Date: 04 September 2012

To.

PAMAC Finserve Private Limited A-21, Shriram Industrial Estate 13, G.D. Ambedkar Road, Wadala, Mumbai 400031

Sub: Addendum to Scope of Work of Agreement dated 12 September 2011

Dear Sir.

This has reference to the Agreement dated 12th September 2011 ("the said Agreement") executed between us.

As mutually agreed upon between us the following additional work will be included in your scope of work, as detailed in Annexure A to the said Agreement:

- To provide Services across all locations of ECL Finance Ltd(ECLFL)
- To check/verify and get the details of the customer for his/her Residence and office as per format provided by the ECLFL.
- To verify the authenticity of the Bank statements submitted by the customer with the concerned banks.
- To verify the authenticity of the Form 16 and Salary slips submitted by the customer with the concerned authorities, companies/ firms or at any other places/ offices, as required for such authentication.
- To verify the authenticity of the track records submitted by the customer with the concerned banks/Financial Institution.
- To verify the financial statements submitted by the customer.
- To initiate the ROC search with the concerned ROC offices
- To verify the Address/ ID Proof, Voter ID Cards/ Driving License, PAN Card Etc. (by Sighting Original with the Applicant and also verify the same from the issuing authority wherever applicable).
- To verify the Driving license submitted by the customer with the concerned RTO offices.
- To verify the life insurance policies submitted by the customer with the concerned Insurance offices.
- To verify the Utility bills (Electricity & Phone bills) submitted by the customer from the concerned issuing offices.
- To verify the PAN Card submitted by the customer with the relevant tax authorities
- To verify any other document submitted by the customer from the concerned issuing authorities.

ECL Finance Limited

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: 703, 6th Floor, Oxford Towers, off Old Airport Road, Bengaluru 560008

ECL Finance Limited

- To verify documents like Sanctioned Plans/No objection Certificates/Permission to Mortgage from the concerned issuing authority.
- To conduct information verification provided by the customer with regards to his Business/Residence details.

Save and except the above, all other clauses of the said Agreement shall remain unchanged, valid and continue to bind both the Parties in the manner and extent as laid down in the said Agreement.

Kindly acknowledge the receipt of this letter by signing and returning a copy of this letter.

Thanking You,

For ECL Finance Limited

Authorized Signatory

Accepted by:

FUI

Authorised Signatory