

# LOAN APPLICATION FORM



Serial No. **76089**

Branch Location **Thane**

Prospect ID **761019**

Customer ID \_\_\_\_\_

Date of Application **18/7/2016**

Source **DJA**

Loan Amount **2.5 L**

Tenure **10 yrs**

If existing customer  Yes  No

If yes Loan No. \_\_\_\_\_

Preferred mailing address:  Residence  Office  Permanent

(Please tick✓ anyone) (Please fill the form in BLOCK Letters)

<b>Loan Rate</b>	<b>Applicant Status</b>	<b>Transaction Type</b>	<b>End Use</b>
<input type="checkbox"/> Fixed <input checked="" type="checkbox"/> Floating	<input checked="" type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO	<input type="checkbox"/> BT <input type="checkbox"/> Refinance <input checked="" type="checkbox"/> Fresh	<b>HOME LOAN</b> <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Plot <input type="checkbox"/> Improvement/Extension

Name of the Buyout Bank \_\_\_\_\_

## PERSONAL DETAILS OF APPLICANT/ CO-APPLICANT

### APPLICANT

Title  Mr.  Mrs.  M/s.

First Name **Babulal**

Middle Name **Puthra**

Surname **Sankthia**

Father's/Spouse's name **Puthra**

Mother's Maiden Name **Mangibai**

Date of Birth **04/11/1951** Gender  Male  Female

Marital Status  Single  Married  Others

No. of Dependents: Children **3** Parents **0** Others \_\_\_\_\_

Qualification  High School  Graduate  Post Graduate  
 Others

Category  SC  ST  General  OBC  Others

PAN **AAPPB9169A**

Driving Lic. No. \_\_\_\_\_ Expiry date \_\_\_\_\_ Passport No. \_\_\_\_\_

Issued date \_\_\_\_\_ Valid upto \_\_\_\_\_

Voter Identity No. \_\_\_\_\_

AADHAR **6072 2930 4987**

Visa Valid upto (if NRI/PIO) \_\_\_\_\_

Social Security No. (if NRI/PIO) \_\_\_\_\_

Mobile **9833203337**

Email **mansijewellers@gmail.com**

Current Address **1003 10<sup>th</sup> floor, Alpi Heights,**

Landmark **Dr. R.P. Road, Mulund West,**

City/Town **Mumbai**

Pin Code **400080** State **MH**

Country **India**

Residence type  Rented  Owned

No. of Years of Residence **02**

Landline No. **022 2593 3238**

Permanent address **Same as above.**

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

### CO-APPLICANT

Title  Mr.  Mrs.  M/s. Relation with applicant **Spouse**

First Name **Paradesvi**

Middle Name **Babulal**

Surname **Routhra**

Father's/Spouse's name **Ranwarla**

Mother's Maiden Name **Sagarbair**

Date of Birth **16/01/1978** Gender  Male  Female

Marital Status  Single  Married  Others

No. of Dependents: Children **3** Parents **0** Others \_\_\_\_\_

Qualification  High School  Graduate  Post Graduate  
 Others

Category  SC  ST  General  OBC  Others

PAN **AAMPPO351L**

Driving Lic. No. \_\_\_\_\_ Expiry date \_\_\_\_\_ Passport No. \_\_\_\_\_

Issued date \_\_\_\_\_ Valid upto \_\_\_\_\_

Voter Identity No. \_\_\_\_\_

AADHAR **C426 6157 448**

Visa Valid upto (if NRI/PIO) \_\_\_\_\_

Social Security No. (if NRI/PIO) \_\_\_\_\_

Mobile **9833203337**

Email **mansijewellers@gmail.com**

Current Address **1003 10<sup>th</sup> floor, Alpi Heights,**

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Permanent address **Same as above.**

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

## EMPLOYMENT/ OCCUPATION DETAILS

Occupation:  Salaried  SEP  SENP  
 Housewife  Retired

Name of Current Employer/ Business Firm \_\_\_\_\_

Address of Current Employer/ Business Firm \_\_\_\_\_

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

Landline \_\_\_\_\_

Fax: \_\_\_\_\_

Years of Current job /Employment \_\_\_\_\_

Total Work Experience \_\_\_\_\_

Nature of Business \_\_\_\_\_

Date of Incorporation  DDMMYYYYYY**Type of Industry:**

- |   |  |
|---|--|
| <input type="checkbox"/> Manufacturing/Engineering/Construction | <input type="checkbox"/> Banking/Financial               |
| <input type="checkbox"/> Services                               | <input type="checkbox"/> Media/Entertainment/Hospitality |
| <input type="checkbox"/> Central/ State Govt.                   | <input type="checkbox"/> FMCG                            |
| <input type="checkbox"/> IT/ITeS/Telecom                        | <input type="checkbox"/> Education                       |
| <input type="checkbox"/> Others                                 | <input type="checkbox"/> Retail                          |

**Type of Organisation:**

- |   |                                      |   |
|---|--------------------------------------|---|
| <input type="checkbox"/> Proprietorship | <input type="checkbox"/> Partnership | <input type="checkbox"/> Public Limited |
| <input type="checkbox"/> Govt.          | <input type="checkbox"/> PSU         | <input type="checkbox"/> MNC            |

**If Salaried:**

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Central Govt. | <input type="checkbox"/> State Govt.    | <input type="checkbox"/> Public/ Private Sector |
| <input type="checkbox"/> NGO           | <input type="checkbox"/> Statutory Body | <input type="checkbox"/> Professional           |

**If Govt. Employee**

- |  |   |
|--|---|
| <input type="checkbox"/> Civil Police/ Enforcement | <input type="checkbox"/> Defense Services |
| <input type="checkbox"/> PSU                       | <input type="checkbox"/> Other            |

Department \_\_\_\_\_

Employee ID \_\_\_\_\_

Designation \_\_\_\_\_

If Self-Employed:  Business  Profession  
 Other Nature of Business (Products/Services provided)

Type of Profession:  Doctor  Architect  CA  
 Lawyer  Others

Official/ Business Email ID \_\_\_\_\_

Previous Organisation (If

current employment is less  
than year)/ City \_\_\_\_\_

## FINANCIAL DETAILS (IN INR LAKHS)

Gross Annual Income \_\_\_\_\_

Other Annual Income \_\_\_\_\_

Assets/ investments	Immovable
	Securities
	Other investments

Bank Balance \_\_\_\_\_

**Total** \_\_\_\_\_

Liabilities	O/S Amount	EMI	Bal tenor
Home Loan			
Personal Loan			
Two Wheeler Loan			
CreditCard O/S			
Other			
<b>Total</b>			

Occupation:  Salaried  SEP  SENP  
 Housewife  Retired

Name of Current Employer/ Business Firm \_\_\_\_\_

Address of Current Employer/ Business Firm \_\_\_\_\_

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

Landline \_\_\_\_\_

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| <input type="checkbox"/> IT/ITeS/Telecom                        | <input type="checkbox"/> Education                       |
| <input type="checkbox"/> Others                                 | <input type="checkbox"/> Retail                          |

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Bank Balance \_\_\_\_\_

**Total** \_\_\_\_\_

Liabilities	O/S Amount	EMI	Bal tenor
Home Loan			
Personal Loan			
Two Wheeler Loan			
CreditCard O/S			
Other			
<b>Total</b>			

# LOAN APPLICATION FORM

## BANK DETAILS

Name of Bank Thane Bharat Sahakari Bank Ltd.  
 Branch address Mulund (W) 010115 000000 838  
 Type of Account  Savings  Current  Cash credit  OD  
 Account No. 0101150000000838  
 Account Operational since \_\_\_\_\_

Name of Bank \_\_\_\_\_  
 Branch address \_\_\_\_\_  
 Type of Account  Savings  Current  Cash credit  OD  
 Account No. \_\_\_\_\_  
 Account Operational since \_\_\_\_\_

## COST AND FUND INFORMATION (LOAN DETAILS)

### Fund required

Construction/ Purchase Estimate \_\_\_\_\_  
 Sale Agreement \_\_\_\_\_  
 Registration/ Stamp duty charges \_\_\_\_\_  
 Incidental expenses \_\_\_\_\_  
 Business Requirement \_\_\_\_\_  
**Total Fund Requirement** \_\_\_\_\_

### Sources of Funds

Amount already spent \_\_\_\_\_  
 (Personal Savings) \_\_\_\_\_  
 Amount already spent(Business) \_\_\_\_\_  
 Other borrowing/ Loans \_\_\_\_\_  
 Others \_\_\_\_\_  
 Loan Applied for \_\_\_\_\_  
**Total Source of Funds** \_\_\_\_\_

## PROPERTY DETAILS

Type of Construction:  Ready  Under Construction Type of Property:  Residential  Commercial  Mixed Usage  Plot  
 Status of Property:  Self- Occupied  Partly Rented  Partly Vacant

Name of the Current Owner Sam a App

Property Address \_\_\_\_\_

Land Mark \_\_\_\_\_ City \_\_\_\_\_ Pin Code \_\_\_\_\_ State \_\_\_\_\_

## INITIAL FEE DETAILS

Bank Account Name & Branch Sam a App Date \_\_\_\_\_

Cheque No. \_\_\_\_\_ Amount\* \_\_\_\_\_ (\*The initial amount collected is not refundable)

### PROOF SUBMITTED

#### APPLICANT

Identity:  Passport  Pan Card  Voter's ID  
 Driving Licence  Aadhar Card  Others \_\_\_\_\_

#### Address Proof:

Bank Account Statement  Telephone Bill  Electricity Bill  
 Ration Card  Aadhar Card  Others \_\_\_\_\_

#### Financial Details:

Copy of ITR acknowledgment  Copy of annual accounts  
 Copy of Form16  Salary Slip  Net worth certificate  
 Bank account statement for last 6 months

#### CO-APPLICANT

Identity:  Passport  Pan Card  Voter's ID  
 Driving Licence  Aadhar Card  Others \_\_\_\_\_

#### Address Proof:

Bank Account Statement  Telephone Bill  Electricity Bill  
 Ration Card  Aadhar Card  Others \_\_\_\_\_

#### Financial Details:

Copy of ITR acknowledgment  Copy of annual accounts  
 Copy of Form16  Salary Slip  Net worth certificate  
 Bank account statement for last 6 months

Residence type  Rented  Owned

No. of Years of Residence 02  
 Landline No. 02225931238

Permanent address Same as above

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

Residence type  Rented  Owned

No. of Years of Residence 02  
 Landline No. 02225931238

Permanent address Same as above

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

## REFERENCES

Name: 1 Suresh Agarwal

Address:

---

City \_\_\_\_\_ Pin Code \_\_\_\_\_

State \_\_\_\_\_ Country \_\_\_\_\_

Phone \_\_\_\_\_ Mobile \_\_\_\_\_

E mail:

Relation:

Name: 2 \_\_\_\_\_

Address:

---

City \_\_\_\_\_ Pin Code \_\_\_\_\_

State \_\_\_\_\_ Country \_\_\_\_\_

Phone \_\_\_\_\_ Mobile \_\_\_\_\_

E mail:

Relation:

## KEY LOAN FEATURES

- Minimum Loan amount: INR 5 Lacs\*
  - Maximum Loan Amount: INR 10 Crores\*
  - Tenure up to 20 years (240 months)\*
  - Repayment through Equated Monthly Instalments (EMIs)
  - Rate of Interest Based on credit evaluation process
  - Applicable Charges as per the schedule of charges valid at the time of loan approval
- At IIFL we have adopted risk based pricing, which is arrived by taking into account, broad parameters like the customers financial and credit profile. Applicable interest rates are arrived at taking into account the prevailing market rates at the time of sanctioning. The details are also available on our website [www.iifl.com](http://www.iifl.com)

## DECLARATION

I/We are applying for Loan of ₹ 2.50 L. I/We understand that sanction of the loan is at the sole discretion of IIFL which reserves its right to reject the application after communicating the reasons for rejection and that IIFL shall not be responsible /liable in any manner whatsoever, to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection of our application. I/we understand and agree that IIFL and/ or its group companies reserve the rights to retain the photographs and documents submitted with this application and will not return the same to me/ us. I/We represent that I/We am / are a citizen of India and our company/ firm is registered in India. I/We represent that I/ We have not been declared insolvent nor have any insolvency/bankruptcy proceeding been initiated against me/us. I/We represent that information furnished by me/us in this application is true and correct, I/We represent that I/We have not defaulted on any loan repayments with any Banks/ FIS. I/ We have no objection to IIFL and/ or its group companies and/ or its agents providing me information on various products, offers and services provided by IIFL and/ or its group companies through any mode (including telephone calls, SMSs/ emails, letters etc.) and authorize IIFL and/ or its group companies and/ or its agents for the above purpose. I/We confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry" as laid down by TELECOM REGULATORY AUTHORITY OF INDIA will not be applicable for such information/ communication to me/us. I/We undertake to inform IIFL and/ or its group companies and/ or its agents regarding the change in any of the information furnished and to provide any further information/ documents that IIFL and/ or its group companies and/ or its agents may require. I/ We agree and accept that IIFL may by its self or through authorised persons, Lawyers, agencies, bureau, etc. Verify any information given, check credit references, employment details and obtain credit reports to determine any creditworthiness from time to time at discretion of IIFL. The initial money deposit is not refundable. I/We have read through the terms and the conditions of the grant of loan and have understood the implications of the terms and conditions. The aforementioned details in application and other documents have been explained to me/us in the language understood by me/us and I/We have understood the entire meaning of the various clauses and executed the same.

Signature/Thumb Impression of the Applicant / Authorised Signatory

Babulal Banthia

Signature/Thumb Impression of the Co-Applicant / Authorised Signatory

U1221401

Date 18/7/2016  
Place Mumbai

Date 18/7/2016  
Place Mumbai

Stamp/ Seal (if Applicable)

## FOR OFFICE USE ONLY

Source DSA  
DSA Name & Code Andhra Pradesh Sales & Distribution Pvt Ltd.

Exec. code

Other Channel

RM Name Pragnesh Patel  
Risk Categorisation :  Low  Medium  High

RM Code

C156439

DSA Stamp



CIN No. U65993MH2006PLC166475

Corporate Office: Plot No.98, Udyog Vihar, Phase - IV, Gurgaon - 122015 (Haryana) • Telephone No. 0124-4754900 • Email ID - [reach@iifl.com](mailto:reach@iifl.com)  
• Website - [www.iiflhomeloans.com](http://www.iiflhomeloans.com)

Registered Office: 12A-10, 13th floor, Parinee Crescenzio, C-38 and C-39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai - 400051  
Tel: (91-22) 67881000 • Fax : (91-22) 67881010 • Toll-Free: 1800-3000-1155 • Email: [reach@iifl.com](mailto:reach@iifl.com) • Website: [www.iiflhomeloans.com](http://www.iiflhomeloans.com)

Liabilities	O/S Amount	EMI	Bal tenor	Liabilities	O/S Amount	EMI	Bal tenor
Home Loan				Home Loan			
Personal Loan				Personal Loan			
Two Wheeler				Two Wheeler			
Loan				Loan			
CreditCard O/S				CreditCard O/S			
Other				Other			
Total				Total			

# LOAN APPLICATION FORM



Branch Location Thane

Serial No. 76088  
 Prospect ID 761019 Customer ID 786100  
 Date of Application 18/11/2016 Source D.S.D.  
 Loan Amount 2.5cr Tenure 10 yrs  
 If existing customer  Yes  No If yes Loan No.  
 Preferred mailing address:  Residence  Office  Permanent  
 (Please tick✓ anyone) (Please fill the form in BLOCK Letters)

Loan Rate	Applicant Status	Transaction Type	End Use
<input type="checkbox"/> Fixed <input checked="" type="checkbox"/> Floating	<input checked="" type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO	<input type="checkbox"/> BT <input type="checkbox"/> Refinance <input checked="" type="checkbox"/> Fresh	<b>HOME LOAN</b> <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Plot <input type="checkbox"/> Improvement/ Extension
			<b>LAP</b> <input checked="" type="checkbox"/> Asset Purchase Others (Please Specify Business)

Name of the Buyout Bank Commercial Property Purchase

## PERSONAL DETAILS OF APPLICANT/ CO-APPLICANT

### APPLICANT

Title  Mr.  Mrs.  M/s.

First Name Manish Kumar

Middle Name Babulal

Surname Bantwala

Father's/Spouse's name Babulal

Mother's Maiden Name Parasdevi

Date of Birth 16/10/1979 Gender  Male  Female

Marital Status  Single  Married  Others

No. of Dependents: Children 1 Parents 0 Others 0

Qualification  High School  Graduate  Post Graduate  
 Others

Category  SC  ST  General  OBC  Others

PAN AAMPK5R231D

Driving Lic. No.   Expiry date   Passport No.  

Issued date   Valid upto  

Voter Identity No.  

AADHAR 5406 7144 6300

Visa Valid upto (if NRI/PIO)  

Social Security No. (if NRI/ PIO)  

Mobile 9833203337

Email maneijewellers@gmail.com

Current Address 1003, 10<sup>th</sup> floor, Alps Heights

Landmark Dr. R.P. Road, Mulund West

City/Town Mumbai

Pin Code 400080 State MH

Country India

Residence type  Rented  Owned

No. of Years of Residence 02 yrs

Landline No. 022 25934238

Permanent address Same as above

Landmark

City/Town

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country

### CO-APPLICANT

Title  Mr.  Mrs.  M/s. Relation with applicant Spoouse

First Name Seema

Middle Name Manish

Surname Bantwala

Father's/Spouse's name Shobhalal

Mother's Maiden Name Pista bai

Date of Birth 24/01/1980 Gender  Male  Female

Marital Status  Single  Married  Others

No. of Dependents: Children 1 Parents 0 Others 0

Qualification  High School  Graduate  Post Graduate  
 Others

Category  SC  ST  General  OBC  Others

PAN AGAPB8929K

Driving Lic. No.   Expiry date   Passport No.  

Issued date   Valid upto  

Voter Identity No.  

AADHAR 5415 8385 4273

Visa Valid upto (if NRI/PIO)  

Social Security No. (if NRI/ PIO)  

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No. of Years of Residence 02 yrs

Landline No. 022 25934238

Permanent address Same as above

Landmark

City/Town

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country

## EMPLOYMENT/ OCCUPATION DETAILS

Occupation:  Salaried  SEP  SENP  
 Housewife  Retired

Name of Current Employer/ Business Firm Mansi Jewellers

Address of Current Employer/ Business Firm Shop No. 1, Ground floor, Keshav Bhawan  
 Landmark Opposite Hotel, Mulund West, Mumbai  
 City/Town Mulund, Mumbai  
 Pin Code 400080 State MH.  
 Country India  
 Landline 25694716  
 Fax:

Years of Current job /Employment 15 yrs

Total Work Experience 15 yrs

Nature of Business Retailer

Date of Incorporation DDMMYYYYYY

### Type of Industry:

- |   |  |
|---|--|
| <input type="checkbox"/> Manufacturing/Engineering/Construction | <input type="checkbox"/> Banking/ Financial              |
| <input type="checkbox"/> Services                               | <input type="checkbox"/> Media/Entertainment/Hospitality |
| <input type="checkbox"/> Central/State Govt.                    | <input type="checkbox"/> FMCG                            |
| <input type="checkbox"/> IT/ITeS/Telecom                        | <input type="checkbox"/> Education                       |
| <input type="checkbox"/> Others                                 | <input type="checkbox"/> Retail                          |

### Type of Organisation:

- |  |                                      |   |
|--|--------------------------------------|---|
| <input checked="" type="checkbox"/> Proprietorship | <input type="checkbox"/> Partnership | <input type="checkbox"/> Public Limited |
| <input type="checkbox"/> Govt.                     | <input type="checkbox"/> PSU         | <input type="checkbox"/> MNC            |

### If Salaried:

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Central Govt. | <input type="checkbox"/> State Govt.    | <input type="checkbox"/> Public/ Private Sector |
| <input type="checkbox"/> NGO           | <input type="checkbox"/> Statutory Body | <input type="checkbox"/> Professional           |

### If Govt. Employee

- |  |   |
|--|---|
| <input type="checkbox"/> Civil Police/ Enforcement | <input type="checkbox"/> Defense Services |
| <input type="checkbox"/> PSU                       | <input type="checkbox"/> Other            |

Department \_\_\_\_\_

Employee ID \_\_\_\_\_

Designation Proprietor

If Self-Employed:  Business  Profession

Other Nature of Business (Products/Services provided)

Type of Profession:  Doctor  Architect  CA  
 Lawyer  Others

Official/ Business Email ID \_\_\_\_\_

Previous Organisation (If current employment is less than year)/ City \_\_\_\_\_

## FINANCIAL DETAILS (IN INR LAKHS)

Gross Annual Income \_\_\_\_\_

Other Annual Income \_\_\_\_\_

Assets/ Investments Immovable \_\_\_\_\_

Securities \_\_\_\_\_

Other Investments \_\_\_\_\_

Bank Balance \_\_\_\_\_

**Total** \_\_\_\_\_

### Liabilities

Home Loan \_\_\_\_\_

Personal Loan \_\_\_\_\_

Two Wheeler \_\_\_\_\_

Loan \_\_\_\_\_

Credit Card O/S \_\_\_\_\_

Other \_\_\_\_\_

**Total** \_\_\_\_\_

### O/S Amount

EMI

Bal tenor

## LOAN APPLICATION FORM

Occupation:  Salaried  SEP  SENP \_\_\_\_\_  
 Housewife  Retired

Name of Current Employer/ Business Firm \_\_\_\_\_

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City/Town \_\_\_\_\_

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Fax:

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Nature of Business \_\_\_\_\_

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Securities \_\_\_\_\_

Other Investments \_\_\_\_\_

Bank Balance \_\_\_\_\_

**Total** \_\_\_\_\_

### Liabilities

Home Loan \_\_\_\_\_

Personal Loan \_\_\_\_\_

Two Wheeler \_\_\_\_\_

Loan \_\_\_\_\_

Credit Card O/S \_\_\_\_\_

Other \_\_\_\_\_

**Total** \_\_\_\_\_

### O/S Amount

EMI

Bal tenor

# LOAN APPLICATION FORM

## BANK DETAILS

Name of Bank Thane Bharat Sahakari Bank Ltd.  
 Branch address Mulund (E)  
 Type of Account  Savings  Current  Cash credit  OD  
 Account No. 01011500000 2887  
 Account Operational since \_\_\_\_\_

Name of Bank \_\_\_\_\_  
 Branch address \_\_\_\_\_  
 Type of Account  Savings  Current  Cash credit  OD  
 Account No. \_\_\_\_\_  
 Account Operational since \_\_\_\_\_

## COST AND FUND INFORMATION (LOAN DETAILS)

### Fund required

Construction/ Purchase Estimate \_\_\_\_\_  
 Sale Agreement \_\_\_\_\_  
 Registration/ Stamp duty charges \_\_\_\_\_  
 Incidental expenses \_\_\_\_\_  
 Business Requirement \_\_\_\_\_  
**Total Fund Requirement** \_\_\_\_\_

### Sources of Funds

Amount already spent \_\_\_\_\_  
 (Personal Savings) \_\_\_\_\_  
 Amount already spent(Business) \_\_\_\_\_  
 Other borrowing/ Loans \_\_\_\_\_  
 Others \_\_\_\_\_  
 Loan Applied for \_\_\_\_\_  
**Total Source of Funds** \_\_\_\_\_

## PROPERTY DETAILS

Type of Construction:  Ready  Under Construction Type of Property:  Residential  Commercial  Mixed Usage  Plot  
 Status of Property:  Self- Occupied  Partly Rented  Partly Vacant  
 Name of the Current Owner Manish Bawaria, Mahavir, Neeraj, Babulal.  
 Property Address Shop No. 3, Ground floor Neptune Lotus, Lal Bahadur Shastri Marg  
 Land Mark Mulund (E), city Mumbai Pin Code 400080 State MH

## INITIAL FEE DETAILS

Bank Account Name & Branch Thane Bharat Sahakari Bank Ltd. Date \_\_\_\_\_  
 Cheque No. 000062 Amount\* 5800 (\*The initial amount collected is not refundable)

### PROOF SUBMITTED

**APPLICANT**  
 Identity:  Passport  Pan Card  Voter's ID  
 Driving Licence  Aadhar Card  Others  
 Address Proof:  
 Bank Account Statement  Telephone Bill  Electricity Bill  
 Ration Card  Aadhar Card  Others  
 Financial Details:  
 Copy of ITR acknowledgment  Copy of annual accounts  
 Copy of Form16  Salary Slip  Net worth certificate  
 Bank account statement for last 6 months

**CO-APPLICANT**  
 Identity:  Passport  Pan Card  Voter's ID  
 Driving Licence  Aadhar Card  Others  
 Address Proof:  
 Bank Account Statement  Telephone Bill  Electricity Bill  
 Ration Card  Aadhar Card  Others  
 Financial Details:  
 Copy of ITR acknowledgment  Copy of annual accounts  
 Copy of Form16  Salary Slip  Net worth certificate  
 Bank account statement for last 6 months

Residence type  Rented  Owned

No. of Years of Residence 02 yrs  
 Landline No. 02225934238

Permanent address Same as above.

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_

State \_\_\_\_\_

Country \_\_\_\_\_

Residence type  Rented  Owned

No. of Years of Residence 02 yrs  
 Landline No. 02225934238

Permanent address Same as above.

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_

State \_\_\_\_\_

Country \_\_\_\_\_

## REFERENCES

Name: 1 Himmat Jain  
 Address: Flat no. 1108, C wing,  
 Sheth Plaza, Bhandup (W)  
 City Mumbai Pin Code 400078  
 State MH Country India  
 Phone Mobile 9821059517  
 E mail \_\_\_\_\_  
 Relation Friend.

## KEY LOAN FEATURES

- Minimum Loan amount: INR 5 Lacs\*
  - Maximum Loan Amount: INR 10 Crores\*
  - Tenure up to 20 years (240 months)\*
  - Repayment through Equated Monthly Instalments (EMIs)
  - Rate of Interest Based on credit evaluation process
  - Applicable Charges as per the schedule of charges valid at the time of loan approval
- At IIHFL we have adopted risk based pricing, which is arrived by taking into account, broad parameters like the customers financial and credit profile. Applicable interest rates are arrived at taking into account the prevailing market rates at the time of sanctioning. The details are also available on our website [www.iihfl.com](http://www.iihfl.com)

## DECLARATION

I/We are applying for Loan of ₹ 2.5 Cr. I/We understand that sanction of the loan is at the sole discretion of IIHFL which reserves its right to reject the application after communicating the reasons for rejection and that IIHFL shall not be responsible /liable in any manner whatsoever, to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection of our application. I/we understand and agree that IIHFL and/or its group companies reserve the rights to retain the photographs and documents submitted with this application and will not return the same to me/us. I/We represent that I/We am / are a citizen of India and our company/firm is registered in India. I/We represent that I/We have not been declared insolvent nor have any insolvency/bankruptcy proceeding been initiated against me/us. I/We represent that information furnished by me/us in this application is true and correct. I/We represent that I/We have not defaulted on any loan repayments with any Banks/ FIS. I/ we have no objection to IIHFL and/or its group companies and/ or its agents providing me information on various products, offers and services provided by IIHFL and/or its group companies through any mode (including telephone calls, SMSs/ emails, letters etc.) and authorize IIHFL and/or its group companies and/ or its agents for the above purpose. I/We confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry" as laid down by 'TELECOM REGULATORY AUTHORITY OF INDIA' will not be applicable for such information/ communication to me/us. I/ we undertake to inform IIHFL and/ or its group companies and/ or its agents regarding the change in any of the information furnished and to provide any further information/ documents that IIHFL and/ or its group companies and/ or its agents may require. I/ We agree and accept that IIHFL may by its self or through authorised persons, Lawyers, agencies, bureau, etc. Verify any information given, check credit references, employment details and obtain credit reports to determine any creditworthiness from time to time at discretion of IIHFL. The initial money deposit is not refundable. I/We have read through the terms and the conditions of the grant of loan and have understood the implications of the terms and conditions. The aforementioned details in application and other documents have been explained to me/us in the language understood by me/us and I/We have understood the entire meaning of the various clauses and executed the same.

Signature/Thumb Impression of the Applicant / Authorised Signatory

Stamp/  
Seal (if  
Applicable)

Date 18/7/2016  
Place Mumbai

Date 18/7/2016  
Place Mumbai

Signature/Thumb  
Impression of the  
Co-Applicant /  
Authorised Signatory

Stamp/  
Seal (if  
Applicable)

## FOR OFFICE USE ONLY

Source DSA  
 DSA Name & Code Andheri media Sales & Distribution Pvt Ltd.  
 Other Channel \_\_\_\_\_  
 RM Name Pragnesh Patel  
 Risk Categorisation :  Low  Medium  High

Exec. code

C136439

DSA  
Stamp



CIN No. U65993MH2006PLC166475

Corporate Office: Plot No.98, Udyog Vihar, Phase - IV, Gurgaon - 122015 (Haryana) • Telephone No. 0124-4754900 • Email ID - [reach@iihfl.com](mailto:reach@iihfl.com)

• Website - [www.iihfhomeloans.com](http://www.iihfhomeloans.com)

Registered Office: 12A-10, 13th floor, Parinee Crescenza, C-38 and C-39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai - 400051  
 Tel: (91-22) 67881000 • Fax : (91-22) 67881010 • Toll-Free: 1800-3000-1155 • Email: [reach@iihfl.com](mailto:reach@iihfl.com) • Website: [www.iihfhomeloans.com](http://www.iihfhomeloans.com)

Liabilities	O/S Amount	EMI	Bal tenor	Liabilities	O/S Amount	EMI	Bal tenor
Home Loan				Home Loan			
Personal Loan				Personal Loan			
Two Wheeler Loan				Two Wheeler Loan			
Credit Card O/S				Credit Card O/S			
Other				Other			
Total				Total			

# LOAN APPLICATION FORM

Serial No.

76085



Branch Location Thane

Prospect ID 761019 Customer ID \_\_\_\_\_

Date of Application 18/7/2016 Source \_\_\_\_\_

Loan Amount 2.5 cr. Tenure 10 yrs

If existing customer  Yes  No If yes Loan No. \_\_\_\_\_

Preferred mailing address:  Residence  Office  Permanent

(Please tick ✓ anyone) (Please fill the form in BLOCK Letters)

## Loan Rate

## Applicant Status

## Transaction Type

## End Use

Fixed  Floating

Resident  NRI  
 PIO

BT  Refinance  
 Fresh

### HOME LOAN

Purchase  Construction  
 Plot  Improvement/  
Extension

### LAP

Asset Purchase  
 Others (Please Specify  
Business)

Name of the Buyout Bank Commercial

Property

Funbun

## PERSONAL DETAILS OF APPLICANT/ CO-APPLICANT

### APPLICANT

Title  Mr.  Mrs.  M/s.

First Name Beeraj

Middle Name Rabulal

Surname Bauthiyar

Father's/Spouse's name Rabulal

Mother's Maiden Name Parsaddevi

Date of Birth 10/09/1986 Gender  Male  Female

Marital Status  Single  Married  Others

No. of Dependents: Children 1 Parents 0 Others 0

Qualification  High School  Graduate  Post Graduate  
 Others

Category  SC  ST  General  OBC  Others

PAN AAPFNO148E

Driving Lic. No. \_\_\_\_\_ Expiry date \_\_\_\_\_ Passport No. \_\_\_\_\_

Issued date \_\_\_\_\_ Valid upto \_\_\_\_\_

Voter Identity No. \_\_\_\_\_

AADHAR 866572772617

Visa Valid upto (if NRI/PIO) \_\_\_\_\_

Social Security No. (if NRI/PIO) \_\_\_\_\_

Mobile 9821340692

Email manoj.jewellers@gmail.com

Current Address 1003, 10th floor, Alps Heights

Landmark Dr. R.P. Road, Mulund West

City/Town Mumbai

Pin Code 400080 State MH

Country India

Residence type  Rented  Owned

No. of Years of Residence 02 yrs.

Landline No. 022 25934238

Permanent address Same as above

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

### CO-APPLICANT

Title  Mr.  Mrs.  M/s. Relation with applicant

First Name Anuraj

Middle Name Neenu

Surname Bauthiyar

Father's/Spouse's name Shantilal

Mother's Maiden Name Nirmala

Date of Birth 20/03/1988 Gender  Male  Female

Marital Status  Single  Married  Others

No. of Dependents: Children 1 Parents 0 Others 0

Qualification  High School  Graduate  Post Graduate  
 Others

Category  SC  ST  General  OBC  Others

PAN BZLPB2371Q

Driving Lic. No. \_\_\_\_\_ Expiry date \_\_\_\_\_ Passport No. \_\_\_\_\_

Issued date \_\_\_\_\_ Valid upto \_\_\_\_\_

Voter Identity No. \_\_\_\_\_

AADHAR 535553357705

Visa Valid upto (if NRI/PIO) \_\_\_\_\_

Social Security No. (if NRI/PIO) \_\_\_\_\_

Mobile 9821340692

Email manoj.jewellers@gmail.com

Current Address 1003, 10th floor, Alps Heights

Landmark Dr. R.P. Road, Mulund West

City/Town Mumbai

Pin Code 400080 State MH

Country India

Residence type  Rented  Owned

No. of Years of Residence 02 yrs.

Landline No. 022 25934238

Permanent address Same as above

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

## EMPLOYMENT/ OCCUPATION DETAILS

Occupation:  Salaried  SEP  SENP  
 Housewife  Retired

Name of Current Employer/ Business Firm \_\_\_\_\_

Address of Current Employer/ Business Firm \_\_\_\_\_

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

Landline \_\_\_\_\_

Fax: \_\_\_\_\_

Years of Current Job / Employment \_\_\_\_\_

Total Work Experience \_\_\_\_\_

Nature of Business \_\_\_\_\_

Date of Incorporation **DDMMYYYYYY****Type of Industry:**

- Manufacturing/ Engineering/ Construction  Banking/  
 Financial  Services  Media/ Entertainment/ Hospitality  
 Central/ State Govt.  FMCG  Education  Retail  
 IT/ ITeS/ Telecom  Others \_\_\_\_\_

**Type of Organisation:**

- Proprietorship  Partnership  Public Limited  
 Govt.  PSU  MNC

**If Salaried:**

- Central Govt.  State Govt.  Public/ Private Sector  
 NGO  Statutory Body  Professional

**If Govt. Employee**

- Civil Police/ Enforcement  Defense Services  
 PSU  Other

Department \_\_\_\_\_

Employee ID \_\_\_\_\_

Designation \_\_\_\_\_

If Self-Employed:  Business  Profession Other Nature of Business (Products/Services provided)Type of Profession:  Doctor  Architect  CA  
 Lawyer  Others

Official/ Business Email ID \_\_\_\_\_

Previous Organisation (If \_\_\_\_\_

current employment is less  
than year)/ City \_\_\_\_\_

Occupation:  Salaried  SEP  SENP  
 Housewife  Retired

Name of Current Employer/ Business Firm \_\_\_\_\_

Address of Current Employer/ Business Firm \_\_\_\_\_

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

Landline \_\_\_\_\_

Fax: \_\_\_\_\_

Years of Current Job / Employment \_\_\_\_\_

Total Work Experience \_\_\_\_\_

Nature of Business \_\_\_\_\_

Date of Incorporation **DDMMYYYYYY****Type of Industry:**

- Manufacturing/ Engineering/ Construction  Banking/  
 Financial  Services  Media/ Entertainment/ Hospitality  
 Central/ State Govt.  FMCG  Education  Retail  
 IT/ ITeS/ Telecom  Others \_\_\_\_\_

**Type of Organisation:**

- Proprietorship  Partnership  Public Limited  
 Govt.  PSU  MNC

**If Salaried:**

- Central Govt.  State Govt.  Public/ Private Sector  
 NGO  Statutory Body  Professional

**If Govt. Employee**

- Civil Police/ Enforcement  Defense Services  
 PSU  Other

Department \_\_\_\_\_

Employee ID \_\_\_\_\_

Designation \_\_\_\_\_

If Self-Employed:  Business  Profession Other Nature of Business (Products/Services provided)Type of Profession:  Doctor  Architect  CA  
 Lawyer  Others

Official/ Business Email ID \_\_\_\_\_

Previous Organisation (If \_\_\_\_\_

current employment is less  
than year)/ City \_\_\_\_\_

## FINANCIAL DETAILS (IN INR LAKHS)

Gross Annual Income \_\_\_\_\_

Other Annual Income \_\_\_\_\_

Assets/ Investments Immovable \_\_\_\_\_

Securities \_\_\_\_\_

Other investments \_\_\_\_\_

Bank Balance \_\_\_\_\_

Total \_\_\_\_\_

Liabilities

O/S Amount

EMI

Bal tenor

Home Loan

Personal Loan

Two Wheeler

Loan

Credit Card O/S

Other

Total

Gross Annual Income \_\_\_\_\_

Other Annual Income \_\_\_\_\_

Assets/ Investments Immovable \_\_\_\_\_

Securities \_\_\_\_\_

Other investments \_\_\_\_\_

Bank Balance \_\_\_\_\_

Total \_\_\_\_\_

Liabilities

O/S Amount

EMI

Bal tenor

Home Loan

Personal Loan

Two Wheeler

Loan

Credit Card O/S

Other

Total

# LOAN APPLICATION FORM

## BANK DETAILS

Name of Bank Thane Bharat Sahakari Bank Ltd.  
 Branch address Mulund W.C.  
 Type of Account  Savings  Current  Cash credit  OD  
 Account No. 010115000000958  
 Account Operational since —

Name of Bank \_\_\_\_\_  
 Branch address \_\_\_\_\_  
 Type of Account  Savings  Current  Cash credit  OD  
 Account No. \_\_\_\_\_  
 Account Operational since \_\_\_\_\_

## COST AND FUND INFORMATION (LOAN DETAILS)

### Fund required

Construction/Purchase Estimate \_\_\_\_\_  
 Sale Agreement \_\_\_\_\_  
 Registration/Stamp duty charges \_\_\_\_\_  
 Incidental expenses \_\_\_\_\_  
 Business Requirement \_\_\_\_\_  
**Total Fund Requirement** \_\_\_\_\_

### Sources of Funds

Amount already spent \_\_\_\_\_  
 (Personal Savings) \_\_\_\_\_  
 Amount already spent(Business) \_\_\_\_\_  
 Other borrowing/Loans \_\_\_\_\_  
 Others \_\_\_\_\_  
 Loan Applied for \_\_\_\_\_

### Total Source of Funds

## PROPERTY DETAILS

Type of Construction:  Ready  Under Construction Type of Property:  Residential  Commercial  Mixed Usage  Plot  
 Status of Property:  Self-Occupied  Partly Rented  Partly Vacant  
 Name of the Current Owner Same as above  
 Property Address \_\_\_\_\_  
 Land Mark \_\_\_\_\_ City \_\_\_\_\_ Pin Code \_\_\_\_\_ State \_\_\_\_\_

## INITIAL FEE DETAILS

Bank Account Name & Branch Same as above Date \_\_\_\_\_

Cheque No. \_\_\_\_\_ Amount\* \_\_\_\_\_ (\*The initial amount collected is not refundable)

### PROOF SUBMITTED

**APPLICANT**  
 Identity:  Passport  Pan Card  Voter's ID  
 Driving Licence  Aadhar Card  Others \_\_\_\_\_  
 Address Proof:  
 Bank Account Statement  Telephone Bill  Electricity Bill  
 Ration Card  Aadhar Card  Others \_\_\_\_\_  
 Financial Details:  
 Copy of ITR acknowledgment  Copy of annual accounts  
 Copy of Form16  Salary Slip  Net worth certificate  
 Bank account statement for last 6 months

**CO-APPLICANT**  
 Identity:  Passport  Pan Card  Voter's ID  
 Driving Licence  Aadhar Card  Others \_\_\_\_\_

Address Proof:  
 Bank Account Statement  Telephone Bill  Electricity Bill  
 Ration Card  Aadhar Card  Others \_\_\_\_\_  
 Financial Details:  
 Copy of ITR acknowledgment  Copy of annual accounts  
 Copy of Form16  Salary Slip  Net worth certificate  
 Bank account statement for last 6 months

Residence type  Rented  Owned

No. of Years of Residence 02 yrs.

Landline No. 022 25936238

Permanent address Same as above.

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

Residence type  Rented  Owned

No. of Years of Residence 02 yrs.

Landline No. 022 25936238

Permanent address Same as above.

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

**REFERENCES**

Name: 1 Sonu Anil Agarwal  
 Address:  
 City \_\_\_\_\_ Pin Code \_\_\_\_\_  
 State \_\_\_\_\_ Country \_\_\_\_\_  
 Phone \_\_\_\_\_ Mobile \_\_\_\_\_  
 E mail \_\_\_\_\_  
 Relation \_\_\_\_\_

Name: 2 Sonu Anil Agarwal  
 Address:  
 City \_\_\_\_\_ Pin Code \_\_\_\_\_  
 State \_\_\_\_\_ Country \_\_\_\_\_  
 Phone \_\_\_\_\_ Mobile \_\_\_\_\_  
 E mail \_\_\_\_\_  
 Relation \_\_\_\_\_

**KEY LOAN FEATURES**

- Minimum Loan amount: INR 5 Lacs\*
  - Maximum Loan Amount: INR 10 Crores\*
  - Tenure up to 20 years (240 months)\*
  - Repayment through Equated Monthly Instalments (EMIs)
  - Rate of Interest Based on credit evaluation process
  - Applicable Charges as per the schedule of charges valid at the time of loan approval
- At IIFL we have adopted risk based pricing, which is arrived by taking into account, broad parameters like the customers financial and credit profile. Applicable interest rates are arrived at taking into account the prevailing market rates at the time of sanctioning. The details are also available on our website [www.iifl.com](http://www.iifl.com)

**DECLARATION**

I/ We are applying for Loan of ₹ 25.50 Lakh. I/We understand that sanction of the loan is at the sole discretion of IIFL which reserves its right to reject the application after communicating the reasons for rejection and that IIFL shall not be responsible /liable in any manner whatsoever, to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection of our application. I/we understand and agree that IIFL and/ or its group companies reserve the rights to retain the photographs and documents submitted with this application and will not return the same to me/ us. I/ We represent that I/We am / are a citizen of India and our company/ firm is registered in India. I/We represent that I/ We have not been declared insolvent nor have any insolvency/bankruptcy proceeding been initiated against me/us. I/We represent that information furnished by me/us in this application is true and correct, I/We represent that I/We have not defaulted on any loan repayments with any Banks/ FIS. I/ We have no objection to IIFL and/ or its group companies and/ or its agents providing me information on various products, offers and services provided by IIFL and/ or its group companies through any mode (including telephone calls, SMSs/ emails, letters etc.) and authorize IIFL and/ or its group companies and/ or its agents for the above purpose. I/We confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry" as laid down by "TELECOM REGULATORY AUTHORITY OF INDIA" will not be applicable for such information/ communication to me/us. I/We undertake to inform IIFL and/ or its group companies and/ or its agents regarding the change in any of the information furnished and to provide any further information/ documents that IIFL and/ or its group companies and/ or its agents may require. I/ We agree and accept that IIFL may by its self or through authorised persons, Lawyers, agencies, bureau, etc. Verify any information given, check credit references, employment details and obtain credit reports to determine any creditworthiness from time to time at discretion of IIFL. The initial money deposit is not refundable. I/We have read through the terms and the conditions of the grant of loan and have understood the implications of the terms and conditions. The aforementioned details in application and other documents have been explained to me/us in the language understood by me/us and I/We have understood the entire meaning of the various clauses and executed the same.

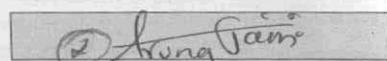
Signature/Thumb Impression of the Applicant / Authorised Signatory



Stamp/ Seal (If Applicable)

Date 18/7/2016  
 Place Mumbai

Signature/Thumb Impression of the Co-Applicant / Authorised Signatory



Stamp/ Seal (If Applicable)

Date 18/7/2016  
 Place Mumbai

**FOR OFFICE USE ONLY**

Source Off Exec. code \_\_\_\_\_  
 DSA Name & Code Andra Mehta Sales & Distribution Pvt Ltd.  
 Other Channel \_\_\_\_\_  
 RM Name Pragnesh Patel RM Code CUS6472  
 Risk Categorisation :  Low  Medium  High



Ghar Aspira, Loan Hamara.

CIN No. U65993MH2006PLC166475

Corporate Office: Plot No.98, Udyog Vihar, Phase - IV, Gurgaon - 122015 (Haryana) • Telephone No. 0124-4754900 • Email ID - [reach@iifl.com](mailto:reach@iifl.com)

• Website - [www.iiflhomeloans.com](http://www.iiflhomeloans.com)

Registered Office: 12A-10, 13th floor, Parinee Crescenzo, C-38 and C-39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai - 400051  
 Tel: (91-22) 67881000 • Fax: (91-22) 67881010 • Toll-Free: 1800-3000-1155 • Email: [reach@iifl.com](mailto:reach@iifl.com) • Website: [www.iiflhomeloans.com](http://www.iiflhomeloans.com)

Liabilities	O/S Amount	EMI	Bal tenor	Liabilities	O/S Amount	EMI	Bal tenor
Home Loan				Home Loan			
Personal Loan				Personal Loan			
Two Wheeler				Two Wheeler			
Loan				Loan			
CreditCard O/S				CreditCard O/S			
Other				Other			
Total				Total			

# LOAN APPLICATION FORM

Please affix recent photograph of Applicant	Please affix recent photograph of Co-Applicant
Sign across Photograph	Sign across Photograph

Serial No. **76086**  
**Branch Location** Thane.  
**Prospect ID** 761019 **Customer ID** \_\_\_\_\_  
**Date of Application** 18/7/2016 **Source** DSR  
**Loan Amount** 255k **Tenure** 10 yrs  
**If existing customer**  Yes  No **If yes Loan No.** \_\_\_\_\_  
**Preferred mailing address:**  Residence  Office  Permanent  
 (Please tick✓ anyone) (Please fill the form in BLOCK Letters)

Loan Rate	Applicant Status	Transaction Type	End Use
<input type="checkbox"/> Fixed <input checked="" type="checkbox"/> Floating	<input checked="" type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO	<input type="checkbox"/> BT <input type="checkbox"/> Refinance <input checked="" type="checkbox"/> Fresh	<b>HOME LOAN</b> <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Plot <input type="checkbox"/> Improvement/ Extension
			<b>LAP</b> <input checked="" type="checkbox"/> Asset Purchase <input type="checkbox"/> Others (Please Specify <u>Business</u> )

Name of the Buyout Bank \_\_\_\_\_

## PERSONAL DETAILS OF APPLICANT/ CO-APPLICANT

### APPLICANT

Title  Mr.  Mrs.  M/s.

First Name \_\_\_\_\_

Middle Name \_\_\_\_\_

Surname \_\_\_\_\_

Father's/Spouse's name \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

Date of Birth DDMMYYYY Gender  Male  Female

Marital Status  Single  Married  Others

No. of Dependents: Children \_\_\_\_\_ Parents \_\_\_\_\_ Others \_\_\_\_\_

Qualification  High School  Graduate  Post Graduate  
 Others

Category  SC  ST  General  OBC  Others

PAN \_\_\_\_\_

Driving Lic. No. \_\_\_\_\_ Expiry date \_\_\_\_\_ Passport No. \_\_\_\_\_

Issued date \_\_\_\_\_ Valid upto \_\_\_\_\_

Voter Identity No. \_\_\_\_\_

AADHAR \_\_\_\_\_

Visa Valid upto (if NRI/PIO) \_\_\_\_\_

Social Security No. (if NRI/ PIO) \_\_\_\_\_

Mobile \_\_\_\_\_

Email \_\_\_\_\_

**Current Address** \_\_\_\_\_

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

Residence type  Rented  Owned

No. of Years of Residence \_\_\_\_\_

Landline No. \_\_\_\_\_

**Permanent address** \_\_\_\_\_

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

### CO-APPLICANT

Title  Mr.  Mrs.  M/s. Relation with applicant

First Name Mani Jewellers.

Middle Name \_\_\_\_\_

Surname \_\_\_\_\_

Father's/Spouse's name \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

Date of Birth DDMMYYYY Gender  Male  Female

Marital Status  Single  Married  Others

No. of Dependents: Children \_\_\_\_\_ Parents \_\_\_\_\_ Others \_\_\_\_\_

Qualification  High School  Graduate  Post Graduate  
 Others

Category  SC  ST  General  OBC  Others

PAN \_\_\_\_\_

Driving Lic. No. \_\_\_\_\_ Expiry date \_\_\_\_\_ Passport No. \_\_\_\_\_

Issued date \_\_\_\_\_ Valid upto \_\_\_\_\_

Voter Identity No. \_\_\_\_\_

AADHAR \_\_\_\_\_

Visa Valid upto (if NRI/PIO) \_\_\_\_\_

Social Security No. (if NRI/ PIO) \_\_\_\_\_

Mobile 9883203337

Email mani.jewellers@gmail.com

**Current Address** Shop. No.1, Ground floor,

Landmark Keshav Bhawan, M.G. Road,

City/Town Mulund West, Mumbai

Pin Code 400080 State MAH.

Country India

Residence type  Rented  Owned

No. of Years of Residence 05 yrs.

Landline No. 2569476

**Permanent address** Same as above.

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

**EMPLOYMENT/ OCCUPATION DETAILS**

Occupation:  Salaried  SEP  SENP  
 Housewife  Retired

Name of Current Employer/ Business Firm \_\_\_\_\_ *N.D.*

Address of Current Employer/ Business Firm \_\_\_\_\_

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

Landline \_\_\_\_\_

Fax: \_\_\_\_\_

Years of Current job /Employment \_\_\_\_\_

Total Work Experience \_\_\_\_\_

Nature of Business \_\_\_\_\_

Date of Incorporation **DDMMYYYYYY**

**Type of Industry:**

- |   |  |
|---|--|
| <input type="checkbox"/> Manufacturing/Engineering/Construction | <input type="checkbox"/> Banking/                        |
| <input type="checkbox"/> Financial                              | <input type="checkbox"/> Services                        |
| <input type="checkbox"/> Central/ State Govt.                   | <input type="checkbox"/> Media/Entertainment/Hospitality |
| <input type="checkbox"/> FMCG                                   | <input type="checkbox"/> Education                       |
| <input type="checkbox"/> IT/ITeS/Telecom                        | <input type="checkbox"/> Retail                          |
| <input type="checkbox"/> Others                                 | _____  |

**Type of Organisation:**

- |   |                                      |   |
|---|--------------------------------------|---|
| <input type="checkbox"/> Proprietorship | <input type="checkbox"/> Partnership | <input type="checkbox"/> Public Limited |
| <input type="checkbox"/> Govt.          | <input type="checkbox"/> PSU         | <input type="checkbox"/> MNC            |

**If Salaried:**

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Central Govt. | <input type="checkbox"/> State Govt.    | <input type="checkbox"/> Public/ Private Sector |
| <input type="checkbox"/> NGO           | <input type="checkbox"/> Statutory Body | <input type="checkbox"/> Professional           |

**If Govt. Employee**

- |  |   |
|--|---|
| <input type="checkbox"/> Civil Police/ Enforcement | <input type="checkbox"/> Defense Services |
| <input type="checkbox"/> PSU                       | <input type="checkbox"/> Other            |

Department \_\_\_\_\_

Employee ID \_\_\_\_\_

Designation \_\_\_\_\_

If Self-Employed:  Business  Profession

Other Nature of Business (Products/Services provided)

Type of Profession:  Doctor  Architect  CA  
 Lawyer  Others

Official/ Business Email ID \_\_\_\_\_

Previous Organisation (If current employment is less than year)/ City \_\_\_\_\_

**FINANCIAL DETAILS (IN INR LAKHS)**

Gross Annual Income \_\_\_\_\_

Other Annual Income \_\_\_\_\_

Assets/ Investments Immovable \_\_\_\_\_

Securities \_\_\_\_\_

Other investments \_\_\_\_\_

Bank Balance \_\_\_\_\_

**Total** \_\_\_\_\_

Liabilities

O/S Amount

EMI

Bal tenor

Home Loan

Personal Loan

Two Wheeler

Loan

CreditCard O/S

Other

**Total**

Occupation:  Salaried  SEP  SENP  
 Housewife  Retired

Name of Current Employer/ Business Firm *Mansi Jewellers*

Address of Current Employer/ Business Firm *Shop - No. 1, Ground floor, kashav Bhawan, Mh Road, Mulund West, Mumbai*

Landmark *Ground floor, kashav Bhawan,*

City/Town *Mh Road, Mulund West, Mumbai*

Pin Code *400080* State *MH*

Country *India*

Landline *25694716*

Fax: \_\_\_\_\_

Years of Current job /Employment *15 yrs*

Total Work Experience *15 yrs.*

Nature of Business *Retailer*

Date of Incorporation **DDMMYYYYYY**

**Type of Industry:**

- |   |  |
|---|--|
| <input type="checkbox"/> Manufacturing/Engineering/Construction | <input type="checkbox"/> Banking/                        |
| <input type="checkbox"/> Financial                              | <input type="checkbox"/> Services                        |
| <input type="checkbox"/> Central/ State Govt.                   | <input type="checkbox"/> Media/Entertainment/Hospitality |
| <input type="checkbox"/> FMCG                                   | <input type="checkbox"/> Education                       |
| <input type="checkbox"/> IT/ITeS/Telecom                        | <input type="checkbox"/> Retail                          |
| <input type="checkbox"/> Others                                 | _____  |

**Type of Organisation:**

- |  |                                      |   |
|--|--------------------------------------|---|
| <input checked="" type="checkbox"/> Proprietorship | <input type="checkbox"/> Partnership | <input type="checkbox"/> Public Limited |
| <input type="checkbox"/> Govt.                     | <input type="checkbox"/> PSU         | <input type="checkbox"/> MNC            |

**If Salaried:**

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Central Govt. | <input type="checkbox"/> State Govt.    | <input type="checkbox"/> Public/ Private Sector |
| <input type="checkbox"/> NGO           | <input type="checkbox"/> Statutory Body | <input type="checkbox"/> Professional           |

**If Govt. Employee**

- |  |   |
|--|---|
| <input type="checkbox"/> Civil Police/ Enforcement | <input type="checkbox"/> Defense Services |
| <input type="checkbox"/> PSU                       | <input type="checkbox"/> Other            |

Department \_\_\_\_\_

Employee ID \_\_\_\_\_

Designation *Proprietor*

If Self-Employed:  Business  Profession

Other Nature of Business (Products/Services provided)

Type of Profession:  Doctor  Architect  CA  
 Lawyer  Others

Official/ Business Email ID *mansi.jewellers@gmail.com*

Previous Organisation (If current employment is less than year)/ City \_\_\_\_\_

Gross Annual Income *788183/-*

Other Annual Income \_\_\_\_\_

Assets/ Investments Immovable \_\_\_\_\_

Securities \_\_\_\_\_

Other investments \_\_\_\_\_

Bank Balance \_\_\_\_\_

**Total** \_\_\_\_\_

Liabilities

O/S Amount

EMI

Bal tenor

Home Loan

Personal Loan

Two Wheeler

Loan

CreditCard O/S

Other

**Total**

# LOAN APPLICATION FORM

## BANK DETAILS

Name of Bank NP  
 Branch address \_\_\_\_\_  
 Type of Account  Savings  Current  Cash credit  OD  
 Account No. \_\_\_\_\_  
 Account Operational since \_\_\_\_\_

Name of Bank Thane Bharat Sahakari Bank Ltd.  
 Branch address Mulund West  
 Type of Account  Savings  Current  Cash credit  OD  
 Account No. 010110000000769  
 Account Operational since \_\_\_\_\_

## COST AND FUND INFORMATION (LOAN DETAILS)

### Fund required

Construction/ Purchase Estimate \_\_\_\_\_

Sale Agreement \_\_\_\_\_

Registration/ Stamp duty charges \_\_\_\_\_

Incidental expenses \_\_\_\_\_

Business Requirement \_\_\_\_\_

**Total Fund Requirement** \_\_\_\_\_

### Sources of Funds

Amount already spent \_\_\_\_\_  
 (Personal Savings) \_\_\_\_\_  
 Amount already spent(Business) \_\_\_\_\_  
 Other borrowing/ Loans \_\_\_\_\_  
 Others \_\_\_\_\_  
 Loan Applied for \_\_\_\_\_

### Total Source of Funds

## PROPERTY DETAILS

Type of Construction:  Ready  Under Construction Type of Property:  Residential  Commercial  Mixed Usage  Plot Status of Property:  Self- Occupied  Partly Rented  Partly Vacant

Name of the Current Owner Sanu App.

Property Address \_\_\_\_\_

Land Mark \_\_\_\_\_ City \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

## INITIAL FEE DETAILS

Bank Account Name & Branch Sanu App. Date \_\_\_\_\_

Cheque No. \_\_\_\_\_ Amount\* \_\_\_\_\_ (\*The initial amount collected is not refundable)

### PROOF SUBMITTED

#### APPLICANT

Identity:  Passport  Pan Card  Voter's ID  
 Driving Licence  Aadhar Card  Others \_\_\_\_\_

#### Address Proof:

Bank Account Statement  Telephone Bill  Electricity Bill  
 Ration Card  Aadhar Card  Others \_\_\_\_\_

#### Financial Details:

Copy of ITR acknowledgment  Copy of annual accounts  
 Copy of Form16  Salary Slip  Net worth certificate  
 Bank account statement for last 6 months

#### CO-APPLICANT

Identity:  Passport  Pan Card  Voter's ID  
 Driving Licence  Aadhar Card  Others \_\_\_\_\_

#### Address Proof:

Bank Account Statement  Telephone Bill  Electricity Bill  
 Ration Card  Aadhar Card  Others \_\_\_\_\_

#### Financial Details:

Copy of ITR acknowledgment  Copy of annual accounts  
 Copy of Form16  Salary Slip  Net worth certificate  
 Bank account statement for last 6 months

Residence type  Rented  Owned

No. of Years of Residence \_\_\_\_\_

Landline No. \_\_\_\_\_

**Permanent address** \_\_\_\_\_

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

Residence type  Rented  Owned

No. of Years of Residence 05 yrs.

Landline No. 25694716

**Permanent address** Same as above.

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

## LOAN APPLICATION FORM

## REFERENCES

Name: 1 Sonu on App

Address:

City \_\_\_\_\_ Pin Code \_\_\_\_\_

State \_\_\_\_\_ Country \_\_\_\_\_

Phone \_\_\_\_\_ Mobile \_\_\_\_\_

E mail \_\_\_\_\_

Relation \_\_\_\_\_

Name: 2 \_\_\_\_\_

Address:

City \_\_\_\_\_ Pin Code \_\_\_\_\_

State \_\_\_\_\_ Country \_\_\_\_\_

Phone \_\_\_\_\_ Mobile \_\_\_\_\_

E mail \_\_\_\_\_

Relation \_\_\_\_\_

## KEY LOAN FEATURES

- Minimum Loan amount: INR 5 Lacs\*
  - Maximum Loan Amount: INR 10 Crores\*
  - Tenure up to 20 years (240 months)\*
  - Repayment through Equated Monthly Instalments (EMIs)
  - Rate of Interest Based on credit evaluation process
  - Applicable Charges as per the schedule of charges valid at the time of loan approval
- At IIFL we have adopted risk based pricing, which is arrived by taking into account, broad parameters like the customers financial and credit profile. Applicable interest rates are arrived at taking into account the prevailing market rates at the time of sanctioning. The details are also available on our website [www.iifl.com](http://www.iifl.com)

## DECLARATION

I/We are applying for Loan of 2.5 L. I/We understand that sanction of the loan is at the sole discretion of IIFL which reserves its right to reject the application after communicating the reasons for rejection and that IIFL shall not be responsible /liable in any manner whatsoever, to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection of our application. I/we understand and agree that IIFL and/or its group companies reserve the rights to retain the photographs and documents submitted with this application and will not return the same to me/us. I/We represent that I/We am / are a citizen of India and our company/ firm is registered in India. I/We represent that I/ We have not been declared insolvent nor have any insolvency/bankruptcy proceeding been initiated against me/us. I/We represent that information furnished by me/us in this application is true and correct, I/We represent that I/We have not defaulted on any loan repayments with any Banks/ FIS. I/ we have no objection to IIFL and/or its group companies and/or its agents providing me information on various products, offers and services provided by IIFL and/or its group companies through any mode (including telephone calls, SMSs/ emails, letters etc.) and authorize IIFL and/or its group companies and/or its agents for the above purpose. I/We confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry" as laid down by "TELECOM REGULATORY AUTHORITY OF INDIA" will not be applicable for such information/ communication to me/us. I/We undertake to inform IIFL and/or its group companies and/or its agents regarding the change in any of the information furnished and to provide any further information/documents that IIFL and/or its group companies and/or its agents may require. I/ We agree and accept that IIFL may by its self or through authorised persons, Lawyers, agencies, bureau, etc. Verify any information given, check credit references, employment details and obtain credit reports to determine any creditworthiness from time to time at discretion of IIFL. The initial money deposit is not refundable. I/We have read through the terms and the conditions of the grant of loan and have understood the implications of the terms and conditions. The aforementioned details in application and other documents have been explained to me/us in the language understood by me/us and I/We have understood the entire meaning of the various clauses and executed the same.

Signature/Thumb Impression of the Applicant / Authorised Signatory

Signature/Thumb  
Impression of the  
Co-Applicant /  
Authorised Signatory

POT MANSI JEWELLERS

Date \_\_\_\_\_  
Place \_\_\_\_\_Date \_\_\_\_\_  
Place \_\_\_\_\_Stamp/  
Seal (if  
Applicable)Stamp/  
Seal (if  
Applicable)

## FOR OFFICE USE ONLY

Source

DSA

DSA Name &amp; Code

Andro Media Sales & Distribution

Exec. code

PT U.S

Other Channel

RM Name

Prajesh Patel

RM Code

C136U39Risk Categorisation :  Low  Medium  HighDSA  
Stamp

CIN No. U65993MH2006PLC166475

Corporate Office: Plot No.98, Udyog Vihar, Phase - IV, Gurgaon - 122015 (Haryana) • Telephone No. 0124-4754900 - Email ID - [reach@iifl.com](mailto:reach@iifl.com)• Website - [www.iiflhomeloans.com](http://www.iiflhomeloans.com)

Registered Office: 12A-10, 13th floor, Parinee Crescenzo, C-38 and C-39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai - 400051

Tel: (91-22) 67881000 • Fax: (91-22) 67881010 • Toll-Free: 1800-3000-1155 • Email: [reach@iifl.com](mailto:reach@iifl.com) • Website: [www.iiflhomeloans.com](http://www.iiflhomeloans.com)

Liabilities	O/S Amount	EMI	Bal tenor
Home Loan			
Personal Loan			
Two Wheeler			
Loan			
Credit Card O/S			
Other			
<b>Total</b>			

Liabilities	O/S Amount	EMI	Bal tenor
Home Loan			
Personal Loan			
Two Wheeler			
Loan			
Credit Card O/S			
Other			
<b>Total</b>			

## LOAN APPLICATION FORM



Serial No. 76084  
**Branch Location** Thane, Prospect ID 76019, Customer ID 786100  
**Date of Application** 18/7/2016, Source D.S.A.  
**Loan Amount** 2.50 L, **Tenure** 10 yrs  
**If existing customer**  Yes  No, **If yes Loan No.** \_\_\_\_\_  
**Preferred mailing address:**  Residence  Office  Permanent  
 (Please tick✓ anyone) (Please fill the form in BLOCK Letters)

**Transaction Type**

<input type="checkbox"/> Fixed <input checked="" type="checkbox"/> Floating	<input type="checkbox"/> Resident <input type="checkbox"/> NRI	<input type="checkbox"/> BT <input type="checkbox"/> Refinance
<input type="checkbox"/> PIO	<input checked="" type="checkbox"/> Fresh	

**End Use**

<input type="checkbox"/> Purchase <input type="checkbox"/> Construction	<input checked="" type="checkbox"/> HOME LOAN
<input type="checkbox"/> Plot <input type="checkbox"/> Improvement/Extension	<input type="checkbox"/> LAP

Asset Purchase  
 Others (Please Specify Business)

Name of the Buyout Bank

## PERSONAL DETAILS OF APPLICANT/ CO-APPLICANT

## APPLICANT

Title  Mr.  Mrs.  M/s.

First Name Mahavir  
 Middle Name Kabulal  
 Surname Bauthia

Father's/Spouse's name Kabulal

Mother's Maiden Name Paras Devi

Date of Birth 24/07/1982 Gender  Male  Female

Marital Status  Single  Married  Others

No. of Dependents: Children 1 Parents 0 Others \_\_\_\_\_

Qualification  High School  Graduate  Post Graduate  
 Others

Category  SC  ST  General  OBC  Others

PAN AAMHP134676Z

Driving Lic. No. ~ Expiry date ~ Passport No. ~

Issued date ~ Valid upto ~

Voter Identity No.

AADHAR 279070202971

Visa Valid upto (if NRI/PIO) ~

Social Security No. (if NRI/PIO) ~

Mobile 9969969968

Email mansijewellers@gmail.com

**Current Address** 1003, 10th floor, Alps Heights,

Landmark Dr. R.P. Road, Mulund West,

City/Town Mumbai

Pin Code 400080 State MH

Country India

Residence type  Rented  Owned

No. of Years of Residence 02

Landline No. 02225934238

**Permanent address** Same as above

Landmark

City/Town

Pin Code

State

Country



## CO-APPLICANT

Title  Mr.  Mrs.  M/s. Relation with applicant

First Name Mayana  
 Middle Name Mahavir  
 Surname Bauthia

Father's/Spouse's name Khayalilat

Mother's Maiden Name Pushpa Devi

Date of Birth 25/09/1981 Gender  Male  Female

Marital Status  Single  Married  Others

No. of Dependents: Children 1 Parents 0 Others \_\_\_\_\_

Qualification  High School  Graduate  Post Graduate  
 Others

Category  SC  ST  General  OBC  Others

PAN ANQPS9580K

Driving Lic. No. ~ Expiry date ~ Passport No. ~

Issued date ~ Valid upto ~

Voter Identity No.

AADHAR 239600806875

Visa Valid upto (if NRI/PIO) ~

Social Security No. (if NRI/PIO) ~

Mobile 9969969968

Email mansijewellers@gmail.com

**Current Address** 1003, 10th floor, Alps Heights,

Landmark Dr. R.P. Road, Mulund West,

City/Town Mumbai

Pin Code 400080 State MH

Country India

Residence type  Rented  Owned

No. of Years of Residence 02

Landline No. 02225934238

**Permanent address** Same as above

Landmark

City/Town

Pin Code

State

Country

## EMPLOYMENT/ OCCUPATION DETAILS

Occupation:  Salaried  SEP  SENP  
 Housewife  Retired

Name of Current Employer/ Business Firm *N/A*

Address of Current Employer/ Business Firm

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

Landline \_\_\_\_\_

Fax: \_\_\_\_\_

Years of Current job /Employment \_\_\_\_\_

Total Work Experience \_\_\_\_\_

Nature of Business \_\_\_\_\_

Date of Incorporation **DDMMYYYYYY****Type of Industry:**

- Manufacturing/Engineering/Construction  Banking/  
 Financial  Services  Media/Entertainment/Hospitality  
 Central/ State Govt.  FMCG  Education  Retail  
 IT/ITeS/Telecom  Others

**Type of Organisation:**

- Proprietorship  Partnership  Public Limited  
 Govt.  PSU  MNC

**If Salaried:**

- Central Govt.  State Govt.  Public/ Private Sector  
 NGO  Statutory Body  Professional

**If Govt. Employee**

- Civil Police/ Enforcement  Defense Services  
 PSU  Other

Department \_\_\_\_\_

Employee ID \_\_\_\_\_

Designation \_\_\_\_\_

If Self-Employed:  Business  Profession  
 Other Nature of Business (Products/Services provided)

Type of Profession:  Doctor  Architect  CA  
 Lawyer  Others

Official/ Business Email ID \_\_\_\_\_

Previous Organisation (If

current employment is less  
than year)/ City \_\_\_\_\_

## FINANCIAL DETAILS (IN INR LAKHS)

Gross Annual Income *477051/-*  
 Other Annual Income \_\_\_\_\_  
 Assets/ Investments  Immovable \_\_\_\_\_  
 Securities \_\_\_\_\_  
 Other investments \_\_\_\_\_  
 Bank Balance \_\_\_\_\_  
**Total** \_\_\_\_\_

Liabilities	O/S Amount	EMI	Bal tenor
Home Loan	_____	_____	_____
Personal Loan	_____	_____	_____
Two Wheeler	_____	_____	_____
Loan	_____	_____	_____
Credit Card O/S	_____	_____	_____
Other	_____	_____	_____
<b>Total</b>	_____	_____	_____

Occupation:  Salaried  SEP  SENP  
 Housewife  Retired

Name of Current Employer/ Business Firm *N/A*

Address of Current Employer/ Business Firm \_\_\_\_\_

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

Landline \_\_\_\_\_

Fax: \_\_\_\_\_

Years of Current job /Employment \_\_\_\_\_

Total Work Experience \_\_\_\_\_

Nature of Business \_\_\_\_\_

Date of Incorporation **DDMMYYYYYY****Type of Industry:**

- Manufacturing/Engineering/Construction  Banking/  
 Financial  Services  Media/Entertainment/Hospitality  
 Central/ State Govt.  FMCG  Education  Retail  
 IT/ITeS/Telecom  Others

**Type of Organisation:**

- Proprietorship  Partnership  Public Limited  
 Govt.  PSU  MNC

**If Salaried:**

- Central Govt.  State Govt.  Public/ Private Sector  
 NGO  Statutory Body  Professional

**If Govt. Employee**

- Civil Police/ Enforcement  Defense Services  
 PSU  Other

Department \_\_\_\_\_

Employee ID \_\_\_\_\_

Designation \_\_\_\_\_

If Self-Employed:  Business  Profession  
 Other Nature of Business (Products/Services provided)

Type of Profession:  Doctor  Architect  CA  
 Lawyer  Others

Official/ Business Email ID \_\_\_\_\_

Previous Organisation (If

current employment is less  
than year)/ City \_\_\_\_\_

Liabilities	O/S Amount	EMI	Bal tenor
Home Loan	_____	_____	_____
Personal Loan	_____	_____	_____
Two Wheeler	_____	_____	_____
Loan	_____	_____	_____
Credit Card O/S	_____	_____	_____
Other	_____	_____	_____
<b>Total</b>	_____	_____	_____

# LOAN APPLICATION FORM

## BANK DETAILS

Name of Bank Thanachet Sahakarn Bank Co.  
 Branch address Muthurajwadi  
 Type of Account  Savings  Current  Cash credit  OD  
 Account No. 115011076  
 Account Operational since \_\_\_\_\_

Name of Bank \_\_\_\_\_  
 Branch address \_\_\_\_\_  
 Type of Account  Savings  Current  Cash credit  OD  
 Account No. \_\_\_\_\_  
 Account Operational since \_\_\_\_\_

## COST AND FUND INFORMATION (LOAN DETAILS)

### Fund required

Construction/Purchase Estimate \_\_\_\_\_  
 Sale Agreement \_\_\_\_\_  
 Registration/Stamp duty charges \_\_\_\_\_  
 Incidental expenses \_\_\_\_\_  
 Business Requirement \_\_\_\_\_  
**Total Fund Requirement** \_\_\_\_\_

### Sources of Funds

Amount already spent  
 (Personal Savings) \_\_\_\_\_  
 Amount already spent(Business) \_\_\_\_\_  
 Other borrowing/Loans \_\_\_\_\_  
 Others \_\_\_\_\_  
 Loan Applied for \_\_\_\_\_  
**Total Source of Funds** \_\_\_\_\_

## PROPERTY DETAILS

Type of Construction:  Ready  Under Construction Type of Property:  Residential  Commercial  Mixed Usage  Plot  
 Status of Property:  Self-Occupied  Partly Rented  Partly Vacant

Name of the Current Owner Sonu Anil Agarwal

Property Address \_\_\_\_\_

Land Mark \_\_\_\_\_ City \_\_\_\_\_ Pin Code \_\_\_\_\_ State \_\_\_\_\_

## INITIAL FEE DETAILS

Bank Account Name & Branch Sonu Anil Agarwal Date \_\_\_\_\_

Cheque No. \_\_\_\_\_ Amount\* \_\_\_\_\_ (\*The initial amount collected is not refundable)

### PROOF SUBMITTED

#### APPLICANT

Identity:  Passport  Pan Card  Voter's ID  
 Driving Licence  Aadhar Card  Others \_\_\_\_\_

#### Address Proof:

Bank Account Statement  Telephone Bill  Electricity Bill  
 Ration Card  Aadhar Card  Others \_\_\_\_\_

#### Financial Details:

Copy of ITR acknowledgment  Copy of annual accounts  
 Copy of Form16  Salary Slip  Net worth certificate  
 Bank account statement for last 6 months

#### CO-APPLICANT

Identity:  Passport  Pan Card  Voter's ID  
 Driving Licence  Aadhar Card  Others \_\_\_\_\_

#### Address Proof:

Bank Account Statement  Telephone Bill  Electricity Bill  
 Ration Card  Aadhar Card  Others \_\_\_\_\_

#### Financial Details:

Copy of ITR acknowledgment  Copy of annual accounts  
 Copy of Form16  Salary Slip  Net worth certificate  
 Bank account statement for last 6 months

#### Country

Residence type  Rented  Owned

No. of Years of Residence 02

Landline No. 02225934238

Permanent address Same as above

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

#### Country

Residence type  Rented  Owned

No. of Years of Residence 02

Landline No. 02225934238

Permanent address Same as above

Landmark \_\_\_\_\_

City/Town \_\_\_\_\_

Pin Code \_\_\_\_\_ State \_\_\_\_\_

Country \_\_\_\_\_

## LOAN APPLICATION FORM

## REFERENCES

Name: 1 Sonu App  
 Address:  
 City \_\_\_\_\_ Pin Code \_\_\_\_\_  
 State \_\_\_\_\_ Country \_\_\_\_\_  
 Phone \_\_\_\_\_ Mobile \_\_\_\_\_  
 E mail \_\_\_\_\_  
 Relation \_\_\_\_\_

Name: 2 \_\_\_\_\_  
 Address:  
 City \_\_\_\_\_ Pin Code \_\_\_\_\_  
 State \_\_\_\_\_ Country \_\_\_\_\_  
 Phone \_\_\_\_\_ Mobile \_\_\_\_\_  
 E mail \_\_\_\_\_  
 Relation \_\_\_\_\_

## KEY LOAN FEATURES

- Minimum Loan amount: INR 5 Lacs\*
  - Maximum Loan Amount: INR 10 Crores\*
  - Tenure up to 20 years (240 months)\*
  - Repayment through Equated Monthly Instalments (EMIs)
  - Rate of Interest Based on credit evaluation process
  - Applicable Charges as per the schedule of charges valid at the time of loan approval
- At IIHFL we have adopted risk based pricing, which is arrived by taking into account, broad parameters like the customers financial and credit profile. Applicable interest rates are arrived at taking into account the prevailing market rates at the time of sanctioning. The details are also available on our website [www.iihfl.com](http://www.iihfl.com)

## DECLARATION

I/ We are applying for Loan of ₹ 2.50 Lac. I/We understand that sanction of the loan is at the sole discretion of IIHFL which reserves its right to reject the application after communicating the reasons for rejection and that IIHFL shall not be responsible /liable in any manner whatsoever, to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection of our application. I/we understand and agree that IIHFL and/ or its group companies reserve the rights to retain the photographs and documents submitted with this application and will not return the same to me/ us. I/We represent that I/We am / are a citizen of India and our company/ firm is registered in India. I/We represent that I/ We have not been declared insolvent nor have any insolvency/bankruptcy proceeding been initiated against me/us. I/We represent that information furnished by me/us in this application is true and correct. I/We represent that I/We have not defaulted on any loan repayments with any Banks/ FIS. I/ we have no objection to IIHFL and/ or its group companies and/ or its agents providing me information on various products, offers and services provided by IIHFL and/ or its group companies through any mode (including telephone calls, SMSs/ emails, letters etc.) and authorize IIHFL and/ or its group companies and/ or its agents for the above purpose. I/ we confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry" as laid down by "TELECOM REGULATORY AUTHORITY OF INDIA" will not be applicable for such information/ communication to me/us. I/ we undertake to inform IIHFL and/ or its group companies and/ or its agents regarding the change in any of the information furnished and to provide any further information/ documents that IIHFL and/ or its group companies and/ or its agents may require. I/ We agree and accept that IIHFL may by its self or through authorised persons, Lawyers, agencies, bureau, etc. Verify any information given, check credit references, employment details and obtain credit reports to determine any creditworthiness from time to time at discretion of IIHFL. The initial money deposit is not refundable. I/ We have read through the terms and the conditions of the grant of loan and have understood the implications of the terms and conditions. The aforementioned details in application and other documents have been explained to me/us in the language understood by me/us and I/We have understood the entire meaning of the various clauses and executed the same.

Signature/Thumb Impression of the Applicant / Authorised Signatory

Date 18/7/2015  
 Place Mumbai

Stamp/ Seal (if Applicable)

Signature/Thumb Impression of the Co-Applicant / Authorised Signatory

Date 18/7/2015  
 Place Mumbai

Stamp/ Seal (if Applicable)

## FOR OFFICE USE ONLY

Source O.P.A Exec. code \_\_\_\_\_  
 DSA Name & Code Andrea Mora Sales & Distribution Pvt Ltd  
 Other Channel \_\_\_\_\_  
 RM Name Pragnesh Patel RM Code C 13 647 1  
 Risk Categorisation :  Low  Medium  High

DSA Stamp



CIN No. U65993MH2006PLC16647S

Corporate Office: Plot No.98, Udyog Vihar, Phase - IV, Gurgaon - 122015 (Haryana) • Telephone No. 0124-4754900 • Email ID - [reach@iihfl.com](mailto:reach@iihfl.com)

• Website - [www.iihflhomeloans.com](http://www.iihflhomeloans.com)

Registered Office: 12A-10, 13th floor, Parinee Crescenzo, C-3B and C-39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai - 400051  
 Tel: (91-22) 67881000 • Fax: (91-22) 67881010 • Toll-Free: 1800-3000-1155 • Email: [reach@iihfl.com](mailto:reach@iihfl.com) • Website: [www.iihflhomeloans.com](http://www.iihflhomeloans.com)

Liabilities	O/S Amount	EMI	Baltenor
Home Loan			
Personal Loan			
Two Wheeler			
Loan			
Credit Card O/S			
Other			
<b>Total</b>			

Liabilities	O/S Amount	EMI	Baltenor
Home Loan			
Personal Loan			
Two Wheeler			
Loan			
Credit Card O/S			
Other			
<b>Total</b>			

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Asawari More &lt;asawari.more@indiainfoline.com&gt;

**Re: Critical OTC- Mr. Manish Banthia (761019)**

1 message

Sanjeev Srivastava &lt;sanjeev.srivastava@indiainfoline.com&gt;

Tue, Aug 2, 2016 at 10:05 PM

To: Sriram Inani &lt;sriram.inani@indiainfoline.com&gt;

Cc: Paresh Saboo &lt;paresh.saboo@indiainfoline.com&gt;, Rajesh Karkar &lt;rajesh.karkar@indiainfoline.com&gt;, Subramaniam Ganesh &lt;subramaniam.ganesh@indiainfoline.com&gt;, Nikita Halwai &lt;nikita.halwai@indiainfoline.com&gt;, Abhishek Kotian &lt;abhishek.kotian@indiainfoline.com&gt;, Vivek Vanjari &lt; vivek.vanjari@indiainfoline.com&gt;, Asawari More &lt;asawari.more@indiainfoline.com&gt;, Sandeep Kondhalkar &lt;sandeep.kondhalkar@indiainfoline.com&gt;, Vishal Jani &lt; vishal.jani@indiainfoline.com&gt;, Prachi Kandalkar &lt;prachi.kandalkar@indiainfoline.com&gt;

Ok

On 2 Aug 2016 3:43 p.m., "Sriram Inani" &lt;sriram.inani@indiainfoline.com&gt; wrote:

Dear Sanjeev

Request for approval.

Regards

Sriram Inani  
 Zonal Credit Manager  
 +91 88797 54766

On Aug 2, 2016 3:40 PM, "Abhishek Kotian" &lt;abhishek.kotian@indiainfoline.com&gt; wrote:

Dear Sir,

For the case of Mr. Manish Banthia (761019), request your recommendation for below mention Critical OTC documents

Sr No	Documents	Mitigants	Date of Resolution
1	NOC FCU ✓ Pending	We are having Original Property Papers along with Builder NOC and Vetting is also being done for the same. NOC FCU have been initiated. Report awaited	04/08/2016
2	Search report and receipt ✓ pending	Legal is clear, Vetting is also being done. Search is initiated & report is awaited	04/08/2016
3	In case of Refinance, Architect Certificate is required to fund the cash out portion.	Architect letter/Certificate will be provided by Customer on 04/08/2016	04/08/2016

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Asawari More <asawari.more@indiainfoline.com>

## Re: Builder NOC White Ink Approval - Manish Bantia

1 message

Sriram Inani <sriram.inani@indiainfoline.com>

Wed, Aug 3, 2016 at 7:18 PM

To: Abhishek Kotian <abhishek.kotian@indiainfoline.com>

Cc: Subramaniam Ganesh <subramaniam.ganesh@indiainfoline.com>, Paresh Saboo

<paresh.saboo@indiainfoline.com>, Nikita Halwai <nikita.halwai@indiainfoline.com>, Asawari More

<asawari.more@indiainfoline.com>, Vivek Vanjari < vivek.vanjari@indiainfoline.com>, Vishal Jani

<vishal.jani@indiainfoline.com>, Rajesh Karkar <rajesh.karkar@indiainfoline.com>

ok

Regards

Sriram Inani

ZCM | HFC

Mob - 88797 54766

[www.iiflhomeloans.com](http://www.iiflhomeloans.com)

On Wed, Aug 3, 2016 at 7:16 PM, Abhishek Kotian <abhishek.kotian@indiainfoline.com> wrote:

Dear Sir,

In the case of Manish Bantia request your approval to consider the NOC issued by the Developer. There is some correction and changed through White Ink. The matter is not changed. FCU is received and the same is positive.

FCU report attached with Copy of NOC.

Abhishek Kotian

Branch Credit Manager | IIFL - Thane.

IP - 615173| Direct - 022-41035173

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Asawari More <asawari.more@indiainfoonline.com>

## Re: OTC Approval- Manish Bantia (761019)

1 message

**Subramaniam Ganesh** <subramaniam.ganesh@indiainfoonline.com>

Wed, Aug 3, 2016 at 6:51 PM

To: Pragnesh Patel <pragnesh.patel@indiainfoonline.com>

Cc: Asawari More <asawari.more@indiainfoonline.com>, Rajesh Karkar <rajesh.karkar@indiainfoonline.com>, Vishal Jani <vishal.jani@indiainfoonline.com>, Abhishek Kotian <abhishek.kotian@indiainfoonline.com>, Vivek Vanjari <vivek.vanjari@indiainfoonline.com>

Ok.

On Aug 3, 2016 6:43 PM, "Pragnesh Patel" <pragnesh.patel@indiainfoonline.com> wrote:

Dear Sir,

For the case of Mr. Manish Bantia (761019), request OTC approval for Refinance Declaration.

Customer's Spouse and his Mother is out of Town.

Will get the same by 4/08/2016

Regards,  
Pragnesh Patel  
9820828154

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Asawari More &lt;asawari.more@indiainfoonline.com&gt;

**Re: Non Critical OTC- Mr. Manish Banthia (761019)**

1 message

Subramaniam Ganesh &lt;subramaniam.ganesh@indiainfoonline.com&gt;

Tue, Aug 2, 2016 at 2:15 PM

To: Pragnesh Patel &lt;pragnesh.patel@indiainfoonline.com&gt;

Cc: Rajesh Karkar &lt;rajesh.karkar@indiainfoonline.com&gt;, Vishal Jani &lt;vishal.jani@indiainfoonline.com&gt;, Abhishek Kotian &lt;abhishek.kotian@indiainfoonline.com&gt;, Vivek Vanjari &lt; vivek.vanjari@indiainfoonline.com&gt;, Asawari More &lt;asawari.more@indiainfoonline.com&gt;

Ok.

Regards,

Subramaniam Ganesh

Regional Credit Manager | HFC

IP - 615392 | Direct - 9122-41035392 | Mob - 86522 06668

www.iiflhomeloans.com



On Tue, Aug 2, 2016 at 2:14 PM, Pragnesh Patel &lt;pragnesh.patel@indiainfoonline.com&gt; wrote:

Dear Sir,

For the case of Mr. Manish Banthia (761019), request your approvals for below mention Non-Critical OTC documents

Sr No	Documents	Mitigants	Date of Resolution
1	Accepted Sanction letter	We have received the LD ,duly signed by all applicants. We are even having manual accepted letter.	03/08/2016
2	Copy of Property papers ✓	The same is with Vendor. We will received the same by 3/08/2016	03/08/2016

Regards,  
Pragnesh Patel  
9820828154

Request Recommendation.

Abhishek Kotian

Branch Credit Manager | IIFL - Thane.

IP - 615173| Direct - 022-41035173

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Asawari More &lt;asawari.more@india infoline.com&gt;

**RE: OCR Refinance Approval more than 12 months- Manish Banthia**

1 message

**Sanjeev Srivastava** <sanjeev.srivastava@india infoline.com>

Tue, Aug 2, 2016 at 6:34 PM

To: Subramaniam Ganesh &lt;subramaniam.ganesh@india infoline.com&gt;

Cc: Sriram Inani &lt;sriram.inani@india infoline.com&gt;, Paresh Saboo &lt;paresh.saboo@india infoline.com&gt;, Nikita Halwai &lt;nikita.halwai@india infoline.com&gt;, Asawari More &lt;asawari.more@india infoline.com&gt;, Vivek Vanjari &lt;vivek.vanjari@india infoline.com&gt;, Abhishek Kotian &lt;abhishek.kotian@india infoline.com&gt;, Rajesh Karkar &lt;rajesh.karkar@india infoline.com&gt;, Vishal Jani &lt;vishal.jani@india infoline.com&gt;, Pragnesh Patel &lt;pragnesh.patel@india infoline.com&gt;

ok

**From:** Subramaniam Ganesh [mailto:[subramaniam.ganesh@india infoline.com](mailto:subramaniam.ganesh@india infoline.com)]  
**Sent:** 02 August 2016 18:28  
**To:** Sanjeev Srivastava  
**Cc:** Sriram Inani; Paresh Saboo; Nikita Halwai; Asawari More; Vivek Vanjari; Abhishek Kotian; Rajesh Karkar; Vishal Jani; Pragnesh Patel  
**Subject:** Re: OCR Refinance Approval more than 12 months- Manish Banthia

Dear Sanjeev,

Request for approval to refinance OCR of Rs. 35 Lakhs, out of which OCR of Rs. 5 Lakhs is paid prior to 12 months ago and Rs. 30 Lakhs is paid within the last 12 months.

OCR clearance is verified and listed below.

Regards,

Subramaniam Ganesh

Regional Credit Manager | HFC

IP - 615392 | Direct - 9122-41035392 | Mob - 86522 06668

[www.iiflhomeloans.com](http://www.iiflhomeloans.com)



On Tue, Aug 2, 2016 at 3:52 PM, Abhishek Kotian <abhishek.kotian@india infoline.com> wrote:

Dear Sir,

**Request Refinance Approval in the case of Manish Banthia.**

This is a Commercial purchase Transaction of Rs. 2.25 crs. The Property is purchased in a residence cum Office Project. The Project is developed by Neptune Developers. Our concerned Unit is located at Ground floor. The Agreement value is Rs. 218.37 lacs. The Customer has paid OCR of Rs. 35.00 lacs. The OCR details are as under;

**OCR reflection:-**

Bank Name	Account number	Date of Txn	Name of account holder	Amount
Thane Bharat Sahakari bank	010115000002887	7/10/2015	Manish Banthia	750000
Thane Bharat Sahakari bank	010115000000838	7/10/2015	Babulal Bantia	750000
Thane Bharat Sahakari bank	010115000000958	7/10/2015	Niraj Banthia	750000
Thane Bharat Sahakari bank	1150/1076	7/10/2015	Mahavir banthia	750000
Thane Bharat Sahakari bank	010115000000838	29/04/2014	Babulal Banthia	500000

The OCR of Rs. 30.00 lacs is paid within 12 months. The Balance OCR of Rs. 5.00 lacs is paid in the month of Apr 2014.

Request Approval.

Abhishek Kotian

Branch Credit Manager | IIFL - Thane.

IP - 615173| Direct - 022-41035173

8/2/2016

India Infoline Mail - RE: OCR Refinance Approval more than 12 months- Manish Banthia

Prospect No

7 6 10 19



## SALES WELCOME CALL SHEET

Branch Name	Source	Source Name/Code	Name of Sales Mgr		Contact no of SM
<i>Thane</i>	DSA/ DST	Anand Mehta Sales Distribution Center	<i>Pragnesh Patel</i>		9820828152
Applicant Name	Co Applicant Name	Co Applicant Name	Co Applicant Name		
<i>Mansha Bathla</i>	<i>Seema Bathla, Mansha Jewellers</i>	<i>Gurbat Panchayat Paramjeet Bathla</i>	<i>Neera Bathla Anmol Bathla</i>		
Contact Nos:-	9833203377	SAL	SEP	SENP	NRI / CF
Loan Type	Loan Applied	Property Address			DID
HE	2-5 cr	<i>Shop No. 3, Neptune Lotus, Mulund East.</i>			

## Brief Profile of applicants

*Customer is into retail of Gold & Silver  
Shop since 5 yrs.*

Income Heads	Applicant	Co Applicant	Co Applicant	Co Applicant	Income Consd
Salary / Business Income p.m.	788183/-				
Other Income p.m.					
Total					

Loan Type	Financial Institute Name	EMI Amount	Obligation Consd (Y/N)

Pending Document Name	Expected date of submission

Sales Executive	Sales Manager/Relationship Officer	Credit Manager
<i>PPB</i>		<i>Signature</i>

I ..... declare that I have collected all the documents in this file from office/residence of the applicant on date.....

SENP CAM		
Prospect No	761019	
Applicant Name	Manish Banthai	
Loan Type	HE	
PBT as per Previous FY	Rs.	893,103
PBT as per Latest FY	Rs.	934,871
<b>Business Profit</b>	<b>Rs.</b>	<b>934,871</b>
Rental Income -- latest year	Rs.	
Agricultural Income As Per Previous FY	Rs.	74,027
Agricultural Income As Per Latest FY	Rs.	125,264
Interest & Dividend Income As Per Previous FY	Rs.	
Interest & Dividend Income As Per Latest FY	Rs.	
<b>Rental/ Intt / Dividend -Other Income @50%</b>	<b>Rs.</b>	<b>49,823</b>
<b>Total Other Income To Be Considered</b>	<b>Rs.</b>	<b>49,823</b>
<b>Appraised Total Income</b>	<b>Rs.</b>	<b>984,694</b>
Monthly Repayment Obligations On Loans	Rs.	121,915
<b>Appraised monthly income</b>	<b>Rs.</b>	<b>82,058</b>
<b>Total monthly obligation</b>	<b>Rs.</b>	<b>121,915</b>
DBR	%	100.00%
RATE OF INTEREST	%	12.00%
APPROVED TENOR (in Month)		120
Per Lac EMI	Rs.	1,434.71
<b>ELIGIBLE LOAN AMOUNT</b>	<b>Rs.</b>	<b>-2,778,067</b>

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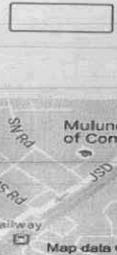
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For

For

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Asawari More <asawari.more@indiainfoline.com>

## Re: Legal- Manish Banthia

1 message

**Gauri Joshi** <gauri.joshi@indiainfoline.com>

Tue, Aug 2, 2016 at 6:23 PM

To: Abhishek Kotian <abhishek.kotian@indiainfoline.com>

Cc: Sriram Inani <sriram.inani@indiainfoline.com>, Subramaniam Ganesh <subramaniam.ganesh@indiainfoline.com>, Paresh Saboo <paresh.saboo@indiainfoline.com>, Nikita Halwai <nikita.halwai@indiainfoline.com>, Asawari More <asawari.more@indiainfoline.com>, Vivek Vanjari <vivek.vanjari@indiainfoline.com>, Rajesh Karkar <rajesh.karkar@indiainfoline.com>, Vishal Jani <vishal.jani@indiainfoline.com>, Pragnesh Patel <pragnesh.patel@indiainfoline.com>

Ok.

**Best Regards,**

Gauri  
Legal (HFC),

**India Infoline Finance Limited, IIFL House, Sun Infotech Park, Road No. 16V, Plot No.B-23, Thane Industrial Area, Wagle Estate, Thane -400604**

Contact : 8879610553

On Tue, Aug 2, 2016 at 6:00 PM, Abhishek Kotian <abhishek.kotian@indiainfoline.com> wrote:

Dear Gauri,

Request Legal Vetting / Approval for the case of Manish Banthia.

Title	Fill the Details
Nature of Transaction	Commercial Purchase
Property Address	Shop no 3 on the Ground Floor in the building known as Neptunes Lotus situated at L B Road, Mulund (West), Mumbai 400 080
Name of Property Owner	Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia & Mr Niraj B Banthia
Date of Purchase of Property (Other than purchase/resale Proposal)	12/5/2016
Nature of Approval/Ratification/ Suggestion	Legal vetting / Waiver
Any prior recommendation/waiver/approval	No
Documents not Available/Laminated (with date of execution)	Original Release Letter from Indian Bank Ltd & Maharashtra State Financial Corporation with regard to the mortgage of the said land
Position of such document in	

Title chain (Cm's Title is "N")  Documents Available in Original/ without lamination	<p>Release Letter</p> <p>Copy of Order dated 28/05/1992 issued by the Hon'ble Distract Collector of Mumbai suburban District ( For the amalgamation/ subdivision of CTS No. 883, 883/1 to 883/4 in to New CTs No. i.e. 833A &amp; 833D )</p> <p>Copy of duly stamped &amp; registered Deed of Conveyance dated 17/11/2011 executed betw een Khemka &amp; Co ( Agencies ) Pvt. Ltd and M/s Vruti Developers LLP (8364 BDR14-8307-2011 dated 17/11/2011 )</p> <p>Copy of duly stamped &amp; registered POA executed by Khemka &amp; Co ( Agencies ) Pvt. Ltd in favour of M/s Vruti Developers LLP</p> <p>Copy of 7/12 Extract / Property Card Extract / Form VI Extract in the name of M/s Vruti Developers LLP( For CTS No. 833 D of Village of Mulund )</p> <p>Copy of Limited Liability Partnership Deed of M/s Vruti Developers LLP</p> <p>Original NOC / Release Letter from State Bank of India w ith regard to the mortgage of the said property</p> <p>Copy of Original agreement for sale dated 12/05/2016 executed betw een M/s Vruti Developers LLP AND Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia &amp; Mr Niraj B Banthia</p> <p>Original Stamp Duty Payment Receipt dated 09/05/2016 issued in the name(s) of Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia &amp; Mr Niraj B Banthia.</p> <p>Original Lodgment Receipt No. 5452 bearing Registration KRL4-4581-2016 dated 12/05/2016 issued in the name(s) of Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia &amp; Mr Niraj B Banthia.</p> <p>Original NOC issued by M/s Vruti Developers LLP issued to India Infoline Finance Ltd - Thane/ India Infoline Finance Ltd – Thane for Mortgage of the said property to India Infoline Finance Ltd - Thane/ India Infoline Finance Ltd - Thane</p> <p>Original Payment Receipt(s) issued by M/s Vruti Developers LLP in the name(s) of Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia &amp; Mr Niraj B Banthia.</p> <p>Copy of ULC Order dated 22/01/2015 , 29/01/2015 &amp; 26/11/2015</p> <p>Copy of Order dated 04/05/2012 for Change of user from Special industrial Zone ( I-3 ) to Residential User ( R ) issued by the competent authority.</p> <p>Copy of Approved Plan.</p> <p>Original Release Letter from Indian Bank Ltd &amp; Maharashtra State Financial Corporation w ith regard to the mortgage of the said land.</p>
Mitigates for Recommedation for Waiver/Approval	<p>Project Finance Loan is running from SBI, we have Original release letter from SBI, OC is received. CC is documented , All original title deeds are in place. Cat A Developer.</p> <p>Comfortable LTV of 40%. The Search is received, As per search we need NOC from Kotak Mahindra Bank and BOI. The Kotak Mahindra Bank Loan is closed and we will get the No Dues Letter for the same. The NOC from BOI is received. As per Resites and the search there is no mention of the Property being mortgaged w ith Indian Bank and Maharashtra State Financial Corporation. Hence request w aiver for the same.</p>

## Title Search observations:-

1. Deed of Mortgage dated 28/06/2012 registered under Serial No. BDR-7/5012/2012 at the office of Sub – Registrar Kurla-2, regarding the above said CTS No. 883/D, (883/4) Survey No. 303, 304 part, by and between M/s. Vruti Developers LLP through its partner Mr. Nayan Shah referred to as the party of the first part and Kotak Mahindra Pvt. Ltd., through its vice president Mr. Maharsi Shastri referred to

as the party of the second part--> **We will receive the same, marked as OTC.**

2. Notice of intimation regarding mortgage by way of deposit of Title Deed dated 31/03/2015 registered on 28/04/2015 under Serial No. KRL-4/708/2015 at the office of Sub - Registrar Kurla-4, regarding the above said CTS No. 883/D, (883/4), admeasuring 3873.00 sq. meters., by and between M/s. Vruti Developers LLP through its partner Mr Nayan Shah referred to as the party of the first part and State Bank Of India referred to as the party of the second part. Loan Amount – Rs. 200000000--> **We have received the same in original.**

Legal and Search report Attached.

