

SANCTION FILE ARRANGEMENT

S. NO	PARTICULARS	REMARKS
IN THE BEGINNING BEFORE ALL SEPARATORS		
1	Sanction Checklist ✓	To be signed by Sales/Credit/Ops
2	Sanction letter copy ✓	To be signed by credit. Customer copy to be in docket
3	Case Approval Mail ✓	(1) Not required if approved online directly. (2) Not required if approved offline but mail uploaded in Document Entry
4	Any other approval mails	Any other approvals if not uploaded in Document Entry
5	Application Form ✓	
6	IMD cheque copy ✓	
KYC SEPARATOR		
1	KYC ✓	KYC of all individual and non individual borrowers including MOA/Partnership deed, sole proprietorship letter, etc
2	Google & Other checks ✓	All diligence reports performed by Credit: Google check, Pan Card verification, Collection feedback, MCA check, MCA report and CA membership verification etc
3	Authority Letters ✓	Authority Letters in case of Partnership/Company as applicant/co-applicant
4	CLSS Affidavit	(1) If applicable (2) If not uploaded in Document Entry
5	Commercial CIBIL	(1) If applicable (2) If not uploaded in Document Entry
6	CRIF Report	(1) If applicable (2) If not uploaded in Document Entry
7	PD Sheet	If not updated in LOS
INCOME SEPARATOR		
1	SOA/Amort/Repayment Track ✓	SOA/Amortization Schedule/RTR for all existing loans
2	Income Documents - ITR ✓	For both Salaried and SE borrowers (if applicable)
3	Income Documents - Form 16	Applicable for Salaried Borrowers (if available)
4	Income Documents - Financials <i>Check another 2 set up files.</i>	Applicable for SE Borrowers- complete set of financials
5	Income Documents - Salary Slip/Certificate	Applicable for Salaried Borrowers
BANKING SEPARATOR		
1	Bank Statements of all applicants- Saving Account ✓	Applicable for both Salaried and SE borrowers
2	Bank Statements of all applicants- Current/OD Account	Applicable for SE Borrowers
OTHER SEPARATOR		
1	Property CIBIL ✓	Required if not uploaded in Document Entry
2	Any other report	Any offline report not covered above and not uploaded in Document Entry
3	ROC Charge Creation	If not uploaded in Document Entry
PROPERTY SEPARATOR		
1	Copies of Property Documents	Photocopies of property docs, if any

G.D.R. Eswaran
G.D.R. ESWARAN
 Backend Operations Manager
 Employee ID: C137322

Sanction Entry Checklist				
Customer Name: Devika D Login Date: 22/11/2016 Product: Plot purchase Case Type: SENP		Credit remarks		Operations remarks
Application form				
1 Across Signature on Photograph		Yes		
2 Application Form completely filled and signed by all borrowers		Yes		
3 Name and DOB mentioned in application form matching with ID proof and other KYC		Yes		
4 PAN No. Matching with copy of PAN card		Yes		
5 Complete address with PIN No filled in residence address field in application form matching with the residence proof of all applicants		Yes		
6 Complete address with PIN No filled in office address field in application form matching with the office address proof of all applicants		Yes		
7 Validity of all KYC's documented checked		Yes		
8 IMD details match with the copy of cheque banked		Yes		
9 Loan application acknowledgement returned to customer		Yes		
10 Loan Booking entity to match with the policy norms (LAP with end use other than housing greater than Rs 3 cr and Top Up loans to be booked in IIFL, rest all in HFC		Yes		
Documents				
1 Signature matching with the signature proof of all borrowers on application form and all documents		Yes		
2 Sanction letter duly signed by authorized signatory of IIFL		Yes		
3 Sanction approval mail along with complete approval note and Excel CAM		Yes		
4 Personal Discussion Sheet		Yes		
5 Scheme Code as per Note to match with scheme code as per system		Yes		
6 Cibil of all borrowers (validity to be checked) - 45 DAYS		Yes		
7 Residence FI of all applicants and office FI of all financial applicants (Validity to be checked) - 45 DAYS		Yes		
8 FCU reports of all documents sampled - Report validity 45 days		Yes		
9 DDUP sheet		Yes		
10 Hunter Check report - validity 45 days		Yes		
11 BSV / IMD		Yes		
12 TVR		Yes		
13 SDN Check		Yes		
Income Documents				
1 Latest ITR and Form 16 in case of salaried		NA		
2 Latest Two months salary slips in salaried case		NA		
3 Complete Set of ITR along with computation and financials for last 2 years(3CA/3CB & 3CD along with Profit & Loss account and Balance sheet, auditors report		Yes		
4 CA certificate if case appraised under SIP (loan amt > Rs 50 lacs, Traders Programme, Gross receipt programme (loan amt > Rs 50 lacs), Gross Margining Method , CPA Programme, No ITR & No Banking Product		NA		
5 6 months bank statement of all operational accounts		Yes		
Additional documents for Non Individual borrowers				
1 Certified copies of MOA & AOA in case of companies and partnership deed in case of partnership firm		Yes		
2 Latest List of shareholder & Director in case of company / List of partners with share of each partner (Duly attested by CA/CS)		Yes		
3 ROC Search report in case of company		-		
Other Checks				
1 PSL check to be done		Yes		
2 Self attestation by borrower and OSV on all KYC		Yes		
3 Self attestation by any applicant on all other documents. (Self Attestation single letter not required)		Yes		




G.D.R. ESWARAN
Backend Operations Manager
Employee ID: C137322

India Infoline Housing Finance Limited

Final Sanction Letter

Date : 30/11/2016

Prospect No : 773759

Mrs. DEVIKA D

Mr. DURAIKANNAN V , Mr. VENKATAPATHY RAJA D , A V P TRANSPORTS , VEE VEE BRICKS , VEE VEE BUS SERVICES PRIVATE LIMITED

O NO 124 N.NO 36 SOWRIPALAYAM ROAD , RAMANATHAPURAM, COIMBATORE, COIMBATORE, 641045, TAMIL NADU, INDIA

9994998431,04222317516

Dear Customer,

We thank you for choosing India Infoline Housing Finance Ltd (IIFL-HFC). We are pleased to inform you that we have in principle approved loan to you as per Terms & Conditions mentioned below & Overleaf

Product	Home Loan
Loan Amount Sanctioned (INR)	15299288/-
Interest Type	Adjustable Interest Rate (AIR)
Base Rate (IH-HPLR)	13.75%
Margin (+/-)	-2.75%
Rate of Interest	11.00%
Loan Tenor (in years)	12
Amount Of Each Installment On Monthly Rest (INR)	191785/-
Total Processing Fees/Other Charges (including ST) (INR)	86250/-
Processing Fees Paid (INR)	5750/-
CERSAI fees (INR)	115/-
Property Address	SF NO 149, SITE NO 473, GV RESIDENCY, UPPILIPALAYAM VILLAGE, COIMBATORE, 641005, TAMIL NADU,INDIA,

Additional conditions to comply prior to disbursal:

For Vee Vee Bus Services Private Limited


G. Raja
Managing Director

1. D.D. 

2. D.V. D. Venkatapathy Raja -

3. Devika D

For VEE VEE BRICKS


Proprietrix

For A. V. P TRANSPORTS


Proprietor

India Infoline Housing Finance Limited

1. Positive IMD Clearance
2. Disbursal is subject to satisfactory legal and technical evaluation of the collateral as per IIFL-HFC norms
3. Disbursal is subject to satisfactory verification of borrower's income and KYC details as per IIFL-HFC norms
4. Seller CIBIL and property CIBIL to be positive
5. Renewal rental agreement copy to be provided to justify rentals.
6. Rental CPV to be document
7. Proper OCR proof through bank to be collected
8. 100% Insurance to be covered as per policy
9. Bank statement to be collect for the firm (Brick) and individuals (to be plot in cam) *Rec'd e-mail*
10. Positive collection feedback.
11. Complete AVP transport document to be obtain.
12. Net worth statement.

You have opted for insurance of Rs.299288
You have opted for insurance of Rs.299288

Kindly use the Prospect No. as mentioned above in all your further communications with us. Please put your signature as a token of your acceptance of the above stated terms and conditions and retain a copy with yourself. In case of any query or assistance please contact your sales manager Rajesh Kunjunni at or alternatively you can e-mail us at reach@iifl.com. Your Base Branch address is India Infoline Housing Finance Ltd, Tristar Towers, 3rd Floor, Avinashi Road, Above Citi Bank, Coimbatore - 641037

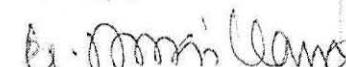
You can now Pay your EMI, view your Loan account details and amortization schedule from EXISTING CUSTOMER

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

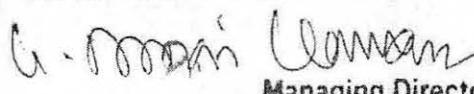
Thanking You,

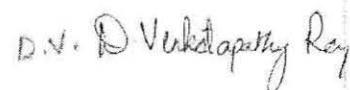
For A. V. P TRANSPORTS Accepted:


D. D. Proprietor DEVIKA D
A V P TRANSPORTS
DURAIKANNAN V
VEE VEE BRICKS


J. J. J. J.

G. Ramm

For Vee Vee Bus Services Private Limited

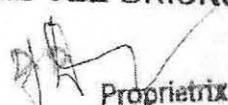

V. Venkata Pathy Managing Director
VEE VEE BUS SERVICES
PRIVATE LIMITED
VENKATAPATHY RAJA D


D. Venkata Pathy

India Infoline Housing Finance Ltd (IIFL-HFC)

Authorized Signatory

For VEE VEE BRICKS


Proprietrix

India Infoline Housing Finance Limited

Sanction Letter- Terms & Conditions

Sanction Letter- Terms & Conditions	
1	The Applicant/s are required to sign this Sanction Letter towards acceptance of all its terms and conditions.
2	This Sanction Letter is valid for the period of 60 days from the date of issue, subject to compliance of all sanction conditions, including but not limited to payment of applicable processing fee (non-refundable), other charges and approval terms. In case, the Borrower fails to pay any fees due, India Infoline Housing Finance Ltd (IIFL-HFC) shall have the right to deduct such fees payable, from the loan amount at the time of disbursal.
3	The Sanction of Loan Amount and its terms & conditions are subject to execution of Loan Agreement & other documents and writings with India Infoline Housing Finance Ltd (IIFL-HFC). The terms & conditions of Loan Agreement and/or other transaction documents will prevail upon this letter in case of any contradiction/ conflict/ difference/ inconsistency.
4	The loan amount will be disbursed on demand. However, India Infoline Housing Finance Ltd (IIFL-HFC) reserves its right to withhold and/or cancel the Loan Facility or any part thereof without assigning any reason.
5	The loan shall be secured in such manner as may be required by India Infoline Housing Finance Ltd (IIFL-HFC). The security offered towards compliance of terms of the loan facility and repayment of the loan amount, shall have clear and marketable title free from all encumbrances.
6	The loan facility will be disbursed in lump sum or in suitable periodic installments as may be decided by India Infoline Housing Finance Ltd (IIFL-HFC), considering the need and request of the applicants based on terms of the application, as the case may be, as determined by India Infoline Housing Finance Ltd (IIFL-HFC) and not necessarily as per the terms of the Borrower's agreement with the builder/contractor.
7.5d	The applicable interest rate in case of any unforeseen or extraordinary circumstances or sudden changes in market conditions is subject to change by India Infoline Housing Finance Ltd (IIFL-HFC) at its sole discretion. Applicable Interest rate is a summation/difference of the Base rate and the margin at the time of origination & thereafter. The margin between the Base rate and your Adjustable rate of interest will be determined by factors such as your credit grading, quality of security, risk profile of the industry/sector, product level allocable costs etc.
8	The sanction of the loan shall stand revoked and cancelled in any of the following circumstances
(i)	If any statement in the application or in loan and any other document(s) given by the Borrower or otherwise is found to be misleading or incorrect and/or If there is any material change in the process on the basis of which the loan has, in principle, been offered and/or,
(ii)	If any material fact concerning the Borrower's income, employment, or ability to repay or any other relevant aspect of the Borrower's proposal for the loan is suppressed or concealed and/or
(iii)	If document(s) submitted by the Borrower and the information contained in the document(s) are not in confirmation with the information provided in the application form submitted by the Borrower and/or
(iv)	If Borrower fails to submit the documents as required by India Infoline Housing Finance Ltd (IIFL-HFC) within specified time
(v)	Any other reason whatsoever, at the sole discretion of India Infoline Housing Finance Ltd (IIFL-HFC)
9	The loan shall bear processing fees, prepayment charges and such other charges as specified in the Schedule of Charges and the Applicant/s/Borrower/s confirms that he/she/they has/have perused and understood the same.
10	For Schedule of Charges and Most Important Terms & Conditions, please refer our Official web site http://iiflhomeloans.com/schedule-of-charges & http://iiflhomeloans.com/most-important-terms-and-conditions , respectively.
	The Borrower/s agree to provide details to the India Infoline Housing Finance Ltd (IIFL-HFC), from time to time, to comply with the various laws including but not limited to the guidelines of Prevention of Money Laundering Act, 2002. The Borrower/s confirm that he/she/they are the beneficial owner of the property mortgaged/securities pledged in favour of India Infoline Housing Finance Ltd (IIFL-HFC) as a security.
12	In case the applicant/s have opted for Adjustable Rate of Interest :
(i)	India Infoline Housing Finance Ltd (IIFL-HFC), Adjustable Interest Rate shall mean and include variable / floating rate of interest with reference to the Base Rate (as applicable) of India Infoline Housing Finance Ltd (IIFL-HFC) together with margin, if any, as specified by India Infoline Housing Finance Ltd (IIFL-HFC) on the date of disbursal and on the beginning of first month of next quarter, in which the base rate is changed.
(ii)	Base Rate shall mean and include the Prime Lending Rates of India Infoline Housing Finance Ltd (IIFL-HFC) being offered by India Infoline Housing Finance Ltd (IIFL-HFC) and agreed by the Applicants, more particularly referred in this Sanction Letter. The Current Prime Lending Rates of India Infoline Housing Finance Ltd (IIFL-HFC) are IH – HPLR and IH – LPLR.
13	Vide NHB Circular dtd 31-12-2015, the borrower company will not induct on its Board any person whose name appears in Willful Defaulters list and that in case such a person is found to be on its Board, it would take expeditious and effective steps for removal of the person from its Board

For Vee Vee Bus Services Private Limited

G. M. Rajan
Managing Director

For A. V. P TRANSPORTS

D. D.
Proprietor.

For VEE VEE BRICKS

Proprietrix

I. D. D.

2 D.V. D. Venkatachary Raja - D.D.

3 D.G. Ramamillan

Prospect No	7	7	3	7	5	9
-------------	---	---	---	---	---	---



SALES WELCOME CALL SHEET

Branch Name	Source	Source Name/code	Name of Sales Mgr		Contact no of SM	
Coimbatore	DSA/DST	AISHAY ASSOCIATES	Emmanuel Sam,			
Applicant Name		Co Applicant Name	Co Applicant Name		Co Applicant Name	
V.DURAI KANNAN		DEVRIKA				
Contact Nos:-		9994998432	SAL	SEP	SEN	NRI CF
Loan Type		Loan Applied	Property Address			DID
HL - PLOT PURCHASE		1,80,000/-	PLOT NO: 47B, G.V. RESIDENCY UPPILIPALAYAM, VILLORAI			
Brief Profile of applicants						
<p>The VEEVEE BUS SERVICES PVT LTD. Company This is Proprietor Concerns. Total Firm area around 2 CR. The customer Bu-Purchase a new Plot in G.V. Residency. In Coimbatore. So apply for 1.8 CR only.</p>						
Income Heads	Applicant	Co Applicant	Co Applicant	Co Applicant	Co Applicant	Income Consd
Salary / Business Income p.m.	1,00,00,000	2,00,000				
Other Income p.m.						
Total	1,00,00,000	2,00,000				
Loan Type	Financial Institute Name		EMI Amount		Obligation Consd (Y/N)	
Pending Document Name			Expected date of submission			
S. T. V. C130103		JFZ C121224		S. CHIL KUMARAN S Branch Credit Manager (C11C108) India Infoline Housing Finance Ltd.		
Sales Executive		Sales Manager/Relationship Officer		Credit Manager		

I, S. NANTHA Kumar declare that I have collected all the documents in this file from office/residence of the applicant on date..18/11/16

~~2006~~ → BM Transport B32

110 Vehs del.

Staffs Transport from

~~7.25 Cr
0/5~~

from 12 Sects → 5 Sects.

+
6 spares
Vehicles.

~~40k~~
collections 20k/day

150 HK Diesel

2200 ft

7500 - 8000

16k
10k

30k → collections

14-50k/year
for Terrorist
vehicles

~~40k/day
for 87 vehicles~~

Rentel Income
~~3.5 Lacs~~ Residential
Property

Champer ~~Book~~

20 Ares

3 houses

2 Tipper

2 Loader

2

-15 vehicles

1.3 Lacs
collections

Libung
from MN

Fourth Auditor

Daughter } Both are Doctors
Sister }

G.v. Residency

10 Cr Rs

~~Regn Cost~~

~~\$1 Lac per day~~

~~25 Cr~~

~~200k day~~

S.T. 19
970103

CLSS NOT APPLICABLE

CLSS Checklist				
S. No	Particulars	Sales	Credit	Ops
1	Resident Indian Borrowers			
2	Salaried or Self Employed borrowers			
3	Non Individual Borrowers to be guarantor & not co applicant			
4	Purchase of House/ Construction of existing house	NA		
5	Balance Transfer case is allowed if case originally sanctioned on or after 17 th June 2015. Original Sanction Letter to be documented.		NP	
6	Household Income below 6 lacs	NA		
7	First and Only property of household	NA		
8	Technical Report to mention the Carpet Area and the property lying in CLSS approved area			
9	No Property Loan in CIBIL			
10	Female head of the household to be property owner singly or jointly, in cases when there is no adult female member in the family; the house can be in the name of male member of the household.	NA		
11	Case tagged as CLSS under Special Scheme in LOS			
12	Insurance is mandatory	NA		
13	Affidavit cum Undertaking as proof of income from borrower	NA		
14	Aadhar to be preferably documented	NA		
15	Collateral to be under the list of 4041 statutory towns list as per 2011 census (mentioned in technical report)			

S. Mkt
C130103

not applicable

* plot loan

SENP CAM		
Prospect No	773759	
Applicant Name	DURAI KANNAN V	
Loan Type	HL	
PBT as per Previous FY	Rs.	1,215,731
PBT as per Latest FY	Rs.	1,061,708
Business Profit	Rs.	1,061,708
Rental Income -- latest year	Rs.	1,333,758
Agricultural Income As Per Previous FY	Rs.	
Agricultural Income As Per Latest FY	Rs.	
Interest & Dividend Income As Per Previous FY	Rs.	1,771,673
Interest & Dividend Income As Per Latest FY	Rs.	491,378
Rental/ Intt / Dividend -Other Income @50%	Rs.	1,232,642
Total Other Income To Be Considered	Rs.	1,061,708
Appraised Total Income	Rs.	2,123,416
Monthly Repayment Obligations On Loans	Rs.	
Appraised monthly income	Rs.	176,951
Total monthly obligation	Rs.	-
DBR	%	70.00%
RATE OF INTEREST	%	10.50%
APPROVED TENOR (in Month)		180
Per Lac EMI	Rs.	1,105.40
ELIGIBLE LOAN AMOUNT	Rs.	11,205,541

S.T 10/01/2012

PROFILE

We are one of the leading Tamilnadu Route Bus Operators in Coimbatore; Our Company was founded in 1960 by Thiru A. Venkatapathy Naidu, Automobile Engineer who worked with UMS, Coimbatore as Foreman under the pride leadership of Thiru G.D.Naidu.

At present, we have expertise in passenger and staff transportation with branches in Chennai, Tirunelveli and Pondicherry.

We are operating a fleet of 120+ vehicles covering 25,000 km/day ranging from city/muffasil buses, inter-intra city buses, Tourist and staff buses, varying Ashok Leyland 55 Seater, TATA Bus 55,34 & 20 Seater, Tempo Traveler 12 Seater, Swaraj Mazda 19 Seater, and TATA Indica Cabs for different applications and goods carrying vehicles in various capacities tailored to meet the needs of our clients.

Our Major Clients list as follows:

- M/s. Robert Bosch Business and Engineering Solutions, (RBIN) Saravanampatti, Coimbatore.
- M/s. Bosch Electric Pvt Ltd (RBDI), Sipcot, Oragadam, Chennai.
- M/s Bosch Limited Power tools (CHIP), Oragadam, Chennai.
- M/s Bosch Gasoline Systems Ltd. Sipcot, Gangaikondan,Tirunelveli.
- M/s Cognizant Technologies Solutions India Pvt Ltd, Coimbatore.
- M/s ZF Wind Power Energy Ltd. Karumathampatty, Coimbatore. (Formerly known as Hansen Transmissions Limited, CBE).
- M/s Schuff Specialty Valves Pvt Ltd Coimbatore.
- M/s Gilbarco Veeder-Root India Pvt Ltd, Coimbatore.
- M/s Ford Bsc P Ltd, Saravanampatti, Coimbatore.
- M/s Pricol Limited, Periyanaickenpalayam, Coimbatore.
- M/s Texmo Precision Castings, Kovilpalayam, Coimbatore.
- M/s Circor Flow Technologies India Pvt Ltd, Coimbatore.
- M/s Alstom Transports India Limited, Coimbatore.
- M/s KOB Medical Textiles, Sulur, Coimbatore.
- M/s Titan Company Limited, Coimbatore.
- M/s Namecheap, Coimbatore.
- M/s TNQ Books and Journals Pvt Ltd, Coimbatore.
- M/s Suzlon Energy Limited, Pondicherry.



Sudarsan D <sudarsan.d@iifl.com>

Fwd: Prospect 773759 Vee Vee Bus & Bricks - Devika D - HL plot Purchase - 150 lacs/144 months

1 message

Senthil Kumaran <senthil.kumaran@iifl.com>
 To: Sudarsan D <sudarsan.d@iifl.com>, Eswaran Gdr <eswaran.gdr@indiainfoonline.com>

Thu, Dec 1, 2016 at 4:59 PM

fyi

Thanks & Regards
 SenthilKumaran S
 BCM I HFC | Coimbatore
 Land Line - 0422-4208298 | Hand Line - 8939820281

www.iiflhomeloans.com



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

From: Sunilkumar Agarwal <sunilkumar.agarwal@iifl.com>
Date: Thu, Dec 1, 2016 at 4:05 PM
Subject: Re: Prospect 773759 Vee Vee Bus & Bricks - Devika D - HL plot Purchase - 150 lacs/144 months
To: Nirmalkumar S <nirmalkumar.s@iifl.com>
Cc: Baskar S <baskar.s@iifl.com>, Rajesh Kunjunni <rajesh.kunjunni@iifl.com>, Senthil Kumaran <senthil.kumaran@iifl.com>, Emmanuel P <emmanuel.p@iifl.com>

Approved loan amount of Rs 150 lacs for plot purchase

- Business vintage of more than 55 years.
- Good Asset base
- Good repayment on existing loan
- Positive feedback from CV team of IIFL

Spouse SPDC must

Thanks & Regards

Sunil Agarwal
 Zonal Credit Manager I HFC
 Mob - 90081 22242

In Thu, Dec 1, 2016 at 2:56 PM, Nirmalkumar S <nirmalkumar.s@iifl.com> wrote:
 Dear Sunil,

Pls find our revert. Request final approval.

- I Please provide collection feedback and also take feedback from IIFL CV team - Both Collection & CV feed back is Positive.
- I Provide valuation report and vetting approval - Screen shot is attached.
- I Check if they have got credit rating report. - No same has been verified thru Customer, site and his auditor.
- In whose name property will be registered. - Both applicant (Devika D) and his Son Dr. Venkatapathy Raju (already taken in to loan structure)

Regards,

S.Nirmal Kumar

On Tue, Nov 29, 2016 at 4:09 PM, Sunilkumar Agarwal <sunilkumar.agarwal@iifl.com> wrote:

Dear Nirmal

Please provide below information and documents :

- Please provide collection feedback and also take feedback from IIFL CV team.

- Provide valuation report and vetting approval

- Check if they have got credit rating report.

In whose name property will be registered.

Thanks & Regards

Sunil Agarwal

Zonal Credit Manager I HFC

Mob - 90081 22242

On Mon, Nov 28, 2016 at 3:23 PM, Nirmalkumar S <nirmalkumar.s@iifl.com> wrote:

Dear Sunil,

Proposal is recommend for 150 lacs/144 months based on Customer profile, Asset Base, Rental Income flow, ROI and Existing repayment track etc..

It is a Plot purchase transaction from Coimbatore location. Case is structured under Normal Income Method considering only proprietrix income with liabilities.

We have not taken Rental & Company income in to eligibility purpose.

Loan Structure:

Sr. No.	Borrower Name	Relationship with Applt	DOB/DOI	Age at EOT	Income considered	Property owner	Cibil Score	Proof
1	Devika D	Main Applicant	50	62	Yes	Yes	642	NA
2	Venkatapathy Raju	Co-applicant - Son	24	36	NO	Yes	-1	NA
3	M/S.Vee Vee Bricks	Proprietrix		-	Yes	No	Commercial Cibil taken	RC proof
4	AVP Transport	Proprietrix				No	Commercial Cibil taken	Permit Copy
5	Durai Kannan V	Co-applicant - Husband	51	63	No	No	667	NA
6	M/S.Vee Vee Bus Services Pvt Ltd	Proprietor-Durai		-	No	No	Commercial Cibil taken	MOA

Property Description: Property is located in prime location of Coimbatore and it is fully surrounded by residential house. customer so far paid Rs 10K on OCR part.

Property Description	
Product	HL- Plot
Property type	Land Purchase
Land Square feet/ 11.091 cents	4800 Sq Ft
Sale Agreement value - unregistered	21500000
Sale Deed Value - to be register	21500000
Market value of property	22000000
Loan Amount	15000000
LTV	68.18%
LCR	69.77%

Applicant Profile:-

Applicant & Co-applicant is staying in owned house for the past 25 years with family, they got two children. Son is professionally qualified doctor and roped in loan structure,

and daughter is also qualified doctor and working in a private organization. Applicant has completed M.Sc - Stat & Co-applicant (husband) has completed diploma in mechanical engineering.

M/s Vee Vee Bricks:

It is a proprietrix concern in the name of M/s.Vee Vee Bricks. The Nature of business is bricks Manufacturing in own brand name of VVB and they are supply to

local builders and building contractors on regular basis in and around Coimbatore..Business is running their owned premises around 3 acres of land at Coimbatore.

Totally 60 employees are working in this concern and using 4 tipper Lorries for the bricks mfg business.

AVP Transport :

It is a proprietrix concern, which is managed by both applicant & co-applicant . They are running bus services in to local route of Coimbatore. This is one of the famous transport in Coimbatore.

Route No: S7 Ondipudhur to Kovaipudhur via Singanallur. Vehicle No: TN 66 J 5038. Taking 14 single trips per day & Route No: 86 Chinna Vedampatti to Ondipudhur via Ganapathy. Vehicle No: TN 39 BB 7315. Taking 14 single trips per day.

Muffasil Bus Routes: Mettupalayam to Pollachi : Vehicle No : TN 40F 3883 & Coimbatore to Pollachi. Also they are having 6 spare buses using for tourist operations from Coimbatore to Chennai regular services.

Rental income: Rental income details are listed below

Rental Income Details

Property Address	Name of Tenant	Area	Agreement status	No of years	Rental Amount	Declared in Financials	Bank Credit	FI status
SF.No.10/3, Chinna Vedampatti, Coimbatore	Sundaram Motors	55 Cent	Closed	3	97070	Yes	Yes- to be verify	To be initiated. Rental Agreement with Mrs.Devika
Chinna Vedampatti, Coimbatore	TVS Industries	65 Cent	to be collected	3	250000	No	Yes- to be verify	Not Applicable, Rental Agreement with daughter

Banking Details:

Applicant is having Current & SB account with Karnataka Bank Limited....Also they availed OD limit of 14 lacs. Company having CA With ICICI Bank Ltd, SBI & KVB with good transactions and Good ABB.

OD Details : Vee Vee Bricks OD Ac no: 1537000100052501with OD limit Rs.14.00 lacs. OD sanctioned based on Stocks and offered collateral,

Residential Property Situated in Site No.11, SF.No:101/3, 94/5, 100/3 & 99 Raja Nagar 2nd Street, Ramanathapuram, Sowpalayam, Coimbatore.

Worth as Rs.78.00 lacs as on 17.05.2016.

Individual Banking Details: SB a/c from Karnataka Bank with min transaction in the name of Mr.DuraiKannan Ac No : 1532500100090501. Applicant Mrs.Devika has filed individual ITR and income has declared from Bricks, Daily bus service collections and rental income..

Financials from Individuals Devika:

Co-Applicant ITR Details. Mrs.Devika D				
Asst Year	2016-17	2015-16	2014-15	Growth
Net Profit	615245	488369	588701	26%
Tax	239070	165449	188670	
PAT	376175	322920	400031	
Depreciation	1929512	2320025	1874733	
Interest	315671	543834	978589	
Total	2621358	3186779	3253353	
Turnover	14247198	13184485	12501161	8%
Gross Profit	7634561	7451967	5584083	2%

	Rs. -
Total Other Income To Be Considered	Rs. -
Appraised Total Income	Rs. 2,378,050
Monthly Repayment Obligations On Loans	Rs. -
Appraised monthly income	Rs. 198,171
Total monthly obligation	Rs. -
Base DW	% 180.00%
Eligible DW	% 180.00%
Applicable LTV	% 75.00%
Eligible DBR	% 111.82%
RATE OF INTEREST	% 12.50%
APPROVED TENOR (in Month)	144
Per Lac EMI	Rs. 1,343.86
ELIGIBLE LOAN AMOUNT	Rs. 16,489,178
APPROVED LOAN AMOUNT	Rs. 15,000,000
EMI on approved loan amount	Rs. 201,579
Actual DBR on approved Loan amount	% 101.72%
Final MV of the property	Rs. 22,000,000
Final LTV	% 68.18%
Actual DW	% 169.90%
DW deviation	No deviation
LTV Deviation	LTV within norms

Ratio Norms Details:

Ration Norms		
Debt-Equity Ratio	Maximum 2	Yes
Current Ratio	Minimum 2	No
Debt Service Coverage Ratio	Minimum 1.50	Yes
Interest Coverage Ratio	Minimum 2.50	Yes
Stock Turnover	Maximum 3	Yes

Liability details: Nil liabilities from Applicant & his son account.

Complete details about Group company: We have taken group company for loan documentation only last 12 months liability are not considered.

Vee Vee Bus Services Pvt Ltd :

Firm is run by applicant spouse and Mother in- law...Income not taken in to eligibility.. They are in to transport business for the past 55 years.

The transport company was founded in the year 1960 by Mr.Venkatapathy Naidu- Automobile Engineer who worked with UMS, Coimbatore as foreman under the pride leadership of G. D Naidu (He was an Indian inventor and engineer who is also referred to as the Edison of India). Now the firm is expertise in passenger and staff transportation with branches in Chennai, Tirunelveli and Pondicherry...The firm is operating a fleet of 120 + vehicles with major clients like M/s Robert Bosch group of companies, M/s Cognizant Technologies Solution Ltd, M/s Pricol Limited, M/s Ford Bsc P limited, M/s Suzlon Energy limited, M/s Titan Company Ltd, M/s TNQ Books Ltd etc...

Share holding pattern.

Vee Vee Bus Services P Ltd		
Durai Kannan - V	Son	50%
Sarojini - V (durai Kannan mother)	Mother	50%

ITR & Financials Details:

The company having regular ITR and we have collected last 3 years ITR in the name of Vee Vee Bus Services Pvt Ltd. The company has declared the' income from Fleet Operating business and local bus transport income in the ITR. Major growth in NP and Sales T/O due to Customer getting more contract from MNC companies and Fleet operation in the current year.

Applt ITR Details – Vee Vee Bus Services Pvt Ltd				
Asst Year	16-17	15-16	14-15	Growth
Net Profit	5234980	450251	147128	1063%
Tax	1979076	964619	710386	
PAT	3255904	-514368	-563258	
Depreciation	12976947	8558418	4261570	
Interest	6293116	2508089	1375212	
Total	22525967	10552139	5073524	
Turnover	100455006	51681540	35805470	94%
Gross Profit	84040330	44034627	32023156	

Bank A/c details :

Vee Vee Bus Services Pvt Ltd CA from ICICI Bank Ac No : 615205039885;Vee Vee Bus Services Pvt Ltd CA from KVB Bank Ac No : 1620135-3801;Vee Vee Bus Services Pvt Ltd CA from State Bank of India Bank Ac No : 35289407857.

Vee Vee Bus Services Pvt Ltd OD Ac no: 1537000100052401 with OD limit Rs.50.00 lacs. OD Sanctioned based on Assignment boos and debt and offered collateral Residential Property Situated in Site No.11, SF.No:101/3, 94/5, 100/3 & 99 Raja Nagar 2nd Street, Ramanathapuram, Sowripalayam, Coimbatore. Worth as Rs.78.00 lacs as on 17.05.2016.. Customer is utilized 70 %

Co-applicant is having liabilities of Rs 11.10 cr with current outstanding of Rs 8.37 cr. Currently he is servicing the emi amount of Rs 36.08 lacs per month. . Applicant has shown the TDS gross receipts of Rs 9.89 cr as per the latest financial year. (AY 16-17) from Major corporate clients like Bosch group, CTS, Titan, Prical etc... He has shown the declared net profit of 52.34 lacs. Applicant is getting average income of Rs 25K to 35k per month from each buses after exclusive of all expenses.

Cash flow justification				
	Number of Buses/load	Each bus	Amount PM	Remarks
Income from Bus collection thru corporate clients	125	25000	3125000	Average of 25 to 35 k per month from each bus
Income from Bricks	15	7500	112500	Average of 15 loads per month where he is getting Rs 7500 profit on each load
Income from Route bus	6	2000	360000	Daily collection of Rs 12000 from 6 route bus
Income from Spare buses from Coimbatore to pondy, chennai etc			150000	6 spare buses
Rental income			235000	Evidence thru agreement.

Total Income			3982500	
--------------	--	--	---------	--

Liabilities:

Description -VVS	Nos	Loan Amount	Out Standing	EMI
Number of Live loan	105	136980245	97048273	3608811
Loans to be closed < 6 months	7	6700062	571747	181741
Loans to be closed > 6 months < 1 Year	3	2075000	305873	70205
Loans to be closed > 1 Year < 2 Year	18	17186336	12383865	687909
Loans to be closed > 2 Years	77	111018847	83786788	2668956
OD interest Paid				53295
IIHFC loan				201579
Total				3863685

Note : Less than one year loan will be around 8.71 lacs pos with emi amount of 2.51 lacs.

Networth : Customer has orally confirmed 70 cr of assets. Details to be document.

Deviation	Justification	Level
Negative Profile under Normal Income Method:- Bus Transport & Bricks Mfg business	1. Business vintage of more than 55 years. 2. All his business running in own premises. 3. Customer has proven repayment track record of more than 125+ loans. Majority of loans are commercial vehicles with short tenure of 4 years 4. Net worth is around 70 cr. 5. Applicant has good rental income from reputed client like TVS Sundaram & Honda. 6. Proven repayment history.	Level 4
CIBIL Score less than 650 for Applt (642)	There are few dpd in closed accounts in the year 2009 to 2014. Customer has proven repayment history of more than 120 loans. Business vintage of more than 50 years.	Level 3
2 years IT returns are filed within gap of 6 months	The last 2 years IT returns are filed within gap of 3 months. Delay because of account finalization from auditor end, but group company financials are filed on time. We have considered this case based on business vintage, regular corporate clients, Positive assets.	Level 3

Strength of the case:-

1. Business vintage of more than 55 years.
2. All his business running in own premises.
3. Customer has proven repayment track record of more than 125+ loans. Majority of loans are commercial vehicles with short tenure of 4 years

4. Networth is around 70 cr.
5. Applicant has good rental income from reputed client like TVS Sundaram & Honda.
6. Co-applicant is running a business which income not considered for eligible.
7. Purchase property is prime location of Coimbatore.
8. Applicant sons & Daughter are professionally qualified doctors.
9. In Transport business they are having MNC client which evidence thru agreement and TDS.
10. Positive Market feedback.

Weakness of the case:-

1. Negative profile - Transport & Business.

Subject to:

1. Positive IMD Clearance
2. Disbursal is subject to satisfactory legal and technical evaluation of the collateral as per IIFL-HFC norms
3. Disbursal is subject to satisfactory verification of borrower's income and KYC details as per IIFL-HFC norms
4. Seller CIBIL and property CIBIL to be positive
5. Renewal rental agreement copy to be provided to justify rentals.
6. Rental CPV to be document
7. Proper OCR proof through bank to be collected
8. 100% Insurance to be covered as per policy
9. Bank statement to be collect for the firm (Brick) and individuals (to be plot in cam)
10. Positive collection feedback.
11. Complete AVP transport document to be obtain.
12. Networth statement.

When it's about money..



Eswaran Gdr <eswaran.gdr@iifl.com>

Fwd: Reg : Rental CPV verification for P. No. 773759 - Devika D

2 messages

Senthil Kumaran <senthil.kumaran@iifl.com>

Sat, Dec 3, 2016 at 12:44 PM

To: Nirmalkumar S <nirmalkumar.s@iifl.com>

Cc: Emmanuel P <emmanuel.p@iifl.com>, Eswaran Gdr <eswaran.gdr@iifl.com>, Sudarsan D <sudarsan.d@iifl.com>, Rajesh Kunjunni <rajesh.kunjunni@iifl.com>

Dear Sir,

Requesting approval for CPV report failed on rental place of the tenant,

Rental CPV is failed due to at the time of visit the security only and the security not aware of the rental details.

We have collected the renewal rental agreement copy from the customer side. Also LH and, BCM (myself) visited the tenant place and it was positive. The tenant place is Honda Show room car parking yard.

Kindly approve for the same.

Thanks & Regards

Senthil Kumaran S

BCM | HFC | Coimbatore

Land Line - 0422-4208298 | Hand Line - 8939820281

www.iiflhomeloans.com

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

From: <coimbatore@astute.co.in>

Date: Fri, Dec 2, 2016 at 5:09 PM

Subject: Re: Reg : Rental CPV verification for P. No. 773759 - Devika D

To: Sudarsan D <sudarsan.d@iifl.com>

Cc: Senthil Kumaran <senthil.kumaran@iifl.com>

Dear sir,

Met - Jayabalan (security officer). During the visit only security is available. He is not aware of the rental agreement details. hence unable to confirm.

STA TUS: FAILED

Regards,

Astute - cbe.

On Thu, 1 Dec 2016 13:26:53 +0530, Sudarsan D wrote:

Dear Sir,
Pls send the report

On Wed, Nov 30, 2016 at 10:54 AM, Sudarsan D <sudarsan.d@iifl.com> wrote:

Dear Team,
Pls find attached lease agreement copy for reference

On Wed, Nov 30, 2016 at 10:17 AM, <coimbatore@astute.co.in> wrote:

Dear sir,

Pls provide rental agreement,

Regards,

Astute - cbe.

On Tue, 29 Nov 2016 16:40:54 +0530, Sudarsan D wrote:

Dear Sir,

Pls verify the below office address and confirm the office and rental details at the earliest.

Land Lord : Devika D

Contact No. 9994998431

Office address :

TVS Sundaram Motors

SF No, 10/3, Chinnavedampatti village

Coimbatore

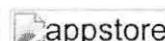
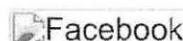
--
Sudarsan D

Senior Credit Officer | HFC | Coimbatore

Mobile: 89398 20286

IIFL | Tristar Towers, 3rd Floor, | Avinashi Road, | Above Citi Bank, | Coimbatore - 641 037

www.iiflhomeloans.com



Note: We have changed our email domain from indiainfoonline.com to iifl.com. We request you to send mails to @iifl.com domain only. We shall decommission @indiainfoonline.com domain soon.

Confidentiality & Disclaimer:

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

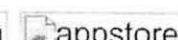
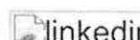
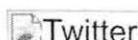
--
Sudarsan D

Senior Credit Officer | HFC | Coimbatore

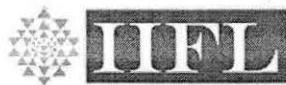
Mobile: 89398 20286

IIFL | Tristar Towers, 3rd Floor, | Avinashi Road, | Above Citi Bank, | Coimbatore - 641 037

www.iiflhomeloans.com



When it's about money..



Eswaran Gdr <eswaran.gdr@iifl.com>

Req : favoring confirmation for P.No : 773759 / Devika D

2 messages

Senthil Kumaran <senthil.kumaran@iifl.com>

Sat, Dec 3, 2016 at 1:23 PM

To: Nirmalkumar S <nirmalkumar.s@iifl.com>

Cc: Emmanuel P <emmanuel.p@iifl.com>, Sudarsan D <sudarsan.d@iifl.com>, Eswaran Gdr <eswaran.gdr@iifl.com>, Rajesh Kunjunni <rajesh.kunjunni@iifl.com>

Dear Sir,

Kindly confirm the favoring details for disbursement.

P.No : 773759 / Devika D

Favoring Details :

LESLIE MATHEW, STATE BANK OF TRAVANCORE, A/C NO: 57004031238 amount: 15,000,000.00

VEE VEE BUS SERVICES PRIVATE LIMITED, KARNATAKA BANK, A/C NO:1537000100052401 amount: 5,635.00

Kindly confirm the same.

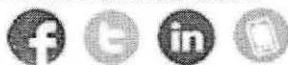
Thanks & Regards

SenthilKumaran S

BCM | HFC | Coimbatore

Land Line - 0422-4208298 | Hand Line - 8939820281

www.iiflhomeloans.com



Nirmalkumar S <nirmalkumar.s@iifl.com>

Sat, Dec 3, 2016 at 1:35 PM

To: Senthil Kumaran <senthil.kumaran@iifl.com>

Cc: Emmanuel P <emmanuel.p@iifl.com>, Sudarsan D <sudarsan.d@iifl.com>, Eswaran Gdr <eswaran.gdr@iifl.com>, Rajesh Kunjunni <rajesh.kunjunni@iifl.com>, Baskar S <baskar.s@iifl.com>

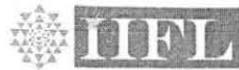
Dear Team,

Favouring details are correct.

Regards,

[Quoted text hidden]

'When it's about money..



Sudarsan D <sudarsan.d@iifl.com>

Fwd: OTC requested P No 773759 / Mrs Devika / 152.99 Lacs,

1 message

Senthil Kumaran <senthil.kumaran@iifl.com>
 To: Sudarsan D <sudarsan.d@iifl.com>

Sat, Dec 3, 2016 at 9:56 AM

fyi

Thanks & Regards
 SenthilKumaran S
 BCM I HFC | Coimbatore
 Land Line - 0422-4208298 | Hand Line - 8939820281

www.iiflhomeloans.com



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

From: Sanjeev Srivastava <sanjeev.srivastava@iifl.com>
Date: Sat, Dec 3, 2016 at 7:24 AM
Subject: RE: OTC requested P No 773759 / Mrs Devika / 152.99 Lacs,
 To: Nirmalkumar S <nirmalkumar.s@iifl.com>
Cc: Emmanuel P <emmanuel.p@iifl.com>, Senthil Kumaran <senthil.kumaran@iifl.com>, Eswaran Gdr <eswaran.gdr@iifl.com>

Entire month a handful of cases gets disbursed that too not done properly

ok

From: Nirmalkumar S [mailto:nirmalkumar.s@iifl.com]
Sent: 02 December 2016 23:04
To: Sanjeev Srivastava
Cc: Emmanuel P; Senthil Kumaran; Eswaran Gdr
Subject: Fwd: OTC requested P No 773759 / Mrs Devika / 152.99 Lacs,

Dear Sanjeev,

Request OTC approval for the following documents.

