 of the Insurance Act, 1938, as amended from time to time. Where nomination is intended to be made to spouse or children or spouse and children under section 6 of MWP Act, it should be specifically mentioned on the Policy. In such a case only, the provisions of section 39 of Insurance Act, 1938, as amended from time to time, will not apply.
- [Disclaimer: Section 39 of the Insurance Act, 1938, as amended from time to time shall be applicable. Policy Holders are advised to refer to Original text of Section 39 as amended from time to time for complete and accurate details.]

Sent mail to
Mr. Nikhil
Popat
on 2.1.18



To,
Mr. Nikhil C Popat,
1-6-46 & 250,
First floor, Parklane,
Secunderabad.

Date: 02.01.2018

Nikhil,

Sub.: Mandate for arranging loan

Further to our discussions we are pleased to herewith grant mandate to you to arrange funding of Rs. 1.00 crores to Rs. 5.00 crores on the following terms:

Mandate for funding & terms of assignment:

1. Amount of funding	OD of Rs. 1.00 crores to Rs. 5.00 crores
Property	Plot no. 280, Jubilee Hills, House at Plot no. 399E, Silveroak Bungalows Flat No. 204 at "Saphire" Apts, Chikoti Gardens, Begumpet. Flats at Paramount Residency.
2. Period of finance	Upto 15 years
3. Rate of interest	10% to 12%
4. Start up fees	Rs. 25,000/- paid
5. Repayment mode	Monthly interest / Dropdown OD.
6. Processing fees	Less than ½ % of limit.
7. Arrangers fees	Loan sanction amount upto Rs. 1 crore @ 1.5% + GST of 18% payable. Loan sanction amount above Rs. 1 crore @1% + Gst of 18% payable. 50% at the time of sanction and balance 50% upon disbursement.
8. Insurance premium	Term insurance of loan amount value for 3 to 15 years to be provided to lender.
9. Mortgage of title deeds~	Registered MOTD to be done in favour of the lending financial institution

We hope your find the above in order.

Thank You.

Yours sincerely,

Soham Modi.

Bajaj Allianz Life Insurance Company Limited (IRDAI Regn. No. : 116)
UIN: 116N094V03
CERTIFICATE OF INSURANCE

Mr Soham Satish Modi
Plot No 280, Road No 25
Near Peddamma Temple,
Jubilee Hills
Hyderabad

Andhra Pradesh - 500034 , 2233445,9849349373,2233445



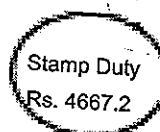
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On the basis of the Statement made in the Enrollment Form received from you through **Bajaj Finance Limited** , the Master Policyholder we are pleased to inform you the life insurance coverage details and confirm that you have been enrolled as a Member under the Group Insurance Scheme namely **Group Credit Protection Plus** administered by **Bajaj Finance Limited** under Group Credit Protection Plus (U.I.N.116N094V03) issued by Bajaj Allianz Life Insurance Company Limited to **Bajaj Finance Limited** bearing master policy No. **0336035750**
Your life insurance coverage details are as follows:

Proposed Insured	Mr Soham Satish Modi
Membership No	0341900167
Date of Commencement of Risk	20-Jan-2018
Sum Assured (Rs.) at the inception of the cover	Rs.23335397
Premium (Rs.) excl of st	Rs.423729
Goods & Service Tax (including CESS)	Rs.76271.22
Premium Incl of ST	Rs.500000.22
Insured Member Date of Birth	18-Oct-1969
Insured Member Age	48
Additional Benefit	
Cover Opted (Level or Reducing):	Level
Mode of Premium payment (Regular/Single)	SINGLE
Premium Due Date	-
Maturity Date	1/20/2021 12:00:00 AM
Benefit payable for Death	As per the Certificate of Insurance for Level Cover or Schedule Of Insurance attached here with Applicable in case of Reducing Cover only
Name of Beneficiary	TEJAL SOHAM MODI
Relationship with Insured	Wife
Name of Appointee (in case minor is nominated as Beneficiary)	
Rate of interest -	Moratorium period -

For and behalf of Bajaj Allianz Life Insurance Company Limited


Kayzad Hiranek
Executive Vice President.



paid by pay order

Rs. 4667.2 vide receipt no 0004148212201718 dated 21/11/2017

Bajaj Allianz Life Insurance Co. Ltd.

Free Look Cancellation

Within 15 days from the date of receipt of the Certificate of Insurance, the Member has the option to review the terms and conditions of the Policy and if the Member disagrees to any of the terms & conditions, give the Company, directly/through the Policyholder, a written notice of cancellation along with the reasons for the objections and return the Certificate of Insurance to the Company. The Member shall be entitled to a refund of the Regular Premium / Single Premium paid, subject to deduction of the stamp duty expenses, the proportionate risk premium, if any, for the period the member/s was/were on cover and the expenses incurred on medical expenses, if any.

Highlights Of The Group Insurance Scheme

- 1) Bajaj Finance Limited, The Master Policy Holder has proposed for a group policy under Group Credit Protection Plus (GCPP) on the life of its members on the basis of Scheme Rules for administration of the group insurance scheme and the same has been agreed and accepted by the insurer Bajaj Allianz Life Insurance Co Ltd.
- 2) The Sum Assured under the assurance is payable only on first occurrence of death or diagnosis of Critical Illness (In case of joint life first occurrence of death or diagnosis of Critical Illness of any of the Joint Life Member, if opted) and thereafter membership (for both the Joint Life Members if opted) shall terminate. Payment of Sum Assured amount is subject to the terms and conditions of the group insurance scheme.
- 3) Premiums paid and benefits received will be eligible for tax benefits as per applicable tax laws. .
- 4) On foreclosure of loan or transfer of loan to another financial institution by the member, the member has the option to continue cover or can surrender his membership under this policy. On surrender of membership, the surrender value as applicable shall be payable and the membership shall terminate.
- 5) There is no loan under the plan.

Date of Commencement of risk shall mean the Policy Commencement Date in relation to the Member who already exists as a Member under the Scheme on the Policy Commencement Date and in relation to the new Members the date when their names are recorded in the Membership Register as a Member.

