




ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ  
punjab national bank

Application-cum-Appraisal/Sanction Form for Car Loan

Branch Office: Jayman

Date of Application: 09/02/2024

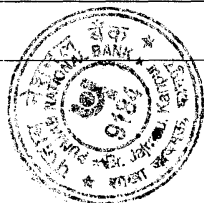
Part – I Applicant/Co- Applicant information

1. Applicant's/Co-Applicant's Name		Last:	First:	
		MISHRA	RAGINI	
2. Father's/Husband's Name				
3. (i)Address a) Residence Present*:		<u>704, Temple Tower</u> <u>7115, SWARCOOP NAGAR</u> City/Location <u>KANPUR NAGAR</u> District <u>KANPUR NAGAR</u> Pin Code <u>208002</u> Country <u>IN</u>		
b) Office		<u>DIST. COURT, BULANSAHAR</u> City/Location <u>BULANSAHAR</u> District <u>BULANSAHAR</u> Pin Code <u>203001</u> Country <u>IN</u>		
(c) Residence Permanent		<u>704, TEMPLE TOWER</u> <u>7115, SWARCOOP NAGAR</u> City/Location <u>KANPUR CITY</u> District <u>KANPUR NAGAR</u> Pin Code <u>208002</u> Country <u>IN</u>		
(d) E-mail Id		<u>Jsm.ragini@gmail.com</u>		
(e) Mobile:		<u>7906074940</u>		
5. Telephone No. : a) Residence: (with STD Code) b) Office:				
6. (a) Income Tax Pan No.*		<u>BYMPMS090D</u>		
(b) (i) Voter ID No.* (ii) Passport No.* (iii) Driving Licence No.*		Any one of these <u>UID</u> <u>6153 9859 1867</u>		
7. Individual Type:		<input checked="" type="radio"/> Salaried	<input type="radio"/> Professional	<input type="radio"/> Self Employed
8. a) Age (yrs)		<u>31 Years</u>		
b) Date of Birth (dd/mm/yyyy)*:		<u>1   4   0 2   1   9   9   3</u>		
c) Gender (male/female/third gender)		<u>Female</u>		
d) Marital Status		<input type="radio"/> Single <input type="radio"/> Married		
e) Number of dependents in the household				
f) Earning Member, if any, in family excluding applicant				
g) Banking with us		Yes/No, if yes, a/c no. & Customer Id.		
9. Qualification/Education*		<input type="radio"/> Matriculation	<input type="radio"/> Intermediate	<input type="radio"/> Graduation
				<input type="radio"/> PG
				<input type="radio"/> P h. D.
10. Whether relative of Staff /Director of bank		<input type="radio"/> Yes <input checked="" type="radio"/> No		
11. Residence Ownership		<input type="radio"/> Owned (self/spouse) <input type="radio"/> Owned (Parents) <input type="radio"/> Other		
12. Years at current residence*				
13. Collateral security provided?		<input type="radio"/> Yes <input checked="" type="radio"/> No		
14. Type of collateral		<input type="radio"/> Property	<input type="radio"/> NSC/LIC Policy/Govt. Security	<input type="radio"/> Shares
				<input type="radio"/> Other
15. Value of collateral (Rs.)		Rs.	Rs.	Rs.



4. Category of Applicant  
(Tick appropriate)

Physical  
Handicapped Y/N  
Ex-Serviceman  
Y/N  
Minority  
Y/N



<b>16. Profession, Please specify</b>					
<b>17. (a) If Self Employed / Professional</b>	His/her firm is	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> Pvt. Ltd. Co.	<input type="checkbox"/> Others
	No of yrs in Business/ Profession Line of Activity	_____			
	Income in Last 3years(Rs.)	Current Year:	Last year :	Year before last :	
<b>(b) If Salaried</b>	He/she works for	<input checked="" type="checkbox"/> Govt./Public Sector <input type="checkbox"/> Public Ltd.Co. <input type="checkbox"/> Private Ltd.Co. <input type="checkbox"/> Others			
	Salary account with PNB	Yes/No, If yes, 16 Digit account no. and if no details of Salary Account with Bank, Branch and Account No.			
	Name of the employer	DISTRICT JUDGESHIP JALANDHAR Address			
	Years with current employer	AT ORAI JUDGESHIP 4 years			
	Years with previous employer(s)	_____ Years ; Since when: _____			
	Length of Service Date of Retirement	_____ Years; From _____ To 28-02-2053			
Designation	ADD. CIVIL JUDGE JD Since: _____				
Total Annual Income (Rs.)*	Gross 1269284/- Net: 10,21,884/-				
<b>(c) If Other</b>	Occupation	_____			
	Total Annual Income (Rs.)*	Gross: _____ Net: _____			

(d) Annual deductions (statutory savings, IT etc in Rs.)\* IT - 112210/-

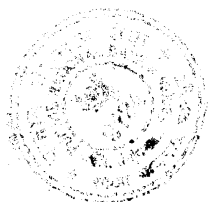
**18. Other loans taken (including previous loans from PNB):**

Limit (Rs.):	_____
Present Outstanding (Rs.):	_____
Whether regular:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Monthly Repayment (Rs.):	_____

**19. Statement of Assets and Liabilities** ( Amount in lakhs )

Liabilities		Assets	
Outstanding Loans/Advances	Amount		Amount
		<b>Immovable properties:</b>	
		Land	
		Building	
		<b>Movable properties:</b>	
Bank		Cash	1.00
Employer		Deposits with banks	
Provident fund		Investment in Govt. Securities	5.00
Relatives and friends		Others	20.00
Others			
<b>Total</b>		<b>Total</b>	<b>26.00</b>

Net Worth (Actual in Rs.) - 26.00



**20. Spouse Information:**

a) Name of the spouse: \_\_\_\_\_

b) Occupation/Profession: \_\_\_\_\_

c) Total Annual Income\*: \_\_\_\_\_

d) Is she/he furnishing guarantee? \_\_\_\_\_

e) Income Tax PAN no. \_\_\_\_\_

Office Tel No. : \_\_\_\_\_

Office Address \_\_\_\_\_

Gross \_\_\_\_\_ Net: \_\_\_\_\_

Yes  No

**21. Details of Car Loan requested from PNB:**

a) Vehicle to be purchased : Type CRETA SXO Make: HYUNDAI Model: A/T CRDI BLACK

b) Total Cost of the Vehicle: Rs. 22,80,000/-

c) Margin/Applicant's Contribution: Rs. 4,50,000/-

d) Loan amount Rs. 18,30,000/-

e) Name & Address of the dealer to whom the payment is to be made SWAMI CARS LLP

22. Repayment Period (yrs) 7 Years

23. Monthly installment a) Amount (Rs.) \_\_\_\_\_ b) Mode  Advance Cheques  Standing instructions

24. Guarantor : Whether available ?  Yes  NO

25. Name, Address and telephone numbers of two references

Reference 1	Reference 2

26. Details of any pending court cases of Banks/Financial Institutions against Applicants/Partners/Directors: (Enclose details on an Annexure, if needed) - N/A -

27. Name of the applicant borrower in whose name vehicle to be got registered (Applicable only in case of joint borrowers) RAGINI MISHRA

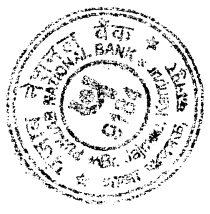
28. I/We request for sanction of loan of Rs. 18,30,000/- for purchase of CRETA SXO, CRDI BLACK (name of vehicle) on the basis the basis of information given above.

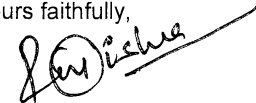
It is declared that:

The information given in the loan application is true and nothing has been concealed. The undersigned undertakes to inform the Bank any change in my residence / office address and to provide any further information that the Bank may require. The undersigned has been informed of the charges / fee to be levied by the Bank and agrees to pay upfront fee, documentation charges, etc. as applicable and charged by the bank. The undersigned hereby agree to be bound by these terms and conditions or by the revised additional terms and conditions which may at any time hereafter be made while the loan obtained by me/us is still outstanding

I/We have read and have been advised the terms and conditions relating the scheme for financing CRETA SXO A/T CRDI BLACK 2024 (name of the vehicle) and I/We hereby agree to be bound by these rules or by the revised additional terms and conditions which may at any time hereafter be made while the loan obtained by me/us is still outstanding.

In case the loan is sanctioned I/We authorize Punjab National Bank, BO: Jajman to remit the total cost of vehicle to M/s SWAMI CARS LLP. I/We have deposited/agreed to deposit with the bank the difference between the total cost of vehicle and the amount of loan sanctioned and also agree to comply with all other prescribed formalities and also agree to pay processing charges as applicable and charged by the bank.



Yours faithfully,  
  
 Signature and name(s) of applicant(s))

आयकर विभाग  
INCOME TAX DEPARTMENT

भारत सरकार  
GOVT. OF INDIA

RAGINI MISHRA


ANOOB KUMAR MISHRA

14/02/1993

Permanent Account Number  
BYMPM5090D

*R. Mishra*  
Signature

28102012



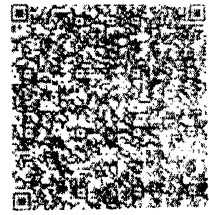
*R. Mishra*  
09/02/2012

Purpose: for car



भारत सरकार  
GOVERNMENT OF INDIA

Ragini Mishra  
Ragini Mishra  
जन्म तिथि/DOB: 14/02/1993  
महिला/ FEMALE



6153 9859 1867  
VID : 9178 4091 0236 4070

मेरा आधार, मेरी पहचान

*Ragini Mishra*  
*09/02/1993*  
*Purpose: Car*

भारत सरकार  
भारतीय पहचान प्राधिकरण  
INDIAN AUTHORITY OF INDIA

Address :  
704 temple tower 7/115 swaroop  
nagar, Kanpur, Kanpur Nagar,  
Uttar Pradesh - 208002



1800 300 1987  
www.uidai.gov.in  
P.O. Box No. 1947,  
Bengaluru-560 601



पंजाब नैशनल बैंक  
...भारत का प्रतीक!



punjab national bank  
...the name you can BANK upon!

**SPECIMEN PROFORMA FOR KYC UPDATION**

(In case of joint account. separate form required for each joint a/c holder) (CAR LOAN)

Branch Name & Sol ID Tajman & 918400

DATE 09/02/2024

First Name	<u>Ragini</u>		
Middle Name			
Last Name	<u>Mishra</u>		
Customer ID			Specimen Signatures or thumb impression
A/C number	<u>—</u>		
CKYCR ID, if available			

**Personal information**

Gender (M/F/T)	<u>F</u>	PAN Number/Form 60	<u>BYMPM5090D</u>
DOB	<u>14/02/1993</u>	Profession/Activity	<u>ADD CIVIL JUDGE JD</u>
Father's Name	<u>Anoop Kumar Mishra</u>	Annual Income	<u>RS 1269284/—</u>
Mother's name	<u>SHIKHA MISHRA</u>	Expected annual credit	
Residential status	<u>Resident Individual</u>	Spouse's name, if married	

**Identity/ Address details**

OVD type	<u>Aadhar card</u>	OVD number	<u>6153 9859 1867</u>
OVD Issue date		OVD Expiry date	
Mention address as per OVD, if OVD submitted	<u>704, Temple tower, 7/115 Swaroop Nagar</u>		
	District <u>Kanpur</u>	State <u>Uttar Pradesh</u>	PIN <u>208002</u>
Communication address if different from OVD	District <u>N/A</u> State _____ PIN _____		

Attach Documentary proof for OVD, Tax-ID (PAN/ Form 60). Documentary proof or Self Declaration in respect of current address, nature of business and financial status (whichever applicable).

I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and I consent to provide my Aadhaar Number for Aadhaar based Know Your Customer. (optional) YES  NO

Reference no. of e-KYC Authentication, if carried out \_\_\_\_\_

Signature of the Customer [Signature]

Contact Number \_\_\_\_\_ Email ID \_\_\_\_\_

**For Office Use Only**

Name of Authorized Officer

Signature with GBPA No./ PF No.

Stamp/ seal

-----Acknowledgement-----

Sh./Ms. \_\_\_\_\_

Dated: \_\_\_\_\_

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

Request for KYC Updation in your Customer-ID: \_\_\_\_\_

We hereby acknowledge receipt of your request for KYC updation. KYC updation in your account for change in current address details; provided on declaration basis, shall be subject to verification of declared address by the branch.



*Phoichi*  
*oratory*  
*Phoichi* *for can*





	Rs	Rs	Rs
	Rs	Rs	Rs
10. ACCRUALS OF DEDUCTIBLE AMOUNTS UNDER CHAPTER VIA			168.00
11. TOTAL INCOME (S. 11)			8,91.58
12. TAX ON TOTAL INCOME			0
13. Rebate as 87-A			0.00
14. Tax payable			0.00
15. Provision cess at 3% (on tax computed in S. No. 12)			0.00
16. Tax Payable (14+15)			0.00
17. Tax payable (S. 17) (attach details)			8,10.00
18. Tax payable (S. 17)			8,10.00

I, **SARIN CHANDRA** (daughter of **KANGHILAL**)  
 working in the capacity of **ASST. BTRG** (designation) do hereby certify that a sum of Rs. **8,10.00**  
 (Rupees **Eight Hundred Ten** only) has been deducted at source and paid  
 to the credit of the Central Government. I further certify that information given above is true and based on the books of accounts,  
 documents and other available records.

*Sarin Chandra*  
**SARIN CHANDRA**  
 SIGNATURE OF THE PERSON RESPONSIBLE  
 for deduction of tax.

Date: **07/04/22** Full Name: **SARIN CHANDRA**  
 Designation: **ASST. BTRG**



# TRACES

Traces - Consolidated Analysis and Correction Enabling System



## FORM NO. 16

Serial 204 (old)

### PART A

**Certificate** under section 203 of the Income-tax Act, 1961 for tax deducted at source on salary paid to an employee under section 192 or pension/interest income of specified senior citizen under section 193P

Certificate No. **HRKWFQA** Last updated on **23-Apr-2022**

Name and address of the Employer/Specified Bank Name and address of the Employee/Specified senior citizen

DISTRICT ENGINEERING COLLEGE KALPI ROAD ORAI District Uttar Pradesh PIN-209425/209750 Adv. <a href="mailto:visasng@yahoo.co.in">visasng@yahoo.co.in</a>	RAJINI MISHRA 04 TEMPLE TOWER, MITE, SWAROOP NAGAR, KANPUR 208002 Uttar Pradesh
------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------

PAN of the Deductor	TAN of the Deductor	PAN of the Employee/Specified senior citizen	Employee Reference No. provided by the Employer/Pension Payment order no. provided by the Employer (if available)
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UANNDR1RQD	KNPD01851P	BYMPPM5090G	
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CTI CTIS	Assessment Year	Period with the Employer
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The Commissioner of Income Tax (TDS) 110/11, 26, 80 ft road, Ashok nagar, Opp. Sant Paul School, Kanpur - 208001	2022-23	From 01-Apr-2021	To 31-Mar-2022
------------------------------------------------------------------------------------------------------------------------	---------	---------------------	-------------------

#### Summary of amount paid/credited and tax deducted at source thereon in respect of the employee

Quarter	Receipt Numbers of original quarterly statements of TDS under sub-section (3) of Section 203	Amount paid/credited	Amount of tax deducted (Rs.)	Amount of tax deposited / remitted (Rs.)
Q1	QUAN1ARF	25254.00	6000.00	6000.00
Q2	QUPLFVSC	259489.00	6090.00	6090.00
Q3	QUSZJHWK	273339.00	6080.00	6080.00
Q4	QUVCZLGD	288776.00	6350.00	6350.00
<b>Total (Rs.)</b>		<b>1084168.00</b>	<b>9150.00</b>	<b>9150.00</b>

#### I. DETAILS OF TAX DEDUCTED AND DEPOSITED IN THE CENTRAL GOVERNMENT ACCOUNT THROUGH BOOK ADJUSTMENT

(The deductor to provide payment wise details of tax deducted and deposited with respect to the deductee)

Sl. No.	Tax Deposited in respect of the deductee (Rs.)	Book Identification Number (BIN)				Status of matching with Form no. 24G
		Receipt Numbers of Form No. 24G	DDO serial number in Form no. 24G	Date of transfer voucher (dd/mm/yyyy)		
1	2000.00	0000454	00033	30-04-2021	F	
2	2000.00	6001829	00046	31-05-2021	F	
3	2000.00	2004831	00025	30-06-2021	F	
4	2000.00	8016075	00018	31-07-2021	F	
5	2000.00	6019210	00060	31-08-2021	F	
6	2000.00	4022590	00058	30-09-2021	F	
7	2000.00	6033266	00044	31-10-2021	F	
8	2000.00	6033266	00044	31-10-2021	F	
9	2000.00	6029598	00076	31-12-2021	F	
10	2000.00	6051474	00088	31-01-2022	F	
11	0.00	0051474	00088	31-01-2022	F	

Sl. No.	Tax Deposited in respect of the deductee (Rs.)	Book Identification Number (BIN)			
		Receipt Numbers of Form No. 24G	DDO serial number in Form no. 24G	Date of transfer voucher (dd/mm/yyyy)	Status of matching with Form no. 24G
12	0.00	010114	00088	31-01-2022	F
13	2000.00	2054015	00039	28-02-2022	F
14	595.00	2056006	00022	31-03-2022	F
<b>Total (Rs.)</b>	<b>8150.00</b>				

**II. DETAILS OF TAX DEDUCTED AND DEPOSITED IN THE CENTRAL GOVERNMENT ACCOUNT THROUGH CHALLAN**  
(If the deductor in previous payment wise details of tax deducted and deposited with respect to the deductee)

Sl. No.	Tax Deposited in respect of the deductee (Rs.)	Challan Identification Number (CIN)		
		BSR Code of the Bank Branch	Date on which Tax deposited (dd/mm/yyyy)	Challan Serial Number
<b>Total (Rs.)</b>				

**Verification**

I, **SURESH CHANDRA**, son / daughter of **KANCHAN LAL**, working in the capacity of **ADDL SPL. JUDGE** (designation) do hereby certify that a sum of **Rs. 8150.00** (Rs. Eighty One Thousand Five Hundred and Ten Only) has been deducted and a sum of **Rs. 8150.00** (Rs. Eighty One Thousand Five Hundred and Ten Only) has been deposited to the credit of the Central Government. I further certify that the information given above is true, complete and correct and is based on the books of account, statements, TDS statements, TDS deposited and other available records.