P No	Customer Name	Document Description	OTC / PDD	Reason for OTC	Target Date
1	773759	Devika D	Customer Signed revised final sanction letter	OTC	Sanction letter collected as wrongly with out company seal. So revised one will be collected on 03/12/2016
2	773759	Devika D	Revised format of Board Resolution required with CIN number has to be mentioned in the letter head.	OTC	Board Resolution letter collected with out CIN Number. Revised corrected Resolution letter with CIN number will be collected
3	773759	Devika D	List of Directors duly attested by CA	OTC	Auditor is out of station, will be collected with CA attestation
					, Already we collected OCR pro of for 62.85 Lacs, Balance 2. 15, Lacs (ie 1% of the total transaction) will be deposited on behalf of Seller

12/3/2016

India Infoline Mail - Fwd: OTC requested P No 773759 / Mrs Devika / 152.99 Lacs,

4	773759	Devika D	Balance OCR of 2,15,000 proof	OTC	by 03/12/2016 as TDS. The entire transactions of 65 lacs will be reflected in sale deed . The necessary proof will be collected.	5/12/2016
5	773759	Devika D	Seller KYC clear copy reqd with self attestation	OTC	We had collected the Soft copies from Seller by mail. Hard copy will be collected on 05/12/2016. Seller FCU is positive	5/12/2016
6	773759	Devika D	Original Sale agreement	OTC	Xerox Copy of the same is available, The original will be collected on 05/12/2016 before registration.	5/12/20

Regards,

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

From: Emmanuel P <emmanuel.p@iifl.com>

Date: Fri, Dec 2, 2016 at 10:59 PM

Subject: OTC requested P No 773759 / Mrs Devika / 152.99 Lacs,

To: Nirmalkumar S <nirmalkumar.s@iifl.com>, Senthil Kumaran <senthil.kumaran@iifl.com>

Cc: Rajesh Kunjunni <rajesh.kunjunni@iifl.com>, Sudarsan D <sudarsan.d@iifl.com>, Eswaran Gdr <eswaran.gdr@iifl.com>

Dear Senthil,

Request OTC approval for the following,

? P No	Customer Name	Document Description	OTC / PDD	Reason for OTC	Target Date	
	773759	Devika D	Customer Signed revised final sanction letter	OTC	Sanction letter collected as wrongly with out company seal. So revised one will be collected on 03/12/2016	3/12/2016
2	773759	Devika D	Revised format of Board Resolution required with CIN number has to be mentioned in the letter head.	OTC	Board Resolution letter collected with out CIN Number. Revised corrected Resolution letter with CIN number will be collected	5/12/2016
3	773759	Devika D	List of Directors duly attested by CA	OTC	Auditor is out of station, will be collected with CA attestation	5/12/2016
4	773759	Devika D	Balance OCR of 2,15,000 proof	OTC	, Already we collected OCR proof for 62.85 Lacs, Balance 2. 15, Lacs (ie 1% of the total transaction) will be deposited on behalf of Seller by 03/12/2016 as TDS. The entire transactions of 65 lacs will be reflected in sale deed . The necessary proof will be collected.	5/12/2016
	773759	Devika D	Seller KYC clear copy reqd with	OTC	We had collected the Soft copies from Seller by mail. Hard c	5/12/2016

To,

India Infoline Housing Finance Ltd,

Subject: Sole Proprietorship Declaration

VEE VEE BRICKS

I, Mrs DEVIKA running a proprietorship firm VIZ. _____ situated at COIMBATORE ("the said firm") has approached India Infoline Housing Finance Ltd for a financial assistance of sum of Rs 1,52,99,288/- (Rupees One crore fifty two lakh, nine thousand two hundred and eighty eight only) (the said loan). The said Loan has been sanctioned by India Infoline Housing Finance Ltd.

I hereby declare, assure and confirm that I am the sole proprietor of the said proprietorship firm and have and have been running the said firm since last 10 Years. I am having the sole authority to issue and honor the cheques on behalf of the said firm.

I further state that the above information is true and best of my knowledge. In case, there is false declaration and information, I undertake to Indemnify India Infoline Finance Ltd for any losses, damages caused to India Infoline Housing Finance Ltd.

Thanking You,

Yours Truly, For VEE VEE BRICKS *vee vee bricks seal & sign by Mrs. Devika.*


Proprietrix

Stamp & Signature of the Borrower.

To,

India Infoline Housing Finance Ltd,
Premises No 101, 1st Floor,
Vipul Aghora,
MG Road,
Gurgaon - 122001

Dated 30.11.2016

Sub - Declaration from customer for Loan Prospect No 773759

Sir,

DEVIKA D, DURAI KANNAN V, VENKATAPATHY RAJA, AVP TRANSPORTS
I, VEE VEE BRICKS, VEE VEE BUS SERVICES PRIVATE LIMITED
have been approved Purchase Loan of Rs. 15299,288
from "India Infoline Housing Finance Ltd".

Now, I / we

DEVIKA D, DURAI KANNAN V, VENKATAPATHY RAJA, AVP TRANSPORTS,
VEE VEE BRICKS, VEE VEE BUS SERVICES PRIVATE LIMITED

Hereby declare that -

- 1) I am aware that the said loan is being booked and authorized in "IIHFL" system.
- 2) I am aware that the disbursement of the said loan would be done post completing the due diligence and receiving all the documents of the case as per process of "India Infoline Housing Finance Ltd".
- 3) During the period of due diligence and completion of documents of the case from authorization till disbursement of the loan, the interest on the loan would be bore by me being borrower on the loan and I would not ask for any refund of interest during this period.
- 4) I hereby declare that the above statement is true & correct and I hereby abide by the above statement.

Yours Truly

(1)

x (2) Venkatapathy Raja x (3)

U. Moni Kannan

Borrower/Co - Borrower(s) For VEE VEE BRICKS
For Vee Vee Bus Services Private Limited

U. Moni Kannan

(4) (5)

Proprietrix

For A. V.P TRANSPORTS

(6)

Proprietor.

Managing Director

LOAN APPLICATION FORM

REFERENCES

Name: 1 K. PARAMESWARAN
Address: NO 15, PRICOL COLONY
RAVUNDAM PALAYAM,
City COIMBATORE Pin Code 641080
State TAMILNADU Country INDIA
Phone Mobile 99949-98435
E mail _____
Relation FRIEND

Name: 2 SHANNI AAM,
Address: NO 32, VCS NAGAR,
GIN MILLS POST,
City COIMBATORE Pin Code 641029
State TAMILNADU Country INDIA
Phone Mobile 98433 67067
E mail _____
Relation FRIEND

KEY LOAN FEATURES

- Minimum Loan amount: INR 5 Lacs*
- Maximum Loan Amount: INR 10 Crores*
- Tenure up to 20 years (240 months)*
- Repayment through Equated Monthly Instalments (EMIs)
- Rate of Interest Based on credit evaluation process
- Applicable Charges as per the schedule of charges valid at the time of loan approval

At IIFL we have adopted risk based pricing, which is arrived by taking into account, broad parameters like the customers financial and credit profile. Applicable interest rates are arrived at taking into account the prevailing market rates at the time of sanctioning. The details are also available on our website www.iifl.com

DECLARATION

I/We are applying for Loan of ₹ 1800000. I/We understand that sanction of the loan is at the sole discretion of IIFL which reserves its right to reject the application after communicating the reasons for rejection and that IIFL shall not be responsible/liable in any manner whatsoever, to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection of our application. I/we understand and agree that IIFL and/or its group companies reserve the rights to retain the photographs and documents submitted with this application and will not return the same to me/us. I/We represent that I/We am / are a citizen of India and our company/firm is registered in India. I/We represent that I/We have not been declared insolvent nor have any insolvency/bankruptcy proceeding been initiated against me/us. I/We represent that information furnished by me/us in this application is true and correct, I/We represent that I/We have not defaulted on any loan repayments with any Banks/ FIS. I/ we have no objection to IIFL and/or its group companies and/or its agents providing me information on various products, offers and services provided by IIFL and/or its group companies through any mode (including telephone calls, SMSs/ emails, letters etc.) and authorize IIFL and/or its group companies and/or its agents for the above purpose. I/ we confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry" as laid down by 'TELECOM REGULATORY AUTHORITY OF INDIA' will not be applicable for such information/ communication to me/us. I/ we undertake to inform IIFL and/or its group companies and/or its agents regarding the change in any of the information furnished and to provide any further information/documents that IIFL and/or its group companies and/or its agents may require. I/ We agree and accept that IIFL may by its self or through authorised persons, Lawyers, agencies, bureau, etc. Verify any information given, check credit references, employment details and obtain credit reports to determine any creditworthiness from time to time at discretion of IIFL. The initial money deposit is not refundable. I/We have read through the terms and the conditions of the grant of loan and have understood the implications of the terms and conditions. The aforementioned details in application and other documents have been explained to me/us in the Language understood by me/us and I/We have understood the entire meaning of the various clauses and executed the same.

Signature/Thumb Impression of the Applicant / Authorised Signatory

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

Date 18/11/2016

Date 18/11/2016

Place Coimbatore

Place Coimbatore



FOR OFFICE USE ONLY

Source AKSHAY ASSOCIATES Exec. code _____

DSA Name & Code AKSHAY ASSOCIATES / 11103

Other Channel _____

RM Name _____

Risk Categorisation: Low Medium High



CIN No. U65993MH2006PLC166475

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

• Website - www.iiflhomeloans.com

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

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

LOAN APPLICATION FORM



Branch Location COIMBATORE

Prospect ID 773759

Serial No. 116380

Customer ID _____

Date of Application 18/11/2016 Source AKSHAY ASSOCIATES / 111208

Loan Amount 1,80,00,000 Tenure 15 Yrs

If existing customer Yes No If yes Loan No. _____

Preferred mailing address: Residence Office Permanent

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

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

Name of the Buyout Bank _____

PERSONAL DETAILS OF APPLICANT/ CO-APPLICANT

APPLICANT

Title Mr. Mrs. M/s.

First Name DEVKA.

Middle Name _____

Surname S.

Father's/Spouse's name DURAI KANNAN

Mother's Maiden Name DHAMAYANTHI.

Date of Birth 08/05/1966 Gender Male Female

Marital Status Single Married Others

No. of Dependents: Children 2 Parents _____ Others _____

Qualification High School Graduate Post Graduate
 Others

Category SC ST General OBC Others

PAN A/F/Z/P/D/5091/G

Driving Lic. No. _____ Expiry date _____ Passport No. _____

Issued date _____ Valid upto _____

Voter Identity No. _____

AADHAR _____

Visa Valid upto (if NRI/PIO) _____

Social Security No. (if NRI/ PIO) _____

Mobile 9994998431

Email _____

Current Address OLD NO 124, NEW NO 36,

Landmark OPP TO KARISHMA BEAUTY PARLOUR,

City/Town SOWRI PALAYAM ROAD, RAMANATHAPURAM

Pin Code 641045 State TAMILNADU, COIMBATORE

Country INDIA

Residence type Rented Owned

No. of Years of Residence 30

Landline No. 0422-2817516

Permanent address

Landmark _____

City/Town SAME AS ABOVE

Pin Code _____

State _____

Country _____

CO-APPLICANT

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

First Name VENKATA PATHY RAJA

Middle Name _____

Surname D

Father's/Spouse's name DURAI KANNAN

Mother's Maiden Name DEVKA

Date of Birth 21/08/1992 Gender Male Female

Marital Status Single Married Others

No. of Dependents: Children _____ Parents _____ Others _____

Qualification High School Graduate Post Graduate
 Others PROFESSIONAL

Category SC ST General OBC Others

PAN A/O/Q/P/V/86793

Driving Lic. No. _____ Expiry date _____ Passport No. _____

Issued date _____ Valid upto _____

Voter Identity No. _____

AADHAR _____

Visa Valid upto (if NRI/PIO) _____

Social Security No. (if NRI/ PIO) _____

Mobile 9994998433

Email _____

Current Address OLD NO 124; New NO 36,

Landmark OPP TO KARISHMA BEAUTY PARLOUR,

City/Town SOWRI PALAYAM ROAD, RAMANATHAPURAM

Pin Code 641045 State TAMILNADU, COIMBATORE

Country INDIA

Residence type Rented Owned

No. of Years of Residence 25 yrs

Landline No. 0422-2817516

Permanent address

Landmark _____

City/Town SAME AS ABOVE

Pin Code _____

State _____

Country _____

LOAN APPLICATION FORM

EMPLOYMENT/ OCCUPATION DETAILS

Occupation: Salaried SEP SENP
 Housewife Retired
Name of Current Employer/Business Firm YEE VEE BRICKS
52A, ANUVAVI SUBRAMANIAK KOIL ROAD,
Address of Current Employer/Business Firm CHINNATHADARAI
Landmark _____
City/Town COMBATORE
Pin Code 641018 State TAMILNADU
Country INDIA
Landline _____
Fax: _____
Years of Current job /Employment 09
Total Work Experience 25 yrs
Nature of Business CHAMBER BRICKS MFRS & SUPPLIES
Date of Incorporation 25/06/2007

Type of Industry:
 Manufacturing/Engineering/Construction Banking/
Financial Services Media/Entertainment/Hospitality
 Central/State Govt. FMCG Education Retail
 IT/TeS/Telecom Others

Type of Organisation:
 Proprietorship Partnership Public Limited
 Govt. PSU MNC

If Salaried:
 Central Govt. State Govt. Public/ Private Sector
 NGO Statutory Body Professional

If Govt. Employee
 Civil Police/ Enforcement Defense Services
 PSU Other
Department _____
Employee ID _____
Designation _____

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

Previous Organisation (If current employment is less than year)/ City _____
Gross Annual Income 2,10,000
Other Annual Income _____
Assets/ investments Immovable _____
Securities _____
Other investments _____
Bank Balance _____
Total _____

FINANCIAL DETAILS (IN INR LAKHS)

Liabilities	O/S Amount	EMI	Bal tenor
Home Loan			
Personal Loan			
Two Wheeler			
Loan			
CreditCardO/S	As per sheet	Net due	
Other			
Total			

Occupation: Salaried SEP SENP
 Housewife Retired
Name of Current Employer/Business Firm _____
Address of Current Employer/Business Firm _____
Landmark _____
City/Town _____
Pin Code _____ State _____
Country _____
Landline _____
Fax: _____
Years of Current job /Employment _____
Total Work Experience _____
Nature of Business _____
Date of Incorporation DD/MM/YYYY

Type of Industry:
 Manufacturing/Engineering/Construction Banking/
Financial Services Media/Entertainment/Hospitality
 Central/State Govt. FMCG Education Retail
 IT/TeS/Telecom Others

Type of Organisation:
 Proprietorship Partnership Public Limited
 Govt. PSU MNC

If Salaried:
 Central Govt. State Govt. Public/ Private Sector
 NGO Statutory Body Professional

If Govt. Employee
 Civil Police/ Enforcement Defense Services
 PSU Other
Department _____
Employee ID _____
Designation _____

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

Previous Organisation (If current employment is less than year)/ City _____
Gross Annual Income _____
Other Annual Income _____
Assets/ investments Immovable _____
Securities _____
Other investments _____
Bank Balance _____
Total _____

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

LOAN APPLICATION FORM

BANK DETAILS

Name of Bank KARNATAKA BANK
Branch address RAMANATHAPURAM
Type of Account Savings Current Cash credit OD
Account No. _____
Account Operational since _____

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

COST AND FUND INFORMATION (LOAN DETAILS)

Fund required
Construction/Purchase Estimate _____
Sale Agreement _____
Registration/Stamp duty charges _____
Incidental expenses _____
Business Requirement _____
Total Fund Requirement 2,15,00,000

Sources of Funds
Amount already spent _____
(Personal Savings) _____
Amount already spent(Business) _____
Other borrowing/Loans _____
Others _____
Loan Applied for 1,80,00,000
Total Source of Funds 2,15,00,000

PROPERTY DETAILS

Type of Construction: Ready Under Construction Type of Property: Residential Commercial Mixed Usage Plot
Status of Property: Self-OccUPIED Partly Rented Partly Vacant
Name of the Current Owner Dr. LESLIE MATHEW
Property Address PLOT NO 473, GIV RESIDENCY, UPPLIPALAYAM VILLAGE
Land Mark PSGIMS BACKSIDE City COMBATORE Pin Code 641015 State TAMILNADU

INITIAL FEE DETAILS

Bank Account Name & Branch KARNATAKA BANK LTD ; RAMANATHAPURAM Date 18/11/2016
Cheque No. 041548 Amount* 5750 PROOF SUBMITTED (*The initial amount collected is not refundable)

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

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

Address Proof:
 Bank Account Statement Telephone Bill Electricity Bill
 Ration Card Aadhar Card Others

Address Proof:
 Bank Account Statement Telephone Bill Electricity Bill
 Ration Card Aadhar Card Others

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

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

LOAN APPLICATION FORM

REFERENCES

Name: 1 K. PARAMESWARAN
Address: # 15, PRICOL COLONY,
KAVUNDAMPALAYAM,
City COIMBATORE Pin Code 641030
State TAMILNADU Country INDIA
Phone Mobile 99949-98435
E mail
Relation FRIEND

Name: 2 MR. SHANMUGAM
Address: # 32, VCS NAGAR,
GIN MILLS POST
City COIMBATORE Pin Code 641029
State TAMILNADU Country INDIA
Phone Mobile 98433 67067
E mail
Relation FRIEND

KEY LOAN FEATURES

- Minimum Loan amount: INR 5 Lacs*
- Maximum Loan Amount: INR 10 Crores*
- Tenure up to 20 years (240 months)*
- Repayment through Equated Monthly Instalments (EMIs)
- Rate of Interest Based on credit evaluation process
- Applicable Charges as per the schedule of charges valid at the time of loan approval

At IIFL we have adopted risk based pricing, which is arrived by taking into account, broad parameters like the customers financial and credit profile. Applicable interest rates are arrived at taking into account the prevailing market rates at the time of sanctioning. The details are also available on our website www.iifl.com

DECLARATION

I/We are applying for Loan of ₹ 1,80,00,000. I/We understand that sanction of the loan is at the sole discretion of IIFL which reserves its right to reject the application after communicating the reasons for rejection and that IIFL shall not be responsible/liable in any manner whatsoever, to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection of our application. I/we understand and agree that IIFL and/ or its group companies reserve the rights to retain the photographs and documents submitted with this application and will not return the same to me/us. I/We represent that I/We am / are a citizen of India and our company/ firm is registered in India. I/We represent that I/ We have not been declared insolvent nor have any insolvency/bankruptcy proceeding been initiated against me/us. I/We represent that information furnished by me/us in this application is true and correct, I/We represent that I/We have not defaulted on any loan repayments with any Banks/FIS. I/ we have no objection to IIFL and/ or its group companies and/ or its agents providing me information on various products, offers and services provided by IIFL and/ or its group companies through any mode (including telephone calls, SMSs/ emails, letters etc.) and authorize IIFL and/ or its group companies and/ or its agents for the above purpose. I/we confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry" as laid down by 'TELECOM REGULATORY AUTHORITY OF INDIA' will not be applicable for such information/ communication to me/us. I/we undertake to inform IIFL and/ or its group companies and/ or its agents regarding the change in any of the information furnished and to provide any further information/documents that IIFL and/ or its group companies and/ or its agents may require. I/ We agree and accept that IIFL may by its self or through authorised persons, Lawyers, agencies, bureau, etc. Verify any information given, check credit references, employment details and obtain credit reports to determine any creditworthiness from time to time at discretion of IIFL. The initial money deposit is not refundable. I/We have read through the terms and the conditions of the grant of loan and have understood the implications of the terms and conditions. The aforementioned details in application and other documents have been explained to me/us in the Language understood by me/us and I/We have understood the entire meaning of the various clauses and executed the same.

Signature/Thumb Impression of the Applicant / Authorised Signatory

Date 18/11/2016

Place COIMBATORE

For Vee Vee Bus Services Private Limited

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

Date 18/11/2016

Place COIMBATORE

Managing Director

FOR OFFICE USE ONLY

Source AKSHAY ASSOCIATES Exec. code 111203
DSA Name & Code AKSHAY ASSOCIATES / 111203
Other Channel _____
RM Name _____
RM Code _____
Risk Categorisation: Low Medium High

DSA Stamp



CIN No. U65993MH2006PLC166475

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

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

LOAN APPLICATION FORM

Serial No. 116381

Branch Location COIMBATORE
Prospect ID 773759 Customer ID _____
Date of Application 18/11/2016 Source AKSHAY ASSOCIATES 111203
Loan Amount 1,80,00,000 Tenure 15 Yrs
If existing customer Yes No If yes Loan No. _____
Preferred mailing address: Residence Office Permanent
(Please tick ✓ anyone) (Please fill the form in BLOCK Letters)

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

Name of the Buyout Bank _____

PERSONAL DETAILS OF APPLICANT/ CO-APPLICANT

APPLICANT

Title Mr. Mrs. M/s.

First Name DURAI KANNAN

Middle Name _____

Surname V.

Father's/Spouse's name VENKATA PATHY

Mother's Maiden Name SAROJINI

Date of Birth 09/07/1965 Gender Male Female

Marital Status Single Married Others

No. of Dependents: Children 2 Parents _____ Others _____

Qualification High School Graduate Post Graduate
 Others

Category SC ST General OBC Others

PAN A F Z P D 5715K

TN 38 1985 000 143 Expiry date 24/09/2018 Passport No. _____

Issued date _____ Valid upto _____

Voter Identity No. _____

AADHAR _____

Visa Valid upto (if NRI/PIO) _____

Social Security No. (if NRI/PIO) _____

Mobile 99949 98432

Email veevee bus services@gmail.com

Current Address Old No 124, New No 36, SOWRI PAKAYA Road,

Landmark OPP TO KARISHMA BEAUTY PARLOR,

City/Town RAMA RATHA PURAM, COIMBATORE

Pin Code 641045 State TAMILNADU

Country INDIA

Residence type Rented Owned

No. of Years of Residence 30

Landline No. 0422-2317516

Permanent address

Landmark _____

City/Town Same as above

Pin Code _____ State _____

Country _____

CO-APPLICANT

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

First Name For Vee Vee Bus Services Private Limited

Middle Name Company

Surname _____

Father's/Spouse's name _____

Mother's Maiden Name _____

Date of Birth 07/10/2011 Gender Male Female

Marital Status Single Married Others

No. of Dependents: Children _____ Parents _____ Others _____

Qualification High School Graduate Post Graduate
 Others

Category SC ST General OBC Others

PAN AAECV0280C

Driving Lic. No. _____ Expiry date _____ Passport No. _____

Issued date _____ Valid upto _____

Voter Identity No. _____

AADHAR _____

Visa Valid upto (if NRI/PIO) _____

Social Security No. (if NRI/PIO) _____

Mobile _____

Email veevee bus services@gmail.com

Current Address No 24, SRI GARUDA BUILDING,

Landmark NEAR WOMENS POLYTECHNIC

City/Town NO 24, NGR STREET, PN PALAYAM

Pin Code 641037 State TAMILNADU, COIMBATORE

Country INDIA

Residence type Rented Owned

No. of Years of Residence _____

Landline No. 0422-2317516

Permanent address

Landmark _____

City/Town Same as above

Pin Code _____ State _____

Country _____

LOAN APPLICATION FORM

EMPLOYMENT/ OCCUPATION DETAILS

Occupation: Salaried SEP SENP
 Housewife Retired
Name of Current Employer/Business Firm YEE VEE BUS SERVICES PRIVATE LIMITED, SRI GARUDA BUILDING
Address of Current Employer/Business Firm NO 24, NAR STREET
Landmark NEAR WOMENS POLYTECHNIC
City/Town P N PALAYAM, COIMBATORE
Pin Code 641037 State TAMILNADU
Country INDIA
Landline _____
Fax: _____
Years of Current job /Employment 30
Total Work Experience 30
Nature of Business TRANSPORT OPERATOR
Date of Incorporation 17/10/2011

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

Type of Organisation:
 Proprietorship Partnership Public Limited
 Govt. PSU MNC

If Salaried:
 Central Govt. State Govt. Public/ Private Sector
 NGO Statutory Body Professional

If Govt. Employee
 Civil Police/ Enforcement Defense Services
 PSU Other

Department _____
Employee ID _____
Designation _____

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

Type of Profession: Doctor Architect CA
 Lawyer Others

Official/ Business Email ID _____

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

FINANCIAL DETAILS (IN INR LAKHS)

Gross Annual Income 1,80,00,000 -
Other Annual Income _____
Assets/ investments Immovable _____
Securities _____
Other investments _____
Bank Balance _____
Total _____

Liabilities	O/S Amount	EMI	Bal tenor
Home Loan	_____	_____	_____
Personal Loan	_____	_____	_____
Two Wheeler	_____	Sheet attached	_____
Loan	_____	as per sheet attached	_____
CreditCardO/S	_____	_____	_____
Other	_____	_____	_____
Total	_____	_____	_____

Occupation: Salaried SEP SENP
 Housewife Retired

Name of Current Employer/Business Firm YEE VEE BUS SERVICES PRIVATE LIMITED,

Address of Current Employer/Business Firm NO 24 NAR ST,
Landmark NEAR WOMENS POLYTECHNIC

City/Town P N PALAYAM, COIMBATORE

Pin Code 641037 State TAMILNADU

Country INDIA
Landline _____
Fax: _____

Years of Current job /Employment 30
Total Work Experience 30

Nature of Business TRANSPORTS
Date of Incorporation 17/10/2011

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

Type of Organisation:
 Proprietorship Partnership Public Limited
 Govt. PSU MNC

If Salaried:
 Central Govt. State Govt. Public/ Private Sector
 NGO Statutory Body Professional

If Govt. Employee
 Civil Police/ Enforcement Defense Services
 PSU Other

Department _____
Employee ID _____
Designation _____

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

Type of Profession: Doctor Architect CA
 Lawyer Others

Official/ Business Email ID _____

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

Gross Annual Income 1,80,00,000

Other Annual Income _____

Assets/ investments Immovable _____

Securities _____

Other investments _____

Bank Balance _____

Total _____

Liabilities	O/S Amount	EMI	Bal tenor
Home Loan	_____	_____	_____
Personal Loan	_____	_____	_____
Two Wheeler	_____	Sheet attached	_____
Loan	_____	as per sheet attached	_____
CreditCardO/S	_____	_____	_____
Other	_____	_____	_____
Total	_____	_____	_____

LOAN APPLICATION FORM

BANK DETAILS

Name of Bank KARNATAKA BANK
Branch address Ramanathapuram
Type of Account Savings Current Cash credit OD
Account No. _____
Account Operational since _____

Name of Bank Karnataka Bank
Branch address Ramanathapuram
Type of Account Savings Current Cash credit OD
Account No. 1537 000100052401
Account Operational since _____

COST AND FUND INFORMATION (LOAN DETAILS)

Fund required
Construction/Purchase Estimate _____
Sale Agreement _____
Registration/Stamp duty charges _____
Incidental expenses _____
Business Requirement _____
Total Fund Requirement 2,15,00,000

Sources of Funds
Amount already spent _____
(Personal Savings) _____
Amount already spent(Business) _____
Other borrowing/Loans _____
Others _____
Loan Applied for 1,80,00,000 -
Total Source of Funds 2,15,00,000

PROPERTY DETAILS

Type of Construction: Ready Under Construction Type of Property: Residential Commercial Mixed Usage Plot
Status of Property: Self-OccUPIED Partly Rented Partly Vacant
Name of the Current Owner DR. LESLIE MATHEW
Property Address Plot No 473, G.V. RESIDENCY, UPPILIPALAYAM VILLAGE,
Land Mark PSGIMS BACKSIDE City COIMBATORE Pin Code 641015 State TAMILNADU

INITIAL FEE DETAILS

Bank Account Name & Branch KARNATAKA BANK LTD, RAMANATHAPURAM Date 18/11/2016

Cheque No. 041548 Amount* 5750 (*The initial amount collected is not refundable)
PROOF SUBMITTED

APPLICANT

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

Address Proof:

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

Financial Details:

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

CO-APPLICANT

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

Address Proof:

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

Financial Details:

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

LOAN APPLICATION FORM

REFERENCES

Name: 1 **K. PARAMESWARAN**
 Address: NO 15, PRICOL COLONY,
 KAVUNDAM PALAYAM,
 City COMBATORE Pin Code 641030
 State TAMILNADU Country INDIA
 Phone Mobile
 E mail
 Relation FRIEND

Name: 2 **STHANMUGAM**
 Address: NO 32, VCS NAGAR,
 GIN MILLS POST
 City COMBATORE Pin Code 641030
 State TAMILNADU Country INDIA
 Phone Mobile
 E mail
 Relation FRIEND

KEY LOAN FEATURES

- Minimum Loan amount: INR 5 Lacs*
- Maximum Loan Amount: INR 10 Crores*
- Tenure up to 20 years (240 months)*
- Repayment through Equated Monthly Instalments (EMIs)
- Rate of Interest Based on credit evaluation process
- Applicable Charges as per the schedule of charges valid at the time of loan approval

At IIFL we have adopted risk based pricing, which is arrived by taking into account, broad parameters like the customers financial and credit profile. Applicable interest rates are arrived at taking into account the prevailing market rates at the time of sanctioning. The details are also available on our website www.iifl.com

DECLARATION

I/ We are applying for Loan of ₹ 1,80,00,000. I/ We understand that sanction of the loan is at the sole discretion of IIFL which reserves its right to reject the application after communicating the reasons for rejection and that IIFL shall not be responsible /liable in any manner whatsoever, to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection of our application. I/we understand and agree that IIFL and/ or its group companies reserve the rights to retain the photographs and documents submitted with this application and will not return the same to me/us. I/ We represent that I/ We am/ are a citizen of India and our company/ firm is registered in India. I/ We represent that I/ We have not been declared insolvent nor have any insolvency/bankruptcy proceeding been initiated against me/us. I/ We represent that information furnished by me/us in this application is true and correct, I/ We represent that I/ We have not defaulted on any loan repayments with any Banks/ FIS. I/ we have no objection to IIFL and/ or its group companies and/ or its agents providing me information on various products, offers and services provided by IIFL and/ or its group companies through any mode (including telephone calls, SMSs/ emails, letters etc.) and authorize IIFL and/ or its group companies and/ or its agents for the above purpose. I/we confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry" as laid down by "TELECOM REGULATORY AUTHORITY OF INDIA" will not be applicable for such information/ communication to me/us. I/ we undertake to inform IIFL and/ or its group companies and/ or its agents regarding the change in any of the information furnished and to provide any further information/ documents that IIFL and/ or its group companies and/ or its agents may require. I/ We agree and accept that IIFL may by its self or through authorised persons, Lawyers, agencies, bureaus, etc. Verify any information given, check credit references, employment details and obtain credit reports to determine any creditworthiness from time to time at discretion of IIFL. The initial money deposit is not refundable. I/ We have read through the terms and the conditions of the grant of loan and have understood the implications of the terms and conditions. The aforementioned details in application and other documents have been explained to me/us in the Language understood by me/us and I/ We have understood the entire meaning of the various clauses and executed the same.

For VEE VEE BRICKS

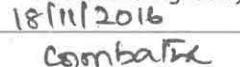


Signature/Thumb Impression of the Applicant / Authorised Signatory

Date 18/11/2016

Place COMBATORE

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



For A. V. P TRANSPORTS



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

Date 18/11/2016

Place COMBATORE

FOR OFFICE USE ONLY

Source AKSHAY ASSOCIATES Exec. code 111203

DSA Name & Code AKSHAY ASSOCIATES /

Other Channel

RM Name

Risk Categorisation: Low Medium High

DSA Stamp

IIFL
Home Loan
Ghar Aapka, Loan Hamaara.

CIN No. U65993MH2006PLC166475

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

• Website - www.iiflhomeloans.com

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

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

LOAN APPLICATION FORM

For A. V. P TRANSPORTS		Branch Location COMBATORE	
Please affix recent photograph of Proprietor		CustomerID	
Prospect ID 773759 Date of Application 18/11/2016 Source AKSHAY ASSOCIATES .			
Loan Amount ₹ 1,80,00,000 Tenure 15 yrs			
If existing customer <input type="checkbox"/> Yes <input type="checkbox"/> No If yes Loan No.			
Preferred mailing address: <input type="checkbox"/> Residence <input type="checkbox"/> Office <input type="checkbox"/> Permanent		(Please tick✓ anyone) (Please fill the form in BLOCK Letters)	
(Please tick✓ anyone) (Please fill the form in BLOCK Letters)			
Loan Rate	Applicant Status	Transaction Type	End Use
<input type="checkbox"/> Fixed <input checked="" type="checkbox"/> Floating	<input checked="" type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO	<input type="checkbox"/> BT <input type="checkbox"/> Refinance <input checked="" type="checkbox"/> Fresh	<input checked="" type="checkbox"/> HOME LOAN <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Plot <input type="checkbox"/> Improvement/ Extension
LAP <input type="checkbox"/> Asset Purchase <input type="checkbox"/> Others (Please Specify Business)			

Name of the Buyout Bank

PERSONAL DETAILS OF APPLICANT/ CO-APPLICANT
APPLICANT

Title Mr. M/s. **For VEE VEE BRICKS**

First Name _____

Middle Name _____

Surname _____

Father's/Spouse's name _____

Mother's Maiden Name _____

Date of Birth DD/MM/YYYY Gender Male Female

Marital Status Single Married Others

No. of Dependents: Children _____ Parents _____ Others _____

Qualification High School Graduate Post Graduate

Others

Category SC ST General OBC Others

PAN _____

Driving Lic. No. _____ Expiry date _____ Passport No. _____

Issued date _____ Valid upto _____

Voter Identity No. _____

AADHAR _____

Visa Valid upto (if NRI/PIO) _____

Social Security No. (if NRI/PIO) _____

Mobile _____

Email _____

Current Address 529, ANUVARI SUBRAMANIAM
KOIL ROAD, Landmark _____

City/Town CHINNA THADA GAM, COMBATORE

Pin Code 641108 State TAMILNADU

Country INDIA

Residence type Rented Owned

No. of Years of Residence _____

Landline No. _____

Permanent address

Landmark _____

City/Town SAME AS ABOVE

Pin Code _____ State _____

Country _____

CO-APPLICANT

Title Mr. M/s. Relation with applicant **For A. V. P TRANSPORTS**

First Name _____

Middle Name _____

Surname _____

Father's/Spouse's name _____

Mother's Maiden Name _____

Date of Birth DD/MM/YYYY Gender Male Female

Marital Status Single Married Others

No. of Dependents: Children _____ Parents _____ Others _____

Qualification High School Graduate Post Graduate

Others

Category SC ST General OBC Others

PAN _____

Driving Lic. No. _____ Expiry date _____ Passport No. _____

Issued date _____ Valid upto _____

Voter Identity No. _____

AADHAR _____

Visa Valid upto (if NRI/PIO) _____

Social Security No. (if NRI/PIO) _____

Mobile _____

Email _____

Current Address DNO 3B, SOWRI PALAYAM ROAD
Landmark OPP TO KARISHMA BEAUTY PARLOUR,

City/Town RAMANA THAPURAM, COMBATORE

Pin Code 641045 State TAMILNADU

Country INDIA

Residence type Rented Owned

No. of Years of Residence 30

Landline No. 0422-2317516

Permanent address

Landmark SAME AS ABOVE

City/Town _____

Pin Code _____ State _____

Country _____

LOAN APPLICATION FORM

EMPLOYMENT/ OCCUPATION DETAILS

Occupation: Salaried SEP SENP Housewife Retired

Name of Current Employer/Business Firm VEE VEE BRICKS

Address of Current Employer/Business Firm 529, ANURAVI

Landmark SUBRAMANIAN KOIL STREET,

City/Town CHINNATHADAGAM, COMBATORE

Pin Code 641108 State TAMILNADU

Country INDIA

Landline _____

Fax: _____

Years of Current job /Employment _____

Total Work Experience _____

Nature of Business _____

Date of Incorporation DD MM YYYY

Type of Industry:

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

Type of Organisation:

 Proprietorship Partnership Public Limited Govt. PSU MNC _____

If Salaried:

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

If Govt. Employee

 Civil Police/ Enforcement Defense Services PSU Other _____

Department _____

Employee ID _____

Designation _____

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

Official/ Business Email ID _____

Previous Organisation (If _____)

current employment is less

than year)/ City _____

FINANCIAL DETAILS (IN INR LAKHS)

Gross Annual Income _____

Other Annual Income _____

Assets/ Immovable _____

Investments Securities _____

Other investments _____

Bank Balance _____

Total _____

Liabilities O/S Amount _____

EMI _____

Bal tenor _____

Home Loan _____

Personal Loan _____

Two Wheeler Loan _____

Credit Card O/S _____

Other _____

Total _____

Occupation: Salaried SEP SENP Housewife Retired

Name of Current Employer/Business Firm 36, 3B TIRUPATI

AVP TRANSPORTS

Address of Current Employer/Business Firm 36, SOWRI PALAYAM

Landmark MAIN ROAD, Ramanathapuram

City/Town Combattore

Pin Code 641045 State TAMILNADU

Country INDIA

Landline _____

Fax: _____

Years of Current job /Employment _____

Total Work Experience _____

Nature of Business _____

Date of Incorporation DD MM YYYY

Type of Industry:

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

Type of Organisation:

 Proprietorship Partnership Public Limited Govt. PSU MNC _____

If Salaried:

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

If Govt. Employee

 Civil Police/ Enforcement Defense Services PSU Other _____

Department _____

Employee ID _____

Designation _____

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

Official/ Business Email ID _____

Previous Organisation (If _____)

current employment is less

than year)/ City _____

Gross Annual Income _____

Other Annual Income _____

Assets/ Immovable _____

Investments Securities _____

Other investments _____

Bank Balance _____

Total _____

Liabilities O/S Amount _____

EMI _____

Bal tenor _____

Home Loan _____

Personal Loan _____

Two Wheeler Loan _____

Credit Card O/S _____

Other _____

Total _____

LOAN APPLICATION FORM

BANK DETAILS

Name of Bank KARNATAKA BANK

Branch address Ramanathapuram

Type of Account Savings Current Cash credit OD

Account No. 1537000100052501

Account Operational since _____

Name of Bank _____

Branch address _____

Type of Account Savings Current Cash credit OD

Account No. _____

Account Operational since _____

COST AND FUND INFORMATION (LOAN DETAILS)

Fund required

Construction/Purchase Estimate _____

Sale Agreement _____

Registration/Stamp duty charges _____

Incidental expenses _____

Business Requirement _____

Total Fund Requirement 180,00,000

Sources of Funds

Amount already spent _____

(Personal Savings) _____

Amount already spent(Business) _____

Other borrowing/Loans _____

Others _____

Loan Applied for _____

Total Source of Funds 1,80,00,000

1,80,00,000

PROPERTY DETAILS

Type of Construction: Ready Under Construction Type of Property: Residential Commercial Mixed Usage PlotStatus of Property: Self-OccUPIED Partly Rented Partly Vacant

Name of the Current Owner Dr. LESLIE MATHEW

Property Address Plot no 473, G.V. RESIDENCY, UPPILI PALAYAM,

Land Mark _____ City Combattore Pin Code 641015 State TN

INITIAL FEE DETAILS

Bank Account Name & Branch _____

Cheque No. 041548

Amount* 5750

PROOF SUBMITTED

APPLICANT

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

Address Proof:

 Bank Account Statement Telephone Bill Electricity Bill Ration Card Aadhar Card Others _____

Financial Details:

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

CO-APPLICANT

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

Address Proof:

 Bank Account Statement Telephone Bill Electricity Bill Ration Card Aadhar Card Others _____

Financial Details:

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

कर्णाटक बैंक लिमिटेड KARNATAKA BANK LTD.

Regd. & Head Office: MANGALURU - 574 001

रामनाथपुरम् गांधी, कोयम्पुरम् - 641 045
Ramanathapuram Branch, Coimbatore - 641 045
IFSC: KARB0000153
"CBS BRANCH"

Date for issue (month from the date of instrument):

18.11.2016
D D M M Y Y Y

Pay India Infoline Housing Finance Limited

या धारक को or Bearer

रुपये Rupees Five thousand Seven hundred
and Fifty only

अदा कर्ता ₹ 5750/-

A/c No. 537000100052407

For Yes Yes Infra Housing Finance Limited


Authorised Signatory

Please sign above

10061518018 6410520041

63



कर्णाटक बैंक लिमिटेड
KARNATAKA BANK LTD.
COIMBATORE - RAMANATHAPURAM

कोड सं/CODE NO.

153

D.D.NO.

8 9 1 2 2 4
A/c Payee

DEMAND DRAFT

0 2 1 2 2 0 1 6
D D M M Y Y Y Y

(जारीकर्ता शाखा/Issuing Branch)

ON DEMAND PAY

INDIA INFOLINE HOUSING FINANCE LTD

माँगे जाने पर

RUPEES Eighty Six Thousand Two Hundred
रुपये Fifty only

को या उनके आदेश पर
OR ORDER प्राप्त मूल्य के लिये

DD 891224 VEE VEE BUS SERV For Value Received
अदा करें
कर्णाटक बैंक लिमिटेड KARNATAKA BANK LTD.
रजिस्टर्ड और प्रधान कार्यालय: मंगलूरु - 2 Registered & Head Office: MANGALURU - 2
COIMBATORE - OPPANAKARA ST

पहुँच
OT
ट्रान्स
ट्रैक
दला
TL

F. No.: 656A/9702

MCKB/R

139

कोड सं/CODE NO.

(अदाकर्ता शाखा/Drawee Branch)

PAYABLE AT PAR AT ALL BRANCHES

*****86,250.00
Karnataka Bank Ltd.
कर्णाटक बैंक लिमिटेड

For KARNATAKA BANK LTD.

अधिकृत दावाकारी कार्यालय / Authorised Signatories
कार्यालय कार्यालय पर PA Nos.
पार्क नं. ऊपर वर्णित गोपनीय वाले द्वारा
16 NO. ST NO. 2474

■■■■■ 891224 ■■■■■ 0000520000

When it's about money..



Emmanuel P <emmanuel.p@iifl.com>

Re: Reg : JV entry passing request for P. No. 773759 - Devika D

1 message

Sohan Singh <sohan.singh@iifl.com>

Fri, Dec 2, 2016 at 6:38 PM

To: Sudarsan D <sudarsan.d@iifl.com>

Cc: HFCpayment updation <HFCpaymentupdation@indiainfoonline.com>, Senthil Kumaran <senthil.kumaran@iifl.com>, Emmanuel P <emmanuel.p@iifl.com>, Eswaran Gdr <eswaran.gdr@iifl.com>, Nirmalkumar S <nirmalkumar.s@iifl.com>

Updated

Regards,

Sohan Singh

Operations - HFC

India Infoline Housing Finance Ltd, IIFL Plot No. 98 Udyog Vihar Phase-4 Guagaoan.

IP: 660907 Phone: +124-4780907:

www.iiflhomeloans.com



On Fri, Dec 2, 2016 at 5:59 PM, Sudarsan D <sudarsan.d@iifl.com> wrote:

Dear Sir,

Kindly do JV entry for the P. No. 773759 - Devika D

We have collected Balance IMD amount as DD for Rs 86250/- on 02.12.2016 , The chq will be deposited to our IIHFL a/c on 03.12.2016

Attached deposit slip copy and IMD chq for your reference

Kindly do the needful.

On Fri, Dec 2, 2016 at 3:37 PM, Sohan Singh <sohan.singh@iifl.com> wrote:

Cleared and updated

Regards,

Sohan Singh

Operations - HFC

India Infoline Housing Finance Ltd, IIFL Plot No. 98 Udyog Vihar Phase-4 Guagaoan.

IP: 660907 Phone: +124-4780907:

www.iiflhomeloans.com



On Fri, Dec 2, 2016 at 3:33 PM, Sudarsan D <sudarsan.d@iifl.com> wrote:

Dear Team,

Kindly make necessary JV entry for the subject P. No. 773759 - Devika D

We have collected IMD Rs 5750/- and cleared in central MIS as on 01/12/2016

Prospect No	Cheque No	Cheque Date	Favouring	IMD Amount	Service Tax	Total IMD Amount	IMD Status	IMD Bank
773759	41548	1		5750	0	5750	Clear	KARNATAKA BANK LTD

Attached IMD chq for your reference

Kindly do the needful.

Sudarsan D
Senior Credit Officer | HFC | Coimbatore

Mobile: 89398 20286
IIHFL | Tristar Towers, 3rd Floor, | Avinashi Road, | Above Citi Bank, | Coimbatore - 641 037

www.iiflhomeloans.com



Sudarsan D
Senior Credit Officer | HFC | Coimbatore

Mobile: 89398 20286
IIHFL | Tristar Towers, 3rd Floor, | Avinashi Road, | Above Citi Bank, | Coimbatore - 641 037

www.iiflhomeloans.com





कर्णाटक बैंक लिमिटेड
KARNATAKA BANK LTD.
COIMBATORE - RAMANATHAPURAM

(जारीकर्ता शाखा / Issuing Branch)

ON DEMAND PAY

INDIA INFOLINE HOUSING FINANCE LTD

माँगे जाने पर
RUPEES Eighty Six Thousand Two Hundred
रुपये Fifty only

कोड सं./CODE NO.

153

D.D. NO.

8 9 1 2 3 4

A/c Payee

DEMAND DRAFT

0 2 1 2 2 0 1 8

0 D M M Y Y Y Y

को या उनके आदेश पर

OR ORDER प्राप्त मूल्य के लिये



*****86,250.00

Karnataka Bank Ltd.

नाम कर्णाटक बैंक लिमिटेड

For KARNATAKA BANK LTD.

अदा करें

For Value Received

139

कोड सं./CODE NO.

DD 891224 VEE VEE BUS SERV For Value Received

कर्णाटक बैंक लिमिटेड KARNATAKA BANK LTD.

रजिस्टर्ड और प्रधान कार्यालय: मंगलूरु - 2 Registered & Head Office: MANGALURU - 2
COIMBATORE - OPPANAKARA ST

तारीख
OT
दह
TT
ज्ञाना
दला
TL

F. No.: 656A/9702

MCKB/R

(अदाकर्ता शाखा / Drawee Branch)

PAYABLE AT PAR AT ALL BRANCHES

110 891224 0000520001

139

कोड सं./CODE NO.

16

अधिकारी संहारणार्थी Authorised Signatories

कर्णाटक बैंक P.A. Nos 1

प्राप्ति इन ऊपरी

प्राप्ति इन ऊपरी

When it's about money..