Eligibility

The Life Insurance Cover on the life of Member shall commence on the Date of commencement of risk of such Member subject to him being eligible and continuing to be eligible for the Life Insurance Cover as per the Scheme Rules and subject to the individual underwriting as deemed necessary by the Company. The date of commencement of risk for the member shall start after completion of the required underwriting process and acceptance of the risk by the Company. Every Member shall become entitled to the benefits under this Policy as from the Date of commencement of risk and for so long as he continues to be eligible for the Life Insurance Cover as per the Scheme Rules and the terms of the Policy. Any variations in the Policy Terms and Conditions effected hereunder and in respect of membership, shall be given effect only by endorsements and by a signature of a duly authorized officer of the Company.

Schedule Of Insurance

The Schedule of Insurance for reducing cover shall be drawn on the basis of the interest rate chosen by the Member at inception of Membership and mentioned in the Enrollment Form as well as the details of coverage as mentioned herein above. The interest rate chosen by the Member is not connected in any way to the interest rate actually charged on loan availed by the said Member. The choice of interest rate can be exercised only at inception of Membership and once the Schedule of Insurance is drawn the interest rate cannot be changed subsequently. Members, at inception, have an option to choose from the available interest rate options. Interest Moratorium opted if any by the Member shall be duly considered while drawing the Schedule of Insurance for reducing cover.

Under the reducing cover option if moratorium period as mentioned in the schedule is offered then the amount of cover will be level during the moratorium period, if any. After the moratorium period, the cover shall reduce over the outstanding duration based on the loan interest rate. The loan interest during the moratorium period is not covered and has to be borne by the member.

Death Benefit:

In the event of death of the Member, the Sum Assured as per the Certificate of Insurance in case of level cover or the Sum Assured as per the Schedule of insurance attached herewith as on the start of the month of death in case of reducing cover shall be payable by the Company and all the risk cover for the member shall be terminated.

Death cover is subject to the following exclusion:

If the member commits suicide, whether sane or insane, within 12 months from the date of commencement of risk or the date of latest revival of the membership whichever is later, the membership shall be terminated by paying the below mentioned amounts.

*If the death is within 12 months from the date of commencement of risk, the amount payable will be 80% of the premiums paid
OR

*If the death is within 12 months from the date of the latest revival, the amount payable will be the higher of 80% of the premiums paid and the surrender value as on the date of death.

ACCELERATED CRITICAL ILLNESS (ACI) BENEFIT (if opted):

Provided the member's cover under the policy has not been terminated for any reason, then, on first ever diagnosis of any of the critical illness listed below (in case of CABG it must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner) on the life of a member or on the life of any of the two members (in case of joint life), the sum assured as per the Certificate of Insurance in case of level cover or the Sum Assured as per the Schedule of insurance attached herewith, in case of reducing cover, as on date of diagnosis of the critical illness shall be payable. On the payment of the critical illness benefit all the risk cover of the member or both the members (in case of joint life) shall be terminated. The death benefit under the base group policy is accelerated for payment and is payable immediately on diagnosis of any of the Critical Illnesses cover under the additional benefit. If any of the joint life member is diagnosed to be suffering from any of the 11 critical illnesses covered under the ACI Benefit, after the waiting period of six months and the same is intimated to the Company within 30 days of diagnosis, an amount equal to the sum assured under the base policy will be payable to the member immediately, subject to the ACI Benefit exclusions.

This payment will only be made on confirmation of the diagnosis by a registered Medical Practitioner appointed by the Company and must be supported by acceptable clinical, radiological, histological and laboratory evidence.

All risk cover for the Member, under the Certificate of Insurance terminates on payment of the accelerated critical illness benefit. Definitions & exclusions are mentioned in Annexure AA.

ACCIDENTAL PERMANENT TOTAL DISABILITY (APTD) BENEFIT (if opted):

On the first occurrence of any of the accidental permanent total disability listed below, the sum assured as per the Certificate of Insurance in case of level cover or the Sum Assured as per the Schedule of insurance attached herewith, in case of reducing cover, as on the start of month of accidental permanent total disability shall be payable. On the payment of the APTD benefit, no further claim shall be made under the APTD benefit. Furthermore, no payment under death benefit and ACI benefit shall be payable. Accidental Permanent Total Disability means disability of a Member as a result of bodily injury caused by an accident and such injury shall within 180 days of its occurrence solely, directly and independently of any other cause, result in the Member's disability which must be total and permanent, and must result in at least one of the following:

- a) Loss of sight in both eyes;
- b) Loss of both arms or both hands;
- c) Loss of one arm and one leg;

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- d) Loss of one arm and one foot;
- e) Loss of one hand and one foot;
- f) Loss of one hand and one leg;
- g) Loss of both legs;
- h) Loss of both feet;
- i) Removal of the lower jaw.

If the disability is due to amputation/dismemberment, the loss of hand will mean amputation/dismemberment above wrist, the loss of arm will mean amputation/dismemberment above elbow, the loss of feet will mean amputation/dismemberment above ankle and the loss of leg will mean amputation/dismemberment above knee.

If the disability is not due to amputation/dismemberment, the loss will mean loss of usage of both limbs and the limbs should have motor power grade 0/5, 1/5 or 2/5 only.

Loss of both eyes means total loss of vision in both eyes, certified by an ophthalmologist.

Exclusions are mentioned in Annexure BB.

Grace period

Following the Premium due date grace period of 15 days for monthly frequency of Regular Premium payment and 30 days for other frequency of Regular Premium payment shall be applicable. After the Grace Period the Life Insurance Cover will lapse if due Regular Premium remains unpaid.

In case premium is collected by the Policyholder within Grace Period but is not remitted to Insurer for some reason, then on expiry of Grace Period Life Insurance cover will continue.

NON-DISCLOSURE & FRAUD

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of section 45 of the Insurance Act 1938 as amended from time to time. Please refer policy document for Section 45.

