

Date: 28/03/2007

To,

MR. RAJAT SINGH JAIN
D -146
IST FLOOR GATE NO-1
SURAJMAL VIHAR
NEAR YAMUNA COMPL
DELHI - 110092
DELHI
Phone : 22161162,

Dear Customer,

Welcome to HDFC Bank and thank you for choosing us for your AUTO LOAN.

We are pleased to inform you that your loan for Rs. 2,00,000.00 has been disbursed and your AUTO LOAN Account Number is 11112960.

As you are aware, we will present the installment cheque on the 02nd of every Month. Please ensure that your bank account is adequately funded. This will avoid levy of additional charges for non-receipt of payment.

Your Installment amount is Rs. 4,286.00 and the repayment will start from 02/04/2007.

For your references, we are enclosing the Repayment Schedule of your AUTO LOAN Account with s.

If you require any further details on your AUTO 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 services always.

Best Regards

HDFC Bank Ltd.,

This is a Computer Generated letter hence does not require any signature

HDFC BANK LTD.

Please quote your AUTO LOAN Account number whenever you contact us.

For any clarifications you are requested to contact AUTO LOAN Dept.

At : RETAIL ASSET DIVISION, 9TH FLOOR ANSALS CLASSIQUE TOWER J - BLOCK RAJOURI GARDEN, DELHI, 110027.

Phone No : 011-41514332, Fax: -.

Email : loansupport@hdfcbank.com

Repayment Schedule

The Repayment Schedule of your Loan is enclosed herewith. Repayment Schedule provides the amount of each EMI, due dates and break-up between principal and interest components. It also provides the outstanding principal after realization of each installment.

IMPORTANT: The outstanding principal should not be taken as the only obligation to the Bank under this Loan Agreement. Prepayment penalty and other charges applicable, are also payable at the time of full and final settlement.

Statement of Account

Statement of Loan Account provides details of repayments and can be furnished upon request. This service is charged as detailed under schedule of charges.

Swap of Post Dated Cheques (PDCs)

The facility of substituting the PDCs held in custody of the Bank with fresh set of cheques is allowed on a case by case basis. This can be done by submission of fresh PDCs for the remaining installments at the address mentioned in this letter. The cheques must be crossed Account Payee and drawn in favour of "HDFC Ltd. Loan A/C No. _____" for the amount of installment.

IMPORTANT: Please note that up to 30 working days, from the date of receipt of fresh PDCs, are required for effecting the swap. The existing PDC will be used for the installment falling due during the intervening period, and necessary cover funds must be provided in your Bank Account for the same. Once the swap is activated, the old PDCs will be returned within 21 working days. This service is charged as detailed under schedule of charges.

Maturity Of Loan

A Closure Letter will be issued within 20 working days on full and final settlement of the Loan Account. In case of Auto and Two Wheeler Loans, a No-Objection Certificate and Form-35 for relinquishment of Hypothecation will also be submitted with the closure letter. For Loan Against Property and Loan Against Rent Receivables, the Title Deed/ Documents of Ownership will be returned within 20 working days.

Pre-Payment Of Loan

The Loan can be prepaid by providing notice of 30 Working days to the Bank. Prepayment charges will be charged on the outstanding principal at rates specified below:

	Auto Loan / Used Car Loan	Personal / Business / Express Loan	Two Wheeler Loan	Commercial Vehicle / Used Commercial Vehicle Loan	Construction Equipment / Used Construction Equipment Loan	Loan Against Property / Commercial Property / Rent Receivables	Mortgage Agri Credit	Health Care Equipment / Project Finance	Educational Loan
Within 6 months of disbursement	4	4	3	4	4	4.49	4.49	4.49	
Within 6 months to 12 months of disbursement	4	4	3	4	4	4.49	4.49	4.49	
After 12 months of Disbursement	3	4	3	2	2	4.49	4.49	4.49	

Note: Pre-payment of Personal Loan, Business Loan, Loan Against Property and Loan Against Rent Receivables are allowed only after six months of disbursement (* the cut-off dates are calculated from the date of payment of first EMI)

Charges mentioned above are subject to change from time to time as per Bank's policy. Rates applicable at the time of transaction will apply.

Other Information:

Loan Account number must invariably be mentioned on reverse of the cheques submitted for Pre-payment of Loan, replacement PDCs, swap or any other facility.