Sudarsan D <sudarsan.d@iifl.com>

Re: Reg : JV entry passing request for P. No. 773759 - Devika D

1 message

Sohan Singh <sohan.singh@iifl.com>

Fri, Dec 2, 2016 at 3:37 PM

To: Sudarsan D <sudarsan.d@iifl.com>

Cc: HFCpayment updation <HFCpaymentupdation@indianinfoline.com>, Senthil Kumaran <senthil.kumaran@iifl.com>, Emmanuel P <emmanuel.p@iifl.com>, Eswaran Gdr <eswaran.gdr@iifl.com>

Cleared and updated

*Regards,***Sohan Singh****Operations - HFC****India Infoline Housing Finance Ltd**, IIFL Plot No. 98 Udyog Vihar Phase-4 Ghaziabad.

IP: 660907 Phone: +124-4780907:

www.iiflhomeloans.com

On Fri, Dec 2, 2016 at 3:33 PM, Sudarsan D <sudarsan.d@iifl.com> wrote:

Dear Team,

Kindly make necessary JV entry for the subject P. No. 773759 - Devika D

We have collected IMD Rs 5750/- and cleared in central MIS as on 01/12/2016

Prospect No	Cheque No	Cheque Date	Favouring	IMD Amount	Service Tax	Total IMD Amount	IMD Status	IMD Bank
773759	41548	1		5750	0	5750	Clear	KARNATAKA BANK LTD

Attached IMD chq for your reference

Kindly do the needful.

—
Sudarsan D
 Senior Credit Officer | HFC | Coimbatore

Mobile: 89398 20286
 IIHFL | Tristar Towers, 3rd Floor, | Avinashi Road, | Above Citi Bank, | Coimbatore - 641 037

www.iiflhomeloans.com

GMD

कर्नाटक बँक लिमिटेड KARNATAKA BANK LTD.

Regd. & Head Office : MANGALORE - 574 001

रामनाथपूरम् शहर कार्यालय
Ramanathapuram Branch, Coimbatore - 641 014
IFSC: KARB0009153
"CBS BRANCH"

18/11/2016
07:27:14

Pay India Infoline Housing Finance Ltd. to the order of Bearer
रुपये Rupees Five thousand Seven hundred
and Fifty only

पंच हजार रु 5750/-

A/c. No. 537000100052401

₹ 5750/-

104154016410520011

गोप्ता /
Gupta

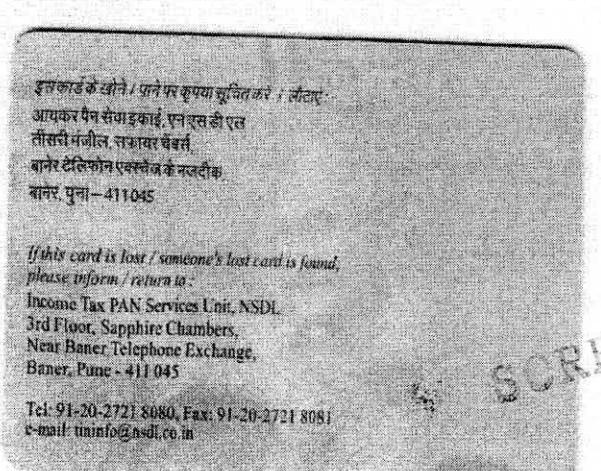
IMD Clearance Status

Prospect No	Cheque No	Cheque Date	Favourin g	IMD Amount	Service Tax	Total IMD	IMD Status	IMD Bank
773759	41548	1		5750	0	5750	Clear	KARNATAKA BANK LTD

Dg fm
01-05-2024

KYC

KYC



U. Muni Channan

P. Senthil Kumar
CIV 2253
PST

Your Vodafone bill

Every 3000 sheets of paper cost us a tree. Let's conserve.
SMS ACT GOGREEN to 199 (toll free) to get your bills on email only.

Bill No: 77929375

Bill Date: 20.09.16

Bill Period: 20.08.16 to 19.09.16

Your Plan: M2M Solutions_99 Data Plan



M/S. VEE VEE BUS SERVICES PVT LTD

VEE VEE BUS SERVICES PVT LTD
VEE VEE BUS SERVICES PRIVATE LIMITED
NO 24 SRI GARUDA BUILDING NGR STREET
PN PALAYAM NEAR WOMENS TEC
COIMBATORE-641037

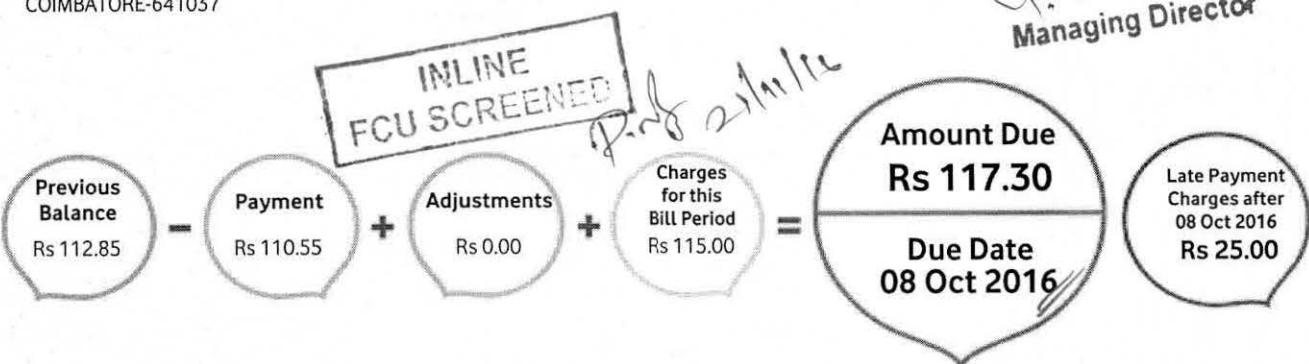
Vodafone No: 7639001858

Alternate Contact No: 9994998435

Relationship No: 68626101

No. of Connections: 1

For Vee Vee Bus Services Private Limited

U. Dhananjay Varma
Managing Director

Pay previous balance, if any, immediately to avoid disconnection. Pay your current charges by 08.10.2016 to avoid late payment charges.

Summary of Charges

	Current Bill Period
Rs	Rs
One Time Charges	0.00
+ Monthly Charges	99.00
+ Usage Charges	1.00
• Call Charges	0.00
• Conference Call Charges	0.00
• SMS Charges	1.00
• Mobile Internet Charges	0.00
• National Roaming Charges	0.00
• International Roaming Charges	0.00
• Value Added Service Charges	0.00
Discounts	0.00
Other Credits / Charges	0.00
+ Total Charges	100.00
+ S Tax @14% + SBC @0.50% + KKC @0.50%	15.00
+ TOTAL PAYABLE	115.00

Current Bill Period

Rs

No more waiting.
Pay bills instantly
on MyVodafone App

Download the app now

Available on:

No app usage charges

Imp: Cheque / DD should be payable to Vodafone Number 7639001858.

Many ways to pay your Vodafone Bill

- Online**
Visit the 'Quick Bill Pay' section on www.vodafone.in and pay using your credit card, debit card or netbanking. SMS QUICKPAY to 199 (toll free).
- MyVodafone App**
Log on to My Vodafone App and pay using your mpesa account, credit card, debit card or netbanking.
- Direct Debit**
Give standing instructions to automatically debit the bill amount from your bank account or credit card. To sign up for Direct Debit, call 199, visit your nearest Vodafone Store or log on to www.vodafone.in.

As per Govt of India Notification, Krishi Kalyan Cess @ 0.50% will be levied on all telecom Services in addition to the existing Service Tax of 14.5% (14% ST + 0.50% Swachh Bharat Cess). This is applicable on all bill payments made on or after 1st June, 2016.

m-pesa™

Pay your bill from your mobile using Vodafone m-pesa™. To register for m-pesa™, call 55400 (toll free).

IVR

Call 199 and follow the voice instructions to pay your bill.

Vodafone Stores

Walk in to your nearest Vodafone Store and pay by cash (at kiosk), credit card or debit card. You can also drop your cheque in the payment drop box.

Pay using Citi Reward Points

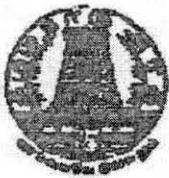
You can redeem your Citi Reward Points to pay your Vodafone bill.

To find out your Nearest Payment Centre, SMS Store+Space+Pincode to 199 (toll free)

Vodafone Mobile Services Limited: 9th Floor, TVH Belicia Tower 1, Block 94, MRC Nagar, Chennai-600028. Tel: 4471718000, Fax: 4471718888

Service Tax Registration No: AAACS4457QSD012 CIN: U64202DL1992PLC088087

Regd. Office: C 48, Okhla Industrial Area, Phase II, New Delhi-110020. Tel: +91 11 71718000, Fax: +91 11 26385081, www.vodafone.in



Revere Bricks

Business prop



FORM B
CERTIFICATE OF REGISTRATION

AREA CODE: 317

C.S.T. NUMBER: 861414

TIN : 33396203997

This is to certify that Tvl. VEE VEE BRICKS whose /
principal Place of business within the State is situated at

Street Name : 529, ,ANUVAVI SUBRAMANIYAR KOVIL ROAD,, Location : CHINNATHADAGAM
Town / City : COIMBATORE
District : COIMBATORE
Pincode : 641108

has been registered as a dealer under Sec 7(1)/7(2) of the Central Sales Tax Act,1956
in the office of the Commercial Tax Officer / Deputy Commercial Tax Officer ,
VELANDIPALAYAM. The business is

Wholly

Mainly

Partly

The Classes of goods specified for the purposes of sub-section 1 and 3 of
Section 8 of the Act is /are as follows and sale of those goods in the course
of inter-state trade to the dealer shall be taxable at the rate specified
in that sub-section to the provision of sub-section 4 of the said Section.

(A) For Re-sale

Commodity:- BRICKS, RIVER SAND.

(B) For use in Manufacture of Processing of goods for Sale

Commodity:- --NIL--

(C) For use in mining

(D) For use in generation or distribution of Electricity
or any other form of Power

(E) For use in packing of goods for sale/Re-sale

(F) The dealer manufactures Process or extracts in mining
the following Classes of goods or generates or distributes
the following form of power namely

The dealer's Year for the purpose of Accounts from the 1st day of April
To 31 st of March The dealer has no additional place of business /has
additional places of business as detailed below:-

(a) In the State of Registration

(b) In other States

The dealer keeps warehouses at the following places within the State of
Registration.

The Certificate is valid from Friday, June 22, 2007 until Cancelled



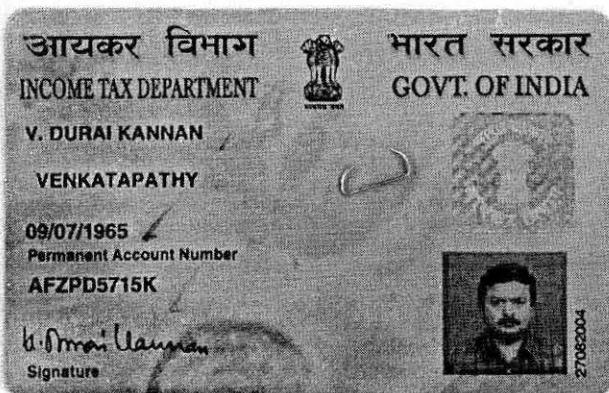
Place Coimbatore For VEE VEE BRICKS
Date 25/06/2007



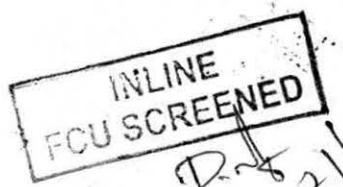
Proprietrix

COMMERCIAL TAX OFFICER,
VELANDIPALAYAM CIRCLE
SIGNATURE AND DESIGNATION OF
THE REGISTERING AUTHORITY

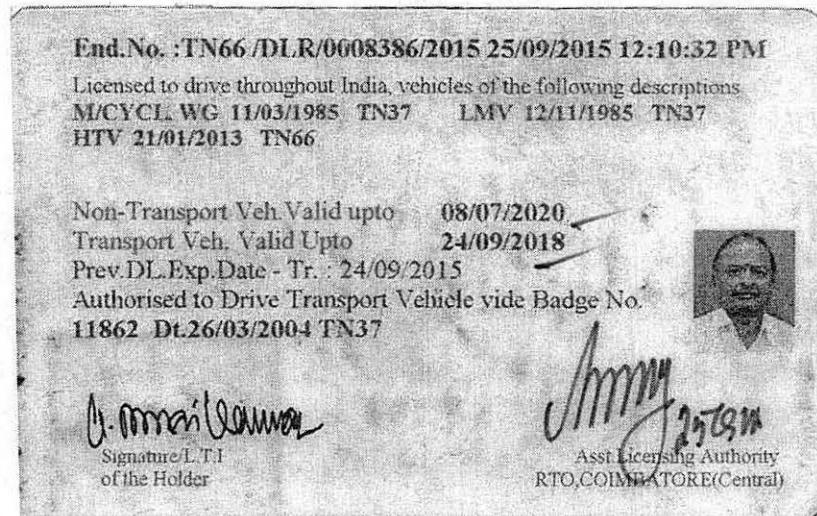
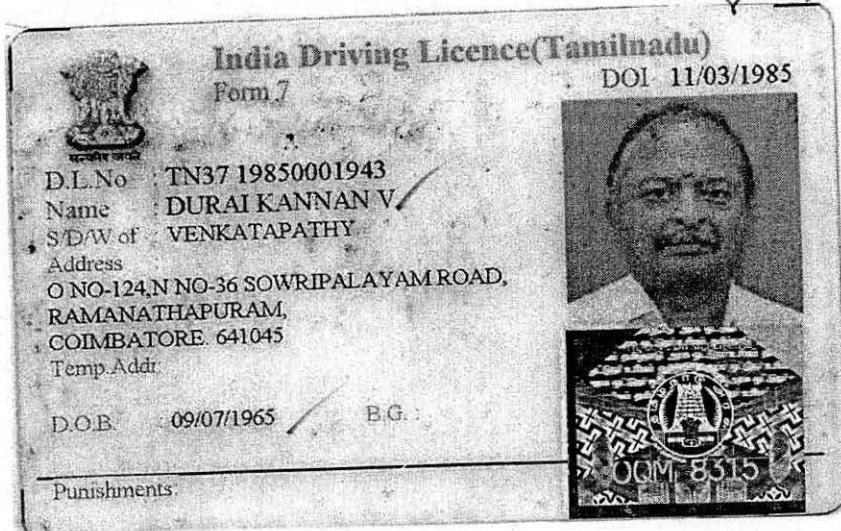
25/06/07
S. J. S. G. 2/22



U. Durai Kannan



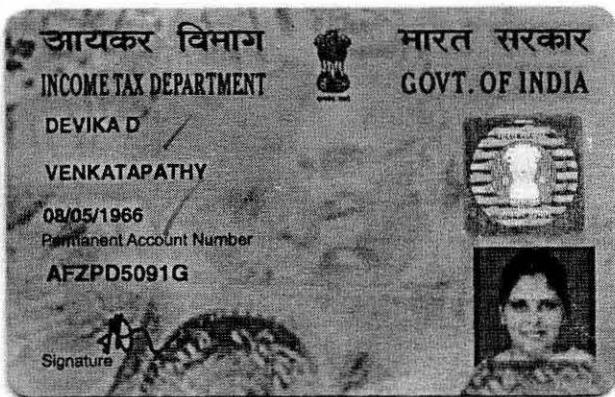
Feb /
2008



U. Durai Kannan

45 April

2



INLINE
TCH SCREENED

8-6-2011

DSV

DSV
12/2011

भारत संचार निगम लिमिटेड
(भारत सरकार का उपकाम)

कोयम्पुरूर कूसंचार विभाग

Connecting India
Easier

Name & Address of the Customer: वाट्कल्क्याळार घेयार, मुकवाम (An ISO 9001:2008 Certified Unit)

MRS. DEVKA D
36
SOWRIPALAYAM ROAD RAMANATHAPURAM
COIMBATORE DISTRICT
TN
641045

BHARAT SANCHAR NIGAM LIMITED

(A Govt. Of India Enterprise)

COIMBATORE TELECOM DISTRICT

Your Telephone Bill

NATIONAL BILL MAIL SERVICE
4912190045

Customer Id	9026034208
Account Number	9026034208
Phone Number	04222317516
Bill Number & Date	535228829 - 06/09/2016
Bill Period	01/08/2016 to 31/08/2016
Payment Due Date	27/09/2016
Customer Type	Individual
Credit Limit	3,000.00

31-00158

Account Summary (in Rupees) / முன்கள் கணக்கின் விவரம்

Loyalty Points 462

Previous Balance (Ignore, if paid in Advance)	Adjustments மாதாந்திர பாக்டி	Balance Amount பாக்டி தொகை	Current Bill Amount தற்போக்கு ஏற்கும் கட்டணம்	Amount Payable (Rounded to next Rupee) செலவுதானாய் தொகை
257.48	- 258.00	0.00	238.52	= 238.00

Late Fee shall be levied in the next bill @ 2% of the outstanding amount pending after Payment Due Date. Minimum Late Fee is ₹ 10/-.

Dear Subscriber, Please visit www.selfcare.bsnl.co.in for your Enquiry on Bills & Other Services

Dear Customer, BSNL Broadband Wi-Fi modem is now available at Rs 1500/- only. To subscribe BSNL Broadband, Call toll free 1800 345 1500.

Dear Customer, BSNL has upgraded your Broadband with more data & post FUP speed from 512Kbps to 1Mbps at no additional charges w.e.f. 1st August 2016. For details pl visit www.bsnl.co.in. Thanks for continuing Broadband service with BSNL.

Account Level Details

Payment Details

Description	Date
Bill Desk Payment	27/08/2016
Total	

Bill Plan: 130115 / Plan 205 Coimbatore SSA

Monthly Charges

Description	Start Date	End Date	Amount(₹)
Fixed Monthly Charge	01/08/2016	31/08/2016	205.00
Total			205.00

Discounts

Description	Start Date	End Date	Amount(₹)
LL - Free Usage	01/08/2016	31/08/2016	-2.40
Amount-ONNET-205			-2.40
Total			-2.40

Usage Charges

Description	Units	Duration(hh:mm:ss)	Gross Amt(₹)	Discount(₹)	Net Amount(₹)
Local Call-OFFNET	2	00:01:42	2.40	0.00	2.40
Night Free Usage (9PM-7AM)	0	00:00:00	0.00	0.00	0.00

Tamilnadu Telecom Circle

WOW!!
It's true



Summary of Charges/கட்டண விபரம்

Monthly Charges/	205.00
மாத கட்டணம்	
Usage Charges/	4.80
பயன்பாட்டு கட்டணம்	
One Time Charges/	0.00
ஒரு முறை கட்டணம்	
Discounts/	-2.40
தள்ளுபடி	
Service Tax/	31.12
சேவை வரி	
Late Fee/	0.00
தாழத் தக்டணம்	
Total Charges (₹) /	238.52
மொத்த கட்டணம்	

Tax Details	Tax Rate	Amount
Service Tax	14.00%	29.04
Swachh Bharat Cess	0.50%	1.04
Krishi Kalyan Cess	0.50%	1.04

Accounts Officer(TR)

Computer generated Bill and may not contain Signature

Scan 'QR' code for making Bill Payment through Internet



BHARAT SANCHAR NIGAM LIMITED
Coimbatore Telecom District

COUNTER FOIL

Account Number	9026034208	Phone Number	04222317516	Amount Payable	238.00
Bill Number	535228829	Bill Date	06/09/2016	Payment Due Date	27/09/2016
For Use of PO's/ Banks only					

Mode of Payment

Cash

Cheque/DD

Credit/Debit Card

E-Payment

Cheque /DD No.

Date _____

Bank _____

Branch _____

Amount _____

Please Charge ₹ _____ Against Card No. _____

Card Expiry Date _____

Visa

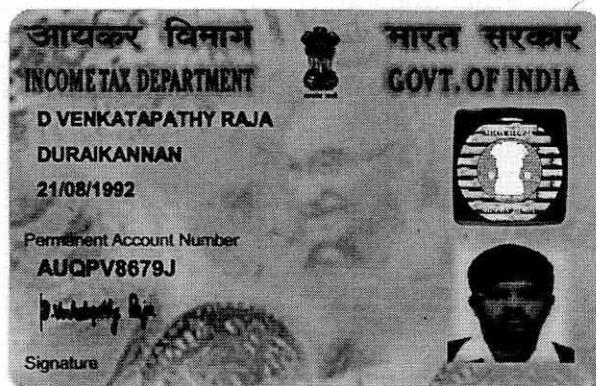
Master

Signature _____ Card Holder's Name _____

Diners

Amex

Note: Post Offices / Banks to accept Bills for Current Bill Amount or Amount Payable against Account Number on or before Due Date only.



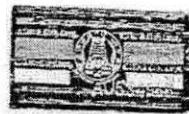
SCREENED

OSV
SR 108
0130002

1. குடும்பத்தைவரின் பெயர் / முகவரி	2. சிவியல்டீஸ் எண்ணிக்கை நான்கு
துனைக்கண்ணள் வி ப.எண் : 124 ட.எண் : 36 சௌபாண்யம் ஓராடு கோயம்புத்தூர் (கிழக்கு) கோயம்புத்தூர் (கிழக்கு),	3. குடும்பத்திலுள்ள நபர்கள்
கோயம்புத்தூர் (கிழக்கு) கோயம்புத்தூர்	பெரியவர்கள் 5 சிறியவர்கள் 0
பெயர் வயது	பெயர் வயது
துனைக்கண்ணள் வி 39 கோவெளா த 38 சாராஜினி வி 67 உத்ராபிரியதாங்கினி த 15 வெங்கிடபத்ராஜா த 12	



13 / N / 0003510



குடும்ப அட்டை Family Card
2005 - 2009

உணவுப்பொருள் வழங்கல் மற்றும் நுகர் வோர்
பாதுகாப்புத்துறை

Civil Supplies and Consumer Protection
Department

கோயம்புத்தூர் (கிழக்கு)			
கேட்டம்/வார்டு 023	தெற்கு எண் 030	பழைய கதவு எண் 124	புதிய கதவு எண் 36
கடை எண் CC003	கடையின் பெயர் ராமநாதபுரம்-2 (க.ந.க.ப.சாலை)	அபதிவேடு எண் 386	

C - 8477335 - 13CCC003003 - 13G014094 - July 2005

U. Muthu Kannan

8/8
8/8
02/2005

To,

Date: 30/11/2016

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

Ref : LOAN ACCOUNT/ PROSPECT No.....773759.....

Sub : CONFIRMATION OF RESIDENCE ADDRESS OF CO BORROWER

Dear Sir(s),

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

I do hereby confirm that we are part of one family and in blood relation to each other residing at Old no. 124, N. no. 34, Savitribai Phule road, Ramarathnepuram and my proof of residence may kindly be treated as proof of residence for him/ her also.

641 045

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

Thanking You,



Name and Signature of Borrower <with address proof>

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



Name and Signature of Borrower <without address proof>

To,

Date: 30/11/2016

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

Ref : LOAN ACCOUNT/ PROSPECT No...... 773759

Sub : CONFIRMATION OF RESIDENCE ADDRESS OF CO BORROWER

Dear Sir(s),

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

I do hereby confirm that we are part of one family and in blood relation to each other residing at Old no 124, New no 36, Sowcarpalayam Road, Ramanaikarpuram, Coimbatore and my proof of residence may kindly be treated as proof of residence for him/ her also. 641045

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

Thanking You,

U. Joshi Laiyer

Name and Signature of Borrower <with address proof>

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

HV

Name and Signature of Borrower <without address proof>

To,

Date: 30/11/2016

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

Ref : LOAN ACCOUNT/ PROSPECT No..... 773759

Sub : CONFIRMATION OF RESIDENCE ADDRESS OF CO BORROWER

Dear Sir(s),

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

I do hereby confirm that we are part of one family and in blood relation to each other residing at Old no 124, New no 36, Sowcarpalayam Road, Ramanathapuram, Coimbatore and my proof of residence may kindly be treated as proof of residence for him/ her also. 641045

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

Thanking You,

U. Venkata Raja

Name and Signature of Borrower <with address proof>

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

D. Venkata Pathy Raja

Name and Signature of Borrower <without address proof>

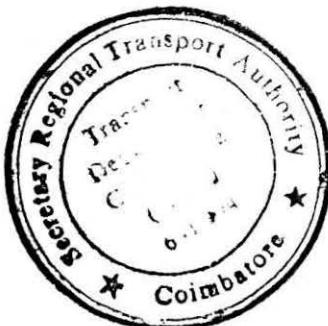
செயலாளர், வட்டாப்போக்குவரத்து அதிகாரி, கோவை (தெற்கு)

ந.க.எண்.50896/அ3/2015

அனுமதி எண்.23/பேருந்து/கோவை(தெ)20/2

கீழ்க்கண்ட வாகன மாற்றும் அனுமதிக்கப்படுகிறது.

1. வாகன உரிமையாளரின் பெயர் மற்றும் விளாசம் - த/ல்.எ.வி.பி.மூரான்ஸ்போர்டஸ்,
124 சுவாபாணையம் ரோடு,
திராமநாதபுரம்,
கோவை 641045.
2. நடைமுறையிலுள்ள உபரி பேருந்து அகன் விபாம் - TN66B9851
அனோக்னெஸ்கெண்ட் - 2010
இருக்கக்கூடிய நிலை - 61 in/all
3. மாற்றப்படும் உபரி பேருந்து அகன் விபாம் - TN66P 8888
அனோக்னெஸ்கெண்ட் - 2015
இருக்கக்கூடிய நிலை - 59 in/all
4. வழித்தும் - உபரி பேருந்து - தடப்பேருந்து தில்ல் பழுது காரணமாக நிறுத்தப்பட்டாலோ,
பணிமனை வேலைகளுக்கு சென்றபோதோ மற்றும் தகுதிகளான்று பெறு
செல்லும்போதோ உபரிப்பேருந்தாக பயண்படுத்துவதற்காக.
5. வாகன மாற்றும் அனுமதிக்கப்படும் நாள் - 20.07.2015
6. அனுமதி முடிவடையும் நாள் - 24.10.2017



[Signature]
22.7.15
செயலாளர்
வட்டாப்போக்குவரத்து அதிகாரி
கோவை(தெற்கு)

[Signature]
887
SPARE bus permit



SPARE
AVR

22E1502A

FORM 23
(See Rule 48)

FORM OF CERTIFICATE OF REGISTRATION

Registration No. **TN66 P 8888**

Owner's Name **MS AVP TRANSPORTS**

W/D/o.

Mr. Address
**36.SOWRIPALAYAM ROAD
RAMANATHAPURAM
COIMBATORE**

641043

Cmp. Address
**36.SOWRIPALAYAM ROAD
RAMANATHAPURAM
COIMBATORE**

641043

Specimen Signature **V.SUNDARAM IYENGAR & SONS**

Thumb Impression.

Date *15-Jul-2015* Asst. Registration Authority *Ymm*

Time Tax Paid : **15-Jul-2015** Tax Details : **TAX COLLECTORATE (CENTRAL)
COIMBATORE (Central)**

A/Tax **Rs. 21375/- Challan No: K5188986 Dated: 15-Jul-2015**

Quarter Ending **From : 15-Jul-2015 UpTo : 30-Sep-2015**

Tax Card No. **Quarterly**

Issued / Not Issued

Date *15-Jul-2015*
Certified by *V.SUNDARAM IYENGAR & SONS*

Previous Registration Details

Previous Regn. No. :

R.T.O. Office :

State : **TN47YTMP0560**

THE NEW INDIA ASSURANCE CO. LTD.
(Wholly owned by the Govt. of India)



POLICY SCHEDULE CUM CERTIFICATE OF INSURANCE
Commercial Vehicle Package Policy

Consolidated Stamp Duty
Paid as per Tamilnadu Govt.
G.O (R) No.484 dt. 21.12.2015
Paid by Coimbatore R.O.

Insured's Details		Policy Details	
Insured's Name:	M/S A .V.P. TRANSPORT	Policy number:	72150131150100008186
Customer ID:	PO33616529	Period of cover:	30/03/2016 12:00:01 AM to 29/03/2017 11:59:59 PM
Insureds Address:	36. SOWRIPALAYAM MAIN ROAD, RAMANATHAPURAM,, COIMBATORE ,TAMIL NADU, 641045	Registration no.	TN-66-P-8888
Prev. Policy no.	7201001510023631	Make/Model:	ASHOK LEYL/PASSENGER
Email:		Receipt no.	7215018115000008487 - 29/03/16
Phone Number :	/ /	Fax Number :	NA / NA

Issuing office		New India Contact	
Address	DIRECT AGENTS BRANCH,SULUR (721501), 133-D, Trichy road, Sulur, Coimbatore , , , TAMIL NADU , 641402.	Agent / Corp. Agent / Broker / Banc Assurance/ Referral Code - Name	Makhathi Insurance Broker Pvt Ltd - (BR00000114)
		Phone no	/ /
Phone no	04222687071	Fax no.	/
Fax no.	NA / NA	Email	/
Email	nia.721501@newindia.co.in	Development officer level Name/Code	NA
Claim Contact	COIMBATORE (720001)	Claim Contact Detail	594,'Obli Towers',1st floor, D.B.Road, R.S.Puram,Coimbatore-641 002,;04222546006//

Policy Details					
Geographical Area / Zone:	India/C		Year of manufacture:	2015	
Type of Commercial Vehicles:	C - Passenger Carrying		Sub Type:	C2-Four Wheeler(Carrying >6)	
Name of the Financier:	ICICI BANK LTD.,		Chassis no./Engine no.:	MBIBEJC6FECR6017/FCEZ40544 0	
Type of fuel:	Diesel		Cubic capacity (cc):	5759	
Type of body:	Bus		Gross Vehicle Weight (GVW):	0	
Seating capacity including Driver:	59		Variant:	ASHOK LEYLAND	
Automobile Association membership:			Colour:	WHITE	
Cover Note No/Cover Note Issue Date:	/		Name of registration authority:	TAMIL NADU	
Transit From	NA	Transit To	NA	Distance Covered	NA

IDV(in ₹) Based on annexure-I

Vehicle	Trailer	Non-Elec Acc	Electrical Acc	Bi-fuel kit	Total Value
2600000	0	0	500000	0	3100000

Policy No. : 72150131150100008186 Document generated by 25264 at 29/03/2016 16:25:16 Hours.

Regrd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism, you may also approach Insurance Ombudsman. For details of our office addresses and addresses of office of Insurance Ombudsman, please visit our website <http://newindia.co.in>.

THE NEW INDIA ASSURANCE CO. LTD.
(Wholly owned by the Govt. of India)



Schedule of Premium

Own Damage		Liability	
Basic OD Cover		Basic TP Cover	
Electrical fitting, Inclusion of IMT 23		LL to paid driver, Legal liability to passengers	
NCB(20%)			
OD Premium in ₹	15314	TP Premium in ₹	37459

Net Premium in ₹:	52773
Service Tax in ₹:	7653
Total Payable in ₹:	60426

Limitations as to use	Limits of Liability
The Policy covers use only under a permit within the meaning of the Motor Vehicles Act, 1988 or such a carriage falling under Sub-Section (3) of Section 66 of the Motor Vehicles Act, 1988. The Policy does not cover use for a) Organised racing b) Pace Making c) Reliability Trials d) Speed Testing e) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled Mechanically propelled vehicle.	Limit of the amount the Company's Liability Under Section I 1(i) in respect of any one accident: as per the Motor Vehicles Act, 1988. Limit of the amount of the Company's Liability Under Section II 1(ii) in respect of any one claim or series of claims arising out of one event: Up to ₹ 7,50,000
For individual covers (OD) in ₹:	3100000
Imposed excess in ₹:	0
Voluntary excess in ₹:	0
Compulsory excess in ₹:	1500

Persons or classes of persons entitled to drive

Any person including the insured provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learner's License may also drive the vehicle and that such a person satisfies the requirement of Rule 3 of the Central Motor Vehicles Rules, 1989.

PA cover for Owner Driver

Name of Nominee	Age of Nominee	Relationship with the Insured	Name of the Appointee (If Nominee is a minor)	Relationship to the Nominee
none	0	none	none	none

PA cover for named persons

Name	CSI Opted(₹)	Nominee	Relationship
NA	NA	NA	NA

In witness where of this policy has been signed at Mumbai on this 29/03/2016

WARRANTED THAT IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED AB INITIO

This policy is subject to the Terms, conditions and exceptions applicable to Package/Liability policy attached/available on the web site <http://newindia.co.in>; IMT Endorsement Number(s) printed herewith attached 17,23,24,26,7.

Important notice:

The insured is not indemnified, if, the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the company by reason of wider terms appearing in the certificate in order to comply with the Motor Vehicles Act, 1988 is recoverable from the insured: see clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY". It is clarified that in case the declaration regarding the ncb or other previous policy details made by the insured, is found to be incorrect, all the benefits (including claim) under section-1 of this policy, will stand forfeited.

I/We hereby certify that the policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and XI of M.V. Act, 1988. NIA S.T.REGN No: AACN4165CST178.

For and on behalf of The New India Assurance Company Limited.

Duly Constituted
Attorney(s)

Inline finpro solutions
VSSJJ House, New No 17,3rd Street, Pudhur, Ashok Nagar, Chennai - 600 083
Phone: 044- 24741544 / 24741622 Mail ID : inlineche@gmail.com

<i>(India Infoline Housing Finance Limited)</i>	
Location	Coimbatore
Branch	Coimbatore
Product	HL
Application Number	773759
Applicant Name	App.Name. DURAI KANNAN/Co.App.Name. DEVIKA
Date of Birth (DD/MM/YYYY)	09.07.1965
Date of Pick Up (DD/MM/YYYY)	29.11.2016
Date Reported (DD/MM/YYYY)	01.12.2016
Loan Amount (In Rs.)	18000000
Salaried / Self Employed	Na
Residence Address	O.NO.126. N NO.36, SOWRIPALAYAM ROAD, OPP TO KARISHNA BEAUTY PARLOUR, RAMANATHAPURAM, COIMBATORE
Residence Phone	9994998432
Office Name	VEE VEE BUS SERVICES PRIVATE LIMITED
Office Address	NO,24, N G R STREET, SRI GARUDA BUILDING, P N PALAYAM, COIMBATORE
Office Contact Number	Na
De-Dup Check	Na

Documents Verification

ITR / Finance	Bank Statement	Sal Certificate/ Salary Slip	Form 16	ID Proof	Resi / Office prfile	Builder/ Society NOC	Property Documents	Others
0	8	0	0	0	0	0	0	0

Document pick up	Remarks
Itr	Na
Bank	As per bank statement verification: Checked the bank statement of icici bank with account no 6152050398885 & verified the name vee vee bus services & credit transaction for rs 1206065/- on date 28.10.2016 & found to be correct and Checked the bank statement of Karnataka bank with account no 1537000100052401 & verified the name vee vee bus services & debit transaction for rs 45100/- on date 01.10.2015 & found to be correct and Checked the bank statement of Karnataka bank with account no 1537000100052501 & verified the name vee vee bricks & credit transaction for rs 285000/- on date 14.10.2016 & found to be correct and Checked the bank statement of Karnataka bank with account no 1532500100090501 & verified the name durai kannan & debit transaction for rs 11000/- on date 06.10.2016 & found to be



	correct and Checked the bank statement of Karnataka bank with account no 1532500100079001 & verified the name devika & credit transaction for rs 101924/- on date 13.10.2016 & found to be correct and Checked the bank statement of Karnataka bank with account no 11532500100000501 & verified the name durai kannan & credit transaction for rs 91000/- on date 06.09.2016 & found to be correct and Checked the bank statement of Karnataka bank with account no 1532000100067101 & verified the name vee vee bricks & credit transaction for rs 115/- on date 30.10.2016 and debit transaction for rs 115/- on date 02.10.2016 & found to be correct and Checked the bank statement of Karnataka bank with account no 1537000100052401 & verified the name vee vee bus services & debit transaction for rs 200000/- on date 31.10.2016 & found to be correct, <u>positive</u> .
Salary Certificate/ Sal Slip	
Form 16	Na
Id Proff	Na
Resi / Office profile	Na
Builder/ Society NOC	Na
Property Documents	Na
Others	Na

Overall Status	POSITIVE
Executive name	ALEX/RAM
Fraud Document	Na

Agency Seal and Stamp



7045/1
cm778



Dealer Services

- VAT Clarifications
- VAT Circulars
- GOs & Notifications
- Commodities Rates
- Commodities Search
- TIN Search
- Dealer Registration
- Refunds
- Auction
- Helpline

(To Know the details of any TIN please enter the TIN.)

General Information

- Acts
- Rules
- Forms
- FAQs
- Citizen Charter
- RTI Act
- About Us
- Contacts
- Feedback

TIN SEARCH		
TIN :	33396203997	
Type the Code shown *	FUHCV	Get a new Code
		
Error Message (if any):		
<input type="button" value="Submit"/>		

DETAILS	
TNGST No :	6203997
Name :	VEE VEE BRICKS
Circle :	VELANDIPALAYAM
Status (As on 04/08/2016) :	Active
Return Type :	Monthly
	Next Search

வணிகவரித் துறை



2 December, 2016

Members Directory from Online Database - As on Date

Enter Membership No.

Indian Section

Membership No. 025457
Name PARAMASIVAM S P , FCA
Gender MALE
Status ACTIVE
Address 200 THIRUMAGAL BHAVANAM
100 FEET ROAD TATABAD

Foreign Section

Address NOT APPLICABLE

COIMBATORE

641012

INDIA

COP Status FULLTIME-COP
Associate Year 1986
Fellow Year 1991

India Infoline Housing Finance Ltd						
Telephone Verification (TVR) format						
Customer Name	Devika T / Durai Kannan / Venkatapathy / Vee Vee Bricks / Vee Vee Bus Services Pvt Ltd					
Loan a/c no.	773759					
Telephones	Contact no.s (with extn where applicable)		Phone type	Contacted (Y/N)	No. of attempts	Directory check
	9994998431	Residence	Landline			P
		Office	Postpaid WLL			N
		Mobile	Postpaid mobile			DE
			Prepaid WLL			NA
			Prepaid Mobile	1		
Spoken to	Devika T / Durai Kannan / Venkatapathy / Vee Vee Bricks / Vee Vee Bus Services Pvt Ltd					
Relationship with applicant	Applicant					
Residence/Personal Details						
Is Residence Address same as system	Y	N	IF "N" Please enter address			
No. of years at residence	30 Yrs					
Residence status		Parental		Company provided	Owned	
Educational qualification	Graduate					
Any other earning members in the family staying with the applicant	Y	N	IF "Y" pls provide employment details, designation, and monthly			
No. of dependants	2					
Children - educational qualifications and occupation/school	0					
Office Details						
Is Office Address same as system	Y	N	IF "N" Please enter address			
Is Employment type same as system? (sal/ self emp)	Y	N	IF "N" Please enter address			
Is type of industry same as system?	Y	N	IF "N" Please enter details			
Is Company name same as system	Y	N	IF "N" Please enter details			
Is Designation same as system	Y	N	IF "N" Please enter details			
Is department same as system	Y	N	IF "N" Please enter details			
No. of years at office	10 yrs					
Gross Annual Income	456000					
Have you applied to u Y	N IF "Y" Please enter details					
Additional Information						
Purpose of loan	HL Plot Purchase					
No. of credit cards owned	Nil					
Any loans taken (true) Y	N					
If yes, pls provide details	Loan amount, EMI, no. of emis paid, name of bank, product, bounces, tenor, outstanding balance					
Reference TVR						
Name	Vasanthakumar T / Kumr B					
Contact no.	Parameswaran K / Shanmugam					
Relationship with applicant	Friend / Friend					
Pls check applicants residence or employment details						
TVR decision						
Remarks	ok					
Decision	Positive	Negative	Unsuccessful			
Date:	23/11/2016					
Name of officer:	Senthilkumaran N / Nirmalkumar S					
Signature /stamp (if not submitted in system)						
For IndiaInfoline Housing Finance Ltd.						
Authorised Signatory						



Quick Link

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

Know Your Jurisdiction

Jurisdiction Details for AFZPD5715K

Surname	DURAIKANNAN
Middle Name	
First Name	VENKATAPATHY
Area Code	CHE
AO Type	W
Range Code	63
AO Number	15
Jurisdiction	NON CORP WARD 1(5), CBE
Building Name	67A, RACE COURSE ROAD, COIMBATORE
Email ID	COIMBATORE.ITO.NC1.5@INCOMETAX.GOV.IN



Quick Link

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

Know Your Jurisdiction

Jurisdiction Details for AFZPD5091G

Surname	DEVIKA
Middle Name	
First Name	DURAIKANNAN
Area Code	CHE
AO Type	W
Range Code	63
AO Number	15
Jurisdiction	NON CORP WARD 1(5), CBE
Building Name	67A, RACE COURSE ROAD,COIMBATORE
Email ID	COIMBATORE.ITO.NC1.5@INCOME TAX.GOV.IN



Quick Link

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

Know Your Jurisdiction

Jurisdiction Details for AUQPV8679J

Surname	VENKATAPATHY RAJA
Middle Name	
First Name	DURAIKANNAN
Area Code	CHE
AO Type	W
Range Code	63
AO Number	15
Jurisdiction	NON CORP WARD 1(5), CBE
Building Name	67A, RACE COURSE ROAD,COIMBATORE
Email ID	COIMBATORE.ITO.NC1.5@INCOMETAX.GOV.IN

[Home](#) [I Am](#) [Services](#) [e-Nivaran](#) [Downloads](#) [News & Updates](#)

Quick Link

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

Know Your Jurisdiction

Jurisdiction Details for AAECV0280C

Surname	VEE VEE BUS SERVICES PRIVATE LIMITED
Middle Name	
First Name	
Area Code	CHE
AO Type	W
Range Code	61
AO Number	15
Jurisdiction	CORP WARD 4, CBE
Building Name	67A, RACE COURSE ROAD,COIMBATORE
Email ID	COIMBATORE.ITO.C4@INCOMETAX.GOV.IN



Quick Link

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

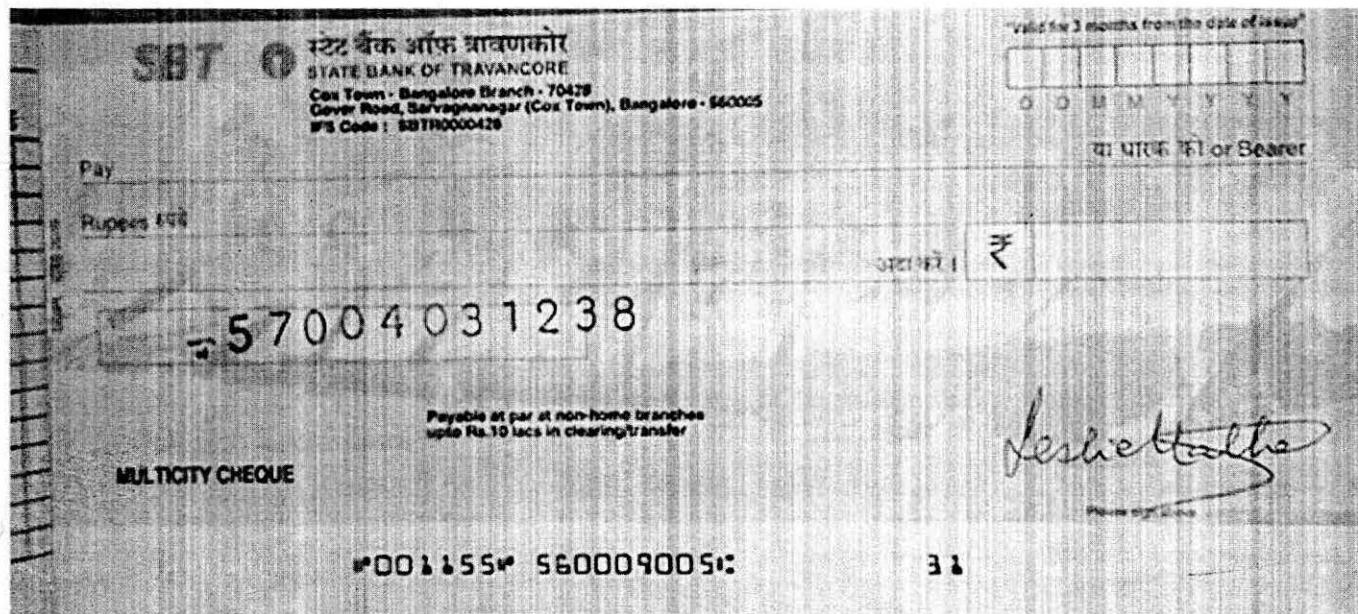
Know Your Jurisdiction

Jurisdiction Details for AAPFA4665E

Surname	A V P TRANSPORTS
Middle Name	
First Name	
Area Code	CHE
AO Type	W
Range Code	62
AO Number	11
Jurisdiction	NON CORP WARD 2(1), CBE
Building Name	67A, RACE COURSE ROAD, COIMBATORE
Email ID	COIMBATORE.ITO.NC2.1@INCOMETAX.GOV.IN
Status	Active