Place: **ORAI**  
 Date: **07-May-2022**  
 Designation: **ADDL SPL. JUDGE**  
 Signature of person responsible for deduction of Tax: *[Signature]*  
 Full Name: **SURESH CHANDRA**

- Notes:**
- Part E (Annexure) of the certificate in Form No.16 shall be issued by the employer.
  - If an assessee is employed under an employer during the year, Part A of the certificate in Form No.16 issued for the quarter ending on 31st March of the financial year shall contain the details of tax deducted only up to the last quarter of the financial year.
  - If an assessee is employed under more than one employer during the year, each of the employers shall issue Part A of the certificate in Form No.16 pertaining to the period for which such assessee was employed with each of the employers. Part B (Annexure) of the certificate in Form No. 16 may be issued by each of the employers or the last employer at the option of the assessee.
  - To update PAN details in Form No.16, the assessee should apply for PAN change request through NSDL or UTITSI.

**\* Status of matching with OLTAS**

Legend	Description	Definition
C	Credited	Deductors have not deposited taxes or have furnished incorrect particulars of tax payment. Final credit will be reflected only when payment details in bank match with details of deposit in TDS / TCS statement.
P	Partial credit	Provisional tax credit is effected only for TDS / TCS statements filed by Government deductors. Final credit will be changed to Final (P) on verification of payment details submitted by Pay and Accounts Officer (PAO).
F	Final	In case of non-government deductors, payment details of TDS / TCS deposited in bank by deductor have matched with the payment details mentioned in the TDS / TCS statements filed by the deductors. In case of government deductors, details of TDS / TCS booked in Government account have been verified by Pay & Accounts Officer (PAO).
Overbooked	Overbooked	Payment details of TDS / TCS deposited in bank by deductor have matched with details mentioned in the TDS / TCS statement but the amount is over claimed in the statement. Final (P) credit will be reflected only when deductor reduces claimed amount in the statement or makes new payment for excess amount claimed in the statement.

FORM NO. 16

[ See Rule 31 (1) (a) ]

PART II

(To be filled up by the Employer and to be submitted to the assessee on demand)

<b>Name of the Employer</b>		EAGNI MISHRA	
<b>Employer Name</b>		DISTRICT CO-OPERATIVE BANK LTD. DISTRICT BUDGESHIP	
<b>Assessment Year</b>	2023-24	<b>Period</b>	01-04-2023 To 31-03-2024

DETAILS OF SALARY PAID AND ANY OTHER INCOME AND TAX DEDUCTED

A. Whether opted for taxation as 'RESIDENT'?		No		
1. GROSS SALARY				
(a) Salary as per provisions contained in section 17(1)	Rs. 1209204			
(b) Value of acquisition under section 17(2) (as per Form No. 10DA, wherever applicable)	Rs. 0			
(c) Profit or gain of value under section 17(3) (as per Form No. 10DA, wherever applicable)	Rs. 0			
(d) Total		Rs. 1209204		
2. LESS: ALLOWANCES TO THE EXTENT EXEMPT UNDER SECTION 17				
ROA	Rs. 3000			
SA	Rs. 12000	Rs. 15000		
MA	Rs. 12000			
		Rs. 1216204		
3. BALANCE				
(a) Standard Deduction	Rs. 50000			
(b) Entertainment allowance	Rs. 0			
(c) Tax on Employment	Rs. 0			
4. ADDITIONAL OR 4(a) and (b)	Rs. 50000			
5. INCOME CHARGEABLE UNDER THE HEAD SALARY		Rs. 1186204		
6. ADDITIONAL INCOME REPORTED BY THE EMPLOYEE				
	Rs. 0			
	Rs. 0			
	Rs. 0			
	Rs. 0	Rs. 0		
7. GROSS TAXABLE INCOME		Rs. 1186204		
8. DEDUCTIONS UNDER CHAPTER VIA				
(A) Section 80C, 80D, 80E, 80G and 80TTA				
(i) Section 80C		Gross Amount	Deductible Amount	
(ii) Section 80D		2400		
(iii) Section 80E		55000		
(iv)				
(v)				
(vi)				
(b) Section 80TTA				
(c) Section 80G				
(B) Other Sections (for e.g., 80E, 80G etc.) under Chapter VIA				
		Gross Amount	Qualifying Amount	Deductible Amount
(a) 80E	Rs. 9235.00	Rs. 9235.00	Rs. 9235.00	Rs. 9235.00
(b) 80G	Rs. 112701.00	Rs. 112701.00	Rs. 63606.00	

Self Attested  
 Purpose: for car  
 EAGNI MISHRA  
 29/02/2024





Consolidated Processing Cell

TRACES

TDS Reconciliation Analysis and Correction Enabling System



FORM NO. 16

(See rule 31(1)(a))

PART A

Certificate under Section 16B of the Income Tax Act, 1961 for tax deducted at source on salary paid to an employee under section 192 or pension/interest income of specified senior citizen under section 194F

Certificate No. 20230000000000000000

Last updated on 29-Apr-2023

Name and address of the Employer/Specified Bank		Name and address of the Employee/Specified senior citizen	
DISTRICT: RAJESHWARPUR (KALPI) AT: DIGNI KALPI ROAD ORAI - 287001 Uttar Pradesh (+91)8162-287001-50 ndy_vikaal@rajsr.com		RAGINI MISHRA 304 TEMPLE TOWER, T-113, SWARGOP NAGAR, KANPUR - 208002 Uttar Pradesh	
PAN of the Deductor	PAN of the Deductor	PAN of the Employee/Specified senior citizen	Employee Reference No. provided by the Employer/Pension Payment order no. provided by the Employer (If available)
PANSPRBDQ	KNP001551E	BYMFM15090D	
City (TDS)		Assessment Year	Period with the Employer
The Commissioner of Income Tax (TDS) H-27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000		2023-24	From To 01-Apr-2022 31-Mar-2023

Summary of amount paid/credited and tax deducted at source thereon in respect of the employee

Quarter(s)	Receipt Numbers of original quarterly statements of TDS under sub-section (3) of Section 206	Amount paid/credited	Amount of tax deducted (Rs.)	Amount of tax deposited - remitted (Rs.)
Q1	20220000000000000000	279156.00	12000.00	12000.00
Q2	20220000000000000000	281095.00	12000.00	12000.00
Q3	20220000000000000000	288989.00	12000.00	12000.00
Q4	20220000000000000000	430075.00	16210.00	16210.00
<b>Total (Rs.)</b>		<b>1269215.00</b>	<b>112210.00</b>	<b>112210.00</b>

1. DETAIL OF TAX DEDUCTED AND DEPOSITED IN THE CENTRAL GOVERNMENT ACCOUNT THROUGH BOOK ADJUSTMENT

(The deductor to provide payment wise details of tax deducted and deposited with respect to the deductee)

Sl. No.	Tax Deposited in respect of the deductee (Rs.)	Book Identification Number (BIN)			
		Receipt Numbers of Form No. 24G	DDO serial number in Form no. 24G	Date of transfer voucher (dd/mm/yyyy)	Status of matching with Form no. 24G
1	8000.00	2000405	00044	30-04-2022	F
2	4000.00	0002628	00065	31-05-2022	F
3	4000.00	0005863	00042	30-06-2022	F
4	4000.00	0016389	00042	31-07-2022	F
5	4000.00	0019412	00014	31-08-2022	F
6	4000.00	0022904	00057	30-09-2022	F
7	4000.00	0033010	00064	31-10-2022	F
8	4000.00	0036680	00082	30-11-2022	F
9	4000.00	0042330	00021	31-12-2022	F
10	4000.00	0051223	00064	31-01-2023	F
11	4000.00	0051223	00064	31-01-2023	F

Sl. No.	Tax Deducted in respect of the deductee (Rs.)	Receipt Numbers of Form No. 24G	DDO serial number in Form no. 24G	Date of transfer voucher (dd/mm/yyyy)	Status of matching with Form no. 24G
12	112210.00	6051223	00004	31-01-2023	
13	5000.00	1054511	00001	28-02-2023	
14	15710.00	5456770	00005	11-03-2023	
<b>Total (Rs.)</b>	<b>142210.00</b>				

**II. DETAILS OF TAX DEDUCTED AND DEPOSITED IN THE CENTRAL GOVERNMENT ACCOUNT THROUGH CHALLAN**  
 (The deductor to provide payment wise details of tax deducted and deposited with respect to the deductee)

Sl. No.	Tax Deposited in respect of the deductee (Rs.)	BSR Code of the Bank Branch	Date on which Tax deposited (dd/mm/yyyy)	Challan Serial Number	Status of matching with OLTAS*
<b>Total (Rs.)</b>					

**Verification**

I, **ANCHAL LAVANIA**, daughter of **KUMARI CHANDRA SHAR** working in the capacity of **ADDL. JUDGE D.A.** (Designation) do hereby certify that a sum of **Rs. 142210.00** (Ru. Four Lakh Twelve Thousand Two Hundred and Ten Only) has been deducted and a sum of **Rs. 142210.00** (Ru. Four Lakh Twelve Thousand and Ten Only) has been deposited in the credit of the Central Government. I further certify that the information given above is true, complete and correct, and is based on the books of account, documents, TDS statements, TDS deposited and other available records.

Place: **ORAI**  
 Date: **07/07/2023**  
 Designation: **ADDL. JUDGE D.A.**  
 Signature of person responsible for deduction of Tax: **D.D.O. 7/5/23**  
 Full Name: **ANCHAL LAVANIA**  
**District Court**  
**Jalaun at Orai**

- Notes:**
- Part B (Amounts) of the certificate in Form No. 16 shall be issued by the employer.
  - If an assessee is engaged under one employer during the year, Part A of the certificate in Form No. 16 issued for the quarter ending on 31st March of the financial year shall contain the details of tax deducted and deposited for all the quarters of the financial year.
  - If an assessee is engaged under more than one employer during the year, each of the employers shall issue Part A of the certificate in Form No. 16 pertaining to the period for which such assessee was employed or in respect of the employer. The certificate in Form No. 16 may be issued by each of the employers or the last employer at the option of the assessee.
  - To update PAN details, the assessee should mandatorily apply for PAN change request through NSDL or UTISL.

**Legend used in Form 16**

Legend	Description	Definition
<b>U</b>	Unmatched	If there are taxes not deposited/ taxes not furnished/ incurred particulars of tax payment. Final credit will be reflected only when payment details are matched with details of deposit in TDS / TCS statement.
<b>F</b>	Filed	Particulars of tax deducted/ deposited by the deductor in TDS / TCS Statement filed by Government department. Final credit will be changed to final credit on submission of payment details by deductor to Pay and Accounts Office (PAO).
<b>P</b>	Particulars	In case of non-government deductors, payment details of TDS / TCS deposited in bank by deductor have matched with the payment details furnished in the TDS / TCS statement filed by the deductors. In case of government deductors, details of TDS / TCS booked in Government account have been verified by Pay & Accounts Office (PAO).
<b>Q</b>	Payment	Particulars of tax deducted/ deposited in bank by deductor have matched with details furnished in the TDS / TCS statement but the amount is not claimed in the statement. Final credit will be reflected only when details of tax claimed are entered in the statement. It includes payment for excess amount claimed in the statement.

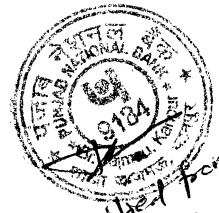
PAY SLIP FOR THE MONTH OF JAN-2024

Office Name: DISTRICT JUDGE BULANDBAHRI( ) Pay Scale: J-1 Attendance: M Voucher Number: Voucher Date: :  
Name: RAJINI MISHRA Emp Code: 110135138795 Designation: ADD CIVIL JUDGE JD PAN Number: BYMPM19992D

Earning Allowances :-		Rate Pay: 87610	Grade Pay: 0	DA: 40305	Amount
Allowance Name					
Medical Allowance (MA)					1000
SUMPTUARY ALLOWANCE (SUMA)					1000
RESIDENTIAL OFFICE ALLOWANCE (RESA)					750
Deduction :-		NPS Sub: 12793	GIS Int: 00	GIS Sav: 140	
Deduction Name					Amount
INCOME TAX (ITAN)					40000

Gross Pay: 130075 Total Deductions: 52993 Net Pay: Rs. (77082) Seventy Seven Thousand Six Hundred Eighty Two Only

Self Attested  
Purpose: for car  
Rajini Mishra  
29/02/2024



Verified from salary slip



**PAY SLIP FOR THE MONTH OF NOV 2023**

Office Name: DISTRICT JUDGE BULANDSHAHRI Pay Scale: J-1 Attendance: 30 Voucher Number: A20140004 Voucher Date: 01 DEC 2023  
 Name: KAGINI MISHRA Emp Code: 11018518798 Designation: ADD CIVIL JUDGE JD PAN Number: BYMMP150030

Earning Allowances: Basic Pay: 88970 Grade Pay: 0 BA: 39132	
Allowance Name	Amount
Medical Allowance (MA)	1000
SUMPTUARY ALLOWANCE (SMA)	1500
RESIDENTIAL OFFICE ALLOWANCE (RESA)	250

Deductions: NPS Sub: 11420 GIS Tax: 00 LIS Sav: 140		Remarks
Deduction Name	Amount	
INCOME TAX (TAX)	8000	

Gross Pay: 120952 Total Deductions: 10020 Net Pay: Rs. (106332) One Lakh Six Thousand Three Hundred Thirty Two Only

**PAY SLIP FOR THE MONTH OF DEC 2023**

Office Name: DISTRICT JUDGE BULANDSHAHRI Pay Scale: J-1 Attendance: 31 Voucher Number: A20140005 Voucher Date: 01 JAN 2024  
 Name: KAGINI MISHRA Emp Code: 11018518798 Designation: ADD CIVIL JUDGE JD PAN Number: BYMMP150030

Earning Allowances: Basic Pay: 88970 Grade Pay: 0 BA: 39132	
Allowance Name	Amount
Medical Allowance (MA)	1000
SUMPTUARY ALLOWANCE (SMA)	1500
RESIDENTIAL OFFICE ALLOWANCE (RESA)	250

Deductions: NPS Sub: 11420 GIS Tax: 00 LIS Sav: 140		Remarks
Deduction Name	Amount	
INCOME TAX (TAX)	8000	

Gross Pay: 120952 Total Deductions: 10020 Net Pay: Rs. (106332) One Lakh Six Thousand Three Hundred Thirty Two Only

*Self Attested*  
*Purpose: For car*  
*[Signature]*  
*09/02/2024*



BO: PNB LOAN POINT - RAM - KANPUR CITY/117/H-2/168, NEAR DWIWEDI HOSPITAL PANDU NAGAR KANPUR/208005 (D. No. 524800) Email ID: bo5248@pnb.co.in

Ref. No: 5248000003274

Date: 09/02/2024

To: RAGINI MISHRA

Add: DO ANOOP KUMAR MISHRA 704 TEMPLE TOWER 7 115 SWAROOP NAGAR, SWAROOP NAGAR, District : KANPUR CITY, City : KANPUR, State : UTTAR PRADESH Pincode : 208002

Dear Sir / Madam,

YOUR APPLICATION FOR NEW- PNB CAR LOAN SCHEME LOAN-SANCTION LETTER

We are pleased to inform that we have sanctioned a NEW- PNB CAR LOAN SCHEME loan of Rs 1830000/- in your's favour for NEW- PNB CAR LOAN SCHEME Scheme on the undermentioned terms & conditions:

Sanction Terms and conditions	
Name of the Borrower	MS RAGINI MISHRA
Name of the Co-Borrower	Not Applicable
Name of the Guarantor	Not Applicable
Sanctioned Amount	Rs 1830000/-
Purpose	PRESENT PROPOSAL IS NEW CAR LOAN (CRETA SXO AT CRDI BLACK FROM SWAMI CARS LLP KANPUR NAGAR IN NAME OF RAGINI MISHRA WHO IS DISTRICT JUDGE IN BULANDSHAHAR UP QUOTATION VERIFIED THROUGH OFFICIAL MAIL
Type of Interest (Fixed/ Floating)	Floating

Handwritten signature and date: 09/02/2024



Handwritten signature or mark.

