

India Infoline Finance Limited

When it's about money..

**Final Sanction Letter**

Date : 29/02/2016

Prospect No : 746499

YANSONS ENGINEERING PVT LTD

Mr. ANIKET UDAY YANNEWAR , Mr. UDAY DATTATRYA YANNEWAR , Mr. VARUN UDAY YANNEWAR , Mrs. VEENA UDAY YANNEWAR

YANSONS ENGINEERING PVT. LTD , J-26, MIDC, BHOSARI, NR. MASALA KATA, PUNE, 411039, MAHARASHTRA, INDIA

9850815868,02027122337

Dear Customer,

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

Product	Home Equity
Loan Amount Sanctioned (INR)	3165000/-
Interest Type	Adjustable Interest Rate (AIR)
Base Rate (I-PLR)	16.35%
Margin (+/-)	+3.35%
Rate of Interest	13.00%
Loan Tenor (in years)	11
Amount Of Each Instatement On Monthly Rest (INR)	45184/-
Total Processing Fees (including ST) (INR)	36239/-
Processing Fees Paid (INR)	
CERSAI fees (INR)	114.5/-
Property Address	25, FLAT NO. 01, STILT FLOOR, PLOT NO. 286, SECT. NO. 25 NIGDI, NIGDI, OPP. MADANLAL DHINGRA GROUND, PUNE, 411044, MAHARASHTRA, INDIA.

Additional conditions to comply prior to disbursal:

Legal Handling Charges of INR 2500/- payable at the time of disbursement in all Balance Transfer/Resale Transactions.

Collateral Evaluation Charges of INR 15000/- and INR 25000/- payable at the time of disbursement where combined exposure greater than 2 Crores and 5 Crores respectively

Mr. Aniket Uday Yannewar
Mr. Veena Uday Yannewar
Mr. Varun Uday Yannewar

Mr. Uday Dattatrya Yannewar

Mr. Tanmay Yannewar

**IIFL**

FCU to be positive.
FI to be positive.
Legal to be positive.
Technical to be positive.

NOC from Tenant in IIFL format

Clear Legal & Technical of the properties being funded and vetted by RLM & RTM respectively.

Loan Closer proof of HDFC bank Ltd Overdraft Acc No 01858530000011 Loan Amt Rs 2.23 lacs

Repayment of Loan from M/s IDBI Bank Ltd (M/s Yansons Engineering Pvt Ltd) Cash Credit Acc No 00765100000286

Original Board Resolution with common seal affixed as per IIFL format

Declaration from the directors that the loan will be closed in the event the company ceases to closely held or is listed on stock exchange.

Combined LTV to be restricted 64.92% only

SPDC from Mrs Veena Yennawar

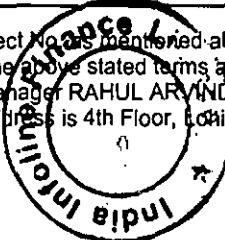
List of Director and Share Holding pattern duly attested by Chartered Accountant in Original

Copy of Individual ITR for the FY 2013-14 of Mr Uday Yennawer and Mrs Veena Yennawar

Loan closer proof of IDBI bank Ltd Loan Account No 007657900002035

Kindly use the Prospectus 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 RAHUL ARVIND KOGIE at 9823278103 or alternatively you can e-mail us at reach@india infoline.com . Your Base Branch address is 4th Floor, Lohiya Jain IT Park, Chandani Chowk, KothrudPune 411 038. ob No 9890840704.

