



Date : 09/03/2018
FILE No. : HLMAL1606041

To,

Mr.MANISH KUMAR
NO 110 INDUS INNOVA
SURVEY 53 MAHADEVAPURA
BEHIND H P
BENGALURU 560048
KARNATAKA INDIA
080 9886281458

Dear Customer,

Welcome to Indiabulls Housing Finance Limited and thank you for choosing us for your HOME LOAN.

We are pleased to inform you that your loan has been disbursed and your Loan Account No. is HHLMAL00280826. Your total loan amount is INR 48,80,000.00 (Rupees Forty-Eight Lac Eighty Thousand Only)

The ROI of the captioned loan is 9.45%.

Disbursal cheque being issued to you vide :

Instrument Type	Instrument No.	Instrument Date	Amount (INR)	Infavour of
Cheque/DD	987962	30/06/2016	18,80,916.00	NEW WAY HOMES PVT LTD. BANK OF BARODA A/C 05860200001477
Cheque/DD	497913	31/01/2018	28,40,000.00	NEW WAY HOMES PVT LTD BANK OF BARODA A/C 05860200001477

The deductions are on account of :

Description	Amount (INR)	
Processing Fees	10,350.00	(Inclusive of tax amount 1,350.00 @ .21% of Loan Amount.)
Insurance Charges	0.00	
Transaction Handling Charges	0.00	
Advance PEMI adjusted (If any) :	4,899.00	
Other Charges	0.00	

Upfront Receipt received vide (If Any):

Instrument Type	Instrument No.	Instrument Date	Amount (INR)	Towards
Cheque/DD	603920	15/06/2016	1,150.00	ADVANCE PF

Your Pre EMI cheques would be banked as per your billing cycle. Your Repayment mode PDC/ECS will start only after the Final disbursement.

You are requested to please en-cash/bank the disbursement cheque within 15 days from the date of this letter otherwise Indiabulls would reserve the right to cancel the disbursement cheques and loan if not cleared/en-cashed within 15days.

If you require any further details on your Home Loan Account, please contact us at any of the telephone numbers given below. Our customer service representatives will be glad to assist you.

We value your relationship with us and assure you of our best service always.

Best Regards

For Indiabulls Housing Finance Limited

(Indiabulls Housing Finance Limited - HOME LOAN)

PAN # IHFL: AABCI3612A

At :- Customer Care, Loans Division, "Indiabulls Finance Centre" 4th Floor, Tower I, Elphinstone Road, Mumbai-400013, Maharashtra

Help Line :-1800-200-7777(Toll free) Fax: -(022)-30491730

Monday - Friday: 09:30 AM to 06:30 PM

Mailto: homeloans@indiabulls.com

Web Site: www.indiabulls.com, Mon-Sat 08:30AM to 06:30PM, CIN -L65922DL2005PLC136029



Authorized Signatory

This is computer generated letter & requires no signature.

Disclaimer: - For all builder subvention loans, the liability of interest servicing lies with the builder till the Subvention period and as per agreement between Builder and Buyer.

Encl:

1-Repayment Schedule (Enclosure only with Final Disbursal)

2-Copy of Agreement (Enclosure only with First Disbursal)



Repayment Schedule

Mr.MANISH KUMAR
NO 110 INDUS INNOVA
SURVEY 53 MAHADEVAPURA
BEHIND H P
BENGALURU
560048

Agreement No.	:	HHLMAL00280826	Repayment Start Date :	10/08/2016
Loan Amt.	:	4,880,000.00	Repayment End Date :	10/07/2031
No. of EMI	:	177	Tenure :	177
# Advance EMI	:	0	Asset Description :	FLAT