Rate of interest*	<p>If Linked with RBI LCR (Floating)</p> <p>Repo Rate* (6.50%)+ Mark-up** (2.50%)+ Business Strategic Premium BSP (0.25%)+ Spread (45%) = 8.8% p.a. at present</p> <p>*The Change in Applicable rates will be effective from the next working day as and when RBI amends the Repo Rate.</p> <p>**Further Mark-up+ BSP shall be reset after a period of 3 Years from the date of opening of the account or at such intervals as may be permissible under the RBI guidelines/regulations from time to time.</p>
Margin	Margin Offered 424701.00 (Actual contribution by borrower is 18.84%)
Repayment Term	84 Months
Number of EMIs	84 Months
Amt. of EMI# Amount	Rs 29257/-
Moratorium / Holiday Period	01 Months
Repayment is to be commenced from	One month after the account opening date / One month after completion of moratorium period
Upfront fee/ Processing fee	Rs.0.00
Documentation Fee	Rs.0.00
Concession in Process/ Upfront/Documentation Charges (if any)	NA
Other Charges	NA
Credit Information Report Charges	Rs 236
Security: Primary	0.00
Collateral	
Guarantor	
Credit Insurance Premium	Bank Finance of Rs 0.00- (Out of total Credit Insurance Premium 0.-)
Loan account to be opened at Branch	Jaunpur, Kanpur SOL-ID : 918400

#is subject to change from time to time

*Signature*  
29/07/2024

*Signature*



2. The above sanction is, however, subject to:

- (i) Execution of loan documents as per Bank's format & guidelines
- (ii) The RO/EMI is subject to change from time to time
- (iii) The Most Important Terms & conditions (attached) are part & parcel of this sanction letter

3. In case of inconsistency in terms and conditions in Sanction Letter and Loan Agreements, the terms and conditions mentioned in Sanction Letter will prevail

4. Please convey acceptance of the terms & conditions of the sanction

**Scheme specific terms and conditions:**

- 1. BH TO ENSURE that Car Loan account must be mandatorily registered with Standing Instruction (SI) NACH Mandate/operative account
- 2. BH to ensure to explore the possibilities of pnb net credit
- 3. All other terms and conditions as enumerated in RAD Adv. Cir No 77 2022 dated 14.07.2022 duly amended from time to time and other extant guidelines of Bank adhered to

**General terms and conditions:**



*2018 PNB*  
*29/02/2024*

1. The rate of interest shall be subject to change from time to time as per Banks /RBI guidelines
2. The sanction shall be cancelled in case of incorrect certification by the borrowers
3. The borrower will be required to produce relative receipt from the dealer and sign a certificate thereon to the effect that he/she has received possession of the vehicle concerned. The receipt duly certified shall be part of the Banks documents alongwith the following
4. In the event of revision of interest in interest rate to be charged in the account, the borrower shall have the option to pay increased amount of EMI or continue to pay the existing amount of EMI with a condition that the balance outstanding in the account shall be paid in one go with the last EMI of the originally applicable repayment tenor failing which the applicable rate of interest shall be charged for the appropriate repayment tenor from the date of original sanction
5. All service charges viz. Upfront Fees/ processing Fees, Documentation Charges etc. will be charged from the applicant as per sanction before release of credit facilities
6. The Bank reserves the right to alter / amend any terms / without prior reference to the party
7. Penal interest @2% over and above the normal rate to be levied for the amount /period of default
8. The sanction is valid for six months from the date of sanction. Facilities not availed within the above period shall be treated as lapsed
9. The vehicle shall be apt comprehensively insured at the borrowers cost with the usual agreed bank clause
10. The Bank shall have the right to avail the benefit of Sections 138, 142 of the NI Act against the borrower in case of dishonour of the ECS/RECS/NACH/cheque mandate on account of insufficiency of funds
11. Original Invoice of vehicle to be submitted by borrower to the Bank
12. All other event based charges like legal fees, charges for dishonour of cheques/ NACH mandate/ standing instructions, charges for drawing of Credit Information Report from Credit Information Companies like CIBIL, etc., registration of charge with CERSAI in case of mortgage of property etc. will be recovered from the applicant immediately on incurring of the event
13. In Case Car Loan against 10 Percent Term Deposit as Collateral Security - On account of default in repayment of loan, Bank will have right to adjust the outstanding balance of loan to

*[Handwritten Signature]*  
29/03/2019

*[Handwritten Signature]*



means the term deposit prematurely.

14. The Bank, however reserves the right to withdraw all or in part or any of the sanctioned loan even before expiry of the said period of 6 months.

15. The vehicle financed by the bank should be registered with the Transport Authority jointly in the name of the borrower as hypothecator and the Bank as the hypothecatee.

16. Loan will be utilised strictly for the purpose as per sanction. Deviation if any, will be treated as non-compliance.

17. Customers have been explained the repayment process of the loan in respect of, tenure, periodicity, amount and mode of repayment of the loan.

18. Borrower is obliged to pay the EMI instalment regularly on due date.

19. In case of reimbursement of cost of vehicle  
-Borrower to submit copies of document submitted in Registration Authority applying for JRC along with insurance policy. The documents so received be filed on record.  
-The name of the bank to be got entered in the registration certificate & insurance policy within 30 days from the date of sanction.

20. The loan under consideration shall be released by the Bank only after acceptance and compliance of banks terms of sanction.

21. The prescribed margin or the amount over and above the amount of loan sanctioned together with the amount of loan sanctioned to be paid directly to MIS \_\_\_\_\_ by way of NEFT RTGS Demand Draft drawn in favour of \_\_\_\_\_ payable at \_\_\_\_\_.

22. The borrower to submit undertaking that the vehicle would be driven by a valid driving license holder.

23. The borrower must produce for inspection once every half-year on a date fixed by the branch, the vehicle financed alongwith the Registration Certificate, Certificate of Insurance & Certificate of Road Tax Paid.

24. Processing Fee paid by the Customer for availing the loan is non-refundable.

25. The borrower shall submit all relevant documents as mentioned in the Sanction Letter/Loan Agreement and execute all necessary legally enforceable loan documents, as per banks guidelines prior to disbursement of the loan.

26. The Party to comply with all relevant guidelines of the Bank RB1.



*Handwritten signature:* *Surinder Singh*  
*29/04/2024*

27. Guidelines for account opening including guidelines for eKYC verification, issued by Bank from time to time should be followed while opening any loan account.

28. A letter of undertaking from the employer acknowledging to comply with instructions as per the irrevocable letter of authority of the borrower/employee to be obtained and kept as record.

29. Copy of Joint Registration Certificate to be submitted to Bank by the borrower.

30. The borrower will inform the Bank of any change in his employment/contact details.

31. Borrower to comply with all preconditions for disbursement of the loan as mentioned in the Sanction Letter.

### Pre disbursement terms and conditions

1. BH TO ENSURE that Car Loan account must be mandatorily registered with Standing Instruction (SI) NACH Mandate/operative account.

2. The eKYC (online biometric verification of Aadhaar) of borrower must be done before disbursement.

3. Copy of Passport to be obtained from borrower if not available then take undertaking of the same.

4. Payment to be made through RTGS as per RBD (A) Cir 15/2020 dated 23/11/2020.

5. An undertaking that the vehicle would be driven by a valid driving license holder to be obtained.

6. Branch to obtain PDCs (post dated cheque) of the borrowers.

7. BH to ensure that PDA is to be done before disbursement in line with L&A cir no. 68/2023, dtd. 30.06.2023.

8. BH to ensure that margin shall be brought as an upfront before disbursement of loan.

### Post disbursement terms and conditions:

*Signature*  
09/02/2024



1. BRANCH TO ENSURE TO extracted vehicle details from VAHAN Portal
2. Joint RC & Copy of insurance in favour of proposed purchaser to be held on record with in one month from the date of disbursement
3. All other term & condition as enumerated in RAD cir no 77/2022 dated 14.07.2022 duly amended from time to time and other extant guidelines of Bank adhered to

Thanking you

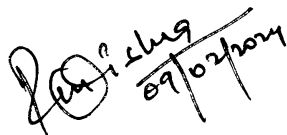
Yours truly  
For Punjab National Bank

  
Authorized Signatory

**(MOST IMPORTANT TERMS & CONDITIONS Retail Asset  
Business Division)**

**General terms and conditions:**

1. The sanction is valid for six months from the date of sanction. Facilities not availed within the above period shall be treated as lapsed.
2. The Bank, however, reserves the right to withdraw all or in part or any of the sanctioned loan even before the expiry of the said period of 6 months.
3. The borrower will inform the Bank for any change in his employment/contact/present and permanent address details etc.
4. The Bank shall have the right to avail the benefit of Sections 138-142 of the NI Act read with Section 25 of Payment and settlement Act against the borrower in case of dishonour of the ECS/NACH/debit/ Standing Instruction (SI) mandate on account of insufficiency of funds.
5. The sanction shall be cancelled in case of incorrect certification by the borrowers.
6. The loan under consideration shall be disbursed by the Bank only after acceptance and compliance with the bank's terms of sanction.

  
09/02/2024





7. The Bank reserves the right to alter/amend any terms without prior reference to the party.

8. The borrower shall submit all relevant documents as mentioned in the Sanction Letter/Loan Agreement and execute all necessary legally enforceable loaning and security documents, as per bank guidelines prior to disbursement of the loan.

9. The borrower shall comply with all relevant guidelines of the Bank/RBI.

10. If any third-party liability arises on the bank due to wrong information by the borrower, it will be the responsibility of the borrower and borrower shall indemnify the bank and its employees in case any such third party liability arises.

11. Customer to submit the undertaking w.r.t to NaSL disclosure at the time of documentation as per Bank's policy.

12. Borrower shall collect the original movable / immovable property documents within 15 days of full repayment / settlement of the loan account from the branch where the loan account was serviced or branch/office of the bank where the documents are available.

#### Other terms and conditions

##### 1. Interest

1.1. Interest whether floating type or fixed type will be charged in the amount as per sanction. The reset of interest will be as stipulated in the sanction. Interest is to be calculated on daily balanced due to the Bank so long as the amount due from the borrower is not paid in its entirety and the same will form part of the principal and carry interest at the applicable rate at monthly rests.

1.2. All loans-credit facilities linked with Fixed Rate of interest are fixed for the entire period of the loan, subject to switchover facility provided by the existing borrower on request.

1.3. In case of the Floating rate option, the Mark-Up+BSP component RLLR will be reset after every 3 years.

1.4. The bank will make efforts to keep its borrowers informed of any change in interest rates through the official website ([www.pnbindia.co](http://www.pnbindia.co)), quarterly annual statement of accounts, display in its offices, and general announcements from time to time.

##### 2. Reset of floating/ fixed rate of interest

2.1. At the time of change (increase, decrease) in the benchmark rate, the borrower shall have the option to move/switchover to fixed rate/floating rate or vice versa on equated installment-based personal loans.

2.2. Switchover shall be allowed maximum twice during the tenor of the loan. Second switchover shall be permitted only after completion of 3 years from the last reset date (reset from fixed to floating and vice-versa).



*Signature*  
09/09/2017

2.3. In case of NEW- PNB CAR LOAN SCHEME (Name of Schema) maximum One switchover is permitted during the entire tenor of the loan.

2.4. Switchover charges shall be @0.50% of the outstanding loan amount or Rs. 10,000/-, whichever is lower be applied to cover the incidental cost incurred by the Bank. GST shall be levied as applicable in case of any change in applicable charges for switching over to fixed rate, the same shall also be notified at the website of the bank www.pnb.co.in

2.5. A standard illustrative chart for a loan amount of Rs. 1.00 Lac, illustrating the possible impact of change in benchmark interest rate leading to changes in EMI is as under:

Rate of Interest	Remaining Tenor of Loan (in completed years) and EMI (per lac)					
	(in Rs.)					
	5	10	15	20	25	30
8.00%	2028	1213	956	836	772	734
8.50%	2052	1240	985	868	805	769
9.00%	2076	1267	1014	900	839	805
9.50%	2100	1294	1044	932	874	841
10.00%	2125	1322	1075	965	909	878

### 3. Change in Repo Rate leading to change in RLLR:

3.1) Any change in Repo Rate by RBI shall lead to a change in EMI Tenor. Both in the loan amount borrower shall be informed through SMS/EMAIL/PNS. One about change in RLLR and can contact Branch for exercising their option.

a) Borrower shall have the choice to opt for

- enhancement in EMI or elongation of tenor or for a combination of both to the extent possible in the relevant lending scheme; and,
- to prepay, either in part or in full, at any point during the tenor of the loan.

In case no option is exercised by the borrower on account of change in the Applicable Interest Rate affecting the EMI, the option as given below will be deemed to have been exercised by the borrower

- First, suitable increase in tenor subject to availability of headroom within the permitted maximum age of borrower
- Secondly, suitable increase in EMI, in case headroom is not available
- Thirdly, suitable increase in tenor & EMI both, in case headroom is not sufficient within the permitted maximum age of borrower

Thereafter, Branch shall inform the borrower about the aforesaid steps taken through a letter.



*Handwritten signature: P. P. Piche, 09/02/2024*

3.2) In case of negative amortization, where monthly interest goes beyond EMI, there shall be

- i) First, a suitable increase in tenor subject to the availability of headroom within the permitted maximum age of the borrower.
- ii) Secondly, a suitable increase in EMI, in case headroom is not available.
- iii) Thirdly, a suitable increase in tenor & EMI, both, in case of headroom is not sufficient within the permitted maximum age of the borrower.

3.3) Borrower shall be informed through SMS/Email/PNB One about negative amortization. SMS/E-mail shall be sent to borrower 3 times at interval of 7 days each and 21 days notification on PNB One. If borrower fails to approach Bank after notice, Bank shall take steps in following manner:

- i) First, suitable increase in tenor subject to availability of headroom within the permitted maximum age of borrower.
- ii) Secondly, suitable increase in EMI, in case headroom is not available.
- iii) Thirdly, suitable increase in tenor & EMI both, in case headroom is not sufficient within the permitted maximum age of borrower.
- iv) Thereafter, Branch shall inform the borrower about the aforesaid steps taken through a letter.

3.4) In both the above cases, SMS shall be sent to borrower in all such accounts, where mobile number is registered.

E-mail shall be sent to borrower in all such accounts, where email address is registered and where SMS has remained undelivered. Additionally, customers, who are registered on PNB One, shall be notified through PNB One also.

3.5) In case opting for increase in tenor, borrower must regularize its loan account as loan under irregular SMA-0/SMA-1/SMA-2. NPA will not be eligible for increase in tenor in such cases.

#### 4 Margin/ Promoters contribution

The applicant should bring in their entire contribution before the release of the Loan or in the manner otherwise provided in the sanction. Further, it should also be ensured that the margin stipulated is maintained provided at each stage of disbursement (wherever applicable).

#### 5 Fee & other Charges. Fees and other charges as applicable on application/ during the currency of the loan/ conversion charges for switching

a) All service charges viz. Upfront Fees/ processing Fees, Documentation Charges, Inspection charges etc. will be charged from the applicant as per sanction before the release of credit facilities.

*Sanjiv Kumar*  
59/02/2024



b) All other event-based charges like legal fees, valuation fees, charges for dishonour of cheques/ NACH mandate/ standing instructions, charges for drawing of Credit Information Report from Credit Information Companies like CIBIL etc., registration of charge with CERSAI in case of mortgage of property etc. will be recovered from the applicant immediately on occurring of the event.

c) The Processing Fee/upfront fee paid by the Customer for availing the loan is non-refundable.

#### 6. Penal Interest

Penal Interest @2% will be levied in the account in case of:

a) Non-payment of any instalment of principal and/or interest, costs and other charges due, on the amount in default from the date of default, or

b) Any irregularity in the Loan account; or

c) Default in Furnishing information as prescribed/called for by the Bank; or

d) Diversion or siphoning of the Loan amount; or

e) Default in creation of security within the stipulated time; or

f) Non-compliance of any of the terms & conditions of this Agreement; or

g) Any other case as the Bank may deem fit.

#### 6.1 Penal charges on pre-payment/foreclosure of loan in case of takeover i.e. loan is prepaid by the non-individual borrower for shifting to other Bank/ FI.

6.1.1) Pre-payment charges shall be applicable @2% of the pre-paid outstanding amount in case of Term Loans only & not to other facilities such as Non-Fund based, Working Capital Limits, Overdrafts etc.

6.1.2) However, no prepayment charges are to be levied in the following cases:

a) MSE Borrower

b) Any irregularity in the Loan account; or

c) Default in Furnishing information as prescribed/called for by the Bank; or

d) Diversion or siphoning of the Loan amount; or

e) Default in creation of security within the stipulated time; or

f) Non-compliance of any of the terms & conditions of this Agreement; or

g) Any other case as the Bank may deem fit.

#### 7. Repayment of loan:

Loan to be repaid in Equated Monthly Instalments (EMI) or as stipulated in the sanction if otherwise.

#### 8. Security:

*Signature*  
59/02/2017



The loan will be secured by mortgage of/ hypothecation of/ charge on assets purchased through bank funds in case of primary security and/or assets in case of collateral security, within the stipulated time period as specified in the sanction. Personal guarantee if any, will be obtained as per sanction.

#### 9. Insurance:

- a) The borrower shall get the assets, mortgaged/ hypothecated/ charged to the bank, insured against all risks at their own cost with usual bank clause. A copy of the insurance policy will be kept on bank's records also.
- b) In case the same is not complied with, the bank will have the right (and not the obligation) to get the same insured and cost recovered from the borrower.
- c) The Borrower may avail health and/or life insurance cover for himself with the Bank as the sole beneficiary under the policy/policies.
- d) In case of Home Loan, myProperty the property will be kept insured at reconstruction cost basis in respect of fire, riots and wherever required, against other appropriate hazards, such as earthquake, flood etc. by the borrower, with usual bank clause at borrower cost as per Bank Guidelines and original policy should be held on record.

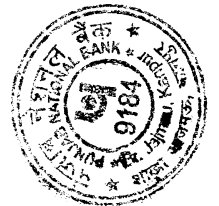
#### 10. Disbursement:

- a) The borrower shall submit all relevant documents as mentioned in the Sanction Letter/Loan Agreement before disbursement. The borrower shall execute loaning and security document in favour of the bank to secure the credit facilities sanctioned.
- b) The borrower will request for disbursement of the loan in writing (as per the manner prescribed by Bank).
- c) The payments will preferably be made directly to vendor/ seller from whom the applicant proposes to purchase the asset. Original bills/cash memos for all the assets financed by bank/ payments made by the bank, shall be submitted by the borrower, and to be held on bank record.
- d) Before disbursement of Loan, applicant to ensure that all necessary statutory and other approvals/permissions have been obtained.
- e) Loan will be utilised strictly for the purpose as per sanction. Deviation if any, will be treated as non-compliance.
- f) Borrower to comply with all preconditions for disbursement of the loan as mentioned in the Sanctioned Letter.