Thanking You,


FIROJKHAN KUTUBUDDIN NADAF
Area Credit Manager (C141569)
India Infoline Housing Finance Ltd.
Pune

India Infoline Finance Ltd (IIFL)
Authorized Signatory

Accepted:

ANIKET UDAY YANNEWAR

UDAY DATTATRYA
YANNEWAR

VARUN UDAY YANNEWAR

VEENA UDAY YANNEWAR

YANSONS ENGINEERING PVT LTD

For Yansons Engineering Pvt. Ltd

For Yansons Engineering Pvt. Ltd
Veena
Director

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India Infoline Finance Limited



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 Finance Ltd (IIFL) 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 Finance Ltd (IIFL). 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 Finance Ltd (IIFL) 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 Finance Ltd (IIFL). 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 Finance Ltd (IIFL), considering the need and request of the applicants based on terms of the application, as the case may be, as determined by India Infoline Finance Ltd (IIFL) and not necessarily as per the terms of the Borrower/s agreement with the builder/contractor.
7	The applicable interest rate in case of any unforeseen or extraordinary circumstances or sudden changes in market conditions is subject to change by India Infoline Finance Ltd (IIFL) 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 Finance Ltd (IIFL) within specified time
(v)	Any other reason whatsoever, at the sole discretion of India Infoline Finance Ltd (IIFL)
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://www.iifl.com/ResourceCenter/ScheduleofCharges.aspx & http://www.iifl.com/portals/0/pdf/MITC_IIFL_English.pdf , respectively.
11	The Borrower/s agree to provide details to the India Infoline Finance Ltd (IIFL), 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 Finance Ltd (IIFL) as a security.
12	In case the applicant/s have opted for Adjustable Rate of Interest :
(i)	India Infoline Finance Ltd (IIFL), Adjustable Interest Rate shall mean and include variable / floating rate of interest with reference to the Base Rate (as applicable) of India Infoline Finance Ltd (IIFL) together with margin, if any, as specified by India Infoline Finance Ltd (IIFL) 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 Rate of India Infoline Finance Ltd (IIFL) being offered by India Infoline Finance Ltd (IIFL) and agreed by the Applicants, more particularly referred in this Sanction Letter. The Current Prime Lending Rate of India Infoline Finance Ltd (IIFL) is PLR.

For Yansone Engineering Pvt. Ltd.

Director

To,

India Infoline Finance Ltd
12A-10, 13th floor, Parinee Crescenzo, C-38 and C-39,
G Block, Behind MCA, Bandra Kurla Complex,
Bandra East, Mumbai – 400051

Dated 04/03/2016

Sub – Declaration from customer for Loan Prospect No 746699

Sir,

I/We, Mr. Uday Yannewar, Mr. Varun Yannewar, have been Mrs. Veena Yannewar, approved Loan against Property/Home Loan of Rs. 3165000/- from "India Yannewar, Infoline Finance Limited".

Now, I/We, Yannewar Engineering Pvt. Ltd. hereby declare that - Mr. Uday Yannewar, Mr. Varun Yannewar, Mrs. Veena Yannewar.

- 1) I am aware that the said loan is being booked and authorized in "IIFL" 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 Finance Limited".
- 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.

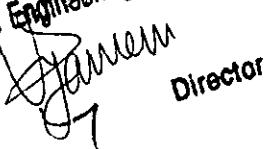
Yours Truly
For Yannewar Engineering Pvt. Ltd.
Yannewar
Borrower/Co – Borrower(s)

Yannewar Yannewar Yannewar

Schedule of Other Charges

Charges	
Collateral Evalution Charges in Non HL > Rs 2 cr	Rs 15000-25000/- depending on loan amount
Transaction/Legal Handling charges in Balance Transfer / Resale –only Home Loans	Rs. 2500/-
CERSAI Fees	Rs 50/- + ST (for loans <= Rs 5 lacs) Rs 100/- + ST (for loans > Rs 5 lacs)
PDC / ECS Dishonor Charges	Rs 500/- for each PDC / ECS bounce— Nil on Representation of ECS / PDC
Late Payment Charges	36% per Annum of Outstanding EMI
PDC/ECS Swapping charges	Rs 500/- per instance
Retrieval charges for Copies of loan /property document in IIFL custody	Rs 500/- per instance
Charges for Statement Of Account / Amortization Schedule	Nil

For Yarsens Engineering Pvt. Ltd.

