

DISBURSAL MEMO



Branch:	NOIDA	Prospect No:	<i>#61226</i>	Linked Prospect No:	NA	APF
PLR:	13.75%	Margin:	4.20% <i>4.25%</i>	Net ROI:	<i>9.55% 9.50%</i>	Tenor: 240 months
All Applicants:	Komal Singh / Pooan Singh Rajput					
Collateral Address:	Unit No-R0190C22006 , Flat No- 2006, Sector-16B, Eco Village-2., GH-01, Greater Noida, Greater Noida, 201301, NATIONAL CAPITAL REGION,INDIA					
Property Owner:	Komal Singh					
BUILD UP / UNDER-CONSTRN / PLOT		PURCH / CONSTRN / RENOV / HE		RESI / COMM / MIXED / OTHERS		
BT:	NO	BT Fl Name:	NA	Subvention:	NA	Subvention End:
APP:	YES	APF Project Name:	ECO VILLAGE -2	PSL:	YES	PSL Entity Name:
ATS/ Constrn:	NA	MV -1 :	3716371.00/-	Loan Amount (S):	3013000/-	EMI:
SD+Regn	60	MV -2 :	NA	PF Total (incl. ST) (A):	5000/- + st	IMD (B):
F&F/ MTS:	00	Final MV:	3716371.00/-	Balance PF (C):	4665/-	CERSAI Fees (incl. ST) (D):
COP :	3716371.00/-	Disb Reco %:	80.00%	Verif Fees (incl. ST) (E):	00	BT/Resale Fees (incl. ST) (F):
LCR %:	79.99%	LTV %:	79.99%	Other Charges (incl ST) (G):	00	Total Fees Deduction:
EMI Cycle	5th	EMI Start	5th	EMI Due	5th	Repayment Mode
Disb No:	FIRST	Total Prior Disb (H):	na	Max disb amount as per reco% (X):	NA	Tranche Disbursal (Y):
insurance (J):	40000/-	Total Current Disb (K)	2973000/-	Total Disbursal till date (I):	3013000/-	Date of Disbursal:
Instr Type	Cheque Favouring	Bank name & Acc No	Gross Disbursal	Deduction	Net Disbursal	Chq No
CHO/DD/RT GS	Supertech Ltd	Corporation Bank a/c no-117001601200031	2973000/-	00	2973000/-	
CHO/DD/RT GS	ICICI Lombard		40000/-	00	40000/-	
CHO/DD/RT GS OCR Paid:	556000/-	OCR Due:	1301/-	PEMI-Month	5th	
OCR Due payment Terms						
OTCs (legal/Non Legal):	<i>OC cleared by 26e Oct.</i>					
Deviations	<i>Jan 14 2017</i>					
Signature Processor				<i>My 10/13</i>	<i>Signature</i>	
				Signature Credit Manager	Signature Operations	

भारतीय गैर न्यायिक



उत्तर प्रदेश UTTAR PRADESH

01AD 850276

I hereby declare, that Poonam Singh Rajput is my wife and we both stay at below address.

Address:-

F-1704, clowel -9,
Akinsa Khanal -2
Indrapuram .. U.P.

I have no objection on being a co-applicant with her sister applied for home loan at supertech eco-village -2.

Mawrajan



ATTESTED
N. K. YADAV
Regd. 4641, Advocate
Govt. of India
G. B. Nagar

24 AUG 2016

24 AUG 2016

79

10

प्राप्ति : अवैतनिक
संकेत

लोहागढ़ का इकाई एवं भूमि
इस द्वारा बताने का प्रयोग
बनाया गया तथा उसमें
संक्षिप्त रूप से लिखा गया
लिखाया गया 24 AUG 2011

IITHA
NOIDA

TITAN
NOIDA

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

1970

To,

Dated 16/8/2016

India Infoline housing finance Ltd,
12A-10, 13th Floor , Parinee Crescenzo, C-38 & C-39, G-Block,
Behind MCA, Bandra Kurla Complax, Bandra East, Mumbai-400051.

Sub – Declaration from customer for Loan Prospect No 761226

Sir,

I, Kunal Singh & Purnam Singh Rospur
have been approved Loan against Property/Home Loan of Rs. 3013000/- from
“India Infoline housing finance Ltd”.

Now, I Kunal Singh
hereby declare that -

- 1) I am aware that the said loan is being booked and authorized in “India Infoline housing finance Ltd” 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)

India Infoline Housing Finance Limited**Final Sanction Letter**

Date : 06/08/2016

Prospect No : 761226

Miss. KOMAL SINGH

Mr. POONAM SINGH RAJPUT

NO.49 ST. THOMAS WALK , THE BAYRON, 13-06, SINGAPORE, SINGAPORE CITY, 238140,
SINGAPORE, SINGAPORE

9643000906,

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 Loan
Loan Amount Sanctioned (INR)	3013000/-
Interest Type	Adjustable Interest Rate (AIR)
Base Rate (IH-HPLR)	13.75%
Margin (+/-)	-4.25%
Rate of Interest	9.50%
Loan Tenor (in years)	20
Amount Of Each Installment On Monthly Rest (INR)	28085/-
Total Processing Fees/Other Charges (including ST) (INR)	5750/-
Processing Fees Paid (INR)	1200/-
CERSAI fees (INR)	115/-
Property Address	UNIT NO-R0190C22006 , FLAT NO- 2006, SECTOR-16B, ECO VILLAGE-2,, GH-01, GREATER NOIDA, GREATER NOIDA, 201301, NATIONAL CAPITAL REGION,INDIA

Additional conditions to comply prior to disbursal:

1. Legal & Technical Clearance, property to be approved as per IIFL norms
2. Positive internal checks
3. Loan amount not to exceed 80% of Market Value of property & 80% Agreement Value of property
4. All property owners to be on the loan structure
5. Loan can be secured with insurance and Emi change accordingly.
6. Passport Visa stamp reqd for proof that applicant is in Indian at the time of GPA Execution
7. Applicant has to open NRE / NEO A/c & Repayment should from same account with SPDCs from Applicants Sister account.
8. 20% OCR clearance Required upfront to be vetted from bank statement -Cash OC not acceptable
9. Applicant Updated salary credit bank statement reqd with salary credit for the month of June 16
10. Banker sign verification from Applicant NRE/NRO account
11. Property be in sole name of applicant and be fully insured being only earning member

You have opted for insurance of Rs.40000

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 Vivek Kumar at 9873073742 or alternatively you can e-mail us at reach@iifl.com. Your Base Branch address is B-12, Second Floor, Sector 16, NOIDA.

You can now Pay your EMI, view your Loan account details and amortization schedule from EXISTING CUSTOMER

LOGIN @

www.iiflhomeloans.com

or download



IIFL LOANS APP from



Accepted:

KOMAL SINGH

When it's about money..



Vivek Kumar <kumarvivek@indiainfoline.com>

Re: Request approval for OTC - Komal Singh // 761226

1 message

Ashwani Kumar <ashwanikumar@indiainfoline.com>

Tue, Aug 23, 2016 at 8:06 PM

To: Gurpreet Kaur <gurpreet.kaur@indiainfoline.com>

Cc: ARJANAND MAMGAIN <arjanand.mamgain@indiainfoline.com>, Dinesh Kumar <kumardinesh@indiainfoline.com>, Asha Singh <asha.singh@indiainfoline.com>, Harleen Kaur <kaurharleen@indiainfoline.com>, Bharat Bhushan, <bharatbhushan@indiainfoline.com>, Suhail Sheikh <suhail.sheikh@indiainfoline.com>, Santosh Raj <santosh.raj@indiainfoline.com>, Pawan Gupta <pawan.gupta@indiainfoline.com>, Rinku Kumar <rinku.kumar@indiainfoline.com>, Jagdish Singh <jagdish.singh@indiainfoline.com>, Ankita Ranjan <ankita.ranjan@indiainfoline.com>, Shama Khan <shama.khan@indiainfoline.com>, Rahul Rathi <rahul.rathi@indiainfoline.com>, Sanjay Chaurasiya <sanjay.chaurasiya@indiainfoline.com>, Vivek Kumar <kumar vivek@indiainfoline.com>, Sachin Agarwal <sachin.agarwal@indiainfoline.com>

Final OTC:

761226 Komal Singh	Remarks
3. Declaration reqd from husband of Poonam singh rajput address declaration req....done	otc
oc CLEARANCE OF 2 LAC REQD	OTC

Thanks & Regards

Ashwani Kumar

Deputy Manager | HFC

Ph: 0120-4757150 | Mobile: 9958543607 |

On Tue, Aug 23, 2016 at 4:39 PM, Gurpreet Kaur <gurpreet.kaur@indiainfoline.com> wrote:

Dear Team,

Subject docket handover for Final Punching

Thanks & Regards

Gurpreet Kaur
 Credit Officer | HFC
 Noida
 Ph: 0120-4757167

www.iiflhomeloans.com
On Tue, Aug 23, 2016 at 4:19 PM, Sachin Agarwal <sachin.agarwal@indiainfoline.com> wrote:
ok,

Earnest money letter for 10% from builder to be documented (pls mark as otc)

Regards

Sachin Agarwal
 Noida
 8860855474

1988/ 1276 - 000
SIG-03 अप्रैल
संग्रहीत कर्ता
(नाम लिखें)

جذب انتباه اینها در میان افرادی که نماینده ای از این این افراد بودند و این افراد را می خواستند

14 October
1940-41/High-15. The following is a brief note of the
various methods used to obtain the results.

8/25/2016

India Infoline Mail - OC clearance Komal singh

When it's about money..



Asha Singh <asha.singh@indiainfoline.com>

OC clearance Komal singh

1 message

Sanjay Kumar Chaurasiya <sanjaykr.1911c@gmail.com>
To: asha.singh@indiainfoline.com

Thu, Aug 25, 2016 at 1:15 PM

2 attachments



IMG-20160825-WA0006.jpg
160K



IMG-20160825-WA0005.jpg
142K

1000Rs.



गोपनीयावादी

- 4 MAY 2005

8

487476

भूमि का कब्जा मौके पर पूर्ण व वास्तविक रूप से द्वितीय पक्ष क्रेता का करा दिया है। अतः अब क्रेता उपरोक्त विक्रित भूमि के पूर्ण रूप से मालिक व काविज स्वामी अधिपति हो गये हैं जिस प्रकार चाहे अपने प्रयोग मालिकाना में लाकर लाभ उठावे। समस्त राजपत्रों में क्रेता अपना नाम इस विक्रय पत्र के आधार पर स्वयं दर्ज करा ले। विक्रय भूमि कृषि भूमि है तथा कृषि हेतु ही बय की गयी है। उक्त भूमि मुख्य मार्ग यानि हापुड रोड से लगभग 2 किमी। से भी अधिक की दूरी

मृग-मृग-पाली

J. N. M. C. F.

De-Dup Done for Prospect No: 762453

No Match Found:

No of Duplicates Found: 285

Applicant Details

voterid	PANNo	PassportNo	DrivingLicense	Address	ContatcNo	Mob	name	DOB	Pincode
				FLAT NO- 308, ,POCKET- 1, SEC-9, DWARKA,	9818666971,,,011'	9818666971,	PJ JAYA SUDHA	19830321	

Co-Applicant Details

voterid	PANNo	PassportNo	DrivingLicense	Address	ContatcNo	Mob	name	DOB	Pincode
AJIPJ7413K			DL0920070311820	FLAT NO- 308, ,POCKET- 1, SEC-9, DWARKA,	9818666971,	9899303306,	SIMON JOHN	19850127	

Records Selected :4

SrNo	ProspectNo	Customer Name	Duplicate On	Mark DeDup	Marker Id	Source	Clien
1	734430	P J JAYA SUDHA	APPLICANT	<input checked="" type="checkbox"/>		IILHFC	IILHFC - A
2	734430	SIMON JOHN	COAPPLICANT	<input checked="" type="checkbox"/>		IILHFC	IILHFC - C
3	738553	P J JAYA SUDHA	APPLICANT	<input checked="" type="checkbox"/>		IILHFC	IILHFC - A
4	738553	SIMON JOHN	COAPPLICANT	<input checked="" type="checkbox"/>		IILHFC	IILHFC - C
5	734430	P J JAYA SUDHA	APPLICANT	<input type="checkbox"/>		IILHFC	IILHFC - A
6	738553	P J JAYA SUDHA	APPLICANT	<input type="checkbox"/>		TII HFC	TII HFC - A

Mark Dedup

भारतीय लोक्य चर्चा का प्रयोगिता ८०-८५%
राष्ट्रीय फेला का समान वर्ग से १०% १३-१४% विवरण

ପ୍ରସ୍ତର ମାନ୍ୟମାନ

रटाय की धनतरी ।०८५४।

Rohitshankar
रोहितरा कुमार स्टाम्प विक्रेता
लाईंसेन्स नम्बर 295 .
लाईंसेन्स की अपवाह 31 पाते ८००,
सिंचन पर १०, जारीकरण स्टाम्प ५०.





सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India

1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

Central Bank of India

CHUNAM_CHUNAMANDI, NEW DELHI

1763 CHUNA MANDI, LAXMI NARAIN STREET, PAHARGANJ DELHI.

Branch Code : 01218

Account Number : 1111743783

Product type : HSS-GEN-PUB-IND-METRO-INR

POONAM RAJPUT

5482 LADDU GHATI

SHORA KOTHI

PAHAR GANJ

N.DELHI

Email : poonam.sabhem@gmail.com

Statement Date : Sun Aug 21 16:39:52 IST 2016

Cleared Balance : 60561.34

Uncleared Amount : 0.00

Drawing Power : 0.00

STATEMENT OF ACCOUNT from 02/05/2016 to 20/08/2016

Post Date	Value Date	Branch Code	Cheque Number	Account Description	Debit	Credit	Balance
07/05/2016	07/05/2016	02332	067952	CAS PRES CHQ/067952SUPERTECHLIMITED	306000.00		137356.34 CR
07/05/2016	07/05/2016	02684		TRANSFER FROM A/C NO 56715026841/NEFT POONAM SINGH RAJPUT CITIN16643741055		100000.00	237356.34 CR
19/05/2016	19/05/2016	02684		TRANSFER FROM A/C NO 56717026849/NEFT POONAM SINGH RAJPUT CITIN16646982343		65000.00	302356.34 CR
31/05/2016	31/05/2016	99999		CREDIT INTEREST		8205.00	310561.34 CR
04/06/2016	04/06/2016	08103		TRANSFER FROM A/C NO 56431031546/IMPSP2A615618033314 POONAM SINGH RAJPUT		40000.00	350561.34 CR
06/06/2016	06/06/2016	08103		TRANSFER FROM A/C NO 56431031546/IMPSP2A615819107455 POONAM SINGH RAJPUT		60000.00	410561.34 CR
21/06/2016	21/06/2016	08103		TRANSFER FROM A/C NO 56431031546/IMPSP2A617319474486 POONAM SINGH RAJPUT		30000.00	440561.34 CR
02/07/2016	02/07/2016	08103		TRANSFER FROM A/C NO 56431031546/IMPSP2A618420883779 POONAM SINGH RAJPUT		20000.00	460561.34 CR
05/07/2016	05/07/2016	08103		TRANSFER FROM A/C NO 56431031546/IMPSP2A618715018938 POONAM SINGH RAJPUT		50000.00	510561.34 CR
11/07/2016	11/07/2016	02332	067953	CAS PRES CHQ/067953POONAMSINGHRAJPUT	500000.00		10561.34 CR
11/08/2016	11/08/2016	02684		TRANSFER FROM A/C NO 56447026844/NEFT POONAM SINGH RAJPUT CITIN16676504497		50000.00	60561.34 CR

* Statement Downloaded By POONAM RAJPUT on Sun Aug 21 16:39:52 IST 2016

Unless a constituent notifies the Bank immediately of any discrepancy found by him in this statement of a/c, it will be taken that he has found the a/c correct.

END OF STATEMENT - from Internet Banking.



When it's about money..



Vivek Kumar <kumar vivek@india infoline.com>

Re: Allotment Copy of Komal Singh For Technical

1 message

Sujit Kumar Pattnaik <sujit.pattnaik@supertechlimited.com>

Wed, Jul 27, 2016 at 5:32 PM

To: Vivek Kumar <kumar vivek@india infoline.com>

Cc: Sanjay Chaurasiya <sanjay.chaurasiya@india infoline.com>, Samridhi Jain

<samridhi.jain@supertechlimited.com>, Navneet Kumar <navneet.kumar@supertechlimited.com>

Dear Sir,

The total Cost of the flat is Rs. 3562348/-

Total Service tax Rs.154023

On Wed, Jul 27, 2016 at 5:17 PM, Sujit Kumar Pattnaik <sujit.pattnaik@supertechlimited.com> wrote:

Dear Sir,

Please find the attached Allotment letter copy for technical

--
Looking towards a long term association with you.*

Thanks & Regards

Sujit kumar pattnaik

Supertech Ltd

Supertech House

B-28 & 29, Sec-58, Noida 201307

7838787818

sujit.pattnaik@supertechlimited.com

--
Looking towards a long term association with you.*

Thanks & Regards

Sujit kumar pattnaik

Supertech Ltd

Supertech House

B-28 & 29, Sec-58, Noida 201307

7838787818

sujit.pattnaik@supertechlimited.com

To,

Date: 16/8/2016

India Infoline Housing Finance Limited (IIFL HFC) /
India Infoline Finance Limited (IIFL)
12A-10, 13th floor, Parinee Crescenzo,
C-38 and C-39, G Block, behind MCA,
Bandra Kurla Complex, Bandra East,
Mumbai- 400051

Ref : LOAN ACCOUNT/ PROSPECT No..... 461226

Sub : CONFIRMATION OF RESIDENCE ADDRESS OF CO BORROWER

Dear Sir(s),

I, the borrower have applied for Home Loan/Loan Against Property from IIFL HFC / IIFL and the same has been sanctioned / to be sanction and disbursed on completion of necessary documentation. During the course of documentation, all borrowers are required to furnish our KYC documents towards personal identification, date of birth and residence proof. However, one of the co-borrower Mr./Mrs./Ms. Poonam Sanjh Raiput w/o Manish Jain who is my <name of relation> is residing with me does not have his/her proof of residence.

I do hereby confirm that we are part of one family and in blood relation to each other residing at FLAT NO - A1704 RISHABH APARTMENT AHINSHA and my KHAND-II INDIRAPURAM proof of residence may kindly be treated as proof of residence for him/ her also. 4.2.B - 20/01/14

It is further considered by us that in case of any change in the above mentioned residential address the same is to be informed to IIFL HFC / IIFL, so in writing.

Thanking You,

Name and Signature of Borrower <with address proof>

I do hereby confirm that I am residing at the above stated address,

Name and Signature of Borrower <without address proof>



PROPOSAL FORM

India Infoline Housing Finance Ltd. APP Ref. No. _____

For office use only
MO EMP ID _____ IL Location _____ Deal No. _____

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: 16/08/2016 Place: NOIDA

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: 761226

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. KOMAL SINHA

Date of Birth: 02/02/1990 Mailing Address: NO 49 ST THOMAS WAYK THE BAYRON 13-06 SINGAPORE CITY Pincode: 238140

Mobile No.: 9643000906 Email ID:

Nominee Name: POONAM SINHA RAJPUT

Relationship of nominee with applicant: SISTER

Type of Loan to be insured: Home Loan

Loan Tenure: 20 years

Sanction Date: 06/08/2016

Sanction Amount ₹: 3013000/-

Policy Tenure: 05 years Premium Amount ₹: 6000/-

If Sum Insured differs from the Loan sanction amount Please Mention the same: 2029050

Current Customer Residence Location: GURGAON

Disbursal Date:

Disbursal Amount ₹:

PAN No.: SBMPKGSS6J

Group Secure Mind - Part B

Table of Benefits

Age Group	Coverage	SI Basis
20 - 50 Years	Benefit A: Major Medical Illness & Procedure	Fixed
	Benefit B: Personal Accident	
	Benefit C: Loss of Job	3 EMIs

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 type="checkbox"/>	Duration
	Medication	On Medicine: Yes <input type="checkbox"/> No <input type="checkbox"/>	Medication		Medication
	Dosage	On Insulin: Yes <input type="checkbox"/> No <input 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: 16/08/2016

Place: MOPDA

Applicant's Signature:

Home Insurance/ Merchant Cover - Part C

APP Ref. No. _____

Loan Account No. (LAN) - mandatory: _____

Property Type: Residential Commercial Nature of Commercial Property: Shop Hotel Offices

Hypothecated To:

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./ Mrs./ Ms.: _____

Mobile No.: _____ Email ID: _____

Address of Risk Location: _____

District: _____

State: _____

Pin code: _____

Loan Tenure: _____ years

Policy Tenure: _____ years

Sum Insured ₹ _____

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. Kutch 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:

Place:

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: _____

Place: _____

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.icicilombard.com • Mail us at customersupport@icicilombard.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	OCCUPATION	SALARIED
SUM INSURED (SM/PA/HOME)	2079050	Property type	Residential
DOB	2-Feb-90	AGE	26
SANCTION DATE	15-Jun-16	Product Type	HSP
LOAN TENURE	20	Home rate	0.8650000%
POLICY TENURE	5	Home/Commercial Property Premium	17984
SM/PA RATE	1.67300%	Home/Commercial Premium with ST	20681.00000
SM/PA PREMIUM	34782.50650	TOTAL PREMIUM W/O PP	60681
SM/PA PREMIUM with ST	40000.00000	TOTAL PREMIUM WITH PP	69127
PP PREMIUM	8446		

Underwriter approval required for Secure Mind SI above 3crs, GPA above 5 crs and Property above 2 crs

komalsingh19@gmail.com

Mail

Compose

Inbox

Sent Mail

Drafts

(2)

APPROVALS

None

Gurpreet

Move to inbox

More

1 of 14

Re: NRE Statement -

Inbox (186)

Starred

Sent Mail

Drafts (2)

APPROVALS

None

Gurpreet

 komal singh
to me, Sanjay

11:06 AM (6 hours ago)

Hi Gurpreet,

PFA

Thanks,

Komal Singh

+61 31270218

On Sun, Aug 2, 2015 at 2:06 PM, komal singh <komalsingh19@gmail.com> wrote:

Hi Gurpreet,

PFBs Bank Statement

Bunils
Komal Singh
6551230218

4/7 documents



- Rishi Gupta** [View profile](#)
rishi.gupta@nseindia.com
- Sachin Agarwal** [View profile](#)
Sachin.agarwal@nseindia.com
- Sanyay Kumar2** [View profile](#)
Sanyay.Kumar2@nseindia.com
- Steven Davies** [View profile](#)
steven.davies@nseindia.com
- Param Chauhan** [View profile](#)
param.chauhan@nseindia.com

S/N: EN05310700452470

CONSOLIDATED STATEMENT

KOMAL
49 49 ST. THOMAS WALK
THE BYRON
#13-06
SINGAPORE 238140



For enquiries, please call our 24-Hour Hotline
at 1800-111 1111 (in Singapore) or (65) 6327
2265 (outside Singapore)

ACCOUNT SUMMARY | As at 31 Jul 2016

DEPOSITS

SINGAPORE DOLLAR

Account	Account Number	Balance (S\$ Equivalent)
POSB eSaver js - S\$EP Account	207-83587-0	3,269.46
TOTAL DEPOSITS - CREDIT		3,269.46

Rec'd on
mail



S/N: EN05310700452470

ACCOUNT DETAILS | As at 31 Jul 2016

DEPOSITS

POSB eSavings - SPEP Account

Account No. 207-83587-0

Date	Description	Withdrawal	Deposit	Balance (\$\$)
	Balance Brought Forward			2,499.25
30 Jun	Point-of-Sale Transaction MOHD M S	16.65		2,482.60
04 Jul	Outward Telegraphic Transfer 17399607731 0016OT8408016		1,011.95	1,470.65
08 Jul	FAST Payment / Receipt OCBC:653899450001:I-BANK KOMAL JULY RENT 17424969377 RENT		900.00	
08 Jul	Fun Js Transfer 048-7-051705-I-BANK	10.00		
08 Jul	FAST Payment / Receipt TECHNOPALS SALARY CSEPPYMT20160708BVS00000000000467 50		4,500.00	1,060.65
	SALARY PAYMENT			
13 Jul	Outward Telegraphic Transfer 1740942-05 0016OT8408016		608.43	4,452.22
19 Jul	Point-of-Sale Transaction SMRT-SGM		40.00	4,412.22
20 Jul	Cash Withdrawal 32147895 NTUC-KILLINEY		50.00	4,362.22
21 Jul	Outward Telegraphic Transfer 17471238480 0016OT8602254		1,020.50	3,341.72
26 Jul	Debit Card Transaction 6930 4000 SHEBACK 23JUL 5264-7103-3214-7895		0.49	3,342.21
27 Jul	Debit Card transaction S NGTEL HI ACCOUNT TOP UP 23JUL 5264-7103-3214-7895		10.00	3,332.21
28 Jul	Point-of-Sale Transaction MURUGAN ID		12.90	3,319.31
	Balance Carried Forward			3,319.31



S/N: EN05310700452470

DEPOSITS

POSB eSavings - SPEP Account

Account No. 207-83587-0

Date	Description	Withdrawal	Deposit	Balance (\$\$)
	Balance Brought Forward			3,319.31
29 Jul	Cash Withdrawal 32147895,NTUC KILLINEY	50.00		3,269.31
31 Jul	Interest Earned		0.15	3,269.46
	Total	3,730.43	4,500.64	
	Balance Carried Forward			3,269.46



S/N: EN05310700452470

MESSAGE FOR YOU

- Update your personal particulars**

If there is any change to your personal particulars or contact details, please update us via Internet Banking or visit any DBS/POSB branch.

- Revision of Terms and Conditions**

Please be informed that the Standard Terms and Conditions applicable to the Mortgage of Residential Property and/or Commercial Property and Renovation Loan will be revised from 1 Feb 2018. To obtain a copy, visit go.dbs.com/sg-hlnc.

- We value your feedback on our service**

Ipsos Pte Ltd may contact you for a phone/online survey on your banking experience with us. We would appreciate your participation in this survey.

TERMS AND CODES

FOREIGN CURRENCY CODES

Code	Description
AUD	Australian Dollar
CAD	Canadian Dollar
CNH	Chinese Yuan (Offshore)
EUR	European Union Euro
HKD	Hong Kong Dollar
JPY	Japanese Yen
NZD	New Zealand Dollar
NOK	Norwegian Krone
GBP	British Pound
SEK	Swedish Krona
CHF	Swiss Franc
THB	Thai Baht
USD	United States Dollar
XAU	Gold

Earmark Reason

Code	Description
AHF	Auction Facility
BIL	Bills
CC	Clearing Cheque
DL	Dealing Line
ELTG	Extra Long Term Guarantee
FADF	Fixed Advanced Facility
FCFD	Foreign Currency Fixed Deposit
FLD	Flexi-Deposit
FXA	Foreign Exchange
ICC	Issuance of Credit Card
LC	Letter of Credit
LCA	Foreign Currency Account
LCT	Letter of Credit Line

FOREIGN CURRENCY FIXED DEPOSIT

Earmark Reason	Description
LTG	Long Term Guarantee
MCL	Multi-Currency Line
MT	Margin Trading
MTL	Margin Trading Line
OD	Overdraft
OLL	Open-Linked Deposits
OTH	Others
PCF	Funding Commitment of Funds
RCF	Revolving Credit Facility
SDR	Special Drawing Rights
SG	Swing Line
SWX	Swaps

Earmark Reason

Code	Description
SHF	Settlement Facility
SKS	Supplier's Letter of Settlement Scheme
STP	Short Term Lending
STL	Short Term Line
TBC	Trading and Backing
TL	Trade Line

SS FIXED DEPOSIT

Remarks Expiration

Security Fixed Deposit subject to set-off against liabilities

Earmark-GTH Fixed Deposit earmarked for other reasons (e.g. Investment, Subsidy, etc.)

Note: If "Balanced" is shown under the "Remarks" column, please refer to your weekly Foreign Currency Fixed Deposit Statement for details.



S/N: EN05310700452470

FOR YOUR INFORMATION

DEPOSIT INSURANCE SCHEME

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Minimum Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

GENERAL

Late cheques will be taken into account for interest computation from the next clearing date after the day of deposit.

Exchange rate quoted (if any) is the indicative rate as at the last business day of the month.

Any transactions performed after our cut-off time for statement printing will be reflected in the following month's statement of account.

Overdraft interest denotes the interest charge on (a) the amount overdrawn due to there being insufficient funds in your account to meet payments (subject to a minimum charge of S\$10) or (b) the overdraft amount utilised for accounts with an overdraft facility (subject to a minimum charge of S\$10).

Please examine this statement. Subject to any other applicable terms, please notify us of any error or discrepancy within fourteen (14) days from the date of receipt of this statement.

FOREIGN CURRENCY FIXED DEPOSIT AND SGD FIXED DEPOSIT

The principal amount and interest in your fixed deposit will be renewed at maturity in accordance with your instructions. If maturity instructions are absent or cannot be implemented, we may at our discretion place it for any tenor and renew the principal and interest at the prevailing rate at the time of maturity. If you wish to change your maturity instruction, please approach any branch 2 business days before the maturity date. Please note that if the fixed deposit is withdrawn before the maturity date, you may receive lower or no interest and charges may be imposed.





DETAILED STATEMENT

~~Scott~~ 10 ✓

Balance
P.L.



9 | JUL 2016

entry
w. seller.

SC

6



V015e3003



MALAYSIA IMMIGRATION
[Section 2(1), Passport Act 1966]
MULTIPLE ENTRY VISA

Receipt No : SG1F0073
Fee Paid Visa : SGD 23

Good for any number of journeys to Malaysia within 9 MONTH(S)
from date hereof, provided this passport remains valid.

Name : KOMAL
Gender : FEMALE Passport No : L3344849
Nationality : INDIA
Remark : FOR ISSUE OF VR (SOCT 15) 30 DAYS EACH ENTRY
Ref No : OVS/49211/EA1100602/E
Date Of Issue : 27 JAN 2016
Place Of Issue : HIGH COMMISSION OF MALAYSIA - SINGAPORE

— Director General
VP No: VFAKB064573G67823

L3344849<2IND9002029F23070131610279<<<<<<<



उत्तर प्रदेश UTTAR PRADESH

96AC 958026

This is part of dual signature.



AFFIDAVIT
(Dual Name Signature)

I, Poonam Singh Rawat S/o, D/o, W/o Mawish Jain aged about R/o
F-1704, cloudb 9, Kishan Apartment do hereby solemnly affirm and declare as under : -
Ashna Khanda Dhasapuram
(U.P.)

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 Noida on this 16th day of August 2016 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.



ATTESTED
N.K. YADAV
Advocate
Govt. of India
G. B. Nagar

DEPONENT



उत्तर प्रदेश UTTAR PRADESH

01AD 108088

This is part of Dual Name affidavit



✓ ✓ ✓

19 AUG 2016

97

Amount of Change is ~~100~~
Amount Received for call to Stamp
will same & Add. of Purchaser
Add No. _____ Date of stamp
Stamp Vender
Received No. J.R. Company
With Best Gd. Wishes

19 AUG 2016

AFFIDAVIT
(Dual Name Signature)

I, KOMAL SINGH..... S/o,D/o,W/o..... HARDEV SINGH..... aged about R/o
No - 49 ST THOMAS WALK THE..... do hereby solemnly affirm and declare as under :-
BAYRON 13-06 SINGAPORE CITY - 238140

- 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.

- 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.
- 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.
- 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: **KOMAL**

Name/Signature 2: **KOMAL SINGH**


.....
DEONENT

VERIFICATION:-

Verified at No. 19..... on this 19th day of August, 2016..... 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.



YATTESTED
N.K. Yadav
Advocate
Govt. of India
G.B. Nagar
Regd. No. 4841


.....
DEONENT

When it's about business...



Rote Ablauf

Gurpreet Kaur <gurpreet.kaur@india infoline.com>

ROI approval // Komal Singh // 761226

1 message

Sanjay Chaurasiya <sanjay.chaurasiya@india infoline.com>

Sat, Aug 6, 2016 at 10:35 AM

To: Gurpreet Kaur <gurpreet.kaur@india infoline.com>, Asha Singh <asha.singh@india infoline.com>

Cc: Sachin Aggarwal <sachin.aggarwal@india infoline.com>

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

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

Date: Fri, Aug 5, 2016 at 3:57 PM

Subject: Re: ROI approval // Komal Singh // 761226

To: Sandeep Malik <sandeep.malik@india infoline.com>

Cc: Sanjay Chaurasiya <sanjay.chaurasiya@india infoline.com>, Rahul Rattu <rahul.rattu@india infoline.com>, Vivek Kumar <kumar.vivek@india infoline.com>

Ok

On 5 Aug 2016 3:44 p.m., "Sandeep Malik" <sandeep.malik@india infoline.com> wrote:

Dear Sir,

Requesting you to ROI of 9.5% in salaried HL case of 37 lacs.

On 5 Aug 2016 3:45 p.m., "Sanjay Chaurasiya" <sanjay.chaurasiya@india infoline.com> wrote:

Dear Sir,

Request ROI approval in the captioned case

Applicant is salaried and buying APF property in Supertech Eco Village-2.

We are Requesting you ROI of 9.5% against RAAC ROI of 9.55%. We take PF as per RAAC of 5000+ST & Insurance premium as per RAAC.

Commercial deviation matrix	
Loan Account no.	761226
Name of customer	Komal Singh
Loan Amount	29.73 lakh
Loan type	HL
Tenure	240
Income program	Salaried
Property value as per our technical team	37.16 Lakh
Property type	RESIDENTIAL (Supertech Eco Village-2)
Self occupied (y/n)	NA
LTV	78%
RAAC ROI	9.55%
PROPOSED ROI	9.50%
RAAC PF	5000+ST
PROPOSED PF	As per RAAC
INSURANCE PREMIUM	4000/-
LIFE/NON LIFE	

DSA/DST/REFERRAL code	C135154
CHANNEL NAME	
PAYOUT	As per Grid
PAYOUT DEVIATION IS ANY	NA

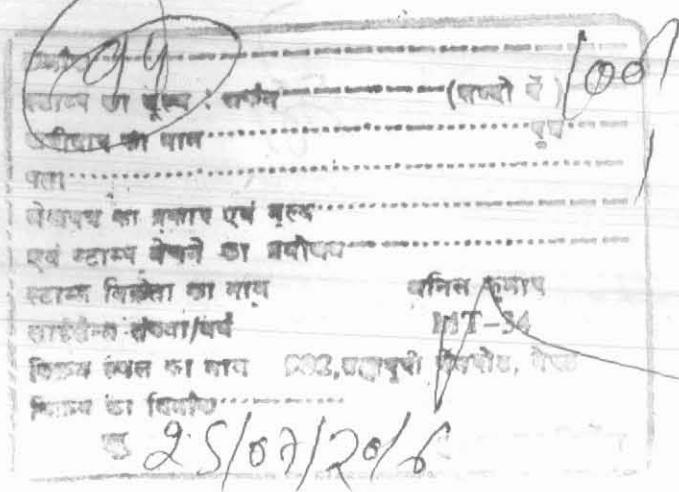


उत्तर प्रदेश UTTAR PRADESH

DC 959698

This is part of undertaking.





DDHC
Moring

भारतीय गैर न्यायिक

दस
रुपये

₹.10

भारत

TEN.
RUPEES

Rs.10

INDIA

INDIA NON JUDICIAL

उत्तर प्रदेश UTTAR PRADESH

01AD 659334

This is part of Undertaking.

Qb

Qb



६८

17 AUG 2016

स्टाम का बूथ बिल

खरीदार का नाम

एता

होम एड

एवं

स्टाम विकला का

नवातेला संख्या ५०८

टिक्की सील जा का

विष का दिनांक

को में 102

50 / 98.85

सप्तरी गाम्भरन

Second

PTIHL
Noida

17 AUG 2016

DECLARATION CUM UNDERTAKING BY BORROWER(S)
(FOR DEPOSIT OF POST DISBURSAL DOCUMENT)

To
INDIA INFOLINE HOUSING FINANCE LIMITED,
12A-10, 13th Floor Parinee Crescenzo, C-38 & C-39,
G-Block, Behind MCA, Bandra Kurla Complex,
Bandra East Mumbai-400051(Referred as "IIFL HFC").