CLAIMS PROCESS

1. Claims may be intimated to Bajaj Allianz Life Insurance Co. Ltd. either directly or through the Master Policyholder <Name of Master Policy Holder> who in turn will intimate the Insurer.
2. Claims have to be intimated by a written notice within 180 days of the death or 60 days of the date of occurrence of accident or 60 days of diagnosis of the Critical Illness as the case may be. However, we may condone the delay in claim intimation, if any, where the delay is proved to be for reasons beyond the control of the claimant. Claims should be supported with all necessary documents required to process the claim.
3. The following documents, without prejudice to the rights of the Company to ask for additional documents, are required to be submitted by the claimant member/ nominee for the processing of the claim, which are as given below.

General documents

- (a) Certificate of Insurance issued by the Company.
- (b) Medical records from the physician last seen.
- (c) Certificate of Hospital Treatment
- (d) Certificate of Outstanding loan as issued by the Policyholder.
- (e) Discharge summary / Discharge card from the hospitals/ clinics where LA had taken treatment. Any other document that may be relevant in establishing the validity of the claim.

Additional documents in case of:

i. Death

- (a) Claim intimation in writing within 180 days of occurrence of the death
- (b) Death Certificate issued by the local municipal authority and medical cause of death
- (c) Coroner's / Post Mortem Report / FIR (First Information Report) / PIR (Police Inquest Report) / Final Inquest Report in case of unnatural / accidental death.
- (d) Copy of crematorium/ burial record specifying the date, day and time of cremation/burial.
- (e) Documents to establish right of claimant in case of no valid nomination being in existence at the time of death.
- (f) Report from police in case of Accident/unnatural death

ii. Accidental Permanent Total Disability

- (a) Claim intimation in writing within 60 days of occurrence of the accident.
- (b) Full scale photographs in case of amputations
- (c) FIR & news paper report about the incident
- (d) Certificate of Hospital treatment / Discharge Summary
- (e) A certificate of disability from an Orthopedic surgeon / Ophthalmologist (for loss of eye)

iii. Critical Illness

- (a) For Accelerated Critical Illness benefit, the diagnosis of any of the Critical Illness to be confirmed by a registered Medical Practitioner appointed by the Company and must be supported by acceptable clinical, radiological, histological and laboratory evidence at Policyholder's cost.
- (b) The Company should be intimated about the diagnosis of the Critical Illness within 60 days from the date of its diagnosis
- (c) Special Medical assessment reports as required by the company from Neurologists or any other specialized medical practitioner.

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PAYMENT OF CLAIM AMOUNT

a) In case of the following Policyholder

- 1) Reserve Bank of India (RBI) Regulated Scheduled Commercial Banks
- 2) NBFCs having Certificate of Registration from RBI
- 3) National Housing Bank (NHB) Regulated Housing Finance Companies

The payment of Claim amount as benefits under the policy shall be payable by Bajaj Allianz Life Insurance Company Limited to the Master Policyholder subject to the provision in respect of "Guidelines on Claim Processing for Group Life Policies under lender-borrower group Insurance Schemes" dated 29.12.2014 as mentioned below.

- i. The Member shall specifically authorize the Company to make payment to the extent of outstanding loan balance or sum assured as per Schedule of Insurance, whichever is lower to Policyholder by deducting from the Death Benefit or Accidental Permanent Total Disability (APTD) Benefit if opted or Critical Illness Benefit, if opted which is payable on the happening of Death/ Accidental Permanent Total Disability (APTD)/Critical Illness respectively
 - ii. Scheme Rules shall have an enabling clause laying down the procedure to be adopted for obtaining the authorization as referred to (i) herein above from the Members and also for allowing the Company to make claim payments in favor of Policyholder to the extent of outstanding loan balance or sum assured as per Schedule of Insurance, whichever is lower and the balance, if any, shall be paid to the Member/Nominee as the case may be.
 - iii. The specific authorization is in consideration of
 - a. The Member having received a loan from the Policyholder and
 - b. Members' loan is outstanding as on the date of claim payment
 - iv. The Authorization shall be obtained by the Policyholder from the Member at the time of becoming a Member under this Policy or at a later date.
- b) In case of Policyholder other than those mentioned in section (a) above the payment of Claim amount as benefits under the policy shall be payable by Bajaj Allianz Life Insurance Company Limited to the Member/Nominee (as applicable) either directly or through the Master Policyholder <Name of Master Policy Holder> subject to the terms and conditions of the Policy and group insurance scheme and the right of the Company to receive all information/document.
- The company reserves the right to receive all information and documentations sought which includes but not limited to the General and Additional documents as mentioned under Claim Process above. The Cheque shall be drawn in the name of the Policyholder/Member/Nominee as the case may be.

MATURITY BENEFIT:

There is no maturity benefit in this Plan

SURRENDER BENEFIT:

Membership Surrender

(i) No surrender value is available under the Regular Premium - Level Cover option.

(ii) Under the Regular Premium - Reducing Cover option the surrender value payable shall be as below

- a. During the premium paying term (PPT) of the member - No surrender value shall be payable
- b. After the premium paying term (PPT) of the member, the surrender value payable shall be as below

The surrender value is higher of Special Surrender Value (SSV) and Guaranteed Surrender Value (GSV).

(1) The Guaranteed Surrender Value is:

GSV Factor * Total regular premium paid till date

GSV factors as per Ann I.1

(2) The proposed Special Surrender Value is:

SSV1 Factor * Total regular premium paid till date

SSV1 factors as per Ann I.2

(3) The company shall have the right to revise the SSV Factors from time to time, subject to prior approval from IRDAI.

(iii) Under Single Premium the member can at any time surrender his/her cover under the policy.

Membership Surrender value under single premium is higher of Special Surrender Value (SSV) and Guaranteed Surrender Value (GSV).

(1) Guaranteed Surrender Value (GSV) = GSV Factor * Single Premium

GSV factors as per Ann I.1

(2) The Proposed Special Surrender Value (SSV) is

a. Level Cover: SSV2 Factor * Single Premium

SSV2 factors as per Ann I.3

b. Reducing Cover: SSV3 Factor * Single Premium

SSV3 factors as per Ann I.4

(3) The company shall have the right to revise the SSV Factors from time to time subject to prior IRDAI approval.