Agreement No: HHLMAL00280826

Sr. No.	Due date	Opening Principal	Installment Amount	Principal Amount	Interest Amount	Closing Principal
1	10/08/2016	1,891,916.00	19,699.00	4,800.16	14,898.84	1,887,115.84
2	10/09/2016	1,887,115.84	19,699.00	4,837.96	14,861.04	1,882,277.88
3	10/10/2016	1,882,277.88	19,699.00	4,876.06	14,822.94	1,877,401.82
4	10/11/2016	1,877,401.82	19,699.00	4,914.46	14,784.54	1,872,487.36
5	10/12/2016	1,872,487.36	19,699.00	4,953.16	14,745.84	1,867,534.20
6	10/01/2017	1,867,534.20	19,699.00	4,992.16	14,706.84	1,862,542.04
7	10/02/2017	1,862,542.04	19,699.00	5,031.48	14,667.52	1,857,510.56
8	10/03/2017	1,857,510.56	19,699.00	5,303.29	14,395.71	1,852,207.27
9	10/04/2017	1,852,207.27	19,699.00	5,344.39	14,354.61	1,846,862.88
10	10/05/2017	1,846,862.88	19,699.00	5,385.81	14,313.19	1,841,477.07
11	10/06/2017	1,841,477.07	19,699.00	5,427.55	14,271.45	1,836,049.52
12	10/07/2017	1,836,049.52	19,699.00	5,469.61	14,229.39	1,830,579.91
13	10/08/2017	1,830,579.91	19,699.00	5,512.00	14,187.00	1,825,067.91
14	10/09/2017	1,825,067.91	19,699.00	5,554.72	14,144.28	1,819,513.19
15	10/10/2017	1,819,513.19	19,699.00	5,597.77	14,101.23	1,813,915.42
16	10/11/2017	1,813,915.42	19,699.00	5,641.15	14,057.85	1,808,274.27
17	10/12/2017	1,808,274.27	19,699.00	5,684.87	14,014.13	1,802,589.40
18	10/01/2018	1,802,589.40	19,699.00	5,728.93	13,970.07	1,796,860.47
19	10/02/2018	4,636,860.47	50,353.00	28,726.98	21,626.02	4,608,133.49
20	10/03/2018	4,608,133.49	50,353.00	14,639.96	35,713.04	4,593,493.53
21	10/04/2018	4,593,493.53	50,353.00	14,753.42	35,599.58	4,578,740.11
22	10/05/2018	4,578,740.11	50,353.00	14,867.76	35,485.24	4,563,872.35
23	10/06/2018	4,563,872.35	50,353.00	14,982.98	35,370.02	4,548,889.37
24	10/07/2018	4,548,889.37	50,353.00	15,099.10	35,253.90	4,533,790.27
25	10/08/2018	4,533,790.27	50,353.00	15,216.12	35,136.88	4,518,574.15
26	10/09/2018	4,518,574.15	50,353.00	15,334.05	35,018.95	4,503,240.10
27	10/10/2018	4,503,240.10	50,353.00	15,452.88	34,900.12	4,487,787.22
28	10/11/2018	4,487,787.22	50,353.00	15,572.64	34,780.36	4,472,214.58
29	10/12/2018	4,472,214.58	50,353.00	15,693.33	34,659.67	4,456,521.25
30	10/01/2019	4,456,521.25	50,353.00	15,814.96	34,538.04	4,440,706.29
31	10/02/2019	4,440,706.29	50,353.00	15,937.52	34,415.48	4,424,768.77
32	10/03/2019	4,424,768.77	50,353.00	16,061.04	34,291.96	4,408,707.73
33	10/04/2019	4,408,707.73	50,353.00	16,185.51	34,167.49	4,392,522.22