Dated 17/08/16

Name of the Applicant: Komal Singh

Prospect No.: 761226

Prop. Address: Unit No - R0190C22006 Flat No - 2006, sector 16 B, Eco village - 2 NH-01 Greater Noida, 201301 India
(hereinafter referred as the Said Property)

I/We, Komal Singh, residing at No. 549 S.T. Thomas Walks, The Bayron, 13-A6, Singapore Singapore city 230140 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: [Signature]



ATTESTED
N.K. ~~Radav~~
Advocate
Govt. of India
G.B. Nagar

TransUnion CIBIL Limited
(Formerly: Credit Information Bureau (India) Limited)
CIBIL TRANSUNION MORTGAGE CHECK PREVIEW



EMPOWERING YOU

MEMBER NO: HM63380002

DATE: 22/08/2016

CONTROL NO: WP-22082016-1022071

SEARCH CRITERIA:

ADDRESS:	UNIT NO-R0190C22006 , FLAT NO- 2006, SECTOR-16B, ECO VILLAGE-2,, GH-01, GREATER NOIDA, GREATER NOIDA, 201301		
LANDMARK:			
CITY:	NOIDA	DISTRICT:	
STATE:	UTTAR PRADESH	PINCODE:	201301
APPLICANT NAME:	KOMAL SINGH	MEMBER REFERENCE #:	761226

MATCHED PROPERTY INFORMATION (10 Matches):

1. ADDRESS: UNIT NO. R0190C62007 FLAT#2007, ECO VILLAGE-II GH-01 SECTOR-16 B GREATER NOIDA
STATE: UTTAR PRADESH PINCODE: 201303
2. ADDRESS: ECO VILLAGE-2, GH-01, SECTOR-16B, GREATER NOIDA-201303 GREATER NOIDA
STATE: UTTAR PRADESH PINCODE:
3. ADDRESS: UNIT NO-R0190C51307 ECO VILLAGE-2;GH-01;SECTOR-16B GREATER NOIDA NOIDA
STATE: UTTAR PRADESH PINCODE: 201303
4. ADDRESS: UNIT NO. R0190B80106, ECO VILLAGE-2 SEC-16B, GREATER NOIDA NOIDA
STATE: UTTAR PRADESH PINCODE: 201301
5. ADDRESS: UNIT NO- R0190C91906, ECO VILLAGE- II, NOIDA NOIDA
STATE: UTTAR PRADESH PINCODE: 201301
6. ADDRESS: UNIT NO-(R0190C90206/FLAT-206), IN TOWER-C9, ECO VILLAGE-2 SITUATED AT, PLOT NO-GH-01, SEC-16B, GREATER NOIDA GREATER NOIDA
STATE: UTTAR PRADESH PINCODE: 201301
7. ADDRESS: UNIT NO. R0190C31301, TOWER C3, ECO-VILLAGE-2, PLOT NO. GH-01, SEC-16B, GREATER NOIDA GREATER NOIDA
STATE: UTTAR PRADESH PINCODE: 201307
8. ADDRESS: UNIT NO-R0190C10004, ECO VILLAGE-2, FLAT NO-004., PLOT NO-GH01 SEC-16B, NOIDA NOIDA NOIDA
STATE: UTTAR PRADESH PINCODE: 201019
9. ADDRESS: UNIT NO R0190C30808 SUPERTECH ECO VILLAGE II, PLOT NO GH-01 SEC 16 B GREATER NOIDA
STATE: UTTAR PRADESH PINCODE: 201301
10. ADDRESS: FLAT NO. R01912A1501, ECO VILLAGE-II, GREATER NOIDA NOIDA
STATE: UTTAR PRADESH PINCODE: 201301

DISCLAIMER

This CIBIL TransUnion Mortgage Check report (Report) is prepared by TransUnion CIBIL Limited. By accessing and using the Report the user acknowledges and accepts such use is subject to this disclaimer. This Report is a collation of information on the property stated therein based on, substantially, information provided by TransUnion CIBIL's various member banks and credit institutions (Members). TransUnion CIBIL cannot and does not independently verify land records, conduct title search, conduct searches in various court or dispute resolution forums to find out if the property or any of the parties concerned is subject to any disputes, or provide assessments as to any other parameters of the property. While TransUnion CIBIL takes reasonable care in preparing the Report, TransUnion CIBIL shall not be responsible for errors and/or omissions caused by inaccurate or inadequate information submitted to it. Further, TransUnion CIBIL does not guarantee the adequacy or completeness of the information and/or its suitability for any specific purpose nor is TransUnion CIBIL responsible for any access or reliance on the Report and that TransUnion CIBIL expressly disclaims all such liability. This Report is not a recommendation for rejection / denial or acceptance of any application, but may be used for further due-diligence. The use of this Report is governed by the terms and conditions of the Operating Rules for TransUnion CIBIL and its Members. No part of this Report may be distributed to third parties or published or reproduced in any form without TransUnion CIBIL's prior written approval.

Disbursement Checklist					
Customer Name:	Login Date:	Product:	Case Type:	Credit remarks	Operations remarks
Sanction Letter					
1	Sanction Letter duly signed by concerned authority (Validity of 60 days to be checked and date of issue of sanction letter should be < or equal to the loan agreement date)			/	/
2	Duly Accepted Sanction Letter signed by all borrowers with name, place and date written (Signatures should match with signature proof)			/	/
3	ROI and PF matching as per current policy or approval taken for ROI waiver			/	/
4	PLR on Sanction letter and Loan Disbursement Schedule to match as per policy			/	/
5	All post sanction conditions are met (PSD's should be self attested and FCU stamp required on all docs collected as PSD)			/	/
6	Duly accepted insurance form (Insurance calculation sheet match with the insurance amount as per sanction letter)			/	/
Agreement					
1	Valid agreement to be signed by all borrowers as per the Scheme (Notarization not mandatory)			/	
2	Stamp Paper date is < equal to loan agreement date				
3	All commercials matching with the sanction letter			/	
4	Any cutting to be countersigned by all applicants			/	
5	Loan agreement is duly signed (with stamp) by authorized representative of IIFL			/	/
MOE					
1	MOE to be duly filled and signed by all borrowers and representative of authorized signatory of IIFL			/	
2	MOE to be duly franked as per state policy				
3	MOE date is > or equal to the date of franking date			/	
4	All the original documents collected at the time of disbursement are mentioned in MOE			/	
5	The MOE should be recorded (executed) atleast a day after the date of deposit of title deeds			/	
MOE for additional collateral					
1	MOE to be executed by BCM and retained in the docket				
2	Photocopy copy of the MOE handed over to the borrower and a receipt of having received the same obtained on a separate paper and documented in docket			/	
3	Condition of additional collateral – interim or for entire tenor of the loan and take acceptance of such sanction letter			/	
Repayment					
1	Security Cheques + Cancelled cheques from the account from which repayment to be taken collected - 1st emi PDC, 3 EMI * 3 cheques, 1 cancelled, 1 WAC, 1 PRE EMI. Additional 3 emi * 3 spouse cheques in SEP and SEMP			/	/
2	Cheques are CTS and MICR is acceptable			/	
3	Favouring is as per the loan booking entity			/	
4	ECS/ACH in triplicate to be collected			/	
5	Signature on cheques matching with the signature verification submitted			/	
6	Authorized signatory stamp affixed in case of current account/ non individual account			/	
7	CSF of all cheques collected signed by all applicants and employee				
Disbursement Memo					
1	Linked Prospect Number mentioned on DM for all linked cases			/	
2	PLR, Margin, ROI, Loan Amount and EMI to match as per Sanction Letter			/	
3	Name of applicant and co-applicant matching with sanction letter			/	
4	Property address matching with address as per sanction letter			/	
5	Cheque Favouring matching with DRF (Scanned copy DRF recd on Email of IIFL employee acceptable for subsequent disbursal)			/	/
6	OCR matching with the clearance proof			/	
7	Property Valuation matching with the technical reports			/	
8	OTC mentioned supported by approvals from appropriate approving authority taken			/	
9	DM Signed by Credit Manager and CPA				
Non Individual borrowers					
1	In case of Companies, Board resolution should be on company's letter head (CIN no should be mentioned on the letter head)				
2	In case of partnership firm, Partnership authority letter (PAL) on firm's letter head				
3	Board Resolution signed by atleast 2 directors / PAL signed by all partners				
4	Signature proof of all signatories not a party to the loan				

5	Signatures on behalf of the company by the authorized signatory as per Board resolution/ PAI.		
6	Latest List of directors / partners (CA/CS attested) attached		
7	Common Seal affixed on all required places in case of companies		
Guarantors			
1	Guarantor agreement duly filled & Signed by Guarantor		
2	Guarantor KYC and CIBIL		
3	Residence Verification report and Office Verification report (financial guarantor)		
BT cases			
1	BT drafts completely filled and duly signed by all borrowers		
2	LOD Foreclosure letter from mortgagee bank (not more than 30 days prior to the date of the application) or Statement of account plus Declaration from customer on amount of outstanding to be accepted in lieu of amount outstanding letter		
3	In case of BT of CC/OD - Letter from IIFL to BT Bank and Letter from customer to BT Bank		
4	Letter of Guarantee in seller BT cases (Refer Mail on BT policy)		
5	ROC chare creation undertaking		
Home Loan cases - Resale			
1	Seller KYC + Seller Cibil + Seller FCI along with last three months banking (in which disbursal is to be made)		
2	OCR Details and clearence proof		
3	Ammenities agreement where applicable		
4	TDS deducted on all transactions where COP is > Rs 50 lacs		

Home loan cases - Builder Purchase		
1 Subvention approval- where applicable from CEO		
2 APF & subvention tagging in LOS		
3 NOC for lien on the project, if applicable		
4 Builder Buyer Agreement in favour of applicant.		
5 Payment receipts from builder		
6 TPT and PTM in approved format		
7 Latest demand letter		
8 Builder Name on all builder documents to match		
Top Up cases		
1 Cross Linking on existing loan and cross linking undertaking to be taken. (Loan to be linked in LOS also)	X	
2 No PDD pending in the parent loan		
LRD Cases		
1 Sanction Letter to mention the specific conditions as required by Policy		
2 Escrow agreement between the borrowers, IIFL and Bank duly stamped (Rs 300/- presently, IIFL HFC draft)		
3 Acknowledged copy of the Letter issued by the Lessor /Owner (borrower) to the Tenant containing Irrevocable Instructions to the tenant for deposit of rent to the specified Escrow Account with sign and company stamp of Tenant.		
4 Undertaking for assignment of any future rental from the collateral in approved format		
5 Escrow account details		
RE Loans on Project Cash flows		
1 Sanction Letter to mention the specific conditions as required by Policy		
2 Undertaking in approved format to accept any future receivables against the mortgaged project only in the Escrow Account		
3 Escrow agreement between the borrowers, IIFL and Bank duly stamped and duly vetted by Legal Head		
4 Escrow account details		
Legal and Technical reports		
1 Hard Copy of 2 valuation reports duly signed by vendor (date of report < 60 days)		
2 Duly Vetted (as per approved grid) Hard Copy of legal report duly in Non APF cases signed by vendor (date of report < 60 days)		
3 OPP vetting report (if applicable) by legal manager / Lawyer		
4 Technical report vetting by internal TM or RCM (date of report < 60 days)		
5 Photocopies of all legal documents demanded by lawyer		
6 Property address matching with legal, technical, sanction letter, Loan Schedule, MOE etc	X	
7 Only 1 TSR along with search receipt of all title documents of 13 years	X	
8 Legal Vetting report (date of report < 90 days)		
9 Rental CPV and rent agreement as per policy (or proof of tenancy) in case of rented collaterals	X	
10 Legal vetting by IIFL/HFC by credit/legal as per grid	X	
11 Collateral Verification report		
Other Checks		
1 Stamp Paper favouring and purpose is correct	X	
2 HUF declaration in case of any HUF applicant		
3 Property CIBIL - Validity 30 days		
4 Vernacular affidavit in case of any borrower signing in any language other than English		
5 ROC charge to be created in case property owner is a company	X	
6 No Interest reversal Letter from borrowers	X	
7 Sole Proprietor Declaration with date		
8 Lock in DD equivalent to 50% of total PF in case of BT and resale Transaction for SENP / SEP	X	

Authorized by Credit		
Name :	Employee No:	
<i>Anupreet Kaur</i> C1405154		
Designation:	Signature:	Date: 12/8/16

Authorized by Operations		
Name :	Employee No	
Designation:	Signature:	Date:
<i>Dinesh Kumar</i>		

Property Dedup for Prospect No: 761226 No of Duplicate Address Found: 35

Property Details

No	PropSrtNo	ProspectDNs	Address
1	42672	761226	Unit No-R0190C22006 , Flat No- 2006, Sector-16B, Eco Village-2, GH-01, Greater Noida, Greater Noida, 201301, NATIONAL CAPITAL REGION,INDIA

Records Collected : 0

SrNo	ProspectDNs	Customer Name	Mark Dedup	Master ID	Property Type	Address
1	729981	Mr. ANIL KUMAR KANTHAWAL			Residential	UNIT NO. (R0180E61001/PLAT # 1001) ECO VILLAGE-1 , Plot -08, Sector-1, GREATER NOIDA 201303
2	730108	Mr. BANWARI LAL			Residential	Unit No-(R019B112005/Flat # 2005) in B11 Tower, Eco Village -2, Plot No- GH-01, Sector-16B, Greater Noida 201303
3	733122	Mr. YOGESH GOSWAMI			Residential	Unit No. R018H003402Flat 3402, Plot-08,Block H 2 Sector-1, Greater Noida-201303,Aheria Eco Village-1,201303,NOIDA 2,NATIONAL CAPITAL REGION,INDIA
4	741416	Mrs. PRIYA DHARMENI			Residential	Unit No. R019B102001, Flat 2001 Eco village-2, GH-01, Sector-16B, Greater Noida, NOIDA, 201303, NATIONAL CAPITAL REGION,INDIA
5	742629	Mr. Amar Shekhar			Residential	Unit No-R0190C21105, Flat 1105, 11th floor, Tower C2 Eco village -2 GH-01, sector-16B, Greater Noida , NOIDA 2, 201301, NATIONAL CAPITAL REGION,INDIA
6	725927	Mr. RATHAIDEEP SINGH JASWAL			Residential	UNIT NO. R019G010004/FLAT 0804, 8TH Floor GH-01 BLOCK G1 ECO VILLAGE-2,SECTOR 16-B, GREATER NOIDA, UTTAR PRADESH-201303
7	727090	Mr. SACHIN DEV			Residential	UNIT NO-R018B111704 FLAT NO-1704 ECO VILLAGE-1 FLOT NO-08 SEC-1 GR.NOIDA201303
8	727701	Mr. RAJINDER KAPOOR			Residential	UNIT NO. (R018H000701/FLAT 0701) FLOT-08 SECTOR 1 ECO VILLAGE-1, GREATER NOIDA, UTTAR PRADESH
9	728211	Mr. vishnesh kumar			Residential	UNIT NO-R-018G010805 FLAT NO-0806 8th FLR TOWER-G1 ECO VILLAGE-2 GH-01 SEC-16B GR.NOIDA-201303

No Hatch Found: 0 User ID: c140954

Valuation Report - Individual APF

Prospect No:	761226	Report Status:	Positive
Customer Name	KOMAL SINGH, POONAM SINGH RAJPUT		
Property Address	Unit No-R0190C22006 , Flat No- 2006, Sector-16B, Eco Village-2,, GH-01, Greater Noida, Greater Noida, 201301, NATIONAL CAPITAL REGION, INDIA		
APFNO	APF/NCR/D/3-15/0026	Property Type:	Flat
Land Area	0.00	Source	
Land Rate	0.00	Source:	
Carpet Area	1020.00	Source	Allotment Letter
Super Built Up Area	1106.00	Source:	Allotment Letter
Super Built Up Rate	0.00	Source:	
Construction Rate	0.00	Source	
Wood work & interiors		Source:	
Car Parking And Amenities :		Source	
Extra Amenities /other charges :		Source DSD value 0.00 Rs :	
Total value On Completion (Rs) :	3716371.00		
Current Stage of villa/plot/Flat /Tower in(%):	90	Description :	under final finishing
Overall Tower Stage in(%):	90	Description :	
Recommendation in(%):	95	Possession :	
Unit identified from approved plans :	Yes	Source:	Floor Plan
Property Visited :	bhupender bansal	Person Met :	na
Neighbour check details :	na	Occupancy :	na
Met Property owner :	na		
APF Project Visit Date :	07/07/2016	APF Project / Visit By :	bhupender bansal
Special Conditions :	subject property is developers flat situated on 20th floor . the total value indicate above is only after completion and recommendation to be capped as per the percentage mentioned cop of the unit is 3716371 (Including service tax). COP is consider as credit request.		
Vendor Name :	Bhupender Bansal		
Contact No :			

YD
Cwog61

ICICI Bank

New Delhi Branch

9A, Phelps Building, Connaught Place, New Delhi - 110 001

RTGS / NEFT IFSC Code: ICIC0000007

VALID FOR THREE MONTHS ONLY

16082016
D D M M Y Y Y Y

Pay India Infoline housing finance Ltd.

Or Bearer

या धारक को

Rupees रुपये Four thousand Six hundred

Sixty Five Rupees

अदा करें



4665/-

A/c No.
खाता नं.

000701108319

29/7/16

SBNR: CBS

PERSONAL BANKING : NEW SAVINGS ACCOUNT

000191X000701108319000191X000701108319000191X000701108319000191X000701108319

Payable at par at all branches of ICICI Bank Limited in India

0 1 1 0 7 0
0 0 0 0 0 0
8 3 1 9 0 0 0 1
1 9 0 0 0 1

NOMAL SINGH
Please sign above

■■■000191■■■ 1102290021: 108319■■■ 31

Balance R.F

*Banker
sig
J.W.*

Soft Sanction Letter

Date : 26/07/2016

Prospect No : 761226

Miss. KOMAL SINGH

Mr. POONAM SINGH RAJPUT

NO.-49 ST. THOMAS WALK , THE BAYRON, 13-06, SINGAPORE, SINGAPORE CITY, 238140,
SINGAPORE, SINGAPORE

9643000906,

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 Loan
Loan Amount Sanctioned (INR)	300000/-
Interest Type	Adjustable Interest Rate (AIR)
Base Rate (IH-HPLR)	13.75%
Margin (+/-)	-4.2%
Rate of Interest	9.55%
Loan Tenor (in years)	20
Amount Of Each Installment On Monthly Rest (INR)	28062/-
Total Processing Fees/Other Charges (including ST) (INR)	5750/-
Processing Fees Paid (INR)	1200/-
CERSAI fees (INR)	115/-
Property Address	<input type="checkbox"/>

Additional conditions to comply prior to disbursal:

1. Legal & Technical Clearance, property to be approved as per IIFL norms
 2. Positive internal checks
 3. Loan amount not to exceed 80% of Market Value of property & 80% Agreement Value of property
 4. All property owners to be on the loan structure
 5. Loan can be secured with Insurance and Emi change accordingly.
 6. Passport Visa stamp reqd for proof that applicant is in Indian at the time of GPA Execution
 7. Applicant has to open NRE / NEO A/c & Repayment should from same account with SPDCs from Applicants Sister account.
 8. 20% OCR clearance Required upfront to be vetted from bank statement -Cash OC not acceptable
 9. Applicant Updated salary credit bank statement reqd with salary credit for the month of June 16
 10. Banker sign verification from Applicant NRE/NRO account
 11. Property be in sole name of applicant and be fully insured being only earning member
- 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 Vivek Kumar at 9873073742 or alternatively you can e-mail us at reach@iifl.com. Your Base Branch address is B-12, Second Floor, Sector 16, NOIDA.

You can now Pay your EMI, view your Loan account details and amortization schedule from EXISTING CUSTOMER

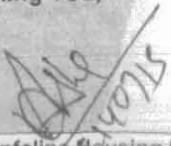
LOGIN @  www.iiflhomeloans.com or download  IIFL LOANS APP from 

Thanking You,

Accepted:

KOMAL SINGH

POONAM SINGH RAJPUT


India Infoline Housing Finance Ltd (IIFL-HFC)

India Infoline Housing Finance Limited

Authorized Signatory

[Signature]
C14075



India Infoline Housing Finance Limited, Corporate Identity Number- U65993MH2006PLC166475

12A-10, 13th floor, Parinee Crescenzo, C-38 and C-39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai - 400051
Tel : 022 - 6788 1000 • Fax : 022 - 6788 1010 • E-mail : reach@iifl.com • Website : www.iiflhomeloans.com

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 http://iiflhomeloans.com/schedule-of-charges & http://iiflhomeloans.com/most-important-terms-and-conditions , 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.

7/26/2016

India Infoline Mail - Re: NRI Recommendation - Komal Singh // 761226

When it's about money...

**Re: NRI Recommendation - Komal Singh // 761226**

1 message

Sachin Agarwal <sachin.agarwal@indiainfoonline.com>

To: Gurpreet Kaur <gurpreet.kaur@indiainfoonline.com>

Cc: Asha Singh <asha.singh@indiainfoonline.com>, Harleen Kaur <kaurharleen@indiainfoonline.com>, Bharat Bhushan <bharathbhushan@indiainfoonline.com>, Santosh Raj <santosh.raj@indiainfoonline.com>, Dalip Pandey <dalip.pandey@indiainfoonline.com>, Pawan Gupta <pawan.gupta@indiainfoonline.com>, Shama Khan <shama.khan@indiainfoonline.com>, Suhail Sheikh <suhail.sheikh@indiainfoonline.com>, Jagdish Singh <jagdish.singh@indiainfoonline.com>, Rinku Kumar <rinku.kumar@indiainfoonline.com>, Vivek Kumar <kumar vivek@indiainfoonline.com>, Rahul Rathi <rahul.rathi@indiainfoonline.com>

ok, property be in sole name of applicant and be fully insured being only earning member

Regards
 Sachin Agarwal
 Noida
 8860855474

On Mon, Jul 25, 2016 at 2:04 PM, Gurpreet Kaur <gurpreet.kaur@indiainfoonline.com> wrote:
 Dear Sir,

Subject case is recommended for Rs. 30 Lac @ 9.55% for 20 years. Applicant is looking to buy a property at Supertech Eco Village -2, COP Is Rs.38 lac(approx). She has paid Rs.50 k to the builder from her own contribution, Ownership will be single name of Applicant.

Status of Reports:

Reports	Komal Singh	Poonam Singh Rajput (POA)	Co-applicant - 2
Resi FI	Waiver (NRI)	Awaited	Positive
Office FI	Waiver (NRI)	Waiver (NRI)	NA
FCU	Awaited	Awaited	NA
Cibil	573	806	-1
Technical	Not initiated yet		
Legal	NA - APF		

Customer Profile:

- Applicant has done B.Com from Delhi University & pursuing MBA in Finance, She is NRI, working with Square Yards Singapore PTE Ltd since May'15, she was join the same company at Dubai branch in May'15 & she got transfer at Singapore in another subsidiary company (Technopole Pte Ltd) in Nov'15, prior to this she was working at India in Genpact for 1 year & in Wipro for 5 yrs, her total experience is 7 yrs.
- Applicant's Sister also join on loan as GPA, she is married & residing at GzD in her owned house from last 8 month with her husband & in-laws, She is working with KPIT Technologies, her husband is also working.
- Family** - Applicant is single residing at Singapore from last 8 months, her permanent address at Pahar ganj, New Delhi, her parents are residing there. Her Parents are not working, earlier her father was doing own business but now dependent on applicant income only

Existing Loans:

- Applicant doesn't have any obligations.
- Co-applicant (POA) has one Home loan joint with her husband of Rs. 22.90 lac for property at G.B Nagar, Indirapuram, GzD, She is self residing in the same property. Not considered as an obligation.

Deviations:
<https://mail.google.com/mail/u/0/?ui=2&ik=9e8ad1b5d4&view=pt&search=inbox&th=1562299c4b4fa378&smi=1562299c4b4fa378>

7/26/2016

India Infoline Mail - Re: NRI Recommendation - Komal Singh // 761226

- Applicant Residence & Office CPV Waive - NRI Customer; her sister has join on loan as GPA, her CPV to be taken on records. Applicant job confirmation through HR Email Id has taken on records
- Co-owner relationship norms not met - Applicant is single & her Sister is join on loan as GPA, she is residing in her owner house. Applicant Father KYC also taken on records with Positive CIBIL.
- PF cheque taken from POA Saving a/c - Applicant doesn't have any NRE / NRO account - sanction is subject to applicant will be open NRE/ NRO a/c & Banker sign verification from the same a/c to be taken on records.
- Applicant doesn't have any NRE / NRO account - Sanction is subject to applicant will be open NRE/ NRO a/c & Repayment also to be taken from NRE/NRO a/c of applicant.
- Negative CIBIL of applicant - Low cibil score 573 as Credit card overdue reflecting of Rs. 3350/- with 178 DPD - Customer clarifcation - all extra charges which HDFC has charged for re-issue card as she never asked them to re issue another card after lost the previous card.
- Recently HL enquiry reflecting in both applicant CIBIL - Apply with India Bulls but as there is Income Tax raid going on hence they are not able to process any loan at this point of time.

Sanction Conditions:

1. Legal & Technical Clearance, property to be approved as per IFL norms
2. Positive internal checks
3. Loan amount not to exceed 80% of Market Value of property & 80% Agreement Value of property
4. All property owners to be on the loan structure
5. Loan can be secured with insurance and Emi change accordingly
6. Passport Visa stamp reqd for proof that applicant is in Indian at the time of GPA Execution
7. Applicant has to open NRE / NEO A/c & Repayment should from same account with SPDCs from Applicant's Sister account.
8. 20% OCR clearance Required upfront to be vetted from bank statement (Cash OC not acceptable)
9. Applicant Updated salary credit bank statement reqd with salary credit for the month of June'16
10. Banker sign verification from Applicant NRE/NRO account
11. Property ownership should be on single name of applicant

Eligibility Calculation:

Property Type	APF
Loan Type	HL
Income Calculation (Monthly)	
BASIC	(4500*\$549) Rs. 220,500
HRA	Rs. -
DA	Rs. -
CCA	Rs. -
LTA	Rs. -
MEDICAL	Rs. -
SPECIAL ALLOWANCE	Rs. -
CONVEYANCE	Rs. -
OTHER (Fixed components)	Rs. -
Variable Salary (Monthly)	
Gross incentives @ 50% avg of last 3mths s.t 6 mths validation	Rs. -
Annual/half-yearly/ quarterly/ bonus/incentive @ 50% avg of last 2 yrs s.t validation from Form 16 of last 2 yrs/Salary certificate	Rs. -

1/3

<https://mail.google.com/mail/u/0/?ui=2&ik=9e8ad1b5d4&view=pt&search=inbox&th=1562299c4b4fa378&smi=1562299c4b4fa378>

2/3

NET MONTHLY SALARY	Rs. 220,500	-	-	-
GROSS MONTHLY SALARY APPROXED	Rs. 220,500	-	-	-
Rentals Income As Per Current YR. (pa)	Rs. -	-	-	-
Agricultural Income As Per Current YR. (pa)	Rs. -	-	-	-
Interest & Dividend Income As Per Previous YR. (pa)	Rs. -	-	-	-
Interest & Dividend Income As Per Current YR. (pa)	Rs. -	-	-	-
Total Income To Be Considered (pm)	Rs. 220,500	-	-	-
TOTAL GROSS MONTHLY INCOME	Rs. 220,500	-	-	-
TOTAL NET MONTHLY INCOME	Rs. 220,500	-	-	-
TOTAL Monthly Remuneration OBLIGATIONS	Rs. -	-	-	-
Total Monthly Remuneration Obligations	Rs. -	-	-	-
TOTAL NET SALARY INCOME	Rs. 220,500	-	-	-
APPLICABLE DBR	% 0.00%	-	-	-
APPLICABLE INTEREST	% 0.00%	-	-	-
APPROVED TENOR (in Month)	240	-	-	-
Per Lac EMI	Rs. 3,40	-	-	-
ELIGIBLE LOAN AMOUNT	Rs. 14,143,702	-	-	-
EML on Approved loan amount	Rs. 28,062	-	-	-
DBR on approved loan amount	% 12.13%	-	-	-
INSR	% 12.73%	-	-	-
Final MV of the property	Rs. 3,800,000	-	-	-
Final LTV	78.95%	-	-	-
Applicable LTV	80.00%	-	-	-
DBR Deviation	No deviation	-	-	-
INSR Deviation	No deviation	-	-	-
LTV Deviation	LTV Within norms	-	-	-
Thanks & Regards				-

When it's about money..



Gurpreet Kaur <gurpreet.kaur@indiainfoonline.com>

PD sheet

RE: Welcome mail-India Infoline Housing Finance Ltd // Komal Singh // 761226

1 message

Komal Singh <komal.singh@squareyards.ae>

Mon, Jul 25, 2016 at 8:55 AM

To: Gurpreet Kaur <gurpreet.kaur@indiainfoonline.com>, komal.singh02.ks@gmail.com, komalsingh19@gmail.com
Cc: Asha Singh <asha.singh@indiainfoonline.com>, Harleen Kaur <kaurharleen@indiainfoonline.com>, Bharat Bhushan <bharatbhushan@indiainfoonline.com>, Sachin Agarwal <sachin.agarwal@indiainfoonline.com>

I am not able to send the attachments as I got the mail delivery system failure.

Please give me some other email address where I can send the appointment letter.

From: Komal Singh [mailto:komal.singh@squareyards.ae]
Sent: Monday, July 25, 2016 11:10 AM
To: 'Gurpreet Kaur' <gurpreet.kaur@indiainfoonline.com>; komal.singh02.ks@gmail.com; komalsingh19@gmail.com
Cc: 'Asha Singh' <asha.singh@indiainfoonline.com>; 'Harleen Kaur' <kaurharleen@indiainfoonline.com>; 'Bharat Bhushan' <bharatbhushan@indiainfoonline.com>; 'Sachin Agarwal' <sachin.agarwal@indiainfoonline.com>
Subject: RE: Welcome mail-India Infoline Housing Finance Ltd // Komal Singh // 761226

Dear Gurpreet,

Hope you are doing well.

I have mentioned the replies in red in the below email.

And also please correct my personal email address which is komalsingh19@gmail.com. I can see R is missing from it.

Thanks

Komal Singh

+65 91270218

From: Gurpreet Kaur [mailto:gurpreet.kaur@indiainfoonline.com]

Sent: Sunday, July 24, 2016 5:12 PM

To: komal.singh02.ks@gmail.com; komalsingh19@gmail.com; komal.singh@squareyards.ae

Cc: Asha Singh <asha.singh@indiainfoline.com>; Harleen Kaur <kaurharleen@indiainfoline.com>; Bharat Bhushan <bharatbhushan@indiainfoline.com>; Sachin Agarwal <sachin.agarwal@indiainfoline.com>
Subject: Welcome mail-India Infoline Housing Finance Ltd // Komal Singh // 761226

Dear Ms Komal Singh,

Greetings for the day!

We thank you for choosing India Infoline Housing Finance Ltd.

Pls provide given details for processing of your Home Loan file.

1. Family details - Parents detail like working or Self-employed = My Parents are not working
2. Job Details - Date of joining, Total work experience. : total work experience 7+ years
3. Co-applicant details. = Poonam Rajput. My sister
4. Property Details - for applied loan = Super Tech Eco Village 2. Loan applied for 30,00,000
5. Education qualification details. = I am B.com Graduate and pursuing MBA in Finance
6. Guarantor Profile- Poonam Singh = Poonam please provide
7. Pls provide details of Loan, if you running in Singapore & India, also provide your credit report as on date : I do not have any loan in India. Credit report already provided of Singapore.
8. Property details of your Mortgage Loan, Auto Loan & Card. EMI Amount, Loan tenor.
9. Pls provide details & proof, if any loan closed or foreclosed by you : n/a

Other Details & Documents required

1. Appointment letter required from Square Yards Singapore PTE Ltd with transfer letter from Dubai to Singapore as confirmed by your Sister = both attached
2. Your Father PAN card & Address proof required = I will send passport copy in an hour
3. Clarification required about Credit card overdue of Rs. 3350/- which is reflecting in your CIBIL report, the same card was opened on dated 04.06.2011 = there are no expenses done by me on this card these are all extra charges which HDFC has charged. I never asked them to re issue another card after I lost the previous card. I was planning to make the full payment and close it because I had other Credit Cards like SBI, CITI, ICICI and I was pretty much happy with these cards. You can even check the status there was no due on any of these cards I used to make the payment within the time. Even after I made the HDFC payment they kept on putting the extra charges and as my Mobile number got changed they dint give me any information as well. Even now I went to HDFC just to clarify all this they apologised but they said they can't do anything now but they can try speaking to their management about this case and they will get back to me with the solution.
4. Recently Home Loan enquiry reflecting in your CIBIL report - have you applied any other Bank for Home loan, Please provide detail is yes. : yes I tried to apply from India Bulls but as there is Income Tax raid going on hence they are not able to process any loan at this point of time.

Thanks & Regards



Quick Link

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

Know Your Jurisdiction

Jurisdiction Details for CBMPK6556J

Surname	SINGH
Middle Name	
First Name	KOMAL
Area Code	DEL
AO Type	W
Range Code	68
AO Number	4
Jurisdiction	WARD 62(5), DELHI
Building Name	CIVIC CENTRE, NEW DELHI
Email ID	-

May 2017



Quick Link

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

Know Your Jurisdiction

Jurisdiction Details for AMDPR8652A

Surname	RAJPUT
Middle Name	SINGH
First Name	POONAM
Area Code	DEL
AO Type	W
Range Code	77
AO Number	4
Jurisdiction	WARD 71(4), DELHI
Building Name	CIVIC CENTRE, NEW DELHI
Email ID	delhi.ito33.3@incometax.gov.in

July 25/16

SDN List.pdf - Reader

Last updated on 31 July 2016

The List of individuals and entities established pursuant to Security Council Resolution 1988 (2011)

Last updated on: 21 July 2016

Composition of the List

This list consists of the two entities specified below:

A. Individuals associated with the Taliban

B. Entities and other groups and organizations associated with the Taliban

C. Individuals associated with the Taliban

TLA-155.31. Name: ۱- ABDOUL AZIZ ۲- ABDURRAHMAN ۳- AHMAD ۴- NA

Name (original script): عبدالعزيز ۲- عبدالرحمن ۳- احمد ۴- نا

Title: no Designation: no D.O.B.: 1960; POB: Shayan Village, Pishinot Area, Oghuz District, Paktia Province, Afghanistan; Good quality A.A.A.; no Low quality A.A.A.; no Nationality: no Passport no.:

Passport no.: no National identification no.: no Address: no Listed on: 1 Oct. 2011 (amended on 3 Sep. 2003, 21 Sep. 2007, 29 Nov. 2011) Other Information: Belongs to: Taliban Governor for Oghuz District, Paktia Province as of early 2010. Operated a training camp for non-Afghan fighters in Paktia Province. Has been involved in the transport of weapons to Afghanistan.

TLA-123.81. Name: ۱- ABDURRAHMAN ۲- ABDUL AHMAD ۳- AHMAD ۴- NA

Name (original script): عبدالرحمن ۲- عبدالحمد ۳- احمد ۴- نا

Title: no Designation: Head Secretary, Taliban Embassy, Abu Dhabi, United Arab Emirates; D.O.B.: 1972; POB: Shega District, Kandahar Province, Afghanistan; Good quality A.A.A.; no Low quality A.A.A.; no Nationality: Afghan; Passport no.: no National identification no.: no Address: no Listed on: 21 Jun. 2001 (amended on 3 Sep. 2003, 21 Sep. 2007, 29 Nov. 2011) Other Information: Belongs to: Head of the Delegation to Security Council resolution 1822 (2008) was nominated on 29 Jul. 2010.

TLA-123.81. Name: ۱- ABDUL GHANI ۲- BARAKAT ۳- ABUDU ۴- NA

Name (original script): عبدالغنى ۲- بارکات ۳- ابودع ۴- نا

Title: no Designation: Deputy Minister of Defense under the Taliban regime; D.O.B.: Approximately 1966; POB: Kamdard Village, Deraab District, Uruzgan Province, Afghanistan; Good quality A.A.A.; no Low quality A.A.A.; no Nationality: Afghan; Passport no.: no National identification no.: no Address: no Listed on: 23 Feb. 2001 (amended on 3 Sep. 2003, 21 Sep. 2007, 29 Nov. 2011) Other Information: Arrested in Feb. 2010 and in custody in Pakistan. Extortion suspect to Afghanistan and to the United States. Pakistani as of June 2011. Belongs to: Pezeshk i Rokn, Senior Taliban military commander and member of Taliban Qazis Council as of May 2007. Recalled pursuant to Security Council resolution 1822 (2008) was succeeded on 1 Jun. 2010.

TLA-128.81. Name: ۱- ABDOUL QADER ۲- BASIR ۳- ABEN ۴- NA

Name (original script): عبدال قادر ۲- باسیر ۳- ابن ۴- نا

Title: no Designation: Military Advisor, Taliban Embassy, Islamabad, Pakistan; D.O.B.: 1964; POB: Borkh Pid District, Manzherak Province, Afghanistan; Good quality A.A.A.; no Low quality A.A.A.; no Nationality: Afghan; Passport no.: no National identification no.: no Address: no Listed on: 23 Feb. 2001 (amended on 3 Sep. 2003, 21 Sep. 2007, 29 Nov. 2011) Other Information: Belongs to: Taliban Governor for Oghuz District, Paktia Province as of early 2010. Operated a training camp for non-Afghan fighters in Paktia Province. Has been involved in the transport of weapons to Afghanistan.

Close

SDN List.pdf - Reader

Last updated on 31 July 2016

The List of individuals and entities established pursuant to Security Council Resolution 1988 (2011)

Last updated on: 21 July 2016

Composition of the List

This list consists of the two entities specified below:

A. Individuals associated with the Taliban

B. Entities and other groups and organizations associated with the Taliban

C. Individuals associated with the Taliban

TLA-155.31. Name: ۱- ABDOUL AZIZ ۲- ABDURRAHMAN ۳- AHMAD ۴- NA

Name (original script): عبدالعزيز ۲- عبدالرحمن ۳- احمد ۴- نا

Title: no Designation: no D.O.B.: 1960; POB: Shayan Village, Pishinot Area, Oghuz District, Paktia Province, Afghanistan; Good quality A.A.A.; no Low quality A.A.A.; no Nationality: no Passport no.:

Passport no.: no National identification no.: no Address: no Listed on: 1 Oct. 2011 (amended on 3 Sep. 2003, 21 Sep. 2007, 29 Nov. 2011) Other Information: Belongs to: Taliban Governor for Oghuz District, Paktia Province as of early 2010. Operated a training camp for non-Afghan fighters in Paktia Province. Has been involved in the transport of weapons to Afghanistan.