Policy Surrender

The master policyholder can surrender the policy anytime. The existing members will be continued to be covered under the policy (on payment of due premiums as & when they fall due) and the members will be directly serviced by the company. The policy will be endorsed to this effect and the members will be intimated of the same.

NOMINATIONS

Every Member will have the facility of nominating the person to whom the benefits under the group insurance scheme shall be payable by the Bajaj Allianz Life Insurance Company Limited in case of death of the Member. In case where the nominee nominated is a minor it shall be lawful for the Member to name an Appointee for receiving the benefits on behalf of the minor during the period of minority of the nominee.

WHEN THE LIFE INSURANCE COVER CEASES

The Life Insurance Cover including additional benefit, if opted shall cease on the first happening of any of the following events with Member:

- a) Upon expiry of term of Membership/ completion of the term of the cover for member; or
- b) Upon the first occurrence of death or Accidental Permanent Total Disability of the member, if opted or diagnosis of Critical illness of the member, if opted. On surrender of the Membership.
- c) On non-payment of Regular Premium before the expiry of the Grace Period.
- d) On surrender of membership if Regular Premium Level cover is opted and on date of payment of surrender value in case of all other options

Taxes

Taxes including Goods & Service Tax as applicable shall have to be borne by the Member or the Beneficiary as the case may be. Goods & Service Tax on life insurance premium and extra premium, if applicable, shall be collected along with the Premium amount.

CONTACT DETAILS OF THE INSURER/AGENT DETAILS

Claims can be referred at any of the BALIC branches anywhere in India. Claims can also be sent to Bajaj Allianz Life Insurance Company Limited through the Master Policyholder or directly to Bajaj Allianz Life Insurance Company Limited, G.E. Plaza, Airport Road, Yerawada, Pune - 411 006. Tel: (020) 6602 6777. Fax: (020) 6602 6789. For any queries you can contact customer care centre:

BSNL/MTNL
1800 22 5858

(Toll Free)

1800 209 5858

You can send an email to life@bajajallianz.co.in

For more terms and conditions on the policy, please refer to Master policy bond available with the Master Policy Holder. Please find below Broker's/Agent's/Intermediary details:

Servicing Agent Details	
Agent Code :	DIRECT
Agent Name :	DIRECT
Contact No:	1800 22 5858
Email :	life@bajajallianz.co.in

Grievance Redressal and Ombudsman

In case you have any query or complaint/grievance, you may contact the Grievance Officer of any nearest Customer Care Center at Branch Office of the Company during the Company's office hours from 9 am to 6 pm. Alternatively, you may communicate with Company: By post at: Customer Care Desk,

Bajaj Allianz Life Insurance Company Ltd., GE Plaza, Airport Road, Yerawada, Pune - 411006 | By Phone at: Toll Free No. 1800 209 7272 | By Fax at: 020-6602-6789
By Email: customercare@bajajallianz.co.in

In case you are not satisfied with the resolution provided to you by the above office, or have not received any response within 10 days, or you have any suggestion in respect of this Policy or on the functioning of the office, you may contact the following official for resolution:

Grievance Redressal Officer,

Bajaj Allianz Life Insurance Company Ltd. 3rd Floor, Bajaj Finserv, Survey No: 208/1-B, Behind Weik Field IT Park, Viman Nagar, Pune - 411014 Tel. No: 1800- 233- 7272 | Fax: (+91 20) 40111502, Email ID: customercare@bajajallianz.co.in

If Policyholder is not satisfied with the response or does not receive a response from the Company within fifteen (15) days, he may approach the IRDAI Grievance Cell Centre (IGCC) on the following contact details:

By Phone: TOLL FREE NO: 155255, By Email: complaints@irda.gov.in By post at: Consumer Affairs Department Insurance Regulatory and Development Authority of India 9th floor, United India Towers, Basheerbagh, Hyderabad - 500 029, Andhra Pradesh | By Fax at: +91- 40 - 6678 9768 The Policyholder can also register his complaint online at <http://www.igms.irda.gov.in/>

a) In case you are not satisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman if your grievance pertains to any of the following:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the Policy
- Delay in settlement of claim
- Dispute with regard to premium

iv) Non-receipt of your insurance document

b) The address of the Insurance Ombudsman is provided as per Address & Contact Details of Ombudsman Centers attached herewith. For the latest list of insurance ombudsman, please refer to the IRDAI website at http://www.irdaindia.org/ins_ombusman.htm.

c) The complaint should be made in writing and duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant.

d) Also please note that as per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made.

i) Only if the grievance has been rejected by the grievance redressal mechanism of the Company.

ii) The complaint should be filed within a period of one year from the date of rejection by the Company.

iii) The complaint should not be simultaneously under any litigation.

For Bajaj Allianz Life Insurance Company Limited



Mr. Kayzad Hiranek - Executive Vice President)

Bajaj Allianz Life Insurance Company Limited

Head office, GE Plaza, Airport Road, Yerawada Pune - 411 006, Tel. No. : 020 6602 6777

Address & Contact Details of Ombudsman Centres

In case you have any grievance, you may approach the Company Grievance Cell. In case you are not satisfied with the decision/resolution of the Company or if your complaint is not resolved/ not satisfied/not responded for 30 days, you may approach the Office of Insurance Ombudsman, in line with the details provided hereinabove in the policy document, at the addresses given below:

AHMEDABAD	Office of the Insurance Ombudsman, 2 nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad - 380 014, Tel.: 079 - 27545441/ 27546840, Fax: 079 - 27546142, Email: bimalokpal.ahmedabad@gbic.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24 th Main Road, JP Nagar, 1 st Phase, Bengaluru - 560 025, Tel.: 080 - 26652048 / 26652049, Email: bimalokpal.bengaluru@gbic.co.in	Karnataka
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2 nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003, Tel.: 0755 - 2769201/ 2769202 Fax: 0755 - 2769203, Email: bimalokpal.bhopal@gbic.co.in	Madhya Pradesh, Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar - 751009, Tel.: 0674 - 2596003/ 2596455 Fax: 0674 - 2596429, Email: bimalokpal.bhubaneswar@gbic.co.in	Orissa
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O.No.101,102 & 103, 2 nd Floor, Batra Building, Sector 17-D, Chandigarh-160017, Tel.:0172-2772101/2706468 Fax: 0172-2708274, Email: bimalokpal.chandigarh@gbic.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4 th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600018, Tel.: 044 - 24333668/ 24335284 Fax: 044 - 24333664, Email: bimalokpal.chennai@gbic.co.in	Tamil Nadu, Pondicherry Town and Karaikal (Which are part of Pondicherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002 Tel.: 011 - 23234057/2323037 Fax: 011 - 23230858, Email: bimalokpal.delhi@gbic.co.in	Delhi
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5 th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM), Tel.: 0361 - 2132204/2132205 Fax: 0361 - 2732937, Email: bimalokpal.guwahati@gbic.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1 st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004, Tel.: 040 - 65504123/ 23312122 Fax: 040 - 23376599, Email: bimalokpal.hyderabad@gbic.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363, Email: bimalokpal.jaipur@gbic.co.in	Rajasthan
ERNAKULAM	Office of the Insurance Ombudsman, CC 22/2603 2 nd Floor, Pullinat Bldg.,Opp. Cochin Shipyard, M.G.Road, Ernakulam-682015, Tel.: 0484 - 2358759/2358338 Fax: 0484 - 2359336, Email:bimalokpal.ernakulam@gbic.co.in	Kerala, Lakshadweep, Mahe -a part of Pondicherry
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4 th Floor, 4, C.R. Avenue, KOLKATA - 700 072, Tel.: 033 - 22124339 / 22124346, Fax : 033 - 22124341, Email: bimalokpal.kolkata@gbic.co.in	West Bengal, Bihar, Sikkim, Jharkhand Andaman & Nicobar Islands
MUMBAI	Office of the Insurance Ombudsman, 3 rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400054, Tel.: 022 - 26106552 / 26106960, Fax: 022 - 26106052, Email: bimalokpal.mumbai@gbic.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 2 nd Floor, C.T.S. No.s. 195 to 198,N.C. Kelkar Road, Narayan Peth, Pune - 411 030, Tel.: 020 - 32341320, Email: bimalokpal.pune@gbic.co.in	Maharashtra, Area of Navi Mumbai and Thane, excluding Mumbai Metropolitan Region
PATNA	Office of the Insurance Ombudsman, 1 st Floor, Kalpana Arcade Building, Bazar Samiti, Road, Bahadurpur, PATNA - 800 006, Tel No: 0612-2680952, Email: bimalokpal.patna@gbic.co.in	Bihar
LUCKNOW	Office of the Insurance Ombudsman, 6 th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001, Tel.: 0522 - 2231330/2231331 Fax: 0522 - 2231310, Email: bimalokpal.lucknow@gbic.co.in	Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
NOIDA	Office of the Insurance Ombudsman, 4 th Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector 15, NOIDA - 201301, Tel: 0120-2514250/51/53, Email: bimalokpal.noida@gbic.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur

Annexure AA

Section 38 of Insurance Act, 1938, as amended from time to time - Assignment and Transfer of Insurance Policies

Assignment or transfer of a Policy should be in accordance with section 38 of the Insurance Act, 1938, as amended by The Insurance Laws (Amendment) Act, 2015 dated 20.03.2015. The extant provisions in this regard are as follows:

1. This Policy may be transferred/ assigned, wholly or in part, with or without consideration.
2. An assignment may be effected in a Policy by an endorsement upon the Policy itself or by a separate instrument under notice to the Company.
3. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
4. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
5. The transfer of assignment shall not be operative as against the Company until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy thereof certified to be correct by both transferor and transferee or their duly authorized agents have been delivered to the Company.
6. Fee to be paid for assignment or transfer can be specified by the IRDAI through Regulations.
7. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the Company of duly receiving the notice.
8. If the Company maintains one or more places of business, such notices shall be delivered only at the place where the Policy is being serviced.
9. The Company may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is (a) not bona-fide or (b) not in the interest of the Policyholder/ Life Assured or (c) not in public interest or (d) is for the purpose of trading of the Policy.
10. Before refusing to act upon endorsement, the Company should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of Policyholder giving a notice of transfer or assignment.
11. In case of refusal to act upon the endorsement by the Company, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Company.
12. The priority of claims of persons interested in the Policy would depend on the date on which the notices of assignment or transfer is delivered to the Company; where there are more than one instruments of transfer or

- assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to IRDAI.
13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except
 - a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR
 - b. where the transfer or assignment is made upon condition that
 - i. the proceeds under the Policy shall become payable to Policyholder or Nominee(s) in the event of assignee or transferee dying before the Life Assured OR
 - ii. the Life Assured surviving the Policy Term.Such conditional assignee will not be entitled to obtain a loan on Policy or surrender the Policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.
 14. In other cases, the Company shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person
 - a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and
 - b. may institute any proceedings in relation to the Policy
 - c. obtain loan under the Policy or surrender the Policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings
 15. Any rights and remedies of an assignee or transferee of the Policy under an assignment or transfer effected before commencement of The Insurance Laws (Amendment) Act, 2015 shall not be affected by this section.

[Disclaimer: Section 38 of the Insurance Act, 1938, as amended from time to time shall be applicable. Policy Holders are advised to refer to Original text of Section 38 as amended from time to time for complete and accurate details.]