- For Customers of Auto, Two Wheeler & Commercial Vehicle Loans: Copy of RC Book with hypothecation in favour of the Bank duly recorded thereon furnished within 45 days of disbursement, at the address mentioned in this letter. In the absence of RC Book details, Bank will not be in a position to issue No-Objection Certificate and Form-35.
- Interest Certificate will be provided on request at the end of each financial year.
- Adequate balances must be maintained in your Bank Account on each due date. In the event of non-realization of EMI on due date, Late Payment Penalty will be applicable on the unpaid installment in addition to the Cheque Bouncing Charges.
- Any change in mailing address, telephone numbers and other contact details must be intimated in writing to the Bank, quoting the Loan Account Number.

SCHEDULE OF CHARGES	
Late Payment Penalty	@ 2.50% per month for Two Wheeler Loan & 2.00% pm for other Loan Products (on the unpaid installment)
Cheque Bouncing charges	Rs.450/- per return
Request for Statement of Account	Rs.500/- per Request
Swap of PDCs	Rs.500/- per Request
Reschedulement of Loan	As applicable as on date of Reschedulement

*Service Tax as applicable. The above fees/charges are standard rates applicable to the HDFC Bank Installment Loan Products. Above fees/charges are subject to change from time to time as per Bank's policy.

For any queries on your loan account, please write in to us at loansupport@hdfcbank.com with complete details viz. Loan Account No., name and details of the loan. You can also call us at the below Phonebanking Numbers. (Dial 4 for Query on Loans)

• Ahmedabad	079-6662 3333	• Assam	1800 345 3333	• Bangalore	080-6600 3333	• Bihar	956122 2222
• Chandigarh & Mohali	0172-226 8888	• Chhatisgarh	98936 03333	• Chennai	044-6600 3333	• Cochin	0484-40 4040
• Delhi	011-41514332	• Goa	98906 03333	• Gujarat	98982 71111	• Hyderabad	040-232 2322
• Indore	0731-407 4332	• Jaipur	0141-5114332	• Jharkhand	95612 223 3333	• Karnataka	99458 6 6666
• Kerala	98956-63333	• Kolkata	033-22103838	• Lucknow	0522-400 3333	• Madhya Pradesh	989360 0 0000
• Maharashtra	98906 03333	• Mumbai	022-28561818	• Orissa	1800 345 3333	• Patna	0612-22 2222
• Pune	020-6609 3333	• Punjab	98153 31111	• Tamil Nadu	98406 73333	• Uttar Pradesh	99359 0 0000
• Uttaranchal	99359 03333	• West Bengal	98310 73333				

YOUR LOAN ACCOUNT NUMBER MUST BE QUOTED IN ALL CORRESPONDENCE WITH THE BANK

Repayment Schedule

Agreement No.	11112960	Loan Type	AUTO LOAN
Customer	MR. RAJAT SINGH JAIN	Amount Financed	200,000.00
Tenure	60	Frequency	Monthly
Total Instl	60		
Currency	INDIAN RUPEE		