Agreement No: HHLMAL00280826

Sr. No.	Due date	Opening Principal	Installment Amount	Principal Amount	Interest Amount	Closing Principal
34	10/05/2019	4,392,522.22	50,353.00	16,310.95	34,042.05	4,376,211.27
35	10/06/2019	4,376,211.27	50,353.00	16,437.36	33,915.64	4,359,773.91
36	10/07/2019	4,359,773.91	50,353.00	16,564.75	33,788.25	4,343,209.16
37	10/08/2019	4,343,209.16	50,353.00	16,693.12	33,659.88	4,326,516.04
38	10/09/2019	4,326,516.04	50,353.00	16,822.50	33,530.50	4,309,693.54
39	10/10/2019	4,309,693.54	50,353.00	16,952.87	33,400.13	4,292,740.67
40	10/11/2019	4,292,740.67	50,353.00	17,084.25	33,268.75	4,275,656.42
41	10/12/2019	4,275,656.42	50,353.00	17,216.66	33,136.34	4,258,439.76
42	10/01/2020	4,258,439.76	50,353.00	17,350.09	33,002.91	4,241,089.67
43	10/02/2020	4,241,089.67	50,353.00	17,484.55	32,868.45	4,223,605.12
44	10/03/2020	4,223,605.12	50,353.00	17,620.06	32,732.94	4,205,985.06
45	10/04/2020	4,205,985.06	50,353.00	17,756.61	32,596.39	4,188,228.45
46	10/05/2020	4,188,228.45	50,353.00	17,894.22	32,458.78	4,170,334.23
47	10/06/2020	4,170,334.23	50,353.00	18,032.90	32,320.10	4,152,301.33
48	10/07/2020	4,152,301.33	50,353.00	18,172.66	32,180.34	4,134,128.67
49	10/08/2020	4,134,128.67	50,353.00	18,313.50	32,039.50	4,115,815.17
50	10/09/2020	4,115,815.17	50,353.00	18,455.43	31,897.57	4,097,359.74
51	10/10/2020	4,097,359.74	50,353.00	18,598.46	31,754.54	4,078,761.28
52	10/11/2020	4,078,761.28	50,353.00	18,742.60	31,610.40	4,060,018.68
53	10/12/2020	4,060,018.68	50,353.00	18,887.85	31,465.15	4,041,130.83
54	10/01/2021	4,041,130.83	50,353.00	19,034.23	31,318.77	4,022,096.60
55	10/02/2021	4,022,096.60	50,353.00	19,181.75	31,171.25	4,002,914.85
56	10/03/2021	4,002,914.85	50,353.00	19,330.40	31,022.60	3,983,584.45
57	10/04/2021	3,983,584.45	50,353.00	19,480.22	30,872.78	3,964,104.23
58	10/05/2021	3,964,104.23	50,353.00	19,631.19	30,721.81	3,944,473.04
59	10/06/2021	3,944,473.04	50,353.00	19,783.33	30,569.67	3,924,689.71
60	10/07/2021	3,924,689.71	50,353.00	19,936.65	30,416.35	3,904,753.06
61	10/08/2021	3,904,753.06	50,353.00	20,091.16	30,261.84	3,884,661.90
62	10/09/2021	3,884,661.90	50,353.00	20,246.87	30,106.13	3,864,415.03
63	10/10/2021	3,864,415.03	50,353.00	20,403.78	29,949.22	3,844,011.25
64	10/11/2021	3,844,011.25	50,353.00	20,561.91	29,791.09	3,823,449.34
65	10/12/2021	3,823,449.34	50,353.00	20,721.26	29,631.74	3,802,728.08
66	10/01/2022	3,802,728.08	50,353.00	20,881.85	29,471.15	3,781,846.23
67	10/02/2022	3,781,846.23	50,353.00	21,043.69	29,309.31	3,760,802.54
68	10/03/2022	3,760,802.54	50,353.00	21,206.78	29,146.22	3,739,595.76
69	10/04/2022	3,739,595.76	50,353.00	21,371.13	28,981.87	3,718,224.63
70	10/05/2022	3,718,224.63	50,353.00	21,536.75	28,816.25	3,696,687.88
71	10/06/2022	3,696,687.88	50,353.00	21,703.66	28,649.34	3,674,984.22
72	10/07/2022	3,674,984.22	50,353.00	21,871.87	28,481.13	3,653,112.35
73	10/08/2022	3,653,112.35	50,353.00	22,041.37	28,311.63	3,631,070.98
74	10/09/2022	3,631,070.98	50,353.00	22,212.19	28,140.81	3,608,858.79
75	10/10/2022	3,608,858.79	50,353.00	22,384.34	27,968.66	3,586,474.45
76	10/11/2022	3,586,474.45	50,353.00	22,557.82	27,795.18	3,563,916.63
77	10/12/2022	3,563,916.63	50,353.00	22,732.64	27,620.36	3,541,183.99