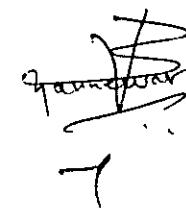

Jayaram
Director


Jayaram
7


Jayaram
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Jayaram
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Jayaram
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CHALLAN
MTR Form Number-6

GRN	MH007825477201516P	BARCODE			Date	04/03/2016-13:42:41	Form ID	
Department	Inspector General Of Registration		Payer Details					
Type of Payment	Non-Judicial Stamps		TAX ID (If Any)					
	Purchase of Franking Code IGR Rest of Maha		PAN No. (If Applicable)					
Office Name	HVL1_HAVELI NO1 SUB REGISTRAR		Full Name		YANSONS ENGINEERING PVT LTD			
Location	PUNE							
Year	2015-2016 One Time		Flat/Block No.		FLAT NO 01 STILT FLOOR PLOT NO 286			
					Premises/Building		SECT NO 25	
0030046401 Stamp Duty	6400.00	Road/Street			NIGADIOPP MANDANLAL DHINGRA SHRE			
		Area/Locality			pune			
		Town/City/District						
		PIN	4	1	1	0	4	
		4	1	1	0	4	4	
		Remarks (If Any) SECOND PARTY INDIA INFOLINE HOSUING FINANCE LTD						
		Amount In	Six Thousand Four Hundred Rupees Only					
Total	6400.00	Words						
Payment Details	SBlePay Payment Gateway		FOR USE IN RECEIVING BANK					
Cheque-DD Details			Bank CIN	REF No.	10000502016030457493	1004529707541		
Cheque/DD No			Date		04/03/2016-13:44:14			
Name of Bank			Bank-Branch		SBlePay Payment Gateway			
Name of Branch			Scroll No. , Date		Not Verified with Scroll			

Mobile No. : 985081586

only Property owner signs
(only Aniket & Varun sign)

O.Z.I.(F)

DEED OF DEPOSIT OF TITLE DEEDS

This Deed of Deposit of Title Deed executed on this 4th day of March, 2016.

BY

Mr. Mr. Aniket Yannewar, Mr. Varun Yannewar aged about years, S/o,
D/o, W/o Mr. Uday Yannewar. R/o
Flat no. 05, Vighnashakti Apt., Nigdi, Pune Authorised
Signatory of

hereinafter referred to as the OWNERS.

TO AND IN FAVOUR OF

India Infoline Housing Finance Limited ("IIFL HFC") / India Infoline Finance Limited ("IIFL") (delete which is not applicable) a company, having its registered office at 12 A - 10, 13th Floor, Parinee Crescenzo, C-38 & C-39, G Block, Behind MCA, Bandra Kurla Complex, Bandra East, Mumbai - 400051 (hereinafter referred as the LENDER).

The terms OWNERS and LENDER shall wherever the context so permits mean and include their respective heirs, representatives, administrators, executors and assigns.

WHEREAS

i. The property more fully described in Schedule A of this Deed (herein after referred as the said Property), jointly/severally belonging to the Owners, the same having been acquired and held by them, pursuant to the Sale Deed Dated, duly registered as Doc. No. of, at the Office of the Sub - Registrar concerned, conveying the said property in their favour. The Title Deed relating to the property more fully described in Schedule - A along with the other original documents deposited by the Owners with the Lender is more fully mentioned in Schedule B hereunder.

ii. The Owner along with other applicants/co-applicants/borrowers have availed home loan/ loan against property/mortgage loan Rs. 3165000/- (Rupees ~~Thirty One Lakh Sixty Five Thousand Only~~ ^{Three One Lakh Sixty Five} from the Lender repayable together with the interest in terms of the loan agreement executed by them. The Lender has granted the Loan to the Owners subject to the Owners Depositing the Title Deed mentioned in the Schedule B hereunder relating to the Said Property with the Lender with intent to create security for repayment of the Loan amount together with interest and other charges, in terms of the loan agreement.