Annexure BB

Section 39 of the Insurance Act, 1938, as amended from time to time – Nomination by Policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938, as amended by The Insurance Laws (Amendment) Act, 2015 dated 20.03.2015. The extant provisions in this regard are as follows:

1. The Policyholder of a life insurance Policy on his own life may nominate a person or persons to whom money secured by the Policy shall be paid in the event of his death.
 2. Where the Nominee is a minor, the Policyholder may appoint any person to receive the money secured by the policy in the event of Policyholder's death during the minority of the Nominee. The manner of appointment to be laid down by the Company.
 3. Nomination can be made at any time before the maturity of the Policy.
 4. Nomination may be incorporated in the text of the Policy itself or may be endorsed on the Policy communicated to the Company and can be registered by the Company in the records relating to the Policy.
 5. Nomination can be cancelled or changed at any time before Policy matures, by an endorsement or a further endorsement or a will as the case may be.
 6. A notice in writing of change or cancellation of nomination must be delivered to the Company for the Company to be liable to such Nominee. Otherwise, Company will not be liable if a bona-fide payment is made to the person named in the text of the Policy or in the registered records of the Company.
 7. Fee to be paid to the Company for registering change or cancellation of a nomination can be specified by the IRDAI through Regulations.
 8. On receipt of notice with fee, the Company should grant a written acknowledgement to the Policyholder of having registered a nomination or cancellation or change thereof.
 9. A transfer or assignment made in accordance with section 38 of Insurance Act, 1938, as amended from time to time, shall automatically cancel the nomination except in case of assignment to the Company or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of Company's or transferee's or assignee's interest in the Policy. The nomination will get revived on repayment of the loan.
 10. The right of any creditor to be paid out of the proceeds of any Policy of life insurance shall not be affected by the nomination.
 11. In case of nomination by Policyholder whose life is insured, if the Nominees die before the Policyholder, the proceeds are payable to Policyholder or his heirs or legal representatives or holder of succession certificate.
 12. In case Nominee(s) survive the person whose life is insured, the amount secured by the Policy shall be paid to such survivor(s).
 13. Where the Policyholder whose life is insured nominates his/her (a) parents or (b) spouse or (c) children or (d) spouse and children or (e) any of them, the Nominees are beneficially entitled to the amount payable by the Company to the Policyholder unless it is proved that Policyholder could not have conferred such beneficial title on the Nominee having regard to the nature of his title.
 14. If Nominee(s) die after the Policyholder but before his share of the amount secured under the Policy is paid, the share of the expired Nominee(s) shall be payable to the heirs or legal representative of the Nominee(s) or holder of succession certificate of such Nominee(s).
 15. The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all life insurance Policies maturing for payment after the commencement of The Insurance Laws (Amendment) Act, 2015 (i.e. 20.03.2015).
 16. If Policyholder dies after maturity but the proceeds and benefit of the Policy has not been paid to him because of his death, his Nominee(s) shall be entitled to the proceeds and benefit of the Policy.
 17. The provisions of section 39 of the Insurance Act, 1938, as amended from time to time, are not applicable to any life insurance Policy to which section 6 of Married Women's Property Act, 1874, applies or has at any time applied except where before or after The Insurance Laws (Amendment) Act, 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the Policy it is mentioned that it is made under section 39 of the Insurance Act, 1938, as amended from time to time. Where nomination is intended to be made to spouse or children or spouse and children under section 6 of MWPA, it should be specifically mentioned on the Policy. In such a case only, the provisions of section 39 of Insurance Act, 1938, as amended from time to time, will not apply.
- [Disclaimer: Section 39 of the Insurance Act, 1938, as amended from time to time shall be applicable. Policy Holders are advised to refer to Original text of Section 39 as amended from time to time for complete and accurate details.]

Dear SOHAM SATISHMODI,

24 Jan 2018

Welcome to Bajaj Finserv Lending family! We are delighted to have you with us as our valued customer and look forward for a long lasting relationship.

Please find below the property documents submitted by you for availing the below loan:

Your Unique Loan Account No.(LAN)	400HFS63048711
A. Customer name	SOHAM SATISHMODI
B. Mailing Address	PLOT NO 280,ROAD NO 25,JUBLI HILLS,HYDERABAD,500034 Contact No:8885660203
C. Property Address	PLOT BEARING NO280 JUBLIEE HILLS COOPERA,SY NOOLD 4031 NEW SY NO120 OF SHAIKPET,SY NO 1021 OF HAKIMPET VILLAGE GOLCONDA,HYDERABAD,TELANGANA-500033
	FLAT NO 205 SECOND FLOOR,SAPPHIRE M NONO 110725C205 CHIKOTI GARDE,BEGUMPET SECUNDERABAD,HYDERABAD,TELANGANA-500016

D. List of documents received:

- 1 ACCEPTED SANCTION LETTER 1-ASL-Completed 20 Jan 2018
- 2 ENCUMBRANCE CERTIFICATE2-ON LINE EC No 29778298 Dt:22.01.2018-Completed20 Jan 2018
- 3 ENCUMBRANCE CERTIFICATE3-ON LINE EC No 29746509 Dt:20.01.2018-Completed20 Jan 2018
- 4 LEGAL REPORT HARD COPY-LEGAL REPORT-Completed20 Jan 2018
- 5 OTHER NP17-ENDORSEMENT APPLICATION NO F2/455/682/2004 Dt:01.12.2005-Completed24 Jan 2018
- 6 OTHERS5-BOARD RESOLUTION-Completed 20 Jan 2018
- 7 OTHERS7-LEGAL REPORT-Completed20 Jan 2018
- 8 OTHERS8-PROPERTY TAX-Completed20 Jan 2018
- 9 SALE DEED15-SALE DEED NO 416/2006 Dt:17.02.2006-Completed 24 Jan 2018
- 10 TAX RECEIPTS4-TAX RECEIPT-Completed20 Jan 2018

E. List of documents pending:

- 1 COMMITMENT FEES-MOF & CF CLEARNCE PROOF-PENDING 20 Jan 2018
- 2 FORECLOSURE LETTER-OUT STANDING LETTER-PENDING 20 Jan 2018
- 3 LIST OF DOCUMENTS-LOD-PENDING 20 Jan 2018
- 4 OTHERS 1-MODT-PENDING 20 Jan 2018
- 5 OTHERS2-DISCREET PROFILE-PENDING 20 Jan 2018
- 6 SALE DEED2-SALE DEED NO 645/1997-PENDING 20 Jan 2018

In case of any further assistance or feedback on our services please feel free to call us on our toll free number -1800-209-4151 or write in to us on wecare@bajajfinserv.in. Our customer care executive will be pleased to take care of any requirement or clarification you may have.