TLA-123.81. Name: ۱- ABDURRAHMAN ۲- ABDUL AHMAD ۳- AHMAD ۴- NA

Name (original script): عبدالرحمن ۲- عبدالحمد ۳- احمد ۴- نا

Title: no Designation: Head Secretary, Taliban Embassy, Abu Dhabi, United Arab Emirates; D.O.B.: 1972; POB: Shega District, Kandahar Province, Afghanistan; Good quality A.A.A.; no Low quality A.A.A.; no Nationality: Afghan; Passport no.: no National identification no.: no Address: no Listed on: 21 Jun. 2001 (amended on 3 Sep. 2003, 21 Sep. 2007, 29 Nov. 2011) Other Information: Arrested in Feb. 2010 and in custody in Pakistan. Extortion suspect to Afghanistan and to the United States. Pakistani as of June 2011. Belongs to: Pezeshk i Rokn, Senior Taliban military commander and member of Taliban Qazis Council as of May 2007. Recalled pursuant to Security Council resolution 1822 (2008) was succeeded on 1 Jun. 2010.

TLA-123.81. Name: ۱- ABDUL GHANI ۲- BARAKAT ۳- ABUDU ۴- NA

Name (original script): عبدالغنى ۲- بارکات ۳- ابودع ۴- نا

Title: no Designation: Deputy Minister of Defense under the Taliban regime; D.O.B.: Approximately 1966; POB: Kamdard Village, Deraab District, Uruzgan Province, Afghanistan; Good quality A.A.A.; no Low quality A.A.A.; no Nationality: Afghan; Passport no.: no National identification no.: no Address: no Listed on: 23 Feb. 2001 (amended on 3 Sep. 2003, 21 Sep. 2007, 29 Nov. 2011) Other Information: Arrested in Feb. 2010 and in custody in Pakistan. Extortion suspect to Afghanistan and to the United States. Pakistani as of June 2011. Belongs to: Pezeshk i Rokn, Senior Taliban military commander and member of Taliban Qazis Council as of May 2007. Recalled pursuant to Security Council resolution 1822 (2008) was succeeded on 1 Jun. 2010.

TLA-128.81. Name: ۱- ABDOUL QADER ۲- BASIR ۳- ABEN ۴- NA

Name (original script): عبدال قادر ۲- باسیر ۳- ابن ۴- نا

Title: no Designation: Military Advisor, Taliban Embassy, Islamabad, Pakistan; D.O.B.: 1964; POB: Borkh Pid District, Manzherak Province, Afghanistan; Good quality A.A.A.; no Low quality A.A.A.; no Nationality: Afghan; Passport no.: no National identification no.: no Address: no Listed on: 23 Feb. 2001 (amended on 3 Sep. 2003, 21 Sep. 2007, 29 Nov. 2011) Other Information: Belongs to: Taliban Governor for Oghuz District, Paktia Province as of early 2010. Operated a training camp for non-Afghan fighters in Paktia Province. Has been involved in the transport of weapons to Afghanistan.

Close

poornam singh rajput

Close

July 2016
C:\Users\poornam.singh\Downloads

Deviation Matrix

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)	L2						Sanction
V-004	Negative/Fraud FCU	L5/FCU Head						Sanction
V-006	Verifications waiver (FCI/FCU/LIP) <i>NRI Case</i>	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 or 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% Cheque OCR	L4						Disbursement
R-004	NCR-LIG-Janta flats allotted 2010 or 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

De-Dup Done for Prospect No: 761226 No Match Found: No of Duplicates Found: 236**Applicant Details**

voterid	PANNo	PassportNo	DrivingLicense	Address	ContactNo	Mob	name	DOB	Pincode
CBMPK65563	L3344849			NO.-49 ST. THOMAS WALK, THE BAYRON, 13-06, SINGAPORE,	9643000906,,,9999	9643000906,	KOMAL SINGH	19900202	

Co-Applicant Details

voterid	PANNo	PassportNo	DrivingLicense	Address	ContactNo	Mob	name	DOB	Pincode
AMDPR8652A			DL0620140139471	H.NO.-5482, F/F, SHORA KOTHI,,PAHAR GANJ,	9643000906,		POONAM SINGH RAJPUT	19870711	
AMDPR8652A			DL0620140139471	H.NO.-F-1704, 17th FLOOR, CLOUD-9,TOWER RISHABH PARADISE, AHINSA KHAND-2,INDIRAPURAM	9643000906,	9643000906,	POONAM SINGH RAJPUT	19870711	

Records Selected :0

SrNo	ProspectNo	Customer Name	Duplicate On	Mark DeDup	Marker Id	Source	Client Type	PA
1	GL1015738	RAMESH SINGH	APPLICANT	<input type="checkbox"/>		IIFLGOLD	IILHFC - APPLICANT	DYJPS2
2	GL1054246	RAMESH SINGH	APPLICANT	<input type="checkbox"/>		IIFLGOLD	IILHFC - APPLICANT	
3	GL285821	SURENDRAPRATAP LALSAHAB SINGH	APPLICANT	<input type="checkbox"/>		IIFLGOLD	IILHFC - APPLICANT	DJOPS2
4	GL5408108	GURPREET SINGH	APPLICANT	<input type="checkbox"/>		IIFLGOLD	IILHFC - APPLICANT	
5	GL5547896	GURPREET SINGH	APPLICANT	<input type="checkbox"/>		IIFLGOLD	IILHFC - APPLICANT	
6	GL5584017	GURPREET SINGH	APPLICANT	<input type="checkbox"/>		IIFLGOLD	IILHFC - APPLICANT	

Mark Dedup

When it's about money..



Gurpreet Kaur <gurpreet.kaur@indiainfoonline.com>

HFC mail confirmed

Re: Employment confirmation:: Komal Singh // 761226

1 message

Nagendra Suman Naidu <suman.naidu@squareyards.in>

Sun, Jul 24, 2016 at 3:32 PM

To: Gurpreet Kaur <gurpreet.kaur@indiainfoonline.com>

Cc: Asha Singh <asha.singh@indiainfoonline.com>, Harleen Kaur <kaurharleen@indiainfoonline.com>, Bharat Bhushan <bharatbhushan@indiainfoonline.com>, Sachin Agarwal <sachin.agarwal@indiainfoonline.com>

Dear Gurpreet,

Please find the required details of Ms. Komal Singh.

Date of Joining: 11/05/2015**Current Office:** Square Yards Singapore PTE LTD**Designation:** Manager Finance & HR**Current Annual salary:** 54000/- SGD

Best Regards

Suman Naidu

Sent from my iPhone 6s

On 24-Jul-2016, at 5:17 PM, Gurpreet Kaur <gurpreet.kaur@indiainfoonline.com> wrote:

Dear Ms. Suman

Greetings for the day!

Ms. Komal Singh has applied for a Home Loan with us.

For this purpose kindly confirm the following for further proceedings.

Date of Joining: 11/05/2015**Current Office:** Square Yards Singapore PTE LTD**Designation:** Manager Finance & HR**Current Annual salary:** 54000/- SGD

Thanks & Regards

Gurpreet Kaur
 Credit Officer | HFC
 Noida
 Ph: 0120-4757167

www.iiflhomeloans.com

**Confidentiality & Disclaimer:**

This message contains confidential information and is intended only for the individual named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. E-mails are not encrypted and cannot be assured to be secured or error-free as information could be intercepted, corrupted, lost, destroyed arrive late or

CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Member Ref No : 761226

Control No : 000158564214

Date : 22-07-2016

Time : 11:08:45

A/C Info

Suit Filled / Wilful Default:

Written-Off-And Settled Status:

Dates

High Cr/Sanct Amt

Current Balance

Amount Overdue

Credit Limit

Emi Amt

Payment Frequency

Repayment Tenure

Credit Card Individual

(Open) 01-07-2014 (Last) 29-04-2015 (Close) 01-09-2015

0.00 0.00 0.00 0.00 0.00 0.00

11.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

Actual PayAmt 2,527.00

Cash Limit 10,000.00

0.00 0.00 0.00 0.00 0.00 0.00

Monthly Rate of Interest 0.00/0.0

Reptd:

24-06-2016

0.00 0.00 0.00 0.00 0.00 0.00

Start: 01-06-2016 End: 01-10-2014 Wrtn-Off (Total): 0.00 Settlement Amt: 0.00 Value/Type of Collateral: 0.00

Member NOT DISCLOSED A/C Info Credit Card Individual

Suit Filled / Wilful Default: Written-Off-And Settled Status:

Dates

High Cr/ Sanct Amt

Current Balance

Amount Overdue

Credit Limit

Emi Amt

Payment Frequency

Repayment Tenure

(Open) 24-05-2014 (Last) 29-04-2015 (Close) 01-09-2015

32,623.00 0.00 0.00 0.00 0.00 0.00

14.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

Actual PayAmt 0.00

Cash Limit 25,200.00

0.00 0.00 0.00 0.00 0.00 0.00

Monthly Rate of Interest

Reptd:

04-07-2016

0.00 0.00 0.00 0.00 0.00 0.00

Start: 01-07-2016 End: 01-06-2014 Wrtn-Off (Total): 0.00 Settlement Amt: 0.00 Value/Type of Collateral: 0.00

Member NOT DISCLOSED A/C Info Consumer Loan Individual

Suit Filled / Wilful Default: Written-Off-And Settled Status:

Dates

(Open) 04-07-2012

(Last) 05-03-2013

(Close) 05-04-2013

11,999.00 0.00 0.00 0.00 0.00 0.00

CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Member Ref No : 761226

Control No : 001258564214

Date : 22-07-2016

Time : 11:08:13

Current Balance

Amount Overdue

Credit Limit

Emi Amt

Payment Frequency

Repayment Tenure

Reptd:

30-11-2014

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.00 0.00

0.00 0.00 0.00 0.00 0.0

CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC Date : 22/07/2016

Member Ref No : 761236 Control No : 00115584214 Time : 15:08:42

NOT DISCLOSED 02-01-2012 Two Wheeler
NOT DISCLOSED 02-06-2011 Credit Card

End of Statement

CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Member Ref No : 1521409

Control No : 001158512380

Date : 22-07-2016

Time : 16.27.46

CONSUMER / BORROWER INFORMATION

Name : POONAM SINGH RAJPUT

Date of Birth:

Gender:

IDENTIFICATION(S)

IDType

IDNumber

Issue Date

Expiration Date

Aadhar Card (D Number) (PAN)

AM098678A

Voter ID Number

PUCR66875

Driver's license Number

DL062014012547

TELEPHONE(S):

Telephone Type

Telephone Number

Extension

Not Classified

9643000906954300906

Mobile Phone

9654902590

Not Classified

9871225100

Mobile Phone

9654905904

EMAIL:

Applicant Name

Email ID

POONAM SINGH RAJPUT

POONAM.RAJPUT1982@YAHOO.IN

POONAM SINGH RAJPUT

POONAM.RAJPUT1982@YAHOO.COM

POONAM SINGH RAJPUT

POONAM.SAHI.ME@GMAIL.COM

POONAM SINGH RAJPUT

DTFER.LLC@GMAIL.COM

EMPLOYMENT:

Account Type

Occupation Description

Income

Net / Gross Income Indicator	Monthly / Annual Income Indicator
G	A

Credit Card

363,390.00

CIBIL TRANSUNION SCORE(S):

Score Name

Score Card Name

Score Card Version

Score

CIBIL TransUnion Score Version 1.0

CIBILUSCR

00806

Exclusion Code

Reason Code

10,11,13..

ADDRESS:

Address

Category

Residence

Date Reported

NO 5482 SHARJA KOTHI, PAHAR GANJ, NEW DELHI, DELHI, State Code-07, Pin Code-110055

Residence Address

27-06-2016

K-902 PRATEEK LAUREL SOCIETY, SECTOR-120, NOIDA, State Code-09, Pin Code-201301

Not Categorized

31-08-2015

NOIDA, State Code-09, Pin Code-201301

Residence Address

17-06-2015

5402 SHORA KOTHI PAHAR GANJ, DELHI, State Code-07, Pin Code-110055

Residence Address

31-01-2014

CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Member Ref No : 1521409

Control No : 001158512380

Date : 22-07-2016

Time : 16.27.46

DEBTORS:

APPLICANT Member

A/C Info

Suit Filed / Wilful Default:

Written-Off And Settled Status:

Dates

High Cr/Sanct Amt

Current Balance

Amount Overdue

Credit Limit

Emi Amt

Payment Frequency

Repayment Tenure

Reptd:

Start:

(Open) 17-07-2016

End:

(Last) 16-06-2016

Wrtn-Off (Total):

0.00

Settlement Amt :

0.00

Member

NOT DISCLOSED

A/C Info

Other

Suit Filed / Wilful Default:

Written-Off And Settled Status:

Dates

High Cr/Sanct Amt

Current Balance

Amount Overdue

Credit Limit

Emi Amt

Payment Frequency

Repayment Tenure

Reptd:

Start:

01-06-2015

End:

01-08-2015

Wrtn-Off (Total):

0.00

Settlement Amt :

0.00

Member

NOT DISCLOSED

A/C Info

Individual

Suit Filed / Wilful Default:

Written-Off And Settled Status:

Dates

High Cr/Sanct Amt

Current Balance

Amount Overdue

Credit Limit

Emi Amt

Payment Frequency

Repayment Tenure

Reptd:

Start:

(Open) 07-10-2014

End:

(Last) 31-12-2014

Wrtn-Off (Total):

100,000.00

Settlement Amt :

0.00

Member

NOT DISCLOSED

A/C Info

Other

Suit Filed / Wilful Default:

Written-Off And Settled Status:

Dates

High Cr/Sanct Amt

Current Balance

Amount Overdue

Credit Limit

Emi Amt

Payment Frequency

Repayment Tenure

Reptd:

Start:

01-01-2015

End:

01-10-2014

Wrtn-Off (Total):

0.00

Settlement Amt :

0.00

Member

NOT DISCLOSED

Date : 22-07-2016

Time : 16.27.46

7/24/2016 2:21:06 PM

7/24/2016 2:21:06

CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Member Ref No : 521409

A/C Info

Suit Filled / Wilful Default:

Written-Off-And Settled Status:

Dates

High Cr/Sanct Amt

Current Balance

Amount Overdue

Credit Limit

Emi Amt

Payment Frequency

Repayment Tenure

Reptd:

Date : 22-07-2016
Control No : 001158512280
Time : 16:22:46

No. of Loan (Person) : 1

Reptd Date : 22-01-2017

Open Date : 24-01-2017

High Cr/Sanct Amt : 10,496.00

Current Balance : 0.00

Amount Overdue : 0.00

Credit Limit : 0.00

Emi Amt : 0.00

Payment Frequency : 0.00

Repayment Tenure : 0.00

Days Past Due/Asset Classification

31-01-2015

0.00 Days Late/Outstanding Amount

Start:

End :

Wrtn-Off (Total) :

Settlement Amt :

Member

A/C Info

Suit Filled / Wilful Default:

Written-Off-And Settled Status:

Dates

High Cr/Sanct Amt

Current Balance

Amount Overdue

Credit Limit

Emi Amt

Payment Frequency

Repayment Tenure

Reptd:

Wrtn-Off (Principal) : 0.00

Value/Type of Collateral: 0.00

Member

A/C Info

Suit Filled / Wilful Default:

Written-Off-And Settled Status:

Dates

High Cr/Sanct Amt

Current Balance

Amount Overdue

Credit Limit

Emi Amt

Payment Frequency

Repayment Tenure

Reptd:

NOT DISCLOSED

Credit Card Individual

Days Past Due/Asset Classification

15-01-2015

0.00 Days Late/Outstanding Amount

Start:

End :

Wrtn-Off (Total) :

Settlement Amt :

Member

A/C Info

Suit Filled / Wilful Default:

Written-Off-And Settled Status:

Dates

High Cr/Sanct Amt

Current Balance

Amount Overdue

Credit Limit

Emi Amt

Payment Frequency

Repayment Tenure

Reptd:

Wrtn-Off (Principal) : 0.00

Value/Type of Collateral: 0.00

Days Past Due/Asset Classification

15-01-2012

0.00 Days Late/Outstanding Amount

7/24/2016 2:21:06 PM

CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Member Ref No : 521409

Control No : 001158512280

Date : 22-07-2016

Time : 16:27:46

Current Balance : 0.00

Amount Overdue : 0.00

Credit Limit : 0.00

Emi Amt : 0.00

Payment Frequency : 0.00

Repayment Tenure : 0.00

Reptd:

30-11-2014

0.00 Days Late/Outstanding Amount

Start:

End :

Wrtn-Off (Total) :

Settlement Amt :

Member

A/C Info

Suit Filled / Wilful Default:

Written-Off-And Settled Status:

Dates

High Cr/Sanct Amt : 29,000.00

Current Balance : 0.00

Amount Overdue : 0.00

Credit Limit : 0.00

Emi Amt : 0.00

Payment Frequency : 0.00

Repayment Tenure : 0.00

Reptd:

31-03-2010

0.00 Days Late/Outstanding Amount

Start:

End :

Wrtn-Off (Total) :

Settlement Amt :

Member

A/C Info

Suit Filled / Wilful Default:

Written-Off-And Settled Status:

Dates

High Cr/Sanct Amt : 0.00

Current Balance : 0.00

Amount Overdue : 0.00

Credit Limit : 0.00

Emi Amt : 0.00

Payment Frequency : 0.00

Reptd:

(Open)22-03-2008

(Last)

(Close)20-03-2010

7/24/2016 2:21:06 PM

CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : HFC

Date : 02-07-2016

Member Ref No : 521409

Control No : 001158512380

Time : 16:27:48

Repayment Tenure

Days Past Due/Asset Classification

Repto:

22-06-2014

End:

01-07-2016

Wrtn-Off (Total):

0.00 Wrtn-Off
(Principal)

Settlement Amt:

0.00 Value/Type of
Collateral:

ENQUIRIES

Member	Date	Enquiry Purpose	Amount
NOT DISCLOSED	27-06-2016	Housing Loan	3,000,000.00
NOT DISCLOSED	27-06-2016	Housing Loan	1,000,000.00
NOT DISCLOSED	17-06-2015	Housing Loan	2,350,000.00
NOT DISCLOSED	08-01-2014	Auto Loan (Personal)	500,000.00
NOT DISCLOSED	07-01-2014	Auto Loan (Personal)	300,000.00
NOT DISCLOSED	06-01-2014	Auto Loan (Personal)	300,000.00
NOT DISCLOSED	17-10-2012	Credit Card	100,000.00
NOT DISCLOSED	21-01-2012	Home Loan	24,500.00
NOT DISCLOSED	29-11-2011	Consumer Loan	51,500.00
NOT DISCLOSED	26-12-2008	Credit Card	1,000.00
NOT DISCLOSED	09-01-2008	Two-wheeler Loan	37,665.00

End of Statement

~~False~~ 9811567044

Prop. air in
Father →
self → single man
Prop.

PERSONAL DISCUSSION

While doing so, the salesperson should ensure that the customer, following to be ensured: (1) Credit Manager to greet the customer on telephone and thank him for choosing IIFL HFC (2) Credit Manager to brief spoken (3) Conversation of credit manager to cover details about customer, his job profile, loan requirement, property details, expected date of disbursement, family background covering immediate family. (4) PD sheet should be duly filled, signed and documented in the application file.

Prospect No.	Komal Singh / Poonam Singh Roopinder
Name of Applicant & Co app.	
Relation amongst borrowers:	Sister ↓ Married
Educational Qualification:	→ Graduate B.Com from DU.
Professional Qualification:	→ Technopolis Pte Ltd consultant
Present Employment Name:	
Employee Type Govt/ PSU/ Private Sector/ Others:	
Designation:	
Job Role:	
Reporting to:	
When Joined:	
Whether confirmed:	
Employer description for Pvt Ltd company / Trust / NGO / Prop firm / Partnership form / Unlisted Public Ltd company:	Deekh - Patrika Singh father / mother - Komal. own house, done
Family Background:	Resident signature current address G-15 Deekh - Deekh on Rent
Dependants:	KPPT Teacher ↓ Husband
Previous Employment history:	→ Genpact at Noida 25/4/2015 April '14 to March '15
Credit History:	→ wipro - April Feb '09 to March '14 In case ↓ Refusal with Debt ↓ Rejected
Loan Details:	Total EMI - 7 yrs ₹ 60,000/-
Amount Required:	
Min Amount acceptable:	
Convertible EMI:	
Loan Type-HUDCLAP A-end use of LAP	
Disbursement Indentified Date:	
Property Details:	
Property Address:	Joint New Super. G-60/1/2 Kund Malhi Singh 6.80% complete Plot 35.80 Lee. cost Buni - Sale. bani on Rs. 30/- per.
APF/Non APF:	
Purchase / Construction / Renovation:	
If Purchase, resale or direct from builder:	
Construction stage of property:	BR
Other Assets:	
Remarks:	# Komal Singh 02 @.KS @ gmai.com # komal singh 9 @ gmai.com # Komal. Singh @ squareyards.ac
Credit Manager S-E-101	
Credit Manager Name:	
Employee Code:	HRMKT

* Sumeet Patel # HR main → suman-n
Dubai - cover 11/5/15 to 23/11/15
Salary → Growth
qualification → pass.

Approved by PDA

✓ Father ✓
✓ next card ✓
✓ copy ✓
✓ above & start

- ~~set up from set~~

~~Deborah's various overseas. Employ your
worry with current employer
problem. If we have our~~

① Sister's on loan -
PF Cheif, from POSA A/c -
not have any NRE/NRO
from NRE/PFO
② 3
③ 4
④ 5
⑤ 6
Let me open posa, DSB &
Rajkumar
etc 80 ac

Visa Stamp Proof Recd Date
of India at the time of issue

~~H~~ HR confirm will be single
~~H~~ Once
~~H~~

Poonam. Saphra@gmail.com

When it's about money..



Vivek Kumar <kumar vivek@india infoline.com>

Re: Request Login Approval // Komal Singh // 761226

1 message

Peeyush Jindal <peeyush.jindal@india infoline.com>

Thu, Jul 21, 2016 at 8:00 PM

To: Vivek Kumar <kumar vivek@india infoline.com>

Cc: Rahul Rathi <rahul.rathi@india infoline.com>, Sandeep Malik <sandeep.malik@india infoline.com>, Sachin Agarwal <sachin.agarwal@india infoline.com>, Asha Singh <asha.singh@india infoline.com>, Harleen Kaur <kaurharleen@india infoline.com>

ok

Peeyush Jindal

Vice President | HFC

Mob - 9711257498

www.iiflhomeloans.com



Few Hotel
~~missed~~ - Ile Quidad
 Subj. Address - City Bank
 Banking - OA

On Thu, Jul 21, 2016 at 8:00 PM, Vivek Kumar <kumar vivek@india infoline.com> wrote:

Dear Sir,

Her sister is our GPA and she live in Indrapuram Ghaziabad.

Ms. Komal has more than 5 years of Experience. Her previous employer was Wipro, where she worked as a Sr. Associate from Feb'09 to March'14 after that she worked with Genpact as a process developers from April'14 to July'15.

Thanks & Regards

Vivek Kumar

Relationship Manager | HFC

Noida

Ph: 0120-4757180 | Mobile: 9873073742

www.iiflhomeloans.com



On Thu, Jul 21, 2016 at 7:51 PM, Peeyush Jindal <peeyush.jindal@india infoline.com> wrote:

Who is the GPA Holder?

Whats the Earlier Employment history.

Peeyush Jindal

Vice President | HFC

Mob - 9711257498

www.iiflhomeloans.com



On Thu, Jul 21, 2016 at 7:42 PM, Vivek Kumar <kumar vivek@india infoline.com> wrote:
Dear Sir,

Request login approval.

Ms. Komal Singh is working with Techno Pals Pte. Ltd as a HR Consultant in Singapore. She lives in Singapore since Nov'15. She does not have NRO/NRE a/c but She already applied for NRO a/c. We have taken IMF of Rs.1200/- from GPA holder a/c with six month statement. We will take repayment from NRO/NRE.

Thanks & Regards

Vivek Kumar

Relationship Manager | HFC

Noida

Ph: 0120-4757180 | Mobile: 9873073742

www.iiflhomeloans.com



Prospect No

7 6 1 2 2 6

LIFE

SALES WELCOME CALL SHEET

Branch Name	Source	Source Name/code	Name of Sales Mgr	Contact no of SM	
NOIDA SEC-16	DSA/ DST	C135154	RAVEK KUMAR	9873073742	
Applicant Name	Co Applicant Name	Co Applicant Name	Co Applicant Name		
KOMAL SINGH	POA HOLDER Poonam Singh				
Contact Nos:-	+65-92170218	SAL	SEP	SENP	
Loan Type	Loan Applied	Property Address	DID		
HL	30 LACS				
Brief Profile of applicants					
Applicant CONSULTANT (HR) in Technopark.					
Income Heads	Applicant	Co Applicant	Co Applicant	Co Applicant	Income Consd
Salary / Business Income p.m.	225000/-				
Other Income p.m.					
Total	2,25000/-				
Loan Type	Financial Institute Name	EMI Amount	Obligation Consd (Y/N)		
Pending Document Name		Expected date of submission			
Sanyay Kr. Chaurasia C135154		16/7/2016			
Sales Executive		Sales Manager/Relationship Officer		Credit Manager	
I, Sanyay, declare that I have collected all the documents in this file from office/residence of the applicant on date 16/7/2016					



(Incorporated with Limited Liability in the U.S.A.)

Citibank, N.A. Pune
IFSC : CITI0000005

जारी करने की तिथि से ३ महीने के लिए वैध / Valid for 3 months from the date of issue

दिनांक Date 18 07 2016
D D M M Y Y Y Y

Pay India Infoline housing Finance Ltd. या धारक को Or Bearer
रुपये Rupees One thousand Two hundred Rupees
अदा करें। ₹ 1200/-

D. S. SAVANT & SONS, MUMBAI / CTB - 2010

संख्या सं.

A/c No. 5153130703

POONAM SINGH RAJPUT

Payable at Par at all Citibank branches in India
GCB/SA

कृपया कागज पर इसका उत्तर करें / Please sign above

119744101# 41103700110 1773471# 31

LOAN APPLICATION FORM



Please affix recent
photograph of
Co-Applicant
Sign across Photograph

India Infoline Housing Finance Limited
• CIN: U65993MH2006PLC166475
• NHB Registration No: 07/007/09
• Email: reach@iifl.com
• Website: www.iiflhomeloans.com

Serial No.

032408

Branch Location

Noida SFC-16

Prospect ID 761226

Customer ID

Date of Application 10/7/16

Source

Loan Amount 30 Lacs

Tenure

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 type="checkbox"/> Resident <input checked="" type="checkbox"/> NRI <input type="checkbox"/> PIO	<input type="checkbox"/> BT <input type="checkbox"/> Refinance <input checked="" type="checkbox"/> Fresh	HOME LOAN <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Plot <input type="checkbox"/> Improvement/Extension LAP <input type="checkbox"/> Asset Purchase <input type="checkbox"/> Others (Please Specify Business)

Name of the Buyout Bank

PERSONAL DETAILS OF APPLICANT/ CO-APPLICANT

APPLICANT

Title Mr. Mrs. M/s.

First Name KOMAL

Middle Name

Surname SINGH

Father's/Spouse's name HARDEV SINGH

Mother's Maiden Name KAMLESH

Date of Birth 02/02/1990 Gender Male FemaleMarital Status Single Married Others

No. of Dependents: Children — Parents — Others —

Qualification High School Graduate Post Graduate
 OthersCategory SC ST General OBC Others

PAN CBMPK6556J

Driving Lic. No. Expiry date Passport No. L3344049

Issued date 02/07/13 Valid upto 01/07/2023

Voter Identity No.

AADHAR

Visa Valid upto (if NRI/PIO)

Social Security No. (if NRI/ PIO)

Mobile +65-92170210, +65-84234340

Email Komalsingh19@gmail.com

Current Address 49 ST. THOMAS WALK

Landmark 13-06 (S) 230140

City/Town SINGAPORE

Pin Code 238140 State MALAYSIA

Country MALAYSIA SINGAPORE

Residence type Rented Owned

No. of Years of Residence 7 MONTHS

Landline No.

Permanent address 5482 1st FLOOR

Landmark SHORA KOTHI PAHAR GANJ

City/Town NEW DELHI

Pin Code 110055 State DELHI

Country INDIA

CO-APPLICANT

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

First Name

Middle Name

Surname

Father's/Spouse's name

Mother's Maiden Name

Date of Birth DDMMYYYY Gender Male FemaleMarital Status Single Married Others

No. of Dependents: Children — Parents — Others —

Qualification High School Graduate Post Graduate
 OthersCategory 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 Komalsingh19@gmail.com

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

EMPLOYMENT/ OCCUPATION DETAILS

Occupation: Salaried SEP SENP
 Housewife Retired

Name of Current Employer/Business Firm Square Yards
Singapore PTE Ltd.

Address of Current Employer/Business Firm 30, Mohamed

Landmark Sultan Road, 05-00238974

City/Town 5th Floor,

Pin Code 05-00238974 State _____

Country Singapore

Landline +65-68505016.64380918

Fax: _____

Years of Current job /Employment 8 month

Total Work Experience 7 years

Nature of Business Real Estate

Date of Incorporation 01/01/2010

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 HR

Employee ID 175

Designation Manager Finance HR

If Self-Employed: Business Profession

Other Nature of Business (Products/Services provided)

Type of Profession: Doctor Architect CA
 Lawyer Others

Official/ Business Email ID Komal.singh@squareyards.com

Previous Organisation (If _____)

current employment is less _____

than year)/ City _____

FINANCIAL DETAILS (IN INR LAKHS)

Gross Annual Income 27 Lakhs

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 _____

CreditCardO/S _____

Other _____

Total _____

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 01/01/2010

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 _____

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 _____

CreditCardO/S _____

Other _____

Total _____

LOAN APPLICATION FORM

BANK DETAILS

Name of Bank DBS BANK LTD
 Branch address SINGAPORE 010982
 Type of Account Savings Current Cash credit OD
 Account No. 207835070
 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 KOMAL SINHA

Property Address Unit No - R0190 C2 2006 Flat No - 2006, Sector - 16B
Eco Village - 2 Unit - 01 Greater Noida

Land Mark Ur. No 109 City Pin Code 201301 State U.P

INITIAL FEE DETAILS

Bank Account Name & Branch CITI BANK N.I.A PUNE Date 10/07/16

Cheque No. " 974410 " Amount* 1200/- (*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 INDIA

Country _____

Residence type Rented Owned

Residence type Rented Owned

No. of Years of Residence 7 MONTHS

No. of Years of Residence _____

Landline No. _____

Landline No. _____

Permanent address 5402 1st FLOOR

Permanent address _____

Landmark KSHORA KOTHI PAHAR GANJ

Landmark _____

City/Town NEW DELHI

City/Town _____

Pin Code 110055 State DELHI

Pin Code _____ State _____

Country INDIA

Country _____

REFERENCES

Name: 1 Roshni
 Address: C-2/1059, 1st Floor, Paham Vihar, No. James International City School, Gurgaon
 Pin Code 122002
 State Haryana Country India
 Phone _____ Mobile 9818767953
 E mail _____
 Relation Relative

Name: 2 Manish Jain
 Address: F-1704, Cloud 9 Apartment, Amanis Bhand - II, Sector 10, Ghaziabad
 Pin Code 201014
 State UP Country India
 Phone _____ Mobile 9643000901
 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 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

DECLARATION

I/ We are applying for Loan of ₹ 39 LAC. 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

Date 10/7/2016
 Place DELHI

Stamp/ Seal (If Applicable)

Date _____
 Place _____

Stamp/ Seal (If Applicable)

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

Stamp/ Seal (If Applicable)

FOR OFFICE USE ONLY

Source SANJAY KUMAR CHAURASIYA Exec. code C135154
 DSA Name & Code YOGESH GUSSWAMI / B000090
 Other Channel _____
 RM Name VIVEK KUMAR RM Code C133099
 Risk Categorisation : Low Medium High

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
 • Website - 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 • Website: www.iiflhomeloans.com

Total _____

Total _____

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

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

LOAN APPLICATION FORM

Please affix recent
photograph of
co-Applicant

Sign across Photograph



Branch Location

NOIDA SEC-16

Prospect ID

761286

Customer ID

Date of Application

10/7/16

Source

Loan Amount

32 LACS

Tenure

20 YEARS

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 type="checkbox"/> Resident <input checked="" type="checkbox"/> NRI <input type="checkbox"/> PIO	<input type="checkbox"/> BT <input type="checkbox"/> Refinance <input checked="" type="checkbox"/> Fresh	HOME LOAN <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Plot <input type="checkbox"/> Improvement/ Extension
			LAP <input type="checkbox"/> Asset Purchase <input type="checkbox"/> Others (Please Specify Business)

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 _____ 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

(POA)

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

First Name **POONAM**

Middle Name **SINH**

Surname **RAJPUT**

Father's/Spouse's name **MANISH JAIN**

Mother's Maiden Name **KANLESH RAJPUT**

Date of Birth **11.07.1987** 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 **AMBPRB652A**

Driving Lic. No. **DL 662014013947** Expiry date _____

Issued date _____ Valid upto _____

Voter Identity No. _____

AADHAR _____

Visa Valid upto (if NRI/PIO) _____

Social Security No. (if NRI/ PIO) _____

Mobile **9643000976**

Email **poonam.sophia@gmail.com**

Current Address **F-1704 17th FLOOR**

Landmark **CLOUD 9 TOWER RISHABH**

City/Town **PARADISE AHINSA KHAND-II**

Pin Code **201014** State **U.P.(V.I.B. NAUR)**

Country **INDIA**

Residence type Rented Owned

No. of Years of Residence **10 Months**

Landline No. _____

Permanent address **5402, 1st FLOOR**

Landmark **SHORA KOTHI PAHARYAN**

City/Town **NEW DELHI**

Pin Code **110055** State **DELHI**

Country **INDIA**

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

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 _____

Occupation: Salaried SEP SENP
 Housewife Retired

Name of Current Employer/ Business Firm *KPIT Technologies*

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

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 _____

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			
CreditCardO/S			
Other			
Total			

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

LOAN APPLICATION FORM

BANK DETAILS

Name of Bank _____
 Branch address _____
 Type of Account Savings Current Cash credit OD
 Account No. _____
 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 _____

Sources of Funds

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

Total Fund Requirement

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 _____

Komal Singh

Property Address _____

Unit No - R0190C22006, Flat No - 2006 Sector - 16B

Land Mark _____

City _____

Bio Village - 2 G+01 Greater Noida

Pin Code _____

201301 State _____

U.P _____

INITIAL FEE DETAILS

Bank Account Name & Branch _____

CITI BANK AIA PUNE

Date 10/7/16

Cheque No. _____

974410

Amount* _____

1200/-

(*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

DOCUMENT CHECKLIST

For quick approval _____

Permanent address _____

Landmark _____

City/Town _____

Pin Code _____ State _____

Country _____

Residence type Rented Owned

No. of Years of Residence _____

Landline No. _____

Permanent address 5402, 1ST FLOOR

Landmark SHORA KOTHI PAHARYANJ

City/Town NEW DELHI

Pin Code 110055 State DELHI

Country INDIA

REFERENCES

Name: 1 ROHINI RAJPUT
 Address: H.NO - 5402 LADDU
 CHATTI PANAR VANS
 City NEW DELHI Pin Code 110055
 State DELHI Country INDIA
 Phone _____ Mobile 08860286480
 E mail _____
 Relation FRIEND

Name: 2 RASHMI
 Address: C-2/1059 2nd FLOOR
 PALAM VIHAR
 City GURGAON Pin Code 122002
 State HARYANA Country INDIA
 Phone _____ Mobile 9810767953
 E mail _____
 Relation RELATIVE

KEY LOAN FEATURES

- Minimum Loan amount: INR 5 Lacs*
 - Tenure up to 20 years (240 months)*
 - Rate of Interest Based on credit evaluation process
- 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

DECLARATION

I/ We are applying for Loan of ₹ 39 LAC. 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

Date _____

Stamp/ Seal (if Applicable)

Date _____

Place _____

Place _____

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

Stamp/ Seal (if Applicable)

FOR OFFICE USE ONLY

Source SANJAY KUMAR CHAURASIYA Exec. code C135154

DSA Name & Code YOGESH NOSWAMI / B000090

Other Channel _____

RM Name YIVEK KUMAR

RM Code C133099

Risk Categorisation : Low Medium High

DSA Stamp



India Infoline Housing Finance Limited

CIN: U65993MH2006PLC166475 • NHB Registration No.: 02.0070.09

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: (91-22) 67881000 • Fax: (91-22) 67881010 • Email: reach@iifl.com • Website: www.iifl.com

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

Liabilities	O/S Amount	Serial No.
Home Loan		, either in writing or in electronic form.
Personal Loan		
Two Wheeler		
Loan		
CreditCard O/S		
Other		
Total		



उत्तर प्रदेश UTTAR PRADESH

DC 945245

GENERAL POWER OF ATTORNEY

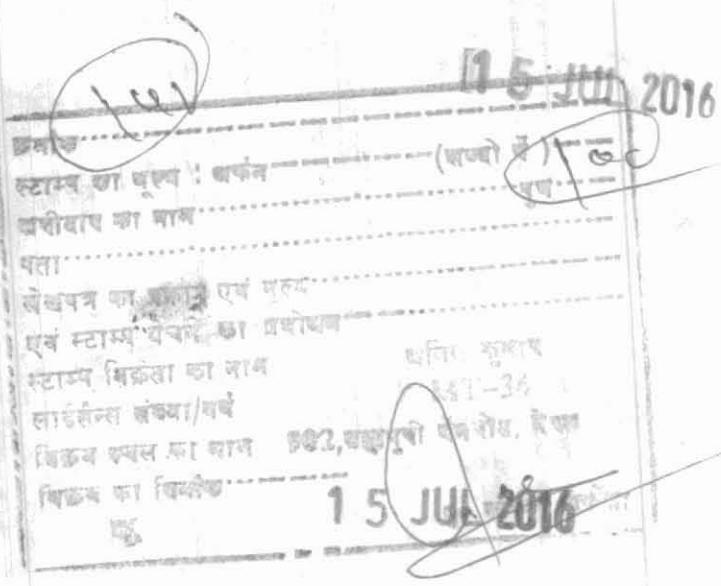
KNOW ALL MEN BY THESE PRESENTS THAT I KOMAL SINGH
(Hereinafter the Executant) aged about 26 years and residing at 49 ST. THOMAS
WALK # 13-06(S) 230140

DO HEREBY NOMINATE APPOINT AND CONSTITUTE
Mr./Ms. POONAM SINGH RAJPUT aged about 29
years and residing at F-1704 12th FLOOR CLOUD 9 TOWER RISHABH PARADISE
AHLSIKA KHAND-II INDIRAPURAM N.A. (NAVARUP) who has subscribed his/her
signature here under in token of identification) to be my lawful Attorney in my name and on my
behalf to do any one or all of the following acts, deeds, matters, and things, related to the property
bearing Unit No - R0190C22006 Flat No- 2006 Sector-16B Eco Village - 2
Ghur-01 Greater Noida - 201301 U.P (hereinafter referred to as 'said property') namely:

1. To apply for financial assistance / facilities (the "Loan Facilities") under various schemes of India Infoline Housing Finance Limited ("IIFL HFC"), which expression shall, unless it be repugnant to the subject or context thereof, include its successors and assigns) from time to time, for such amount/s as the Attorney may deem fit, pay all fees, sign application/s (the "Application/s") for the Loan Facilities, furnish details and information required, give any statement, letter, clarification or any other writing required or necessary for availing of the Loan Facilities and to follow up with IIFL HFC with respect to the Application/s and do such other things and deeds as may be necessary in relation thereto.
2. To accept terms and conditions relating to the Loan Facilities and sign such writings /letters / papers / documents in token of my acceptance of the terms and conditions therein contained and pay all fees, charges and all amounts in respect of the Loan Facilities.
3. To request IIFL HFC or agree for any change or modification in the amount/s of the Loan

Same





Poonam Singh Rajora
F-1704 10th Floor
Cloud 9 Fishtail
Panjika
Ahuja Khanda II
Sector 16
Panchkula

Facilities, rate/s of interest, period of repayment or any other terms and conditions in relation thereto.