#### 11. Scheme specific terms and conditions:

##### 11.1 In case of Personal Loan

*Signature*  
29/07/2019



a. The amount of loan sanctioned shall be disbursed through the account in which the salary is being credited/operated account in case of non-salaried borrower.

b. Letter of Authority signed by the borrowing employee authorizing the Bank to deduct from his salary the prescribed monthly instalments payable towards adjustment of loan including interest.

c. Customer to submit undertaking that he/she will not transfer his/her salary account to other bank during the currency of the loan.

### 11.2 In case of Home Loan:

1. In case of home loan for construction/ under-construction etc., the Loan will be released in stages as per physical progress of the project/ house. Before actual disbursement of the loan, the customer has to contribute the required margin for the loan.

2. Applicant to submit affidavit cum declaration that he intends to construct a house on the said plot, with the help of bank finance, within period of 3 years from dated of disbursement of loan. & in case construction of the house is not completed within 3 years from date of disbursement of the loan or in case the plot/land is sold penal interest at 2% will be charged.

3. Customer to submit affidavit/ undertaking that for the proposed Housing loan 1) I/We confirm that no litigation is pending against me/us. 2) I/We confirm that payment of statutory liabilities like Income Tax, Professional Tax, etc. is not in arrears. 3) I/We are not defaulter to any bank or financial institution in any capacity. 4) I/We have not entered into any negotiated settlement with any bank/FI and that there is no pending court cases against me/us by Banks/FIs.

4. Supplementary legal opinion is to be obtained from Panel Advocate, after registration of property in the name of the borrower.

### 11.3 in case of Vehicle Loan:

1. The vehicle financed by the bank should be registered with the Transport Authority jointly in the name of the borrower as hypothecator and the Bank as the hypothecatee.

2. The prescribed margin or the amount over and above the amount of loan sanctioned together with the amount of loan sanctioned is to be paid directly to M.S. \_\_\_\_\_ by way of NEFT / RTGS/ Demand Draft drawn in favour of \_\_\_\_\_.

3. The borrower to submit undertaking that the vehicle would be driven by a valid driving license holder.

4. Borrower to submit copies of document submitted to Registration Authority applying for JRC along with insurance policy. The documents so received be held on record.

5. The name of the bank to be got entered in the registration certificate & insurance policy within 30 days from the date of sanction.

6. Copy of Joint Registration Certificate and insurance policy to be submitted to Bank by the borrower.



*[Handwritten signature]*  
09/02/2014

### 11.3.1 For Reimbursement of cost of new Car

1. The vehicle to be treated as new vehicle and finance will be on the terms and conditions of the existing scheme for financing purchase of car loan by public except for stipulations specifically mentioned

2. Physical verification of the vehicle to be carried out by the Bank official before financing

3. Simultaneously to the sanction of Car Loan by way of reimbursement, borrower to submit copies of document submitted to Registration Authority applying for JRC along with insurance policy. The documents so received be held on record

4. The name of the bank to be got entered in the registration certificate with name of borrower as hypothecator and bank as hypothecatee & insurance policy within 30 days from the date of sanction

### 11.4 In case of Education Loan

1. Assignment of future income of the student on getting employment after completion of the course for payment of instalment. An appropriate affidavit to this effect shall be obtained from the borrower and co borrower.

2. Disbursement will be made in stages as per requirements/demand, directly to the institution (Preferably through electronic channel) wherever facility of such remittance is available) towards fee/other expenses sanctioned for Education loan after ensuring that the student has taken admission and joined the institute

3. The applicant furnishes to the lending office periodical progress reports from the educational institution before the start of each academic year subsequently

4. The Bank will reserve the right of giving loan under the Scheme to the borrower or continue/discontinue the yearly disbursement to the borrower under the scheme depending upon whether or not he/she shows a good result at the institution he/she has joined for studies and whether or not reports about his/her conduct are satisfactory

5. Student to undertake

a. He/she should not participate in any unlawful activity, which would debar him/her from prosecuting his/her studies and follow all the rules and regulations laid down by the Educational Institute

b. He/she should not enter into a pecuniary obligation or financial liability during the currency of the loan

c. He/she should strive to secure a suitable employment after the completion of the course. As soon as he/she secures employment, he/she should furnish the Bank with full particulars of such employment, including income there from. He should not take-up employment during the period of the course, except with the prior permission of the Bank.

*Dr. Arun Kumar*  
22/02/2019





*Handwritten signature and date: 20/07/2014*

Customer Service Queues including requirement of documents can be addressed to the Bank through the following channels:

**13 Customer Services:**

Initiation/Reminders (Notices) are given to customer prior to initiating steps for recovery of overdue under the Negotiable Instruments Act, Civil Suit as well as under the SARFESI Act.

down under the respective law. under any other law is followed purely as per the directions laid under the Securitization and Recovery of Financial Assets and Enforcement of Security Interest Act, 2007 (SARFESI Act) mortgaged property in accordance with the procedure prescribed including but not limited to taking possession and sale of the e. The recovery process of enforcement of mortgages/securities.

loan amount. customer should ensure timely payment of the amount due on the impact on the credit history with CIBIL. It is advised that the other licensed dealer on a monthly basis. To avoid any adverse to the Credit Information Bureau (India) Limited (CIBIL) or any d Credit information relating to any customer's account is provided.

paid on the due dates. the customer to ensure that the EMIs/ installments are regularly c. Notwithstanding what is stated herein, it shall be the liability of recovered from the customer.

the customer. Costs of such calls/communication visits shall be made by bank authorized personnel at the addresses provided by information by post and electronic medium or by making written e. On non-payment of EMI/ installment by the due date, bank shall

installment regularly on due date. the customer regarding his/her obligation to pay the EMI/ repayment of the loan. No notice, reminder or intimation is given to a Customers have been explained the repayment process of the loan in respect of tenure, security amount and mode of

**12. Recovery of dues:**

their whereabouts. 7 Student borrowers and joint-borrowers to whom the bank on half yearly basis even after completion of their studies / placement and

6 Simple interest be charged during the Repayment holiday/ Moratorium period.

respect. 8 The/ she is not enjoying any credit facility with any other credit institution and will continue his/ her entire borrowings to us with

institution. e. The/ she should not without the bank written permission, change the course of studies or the place of study or the educational

the employment will not affect his/ her studies. d If applicant is taking up a part time employment, he/ she should produce a certificate from the head of the institute to the effect that



j) Write to the branch or contact us through toll free number 1800-1800-2021

k) Contact the branch within the working hours for

a) Photo Copies of loan documents which can be provided in 7 working days from date of placing request. Necessary administrative fee shall be applicable

b) Original documents namely Title Deed of Property, Registration Certificate etc. will be returned within 30 working days from the date of closure of loan.

c) Loan Account statement (time line) Within 3 working days of the receipt of request

#### 14. Grievance Redressal:

There can be instances where the Borrower is not satisfied with the services provided. To highlight such instances & register a complaint the Borrower may follow the following process.

a) Borrower can meet or write to the Branch Head of the concerned branch or

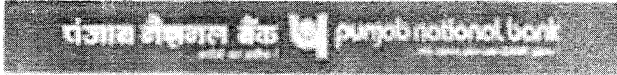
b) The Borrower can complain to customer care through our website: [www.pnb.co.in](http://www.pnb.co.in) or email at [care@pnb.co.in](mailto:care@pnb.co.in) or through Internet Banking, Mobile Banking or on toll free number

c) In case the grievance remains unresolved beyond a period of 15 days, the borrower may escalate the matter to Principal Nodal Officer, Punjab National Bank, Customer Care Division, Head Office, Sector 10 Dwarka, New Delhi 110075

PNB 1114A(R)(1)

*Handwritten signature*  
29/07/2011





ANNEXURE II-D

**BORROWER / GUARANTOR STATUS CUM NET WORTH REPORT FOR RETAIL ADVANCES HAVING LIMITS ABOVE Rs 3.00 LAKH**

(TO BE AUTOMATICALLY GENERATED THROUGH PNB LENS)

PNB 282C - (Revised)

1 PERSONAL DETAILS	
Name	MS RAGINI MISHRA
Spouse / Wife or Son	DR ANOOP KUMAR MISHRA
Date of Birth	14/02/1973
Aadhar Number	615198591867
PAN Number	BYMPM6090E
Residential Address	DR ANOOP KUMAR MISHRA 704 TEMPLE TOWER 7 115 SWAROOP NAGAR KANPUR, UTTAR PRADESH 208002
Office Address	DR ANOOP KUMAR MISHRA 704 TEMPLE TOWER 7 115 SWAROOP NAGAR KANPUR, UTTAR PRADESH 208002
Mobile number	7909074940
Email Address	
Name of the Approver in case of salaried professional	MS RAGINI MISHRA
Name of the Proprietor (In case Self Employed Business)	Dr. Anoop Judge, Kanpur
2. A. Income as per last three ITR (wherever applicable) (Mention the latest followed by preceding two years)	
FINANCIAL YEAR	INCOME (Rs. in Lakhs)
2021	1289234
2020	1081168
2. B. Income as per latest Salary Slip (In case of salaried professional)	
Gross Monthly Income (Rs.)	13,000
(RS. IN LAKH)	

*Ragini Mishra*  
29/09/2024

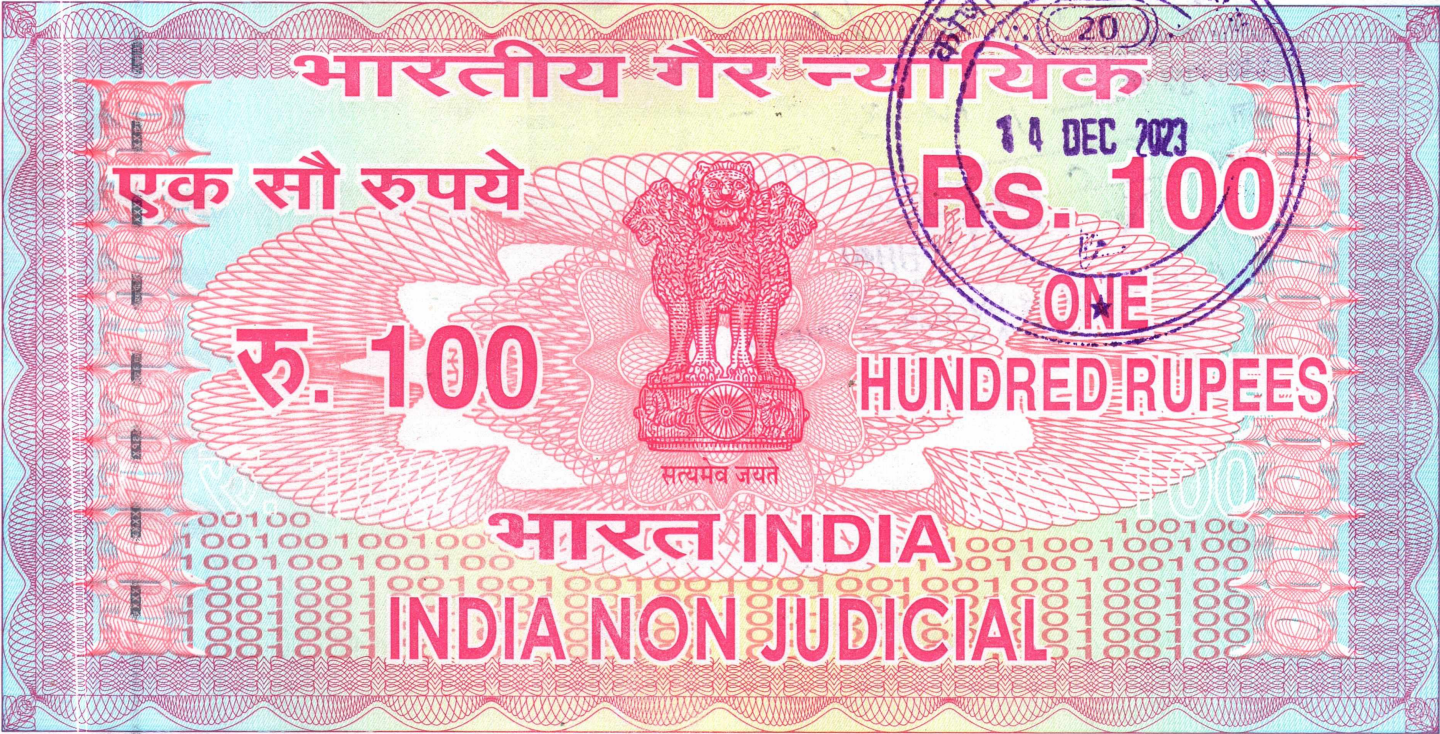
**3. ASSETS AND LIABILITIES OF BORROWER / GUARANTOR AS ON 09/02/2024**

ASSETS		LIABILITIES	
Description	Amount	Outstanding Loans	Amount
Immovable Properties		From Bank Etc. Details to be PROVIDED	
Land		From Employer	
Building		Other	
Movable Properties			
Deposits with banks	1.00		
Investment in Govt Security, LIC, etc.	25.00		
Others (Please specify)	20.00		
<b>TOTAL (A)</b>	<b>26.00</b>	<b>TOTAL (B)</b>	
<b>NET MEANS OF BORROWER / GUARANTOR (A) - (B)</b>			<b>26.00</b>

*(Handwritten mark)*

*(Handwritten mark)*

कानपुर का नगरपालिका  
20  
14 DEC 2023  
Rs. 100  
ONE



भारतीय गैर न्यायिक

एक सौ रुपये

₹. 100



HUNDRED RUPEES

सत्यमेव जयते

भारत INDIA

INDIA NON JUDICIAL

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उत्तर प्रदेश UTTAR PRADESH

GT 629912

This Stamp Paper is Integral Part of  
Loan Document P.N.D. 2057.....  
Executed by...Ragini Mishra.....  
For Rs. 18,30,000/- (Eighteen lakh thirty thousand rupees only)  
On. 09-02-2024.....

*Ragini Mishra*  
09/02/2024

MASTER AGREEMENT

This MASTER AGREEMENT, is executed at Punjab National Bank., Jajmau, Kanpur, on the 9 day of February, 2024

Between

Punjab National Bank, a bank constituted under the Banking Companies (Acquisition and Transfer of) Undertaking Act, 1970 having its Head office at Plot no. 4, Sector 10 Dwarka, New Delhi and amongst others, one of its branches at PNB LOAN POINT - RAM - KANPUR CITY (hereinafter referred to as PNB, which expression shall include its respective representatives, successors, administrators and assigns) of the One Part;

And

**Applicant- MS RAGINI MISHRA, Co\_Applicant- Shri/Ms \_\_\_\_\_, son/daughter/wife of Shri ANOOP KUMAR MISHRA**

The Borrower and PNB are hereinafter referred to individually as Party and collectively as Parties.

A. Whereas, the Borrower and PNB have entered into an agreement/s, detailed hereunder, to avail credit facilities from PNB (the Facilities hereinafter) and executed the following loan and security documents to evidence the terms and conditions of the loan sanctioned /to be sanctioned as under:-

Sr. No.	Nature of credit limits	Description of Document	Date of Document	Amount of limit
1	Car Loan	PNB 728	09-02-2024	Rs 1830000/-
2	Car Loan	PNB 910	09-02-2024	Rs 1830000/-
3	Car Loan	PNB 2057	09-02-2024	Rs 1830000/-
4	Car Loan	PNB 2058	09-02-2024	Rs 1830000/-
5	Car Loan	PNB 1270	09-02-2024	Rs 1830000/-
6	Car Loan	PNB 2010	09-02-2024	Rs 1830000/-

*Signature*  
 09/02/2024



The loan documents enumerated above shall hereinafter be referred to collectively as the Credit Agreements and individually each as a Credit Agreement. The Credit Agreements together with any sanction letters and other documents executed by and between the Borrower and PNB shall hereinafter be collectively referred to as the Finance Documents and individually each as a Finance Document.

B. Whereas, the Bank intends to execute a Master Agreement common to all credit facilities.

C. Whereas, in order to capture all common terms and conditions in connection with the Credit Agreements, the Parties have mutually agreed to execute this Agreement in addition to the above-mentioned Finance Documents.

NOW, THIS DEED OF AGREEMENT WITNESSES, AS UNDER:-

### 1. Definitions and Interpretation

1.1 In this Master Agreement, the terms mentioned hereunder, unless the context otherwise requires, shall have definition asunder:

a). Act means the Companies Act 1956 or the Companies Act, 2013, as applicable.

b). Effective Date means the date of execution of this Agreement by all the Parties hereto.

c). Event of Default has the meaning ascribed to it in Clause 5.1 (Events of Default) of this Agreement.

d). Financial information means and includes all financial statements and other financial information relevant in taking commercial decision to sanction the Facilities.

e). Master Agreement means this agreement which is in addition to and in supplement of Credit Agreements executed by and/or between the Party/ies, and shall include all schedules and annexure attached hereto.

f). Material Adverse Effect means a material adverse effect on or material adverse change in:

i. the condition (financial or otherwise), assets, prospects, operations or business of the Borrower;

*Signature*  
29/02/2014



ii. the ability of Borrower to perform and comply with its obligations under any Finance Document; or

iii. the validity, legality or enforceability of, or the rights or remedies of PNB under, any Finance Document.