#### Request Approval

Abhishek Kotian

Branch Credit Manager | IIFL - Thane.

IP - 615173| Direct - 022-41035173

On Mon, Aug 1, 2016 at 6:30 PM, Pragnesh Patel <pragnesh.patel@indiainfoonline.com> wrote:  
Dear Sir,

For the case of Mr. Manish Banthia, all below mention documents are available with us except below mention document

Original Release Letter from **Indian Bank Ltd & Maharashtra State Financial Corporation** with regard to the mortgage of the said land.

Regards,  
Pragnesh Patel  
9820828154

On Fri, Jul 29, 2016 at 8:05 PM, Abhishek Kotian <abhishek.kotian@indiainfoonline.com> wrote:  
Dear Pragnesh/ Vishal,

Kindly confirm on the documents required by Legal for the case of Manish Banthia.

- i. Copy of Order dated **28/05/1992** issued by the Hon'ble Distract Collector of Mumbai suburban District ( For the amalgamation/ subdivision of **CTS No. 883, 883/1 to 883/4 in to New CTs No. i.e. 833A & 833D** )
- ii. Copy of duly stamped & registered Deed of Conveyance dated **17/11/2011** executed between **Khemlka & Co ( Agencies ) Pvt. Ltd** and **M/s Vruti Developers LLP (8364 BDR14-8307-2011 dated 17/11/2011 )**
- iii. Copy of duly stamped & registered POA executed by **Khemlka & Co ( Agencies ) Pvt. Ltd** in favour of **M/s Vruti Developers LLP**
- iv. Copy of 7/12 Extract / Property Card Extract / Form VI Extract in the name of **M/s Vruti Developers LLP( For CTS No. 833 D of Village of Mulund )**

- v. Copy of Limited Liability Partnership Deed of M/s Vruti Developers LLP
- vi. Original NOC / Release Letter from State Bank of India with regard to the mortgage of the said property
- vii. Copy of Original agreement for sale dated 12/05/2016 executed between M/s Vruti Developers LLP AND Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia & Mr Niraj B Banthia.
- viii. Original Stamp Duty Payment Receipt dated 09/05/2016 issued in the name(s) of Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia & Mr Niraj B Banthia.
- ix. Original Lodgment Receipt No. 5452 bearing Registration KRL4-4581-2016 dated 12/05/2016 issued in the name(s) of Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia & Mr Niraj B Banthia...
- x. Original NOC issued by M/s Vruti Developers LLP issued to India Infoline Finance Ltd - Thane/ India Infoline Finance Ltd – Thane for Mortgage of the said property to India Infoline Finance Ltd - Thane/ India Infoline Finance Ltd - Thane..
- xi. Original Payment Receipt(s) issued by M/s Vruti Developers LLP in the name(s) of Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia & Mr Niraj B Banthia..
- xii. Copy of ULC Order dated 22/01/2015 , 29/01/2015 & 26/11/2015
- xiii. Copy of Order dated 04/05/2012 for Change of user from Special industrial Zone ( I-3) to Residential User ( R) issued by the competent authority.
- xiv. **Copy of Approved Plan..**
- xv. Original Release Letter from Indian Bank Ltd & Maharashtra State Financial Corporation with regard to the mortgage of the said land.

Abhishek Kotian

Branch Credit Manager | IIFL - Thane.

IP - 615173| Direct - 022-41035173

Asawari More &lt;asawari.more@india infoline.com&gt;

**Fwd: Commercial Approval - Manish Banthia**

1 message

**Rajesh Karkar** <rajesh.karkar@india infoline.com>

Mon, Aug 1, 2016 at 3:38 PM

To: Abhishek Kotian &lt;abhishek.kotian@india infoline.com&gt;, Vivek Vanjari &lt; vivek.vanjari@india infoline.com&gt;, Asawari

More &lt;asawari.more@india infoline.com&gt;, Nitin Tanawade &lt;nitin.tanawade@india infoline.com&gt;

Cc: Subramaniam Ganesh &lt;subramaniam.ganesh@india infoline.com&gt;, Vishal Jani &lt; vishal.jani@india infoline.com&gt;

Regards

Rajesh Karkar

Regional Sales Manager | HFC

IP - 615143 | Direct - 022-41035143 | Mob - 99300 90036

[www.iiflhomeloans.com](http://www.iiflhomeloans.com)

----- Forwarded message -----

From: **Monu Ratra** <monu.ratra@india infoline.com>

Date: Sat, Jul 30, 2016 at 9:19 PM

Subject: Re: Commercial Approval - Manish Banthia

To: Rajesh Karkar &lt;rajesh.karkar@india infoline.com&gt;

Cc: Pragnesh Patel &lt;pragnesh.patel@india infoline.com&gt;, Subramaniam Ganesh &lt;subramaniam.ganesh@india infoline.com&gt;, Sriram Inani &lt;sriram.inani@india infoline.com&gt;, Vishal Jani &lt; vishal.jani@india infoline.com&gt;, Athika Wawda &lt;athika.wawda@india infoline.com&gt;

Ok

On 30 Jul 2016 8:57 p.m., "Rajesh Karkar" &lt;rajesh.karkar@india infoline.com&gt; wrote:

Good Evening Sir,

Request pricing approval for the case of Mr. Manish Banthia , Commercial Purchase 225 Lac.

- Rate: 11.75%
- PF: 1.50%+ST.
- Insurance Waiver

**Comforts:**

- LTV 38%
- CAT "A" Builder Property (Neptune Group)

- Clean RTR of all loans.

The terms for the case is as under;

<b>Commercial deviation matrix</b>	
Prospect ID	761019
Name of customer	Mr. Manish Bantia
Loan Amount	Rs. 2,25,00,000/-
Loan type	Commercial Purchase ✓
Tenure	120 months
Income program	Banking Surrogate Program
Property Type	Commercial
Self occupied ( y/ n )	NA
LTV	37.20% of the MV
RAAC ROI	13.75%
PROPOSED ROI	11.75%
RAAC PF	1.50% + ST
PROPOSED PF	1.50% + ST
INSURANCE PREMIUM	NIL
LIFE/NON LIFE	NIL
DSA/DST/REFERRAL code	DSA
CHANNEL NAME	Andromeda
PAYOUT	APPLICABLE
PAYOUT DEVIATION IS ANY	NA

#### **Deviations:-**

Deviations	Mitigant	Level
CIBIL- More than 3 enquiries in last 3 months	Applicant has applied through DSA who has logged in the file in multiple banks. Applicant is aware about file logged in with reliance and IIFL. He has yet not received any sanction	ZCM
2 Consecutive ITRs filed within 3 months	The ITR's for A.Y 2015-16 and A.Y. 2014-15 is filed within one quarter for some applicants. The applicant have a Cash rich profile and the case is computed on the Banking Surrogate Program	RCM
Bank statements- cheque returns/min balance/other issues	There is 2 inward and outward cheque return. The Overall banking is strong. The ABB is of Rs. 24.15 lacs.	RCM
Negative Profile SENP- Under Surrogates		
Surrogate Product Norms not met - Banking considered for 11		

months and there is one bounce in the month of Apr 2016	Strong Asset Base. Clear track of the loan, Strong Banking, Strong Business Vintage.	NCM
No phone available at residence	TVR is Positive. PD done at Office Premise	RCM
Other Deviation: Max Loan Amount norms under Banking Surrogate Program	The Loan Amount appraised is of Rs. 2.25 crs. The FOIR stands at 26.14percent which is well within norms. LTV is comfortable at 37.22 percent. Strong ABB of Rs. 24.15 lacs.	NCM

**Sanction Condition:-**

- Repayment from Main Business bank Account of HDFC bank or Thane Bharat Bank.
- LTV capped at 40% of the MV
- SPDC from Spouse
- Residence and Office CPV to be positive
- OCR reflection to be documented
- SOA require Citi Bank Loan amount Rs. 113033/- with Bank Reflection.
- FCU to be Positive
- All other verification to be positive
- Second valuation report to be reviewed
- Legal and technical Clearance of the property.
- In case of Refinance, Architect Certificate is required to fund the cash out portion.

Regards

Rajesh Karkar

Regional Sales Manager | HFC

IP - 615143 | Direct - 022-41035143 | Mob - 99300 90036

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Asawari More &lt;asawari.more@india infoline.com&gt;

## Re: Collections Feedback : Manish Banthia: 761019 - Commercial Purchase (NRP) / Rs. 225.00 lacs forwarded for approval.

1 message

Manoj Salian &lt;manoj.salian@india infoline.com&gt;

Mon, Aug 1, 2016 at 1:52 PM

To: Abhishek Kotian &lt;abhishek.kotian@india infoline.com&gt;

Cc: Subramaniam Ganesh &lt;subramaniam.ganesh@india infoline.com&gt;, Sriram Inani &lt;sriram.inani@india infoline.com&gt;, Rajesh Karkar &lt;rajesh.karkar@india infoline.com&gt;, Paresh Saboo &lt;paresh.saboo@india infoline.com&gt;, Vishal Jani &lt;vishal.jani@india infoline.com&gt;, Nikita Halwai &lt;nikita.halwai@india infoline.com&gt;, Asawari More &lt;asawari.more@india infoline.com&gt;, Vivek Vanjari &lt; vivek.vanjari@india infoline.com&gt;, Pragnesh Patel &lt;pragnesh.patel@india infoline.com&gt;

ok

Manoj Salian  
07045575635

On Mon, Aug 1, 2016 at 11:34 AM, Abhishek Kotian <abhishek.kotian@india infoline.com> wrote:  
Dear Sir,

Request Collections Feedback on the below mentioned case of Manish Banthia.

The details are as under;

### Case Structure:-

Name of the Applicants	CIBIL Score	Age at Start	Tenor	Age at Maturity
Manishkumar Banthiya (Prop: Mansi Jewellers)	807	37	10	47
Seema Banthiya	776	36	10	46
Babulal Banthiya	781	59	10	69
Parasdevi Banthiya	-1	58	10	68
Neeraj Banthiya	772	30	10	40
Aruna Banthiya	-1	28	10	38
Mahavir Banthiya	807	34	10	44
Gayana Banthiya	-1	31	10	41
Mansi Jewellers	NA	NA	NA	NA

**Transaction:-** Commercial Purchase (NRP).

**Loan Amount:-** Rs. 225.00 lacs

**Tenor:-** 120 months.

**ROI:-** 13.75%

**Property Details:-**

Shop No. 03, Ground Floor, Neptune Lotus, LBS Marg, Opp. Veena Nagar Bus Stop & Cosmos Bank, Vardhaman Nagar, Mulund East, Mumbai.

**Brief Profile of the Customer:-** PD note attached.

**CIBIL Details:-**

Name of the Applicants	CIBIL Score	Loan Type	Loan Amount	Outstanding Amount	Start Date	Capacity	Remarks (EMI Amount, Tenor, DPD's, structured or settled loans if seen in CIBIL.)
Manishkumar Banthiya	807	Property Loan	10000000	6471548	18/11/2015	Individual	Emi Rs.113033, Tenur 180
		Property Loan	9500000	9304963	31/10/2015	Individual	Tenur 144
		HL	5000000	2247463	16/12/2010	Individual	Emi Rs.50580, Tenur 122
Seema Banthiya	776	Property Loan	9500000	9304963	31/10/2015	Joint	NA
Babulal Banthiya	781	Property Loan	9500000	9304963	31/10/2015	Joint	NA
Parasdevi Banthiya	-1						
Neeraj Banthiya	772	Property Loan	9500000	9304963	31/10/2015	Joint	NA
Aruna Banthiya	-1	NA	NA	NA	NA	NA	NA
Mahavir Banthiya	807	Property Loan	10000000	6471548	18/11/2015	Joint	NA
		Property Loan	9500000	9304963	31/10/2015	Joint	NA
		HL	5000000	2247463	16/12/2010	Joint	NA

Gayana Banthiya	-1	NA	NA	NA	NA	NA	NA
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CIBIL Report attached.

Request Approval.

Abhishek Kotian

Branch Credit Manager | IIFL - Thane.

IP - 615173| Direct - 022-41035173

On Sat, Jul 30, 2016 at 1:31 PM, Sanjeev Srivastava <sanjeev.srivastava@indiainfoonline.com> wrote:

Approved

**From:** Subramaniam Ganesh [mailto:subramaniam.ganesh@indiainfoonline.com]

**Sent:** 30 July 2016 13:01

**To:** Sanjeev Srivastava

**Cc:** Sriram Inani; Rajesh Karkar; Paresh Saboo; Vishal Jani; Abhishek Kotian; Nikita Halwai; Asawari More; Vivek Vanjari; Pragnesh Patel

**Subject:** Fwd: Manish Banthia: 761019 - Commercial Purchase (NRP) / Rs. 225.00 lacs forwarded for approval.

Dear Sanjeev,

NRP recommendation of Manish Banthia is now forwarded for Rs. 225 Lakhs as against Rs. 200 Lakhs earlier. Case is appraised under ABB as before and FOIR & LTV are well within norms and 26.14% and 37.22% respectively. Additional deviation is Maximum Loan Amount norms exceeded by Rs. 25 Lakhs.

- 225 Lakhs/ 13.75%/ 120 months/ 1.5% + applicable taxes

- Property at Neptune Lotus, Mulund. The Area of the property is 1300 sq.ft. It is a Direct Purchase from Builder Transaction.

- The Agreement is already registered for Rs. 218.00 lacs in the month of May-2016. The Property is Under Construction.

- The Possession for the Shop will be handed over to the client till the month of November-2016. The Applicant has already made the OCR payment to the developer.

- The Property will be utilised for self occupancy by the applicants. The Actual deal size is much higher. The LTV is capped at 40 percent of the MV.

- We have received the report from Promac Valuers and the MV for the same is 604.50 lacs, hence the LTV is 37.22 percent. The Property is registered in the name of Manish Banthia Mahavir Banthia, Neeraj Banthia and Babulal Banthia.
- Applicant is engaged in the business of retail trading and manufacturing of gold & silver jewellery since last 20 years.
- Manufacturing is on job work basis and stock is procured from fixed suppliers at Zaveri Bazaar, Mumbai.
- Business model is cash rich. Banking is regular and average ABB is 24.15 Lakhs
- Asset base created over the years has current Market Value of almost 15 crs. comprising of 2 owned shops at Mulund, 2 rented shops and 1 SORP.

Recommended.

Regards,

Subramaniam Ganesh

Regional Credit Manager | HFC

IP - 615392 | Direct - 9122-41035392 | Mob - 86522 06668

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———— Forwarded message ———

From: Abhishek Kotian <[abhishek.kotian@indiainfoonline.com](mailto:abhishek.kotian@indiainfoonline.com)>

Date: Sat, Jul 30, 2016 at 12:17 PM

Subject: Manish Banthia: 761019 - Commercial Purchase (NRP) / Rs. 225.00 lacs forwarded for approval.

To: Subramaniam Ganesh <[subramaniam.ganesh@indiainfoonline.com](mailto:subramaniam.ganesh@indiainfoonline.com)>

Cc: Sriram Inani <[sriram.inani@indiainfoonline.com](mailto:sriram.inani@indiainfoonline.com)>, Paresh Saboo <[paresh.saboo@indiainfoonline.com](mailto:paresh.saboo@indiainfoonline.com)>, Nikita Halwai <[nikita.halwai@indiainfoonline.com](mailto:nikita.halwai@indiainfoonline.com)>, Asawari More <[asawari.more@indiainfoonline.com](mailto:asawari.more@indiainfoonline.com)>, Vivek Vanjari <[vivek.vanjari@indiainfoonline.com](mailto:vivek.vanjari@indiainfoonline.com)>, Vishal Jani <[vishal.jani@indiainfoonline.com](mailto:vishal.jani@indiainfoonline.com)>, Rajesh Karkar <[rajesh.karkar@indiainfoonline.com](mailto:rajesh.karkar@indiainfoonline.com)>, Pragnesh Patel <[pragnesh.patel@indiainfoonline.com](mailto:pragnesh.patel@indiainfoonline.com)>

Dear Sir,

The below mentioned case of **Mr. Manish Bantia** was appraised for Rs. 200.00 lacs. The customer wants a higher loan amount and hence we are proposing the case for Rs. 225.00 lacs. The case is appraised on Banking Surrogate Program. The FOIR stands at 26.14%. The LTV stands at 37.22%.

The case details are as under;

**Prospect ID :**

**761019**

**Name of the Applicant :** Manish Bantia

**Loan Amount:**Rs. 2,25,00,000/-

**Transaction:** Commercial Purchase (NRP)

**Product :** Banking Surrogate Program.

**ROI:** 13.75%

**DSA Payout :** Yes

**EMI Date :** 1st of every month

**PF :** 3,37,500/-

**Eligibility Calculation:-**

Appraised Total Income		Rs.	28,991,605
Eligible DBR		%	50%
Monthly Repayment Obligations On Loans availed in last 6 months		Rs.	285,528
Appraised monthly income		Rs.	2,415,967

<b>Total monthly obligation</b>	Rs.	285,528
RATE OF INTEREST	%	13.75%
APPROVED TENOR (in Month)		120
Per Lac EMI	Rs.	1,537.67
ELIGIBLE LOAN AMOUNT	Rs.	59,990,548
APPROVED LOAN AMOUNT	Rs.	22,500,000
EMI on approved loan amount	Rs.	345,975
DBR on approved Loan amount	Rs.	26.14%
Final MV of the property	Rs.	60,450,000
Final LTV	%	37.22%
Applicable LTV	%	70.00%

**Deviations:-**

Deviations	Mitigant	Level
CIBIL- More than 3 enquiries in last 3 months	Applicant has applied through DSA who has logged in the file in multiple banks. Applicant is aware about file logged in with reliance and IIFL. He has yet not received any sanction	ZCM
2 Consecutive ITRs filed within 3 months	The ITR's for A.Y 2015-16 and A.Y. 2014-15 is filed within one quarter for some applicants. The applicant have a Cash rich profile and the case is computed on the Banking Surrogate Program	RCM
Bank statements- cheque returns/min balance/other issues	There is 2 inward and outward cheque return. The Overall banking is strong. The ABB is of Rs. 24.15 lacs.	RCM
Negative Profile SENP- Under Surrogates		
Surrogate Product Norms not met - Banking considered for 11 months and there is one bounce in the month of Apr 2016	Strong Asset Base. Clear track of the loan, Strong Banking, Strong Business Vintage.	NCM

No phone available at residence	TVR is Positive. PD done at Office Premise	RCM
Other Deviation: Max Loan Amount norms under Banking Surrogate Program	The Loan Amount appraised is of Rs. 2.25 crs. The FOIR stands at 26.14percent which is well within norms. LTV is comfortable at 37.22 percent. Strong ABB of Rs. 24.15 lacs.	NCM

**Sanction Condition:-**

- Repayment from Main Business bank Account of HDFC bank or Thane Bharat Bank.
- LTV capped at 40% of the MV
- SPDC from Spouse
  - Residence and Office CPV to be positive
  - OCR reflection to be documented
  - SOA require Citi Bank Loan amount Rs. 113033/- with Bank Reflection.
  - FCU to be Positive
  - All other verification to be positive
  - Second valuation report to be reviewed
  - Legal and technical Clearance of the property.
- In case of Refinance, Architect Certificate is required to fund the cash out portion.

Revised CAM & PD Note is attached.

Abhishek Kotian

Branch Credit Manager | IIFL - Thane.

IP - 615173| Direct - 022-41035173

On Sat, Jul 30, 2016 at 10:56 AM, Sriram Inani <[sriram.inani@indiainfoline.com](mailto:sriram.inani@indiainfoline.com)> wrote:

Pls Raise this for 225 Lacs

Regards

Sriram Inani  
ZCM | HFC  
Mob - 88797 54766

[www.iiflhomeloans.com](http://www.iiflhomeloans.com)

On Fri, Jul 29, 2016 at 3:13 PM, Subramaniam Ganesh <subramaniam.ganesh@indiainfoonline.com> wrote:

Dear Sanjeev,

Captioned case is recommended for your approval in system. PFA the CAM, CIBIL, FVU & Technical reports for kind perusal.

Regards,

Subramaniam Ganesh

Regional Credit Manager | HFC

IP - 615392 | Direct - 9122-41035392 | Mob - 86522 06668

[www.iiflhomeloans.com](http://www.iiflhomeloans.com)



----- Forwarded message -----

From: Abhishek Kotian <abhishek.kotian@indiainfoonline.com>

Date: Wed, Jul 27, 2016 at 5:24 PM

Subject: Manish Banthia: 761019 - Commercial Purchase (NRP) / Rs. 200.00 lacs forwarded for approval.

To: Sriram Inani <sriram.inani@indiainfoonline.com>

Cc: Subramaniam Ganesh <subramaniam.ganesh@indiainfoonline.com>, Paresh Saboo <paresh.saboo@indiainfoonline.com>, Nikita Halwai <nikita.halwai@indiainfoonline.com>, Asawari More <asawari.more@indiainfoonline.com>, Vivek Vanjari <vivek.vanjari@indiainfoonline.com>, Rajesh Karkar <rajesh.karkar@indiainfoonline.com>, Vishal Jani <vishal.jani@indiainfoonline.com>, Pragnesh Patel <pragnesh.patel@indiainfoonline.com>

Dear Sir,

Please find below case of **Mr. Manish Banthia** forwarded for approval in system (NCM Approval Required for Negative Profile (Jeweller) under Surrogate Program. Case appraised on Banking Surrogate);

**Prospect ID : 761019**

**Name of the Applicant :** Manish Banthia

**Loan Amount:**Rs. 2,00,00,000/-

**Transaction:** Commercial Purchase (NRP)

**Product :** Banking Surrogate Program.

**ROI:** 13.75%

**DSA Payout :** Yes

**EMI Date :** 1st of every month

**PF :** 3,00,000/-

#### **Eligibility calculation:-**

Appraised Total Income	Rs.	28,991,605
Eligible DBR	%	50%
Monthly Repayment Obligations On Loans availed in last 6 months	Rs.	285,528
Appraised monthly income	Rs.	2,415,967
Total monthly obligation	Rs.	285,528
RATE OF INTEREST	%	13.75%
APPROVED TENOR (in Month)		120
Per Lac EMI	Rs.	1,537.67
ELIGIBLE LOAN AMOUNT	Rs.	59,990,548
APPROVED LOAN AMOUNT	Rs.	20,000,000
EMI on approved loan amount	Rs.	307,534
DBR on approved Loan amount	Rs.	24.55%
Final MV of the property	Rs.	60,450,000

Final LTV	% 33.09%
Applicable LTV	% 70.00%
DBR Deviation	No deviation
Maximum Loan amount	Within norms
LTV Deviation	Within Norms

**Deviations:-**

Deviations	Mitigant	Level
CIBIL- More than 3 enquiries in last 3 months	Applicant has applied through DSA who has logged in the file in multiple banks. Applicant is aware about file logged in with Reliance and IIFL. He has yet not received any sanction	ZCM
2 Consecutive ITRs filed within 3 months	The ITR's for A.Y 2015-16 and A.Y. 2014-15 is filed within one quarter for some applicants. The applicant have a Cash rich profile and the case is computed on the Banking Surrogate Program	RCM
Bank statements- cheque returns/min balance/other issues	There is 2 inward and outward cheque return. The Overall banking is strong. The ABB is of Rs. 24.15 lacs.	RCM
Negative Profile SENP- Under Surrogates	Strong Asset Base. Clear track of the loan, Strong Banking, Strong Business Vintage.	NCM
Surrogate Product Norms not met - Banking considered for 11 months and there is one bounce in the month of Apr 2016		
No phone available at residence	TVR is Positive. PD done at Office Premise	RCM

**Sanction Conditions:-**

- Repayment from Main Business bank Account of HDFC bank or Thane Bharat Bank
- LTV capped at 40% of the MV
- SPDC from Spouse
- Residence and Office CPV to be positive
- OCR reflection to be documented

- SOA require Citi Bank Loan amount Rs. 113033/- with Bank Reflection.
- FCU to be Positive
- All other verification to be positive
- Second valuation report to be reviewed
- Legal and technical Clearance of the property.

Abhishek Kotian

Branch Credit Manager | IIFL - Thane.

IP - 615173| Direct - 022-41035173

Mansi Jewellers			
PROFIT & LOSS ACCOUNT	FY 2015	FY 2014	FY 2013
Sales/Gross Receipts	7117147	8447053	12100358
Other Income (Business Related)	48879	220	23700
Other Income (Not Business Related)	0	0	0
<b>Total Income</b>	<b>7166026</b>	<b>8447273</b>	<b>12124058</b>
Cost of Goods Sold	1637547	3063721	5421081
Opening Stock	44444060	42600970	40245633
Purchase Cost	5110408	4895101	7729276
Manufacturing Cost	0	0	0
Wages	0	0	0
Other Direct Cost	15821	11711	47141
Closing Stock	47932743	44444060	42600970
<b>Gross Profit</b>	<b>5528480</b>	<b>5383552</b>	<b>6702977</b>
Administrative Expenses	1170363	1382989	1455595
Selling & Distribution Expenses	0	0	0
<b>PBDIT</b>	<b>4358117</b>	<b>4000562</b>	<b>5247382</b>
Depreciation	125264	74027	13687
Interest	3298237	3087431	4356740
Non cash expenses written off	0	0	0
<b>Profit Before Tax</b>	<b>934616</b>	<b>839104</b>	<b>876955</b>
Tax	51232	48285	56277
<b>PAT</b>	<b>883384</b>	<b>790819</b>	<b>820678</b>
<b>Cash Profits</b>	<b>1008648</b>	<b>864846</b>	<b>834365</b>
Salary to Partner/Director			
Interest Expenses paid to partners/director			
<b>Actual Cash Profit</b>	<b>1008648</b>	<b>864846</b>	<b>834365</b>
BALANCE SHEET	FY 2015	FY 2014	FY 2013
Share Capital	6361236	5731936	5379331
Reserves & Surplus(excluding revaluation reserve)	0	0	0
<b>Total Networth</b>	<b>6361236</b>	<b>5731936</b>	<b>5379331</b>
Revaluation Reserve	0	0	0
<b>Adjusted Networth</b>	<b>6361236</b>	<b>5731936</b>	<b>5379331</b>
Long Term Loans from Banks/FI	5159563	1495223	1597128
Working Capital Limits from Banks/FI's	-31217	3169351	2425908
<b>Total Borrowings from banks/FI/NBFC's</b>	<b>5128346</b>	<b>4664574</b>	<b>4023036</b>
Unsecured loans (others)	41582991	40158709	38003894
Unsecured loans from partners/shareholders	0	0	0
Deferred Tax Liability	0	0	0
Current Liabilities & Provisions	569834	1096408	1201669
<b>Total Liabilities to outsiders</b>	<b>47281171</b>	<b>45919691</b>	<b>43228599</b>
<b>TOTAL LIABILITIES</b>	<b>53642407</b>	<b>51651626</b>	<b>48607929</b>
Fixed Assets less depreciation	737479	862743	111694
<b>Investments</b>	<b>3399609</b>	<b>3399609</b>	<b>3399609</b>
Liquid/Marketable Investments	95148	95148	95148
Group Co. Investments	0	0	0
Unquoted/Dead Investments	3304461	3304461	3304461
<b>CURRENT ASSETS</b>	<b>49505319</b>	<b>47389274</b>	<b>45096626</b>
Deferred Tax Assets/Other Asset	0	0	0
Inventories	47932743	44444060	42600970
<b>Receivables / Debtors</b>	<b>1005235</b>	<b>1239421</b>	<b>1185231</b>
Debtors > 6 months	0	0	0
Debtors < 6 months	1005235	1239421	1185231
Cash and Bank	272033	240511	223852
<b>Loans &amp; Advances</b>	<b>295308</b>	<b>1465281</b>	<b>1086573</b>
Loans & Advances given to directors/partners etc	0	0	0
Loans and Advances given to others	295308	1465281	1086573
Misc Expenses (DRE+Preop+Preliminary+Acc P&L)	0	0	0
<b>TOTAL ASSETS</b>	<b>53642407</b>	<b>51651626</b>	<b>48607929</b>

RATIOS			
Average Collection Period	51.55	53.56	35.75
Average Days in Inventory	10295.14	5185.11	2789.02
Inventory to Cost of Goods Sold	29.27	14.51	7.86
Current Ratio	91.91	11.11	12.43
Liquidity Ratio	2.92	0.69	0.69
Debt Equity Ratio	7.34	7.82	7.81
Interest Coverage Ratio	1.32	1.30	1.20
DSCR	0.34	0.35	0.43
DSCR after the proposed Loan	0.34	0.35	0.43
Gross Profit Margin Ratio	77.68	63.73	55.39
Net Profit Margin Ratio	12.41	9.36	6.78
Cash Profit Ratio	14.17	10.24	6.90
Growth in Sales	-15.74	-30.19	
Growth in Net Profits	11.70	-3.64	
CASH FLOW STATEMENT			
Net Profit After Tax	883384	790819	820678
Add :			
1) Depreciation	125264	74027	13687
2) Misc expenses written off/non cash expenses	0	0	0
Salary paid to promoter/partners	0	0	0
Interest paid to promoters	0	0	0
Provision for tax	51232	48285	56277
Interest	3298237	3087431	4356740
Other Income (Business Related)	48879	220	23700
<b>Operating cash profit/(Loss ) before working capital changes</b>	<b>4406995</b>	<b>4000782</b>	<b>5271082</b>
Trade and other receivables	234186	-54190	1185231
Inventories	-3488682	-1843091	42600970
Loans & Advances	1169973	-378708	1086573
other current liabilities	-526574	-105261	1201669
<b>Total</b>	<b>-2611097</b>	<b>-2381250</b>	<b>46074443</b>
<b>Cash Generated from operations</b>	<b>1795898</b>	<b>1619532</b>	<b>51345525</b>
Less taxes paid	51232	48285	56277
<b>Net Cash from Operations</b>	<b>1744666</b>	<b>1571247</b>	<b>51289248</b>

Deviation Code	Deviation Name	Approval Authority	Asst CM CM Dy CM	ACM	RCM	ZCM	NCM	Classification
C-001	CIBIL Score >=550 & <650 for any borrower	L3						Sanction
C-002	Nil Credit History (CIBIL Score 0 / -1) of borrower whose income considered	L2						Sanction
C-009	CIBIL- More than 3 enquiries in last 3 months	L4						Sanction
C-013	Referred/Negative Collection Feedback	L5						Sanction
C-015	CRIF Negative	L4						Sanction
I-001	Minimum Income norms not met	L3						Sanction
I-002	Enhanced DBR by <= 5%	L2						Sanction
I-003	Enhanced DBR > 5% upto 75% for Salaried & Self Employed Surrogate Programs	L4						Sanction
I-017	Enhanced DBR > 75% DBR for Salaried & Self Employed Surrogate Programs	L5						Sanction
I-004	Bank statements- cheque returns/min balance/other issues	L2						Sanction
I-005	Other Income considered more than salary income/main business income	L4						Sanction
I-006	Work experience/business continuity norms not met	L3						Sanction
I-007	2 consecutive ITRs filed within 3 months without advance tax (NA for Gross Margin)	L3						Sanction
I-008	Surrogate Product norms not met (excluding negative profile norms)	L4						Sanction
I-009	LIP- Higher than norms multiplier	L4						Sanction
I-010	LIP- Banking qualifier norms not met	L3						Sanction
I-011	Enhanced DW	L2						Sanction
I-012	Ratio Norms not met	L3						Sanction
I-013	Dip in Cash Flows- SENP	L3						Sanction
I-014	PSL business entity not taken as co applicant	L4						Sanction
I-015	ABB:Clubbing of more than 3 bank accounts per applicant	L4						Sanction
I-016	Less than minimum shareholding required as per policy	L5						Sanction
P-001	Minimum loan amount norms not met	L4						Sanction
P-002	Tenor norms not met	L4						Sanction
P-003	Borrower age norms not met	L4						Sanction
P-004	LTV deviation <= 5%	L3						Sanction
P-005	LTV deviation > 5%	L4						Sanction
P-006	Borrower's Geo Limit norms not met-SENP/SAL	L4						Sanction
P-009	Income ownership Norms not met	L4						Sanction
P-010	Waiver of income documents of PG	L3						Sanction
P-011	Negative Profile SENP- Under NP	L4						Sanction
P-012	Other deviation not specified in policy	L5						Sanction
P-013	Repayment other than salary account/main business account	L3						Sanction
P-015	LRD-Funding on sole rental without escrow of rent	L5						Sanction
P-016	LRD- Commercial property not physically demarcated	L4						Sanction
P-018	LRD- Waiver of Tenant NOC (Non-escrow) for residential properties with <12 months residual lease period	L3						Sanction
P-019	LRD- Waiver of Tenant NOC (Non-escrow) for commercial properties or residential properties with >12 months residual lease period	L5						Sanction
P-021	BT- Waiver of LOD & FC from BT FI s.t. Declaration from borrower as per IIFL draft	L4						Sanction
P-022	BT- Waiver of alternate collateral in case of BT from reputed Co-op Bank	L4						Sanction
P-023	BT- PDD of BT as OTC of Topup	L3						Sanction
P-024	BT from unapproved Financial Institutions& Co-operative Banks	L5						Sanction
P-025	BT- BT from Employer	L4						Sanction
P-027	Login PF from any other bank a/c	L2						Sanction
P-028	Pre approved Topup- Approval Authority	L2						Sanction
P-029	Pre approved Topup- under construction property, nil PDD	L2						Sanction
P-030	Pre approved Topup- MOB < 12 but atleast 9	L4						Sanction
P-031	BT Special Scheme- MOB < 12 but atleast 6	L4						Sanction
P-032	Waiver of foreclosure proof of loan where applicable / bank statement showing running loan tracks	L2						Sanction
P-033	RTR norms not met	L4						Sanction
P-036	Borrower residing in negative area and buying property in positive area	L2						Sanction
P-037	Seller BT approval	L3						Sanction
P-039	Refinance period above 6 months but not exceeding 12 months	L4						Sanction
P-040	Home loan to a borrower with new HL in last 6 mths (from any FI)	L4						Sanction
P-041	Waiver of Business Entity on loan	L4						Sanction
P-045	Negative Profile SENP- Under Surrogates	L5						Sanction
P-043	Loan to customer with running Gold Loan from any FI in last 3 months	L4						Sanction
P-048	HL Non-APF Purchase basis income-eligibility of ONLY unmarried borrower (bachelor/ spinster)	L5						Sanction
P-049	2nd HL (on different properties- except adjacent merged/amalgamated units) by IIFL	L5						Sanction
P-050	OD-CC BT from Nationalized Bank	L4						Sanction

P-052	SENP HL resale purchase by Borrower on rented residence & rented office	L5						Sanction
S-001	Loan to Salaried without co app and PG	L5						Sanction
S-002	Waiver of non-defence PG (only where borrower is a commissioned rank officer and there is other co-applicant on loan)	L3						Sanction
S-003	Funding to non-commissioned rank employee (local non-defence PG must)	L2						Sanction
S-004	Employees of Reputed Schools under Trust/ Society / Corporate House promoted NGOs	L2						Sanction
S-005	Employees of Proprietorships / Partnership firms / Trusts / Societies / NGOs (cheque salary)	L2						Sanction
S-006	LAP / NRP to Salaried	L3						Sanction
S-007	Minimum qualification norms not met for employees other than Govt / PSUs / ET-500 employees	L2						Sanction
S-009	Private Ltd Company employment norms not met but salary received by cheque	L2						Sanction
S-010	INSR greater than norms	L3						Sanction
S-013	Bank statements upto minimum 3 months with at least 2 salary credits	L2						Sanction
S-014	Eligible Marginal Profile borrower- Salaried	L3						Sanction
S-015	Waiver of PG in Marginal Profile Salaried	L3						Sanction
S-017	Borrower located in unapproved NRI location	L5						Sanction
S-018	Minimum Income norms of NRI not met	L5						Sanction
S-019	Waiver of Rent deed copy /title deed s.t. other valid res. address proof for NRI borrower	L3						Sanction
V-001	Negative FCI	L2						Sanction
V-002	Negative dedupe	L3						Sanction
V-003	Referred FCU (any document)	L3						Sanction
V-004	Negative/Fraud FCU	L5/FCU Head						Sanction
V-006	Verifications waiver (FCI/FCU/LIP)	L5						Sanction
V-007	Waiver of FCU of NOC /PTM / TPT if the same collected from builder office by IIFL employee directly	L2						Sanction
V-009	Waiver of Re-credit / Re-verification of credit reports	L5						Sanction
V-010	Where any of three i.e Residence , office & property is at location other than Branch Login location	L2						Sanction
C-004	Negative Property CIBIL other than BT/Topup	L5						Disbursement
C-006	Negative CIBIL of seller due to default/ delays in any loans	L4						Disbursement
B-001	Waiver of Seller Bank statement in APF cases (provided cancelled cheque copy or front page of Bank Pass book provided)	L3						Disbursement
B-002	Waiver of KYC of Cat A developer where disbursal favoring Cat A seller	L2						Disbursement
B-003	Waiver of Lock in DD	L5						Disbursement
B-004	APF approval-Disbursal upto 10% higher than standard CLP Plan	L3						Disbursement
B-005	Builder Policy- LRL against running prospect	CF Head						Disbursement
B-006	Disbursal any part-disbursed loan with overdues <= 1 month PEMI (as on preceding month closing) or 1 bouncing of PEMI in last 3 months	L2						Disbursement
B-007	Disbursal any part-disbursed loan with overdues > 1 month PEMI or >1 bouncing in last 3 months	L4						Disbursement
B-008	Payment of Overdues <= 1 month PEMI from disbursal of loan	L2						Disbursement
B-009	Cases where cheque is not handed over but re-booking is to be done	L4						Disbursement
B-010	APF approval-Disbursal upto 20% higher than standard CLP Plan	L5/NTM						Disbursement
B-011	Waiver of OCR cheque clearance proof in all Resale subject to sufficient balance proof in bank account	L2						Disbursement
B-012	Cash OCR <= 25% of total OCR in projects of Cat A and B developers	L3						Disbursement
B-013	Cash OCR <= 25% of total OCR in projects of Cat C developers	L4						Disbursement
B-014	Disbursal by RTGS in APF Direct Purchase.one time for every APF	L3						Disbursement
B-015	Disbursal by RTGS in non APF Direct Purchase from builder (case specific)	L2						Disbursement
B-016	OTC of Most critical documents	L5						Disbursement
B-017	PDD of any document	L5						Disbursement
B-018	OTC of documents other than Most critical documents including OCR	L3						Disbursement
B-019	Less than 6 months old Sellers Bank Ac	L4						Disbursement
B-020	OTC of original property documents at the time of Disbursal booking of TopUp loan in BT+ Topup proposals post satisfactory transaction of BT with BT PSU Bank	L4						Disbursement
B-021	Waiver of BT Bank Account No on IIFL disbursal cheque	L3						Disbursement
B-022	Less than 3 months bank statement of Seller's Bank A/c in Non APF cases	L4						Disbursement
L-001	Approval for funding without submission of original title deed, only basis RM	L5						Disbursement
L-002	Waiver of copies of prior deeds (N-1 & prior)	L2						Disbursement
L-003	Waiver of any original document (N-2 & prior)	L4						Disbursement
L-004	Waiver of any original document (N-1)	L5/ Legal Head						Disbursement

L-006	Waiver of Property/House Tax, where applicable, supported by any other secondary ownership document like electricity/water/society maintenance bill etc	L2						Disbursement
L-007	Waiver of FIR/ Newspaper Publication	L5/ Legal Head						Disbursement
L-008	Waiver of Probate of Will on the merit of detailed assessment of family tree	L5/ Legal Head						Disbursement
L-009	Waiver of Succession Order from Court on the merit of detailed assessment of family tree	L5/ Legal Head						Disbursement
L-010	Funding to HUF ownership	L5/ Legal Head						Disbursement
L-011	Acceptance of Laminated documents	L5/ Legal Head						Disbursement
L-012	Funding not eligible properties	L5						Disbursement
P-007	Property in restricted area/Negative area	L5/NTM						Disbursement
P-034	Insurance in the name of any other non-key borrower	L4/ZSM						Disbursement
P-035	Waiver of any type of Insurance	L4/ZSM						Disbursement
P-038	Plot size more than norms	L5						Disbursement
P-047	Disbursement of HIL under single tranche for loans upto 28 lacs & LTV upto 25%	L3						Disbursement
P-044	Disbursal higher than Tech Reco	L5/NTM						Disbursement
P-051	Minimum Property Area norms not met	L5						Disbursement
P-053	Funding Beyond Penetration norms in APF	L5						Disbursement
PD-01	Swapping of repayment cycle post disbursal	L2						Disbursement
PD-02	Change of EMI repayment bank a/c	L3						Disbursement
PD-03	Any change in the tenor/EMI post disbursal of the loan, other than defined norms	Policy Head						Disbursement
PD-07	Switch Approval as per grid	CC Head						Disbursement
PD-08	Switch Approval beyond as per grid	L5/CEO						Disbursement
PD-09	Part prepayment beyond 75% of POS in any FY or Foreclosure	L5/CEO						Disbursement
PD-10	Issuance of Foreclosure letter	L5/CEO						Disbursement
PD-11	NOC by IIFL HFC to existing borrower for new tenant- For any account if account is not regular, negotiate assignment of such rent from tenant, or part-payment at the time of issuing the NOC	L3						Disbursement
PD-12	Any post-disbursal custom made letter issuance approval	Policy Head						Disbursement
RP-03	Waiver of Spouse SPDC	L5						Disbursement
RP-04	Less than 24 EMI PDCs but minimum 6	L5/Collection Head/Operations Head						Disbursement
V-011	Non-availability of approved Building plan of the project when funding an individual unit in a completed project as Resale transaction, provided such project was APF with any other leading HFC/Bank	L2						Disbursement
V-012	Waiver of FCU of Lien Release Letter (LRL) in APF cases.	L5						Disbursement
F-002	Non HL <=5 cr, 0.5% ROI discount (Floor ROI 12%)	L4/ZSM						Disbursement
F-003	Non HL-PSL <=5 cr, Additional 0.5% ROI discount	L3						Disbursement
F-004	ROI discount beyond defined limits	L5						Disbursement
F-005	PF bounce due to technical reasons (sufficient balance in PF issuing a/c)	L2						Disbursement
F-006	PF bounce due to insufficient funds/stop payment	L4						Disbursement
F-007	IMD refund	L5						Disbursement
F-008	IMD deduction from disbursement	L5						Disbursement
R-001	GUJ-MVL-parallel disbursement of F&F in under construction APF direct purchase without upfront Sale deed	L5						Disbursement
R-002	NCR-REG-unit not identifiable basis approved layout	L4						Disbursement
R-003	NCR-REG-Cash OCR upto 10% of Sale Deed value s.t Min 10%	L4						Disbursement
R-004	NCR-LIG-Janta flats allotted 2010 of later	L3						Disbursement
R-005	NCR-LIG-Waiver of seller meeting by BCM before disbursal	L3						Disbursement
R-006	NCR-LIG- Waiver of PAN card / bank Statements of seller (KYC docs of ID proof & address proof is must)	L4						Disbursement
R-007	NCR-LIG- Entrance is within plot limit and the staircase is protruding outside plot limit	L4						Disbursement
R-008	NCR-LIG- Additional 5% LTV	L4						Disbursement
R-009	GUJ-SL-Validity of Sanction letter 90 days	L3						Disbursement



ठाणे भारत सहकारी बँक लि.  
Thane Bharat Sahakari Bank Ltd.  
MULUND BRANCH : Keshav Bhavan,  
M.G. Road, Mulund (W) 400 080

Scheduled Bank

"Valid for 3 months from the date of issue"

18072016  
D D M M Y Y Y Y

or Bearer

Pay India Indoline Housing Finance Limited.

Rupees रुपये five thousand eight hundred only.

अदा करें।

₹ 5800/-

A/C No.: 010110000000769

CA

For MANSI JEWELLERS

M. Jain

Proprietor

Please sign above

1100006211 4005250101 00076911 11

13 | Q/C/5

KYC

KYC

## SIGNATURE VERIFICATION OF INDIVIDUAL

Reg.: Signature Verification of Mr./Ms. Neeraj B Bantwala

Dear Sir/Madam

This is to confirm that the signature of Mr. /Ms. Neeraj B Bantwala

S/o/W/o/D/o Babuwal B Bantwala resident of \_\_\_\_\_

having saving/current account no. 958 has been verified as per our record. It is, further certified that his/her above mentioned account has been in operation with us since \_\_\_\_\_

Signature of Mr./Ms.

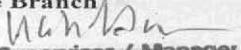


Signature Attested -

Signature of Banker with Rubber Stamp  
Name & Designation of Officer who attested  
the signature.

Signature verified as per record Without  
any risk and responsibility and liability  
On the part of Bank or any of its official  
For Thane Bharat Sahakari Bank Ltd

Name & address of the Branch

  
JL / Supervisor / Manager  
Wulund (W) Branch

## SIGNATURE VERIFICATION OF INDIVIDUAL

Reg.: Signature Verification of Mr./Ms. Manish B Bantwala

Dear Sir/Madam

This is to confirm that the signature of Mr. /Ms. Manish B Bantwala

S/o/W/o/D/o Babu Lal P Bantwala resident of \_\_\_\_\_

having saving/current account no. 2887 has been verified as per our record. It is, further certified that his/her above mentioned account has been in operation with us since \_\_\_\_\_

Signature of Mr./Ms.

Signature Attested

Signature of Banker with Rubber Stamp  
Name & Designation of Officer who attested  
~~the signature verified as per record Without~~  
~~any risk and responsibility and liability~~  
~~On the part of Bank or any of its official~~  
For Thane Bharat Sahakari Bank Ltd

Name & address of the Branch   
J.L. / Supervisor / Manager  
Wulund (W) Branch

## SIGNATURE VERIFICATION OF INDIVIDUAL

Reg.: Signature Verification of Mr./Ms. Mansi Jewellers

Dear Sir/Madam

This is to confirm that the signature of Mr. /Ms. Mansi Jewellers

S/o/W/o/D/o \_\_\_\_\_ resident of \_\_\_\_\_

having saving/current account no. 769 has been verified as per our record. It is, further certified that his/her above mentioned account has been in operation with us since \_\_\_\_\_

Signature of Mr./Ms.

For MANSI JEWELLERS

Proprietor

Signature Attested

Signature of Banker with Rubber Stamp

Name & Designation of Officer who attested  
the signature.

Signature verified as per record without  
any risk and responsibility and liability

On the part of Bank or any of its official

For Thane Bharat Sahakari Bank Ltd  
Name & address of the Branch

  
N. H. D. D. A. R. M.

J. D. / Supervisor / Manager  
Ulund (W) Branch

### SIGNATURE VERIFICATION OF INDIVIDUAL

Reg.: Signature Verification of Mr./Ms. Mahavcer - B. Bantchiya

Dear Sir/Madam

This is to confirm that the signature of Mr. /Ms. Mahavcer B. Bantchiya

S/o/W/o/D/o Babulal P. Bantchiya resident of \_\_\_\_\_

having saving/current account no. 1076 has been verified as per our record. It is, further certified that his/her above mentioned account has been in operation with us since \_\_\_\_\_

Signature of Mr./Ms.



Signature Attested

Signature of Banker with Rubber Stamp  
Name & Designation of Officer who attested

the signature,  
*Signature verified as per record. Without any risk and responsibility and liability On the part of Bank or any of its official For Thane Bharat Sahakari Bank Ltd*

Name & address of the Branch

*J. H. M. Dar*  
J. H. M. Dar / Supervisor / Manager  
Wulund (W) Branch

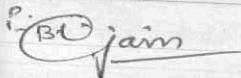
## SIGNATURE VERIFICATION OF INDIVIDUAL

Reg.: Signature Verification of Mr./Ms. Babulal P. Bantlia.

Dear Sir/Madam

This is to confirm that the signature of Mr. /Ms. BABULAL BANTLIA  
S/o/W/o/D/o Pukhraj Bantlia - resident of \_\_\_\_\_  
having saving/current account no. 838 has been verified as per our record. It is, further  
certified that his/her above mentioned account has been in operation with us since \_\_\_\_\_

Signature of Mr./Ms.



Signature of Banker with Rubber Stamp  
Name & Designation of Officer who attested  
the signature

*Signature verified as per record Without  
any risk and responsibility and liability  
On the part of Bank or any of its official  
For Thane Bharat Sahakari Bank Ltd*

Name & address of the Branch

*H.W. Man*  
J.L. / Supervisor / Manager  
Wulund (W) Branch

Signature Attested


**Quick Link**

- [Tax Calculator](#)
- [Apply Online - PAN/TAN](#)
- [E-Pay Tax](#)
- [View Form 26AS \(Tax Credit\)](#)

**Know Your Jurisdiction**
**Jurisdiction Details for AAMPK5823D**

Surname	BANTHIA
Middle Name	BABULAL
First Name	MANISH KUMAR
Area Code	CHE
AO Type	W
Range Code	113
AO Number	3
Jurisdiction	NON CORP. WARD 5(3) CHE
Building Name	KANNAMAI BUILDING,CHENNAI
Email ID	chennai.ito.nc5.3@incometax.gov.in

ph  
C131960


**Quick Link**

- [Tax Calculator](#)
- [Apply Online - PAN/TAN](#)
- [E-Pay Tax](#)
- [View Form 26AS \(Tax Credit\)](#)

**Know Your Jurisdiction**
**Jurisdiction Details for AGAPB8929K**

<b>Surname</b>	BANTHIYA	✓
<b>Middle Name</b>	MANISH	
<b>First Name</b>	SEEMA	
<b>Area Code</b>	MUM	
<b>AO Type</b>	W	
<b>Range Code</b>	233	
<b>AO Number</b>	3	
<b>Jurisdiction</b>	WARD 29(3)(3), MUMBAI	
<b>Building Name</b>	C12-BANDRA, MUMBAI	
<b>Email ID</b>	mumbai.ito29.3.3@incometax.gov.in	

An  
C137960

**Quick Link**

- [Tax Calculator](#)
- [Apply Online - PAN/TAN](#)
- [E-Pay Tax](#)
- [View Form 26AS \(Tax Credit\)](#)

**Know Your Jurisdiction****Jurisdiction Details for AAFTPB9169A**

Surname	BANTHIA
Middle Name	PUKHRAJ
First Name	BABULAL
Area Code	MUM
AO Type	W
Range Code	231.
AO Number	2
Jurisdiction	WARD 29(1)(2), MUMBAI
Building Name	C12-BANDRA,MUMBAI
Email ID	basudeo.kumar@incometax.gov.in

sk  
C131960



## Quick Link

- [Tax Calculator](#)
- [Apply Online - PAN/TAN](#)
- [E-Pay Tax](#)
- [View Form 26AS \(Tax Credit\)](#)

## Know Your Jurisdiction

## Jurisdiction Details for AAHPP0351L

Surname	BANTHIA	<input checked="" type="checkbox"/>
Middle Name	BABULAL	
First Name	PARASDEVI	
Area Code	MUM	
AO Type	W	
Range Code	232	
AO Number	5	
Jurisdiction	WARD 29(2)(5), MUMBAI	
Building Name	AAYAKAR BHAWAN, MUMBAI	
Email ID	rajnish.k.sinha@incometax.gov.in	

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C137960*


**Quick Link**

- [Tax Calculator](#)
- [Apply Online - PAN/TAN](#)
- [E-Pay Tax](#)
- [View Form 26AS \(Tax Credit\)](#)

**Know Your Jurisdiction**
**Jurisdiction Details for AAEPN0148E**

Surname	BANTHIA
Middle Name	BABULAL
First Name	NIRAJ
Area Code	MUM
AO Type	W
Range Code	232
AO Number	4
Jurisdiction	WARD 29(2)(4), MUMBAI
Building Name	C12-BANDRA,MUMBAI
Email ID	-

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C121960


**Quick Link**

- [Tax Calculator](#)
- [Apply Online - PAN/TAN](#)
- [E-Pay Tax](#)
- [View Form 26AS \(Tax Credit\)](#)

**Know Your Jurisdiction**
**Jurisdiction Details for BZLPB2371Q**

Surname	BANTHIYA	✓
Middle Name	NEERAJ	
First Name	ARUNA	
Area Code	MUM	
AO Type	W	
Range Code	231	
AO Number	1	
Jurisdiction	WARD 29(1)(1), MUMBAI	
Building Name	C12-BANDRA, MUMBAI	
Email ID	mumbai_ito-w23-1-1@incometax.gov.in	

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C151960*



## Quick Link

- [Tax Calculator](#)
- [Apply Online - PAN/TAN](#)
- [E-Pay Tax](#)
- [View Form 26AS \(Tax Credit\)](#)

## Know Your Jurisdiction

## Jurisdiction Details for AAHPB4676L

Surname	BANTHIYA
Middle Name	BABULAL
First Name	MAHAVEER
Area Code	MUM
AO Type	W
Range Code	352
AO Number	3
Jurisdiction	WARD 35(2)(3), MUMBAI
Building Name	AAYAKAR BHAWAN,MUMBAI
Email ID	mumbai.ito35.2.3@incometax.gov.in

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C131960



## Quick Link

- [Tax Calculator](#)
- [Apply Online - PAN/TAN](#)
- [E-Pay Tax](#)
- [View Form 26AS \(Tax Credit\)](#)

## Know Your Jurisdiction

**Jurisdiction Details for AAHPB4676L**

Surname	BANTHIYA ✓
Middle Name	BABULAL
First Name	MAHAVEER
Area Code	MUM
AO Type	W
Range Code	352
AO Number	3
Jurisdiction	WARD 35(2)(3), MUMBAI
Building Name	AAYAKAR BHAWAN,MUMBAI
Email ID	mumbai.ito35.2.3@incometax.gov.in

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C131960*


**Quick Link**

- [Tax Calculator](#)
- [Apply Online - PAN/TAN](#)
- [E-Pay Tax](#)
- [View Form 26AS \(Tax Credit\)](#)

**Know Your Jurisdiction**
**Jurisdiction Details for ANQPB9580K**

<b>Surname</b>	BANTHIYA
<b>Middle Name</b>	MAHAVEER
<b>First Name</b>	GAYANA
<b>Area Code</b>	MUM
<b>AO Type</b>	W
<b>Range Code</b>	231
<b>AO Number</b>	4
<b>Jurisdiction</b>	WARD 29(1)(4), MUMBAI
<b>Building Name</b>	C12-BANDRA,MUMBAI
<b>Email ID</b>	mumbai.ito29.1.4@incometax.gov.in

✓  
C131960



M. Jain

For MANSI JEWELRY

M. Jain  
Proprietor

on  
CEG6499 ✓

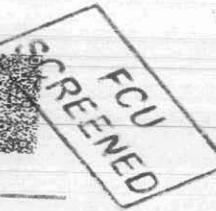


भारत सरकार  
GOVERNMENT OF INDIA

मनिष कुमार बाबूलाल बांठिया  
Manish Kumar Babulal Banttiya  
जन्म वर्ष / Year of Birth : 1979  
पुरुष / Male



5406 7144 6300



आधार — सामान्य माणसाचा अधिकार

M. Jain

con  
17/6/2019



भारतीय विशिष्ट ओळख प्राधिकरण  
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पना S/O बाबूलाल बांठिया, शिवसेना  
आवास, निरोड, प्रनव अगारेंसेट पम. ग्री.  
गोड, मुंबई बेस्ट, मुंबई, महाराष्ट्र, 400080  
Address: S/O Babulal Banttiya,  
shivsena shakha, C/602, pranav  
apartment m.g. road, MULUND  
WEST, Mulund West, Mumbai,  
Maharashtra, 400080

1047  
1600 180 1947

help@uidai.gov.in

www.uidai.gov.in

P.O. Box No. 1047,  
Bengaluru-560 001

रक्षाई लेखा संख्या /PERMANENT ACCOUNT NUMBER

AGAPB8929K



नाम /NAME

SEEMA MANISH BANTHIYA

पिता का नाम /FATHER'S NAME

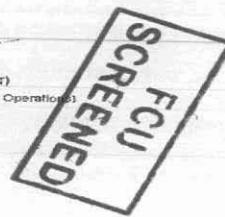
SHOBHALAL RAJMALJI ACCHA

जन्म तिथि /DATE OF BIRTH

24-01-1980

संकेतात्मक विवर /SIGNATURE

अधिकारी आयुक्त (कम्प्यूटर ऑपरेटर)  
Commissioner of Income-Tax(Computer Operations)



Seema

↙

Seema  
W.C.



भारत सरकार  
GOVERNMENT OF INDIA

सीमा मनिष बन्थिया

Seema Manish Banttiya

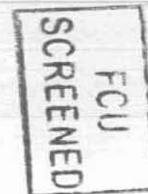
जन्म वर्ष / Year of Birth 1980

स्त्री / Female



5415 8385 4273

आधार — सामान्य माणसाचा अधिकार



Seema  
o

ON  
C5679



भारतीय विशिष्ट औद्योगिक प्राविकरण  
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पता W/O मनिष बांठिया, शिवसेना  
शाहवा, मिल्स ०२, प्रणव अपार्टमेंट ग्राम. की.  
गोड, मुंबई बेस्ट, मुंबई, महाराष्ट्र 400080  
Address: W/O Manish Banttiya,  
shivsena shakha, C/602, pranav  
apartment m.g. road, MULUND  
WEST, Mulund West, Mumbai,  
Maharashtra 400080

1947  
1800 180 1947

help@uidai.gov.in

www.uidai.gov.in

P.O. Box No 1947,  
Bangalore-560 001

FORM D (See Rule 6) Form B - 0795272177  
 नमुना ड (नियम ६ पहा)

MAHARASHTRA SHOPS AND ESTABLISHMENTS ACT 1948  
 महाराष्ट्र दुकाने व आस्थापना अधिनियम, १९४८

Registration Certificate of Establishment  
 आस्थापनेचे नोंदणीप्रमाणपत्र



1. Registration No. : T005932 / SHOP I Ward T  
 नोंदणी क्रमांक

2. Name of the Establishment : MANSI JEWELLERS  
 आस्थापनेचे नाव

3. Name of the Employer : MANISH B.BANTHIYA  
 मालकाचे नाव

4. Nature of Business : JEWELLERY ORNAMENTS  
 व्यवसायाचे स्वरूप

5. Postal Address of the Establishment : SHOP NO 1KESHAV BHAVAN, M.G.ROADMULUND ( W ) ,  
 400080,  
 India.  
 आस्थापनेचा डाकेचा पत्ता

6. Previous Registration Certificate No. :  
 पूर्वीचा नोंदणी प्रमाणपत्र क्रमांक



SCREENED  
FCU

Office of the inspector Under Maharashtra Shops and Establishments Act, 1948.

महाराष्ट्र दुकाने व आस्थापना अधिनियम, १९४८ खालील

निरीक्षकाचे कार्यालय.

It is hereby Certified that the above establishment has been registered as a SHOP I Under the Maharashtra Shops and Establishments Act, 1948, this 25 day of January, 2002.

यात्त्वारे प्रमाणित करण्यात येते की, उपरोक्त महाराष्ट्र दुकाने व आस्थापना अधिनियम, १९४८ अन्वये SHOP I म्हणून,

This is merely a registration certificate and not license and it does not by itself bestow any legality on the structure or confer any right on the employer so far the date and time of existence of the structure in which this shop/ establishment is located.

दि. 25 January, 2002 रोजी नोंदण्यात आली आहे.

Sd/-  
 Inspector under  
 the Maharashtra Shops and  
 Establishments Act, 1948.

महाराष्ट्र दुकाने व आस्थापना अधिनियम, १९४८

Registration of change of information shown above, if Any  
 वर दर्शविलेल्या माहितीत काही बदल झाला असेल त्याची नोंदणी

For MANSI JEWELLERS

06/01/2016  
 C15679

Renewal of Registration नोंदणीचे नूतनीकरण

Year वर्ष	Receipt No. and Date पावती क्रमांक व दिनांक	Description विवरण	Fee Paid मरकेले शुल्क	No of Empl कामगारांची संख्या -	Sign of the Inspector under the M.S&E Act, 1948 मु.दु.व.आ.अधिनियम १९४८ अंतर्गत निरीक्षकाची सही
2016- 2018	709170086 - 22.01.2016	Fee Late Fee Diff Fee	360.00 60.00 0.00	0	 महाराष्ट्र निरीक्षक दुकाने व आस्थापना

ORIGINAL / DRAFT COPY XXX

No. : MH01 C 121394

FORM 'B'

[See rule 5(1)]

## Certificate of Registration

The Central Sales Tax (Registration & Turnover) Rules, 1957

Tax payer Identification Number (TIN) (Central)

27720216250 C

This is to certify that

MANSI JEWELLERS

whose

principal place of business within the State of Maharashtra is situated at  
SHOP NO1 KESHAV BHAVAN , M G ROAD  
MULUND  
MUMBAI (Tq) , MUMBAI (Dt)  
400080

has been registered as a dealer under section 7(1)/7(2) of the Central Sales Tax Act, 1956.

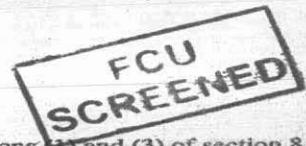
The business is :

Wholly

Mainly RESELLER

Partly RETAILER

The class(es) of goods specified for the purposes of sub-sections (2) and (3) of section 8 of the said Act is / are as follows and sales of these goods in the course of inter-State trade to the dealer shall be taxable at the rate specified in that sub-section subject to the provisions of sub-section (4) of the said section for resale, use in the manufacture or processing of goods for sale, use in mining, use in the generation or distribution of electricity or any other form of power and use in the packing of goods for sale / resale  
**GOLD & SILVER ORNAMENTS.**



The dealer manufactures, processes or extracts in mining, the following classes of goods or generates or distributes the following form of power, namely :-

The dealer's year for the purposes of accounts runs from \_\_\_\_\_ day of \_\_\_\_\_ to the \_\_\_\_\_ day of \_\_\_\_\_

The dealer has no additional place of business. has additional place(s) of business as stated below :-

- (a) In the State of Maharashtra
- (b) In Other States

The dealer keeps warehouses at the following places within the State of Maharashtra :-

This certificate is valid from \_\_\_\_\_ 01-Apr-2006 Registration until Cancelled.

SEAL

Date : 01-Apr-2006

FOR MANSI JEWELLERS

Maharashtra

(Signed)

(Notified Authority)



महानगर टेलीफोन निगम लिमिटेड, मुंबई<sup>१</sup>  
**MAHANAGAR TELEPHONE NIGAM LIMITED, MUMBAI**

टेलीफोन विल पत्रक / Telephone Bill Foil  
 पंजीकृत कार्यालय : ५ द्यो मंजिल, महानगर दरमंचार मदन, ९, सीजीओ कॉम्प्लेक्स, लोधी रोड, नई दिल्ली - ११०००३ सीजीआरएन: L32101DL1986G01023501  
 Regd. office: 5 Floor, Mahanagar Doorsanchar Sedan, 9, CGO Complex, Lodhi Road, New Delhi - 110003 CIN: L32101DL1986G01023501

Name & Address : SrNo : 068242 PSTN : 10  
 MRS PARASDEVI BABULAL BANTHIYA  
 SHOP NO.01 GROUND FLOOR  
 KESHAV BHUVAN  
 M G ROAD MULUND WEST  
 MUMBAI 400080

210036783921013005081007201600001955

नाव आणि पत्ता / नाम और पत्ता :  
 श्रीमती परदेवी बाबुलाल बन्हिया  
 शंप सं.01 भूमि तल  
 केशव भुवन  
 एम जी रोड मुंबई पश्चिम  
 पुर्व 400080

For your Billing Complaints

Please Contact Account Officer (TA) - Nodal Officer

1. Public Grievances : S.M (Admn) E-II  
 6th Flr., Charai, Tel. Exch. Bldg., Mauli Mandal Rd., Dhoobi Ali, Thane(W)- 400601.

Tel: 25349694, 25349690 Fax: 25412300 E-mail : smopeas2@gmail.com

2. Billing Complaints : S.M(TA)  
 Tel: 25462524, 2545727 Fax: 25379537 E-mail : ctope2@mtnl.net.in

Appealne Authority : S.M (COP-EH)  
 Thane Charai Tel. Exch., Mauli Mandal Road, Thane(W), Thane-400601

Tel: 25376644 Fax: 25412300 E-mail : sdeope2@gmail.com

*Office* *Address*  
 विल कालावधि  
 Billing Period

01/06/2016  
 से / to  
 30/06/2016

अंतिम दिनांक  
 Due Date

01/08/2016

देव राशि  
 Amount Payable

1955.00

टेलीफोन नं. Telephone No.	ग्राहक खाता क्रमांक C.A. No.	विल नं. Bill No.	विल दिनांक Bill Date	ब्रेणी कोड Category Code	शुल्क योजना Tariff Plan	ग्रुप कोड Group Code	ब्रॉडबैन्ड शुल्क योजना Broadband Tariff Plan
25694716	2100367839	2101300508	10/07/2016	NON-OYT GENERAL	Plan -1000		Xpress_Plus_600-NonC
प्राप्तिक मीटर रिडिंग Evening Meter Reading	अंतिम मीटर रिडिंग Closing Meter Reading	मीटर काल Metered Calls	डेबिट काल Debit Calls	क्रेडिट काल Credit Calls	फ्री काल Free Calls	नेट काल देबिक Net Calls Chargeable	
138850	139456	606	0	0	606	0	

Broadband Usage: 31997.42 MB Jun '2016

Details of Payments received after last bill :  
 BillDate BillAmnt DueDate PaidDate PaidAmnt  
 10/06/2016 1955.00 05/07/2016 01/07/2016 1955.00

चर्तमान शुल्क { विवरण }  
 Current Charges Details

राशि { रूपये में }  
 Amount (Rs.)

मासिक सेवा शुल्क	Monthly Service Charges	1050.00
काल शुल्क	Call Charges	0.00
ब्रॉडबैन्ड मासिक	Broadband Monthly Service Charges	600.00
सेवा शुल्क	Broadband Usage Charges	0.00
मासिक सी पी ई	Monthly CPE Service Charges	50.00
सेवा शुल्क	Debits	0.00
क्रेडिट	Credits	0.00
सेवा कर @ 14%	Service Tax @ 14%	238.00
स्वच्छ भारत कर @ 0.5%	Swachh Bharat Cess @ 0.5%	8.50
कृषि कल्याण कर @ 0.5%	Krishi Kalyan Cess @ 0.5%	8.50
इन्वंटर अवधि	Amount Payable upto Due Date	1955.00
इन्वंटर रकम	Surcharge	40.00
इन्वंटर नेट	Amount Payable after Due Date	1995.00

This is computer generated bill. No signature is required

Register your email\_id and Mobile Number for getting e-bills and bill details. The incentive of 1% of the bill amount subject to maximum of Rs.250/- for online payment before due date is withdrawn with immediate effect. Krishi Kalyan Cess @0.5% Applicable from 01/06/16 is included in this bill.

E & O. E. MTNL MUMBAI SERVICE TAX REGN NO.: AAACM0828RST001

"Consolidated Revenue Stamp order No. MUDRANK 2015/966/CR. 286/MI  
 Dated 26.05.2015"

Cheque / DD Should be drawn in favour of "MTNL MUMBAI" 2100367839

Enjoy

TRULY UNLIMITED broadband @ 2Mbps  
 in just ₹2499/- per month  
 Plan available in Non combo & Standalone form

Service Tax Extra  
 Conditions Apply

For details dial 1500

----- Detach and enclose this slip with your payment -----

COUNTER-FOIL -----

Mahanagar Telephone Nigam Limited, Mumbai. *MANSI JEWELLERS*



210036783921013005081007201600001955

C.A. No.	Bill No.	Due Date	Amount Payable	Surcharge
2100367839	2101300508	01/08/2016	1955.00	40.00
Telephone No.	Bill Period		Bill Date	Amount Payable after Due Date
25694716	01/06/2016 to 30/06/2016		10/07/2016	1995.00

210036783921013005081007201600001955

*Mahanagar Telephone Nigam Limited, Mumbai. MANSI JEWELLERS*

*Proprietor*



विलोग युनिट 4703 / saroday s/dn / MULUND DIVISION

ग्राहक क्रमांक : 700000856829

देयक दिनांक: 07/06/16

नाव : MR PARASDEVI BABULAL BHANTHIA

पत्ता : MANSI JEWELLERS NO 1 KESHAV BHAVAN MULUND (W) / MULUND (W) - 400080

श्री पारसदेवी बाबूलाल भांठिआ

मानसी जेव्हर्ज. नं 1 केशव भवन मुळून्ड (डबलयू) मुळून्ड (डबलयू) 400080

GGN:201606170316994

मोबाइल/इमेल:

पी. सी./चक्र+मार्ग-क्रम/डिटी.सी. 1/01/9007/0028/3554244

दर संकेत \*\* : 52/LT II Comm 3 Ph <20kW

मंजुर भार : 8.00 kW

GIS DTC/POLE:

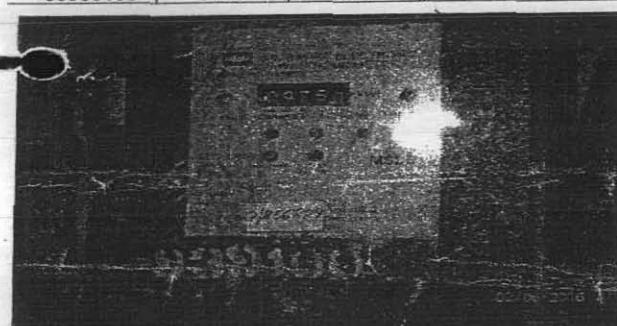
पोल नं :

पुरवठा दिनांक: 07/03/05

मिटर	चालु	मार्गील	गुणक	युनिट	समा युनिट	एकूण वीज
क्रमांक	रिडिंग	रिडिंग	अद्यव		वापर	
02/06/16	02/05/16					

J0939100

9750



आमदा  
संपर्क

Call Centre No. 18002333435/18002003435

For Billing Complaint contact IGRC:- IGRC ADMINISTRATIVE BUILDING 7TH FLOOR WAGLE STATE  
THANE /Phone No. 2225829154 येथे तकाती निवारण समायानकारक न आल्यास ग्राहक पूर्वील विळापी तकार वाखल करु  
रक्काती CGRF:- VIDYUT BHAVAN M.S.E.D.CO.LTD LBS MARG BHANDUP MUMBAI Ph:9930269397

सुधारेचा लाभ घेण्याकरिता मध्यवर्ती ग्राहक सेवा के द्वास फोन करावा आणला येण्याल नव्हा अंदाजा इकूल नोंदणी करा. / 1.03 महिन्याये देयक/ मार्गील तरपर देयक भरणा  
तु समायान रु.-123.74/

**विशेष संदेश**

\*\* विद्युत नियामक आयोगाने दिनांक 01.06.2015 पासून निघरीत केलेले वीज दर खाली नव्युद केल्याप्रमाणे एक महिन्याच्या वीज वापरासाठी आहेत.

वाणिजिक(एल टी 2)

युनिट 0-200 > 200

स्थिर आकार रु. 220/- प्रति योडणी/महिना

वीज आकार (रु.) 6.6 9.62

ई.स.आ.(रु)

.9512 1.325



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721

वीज देयक माहे	जून-2016
देयक रवकम	14930.00
देय दिनांक	21/06/16

देयक भरणा 05/06/16 पर्यंत विचारात  
घेतला आहे

जून-2016

14930.00

21/06/16

रु. पैसे

स्थिर आकार	220.00
वीज आकार	10565.94
वीज शुल्क 21 %	2572.48
इधन समायोजन आकार	1463.97
वीज विक्री कर	105.14
वजा सरासरी देयकाची रवकम	
व्याज	0.00
इतर आकार	0.00
	0.00
एकूण	14927.53
निव्वळ थक्काची/जमा	124.92
समायोजीत रवकम	-123.74
व्याजाची थक्काची	0.00
एकूण थक्काची/जमा	1.18
देयकाची निव्वळ रवकम	14928.71
तुम्हारा देयक	1930.00
16/06/16 या तारखे पर्यंत भरणा	14810.00
तपत रु. 122.5	
मार्गील पावतीचा दिनांक 18/05/16	14960.00
सुरक्षा ठेव जमा ***14075	पिलंब आकार रु.298.55

प्रतिरक्षा: वजा विक्रीत निव्वळ तपत जमा.

*(Signature)*  
संघ अधिकारी (प्रतिरक्षा)



**महानगर टेलीफोन निगम लिमिटेड, मुंबई**  
**MAHANAGAR TELEPHONE NIGAM LIMITED, MUMBAI**

पंजकृत कार्यालय : ५ वां मंजिल, महानगर दूरध्वंसार मंदन, ९, सीरोजो कॉम्प्लेक्स, लोधी रोड, नई दिल्ली - ११०००३ सोनारपान: L32101DL1986G0I023501  
 Regd. office : 5<sup>th</sup> Floor, Mahanagar Doorsanchar Sadan, 9, CGO Complex, Lodhi Road, New Delhi - 110003 CIN: L32101DL1986G0I023501

		PSTN : 10
Name & Address : SrNo : 086322 MR BANTHIA BABULAL P 1003 10TH FLOOR ALPS HEIGHTS DR R P ROAD MULUND WEST MUMBAI 400080		
910250880 910250880		
10012351221009726820805201600000953		

नाव आणि पत्र / नाम और पता :  
 श्री बन्थिंया बाबुलाल पी  
 1003 10वां माला  
 अल्प हाइट्स  
 वॉ आर पी रोड मुलुंद परिवाप  
 मुंबई 400080

*hesi add*

**For your Billing Complaints**

Please Contact Account Officer (TA) - Nodal Officer

1. Public Grievance : S.M (Admin) E-II  
 Tel: 25349696, 25349501 Fax: 25412300 E-mail : smopeast2@gmail.com

2. Billing Complaints : S.M(TR)  
 Tel: 25452526, 25452527 Fax : 25379537 E-mail : caotre2@mtnlneic.in

Appellate Authority : S.M (OP)-EII  
 Thane Charai Tel. Exch. - Mauli Mandali Road, Thane(W), Thane-400601

Tel: 25376644 Fax: 25412300 E-mail : sdeope2@gmail.com

बिल कालावधि  
 Billing Period

01/03/2016  
 से / to  
 30/04/2016

अंतिम दिनांक  
 Due Date

30/05/2016

देव राशि  
 Amount Payable

953.00



टेलीफोन नं. Telephone No.	ग्राहक खाता क्रमांक C.A. No.	बिल नं. Bill No.	बिल दिनांक Bill Date	श्रेणी कोड Category Code	मुल्क योजना Tariff Plan	मुप कोड Group Code	ब्रॉडबैंड मुल्क योजना Broadband Tariff Plan
25934238	2100123512	2100972682	08/05/2016	NON-OYT GENERAL	MTNL Economy		
ग्राहक मीटर रिडिंग ing Meter Reading	अंतिम मीटर रिडिंग Closing Meter Reading	मीटर कॉल Metered Calls	डेबिट कॉल Debit Calls	क्रेडिट कॉल Credit Calls	फ्री कॉल Free Calls	नेट कॉल देयक Net Calls Chargeable	<a href="http://www.mtnlmumbai.in">www.mtnlmumbai.in</a>
58440	58812	372	0	0	160	212	

Details of Payments received after last bill :

BillDate	BillAmnt	DueDate	PaidDate	PaidAmnt
08/03/2016	962.00	01/04/2016	01/04/2016	962.00

वर्तमान मुल्क { विवरण }  
 Current Charges Details

मासिक सेवा मुल्क	Monthly Service Charges	राशि { रूपये में } Amount (Rs.)
कॉल मुल्क	Call Charges	620.00
ब्रॉडबैंड मासिक सेवा मुल्क	Broadband Monthly Service Charges	212.00
ब्रॉडबैंड मुल्क	Broadband Usage Charges	0.00
मासिक सी पी ई सेवा मुल्क	Monthly CPE Service Charges	0.00
डेबिट	Debits	0.00
क्रेडिट	Credits	0.00
सेवा कर @ 14%	Service Tax @ 14%	116.48
स्वच्छ भारत कर @ 0.5%	Swachh Bharat Cess @ 0.5%	4.16
उपु डेट चर्चा	Amount Payable upto Due Date	953.00
अधिकर	Surcharge	20.00
उपु उत्तर देवक रकम	Amount Payable after Due Date	973.00

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E & O. E. MTNL MUMBAI SERVICE TAX REGN NO.: AAACM0828RST001

"Consolidated Revenue Stamp order No. MUDRANK 2015/966/CR 286/M1  
 Dated 26.05.2015"

Cheque / DD Should be drawn in favour of "MTNL MUMBAI" 2100123512

This is computer generated bill. No signature is required

Register your email\_id and Mobile Number for getting e-bills and bill details. The incentive of 1% of the bill amount subject to maximum of Rs.250/- for online payment before due date is withdrawn with immediate effect.

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*B. Bantia*

*R. J.*

*C. 76077*

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भतरण

09MH2005GC153645

जोगे लाईन विल पैमेंट शुद्धिगा कंपनीच्या नंकरत स्थळवर उपलब्ध आहे  
अधिक माहितीसाठी [www.mahadiscom.in](http://www.mahadiscom.in) म्हणून खंकत झालावर सापेक्ष साधारणा

बलीग युनिट 4704 / PACH RASTA / MULUND-DIVISION

ग्राहक क्रमांक : 000090503260

देयक दिनांक: 08/06/16

नाव : MANISHKUMAR BANTHIA & MAHAVIR BANTHI  
पत्ता : FLAT NO 1003 ALPS HEIGHTS DR R P ROAD MULUND (W) - 400080

मोबाइल/इमेल:

GGN:201606170483189

पी. सी./चक्र+मार्ग-क्रम/डि.टी.सी. 1/02/9006/0091/3554111 GIS DTC/POLE:

दर संकेत \*\* : 92/LT I Res 3-Phase

मंजुर भार : 8.00 KW

पोल नं :

पुरवठा दिनांक: 08/11/11

मिटर फ्रमोक	चालु रिडिंग	मागील रिडिंग	गुणक अवयव	युनिट	समा युनिट	एकूण वीज वापर
	01/06/16	02/05/16				
7005244493	23939	23054	1	885	0	885



Call Centre No. 18002333435/18002003435

For Billing Complaint contact IGRC:- IGRC ADMINISTRATIVE BUILDING 7TH FLOOR WAGLE STATE THANE / Phone No. येचे तापारीमे निवारण समायोजन न घालवाल यावळ पूर्वी विधानी तकार पाखत करू शकतो CGRC:- VIDYUT BHAVAN M.S.E.D.CO.LTD LBS MARC BHANDUP MUMBAI Ph:9930269377

ग्राहक सुविधेया लाभ घेण्याकरिता मध्यवर्ती ग्राहक सेवा केंद्रास फोन कॉल्ट आपला भोवाइल नंबर असावा असावा नंबर भेदांनी करा. / 1 महिन्याच्ये देयक/ मागील तत्पर देयक भरणा सुट समायोजन रु.-104.87/ सुरक्षा ठेव थकावाकी रु. 150.00/ सदर वीज देयकाबोधर आतिरीत सुरक्षा एविग्राही भरणा करणे आवश्यक आहे. /

महाराष्ट्र दायक विष्टुत वित्तीकरण भवन.

(संग्रह)

पुराज अभियान (धारणिया)

\*\* विद्युत नियामक आयोगाने दिनांक 01.06.2015 पासून निघारीत केलेले वीज दर स्वाती नमूद केल्याप्रमाणे एक महिन्याच्या वीज वापरासाठी आहेत.

घरगुती श्री केज	युनिट	0-100	101-300	301-500	501-1000	>1000
स्थिर आकार	वीज आकार (रु.)	3.76	7.21	9.95	11.31	12.5
रु. 150 प्रति जोडणी/महिना/10 कि.वॅट येद्दा जास्त भारावरु रु. 150 प्रति कि.वॅट	इ.स.आ. (रु.)	.522	.9344	1.2659	1.4311	1.5661

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ON  
CB64791

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V2.4.14 2/683

1682

वीज देयक माहे

जुन-2016

देयक रक्कम

10860.00

देय दिनांक

28/06/16

देयक भरणा 06/06/16 पर्यंत विचारात

घेतला आहे

पर्यंत विचारात

घेतला आहे

जुन

2016

आयकर विभाग  
INCOME TAX DEPARTMENT



भारत सरकार  
GOVT. OF INDIA

BABULAL P BANTHIA

PUKHRAJ GULABCHAND BANTHIA

07/11/1957  
Permanent Account Number  
AAFPB9169A

Babulal Bantia  
Signature



Babulal Bantia



08082007

EW  
C86473  
K



भारत सरकार  
GOVERNMENT OF INDIA



बाबूलाल पुख्राज बांठिया  
Babulal Pukhraj Banthiya  
जन्म वर्ष / Year of Birth : 1957  
पुरुष / Male



6072 2930 4987

आधार — सामान्य माणसाचा अधिकार

Babulal Banthiya

FCU  
SCREENED



भारतीय विशिष्ट ओळख प्राधिकरण  
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पर्ना S/O पुख्राज बांठिया, शिवमना  
शाहवा, निई०२, प्रणव अपार्टमेंट एम.गी.  
गोड, मुंबई वेस्ट, मुंबई, महाराष्ट्र, 400080  
Address: S/O Pukhraj Banthiya,  
shivseva shakha, C/602, pranav  
apartment m.g. road, MULUND  
WEST, Mulund West, Mumbai,  
Maharashtra, 400080

EW  
(७१५७९)

1947  
1800 180 1947

help@uidai.gov.in

www.uidai.gov.in

P.O. Box No. 1947,  
Bengaluru-560 001

Babulal Banthiya

आद्यकर विभाग  
INCOME TAX DEPARTMENT



भारत सरकार  
GOVT. OF INDIA

PARASDEVI B BANTHIA

BHANWARLAL NARMAL HIRAN

16/10/1958

Permanent Account Number

AAHPP0351L

पंजीयन क्र.

Signature

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FCU

09062007

16/10/2018

गुरु  
15/10/2018



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GOVERNMENT OF INDIA

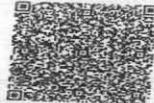
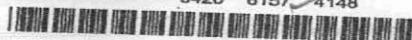


पारसदेवी बाबुलाल बांठिया  
Parasdevi Babulal Banttiya

जन्म वर्ष / Year of Birth : 1958

स्त्री / Female

6426 6157 4148



### आधार — सामान्य माणसाचा अधिकार



पारसदेवी

03/03/2019  
136479



भारतीय विशेष ओळख प्राधिकरण  
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पता : W/O बाबुलाल बांठिया,  
शिवसेना शाखा, सिंह०२, प्रानव  
अपार्टमेंट, एम.जी. रोड, मुंबई वेस्ट,  
मुंबई, महाराष्ट्र, 400080

Address:W/O Babulal Banttiya,  
shivseva shakha, C/602, pranav  
apartment, m.g. road, MULUND  
WEST, Mulund West , Mumbai,  
Maharashtra, 400080



1847  
1800 180 1942



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आयकर विभाग  
INCOME TAX DEPARTMENT  
NEERAJ BABULAL BANTHIYA  
BABULAL PUKHRAJ BANTHIA

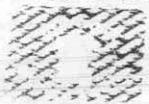
11/09/1986  
Permanent Account Number  
AAEPN0148E

(Signature)

Signature



भारत सरकार  
GOVT. OF INDIA



22/02/2016



on  
CJ36079

श्रीराम कृष्ण कार्यालय  
GOVERNMENT OF INDIA



नीरज बाबुलाल बन्तवाला  
Neeraj Babulal Bantwala

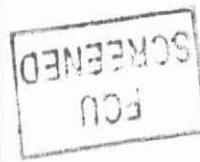
जन्म वर्ष / Year of Birth : 1986

पुरुष / Male

8065 7277 267



आधार — सामान्य माणसाचा अधिकार



मृग  
संग्रह

शक्तिशाली विशिष्ट औरकंच प्राधिकरण  
UNIQUE IDENTIFICATION AUTHORITY OF INDIA



पता : S/O शांतिलाल बन्तवाला, निश्चित  
शिंदे मंडळा अधिकारी, फ्लॉर 603, प्रधान  
अधारमंडळ, एम.एस.रोड, मुंबई-वेस्ट,  
मुंबई, महाराष्ट्र, 400080

Address: S/O Babulal Bantwala,  
NEAR SHIV SENA OFFICE,  
C-602, PRANAV APARTMENT,  
M.G.ROAD, MULLUND WEST,  
Mumbai West, Mumbai,  
Maharashtra, 400080



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Bengaluru-560 011

आयकर विभाग  
INCOME TAX DEPARTMENT  
ARUNA NEERAJ BANTHIYA  
SHANTILAL CHUNNILAL NAVALKHA

20/03/1988

Permanent Account Number  
BZLPB2371Q

Aruna Bantiya  
Signature



भारत सरकार  
GOVT. OF INDIA



16072014

②  
Aruna Bantiya

ew  
C1336079  
✓



भारत सरकार  
GOVERNMENT OF INDIA



अरुणा शंतीलाल नवलखा  
Aruna Shantilal Navalkha

जन्म वर्ष / Year of Birth : 1988  
स्त्री / Female

5353 5335 7707



आधार — सामान्य माणसाचा अधिकार



Aruna  
FCU

ew  
C76479



भारतीय विशिष्ट ओळख प्राधिकरण  
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पता :

D/O शंतीलाल नवलखा  
रुम नं. २५/A-विंग हिरामोती नगर, शिवाजी  
डिस्ट्रीक्शन वाडी जवळ  
वागळे इस्टेट, थाणे वेस्ट  
थाणे, महाराष्ट्र, 400604

Address :

D/O Shantilal Navalkha  
Room no.25/A-wing hiramoti nagar, shiv  
near d'souza wadi  
wagle estate, Thane West  
Thane, Maharashtra, 400604

Aadhaar - Samanya Maansacha Adhikaar

आयकर विभाग  
INCOME TAX DEPARTMENT  
MAHAVIR B BANTHIA



भारत सरकार  
GOVT OF INDIA



99062007

BABULAL PUKHRAJ BANTHIA

27/07/1982

Permanent Account Number

AAHPB4676L

Signature



19/07/2019  
CSCV 4



भारत सरकार  
GOVERNMENT OF INDIA

महावीर बाबूलाल बन्धिया  
Mahaveer Babulal Banthiya  
जन्म वर्ष / Year of Birth - 1982  
पुरुष / Male



2790 7020 2971

आधार — सामान्य माणसाचा अधिकार



ON  
C 156479



भारतीय विशिष्ट औलख प्राधिकरण  
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पता: S/O चावळान आंशीया, शिवसेना  
थाना, लो/स.०२, पणव आर्डमेंट एम.जी.  
गोप, मुंबई बेस्ट, मुंबई, महाराष्ट्र, 400080

Address: S/O Babulal Banthiya,  
shivsena shakha, C/602, pranav  
apartment m.g. road, MULUND  
WEST, Mulund West, Mumbai,  
Maharashtra 400080



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1800 180 1947



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आयकर विभाग  
INCOME TAX DEPARTMENT



GAYANA M BANTHIYA

KHAYALILAL MOOLCHANOOJI MEHTA

25/09/1985

Permanent Account Number  
**ANQPB9580K**

Signature

*[Signature]*

भारत सरकार  
GOVT. OF INDIA



25/02/2007



*(G) Gayana Banthiya*

ON  
C 136479



भारत सरकार  
GOVERNMENT OF INDIA

गयाना महावीर बन्थिया  
Gayana Mahaveer Banthiya  
जन्म वर्ष / Year of Birth : 1985  
स्त्री / Female



2396 0080 6875

आधार — सामान्य माणसाचा अधिकार



② East as  
Busting

ON  
C136079  
✓



भारतीय विशिष्ट ओळख प्राधिकरण  
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पता: W/O महावीर बन्थिया, शिवसेना  
गांधी, सि/६००, प्रणव अपार्टमेंट एम.जी.  
गोर, मुंबई बम्ब, मुंबई, महाराष्ट्र, 400080  
Address: W/O Mahaveer  
Banthiya, shivsena shakha,  
C/602, pranav apartment m.g.  
road, MULUND WEST, Mulund  
West, Mumbai, Maharashtra.  
400080



1947  
1600 130 1947



help@uidai.gov.in



www.uidai.gov.in



P.O. Box No. 1947,  
Bengaluru-560 001

Bundtak  
Bundtak  
Bundtak

SCREENED  
FCU

GB	WA NO. 133528	Date 12/21/02 到期日 2003年3月22日
客户姓名 Customer Name 客户编号 Customer No.		
李伟平 Li Wei Ping		
客户地址 Customer Address		
中国北京市朝阳区 No. 101, Chaoyang District, Beijing, China		
客户电话 Customer Tel.		
010-65521969		
客户传真 Customer Fax		
010-65521969		
客户邮箱 Customer Email		
liwei@163.com		
客户生日 Customer Birth Day		
1970-08-04		
客户性别 Customer Sex		
男		
客户年龄 Customer Age		
34 岁		
客户职业 Customer Job		
公司职员		
客户收入 Customer Income		
5000 元		
客户教育程度 Customer Education		
大学本科		
客户婚姻状况 Customer Marital Status		
已婚		
客户子女情况 Customer Children		
无		
客户宠物情况 Customer Pet		
无		
客户健康状况 Customer Health		
良好		
客户生活习惯 Customer Habits		
正常		
客户兴趣爱好 Customer Interests		
旅游		
客户性格 Customer Personality		
外向		
客户消费习惯 Customer Consumption Habits		
大方		
客户购买决策 Customer Purchase Decision		
独立		
客户忠诚度 Customer Loyalty		
高		
客户推荐意愿 Customer Referral Willingness		
愿意		
客户满意度 Customer Satisfaction		
满意		
客户投诉情况 Customer Complaints		
无		
客户建议 Customer Suggestions		
无		
客户评价 Customer Evaluation		
满意		
客户反馈 Customer Feedback		
无		
客户备注 Customer Remarks		
无		

**OTHERS**

**OTHERS**



1 August, 2016

## Members Directory from Online Database - As on Date

Enter Membership No. |

Indian Section		Foreign Section
Membership No.	101108	
Name	HIRAN HIMMATKUMAR BHANWARLAL, FCA	
Gender	MALE	
Status	ACTIVE	
Address	H B HIRAN & ASSOCIATES C 1008-1009 STATION PLAZA 1ST FLOOR STATION ROAD BHANDUP WEST MUMBAI 400078	Address NOT APPLICABLE
COP Status	INDIA	
Associate Year	FULLTIME-COP	
Fellow Year	1996	
	2001	

*Noc for...*

## ACE ASSOCIATES

### **India Infoline Finance Limited and its Subsidiaries'**

SR NO	1	Region	West
Pick Up Branch	Thane	Product	HE/HL
Application No	761019	Loan Amt	2.5 Cr
APPLICANT NAME	Manish kumar Babulal Bantia	Co App Name	Seema Manish Bantia
DST Name	Andromeda Sales & Distribution Pvt Ltd	DST Code	NA
RM Name	Pragnesh Patel	RM Code	C136439
APP DOB	16/10/1979	Office Contact No	022-25694716
COMPANY NAME	NA		
SOCIETY/BUILDER OFFICE ADDRESS	4th Floor, Neptune Magnet Mall, Nr Mangatram Petrol Pump, LBS Rd, Bhandup (W), Mumbai-400078		
RESIDENCE ADDRESS	NA		
Contact No	9819004151	Salaried/Self Employed	Self Employed
Date Of Pickup Tat	2/8/2016	Date Of Reporting	3/8/2016
Dedupe check	No Match Found	Verified Name	Vipul
ITR	0	Financial	0
Salary Slip/Certificate	0	Bank Statement	0
KYC	0	Rent Agreement	0
Residence/Office Profile	0	Others	0
Builder Noc	1	NOC	0
REMARKS	Visited at given NOC Verification Address-4th Floor, Neptune Magnet Mall, Nr Mangatram Petrol Pump, LBS Rd, Bhandup (W), Mumbai-400078-Verified the given NOC Letter of Vruti Developers LLP dated on 1st August 2016 in the name of Mr Babulal Bantia, Mr Manishkumar Bantia, Mr Mahavir Bantia & Mr Niraj Bantia (Shop No 3) same found to be Authentic. Confirmed & Attested from Ms Urvashi (Finance Executive).		
OVERALL STATUS	Positive		
For Ace ASSOCIATES	  <i>Mr. Vithalesh</i>		

*prop add*

**Credit Information Bureau (India) Limited**  
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION  
**CIBIL TRANSUNION MORTGAGE CHECK REPORT**



EMPOWERING YOU

MEMBER NO: HM63380002  
MEMBER REFERENCE NO: 761019

DATE: 03-08-2016  
TIME: 11:05:05  
CONTROL NO: WO-03082016-1430938

**SEARCH CRITERIA:**

ADDRESS:	PROP ADD : SHOP NO.03 GR FLOOR, NEPTUNE LOTUS, L.B.S. MARG MULUND W 400080
LANDMARK:	
CITY:	MUMBAI
STATE:	MAHARASHTRA
APPLICANT NAME:	MANISH BANTHIYA
DISTRICT:	
PINCODE:	400080
MEMBER REFERENCE #:	761019

**NO INFORMATION AVAILABLE FOR THE GIVEN SEARCH**

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Property Dedup for Prospect No: 761019 No of Duplicate Address Found: 2

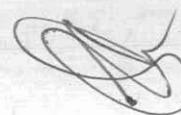
**Property Details**

SNo	PropSrNo	ProspectNo	Address
1	43987	761019	Shop No.03 Gr Floor, Neptune Lotus, L.B.S. Marg Mulund W, MUMBAI, 400080, MAHARASHTRA,INDIA

4

Records Selected :0

SrNo	ProspectNo	Customer Name	Mark DeDup	Maker Id	Property Type
1	734912	Mr. ASHOK BADRIDAS RAMAWAT	<input type="checkbox"/>		Residential
2	744210	Mr. RAVAJI ARJANBHAI SAVALIYA	<input type="checkbox"/>		Commercial

No Match Found:  User ID: c137960

De-Dup Done for Prospect No: 761019

No Match Found: 

No of Duplicates Found: 130

**Applicant Details**

voterid	PANNo	PassportNo	DrivingLicense	Address	ContactNo	Mob	name	DOB	Pincode
	AAMPK5823D			1003 10 TH FLOOR ALPS HEIGHTS,DR R P ROAD MULUND WEST,	9833203337,,,022	9833203337,	MANISH KUMAR BABULAL BANTHIA	19791016	

**Co-Applicant Details**

voterid	PANNo	PassportNo	DrivingLicense	Address	ContactNo	Mob	name	DOB	Pincode
	BZLPB2371Q			1003 10 TH FLOOR ALPS HEIGHTS,DR R P ROAD MULUND WEST,	9821340692,	9821340692,	ARUNA NEERAJ BANTHIYA	19880320	
	AAFPB9169A			1003 10 TH FLOOR ALPS HEIGHTS,DR R P ROAD MULUND WEST,	9833203337,	9833203337,	BABULAL PUKHRAJ BANTHIA	19571107	
	ANQPB9580K			1003 10 TH FLOOR ALPS HEIGHTS,DR R P ROAD MULUND WEST,	9833203337,	9969969968,	GAYANA M BANTHIYA	19850925	
				MANSI JEWELLERS,SHOP NO 1 GROUND FLOOR KESHAV BHUVAN,M G ROAD MULUND WEST	25694716,	9833203337,	MANSI JEWELLERS	19791016	
	AAHPB4676L			1003 10 TH FLOOR ALPS HEIGHTS,DR R P ROAD MULUND WEST,	9969969968,	9969969968,	MAHA VIR BABULAL BANTHIA	19820727	
	AAEPN0148E			1003 10 TH FLOOR ALPS HEIGHTS,DR R P ROAD MULUND WEST,	9833203337,	9821340692,	NEERAJ BABULAL BANTHIYA	19860911	
	AAHPP0351L			1003 10 TH FLOOR ALPS HEIGHTS,DR R P ROAD MULUND WEST,	9833203337,	9833203337,	PARASDEVI BABULAL BANTHIA	19581016	
	AGAPB8929K			1003 10 TH FLOOR ALPS HEIGHTS,DR R P ROAD MULUND WEST,	9833203337,	9833203337,	SEEMA MANISH BANTHIYA	19800124	

Records Selected :26

SrNo	ProspectNo	Customer Name	Duplicate On	Mark DeDup	Marker Id	Source	Client Type	P/
1	743035	BABULAL PUKHRAJ BANTHIA	APPLICANT	<input checked="" type="checkbox"/>		IILHFC	IILHFC - COAPPLICANT	AAFPB
2	743035	BABULAL PUKHRAJ BANTHIA	COAPPLICANT	<input checked="" type="checkbox"/>		IILHFC	IILHFC - COAPPLICANT	AAFPB
3	743035	MANISH KUMAR B BANTHIA	APPLICANT	<input checked="" type="checkbox"/>		IILHFC	IILHFC - APPLICANT	AAMPK
4	743035	MANISH KUMAR B BANTHIA	COAPPLICANT	<input checked="" type="checkbox"/>		IILHFC	IILHFC - APPLICANT	AAMPK
5	743035	PARASDEVI B BANTHIA	APPLICANT	<input checked="" type="checkbox"/>		IILHFC	IILHFC - COAPPLICANT	AAHPP
6	743035	PARASDEVI B BANTHIA	COAPPLICANT	<input checked="" type="checkbox"/>		TII HEC	TII HEC - COAPPLICANT	AAHPP

Mark Dedup

**Credit Information Bureau (India) Limited**  
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANS UNION



Report Order Number	W-6624256	Product Name	COMMERCIAL CIR
Report Order Date	02-Aug-2016	User ID	HF63380011
Loan Amount Applied (Rs)	100,000.00	Member Reference Number	761019

<b>Search Criteria</b>	
Name	MANSI JEWELLERS
City	MUMBAI, MAHARASHTRA

Profile	
Name	MS MANSI JEWELLERY
Short Name	
PAN	AAMPK5823D
Class of Activity	
City / Town	MUMBAI
District	
State / Union Territory	MAHARASHTRA
Country	INDIA
D-U-N-S® Number	99-999-9999
Legal Constitution	PROPRIETORSHIP
Address	SHOP NO 1, KESHAV BHAVAN, MG RD, MULUND W NEAR SHIV SENA
Telephone Number	25694716
Fax Number	0
PIN Code	400080
File Open Date	10 - Dec - 2014

\*Note: Classification of Activity / Occupation as per Reserve Bank of India, Handbook of Instructions, Basic Statistical Returns 1 and 2, Latest Edition

Report Summary								
No. of Credit Grantors	1	No. of Credit Facilities	1	No. of Closed Credit Facilities	1			
No. of Credit Facilities Guaranteed by Others	1	Latest Credit Facility Open Date	17 - Jul - 2013	First Credit Facility Open Date	17 - Jul - 2013			
Credit Facilities	No. of Standard	Current Balance in Standard	No. of Other than Standard	Current Balance in other than Standard	No. of Law Suits	No. of Wilful Defaults		
As Borrower	1	0	0	0	0	0		
As Guarantor	0	0	0	0	0	0		
Credit Type Summary								
No. of Credit Facilities As Borrower	Credit Type	Currency Code	Asset Classification					Current Balance
			Standard	Sub-standard	Doubtful	Loss	Special Mention A/C	
1	CASH CREDIT	INR	0				0	
		Total	0				0	
Enquiry Summary								
Enquiry	3 Months	6 Months	9 Months	12 Months	24 Months	>24 Months	Total	Most Recent Date
No. of Enquiries	1	1	1	1	1	0	1	17 - May - 2016

\* The Current Balance figures as per the Last Reported Date.