We thank you for choosing Bajaj Finserv Lending as your financial partner and look forward to an enduring relationship with you.

With best wishes,

For and on behalf of Bajaj Finance Ltd

(Authorized Representative)

This is a system generated statement and does not require a signature

**Disclaimer: Documents mentioned in Column No 'D' hereinabove (property documents), are documents submitted by you at the time of origination of loan. Subsequent to this, during the tenor of loan, there may be possibility that some of the property documents out of the documents mentioned in Column No 'D' hereinabove would have been released/handed over to you. However, inadvertently, in case, the document(s) [which are handed over to you] are getting reflected in the said Column No 'D', the same is required to be ignored.*

ANNEXURE - 10

Board Resolution

(ON LETTER HEAD OF THE COMPANY)

Certified True Copy of the resolution passed by the Board of Directors of Modi Properties Private Limited at their meeting held on 19/01/2018 (Date) at Hyderabad in which proper quorum was present and the said resolution has not been subsequently rescinded or modified.

Resolved that the Company Modi Properties Private Limited do apply and avail a loan against property loan of Rs. 4,15,00,000 (Rupees Four Crores Fifteen Lacs Only) from Bajaj Finance Ltd. for the purpose of Balance Transfer.

RESOLVED FURTHER THAT Mr. Soham Satish Modi, Mrs. Tejal Soham Modi and Mr. Gaurang J Mody, Directors of the Company be and are hereby authorized jointly / severally to negotiate, discuss, settle, finalise and accept the terms and conditions of the said loan facility from Bajaj Finance Limited and to take such further action as may be necessary in this behalf.

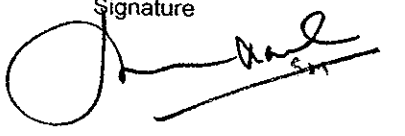
FURTHER RESOLVED THAT the applications / documents / agreements in connection with the said loan as stipulated by Bajaj Finance Limited, be and are hereby authorised to be signed / executed on behalf of the Company by any one of / jointly by Mr. Soham Satish Modi, Mrs. Tejal Soham Modi and Mr. Gaurang J Mody Directors of the Company, provided that if any such documents / agreements are to be signed under the Common Seal of the Company, the same be affixed as per the provisions of the Articles of Association of the Company."

CERTIFIED TO BE TRUE

For Modi Properties Private Limited


 (Director / Company Secretary)

Specimen Signatures of Authorised Signatories

	Name	Designation	Signature
01.	Soham Satish Modi	Director	
02.	Tejal Soham Modi	Director	TM
03.	Gaurang J Mody	Director	GM

DEMAND PROMISSORY NOTE

Rs. 4,15,00,000 /- [-] (Rupees FOUR CRORES FIFTEEN LAKHS only)



On demand, I / We [Please insert the name and description of the Borrower] (the "Borrower"), jointly and severally promise to pay Bajaj Finance Limited or its order, having its branch / office at HYDERABAD ("BFL" including its successors and assigns), a sum of Rs. 4,15,00,000 /- [-] (Rupees FOUR CRORES FIFTEEN LAKHS only) for value received under the loan against property agreement dated 19/01/2018 together with interest at the rate of 12 % per annum with MONTHLY rests, or such other rates which BFL may specify from time to time.

Presentment for payment and noting and protest of this note are hereby unconditionally and irrevocably waived.

If a company, pursuant to the Resolution of its Board of Directors, passed in their meeting held on 19/01/2018, the Common Seal of MOBI PROPERTIES PRIVATE LIMITED has been affixed in the presence of SOHAM SATISH MOGI, director of the Borrower company, who has in token thereof signed this Agreement.

[Handwritten signature]

OR

If a limited liability partnership, pursuant to the resolution of its Partners passed in their meeting held on _____, the common seal of _____ has been affixed in the presence of _____, partner of the Borrower company, who has in token thereof signed this Agreement / SIGNED AND DELIVERED by the within named Borrower, _____, an LLP, by the hand of _____, its Partner and Authorized Signatory.

Common seal to be affixed in case of a company

OR

If a partnership firm, SIGNED AND DELIVERED by the within named Borrower, _____, a partnership firm, by the hand of _____, its Partner and Authorized Signatory, authorized vide letter of authority dated _____.

OR

If a sole proprietorship, signed and delivered by the within named Borrower, _____, a Sole Proprietorship, by the hand of _____, its Sole Proprietor

OR

If a Hindu undivided family, SIGNED AND DELIVERED by the Borrower _____ of the Hindu undivided family, named _____

OR

If an Individual, SIGNED AND DELIVERED by the Borrower, named SOHAM SATISH MOGI
TEJAL SOHAM MOGI
GAURANG J MOGI
Place: HYDERABAD

Date: 19/01/2018

[Handwritten signature]

T M

G M

(Not to be attested / witnessed)

[Large handwritten signature]

V. ADARSH KUMAR
S.V.L.NO.11/2010
RL.NO.1-2-137 TO 154
94, MINERVA COMPLEX
S.D. ROAD
SECUNDERABAD - 500 002
LICENSE NO. 11/2012



47458
177219

APR 28 2018

12:29
R.0000100 PB7277

NON-JUDICIAL
STAMP DUTY

TELANGANA

INDEMNITY BOND

I, Mr. SOHAM MODI, s/o: Sri. Satish Modi, aged 47 years, Occ: Business, R/o Plot No 280, Road No 25, Near Peddamma Temple, Jubilee Hills, Khairatabad, Banjara Hills, Hyderabad – 500034, do hereby solemnly and sincerely affirm and state on oath as follows:

1. I am swearing to this Indemnity Bond with sound state of mind as such I am well acquainted with the facts and circumstances of this Indemnity Bond.
2. I submit that the Property in the name of Mr. SOHAM MODI and I am the absolute owner of Plot No 280, Road No 25, Near Peddamma Temple, Jubilee Hills, Khairatabad, Banjara Hills, Hyderabad – 500034 purchased from Sri.G. Keshavpal Reddy.
3. We agree and accepted vide Regd Sale deeds vide doc Nos.'3965/1992 and '1709/1989 for mutilated condition.
4. I further submit that I am the absolute owner of above said property and in case if any issues / problems arise in future due to any reason in that case I will be held responsible for all future consequences if any.
5. I am submitting this Indemnity Bond before the concerned officials of Bajaj Finance Limited declaring the above stated facts for the purpose of obtaining Loan Against Property on the above said property.
6. I am submitting this Indemnity Bond before the concerned officials of Bajaj Finance Limited authorities declaring the above stated facts and also keep it indemnified and harmless from and against any loss, damage, liability and expense incurred by the concerned officials due to any claim, action, suit initiated.