## 1.2 Interpretation

a). Unless a contrary indication appears, any reference in this Agreement to:

i. the Borrower, the Lender, any Party or any other person shall be construed so as to include its successors in title, permitted assigns and permitted transferees;

ii. assets includes present and future properties, revenues and rights of every description;

iii. an authorised signatory means a person that has been duly authorised by a person to execute or sign any Finance Document (or other document or notice to be executed or signed by that person under or in connection with any Finance Document) on behalf of that person;

iv. a company shall include a body corporate (as defined under the Act);

v. a Finance Document or any other agreement or instrument is a reference to that Finance Document or other agreement or instrument as amended, novated supplemented, extended, (however fundamentally and whether or not more onerously) restated or replaced from time to time, with the mutual consent of all parties thereto, and includes any change in the purpose of, any extension of or increase in, any facility or the addition of any new facility under that Finance Document or other agreement or instrument and including any waiver or consent granted in respect of any term of any Finance Document made available under that agreement or instrument;

vi. indebtedness includes any obligation (whether incurred as principal or as surety) for the payment or repayment of money, whether present or future, actual or contingent;

vii. a person includes any individual, firm, company, corporation, government, state or agency of a state or any association, trust, joint venture, consortium or partnership (whether or not having separate legal personality) or two or more of the foregoing;

*Handwritten signature and date: 29/02/2017*



viii a regulation includes any regulation, rule, official directive, request or guideline (whether or not having the force of law) of any governmental, intergovernmental or supranational body, agency, department or regulatory, self-regulatory or other authority or organisation, as amended from time to time;

ix. a law or a provision of law is a reference to that law or, as applicable, that provision as amended or re-enacted or consolidated;

x. the singular shall include the plural, and vice-versa;

xi. words importing a particular gender include all genders;

xii. references to the word includes or including are to be construed without limitation; and

xiii a time of day is a reference to Indian standardtime.

b). Section, Clause and Schedule headings are for ease of reference only.

c). An Event of Default is continuing or outstanding if it has not been waived in writing by the Lender.

d). Any determination with respect to the materiality or reasonability of any matter including of any event, occurrence, circumstance, change, fact, information, document, authorisation, proceeding, act, omission, claims, breach, default or otherwise shall be made or given by PNB.

## 2. Effective Date

This Agreement shall become effective on and from the Effective Date and shall remain in force until all outstanding amounts in connection with each Facility are fully repaid in a form and manner satisfactory to PNB.

## 3. Representations and Warranties

3.1. The Borrower makes the representations and warranties to PNB as set out in the sub-clauses below in relation to itself.

(a) Status

(i) Whether the Borrower is a company, it is duly incorporated under the provisions of the Act and is validly existing under the laws of India.

*Signature*  
99/02/2024





(ii) Where the Borrower is a limited liability partnership, it is duly incorporated and registered under the provisions of the Limited Liability Partnership Act, 2008 and validly existing under the laws of India.

(iii) Where the Borrower is a partnership firm, it is duly incorporated and registered under the provisions of the Indian Partnership Act, 1932 and validly existing under the laws of India.

(iv) The Borrower has the power to own its assets and carry on its business as it is being conducted.

(v) Where applicable, the Borrower, is a natural person of sound mind and eligible to enter into contracts in accordance with the provisions of the Indian Contract Act, 1872.

(vi) The Borrower has the power to own its assets and carry on its business as it is being conducted.

(b) Binding obligations

(i) Where Borrower is a corporate entity, sole proprietorship or a limited liability partnership, the obligations expressed to be assumed by the Borrower under each of the Finance Documents, are legal, valid, binding and enforceable.

(ii) Where Borrower is a partnership firm under the Indian Partnership Act, 1932, the obligations expressed to be assumed by the Borrower under each of the Finance Documents constitute legal, valid and binding obligations of each partner of the Borrower enforceable against each of the partners of the Borrower in accordance with its terms.

(c) Non-conflict with other obligations

(i) The entry into and performance by the Borrower of, and the transactions contemplated by, the Finance Documents, does not and will not conflict with:

(A) any applicable law;

(B) its memorandum of association or the articles of association or its registered partnership deed (as applicable); or

(C) any agreement or instrument binding upon it or any of its assets.

*2016/02/29*



(ii) No third party consent is required by the Borrower for the entry into, or performance of its obligations under any of the Finance Documents.

(d) Power and authority

The Borrower has the power and authority to enter into, perform and deliver, and has taken all necessary action to authorise its entry into, and performance and delivery, of the Finance Documents to which it is or will be a party, and the transactions contemplated by those Finance Documents.

(e) Validity and admissibility in evidence

All authorisations required or desirable:

(i) to enable the Borrower to lawfully enter into, exercise its rights and comply with its obligations in the Finance Documents to which it is a party;

(ii) to make the Finance Documents to which the Borrower is a party admissible in evidence in India and

(iii) for the Borrower to carry on its business,

have been obtained or effected and are in full force and effect.

(f) No filing or stamp taxes

Under law, other than: (i) payment of stamp duty which has already been made and is evidenced on the face of each Finance Document, (ii) registration of the security interest created under the Finance Documents with the relevant registrar of companies, and (iii) notarization of the Credit Agreements it is not necessary that any Finance Document be filed, recorded or enrolled with any court or other authority or that any stamp, registration, notarial or similar taxes or fees be paid on or in relation to any Finance Document or the transactions contemplated there under.

(g) Taxes

(i) The Borrower has paid all taxes required to be paid by it under applicable law (except to the extent that such payment is being contested in good faith).

(ii) The Borrower is not required to make any deduction for or on account of tax from any payment it may make under any Finance Document other than as required under the Income Tax Act, 1961.

*Handwritten signature and date:*  
29/02/2024



(h) No default

(i) No default is continuing or might reasonably be expected to result from the entering into or performance by Borrower of any Finance Document.

(ii) No other event or circumstance is outstanding which constitutes an event of default under any other agreement or instrument which is binding on the Borrower or to which the assets of the Borrower are subject which might have a Material Adverse Effect.

(i) Compliance with applicable law

The Borrower is in compliance with all, and has not breached any, applicable law (including but not limited to any rule, regulation, circular, order, direction of the RBI or the Securities and Exchange Board of India).

(j) No misleading information

(i) Any factual information provided by or on behalf of the Borrower in connection with this Master Agreement or any Finance Document, including the financial information and data furnished to PNB, was true, complete and accurate in all respects as at the date it was provided or as at the date (if any) at which it is stated.

(ii) Nothing has occurred or been omitted from the information so provided and no information has been given or withheld that results in the information provided by or on behalf of the Borrower being untrue or misleading in any respect.

(k) No proceedings pending

(i) No litigation, arbitration, investigative or administrative proceedings of or before any court, arbitral body or agency (including any arising from or relating to environmental law) which, if adversely determined, could reasonably be expected to have a Material Adverse Effect have been started against (nor any notice in relation thereto has been received by) the Borrower.

(ii) The Borrower has not received any official notice from any governmental authority with respect to a violation and/or failure to comply with any applicable law or requiring them to take or omit any action.

(l) No immunity

*Handwritten signature and date: 09/02/2014*



Neither the Borrower nor any of the assets of the Borrower is entitled to immunity under applicable law from suit, execution, attachment or other legal process in India. The entry into the Finance Documents constitutes, and the exercise of the Borrower's rights and performance of and compliance with Borrower's obligations under the Finance Documents will constitute, private and commercial acts done and performed for private and commercial purposes.

(m) Assets and title

The Borrower has good and marketable title to or is otherwise entitled to use, all assets necessary or desirable for it to carry on its business as it is being or is proposed to be conducted and to all assets over which a security interest is created / proposed to be created by the Borrower in favour of PNB.

(n) Solvency

(i) The Borrower is able to, and has not admitted its inability to, pay its debts as they mature and has not suspended making payment on any of its debts.

(ii) The Borrower, by reason of actual or anticipated financial difficulties, has not commenced, and does not intend to commence, negotiations with one or more of its creditors with a view to rescheduling any of its indebtedness.

(iii) The value of the assets of the Borrower is more than its liabilities and it has sufficient capital to carry on its business.

(iv) No moratorium has been declared in respect of any indebtedness of the Borrower.

(v) No reference, inquiry, step or proceedings under the Reserve Bank of India (Prudential Framework for Resolution of Stressed Assets) Directions 2019 dated June 7, 2019 has been made in relation to the Borrower.

(vi) Neither PNB nor any other bank or financial institution has declared any advance or investment in the Borrower, respectively, a non-performing asset or investment as defined under the relevant RBI regulations.

*[Handwritten signature]*  
29/02/2024



(vii) The Borrower has not taken any corporate action and no other steps have been taken or legal proceedings have been started nor has the Borrower received any notice for any legal proceedings against it for its winding-up, dissolution, administration or reorganisation or for the appointment of a receiver, administration, administrative receiver, trustee or similar officer of it or of any or all of its assets or revenues.

(viii) No application has been filed before the National Company Law Tribunal seeking the commencement of an insolvency resolution process under the Insolvency and Bankruptcy Code, 2016 in respect of the Borrower.

(o) Authorised signatories

Each person specified as an authorised signatory of the Borrower in any documents delivered to PNB pursuant to the Finance Documents, is subject to any notice to the contrary delivered to the PNB, authorised to sign all documents and notices on behalf of the Borrower.

(p) Wilful defaulter

(i) Neither the Borrower nor any of its respective directors have been identified as a wilful defaulter by the RBI.

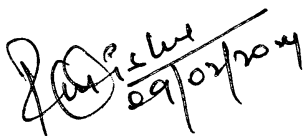
(ii) No bank or financial institution has applied to the RBI to declare the Borrower as a willful defaulter.

(q) No security

The Borrower has not created or agreed to create or subsist any security on its rights, title and interest in and to the assets secured by the Borrower in favour of PNB in accordance with the Credit Agreements.

3.2. Each of the representations and warranties set out in Clause 3.1 above are deemed to be made by the Borrower with reference to the facts and circumstances then existing on the Effective Date and shall be deemed to be repeated on each day until all outstanding amounts under the Credit Agreements and the other Finance Documents have been duly repaid by the Borrower to PNB.

#### 4. Covenants and Undertakings

 29/02/2024



4.1. The Borrower agrees and undertakes to abide by the covenants and undertakings set out in Clause 4.2 (General Covenants) and Clause 4.3 (Informational Covenants) at all times until all outstanding amounts under the Credit Agreements and the Finance Documents have been duly repaid by the Borrower to PNB.

#### 4.2. General Covenants

##### (a) Authorisations

The Borrower shall promptly:

(i) obtain, comply with and do all that is necessary to maintain in full force and effect; and

(ii) supply certified copies to PNB of,

any authorisation required under any law or regulation to enable it to perform its obligations under any Finance Document (including, without limitation, in connection with any payment to be made thereunder) and to ensure the legality, validity, enforceability or admissibility in evidence in its jurisdiction of incorporation of any Finance Document or otherwise required for carrying on its business

##### (b) Compliance with laws

The Borrower shall comply in all respects with applicable law (including any rule, regulation, circular, order, direction of the RBI or Securities and Exchange Board of India to which it may be subject).

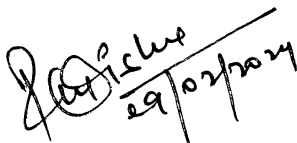
##### (c) Disposals

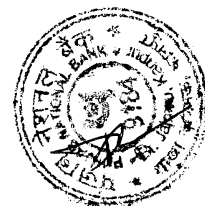
The Borrower shall not enter into a single transaction or a series of transactions (whether related or not) to sell, lease, transfer or otherwise dispose of any substantial part of its assets where such sale, lease, transfer or disposal might result in a Material Adverse Effect.

##### (d) Use of proceeds

Each Facility shall be utilised by the Borrower only for the purpose(s) set out in the relevant Finance Documents.

##### (e) Constitutional documents

  
29/02/2024



The Borrower shall not make any amendment to its constitutional documents or its registered partnership deed (as applicable) which could reasonably be expected to have a Material Adverse Effect, without the prior written consent of PNB.

(f) Arm's length dealings

Without prejudice to the generality of its obligations under Clause 4.2(b) above, in the event the Borrower enters into any arrangement, agreement or commitment (including any derivative transaction) with any person or pays any fees, commissions or other sums on any account whatsoever to any persons other than in the ordinary course of trading, at arm's length and on normal commercial terms, it shall make all necessary disclosures and filings required to be made in relation thereto under applicable law.

(g) Taxes

(i) The Borrower shall pay and discharge all taxes, rates, rents and governmental charges upon the Borrower and its respective assets before penalties become attached thereto and shall establish adequate reserves for the payment of any taxes, rates, rents and governmental charges becoming due unless such taxes, rates, rent and governmental charges are being contested in good faith by appropriate proceedings.

(ii) The Borrower shall make all filings required under applicable laws and regulations (including, without limitation, the obligations to file regular tax returns with any governmental authority).

(h) Business

(i) The Borrower shall conduct its business with due diligence and efficiency and in accordance with sound engineering, technical, managerial and financial standards and business practices with qualified and experienced management personnel.

(ii) The Borrower shall not make any substantial change to the general nature of its business, as the case may be, from that as actually carried on at the date of this Agreement.

(i) Wilful defaulter

If a director of the Borrower is found to be a wilful defaulter, it shall ensure that such person is removed from the directorship.

(j) No Security

*Signature*  
29/02/2011



The Borrower shall not create or agree to create or allow to subsist any security on its rights, title and interest in and to the assets secured in favour of PNB under any Finance Document.

#### 4.3. Informational Covenants

##### (a) Financial Statements

The Borrower shall during currency of the Facilities supply to PNB, true and correct financial information including any material data relating to it, which affects commercial decision of PNB to give and or to continue the said credit limits sanctioned or to be sanctioned.

##### (b) Information: Miscellaneous

(The Borrower shall supply to PNB:

(i) promptly, if it has notice of:

(A) any information, letter, communication or any other document of which the Borrower becomes aware or has knowledge of in relation to initiation of a corporate insolvency process (by whatever name called) by any person or any governmental authority or an application made or proposed / threatened to be made by any person (including to any governmental authority (including without limitation, the RBI)) or by any governmental authority (including without limitation, the RBI) in relation thereto; or

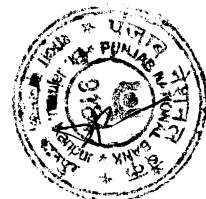
(B) any suit, or proceeding which is wholly or partly of a non-monetary nature that has been initiated against it which might, if adversely determined, have a Material Adverse Effect; or

(C) if a receiver is appointed in respect of any of its properties or business or undertaking, information in respect thereof;

(ii) promptly and in no event later than 3 (three) business days of the occurrence of such event, the details (in writing) of any litigation, arbitration, investigative or administrative proceedings or labour disputes against the Borrower which are current, pending or any notice in relation to which has been received by the Borrower and which might, if adversely determined, have a Material Adverse Effect;

(iii) promptly, any information regarding proposed merger, amalgamation or reconstruction of the Borrower;

*Signature*  
29/07/2014





(iv) promptly, such further information regarding the financial condition, business and operations of Borrower as PNB may reasonably request;

(v) promptly, all information relating to any latent or patent defect/s affecting the security position and any material defects in the security and/or any defects which may affect the interests, rights and claims of PNB adversely, or which might have caused PNB not to enter into this Agreement or any Finance Document or provide the Facilities to the Borrower;

(vi) promptly all relevant information regarding any change in the nature and conduct of the business of the Borrower, which could reasonably be expected to result in a Material Adverse Effect prior to undertaking such a change in business; and

(vii) promptly, notice of any change in the authorised signatories, signed by one of its directors or its company secretary or partner of the Borrower (if applicable), whose specimen signature has previously been provided to PNB, accompanied (where relevant) by a specimen signature of each new signatory;

(viii) promptly upon making any decision by the Borrower to initiate an insolvency process (by whatever name called) or any discussions by the board of directors or partners of the Borrower in relation to initiation of an insolvency process (by whatever name called) of the Borrower.

(c) Notification of default

The Borrower shall notify PNB of any default in relation to or caused on account of the Borrower and any event or circumstance which constitutes an event of default (howsoever described) under any other material agreement binding upon it (and in each case, the steps, if any, being taken to remedy it) promptly (and in no event later than 3 (three) business days of the occurrence of such event) upon becoming aware of its occurrence.

(d) Books, records and inspection

(i) The Borrower shall keep proper books of account as required by applicable law and the business of the Borrower, as the case may be, and keep the said books of account and all other books, registers and other documents relating to the affairs of the Borrower at its registered office.

(ii) Upon the request of PNB, the Borrower shall provide PNB and any of its representatives, professional advisers and contractors with access to and permit them to, at the cost of the Borrower:

*Signature*  
29/07/2014



(A) enter any premises or property at all reasonable times;

(B) examine, inspect and make copies of the books and records of the Borrower, as the case may be, in each case at reasonable times and upon prior reasonable notice; and

(C) discuss the affairs, finances and accounts of the Borrower with, and be advised as to the same, by the relevant officers.

(e) 'Know Your Customer Checks

The Borrower shall submit to PNB all information required by PNB to complete all know your customer checks required by applicable law.

## 5. Events of Default

5.1. Each of the events or circumstances set out in the following sub-clauses shall constitute an event of default under this Agreement (Event of Default):

(a) Nonpayment

The Borrower does not pay on the due date any amount payable pursuant to any Credit Agreement or any other Finance Document.

(b) Other obligations

The Borrower does not comply with any of its obligations under this Master Agreement or any Finance Document other than those events specifically referred to in any other provision of this Clause 5.1.

(c) Misleading Information

(i) Any information given by the Borrower or by any of its authorised representatives to PNB, and/or any other document/certificate/receipt/statement etc., to PNB in connection with any Finance Document is found to be misleading or incorrect in any material respect.