Locations									
D-U-N-S® Number	Location type	Address	City / Town	District	State / Union Territory	PIN Code	Telephone Number	Fax Number	Last Reported Date
99-999-9999	0	SHOP NO 1, KESHAV BHAVAN, MG RD, MULUND W NEAR SHIV SENA	MUMBAI		MAHARASHTRA	400080	25694716	0	30 - Nov - 2014
*0-Registered Office									
1- Other than Registered Office									

**Credit Information Bureau (India) Limited**  
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANS UNION



Report Order Number	W-6624256	Product Name	COMMERCIAL CIR
Report Order Date	02-Aug-2016	User ID	HF63380011
Loan Amount Applied (Rs)	100,000.00	Member Reference Number	761019

Relationship Details					
Relationship 1					
Related Entity Name	BANTHIYA MANISH B.	Related D-U-N-S® Number			
Relationship	PROPRIETOR	Related Type	RESIDENT INDIAN INDIVIDUAL		
PAN	AAMPK5823D	Percentage of Control	% %		
Address	SHOP NO 1, KESHAV BHAVAN, MG RD, MULUND W NEAR SHIV SENA	City / Town	MUMBAI		
District		State / Union Territory	MAHARASHTRA		
PIN Code	400080	Telephone Number	02225694716		
Country	INDIA	Last Reported Date	30 - Nov - 2014		
Relationship 2					
Related Entity Name	BANTHIYA MANISH B.	Related D-U-N-S® Number			
Relationship	PROPRIETOR	Related Type	RESIDENT INDIAN INDIVIDUAL		
PAN	AAMPK5823D	Percentage of Control	% %		
Address	SHOP NO 1, KESHAV BHAVAN, MG RD, MULUND W NEAR SHIV SENA	City / Town	MUMBAI		
District		State / Union Territory	MAHARASHTRA		
PIN Code	400080	Telephone Number	25694716		
Country	INDIA	Last Reported Date	30 - Nov - 2014		

Credit Facility Details						
Credit Facility 1						
Credit Facility Type	CASH CREDIT		Credit Grantor Name	NOT DISCLOSED		
Ownership Indicator	OWNER		Account Number	NOT DISCLOSED		
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power	Current Balance	Asset Classification	
17 - Jul - 2013	#	INR	0	0	STANDARD	
Wilful Default Status	Wilful Default Date	Suit Filed Status	Suit Filed Amount	Suit Filed Date	Account Status	Last Reported Date
NOT WILFUL DEFaulTER		*No Suit Reported by the Member			CLOSED BY PAYMENT	31 - Dec - 2015
24 Month History						
Period	Nov 2015	Oct 2015	Sep 2015	Aug 2015	Jul 2015	Jun 2015
Current Balance	-22,738	-22,738	-11,713	-11,809	-11,809	
Asset Class	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD	
Period	May 2015	Apr 2015	Mar 2015	Feb 2015	Jan 2015	Dec 2014
Current Balance		-28,625	-31,217	-2,017	-2,017	-1,044
Asset Class		STANDARD	STANDARD	STANDARD	STANDARD	STANDARD
Period	Nov 2014	Oct 2014	Sep 2014	Aug 2014	Jul 2014	Jun 2014
Current Balance	-52,961					
Asset Class	STANDARD					
Period	May 2014	Apr 2014	Mar 2014	Feb 2014	Jan 2014	Dec 2013
Current Balance						
Asset Class						
Guarantor Details						
Guarantor 1						
Guarantor Name	Guarantor D-U-N-S ® Number		Guarantor Type	Guarantor PAN		

# Credit Information Bureau (India) Limited

IN ASSOCIATION WITH DUN & BRADSTREET AND TRANS UNION



Report Order Number	W-6624256	Product Name	COMMERCIAL CIR
Report Order Date	02-Aug-2016	User ID	HF63380011
Loan Amount Applied (Rs)	100,000.00	Member Reference Number	761019

MR JAIN KAMALKUMAR BHANWARLAL		BUSINESS ENTITY REGISTERED IN INDIA	
Address	03, SANTOSH JEWELLERS, ANAND BHAVAN, JANGAL MANGAL ROAD, BHANDUP WEST,	State / Union Territory	27
City / Town	MUMBAI	PIN Code	
District		Country	INDIA
Telephone	02225694716	Fax Number	
		Last Reported Date	30 - Apr - 2015

## Guarantor 2

Guarantor Name	Guarantor D-U-N-S ® Number	Guarantor Type	Guarantor PAN
MR BANTHIYA BABULAL PUKHRAJ		RESIDENT INDIAN INDIVIDUAL	
Address	C 602 PRAMAR APT M G RD MULUND W.	State / Union Territory	27
City / Town	MUMBAI	PIN Code	
District		Country	INDIA
Telephone	02225694716	Fax Number	
		Last Reported Date	30 - Apr - 2015

## Guarantor 3

Guarantor Name	Guarantor D-U-N-S ® Number	Guarantor Type	Guarantor PAN
MRS BANTHIYA PARASDEVI B		RESIDENT INDIAN INDIVIDUAL	
Address	ROOM NO. 602, PRANAV APT, M G ROAD, MULUND WEST,	State / Union Territory	27
City / Town	MUMBAI	PIN Code	
District		Country	INDIA
Telephone	02225694716	Fax Number	
		Last Reported Date	30 - Apr - 2015

# will appear in column "Sanctioned Amount" & "Drawing Power" if it is consolidation of more than one credit facility

Details of Credit Facilities Guaranteed by the Borrower

No Details of Credit Facilities Guaranteed by the Borrower Information Available

# will appear in column "Sanctioned Amount" & "Drawing Power" if it is consolidation of more than one credit facility

## Enquiry Details Last 24 Months

Credit Grantor	Enquiry Date	Credit Type	Enquiry Amount
NOT DISCLOSED	17 - May - 2016	PROPERTY LOAN	40,00,000

## Suit Filed Account(s) of the Borrower - Details

No Suit Filed Account(s) of the Borrower - Details reported.

## Disclaimer Info:

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## CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Date : 02-08-2016

Member Ref No : 520326

Control No : 001167770642

Time : 16:17:37

## CONSUMER / BORROWER INFORMATION:

Name : ARUNA NEERAJ BANTHIYA

Date of Birth: 20-03-1988

Gender : Female

## IDENTIFICATION(S):

IDType	IDNumber	Issue Date	Expiration Date
Income Tax ID Number (PAN)	BZLPB2371Q	-	-

## TELEPHONE(S):

Telephone Type	Telephone Number	Extension
Mobile Phone	9821340692	

## EMAIL :

No Data Found

## EMPLOYMENT:

No Data Found

## CIBIL TRANSUNION SCORE(S):

Score Name	Score Card Name	Score Card Version	Score	Exclusion Code	Reason Code
CIBIL TransUnion Score Version 1.0	CIBILTUSCR		000-1		****

## ADDRESS:

Address	Category	Residence	Date Reported
1003 10 TH FLOOR ALPS HEIGHTS,DR R P ROAD MULUND WEST,MUMBAI, State Code-27,Pin Code-400080	Residence Address		20-07-2016

## ACCOUNTS :

## ENQUIRY :

Member	Date	Enquiry Purpose	Amount
IIHFL	20-07-2016	Housing Loan	25,000,000.00

End of Statement

## CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Date : 02-08-2016

Member Ref No : 520326

Control No : 001167770642

Time : 16:17:37

## IDENTIFICATION(S):

IDType	IDNumber	Issue Date	Expiration Date
Income Tax ID Number (PAN)	BZLPB2371Q	-	-

## TELEPHONE(S):

Telephone Type	Telephone Number	Extension
Mobile Phone	9821340692	

## EMAIL :

No Data Found

## EMPLOYMENT:

No Data Found

## CIBIL TRANSUNION SCORE(S):

Score Name	Score Card Name	Score Card Version	Score	Exclusion Code	Reason Code
CIBIL TransUnion Score Version 1.0	CIBILTUSCR		000-1		****

## ADDRESS:

Address	Category	Residence	Date Reported
1003 10 TH FLOOR ALPS HEIGHTS,DR R P ROAD MULUND WEST,MUMBAI, State Code-27,Pin Code-400080	Residence Address		20-07-2016

## ACCOUNTS :

## ENQUIRY :

Member	Date	Enquiry Purpose	Amount
IIHFL	20-07-2016	Housing Loan	25,000,000.00

End of Statement

## CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Date : 02-08-2016

Member Ref No : 520202

Control No : 001167759208

Time : 16:12:34

## CONSUMER / BORROWER INFORMATION:

Name : BABULAL PUKHRAJ BANTHIA

Date of Birth: 07-11-1957

Gender : Male

## IDENTIFICATION(S):

IDType	IDNumber	Issue Date	Expiration Date
Income Tax ID Number (PAN)	AAFPB9169A	-	-
Voter ID Number	CPN1101062	-	-

## TELEPHONE(S):

Telephone Type	Telephone Number	Extension
Mobile Phone	9969969968	
Mobile Phone	9869131355	
Not Classified	2594716	
Not Classified	9833203337	

## EMAIL :

Applicant Name	EMail ID
BABULAL PUKHRAJ BANTHIA	MANSIJEWELLERS@GMAIL.COM

## EMPLOYMENT:

No Data Found

## CIBIL TRANSUNION SCORE(S):

Score Name	Score Card Name	Score Card Version	Score	Exclusion Code	Reason Code
CIBIL TransUnion Score Version 1.0	CIBILTUSCR		00781		10,11,13,,

## ADDRESS:

Address	Category	Residence	Date Reported
BABULAL P BANTHIAFLAT NO 1003 PLOT NO 78,9 ALPS HEIGHTS MUMBAI, MUMBAI, State Code-27, Pin Code-400080	Permanent Address		09-06-2016
FLAT NO 1003 10TH FLOOR PLOT NO 789 ALPS HEIGHTS MULUND W MUMBAI, MUMBAI, MUMBAI, State Code-27, Pin Code-400080	Residence Address		09-06-2016
1003 10 TH FLOOR ALPS HEIGHTS DR R P ROAD MULUND WEST, MUMBAI, State Code-27, Pin Code-400080	Residence Address		22-01-2016
1003 10TH FLOOR ALPS HEIGHTS DR R P ROAD, MULUND WEST MUMBAI MUMBAI, State Code-27, Pin Code-400080	Residence Address		12-10-2015

## ACCOUNTS :

## CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Date : 02-08-2016

Member Ref No : 520202

Control No : 001167759208

Time : 16:12:34

ACCOUNTS	Member	NOT DISCLOSED	
	A/C Info	Property Loan	Joint
<b>Suit Filed / Wilful Default: Written-Off-And Settled Status:</b>			
Dates	(Open)31-10-2015	(Last)09-06-2016	(Close)
High Cr/Sanct Amt	9,500,000.00		
Current Balance	9,272,745.00		
Amount Overdue	0.00	Actual PayAmt	0.00
Credit Limit	0.00	Cash Limit	0.00
Emi Amt	0.00		
Payment Frequency		Rate of Interest	
Repayment Tenure	144		
<b>Days Past Due/Asset Classification</b>			
Reptd:	30-06-2016		
	000 000 000 000 000 000 000 000		
Start:	01-06-2016		
End :	01-11-2015		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00
<b>Member</b>			
A/C Info	NOT DISCLOSED		
Suit Filed / Wilful Default:	Credit Card	Individual	
Written-Off-And Settled Status:			
Dates	(Open)22-08-2003	(Last)08-11-2003	(Close)08-11-2003
High Cr/Sanct Amt	3,094.00		
Current Balance	0.00		
Amount Overdue	0.00	Actual PayAmt	0.00
Credit Limit	0.00	Cash Limit	0.00
Emi Amt	0.00		
Payment Frequency		Rate of Interest	
Repayment Tenure			
<b>Days Past Due/Asset Classification</b>			
Reptd:	30-11-2007		
	XXX		
Start:	01-11-2003		
End :	01-11-2003		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00

## ENQUIRY :

Member	Date	Enquiry Purpose	Amount
NOT DISCLOSED	13-03-2009	Credit Card	50,000.00

CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Date : 02-08-2016

Member Ref No : 520202

Control No : 001167759208

Time : 16:12:34

NOT DISCLOSED	05-06-2008	Credit Card	300,000.00
NOT DISCLOSED	22-07-2016	Property Loan	25,000,000.00
IIFL	20-07-2016	Housing Loan	25,000,000.00
NOT DISCLOSED	21-06-2016	Property Loan	2,500,000.00
NOT DISCLOSED	09-06-2016	Housing Loan	20,000,000.00
IIFL	22-01-2016	Property Loan	2,200,000.00
NOT DISCLOSED	15-10-2015	Other	8,000,000.00
NOT DISCLOSED	12-10-2015	Other	8,000,000.00
NOT DISCLOSED	12-10-2015	Housing Loan	12,500,000.00
NOT DISCLOSED	23-09-2015	Property Loan	2,000,000.00
NOT DISCLOSED	17-03-2010	Credit Card	100.00

End of Statement



## CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Date : 02-08-2016

Member Ref No : 520331

Control No : 001167772074

Time : 16:18:11

## CONSUMER / BORROWER INFORMATION:

Name : GAYANA M BANTHIYA

Date of Birth: 25-09-1985

Gender : Female

## IDENTIFICATION(S):

IDType	IDNumber	Issue Date	Expiration Date
Income Tax ID Number (PAN)	ANQPB9580K	-	-

## TELEPHONE(S):

Telephone Type	Telephone Number	Extension
Mobile Phone	9969969968	

## EMAIL :

No Data Found

## EMPLOYMENT:

No Data Found

## CIBIL TRANSUNION SCORE(S):

Score Name	Score Card Name	Score Card Version	Score	Exclusion Code	Reason Code
CIBIL TransUnion Score Version 1.0	CIBILTUSCR		000-1		....

## ADDRESS:

Address	Category	Residence	Date Reported
1003 10 TH FLOOR ALPS HEIGHTS,DR R P ROAD MULUND WEST,MUMBAI, State Code-27,Pin Code-400080	Residence Address		20-07-2016

## ACCOUNTS :

## ENQUIRY :

Member	Date	Enquiry Purpose	Amount
IIHFL	20-07-2016	Housing Loan	25,000,000.00

End of Statement

## CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Date : 02-08-2016

Member Ref No : 520331

Control No : 001167772074

Time : 16:18:11



## CIVIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Date : 02-08-2016

Member Name : HFC

Date : 02-08-2016  
Time : 16:18:45

## CIVIL CONSUMER CREDIT INFORMATION REPORT

Member Ref No : 520328

Time : 16:18:45

Member Ref No : 520328

Time : 16:18:45

Written-Off/And Settled Status:	(Open)10-07-2013	(Last)10-10-2015	(Close)17-11-2015
Dates			
High Cr/Sanct. Amt	7,000,000.00		
Current Balance	0.00		
Amount Overdue	0.00		
Credit Limit	0.00		
Emi Amt	10,444.00		
Payment Frequency	Monthly		
Repayment Tenure	72		
Reptd:			
Days Past Due /Asset Classification			
Start:	30-11-2015		
End :	01-11-2015		
Wrtn-Off{Total}:	0.00		
Settlement Amt:	0.00		
Member	NOT DISCLOSED		
A/C Info	Housing Loan	Joint	
Sur Filled / Willful Default:			
Written-Off/And Settled Status:			
Dates	(Open)15-12-2010	(Last)05-07-2015	(Close)
High Cr/Sanct. Amt	5,000,000.00		
Current Balance	2,215,394.00		
Amount Overdue	0.00		
Credit Limit	0.00		
Emi Amt	50,580.00		
Payment Frequency	Monthly		
Repayment Tenure	121		
Reptd:			
Days Past Due/Asset Classification			
Start:	31-07-2015		
End :	01-08-2013		
Wrtn-Off {Total}:	0.00		
Settlement Amt:	0.00		

ENQUIRY:

Member	Date	Enquiry Purpose	Amount
NOT DISCLOSED	30-10-2015	Housing Loan	5,000,000.00
NOT DISCLOSED	15-10-2015	Housing Loan	10,000,000.00
NOT DISCLOSED	22-07-2016	Property Loan	25,000,000.00

End of Statement

## CIBIL CONSUMER CREDIT INFORMATION REPORT

## CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Date : 02-08-2016

Member Ref No : 761019

Control No : 001167757155

Time : 16:11:42

## CONSUMER / BORROWER INFORMATION:

Name :	MANISH KUMAR BABULAL BANTHIA		
Date of Birth:	16-10-1979	Gender :	Male

## IDENTIFICATION(S):

IDType	IDNumber	Issue Date	Expiration Date
Income Tax ID Number (PAN)	AAMPK5823D	-	-
Voter ID Number	CPN1100593	-	-

## TELEPHONE(S):

Telephone Type	Telephone Number	Extension
Mobile Phone	919969969968	
Not Classified	981910810	
Not Classified	22259342	
Mobile Phone	919833203337	

## EMAIL :

Applicant Name	EMail ID
MANISH KUMAR BABULAL BANTHIA	MANSIJEWELLERS@GMAIL.COM

## EMPLOYMENT:

Account Type	Occupation Description	Income	Net / Gross Income Indicator	Monthly / Annual Income Indicator
Property Loan	Self Employed	389,491.00	N	M

## CIBIL TRANSUNION SCORE(S):

Score Name	Score Card Name	Score Card Version	Score	Exclusion Code	Reason Code
CIBIL TransUnion Score Version 1.0	CIBILTUSCR		00807		10,11,,,

## ADDRESS:

Address	Category	Residence	Date Reported
FLAT NO 1003 10TH FLOOR PLOT NO 789 ALPS, HEIGHTSMULUND W MUMBAI, MUMBAI, MUMBAI, State Code-27, Pin Code-400080	Residence Address		17-05-2016
1003 10TH FLOOR ALPS HEIGHTS DR R P ROAD, MULUND WEST MUMBAI MUMBAI, State Code-27, Pin Code-400080	Not Categorized		09-10-2015
SHIVSENA SHAKHA C/ 602 , PRANAV, APARTMENT M G ROAD MULUND WEST MUMBAI, State Code-27, Pin Code-400080	Not Categorized		13-03-2009
MANSI JEWELLERS, SHOP NO 1 GROUND FLOOR KESHAV BHUVAN, M G ROAD MULUND WEST, MUMBAI, State Code-27, Pin Code-400080	Not Categorized		13-03-2009

Member Name : HFC

Date : 02-08-2016

Member Ref No : 761019

Control No : 001167757155

Time : 16:11:42

## ACCOUNTS :

ACCOUNTS	Member	NOT DISCLOSED		
A/C Info	Property Loan	Individual		
Suit Filled / Wilful Default:				
Written-Off-And Settled Status:				
Dates	(Open)18-11-2015	(Last)01-07-2016	(Close)	
High Cr/Sanct Amt	10,000,000.00			
Current Balance	6,530,747.00			
Amount Overdue	0.00	Actual PayAmt	113,033.00	
Credit Limit	0.00	Cash Limit	0.00	
Emi Amt	113,033.00			
Payment Frequency	Monthly	Rate of Interest	10.80	
Repayment Tenure	175			
Reptd:		Days Past Due/Asset Classification		
		31-07-2016		
		000 000 000 000 000 000 000 000 000 000		
Start:	01-07-2016			
End :	01-11-2015			
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00	
Settlement Amt :	0.00	Value/Type of Collateral:	0.00	
Member	NOT DISCLOSED			
A/C Info	Property Loan	Individual		
Suit Filled / Wilful Default:				
Written-Off-And Settled Status:				
Dates	(Open)31-10-2015	(Last)09-06-2016	(Close)	
High Cr/Sanct Amt	9,500,000.00			
Current Balance	9,272,745.00			
Amount Overdue	0.00	Actual PayAmt	0.00	
Credit Limit	0.00	Cash Limit	0.00	
Emi Amt	0.00			
Payment Frequency		Rate of Interest		
Repayment Tenure	144			
Reptd:		Days Past Due/Asset Classification		
		30-06-2016		
		000 000 000 000 000 000 000 000 000 000		
Start:	01-06-2016			
End :	01-10-2015			
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00	
Settlement Amt :	0.00	Value/Type of Collateral:	0.00	
Member	NOT DISCLOSED			
A/C Info	Property Loan	Individual		
Suit Filled / Wilful Default:				

## CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Date : 02-08-2016

Member Ref No : 761019

Control No : 001167757155

Time : 16:11:42

Written-Off-And Settled Status:			
Dates	(Open)10-07-2013	(Last)01-10-2015	(Close)17-11-2015
High Cr/Sanct Amt	7,000,000.00		
Current Balance	0.00		
Amount Overdue	0.00	Actual PayAmt	3,474,811.00
Credit Limit	0.00	Cash Limit	0.00
Emi Amt	101,444.00		
Payment Frequency	Monthly	Rate of Interest	
Repayment Tenure	72		
Days Past Due/Asset Classification			
Reptd:	30-11-2015		
	000 000		
Start:	01-11-2015		
End :	01-07-2013		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00
Member			
A/C Info	NOT DISCLOSED		
Suit Filed / Wilful Default:	Housing Loan	Individual	
Written-Off-And Settled Status:			
Dates	(Open)16-12-2010	(Last)05-07-2016	(Close)
High Cr/Sanct Amt	5,000,000.00		
Current Balance	2,215,304.00		
Amount Overdue	0.00	Actual PayAmt	50,580.00
Credit Limit	0.00	Cash Limit	0.00
Emi Amt	50,580.00		
Payment Frequency	Monthly	Rate of Interest	9.90
Repayment Tenure	121		
Days Past Due/Asset Classification			
Reptd:	31-07-2016		
	000 000		
Start:	01-07-2016		
End :	01-08-2013		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00
Member			
A/C Info	NOT DISCLOSED		
Suit Filed / Wilful Default:	Property Loan	Individual	
Written-Off-And Settled Status:			
Dates	(Open)	(Last)31-10-2015	(Close)31-10-2015
High Cr/Sanct Amt	9,500,000.00		
Current Balance	0.00		
Amount Overdue	0.00	Actual PayAmt	0.00

## CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Date : 02-08-2016

Member Ref No : 761019

Control No : 001167757155

Time : 16:11:42

Credit Limit	0.00	Cash Limit	0.00
Emi Amt	0.00		
Payment Frequency		Rate of Interest	
Repayment Tenure	144		
Reptd:	31-10-2015		
	000 000		
Start:	01-10-2015		
End :	01-10-2015		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00
Member	NOT DISCLOSED		
A/C Info	Credit Card	Individual	
Suit Filed / Wilful Default:			
Written-Off-And Settled Status:			
Dates	(Open)22-05-2010	(Last)05-10-2011	(Close)10-09-2013
High Cr/Sanct Amt	5,183.00		
Current Balance	0.00		
Amount Overdue	0.00	Actual PayAmt	0.00
Credit Limit	0.00	Cash Limit	0.00
Emi Amt	0.00		
Payment Frequency		Rate of Interest	
Repayment Tenure			
Days Past Due/Asset Classification			
Reptd:	22-09-2014		
	XXX 000		
Start:	01-09-2013		
End :	01-10-2010		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00

## ENQUIRY:

Member	Date	Enquiry Purpose	Amount
NOT DISCLOSED	22-07-2016	Property Loan	25,000,000.00
NOT DISCLOSED	20-07-2016	Property Loan	2,500,000.00
IIFL	19-07-2016	Housing Loan	25,000,000.00
NOT DISCLOSED	21-06-2016	Property Loan	2,500,000.00
NOT DISCLOSED	09-06-2016	Housing Loan	20,000,000.00
NOT DISCLOSED	17-05-2016	Housing Loan	4,000,000.00
IIFL	22-01-2016	Property Loan	2,200,000.00
NOT DISCLOSED	30-10-2015	Housing Loan	5,000,000.00

## CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Date : 02-08-2016

Member Ref No : 761019

Control No : 001167757155

Time : 16:11:42

NOT DISCLOSED	28-10-2015	Housing Loan	10,000,000.00
NOT DISCLOSED	11-03-2014	Business Loan - General	2,500,000.00
NOT DISCLOSED	02-07-2013	Housing Loan	5,000,000.00
NOT DISCLOSED	07-03-2013	Housing Loan	10,000,000.00
NOT DISCLOSED	20-07-2010	Housing Loan	5,000,000.00
NOT DISCLOSED	03-07-2010	Housing Loan	5,000,000.00
NOT DISCLOSED	15-05-2010	Credit Card	1,000.00
NOT DISCLOSED	13-03-2009	Credit Card	50,000.00
NOT DISCLOSED	21-10-2015	Housing Loan	15,000,000.00
NOT DISCLOSED	15-10-2015	Housing Loan	5,000,000.00
NOT DISCLOSED	15-10-2015	Housing Loan	10,000,000.00
NOT DISCLOSED	12-10-2015	Other	8,000,000.00
NOT DISCLOSED	12-10-2015	Housing Loan	6,800,000.00
NOT DISCLOSED	12-10-2015	Housing Loan	12,500,000.00
NOT DISCLOSED	09-10-2015	Housing Loan	2,700,000.00
NOT DISCLOSED	23-09-2015	Property Loan	2,000,000.00

End of Statement

## CIBIL CONSUMER CREDIT INFORMATION REPORT

**Member Name : HFC**

Date : 02-08-2016

Member Ref No : 520218

Control No : 001167760428

Time : 16:13:08

**CONSUMER / BORROWER INFORMATION:**

Name : NEERAJ BABULAL BANTHIYA

Date of Birth: 11-10-1986

Gender : Male

**IDENTIFICATION(S):**

IDType	IDNumber	Issue Date	Expiration Date
Income Tax ID Number (PAN)	AAEPN0148E	-	-
Universal ID Number (UID)	806572772617	-	-

**TELEPHONE(S):**

Telephone Type	Telephone Number	Extension
Mobile Phone	9821340692	
Not Classified	2594716	
Home Phone	25934238	
Not Classified	9833203337	

**EMAIL:**

Applicant Name	EMail ID
NEERAJ BABULAL BANTHIYA	MANSIJEWELLERS@GMAIL.COM

#### **EMPLOYMENT:**

No Data Found

**CIBIL TRANSUNION SCORE(S):**

Score Name	Score Card Name	Score Card Version	Score	Exclusion Code	Reason Code
CIBIL TransUnion Score Version 1.0	CIBILTUSCR		00772		10,11,13,,

**ADDRESS:**

Address	Category	Residence	Date Reported
C/602 PRANAV APT,MG ROAD MULUND WEST, State Code-27,Pin Code-400080	Not Categorized		22-07-2016
FLAT NO 1003 10TH FLOOR PLOT NO 789 ALPS, HEIGHTS MULUND W MUMBAI, MUMBAI, MUMBAI, State Code-27, Pin Code-400080	Residence Address		09-06-2016
NIRAJ B BANTHIA FLAT NO 1003 10TH FLOOR A,LPS HEIGHTS MUMBAI, MUMBAI, MUMBAI, State Code-27, Pin Code-400080	Residence Address		31-10-2015

### ACCOUNTS :

CITI CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Date : 02-08-2016

Control No : 00116776047

Time : 16:13:08

ACCOUNTS	Member A/C Info Suit Filed / Wilful Default: Written-Off-And Settled Status:	NOT DISCLOSED Property Loan	Joint
Dates	(Open)31-10-2015	(Last)09-06-2016	(Close)
High Cr/Sanct Amt	9,500,000.00		
Current Balance	9,272,745.00		
Amount Overdue	0.00	Actual PayAmt	0.00
Credit Limit	0.00	Cash Limit	0.00
Emi Amt	0.00		
Payment Frequency		Rate of Interest	
Repayment Tenure	144		
Reptd:	Days Past Due/Asset Classification 30-06-2016		
	000 000 000 000 000 000 000 000		
Start:	01-06-2016		
End :	01-11-2015		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00

ENQUIRY:

<b>Member</b>	<b>Date</b>	<b>Enquiry Purpose</b>	<b>Amount</b>
NOT DISCLOSED	17-05-2016	Housing Loan	4,000,000.00
NOT DISCLOSED	31-10-2015	Housing Loan	12,500,000.00
NOT DISCLOSED	22-07-2016	Property Loan	25,000,000.00
IIHFL	20-07-2016	Other	10,000.00
IIHFL	20-07-2016	Housing Loan	25,000,000.00
NOT DISCLOSED	09-06-2016	Housing Loan	20,000,000.00

End of Statement

8/2/2016 4:13:14 PM

8/2/2016 4:13:14 PM

CIBIL CONSUMER CREDIT INFORMATION REPORT

**Member Name : HFC**

Date : 02-08-2016

Member Ref No : 520205

Control No : 001167767983

Time : 16:16:27

**CONSUMER / BORROWER INFORMATION:**

Name : PARASDEVT BABUJI AL BANTHTA

Date of Birth: 16-10-1958 Gender : Female

**IDENTIFICATION(S):**

IDType	IDNumber	Issue Date	Expiration Date
Income Tax ID Number (PAN)	AAHPP0351L	-	-

**TELEPHONE(S):**

Telephone Type	Telephone Number	Extension
Mobile Phone	9833203337	
Not Classified	02225694716	

EMAIL:

No Data Found

**EMPLOYMENT:**

Account Type	Occupation Description	Income	Net / Gross Income Indicator	Monthly / Annual Income Indicator
Housing Loan	Self Employed	0.00		

**CIBIL TRANSUNION SCORE(S):**

Score Name	Score Card Name	Score Card Version	Score	Exclusion Code	Reason Code
CIBIL TransUnion Score Version 1.0	CIBILTUSCR		000-1		""

**ADDRESS:**

Address	Category	Residence	Date Reported
1003 10 TH FLOOR ALPS HEIGHTS,DR R P ROAD MULUND WEST,MUMBAI, State Code-27,Pin Code-400080	Residence Address		20-07-2016
C-602, PRANAV APTS,M G ROAD,NEAR SHIVSENA OFFICE, MULUND, MUMBAI 400080, State Code-27,Pin Code-400080	Not Categorized		31-10-2008
M G ROAD,SHOP NO 1, KESHAV BHAVAN,MULUND,MUMBAI Code-27,Pin Code-400080	Not Categorized		30-09-2008

### **ACCOUNTS :**

CERTI CONSUMER CREDIT INFORMATION REPORT

Member Name : HEC

Data : 03.08.2016

Member Ref No : E20205

Control No : 001167762003

Time : 16:16:23

<b>ACCOUNTS</b>	<b>Member</b>	<b>NOT DISCLOSED</b>	
A/C Info		Housing Loan	Joint
Suit Filled / Wilful Default:			
Written-Off-And Settled Status:			
Dates	(Open)06-11-2003	(Last)28-05-2011	(Close)28-05-2011
High Cr/Sanct Amt	1,200,000.00		
Current Balance	0.00		
Amount Overdue	0.00	Actual PayAmt	3.00
Credit Limit	0.00	Cash Limit	0.00
Emi Amt	0.00		
Payment Frequency	Monthly	Rate of Interest	11.50
Repayment Tenure	180		
Reptd:		Days Past Due/Asset Classification	
	31-05-2011		
		000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000	
		000 000 000 000 000 000 000 000 XXX 000 000 000 000 000 000 000 000	
		000 000 000 027 STD XXX STD STD STD	
Start:	01-05-2011		
End :	01-09-2008		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00

### **ENQUIRY:**

<b>Member</b>	<b>Date</b>	<b>Enquiry Purpose</b>	<b>Amount</b>
IHHFL	20-07-2016	Housing Loan	25,000,000.00
NOT DISCLOSED	21-06-2016	Property Loan	2,500,000.00
NOT DISCLOSED	17-05-2016	Housing Loan	4,000,000.00
IIFL	22-01-2016	Property Loan	2,200,000.00
NOT DISCLOSED	23-09-2015	Property Loan	2,000,000.00

End of Statement

## CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Date : 02-08-2016

Member Ref No : 520198

Control No : 001167769299

Time : 16:17:02

## CONSUMER / BORROWER INFORMATION:

Name : BANTHIYA MANISH SEEMA

Date of Birth: 24-01-1980

Gender : Female

## IDENTIFICATION(S):

IDType	IDNumber	Issue Date	Expiration Date
Income Tax ID Number (PAN)	AGAPBB8929K	-	-

## TELEPHONE(S):

Telephone Type	Telephone Number	Extension
Not Classified	2594716	
Home Phone	25934238	
Not Classified	9833203337	
Not Classified	9833413337	

## EMAIL :

Applicant Name	EMail ID
BANTHIYA MANISH SEEMA	MANSI.JEWELLERS@GMAIL.COM

## EMPLOYMENT:

No Data Found

## CIBIL TRANSUNION SCORE(S):

Score Name	Score Card Name	Score Card Version	Score	Exclusion Code	Reason Code
CIBIL TransUnion Score Version 1.0	CIBILTUSCR		00774		10,11,13,,

## ADDRESS:

Address	Category	Residence	Date Reported
1003 10TH FLOOR ALPS HEIGHTS DR R P ROAD,MULUND WEST MUMBAI MUMBAI, State Code-27,Pin Code-400080	Not Categorized		30-10-2015

## ACCOUNTS :

## CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Date : 02-08-2016

Member Ref No : 520198

Control No : 001167769299

Time : 16:17:02

ACCOUNTS	Member	NOT DISCLOSED	
	A/C Info	Property Loan	Joint
	Suit Filed / Wilful Default:		
	Written-Off-And Settled Status:		
Dates	(Open)31-10-2015	(Last)09-06-2016	(Close)
High Cr/Sanct Amt	9,500,000.00		
Current Balance	9,272,745.00		
Amount Overdue	0.00	Actual PayAmt	0.00
Credit Limit	0.00	Cash Limit	0.00
Emi Amt	0.00		
Payment Frequency		Rate of Interest	
Reptd:	144	Days Past Due/Asset Classification	
		30-06-2016	
		000 000 000 000 000 000 000 000	
Start:	01-06-2016		
End :	01-11-2015		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00

## ENQUIRY :

Member	Date	Enquiry Purpose	Amount
IIFL	20-07-2016	Housing Loan	25,000,000.00
NOT DISCLOSED	31-10-2015	Housing Loan	12,500,000.00
NOT DISCLOSED	30-10-2015	Other	8,000,000.00

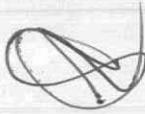
End of Statement

# ACE ASSOCIATES

## **India Infoline Finance Limited and its Subsidiaries'**

SR NO	59	Region	West
Pick Up Branch	Thane	Product	HE/HL
Application No	761019	Loan Amt	2.5 Cr
APPLICANT NAME	Manish kumar Babulal Banthia	Co App Name	Seema Manish Banthia
DST Name	Andromeda Sales & Distribution Pvt Ltd	DST Code	NA
RM Name	Pragnesh Patel	RM Code	C136439
APP DOB	16-Oct-79	Office Contact No	25694716
COMPANY NAME	Mansi Jewellers		
COMPANY ADDRESS	Shop No-1,Ground Floor,Keshav Bhavan,MG Road,Mulund(W),Mumbai-400080		
RESIDENCE ADDRESS	1003,10th Floor,Alps Heights,Dr. R.P. Road,Mulund(W),Mumbai-400080		
Contact No	9839203337	Salaried/Self Employed	Self Employed
Date Of Pickup Tat	23/7/2016	Date Of Reporting	27/7/2016
Dedupe check	No Match Found	Verified Name	NA
<b>ITR</b> Salary Slip/Certificate <b>KYC</b>	<b>5</b> 0 0	<b>Financial</b> <b>Bank Statement</b> <b>Rent Agreement</b> <b>Others</b>	<b>2</b> <b>6</b> 0 0
Residence/Office Profile Builder Noc	0 0	NOC	0
REMARKS	<p>1)Manish kumar Babulal Banthia-Verified the given ITR A Y 14-15,15-16 in the name of Manish Banthia check from IT office same found to be Authentic. Financial Details-(Financial A Y 14-15 in the name of Manish Banthia check-Sales-317864.90/-,Depreciation-74027/-,Capital Account-5731935.52/-,Net Profit-839103.80/-,Gross Profit-538332.48/-),(Financial A Y 15-16 in the name of Manish Banthia check- Sales-7166026/-,Capital Account-6361235.73/-,Net Profit-934871.71/-) same found to be Authentic. The given Bankstatement of The Bharat Sahakari Bank Ltd (A/c No-010115000002887) in the name of Manish Kumar Banthia verbally confirm from Bank officer same found to be ok.</p> <p>2)Mahavir Babulal Banthia-Verified the given ITR A Y 15-16 in the name of Mahavir Banthia check from IT office same found to be Authentic. The given Bankstatement of The Bharat Sahakari Bank Ltd (A/c No-1150/1076) in the name of Mahavir Banthia verbally confirm from Bank officer same found to be ok.</p> <p>3)Neeraj Babulal Banthia-Verified the given ITR A Y 15-16 in the name of Neeraj Banthia check from IT office same found to be Authentic. The given Bankstatement of The Bharat Sahakari Bank Ltd (A/c No-010115000000958) in the name of Neeraj Banthia verbally confirm from Bank officer same found to be ok.</p> <p>4)Babulal Pukhraj Banthia-Verified the given ITR A Y 15-16 in the name of Babulal Banthia check from IT office same found to be Authentic. The given Bankstatement of The Bharat Sahakari Bank Ltd (A/c No-010115000000838) in the name of Babulal Banthia verbally confirm from Bank officer same found to be ok.</p> <p>5)Mansi Jewellers-Verified the given Bankstatement of HDFC Bank (A/c No-06522000001766) in</p>		

	the name of Mansi Jewellers same found to be Authentic. The given Bankstatement of The Bharat Sahakari Bank Ltd (A/c No-010110000000769) in the name of Mansi Jewellers verbally confirm from Bank officer same found to be ok.
OVERALL STATUS	Positive
For Ace ASSOCIATES	<p>Mr. Vithalashirwani</p> 



### Personal Discussion SE

Date : 30/07/2016

Prospect No : 761019

Name of Applicant & Co app :	MANISH KUMAR BABULAL BANTHIA,BABULAL PUKHRAJ BANTHIA,NEERAJ BABULAL BANTHIYA,PARASDEVI BABULAL BANTHIA,SEEMA MANISH BANTHIYA,ARUNA NEERAJ BANTHIYA,GAYANA M BANTHIYA,MAHAVIR BABULAL BANTHIA,MANSI JEWELLERS,
Relation amongst borrowers :	Manish Bantia- Applicant, Seema Bantia- Spouse of Applicant, Babulal Bantia- Father of Applicant, Parerasdevi Bantia-Mother of Applicant, Neeraj Bbrother of Applicant, Aruna Bantia-Sisiter in Law of applicant, Mahavir Bantia-Brother of applicant, Gayana Bantia- sister in law of applicant, Mansi Jewellers- Proprietorship Firm of applicant.
Educational Qualification :	Applicant- Graduate from Chennai
Professional Qualification :	NA
Loan Details:	This is a Commercial Purchase transaction for Rs. 225.00 lacs. Applicant is buying a property at Neptune Lotus, Mulund. The Area of the property is 1300 sq.ft. The property is located on the ground floor. It is a Direct from Builder Transaction. The Agreement is already registered for Rs. 218.00 lacs in the month of May-2016. The Property is Under Construction. The Possesion for the Shop will be handed over to the client till the month of November-2016. The Applicant has already made the OCR payment to the developer. The Property will be utilised for self occupancy by the applicants. The Actual deal size is much higher. The LTV is capped at 40 percent of the MV. We have received the report from Promac Valuers and the MV for the same is 604.50 lacs, hence the LTV is 37.22 percent. The Property is registered in the name of Manish Bantia Mahavir Bantia, Neeraj Bantia and Babulal Bantia.
End use in case of LAP :	NA
Family Background :	All the 3 Brothers are married and they have school going children
Dependants:	5

**Business Details and background :**

Applicant Mr. Manish is into the business of retail trading and manufacturing of Gold and silver Jewellery. The business is operated under his Proprietorship concern M/s. Mansi Jewellers. The Jewellery business is an ancestral business which was inceptioned by applicants father. Originally the business was inceptioned from Chennai. After Separation applicants father moved to Mumbai and started their own business. The total vintage into the same line of business tunes to more than 20 years. Presently they are engaged into retail trading of all types of gold and silver jewellery such as chains, ear tops, rings, necklaces etc. The stock is Purchased from the Mumbai Zaveri Bazaar market. Apart from the trading they are also into manufacturing of the ornaments on Job work basis wherein the designs are upfront provided by the client. Being into the retail business they are known for stocking the maximum type of variety in the designs. The monthly sales tunes to 2 kg to 3 kg approx. They are maintaining an average stock of 45 kgs to 50 kgs at any given point of time. The stock is procured from fixed suppliers based out of Zaveri Bazaar, Mumbai. They get a Credit period of 15 days to 30 days on the purchases. The Purchases are mostly on cash basis as they get an advantage of Cash Discount on the same. The applicant has regular clientele base of 200 to 250 fixed customers and there is a daily walk-in of 10 to 15 customers. The daily cash counter tunes to Rs. 2.00 lacs to Rs.3.00 lacs approx. The business model is highly cash rich. The same can be determined by the LIP report. The Reported sales of the applicant as per the Audited Financials is Rs. 71.17 lacs but the actual sales tunes to Rs. 713.31 lacs which is 10 times of the Reported income. The Reported PBT is Rs. 9.34 lacs but the actual PBT tunes to Rs. 71.37 lacs. This depicts the cash rich nature of the business. Applicant has also ventured into the wholesale business of Gold manufacturing 9 months ago. It is in partnership with 2 other partners. The Primary focus of the same is to cater towards the manufacturing needs in the wholesale market. They participate in various gold exhibitions and get large ticket orders which are executed for the rest of the year. The Retail business consist of generous margins ranging from 15 percent to 25 percent. The business is jointly managed by 3 brothers. The business is operated from the owned commercial premise at Mulund, the same was purchased in the year 2002. The applicant has over the years created a strong asset base which justifies the cash rich nature of the business. The Business model has been in existence since more than 20 years and will sustain in the long term. The applicant plans to expand the vision in the retail segment by starting up its own brand in the newly purchased shop at Mulund.

Business Entity Type :	Proprietorship concern
Shareholding Pattern :	NA
Comments on Financials :	The business model of the applicant is cash rich hence the income declared in the financials is only 10percent of the actual business of the applicant. The Topline for the FYE 2014-15 has declined as compared to FYE 2013-14 due to the slowdown in the Gold market and also due fluctuations in the gold rates. The Other income is vide the labour job. The interest expense of Rs. 32.98 lacs pertains to the Interest paid on the Home Loan, Top Up from CITI and the LAP from Tata and also the interest paid on the unsecured loans. The Unsecured Loans of Rs. 415.82 lacs pertains to the loans from friends and relatives. The Actual income is much higher as justified in the LIP report the actual sales is of Rs. 713.31 lacs and Actual PBT if of Rs. 71.37 lacs. The book size is of Rs. 5.36 crs. The debtors cycle is improved from 53 days to 51 days as on A.Y. 2015-16. The ICR tunes to 1.32 times.
Comments on Banking :	Applicant has banking with Thane Bharat Bank and HDFC Bank. The ABB is strong with ABB of Rs. 24.15 lacs. The past 6 months credits tunes to Rs. 1.97 crs. The banking transactions are regular and generous
Amount Required :	25000000
Min Amount Acceptable :	20000000
Comfortable EMI :	300000
Disbursement Indented Date :	31/07/2016

Property Address :	Shop No. 03, Ground Floor, Neptune Lotus, LBS Marg, Opp. Veena Nagar Bus Stop, Cosmos Bank, Vardhaman Nagar, Mulund East, Mumbai.
APF/Non APF :	Non APF
Purchase / Construction / Renovation :	Purchase
Construction stage of property :	25 percent
Other Assets :	SORP flat at Mulund- MV of Rs. 3.00 crs, SOCP Shop at Mulund- MV of Rs. 4.00 crs, SOCP shop at Mulund- Rs. 2.00 crs, Flat at Mulund(Rented)- Rs. 2.00 crs, Shop at Thane(Rented)- Rs. 3.00 Crs.
Remarks :	The Terms for the case is Commercial Purchase/ Rs. 225.00 lacs/ 13.75percent/ 120 months / 1.50 percent PF. The case is appraised on Banking Surrogate Program. We have considered the business banking of HDFC Bank and Thane Bharat Sahakari Bank for computing the Eligibility. The ABB tunes to Rs. 24.15 lacs. The Banking is strong. The FOIR stands at 26.14 percent. The applicant has a Cash rich business model and the same can be justified from the LIP income and the Asset base. The applicant is buying Commercial Property at Neptune Lotus. We have received one Technical Report from Promac. The MV as per the same is 604.50 lacs. The LTV as per the same is 37.22 percent. The Second Valuation Report is awaited. Overall the LTV is capped at 40 percent of the Market Value. STRENGTHS- High business vintage, Cash rich income, Clear track of the Loans, Strong Asset base with rental Income, Strong LIP Income as compared to Reported income Concerns- Negative Profile under Surrogate Program, The Project is Under Construction and as per technical 25percent completed.
Credit Manager Name :	Abhishek Kotian
Employee Code :	c136538
Login Date :	25/07/2016

Existing Loan Details :



Name	Existing Loan Type	Address Of Propetry	Financial Institution name	Loan running in name of	Original Loan Amount	Original Tenure	Current Outstanding Amount	Tenure left	EMI	Loan Account Number	Loan Start Date	Loan End Date	Repayment Bank	Status (Is Active)	Existing ROI	Remarks
MANI SH KUMA R BABU LAL BANT HIA	Loan Against Property	Flat No 602, 6th Floor, C wing Pranav Apt, Phase I M G Rd Mulund 400080	Tata Capital	Manish Banthia	9500000.00	144	930496.300	135	121915.00	2015174628700	30/10/2015	30/09/2027	HDFC BANK	Y	11.50	There is one bounce in the month of Apr 2015, the EMI is cleared in the same month. The End use of the loans was for new business startup of wholesale Jewelery and also for the payment to developer for the existing commercial Purchase.

MANI SH KUMA R	Home Loan	Flat No 1003, 10th Fl Alps Heights Dr R P Rd, Mulund W 400080	Citibank	Manish Banthia	5000000.00	180	224746 3.00	67	50580.00	227141 0	16/12/201 0	16/11/2025	THANE BHARAT SAHA KARI BANK LTD, THAN E	Y	11.00	Clear Track in the past 9 months
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MANI SH R BABU LAL BANT HIA	Loan Against Property	Flat No 1003, 10th Fl Alps Heights Dr R P Rd, Mulund W 400080	Citibank	Manish Banthia	10000000 .00	180	647154 8.00	172	113033 00 28	22110151 5	13/11/201	13/10/ 2030	THAN E BHAR AT SAHA KARI BANK LTD, THAN E	Y	10.90	Nil bounces in the past 9 months. The End use of the loan is for the payment to the developer for the existing property purchase. The applicant was servicing Top up from Citi tuning to Rs. 30 lacs. The same was internally closed by the bank and further on that the applicant has now availed 30 lacs.
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LFP

<b>Name of Applicant</b>	:	<b>Mr. Manish Kumar Banthiya</b>
<b>Reference No</b>	:	761019      Date: 23/07/2016
<b>Name of Concern</b>	:	<b>M/s. Mansi Jewellers</b>
<b>Visited Premise</b>	:	Shop No. 1, Ground Floor, Keshav Bhawan, M G Road, Mulund (W) 400080.
<b>Phone No</b>	:	9833203337
<b>Appointment Fixed</b>	:	11:00 AM      Date of Visit: 22 <sup>nd</sup> July 2016.
<b>Structure of Loan</b>	:	LAP of Rs. 2.5 Cr approx.
<b>No. of Visit</b>	:	This is the first visit to the applicant.
<b>Person Met</b>	:	Mr. Manish Kumar Banthiya (Applicant).

**The following data and explanation are based on the information provided to us during the course of the visit.**

**About the Applicant:**

Mr. Manish Kumar Banthiya is the proprietor of M/s. Mansi Jewellers since last 16 years. He has around 20 years of work experience in the same line of business. He has done B Com from Chennai. His family consists of 6 members including his wife (house wife), son & daughter (studying), mother (house wife), father (help in business) and applicant himself. His wife, son, mother and daughter are dependent on him. He resides in his owned residential premises located at 1003, Alps Heights, opp 396 Bus Stop, Dr. RP Road, Mulund (W), having an area of 1000 carpet approx which was purchased in 4 years ago of Rs.1.2 Cr approx and has current market value of Rs. 3 Cr approx. This premise is in the name of applicant and applicant's brother.

**About the Profession:**

Mr. Manish Kumar Banthiya is the proprietor of M/s. Mansi Jewellers since last 16 years. He has around 20 years of work experience in the same line of business. He has done B Com from Chennai.

He operates his business from the owned visited commercial premise located at Shop No. 1, Ground Floor, Keshav Bhawan, M G Road, Mulund (W) 400080, having an area of 330 sq ft approx which was purchased in 15 years ago for Es.45 lacs approx and has current market value of Rs.4.5 Cr approx. This property is in the name of applicant's mother.

He is engaged in the business of retail trading of gold, silver jewellery i.e. ring, chain, ear tops, necklace, bracelet, murti, plate and all varieties of silver ornaments. As per applicant he also makes various types of necklace, bracelet i.e. as per customers demand.



A handwritten signature in black ink, appearing to read "S. J. B."

He also does job work for manufacturing of gold & silver jewellery. As per him, he does the designing of gold for which his charges is paid by customers himself. As per applicant, his job work charges for manufacturing gold jewellery are depends on design. As per applicant, he outsources for machinery work. As per him, his monthly sales & does job work of gold jewellery of around 2 Kg to 3 Kg approx. His peak season is during festivals. His major customers are from Mumbai.

**As per applicant, selling price of gold, silver & stones is as follows:**

Particulars	Charges
Gold	Rs. 30,900/- per 10 Gram
Silver	Rs.390/- per 10 Gram
Stone	Rs.600/- to Rs. 2000/- per caret

**As per applicant, his labour charge of gold, silver & diamond is as follows:**

Particulars	Labour Charges (apporx)
Gold	Rs. 400/- to Rs.450/- per Gram
Silver	Rs.8/- to Rs.10/- per Gram
Diamond	Rs.700/- to Rs.1000/- per caret

As per applicant, he daily attends 10 to 15 customers in his business and his daily average receipt is of Rs.2 lacs to Rs.3 lacs approx in his business. He maintains averages stock of Rs.8 Cr to Rs.10 Cr approx. As per applicant, his peak season is Diwali, Ganpati and marriage season. He has 1 weight machine and the cost of these machines is of Rs.45,000/- approx. He has HDFC bank EDC machine in his business.

As per applicant, he has 2 employees in his business and he pays monthly salary of Rs. 20,000/- approx in total to them. As per applicant, his shop timing is from 9:30 AM to 09:30 PM with weekly off on Thursday.

As per applicant, he has around 200 fixed customers and other are walk in customers in his business which are located at nearby area and he didn't provide any credit period to them and his receipt transaction is 90% on cash basis and 10% on card & cheque basis.

As per applicant, he has 30 fixed suppliers in his business which is located at Jaweri Bazar and he gets 30 days as a credit period from his suppliers and his payment transaction is 90% on cash basis and 10% on cheque basis.

As per applicant, his annually turnover is of Rs.7 Cr to Rs.8 Cr approx in his business and he gets 10% to 15% as a net profit margin from his business.

As per ITR for the AY 2015-16, his annual receipt is of Rs. 71,17,147/- with net profit of Rs. 9,34,871/- from his business. (ITR filing date is 09/11/2015)

As per ITR for the AY 2014-2015, his annual receipt is of Rs. 53,83,332/- with net profit of Rs. 8,39,103/- (ITR filing date is 24/07/2015)



**Major Customers:**

His major customers are as follows:

- Mr. Murlibhai Daiya (Mulund)
- Mr. Premji Bhanushali (Mulund)
- Mr. Dayalji Parmar (Mulund)

(Contact no. was not provided)

**Suppliers:**

- M/s. Astha Diamond (Jaweri Bazar)
- M/s. Prathamesh Gold (Jaweri Bazar)
- M/s. Prakash Gold Palace (Jaweri Bazar)

(Contact no was not provided)

**Documents Observed:**

- Pan card having no. AAMPK5823D (16/10/1979)
- Adhar card having no. 5406 7144 6300.
- Electricity bill of visited premises for the month of May\_16 amounting to Rs. 14,980/- This is the name of Mrs. Parasdevi Banthiya.
- Telephone bill of visited premises for the month of May\_16 amounting to Rs. 1947/- This is the name of Mrs. Parasdevi Banthiya.
- He showed sales records for the month of April\_16 to June\_16.
- Shop act license having no. T005932/Shop I (valid till 2018).
- VAT/CST certificate having no. 27720216250V/C.
- ITR for the AY 2015-16 and AY 2014-15.

**Automation Level:**

During the visit, tables, chairs, fans, lights, stock, customers, AC, CCTV Camera, set up, name board, etc were seen.

**Average Stock Maintained:**

He maintains an average stock of Gold & Silver of Rs.8 Cr to Rs.10 Cr approx in his business.

**Margins:**

As per applicant, he gets 10% to 15% approx as a net profit margin from his business.

**Expenditure:**

As per applicant, he has 2 employees in his business and he pays monthly salary of Rs. 20,000/- approx in total to them.

**Assets:**

- He resides in his owned residential premises located at 1003, Alps Heights, opp 396 Bus Stop, Dr. RP Road, Mulund (W), having an area of 1000 carpet approx which was purchased in 4 years ago of Rs.1.2 Cr approx and has current market



value of Rs. 3 Cr approx. This premise is in the name of applicant and applicant's brother.

- He operates his business from the owned visited commercial premise located at Shop No. 1, Ground Floor, Keshav Bhawan, M G Road, Mulund (W) 400080, having an area of 330 sq ft approx which was purchased in 15 years ago for Es.45 lacs approx and has current market value of Rs.4.5 Cr approx. This property is in the name of applicant's mother.
- He has another residential premise located at C-602, Pranav apartment, Behind Shiv Sena Office, MG Road, Mulund (W), having an area of 660 sq ft approx which was purchased in 15 years ago for Rs.22 lacs approx and has current market value of Rs.1.75 Cr approx. This property is in the name of applicant's father and he received monthly rent of Rs. 34,500/- approx with security deposited of Rs.2.5 lacs approx.
- He has another commercial premise located at Lotus Hardware, Sruti Tower, Makhmali Talav, Agra Road, Thane (W), having an area of 480 sq ft approx which was purchased in 6 years ago for Rs.70 lacs approx and has current market value of Rs.3 Cr approx. This property is in the name of applicant's wife & applicant's younger brother and he received monthly rent of Rs. 75,000/- approx with security deposited of Rs.2.5 lacs approx.
- He pays LIC Premium of Rs. 20,000/- approx annually.
- He pays Mediclaim premium of Rs.20,000/- approx annually.
- He has Verna car & Activa, Passion & Passion pro bike for his personal use.

**Loans:**

Loan Type	Loan Sanction	EMI	Outstanding Loan	Bank
HL	Rs.50 lacs approx	Rs.50,580/- approx	Rs.22 lacs approx	City Equivitas
Top up	Rs.65 lacs approx	Rs.1.13 lacs approx	NP	
LAP	Rs.95 lacs approx	Rs.1.23 lacs approx	Rs.91 lacs approx	Tata Capital

**Banking Details:**

- He has saving account with TBSB Bank at Mulund branch since the last 16 years.
- He has current account with HDFC Bank at Mulund branch since the last 9 years.
- He has current account with ICICI Bank at Mulund branch since the last 10 years

**End Use**

He requires LAP of Rs.2.5 Cr approx to purchase a commercial property which is located at Mulund (W).

**Security Offered**

He is going to offer his purchasing commercial property as a collateral security for this loan whose address is as follows:



**Add:** Shop No. 3, Neptune lotus, Opp Veena Nagar, LBS Road, Mulund (W).

**Area:** 2250 sq ft approx.

**Agreement Value:** Rs. 2.34 Cr approx.

**Observations noted/provided at the time of visit**

- ✓ Visited premise was located at commercial area of Mulund (W).
- ✓ Interior & exterior condition of visited premise was good.
- ✓ Business set up & activity was seen.
- ✓ During the visit, tables, chairs, fans, lights, stock, customers, AC, set up, name board, etc were seen.
- ✓ TPC was confirmed with nearby shop of visited premise & got positive feedback.

**Notes:**

- Business name board was seen at the time of visit.
- As per him, his receipt & payment transactions are 90% on cash basis and 10% on cheque & card basis.
- He did not provide any purchase records for verification.
- Vat return was not provided.
- He showed sales records for the month of April\_16 & June\_16 which was maintained in long page and is insufficient to give estimation.

**Other Business / Income:**

NP

**Disclaimer Clause:**

This report (including any attachments) has been prepared on the basis of verbal information provided by the person contacted. IIFL will be solely responsible for any actions taken on this report and any liabilities directly or indirectly accruing from such actions. Efficient Services will not be held liable in any case.



Profit and Loss A/c for the year ended 31st March 2015					
Mr. Manish Kumar Bantia					
M/s. Mansi Jewellers					
PARTICULARS	Audited	Estimated	PARTICULARS	Audited	Estimated
To opening stock	44,444,060	80,000,000	By Sales	7,117,147	71,331,135
To Purchase	5,110,403	59,918,153	By Direct Income	48,879	48,879
To Labour Charges paid	15,845	16,162	By closing stock	47,932,743	80,000,000
To M VAT Paid	376	376			
To Accor Coupen Charges	18,318	20,150			
To Accounting Charges	15,000	15,000			
To Advertisement Exp	32,612	35,873			
To Bank Charges	5,935	5,935			
To Business Pramotion Exp	33,970	37,367			
To Catalog & Design Book	33,200	36,520			
To Conveyance Exp	48,614	53,475			
To Credit card Charges	23,491	23,491			
To Depreciation Charges	125,264	125,264			
To Electricity Exp	13,560	179,760			
To Insurance Charges	83,695	83,695			
To Interest On Bank OD	75,372	75,372			
To Interest On City bank Top up	335,226	335,226			
To Interest On Unsecured Loan	2,887,033	2,887,033			
To Membership Fees	2,200	2,310			
To News Paper & Periodical	16,450	17,273			
To Printing & Stactonery	42,310	44,426			
To Professioanl Fees	5,000	5,000			
To Rent Paid	180,000	-			
To Round Off	(1)	-			
To Salary Paid	530,000	240,000			
To Sodexo Coupen Charges	5,008	5,258			
To Staff Welfare	53,430	56,102			
To Telephone Exp	27,528	23,364			
<b>To Net Profit</b>	<b>934,871</b>	<b>7,137,430</b>			
<b>TOTAL</b>	<b>55,098,769</b>	<b>151,380,014</b>	<b>TOTAL</b>	<b>55,098,769</b>	<b>151,380,014</b>

Assumptions :-

- 1 Receipts are estimated on the basis of receipts records, bank statement, observation and information provided during the visit.
- 2 Purchase & Direct expense is taken on margin basis.
- 3 Recurring expenses are taken on monthly basis.
- 4 Rent expense taken nil as discussed with applicant.
- 5 Other income considerd as book value.
- 6 Closing stock is taken on verbal information provided to us.



Balance Sheet for the year ended 31st March 2015					
Mr. Manish Kumar Banthiya					
M/s. Mansi Jewellers					
Liabilities	Audited	Estimated	Assets	Audited	Estimated
			Fixed Assets (WDV)		
Capital Account	6,361,234	38,428,491	Air Conditioner	6,139	6,139
			Electric Weight	2,242	2,242
Securede Loan	5,159,563	5,159,563	Furniture	74,670	74,670
			Inverter	486	486
Unsecured Loan	41,582,991	41,582,991	Mobile Phone	5,227	5,227
			Motor Car	589,687	589,687
Current Liability	(31,216)	- (31,216)	Samsung LED	59,028	59,028
Sundry Creditors	(72,238)	(72,238)	Investment	3,399,609	3,399,609
			Closing Stock	47,932,743	80,000,000
			Sundry Debtors	1,005,235	1,005,235
Provision					
Accounting Charges Payable	85,000	85,000	Cash & Bank Balance		
			Dena Bank	3,938	3,938
Electricity Exp Payable	13,560	13,560	HDFC bank	3,311	3,311
MVAT Payable	8,412	8,412	ICICI Bank	234	234
Salary Payable	530,000	530,000	Indusland Bank	10,629	10,629
Telephone Exp Payable	5,100	5,100	Kotak Bank	6,125	6,125
			TBSB	28,845	28,845
			Cash in Hand	218,951	218,951
			Deposits	49,310	49,310
			Loans & Advance	245,998	245,998
TOTAL	53,642,406	85,709,663	TOTAL	53,642,406	85,709,663

Assumptions:-

- 1 All assets & liabilities are taken on book value.
- 2 Closing stock is taken on verbal information provided to us.



Mr. Man Singh Bawali

Long Manish Banthia

A hand-drawn diagram of a tree on lined paper. The tree has a thick, curved trunk on the left and several branches extending to the right. Labels are written in cursive English, pointing to specific parts of the tree. At the top left, 'Trunk' points to the main stem. 'Leaves' points to the foliage at the top right. 'Roots' points to the base of the trunk. 'Bark' points to the outer surface of the trunk. 'Crown' points to the canopy of leaves. 'Stem' points to a branch near the top. 'Branches' points to the lateral extensions of the trunk. 'Leaves' also points to the small leaf-like structures on the branches.

**Ms. Amarjit Kaur**  
**Advocate, High Court**  
**G-34B, Ground Floor, Eternity Mall, LBS Marg Thane 400604**  
**Ph : +919769322428 Email : thane@aklp.pro**

To:

**India Infoline Housing Finance Ltd / India Infoline Finance Ltd**

**Thane**

Dear Sirs,

On your instructions, we have initiated a Search of the relevant Offices of the Sub Registrar of Assurances for a period of 13 years from 2004 to 2016 through our Search Clerk in respect of the Property bearing Shop No. 3, on Ground floor, in the Building known as "Neptune Lotus", admeasuring 1343.13 sq. ft., on land or ground bearing CTS No. 883/D, 883/4-4, Survey No. 303, 304 part, lying, being and situated within the Village limits of Mulund, Taluka – Kurla, Registration Sub – District and District of Mumbai and Mumbai Suburban (*hereinafter referred to as 'the said Property'*) held in the name of **Mr. Babulal P. Banthia, Manish Kumar B. Banthia, Niraj B. Banthia & Mahavir B. Banthia.**

During the search conducted, we have come across the following entry–

1. Deed of Mortgage dated 28/06/2012 registered under Serial No. BDR-7/5012/2012 at the office of Sub – Registrar Kurla-2, regarding the above said CTS No. 883/D, (883/4) Survey No. 303, 304 part, by and between M/s. Vrutti Developers LLP through its partner Mr. Nayan Shah referred to as the party of the first part and Kotak Mahindra Pvt. Ltd., through its vice president Mr. Maharshi Shastri referred to as the party of the second part
2. Notice of intimation regarding mortgage by way of deposit of Title Deed dated 31/03/2015 registered on 28/04/2015 under Serial No. KRL-4/708/2015 at the office of Sub – Registrar Kurla-4, regarding the above said CTS No. 883/D, (883/4), admeasuring 3873.00 sq. meters., by and between M/s. Vrutti Developers LLP through its partner Mr Nayan Shah referred to as the party of the first part and State Bank Of India referred to as the party of the second part.

Loan Amount – Rs. 200000000

Title Cert - Babulal Banthia



**Ms. Amarjit Kaur**  
**Advocate, High Court**  
G-34B, Ground Floor, Eternity Mall, LBS Marg Thane 400604  
Ph : +919769322428 Email : thane@aklp.pro

To:

**India Infoline Housing Finance Ltd / India Infoline Finance Ltd**

**Thane**

Dear Sirs,

On your instructions, we have initiated a Search of the relevant Offices of the Sub Registrar of Assurances for a period of 13 years from 2004 to 2016 through our Search Clerk in respect of the Property bearing Shop No. 3, on Ground floor, in the Building known as "Neptune Lotus", admeasuring 1343.13 sq. ft., on land or ground bearing CTS No. 883/D, 883/4-4, Survey No. 303, 304 part, lying, being and situated within the Village limits of Mulund, Taluka – Kurla, Registration Sub – District and District of Mumbai and Mumbai Suburban (*hereinafter referred to as 'the said Property'*) held in the name of **Mr. Babulal P. Bantia, Manish Kumar B. Bantia, Niraj B. Bantia & Mahavir B. Bantia**.

During the search conducted, we have come across the following entry–

1. Deed of Mortgage dated 28/06/2012 registered under Serial No. BDR-7/5012/2012 at the office of Sub – Registrar Kurla-2, regarding the above said CTS No. 883/D, (883/4) Survey No. 303, 304 part, by and between M/s. Vrutti Developers LLP through its partner Mr. Nayan Shah referred to as the party of the first part and Kotak Mahindra Pvt. Ltd., through its vice president Mr. Maharshi Shastri referred to as the party of the second part
  
2. Notice of intimation regarding mortgage by way of deposit of Title Deed dated 31/03/2015 registered on 28/04/2015 under Serial No. KRL-4/708/2015 at the office of Sub – Registrar Kurla-4, regarding the above said CTS No. 883/D, (883/4), admeasuring 3873.00 sq. meters., by and between M/s. Vrutti Developers LLP through its partner Mr Nayan Shah referred to as the party of the first part and State Bank Of India referred to as the party of the second part.

Loan Amount – Rs. 200000000

Title Cert - Babulal Bantia



**Ms. Amarjit Kaur**  
**Advocate, High Court**  
**G-34B, Ground Floor, Eternity Mall, LBS Marg Thane 400604**  
**Ph : +919769322428 Email : thane@aklp.pro**

Based on the abovementioned documents perused, search caused and information provided and  
Subject to the receipt of the following I am of the view that the said property is free from registered  
encumbrances –

1. Registered Reconveyance / NOC issued by Kotak Mahindra Pvt. Ltd, State Bank Of India for  
aforesaid mortgage of the said property in favour of the Bank;

Please find attached the Title Search report with the Original Search Receipt attached herewith

Place : Thane

Date : 02/08/2016

  
Ms. Amarjit Kaur

Advocate, High Court



MH003196118201617E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
02 Aug 2016	Receipt	Receipt no.: 101352
	Name of the Applicant :	dhamendra Kumar Jha
	Details of property of which document has to be searched :	Dist :Mumbai Sub-urban District Village :Mulund S.No/CTS No/G.No. : 883
	Period of search :	From :2004 To :2016
	Received Fee :	325
<p>The above mentioned Search fee has been credited to government vide GRN no :MH003196118201617E</p> <p>As this is a computer generated receipt, no stamp or signature is required.</p> <p>For Physical search in office, Please bring this receipt along with mentioned Gras Challan.</p> <p>Payment of search fee through GRAS challan can be verified on '<a href="http://gras.mahakosh.gov.in/challan/views/frmSearchChallanWithOutReg.php">gras.mahakosh.gov.in/challan/views/frmSearchChallanWithOutReg.php</a>'.</p>		

## SEARCH REPORT

(IIFL - T)  
Date-02/08/2016

To,  
Ms. Amarjit Kaur.  
Advocate High Court,  
Mumbai.

Ref: - Investigation of the title of Property bearing Shop No. 3, on Ground floor, in the Building known as "Neptune Lotus", admeasuring 1343.13 sq. ft., on land or ground bearing CTS No. 883/D, 883/4-4, Survey No. 303, 304 part, lying, being and situated within the Village limits of Mulund, Taluka - Kurla, Registration Sub - District and District of Mumbai and Mumbai Suburban.

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**Name: Mr. Babulal P. Banthia, Manish Kumar B. Banthia, Niraj B. Banthia & Mahavir B. Banthia.**

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Dear Madam,

As per your instruction, I have carried out searches in respect of the above-mentioned property for the last 13 years (i.e. from 2004 to 2016) at the sub registrar of assurances at Mumbai, Bandra and Kurla, I have gone through the available record at concerned office and I have examined the Index-II in respect of the above-mentioned property and I have found the following entries to have been made in thereof during the course of search.

**Manual Records Sub-Registrar office at Mumbai (13 Years):-**

2004 – 2012 – Nil (S.P.T)  
2013 – 2016 – Index not ready.

**Manual Records Sub-Registrar office at Bandra (13 Years):-**

2004 – 2012 – Nil (S.P.T)  
2013 – 2016 – Index not ready.

**Manual Records Sub-Registrar office at Kurla (13 Years):-**

2004 – 2012 – Nil (S.P.T)  
2013 – 2016 – Index not ready.

**Computer Records Sub-Registrar office at Kurla (13 Years):-**

2004 – 2008 – Nil  
2009 – 2010 – Nil

2011:-

(i). Deed of Transfer dated 17/11/2011 registered under Serial No. BDR-7/8307/2011 at the office of Sub – Registrar Kurla-2, regarding the above said CTS No. 883 D, (883/4) Survey No. 303 part, 304, admeasuring 3873.1 sq meters., by and between M/s. Khemka and Company (Agency) Pvt. Ltd., through its Director Mr. Vinod Khemka referred to as the party of the first part and M/s. Vrutti Developers LLP through its partner Mr. Sachin Deshmukh referred to as the party of the second part.



2012:-

(i). Indemnity Bond dated 18/01/2012 registered under Serial No. BDR-3/542/2012 at the office of Sub – Registrar Kurla-1, regarding the above said CTS No. 883/D, admeasuring 3873.1 sq. meters., by and between M/s. Khemka and Company Agency Pvt. Ltd., through its Director Mr. Vinod Shyam Lal Khemka referred to as the party of the first part and M/s. Electra Equipments Corporation Ltd., referred to as the party of the second part.

(ii). **Deed of Mortgage** dated 28/06/2012 registered under Serial No. BDR-7/5012/2012 at the office of Sub – Registrar Kurla-2, regarding the above said CTS No. 883/D, (883/4) Survey No. 303, 304 part, by and between M/s. Vrutti Developers LLP through its partner Mr. Nayan Shah referred to as the party of the first part and Kotak Mahindra Pvt. Ltd., through its vice president Mr. Maharshi Shastri referred to as the party of the second part.

2013:-

(i). Affidavit dated 27/06/2013 registered under Serial No. BDR-14/6641/2013 at the office of Sub – Registrar Kurla-4, regarding the above said CTS No. 883/D, in the name of M/s. Vrutti Developers LLP through its partner Mr. Sachin M. Deshmukh.

(i). Affidavit dated 07/10/2013 registered under Serial No. BDR-14/9913/2013 at the office of Sub – Registrar Kurla-4, regarding the above said CTS No. 883/D, admeasuring 3873.1 sq. meters., in the name of M/s. Vrutti Developers LLP through its partner Mr. Sachin M. Deshmukh.

2014:-

(i). Inspectorships Bond dated 07/11/2014 registered under Serial No. BDR-7/10677/2014 at the office of Sub – Registrar Kurla-2, regarding the above said CTS No. 883/D, in the name of Storm Water Drain P.C. Deputy Chief Engineer.

2015 – 2016 – Index not ready.

(i). **Notice of intimation regarding mortgage by way of deposit of Title Deed** dated 31/03/2015 registered on 28/04/2015 under Serial No. KRL-4/708/2015 at the office of Sub – Registrar Kurla-4, regarding the above said CTS No. 883/D, (883/4), admeasuring 3873.00 sq. meters., by and between M/s. Vrutti Developers LLP through its partner Mr. Nayan Shah referred to as the party of the first part and State Bank Of India referred to as the party of the second part.

Loan Amount – Rs. 200000000/-

(ii). Agreement dated 12/05/2016 registered under Serial No. KRL-4/4581/2016 at the office of Sub – Registrar Kurla-4, regarding the above said Shop No.3, Ground floor, Neptune Lotus, admeasuring 1343.13 sq. ft., CTS No. 883/D, by and between M/s. Vrutti Developers LLP through its partner Mr. Sachin Deshmukh through their authorized

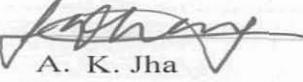


Signatory Mr. Chetan Bheda referred to as the party of the first part and Mr. Babulal P. Banthia, Manish Kumar B. Banthia, Niraj B. Banthia & Mahavir B. Banthia referred to as the party of the second part.

**NOTE:** - Kindly note that the search report is subject to (1). Some Pages of the Index - ii, torn and mutilated, unready and unavailable, (2). Some of the index - ii taken by the offices for binding and re-writing so not produced before us and some of the index-ii are under computer.

\*(N.A = Not Available, S.P.T = Some pages torn)

Yours truly,

  
A. K. Jha  
(Search Clerk).

Enclosure: - Original search receipt for Rs. 325/- only.





**Ms. Amarjit Kaur**  
**Advocate, High Court**  
**510, Sai Chambers, Santa Cruz Station (East), Mumbai 400055.**  
**Ph/fax : 26141892, 66787556, 66915040.**

India Infoline Housing Finance Ltd (IIFL HFC)/  
 India Infoline Finance Ltd. (IIFL) - Thane  
 Regd Office at 12 A - 10, 13th Floor,  
 Parinee Crescenzo, C-38 & C-39,  
 G Block, Behind MCA, BKC Bandra East,  
 Mumbai - 400051

Date :	25/7/2016
Prospect No.	
Status of L.O.R	POSITIVE
Transaction Type	HE

Dear Sir/Madam,

Sub: Legal Opinion Report in respect of the file of Mr./Ms./ M/s: Mr Babulal P Banthia, Mr Manish Kumar B Banthia, Mr Mahavir B Banthia & Mr Niraj B Banthia

- I. Name of the applicant : Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia & Mr Niraj B Banthia
- II. Name of the co-applicant/s : Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia & Mr Niraj B Banthia
- III. Name of the Current Owner/s: Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia & Mr Niraj B Banthia
- IV. Name of the Proposed Owner/s (*in Purchase*): Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia & Mr Niraj B Banthia
- V. Payment to be made in favour of: Vrutti Developers LLP
- VI. Description of the property : Shop no 3 on the Ground Floor in the building known as Neptunes Lotus situated at L B Road, Mulund (West), Mumbai 400 080 admeasuring about 1343.13 Sq Ft Carpet area (hereinafter referred to as 'the said property')
- VII. Nature / Status of Property :
  - 1. Freehold.
  - 2. Commercial
- VIII. I have perused the following documents:
  - i. Copy of agreement for sale dated 12/05/2016 executed between M/s Vrutti Developers LLP AND Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia & Mr Niraj B Banthia
  - ii. Copy of Stamp Duty Payment Receipt dated 09/05/2016 issued in the name(s) of Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia & Mr Niraj B Banthia.
  - iii. Copy of Lodgment Receipt No. 5452 bearing Registration KRL4-4581-2016 dated 12/05/2016 issued in the name(s) of Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia & Mr Niraj B Banthia.
  - iv. Copy of IOD dated 01/06/2013
  - v. Copy of Commencement Certificate dated 21/12/2015
  - vi. Copy of Title Certificate issued by Abyankar & Company dated 02/07/2015
- IX. Legal intervention/issue that is/may effect title of the property Transaction Type :
  - 1. Whether the proposed property is subject to any minor's claim or any other claims



**Ms. Amarjit Kaur**  
**Advocate, High Court**  
510, Sai Chambers, Santacruz Station (East), Mumbai 400055.  
Ph/fax : 26141892, 66787556, 66915040.

2. Whether local state/municipal laws or central Acts like Land Acquisition Act, Urban Ceiling Act etc. effects the title of the property – No

**X. Conclusion / Observation**

- a. The land bearing CTS No(s) 883D of Village Mulund situate at L B Road, Mulund (West), Mumbai 400 080 (*hereinafter referred to as 'the said Land'*) was held in the name of Khemka & Co ( Agencies) Pvt. Ltd
- b. Vide a Deed of Conveyance dated 17/11/2011 executed between Khemka & Co ( Agencies) Pvt. Ltd and M/s Vruti Developers LLP , the latter acquired said land upon the terms nd conditions stated therein
- c. The Developers have received the necessary permission from the appropriate authorities and constructed a building known as 'Neptunes Lotus' (*hereinafter referred to as 'the said Building'*) on the said land
- d. Vide an Agreement dated 12/05/2016 executed between M/s Vruti Developers LLP AND Mr Babulal P Bantia, Mr Manish Kumar B Banti, Mr Mahavir B Bantia & Mr Niraj B Bantia, the latter acquired the said Property on the terms and conditions stated therein. The agreement was registered with the Office of the Sub Registrar of Assurances vide Lodgment Receipt No. 5452 bearing Registration KRL4-4581-2016 dated 12/05/2016.
- e. As per the information provided the said land is mortgaged with State Bank of India
- f. We have relied on the title certificate issued by Abyankar & Company dated 02/07/2015 to give our opinion wherein the advocate has stated that the rights of the Land Owners to the said land and the rights of the Developer to develop the said land are clear and marketable

**XI. We have caused searches to be taken in the office of the concerned Sub-Registrar of Assurances for the last 13 years and the same is being furnished in the Search report**

**XII. OPINION:** Upon investigation and scrutiny of the documents we are of the opinion that Mr Babulal P Bantia, Mr Manish Kumar B Banti, Mr Mahavir B Bantia & Mr Niraj B Bantia have absolute, clear and valid marketable title free from all encumbrances to the said property subject to the conclusive findings as enumerated in the Search report and enforceable under the SARFAESI Act

**XIII. Equitable mortgage can be created in favour of India Infoline Housing Finance Ltd (IIFL HFC) / India Infoline Finance Ltd (IIFL) by depositing the original title documents, as referred below:**

**A. Prior to Disbursement :**

- i. Copy of Order dated 28/05/1992 issued by the Hon'ble Distract Collector of Mumbai suburban District ( For the amalgamation/ subdivision of CTS No. 883, 883/1 to 883/4 in to New CTs No. i.e. 833A & 833D )
- ii. Copy of duly stamped & registered Deed of Conveyance dated 17/11/2011 executed between Khemka & Co ( Agencies) Pvt. Ltd and M/s Vruti Developers LLP (8364 BDR14-8307-2011 dated 17/11/2011 )
- iii. Copy of duly stamped & registered POA executed by Khemka & Co ( Agencies) Pvt. Ltd in favour of M/s Vruti Developers LLP
- iv. Copy of 7/12 Extract / Property Card Extract / Form VI Extract in the name of M/s Vruti Developers LLP( For CTS No. 833 D of Village of Mulund )
- v. Copy of Limited Liability Partnership Deed of M/s Vruti Developers LLP
- vi. Original NOC / Release Letter from State Bank of India with regard to the mortgage of the said property



**Ms. Amarjit Kaur**

Advocate, High Court

510, Sai Chambers, Santacruz Station (East), Mumbai 400055.

Ph/fax : 26141892, 66787556, 66915040.

- vii. Copy of Original agreement for sale dated 12/05/2016 executed between M/s Vrutti Developers LLP AND Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia & Mr Niraj B Banthia
- viii. Original Stamp Duty Payment Receipt dated 09/05/2016 issued in the name(s) of Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia & Mr Niraj B Banthia.
- ix. Original Lodgment Receipt No. 5452 bearing Registration KRL4-4581-2016 dated 12/05/2016 issued in the name(s) of Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia & Mr Niraj B Banthia.
- x. Original NOC issued by M/s Vrutti Developers LLP issued to India Infoline Finance Ltd - Thane/ India Infoline Finance Ltd – Thane for Mortgage of the said property to India Infoline Finance Ltd - Thane/ India Infoline Finance Ltd - Thane
- xi. Original Payment Receipt(s) issued by M/s Vrutti Developers LLP in the name(s) of Mr Babulal P Banthia, Mr Manish Kumar B Banthi, Mr Mahavir B Banthia & Mr Niraj B Banthia.
- xii. Copy of ULC Order dated 22/01/2015 , 29/01/2015 & 26/11/2015
- xiii. Copy of Order dated 04/05/2012 for Change of user from Special industrial Zone ( I-3) to Residential User ( R) issued by the competent authority.
- xiv. Copy of Approved Plan. — *Rendition*
- xv. Original Release Letter from Indian Bank Ltd & Maharashtra State Financial Corporation with regard to the mortgage of the said land.

B. At the Time of Disbursement : NIL

C. Post Disbursement : NIL

As desired, the documents as received, are returned herewith. Should you desire any further information and/or clarification, please do revert to us.

Thanking you,

Place: Thane

Encl.:a/a



**DISBURSAL REQUEST FORM (DRF)**

To

**INDIA INFOLINE HOUSING FINANCE LIMITED,**  
12A-10, 13<sup>th</sup> Floor Parinee Crescenzo, C-38 & C-39,  
G-Block, Behind MCA, Bandra Kurla Complex,  
Bandra East Mumbai-400051.

Dated : .....

**SUB :** Request for disbursal for **Prospect No.** .....

Dear Sir/Madam

This is with reference to my loan facility sanctioned/to be sanctioned by your office vide sanction letter bearing no. .....dated .....

With regard to the above I/we, the undersigned do hereby request you to issue my/our loan disbursal cheques as per the details given herein below :

<b>Favoring 1:</b>	Favouring .....
	Bank Name & A/c No. .....
	Amount Rs. <input type="text"/> Paise <input type="text"/> 0 <input type="text"/>
<b>Favoring 2:</b>	Favouring .....
	Bank Name & A/c No. .....
	Amount Rs. <input type="text"/> Paise <input type="text"/> 0 <input type="text"/>
<b>Favoring 3:</b>	Favouring .....
	Bank Name & A/c No. .....
	Amount Rs. <input type="text"/> Paise <input type="text"/> 0 <input type="text"/>
<b>Favoring 4:</b>	Favouring .....
	Bank Name & A/c No. .....
	Amount Rs. <input type="text"/> Paise <input type="text"/> 0 <input type="text"/>
<b>Favoring 4:</b>	Favouring .....
	Bank Name & A/c No. .....
	Amount Rs. <input type="text"/> Paise <input type="text"/> 0 <input type="text"/>

1. Name & Signature Borrowers :

*M. S. Baburao Damani*

2. Name & Signature of Co-Borrowers :

*Gopal Bantwal* *B. Seema* *पारस्परी*

3. Name & Signature of Co-Borrowers :

**FOR MANSI JEWELLERS**

*Mansi*

**Proprietor**

**Note:** 1. Every cutting need counter sign by borrower & co-borrower. Company will not be responsible for any change in favoring other than filled in this form.  
2. In case of payment to more than 5 (Five) persons/accounts, additional DRF sheet to be filled and submitted.  
3. Where the payment request is in favour of other than the Borrowers, a proper valid receipt against each such payment shall be submitted to IIFL HFC within 30 days of disbursal or before the next disbursement, whichever is later.

To,

India Infoline Housing Finance Ltd,  
12A-10, 13th Floor, Parinee Crescenzo, C-38 and C-39, G Block,  
Bhnd-MCA Bandra Kurla Complex  
Bandra East Mumbai -400051

Dated 30/07/2016.

Sub – Declaration from customer for Loan Prospect No 763267

Sir,

Manishkumar Bauthra, Rabulal Bauthra, Mahavir Bauthra, Neera; Bauthya,  
I/We, Aruna Bauthya, Gayana Bauthya, Parashar Bauthra, Seema Bauthya, Mansi Jewellers  
have been approved Loan against  
Property/Home Loan of Rs. 22549163 from "India Infoline Housing Finance  
Ltd".

Manishkumar Bauthra, Rabulal Bauthra, Mahavir Bauthra, Neera; Bauthya,  
Aruna Bauthya, Gayana Bauthya, Parashar Bauthra, Seema Bauthya, Mansi Jewellers,  
Now, I/We, hereby declare that -

- 1) I am aware that the said loan is being booked and authorized in "IIHFL" system.
- 2) I am aware that the disbursement of the said loan would be done post completing the due diligence and receiving all the documents of the case as per process of "India Infoline Housing Finance Ltd".
- 3) During the period of due diligence and completion of documents of the case from authorization till disbursement of the loan, the interest on the loan would be bore by me being borrower on the loan and I would not ask for any refund of interest during this period.
- 4) I hereby declare that the above statement is true & correct and I hereby abide by the above statement.

Yours Truly

Borrower/Co – Borrower(s)

Myaan *(Signature)*  
Seema *(Signature)*  
Aruna *(Signature)*

*(Signature)*  
11/22/16

Babulal Bauthra

For MANSI JEWELLERS  
Myaan  
Proprietor

## ठाणे भारत सहकारी बँक लि.

शेड्युल्ड बँक

### बचत ठेव खात्याचे सर्वसाधारण नियम

- १) कोणाही सज्जन व्यक्तीस स्वतःच्या फोटोच्या दोन प्रतींसह किमान रु. ५००/- भरून बचत खाते उघडता येते. खात्यात किमानरु. ५००/- शिळ्क राहिली पाहिजे. त्यापेक्षा कमी शिळ्क राहिल्यास खाते बंद करण्याचा अधिकार बँकेस राहील.
- २) खाते उघडताना बँकेस माहीत असलेल्या व्यक्तीची ओळखांदाखल सही घेतली जाईल. अशा प्रकार दिलेली ओळख पडताळून पाहणे, तसेच खाते स्वीकारणेनाकारणे या बाबतचा अधिकार बँकेस राहील.
- ३) कोणत्याही व्यक्तीस एकाच नावावर एकापेक्षा जास्त खाती उघडता येणार नाहीत. मात्र एकापेक्षा अधिक व्यक्तीच्या नावाने संयुक्त खाती उघडता येतील. पालकांगा अळानाच्या नावे खाते उघडता येते, मात्र याबाबत अधिक माहीती बँकेच्या कार्यालयातून खाते उघडण्यापूर्वी घ्यावी.
- ४) प्रत्येक महिन्याच्या १० तारखेपासून अखेरपर्यंत खात्यात जमा असलेल्या कमीत कमी रुपयेवर रिडार्ट बँकेने ठरविलेल्या दराने व्याज दिले जाईल. प्रत्येक सहानाहीस म्हणजेच सर्टेंगर व मार्च अखेर व्याजाचा हिशेब करून कमीत कमी रु. १/- - व्याज खात्यात मिळवले जाईल. रु. १/- - पेक्षा जास्त व्याजाची आकारणी पूर्ण रुपयांत केली जाईल.
- ५) खात्यात जमा करावयाची रक्कम प्रत्येक वेळी कमीत कमी रु. १०/- - असलीच पाहिजे व ती पूर्ण रुपयांत घेतली जाईल. यास अपलाद म्हणजे खातेदाराच्या नावावरील धनादेशलाभांश अधिपत्र.
- ६) निरक्षर खातेदारास बचत ठेव खात्याचे चेकबुक दिले जाणार नाही. अशा खातेदारास खात्यातून पैसे काढण्यासाठी प्रत्येक वेळी पासबुक

(पुढे चालू)

## ठाणे भारत सहकारी बँक लि.

शेड्युल्ड बँक

### Thane Bharat Sahakari Bank Ltd.

MULUND BRANCH Scheduled Bank

Customer No. : 192477  
1150/838

खाते क्र. / SB A/C NO. :

नाव / NAME : MR BANTHIA BABULAL PUKHRAJ



व्यवसाय / OCCUPATION :

पत्ता / ADDRESS : NO 1 KESHAV BHAVAN  
M.G.RD,MULUND W

MUMBAI 400080

Operation Mode: SELF

दिनांक / DATE : 19/04/2002  
Nomination Registered.