4. To receive disbursement of the Loan Facilities and for that purpose give effectual discharge.
5. To give necessary information and documents to assist IIFL HFC appraise the Application/s, and any properties purchased/to be purchased using the Loan Facilities.
6. To secure the Loan Facilities on such properties mentioned above or any other properties as may be required by IIFL HFC and as the Attorney may agree, in a form and manner acceptable to IIFL HFC, to pay stamp duty on security documents if any, present such security documents for registration before appropriate Registrar/Sub-Registrar of Assurances and give authority letters to the Sub-Registrar to directly deliver the registered documents to IIFL HFC.
7. To furnish such indemnities as may be required by IIFL HFC in relation to the Loan Facilities (including security for the same) and execute all such agreements, documents and writings as may be required by IIFL HFC in respect of the Loan Facilities.
8. To execute in favor of IIFL HFC an irrevocable Power of Attorney authorizing IIFL HFC to execute in its own favor or in favor of any other person, as IIFL HFC in its sole discretion may decide, legal mortgage in English form on the properties to be secured for the Loan Facilities.
9. To execute in favor of IIFL HFC, an irrevocable Power of Attorney authorizing IIFL HFC, inter alia, to sell the properties secured on any delay or default in repaying the Loan Facilities and/or occurrence of any other event of default under the Loan Facilities as also to appropriate sale proceeds against the outstanding amounts in respect of the Loan Facilities.
10. In addition to power under clause (6) above, to pledge with IIFL HFC any share certificates, debentures, bonds, units issued by Unit Trust of India, National Savings Certificates, fixed deposits or any other security owned by me, by way of security for the Loan Facilities and to sign any documents, transfer forms or papers that may be required in connection therewith.
11. To acknowledge my liability / debt to IIFL HFC in respect of the Loan Facilities.
12. To buy property/ies on my behalf from any person, to execute agreement/s for sale and deeds, pay all monies (including deposits) in relation thereto, pay stamp duty, present such agreement/s and deeds for registration before appropriate Registrar/Sub-Registrar of Assurances and give authority letters to the Sub-Registrar to directly deliver the registered documents to IIFL HFC / their trustees/ agents.
13. To take possession of the properties which have been purchased on my behalf.
14. To give on lease / leave and license my properties to any person as the Attorney may deem fit.
15. To enter into / execute and furnish such documents and writings as may be required by the trustees / agents of IIFL HFC.
16. To sell the properties belonging to me (including properties secured for the Loan Facilities and all monies in respect thereof) to any person at such price as may be deemed fit by the Attorney.



[Signature]

17. To sign forms, documents and papers required for the purpose of registration with Co-operative Housing Society or Limited Company or Association of Apartment Owners and become member thereof participating in all the meetings and proceedings from time to time, obtain share certificates and/or other documents issued in my name and hold the same as my Attorney.

18. To abide by the provisions of all applicable laws (including the Foreign Exchange Management Act, 1999) in connection with the Loan Facilities from IIFL HFC (including creation of security as may be required by IIFL HFC).

19. Generally to do all such acts, deeds, matters and things all at my cost and expense as are necessary and incidental to buying the property, paying the purchase price, borrowing from IIFL HFC, and giving security as my Attorney deems fit and proper.

AND I agree to ratify all lawful acts, deeds, matters, and things done by my Attorney pursuant to the powers herein before mentioned.

In Witness whereof, I _____ have hereunto set
and subscribed my hands at _____ on 15/7/16

Ram
Ram
Executant

WITNESSES:

1. Signature *Rahini Raajpal* *Ram*
Name and Address : H.No. S.H.Q. Building Ghazi
Pahar Enclave N.D.S.S
2. Signature *Rashmi Singh* *Ram*
Name and Address : C-1058, 3rd Floor, Palam
Vihar, Gurgaon - 122002

I accept *Ram*
Specimen signature of the Attorney



~~ATTESTED~~
N.K. YADAV
Regd. 4641 Advocate
Govt. of India
G.B. Nagar

18 JUL 2016

KYC

KYC

8
C131512/NSO

Screened
(Agency Code)
241528





REGD AIR MAIL / MISCELLANEOUS SERVICE



HARDEV SINGH

KAMLESH

100% प्राप्ति के साथ

प 482, 1ST FLOOR, SHORA KOTHI

PAHAR GANJ, DELHI

PIN: 110055, DELHI, INDIA

प्राप्ति प्राप्ति का

फार्म नं. / FILE NO.

DL1060069550613

Some

OSV
C135154
+

INDIA

03/05/15
CL&F

L 3344849

Date of Birth

02/02/1990

Date of issue

Date / Date of issue

1/2013

01/07/2023

P<IND<<KOMAL<<<<<<<<<<<<<<<<<<<<<<

L3344849<2IND>00129F2307013<<<<<<<<<<<<<<<6



MALAYSIA VD1589003
VISA



MALAYSIA IMMIGRATION
[Section 2(1), Passport Act 1966]
MULTIPLE ENTRY VISA

Receipt No : SG1F0073
Fee Paid Visa : SGD 2.

Good for any number of journeys to Malaysia within 9 MONTH(S)
from date hereof, provided this passport remains valid.



Director General

VP No: YFARB064573G67823

Name : KOMAL
Gender : FEMALE Passport No : L3344849
Nationality : INDIA
Remark : FOR ISSUE OF VP (SOCIAL) 30 DAYS EACH ENTRY
Ref No : OVS/49211/EA1100602/E
Date Of Issue : 27 JAN 2016
Place Of Issue : HIGH COMMISSION OF MALAYSIA - SINGAPORE

V SINDKOMAL <<<<<<<<<<<<<<<<<<<<<<<<<<<<
L3344849<2IND9002029F23070131610279<<<<<

for me.

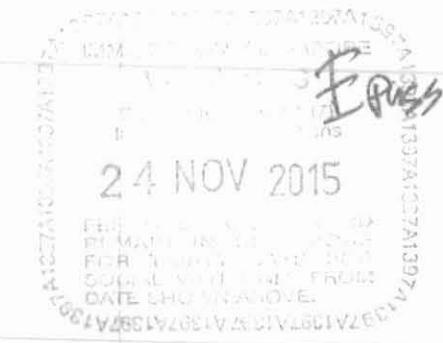
Jemal

100-10

2017

100-10

Jonal



24 NOV 2015

Journal

訪客 批准逗留至2016年02月17日

Visitor-Permitted to remain
until 17 Feb 2016

KOMAL

通行证號碼 Travel Document Number

L3344849

入境日期(日-月-年) Arrival Date(dd-mm-yyyy)

03-02-2016

Komal

8/25/2016

India Infoline Mail - Address proof



India
Infoline

Asha Singh <asha.singh@indiainfoline.com>

Address proof

1 message

Sanjay Kumar Chaurasiya <sanjaykr.1911c@gmail.com>

To: asha.singh@indiainfoline.com

Thu, Aug 25, 2016 at 4:42 PM

KPIT

IMG-20160825-WA0009.jpg
99K

KPIT

AddrProof_V1.0
Date: 18.07.2016

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Ms. Poonam Singh Rajput [00121191] is working with us since 13.01.2014. Her current designation is Functional Consultant.

She is a confirmed employee.

As per our records her address is as below :-

Present Address

Flat No- 1704, Cloud 9 Apartments,
Ahinsa Khand-2,
Indirapuram
Ghaziabad 201014
Uttar Pradesh
India

Permanent Address

H.No- 5482,
Shora Kothi,
Pahar Ganj,
New Delhi 110055
Delhi
India

This letter is issued to her for submitting as a declaration.

For KPIT Technologies Limited

Sweety
Sweety Nair
Group Manager - HR

KPIT Technologies Limited (Formerly KPIT Cummins Infosystems Limited)

Noida Office: 34 & 35 NSEZ (Noida Special Economic Zone), Noida, Uttar Pradesh 201 305.

Phone: +91 120 3073555 | Fax: +91 120 3073 554

Corporate and Registered Office: 35 & 36, Rajiv Gandhi Infotech Park, Phase 1, MIDC, Hinjewadi, Pune 411057, India
Phone: +91 20 6652 5000 | Fax: +91 20 6652 5001 | kpitn@kpit.com | www.kpit.com | CIN: L72200PN1990PLC059594



आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

POONAM SINGH RAJPUT

HARDEV SINGH

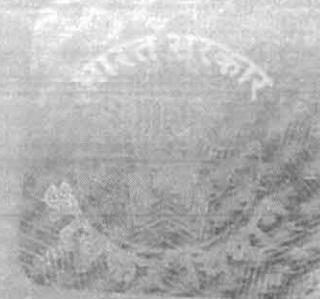
11/07/1987

Permanent Account Number

AMDPR8652A

A handwritten signature in black ink, appearing to read "Poonam Singh Rajput".

Signature



13122007

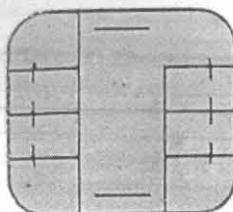
A handwritten signature in black ink, appearing to read "Hardev Singh".



OSV
C135154
&

Transport Department Government of NCT of Delhi
Licence to Drive Vehicles Throughout India

Licence No . : DL-0620140139471 (P) N
 Name : POONAM SINGH RAJPUT
 S/W/D : HARDEV SINGH
 DOB : 11/07/1987 BG : O+
 Address :
 5482 SHORA KOTHI PAHAR
 GANJ, DELHI 110055



Auth to Drive
 LMV-NT
 MCYWOG

Date of Issue
 26/08/2014
 26/08/2014

Issue Date : 26/08/2014
 Validity(NT) : 25/08/2034
 Validity(T) : NA
 Inv Carr No : NA

(Holder's Signature)

Issuing Authority
 SARAI KALE KHAN



OSV
 C13S154
 &

CERTIFICATE OF REGISTRATION OF MARRIAGE



This is to certify that an application for the registration of marriage under the UTTAR PRADESH HINDU MARRIAGE REGISTRATION RULE, 1973 pertaining to the marriage of

Sri MANISH JAIN , Date of birth 28/04/1982 Age 34 Year, S/O Mr MAHIPAL JAIN , and Mrs PUSHPA JAIN , residing at F-1704 SEVENTEEN FLOOR CLOUD 9 TOWER RISHABH PARADISE AHINSA KHAND-II INDIRAPURAM - Gautam Buddha Nagar, Gautam Buddha Nagar, 201014

With

Smt POONAM SINGH RAJPUT , Date of birth 11/07/1987 Age 29 Year, D/O Mr HARDEV SINGH , and Mrs KAMLESH RAJPUT , residing at 5482 SHORA KOTHI PAHAR GANJ - DELHI, DELHI, 110055

has been presented in this office on 21/03/2016 where in it has been declared that the marriage was solemnized on 09/02/2011 at COMMUNITY CENTRE VIJAY NAGAR , Ghaziabad, Ghaziabad, UTTAR PRADESH - 201001.

The said application has been registered on 21/03/2016 at S. No. 1772 at SRO Office- Sadar Fifth, District- Ghaziabad.



Signature & Seal

Registrar, Hindu Marriage
Registrar Hindu Marriage
Ghaziabad



DSV
C13S15Y

PARIMAL SERVICES

**RISHABH PARADISE, CLOUD 9,AHINSA KHAND-II MALL ROAD,
INDIRAPURAM, GHAZIABAD, U.P-201014**

Service Tax No.: AGJPB3837HSD001

Name & Address	MR. MANISH JAIN RISHABH PARADISE		Flat No. Bill No.	F-1704 N-000039378-20160701	
Cust Meter No	000039378	Credit Limit (Rs)	10000	Bill Generation Date	01/07/2016
Phone No(s)	8975480973		Bill Period	01/06/2016 to 30/06/2016	
E-Mail Address			Amount Rs(+/-)	-4018.504	
Load Main (W)	4000.000	Load DG (W)	1000.000	Due Date	Post Paid
MaintChrg PSF	0.000	Area of Unit (Sq. Ft.)	1137.000	Amount With LPS	

	Current		Previous		Free Units	Unit(KVAh) Consumed	Rate Amt.	Amount (Rs.)
	Date	Reading	Date	Reading				
DG	30/06/2016	93.300	01/06/2016	63.700	0	29.600	16.000	473.600
Mains	30/06/2016	1548.600	01/06/2016	1190.000	0	358.600	5.600	2008.160

Series	Coupon No	Amount (Rs)	Date	Fix Charges On San. Load Mains	320.000
2	1740859389632517	2000	19/06/2016	Fix Charges On San. Load DG	0.000
3	1865748200173326	500	19/06/2016	Fix Unit Charges	0.000
				Line Loss Charges@0.000 %	0.000
				Maintenance Charges	0.000
				Club Charges	0.000
				Common Area Electricity Charges	0.000
				Server Rent	40.000
				Fix Charges on area	0.000
				Other Charges 1	200.000
				Other Charges 2	0.000
				Other Charges 3	0.000
				Water Charges	0.000
				Electricity Tax 0.000	0.000
				Service Tax @15.000 %	107.040
				Swachh Bharat Cess @0.000 %	0.000
				Other Tax @0.000 %	0.000
				Krishi Kalyan Cess @0.000 %	0.000
				Current Month Total	3148.800
				Adjustment	0.000
				Interest Amount	0.000
				Recharge Amount	2500.000
				Last Balance	-3369.704
				Balance Amount	-4018.504

Notes/Instructions :-

1. Other Charges 1* As a DG Fixed Charges =200/- Applicable
2. Service Tax Applicable DG Fixed Charges, DG Unit, Server Rent = 14.50%
3. After Due date connection will be disconnected without prior information and it will be reconnected at a cost @Rs 500 only.



OSV
2135154
X

ROOM RENTAL AGREEMENT

This agreement is made on the 10th day of December, 2015
between

Happy Mega International Group Pte Ltd (ROC: 201412265H)
(hereinafter called "The Company")

and

Komal, NRIC/Permit & Expiry Date: G3227558X
(hereinafter called "The Tenant")

Whereby it is agreed as follows:- OCB C Current A/c no: 653-899450001

1. The Company shall let one (1) room(s) of the premises known as The Bayview
#9A Thomas Walk #13-06 S(238180) (hereinafter called "the premises") for a period of twelve (12) months commencing from 12th day of December, 2015 to 11th day of December 2016 to the Tenant.
2. The Tenant agrees to pay the Company a monthly rental of one thousand dollars (\$\$ \$200/-) on or before 1st day of each month.
3. The Tenant shall agree to pay to the Company in advance on or before the signing of this tenancy agreement a sum of one thousand eight hundred dollars (\$\$ \$180/-) to be apportioned as follows:
 - a. one (1) month(s) deposit which will be refundable at the end of the term after deductions for damages caused by the Tenant, if any.
 - b. one (1) month(s) advance rental.
4. In case of non-payment of rental (the sum having first been demanded) or a breach of the agreement by the Tenant, the Company may re-enter and take possession of the said premises. The Company shall terminate the Agreement and forfeit the deposit accordingly.
5. The rental includes utility bills (water, electricity, ac & gas), Wifi, and weekly cleaning service.
6. To use the premises for private dwelling only and not for any immoral, illegal or other purposes.
7. No alteration or additional work is allowed in the premises without the Company's permission.
8. The premises / room(s) shall not be occupied by more than one (1) person(s).
9. All commissions & deposit paid are not refundable once the contract is signed.
10. The Tenant shall bear the cost for the replacement of keys / access cards if misplaced. The cost shall be determined by the Company.

Happy Mega ☺ ☺ ☺

11. Both Tenant and Company can give one (1) months notice for early termination of Tenancy after a minimum occupation period of 6170 (6) month(s) (not inclusive of notice period). In this case, the deposit shall be refunded after deductions for damages by the Tenant, if any.
12. The Tenant must produce original/photocopy of documents such as NRIC/ Passport/ Work Permit/ Employment Pass/ Student Pass to prove his/her identity and legitimate stay in Singapore.
13. Utility bill is capped at \$100 dollars per room per month. Any excess amount will be borne by head.
14. An admin fee of \$30 will be charged for door opening service. The timing of the service delivery will be at the Company's discretion.
15. Tenant must follow the house rules and regulations as below:
 - Please remember to lock the main door always.
 - Do not use the washing machine / dryer between 11pm and 9am the next day.
 - No heavy cooking allowed after 11pm.
 - Please clean up the kitchen immediately after use, i.e. no leaving of unwashed dishes in the sink and kindly dispose your own rubbish.
 - No visitor is allowed in the unit, strictly following URA rule.
 - Do not take other tenant's cutlery or foodstuff without permission
 - No outside shoes except in-house slippers, please keep all the shoes in the shoe rack
 - Smoking in the unit is forbidden. Tenant has to bear the cost of cleaning fees for the first offense and could be face termination of this agreement for subsequent offense.

By signing below both parties agree to abide by the above terms and conditions

[Signature]

Signature of Company's Director

Name: *Lyaia Wong*

NRIC: *HP: 99772715*

Marthwa HP: *97488525*

Witnessed by

Name:

NRIC:

[Signature]

Witnessed by

Name: *Chan weizhen*

NRIC: *S753U5Y-J*

Signature of Tenant

Name: *Komal*

NRIC: *G3227552X*

[Signature]

Happy Mega ☺ ☺ ☺





7/25/2016

India Infoline Mail - RE: Welcome mail-India Infoline Housing Finance Ltd // Komal Singh // 761226

When it's about money..



Gurpreet Kaur <gurpreet.kaur@indiainfoonline.com>

RE: Welcome mail-India Infoline Housing Finance Ltd // Komal Singh // 761226

1 message

Komal Singh <komal.singh@squareyards.ae>

Mon, Jul 25, 2016 at 8:55 AM

To: Gurpreet Kaur <gurpreet.kaur@indiainfoonline.com>, komalsingh02.ks@gmail.com, komalsingh19@gmail.com
Cc: Asha Singh <asha.singh@indiainfoonline.com>, Harleen Kaur <kaurharleen@indiainfoonline.com>, Bharat Bhushan <bharathbhushan@indiainfoonline.com>, Sachin Agarwal <sachin.agarwal@indiainfoonline.com>

I am not able to send the attachments as I got the mail delivery system failure.

Please give me some other email address where I can send the appointment letter.

From: Komal Singh [mailto:komal.singh@squareyards.ae]

Sent: Monday, July 25, 2016 11:10 AM

To: 'Gurpreet Kaur' <gurpreet.kaur@indiainfoonline.com>; komalsingh02.ks@gmail.com; komalsingh19@gmail.com
Cc: 'Asha Singh' <asha.singh@indiainfoonline.com>; 'Harleen Kaur' <kaurharleen@indiainfoonline.com>; 'Bharat Bhushan' <bharathbhushan@indiainfoonline.com>; 'Sachin Agarwal' <sachin.agarwal@indiainfoonline.com>
Subject: RE: Welcome mail-India Infoline Housing Finance Ltd // Komal Singh // 761226

Dear Gurpreet,

Hope you are doing well.

I have mentioned the replies in red in the below email.

And also please correct my personal email address which is komalsingh19@gmail.com. I can see R is missing from it.

Thanks

Komal Singh

+65 91270218

From: Gurpreet Kaur [mailto:gurpreet.kaur@indiainfoonline.com]

Sent: Sunday, July 24, 2016 5:12 PM

To: komalsingh02.ks@gmail.com; komalsingh19@gmail.com; komal.singh@squareyards.ae

<https://mail.google.com/mail/u/0/?ui=2&ik=9e8ad1b5d4&view=pt&q=KOMAL%20SINGH&qs=true&search=query&th=1562015c8b346cd3&smi=1562015c8b34...>

7/26/2016

India Infoline Mail - RE: Welcome mail-India Infoline Housing Finance Ltd // Komal Singh // 761226

Cc: Asha Singh <asha.singh@indiainfoonline.com>; Harleen Kaur <kaurharleen@indiainfoonline.com>; Bharat Bhushan <bharathbhushan@indiainfoonline.com>; Sachin Agarwal <sachin.agarwal@indiainfoonline.com>
Subject: Welcome mail-India Infoline Housing Finance Ltd // Komal Singh // 761226

Dear Ms Komal Singh,

Greetings for the day!

We thank you for choosing India Infoline Housing Finance Ltd.

Pls provide given details for processing of your Home Loan file.

1. Family details - Parents detail like working or Self-employed = My Parents are not working
2. Job Details - Date of joining, Total work experience. : *total work experience 7+ years*
3. Co-applicant details. = Poonam Rajput. My sister
4. Property Details - for applied loan = Super Tech Eco Village 2. Loan applied for 30,00,000
5. Education qualification details. = I am B.com Graduate and pursuing MBA in Finance
6. Guarantor Profile- Poonam Singh = Poonam please provide
7. Pls provide details of Loan, if you running in Singapore & India, also provide your credit report as on date : I do not have any loan in India. Credit report already provided of Singapore.
8. Property details of your Mortgage Loan, Auto Loan & Card, EMI Amount, Loan tenor.
9. Pls provide details & proof, if any loan closed or foreclosed by you : n/a

Other Details & Documents required

1. Appointment letter required from Square Yards Singapore PTE Ltd with transfer letter from Dubai to Singapore as confirmed by your Sister ≈ both attached
2. Your Father PAN card & Address proof required ≈ I will send passport copy in an hour
3. Clarification required about Credit card overdue of Rs. 3350/- which is reflecting in your CIBIL report, the same card was opened on dated 04.06.2011 = there are no expenses done by me on this card these are all extra charges which HDFC has charged. I never asked them to re issue another card after I lost the previous card. I was planning to make the *full payment and close it* because I had other Credit Cards like SBI, Citi, ICICI and I was pretty much happy with these cards. You can even check the status there was no due on any of these cards I used to make the payment within the time. Even after I made the HDFC payment they kept on putting the extra charges and as my Mobile number got changed they dint give me any information as well. Even now I went to HDFC just to clarify all this they apologised but they said they can't do anything now but they can try speaking to their management about this case and they will get back to me with the solution.
4. Recently Home Loan enquiry reflecting in your CIBIL report - have you applied any other Bank for Home loan, Please provide detail is yes. : yes I tried to apply from India Bulls but as there is Income Tax raid going on hence they are not able to process any loan at this point of time.

Thanks & Regards

<https://mail.google.com/mail/u/0/?ui=2&ik=9e8ad1b5d4&view=pt&q=KOMAL%20SINGH&qs=true&search=query&th=1562015c8b346cd3&smi=1562015c8b34...>

2/3

7/29/2016

India Infoline Mail - RE: Welcome mail-India Infoline Housing Finance Ltd // Komal Singh // 761226

Gurpreet Kaur

Credit Officer | HFC

Noida

Ph: 0120-4757167

www.iiflhomeloans.com



Confidentiality & Disclaimer:

This message contains confidential information and is intended only for the individual named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. E-mails are not encrypted and cannot be assured to be secured or error-free as information could be intercepted, corrupted, lost, destroyed arrive late or incomplete, or contain viruses. The sender, which includes India Infoline Limited and its group companies, will not be liable for any errors or omissions in the contents of this message which arise as a result of e-mail transmission. If verification is required please request a hard-copy version. This message is provided for informational purposes and should not be construed as a solicitation or offer to buy or sell any securities or related financial instruments.

Disclaimer of Warranty; Limitation of Liability: Square Yards makes no warranties or representations as to the content of this e-mail and the accuracy of the information provided. Our company accepts no liability for the content of this email, or for the consequences of any actions taken on the basis of the information provided. The content is for information purposes only and does not constitute an offer to purchase any property or to avail of any service. Prices mentioned in this email are subject to change without notice and properties mentioned are subject to availability. Our company takes no responsibility/liability whatsoever for deficiency in or non-fulfilment of the service/s by property sellers, developers, builders or any other service provider.

Confidentiality Note: This message including attachments, sent from the offices of Square Yards is for the exclusive use of the intended recipient(s) and may contain proprietary, confidential or privileged information. If you are not the intended recipient of this message, you should not read, use, copy, disclose or distribute it in any manner. If you have received this message in error, please notify us immediately by return email, preserve its confidentiality and delete it from your system.

Square Yards does not guarantee the security of any information

Unsubscribe: If you no longer want to receive messages from us, simply reply to this email with the word "unsubscribe" in the subject line.

Square Yards Singapore Pte Limited

Company Reg. No.: 201405096Z
GST Reg. No.: 201405096Z
Estate Agent's Licence No. L3010611C
30 Mohamed Sultan Road #05-00 Singapore 238974
Telephone No.: +65 6438 0918
Fax No: +65 6438 0938
Website: www.squareyards.com



AN EMPLOYMENT AGREEMENT made between

Square Yards Singapore Pte Ltd

a company incorporated in the Republic of Singapore and having its registered office at 30 Mohamed Sultan Road #05-00, Singapore (238974), (hereinafter called "the Company" which expression shall include its associated companies, successors and assigns) of the one part; a

Komal Singh
5482, Shora Kothi,
Pahar Ganj
New Delhi 110055

(Hereinafter called "the Employee") of the other part.

1. DEFINITIONS

1.1. In this agreement the following words and phrases shall bear the meanings respectively ascribed to them, that is to say:

- a) "the Particulars" means the particulars set out in Annex A of this agreement as varied time to time by agreement of the parties
- b) "the Employee" means the individual specified as such in the Particulars
- c) "the Company" means the company whose address is specified in the Particulars
- d) "Associated Company" shall mean, any company in relation to which the Company is a holding company or subsidiary, or any company which is a subsidiary of a Company which is a holding company of the Company within meaning of Section 5 of the Singapore Companies Act (Cap 50) or any company corporation, firm or person with whom or whom the Company is in any other way associated
- e) "Square Yards" means the Company and any Associated Companies
- f) "Employment" means the Employee's Employment under this Agreement, in the service of the Company or, by direction of the Company under the terms of this Agreement, in the service of an Associated Company
- g) "the Company Practice" means the practice of the time to time adopted by the Board of the Company or the Managing Director of the Company
- h) "month" means a calendar month

1.2. References in this Agreement to the singular shall include the plural and vice versa, and references to the masculine shall include the feminine and vice versa.

1.3. References to the statutory provisions include those provisions as amended and all orders and regulations made thereunder.

2. COMMENCEMENT DATE AND POSITION

2.1. The Employment shall commence on the Commencement Date specified in Annex A.

2.2. You will initially be employed by the firm with the position title and corporate title (If applicable) as set out in the Annex A. The firm may amend your position and/or corporate title as appropriate in the future to align your role with applicable policies, procedures or practices at the firm.

A handwritten signature in black ink, appearing to read "Komal Singh".

3. NATURE OF EMPLOYMENT AND DUTIES OF EMPLOYEE

- 3.1. The Employee shall be employed in the capacity set out under the Job Title :
 - 3.1.1. vary the nature and place of Employment;
 - 3.1.2. direct the Employee to serve an Associated Company; and/or
 - 3.1.3. Require the Employee to serve, visit or reside in such place or places (whether within or outside Singapore) as the Company may think fit.
- 3.2. The Employment shall be full-time Employment and the Employee shall not without the consent of the Company undertake for reward any work other than the duties which he is from time to time required to perform under this Agreement.
- 3.3. The Employee shall comply with the normal working hours of the company, as directed by the company, or in the absence of such direction, as published in the company's employee handbook and amended from time to time as the management deems appropriate.

4. PRESENT POSTING AND FUTURE TRANSFERS

- 4.1. Your regular place of posting shall be at our offices as set out in the Annex A. It is understood and agreed upon that based on job / business requirements you may be required to be transferred to any of our other offices / units / companies / affiliates, whether in existence or planned in future, anywhere in the world at our sole discretion and on such terms and conditions as are applicable to such transfer in accordance with the then applicable Company's rules, regulations and policies.
- 4.2. You may also be required to work at or undertake periodic visits to other locations, from time to time for business reasons.

5. COMPENSATION AND BENEFITS

- 5.1. Subject as hereinafter provided the Company shall pay to the Employee during the continuance of his employment hereunder a salary specified in the Offer of Employment as set out in the Annex A, which is payable on the last day of each calendar month.
- 5.2. The said salary shall be reviewed by the Company on a semi-annual basis (As per applicable financial year), and any such revision of salary shall take effect from such time and in such manner as the Company shall in its discretion think fit.
- 5.3. Except as expressly provided by this Agreement the Employee shall not be entitled to any salary in respect of any period during which he shall fail or be unable from any cause to perform all or any of his duties without prejudice to any right of action accruing or accrued to either party in respect of any breach of this Agreement.
- 5.4. The Company may deduct a proportionate amount from the Employee's remuneration for every day of absence without prior permission from the Company unless his absence is due to incapacity through illness or injury and the Employee produces to the Company without any delay the certificate of a duly qualified medical practitioner stating the cause of such incapacity.

- 5.5. All entitlements in monetary terms due or granted to the Employee, whether by way of salary bonus or otherwise, shall where applicable be subject to Central Provident Fund contribution by both the Company and the Employee payable in the manner and at the rates for the time being prescribed under and in accordance with the Central Provident Fund Act.
- 5.6. For Management personnel, a profit share/over-ride scheme shall be completed on separate cover but shall be read in conjunction with this agreement
- 5.7. In respect of each financial year of the Company, a Discretionary Annual Bonus may be payable to the Employee.
- 5.8. Unless specifically stated in the Particulars, bonus or any other benefit provided by the Company to the Employee, irrespectively of its nature and of its either temporary or repetitive provision, will always be treated as a benefit voluntarily provided by the Company to the Employee and will not in any way consist a legal obligation of the Company under this Agreement.

6. BENEFITS

- 6.1. The Company will pay, or reimburse you for, all pre-approved, reasonable and adequately substantiated travel, accommodation and communications related expenses you incur in connection with the performance of your duties, provided that you obtain appropriate advanced approvals of such expenses.
- 6.2. You will be eligible to participate in standard local benefit programs, including medical coverage which will be communicated to you separately.

7. PROBATION PERIOD

- 7.1. The Employee shall be employed on a probationary basis for a period of 3 month from the date of commencement of his employment, or for such extended time as the Company may decide.
- 7.2. The Company may thereafter confirm the employment of the Employee after he has completed the probationary period. Such confirmation by letter signed by a director of the Company.
- 7.3. During probation period, this agreement may be terminated by either party hereto giving the other party written notice of One (01) Day.

8. HOLIDAYS

- 8.1. The Employee shall be entitled in each calendar year (in addition to public and statutory holidays) to the holiday allowance specified in the Particulars.
- 8.2. In the event of any period of Employment not comprising a complete calendar year, the holiday allowance shall be one-twelfth of the annual holiday allowance per clear calendar month rounded up to the nearest full day.
- 8.3. All holidays shall be taken at times agreed with the Company.
- 8.4. Any holiday allowance not taken in a calendar year shall expire and shall not be carried over to any subsequent year unless specifically authorised by a Managing Director.
- 8.5. Holiday allowance does not accrue during the probationary period. And the Employee is not entitled to take any holidays during the probationary period.

9. TERMINATION

- 9.1. Subject to Square Yards Confidentiality agreement below, the Employee's employment with the Company may be terminated by either party giving to the other party notice in writing or salary in lieu of notice as set out in Annex A
- 9.2. The Company shall have the right summarily to terminate the Employment without notice or payment of compensation in any of the following events:
 - a. If the Employee is guilty of dishonesty or misconduct or commits any act which in the opinion of the Company is likely to bring the Company or any officers or employees of the Company into disrepute whether or not such dishonesty, misconduct or act is directly related to the affairs of the Company.
 - b. If the Employee is adjudged bankrupt or makes a composition with his creditors.
 - c. If the Employee commits any material breach of his duties or obligations under this Agreement.
 - d. If the Employee is discovered to have made or given any false statement or answer to any question in connection with the Company's Employment application form or any Curriculum Vitae maintained by the Company concerning the Employee.
- 9.3. Upon the termination of the Employee's employment (howsoever arising) the Employee shall return to the Company all documents, records, items and materials in his possession or custody belonging to the Company or its clients and the Employee shall not retain any copies (including electronic or soft) thereof.
- 9.4. If, in the opinion of the Company, the Agreement is terminated under Clauses covered by Square yards Confidentiality agreement, the Employee shall not be entitled to leave pay.

10. EMPLOYEE'S COVENANTS

- 10.1. The Employee covenants with the Company that he shall:

- 10.1.1. Diligently and faithfully and to the best of his ability perform the duties for which he is for the time being employed hereunder and shall be subject to such Company practices and instructions and directions as may from time to time be prescribed by the Company in its sole discretion.
 - 10.1.2. Not (either during or after the Employment) without the consent of the Company divulge any information concerning the Company or any client of the Company or any of their dealings, transactions or affairs which may come to the Employee's knowledge during or in the course of his Employment.
 - 10.1.3. Supply all relevant particulars to enable the Company to maintain any references that may from time to time be required.

11. GENERAL

- 11.1. If the Employee has any grievance relating to the Employment he may seek redress in accordance with the Company practice
- 11.2. The Employee acknowledges that any breach of the terms of this agreement will cause irreparable damages to the Company. The Employee hereby agrees that the Company shall be entitled to seek preliminary or permanent injunctive relief against the Employee in any dispute arising thereto. The Company's pursuit and enforcement of this equitable relief shall be without prejudice to all other rights or remedies of the Company against the Employee.

- 11.3. Clause headings herein are inserted for convenience only and shall not form part of this Agreement, nor limit or restrict in any way the construction and interpretation of this Agreement.
- 11.4. Any provision of this Agreement which is prohibited or unenforceable shall be ineffective to the extent of such prohibition or unenforceability without invalidating the remaining provisions hereof.
- 11.5. A person who is not a party to this Agreement has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of this Agreement.
- 11.6. Accountability: In the event of a breach of Confidentiality agreement without prejudice to any right conferred by law on the Company, the Employee hereby agrees that he shall indemnify the Company for all costs (including but not limited to legal costs on an indemnity basis), loss and damage suffered by the Company or alternatively to make good to the Company all profits or gains made by the Employee or the Employee's spouse, family members or relatives by reason of the Employee's breach of any of his duties to the Company or to the Company's clients.
- 11.7. This agreement shall be governed by and construed in accordance with the laws of Singapore.