*Handwritten signature and date:*  
29/02/2014



(ii) Any representation or statement made or deemed to be made by the Borrower in any Finance Document or in this Master Agreement or any other document delivered by or on behalf of the Borrower under or in connection with this Master Agreement or any Finance Document is incorrect or misleading in any material respect when made or deemed to be made.

(d) Failure to furnish information/documents

The Borrower fails to furnish PNB with the information required to be provided to PNB under Clause 4.3 (Informational Covenants) of this Master Agreement or any other Finance Document or any other material information/s as required to be provided to PNB as per various statutes, rules, guidelines or required as per guidelines of the regulator i.e. the RBI or any other statutory authority from time to time.

(e) Cross default

(i) Any financial indebtedness of the Borrower is not paid when due nor within any originally applicable grace period.

(ii) Any financial indebtedness of the Borrower is declared to be or otherwise becomes due and payable prior to its specified maturity as a result of any actual or potential default, event of default, or any similar event (however described) after the expiry of any originally applicable grace period.

(iii) Any commitment for any financial indebtedness of the Borrower is cancelled or suspended as a result of any actual or potential default, event of default, or any similar event (however described) after the expiry of any originally applicable grace period.

(iv) Any creditor of the Borrower becomes entitled to declare any financial indebtedness of the Borrower due and payable prior to its specified maturity as a result of any actual or potential default, event of default, or any similar event (however described) after the expiry of any originally applicable grace period.

(v) Any security over any assets of the Borrower is enforced by the holder of such security, or any analogous procedure or step is taken in any jurisdiction.

(vi) There is an event of default or potential event of default (howsoever described) or other similar condition or event which with the lapse of time or giving of notice may become an event of default under one or more agreements or instruments relating to any indebtedness granted by any person to the Borrower.

(f) Insolvency

*[Handwritten signature]*  
29/04/2014



(i) The Borrower is deemed by law to be unable to or admits its inability to, pay its debts as they fall due or suspends making payments on any of its debts or, by reason of actual or anticipated financial difficulties, commences negotiations with one or more of its creditors with a view to rescheduling any of its indebtedness.

(ii) The Borrower commits any act of bankruptcy, insolvency, suspends payment to any of its creditors.

(iii) The value of the assets of the Borrower is less than its liabilities (taking into account contingent and prospective liabilities).

(iv) A moratorium is declared in respect of the Borrower.

(g) Insolvency proceedings

Any corporate action, legal proceedings or other procedure or step in relation to:

(i) the suspension of payments, winding-up, liquidation, dissolution, or reorganisation (other than a solvent reorganisation) of the Borrower;

(ii) a composition, compromise, assignment or arrangement with any creditor of the Borrower, including, under the Reserve Bank of India (Prudential Framework for Resolution of Stressed Assets) Directions 2019 dated June 7, 2019;

(iii) the appointment of a liquidator, receiver, insolvency professional or other similar officer in respect of the Borrower or the whole or a material part of its assets; or

(iv) any application in relation to an insolvency resolution process for voluntary insolvency under the Insolvency and Bankruptcy Code, 2016 (or any similar law or regulation) in respect of the Borrower is filed by the Borrower;

(v) any application initiating or otherwise in relation to an insolvency resolution process under the Insolvency and Bankruptcy Code, 2016 (or any similar law or regulation) in respect of the Borrower is filed by any person with a governmental authority or by any governmental authority with any tribunal or court of competent jurisdiction;

*Handwritten signature and date*  
29/04/2024



(vi) any action is taken or threatened to be taken or an intention to take any action is expressed in writing, by any governmental authority, in connection with an insolvency resolution process under the Insolvency and Bankruptcy Code, 2016 (or any similar law or regulation) in respect of the Borrower.

(h) Judgments, creditors' process

(i) The Borrower fails to comply with or pay any sum due from it under any final judgment or any final order made or given by a court of competent jurisdiction.

(ii) Any expropriation, attachment, sequestration, distress or execution affects any asset or assets of the Borrower.

(i) Moratorium

The Government of India or any other relevant governmental authority declares a general moratorium or a standstill (or makes or passes any order or regulation having a similar effect) in respect of the payment or repayment of any financial indebtedness (whether in the nature of principal, interest or otherwise) owed by the Borrower (and whether or not such declaration, order or regulation is of general application, applies to a class of persons which includes the Borrower).

(j) Expropriation

Any governmental authority or other authority (whether de jure or de facto) nationalises, compulsorily acquires, expropriates or seizes all or any part of the business or assets of the Borrower.

(k) Cessation of Business

The Borrower suspends or ceases, or takes any steps or action to suspend or cease, to carry on all or a substantial part of the business it carries on or proposes to carry on as on the Effective Date.

(l) Unlawfulness or change in law

It is or becomes unlawful for the Borrower to perform its obligations under any Finance Document.

(m) Repudiation

*Signature*  
09/04/2021



The Borrower repudiates this Master Agreement and/or any Finance Document or evidences an intention to repudiate this Master Agreement and/or any Finance Document.

(n) Material Adverse Effect

A Material Adverse Effect exists, has occurred or could reasonably be expected to occur.

(o) Material Litigation

(i) Any litigation, arbitration, investigative or administrative proceeding is current:

(A) to restrain the Borrower's entry into, the exercise of any of the Borrower's rights under, or compliance by the Borrower with any of its obligations under, the Finance Documents ;or

(B) which PNB determines has or if, adversely determined, could reasonably be expected to have a Material Adverse Effect.

(ii) Any criminal litigation, investigation or proceeding is current, pending, initiated or threatened against the Borrower.

5.2. Upon the occurrence of an Event of Default, without prejudice to the remedies available to PNB under any Finance Document:

(a) PNB shall have the right to, by notice in writing to the Borrower:

(i) cancel the undrawn portion of any or all Facilities whereupon such Facility shall immediately be cancelled;

(ii) declare that all or part of the amount under any or all of the Facilities, together with accrued interest, and all other amounts accrued or outstanding under the relevant Finance Documents be immediately due and payable; and/or

*Handwritten signature/initials*  
29/07/2018



(b) PNB shall be entitled to exercise all its rights and remedies available to it under applicable law, to enforce the rights contemplated under this Master Agreement and the Finance Documents, including the right to enforce the security created under any Finance Document, without any notice and without assigning any reason and at the risk and expense of the Borrower and if necessary, as attorney for and in name of the Borrower and shall also have the right to appoint a nominee director on the board of directors of the Borrower on such terms as PNB may deem fit and the Borrower shall undertake all acts and things and execute such documents and writings as may be required by PNB for giving effect to such appointment.

(c) the Borrower shall not, without the prior written consent of PNB, declare or pay any dividend or other distribution (whether in cash or otherwise) to its equity shareholders or partners (as applicable) during any financial year unless it has paid in full all the outstanding amounts to PNB in accordance with the Finance Documents.

(d) PNB shall be authorised to review the existing credit limits and report to take all necessary steps including recalling of the credit limits, invoking guarantees, filing of a suit or a reference with any court, tribunal, authority etc. or reporting the matter to any agency in line with the RBI's or PNB's guidelines and terms and conditions already agreed between the Parties and embodied in the Finance Documents.

## 6. Miscellaneous

6.1. On and from the Effective Date, this Master Agreement and each Credit Agreement will be read and construed as one document.

6.2. In case of a conflict between the provisions of this Master Agreement and any Credit Agreement, the provisions of the relevant Credit Agreement, to the extent of such conflict, shall prevail and override the provisions of this Master Agreement.

6.3. On and from the Effective Date: (a) references in any Credit Agreement to this Agreement or this Loan Agreement shall be construed to include references therein to this Master Agreement; and (b) each reference to any Credit Agreement contained in any document shall be construed as a reference to such Credit Agreement as supplemented by this Master Agreement.

6.4. On and from the Effective Date, this Master Agreement is hereby designated as a Finance Document.

*[Handwritten signature]*  
29/02/2024



6.5. This Master Agreement may be executed in counterparts, each of which when taken together shall constitute one and the same agreement.

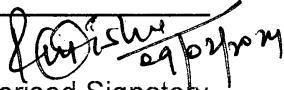
6.6. This Master Agreement is governed by Indian law.

6.7. That the contents of the Agreement have been read over and translated into Hindi vernacular language [name of the language of the borrower/s and borrower/s having understood the contents thereof subscribe(s) to these presents.

In witness whereof, each of PNB and the Borrower have hereunto set their respective signatures on the day, 09/02/2024 month and year abovementioned.

Date: 09/02/2024  
Place: kanpur

RAGINI MISHRA

  
Authorised Signatory

**Narration of affixing Common Seal, if any, by the Borrower**

Signed, Sealed and delivered pursuant to Resolution passed by the Board of Directors on \_\_\_\_\_ in the presence of \_\_\_\_\_ who has signed in token thereof.  
Address: \_\_\_\_\_

Fax No: \_\_\_\_\_

Email Address: \_\_\_\_\_

Attention: \_\_\_\_\_

Signature

Name of PNB Officer:

 Authorised Signatory







उत्तर प्रदेश UTTAR PRADESH

GT 629913

This Stamp Paper is Integral Part of  
Loan Document... letter of Hypothecation  
Executed by... Ragini Mishra  
For Rs. 18,30,000/- (Eighteen lakh thirty thousand rupees only)  
On... 09-02-2024

*Ragini Mishra*  
09/02/2024



**LETTER OF HYPOTHECATION**

Date: 09/02/2024

Place: Punjab national bank. Jajmau, Kanpur

The Manager,  
Punjab National Bank,  
Jajmau, Kanpur

Dear Sir/Ma'am,

THIS Letter of Hypothecation (this "Letter" or "Agreement") is executed on this 09th day of February 2024

BY

Shri /MS RAGINI MISHRA son/daughter/wife of Shri ANOOP KUMAR MISHRA, resident of-DO ANOOP KUMAR MISHRA 704 TEMPLE TOWER 7 115 SWAROOP NAGAR, city-KANPUR state-UTTAR PRADESH pincode- 208002

(hereinafter called the 'Borrower')

IN FAVOUR OF

Punjab National Bank, a body corporate, constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970, having its Head Office at Plot Number-04, Dwarka, Sector 10, Delhi – 110075 and, amongst others, a Branch Office at Jajmau, Kanpur, (hereinafter called the "Bank").

(The Borrower and the Bank are collectively referred to as the Parties and individually as the Party and unless it be repugnant to the subject or context the "Borrower" and the "Bank" include their legal heirs, administrators, executors, successors, permitted assigns, etc; the masculine gender is to be taken to include females; and the singular includes the plural and vice versa.)

In consideration of the Bank allowing/ agreeing to allow an advance by way of term loan of Rs.1830000/- ( Eighteen Lakhss Thirty Thousands Only) (the "Loan") for purchase of creta sxo at crdi black 2024(HYUNDAI) (mention the name and description of the vehicle, its make and registration etc.), I/We RAGINI MISHRA (name/s) son/daughter/wife of Shri ANOOP KUMAR MISHRA resident of DO ANOOP KUMAR MISHRA 704 TEMPLE TOWER 7 115 SWAROOP NAGAR, KANPUR, UTTAR PRADESH pincode-208002 MS RAGINI MISHRA ,address-DO ANOOP KUMAR MISHRA 704 TEMPLE TOWER 7 115 SWAROOP NAGAR "Borrower" which shall, unless the context otherwise requires, include his successors and permitted assigns), hypothecate to the Bank the vehicle ( the "Hypothecated Vehicle") as security for the payment of the Loan along with interest, cost and other charges. (The term Borrower, in case there is more than one borrower, shall include each one of them in which case their liability shall be JOINT & SEVERAL).

*Ragini Mishra*  
09/02/2024



Further, on the request of the Borrower, the Bank has entered into a master agreement dated 09/02/2024 with the Borrower ("Master Agreement") recording the common terms and conditions with respect to the Loan pursuant to which the Bank has agreed to advance a sum of Rs.1830000( Eighteen Lakhss Thirty Thousands Only)

The Borrower hereby agrees as under:-

1. The Bank is authorized to disburse the Loan direct to the vendor, whose bonafides have been verified by the Borrower, together with the contribution/margin money which has already been deposited with the Bank and the Bank will not be liable for any misdeed, wrongdoing or deficiency in service and/or in the vehicle on the part of the vendor.

2. The Hypothecated Vehicle shall be used for personal use and will not be sold, given on lease or on hire or otherwise parted with the possession or encumbered in any way till the repayment of the Loan.

3.(i) The Borrower agrees that the amount of the Loan together with interest will be paid by him regularly in 84 number of Equated Monthly Installments (the EMI) of Rs.29257/-(Rupees Twenty Nine Thousands Two Hundred Fifty Seven Only) comprising of principal and interest and the first EMI shall become due for payment commencing 31/03/2024.The amount of EMI shall be subject to change in accordance with the change/revision in the Applicable Interest Rate to be charged in the Loan account, in which event, the borrower shall exercise one of the following options for repayment of the Loan :

a) To pay increased amount of EMI.

b) To continue to pay the existing amounts of EMI with the condition that the balance outstanding in the Loan account would be paid in one go with last EMI of the originally applicable repayment tenor.

c) To prolong the repayment period.

(ii) In case no option is exercised by the borrower on account of change in the Applicable Interest Rate affecting the EMI, the option as given at (c) above will be deemed to have been exercised by the borrower.

4. \*(i) The Borrower irrevocably authorizes the Bank to recover the amount of EMI and other charges from his SF/CA /OD accounts no. \_\_\_\_\_ maintained at the Bank's BO: \_\_\_\_\_ until the Loan is fully repaid and adjusted. The Borrower further undertakes to keep sufficient balance in his said account for recovery of the EMI by the Bank.

\*(ii) The Borrower agrees to authorize his employer to remit his salary to the Bank's BO. \_\_\_\_\_ for crediting to his above account.

\*(iii) The Borrower hereby deposits post-dated cheques to facilitate the due payment of the EMIs of the Loan as per the Schedule hereunder.

*[Handwritten signature]*



\*(iv) The Borrower is willing to make the payment of EMIs of the Loan, through participation in Electronic Clearing Service (ECS) of National Clearing Cell of RBI and authorizes the Bank to raise the debits against the EMIs from his SF/CA/OD account No. 39091524292 maintained at BO: Nadri Bazar, Suarcop Nagar of SBI 133/146 Nadri Bazar (Give name and address of the Bank) through ECS for repayment of the Loan and understands that in the event of the Bank not realizing payment from ECS for any reason whatsoever, the Borrower shall pay the EMI to the Bank by cash or cheque along with the interest for the delayed period.

The Borrower has given the necessary mandate/will comply with the procedural requirements for participation in ECS and also bear any service charges/fees as prescribed by Bank/RBI from time to time.

To facilitate collection of the EMIs in the event of non-receipt of the EMIs by ECS, the Borrower has provided the Bank with \_\_\_\_\_ number of undated cheques for the amount of the EMIs. The Borrower authorizes the Bank to fill up the dates as and when required, but without being bound, to collect the cheques to meet defaults in payment of the EMIs.

**\*Delete, if not applicable.**

5. The Borrower agrees that in case the Loan is pre-paid by availing loan from other bank/FI, he will bear and pay the prepayment charges at 2% of the outstanding amount of the Loan pre-paid.

6. Notwithstanding the above, in case the Borrower fails to pay any three EMIs (not necessarily consecutive) or in the case of contravention of any of the terms and conditions herein or in case the Hypothecated Vehicle is lost or destroyed or otherwise becomes unavailable or untraceable as a result of theft or otherwise for any reason whatsoever, it shall be lawful for the Bank to recall by a demand in writing the entire outstanding amount in the Loan account and the Borrower shall pay the same notwithstanding the period of EMIs fixed as aforesaid.

## 7. INTEREST RATE OPTIONS

Any interest, commission or fee accruing under this Agreement will accrue from day to day and is calculated on the basis of the actual number of days elapsed and a year of 365 (three hundred and sixty five) days.

### 7.1 Terms for Fixed Interest Rate Option:

7.1.1 The fixed rate of interest is valid for the period of \_\_\_\_\_ years from the date of 1st disbursement which is called 'block period' and it shall be reviewed and re-set by the Bank on completion of the said Block Period. For this purpose, reset shall be done after each block period and revised rate of interest shall be applied from 1st April in respect of the loan disbursed during 1st October to 31st March and from 1st October in respect of the loan disbursed during 1st April to 30th September. The revised rate of interest shall be applied on applicable date after completion of each Block period. Any delay in revision /re-set of rate of interest when due shall not exempt the borrower and the bank shall be within its right to charge and appropriate the overdue amount accrued due to variance in the rate of interest after revision / re-set. It is made clear that revised rate of interest shall always be applicable from 1st April/ 1st October on completion of the 'block period'. In case of failure to re-set/revise the rate of interest despite becoming due in the year, does not restrict or debar the bank from revising/re-setting of the rate of interest in the next year. If interest rate is not revised/re-set in the year when it is due, it shall be open to Bank to revised/re-set the rate of interest at any time in any subsequent year and, in such an event, the revised interest rate shall be applicable from 1st April/ 1st October of the year in which it is re-set for the remaining years of the block period.

*[Handwritten Signature]*  
29/07/2014



7.1.2 The option of FIXED RATE OF INTEREST exercised by the Borrower shall not be allowed to be changed for a minimum period of 3 years from the date of first disbursement, which is called lock in period, unless the Bank otherwise agrees, on such terms & conditions, including charging of fees on account of switch over, as prescribed by the Bank from time to time.

7.1.3 On completion of lock in period, it is open to the Borrower to switch over from Fixed rate of interest option to Floating rate of interest option. If no intimation regarding change in the 'interest rate option' is received it shall be presumed that the Borrower continues with his earlier exercised Option.