Babulal Bantup

Date दिनांक	Cheque No. चेक नं.	Particulars तपशील	Amount Withdrawn रकम काढली	Amount Deposited रकम ठेवली	Balance शिल्षक	Sign. सही
<b>Balance Brought Forward :</b>						
1 21/03/2014	6	LIC 8059	15,601.00 ✓		1,70,621.20 CR	
2 21/03/2014	7	LIC 8029	2,853.00 ✓	152,366.00 ✓	1,55,220.20 CR	
3 03/04/2014		Locker Rent 2/0 /62	1,404.50 ✓		1,52,367.20 CR	
5 05/04/2014	388044	HANSI JEWELLERS		5,00,000.00 ✓	1,50,962.70 CR	
6 10/04/2014	684572	FLAKINGO POLY COLORS		24,905.00 ✓	6,75,867.70 CR	
7 21/04/2014		I/W Rtn:485-39-0000000000	446.07 ✓		6,75,421.63 CR	
8 29/04/2014	10	VRUTTI DEVELOPERS LLP GRE	5,00,000.00 ✓		6,75,421.63 CR	
FCU SAMPLED						
9 17/05/2014		OrigB/Rd : 1 NEFT STAR HE		41,159.00 ✓	2,16,580.63 CR	
10 19/05/2014	11	STAR HEALTH AND ALLIED IN	22,528.00 ✓		1,94,052.63 CR	
11 26/05/2014	13	OM SAI PRAHAW CHS	14,736.00 ✓		1,79,316.63 CR	
12 30/05/2014	12	THE NEW INDIA	24,775.00 ✓	154,541.63 CR	1,54,541.63 CR	
13 25/06/2014	17	To Self	1,50,000.00 ✓		4,541.63 CR	
14 09/07/2014		CASH-E		45,000.00 ✓	49,541.63 CR	
15 04/08/2014		OrigB/Rd : 1 Div Paid by		45,000.00 ✓	49,661.63 CR	
22 04/08/2014		Opening Balance		45,000.00 ✓	1,99,661.63 CR	
23 11/08/2014		CASH-M		45,000.00 ✓	1,39,661.63 CR	
24 28/08/2014	15	LIC OF INDIA 2973	15,601.00 ✓		1,24,060.63 CR	
<b>Balance Carried Forward :</b>						

NEW-PASS Book

Babulya Banwip

Date दिनांक	Cheque No. चेक नं.	Particulars तपशील	Amount Withdrawn रकम काढली	Amount Deposited रकम ठेवली	Balance शिळ्डक	Sign. सही
<b>Balance Brought Forward :</b>						
1 01/09/2014		By Int.CR. 01/03/2014-31/			1,24,060.63 CR	
2 01/09/2014	14	BANTHIA B	pranav	3,851.00 ✓	1,27,911.63 CR	
3 02/09/2014	19	LIC 3050	pranav	2,702.00 ✓	1,13,175.63 CR	
4 19/09/2014		HEMANG DAIYA			1,10,473.63 CR	
5 19/09/2014		PRATIMA DAIYA			45,000.00 ✓ 1,55,473.63 CR	
6 29/09/2014		By Int.CR. 01/09/2014-29/			45,000.00 ✓ 2,00,473.63 CR	
7 11/11/2014	370359	KUMAR SHAH			460.00 ✓ 2,00,933.63 CR	
				2,00,000.00 ✓	4,00,933.63 CR	
21/11/2014		SIGN VERF CHGS		28.09		4,00,905.54 CR
18/12/2014	455517	25922-KUMAR SHAH & CO			31,500.00	4,32,405.54 CR
18/12/2014	20	OM SAI PRANAV		9,000.00		4,23,405.54 CR
31/12/2014	455519	25922-KUMAR SHAH & CO		6,250.00		4,17,155.54 CR
23/01/2015	455518	25922-KUMAR SHAH		15,601.00		4,32,756.54 CR
10/03/2015	455520	25922-KUMAR SHAH & CO		25,198.00		4,39,955.54 CR
					31,500.00	4,70,856.54 CR

Date दिनांक	Cheque No. चेक नं.	Particulars तपशील	Amount Withdrawn रकम काढली	Amount Deposited रकम ठेवली	Balance शिल्षक	Sign. सही
21/11/2014		By Opening Balance			4,00,905.54 CR	
18/12/2014	455517	25922-KUMAR SHAH & CO		31,500.00 ✓	4,32,405.54 CR	
18/12/2014	20	OM SAI PRANAV	9,000.00 ✓		4,23,405.54 CR	
31/12/2014	21	MAHANGAR GAS LTD	6,250.00 ✓		4,17,155.54 CR	
10/01/2015	455518	25922-KUMAR SHAH	31,500.00 ✓		4,48,655.54 CR	
05/02/2015	22	OM SAI PRANAV SO	25,198.00 ✓		4,23,457.54 CR	
10/02/2015	455519	25922-KUMAR SHAH & CO		31,500.00 ✓	4,54,957.54 CR	
23/02/2015	23	LIC OF INDIA 6909	15,601.00 ✓		4,39,356.54 CR	
10/03/2015	455520	25922-KUMAR SHAH & CO		31,500.00 ✓	4,70,856.54 CR	
30/03/2015	76	MANSI JEWELLERS		1,50,000.00 ✓	6,20,856.54 CR	
30/03/2015		By Int.CR. 30/09/2014-30/03/2015		7,553.00 ✓	6,28,409.54 CR	
31/03/2015	62664	10-SONEEL JAIN		4,65,000.00 ✓	10,93,409.54 CR	
02/04/2015	62664	O/W-RTND	4,65,000.00 ✓		6,28,409.54 CR	
04/04/2015		O/w Rtn:229-10-00000062664-dt:02	56.18 ✓		6,28,353.36 CR	
06/04/2015		OrigBrCd = 1 CTS OW 131392 BASANT		4,65,000.00 ✓	10,93,353.36 CR	
06/04/2015		OrigBrCd = 1 RTGS 38, MAHAKALI NA		4,65,000.00 ✓	15,58,353.36 CR	
07/04/2015	62664	10-SONEEL JAIN		4,65,000.00 ✓	20,23,353.36 CR*	
07/04/2015		OrigBrCd = 1 RTGS 63 64 TRISHLA P		4,65,000.00 ✓	24,88,353.36 CR	
08/04/2015	455521	25922-KUMAR SHAH		31,500.00 ✓	25,19,853.36 CR	
08/04/2015		Locker Rent 2/0 /62	1,404.50 ✓		25,18,448.86 CR	
16/04/2015		CASH-N		1,20,000.00 ✓	26,38,448.86 CR	
		Balance Carried Forward :		b78103 b51163 33x187	26,38,448.86 CR	

Date दिनांक	Cheque No. चेक नं.	Particulars तपशील	Amount Withdrawn रकम काढ़ती	Amount Deposited रकम ठेवती	Balance शिल्प सही	Sign.
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**Balance Brought Forward :**

12/05/2015	25	STAR HEALTH AND ALLIED IN	24,438.00 ✓		26,38,448.86 CR	
14/05/2015	455522	25922-KUMAR SHAH & CO		31,500.00 ✓	26,14,010.86 CR	
14/05/2015	26	THE NEW INDIA ASSURANCE CO LTD	25,416.00 ✓		26,45,510.86 CR	
09/06/2015	455523	25922-KUMAR SHAH		31,500.00 ✓	26,20,094.86 CR	
03/07/2015	28	CYNOLINE SALES CORPORATION		31,500.00 ✓	26,51,594.86 CR	
10/07/2015	455524	25922-KUMAR SHAH	INVESTMENT 10,000.00 ✓		26,41,594.86 CR	
17/07/2015	27	LIC OF INDIA BRANCH 91R	31,500.00 ✓		26,73,094.86 CR	
21/07/2015	29	H B HIRAN AND ASSOCIATE	2,681.00 ✓		26,70,413.86 CR	
27/07/2015		OrigBrCd = 1 Div Paid by Process	20,530.00 ✓		26,49,883.86 CR	
28/07/2015	30	SHRI NIDHI CORPORATION.,,	120.00 ✓		26,50,003.86 CR	
14/08/2015	455525	KUMAR SHAH & CO	1,11,111.00 ✓		25,38,892.86 CR	
24/08/2015	31	SHRI NIDHI CORPORATION	31,500.00 ✓		25,70,392.86 CR	
01/09/2015	34	ON SAI CO OP	25,930.00 ✓		26,55,573.86 CR	
08/09/2015	455526	KUMAR SHAH & CO	17,00,000.00 ✓		26,87,073.86 CR	
09/09/2015	32	SHRI NIDHI CORP	15,601.00 ✓		9,87,073.86 CR	
15/09/2015	35	LIC OF INDIA BRANCH 91R	2,00,000.00 ✓		9,71,472.86 CR	
29/09/2015	37	MAHST JEWELLERS	47,199.00 ✓		7,71,472.86 CR	
29/09/2015		By Int.CR. 31/03/2015-29/09/2015	2,850.00 ✓		8,18,671.86 CR	
03/10/2015	33	YES BANK	7,50,000.00 ✓		8,15,821.86 CR	
07/10/2015	38	VRUTTI DEVELOPERS LLP			65,821.86 CR	
					65,821.86 CR	

**Balance Carried Forward :**

SAMPLE  
FCU

Date दिनांक	Cheque No. चेक नं.	Particulars तपशील	Amount Withdrawn रकम काढली	Amount Deposited रकम ठेवली	Balance शिल्षक	Sign. सहा
<b>Balance Brought Forward :</b>						
08/10/2015	455527	KUMAR SHAH		31,500.00	97,321.86 CR	
07/11/2015		TELLER-N CASH		40,000.00	1,37,321.86 CR	
07/11/2015	40	OM SAI PRAHAN CHS	1,31,564.00 ✓		5,757.86 CR	
16/11/2015	455528	KUMAR SHAH		31,500.00	37,257.86 CR	
25/11/2015		NECS-CR-Reliance power Ltd 1963406		18.00	37,275.86 CR	
27/11/2015	42	H B HIRAM AND ASSOCIATE	26,590.00 ✓		10,685.86 CR	
09/12/2015	519377	KUMAR SHAH & CO		34,500.00	45,185.86 CR	✓
15/12/2015	140	MANSI JEWELLERS		10,00,000.00	10,45,185.86 CR	
17/12/2015	39	VEDANT REALTORS LLP	10,00,000.00		45,185.86 CR	
01/01/2016	519378	KUMAR SHAH		34,500.00	1,79,685.86 CR	
16/12/2015		By Opening Balance			10,45,185.86 CR	
17/12/2015	39	VEDANT REALTORS LLP	10,00,000.00 ✓		45,185.86 CR	
11/01/2016	519378	KUMAR SHAH		34,500.00	79,685.86 CR	
09/02/2016	519379	KUMAR SHAH		34,500.00 ✓	1,14,185.86 CR	
03/03/2016	154	MANSI JEWELLERS		10,00,000.00 ✓	11,14,185.86 CR	
09/03/2016	519380	KUMAR SHAH		34,500.00 ✓	11,48,685.86 CR*	
16/03/2016	41	LIC	15,601.00		11,33,084.86 CR	
17/03/2016	44	VEDANT REALTORS LLP	10,00,000.00 ✓		1,33,084.86 CR	



Date दिनांक	Cheque No. चेक नं.	Particulars तपशील	Amount Withdrawn रकम काटली	Amount Deposited रकम ठेवली	Balance शेल्फुक	Sign. सही
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<b>Balance Brought Forward :</b>						
18/06/2016	51	VRUTTI DEVELOPERS LTD	38,062.00		1,39,000.98 CR	
18/06/2016	50	VRUTTI DEVELOPERS LTD	67,611.00		99,938.98 CR	
29/06/2016		By Int CR 31/03/2016-29/06/2016		1,872.00	32,327.98 CR	
11/07/2016	519384	KUMAR SHAH & CO		34,500.00	34,199.98 CR	
15/07/2016	53	To Self	37,000.00		68,699.98 CR	
15/07/2016	52	OM SAI PRAHM	28,932.00		31,699.98 CR	
					2,767.98 CR	
25/07/2016		YELLOW K CASH		33,000.00	35,767.98 CR	
25/07/2016	54	M B DIRAN AND ASSOCIATE	20,000.00		15,767.98 CR	
25/07/2016	55	M B DIRAN AND ASSOCIATE	12,500.00		3,267.98 CR	
29/07/2016	64	BANSI JEWELLERS		49,500.00	52,767.98 CR	
03/08/2016	56	M B DIRAN AND ASSOCIATE	47,000.00		5,767.98 CR	

**FCU**  
**SAMPLED**

Paabulal Bantwiy.



**CHALLAN**  
**MTR Form Number-6**

GRN	MH003167733201617E	BARCODE			Date	01/08/2016-15:12:03	Form ID	6(1)		
Department	Inspector General Of Registration		Payer Details							
Type of Payment	Non-Judicial Customer-Direct Payment		TAX ID (If Any)							
	Non-Judicial Customer-Direct Payment		PAN No. (If Applicable)		AAFPB9169A					
Office Name	KRL2 JT SUB REGISTRAR KURLA NO 2		Full Name		Babulal P Banthia Manish B Ba nthia					
Location	MUMBAI		Flat/Block No.		Shop no 3Ground Floor Neptunes Lot us					
Year	2016-2017 One Time		Premises/Building							
Account Head Details		Amount In Rs.	Road/Street		L.B.S ROAD					
0030045501 Sale of NonJudicial Stamp		45200.00	Area/Locality		MULUND WEST					
			Town/City/District							
			PIN		4	0	0	0	8	0
			Remarks (If Any)							
					PAN2=AABCI6154K~PN=India Infoline Housing Finance Limited~CA=					
Payment Details		IDBI BANK		FOR USE IN RECEIVING BANK						
Cheque-DD Details			Bank CIN	REF No.	69103332016080112510		96251783			
Cheque/DD No			Date		01/08/2016-15:12:45					
Name of Bank			Bank-Branch		IDBI BANK					
Name of Branch			Scroll No. , Date		Not Verified with Scroll					

Mobile No. : Not Available

## DEED OF DEPOSIT OF TITLE DEEDS

This Deed of Deposit of Title Deed executed on this 01 day of August, 2016.

BY

Mr. Babulal Bantia, Manish Kumar Bantia, Mahawir Bantia, Neeri Bantia, aged about .... years, S/o, D/o, W/o Pukhria, Bantia, Babulal Bantia.

R/o 1003, 10<sup>th</sup> floor, Alps Heights, Dr. R.P. Road, Mulund West, Mumbai - 400080.

Authorised Signatory of Babulal Bantia, Manish Kumar Bantia, Mahawir Bantia, Neeri Bantia hereinafter referred to as the OWNERS.

TO AND IN FAVOUR OF

**India Infoline Housing Finance Limited ("IIFL HFC") / India Infoline Finance Limited ("IIFL")** (delete which is not applicable) a company, having its registered office at 12 A - 10, 13<sup>th</sup> Floor, Parinee Crescenzo, C-38 & C-39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai - 400051 (hereinafter referred as the LENDER).

The terms OWNERS and LENDER shall wherever the context so permits mean and include their respective heirs, representatives, administrators, executors and assigns.

WHEREAS

i. The property more fully described in Schedule A of this Deed (herein after referred as the said Property), jointly/severally belonging to the Owners, the same having been acquired and held by them, pursuant to the Sale Deed Dated ....., duly registered as Doc. No. .... of ....., at the Office of the Sub - Registrar concerned, conveying the said property in their favour. The Title Deed relating to the property more fully described in Schedule - A along with the other original documents deposited by the Owners with the Lender is more fully mentioned in Schedule B hereunder.

ii. The Owner along with other applicants/co-applicants/borrowers have availed home loan/ loan against property/mortgage loan Rs. 22,54,916/- (Rupees Two crore Twenty Five lakh Forty Nine Thousand One hundred and Sixty Three only) from the Lender repayable together with the interest in terms of the loan agreement executed by them. The Lender has granted the Loan to the Owners subject to the Owners Depositing the Title Deed mentioned in the Schedule B hereunder relating to the Said Property with the Lender with intent to create security for repayment of the Loan amount together with interest and other charges, in terms of the loan agreement.

### NOW THIS AGREEMENT OF DEPOSIT OF TITLE DEED WITNESSES AS FOLLOWS:

1. In consideration of the above recitals and in consideration of the sum of Rs. 22,54,916/- (Rupees Two crore Twenty Five lakh Forty Nine Thousand One hundred and Sixty Three only) paid by the Lender to the Owners together with applicants/co-applicants/borrowers/co-borrowers towards loan and pursuant to the Agreement, the Owners hereby deposit with the Lender, the title deed(s) listed in Schedule B hereunder relating to the Said Property more fully described in Schedule A hereunder, with an intent to create a security thereon for repayment of the Loan by the Owner to the Lender, within a stipulated period in terms of loan agreement.

Babulal Bantia

D/Power

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2. The Owners assures and declares to the Lender that the title deed listed in Schedule B hereto is the only document of title to the Said Property more fully described in Schedule A hereunder in the custody and possession of the Owners and that the Owners has a clear and marketable title to the said property and that the said property is free from encumbrances.

3. The Lender hereby accepts the Title Deed from the Owners for creation of an equitable mortgage.

SCHEDULE A

DESCRIPTION OF PROPERTY

All that piece and parcel of land and building, the property being  
unit Shop No: 07, Ground floor, Neptune Lotus, C.R.S. Marg,  
Vardhananagar, Mumbai (W.E.D), Mumbai.  
, bounded on

North by : .....

South by : .....

East by : .....

West by : .....

SCHEDULE B

Title Document relating to the Schedule A property deposited by the Owner with the Lender.

1. Agreement for Sale dated 13/5/2016 between Vnatti Developers P & Babulal Bantia,  
Mamleshwar, Mumbai, Nira.
2. Stamp duty Receipt dated 9/5/2016.
3. ....
4. ....
5. ....

IN WITNESS WHEREOF the parties have signed this Deed of Deposit of Title Deeds on the Day, Month and Year first above written.

OWNERS

LENDER

India Infoline Housing Finance Limited /  
India Infoline Finance Limited

WITNESSES:

1.

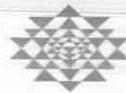
2.

Babulal Bantia

*[Signature]*

*Myan*

*[Signature]*



**IIIFL**  
Home Loans

761019  
29/07/2016

Applicants: MANISH KUMAR BABULAL BANTHIA, BABULAL PUKHRAJ BANTHIA, NEERAJ BABULAL BANTHIYA, PARASDEVI BABULAL BANTHIA, SEEMA MANISH BANTHIYA, ARUNA NEERAJ BANTHIYA, GAYANA M BANTHIYA, MAHAVIR BABULAL BANTHIA, MANSI JEWELLERS

Dear Sir,

Sub: Term Sheet for the Proposed Loan of Rs 2,03,66,678

(Branch Code: Thane)

Thank you for choosing India Infoline Housing Finance Ltd. We are pleased to inform you that with reference to the above application, please find below the Term Sheet mentioning the details of proposed loan:

Type of loan	LAP
Loan Amount	Rs. 2,03,66,678/-
Term of the loan	120 Months
Interest Rate Type	Variable Rate
Variable Rate of Interest Rate	12.50%
Number of Equated Monthly Installments (EMIs)	120 Months
Amount of each EMI	2,98,120/-
Processing charges	1.50 % + S.T.
Security	Shop No. 03, Ground Floor, Neptune Lotus, LBS Marg, Vardhaman Nagar, Mulund East, Mumbai.
Insurance	As per actual

The aforesaid rate of interest would be valid for a period of 5 days from date of this sanction letter.

\* All indirect taxes, duties and levies, including but not limited to interest tax, service tax, VAT, GST, etc. levied under the applicable laws as may be amended from time to time would be additionally charged.  
Please let us have your concurrence on the same for us to move ahead on this proposal

Sanction Conditions:-

- Repayment from Main Business bank Account of HDFC bank or Thane Bharat Bank
- LTV capped at 40% of the MV
- SPDC from Spouse
- Residence and Office CPV to be positive
- OCR reflection to be documented
- SOA require Citi Bank Loan amount Rs. 113033/- with Bank Reflection.
- FCU to be Positive
- All other verification to be positive
- Second valuation report to be reviewed
- Legal and technical Clearance of the property.

Thanking You,

Yours sincerely

Babulal Bantlie

Babulal Bantlie  
*[Signature]*

Mayan QM

MANSI JEWELLERS

*[Signature]*

India Infoline Housing Finance Ltd.

Registered & Corporate Office:

12A-10, 13th floor, Parinee Crescenzo, C-38 and C-39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai – 400051

Tel: (011) 22167890-92 | Fax: (011) 22167890-91 | Email: [info@iiifl.com](mailto:info@iiifl.com) | [www.iiifl.com](http://www.iiifl.com)

**DECLARATION CUM UNDERTAKING BY BORROWER(S)  
(FOR RESI- PLOT PURCHASE/REFINANCE LOAN)**

Ref :Loan Account Number : 761019.

Name of all Applicants : Manish Bantwia, Babulal Bantwia, Mahavir Bantwia, Neeraj Bantwia,  
(Herein after collectively referred as the Borrowers) Aruna Bantwia, Gayana Bantwia, Parasdev  
Bantwia, Seema Bantwia, Mansi Jewellers

Property Address: Shop No. 3, Gnd floor, Neptune Lotus, L.B.S. Marg, Mulund (W),  
(Herein after referred as the Said Property) Mumbai - 400080.

I/We, the above borrowers, do hereby solemnly affirm and declare as under:

1. That I/We have availed Home Loan facility, as detailed above, for purchase/refinance of a Residential Plot i.e. the said property from India Infoline Housing Finance Limited (IIFL HFC) (hereinafter referred to as "Said Loan"), on the terms and conditions set out in the Sanction Conditions and Loan Agreement in respect of the said property.
2. That I/We understand that this loan facility is further regulated by local laws, approving authority, state/ district development authority, building by laws and circulars of other authorities, wherein necessary construction on dwelling unit has to be done within 36 (Thirty-six) months from the date of first disbursement of the loan amount.
3. That I/We understand that in cases where purchase/refinance loan facility has to be followed by the construction loan on the said plot then IIFL HFC will disburse the loan amount in tranches wherein the first disbursal will be for purchase/refinance of the residential plot and subsequent disbursals will be linked with stage of construction upon the said plot/property.
4. That I/We do hereby agree, confirm and undertake to commence construction of the house/ residential unit, on the said property, within 12 (Twelve) months from the month of first disbursal of the said loan and shall complete the construction within 36 (Thirty-six) months from month of first disbursal of the said loan.
5. That I/We am/are aware that IIFL HFC has right to inspect and assess stage of construction over the said property. IIFL HFC has further rights to withhold the future disbursals, if any, and down size or recall the loan amount, in case there is failure to start the construction within twelve months and/or unexplained delay in completion of the construction and/or construction over the said property is not as per applicable building bye laws/sanction building plan and BIS building norms for such construction.
6. That I/We am/are aware that in the event of failure to commence construction within a period of twelve months and/or completion of construction within 36 (Thirty-six) months from the month of first disbursal, IIFL HFC will be at liberty to classify the said loan as Non – Home Loan and reset the applicable rate of interest as per the prevalent rate of interest for non-home loan and in accordance with the risk adjusted pricing policy of IIFL HFC subsequent to such classification.
7. That I am/We are aware that it is on the faith of our aforesaid undertakings that IIFL HFC has agreed to disburse the said Loan and I/we shall be responsible if any deviation of fund is being done by me/us. Any breach to the above undertaking shall be construed as default under the loan agreement.

Signature of the Borrowers .....

Babulal Bantwia  
B. Bantwia

**MANSI JEWELLERS**

Myron  
Proprietor

पारसदेवी Seema

Gayana  
Bantwia

Trupti Jain

**Sole Proprietorship Declaration**

Date: 01/08/2016

To,  
India Infoline Housing Finance Ltd

Subject: Sole Proprietorship Declaration

I, Mr. Manish Kumar B. Sawhia running a  
proprietorship firm  
viz. Mansi Jewellers situate at \_\_\_\_\_  
("the said firm") has  
approached INDIA INFOLINE HOUSING FINANCE LTD. For a financial assistance of sum of  
Rs 22,54,916.3.... (Rupees Two Lakh Five Thousand Four Hundred Ninety One Rupees Only).  
The said loan has been sanctioned by INDIA INFOLINE HOUSING FINANCE LTD.

I hereby declare, assure and confirm that I am the sole proprietor of the said  
proprietorship firm and have been running the said firm since last \_\_\_\_\_ years.

I  
am having the sole authority to issue and honor the cheques on behalf of the said firm.

I further state that the above information is true and best of my knowledge. Incase, there is false  
declaration and information, I undertake to indemnify INDIA INFOLINE HOUSING FINANCE  
LTD. for any losses, damages caused to INDIA INFOLINE HOUSING FINANCE LTD.

Thanking You,

Yours truly,

Manish Kumar B. Sawhia

Proprietor

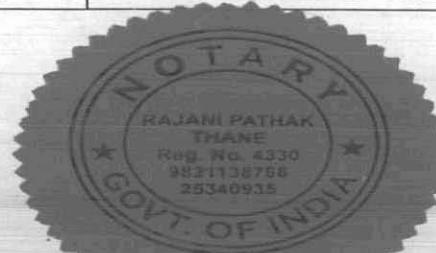


CHALLAN  
MTR Form Number-6



GRN	MH003166928201617E	BARCODE			Date	01/08/2016-14:57:45	Form ID	6(1)					
Department	Inspector General Of Registration		Payer Details										
Type of Payment	Non-Judicial Customer-Direct Payment		TAX ID (If Any)										
	Non-Judicial Customer-Direct Payment		PAN No. (If Applicable)		AAFPB9169A								
Office Name	KRL2_JT SUB REGISTRAR KURLA NO 2		Full Name		Babulal P Banthia Manish B Ba								
Location	MUMBAI				nthia								
Year	2016-2017 One Time		Flat/Block No.		Shop no 3Ground Floor Neptunes Lot								
	Account Head Details		Amount In Rs.		Premises/Building		us						
0030045501	Sale of NonJudicial Stamp		100.00		Road/Street		L.B.S ROAD						
					Area/Locality		MULUND WEST						
					Town/City/District								
					PIN		4	0	0	0	8	0	
					Remarks (If Any)		PAN2=AABCI6154K~PN=India Infoline Housing Finance Limited~CA=						
Total			100.00		Amount In Words	One Hundred Rupees Only							
Payment Details	IDBI BANK		FOR USE IN RECEIVING BANK										
Cheque-DD Details				Bank CIN	REF No.	69103332016080112374				96249705			
Cheque/DD No				Date		01/08/2016-15:00:05							
Name of Bank				Bank-Branch		IDBI BANK							
Name of Branch				Scroll No. , Date		Not Verified with Scroll							

Mobile No. : Not Available





Date: 01/08/2016

To,

The Manager

India Infoline Housing Finance Limited  
12A-10, 13th Floor, Parinee Crescenzo,  
C-38 and C-39, G Block,  
Bhnd-MCA Bandra Kurla Complex,  
Bandra East Mumbai -400051

Subject: Collateral insurance of India Infoline Housing Finance Limited

Dear Sir,

Babulal Bandhia, Manishkumar Bandhia, Mahavir Bandhia, Neena Bandhia.  
I Mr. \_\_\_\_\_ have availed a loan from you for loan against property for Rs. 22549163. I  
am aware that you have done collateral insurance for my property for 1 year & the amount for the same  
has been deducted from disbursement. I will ensure that after 1 year will renew the same for next 4  
years.

Babulal Bandhia

D. J. P. D. J. P. D. J. P.

Rajani Pathak R. J. P. R. J. P.

Regards,

(Mr. \_\_\_\_\_)

NOTARISED

Rajani Pathak  
B.Sc., LL.M.  
NOTARY

1st Floor, Vision Business Centre,  
Shivdewata Terrace, Adjacent the Court,  
Thane. Ph.: 25340395, 9821138766



NOTED & REGISTERED

Sr. No. E7409/16

1 AUG 2016

To,

India Infoline Housing Finance Ltd,  
12A-10, 13th Floor, Parinee Crescenzo, C-38 and C-39, G Block,  
Bhnd-MCA Bandra Kurla Complex  
Bandra East Mumbai -400051

Dated 01/08/2016

Sub – Declaration from customer for Loan Prospect No 761019.

Sir, Manishkumar Bantwia, Babulal Bantwia, Mahavir Bantwia, Neena Bantwia,  
Anna Bantwia, Mayana Bantwia, Parasdevi Bantwia,  
I/We, Seema Bantwia, Mani Jewellers have been approved Loan against  
Property/Home Loan of Rs. 225,491.63/- from "India Infoline Housing Finance  
Ltd".

Manishkumar Bantwia, Babulal Bantwia, Mahavir Bantwia, Neena Bantwia, Anna Bantwia,  
Mayana Bantwia, Parasdevi Bantwia, Seema Bantwia, Mani Jewellers  
Now, I/We, Manishkumar Bantwia, Babulal Bantwia, Mahavir Bantwia, Neena Bantwia, Anna Bantwia,  
Mayana Bantwia, Parasdevi Bantwia, Seema Bantwia, Mani Jewellers hereby declare that -

- 1) I am aware that the said loan is being booked and authorized in "IIHFL" system.
- 2) I am aware that the disbursement of the said loan would be done post completing the due diligence and receiving all the documents of the case as per process of "India Infoline Housing Finance Ltd".
- 3) During the period of due diligence and completion of documents of the case from authorization till disbursement of the loan, the interest on the loan would be bore by me being borrower on the loan and I would not ask for any refund of interest during this period.
- 4) I hereby declare that the above statement is true & correct and I hereby abide by the above statement.

Babulal Bantwia R. J. Sawant M. Jain BJ  
41221691 Goyal Bantwia

Yours Truly

Borrower/Co – Borrower(s)

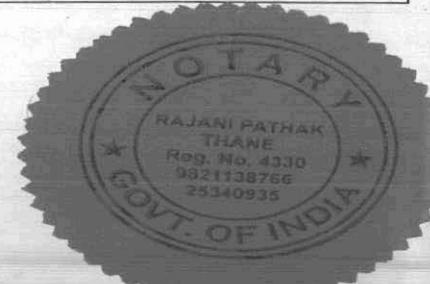
Seema  
Parneet Jamwal  
FOX MANNER JEWELLERS  
M. Jain  
Proprietor

**CHALLAN**

MTR Form Number-6



**Mobile No. : Not Available**



300

DECLARATION FOR SIGNING  
IN VERNACULAR LANGUAGE

Veeraj B. Bantia..... S/o W/o ..... Rabulal P. Bantia.....  
residing at 1003, 10<sup>th</sup> floor, Alps Heights, Dr. R.P.Road, Mulund West, Mumbai - 400 080.  
do do

hereby state and declare on solemn affirmation as under :

1. That Mr./Mrs./Miss Parasdevi B. Bantia.....  
S/o, D/o, W/o Rabulal P. Bantia..... is my Mother.....  
(relation) and know him/her for the last Since Birth years/months and he/she signs in the vernacular (a language other than English). I have seen him/her signing during the normal course of business/ transactions.
2. That I am aware that he/she has applied for loan facility from India Infoline Housing Finance Limited (IIFL HFC) and I have been called upon to explain him/her all the terms and condition of the loan facility and that of the loan agreement and other documents, to be executed by to conclude the loan transaction.
3. That I have read out and explained in vernacular (the language known to he/she) contents and nature of the loan agreement and all other documents signed by him/her to avail the loan facility from IIFL HFC He/she is acknowledging the same.
4. That he/she signing in vernacular all the documents and the agreements after understanding the same. His/her signature is duly attested by me herein under.

पारसदेवी

Name & Signature of Borrower

DEPONENT

पी. बंटिया

Attested

पारसदेवी

Signature of the Executant

VERIFICATION

Verified at Mumbai On this 1 Day of August 2016 that the contents of above affidavit are true and correct to my knowledge and nothing material has been concealed therefrom

NOTARISED

Rajani Pathak  
B.Sc., LL.M.

NOTARY

1st Floor, Vision Business Centre,  
Shivandwala Terrace, Adjacent the Court,  
Thane. Ph.: 25340395, 9821138766



DEPONENT

1 AUG 2016

NOTED & REGISTERED

Sr. No. E 7411 / 16



## LOAN AGREEMENT

Prospect No.:	763267
Branch Name:	Thane.
Applicant's Name:	Mr. Manish Bauthra.
Loan Amount:	22549163/-



Ghar Aapka. Loan Hamaara.

India Infoline Housing Finance Limited  
CIN No. U65993MH2006PLC166475

Corporate Office: Plot No.98, Udyog Vihar, Phase - IV, Gurgaon - 122015 (Haryana)  
• Telephone No. 0124-4754900 • Email ID - [reach@iifl.com](mailto:reach@iifl.com) • Website - [www.iiflhomeloans.com](http://www.iiflhomeloans.com)

Registered Office: 12A-10, 13th floor, Parinee Crescenzo, C-38 and C-39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai – 400051  
Tel: (91-22) 67881000 • Fax : (91-22) 67881010 • Toll-Free: 1800-3000-1155 • Email: [reach@iifl.com](mailto:reach@iifl.com) • Website: [www.iiflhomeloans.com](http://www.iiflhomeloans.com)

### ATTENDANCE SHEET

I Premesh Patel s/o Parsottam Patel

hereby confirm that I have met the customer and placed the loan documents for his/her/their signature.  
All the applicants/borrowers have singed the loan documents in my presence.

Premesh Patel Rab  
Name & Signature

CJSW29  
Employee Code/ DSA Name

Prospect Number : ..... Branch Name : .....

EMI Amount : ..... Product :  HL  HE

Instrument Type :  ECS  PDC  NACH EMI :  01  05  10  15

Number of Instruments :

(i) EMI Cheque :

(ii) Pre EMI Interest Cheque :

(iii) Whole Amount Cheque :

(iv) Security PDC :

(v) Cancelled Cheque :

(vi) Spouse PDC :

## LOAN AGREEMENT

This LOAN AGREEMENT ("Agreement") is entered into at the place and on the date specified in Schedule - I attached hereto by and between:

INDIA INFOLINE HOUSING FINANCE LIMITED (CIN No. U65993MH 2006PLC166475), a Housing Finance Company incorporated under the Companies Act 1956 (as amended upto date), having its registered office at 12A - 10, 13th Floor, Parinee Crescenzo, C-38 and C-39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai 400051 (hereinafter referred to as "the Lender" or "IIFL HFC" which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to mean and include its, successor/s in business, assign/s, administrator/s, executor/s, liquidator/s etc.) of the One part;

AND

The Borrower/s, (as defined in the definition) whose name(s), address(es) other details are mentioned and more particularly described in the Schedule attached hereto, hereinafter referred to as "the Borrower" which expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include, its/his/her successors and permitted assigns, administrators, legal heirs wherever the context or meaning shall so require), of the Other part.

The Borrower and IIFL HFC are hereinafter collectively referred to as the "Parties" and singly referred to as a "Party" where ever the context so requires.

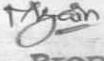
The expression "Borrower" in singular shall where there is more than one Borrower, deemed to be referring, to all the Borrower(s) collectively, or each of them singly, as the context may require.

### **1. DEFINITIONS AND INTERPRETATION**

1.1 In this Agreement, unless there is anything repugnant to the subject or context thereof, the expression listed below shall have the following meanings :

- a) **"Additional Interest" or "Default Interest"** means interest levied by IIFL HFC (a) on delay in payment of the EMI or Pre -EMI or any other amounts due and payable under this Agreement by the Borrower to IIFL HFC; or (b) upon non-compliance of any of the covenants contained in the Transaction Documents by the Borrower/s.
- b) **"Adjustable Interest Rate"/ "AIR"** shall mean and include the variable and floating rate of interest with reference to the Base rate of IIFL HFC together with the margin, if any, as specified by IIFL HFC and set out hereinafter, applicable on the Loan pursuant to this Agreement.
- c) **"Agreement"** means this agreement together with the Schedules hereunder written and any amendment made there to from time to time by the Parties hereto.
- d) **"Application Form" / "Loan Application"** means as the context may permit or require, the loan application form submitted by the Borrower to IIFL HFC for applying for and availing of the Loan, together with the preliminary credit facility application form and all other information, particulars, clarifications and declarations, if any, furnished by the Borrower or any other person from time to time in connection with the Loan Application.
- e) **"Applicable Rate of Interest"** shall mean the Interest Rate applicable on the Loan at any given point of time ,
- f) **"Arbitrator"** shall have the meaning assigned to such term in Clause 12 (Arbitration) below.
- g) **"Availability Period"** shall mean the period within which the Borrower shall be required to drawdown the Loan Amount, which period may be modified and varied by the Lender, in its sole discretion.
- h) **"Base Rate"** shall mean and include the Prime Lending Rates of IIFL HFC being offered by IIFL HFC and agreed by the Borrowers, more particularly referred in Schedule to this agreement. The current Prime Lending Rates of IIFL HFC are called IH – HPLR and IH – LPLR. If not agreed otherwise, IH-HPLR is for retail Home Loan facilities and IH-LPLR for other Mortgage Loan facilities.
- i) **"Borrower/s"** means the persons named in the Schedule to this Agreement. The expression "Borrower/s" shall, unless it be repugnant to the subject or as the context may permit or require, include, (i) in the case of a society registered under the applicable laws relating to societies, its successors and permitted assigns, (ii) in the case of partnership firm within the meaning of the Indian Partnership Act, 1932, any or each of the partners and survivors(s) of them and partners from time to time (both in the personal capacity and as partners of the firm and their respective heirs, executors, administrators and permitted assigns, legal representatives and successors of the firm); (iii) in the case of proprietorship concern, the proprietor/proprietress (both in his/her personal capacity and as proprietor/proprietress of the concern) and his/her respective heirs, executors, administrators and permitted assigns, legal representatives and successors of the concern; (iv) in the case of joint HUF, the karta of the joint HUF and any or each of the adult members/coparceners of the joint HUF and the survivor(s) of them and their respective heirs; executors, administrators and permitted assigns, legal representatives and successors; (v) in the case of individual, his /her/their respective heirs executors, administrators and permitted assigns, legal representatives and successors; (vi) in the case of trust, the trust/trustee(s) for the time being, its successor and permitted assigns. (vii) in the case of a company or a limited liability partnership (LLP) constituted and registered under the applicable laws relating to companies or LLPs, as the case may be, its successors and permitted assigns. The expression "Borrower/s" shall, as the subject or context may permit or require, mean any or each of the Borrower/s.
- j) **"Due Date"** shall mean the date on which any EMI, PEMI, Interest, Charges or any other amount payable under this Agreement, is due for payment, as more specifically provided for in the Repayment Schedule;
- k) **"End Use (of Loan) Letter"** means the letter/s submitted by the Borrower/s to IIFL HFC detailing the Purpose for which the Loan has been applied.
- l) **"Events of Default"** shall have the meaning assigned to such term in Clause 6 (Event of Default) below.

**POI MANSI JEWELLERS**

  
Proprietor

*M Main  
X<sup>1</sup>  
S Deena  
S Deena  
Goyal  
Bunthi's  
M  
Rajesh  
Rajesh  
Basant Bansal  
A Aruna Jain  
P  
Dinesh*

- m) "Equated Monthly Installment" (EMI) means the amount of monthly payment (as ascertained by IIFL HFC), necessary to be made to IIFL HFC to amortise the Loan with interest over the tenure of the Loan (as decided by IIFL HFC from time to time).
- n) "Final Settlement Date" means the date on which all the Outstanding Dues are irrevocably and unconditionally discharged by the Borrower in full, to the satisfaction of the Lender.
- o) "Governmental Authority" means any central or state government or political subdivision thereof; statutory authority, local authorities, any department, agency or instrumentality of any government or political subdivision thereof including Reserve Bank of India (RBI), National Housing Bank (NHB) municipal corporations, town planning authorities, any administrative body, court, tribunal or arbitral tribunal, quasi judicial bodies, and includes any securities exchange.
- p) "Guarantor" means the person(s) (natural/juristic-legal) (if any) who has/have guaranteed the due performance of terms of this Agreement and repayment of the Loan by the Borrower/s. The Guarantor(s) has/have stood as a surety and shall secure the Loan together with all interest, additional interest, costs, charges and expenses and all other monies whatsoever due and payable or which may hereafter payable by the Borrower/s to the IIFL HFC whether under this Agreement or otherwise ("the dues") by creating such Security Interest in favour of the IIFL HFC, as may be acceptable and considered appropriate by the IIFL HFC.
- q) "IH - LPLR (IIFL HFC - LAP Prime Lending Rate)" shall mean the percentage rate per annum decided by IIFL HFC, for Mortgage Loan, from time to time and announced/notified by IIFL HFC in such form and manner as deemed appropriate by IIFL HFC from time to time as IH-LPLR.
- r) "IH- HPLR" or "IIFL HFC – Retail Home Loans Prime Lending Rate" means the base interest rate announced by IIFL HFC from time to time as its retail home loan prime lending rate.
- s) "Individual" shall mean and include the natural living person only.
- t) "Interest Rate" shall mean and include Fixed Rate of Interest, Adjustable Rate of Interest and Mixed Rate of Interest, as the context may require.
- u) "Interest Rate Rest Revision Cycle" or "IRRRC" means the frequency at which future/further AIRs are applied in terms of Clause 2.3 of this Agreement;
- v) "Loan" means the amount as mentioned in the Schedule hereto.
- w) "Material Adverse Effect" means the effect or consequence of any event or circumstance which is or in the opinion of the Lender, is likely to be: (a) adverse to the ability of the Borrower/s or any other relevant person to perform or comply with any of their respective obligations under the Transaction Documents in accordance with their respective terms; or (b) prejudicial to any of the businesses, operations or financial condition of the Borrower/s or of any other relevant person who is party to any Transaction Document; or (c) adverse to the legality, validity and enforceability of any of the Transaction Documents; or (d) adverse to the ability of the Lender to exercise or enforce any right, benefit, privilege or remedy under any Transaction Documents
- x) "Non Individual Loan" A loan account where either or any of the borrower is/are other than individual, such account will be called as "Non Individual Loan".
- y) "Outstanding Dues" means and includes the outstanding principal amount of the Loan, Interest on the Loan, Additional Interest, Default Interest and all fees, costs, charges, expenses, stamp duty (including registration and filing charges and taxes of any description whatsoever as may be levied from time to time by the Government or other authority) and all other sums whatsoever payable by the Borrower to IIFL HFC under or pursuant to the Transaction Documents, as well as all other monies whatsoever stipulated in or payable by the Borrower under the terms of sanction of Loan.
- z) "PEMII" or "Pre Equated Monthly Installment Interest" means, the interest charged by IIFL HFC, at the rate decided by IIFL HFC, on the Loan from the date/respective dates of disbursement to the date immediately prior to the date of commencement of EMI.
- aa) "Prepayment" means premature repayment (whether in part or in full) as per the terms and conditions laid down by IIFL HFC in that behalf and in force at the time of prepayment. "Purpose" means the purpose(s) for which the Loan has been availed/agreed to be availed by the Borrower/s from IIFL HFC and as is more particularly specified in the Schedule hereto.
- bb) "Repayment" means payment of outstanding amount of IIFL HFC Loan i.e. the principal amount of Loan, interest thereon, and all other charges, premium, fees or other dues which are payable under this Agreement to IIFL HFC by the Borrower/s.
- cc) "Reset Period" means a quarter during which the "Base Rate" is changed.
- dd) "Sanction Letter" means the letter issued by IIFL HFC thereby informing the Borrower/s about sanction of the Loan Amount along with the relevant particulars, terms and conditions contained therein for availing the loan facility by the Borrower/s.
- ee) "Security" shall have the meaning assigned to such term in Clause 3 (Security) below.
- ff) "Schedule" means and includes the Schedule attached hereto, as may be amended or supplemented from time to time, and forming an integral part of the Agreement.
- gg) "Security Documents" mean any document executed, delivered or deposited by the Borrower or any other person creating Security Interest in favour of the Lenders or for the benefit of the Lender;
- hh) "Security Interest" means the liens, hypothecation, pledge, mortgage and other charge created / to be created over the property pursuant to and in accordance with the Transaction Documents and this Agreement. "Standing Instructions" and /or "SI" means the written instructions issued by the Borrower/s to his/her/their bank, where he/she/they maintains his/her/their account, for monthly payment of the amount equal to the EMIs, in favour of IIFL HFC for repayment of the Loan amount.
- ii) "Taxes" means any present or future tax, levy, impost, duty, stamp duty, charge, fee, deduction or withholding in the nature of tax wherever imposed, levied, collected, withheld or assessed by any Government Authority pursuant to the Applicable Law;

*Mylin*

X *Dipak*

*Seema*

*Gyan*

*Babulal Banbhia*

*Tanya Jain*

*ATM 7707*

# DISBURSAL MEMO

Branch:		Prospect No:		Linked Prospect No:		HL / LAP / NRP / TOPUP
PLR:		Margin:		Net ROI:		Tenor:
All Applicant:						
Collateral Address:						
Property Owner:						

BUILT-UP / UNDER-CONSTRN / PLOT			PURCH / CONSTRN / RENOV		RESI / COMM / MIXED / OTHERS		
BT:	YES / NO	BT FI Name:		Subvention:	YES / NO	Subvention End:	MM YY
APF:	YES / NO	APF Project Name:		PSL:	YES / NO	PSL Entity Name:	
ATS/ Constrn		MV-1:		Loan Amount (S):		EMI:	
SD+ Regn :		MV-2:		PF Total (incl. ST) (A):		IMD (B):	
F&F/ Others:		Final MV:		Balance PF (C):	A-B	CERSAI Fees (incl. ST) (D):	
COP :		Disb Reco %:		Verif Fees (incl. ST) (E):		BT/Resale Fees (incl. ST) (F):	
LCR %:		LTV %:		Other Charges (incl ST) (G):		Total Fees Deduction:	C+D+E+F+G
EMI Cycle	First / Five / Tenth	EMI Start	DD/MM	EMI Due	DD/MM	Repayment Mode	ACH/ECS / PDC
Disb No:	FIRST/SUBSE	Total Prior Disb (H):	In Subse-as per last DM figure (I):	Max disb amount as per reco% (X):	X<=S	Tranche Disbursal (Y):	Y<=X
Insurance (J)		Total Current Disb (K)	Y+J	Total Disbursal till date (I):	K+H	Date of Disbursal:	
Instr Type	Cheque Favouring	Bank name & Acc No	Gross Disbursal	Deduction	Net Disbursal	Chq No	Chq Dt
CHQ DD RTGS							
CHQ DD RTGS							
CHQ DD RTGS							
CHQ DD RTGS							
OCR Paid:		OCR Due:		PEMI-1st Month			

## OCR Due payment Terms

OTCs (legal/ Non Legal):				
Deviations				

Signature		Signature		Signature
Processor		Credit Manager		Operations

jj) "Transaction Documents" include the Agreement, all writings and other documents executed or entered into or to be executed or entered into, by the Borrower/s or, as the case may be, any other person, in relation, or pertaining, to the Loan and each such Transaction Document as decided from time to time.

1.2 The term "Borrower" wherever the context so requires shall mean and be construed as "Borrowers" and the masculine gender where ever the context so requires, shall mean and be construed as the feminine gender.

1.3 The terms and expressions in singular shall mean and include, wherever it will be required, the plural connotation of the same.

1.4 Subject to context thereof the expression 'Property' shall mean and include land.

1.5 The term 'construction' shall mean and include extension, improvement, renovation, reconstruction etc.

## 2. LOAN, INTEREST, ETC.

### 2.1 Amount of Loan

- a) That in consideration of the terms and conditions hereinafter stated IIFL HFC agrees to lend to the Borrower/s and the Borrower/s agrees to borrow the Loan to the extent of the amount mentioned in Schedule to this Agreement in the manner and on the terms and conditions mentioned in this Agreement for the Purpose as described by the Borrower in the the Schedule hereunder written .
- b) The Loan shall be disbursed upon the receipt of the drawdown request from the Borrower within the Availability Period or in such other manner as the Lender, in its sole discretion, may deem fit.
- c) That the Borrower/s shall have no objection to the amount sanctioned and the amount disbursed to the Borrower irrespective of the fact that he/she/they had applied for a Loan amount higher/lower than what has been sanctioned to him/them and further IIFL HFC shall be at liberty to decide the actual amount of the Loan and the amount to be actually disbursed (in certain cases the sanctioned amount may be higher than the actual disbursed amount) and in such an eventuality the sanctioned amount would be the Loan amount.
- d) Unless otherwise agreed by IIFL HFC in writing, the unutilized amount(s) of the Loan shall stand automatically cancelled upon the expiry of the Availability Period, however IIFL HFC may allow further withdrawal on the terms and conditions as it may deem fit.
- e) IIFL HFC shall have the right to cancel all unutilized amount(s) of the Loan upon the occurrence of any Event of Default.
- f) The Loan shall be utilised only for the purpose disclosed by the Borrower and shall not be used for any other purposes.

### 2.2. Interest

- a) The rate of interest applicable to the Loan, as on the date of execution of this Agreement is as stated in the Schedule hereto. Provided that in the event the Lender reduces or increases the Interest Rate prior to the disbursement of the full Loan, the Applicable Rate of Interest shall be varied on weighted average basis with reference to the tranches disbursed / to be disbursed.

b) Until and as varied by IIFL HFC in terms of this Agreement, the AIR applicable to the Loan shall be as stated in the Schedule.

c) The ascertainment of rate of interest, besides others, are based on risk analysis of the Borrower(s) and that of the security offered for repayment of the loan amount, as per IIFL HFC rules, policy and sanction conditions. In case of change in risk weightage during the currency of the Loan, due to external and internal factors, IIFL HFC may change the applicable rate of interest, at its sole discretion, with prospective effect with prior written communication and shall be acceptable to the Borrower(s). Decision of IIFL HFC to this effect will be final and binding on the Borrower(s).

### 2.3 Computation of Interest

#### a) For Fixed Rate of Interest

The EMI comprises of both principal and interest calculated on the basis of rate of interest mentioned herein below and is rounded off to the next rupee. The ratio/proportion of the principal and interest constituting the EMI would vary in every EMI though the EMI may remain the same every month. Interest and any other charges shall be computed on the basis of a year or three hundred and sixty five days. IIFL HFC may at its discretion stipulate the periodicity of computation of interest. Provided that in an event IIFL HFC changes the interest rate prior to the disbursement of the entire Loan amount, the weighted average of the different interest rates shall be applicable to the Loan, forthwith from the date of such increase/ decrease.

Provided further that from time to time IIFL HFC may in its sole and absolute discretion alter the rate of interest suitably and prospectively subject to written communication to the Borrower on account of change in the internal policies or its unforeseen or extraordinary changes in the money market conditions take place during the period of this Agreement. Thereafter the applicable rate of interest would be the such varied rate of interest. The Borrower agrees that IIFL HFC shall have sole discretion to determine whether such conditions exist or not and the Borrower further undertakes not to challenge/object to the discretion so exercised by IIFL HFC.

#### b) For Adjustable Rate of Interest

(i) The EMI comprises of principal and interest calculated on monthly basis rests at the AIR and is rounded off to the next rupee and any other charges shall be computed on the basis of a year or three hundred and sixty-five days.

PROVIDED all future /further AIRs applicable for the amount of loan lent by IIFL HFC to the Borrower shall be applied by IIFL HFC on the basis of Interest Rate Rest Revision Cycle (IRRRC) which is quarter of English calendar year beginning from 1st day of January, April, July and October of each year.

(ii) All computation of and subsequent variation in Adjustable Interest Rate shall be based on the "Base Rate" preferred and agreed by the Borrower in the Schedule.

FOR MANSI JEWELLERS

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Proprietor

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Arvind Gairi

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(iii) All future/further Adjustable Interest Rates applicable for the amount of Loan lent by IIFL HFC to the Borrower/s shall be applied by IIFL HFC on the first day of the month following the month in which "Base Rate" is changed.

(iv) In an event IIFL HFC changes Adjustable Interest Rate prior to the disbursement of the full Loan, the weighted average of the different Adjustable Interest Rate shall be applicable to the loan forthwith from the date of such increase or decrease till the first day of the month following the month in which the "Base Rate" is changed.

(v) Adjustable Interest Rate will be reset on the first day of the quarter following the month in which the "Base Rate" is changed.

(vi) In case of PEMII, all future/further Adjustable Interest Rate applicable to the Borrower/s shall be applied by IIFL HFC on the first day of the quarter following the month in which the "Base Rate" is changed.

(vii) The Adjustable interest Rate applicable to the Loan shall be on the basis of the "Base Rate" prevailing on the date of final disbursement.

(viii) The Adjustable Interest Rate prevailing on the date of this Agreement or as changed from time to time shall be applied as follows :

- (i) In the event of the Borrower/s having already commenced payment of EMI before the beginning of the month in which the "Base Rate" has been revised- on the outstanding principal amount of the Loan as at the beginning of next month, or
- (ii) In the event of the Borrower/s not having commenced payment of EMI- on the total amount of the Loan drawn prior to revision of the "Base Rate".

Explanation: In the events (i) and (ii) above, any pre-payments made by the Borrower/s during the financial year shall be taken into account.

#### c) For Mixed Rate of Interest - Fixed and Adjustable

(i) The applicable rate for fixed and variable rate of interest will be as mentioned under respective heading in the Schedule.  
(ii) The applicable period for fixed and variable rate of interest will be as mentioned in the Schedule.

(iii) Computation of interest and the EMI for the Fixed Rate of Interest shall be as per provisions of clause 2.3(a) (hereinafter).

(iv) Computation of interest and the EMI for the Adjustable Rate of interest will be computed on the rate of interest, as on date of switch and as per the provisions for AIR under clause 2.3 (b) (hereinafter).

#### 2.4 Details of Disbursement

- a) IIFL HFC, in its sole and absolute discretion, may disburse the Loan either in lump sum or in suitable installments having regard to the needs of the Borrower/s. The Borrower/s agrees that the decision of IIFL HFC, in this regard shall be final, conclusive and binding upon the Borrower/s, and the Borrower/s undertakes that he/she/they/it shall not question and/or challenge and/or object to the decision/discretion of IIFL HFC.
- b) The Borrower/s also agrees and undertakes to issue such acknowledgement and/or receipt (in the manner and form required by IIFL HFC) of each amount so disbursed.

c) All the payments to be made by IIFL HFC to the Borrower under or in terms of this agreement shall be made by the cheque or Demand Draft duly crossed and marked account payee or /Real Time Gross Settlement ('RTGS')/ National Electronic Funds Transfer ('NEFT') or any other mode of payment as may be permitted by the Reserve Bank of India under the Applicable Laws and the collection and other charges, if any, in respect of all such transmission of amounts will have to be borne by the Borrower and interest on the Loan will begin to accrue in favour of IIFL HFC as on the date of delivery or dispatch of the cheque, issuance of RTGS/NEFT instructions, irrespective of the time taken for transit / collection/ realization by the Borrower and his/her/its/their bank.

d) That wherein the Loan is disbursed to the Borrower in installments and only interest is payable till the complete disbursal of the entire Loan, IIFL HFC, shall be at liberty to start EMI on the disbursed amount anytime after 12 months from date of commencement of first PEMII at its sole discretion and the Borrower(s) shall have no objection to the same.

e) The decision of IIFL HFC in this regard as to disbursal of the Loan shall be final, conclusive and binding on the Borrower/s.

f) That in case the purpose of the Loan is:

(i) Acquisition/purchase of a property then:- The Borrower/s clearly understands and agrees that IIFL HFC would disburse the Loan (whether in part or in full) for the acquisition of the property only after the Borrower's own contribution has been made for the same to the builder/developer/ seller and the proof of the same (to the satisfaction of IIFL HFC) has been furnished to IIFL HFC by the Borrower/s. Further, IIFL HFC shall also be entitled to verify the authenticity of such proof before disbursing the Loan.

(ii) Construction / Repair / Improvement etc then:- The Borrower/s clearly understands and agrees that the disbursal towards construction/ improvement of property shall be made only after the construction/improvement work has commenced on the property, and the proof thereof (to the satisfaction of IIFL HFC) has been furnished to IIFL HFC by the Borrower/s. Further, IIFL HFC shall also be entitled to verify the authenticity of such proof before disbursing the Loan. The disbursal shall be in stages as per the progress of work as prescribed in terms of the internal guidelines of IIFL HFC, as applicable from time to time.

(iii) That in case the purpose of the Loan is both Acquisition /Purchase and Construction /Repair /Improvement etc. then each part of the Loan would be subject to the relevant terms and conditions contained in clause 2.4 (f)(i) & 2.4 (f) (ii) above. Thereby the part of the Loan which has been granted for the purpose of Acquisition/Purchase Property would be subject to the provisions of clause 2.4 (f)(i), here in above, and the other part which has been granted for the purpose of Construction/Repair/Improvement etc. of property would be subject to the provisions of clause 2.4 (f)(ii), hereinabove.

(iv) Acquisition/purchase of a residential plot only or also construction thereon, then :- The Borrower/s clearly understands and agrees that he/she/they will construct the dwelling unit within 36 months from the date of first disbursal. If the Borrower has availed loan facility for construction on such plot then the disbursal towards construction of Property shall

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D. Bhawar

X<sup>4</sup> Seema, Date 21/02/2012

Babulal Banswra  
Juna Jain

6/22/2012

SHRI MANSI JEWELLERS  
Proprietor

**DECLARATION CUM UNDERTAKING BY BORROWER(S)**  
**(FOR DEPOSIT OF POST DISBURSAL DOCUMENT)**

To  
**INDIA INFOLINE HOUSING FINANCE LIMITED,**  
12A-10, 13<sup>th</sup> Floor Parinee Crescenzo, C-38 & C-39,  
G-Block, Behind MCA, Bandra Kurla Complex,  
Bandra East Mumbai-400051(Referred as "IIFL HFC").

Dated.....

Name of the Applicant : .....

Prospect No.: .....

Prop. Address: .....  
(hereinafter referred as the Said Property)

I/We,  
residing at .....  
do on solemn affirmation state that :

I/We declare that I/We have entered into the Loan Agreement with IIFL HFC for grant of the loan which is being granted to me/ us (hereinafter referred to as the Said Loan) on the terms and conditions set out in the Loan Agreement in respect of the said property.

I/We have availed the Said Loan for the end use being duly declared and shown in the End Use Letter, given by me/us.

I am/We are aware that the following documents are marked as Post Disbursal Documents (hereinafter referred as PDD) since these are still to be executed/issued in my/our favour in respect of the mortgaged property:

1. Builder Buyer Agreement/Agreement to Sell
2. Conveyance Deed/Sale Deed;
3. Possession Letter;
4. .....
5. .....

I/We hereby undertake, agree and confirm that I/we shall inform IIFL HFC in advance as and when the PDD will be executed/issued and shall deposit the said PDD immediately after receiving the same from the developer /authority/ institution concerned.

I/We hereby undertake, agree and confirm that I/we shall provide all assistance as may be required by IIFL HFC for procurement of these PDD.

I/We are aware that this undertaking is part of Loan documentation and any breach or default in complying with of the aforesaid undertaking will constitute an event of default under the said Loan Agreement.

I am/We are aware that it is on the faith of our aforesaid undertakings that IIFL HFC has agreed to disburse the said Loan.

Signature : .....

be made only after the construction work has been commenced on the Property, and the proof thereof (to the satisfaction of IIFL HFC) has been furnished to IIFL HFC by the Borrower/s. The disbursal shall be in stages as per the progress of work as prescribed in terms of the internal guidelines of IIFL HFC, as applicable from time to time. In any case, such construction need to be commenced within 12 months and get completed within 36 months from date of first disbursal.

## 2.5 Conditions for Disbursement

- a) The obligation of IIFL HFC to make any disbursement under the Loan shall also be subject to:
  - i. No Event of Default as defined in this Agreement shall have happened or is subsisting.
  - ii. The Borrower/s having furnished evidence, to the complete satisfaction of IIFL HFC (of the proposed utilisation of the proceeds of the disbursement of the Loan) that at the time of request for disbursement, the disbursal amount sought is required immediately by the Borrower for the purpose of the Loan.
  - iii. No extra ordinary or other circumstances shall have occurred which in the sole opinion of IIFL HFC may make it improbable for the Borrower/s and/or Guarantor to fulfill any of his/her/their obligations and/or the Terms and Conditions of the present agreement.
  - iv. The Borrower/s shall have furnished evidence to the full satisfaction of IIFL HFC that all consents, approvals and permissions required for availing of the Loan and/or creation of security have been obtained or evidence to the effect that these are not required.
  - v. The Borrower/s shall have furnished to the full satisfaction of IIFL HFC, documentary evidence of title and ownership over the Property in favour of the Borrower/s or any one of the Borrowers/s as the case may be and that these documents are also valid, binding and subsisting and that necessary security can be created in favour of IIFL HFC in the form and manner as suggested/required by IIFL HFC.
  - vi. The Borrower/s shall obtain a comprehensive and composite Insurance policy in respect of the Property and/or any other insurance policy that may be required by IIFL HFC in exercise of its sole and absolute discretion at his/her/their own cost and expense. That the insurance value over the Property should be of a value higher or equivalent to the Loan amount or the value of the structure of the Property whichever is higher. The Borrower/s shall get the lien of IIFL HFC as loss payee, noted on the insurance policy confirming that IIFL HFC has a first claim on the proceeds of the policy amount/proceeds of the policy and the Borrower/s shall furnish such Insurance cover and/or Insurance Policy to IIFL HFC. The Borrower/s shall keep the insurance policy alive during the currency of the Loan.
  - vii. That the Borrower/s shall execute and/or deliver such documents, security documents, agreements, guarantees, indemnities, Demand Promissory Notes, Declarations etc. as IIFL HFC may in its sole and absolute discretion, require.
- b) That in the event, if the security furnished by the Borrower/s is found to be insufficient/ incorrect in value, the Borrower/s shall be directed to furnish additional security as may be required by IIFL HFC and the Borrower/s shall be bound to

comply with such demand within the time period required by IIFL HFC. Notwithstanding the above, in the event the security furnished by the Borrower/s and/or Guarantor is subsequently found to be of inferior value to that as declared by the Borrower/s in Loan application, the Loan may be recalled/repayment of the Loan be accelerated by IIFL HFC with immediate effect.

- c) Failed to withdraw and/or use the loan amount : If the Borrower/s fails to withdraw and/use the entire Loan, for purpose specified in this Agreement, within Availability Period, then IIFL HFC, on its sole discretion:- a) May alter or reschedule the EMIs in such a manner and to such extent as IIFL HFC may deem fit and proper. Thereupon the repayment will be made as per the said alteration and rescheduled EMIs notwithstanding anything stated in this agreement; or b) May by notice to the Borrower/s suspend or cancel further disbursements of the Loan
- d) That IIFL HFC reserves its right to recall the loan facility after five year from date of this agreement. The loan facility will be reappraised and necessary information and documents may be asked for further review of the facility. Further continuation of the loan facility shall be based on appraisal report, to the satisfaction of IIFL HFC and with additional terms and conditions, as IIFL HFC deems fit and proper. The decision of IIFL HFC towards continuation of the loan facility shall be final and binding on the Borrower/s.

## 2.6 Amortisation

- a) Subject to Clause 2.2 & 2.3 the Borrower/s will amortise the Loan in the manner as stipulated in the Schedule.
- b) In addition to (a) above the Borrower/s shall pay to IIFL HFC PEMII every month, if applicable.
- c) In the event of delay in advancement of disbursement for any reason whatsoever, the date of commencement of EMI shall be the first day of the month following the month of which the disbursement of the Loan will have been completed and consequently the due date of payment of the first EMI in such case will be the first day of the month following such month.
- d) Notwithstanding what is stated in Clause 2.6 (a) above and in the Schedule, IIFL HFC shall have the right at any time or from time to time to review and reschedule the repayment terms of the Loan or of the outstanding amount thereof in such manner and to such extent as IIFL HFC may in its sole discretion decide. In such event/s the Borrower/s shall repay the Loan or outstanding amount thereof as per the revised schedule as may be determined by IIFL HFC in its sole discretion and communicated to the Borrower/s by IIFL HFC in writing.
- e) Save and except as provided under sub-Clause (f) below, for administrative convenience the EMI amount is intended to be kept constant irrespective of variations in the AIR and as result of this the number of EMIs is liable to vary. No intimation shall be given by IIFL HFC as to the number of EMIs required to be paid by the Borrower/s upon each AIR application. Provided however, the information as to the applicable /applied AIR during the financial year of IIFL HFC and the number of EMIs payable from last AIR application during such year shall be intimated by IIFL HFC to the Borrower/s annually. The Borrower/s shall pay EMIs until the Loan together with interest, costs and other charges thereon are repaid in full, to IIFL HFC.

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Signature, Name and Address  
Date: 10/10/2018  
Bataal Bankia*

**DECLARATION CUM UNDERTAKING BY BORROWER(S)**  
**(FOR RESI- PLOT PURCHASE/REFINANCE LOAN)**

Ref :Loan Account Number : ..... 763267 .....

Name of all Applicants : Manish Bantia, Babulal Bantia, Mahavir Bantia, Neera Bantia, Aruna Bantia, Gayana Bantia, Parasdev Bantia, Seema Bantia, Mansi Jewellers  
(Herein after collectively referred as the Borrowers)

Property Address: Shop No. 03, G+1 - floor, Neptune Lotus, LBS Marg, Mulund West,  
(Herein after referred as the Said Property) Mumbai 400080.

I/We, the above borrowers, do hereby solemnly affirm and declare as under:

1. That I/We have availed Home Loan facility, as detailed above, for purchase/refinance of a Residential Plot i.e. the said property from India Infoline Housing Finance Limited (IIFL HFC) (hereinafter referred to as "Said Loan"), on the terms and conditions set out in the Sanction Conditions and Loan Agreement in respect of the said property.
2. That I/We understand that this loan facility is further regulated by local laws, approving authority, state/ district development authority, building by laws and circulars of other authorities, wherein necessary construction on dwelling unit has to be done within 36 (Thirty-six) months from the date of first disbursement of the loan amount.
3. That I/We understand that in cases where purchase/refinance loan facility has to be followed by the construction loan on the said plot then IIFL HFC will disburse the loan amount in tranches wherein the first disbursement will be for purchase/refinance of the residential plot and subsequent disbursals will be linked with stage of construction upon the said plot/property.
4. That I/We do hereby agree, confirm and undertake to commence construction of the house/ residential unit, on the said property, within 12 (Twelve) months from the month of first disbursal of the said loan and shall complete the construction within 36 (Thirty-six) months from month of first disbursal of the said loan.
5. That I/We am/are aware that IIFL HFC has right to inspect and assess stage of construction over the said property. IIFL HFC has further rights to withhold the future disbursals, if any, and down size or recall the loan amount, in case there is failure to start the construction within twelve months and/or unexplained delay in completion of the construction and/or construction over the said property is not as per applicable building bye laws/sanction building plan and BIS building norms for such construction.
6. That I/We am/are aware that in the event of failure to commence construction within a period of twelve months and/or completion of construction within 36 (Thirty-six) months from the month of first disbursal, IIFL HFC will be at liberty to classify the said loan as Non – Home Loan and reset the applicable rate of interest as per the prevalent rate of interest for non-home loan and in accordance with the risk adjusted pricing policy of IIFL HFC subsequent to such classification.
7. That I am/We are aware that it is on the faith of our aforesaid undertakings that IIFL HFC has agreed to disburse the said Loan and I/we shall be responsible if any deviation of fund is being done by me/us. Any breach to the above undertaking shall be construed as default under the loan agreement.

Signature of the Borrowers ..... *Manish Bantia* *Babulal Bantia*  
*Seema Bantia* *Parasdev Bantia* *Aruna Bantia* *Gayana Bantia* *Neera Bantia* *763267* *For MANSI JEWELLERS*  
*Mansi Jewellers Proprietor*

- f) Notwithstanding anything to the contrary contained in this Agreement having regard to the AIR for the time being in force, IIFL HFC shall be entitled to increase the EMI amount suitably if
- i. The said EMI would lead to negative amortization ( i.e. EMI not being adequate to cover interest in full ) and/or
  - ii. The principal component contained in the EMIs is inadequate to amortise the Loan within such period as determined by IIFL HFC.
- The Borrower/s shall be required to pay such increased EMI amount and the number of instalments thereof as decided by IIFL HFC and intimated to the Borrower by IIFL HFC.
- g) IIFL HFC may vary its IIFL HFC Base rate from time to time in such manner including as to the Loan amounts as IIFL HFC may deem fit in its own discretion.
- h) The Borrower/s shall of his/her/their/its own accord send to IIFL HFC a statement of his/her/their/its income every year from the date hereof. However, IIFL HFC shall have the right to require the Borrower/s to furnish such information/ documents concerning his income, employment, trade, business or profession, as the context may require, at any time and the Borrower shall furnish such information / documents immediately.
- i) The Borrower, in case of partly disbursed Loan may choose to pay PEMII only or EMI on disbursed amount under the Loan or EMI on Loan.

#### **2.7 Terminal Dates for Disbursement**

Notwithstanding anything to the contrary IIFL HFC may by notice to the Borrower/s suspend or cancel further disbursements of the Loan if the Loan shall not have been fully drawn within such period from the date of the Sanction Letter as IIFL HFC may specify .

#### **2.8 Payment, Prepayment and Other Charges**

- a) The Borrower/s shall repay the Loan to IIFL HFC in such number of installments, and with such installment/s being of such amounts and on the due date(s) as is specified in the Agreement, (time being of the essence of the contract), such installments are hereinafter referred to, individually, as an "installment" and, collectively, as the "installments".

The expression "installments" shall comprise of both the principal amount of the Loan and interest thereon where the principal amount of the Loan is agreed to be paid in EMI. If the Loan is payable in EMI, such EMI shall be calculated on the basis of monthly rests and IIFL HFC shall be entitled to vary/ modify the EMI (including increases in the amount of one or more installment/s) in the event of changes to the interest rate on the Loan.

- b) At the request of the Borrower/s and if agreed upon by IIFL HFC, The Borrower/s shall pay to IIFL HFC EMI every month from the date of commencement of EMI as specified in the Agreement and also PEMII till the payment of the first EMI. The EMI payable by the Borrower/s may be on the full amount of the Loan irrespective of full disbursement of the Loan having not been made, changes from time to time would be made to the term of the repayment of the Loan corresponding to the amounts of the Loan disbursed. As and when disbursements are made under the Loan, the term of repayment of the Loan will be increased to amortise the prior disbursement(s) and the disbursement, which is being made. IIFL HFC reserves the

- right to revise the terms of the Loan at its sole discretion.
- c) At the request of the Borrower/s and if agreed upon by IIFL HFC, the Borrower/s shall pay to IIFL HFC, EMI on the amounts disbursed under the Loan based on the full tenor of the Loan. On each subsequent disbursement the EMI of the Loan shall be increased to amortise the Loan over the balance term of the Loan .
- d) The Borrower/s may repay/pay the installments and other monies in respect of the Loan through any one of the following modes - post-dated cheques ("PDC method")/the Electronic Clearing System (Debit Clearing)/National Automated Clearing House (NACH) as notified by RBI from time to time /by deduction from the Borrower/s salary ("Salary Debit method") /by directly paying amounts when due to IIFL HFC ("Direct Payment method")/by any other method, and as has been selected by the Borrower/s or as may be required by IIFL HFC.
- e) If the Borrower/s default/s in making payment of any installment/s or any other amounts comprising the Borrower/s Dues to IIFL HFC on the respective Due Date(s), the Borrower/s shall be liable to pay default / further interest at the rate specified in the Agreement (plus applicable interest tax or other statutory levy) on all such outstanding/unpaid amounts from the relevant due date till the date of payment of such entire amount. Such default/further interest shall be in addition to any other charges which the Borrower/s is liable to pay to IIFL HFC in terms of the Transaction Documents. Such default/further interest shall be computed from respective Due Dates for repayment/payment and become payable upon the footing of compound interest at rates mentioned in the Schedule to the Agreement with monthly rests or such other rests as may be prescribed by IIFL HFC from time to time. The rate of interest as specified above is reasonable and represents genuine pre-estimate of the loss expected to be incurred by IIFL HFC in the event of non-payment of any monies by the Borrower/s.
- f) All fees, charges and other monies payable/paid by the Borrower/s under the Transaction Documents are non-refundable in nature.
- g) The Borrower/s shall bear all interest tax, service tax, all other imposts, duties (including stamp duty and relevant registration and filing charges and taxes of any description whatsoever) as may be levied from time to time by the Government or other authority in connection with/on (a) the application for, and the grant and repayment of the Loan The Borrower's Dues, the Agreement, and/or any Transaction Document, (b) recovery and realisation of the Borrower/s Dues, (c) the creation, enforcement and realisation of the security (including taking possession of, maintaining, storing and selling/transfer of the Property(ies), (d) repairing of the Assets(s) and clearance of arrears of all taxes and any other charges and levies payable to the Government in respect of the Property(ies), (e) inspections, and (f) insuring the Property(ies). The Borrower/s shall pay all costs, charges, fees, expenses in any way incurred by IIFL HFC; the Borrower/s shall also pay stamp duty, legislative fees, other duties, taxes, charges and penalties if and when the Borrower/s is required to pay according to the laws for the time being in force. In the event of the Borrower/s failing to pay the monies referred to above, IIFL HFC shall be at liberty (but shall not be obliged) to pay the same.

**MANSI JEWELLERS**

**Proprietor**

01/07/2014  
GIRISH GAIK

## **2.9 Pre-payment of the Loan**

- a) The Borrower may choose to prepay the Loan amount either partly or fully during continuity of the loan facility. All such payments shall be made and accepted as per IIFL HFC policy and rules, including as to the prepayment charges, applicable from time to time, unless specifically mentioned in the Schedule hereto and in accordance with statutory guidelines, issued from time to time. The latest update on IIFL HFC charges are also listed on the official website of IIFL HFC viz. www.iihfl.com.
- b) That in case of non individual loan facility, the prepayment charges will be applicable as per the statutory guidelines and policy of IIFL HFC, as on date of such prepayment. Refer schedule for current charges. The latest update on IIFL HFC charges are also listed on the official website of IIFL HFC viz. www.iihfl.com.

## **2.10 Delay in Payment of EMI etc.**

- a) No notice, reminder or intimation will be given to the Borrower regarding his obligation to pay the EMI or PEMII regularly on due date. It shall be entirely his responsibility to ensure prompt and regular payment of EMI and PEMII.
- b) The delay in payment of EMI and PEMII shall render the Borrower liable to pay additional rate of interest at the rate of 36% p.a. or at such higher rate as per the rules of IIFL HFC in that behalf as in force from time to time. In such event, the Borrower shall also be liable to pay incidental charges and costs to IIFL HFC.

## **2.11 Liability of the Borrower/s to be Joint and Several**

Where the Loan is provided to more than one Borrower/s, notwithstanding anything herein stated, the liability of the Borrower/s to repay Loan together with interest, and all other amounts payable under the present agreement and to observe the terms and conditions of the present agreement and also the terms and conditions of any other Agreement(s), document(s) that may be executed between the Borrower/s with IIFL HFC in respect of the Loan or any other Loan or Loans, is joint and several.

## **3. COVENANTS FOR SECURITY**

### **3.1 Security for Loan**

- a) The Borrower covenants that the principal sum of Loan, interest, commitment, costs and other charges and any other dues under this Agreement shall be secured by such security as IIFL HFC shall determine in its own discretion. IIFL HFC shall have the right to decide the place, timing and type of the security including the manner of its creation.
- b) Where the Loan has been availed of for repayment of an existing Loan/facility against any Security, then the Borrower/s shall within seven days from the date of disbursement of the Loan get the previous security removed from the records of the appropriate registering authority and have the security, if any, in favour of IIFL HFC/its trustees or agents registered with such registering authority.
- c) The Borrower/s shall not enter into any agreement/ arrangement whatsoever with any person, body or authority for the use, transfer or disposal of the Security(ies) in any manner whatsoever without consent of IIFL HFC. The Borrower/s will not part with the possession, give on hire, lease, leave, license or conduct any arrangement or otherwise deal with the Security(ies) or any part thereof without prior consent of IIFL HFC.

- d) The Borrower further covenants that the securities created under this loan agreement shall also be security for (a) all other monies that may be due and payable by the Borrower to IIFL HFC, on any account whatsoever, whether present or future, including any liability of the Borrower as a surety or co-obligor either singly or along with any other person, and (b) loan granted/continued to the group companies/associate of the Borrower.

- e) In case, the security furnished by the Borrower is found to be insufficient /incorrect in value, the Borrower shall be directed to furnish additional security, as may be required by IIFL HFC and the borrower shall create the security accordingly and furnish any such additional security as may be decided by IIFL HFC.

## **3.2 The Borrowers shall Comply with the Following**

- a) To execute a money bond or pronote in favour of IIFL HFC for the amount of the Loan, in the form and manner acceptable to IIFL HFC;
- b) To execute any such agreement/s, document/s, undertaking/s, declaration/s, that may be required now or hereafter at any time during the subsistence of this Agreement/ or any other loan or loans granted by IIFL HFC hereafter;

## **3.3 Expenses of Preservation and Collection**

- a) The Borrower/s shall pay to IIFL HFC all costs incurred by IIFL HFC after an event of default has occurred in connection with.
- b) The preservation of the Borrower's assets including the Property and
- c) The collection of amounts due under the Loan shall be charged to the Borrower/s and reimbursed by the Borrower/s as IIFL HFC shall specify.
- d) The Borrower shall reimburse and pay to the Lender all costs, charges and expenses, (including legal costs between legal counsels and client) stamp duty and for investigation of the title of the Property offered as security and for the preparation, execution, preservation, performance, enforcement and realisation of the Loan, Security Documents and other instruments creating and/or evidencing the creation of the security for the Lender and also any other instruments required in connection with the Loan.

## **3.4 Continuing Security**

- a) All security/s furnished by the Borrower/s to IIFL HFC in connection with the Loan shall be deemed to be continuing security(ies) and shall not be discharged till such time that all the dues in respect of the Loan/any other Loan taken by the Borrower/s and/or Guarantor from IIFL HFC, are fully paid to the complete satisfaction of IIFL HFC and IIFL HFC gives its consent in writing for the discharge of such security(ies).
- b) IIFL HFC and other entities within India Infoline Group ("Group Entities") shall have the paramount right of set-off and lien, irrespective of any other lien or charge on any assets, documents and properties, of the Borrower whether held in its name or jointly with any other person, held by/ under the control of IIFL HFC and/or the Group Entities (whether by way of security or otherwise pursuant to any contract entered to be entered into by the Borrower in any capacity) to the extent

for MANSI JEWELLERS

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Proprietor

Barnali Banerji

GTR 2024

of all Outstanding Dues, whatsoever, due by the Borrower to IIFL HFC and/or the Group Entities. IIFL HFC and/or the Group Entities are entitled without any notice to the Borrower to settle any indebtedness whatsoever owed by the Borrower to IIFL HFC and/or the Group Entities, (whether actual or contingent, or whether primary or collateral, or whether joint and/or several) hereunder or under any other document/agreement. IIFL HFC and/or the Group Entities shall be entitled to utilise and enforce the security provided in respect of financial indebtedness extended by any of them to liquidate and repay the financial indebtedness extended by any other member of the Group Entities. IIFL HFC and the Group Entities rights hereunder shall not be affected by the Borrower/s' bankruptcy, insolvency, death or winding-up. This provision shall survive the expiry or termination of this Agreement.

- c) In addition to the above mentioned right or any other right which IIFL HFC and the Group Entities may at any time be entitled whether by operation of law, contract or otherwise, the Borrower authorises IIFL HFC: (a) to combine or consolidate at any time all or any of the liabilities of the Borrower incurred towards IIFL HFC with the liabilities of the Borrower towards the Group Entities or any of them; (b) to sell any of the Borrower securities or properties held by IIFL HFC by way of public or private sale without having to institute any judicial proceeding whatsoever and retain/appropriate from the proceeds derived there from the total amounts outstanding to IIFL HFC and the Group Entities (or any of them) from the Borrower, including costs and expenses in connection with such sale.

#### 4. BORROWER'S COVENANTS

##### 4.1. Affirmative Covenants

The Borrower/s hereby expressly covenants as follows:

- a) That the Borrower/s shall utilise the entire amount of the Loan for the purpose stated/mentioned in the Sanction Letter and/or end use letter and for no other purpose whatsoever.
- b) That the Borrower/s further assures IIFL HFC that the purpose of the Loan is not speculative, illegal, nefarious or immoral and does not/shall not constitute an offence of Money Laundering under The Prevention of Money Laundering Act, 2002.
- c) That the construction/structure over the Property is in accordance with the sanctioned plan and in the eventuality that any subsequent construction is carried out on the Property then the same shall also be in accordance with the sanctioned plan and no illegal construction shall be raised on the Property.
- d) That the Borrower/s will at his own cost and expense, till all such times that the entire of the Loan has been repaid in full to the entire and sole satisfaction of IIFL HFC, maintain the Property in good order and condition and all the necessary repairs, additions and/or improvements thereto shall be promptly carried out by the Borrower/s at his own cost and expense and further the Borrower/s will ensure that during such period the value of the Property does not diminish.
- e) IIFL HFC will be notified of any change in the Borrower/s residence contact numbers, employment, business or profession well in advance that in case an advance notice is not possible then the Borrower/s would inform IIFL HFC in writing within 7 days of such change.
- f) The Borrower/s shall pay all municipal taxes, ground rent, statutory dues and such other municipal and local charges in accordance with the Municipal bye-laws and regulations. The Borrower/s shall further comply with all rules, regulations, stipulations of the municipal corporations and all concerned statutory authorities.
- g) The Borrower/s shall at all such times till the entire Loan granted by IIFL HFC has been repaid in full to the complete satisfaction of IIFL HFC, keep the Property insured against fire, earthquake, flood, storm, tempest or typhoon and other hazards at his/her/their own cost and expenses and also all other hazards/eventualities that IIFL HFC may require, with IIFL HFC being made the sole beneficiary under the policy, for a value as required by IIFL HFC and produce evidence thereof to IIFL HFC before tenth day of January of every year and wherever called upon to do so. The Borrower/s would also send a copy of the Insurance cover and the policy within 15 days of each renewal/fresh policy.
- h) The Borrower/s shall at all times keep aware about the building structure safety norms and shall take all possible care and caution to maintain the building structure to be safe and intact even in case of natural disasters and calamities. In case the Borrower/s plans to build on/develop the land, where the mortgage property is the plot/piece of land, the Borrower/s shall abide with the guidelines provided by the National Building Code of India in compliance and consonance with the Bureau of Indian Standards(BIS) norms prescribed for the safety and security of the building structure.
- i) The Borrower/s would within 2 days inform IIFL HFC of any loss or damage to Property due to any act of God or damage or other risk against which the Property may not have been insured.
- j) The Borrower/s would inform IIFL HFC in writing, at least 15 days in advance of any proposed additions to or alterations in the Property and provide all the details thereof and shall not do the same if objected and not allowed by IIFL HFC.
- k) The Borrower covenants that the Borrower shall maintain proper and adequate books and records to correctly and completely reflect the Borrower's financial position and scope of operations and should not change its accounting system without notice to IIFL HFC and shall permit any officer / authorised representative of IIFL HFC and/or, concurrent / statutory auditors / RBI officials to inspect the Borrower's books of account and to enter into the Borrower's offices or other places where such books of account are kept for the purposes of such inspection.
- l) The Borrower shall immediately notify IIFL HFC upon becoming aware of any Event of Default.
- m) The Borrower shall provide on demand to IIFL HFC an end use certificate specifying the purpose for which the Loan has been utilised by the Borrower which has been duly certified by an independent Chartered Accountant, as required by IIFL HFC.
- n) In Case the Borrower/s is a Partnership Firm:  
The Borrower/s agrees that no change whatsoever in the constitution of the partnership firm during the continuance /validity of the Agreement shall impair or discharge the liability of anyone or all of the partners. In the event of death or retirement of any partner, IIFL HFC shall have the option to buy out the interest of the deceased or retired partner.

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Prameya Parikh  
Durga Jain

Babul Baruah

JEWELLERS

Myan  
Proprietor

**DECLARATION CUM UNDERTAKING BY BORROWER(S)**  
**(To Cross Link more than one Loan)**

REF : Loan Account Number : .....

Name of Borrowers : .....

I/We,.....

R/o .....

do on solemn affirmation state that

I/We do hereby declare that I/We have executed the Loan Agreements and other documents (herein after collectively called as "the Loan Documents") with India Infoline Housing Finance Limited (IIFL HFC) to avail and for grant of the loan facility which is being granted to me/ us (hereinafter referred to as the Said Loans) on the terms and conditions set out in "the Loan Documents" in respect of the securities given and offered towards repayment of the loan amount. The details of the loan agreements and securities are given as under :

1) LAN No. : .....

Name of the Applicants : .....

Prop. Address: .....  
(hereinafter referred as the Said Property of first loan)

Property Owner : .....

2) LAN No. : .....

Name of the Applicants : .....

Prop. Address: .....  
(hereinafter referred as the SAID PROPERTY of second loan)

Property Owner : .....

I/We hereby undertake, agree and confirm that I/we shall abide with the terms and conditions set out in the loan agreements.

I/We are aware and do hereby confirm that upon my/our consent and authorization IIFL HFC has linked my/our above loan accounts. If I/we wish to foreclose my/our above loan accounts of IIFL HFC, I/we shall close both the accounts simultaneously with IIFL HFC or as it will be advised by IIFL HFC.

I/We are aware and do hereby undertake, agree and confirm that if I/we fail to close both the loans simultaneously and/or as per the terms of agreement or I/we close either of the loan accounts, in such circumstances IIFL HFC/ may at its sole discretion withhold the title document of the property of the loan account which has been closed by me/us. The same would be treated as part and parcel of security for unsatisfied loan account.

I/We are aware that any breach or default in complying with of the aforesaid undertaking will constitute an event of default under the said Loan Agreements.

I am/We are aware that it is on the faith of our aforesaid undertakings that IIFL HFC has agreed to disburse the said Loan.

Dated : ..... day of ..... 20.....

.....  
Signature of Borrowers

with the surviving and/or continuing partner/s, without affecting its rights as against the retiring partner or the heirs and legal representatives of the deceased partner, as IIFL HFC shall think fit and proper, and the retiring partner and /or the heirs, executors, administrators, legal representatives of the deceased partner shall have no claim as against IIFL HFC in respect of such dealing. The partners who have signed the Agreement confirm that;

- i. they are the only partners of the firm named in the Schedule to the Agreement;
- ii. the partnership firm is duly registered under the Indian Partnership Act, 1932;
- iii. they shall advise IIFL HFC in writing of any changes which may take place in the partnership;
- iv. they will not dissolve/reconstitute the partnership firm without the approval of IIFL HFC;
- v. all the partners are jointly and severally liable to IIFL HFC for performance of all obligations under the Agreement.

o) In Case the Borrower/s is a Proprietor:

The proprietor hereby represents, warrants, confirms and undertakes that: he/she is the sole proprietor/proprietress of the firm named in the Schedule to the Agreement; he/she is solely responsible for the liabilities of the aforesaid firm and will be liable personally for performance of all obligations under the Transaction Documents.

p) In Case the Borrower/s is HUF :

IIFL HFC shall at all times be informed of any changes in the constitution of the HUF by furnishing necessary documents and writings. The Borrower/s agrees that no change whatsoever in the constitution of the HUF (named in the Schedule to the Agreement) during the continuance/validity of the Transaction Documents shall take part or discharge the liability of anyone or all of the adult members/coparceners of the HUF and shall be binding on the HUF, its estate, effects and successors. The Transaction Documents shall be enforceable against the Karta or any succeeding Karta of the HUF or against and all the adult coparceners/members of the HUF. The Karta, acting for HUF and in his personal capacity, and the other adult members/coparceners of the joint HUF, consent, warrant and confirm to IIFL HFC that:

- i. They are members/coparceners of the HUF;
- ii. The signatories of the Agreement are the only adult members of the HUF at present;
- iii. The business carried on under the name and style given in the Schedule to the Agreement is their joint family trade which is binding on the minor members, if any, being ancestral trade/business;
- iv. The Agreement have been entered into for and on behalf of the HUF and the transactions contemplated in the Agreement are a part of the HUF business/trade referred to above;
- v. The HUF business/trade mentioned above is being conducted and managed by the adult members / coparceners of the HUF and all of them have been jointly and individually empowered to perform the terms of the Transaction Documents, against security or otherwise, and execute all necessary instruments, deeds, documents and writings and do all such acts, things and

deeds as are necessary or incidental to the performance of the terms of the Transaction Documents, and also execute, draw, endorse, negotiate and sell cheques, bills, pro-notes, bills of exchange and other negotiable instruments on behalf of the HUF. Karta, acting for the HUF and in his personal capacity, and the other adult coparceners/members of the HUF so hereby indemnify and keep IIFL HFC indemnified against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which IIFL HFC may at any time incur, suffer, pay or sustain : a consequence of or by reason of or arising out of the transactions contemplated in the Transaction Documents, hold themselves personally liable, jointly and severally, in respect of all transactions entered into with IIFL HFC or obligations incurred under the Transaction Documents.

q) In Case the Borrower/s is a Company:

The Borrower/s agrees that no change whatsoever in the constitution of the company during the continuation or validity of the Transaction Documents shall impair or discharge the obligations of the Borrower/s under Transaction Documents. The Borrower/s shall, forthwith upon any change in the constitution of the Borrower/s, shall take prior written approval from IIFL HFC of the change and provide such details in respect of the change and its effect, as may be required by IIFL HFC. The Borrower/s shall furnish to IIFL HFC such resolutions including under Section 180(1) ( a ) & (c) of the Companies Act, 2013 (as amended up to date) as may be required in connection with the transactions contemplated in the Transaction Document it would have the charge created in favour of IIFL HFC in the proper form with the Registrar of companies within 30 days of the creation of the charge and furnish the certificates/Forms thereof to IIFL HFC immediately upon creation of the charge, It would take prior permission from IIFL HFC before effecting any significant change in its debt-equity ratio and/or current ratio. The Borrower/s agrees to take prior permission from IIFL HFC in case of any change in its share holding pattern and/or sale of share of the company and/or change in the management of the Company.

r) The Borrower/s shall promptly give written notice to IIFL HFC of:-

- i. Any dispute, which might arise between the Borrower/s and any person or any governmental body or authority relating to and/or concerning the said Property.
- ii. Any distress or execution being levied against the said Property.
- iii. Any material circumstances affecting the ability of the Borrower/s to repay the Loan in the manner stipulated hereunder.

s) IIFL HFC's instruction do, perform and execute such acts, deeds, matters and things as IIFL HFC may consider necessary either to perfect the security provided for or to carry out the intent of this Agreement.

t) IIFL HFC may at any time for the purpose of verification call for the originals and/or certified copies of any/all documents the photocopy(s)/true copies have been submitted by the Borrower/s for availing the Loan. Any such copy in possession of IIFL HFC shall be deemed to have been given only by the Borrower/s.

u) The Borrower/s hereby agrees, undertakes and confirms that the Borrower shall bear all costs of making good any deficit in stamp duty and/ or all penalties thereon, on any document

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Ramita Banthia

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Proprietor  
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- executed by the Borrower/s in relation to the Loan and/or security.
- v) That until any moneys are due or outstanding under this Agreement, the Borrower/s shall ensure that the Insurance Policy(s) (wherein IIFL HFC is a loss payee/beneficiary/assignee) are valid, subsisting and operative by complying with the terms of issue of such Insurance Policy(s) including the timely payment of the premium for such policy(s), and agrees to produce the necessary proof/receipts of such validity/subsistence/operativeness to IIFL HFC whenever required.
- w) The Borrower/s agrees, confirms and acknowledges that the documents pertaining to acquisition of Property as entered into by the Borrower/s or executed for and on behalf of the Borrower/s which is the subject matter of finance by the Loan are valid and subsisting at the time of the Loan, subject to the terms of this Agreement, and the legal and beneficial ownership of the Property shall continue being in favour of the Borrower/s during the tenure of the Loan, subject to the terms of this agreement.
- x) The Borrower/s agrees, confirms and acknowledges that the Borrower/s has exercised due care and caution (including, where necessary, obtaining of advise of tax/legal/accounting /financial/other professionals ) prior to taking of the decision, in respect of the financing and/ or the Property and further agrees, confirms and acknowledges that IIFL HFC is not responsible for any delay in construction/giving of possession /completion of the Property including where IIFL HFC may have approved/sanctioned or otherwise provided the Borrower/s any information in respect of the builder/developer /seller of the Property.
- 4.2 Negative Covenants**
- The Borrower/s further covenant with IIFL HFC that unless, IIFL HFC shall otherwise previously approve in writing the Borrower/s shall not:
- a) Possession: Let out or give on leave or licence or in any other manner whatsoever part with the possession of the Property or any part thereof.
  - b) Alienation: Sell, transfer, mortgage, lease, surrender or in any other manner whatsoever transfer and/or alienate, encumber or create any third party interest in the Property or any part thereof. However, in case of lease/ license of the property, the same could be granted with prior written permission of IIFL HFC only.
  - c) Enter into any agreement or arrangement with any person, institution or local or Government body for the use, occupation or disposal of the Property or any part thereof.
  - d) Use the Loan for any speculative, illegal or antisocial purpose or a purpose other than the Purpose
  - e) Change the use of the Property provided that if the Property is used for any purpose other than residential/commercial purpose stated therein, in addition to any other action which IIFL HFC might take and/or remedy that may be available to IIFL HFC, IIFL HFC shall be entitled to charge, in its sole and absolute discretion, such higher rate of interest as it might fix in the circumstances of the case and the Borrower undertake that they would not challenge such higher rate of interest.
  - f) Execute any document, such as power of attorney, or any other similar or other deed, in favour of any person to deal with the Property in any manner.
- g) (in the event that the Borrower is a company)
  - i.the Borrower shall not enter into any scheme of merger, amalgamation, compromise or reconstruction.
  - ii.amalgamate or merge the Property with any of his/hir/other Property or any other adjacent Property nor shall the Borrower/s create any right of way or any other easement on the Property.
  - iii.shall not change the composition of its board of directors,
  - iv.shall not amend its memorandum and articles of association,
  - v.shall not create charge, encumber, alienate, transfer or dispose of any of its assets,
  - vi.shall not change its shareholding pattern.
- h) Stand as a surety for anybody or guarantee the repayment of any Loan or overdraft or the purchase price of any asset
- i) Leave India for employment or business or for long term stay abroad without fully repaying the Loan together with interest and other dues and charges including prepayment charges as per the rules of IIFL HFC then in force. Whether the stay is long term or not shall be decided solely by IIFL HFC.
- j) (If the Borrower is a partnership firm) The Borrower shall not initiate any proceedings for dissolution of the firm or admit any new partners to the partnership.
- 5. Representations And Warranties**
- The Borrower/s warrants and undertakes to IIFL HFC:
- a) That the information given in the application and any prior or subsequent information provided or explanations furnished to IIFL HFC in this behalf are true, complete and accurate in every respect and all material facts have been disclosed. Further, the copies given to IIFL HFC by the Borrower/s are the exact and true copies of their originals and the originals are genuine documents.
  - b) The Borrower/s assures IIFL HFC that he/she/they is/are the undisputed and absolute owner of the Property and have an absolute clear and marketable title to the Property and are in possession of the same. That the Borrower/s is not aware of any document, judgment, order or legal process or other charges or of any latent or patent defect affecting/which may affect the title of the Property or of any material defect in the Property which has remained undisclosed and/or which may affect IIFL HFC prejudicially.
  - c) That the Property is not included in or affected by any of the schemes of Central/State Government or of the improvement trust or any other public body or local authority or by any alignment, widening or construction of road under any scheme of the Central/State Government or of any Corporation, Municipal Committee, statutory body, Gram Panchayat etc.
  - d) That the Borrower/s shall keep himself acquainted with the rules prescribed by IIFL HFC in force from time to time.
  - e) That the Borrower/s do not violate any covenant, conditions or stipulations under any existing Agreement(s) entered into by the Borrower/ s with any party, by availing the Loan from IIFL HFC.
  - f) That all the necessary approvals for availing the Loan and creating the security/securities have been obtained or shall be obtained.
  - g) That there is no suit/case/litigation or such other proceeding pending in any Court of law, tribunal, forum, statutory authority in respect of the Property nor has the Borrower/s been served with any notice and/or order for violating the provisions of the Municipal Act or any other Act relating to Gram Panchayats or Local authorities or with any rules, bye laws or any other process under any of these Acts.

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10 *Signature 1* *Signature 2* *Signature 3* *Signature 4* *Signature 5*

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*Signature 6* *Signature 7* *Signature 8* *Signature 9*

**MANSI JEWELLERS**

**Proprietor**

**DECLARATION FOR SIGNING**  
**IN VERNACULAR LANGUAGE**

I, ..... S/o/ W/o ..... do

residing at ..... hereby state and declare on solemn affirmation as under :

1. That Mr./Mrs./Miss ..... S/o, D/o, W/o ..... is my ..... (relation) and know him/her for the last ..... years/months and he/she signs in the vernacular (a language other than English). I have seen him/her signing during the normal course of business/ transactions.
2. That I am aware that he/she has applied for loan facility from India Infoline Housing Finance Limited (IIFL HFC) and I have been called upon to explain him/her all the terms and condition of the loan facility and that of the loan agreement and other documents, to be executed by to conclude the loan transaction.
3. That I have read out and explained in vernacular (the language known to he/she) contents and nature of the loan agreement and all other documents signed by him/her to avail the loan facility from IIFL HFC He/she is acknowledging the same.
4. That he/she signing in vernacular all the documents and the agreements after understanding the same. His/her signature is dully attested by me herein under.

.....  
Name & Signature of Borrower

.....  
DEPONENT

Attested

.....  
Signature of the Executant

**VERIFICATION**

Verified at ..... On this ..... Day of ..... 20 ..... that the contents of above affidavit ate true and correct to my knowledge and nothing material has been concealed therefrom

.....  
DEPONENT

- h) That, in case of balance transfer from another Bank/Financial Institution the Borrower(s) will not approach the Mortgagee Bank/Financial Institution for collection of the Original title documents on his own. Wherever Borrower/s presence will be required for collection of the original title documents to be present personally before the Mortgagee Bank/financial Institution, the Borrower/s will inform IIFL HFC in advance and will accompany the IIFL HFC representative. The Borrower/s will execute the undertaking, authority letter and Power of attorney in favour of IIFL HFC representative and will extend all assistance as may be required by IIFL HFC to collect the Original title Deeds deposited with Mortgagee Bank/financial Institution and any other documents/ information relating to the earlier loan agreements and in respect of the immovable property, kept as security.
- i) The Borrower represents and warrants that (i) no proceedings have been initiated or are pending against the Borrower under the Income Tax Act, 1961; (ii) no notice or demand whether under rule 2 of the second schedule of the Income Tax Act, 1961 or otherwise has been received by the Borrower under the Income Tax Act, 1961, and (iii) there are no arrears of tax or other sum outstanding from the Borrower under the Income Tax Act, 1961.
- j) The Borrower represents and warrants that the Borrower has complied with Applicable Law, including without limitation, in relation to creating the Security under this Agreement .