NOW THIS AGREEMENT OF DEPOSIT OF TITLE DEED WITNESSES AS FOLLOWS:

1. In consideration of the above recitals and in consideration of the sum of Rs. 3165000/- (Rupees ~~Thirty One Lakh Sixty Five Thousand Only~~ paid by the Lender to the Owners together with applicants/co-applicants/borrowers/co-borrowers towards loan and pursuant to the Agreement, the Owners hereby deposit with the Lender, the title deed(s) listed in Schedule B hereunder relating to the Said Property more fully described in Schedule A hereunder, with an intent to create a security thereon for repayment of the Loan by the Owner to the Lender, within a stipulated period in terms of loan agreement.

2. The Owners assures and declares to the Lender that the title deed listed in Schedule B hereto is the only


(Aniket)


Varun

document of title to the Said Property more fully described in Schedule A hereunder in the custody and possession of the Owners and that the Owners has a clear and marketable title to the said property and that the said property is free from encumbrances.

3. The Lender hereby accepts the Title Deed from the Owners for creation of an equitable mortgage.

SCHEDULE A
DESCRIPTION OF PROPERTY

All that piece and parcel of land and building the property being unit Flat no. 01,
Shree Apartments, 5th floor, Plot no. 286, Sect.
n.o. 25, Nigdi, Pune
bounded on

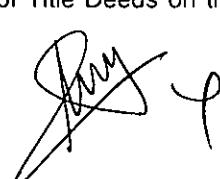
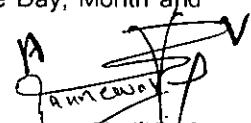
North by : open space
South by : Road
East by : Road
West by : Adjoining Plot no. 2

SCHEDULE B

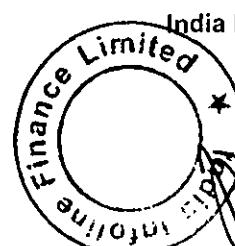
Title Document relating to the Schedule A property deposited by the Owner with the Lender.

1.
2.
3.
4.
5.

IN WITNESS WHEREOF the parties have signed this Deed of Deposit of Title Deeds on the Day, Month and Year first above written.



y 2
OWNER

LENDER



India Infoline Housing Finance Limited /
India Infoline Finance Limited

WITNESSES:

1.
2.


FIROJKHAN KUTUBUDI ..
Area Credit Manager 
India Infoline Housing Fin
Pune

DISBURSAL MEMO



Branch:	KOTHrud	Prospect No:	74665 745031	Linked Prospect No:		HL LAP NRP / TOPUP
PLR:	16.85%	Margin:	-3.85%	Net ROI:	18%	Tenor: 132 MTHS
All Applicants:	YANSONS ENGINEERING PVT. LTD. / ANIKET YANNEWAR / UDAY YANNEWAR / VARUN YANNEWAR / VEENA YANNEWAR					
Collateral Address:	FLAT NO. 05, 1ST FLOOR, VISHAHARTA APTS, PLOT NO. 260, NIGDI, OPP. MADANLAL DHINGRA GROUND, PUNE - 411044					
Property Owner:	UDAY YANNEWAR & VEENA YANNEWAR					
BUILT-UP / UNDER-CONSTRN / PLOT		PURCH CONSTRN / RENOV/ HE		RESI / COMM / MIXED / OTHERS		
BT:	YES <input checked="" type="checkbox"/> NO	BT FI Name:	-N.A-	Subvention:	YES <input checked="" type="checkbox"/> NO	Subvention End:
APF:	YES <input checked="" type="checkbox"/> NO	APF Project Name:	-N.A-	PSL:	YES <input checked="" type="checkbox"/> NO	PSL Entity Name:
ATS/ Constrn:	-NIL-	MV-1:	67865851	Loan Amount (S):	4500,000/-	EMI:
SD+Regn:	-NIL-	MV-2:	-	PF Total (incl. ST) (A):	51525/-	IMD (B):
F&F/ Others:	-NIL-	Final MV:	67865851	Balance PF (C):	A-B45825/-	CERSAI Fees (incl. ST) (D):
COP:	-NIL-	Disb Reco %:	100%	Verif Fees (incl. ST) (E):	-	BT/Resale Fees (incl. ST) (F):
LCR %:	-N.A-	LTV %:	66.31%	Other Charges (incl ST) (G):	17500/-	Total Fees Deduction: C+D+E+F+G
EMI Cycle	First <input checked="" type="checkbox"/> Fifth <input type="checkbox"/>	EMI Start	DD/MM 5th	EMI Due	DD/MM 5th	Repayment Mode: ACH / ECS / APDC
Disb No:	FIRST SUBSE	Total Prior Disb (H):	In Subse- us per last DM figure (I)	Max disb amount as per reco% (X):	X=<S	Tranche Disbursal (Y): Y=<X
Insurance (J):	101208	Total Current Disb (K):	Y+I	Total Disbursal till date (L):	K+H	Date of Disbursal: 29/2/16
Instl Type	Cheque Favouring	Bank name & Acc No	Gross Disbursal	Deduction	Net Disbursal	Chq No Chq Dt
CHODDRGTS	Yanson Engineering Pvt Ltd 31/01/2016 14136175 8028488.25 31/3/16 29/2/16					
CHO'DDRGTS	1dbi bank A/c no. 05 7102000004497					
CHO'DDRGTS						
OCR Paid:		OCR Due:		PEMI- 1st Month	13/1/16	
OCR Due payment Terms						
OTCs (legal/Non Legal):						
Deviations	LTV DEVIATION		BANK STAT. - CHEQUE RETURNS			
	FINANCIAL NORMS NOT MET		CIBIL NEGATIVE			
Signature		Signature			Signature	
Processor	0140819 Credit Manager				Operations	CR 7000