Instl.	Due Date	Cheque Num	Instl Amt	Principal	Interest	O/s Principal
1	02/04/2007		4,286.00	4,286.00	0.00	195,714.00
Bank Name: HDFC BANK LTD						
2	02/05/2007	SI	4,286.00	2,531.36	1,754.64	193,182.64
3	02/06/2007	SI	4,286.00	2,554.05	1,731.95	190,628.59
4	02/07/2007	SI	4,286.00	2,576.95	1,709.05	188,051.64
5	02/08/2007	SI	4,286.00	2,600.05	1,685.95	185,451.59
6	02/09/2007	SI	4,286.00	2,623.36	1,662.64	182,828.23
7	02/10/2007	SI	4,286.00	2,646.88	1,639.12	180,181.35
8	02/11/2007	SI	4,286.00	2,670.61	1,615.39	177,510.74
9	02/12/2007	SI	4,286.00	2,694.55	1,591.45	174,816.19
10	02/01/2008	SI	4,286.00	2,718.71	1,567.29	172,097.48
11	02/02/2008	SI	4,286.00	2,743.09	1,542.91	169,354.39
12	02/03/2008	SI	4,286.00	2,767.68	1,518.32	166,586.71
13	02/04/2008	SI	4,286.00	2,792.49	1,493.51	163,794.22
14	02/05/2008	SI	4,286.00	2,817.53	1,468.47	160,976.69
15	02/06/2008	SI	4,286.00	2,842.79	1,443.21	158,133.90
16	02/07/2008	SI	4,286.00	2,868.27	1,417.73	155,265.63
17	02/08/2008	SI	4,286.00	2,893.99	1,392.01	152,371.64
18	02/09/2008	SI	4,286.00	2,919.93	1,366.07	149,451.71
19	02/10/2008	SI	4,286.00	2,946.11	1,339.89	146,505.60
20	02/11/2008	SI	4,286.00	2,972.53	1,313.47	143,533.07
21	02/12/2008	SI	4,286.00	2,999.18	1,286.82	140,533.89
22	02/01/2009	SI	4,286.00	3,026.06	1,259.94	137,507.83
23	02/02/2009	SI	4,286.00	3,053.19	1,232.81	134,454.64
24	02/03/2009	SI	4,286.00	3,080.57	1,205.43	131,374.07
25	02/04/2009	SI	4,286.00	3,108.19	1,177.81	128,265.88
26	02/05/2009	SI	4,286.00	3,136.05	1,149.95	125,129.83
27	02/06/2009	SI	4,286.00	3,164.17	1,121.83	121,965.66
28	02/07/2009	SI	4,286.00	3,192.54	1,093.46	118,773.12
29	02/08/2009	SI	4,286.00	3,221.16	1,064.84	115,551.96
30	02/09/2009	SI	4,286.00	3,250.04	1,035.96	112,301.92
31	02/10/2009	SI	4,286.00	3,279.17	1,006.83	109,022.75
32	02/11/2009	SI	4,286.00	3,308.57	977.43	105,714.18
33	02/12/2009	SI	4,286.00	3,338.24	947.76	102,375.94
34	02/01/2010	SI	4,286.00	3,368.16	917.84	99,007.78
35	02/02/2010	SI	4,286.00	3,398.36	887.64	95,609.42
36	02/03/2010	SI	4,286.00	3,428.83	857.17	92,180.59
37	02/04/2010	SI	4,286.00	3,459.57	826.43	88,721.02
38	02/05/2010	SI	4,286.00	3,490.58	795.42	85,230.44
39	02/06/2010	SI	4,286.00	3,521.88	764.12	81,708.56
40	02/07/2010	SI	4,286.00	3,553.45	732.55	78,155.11
41	02/08/2010	SI	4,286.00	3,585.31	700.69	74,569.80
42	02/09/2010	SI	4,286.00	3,617.46	668.54	70,952.34
43	02/10/2010	SI	4,286.00	3,649.89	636.11	67,302.45
44	02/11/2010	SI	4,286.00	3,682.61	603.39	63,619.84
45	02/12/2010	SI	4,286.00	3,715.63	570.37	59,904.21
46	02/01/2011	SI	4,286.00	3,748.94	537.06	56,155.27
47	02/02/2011	SI	4,286.00	3,782.55	503.45	52,372.72
48	02/03/2011	SI	4,286.00	3,816.46	469.54	48,556.26
49	02/04/2011	SI	4,286.00	3,850.68	435.32	44,705.58
50	02/05/2011	SI	4,286.00	3,885.20	400.80	40,820.38
51	02/06/2011	SI	4,286.00	3,920.03	365.97	36,900.35
52	02/07/2011	SI	4,286.00	3,955.18	330.82	32,945.17
53	02/08/2011	SI	4,286.00	3,990.64	295.36	28,954.53
54	02/09/2011	SI	4,286.00	4,026.41	259.59	24,928.12
55	02/10/2011	SI	4,286.00	4,062.51	223.49	20,865.61
56	02/11/2011	SI	4,286.00	4,098.93	187.07	16,766.68
57	02/12/2011	SI	4,286.00	4,135.68	150.32	12,631.00
58	02/01/2012	SI	4,286.00	4,172.76	113.24	8,458.24
59	02/02/2012	SI	4,286.00	4,210.17	75.83	4,248.07
60	02/03/2012	SI	4,286.00	4,248.07	37.93	0.00
Total :			257,160.00	200,000.00	57,160.00	