## 6. RIGHTS AND REMEDIES OF IIFL HFC

If one or more of the events specified in this Clause shall have happened, then, IIFL HFC upon a written notice to the Borrower, may declare the principle of and all accrued interest on the Loan that may be payable by the Borrower under or in terms of this Agreement and/or any other agreements, documents, subsisting between the Borrower and IIFL HFC, as well as all other charges and dues, and upon such declaration, the same shall become due and payable forthwith and the security in relation to all loans shall become enforceable, notwithstanding anything to the contrary in this Agreement or any other agreement/s or document/s.

### 6.1 Events of Defaults:

Any of the following shall constitute an Event of Default under this Agreement:

- a) Payment of Dues : If the Borrower/s defaults in the payment of interest and/or PEMII(s) and/or EMI(s) or any part thereof and/or in payment of any other amount(s) due and payable to IIFL HFC in terms of this Agreement and/or in terms of any other agreement/s, document/s that may be subsisting or that may be executed between the Borrower/s and IIFL HFC.
- b) Performance of Covenants: If the Borrower/s fails to perform and/or observe any covenant and/or condition and/or warranties or agreements to be performed or observed by him under this Agreement/Loan or any other agreement/s between the Borrower/s and IIFL HFC.
- c) Supply of Misleading Information: If any information given by the Borrower/s and/or Guarantor in the Loan application or any other document or otherwise is found to be misleading or incorrect in any material respect or any warranty referred to in this Agreement is found to be incorrect.
- d) Depreciation of Security : If any property on which the Borrower/s and/or Guarantor has created security in favour

of IIFL HFC, depreciates in value to such an extent that in the sole and absolute opinion of IIFL HFC further and/or additional security should be given and the Borrower fails to provide such security within the time period required by IIFL HFC.

- e) Sale or Disposal of Property : If the Property or any part thereof is sold or disposed of, let out, given on lease or licence, transferred in any manner, charged in any manner whatsoever, encumbered or otherwise alienated or if any third party interest is created in any manner.
- f) Attachment or Distraint of Property : If an attachment, restrain or distraint is levied on the Property or any part thereof and/ or certificate proceedings are taken or commenced for recovery of any dues from the Borrower/s.
- g) Failure to furnish information/documents : If the Borrower/s and/or Guarantor fail to furnish any information or documents as required by IIFL HFC.
- h) Failure to inform Event of Default : If the Borrower/s fails to inform IIFL HFC of the happening of any Event of Default or any event which after the notice or lapse of time or both would become an Event of Default.
- i) Non-payment/non-renewal of cheque : If a cheque/ECS/S.I. in respect of any monthly payment (including but not limited to PEMII & EMI) is not paid on the date thereof or where any such cheque/ECS/S.I. is not renewed before the date of its payment.
- j) Non-delivery of ECS/S.I./ACH : If the Borrower/s fails to deliver ECS/S.I. in accordance with the terms of the Loan or as and when demanded by IIFL HFC.
- k) Failure to deliver balance confirmation: If the Borrower/s fails to sign and deliver to IIFL HFC the balance confirmation of the Loan as and when and in the manner required by IIFL HFC in the absence of any manifest error in calculation of such statement pointed out by the Borrower/ s within 10 (ten) days after receiving the balance confirmation statement from IIFL HFC.
- l) Security becoming unenforceable: If any security or guarantee of the Loan becomes unenforceable or infructuous or is challenged by the Borrower/s and/or Guarantor or any other person.
- m) Security in jeopardy: If in the opinion of IIFL HFC, any security created for the Loan is in jeopardy.
- n) Cross Default: If the Borrower/s and/or Guarantor makes a default in the performance of any of the terms and conditions of any agreement or credit agreement or arrangement with IIFL HFC or its group companies or subsidiaries and affiliates or any Bank/Financial Institution/Non Banking Financial Company/Housing Finance Company and other lender/ creditors and in respect of any credit agreement or arrangement with IIFL HFC or its subsidiaries and affiliates, and vice versa.
- o) Short Payment: Where any payment made by the Borrower/s to IIFL HFC falls short of the payment required to be made by the Borrower/s with respect to the amount due from the Borrower/s to IIFL HFC.
- p) Death of the Borrower/s: Where any payment made by the Borrower/s to IIFL HFC falls short of the payment required to be made by the Borrower/s with respect to the amount due from the Borrower/s to IIFL HFC.
- q) If any proceedings have been filed in any court of law by any creditor or other persons against the Borrower/s or if the Borrower/s makes any composition with his creditors.

- r) If any two persons amongst the borrower(s), co-borrower(s) and/or guarantor(s) who are married to each other are divorced.
- s) Insolvency: If any of the Borrower/s and/or Guarantor and/or any of its partner (where the Borrower/s and/or Guarantor is a partnership firm) commits an act of insolvency or if the Borrower/s and/or Guarantor is insolvent or bankrupt or if a liquidator, receiver or official assignee is appointed in respect of any Property declared or estate of the Borrower/s and/or Guarantor or if the Borrower/s and/or Guarantor makes any application for declaring himself an insolvent or if an application for declaring the Borrower/s and/or Guarantor as insolvent/bankrupt is made or any order is passed by any competent authority for taking the Borrower/s and/or Guarantor into insolvency then in any of these events the entire Loan amount shall become due and payable forthwith.
- t) If the Borrower/s and/or Guarantor is a partnership firm then if the Borrower/s and/or Guarantor is dissolved or a notice for dissolution is given to the Borrower/s and/or Guarantor by any of the partners.
- u) If the Borrower/s and/or Guarantor is a Company, it is unable to pay-off its debts within the purview of Section 434 of the Companies Act, 1956 (or any other relevant provisions of the Companies Act, 2013, as may be amended from time to time) or a resolution for winding-up of the Borrower/s is made against the Borrower/s or if a liquidator is appointed in respect of any of the assets of the Borrower/s and/or Guarantor.
- v) If the Borrower/s and/or Guarantor is a company then if there is a change in the constitution, management or existing ownership and/or control of the share capital of the Borrower/s and/or Guarantor.
- w) If the Borrower/s and/or Guarantor commits any act of omission and/or there exists any other event or circumstance (s) which in the sole opinion of IIFL HFC is prejudicial to its interest.
- x) If there is a default, event of default or other similar condition or event (however described), or a potential event of default which with the lapse of time or giving of notice, may become an event of default, under this Agreement or one or more agreements or instruments entered between IIFL HFC and Borrower, or Borrower's affiliates/associated company(ies).
- y) If a cross default as below occurs:
- z) Any commitment for any debt of the Borrower is cancelled or suspended by a creditor as a result of an Event of Default (however described); or
- aa) Any creditor of the Borrower becomes entitled to declare any debt due and payable prior to its specified maturity as a result of an Event of Default (however described); or
- bb) Any encumbrance over any assets of the Borrower to secure any other debt becomes enforceable.

## 6.2. Notice on the Happening of an Event of Default

If any Event of Default or any event which, after the notice or lapse of time or both would constitute an Event of Default shall have happened, the Borrower/s shall forthwith give IIFL HFC notice thereof in writing specifying such Event of Default, or such event, which after notice or lapse of time or both would constitute an Event of Default and thereupon the entire principal amount of the Loan together with interest and all other amounts shall become due and payable forthwith and IIFL HFC shall be entitled to enforce the Security and recover

the Loan with interest thereon till the date of actual payment and all other amounts whether payable under the Transaction Documents or otherwise.

## 7. INDEMNITY

The Borrower/s agrees and undertakes to indemnify and keep IIFL HFC and its directors/officers/employees/ agents/ consultants fully indemnified and harmless from and against all the consequences of breach of any of the terms, conditions, statements, undertakings, representations, warranties etc. of this agreement as also of any of its representations or warranties not being found to be true at any point of time, including any claims, actions, suits, legal proceedings, damages, liabilities, costs, expenses etc. faced, suffered and/or incurred by IIFL HFC. That, in event of any cost, expense, loss, damage suffered by IIFL HFC due to any claims, actions, suits, legal proceedings, damages, liabilities, costs, expenses etc. being made upon IIFL HFC on account of any warranties, representations, fraud, deed, act and/or omission etc. of the Borrower/s, the Borrower/s undertakes to pay such amount to IIFL HFC as shall be demanded by it within 7 days of the demand being made.

## 8. WAIVER

- a) No delay in exercising or omission to exercise, any right, power or remedy accruing to IIFL HFC or any other agreement or document shall impair any such right, power or remedy nor shall be construed to be a waiver thereof or any acquiescence of such default; nor shall the action or inaction of IIFL HFC in respect of any default or any acquiescence by it in any default affect or impair any right, power or remedy of IIFL HFC in respect of any other default.
- b) The provisions/clauses of this Agreement that by their nature and context (including but not limited to the provisions/clauses for arbitration, jurisdiction, payment of interest, additional interest, liability of the Borrower/s and their covenants, representation and warranties etc.) are intended to survive the performances, hereof, shall so survive the completion and termination of this Agreement.
- c) Any provision of this Agreement, which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but shall not invalidate the remaining provisions of this Agreement or affect such provision in any other jurisdiction.

## 9. EFFECTIVE DATE OF TERMS AND CONDITIONS

- a) This Agreement shall come in force from the date of signing of the same and shall remain in force and effect until all the monies due and payable to IIFL HFC under the Loan as well as other agreement/s, document/s that may be executed between the Borrower/s and IIFL HFC are fully paid to the complete satisfaction of IIFL HFC.
- b) Notwithstanding anything contained in this Agreement, IIFL HFC may at any time, at its sole discretion, and without assigning any reason, decide to alter/modify the terms and conditions of this Agreement by giving a notice to the Borrower/s.

## 10. MISCELLANEOUS

### 10.1 Place and Mode of Payment by the Borrower

- i) All moneys due and payable by the Borrower to IIFL HFC under or in terms of this Agreement shall be paid at the registered office or the concerned regional /branch office of IIFL HFC by cheque or bank draft/RTGS/NEFT, drawn in favor of IIFL HFC on a bank in the town or city where such registered

*Babita Ganguly*

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*11221491*

*MANSI JEWELLERS*

*Myan*

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*Seema Banerjee*

*Myan*

**AFFIDAVIT**  
**(Dual Name Signature)**

I, ..... S/o,D/o,W/o ..... aged about R/o ....  
..... do hereby solemnly affirm and declare as under : -

1. That India Infoline Housing Finance Limited (IIFL HFC) has sanctioned me the loan against property / home loan upon my application and after fulfilling all the formalities and I do hereby acknowledge the terms and condition of the loan facility.

OR

That during execution of the loan agreement and transaction documents, my signature has appeared in two different style and/or there is apparent variation in my signatures at different places on the loan agreement and transaction documents in English.

2. That during appraisal of the loan application execution of the loan agreement and transaction documents, my name has appeared in two different style in different identification and KYC document.
3. That I do hereby confirm that my both names/ signatures are correct, used/done by me and belong to me only. All these names/signatures shall be taken into consideration for further processing of the loan application and that of the transaction documents.
4. I further confirm that the name/signatures are being used by me in my normal course of business and it will not be misused, misquoted or copied in future, against IIFL HFC. For any misuser, misquote and wrongful intention, I shall only be responsible and IIFL HFC shall be indemnified for any loss and damages, due to this dual/variant signatures. Both the name/signature are attested as under:

Name/Signature 1: .....

Name/Signature 2: .....

.....  
**DEPONENT**

**VERIFICATION:-**

Verified at ..... on this ..... day of .....20..... that the contents of my above affidavit are true and correct to the best of my knowledge and belief, no part of it is false and nothing material has been concealed there.

.....  
**DEPONENT**

office/branch/regional office is situated or in any other manner as may be approved by IIFL HFC and shall be so paid as to enable IIFL HFC to realize the amount sought to be paid on or before the due date to which the payment relates. Credit for all payments by cheque/bank draft/RTGS/NEFT drawn will be given, only on realization thereof by IIFL HFC. The Borrower may choose to pay the regular EMI vide standing instruction to his banker or by selecting electronic clearing system or by Automated Clearing House (ACH), for due date of payment.

- a) Notwithstanding anything to the contrary contained in this Agreement, or any other document or writing, IIFL HFC shall have the right to receive and to apply/adjust/appropriate any monies that it may receive in connection with any insurance policy(s) wherein IIFL HFC is a loss payee/ beneficiary/assignee against the amounts outstanding under Loan and, if applicable or necessary, vary the applicable Schedule, in any manner as it may deem fit, or cause the monies received to be appropriated for repayment or payment of any amount due to it on the respective due dates.
- b) Terminal Benefits: The entire outstanding principal amount of the Loan as well as any outstanding interest and all other dues, charges, amounts etc. payable under this Agreement, shall immediately be payable by the Borrower/s to IIFL HFC, if the Borrower/s resigns or retires from his employment prior to superannuation or opts for any scheme or accepts any offer from his employer providing any benefit on or upon the employer terminating his employment for any reason or upon the Borrower/s leaving the service of the employer for any reason whatsoever. That in such an eventuality, the outstanding dues under this Agreement shall be paid from the amount or amounts receivable by the Borrower/s from the employer under such scheme or offer or any terminal benefit as the case may be. That in case the said amount or amounts is insufficient to repay the said sums to IIFL HFC in full, then the Borrower/s shall be personally liable for the balance/ unpaid amount and all the Borrower/s shall be jointly and severally liable for this balance/unpaid amount. That the unpaid/balance amount remaining due to IIFL HFC, shall be paid by the Borrower/s in such manner as IIFL HFC may in its sole discretion decide and the payment will be made by the Borrower/s accordingly. The Borrower/s hereby irrevocably authorises IIFL HFC to apply for, communicate with and receive the said amounts from the Borrower's and/or Guarantor's employer directly.

#### 10.2 Inspection, Re-finance, etc.

- a) The Borrower shall permit inspection of all books of accounts and other records maintained by him in respect of the Loan, to officer of IIFL HFC, at the Borrower's cost and expenses. The Borrower shall also permit similar inspection by officers of other companies, banks, institutions or bodies as IIFL HFC may approve and intimate the Borrower.
- b) IIFL HFC shall have the option to obtain any refinance facility or loan from any bank, company, institution or body, against any security that may have been furnished by the Borrower to IIFL HFC.
- c) IIFL HFC shall have the authority to make available any information contended in the loan application form and/or any document or paper or a statement submitted to IIFL HFC by or on behalf of the Borrower and/or pertaining or relating to the Borrower and/or to the loan including as to its repayment conduct, to any rating or other agency or institution or body as IIFL HFC in its sole discretion may deem fit. IIFL HFC shall also have the authority to seek and/or receive any information

as it may deem fit in connection with the Loan and/or the Borrower from any source or person or entity to whom the Borrower hereby authorizes to furnish such information.

#### 10.3 Assignment

- a) The Borrower shall not assign or transfer all or any of its rights, benefits or obligations under this Agreement and/or any other related transaction documents including but not limited to the guarantees without the approval of IIFL HFC. IIFL HFC may, at any time, assign/or transfer and / or novate all or any of its rights, benefits and obligations under this Agreement and/ or any other related transaction documents including but not limited to the guarantees. Notwithstanding such assignment or transfer or novation , the Borrower shall unless notified by IIFL HFC, continue to make all payments under this Agreement to IIFL HFC and all such payments when made to IIFL HFC shall continue to a discharge to the Borrower from its liabilities only to the extent of such payments.
- b) The Borrower irrevocably and unconditionally agrees that, upon any assignment or transfer (including by way of securitization or participation) or novation by IIFL HFC of its rights and benefits under this Agreement/ the documents pertaining to the Loan, this Agreement shall enure to the benefit of such novatee, assignee or transferee who shall be deemed to be a beneficiary of this Agreement with all rights, benefits and entitlements of IIFL HFC.

#### 10.4 Service of Notice

Any notice or request required or permitted to be given or made under this Agreement to IIFL HFC or to the Borrower shall be given in writing. Such notice or request shall be deemed to have been duly given or made when it shall be delivered by hand, mail, email or telegram to the party to which it is required or permitted to be given or made at such party's address specified below or at such other address as such party shall have designated by notice to the party giving such notice or making such request:

For IIFL HFC : Regd Office at 12A - 10, 13th Floor, Parinee Crescenzo, C-38 and C-39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai – 400051.

For the Borrower The residential address stated in the Schedule or the property address described in the Schedule.

#### 10.5 The Borrower agrees/confirms as follows

- a) That IIFL HFC shall have the right to receive and adjust any payment that it may receive in connection with any insurance policy/policies against the loan and alter the amortization schedule in any manner as it may deem fit notwithstanding any thing to the contrary contended in this Agreement or any other document or paper.
- b) That he has scrutinized and is satisfied with the building plan, commencement certificate and all the requisite permissions pertaining to the property and that the construction is as per the approved plan and of a satisfactory quality.
- c) Notwithstanding anything contained in this Agreement, the Borrower is aware that in order to avail/claim benefit under Income Tax Act (as in force from time to time) all the payments for the period upto March 31 would need to be paid by him on or before March 31 every year so that the same can be reflected in his statement of account for the concerned financial year.
- d) The Borrower alone shall be responsible to bear and pay the stamp duty as well as all other statutory charges on this Agreement as well as on all other instruments in relation to the Loan.

Babulal Bantha

FOR MANSI JEWELLERS

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- e) IIFL HFC shall be entitled to return the title documents (if any) to either/any of the Borrower/s or any of their legal representatives/heirs and the Borrower/s shall not hold IIFL HFC liable and/or responsible for returning the documents of title deeds to any such person. Further the Borrowers/s also undertake that they would not issue any instructions for the return of the title documents to any specific person unless such instructions are duly signed by all the Borrowers/s. Further, IIFL HFC shall be entitled to hold back/retain the documents of title, in case of any dispute w.r.t. the person to whom the documents of title are to be returned.
- f) That the terms and conditions of this Agreement shall be binding upon the legal representatives, heirs, executors, administrators, successors, assigns etc. of the Borrower.

#### **10.6 Additional Provisions in Relation to Charges**

- a) The fees/charge/rate(s) wherever specified in the Sanction Letter/Transaction Documents in relation to the Loan are non-refundable in nature. The rate(s) are changeable, at the discretion of IIFL HFC, from time to time. IIFL HFC shall endeavour to give notice of such changes and such notice, if any, provided by IIFL HFC in the manner specified in the Agreement or on its official website or in any other manner whatsoever, of any changes in rate(s), mentioned above or any notice from IIFL HFC for payments of amounts at the changed rate(s) shall be treated as sufficient and reasonable notice to the Borrower/s and IIFL HFC shall not be bound to issue any further notice of such changes to the Borrower/s. The same can also be referred from website of IIFL HFC i.e. www.iihfl.com
- b) The cheque re-presentation charges may be payable in each instance that any cheque is dishonored (under any of the payment modes) and consequently represented OR in each instance that a cheque is presented when any installment/s is/are not received by IIFL HFC by/upon issue of debit instructions under the ECS method or Direct Debit method or any other payment method selected by the borrower/s for any reasons whatsoever.
- c) All charges/fees, if any, related to delay in payment of EMI or PEMII, prepayment of loan amount, copy of the title documents, statement of account, switch fees, cheque swapping, cheque bouncing etc. to be applicable as per IIFL HFC rules, notified from time to time. The same can be referred from official site of IIFL HFC i.e. www.iihfl.com It shall be borrowers responsibility to keep informed about these changes.
- d) Service tax and all other applicable taxes/statutory levies, if any, on all amounts payable under this Agreement will be payable additional by the Borrower/s.

#### **10.7 Sharing of Information**

- a) The Borrower/s hereby authorises IIFL HFC or its subsidiaries /affiliates and their agents to exchange, share or part with all the information relating to the Borrower's Loan details and repayment history information and all information pertaining to and contained in this Agreement to affiliates/ subsidiaries and/or group companies of IIFL HFC/Banks/Financial Institutions /Credit Bureaus/Agencies/ Statutory Bodies as may be required and undertakes not to hold affiliates/ subsidiaries of IIFL HFC and their agents liable for use of the aforesaid information
- b) Disclosure of information to Credit Information Bureau (India Limited). Notwithstanding any of the foregoing, the Borrower/s gives its unconditional and irrevocable consent with retrospective effect for the disclosure by IIFL HFC of information and data relating to the Borrower/s, of the credit facility availed off to be

availed by the Borrower/s, obligations assured/to be assured by the Borrower/s in relation thereto and default, if any, committed by the Borrower/s in discharge thereof or such information as IIFL HFC may deem appropriate and necessary to disclose and furnish to Credit Information Bureau (India) Limited (hereinafter referred to as 'CIBIL') and any other agency authorized in this behalf by the Reserve Bank of India.

- c) The Borrower/s also understands that CIBIL and/or any other agency so authorized may:-

- i. use, process the said information and data disclosed by IIFL HFC in the manner as deemed fit by them; and
- ii. furnish for consideration the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf. Additionally, the Borrower/s hereby also agree and gives his unequivocal consent for the disclosure by IIFL HFC of all or any information/documents or data as above for protecting its interests to :
- iii. Income Tax authorities, Credit Rating Agencies (for the purpose of credit reference checks) or any other Government or Regulatory Authorities/Bodies/Departments/Authorities as and when so demanded; and
- iv. To any court or judicial, statutory or regulatory authority/tribunal/arbitrator pursuant to an order/direction to this effect, as and when required. Further, IIFL HFC shall also be entitled to share all or any information/documents or data as above with any of its sister concerns, IIFL HFC associates or group companies. IIFL HFC shall be entitled to exercise the above right of disclosure without being required to issue any further notice in this respect to the Borrower/s. The Borrower/s specifically waives the privilege of privacy, privity and defamation.

#### **11. GOVERNING LAW**

This Agreement shall be governed by and interpreted in accordance with the laws of India.

#### **12. ARBITRATION**

The Borrower and IIFL HFC agree that agreement shall be construed in accordance with the laws in force in India and in the event that any dispute or difference should arise between the parties in performance, interpretation and/or application with respect to the present agreement including but not limited as to any amount outstanding and/or on any matter relating to or arising out of the present agreement the same shall be referred to the Sole Arbitration of an Arbitrator to be appointed by IIFL HFC whose decision shall be final and binding upon the Parties. Any notice by the Arbitrator to the respondents shall be sent by registered post at the address mentioned in the Agreement or to any changed address duly intimated in writing by the Borrower, will be deemed to be sufficient notice to the Parties. The costs and expenses of the arbitration proceedings shall be borne by the Borrower. The sole Arbitrator shall conduct the arbitration proceedings at place and location to be decided by IIFL HFC, in case of such dispute and shall be binding on the Borrower. It is also mutually agreed between the parties that IIFL HFC would be entitled to invoke the present arbitration agreement even after IIFL HFC would have recalled the Loan/terminated the contract for any reason whatsoever. It is also agreed between the parties that arbitration proceeding would be conducted in English only and in no other language.

#### **13. DECLARATION**

The Borrower/s represent and confirm that he/they has/have read and understood the terms and conditions of this Agreement /been read out and explained the entire terms and conditions of the present agreement and the Schedules including the details given in the Schedules (which have been duly filled in at the time of execution). The Borrower/s further agrees that he shall be bound by all the terms, conditions and covenants including the Loan details and in the event of a default and/ or breach of the terms and conditions of this Agreement, IIFL HFC shall have a right of redressal from any Court of Law and/or any other appropriate Forum/Tribunal.

FOR MANSI JEWELLERS

X *Seema Rayamajhi* *Babita Baruah* *Arun Gaddi*

To,

### SIGNATURE VERIFICATION FORM

Reg.: Signature Verification of Mr./Ms. ....

Dear Sir/Madam

This is to confirm that the signature of Mr. /Ms. ....

S/o/W/o/D/o .....

resident of .....

Director\* and authorized signatory\* of M/s ..... \*

having saving/current account no. ....

has been verified as per our record. It is, further certified that his/her above mentioned account has been in

operation with us since.....

Signature of Mr. / Ms. ....  
(Self / Being authorized signatory\*)

Signature of Banker with Rubber Stamp  
Name & Designation of Officer who attested  
the signature.

Signature Attested  
Name & address of the Branch  
\* delete/ strick off if not applicable.

Place : Mumbai | Date : 11/2016

SCHEDULE

Prospect No. : 763267

Type of Loan : H.F.

Name & Address of the Borrower

Manish Kumar Banthia, Babulal Banthia, Mahavir Banthia, Neeraj Banthia,  
Aruna Banthia, Gayana Banthia, Paradesvi Banthia, Seema Banthia, Mansi Jewellers  
1003, 10<sup>th</sup> Floor, Alps Heights, Dr. R.P. Road, Mulund West, Mumbai - 400080

Clauses under Reference

**2.1 AMOUNT OF LOAN**

Rs. .... 2,2,54,916.3

Two Crore Twenty Five Lakh Forty Nine  
Thousand one hundred and  
(Rupees. Sixty Three only)

**2.2 INTEREST**

**A. Fixed Rate of Interest**

ROI ..... % p.a. (\*EMI is calculated on the basis of monthly rests.)

**B. Adjustable Interest Rate**

Preferred Base Rate (Write "YES" against selected option) :

IH - HPLR:

—

IH - LPLR:

YES

(a) the "Base Rate" : ..... 14.85 % per annum (as on the date of execution of this Agreement)

(b) Adjustable Rate of Interest: the "Base Rate" +/- ..... 3.1 % p.a. = ..... 11.75 % p.a..

**C. For Mixed Rate of Interest - Fixed and Adjustable**

(a) Term of repayment under fixed rate of interest : ..... months

(b) Term of repayment under adjustable rate of interest : ..... months\*

**2.3 AMORTISATION**

(a) Term of repayment ..... 12.0 months\*

(b) EMI Rs. .... 32026.5 \*

(c) Number of EMIs ..... 120 \*

(d) Date of Commencement of EMI ..... 1/4/2016 \*

(e) Due date of payment of first EMI ..... 1/4/2017 \*

\* Subject to variation in terms of this agreement.

For Prepayment charges on all loans, kindly refer clause 2.9 and 10.6 of this agreement. Such prepayment charges shall be levied by IIFL HFC as per IIFL HFC policy at the time of prepayment.

As on date of execution of loan agreement, Prepayment charges is not applicable on "Individual Loans" under Adjustable Interest Rate (AIR). In case of "Non-Individual Loans", prepayment charges is 5% for all such prepayments within 12 months from the date of last disbursement. Thereafter, any prepayment upto 25% of principal outstanding loan amount, on the date of prepayment inclusive of any other prepayments in last 12 months will attract 1% prepayment charges. In case of the prepayment amount exceeds 25% of principal outstanding on the date of prepayment inclusive of any other prepayment in last 12 months, then all pre-payment amount will attract 3% prepayment charges. For latest policy updates, refer IIFL HFC official website [www.iifl.com](http://www.iifl.com)

**2.4 Description of the property**

Shop No. 3, G+ Floor, Neptune Lotus, C-B-1 Marg,  
Mulund West, Mumbai - 400080

IN WITNESS WHERE OF the parties hereto have signed the day, month and year first above written.

SIGNED AND DELIVERED BY THE WITHIN-NAMED  
INDIA INFOLINE HOUSING FINANCE LIMITED

by the hand of Mr./Ms. ..... its authorised signatory

Signed and Delivered by the within-named

Borrower

Seema Banthia

X 15

Seema Banthia

Arina Gain

Babulal Banthia

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FOR MANSI JEWELLERS

Mansi

Proprietor

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X

" The common Seal of below Company/ies were affixed in the presence of below mentioned Directors, pursuant of Board Resolution (B.R.) passed by the respective Boards of Directors.

Myers D. Powers

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Babulal Ban<sup>sh</sup>wa

<sup>17</sup> *See my every cardholder living Gain*  
to be signed only in case of Company is applicant/Co-applicant

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JOI MANSI JEWELLERS

*Myron*  
Proprietor

UI Code: \_\_\_\_\_

Mandate Reference No:

Prospect No:

Electronic Clearing Service (Debit Clearing)The Manager  
Bank Name:

Branch Name: \_\_\_\_\_

Address:

I hereby authorize you to debit my account for making payment to India Infoline Housing Finance Ltd. through ECS (Debit) clearing as per the details given as under.

A. MICR - 9 Digit code numbers of the bank &amp; branch

(Appearing on the MICR cheque issued by the bank): \_\_\_\_\_

B. Account Type (Saving / Current / Cash Credit): \_\_\_\_\_

C. Ledger No. / Ledger Folio No: \_\_\_\_\_

D. Account Number: \_\_\_\_\_

E. Account holder names (As per banks record): 1st \_\_\_\_\_ 2nd \_\_\_\_\_  
3rd \_\_\_\_\_

Name of the Scheme	Date of effect	Periodicity	Amount (upper limit)	Number of installments/ Validup to (in case of utility bills) / End Date

F. **ECS Debit Start Date:**

I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the user institution responsible. I have read the option invitation letter and agree to discharge the responsibility expected of me as a participant under the scheme

x

Date:

Signature of the account holder/s.  
(As per banks record)

Certified that, the particulars furnished above are correct &amp; as per out records.

Bank's Stamp

Date:

Signature of the Authorized  
official from the Bank

UMRN

Date DD MM YYYY

Sponsor Bank Code

[REDACTED]

Utility Code

S C B L 0 0 0 1 7 0 0 0 0 0 6 2 9 3 [REDACTED]

Tick (✓)

I/We hereby authorize India Infoline Housing Finance Ltd. to debit (tick ✓) SB / CA / CC / SB-NRE / SB-NRO / Other

 CREATE  
 MODIFY  
 CANCEL
 

Bank a/c number

[REDACTED]

with Bank

IFSC

or MICR

an amount of Rupees

₹

FREQUENCY  Mthly  Qtly  H-Yrly  As & when presentedDEBIT TYPE  Fixed Amount  Maximum Amount

Reference 1

Phone No.

Reference 2

Email ID

\* I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD

From

[REDACTED]

Or  Until Cancelled

1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

\* This is to confirm that the declaration has been carefully read, understood &amp; made by me/us. I am authorizing the user entity/ Corporate to debit my account, based on the instructions as agreed and signed by me.

\* I have understood that I am authorized to cancel/ amend the mandate by appropriately communicating the cancellation/amendment request to the User entity/Corporate or the bank where I have authorized the debit.

## **ADDITIONAL CLAUSES FOR NON-RESIDENT INDIAN APPLICANTS & CO-APPLICANTS**

(To be executed only in case of applicants and/or co-applicants are NRI)

The following clauses in the Clause under reference shall form an integral part of the loan agreement and shall be read in conjunction with the loan document and be enforced as the other provisions under these Clauses of the loan agreement. The following Clauses of the Loan Agreement shall have additional terms and conditions towards disbursement of the loan amount to a non resident indian borrower(s).

### **1 DEFINITIONS**

(i) "Non-Resident Indian" ("NRI") means a person resident outside India who is a citizen of India or a Person of Indian Origin.

### **2 LOAN, INTEREST, Etc.**

2.14 In case of NRI Borrower, the Loan shall be repaid out of the Borrower's NRE/FCNR/NRO account in India. If IIFL HFC so require, the Borrower shall give to IIFL HFC post dated cheque payable, from time to time and/or standing Instructions and /or salary deduction and/or a Mandate/Authorization for payment through Electronic Clearing System, in the prescribed form of IIFL HFC, towards payment of EMI and other amounts payable by the Borrower. In case of NRI Borrower, the post dated cheque shall be for an amount equivalent to the EMI. The borrower hereby unconditionally and irrevocably authorizes the IIFL HFC to present the post dated cheque on their respective dates, on IIFL HFC on which the same are drawn or as the case may be., to issue appropriate instructions pursuant to Standing Instructions / Salary deduction the Mandate / Authorization for payment through ECS given by the Borrower.

2.15 In case the Borrower is a NRI and the Property is to be let out or given on lease or license, then, entire rental income or license fee receivables, in respect of the property, shall be paid to IIFL HFC and adjusted towards the repayment of the Loan. If the rental income or licence fee is less than the amount of EMI due, the shortfall shall be remitted from abroad or paid out of the Borrower's NRE/FCNR/NRO account in India.

2.16 Notwithstanding anything contained in this agreement, in the event that the Borrower ceases to be an Indian citizen and acquires citizenship of any other country or a foreign passport, the Borrower shall forthwith repay the entire outstanding loan amount.

### **4 CONDITIONS PRECEDENT TO DISBURSEMENT OF THE LOAN**

4.3 (a) The Borrower has fully utilized his own contribution (i.e. the cost of the Property less the Loan) for providing a part of the finance for the acquisition / construction of the Property unless specifically permitted by IIFL HFC. In case of NRI Borrower, such contribution has been made by the Borrower by remittance of foreign currency from abroad through normal banking channels or out of funds in the Borrower's NRE/FCNR account in India.

(b) The borrower shall make delivery of the following items, satisfactory in form and substance to IIFL HFC:  
\* Evidence of the actual existence of the Borrower.

\* The power of the Borrower to avail of the Loan and to create security.

\* All corporate and necessary actions for availing the Loan and creation of security have been taken.

(c) Evidence that all consents, approvals and permission required for availing of the Loan and / or creation of security have been obtained or evidence to the effect that these are not required

(d) The security documents and/or Guarantee(s).

(e) In case where the Property is ready built property or to be constructed property, evidence that the borrower has a clear and marketable title free of all encumbrances to the Property or to the land on which the Property is to be constructed, capable of being mortgaged in favors of IIFL HFC and in case where the Property is under construction, evidence of a valid agreement for sale allotment letter with the builder /developer of the Property.

(f) Insurance cover on the Property as is acceptable to IIFL HFC.

(g) Evidence of subsisting contract for sale of the Property or land on which the Property is to be constructed in favours of the Borrower as the case may be

(h) In case the Borrower is NRI, evidence that the Borrower holds an Indian passport and is a resident of the country stated in the Schedule under residence permit of such country which is valid on the date of this Agreement and possesses a valid employment contract or business license of such country and has been in employment / has been carrying on business or vocation in such country or who stays abroad for any other purpose in circumstances indicating an indefinite period of stay outside India.

(I) Furnish such further information and documents, including updated version of documents already furnished, if the disbursal is after the period of 6 months from the date of this agreement.

### **5 COVENANTS**

#### **5.1 Particular Affirmative Covenants**

(m) If the borrower is an NRI who holds an Indian passport as per details stated in the application and is not resident of India and is a Resident of the country stated in the application, under residence permit of such country which is valid on the date of this Agreement and possesses a valid employment contract or business license of such country and has been in employment / has been carrying on business or vocation in such country or who stays abroad for any purpose in circumstances indicating an indefinite period of stay outside India

(i) The borrower shall promptly give written notice to 'IIFL HFC' of:

(ii) Any dispute, which might arise between the Borrower and any person or any government body or authority relating to and/or concerning the said Property.

(iii) Any distress or execution being levied against the said Property.

(iv) Any material circumstances affecting the ability of the Borrower to repay the Loan in the manner stipulated here under.

(v) (If the Borrower is a NRI) promptly inform the IIFL HFC upon any change in the country of residence of the Borrower as stated in the Schedule or the Borrower leaving such country of residence for employment or business or a long-term stay in any other country.



UI Code: \_\_\_\_\_

Mandate Reference No:

Prospect No:

**Electronic Clearing Service (Debit Clearing)**The Manager  
Bank Name:

Branch Name: \_\_\_\_\_

Address: \_\_\_\_\_

I hereby authorize you to debit my account for making payment to India Infoline Housing Finance Ltd. through ECS (Debit) clearing as per the details given as under.

A. MICR - 9 Digit code numbers of the bank &amp; branch

(Appearing on the MICR cheque issued by the bank): \_\_\_\_\_

B. Account Type (Saving / Current / Cash Credit): \_\_\_\_\_

C. Ledger No./ Ledger Folio No: \_\_\_\_\_

D. Account Number: \_\_\_\_\_

E. Account holder names (As per banks record): 1st \_\_\_\_\_ 2nd \_\_\_\_\_  
3rd \_\_\_\_\_

Name of the Scheme	Date of effect	Periodicity	Amount (upper limit)	Number of installments/ Validup to (in case of utility bills) / End Date

## F. ECS Debit Start Date:

I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the user institution responsible. I have read the option invitation letter and agree to discharge the responsibility expected of me as a participant under the scheme

x

Date: \_\_\_\_\_

Signature of the account holder/s.  
(As per banks record)

Certified that, the particulars furnished above are correct &amp; as per out records.

Bank's Stamp

Date: \_\_\_\_\_

Signature of the Authorized  
official from the Bank

UMRN

Date D D M M Y Y Y Y

Sponsor Bank Code

\_\_\_\_\_

Utility Code

S C B L 0 0 0 1 7 0 0 0 0 0 6 2 9 3

Tick (✓)

CREATE

MODIFY

CANCEL

I/We hereby authorize

India Infoline Housing Finance Ltd.

to debit (tick ✓)

SB / CA / CC / SB-NRE / SB-NRO / Other

Bank a/c number

\_\_\_\_\_

IFSC

or MICR

with Bank

₹

an amount of Rupees

FREQUENCY

Mthly

Qtly

H-Yrly

 As & when presented

DEBIT TYPE

 Fixed Amount Maximum Amount

Reference 1

Phone No.

Reference 2

Email ID

\* I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD

From



To



Or

 Until Cancelled

1.

2.

3.

\* This is to confirm that the declaration has been carefully read, understood &amp; made by me/us. I am authorizing the user entity/ Corporate to debit my account, based on the instructions as agreed and signed by me.

\* I have understood that I am authorized to cancel/ amend the mandate by appropriately communicating the cancellation/amendment request to the User entity/Corporate or the bank where I have authorized the debit.

## **6 BORROWER'S WARRANTIES**

### **6.1 The borrower hereby warrants and undertakes to IIFL HFC as follows :-**

(k) **Compliance of law :** That the Borrower do not violate any covenant, conditions or stipulations under any existing Agreement (s) entered into by the Borrower with any party, by availing the Loan from IIFL HFC.

## **10 . MISCELLANEOUS**

**10.1 Place and Mode of Payment by the Borrower :** All cheques or demand drafts towards payment under this Agreement shall be drawn in favour of IIFL HFC on a bank in the town or city where the Office of IIFL HFC is situated and in case the Borrower is a NRI, drawn out of the Borrower's NRE/FCNR/NRO account maintained in India

**IN WITNESS WHERE OF** the parties here to signed

On the day, month and year first above written.

Signed and delivered by the within named

**BORROWERS (N<sup>2</sup>) .....**

### **SIGNED AND DELIVERED**

By the with in named India Infoline Housing Finance Ltd. by the hand of

Mr./Mrs ..... its

Authorised Signatory

*Property Owner*  
DECLARATION

Dated : ..... / ..... / 2016 .....

Place : ..... Mumbai .....

Dear Sirs,

I/We Mr./Mrs./Ms. Manish Bantia Babulal Bantia  
Mahavir Bhoothi, Neemrana Babulal Bantia, resident of  
1005, 10th Floor, M/s Heights, Dr. R.P. Road, Thulund West  
Mumbai.....400080.... do hereby solemnly affirm and declare  
as hereunder:-

1. I/We say that I/We am/are absolutely seized of and in possession of or otherwise well entitled to the immovable property more particularly described in the Schedule A hereunder written/hereto attached (hereinafter referred to as the "said property").
2. I/We have disclosed all facts relating to the said property to IIFL HFC and delivered to them all documents of title and other deeds and writings in my/our possession and power with an intention to create charge over the said property.

OR

I/We have disclosed all facts relating to the said property to IIFL HFC and I/we do hereby further confirm that the loan amount will be used for the purpose disclosed in the application form and the end use letter and/or purchase of immovable property only and the complete title documents along with the transfer /Sale Deed and/or the title document executed pursuant to the transaction shall be deposited with IIFL HFC immediately, without any delay. Such deposit shall be with sole intention to create equitable mortgage on such immovable property in favour of IIFL HFC.

3. I/We further confirm that nothing material has been concealed by me/us and I/We confirm the accuracy of all information given by me/us in this regard and also confirm that all prior information furnished by me/us in this behalf is true, complete and accurate in every way and even all further information supplied/furnished by us would be the same.
4. I/We am/are the only sole and absolute owners thereof and no other person has any share, right, title or interest of any kind or nature whatsoever in the said property and I/We have acquired the said Property with my/our self acquired funds (except for the Loan).

5. I/We confirm and assure you that the said property is free from all lien, charges, encumbrances, claims and demands and the same is not subject to any charge, liens, lis pendis, attachment or any other processes issued by any court of authority and I/We have not created any lien, gift or trust in respect of the said property and that no notice for acquisition or requisition is issued in respect of the said property. I/We further declare that the said property is not encumbered in any manner whatsoever and I/We have an absolute, clear and marketable title thereto.

6. I/We confirm and assure you that the said property is free from all lien, charges, encumbrances, claims and demands and the same is not subject to any charge, liens, lis pendis, attachment or any other processes issued by any court of authority and I/We have not created any lien, gift or trust in respect of the said property and that no notice for acquisition or requisition is issued in respect of the said property. I/We further declare that the said property is not encumbered in any manner whatsoever and I/We have an absolute, clear and marketable title thereto.

7. I/We confirm and assure you that no material change has taken place after submitting the Application for the sanction of the loan which would affect the title of the property in my/our favour and that of security to the loan.
8. I/We hereby agree, confirm and undertake that I/We will at all times and as when required, make out a clear and marketable title free from all reasonable doubts, claims and encumbrances to the said property to your satisfaction and/or your legal counsel and/or any person authorized by you.
9. I/We say that I/We have not received any notice of any intended or compulsory acquisition of the said property and to the best of my/our knowledge no notification of any kind that will and/or may adversely affect the property in any manner has been issued or published nor is the said property reserved for any purpose.
10. I/We say that I/We have duly paid and will continue to pay the rates, taxes, cesses, assessments, revenues, duties, society charges and all other amounts now or hereafter due (as and when the same become due and payable) in respect of the said property and that at present there are no arrears of such rates, taxes, revenues etc. outstanding and that no attachments or warrants have been served on me/us in respect of Sales Tax, Income Tax, Government Revenues and other taxes.
11. I/We say that I/We have observed and performed and will continue to duly observe and perform at all times all the rules, regulations, terms, conditions and covenants subject to which the said property or any part thereof has been purchased/acquired/held by me/us which are so required to be observed, performed, complied with me/us.
12. I/We shall duly and faithfully observe and full fill all the terms and conditions of the said Loan Agreement and shall always observe and comply with the rules and regulations framed by you.
13. I/We say that as on date I/We have in my/our possession, power and control only those documents, evidences and writings relating to the said property, all of which are more particularly described in the Schedule B, hereunder written /hereto attached being the title deeds in respect of the said property.
14. I/We declare and assure to you that there is no action, suit proceeding or investigation decided, disposed or pending to my/our knowledge or threatened by/against me/us before any Court of Law or any other competent authority or body which has/have material effect on my/our business /profession/service, properties or affairs or which might put into question the validity or performance of the said Loan Agreement or any of its terms and conditions.
15. I/We further say that you have given/agreed to give me/us the financial facilities inter-alia on the faith of the assurances which are hereby given viz. that I/We will not sell, transfer, exchange, partition, mortgage, charge, encumber, lease, dispose, alienate, create any third party interest in any manner, or deal with the said property in any manner whatsoever until such time that all the entire loan has been completely repaid to your entire satisfaction and confirmed by you in writing.

*R. Daveen*

M

*N.C.I.*



UI Code: \_\_\_\_\_

Mandate Reference No:

Prospect No:

Electronic Clearing Service (Debit Clearing)

The Manager  
Bank Name:

Branch Name: \_\_\_\_\_

Address:

I hereby authorize you to debit my account for making payment to India Infoline Housing Finance Ltd. through ECS (Debit) clearing as per the details given as under.

A. MICR - 9 Digit code numbers of the bank &amp; branch

(Appearing on the MICR cheque issued by the bank): \_\_\_\_\_

B. Account Type (Saving / Current / Cash Credit): \_\_\_\_\_

C. Ledger No./ Ledger Folio No: \_\_\_\_\_

D. Account Number: \_\_\_\_\_

E. Account holder names (As per banks record): 1st \_\_\_\_\_  
3rd \_\_\_\_\_

2nd \_\_\_\_\_

Name of the Scheme	Date of effect	Periodicity	Amount (upper limit)	Number of installments/ Validup to (in case of utility bills) / End Date

## F. ECS Debit Start Date:

I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the user institution responsible. I have read the option invitation letter and agree to discharge the responsibility expected of me as a participant under the scheme

x

Date:

Signature of the account holder/s.  
(As per banks record)

Certified that, the particulars furnished above are correct &amp; as per out records.

Bank's Stamp

Date:

Signature of the Authorized  
official from the Bank

UMRN: \_\_\_\_\_

Date: DD MM YY YY YY

Sponsor Bank Code: \_\_\_\_\_

Utility Code: S C B L 0 0 0 1 7 0 0 0 0 0 6 2 9 3 \_\_\_\_\_

Tick (✓)

 CREATE  
 MODIFY  
 CANCEL
 I/We hereby authorize \_\_\_\_\_ India Infoline Housing Finance Ltd. to debit (tick ✓)  SB / CA / CC / SB-NRE / SB-NRO / Other

Bank a/c number: \_\_\_\_\_

IFSC: \_\_\_\_\_ or MICR: \_\_\_\_\_

with Bank: \_\_\_\_\_

an amount of Rupees: \_\_\_\_\_

₹

FREQUENCY:  Mthly  Qtly  H-Yrly  As & when presentedDEBIT TYPE:  Fixed Amount  Maximum Amount

Reference 1: \_\_\_\_\_

Phone No.: \_\_\_\_\_

Reference 2: \_\_\_\_\_

Email ID: \_\_\_\_\_

PERIOD: \_\_\_\_\_

\* I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

 From:      
 To:      
 Or:  Until Cancelled
 

1.

2.

3.

\* This is to confirm that the declaration has been carefully read, understood &amp; made by me/us. I am authorizing the user entity/ Corporate to debit my account, based on the instructions as agreed and signed by me.

\* I have understood that I am authorized to cancel/ amend the mandate by appropriately communicating the cancellation/amendment request to the User entity/Corporate or the bank where I have authorized the debit.

16.I/We are not aware of any document/judgment or legal process of latent/patent defect in my/our title to the said property which may prejudicially affect your interest. I/We hereby declare and undertake jointly and severally to irrevocably undertake to indemnify and keep you fully indemnified and harmless from or against any loss, damage or risk that might arise to you on account of any defect in my/our title to the said property or account of any default of mine/any of us or on account of nonperformance or non-observance or breach of any terms, clause, conditions or covenant of the said Loan Agreement or any other document executed by me/us or any one of us. I/We shall forthwith reimburse you along with interest the amount of any such claim, demand, risk etc together with costs, interests etc. as the case may be notwithstanding your right to recall the said loan together with interest and other amounts payable to you.

17.I/We further agree and undertake to honour and observe all our commitments made in the Loan agreement.

18.I/We further agree that the commitment and/or assurances made in the present declaration are in addition to our other liabilities, covenants, commitments and/or assurances etc. made vide any other agreement or otherwise to you.

19.I/We have scrutinized and am/are satisfied with the building plans, commencement certificate and all the requisite permissions pertaining to the property and that the construction is as per the approved plans and of the satisfactory and standard quality I/We further assure that all possible building safety norms have been taken care in terms of Bureau of Indian Standards (BIS) guidelines duly approved and adopted by the authority concerned also and I/We assure of the same. I/We further undertake that we have verified the property and the title of the same thoroughly and completely in all respects and there is no defect and/or possible defect in the same and I/We also assure you of the same.

20.I/We hereby declare, undertake and confirm that the said property shall be used for residential/commercial purpose, as allowed under the law and for no other purpose. And I/We make the aforesaid declarations and statements and give the aforesaid undertaking solemnly and sincerely believing the same to be true and knowing fully well that on the faith and strength thereof along with my/our other commitments, covenants, assurances, representations etc. IIFL HFC have agreed to give the said loan.

Solemnly affirmed at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_

#### SCHEDULE - A

##### DETAILS OF THE PROPERTY(IES)

Shop No. 03, G+ floor, Neptune Lotus, L.B.S. Marg,  
Mulund West, Mumbai - 400080.

#### SCHEDULE - B

##### DETAILS OF THE TITLE DEEDS

Babulal Banwra

X 19

Jagan

20

M. D. Desai

N.R.J.

## MOST IMPORTANT TERMS AND CONDITIONS

### India Infoline Housing Finance Ltd

The Most Important Terms and Conditions (MITC) of loan between the borrower/s and India Infoline Housing Finance Limited, having its registered office at 12A-10, 13th Floor, Parinee Crescenzo, C-38 & 39, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051 (hereinafter referred as "IIFL HFC") are agreed upon and mentioned below.

1. **Loan:** Loan is sanctioned basis a combination of several factors like repayment capacity, collateral security, past and present credit history and other risk parameters. Borrower/s is/are advised to refer to the Loan Agreement to know the Loan Amount sanctioned.
2. **Interest :**
  - i) **Type (Fixed or Floating or Dual/ Special Rate):** IIFL HFC offers only Adjustable Interest Rate (AIR) throughout the tenure of all retail loans.
  - ii) **Interest Chargeable:** AIR is computed with reference to the PLR of IIFL HFC together with the margin, if any, as specified in detail in the Loan Agreement. Indicative ROI under AIR is presented below:

<b>Home Loans</b>	<b>&lt;=200 lacs*</b> 9.55% - 10.50%	<b>&gt;200 lacs* / Plots</b> 10.50% - 11.50%	<b>Swaraj</b> 14.50%
<b>Non-Home Loans</b>	<b>Residential / LRD</b> 12.50 - 15.50%	<b>Commercial / Purchase</b> 13.50 - 16.00%	<b>Plots / Others</b> 13.50 - 18.00%

- \* 1. Loan Amount Applicable for Delhi NCR and Mumbai is Rs 200 lacs
- 2. Loan Amount Applicable for Pune, Ahmedabad, Indore, Kolkata, Hyderabad, Chennai, Bangalore, Jaipur, Chandigarh, Ludhiana is Rs 150 lacs
- 3. Loan Amount Applicable for rest of the location is Rs 100 lacs

**iii) Moratorium or Subsidy:** Not applicable

- iv) **Date of reset of interest:** Interest Rate Reset Revision Cycle "IRRRC" is quarter of English Calendar Year beginning from first day of January, April, July, and October of each year. AIR will be reset on the first day of the quarter following the month in which the PLR is changed.
- v) **Modes of Communication of changes in interest rate:** Any change in AIR would be duly communicated to the borrower at the contact details available with IIFL HFC through SMS/ E-mail/ Courier or any other electronic mode prevalent for the time being.

3. **Installment Types:** Monthly
4. **Loan Tenure:** IIFL HFC offers a wide range of loan tenures starting from 1 year upto 30 years depending on a combination of various parameters like age of borrower/s, loan product, collateral security etc. Borrower/s is/are advised to refer the Loan Agreement to know the Loan Tenure sanctioned.
5. **Purpose of Loan:** IIFL HFC offers a variety of Loan options depending on the requirement of the borrower/s like Home Loan for Purchase or Construction or Renovation or, Purchase of Land or Loan Against Property or Loan for Purchase of commercial property etc. Borrower/s is/are advised to refer the Loan Agreement to know the Purpose of Loan sanctioned.

**6. Fee and Other Charges\***

**i) On application:**

Processing Fees	Upto 1.0% (Home Loans) Upto 2.0% (others)
Collateral Evaluation Charges	NIL for Home Loan ₹15,000 - ₹25,000 for Non Housing Loans depending on the loan amount
Transaction Handling charges in Balance Transfer/Resale Home Loans	₹ 2500/-
CERSAI Fees	₹ 100/- (for Loans > 5Lacs) ₹ 50/- (for Loans < 5Lacs)

**ii) During Term of Loan:**

Cheque/ECS Swapping charges	₹ 500/- per instance
Retrieval charges for Copies of loan /property document in IIFL custody	₹ 500/- per instance
Cheque / ECS Dishonour Charges	₹ 500 /- for each instance

**iii) On Foreclosure:**

Loan Type	Customer Type	Full Prepayment	Part Prepayment
Home Loan / Others	Individual	Nil	
	Non - Individual	Within 1st year of Last Disbursement = 5% of any amount prepaid After 1st year of Last disbursement  3% of any amount pre paid	1% of any amount prepaid

- iv) **Fee refundable if loan not sanctioned/ disbursed:** Processing Fee paid by customer for availing the loan is non-refundable.
- v) **Conversion Charges for switching from Floating to Fixed Interest and vice-versa:** IIFL HFC do not offer Fixed rate retail loans

**vi) Penalty for delayed payments:** 36% per annum of outstanding EMI

\* All fees/charges are subject to applicable Service Tax.

\* Stamp duty, e-filing charges, and other statutory dues applicable on the Security/Transaction documents may vary depending on locations and payable by borrower/s in addition to processing fees.

\* The above mentioned charges/fees are as on date of the Loan Agreement and are subject to change from time to time. For latest updated details of applicable fee and other charges, please refer to the Company's website at <http://www.iiflhomeloans.com/ResourceCenter/ScheduleofCharges.aspx>.

**FOR MAHARASHTRA JEWELLERS**

**Proprietor**

**7. Security/ Collateral for the Loan:** Security of the loan would generally be security interest on the property being financed and / or any other additional security in the nature of additional property/ Guarantors as may be mandated by IIFL HFC. Borrower/s is/are advised to refer the Loan Agreement and Sanction Letter to know the security details of the Loan sanctioned.

**8. Insurance of the property / Borrowers:**

- The Borrower/s shall keep the property under security insured with comprehensive Insurance policy equivalent to the loan outstanding at any point of time during the pendency of the loan with IIFL HFC as the sole beneficiary under said policy / policies.
- The Borrower/s may keep his/their life insured equivalent to loan outstanding at any point of time during the pendency of the loan with IIFL HFC as the sole beneficiary under said policy / policies.

**9. Conditions for Disbursement of the Loan:**

IIFL HFC shall not disburse any loan to the Borrower unless the conditions mentioned in the Sanction Letter and Loan Agreements are complied with, to the satisfaction and sole discretion of IIFL HFC. Few of which are as given below:

- The Borrower must fulfil the IIFL HFC's requirement of credit worthiness.
- Execution of loan agreement and such other ancillary documents
- Submission of cheques/ECS/ACH/ etc. any other clearing system in force for the time being towards repayment of instalments
- Creation of security in favour of IIFL HFC.
- Utilisation of disbursement should be as per the end use specified
- The Borrower must disclose every material fact which may affect the borrower's loan proposal.

**10. Repayment of Loan & Interest:** Repayment of Loan to be by way of pre-EMI/EMI during the entire tenure of the Loan as per terms outlined in the Loan Agreement. Borrower is advised to refer to the Loan Agreement for details of repayment, in Equated Monthly Installments (EMI/Pre-EMI) or other payments, EMI cycle, due dates etc. Any change in the AIR/EMI would be communicated in advance as per clause 2(V) above of MITC.

**11. Brief procedure to be followed for Recovery of Overdues:** On the occurrence of Event of Default as mentioned in the Loan Agreement, the Borrower to be sent reminder from time to time for payment of the outstanding amount on his loan account by Telephone, E-mail, Courier, SMS and/or through third parties appointed for collection purposes to remind, follow-up and collect dues. The Collection methodology broadly includes the following:

- Tele- Calling:** It involves contacting the Borrower over the phone and making them aware about the missed due date and requesting to pay the arrears at the earliest.
- Field Collection:** It involves meeting the Borrower and collecting the payment of the amount due. The activity shall be carried out through employees of IIFL HFC or authorized representatives. The payment would be collected either in cash or in the form of a cheque/DD against the valid receipt only which will be issued to Borrower.
- Legal action** shall be taken based on circumstances of each delinquent account, as per the policy of IIFL HFC and pursuant to the provision of applicable laws. Hence, IIFL HFC shall use a judicious mix of field visit, written communication and legal action to ensure proper and effective coverage for the different category of delinquent account.

**12. Annual Outstanding Balance Statement:** IIFL HFC will issue the Annual Outstanding Balance Statement alongwith Annual Income Tax Certificate for the preceding Financial Year to all Home Loan Borrowers in the first quarter of every Financial Year.

**13. Customer Services:**

- Borrower can visit the Service Branch during visiting hours of 10 am – 5 pm from Monday to Friday and 10 am – 2 pm on Saturdays (Except Public Holidays, 2nd and 3rd Saturdays).
- Borrower can contact our call centre at 180030001155 (toll free) between 10 am – 5 pm from Monday to Friday (Except Public Holidays).
- Borrower can reach to Customer Service vide e-mail :- reach@iifl.com
- Indicative Timelines of common request servicing:
  - Loan account statement – 7 working days from date of request
  - Photocopy of the title documents – 7 working days from date of request
  - Return of original documents on closure/transfer of loan – 7 working days from date of request

**14. Grievance Redressal:** For any service related issue including obtaining documents or in case of any complaint/grievance, the Borrower may communicate in writing, orally, electronically through e-mail, website, telephone and modes given below. The Borrower may contact our Office through any of the following channels:

- By telephonic communication with our call centre at 180030001155 (toll free) between 10 am – 5 pm from Monday to Friday (Except Public Holidays).
- By way of e-mail at reach@iifl.com
- By way of written letter addressed to Customer Service - Home Loans, India Infoline Housing Finance Ltd, 12A-10,13th floor, Parinee Crescenzo, C-38 & 39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai – 400051
- By way of physically visiting the Service Branch and lodge a complaint in the Complaint Register maintained at our branches

In case the response is unsatisfactory or no response is received from above mentioned sources, the complaint may be escalated to: Ms. Rakhi Narain, Head of Customer Service (rakhi.narain@indiainfoonline.com), IIFL Tower, 98, Udyog Vihar, Phase-IV, Gurgaon, Haryana -122015  
Borrower can further escalate the complaint to: Mr. Ajay Jaiswal, Head of Compliance (ajay.jaiswal@indiainfoonline.com), IIFL Tower, 98, Udyog Vihar, Phase-IV, Gurgaon, Haryana -122015

In case the complainant is dissatisfied with the response received from IIFL HFC or where no response is received, the Complainant may approach the Complaint Redressal Cell of National Housing Bank by lodging its complaint in online mode at the link <https://grids.nhbonline.org.in> OR in offline mode by post, in prescribed format, available at link <http://www.nhb.org.in/Grievance-Redressal-System/Lodging-Complaint-Against-HFCs-NHB%2E2%80%93Physical-Mode.pdf>

<http://www.nhb.org.in/Grievance-Redressal-System/Lodging-Complaint-Against-HFCs-NHB%2E2%80%93Physical-Mode.pdf> to Complaint Redressal Cell, Department of Regulation & Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi – 110003

It is hereby agreed that for detail terms and conditions of the Loan, the parties hereto shall refer to and rely upon the loan and other security documents executed / to be executed by them.

The above terms and conditions have been read by the borrower/s / read over to the borrower, understood and agreed upon borrower/s.

*Mysn Deen*  
*Seeme Gurjeet*  
Signature of Borrower/s

*Babul Bartha*  
*P. MANSI JEWELLERS*  
*Ramal Bartha*

India Infoline Housing Finance Limited

*Jasveer Singh*  
Authorised Signatory  
**FOR MANSI JEWELLERS**

**LETTER OF CONTINUITY**

To  
**INDIA INFOLINE HOUSING FINANCE LIMITED,**  
12A-10, 13<sup>th</sup> Floor Parinee Crescenzo, C-38 & C-39,  
G-Block, Behind MCA, Bandra Kurla Complex,  
Bandra East Mumbai-400051.

Dated.....

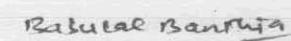
Dear Sir,

I/We.....have executed  
a Demand Promissory Note for Rs ...../-  
(Rupees .....only)  
dated .....duly signed and delivered by me/us to you as security for the repayment  
by me/us to India Infoline Housing Finance Limited(IIFL HFC)of any sum now due or which may hereafter be or  
become due by me/us to IIFL HFC by way of loans or advances, notwithstanding the fact that the loans or  
advances or the account, may from time to time be reduced or extinguished or the balance in the said account  
brought to credit, the intention being that the said Demand Promissory Note and the security shall be a continuing  
security and be enforceable for any borrowing which now or may at any time hereafter become due and owing  
and payable in respect of the Loan by us at anytime to IIFL HFC.

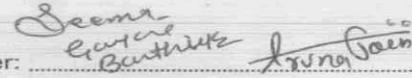
The undersigned further agree/s that the minimum amount of interest payable monthly on the above mentioned  
account/s will not be less than the rate of interest mentioned in the said Promissory Note or at any revised rate  
notified to me/us from time to time by IIFL HFC.

The undersigned further agree/s and confirm/s to be bound by the terms and conditions of the Loan Agreement  
and Transaction Documents (as defined therein) at all times.

Yours faithfully,

Name & Signature of Borrower :

 Name & Signature of Co-Borrower:

Name & Signature of Co-Borrower:

For **MAMI JEWELLERS**

  
Proprietor

## MOST IMPORTANT TERMS AND CONDITIONS

### India Infoline Housing Finance Ltd

The Most Important Terms and Conditions (MITC) of loan between the borrower/s and India Infoline Housing Finance Limited, having its registered office at 12A-10, 13th Floor, Parinee Crescenzo, C-38 & 39, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051 (hereinafter referred as "IIFL HFC") are agreed upon and mentioned below.

1. **Loan:** Loan is sanctioned basis a combination of several factors like repayment capacity, collateral security, past and present credit history and other risk parameters. Borrower/s is/are advised to refer to the Loan Agreement to know the Loan Amount sanctioned.
2. **Interest :**
  - i) **Type (Fixed or Floating or Dual/ Special Rate):** IIFL HFC offers only Adjustable Interest Rate (AIR) throughout the tenure of all retail loans.
  - ii) **Interest Chargeable:** AIR is computed with reference to the PLR of IIFL HFC together with the margin, if any, as specified in detail in the Loan Agreement. Indicative ROI under AIR is presented below:

<b>Home Loans</b>	<b>&lt;=200 lacs*</b> 9.55% - 10.50%	<b>&gt;200 lacs* / Plots</b> 10.50% - 11.50%	<b>Swaraj</b> 14.50%
<b>Non-Home Loans</b>	<b>Residential / LRD</b> 12.50 - 15.50%	<b>Commercial / Purchase</b> 13.50 - 16.00%	<b>Plots / Others</b> 13.50 - 18.00%

- \* 1. Loan Amount Applicable for Delhi NCR and Mumbai is Rs 200 lacs
- 2. Loan Amount Applicable for Pune, Ahmedabad, Indore, Kolkatta, Hyderabad, Chennai, Bangalore, Jaipur, Chandigarh, Ludhiana is Rs 150 lacs
- 3. Loan Amount Applicable for rest of the location is Rs 100 lacs

- iii) **Moratorium or Subsidy:** Not applicable
- iv) **Date of reset of interest:** Interest Rate Reset Revision Cycle "IRRRC" is quarter of English Calendar Year beginning from first day of January, April, July, and October of each year. AIR will be reset on the first day of the quarter following the month in which the PLR is changed.
- v) **Modes of Communication of changes in interest rate:** Any change in AIR would be duly communicated to the borrower at the contact details available with IIFL HFC through SMS/ E-mail/ Courier or any other electronic mode prevalent for the time being.
3. **Installment Types:** Monthly
4. **Loan Tenure:** IIFL HFC offers a wide range of loan tenures starting from 1 year upto 30 years depending on a combination of various parameters like age of borrower/s, loan product, collateral security etc. Borrower/s is/are advised to refer to the Loan Agreement to know the Loan Tenure sanctioned.
5. **Purpose of Loan:** IIFL HFC offers a variety of Loan options depending on the requirement of the borrower/s like Home Loan for Purchase or Construction or Renovation or, Purchase of Land or Loan Against Property or Loan for Purchase of commercial property etc. Borrower/s is/are advised to refer to the Loan Agreement to know the Purpose of Loan sanctioned.
6. **Fee and Other Charges\***
  - i) **On application:**

Processing Fees	Upto 1.0% (Home Loans) Upto 2.0% (others)
Collateral Evaluation Charges	NIL for Home Loan ₹15,000 - ₹25,000 for Non Housing Loans depending on the loan amount
Transaction Handling charges in Balance Transfer/Resale Home Loans	₹ 2500/-
CERSAI Fees	₹ 100/- (for Loans > 5Lacs) ₹ 50/- (for Loans < 5Lacs)

- ii) **During Term of Loan:**

Cheque/ECS Swapping charges	₹ 500/- per instance
Retrieval charges for Copies of loan /property document in IIFL custody	₹ 500/- per instance
Cheque / ECS Dishonour Charges	₹ 500 /- for each instance

- iii) **On Foreclosure:**

Loan Type	Customer Type	Full Prepayment	Part Prepayment
Home Loan / Others	Individual	Nil	
	Non - Individual	Within 1st year of Last Disbursement = 5% of any amount prepaid After 1st year of Last disbursement	
		3% of any amount pre paid	1% of any amount prepaid

- iv) **Fee refundable if loan not sanctioned/ disbursed:** Processing Fee paid by customer for availing the loan is non-refundable.
- v) **Conversion Charges for switching from Floating to Fixed Interest and vice-versa:** IIFL HFC do not offer Fixed rate retail loans
- vi) **Penalty for delayed payments:** 36% per annum of outstanding EMI
- \* All fees/charges are subject to applicable Service Tax.
- \* Stamp duty, e-filing charges, and other statutory dues applicable on the Security/Transaction documents may vary depending on locations and payable by borrower/s in addition to processing fees.
- \* The above mentioned charges/fees are as on date of the Loan Agreement and are subject to change from time to time. For latest updated details of applicable fee and other charges, please refer to the Company's official website: <http://www.iiflhomeloans.com/ResourceCenter/Scheduleofcharges.aspx>.

X 22

B. Seema - Layout  
Signature

IN  
Babita Barolia  
W1221249

MAHESHWARI JEWELLERS  
www.maheshwarijewellers.com  
Mumbai - 400 051  
9822222222  
Email: info@maheshwarijewellers.com

**7. Security/ Collateral for the Loan:** Security of the loan would generally be security interest on the property being financed and / or any other additional security in the nature of additional property/ Guarantors as may be mandated by IIFL HFC. Borrower/s is/are advised to refer the Loan Agreement and Sanction Letter to know the security details of the Loan sanctioned.

**8. Insurance of the property / Borrowers:**

- i) The Borrower/s shall keep the property under security insured with comprehensive Insurance policy equivalent to the loan outstanding at any point of time during the pendency of the loan with IIFL HFC as the sole beneficiary under said policy / policies.
- ii) The Borrower/s may keep his/their life insured equivalent to loan outstanding at any point of time during the pendency of the loan with IIFL HFC as the sole beneficiary under said policy / policies.

**9. Conditions for Disbursement of the Loan:**

IIFL HFC shall not disburse any loan to the Borrower unless the conditions mentioned in the Sanction Letter and Loan Agreements are complied with, to the satisfaction and sole discretion of IIFL HFC. Few of which are as given below:

- The Borrower must fulfil the IIFL HFC's requirement of credit worthiness.
- Execution of loan agreement and such other ancillary documents
- Submission of cheques/ECS/ACH/ etc. any other clearing system in force for the time being towards repayment of instalments
- Creation of security in favour of IIFL HFC.
- Utilisation of disbursement should be as per the end use specified
- The Borrower must disclose every material fact which may affect the borrower's loan proposal.

**10. Repayment of Loan & Interest:** Repayment of Loan to be by way of pre-EMI/EMI during the entire tenure of the Loan as per terms outlined in the Loan Agreement. Borrower is advised to refer to the Loan Agreement for details of repayment, in Equated Monthly Installments (EMI/Pre-EMI) or other payments, EMI cycle, due dates etc. Any change in the AIR/EMI would be communicated in advance as per clause 2(V) above of MITC.

**11. Brief procedure to be followed for Recovery of Overdues:** On the occurrence of Event of Default as mentioned in the Loan Agreement, the Borrower to be sent reminder from time to time for payment of the outstanding amount on his loan account by Telephone, E-mail, Courier, SMS and/or through third parties appointed for collection purposes to remind, follow-up and collect dues. The Collection methodology broadly includes the following:

- a. **Tele- Calling:** It involves contacting the Borrower over the phone and making them aware about the missed due date and requesting to pay the arrears at the earliest.
- b. **Field Collection:** It involves meeting the Borrower and collecting the payment of the amount due. The activity shall be carried out through employees of IIFL HFC or authorized representatives. The payment would be collected either in cash or in the form of a cheque/DD against the valid receipt only which will be issued to Borrower.
- c. **Legal action** shall be taken based on circumstances of each delinquent account, as per the policy of IIFL HFC and pursuant to the provision of applicable laws. Hence, IIFL HFC shall use a judicious mix of field visit, written communication and legal action to ensure proper and effective coverage for the different category of delinquent account.

**12. Annual Outstanding Balance Statement:** IIFL HFC will issue the Annual Outstanding Balance Statement alongwith Annual Income Tax Certificate for the preceding Financial Year to all Home Loan Borrowers in the first quarter of every Financial Year.

**13. Customer Services:**

- a) Borrower can visit the Service Branch during visiting hours of 10 am – 5 pm from Monday to Friday and 10 am – 2 pm on Saturdays (Except Public Holidays, 2nd and 3rd Saturdays).
- b) Borrower can contact our call centre at 180030001155 (toll free) between 10 am – 5 pm from Monday to Friday (Except Public Holidays).
- c) Borrower can reach to Customer Service vide e-mail :- reach@iifl.com
- d) Indicative Timelines of common request servicing:
  - i) Loan account statement – 7 working days from date of request
  - ii) Photocopy of the title documents – 7 working days from date of request
  - iii) Return of original documents on closure/transfer of loan – 7 working days from date of request

**14. Grievance Redressal:** For any service related issue including obtaining documents or in case of any complaint/grievance, the Borrower may communicate in writing, orally, electronically through e-mail, website, telephone and modes given below. The Borrower may contact our Office through any of the following channels:

- By telephonic communication with our call centre at 180030001155 (toll free) between 10 am – 5 pm from Monday to Friday (Except Public Holidays).
- By way of e-mail at reach@iifl.com
- By way of written letter addressed to Customer Service - Home Loans, India Infoline Housing Finance Ltd, 12A-10,13th floor, Parinee Crescenzo, C-38 & 39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai – 400051
- By way of physically visiting the Service Branch and lodge a complaint in the Complaint Register maintained at our branches

In case the response is unsatisfactory or no response is received from above mentioned sources, the complaint may be escalated to: Ms. Rakhi Narain, Head of Customer Service (rakhi.narain@indiainfoonline.com), IIFL Tower, 98, Udyog Vihar, Phase-IV, Gurgaon, Haryana -122015

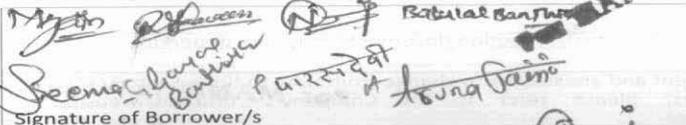
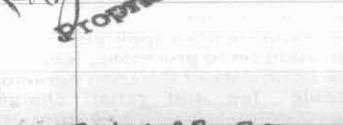
Borrower can further escalate the complaint to: Mr. Ajay Jaiswal, Head of Compliance (ajay.jaiswal@indiainfoonline.com), IIFL Tower, 98, Udyog Vihar, Phase-IV, Gurgaon, Haryana -122015

In case the complainant is dissatisfied with the response received from IIFL HFC or where no response is received, the Complainant may approach the Complaint Redressal Cell of National Housing Bank by lodging its complaint in online mode at the link <https://grids.nhbonline.org.in> OR in offline mode by post, in prescribed format, available at link

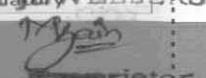
<http://www.nhb.org.in/Grievance-Redressal-System/Lodging-Complaint-Against-HFCs-NHB%280%93Physical-Mode.pdf> to Complaint Redressal Cell, Department of Regulation & Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi – 110003

It is hereby agreed that for detail terms and conditions of the Loan, the parties hereto shall refer to and rely upon the loan and other security documents executed / to be executed by them.

The above terms and conditions have been read by the borrower/s / read over to the borrower, understood and agreed upon borrower/s.

 Signature of Borrower/s	 Rahul Panthi Proprietor	 India Infoline Housing Finance Limited Rahul Panthi Proprietor
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Parmanand JEWELLERS

  
M. Bhat  
Proprietor

**DEMAND PROMISSORY NOTE (DPN)**

Place: .....

Date: .....

ON DEMAND, I/We ..... jointly and severally promise to pay India Infoline Housing Finance Limited (IIFL HFC), or its assigns a sum of Rs...../-.(Rupees .....

at the rate of ..... % per annum with prime lending rate +/- ..... % margin or such other rates which IIFL HFC may specify from time to time. Presentment for payment and noting and protest of the note are hereby unconditionally waived.

Rs...../-

(Rupees .....only)

Signed by the above named

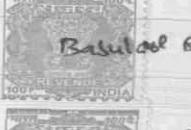


Signature of Borrower

Babulal Banshi



Signature of Co-Borrower (if any)



Common Seal if company  
is on loan structure



Affix  
Revenue  
Stamps & all  
applicants and  
co-applicants &  
to sign across



For MANSI JEWELLERS

For MANSI JEWELLERS

Proprietor

## LOAN AGREEMENT

This LOAN AGREEMENT ("Agreement") is entered into at the place and on the date specified in Schedule - I attached hereto by and between:

INDIA INFOLINE HOUSING FINANCE LIMITED (CIN No. U65993MH2006PLC166475), a Housing Finance Company incorporated under the Companies Act 1956 (as amended upto date), having its registered office at 12A - 10, 13th Floor, Parineeta Crescendo, C-38 and C-39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai 400051 (hereinafter referred to as "the Lender" or "IIFL HFC" which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to mean and include its, successor/s in business, assign/s, administrator/s, executor/s, liquidator/s etc.) of the One part; AND

The Borrower/s, (as defined in the definition) whose name(s), address(es) other details are mentioned and more particularly described in the Schedule attached hereto, hereinafter referred to as "the Borrower" which expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include, its/his/her successors and permitted assigns, administrators, legal heirs wherever the context or meaning shall so require, of the Other part.

The Borrower and IIFL HFC are hereinafter collectively referred to as the "Parties" and singly referred to as a "Party" where ever the context so requires.

The expression "Borrower" in singular shall where there is more than one Borrower, deemed to be referring, to all the Borrower/s collectively, or each of them singly, as the context may require.

### 1. DEFINITIONS AND INTERPRETATION

1.1 In this Agreement, unless there is anything repugnant to the subject or context thereof, the expression listed below shall have the following meanings :

- a) "**Additional Interest**" or "**Default Interest**" means interest levied by IIFL HFC (a) on delay in payment of the EMI or Pre-EMI or any other amounts due and payable under this Agreement by the Borrower to IIFL HFC; or (b) upon non-compliance of any of the covenants contained in the Transaction Documents by the Borrower/s.
- b) "**Adjustable Interest Rate**" / "AIR" shall mean and include the variable and floating rate of interest with reference to the Base rate of IIFL HFC together with the margin, if any, as specified by IIFL HFC and set out hereinafter, applicable on the Loan pursuant to this Agreement.
- c) "**Agreement**" means this agreement together with the Schedules hereunder written and any amendment made thereto from time to time by the Parties hereto.
- d) "**Application Form**" / "**Loan Application**" means as the context may permit or require, the loan application form submitted by the Borrower to IIFL HFC for applying for and availing of the Loan, together with the preliminary credit facility application form and all other information, particulars, clarifications and declarations, if any, furnished by the Borrower or any other person from time to time in connection with the Loan Application.
- e) "**Applicable Rate of Interest**" shall mean the Interest Rate applicable on the Loan at any given point of time ,
- f) "**Arbitrator**" shall have the meaning assigned to such term in Clause 12 (Arbitration) below.
- g) "**Availability Period**" shall mean the period within which the Borrower shall be required to drawdown the Loan Amount, which period may be modified and varied by the Lender, in its sole discretion.
- h) "**Base Rate**" shall mean and include the Prime Lending Rates of IIFL HFC being offered by IIFL HFC and agreed by the Borrowers, more particularly referred in Schedule to this agreement. The current Prime Lending Rates of IIFL HFC are called IH - HPLR and IH - LPLR. If not agreed otherwise, IH-HPLR is for retail Home Loan facilities and IH-LPLR for other Mortgage Loan facilities.
- i) "**Borrower/s**" means the persons named in the Schedule to this Agreement. The expression "Borrower/s" shall, unless it be repugnant to the subject or as the context may permit or require, include, (i) in the case of a society registered under the applicable laws relating to societies, its successors and permitted assigns, (ii) in the case of partnership firm within the meaning of the Indian Partnership Act, 1932, any or each of the partners and survivor(s) of them and partners from time to time (both in the personal capacity and as partners of the firm and their respective heirs, executors, administrators and permitted assigns, legal representatives and successors of the firm); (iii) in the case of proprietorship concern, the proprietor/proprietress (both in his/her personal capacity and as proprietor/proprietress of the concern) and his/her respective heirs, executors, administrators and permitted assigns, legal representatives and successors of the concern; (iv) in the case of joint HUF, the karta of the joint HUF and any or each of the adult members/coparceners of the joint HUF and the survivor(s) of them and their respective heirs; executors, administrators and permitted assigns, legal representatives and successors; (v) in the case of individual, his /her/their respective heirs executors, administrators and permitted assigns, legal representatives and successors; (vi) in the case of trust, the trust/trustee(s) for the time being, its successor and permitted assigns. (vii) in the case of a company or a limited liability partnership (LLP) constituted and registered under the applicable laws relating to companies or LLPs, as the case may be, its successors and permitted assigns. The expression "Borrower/s" shall, as the subject or context may permit or require, mean any or each of the Borrower/s.
- j) "**Due Date**" shall mean the date on which any EMI, PEMI, Interest, Charges or any other amount payable under this Agreement, is due for payment, as more specifically provided for in the Repayment Schedule;
- k) "**End Use (of Loan) Letter**" means the letter/s submitted by the Borrower/s to IIFL HFC detailing the Purpose for which the Loan has been applied.
- l) "**Events of Default**" shall have the meaning assigned to such term in Clause 6 (Event of Default) below.
- m) "**Equated Monthly Installment**" (EMI) means the amount of monthly payment (ascertained by IIFL HFC), necessary to be made to IIFL HFC to amortise the Loan with interest over the tenure of the Loan (as decided by IIFL HFC from time to time).
- n) "**Final Settlement Date**" means the date on which all the Outstanding Dues are irrevocably and unconditionally discharged by the Borrower in full, to the satisfaction of the Lender.
- o) "**Governmental Authority**" means any central or state government or political subdivision thereof, statutory authority, local authorities, any department, agency or instrumentality of any government or political subdivision thereof including Reserve Bank of India (RBI), National Housing Bank (NHB) municipal corporations, town planning authorities, any administrative body, court, tribunal or arbitral tribunal, quasi judicial bodies, and includes any securities exchange.
- p) "**Guarantor**" means the person(s) (natural/juristic-legal) (if any) who has/have guaranteed the due performance of terms of this Agreement and repayment of the Loan by the Borrower/s. The Guarantor/s has/have stated as a surety and shall secure the Loan together with all interest, additional interest, costs, charges and expenses and all other monies whatsoever due and payable or which may hereafter payable by the Borrower/s to the IIFL HFC whether under this Agreement or otherwise ("the dues") by creating such Security Interest in favour of the IIFL HFC, as may be acceptable and considered appropriate by the IIFL HFC.

q) "**IH - LPLR (IIFL HFC - LAP Prime Lending Rate)**" shall mean the percentage rate per annum decided by IIFL HFC, for Mortgage Loan, from time to time and announced/notified by IIFL HFC in such form and manner as deemed appropriate by IIFL HFC from time to time as IH-LPLR.

r) "**IH - HPLR**" or "**IIFL HFC - Retail Home Loans Prime Lending Rate**" means the base interest rate announced by IIFL HFC from time to time as its retail home loan prime lending rate.

s) "**Individual**" shall mean and include the natural living person only.

t) "**Interest Rate**" shall mean and include Fixed Rate of Interest, Adjustable Rate of Interest and Mixed Rate of Interest, as the context may require.

u) "**Interest Rate Rest Revision Cycle**" or "**IRRCC**" means the frequency at which future/further AIRs are applied in terms of Clause 2.3 of this Agreement;

v) "**Loan**" means the amount as mentioned in the Schedule hereto.

w) "**Material Adverse Effect**" means the effect or consequence of any event or circumstance which is or in the opinion of the Lender, is likely to be: (a) adverse to the ability of the Borrower/s or any other relevant person to perform or comply with any of their respective obligations under the Transaction Documents in accordance with their respective terms; or (b) prejudicial to any of the businesses, operations or financial condition of the Borrower/s or of any other relevant person who is party to any Transaction Document; or (c) adverse to the legality, validity and enforceability of any of the Transaction Documents; or (d) adverse to the ability of the Lender to exercise or enforce any right, benefit, privilege or remedy under any Transaction Documents

x) "**Non Individual Loan**" A loan account where either or any of the borrower is/are other than individual, such account will be called as "Non Individual Loan".

y) "**Outstanding Dues**" means and includes the outstanding principal amount of the Loan, interest on the Loan, Additional Interest, Default Interest and all fees, costs, charges, expenses, stamp duty (including registration and filing charges and taxes of any description whatsoever as may be levied from time to time by the Government or other authority) and all other sums whatsoever payable by the Borrower to IIFL HFC under or pursuant to the Transaction Documents, as well as all other monies whatsoever stipulated or payable by the Borrower under the terms of sanction of Loan.

z) "**PEMII**" or "**Pre Equated Monthly Installment Interest**" means, the interest charged by IIFL HFC, at the rate decided by IIFL HFC, on the Loan from the date/respective dates of disbursement to the date immediately prior to the date of commencement of EMI.

aa) "**Prepayment**" means premature repayment (whether in part or in full) as per the terms and conditions laid down by IIFL HFC in that behalf and in force at the time of prepayment. "Purpose" means the purpose(s) for which the Loan has been availed/agreed to be availed by the Borrower/s from IIFL HFC and as is more particularly specified in the Schedule hereto.

bb) "**Repayment**" means payment of outstanding amount of IIFL HFC Loan i.e. the principal amount of Loan, interest thereon, and all other charges, premium, fees or other dues which are payable under this Agreement to IIFL HFC by the Borrower/s.

cc) "**Reset Period**" means a quarter during which the "Base Rate" is changed.

dd) "**Sanction Letter**" means the letter issued by IIFL HFC thereby informing the Borrower/s about sanction of the Loan Amount along with the relevant particulars, terms and conditions contained therein for availing the loan facility by the Borrower/s.

ee) "**Security**" shall have the meaning assigned to such term in Clause 3 (Security) below.

ff) "**Schedule**" means and includes the Schedule attached hereto, as may be amended or supplemented from time to time, and forming an integral part of the Agreement.

gg) "**Security Documents**" mean any document executed, delivered or deposited by the Borrower or any other person creating Security Interest in favour of the Lenders or for the benefit of the Lender;

hh) "**Security Interest**" means the liens, hypothecation, pledge, mortgage and other charge created / to be created over the property pursuant to and in accordance with the Transaction Documents and this Agreement. "Standing Instructions" and/or "SI" means the written instructions issued by the Borrower/s to his/her/their bank, where he/she/they maintains his/her/their account, for monthly payment of the amount equal to the EMIs, in favour of IIFL HFC for repayment of the Loan amount.

ii) "**Taxes**" means any present or future tax, levy, impost, duty, stamp duty, charge, fee, deduction or withholding in the nature of tax wherever imposed, levied, collected, withheld or assessed by any Government Authority pursuant to the Applicable Law;

jj) "**Transaction Documents**" include the Agreement, all writings and other documents executed or entered into or to be executed or entered into, by the Borrower/s or, as the case may be, any other person, in relation, or pertaining, to the Loan and each such Transaction Document as decided from time to time.

1.2 The term "Borrower" wherever the context so requires shall mean and be construed as "Borrowers" and the masculine gender where ever the context so requires, shall mean and be construed as the feminine gender.

1.3 The terms and expressions in singular shall mean and include, wherever it will be required, the plural connotation of the same.

1.4 Subject to context thereof the expression 'Property' shall mean and include land.

1.5 The term 'construction' shall mean and include extension, improvement, renovation, reconstruction etc.

### 2. LOAN, INTEREST, ETC.

#### 2.1 Amount of Loan

a) That in consideration of the terms and conditions hereinafter stated IIFL HFC agrees to lend to the Borrower/s and the Borrower/s agrees to borrow the Loan to the extent of the amount mentioned in Schedule to this Agreement in the manner and on the terms and conditions mentioned in this Agreement for the Purpose as described by the Borrower in the Schedule hereunder written .

b) The loan shall be disbursed upon the receipt of the drawdown request from the Borrower within the Availability Period or in such other manner as the Lender, in its sole discretion, may deem fit.

c) That the Borrower/s shall have no objection to the amount sanctioned and the amount disbursed to the Borrower irrespective of the fact that he/she/they had applied for a Loan amount higher/ lower than what has been sanctioned to him/them and further IIFL HFC shall be at liberty to decide the actual amount of the Loan and the amount to be actually disbursed (in certain cases the sanctioned amount may be higher than the actual disbursed amount) and in such an eventuality the sanctioned amount would be the Loan amount.

d) Unless otherwise agreed by IIFL HFC in writing, the unutilized amount(s) of the Loan shall stand automatically cancelled upon the expiry of the Availability Period, however IIFL HFC may allow further withdrawal on the terms and conditions as it may deem fit.

e) IIFL HFC shall have the right to cancel all unutilized amount(s) of the Loan in case of any Event of Default.

**POT MANSI JEWELLERS**

**Proprietor**

*Myan  
X 24  
B. Ghosh  
S. Beenu  
Lalita Banerjee  
Anita Jain*

*Babulal Banerjee  
W 22-7-97*

f) The Loan shall be utilised only for the purpose disclosed by the Borrower and shall not be used for any other purposes.

#### 2.2. Interest

a) The rate of interest applicable to the Loan, as on the date of execution of this Agreement is as stated in the Schedule hereto.

Provided that in the event the Lender reduces or increases the interest Rate prior to the disbursement of the full Loan, the Applicable Rate of Interest shall be varied on weighted average basis with reference to the tranches disbursed / to be disbursed.

b) Until and as varied by IIFL HFC in terms of this Agreement, the AIR applicable to the Loan shall be as stated in the Schedule.

c) The ascertainment of rate of interest, besides others, are based on risk analysis of the Borrower(s) and that of the security offered for repayment of the loan amount, as per IIFL HFC rules, policy and sanction conditions. In case of change in risk weightage during the currency of the Loan, due to external and internal factors, IIFL HFC may change the applicable rate of interest, at its sole discretion, with prospective effect with prior written communication and shall be acceptable to the Borrower(s). Decision of IIFL HFC to this effect will be final and binding on the Borrower(s).

#### 2.3 Computation of Interest

##### a) For Fixed Rate of Interest

The EMI comprises of both principal and interest calculated on the basis of rate of interest mentioned herein below and is rounded off to the next rupee. The ratio/proportion of the principal and interest constituting the EMI would vary in every EMI though the EMI may remain the same every month. Interest and any other charges shall be computed on the basis of a year or three hundred and sixty five days. IIFL HFC may at its discretion stipulate the periodicity of computation of interest.

Provided that in an event IIFL HFC changes the interest rate prior to the disbursement of the entire Loan amount, the weighted average of the different interest rates shall be applicable to the Loan, forthwith from the date of such increase/ decrease.

Provided further that from time to time IIFL HFC may in its sole and absolute discretion alter the rate of interest suitably and prospectively subject to written communication to the Borrower on account of change in the internal policies or its unforeseen or extraordinary changes in the money market conditions take place during the period of this Agreement. Thereafter the applicable rate of interest would be the such varied rate of interest. The Borrower agrees that IIFL HFC shall have sole discretion to determine whether such conditions exist or not and the Borrower further undertakes not to challenge/object to the discretion so exercised by IIFL HFC.

##### b) For Adjustable Rate of Interest

(i) The EMI comprises of principal and interest calculated on monthly basis rests at the AIR and is rounded off to the next rupee and any other charges shall be computed on the basis of a year or three hundred and sixty-five days.

PROVIDED all future/further AIRs applicable for the amount of loan lent by IIFL HFC to the Borrower shall be applied by IIFL HFC on the basis of Interest Rate Rest Revision Cycle (IRRRC) which is quarter of English calendar year beginning from 1st day of January, April, July and October of each year.

(ii) All computation of and subsequent variation in Adjustable Interest Rate shall be based on the "Base Rate" preferred and agreed by the Borrower in the Schedule.

(iii) All future/further Adjustable Interest Rates applicable for the amount of loan lent by IIFL HFC to the Borrower/s shall be applied by IIFL HFC on the first day of the month following the month in which "Base Rate" is changed.

(iv) In an event IIFL HFC changes Adjustable Interest Rate prior to the disbursement of the full Loan, the weighted average of the different Adjustable Interest Rate shall be applicable to the loan forthwith from the date of such increase or decrease till the first day of the month following the month in which the "Base Rate" is changed.

(v) Adjustable Interest Rate will be reset on the first day of the quarter following the month in which the "Base Rate" is changed.

(vi) In case of PEMII, all future/further Adjustable Interest Rate applicable to the Borrower/s shall be applied by IIFL HFC on the first day of the quarter following the month in which the "Base Rate" is changed.

(vii) The Adjustable interest Rate applicable to the Loan shall be on the basis of the "Base Rate" prevailing on the date of final disbursement.

(viii) The Adjustable Interest Rate prevailing on the date of this Agreement or as changed from time to time shall be applied as follows :

(i) In the event of the Borrower/s having already commenced payment of EMI before the beginning of the month in which the "Base Rate" has been revised - on the outstanding principal amount of the Loan as at the beginning of next month, or

(ii) In the event of the Borrower/s not having commenced payment of EMI- on the total amount of the Loan drawn prior to revision of the "Base Rate".

Explanation: In the events (i) and (ii) above, any pre-payments made by the Borrower/s during the financial year shall be taken into account.

##### c) For Mixed Rate of Interest - Fixed and Adjustable

(i) The applicable rate for fixed and variable rate of interest will be as mentioned under respective heading in the Schedule.

(ii) The applicable period for fixed and variable rate of interest will be as mentioned in the Schedule.

(iii) Computation of interest and the EMI for the Fixed Rate of Interest shall be as per provisions of clause 2.3(a) (hereinabove).

(iii) Computation of interest and the EMI for the Adjustable Rate of interest will be computed on the rate of interest, as on date of switch and as per the provisions for AIR under clause 2.3 (b) (hereinabove).

#### 2.4 Details of Disbursement

a) IIFL HFC, in its sole and absolute discretion, may disburse the Loan either in lump sum or in suitable installments having regard to the needs of the Borrower/s. The Borrower/s agrees that the decision of IIFL HFC, in this regard shall be final, conclusive and binding upon the Borrower/s, and the Borrower/s undertakes that he/she/they/it shall not question and/or challenge and/or object to the decision/discretion of IIFL HFC.

b) The Borrower/s also agrees and undertakes to issue such acknowledgement and/or receipt (in the manner and form required by IIFL HFC) of each amount so disbursed.

c) All the payments to be made by IIFL HFC to the Borrower under or in terms of this agreement shall be made by the cheque or Demand Draft duly crossed and marked account payee or /Real Time Gross Settlement ('RTGS')/ National Electronic Funds Transfer ('NEFT') or any other mode of payment as may be permitted by the Reserve Bank of India under the Applicable Laws and the collection and other charges, if any, in respect of all such transmission of amounts will have to be borne by the Borrower and interest on the Loan will begin to accrue in favour of IIFL HFC as on the date of delivery or dispatch of the cheque, issuance of RTGS/NEFT instructions, irrespective of the time taken for transit /collection/ realization by the Borrower and he/her/its/their bank.

d) That wherein the Loan is disbursed to the Borrower in installments and only interest is payable till the complete disbursement of the entire Loan, IIFL HFC, shall be at liberty to start EMI on the disbursed amount anytime after 12 months from date of commencement of first PEMII at its sole discretion and the Borrower/s shall have no objection to the same.

e) The decision of IIFL HFC in this regard as to disbursement of the Loan shall be final, conclusive and binding on the Borrower/s.

f) That in case the purpose of the Loan is:

(i) Acquisition/purchase of a property then:- The Borrower/s clearly understands and agrees that IIFL HFC would disburse the Loan (whether in part or in full) for the acquisition of the property only after the Borrower's own contribution has been made for the same to the builder/developer / seller and the proof of the same (to the satisfaction of IIFL HFC) has been furnished to IIFL HFC by the Borrower/s. Further, IIFL HFC shall also be entitled to verify the authenticity of such proof before disbursing the Loan.

(ii) Construction / Repair / Improvement etc then:- The Borrower/s clearly understands and agrees that the disbursement towards construction/ improvement of property shall be made only after the construction/improvement work has commenced on the property, and the proof thereof (to the satisfaction of IIFL HFC) has been furnished to IIFL HFC by the Borrower/s. Further, IIFL HFC shall also be entitled to verify the authenticity of such proof before disbursing the Loan. The disbursement shall be in stages as per the progress of work as prescribed in terms of the internal guidelines of IIFL HFC, as applicable from time to time.

(iii) That in case the purpose of the Loan is both Acquisition/Purchase and Construction /Repair /Improvement etc, then each part of the Loan would be subject to the relevant terms and conditions contained in clause 2.4 (f)(i) & 2.4 (f) (ii) above. Thereby the part of the Loan which has been granted for the purpose of Acquisition/Purchase Property would be subject to the provisions of clause 2.4 (f)(i), here in above, and the other part which has been granted for the purpose of Construction/Repair/Improvement etc. of property would be subject to the provisions of clause 2.4 (f)(ii), hereinabove.

(iv) Acquisition/purchase of a residential plot only or also construction thereon, then :- The Borrower/s clearly understands and agrees that he/she/they will construct the dwelling unit within 36 months from the date of first disbursal. If the Borrowers has availed loan facility for construction on such plot then the disbursal towards construction of Property shall be made only after the construction work has been commenced on the Property, and the proof thereof (to the satisfaction of IIFL HFC) has been furnished to IIFL HFC by the Borrower/s. The disbursement shall be in stages as per the progress of work as prescribed in terms of the internal guidelines of IIFL HFC, as applicable from time to time, in any case, such construction need to be commenced within 12 months and get completed within 36 months from date of first disbursal.