90777 / 075277

Enquiry / Withdrawal Details				
SBT	1.00 Amount	100	Req - Deposit	101 T.D.
SBT	2.00 Amount	100	Req - Draw	102 T.D.
SBT	3.00 Amount	100	Req - C. Deposit	103 T.D.
SBT	4.00 Date	104	Req - Date	105 T.D.
SBT	5.00 Name	106	Req - Date of Birth	107 T.D.
SBT	6.00 Account No.	108	Req - Electronic Fund Transfer	109 T.D.
SBT	7.00 Address	110		
SBT	8.00 Cheque No.	111		
SBT	9.00 Cheque Date	112		
SBT	10.00 Cheque Amount	113		
SBT	11.00 Cheque Holder	114		
SBT	12.00 Cheque Address	115		
SBT	13.00 Cheque No.	116		
SBT	14.00 Cheque Date	117		
SBT	15.00 Cheque Amount	118		
SBT	16.00 Cheque Holder	119		
SBT	17.00 Cheque Address	120		
SBT	18.00 Cheque No.	121		
SBT	19.00 Cheque Date	122		
SBT	20.00 Cheque Amount	123		
SBT	21.00 Cheque Holder	124		
SBT	22.00 Cheque Address	125		
SBT	23.00 Cheque No.	126		
SBT	24.00 Cheque Date	127		
SBT	25.00 Cheque Amount	128		
SBT	26.00 Cheque Holder	129		
SBT	27.00 Cheque Address	130		
SBT	28.00 Cheque No.	131		
SBT	29.00 Cheque Date	132		
SBT	30.00 Cheque Amount	133		
SBT	31.00 Cheque Holder	134		
SBT	32.00 Cheque Address	135		
SBT	33.00 Cheque No.	136		
SBT	34.00 Cheque Date	137		
SBT	35.00 Cheque Amount	138		
SBT	36.00 Cheque Holder	139		
SBT	37.00 Cheque Address	140		
SBT	38.00 Cheque No.	141		
SBT	39.00 Cheque Date	142		
SBT	40.00 Cheque Amount	143		
SBT	41.00 Cheque Holder	144		
SBT	42.00 Cheque Address	145		
SBT	43.00 Cheque No.	146		
SBT	44.00 Cheque Date	147		
SBT	45.00 Cheque Amount	148		
SBT	46.00 Cheque Holder	149		
SBT	47.00 Cheque Address	150		
SBT	48.00 Cheque No.	151		
SBT	49.00 Cheque Date	152		
SBT	50.00 Cheque Amount	153		
SBT	51.00 Cheque Holder	154		
SBT	52.00 Cheque Address	155		
SBT	53.00 Cheque No.	156		
SBT	54.00 Cheque Date	157		
SBT	55.00 Cheque Amount	158		
SBT	56.00 Cheque Holder	159		
SBT	57.00 Cheque Address	160		
SBT	58.00 Cheque No.	161		
SBT	59.00 Cheque Date	162		
SBT	60.00 Cheque Amount	163		
SBT	61.00 Cheque Holder	164		
SBT	62.00 Cheque Address	165		
SBT	63.00 Cheque No.	166		
SBT	64.00 Cheque Date	167		
SBT	65.00 Cheque Amount	168		
SBT	66.00 Cheque Holder	169		
SBT	67.00 Cheque Address	170		
SBT	68.00 Cheque No.	171		
SBT	69.00 Cheque Date	172		
SBT	70.00 Cheque Amount	173		
SBT	71.00 Cheque Holder	174		
SBT	72.00 Cheque Address	175		
SBT	73.00 Cheque No.	176		
SBT	74.00 Cheque Date	177		
SBT	75.00 Cheque Amount	178		
SBT	76.00 Cheque Holder	179		
SBT	77.00 Cheque Address	180		
SBT	78.00 Cheque No.	181		
SBT	79.00 Cheque Date	182		
SBT	80.00 Cheque Amount	183		
SBT	81.00 Cheque Holder	184		
SBT	82.00 Cheque Address	185		
SBT	83.00 Cheque No.	186		
SBT	84.00 Cheque Date	187		
SBT	85.00 Cheque Amount	188		
SBT	86.00 Cheque Holder	189		
SBT	87.00 Cheque Address	190		
SBT	88.00 Cheque No.	191		
SBT	89.00 Cheque Date	192		
SBT	90.00 Cheque Amount	193		
SBT	91.00 Cheque Holder	194		
SBT	92.00 Cheque Address	195		
SBT	93.00 Cheque No.	196		
SBT	94.00 Cheque Date	197		
SBT	95.00 Cheque Amount	198		
SBT	96.00 Cheque Holder	199		
SBT	97.00 Cheque Address	200		
SBT	98.00 Cheque No.	201		
SBT	99.00 Cheque Date	202		
SBT	100.00 Cheque Amount	203		
SBT	101.00 Cheque Holder	204		
SBT	102.00 Cheque Address	205		
SBT	103.00 Cheque No.	206		
SBT	104.00 Cheque Date	207		
SBT	105.00 Cheque Amount	208		
SBT	106.00 Cheque Holder	209		
SBT	107.00 Cheque Address	210		
SBT	108.00 Cheque No.	211		
SBT	109.00 Cheque Date	212		
SBT	110.00 Cheque Amount	213		
SBT	111.00 Cheque Holder	214		
SBT	112.00 Cheque Address	215		
SBT	113.00 Cheque No.	216		
SBT	114.00 Cheque Date	217		
SBT	115.00 Cheque Amount	218		
SBT	116.00 Cheque Holder	219		
SBT	117.00 Cheque Address	220		
SBT	118.00 Cheque No.	221		
SBT	119.00 Cheque Date	222		
SBT	120.00 Cheque Amount	223		
SBT	121.00 Cheque Holder	224		
SBT	122.00 Cheque Address	225		
SBT	123.00 Cheque No.	226		
SBT	124.00 Cheque Date	227		
SBT	125.00 Cheque Amount	228		
SBT	126.00 Cheque Holder	229		
SBT	127.00 Cheque Address	230		
SBT	128.00 Cheque No.	231		
SBT	129.00 Cheque Date	232		
SBT	130.00 Cheque Amount	233		
SBT	131.00 Cheque Holder	234		
SBT	132.00 Cheque Address	235		
SBT	133.00 Cheque No.	236		
SBT	134.00 Cheque Date	237		
SBT	135.00 Cheque Amount	238		
SBT	136.00 Cheque Holder	239		
SBT	137.00 Cheque Address	240		
SBT	138.00 Cheque No.	241		
SBT	139.00 Cheque Date	242		
SBT	140.00 Cheque Amount	243		
SBT	141.00 Cheque Holder	244		
SBT	142.00 Cheque Address	245		
SBT	143.00 Cheque No.	246		
SBT	144.00 Cheque Date	247		
SBT	145.00 Cheque Amount	248		
SBT	146.00 Cheque Holder	249		
SBT	147.00 Cheque Address	250		
SBT	148.00 Cheque No.	251		
SBT	149.00 Cheque Date	252		
SBT	150.00 Cheque Amount	253		
SBT	151.00 Cheque Holder	254		
SBT	152.00 Cheque Address	255		
SBT	153.00 Cheque No.	256		
SBT	154.00 Cheque Date	257		
SBT	155.00 Cheque Amount	258		
SBT	156.00 Cheque Holder	259		
SBT	157.00 Cheque Address	260		
SBT	158.00 Cheque No.	261		
SBT	159.00 Cheque Date	262		
SBT	160.00 Cheque Amount	263		
SBT	161.00 Cheque Holder	264		
SBT	162.00 Cheque Address	265		
SBT	163.00 Cheque No.	266		
SBT	164.00 Cheque Date	267		
SBT	165.00 Cheque Amount	268		
SBT	166.00 Cheque Holder	269		
SBT	167.00 Cheque Address	270		
SBT	168.00 Cheque No.	271		
SBT	169.00 Cheque Date	272		
SBT	170.00 Cheque Amount	273		
SBT	171.00 Cheque Holder	274		
SBT	172.00 Cheque Address	275		
SBT	173.00 Cheque No.	276		
SBT	174.00 Cheque Date	277		
SBT	175.00 Cheque Amount	278		
SBT	176.00 Cheque Holder	279		
SBT	177.00 Cheque Address	280		
SBT	178.00 Cheque No.	281		
SBT	179.00 Cheque Date	282		
SBT	180.00 Cheque Amount	283		
SBT	181.00 Cheque Holder	284		
SBT	182.00 Cheque Address	285		
SBT	183.00 Cheque No.	286		
SBT	184.00 Cheque Date	287		
SBT	185.00 Cheque Amount	288		
SBT	186.00 Cheque Holder	289		
SBT	187.00 Cheque Address	290		
SBT	188.00 Cheque No.	291		
SBT	189.00 Cheque Date	292		
SBT	190.00 Cheque Amount	293		
SBT	191.00 Cheque Holder	294		
SBT	192.00 Cheque Address	295		
SBT	193.00 Cheque No.	296		
SBT	194.00 Cheque Date	297		
SBT	195.00 Cheque Amount	298		
SBT	196.00 Cheque Holder	299		
SBT	197.00 Cheque Address	300		
SBT	198.00 Cheque No.	301		
SBT	199.00 Cheque Date	302		
SBT	200.00 Cheque Amount	303		
SBT	201.00 Cheque Holder	304		
SBT	202.00 Cheque Address	305		
SBT	203.00 Cheque No.	306		
SBT	204.00 Cheque Date	307		
SBT	205.00 Cheque Amount	308		
SBT	206.00 Cheque Holder	309		
SBT	207.00 Cheque Address	310		
SBT	208.00 Cheque No.	311		
SBT	209.00 Cheque Date	312		
SBT	210.00 Cheque Amount	313		
SBT	211.00 Cheque Holder	314		
SBT	212.00 Cheque Address	315		
SBT	213.00 Cheque No.	316		
SBT	214.00 Cheque Date	317		
SBT	215.00 Cheque Amount	318		
SBT	216.00 Cheque Holder	319		
SBT	217.00 Cheque Address	320		
SBT	218.00 Cheque No.	321		
SBT	219.00 Cheque Date	322		
SBT	220.00 Cheque Amount	323		
SBT	221.00 Cheque Holder	324		
SBT	222.00 Cheque Address	325		
SBT	223.00 Cheque No.	326		
SBT	224.00 Cheque Date	327		
SBT	225.00 Cheque Amount	328		
SBT	226.00 Cheque Holder	329		
SBT	227.00 Cheque Address	330		
SBT	228.00 Cheque No.	331		
SBT	229.00 Cheque Date	332		
SBT	230.00 Cheque Amount	333		
SBT	231.00 Cheque Holder	334		
SBT	232.00 Cheque Address	335		
SBT	233.00 Cheque No.	336		
SBT	234.00 Cheque Date	337		
SBT	235.00 Cheque Amount	338		
SBT	236.00 Cheque Holder	339		
SBT	237.00 Cheque Address	340		
SBT	238.00 Cheque No.	341		
SBT	239.00 Cheque Date	342		
SBT	240.00 Cheque Amount	343		
SBT	241.00 Cheque Holder	344		
SBT	242.00 Cheque Address	345		
SBT	243.00 Cheque No.	346		
SBT	244.00 Cheque Date	347		
SBT	245.00 Cheque Amount	348		
SBT	246.00 Cheque Holder	349		
SBT	247.00 Cheque Address	350		
SBT	248.00 Cheque No.	351		
SBT	249.00 Cheque Date	352		
SBT	250.00 Cheque Amount	353		
SBT	251.00 Cheque Holder	354		
SBT	252.00 Cheque Address	355		
SBT	253.00 Cheque No.	356		
SBT	254.00 Cheque Date	357		
SBT	255.00 Cheque Amount	358		
SBT	256.00 Cheque Holder	359		
SBT	257.00 Cheque Address	360		
SBT	258.00 Cheque No.	361		
SBT	259.00 Cheque Date	362		
SBT	260.00 Cheque Amount	363		
SBT	261.00 Cheque Holder	364		
SBT	262.00 Cheque Address	365		
SBT	263.00 Cheque No.	366		
SBT	264.00 Cheque Date	367		
SBT	265.00 Cheque Amount	368		
SBT	266.00 Cheque Holder	369		
SBT	267.00 Cheque Address	370		
SBT	268.00 Cheque No.	371		
SBT	269.00 Cheque Date	372		



✓
✓
C121221

S.P. PARAMASIVAM B.Com., FCA, DISA
Chartered Accountant

200, Thirumagal Bhavanam
100 Feet Road, Tatabad
Coimbatore - 641012.
© Off : 2493570, 97867 55077
Mobile : 98940 55499
Resi : 2528862 Fax : 0422-4212403
E-mail : psivam16@gmail.com



CERTIFICATE

I hereby certify that the Directors of M/s. Vee Vee Bus Services Private Limited, No.36, Sowripalayam Road, Ramanathapuram, Coimbatore-641045 are as follows:

- | | |
|-------------------------------------|--------------|
| 1) V.Durai Kannan-Managing Director | - 50% Shares |
| 2) V.Sarojini-Director | - 50% Shares |

The above certificate is issued based on the documents produced before me.

Place: Coimbatore

Date: 05.12.2016




(S.P.Paramasivam)

DATE	PARTicularS	CHEQUE NO.	DEBIT	CREDIT	BALANCE
16.05.16	CASH WITHDRAWAL SELF			Brought Forward	57028.49Cr
23.06.16	QTLY SMS CHR APR-JUN 2016		20000.00		37028.49Cr
27.06.16	ECS DR RET CHGS REVERSAL TRANSFER TO 098353704280		30.00 81.00		36998.49Cr 36917.49Cr
12.07.16	ICICI BANK LTD			15000.00	51917.49Cr
25.07.16	ITC LIMITED			17000.00	68917.49Cr
25.07.16	CR INT CR			758.00	69675.49Cr
26.07.16	ECSDebitBANGALORE CLUBL 55		643.00		69032.49Cr
26.08.16	ECSDebitBANGALORE CLUBL 55		919.00		68113.49Cr
02.09.16	NEFT ICICOCMS465002880KARV8Y STOCK BROKI			18000.00	86113.49Cr
16.09.16	QTLY SMS CHR JULY-SEP 2016		30.00		86083.49Cr
20.09.16	RTGS UTR NO: ICICR22016092000259415 KARVY STOCK BROKING LIMITED			260000.00	346083.49Cr
27.09.16	GRPT UTR NO: SBT2709166517776 JHANJRA SEVA KENDRA	1148	100006.00		246077.49Cr
27.09.16	GRPT UTR NO: SBT2709166517776 JHANJRA SEVA KENDRA	1148	100006.00		246077.49Cr
28.09.16	ECSDebitBANGALORE CLUBL 55		1841.00		244236.49Cr
29.09.16	ECSDebitBANGALORE CLUBL 55		1841.00		242395.49Cr
03.10.16	BANGALORE CLUB			1841.00	244236.49Cr
04.10.16	GRPT UTR NO: SBT0410166552486 BALAMURUGAN C	1154	100006.00		144230.49Cr
07.10.16	SBI SANTOSH JUPAKA	1152	20000.00		124230.49Cr
07.10.16	SBI P SAMSON	1151	20000.00		104230.49Cr
07.10.16	SBI JOSEPH SIKHA	1149	30000.00		74230.49Cr
07.10.16	SBI SAM MATHEW	1150	20000.00		54230.49Cr
19.10.16	SBI sam g john	1153	10000.00		44230.49Cr
25.10.16	CR INT CR			1062.00	45292.49Cr

Carried Forward

52

CHEQUE NO.

DEBIT

CREDIT

DATE PARTICULARS

Brought Forward

26.10.16 ECS debit BANGALORE CLUB 55

919.00

23.11.16 ECS debit BANGALORE CLUB 55

920.00

Unc! Bal: 0.00 Cr! Bal: 46453.49 Cr; MOD BAL: 0.00

SP
HPC
C12122P



Vee Vee Bus Services (P) Ltd.,

Staff Bus Operators

Ph. : (O) 0422 - 2317516

0422 - 2245744

Cell : 99949 98432

WEB : veeveebuservice.com

email: veeveebusservices@gmail.com

info@veeveebuservice.com

Reg. Office :

36, Sowripalayam Road,
Ramanathapuram,
Coimbatore-641 045.

Chennai Office :

A-203, Raga Appartment,
Kandikai, Panduritti Post,
Kanchipuram Dist. - 602 105.

Branch Office :

C/o Lion Automobiles,
90, Perumal Puram,
Tirunelveli-627 007.

Ref.

Date :

BOARD RESOLUTION

Certified True Copy of the resolution passed by the Board of Directors of **VEE VEE BUS SERVICES PRIVATE LIMITED (CIN NO. U63090TZ2011PTC017511)** (the Company) at their meeting held on 30/11/2016 at COIMBATORE in which proper quorum was present and the said resolution has not been subsequently rescinded or modified.

RESOLVED THAT to guarantee and repay the home Loan Against Property/ Home Loan/Home Equity Loan applied and availed By Smt. D. Devika W/o V. Duraikannan and Dr. Venkatapathy Raja S/o V. Duraikannan both residing at No. 36, Sowripalayam Raod, Ramanatha Puram, Coimbatore, in case of failure to repay the lone amount of Rs. 1, 52, 99, 288 /- (Rupees **ONE CRORE FIFTY TWO LAKSH TWO HUNDRED AND EIGHTY EIGHT only**) (herein after "the Loan") from India Infoline Housing Finance Limited / India Infoline Finance Limited, a company incorporated under the Companies Act 1956, (as amended upto date) having its Registered Office at 12 A - 10, 13th Floor, Parinee Crescenzo, C-38 & 39, Bandra Kurla Complex, Bandra- East, Mumbai, Maharashtra (hereinafter referred to as "IIFL HFC" or "the Lender" which expression unless it be repugnant to the context or meaning thereof, shall mean and include its successors and assigns) as per the standard format of "the Lender", copy whereof was placed before this meeting and for the purpose of identification & has been initiated by the Chairman of the meeting.

FURTHER RESOLVED THAT pursuant to the applicable provisions, if any, of the Companies Act, 2013 and other laws; pursuant to the approval of the members accorded in the general meeting of the members of Company held on prior to this resolution, the approval of the Board of Directors of the Company ("Board") be and is hereby accorded for creation of security on the Company's assets (as agreed with the Lender(s) from time to time) in favour of Lender(s) on behalf of the Borrower(s) and/or the Co-Borrower(s) to secure payment of all amounts payable to the Lender(s) under the relevant loan documents relating to the Loan(s) including all security, as agreed and accepted the company.

FURTHER RESOLVED THAT the Board of Directors are hereby authorized in terms of provisions of the Companies Act, 2013 (As amended upto date) to create a registered mortgage and / mortgage/ extension of mortgage by way of deposit of title deeds in favour of the Lender by depositing/ re-depositing the title deeds/ documents/ evidences/ writing with the Lender by giving oral consent to the Lender to continue to hold and retain the title deeds/ documents/ evidences /writing in respect of the immovable property of the company situate at ("Said Immovable Property") and to sign and execute the Loan agreement, security agreement, mortgage documents, Promissory note, letter of continuity, Indemnity , guarantee and various other documents as required by the Lender, in respect of the said Loan, on behalf of the Company to secure due repayment by the Company of the Facility together with interest, additional interest, further interest by way of liquidated damages, compound interest, commitment charges, premia on repayment or on redemption, guarantee commission, costs, charges, expenses and any other monies payable by the Company to the Lender with respect to the Facility agreed to availed/ availed by the Company from the Lender under Facility Agreement/ Letter of Sanction/ Memo of terms and conditions with respect to the Loan as modified from time to time.

V. Sanju

G. Muniyan

Vee Vee Bus Services (P) Ltd.,



Staff Bus Operators

Ph. : (O) 0422 - 2317516

0422 - 2245744

Cell : 99949 98432

WEB : veeveebusservice.com

email: veeveebusservices@gmail.com

info@veeveebusservice.com

Reg. Office :

36, Sowripalayam Road,
Ramanathapuram,
Coimbatore-641 045.

Chennai Office :

A-203, Raga Appartment,
Kandikai, Panduritti Post,
Kanchipuram Dist. - 602 105.

Branch Office :

C/o Lion Automobiles,
90, Perumal Puram,
Tirunelveli-627 007.

Ref.

Date :

FURTHER RESOLVED THAT Shri. V. DURAIKANNAN and Shri. V SAROJINI, directors of the Company, be and are hereby authorized to be signed / executed on behalf of the Company all the applications, documents, agreements, declarations and undertakings as may be necessary in connection with the Facility as stipulated by the Lender. They are further authorized to negotiate, discuss, settle, finalize and accept the terms and conditions of the said Loan facility from the Lender and to take such further action as may be necessary in this behalf. They are further authorized to deliver to and deposit with the Lender the title deeds, writings and evidences with the Lender and to give oral consents as aforesaid for and on behalf of the Company with an intention to create a mortgage registered and /or equitable and extend the mortgage over the Said Immovable Property belonging to the Company and shall provide such security and guarantee, as required by the Lender.

"FURTHER RESOLVED THAT the common seal of the Company be affixed to the Loan Agreement, security documents, power of attorney and other documents, as may be required by the Lender in the presence of Mr./ Ms. V. DURAIKANNAN and /or Mr./ Ms. VEE VEE BUS SERVICES PRIVATE LIMITED, directors of the Company who shall in token thereof execute the said Loan Agreement, Security documents, Power of Attorney and other documents."

FURTHER RESOLVED THAT the Company do file the requisite particulars of charge/ modification of charge to be created by the Company with the Registrar of Companies within stipulated period of time in terms of the Indian Companies Act (as amended up-to-date).

FURTHER RESOLVED THAT the copies of foregoing resolutions certified to be true copies by Mr. V.DURAIKANNAN Chairman/ secretary of the Company be furnished and they be requested to act thereon.

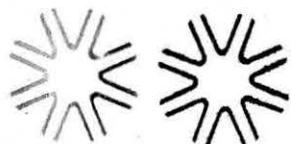
CERTIFIED TO BE TRUE

For VEE VEE BUS SERVICES PRIVATE LIMITED

(Director / Company Secretary)

Vee Vee Bus Services (P) Ltd.,

Staff Bus Operators



Ph. : (O) 0422 - 2317516

0422 - 2245744

Cell : 99949 98432

WEB : veeveebuservice.com

email: veeveebuservices@gmail.com

info@veeveebuservice.com

Reg. Office :

36, Sowripalayam Road,
Ramanathapuram,
Coimbatore-641 045.

Chennai Office :

A-203, Raga Appartment,
Kandikai, Panduritti Post,
Kanchipuram Dist. - 602 105.

Branch Office :

C/o Lion Automobiles,
90, Perumal Puram,
Tirunelveli-627 007.

Ref.

Date : 30.11.2016

(To be on the Letter Head of the Company)

FORMAT OF RESOLUTION TO BE PASSED BY THE BOARD OF DIRECTORS OF THE COMPANY

Certified true copy of the resolution passed by the Board of Directors of the Company at its meeting held on 30.11.2016

"RESOLVED THAT, the company do hereby confirm borrowing upto the extent of Rs./- (Rupees Only) for the purpose of PURCHASE OF PLOT. [Insert purpose] from India Infoline Housing Finance Limited (IIFL HFC)/ India Infoline Finance Limited (IIFL) on the terms and conditions contained in the Loan Agreement executed / to be executed between the company and IIFL HFC / IIFL, as per the standard format of IIFL HFC / IIFL.

RESOLVED FURTHER THAT the terms and conditions as to rate of interest, processing fees, repayment terms and security to be created for availing the Loan be and are hereby approved.

RESOLVED FURTHER THAT Mr./Ms. DURALKANNAN..... and/or Mr./Ms. SAROJINI..... directors of the company be and are hereby severally authorized to deposit all the title documents and to execute, present and to do all such necessary and ancillary act/deed which is/are required to be executed and get registered the Deed of Equitable Mortgage/ Memorandum of Entry/ Mortgage Deed in favour of IIFL HFC / IIFL, in the office of Sub Registrar concerned as per law, with respect to the property bearing no. PLOT NO 473, G.V. RESIDENCY, EASTERN AVENUE, THIRD CIRCLE, VILLAGE 55, UPPILIPALAYAM, COIMBATORE - 641015 which is kept as security for repayment of the said loan amount together with interest, additional interest, cost, expenses, fee and such other sums as may be due and payable by the company to IIFL HFC / IIFL.

For Vee Vee Bus Services Private Limited

For Vee Vee Bus Services Private Limited
Certified as true

V. Saroju
(Director)
Managing Director

U. Duralkannan
Managing Director



Sundaram Motors

180, Anna Road,
Chennai - 600 006.
Phone : 2857 9300
Fax : 044-2857 9355

*First & Last
Rent
Income*

23.09.2015

Mrs. D. Devika
W/o. Sri. V. Duraikannan
Old No.124, New No.36, Sowripalayam Road,
Coimbatore – 641 028.

Madam,

Sub: Renewal of Lease of premises situated at S.F. No.10/3, Chinnavedampatti Village, Coimbatore, belonging to you.

Ref: Renewal of lease for further Period of 11 Months

The existing lease period is expiring on **31.10.2015**. We hereby confirm that the agreement of the above premises covered under original Lease Deed DT. **01.03.2013**, has been renewed for a further period for 11 Months (commencing from **01.11.2015 to 30.09.2016**) with 5% escalation once in every 11 Months.

Period

01.12.2014 to 31.10.2015

Rent

Rs.92,448/- (Rent for the period)

01.11.2015 to 30.09.2016

Rs.97,070/- (With 5% Escalation)

Interest free Security Deposit of **Rs.8,38,530/- (Rupees Eight Lakhs Thirty Eight Thousand Five Hundred & Thirty only)** already paid by the lessee to the lessor and the amount is held with you, will be refunded at the time of vacating the premises or termination of lease.

All the other terms and conditions as contained in the original Lease Agreement DT **01.03.2013** remain unaltered.

SHARATH VIJAYARAGHAVAN
Executive Director
M/s.Sundaram Motors
(Divn. of M/s.T.V. Sundram Iyengar & Sons Pvt. Ltd), 180, AnnaSalai, Chennai - 600 006.

Mrs. D. Devika
W/o. Sri. V. Duraikannan,
Old No.124, New No.36, Sowripalayam Road,
Coimbatore – 641 028.

LESSEE

Witnesses:

- 1.
- 2.

LESSOR

Witnesses:

- 1.
- 2.

Pur

A Division of T V Sundram Iyengar & Sons Limited

Registered Office. 7B, West Veli Street, Post Box No. 21, Madurai - 625 001. CIN : U34101TN1929PLC002973



Sundaram Motors

12

180, Anna Road,
Chennai - 600 006.
Phone : 2857 9300
Fax : 044-2857 9355

17.11.2014

Mrs. D. Devika
W/o. Sri. V. Duraikannan
Old No.124, New No.36, Sowripalayam Road,
Coimbatore - 641 028.

Madam,

Sub: Renewal of Lease of premises situated at S.F. No.10/3, Chinnavedampatti Village, Coimbatore, belonging to you.

Ref: Renewal of lease for further Period of 11 Months

The existing lease period is expiring on **30.11.2014**. We hereby confirm that the agreement of the above premises covered under original Lease Deed **DT. 01.03.2013**, has been renewed for a further period for 11 Months (commencing from **01.12.2014 to 31.10.2015**) with 5% escalation once in every 11 Months.

<u>Period</u>	<u>Rent</u>
01.02.2014 to 30.11.2014	Rs.88,046/- (Rent for the period)
01.12.2014 to 31.10.2015	Rs.92,448/- (With 5% Escalation)

Interest free Security Deposit of **Rs.8,38,530/- (Rupees Eight Lakhs Thirty Eight Thousand Five Hundred & Thirty only)** already paid by the lessee to the lessor and the amount is held with you, will be refunded at the time of vacating the premises or termination of lease.

All the other terms and conditions as contained in the original Lease Agreement DT **01.03.2013** remain unaltered.

SHARATH VIJAYARAGHAVAN
Executive Director
M/s.Sundaram Motors
(Divn. of M/s.T.V.S Sundram Iyengar & Sons Ltd), 180, AnnaSalai, Chennai - 600 006.

Mrs. D. Devika
W/o. Sri. V. Duraikannan,
Old No.124, New No.36,
Sowripalayam Road,
Coimbatore - 641 028.

LESSEE

Witnesses:
1. M.Y.RAVICHANDRAN s/o M.V.VEDAPURI
2. R. SURESH s/o N. RAMASAMY
No.2, PONGAMMAL STREET
CROSS, RATHINAPURAM
CBE - 27.

LESSOR

Witnesses:
1. S. UTHAI PRYADASHI
2. B. Raghavendran
s/o V.DURAIKANNAN
36, Sowripalayam Pur
Cbe - 45.
B. RAGHAVENDRAN
s/o S.BA KTH AVATSALAM
15/96, Murugan Nagar
V.K Road, Peelamedu
CBE - 4.

A Division of T V Sundram Iyengar & Sons Limited
Registered Office. 7B, West Veli Street, Post Box No. 21, Madurai - 625 001.

CIN : U34101TN1929PLC002973



Sundaram Motors

27.01.2014

P B No. 713
180, Anna Road,
Chennai - 600 006.
Phone : 2852 4031
Fax : 044-2857 9355
Grams : "SUNMOTOR"

Mrs.D.Devika
W/o. Sri.V.Duraikannan
Old No.124, New No.36, Sowripalayam Road,
Coimbatore – 641 028.

(From 12/15)
2804645
4402
02448

Sir,

Sub: Renewal of Lease of premises situated at S.F.No.10/3, Chinnavedampatti Village, Coimbatore, belonging to you.

Ref: Renewal of lease for further Period of 11 Months

The existing lease period is expiring on **31.01.2014**. We hereby confirm that the agreement of the above premises covered under original Lease Deed **DT. 01.03.2013**, has been renewed for a further period for 11 months (commencing from **01.02.2014** to **30.11.2014**) with 5% escalation once in every 11 months

<u>Period</u>	<u>Rent</u>
01.03.2013 to 31.01.2014	Rs.83,853/- (Rent for the period)

01.02.2014 to 30.11.2014	419343	Rs.88,046/- (With 5% Escalation)
---------------------------------	---------------	---

Interest free Security Deposit of **Rs.8,38,530/- (Rupees Eight Lakh Thirty Eight Thousand Five Hundred and Thirty Only)** already paid by the lessee to the lessor and the amount is held with you, will be refunded at the time of vacating the premises or termination of lease.

All the other terms and conditions as contained in the original Lease Agreement DT **01.03.2013** remain unaltered.

SHARATH VIJAYARAGHAVAN
Executive Director
M/s.Sundaram Motors
(Divn. of M/s.T.V.Sundram Iyengar & Sons Ltd),180, Anna Salai, Chennai - 600 006.

Mrs.D.Devika
W/o. Sri.V.Duraikannan,
Old No.124, New No.36, Sowripalayam Road, Coimbatore – 641 028,

LESSEE

Witnesses:

1.

2.

LESSOR

Witnesses:

1. **A. Venkateswaran**,
36, Sowripalayam Rd, Cbe-45

2. **R. K. N.**,
93, Avarampalayam Road,
Siddapundur - Coimbatore -



தமிழ்நாடு தமில்நாடு TAMILNADU

9598
03.13.

R 100/-
D. டெவிகா
(Devika)

P. MYSAMI
Stamp Vendor Party Shed
Dist. Reg. Office, Coimbatore
No: 30131/74/A-6 CBD
TAMILNADU

AN 024395

Memorandum of Understanding

This memorandum of understanding entered into at Chennai on this day of
01.03.2013

Between a) Mrs. D.Devika, W/o Mr.V.Duraikannan, residing at Old No. 124 New No. 36, Sowripalayam Road, Coimbatore - 641028, herein, after referred to as Licensor which expression shall unless it to be repugnant to the context of the meaning thereof mean and include their survivors / survivor and their heirs, assigns, executors and their administrators of the last surviving member of the First Part.

And

M/s. SUNDARAM MOTORS, a Division of T.V. Sundram Iyengar & Sons Ltd., having its registered office at Madurai, and the Administrative office at No.180, Anna Salai, Chennai - 600 006, represented by its Executive Director, Sri Sharath Vijayaraghavan, herein after referred to as Sundaram Motors whichever the context admits or permits shall deem to mean and include its successors in interest and assigns of the Second part.

For T.V. SUNDARAM IYENGAR AND SONS LTD.

Executive Director
Sundaram Motors Division

Whereas the licensor has taken as lease "the said lease" all those part and parcel of vacant land registered in the office of the Gandhipuram sub registration district, Coimbatore Taluk, in Chinnavedampatti Village in the S.F. No. 10/3 herein after referred to as "the said land" from the Licensees.

whereas Sundaram Motors who is the dealer for Honda Cars are on a look out for additional car parking space in the neighborhood to mitigate its car parking space problems and Sundaram Motors are aware that the licensor's family are possessing vacant open ground in the neighborhood situated at no S.F. No.10/3, Chinnavedampatti Village, Coimbatore. Sundaram Motors approached the licensor's family to lease a portion of their premises for open cars parking space for a consideration and **Mrs.D.Devika** have agreed to lease out part of their open space premises on the terms and conditions herein set forth.

This memorandum of understanding constitutes the entire understanding between SUNDARAM MOTORS and the owner's covering the subject matter hereof and shall supersede all prior discussions, letters and representations whether oral or written.

THEREFORE THIS MEMORANDUM OF UNDERSTANDING WITNESSETH AS FOLLOWS:

- ~~SCREENED~~
1. **Mrs.D.Devika** have agreed to provide SUNDARAM MOTORS open Car Parking space at their vacant land at S.F. No. 10/3, Chinnavedampatti Village, Coimbatore. The monthly rental for the open car parking space shall be **Rs. 3.50 per Sq.Feet.** for the total area of 23,958 Sq. Ft. works out to **Rs.83,853/-** (Rupees Eighty Three thousand Eight hundred and Fifty Three only) per month. Both the Licensees and Sundaram Motors have agreed that the Rent escalation will be **5% after expiry of period every 11 months.** The effective date of this memorandum starts from **01.03.2013** and will be valid for 11 months till **31.01.2014.** The rentals shall be paid before the 7th of every succeeding calendar month.
 2. SUNDARAM MOTORS has to pay an interest free security deposit for a sum of **Rs.8,38,530/-** (Rupees Eight Lakhs Thirty Eight thousand Five hundred and Thirty only) which equals 10 months monthly rent after execution of this MOU. Licensee's family accepted the same and shall refund the security deposit to Sundaram Motors in full at the termination of this arrangement as contemplated in this MOU. If licensee's family commits default in refund of the security deposit,

For T.V. SUNDARAM EMARAD VEHICLES LTD.

Executive Director
Sundaram Motors Division

16

after written Intimation given by SUNDARAM MOTORS, it shall pay SUNDARAM MOTORS an interest on the said security deposit at the rate of 12% per annum during the period of such delay, namely from the date of SUNDARAM MOTORS actually handing over vacant possession of the entire car parking area to the owners .

3. The minimum lease period will be for 6 years and it can be renewed thereafter based on the mutual understanding between the Lessor and Lease.

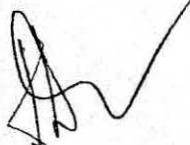
4. **Mrs. D. Devika** shall earmark SUNDARAM MOTORS specified open area to enable them to park Cars within that open area. Sub-contractors or any other nominated persons of Sundaram Motors to park their vehicles in the specified open area with out any hindrance for its ingress and egress.

5. Sundaram Motors shall provide security to the specified car parking area and licensor's family shall not be responsible for the safety of the vehicles parked in the specified area.

6. Sundaram Motors shall provide vehicle identity stickers and Registration no of cars where ever it is possible for the vehicles of its employees.

7. This arrangement is terminable at the option of either party by giving 2 full calendar months written notice to the other party.

8. SUNDARAM MOTORS agrees to pay **Mrs. D.Devika** any present and / or future levies like Service tax, or other taxes by Central/state government or any other authorities, imposed on or after date of this MOU over and above the monthly rent.



For T.V. SUNDARAM IYER GARANTIA LTD.



Executive Director
Sundaram Motors Division

17

In witness of this Memorandum Of understanding is entered on the day, month and year mentioned above in the presence of the following witnesses.

SIGNED AND DELIVERED

By the within named Lease owner

- 1.
- 2.
- 3.
- 4.

For T.V. SUNDARAM IYANGAR AND SONS LTD.

Executive Director
Sundaram Motors Division

In the presence of

SIGNED AND DELIVERED

By the within-named

Tenants

Sundaram Motors

Through its Authorised Signatory In the presence of

INCOME

INCOME

INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT

[Where the data of the Return of Income in Form ITR-1 (SAHAJ), ITR-2, ITR-2A, ITR-3, ITR-4S (SUGAM),
ITR-4 , ITR-5, ITR-6, ITR-7 transmitted electronically with digital signature]

Assessment Year
2016-17

PERSONAL INFORMATION AND THE DATE OF ELECTRONIC TRANSMISSION	Name D DEVIKA			PAN AFZPD5091G	
	Flat/Door/Block No 123	Name Of Premises/Building/Village		Form No. which has been electronically transmitted ITR-4	
	Road/Street/Post Office Sowripalayam Road	Area/Locality			
	Town/City/District Coimbatore	State TAMILNADU	Pin 641045	Status Individual	
	Designation of AO(Ward/Circle) WARD III(2)			Original or Revised ORIGINAL	
	E-filing Acknowledgement Number 542903511251116			Date(DD/MM/YYYY) 25-11-2016	
	1	Gross total income			1 1407985
	2	Deductions under Chapter-VI-A			2 100000
	3	Total Income			3 1307990
	3a	Current Year loss, if any			3a 0
4	Net tax payable			4 223919	
5	Interest payable			5 15154	
6	Total tax and interest payable			6 239073	
COMPUTATION OF INCOME AND TAX THEREON	Taxes Paid	a Advance Tax	7a	0	
		b TDS	7b	113250	
		c TCS	7c	0	
		d Self Assessment Tax	7d	125820	
		e Total Taxes Paid (7a+7b+7c +7d)	7e	239070	
8	Tax Payable (6-7e)			8 0	
9	Refund (7e-6)			9 0	
10	Exempt Income	Agriculture Others		10	

This return has been digitally signed by D DEVIKA in the capacity of _____

having PAN AFZPD5091G from IP Address 122.178.98.172 on 25-11-2016 at COIMBATORE

Dsc Sl No & issuer 1964906778697146141CN=SafeScrypt sub-CA for RCAI Class 2 2014, OU=Sub-CA, O=Sify Technologies Limited, C=IN

DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU



A.Y. 2016-2017

Name	: D.Devika	Previous Year	: 2015-2016
Father's Name	: Venkatapathy	PAN	: AFZPD 5091 G
Address	: 123 Sowripalayam Road, Coimbatore - 641 045	Ward/Circle	: WARD III(2)
		Status	: Individual
		Date of Birth	: 08-May-1966

Statement of Income

	Rs.	Rs.	Rs.
--	-----	-----	-----

■ Income from House Property

Let-out properties

<i>Property1: 123</i>	1		
Gross annual value		11,32,486	
Less: Municipal taxes		NIL	
Net annual value		11,32,486	
Less: Standard deduction u/s 24(a)	3,39,746	3,39,746	
<i>Net Income from Property1</i>		<u>7,92,740</u>	
<i>Income chargeable under the head "House Property"</i>		7,92,740	

■ Profits and gains of Business or Profession

Business1: Income

Net Profit Before Tax as per P & L a/c	6,15,245	
Add: Inadmissible expenses & Income not included		
Depreciation debited to P & L a/c	19,29,512	
<i>Adjusted Profit from Business1</i>		<u>25,44,757</u>
Total income from Business and Profession		25,44,757
Less: Depreciation as per IT Act	4	<u>19,29,512</u>
<i>Income chargeable under the head "Business and Profession"</i>		6,15,245

■ Gross Total Income

Deductions under Chapter VI-A

Investment u/s 80C, CCC, CCD

Tuition fees	1,00,000	
<i>Deduction subject to ceiling u/s 80CCE</i>		1,00,000
		<u>13,07,985</u>
■ Total Income		
Total income rounded off u/s 288A		13,07,990
<i>Tax on total income</i>		2,17,397
Add: Education cess		6,522
Tax with cess		<u>2,23,919</u>
Net Tax		2,23,919
TDS	1,13,250	
Total prepaid taxes		1,13,250
Balance Tax		1,10,669



Interest u/s 234A		2,212
Interest u/s 234B		8,848
Interest u/s 234C		4,094
Net tax payable		15,154
Self-assessment tax paid	3	1,25,823
■ Balance tax payable		1,25,820
		0

Schedule 1

Details of property - for filling ITR

123, Sowripalayam road, Ramanathapuram, Coimbatore-641045,
Tamilnadu

Assessee's share in the property (%) 100

Schedule 2

TDS as per Form 16A

<u>Name of the Deductor, TAN and Certificate No.</u>	TDS deducted	TDS claimed in current year	Gross Receipts as per 26AS
T V Sundram Iyengar & Sons Limited, TAN- CHES01064A	1,13,250	1,13,250	11,32,486

Schedule 3

Self Assessment tax paid

<u>Name of the Bank and BSR Code</u>	Date of deposit	Challan Sl.no.	Challan Amount
State Bank of India - 0004329	25-Nov-16	61787	1,25,820

Bank A/c for Refund: Karnataka Bank Current a/c 1532000100067101 IFSC: KARB0000153



Date : 25-Nov-2016

Place : Coimbatore

[D.DEVIKA]



D. DEVIKA, COIMBATORE

Trading & Profit & Loss Account for the year ended 31st March 2016

Expenditure	Rs. P.	Income	Rs. P.
To Opening Stock	1,85,600.00	By Bricks Sales	88,74,698.00
To Consumables and Stores	9,71,282.00	By Bus Collection	49,02,900.00
To Fire Wood Purchase	18,91,050.00	By Spare Bus Collection	4,69,600.00
To Mud Purchase	10,10,700.00	By Closing Stock	2,47,500.00
To Raw Bricks Labour Charges	19,03,135.00		
To Wages Paid	8,98,370.00		
To Gross Profit c/d	76,34,561.00		
	<u>1,44,94,698.00</u>		<u>1,44,94,698.00</u>
To Rent	1,80,000.00	By Gross Profit b/d	76,34,561.00
To Audit Fees	30,000.00		
To Bank Charges	6,758.00		
To Vehicle Load Interest	1,37,245.00		
To Advertisement	12,850.00		
To Diesel Expenses	14,87,506.37		
To Telephone Expenses	1,41,000.00		
To Vehicle Maintenance Charges	8,22,979.10		
To Printing & Stationery	15,855.00		
To Tyre Retrading Expenses	2,43,400.00		
To Road Tax Paid	2,26,113.00		
To Automobile Spares Purchased	7,24,122.00		
To VAT Tax Paid	90,000.00		
To Tyre Purchased	5,12,300.00		
To Insurance Paid	1,95,600.00		
To Interest Paid on OD	1,78,426.00		
o Staff Welfare Expenses	85,650.00		
To Depreciation	19,29,512.00		
To Net Income	6,15,244.53		
	<u>76,34,561.00</u>		<u>76,34,561.00</u>

Place : Coimbatore

Date : 25.11.2016



D. DEVIKA, COIMBATORE

Balance Sheet as on 31st March 2016

Liabilities	Rs. P.	Assets	Rs. P.
Proprietor's Capital A/c	58,43,186.75	Fixed Assets	1,02,73,252.10
Secured Loans	17,27,425.32	Closing Stock (Valued at cost)	2,47,500.00
Unsecured Loans	66,45,220.00	Loans& Advances	9,21,250.00
Sundry Creditors	61,200.00	Sundry Debtors	25,30,168.00
		Cash in Hand	2,01,862.44
		Cash at Bank Karnataka Bank	1,02,999.53
	<u>1,42,77,032.07</u>		<u>1,42,77,032.07</u>

Place : Coimbatore

Date : 25.11.2016



D. DEVIKA, COIMBATORE

Schedule to Balance Sheet as on 31st March 2016

Proprietrix's Capital Account

D. Deviak's Capital a/c b/f	45,75,456.22
Add: Rent received from TVS & Sons Ltd	11,32,486.00
Add: Net Income for 2015-2016	6,15,244.53
	63,23,186.75
Less: Drawings	4,80,000.00
Total	58,43,186.75

Secured Loans

ICICI Bank - Lory TN 66 B 9851	1,24,631.00
ICICI Bank - Lorry TN 66 A 2845	94,711.00
ICICI Bank - Tipper TN37AR 2368	94,081.00
ICICI Bank - Lorry TN 37 AU 3952	1,03,985.00
Karnataka Bank OD A/C No. 525	13,10,017.32
Total	17,27,425.32

Unsecured Loans

V. Duraikannan	61,15,220.00
V. Sarojini	5,30,000.00
Total	66,45,220.00

Sundry Creditors

Star Fuel Agency	25,450.00
Bhaarati Lubricants	35,750.00
Total	61,200.00

Fixed Assets

Assets	WDV	Rate	Depreciation	Balance
Furnitures	2,542.00	10%	254.00	2,288.00
Lorries	15,01,715.00	15%	2,25,257.00	12,76,458.00
Buses	10,64,893.00	15%	1,59,734.00	9,05,159.00
Machinery	5,10,834.50	15%	76,625.00	4,34,209.50
UPS	1,064.20	15%	160.00	904.20
Car, Innova	46,09,011.40	15%	6,91,352.00	39,17,659.40
Royal Enfield Bike	54,094.00	15%	8,114.00	45,980.00
Bus TN 66 E 2272 (Chassis/Body)	9,65,269.00	15%	1,44,790.00	8,20,479.00
JCB TN 66 D 1042	10,41,741.00	15%	1,56,261.00	8,85,480.00
Tipper TN 66 E 1198	6,08,307.00	15%	91,246.00	5,17,061.00
Tipper TN 66 E 1218	6,02,928.00	15%	90,439.00	5,12,489.00
Lorry TN 37 AU 3952	5,78,865.00	15%	86,830.00	4,92,035.00
Bus TN 57 AE 2779	6,61,500.00	30%	1,98,450.00	4,63,050.00
	1,22,02,764.10		19,29,512.00	1,02,73,252.10



Sundry Debtors

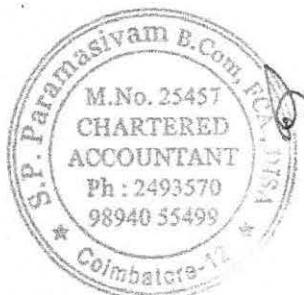
Alamelu Balaji Spinning Mills (P) Ltd	44,010.00
Niketa Constructions	5,14,000.00
Tavas Construction Pvt Ltd	3,68,660.00
Shree Mahalakshmi Constructions	3,74,000.00
Shree Mahalakshmi & Co	2,78,500.00
Srinivasa Associates Pvt Ltd	2,51,212.00
Yeshwanth Farms	1,94,000.00
Sathiskumar R	43,000.00
Urbane Constro	8,286.00
Kannan	1,72,500.00
Velumani	22,500.00
Selvakumar	62,500.00
Shankar	1,30,000.00
Maruthachalam	45,000.00
Gobi	22,000.00
	25,30,168.00

Loand & Advances

TDS	1,13,250.00
Eswara Trust	2,00,000.00
D. Uthrapriyadarshini	6,08,000.00
	9,21,250.00

Cash at Bank

Karnataka Bank - SB A/C No. 790	1,02,594.03
Karnataka Bank - CA A/C No. 671	405.50
	1,02,999.53



FORM NO. 3CB

[See rule 6G(1)(b)]

Audit report under section 44AB of the Income-tax Act, 1961 in the case of a person referred to in clause (b) of sub-rule (1) of rule 6G

1. I have examined the balance sheet as at 31st March 2016 and the Profit and loss account for the period beginning from 2015-04-01 to ending on 2016-03-31 attached herewith, of D Devika 123, Sowripalayam Road, Coimbatore, TAMIL NADU, 641045 AFZPD5091G. [mention name and address of the assessee with permanent account number]

2. I certify that the balance sheet and the Profit and loss account are in agreement with the books of account maintained at the head office at Coimbatore, and 0 branches.