XANSONS ENGINEERING PVT LTD. - 745031

Customer Name:		Login Date:	Product:	Sanction Entry Checklist	Case Type:	Credit remarks	Operations remarks
VANSON S. ENGG.	PVT LTD		LAP	Application form			
1 Across Signature on Photograph					✓		
2 Application Form completely filled and signed by all borrowers					✓		
3 Name and DOB mentioned in application form matching with ID proof and other KYC					✓		
4 PAN No. Matching with copy of PAN card					✓		
5 Complete address with PIN No filled in residence address field in application form matching with the residence proof of all applicants					✓		
6 Complete address with PIN No filled in office address field in application form matching with the office address proof of all applicants					✓		
7 Validity of all KYC's documented checked					✓		
8 MD details match with the copy of cheque banked					✓		
9 Loan applicant on acknowledgement returned to customer					✓		
10 Loan Booking entry 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 EFL rest all in HFC)					✓		
<u>Documents</u>							
1 Signature matching with the signature proof of all borrowers on application form and all documents					✓		
2 Sanction letter duly signed by authorized signatory of IIFL					✓		
3 Sanction approval mail along with complete approval note and Excel CAM					✓		
4 Personal Discussion Sheet					✓		
5 Scheme Code as per Note to match with scheme code as per system					✓		
6 CIB of all borrowers (Validity to be checked) - 45 DAYS					✓		
7 Residence FI of all applicants and office FI of all financial applicants (Validity to be checked) 45 DAYS					✓		
8 FCU reports of all documents sampled - Report validity 45 days					✓		
9 DEDUP sheet					✓		
10 Hunter Check report validity 45 days					✓		
11 BSV / MD					✓		
12 TVR					✓		
13 DN Chk					✓		
<u>Income Documents</u>							
1 Latest ITR and Form 16 in case of salaried					✓		
2 Latest Two months salary slips in salaried case					✓		
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)					✓		
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					✓		
5 6 months bank statement of all operational accounts					✓		
<u>Additional documents for Non Individual borrowers</u>							
1 Certified copies of MOA & AOA in case of companies and partnership deed in case of partnership firm					✓		
2 Latest List of shareholder & Director in case of company / List of partners with share of each partner (Duly attested by CA/CS)					✓		
3 ROC Search report in case of company					✓		
<u>Other Checks</u>							
1 PSL check to be done					✓		
2 Self attestation on borrower and OSV on all KYC					✓		
3 Self attestation by any applicant on all other documents. (Self Attestation single letter not required)					✓		