7.1.4 In case, the Bank allows the borrower to change the 'Fixed Rate of interest' to 'Floating Rate of interest', the rate of interest would be the prevailing 'floating rate' at the time of change of option

## 7.2 Terms of Floating Interest Rate Option

7.2.1 The option of the Floating Interest Rate exercised by the Borrower shall not be allowed to be changed for a minimum period of \_\_\_\_\_ year from the date of first disbursement, which is called lock in period,, unless the Bank otherwise agrees, on such terms & conditions, including charging of fees on account of switch over , as prescribed by the Bank from time to time.

7.2.2 On completion of the lock in period, it is open to the Borrower to switch over from Floating rate of interest option to Fixed rate of interest option. If no intimation regarding change in the interest rate option is received, it shall be presumed that the Borrower continues with his earlier exercised option.

7.2.3 In case, the Bank allows the borrower to change the 'floating rate of interest' to 'fixed rate of interest' the rate of interest would be the prevailing fixed interest rate at the time of change of option. The Option so exercised shall be applicable for remaining Block Period.

## 7.3 Exercise of Option

7.3.1 The Borrower hereby exercises the option of "Floating Interest Rate" / "Fixed Interest Rate" to pay interest on loan amount and agrees to pay interest at \_\_\_\_\_% as spread over \_\_\_\_\_ Marginal Cost of Funds Based Lending Rate (MCLR) of the Bank, presently being \_\_\_\_\_%, (hereinafter referred to as the "Benchmark Rate") i.e \_\_\_\_\_% per \_\_\_\_\_ with \_\_\_\_\_ rests plus applicable interest tax, if any.

OR

The Borrower hereby exercises the "Floating Interest Rate" Option and agrees to pay interest at -0.20 % as spread (which includes Business Strategic premium) over REPO LINKED LENDING RATE (RLLR) of the Bank, presently being 9%, (hereinafter referred to as the "Benchmark Rate") i.e 8.8% per annum with monthly rests plus applicable interest tax, if any. The RLLR / Spread will be changed from time to time by the Bank subject to the reset of interest rate after an interval of months/year as decided by the Bank.

In case of change in repo rate by the RBI, the repo rate linked rate (RLLR) will be changed from the next working day.

7.3.2 The \_\_\_\_\_ MCLR/RLLR will be changed from time to time by the Bank subject to the reset of interest rate after an interval of \_\_\_\_\_ months.

*Signature*  
09/02/2014



7.3.3 Notwithstanding any other clause of the agreement, the Spread and the Benchmark Rate of interest payable by the Borrower and the periodicity of rests shall be subject to the changes/variations made by Reserve Bank of India/the Bank as the case may be from time to time and the revised rate of interest shall accordingly be charged and shall not require any separate communication to the customers from the bank.

7.3.4 In the event of there not being any Spread and/or Reference Rate, the borrower agrees to pay the interest at the rate as prescribed by the Bank from time to time.

7.3.5 The interest shall be calculated on daily balance basis due to the Bank and shall be charged on the last day of the month so long as the amount due is not repaid in its entirety and shall form part of the principal and carry interest at the Applicable Interest Rate.

8. Notwithstanding the above, if the Bank, on the request of the Borrower, in its discretion decides to make available to the Borrower the option of application of lower rate of interest, as applicable to fresh Loans under the Scheme, it is open to the Bank to charge and levy a Switchover Fee at the rate prescribed by the Bank.

9. The Borrower agrees to pay additional interest at 2% p.a. with agreed rests in case of default in:

- a) Payment of interest and/or any installment on the due dates, on the amount in default from the date of default; or
- b) Furnishing information as prescribed/called for by the Bank; or
- c) Non-compliance of any other terms & conditions

In addition and without prejudice to the Bank's remedies under this Agreement and under applicable law, the Bank shall have the option to recall the entire outstanding and the Borrower undertakes to pay the amount outstanding upon demand by the Bank.

10. The Borrower also agrees that in case the amount outstanding in the Loan account is not paid by him after demand in writing by the Bank, it shall be lawful for the Bank and its officers to call on him and take possession of the Hypothecated Vehicle. In case of default on his part to deliver possession, it shall be lawful for the Bank and its officers to take possession of the Hypothecated Vehicle from him and sell the same by private contract or otherwise as pledgee / hypothecate / mortgagee for adjustment of the Loan account at his risk and responsibility, and get the same transferred in the name of the purchaser by signing the necessary documents without reference to the Borrower and he undertakes to pay the amount of shortfall, if any.

11. The Borrower undertakes to keep the Hypothecated Vehicle insured for its full value by taking comprehensive policy (including third party insurance) in the joint names of the Bank and the Borrower with agreed Bank clause with any Insurance Company approved by the Bank. The Borrower shall produce the relevant policy or policies of insurance along with receipt of premia paid to the insurance company from time to time for its inspection regularly. In case the Borrower fails to keep the Hypothecated Vehicle insured and to produce such policy or policies and receipts to the Bank, the Bank shall be at liberty, but not bound, to effect such insurance and pay such premia at the Borrower's expense by debiting to the Loan account and the amount of premia shall form part of the Borrower's indebtedness to the Bank under the Loan and be secured fully by the hypothecation hereby created. .

12. The Borrower further declares and agrees: -

*[Handwritten signature]*  
29/10/2011



a) that upon any money becoming payable under the policy, the Bank shall be entitled to receive the same.

b) that the receipt of the Bank shall be a complete and good discharge of the insurance company

c) that any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the company and the insured or any of them arising under or in connection with the insurance policy if made by the Bank shall be valid and binding on all parties, but not so as to impair the right of the Bank to recover the full amount of any claim it may have on other parties and

d) that any sum received under such insurance shall be applied in or towards liquidation of the amount due to the Bank on account of the Loan, interest and other charges as aforesaid and in the event of there being a surplus the same shall be refunded to the Borrower, if no other amount is due from him.

13. The Hypothecated Vehicle will be got registered with the appropriate transport authority in the joint names of the Bank and the Borrower.

14. The Borrower agrees and hereby gives to the Bank during the currency and for the payment of the Loan, a general lien and right to set off; and combine accounts without notice; and charge on all movable property of every description coming into the Bank's possession on account of the Borrower for the time being held by the Bank on behalf of the Borrower whether singly or jointly with others in India or elsewhere including, without prejudice to the generality, any monies, bullion, deposits, deposit receipts, promissory notes, bill of exchange, cheques, railway receipts, Govt. bills and other documents/securities of every description.

15. That any demand herein may be made on the Borrower by an officer of the Bank or any notice in writing under the hands of any such officer either served personally on the Borrower or left at or sent by post to him at his address registered/available with the Bank. (Notice served on any one of the Borrowers shall be deemed to have been served on all of them.)\*

**\*Applicable only in case of more than one borrower**

16. The Borrower agrees not to induct any person in its board of director who has been identified as willful defaulter as per directions/guidelines of RBI or Bank. . If any Director who is willful defaulter as per definition above referred is on its Board, the Borrower undertakes to get him removed from the Board. The Borrower agrees to make necessary amendment in the Article of Association of the Borrower / Company to make the above requirement a ground for removal of directors and furnish a copy of Articles of Association as amended to the Bank.(This sub-clause is applicable only in case of corporate borrower/s).

17. The Borrower undertakes that the funds borrowed under this Agreement shall be utilized by it for the purpose for which the Loan / Facility has been allowed and also agrees to furnish to the Bank, as and when asked by the Bank, a certificate to the effect that the funds so borrowed have been utilized for the purpose for which the Loan has been allowed.

18. The Bank is not bound to monitor or verify the end use or application of any amount borrowed pursuant to this Agreement and any sanction letter(s) issued by the Bank to the Borrower in connection with this Agreement and any other agreement(s) entered into between the Borrower and the Bank in relation to the Facility (collectively with this Agreement, the "Finance Documents").

*Signature*  
29/02/2024



19. The Borrower shall do all such acts, deeds and things as may be reasonably required by the Bank, in accordance with applicable law, to co-operate with the Bank in relation to filing of Form I by the Bank with the Central Registry under section 23 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act"), read with the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (Central Registry) Rules, 2011, in relation to the security created on the 0.00, (description of security), immediately after the execution of this Agreement.

20. In addition to the Events of Default set out in the Master Agreement, the occurrence of a Cross Default will constitute an Event of Default under this Agreement. An event of Cross Default shall be deemed to have occurred upon occurrence of any of the following:

(a) Any financial indebtedness of the Borrower is not paid when due nor within any originally applicable grace period.

(b) Any financial indebtedness of the Borrower is declared to be or otherwise becomes due and payable prior to its specified maturity as a result of any actual or potential default, event of default, or any similar event (however described) after the expiry of any originally applicable grace period.

(c) Any commitment for any financial indebtedness of the Borrower is cancelled or suspended as a result of any actual or potential default, event of default, or any similar event (however described) after the expiry of any originally applicable grace period.

(d) Any creditor of the Borrower becomes entitled to declare any financial indebtedness of the Borrower due and payable prior to its specified maturity as a result of any actual or potential default, event of default, or any similar event (however described) after the expiry of any originally applicable grace period.

(e) Any security over any assets of the Borrower is enforced by the holder of such security, or any analogous procedure or step is taken in any jurisdiction.

(f) There is an event of default or potential event of default (howsoever described) or other similar condition or event which with the lapse of time or giving of notice may become an event of default under one or more agreements or instruments relating to any indebtedness granted by any person to the Borrower.

21. All Events of Default set out in the Master Agreement are incorporated mutatis mutandis herein.

22. Upon the occurrence of an Event of Default, as stated in this Agreement/Master Agreement, including Cross Default as described hereinabove, the Borrower shall render itself liable to legal action and the Bank shall be entitled to terminate this Agreement, recall the facility and resort to any other legal recourse available to the Bank, without any notice to the Borrower and realise the Bank's dues and recover the balance of its claim from the Borrower.

23. The Borrower hereby agrees as a pre-condition of the Loan / Facility given to the Borrower by the Bank that in case the Borrower commits default in the repayment of the Loan / Facility or in the repayment of interest thereon or any of the agreed installment of the Loan on due dates, or commits 'wilful default'; the Bank and/or the RBI will have an unqualified right to disclose or publish the Borrower's name, photograph, or the name of the Borrower's company/firm/unit and its directors, partners, proprietors as defaulter/wilful defaulter as the case may be, in such manner and through such medium as the Bank or the RBI in their absolute discretion may think fit.

*Signature*  
09/07/2011





24. That the Borrower/s hereby give/s specific consent to the Bank for disclosing / submitting the 'financial information' as defined in section 3(13) of the Insolvency and Bankruptcy Code, 2016 (hereinafter the "IBC") read with relevant regulations / rules framed under the IBC, as amended and in force from time to time and as specified there under from time to time, to any 'information utility' as defined in section 3(21) of the IBC, in accordance with the relevant regulations framed thereunder, and directions issued by the RBI to banks from time to time and hereby specifically agrees to promptly authenticate the 'financial information' submitted by the Bank, as and when requested by the concerned information utility.

25. The Borrower understands that as a pre-condition relating to grant of the Loan to the Borrower, the Bank, requires the Borrower's consent for the disclosure by the Bank of information and data relating to the Borrower of the Loan facility availed of to be availed by the Borrower, obligations assumed to be assumed by the Borrower in relation thereto and default if any committed by the Borrower in discharge thereof. Accordingly the Borrower hereby agrees and gives consent for the disclosure by the Bank of all or any such-

(a) Information and data relating to the Borrower;

(b) Information or data relating to any loan / credit facility availed of/to be availed, by the Borrower, and

(c) Default, if any, committed by the Borrower, in discharge of the Borrower's such obligation, as the Bank may deem appropriate and necessary, to disclose and furnish to the Credit Information Bureau (India) Ltd. and/or any other agency authorized in this behalf by RBI

26. The Borrower agrees to execute such further or other documents/deeds as and when required by the Bank in respect of the Facility.

27. That the Borrower shall not have any right to assign its obligations under this Agreement. However, the Bank has the right to transfer, assign, securitize or sell in any manner, in whole or in part, the outstandings and dues under the Facility to any third party without reference or intimation to the Borrower and any such transfer/assignment/sale/securitization shall conclusively bind the Borrower and all other persons.

28. The Borrower shall bear and promptly pay the Bank the following:

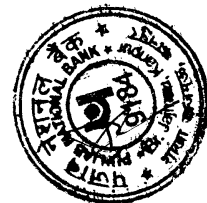
(a) all fees for services performed by the Bank, all out of pocket, travelling expenses and other costs, charges and expenses reasonably incurred by the Bank, its officers, employees or agents in connection with the negotiation, preparation, execution, modification or amendment of any documents or instruments contemplated or in connection with or relating to the Finance Documents;

(b) all fees, costs and expenses incurred in connection with the preservation, protection or release of the rights of the Bank on exercise of any rights, remedies or powers granted under any Finance Documents;

(c) all fees, costs and expenses incurred in connection with the enforcement of any rights hereunder and/or under any other Finance Document including any cost incurred in the assertion or defence of the rights of the Bank, for the protection and preservation of whole or any part of the security and for the demand, realisation and recovery of any amounts due and outstanding under the Finance Documents; and

(d) all stamp duty, taxes, charges and penalties on any Finance Documents if and when the Borrower may be required to pay the same according to the applicable laws.

*Signature*  
29/07/2014



**29. For Corporate Borrowers>(\*delete, if not applicable)**

The Borrower shall promptly, and in any event within 30 days of the execution of this Agreement, sign such other documents and do all such acts and things as shall be necessary in accordance with applicable law to perfect the charge created under this Agreement in favour of the Bank, in accordance with this Agreement, including without limitation,

(a) recording the security created over the hypothecated goods under this Agreement pursuant to Section 77 of the Companies Act, 2013 read with the Companies (Registration of Charges) Rules, 2014 by filing duly completed Form CHG.1 with the relevant registrar of companies ("ROC") no later than 7 (seven) days from the date on which security is created by the Borrower; and

(b) delivering to the Bank, a copy of Form CHG.1 filed as per (a) above along with a payment receipt evidencing that the Form CHG.1 has been filed with the ROC, no later than 7 (seven) days from the date on which security is created by the Borrower.

The Borrower shall, within 30 (thirty) days of the execution of this Agreement, deliver to the Bank a certified true copy of the certificate of registration of charge issued by the ROC.

30.No failure to exercise, nor any delay in exercising, on the part of the Bank, any right or remedy under this Agreement shall operate as a waiver, nor shall any single or partial exercise of any right or remedy prevent any further or other exercise or the exercise of any other right or remedy. The rights and remedies provided in this Agreement are cumulative and not exclusive of any rights or remedies provided by law.

31.If, at any time, any provision of this Agreement is or becomes illegal, invalid or unenforceable in any respect under any law of any jurisdiction, neither the legality, validity or enforceability of the remaining provisions nor the legality, validity or enforceability of such provision under the law of any other jurisdiction will in any way be affected or impaired.

32.Any term of this Agreement may be amended or waived only with the consent of the Bank and the Borrower in writing and any such amendment or waiver will be binding.

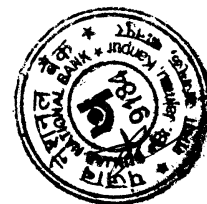
33.This Agreement may be executed in any number of counterparts, and this has the same effect as if the signatures on the counterparts were on a single copy of the Agreement.

34.Any certification or determination by the Bank of a rate or amount under this Agreement is, in the absence of manifest error, conclusive evidence of the matters to which it relates.

That the contents of the Agreement have been read over and translated into \_\_\_\_\_ vernacular language [name of the language of the borrower(s)] and the borrower[s] having understood the contents thereof subscribe(s) to these presents.

**SCHEDULE**

DATE OF CHEQUES*	AMOUNT
1.	
2.	
3.	

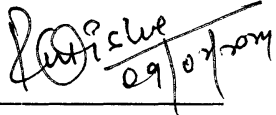


*[Handwritten signature]*  
29/07/2014

4.

5.


Yours faithfully,

Signature 

Name RAGINI MISHRA

\* Note: Advance cheques may be obtained under the Scheme. The number, amount and dates of such cheques should be synchronizing with the number, amount and due dates of term Loan installments. Such cheques should be drawn favouring 'Punjab National Bank' and on the reverse of the cheques, 'payment of installment in term Loan account No. \_\_\_\_\_' can be written.

PNB 910





ANNEXURE

Reference No. 5248000003274

Date. 09/02/2024

From :

Name	MS RAGINI MISHRA (Applicant)
Address	DO ANOOP KUMAR MISHRA 704 TEMPLE TOWER 7 115 SWAROOP NAGAR, , KANPUR, UTTAR PRADESH, 208002

To :

Branch/Office: PNB LOAN POINT - RAM - KANPUR CITY 524800  
117/H-2/168, NEAR DWIWEDI HOSPITAL PANDU NAGAR KANPUR

Dear Sir,

With reference to the Credit facility/ies sanctioned to me/us vide sanction Letter ref No. 5248000003274 dated 31.2.2024, and being availed by us today, I/ we confirm having understood the following concepts and illustrative examples related to due dates, classification of our borrowal accounts as SMA/NPA in the course of the conduct of the accounts.

**Concepts / clarifications / Illustrative examples on Due dates and specification of SMA / NPA classification dates**

**Dues :**

mean, the principal / interest/ any charges levied on the loan account which are payable within the period stipulated as per the terms of sanction of the credit facility.

**Overdue :**

mean the principal / interest/ any charges levied on the loan account which are payable, but have not been paid within the period stipulated as per the terms of sanction of the credit facility. In other words, any amount due to the bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the bank.