Agreement No: HHLMAL00280826

Sr. No.	Due date	Opening Principal	Installment Amount	Principal Amount	Interest Amount	Closing Principal
78	10/01/2023	3,541,183.99	50,353.00	22,908.82	27,444.18	3,518,275.17
79	10/02/2023	3,518,275.17	50,353.00	23,086.36	27,266.64	3,495,188.81
80	10/03/2023	3,495,188.81	50,353.00	23,265.28	27,087.72	3,471,923.53
81	10/04/2023	3,471,923.53	50,353.00	23,445.59	26,907.41	3,448,477.94
82	10/05/2023	3,448,477.94	50,353.00	23,627.29	26,725.71	3,424,850.65
83	10/06/2023	3,424,850.65	50,353.00	23,810.40	26,542.60	3,401,040.25
84	10/07/2023	3,401,040.25	50,353.00	23,994.93	26,358.07	3,377,045.32
85	10/08/2023	3,377,045.32	50,353.00	24,180.89	26,172.11	3,352,864.43
86	10/09/2023	3,352,864.43	50,353.00	24,368.30	25,984.70	3,328,496.13
87	10/10/2023	3,328,496.13	50,353.00	24,557.15	25,795.85	3,303,938.98
88	10/11/2023	3,303,938.98	50,353.00	24,747.47	25,605.53	3,279,191.51
89	10/12/2023	3,279,191.51	50,353.00	24,939.26	25,413.74	3,254,252.25
90	10/01/2024	3,254,252.25	50,353.00	25,132.54	25,220.46	3,229,119.71
91	10/02/2024	3,229,119.71	50,353.00	25,327.32	25,025.68	3,203,792.39
92	10/03/2024	3,203,792.39	50,353.00	25,523.60	24,829.40	3,178,268.79
93	10/04/2024	3,178,268.79	50,353.00	25,721.41	24,631.59	3,152,547.38
94	10/05/2024	3,152,547.38	50,353.00	25,920.75	24,432.25	3,126,626.63
95	10/06/2024	3,126,626.63	50,353.00	26,121.64	24,231.36	3,100,504.99
96	10/07/2024	3,100,504.99	50,353.00	26,324.08	24,028.92	3,074,180.91
97	10/08/2024	3,074,180.91	50,353.00	26,528.09	23,824.91	3,047,652.82
98	10/09/2024	3,047,652.82	50,353.00	26,733.69	23,619.31	3,020,919.13
99	10/10/2024	3,020,919.13	50,353.00	26,940.87	23,412.13	2,993,978.26
100	10/11/2024	2,993,978.26	50,353.00	27,149.66	23,203.34	2,966,828.60
101	10/12/2024	2,966,828.60	50,353.00	27,360.07	22,992.93	2,939,468.53
102	10/01/2025	2,939,468.53	50,353.00	27,572.11	22,780.89	2,911,896.42
103	10/02/2025	2,911,896.42	50,353.00	27,785.80	22,567.20	2,884,110.62
104	10/03/2025	2,884,110.62	50,353.00	28,001.14	22,351.86	2,856,109.48
105	10/04/2025	2,856,109.48	50,353.00	28,218.15	22,134.85	2,827,891.33
106	10/05/2025	2,827,891.33	50,353.00	28,436.84	21,916.16	2,799,454.49
107	10/06/2025	2,799,454.49	50,353.00	28,657.22	21,695.78	2,770,797.27
108	10/07/2025	2,770,797.27	50,353.00	28,879.32	21,473.68	2,741,917.95
109	10/08/2025	2,741,917.95	50,353.00	29,103.13	21,249.87	2,712,814.82
110	10/09/2025	2,712,814.82	50,353.00	29,328.68	21,024.32	2,683,486.14
111	10/10/2025	2,683,486.14	50,353.00	29,555.98	20,797.02	2,653,930.16
112	10/11/2025	2,653,930.16	50,353.00	29,785.04	20,567.96	2,624,145.12
113	10/12/2025	2,624,145.12	50,353.00	30,015.87	20,337.13	2,594,129.25
114	10/01/2026	2,594,129.25	50,353.00	30,248.49	20,104.51	2,563,880.76
115	10/02/2026	2,563,880.76	50,353.00	30,482.92	19,870.08	2,533,397.84
116	10/03/2026	2,533,397.84	50,353.00	30,719.16	19,633.84	2,502,678.68
117	10/04/2026	2,502,678.68	50,353.00	30,957.24	19,395.76	2,471,721.44
118	10/05/2026	2,471,721.44	50,353.00	31,197.15	19,155.85	2,440,524.29
119	10/06/2026	2,440,524.29	50,353.00	31,438.93	18,914.07	2,409,085.36
120	10/07/2026	2,409,085.36	50,353.00	31,682.58	18,670.42	2,377,402.78
121	10/08/2026	2,377,402.78	50,353.00	31,928.12	18,424.88	2,345,474.66