12. SQUARE YARDS CONFIDENTIALITY AGREEMENT

- 12.1. In consideration of an Employee's employment with Square Yards, employees will be exposed to information and materials relating to the affairs, transactions, operations, methods of doing business, research and development, know-how, customers, trade secrets, financial methods, computer programs, and other confidential or proprietary information or trade secrets of Square yards, its Business Partners, Distributors, Resellers, Customers and End-Users.
- 12.2. An Employee agrees to take all appropriate action, whether by instruction, agreement or otherwise, to ensure the protection, confidentiality and security of the Confidential Information.

Under CONFIDENTIALITY, Employee agrees:

- a. Electronic information exchange or office emails are to be used in furtherance of Square Yards business only. No Square yards employee should use the electronic information systems to espouse personal, political or religious views or solicit support for any cause or event. Such act by employee is subjected to immediate domestic inquiry by management.
- b. Not to use, acquire or copy any Confidential Information in whole or part without prior authorisation in writing from an authorised and designated official of Square Yards.
- c. To retain the Confidential Information as strictly confidential and as a trade secret of Square Yards; and
- d. Not to use or cause to be used, nor to disclose or otherwise make available directly or indirectly the Confidential Information except for and on behalf of Square Yards when authorised to make such disclosure on a confidential basis or to recipient authorised by Square Yards and having a valid contract with terms satisfactory to Square yards under which its nature as confidential information and as a trade secret is respected and the recipient promises to retain it in confidence.

Upon termination of employment, Employee agrees to surrender to Square Yards all tangible forms of the Confidential Information that he may then possess or have under his control.

INTELLECTUAL PROPERTY shall include:

- a. If during the course of his work for the Company (whether in the course of normal duties or not and whether or not during normal working hours), the Employee makes, or participates in the making of any design (whether registered or not) or any work in which copyright and/or database rights subsist, the Employee hereby assigns to the Company with full title guarantee and, where appropriate, by way of future assignment, all such rights for the full term thereof throughout the world, provided that the assignment shall not extend to those designs or works which are created by the Employee wholly outside his normal working hours and wholly unconcerned with his service under this Agreement
- b. All technology infrastructure of Square Yards and its employees, whether specifically licensed or furnished as part of Square Yards' equipment rented, purchased or loaned and Software Service for them. Technology infrastructure shall mean machine instructions whether denominated software wherever resident and on whatever media and all related documentation and software.
- c. All other information and material of Square Yards and its Employees, relating to design, method of construction, manufacture, operations, specifications, use and service of Square Yards and its Employees equipment and components, including notebooks, reports, process data, test data, performance data, inventions and all documentation therefore and all copies
- d. Corporate strategies and other confidential and proprietary material and information, which could cause competitive harm to Square Yards and its Employees if disclosed.
- e. Square Yards staff list, Customer and prospective customer list.

Employee agrees to retain Intellectual Property as strictly confidential and a trade secret of Square Yards Employee agrees not to use or cause to be used Square Yards and it's Employees' Intellectual Property except for or on behalf of Square Yards.

Upon termination of employment, employee agrees to surrender to Square Yards all tangible forms of Square Yards Intellectual Property, which he may then possess or have under his control.

13. EXCLUSIVITY OF SERVICE

- 13.1. The Employee shall not during the continuance of this contract, except with the knowledge and consent of the Company embark, engage or interest himself whether for reward or gratuitously in any activity which would interfere with the performance of the Employee's duties with the Company or which to his knowledge would constitute a conflict of interest with the business of the Company

14. AGREEMENT NOT TO COMPETE OR SOLICIT

- 14.1. Throughout this Agreement with the Company, and for a period of 12 months following the termination of this Agreement, the Employee will not directly or in association with others, compete with any of the business activities in which the Company or any of its group companies become involved in Asia during the period of this Agreement.

- 14.2. The foregoing restriction on competition and solicitation will preclude without limitation:

- a. Selling or soliciting sales of products and services which compete with the Company or any of its subsidiaries, and
- b. Accepting employment in a related business area with or acting as a representative or agent of a current customer of the Company or any other person or entity which competes with the current business of the Company during the period of this Agreement.
- c. In order to protect its business interest, the Company reserves the right not to provide work during the Employee's required contractual notice period and may request the Employee not to attend their place of work whilst remaining employed for the contractual notice period. During this period, the employee will not be permitted to work for anyone else.
- d. Either alone or in association with others: (i) solicit, or encourage any organization directly or indirectly controlled by the Employee to solicit, any employee of the Company or any of its subsidiaries to leave the employ of the Company or any of its subsidiaries, (ii) solicit for employment, hire or engage as an independent contractor, or permit any organization directly or indirectly controlled by the Employee to solicit for employment, hire or engage as an independent contractor, any person who was employed by the Company or any of its subsidiaries at any time during the term of the Employee's employment with the Company or any of its subsidiaries.

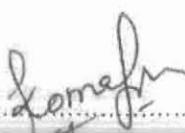
While the restrictions aforesaid are considered by the Company and the Employee to be reasonable in all the circumstances, it is agreed that if any one or more of such restrictions shall either taken by itself or themselves together be adjudged to go beyond what is reasonable in all the circumstances for the protection of the Company's legitimate interest but would be adjudged reasonable if any particular restriction or restrictions were deleted or if any part or parts of the wording thereof were deleted, restricted or limited in any particular manner, then the said restrictions shall apply with such deletions, restrictions or limitations, as the case may be.

IN WITNESS whereof the parties hereto have hereunto set their hands the day and year first herein before written.

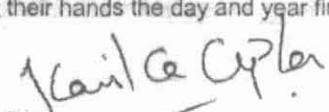
SIGNED by Kanika Gupta
For and on behalf of
Square Yards Singapore Pte Ltd
In the presence of

SIGNED BY Komal Singh

In the presence of

Employees Signature:


Employee's Name: Komel Singh





ANNEX A
PARTICULARS OF EMPLOYMENT

The Company:
Square Yards Singapore Pte Limited
Registered Address: 30 Mohamed Sultan Road #05-00 Lam Ann Building Singapore 238974

The Employee:
Name: Komal Singh
FIN No.: G3227552X

Job Title:
Manager Finance and Human Resource

Compensation and Equipment:

- Annual Base Salary (Monthly Salary: SGD 4,500: **SGD 54,000**)
- Singapore CPF employer contribution as mandated by government.
- Re-imbursement for 3rd party health insurance premiums for hospitalisation for you.

Employee ID: SSG0041

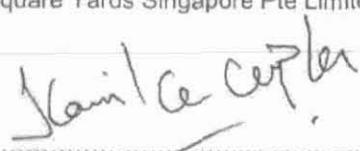
Employment Based at:
Singapore

New Contract Commencement Date:
24th November 2015

Annual Leave:
16 days

The Company shall employ the Employee and the Employee shall serve the Company in the capacity referred to under Job Title on and from the Commencement Date until this agreement shall be terminated on the terms and conditions set out herein.

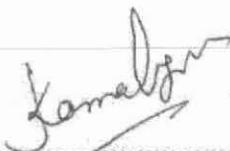
Signed by Kanika Gupta
For and on behalf of
Square Yards Singapore Pte Limited



Date:

23/11/2015

Signed by
Komal Singh



Date:



AN EMPLOYMENT AGREEMENT made between

THIS AGREEMENT is made on 11TH May 2015.

BETWEEN

Square Yards Real Estate

a company incorporated under Companies Act, 1956 in the Republic of United Arab Emirates and having its corporate office at 406, Icon Tower, Tecom, Dubai (hereinafter called "the Company" which expression shall include its associated companies, successors and assigns) of the one part;

AND

Komal Singh

H.No 5482, Shora Kothi Pahar Ganj, New Delhi 55

It is agreed that the Company will employ Mr/Ms. Komal Singh as Manager Finance and HR of the Company on the particulars/ terms and conditions as laid down in the Annexure to this Agreement appended hereto, and on terms and conditions as enumerated hereinafter in this Agreement:

1. DEFINITIONS

1.1. In this agreement the following words and phrases shall bear the meanings respectively ascribed to them, that is to say:

- a) "the Particulars" means the particulars set out in Annex A of this agreement as varied time to time by agreement of the parties
- b) "the Employee" means the individual specified as such in the Particulars
- c) "the Company" means the company whose address is specified in the Particulars
- d) "Associated Company" shall mean any company in relation to which the Company is a holding company or subsidiary, or any company which is a subsidiary of a company which is a holding company of the Company within meaning of Section 5 of the Singapore Companies Act (Cap 50) or any company corporation, firm or person with which or whom the Company is in any other way associated
- e) "Square Yards" means the Company and any Associated Companies
- f) "Employment" means the Employee's Employment under this Agreement in the service of the Company or, by direction of the Company under the terms of this Agreement, in the service of an Associated Company
- g) "the Company Practice" means the practice of the time to time adopted by the Board of the Company or the Managing Director of the Company
- h) "month" means a calendar month

1.2. References in this Agreement to the singular shall include the plural and vice versa, and references to the masculine shall include the feminine and vice versa.

1.3. References to the statutory provisions include those provisions as amended and all orders and regulations made thereunder.

2. COMMENCEMENT DATE AND POSITION

- 2.1. The Employment shall commence on the Commencement Date specified in Annex A.
- 2.2. You will initially be employed by the firm with the position title and corporate title (if applicable) as set out in the Annex A. The firm may amend your position and/or corporate title as appropriate in the future to align your role with applicable policies, procedures or practices at the firm.

3. NATURE OF EMPLOYMENT AND DUTIES OF EMPLOYEE

- 3.1. The Employee shall be employed in the capacity set out under the Job Title :
 - 3.1.1. vary the nature and place of Employment;
 - 3.1.2. direct the Employee to serve an Associated Company; and/or
 - 3.1.3. Require the Employee to serve, visit or reside in such place or places (whether within or outside Singapore) as the Company may think fit.
- 3.2. The Employment shall be full-time Employment and the Employee shall not without the consent of the Company undertake for reward any work other than the duties which he is from time to time required to perform under this Agreement.
- 3.3. The Employee shall comply with the normal working hours of the company, as directed by the company, or in the absence of such direction, as published in the company's employee handbook and amended from time to time as the management deems appropriate.

4. PRESENT POSTING AND FUTURE TRANSFERS

- 4.1. Your regular place of posting shall be at our offices as set out in the Annex A. It is understood and agreed upon that based on job / business requirements you may be required to be transferred to any of our other offices / units / companies / affiliates, whether in existence or planned in future, anywhere in the world at our sole discretion and on such terms and conditions as are applicable to such transfer in accordance with the then applicable Company's rules, regulations and policies.
- 4.2. You may also be required to work at or undertake periodic visits to other locations, from time to time for business reasons.

5. COMPENSATION AND BENEFITS

- 5.1. Subject as hereinafter provided the Company shall pay to the Employee during the continuance of his employment hereunder a salary specified in the Offer of Employment as set out in the Annex A, which is payable on the last day of each calendar month.
- 5.2. The said salary shall be reviewed by the Company on a semi-annual basis (As per applicable financial year), and any such revision of salary shall take effect from such time and in such manner as the Company shall in its discretion think fit.
- 5.3. Except as expressly provided by this Agreement the Employee shall not be entitled to any salary in respect of any period during which he shall fail or be unable from any cause to perform all or any of his duties

without prejudice to any right of action accruing or accrued to either party in respect of any breach of this Agreement.

- 5.4. The Company may deduct a proportionate amount from the Employee's remuneration for every day of absence without prior permission from the Company unless his absence is due to incapacity through illness or injury and the Employee produces to the Company without any delay the certificate of a duly qualified medical practitioner stating the cause of such incapacity.
- 5.5. All entitlements in monetary terms due or granted to the Employee, whether by way of salary bonus or otherwise, shall where applicable be subject to Central Provident Fund contribution by both the Company and the Employee payable in the manner and at the rates for the time being prescribed under and in accordance with the Central Provident Fund Act.
- 5.6. For Management personnel, a profit share/over-ride scheme shall be completed on separate cover but shall be read in conjunction with this agreement.
- 5.7. In respect of each financial year of the Company, a Discretionary Annual Bonus may be payable to the Employee.
- 5.8. Unless specifically stated in the Particulars, bonus or any other benefit provided by the Company to the Employee, irrespectively of its nature and of its either temporary or repetitive provision, will always be treated as a benefit voluntarily provided by the Company to the Employee and will not in any way consist a legal obligation of the Company under this Agreement.

6. BENEFITS

- 6.1. The Company will pay, or reimburse you for, all pre-approved, reasonable and adequately substantiated travel, accommodation and communications related expenses you incur in connection with the performance of your duties, provided that you obtain appropriate advanced approvals of such expenses.
- 6.2. You will be eligible to participate in standard local benefit programs, including medical coverage which will be communicated to you separately.

7. PROBATION PERIOD

- 7.1. The Employee shall be employed on a probationary basis for a period of 3 month from the date of commencement of his employment, or for such extended time as the Company may decide.
- 7.2. The Company may thereafter confirm the employment of the Employee after he has completed the probationary period. Such confirmation by letter signed by a director of the Company.
- 7.3. During probation period, this agreement may be terminated by either party hereto giving the other party written notice of One (01) Day.

8. HOLIDAYS

- 8.1. The Employee shall be entitled in each calendar year (in addition to public and statutory holidays) to the holiday allowance specified in the Particulars.
- 8.2. In the event of any period of Employment not comprising a complete calendar year, the holiday allowance shall be one-twelfth of the annual holiday allowance per clear calendar month rounded up to the nearest full day.
- 8.3. All holidays shall be taken at times agreed with the Company.
- 8.4. Any holiday allowance not taken in a calendar year shall expire and shall not be carried over to any subsequent year unless specifically authorised by a Managing Director.
- 8.5. Holiday allowance does not accrue during the probationary period. And the Employee is not entitled to take any holidays during the probationary period.

9. TERMINATION

- 9.1. Subject to Square Yards Confidentiality agreement below, the Employee's employment with the Company may be terminated by either party giving to the other party notice in writing or salary in lieu of notice as set out in Annex A
- 9.2. The Company shall have the right summarily to terminate the Employment without notice or payment of compensation in any of the following events:
 - a. If the Employee is guilty of dishonesty or misconduct or commits any act which in the opinion of the Company is likely to bring the Company or any officers or employees of the Company into disrepute whether or not such dishonesty, misconduct or act is directly related to the affairs of the Company.
 - b. If the Employee is adjudged bankrupt or makes a composition with his creditors.
 - c. If the Employee commits any material breach of his duties or obligations under this Agreement.
 - d. If the Employee is discovered to have made or given any false statement or answer to any question in connection with the Company's Employment application form or any Curriculum Vitae maintained by the Company concerning the Employee.
- 9.3. Upon the termination of the Employee's employment (howsoever arising) the Employee shall return to the Company all documents, records, items and materials in his possession or custody belonging to the Company or its clients and the Employee shall not retain any copies (including electronic or soft) thereof.
- 9.4. If, in the opinion of the Company, the Agreement is terminated under Clauses covered by Square yards Confidentiality agreement, the Employee shall not be entitled to leave pay.

10. EMPLOYEE'S COVENANTS

- 10.1. The Employee covenants with the Company that he shall:
 - 10.1.1. Diligently and faithfully and to the best of his ability perform the duties for which he is for the time being employed hereunder and shall be subject to such Company practices and instructions and directions as may from time to time be prescribed by the Company in its sole discretion.
 - 10.1.2. Not (either during or after the Employment) without the consent of the Company divulge any information concerning the Company or any client of the Company or any of their dealings.

transactions or affairs which may come to the Employee's knowledge during or in the course of his Employment.

10.1.3. Supply all relevant particulars to enable the Company to maintain any references that may from time to time be required.

11. GENERAL

- 11.1. If the Employee has any grievance relating to the Employment he may seek redress in accordance with the Company practice
- 11.2. The Employee acknowledges that any breach of the terms of this agreement will cause irreparable damages to the Company. The Employee hereby agrees that the Company shall be entitled to seek preliminary or permanent injunctive relief against the Employee in any dispute arising thereto. The Company's pursuit and enforcement of this equitable relief shall be without prejudice to all other rights or remedies of the Company against the Employee.
- 11.3. Clause headings herein are inserted for convenience only and shall not form part of this Agreement, nor limit or restrict in any way the construction and interpretation of this Agreement.
- 11.4. Any provision of this Agreement which is prohibited or unenforceable shall be ineffective to the extent of such prohibition or unenforceability without invalidating the remaining provisions hereof.
- 11.5. A person who is not a party to this Agreement has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any term of this Agreement.
- 11.6. Accountability: In the event of a breach of Confidentiality agreement without prejudice to any right conferred by law on the Company, the Employee hereby agrees that he shall indemnify the Company for all costs (including but not limited to legal costs on an indemnity basis), loss and damage suffered by the Company or alternatively to make good to the Company all profits or gains made by the Employee or the Employee's spouse, family members or relatives by reason of the Employee's breach of any of his duties to the Company or to the Company's clients.
- 11.7. This agreement shall be governed by and construed in accordance with the laws of Singapore.

12. SQUARE YARDS CONFIDENTIALITY AGREEMENT

- 12.1. In consideration of an Employee's employment with Square Yards, employees will be exposed to information and materials relating to the affairs, transactions, operations, methods of doing business, research and development, know-how, customers, trade secrets, financial methods, computer programs, and other confidential or proprietary information or trade secrets of Square yards, its Business Partners, Distributors, Resellers, Customers and End-Users.
- 12.2. An Employee agrees to take all appropriate action, whether by instruction, agreement or otherwise, to ensure the protection, confidentiality and security of the Confidential Information.

Under CONFIDENTIALITY, Employee agrees:

- a. Electronic information exchange or office emails are to be used in furtherance of Square Yards business only. No Square yards employee should use the electronic information systems to espouse personal, political or religious views or solicit support for any cause or event. Such act by employee is subjected to immediate domestic inquiry by management.

- b. Not to use, acquire or copy any Confidential Information in whole or part without prior authorisation in writing from an authorised and designated official of Square Yards.
- c. To retain the Confidential Information as strictly confidential and as a trade secret of Square Yards; and
- d. Not to use or cause to be used, nor to disclose or otherwise make available directly or indirectly the Confidential Information except for and on behalf of Square Yards when authorised to make such disclosure on a confidential basis or to recipient authorised by Square Yards and having a valid contract with terms satisfactory to Square yards under which its nature as confidential information and as a trade secret is respected and the recipient promises to retain it in confidence.

Upon termination of employment, Employee agrees to surrender to Square Yards all tangible forms of the Confidential Information that he may then possess or have under his control.

INTELLECTUAL PROPERTY shall include:

- a. If during the course of his work for the Company (whether in the course of normal duties or not and whether or not during normal working hours), the Employee makes, or participates in the making of any design (whether registered or not) or any work in which copyright and/or database rights subsist, the Employee hereby assigns to the Company with full title guarantee and, where appropriate, by way of future assignment, all such rights for the full term thereof throughout the world, provided that the assignment shall not extend to those designs or works which are created by the Employee wholly outside his normal working hours and wholly unconcerned with his service under this Agreement
- b. All technology infrastructure of Square Yards and its employees, whether specifically licensed or furnished as part of Square Yards equipment rented, purchased or loaned and Software Service for them. Technology infrastructure shall mean machine instructions whether denominated software wherever resident and on whatever media and all related documentation and software.
- c. All other information and material of Square Yards and its Employees, relating to design, method of construction, manufacture, operations, specifications, use and service of Square Yards and its Employees equipment and components, including notebooks, reports, process data, test data, performance data, inventions and all documentation therefore and all copies
- d. Corporate strategies and other confidential and proprietary material and information, which could cause competitive harm to Square Yards and its Employees if disclosed.
- e. Square Yards staff list, Customer and prospective customer list.

Employee agrees to retain Intellectual Property as strictly confidential and a trade secret of Square Yards Employee agrees not to use or cause to be used Square Yards and its Employees' Intellectual Property except for or on behalf of Square Yards.

Upon termination of employment, employee agrees to surrender to Square Yards all tangible forms of Square Yards Intellectual Property, which he may then possess or have under his control.

13. EXCLUSIVITY OF SERVICE

13.1. The Employee shall not during the continuance of this contract, except with the knowledge and consent of the Company embark, engage or interest himself whether for reward or gratuitously in any activity which would interfere with the performance of the Employee's duties with the Company or which to his knowledge would constitute a conflict of interest with the business of the Company.

14. AGREEMENT NOT TO COMPETE OR SOLICIT

14.1. Throughout this Agreement with the Company, and for a period of 12 months following the termination of this Agreement, the Employee will not directly or in association with others, compete with any of the business activities in which the Company or any of its group companies become involved in Asia during the period of this Agreement.

14.2. The foregoing restriction on competition and solicitation will preclude without limitation:

- a. Selling or soliciting sales of products and services which compete with the Company or any of its subsidiaries, and
- b. Accepting employment in a related business area with or acting as a representative or agent of a current customer of the Company or any other person or entity which competes with the current business of the Company during the period of this Agreement.
- c. In order to protect its business interest, the Company reserves the right not to provide work during the Employee's required contractual notice period and may request the Employee not to attend their place of work whilst remaining employed for the contractual notice period. During this period, the employee will not be permitted to work for anyone else.
- d. Either alone or in association with others (i) solicit, or encourage any organization directly or indirectly controlled by the Employee to solicit, any employee of the Company or any of its subsidiaries to leave the employ of the Company or any of its subsidiaries, (ii) solicit for employment, hire or engage as an independent contractor, or permit any organization directly or indirectly controlled by the Employee to solicit for employment, hire or engage as an independent contractor, any person who was employed by the Company or any of its subsidiaries at any time during the term of the Employee's employment with the Company or any of its subsidiaries.

While the restrictions aforesaid are considered by the Company and the Employee to be reasonable in all the circumstances, it is agreed that if any one or more of such restrictions shall either taken by itself or themselves together be adjudged to go beyond what is reasonable in all the circumstances for the protection of the Company's legitimate interest but would be adjudged reasonable if any particular restriction or restrictions were deleted or if any part or parts of the wording thereof were deleted, restricted or limited in any particular manner, then the said restrictions shall apply with such deletions, restrictions or limitations, as the case may be.

IN WITNESS whereof the parties hereto have hereunto set their hands the day and year first herein before written.

SIGNED by Kanika Gupta
For and on behalf of
Square Yards Singapore Pte Ltd
In the presence of

SIGNED BY Komal Singh

Kanika Gupta

SQUARE
YARDS

In the presence of

Employees Signature: 

Employee's Name:

ANNEX A

PARTICULARS OF EMPLOYMENT

<u>The Company:</u>	Square Yards Real Estate LLC
Registered Address:	406, Icon Tower
<u>The Employee: Name:</u>	Komal Singh
<u>Job Title:</u>	Manager Finance and Human Resource
<u>Compensation and Equipment:</u>	<ul style="list-style-type: none">• Annual Base Salary (Monthly Salary: AED 4,500: AED 54,000)• Re-imbursement for 3rd party health insurance premiums for hospitalisation for you.
<u>Employee ID:</u>	SSG0041
<u>Employment Based at:</u>	Dubai
<u>New Contract Commencement Date:</u>	11 th May 2015



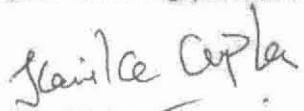
SQUARE
YARDS

The Company shall employ the Employee and the Employee shall serve the Company in the capacity referred to under Job Title on and from the Commencement Date until this agreement shall be terminated on the terms and conditions set out herein.

Signed by Kanika Gupta

For and on behalf of

Square Yards Singapore Pte Limited



Date:

Signed by

Komal Singh



Date:

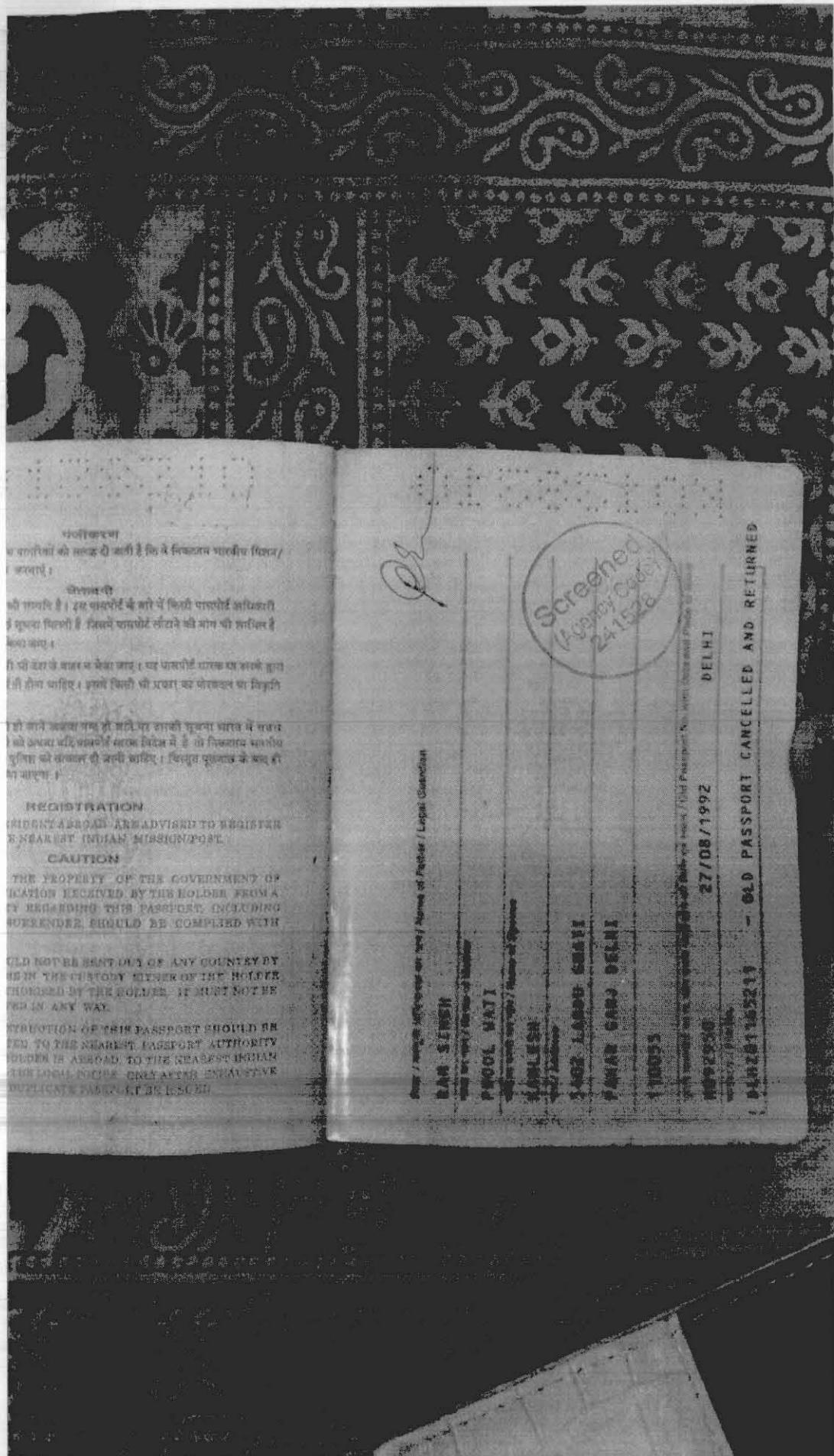
SQUARE YARDS REAL ESTATE LLC

Office Address: Office No.406, Icon Tower TECOM Dubai (U.A.E.)

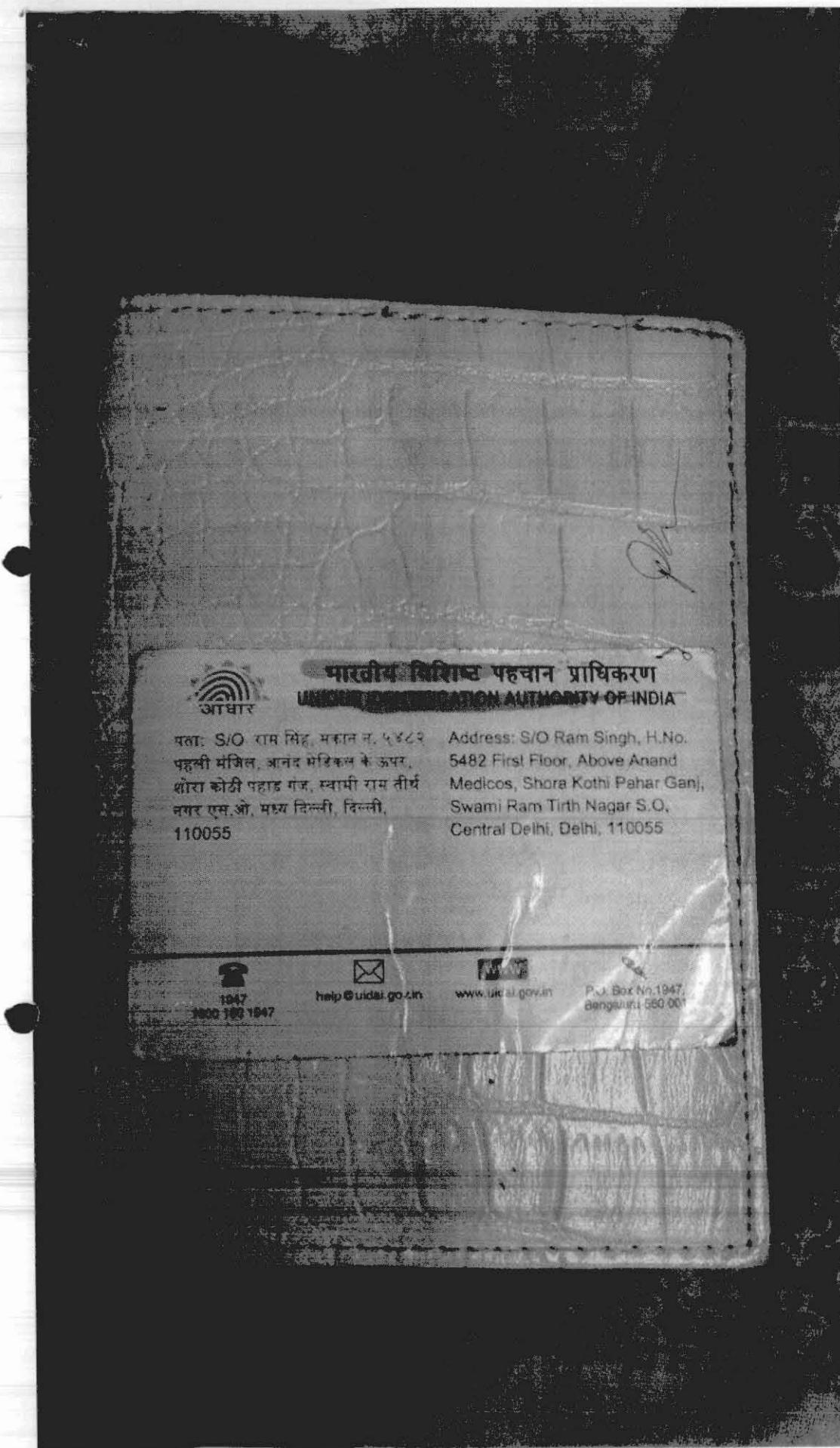
Call +971-045519556 | Webpage: www.squareyards.com | Email: info@thesquareyards.com

37456659 6763











राजनीति आयोग

पहचान पत्र

ELECTION COMMISSION OF INDIA

IDENTITY CARD

RJN1076926



संकायक का नाम : हरदेव सिंह

Elector's Name : HARDEV SINGH

पिता का नाम : राम सिंह

Father's Name : RAM SINGH

लिंग / Sex पुरुष / Male

1.1.2014 को आयु : 61 Years

Age as on 1.1.2014 :

RJH1076926

420
5482, SHORA KOTHI PAHAR
GANJ, DELHI

Address:
5482, SHORA KOTHI PAHAR
GANJ, DELHI

Date : 13/03/2014

23-Karol Bagh Assembly Constituency
in Delhi (Vidhan Sabha constituency)
Election ID: 30200

Facsimile Signature of the Electoral
Registration Officer for 23-KAROL BAGH
Assembly Constituency

The voter will be issued voter card
before May 1st & will be valid till
31st March or till the date
notified by the Election Commission
In case of change in address, inform the concerned
Electoral Registration Officer for including your name
in the roll at the changed address and to obtain that
card with the same number.

Screened
(Agency Code)
241528

INCOME

INCOME

No. 075

Enrolment No. D. K / 521/07....

'NON-COLLEGIATE WOMEN'S EDUCATION BOARD
UNIVERSITY OF DELHI
DELHI-110007



PROVISIONAL CERTIFICATE

This is to certify that Ms./Mrs. Komal

Daughter of Shri..... Harsdev Singh

has passed the B.Com Annual/Supplementary Examination
of the University of Delhi held in NOV/DEC 2012 under Roll No. 820716.

She obtained 620 marks out of 1350

To the best of my knowledge, she bears a good moral character

Dated 02/7/13

Assistant Registrar
Non-Collegiate Women's Education Board
Delhi-110007
Director / Deputy Director
Deputy/Assistant Registrar
NCWEB



J. Komal



TechnoPals Pte Ltd, (RCB No: 200905751H)
10 Anson Road, #44-12,
International Plaza,
Singapore - 079903
Tel: +65 6493 1463, Fax: +65 6493 1464
<http://www.technopals.com.sg>

LETTER OF APPOINTMENT

24th Nov, 2015

Ms. Komal
(FIN No: G3227552X)
#05-00, 30 Mohamed Sultan Road
Singapore 238974

Dear Ms. Komal,

We are pleased to offer you the position of "Consultant" upon the following terms and conditions:

1. DATE OF COMMENCEMENT

- 1.1 The date of appointment is effective from your date of joining tentatively 24th Nov 2015.
- 1.2 Breaching the contract by not joining the duties for any reason other than visa related, will have to pay a penalty of one month salary (section-2.1).
- 1.3 Your Probation Period will be three (3) months up to a maximum period of six (6) months from the date of commencement and will be confirmed in the services based on your performance.
- 1.4 You should be automatically confirmed in the services after probationary period, if any delay (based on your performance) will be notified to you.

2. SALARY

- 2.1 Your basic monthly salary will be S\$ 4,500.00 (Singapore Dollar Four Thousand Five Hundred Only). Payable from the actual date of commencement of your employment with the Company.
- 2.2 You will be liable for all tax payments as per local Singapore Law.
- 2.3 You are not entitled to any other allowances.
- 2.4 Salary will be paid on or before the fifth working day of each month for your services during the preceding month. Estimated between 5th and 8th.
- 2.5 You are entitled to reimbursement should undertake travel on company work.



Tripartite
Alliance for
Fair
Employment
Practices



3. DUTIES

TechnoPals Pte Ltd, (RCB No: 200905751H)
10 Anson Road, #44-12,
International Plaza,
Singapore - 079903
Tel: +65 6493 1463, Fax: +65 6493 1464
<http://www.technopals.com.sg>

- 3.1 You are required to perform the duties that may be assigned to you within the framework of your profile.
- 3.2 You will be responsible for the Company as assigned by the Company's officers and employees who are designated with authority to manage and supervise your work from time to time. You shall at all times during the period of this Agreement.
- 3.3 Comply with all rules, regulations and procedures of the Company.
- 3.4 Provide reports concerning your work activities from time to time as requested.
- 3.5 Not directly or indirectly expropriate any corporate opportunities or otherwise engage in any conduct adverse to the interests of the Company.

4. OTHER WORKS

Your position is of a whole time employment of the company and you shall devote yourself exclusively to the business of the company. You will not take up any other work for remuneration or otherwise (part time or otherwise) or work in advisory capacity or be interested directly or indirectly (except as a share holder or debenture holder) in any other trade or business during employment of the company without permission in writing of the management of the company.

5. WORKING HOURS

- 5.1 The Company's working hours are Monday to Friday, from 8:00am to 6:00pm.
You are entitled to 45 minutes of lunch break every day.
- 5.2 You may be required to work beyond the normal working hours to discharge your duties at the sole discretion of the Company.
- 5.3 The Company reserves the right, at its sole discretion, to revise, amend or extend the working hours should the need arise.
- 5.4 You need to report at clients location, which will be given to you by joining date.

6. ANNUAL LEAVE

- 6.1 You are entitled to sixteen (16) days paid annual leaves. Pro-rated annual leave before the completion of service is at the sole discretion of the company. Also, you will be entitled to the gazetted public holidays.





6.2 Unpaid leave shall be granted at the sole discretion of the Company. The Company reserves the right to terminate your employment without notice if you are absent from work on unpaid leave without prior approval from the Company.

6.3 All leave applications must be made in writing and at least fourteen (14) days in advance and shall be approved at the absolute discretion of the Company.

7. SICK LEAVE

7.1 You must notify the Company and/or your immediate supervisor as soon as practicable if you are unable to work for medical reasons. Such notice shall be given within the first four (4) hours of the working day.

7.2 You are required to produce, without demand, a medical certificate in all cases where you are absent from work for medical reasons.

7.3 You are entitled to fourteen (14) days of paid sick leave per calendar year, upon confirmation of your employment. All medical leaves must be approved by medical practitioner/clinic in Singapore, if not the leave will be treated as annual or unpaid.