3. (a) I report the following observations/comments/discrepancies/inconsistencies; if any:

(b) Subject to above,-

(A) I have obtained all the information and explanations which, to the best of My knowledge and belief, were necessary for the purposes of the audit.

(B) In My opinion, proper books of account have been kept by the head office and branches of the assessee so far as appears from My knowledge and belief, were necessary for the examination of the books.

(C) In My opinion and to the best of My information and according to the explanations given to Me the said accounts, read with notes thereon, if any, give a true and fair view:-

(i) in the case of the balance sheet, of the state of the affairs of the assessee as at 31st March, 2016; and

(ii) in the case of the Profit and loss account of the Profit of the assessee for the year ended on that date.

4. The statement of particulars required to be furnished under section 44AB is annexed herewith in Form No. 3CD.

5. In My opinion and to the best of My information and according to explanations given to Me the particulars given in the said Form No. 3CD and the Annexure thereto are true and correct subject to following observations/qualifications, if any:-

Sl No.	Qualification Type	Observations/Qualifications
1		NIL

Place COIMBATORE Name S.P.PARAMASIVAM B.Com,FCA,DIS
Date 31/10/2016 Membership Number A 025457
FRN (Firm Registration Number)
Address 200 THIRUMAGAL BHAVANAM 100 FEET ROAD, TATABAD, COIMBATORE, TAMIL NADU, 641012



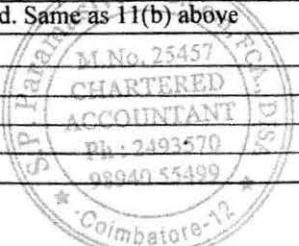
S.P. Paramasivam
31/10/2016

FORM NO. 3CD

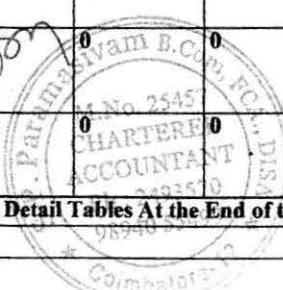
[See rule 6G(2)]

Statement of particulars required to be furnished under section 44AB of the Income-tax Act, 1961

1	Name of the assessee		D Devika				
2	Address		123, , Sowripalayam Road, , Coimbatore, TAMIL NADU, 641045				
3	Permanent Account Number (PAN)		AFZPD5091G				
4	Whether the assessee is liable to pay indirect tax like excise duty, service tax, sales tax, customs duty,etc. if yes, please furnish the registration number or any other identification number allotted for the same		Yes				
Sl No.	Type		Registration Number				
1	Sales VAT/Tax	TAMIL NADU	33396203997				
2	Other Indirect Tax/Duty	Cst	861414				
5	Status		Individual				
6	Previous year from		2015-04-01 to 2016-03-31				
7	Assessment Year		2016-17				
8	Indicate the relevant clause of section 44AB under which the audit has been conducted						
Sl No.	Relevant clause of section 44AB under which the audit has been conducted						
1	Clause 44AB(a)-Total sales/turnover/gross receipts in business exceeding Rs. 1 crore						
9 a	If firm or Association of Persons, indicate names of partners/members and their profit sharing ratios. In case of AOP, whether shares of members are indeterminate or unknown ?						
Name						Profit Sharing Ratio (%)	
Nil							
9 b	If there is any change in the partners or members or in their profit sharing ratio since the last date of the preceding year, the particulars of such change.						
Date of change	Name of Partner/Member	Type of change	Old profit sharing ratio	New profit Sharing Ratio	Remarks		
10 a	Nature of business or profession (if more than one business or profession is carried on during the previous year, nature of every business or profession).						
Sector	Sub Sector			Code			
Service Sector	Transporters			0712			
10 b	If there is any change in the nature of business or profession, the particulars of such change						
Business	Sector	SubSector			Code		
Nil							
11 a	Whether books of accounts are prescribed under section 44AA, if yes, list of books so prescribed						
Books prescribed							
11 b	List of books of account maintained and the address at which the books of accounts are kept. (In case books of account are maintained in a computer system, mention the books of account generated by such computer system. If the books of accounts are not kept at one location, please furnish the addresses of locations along with the details of books of accounts maintained at each location.) Same as 11(a) above						
Books maintained	Address Line 1	Address Line 2	City or Town or District	State	PinCode		
Bank book	123,,Sowripalayam R oad		Coimbatore	TAMIL N ADU	641045		
Cash book	123,,Sowripalayam R oad		Coimbatore	TAMIL N ADU	641045		
Journal	123,,Sowripalayam R oad		Coimbatore	TAMIL N ADU	641045		
Ledger	123,,Sowripalayam R oad		Coimbatore	TAMIL N ADU	641045		
11 c	List of books of account and nature of relevant documents examined. Same as 11(b) above						
Books Examined							
Bank book							
Cash book							
Journal							
Ledger							

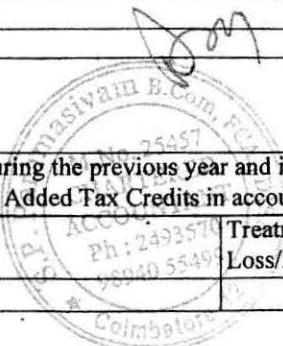


12	Whether the profit and loss account includes any profits and gains assessable on presumptive basis, if yes, indicate the amount and the relevant section (44AD, 44AE, 44AF, 44B, 44BB, 44BBA, 44BBB, Chapter XII-G, First Schedule or any other relevant section).								No		
	Section								Amount		
	Nil										
13 a	Method of accounting employed in the previous year		Mercantile system								
13 b	Whether there has been any change in the method of accounting employed vis-a-vis the method employed in the immediately preceding previous year.								No		
13 c	If answer to (b) above is in the affirmative, give details of such change, and the effect thereof on the profit or loss.										
	Particulars		Increase in profit(Rs.)			Decrease in profit(Rs.)					
13 d	Details of deviation, if any, in the method of accounting employed in the previous year from the accounting standards prescribed under section 145 and the effect thereof on the profit or loss.								No		
	Particulars		Increase in profit(Rs.)			Decrease in profit(Rs.)					
14 a	Method of valuation of closing stock employed in the previous year.								Raw materials - Lower of Cost/Market rate, Finished goods - Lower of Cost/Market rate		
14 b	In case of deviation from the method of valuation prescribed under section 145A, and the effect thereof on the profit or loss, please furnish:								No		
	Particulars		Increase in profit(Rs.)			Decrease in profit(Rs.)					
15	Give the following particulars of the capital asset converted into stock-in-trade										
	(a) Description of capital asset				(b) Date of acquisition	(c) Cost of acquisition	(d) Amount at which the asset is converted into stock-in trade				
	Nil										
16	Amounts not credited to the profit and loss account, being:-										
16 a	The items falling within the scope of section 28										
	Description		Amount								
	Nil										
16 b	The proforma credits, drawbacks, refund of duty of customs or excise or service tax, or refund of sales tax or value added tax, where such credits, drawbacks or refund are admitted as due by the authorities concerned										
	Description		Amount								
16 c	Escalation claims accepted during the previous year										
	Description		Amount								
	Nil										
16 d	Any other item of income										
	Description		Amount								
	Nil										
16 e	Capital receipt, if any										
	Description		Amount								
	Nil										
17	Where any land or building or both is transferred during the previous year for a consideration less than value adopted or assessed or assessable by any authority of a State Government referred to in section 43CA or 50C, please furnish:										
	Details of property	Address Line 1	Address Line 2	City/Town	State	Pincode	Consideration received or accrued	Value adopted or assessed or assessable			
18	Particulars of depreciation allowable as per the Income-tax Act, 1961 in respect of each asset or block of assets, as the case may be, in the:-										
	Description of Block of Assets/ Class of Assets	Rate of depreciation (In Percentage)	Opening WDV (A)	Additions				Deductions (C)	Depreciation Allowable (D)	Written Down Value at the end of the year (A+B-C-D)	
	Furnitures & Fittings @ 10%	10%	2524	Purchase Value (1)	MOD-VAT (2)	Change in Rate of Exchange (3)	Subsidy Grant (4)	Total Value of Purchases (B) (1+2+3+4)	0	252	2272
	Plant & Machinery @ 15%	15%	11538732	0	0	0	0	0	0	1730810	9807922
	Plant & Machinery @ 30%	30%	661500	0	0	0	0	0	0	198450	463050
	* For Addition and Deduction Details refer Addition and Deduction Detail Tables At the End of the Page										
19	Amounts admissible under sections :										



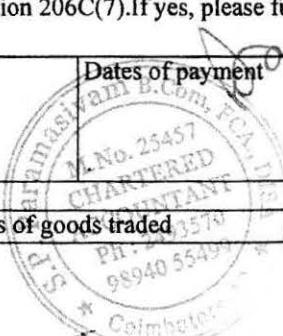
	Section	Amount debited to profit and loss account	Amounts admissible as per the provisions of the Income-tax Act, 1961 and also fulfils the conditions, if any specified under the relevant 14 provisions of Income-tax Act, 1961 or Income-tax Rules, 1962 or any other guidelines, circular, etc., issued in this behalf.								
	Nil										
20	a	Any sum paid to an employee as bonus or commission for services rendered, where such sum was otherwise payable to him as profits or dividend. [Section 36(1)(ii)]									
	Description			Amount							
20	b	Details of contributions received from employees for various funds as referred to in section 36(1)(va):									
	Nature of fund		Sum received from employees	Due date for payment							
	Nil			The actual amount paid							
				The actual date of payment to the concerned authorities							
21	a	Please furnish the details of amounts debited to the profit and loss account, being in the nature of capital, personal, advertisement expenditure etc									
	Capital expenditure										
	Particulars		Amount in Rs.								
	Personal expenditure										
	Particulars		Amount in Rs.								
	Advertisement expenditure in any souvenir, brochure, tract, pamphlet or the like published by a political party										
	Particulars		Amount in Rs.								
	Expenditure incurred at clubs being entrance fees and subscriptions										
	Particulars		Amount in Rs.								
	Expenditure incurred at clubs being cost for club services and facilities used.										
	Particulars		Amount in Rs.								
	Expenditure by way of penalty or fine for violation of any law for the time being force										
	Particulars		Amount in Rs.								
	Expenditure by way of any other penalty or fine not covered above										
	Particulars		Amount in Rs.								
	Expenditure incurred for any purpose which is an offence or which is prohibited by law										
	Particulars		Amount in Rs.								
(b)	Amounts inadmissible under section 40(a):-										
	(i) as payment to non-resident referred to in sub-clause (i)										
	(A) Details of payment on which tax is not deducted:										
	Date of payment	Amount of payment	Nature of payment	Name of the payee	PAN of the payee,if available	Address Line 1	Address Line 2	City or Town or District	Pincode		
	(B) Details of payment on which tax has been deducted but has not been paid during the previous year or in the subsequent year before the expiry of time prescribed under section 200(1)										
	Date of payment	Amount of payment	Nature of payment	Name of the payee	PAN of the payee,if available	Address Line 1	Address Line 2	City or Town or District	Pincode	Amount of tax deducted	
	(ii) as payment referred to in sub-clause (ia)										
	(A) Details of payment on which tax is not deducted:										
	Date of payment	Amount of payment	Nature of payment	Name of the payee	PAN of the payee,if available	Address Line 1	Address Line 2	City or Town or District	Pincode		
	(B) Details of payment on which tax has been deducted but has not been paid on or before the due date specified in sub-section (1) of section 139.										
	Date of payment	Amount of payment	Nature of payment	Name of the payer	PAN of the payee,if available	Address Line 1	Address Line 2	City or Town or District	Pincode	Amount of tax deducted	Amount out of (VI) deposited, if any
	(iii) fringe benefit tax under sub-clause (ic)										
	(iv) wealth tax under sub-clause (iia)										
	(v) royalty, license fee, service fee etc. under sub-clause (iib).										
	(vi) salary payable outside India/to a non resident without TDS etc. under sub-clause (iii).										
	Date of payment	Amount of payment	Name of the payee	PAN of the payee,if available	Address Line 1	Address Line 2	City	Pincode			

(vii) payment to PF /other fund etc. under sub-clause (iv)						
(viii) tax paid by employer for perquisites under sub-clause (v)						
(c) Amounts debited to profit and loss account being, interest, salary, bonus, commission or remuneration inadmissible under section 40(b)/40(ba) and computation thereof;						
	Particulars	Section	Amount debited to P/L A/C	Amount Admissible	Amount Inadmissible	Remarks
(d) Disallowance/deemed income under section 40A(3):						
(A) On the basis of the examination of books of account and other relevant documents/evidence, whether the expenditure covered under section 40A(3) read with rule 6DD were made by account payee cheque drawn on a bank or account payee bank draft. If not, please furnish the details:						Yes
Date Of Payment	Nature Payment	Of	Amount in Rs	Name of the payee	Permanent Number of the payee, if available	Account
(B) On the basis of the examination of books of account and other relevant documents/evidence, whether the payment referred to in section 40A(3A) read with rule 6DD were made by account payee cheque drawn on a bank or account payee bank draft If not, please furnish the details of amount deemed to be the profits and gains of business or profession under section 40A(3A)						Yes
Date Of Payment	Nature Payment	Of	Amount in Rs	Name of the payee	Permanent Number of the payee, if available	Account
(e) Provision for payment of gratuity not allowable under section 40A(7)						0
(f) Any sum paid by the assessee as an employer not allowable under section 40A(9)						0
(g) Particulars of any liability of a contingent nature						
Nature Of Liability			Amount in Rs.			
(h) Amount of deduction inadmissible in terms of section 14A in respect of the expenditure incurred in relation to income which does not form part of the total income						
Nature Of Liability			Amount in Rs.			
(i) Amount inadmissible under the proviso to section 36(I)(iii)						
22	Amount of interest inadmissible under section 23 of the Micro, Small and Medium Enterprises Development Act, 2006					0
23	Particulars of any payment made to persons specified under section 40A(2)(b).					
Name of Related Person	PAN of Related Person	Relation	Nature of Payment Made(Amount) transaction			
24 Amounts deemed to be profits and gains under section 32AC or 33AB or 33ABA or 33AC.						
Section	Description		Amount			
Nil						
25	Any amount of profit chargeable to tax under section 41 and computation thereof.					
Name of Person	Amount of income	Section	Description of Transaction		Computation if any	
Nil						
26 (i)*	In respect of any sum referred to in clause (a), (b), (c), (d), (e) or (f) of section 43B, the liability for which:-					
26 (i)A	pre-existed on the first day of the previous year but was not allowed in the assessment of any preceding previous year and was :-					
26 (i)(A)(a)	Paid during the previous year					
Section	Nature of liability			Amount		
Nil						
26 (i)(A)(b)	Not paid during the previous year					
Section	Nature of liability			Amount		
Nil						
26 (i)B	was incurred in the previous year and was					
26 (i)(B)(a)	Paid on or before the due date for furnishing the return of income of the previous year under section 139(1)					
Section	Nature of liability			Amount		
Nil						
26 (i)(B)(b)	not paid on or before the aforesaid date					
Section	Nature of liability			Amount		
Nil						
(State whether sales tax, customs duty, excise duty or any other indirect tax, levy, cess, impost, etc., is passed through the profit and loss account.)			Yes	NA		
27 a	Amount of Central Value Added Tax Credits availed of or utilised during the previous year and its treatment in profit and loss account and treatment of outstanding Central Value Added Tax Credits in accounts					No
CENVAT		Amount			Treatment in Profit and Loss/Accounts	
Opening Balance						

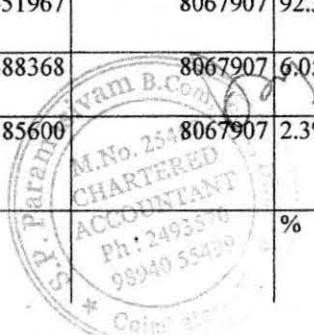


	CENVAT Availed											
	CENVAT Utilized											
	Closing/Outstanding Balance											
27 b	Particulars of income or expenditure of prior period credited or debited to the profit and loss account :-											
	Type	Particulars		Amount		Prior period to which itrelates(Year in yyyy-yyformat)						
	Nil											
28	Whether during the previous year the assessee has received any property, being share of a company not being a company in which the public are substantially interested, without consideration or for inadequate consideration as referred to in section 56(2)(viiia)											
	Name of the person from whom shares received	PAN of the person, if available	Name of the company from which shares received	CIN of the company	No. of Shares Received	Amount of consideration paid	Fair value of the shares					
	Nil											
29	Whether during the previous year the assessee received any consideration for issue of shares which exceeds the fair market value of the shares as referred to in section 56(2)(viib). If yes, please furnish the details of the same											
	Name of the person from whom consideration received for issue of shares	PAN of the person, if available	No. of Shares	Amount of consideration received	Fair value of the shares							
	Nil											
30	Details of any amount borrowed on hundi or any amount due thereon (including interest on the amount borrowed) No repaid, otherwise than through an account payee cheque, (Section 69D)											
	Name of the person from whom amount borrowed or repaid on hundi	PAN of the person, if available	Address Line 1	Address Line 2	City or Town or District	State	Pincode	Amount borrowed	Date of Borrowing	Amount due including interest	Amount repaid	Date of Repayment
	Nil											
31 a	Particulars of each loan or deposit in an amount exceeding the limit specified in section 269SS taken or accepted during the previous year :-											
	Name of the lender or depositor	Address of the lender or depositor	Permanent Account Number(if available with the assessee) of the lender or the depositor	Amount of loan or deposit taken or accepted	Whether the loan or deposit was squared up during the previous year	Maximum amount outstanding in the account at any time during the previous year	Whether the loan or deposit was taken or accepted otherwise than by an account payee bank cheque or account payee bank draft					
	Nil											
(These particulars need not be given in case of a Government Company, a banking company or a corporation established by a Central, State or Provincial Act)												
31 b	Particulars of each repayment of loan or deposit in an amount exceeding the limit specified in section 269T made during the previous year :-											
	Name of the payee	Address of the payee	Permanent Account Number(if	Amount of the repayment	Maximum amount outstanding	Whether the repayment was made	the otherwise					

			available with the assessee)of the payee	the account at any time during the previous year	than by account payee cheque or account payee bank draft					
		Nil								
31 c	Whether the taking or accepting loan or deposit, or repayment of the same were made by account payee cheque drawn on a bank or account payee bank draft based on the examination of books of account and other relevant documents.					Not Applicable				
Note: (The particulars (i) to (iv) at (b) and comment at (c) above need not be given in the case of a repayment of any loan or deposit taken or accepted from Government, Government company, banking company or a corporation established by a Central, State or Provincial Act)										
32 a	Details of brought forward loss or depreciation allowance, in the following manner, to extent available									
	Assessment Year	Nature of loss/allowance	Amount as returned	Amount as assessed	Order U/S and Date	Remarks				
	Nil									
32 b	Whether a change in shareholding of the company has taken place in the previous year due to which the losses incurred prior to the previous year cannot be allowed to be carried forward in terms of section 79.					Not Applicable				
32 c	Whether the assessee has incurred any speculation loss referred to in section 73 during the previous year.					No				
	If yes, please furnish the details below									
32 d	Whether the assessee has incurred any loss referred to in section 73A in respect of any specified business during the previous year					No				
	If yes, please furnish details of the same									
32 e	In case of a company, please state that whether the company is deemed to be carrying on a speculation business as referred in explanation to section 73									
	If yes, please furnish the details of speculation loss if any incurred during the previous year									
33	Section-wise details of deductions, if any admissible under Chapter VIA or Chapter III (Section 10A, Section 10AA)					Yes				
	Section	Amount								
	80C						100000			
34 a	Whether the assessee is required to deduct or collect tax as per the provisions of Chapter XVII-B or Chapter XVII-BB, if yes please furnish					No				
	Tax deduction and collection Account Number (TAN)	Section	Nature of payment	Total amount of payment or receipt of the nature specified in column (3)	Total amount on which tax was required to be deducted or collected out of (4)	Total amount on which tax was deducted or collected out of (5)	Amount of tax deducted or collected out of (6)	Total amount on which tax was deducted or collected at less than specified rate out of (7)	Amount of tax deducted or collected on (8)	Amount of tax deducted or collected not deposited to the credit of the Central Government out of (6) and (8)
	Nil									
34 b	Whether the assessee has furnished the statement of tax deducted or tax collected within the prescribed time If not, please furnish the details:					Not Applicable				
	Tax deduction and collection Account Number (TAN)	Type of Form	Due date for furnishing	Date of furnishing, if furnished	Whether the statement of tax deducted or collected contains information about all transactions which are required to be reported					
	Nil									
34 c	Whether the assessee is liable to pay interest under section 201(1A) or section 206C(7).If yes, please furnish					Not Applicable				
	Tax deduction and collection Account Number (TAN)		Amount of interest under section 201(1A)/206C(7) is payable	Amount	Dates of payment					
	Nil									
35 a	In the case of a trading concern, give quantitative details of principal items of goods traded									



		Item Name	Unit	Opening stock	Purchases during the previous year	Sales during the previous year	Closing stock	Shortage/ excess, if any			
Nil											
35	b	In the case of a manufacturing concern, give quantitative details of the principal items of raw materials, finished products and by-products :-									
Raw materials :											
		Item Name	Unit	Opening stock	Purchases during the previous year	Consumption during the previous year	Sales during the previous year	Closing stock *Yield of finished products *Percent age of yield Shortage/ excess, if any			
Nil											
35	bB	Finished products :									
		Item Name	Unit	Opening stock	Purchases during the previous year	Quantity manufactured during the previous year	Sales during the previous year	Closing stock Shortage/ excess, if any			
Nil											
35	bC	By products :									
		Item Name	Unit	Opening stock	Purchases during the previous year	Quantity manufactured during the previous year	Sales during the previous year	Closing stock Shortage/ excess, if any			
Nil											
36	In the case of a domestic company, details of tax on distributed profits under section 115-O in the following forms :-										
	(a) Total amount of distributed profits	(b) Amount of reduction referred to in section 115-O(1A)(i)	(c) Amount of reduction referred to in section 115-O(1A)(ii)	(d) Total tax paid thereon	Amount	Dates of payment					
Nil											
37	Whether any cost audit was carried out										
	Not Applicable										
	If yes, give the details, if any, of disqualification or disagreement on any matter/item/value/quantity as may be reported/identified by the cost auditor										
38	Whether any audit was conducted under the Central Excise Act, 1944										
	Not Applicable										
	If yes, give the details, if any, of disqualification or disagreement on any matter/item/value/quantity as may be reported/identified by the auditor										
39	Whether any audit was conducted under section 72A of the Finance Act, 1994 in relation to valuation of taxable services as may be reported/identified by the auditor										
	Not Applicable										
	If yes, give the details, if any, of disqualification or disagreement on any matter/item/value/quantity as may be reported/identified by the auditor										
40	Details regarding turnover, gross profit, etc., for the previous year and preceding previous year:										
No	Particulars	Previous Year			Preceding previous Year						
a	Total turnover of the assessee	13777598			8067907						
b	Gross profit / Turnover	7634561	13777598	55.41%	7451967	8067907	92.37%				
c	Net profit / Turnover	615245	13777598	4.47%	488368	8067907	6.05%				
d	Stock-in-Trade / Turnover	247500	13777598	1.8%	185600	8067907	2.3%				
e	Material consumed/ Finished			%				%			



goods produced					
(The details required to be furnished for principal items of goods traded or manufactured or services rendered)					
41 Please furnish the details of demand raised or refund issued during the previous year under any tax laws other than Income-tax Act, 1961 and Wealth tax Act, 1957 alongwith details of relevant proceedings					
	Financial year to which demand/ refund relates to Nil	Name of other Tax law	Type (Demand raised/Refund received)	Date of demand raised/refund received	Amount Remarks

Place COIMBATORE Name 
 Date 31/10/2016 Membership Number A 025457
 FRN (Firm Registration Number)
 Address 200 THIRUMAGAL BHAVANAM 100 FEET ROAD, TATABAD., COIMBATORE, TAMIL NADU, 641012,

Form Filing Details

Revision/Original Original

Addition Details(From Point No. 18)							
Description of Block of Assets	Sl.No.	Date of Purchase	Date put to use	Amount	Adjustment on account of		Total Amount
					MODVAT	Exchange Rate Change	Subsidy Grant
Furnitures & Fittings @ 10%							
Total of Furnitures & Fittings @ 10%							0
Plant & Machinery @ 15%							
Total of Plant & Machinery @ 15%							0
Plant & Machinery @ 30%							
Total of Plant & Machinery @ 30%							0

Deduction Details(From Point No. 18)

Description of Block of Assets	Sl.No.	Date of Sale etc.	Amount
Furnitures & Fittings @ 10%			
Total of Furnitures & Fittings @ 10%			0
Plant & Machinery @ 15%			
Total of Plant & Machinery @ 15%			0
Plant & Machinery @ 30%			
Total of Plant & Machinery @ 30%			0



INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT

[Where the data of the Return of Income in Form ITR-1 (SAHAJ), ITR-2, ITR-2A, ITR-3, ITR-4S (SUGAM),
ITR-4 , ITR-5, ITR-6, ITR-7 transmitted electronically with digital signature]

Assessment Year

2015-16

PERSONAL INFORMATION AND THE
DATE OF ELECTRONIC
TRANSMISSION

Name		PAN
D DEVIKA		AFZPD5091G
Flat/Door/Block No	Name Of Premises/Building/Village	Form No. which has been electronically transmitted
123	Sowripalayam Road	ITR-4
Road/Street/Post Office	Area/Locality	Individual Status
Town/City/District	State	Aadhaar Number
Coimbatore	TAMILNADU	641045
Designation of AO(Ward/Circle) WARD III(2)		Original or Revised ORIGINAL

E-filing Acknowledgement Number 438598371070916 Date(DD/MM/YYYY) 07-09-2016

1	Gross total income			1	1237199
2	Deductions under Chapter-VI-A			2	165000
3	Total Income			3	1072200
3a	Current Year loss, if any			3a	0
4	Net tax payable			4	151060
5	Interest payable			5	14388
6	Total tax and interest payable			6	165448
7	Taxes Paid	a Advance Tax	7a	0	
		b TDS	7b	106979	
		c TCS	7c	0	
		d Self Assessment Tax	7d	58470	
		e Total Taxes Paid (7a+7b+7c +7d)	7e	165449	
8	Tax Payable (6-7e)			8	0
9	Refund (7e-6)			9	0
10	Exempt Income	Agriculture Others		10	

This return has been digitally signed by **D DEVIKA** in the capacity of _____

having PAN AFZPD5091G from IP Address 117.98.182.210 on 07-09-2016 at COIMBATORE

Dsc Sl No & issuer 1964906778697146141CN=SafeScript sub-CA for RCAI Class 2 2014, OU=Sub-CA, O=Sify Technologies Limited, C=IN

DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU

F 12.

A.Y. 2015-2016

Name : D.Devika	Previous Year : 2014-2015
Father's Name : Venkatapathy	PAN : AFZPD 5091 G
Address : 123	Ward/Circle : WARD III(2)
Sowripalayam Road, Coimbatore - 641 045	Status : Individual
	Date of Birth : 08-May-1966

Statement of Income

	Rs.	Rs.	Rs.
--	-----	-----	-----

■ Income from House Property

Let-out properties

Property1: 123	1	
Gross annual value		10,69,758 ✓
Less: Municipal taxes		NIL
Net annual value		10,69,758
Less: Standard deduction u/s 24(a)	3,20,927	3,20,927
<i>Net Income from Property1</i>		<u>7,48,831</u>

Income chargeable under the head "House Property"

7,48,831

■ Profits and gains of Business or Profession

Business1: Income

Net Profit Before Tax as per P & L a/c	4,88,368 ✓
Add: Inadmissible expenses & Income not included	
Depreciation debited to P & L a/c	23,20,025
<i>Adjusted Profit from Business1</i>	28,08,393
Total income from Business and Profession	28,08,393
Less: Depreciation as per IT Act	6
	<u>23,20,025</u>
<i>Income chargeable under the head "Business and Profession"</i>	4,88,368

■ Gross Total Income

Deductions under chapter VI-A

80D: Medical Insurance Premia	2	15,000
80G - Donations	3	50,000

Investment u/s 80C, CCC, CCD

Tuition fees	1,00,000
<i>Total investment-subject to ceiling u/s 80CCE</i>	<u>1,00,000</u>

**INLINE
FCU SCREENED**

■ Total Income

Total income rounded off u/s 288A	10,72,200
<i>Tax on total income</i>	1,46,660
Add: Education cess	4,400
Tax with cess	1,51,060
Net Tax	1,51,060
TDS	1,06,979
Total prepaid taxes	1,06,979
Balance Tax	44,081
Interest u/s 234A	4,840
Interest u/s 234B	7,920



Interest u/s 234C		1,628	14,388
Net tax payable			58,469
Self-assessment tax paid	5		58,470
■ Balance tax payable			0

Schedule 1

Details of property - for filling ITR

123, Sowripalayam road, Ramanathapuram, Coimbatore-641045,

Tamilnadu

Assessee's share in the property (%) 100

Schedule 2

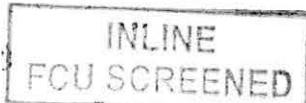
80D-Medical Insurance/health check-up

	Paid	Deductible
<i>In respect of Self / Family</i>		
Others	28,500	15,000

Schedule 3

80G-donations

<u>Donations with 50% deduction</u>	subject
<u>Donee's details</u>	to ceiling
Psg Medical College, PAN-AAAAAA 0000 A, Peelamedu	1,00,000
Total	1,00,000
Qualifying Amount	1,00,000
Deductible Amount - 50%	50,000
<i>Total deduction</i>	<u>50,000</u>
<i>Total Income for qualifying limit</i>	11,22,199



Schedule 4

TDS as per Form 16A

<u>Name of the Deductor, TAN and Certificate No.</u>	TDS deducted	TDS claimed in current year	Gross Receipts as per 26AS
T V Sundaram Iyengar & Sons Private Limited, TAN-CHES01064A	1,06,979	1,06,979	10,69,758

Schedule 5

Self Assessment tax paid

<u>Name of the Bank and BSR Code</u>	Date of deposit	Challan Sl.no.	Challan Amount
State Bank of India-0004329	7-Sep-16	21551	58,470

Bank a/c : Karnataka Bank 1532000100067101 IFSC: KARB0000153

Date : 07-Sep-2016

Place : Coimbatore



[D.DEVIKA]

D.Devika coimbatore

Trading & Profit & Loss Account for the year ended 31st March 2015

Expenditure	Rs. P.	Income	Rs. P.
To Opening Stock	1,16,530.00	By Bricks Sales	80,67,907.00
To Consumables and Stores	8,21,854.00	By Bus Collection	46,69,500.00
To Fire Wood Purchase	15,93,867.02	By Spare Bus Collection	4,47,078.00
To Mud Purchase	9,09,716.00	By Closing Stock	1,85,600.00
To Raw Bricks Labour Charges	15,85,946.90		
To Wages & Salary	8,90,204.09		
To Gross Profit c/d	74,51,966.99		
	<u>1,33,70,085.00</u>		<u>1,33,70,085.00</u>
To Rent	1,80,000.00	By Gross Profit b/d	74,51,966.99
To Audit Fees	30,000.00		
To Bank Charges	3,785.00		
To Vehicle Load Interest	3,44,423.00		
To Advertisement	7,550.00		
To Diesel Expenses	11,70,460.37		
To Telephone Expenses	1,19,300.00		
To Vehicle Maintenance Charges	7,15,634.00		
To Printing & Stationery	12,860.00		
To Tyre Retrading Expenses	2,21,400.00		
To Road Tax Paid	2,26,113.00		
To Automobile Spares Purchased	5,98,372.00		
To Tyre Purchased	6,12,750.00		
To Insurance Paid	1,82,861.00		
To Interest Paid on OD	1,99,411.00		
To Staff Welfare Expenses	18,654.00		
To Depreciation	23,20,025.00		
To Net Income	4,88,368.62		
	<u>3,41,92,136.99</u>		<u>3,41,92,136.99</u>

Place : Coimbatore
Date : 30.09.2015



D.Devika coimbatore

Balance Sheet as on 31st March 2015

Liabilities	Rs. P.	Assets	Rs. P.
Proprietor's Capital A/c	45,75,456.22	Fixed Assets	1,22,02,746.10
Secured Loans	98,27,417.32	Investment Deposits	2,00,000.00
Sundry Creditors	34,300.00	Closing Stock (Valued at cost)	1,85,600.00
		Loans& Advances	1,06,979.00
		Sundry Debtors	15,46,305.00
		Cash in Hand	1,90,531.94
		Cash at Bank Karnataka Bank	5,011.50
	<u>1,44,37,173.54</u>		<u>1,44,37,173.54</u>

Place : Coimbatore
Date : 30.09.2015



D.Devika coimbatore

Schedule to Balance Sheet as on 31st March 2015

Proprietrix's Capital Account

D. Deviak's Capital a/c b/f	33,47,329.60
Add: Rent received from TVS & Sons Ltd	10,69,758.00
Add: Net Income for 2014-2015	4,88,368.62
	<hr/>
Less: Drawings	49,05,456.22
	<hr/>
	3,30,000.00
	<hr/>
	45,75,456.22

Secured Loans

ICICI Bank - Lory TN 66 B 9851	5,88,245.00
ICICI Bank - Lorry TN 66 A 2845	4,47,046.00
ICICI Bank - Tipper TN 66 E 1198	1,20,060.00
ICICI Bank - Tipper TN 66 E 1218	1,19,026.00
ICICI Bank - Tipper TN37AR 2368	3,01,651.00
ICICI Bank - 3952	3,33,401.00
Karnataka Bank OD-525	13,54,586.32
V. Duraikannan (HDB Loan)	65,63,402.00
	<hr/>
	98,27,417.32

Sundry Creditors

Star Fuel Agency	18,650.00
SI Automobiles	15,650.00
	<hr/>
	34,300.00

Fixed Assets

Assets	WDV	Rate	Deprecition	Balance
Furnitures	2,804.00	10%	280.00	2,524.00
Lorries	17,66,723.00	15%	2,65,008.00	15,01,715.00
Buses	12,52,815.00	15%	1,87,922.00	10,64,893.00
Machinery	6,00,981.50	15%	90,147.00	5,10,834.50
UPS	1,252.20	15%	188.00	1,064.20
Car Innova	54,22,366.40	15%	8,13,355.00	46,09,011.40
Royal Enfield Bike	63,640.00	15%	9,546.00	54,094.00
Bus TN 66 E 2272 (Chassis/Body)	11,35,611.00	15%	1,70,342.00	9,65,269.00
JCB TN 66 D 1042	12,25,578.00	15%	1,83,837.00	10,41,741.00
Tipper TN 66 E 1198	7,15,655.00	15%	1,07,348.00	6,08,307.00
Tipper TN 66 E 1218	7,09,327.00	15%	1,06,399.00	6,02,928.00
Lorry TN37 AV 3952	6,81,018.00	15%	1,02,153.00	5,78,865.00
Bus TN 57 AE 2779	9,45,000.00	30%	2,83,500.00	6,61,500.00
	<hr/>			
	1,45,22,771.10		23,20,025.00	1,22,02,746.10

Advances & Deposits

Eswara Trust	2,00,000.00
	<hr/>
	2,00,000.00



Sundry Debtors

Alamelu Balaji Spinning Mills (P) Ltd	44,010.00
Niketa Constructions	1,47,525.00
Tavas Construction Pvt Ltd	1,24,950.00
Texmo Precision Castings	80,545.00
Prime Developers	23,850.00
Shree Mahalakshmi Constructions	1,69,515.00
Shree Mahalakshmi & Co	1,54,110.00
Srinivasa Associates Pvt Ltd	2,64,600.00
Sathiskumar R	23,000.00
Urbane Constrro	6,600.00
Kannan	1,35,400.00
Velumani	1,15,000.00
Selvakumar	75,000.00
Shankar	45,000.00
Maruthachalam	75,000.00
Gobi	62,200.00
	15,46,305.00

Loand & Advances

TDS	1,06,979.00
-----	--------------------

Cash at Bank

Karnataka Bank - 790	4,725.00
Karnataka Bank - 671	286.50
	5,011.50



Tax Payer Counterfoil

PAN AFZPD5091G

Received from : DURAIKANNAN DEVIKA

Rs : 58470/-

(in words) : Fifty Eight Thousand And Four
Hundred And Seventy Rupees Only

Drawn On : Internet Banking through SBI

PAN ON ACCOUNT OF INCOME TAX
ON: Major Head :OTHER THAN
COMPANIES TAX[0021]
Minor Head : SELF ASSESSMENT TAX
[300]

For the assessment year : 2015-16



Payment Status : Success

SBI Ref No. : IKC3090138

	BSR Code	Tender date	Challan No
CIN	0004329	070916	21551
Date of challan :	07-09-2016		

State Bank of India
Bangalore Focal Point Branch
Bangalore
(Internet Collection Center)

FORM NO. 3CB

[See rule 6G(1)(b)]

Audit report under section 44AB of the Income-tax Act, 1961 in the case of a person referred to in clause (b) of sub-rule (1) of rule 6G

1. I have examined the balance sheet as at 31st March 2015 and the Profit and loss account for the period beginning from 2014-04-01 to ending on 2015-03-31 attached herewith, of D Devika 123, Sowripalayam Road, Coimbatore, TAMIL NADU, 641045 AFZPD5091G. [mention name and address of the assessee with permanent account number]

2. I certify that the balance sheet and the Profit and loss account are in agreement with the books of account maintained at the head office at Coimbatore, and 0 branches.

3. (a) I report the following observations/comments/differences/inconsistencies, if any:

Quantitative details not available since the assessee not maintained relevant records

(b) Subject to above,-

(A) I have obtained all the information and explanations which, to the best of My knowledge and belief, were necessary for the purposes of the audit.

(B) In My opinion, proper books of account have been kept by the head office and branches of the assessee so far as appears from My knowledge and belief, were necessary for the examination of the books.

(C) In My opinion and to the best of My information and according to the explanations given to Me the said accounts, read with notes thereon, if any, give a true and fair view:-

(i) in the case of the balance sheet, of the state of the affairs of the assessee as at 31st March, 2015; and

(ii) in the case of the Profit and loss account of the Profit of the assessee for the year ended on that date.

4. The statement of particulars required to be furnished under section 44AB is annexed herewith in Form No. 3CD.

5. In My opinion and to the best of My information and according to explanations given to Me the particulars given in the said Form No. 3CD and the Annexure thereto are true and correct subject to following observations/qualifications, if any:-

Sl No.	Qualification Type	Observations/Qualifications
1	Records produced for verification of payments through account payee cheque were not sufficient.	It is not possible for me/us to verify whether the payments exceeding Rs.20,000 have been made otherwise than by account payee cheque or bank draft, as the necessary evidence is not in the possession of the assessee.