Agreement No: HHLMAL00280826

Sr. No.	Due date	Opening Principal	Installment Amount	Principal Amount	Interest Amount	Closing Principal
122	10/09/2026	2,345,474.66	50,353.00	32,175.57	18,177.43	2,313,299.09
123	10/10/2026	2,313,299.09	50,353.00	32,424.93	17,928.07	2,280,874.16
124	10/11/2026	2,280,874.16	50,353.00	32,676.22	17,676.78	2,248,197.94
125	10/12/2026	2,248,197.94	50,353.00	32,929.46	17,423.54	2,215,268.48
126	10/01/2027	2,215,268.48	50,353.00	33,184.66	17,168.34	2,182,083.82
127	10/02/2027	2,182,083.82	50,353.00	33,441.85	16,911.15	2,148,641.97
128	10/03/2027	2,148,641.97	50,353.00	33,701.02	16,651.98	2,114,940.95
129	10/04/2027	2,114,940.95	50,353.00	33,962.20	16,390.80	2,080,978.75
130	10/05/2027	2,080,978.75	50,353.00	34,225.41	16,127.59	2,046,753.34
131	10/06/2027	2,046,753.34	50,353.00	34,490.66	15,862.34	2,012,262.68
132	10/07/2027	2,012,262.68	50,353.00	34,757.96	15,595.04	1,977,504.72
133	10/08/2027	1,977,504.72	50,353.00	35,027.33	15,325.67	1,942,477.39
134	10/09/2027	1,942,477.39	50,353.00	35,298.80	15,054.20	1,907,178.59
135	10/10/2027	1,907,178.59	50,353.00	35,572.36	14,780.64	1,871,606.23
136	10/11/2027	1,871,606.23	50,353.00	35,848.05	14,504.95	1,835,758.18
137	10/12/2027	1,835,758.18	50,353.00	36,125.87	14,227.13	1,799,632.31
138	10/01/2028	1,799,632.31	50,353.00	36,405.84	13,947.16	1,763,226.47
139	10/02/2028	1,763,226.47	50,353.00	36,687.99	13,665.01	1,726,538.48
140	10/03/2028	1,726,538.48	50,353.00	36,972.32	13,380.68	1,689,566.16
141	10/04/2028	1,689,566.16	50,353.00	37,258.86	13,094.14	1,652,307.30
142	10/05/2028	1,652,307.30	50,353.00	37,547.61	12,805.39	1,614,759.69
143	10/06/2028	1,614,759.69	50,353.00	37,838.61	12,514.39	1,576,921.08
144	10/07/2028	1,576,921.08	50,353.00	38,131.86	12,221.14	1,538,789.22
145	10/08/2028	1,538,789.22	50,353.00	38,427.38	11,925.62	1,500,361.84
146	10/09/2028	1,500,361.84	50,353.00	38,725.19	11,627.81	1,461,636.65
147	10/10/2028	1,461,636.65	50,353.00	39,025.31	11,327.69	1,422,611.34
148	10/11/2028	1,422,611.34	50,353.00	39,327.76	11,025.24	1,383,283.58
149	10/12/2028	1,383,283.58	50,353.00	39,632.55	10,720.45	1,343,651.03
150	10/01/2029	1,343,651.03	50,353.00	39,939.70	10,413.30	1,303,711.33
151	10/02/2029	1,303,711.33	50,353.00	40,249.23	10,103.77	1,263,462.10
152	10/03/2029	1,263,462.10	50,353.00	40,561.16	9,791.84	1,222,900.94
153	10/04/2029	1,222,900.94	50,353.00	40,875.51	9,477.49	1,182,025.43
154	10/05/2029	1,182,025.43	50,353.00	41,192.30	9,160.70	1,140,833.13
155	10/06/2029	1,140,833.13	50,353.00	41,511.54	8,841.46	1,099,321.59
156	10/07/2029	1,099,321.59	50,353.00	41,833.25	8,519.75	1,057,488.34
157	10/08/2029	1,057,488.34	50,353.00	42,157.46	8,195.54	1,015,330.88
158	10/09/2029	1,015,330.88	50,353.00	42,484.18	7,868.82	972,846.70
159	10/10/2029	972,846.70	50,353.00	42,813.43	7,539.57	930,033.27
160	10/11/2029	930,033.27	50,353.00	43,145.24	7,207.76	886,888.03
161	10/12/2029	886,888.03	50,353.00	43,479.61	6,873.39	843,408.42
162	10/01/2030	843,408.42	50,353.00	43,816.58	6,536.42	799,591.84
163	10/02/2030	799,591.84	50,353.00	44,156.16	6,196.84	755,435.68
164	10/03/2030	755,435.68	50,353.00	44,498.37	5,854.63	710,937.31
165	10/04/2030	710,937.31	50,353.00	44,843.23	5,509.77	666,094.08