7.4 Sick leave during the probation period shall be approved at the sole discretion of the Company.

7.5 You will be entitled to receive hospitalization benefits (excluding pregnancy related expenses) as are available from time to time to the employees of the Company. Outpatient benefits are included in the hospitalization benefits.

8. TERMINATION NOTICE AND RETRENCHMENT

8.1 Either party may terminate the contract by giving three-(1) months' notice or the equivalent of three (1) month's salary in lieu of notice. The Company reserves the right not to give any reasons for termination.

8.2 The Company may by immediate written notice forthwith terminate this Agreement and without compensation if you:

- 8.2.1 commit any act of gross misconduct or repeat or continue (after written warning) any other [material] [serious] breach of your obligations under this Agreement; or
- 8.2.2 are guilty of any conduct which in the reasonable opinion of the Board brings you or the Company into disrepute; or
- 8.2.3 disobey or neglect or refuse orders or directions given or wilfully neglect or refuse to perform any duty given by the Company; or
- 8.2.4 are convicted of any criminal offence punishable with one (1) months or more imprisonment; or



Tripartite
Alliance for
Fair
Employment
Practices

Jomer
Jomer

Jomer



- 8.2.5 commit any act of dishonesty whether relating to the Company, any of its employees or otherwise; or
- 8.2.6 are in the reasonable opinion of the Board incompetent in the performance of your duties; or
- 8.2.7 wilfully give any false information or make any misrepresentation to the Company; or
- 8.2.8 are the subject of any complaint relating to any of the above subject matter made by any Customer of the Company, to which you have been seconded to undertake any project for the Company and the same has been reasonably verified by the Company as true.

8.3 Upon the termination of your employment you shall return to the Company all documents, records, items and materials in your possession or custody belonging to the Company or its clients and you shall not retain any copies (including electronic or soft copies) thereof.

8.4 During your notice period, you shall handover all documents and materials relating to your work and ensure a smooth transition of your duties and responsibilities.

8.5 Your accrued leave cannot be utilised to offset your notice period.

8.6 You will immediately comply with the Company's instructions concerning any relocation to or from a customer site and/or any location required due to the Company's operations. In such an event, the Company shall, if necessary, review and vary or modify your compensation package as the Company may in its reasonable discretion decide, based on local compensation benchmark.

8.7 In the event of your resignation, the Company may require you to state the reason for your resignation by way of a sworn declaration.

8.8 Retrenchment (if any) due to unforeseen conditions like consultants under-performance, client's or company's economical and financial conditions, below notice period applies as per Ministry of Manpower's guidelines:

Length of service	Notice period
Less than 26 weeks	1 day
26 weeks to less than 2 years	1 week
2 years to less than 5 years	2 weeks
5 years and above	4 weeks

Jomel
Jomel



SINGAPORE
BUSINESS
FEDERATION
Asia Business Chamber



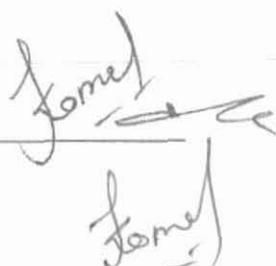
Singapore
Information
Technology
Federation

Tripartite
Alliance for
Fair
Employment
Practices

9. CONFIDENTIALITY

"Confidential Information" which is defined as including

- 9.1 "documents, materials and information (whether oral, written, visual, electronic or otherwise and whether or not marked "CONFIDENTIAL") relating to the business or affairs of the Company, its management, subsidiaries, and affiliated or associated companies, including but shall not be limited to the Company's price lists, the Company's clientele contact lists, propriety information on accounts, trade secrets, know-how, trade connections, apparatus, process, formula, product, invention, system, and all other information of a private and confidential nature".
- 9.2 During the course of your employment, you will acquire or develop confidential and proprietary information concerning the Company and its dealings and methods of dealings with its customers and employees, and you also will develop relationships of special trust and confidence with the Company's customers and employees
- 9.3 You shall not disclose to any third party any confidential information obtained during your course of employment unless expressly authorised by the Company.
- 9.4 Confidential information for the purposes of this contract includes and is not limited to trade secrets, business plans, strategies, financial information and any other information that will affect the Company's competitive position.
- 9.5 Your obligations to maintain confidentiality and secrecy shall apply after your employment until such time that the information is no longer confidential or has been made public by the Company.
- 9.6 You shall not without prior written consent of the Company destroy, make copies, duplicate or reproduce in any form the Company's confidential information.
- 9.7 Hence, you agree to be employed by the Company on the terms and conditions set out below:
 - 9.7.1 You agree that such Confidential Information is for the Company's exclusive benefit;
 - 9.7.2 You shall not at any time now or hereafter, directly or indirectly use or any Confidential Information, in part or in whole to any other person, except with specific approval, in writing, from the Company;
- 9.8 You undertake and agree that you shall not use any of the Confidential Information:
 - 9.8.1 For any purpose other than for the purpose of acquainting yourself with the work you are required to do and/or perform;



SINGAPORE
BUSINESS
FEDERATION
Asia Pacific Cluster



SITF
Singapore
Information
Technology
Federation

Tripartite
Alliance for
Fair
Employment
Practices

- 9.8.2 secure any competitive advantage to yourself or others;
 - 9.8.3 for your own purpose or the purpose of others; or
 - 9.8.4 cause, suffer or permit to be done any of the foregoing acts.
- 9.9 This Undertaking does not apply to any Confidential Information:
- 9.9.1 which at the time of disclosure to you is in the public domain;
 - 9.9.2 which, after such disclosure, becomes generally available to the public other than by reasons of breach of this Agreement;
 - 9.9.3 which was lawfully in your possession prior to such disclosure, as evidenced by written records and which was not acquired directly or indirectly by you in breach of this Agreement or subject to any obligation of confidentiality; or
 - 9.9.4 where disclosure is required by law or any court of competent jurisdiction pursuant to a valid court order provided that you shall notify the Company immediately of such requirement to disclose prior to the making of such disclosure and provided further that you shall be entitled to take any action as the Company shall deem necessary in order to prevent such disclosure.
- 9.10 Your compensation and other benefits are confidential and are not to be divulged to any person who is not authorized by the Company in this regard.
- 9.11 You agree that no right or licence is granted to you in relation to the Confidential Information.
- 9.12 Upon the conclusion or termination of your employment, you will promptly return to the Company, all Confidential Information in whatever form (including all copies thereof and documents, reports, summaries and notes derived there from) provided in the course of your employment. You shall also delete, remove or destroy all copies of the Confidential Information from any unauthorized databases or document retrieval system into which they have been placed and certify to the Company that the same has been done.

10. USE OF INTELLECTUAL PROPERTIES

- 10.1 "Intellectual Property" is defined as "any patent, copyright, registered design, trade name, trade mark or other industrial or intellectual property right registered or subsisting wheresoever's present and future registered by, belonging to or benefiting the Company, its subsidiaries and/or its holding company or any part thereof, including applications for any of the foregoing".
- 10.2 In being employed by the Company, you will be engaged in work in which you are exposed to the Intellectual Property.

Jamel
Jamel



Tripartite
Alliance for
Fair
Employment
Practices



- 10.3 You agree that any and all Intellectual Property conceived, discovered, created or invented by the Company or you in the course of your employment by the Company now or after the date hereof shall belong to the Company and that you shall upon request, execute the necessary documents, applications and assignments transferring the same to the Company and do all other things requested to perfect the Company's rights therein.
- 10.4 You acknowledge and agree that the Intellectual Property belonging to the Company shall be used for the purpose of your employment for the Company and during the term of your employment only. You shall not directly or indirectly
- 10.5 Acquire any rights in respect of the Intellectual Property and that all such rights and goodwill are and shall remain vested in the Company.

11. BENEFITS

- 11.1 You will be provided with corporate medical insurance card which covers worldwide 24x7 outpatient and inpatient facilities. Details in Appendix-A.
- 11.2 As per company standards, you will be covered by life insurance for the value of S\$50,000/-

12. NON-COMPETITION AND NON-SOLICITATION

- 12.1 You shall not during your employment with the Company, directly or indirectly engage in any business competitive with the Company, whether as a owner, partner, shareholder, officer, employee, agent, consultant or otherwise.
- 12.2 You shall not at any time before or after termination of your employment for whatever reason, directly or indirectly induce or seek to induce by any means involving the disclosure and/or use of Confidential Information any customer of the Company to cease dealing with the Company or to restrict or vary the terms upon which it has agreed with the Company.
- 12.3 For a period of one (1) year following the termination of your employment for whatever reason, you shall not directly or indirectly solicit the business of (or otherwise deal in a manner adverse to the Company with) or provide any software engineering, consulting or programming services to any customer of the Company (whom you have personally dealt with during your employment).
- 12.4 You agree and acknowledge that the restraint in Clause 13.3 herein is necessary in order to protect the Company's legitimate proprietary interest in maintaining a stable trained workforce.

I Formed
I Formed





13. SEVERABILITY

- 13.1 The Parties agree that the terms in this Agreement are severable and enforceable and whilst these restrictions are considered by the Parties to be reasonable in all circumstances at the date hereof, it is acknowledged that changing circumstances or unforeseen reasons may invalidate such restrictions and if such restrictions should be adjudged void or ineffective for whatever reason but would be adjudged to be valid and effective if part of the wordings were deleted or the period thereof reduced, they shall apply with such modifications as may be necessary to make them valid and effective.
- 13.2 You agree that the Company shall be entitled to injunctive relief as well as damages for any violation by you of Clauses 9, 10, and 12 of this Agreement (which shall survive the termination of this Agreement and your employment).
- 13.3 You further agree and acknowledge that the terms of this Agreement including Clauses 9, 10, and 12 are intended to be legally binding and enforceable to protect the legitimate proprietary interests of the Company. You are therefore entitled to seek independent legal advice before committing to this Agreement.

14. GOVERNING LAW

This Agreement is governed by, and shall be construed in accordance with, the laws of Singapore and you will hereby irrevocably submit to the exclusive jurisdiction of the Courts of Singapore in respect of any proceedings arising out of or in connection with this Agreement.

15. CARE OF THE COMPANY'S OR CLIENT'S PROPERTY

You undertake as follows:-

- 15.1 To take due care of all property, belonging to the Company or its customers or clients, entrusted to you;
- 15.2 Not to remove any property, including but not limited to equipments and documents, belonging to the Company or its customers or clients, from the premises of the Company or its customers or clients without prior authorization
- 15.3 To compensate and/or indemnify the Company and hold it harmless from any or all losses arising from or in consequence of you breaching any of the foregoing obligations, including but not limited to all demands, claims, losses, damages, costs, expenses that may be suffered incurred or sustained by the Company in consequence of any breach of the foregoing obligations. You hereby authorise the Company to deduct from your salary or any debt due to you such sums necessary to compensate and/or indemnify the Company without prejudice to any other rights the Company has under law.

[Handwritten signatures]



Tripartite
Alliance for
Fair Employment
Practices



16. ENTIRE AGREEMENT

- 16.1 This Agreement represents the entire agreement of the Parties and it supersedes all prior statements, discussions and understandings and may be amended only in writing signed by both Parties.
- 16.2 After accepting the offer from the Company, if you fail to join the Company on or before the date mentioned above, then you would be breaching the terms and conditions of the employment, in which case you agree to pay a sum equal to one (1) month's salary to the Company being a genuine pre-estimate of the damage and expense occasioned to the Company by reason of your breach, including but not limited to the costs and expenses of advertisements, interviews and selection process relating to your appointment and your replacement and the inconvenience and time incurred for the re-allocation of Company human resources.
- 16.3 It is acknowledged and agreed that monetary damages would not be sufficient remedy for any breach of this Agreement and the Company shall be entitled to specific performance and injunctive relief as remedies for any such breach, in addition to any other remedies that the Company may have. In the event of any breach of Clauses 10, 11 and 13 of this Agreement, you agree and acknowledge that the Company shall be entitled to withhold payment of any monies otherwise due to you in addition to other remedies which the Company may have pursuant to this Agreement or at law.
- 16.4 Any breach of this Agreement provides justifiable ground for the Company to dismiss you without any compensation of whatever nature as a result of the dismissal. The dismissal does not relieve you from the obligation to compensate the Company for any and all damage suffered.
- 16.5 In addition to and without prejudice to the Company's rights above, you agree to indemnify and hold the Company harmless against all claims, losses, damage, costs, expenses, proceedings, fees of legal advisers (on a client-solicitor basis) and fees of other professionals incurred by the Company arising from a breach or neglect or alleged breach or neglect of this Agreement.
- 16.6 In this Agreement, unless the context otherwise requires, words importing the singular include the plural and vice versa, and words importing a gender include any gender.
- 16.7 The Company reserves the right to vary any of the terms and conditions of employment in accordance with the changes in its policies and practices under intimation to you.



SINGAPORE
BUSINESS
FEDERATION
Asia Business Chamber



Singapore
Information
Technology
Federation

Tripartite
Alliance for
Fair
Employment
Practices



Please confirm your acceptance of the above terms and conditions by signing and returning to us the duplicate copy of this Letter.

Yours faithfully

Signed for and on behalf of:
and conditions.

I accept and agree to the above-stated terms

TechnoPals Pte Ltd

Signature

Name: MOHAN RU
Designation: HR & Financial Manager

Signature

Ms. Komal
(FIN No: G3227552X)



SINGAPORE
BUSINESS
FEDERATION
Apsa Assoziazione



Singapore
Information
Technology
Federation

Tripartite
Alliance for
Fair
Employment
Practices

Komal



Appendix – A

AVIVA MYBENEFITS CORPORATE INSURANCE FOR TECHNOPALS

Whether at work or at leisure, employees are covered 24 hours worldwide cover

TERM LIFE INSURANCE	\$50,000
----------------------------	-----------------

BASIC MEDICAL (Private / Government / Restructured Hospitals) (Also applicable for Overseas hospitalisations)	
1. Room & Board (4-Bedded)	
a) Daily Room & Board (max. 120 days per disability including ICU)	\$10,000
b) Intensive Care Unit (per disability)	
2. Hospitalisation - Other In-patient Benefits	
a) Hospital Miscellaneous Services	
b) Surgical Benefits	
c) In-Hospital Doctor Consultation	
3. Outpatient Benefits	
a) Pre-Hospital Confinement / Surgery Diagnostic, X-ray & Laboratory Test (leads to hospitalisation within 90 days)	\$15,000
b) Pre-Hospital Confinement / Surgery Specialist Consultation (leads to hospitalisation within 90 days)	
c) Post-Hospital Confinement / Surgery Followup Treatment (max. 90 days after discharge)	
4. Emergency Accident Treatment	\$1,000
a) Max. Limit per disability (excl. Room & Board and ICU)	
5. Death Benefit	\$5,000
6. Miscarriage Benefit	\$1,000
7. Outpatient Cancer & Kidney Treatment	
a) Kidney Dialysis	
b) Erythropoietin & Cyclosporin	
c) Chemotherapy / Radiotherapy	\$12,000

MAJOR MEDICAL	
1. Max. in-patient limits per disability per year	\$60,000
2. Co-insurance by employee for Major Medical Benefits	20%

OUTPATIENT	
General Practitioner (GP) Benefit	
-Per Visit (Panel)	As charged
-Per Visit (Non-panel)	Nil
-Per Visit (Polyclinic)	As charged
-Accident & Emergency (A&E) Department	\$80
-Overseas Outpatient Treatment	\$25
Specialist Practitioner / Diagnostic, X-Ray, MRI/CT & Laboratory Test (DXL) Benefit	
-Per Policy Year (subject to referral by GP or SP)	\$600



Private & Confidential

Genpact Proprietary

30-APR-2014

komal Singh
H.No. 5482, First Floor Shora Kothi Pahar Ganj, New Delhi

Dear komal,

Sub: Appointment Letter

We are pleased to offer you an appointment with Genpact ("Company") as Process Developer under the following terms and conditions:

TERMS AND CONDITIONS

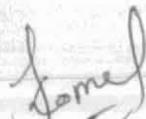
1. Your Cost to the Company (CTC) will be as indicated in Annexure II attached herewith.
2. Your initial place of work will be **Noida Seaview In - Office**. However, your services are transferable, and you may be assigned after reasonable notice, to any location in India or abroad where the Company or any one of its associates or customers conducts business. While on transfer you will be governed by the rules, regulations and conditions of service of that location.
3. If at the time of joining, your assigned place of work is different from your current location ("Relocation"), the Company Guest House can be availed by you. The Guest house can be availed for a period of 15 days. The Company shall, in lieu of the accommodation provided, make a monthly deduction of Rs. 250 for a period of 24 months. Further, incase of termination of employment by either party, before such amount has been fully recovered by the Company, the Company shall deduct the balance amount from your full and final settlement.
4. As a precondition to employment with the Company, it is mandatory for you to obtain registration at the National Skills Registry developed by NASSCOM and furnish proof of registration at the time of joining. Such registration with the National Skills Registry enables the Company to assess your credentials from the standpoint of personal, academic and career information. The registration also secures your identity and credentials from potential misuse as well as offers increased security for the Company.

8th Floor, Delhi IT Park,
Shastri Park, GT Road,
New Delhi-110 053
India

T +91 11 4256 5400
F +91 11 4256 5490
genpact.com

Genpact India
(A Private Company with Unlimited Liability)

Registered Office
Delhi Information Technology Park
Shastri Park, GT Road,
New Delhi-110 053
India



CoE: LMV - AEGIS MEDIA - INDIA
Designation: Process Developer

**ANNEXURE – II
COMPENSATION DETAILS**

Components	Amount per Month (in Rs.)	Amount per annum (in Rs.)
Basic	8,686	104,234
HRA	5,212	62,540
Special Allowance	4,343	52,118
Special Allowance III - Location Specific	1,500	18,000
Conveyance	800	9,600
Medical	1,250	15,000
Additional Allowance	500	6,000
Company Contribution to Provident Fund (PF)	1,042	12,508
Cost to Company (CTC)	23,333	280,000
Annual Performance Bonus		
Company Contribution to ESIC	7,200	
Gratuity	0	
Total Cost To Company (TCTC)	5,011	292,211
Performance/Production linked Incentive*		Amount per annum (in Rs.)
Best Performer		48,000
Average Performer		18,000
Low Performer		0
Total Earning Potential		Amount per annum (in Rs.)
Best Performer	340,211	
Average Performer	310,211	
Low Performer	292,211	
Benefits		Amount per annum (in Rs.)
Life Insurance (Includes EDLIS)	731,000	
Personal Accident/Disability Insurance	600,000	
Medical Insurance	100,000	
Interest Free Soft Loan (Post Confirmation)	10,000	
Cashless hospitalization for Medical exigencies	Free	
Out Patient Medical Facilities at Office	Free	
Other Attractions		
Parichay (Employee Referral Scheme)	As per scheme	
Rewards & Recognition	As per Performance	
Education@work ; Professional advancement programs	As per scheme	
Concierge Services	Subsidized Rates	

Note:

*Performance/Production Linked Incentive mentioned above is an indicative average amount possible for the said performance level. Actual amounts and timelines may vary depending on the COE/Process that you join.

*The compensation components/benefits are as per the prevalent company policy and/or applicable law and are subject to change.

Candidate Name: Komal Singh

Offer Date: 23-APR-14

Candidate Signature

HR Signature

Genpact India
(A Private Company with Unlimited Liability)

Registered Office
Delhi Information Technology Park
Shastri Park, GT Road,
New Delhi-110 053
India

Komal

710-A, Sector 63
Gurgaon-122002
connect.com

PERSONAL CONSUMER CREDIT REPORT - PCCR



Date of Request:	21/06/2016	Order ID:	43989370
------------------	------------	-----------	----------

REQUEST CRITERIA			
Name:	KOMAL SINGH	ID Type:	NRIC
Birth Date:	02/02/1990	Nationality:	G3227552X
Postal Code:	238974		

The information in these sections come from members of DP Credit Bureau Pte Ltd comprising Bank of China, Diners Club International, OCBC Bank, Sing Investments & Finance and United Overseas Bank.

This section gives your personal information based on bureau members' submission. You may provide feedback on your personal information at www.dpcreditbureau.sg.

PERSONAL INFORMATION			REPORT SUMMARY	
Name:	ID Type:	ID No:	Account reported	0
Birth	Nationality:		Total enquiries	0
Date:				
ADDITIONAL IDENTIFICATION				
NO TRACE				

This section contains information on your credit facilities based on bureau members' submission with summaries of your credit relationship and credit management.

CREDIT SUMMARY	
TOTAL OUTSTANDING BALANCE	\$0.00
TOTAL CREDIT LIMIT	\$0.00

CREDIT INFORMATION	
<u>Total Outstanding Balance</u>	
NO TRACE	
<u>Total Credit Limit</u>	
NO TRACE	

CURRENT CREDIT RELATIONSHIPS SUMMARY	
NO TRACE	

ACCOUNT INFORMATION								
No.	Facility	Acct Type	Bank/Finance/ Card Company	Overdue Balance	Period Reported	Date Opened	Date Closed	Remarks
NO TRACE								

Legend

- | | |
|--------------------------------------|---|
| OK - Current | CL - Closed without outstanding balance |
| - - No status provided by Member | CO - Closed with outstanding balance |
| 30 - 30 days late | CR - Closed, opened restructured loan |
| 60 - 60 days late | CS - Closed, negotiated settlement |
| 90 - 90 days late | VO - Voluntary closure/surrender of security with outstanding balance |
| DF - Default account | IO - Involuntary closure/surrender of security with outstanding balance |
| NL - Facility not used or no balance | |

For closed or terminated accounts, the status of the last 12 months will continue to be displayed for 36 months from closing date. For account given as Default by members, Default records with the status of Negotiated Settlement or Full Settlement will be displayed for 72 months from date of settlement. For Default records with other status, the records will be displayed as accordance to the data provided by members.

This section contains information on searches on your credit information by bureau members.

ENQUIRIES SUMMARY	
NO TRACE	



Ms. Komal Singh
Emp. No. 560830

Date: 14.04.2014

RELIEVING CUM SERVICE CERTIFICATE

Dear Komal Singh,

With reference to your letter of resignation, we hereby accept your resignation from the services of the company.

Your service record is as follows:

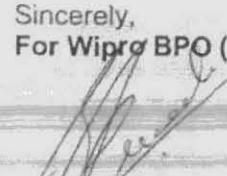
Name	:	Ms. Komal Singh
Designation	:	Senior Associate
Date of joining	:	07.02.2009
Date of Leaving	:	08.03.2014

You are relieved after the working hours on 08.03.2014 as per the terms of your appointment.

Your accounts, if any, will be settled by our Finance Department (Please refer to the Final Settlement annexure attached)

We wish you all the best in your future endeavors.

Sincerely,
For Wipro BPO (A Division of Wipro Ltd.)


Prameela Sasindran
Authorized Signatory
Separations Team

Wipro BPO (A Division of Wipro Ltd.)

Business Office : Omaxe Square, Commercial Plot No. 14, Ground Floor & 2nd to 5th Floors, Office Block, Jasola.
New Delhi - 110 025. Tel : +91-11-4015 7000 Fax : +91-11-4015 7200
Regd. Office : Doddakannelli, Sarjapur Road, Bangalore - 560 035. India. Tel : +91-80-2844 0011, Fax : +91-80-2844 0054

MEMBER/PERSONAL SEARCH ENQUIRIES

<u>No.</u>	<u>Searched by (Bank)</u>	<u>On (Date)</u>	<u>For (Search Purpose)</u>	<u>Facility applied for</u>	<u>Account Type</u>
NO TRACE					

DEFAULT ACCOUNTS

<u>No.</u>	<u>Facility</u>	<u>Bank/Finance/ Card Company</u>	<u>Original Period Reported</u>	<u>Original Default Amount</u>	<u>Outstanding Default Amount</u>	<u>Status</u>	<u>Status Date</u>
NO TRACE							

BANKRUPTCY RECORD(S)

Status include petition filed, order made, discharge, annulment, set aside, rescinded and withdrawn of the last known new cases.

Total number: 0

<u>Case No</u>	<u>Year</u>	<u>Filing Date</u>	<u>Cause</u>	<u>Last Known Occurrence Date</u>	<u>Last Known Status</u>	<u>Last Updated Date</u>
NO TRACE						

TERMS

There is no refund for this report once the report is produced. The buyer should check the report and inform us if there is any disputed data in the report within 5 days. If upon investigation there is an update to the disputed data, a new report will be provided at no charge. Feedback can be given at our branches, by calling 63201900, at www.dpcreditbureau.sg, or by mail to DP Credit Bureau Pte Ltd 10 Kallang Avenue #14-18 Aperia Tower 2 Singapore 339510.

DISCLAIMER

This report is furnished by DP Credit Bureau Pte Ltd (UEN 200511055H) ("DPCB") in STRICT CONFIDENCE at your request for your exclusive use. In accepting this report you hereby agree to be responsible for all damages arising from a violation or breach of the above confidentiality obligation. This report is not intended to be used as the sole basis for any business decision and is based upon data which is provided by third parties, the accuracy or completeness of which it is not possible for DPCB to check. DPCB shall not be liable for any loss or injury caused by your use or disclosure of this report. For any questions regarding this report, please contact the Customer Service unit at +65 6320 1900 or via email at cso@dpcreditbureau.com.sg. DPCB is part of the Experian Group. www.dpcreditbureau.com.sg.

**EXPLANATORY NOTES****PERSONAL CONSUMER CREDIT REPORT****1. PERSONAL INFORMATION**

Personal Information states your personal details such as ID number, type of identification document, name, date of birth and nationality that you have provided to the bureau members/banks at the point of credit application submission, from subsequent updates made to bureau members/banks or from official sources.

2. ADDITIONAL IDENTIFICATION

This lists other identification(s) reported by the bureau members/banks to DP Credit Bureau, such as different types of identification documents, ID numbers and names.

3. REPORT SUMMARY

This section shows the number of your accounts reported by the bureau members/banks and the number of times your ID has been searched; either by the bureau members/banks or through self-enquires.

4. CREDIT SUMMARY

This section shows the aggregated total outstanding balances and total credit limit that are contributed by the bureau members/banks.

5. CREDIT INFORMATION

Credit information on your aggregated total outstanding balances and total credit limit are displayed in this section and will only reflect the last 6 months from the current reported month.

6. CURRENT CREDIT-RELATIONSHIPS SUMMARY

This section states the total number of your active/non-closed account(s); the number of years you have had the longest currently active account relationship; and the percentage of your repayments made on-time in the last 12 months.

7. ACCOUNT INFORMATION

All credit/loan accounts that are reported by the bureau members/banks are displayed in this section. Details of the account(s) include the name of the bureau members/banks, type of credit/loan(s), the open and close date of the account(s), any outstanding balances and your monthly repayment information. Account repayment information will only reflect the last 12 months from the current reported month. Closed account(s) will be shown in this section for 36 months from the date of

closure, looking backwards.

8. ENQUIRIES SUMMARY

This section shows the total number of your information that has been searched, either by the bureau members/banks or through self-enquires.

9. MEMBER/PERSONAL SEARCH ENQUIRIES

This section details the searched information made by the member bureau/banks, listing the corresponding bureau members/banks' date of search, its search purpose, the credit facility applied for as well as the type of account.

10. DEFAULT ACCOUNTS

Accounts that have been declared default by the bureau members/banks will be shown in this section. Details of default accounts include the name of the bureau member/bank that reported your default account, the default month, the amount in default, the outstanding balance(s), the default status and the status date. Default accounts that are settled will be reflected in this section for 72 months from the date of settlement.

11. BANKRUPTCY RECORD(S)

This section shows your bankruptcy details that are obtained from public sources, if any.

12. NARRATIVES

This section will only be displayed if there is any comment regarding the information reported from the bureau member/banks or from the individual.

13. DP DELPHI SCORE

DP Delphi Score is a credit score that is computed based on the available source of data accessible by DP Credit Bureau with the collaboration of Experian's methodology that helps to represent a person's credit worthiness.



TECHNOPALS Pte Ltd
#44-12, International Plaza,
10 Anson Road, Singapore - 079903
Ph: (O) +65 6493 1463, (Fax) +65 6493 1464
<http://www.technopals.com.sg/>

NAME: Komal
NRIC/FIN: G3227552X

EMPLOYEE NO.: 175

PAYMENT METHOD: BANK GIRO
PAYMENT DATE:

June 2016

PAY ADVICE NO.: PS-12851
ACCOUNT NO.:

EMPLOYER CONTRIBUTION(S)

ORDINARY WAGES	SGD	REMARKS
BASIC @ 4500.00	4,500.00	
TOTAL:	4,500.00	
SGD NETT PAY:	4,500.00	

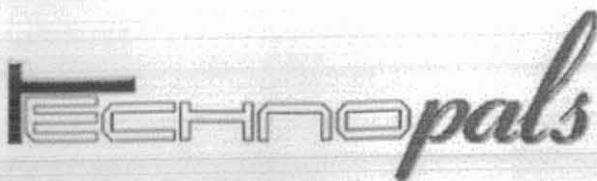
SGD	
CPF	0.00
SDL	11.25
FWL	0.00
TOTAL:	11.25

YEAR-TO-DATE INFORMATION

EMPLOYEE	SGD
ORDINARY WAGES	27,000.00
ADDITIONAL WAGES	0.00
CPF	0.00
EMPLOYER	SGD
CPF	0.00
SDL	67.50
FWL	0.00

ANNUAL LEAVE INFORMATION

DAY(S)	
YEARLY ENTITLEMENT	16.0
APPLIED FOR THE YEAR	0.0
CONSUMED @ 30 Jun 2016	0.0
ADJUSTMENT FOR THE YEAR	1.0
ADJUSTMENT @ 30 Jun 2016	1.0
BALANCE FOR THE YEAR	17.0
ALLOTTED @ 30 Jun 2016	8.5
FORWARDED FOR THE YEAR	0.0



TECHNOPALS Pte Ltd
#44-12, International Plaza,
10 Anson Road, Singapore - 079903
Ph: (O) +65 6493 1463, (Fax) +65 6493 1464
<http://www.technopals.com.sg/>

NAME: Komal
NRIC/FIN: G3227552X

EMPLOYEE NO.: 175

PAYMENT METHOD: BANK GIRO
PAYMENT DATE:

May 2016

PAY ADVICE NO.: PS 12781

ACCOUNT NO.:

ORDINARY WAGES	SGD	REMARKS
BASIC @ 4500.00	4,500.00	
TOTAL:	4,500.00	
SGD NETT PAY:	4,500.00	

EMPLOYER CONTRIBUTION(S)

	SGD
CPF	0.00
SDL	11.25
FWL	0.00
TOTAL:	11.25

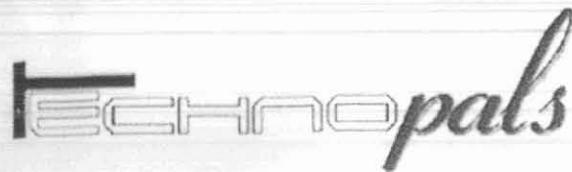
YEAR-TO-DATE INFORMATION

EMPLOYEE	SGD
ORDINARY WAGES	22,500.00
ADDITIONAL WAGES	0.00
CPF	0.00
EMPLOYER	SGD
CPF	0.00
SDL	56.25
FWL	0.00

ANNUAL LEAVE INFORMATION

	DAY(S)
YEARLY ENTITLEMENT	16.0
APPLIED FOR THE YEAR	0.0
CONSUMED @ 31 May 2016	0.0
ADJUSTMENT FOR THE YEAR	0.0
ADJUSTMENT @ 31 May 2016	0.0
BALANCE FOR THE YEAR	16.0
ALLOTTED @ 31 May 2016	6.5
FORWARDED FOR THE YEAR	0.0

Jomel



TECHNOPALS Pte Ltd
#44-12, International Plaza,
10 Anson Road, Singapore - 079903
Ph: (O) +65 6493 1463, (Fax) +65 6493 1464
<http://www.technopals.com.sg/>

NAME: Komal NRIC/FIN: G3227552X	EMPLOYEE NO.: 175	PAYMENT METHOD: BANK GIRO PAYMENT DATE: April 2016
ORDINARY WAGES BASIC @ 4500.00		SGD REMARKS 4,500.00
TOTAL: 4,500.00		
SGD NETT PAY: 4,500.00		
EMPLOYER CONTRIBUTION(S)		
CPF	SDL	FWL
YEAR-TO-DATE INFORMATION		
EMPLOYEE	SGD	
ORDINARY WAGES	18,000.00	
ADDITIONAL WAGES	0.00	
CPF	0.00	
EMPLOYER	SGD	
CPF	0.00	
SDL	45.00	
FWL	0.00	
ANNUAL LEAVE INFORMATION		
YEARLY ENTITLEMENT	DAY(S) 16.0	
APPLIED FOR THE YEAR	0.0	
CONSUMED @ 30 Apr 2016	0.0	
ADJUSTMENT FOR THE YEAR	1.0	
ADJUSTMENT @ 30 Apr 2016	0.0	
BALANCE FOR THE YEAR	17.0	
ALLOTTED @ 30 Apr 2016	5.0	
FORWARDED FOR THE YEAR	0.0	



TECHNOPALS Pte Ltd
#44-12, International Plaza,
10 Anson Road, Singapore - 079903
Ph: (O) +65 6493 1463, (Fax) +65 6493 1464
<http://www.technopals.com.sg/>

NAME: Komal
NRIC/FIN: G3227552X

EMPLOYEE NO.: 175

PAYMENT METHOD: BANK GIRO
PAYMENT DATE:

March 2016
PS 12646

ACCOUNT NO.:

ORDINARY WAGES	SGD	REMARKS
BASIC @ 4500.00	4,500.00	
TOTAL:	4,500.00	
SGD NETT PAY:	4,500.00	

EMPLOYER CONTRIBUTION(S)

	SGD
CPF	0.00
SDL	11.25
FWL	0.00
TOTAL:	11.25

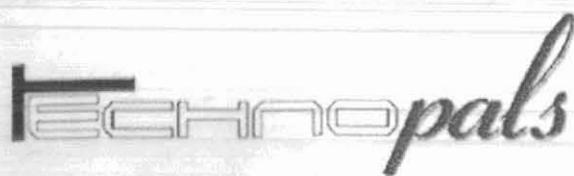
YEAR-TO-DATE INFORMATION

EMPLOYEE	SGD
ORDINARY WAGES	13,500.00
ADDITIONAL WAGES	0.00
CPF	0.00

EMPLOYER	SGD
CPF	0.00
SDL	33.75
FWL	0.00

ANNUAL LEAVE INFORMATION

	DAY(S)
YEARLY ENTITLEMENT	16.0
APPLIED FOR THE YEAR	0.0
CONSUMED @ 31 Mar 2016	0.0
ADJUSTMENT FOR THE YEAR	1.0
ADJUSTMENT @ 31 Mar 2016	0.0
BALANCE FOR THE YEAR	17.0
ALLOTTED @ 31 Mar 2016	3.5
FORWARDED FOR THE YEAR	0.0



TECHNOPALS Pte Ltd
#44-12, International Plaza,
10 Anson Road, Singapore - 079903
Ph: (O) +65 6493 1463, (Fax) +65 6493 1464
<http://www.technopals.com.sg/>

NAME: Komal
NRIC/FIN: G3227552X

EMPLOYEE NO.: 175

PAYMENT METHOD: BANK GIRO
PAYMENT DATE:

February 2016

PAY ADVICE NO.: PS 12580

ACCOUNT NO.:

EMPLOYER CONTRIBUTION(S)

SGD
CPF 0.00
SDL 11.25
FWL 0.00
TOTAL: 11.25

YEAR-TO-DATE INFORMATION

EMPLOYEE	SGD
ORDINARY WAGES	9,000.00
ADDITIONAL WAGES	0.00
CPF	0.00

EMPLOYER	SGD
CPF	0.00
SDL	22.50
FWL	0.00

ANNUAL LEAVE INFORMATION

DAY(S)
YEARLY ENTITLEMENT 16.0
APPLIED FOR THE YEAR 0.0
CONSUMED @ 29 Feb 2016 0.0
ADJUSTMENT FOR THE YEAR 1.0
ADJUSTMENT @ 29 Feb 2016 0.0
BALANCE FOR THE YEAR 17.0
ALLOTTED @ 29 Feb 2016 2.5
FORWARDED FOR THE YEAR 0.0

ORDINARY WAGES	SGD	REMARKS
BASIC @ 4500.00	4,500.00	
TOTAL:	4,500.00	
SGD NETT PAY:	4,500.00	



TECHNOPALS Pte Ltd
#44-12, International Plaza,
10 Anson Road, Singapore - 079903
Ph: (O) +65 6493 1463, (Fax) +65 6493 1464
<http://www.technopals.com.sg/>

NAME: Komal
NRIC/FIN: G3227552X

EMPLOYEE NO.: 175

PAYMENT METHOD: BANK GIRO
PAYMENT DATE:

ORDINARY WAGES	SGD	REMARKS
BASIC @ 4500.00	4,500.00	
TOTAL:	4,500.00	
SGD NETT PAY:	4,500.00	

January 2016

PAY ADVICE NO.: PS 12515

ACCOUNT NO.:

EMPLOYER CONTRIBUTION(S)

	SGD
CPF	0.00
SDL	11.25
FWL	0.00
TOTAL:	11.25

YEAR-TO-DATE INFORMATION

EMPLOYEE	SGD
ORDINARY WAGES	4,500.00
ADDITIONAL WAGES	0.00
CPF	0.00

EMPLOYER	SGD
CPF	0.00
SDL	11.25
FWL	0.00

ANNUAL LEAVE INFORMATION

	DAY(S)
YEARLY ENTITLEMENT	16.0
APPLIED FOR THE YEAR	0.0
CONSUMED @ 31 Jan 2016	0.0
ADJUSTMENT FOR THE YEAR	1.0
ADJUSTMENT @ 31 Jan 2016	0.0
BALANCE FOR THE YEAR	17.0
ALLOTTED @ 31 Jan 2016	1.0
FORWARDED FOR THE YEAR	0.0

2016

FORM IR8A

Return of Employee's Remuneration for the year ended 31 Dec 2015

Fill in this form and give it to your employee by 1 Mar 2016 for his submission together with his Income Tax Return.