#### 2.5 Conditions for Disbursement

a) The obligation of IIFL HFC to make any disbursement under the Loan shall also be subject to:

i. No Event of Default as defined in this Agreement shall have happened or is subsisting.

ii. The Borrower/s having furnished evidence, to the complete satisfaction of IIFL HFC (of the proposed utilisation of the proceeds of the disbursement of the Loan) that at the time of request for disbursement, the disbursal amount sought is required immediately by the Borrower for the purpose of the Loan.

iii. No extra ordinary or other circumstances shall have occurred which in the sole opinion of IIFL HFC may make it improbable for the Borrower/s and/or Guarantor to fulfill any of his/her/their obligations and/or the Terms and Conditions of the present agreement.

iv. The Borrower/s shall have furnished evidence to the full satisfaction of IIFL HFC that all consents, approvals and permissions required for availing of the Loan and/or creation of security have been obtained or evidence to the effect that these are not required.

v. The Borrower/s shall have furnished to the full satisfaction of IIFL HFC, documentary evidence of title and ownership over the Property in favour of the Borrower/s or any one of the Borrower/s as the case may be and that these documents are also valid, binding and subsisting and that necessary security can be created in favour of IIFL HFC in the form and manner as suggested/ required by IIFL HFC.

vi. The Borrower/s shall obtain a comprehensive and composite Insurance policy in respect of the Property and/or any other insurance policy that may be required by IIFL HFC in exercise of its sole and absolute discretion at his/her/their own cost and expense. That the insurance value over the Property should be of a value higher or equivalent to the Loan amount or the value of the structure of the Property whichever is higher. The Borrower/s shall get the lien of IIFL HFC as loss payee, noted on the insurance policy confirming that IIFL HFC has a first claim on the proceeds of the policy amount/proceeds of the policy and the Borrower/s shall furnish such Insurance cover and/or Insurance Policy to IIFL HFC. The Borrower/s shall keep the insurance policy alive during the currency of the Loan.

vii. That the Borrower/s shall execute and/or deliver such documents, security documents, agreements, guarantees, indemnities, Demand Promissory Notes, Declarations etc. as IIFL HFC may in its sole and absolute discretion, require.

b) That in the event, if the security furnished by the Borrower/s is found to be insufficient/ incorrect in value, the Borrower/s shall be directed to furnish additional security as may be required by IIFL HFC and the Borrower/s shall be bound to comply with such demand within the time period required by IIFL HFC. Notwithstanding the above, in the event the security furnished by the Borrower/s and/or Guarantor is subsequently found to be of inferior value to that as declared by the Borrower/s in Loan application, the Loan may be recalled/repayment of the Loan be accelerated by IIFL HFC with immediate effect.

c) Failed to withdraw and/or use the loan amount : If the Borrower/s fails to withdraw and/use the entire Loan, for purpose specified in this Agreement, within Availability Period, then IIFL HFC, on its sole discretion:- a) May alter or reschedule the EMIs in such a manner and to such extent as IIFL HFC may deem fit and proper. Thereupon the repayment will be made as per the said alteration and rescheduled EMIs notwithstanding anything stated in this agreement; or b) May by notice to the Borrower/s suspend or cancel further disbursements of the Loan

d) That IIFL HFC reserves its right to recall the loan facility after five year from date of this agreement. The loan facility will be reappraised and necessary information and documents may be asked for further review of the facility. Further continuation of the loan facility shall be based on appraisal report, to the satisfaction of IIFL HFC and with additional terms and conditions, as IIFL HFC deems fit and proper. The decision of IIFL HFC towards continuation of the loan facility shall be final and binding on the Borrower/s.

#### 2.6 Amortisation

a) Subject to Clause 2.2 & 2.3 the Borrower/s will amortise the Loan in the manner as stipulated in the Schedule.

b) In addition to (a) above the Borrower/s shall pay to IIFL HFC PEMII and other charges as per the Schedule.

Basutal Banbhia

FOR MAMTA JEWELLERS  
Myan  
Proprietor

X 25

Seema Gurjeet  
Bawali Banbhia  
Dena Gajra

11227497

**DISBURSAL REQUEST FORM (DRF)**

To  
**INDIA INFOLINE HOUSING FINANCE LIMITED,**  
 12A-10, 13<sup>th</sup> Floor Parinee Crescenzo, C-38 & C-39,  
 G-Block, Behind MCA, Bandra Kurla Complex,  
 Bandra East Mumbai-400051.

Dated : ..... 1 / 2016 .

**SUB :** Request for disbursal for Prospect No. .... 763267 .....

Dear Sir/Madam

This is with reference to my loan facility sanctioned/to be sanctioned by your office vide sanction letter bearing no. .... 763267 .. dated .....

With regard to the above I/we, the undersigned do hereby request you to issue my/our loan disbursal cheques as per the details given herein below :

<b>Favoring 1:</b>	Favouring .....
	Bank Name & A/c No. ....
	Amount Rs. <input type="text"/> Paise <input type="text"/> 0 0
<b>Favoring 2:</b>	Favouring .....
	Bank Name & A/c No. ....
	Amount Rs. <input type="text"/> Paise <input type="text"/> 0 0
<b>Favoring 3:</b>	Favouring .....
	Bank Name & A/c No. ....
	Amount Rs. <input type="text"/> Paise <input type="text"/> 0 0
<b>Favoring 4:</b>	Favouring .....
	Bank Name & A/c No. ....
	Amount Rs. <input type="text"/> Paise <input type="text"/> 0 0
<b>Favoring 4:</b>	Favouring .....
	Bank Name & A/c No. ....
	Amount Rs. <input type="text"/> Paise <input type="text"/> 0 0

1. Name & Signature Borrowers :

Muzahid Bhanji, Babulal Bhanji, 6/22/2016  
 Seema Bhanji, Dinesh Bhanji, 6/22/2016  
 Gurjeet Bhanji, 6/22/2016

2. Name & Signature of Co-Borrowers :

For MANSI JEWELLER

3. Name & Signature of Co-Borrowers :

Muzahid  
 Proprietor

Note: 1. Every cutting need counter sign by borrower & co-borrower. Company will not be responsible for any change in favoring other than filled in this form.  
 2. In case of payment to more than 5 (Five) persons/accounts, additional DRF sheet to be filled and submitted.  
 3. Where the payment request is in favour of other than the Borrowers, a proper valid receipt against each such payment shall be submitted to IIFL HFC within 30 days of disbursal or before the next disbursement, whichever is later.

- c) In the event of delay in advancement of disbursement for any reason whatsoever, the date of commencement of EMI shall be the first day of the month following the month of which the disbursement of the Loan will have been completed and consequently the due date of payment of the first EMI in such case will be the first day of the month following such month.
- d) Notwithstanding what is stated in Clause 2.6 (a) above and in the Schedule, IIFL HFC shall have the right at any time or from time to time to review and reschedule the repayment terms of the Loan or of the outstanding amount thereof in such manner and to such extent as IIFL HFC may in its sole discretion decide. In such event/s the Borrower/s shall repay the Loan or outstanding amount thereof as per the revised schedule as may be determined by IIFL HFC in its sole discretion and communicated to the Borrower/s by IIFL HFC in writing.
- e) Save and except as provided under sub-Clause (f) below, for administrative convenience the EMI amount is intended to be kept constant irrespective of variations in the AIR and as result of this the number of EMIs is liable to vary. No intimation shall be given by IIFL HFC as to the number of EMIs required to be paid by the Borrower/s upon each AIR application. Provided however, the information as to the applicable /applied AIR during the financial year of IIFL HFC and the number of EMIs payable from last AIR application during such year shall be intimated by IIFL HFC to the Borrower/s annually. The Borrower/s shall pay EMIs until the Loan together with interest, costs and other charges thereon are repaid in full, to IIFL HFC.
- f) Notwithstanding anything to the contrary contained in this Agreement having regard to the AIR for the time being in force, IIFL HFC shall be entitled to increase the EMI amount suitably if i. The said EMI would lead to negative amortization ( i.e. EMI not being adequate to cover interest in full ) and/or ii. The principal component contained in the EMIs is inadequate to amortise the Loan within such period as determined by IIFL HFC.
- The Borrower/s shall be required to pay such increased EMI amount and the number of instalments thereof as decided by IIFL HFC and intimated to the Borrower by IIFL HFC.
- g) IIFL HFC may vary its IIFL HFC Base rate from time to time in such manner including as to the Loan amounts as IIFL HFC may deem fit in its own discretion.
- h) The Borrower/s shall be of his/her/their/its own accord send to IIFL HFC a statement of his/her/their /its income every year from the date hereof. However, IIFL HFC shall have the right to require the Borrower/s to furnish such information/ documents concerning his income, employment, trade, business or profession, as the context may require, at any time and the Borrower shall furnish such information / documents immediately.
- i) The Borrower, in case of partly disbursed Loan may choose to pay PEMII only or EMI on disbursed amount under the Loan or EMI on Loan.

## 2.7 Terminal Dates for Disbursement

Notwithstanding anything to the contrary IIFL HFC may by notice to the Borrower/s suspend or cancel further disbursements of the Loan if the Loan shall not have been fully drawn within such period from the date of the Sanction Letter as IIFL HFC may specify .

## 2.8 Payment, Prepayment and Other Charges

- a) The Borrower/s shall repay the Loan to IIFL HFC in such number of installments, and with such installment/s being of such amounts and on the due date(s) as is specified in the Agreement, (time being of the essence of the contract), such installments are hereinafter referred to, individually, as an "Installment" and, collectively, as the "Installments".
- The expression "Installments" shall comprise of both the principal amount of the Loan and interest thereon where the principal amount of the Loan is agreed to be paid in EMI. If the Loan is payable in EMI, such EMI shall be calculated on the basis of monthly rests and IIFL HFC shall be entitled to vary/modify the EMI (including increases in the amount of one or more installment/s) in the event of changes to the interest rate on the Loan.
- b) At the request of the Borrower/s and if agreed upon by IIFL HFC, The Borrower/s shall pay to IIFL HFC EMI every month from the date of commencement of EMI as specified in the Agreement and also PEMII till the payment of the first EMI. The EMI payable by the Borrower/s may be on the full amount of the Loan irrespective of full disbursement of the Loan having not been made, changes from time to time would be made to the term of the repayment of the Loan corresponding to the amounts of the Loan disbursed. As and when disbursements are made under the Loan, the term of repayment of the Loan will be increased to amortise the prior disbursement(s) and the disbursement, which is being made, IIFL HFC reserves the right to revise the terms of the Loan at its sole discretion.
- c) At the request of the Borrower/s and if agreed upon by IIFL HFC, the Borrower/s shall pay to IIFL HFC, EMI on the amounts disbursed under the Loan based on the full tenor of the Loan. On each subsequent disbursement the EMI of the Loan shall be increased to amortise the Loan over the balance term of the Loan .
- d) The Borrower/s may repay/pay the installments and other monies in respect of the Loan through any one of the following modes - post-dated cheques ("PDC method")/the Electronic-Clearing System (Debit Clearing)/National Automated Clearing House (NACH) as notified by RBI from time to time /by deduction from the Borrower/s salary ("Salary Debit method")/by directly paying amounts when due to IIFL HFC ("Direct Payment method")/by other method, and as has been selected by the Borrower/s or as may be required by IIFL HFC.
- e) If the Borrower/s default/s in making payment of any installment/s or any other amounts comprising the Borrower/s Dues to IIFL HFC on the respective Due Date(s), the Borrower/s shall be liable to pay default / further interest at the rate specified in the Agreement (plus applicable interest tax or other statutory levy) on all such outstanding/unpaid amounts from the relevant due date till the date of payment of such entire amount. Such default/further interest shall be in addition to any other charges which the Borrower/s is liable to pay to IIFL HFC in terms of the Transaction Documents. Such default/further interest shall be computed from respective Due Dates for repayment/payment and become payable upon the footing of compound interest at rates mentioned in the Schedule to the Agreement with monthly rests or such other rests as may be prescribed by IIFL HFC from time to time. The rate of interest as specified above is reasonable and represents genuine pre-estimate of the loss expected to be incurred by IIFL HFC in the event of non-payment of any monies by the Borrower/s.
- f) All fees, charges and other monies payable/paid by the Borrower/s under the Transaction Documents are non-refundable in nature.
- g) The Borrower/s shall bear all interest tax, service tax, all other imposts, duties (including stamp duty and relevant registration and filing charges and taxes of any description whatsoever) as may be levied from time to time by the Government or other authority in connection with/on (a) the application for, and the grant and repayment of the Loan. The Borrower's Dues, the Agreement, and/or any Transaction Document, (b) recovery and realisation of the Borrower's Dues, (c) the creation, enforcement and realisation of the security (including taking possession of, maintaining, storing and selling/transfer of the Property(ies), (d) repairing of the Assets(s) and clearance of

arrears of all taxes and any other charges and levies payable to the Government in respect of the Property(ies), (e) inspections, and (f) insuring the Property(ies). The Borrower/s shall pay all costs, charges, fees, expenses in any way incurred by IIFL HFC; the Borrower/s shall also pay stamp duty, legislative fees, other duties, taxes, charges and penalties if and when the Borrower/s is required to pay according to the laws for the time being in force. In the event of the Borrower/s failing to pay the monies referred to above, IIFL HFC shall be at liberty (but shall not be obliged) to pay the same.

## 2.9 Pre-payment of the Loan

- a) The Borrower may choose to prepay the Loan amount either partly or fully during continuity of the loan facility. All such payments shall be made and accepted as per IIFL HFC policy and rules, including as to the prepayment charges, applicable from time to time, unless specifically mentioned in the Schedule hereto and in accordance with statutory guidelines, issued from time to time. The latest update on IIFL HFC charges are also listed on the official website of IIFL HFC viz. [www.iiflfc.com](http://www.iiflfc.com).
- b) That in case of non individual loan facility, the prepayment charges will be applicable as per the statutory guidelines and policy of IIFL HFC, as on date of such prepayment. Refer schedule for current charges. The latest update on IIFL HFC charges are also listed on the official website of IIFL HFC viz. [www.iiflfc.com](http://www.iiflfc.com).

## 2.10 Delay in Payment of EMI etc.

- a) No notice, reminder or intimation will be given to the Borrower regarding his obligation to pay the EMI or PEMII regularly on due date. It shall be entirely his responsibility to ensure prompt and regular payment of EMI and PEMII.
- b) The delay in payment of EMI and PEMII shall render the Borrower liable to pay additional rate of interest at the rate of 36% p.a. or at such higher rate as per the rules of IIFL HFC in that behalf as in force from time to time, in such event, the Borrower shall also be liable to pay incidental charges and costs to IIFL HFC.

## 2.11 Liability of the Borrower/s to be Joint and Several

Where the Loan is provided to more than one Borrower/s, notwithstanding anything herein stated, the liability of the Borrower/s to repay Loan together with interest, and all other amounts payable under the present agreement and to observe the terms and conditions of the present agreement and also the terms and conditions of any other Agreement(s), documents(s) that may be executed between the Borrower/s with IIFL HFC in respect of the Loan or any other Loan or Loans, is joint and several.

## 3. COVENANTS FOR SECURITY

### 3.1 Security for Loan

- a) The Borrower covenants that the principal sum of Loan, interest, commitment, costs and other charges and any other dues under this Agreement shall be secured by such security as IIFL HFC shall determine in its own discretion. IIFL HFC shall have the right to decide the place, timing and type of the security including the manner of its creation.
- b) Where the Loan has been availed of for repayment of an existing Loan/facility against any Security, then the Borrower/shall within seven days from the date of disbursement of the Loan get the previous security removed from the records of the appropriate registering authority and have the security, if any, in favour of IIFL HFC/its trustees or agents registered with such registering authority.
- c) The Borrower/s shall not enter into any agreement/ arrangement whatsoever with any person, body or authority for the use, transfer or disposal of the Security(ies) in any manner whatsoever without consent of IIFL HFC. The Borrower/s will not part with the possession, give on hire, lease, leave, license or conduct any arrangement or otherwise deal with the Security(ies) or any part thereof without, prior consent of IIFL HFC.
- d) The Borrower further covenants that the securities created under this loan agreement shall also be security for (a) all other monies that may be due and payable by the Borrower to IIFL HFC, on any account whatsoever, whether present or future, including any liability of the Borrower as a surety or co-obligor either singly or along with any other person, and (b) loan granted/continued to the group companies/associate of the Borrower.
- e) In case, the security furnished by the Borrower is found to be insufficient/incorrect in value, the Borrower shall be directed to furnish additional security, as may be required by IIFL HFC and the borrower shall create the security accordingly and furnish any such additional security as may be decided by IIFL HFC.

### 3.2 The Borrowers shall Comply with the Following

- a) To execute a money bond or pronote in favour of IIFL HFC for the amount of the Loan, in the form and manner acceptable to IIFL HFC;
- b) To execute any such agreement/s, document/s, undertaking/s, declaration/s, that may be required now or hereafter at any time during the subsistence of this Agreement/ or any other loan or loans granted by IIFL HFC hereafter;

### 3.3 Expenses of Preservation and Collection

- a) The Borrower/s shall pay to IIFL HFC all costs incurred by IIFL HFC after an event of default has occurred in connection with.
- b) The preservation of the Borrower's assets including the Property and
- c) The collection of amounts due under the Loan shall be charged to the Borrower/s and reimbursed by the Borrower/s as IIFL HFC shall specify.
- d) The Borrower shall reimburse and pay to the Lender all costs, charges and expenses, (including legal costs between legal counsels and client) stamp duty and for investigation of the title of the Property offered as security and for the preparation, execution, preservation, performance, enforcement and realisation of the Loan, Security Documents and other instruments creating and/or evidencing the creation of the security for the Lender and also any other instruments required in connection with the Loan.

### 3.4 Continuing Security

- a) All security/s furnished by the Borrower/s to IIFL HFC in connection with the Loan shall be deemed to be continuing security(ies) and shall not be discharged till such time that all the dues in respect of the Loan/any other Loan taken by the Borrower/s and/or Guarantor from IIFL HFC, are fully paid to the complete satisfaction of IIFL HFC and IIFL HFC gives its consent in writing for the discharge of such security(ies).
- b) IIFL HFC and other entities within India Infoline Group ("Group Entities") shall have the paramount right of set-off and lien, irrespective of any other lien or charge on any assets, documents and properties, of the Borrower whether held in its name or jointly with any other person, held by/under the control of IIFL HFC and/or the Group Entities (whether by way of security or otherwise pursuant to any contract entered/ to be entered into by the Borrower/s with IIFL HFC).

*Seema Devi  
Babita Bartha  
H-1  
1122491*

*Proprietor*

of all Outstanding Dues, whatsoever, due by the Borrower to IIFL HFC and/or the Group Entities. IIFL HFC and/or the Group Entities are entitled without any notice to the Borrower to settle any indebtedness whatsoever owed by the Borrower to IIFL HFC and/or the Group Entities, (whether actual or contingent, or whether primary or collateral, or whether joint and/or several) hereunder or under any other document/ agreement. IIFL HFC and/or the Group Entities shall be entitled to utilise and enforce the security provided in respect of financial indebtedness extended by any of them to liquidate and repay the financial indebtedness extended by any other member of the Group Entities. IIFL HFC and the Group Entities rights hereunder shall not be affected by the Borrower/s' bankruptcy, insolvency, death or winding-up. This provision shall survive the expiry or termination of this Agreement.

- c) In addition to the above mentioned right or any other right which IIFL HFC and the Group Entities may at any time be entitled whether by operation of law, contract or otherwise, the Borrower authorises IIFL HFC: (a) to combine or consolidate at any time all or any of the liabilities of the Borrower incurred towards IIFL HFC with the liabilities of the Borrower towards the Group Entities or any of them; (b) to sell any of the Borrower securities or properties held by IIFL HFC by way of public or private sale without having to institute any judicial proceeding whatsoever and retain/appropriate from the proceeds derived there from the total amounts outstanding to IIFL HFC and the Group Entities (or any of them) from the Borrower, including costs and expenses in connection with such sale.

#### 4. BORROWER'S COVENANTS

##### 4.1. Affirmative Covenants

The Borrower/s hereby expressly covenants as follows:

- a) That the Borrower/s shall utilise the entire amount of the Loan for the purpose stated/mentioned in the Sanction Letter and/or end use letter and for no other purpose whatsoever.
- b) That the Borrower/s further assures IIFL HFC that the purpose of the Loan is not speculative, illegal, nefarious or immoral and does not/shall not constitute an offence of Money Laundering under The Prevention of Money Laundering Act, 2002.
- c) That the construction/structure over the Property is in accordance with the sanctioned plan and in the eventuality that any subsequent construction is carried out on the Property then the same shall also be in accordance with the sanctioned plan and no illegal construction shall be raised on the Property.
- d) That the Borrower/s will at his own cost and expense, till all such times that the entire of the Loan has been repaid in full to the entire and sole satisfaction of IIFL HFC, maintain the Property in good order and condition and all the necessary repairs, additions and/or improvements thereto shall be promptly carried out by the Borrower/s at his own cost and expense and further the Borrower/s will ensure that during such period the value of the Property does not diminish.
- e) IIFL HFC will be notified of any change in the Borrower/s residence contact numbers, employment, business or profession well in advance that in case an advance notice is not possible then the Borrower/s would inform IIFL HFC in writing within 7 days of such change.
- f) The Borrower/s shall pay all municipal taxes, ground rent, statutory dues and such other municipal and local charges in accordance with the Municipal bye-laws and regulations. The Borrower/s shall further comply with all rules, regulations, stipulations of the municipal corporations and all concerned statutory authorities.
- g) The Borrower/s shall at all such times till the entire Loan granted by IIFL HFC has been repaid in full to the complete satisfaction of IIFL HFC, keep the Property insured against fire, earthquake, flood, storm, tempest or typhoon and other hazards at his/her/their own cost and expenses and also all other hazards/eventualities that IIFL HFC may require, with IIFL HFC being made the sole beneficiary under the policy, for a value as required by IIFL HFC and produce evidence thereof to IIFL HFC before tenth day of January of every year and wherever called upon to do so. The Borrower/s would also send a copy of the Insurance cover and the policy within 15 days of each renewal/fresh policy.
- h) The Borrower/s shall at all times keep aware about the building structure safety norms and shall take all possible care and caution to maintain the building structure to be safe and intact even in case of natural disasters and calamities. In case the Borrower/s plans to build on/develop the land, where the mortgage property is the plot/piece of land, the Borrower/s shall abide with the guidelines provided by the National Building Code of India in compliance and consonance with the Bureau of Indian Standards(BIS) norms prescribed for the safety and security of the building structure.
- i) The Borrower/s would within 2 days inform IIFL HFC of any loss or damage to Property due to any act of God or damage or other risk against which the Property may not have been insured.
- j) The Borrower/s would inform IIFL HFC in writing, at least 15 days in advance of any proposed additions to or alterations in the Property and provide all the details thereof and shall not do the same if objected and not allowed by IIFL HFC.
- k) The Borrower covenants that the Borrower shall maintain proper and adequate books and records to correctly and completely reflect the Borrower's financial position and scope of operations and should not change its accounting system without notice to IIFL HFC and shall permit any officer / authorised representative of IIFL HFC and/or, concurrent / statutory auditors / RBI officials to inspect the Borrower's books of account and to enter into the Borrower's offices or other places where such books of account are kept for the purposes of such inspection.
- l) The Borrower shall immediately notify IIFL HFC upon becoming aware of any Event of Default.
- m) The Borrower shall provide on demand to IIFL HFC an end use certificate specifying the purpose for which the Loan has been utilised by the Borrower which has been duly certified by an independent Chartered Accountant, as required by IIFL HFC.
- n) In Case the Borrower/s is a Partnership Firm:  
The Borrower/s agrees that no change whatsoever in the constitution of the partnership firm during the continuance /validity of the Agreement shall impair or discharge the liability of anyone or all of the partners. In the event of death or retirement of any partner, IIFL HFC shall at its discretion deal with the surviving and/or continuing partner/s, without affecting its rights as against the retiring partner or the heirs and legal representatives of the deceased partner, as IIFL HFC shall think fit and proper, and the retiring partner and/or the heirs, executors, administrators, legal representatives of the deceased partner shall have no claim against IIFL HFC in respect of such dealing. The partners who have signed the Agreement confirm that:  
i. they are the only partners of the firm named in the Schedule to the Agreement;  
ii. the partnership firm is duly registered under the Indian Partnership Act, 1932;  
iii. they shall advise IIFL HFC in writing of any changes which may take place in the partnership;  
iv. they will not dissolve/reconstitute the partnership firm without the approval of IIFL HFC;  
v. all the partners are jointly and severally liable to IIFL HFC for performance of all obligations under the Agreement.
- o) In Case the Borrower/s is a Proprietor:  
The proprietor hereby represents, warrants, confirms and undertakes that: he/she is the sole proprietor/proprietress of the firm/named in the Schedule to the Agreement; he/she is solely responsible for the liabilities of the aforesaid firm and will be liable personally for performance of all obligations under the Transaction Documents.

##### 4.2 Negative Covenants

- p) In Case the Borrower/s is HUF :  
IIFL HFC shall at all times be informed of any changes in the constitution of the HUF by furnishing necessary documents and writings. The Borrower/s agrees that no change whatsoever in the constitution of the HUF (named in the Schedule to the Agreement) during the continuance/validity of the Transaction Documents shall take part or discharge the liability of anyone or all of the adult members/ coparceners of the HUF and shall be binding on the HUF, its estate, effects and successors. The Transaction Documents shall be enforceable against the Karta or any succeeding Karta of the HUF or against and all the adult coparceners/members of the HUF. The Karta, acting for HUF and in his personal capacity, and the other adult members/coparceners of the joint HUF, consent, warrant and confirm to IIFL HFC that:  
i. They are members/coparceners of the HUF;  
ii. The signatories of the Agreement are the only adult members of the HUF at present;  
iii. The business carried on under the name and style given in the Schedule to the Agreement is their joint family trade which is binding on the minor members, if any, being ancestral trade/business;  
iv. The Agreement have been entered into for and on behalf of the HUF and the transactions contemplated in the Agreement are a part of the HUF business/trade referred to above;  
v. The HUF business/trade mentioned above is being conducted and managed by the adult members / coparceners of the HUF and all of them have been jointly and individually empowered to perform the terms of the Transaction Documents, against security or otherwise, and execute all necessary instruments, deeds, documents and writings and do all such acts, things and deeds as are necessary or incidental to the performance of the terms of the Transaction Documents, and also execute, draw, endorse, negotiate and sell cheques, bills, pro-notes, bills of exchange and other negotiable instruments on behalf of the HUF. Karta, acting for the HUF and in his personal capacity, and the other adult coparceners/members of the HUF so hereby indemnify and keep IIFL HFC indemnified against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which IIFL HFC may at any time incur, suffer, pay or sustain : a consequence of or by reason of or arising out of the transactions contemplated in the Transaction Documents, hold themselves personally liable, jointly and severally, in respect of all transactions entered into with IIFL HFC or obligations incurred under the Transaction Documents.
- q) In Case the Borrower/s is a Company:  
The Borrower/s agrees that no change whatsoever in the constitution of the company during the continuation or validity of the Transaction Documents shall impair or discharge the obligations of the Borrower/s under Transaction Documents. The Borrower/s shall, forthwith upon any change in the constitution of the Borrower/s, shall take prior written approval from IIFL HFC of the change and provide such details in respect of the change and its effect, as may be required by IIFL HFC. The Borrower/s shall furnish to IIFL HFC such resolutions including under Section 180(1) ( a ) & (c) of the Companies Act, 2013 (as amended up to date) as may be required in connection with the transactions contemplated in the Transaction Document it would have the charge created in favour of IIFL HFC in the proper form with the Registrar of companies within 30 days of the creation of the charge and furnish the certificates/Forms thereof to IIFL HFC immediately upon creation of the charge, it would take prior permission from IIFL HFC before effecting any significant change in its debt-equity ratio and/or current ratio. The Borrower/s agrees to take prior permission from IIFL HFC in case of any change in its share holding pattern and/or sale of share of the company and/or change in the management of the Company.
- r) The Borrower/s shall promptly give written notice to IIFL HFC of:  
i. Any dispute, which might arise between the Borrower/s and any person or any governmental body or authority relating to and/or concerning the said Property.  
ii. Any distress or execution being levied against the said Property.  
iii. Any material circumstances affecting the ability of the Borrower/s to repay the Loan in the manner stipulated hereunder.
- s) IIFL HFC's instruction do, perform and execute such acts, deeds, matters and things as IIFL HFC may consider necessary either to perfect the security provided for or to carry out the intent of this Agreement.
- t) IIFL HFC may at any time for the purpose of verification call for the originals and/or certified copies of any/all documents the photocopy(s)/true copies have been submitted by the Borrower/s for availing the Loan. Any such copy in possession of IIFL HFC shall be deemed to have been given only by the Borrower/s.
- u) The Borrower/s hereby agrees, undertakes and confirms that the Borrower shall bear all costs of making good any deficit in stamp duty and/ or all penalties thereon, on any document executed by the Borrower/s in relation to the Loan and/or security.
- v) That until any moneys are due or outstanding under this Agreement, the Borrower/s shall ensure that the Insurance Policy(s) (wherein IIFL HFC is a loss payee/beneficiary/assignee) are valid, subsisting and operative by complying with the terms of issue of such Insurance Policy(s) including the timely payment of the premium for such policy(s), and agrees to produce the necessary proof/receipts of such validity/subsistence/operativeness to IIFL HFC whenever required.
- w) The Borrower/s agrees, confirms and acknowledges that the documents pertaining to acquisition of Property as entered into by the Borrower/s or executed for and on behalf of the Borrower/s which is the subject matter of finance by the Loan are valid and subsisting at the time of the Loan, subject to the terms of this Agreement, and the legal and beneficial ownership of the Property shall continue being in favour of the Borrower/s during the tenure of the Loan, subject to the terms of this agreement.
- x) The Borrower/s agrees, confirms and acknowledges that the Borrower/s has exercised due care and caution (including, where necessary, obtaining of advise of tax/legal/accounting/financial/other professionals ) prior to taking of the decision, in respect of the financing and/ or the Property and further agrees, confirms and acknowledges that IIFL HFC is not responsible for any delay in construction/giving of possession/completion of the Property including where IIFL HFC may have approved/sanctioned or otherwise provided the Borrower/s any information in respect of the builder/developer/seller of the Property.

##### 4.2 Negative Covenants

- The Borrower/s further covenant with IIFL HFC that unless, IIFL HFC shall otherwise previously approve in writing the Borrower/s shall not:
- a) Possession: Let out or give on lease or licence or in any other manner whatsoever part with the possession of the Property or any part thereof.
- b) Alienation: Sell, transfer, mortgage, lease, surrender or in any other manner whatsoever transfer and/or alienate, encumber or create any third party interest in the Property or any part thereof. However, in case of lease/ license of the property, the same could be granted with prior written permission of IIFL HFC only.
- c) Enter into any agreement or arrangement with any person, Institution or local or Government body for the use, occupation or disposal of the Property or any part thereof.

**POT MATA JEWELLERS**

**Proprietor**

### CHEQUE SUBMISSION FORM (CSF)

**TO**

**INDIA INFOLINE HOUSING FINANCE LIMITED,**  
12A-10, 13<sup>th</sup> Floor Parinee Crescenzo, C-38 & C-39,  
G-Block, Behind MCA, Bandra-Kurla Complex,  
Bandra East Mumbai-400051.

Dated : ..... / ..... / .....

Place : .....

Name of Applicant			
Prospect No.		Branch Name	

Dear Sir/Madam,

I/we do hereby submit/ deposit the following cheques to you to facilitate timely and regular repayment of the loan amount, which has been sanctioned to me/us.

#### DETAIL OF CHEQUES

Sr. No.	Cheque Numbers		No. Of Cheques	Cheque Dates		Bank Details		Purpose EMI/ P EMI/	Nature (PDC/ SPDC	Amount of Each Cheque
	From	To		From	To	Name	Branch			
1										
2										
3										
4										
5										
6										
7										
8										
9										

I/we do hereby confirm and declare that I/we have issued and given the above cheques towards disbursal of the loan amount. All these are in favour of "India Infoline Housing Finance Limited". No other cheques are issued or given by me/us to any person whomsoever towards disbursal of the above loan facility.

Name & Signature of Borrowers :

*Mysore S. D. Desai  
S. D. Desai  
Babulal Bantwal  
L12212345*

**Received By –**

Name & Signature of Executive : *Pragnath Patel  
Pragnath Patel*

**For MAIN JEWELLERS**

*Myself  
Proprietor*

Name of DSA/Employee No. : *5136439*

#### **Instructions :-**

1. All cheques should be duly filled and signed by the cusotmer only.
2. As per current guidelines there should not be any cutting or correction on the cheques;
3. Amount filled in words and figures should be same.
4. Cheque should be duly crossed as "Account Payee Only"
5. The cheques should be drawn in favour of "India Infoline Housing Finance Limited" only.
6. IIFL HFC will not be responsible for cheques left blank or drawn in favour of somebody other than "India Infoline Housing Finance Limited"

- d) Use the Loan for any speculative, illegal or antisocial purpose or a purpose other than the Purpose  
e) Change the use of the Property provided that if the Property is used for any purpose other than residential/commercial purpose stated therein, in addition to any other action which IIFL HFC might take and/or remedy that may be available to IIFL HFC, IIFL HFC shall be entitled to charge, in its sole and absolute discretion, such higher rate of interest as it might fix in the circumstances of the case and the Borrower undertake that they would not challenge such higher rate of interest.
- f) Execute any document, such as power of attorney, or any other similar or other deed, in favour of any person to deal with the Property in any manner.
- g) (in the event that the Borrower is a company)  
i. the Borrower shall not enter into any scheme of merger, amalgamation, compromise or reconstruction.  
ii. amalgamate or merge the Property with any of his/hir/other Property or any other adjacent Property nor shall the Borrower/s create any right of way or any other easement on the Property.  
iii. shall not change the composition of its board of directors,  
iv. shall not amend its memorandum and articles of association,  
v. shall not create charge, encumber, alienate, transfer or dispose of any of its assets,  
vi. shall not change its shareholding pattern.
- h) Stand as a surety for anybody or guarantee the repayment of any Loan or overdraft or the purchase price of any asset
- i) Leave India for employment or business or for long term stay abroad without fully repaying the Loan together with interest and other dues and charges including prepayment charges as per the rules of IIFL HFC then in force. Whether the stay is long term or not shall be decided solely by IIFL HFC.
- j) (If the Borrower is a partnership firm) The Borrower shall not initiate any proceedings for dissolution of the firm or admit any new partners to the partnership.
- 5. Representations And Warranties**  
The Borrower/s warrants and undertakes to IIFL HFC:
- That the information given in the application and any prior or subsequent information provided or explanations furnished to IIFL HFC in this behalf are true, complete and accurate in every respect and all material facts have been disclosed. Further, the copies given to IIFL HFC by the Borrower/s are the exact and true copies of their originals and the originals are genuine documents.
  - The Borrower/s assures IIFL HFC that he/she/they is/are the undisputed and absolute owner of the Property and have an absolute clear and marketable title to the Property and are in possession of the same. That the Borrower/s is not aware of any document, judgment, order or legal process or other charges or of any latent or patent defect affecting/which may affect the title of the Property or of any material defect in the Property which has remained undisclosed and/or which may affect IIFL HFC prejudicially.
  - That the Property is not included in or affected by any of the schemes of Central/State Government or of the improvement trust or any other public body or local authority or by any alignment, widening or construction of road under any scheme of the Central/State Government or of any Corporation, Municipal Committee, statutory body, Gram Panchayat etc.
  - That the Borrower/s shall keep himself acquainted with the rules prescribed by IIFL HFC in force from time to time.
  - That the Borrower/s do not violate any covenant, conditions or stipulations under any existing Agreement(s) entered into by the Borrower/s with any party, by availing the Loan from IIFL HFC.
  - That all the necessary approvals for availing the Loan and creating the security/securities have been obtained or shall be obtained.
  - That there is no suit/case/litigation or such other proceeding pending in any Court of law, tribunal, forum, statutory authority in respect of the Property nor has the Borrower/s been served with any notice and/or order for violating the provisions of the Municipal Act or any other Act relating to Gram Panchayats or Local authorities or with any rules, bye-laws or any other process under any of these Acts.
  - That, in case of balance transfer from another Bank/Financial Institution the Borrower(s) will not approach the Mortgagee Bank/Financial Institution for collection of the Original title documents on his own. Wherever Borrower/s presence will be required for collection of the original title documents to be present personally before the Mortgagee Bank/Financial Institution, the Borrower/s will inform IIFL HFC in advance and will accompany the IIFL HFC representative. The Borrower/s will execute the undertaking, authority letter and Power of attorney in favour of IIFL HFC to collect the Original title Deeds deposited with Mortgagee Bank/financial Institution and any other documents/information relating to the earlier loan agreements and in respect of the immovable property, kept as security.
  - The Borrower represents and warrants that (i) no proceedings have been initiated or are pending against the Borrower under the Income Tax Act, 1961; (ii) no notice or demand whether under rule 2 of the second schedule of the Income Tax Act, 1961 or otherwise has been received by the Borrower under the Income Tax Act, 1961, and (iii) there are no arrears of tax or other sum outstanding from the Borrower under the Income Tax Act, 1961.
  - The Borrower represents and warrants that the Borrower has complied with Applicable Law, including without limitation, in relation to creating the Security under this Agreement .
- 6. RIGHTS AND REMEDIES OF IIFL HFC**
- If one or more of the events specified in this Clause shall have happened, then, IIFL HFC upon a written notice to the Borrower, may declare the principle of and all accrued interest on the Loan that may be payable by the Borrower under or in terms of this Agreement and/or any other agreements, documents, subsisting between the Borrower and IIFL HFC, as well as all other charges and dues, and upon such declaration, the same shall become due and payable forthwith and the security in relation to all loans shall become enforceable, notwithstanding anything to the contrary in this Agreement or any other agreement/s or document/s.
- 6.1 Events of Defaults:**  
Any of the following shall constitute an Event of Default under this Agreement:
- Payment of Dues : If the Borrower/s defaults in the payment of interest and/or PEMII(s) and/or EMI(s) or any part thereof and/or in payment of any other amount(s) due and payable to IIFL HFC in terms of this Agreement and/or in terms of any other agreement/s, document/s that may be subsisting or that may be executed between the Borrower/s and IIFL HFC.
  - Performance of Covenants: If the Borrower/s fails to perform and/or observe any covenant and/or condition and/or warranties or agreements to be performed or observed by him under this Agreement/Loan or any other agreement/s between the Borrower/s and IIFL HFC.
  - Supply of Misleading Information: If any information given by the Borrower/s and/or Guarantor in the Loan application or any other document or otherwise is found to be misleading or incorrect in any material respect or any warranty referred to in this Agreement is found to be incorrect.
  - Depreciation of Security If any property on which the Borrower/s and/or Guarantor has created security in favour of IIFL HFC depreciates in value to such an extent that in the sole and absolute opinion of IIFL HFC further and/or additional security should be given and the Borrower fails to create such security within the time period required by IIFL HFC.
  - Sale or Disposal of Property : If the Property or any part thereof is sold or disposed of, let out, given on lease or licence, transferred in any manner, charged in any manner whatsoever, encumbered or otherwise alienated or if any third party interest is created in any manner.
  - Attachment or Distraint of Property : If an attachment, restrain or distraint is levied on the Property or any part thereof and/or certificate proceedings are taken or commenced for recovery of any dues from the Borrower/s.
  - Failure to furnish information/documents : If the Borrower/s and/or Guarantor fail to furnish any information or documents as required by IIFL HFC.
  - Failure to Inform Event of Default : If the Borrower/s fails to inform IIFL HFC of the happening of any Event of Default or any event which after the notice or lapse of time or both would become an Event of Default.
  - Non-payment/non-renewal of cheque : If a cheque/ECS/S.I. in respect of any monthly payment (including but not limited to PEMII & EMI) is not paid on the date thereof or where any such cheque/ECS/S.I. is not renewed before the date of its payment.
  - Non-delivery of ECS/S.I./ACH : If the Borrower/s fails to deliver ECS/S.I. in accordance with the terms of the Loan or as and when demanded by IIFL HFC.
  - Failure to deliver balance confirmation: If the Borrower/s fails to sign and deliver to IIFL HFC the balance confirmation of the Loan as and when and in the manner required by IIFL HFC in the absence of any manifest error in calculation of such statement pointed out by the Borrower/s within 10 (ten) days after receiving the balance confirmation statement from IIFL HFC.
  - Security becoming unenforceable: If any security or guarantee of the Loan becomes unenforceable or infrustruous or is challenged by the Borrower/s and/or Guarantor or any other person.
  - Security in jeopardy: If in the opinion of IIFL HFC, any security created for the Loan is in jeopardy.
  - Cross Default: If the Borrower/s and/or Guarantor makes a default in the performance of any of the terms and conditions of any agreement or credit agreement or arrangement with IIFL HFC or its group companies or subsidiaries and affiliates or any Bank/Financial Institution/Non Banking Financial Company/Housing Finance Company and other lender/creditors and in respect of any credit agreement or arrangement with IIFL HFC or its subsidiaries and affiliates, and vice versa.
  - Short Payment: Where any payment made by the Borrower/s to IIFL HFC falls short of the payment required to be made by the Borrower/s with respect to the amount due from the Borrower/s to IIFL HFC.
  - Death of the Borrower/s: Where any payment made by the Borrower/s to IIFL HFC falls short of the payment required to be made by the Borrower/s with respect to the amount due from the Borrower/s to IIFL HFC.
  - If any proceedings have been filed in any court of law by any creditor or other persons against the Borrower/s or if the Borrower/s makes any composition with his creditors.
  - If any two persons amongst the borrower(s), co-borrower(s) and/or guarantor(s) who are married to each other are divorced.
  - Insolvency: If any of the Borrower/s and/or Guarantor and/or any of its partner (where the Borrower/s and/or Guarantor is a partnership firm) commits an act of insolvency or if the Borrower/s and/or Guarantor is insolvent or bankrupt or if a liquidator, receiver or official assignee is appointed in respect of any Property declared or estate of the Borrower/s and/or Guarantor or if the Borrower/s and/or Guarantor makes any application for declaring himself as insolvent or if an application for declaring the Borrower/s and/or Guarantor as insolvent/bankrupt is made or any order is passed by any competent authority for taking the Borrower/s and/or Guarantor into insolvency then in any of these events the entire Loan amount shall become due and payable forthwith.
  - If the Borrower/s and/or Guarantor is a partnership firm then if the Borrower/s and/or Guarantor is dissolved or a notice for dissolution is given to the Borrower/s and/or Guarantor by any of the partners.
  - If the Borrower/s and/or Guarantor is a Company, it is unable to pay-off its debts within the purview of Section 434 of the Companies Act, 1956 (or any other relevant provisions of the Companies Act, 2013, as may be amended from time to time) or a resolution for winding-up of the Borrower/s is made against the Borrower/s or if a liquidator is appointed in respect of any of the assets of the Borrower/s and/or Guarantor.
  - If the Borrower/s and/or Guarantor is a company then if there is a change in the constitution, management or existing ownership and/or control of the share capital of the Borrower/s and/or Guarantor.
  - If the Borrower/s and/or Guarantor commits any act of omission and/or there exists any other event or circumstance(s) which in the sole opinion of IIFL HFC is prejudicial to its interest.
  - If there is a default, event of default or other similar condition or event (however described), or a potential event of default which with the lapse of time or giving of notice, may become an event of default, under this Agreement or one or more agreements or instruments entered between IIFL HFC and/or Borrower, or Borrower's affiliates/associated company(ies).
  - If a cross default as below occurs:
  - Any commitment for any debt of the Borrower is cancelled or suspended by a creditor as a result of an Event of Default (however described); or
  - a) Any creditor of the Borrower becomes entitled to declare any debt due and payable prior to its specified maturity as a result of an Event of Default (however described); or
  - b) Any encumbrance over any assets of the Borrower to secure any other debt becomes enforceable.
- 6.2 Notice on the Happening of an Event of Default**
- If any Event of Default or any event which, after the notice or lapse of time or both would constitute an Event of Default shall have happened, the Borrower/s shall forthwith give IIFL HFC notice thereof in writing specifying such Event of Default, or such event, which after notice or lapse of time or both would constitute an Event of Default and thereupon the entire principal amount of the Loan together with interest and all other amounts shall become due and payable forthwith and IIFL HFC shall be entitled to enforce the Security and recover the Loan with interest thereon till the date of actual payment and all other amounts whether payable under the Transaction Documents or otherwise.
- 7. INDEMNITY**
- The Borrower/s agrees and undertakes to indemnify and keep IIFL HFC and its directors/officers /employees/ agents/ consultants fully indemnified and harmless from and against all the consequences of breach of any of the terms, conditions, statements, undertakings, representations, warranties etc. of this agreement as also of any of its representations or warranties not being found to be true at any point of time, including any claims, actions, suits, legal proceedings, damages, liabilities, costs, expenses etc. faced, suffered and/or incurred by IIFL HFC. That, in event of any cost, expense, loss, damage suffered by IIFL HFC due to any claims, actions, suits, legal proceedings, damages, liabilities, costs, expenses etc. being made by any of the parties to this Agreement, representations, fraud, defec, act and/or omission etc. of the Borrower/s, the Borrower/s undertakes to pay such amount to IIFL HFC as shall be demanded by it within 7 days of the demand.

Proprietor

## **8. WAIVER**

- a) No delay in exercising or omission to exercise, any right, power or remedy accruing to IIFL HFC or any other agreement or document shall impair any such right, power or remedy nor shall be construed to be a waiver thereof or any acquiescence of such default; nor shall the action or inaction of IIFL HFC in respect of any default or any acquiescence by it in any default affect or impair any right, power or remedy of IIFL HFC in respect of any other default.
- b) The provisions/clauses of this Agreement that by their nature and context (including but not limited to the provisions/clauses for arbitration, jurisdiction, payment of interest, additional interest, liability of the Borrower/s and their covenants, representation and warranties etc.) are intended to survive the performances, hereof, shall so survive the completion and termination of this Agreement.
- c) Any provision of this Agreement, which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but shall not invalidate the remaining provisions of this Agreement or affect such provision in any other jurisdiction.

## **9. EFFECTIVE DATE OF TERMS AND CONDITIONS**

- a) This Agreement shall come in force from the date of signing of the same and shall remain in force and effect until all the monies due and payable to IIFL HFC under the Loan as well as other agreement/s, document/s that may be executed between the Borrower/s and IIFL HFC are fully paid to the complete satisfaction of IIFL HFC.
- b) Notwithstanding anything contained in this Agreement, IIFL HFC may at any time, at its sole discretion, and without assigning any reason, decide to alter/modify the terms and conditions of this Agreement by giving a notice to the Borrower/s.

## **10. MISCELLANEOUS**

### **10.1 Place and Mode of Payment by the Borrower**

- i) All moneys due and payable by the Borrower to IIFL HFC under or in terms of this Agreement shall be paid at the registered office or the concerned regional/branch office of IIFL HFC by cheque or bank draft/RTGS/NEFT, drawn in favor of IIFL HFC on a bank in the town or city where such registered office/branch/regional office is situated or in any other manner as may be approved by IIFL HFC and shall so be paid as to enable IIFL HFC to realize the amount sought to be paid on or before the due date to which the payment relates. Credit for all payments by cheque/bank draft/RTGS/NEFT drawn will be given, only on realization thereof by IIFL HFC. The Borrower may choose to pay the regular EMI vide standing instruction to his banker or by selecting electronic clearing system or by Automated Clearing House (ACH), for due date of payment.
- a) Notwithstanding anything to the contrary contained in this Agreement, or any other document or writing, IIFL HFC shall have the right to receive and to apply/adjust/appropriate any moneys that it may receive in connection with any insurance policy(s) wherein IIFL HFC is a loss payee/beneficiary/assignee against the amounts outstanding under Loan and, if applicable or necessary, vary the applicable Schedule, in any manner as it may deem fit, or cause the monies received to be appropriated for repayment or payment of any amount due to it on the respective due dates.
- b) Terminal Benefits: The entire outstanding principal amount of the Loan as well as any outstanding interest and all other dues, charges, amounts etc. payable under this Agreement, shall immediately be payable by the Borrower/s to IIFL HFC, if the Borrower/s resigns or retires from his employment prior to superannuation or opts for any scheme or accepts any offer from his employer providing any benefit on or upon the employer terminating his employment for any reason or upon the Borrower/s leaving the service of the employer for any reason whatsoever. That in such an eventuality, the outstanding dues under this Agreement shall be paid from the amount or amounts receivable by the Borrower/s from the employer under such scheme or offer or any terminal benefit as the case may be. That in case the said amount or amounts is insufficient to repay the said sums to IIFL HFC in full, then the Borrower/s shall be personally liable for the balance/ unpaid amount and all the Borrower/s shall be jointly and severally liable for this balance/unpaid amount. That the unpaid/balance amount remaining due to IIFL HFC, shall be paid by the Borrower/s in such manner as IIFL HFC may in its sole discretion decide and the payment will be made by the Borrower/s accordingly. The Borrower/s hereby irrevocably authorizes IIFL HFC to apply for, communicate with and receive the said amounts from the Borrower/s and/or Guarantor's employer directly.

### **10.2 Inspection, Re-finance, etc.**

- a) The Borrower shall permit inspection of all books of accounts and other records maintained by him in respect of the Loan, to officer of IIFL HFC, at the Borrower's cost and expenses. The Borrower shall also permit similar inspection by officers of other companies, banks, institutions or bodies as IIFL HFC may approve and intimate the Borrower.
- b) IIFL HFC shall have the option to obtain any refinance facility or loan from any bank, company, institution or body, against any security that may have been furnished by the Borrower to IIFL HFC.
- c) IIFL HFC shall have the authority to make available any information contained in the loan application form and/or any document or paper or a statement submitted to IIFL HFC by or on behalf of the Borrower and/or pertaining or relating to the Borrower and/or to the loan including as to its repayment conduct, to any rating or other agency or institution or body as IIFL HFC in its sole discretion may deem fit. IIFL HFC shall also have the authority to seek and/or receive any information as it may deem fit in connection with the Loan and/or the Borrower from any source or person or entity to whom the Borrower hereby authorizes to furnish such information.

### **10.3 Assignment**

- a) The Borrower shall not assign or transfer all or any of its rights, benefits or obligations under this Agreement and/or any other related transaction documents including but not limited to the guarantees without the approval of IIFL HFC. IIFL HFC may, at any time, assign/or transfer and / or novate all or any of its rights, benefits and obligations under this Agreement and/ or any other related transaction documents including but not limited to the guarantees. Notwithstanding such assignment or transfer or novation , the Borrower shall unless notified by IIFL HFC, continue to make all payments under this Agreement to IIFL HFC and all such payments when made to IIFL HFC shall continue to a discharge to the Borrower from its liabilities only to the extent of such payments.
- b) The Borrower irrevocably and unconditionally agrees that, upon any assignment or transfer (including by way of securitization or participation) or novation by IIFL HFC of its rights and benefits under this Agreement/ the documents pertaining to the Loan, this Agreement shall enure to the benefit of such novated, assignee or transferee who shall be deemed to be a beneficiary of this Agreement with all rights, benefits and entitlements of IIFL HFC.

### **10.4 Service of Notice**

- Any notice or request required or permitted to be given or made under this Agreement to IIFL HFC or to the Borrower shall be given in writing. Such notice or request shall be deemed to have been duly given or made when it shall be delivered by hand, mail, email or telegram to the party to which it is required or permitted to be given or made at such party's address specified below or at such other address as such party shall have designated by notice to the party giving such notice or making such request:
- For IIFL HFC : Regd Office at : 12A - 10, 13th Floor, Parinee Crescenzo, C-38 and C-39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai – 400051.

For the Borrower The residential address stated in the Schedule or the property address described in the Schedule.

### **10.5 The Borrower agrees/ confirms as follows**

- a) That IIFL HFC shall have the right to receive and adjust any payment that it may receive in connection with any insurance policy/policies against the loan and alter the amortization schedule in any manner as it may deem fit notwithstanding any thing to the contrary contended in this Agreement or any other document or paper.
- b) That he has scrutinized and is satisfied with the building plan, commencement certificate and all the requisite permissions pertaining to the property and that the construction is as per the approved plan and of a satisfactory quality.
- c) Notwithstanding anything contained in this Agreement, the Borrower is aware that in order to avail/claim benefit under Income Tax Act (as in force from time to time) all the payments for the period upto March 31 would need to be paid by him on or before March 31 every year so that the same can be reflected in his statement of account for the concerned financial year.
- d) The Borrower alone shall be responsible to bear and pay the stamp duty as well as all other statutory charges on this Agreement as well as on all other instruments in relation to the Loan.
- e) IIFL HFC shall be entitled to return the title documents (if any) to either/any of the Borrower/s or any of their legal representatives/heirs and the Borrower/s shall not hold IIFL HFC liable and/or responsible for returning the documents of title deeds to any such person. Further the Borrower/s also undertake that they would not issue any instructions for the return of the title documents to any specific person unless such instructions are duly signed by all the Borrower/s. Further, IIFL HFC shall be entitled to hold back/retain the documents of title, in case of any dispute w.r.t. the person to whom the documents of title are to be returned.
- f) That the terms and conditions of this Agreement shall be binding upon the legal representatives, heirs, executors, administrators, successors, assigns etc. of the Borrower.

### **10.6 Additional Provisions in Relation to Charges**

- a) The fees/charge/rate(s) wherever specified in the Sanction Letter/Transaction Documents in relation to the Loan are non-refundable in nature. The rate(s) are changeable, at the discretion of IIFL HFC, from time to time. IIFL HFC shall endeavour to give notice of such changes and such notice, if any, provided by IIFL HFC in the manner specified in the Agreement or on its official website or in any other manner whatsoever, of any changes in rate(s), mentioned above or any notice from IIFL HFC for payments of amounts at the changed rate(s) shall be treated as sufficient and reasonable notice to the Borrower/s and IIFL HFC shall not be bound to issue any further notice of such changes to the Borrower/s. The same can also be referred from website of IIFL HFC i.e. www.ilhfi.com
- b) The cheque re-presentation charges may be payable in each instance that any cheque is dishonored (under any of the payment modes) and consequently represented OR in each instance that a cheque is presented when any installment/s is/are not receive by IIFL HFC by/upon issue of debit instructions under the ECS method or Direct Debit method or any other payment method selected by the borrower/s for any reasons whatsoever.
- c) All charges/fees, if any, related to delay in payment of EMI or PEMII, prepayment of loan amount, copy of the title documents, statement of account, switch fees, cheque swapping, cheque bouncing etc. to be applicable as per IIFL HFC rules, notified from time to time. The same can be referred from official site of IIFL HFC i.e. www.ilhfi.com It shall be borrowers responsibility to keep informed about these changes.
- d) Service tax and all other applicable taxes/statutory levies, if any, on all amounts payable under this Agreement will be payable additional by the Borrower/s.

### **10.7 Sharing of Information**

- a) The Borrower/s hereby authorizes IIFL HFC or its subsidiaries/affiliates and their agents to exchange, share or part with all the information relating to the Borrower's Loan details and repayment history information and all information pertaining to and contained in this Agreement to affiliates/ subsidiaries and/or group companies of IIFL HFC/Banks/Financial Institutions/Credit Bureaus/Agencies/ Statutory Bodies as may be required and undertakes not to hold affiliates/ subsidiaries of IIFL HFC and their agents liable for use of the aforesaid information.
- b) Disclosure of information to Credit Information Bureau (India) Limited Notwithstanding any of the foregoing, the Borrower/s gives its unconditional and irrevocable consent with retrospective effect for the disclosure by IIFL HFC of information and data relating to the Borrower/s, of the credit facility availed of/to be availed by the Borrower/s, obligations assured to be assured by the Borrower/s in relation thereto and default, if any, committed by the Borrower/s in discharge thereof or such information as IIFL HFC may deem appropriate and necessary to disclose and furnish to Credit Information Bureau (India) Limited (hereinafter referred to as 'CIBIL') and any other agency authorized in this behalf by the Reserve Bank of India.
- c) The Borrower/s also understands that CIBIL and/or any other agency so authorized may:-  
 i. process the said information and data disclosed by IIFL HFC in the manner as deemed fit by them; and  
 ii. furnish for consideration the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf. Additionally, the Borrower/s hereby also agree and gives his unequivocal consent for the disclosure by IIFL HFC of all or any information/documents or data as above, protecting its interests to  
 iii. income Tax authorities, Credit Rating Agencies (for the purpose of credit reference checks) or any other Government or Regulatory Authorities/Bodies/Departments/Authorities as and when so demanded; and  
 iv. To any court or judicial, statutory or regulatory authority/ tribunal/arbitrator pursuant to an order/direction to this effect, as and when required. Further, IIFL HFC shall also be entitled to share all or any information/documents or data as above with any of its sister concerns, IIFL HFC associates and group companies. IIFL HFC shall be entitled to exercise the above right of disclosure without being required to issue any further notice in this respect to the Borrower/s. The Borrower/s specifically waives the privilege of privacy, privity and defamation.

### **11. GOVERNING LAW**

This Agreement shall be governed by and interpreted in accordance with the laws of India.

### **12. ARBITRATION**

The Borrower and IIFL HFC agree that agreement shall be construed in accordance with the laws in force in India and in the event that any dispute or difference should arise between the parties in performance, interpretation and/or application with respect to the present agreement including but not limited as to any amount outstanding and/or on any matter relating to or arising out of the present agreement the same shall be referred to the Sole Arbitration of an Arbitrator to be appointed by IIFL HFC whose decision shall be final and binding on both the parties. The notice to be given by the parties to the arbitration shall be sent by registered post at the address mentioned in the Agreement or to any changed address duly intimated in writing by the Borrower, will be deemed to be sufficient notice to the Parties. The costs and expenses of the arbitration proceedings shall be borne by the Borrower. The sole Arbitrator shall conduct the arbitration proceedings at place and location to be decided by IIFL HFC, in case of such dispute and shall be binding on the Borrower. It is also mutually agreed between the parties that IIFL HFC would have recalled the loan/terminated the contract for any reason whatsoever. It is also agreed between the parties that arbitration proceeding would be conducted in English only and in other language.

### **13. DECLARATION**

The Borrower/s represent and confirm that he/they has/have read and understood the terms and conditions of this Agreement/been read out and explained the entire terms and conditions of the present agreement and the Schedules including the details given in the Schedules (which have been duly filled in at the time of execution). The Borrower/s further agrees that he shall be bound by all the terms, conditions and covenants including the Loan details and in the event of a default and/or breach of the terms and conditions of this Agreement, IIFL HFC shall have a right of redress through an court of law and/or any other appropriate forum/tribunal.

## END USE LETTER

Dated : ..... / ..... , 2016.

Place : Mumbai

To

**INDIA INFOLINE HOUSING FINANCE LIMITED,**  
12A-10, 13<sup>th</sup> Floor Parinee Crescenzo, C-38 & C-39,  
G-Block, Behind MCA, Bandra Kurla Complex,  
Bandra East Mumbai-400051.

Sub: Application for Home Loan/Home Equity Loan

Ref :

Prospect No. .... 763267 .....

Name of Borrower : Manish Bonthia, Babulal Bonthia, Mahavir Bonthia, Neeraj Bonthia,  
Aruna Bonthia, Gayana Bonthia, Parashdevi Bonthia, Seema Bonthia,  
Mansi Jewellers

Dear Sir,

This is with respect to the above referred loan facility which has been granted to me/us. As stated in the application form, the said loan is for the purpose\*\* of :-

- Purchase / Construction of old/new Residential unit / house
- Purchase of plot for construction of residential unit/house
- Renovation / Reconstruction of existing residential unit/house
- Personal Needs like marriage, medical, etc.
- Business Expansion and/or working Capital needs
- Others Commercial Property Purchase.

\*\*(Kindly tick appropriate BOX to confirm the purpose of loan facility)

I hereby represent, warrant and confirm that the aforesaid purpose is a valid purpose and is not speculative or illegal in any manner.

I further agree, confirm and undertake that the purpose of use of funds under the loan shall not be changed in any manner during the tenor of the Loan; or that such change in purpose shall take place only with the prior written permission of the Lender.

I agree that any breach or default in complying with all or any of the aforesaid undertaking(s) will constitute an event of default under the Loan Agreement.

I/we, the borrowers, do hereby confirm that I/we shall be responsible for adherence to the above declaration and IIFL HFC/IIFL shall not be held responsible for the same.

Name & Signature of Borrowers .....

Myan  
Seema  
Bonthia

Aruna  
Gautam

Babulal Bonthia

UTTAM

For MANSI JEWELLERS

Myan  
Proprietor

Place : Mumbai  
Date : 1/1/2016

## SCHEDULE

Prospect No. : 763267  
Type of Loan : H.E.

Name & Address of the Borrower  
Manish Kumar Bantha, Bubul Bantha, Mahavir Bantha, Neera, Banthiya, Aruna Bantha,  
Gagan Banthiya, Parvadevi Bantha, Seema Banthiya, Mansi Jewellers  
1003, 10<sup>th</sup> floor, Alphastartups, Dr. R.P. Road, Malad West, Mumbai - 400080.

## Clauses under Reference

## 2.1 AMOUNT OF LOAN

Rs. .... 22,549,163/- (Rupees Two Crore Twenty Five Lakh Forty Nine Thousand One Hundred and Sixty Three Only)

## 2.2 INTEREST

## A. Fixed Rate of Interest

ROI ..... % p.a. (\*EMI is calculated on the basis of monthly rests.)

## B. Adjustable Interest Rate

Preferred Base Rate (Write "YES" against selected option) :

IH - HPLR:

IH - LPLR: YES.

(a) the "Base Rate" : 14.85% per annum (as on the date of execution of this Agreement)

(b) Adjustable Rate of Interest: the "Base Rate" +/- 3.1 % p.a. = 11.75 % p.a..

## C. For Mixed Rate of Interest - Fixed and Adjustable

(a) Term of repayment under fixed rate of interest : ..... months

(b) Term of repayment under adjustable rate of interest : ..... months\*

## 2.3 AMORTISATION

(a) Term of repayment 120 months\*

(b) EMI Rs. 320265 \*

(c) Number of EMIs 120 \*

(d) Date of Commencement of EMI 1/1/2016 \*

(e) Due date of payment of first EMI 1/1/2016 \*

\* Subject to variation in terms of this agreement.

For Prepayment charges on all loans, kindly refer clause 2.9 and 10.6 of this agreement. Such prepayment charges shall be levied by IIFL HFC as per IIFL HFC policy at the time of prepayment.

As on date of execution of loan agreement, Prepayment charges is not applicable on "Individual Loans" under Adjustable Interest Rate (AIR). In case of "Non-Individual Loans", prepayment charges is 5% for all such prepayments within 12 months from the date of last disbursement. Thereafter, any prepayment upto 25% of principal outstanding loan amount, on the date of prepayment inclusive of any other prepayments in last 12 months will attract 1% prepayment charges. In case of the prepayment amount exceeds 25% of principal outstanding on the date of prepayment inclusive of any other prepayment in last 12 months, then all pre-payment amount will attract 3% prepayment charges. For latest policy updates, refer IIFL HFC official website www.iifl.com

## 2.4 Description of the property

Shop No. 03, 1<sup>st</sup> floor, Neptune Lotus, C.R.S. Marg,  
Malad West, Mumbai - 400080.

IN WITNESS WHERE OF the parties hereto have signed the day, month and year first above written.

SIGNED AND DELIVERED BY THE WITHIN-NAMED  
INDIA INFOLINE HOUSING FINANCE LIMITED

by the hand of Mr./Ms. .... its authorised signatory

Signed and Delivered by the within-named  
Borrower: *M. Kumar*

X 30 *Seema Bantha*  
Beena Bantha

*Bubul Bantha*

012217491

FOR MANSI JEWELLER:

*Mansi*  
Proprietor

" The common Seal of below Company/ies were affixed in the presence of below mentioned Directors, pursuant of Board Resolution (B.R.) passed by the respective Boards of Directors.

Name of the Company & B. R. Date	Director's Name & Sign	Directors Name & Sign

  
Seema Bhambhani

  
Trinal Patel

Babulal Bantwa

For MANSI JEWELLERS

  
Nayan Patel  
Proprietor

X<sup>32</sup> Seema Bhambhani Trinal Patel  
to be signed only in case of Company is applicant/Co-applicant

२२२८५

**ADDITIONAL CLAUSES FOR NON-RESIDENT INDIAN APPLICANTS & CO-APPLICANTS**  
(To be executed only in case of applicants and/or co-applicants are NRI)

The following clauses in the Clause under reference shall form an integral part of the loan agreement and shall be read in conjunction with the loan document and be enforced as the other provisions under these Clauses of the loan agreement.

The following Clauses of the Loan Agreement shall have additional terms and conditions towards disbursement of the loan amount to a non resident Indian borrower(s).

**1 DEFINITIONS**

(i) "Non-Resident Indian" ("NRI") means a person resident outside India who is a citizen of India or a Person of Indian Origin.

**2 LOAN, INTEREST, Etc.**

2.14 In case of NRI Borrower, the Loan shall be repaid out of the Borrower's NRE/FCNR/NRO account in India. If IIFL HFC so require, the Borrower shall give to IIFL HFC post dated cheque payable, from time to time and/or standing Instructions and/or salary deduction and/or a Mandate/Authorization for payment through Electronic Clearing System, in the prescribed form of IIFL HFC, towards payment of EMI and other amounts payable by the Borrower. In case of NRI Borrower, the post dated cheque shall be for an amount equivalent to the EMI. The borrower hereby unconditionally and irrevocably authorizes the IIFL HFC to present the post dated cheque on their respective dates, on IIFL HFC on which the same are drawn or as the case may be., to issue appropriate instructions pursuant to Standing Instructions / Salary deduction the Mandate / Authorization for payment through ECS given by the Borrower.

2.15 In case the Borrower is a NRI and the Property is to be let out or given on lease or license, then, entire rental income or license fee receivables, in respect of the property, shall be paid to IIFL HFC and adjusted towards the repayment of the Loan. If the rental income or licence fee is less than the amount of EMI due, the shortfall shall be remitted from abroad or paid out of the Borrower's NRE/FCNR/NRO account in India.

2.16 Notwithstanding anything contained in this agreement, in the event that the Borrower ceases to be an Indian citizen and acquires citizenship of any other country or a foreign passport, the Borrower shall forthwith repay the entire outstanding loan amount.

**4 CONDITIONS PRECEDENT TO DISBURSEMENT OF THE LOAN**

4.3 (a) The Borrower has fully utilized his own contribution (i.e. the cost of the Property less the Loan) for providing a part of the finance for the acquisition/ construction of the Property unless specifically permitted by IIFL HFC. In case of NRI Borrower, such contribution has been made by the Borrower by remittance of foreign currency from abroad through normal banking channels or out of funds in the Borrower's NRE/FCNR account in India.

(b) The borrower shall make delivery of the following items, satisfactory in form and substance to IIFL HFC:

\* Evidence of the actual existence of the Borrower.

\* The power of the Borrower to avail of the Loan and to create security.

\* All corporate and necessary actions for availing the Loan and creation of security have been taken.

(c) Evidence that all consents, approvals and permission required for availing of the Loan and / or creation of security have been obtained or evidence to the effect that these are not required

(d) The security documents and/or Guarantee(s).

(e) In case where the Property is ready built property or to be constructed property, evidence that the borrower has a clear and marketable title free of all encumbrances to the Property or to the land on which the Property is to be constructed, capable of being mortgaged in favors of IIFL HFC and in case where the Property is under construction, evidence of a valid agreement for sale allotment letter with the builder /developer of the Property.

(f) Insurance cover on the Property as is acceptable to IIFL HFC.

(g) Evidence of subsisting contract for sale of the Property orland on which the Property is to be constructed in favours of the Borrower as the case may be

(h) In case the Borrower is NRI, evidence that the Borrower holds an Indian passport and is a resident of the country stated in the Schedule under residence permit of such country which is valid on the date of this Agreement and possesses a valid employment contract or business license of such country and has been in employment / has been carrying on business or vocation in such country or who stays abroad for any other purpose in circumstances indicating an indefinite period of stay outside India.

(i) Furnish such further information and documents, including updated version of documents already furnished, if the disbursal is after the period of 6 months from the date of this agreement.

**5 COVENANTS**

**5.1 Particular Affirmative Covenants**

(m) If the borrower is an NRI who holds an Indian passport as per details stated in the application and is not resident of India and is a Resident of the country stated in the application, under residence permit of such country which is valid on the date of this Agreement and possesses a valid employment contract or business license of such country and has been in employment / has been carrying on business or vocation in such country or who stays abroad for any purpose in circumstances indicating an indefinite period of stay outside India

(i) The borrower shall promptly give written notice to 'IIFL HFC' of:

(ii) Any dispute, which might arise between the Borrower and any person or any government body or authority relating to and/or concerning the said Property.

(iii) Any distress or execution being levied against the said Property.

(iv) Any material circumstances affecting the ability of the Borrower to repay the Loan in the manner stipulated here under.

(v) (If the Borrower is a NRI) promptly inform the IIFL HFC upon any change in the country of residence of the Borrower as stated in the Schedule or the Borrower leaving such country of residence for employment or business or a long-term stay in any other country.

**6 BORROWER'S WARRANTIES**

**6.1 The borrower hereby warrants and undertakes to IIFL HFC as follows :-**

(k) **Compliance of law :** That the Borrower do not violate any covenant, conditions or stipulations under any existing Agreement (s) entered into by the Borrower with any party, by availing the Loan from IIFL HFC.

**10 . MISCELLANEOUS**

10.1 **Place and Mode of Payment by the Borrower :** All cheques or demand drafts towards payment under this Agreement shall be drawn in favour of IIFL HFC on a bank in the town or city where the Office of IIFL HFC is situated and in case the Borrower is a NRI, drawn out of the Borrower's NRE/FCNR/NRO account maintained in India

IN WITNESS WHERE OF the parties here to signed

On the day, month and year first above written.

Signed and delivered by the within named

BORROWERS (N<sup>1</sup>) .....

SIGNED AND DELIVERED

By the with in named India Infoline Housing Finance Ltd. by the hand of

Mr./Mrs ..... its

Authorised Signatory

**Final Sanction Letter**

Date : 31/07/2016

Prospect No :

761019 763267

Mr. MANISH KUMAR BABULAL BANTHIA

Mr. BABULAL PUKHRAJ BANTHIA , Mr. MAHAVIR BABULAL BANTHIA , Mr. NEERAJ BABULAL BANTHIA , Mrs. ARUNA NEERAJ BANTHIA , Mrs. GAYANA MAHAVIR BANTHIA , Mrs. PARASDEVI BABULAL BANTHIA , Mrs. SEEMA MANISH BANTHIA , MANSI JEWELLERS

1003 10 TH FLOOR ALPS HEIGHTS , DR R P ROAD MULUND WEST, MUMBAI, 400080,  
MAHARASHTRA, INDIA

9833203337,

Dear Customer,

We thank you for choosing India Infoline Housing Finance Ltd (IIFL-HFC). We are pleased to inform you that we have in principal approved loan to you as per Terms & Conditions mentioned below & Overleaf

Product	Home Equity - Non Residential Purchase
Loan Amount Sanctioned (INR)	22549163/-
Interest Type	Adjustable Interest Rate (AIR)
Base Rate ( IH-LPLR )	14.85%
Margin (+/-)	-3.1%
Rate of Interest	11.75%
Loan Tenor (in years)	10
Amount Of Each Installment On Monthly Rest (INR)	320265/-
Total Processing Fees/Other Charges (including ST) (INR)	388974/-
Processing Fees Paid (INR)	5800/-
CERSAI fees (INR)	115/-
Property Address	SHOP NO.03 GR FLOOR, NEPTUNE LOTUS, L.B.S. MARG MULUND W, MUMBAI, 400080, MAHARASHTRA,INDIA.

Additional conditions to comply prior to disbursal:

Collateral Evaluation Charges of INR 15000/- and INR 25000/- payable at the time of disbursement where combined exposure greater than 2 Crores and 5 Crores respectively

Sajjan!

- ? Repayment from Main Business bank Account of HDFC bank or Thane Bharat Bank.
- ? LTV capped at 40% of the MV
- ? SPDC from Spouse
- ? Residence and Office CPV to be positive
- ? OCR reflection to be documented
- ? SOA require Citi Bank Loan amount Rs. 113033/- with Bank Reflection.
- ? FFCU to be Positive
- ? All other verification to be positive
- ? Second valuation report to be reviewed
- ? Legal and technical Clearance of the property.
- ? In case of Refinance, Architect Certificate is required to fund the cash out portion.

You have opted for insurance of Rs.49163

Kindly use the Prospect No. as mentioned above in all your further communications with us. Please put your signature as a token of your acceptance of the above stated terms and conditions and retain a copy with yourself. In case of any query or assistance please contact your sales manager Vishal Laxmikant Jani at or alternatively you can e-mail us at reach@iifl.com . Your Base Branch address is IIFL House Sun Infotech Park Road No. 16V Plot No.B-23 , Thane Industrial Area Wagle Estate Thane – 400604

**Thanking You,****Accepted:**

ARUNA NEERAJ BANTHIYA
BABULAL PUKHRAJ BANTHIA
GAYANA MAHAVIR BANTHIYA
MAHAVIR BABULAL BANTHIA
MANISH KUMAR BABULAL BANTHIA
MANSI JEWELLERS
NEERAJ BABULAL BANTHIYA
PARASDEVI BABULAL BANTHIA
SEEMA MANISH BANTHIYA

**India Infoline Housing Finance Ltd (IIFL-HFC)**  
Authorized Signatory

**Sanction Letter- Terms & Conditions**

1	The Applicant/s are required to sign this Sanction Letter towards acceptance of all its terms and conditions.
2	This Sanction Letter is valid for the period of 60 days from the date of issue, subject to compliance of all sanction conditions, including but not limited to payment of applicable processing fee (non refundable), other charges and approval terms. In case, the Borrower fails to pay any fees due, India Infoline Housing Finance Ltd (IIFL-HFC) shall have the right to deduct, such fees payable, from the loan amount at the time of disbursal.
3	The Sanction of Loan Amount and its terms & conditions are subject to execution of Loan Agreement & other documents and writings with India Infoline Housing Finance Ltd (IIFL-HFC) The terms & conditions of Loan Agreement and/or other transaction documents will prevail upon this letter in case of any contradiction/ conflict/ difference/ inconsistency.
4	The loan amount will be disbursed on demand. However, India Infoline Housing Finance Ltd (IIFL-HFC) reserves its right to withhold and/or cancel the Loan Facility or any part thereof without assigning any reason.
5	The loan shall be secured in such manner as may be required by India Infoline Housing Finance Ltd (IIFL-HFC). The security offered towards compliance of terms of the loan facility and repayment of the loan amount, shall have clear and marketable title free from all encumbrances.
6	The loan facility will be disbursed in lump sum or in suitable periodic installments as may be decided by India Infoline Housing Finance Ltd (IIFL-HFC), considering the need and request of the applicants based on terms of the application, as the case may be, as determined by India Infoline Housing Finance Ltd (IIFL-HFC) and not necessarily as per the terms of the Borrower/s agreement with the builder/contractor.
7	The applicable interest rate in case of any unforeseen or extraordinary circumstances or sudden changes in market conditions is subject to change by India Infoline Housing Finance Ltd (IIFL-HFC) at its sole discretion. Applicable Interest rate is a summation/difference of the Base rate and the margin at the time of origination & thereafter. The margin between the Base rate and your Adjustable rate of interest will be determined by factors such as your credit grading, quality of security, risk profile of the industry/sector, product level allocable costs etc.
8	The sanction of the loan shall stand revoked and cancelled in any of the following circumstances :
(i)	If any statement in the application or in loan and any other document(s) given by the Borrower or otherwise is found to be misleading or incorrect and/or If there is any material change in the process on the basis of which the loan has, in principle, been offered and/or,
(ii)	If any material fact concerning the Borrower's income, employment, or ability to repay or any other relevant aspect of the Borrower's proposal for the loan is suppressed or concealed and/or
(iii)	If document(s) submitted by the Borrower and the information contained in the document(s) are not in confirmation with the information provided in the application form submitted by the Borrower and/or
(iv)	If Borrower fails to submit the documents as required by India Infoline Housing Finance Ltd (IIFL-HFC) within specified time
(v)	Any other reason whatsoever, at the sole discretion of India Infoline Housing Finance Ltd (IIFL-HFC)
9	The loan shall bear processing fees, prepayment charges and such other charges as specified in the Schedule of Charges and the Applicant/s/Borrower/s confirms that he/she/they has/have perused and understood the same.
10	For Schedule of Charges and Most Important Terms & Conditions, please refer our Official web site <a href="http://iiflhomeloans.com/schedule-of-charges">http://iiflhomeloans.com/schedule-of-charges</a> & <a href="http://iiflhomeloans.com/most-important-terms-and-conditions">http://iiflhomeloans.com/most-important-terms-and-conditions</a> . respectively.
11	The Borrower/s agree to provide details to the India Infoline Housing Finance Ltd (IIFL-HFC), from time to time, to comply with the various laws including but not limited to the guidelines of Prevention of Money Laundering Act, 2002. The Borrower/s confirm that he/she/they are the beneficial owner of the property mortgaged/securities pledged in favour of India Infoline Housing Finance Ltd (IIFL-HFC) as a security.
12	In case the applicant/s have opted for Adjustable Rate of Interest :
(i)	India Infoline Housing Finance Ltd (IIFL-HFC), Adjustable Interest Rate shall mean and include variable / floating rate of interest with reference to the Base Rate (as applicable) of India Infoline Housing Finance Ltd (IIFL-HFC) together with margin, if any, as specified by India Infoline Housing Finance Ltd (IIFL-HFC) on the date of disbursal and on the beginning of first month of next quarter, in which the base rate is changed.
(ii)	Base Rate shall mean and include the Prime Lending Rates of India Infoline Housing Finance Ltd (IIFL-HFC) being offered by India Infoline Housing Finance Ltd (IIFL-HFC) and agreed by the Applicants, more particularly referred in this Sanction Letter. The Current Prime Lending Rates of India Infoline Housing Finance Ltd (IIFL-HFC) are IH – HPLR and IH – LPLR.
13	Vide NHB Circular dtd 31-12-2015, the borrower company will not induct on its Board any person whose name appears in Willful Defaulters list and that in case such a person is found to be on its Board, it would take expeditious and effective steps for removal of the person from its Board

# PROPOSAL FORM

India Infoline Housing Finance Ltd. APP Ref. No. \_\_\_\_\_

MO EMP ID

IL Location

Deal No.

For office use only

**GUIDELINES FOR COMPLETION OF THE FORM (To be filled by proposer)**

Please answer all the questions fully and correctly. Where any question does not apply, please mention clearly that the same is not applicable.

Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts in response to the questions in the proposal form.

The Policy shall become void at the option of Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents or any material information having been withheld by the Proposer or any one acting on his behalf. Kindly contact the Company's Offices or Agents for any doubts or clarifications on the proposal form.

Date: 08/01/2016

Place:

Numbai

Applicant's Signature:

## Customer Information - Part A

The application form is to be filled in **CAPITAL LETTERS** by the applicant. Please answer all questions fully and correctly. Where any question does not apply, please mention clearly that the same is not applicable.

Loan Account No. (LAN) - mandatory:

761019

Gender: Male  Female  Status of the Applicant: Loan Applicant  Co-applicant  Occupation: Salaried  Self-employed  Funded  Non Funded

Name of the Applicant (Loan Applicant / Co-applicant to be Insured): Mr. / Mrs. / Ms.

MANISH KUMAR BABULAL BANTHIA

Date of Birth: 06/10/1979

Mailing Address:

1003 10th FLOOR ALPS HEIGHTS, DR BP ROAD MULUND WEST

Numbai

Pincode: 400080

Mobile No.: 9833203337

Email ID:

Nominee Name: MAHANIR BANTHIA

Relationship of nominee with applicant: Brother

Type of Loan to be insured: Home Loan

Loan Tenure: 10 years

Policy Tenure: 01 years Premium Amount ₹: 49163

Sanction Date: 30/07/2016

Sanction Amount ₹: 22549163

If Sum Insured differs from the Loan sanction amount Please Mention the same ₹: 22500000

Disbursal Date:

Disbursal Amount ₹:

PAN No.:

## Group Secure Mind - Part B

**Table of Benefits**

Age Group	Coverage		SI Basis
	Benefit A: Major Medical illness & Procedure	Benefit B: Personal Accident	
20 - 50 Years	Benefit C: Loss of Job	3 EMIs	Fixed

Benefit - C: Loss of Job is only available for salaried employees: In case the proposed individual is not a salaried employee, he/she is eligible for 2% discount. (EMI refers to the EMI or Pre EMI on the loan or the Sum Insured, whichever is lower, on the date of the Insured Event.)

Sum Insured under Benefit - A or B cannot exceed loan sanction amount

**Health Status:**

Q1. Has the Applicant to be Insured ever been diagnosed or suffered from/or is Currently suffering from any of the Below mentioned Conditions. Please Mention appropriate Details.

Hypertension (BP)	Duration	Diabetes	Duration	Abnormal Cholesterol/lipids: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Duration
	Medication	On Medicine: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Medication		Medication
	Dosage	On Insulin: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Dosage		Dosage

Q2. Has the applicant Proposed to be Insured suffered from/Is currently suffering or having symptoms indicative of Below mentioned conditions/Illness/Procedures/symptoms? (If yes Please tick the Yes Option and Mention specific details of the condition)

Heart and Circulatory Condition/Disorder	Brain/Nervous system Disorders	Cancer/Tumour Related Condition	Other Disorders/Conditions
Heart Attack (Myocardial Infarction)	Stroke	Cancer	Major Organ Transplant
Coronary Artery Bypass surgery	Paralysis	Brain Tumour	Kidney related disorders/Liver related disorders
Heart Valve Replacement	Multiple Sclerosis	Benign or Malignant Tumour	Jaundice
Angioplasty	Seizures/ Epilepsy	Abnormal PAP Smear	Cirrhosis
Congenital Heart condition	Alzheimer/ Parkinsons Diseases	Abnormal Menstrual Bleeding	Internal Bleeding/Polyps
Aorta Surgery	Other Brain/Nervous System/Psychiatric Disorder	Cyst	Hepatitis A B C

Any other medical condition apart from the above: \_\_\_\_\_

Q3. Does the person proposed to be insured suffer from or has suffered from any chronic or long-term medical condition, or have any other disability/ or is unable to perform normal activities? If Yes Please Kindly Mention the Exact nature of the Disability/Amputation/Condition.

Q4. Has the applicant Proposed to be Insured consulted with or received treatment from any doctor or other health care provider for any other condition or symptom(s)/undergone any hospitalization/illness/surgery/ currently taking medication(s) for any condition or medical procedures (including diagnostic testing/routine health check-up/investigation)

Q5. Does the applicant Proposed to be Insured have any Prior Secure Mind/ Health/ Personal Accident Policy with ICICI Lombard? Yes  No   
If yes Please Provide the Policy no of the Previous Policy
**Declaration:**

- I/We hereby declare, on my behalf and on behalf of all persons proposed to be insured, that the above statements, answers and/or particulars given by me are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these other persons.
- I understand that the information provided by me will form the basis of the insurance policy, is subject to the board approved underwriting policy of the insurance company and that the policy will come into force only after full receipt of the premium chargeable.
- I/We further declare that I/we will notify in writing any change occurring in the occupation or general health of the life to be insured/proposal after the proposal has been submitted but before communication of the risk acceptance by the company.
- I/We declare and consent to the company seeking medical information from any doctor or from a hospital who at any time has attended on the life to be insured/proposed or from any past or present employer concerning anything which affects the physical or mental health of the life to be assured/proposer and seeking information from any insurance company to which an application for insurance on the life to be assured/proposer has been made for the purpose of underwriting the proposal and/or claim settlement.
- I/We authorize the company to share information pertaining to my proposal including the medical records for the sole purpose of proposal underwriting and/or claims settlement and with any Government and/or Regulatory authority."

**Terms & Conditions:**

I understand & agree that no benefit under the policy shall be payable for any major medical illness event or procedure which results due to any pre-existing illness or symptom or which is diagnosed within 90 days of policy inception day.

Unemployment of the Insured Person within 90 days of period from insurance start date is an exclusion under the Secure Mind Policy. EMI refers to the EMI or Pre EMI on the loan or the Sum Insured respectively, whichever is lower, on the date of the Insured Event.

In case of any claim made under the policy no premium shall be refunded on cancellation of the policy.

The aggregate of Sum Insured opted by the applicants(s) under the same LAN (loan application number) cannot exceed the loan sanctioned amount or the principal outstanding as on the date of last EMI due prior to the date of payment. The policy shall commence on or after the date of payment.

For sum Insured opted on reducing balance basis the cover is available for policy tenure or the full pre-payment of the loan which ever is earlier. In case of cancellation of policy, premium shall be refunded on short premium basis.

In case of all policies a free look period of 15 days would be available to You from the date of receipt of the Policy document, for reviewing its terms & conditions. If You disagree with any of its conditions, You may return the Policy within this free look period and We will refund You the premium subject only to a deduction of expenses incurred on medical examination and stamp duty charges.

The Policy may be renewed by mutual consent and in such event the renewal premium shall be paid to Us on or before the date of expiry of the Policy and in no case later than Grace Period of 30 days from the expiry of the Policy.

Date: 08/01/2016 Place: MUMBAI

Applicant's Signature: 

**Home Insurance/ Merchant Cover - Part C**

APP Ref. No. \_\_\_\_\_

Loan Account No. (LAN) - mandatory: 761019

Property Type: Residential  Commercial

Nature of Commercial Property: Shop Hotel Offices

Hypotheccated To: LIHFC

**Table of Benefits:**

Type of Cover	Coverage Amount	Excess
Property : Structure: Earthquake + Fire	Sum Insured 40% of Sum Insured (* Jewellery coverage is for maximum ₹ 1 Lakh or 25% of the sum insured whichever is Lower)	Fire-For Act of God Perils: first 5% of each and every claim amount subject to minimum of ₹10,000. Non Act of God Perils- ₹10,000 for each and every loss. *No Excess applicable for Residential Buildings
Property : Contents: Fire + Earthquake + Burglary		Burglary- 5% of the claim amount subject to minimum of ₹10,000 for Location where SI is less than ₹10 cr

\*For commercial property type, the policy tenure is 1 Year

Name of the Applicant to be covered Mr./Ms./Ms.: MANISHKUMAR BABULAL BANTHIA

Mobile No.: 9833203337 Email ID: \_\_\_\_\_

Address of Risk Location: SHOP NO.3 AROUND FLOOR NEPTUNES LOTUS LB ROAD MULUND (west)

District: MUMBAI State: MAHARASHTRA Pin code: 400080

Loan Tenure: 10 years

Policy Tenure: 01 Years Sum Insured ₹ 2250000

**Declaration:**

I hereby declare and warrant that the above statements are true and complete in all respects and that there is no other information which is relevant to my application for insurance for myself or any other person to be insured that has not been disclosed to you. I agree that this application and the declarations shall be the basis of the contract between me and ICICI Lombard General Insurance Company Ltd and I agree to accept a policy, subject to the conditions prescribed by ICICI Lombard General Insurance Company Ltd.

I hereby apply for this Insurance Policy issued to me by ICICI Lombard General Insurance Company Ltd., subject to all terms, conditions and provisions of the policy.

I have read and understood the product content and the Terms & conditions as mentioned overleaf and confirm to abide by them.

I understand that the insurance coverage will commence not earlier than the date of disbursal of loan as referred overleaf or after the full premium is received by ICICI Lombard General Insurance Co. Ltd whichever is later subject to underwriting approval by ICICI Lombard General Insurance Company Ltd. Receipt of proposal form by ICICI Lombard General Insurance Company Ltd shall not be construed as acceptance of my proposal. The company in its sole discretion reserves the right to accept or reject any proposal without assigning any reason thereof.

I also confirm and declare that the persons whose details have been mentioned in this proposal for coverage are the applicant(s) of the loan whose details have been mentioned in the proposal form.

I confirm that I have voluntarily participated for this policy and am aware that the Bank Products are available without this policy as well.

I authorize the Company and their agents to exchange, share or part with all the information provided to other Agencies/ Statutory Bodies as may be required and I/We will not hold the Company and their agents liable for use of this information.

I agree that the Policy shall become voidable at the option of the Company, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/ personal statement, declaration and connected documents, or any material information has been withheld by me or anyone acting on my/ our behalf to obtain any benefit under this Policy.

**Terms & Conditions:**

For commercial loans, the cover is available only for one year, warrant that hazardous goods are not stored.

Structure cover is applicable only for completed construction. Kutcha Construction and property older than 50 years is excluded under this policy. For properties under construction, the cover gets activated on completion of construction. For Contents cover, the coverage amount is 40% of the sum insured (\*Jewellery coverage is for Max. ₹1,00,000/- or 25% of the sum insured which ever is lower). This cover will be applicable for residential property only.

In case of any claim made under the policy no premium shall be refunded on cancellation of the policy. In case of cancellation of policy, premium shall be refunded on as per policy terms and conditions.

I/We hereby agree and confirm that if the amount realized by the insurer is less than the premium payable for sum proposed for insurance or scope of cover desired by me/us, the proposal shall be considered for acceptance for a reduced sum appropriate to the premium realized by the insurer and the Policy shall be finalised accordingly.

For proposers applying for insurance policy before commencement of the disbursal of loan: The policy coverage shall commence from the date of the payment or loan disbursal date, whichever is later. The aggregate of Sum Insured opted by the applicants(s) under the same LAN (loan application number) cannot exceed the loan sanctioned amount.

For proposers applying for insurance policy at my time after commencement of the disbursal of loan: The policy shall commence on or after the date of payment. The aggregate of Sum Insured opted by the applicants(s) under the same LAN (loan application number) cannot exceed the principal outstanding as on the date of last EMI due prior to the date of payment.

The proposed insurance coverage is subject to realization of full premium amount by the company, subject to agreed bank clause.

**Main Exclusions**

Any loss arising out of any act of Terrorism, losses arising out of Theft, any loss due to direct or indirect involvement of Insured, any loss due to electrical/mechanical breakdown, cash, money and monetary instruments excluded from covers in the policy.

Intentional self-injury, suicide or attempted suicide, any loss whilst under the influence of intoxicating drugs or liquor, war, nuclear war, any loss arising from an act made in breach of law with or without criminal intent.

Date: 08/01/2016 Place: MUMBAI

Applicant's Signature: 

## Group Personal Accident (51 - 65 years) - Part D

No.	Coverage	Sum Insured
Section I	Accidental Death / Permanent Total Disablement	As mentioned in Part A

Note: a. The maximum liability of insurer is restricted to a maximum of Sum Insured as mentioned above for Section I.

b. The above covers would not be applicable for persons occupied in underground mines, explosives and electrical installations on high tension lines.

Please confirm if you have any previous Group Personal Accident Yes  No

If yes - Please mention the policy number:

### Declaration:

- I/We hereby declare, on my behalf and on behalf of all persons proposed to be insured, that the above statements, answers and/or particulars given by me are true and complete in all respects to the best of my knowledge and that I/We am/are authorized to propose on behalf of these other persons.
- I understand that the information provided by me will form the basis of the insurance policy, is subject to the board approved underwriting policy of the insurance company and that the policy will come into force only after full receipt of the premium chargeable.
- I/We further declare that I/we will notify in writing any change occurring in the occupation or general health of the life to be insured/proposal after the proposal has been submitted but before communication of the risk acceptance by the company.
- I/We declare and consent to the company seeking medical information from any doctor or from a hospital who at any time has attended on the life to be insured/proposed or from any past or present employer concerning anything which affects the physical or mental health of the life to be assured/proposer and seeking information from any insurance company to which an application for insurance on the life to be assured/proposer has been made for the purpose of underwriting the proposal and/or claim settlement.
- I/We authorize the company to share information pertaining to my proposal including the medical records for the sole purpose of proposal underwriting and/or claims settlement and with any Government and/or Regulatory authority."

### Terms & Conditions:

In case of any claim made under the policy no premium shall be refunded on cancellation of the policy.

For proposers applying for insurance policy before commencement of the disbursal of loan:

The policy coverage shall commence from the date of the payment or loan disbursal date, whichever is later.

For proposers applying for insurance policy at any time after commencement of the disbursal of loan:

The policy shall commence on or after the date of payment.

The aggregate of Sum Insured opted by the applicant(s) under the same LAN (loan application number) cannot exceed the principal outstanding as on the date of last EMI due prior to the date of Payment.

I agree that the Policy shall become voidable at the option of the Company, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information has been withheld by me or anyone acting on my/ our behalf to obtain any benefit under this Policy.

In case of all policies a free look period of 15 days would be available to You from the date of receipt of the Policy document, for reviewing its terms & conditions. If you disagree with any of its conditions, you may return the Policy within this free look period and We will refund You the premium subject only to a deduction of expenses incurred on medical examination and stamp duty charges.

The Policy may be renewed by mutual consent and in such event the renewal premium shall be paid to Us on or before the date of expiry of the Policy and in no case later than Grace Period of 30 days from the expiry of the Policy.

### Main Exclusions

Intentional self-injury, suicide or attempted suicide, any loss whilst under the influence of intoxicating drugs or liquor, war, nuclear war, any loss arising from an act made in breach of law with or without criminal intent.

I/ We hereby agree and confirm that if the amount realised by the insurer is less than the premium payable for sum proposed for insurance or scope of cover desired by me/us, the application shall be considered for acceptance for a reduced sum appropriate to the premium realised by the insurer and the policy shall be finalised accordingly.

Date: 01/01/2016 Place: MUMBAI

Applicant's Signature: 

For detailed coverage please refer to the Policy Wordings

### STATUTORY WARNING PROHIBITION OF REBATES

(Under Section 41 of Insurance Act 1938)

- 1) No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
- 2) Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to five hundred rupees.



Mailing Address: ICICI Lombard General Insurance Company Limited, Interface Building No.11, 401/ 402 4th Floor, New Link Road Malad (W), Mumbai - 400064.  
Registered Office Address: ICICI Lombard General Insurance Company Limited, ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.

Visit us at [www.icilombard.com](http://www.icilombard.com) • Mail us at [customersupport@icilombard.com](mailto:customersupport@icilombard.com) • Our toll free number is 1800 2666  
ICICI Lombard General Insurance Company Limited. Insurance is the subject matter of the solicitation. IRDA Reg. No. 115. Misc 13, Misc 14, Misc 66, Misc 05.  
For complete details on coverage, Terms & conditions & exclusions, Please refer to Policy Wordings (available on request)

I hereby authorize India Infoline Housing Finance Limited in event so arising to instruct ICICI Lombard to cancel my policy/ policies and receive the premium refunded by ICICI Lombard thereof on my behalf.  
I further agree and understand that all such refunds shall be made subject to the Terms and conditions of policy/ policies and refund of premium by ICICI Lombard to India Infoline Housing Finance Limited Shall absolve ICICI Lombard from any and all liabilities arising out of the said policy/ policies

Applicant's Signature: 

India Infoline			
GEOGRAPHICAL AREA	NON J&K		
SUM INSURED (SM/PA/HOME)	2250000		
DOB	16-Oct-79	OCCUPATION	SELF EMPLOYED
SANCTION DATE	7 Jul-16	Property type	Commercial
LOAN TENURE	10	AGE	36
POLICY TENURE	1	Product Type	Standalone
SM/PA RATE	2.67540%	Home rate	0.190000%
SM/PA PREMIUM	FALSE	Home/Commercial Property Premium	42750
SM/PA PREMIUM with ST	0.0000	Home/Commercial Premium with ST	49163.00000
PP PREMIUM	8446	TOTAL PREMIUM W/O PP	49163
		TOTAL PREMIUM WITH PP	57609

Underwriter approval required for Secure Mind SI above 3crs, GPA above 5 crs and Property above 2 crs

**Final Sanction Letter**

Date : 31/07/2016

Prospect No : 761019

Mr. MANISH KUMAR BABULAL BANTHIA

Mr. BABULAL PUKHRAJ BANTHIA , Mr. MAHAVIR BABULAL BANTHIA , Mr. NEERAJ BABULAL BANTHIYA , Mrs. ARUNA NEERAJ BANTHIYA , Mrs. GAYANA M BANTHIYA , Mrs. PARASDEVI BABULAL BANTHIA , Mrs. SEEMA MANISH BANTHIYA , MANSI JEWELLERS

1003 10 TH FLOOR ALPS HEIGHTS , DR R P ROAD MULUND WEST, MUMBAI, 400080,  
MAHARASHTRA, INDIA

9833203337,

Dear Customer,

We thank you for choosing India Infoline Housing Finance Ltd (IIIFL-HFC). We are pleased to inform you that we have in principal approved loan to you as per Terms & Conditions mentioned below & Overleaf

Product	Home Equity - Non Residential Purchase
Loan Amount Sanctioned (INR)	22549163/-
Interest Type	Adjustable Interest Rate (AIR)
Base Rate ( IH-LPLR )	14.85%
Margin (+/-)	-3.1%
Rate of Interest	11.75%
Loan Tenor (in years)	10
Amount Of Each Installment On Monthly Rest (INR)	320265/-
Total Processing Fees/Other Charges (including ST) (INR)	388974/-
Processing Fees Paid (INR)	5800/-
CERSAI fees (INR)	115/-
Property Address	SHOP NO.03 GR FLOOR, NEPTUNE LOTUS, L.B.S. MARG MULUND W, MUMBAI, 400080, MAHARASHTRA,INDIA,

Additional conditions to comply prior to disbursal:

Collateral Evaluation Charges of INR 15000/- and INR 25000/- payable at the time of disbursement where combined exposure greater than 2 Crores and 5 Crores respectively

*M. Babulal Bantia*  
*D. Bantia*  
*N. Bantia*  
*Gayan Bantia*  
*Seema*  
*Aruna Bantia*  
*Manish Bantia*  
*For MANSI JEWELLERS*  
*Proprietor*

- ? Repayment from Main Business bank Account of HDFC bank or Thane Bharat Bank.
- ? LTV capped at 40% of the MV
- ? SPDC from Spouse
- ? Residence and Office CPV to be positive
- ? OCR reflection to be documented
- ? SOA require Citi Bank Loan amount Rs. 113033/- with Bank Reflection.
- ? FCU to be Positive
- ? All other verification to be positive
- ? Second valuation report to be reviewed
- ? Legal and technical Clearance of the property.
- ? In case of Refinance, Architect Certificate is required to fund the cash out portion.