Agreement No: HHLMAL00280826

Sr. No.	Duedate	Opening Principal	Installment Amount	Principal Amount	Interest Amount	Closing Principal
166	10/05/2030	666,094.08	50,353.00	45,190.77	5,162.23	620,903.31
167	10/06/2030	620,903.31	50,353.00	45,540.99	4,812.01	575,362.32
168	10/07/2030	575,362.32	50,353.00	45,893.94	4,459.06	529,468.38
169	10/08/2030	529,468.38	50,353.00	46,249.62	4,103.38	483,218.76
170	10/09/2030	483,218.76	50,353.00	46,608.05	3,744.95	436,610.71
171	10/10/2030	436,610.71	50,353.00	46,969.26	3,383.74	389,641.45
172	10/11/2030	389,641.45	50,353.00	47,333.27	3,019.73	342,308.18
173	10/12/2030	342,308.18	50,353.00	47,700.11	2,652.89	294,608.07
174	10/01/2031	294,608.07	50,353.00	48,069.78	2,283.22	246,538.29
175	10/02/2031	246,538.29	50,353.00	48,442.32	1,910.68	198,095.97
176	10/03/2031	198,095.97	50,353.00	48,817.75	1,535.25	149,278.22
177	10/04/2031	149,278.22	50,353.00	49,196.09	1,156.91	100,082.13
178	10/05/2031	100,082.13	50,353.00	49,577.36	775.64	50,504.77
179	10/06/2031	50,504.77	50,353.00	49,961.58	391.42	543.19
180	10/07/2031	543.19	50,353.00	543.19	49,809.81	.00

This is a computer-generated letter and requires no signature.

End of Report