**Relevance of the Principle of 'First In First Out' (FIFO) in appropriation of payments into the borrowal account:**

*Signature*  
Ragini Mishra



The Principle of FIFO i.e., 'First In, First Out' accounting method is relevant to arrive at the No. of days of overdue for determining the SMA / NPA status. The FIFO principle assumes that, the oldest outstanding dues in the loan account needs to be cleared first. The FIFO method thus requires that what is due first must be paid by the borrower first. For example;

If in any loan account as on 01.02.2021 there are no overdues and an amount of Rs.X is due for payment towards principal instalment/interest/charges, any payment being credited on or after 01.02.2021 in the loan account will be used to pay off the dues outstanding on 01.02.2021.

Assuming that nothing is paid /or there is partial payment (Rs Y) of dues during the month of February, the overdue as on 01.03.2021 will be Rs .(X-Y).

Additionally, an amount of Rs.Z becomes due as on 01.03.2021, now any payment /partial payment into the account on or after 01.03.2021 will be first utilized to pay off the partial due of 01.02.2021 ( Rs X – Rs.Y) . If there is more recovery than the (Rs X – Rs.Y) , then, after recovering dues of 01.02.2021, the remaining amount will be treated as recovery towards due of 01.03.2021.

#### Age of oldest Dues :

The age of oldest dues is reckoned in days from the date on which the oldest payment is due and continues to remain unpaid. In the aforesaid illustration, if the Dues relating to 1st February 2021 remain unpaid till 01.03.2021, the age of the oldest dues is reckoned as 29 days on 02.03.2021.

#### Classification as Special Mention Account (SMA) and Non-Performing Asset (NPA)

Lending institutions will recognize the incipient stress in loan accounts, immediately on Default, by classifying them as Special Mention Accounts (SMA). The basis of classification of SMA /NPA Category shall be as follows:

Loans in the nature of Term Loans		Loans in the nature of cash credit/overdraft	
SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue	SMA Sub-categories	Basis for classification – Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA-0	Upto 30 days		
SMA-1	More than 30 days and upto 60 days	SMA-1	More than 30 days and upto 60 days

*Handwritten signature and date: 29/02/2021*



SMA-2	More than 60 days and upto 90 days	SMA-2	More than 60 days and upto 90 days
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However, in case of NBFCs, the reference to 90 days for SMA-2 / NPA classification to be read as per the applicable norms and also subject to the provisions of the RBI Circular DOR.CRE.REC.No.60/03.10.001/2021-22 dated October 22,2021 on 'Scale Based Regulation (SBR): A revised Regulatory framework for NBFCs. Also, the asset classification norms of Agricultural advances which are based on Crop Season shall continue as hitherto.

**Non-performing Asset:**

Non-Performing Asset (NPA) is a loan or an advance where:

- i.interest and/ or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan,
- ii.the account remains 'out of order' as indicated below, in respect of an Overdraft/Cash Credit (OD/CC),
- iii.the bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,
- iv.the instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops,
- v.the instalment of principal or interest thereon remains overdue for one crop season for long duration crops.

**'Out of Order' Status:**

An account shall be treated as 'out of order' if:

- i.the outstanding balance in the CC/OD account remains continuously in excess of the sanctioned limit/drawing power for 90 days, or
- ii.the outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but there are no credits continuously for 90 days, or the outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but credits are not enough to cover the interest debited during the previous 90 days period.

**Illustrative movement of an account to SMA category to NPA category based on delay / nonpayment of dues and subsequent upgradation to Standard category at day end process:**

Due date of payment	Payment Date	Payment covers	Age of oldest dues in days	SMA / NPA Catego risatio n	SMA since Date / SMA class Date	NPA Catego risatio n	NPA Date
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*Signature*  
29/02/2024



01.01.2022	01.01.2022	Entire dues up to 01.01.2022	0	NIL	NA	NA	NA
01.02.2022	01.02.2022	Partly paid dues of 01.02.2022	1	SMA-0	01.02.2022	NA	NA
01.02.2022	02.02.2022	Partly paid dues of 01.02.2022	2	SMA-0	01.02.2022	NA	NA
01.03.2022		Dues of 01.02.2022 not fully paid 01.03.2022 is also due at EOD 01.03.2022	29	SMA-0	01.02.2022	NA	NA
		Dues of 01.02.2022 fully paid, Due for 01.03.2022 not paid at EOD 01.03.2022	1	SMA-0	01.03.2022	NA	NA
		No payment of full dues of 01.02.2022 and 01.03.2022 at EOD 03.03.2022	31	SMA-1	01.02.2022/ 03.03.2022	NA	NA
		Dues of 01.02.2022 fully paid, Due for 01.03.2022 not fully paid at EOD 01.03.2022	1	SMA-0	01.03.2022	NA	NA

*Handwritten signature and date: 29/03/2022*



01.04.2022		No payment of dues of 01.02.2022 ,01.03.2022 and amount due on 01.4.2022 at EOD 01.04.2022	60	SMA 1	01.02.2022/ 03.03.2022	NA	NA
		No payment of dues of 01.02.2022 till 01.04.2022 at EOD 02.04.2022	61	SMA 2	01.02.2022/ 02.04.2022	NA	NA
01.05.2022		No payment of dues of 01.02.2022 till 01.05.22 at EOD 01.05.2022	90	SMA 2	01.02.2022/ 02.04.2022	NA	NA
		No payment of dues of 01.02.2022 till 01.05.2022 at EOD 02.05.2022	91	NPA	NA	NPA	02.05.2 022
01.06.2022	01.06.2022	Fully Paid dues of 01.02.2022 at EOD 01.06.2022	93	NPA	NA	NPA	02.05.2 022
01.07.2022	01.07.2022	Paid entire dues of 01.03.2022 & 01.04.2022 at EOD 01.07.2022	62	NPA	NA	NPA	02.05.2 022

*Sanjiv*  
09/07/2024





01.08.2022	01.08.2022	Paid entire dues of 01.05.2022 & 01.06.2022 at EOD 01.08.2022	32	NPA	NA	NPA	02.05.2022
01.09.2022	01.09.2022	Paid entire dues of 01.07.2022 & 01.08.2022 at EOD 01.09.2022	1	NPA	NA	NPA	02.05.2022
01.10.2022	01.10.2022	Paid entire dues of 01.09.2022 & 01.10.2022	0	Standard Account with No Overdues	NA	NA	STD from 01.10.2022

I/we also understand that the aforesaid few examples are illustrative and not exhaustive in nature covering common scenarios, and that, the IRACP norms and clarifications provided by RBI on the subjects referred above will prevail.

Yours faithfully,

MS RAGINI MISHRA

*Ragini Mishra*  
09/02/24

(Borrower/s)

Date : 09-feb-2024

Place : KANPUR

\*\*\*PNB 1270\*\*\*



To,

09-02-2024

The Branch Head,

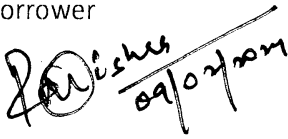
Punjab National Bank, Jajmau

Sub : Undertaking regarding driving vehicle.

Dear Sir/ Madam,

I hereby undertake that the purchased vehicle will be driven by valid license card holder only.

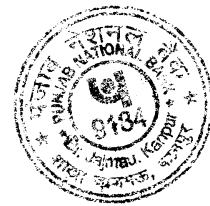
Borrower

 09/02/2024

Ragini Mishra

704, Temple Tower, 7/115 Swaroop Nagar

Kanpur Nagar, Uttar Pradesh, PIN 208002



प्रबंधक/MANAGER


**पंजाब नैशनाल बैंक**  
 punjab national bank

Jajmay

प्रिय महोदय / Dear Sir,

विषय : मुझे/हमें आतायात वाहन खरीदने के लिए मंजूर किया गया ऋण।

Reg. : Loan granted to me/us to finance purchase of a transport vehicle.

निम्नलिखित वाहन, जिनके लिए मुझे/हमें बैंक द्वारा ऋण मंजूर किया गया है, निरीक्षण के लिए उपलब्ध है।

The Vehicle with the particulars detailed below, in respect of which I/We have been granted a loan by the bank, is available for inspection.

1. (वाहन ही किसका/Type of vehicle CRETA 2024 1.5 CRDI ATSS  
अर्थात् तीन पहियों वाला स्कूटर, कार, ट्रक, बस, स्टेशन वैन, टैम्पो इत्यादि)  
(i.e. whether a three-wheeler scooter, car, truck, bus, station wagon, tempo etc.)
2. निर्माता/ Name of maker HYUNDAI
3. मॉडल/ Model CRETA
4. चैसिस नं./Chassis No MALPC 813 MRM 723457
5. इंजन नं./Engine No DYFA RM07208L of \_\_\_\_\_ हॉर्सपावर का/Horse Power
6. रजिस्ट्रेशन नं./Registration No. \_\_\_\_\_

इस वाहन के सम्बन्ध में मेरे/हमारे द्वारा अब तक दिये गए सभी कर्गों को विभिन्न रसीदें प्रमाणपत्रा संलग्न हैं। मैं/हम इस बात की भी पुष्टि करता हूँ/करते हैं कि इस समय लागू किसी भी अधिनियम, नियम अथवा उप-नियम के अधीन, मेरे/हमारे द्वारा इस वाहन के सम्बन्ध में अन्य जितनी भी औपचारिकताओं का पालन किया जाना आवश्यक था, उनका पालन कर लिया गया है।

Certified that I have today inspected the vehicle with the particulars detailed above, hereby verify that the vehicle was found by me to be in a fit and roadworthy condition and all taxes in respect there of had been paid up to date according to tax payment receipts/certificates produced by the borrower(s) and examined by me. I have also examined comprehensive insurance policy taken by the borrower(s) in respect of the vehicle and have found it to be in force. the borrower/borrower's permit for plying the vehicle on hire was also examined by me and was found to be in the force.

ऋणकर्ता(ओं) ने निश्चयपूर्णक कहा है कि किसी भी अधिनियम, नियम अथवा उपनियम के अधीन आवश्यक सभी औपचारिकताओं का इस वाहन के सम्बन्ध में पालन किया है।

The Borrower(s) has/have averred that all formalities required to be complied in respect of the vehicle under any of the enactments, rules or bye-laws have been complied with.

स्थान Kanpur

Place

दिनांक 15-02-2024

Place



ऋणकर्ता

BORROWER



प्रबन्धक / THE MANAGER,



Jayman

प्रिय महोदय / Dear Sir,

आपने दिनांक \_\_\_\_\_ के दृष्टिबन्धक करार के अनुसार हम एतद्वारा निम्नलिखित मोटर-वाहनों को आपके पास दृष्टिबन्धक रखते हैं।

In terms of your agreement of hypothecation dated 9<sup>th</sup> Feb 2024 we hereby hypothecate to you the following motor vehicles as described below :

मेक Make	मॉडल Model	इंजन संख्या Engine No.	चैसिस संख्या Chassis No.	बॉडी की किस्म Type of Body	पंजीकरण की संख्या Registration No.
HYUNDAI	CRETA 2024 1.5 CRDI ATSS	D4FARM072082	MALP C 813 MRM 723457	HYUNDAI BLACK	

टिप्पणी : स्टाम्प लगाने की आवश्यकता नहीं है / Note: No stamp is required.  
पनेबैं PNB 420

भवदीय / Yours faithfully,





PNB 2058

### Format of Authorization

(To be obtained separately from the borrower and each guarantor)  
(Signature to be obtained marking property as appropriate in case of non-individual as  
Borrower/Guarantor)

Date : 09/02/2024

Place : Kanpur

To :

The Branch Manager,  
Punjab National Bank  
Jajmau, Kanpur

Dear Sir,

**Borrower's Name :** MS. RAGINI MISHRA

I/we acknowledge that the Borrower has applied for from you/been granted by you certain credit facility/ies wherein I am/We are the Borrower/Guarantor.

In this regard I/ We hereby expressly authorize you to approach Income Tax Department as also any other Governmental Department/ Authority/ Agency to access the information (including without limitation, Balance Sheet, Profit & Loss account, Income Statement and Returns etc.) about me/ us and about our business or activity submitted by me/ us to such authority or entity, for the purpose of verification of the same with the information submitted by me/ us to you in relation to the credit facility/ies applied for / availed from you by the Borrower.

This authorization shall continue to be valid, continuing and in force until all amounts due to you under the credit facility (ies) granted/ to be granted to the Borrower are not fully repaid to you and received by you.

Yours faithfully

*Do Anoop Kumar Mishra*  
09/02/2024

**Signature**

MS. RAGINI MISHRA,  
DO ANOOP KUMAR MISHRA  
704 TEMPLE TOWER 7 115 SWAROOP NAGAR, SWAROOP NAGAR,  
KANPUR, KANPUR CITY, UTTAR PRADESH - 208002.



रु. 18,30,000/-  
Rs.

स्थान KANPUR


Place

दिनांक 09-02-2024

Date

मैं/हम संयुक्त रूप से तथा अलग-अलग वचन देता हूँ/देते हैं कि मांगे जाने पर मैं/हम पंजाब नैशनल बैंक को उसके प्रधान कार्यालय नई दिल्ली में अथवा \_\_\_\_\_ शाखा में अथवा उसके आदेशानुसार मांग-वचन-पत्र प्रस्तुत न किये जाने पर भी, प्राप्त मूल्य के बदले रु. \_\_\_\_\_ की रकम तथा उस पर भारतीय रिजर्व बैंक की वार्षिक व्याज दर से \_\_\_\_\_ प्रतिशत अधिक वार्षिक व्याज दर पर जो कम से कम \_\_\_\_\_ प्रतिशत वार्षिक होगी पूरा भुगतान होने तक \_\_\_\_\_ आधार पर भुगतान करूंगा/करेंगे।

ON DEMAND I/We jointly and severally promise to pay PUNJAB NATIONAL BANK in their Head Office at New Delhi or Jajman Branch Branch or order, notwithstanding non-presentment, the sum of Rs. 18,30,000/- (Eighteen lakh thirty thousand rupees only) for value received with interest thereon at the rate of 8.8 percent per annum over the Reserve Bank of India Rate with minimum rate of 9.25 percent per annum with 84 rests till date of payment in full.

  
Ragini Mishra  
09/02/2024

हस्ताक्षर/Signature

(रसीदी टिकट के आर-पार/Across the Revenue Stamps)

\* नाम RAGINI MISHRA

Name(s)

\*पता 704, Temple Tower,

Address

7/115, Swaroop Nagar, Kanpur Nagar

Uttar Pradesh, Pin- 208002

\*नाम तथा पूरा पता (साफ-साफ अक्षरों में)

\*NAME AND ADDRESS (IN BLOCK LETTERS)



GSTIN : 09ADLFS2913E1Z1

# SWAMI CARS LLP

Showroom & Workshop :

Arazi No. 97, Rooma, Kanpur Nagar

Mob. : 9005952225 (Sales)

E-mail : saleshead@swamihyundai.com



## HYUNDAI

PUNBR 5202 402 151 457 1232.

<b>QUOTATION</b>
No. <b>712</b>
Date <b>09/02/2024</b>

Mr. / Mrs. / M/s. <b>Miss Ragini Mishra D/o MR Anoop K Mishra</b>
Address <b>704 temple tower #115 Swaroop Nagar Kanpur 208002</b>
Mobile <b>7906074940</b>

DEAR SIR

WE THANK YOU FOR VERBAL ENQUIRY AND ARE PLEASED TO OFFER YOU OUR BEST PRICE

S.No.	PARTICULARS	AMOUNT (₹)
1.	MODEL EX-SHOWROOM <b>CRETA SXO A/T CROI BLACK 2024</b>	19,96,504 = 00
2.	INSURANCE <b>1+2+RTI</b>	52,607 = 00
3.	REGISTRATION CHARGES*	2,05,590 = 00
4.	WARRANTY	—
5.	SOT	—
6.	ACCESSORIES	5,333 = 00
6.	TCS @ 1%	19,966
Rupees in words <b>Twenty two lakh eighty thousand rupees only.</b>		TOTAL <b>22,80,000 = 00</b>

### TERMS & CONDITIONS

1. The above price are ex-showroom of GST, Registration, Insurance & Accessories shall be charge extra as shown above.
2. Payment through demand draft in favour of "SWAMI CARS LLP"  
A/c. 37473010948 ★ STATE BANK OF INDIA ★ IFS CODE : SBIN0000108 ★ BRANCH : SHYAM NAGAR.
3. Please note that the specification and delivery period quoted here are subject to change without prior intimation and the price periling at the time of delivery shall be applicable.
4. Orderd colour subject to availability of Hyundai Motor India Ltd.
5. Delivery period quoted is as intimated by Hyundai Motor India Ltd., Force Majeure clause shall apply.
6. All disputes subject to Kanpur Nagar Jurisdiction only.

E. & O. E.

*Ragini Mishra*

For **SWAMI CARS LLP**  
Auth. Signatory

Thanking you and assuring you of our best attention at all time.

दिनांक/DATE 15 02 2024

कौम्बो अन्तरण वाउचर/COMBO TRANSFER VOUCHER

918400NG 00000382

*Ragini Mishra*  
*29/02/24*

		₹	₹	₹	₹
नाम DEBIT	RAGINI MISHRA	18	30	000	—
Amount being disbursed to Swami cars LLP for purchase of creta SXO A/T CRDI BLACK 2024, as per sanction letter dated 05/02/2024.		18	30	000	—
जमा CREDIT	Name - SWAMI CARS LLP	18	30	000	—
	A/c - 37473010948				
	Ifsc - SBIN0000108				
रुपये RUPEES	Eighteen lakh thirty thousand rupees only.	18	30	000	—

PNB-0069R/LOT NO.01/DEC22/100/OMSAI

PUMRS2024021514571232

*dt 15/2/2024*

ट्रां. आई डी / Transaction ID  
M1265403  
सीटीओ / CTO प्राधिकृत पदाधिकारी / Authorized Officer

*[Signature]*

*15/2/2024*

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