You have opted for insurance of Rs.49163

Kindly use the Prospect No. as mentioned above in all your further communications with us. Please put your signature as a token of your acceptance of the above stated terms and conditions and retain a copy with yourself. In case of any query or assistance please contact your sales manager Vishal Laxmikant Jani at \_\_\_\_\_ or alternatively you can e-mail us at [reach@iifl.com](mailto:reach@iifl.com). Your Base Branch address is IIFL House Sun Infotech Park Road No. 16V Plot No.B-23 , Thane Industrial Area Wagle Estate Thane – 400604

**Thanking You,**

**Accepted:**

ARUNA NEERAJ BANTHIYA

BABULAL PUKHRAJ  
BANTHIA

GAYANA M BANTHIYA

MAHAVIR BABULAL  
BANTHIA

MANISH KUMAR BABULAL  
BANTHIA

MANSI JEWELLERS

NEERAJ BABULAL  
BANTHIA

PARASDEVI BABULAL  
BANTHIA

SEEMA MANISH BANTHIYA

*Aruna Jain*

*Babulal Bantia*

*Goyal  
Banthia*

*D Crescenzo*

*Manish*

*For MANSI JEWELLERS*

*Manshi*

*Proprietor*

*47221497*

*Seema*

*Goyal  
Banthia*

*Aruna Jain*

**India Infoline Housing Finance Ltd (IIFL-HFC)**

Authorized Signatory

*Rajeshwari*

*N. Jain*

*Babulal Bantia*

*Seema*

*Goyal  
Banthia*

*Aruna Jain*

*For MANSI JEWELLERS*

*Mansi*

*Proprietor*

**Sanction Letter- Terms & Conditions**

1	The Applicant/s are required to sign this Sanction Letter towards acceptance of all its terms and conditions.
2	This Sanction Letter is valid for the period of 60 days from the date of issue, subject to compliance of all sanction conditions, including but not limited to payment of applicable processing fee (non refundable), other charges and approval terms. In case, the Borrower fails to pay any fees due, India Infoline Housing Finance Ltd (IIFL-HFC) shall have the right to deduct such fees payable, from the loan amount at the time of disbursal.
3	The Sanction of Loan Amount and its terms & conditions are subject to execution of Loan Agreement & other documents and writings with India Infoline Housing Finance Ltd (IIFL-HFC). The terms & conditions of Loan Agreement and/or other transaction documents will prevail upon this letter in case of any contradiction/ conflict/ difference/ inconsistency.
4	The loan amount will be disbursed on demand. However, India Infoline Housing Finance Ltd (IIFL-HFC) reserves its right to withhold and/or cancel the Loan Facility or any part thereof without assigning any reason.
5	The loan shall be secured in such manner as may be required by India Infoline Housing Finance Ltd (IIFL-HFC). The security offered towards compliance of terms of the loan facility and repayment of the loan amount, shall have clear and marketable title free from all encumbrances.
6	The loan facility will be disbursed in lump sum or in suitable periodic installments as may be decided by India Infoline Housing Finance Ltd (IIFL-HFC), considering the need and request of the applicants based on terms of the application, as the case may be, as determined by India Infoline Housing Finance Ltd (IIFL-HFC) and not necessarily as per the terms of the Borrower/s agreement with the builder/contractor.
7	The applicable interest rate in case of any unforeseen or extraordinary circumstances or sudden changes in market conditions is subject to change by India Infoline Housing Finance Ltd (IIFL-HFC) at its sole discretion. Applicable Interest rate is a summation/difference of the Base rate and the margin at the time of origination & thereafter. The margin between the Base rate and your Adjustable rate of interest will be determined by factors such as your credit grading, quality of security, risk profile of the industry/sector, product level allocable costs etc.
8	The sanction of the loan shall stand revoked and cancelled in any of the following circumstances :
(i)	If any statement in the application or in loan and any other document(s) given by the Borrower or otherwise is found to be misleading or incorrect and/or If there is any material change in the process on the basis of which the loan has, in principle, been offered and/or,
(ii)	If any material fact concerning the Borrower's income, employment, or ability to repay or any other relevant aspect of the Borrower's proposal for the loan is suppressed or concealed and/or
(iii)	If document(s) submitted by the Borrower and the information contained in the document(s) are not in confirmation with the information provided in the application form submitted by the Borrower and/or
(iv)	If Borrower fails to submit the documents as required by India Infoline Housing Finance Ltd (IIFL-HFC) within specified time
(v)	Any other reason whatsoever, at the sole discretion of India Infoline Housing Finance Ltd (IIFL-HFC)
9	The loan shall bear processing fees, prepayment charges and such other charges as specified in the Schedule of Charges and the Applicant/s/Borrower/s confirms that he/she/they has/have perused and understood the same.
10	For Schedule of Charges and Most Important Terms & Conditions, please refer our Official web site <a href="http://iiflhomeloans.com/schedule-of-charges">http://iiflhomeloans.com/schedule-of-charges</a> & <a href="http://iiflhomeloans.com/most-important-terms-and-conditions">http://iiflhomeloans.com/most-important-terms-and-conditions</a> . respectively.
11	The Borrower/s agree to provide details to the India Infoline Housing Finance Ltd (IIFL-HFC), from time to time, to comply with the various laws including but not limited to the guidelines of Prevention of Money Laundering Act, 2002. The Borrower/s confirm that he/she/they are the beneficial owner of the property mortgaged/securities pledged in favour of India Infoline Housing Finance Ltd (IIFL-HFC) as a security.
12	In case the applicant/s have opted for Adjustable Rate of Interest :
(i)	India Infoline Housing Finance Ltd (IIFL-HFC), Adjustable Interest Rate shall mean and include variable / floating rate of interest with reference to the Base Rate (as applicable) of India Infoline Housing Finance Ltd (IIFL-HFC) together with margin, if any, as specified by India Infoline Housing Finance Ltd (IIFL-HFC) on the date of disbursal and on the beginning of first month of next quarter, in which the base rate is changed.
(ii)	Base Rate shall mean and include the Prime Lending Rates of India Infoline Housing Finance Ltd (IIFL-HFC) being offered by India Infoline Housing Finance Ltd (IIFL-HFC) and agreed by the Applicants, more particularly referred in this Sanction Letter. The Current Prime Lending Rates of India Infoline Housing Finance Ltd (IIFL-HFC) are IH – HPLR and IH – LPLR.
13	Vide NHB Circular dtd 31-12-2015, the borrower company will not induct on its Board any person whose name appears in Willful Defaulters list and that in case such a person is found to be on its Board, it would take expeditious and effective steps for removal of the person from its Board

For MANSI JEWELLERS

Mark  
Proprietor

**Soft Sanction Letter**

Date : 30/07/2016  
Prospect No : 761019

Mr. MANISH KUMAR BABULAL BANTHIA

Mr. BABULAL PUKHRAJ BANTHIA , Mr. MAHAVIR BABULAL BANTHIA , Mr. NEERAJ BABULAL BANTHIA , Mrs. ARUNA NEERAJ BANTHIA , Mrs. GAYANA M BANTHIA , Mrs. PARASDEVI BABULAL BANTHIA , Mrs. SEEMA MANISH BANTHIA , MANSI JEWELLERS

1003 10 TH FLOOR ALPS HEIGHTS , DR R P ROAD MULUND WEST, MUMBAI, 400080,  
MAHARASHTRA, INDIA

9833203337.

Dear Customer,

We thank you for choosing India Infoline Housing Finance Ltd (IIFL-HFC). We are pleased to inform you that we have in principal approved loan to you as per Terms & Conditions mentioned below & Overleaf

Product	Home Equity - Non Residential Purchase
Loan Amount Sanctioned (INR)	22549163/- 22500000/-
Interest Type	Adjustable Interest Rate (AIR)
Base Rate ( IH-LPLR )	14.85%
Margin (+/-)	-1.1%
Rate of Interest	11.75% - 13.75%
Loan Tenor (in years)	10
Amount Of Each Installment On Monthly Rest (INR)	320265/- 345975/-
Total Processing Fees/Other Charges (including ST) (INR)	345000/-
Processing Fees Paid (INR)	5800/-
CERSAI fees (INR)	115/-
Property Address	<input type="checkbox"/>

## Additional conditions to comply prior to disbursal:

Collateral Evaluation Charges of INR 15000/- and INR 25000/- payable at the time of disbursement where combined exposure greater than 2 Crores and 5 Crores respectively

## **India Infoline Housing Finance Limited**



- ?  
Repayment from Main Business bank Account of HDFC bank or Thane Bharat Bank.
- ?  
LTV capped at 40% of the MV
- ?  
SPDC from Spouse
- Residence and Office CPV to be positive
- OCR reflection to be documented
- SOA require Citi Bank Loan amount Rs. 113033/- with Bank Reflection.
- FCU to be Positive
- All other verification to be positive
- Second valuation report to be reviewed
- Legal and technical Clearance of the property. ?  
?
- In case of Refinance, Architect Certificate is required to fund the cash out portion.

You have opted for insurance of Rs.0

Kindly use the Prospect No. as mentioned above in all your further communications with us. Please put your signature as a token of your acceptance of the above stated terms and conditions and retain a copy with yourself. In case of any query or assistance please contact your sales manager Vishal Laxmikant Jani at or alternatively you can e-mail us at [reach@iifl.com](mailto:reach@iifl.com). Your Base Branch address is IIFL House Sun Infotech Park Road No. 16V Plot No.B-23 , Thane Industrial Area Wagle Estate Thane – 400604

**Thanking You,**

**Accepted:**

ARUNA NEERAJ BANTHIYA

BABULAL PUKHRAJ  
BANTHIA

GAYANA M BANTHIYA

MAHAVIR BABULAL  
BANTHIA

MANISH KUMAR BABULAL  
BANTHIA

MANSI JEWELLERS

NEERAJ BABULAL  
BANTHIYA

PARASDEVI BABULAL  
BANTHIA

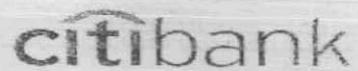
SEEMA MANISH BANTHIYA

**India Infoline Housing Finance Ltd (IIFL-HFC)**

Authorized Signatory

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(iii)	If document(s) submitted by the Borrower and the information contained in the document(s) are not in confirmation with the information provided in the application form submitted by the Borrower and/or
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July 30, 2016

Mr Manishkumar B Bantia

Subject: Loan Statement for Loan no. XXX175

Thank you for your continued patronage. We are enclosing the loan statement for your records

Summary of your relationship on the above loan is mentioned below

Loan Number	:XXX175	Loan Tenor	:175
Sanctioned Date	:13-NOV-2015	Current ROI	:10.80
Sanctioned Amount	:10000000	Disbursed Amount	:10000000
Mode of Repayment	:SI		

Co-applicants :

Mr Mahavir Bantia

Statement Period: November 13, 2015 to June 30, 2016

We value your relationship with us and assure you of our best services at all times.

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

## STATEMENT

TXN DATE	EFF DATE	INCREASE BY	DECREASE BY	REMARKS
13-NOV-2015		0.00		OPENING BALANCE
18-NOV-2015	19-NOV-2015		6526633.00	Credit From Od A/C #XXXXXXXXXX
18-NOV-2015	18-NOV-2015	6626633.00		Disbursement
18-NOV-2015	18-NOV-2015	3373367.00		Disbursement
30-NOV-2015	30-NOV-2015	13484.00		Interest charged @ 10.9
01-DEC-2015	02-DEC-2015	13033.00		Credited To Od A/C #XXXXXXXXXX
01-DEC-2015	01-DEC-2015		113033.00	SI for 01-DEC-2015 received
31-DEC-2015	31-DEC-2015	31354.00		Interest charged @ 10.9
01-JAN-2016	02-JAN-2016	113033.00		Credited To Od A/C #XXXXXXXXXX
01-JAN-2016	01-JAN-2016		113033.00	SI for 01-JAN-2016 received
31-JAN-2016	31-JAN-2016	31558.00		Interest charged @ 10.9
01-FEB-2016	02-FEB-2016	113033.00		Credited To Od A/C #XXXXXXXXXX
01-FEB-2016	01-FEB-2016		113033.00	SI for 01-FEB-2016 received
29-FEB-2016	29-FEB-2016	29794.00		Interest charged @ 10.9
01-MAR-2016	02-MAR-2016	113033.00		Credited To Od A/C #XXXXXXXXXX
01-MAR-2016	01-MAR-2016		113033.00	SI for 01-MAR-2016 received
31-MAR-2016	31-MAR-2016	32124.00		Interest charged @ 10.9
02-APR-2016	04-APR-2016	113033.00		Credited To Od A/C #XXXXXXXXXX
02-APR-2016	02-APR-2016		113033.00	SI for 01-APR-2016 received
16-APR-2016	18-APR-2016	2800000.00		Credited To Od A/C #XXXXXXXXXX
30-APR-2016	30-APR-2016	43883.00		Interest charged @ 10.9
02-MAY-2016	03-MAY-2016	113033.00		Credited To Od A/C #XXXXXXXXXX
02-MAY-2016	02-MAY-2016		113033.00	SI for 01-MAY-2016 received
31-MAY-2016	31-MAY-2016	58676.00		Interest charged @ 10.9
01-JUN-2016	02-JUN-2016	113033.00		Credited To Od A/C #XXXXXXXXXX
01-JUN-2016	01-JUN-2016		113033.00	SI for 01-JUN-2016 received
30-JUN-2016	30-JUN-2016	57308.00		Interest charged @ 10.9
30-JUN-2016			CLOSING BALANCE	6471548.00

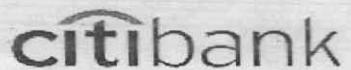
\*\*END OF STATEMENT\*\*

**Getting in touch with us**

We're never too far away. Call CitiPhone at

North		Calling from India	
City	Contact No.	City	Contact No.
Chandigarh	0172-5082484	Jalandhar	0181-5062484
Bhopal	1800-180-2484	Indore	1800-180-2484
Delhi/NCR	0124-2542484	Ludhiana	0161-5012484
Lucknow	0522-2201022	Jaipur	0141-2372484
Dehradun	1860-425-7000	Kanpur	1800-180-2484
South			
City	Contact No.	City	Contact No.
Bengaluru	080-22272484	Coimbatore	044-28522484
Puducherry	044-28522484	Visakhapatnam	1800-180-2484
Chennai	044-28522484	Hyderabad	040-66662484
Trichy	044-28522484	Cochin	0484-4042484
Madurai	044-28522484	Trivandrum	0484-6602484
Nandyal	040-66662484		
West			
City	Contact No.	City	Contact No.
Ahmedabad	079-26422484	Mumbai	022-28232484
Surat	0261-6532484	Nagpur	1800-180-2484
Aurangabad	0240-6632484	Nanded	1800-180-2484
Vapi	0265-2322484	Pune	020-66012484
Baroda	0265-2322484	Nasik	1800-180-2484
Akola	1800-180-2484		
East			
City	Contact No.	City	Contact No.
Jamshedpur	1800-180-2484	Kolkata	033-22832484
Bhubaneswar	1800-180-2484		
Calling from outside India			
Country	Contact No.	Country	Contact No.
US & Canada	1-800-248-4674	Far East & South East Asia	+65-62257211
United Kingdom	0-800-032-2484	Singapore	1-800-255-7211
Bahrain	80004884	Melbourne/Sydney (Australia)	1-800-252-856
Dubai	800035703463		

*Somefon Condi.*



July 30, 2016

Mr Manish Kumar B Bantia

Subject: Loan Statement for Loan no. XXX141

Thank you for your continued patronage. We are enclosing the loan statement for your records

Summary of your relationship on the above loan is mentioned below

Loan Number	: XXX141	Loan Tenor	: 121
Sanctioned Date	: 10-DEC-2010	Current ROI	: 09.90
Sanctioned Amount	: 5000000	Disbursed Amount	: 5000000
Mode of Repayment	: ECS		

Co-applicants :

Mr Mahavir Bantia

Statement Period: December 10, 2010 to June 30, 2016

We value your relationship with us and assure you of our best services at all times.

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

*Tgain*



## STATEMENT

TXN DATE	EFF DATE	INCREASE BY	DECREASE BY	REMARKS
10-DEC-2010		0.00		OPENING BALANCE
10-DEC-2010	11-DEC-2010	22500.45		Booking fee charged
10-DEC-2010	11-DEC-2010	2250.05		STax on BFee charged
10-DEC-2010	11-DEC-2010	67.50		Cess on STax on BFee charged
16-DEC-2010	16-DEC-2010	5000000.00		Disbursement
20-DEC-2010	18-DEC-2010		67.50	BOOKING FEE RECEIVED-Edu
20-DEC-2010	18-DEC-2010		2250.05	BOOKING FEE RECEIVED-Sertax
20-DEC-2010	18-DEC-2010		22500.45	BOOKING FEE RECEIVED
31-DEC-2010	31-DEC-2010	19765.00		Interest charged @ 9
07-JAN-2011	01-JAN-2011		44986.00	Repayment received
31-JAN-2011	31-JAN-2011	39083.00		Interest charged @ 9.25
07-FEB-2011	01-FEB-2011		44986.00	Repayment received
28-FEB-2011	28-FEB-2011	35259.00		Interest charged @ 9.25
08-MAR-2011	01-MAR-2011		44986.00	Repayment received
31-MAR-2011	31-MAR-2011	38960.00		Interest charged @ 9.25
08-APR-2011	01-APR-2011		44986.00	Repayment received
30-APR-2011	30-APR-2011	39693.00		Interest charged @ 9.75
03-MAY-2011	03-MAY-2011		45000.00	REPAYMENT RECEIVED
31-MAY-2011	01-JUN-2011	500.00		Bounce cheque charge
31-MAY-2011	31-MAY-2011	40996.00		Interest charged @ 9.75
08-JUN-2011	08-JUN-2011		45000.00	Repayment Received
13-JUN-2011	13-JUN-2011		500.00	BCC WAIVED
30-JUN-2011	30-JUN-2011	39704.00		Interest charged @ 9.75
08-JUL-2011	01-JUL-2011		44986.00	Repayment received
31-JUL-2011	31-JUL-2011	45089.00		Interest charged @ 10.75
08-AUG-2011	01-AUG-2011		44986.00	Repayment received
17-AUG-2011	16-AUG-2011		5594.00	Repayment Received
31-AUG-2011	31-AUG-2011	45064.00		Interest charged @ 10.75
08-SEP-2011	01-SEP-2011		50580.00	Repayment received
30-SEP-2011	30-SEP-2011	43538.00		Interest charged @ 10.75
08-OCT-2011	01-OCT-2011		50580.00	Repayment received
31-OCT-2011	31-OCT-2011	45969.00		Interest charged @ 11
08-NOV-2011	01-NOV-2011		50580.00	Repayment received
30-NOV-2011	30-NOV-2011	44445.00		Interest charged @ 11
08-DEC-2011	01-DEC-2011		50580.00	Repayment received
31-DEC-2011	31-DEC-2011	45869.00		Interest charged @ 11
09-JAN-2012	01-JAN-2012		50580.00	Repayment received
31-JAN-2012	31-JAN-2012	45700.00		Interest charged @ 11
08-FEB-2012	01-FEB-2012		50580.00	Repayment received
29-FEB-2012	29-FEB-2012	42709.00		Interest charged @ 11
08-MAR-2012	01-MAR-2012		50580.00	Repayment received
31-MAR-2012	31-MAR-2012	45581.00		Interest charged @ 11
09-APR-2012	01-APR-2012		50580.00	Repayment received
30-APR-2012	30-APR-2012	44066.00		Interest charged @ 11
08-MAY-2012	01-MAY-2012		50580.00	Repayment received
31-MAY-2012	31-MAY-2012	45474.00		Interest charged @ 11
08-JUN-2012	01-JUN-2012		50580.00	Repayment received
30-JUN-2012	30-JUN-2012	43961.00		Interest charged @ 11
09-JUL-2012	01-JUL-2012		50580.00	Repayment received
31-JUL-2012	31-JUL-2012	45365.00		Interest charged @ 11

## STATEMENT

TXN DATE	EFF DATE	INCREASE BY	DECREASE BY	REMARKS
08-AUG-2012	01-AUG-2012		50580.00	Repayment received
14-AUG-2012	13-AUG-2012		500000.00	Repayment Received
14-AUG-2012	13-AUG-2012		1000000.00	Repayment Received
31-AUG-2012	31-AUG-2012	36750.00		Interest charged @ 11
10-SEP-2012	01-SEP-2012	30205.00	50580.00	Repayment received
30-SEP-2012	30-SEP-2012			Interest charged @ 11
08-OCT-2012	01-OCT-2012		50580.00	Repayment received
31-OCT-2012	31-OCT-2012	31022.00		Interest charged @ 11
07-NOV-2012	01-NOV-2012		50580.00	Repayment received
30-NOV-2012	30-NOV-2012	29845.00		Interest charged @ 11
07-DEC-2012	01-DEC-2012		50580.00	Repayment received
31-DEC-2012	31-DEC-2012	30646.00		Interest charged @ 11
07-JAN-2013	01-JAN-2013		50580.00	Repayment received
31-JAN-2013	31-JAN-2013	30544.00		Interest charged @ 11
08-FEB-2013	01-FEB-2013	27419.00	50580.00	Repayment received
28-FEB-2013	28-FEB-2013			Interest charged @ 11
08-MAR-2013	01-MAR-2013		50580.00	Repayment received
31-MAR-2013	31-MAR-2013	30141.00		Interest charged @ 11
09-APR-2013	01-APR-2013		50580.00	Repayment received
30-APR-2013	30-APR-2013	28325.00		Interest charged @ 10.75
09-MAY-2013	01-MAY-2013		50580.00	Repayment received
31-MAY-2013	31-MAY-2013	29066.00		Interest charged @ 10.75
07-JUN-2013	01-JUN-2013		50580.00	Repayment received
30-JUN-2013	30-JUN-2013	27938.00		Interest charged @ 10.75
08-JUL-2013	01-JUL-2013		50580.00	Repayment received
31-JUL-2013	31-JUL-2013	28663.00		Interest charged @ 10.75
08-AUG-2013	01-AUG-2013		50580.00	Repayment received
31-AUG-2013	31-AUG-2013	28463.00		Interest charged @ 10.75
05-SEP-2013	01-SEP-2013		50580.00	Repayment received
30-SEP-2013	30-SEP-2013	27349.00		Interest charged @ 10.75
08-OCT-2013	01-OCT-2013		50580.00	Repayment received
31-OCT-2013	31-OCT-2013	30005.00		Interest charged @ 11.5
07-NOV-2013	01-NOV-2013		50580.00	Repayment received
30-NOV-2013	30-NOV-2013	28843.00		Interest charged @ 11.5
06-DEC-2013	01-DEC-2013		50580.00	Repayment received
31-DEC-2013	31-DEC-2013	29592.00		Interest charged @ 11.5
06-JAN-2014	01-JAN-2014		50580.00	Repayment received
31-JAN-2014	31-JAN-2014	28748.00		Interest charged @ 11.25
06-FEB-2014	01-FEB-2014		50580.00	Repayment received
28-FEB-2014	28-FEB-2014	25778.00		Interest charged @ 11.25
07-MAR-2014	01-MAR-2014		50580.00	Repayment received
31-MAR-2014	31-MAR-2014	28303.00		Interest charged @ 11.25
05-APR-2014	01-APR-2014		50580.00	Repayment received
30-APR-2014	30-APR-2014	26580.00		Interest charged @ 11
07-MAY-2014	01-MAY-2014		50580.00	Repayment received
31-MAY-2014	31-MAY-2014	27241.00		Interest charged @ 11
05-JUN-2014	01-JUN-2014		50580.00	Repayment received
30-JUN-2014	30-JUN-2014	26152.00		Interest charged @ 11
05-JUL-2014	01-JUL-2014		50580.00	Repayment received
31-JUL-2014	31-JUL-2014	26795.00		Interest charged @ 11
06-AUG-2014	01-AUG-2014		50580.00	Repayment received

## STATEMENT

TXN DATE	EFF DATE	INCREASE BY	DECREASE BY	REMARKS
31-AUG-2014	31-AUG-2014	26573.00		Interest charged @ 11
05-SEP-2014	01-SEP-2014		50580.00	Repayment received
30-SEP-2014	30-SEP-2014	25499.00		Interest charged @ 11
09-OCT-2014	01-OCT-2014		50580.00	Repayment received
31-OCT-2014	31-OCT-2014	26114.00		Interest charged @ 11
06-NOV-2014	01-NOV-2014		50580.00	Repayment received
30-NOV-2014	30-NOV-2014	25051.00		Interest charged @ 11
05-DEC-2014	01-DEC-2014		50580.00	Repayment received
31-DEC-2014	31-DEC-2014	25647.00		Interest charged @ 11
06-JAN-2015	01-JAN-2015		50580.00	Repayment received
31-JAN-2015	31-JAN-2015	24837.00		Interest charged @ 10.75
06-FEB-2015	01-FEB-2015		50580.00	Repayment received
28-FEB-2015	28-FEB-2015	22221.00		Interest charged @ 10.75
06-MAR-2015	01-MAR-2015		50580.00	Repayment received
31-MAR-2015	31-MAR-2015	24343.00		Interest charged @ 10.75
08-APR-2015	01-APR-2015		50580.00	Repayment received
30-APR-2015	30-APR-2015	23326.00		Interest charged @ 10.75
07-MAY-2015	01-MAY-2015		50580.00	Repayment received
31-MAY-2015	31-MAY-2015	23854.00		Interest charged @ 10.75
04-JUN-2015	01-JUN-2015		50580.00	Repayment received
30-JUN-2015	30-JUN-2015	22849.00		Interest charged @ 10.75
06-JUL-2015	01-JUL-2015		50580.00	Repayment received
31-JUL-2015	31-JUL-2015	23357.00		Interest charged @ 10.75
06-AUG-2015	01-AUG-2015		50580.00	Repayment received
31-AUG-2015	31-AUG-2015	23109.00		Interest charged @ 10.75
05-SEP-2015	01-SEP-2015		50580.00	Repayment received
30-SEP-2015	30-SEP-2015	22120.00		Interest charged @ 10.75
08-OCT-2015	01-OCT-2015		50580.00	Repayment received
31-OCT-2015	31-OCT-2015	21232.00		Interest charged @ 10.1
06-NOV-2015	01-NOV-2015		50580.00	Repayment received
30-NOV-2015	30-NOV-2015	20303.00		Interest charged @ 10.1
05-DEC-2015	01-DEC-2015		50580.00	Repayment received
31-DEC-2015	31-DEC-2015	20720.00		Interest charged @ 10.1
05-JAN-2016	01-JAN-2016		50580.00	Repayment received
31-JAN-2016	31-JAN-2016	20206.00		Interest charged @ 10
04-FEB-2016	01-FEB-2016		50580.00	Repayment received
29-FEB-2016	29-FEB-2016	18662.00		Interest charged @ 10
05-MAR-2016	01-MAR-2016		50580.00	Repayment received
31-MAR-2016	31-MAR-2016	19678.00		Interest charged @ 10
05-APR-2016	01-APR-2016		50580.00	Repayment received
30-APR-2016	30-APR-2016	18790.00		Interest charged @ 10
04-MAY-2016	01-MAY-2016		50580.00	Repayment received
31-MAY-2016	31-MAY-2016	19147.00		Interest charged @ 10
03-JUN-2016	01-JUN-2016		50580.00	Repayment received
30-JUN-2016	30-JUN-2016	18272.00		Interest charged @ 10
30-JUN-2016				CLOSING BALANCE 2247463.00

\*\*END OF STATEMENT\*\*

**Getting in touch with us**  
We're never too far away. Call CitiPhone at

North		Calling from India	
City	Contact No.	City	Contact No.
Chandigarh	0172-5082484	Jalandhar	0181-5062484
Bhopal	1800-180-2484	Indore	1800-180-2484
Delhi/NCR	0124-2542484	Ludhiana	0161-5012484
Lucknow	0522-2201022	Jaipur	0141-2372484
Dehradun	1860-425-7000	Kanpur	1800-180-2484

South			
City	Contact No.	City	Contact No.
Bengaluru	080-22272484	Coimbatore	044-28522484
Puducherry	044-28522484	Vishakhapatnam	1800-180-2484
Chennai	044-28522484	Hyderabad	040-66662484
Trichy	044-28522484	Cochin	0484-4042484
Madurai	044-28522484	Trivandrum	0484-6602484
Nandyal	040-66662484		

West			
City	Contact No.	City	Contact No.
Ahmedabad	079-26422484	Mumbai	022-28232484
Surat	0261-6532484	Nagpur	1800-180-2484
Aurangabad	0240-6632484	Nanded	1800-180-2484
Vapi	0265-2322484	Pune	020-56012484
Baroda	0265-2322484	Nasik	1800-180-2484
Akola	1800-180-2484		

East			
City	Contact No.	City	Contact No.
Jamshedpur	1800-180-2484	Kolkata	033-22632484
Bhubaneswar	1800-180-2484		

Calling from outside India			
Country	Contact No.	Country	Contact No.
US & Canada	1-800-248-4674	Far East & South East Asia	+65-62257211
United Kingdom	0-800-032-2484	Singapore	1-800-255-7211
Bahrain	80004884	Melbourne/Sydney (Australia)	1-800-252-856
Dubai	800035703463		

(N)

Again

**citibank**

July 30, 2016

Mr Manishkumar B Banthia

Subject: Loan Statement for Loan no. XXX175

Thank you for your continued patronage. We are enclosing the loan statement for your records

Summary of your relationship on the above loan is mentioned below

Loan Number	:XXX175	Loan Tenor	:175
Sanctioned Date	:13-NOV-2015	Current ROI	:10.80
Sanctioned Amount	:10000000	Disbursed Amount	:10000000
Mode of Repayment	:SI		

Co-applicants :

Mr Mahavir Banthia

Statement Period: November 13, 2015 to June 30, 2016

We value your relationship with us and assure you of our best services at all times.

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

② TAYA<sup>com</sup>

## STATEMENT

TXN DATE	EFF DATE	INCREASE BY	DECREASE BY	REMARKS
13-NOV-2015		0.00		OPENING BALANCE
18-NOV-2015	19-NOV-2015		65266633.00	Credit From Od A/C #XXXXXXXXXXXX
18-NOV-2015	18-NOV-2015	66266633.00		Disbursement
18-NOV-2015	18-NOV-2015	3373367.00		Disbursement
30-NOV-2015	30-NOV-2015	13484.00		Interest charged @ 10.9
01-DEC-2015	02-DEC-2015	13033.00		Credited To Od A/C #XXXXXXXXXXXX
01-DEC-2015	01-DEC-2015		113033.00	SI for 01-DEC-2015 received
31-DEC-2015	31-DEC-2015	31354.00		Interest charged @ 10.9
01-JAN-2016	02-JAN-2016	113033.00		Credited To Od A/C #XXXXXXXXXXXX
01-JAN-2016	01-JAN-2016		113033.00	SI for 01-JAN-2016 received
31-JAN-2016	31-JAN-2016	31558.00		Interest charged @ 10.9
01-FEB-2016	02-FEB-2016	113033.00		Credited To Od A/C #XXXXXXXXXXXX
01-FEB-2016	01-FEB-2016		113033.00	SI for 01-FEB-2016 received
29-FEB-2016	29-FEB-2016	29794.00		Interest charged @ 10.9
01-MAR-2016	02-MAR-2016	113033.00		Credited To Od A/C #XXXXXXXXXXXX
01-MAR-2016	01-MAR-2016		113033.00	SI for 01-MAR-2016 received
31-MAR-2016	31-MAR-2016	32124.00		Interest charged @ 10.9
02-APR-2016	04-APR-2016	113033.00		Credited To Od A/C #XXXXXXXXXXXX
02-APR-2016	02-APR-2016		113033.00	SI for 01-APR-2016 received
16-APR-2016	18-APR-2016	2800000.00		Credited To Od A/C #XXXXXXXXXXXX
30-APR-2016	30-APR-2016	43883.00		Interest charged @ 10.9
02-MAY-2016	03-MAY-2016	113033.00		Credited To Od A/C #XXXXXXXXXXXX
02-MAY-2016	02-MAY-2016		113033.00	SI for 01-MAY-2016 received
31-MAY-2016	31-MAY-2016	58676.00		Interest charged @ 10.9
01-JUN-2016	02-JUN-2016	113033.00		Credited To Od A/C #XXXXXXXXXXXX
01-JUN-2016	01-JUN-2016		113033.00	SI for 01-JUN-2016 received
30-JUN-2016	30-JUN-2016	57308.00		Interest charged @ 10.9
30-JUN-2016				CLOSING BALANCE
				6471548.00

\*\*END OF STATEMENT\*\*

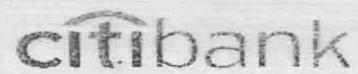
**Getting in touch with us**  
We're never too far away. Call CitiPhone at

North		Calling from India	
City	Contact No.	City	Contact No.
Chandigarh	0172-5082484	Jalandhar	0181-50-2484
Bhopal	1800-180-2484	Indore	1800-180-2484
Delhi/NCR	0124-2542484	Ludhiana	0161-50-2484
Lucknow	0522-2201022	Jaipur	0141-2372484
Dehradun	1860-425-7000	Kanpur	1800-180-2484
South			
City	Contact No.	City	Contact No.
Bengaluru	080-22272484	Coimbatore	044-28522484
Puducherry	044-28522484	Vishakhapatnam	1800-180-2484
Chennai	044-28522484	Hyderabad	040-66662484
Trichy	044-28522484	Cochin	0484-4042484
Madurai	044-28522484	Trivandrum	0484-6602484
Nandyal	040-66662484		
West			
City	Contact No.	City	Contact No.
Ahmedabad	079-26422484	Mumbai	022-28232484
Surat	0261-6532484	Naapur	1800-180-2484
Aurangabad	0240-6632484	Nanded	1800-180-2484
Vapi	0265-2322484	Pune	020-66012484
Baroda	0265-2322484	Nasik	1800-180-2484
Akola	1800-180-2484		
East			
City	Contact No.	City	Contact No.
Jamshedpur	1800-180-2484	Kolkata	033-22832484
Bhubaneswar	1800-180-2484		
Calling from outside India			
Country	Contact No.	Country	Contact No.
US & Canada	1-800-248-4674	Far East & South East Asia	+65-62257211
United Kingdom	0-800-032-2484	Singapore	1-800-255-7211
Bahrain	80004884	Melbourne/Sydney (Australia)	1-800-252-856
Dubai	800035703463		

Tyrian

@

*Sanction Condition*



July 30, 2016

Mr Manish Kumar B Bantia

Subject: Loan Statement for Loan no. XXX141

Thank you for your continued patronage. We are enclosing the loan statement for your records

Summary of your relationship on the above loan is mentioned below

Loan Number	:XXX141	Loan Tenor	:121
Sanctioned Date	:10-DEC-2010	Current ROI	:09.90
Sanctioned Amount	:5000000	Disbursed Amount	:5000000
Mode of Repayment	:ECS		

Co-applicants :

Mr Mahavir Bantia

Statement Period: December 10, 2010 to June 30, 2016

We value your relationship with us and assure you of our best services at all times.

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

## STATEMENT

TXN DATE	EFF DATE	INCREASE BY	DECREASE BY	REMARKS
10-DEC-2010		0.00		OPENING BALANCE
10-DEC-2010	11-DEC-2010	22500.45		Booking fee charged
10-DEC-2010	11-DEC-2010	2250.05		STax on BFee charged
10-DEC-2010	11-DEC-2010	67.50		Cess on STax on BFee charged
16-DEC-2010	16-DEC-2010	5000000.00		Disbursement
20-DEC-2010	18-DEC-2010		67.50	BOOKING FEE RECEIVED-Edu
20-DEC-2010	18-DEC-2010		2250.05	BOOKING FEE RECEIVED-Sertax
20-DEC-2010	18-DEC-2010		22500.45	BOOKING FEE RECEIVED
31-DEC-2010	31-DEC-2010	19765.00		Interest charged @ 9
07-JAN-2011	01-JAN-2011	44986.00		Repayment received
31-JAN-2011	31-JAN-2011	39083.00		Interest charged @ 9.25
07-FEB-2011	01-FEB-2011	44986.00		Repayment received
28-FEB-2011	28-FEB-2011	35259.00		Interest charged @ 9.25
08-MAR-2011	01-MAR-2011	44986.00		Repayment received
31-MAR-2011	31-MAR-2011	38960.00		Interest charged @ 9.25
08-APR-2011	01-APR-2011	44986.00		Repayment received
30-APR-2011	30-APR-2011	39693.00		Interest charged @ 9.75
03-MAY-2011	03-MAY-2011	45000.00		REPAYMENT RECEIVED
31-MAY-2011	01-JUN-2011	500.00		Bounce cheque charge
31-MAY-2011	31-MAY-2011	40996.00		Interest charged @ 9.75
08-JUN-2011	08-JUN-2011		45000.00	Repayment Received
13-JUN-2011	13-JUN-2011		500.00	BCC WAIVED
30-JUN-2011	30-JUN-2011	39704.00		Interest charged @ 9.75
08-JUL-2011	01-JUL-2011	44986.00		Repayment received
31-JUL-2011	31-JUL-2011	45089.00		Interest charged @ 10.75
08-AUG-2011	01-AUG-2011	44986.00		Repayment received
17-AUG-2011	16-AUG-2011	5594.00		Repayment Received
31-AUG-2011	31-AUG-2011	45064.00		Interest charged @ 10.75
08-SEP-2011	01-SEP-2011	50580.00		Repayment received
30-SEP-2011	30-SEP-2011	43538.00		Interest charged @ 10.75
08-OCT-2011	01-OCT-2011	50580.00		Repayment received
31-OCT-2011	31-OCT-2011	45969.00		Interest charged @ 11
08-NOV-2011	01-NOV-2011	50580.00		Repayment received
30-NOV-2011	30-NOV-2011	44445.00		Interest charged @ 11
08-DEC-2011	01-DEC-2011	50580.00		Repayment received
31-DEC-2011	31-DEC-2011	45869.00		Interest charged @ 11
09-JAN-2012	01-JAN-2012	50580.00		Repayment received
31-JAN-2012	31-JAN-2012	45700.00		Interest charged @ 11
08-FEB-2012	01-FEB-2012	50580.00		Repayment received
29-FEB-2012	29-FEB-2012	42709.00		Interest charged @ 11
08-MAR-2012	01-MAR-2012	50580.00		Repayment received
31-MAR-2012	31-MAR-2012	45581.00		Interest charged @ 11
09-APR-2012	01-APR-2012	50580.00		Repayment received
30-APR-2012	30-APR-2012	44066.00		Interest charged @ 11
08-MAY-2012	01-MAY-2012	50580.00		Repayment received
31-MAY-2012	31-MAY-2012	45474.00		Interest charged @ 11
08-JUN-2012	01-JUN-2012	50580.00		Repayment received
30-JUN-2012	30-JUN-2012	43961.00		Interest charged @ 11
09-JUL-2012	01-JUL-2012	50580.00		Repayment received
31-JUL-2012	31-JUL-2012	45365.00		Interest charged @ 11

## STATEMENT

TXN DATE	EFF DATE	INCREASE BY	DECREASE BY	REMARKS
08-AUG-2012	01-AUG-2012		50580.00	Repayment received
14-AUG-2012	13-AUG-2012		500000.00	Repayment Received
14-AUG-2012	13-AUG-2012		1000000.00	Repayment Received
31-AUG-2012	31-AUG-2012	36750.00		Interest charged @ 11
10-SEP-2012	01-SEP-2012		50580.00	Repayment received
30-SEP-2012	30-SEP-2012	30205.00		Interest charged @ 11
08-OCT-2012	01-OCT-2012		50580.00	Repayment received
31-OCT-2012	31-OCT-2012	31022.00		Interest charged @ 11
07-NOV-2012	01-NOV-2012		50580.00	Repayment received
30-NOV-2012	30-NOV-2012	29845.00		Interest charged @ 11
07-DEC-2012	01-DEC-2012		50580.00	Repayment received
31-DEC-2012	31-DEC-2012	30646.00		Interest charged @ 11
07-JAN-2013	01-JAN-2013		50580.00	Repayment received
31-JAN-2013	31-JAN-2013	30544.00		Interest charged @ 11
08-FEB-2013	01-FEB-2013		50580.00	Repayment received
28-FEB-2013	28-FEB-2013	27419.00		Interest charged @ 11
08-MAR-2013	01-MAR-2013		50580.00	Repayment received
31-MAR-2013	31-MAR-2013	30141.00		Interest charged @ 11
09-APR-2013	01-APR-2013		50580.00	Repayment received
30-APR-2013	30-APR-2013	28325.00		Interest charged @ 10.75
09-MAY-2013	01-MAY-2013		50580.00	Repayment received
31-MAY-2013	31-MAY-2013	29066.00		Interest charged @ 10.75
07-JUN-2013	01-JUN-2013		50580.00	Repayment received
30-JUN-2013	30-JUN-2013	27938.00		Interest charged @ 10.75
08-JUL-2013	01-JUL-2013		50580.00	Repayment received
31-JUL-2013	31-JUL-2013	28663.00		Interest charged @ 10.75
08-AUG-2013	01-AUG-2013		50580.00	Repayment received
31-AUG-2013	31-AUG-2013	28463.00		Interest charged @ 10.75
05-SEP-2013	01-SEP-2013		50580.00	Repayment received
30-SEP-2013	30-SEP-2013	27349.00		Interest charged @ 10.75
08-OCT-2013	01-OCT-2013		50580.00	Repayment received
31-OCT-2013	31-OCT-2013	30005.00		Interest charged @ 11.5
07-NOV-2013	01-NOV-2013		50580.00	Repayment received
30-NOV-2013	30-NOV-2013	28843.00		Interest charged @ 11.5
06-DEC-2013	01-DEC-2013		50580.00	Repayment received
31-DEC-2013	31-DEC-2013	29592.00		Interest charged @ 11.5
06-JAN-2014	01-JAN-2014		50580.00	Repayment received
31-JAN-2014	31-JAN-2014	28748.00		Interest charged @ 11.25
06-FEB-2014	01-FEB-2014		50580.00	Repayment received
28-FEB-2014	28-FEB-2014	25778.00		Interest charged @ 11.25
07-MAR-2014	01-MAR-2014		50580.00	Repayment received
31-MAR-2014	31-MAR-2014	28303.00		Interest charged @ 11.25
05-APR-2014	01-APR-2014		50580.00	Repayment received
30-APR-2014	30-APR-2014	26580.00		Interest charged @ 11
07-MAY-2014	01-MAY-2014		50580.00	Repayment received
31-MAY-2014	31-MAY-2014	27241.00		Interest charged @ 11
05-JUN-2014	01-JUN-2014		50580.00	Repayment received
30-JUN-2014	30-JUN-2014	26152.00		Interest charged @ 11
05-JUL-2014	01-JUL-2014		50580.00	Repayment received
31-JUL-2014	31-JUL-2014	26795.00		Interest charged @ 11
06-AUG-2014	01-AUG-2014		50580.00	Repayment received

## STATEMENT

TXN DATE	EFF DATE	INCREASE BY	DECREASE BY	REMARKS
31-AUG-2014	31-AUG-2014	26573.00		Interest charged @ 11
05-SEP-2014	01-SEP-2014		50580.00	Repayment received
30-SEP-2014	30-SEP-2014	25499.00		Interest charged @ 11
09-OCT-2014	01-OCT-2014		50580.00	Repayment received
31-OCT-2014	31-OCT-2014	26114.00		Interest charged @ 11
06-NOV-2014	01-NOV-2014		50580.00	Repayment received
30-NOV-2014	30-NOV-2014	25051.00		Interest charged @ 11
05-DEC-2014	01-DEC-2014		50580.00	Repayment received
31-DEC-2014	31-DEC-2014	25647.00		Interest charged @ 11
06-JAN-2015	01-JAN-2015		50580.00	Repayment received
31-JAN-2015	31-JAN-2015	24837.00		Interest charged @ 10.75
06-FEB-2015	01-FEB-2015		50580.00	Repayment received
28-FEB-2015	28-FEB-2015	22221.00		Interest charged @ 10.75
06-MAR-2015	01-MAR-2015		50580.00	Repayment received
31-MAR-2015	31-MAR-2015	24343.00		Interest charged @ 10.75
08-APR-2015	01-APR-2015		50580.00	Repayment received
30-APR-2015	30-APR-2015	23326.00		Interest charged @ 10.75
07-MAY-2015	01-MAY-2015		50580.00	Repayment received
31-MAY-2015	31-MAY-2015	23854.00		Interest charged @ 10.75
04-JUN-2015	01-JUN-2015		50580.00	Repayment received
30-JUN-2015	30-JUN-2015	22849.00		Interest charged @ 10.75
06-JUL-2015	01-JUL-2015		50580.00	Repayment received
31-JUL-2015	31-JUL-2015	23357.00		Interest charged @ 10.75
06-AUG-2015	01-AUG-2015		50580.00	Repayment received
31-AUG-2015	31-AUG-2015	23109.00		Interest charged @ 10.75
05-SEP-2015	01-SEP-2015		50580.00	Repayment received
30-SEP-2015	30-SEP-2015	22120.00		Interest charged @ 10.75
08-OCT-2015	01-OCT-2015		50580.00	Repayment received
31-OCT-2015	31-OCT-2015	21232.00		Interest charged @ 10.1
06-NOV-2015	01-NOV-2015		50580.00	Repayment received
30-NOV-2015	30-NOV-2015	20303.00		Interest charged @ 10.1
05-DEC-2015	01-DEC-2015		50580.00	Repayment received
31-DEC-2015	31-DEC-2015	20720.00		Interest charged @ 10.1
05-JAN-2016	01-JAN-2016		50580.00	Repayment received
31-JAN-2016	31-JAN-2016	20206.00		Interest charged @ 10
04-FEB-2016	01-FEB-2016		50580.00	Repayment received
29-FEB-2016	29-FEB-2016	18662.00		Interest charged @ 10
05-MAR-2016	01-MAR-2016		50580.00	Repayment received
31-MAR-2016	31-MAR-2016	19678.00		Interest charged @ 10
05-APR-2016	01-APR-2016		50580.00	Repayment received
30-APR-2016	30-APR-2016	18790.00		Interest charged @ 10
04-MAY-2016	01-MAY-2016		50580.00	Repayment received
31-MAY-2016	31-MAY-2016	19147.00		Interest charged @ 10
03-JUN-2016	01-JUN-2016		50580.00	Repayment received
30-JUN-2016	30-JUN-2016	18272.00		Interest charged @ 10
30-JUN-2016			CLOSING BALANCE	2247463.00

\*\*END OF STATEMENT\*\*

**Getting in touch with us**

We're never too far away. Call CitiPhone at

North		Calling from India	
City	Contact No.	City	Contact No.
Chandigarh	0172-5082484	Jalandhar	0181-5062484
Bhopal	1800-180-2484	Indore	1800-180-2484
Delhi/NCR	0124-2542484	Ludhiana	0161-5012484
Lucknow	0522-2201022	Jaipur	0141-2372484
Dehradun	1860-425-7000	Kanpur	1800-180-2484

South		Calling from India	
City	Contact No.	City	Contact No.
Bengaluru	080-22272484	Coimbatore	044-28522484
Puducherry	044-28522484	Visakhapatnam	1800-180-2484
Chennai	044-28522484	Hyderabad	040-66662484
Trichy	044-28522484	Cochin	0484-4042484
Madurai	044-28522484	Trivandrum	0484-6602484
Nandyal	040-66662484		

West		Calling from India	
City	Contact No.	City	Contact No.
Ahmedabad	079-26422484	Mumbai	022-28232484
Surat	0261-6532484	Nagpur	1800-180-2484
Aurangabad	0240-6632484	Nanded	1800-180-2484
Vapi	0265-2322484	Pune	020-66012484
Baroda	0265-2322484	Nasik	1800-180-2484
Akola	1800-180-2484		

East		Calling from India	
City	Contact No.	City	Contact No.
Jamshedpur	1800-180-2484	Kolkata	033-22832484
Bhubaneswar	1800-180-2484		

Calling from outside India			
Country	Contact No.	Country	Contact No.
US & Canada	1-800-248-4674	Far East & South East Asia	+65-62257211
United Kingdom	0-800-032-2484	Singapore	1-800-255-7211
Bahrain	80004884	Melbourne/Sydney (Australia)	1-800-252-856
Dubai	800035703463		

When it's about money..



Asawari More <asawari.more@india infoline.com>

## Re: OTC - Manish Banthia - 761019

1 message

**Subramaniam Ganesh** <subramaniam.ganesh@india infoline.com>

Wed, Aug 3, 2016 at 9:52 PM

To: Vivek Vanjari <vivek.vanjari@india infoline.com>

Cc: Nitin Tanawade <nitin.tanawade@india infoline.com>, Nikita Halwai <nikita.halwai@india infoline.com>, Abhishek Kotian <abhishek.kotian@india infoline.com>, Asawari More <asawari.more@india infoline.com>, Chandrashekhar Ram <chandrashekhar.ram@india infoline.com>, Aakash Mhasde <aakash.mhasde@india infoline.com>, Tausif Shaikh <tausif.shaikh@india infoline.com>, Prachi Kandalkar <prachi.kandalkar@india infoline.com>

Ok.

On Aug 3, 2016 9:40 PM, "Vivek Vanjari" <vivek.vanjari@india infoline.com> wrote:

Dear Sir,

Request OTC approval below details.

Documents	Reason	Target Date
2nd Valuation Report Hard copy	valuation Soft copy received.	04/08/2016

—  
 Regards,  
 Vivek V. Vanjari  
 9821382933  
 Credit Officer

When it's about money..



Asawari More <asawari.more@indiainfoline.com>

## Re: OTC Approval- Manish Banthia (761019)

1 message

**Subramaniam Ganesh** <subramaniam.ganesh@indiainfoline.com>

Wed, Aug 3, 2016 at 6:51 PM

To: Pragnesh Patel <pragnesh.patel@indiainfoline.com>

Cc: Asawari More <asawari.more@indiainfoline.com>, Rajesh Karkar <rajesh.karkar@indiainfoline.com>, Vishal Jani <vishal.jani@indiainfoline.com>, Abhishek Kotian <abhishek.kotian@indiainfoline.com>, Vivek Vanjari <vivek.vanjari@indiainfoline.com>

Ok.

On Aug 3, 2016 6:43 PM, "Pragnesh Patel" <pragnesh.patel@indiainfoline.com> wrote:

Dear Sir,

For the case of Mr. Manish Banthiya (761019), request OTC approval for Refinance Declaration.

Customer's Spouse and his Mother is out of Town.

Will get the same by 4/08/2016

Regards,  
Pragnesh Patel  
9820828154



Demand Letter

# VRUTTI DEVELOPERS LLP

Registration No: AAA-6797

Date: 15.05.2016

Babulal Pukhraj Banthia &  
Manishkumar Babulal Banthia &  
Mahavir Babulal Banthia &  
Niraj B Banthia

Flat No. 1003 , Alps Heights,  
Dr. R P Road  
Mulund West, Mumbai - 80

Ref : Demand letter of Shop No.3 in Lotus Project

As per schedule on completion of the above mentioned Shop ,we request to you to send us your instalment/ payment which is due at this stage:-

Particulars	Amount (Rs.)
Shop Cost	21,838,700
Development Charges	1,611,800
Total Agreement Value	23,450,500
Due amount	22,277,975
Total Receipt	3,500,000
Shop Balance	18,777,975
Service Tax @4.5%	845,009
<b>This Demand Letter Is raised for an Amount of Rs.</b>	<b>19,622,984</b>

Kindly remit us the above mentioned outstanding by Cheque/P.O./Draft favouring  
**Vrutti Developers LLP**

We request you to pay the said amount within 7 days on the receipt of this letter,  
failing which you shall be liable to pay interest @ 24% P.A for delay in payment

Assuring you of our best and prompt services at all time.

Thanking you,  
Yours Faithfully,  
**For Vrutti Developers LLP**



4th Floor, Neptune Magnet Mall,  
Near Mangatram Petrol Pump,  
L B S Road, Bhandup(West),  
Mumbai - 400 078.



## LOAN AGREEMENT

Prospect No.:	761019.1763267 NEED
Branch Name:	Manish Kumar Bauthra / Thane.
Applicant's Name:	Manish Kumar Bauthra.
Loan Amount:	2,25,49163/-

**ATTENDANCE SHEET**

I ....., Pragnesh Patel..... s/o ..... Pareetkhan bhai Patel.....

hereby confirm that I have met the customer and placed the loan documents for his/her/their signature.  
All the applicants/borrowers have singed the loan documents in my presence.

 Pragnesh Patel  
C136439

Name & Signature

C136439  
Employee Code/ DSA Name

## LOAN AGREEMENT

This LOAN AGREEMENT ("Agreement") is entered into at the place and on the date specified in Schedule - I attached hereto by and between:

INDIA INFOLINE HOUSING FINANCE LIMITED (CIN No. U65993MH 2006PLC166475), a Housing Finance Company incorporated under the Companies Act 1956 (as amended upto date), having its registered office at 12A - 10, 13th Floor, Parinee Crescenzo, C-38 and C-39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai 400051 (hereinafter referred to as "the Lender" or "IIFL HFC" which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to mean and include its, successor/s in business, assign/s, administrator/s, executor/s, liquidator/s etc.) of the One part;

AND

The Borrower/s, (as defined in the definition) whose name(s), address(es) other details are mentioned and more particularly described in the Schedule attached hereto, hereinafter referred to as "the Borrower" which expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include, its/his/her successors and permitted assigns, administrators, legal heirs wherever the context or meaning shall so require), of the Other part.

The Borrower and IIFL HFC are hereinafter collectively referred to as the "Parties" and singly referred to as a "Party" where ever the context so requires.

The expression "Borrower" in singular shall where there is more than one Borrower, deemed to be referring, to all the Borrower(s) collectively, or each of them singly, as the context may require.

### 1. DEFINITIONS AND INTERPRETATION

1.1 In this Agreement, unless there is anything repugnant to the subject or context thereof, the expression listed below shall have the following meanings :

- a) **"Additional Interest" or "Default Interest"** means interest levied by IIFL HFC (a) on delay in payment of the EMI or Pre-EMI or any other amounts due and payable under this Agreement by the Borrower to IIFL HFC; or (b) upon non-compliance of any of the covenants contained in the Transaction Documents by the Borrower/s.
- b) **"Adjustable Interest Rate"/ "AIR"** shall mean and include the variable and floating rate of interest with reference to the Base rate of IIFL HFC together with the margin, if any, as specified by IIFL HFC and set out hereinafter, applicable on the Loan pursuant to this Agreement.
- c) **"Agreement"** means this agreement together with the Schedules hereunder written and any amendment made there to from time to time by the Parties hereto.
- d) **"Application Form" / "Loan Application"** means as the context may permit or require, the loan application form submitted by the Borrower to IIFL HFC for applying for and availing of the Loan, together with the preliminary credit facility application form and all other information, particulars, clarifications and declarations, if any, furnished by the Borrower or any other person from time to time in connection with the Loan Application.
- e) **"Applicable Rate of Interest"** shall mean the Interest Rate applicable on the Loan at any given point of time ,
- f) **"Arbitrator"** shall have the meaning assigned to such term in Clause 12 (Arbitration) below.
- g) **"Availability Period"** shall mean the period within which the Borrower shall be required to drawdown the Loan Amount, which period may be modified and varied by the Lender, in its sole discretion.
- h) **"Base Rate"** shall mean and include the Prime Lending Rates of IIFL HFC being offered by IIFL HFC and agreed by the Borrowers, more particularly referred in Schedule to this agreement. The current Prime Lending Rates of IIFL HFC are called IH – HPLR and IH – LPLR. If not agreed otherwise, IH-HPLR is for retail Home Loan facilities and IH-LPLR for other Mortgage Loan facilities.
- i) **"Borrower/s"** means the persons named in the Schedule to this Agreement. The expression "Borrower/s" shall, unless it be repugnant to the subject or as the context may permit or require, include, (i) in the case of a society registered under the applicable laws relating to societies, its successors and permitted assigns, (ii) in the case of partnership firm within the meaning of the Indian Partnership Act, 1932, any or each of the partners and survivors(s) of them and partners from time to time (both in the personal capacity and as partners of the firm and their respective heirs, executors, administrators and permitted assigns, legal representatives and successors of the firm); (iii) in the case of proprietorship concern, the proprietor/proprietress (both in his/her personal capacity and as proprietor/proprietress of the concern) and his/her respective heirs, executors, administrators and permitted assigns, legal representatives and successors of the concern; (iv) in the case of joint HUF, the karta of the joint HUF and any or each of the adult members/coparceners of the joint HUF and the survivor(s) of them and their respective heirs; executors, administrators and permitted assigns, legal representatives and successors; (v) in the case of individual, his /her/their respective heirs executors, administrators and permitted assigns, legal representatives and successors; (vi) in the case of trust, the trust/trustee(s) for the time being, its successor and permitted assigns. (vii) in the case of a company or a limited liability partnership (LLP) constituted and registered under the applicable laws relating to companies or LLPs, as the case may be, its successors and permitted assigns. The expression "Borrower/s" shall, as the subject or context may permit or require, mean any or each of the Borrower/s.
- j) **"Due Date"** shall mean the date on which any EMI, PEMI, Interest, Charges or any other amount payable under this Agreement, is due for payment, as more specifically provided for in the Repayment Schedule;
- k) **"End Use (of Loan) Letter"** means the letter/s submitted by the Borrower/s to IIFL HFC detailing the Purpose for which the Loan has been applied.
- l) **"Events of Default"** shall have the meaning assigned to such term in Clause 6 (Event of Default) below.

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FOR MANSI JEWELLERS

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Proprietor

- m) "Equated Monthly Installment" (EMI) means the amount of monthly payment (as ascertained by IIFL HFC), necessary to be made to IIFL HFC to amortise the Loan with interest over the tenure of the Loan (as decided by IIFL HFC from time to time).
- n) "Final Settlement Date" means the date on which all the Outstanding Dues are irrevocably and unconditionally discharged by the Borrower in full, to the satisfaction of the Lender.
- o) "Governmental Authority" means any central or state government or political subdivision thereof; statutory authority, local authorities, any department, agency or instrumentality of any government or political subdivision thereof including Reserve Bank of India (RBI), National Housing Bank (NHB) municipal corporations, town planning authorities, any administrative body, court, tribunal or arbitral tribunal, quasi judicial bodies, and includes any securities exchange.
- p) "Guarantor" means the person(s) (natural/juristic-legal) (if any) who has/have guaranteed the due performance of terms of this Agreement and repayment of the Loan by the Borrower/s. The Guarantor(s) has/have stood as a surety and shall secure the Loan together with all interest, additional interest, costs, charges and expenses and all other monies whatsoever due and payable or which may hereafter payable by the Borrower/s to the IIFL HFC whether under this Agreement or otherwise ("the dues") by creating such Security Interest in favour of the IIFL HFC, as may be acceptable and considered appropriate by the IIFL HFC.
- q) "IH - LPLR (IIFL HFC - LAP Prime Lending Rate)" shall mean the percentage rate per annum decided by IIFL HFC, for Mortgage Loan, from time to time and announced/notified by IIFL HFC in such form and manner as deemed appropriate by IIFL HFC from time to time as IH-LPLR.
- r) "IH- HPLR " or "IIFL HFC – Retail Home Loans Prime Lending Rate" means the base interest rate announced by IIFL HFC from time to time as its retail home loan prime lending rate.
- s) "Individual" shall mean and include the natural living person only.
- t) "Interest Rate" shall mean and include Fixed Rate of Interest, Adjustable Rate of Interest and Mixed Rate of Interest, as the context may require.
- u) "Interest Rate Reset Revision Cycle" or "IRRRC" means the frequency at which future/further AIRs are applied in terms of Clause 2.3 of this Agreement;
- v) "Loan" means the amount as mentioned in the Schedule hereto.
- w) "Material Adverse Effect" means the effect or consequence of any event or circumstance which is or in the opinion of the Lender, is likely to be: (a) adverse to the ability of the Borrower/s or any other relevant person to perform or comply with any of their respective obligations under the Transaction Documents in accordance with their respective terms; or (b) prejudicial to any of the businesses, operations or financial condition of the Borrower/s or of any other relevant person who is party to any Transaction Document; or (c) adverse to the legality, validity and enforceability of any of the Transaction Documents; or (d) adverse to the ability of the Lender to exercise or enforce any right, benefit, privilege or remedy under any Transaction Documents
- x) "Non Individual Loan" A loan account where either or any of the borrower is/are other than individual, such account will be called as "Non Individual Loan".
- y) "Outstanding Dues" means and includes the outstanding principal amount of the Loan, interest on the Loan, Additional Interest, Default Interest and all fees, costs, charges, expenses, stamp duty (including registration and filing charges and taxes of any description whatsoever as may be levied from time to time by the Government or other authority) and all other sums whatsoever payable by the Borrower to IIFL HFC under or pursuant to the Transaction Documents, as well as all other monies whatsoever stipulated in or payable by the Borrower under the terms of sanction of Loan.
- z) "PEMII" or "Pre Equated Monthly Installment Interest" means, the interest charged by IIFL HFC, at the rate decided by IIFL HFC, on the Loan from the date/respective dates of disbursement to the date immediately prior to the date of commencement of EMI.
- aa) "Prepayment" means premature repayment (whether in part or in full) as per the terms and conditions laid down by IIFL HFC in that behalf and in force at the time of prepayment. "Purpose" means the purpose(s) for which the Loan has been availed/agreed to be availed by the Borrower/s from IIFL HFC and as is more particularly specified in the Schedule hereto.
- bb) "Repayment" means payment of outstanding amount of IIFL HFC Loan i.e. the principal amount of Loan, interest thereon, and all other charges, premium, fees or other dues which are payable under this Agreement to IIFL HFC by the Borrower/s.
- cc) "Reset Period" means a quarter during which the "Base Rate" is changed.
- dd) "Sanction Letter" means the letter issued by IIFL HFC thereby informing the Borrower/s about sanction of the Loan Amount along with the relevant particulars, terms and conditions contained therein for availing the loan facility by the Borrower/s.
- ee) "Security" shall have the meaning assigned to such term in Clause 3 (Security) below.
- ff) "Schedule" means and includes the Schedule attached hereto, as may be amended or supplemented from time to time, and forming an integral part of the Agreement.
- gg) "Security Documents" mean any document executed, delivered or deposited by the Borrower or any other person creating Security Interest in favour of the Lenders or for the benefit of the Lender;
- hh) "Security Interest" means the liens, hypothecation, pledge, mortgage and other charge created / to be created over the property pursuant to and in accordance with the Transaction Documents and this Agreement. "Standing Instructions" and/or "SI" means the written instructions issued by the Borrower/s to his/her/their bank, where he/she/they maintains his/her/their account, for monthly payment of the amount equal to the EMIs, in favour of IIFL HFC for repayment of the Loan amount.
- ii) "Taxes" means any present or future tax, levy, impost, duty, stamp duty, charge, fee, deduction or withholding in the nature of tax wherever imposed, levied, collected, withheld or assessed by any Government Authority pursuant to the Applicable Law;

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Babul Bantia

D/B/a/s

WITNESS & GUARANTOR  
Babul Bantia

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MANSI JEWELLERS

Myan  
Jewellers

# DISBURSAL MEMO

Branch:	Thane	Prospect No:	761019 / 763267	Linked Prospect No:		HL / LAP / NRP / TOPUP	
PLR:	14.85	Margin:	-3.1%	Net ROI:	11.75%	Tenor: 10 yrs.	
All Applicant:	Manish Bonthiya, Babulal Bonthiya, Mahavir Bonthiya, Neeraj Bonthiya, Aruna Bonthiya, Gayana Bonthiya, Parauderi Bonthiya, Seema Bonthiya						
Collateral Address:	Shop No. 03, Neptune Cots, LBS Marg, Mulund W. 400080						
Property Owner:	Manish Bonthiya, Babulal Bonthiya, Mahavir Bonthiya, Neeraj Bonthiya						
BUILT UP / UNDER-CONSTRN / PLOT		PURCH / CONSTRN / RENOV		RESI / COMM / MIXED / OTHERS			
BT:	No	BT FI Name:	No	Subvention:	No	Subvention End:	
APF:	No	APF Project Name:	No	PSL:	No	PSL Entity Name:	
ATS/ Constrn	2183821838100	MV-1:	58200000	Loan Amount (S):	22549163	EMI:	
SD+ Regn:	1360710	MV-2:	-	PF Total (incl. ST) (A):	388974	IMD (B):	
F&F/ Others:		Final MV:	5820.0000	Balance PF (C):	388974	CERSAI Fees (incl. ST) (D):	
COP:	23199410	Disb Reco %:		Verif Fees (incl. ST) (E):	-	BT/Resale Fees (incl. ST) (F):	
LCR %:		LTV %:	38.74%	Other Charges (incl ST) (G):	100/-	Total Fees Deduction:	
EMI Cycle	First / Five / Tenth	EMI Start	1st DD/MM	EMI Due	1st DD/MM	Repayment Mode	
Disb No:	FIRST/SUBSE	Total Prior Disb (H):	In Subsc-as per last DM figure (I)	Max disb amount as per reco% (X):	X=S	Tranche Disbursal (Y):	
Insurance (J)	49163	Total Current Disb (K)	Y+J	Total Disbursal till date (L):	K+H	Date of Disbursal:	
Instr Type	Cheque Favouring	Bank name & Acc No	Gross Disbursal	Deduction	Net Disbursal	Chq No	Chq Dt
CHQ DRGS	Vrutt Developers	State Bank of India a/c no. 34836360819					
CHQ DRGS	Monie Traders Thane	Bhatat Sahakari Bank a/c no. 0101000000769					
CHQ DRGS							
CHQ DRGS							
OCR Paid:	3500000	OCR Due:		PEMI-1st Month			
<b>OCR Due payment Terms</b>							
OTCs (legal/ Non Legal):	1) Accepted Sanction Letter 2) Copy of property papers.						
Deviations							
Signature	A/C 31960		Signature	W. J. S. COLLINE HAN		Signature	Operations
Processor			Credit Manager				

jj) "Transaction Documents" include the Agreement, all writings and other documents executed or entered into or to be executed or entered into, by the Borrower/s or, as the case may be, any other person, in relation, or pertaining, to the Loan and each such Transaction Document as decided from time to time.

1.2 The term "Borrower" wherever the context so requires shall mean and be construed as "Borrowers" and the masculine gender where ever the context so requires, shall mean and be construed as the feminine gender.

1.3 The terms and expressions in singular shall mean and include, wherever it will be required, the plural connotation of the same.

1.4 Subject to context thereof the expression 'Property' shall mean and include land.

1.5 The term 'construction' shall mean and include extension, improvement, renovation, reconstruction etc.

## 2. LOAN, INTEREST, ETC.

### 2.1 Amount of Loan

- a) That in consideration of the terms and conditions hereinafter stated IIFL HFC agrees to lend to the Borrower/s and the Borrower/s agrees to borrow the Loan to the extent of the amount mentioned in Schedule to this Agreement in the manner and on the terms and conditions mentioned in this Agreement for the Purpose as described by the Borrower in the Schedule hereunder written .
- b) The Loan shall be disbursed upon the receipt of the drawdown request from the Borrower within the Availability Period or in such other manner as the Lender, in its sole discretion, may deem fit.
- c) That the Borrower/s shall have no objection to the amount sanctioned and the amount disbursed to the Borrower irrespective of the fact that he/she/they had applied for a Loan amount higher/lower than what has been sanctioned to him/them and further IIFL HFC shall be at liberty to decide the actual amount of the Loan and the amount to be actually disbursed (in certain cases the sanctioned amount may be higher than the actual disbursed amount) and in such an eventuality the sanctioned amount would be the Loan amount.
- d) Unless otherwise agreed by IIFL HFC in writing, the unutilized amount(s) of the Loan shall stand automatically cancelled upon the expiry of the Availability Period, however IIFL HFC may allow further withdrawal on the terms and conditions as it may deem fit.
- e) IIFL HFC shall have the right to cancel all unutilized amount(s) of the Loan upon the occurrence of any Event of Default.
- f) The Loan shall be utilised only for the purpose disclosed by the Borrower and shall not be used for any other purposes.

### 2.2 Interest

- a) The rate of interest applicable to the Loan, as on the date of execution of this Agreement is as stated in the Schedule hereto. Provided that in the event the Lender reduces or increases the Interest Rate prior to the disbursement of the full Loan, the Applicable Rate of Interest shall be varied on weighted average basis with reference to the tranches disbursed / to be disbursed.

b) Until and as varied by IIFL HFC in terms of this Agreement, the AIR applicable to the Loan shall be as stated in the Schedule.

c) The ascertainment of rate of interest, besides others, are based on risk analysis of the Borrower(s) and that of the security offered for repayment of the loan amount, as per IIFL HFC rules, policy and sanction conditions. In case of change in risk weightage during the currency of the Loan, due to external and internal factors, IIFL HFC may change the applicable rate of interest, at its sole discretion, with prospective effect with prior written communication and shall be acceptable to the Borrower(s). Decision of IIFL HFC to this effect will be final and binding on the Borrower(s).

### 2.3 Computation of Interest

#### a) For Fixed Rate of Interest

The EMI comprises of both principal and interest calculated on the basis of rate of interest mentioned herein below and is rounded off to the next rupee. The ratio/proportion of the principal and interest constituting the EMI would vary in every EMI though the EMI may remain the same every month. Interest and any other charges shall be computed on the basis of a year or three hundred and sixty five days. IIFL HFC may at its discretion stipulate the periodicity of computation of interest. Provided that in an event IIFL HFC changes the interest rate prior to the disbursement of the entire Loan amount, the weighted average of the different interest rates shall be applicable to the Loan, forthwith from the date of such increase/ decrease.

Provided further that from time to time IIFL HFC may in its sole and absolute discretion alter the rate of interest suitably and prospectively subject to written communication to the Borrower on account of change in the internal policies or its unforeseen or extraordinary changes in the money market conditions take place during the period of this Agreement. Thereafter the applicable rate of interest would be the such varied rate of interest. The Borrower agrees that IIFL HFC shall have sole discretion to determine whether such conditions exist or not and the Borrower further undertakes not to challenge/object to the discretion so exercised by IIFL HFC.

#### b) For Adjustable Rate of Interest

(i) The EMI comprises of principal and interest calculated on monthly basis rests at the AIR and is rounded off to the next rupee and any other charges shall be computed on the basis of a year or three hundred and sixty-five days.

PROVIDED all future /further AIRs applicable for the amount of loan lent by IIFL HFC to the Borrower shall be applied by IIFL HFC on the basis of Interest Rate Rest Revision Cycle (IRRRC) which is quarter of English calendar year beginning from 1st day of January, April, July and October of each year.

(ii) All computation of and subsequent variation in Adjustable Interest Rate shall be based on the "Base Rate" preferred and agreed by the Borrower in the Schedule.

Mahan  
Babu & Brothers  
X<sup>3</sup> *Rama* *lalita* *Bharti* *Durga Dasi*  
for MANSI JEWELLERS  
Proprietor  
*Mahan*

- (iii) All future/further Adjustable Interest Rates applicable for the amount of Loan lent by IIFL HFC to the Borrower/s shall be applied by IIFL HFC on the first day of the month following the month in which "Base Rate" is changed.
- (iv) In an event IIFL HFC changes Adjustable Interest Rate prior to the disbursement of the full Loan, the weighted average of the different Adjustable Interest Rate shall be applicable to the loan forthwith from the date of such increase or decrease till the first day of the month following the month in which the "Base Rate" is changed.
- (v) Adjustable Interest Rate will be reset on the first day of the quarter following the month in which the "Base Rate" is changed.
- (vi) In case of PEMII, all future/further Adjustable Interest Rate applicable to the Borrower/s shall be applied by IIFL HFC on the first day of the quarter following the month in which the "Base Rate" is changed.
- (vii) The Adjustable interest Rate applicable to the Loan shall be on the basis of the "Base Rate" prevailing on the date of final disbursement.
- (viii) The Adjustable Interest Rate prevailing on the date of this Agreement or as changed from time to time shall be applied as follows :
- (i) In the event of the Borrower/s having already commenced payment of EMI before the beginning of the month in which the "Base Rate" has been revised- on the outstanding principal amount of the Loan as at the beginning of next month, or
  - (ii) In the event of the Borrower/s not having commenced payment of EMI- on the total amount of the Loan drawn prior to revision of the "Base Rate".
- Explanation: In the events (i) and (ii) above, any pre-payments made by the Borrower/s during the financial year shall be taken into account.
- c) For Mixed Rate of Interest - Fixed and Adjustable**
- (i) The applicable rate for fixed and variable rate of interest will be as mentioned under respective heading in the Schedule.
  - (ii) The applicable period for fixed and variable rate of interest will be as mentioned in the Schedule.
  - (iii) Computation of interest and the EMI for the Fixed Rate of Interest shall be as per provisions of clause 2.3(a) (hereinafter).
  - (iii) Computation of interest and the EMI for the Adjustable Rate of interest will be computed on the rate of interest, as on date of switch and as per the provisions for AIR under clause 2.3 (b) (hereinafter).

#### 2.4 Details of Disbursement

- a) IIFL HFC, in its sole and absolute discretion, may disburse the Loan either in lump sum or in suitable installments having regard to the needs of the Borrower/s. The Borrower/s agrees that the decision of IIFL HFC, in this regard shall be final, conclusive and binding upon the Borrower/s, and the Borrower/s undertakes that he/she/they/it shall not question and/or challenge and/or object to the decision/discretion of IIFL HFC.
- b) The Borrower/s also agrees and undertakes to issue such acknowledgement and/or receipt (in the manner and form required by IIFL HFC) of each amount so disbursed.

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c) All the payments to be made by IIFL HFC to the Borrower under or in terms of this agreement shall be made by the cheque or Demand Draft duly crossed and marked account payee or /Real Time Gross Settlement ('RTGS')/ National Electronic Funds Transfer ('NEFT') or any other mode of payment as may be permitted by the Reserve Bank of India under the Applicable Laws and the collection and other charges, if any, in respect of all such transmission of amounts will have to be borne by the Borrower and interest on the Loan will begin to accrue in favour of IIFL HFC as on the date of delivery or dispatch of the cheque, issuance of RTGS/NEFT instructions, irrespective of the time taken for transit / collection/ realization by the Borrower and his/her/its/their bank.

d) That wherein the Loan is disbursed to the Borrower in installments and only interest is payable till the complete disbursal of the entire Loan, IIFL HFC, shall be at liberty to start EMI on the disbursed amount anytime after 12 months from date of commencement of first PEMII at its sole discretion and the Borrower(s) shall have no objection to the same.

e) The decision of IIFL HFC in this regard as to disbursal of the Loan shall be final, conclusive and binding on the Borrower/s.

f) That in case the purpose of the Loan is:

(i) Acquisition/purchase of a property then:- The Borrower/s clearly understands and agrees that IIFL HFC would disburse the Loan (whether in part or in full) for the acquisition of the property only after the Borrower's own contribution has been made for the same to the builder/developer/ seller and the proof of the same (to the satisfaction of IIFL HFC) has been furnished to IIFL HFC by the Borrower/s. Further, IIFL HFC shall also be entitled to verify the authenticity of such proof before disbursing the Loan.

(ii) Construction / Repair / Improvement etc then:- The Borrower/s clearly understands and agrees that the disbursal towards construction/ improvement of property shall be made only after the construction/improvement work has commenced on the property, and the proof thereof (to the satisfaction of IIFL HFC) has been furnished to IIFL HFC by the Borrower/s. Further, IIFL HFC shall also be entitled to verify the authenticity of such proof before disbursing the Loan. The disbursal shall be in stages as per the progress of work as prescribed in terms of the internal guidelines of IIFL HFC, as applicable from time to time.

(iii) That in case the purpose of the Loan is both Acquisition /Purchase and Construction /Repair /Improvement etc. then each part of the Loan would be subject to the relevant terms and conditions contained in clause 2.4 (f)(i) & 2.4 (f) (ii) above. Thereby the part of the Loan which has been granted for the purpose of Acquisition/Purchase Property would be subject to the provisions of clause 2.4 (f)(i), herein above, and the other part which has been granted for the purpose of Construction/Repair/Improvement etc. of property would be subject to the provisions of clause 2.4 (f)(ii), hereinabove.

(iv) Acquisition/purchase of a residential plot only or also construction thereon, then :- The Borrower/s clearly understands and agrees that he/she/they will construct the dwelling unit within 36 months from the date of first disbursal. If the Borrower has availed loan facility for construction on such plot then the disbursal towards construction of Property

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**DECLARATION CUM UNDERTAKING BY BORROWER(S)**  
**(FOR DEPOSIT OF POST DISBURSAL DOCUMENT)**

To

**INDIA INFOLINE HOUSING FINANCE LIMITED,**  
12A-10, 13<sup>th</sup> Floor Parinee Crescenzo, C-38 & C-39,  
G-Block, Behind MCA, Bandra Kurla Complex,  
Bandra East Mumbai-400051(Referred as "IIFL HFC").

Dated.....

Name of the Applicant : .....

Prospect No.: .....

Prop. Address: .....  
(hereinafter referred as the Said Property)

I/We,.....  
residing at .....  
do on solemn affirmation state that :

I/We declare that I/We have entered into the Loan Agreement with IIFL HFC for grant of the loan which is being granted to me/ us (hereinafter referred to as the Said Loan) on the terms and conditions set out in the Loan Agreement in respect of the said property.

I/We have availed the Said Loan for the end use being duly declared and shown in the End Use Letter, given by me/us.

I am/We are aware that the following documents are marked as Post Disbursal Documents (hereinafter referred as PDD) since these are still to be executed/issued in my/our favour in respect of the mortgaged property:

1. Builder Buyer Agreement/Agreement to Sell
2. Conveyance Deed/Sale Deed;
3. Possession Letter;
4. .....
5. .....

I/We hereby undertake, agree and confirm that I/we shall inform IIFL HFC in advance as and when the PDD will be executed/issued and shall deposit the said PDD immediately after receiving the same from the developer /authority/ institution concerned.

I/We hereby undertake, agree and confirm that I/we shall provide all assistance as may be required by IIFL HFC for procurement of these PDD.

I/We are aware that this undertaking is part of Loan documentation and any breach or default in complying with of the aforesaid undertaking will constitute an event of default under the said Loan Agreement.

I am/We are aware that it is on the faith of our aforesaid undertakings that IIFL HFC has agreed to disburse the said Loan.

Signature : .....

be made only after the construction work has been commenced on the Property, and the proof thereof (to the satisfaction of IIFL HFC) has been furnished to IIFL HFC by the Borrower/s. The disbursal shall be in stages as per the progress of work as prescribed in terms of the internal guidelines of IIFL HFC, as applicable from time to time. In any case, such construction need to be commenced within 12 months and get completed within 36 months from date of first disbursal.

## 2.5 Conditions for Disbursement

- a) The obligation of IIFL HFC to make any disbursement under the Loan shall also be subject to:
  - i. No Event of Default as defined in this Agreement shall have happened or is subsisting.
  - ii. The Borrower/s having furnished evidence, to the complete satisfaction of IIFL HFC (of the proposed utilisation of the proceeds of the disbursement of the Loan) that at the time of request for disbursement, the disbursal amount sought is required immediately by the Borrower for the purpose of the Loan.
  - iii. No extra ordinary or other circumstances shall have occurred which in the sole opinion of IIFL HFC may make it improbable for the Borrower/s and/or Guarantor to fulfill any of his/her/ their obligations and/or the Terms and Conditions of the present agreement.
  - iv. The Borrower/s shall have furnished evidence to the full satisfaction of IIFL HFC that all consents, approvals and permissions required for availing of the Loan and/or creation of security have been obtained or evidence to the effect that these are not required.
  - v. The Borrower/s shall have furnished to the full satisfaction of IIFL HFC, documentary evidence of title and ownership over the Property in favour of the Borrower/s or any one of the Borrowers/s as the case may be and that these documents are also valid, binding and subsisting and that necessary security can be created in favour of IIFL HFC in the form and manner as suggested/required by IIFL HFC.
  - vi. The Borrower/s shall obtain a comprehensive and composite Insurance policy in respect of the Property and/or any other insurance policy that may be required by IIFL HFC in exercise of its sole and absolute discretion at his/her/their own cost and expense. That the insurance value over the Property should be of a value higher or equivalent to the Loan amount or the value of the structure of the Property whichever is higher. The Borrower/s shall get the lien of IIFL HFC as loss payee, noted on the insurance policy confirming that IIFL HFC has a first claim on the proceeds of the policy amount/proceeds of the policy and the Borrower/s shall furnish such Insurance cover and/or Insurance Policy to IIFL HFC. The Borrower/s shall keep the insurance policy alive during the currency of the Loan.
  - vii. That the Borrower/s shall execute and/or deliver such documents, security documents, agreements, guarantees, indemnities, Demand Promissory Notes, Declarations etc. as IIFL HFC may in its sole and absolute discretion, require.
- b) That in the event, if the security furnished by the Borrower/s is found to be insufficient/ incorrect in value, the Borrower/s shall be directed to furnish additional security as may be required by IIFL HFC and the Borrower/s shall be bound to

comply with such demand within the time period required by IIFL HFC. Notwithstanding the above, in the event the security furnished by the Borrower/s and/or Guarantor is subsequently found to be of inferior value to that as declared by the Borrower/s in Loan application, the Loan may be recalled/repayment of the Loan be accelerated by IIFL HFC with immediate effect.

- c) Failed to withdraw and/or use the loan amount : If the Borrower/s fails to withdraw and/use the entire Loan, for purpose specified in this Agreement, within Availability Period, then IIFL HFC, on its sole discretion:- a) May alter or reschedule the EMIs in such a manner and to such extent as IIFL HFC may deem fit and proper. Thereupon the repayment will be made as per the said alteration and rescheduled EMIs notwithstanding anything stated in this agreement; or b) May by notice to the Borrower/s suspend or cancel further disbursements of the Loan
- d) That IIFL HFC reserves its right to recall the loan facility after five year from date of this agreement. The loan facility will be reappraised and necessary information and documents may be asked for further review of the facility. Further continuation of the loan facility shall be based on appraisal report, to the satisfaction of IIFL HFC and with additional terms and conditions, as IIFL HFC deems fit and proper. The decision of IIFL HFC towards continuation of the loan facility shall be final and binding on the Borrower/s.

## 2.6 Amortisation

- a) Subject to Clause 2.2 & 2.3 the Borrower/s will amortise the Loan in the manner as stipulated in the Schedule.
- b) In addition to (a) above the Borrower/s shall pay to IIFL HFC PEMII every month, if applicable.
- c) In the event of delay in advancement of disbursement for any reason whatsoever, the date of commencement of EMI shall be the first day of the month following the month of which the disbursement of the Loan will have been completed and consequently the due date of payment of the first EMI in such case will be the first day of the month following such month.
- d) Notwithstanding what is stated in Clause 2.6 (a) above and in the Schedule, IIFL HFC shall have the right at any time or from time to time to review and reschedule the repayment terms of the Loan or of the outstanding amount thereof in such manner and to such extent as IIFL HFC may in its sole discretion decide. In such event/s the Borrower/s shall repay the Loan or outstanding amount thereof as per the revised schedule as may be determined by IIFL HFC in its sole discretion and communicated to the Borrower/s by IIFL HFC in writing.
- e) Save and except as provided under sub-Clause (f) below, for administrative convenience the EMI amount is intended to be kept constant irrespective of variations in the AIR and as result of this the number of EMIs is liable to vary. No intimation shall be given by IIFL HFC as to the number of EMIs required to be paid by the Borrower/s upon each AIR application. Provided however, the information as to the applicable /applied AIR during the financial year of IIFL HFC and the number of EMIs payable from last AIR application during such year shall be intimated by IIFL HFC to the Borrower/s annually. The Borrower/s shall pay EMIs until the Loan together with interest, costs and other charges thereon are repaid in full, to IIFL HFC.

- f) Notwithstanding anything to the contrary contained in this Agreement having regard to the AIR for the time being in force, IIFL HFC shall be entitled to increase the EMI amount suitably if
- The said EMI would lead to negative amortization ( i.e. EMI not being adequate to cover interest in full ) and/or
  - The principal component contained in the EMIs is inadequate to amortise the Loan within such period as determined by IIFL HFC.
- The Borrower/s shall be required to pay such increased EMI amount and the number of instalments thereof as decided by IIFL HFC and intimated to the Borrower by IIFL HFC.
- g) IIFL HFC may vary its IIFL HFC Base rate from time to time in such manner including as to the Loan amounts as IIFL HFC may deem fit in its own discretion.
- h) The Borrower/s shall of his/her/their/its own accord send to IIFL HFC a statement of his/her/their/its income every year from the date hereof. However, IIFL HFC shall have the right to require the Borrower/s to furnish such information/ documents concerning his income, employment, trade, business or profession, as the context may require, at any time and the Borrower shall furnish such information / documents immediately.
- i) The Borrower, in case of partly disbursed Loan may choose to pay PEMII only or EMI on disbursed amount under the Loan or EMI on Loan.

## 2.7 Terminal Dates for Disbursement

Notwithstanding anything to the contrary IIFL HFC may by notice to the Borrower/s suspend or cancel further disbursements of the Loan if the Loan shall not have been fully drawn within such period from the date of the Sanction Letter as IIFL HFC may specify.

## 2.8 Payment, Prepayment and Other Charges

- a) The Borrower/s shall repay the Loan to IIFL HFC in such number of installments, and with such installment/s being of such amounts and on the due date(s) as is specified in the Agreement, (time being of the essence of the contract), such installments are hereinafter referred to, individually, as an "installment" and, collectively, as the "installments".

The expression "installments" shall comprise of both the principal amount of the Loan and interest thereon where the principal amount of the Loan is agreed to be paid in EMI. If the Loan is payable in EMI, such EMI shall be calculated on the basis of monthly rests and IIFL HFC shall be entitled to vary/ modify the EMI (including increases in the amount of one or more installment/s) in the event of changes to the interest rate on the Loan.

- b) At the request of the Borrower/s and if agreed upon by IIFL HFC, The Borrower/s shall pay to IIFL HFC EMI every month from the date of commencement of EMI as specified in the Agreement and also PEMII till the payment of the first EMI. The EMI payable by the Borrower/s may be on the full amount of the Loan irrespective of full disbursement of the Loan having not been made, changes from time to time would be made to the term of the repayment of the Loan corresponding to the amounts of the Loan disbursed. As and when disbursements are made under the Loan, the term of repayment of the Loan will be increased to amortise the prior disbursement(s) and the disbursement, which is being made. IIFL HFC reserves the

- right to revise the terms of the Loan at its sole discretion.
- c) At the request of the Borrower/s and if agreed upon by IIFL HFC, the Borrower/s shall pay to IIFL HFC, EMI on the amount disbursed under the Loan based on the full tenor of the Loan On each subsequent disbursement the EMI of the Loan sha be increased to amortise the Loan over the balance term o the Loan .
- d) The Borrower/s may repay/pay the installments and other monies in respect of the Loan through any one of the following modes - post-dated cheques ("PDC method")/the Electronic Clearing System (Debit Clearing)/National Automated Clearing House (NACH) as notified by RBI from time to time /by deduction from the Borrower/s salary ("Salary Debit method" /by directly paying amounts when due to IIFL HFC ("Direct Payment method")/by any other method, and as has been selected by the Borrower/s or as may be required by IIFL HFC.
- e) If the Borrower/s default/s in making payment of an installment/s or any other amounts comprising the Borrower/ Dues to IIFL HFC on the respective Due Date(s), the Borrower/ shall be liable to pay default / further interest at the rate specified in the Agreement (plus applicable interest tax or other statutory levy) on all such outstanding/unpaid amounts from the relevant due date till the date of payment of such entire amount. Such default/further interest shall be in addition to any other charges which the Borrower/s is liable to pay to IIFL HFC in terms of the Transaction Documents. Such default/further interest shall be computed from respective Due Dates for repayment/payment and become payable upon the footing of compound interest at rates mentioned in the Schedule to the Agreement with monthly rests or such other rests as may be prescribed by IIFL HFC from time to time. The rate of interest as specified above is reasonable and represents genuine pre estimate of the loss expected to be incurred by IIFL HFC in the event of non-payment of any monies by the Borrower/s.
- f) All fees, charges and other monies payable/paid by the Borrower under the Transaction Documents are non-refundable in nature.
- g) The Borrower/s shall bear all interest tax, service tax, all other imposts, duties (including stamp duty and relevant registration and filing charges and taxes of any description whatsoever) ; may be levied from time to time by the Government or other authority in connection with/on (a) the application for, and the grant and repayment of the Loan The Borrower's Dues, the Agreement, and/or any Transaction Document, (b) recovery or realisation of the Borrower/s' Dues, (c) the creation, enforcement and realisation of the security (including taking possession or maintaining, storing and selling/transfer of the Property(i.e. (d) repairing of the Assets(s) and clearance of arrears of all tax and any other charges and levies payable to the Government in respect of the Property(ies), (e) inspections, and (f) insuring the Property(ies). The Borrower/s shall pay all costs, charges, fee expenses in any way incurred by IIFL HFC; the Borrower/s shall also pay stamp duty, legislative fees, other duties, taxes, charge and penalties if and when the Borrower/s is required to pay according to the laws for the time being in force. In the event the Borrower/s failing to pay the monies referred to above, IIFL HFC shall be at liberty (but shall not be obliged) to pay the sam

## **2.9 Pre-payment of the Loan**

- a) The Borrower may choose to prepay the Loan amount either partly or fully during continuity of the loan facility. All such payments shall be made and accepted as per IIFL HFC policy and rules, including as to the prepayment charges, applicable from time to time, unless specifically mentioned in the Schedule hereto and in accordance with statutory guidelines, issued from time to time. The latest update on IIFL HFC charges are also listed on the official website of IIFL HFC viz. [www.iifl.com](http://www.iifl.com).
- b) That in case of non individual loan facility, the prepayment charges will be applicable as per the statutory guidelines and policy of IIFL HFC, as on date of such prepayment. Refer schedule for current charges. The latest update on IIFL HFC charges are also listed on the official website of IIFL HFC viz. [www.iifl.com](http://www.iifl.com).

## **2.10 Delay in Payment of EMI etc.**

- a) No notice, reminder or intimation will be given to the Borrower regarding his obligation to pay the EMI or PEMII regularly on due date. It shall be entirely his responsibility to ensure prompt and regular payment of EMI and PEMII.
- b) The delay in payment of EMI and PEMII shall render the Borrower liable to pay additional rate of interest at the rate of 36% p.a. or at such higher rate as per the rules of IIFL HFC in that behalf as in force from time to time. In such event, the Borrower shall also be liable to pay incidental charges and costs to IIFL HFC.

## **2.11 Liability of the Borrower/s to be Joint and Several**

Where the Loan is provided to more than one Borrower/s, notwithstanding anything herein stated, the liability of the Borrower/s to repay Loan together with interest, and all other amounts payable under the present agreement and to observe the terms and conditions of the present agreement and also the terms and conditions of any other Agreement(s), document(s) that may be executed between the Borrower/s with IIFL HFC in respect of the Loan or any other Loan or Loans, is joint and several.

## **3. COVENANTS FOR SECURITY**

### **3.1 Security for Loan**

- a) The Borrower covenants that the principal sum of Loan, interest, commitment, costs and other charges and any other dues under this Agreement shall be secured by such security as IIFL HFC shall determine in its own discretion. IIFL HFC shall have the right to decide the place, timing and type of the security including the manner of its creation.
- b) Where the Loan has been availed of for repayment of an existing Loan/facility against any Security, then the Borrower/s shall within seven days from the date of disbursement of the Loan get the previous security removed from the records of the appropriate registering authority and have the security, if any, in favour of IIFL HFC/its trustees or agents registered with such registering authority.
- c) The Borrower/s shall not enter into any agreement/ arrangement whatsoever with any person, body or authority for the use, transfer or disposal of the Security(ies) in any manner whatsoever without consent of IIFL HFC. The Borrower/s will not part with the possession, give on hire, lease, leave, license or conduct any arrangement or otherwise deal with the Security(ies) or any part thereof without, prior consent of IIFL HFC. *Babulal Bantwal* *D.S. Seema*

- d) The Borrower further covenants that the securities created under this loan agreement shall also be security for (a) all other monies that may be due and payable by the Borrower to IIFL HFC, on any account whatsoever, whether present or future, including any liability of the Borrower as a surety or co-obligor either singly or along with any other person, and (b) loan granted/continued to the group companies/associate of the Borrower.
- e) In case, the security furnished by the Borrower is found to be insufficient /incorrect in value, the Borrower shall be directed to furnish additional security, as may be required by IIFL HFC and the borrower shall create the security accordingly and furnish any such additional security as may be decided by IIFL HFC.

### **3.2 The Borrowers shall Comply with the Following**

- a) To execute a money bond or pronote in favour of IIFL HFC for the amount of the Loan, in the form and manner acceptable to IIFL HFC;
- b) To execute any such agreement/s, document/s, undertaking/s, declaration/s, that may be required now or hereafter at any time during the subsistence of this Agreement/ or any other loan or loans granted by IIFL HFC hereafter;

### **3.3 Expenses of Preservation and Collection**

- a) The Borrower/s shall pay to IIFL HFC all costs incurred by IIFL HFC after an event of default has occurred in connection with.
- b) The preservation of the Borrower's assets including the Property and
- c) The collection of amounts due under the Loan shall be charged to the Borrower/s and reimbursed by the Borrower/s as IIFL HFC shall specify.
- d) The Borrower shall reimburse and pay to the Lender all costs, charges and expenses, (including legal costs between legal counsels and client) stamp duty and for investigation of the title of the Property offered as security and for the preparation, execution, preservation, performance, enforcement and realisation of the Loan, Security Documents and other instruments creating and/or evidencing the creation of the security for the Lender and also any other instruments required in connection with the Loan.

### **3.4 Continuing Security**

- a) All security/s furnished by the Borrower/s to IIFL HFC in connection with the Loan shall be deemed to be continuing security(ies) and shall not be discharged till such time that all the dues in respect of the Loan/any other Loan taken by the Borrower/s and/or Guarantor from IIFL HFC, are fully paid to the complete satisfaction of IIFL HFC and IIFL HFC gives its consent in writing for the discharge of such security(ies).
- b) IIFL HFC and other entities within India Infoline Group ("Group Entities") shall have the paramount right of set-off and lien, irrespective of any other lien or charge on any assets, documents and properties, of the Borrower whether held in its name or jointly with any other person, held by/ under the control of IIFL HFC and/or the Group Entities (whether by way of security or otherwise pursuant to any contract entered/ to be entered into by the Borrower in any capacity) to the extent

of all Outstanding Dues, whatsoever, due by the Borrower to IIFL HFC and/or the Group Entities. IIFL HFC and/or the Group Entities are entitled without any notice to the Borrower to settle any indebtedness whatsoever owed by the Borrower to IIFL HFC and/or the Group Entities, (whether actual or contingent, or whether primary or collateral, or whether joint and/or several) hereunder or under any other document/agreement. IIFL HFC and/or the Group Entities shall be entitled to utilise and enforce the security provided in respect of financial indebtedness extended by any of them to liquidate and repay the financial indebtedness extended by any other member of the Group Entities. IIFL HFC and the Group Entities rights hereunder shall not be affected by the Borrower/s' bankruptcy, insolvency, death or winding-up. This provision shall survive the expiry or termination of this Agreement.