This Form will take about 10 minutes to complete. Please get ready the employee's personal particulars and details of his/her employment income. Please read the explanatory notes when completing this form.

Employer's Tax Ref. No. / UEN 200905751H		Employee's Tax Ref. No. : *NRIC / FIN (Foreign Identification No.) G3227552X	
Full Name of Employee as per NRIC / FIN Komal		Date of Birth 2-Feb-1990	Sex Female
Residential Address 49-17 THOMAS WALK #13-06 Singapore 238140		Designation Consultant	Nationality INDIAN
If employment commenced and/or ceased during the year, state: (See Explanatory Note 7)		Date of Commencement 24-Nov-2015	Date of Cessation/Overseas Posting
INCOME (Enter "NA" for items that are not applicable)			
a) Gross Salary, Fees, Leave Pay, Wages and Overtime Pay (See Explanatory Note 12a)			\$ 5,571.00
b) Bonus (non-contractual bonus paid in 2015 and / or contractual bonus) (See Explanatory Note 12b)			0.00
c) Director's Fees (approved at the company's AGM/EGM on/2015) (See Explanatory Note 12c)			0.00
d) Others:			
1. Allowances: (i) Transport \$0.00 (ii) Entertainment \$0.00 (iii) Others \$0.00 [See Explanatory Note 12d(i)]			0.00
2. Gross Commission for the period to * Monthly / other than monthly payment			0.00
3. Pension			0.00
4. Lump sum payment [See Explanatory Note 12d (III)]			0.00
(i) Gratuity \$		(ii) Notice Pay \$	(iii) Ex-gratia payment \$
(iv) Others (please state nature) \$			
(v) Compensation for loss of office \$0.00		Approval obtained from IRAS: *Yes/No	Date of approval:
Reason for payment:		Length of service:	
Basis of arriving at the payment: (Give details separately if space is insufficient)			
5. Retirement benefits including gratuities/pension/commutation of pension/lump sum payments, etc from Pension/Provident Fund: Name of Fund (Amount accrued up to 31 Dec 1992 \$0.00) Amount accrued from 1993: 0.00			
6. Contributions made by employer to any Pension/Provident Fund constituted outside Singapore <u>without</u> tax concession: Contributions made by employer to any Pension/Provident Fund constituted outside Singapore <u>with</u> tax concession: Name of the overseas pension/provident fund: Full Amount of the contributions : Are contributions mandatory?: *Yes/No Were contributions charged / deductions claimed by a Singapore permanent establishment? *Yes/No [See Explanatory Note 12d (III)] 0.00			
7. Excess/Voluntary contribution to CPF by employer (less amount refunded/to be refunded): [See Explanatory Note 12d (IV)] and complete the Form IR8S) 0.00			
8. Gains or profits from Employee Stock Option (ESOP) / other forms of Employee Share Ownership (ESOW) Plans: [See Explanatory Note 12d (V)] and complete the Appendix 8B) 0.00			
9. Value of Benefits-in-kind (See Explanatory Notes 13 to 16 and complete the Appendix 8A): TOTAL (items d1 to d9) 0.00			
e) Remission: Amount of Income \$..... (See Explanatory Note 12e) Exempt/Non Taxable Income : \$..... (See Explanatory Note 11)			
f) Employee's income tax borne by employer? *YES / NO		If yes and fully borne by employer, DO NOT enter any amount in (i) and (ii) (i) If tax is partially borne by employer, state the amount of employment income for which tax is borne by employer (ii) If a fixed amount of tax is borne by employee, state the amount borne by employee 0.00	
DEDUCTIONS (Enter "NA" for items that are not applicable)			
EMPLOYEE'S COMPULSORY contribution to *CPF / Designated Pension or Provident Fund (less amount refunded/to be refunded) Name of Fund: <u>CPF</u> (Please apply the appropriate CPF rates published by CPF Board on its website 'www.cpf.gov.sg'. Do not include excess/voluntary contributions to CPF, voluntary contributions to Medisave Account, voluntary contributions to Retirement Sum Topping-up Scheme and SRS contributions in this item) See Explanatory Note 12 - DEDUCTIONS 0.00			
Donations deducted from salaries for: *Yayasan Mendaki Fund/Community Chest of Singapore/SINDA/CDAC/ECF/Other tax exempt donations			
Contributions deducted from salaries to Mosque Building Fund: 0.00			
Life Insurance premiums deducted from salaries: 0.00			
DECLARATION (See Explanatory Note 4)			
Name of Employer: Technopals Pte Ltd			
Address of Employer: 10 Anson Road, #44-12, International Plaza, Singapore - 079903			
Name of authorised person making the declaration		Designation	Tel. No.
Signature		Date	

There are penalties for failing to give a return or furnishing an incorrect or late return.

* Delete where applicable

IBRA (1/2016)

This is a computer generated document.

BANKING

BANKING

S/N: EN05300600450664



KOMAL
49 49 ST. THOMAS WALK
THE BAYRON
#13-06
SINGAPORE 238140



CONSOLIDATED STATEMENT

For enquiries, please call our 24-Hour Hotline
at 1800- 111 1111 (in Singapore) or (65) 6327
2265 (outside Singapore)

ACCOUNT SUMMARY | As at 30 Jun 2016

DEPOSITS

SINGAPORE DOLLAR

Account	Account Number	Balance (S\$ Equivalent)
POSB eSavings - SPEP Account	207-83587-0	2,499.25
TOTAL DEPOSITS – CREDIT		2,499.25

Komal

S/N: EN05300600450664

DEPOSITS

POSB eSavings - SPEP Account

Account No. 207-83587-0

Date	Description	Withdrawal	Deposit	Balance (\$\$)
Balance Brought Forward				7,425.55
13 Jun	Outward Telegraphic Transfer 17265802301 0016OT8114764	10.00		
13 Jun	Outward Telegraphic Transfer 17271722476 0016OT8126885	1,634.56		
13 Jun	FR035		18.24	
13 Jun	Point-of-Sale Transaction NTUC FAIRP	14.00		5,785.23
14 Jun	Outward Telegraphic Transfer 17275203605 0016OT8133535	1,017.75		
14 Jun	Point-of-Sale Transaction SRI MURUGA	18.25		4,749.23
19 Jun	Point-of-Sale Transaction RESORTS WO	8.50		
19 Jun	Cash Withdrawal 32147895,RWS B1 FORUM 3	50.00		4,690.73
20 Jun	Outward Telegraphic Transfer 17300159519 0016OT8192284	1,015.70		3,675.03
21 Jun	Cash Withdrawal 32147895,NTUC KILLINEY	50.00		3,625.03
22 Jun	Debit Card transaction ZALORA SG SI NG 18JUN 5264-7103-3214-7895	96.48		3,528.55
23 Jun	Debit Card transaction DP INFORMATION NETWORK SI NG 21JUN 5264-7103-3214-7895	2.50		
23 Jun	Debit Card transaction SINGTEL HIIACCOUNT TOP SI NG 20JUN 5264-7103-3214-7895	10.00		3,516.05
26 Jun	Cash Withdrawal 32147895,FUNAN D MALL 1	1,000.00		
26 Jun	Point-of-Sale Transaction BUGIS CONF	17.00		2,499.05
Balance Carried Forward				2,499.05

S/N: EN05300600450664

ACCOUNT DETAILS | As at 30 Jun 2016

DEPOSITS

POSB eSavings - SPEP Account

Account No. 207-83587-0

Date	Description	Withdrawal	Deposit	Balance (\$\$)
	Balance Brought Forward			6,651.31
04 Jun	FAST Payment / Receipt OCBC:653899450001:I-BANK KOMAL JUNE RENT 17215921889 RENT	900.00		5,751.31
05 Jun	Debit Card transaction AIR-INDI NE W 02JUN 5264-7103-3214-7895 USD458.08	651.42		5,099.89
06 Jun	Outward Telegraphic Transfer 17215890554 0016OT8015042	1,024.00		
06 Jun	Outward Telegraphic Transfer 17215909648 0016OT8014930	409.46		
06 Jun	Outward Telegraphic Transfer 17215893571 0016OT8014913	204.80		
06 Jun	Cash Withdrawal 32147895,NTUC KILLINEY	50.00		3,411.63
07 Jun	Point-of-Sale Transaction NTUC FAIRP	16.15		3,395.48
08 Jun	FAST Payment / Receipt TECHNOPALS SALARY G3BPPYMT20160608BVS0000000000427 20 SALARY PAYMENT		4,500.00	7,895.48
09 Jun	Purchase with Cash Withdrawal 32147895,7-ELEVEN PURCH 1.65, CSHBACK 50.00	51.65		
09 Jun	Outward Telegraphic Transfer 17249000500 0016OT8089464	408.28		7,435.55
10 Jun	Debit Card transaction SINGTEL HI!ACCOUNT TOP UP 07JUN 5264-7103-3214-7895	10.00		7,425.55
	Balance Carried Forward			<i>Jomal</i> 7,425.55

S/N: EN05300600450664

DEPOSITS

POSB eSavings - SPEP Account

Account No. 207-83587-0

Date	Description	Withdrawal	Deposit	Balance (\$\$)
	Balance Brought Forward			2,499.05
30 Jun	Interest Earned		0.20	2,499.25
	Total	8,670.50	4,518.44	
	Balance Carried Forward			2,499.25

S/N: EN05310500450167



CONSOLIDATED STATEMENT

KOMAL
49 49 ST. THOMAS WALK
THE BAYRON
#13-06
SINGAPORE 238140



For enquiries, please call our 24-Hour Hotline
at 1800- 111 1111 (in Singapore) or (65) 6327
2265 (outside Singapore)

ACCOUNT SUMMARY | As at 31 May 2016

DEPOSITS

SINGAPORE DOLLAR

Account	Account Number	Balance (S\$ Equivalent)
POSB eSavings - SPEP Account	207-83587-0	6,651.31
TOTAL DEPOSITS – CREDIT		6,651.31

Jemel

S/N: EN05310500450167

ACCOUNT DETAILS | As at 31 May 2016

DEPOSITS

POSB eSavings - SPEP Account

Account No. 207-83587-0

Date	Description	Withdrawal	Deposit	Balance (S\$)
	Balance Brought Forward			5,089.27
03 May	ATM Withdrawal Fee	2.00		5,087.27
04 May	Point-of-Sale Transaction NTUC FAIRP	11.35		5,075.92
06 May	Debit Card transaction SINGTEL HI!ACCOUNT TOP UP NG 03MAY 5264-7103-3214-7895	10.00		
06 May	Purchase with Cash Withdrawal 32147895,7-ELEVEN PURCH 1.15, CSHBACK 50.00	51.15		5,014.77
08 May	FAST Payment / Receipt OCBC:653899450001:I-BANK MAY RENT KOMAL 17067275640 RENT	900.00		4,114.77
12 May	Point-of-Sale Transaction NTUC FAIRP	7.40		4,107.37
13 May	Outward Telegraphic Transfer 17094153761 0016OT7749769	1,037.75		3,069.62
15 May	Cash Withdrawal 32147895,NTUC KILLINEY	50.00		
15 May	Point-of-Sale Transaction NTUC FAIRP	14.45		3,005.17
19 May	FAST Payment / Receipt TECHNOPALS SALARY G3BPPYMT20160519BVS0000000000414 89 SALARY PAYMENT		4,500.00	
19 May	Funds Transfer I-BANK VINOD	400.00		7,905.17
22 May	Point-of-Sale Transaction NTUC FAIRP	25.30		7,879.87
	Balance Carried Forward			7,879.87

S/N: EN05310500450167

DEPOSITS

POSB eSavings - SPEP Account

Account No. 207-83587-0

Date	Description	Withdrawal	Deposit	Balance (\$\$)
	Balance Brought Forward			7,879.87
23 May	Outward Telegraphic Transfer 17133362408 0016OT7823910	268.79		7,611.08
25 May	Cash Withdrawal 32147895,NTUC KILLINEY	900.00		6,711.08
26 May	Debit Card transaction SINGTEL HI!ACCOUNT TOP UP SING 23MAY 5264-7103-3214-7895	10.00		6,701.08
27 May	Cash Withdrawal 32147895,NTUC KILLINEY	50.00		6,651.08
31 May	Interest Earned		0.23	6,651.31
	Total	3,338.19	4,900.23	
	Balance Carried Forward			6,651.31



S/N: EN05300400448644



CONSOLIDATED STATEMENT

KOMAL
49 49 ST. THOMAS WALK
THE BAYRON
#13-06
SINGAPORE 238140



For enquiries, please call our 24-Hour Hotline at 1800- 111 1111 (in Singapore) or (65) 6327 2265 (outside Singapore)

ACCOUNT SUMMARY | As at 30 Apr 2016

DEPOSITS

SINGAPORE DOLLAR

Account	Account Number	Balance (S\$ Equivalent)
POSB eSavings - SPEP Account	207-83587-0	5,089.27
TOTAL DEPOSITS – CREDIT		5,089.27

I some

S/N: EN05300400448644

ACCOUNT DETAILS | As at 30 Apr 2016

DEPOSITS

POSB eSavings - SPEP Account

Account No. 207-83587-0

Date	Description	Withdrawal	Deposit	Balance (\$\$)
	Balance Brought Forward			5,263.41
01 Apr	ATM Withdrawal Fee	2.00		5,261.41
03 Apr	Cash Withdrawal 32147895, NTUC KILLINEY	50.00		5,211.41
04 Apr	Outward Telegraphic Transfer 16865574120 0016OT7267439	1,028.35		4,183.06
07 Apr	Debit Card transaction SINGTEL HIAccount TOP UP SING 04APR 5264-7103-3214-7895	10.00		
07 Apr	FAST Payment / Receipt TECHNOPALS SALARY G3BPPYMT20160407BVS0000000000394 96		4,500.00	8,673.06
	SALARY PAYMENT			
08 Apr	FAST Payment / Receipt OCBC:653899450001:I-BANK KOMAL APRIL RENT 16899356055 RENT	900.00		7,773.06
11 Apr	Outward Telegraphic Transfer 16903656403 0016OT7352671	204.87		7,568.19
13 Apr	Debit Card transaction SINGTEL HIAccount TOP UP SING 10APR 5264-7103-3214-7895	10.00		
13 Apr	Cash Withdrawal 32147895, NTUC KILLINEY	50.00		7,508.19
18 Apr	Cash Withdrawal 32147895, NTUC KILLINEY	1,000.00		
18 Apr	Cash Withdrawal 32147895, NTUC KILLINEY	900.00		5,608.19
21 Apr	Point-of-Sale Transaction COMFORT TR	8.70		
21 Apr	Funds Transfer 003-901094-0 : I-BANK	405.00		5,194.49
	Balance Carried Forward			5,194.49

S/N: EN05300400448644

DEPOSITS

POSB eSavings - SPEP Account

Account No. 207-83587-0

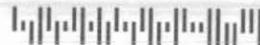
Date	Description	Withdrawal	Deposit	Balance (\$\$)
	Balance Brought Forward			5,194.49
23 Apr	Purchase with Cash Withdrawal 32147895,7-ELEVEN PURCH 2.60, CSHBACK 20.00	22.60		
23 Apr	Point-of-Sale Transaction NISARGA SI	10.50		5,161.39
24 Apr	Cash Withdrawal 32147895,NTUC KILLINEY	50.00		
24 Apr	Point-of-Sale Transaction DAISO INDU	14.00		5,097.39
26 Apr	Debit Card transaction 00.30 % CASHBACK 23APR 5264-7103-3214-7895		1.63	5,099.02
28 Apr	Debit Card transaction SINGTEL HIIACCOUNT TOP UP SING 25APR 5264-7103-3214-7895	10.00		5,089.02
30 Apr	Interest Earned		0.25	5,089.27
	Total	4,676.02	4,501.88	
	Balance Carried Forward			5,089.27

Jone

S/N: EN05310300446657



KOMAL
49 49 ST. THOMAS WALK
THE BAYRON
#13-06
SINGAPORE 238140



CONSOLIDATED STATEMENT

For enquiries, please call our 24-Hour Hotline
at 1800- 111 1111 (in Singapore) or (65) 6327
2265 (outside Singapore)

ACCOUNT SUMMARY | As at 31 Mar 2016

DEPOSITS

SINGAPORE DOLLAR

Account	Account Number	Balance (S\$ Equivalent)
POSB eSavings - SPEP Account	207-83587-0	5,263.41
TOTAL DEPOSITS – CREDIT		5,263.41

S/N: EN05310300446657

ACCOUNT DETAILS | As at 31 Mar 2016

DEPOSITS

POSB eSavings - SPEP Account

Account No. 207-83587-0

Date	Description	Withdrawal	Deposit	Balance (\$\$)
	Balance Brought Forward			3,014.57
01 Mar	Point-of-Sale Transaction ENSTYLE FA	10.00		
01 Mar	Point-of-Sale Transaction THE COFFEE	5.80		
01 Mar	Point-of-Sale Transaction THE COFFEE	5.80		
01 Mar	Point-of-Sale Transaction HITO	20.00		
01 Mar	Point-of-Sale Transaction ALICE HUAN	10.00		
01 Mar	ATM Withdrawal Fee	2.00		2,960.97
02 Mar	Cash Withdrawal 32147895, AIRPORT T2 DEP	50.00		2,910.97
04 Mar	FAST Payment / Receipt TECHNOPALS SALARY G3BPPYMT20160304BVS00000000000379 04 SALARY PAYMENT		4,500.00	
04 Mar	FAST Payment / Receipt OCBC:653899450001:I-BANK KOMAL MARCH RENT 16664459315 RENT	900.00		6,510.97
05 Mar	Debit Card transaction SINGTEL HI!ACCOUNT TOP UP SING 02MAR 5264-7103-3214-7895	10.00		
05 Mar	Point-of-Sale Transaction NISARGA SI	23.90		6,477.07
10 Mar	Point-of-Sale Transaction COMFORT TR	21.60		
10 Mar	Point-of-Sale Transaction COMFORT TR	31.80		6,423.67
11 Mar	Cash Withdrawal 32147895, CLARKE QUAY	100.00		6,323.67
	Balance Carried Forward			6,323.67

S/N: EN05310300446657

DEPOSITS

POSB eSavings - SPEP Account

Account No. 207-83587-0

Date	Description	Withdrawal	Deposit	Balance (\$\$)
	Balance Brought Forward			6,323.67
14 Mar	Outward Telegraphic Transfer 16721154542 0016OT7025795	414.74		
14 Mar	Outward Telegraphic Transfer 16721145227 0016OT7025794	303.53		5,605.40
15 Mar	Debit Card transaction SINGTEL HI!ACCOUNT TOP UP SING 11MAR 5264-7103-3214-7895	10.00		
15 Mar	Debit Card transaction CE LA VI SING 12MAR 5264-7103-3214-7895	88.28		5,507.12
23 Mar	Cash Withdrawal 32147895, NTUC KILLINEY	50.00		5,457.12
25 Mar	Debit Card transaction SINGTEL HI!ACCOUNT TOP UP SING 22MAR 5264-7103-3214-7895	10.00		5,447.12
26 Mar	Cash Withdrawal 32147895, SENTOSA EBS	50.00		5,397.12
29 Mar	Point-of-Sale Transaction TRANS-CAB	29.49		
29 Mar	Point-of-Sale Transaction RHB BANK B	54.45		
29 Mar	Cash Withdrawal 32147895, A'PORT T2 DTL2	50.00		5,263.18
31 Mar	Interest Earned	0.23		5,263.41
	Total	2,251.39	4,500.23	
	Balance Carried Forward			5,263.41

S/N: EN05290200444409



CONSOLIDATED STATEMENT

KOMAL
49 49 ST. THOMAS WALK
THE BAYRON
#13-06
SINGAPORE 238140



For enquiries, please call our 24-Hour Hotline
at 1800-111-1111 (in Singapore) or (65) 6327
2265 (outside Singapore)

ACCOUNT SUMMARY | As at 29 Feb 2016

DEPOSITS

SINGAPORE DOLLAR

Account	Account Number	Balance (S\$ Equivalent)
POSB eSavings - SPEP Account	207-83587-0	3,014.57
TOTAL DEPOSITS - CREDIT		3,014.57

S/N: EN05290200444409

ACCOUNT DETAILS | As at 29 Feb 2016

DEPOSITS

POSB eSavings - SPEP Account

Account No. 207-83587-0

Date	Description	Withdrawal	Deposit	Balance (\$\$)
	Balance Brought Forward			2,881.42
01 Feb	Point-of-Sale Transaction LAUNDRYMAR	7.00		
01 Feb	Cash Withdrawal 32147895,UE SQUARE	50.00		
01 Feb	Point-of-Sale Transaction LAUNDRYMAR	7.00		2,817.42
03 Feb	Point-of-Sale Transaction SMRT TAXIS	32.87		
03 Feb	Point-of-Sale Transaction RHB BANK B	56.20		
03 Feb	Cash Withdrawal 32147895,BEA/IMMIGRATION/TOWER/ WA C-WDL,HKD1000.00	191.25		
03 Feb	Cash Withdrawal Service Charge C-SC	5.00		2,532.10
04 Feb	FAST Payment / Receipt TECHNOPALS SALARY G3BPPYMT20160204BVS0000000000366 45 SALARY PAYMENT		4,500.00	7,032.10
05 Feb	Debit Card transaction IBIS HONG KONG CENTR31 HO NG 03FEB 5264-7103-3214-7895 HKD315.00	59.81		
05 Feb	Debit Card transaction STARBUCKS COFFEE (4401 SH EU 03FEB 5264-7103-3214-7895 HKD67.00	12.73		
05 Feb	Debit Card transaction INDIAN HOUSE BOAT QUAY SI NG 02FEB 5264-7103-3214-7895	102.05		
05 Feb	Debit Card transaction SINGTEL HI!ACCOUNT TOP SI NG 02FEB 5264-7103-3214-7895	10.00		6,847.51
	Balance Carried Forward			6,847.51

Jamel

S/N: EN05290200444409

DEPOSITS

POSB eSavings - SPEP Account

Account No. 207-83587-0

Date	Description	Withdrawal	Deposit	Balance (S\$)
	Balance Brought Forward			6,847.51
06 Feb	Cash Withdrawal 32147895,AMBANK BERHAD SE C-WDL,MYR500.00	175.81		
06 Feb	Cash Withdrawal Service Charge C-SC	5.00		6,666.70
07 Feb	Debit Card transaction IBIS HONG KONG CENTR31 HONG 05FEB 5264-7103-3214-7895 HKD330.00	61.70		
07 Feb	Debit Card transaction HONG KONG DISNEYLAND L LA NT 05FEB 5264-7103-3214-7895	87.69		6,517.31
11 Feb	Point-of-Sale Transaction COMFORT TR	8.15		
11 Feb	FAST Payment / Receipt OCBC:653899450001:I-BANK KOMAL RENT 16502762836 RENT	900.00		
11 Feb	Cash Withdrawal 32147895,NTUC KILLINEY	200.00		
11 Feb	Debit Card transaction OKOYE BORNEO V BEAUTY SE PA 06FEB 5264-7103-3214-7895 MYR30.00	10.48		
11 Feb	Point-of-Sale Transaction MOHAMED MU	53.90		5,344.78
12 Feb	Cash Withdrawal 32147895,NTUC KILLINEY	200.00		5,144.78
13 Feb	Point-of-Sale Transaction RESORTS WO	344.00		4,800.78
16 Feb	Funds Transfer I-BANK ASHISHS		98.00	4,898.78
17 Feb	Debit Card transaction SINGTEL HI!ACCOUNT TOP UP SING 14FEB 5264-7103-3214-7895	10.00		4,888.78
	Balance Carried Forward			4,888.78

S/N: EN05290200444409

DEPOSITS

POSB eSavings - SPEP Account

Account No. 207-83587-0

Date	Description	Withdrawal	Deposit	Balance (\$\$)
	Balance Brought Forward			4,888.78
18 Feb	Funds Transfer 058-65819-7 : I-BANK	38.00		
18 Feb	Outward Telegraphic Transfer 16546997174 0016OT6743050	206.60		4,644.18
21 Feb	Cash Withdrawal 32147895,BUGIS ST 2	100.00		4,544.18
23 Feb	Point-of-Sale Transaction MURUGAN ID	10.80		4,533.38
24 Feb	Debit Card transaction QOO10 SI NG 21FEB 5264-7103-3214-7895	69.00		4,464.38
25 Feb	Cash Withdrawal 32147895,NTUC KILLINEY	1,350.00		3,114.38
27 Feb	Cash Withdrawal Others 32147895,MOHD M S CSHBACK	50.00		3,064.38
28 Feb	Point-of-Sale Transaction TRICKEYE M	50.00		3,014.38
29 Feb	Interest Earned		0.19	3,014.57
	Total	4,465.04	4,598.19	
	Balance Carried Forward			3,014.57

S/N: EN05310100441715



CONSOLIDATED STATEMENT

KOMAL
49 49 ST. THOMAS WALK
THE BAYRON
#13-06
SINGAPORE 238140



For enquiries, please call our 24-Hour Hotline
at 1800-111-1111 (in Singapore) or (65) 6327
2265 (outside Singapore)

ACCOUNT SUMMARY | As at 31 Jan 2016

DEPOSITS

SINGAPORE DOLLAR

Account	Account Number	Balance (S\$ Equivalent)
POSB eSavings - SPEP Account	207-83587-0	2,881.42
TOTAL DEPOSITS – CREDIT		2,881.42

Jameel

S/N: EN05310100441715

ACCOUNT DETAILS | As at 31 Jan 2016

DEPOSITS

POSB eSavings - SPEP Account

Account No. 207-83587-0

Date	Description	Withdrawal	Deposit	Balance (\$\$)
	Balance Brought Forward			5,660.27
02 Jan	Point-of-Sale Transaction SANKRANTI	35.10		5,625.17
03 Jan	Debit Card transaction AVALON SI NG 01JAN 5264-7103-3214-7895	17.01		5,608.16
04 Jan	FAST Payment / Receipt OCBC:653899450001:I-BANK JAN RENT KOMAL 16232373623 RENT	900.00		
04 Jan	Funds Transfer 249-02627-1 : I-BANK	200.00		4,508.16
05 Jan	Cash Withdrawal 32147895,LIANG COURT	1,000.00		3,508.16
15 Jan	Debit Card transaction GOP CC16011418274731 14JAN 5264-7103-3214-7895	30.00		
15 Jan	Debit Card transaction GOP CC16011418200974 14JAN 5264-7103-3214-7895	30.00		3,448.16
20 Jan	Debit Card transaction SINGTEL HIIACCOUNT TOP SI NG 16JAN 5264-7103-3214-7895	20.00		3,428.16
24 Jan	Debit Card transaction SINGTEL HIIACCOUNT TOP SI NG 21JAN 5264-7103-3214-7895	10.00		3,418.16
25 Jan	Outward Telegraphic Transfer 16369524735 0016OT6437381	213.82		3,204.34
27 Jan	Debit Card transaction BUSONLINETICKET SINGAP SI NG 24JAN 5264-7103-3214-7895	47.25		3,157.09
29 Jan	Outward Telegraphic Transfer 16400401349 0016OT6501239	253.63		
	Balance Carried Forward			2,903.46

S/N: EN05310100441715

DEPOSITS

POSB eSavings - SPEP Account

Account No. 207-83587-0

Date	Description	Withdrawal	Deposit	Balance (S\$)
	Balance Brought Forward			2,903.46
29 Jan	Purchase with Cash Withdrawal 32147895,7-ELEVEN PURCH 2.20, CSHBACK 20.00	22.20		2,881.26
31 Jan	Interest Earned		0.16	2,881.42
	Total	2,779.01	0.16	
	Balance Carried Forward			2,881.42

Jamel

S/N: EN05311200482687



KOMAL
49 49 ST. THOMAS WALK
THE BAYRON
#13-06
SINGAPORE 238140



CONSOLIDATED STATEMENT

For enquiries, please call our 24-Hour Hotline
at 1800- 111 1111 (In Singapore) or (65) 6327
2265 (outside Singapore)

ACCOUNT SUMMARY | As at 31 Dec 2015

DEPOSITS

SINGAPORE DOLLAR

Account	Account Number	Balance (S\$ Equivalent)
POSB eSavings - SPEP Account	207-83587-0	5,660.27
TOTAL DEPOSITS – CREDIT		5,660.27

Komal

S/N: EN05311200482687

ACCOUNT DETAILS | As at 31 Dec 2015

DEPOSITS

POSB eSavings - SPEP Account

Account No. 207-83587-0

Date	Description	Withdrawal	Deposit	Balance (\$S\$)
	Balance Brought Forward			0.00
30 Nov	Interest Earned	0.00		0.00
04 Dec	Salary TECHNOPALS PTE LTD TECHNOPALS SALARY		857.14	857.14
10 Dec	Cash Withdrawal 32147895, NTUC KILLINEY	200.00		657.14
17 Dec	Salary TECHNOPALS PTE LTD TECHNOPALS SALARY		214.29	871.43
30 Dec	Payments / Collections via GIRO SQUARE YARDS SINGAPORE PTE. LIMITED STAFF CLAIM REFUND		290.80	1,162.23
31 Dec	FAST Payment / Receipt SG3P151231691063 G3BPPYMT20151231BVS0000000000348 59 SALARY PAYMENT		4,500.00	6,660.27
31 Dec	Interest Earned		0.04	
31 Dec	Service Charge	2.00		5,660.27
	Total	202.00	5,862.27	
	Balance Carried Forward			5,660.27
	<u>Messages For Your Account:</u>			
	Total Interest For Current Year			0.04

Jomel

7/25/2016

India Infoline Mail - Fwd: Re: Docs

When it's about money..



Asha Singh <asha.singh@indiainfoonline.com>

Fwd: Re: Docs

1 message

Poonam Rajput <poonam.saphcm@gmail.com>
To: asha.singh@indiainfoonline.com

Sat, Jul 23, 2016 at 8:27 PM

As discussed with Sanjay, find attached my CITI bank account statement. Thanks!

Regards,
Poonam Rajput

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

From: "Poonam Rajput" <poonam.saphcm@gmail.com>
Date: 19 Jul 2016 11:06
Subject: Re: Docs
To: "Sanjay Kumar Chaurasiya" <sanjaykr.1911c@gmail.com>
Cc:

Hello Sanjay,

Here is the CITI account statement for 6 months. Thanks!

Regards,
Poonam Rajput

On Sat, Jul 16, 2016 at 3:51 PM, Poonam Rajput <poonam.saphcm@gmail.com> wrote:

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

From: Poonam Rajput <poonam.saphcm@gmail.com>
Date: Sat, Jul 16, 2016 at 2:52 PM
Subject: Docs
To: sanjay.chaurasiya@indiainfoonline.com

Hello Sanjay,

Please find attached the documents.

Let me know if anything else is required. Thanks!

Regards,
Poonam Rajput

6 attachments

-  [Citi_Apr2016.pdf](#)
275K
-  [Citi_Feb2016.pdf](#)
250K
-  [Citi_Jan2016.pdf](#)
175K
-  [Citi_Jun2016.pdf](#)
271K
-  [Citi_Mar2016.pdf](#)
276K
-  [Citi_May2016.pdf](#)
271K

POA Holder
Banking



I subscribe to
eStatements

citibank

POONAM SINGH RAJPUT

Statement Period: Jun 1, 2016 to Jun 30, 2016

Your Citibank Account Statement as on Jul 1, 2016

Page 4 of 5

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance (INR)
20Jun16	PURCHASE	1998.00		12742.57
	Card no.: 5497XXXXXXXX9610 20JUN NRS PVT LTD UCB KIDS S			
	Ghaziab Ref No: 000624			
21Jun16	IMPS INWARD		35000.00	
	IMPSTO MS POONAM SINGH xxxxxxxx906 HDF REF NO: -			
	617318319890			
	transfer			
21Jun16	IMPS OUTWARD	30000.00		17742.57
	IMPSTO 111171114 CTB REF NO:-617319474486 transfer			
22Jun16	IMPS INWARD		2000.00	
	IMPSTO RASHMI SINGH xxxxxxxx953 ICI REF NO: -			
	6174199			
	Rashmi srujan			
22Jun16	IMPS INWARD		10500.00	30242.57
	IMPSTO FCI ICI REF NO: - IGH xxxxxxxx688 ICI REF NO: - 617421942879			
23Jun16	IMPS INWARD		569.00	30811.57
	IMPSTO FCI ICI REF NO: - IGH xxxxxxxx688 ICI REF NO: -			
	61751821 IGH xxxxxxxx688 ICI REF NO: - 61752513236			
28Jun16	IMPS INWARD		20000.00	50811.57
	IMPSTO FCI ICI REF NO: - IGH xxxxxxxx688 ICI REF NO: - 617923187063			
	poo			
29Jun16	IMPS OUTWARD	40000.00		10811.57
	IMPSTO FCI ICI REF NO: - IGH xxxxxxxx688 ICI REF NO: - 618114648929 sap			
30Jun16	Interest earned		353.00	11164.57
	CLOSING AMT	261679.00	249141.00	11164.57
	FUND SOURCE			0.00
	CLOSING AVAILABLE BALANCE			11164.57



[Signature]

Banking

I am a member of



I subscribe to
eStatements

citibank

POONAM SINGH RAJPUT

Your Citibank Account Statement as on Jul 1, 2016

Statement Period: Jun 1, 2016 to Jun 30, 2016

Page 3 of 5

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	N158160158941177TXN REF NO MANISH JAINF 1704 CLOUD 9A			
06Jun16	NEFT INWARD		50000.00	
	NEFT IN UTR CITIN16653323710 FROM KOMAL 000008007421 TXN REF			
	NO (P1301) FAMILY BLK 49 49 ST. THOMAS W			
06Jun16	ATM WITHDRAWAL	1000.00		
	Card no.: 5497XXXXXXX9610 Ref: 615817317167 SMB INDRA PURAM GHARABAD UPIN			
06Jun16	PURCHASE REVERSAL		819.00	
	Card no.: 5497XXXXXXX9610 06JUN AVENUES IND PVT LT Ref: 614901			
06Jun16	IMPS OUTWARD ORG		60000.00	20421.57
	IMPSTO 1111721783 CTB REF NO:-615819107455 fr central			
08Jun16	PURCHASE	195.00		20226.57
	Card no.: 5497XXXXXXX9610 09JUN IGL-NOIDA SEC 51 NOIDA Ref: 614901 12560511			
10Jun16	PURCHASE	386.00		19840.57
	Card no.: 5497XXXXXXX9610 10JUN BIGTREE-BILLDESK Ref: 616217			
13Jun16	ATM WITHDRAWAL	5000.00		14840.57
	Card no.: 5497XXXXXXX9610 Ref: 8101 +MAHAGUN METRO MALL GHARABAD UPIN			
14Jun16	NEFT INWARD		49900.00	64740.57
	NEFT IN UTR CITIN16656010732 FROM WELCOME TO IDBI BANK			
	16061492356 TXN REF iNet Banking			
15Jun16	EFT TO	50000.00		14740.57
	UTR#CITIN16656010732 REF 15945-MANISH JAIN-SA-50100022330668-HDFC BANK LTD-NEW DELHI-PSOLA VIHAR-			



Banking

I am a member of
vision
green
citi
I subscribe to
eStatements

citibank

POONAM SINGH RAJPUT

Statement Period: Jun 1, 2016 to Jun 30, 2016

Your Citibank Account Statement as on Jul 1, 2016

Page 2 of 5



Savings Account Details for Account Number: 5-1XX1XX-X03 In INR

[Home ↑](#)

Opening Balance: 23702.57

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
01Jun16	ATM WITHDRAWAL Card no.: 5497XXXXXXXXX9610 Ref: 220 +AHINSA KHAND INDRAPURAGHAZIABAD UPIN	3000.00		20702.57
03Jun16	IMPS OUTWARD ORG IMPSTO 50100022330668 CTB REF NO:-615513977555 enjoy	3000.00		17702.57
04Jun16	IMPS OUTWARD ORG IMPSTO 038801557708 CTB REF NO:-615616029594 transfer for mom	5000.00		
04Jun16	IMPS INWARD ORG IMPSTO MS POONAM SINGH xxxxxxx906 HDF REF NO: - 615618397470 central		60000.00	
04Jun16	IMPS OUTWARD ORG IMPSTO 124800101010863 CTB REF NO:-615618033292 emi	22100.00		
04Jun16	IMPS OUTWARD ORG IMPSTO 1111743783 CTB REF NO:-615618033314 central	40000.00		
04Jun16	IMPS INWARD ORG IMPSTO CHITRA SINGH xxxxxxx882 HDF REF NO: - 615620311649 testing 4 kittu	100.00		10702.57
06Jun16	IMPS INWARD ORG IMPSTO CHITRA SINGH xxxxxxx882 HDF REF NO: - 615700326683 for kittu	1400.00		
06Jun16	NEFT INWARD NEFT IN UTR CITIN16653284976 FROM MANISH JAIN		18500.00	