Place Date	<u>COIMBATORE</u> <u>30/09/2015</u>	Name Membership Number FRN (Firm Registration Number) Address	<u>S.S.PARAMASIVAM B.ComFCADISA</u> <u>025457</u> <u>200, 100 FEET ROAD, COIMBATORE,</u> <u>TAMIL NADU, 641012</u>
---------------	--	--	---

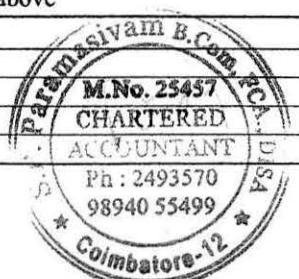


FORM NO. 3CD

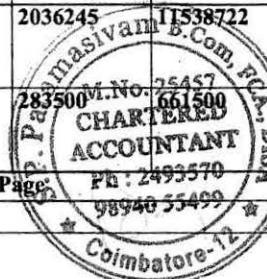
[See rule 6G(2)]

Statement of particulars required to be furnished under section 44AB of the Income-tax Act, 1961

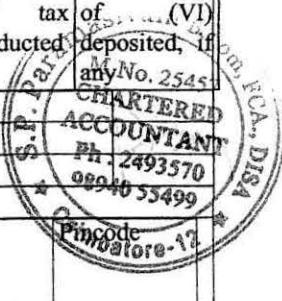
1	Name of the assessee		D Devika				
2	Address		123,, Sowripalayam Road, , Coimbatore, TAMIL NADU, 641045				
3	Permanent Account Number (PAN)		AFZPD5091G				
4	Whether the assessee is liable to pay indirect tax like excise duty, service tax, sales tax, customs duty,etc. if yes, please furnish the registration number or any other identification number allotted for the same		Yes				
Sl No.	Type		Registration Number				
1	Sales VAT/Tax	TAMIL NADU	33396203997				
2	Other Indirect Tax/Duty Cst		861414				
5	Status		Individual				
6	Previous year from		2014-04-01 to 2015-03-31				
7	Assessment Year		2015-16				
8	Indicate the relevant clause of section 44AB under which the audit has been conducted						
Sl No.	Relevant clause of section 44AB under which the audit has been conducted						
1	Clause 44AB(a)-Total sales/turnover/gross receipts in business exceeding Rs. 1 crore						
9 a	If firm or Association of Persons, indicate names of partners/members and their profit sharing ratios. In case of AOP, whether shares of members are indeterminate or unknown ?						
Name						Profit Sharing Ratio (%)	
Nil							
9 b	If there is any change in the partners or members or in their profit sharing ratio since the last date of the preceding year, the particulars of such change.						
Date of change	Name of Partner/Member	Type of change	Old profit sharing ratio	New profit Sharing Ratio	Remarks		
10 a	Nature of business or profession (if more than one business or profession is carried on during the previous year, nature of every business or profession).						
Sector	Sub Sector				Code		
Service Sector	Transporters				0712		
10 b	If there is any change in the nature of business or profession, the particulars of such change						
No							
Business	Sector	SubSector				Code	
Nil							
11 a	Whether books of accounts are prescribed under section 44AA, if yes, list of books so prescribed						
Books prescribed						No	
11 b	List of books of account maintained and the address at which the books of accounts are kept. (In case books of account are maintained in a computer system, mention the books of account generated by such computer system. If the books of accounts are not kept at one location, please furnish the addresses of locations along with the details of books of accounts maintained at each location.) Same as 11(a) above						
Books maintained	Address Line 1	Address Line 2	City or Town or District	State	PinCode		
Bank book	123,,Sowripalayam R oad		Coimbatore	TAMIL N ADU	641045		
Cash book	123,,Sowripalayam R oad		Coimbatore	TAMIL N ADU	641045		
Journal	123,,Sowripalayam R oad		Coimbatore	TAMIL N ADU	641045		
Ledger	123,,Sowripalayam R oad		Coimbatore	TAMIL N ADU	641045		
11 c	List of books of account and nature of relevant documents examined. Same as 11(b) above						
Books Examined							
Bank book							
Cash book							
Journal							
Ledger							

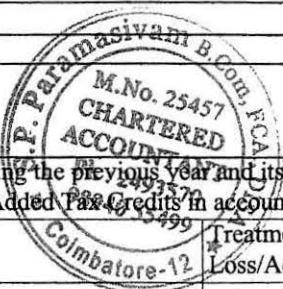


12	Whether the profit and loss account includes any profits and gains assessable on presumptive basis, if yes, indicate the amount and the relevant section (44AD, 44AE, 44AF, 44B, 44BB, 44BBA, 44BBB, Chapter XII-G, First Schedule or any other relevant section).								No		
	Section Nil								Amount		
13 a	Method of accounting employed in the previous year		Mercantile system								
13 b	Whether there has been any change in the method of accounting employed vis-a-vis the method employed in the immediately preceding previous year.								No		
13 c	If answer to (b) above is in the affirmative, give details of such change , and the effect thereof on the profit or loss.										
	Particulars				Increase in profit(Rs.)			Decrease in profit(Rs.)			
13 d	Details of deviation, if any, in the method of accounting employed in the previous year from the accounting standards prescribed under section 145 and the effect thereof on the profit or loss.								No		
	Particulars				Increase in profit(Rs.)			Decrease in profit(Rs.)			
14 a	Method of valuation of closing stock employed in the previous year.								Raw materials - Lower of Cost/Market rate, Finished goods - Lower of Cost/Market rate		
14 b	In case of deviation from the method of valuation prescribed under section 145A, and the effect thereof on the profit or loss, please furnish:								No		
	Particulars				Increase in profit(Rs.)			Decrease in profit(Rs.)			
15	Give the following particulars of the capital asset converted into stock-in-trade										
	(a) Description of capital asset				(b) Date of acquisition	(c) Cost of acquisition	(d) Amount at which the asset is converted into stock-in trade				
	Nil										
16	Amounts not credited to the profit and loss account, being:-										
16 a	The items falling within the scope of section 28								Amount		
	Description								Amount		
	Nil										
16 b	The proforma credits, drawbacks, refund of duty of customs or excise or service tax, or refund of sales tax or value added tax, where such credits, drawbacks or refund are admitted as due by the authorities concerned										
	Description								Amount		
16 c	Escalation claims accepted during the previous year										
	Description								Amount		
	Nil										
16 d	Any other item of income										
	Description								Amount		
	Nil										
16 e	Capital receipt, if any										
	Description								Amount		
	Nil										
17	Where any land or building or both is transferred during the previous year for a consideration less than value adopted or assessed or assessable by any authority of a State Government referred to in section 43CA or 50C, please furnish:										
	Details of property	Address Line 1	Address Line 2	City/Town	State	Pincode	Consideration received or accrued	Value adopted or assessed or assessable			
18	Particulars of depreciation allowable as per the Income-tax Act, 1961 in respect of each asset or block of assets, as the case may be, in the:-										
	Description of Block of Assets/ Class of Assets	Rate of depreciation (In Percentage)	Opening WDV (A)	Additions				Deductions (C)	Depreciation Allowable (D)	Written Down Value at the end of the year (A+B-C-D)	
	Furnitures & Fittings @ 10%	10%	2804	Purchase Value (1)	MOD-VAT (2)	Change in Rate of Exchange (3)	Subsidy Grant (4)	Total Value of Purchases (B) (1+2+3+4)	0	280	2524
	Plant & Machinery @ 15%	15%	135749.67	0	0	0	0	0	2036245	11538722	
	Plant & Machinery @ 30%	30%	945000	0	0	0	0	0	283500	754571 661500 CHARTERED ACCOUNTANT Ph : 2493570 984655499 Coimbatore-12	
	* For Addition and Deduction Details refer Addition and Deduction Detail Tables At the End of the Page										
19	Amounts admissible under sections :										



	Section	Amount debited to profit and loss account	Amounts admissible as per the provisions of the Income-tax Act, 1961 and also fulfils the conditions, if any specified under the relevant 14provisions of Income-tax Act, 1961 or Income-tax Rules,1962 or any other guidelines, circular, etc., issued in this behalf.								
Nil											
20	a	Any sum paid to an employee as bonus or commission for services rendered, where such sum was otherwise payable to him as profits or dividend. [Section 36(1)(ii)]									
Description			Amount								
20	b	Details of contributions received from employees for various funds as referred to in section 36(1)(va):									
		Nature of fund	Sum received from employees	Due date for payment	The actual amount paid	The actual date of payment to the concerned authorities					
Nil											
21	a	Please furnish the details of amounts debited to the profit and loss account, being in the nature of capital, personal, advertisement expenditure etc									
Capital expenditure											
		Particulars			Amount in Rs.						
		Personal expenditure			Amount in Rs.						
		Particulars			Amount in Rs.						
		Advertisement expenditure in any souvenir, brochure, tract, pamphlet or the like published by a political party									
		Particulars			Amount in Rs.						
		Expenditure incurred at clubs being entrance fees and subscriptions			Amount in Rs.						
		Particulars			Amount in Rs.						
		Expenditure incurred at clubs being cost for club services and facilities used.			Amount in Rs.						
		Particulars			Amount in Rs.						
		Expenditure by way of penalty or fine for violation of any law for the time being force									
		Particulars			Amount in Rs.						
		Expenditure by way of any other penalty or fine not covered above.									
		Particulars			Amount in Rs.						
		Expenditure incurred for any purpose which is an offence or which is prohibited by law									
		Particulars			Amount in Rs.						
(b) Amounts inadmissible under section 40(a):-											
(i) as payment to non-resident referred to in sub-clause (i)											
(A) Details of payment on which tax is not deducted:											
	Date of payment	Amount of payment	Nature of payment	Name of the payee	PAN of the payee,if available	Address Line 1	Address Line 2	City Town or District	Pincode		
(B) Details of payment on which tax has been deducted but has not been paid during the previous year or in the subsequent year before the expiry of time prescribed under section200(1)											
	Date of payment	Amount of payment	Nature of payment	Name of the payee	PAN of the payee,if available	Address Line 1	Address Line 2	City Town or District	Pincode	Amount of tax deducted	
(ii) as payment referred to in sub-clause (ia)											
(A) Details of payment on which tax is not deducted:											
	Date of payment	Amount of payment	Nature of payment	Name of the payee	PAN of the payee,if available	Address Line 1	Address Line 2	City or Town or District	Pincode		
(B) Details of payment on which tax has been deducted but has not been paid on or before the due date specified in sub- section (1) of section 139.											
	Date of payment	Amount of payment	Nature of payment	Name of the payer	PAN of the payee,if available	Address Line 1	Address Line 2	City or Town or District	Pincode	Amount of tax deducted	Amount out of (VI) deposited, if any No. 2545
(iii) fringe benefit tax under sub-clause (ic)											
(iv) wealth tax under sub-clause (iia)											
(v) royalty, license fee, service fee etc. under sub-clause (iib).											
(vi) salary payable outside India/to a non resident without TDS etc. under sub-clause (iii).											
	Date of payment	Amount of payment	Name of the payee	PAN of the payee,if available	Address Line 1	Address Line 2	City	Pincode			



(vii) payment to PF /other fund etc. under sub-clause (iv)						
(viii) tax paid by employer for perquisites under sub-clause (v)						
(c) Amounts debited to profit and loss account being, interest, salary, bonus, commission or remuneration inadmissible under section 40(b)/40(ba) and computation thereof;						
Particulars	Section	Amount debited to P/L A/C	Amount Admissible	Amount Inadmissible	Remarks	
(d) Disallowance/deemed income under section 40A(3):						
(A) On the basis of the examination of books of account and other relevant documents/evidence, whether the expenditure covered under section 40A(3) read with rule 6DD were made by account payee cheque drawn on a bank or account payee bank draft. If not, please furnish the details:					Yes	
Date Of Payment	Nature Of Payment	Amount in Rs	Name of the payee	Permanent Number of the payee, if available	Account	
(B) On the basis of the examination of books of account and other relevant documents/evidence, whether the payment referred to in section 40A(3A) read with rule 6DD were made by account payee cheque drawn on a bank or account payee bank draft If not, please furnish the details of amount deemed to be the profits and gains of business or profession under section 40A(3A)					Yes	
Date Of Payment	Nature Of Payment	Amount in Rs	Name of the payee	Permanent Number of the payee, if available	Account	
(e) Provision for payment of gratuity not allowable under section 40A(7) 0						
(f) Any sum paid by the assessee as an employer not allowable under section 40A(9) 0						
(g) Particulars of any liability of a contingent nature						
Nature Of Liability	Amount in Rs.					
(h) Amount of deduction inadmissible in terms of section 14A in respect of the expenditure incurred in relation to income which does not form part of the total income						
Nature Of Liability	Amount in Rs.					
(i) Amount inadmissible under the proviso to section 36(1)(iii)						
22	Amount of interest inadmissible under section 23 of the Micro, Small and Medium Enterprises Development Act, 2006					0
23	Particulars of any payment made to persons specified under section 40A(2)(b).					
Name of Related Person	PAN of Related Person	Relation	Nature of transaction	Payment Made(Amount)		
24 Amounts deemed to be profits and gains under section 32AC or 33AB or 33ABA or 33AC.						
Section	Description			Amount		
Nil						
25	Any amount of profit chargeable to tax under section 41 and computation thereof.					
Name of Person	Amount of income	Section	Description of Transaction	Computation if any		
Nil						
26 (i)*	In respect of any sum referred to in clause (a), (b), (c), (d), (e) or (f) of section 43B, the liability for which:-					
26 (i)A	pre-existed on the first day of the previous year but was not allowed in the assessment of any preceding previous year and was :-					
26 (i)(A)(a)	Paid during the previous year					
Section	Nature of liability				Amount	
Nil						
26 (i)(A)(b)	Not paid during the previous year					
Section	Nature of liability				Amount	
Nil						
26 (i)B	was incurred in the previous year and was					
26 (i)(B)(a)	Paid on or before the due date for furnishing the return of income of the previous year under section 139(1)					
Section	Nature of liability				Amount	
Nil						
26 (i)(B)(b)	not paid on or before the aforesaid date					
Section	Nature of liability				Amount	
Nil						
(State whether sales tax, customs duty, excise duty or any other indirect tax, levy, cess, impost, etc., is passed through the profit and loss account.)		Yes	NA			
27 a	Amount of Central Value Added Tax Credits availed of or utilised during the previous year and its treatment in profit and loss account and treatment of outstanding Central Value Added Tax Credits in accounts				No	
CENVAT	Amount			Treatment in Profit and Loss/Accounts		
Opening Balance						

	CENVAT Availed										
	CENVAT Utilized										
	Closing/Outstanding Balance										
27 b	Particulars of income or expenditure of prior period credited or debited to the profit and loss account :-										
	Type	Particulars		Amount	Prior period to which it relates(Year in yyyy-yyformat)						
	Nil										
28	Whether during the previous year the assessee has received any property, being share of a company not being a company in which the public are substantially interested, without consideration or for inadequate consideration as referred to in section 56(2)(viiia)										
	Name of the person from which shares received	PAN of the person, if available	Name of the company from which shares received	CIN of the company	No. of Shares Received	Amount of consideration paid	Fair Market value of the shares				
	Nil										
29	Whether during the previous year the assessee received any consideration for issue of shares which exceeds the fair market value of the shares as referred to in section 56(2)(viib). If yes, please furnish the details of the same										
	Name of the person from whom consideration received for issue of shares	PAN of the person, if available	No. of Shares	Amount of consideration received	Fair Market value of the shares						
	Nil										
30	Details of any amount borrowed on hundi or any amount due thereon (including interest on the amount borrowed) No repaid, otherwise than through an account payee cheque, (Section 69D)										
	Name of the person from whom amount borrowed or repaid on hundi	PAN of the person, if available	Address Line 1	Address Line 2	City or Town or District	Pincode	Amount borrowed	Date of Borrowing	Amount due including interest	Amount repaid	Date of Repayment
	Nil										
31 a	Particulars of each loan or deposit in an amount exceeding the limit specified in section 269SS taken or accepted during the previous year :-										
	Name of the lender or depositor		Address of the lender or depositor		Permanent Account Number(if available with the assessee) of the lender or the depositor	Amount of loan or deposit taken or accepted	Whether the loan or deposit was squared up during the previous year	Maximum amount outstanding in the account at any time during the previous year	Whether the loan or deposit was taken or accepted otherwise than by an account payee bank cheque or account payee bank draft		
	Nil										
(These particulars need not be given in case of a Government Company, a banking company or a corporation established by a Central, State or Provincial Act)											
31 b	Particulars of each repayment of loan or deposit in an amount exceeding the limit specified in section 269T made during the previous year :-										
	Name of the payee		Address of the payee		Permanent Account Number(if available with the depositor)	Amount of the repayment	Maximum amount outstanding	Whether the repayment was made otherwise			



			available with the assessee) of the payee		the account at any time during the previous year	than by account payee cheque or account payee bank draft				
Nil										
31 c	Whether the taking or accepting loan or deposit, or repayment of the same were made by account payee cheque drawn on a bank or account payee bank draft based on the examination of books of account and other relevant documents.						Not Applicable			
Note: (The particulars (i) to (iv) at (b) and comment at (c) above need not be given in the case of a repayment of any loan or deposit taken or accepted from Government, Government company, banking company or a corporation established by a Central, State or Provincial Act)										
32 a	Details of brought forward loss or depreciation allowance, in the following manner, to extent available									
	Asscsmcnt Ycar	Nature of loss/allowancce	Amount as returned	Amount as assessed	Ordrer Date	U/S	Rcmarks			
	Nil									
32 b	Whether a change in shareholding of the company has taken place in the previous year due to which the losses incurred prior to the previous year cannot be allowed to be carried forward in terms of section 79.						Not Applicable			
32 c	Whether the assessee has incurred any speculation loss referred to in section 73 during the previous year.						No			
	If yes, please furnish the details below									
32 d	Whether the assessee has incurred any loss referred to in section 73A in respect of any specified business during the previous year						No			
	If yes, please furnish details of the same									
32 e	In case of a company, please state that whether the company is deemed to be carrying on a speculation business as referred in explanation to section 73									
	If yes, please furnish the details of speculation loss if any incurred during the previous year									
33	Section-wise details of deductions, if any admissible under Chapter VIA or Chapter III (Section 10A, Section 10AA)						Yes			
	Section	Amount								
	80C							100000		
	80D							15000		
	80G							50000		
34 a	Whether the assessee is required to deduct or collect tax as per the provisions of Chapter XVII-B or Chapter XVII-BB, if yes please furnish						No			
	Tax deduction and collection Account Number (TAN)	Section	Nature of payment	Total amount of payment or receipt of the nature specified in column (3)	Total amount on which tax was required to be deducted or collected out of (4)	Total amount on which tax was deducted or collected at specified rate out of (5)	Amount of tax deducted or collected out of (6)	Total amount on which tax was deducted or collected at less than specified rate out of (7)	Amount of tax deducted or collected on (8)	Amount of tax deducted or collected not deposited to the credit of the Central Government out of (6) and (8)
	Nil									
34 b	Whether the assessee has furnished the statement of tax deducted or tax collected within the prescribed time If not, please furnish the details:						Not Applicable			
	Tax deduction and collection Account Number (TAN)	Type of Form	Due date for furnishing	Date of furnishing, if furnished	Whether the statement of tax deducted or collected contains information about all transactions which are required to be reported					
	Nil									
34 c	Whether the assessee is liable to pay interest under section 201(1A) or section 206C(7).If yes, please furnish						Not Applicable			
	Tax deduction and collection Account Number (TAN)		Amount of interest under section 201(1A)/206C(7) is payable	Amount		Dates of payment			ACCOUNTANT	
	Nil								Ph : 2493570 98940 55499	



35	a	In the case of a trading concern, give quantitative details of principal items of goods traded									
		Item Name	Unit	Opening stock	Purchases during the previous year	Sales during the previous year	Closing stock	Shortage excess, if any			
Nil											
35	b	In the case of a manufacturing concern, give quantitative details of the principal items of raw materials, finished products and by-products :-									
35 bA Raw materials :											
		Item Name	Unit	Opening stock	Purchases during the previous year	Consumption during the previous year	Sales during the previous year	Closing stock	*Yield of finished products	*Percent age of yield	Shortage excess, if any
Nil											
35	bB	Finished products :									
		Item Name	Unit	Opening stock	Purchases during the previous year	Quantity manufactured during the previous year	Sales during the previous year	Closing stock	Shortage excess, if any		
Nil											
35	bC	By products :									
		Item Name	Unit	Opening stock	Purchases during the previous year	Quantity manufactured during the previous year	Sales during the previous year	Closing stock	Shortage excess, if any		
Nil											
36	In the case of a domestic company, details of tax on distributed profits under section 115-O in the following forms :-										
		(a) Total amount of distributed profits	(b) Amount of reduction referred to in section 115-O(1A)(i)	(c) Amount of reduction referred to in section 115-O(1A)(ii)	(d) Total tax paid thereon	Amount	Dates of payment				
Nil											
37	Whether any cost audit was carried out								Not Applicable		
		If yes, give the details, if any, of disqualification or disagreement on any matter/item/value/quantity as may be reported/identified by the cost auditor									
38	Whether any audit was conducted under the Central Excise Act, 1944								Not Applicable		
		If yes, give the details, if any, of disqualification or disagreement on any matter/item/value/quantity as may be reported/identified by the auditor									
39	Whether any audit was conducted under section 72A of the Finance Act, 1994 in relation to valuation of taxable services as may be reported/identified by the auditor								Not Applicable		
		If yes, give the details, if any, of disqualification or disagreement on any matter/item/value/quantity as may be reported/identified by the auditor									
40	Details regarding turnover, gross profit, etc., for the previous year and preceding previous year:										
No	Particulars	Previous Year			Preceding previous Year						
a	Total turnover of the assessee	8067907			7883597						
b	Gross profit / Turnover	7451967	8067907	92.37%	6917079	7883597	87.74%				
c	Net profit / Turnover	488368	8067907	6.05%	588701	7883597	7.47%				
d	Stock-in-Trade Turnover	185600	8067907	2.3%	116530	7883597	1.48%				
e	Material consumed/ Finished			%			%				

goods produced						
(The details required to be furnished for principal items of goods traded or manufactured or services rendered)						
41 Please furnish the details of demand raised or refund issued during the previous year under any tax laws other than Income-tax Act, 1961 and Wealth tax Act, 1957 alongwith details of relevant proceedings						
	Financial year to which demand/ refund relates to	Name of other Tax law	Type (Demand raised/Refund received)	Date of demand raised/refund received	Amount	Remarks
	Nil					

Place **COIMBATORE** Name **S S.PARAMASIVAM B.ComFCADISA**
 Date **30/09/2015** Membership Number **025457**
 FRN (Firm Registration Number)
 Address **200/100 FEET ROAD,, COIMBATORE,
 TAMIL NADU, 641012,**


Form Filing Details

 Revision/Original **Original**

Addition Details(From Point No. 18)								
Description of Block of Assets	Sl.No.	Date of Purchase	Date put to use	Amount	Adjustment on account of			Total Amount
					MODVAT	Exchange Rate Change	Subsidy Grant	
Furnitures & Fittings @ 10%								
Total of Furnitures & Fittings @ 10%								0
Plant & Machinery @ 15%								
Total of Plant & Machinery @ 15%								0
Plant & Machinery @ 30%								
Total of Plant & Machinery @ 30%								0

**INLINE
FCU SCREENED**
Deduction Details(From Point No. 18)

Description of Block of Assets	Sl.No.	Date of Sale etc.	Amount
Furnitures & Fittings @ 10%			
Total of Furnitures & Fittings @ 10%			0
Plant & Machinery @ 15%			
Total of Plant & Machinery @ 15%			0
Plant & Machinery @ 30%			
Total of Plant & Machinery @ 30%			0

Material consumed/ Finished goods produced		%		%
---	--	---	--	---

(The details required to be furnished for principal items of goods traded or manufactured or services rendered)

- 41 Please furnish the details of demand raised or refund issued during the previous year under any tax laws other than Income-tax Act, 1961 and Wealth tax Act, 1957 alongwith details of relevant proceedings

Financial year to which demand/ refund relates to	Name of other Tax law	Type (Demand raised/Refund received)	Date of demand raised/refund received	Amount	Remarks
Nil					

Place COIMBATORE Name S.P.PARAMASIVAM B.ComFCADISA
 Date 29/11/2014 Membership Number 025457
 FRN (Firm Registration Number)
 Address 200, 100 FEET ROAD,, COIMBATORE,
TAMIL NADU, 641012,

Form Filing Details

Revision/Original	Original
-------------------	----------

Addition Details(From Point No. 18)

Description of Block of Assets	Sl.No.	Date of Purchase	Date put to use	Amount	Adjustment on account of			Total Amount
					MODVAT	Exchange Rate Change	Subsidy Grant	
Furnitures & Fittings @ 10%								
Total of Furnitures & Fittings @ 10%								0
Plant & Machinery @ 15%	1	31/03/2014	31/03/2014	736235				736235
Total of Plant & Machinery @ 15%								736235
Plant & Machinery @ 30%	1	30/09/2013	30/09/2013	1350000				1350000
Total of Plant & Machinery @ 30%								1350000

Deduction Details(From Point No. 18)

Description of Block of Assets	Sl.No.	Date of Sale etc.	Amount
Furnitures & Fittings @ 10%			
Total of Furnitures & Fittings @ 10%			0
Plant & Machinery @ 15%	1	30/09/2013	859590
Total of Plant & Machinery @ 15%			859590
Plant & Machinery @ 30%			
Total of Plant & Machinery @ 30%			0



INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT

[Where the data of the Return of Income in Form ITR-1 (SAHAJ), ITR-2, ITR-3, ITR-4S (SUGAM),
ITR-4 , ITR-5, ITR-6, ITR-7 transmitted electronically with digital signature]

Assessment Year
2014-15

PERSONAL INFORMATION AND THE DATE OF ELECTRONIC TRANSMISSION	Name	PAN		
	D.DEVIKA	AFZPD5091G		
	Flat/Door/Block No	Name Of Premises/Building/Village		
	123			
	Road/Street/Post Office	Area/Locality		
		SOWRIPALAYAM ROAD		
	Town/City/District	State	Pin	
	COIMBATORE	TAMILNADU	641045	
	Designation of AO(Ward/Circle) WARD III(2)		Original or Revised	
	E-filing Acknowledgement Number 430438011291114		Date(DD/MM/YYYY) 29-11-2014	
COMPUTATION OF INCOME AND TAX THEREON	1 Gross total income	1	1298936	
	2 Deductions under Chapter-VI-A	2	159947	
	3 Total Income	3	1138990	
	3a Current Year loss, if any	3a	0	
	4 Net tax payable	4	176848	
	5 Interest payable	5	10317	
	6 Total tax and interest payable	6	187165	
	7 Taxes Paid	a Advance Tax	7a	0
		b TDS	7b	101460
		c TCS	7c	0
d Self Assessment Tax		7d	87210	
e Total Taxes Paid (7a+7b+7c +7d)		7e	188670	
8 Tax Payable (6-7e)	8	0		
9 Refund (7e-6)	9	1510		

This return has been digitally signed by D.DEVIKA in the capacity of _____
having PAN AFZPD5091G from IP Address 122.178.170.52 on 29-11-2014 at COIMBATORE

Dsc SI No & issuer 1964906778697146141CN=SafeScript sub-CA for RCAI Class 2 2014, OU=Sub-CA, O=Sify Technologies Limited, C=IN

DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU

P/2

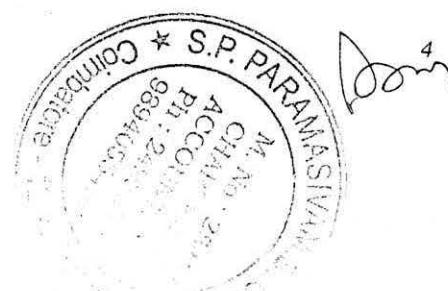
A.Y. 2014-2015

Name : D.Devika
 Father's Name : Venkatapathy
 Address : 123
 Sowripalayam Road, Coimbatore - 641 045

Previous Year : 2013-2014
 PAN : AFZPD 5091 G
 Ward/Circle : WARD III(2)
 Status : Individual
 Date of Birth : 08-May-1966

Statement of Income

	Rs.	Rs.	Rs.
■ Income from House Property			
<u>Let-out properties</u>			
<u>Property1: 123</u>	1		
Gross annual value		10,14,622	
Less: Municipal taxes		NIL	
Net annual value		10,14,622	
Less: Standard deduction u/s 24(a)	3,04,387	3,04,387	
<i>Net Income from Property1</i>		<u>7,10,235</u>	
Income chargeable under the head "House Property"		7,10,235	
■ Profits and gains of Business or Profession			
<u>Business1: Income From VEE VEE Bricks</u>			
Net Profit Before Tax as per P & L A/c		5,88,701	
<u>Add: Inadmissible expenses & Income not included</u>			
Depreciation debited to P & L A/c		18,74,733	
<i>Adjusted Profit from Business1</i>		<u>24,63,434</u>	
Total income from Business and Profession		24,63,434	
Less: Depreciation as per IT Act	6	18,74,733	
Income chargeable under the head "Business and Profession"		5,88,701	
■ Gross Total Income			
<u>Deductions under chapter VI-A</u>			
80G - Donations	2	59,947	
<u>Investment u/s 80C, CCC, CCD</u>			
Tuition fees		1,00,000	
<i>Total investment-subject to ceiling u/s 80CCE</i>		1,00,000	1,59,947
■ Total Income			
Total income rounded off u/s 288A			11,38,989
■ Tax on total income			
Add: Education cess			11,38,990
Tax with cess			1,71,697
Net Tax			5,151
TDS			1,76,848
Total prepaid taxes			1,76,848
Balance Tax			
Interest u/s 234A		1,506	
Interest u/s 234B		6,024	



Interest u/s 234C	2,787	10,317
Net tax payable		85,705
Self assessment tax paid	5	87,210
Refund Due		1,510
		=====

Schedule 1

Details of property - for filling ITR

123, Sowripalayam road, Ramanathapuram, Coimbatore-641045,
Tamilnadu

Assessee's share in the property (%) 100

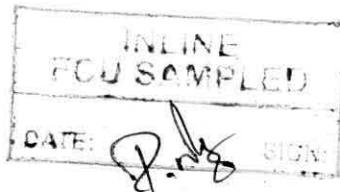
Schedule 2

80G-donations

<u>Donations with 50% deduction</u>	<u>subject to ceiling</u>	PAN
Donee's Name		
PSG	3,00,000	AFZPD 5091 G
Total	3,00,000	
Qualifying Amount	1,19,894	
Deductible Amount - 50%	59,947	
<i>Total deduction</i>		<u>59,947</u>

Schedule 3

Income taxable at normal rates



Income	Tax
11,38,990	1,71,697

Schedule 4

TDS as per Form 16A

Name of the Deductor, TAN and Certificate No.	TDS deducted	TDS claimed in current year	Balance TDS C/F
T V Sundram Iyengar & Sons Limited, TAN- CHES01064A	1,01,460	1,01,460	

Schedule 5

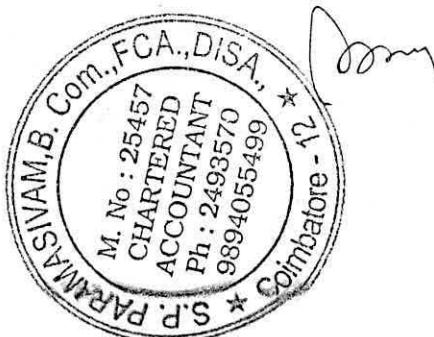
Self Assessment tax paid

Name of the Bank and BSR Code	Date of deposit	Challan Sl.no.	Amount
Bank Of Baroda-0202976	28-Nov-14	2008	87,210

Bank a/c : Karnataka Bank Current a/c 1532000100067101 IFSC: KARB0000153

Date : 29-Nov-2014

Place : Coimbatore

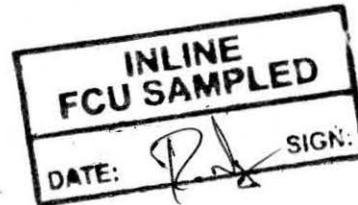



[D.DEVIKA]

M/s VEE VEE BRICKS, COIMBATORE.

Trading & Profit & Loss Account for the year ended 31st March 2014

Expenditure	Rs. P.	Income	Rs. P.
To Opening Stock	4,76,750.00	By Bricks Sales	78,83,596.62
To Consumables and Stores	7,47,140.00	By Bus Collections	42,45,000.00
To Fire Wood Purchase	13,28,222.62	By Spare Bus Collection	3,72,565.00
To Mud Purchase	8,41,430.00	By Closing Stock	1,16,530.00
To Raw Bricks Labour charges	14,90,369.00		
To Wages & Salary	8,16,701.00		
To Gross Profit C/d	69,17,079.00		
	<u>1,26,17,691.62</u>		<u>1,26,17,691.62</u>
To Rent	1,68,000.00	By Gross Profit b/d	69,17,079.00
To Audit fees	30,000.00		
To Bank charges	5,132.77		
To Vehicle loan interest	9,78,589.00		
To Advertisement	6,320.00		
To Diesel Expenses	9,30,127.24		
To Telephone Expenses	1,18,497.00		
To Repairing & Maintaining Exp	7,54,812.31		
To Printing & Stationery	3,876.00		
To Tyre Rebelt expenses	2,16,850.00		
To Road tax	2,26,113.00		
To Spares purchase	2,55,547.00		
To Tyre purchase	6,50,600.00		
To Insurance	1,09,180.23		
To Depreciation	18,74,733.00		
To Net Profit	5,88,701.45		
	<u>69,17,079.00</u>		<u>69,17,079.00</u>



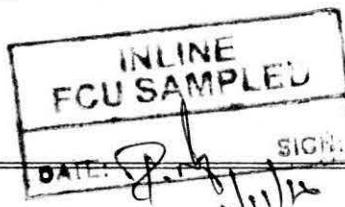
Place : Coimbatore
Date : 29.11.2014



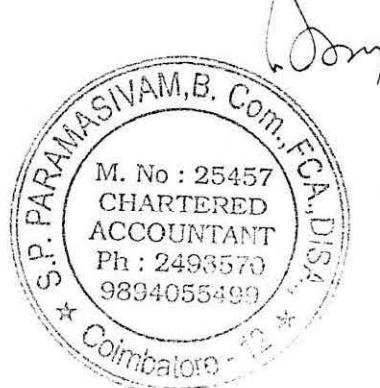
M/s VEE VEE BRICKS, COIMBATORE.

Balance Sheet as on 31st March 2014

Liabilities	Rs. P.	Assets	Rs. P.
<u>Proprietor's Capital A/c:-</u>	33,47,329.60	<u>Fixed Assets:-</u>	96,42,641.10
<u>Secured Loans:-</u>		<u>Advances & Deposits:-</u>	2,00,000.00
Term Loans	50,91,916.74		
<u>Sundry Creditors:-</u>	38,34,376.34	<u>Closing Stock:-</u> (Valued at Cost)	1,16,530.00
<u>Outstanding Expenses:-</u>		<u>Sundry Debtors:-</u>	23,54,458.00
Expenses Payable	64,390.00		
		<u>Cash on Hand:-</u>	3,336.45
		<u>Cash at Bank:-</u>	21,047.13
	<u>1,23,38,012.68</u>		<u>1,23,38,012.68</u>



Place :Coimbatore
Date : 29.11.2014



M/s VEE VEE BRICKS, COIMBATORE.

Schedule to Provisional Balance Sheet as on 31st March 2014

Proprietrix's Capital Account

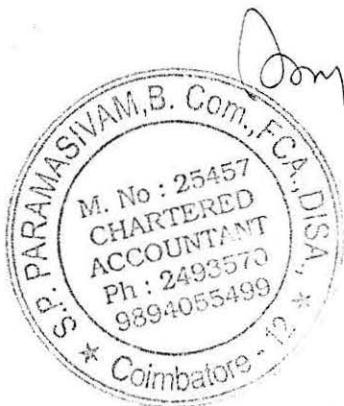
D.Devika Capital A/c	20,19,236.15
Add: Rent received from Sundaram motor	10,14,622.00
<u>Add:</u> Net Profit	<u>5,88,701.45</u>
	<u>36,22,559.60</u>
<u>Less:</u> Drawings	<u>2,75,230.00</u>
	<u><u>33,47,329.60</u></u>

Secured Loans:-

ICICI Bank - CHASIS NO 9851 - UCVBT00026969155	9,68,115.00
ICICI Bank -Lorry Loan TN 66A 2845 3291393 - UCVBT00026969157	7,35,752.00
ICICI LVBT00024148313 TN66E 1198 TIPPER - LVCBT00024148313	4,56,690.00
ICICI LVCBT00024148317 TN66E 1218 TIPPER - LVCBT00024148317	4,26,430.00
ICICI UVCBT00024164969 TN37AR 2368 - UCVBT00027082081	4,26,430.00
JCB TN66 D 1042 - CE.11593122	1,35,020.00
ICIC Bank - 3952 - UCVBT00027082085	5,20,927.00
Karnataka Bank - OD	14,22,552.74
	<u><u>50,91,916.74</u></u>

Sundry Creditors

Coimbatore Lorry Owners Association	1,57,139.00
VKS Fuel	4,587.34
TVS Sundaram	9,800.00
Uthra Priyadarshini	36,62,850.00
	<u><u>38,34,376.34</u></u>



A handwritten signature in black ink, appearing to be "Paramasivam".

Fixed Assets

Assets	WDV	Rate	Depreciation	Balance
Furniture	3,116.00	10%	312.00	2,804.00
Lorries	20,78,498.00	15%	3,11,775.00	17,66,723.00
Buses	14,73,900.00	15%	2,21,085.00	12,52,815.00
Machinery	7,07,036.50	15%	1,06,055.00	6,00,981.50
UPS	1,473.20	15%	221.00	1,252.20
Car (Innova)	6,37,925.40	15%	95,689.00	5,42,236.40
Royal Enfield Bike	74,871.00	15%	11,231.00	63,640.00
Chasis TN 66 E 2272	8,84,224.00	15%	1,32,634.00	7,51,590.00
Chassis TN 66 E 2272	4,51,790.00	15%	67,769.00	3,84,021.00
JCB TN 66 D 1042	14,41,856.00	15%	2,16,278.00	12,25,578.00
I-10 Car TN 66 C 3333	324784.00			
Less: Sale	300000.00			
Tipper TN 66 E 1198	8,41,947.00	15%	1,26,292.00	7,15,655.00
Tipper TN 66 E 1218	8,34,502.00	15%	1,25,175.00	7,09,327.00
Texmo Van TN 66 C 154	534806.00			
Less: Sale	525000.00			
TN37 AV 3952 - Lorry (After sep)	7,36,235.00	7.50%	55,217.00	6,81,018.00
Bus TN57AE 2779	13,50,000.00	30.00%	4,05,000.00	9,45,000.00
	<u>1,15,17,374.10</u>		<u>18,74,733.00</u>	<u>96,42,641.10</u>

Advances & Deposits

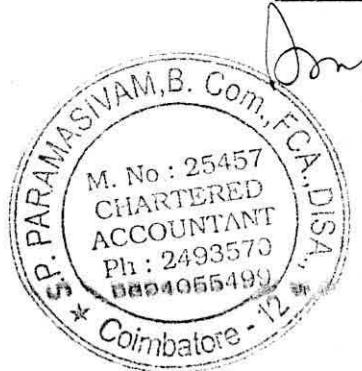
Eswara Trust	2,00,000.00
<hr/>	

Sundry Debtors

NAPC Ltd	7,44,097.00
Shree Mahalakshmi & Co	15,22,160.00
Texmo industries	58,800.00
Temo Precision castings	29,401.00
<hr/>	
23,54,458.00	

Cash at Bank

Karnataka Bank - 79001	421.13
Karnataka Bank - 67101	20,626.00
<hr/>	
21,047.13	



Bank of Baroda Internet Banking Services**Taxpayers counterfoil**

Date: 28/11/14 4:50 PM

Taxpayers Counterfoil - Challan No. 280			For use in Receiving Bank
PAN	AFZPD5091G		Debit to a/c on: 28-11-14
Received from (Name)	DURAICKANNAN DEVIKA		
Address	123 SOWRIPALAYAM ROAD COIMBATORE TAMILNADU 641045		
Debit to A/c No.	08270200000842	For Rs.	BSR CODE:0202976 Date Of Tender:28112014 Challan Serial No:02008
Tax	87,210.00		Challan Indentification No: <u>02029762811201402008</u>
Surcharge	0.00		
Education Cess	0.00		
Fee under sec. 234E	0.00		
Fee	0.00		
Interest	0.00		
Penalty	0.00		
Others	0.00		
Total Amount	87,210.00		
Rs.(in words)	RUPEES EIGHTY SEVEN THOUSAND TWO HUNDRED TEN ONLY		
With	Bank of Baroda, TATABAD		
(Name of the Bank and Branch)			
on account of	(0021)Income-tax (Other than companies)		
Type of Payment	Self Assessment Tax (300)		
for the Assesement Year	2014-15		
Transaction Date and Time	28-11-2014 04:51:00		

You may Save/Print the counterfoil for Record

[Save as Excel](#)[Send Mail](#)[Print](#)[Logout](#)[New Payments](#)


FORM NO. 3CB

[See rule 6G(1)(b)]

Audit report under section 44AB of the Income-tax Act, 1961 in the case of a person referred to in clause (b) of sub-rule (1) of rule 6G

1. I have examined the balance sheet as at 31st March 2014 and the Profit and loss account for the period beginning from 2013-04-01 to ending on 2014-03-31 attached herewith, of D.Devika 123, SOWRIPALAYAM ROAD, COIMBATORE, TAMIL NADU, 641045 AFZPD5091G, [mention name and address of the assessee with permanent account number]

2. I certify that the balance sheet and the Profit and loss account are in agreement with the books of account maintained at the head office at 123,, Sowripalayam Road, Coimbatore - 641 045, and 0 branches.

3. (a) I report the following observations/comments/discrepancies/inconsistencies; if any:

(b) Subject to above,-

(A) I have obtained all the information and explanations which, to the best of My knowledge and belief, were necessary for the purposes of the audit.

(B) In My opinion, proper books of account have been kept by the head office and branches of the assessee so far as appears from My knowledge and belief, were necessary for the examination of the books.

(C) In My opinion and to the best of My information and according to the explanations given to Me the said accounts, read with notes thereon, if any, give a true and fair view:-

- (i) in the case of the balance sheet, of the state of the affairs of the assessee as at 31st March, 2014; and
- (ii) in the case of the Profit and loss account of the Profit of the assessee for the year ended on that date.

4. The statement of particulars required to be furnished under section 44AB is annexed herewith in Form No. 3CD.

5. In My opinion and to the best of My information and according to explanations given to Me the particulars given in the said Form No. 3CD and the Annexure thereto are true and correct subject to following observations/qualifications, if any:-

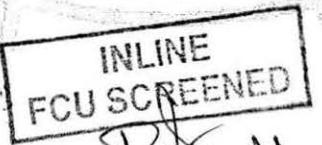
Sl No.	Qualification Type	Observations/Qualifications
1	Records produced for verification of payments through account payee cheque were not sufficient.	It is not possible for me/us to verify whether the payments exceeding Rs.20,00 have been made otherwise than by account payee cheque or bank draft, as the necessary evidence is not in the possession of the assessee.

Place
Date

COIMBATORE
29/11/2014

Name
Membership Number
FRN (Firm Registration Number)
Address

S.P.PARAMASIVAM B.ComFCADISA
025457
200, 100 FEET ROAD,, COIMBATORE,
TAMIL NADU, 641012



P.D.
29/11/14

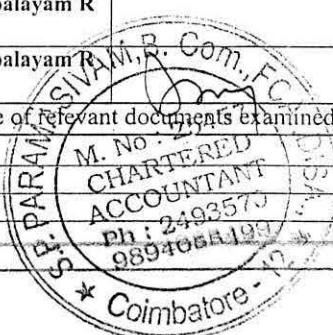


FORM NO. 3CD

[See rule 6G(2)]

Statement of particulars required to be furnished under section 44AB of the Income-tax Act, 1961

1	Name of the assessee		D.Devika			
2	Address		123,, Sowripalayam Road,, COIMBATORE, TAMIL NADU, 641045			
3	Permanent Account Number (PAN)		AFZPD5091G			
4	Whether the assessee is liable to pay indirect tax like excise duty, service tax, sales tax, customs duty,etc. if yes, please furnish the registration number or any other identification number allotted for the same		Yes			
SI No.	Type		Registration Number			
1	Sales VAT/Tax	TAMIL NADU	33396203997			
2	Other Indirect Tax/Duty Cst		861414			
5	Status		Individual			
6	Previous year from		2013-04-01 to 2014-03-31			
7	Assessment Year		2014-15			
8	Indicate the relevant clause of section 44AB under which the audit has been conducted					
SI No.	Relevant clause of section 44AB under which the audit has been conducted					
1	Clause 44AB(a)-Total sales/turnover/gross receipts in business exceeding Rs. 1 crore					
9 a	If firm or Association of Persons, indicate names of partners/members and their profit sharing ratios. In case of AOP, whether shares of members are indeterminate or unknown ?					
Name						Profit Sharing Ratio (%)
Nil						
9 b	If there is any change in the partners or members or in their profit-sharing ratio since the last date of the preceding year, the particulars of such change.					
Date of change	Name of Partner/Member	Type of change	Old profit sharing ratio	New profit Sharing Ratio	Remarks	
10 a	Nature of business or profession (if more than one business or profession is carried on during the previous year, nature of every business or profession).					
Sector	Sub Sector					Code
Service Sector	Transporters					0712
10 b	If there is any change in the nature of business or profession, the particulars of such change					No
Business	Sector	SubSector			Code	
Nil						
11 a	Whether books of accounts are prescribed under section 44AA, if yes, list of books so prescribed					No
Books prescribed						
11 b	List of books of account maintained and the address at which the books of accounts are kept. (In case books of account are maintained in a computer system, mention the books of account generated by such computer system. If the books of accounts are not kept at one location, please furnish the addresses of locations along with the details of books of accounts maintained at each location.) Same as 11(a) above					
Books maintained	Address Line 1	Address Line 2	City or Town or District	State	PinCode	
Bank book	123,,Sowripalayam R oad		Coimbatore	TAMIL N ADU	641045	
Cash book	123,,Sowripalayam R oad		Coimbatore	TAMIL N ADU	641045	
Journal	123,,Sowripalayam R oad		Coimbatore	TAMIL N ADU	641045	
Ledger	123,,Sowripalayam R oad		Coimbatore	TAMIL N ADU	641045	
11 c	List of books of account and nature of relevant documents examined. Same as 11(b) above					
Books Examined						
Bank book						
Cash book						
Journal						
Ledger						



* Coimbatore

12	Whether the profit and loss account includes any profits and gains assessable on presumptive basis, if yes, indicate the amount and the relevant section (44AD, 44AE, 44AF, 44B, 44BB, 44BBA, 44BBB, Chapter XII-G, First Schedule or any other relevant section).								No		
	Section							Amount			
	Nil										
13 a	Method of accounting employed in the previous year		Mercantile system								
13 b	Whether there has been any change in the method of accounting employed vis-a-vis the method employed in the immediately preceding previous year.								No		
13 c	If answer to (b) above is in the affirmative, give details of such change , and the effect thereof on the profit or loss.										
	Particulars		Increase in profit(Rs.)			Decrease in profit(Rs.)					
13 d	Details of deviation, if any, in the method of accounting employed in the previous year from the accounting standards prescribed under section 145 and the effect thereof on the profit or loss.								No		
	Particulars		Increase in profit(Rs.)			Decrease in profit(Rs.)					
14 a	Method of valuation of closing stock employed in the previous year.								Raw materials - Lower of Cost/Market rate, Finished goods - Lower of Cost/Market rate		
14 b	In case of deviation from the method of valuation prescribed under section 145A, and the effect thereof on the profit or loss, please furnish:								No		
	Particulars		Increase in profit(Rs.)			Decrease in profit(Rs.)					
15	Give the following particulars of the capital asset converted into stock-in-trade										
	(a) Description of capital asset				(b) Date of acquisition	(c) Cost of acquisition	(d) Amount at which the asset is converted into stock-in trade				
	Nil										
16	Amounts not credited to the profit and loss account, being:-										
16 a	The items falling within the scope of section 28										
	Description		Amount								
	Nil										
16 b	The proforma credits, drawbacks, refund of duty of customs or excise or service tax, or refund of sales tax or value added tax, where such credits, drawbacks or refund are admitted as due by the authorities concerned										
	Description		Amount								
16 c	Escalation claims accepted during the previous year										
	Description		Amount								
	Nil										
16 d	Any other item of income										
	Description		Amount								
	Nil										
16 e	Capital receipt, if any										
	Description		Amount								
	Nil										
17	Where any land or building or both is transferred during the previous year for a consideration less than value adopted or assessed or assessable by any authority of a State Government referred to in section 43CA or 50C, please furnish:										
	Details of property	Address Line 1	Address Line 2	City/Town	State	Pincode	Consideration received or accrued .	Value adopted or assessed or assessable			
18	Particulars of depreciation allowable as per the Income-tax Act, 1961 in respect of each asset or block of assets, as the case may be, in the:-										
	Description of Block of Assets/ Class of Assets	Rate of depreciation (In Percentage)	Opening WDV (A)	Additions				Deductions (C)	Depreciation Allowable (D)	Written Down Value at the end of the year (A+B-C-D)	
	Furnitures & Fittings @ 10%	10%	3116	0	0	0	0	0	312	2804	
	Plant & Machinery @ 15%	15%	10287613	736235	0	0	0	736235	859590	1469421	8694837
	Plant & Machinery @ 30%	30%	0	1350000	0	0	0	1350000	0	405000	945000
	* For Addition and Deduction Details refer Addition and Deduction Detail Tables At the End of the Page										
19	Amounts admissible under sections :										



	Section	Amount debited to profit and loss account	Amounts admissible as per the provisions of the Income-tax Act, 1961 and also fulfils the conditions, if any specified under the relevant 14provisions of Income-tax Act, 1961 or Income-tax Rules,1962 or any other guidelines, circular, etc., issued in this behalf.
Nil			

20	a	Any sum paid to an employee as bonus or commission for services rendered, where such sum was otherwise payable to him as profits or dividend. [Section 36(1)(ii)]	
----	---	---	--

Description		Amount
20 b Details of contributions received from employees for various funds as referred to in section 36(1)(va):		
Nature of fund		
Nil		

21	a	Please furnish the details of amounts debited to the profit and loss account, being in the nature of capital, personal, advertisement expenditure etc	
----	---	---	--

	Capital expenditure	
--	---------------------	--

	Particulars	Amount in Rs.
--	-------------	---------------

	Personal expenditure	
--	----------------------	--

	Particulars	Amount in Rs.
--	-------------	---------------

	Donation	0
--	----------	---

	Pooja Expenses	0
--	----------------	---

	Advertisement expenditure in any souvenir, brochure, tract, pamphlet or the like published by a political party	
--	---	--

	Particulars	Amount in Rs.
--	-------------	---------------

	Expenditure incurred at clubs being entrance fees and subscriptions	
--	---	--

	Particulars	Amount in Rs.
--	-------------	---------------

	Expenditure incurred at clubs being cost for club services and facilities used.	
--	---	--

	Particulars	Amount in Rs.
--	-------------	---------------

	Expenditure by way of penalty or fine for violation of any law for the time being force	
--	---	--

	Particulars	Amount in Rs.
--	-------------	---------------

	Expenditure by way of any other penalty or fine not covered above	
--	---	--

	Particulars	Amount in Rs.
--	-------------	---------------

	Expenditure incurred for any purpose which is an offence or which is prohibited by law	
--	--	--

	Particulars	Amount in Rs.
--	-------------	---------------

(b) Amounts inadmissible under section 40(a):-

(i) as payment to non-resident referred to in sub-clause (i)

	(A) Details of payment on which tax is not deducted:								
	Date of payment	Amount of payment	Nature of payment	Name of the payee	PAN of the payee,if available	Address Line 1	Address Line 2	City or Town or District	Pincode

(B) Details of payment on which tax has been deducted but has not been paid during the previous year or in the subsequent year before the expiry of time prescribed under section 200(1)

	Date of payment	Amount of payment	Nature of payment	Name of the payee	PAN of the payee,if available	Address Line 1	Address Line 2	City or Town or District	Pincode	Amount of tax deducted
--	-----------------	-------------------	-------------------	-------------------	-------------------------------	----------------	----------------	--------------------------	---------	------------------------

(ii) as payment referred to in sub-clause (ia)

	(A) Details of payment on which tax is not deducted:								
	Date of payment	Amount of payment	Nature of payment	Name of the payee	PAN of the payee,if available	Address Line 1	Address Line 2	City or Town or District	Pincode

(B) Details of payment on which tax has been deducted but has not been paid on or before the due date specified in sub-section (1) of section 139.