Sworn and signed
Before me on this day of

INDEMNIFIER

W. ADARSH KUMAR
F.V. NO. 11/2012
REL. NO. 2-137 TO 154
94, KESHA COMPLEX
S.D. ROAD
SECUNDERABAD - 500 003

LICENSE NO. 11/2012

INDEMNITY BOND INDIA

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157214

APR 28 2018

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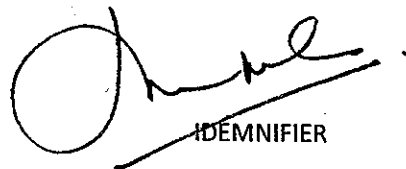
NON-JUDICIAL
STAMP DUTY

TELANGANA

I, Mr. SOHAM MODI, s/o: Sri. Satish Modi, aged 47 years, Occ: Business, R/o Plot No 280, Road No 25, Near Peddamma Temple, Jubilee Hills, Khairatabad, Banjara Hills, Hyderabad - 500034, do hereby solemnly and sincerely affirm and state on oath as follows:

1. I am swearing to this Indemnity Bond with sound state of mind as such I am well acquainted with the facts and circumstances of this Indemnity Bond.
2. I submit that the Property is on My Name(Mr.SOHAM SATISH MODI) and I am the absolute owner of Plot No 280, Road No 25, Near Peddamma Temple, Jubilee Hills, Khairatabad, Banjara Hills, Hyderabad - 500034, purchased from Mr. G. Keshavpal Reddy, by virtue of Regd Sale deed vide doc No 645/1997 and I am enjoying the above said property since from the date of Purchase.
3. We agree and accepted vide registered sale deed document no.3905/1992, dated 21.08.1989 for 14th page missing in the document.
4. I further submit that I am the absolute owner of above said property and in case if any issues / problems arise in future due to any reason in that case I will be held responsible for all future consequences if any.
5. I am submitting this Indemnity Bond before the concerned officials of Bajaj Finance Limited declaring the above stated facts for the purpose of obtaining Loan Against Property on the above said property.
6. I am submitting this Indemnity Bond before the concerned officials of Bajaj Finance Limited authorities declaring the above stated facts and also keep it indemnified and harmless from and against any loss, damage, liability and expense incurred by the concerned officials due to any claim, action, suit initiated.

Sworn and signed
Before me on this day of


INDEMNIFIER

Date : 18/01/2018

Mr. Jayprakash,
Modi Properties Pvt Ltd
Secunderabad

Subject: Property Documents Hand-Over

Request you to kindly hand-over the below mentioned documents to my colleague Mr. H Prashanth.

Sl.No.	Date of Document	Name of Documents	Photo Copy/ Original
1	20-02-2006	Registered Sale Deed No.416/2006 executed by 1)Mrs. A. Ratna 2)master A. Rishi 3)Miss. A. Pooja in favor of Dr. (Mrs.) Tejal Modi in respect of all that Apartment No.205 on the second floor, admeasuring about 1,435 Sq.Feet bearing Municipal No:1-1072/5/C/205, along with undivided share of land admeasuring 61.95 Sq.yards with parking No.15 (approx 100 Sft) in the building known as Sapphire situated in Sy.No.37 & 38, Chikoti Gardens, Begumpet, Secunderabad.	Original
2	01-12-2005	Endorsement Application No.F2/455/682/2004, C.C.No.F2/4/93 & F2/570/1998 S.No.15 in Annexure to G.O issued by Special officer & Competent Authority Urban Land Ceiling, Hyderabad, in favour of 1)Sri. A. Durga Prasad 2)Smt. A. Ratna on Perusal of Clause allotment made by the government shall be conclusive proof of title of the occupant over such excess land allotted in Flat No.205 Pre.No.1-10/72/5/CB/205 with undivided share of Land 51.80 Sq Mtrs. in Sy Nos 37 & 38 in Sapphire Apartments situated at Begumpet Village, Banagar Mandal, Ranga Reddy District.	Original
3	N.A	Latest Property Tax Receipt for Plot No 280, Jubilee hills.	Xerox

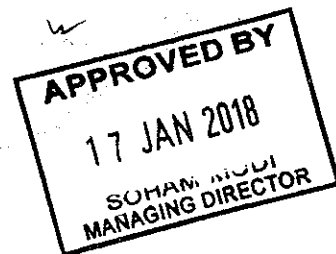
Same can be treated as acknowledgement receipt against the mentioned documents.

Thanks & Regards.


Ujjwal

Emp ID : 967443

*Hand
over
docs to
Nagji Sir*

**Bajaj Finance Limited**

Branch Office: 4th floor, 'The Belvedere', 6-3-891 & 892, Raj Bhavan Road,
Near Somajiguda Circle, Hyderabad 500 082, Andhra Pradesh
Registered Office: Mumbai - Pune Road, Akurdi, Pune - 411 035, Maharashtra, India
Corporate Office: 4th Floor, Bajaj Finserv Corporate Office, Off Pune-Ahmednagar Road,
Viman Nagar, Pune 411 014, Tel No. 020-30405060 Fax No. 020-30405030

Tel: +91 40 30475100

Fax: +91 40 30475199

Corporate ID No.:

L65910MH1987PLC042961

www.bajajfinserv.in

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Viman Nagar, Pune 411 014, Tel No. 020-30405060 Fax No. 020-30405030

Tel: +91 40 30475100
Fax: +91 40 30475199

Corporate ID No.:
165910MH1987PLC042961

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