Member of

I subscribe to
eStatements

citibank

Banking

POONAM SINGH RAJPUT

Your Citibank Account Statement - 2016

Statement Period: May 1, 2016 to May 31, 2016

Page 4 of 5

Date	Transaction Description	Withdrawals (INR)	Deposits (INR)	Balance(INR)
16May16	CASH DEPOSIT		49900.00	94042.57
	INTERCITY CDR			
19May16	EFT TO UTR#CITIINDIA CENTRAL BANK OF INDIA-NEW	65000.00		29042.57
23May16	IMPS OUT IMPSTO CONVER	1500.00		27542.57
27May16	PURCHASE Card no.: 1605300000000000 ANURAG CONVER	500.00		27042.57
30May16	PURCHASE Card no.: 1605300000000000 Ref: 614 521.00	819.00		
30May16	PURCHASE Card no.: 1605300000000000 NEW DEL Ref:	521.00		
30May16	ATM Withdrawal Card no.: 1605300000000000 NAGAR BR D	3000.00		
30May16	IMPS OUT IMPSTO WELCOME TO IDBI	2000.00		
30May16	NEFT IN NEFT IN BANK 1605300000000000		3000.00	23702.57
	CLOSING FUND FUND CLOSING	262693.00	273900.00	23702.57
				0.00
				23702.57



Banking



citibank

POONAM SINGH RAJP
Your Citibank Account S

Statement Period: May 1, 2016 to May 31, 2016

July 5, 2016

Page 3 of 5

Banking



citibank

POONAM SINGH RAJPUT
Your Citibank Account Statement as on Jan 1, 2016

Statement Period: May 1, 2016 to May 31, 2016

Page 2 of 5



Savings Account Details for Account Number: 5-1XX1XX-X03 In INR

Home ↑

Opening Balance: 1249

Banking

I am a member of  I subscribe to eStatements

citibank

POONAM SINGH RAJPUT

Your Citibank Account Statement as on May 1, 2016

Statement Period: Apr 1, 2016 to Apr 30, 2016

Page 4 of 5

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	Card no.: 5497XXXXXXX9010 Ref: 5124 +AHINSA KHAND INDRAPURAGHAZIABAD UTTAR PRADESH			
27Apr16	PURCHASE Card no.: 5497XXXX9010 Ref: 5124 27APR ARCHIES GALLERY GHAZIAB Ref: 042 00 - 1%	449.00		3695.57
28Apr16	IMPS OUTWARD ORG IMPSTO 038801567708 CTR REF NO:-611918762702 lipstick	1200.00		
28Apr16	IMPS INWARD ORG IMPSTO MS POCH 038801567708 REF NO:-611920390503 transfer		10000.00	
28Apr16	IMPS OUTWARD ORG IMPSTO 50100021 00-00-00 REF NO:-611920765900 transfer	10000.00		2495.57
29Apr16	NEFT INWARD NEFT IN UTR CITI 166108AC00 FROM WELCOME TO IDBI BANK 160429188683786 V.R.F. Banking		10000.00	12495.57
	CLOSING BALANCE	143466.42	137100.00	12495.57
	FUNDS ON EARNINGS			0.00
	CLOSING AVAILABLE BALANCE			12495.57



[Signature]

Banking

I am a member of  I subscribe to eStatements

citibank

POONAM SINGH RAJPUT

Your Citibank Account Statement as on May 1, 2016

Statement Period: Apr 1, 2016 to Apr 30, 2016

Page 3 of 5

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
05Apr16	FUNDS TRANSFER JYOTI SHARMA~FROM 5151130703 TO 5191480556	1300.00		81261.99
07Apr16	NEFT INWARD NEFT IN UTR CITIN16630680195 FROM MANISH JAIN N0981601437165301XN REF NO MANISH JAINF 1704 CLOUD 9A		17100.00	98361.99
11Apr16	EFT TO UTR#CITIN16634215701-RAPHI SINGH-SA-038801557708- ICICI BANK LT	10000.00		
11Apr16	PURCHASE Card no.: 5497XXXXXXX8610 Ref: 11APR IGL-NOIDA SECTOR-82 DELHI Ref: 610211540314	305.16		88056.83
12Apr16	MOBILE RECHARGE EURONET 98115PXXXXXXXXX	100.00		
12Apr16	ATM WITHDRAW/ Card no.: 5497XXXXXXX8610 Ref: 6055 +EXOTICA ELEGANCE GHAZIABAD PIN	700.00		87256.83
13Apr16	Check No.974408443 AT DEL - TO SUPPLY TEC LTD LTD, UNION BANK OF INDIA			37256.83
15Apr16	PURCHASE Card no.: 5497XXXXXXX8610 Ref: 15APR BIGTREE ENTERTAINM Ref: 61066184597	517.26		36739.57
18Apr16	PURCHASE Card no.: 5497XXXXXXX8610 Ref: 17APR LIFE STYLE INTERNATION GHAZIAB Ref: 04111007412	7495.00		
18Apr16	IMPS OUTWARD ORG IMPSTO 124800101 310863 CTB REF NO:-610910533011 emi transfer	23100.00		6144.57
19Apr16	ATM WITHDRAW.	2000.00		4144.57

BC Deen

Banking

I am a member of



I subscribe to
eStatements

citibank

POONAM SINGH RAJPUT

Your Citibank Account Statement as on May 1, 2016

Statement Period: Apr 1, 2016 to Apr 30, 2016

Page 2 of 5



Savings Account Details for Account Number: 5-1XX1XX-X03 In INR

[Home ↑](#)

Opening Balance: 18861.99

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
02Apr16	ATM WITHDRAWAL Card no.: 5497XXXXXXX9610 Ref: 8358 +AHINSA KHAND INDRAPURAGHAZIABAD UPIN	4000.00		
02Apr16	IMPS OUTWARD ORG IMPSTO 038801557708 CTB REF NO:-609321085352 transfer		100.00	14761.99
04Apr16	ATM WITHDRAWAL Card no.: 5497XXXXXXX9010 Ref: 1708 +BRAHMAPUTRA MARKET NOIDA UPIN		1500.00	
04Apr16	EFT TO UTR#CITIN16631905019-RASHMI SINGH-SA-038801557708- ICICI BANK LT		700.00	
04Apr16	NEFT INWARD NEFT IN UTR CITIN16631997108 FROM KOMAL 000007355864TXNREF NO (P1301) FAMILY BLK 49 49 ST. THOMAS W		50000.00	
04Apr16	NEFT INWARD NEFT IN UTR CITIN16632011614 FROM POONAM SINGH RAJPUT N095160142225154TXN REF POONAM SINGH RAJPUTBA		50000.00	112561.99
05Apr16	EFT TO UTR#CITIN16632140225-POONAM SINGH-SA-1111743783- CENTRAL BANK OF		30000.00	

Banking

I am a member of  I subscribe to eStatements

citibank

POONAM SINGH RAJPUT

Your Citibank Account Statement as on Apr 1, 2016

Statement Period: Mar 1, 2016 to Mar 31, 2016

Page 5 of 5

Date	Transaction Description	Withdrawals (INR)	Deposits (INR)	Balance (INR)
30Mar16	NEFT INWARD NEFT IN UTR C 57561 FROM Ms. POONAM RAJPUT CBINH160001 F N M - POONAMRAJPUT		100000.00	
30Mar16	IMPS OUT IMPSTO 5012 "B P O NO:-609010845497 car park		100000.00	
30Mar16	PURCHASE Card no.: C1107 SHAHEED SURENDERA NOIDA - PUNJAB	500.00		18325.99
31Mar16	MOBILE RECHARGE EURONET 100	100.00		
31Mar16	Interest CLOSING BALANCE FUND'S OUT CLOSING BALANCE	636.00 188826.29 181930.33 0.00 18861.99		18861.99



Banking Rewards

Card No : 5-1XX1XX-X03

[Home ↑](#)

Card No	Available Points
5497XXXXXXX9610	161

Banking



citibank

POONAM SINGH RAJPUT

Statement Period: Mar 1, 2016 to Mar 31, 2016

Your Citibank Account Statement has on Apr 1, 2016

Page 4 of 5



Banking

I am a member of



I subscribe to
eStatements

citibank

POONAM SINGH RAJPUT

Your Citibank Account Number: 50100022330668 on Apr 1, 2016

Statement Period: Mar 1, 2016 to Mar 31, 2016

Page 3 of 5

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
08Mar16	EFT TO UTR#CITIN-50100022330668-ANVITAIN-SA-50100022330668-HDFC BANK LTD-NEW DELHI-INDIA OF INDIA	2000.00		
08Mar16	EFT TO UTR#CITIN-50100022330668-RAJPUT ENTERPRISES-CORPORATION BANK-NEW DELHI-INDIA OF INDIA	23100.00		
08Mar16	EFT TO UTR#CITIN-50100022330668-POONAM SINGH-SA-1111743783-CENTRAL STAR IGL-NOIDA SEC 51 NOIDA	40000.00		23909.95
09Mar16	PURCHASE Card no. 5422000000000000 +AHINSA KHAND INDRAPURAM NOIDA	170.91		
09Mar16	MOBILE EURONIC INDIA PVT LTD	150.00		23589.04
10Mar16	PURCHASE Card no. 5422000000000000 +AHINSA KHAND INDRAPURAM NOIDA	219.00		23808.04
14Mar16	ATM Withdrawal Card no. 5422000000000000 +AHINSA KHAND INDRAPURAM NOIDA	1000.00		
14Mar16	EFT TO UTR#CITIN-50100022330668-POONAM SINGH-SA-1111743783-CENTRAL STAR IGL-NOIDA SEC 51 NOIDA	10000.00		



I am a member of

I subscribe to
eStatements

citibank

Banking

POONAM SINGH RAJPUT

Your Citibank Account Statement as of Apr 1, 2016

Statement Period: Mar 1, 2016 to Mar 31, 2016

Page 2 of 5



Savings Account Details for Account Number: 5-1XX1XX-X03 In INR

Home ↑

Opening Balance: 25757





Banking

I am a member of



I subscribe to
eStatements

citibank

POONAM SINGH RAJPUT

Your Citibank Account Statement as on Mar 1, 2016

Statement Period: Feb 1, 2016 to Feb 29, 2016

Page 3 of 3

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance (INR)
	UTR#CITIN1661250311-POONAM SINGH-SA-1111743783-CENTRAL BANK OF			
17Feb16	NEFT INWARD NEFT IN UTR CITIN1661250311-POONAM SINGH-SA-038801557708-ICICI BANK LT	7500.00		35757.95
19Feb16	EFT TO NEFT IN UTR CITIN1661250311-POONAM SINGH-SA-038801557708-ICICI BANK LT	10000.00		25757.95
	CLOSING BALANCE	57778.00	73399.00	25757.95
	FUNDS ON EARNINGS			0.00
	CLOSING AVAILABLE			25757.95



Banking Reward Points for the A/C : 5-1XX1XX-X03

[Home ↑](#)

Card No	Available Points
5497XXXXXXX9610	156

Banking

**citibank**

POONAM SINGH RAJPUT

Your Citibank Account Statement as of Mar 1, 2016

Statement Period: Feb 1, 2016 to Feb 29, 2016

Page 2 of 3

**Savings Account Details for Account Number: 5-1XX1XX-X03 In INR**[Home ↑](#)

Opening Balance: 10136

Date	Transaction Detail	Withdrawals (INR)	Deposits (INR)	Balance(INR)
01Feb16	ATM WITHDRAWAL Card no.: 5497XXXX XXXX0000 Ref: 603217930457 SMB INDRA PURAM GHAZIABAD 24	2000.00		8136.95
03Feb16	PURCHASE Card no.: 5497XXXX XXXX0000 Ref: 603217930457 IIFB IGL-NOIDA SEC 51 NOIDA Ref: 6036134258	228.00		7908.95
04Feb16	BNKG-MANUAL T#912596 TECHPROCESS twds		899.00	8807.95
05Feb16	IMPS INWARD OF IMPSTO MS POORNA KUMARI 603613314258 Transfer		50000.00	
05Feb16	IMPS OUTWARD IMPSTO 5019912 Ref No:-603613482923 transfer		8000.00	
05Feb16	IMPS OUTWARD IMPSTO 0388015 Ref No:-603618493114 transfer		350.00	
05Feb16	MOBILE RECHARGE EURONET PAYOUT		100.00	
05Feb16	IMPS INWARD OF IMPSTO M P R D 603618334115 Transfer from bank		15000.00	65357.95
06Feb16	EFT TO UTR#CITIN10010 RAJPUT-SARITA CORPORATION		22100.00	
06Feb16	EFT TO		15000.00	28257.95



Banking



citibank

POONAM SINGH RAJPUT

Your Citibank Account Statement as on Feb 1, 2016

Statement Period: Jan 1, 2016 to Jan 31, 2016

Page 5 of 5

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	DELHI DELHI DLIN			
30Jan16	ATM WITHDRAWAL Card no.: 5497XXXXXXX9610 Ref: 2192 +PAHAR GANJ DELHI DELHI DLIN	2000.00		10136.95
	CLOSING BALANCE	150798.77	143600.00	10136.95
	FUNDS ON EARMARKING / HOLD			0.00
	CLOSING AVAILABLE BALANCE			10136.95



Banking Reward Points for the A/C : 5-1XX1XX-X03

[Home ↑](#)

Card No	Available Points
5497XXXXXXX9610	154

Scanned
by mobile

Banking

I am a member of  I subscribe to eStatements

citibank

POONAM SINGH RAJPUT

Your Citibank Account Statement as on Feb 1, 2016

Statement Period: Jan 1, 2016 to Jan 31, 2016

Page 4 of 5

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
25Jan16	ATM CASH WITHDRAWAL Card no: 54977XXXXXXXXX610 Ref: 602400933521 7244 MAIN BAZAAR PAHARGANJ DELHI DLIN	2000.00		
25Jan16	PURCHASE Card no.: 5497XXXXXXXXX9610 24JAN JR BROTHERS NEW DEL Ref: 012400000198		11800.00	26677.55
27Jan16	IMPS OUTWARD ORG IMPSTO 038801557708 CTB REF NO:-602614076198 transfer for home		5000.00	
27Jan16	IMPS INWARD ORG IMPSTO MANISH JAIN xxxxxxx901 HDF REF NO: - 602616141105 kaamwali			4600.00
27Jan16	PURCHASE Card no.: 5497XXXXXXXXX9610 26JAN GLOBUS STORES GHAZIAB Ref: 012600009316		1484.60	
27Jan16	NEFT INWARD NEFT IN UTR CITIN16607292167 FROM POONAM SINGH RAJPUT N025160124018033TXN REF POONAM SINGH RAJPUTBA			20000.00
27Jan16	IMPS OUTWARD ORG IMPSTO 50100022330668 CTB REF NO:-602713094493 tumare liye		2000.00	
27Jan16	PURCHASE Card no.: 5497XXXXXXXXX9610 27JAN AVENUES IND PVT LT Ref: 602717623261		656.00	42136.95
30Jan16	IMPS OUTWARD ORG IMPSTO 50100022330668 CTB REF NO:-603017222334 20000		20000.00	
30Jan16	ATM WITHDRAWAL Card no.: 5497XXXXXXXXX9610 Ref: 2191 +PAHAR GANJ		10000.00	




Banking

**citibank**

POONAM SINGH RAJPUT

Statement Period: Jan 1, 2016 to Jan 31, 2016

Your Citibank Account Statement as on Feb 1, 2016

Page 3 of 5

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
	POONAM RAJPUT -SA-124800101010863-CORPORATIO			
09Jan16	ATM WITHDRAWAL Card no.: 5497XXXXXXX9610 Ref: 8410 +R.K.MISSION DELHI DLIN	2000.00		43835.72
15Jan16	PURCHASE Card no.: 5497XXXXXXX9610 15JAN IGL-NOIDA SEC 51 NOIDA Ref: 601511230250	290.00		43545.72
18Jan16	PURCHASE Card no.: 5497XXXXXXX9610 17JAN FLIPKART-TECHPROCESS Ref: 601717462460	899.00		
18Jan16	PURCHASE Card no.: 5497XXXXXXX9610 17JAN AVENUES IND PVT LT Ref: 601717465451	1122.00		
18Jan16	CHQ BOOK CHRG	15.00		
18Jan16	PURCHASE Card no.: 5497XXXXXXX9610 18JAN IGL-NOIDA SEC 51 NOIDA Ref: 601812070388	280.00		
18Jan16	SERVICE TAX 14.50 %(incl Swachh Bharat Cess of 0.5%) ON CHQ BOOK CHRG 5153130703 - Rs 15.00	2.17		41227.55
19Jan16	PURCHASE Card no.: 5497XXXXXXX9610 19JAN TATASKY-BILLDESK Ref: 601917929843	250.00		40977.55
20Jan16	PURCHASE Card no.: 5497XXXXXXX9610 20JAN C N L AUTOMOBILES GHAZIAB Ref: 012000004181	500.00		40477.55

Banking

I am a member of  I subscribe to eStatements

citibank

POONAM SINGH RAJPUT

Your Citibank Account Statement as on Feb 1, 2016

Statement Period: Jan 1, 2016 to Jan 31, 2016

Page 2 of 5



Savings Account Details for Account Number: 5-1XX1XX-X03 In INR

[Home ↑](#)

Opening Balance: 17335.72

Date	Transaction Details	Withdrawals (INR)	Deposits (INR)	Balance(INR)
01Jan16	ATM CASH WITHDRAWAL Card no: 54977XXXXXXXXX610 Ref: 600100934343 7244 MAIN BAZAAR PAHARGANJ DELHI DLIN	6500.00		10835.72
04Jan16	IMPS OUTWARD ORG IMPSTO 50100022330668 CTB REF NO:-600416683076 transfer	1900.00		8935.72
07Jan16	NEFT INWARD NEFT IN UTR CITIN16602359061 FROM MANISH JAIN N006160120048035TXN REF NO MANISH JAINEXEVO INDIA PVT		5000.00	
07Jan16	NEFT INWARD NEFT IN UTR CITIN16602360574 FROM MANISH JAIN N007160120048098TXN REF NO MANISH JAINEXEVO INDIA PVT		4000.00	17935.72
08Jan16	NEFT INWARD NEFT IN UTR CITIN16602899369 FROM POONAM SINGH RAJPUT N008160120663483TXN REF POONAM SINGH RAJPUTBA		50000.00	
08Jan16	EFT TO UTR#CITIN16602943776-POONAM SINGH-SA-1111743783- CENTRAL BANK OF INDIA-NEW DELHI-CHUNA MANDI,	60000.00		
08Jan16	NEFT INWARD NEFT IN UTR CITIN16602966365 FROM POONAM SINGH RAJPUT N008160120739648TXN REF POONAM SINGH RAJPUTBA		40000.00	
08Jan16	NEFT INWARD NEFT IN UTR CITIN16603040194 FROM MANISH JAIN N008160120767876TXN REF NO MANISH JAINEXEVO INDIA PVT		20000.00	67935.72
09Jan16	EFT TO	22100.00		



When it's about money..



Gurpreet Kaur <gurpreet.kaur@india infoline.com>

NRE Statement

1 message

komal singh <komalsingh19@gmail.com>

Tue, Aug 2, 2016 at 11:36 AM

To: gurpreet.kaur@india infoline.com

Cc: Sanjay Chaurasiya <sanjay.chaurasiya@india infoline.com>

Hi Gurpreet,

PFA Bank Statement

Thanks

Komal Singh

+65 91270218

 statement ICICI JULY NRE.pdf
992K

002184/2599459/1-2/RESTS/07-30

MS.KOMAL SINGH
 5482, 1 ST FLOOR, SHORA KOHTI
 PAHA GANJ
 DELHI
 DELHI - INDIA - 110055

Your Base Branch : SCO 18 AND 19, HUDA
 SHOPPING CENTRE SECTOR-14, MARKET
 COMPLEX 122001

Visit www.icicibank.com

Dial your Bank 3366777

NEVER SHARE your Card number, CVV, PIN, OTP, Internet Banking User ID, Password or UBN with anyone, even if the caller claims to be a bank employee. Sharing these details can lead to unauthorized access to your account.

Summary of Accounts held under Cust ID : 535511480 as on June 30, 2016

ACCOUNT DETAILS - INR

ACCOUNT TYPE	A/C. BALANCE (I)	FIXED DEPOSITS (LINKED) BAL. (II)	TOTAL BALANCE (I+II)	NOMINATION
Savings A/c 002101595435	11,663.21	0.00	11,663.21	Not Registered
TOTAL	11,663.21	0.00	11,663.21	

Statement of Transactions in Savings Account Number: 002101595435 In INR for the period June 01, 2016 - June 30, 2016

DATE	MODE	PARTICULARS	DEPOSITS	WITHDRAWALS	BALANCE
01-06-2016		Balance Brought Forward			23,068.21
02-06-2016	NET BANKING	IIN/CCAVenue.co/20160602134508		1,150.00	21,918.21
13-06-2016		NEFT-00000805025-KOMAL-(P1301) FAMILY EXPENSE / SAVINGS-811240000903-DBSS0IN0811	487.00		22,405.21
13-06-2016		NEFT-000008090550-KOMAL-(P1301) FAMILY EXPENSE / SAVINGS-811240000903-DBSS0IN0811	80,000.00		1,02,405.21
17-06-2016	NET BANKING	VIN/EBSCHARGE.C/20160617135808/0		80,500.00	21,905.21
22-06-2016	MOBILE BANKING	MMT/Ref617421942879/5153130703		10,500.00	11,405.21
29-06-2016		002101595435:Int.Pd:30-03-2016 to 28-06-2016	258.00		11,663.21
		Total:	80,745.00	92,150.00	11,663.21

REWARD POINTS SUMMARY

SAVINGS ACCOUNT NUMBER	LINKED PAYBACK NUMBER	Points earned for the month of May, 2016	POINTS BALANCE*
002101595435	9401159968703504	0	634

To get current reward points balance and for other queries visit www.icicibank.com or call ICICI Bank Customer Care.

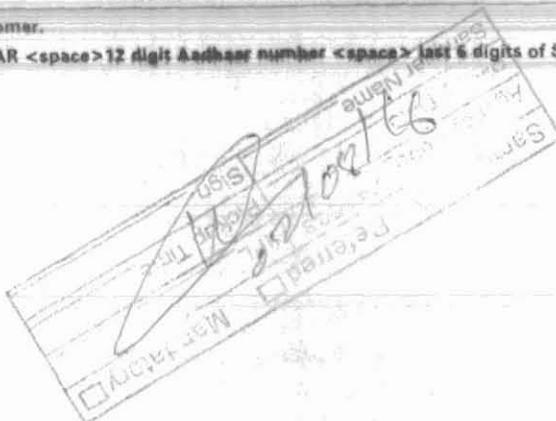
* As on June 20, 2016, includes points earned through other PAYBACK partners.
 Points earned for the month will reflect with a lag of upto 50 days in the point balance.

Account Related Other Information

ACCOUNT TYPE	ACCOUNT NUMBER	MICR CODE	IFSC CODE	NAME OF NOMINEE*
Savings	002101595435	110229003	ICIC0000021	

* Nominee name is displayed only on specific consent of customer.

* Now update your Aadhar number by sending an SMS AADHAR <space>12 digit Aadhar number <space> last 6 digits of Savings Account no. to 9222088888 from your registered mobile number or visit our branch.



MS.KOMAL SINGH

For ICICI Bank Limited

Authorised Signatory

Legends for transactions in your account statement

VAT/MAT/NFS- Cash Withdrawal at other bank's ATM
EBA-Transaction at ICICIDirect
VPS/IPS-Debit card transaction
RTGS-Real Time Gross Settlement (instant transfer above Rs 2 Lakh)

INF-Internet funds transfer in Linked accounts
BIL-Internet bill payment or Funds transfer to third party
TOP- Mobile Recharge
NEFT- National Electronic Fund Transfer

- As per prevailing guidelines of the Income tax Act, 1961 if a valid PAN is not provided by the Customer then tax shall be deducted at the prevailing rate or 20%, whichever is higher.
- As per guidelines issued by CBO on May 13, 2011, Form 16A (TDS Certificates) will be generated through the Income tax website for which the PAN of the customer needs to be necessarily updated in Bank's record.
- W.e.f. June 1, 2016, Service Tax will be charged at 15% as Government of India has introduced Krishi Kalyan Cess (KKC) of 0.5%. Please note Swachh Bharat Cess (SBC) of 0.5% continues to be part of Service Tax.
- In absence of valid PAN, Form 15G / 15H shall not be treated as valid and tax will be deducted.
- In case your PAN is not updated in our record, please visit the nearest branch and provide a copy of the PAN card along with the original PAN card for verification.
- The address of the customer in Form 16A will be the last updated address in the data base of the income tax department.
- As per PMLA, debit of Rs. 200 is towards insurance premium collected on behalf of ICICI Prudential & Rs. 41 is towards administration charges by ICICI Bank (including Service Tax @16%, SBC @ 0.5% & KKC @ 0.5%). For details, refer Terms and Conditions at www.icicibank.com



DETAILED STATEMENT

Search

Account Number 000701108319(INR) - KOMAL SINGH

Transaction Date from 15/07/2016 to 30/07/2016

Transaction Period Last 1 Month

Advanced Search

Amount from NA to NA

Cheque number from NA to NA

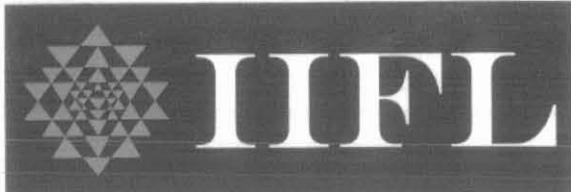
Transaction remarks NA

Transaction type All

Transactions List

Ac convert
Ac your
saving
X
prelates.





Home Loan

Ghar Aapka. Loan Hamaara.

LOAN AGREEMENT

Prospect No.:	761226
Branch Name:	Noida Sec - 16
Applicant's Name:	Komal Singh
Loan Amount:	3013000/-

ATTENDANCE SHEET

I, Sanjay Kr. Chaurasia, s/o Ganesh, Shunker Chaurasia, 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.

Sanjay Kr. Chaurasia

Name & Signature

C13515H

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.

- 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 AIs 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;

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:	
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):	YES NO	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:	
EMI Cycle	First / Five / Tenth	EMI Start		EMI Due		Repayment Mode	
Disb No:	FIRST/SUBSE	Total Prior Disb (H):		Max disb amount as per reco% (X):		Tranche Disbursal (Y):	
Insurance (J)		Total Current Dish (K)		Total Disbursal till date (F):	YES NO	Date of Disbursal:	
Instr Type	Cheque Favouring	Bank name & Acc No	Gross Disbursal	Deduction	Net Disbursal	Chq No	Chq Dt
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.

(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).

(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) (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 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 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 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
- 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.

DECLARATION CUM UNDERTAKING BY BORROWER(S)
(FOR RESI- PLOT PURCHASE/REFINANCE LOAN)

Ref :Loan Account Number :

Name of all Applicants :
(Herein after collectively referred as the Borrowers)

Property Address:
(Herein after referred as the Said Property)

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

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.
- 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.

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

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

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.

c) 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

- 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.

DECLARATION FOR SIGNING
IN VERNACULAR LANGUAGE

I, S/o/ W/o
residing at do
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 duly 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 are 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 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.

- 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

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 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.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.

- 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.

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.

" 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.



UI Code: _____

Mandate Reference No:

Prospect No:

The Manager
Bank Name:

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 & 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 & as per our records.

Bank's Stamp

Signature of the Authorized
official from the Bank

Date: _____



UMRN: _____

Date: DD MM YYYY

Tick (✓)

Sponsor Bank Code: _____ Utility Code: S C B L 0 0 0 1 7 0 0 0 0 0 6 2 9 3 _____

 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: _____

with Bank: _____ IFSC: _____ or MICR: _____

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 & 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 (N²)  

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 & 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 & as per our records.

Bank's Stamp

Signature of the Authorized
official from the Bank

Date: _____



UMRN: _____

Date: DD MM YYYY

Tick (✓)

Sponsor Bank Code: _____ Utility Code: S C B L 0 0 0 1 7 0 0 0 0 0 6 2 9 3 _____

I/We hereby authorize _____ to debit (tick ✓) SB / CA / CC / SB-NRE / SB-NRO / Other

 CREATE
 MODIFY
 CANCEL

Bank a/c number: _____

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	_____	_____
To	_____	_____
Or	<input checked="" type="checkbox"/> Until Cancelled	

1. _____ 2. _____ 3. _____

* This is to confirm that the declaration has been carefully read, understood & 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.

भारतीय और न्यायिक

परकार

५०

रु. ५०

भारत

FIFTY
RUPEES

Rs. 50

सत्यमेव जयते

INDIA

INDIA NON JUDICIAL

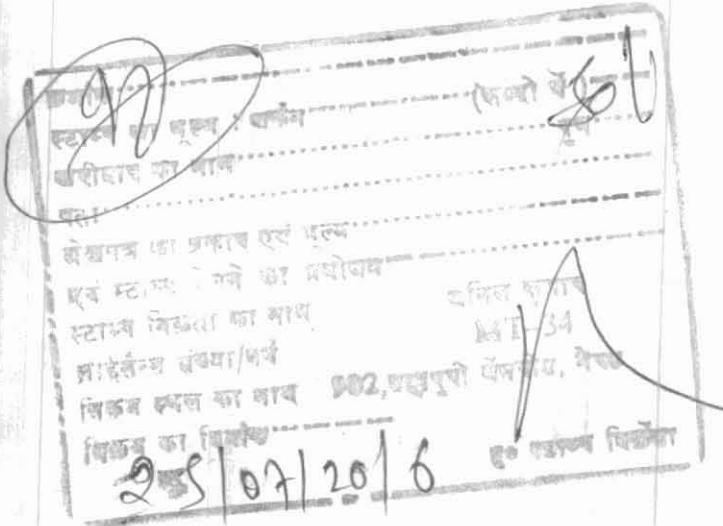
उत्तर प्रदेश UTTAR PRADESH

BE 520067

This is Part of Loan Agreement.

Qb

Qb



PP HFC
NODA

DECLARATION

Dated : 16 / 8 / 2016

Place : Noida

Dear Sirs,

I/We Mr./Mrs./Ms. Komal Singh, Poong Sreyath
No - 49 S.T. Thomas Walk, The resident of
Bayron, 306 Singapore, Singapore City.

..... 230140 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 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 Noida on this 16th
August day of 2016.

SCHEDULE - A

DETAILS OF THE PROPERTY(IES)

Unit No - R0190 C22006 Flat No - 2006
Sector - 16 B Eco village - 2 NH-01
Greater Noida, 201301 INDIA

SCHEDULE - B

DETAILS OF THE TITLE DEEDS

1. original Allotment letter
2. " Demand letter
3. " Payment Receipt
4. " T. P. A
5. " P.T.M



UMRN [REDACTED]

Date 23 08 2016

Sponsor Bank Code S C B L 0 0 3 6 0 0 1 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 0 0 0 7 0 1 1 0 0 3 1 9

with Bank ICICI Bank IFSC I C I C 0 0 0 0 0 0 7 or MICR 1 1 0 2 2 9 0 0 2

an amount of Rupees Twenty eight thousand eighty five Rupee. ₹ 28085/-

FREQUENCY Mthly Qtly H-Yrly Yrly As & when presented DEBIT TYPE Fixed Amount Maximum Amount

Reference 1 761226 Phone No. 9643000906

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]
To [REDACTED]
Or Until Cancelled

for me

1. _____ 2. _____ 3. _____

* This is to confirm that the declaration has been carefully read, understood & 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.



UMRN [REDACTED]

Date 23 08 2016

Sponsor Bank Code S C B L 0 0 3 6 0 0 1 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 0 0 0 7 0 1 1 0 0 3 1 9

with Bank ICICI Bank IFSC I C I C 0 0 0 0 0 0 7 or MICR 1 1 0 2 2 9 0 0 2

an amount of Rupees Twenty eight thousand eighty five Rupee. ₹ 28085/-

FREQUENCY Mthly Qtly H-Yrly Yrly As & when presented DEBIT TYPE Fixed Amount Maximum Amount

Reference 1 761226 Phone No. 9643000906

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]
To [REDACTED]
Or Until Cancelled

for me

1. _____ 2. _____ 3. _____

* This is to confirm that the declaration has been carefully read, understood & 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.



UI Code: _____

Mandate Reference No:

Prospect No:

The Manager
Bank Name: _____

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 & 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 & as per out records.

Bank's Stamp

Signature of the Authorized
official from the Bank

Date: _____



UMRN: _____

Date: _____

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: _____

with Bank: _____ IFSC: _____ or MICR: _____

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: <input checked="" type="checkbox"/> Until Cancelled
--------	-------------	-----------	---

1. _____ 2. _____ 3. _____

* This is to confirm that the declaration has been carefully read, understood & 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:

Home Loans	<=200 lacs* 9.55% - 10.50%	>200 lacs* / Plots 10.50% - 11.50%	Swaraj 14.50%
Non-Home Loans	Residential / LRD 12.50 - 15.50%	Commercial / Purchase 13.50 - 16.00%	Plots / Others 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>.

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@indiainfoline.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@indiainfoline.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.

India Infoline Housing Finance Limited

Signature of Borrower/s

X²¹

Authorised Signatory

LETTER OF CONTINUITY

To
INDIA INFOLINE HOUSING FINANCE LIMITED,
12A-10, 13th Floor Parinee Crescenzo, C-38 & C-39,
G-Block, Behind MCA, Bandra Kurla Complex,
Bandra East Mumbai-400051.

Dated.....

Dear Sir,

I/We..... Komal Singh, Poonam Singh Rayput..... have executed
a Demand Promissory Note for Rs 3013000...../-
(Rupees Thirty lac thirteen thousand 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:

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 (N¹)



SIGNED AND DELIVERED

By the with in named India Infoline Housing Finance Ltd. by the hand of

Mr./Mrs its

Authorised Signatory

(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.

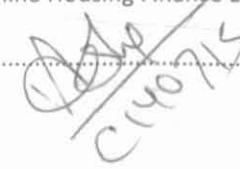
6 BORROWER'S WARRANTIES

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 : 16 / 8 / 2016

Place : Noida

To

INDIA INFOLINE HOUSING FINANCE LIMITED,
12A-10, 13th 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. 761226

Name of Borrower : Komal Singh, Poonam Singh Rayput

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

**(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



CHEQUE SUBMISSION FORM (CSF)

TO

INDIA INFOLINE HOUSING FINANCE LIMITED,
12A-10, 13th Floor Parinee Crescenzo, C-38 & C-39,
G-Block, Behind MCA, Bandra Kurla Complex,
Bandra East Mumbai-400051.

Dated : 16 / 8 / 2016

Place : Noida

Name of Applicant	Komal Singh , Poonam Singh Rayput		
Prospect No.	761226	Branch Name	Noida

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	000192		1			ICICI BANK	NEW DELHI			3013000/-
2	000193		1			"	"			20085/-
3	000194	000196	3			"	"			04255/-
4	000197		1			"	"			Cancil
5	000198		1			"	"			
6	000199		1			"	"			
7										
8	247673	247675	3			citi bank	Aone		SPDC	84255/-
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 :  

Received By :-

Name & Signature of Executive :



Name of DSA/Employee No. :

C135154

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. IIIFL 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, 13th Floor Parinee Crescenzo, C-38 & C-39,
G-Block, Behind MCA, Bandra Kurla Complex,
Bandra East Mumbai-400051.

Dated : 16/02/2016

SUB : Request for disbursal for Prospect No. 761226

Dear Sir/Madam

This is with reference to my loan facility sanctioned/to be sanctioned by your office vide sanction letter bearing no. 761226 dated 06/02/2016

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 <u>Supertech limited</u> Bank Name & A/c No. <u>Corporation Bank A/c No - 117001601200031</u> Amount Rs. <u>2973000/-</u> Paise <u>00</u>
Favoring 2:	Favouring <u>ICICI LOMBARD</u> Bank Name & A/c No. Amount Rs. <u>4000/-</u> Paise <u>00</u>
Favoring 3:	Favouring Bank Name & A/c No. Amount Rs. <u> </u> Paise <u>00</u>
Favoring 4:	Favouring Bank Name & A/c No. Amount Rs. <u> </u> Paise <u>00</u>
Favoring 4:	Favouring Bank Name & A/c No. Amount Rs. <u> </u> Paise <u>00</u>

1. Name & Signature Borrowers : Q.B.

2. Name & Signature of Co-Borrowers : Q.B.

3. Name & Signature of Co-Borrowers :

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: Noida

Date: 16/01/2016

ON DEMAND, I/We Komal Singh, Poonam Singh Rayput
jointly and severally promise to pay India Infoline Housing Finance Limited (IIFL HFC), or its assigns a sum of
Rs. 3013000/- (Rupees Thirty lac thirteen
..... thousand Rupees only) for value received together with interest
at the rate of 9.50 % per annum with prime lending rate +/- 4.25 % 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. 3013000/-

(Rupees Thirty lac thirteen thousand Rupees only)

Signed by the above named



A

.....
Signature of Borrower



.....
Signature of Co-Borrower (if any)

Common Seal if company
is on loan structure

cross
SIP





उत्तर प्रदेश UTTAR PRADESH

DC 959697

This is part of loan agreement.