	Date of payment	Amount of payment	Nature of payment	Name of the payee	PAN of the payee,if available	Address Line 1	Address Line 2	City or Town or District	Pincode	Amount of tax deducted	Amount out of deposited, if any
--	-----------------	-------------------	-------------------	-------------------	-------------------------------	----------------	----------------	--------------------------	---------	------------------------	---------------------------------

(iii) fringe benefit tax under sub-clause (ic).

(iv) wealth tax under sub-clause (ia).

(v) royalty, license fee, service fee etc. under sub-clause (ib).

(vi) salary payable outside India to a non-resident without TDS etc. under sub-clause (ii).



	Date of payment	Amount of payment	Name of the payee	PAN of the payee, if available	Address Line 1	Address Line 2	City	Pincode
--	-----------------	-------------------	-------------------	--------------------------------	----------------	----------------	------	---------

(vii) payment to PF /other fund etc. under sub-clause (iv)

(viii) tax paid by employer for perquisites under sub-clause (v)

(c) Amounts debited to profit and loss account being, interest, salary, bonus, commission or remuneration inadmissible under section 40(b)/40(ba) and computation thereof;

Particulars	Section	Amount debited to P/L A/C	Amount Admissible	Amount Inadmissible	Remarks
-------------	---------	---------------------------	-------------------	---------------------	---------

(d) Disallowance/deemed income under section 40A(3):

(A) On the basis of the examination of books of account and other relevant documents/evidence, whether the expenditure covered under section 40A(3) read with rule 6DD were made by account payee cheque drawn on a bank or account payee bank draft. If not, please furnish the details:	Yes
---	-----

Date Of Payment	Nature Of Payment	Amount in Rs	Name of the payee	Permanent Account Number of the payee, if available
-----------------	-------------------	--------------	-------------------	---

(B) On the basis of the examination of books of account and other relevant documents/evidence, whether the payment referred to in section 40A(3A) read with rule 6DD were made by account payee cheque drawn on a bank or account payee bank draft. If not, please furnish the details of amount deemed to be the profits and gains of business or profession under section 40A(3A)	Yes
---	-----

Date Of Payment	Nature Of Payment	Amount in Rs	Name of the payee	Permanent Account Number of the payee, if available
-----------------	-------------------	--------------	-------------------	---

(e) Provision for payment of gratuity not allowable under section 40A(7) 0

(f) Any sum paid by the assessee as an employer not allowable under section 40A(9) 0

(g) Particulars of any liability of a contingent nature

Nature Of Liability	Amount in Rs.
---------------------	---------------

(h) Amount of deduction inadmissible in terms of section 14A in respect of the expenditure incurred in relation to income which does not form part of the total income

Nature Of Liability	Amount in Rs.
---------------------	---------------

(i) Amount inadmissible under the proviso to section 36(1)(iii)

22 Amount of interest inadmissible under section 23 of the Micro, Small and Medium Enterprises Development Act, 2006 0

23 Particulars of any payment made to persons specified under section 40A(2)(b).

Name of Related Person	PAN of Related Person	Relation	Nature of transaction	Payment Made(Amount)
------------------------	-----------------------	----------	-----------------------	----------------------

24 Amounts deemed to be profits and gains under section 32AC or 33AB or 33ABA or 33AC.

Section	Description	Amount
Nil		

25 Any amount of profit chargeable to tax under section 41 and computation thereof.

Name of Person	Amount of income	Section	Description of Transaction	Computation if any
Nil				

26 (i)* In respect of any sum referred to in clause (a), (b), (c), (d), (e) or (f) of section 43B, the liability for which:-

26 (i)A pre-existed on the first day of the previous year but was not allowed in the assessment of any preceding previous year and was :-

26 (i)(A)(a) Paid during the previous year

Section	Nature of liability	Amount
Nil		

26 (i)(A)(b) Not paid during the previous year

Section	Nature of liability	Amount
Nil		

26 (i)B was incurred in the previous year and was

26 (i)(B)(a) Paid on or before the due date for furnishing the return of income of the previous year under section 139(1)

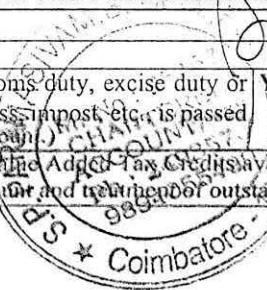
Section	Nature of liability	Amount
Nil		

26 (i)(B)(b) not paid on or before the aforesaid date

Section	Nature of liability	Amount
Nil		

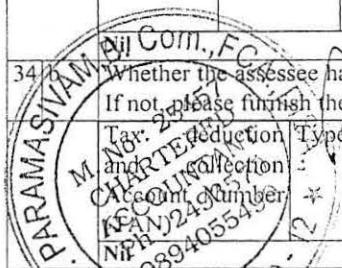
(State whether sales tax, customs duty, excise duty or any other indirect tax, levy, cess, impost etc., is passed through the profit and loss account.)

27(a)	Amount of Central Value Added Tax Credits availed of or utilised during the previous year and its treatment in profit and loss account and treatment of outstanding Central Value Added Tax Credits in accounts	No
-------	---	----



	CENVAT	Amount	Treatment in Profit and Loss/Accounts									
	Opening Balance											
	CENVAT Availed											
	CENVAT Utilized											
	Closing/Outstanding Balance											
27 b	Particulars of income or expenditure of prior period credited or debited to the profit and loss account :-											
	Type	Particulars	Prior period to which it relates(Year in yyyy-yy format)									
	Nil											
28	Whether during the previous year the assessee has received any property, being share of a company not being a company in which the public are substantially interested, without consideration or for inadequate consideration as referred to in section 56(2)(viiA)											
	Name of the person from whom shares available	Name of the company from which shares received	CIN of the company	No. of Shares Received	Amount of consideration paid	Fair Market value of the shares						
	Nil											
29	Whether during the previous year the assessee received any consideration for issue of shares which exceeds the fair market value of the shares as referred to in section 56(2)(viiB). If yes, please furnish the details of the same											
	Name of the person from whom consideration received for issue of shares	PAN of the person, if available	No. of Shares	Amount of consideration received	Fair Market value of the shares							
	Nil											
30	Details of any amount borrowed on hundi or any amount due thereon (including interest on the amount borrowed) repaid, otherwise than through an account payee cheque, (Section 69D)			No								
	Name of the person from whom amount borrowed or repaid on hundi	PAN of the person, if available	Address Line 1	Address Line 2	City or Town or District	State	Pincode	Amount borrowed	Date of Borrowing	Amount due including interest	Amount repaid	Date of Repayment
	Nil											
31 a	Particulars of each loan or deposit in an amount exceeding the limit specified in section 269SS taken or accepted during the previous year :-											
	Name of the lender or depositor	Address of the lender or depositor	Permanent Account Number(if available with the assessee) of the lender or the depositor	Amount of loan or deposit taken or accepted	Whether the loan or deposit was squared up during the previous year	Maximum amount outstanding in the account at any time during the previous year	Whether the loan or deposit was taken or accepted other than by an account payee bank cheque or account payee bank draft					
												
(These particulars need not be given in case of a Government Company, a banking company or a corporation established by a Central, State or Regional Authority)												
31 b	Particulars of each repayment of loan or deposit in an amount exceeding the limit specified in section 269T made during the previous year :-											

	Name of the payee	Address of the payee		Permanent Account Number(if available with the assessee)of the payee	Amount of the repayment	Maximum amount outstanding in the account at any time during the previous year	Whether the repayment was made otherwise than by account payee cheque or account payee bank draft			
	Nil									
31 c	Whether the taking or accepting loan or deposit, or repayment of the same were made by account payee cheque drawn on a bank or account payee bank draft based on the examination of books of account and other relevant documents.						Not Applicable			
Note: (The particulars (i) to (iv) at (b) and comment at (c) above need not be given in the case of a repayment of any loan or deposit taken or accepted from Government, Government company, banking company or a corporation established by a Central, State or Provincial Act)										
32 a	Details of brought forward loss or depreciation allowance, in the following manner, to extent available									
	Assessment Year		Nature of loss/allowance	Amount as returned	Amount as assessed	Order U/S Date	Remarks			
	Nil									
32 b	Whether a change in shareholding of the company has taken place in the previous year due to which the losses incurred prior to the previous year cannot be allowed to be carried forward in terms of section 79.						Not Applicable			
32 c	Whether the assessee has incurred any speculation loss referred to in section 73 during the previous year.						No			
	If yes, please furnish the details below									
32 d	Whether the assessee has incurred any loss referred to in section 73A in respect of any specified business during the previous year						No			
	If yes, please furnish details of the same									
32 e	In case of a company, please state that whether the company is deemed to be carrying on a speculation business as referred in explanation to section 73									
	If yes, please furnish the details of speculation loss if any incurred during the previous year									
33	Section-wise details of deductions, if any admissible under Chapter VIA or Chapter III (Section 10A, Section 10AA)							Yes		
	Section	Amount								
	80C	100000								
	80G	59947								
34 a	Whether the assessee is required to deduct or collect tax as per the provisions of Chapter XVII-B or Chapter XVII-BB, if yes please furnish							No		
	Tax deduction and collection Account Number (TAN)	Section	Nature of payment	Total amount of payment or receipt of the nature specified in column (3)	Total amount on which tax was required to be deducted or collected out of (4)	Total amount on which tax was deducted or collected at specified rate out of (5)	Amount of tax deducted or collected out of (6)	Total amount on which tax was deducted or collected at less than specified rate out of (7)	Amount of tax deducted or collected on (8)	Amount of tax deducted or collected not deposited to the credit of the Central Government out of (6) and (8)
34 b	Whether the assessee has furnished the statement of tax deducted or tax collected within the prescribed time If not, Please furnish the details:							Not Applicable		
	Tax deduction and collection Account Number	Type of Form	Due date for furnishing	Date of furnishing, if furnished	Whether the statement of tax deducted or collected contains information about all transactions which are required to be reported					
34 c	Whether the assessee is liable to pay interest under section 201(1A) or section 206C(7). If yes, please furnish							Not Applicable		
	Tax deduction and collection Account Number (TAN)	Amount of interest under section	Amount	Dates of payment						



201(1A)/206C(7) is
payable

Nil

35 a In the case of a trading concern, give quantitative details of principal items of goods traded

	Item Name	Unit	Opening stock	Purchases during the previous year	Sales during the previous year	Closing stock	Shortage excess, if any
Nil							

35 b In the case of a manufacturing concern, give quantitative details of the principal items of raw materials, finished products and by-products :-

35 bA Raw materials :

	Item Name	Unit	Opening stock	Purchases during the previous year	Consumption during the previous year	Sales during the previous year	Closing stock	*Yield of finished products	*Percent age of yield	Shortage excess, if any
Nil										

35 bB Finished products :

	Item Name	Unit	Opening stock	Purchases during the previous year	Quantity manufactured during the previous year	Sales during the previous year	Closing stock	Shortage excess, if any
Nil								

35 bC By products :

	Item Name	Unit	Opening stock	Purchases during the previous year	Quantity manufactured during the previous year	Sales during the previous year	Closing stock	Shortage excess, if any
Nil								

36 In the case of a domestic company, details of tax on distributed profits under section 115-O in the following forms :-

	(a) Total amount of distributed profits referred to in section 115-O(1A)(i)	(b) Amount of reduction referred to in section 115-O(1A)(ii)	(c) Amount of reduction referred to in section 115-O(1A)(ii)	(d) Total tax paid thereon	Amount	Dates of payment
Nil						

37 Whether any cost audit was carried out

Not Applicable

If yes, give the details, if any, of disqualification or disagreement on any matter/item/value/quantity as may be reported/identified by the cost auditor

38 Whether any audit was conducted under the Central Excise Act, 1944

Not Applicable

If yes, give the details, if any, of disqualification or disagreement on any matter/item/value/quantity as may be reported/identified by the auditor

39 Whether any audit was conducted under section 72A of the Finance Act, 1994 in relation to valuation of taxable services as may be reported/identified by the auditor

Not Applicable

If yes, give the details, if any, of disqualification or disagreement on any matter/item/value/quantity as may be reported/identified by the auditor

40 Details regarding turnover, gross profit, etc., for the previous year and preceding previous year:

No	Particulars	Previous Year	Preceding previous Year	
a	Total turnover of the assessee	6917079	7883597	6238608
b	Gross profit / Turnover	588701	5583707	89.5%
c	Net profit / Turnover	588701	656479	10.52%
d	Stock-in-Trade / Turnover	116530	6238608	9.04%

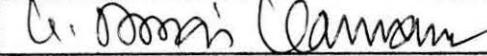


FORM ITR-V	INDIAN INCOME TAX RETURN VERIFICATION FORM [Where the data of the Return of Income in Form ITR-1 (SAHAJ), ITR-2, ITR-2A, ITR-3, ITR-4S (SUGAM), ITR-4, ITR-5, ITR-7 transmitted electronically without digital signature]. (Please see Rule 12 of the Income-tax Rules, 1962)	Assessment Year 2016-17
-----------------------	---	------------------------------------

PERSONAL INFORMATION AND THE DATE OF ELECTRONIC TRANSMISSION	Name V DURAI KANNAN		PAN AFZPD5715K
	Flat/Door/Block No 123	Name Of Premises/Building/Village Sowripalayam	Form No. which has been electronically transmitted ITR-4
	Road/Street/Post Office Sowripalayam Road	Area/Locality Sowripalayam	Status Individual
	Town/City/District Coimbatore	State TAMILNADU	Pin 641045
	Designation of AO (Ward / Circle) III (2)		Original or Revised ORIGINAL
	E-filing Acknowledgement Number 542910760251116		Date(DD-MM-YYYY) 25-11-2016
	1 Gross Total Income 2 Deductions under Chapter-VI-A 3 Total Income a Current Year loss, if any 4 Net Tax Payable 5 Interest Payable 6 Total Tax and Interest Payable 7 Taxes Paid a Advance Tax b TDS c TCS d Self Assessment Tax e Total Taxes Paid (7a+7b+7c +7d) 8 Tax Payable (6-7e) 9 Refund (7e-6) 10 Exempt Income	1 2 3 3a 4 5 6 7a 7b 7c 7d 7e 8 9 10	881572 165000 716570 0 70363 11038 81401 0 0 0 81400 81400 0 0 81400 0 0

VERIFICATION

I, **V DURAI KANNAN**, son/ daughter of **VENKATAPATHY**, holding Permanent Account Number **AFZPD5715K**, solemnly declare to the best of my knowledge and belief, the information given in the return and the schedules thereto which have been transmitted electronically by me vide acknowledgement number mentioned above is correct and complete and that the amount of total income and other particulars therein are truly stated and are in accordance with the provisions of the Income-tax Act, 1961, in respect of income chargeable to income-tax for the previous year relevant to the assessment year 2016-17. I further declare that I am making this return in my capacity as _____ and I am also competent to make this return and verify it.

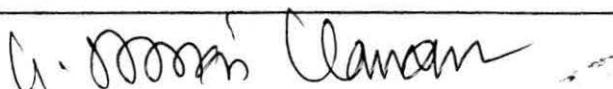
Sign here  Date **25-11-2016** Place **COIMBATORE**

If the return has been prepared by a Tax Return Preparer (TRP) give further details as below:

Identification No. of TRP	Name of TRP	Counter Signature of TRP

For Office Use Only Receipt No	Filed from IP address 122.178.98.172	
Date		
Seal and signature of receiving official	AFZPD5715K045429107602511161E9908CC4D04CF83A78DDE891EFA8573BDB8BA5A	

Please send the duly signed Form ITR-V to "Income Tax Department - CPC, Post Bag No - 1, Electronic City Post Office, Bengaluru - 560100, Karnataka", by ORDINARY POST OR SPEED POST ONLY, within 120 days from date of transmitting the data electronically. Form ITR-V shall not be received in any other office of the Income-tax Department or in any other manner. The confirmation of receipt of this Form ITR-V at ITD-CPC will be sent to the e-mail address **psivam16@gmail.com**



A.Y. 2016-2017

Name : V. Durai Kannan
Father's Name : Venkatapathy
Address : 123,
 Sowripalayam Road,
 Sowripalayam, Coimbatore - 641 045

Previous Year : 2015-2016
PAN : AFZPD 5715 K
Ward/Circle : III (2)
Status : Individual
Date of Birth : 09-Jul-1965

Statement of Income

	Rs.	Rs.
--	-----	-----

■ Income from Salaries

Employer1

Remuneration received from Vee vee bus	3,60,000
Total salary	3,60,000
<i>Income chargeable under the head "Salaries"</i>	3,60,000

■ Profits and gains of Business or Profession

Business1: Net Income From VEE VEE Bus Service

Net Profit Before Tax as per P & L a/c	5,21,572
Add: Inadmissible expenses & Income not included	
Depreciation debited to P & L a/c	7,15,846
<i>Adjusted Profit from Business1</i>	12,37,418
Total income from Business and Profession	12,37,418
Less: Depreciation as per IT Act	3
<i>Income chargeable under the head "Business and Profession"</i>	7,15,846
	<hr/>
	5,21,572

■ Gross Total Income

Deductions under Chapter VI-A

80D: Medical Insurance Premia	1	15,000
<i>Investment u/s 80C, CCC, CCD</i>		
Tuition fees	1,00,000	
ICICI Providitiol Life Insurance	1,01,000	
<i>Deduction subject to ceiling u/s 80CCE</i>	1,50,000	1,65,000
		<hr/>
		7,16,572

■ Total Income

Total income rounded off u/s 288A	<hr/>	7,16,570
<i>Tax on total income</i>		68,314
Add: Education cess		2,049
Tax with cess		<hr/> 70,363
Net Tax		<hr/> 70,363
Interest u/s 234A	2,812	
Interest u/s 234B	5,624	
Interest u/s 234C	2,602	<hr/> 11,038
Net tax payable		81,401
<i>Self-assessment tax paid</i>	2	<hr/> 81,400



■ Balance tax payable

0

Schedule 1

80D-Medical Insurance/health check-up

<i>In respect of Self / Family</i>	Paid	Deductible
Others	15,000	15,000
Total Deductible amount	15,000	15,000

Schedule 2

Self Assessment tax paid

Name of the Bank and BSR Code	Date of deposit	Challan Sl.no.	Challan Amount
State Bank of India - 0004329	25-Nov-16	61951	81,400

Bank A/c for Refund: Karnataka Bank SB 1532500100090501 IFSC: KARB0000153

Date : 25-Nov-2016

Place : Coimbatore

G. Durai Kannan

[V. DURAI KANNAN]



V. DURAIKANNAN, COIMABTORE

Income & Expenditure Account for the year ended 31st March 2016

Expenditure	Rs.P	Income	Rs.P
To Audit Fees	15,000.00	By Income from Route Bus	43,27,500.00
To Automobile Spares Purchased	2,41,615.00	By Income from Spare Bus	4,23,750.00
To Tyre Purchased	1,60,750.00	By Interest Received from SB a/c	834.00
To Building Maintanence	6,750.00		
To Bank Charges	198.00		
To Diesel Charges	18,43,650.00		
To Interest on Vechicle Loan	34,674.00		
To Computer Maintanance	12,350.00		
To Electricity Charges	24,352.00		
To Printing & Stationery	21,756.00		
To Repair & Maintanance	3,15,067.00		
To Salary & Bonus Expenses	3,97,000.00		
To Toll Charges	22,375.00		
To Road Tax	2,27,560.00		
To Sundry Expenses	6,329.00		
To Telephone Expenses	31,080.00		
To Travelling Expenses	42,856.00		
To Insurance	82,993.00		
To Staff Welfare	15,253.00		
To Advertisement	3,758.00		
To Uniform Dress	9,300.00		
To Depreciation	7,15,846.00		
To Net Income	5,21,572.00		
	47,52,084.00		47,52,084.00

Place : Coimbatore
Date : 25.11.2016



V. DURAIKANNAN, COIMBATORE

Balance Sheet as on 31st March 2016

Liabilities	Rs. P.	Assets	Rs. P.
God's Account	101.00	Fixed Assets	1,34,95,920.00
Capital Account [As per Schedule]	50,44,359.72	[As per Schedule]	
Secured Loans [As per Schedule]	1,46,25,049.07	Current Assets	
		D. Devika	61,15,220.00
		Cash in Hand	39,743.88
		Cash at Bank	
		Karnataka Bank - 905	18,625.91
	<u>1,96,69,509.79</u>		<u>1,96,69,509.79</u>

Place : Coimbatore
Date : 25.11.2016



V. Duraikannan, COIMBATORE

Schedule to Balance Sheet as on 31st March 2016

V. Duraikannan Capital A/c	47,82,787.72
Add: Remuneration received from Vee Vee Bus Services Pvt Ltd	3,60,000.00
Add: Net Profit	5,21,572.00
	<hr/>
Less: Drawings	56,64,359.72
	<hr/>
	6,20,000.00
	<hr/>
	50,44,359.72
	<hr/>

Secured Loans

HDB Loan	1,46,25,049.07
	<hr/>
	1,46,25,049.07

Fixed Assets

Assets	WDV	Rate	Deprecition	Balance
Residential House	23,42,330.00	-	-	23,42,330.00
Land Purchase	39,59,000.00	-	-	39,59,000.00
Building under construction	49,80,868.00		-	49,80,868.00
Bus Body Build (TN66E5808)	2,48,230.00	30%	74,469.00	1,73,761.00
Bus TN 66 E 5808	6,20,543.00	30%	1,86,163.00	4,34,380.00
Bus TN 66 E 5726	6,19,543.00	30%	1,85,863.00	4,33,680.00
Bus PY 01 AF 9191	1,88,778.00	30%	56,633.00	1,32,145.00
Bus PY 01 AF 9292	1,88,778.00	30%	56,633.00	1,32,145.00
Yeti Car PY 01 BH 777	7,32,113.00	15%	1,09,817.00	6,22,296.00
Maruthi Car TN 66 A 7	2,27,706.00	15%	34,156.00	1,93,550.00
Canon Printer	3,138.00	15%	471.00	2,667.00
Cell Phone	14,000.00	15%	2,100.00	11,900.00
Television	10,388.00	15%	1,558.00	8,830.00
Vehicle Tracking Unit	37,013.00	15%	5,552.00	31,461.00
A/C Machines	13,050.00	15%	1,958.00	11,092.00
Computer	788.00	60%	473.00	315.00
Software	25,500.00	-	-	25,500.00
	<hr/>			
	1,42,11,766.00		7,15,846.00	1,34,95,920.00
	<hr/>			



U. Moonn Clannan

INDIAN INCOME TAX RETURN VERIFICATION FORM

[Where the data of the Return of Income in Form ITR-1 (SAHAJ), ITR-2, ITR-2A, ITR-3, ITR-4S (SUGAM), ITR-4, ITR-5, ITR-7 transmitted electronically without digital signature].
(Please see Rule 12 of the Income-tax Rules, 1962)

Assessment Year
2015 - 16

PERSONAL INFORMATION AND THE DATE OF ELECTRONIC TRANSMISSION

Name	PAN		
V DURAI KANNAN	AFZPD5715K		
Flat/Door/Block No	Name Of Premises/Building/Village	Form No. which has been electronically transmitted	
123	Sowripalayam	ITR-4	
Road/Street/Post Office	Area/Locality	Status Individual	
Sowripalayam Road	Sowripalayam	Aadhaar Number	
Town/City/District	State	Pin	
Coimbatore	TAMILNADU	641045	
Designation of AO (Ward / Circle)	III (2)	Original or Revised	ORIGINAL
E-filing Acknowledgement Number	227995900010716	Date(DD-MM-YYYY)	01-07-2016

COMPUTATION OF INCOME AND TAX THEREON

1	Gross Total Income	1	1088226
2	Deductions under Chapter-VI-A	2	115060
3	Total Income	3	973230
a	Current Year loss, if any	3a	0
4	Net Tax Payable	4	123235
5	Interest Payable	5	26404
6	Total Tax and Interest Payable	6	149639
7	Taxes Paid	7a	0
a	Advance Tax	7b	31235
b	TDS	7c	0
c	TCS	7d	118400
d	Self Assessment Tax	7e	149635
e	Total Taxes Paid (7a+7b+7c +7d)	8	0
8	Tax Payable (6-7e)	9	0
9	Refund (7e-6)	10	
10	Exempt Income	Agriculture	
		Others	

VERIFICATION

I, V DURAI KANNAN son/ daughter of VENKATAPATHY, holding Permanent Account Number AFZPD5715K, do hereby declare to the best of my knowledge and belief, the information given in the return and the schedules thereto which have been transmitted electronically by me vide acknowledgement number mentioned above is correct and complete and that the amount of total income and other particulars shown therein are truly stated and are in accordance with the provisions of the Income-tax Act, 1961, in respect of income chargeable to income-tax for the previous year relevant to the assessment year 2015-16. I further declare that I am making this return in my capacity as _____ and I am also competent to make this return and verify it.

Sign here

V. Durai Kannan

Date 01-07-2016

Place COIMBATORE

If the return has been prepared by a Tax Return Preparer (TRP) give further details as below:

Identification No. of TRP	Name of TRP	Counter Signature of TRP

For Office Use Only
Receipt No

Filed from IP address 122.178.103.78

Date

Seal and signature of receiving official

V. Durai Kannan

AFZPD5715K0422799590001071623EA773105C4FD363913BC77CC714AE875FEA788

Please send the duly signed Form ITR-V to "Income Tax Department - CPC, Post Bag No - 1, Electronic City Post Office, Bengaluru - 560100, Karnataka", by ORDINARY POST OR SPEED POST ONLY, within 120 days from date of transmitting the data electronically. Form ITR-V shall not be received in any other office of the Income-tax Department or in any other manner. The confirmation of receipt of this Form ITR-V at ITD-CPC will be sent to the e-mail address psivam16@gmail.com

FDR

A.Y. 2015-2016

Name : V. Durai Kannan	Previous Year : 2014-2015
Father's Name : Venkatapathy	PAN : AFZPD 5715 K
Address : 123, Sowripalayam Road, Sowripalayam, Coimbatore - 641 045	Ward/Circle : III (2)
	Status : Individual
	Date of Birth : 09-Jul-1965

Statement of Income

Rs.	Rs.	Rs.
-----	-----	-----

■ Income from Salaries

Employer

Remuneration received from Vee vee bus	<u>3,60,000</u>
Total salary	3,60,000 ✓
Income chargeable under the head "Salaries"	3,60,000

■ Income from House Property

Let-out properties

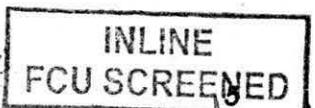
Property1: 78	1
Gross annual value	2,64,000
Less: Municipal taxes	6,650
Net annual value	2,57,350
Less: Standard deduction u/s 24(a)	77,205
<i>Net Income from Property1</i>	<u>1,80,145</u>
Income chargeable under the head "House Property"	1,80,145



■ Profits and gains of Business or Profession

Business1: Net Income From VEE VEE Bus Service

Net Profit Before Tax as per P & L a/c	2,13,340
Add: Inadmissible expenses & Income not included	
Depreciation debited to P & L a/c	9,83,918
<i>Adjusted Profit from Business1</i>	11,97,258
Total income from Business and Profession	11,97,258
Less: Depreciation as per IT Act	9,83,918
Income chargeable under the head "Business and Profession"	2,13,340



■ Income from other sources

Bank Interest	2	3,06,741
: Income from Contract		28,000
Income chargeable under the head "other sources"		3,34,741

■ Gross Total Income

Deductions under chapter VI-A		10,88,226
80D: Medical Insurance Premia		15,000
Investment u/s 80C, CCC, CCD		1,00,000
Tuition fees		1,00,000
Total investment-subject to ceiling u/s 80CCE		1,15,000



Total Income		9,73,226
Total income rounded off u/s 288A		9,73,230
Tax on total income		1,19,646
Add: Education cess		3.589
Tax with cess		1,23,235
Net Tax		1,23,235
TDS	4	31,235
Total prepaid taxes		31,235
Balance Tax		92,000
Interest u/s 234A		9,200
Interest u/s 234B		13,800
Interest u/s 234C		3,404
= Balance tax payable		26,404
		1,16,400

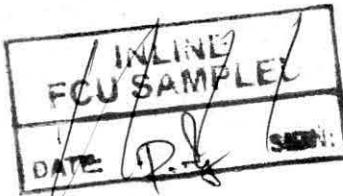
Schedule 1

Details of property - for filling ITR

78, Sowpalayam Road, Ramanathapuram, Coimbatore-641045,
Tamilnadu

Assessee's share in the property (%)

100



Interest

Schedule 2

Bank interest

Name of the Bank

Interest on time deposits

Karnataka Bank Ltd

3,06,741

Schedule 3

80D-Medical Insurance/health check-up

	Paid	Deductible
<i>In respect of Self / Family</i>		
Others	15,000	15,000
Total Deductible amount	15,000	15,000

Schedule 4

TDS as per Form 16A

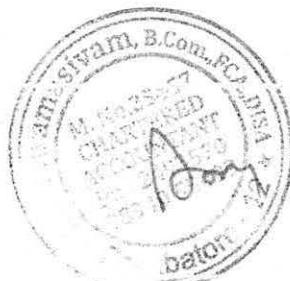
Name of the Deductor, TAN and Certificate No.

TDS deducted	TDS claimed in current year	Gross Receipts
		as per 26AS
560	560	28,000
30,675	30,675	3,06,741
31,235	31,235	3,34,741

Date : 28-Jun-2016

Place : Coimbatore

[V. DURAI KANNAN]



V. Durai Kannan

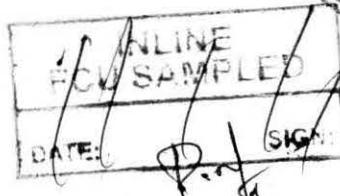
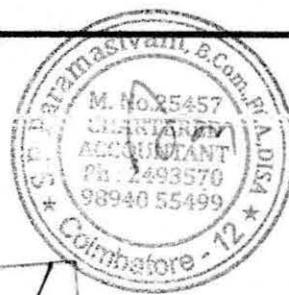
V. DURAIKANNAN COIMBATORE

Income & Expenditure Account for the year ended 31st March 2015

Expenditure	Rs.P	Income	Rs.P
To Audit Fees	15,000.00	By Income from Route Bus	38,32,500.00
To Automobile Spares Purchased	1,28,350.00	By Income from Spare Bus	3,15,450.00
To Tyre Purchased	1,65,000.00		
To Building Maintenance	5,125.00		
To Bank Charges	3,594.00		
To Diesel Charges	15,91,650.00		
To Interest on Vechicle Loan	1,46,955.00		
To Computer Maintanance	3,709.00		
To Electricity Charges	21,821.00		
To Printing & Stationery	19,254.00		
To Repair & Maintanance	83,807.00		
To Salary & Bonus Expenses	3,70,500.00		
To Toll Charges	18,250.00		
To RTO Tax	2,27,560.00		
To Sundry Expenses	5,391.00		
To Telephone Expenses	28,240.00		
To Travelling Expenses	23,105.00		
To Insurance	72,168.00		
To Staff Welfare	8,985.00		
To Advertisement	6,418.00		
To Uniform Dress	5,800.00		
To Depreciation	9,83,918.00		
To Net Income	2,13,340.00		
	41,47,950.00		41,47,950.00

Place : Coimbatore
Date : 27.06.2016

G. Durai Kannan



V. DURAIKANNAN COIMBATORE

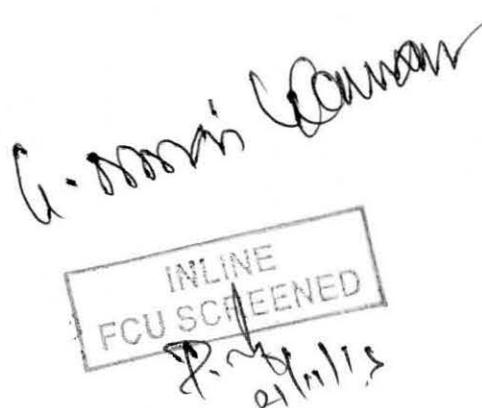
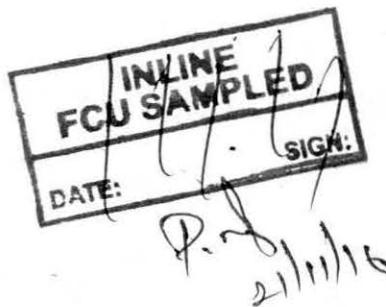
Balance Sheet as on 31st March 2015

Liabilities	Rs. P.	Assets	Rs. P.
God's Account	101.00	Fixed Assets	52,71,898.00
Capital Account	47,82,787.72	[As per Schedule]	
[As per Schedule]			
Secured Loans	1,64,02,072.25	Sundry Debtors	
[As per Schedule]		D. Uthrapriyadharshini	94,39,868.25
		D. Devika	62,15,220.00
		Cash in Hand	2,42,888.81
		Cash at Bank	
		Karnataka Bank - 905	15,085.91
	<u>2,11,84,960.97</u>		<u>2,11,84,960.97</u>

Place : Coimbatore

Date : 27.06.2016

V. Durai Kannan



FORM ITR-V

INDIAN INCOME TAX RETURN VERIFICATION FORM
 [Where the data of the Return of Income in Form ITR-I (SAHAJ), ITR-2, ITR-3,
 ITR-4S (SUGAM), ITR-4, ITR-5, ITR-7 transmitted electronically without digital signature].
 (Please see Rule 12 of the Income-tax Rules, 1962)

Assessment Year
2014 - 15PERSONAL INFORMATION AND THE
DATE OF ELECTRONIC
TRANSMISSIONCOMPUTATION OF INCOME
AND TAX THEREON

Name	PAN																																																														
V. DURAI KANNAN	AFZPD5715K																																																														
Flat/Door/Block No	Name Of Premises/Building/Village																																																														
123	Area/Locality																																																														
Road/Street/Post Office	SOWRIPALAYAM																																																														
Town/City/District	State	Pin	Status																																																												
COIMBATORE	TAMILNADU	641045	Individual																																																												
Designation of AG (Ward/ Circle)	III (2)	Original or Revised	ORIGINAL																																																												
E-filing Acknowledgement Number	812858020230915	Date(DD-MM-YYYY)	23-09-2015																																																												
<table border="1"> <tr> <td>1</td> <td>Gross Total Income</td> <td>1</td> <td>1090375</td> </tr> <tr> <td>2</td> <td>Deductions under Chapter-VI-A</td> <td>2</td> <td>163769</td> </tr> <tr> <td>3</td> <td>Total Income</td> <td>3</td> <td>926610</td> </tr> <tr> <td>a</td> <td>Current Year loss, if any</td> <td>3a</td> <td>0</td> </tr> <tr> <td>4</td> <td>Net Tax Payable</td> <td>4</td> <td>118782</td> </tr> <tr> <td>5</td> <td>Interest Payable</td> <td>5</td> <td>25334</td> </tr> <tr> <td>6</td> <td>Total Tax and Interest Payable</td> <td>6</td> <td>144116</td> </tr> <tr> <td>7</td> <td>Taxes Paid</td> <td></td> <td></td> </tr> <tr> <td>a</td> <td>Advance Tax</td> <td>7a</td> <td>0</td> </tr> <tr> <td>b</td> <td>TDS</td> <td>7b</td> <td>33508</td> </tr> <tr> <td>c</td> <td>TCS</td> <td>7c</td> <td>0</td> </tr> <tr> <td>d</td> <td>Self Assessment Tax</td> <td>7d</td> <td>100610</td> </tr> <tr> <td>e</td> <td>Total Taxes Paid (7a+7b+7c+7d)</td> <td>7e</td> <td>144116</td> </tr> <tr> <td>8</td> <td>Tax Payable (6-7e)</td> <td>8</td> <td>0</td> </tr> <tr> <td>9</td> <td>Refund (7e-6)</td> <td>9</td> <td>0</td> </tr> </table> <div style="text-align: center; margin-top: 10px;"> INLINE FCU SAMPLED <small>DATE: 21/11/15 SIG: [Signature]</small> </div>				1	Gross Total Income	1	1090375	2	Deductions under Chapter-VI-A	2	163769	3	Total Income	3	926610	a	Current Year loss, if any	3a	0	4	Net Tax Payable	4	118782	5	Interest Payable	5	25334	6	Total Tax and Interest Payable	6	144116	7	Taxes Paid			a	Advance Tax	7a	0	b	TDS	7b	33508	c	TCS	7c	0	d	Self Assessment Tax	7d	100610	e	Total Taxes Paid (7a+7b+7c+7d)	7e	144116	8	Tax Payable (6-7e)	8	0	9	Refund (7e-6)	9	0
1	Gross Total Income	1	1090375																																																												
2	Deductions under Chapter-VI-A	2	163769																																																												
3	Total Income	3	926610																																																												
a	Current Year loss, if any	3a	0																																																												
4	Net Tax Payable	4	118782																																																												
5	Interest Payable	5	25334																																																												
6	Total Tax and Interest Payable	6	144116																																																												
7	Taxes Paid																																																														
a	Advance Tax	7a	0																																																												
b	TDS	7b	33508																																																												
c	TCS	7c	0																																																												
d	Self Assessment Tax	7d	100610																																																												
e	Total Taxes Paid (7a+7b+7c+7d)	7e	144116																																																												
8	Tax Payable (6-7e)	8	0																																																												
9	Refund (7e-6)	9	0																																																												

VERIFICATION

I, V. DURAI KANNAN son/ daughter of VENKATAPATHY, holding Permanent Account Number AFZPD5715K solemnly declare to the best of my knowledge and belief, the information given in the return and the schedules thereto which have been transmitted electronically by me vide acknowledgement number mentioned above is correct and complete and that the amount of total income and other particulars shown therein are truly stated and are in accordance with the provisions of the Income-tax Act, 1961, in respect of income chargeable to income-tax for the previous year relevant to the assessment year 2014-15. I further declare that I am making this return in my capacity as _____ and I am also competent to make this return and verify it.