- c) In addition to the above mentioned right or any other right which IIFL HFC and the Group Entities may at any time be entitled whether by operation of law, contract or otherwise, the Borrower authorises IIFL HFC: (a) to combine or consolidate at any time all or any of the liabilities of the Borrower incurred towards IIFL HFC with the liabilities of the Borrower towards the Group Entities or any of them; (b) to sell any of the Borrower securities or properties held by IIFL HFC by way of public or private sale without having to institute any judicial proceeding whatsoever and retain/appropriate from the proceeds derived there from the total amounts outstanding to IIFL HFC and the Group Entities (or any of them) from the Borrower, including costs and expenses in connection with such sale.

#### 4. BORROWER'S COVENANTS

##### 4.1. Affirmative Covenants

The Borrower/s hereby expressly covenants as follows:

- a) That the Borrower/s shall utilise the entire amount of the Loan for the purpose stated/mentioned in the Sanction Letter and/or end use letter and for no other purpose whatsoever.
- b) That the Borrower/s further assures IIFL HFC that the purpose of the Loan is not speculative, illegal, nefarious or immoral and does not/shall not constitute an offence of Money Laundering under The Prevention of Money Laundering Act, 2002.
- c) That the construction/structure over the Property is in accordance with the sanctioned plan and in the eventuality that any subsequent construction is carried out on the Property then the same shall also be in accordance with the sanctioned plan and no illegal construction shall be raised on the Property.
- d) That the Borrower/s will at his own cost and expense, till all such times that the entire of the Loan has been repaid in full to the entire and sole satisfaction of IIFL HFC, maintain the Property in good order and condition and all the necessary repairs, additions and/or improvements thereto shall be promptly carried out by the Borrower/s at his own cost and expense and further the Borrower/s will ensure that during such period the value of the Property does not diminish.
- e) IIFL HFC will be notified of any change in the Borrower/s residence contact numbers, employment, business or profession well in advance that in case an advance notice is not possible then the Borrower/s would inform IIFL HFC in writing within 7 days of such change.

Babulal Bantwal *[Signature]* *[Signature]*

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f) The Borrower/s shall pay all municipal taxes, ground rent, statutory dues and such other municipal and local charges in accordance with the Municipal bye-laws and regulations. The Borrower/s shall further comply with all rules, regulations, stipulations of the municipal corporations and all concerned statutory authorities.

g) The Borrower/s shall at all such times till the entire Loan granted by IIFL HFC has been repaid in full to the complete satisfaction of IIFL HFC, keep the Property insured against fire, earthquake, flood, storm, tempest or typhoon and other hazards at his/her/their own cost and expenses and also all other hazards/eventualities that IIFL HFC may require, with IIFL HFC being made the sole beneficiary under the policy, for a value as required by IIFL HFC and produce evidence thereof to IIFL HFC before tenth day of January of every year and wherever called upon to do so. The Borrower/s would also send a copy of the Insurance cover and the policy within 15 days of each renewal/fresh policy.

h) The Borrower/s shall at all times keep aware about the building structure safety norms and shall take all possible care and caution to maintain the building structure to be safe and intact even in case of natural disasters and calamities. In case the Borrower/s plans to build on/develop the land, where the mortgage property is the plot/piece of land, the Borrower/s shall abide with the guidelines provided by the National Building Code of India in compliance and consonance with the Bureau of Indian Standards(BIS) norms prescribed for the safety and security of the building structure.

i) The Borrower/s would within 2 days inform IIFL HFC of any loss or damage to Property due to any act of God or damage or other risk against which the Property may not have been insured.

j) The Borrower/s would inform IIFL HFC in writing, at least 15 days in advance of any proposed additions to or alterations in the Property and provide all the details thereof and shall not do the same if objected and not allowed by IIFL HFC.

k) The Borrower covenants that the Borrower shall maintain proper and adequate books and records to correctly and completely reflect the Borrower's financial position and scope of operations and should not change its accounting system without notice to IIFL HFC and shall permit any officer / authorised representative of IIFL HFC and/or, concurrent / statutory auditors / RBI officials to inspect the Borrower's books of account and to enter into the Borrower's offices or other places where such books of account are kept for the purposes of such inspection.

l) The Borrower shall immediately notify IIFL HFC upon becoming aware of any Event of Default.

m) The Borrower shall provide on demand to IIFL HFC an end use certificate specifying the purpose for which the Loan has been utilised by the Borrower which has been duly certified by an independent Chartered Accountant, as required by IIFL HFC.

n) In Case the Borrower/s is a Partnership Firm:  
The Borrower/s agrees that no change whatsoever in the constitution of the partnership firm during the continuance /validity of the Agreement shall impair or discharge the liability of anyone or all of the partners. In the event of death or retirement of any partner, IIFL HFC shall at its discretion deal

*[Signature]*  
Babulal Bantwal

*[Signature]*  
Proprietor  
FOR MANSI JEWELLERS

**DECLARATION CUM UNDERTAKING BY BORROWER(S)**  
**(To Cross Link more than one Loan)**

REF.: Loan Account Number : .....

Name of Borrowers : .....

I/We, .....

R/o .....

do on solemn affirmation state that

I/We do hereby declare that I/We have executed the Loan Agreements and other documents (herein after collectively called as "the Loan Documents") with India Infoline Housing Finance Limited (IIFL HFC) to avail and for grant of the loan facility which is being granted to me/ us (hereinafter referred to as the Said Loans) on the terms and conditions set out in "the Loan Documents" in respect of the securities given and offered towards repayment of the loan amount. The details of the loan agreements and securities are given as under :

1) LAN No. : .....

Name of the Applicants : .....

Prop. Address: .....  
(hereinafter referred as the Said Property of first loan)

Property Owner : .....

2) LAN No. : .....

Name of the Applicants : .....

Prop. Address: .....  
(hereinafter referred as the SAID PROPERTY of second loan)

Property Owner : .....

I/We hereby undertake, agree and confirm that I/we shall abide with the terms and conditions set out in the loan agreements.

I/We are aware and do hereby confirm that upon my/our consent and authorization IIFL HFC has linked my/our above loan accounts. If I/we wish to foreclose my/our above loan accounts of IIFL HFC, I/we shall close both the accounts simultaneously with IIFL HFC or as it will be advised by IIFL HFC.

I/We are aware and do hereby undertake, agree and confirm that if I/we fail to close both the loans simultaneously and/or as per the terms of agreement or I/we close either of the loan accounts, in such circumstances IIFL HFC/ may at its sole discretion withhold the title document of the property of the loan account which has been closed by me/us. The same would be treated as part and parcel of security for unsatisfied loan account.

I/We are aware that any breach or default in complying with of the aforesaid undertaking will constitute an event of default under the said Loan Agreements.

I am/We are aware that it is on the faith of our aforesaid undertakings that IIFL HFC has agreed to disburse the said Loan.

Dated : ..... day of ..... ,20.....

Signature of Borrowers

with the surviving and/or continuing partner/s, without affecting its rights as against the retiring partner or the heirs and legal representatives of the deceased partner, as IIFL HFC shall think fit and proper, and the retiring partner and /or the heirs, executors, administrators, legal representatives of the deceased partner shall have no claim as against IIFL HFC in respect of such dealing. The partners who have signed the Agreement confirm that;

- i. they are the only partners of the firm named in the Schedule to the Agreement;
- ii. the partnership firm is duly registered under the Indian Partnership Act, 1932;
- iii. they shall advise IIFL HFC in writing of any changes which may take place in the partnership;
- iv. they will not dissolve/reconstitute the partnership firm without the approval of IIFL HFC;
- v. all the partners are jointly and severally liable to IIFL HFC for performance of all obligations under the Agreement.

o) In Case the Borrower/s is a Proprietor:

The proprietor hereby represents, warrants, confirms and undertakes that: he/she is the sole proprietor/proprietress of the firm named in the Schedule to the Agreement; he/she is solely responsible for the liabilities of the aforesaid firm and will be liable personally for performance of all obligations under the Transaction Documents.

p) In Case the Borrower/s is HUF :

IIFL HFC shall at all times be informed of any changes in the constitution of the HUF by furnishing necessary documents and writings. The Borrower/s agrees that no change whatsoever in the constitution of the HUF (named in the Schedule to the Agreement) during the continuance/validity of the Transaction Documents shall take part or discharge the liability of anyone or all of the adult members/coparceners of the HUF and shall be binding on the HUF, its estate, effects and successors. The Transaction Documents shall be enforceable against the Karta or any succeeding Karta of the HUF or against and all the adult coparceners/members of the HUF. The Karta, acting for HUF and in his personal capacity, and the other adult members/coparceners of the joint HUF, consent, warrant and confirm to IIFL HFC that:

- i. They are members/coparceners of the HUF;
- ii. The signatories of the Agreement are the only adult members of the HUF at present;
- iii. The business carried on under the name and style given in the Schedule to the Agreement is their joint family trade which is binding on the minor members, if any, being ancestral trade/business;
- iv. The Agreement have been entered into for and on behalf of the HUF and the transactions contemplated in the Agreement are a part of the HUF business/trade referred to above;
- v. The HUF business/trade mentioned above is being conducted and managed by the adult members / coparceners of the HUF and all of them have been jointly and individually empowered to perform the terms of the Transaction Documents, against security or otherwise, and execute all necessary instruments, deeds, documents and writings and do all such acts, things and

deeds as are necessary or incidental to the performance of the terms of the Transaction Documents, and also execute, draw, endorse, negotiate and sell cheques, bills, pro-notes, bills of exchange and other negotiable instruments on behalf of the HUF. Karta, acting for the HUF and in his personal capacity, and the other adult coparceners/members of the HUF so hereby indemnify and keep IIFL HFC indemnified against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which IIFL HFC may at any time incur, suffer, pay or sustain : a consequence of or by reason of or arising out of the transactions contemplated in the Transaction Documents, hold themselves personally liable, jointly and severally, in respect of all transactions entered into with IIFL HFC or obligations incurred under the Transaction Documents.

q) In Case the Borrower/s is a Company:

The Borrower/s agrees that no change whatsoever in the constitution of the company during the continuation or validity of the Transaction Documents shall impair or discharge the obligations of the Borrower/s under Transaction Documents. The Borrower/s shall, forthwith upon any change in the constitution of the Borrower/s, shall take prior written approval from IIFL HFC of the change and provide such details in respect of the change and its effect, as may be required by IIFL HFC. The Borrower/s shall furnish to IIFL HFC such resolutions including under Section 180(1) ( a ) & ( c ) of the Companies Act, 2013 (as amended up to date) as may be required in connection with the transactions contemplated in the Transaction Document it would have the charge created in favour of IIFL HFC in the proper form with the Registrar of companies within 30 days of the creation of the charge and furnish the certificates/Forms thereof to IIFL HFC immediately upon creation of the charge, It would take prior permission from IIFL HFC before effecting any significant change in its debt-equity ratio and/or current ratio. The Borrower/s agrees to take prior permission from IIFL HFC in case of any change in its share holding pattern and/or sale of share of the company and/or change in the management of the Company.

r) The Borrower/s shall promptly give written notice to IIFL HFC of:-

- i. Any dispute, which might arise between the Borrower/s and any person or any governmental body or authority relating to and/or concerning the said Property.
- ii. Any distress or execution being levied against the said Property.
- iii. Any material circumstances affecting the ability of the Borrower/s to repay the Loan in the manner stipulated hereunder.

s) IIFL HFC's instruction do, perform and execute such acts, deeds, matters and things as IIFL HFC may consider necessary either to perfect the security provided for or to carry out the intent of this Agreement.

t) IIFL HFC may at any time for the purpose of verification call for the originals and/or certified copies of any/all documents the photocopy(s)/true copies have been submitted by the Borrower/s for availing the Loan. Any such copy in possession of IIFL HFC shall be deemed to have been given only by the Borrower/s.

u) The Borrower/s hereby agrees, undertakes and confirms that the Borrower shall bear all costs of making good any deficit in stamp duty and/ or all penalties thereon, on any document

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Proprietor

executed by the Borrower/s in relation to the Loan and/or security.

- v) That until any moneys are due or outstanding under this Agreement, the Borrower/s shall ensure that the Insurance Policy(s) (wherein IIFL HFC is a loss payee/beneficiary/assignee) are valid, subsisting and operative by complying with the terms of issue of such Insurance Policy(s) including the timely payment of the premium for such policy(s), and agrees to produce the necessary proof/receipts of such validity/ subsistence/operativeness to IIFL HFC whenever required.
- w) The Borrower/s agrees, confirms and acknowledges that the documents pertaining to acquisition of Property as entered into by the Borrower/s or executed for and on behalf of the Borrower/s which is the subject matter of finance by the Loan are valid and subsisting at the time of the Loan, subject to the terms of this Agreement, and the legal and beneficial ownership of the Property shall continue being in favour of the Borrower/s during the tenure of the Loan, subject to the terms of this agreement.
- x) The Borrower/s agrees, confirms and acknowledges that the Borrower/s has exercised due care and caution (including, where necessary, obtaining of advise of tax/legal/accounting /financial/other professionals ) prior to taking of the decision, in respect of the financing and/ or the Property and further agrees, confirms and acknowledges that IIFL HFC is not responsible for any delay in construction/giving of possession /completion of the Property including where IIFL HFC may have approved/sanctioned or otherwise provided the Borrower/s any information in respect of the builder/developer /seller of the Property.

#### 4.2 Negative Covenants

The Borrower/s further covenant with IIFL HFC that unless, IIFL HFC shall otherwise previously approve in writing the Borrower/s shall not:

- a) Possession: Let out or give on leave or licence or in any other manner whatsoever part with the possession of the Property or any part thereof.
- b) Alienation: Sell, transfer, mortgage, lease, surrender or in any other manner whatsoever transfer and/or alienate, encumber or create any third party interest in the Property or any part thereof. However, in case of lease/ license of the property, the same could be granted with prior written permission of IIFL HFC only.
- c) Enter into any agreement or arrangement with any person, institution or local or Government body for the use, occupation or disposal of the Property or any part thereof.
- d) Use the Loan for any speculative, illegal or antisocial purpose or a purpose other than the Purpose
- e) Change the use of the Property provided that if the Property is used for any purpose other than residential/commercial purpose stated therein, in addition to any other action which IIFL HFC might take and/or remedy that may be available to IIFL HFC, IIFL HFC shall be entitled to charge, in its sole and absolute discretion, such higher rate of interest as it might fix in the circumstances of the case and the Borrower undertake that they would not challenge such higher rate of interest.
- f) Execute any document, such as power of attorney, or any other similar or other deed, in favour of any person to deal with the Property in any manner.

- g) (in the event that the Borrower is a company)
  - i.the Borrower shall not enter into any scheme of merger, amalgamation, compromise or reconstruction.
  - ii.amalgamate or merge the Property with any of his/hir/other Property or any other adjacent Property nor shall the Borrower/s create any right of way or any other easement on the Property.
  - iii.shall not change the composition of its board of directors,
  - iv.shall not amend its memorandum and articles of association,
  - v.shall not create charge, encumber, alienate, transfer or dispose of any of its assets,
  - vi.shall not change its shareholding pattern.

- h) Stand as a surety for anybody or guarantee the repayment of any Loan or overdraft or the purchase price of any asset
- i) Leave India for employment or business or for long term stay abroad without fully repaying the Loan together with interest and other dues and charges including prepayment charges as per the rules of IIFL HFC then in force. Whether the stay is long term or not shall be decided solely by IIFL HFC.
- j) (If the Borrower is a partnership firm) The Borrower shall not initiate any proceedings for dissolution of the firm or admit any new partners to the partnership.

#### 5. Representations And Warranties

The Borrower/s warrants and undertakes to IIFL HFC:

- a) That the information given in the application and any prior or subsequent information provided or explanations furnished to IIFL HFC in this behalf are true, complete and accurate in every respect and all material facts have been disclosed. Further, the copies given to IIFL HFC by the Borrower/s are the exact and true copies of their originals and the originals are genuine documents.
- b) The Borrower/s assures IIFL HFC that he/she/they is/are the undisputed and absolute owner of the Property and have an absolute clear and marketable title to the Property and are in possession of the same. That the Borrower/s is not aware of any document, judgment, order or legal process or other charges or of any latent or patent defect affecting/which may affect the title of the Property or of any material defect in the Property which has remained undisclosed and/or which may affect IIFL HFC prejudicially.
- c) That the Property is not included in or affected by any of the schemes of Central/State Government or of the improvement trust or any other public body or local authority or by any alignment, widening or construction of road under any scheme of the Central/State Government or of any Corporation, Municipal Committee, statutory body, Gram Panchayat etc.
- d) That the Borrower/s shall keep himself acquainted with the rules prescribed by IIFL HFC in force from time to time.
- e) That the Borrower/s do not violate any covenant, conditions or stipulations under any existing Agreement(s) entered into by the Borrower/ s with any party, by availing the Loan from IIFL HFC.
- f) That all the necessary approvals for availing the Loan and creating the security/securities have been obtained or shall be obtained.
- g) That there is no suit/case/litigation or such other proceeding pending in any Court of law, tribunal, forum, statutory authority in respect of the Property nor has the Borrower/s been served with any notice and/or order for violating the provisions of the Municipal Act or any other Act relating to Gram Panchayats or Local authorities or with any rules, bye laws or any other process under any of these Acts.

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मानसी बैंक

मानसी बैंक  
प्रॉप्रिएटर

- r) If any two persons amongst the borrower(s), co-borrower(s) and/or guarantor(s) who are married to each other are divorced.
- s) Insolvency: If any of the Borrower/s and/or Guarantor and/or any of its partner (where the Borrower/s and/or Guarantor is a partnership firm) commits an act of insolvency or if the Borrower/s and/or Guarantor is insolvent or bankrupt or if a liquidator, receiver or official assignee is appointed in respect of any Property declared or estate of the Borrower/s and/or Guarantor or if the Borrower/s and/or Guarantor makes any application for declaring himself an insolvent or if an application for declaring the Borrower/s and/or Guarantor as insolvent/bankrupt is made or any order is passed by any competent authority for taking the Borrower/s and/or Guarantor into insolvency then in any of these events the entire Loan amount shall become due and payable forthwith.
- t) If the Borrower/s and/or Guarantor is a partnership firm then if the Borrower/s and/or Guarantor is dissolved or a notice for dissolution is given to the Borrower/s and/or Guarantor by any of the partners.
- u) If the Borrower/s and/or Guarantor is a Company, it is unable to pay-off its debts within the purview of Section 434 of the Companies Act, 1956 (or any other relevant provisions of the Companies Act, 2013, as may be amended from time to time) or a resolution for winding-up of the Borrower/s is made against the Borrower/s or if a liquidator is appointed in respect of any of the assets of the Borrower/s and/or Guarantor.
- v) If the Borrower/s and/or Guarantor is a company then if there is a change in the constitution, management or existing ownership and/or control of the share capital of the Borrower/s and/or Guarantor.
- w) If the Borrower/s and/or Guarantor commits any act of omission and/or there exists any other event or circumstance (s) which in the sole opinion of IIFL HFC is prejudicial to its interest.
- x) If there is a default, event of default or other similar condition or event (however described), or a potential event of default which with the lapse of time or giving of notice, may become an event of default, under this Agreement or one or more agreements or instruments entered between IIFL HFC and Borrower, or Borrower's affiliates/associated company(ies).
- y) If a cross default as below occurs:
- z) Any commitment for any debt of the Borrower is cancelled or suspended by a creditor as a result of an Event of Default (however described); or
- aa) Any creditor of the Borrower becomes entitled to declare any debt due and payable prior to its specified maturity as a result of an Event of Default (however described); or
- bb) Any encumbrance over any assets of the Borrower to secure any other debt becomes enforceable.

#### **6.2. Notice on the Happening of an Event of Default**

If any Event of Default or any event which, after the notice or lapse of time or both would constitute an Event of Default shall have happened, the Borrower/s shall forthwith give IIFL HFC notice thereof in writing specifying such Event of Default, or such event, which after notice or lapse of time or both would constitute an Event of Default and thereupon the entire principal amount of the Loan together with interest and all other amounts shall become due and payable forthwith and IIFL HFC shall be entitled to enforce the Security and recover

the Loan with interest thereon till the date of actual payment and all other amounts whether payable under the Transaction Documents or otherwise.

#### **7. INDEMNITY**

The Borrower/s agrees and undertakes to indemnify and keep IIFL HFC and its directors/officers/employees/ agents/ consultants fully indemnified and harmless from and against all the consequences of breach of any of the terms, conditions, statements, undertakings, representations, warranties etc. of this agreement as also of any of its representations or warranties not being found to be true at any point of time, including any claims, actions, suits, legal proceedings, damages, liabilities, costs, expenses etc. faced, suffered and/or incurred by IIFL HFC. That, in event of any cost, expense, loss, damage suffered by IIFL HFC due to any claims, actions, suits, legal proceedings, damages, liabilities, costs, expenses etc. being made upon IIFL HFC on account of any warranties, representations, fraud, deed, act and/or omission etc. of the Borrower/s, the Borrower/s undertakes to pay such amount to IIFL HFC as shall be demanded by it within 7 days of the demand being made.

#### **8. WAIVER**

- a) No delay in exercising or omission to exercise, any right, power or remedy accruing to IIFL HFC or any other agreement or document shall impair any such right, power or remedy nor shall be construed to be a waiver thereof or any acquiescence of such default; nor shall the action or inaction of IIFL HFC in respect of any default or any acquiescence by it in any default affect or impair any right, power or remedy of IIFL HFC in respect of any other default.
- b) The provisions/clauses of this Agreement that by their nature and context (including but not limited to the provisions/clauses for arbitration, jurisdiction, payment of interest, additional interest, liability of the Borrower/s and their covenants, representation and warranties etc.) are intended to survive the performances, hereof, shall so survive the completion and termination of this Agreement.
- c) Any provision of this Agreement, which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but shall not invalidate the remaining provisions of this Agreement or affect such provision in any other jurisdiction.

#### **9. EFFECTIVE DATE OF TERMS AND CONDITIONS**

- a) This Agreement shall come in force from the date of signing of the same and shall remain in force and effect until all the monies due and payable to IIFL HFC under the Loan as well as other agreement/s, document/s that may be executed between the Borrower/s and IIFL HFC are fully paid to the complete satisfaction of IIFL HFC.
- b) Notwithstanding anything contained in this Agreement, IIFL HFC may at any time, at its sole discretion, and without assigning any reason, decide to alter/modify the terms and conditions of this Agreement by giving a notice to the Borrower/s.

#### **10. MISCELLANEOUS**

##### **10.1 Place and Mode of Payment by the Borrower**

- i) All moneys due and payable by the Borrower to IIFL HFC under or in terms of this Agreement shall be paid at the registered office or the concerned regional /branch office of IIFL HFC by cheque or bank draft/RTGS/NEFT, drawn in favor of IIFL HFC on a bank in the town or city where such registered

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*Babulal Banthia* *Officer* *12* *प्रारंभिक*

*Buyer  
Bentley*

*Dr. N. Saini*

*Mahan*  
*Proprietor*

h) That, in case of balance transfer from another Bank/Financial Institution the Borrower(s) will not approach the Mortgagee Bank/Financial Institution for collection of the Original title documents on his own. Wherever Borrower/s presence will be required for collection of the original title documents to be present personally before the Mortgagee Bank/financial Institution, the Borrower/s will inform IIFL HFC in advance and will accompany the IIFL HFC representative. The Borrower/s will execute the undertaking, authority letter and Power of attorney in favour of IIFL HFC representative and will extend all assistance as may be required by IIFL HFC to collect the Original title Deeds deposited with Mortgagee Bank/financial Institution and any other documents/ information relating to the earlier loan agreements and in respect of the immovable property, kept as security.

- i) The Borrower represents and warrants that (i) no proceedings have been initiated or are pending against the Borrower under the Income Tax Act, 1961; (ii) no notice or demand whether under rule 2 of the second schedule of the Income Tax Act, 1961 or otherwise has been received by the Borrower under the Income Tax Act, 1961, and (iii) there are no arrears of tax or other sum outstanding from the Borrower under the Income Tax Act, 1961.
- j) The Borrower represents and warrants that the Borrower has complied with Applicable Law, including without limitation, in relation to creating the Security under this Agreement .

## 6. RIGHTS AND REMEDIES OF IIFL HFC

If one or more of the events specified in this Clause shall have happened, then, IIFL HFC upon a written notice to the Borrower, may declare the principle of and all accrued interest on the Loan that may be payable by the Borrower under or in terms of this Agreement and/or any other agreements, documents, subsisting between the Borrower and IIFL HFC, as well as all other charges and dues, and upon such declaration, the same shall become due and payable forthwith and the security in relation to all loans shall become enforceable, notwithstanding anything to the contrary in this Agreement or any other agreement/s or document/s.

### 6.1 Events of Defaults:

Any of the following shall constitute an Event of Default under this Agreement:

- a) Payment of Dues : If the Borrower/s defaults in the payment of interest and/or PEMII(s) and/or EMI(s) or any part thereof and/or in payment of any other amount(s) due and payable to IIFL HFC in terms of this Agreement and/or in terms of any other agreement/s, document/s that may be subsisting or that may be executed between the Borrower/s and IIFL HFC.
- b) Performance of Covenants: If the Borrower/s fails to perform and/or observe any covenant and/or condition and/or warranties or agreements to be performed or observed by him under this Agreement/Loan or any other agreement/s between the Borrower/s and IIFL HFC.
- c) Supply of Misleading Information: If any information given by the Borrower/s and/or Guarantor in the Loan application or any other document or otherwise is found to be misleading or incorrect in any material respect or any warranty referred to in this Agreement is found to be incorrect.
- d) Depreciation of Security : If any property on which the Borrower/s and/or Guarantor has created security in favour of IIFL HFC, depreciates in value to such an extent that in the sole and absolute opinion of IIFL HFC further and/or additional security should be given and the Borrower fails to provide such security within the time period required by IIFL HFC.
- e) Sale or Disposal of Property : If the Property or any part thereof is sold or disposed of, let out, given on leave or licence, transferred in any manner, charged in any manner whatsoever, encumbered or otherwise alienated or if any third party interest is created in any manner.
- f) Attachment or Distraint of Property : If an attachment, restrain or distraint is levied on the Property or any part thereof and/or certificate proceedings are taken or commenced for recovery of any dues from the Borrower/s.
- g) Failure to furnish information/documents : If the Borrower/s and/or Guarantor fail to furnish any information or documents as required by IIFL HFC.
- h) Failure to inform Event of Default : If the Borrower/s fails to inform IIFL HFC of the happening of any Event of Default or any event which after the notice or lapse of time or both would become an Event of Default.
- i) Non-payment/non-renewal of cheque : If a cheque/ECS/S.I. in respect of any monthly payment (including but not limited to PEMII & EMI) is not paid on the date thereof or where any such cheque/ECS/S.I. is not renewed before the date of its payment.
- j) Non-delivery of ECS/S.I./ACH : If the Borrower/s fails to deliver ECS/S.I. in accordance with the terms of the Loan or as and when demanded by IIFL HFC.
- k) Failure to deliver balance confirmation: If the Borrower/s fails to sign and deliver to IIFL HFC the balance confirmation of the Loan as and when and in the manner required by IIFL HFC in the absence of any manifest error in calculation of such statement pointed out by the Borrower/ s within 10 (ten) days after receiving the balance confirmation statement from IIFL HFC.
- l) Security becoming unenforceable: If any security or guarantee of the Loan becomes unenforceable or infructuous or is challenged by the Borrower/s and/or Guarantor or any other person.
- m) Security in jeopardy: If in the opinion of IIFL HFC, any security created for the Loan is in jeopardy.
- n) Cross Default: If the Borrower/s and/or Guarantor makes a default in the performance of any of the terms and conditions of any agreement or credit agreement or arrangement with IIFL HFC or its group companies or subsidiaries and affiliates or any Bank/Financial Institution/Non Banking Financial Company/Housing Finance Company and other lender/ creditors and in respect of any credit agreement or arrangement with IIFL HFC or its subsidiaries and affiliates, and vice versa.
- o) Short Payment: Where any payment made by the Borrower/s to IIFL HFC falls short of the payment required to be made by the Borrower/s with respect to the amount due from the Borrower/s to IIFL HFC.
- p) Death of the Borrower/s: Where any payment made by the Borrower/s to IIFL HFC falls short of the payment required to be made by the Borrower/s with respect to the amount due from the Borrower/s to IIFL HFC.
- q) If any proceedings have been filed in any court of law by any creditor or other persons against the Borrower/s or if the Borrower/s makes any composition with his creditors.

office/branch/regional office is situated or in any other manner as may be approved by IIFL HFC and shall be so paid as to enable IIFL HFC to realize the amount sought to be paid on or before the due date to which the payment relates. Credit for all payments by cheque/bank draft/RTGS/NEFT drawn will be given, only on realization thereof by IIFL HFC. The Borrower may choose to pay the regular EMI vide standing instruction to his banker or by selecting electronic clearing system or by Automated Clearing House (ACH), for due date of payment.

- a) Notwithstanding anything to the contrary contained in this Agreement, or any other document or writing, IIFL HFC shall have the right to receive and to apply/adjust/appropriate any monies that it may receive in connection with any insurance policy(s) wherein IIFL HFC is a loss payee/ beneficiary/assignee against the amounts outstanding under Loan and, if applicable or necessary, vary the applicable Schedule, in any manner as it may deem fit, or cause the monies received to be appropriated for repayment or payment of any amount due to it on the respective due dates.
- b) Terminal Benefits: The entire outstanding principal amount of the Loan as well as any outstanding interest and all other dues, charges, amounts etc. payable under this Agreement, shall immediately be payable by the Borrower/s to IIFL HFC, if the Borrower/s resigns or retires from his employment prior to superannuation or opts for any scheme or accepts any offer from his employer providing any benefit on or upon the employer terminating his employment for any reason or upon the Borrower/s leaving the service of the employer for any reason whatsoever. That in such an eventuality, the outstanding dues under this Agreement shall be paid from the amount or amounts receivable by the Borrower/s from the employer under such scheme or offer or any terminal benefit as the case may be. That in case the said amount or amounts is insufficient to repay the said sums to IIFL HFC in full, then the Borrower/s shall be personally liable for the balance/ unpaid amount and all the Borrower/s shall be jointly and severally liable for this balance/unpaid amount. That the unpaid/balance amount remaining due to IIFL HFC, shall be paid by the Borrower/s in such manner as IIFL HFC may in its sole discretion decide and the payment will be made by the Borrower/s accordingly. The Borrower/s hereby irrevocably authorises IIFL HFC to apply for, communicate with and receive the said amounts from the Borrower's and/or Guarantor's employer directly.

#### 10.2 Inspection, Re-finance, etc.

- a) The Borrower shall permit inspection of all books of accounts and other records maintained by him in respect of the Loan, to officer of IIFL HFC, at the Borrower's cost and expenses. The Borrower shall also permit similar inspection by officers of other companies, banks, institutions or bodies as IIFL HFC may approve and intimate the Borrower.
- b) IIFL HFC shall have the option to obtain any refinance facility or loan from any bank, company, institution or body, against any security that may have been furnished by the Borrower to IIFL HFC.
- c) IIFL HFC shall have the authority to make available any information contended in the loan application form and/or any document or paper or a statement submitted to IIFL HFC by or on behalf of the Borrower and/or pertaining or relating to the Borrower and/or to the loan including as to its repayment conduct, to any rating or other agency or institution or body as IIFL HFC in its sole discretion may deem fit. IIFL HFC shall also have the authority to seek and/or receive any information

as it may deem fit in connection with the Loan and/or the Borrower from any source or person or entity to whom the Borrower hereby authorizes to furnish such information.

#### 10.3 Assignment

- a) The Borrower shall not assign or transfer all or any of its rights, benefits or obligations under this Agreement and/or any other related transaction documents including but not limited to the guarantees without the approval of IIFL HFC. IIFL HFC may, at any time, assign/or transfer and / or novate all or any of its rights, benefits and obligations under this Agreement and/ or any other related transaction documents including but not limited to the guarantees. Notwithstanding such assignment or transfer or novation , the Borrower shall unless notified by IIFL HFC, continue to make all payments under this Agreement to IIFL HFC and all such payments when made to IIFL HFC shall continue to a discharge to the Borrower from its liabilities only to the extent of such payments.
- b) The Borrower irrevocably and unconditionally agrees that, upon any assignment or transfer (including by way of securitization or participation) or novation by IIFL HFC of its rights and benefits under this Agreement/ the documents pertaining to the Loan, this Agreement shall enure to the benefit of such novatee, assignee or transferee who shall be deemed to be a beneficiary of this Agreement with all rights, benefits and entitlements of IIFL HFC.

#### 10.4 Service of Notice

Any notice or request required or permitted to be given or made under this Agreement to IIFL HFC or to the Borrower shall be given in writing. Such notice or request shall be deemed to have been duly given or made when it shall be delivered by hand, mail, email or telegram to the party to which it is required or permitted to be given or made at such party's address specified below or at such other address as such party shall have designated by notice to the party giving such notice or making such request:

For IIFL HFC : Regd Office at 12A - 10, 13th Floor, Parinee Crescenzo, C-38 and C-39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai – 400051.

For the Borrower The residential address stated in the Schedule or the property address described in the Schedule.

#### 10.5 The Borrower agrees/confirms as follows

- a) That IIFL HFC shall have the right to receive and adjust any payment that it may receive in connection with any insurance policy/policies against the loan and alter the amortization schedule in any manner as it may deem fit notwithstanding any thing to the contrary contended in this Agreement or any other document or paper.
- b) That he has scrutinized and is satisfied with the building plan, commencement certificate and all the requisite permissions pertaining to the property and that the construction is as per the approved plan and of a satisfactory quality.
- c) Notwithstanding anything contained in this Agreement, the Borrower is aware that in order to avail/claim benefit under Income Tax Act (as in force from time to time) all the payments for the period upto March 31 would need to be paid by him on or before March 31 every year so that the same can be reflected in his statement of account for the concerned financial year.
- d) The Borrower alone shall be responsible to bear and pay the stamp duty as well as all other statutory charges on this Agreement as well as on all other instruments in relation to the Loan.

- e) IIFL HFC shall be entitled to return the title documents (if any) to either/any of the Borrower/s or any of their legal representatives/heirs and the Borrower/s shall not hold IIFL HFC liable and/or responsible for returning the documents of title deeds to any such person. Further the Borrowers/s also undertake that they would not issue any instructions for the return of the title documents to any specific person unless such instructions are duly signed by all the Borrowers/s. Further, IIFL HFC shall be entitled to hold back/retain the documents of title, in case of any dispute w.r.t. the person to whom the documents of title are to be returned.
- f) That the terms and conditions of this Agreement shall be binding upon the legal representatives, heirs, executors, administrators, successors, assigns etc. of the Borrower.

#### **10.6 Additional Provisions in Relation to Charges**

- a) The fees/charge/rate(s) wherever specified in the Sanction Letter/Transaction Documents in relation to the Loan are non-refundable in nature. The rate(s) are changeable, at the discretion of IIFL HFC, from time to time. IIFL HFC shall endeavour to give notice of such changes and such notice, if any, provided by IIFL HFC in the manner specified in the Agreement or on its official website or in any other manner whatsoever, of any changes in rate(s), mentioned above or any notice from IIFL HFC for payments of amounts at the changed rate(s) shall be treated as sufficient and reasonable notice to the Borrower/s and IIFL HFC shall not be bound to issue any further notice of such changes to the Borrower/s. The same can also be referred from website of IIFL HFC i.e. www.iihfl.com
- b) The cheque re-presentation charges may be payable in each instance that any cheque is dishonored (under any of the payment modes) and consequently represented OR in each instance that a cheque is presented when any Installment/s is/are not received by IIFL HFC by/upon issue of debit instructions under the ECS method or Direct Debit method or any other payment method selected by the borrower/s for any reasons whatsoever.
- c) All charges/fees, if any, related to delay in payment of EMI or PEMII, prepayment of loan amount, copy of the title documents, statement of account, switch fees, cheque swapping, cheque bouncing etc. to be applicable as per IIFL HFC rules, notified from time to time. The same can be referred from official site of IIFL HFC i.e. www.iihfl.com It shall be borrowers responsibility to keep informed about these changes.
- d) Service tax and all other applicable taxes/statutory levies, if any, on all amounts payable under this Agreement will be payable additional by the Borrower/s.

#### **10.7 Sharing of Information**

- a) The Borrower/s hereby authorises IIFL HFC or its subsidiaries /affiliates and their agents to exchange, share or part with all the information relating to the Borrower's Loan details and repayment history information and all information pertaining to and contained in this Agreement to affiliates/ subsidiaries and/or group companies of IIFL HFC/Banks/Financial Institutions /Credit Bureaus/Agencies/ Statutory Bodies as may be required and undertakes not to hold affiliates/ subsidiaries of IIFL HFC and their agents liable for use of the aforesaid information
- b) Disclosure of information to Credit Information Bureau (India) Limited) Notwithstanding any of the foregoing, the Borrower/s gives its unconditional and irrevocable consent with retrospective effect for the disclosure by IIFL HFC of information and data relating to the Borrower/s, of the credit facility availed of/to be

availed by the Borrower/s, obligations assured/to be assured by the Borrower/s in relation thereto and default, if any, committed by the Borrower/s in discharge thereof or such information as IIFL HFC may deem appropriate and necessary to disclose and furnish to Credit Information Bureau (India) Limited (hereinafter referred to as 'CIBIL') and any other agency authorized in this behalf by the Reserve Bank of India. The Borrower/s also understands that CIBIL and/or any other agency so authorized may:-

- i. use, process the said information and data disclosed by IIFL HFC in the manner as deemed fit by them; and
- ii. furnish for consideration the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf. Additionally, the Borrower/s hereby also agree and gives his unequivocal consent for the disclosure by IIFL HFC of all or any information/documents or data as above for protecting its interests to :
- iii. Income Tax authorities, Credit Rating Agencies (for the purpose of credit reference checks) or any other Government or Regulatory Authorities/Bodies/Departments/Authorities as and when so demanded; and
- iv. To any court or judicial, statutory or regulatory authority/tribunal/arbitrator pursuant to an order/direction to this effect, as and when required. Further, IIFL HFC shall also be entitled to share all or any information/documents or data as above with any of its sister concerns, IIFL HFC associates or group companies. IIFL HFC shall be entitled to exercise the above right of disclosure without being required to issue any further notice in this respect to the Borrower/s. The Borrower/s specifically waives the privilege of privacy, privity and defamation.

#### **11. GOVERNING LAW**

This Agreement shall be governed by and interpreted in accordance with the laws of India.

#### **12. ARBITRATION**

The Borrower and IIFL HFC agree that agreement shall be construed in accordance with the laws in force in India and in the event that any dispute or difference should arise between the parties in performance, interpretation and/or application with respect to the present agreement including but not limited as to any amount outstanding and/or on any matter relating to or arising out of the present agreement the same shall be referred to the Sole Arbitration of an Arbitrator to be appointed by IIFL HFC whose decision shall be final and binding upon the Parties. Any notice by the Arbitrator to the respondents shall be sent by registered post at the address mentioned in the Agreement or to any changed address duly intimated in writing by the Borrower, will be deemed to be sufficient notice to the Parties. The costs and expenses of the arbitration proceedings shall be borne by the Borrower. The sole Arbitrator shall conduct the arbitration proceedings at place and location to be decided by IIFL HFC, in case of such dispute and shall be binding on the Borrower. It is also mutually agreed between the parties that IIFL HFC would be entitled to invoke the present arbitration agreement even after IIFL HFC would have recalled the Loan/terminated the contract for any reason whatsoever. It is also agreed between the parties that arbitration proceeding would be conducted in English only and in no other language.

#### **13. DECLARATION**

The Borrower/s represent and confirm that he/they has/have read and understood the terms and conditions of this Agreement /been read out and explained the entire terms and conditions of the present agreement and the Schedules including the details given in the Schedules (which have been duly filled in at the time of execution). The Borrower/s further agrees that he shall be bound by all the terms, conditions and covenants including the Loan details and in the event of a default and/ or breach of the terms and conditions of this Agreement, IIFL HFC shall have a right of redressal from any Court of Law and/or any other appropriate Forum/Tribunal.

*[Signature]*

X

*Babul Ram* *D. Sharma*

*14* *14/01/2019*

*Loyce Bandhu*

*Pranabaino*

*Myra*

**Proprietor**

To,

**SIGNATURE VERIFICATION FORM**

**Reg.: Signature Verification of Mr./Ms. ....**

Dear Sir/Madam

This is to confirm that the signature of Mr. /Ms. ....

S/o/W/o/D/o ....

resident of .....

Director\* and authorized signatory\* of M/s ..... \*

having saving/current account no. ....

has been verified as per our record. It is, further certified that his/her above mentioned account has been in

operation with us since.....

**Signature of Mr. / Ms. ....**  
**(Self / Being authorized signatory\*)**

**Signature of Banker with Rubber Stamp  
Name & Designation of Officer who attested  
the signature.**

**Signature Attested**  
**Name & address of the Branch**  
**\* delete/ strick off if not applicable.**

## SCHEDULE

Place : Mumbai  
Date : 01/08/2016

Prospect No. : 7610191763267  
Type of Loan : H.F.

## Name &amp; Address of the Borrower

Mansi Bhatia, Bawali Bhatia, Mahesh Bhatia, Neenu Bhatia, Aruna Bhatia,  
Gayana Bhatia, Reema Bhatia, Seema Bhatia, Mansi Jewellers - 1003, 1st Fl./Ground,  
Ales Heights, Dr. R.P. Road, Mulund West, Mumbai - 400080.

## Clauses under Reference

## 2.1 AMOUNT OF LOAN

Rs. 22549163

Two Crore Twenty Five Lakh Forty Nine  
(Rupees Thousand One Hundred and Sixty Three only)

## 2.2 INTEREST

## A. Fixed Rate of Interest

ROI ..... % p.a. (\*EMI is calculated on the basis of monthly rests)

N.D.

## B. Adjustable Interest Rate

Preferred Base Rate (Write "YES" against selected option) :

IH - HPLR:

N.D.

IH - LPLR:

YES

(a) the "Base Rate" : 14.85 % per annum (as on the date of execution of this Agreement)

(b) Adjustable Rate of Interest: the "Base Rate" +/- 3.10 % p.a. = 11.75 % p.a.

## C. For Mixed Rate of Interest - Fixed and Adjustable

(a) Term of repayment under fixed rate of interest : N.A. months

(b) Term of repayment under adjustable rate of interest : N.O.P.A. months\*

## 2.3 AMORTISATION

(a) Term of repayment 120 months\*

(b) EMI Rs. 320265 \*

(c) Number of EMIs 120 \*

(d) Date of Commencement of EMI 1st \*

(e) Due date of payment of first EMI 1st \*

\* Subject to variation in terms of this agreement.

For Prepayment charges on all loans, kindly refer clause 2.9 and 10.6 of this agreement. Such prepayment charges shall be levied by IIFL HFC as per IIFL HFC policy at the time of prepayment.

As on date of execution of loan agreement, Prepayment charges is not applicable on "Individual Loans" under Adjustable Interest Rate (AIR). In case of "Non-Individual Loans", prepayment charges is 5% for all such prepayments within 12 months from the date of last disbursement. Thereafter, any prepayment upto 25% of principal outstanding loan amount, on the date of prepayment inclusive of any other prepayments in last 12 months will attract 1% prepayment charges. In case of the prepayment amount exceeds 25% of principal outstanding on the date of prepayment inclusive of any other prepayment in last 12 months, then all pre-payment amount will attract 3% prepayment charges. For latest policy updates, refer IIFL HFC official website www.iifl.com

## 2.4 Description of the property

Shop No. 03, Ground floor, Neptune Lotus, I.B.S. Marg,  
Vardhaman Nagar, Mulund East, Mumbai - 400080

IN WITNESS WHERE OF the parties hereto have signed the day, month and year first above written.

SIGNED AND DELIVERED BY THE WITHIN-NAMED  
INDIA INFOLINE HOUSING FINANCE LIMITED

by the hand of Mr./Ms. ..... its authorised signatory

Signed and Delivered by the within-named

Borrower

Babulal Bhatia

Reema Bhatia

Seema Bhatia

X 15

Reema

Seema

" The common Seal of below Company/ies were affixed in the presence of below mentioned Directors, pursuant of Board Resolution (B.R.) passed by the respective Boards of Directors.

## Babulul Bonnits

El Dorado



ପ୍ରକାଶକ

Guilford  
Bentley

for MANSI JEWELLERS

卷之三

Proprietor

x 17



UI Code: \_\_\_\_\_

Mandate Reference No:

The Manager  
Bank Name:

Prospect No:

Electronic Clearing Service (Debit Clearing)

Branch Name: \_\_\_\_\_

Address:

I hereby authorize you to debit my account for making payment to India Infoline Housing Finance Ltd. through ECS (Debit) clearing as per the details given as under.

A. MICR - 9 Digit code numbers of the bank &amp; branch

(Appearing on the MICR cheque issued by the bank): \_\_\_\_\_

B. Account Type (Saving / Current / Cash Credit): \_\_\_\_\_

C. Ledger No./ Ledger Folio No: \_\_\_\_\_

D. Account Number: \_\_\_\_\_

E. Account holder names (As per banks record): 1st \_\_\_\_\_ 2nd \_\_\_\_\_  
3rd \_\_\_\_\_

Name of the Scheme	Date of effect	Periodicity	Amount (upper limit)	Number of installments/ Validup to (in case of utility bills) / End Date

## F. ECS Debit Start Date:

I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the user institution responsible. I have read the option invitation letter and agree to discharge the responsibility expected of me as a participant under the scheme

x

Date: \_\_\_\_\_

Signature of the account holder/s.  
(As per banks record)

Certified that, the particulars furnished above are correct &amp; as per out records.

Bank's Stamp

Date: \_\_\_\_\_

Signature of the Authorized  
official from the Bank

UMRN

Date DD MM YY YY YY

Sponsor Bank Code

\_\_\_\_\_

Utility Code S C B L 0 0 0 1 7 0 0 0 0 0 6 2 9 3

Tick (✓)

I/We hereby authorize India Infoline Housing Finance Ltd. to debit (tick ✓) SB / CA / CC / SB-NRE / SB-NRO / Other

 CREATE  
 MODIFY  
 CANCEL
 

Bank a/c number

\_\_\_\_\_

or MICR \_\_\_\_\_

with Bank

IFSC

an amount of Rupees

₹

FREQUENCY

 Mthly    Qtly    H-Yrly    As & when presented
 
 Fixed Amount    Maximum Amount
 

Reference 1

Phone No.

Reference 2

Email ID

I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD

 From     
 To     
 Or  Until Cancelled

Proprietor

2.

3.

This is to confirm that the declaration has been carefully read, understood &amp; made by me/us. I am authorizing the user entity/ Corporate to debit my account, based on the instructions as agreed and signed by me.

I have understood that I am authorized to cancel/ amend the mandate by appropriately communicating the cancellation/amendment request to the User entity/Corporate or the bank where I have authorized the debit.

**ADDITIONAL CLAUSES FOR NON-RESIDENT INDIAN APPLICANTS & CO-APPLICANTS**  
**(To be executed only in case of applicants and/or co-applicants are NRI)**

The following clauses in the Clause under reference shall form an integral part of the loan agreement and shall be read in conjunction with the loan document and be enforced as the other provisions under these Clauses of the loan agreement. The following Clauses of the Loan Agreement shall have additional terms and conditions towards disbursement of the loan amount to a non resident Indian borrower(s).

## **1 DEFINITIONS**

(i) "Non-Resident Indian" ("NRI") means a person resident outside India who is a citizen of India or a Person of Indian Origin.

## **2 LOAN, INTEREST, Etc.**

2.14 In case of NRI Borrower, the Loan shall be repaid out of the Borrower's NRE/FCNR/NRO account in India. If IIFL HFC so require, the Borrower shall give to IIFL HFC post dated cheque payable, from time to time and/or standing Instructions and/or salary deduction and/or a Mandate/Authorization for payment through Electronic Clearing System, in the prescribed form of IIFL HFC, towards payment of EMI and other amounts payable by the Borrower. In case of NRI Borrower, the post dated cheque shall be for an amount equivalent to the EMI. The borrower hereby unconditionally and irrevocably authorizes the IIFL HFC to present the post dated cheque on their respective dates, on IIFL HFC on which the same are drawn or as the case may be., to issue appropriate instructions pursuant to Standing Instructions / Salary deduction the Mandate / Authorization for payment through ECS given by the Borrower.

2.15 In case the Borrower is a NRI and the Property is to be let out or given on lease or license, then, entire rental income or license fee receivables, in respect of the property, shall be paid to IIFL HFC and adjusted towards the repayment of the Loan. If the rental income or licence fee is less than the amount of EMI due, the shortfall shall be remitted from abroad or paid out of the Borrower's NRE/FCNR/NRO account in India.

2.16 Notwithstanding anything contained in this agreement, in the event that the Borrower ceases to be an Indian citizen and acquires citizenship of any other country or a foreign passport, the Borrower shall forthwith repay the entire outstanding loan amount.

## **4 CONDITIONS PRECEDENT TO DISBURSEMENT OF THE LOAN**

4.3 (a) The Borrower has fully utilized his own contribution (i.e. the cost of the Property less the Loan) for providing a part of the finance for the acquisition / construction of the Property unless specifically permitted by IIFL HFC. In case of NRI Borrower, such contribution has been made by the Borrower by remittance of foreign currency from abroad through normal banking channels or out of funds in the Borrower's NRE/FCNR account in India.

(b) The borrower shall make delivery of the following items, satisfactory in form and substance to IIFL HFC:  
\* Evidence of the actual existence of the Borrower.

\* The power of the Borrower to avail of the Loan and to create security.

\* All corporate and necessary actions for availing the Loan and creation of security have been taken.

(c) Evidence that all consents, approvals and permission required for availing of the Loan and / or creation of security have been obtained or evidence to the effect that these are not required

(d) The security documents and/or Guarantee(s).

(e) In case where the Property is ready built property or to be constructed property, evidence that the borrower has a clear and marketable title free of all encumbrances to the Property or to the land on which the Property is to be constructed, capable of being mortgaged in favors of IIFL HFC and in case where the Property is under construction, evidence of a valid agreement for sale allotment letter with the builder /developer of the Property.

(f) Insurance cover on the Property as is acceptable to IIFL HFC.

(g) Evidence of subsisting contract for sale of the Property or land on which the Property is to be constructed in favours of the Borrower as the case may be

(h) In case the Borrower is NRI, evidence that the Borrower holds an Indian passport and is a resident of the country stated in the Schedule under residence permit of such country which is valid on the date of this Agreement and possesses a valid employment contract or business license of such country and has been in employment / has been carrying on business or vocation in such country or who stays abroad for any other purpose in circumstances indicating an indefinite period of stay outside India.

(I) Furnish such further information and documents, including updated version of documents already furnished, if the disbursal is after the period of 6 months from the date of this agreement.

## **5 COVENANTS**

### **5.1 Particular Affirmative Covenants**

(m) If the borrower is an NRI who holds an Indian passport as per details stated in the application and is not resident of India and is a Resident of the country stated in the application, under residence permit of such country which is valid on the date of this Agreement and possesses a valid employment contract or business license of such country and has been in employment / has been carrying on business or vocation in such country or who stays abroad for any purpose in circumstances indicating an indefinite period of stay outside India

(i) The borrower shall promptly give written notice to 'IIFL HFC' of:

(ii) Any dispute, which might arise between the Borrower and any person or any government body or authority relating to and/or concerning the said Property.

(iii) Any distress or execution being levied against the said Property.

(iv) Any material circumstances affecting the ability of the Borrower to repay the Loan in the manner stipulated here under.

(v) (If the Borrower is a NRI) promptly inform the IIFL HFC upon any change in the country of residence of the Borrower as stated in the Schedule or the Borrower leaving such country of residence for employment or business or a long-term stay in any other country.

## **6 BORROWER'S WARRANTIES**

**6.1 The borrower hereby warrants and undertakes to IIFL HFC as follows :-**

(k) **Compliance of law :** That the Borrower do not violate any covenant, conditions or stipulations under any existing Agreement (s) entered into by the Borrower with any party, by availing the Loan from IIFL HFC.

## **10 . MISCELLANEOUS**

**10.1 Place and Mode of Payment by the Borrower :** All cheques or demand drafts towards payment under this Agreement shall be drawn in favour of IIFL HFC on a bank in the town or city where the Office of IIFL HFC is situated and in case the Borrower is a NRI, drawn out of the Borrower's NRE/FCNR/NRO account maintained in India

IN WITNESS WHERE OF the parties here to signed  
On the day, month and year first above written.  
Signed and delivered by the within named

BORROWERS (N<sup>2</sup>) .....

SIGNED AND DELIVERED

By the with in named India Infoline Housing Finance Ltd. by the hand of

Mr./Mrs ..... its

Authorised Signatory



UI Code: \_\_\_\_\_

Mandate Reference No:

Prospect No:

## Electronic Clearing Service (Debit Clearing)

The Manager  
Bank Name:

Branch Name: \_\_\_\_\_

Address:

I hereby authorize you to debit my account for making payment to India Infoline Housing Finance Ltd. through ECS (Debit) clearing as per the details given as under.

A. MICR - 9 Digit code numbers of the bank &amp; branch

(Appearing on the MICR cheque issued by the bank): \_\_\_\_\_

B. Account Type (Saving / Current / Cash Credit): \_\_\_\_\_

C. Ledger No. / Ledger Folio No: \_\_\_\_\_

D. Account Number: \_\_\_\_\_

E. Account holder names (As per banks record): 1st \_\_\_\_\_ 2nd \_\_\_\_\_  
3rd \_\_\_\_\_

Name of the Scheme	Date of effect	Periodicity	Amount (upper limit)	Number of installments/ Validup to (in case of utility bills) / End Date

## F. ECS Debit Start Date:

I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the user institution responsible. I have read the option invitation letter and agree to discharge the responsibility expected of me as a participant under the scheme.

Date: \_\_\_\_\_

Signature of the account holder/s.  
(As per banks record)

Certified that, the particulars furnished above are correct &amp; as per out records.

Bank's Stamp

Date: \_\_\_\_\_

Signature of the Authorized official from the Bank



UMRN \_\_\_\_\_

Date D D M M Y Y Y Y

Sponsor Bank Code \_\_\_\_\_

Utility Code S C B L 0 0 0 1 7 0 0 0 0 0 6 2 9 3

Tick (✓)

 CREATE  
 MODIFY  
 CANCEL
I/We hereby authorize  India Infoline Housing Finance Ltd. to debit (tick ✓)  SB / CA / CC / SB-NRE / SB-NRO / Other

Bank a/c number \_\_\_\_\_

IFSC \_\_\_\_\_

or MICR \_\_\_\_\_

with Bank \_\_\_\_\_

₹

an amount of Rupees \_\_\_\_\_

FREQUENCY  Mthly  Qtly  H-Yrly  As & when presentedDEBIT TYPE  Fixed Amount  Maximum Amount

Reference 1 \_\_\_\_\_

Phone No. \_\_\_\_\_

Reference 2 \_\_\_\_\_

Email ID \_\_\_\_\_

PERIOD

From


To

Prepared \_\_\_\_\_

Or

 Until Cancelled

2.

3.

\* I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

\* This is to confirm that the declaration has been carefully read, understood &amp; made by me/us. I am authorizing the user entity/ Corporate to debit my account, based on the instructions as agreed and signed by me.

\* I have understood that I am authorized to cancel/ amend the mandate by appropriately communicating the cancellation/amendment request to the User entity/Corporate or the bank where I have authorized the debit.

**DECLARATION**

Dated : 01 / 08 / 2016

Dear Sirs,

I/We Mr./Mrs./Ms. Babulal Bantwal, Manish Bantwal, Mahavir Bantwal, resident of 1003, 10th floor, Alfa Tower, R.L.D. Road, Mumbai (W), Mumbai, Maharashtra do hereby solemnly affirm and declare as hereunder:-

1. I/We say that I/We am/are absolutely seized of and in possession of or otherwise well entitled to the immovable property more particularly described in the Schedule A here under written/hereto attached (hereinafter referred to as the "said property").
2. I/We have disclosed all facts relating to the said property to IIFL HFC and delivered to them all documents of title and other deeds and writings in my/our possession and power with an intention to create charge over the said property.

OR

I/We have disclosed all facts relating to the said property to IIFL HFC and I/we do hereby further confirm that the loan amount will be used for the purpose disclosed in the application form and the end use letter and/or purchase of immovable property only and the complete title documents along with the transfer /Sale Deed and/or the title document executed pursuant to the transaction shall be deposited with IIFL HFC immediately, without any delay. Such deposit shall be with sole intention to create equitable mortgage on such immovable property in favour of IIFL HFC.

3. I/We further confirm that nothing material has been concealed by me/us and I/We confirm the accuracy of all information given by me/us in this regard and also confirm that all prior information furnished by me/us in this behalf is true, complete and accurate in every way and even all further information supplied/furnished by us would be the same.
4. I/We am/are the only sole and absolute owners thereof and no other person has any share, right, title or interest of any kind or nature whatsoever in the said property and I/We have acquired the said Property with my/our self acquired funds (except for the Loan).
5. I/We confirm and assure you that the said property is free from all lien, charges, encumbrances, claims and demands and the same is not subject to any charge, liens, lis pendis, attachment or any other processes issued by any court of authority and I/We have not created any lien, gift or trust in respect of the said property and that no notice for acquisition or requisition is issued in respect of the said property. I/We further declare that the said property is not encumbered in any manner whatsoever and I/We have an absolute, clear and marketable title thereto.
6. I/We confirm and assure you that the said property is free from all lien, charges, encumbrances, claims and demands and the same is not subject to any charge, liens, lis pendis, attachment or any other processes issued by any court of authority and I/We have not created any lien, gift or trust in respect of the said property and that no notice for acquisition or requisition is issued in respect of the said property. I/We further declare that the said property is not encumbered in any manner whatsoever and I/We have an absolute, clear and marketable title thereto.

*Babulal Bantwal* *Manish Bantwal* *Mahavir Bantwal*

Place : Mumbai

7. I/We confirm and assure you that no material change has taken place after submitting the Application for the sanction of the loan which would affect the title of the property in my/our favour and that of security to the loan.
8. I/We hereby agree, confirm and undertake that I/We will at all times and as when required, make out a clear and marketable title free from all reasonable doubts, claims and encumbrances to the said property to your satisfaction and/or your legal counsel and/or any person authorized by you.
9. I/We say that I/We have not received any notice of any intended or compulsory acquisition of the said property and to the best of my/our knowledge no notification of any kind that will and/or may adversely affect the property in any manner has been issued or published nor is the said property reserved for any purpose.
10. I/We say that I/We have duly paid and will continue to pay the rates, taxes, cesses, assessments, revenues, duties, society charges and all other amounts now or hereafter due (as and when the same become due and payable) in respect of the said property and that at present there are no arrears of such rates, taxes, revenues etc. outstanding and that no attachments or warrants have been served on me/us in respect of Sales Tax, Income Tax, Government Revenues and other taxes.
11. I/We say that I/We have observed and performed and will continue to duly observe and perform at all times all the rules, regulations, terms, conditions and covenants subject to which the said property or any part thereof has been purchased/acquired/held by me/us which are so required to be observed, performed, complied with me/us.
12. I/We shall duly and faithfully observe and full fill all the terms and conditions of the said Loan Agreement and shall always observe and comply with the rules and regulations framed by you.
13. I/We say that as on date I/We have in my/our possession, power and control only those documents, evidences and writings relating to the said property, all of which are more particularly described in the Schedule B, hereunder written/hereto attached being the title deeds in respect of the said property.
14. I/We declare and assure to you that there is no action, suit proceeding or investigation decided, disposed or pending to my/our knowledge or threatened by/against me/us before any Court of Law or any other competent authority or body which has/have material effect on my/our business /profession/service, properties or affairs or which might put into question the validity or performance of the said Loan Agreement or any of its terms and conditions.
15. I/We further say that you have given/agreed to give me/us the financial facilities inter-alia on the faith of the assurances which are hereby given viz. that I/We will not sell, transfer, exchange, partition, mortgage, charge, encumber, lease, dispose, alienate, create any third party interest in any manner, or deal with the said property in any manner whatsoever until such time that all the entire loan has been completely repaid to your entire satisfaction and confirmed by you in writing.

16.I/We are not aware of any document/judgment or legal process of latent/patent defect in my/our title to the said property which may prejudicially affect your interest. I/We hereby declare and undertake jointly and severally to irrevocably undertake to indemnify and keep you fully indemnified and harmless from or against any loss, damage or risk that might arise to you on account of any defect in my/our title to the said property or account of any default of mine/any of us or on account of nonperformance or non-observance or breach of any terms, clause, conditions or covenant of the said Loan Agreement or any other document executed by me/us or any one of us. I/W e shall forthwith reimburse you along with interest the amount of any such claim, demand, risk etc together with costs, interests etc. as the case may be notwithstanding your right to recall the said loan together with interest and other amounts payable to you.

17.I/We further agree and undertake to honour and observe all our commitments made in the Loan agreement.

**18.I/We further agree that the commitment and/or assurances made in the present declaration are in addition to our other liabilities, covenants, commitments and/or assurances etc. made vide any other agreement or otherwise to you.**

19.I/We have scrutinized and am/are satisfied with the building plans, commencement certificate and all the requisite permissions pertaining to the property and that the construction is as per the approved plans and of the satisfactory and standard quality I/We further assure that all possible building safety norms have been taken care in terms of Bureau of Indian Standards (BIS) guidelines duly approved and adopted by the authority concern also and I/We assure of the same. I/We further undertake that we have verified the property and the title of the same thoroughly and completely in all respects and there is no defect and/or possible defect in the same and I/We also assure you of the same.

**20.I/We hereby declare, undertake and confirm that the said property shall be used for residential/commercial purpose, as allowed under the law and for no other purpose. And I/ We make the aforesaid declarations and statements and give the aforesaid undertaking solemnly and sincerely believing the same to be true and knowing fully well that on the faith and strength thereof along with my/our other commitments, covenants, assurances, representations etc. IIFL HFC have agreed to give the said loan.**

Solemnly affirmed at \_\_\_\_\_ on this \_\_\_\_\_  
day of \_\_\_\_\_.

**SCHEDULE - A**

## **DETAILS OF THE PROPERTY(IES)**

Shop No. 03, Ground floor, Neptune Lotus, C.B.S Marg,  
Vardhaman Nagar, Mulund East, Mumbai.

**SCHEDULE - B**

## **DETAILS OF THE TITLE DEEDS**

- Agreement for Sale dated 12/5/2016 executed between MS Vrunti Developers LLP & Babulal Bonthra, Manish Kumar, Mohamir, Niraj.
  - Stamp Duty Payment Receipt dated 9/5/2016.
  - NOC from Builder.

Babette Banting & Frances

1



UI Code: \_\_\_\_\_

Mandate Reference No:

The Manager  
Bank Name:

Prospect No:

## Electronic Clearing Service (Debit Clearing)

Branch Name: \_\_\_\_\_

Address: \_\_\_\_\_

I hereby authorize you to debit my account for making payment to India Infoline Housing Finance Ltd. through ECS (Debit) clearing as per the details given as under.

A. MICR - 9 Digit code numbers of the bank &amp; branch

(Appearing on the MICR cheque issued by the bank): \_\_\_\_\_

B. Account Type (Saving / Current / Cash Credit): \_\_\_\_\_

C. Ledger No./ Ledger Folio No: \_\_\_\_\_

D. Account Number: \_\_\_\_\_

E. Account holder names (As per banks record): 1st \_\_\_\_\_ 2nd \_\_\_\_\_  
3rd \_\_\_\_\_

Name of the Scheme	Date of effect	Periodicity	Amount (upper limit)	Number of installments/ Validup to (in case of utility bills) / End Date

## F. ECS Debit Start Date:

I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the user institution responsible. I have read the option invitation letter and agree to discharge the responsibility expected of me as a participant under the scheme.

Date: \_\_\_\_\_

Signature of the account holder/s.  
(As per banks record)

Certified that, the particulars furnished above are correct &amp; as per out records.

Bank's Stamp

Signature of the Authorized  
official from the Bank

Date: \_\_\_\_\_



UMRN \_\_\_\_\_

Date DD MM YY YY YY

Sponsor-Bank Code \_\_\_\_\_

Utility Code S C B L 0 0 0 1 7 0 0 0 0 0 6 2 9 3 \_\_\_\_\_

Tick (✓)

I/We hereby authorize \_\_\_\_\_ India Infoline Housing Finance Ltd. to debit (tick ✓) SB / CA / CC / SB-NRE / SB-NRO / Other

 CREATE  
 MODIFY  
 CANCEL
 

Bank a/c number \_\_\_\_\_

IFSC \_\_\_\_\_ or MICR \_\_\_\_\_

with Bank \_\_\_\_\_

₹

an amount of Rupees \_\_\_\_\_

FREQUENCY  Mthly  Qtly  H-Yrly  As & when presentedDEBIT TYPE  Fixed Amount  Maximum Amount

Reference 1 \_\_\_\_\_

Phone No. \_\_\_\_\_

Reference 2 \_\_\_\_\_

Email ID \_\_\_\_\_

\* I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD

From     
 To     
 Or  Until Cancelled

For MANSI JEWELLER

*Mansi*

Proprietor

2.

3.

\* This is to confirm that the declaration has been carefully read, understood &amp; made by me/us. I am authorizing the user entity/ Corporate to debit my account, based on the instructions as agreed and signed by me.

\* I have understood that I am authorized to cancel/ amend the mandate by appropriately communicating the cancellation/amendment request to the User entity/Corporate or the bank where I have authorized the debit.

## MOST IMPORTANT TERMS AND CONDITIONS

### India Infoline Housing Finance Ltd

The Most Important Terms and Conditions (MITC) of loan between the borrower/s and India Infoline Housing Finance Limited, having its registered office at 12A-10, 13th Floor, Parinee Crescenzo, C-38 & 39, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051 (hereinafter referred as "IIFL HFC") are agreed upon and mentioned below.

- 1. Loan:** Loan is sanctioned basis a combination of several factors like repayment capacity, collateral security, past and present credit history and other risk parameters. Borrower/s is/are advised to refer to the Loan Agreement to know the Loan Amount sanctioned.
- 2. Interest :**
  - i) **Type (Fixed or Floating or Dual/ Special Rate):** IIFL HFC offers only Adjustable Interest Rate (AIR) throughout the tenure of all retail loans.
  - ii) **Interest Chargeable:** AIR is computed with reference to the PLR of IIFL HFC together with the margin, if any, as specified in detail in the Loan Agreement. Indicative ROI under AIR is presented below:

<b>Home Loans</b>	<b>&lt;=200 lacs*</b> 9.55% - 10.50%	<b>&gt;200 lacs* / Plots</b> 10.50% - 11.50%	<b>Swaraj</b> 14.50%
<b>Non-Home Loans</b>	<b>Residential / LRD</b> 12.50 - 15.50%	<b>Commercial / Purchase</b> 13.50 - 16.00%	<b>Plots / Others</b> 13.50 - 18.00%

- \* 1. Loan Amount Applicable for Delhi NCR and Mumbai is Rs 200 lacs
- 2. Loan Amount Applicable for Pune, Ahmedabad, Indore, Kolkata, Hyderabad, Chennai, Bangalore, Jaipur, Chandigarh, Ludhiana is Rs 150 lacs
- 3. Loan Amount Applicable for rest of the location is Rs 100 lacs

- iii) Moratorium or Subsidy:** Not applicable
- iv) Date of reset of interest:** Interest Rate Reset Revision Cycle "IRRRC" is quarter of English Calendar Year beginning from first day of January, April, July, and October of each year. AIR will be reset on the first day of the quarter following the month in which the PLR is changed.
- v) Modes of Communication of changes in interest rate:** Any change in AIR would be duly communicated to the borrower at the contact details available with IIFL HFC through SMS/ E-mail/ Courier or any other electronic mode prevalent for the time being.
- 3. Installment Types:** Monthly
- 4. Loan Tenure:** IIFL HFC offers a wide range of loan tenures starting from 1 year upto 30 years depending on a combination of various parameters like age of borrower/s, loan product, collateral security etc. Borrower/s is/are advised to refer the Loan Agreement to know the Loan Tenure sanctioned.
- 5. Purpose of Loan:** IIFL HFC offers a variety of Loan options depending on the requirement of the borrower/s like Home Loan for Purchase or Construction or Renovation or, Purchase of Land or Loan Against Property or Loan for Purchase of commercial property etc. Borrower/s is/are advised to refer the Loan Agreement to know the Purpose of Loan sanctioned.
- 6. Fee and Other Charges\***
  - i) **On application:**

Processing Fees	Upto 1.0% (Home Loans) Upto 2.0% (others)
Collateral Evaluation Charges	NIL for Home Loan ₹15,000 - ₹25,000 for Non Housing Loans depending on the loan amount
Transaction Handling charges in Balance Transfer/Resale Home Loans	₹ 2500/-
CERSAI Fees	₹ 100/- (for Loans > 5Lacs) ₹ 50/- (for Loans < 5Lacs)

- ii) **During Term of Loan:**

Cheque/ECS Swapping charges	₹ 500/- per instance
Retrieval charges for Copies of loan /property document in IIFL custody	₹ 500/- per instance
Cheque / ECS Dishonour Charges	₹ 500 /- for each instance

- iii) **On Foreclosure:**

Loan Type	Customer Type	Full Prepayment	Part Prepayment
Home Loan / Others	Individual	Nil	
	Non - Individual	Within 1st year of Last Disbursement = 5% of any amount prepaid After 1st year of Last disbursement	
		3% of any amount pre paid	1% of any amount prepaid

- iv) **Fee refundable if loan not sanctioned/ disbursed:** Processing Fee paid by customer for availing the loan is non-refundable.
- v) **Conversion Charges for switching from Floating to Fixed Interest and vice-versa:** IIFL HFC do not offer Fixed rate retail loans
- vi) **Penalty for delayed payments:** 36% per annum of outstanding EMI
- \* All fees/charges are subject to applicable Service Tax.
- \* Stamp duty, e-filing charges, and other statutory dues applicable on the Security/Transaction documents may vary depending on locations and payable by borrower/s in addition to processing fees.
- \* The above mentioned charges/fees are as on date of the Loan Agreement and are subject to change from time to time. For latest updated details of applicable fee and other charges, please refer to the Company's official website: <http://www.iiflhomeloans.com/ResourceCenter/ScheduleofCharges.aspx>.

X

Seema

21

Girish Bantwala FOR MANSI JEWELLERS  
Bantwala Seema Jatin Meenakshi Proprietor

**7. Security/ Collateral for the Loan:** Security of the loan would generally be security interest on the property being financed and / or any other additional security in the nature of additional property/ Guarantors as may be mandated by IIFL HFC. Borrower/s is/are advised to refer the Loan Agreement and Sanction Letter to know the security details of the Loan sanctioned.

**8. Insurance of the property / Borrowers:**

- The Borrower/s shall keep the property under security insured with comprehensive Insurance policy equivalent to the loan outstanding at any point of time during the pendency of the loan with IIFL HFC as the sole beneficiary under said policy / policies.
- The Borrower/s may keep his/their life insured equivalent to loan outstanding at any point of time during the pendency of the loan with IIFL HFC as the sole beneficiary under said policy / policies.

**9. Conditions for Disbursement of the Loan:**

IIFL HFC shall not disburse any loan to the Borrower unless the conditions mentioned in the Sanction Letter and Loan Agreements are complied with, to the satisfaction and sole discretion of IIFL HFC. Few of which are as given below:

- The Borrower must fulfil the IIFL HFC's requirement of credit worthiness.
- Execution of loan agreement and such other ancillary documents
- Submission of cheques/ECS/ACH/ etc. any other clearing system in force for the time being towards repayment of instalments
- Creation of security in favour of IIFL HFC.
- Utilisation of disbursement should be as per the end use specified
- The Borrower must disclose every material fact which may affect the borrower's loan proposal.

**10. Repayment of Loan & Interest:** Repayment of Loan to be by way of pre-EMI/EMI during the entire tenure of the Loan as per terms outlined in the Loan Agreement. Borrower is advised to refer to the Loan Agreement for details of repayment, in Equated Monthly Installments (EMI/Pre-EMI) or other payments, EMI cycle, due dates etc. Any change in the AIR/EMI would be communicated in advance as per clause 2(V) above of MITC.

**11. Brief procedure to be followed for Recovery of Overdues:** On the occurrence of Event of Default as mentioned in the Loan Agreement, the Borrower to be sent reminder from time to time for payment of the outstanding amount on his loan account by Telephone, E-mail, Courier, SMS and/or through third parties appointed for collection purposes to remind, follow-up and collect dues. The Collection methodology broadly includes the following:

- Tele- Calling:** It involves contacting the Borrower over the phone and making them aware about the missed due date and requesting to pay the arrears at the earliest.
- Field Collection:** It involves meeting the Borrower and collecting the payment of the amount due. The activity shall be carried out through employees of IIFL HFC or authorized representatives. The payment would be collected either in cash or in the form of a cheque/DD against the valid receipt only which will be issued to Borrower.
- Legal action** shall be taken based on circumstances of each delinquent account, as per the policy of IIFL HFC and pursuant to the provision of applicable laws. Hence, IIFL HFC shall use a judicious mix of field visit, written communication and legal action to ensure proper and effective coverage for the different category of delinquent account.

**12. Annual Outstanding Balance Statement:** IIFL HFC will issue the Annual Outstanding Balance Statement alongwith Annual Income Tax Certificate for the preceding Financial Year to all Home Loan Borrowers in the first quarter of every Financial Year.

**13. Customer Services:**

- Borrower can visit the Service Branch during visiting hours of 10 am – 5 pm from Monday to Friday and 10 am – 2 pm on Saturdays (Except Public Holidays, 2nd and 3rd Saturdays).
- Borrower can contact our call centre at 180030001155 (toll free) between 10 am – 5 pm from Monday to Friday (Except Public Holidays).
- Borrower can reach to Customer Service vide e-mail :- [reach@iifl.com](mailto:reach@iifl.com)
- Indicative Timelines of common request servicing:
  - Loan account statement – 7 working days from date of request
  - Photocopy of the title documents – 7 working days from date of request
  - Return of original documents on closure/transfer of loan – 7 working days from date of request

**14) Grievance Redressal:** For any service related issue including obtaining documents or in case of any complaint/grievance, the Borrower may communicate in writing, orally, electronically through e-mail, website, telephone and modes given below. The Borrower may contact our Office through any of the following channels:

- By telephonic communication with our call centre at 180030001155 (toll free) between 10 am – 5 pm from Monday to Friday (Except Public Holidays).
- By way of e-mail at [reach@iifl.com](mailto:reach@iifl.com)
- By way of written letter addressed to Customer Service - Home Loans, India Infoline Housing Finance Ltd, 12A-10,13th floor, Parinee Crescenzo, C-38 & 39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai – 400051
- By way of physically visiting the Service Branch and lodge a complaint in the Complaint Register maintained at our branches

In case the response is unsatisfactory or no response is received from above mentioned sources, the complaint may be escalated to: Ms. Rakhi Narain, Head of Customer Service ([rakhi.narain@india infoline.com](mailto:rakhi.narain@india infoline.com)), IIFL Tower, 98, Udyog Vihar, Phase-IV, Gurgaon, Haryana -122015

Borrower can further escalate the complaint to: Mr. Ajay Jaiswal, Head of Compliance ([ajay.jaiswal@india infoline.com](mailto:ajay.jaiswal@india infoline.com)), IIFL Tower, 98, Udyog Vihar, Phase-IV, Gurgaon, Haryana -122015

In case the complainant is dissatisfied with the response received from IIFL HFC or where no response is received, the Complainant may approach the Complaint Redressal Cell of National Housing Bank by lodging its complaint in online mode at the link <https://grids.nhbonline.org.in> OR in offline mode by post, in prescribed format, available at link

<http://www.nhb.org.in/Grievance-Redressal-System/Lodging-Complaint-Against-HFCs-NHB%20Physical-Mode.pdf> to Complaint Redressal Cell, Department of Regulation & Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi – 110003

It is hereby agreed that for detail terms and conditions of the Loan, the parties hereto shall refer to and rely upon the loan and other security documents executed / to be executed by them.

The above terms and conditions have been read by the borrower/s / read over to the borrower, understood and agreed upon borrower/s.

 Signature of Borrower/s Babulal Bantilal X	 Proprietor Mansi Jewellers Rajya Seema P12212491	 India Infoline Housing Finance Limited Authored by Aditi S. Dholakia Mansi Jewellers Proprietor
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**LETTER OF CONTINUITY**

To  
**INDIA INFOLINE HOUSING FINANCE LIMITED,**  
12A-10, 13<sup>th</sup> Floor Parinee Crescenzo, C-38 & C-39,  
G-Block, Behind MCA, Bandra Kurla Complex,  
Bandra East Mumbai-400051.

Dated 01/08/2016.

Dear Sir,

Babulal Bantia, Mahavir Bantia, Neera, Bantia, Seema Bantia, Aruna Bantia,  
I/We, Manish Kumar Bantia, Jayanta Bantia, Purushottam Bantia, Seema Bantia, Mansi Jain, have executed  
a Demand Promissory Note for Rs ..... 22,549,163/-  
(Rupees Two Lakh Twenty Five Thousand Four Hundred and Sixty Three only)  
dated ..... 1.8.16..... duly signed and delivered by me/us to you as security for the repayment  
by me/us to India Infoline Housing Finance Limited(IIFL HFC) of any sum now due or which may hereafter be or  
become due by me/us to IIFL HFC by way of loans or advances, notwithstanding the fact that the loans or  
advances or the account, may from time to time be reduced or extinguished or the balance in the said account  
brought to credit, the intention being that the said Demand Promissory Note and the security shall be a continuing  
security and be enforceable for any borrowing which now or may at any time hereafter become due and owing  
and payable in respect of the Loan by us at anytime to IIFL HFC.

The undersigned further agree/s that the minimum amount of interest payable monthly on the above mentioned  
account/s will not be less than the rate of interest mentioned in the said Promissory Note or at any revised rate  
notified to me/us from time to time by IIFL HFC.

The undersigned further agree/s and confirm/s to be bound by the terms and conditions of the Loan Agreement  
and Transaction Documents (as defined therein) at all times.

Yours faithfully,

Name & Signature of Borrower : .....

Babulal Bantia  
Signature

Name & Signature of Co-Borrower: .....

Name & Signature of Co-Borrower: .....  
Jayanta Bantia

Babulal  
Bantia  
Seema  
Aruna Jain

FOR MANEJ JEWELLERS

ManeJ  
Proprietor

**ADDITIONAL CLAUSES FOR NON-RESIDENT INDIAN APPLICANTS & CO-APPLICANTS**  
(To be executed only in case of applicants and/or co-applicants are NRI)

The following clauses in the Clause under reference shall form an integral part of the loan agreement and shall be read in conjunction with the loan document and be enforced as the other provisions under these Clauses of the loan agreement.

The following Clauses of the Loan Agreement shall have additional terms and conditions towards disbursement of the loan amount to a non resident indian borrower(s).

**1 DEFINITIONS**

- (i) "Non-Resident Indian" ("NRI") means a person resident outside India who is a citizen of India or a Person of Indian Origin.

**2 LOAN, INTEREST, Etc.**

2.14 In case of NRI Borrower, the Loan shall be repaid out of the Borrower's NRE/ FCNR/NRO account in India. If IIFL HFC so require, the Borrower shall give to IIFL HFC post dated cheque payable, from time to time and/or standing Instructions and/or salary deduction and/or a Mandate/Authorization for payment through Electronic Clearing System, in the prescribed form of IIFL HFC, towards payment of EMI and other amounts payable by the Borrower. In case of NRI Borrower, the post dated cheque shall be for an amount equivalent to the EMI. The borrower hereby unconditionally and irrevocably authorizes the IIFL HFC to present the post dated cheque on their respective dates, on IIFL HFC on which the same are drawn or as the case may be., to issue appropriate instructions pursuant to Standing Instructions / Salary deduction the Mandate / Authorization for payment through ECS given by the Borrower.

2.15 In case the Borrower is a NRI and the Property is to be let out or given on lease or license, then, entire rental income or license fee receivables, in respect of the property, shall be paid to IIFL HFC and adjusted towards the repayment of the Loan. If the rental income or licence fee is less than the amount of EMI due, the shortfall shall be remitted from abroad or paid out of the Borrower's NRE/FCNR/NRO account in India.

2.16 Notwithstanding anything contained in this agreement, in the event that the Borrower ceases to be an Indian citizen and acquires citizenship of any other country or a foreign passport, the Borrower shall forthwith repay the entire outstanding loan amount.

**4 CONDITIONS PRECEDENT TO DISBURSEMENT OF THE LOAN**

- 4.3 (a) The Borrower has fully utilized his own contribution (i.e. the cost of the Property less the Loan) for providing a part of the finance for the acquisition/ construction of the Property unless specifically permitted by IIFL HFC. In case of NRI Borrower, such contribution has been made by the Borrower by remittance of foreign currency from abroad through normal banking channels or out of funds in the Borrower's NRE/FCNR account in India.  
(b) The borrower shall make delivery of the following items, satisfactory in form and substance to IIFL HFC:  
\* Evidence of the actual existence of the Borrower.  
\* The power of the Borrower to avail of the Loan and to create security.  
\* All corporate and necessary actions for availing the Loan and creation of security have been taken.  
(c) Evidence that all consents, approvals and permission required for availing of the Loan and / or creation of security have been obtained or evidence to the effect that these are not required

IN WITNESS WHERE OF the parties here to signed

On the day, month and year first above written.

Signed and delivered by the within named

BORROWERS (N<sup>1</sup>) .....

SIGNED AND DELIVERED

By the with in named India Infoline Housing Finance Ltd. by the hand of

Mr./Mrs ..... its

Authorised Signatory

*[Signature]*

(d) The security documents and/or Guarantee(s).

(e) In case where the Property is ready built property or to be constructed property, evidence that the borrower has a clear and marketable title free of all encumbrances to the Property or to the land on which the Property is to be constructed, capable of being mortgaged in favors of IIFL HFC and in case where the Property is under construction, evidence of a valid agreement for sale allotment letter with the builder /developer of the Property.

(f) Insurance cover on the Property as is acceptable to IIFL HFC.

(g) Evidence of subsisting contract for sale of the Property orland on which the Property is to be constructed in favours of the Borrower as the case may be  
(h) In case the Borrower is NRI, evidence that the Borrower holds an Indian passport and is a resident of the country stated in the Schedule under residence permit of such country which is valid on the date of this Agreement and possesses a valid employment contract or business license of such country and has been in employment / has been carrying on business or vocation in such country or who stays abroad for any other purpose in circumstances indicating an indefinite period of stay outside India.  
(i) Furnish such further information and documents, including updated version of documents already furnished, if the disbursal is after the period of 6 months from the date of this agreement.

**5 COVENANTS**

**5.1 Particular Affirmative Covenants**

(m) If the borrower is an NRI who holds an Indian passport as per details stated in the application and is not resident of India and is a Resident of the country stated in the application, under residence permit of such country which is valid on the date of this Agreement and possesses a valid employment contract or business license of such country and has been in employment / has been carrying on business or vocation in such country or who stays abroad for any purpose in circumstances indicating an indefinite period of stay outside India

(i) The borrower shall promptly give written notice to 'IIFL HFC' of:

(ii) Any dispute, which might arise between the Borrower and any person or any government body or authority relating to and/or concerning the said Property.  
(iii) Any distress or execution being levied against the said Property.  
(iv) Any material circumstances affecting the ability of the Borrower to repay the Loan in the manner stipulated here under.

(v) (If the Borrower is a NRI) promptly inform the IIFL HFC upon any change in the country of residence of the Borrower as stated in the Schedule or the Borrower leaving such country of residence for employment or business or a long-term stay in any other country.

**6 BORROWER'S WARRANTIES**

**6.1 The borrower hereby warrants and undertakes to IIFL HFC as follows :-**

(k) **Compliance of law :** That the Borrower do not violate any covenant, conditions or stipulations under any existing Agreement (s) entered into by the Borrower with any party, by availing the Loan from IIFL HFC.

**10 . MISCELLANEOUS**

10.1 **Place and Mode of Payment by the Borrower :** All cheques or demand drafts towards payment under this Agreement shall be drawn in favour of IIFL HFC on a bank in the town or city where the Office of IIFL HFC is situated and in case the Borrower is a NRI, drawn out of the Borrower's NRE/FCNR/NRO account maintained in India

## END USE LETTER

Dated : 01 / 08 / 2016

Place : Mumbai

To

**INDIA INFOLINE HOUSING FINANCE LIMITED,**  
12A-10, 13<sup>th</sup> Floor Parinee Crescenzo, C-38 & C-39,  
G-Block, Behind MCA, Bandra Kurla Complex,  
Bandra East Mumbai-400051.

Sub: Application for Home Loan/Home Equity Loan

Ref :

Prospect No. .... 761019 / 763267 .

Name of Borrower : Manash Kumar Bantwala, Babulal Bantwala, Mahavir Bantwala, Neeraj Bantwala,  
Aruna Bantwala, Jayana Bantwala, Parasdevi Bantwala, Seema Bantwala,  
Mansi Jewellers

Dear Sir,

This is with respect to the above referred loan facility which has been granted to me/us. As stated in the application form, the said loan is for the purpose\*\* of :-

- Purchase / Construction of old/new Residential unit / house
- Purchase of plot for construction of residential unit/house
- Renovation / Reconstruction of existing residential unit/house
- Personal Needs like marriage, medical, etc.
- Business Expansion and/or working Capital needs
- Others ... Commercial Property Purchase

\*\*(Kindly tick appropriate BOX to confirm the purpose of loan facility)

I hereby represent, warrant and confirm that the aforesaid purpose is a valid purpose and is not speculative or illegal in any manner.

I further agree, confirm and undertake that the purpose of use of funds under the loan shall not be changed in any manner during the tenor of the Loan; or that such change in purpose shall take place only with the prior written permission of the Lender.

I agree that any breach or default in complying with all or any of the aforesaid undertaking(s) will constitute an event of default under the Loan Agreement.

I/we, the borrowers, do hereby confirm that I/we shall be responsible for adherence to the above declaration and IIFL HFC/IIFL shall not be held responsible for the same.

Name & Signature of Borrowers .....

Babulal Bantwala

07227691

lucky  
Bantwala  
Seema

Jayna Gains  
FOR MANSI JEWELLERS

Mansi  
Proprietor

### CHEQUE SUBMISSION FORM (CSF)

**TO**

**INDIA INFOLINE HOUSING FINANCE LIMITED,**  
12A-10, 13<sup>th</sup> Floor Parinee Crescenzo, C-38 & C-39,  
G-Block, Behind MCA, Bandra Kurla Complex,  
Bandra East Mumbai-400051.

Dated : 01 / 08 / 2016

Place : Mumbai

Name of Applicant	Manish Bandhia, Babulal Bandhia, Mahavir Bandhia, Neenu, Bandhia		
Prospect No.	761019.	Branch Name	Thane.

Dear Sir/Madam,

I/we do hereby submit/ deposit the following cheques to you to facilitate timely and regular repayment of the loan amount, which has been sanctioned to me/us.

#### DETAIL OF CHEQUES

Sr. No.	Cheque Numbers		No. Of Cheques	Cheque Dates		Bank Details		Purpose EMI/ P EMI/	Nature (PDC/ SPDC	Amount of Each Cheque
	From	To		From	To	Name	Branch			
1	000067		1			Thane Bharat Sakharai Bank Ltd	Mulund Branch			22549163/-
2	000068		1			-/-	-/-			320265/-
3	000069	000071	3			-/-	-/-			960795/-
4	000072		1			-/-	-/-			Blank
5	000073	000074	2			-/-	-/-			Cancelling
6	000071	000073	3			-/-	-/-			960795/-
7										
8										
9										

I/we do hereby confirm and declare that I/we have issued and given the above cheques towards disbursal of the loan amount. All these are in favour of "India Infoline Housing Finance Limited". No other cheques are issued or given by me/us to any person whomsoever towards disbursal of the above loan facility.

*Manish Bandhia* *Babulal Bandhia* *S. D. Savarkar* *For Mansi Jewellers*

Name & Signature of Borrowers : ..... *पारस्परी* .....

Received By -

Name & Signature of Executive : ..... *Goyal* *Seema* *Pragnesh Patel* *Patel*

*Proprietor*

Name of DSA/Employee No. : ..... *C136439*

#### Instructions :-

1. All cheques should be duly filled and signed by the customer only.
2. As per current guidelines there should not be any cutting or correction on the cheques;
3. Amount filled in words and figures should be same.
4. Cheque should be duly crossed as "Account Payee Only"
5. The cheques should be drawn in favour of "India Infoline Housing Finance Limited" only.
6. IIFL HFC will not be responsible for cheques left blank or drawn in favour of somebody other than "India Infoline Housing Finance Limited"

**DISBURSAL REQUEST FORM (DRF)**

To

**INDIA INFOLINE HOUSING FINANCE LIMITED,**  
12A-10, 13<sup>th</sup> Floor Parinee Crescenzo, C-38 & C-39,  
G-Block, Behind MCA, Bandra Kurla Complex,  
Bandra East Mumbai-400051.

Dated : 01/08/2016

**SUB :** Request for disbursal for Prospect No. ....

761019 763267

Dear Sir/Madam

This is with reference to my loan facility sanctioned/to be sanctioned by your office vide sanction letter bearing no. .... 761019 763267 dated .....

With regard to the above I/we, the undersigned do hereby request you to issue my/our loan disbursal cheques as per the details given herein below :

Favoring 1:	Favouring VRUTTI DEVELOPERS LLP Bank Name & A/c No. STATE BANK OF INDIA Alc No. 34836340819 Amount Rs. <input type="text" value="10000000"/> Paise <input type="text" value="00"/>
Favoring 2:	Favouring MANSI JEWELLERS Bank Name & A/c No. THANE BHARAT SAHAKARI BANK LTD Alc No. 01010000000769 Amount Rs. <input type="text" value="2778425"/> Paise <input type="text" value="00"/>
Favoring 3:	Favouring ..... Bank Name & A/c No. .... Amount Rs. <input type="text" value=""/> Paise <input type="text" value="00"/>
Favoring 4:	Favouring ..... Bank Name & A/c No. .... Amount Rs. <input type="text" value=""/> Paise <input type="text" value="00"/>
Favoring 4:	Favouring ..... Bank Name & A/c No. .... Amount Rs. <input type="text" value=""/> Paise <input type="text" value="00"/>

1. Name & Signature Borrowers : ..... *Mysn* *Babulal Bantwa* *Officer* *Ria*

2. Name & Signature of Co-Borrowers : ..... *Parasnath* *Gaurav* *Bantwa* *Seeme*

3. Name & Signature of Co-Borrowers : ..... *Anup Gai* *Proprietor*

FOR MANSI JEWELLERS

- Note: 1. Every cutting need counter sign by borrower & co-borrower. Company will not be responsible for any change in favoring other than filled in this form.  
 2. In case of payment to more than 5 (Five) persons/accounts, additional DRF sheet to be filled and submitted.  
 3. Where the payment request is in favour of other than the Borrowers, a proper valid receipt against each such payment shall be submitted to IIFL HFC within 30 days of disbursal or before the next disbursement, whichever is later.

**DEMAND PROMISSORY NOTE (DPN)**

Place: Mumbai  
Date: 01/08/2016

Babubal Bantia, Mahavir Bantia, Neenu Bantia, Aaruna Bantia,  
ON DEMAND, I/We Mahavir Bantia, Neenu Bantia, Aaruna Bantia, Seema Bantia, Mansi Jewellers  
jointly and severally promise to pay India Infoline Housing Finance Limited (IIFL HFC), or its assigns a sum of  
Rs.....2,25,491.63/- (Rupees Two Lakh Twenty Five Thousand Four Hundred Ninety One  
Thousand One Hundred and Sixty Three only) for value received together with interest  
at the rate of 11.75% per annum with prime lending rate +/- % margin or such  
other rates which IIFL HFC may specify from time to time. Presentment for payment and noting and protest of the  
note are hereby unconditionally waived.

Rs.225491.63/-

(Rupees Two Lakh Twenty Five Thousand Four Hundred and Sixty Three only).

Signed by the above named

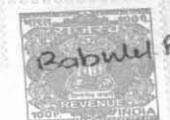
Signature of Borrower,  
Babubal Bantia

Signature of Co-Borrower (if any)

Common Seal if company  
is on loan structure

Seema  
Mansi Jain  
FOR MANSI JEWELLERS

Mansi Jain  
Proprietor



For MANSI JEWELLERS  
Mansi Jain  
Proprietor

Seema



**CHALLAN**  
**MTR Form Number-6**

GRN	MH003167353201617E	BARCODE			Date 01/08/2016-15:05:31	Form ID 6(1)	
Department	Inspector General Of Registration		Payer Details				
Type of Payment	Non-Judicial Customer-Direct Payment		TAX ID (If Any)				
	Non-Judicial Customer-Direct Payment		PAN No. (If Applicable)	AAFPB9169A			
Office Name	KRL2_JT SUB REGISTRAR KURLA NO 2		Full Name	Babulal P Banthia Manish B Ba nthia			
Location	MUMBAI		Flat/Block No.	Shop no 3Ground Floor Neptunes Lot us			
Year	2016-2017 One Time		Premises/Building				
Account Head Details		Amount In Rs.	Road/Street	L.B.S ROAD			
0030045501 Sale of NonJudicial Stamp		300.00	Area/Locality	MULUND WEST			
			Town/City/District				
			PIN	4	0	0	0
				8	0		
			Remarks (If Any)				
			PAN2=AABC16154K~PN=India Infoline H				
			ousing Finance Limited~CA=				
Total		300.00	Amount In Words	Three Hundred Rupees Only			
Payment Details		IDBI BANK	FOR USE IN RECEIVING BANK				
Cheque-DD Details			Bank CIN	REF No.	69103332016080112433	96250779	
Cheque/DD No			Date	01/08/2016-15:06:31			
Name of Bank			Bank-Branch	IDBI BANK			
Name of Branch			Scroll No. , Date	Not Verified with Scroll			

Mobile No. : Not Available



**CHALLAN**  
**MTR Form Number-6**

GRN	MH003167281201617E	BARCODE			Date	01/08/2016-15:04:07	Form ID	6(1)			
Department			Inspector General Of Registration								
Type of Payment	Non-Judicial Customer-Direct Payment		TAX ID (If Any)								
	Non-Judicial Customer-Direct Payment		PAN No. (If Applicable)			AAFPB9169A					
Office Name	KRL2_JT SUB REGISTRAR KURLA NO 2		Full Name			Babul P Bantia Manish B Ba nthia					
Location	MUMBAI		Flat/Block No.			Shop no 3Ground Floor Neptunes Lot					
Year	2016-2017 One Time		Premises/Building			us					
Account Head Details		Amount In Rs.	Road/Street			L.B.S ROAD					
0030045501 Sale of NonJudicial Stamp		300.00	Area/Locality			MULUND WEST					
			Town/City/District								
			PIN			4	0	0	0	8	0
			Remarks (If Any)			PAN2=AABCI6154K~PN=India Infoline H ousing Finance Limited~CA=					
Total		300.00	Amount In	Three Hundred Rupees Only							
			Words								
Payment Details			FOR USE IN RECEIVING BANK								
Cheque-DD Details			Bank CIN	REF No.	69103332016080112420		96250480				
Cheque/DD No			Date		01/08/2016-15:04:38						
Name of Bank			Bank-Branch		IDBI BANK						
Name of Branch			Scroll No. , Date		Not Verified with Scroll						

Mobile No. : Not Available