Sign here

Date 23-09-2015

Place COIMBATORE

If the return has been prepared by a Tax Return Preparer (TRP) give further details as below:

Identification No. of TRP	Name of TRP	Counter Signature of TRP

For Office Use Only
Receipt No

Filed from IP address 122.173.112.141

Date

Seal and signature of
receiving official

AFZPD5715K04812858020230915f8CC6B34C74B567A5041D616A71EF9A767fe5DDC

Please send the duly signed Form ITR-V to "Income Tax Department - CPC, Post Bag No - 1, Electronic City Post Office, Bengaluru - 560106, Karnataka", by **ORDINARY POST OR SPEED POST ONLY**, within 120 days from date of transmitting the data electronically. Form ITR-V shall not be received in any other office of the Income-tax Department or in any other manner. The confirmation of receipt of this Form ITR-V at ITD-CPC will be sent to the e-mail address csivam10@gmail.com

C. Durai Kannan
f82.

V. Durai Kannan

A.Y. 2014-2015

Name : V. Durai Kannan	Previous Year : 2013-2014
Father's Name : Venkatapathy	PAN : AFZPD 5715 K
Address : 123, Sowripalayam Road, Sowripalayam, Coimbatore - 641 045	Ward/Circle : III (2) Status : Individual Date of Birth : 09-Jul-1965

Statement of Income

	Rs.	Rs.	Rs.
■ Income from Salaries			
<u>Employer1</u>			
Remuneration received from Vee vee bus	3,00,000		
Total salary		3,00,000	
Income chargeable under the head "Salaries"			3,00,000
■ Income from House Property			
<u>Let-out properties</u>			
<u>Property1: 78</u>			
Gross annual value	2,40,000		
Less: Municipal taxes	6,650		
Net annual value	2,33,350		
Less: Standard deduction u/s 24(a)	70,005		
Net Income from Property1	1,63,345		
Income chargeable under the head "House Property"			1,63,345
■ Profits and gains of Business or Profession			
<u>Business1: Net Income From VEE VEE Bus Service</u>			
Net Profit Before Tax as per P & L A/c	6,27,030		
<u>Add: Inadmissible expenses & Income not included</u>			
Depreciation debited to P & L A/c	13,60,710		
Adjusted Profit from Business1	19,87,740		
Total income from Business and Profession	19,87,740		
Less: Depreciation as per IT Act	7	13,60,710	
Income chargeable under the head "Business and Profession"			6,27,030
■ Gross Total Income			
<u>Deductions under chapter VI-A</u>			
80G - Donations	2	48,769	
80D: Medical Insurance Premia	3	15,000	
<u>Investment u/s 80C, CCC, CCD</u>			
Tuition fees		1,00,000	
Total investment-subject to ceiling u/s 80CCE		1,00,000	1,63,769
■ Total Income			<u>9,26,606</u>



U. Murali Umar

Total income rounded off u/s 288A		9,26,610
Tax on total income	4	1,15,322
Add: Education cess		3,460
Tax with cess		<u>1,18,782</u>
Net Tax		1,18,782
TDS	5	43,508
Total prepaid taxes		<u>43,508</u>
Balance Tax		75,274
Interest u/s 234A		9,018
Interest u/s 234B		13,536
Interest u/s 234C		2,780 <u>25,334</u>
Net tax payable		1,00,608
Self assessment tax paid	6	<u>1,00,610</u>
Balance tax payable		<u>0</u>

Schedule 1

Details of property - for filling ITR

78, Sowripalayam Road, Ramanathapuram, Coimbatore-641045,
Tamilnadu

Assessee's share in the property (%)

100

Schedule 2

80G-donations

Donations with 50% deduction

Donee's Name

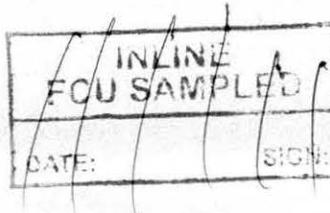
PSG

Total

Qualifying Amount

Deductible Amount - 50%

Total deduction



subject
to ceiling

10,00,000

PAN

AFZPD 5715
K

10,00,000

97,538

48,769

48,769

Schedule 3

80D-Medical Insurance/health check-up

Paid Deductible

In respect of Self / Family

Others

24,000 15,000

Total Deductible amount

24,000 15,000

Schedule 4

Income Tax

Income taxable at normal rates

9,26,610 1,15,322

Schedule 5

TDS as per Form 16A



u. mohan Uman

Name of the Deductor, TAN and Certificate No.	TDS deducted	TDS claimed in current year	Balance TDS C/F
Gilbarco Veeder Root India Private Limited, TAN- MUMG14215F	17,760	17,760	
Jasbir Singh Rikhi, TAN- DELJ06612E	913	913	
Robert Bosch Engineering And Business Solutions Limited, TAN- BLRR01042G	1,055	1,055	
Sri Ranganathar Valves Private Limited, TAN- CMBS11333A	1,237	1,237	
Suzlon Energy Ltd, TAN- PNES07130E	8,278	8,278	
Texmo Precision Castings, TAN- CMBT04275F	14,265	14,265	
Total	43,508	43,508	

Schedule 6

Self Assessment tax paid

Name of the Bank and BSR Code	Date of deposit	Challan Sl.no.	Challan Amount
ICICI Bank-6390340	22-Sep-15	1759	1,00,610

Bank a/c : Karnataka Bank SB 1532500100090501 IFSC: KARB0000153

Date : 23-Sep-2015

Place : Coimbatore

[V. DURAI KANNAN]

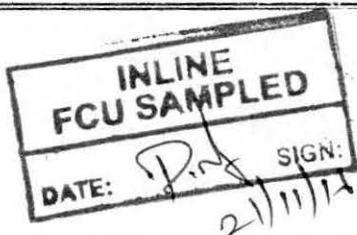


V.DURAIKANNAN COIMBATORE

Income & Expenditure Account for the year ended 31st March 2014

Expenditure	Rs.P	Income	Rs.P
To Audit Fees	30,000.00	By Income from Route Bus	57,26,285.00
To Automobile spares purchase	5,09,545.00	By Income from Spare Bus	7,04,850.00
To Tyre purchase	2,56,154.00		
To Building Maintanence	11,289.00		
To Bank Charges	8,394.00		
To Diesel Charges	7,69,648.00		
To Interest on Vehicle Loan	7,93,084.00		
To Computer Maintanace	13,896.00		
To Electricity Maintannace	23,452.00		
To Electricity Charges	54,228.00		
To Licence & Tax	31,987.00		
To Printing & Stationery	1,09,993.00		
To Repair & Maintanance	3,80,476.00		
To Salary & Bonus Expenses	4,57,950.00		
To RTO Tax	1,82,533.00		
To Sundry Expenses	12,582.00		
To Telephone Charges	69,912.00		
To Travelling Expenses	59,879.00		
To Insurance	1,44,600.00		
To Vehiclie tax paid	4,40,000.00		
To Staff Welfare	21,586.00		
To Advertisement	15,418.00		
To Uniform Dress	46,789.00		
To Depreciation	13,60,710.00		
To Net income	6,27,030.00		
	<u>64,31,135.00</u>		<u>64,31,135.00</u>

Place : Coimbatore
Date : 21.11.2014

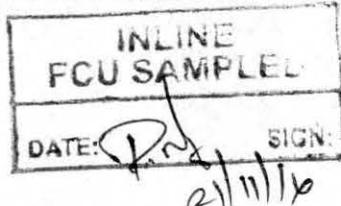


V.DURAIKANNAN COIMBATORE

Balance Sheet as on 31st March 2014

Liabilities	Rs.P	Assets	Rs.P
<u>God's Account:-</u>	101.00	<u>Fixed Assets:-</u>	62,55,814.00
<u>Capital Account:-</u>	43,65,447.72	<u>Advance & Deposits:-</u>	43,500.00
<u>Secured Loans:-</u>	18,44,314.00	<u>Sundry Debtors:-</u>	4,15,995.00
<u>Sundry Creditors:-</u>	5,31,840.00	<u>Cash in Hand</u>	25,077.63
		<u>Cash at Bank:-</u>	
		Karnataka Bank - 90501	1,308.09
	<u>67,41,702.72</u>		<u>67,41,702.72</u>

Place : Coimbatore
Date : 21.11.2014



V.DURAIKANNAN COIMBATORE
Schedule to Balance Sheet as on 31st March 2014
Proprietor's Capital Account

V. Durai Kannan Capital A/c	33,27,025.72
Add : Rental received - House	2,40,000.00
Add: Remuneration received from VEE VEE BUS	3,00,000.00
Add:- Net Profit	6,27,030.00
	<hr/>
Less:- Drawings	44,94,055.72
	1,28,608.00
	<hr/>
	43,65,447.72

Secured Loans

ICICI Loan 25272604 & 25272610-TN 66 E 5808	9,79,063.00
Sundaram Finance Limited-TN66 E 5726	8,65,231.00
	<hr/>
	18,44,314.00

Sundry Creditors

CBE Lorry Owners Association	36,840.00
S.i.Automobile	1,23,000.00
Star Automobile	2,16,000.00
SREE VARI AGENCIES	1,56,000.00
	<hr/>
	5,31,840.00

Fixed Assets

Assets	WDV	Rate	Deprecition	Balance
Residential House	23,42,330.00	--	--	23,42,330.00
Bus Body Build	5,06,593.00	30%	1,51,978.00	3,54,615.00
Bus TN 66 E 5726	12,64,375.00	30%	3,79,313.00	8,85,062.00
Bus TN 66 E 5808	12,66,415.00	30%	3,79,925.00	8,86,490.00
Bus PY 01 AF 9191	3,85,262.00	30%	1,15,579.00	2,69,683.00
Bus PY 01 AF 9292	3,85,262.00	30%	1,15,579.00	2,69,683.00
Canon Printer	4,343.00	15%	651.00	3,692.00
Yeti Car PY 01 BH777	10,13,306.00	15%	1,51,996.00	8,61,310.00
Maruthi Car TN 66A No7	3,15,162.00	15%	47,274.00	2,67,888.00
Cell Phone	14,378.00	15%	2,157.00	12,221.00
Add :Addition	5,000.00	15%	750.00	4,250.00
Television	14,378.00	15%	2,157.00	12,221.00
Vehicle Tracking Unit	1,28,005.00			
Less : Sale	<u>77,375.00</u>			
A/C Machines	51,230.00	15%	7,685.00	43,545.00
Computer	18,062.00	15%	2,709.00	15,353.00
Software	4,928.00	60%	2,957.00	1,971.00
Add :Addition	22,500.00	0%	-	22,500.00
	3,000.00	0%	-	3,000.00
	<hr/>			
	76,16,524.00			
	<hr/>			
			13,60,710.00	62,55,814.00



G. Durai Kannan

L. Durai Kannan

BANKING

BANKING

CUSTOMER COPY



Karnataka Bank Ltd.

Your Family Bank. Across India.

Regd. & Head Office: Mangalore - 575 002 E-mail: info@kbank.com Visit us at: www.karnatakabank.com

Branch / Office : RAMANATHAPURAM, COIMBATORE

CREDIT SANCTION INTIMATION

Sanction Ref. No.: CMRS/R500/15930/2016-17/01-09-2016	OR No.:	Date: 01/09/2016
<p>From: The Branch Head, Ramanathapuram, Coimbatore Branch</p> <p>Mail to: Applicant M/s. Vee Vee Bus Services Pvt Ltd, 36 Sowripalayam Road., Ramanathapuram, Coimbatore, Coimbatore, Coimbatore (Dt), Tamil Nadu - 641045</p>		

Ref: Your Loan Application Dated 20/04/2016 for Credit Facilities.

With reference to the above, we are pleased to inform sanction of the following fresh/ renewal with/ existing/ enhancement/ reduced credit facilities to **M/s. Vee Vee Bus Services Pvt Ltd** along with terms & conditions of the sanction.

It is to be clearly understood that these facilities are sanctioned subject to the convenience of the Bank and may be cancelled at any time without prior notice before making available the sanctioned facilities. The Bank may revoke in part or in full or withdraw/stop financial assistance at any stage, without any notice or giving any reasons for any purpose whatsoever.

We request you to return one copy duly signed at the relevant space in token of having accepted the facilities sanctioned to you with all the terms and conditions stipulated therein.

On receipt of the copy of credit sanction intimation duly signed by you and on your executing the necessary loan/security documents along with co-obligants/guarantors, furnishing all necessary particulars, required if any, we will arrange to release the facilities.

Sr. Manager/Chief Manager.

1.01 Credit Facilities Sanctioned:**Sector:Priority****a) NATURE OF FACILITY AND LIMITS:**

(Amount in Rs.)

Sl.No	Type of Facility	Type of Limit	Amount	Remark	Purpose
1.	OVERDRAFT	Main-limit	5000000.00	Renewal	Working Capital

b) RATE OF INTEREST/ COMMISSION:

(Amount in Rs.)

Sl.No	Type of Facility	Type of Limit	Limit	Rate of Interest/Commission

1.	OVERDRAFT	Main-limit	5000000.00	One Year MCLR + 2.25% p.a presently at 11.45% p.a
Rate of interest is subject to change from time to time. Present applicable One Year MCLR is 9.20 %				

c) MARGIN:

(Amount in Rs.)

Sl.No	Type of Facility	Type of Limit	Limit	Margin
1.	OVERDRAFT	Main-limit	5000000.00	25% on book debts

d) PERIOD:

(Amount in Rs.)

Sl.No	Type of Facility	Type of Limit	Limit	Tenor (in Months)	Initial Holiday/ Gestation/ Moratorium Period (in Months)	Due Date
1.	OVERDRAFT	Main-limit	5000000.00	15	Not Applicable	30/11/2017

e) MODE OF REPAYMENT:

(Amount in Rs.)

Sl.No	Type of Facility	Type of Limit	Limit	Mode of Repayment
1.	OVERDRAFT	Main-limit	5000000.00	On Demand

f) Securities for the proposed / renewed facilities :

(Amount in Rs.)

Facility	Details of Security	Value	Date of Valuation
Prime :			
OVERDRAFT (5000000.00)	Assignment of book debt		20/04/2016
Collateral:			
Already Held Equitable Mortgage Of Residential Property Situated In Site No.11, Sf No.101/3, 94/5, 100/3 & 99 Raja Nagar, 2nd Street, Ramanathapuram, Sowripalayam Village, Coimbatore Corporation, Land Admeasuring 2661 Sq Ft Belonging To Mrs Chitra B.(common Collateral Security To The Od Facility Sanctioned To M/s. Vee Vee Bricks For Rs.14.00 Lakhs And M/s Vee Vee Bus Services Pvt Ltd For Rs.50.00 Lakhs Sanctioned Vide Smrs/153/8967/2015-16 Dtd 27.06.15 And Cmrs/r500/15930/2016-17 Dated 01.09.2016)	7800000.00	17/05/2016	

g) CO-OBLIGANTS \ GUARANTORS

S.no	Name	Type
1	Chitra B	Co Obligant
2	DuraiKannan	Guarantor
3	Sarojini V	Guarantor

1.03 TERMS AND CONDITIONS

- Before release of the facility register MDTD/LOA as per the Tamilnadu State Registration Act. Submit the copy to the sanctioning authority along with report on advance.
- Advise the borrower to infuse sufficient capital so as to bring the NWC/current ratio and TOL:TNW to the required level.



Branch / Office: RAMANATHAPURAM, COIMBATORE

106

Branch : RAMANATHAPURAM, COIMBATORE	Branch Code : 153	Region : REGIONAL OFFICE CHENNAI
SanctionRef No.& Date: CPC/SMRS/18983/13-14		Sanction Dept:
Party file No:		
Applicant/s Name & address	<u>Applicant</u> MR DURAIKANNAN, 36,SOWRIPALAYAM ROAD,RAMANATHPURAM,, COIMBATORE, , COIMBATORE, COIMBATORE - 641045, TAMIL NADU, INDIA.	
Guarantors/co-obligants Name & Address	<u>Guarantor</u> MRS DEVIKA D, W/O.V DURAIKANNAN,NO 36,SOWRI PALAYAM R ROAD, ,RAMANATHAPURAM,COIMBATORE, , COIMBATORE, COIMBATORE - 641045, TAMIL NADU, INDIA.	

IN LINE
 FCU SCREENED
Date 21/11/16

FACILITY DETAILS

Amount in Rs

Descriptions	Facility	Descriptions	Facility
Product	NEW CAR LOAN FOR INDIVIDUALS- TL-EMI	Activity of the Borrower	Contractors- Transport
Sector	Non Priority Sector	Constitution	Individuals
Purpose of Advance	OTHERS	MIS Classification	PERSONAL LOANS- TO OTHERS
MSME Category & Industry name			PERSONAL LOANS- TO OTHERS
Govt. Sponsored Scheme	No	Bank Scheme	KBL - CAR
Period	60 Months	Limit	730000.00
No. of Installments excluding Holiday Period	0	Holiday Period	0 Months
Installment Frequency		Whether EMI	No
Collect Interest Debit during Holiday period		Interest Debit Frequency	
Mode of operation in case of OD	SELF	Rate of Interest	Base Rate + 0.50 % i.e 11.25 pa.
		EMI Amount	Not Applicable

Security Details**Attached Securities :**

Facility	Details of Security	Value	Date of Valuation
Prime :			
NEW CAR LOAN FOR INDIVIDUALS- TL-EMI	Hypothecation Of New Mahindra Thar Car To Be Purchased At Rs.859588/-	859588.00	01/02/2014

Rate of Interest is subject to change as per changes made by RBI/our Bank from time to time without any intimation and is compounded Monthly/Quarterly/Yearly. Any arrears in installment / interest, etc. will attract penalty, presently being 3% p.a.

Rate of interest is subject to change from time to time. Present applicable BR is 10.25 % p.a.

Other Terms & Conditions:**Specific Conditions:****General Conditions:**

Date: 04/11/2016

Sanctioning Authority

ACKNOWLEDGEMENT

I/We acknowledge the receipt of Credit sanction intimation and also hereby confirm that the terms and conditions are acceptable to me/us. I/We undertake to furnish all necessary particulars required by the Bank as and when called for.

Place :

Date :

Signature of Applicant/Guarantor/Coobligant/s



Par
21/11/16 U. M. M. Khan

CUSTOMER COPY



Karnataka Bank Ltd.

Your Family Bank. Across India.

Regd. & Head Office: Mangalore - 575 002

E-mail: info@kbank.com Visit us at: www.karnatakabank.com

Branch / Office : RAMANATHAPURAM, COIMBATORE

CREDIT SANCTION INTIMATION

Sanction Ref. No.: SMRS/153/141344/2016- 17/28-09-2016	OR No.:	Date: 28/09/2016
From: The Branch Head, Ramanathapuram, Coimbatore Branch	<p><u>Mail to:</u> Applicant M/s. Vee Vee Bricks, 36, Sowripalayam Road Ramanathapuram, Coimbatore, Coimbatore, Coimbatore (Dt), Tamil Nadu - 641045</p>	

Ref: Your Loan Application Dated 17/09/2016 for Credit Facilities.

With reference to the above, we are pleased to inform sanction of the following fresh/ renewal with/ existing/ enhancement/ reduced credit facilities to **M/s. Vee Vee Bricks** along with terms & conditions of the sanction.

It is to be clearly understood that these facilities are sanctioned subject to the convenience of the Bank and may be cancelled at any time without prior notice before making available the sanctioned facilities. The Bank may revoke in part or in full or withdraw/stop financial assistance at any stage, without any notice or giving any reasons for any purpose whatsoever.

We request you to return one copy duly signed at the relevant space in token of having accepted the facilities sanctioned to you with all the terms and conditions stipulated therein.

On receipt of the copy of credit sanction intimation duly signed by you and on your executing the necessary loan/security documents along with co-obligants/guarantors, furnishing all necessary particulars, required if any, we will arrange to release the facilities.

Sr. Manager/Chief Manager.

1.01 Credit Facilities Sanctioned:

Sector:NPS

a) NATURE OF FACILITY AND LIMITS:

(Amount in Rs.)

Sl.No	Type of Facility	Type of Limit	Amount	Remark	Purpose
1.	OVERDRAFT	Main-limit	1400000.00	Renewal	Working Capital Needs.

b) RATE OF INTEREST/ COMMISSION:

(Amount in Rs.)

Sl.No	Type of Facility	Type of Limit	Limit	Rate of Interest/Commission

Sanction Letter(Borrower)

1.	OVERDRAFT	Main-limit	1400000.00	One Year MCLR + 2.25% p.a presently at 11.45% p.a
Rate of interest is subject to change from time to time.Present applicable One Year MCLR is 9.20 %				

c) MARGIN:

(Amount in Rs.)

Sl.No	Type of Facility	Type of Limit	Limit	Margin
1.	OVERDRAFT	Main-limit	1400000.00	Hypo of Stocks & Book debts,Em of residential properties.

d) PERIOD:

(Amount in Rs.)

Sl.No	Type of Facility	Type of Limit	Limit	Tenor (in Months)	Initial Holiday/ Gestation/ Moratorium Period (in Months)	Due Date
1.	OVERDRAFT	Main-limit	1400000.00	15	Not Applicable	31/12/2017

e) MODE OF REPAYMENT:

(Amount in Rs.)

Sl.No	Type of Facility	Type of Limit	Limit	Mode of Repayment
1.	OVERDRAFT	Main-limit	1400000.00	On Demand

f) Securities for the proposed / renewed facilities :

(Amount in Rs.)

Facility	Details of Security	Value	Date of Valuation
Prime :			
OVERDRAFT (1400000.00)	Hypo of Stocks.	247500.00	17/09/2016
OVERDRAFT (1400000.00)			
Collateral:			
Already Held Equitable Mortgage Of Residential Property Situated In Site No.11, Sf No.101/3, 94/5, 100/3 & 99 Raja Nagar, 2nd Street, Ramanathapuram, Sowripalayam Village, Coimbatore Corporation, Land Admeasuring 2661 Sq Ft Belonging To Mrs Chitra B.(common Collateral Security To The Od Facility Sanctioned To M/s. Vee Vee Bricks For Rs.14.00 Lakhs And M/s Vee Vee Bus Services Pvt Ltd For Rs.50.00 Lakhs Sanctioned Vide Smrs/153/8967/2015-16 Dtd 27.06.15 And Cmrs/r500/15930/2016-17 Dated 01.09.2016)	7800000.00	17/05/2016	

g) CO-OBLIGANTS \ GUARANTORS

S.no	Name	Type
1	Chitra B	Guarantor
2	Duraikannan	Co Obligant

1.03 TERMS AND CONDITIONS

KARNATAKA BANK LTD.

COIMBATORE - RAMANATHAPURAM, RAMANATHAPURAM, COIMBATORE
 TYPE: CURRENT ACCOUNT GENERAL DATE: 18-11-2016
 A/C NO: 1532000100034301 INR PAGE: 1

TO:

M/S. AMP TRANSPORTS
 NO.36 SOMIPALAYAM ROAD RAMANATHAPURAM COIMBATORE
 CBE45
 COIMBATORE
 TAMIL NADU
 INDIA 641045

Branch IFSC: KAR0000153
 Branch MIFR: 641052004

AUL TPT

NOMINATION:

Registration No: NULL

STATEMENT OF ACCOUNT FOR THE PERIOD OF 01-10-2016 to 31-10-2016

aexxaaccj

DATE	PARTICULARS	CHQ.NO.	WITHDRAWALS	DEPOSITS	BALANCE
01-10-2016	B/F				5,721.780r
10-2016	BY VEE VEE BU S SERVICES PVT LTD			68,000.00	73,721.780r
15-10-2016	VEE VEE BUS S ERVICES (P) LTD			70,000.00	1,43,721.780r
17-10-2016	THE NEW INDIA ASSURANCE	803409	67,923.00		75,798.780r
19-10-2016	SUNDARAM FINA NCE LTD	803401	69,262.00		6,536.780r

Page Total:	1,37,185.00	1,38,000.00	6,536.780r
Grand Total:	1,37,185.00	1,38,000.00	6,536.780r

Current Account

The Initial Deposit & Minimum Balance Required to be maintained are:

Finacle Branches			
Rural	Semi (Rs.)	Urban (Rs.)	Metro (Rs.)
3000	3000	5000	5000

Unless the constituent notifies the bank
 immediately of any discrepancy found
 by him in this statement of Account,



2845
C.A - 671/VV. Bricks/KB

Page 1 of 2

Amortization Schedule:

LAN Number	: UVCBT00026969157	Loan Amount	: ₹ 950,000.00
Location	: COIMBATORE	No. of advance EMI	: 0
Name	: MRS DEVIKA D	Tenor(Months)	: 35
Address	: 36 SOWRIPALAYAM ROAD RAMANATHAPURAM COIMBATORE TAMIL NADU 641045	Installment	: ₹ 32,191.00
		Start Date	: 15-Aug-2013
		Repayment Mode	: ECS
		Rate of Interest(%)	: 11.75

Principal Amount(less) ADV EMIs : 950,000.00

Instl. No.	Installment Date	Instl. Amount (₹)	Principal(₹)	Interest(₹)	Closing Principal(₹)
1	15-Aug-2013	32,191.00	22,888.00	9,303.00	927,112.00
2	15-Sep-2013	32,191.00	23,112.00	9,079.00	904,000.00
3	15-Oct-2013	32,191.00	23,338.00	8,853.00	880,662.00
4	15-Nov-2013	32,191.00	23,567.00	8,624.00	857,095.00
5	15-Dec-2013	32,191.00	23,798.00	8,393.00	833,297.00
6	15-Jan-2014	32,191.00	24,031.00	8,160.00	809,266.00
7	15-Feb-2014	32,191.00	24,266.00	7,925.00	785,000.00
8	15-Mar-2014	32,191.00	24,504.00	7,687.00	760,496.00
9	15-Apr-2014	32,191.00	24,744.00	7,447.00	735,752.00
10	15-May-2014	32,191.00	24,986.00	7,205.00	710,766.00
11	15-Jun-2014	32,191.00	25,231.00	6,960.00	685,535.00
12	15-Jul-2014	32,191.00	25,478.00	6,713.00	660,057.00
13	15-Aug-2014	32,191.00	25,727.00	6,464.00	634,330.00
14	15-Sep-2014	32,191.00	25,979.00	6,212.00	608,351.00
15	15-Oct-2014	32,191.00	26,234.00	5,957.00	582,117.00
16	15-Nov-2014	32,191.00	26,490.00	5,701.00	555,627.00
17	15-Dec-2014	32,191.00	26,750.00	5,441.00	528,877.00
18	15-Jan-2015	32,191.00	27,012.00	5,179.00	501,865.00
19	15-Feb-2015	32,191.00	27,276.00	4,915.00	474,589.00
20	15-Mar-2015	32,191.00	27,543.00	4,648.00	447,046.00
21	15-Apr-2015	32,191.00	27,813.00	4,378.00	419,233.00
22	15-May-2015	32,191.00	28,086.00	4,105.00	391,147.00
23	15-Jun-2015	32,191.00	28,361.00	3,830.00	362,786.00
24	15-Jul-2015	32,191.00	28,638.00	3,553.00	334,148.00
25	15-Aug-2015	32,191.00	28,919.00	3,272.00	305,229.00
26	15-Sep-2015	32,191.00	29,202.00	2,989.00	276,027.00
27	15-Oct-2015	32,191.00	29,488.00	2,703.00	246,539.00
28	15-Nov-2015	32,191.00	29,777.00	2,414.00	216,762.00
29	15-Dec-2015	32,191.00	30,068.00	2,123.00	186,694.00
30	15-Jan-2016	32,191.00	30,363.00	1,828.00	156,331.00
31	15-Feb-2016	32,191.00	30,660.00	1,531.00	125,671.00



Instl. No.	Installment Date	Instl. Amount (₹)	Principal(₹)	Interest(₹)	Closing Principal(₹)
32	15-Mar-2016	32,191.00	30,960.00	1,231.00	94,711.00
33	15-Apr-2016	32,191.00	31,264.00	927.00	63,447.00
34	15-May-2016	32,191.00	31,570.00	621.00	31,877.00
35	15-Jun-2016	32,189.00	31,877.00	312.00	0.00
Total			950,000.00	176,683.00	

++++ End Statement ++++



Statement Issue Date : October 23, 2013

Page 1 of 2

Repayment Schedule Report

Mrs Devika D

36

Sowripalayam Road

Ramanathapuram

Coimbatore - 641045

Tamil Nadu

Tel. 2317516

Mob.

Tr 31 A12 2368

Agreement No.	UVCBT00027082081	Product	Commercial Vehicle Loan
Asset / Property Cost (INR)	570,000.00	Currency	Indian Rupee (INR)
Agreement Date	31/08/2013	Current Rate of Interest (%)	12.0107366
Amount Financed (INR)	570,000.00	Repayment Frequency	Monthly
Tenure / Total Installment	35 Months / 35	Residual Value (INR)	0.00
Rate Type	Fixed	Advance EMI	0

Installment No.	Installment Date	Installment Amount (INR)	Principal Amount (INR)	Interest Amount (INR)	Closing Balance (INR)	No. Of Days	Effective Rate(%)
1	01/10/2013	19,385.00	13,680.00	5,705.00	556,320.00	30	12.0107366
2	01/11/2013	19,385.00	13,817.00	5,568.00	542,503.00	30	12.0107366
3	01/12/2013	19,385.00	13,955.00	5,430.00	528,548.00	30	12.0107366
4	01/01/2014	19,385.00	14,095.00	5,290.00	514,453.00	30	12.0107366
5	01/02/2014	19,385.00	14,236.00	5,149.00	500,217.00	30	12.0107366
6	01/03/2014	19,385.00	14,378.00	5,007.00	485,839.00	30	12.0107366
7	01/04/2014	19,385.00	14,522.00	4,863.00	471,317.00	30	12.0107366
8	01/05/2014	19,385.00	14,668.00	4,717.00	456,649.00	30	12.0107366
9	01/06/2014	19,385.00	14,814.00	4,571.00	441,835.00	30	12.0107366
10	01/07/2014	19,385.00	14,963.00	4,422.00	426,872.00	30	12.0107366
11	01/08/2014	19,385.00	15,112.00	4,273.00	411,760.00	30	12.0107366
12	01/09/2014	19,385.00	15,264.00	4,121.00	396,496.00	30	12.0107366
13	01/10/2014	19,385.00	15,416.00	3,969.00	381,080.00	30	12.0107366
14	01/11/2014	19,385.00	15,571.00	3,814.00	365,509.00	30	12.0107366
15	01/12/2014	19,385.00	15,727.00	3,658.00	349,782.00	30	12.0107366
16	01/01/2015	19,385.00	15,884.00	3,501.00	333,898.00	30	12.0107366
17	01/02/2015	19,385.00	16,043.00	3,342.00	317,855.00	30	12.0107366
18	01/03/2015	19,385.00	16,204.00	3,181.00	301,651.00	30	12.0107366
19	01/04/2015	19,385.00	16,366.00	3,019.00	285,285.00	30	12.0107366
20	01/05/2015	19,385.00	16,530.00	2,855.00	268,755.00	30	12.0107366
21	01/06/2015	19,385.00	16,695.00	2,690.00	252,060.00	30	12.0107366
22	01/07/2015	19,385.00	16,862.00	2,523.00	235,198.00	30	12.0107366
23	01/08/2015	19,385.00	17,031.00	2,354.00	218,167.00	30	12.0107366
24	01/09/2015	19,385.00	17,201.00	2,184.00	200,966.00	30	12.0107366
25	01/10/2015	19,385.00	17,374.00	2,011.00	183,592.00	30	12.0107366



Statement Issue Date : October 23, 2013

Page 2 of 2

Mrs Devika D

Repayment Schedule Report for UVCBT00027082081

Installment No.	Installment Date	Installment Amount (INR)	Principal Amount (INR)	Interest Amount (INR)	Closing Balance (INR)	No. Of Days	Effective Rate(%)
26	01/11/2015	19,385.00	17,547.00	1,838.00	166,045.00	30	12.0107366
27	01/12/2015	19,385.00	17,723.00	1,662.00	148,322.00	30	12.0107366
28	01/01/2016	19,385.00	17,900.00	1,485.00	130,422.00	30	12.0107366
29	01/02/2016	19,385.00	18,080.00	1,305.00	112,342.00	30	12.0107366
30	01/03/2016	19,385.00	18,261.00	1,124.00	94,081.00	30	12.0107366
31	01/04/2016	19,385.00	18,443.00	942.00	75,638.00	30	12.0107366
32	01/05/2016	19,385.00	18,628.00	757.00	57,010.00	30	12.0107366
33	01/06/2016	19,385.00	18,814.00	571.00	38,196.00	30	12.0107366
34	01/07/2016	19,385.00	19,003.00	382.00	19,193.00	30	12.0107366
35	01/08/2016	19,385.00	19,193.00	192.00	0.00	30	12.0107366
Total:		678,475.00	570,000.00	108,475.00			

For purpose of calculation of interest / further interest (additional interest) and other charges, the basis applied is 1/12 applied monthly.

1. Pre closure charges would be charged extra at applicable rate/s in case the loan is closed/terminated before maturity of loan.
2. In addition to the above dues, interest accrued but not debited to the account at the applicable rate/s from with monthly rests is payable.

Ahmedabad 3366 7777, Andhra Pradesh 7306 667777, Bengaluru 3366 7777, Bhopal 3366 777, Bhubaneshwar 3366 777, Bihar 8102 667777, Chandigarh 3366 777, Chennai 3366 7777, Dehradun 3366 777, Delhi 3366 7777, Ernakulam 3366 777, Gujarat 8000 667777, Gurgaon 3366 777, Haryana 9017 667777, Himachal Pradesh 9817 667777, Hyderabad 3366 7777, Jaipur 3366 777, Karnataka 8088 667777, Kerala 9020 667777, Kolkata 3366 7777, Lucknow 3366 777, Madhya Pradesh 9098 667777, Maharashtra 9021 667777, Mumbai 3366 7777, Orissa 9692 667777, Panaji 3366 777, Patna 3366 777, Punjab 7307 667777, Rajasthan 7877 667777, Raipur 3366 777, Ranchi 3366 777, Shimla 3366 777, Tamil Nadu 7305 667777, Uttar Pradesh 8081 667777, West Bengal 8101 667777.

Regd Off: Landmark.Race Course Circle,Vadodara 390007

Corp Off: ICICI Bank Towers,Bandra Kurla Complex,Mumbai - 400051.India. Website www.icicibank.com

This is a system generated report. For any clarifications, customers are requested to contact us within 7 days of receipt of this statement. ICICI Bank reserves the right to rectify any errors/discrepancies with due intimation to the customer.



Statement Issue Date : October 23, 2013

Page 1 of 2

Repayment Schedule Report

Mrs Devika D

36

Sowripalayam Road

Ramanathapuram

Coimbatore - 641045

Tamil Nadu

Tel. 2317516

Mob.

*AU
Tn - 37 APR 39 52*

Agreement No.	UVCBT00027082085	Product	Commercial Vehicle Loan
Asset / Property Cost (INR)	630,000.00	Currency	Indian Rupee (INR)
Agreement Date	31/08/2013	Current Rate of Interest (%)	12.0089486
Amount Financed (INR)	630,000.00	Repayment Frequency	Monthly
Tenure / Total Installment	35 Months / 35	Residual Value (INR)	0.00
Rate Type	Fixed	Advance EMI	0

Installment No.	Installment Date	Installment Amount (INR)	Principal Amount (INR)	Interest Amount (INR)	Closing Balance (INR)	No. Of Days	Effective Rate(%)
1	01/10/2013	21,425.00	15,120.00	6,305.00	614,880.00	30	12.0089486
2	01/11/2013	21,425.00	15,272.00	6,153.00	599,608.00	30	12.0089486
3	01/12/2013	21,425.00	15,424.00	6,001.00	584,184.00	30	12.0089486
4	01/01/2014	21,425.00	15,579.00	5,846.00	568,605.00	30	12.0089486
5	01/02/2014	21,425.00	15,735.00	5,690.00	552,870.00	30	12.0089486
6	01/03/2014	21,425.00	15,892.00	5,533.00	536,978.00	30	12.0089486
7	01/04/2014	21,425.00	16,051.00	5,374.00	520,927.00	30	12.0089486
8	01/05/2014	21,425.00	16,212.00	5,213.00	504,715.00	30	12.0089486
9	01/06/2014	21,425.00	16,374.00	5,051.00	488,341.00	30	12.0089486
10	01/07/2014	21,425.00	16,538.00	4,887.00	471,803.00	30	12.0089486
11	01/08/2014	21,425.00	16,703.00	4,722.00	455,100.00	30	12.0089486
12	01/09/2014	21,425.00	16,871.00	4,554.00	438,229.00	30	12.0089486
13	01/10/2014	21,425.00	17,039.00	4,386.00	421,190.00	30	12.0089486
14	01/11/2014	21,425.00	17,210.00	4,215.00	403,980.00	30	12.0089486
15	01/12/2014	21,425.00	17,382.00	4,043.00	386,598.00	30	12.0089486
16	01/01/2015	21,425.00	17,556.00	3,869.00	369,042.00	30	12.0089486
17	01/02/2015	21,425.00	17,732.00	3,693.00	351,310.00	30	12.0089486
18	01/03/2015	21,425.00	17,909.00	3,516.00	333,401.00	30	12.0089486
19	01/04/2015	21,425.00	18,089.00	3,336.00	315,312.00	30	12.0089486
20	01/05/2015	21,425.00	18,270.00	3,155.00	297,042.00	30	12.0089486
21	01/06/2015	21,425.00	18,452.00	2,973.00	278,590.00	30	12.0089486
22	01/07/2015	21,425.00	18,637.00	2,788.00	259,953.00	30	12.0089486
23	01/08/2015	21,425.00	18,824.00	2,601.00	241,129.00	30	12.0089486
24	01/09/2015	21,425.00	19,012.00	2,413.00	222,117.00	30	12.0089486
25	01/10/2015	21,425.00	19,202.00	2,223.00	202,915.00	30	12.0089486

10810



Statement Issue Date : October 23, 2013

Page 2 of 2

Mrs Devika D

Repayment Schedule Report for UVCBT00027082085

Installment No.	Installment Date	Installment Amount (INR)	Principal Amount (INR)	Interest Amount (INR)	Closing Balance (INR)	No. Of Days	Effective Rate(%)
26	01/11/2015	21,425.00	19,394.00	2,031.00	183,521.00	30	12.0089486
27	01/12/2015	21,425.00	19,588.00	1,837.00	163,933.00	30	12.0089486
28	01/01/2016	21,425.00	19,784.00	1,641.00	144,149.00	30	12.0089483
29	01/02/2016	21,425.00	19,982.00	1,443.00	124,167.00	30	12.0089486
30	01/03/2016	21,425.00	20,182.00	1,243.00	103,985.00	30	12.0089486
31	01/04/2016	21,425.00	20,384.00	1,041.00	83,601.00	30	12.0089486
32	01/05/2016	21,425.00	20,588.00	837.00	63,013.00	30	12.0089486
33	01/06/2016	21,425.00	20,794.00	631.00	42,219.00	30	12.0089486
34	01/07/2016	21,425.00	21,002.00	423.00	21,217.00	30	12.0089486
35	01/08/2016	21,425.00	21,217.00	208.00	0.00	30	12.0089486
Total:		749,875.00	630,000.00	119,875.00			

For purpose of calculation of Interest / further interest (additional interest) and other charges, the basis applied is 1/12 applied monthly.

1. Pre closure charges would be charged extra at applicable rate/s in case the loan is closed/terminated before maturity of loan.

2. In addition to the above dues, interest accrued but not debited to the account at the applicable rate/s from with monthly rests is payable.

Ahmedabad 3366 7777, Andhra Pradesh 7306 667777, Bengaluru 3366 7777, Bhopal 3366 777, Bhurbaneshwar 3366 777, Bihar 8102 667777, Chandigarh 3366 777, Chennai 3366 7777, Dehradun 3366 777, Delhi 3366 7777, Ernakulam 3366 777, Gujarat 8000 667777, Gurgaon 3366 777, Haryana 9017 667777, Himachal Pradesh 9817 667777, Hyderabad 3366 7777, Jaipur 3366 777, Karnataka 8088 667777, Kerala 9020 667777, Kolkata 3366 7777, Lucknow 3366 777, Madhya Pradesh 9098 667777, Maharashtra 9021 667777, Mumbai 3366 7777, Orissa 9692 667777, Panaji 3366 777, Patna 3366 777, Punjab 7307 667777, Rajasthan 7877 667777, Raipur 3366 777, Ranchi 3366 777, Shimla 3366 777, Tamil Nadu 7305 667777, Uttar Pradesh 8081 667777, West Bengal 8101 667777.

Regd Off: Landmark,Race Course Circle,Vadodara 390007

Corp Off: ICICI Bank Towers,Bandra Kurla Complex,Mumbai - 400051.India, Website www.icicibank.com

This is a system generated report. For any clarifications, customers are requested to contact us within 7 days of receipt of this statement. ICICI Bank reserves the right to rectify any errors/discrepancies with due intimation to the customer.



TN 66 B9851

C.A - 671/VV Bricks/KB

Page 1 of 2

Amortization Schedule:

LAN Number : UVCBT00026969155
 Location : COIMBATORE
 Name : A V P TRANSPORTS
 Address : 124
 SOWRIPALAYAM ROAD
 RAMANATHAPURAM
 COIMBATORE
 TAMIL NADU
 641045

Loan Amount : ₹ 1,250,000.00
 No. of advance EMI : 0
 Tenor(Months) : 35
 Installment : ₹ 42,360.00
 Start Date : 15-Aug-2013
 Repayment Mode : ECS
 Rate of Interest(%) : 11.76

Principal Amount(less) ADV EMIs :
 1,250,000.00

Instl. No.	Installment Date	Instl. Amount (₹)	Principal(₹)	Interest(₹)	Closing Principal(₹)
1	15-Aug-2013	42,360.00	30,113.00	12,247.00	1,219,887.00
2	15-Sep-2013	42,360.00	30,408.00	11,952.00	1,189,479.00
3	15-Oct-2013	42,360.00	30,706.00	11,654.00	1,158,773.00
4	15-Nov-2013	42,360.00	31,007.00	11,353.00	1,127,766.00
5	15-Dec-2013	42,360.00	31,311.00	11,049.00	1,096,455.00
6	15-Jan-2014	42,360.00	31,617.00	10,743.00	1,064,838.00
7	15-Feb-2014	42,360.00	31,927.00	10,433.00	1,032,911.00
8	15-Mar-2014	42,360.00	32,240.00	10,120.00	1,000,671.00
9	15-Apr-2014	42,360.00	32,556.00	9,804.00	968,115.00
10	15-May-2014	42,360.00	32,875.00	9,485.00	935,240.00
11	15-Jun-2014	42,360.00	33,197.00	9,163.00	902,043.00
12	15-Jul-2014	42,360.00	33,522.00	8,838.00	868,521.00
13	15-Aug-2014	42,360.00	33,851.00	8,509.00	834,670.00
14	15-Sep-2014	42,360.00	34,182.00	8,178.00	800,488.00
15	15-Oct-2014	42,360.00	34,517.00	7,843.00	765,971.00
16	15-Nov-2014	42,360.00	34,855.00	7,505.00	731,116.00
17	15-Dec-2014	42,360.00	35,197.00	7,163.00	695,919.00
18	15-Jan-2015	42,360.00	35,542.00	6,818.00	660,377.00
19	15-Feb-2015	42,360.00	35,890.00	6,470.00	624,487.00
20	15-Mar-2015	42,360.00	36,242.00	6,118.00	588,245.00
21	15-Apr-2015	42,360.00	36,597.00	5,763.00	551,648.00
22	15-May-2015	42,360.00	36,955.00	5,405.00	514,693.00
23	15-Jun-2015	42,360.00	37,317.00	5,043.00	477,376.00
24	15-Jul-2015	42,360.00	37,683.00	4,677.00	439,693.00
25	15-Aug-2015	42,360.00	38,052.00	4,308.00	401,641.00
26	15-Sep-2015	42,360.00	38,425.00	3,935.00	363,216.00
27	15-Oct-2015	42,360.00	38,801.00	3,559.00	324,415.00
28	15-Nov-2015	42,360.00	39,182.00	3,178.00	285,233.00
29	15-Dec-2015	42,360.00	39,565.00	2,795.00	245,668.00
30	15-Jan-2016	42,360.00	39,953.00	2,407.00	205,715.00
31	15-Feb-2016	42,360.00	40,344.00	2,016.00	165,371.00



Instl. No.	Installment Date	Instl. Amount (₹)	Principal(₹)	Interest(₹)	Closing Principal(₹)
32	15-Mar-2016	42,360.00	40,740.00	1,620.00	124,631.00
33	15-Apr-2016	42,360.00	41,139.00	1,221.00	83,492.00
34	15-May-2016	42,360.00	41,542.00	818.00	41,950.00
35	15-Jun-2016	42,360.00	41,950.00	410.00	0.00
Total			1,250,000.00	232,600.00	

++++ End Statement ++++

When it's about money..



Sudarsan D <sudarsan.d@iifl.com>

Re: Reg: Property CIBIL request for P No. 773759 - Devika D

1 message

Harbeer Kaur <harbeer.kaur@iifl.com>
 To: Sudarsan D <sudarsan.d@iifl.com>
 Cc: Senthil Kumaran <senthil.kumaran@iifl.com>

Thu, Dec 1, 2016 at 6:49 PM

PLS CONSIDER THIS REPORT, POSITIVE

Thank's & Regards
 Harbeer Kaur

On Thu, Dec 1, 2016 at 6:18 PM, Sudarsan D <sudarsan.d@iifl.com> wrote:
 Pls send the report

On Thu, Dec 1, 2016 at 5:09 PM, Sudarsan D <sudarsan.d@iifl.com> wrote:
 Dear Madam,

Pls send the property cibil report for subject case

Prospect No	APF/Non APF	APF category	State	Location	Customer Name	Property address	Loan Amount Approved
773759	Non APF	-	TAMIL NADU	COIMBATORE	Devika D	SF NO 149 , SITE NO 473 ,UPPILIPALAYAM VILLAGE , COIMBATORE, TAMIL NADU - 641005 , INDIA	15000000

--
 Sudarsan D
 Senior Credit Officer | HFC | Coimbatore

Mobile: 89398 20286
 IIHFL | Tristar Towers, 3rd Floor, | Avinashi Road, | Above Citi Bank, | Coimbatore - 641 037

www.iiflhomeloans.com



--
 Sudarsan D
 Senior Credit Officer | HFC | Coimbatore

Mobile: 89398 20286
 IIHFL | Tristar Towers, 3rd Floor, | Avinashi Road, | Above Citi Bank, | Coimbatore - 641 037

www.iiflhomeloans.com



DEVIIKA D2.pdf
 33K

MEMBER NO: HM63380002 DATE: 01/12/2016
 CONTROL NO: WP-01122016-1080408

SEARCH CRITERIA:

ADDRESS: SF NO 149 , SITE NO 473 ,UPPILIPALAYAM VILLAGE , COIMBATORE, TAMIL NADU - 641005 , INDIA
 LANDMARK:
 CITY: COIMBATORE DISTRICT:
 STATE: TAMIL NADU PINCODE: 641005
 APPLICANT NAME: DEVIKA D MEMBER REFERENCE #: 773759

MATCHED PROPERTY INFORMATION (10 Matches):

1. ADDRESS: SF NO:474,SITE NO:62 UPPILIPALAYAM COIMBATORE
 STATE: TAMIL NADU PINCODE: 641005
2. ADDRESS: SF NO:637 SITE NO:14 KURUDAMPALAYAM VILLAGE COIMBATORE COIMBATORE
 STATE: TAMIL NADU PINCODE: 641017
 ADDRESS: SF NO.147PART,SITE NO.466 UPPILIPALAYAM VILLAGE COIMBATORE
 STATE: TAMIL NADU PINCODE:
4. ADDRESS: SF NO.233,SITE NO.29 UPPILIPALAYAM VILLAGE COIMBATORE
 STATE: TAMIL NADU PINCODE: 641037
5. ADDRESS: SF NO 73-SITE NO 5, UPPILIPALAYAM, COIMBATORE COIMBATORE
 STATE: TAMIL NADU PINCODE: 641015
6. ADDRESS: FLAT NO.SF NO.233,SITE NO.29 UPPILIPALAYAM VILLAGE,COIMBATORE COIMBATORE
 STATE: TAMIL NADU PINCODE: 641037
7. ADDRESS: SF NO.120,SITE NO.66 UPPILIPALAYAM VILLAGE COIMBATORE
 STATE: TAMIL NADU PINCODE: 641037
8. ADDRESS: FLAT NO.SF NO.120,SITE NO.66 UPPILIPALAYAM VILLAGE,COIMBATORE
 STATE: TAMIL NADU PINCODE: 641037
9. ADDRESS: SF NO 49 SITE NO 23, RUKKAMMAL COLONY COIMBATORE
 STATE: TAMIL NADU PINCODE: 641034
10. ADDRESS: SF NO;474,SITE NO;96 UPPILIPALAYAM VILLAGE SINGANALLUR COIMBATORE TALUK
 STATE: TAMIL NADU PINCODE: 641005

DISCLAIMER

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