YANSONS ENGINEERING

Disbursement Checklist

Customer Name:	Login Date:	Product:	Case Type:	Credit remarks	Operations remarks
<u>Sanction Letter</u>					
Sanction Letter Duly Signed by concerned authority (Validity of 30 days to be checked and date of issue of sanction letter should be < or equal to the loan agreement date)				✓	
Duly Accepted Sanction Letter signed by all borrowers with name, place and date written (Signatures should match with signature proof)	+			✓	+
ROI and PF matching as per current policy or approval taken for ROI waiver	+			✓	+
PLR on Sanction letter and Loan disbursement Schedule to match as per policy	+			✓	+
All post sanction conditions are met (PSD's should be self attested and FCU stamp required on all docs collected as PSD)	+			✓	+
Duly accepted insurance form (Insurance calculation sheet match with the insurance amount as per sanction letter)	+			✓	+
<u>Agreement</u>					
Valid agreement to be signed by all borrowers as per the Scheme	+			✓	+
Notary/ Franking date of loan agreement < or equal to loan agreement date	+			✓	+
Stamp Paper date is < equal to loan agreement date	+			✓	+
All commercials matching with the sanction letter	+			✓	+
Any cutting to be countersigned by all applicants	+			✓	+
Loan agreement is duly signed (with stamp) by authorized representative of IFL	+			✓	+
<u>MOE</u>					
MOE to be duly filled and signed by all borrowers and representative of authorized signatory of IFL	+			✓	+
MOE to be duly franked as per state policy	+			✓	+
MOE date is > or equal to the date of franking date	+			✓	+
All the original documents collected at the time of disbursement are mentioned in MOE				✓	+
The MOE should be recorded (executed) atleast a day after the date of deposit of title deeds	+			✓	+
<u>MOE for additional collateral</u>					
MOE to be executed by ECM and retained in the docket	+			✓	+
Photocopy copy of the MOE handed over to the borrower and a receipt of having received	+			✓	+
same obtained on a separate paper and documented in docket	+			✓	+
Retention of additional collateral - interim or for entire term of the loan and take acceptance of such sanction letter	+			✓	+
<u>Repayment</u>					
Security Cheques + Cancelled cheques from the account from which repayment to be taken collected-1st emi PDC 3 EMI * 3 cheques, 1 cancelled 1 WAC, 1 PRE EMI Additional 3 emi*3 spouse cheques in SEP and SEMP				✓	+
Cheques are CTS and MCR is acceptable	+			✓	+
Favouring is as per the loan booking entry	+			✓	+
LCC/ACH in triplicate to be collected	+			✓	+
Signature on cheques matching with the signature verification submitted	+			✓	+
Authorized signatory stamp affixed in case of current account/ non individual account	+			✓	+
CSF of all cheques collected signed by all applicants and employee	+			✓	+
<u>Disbursement Memo</u>					
Linked Prospect Number maintained on DM for all linked cases	+			✓	+
PLR, Margin, ROI, Loan Amount and EMI to match as per Sanction Letter	+			✓	+
Name of applicant and co-applicant matching with sanction letter	+			✓	+
Property address matching with address as per sanction letter	+			✓	+
Cheque Favouing matching with DRF (Scanned copy DRF recd on Email of IFL employee acceptable for subsequent disbursal)	+			✓	+
OCR matching with the clearance proof	+			✓	+
Property Valuation matching with the technical reports	+			✓	+
OTC mentioned supported by approvals from appropriate approving authority taken	+			✓	+
DM signed by Credit Manager and CPA	+			✓	+

Non Individual borrowers		
In case of Companies, Board resolution should be on company's letter head (CIN no should be mentioned on the letter head)	✓	✓
In case of partnership firm, Partnership authority letter (PAL) on firm's letter head	✓	✓
Board Resolution signed by atleast 2 directors / PAL signed by all partners	✓	✓
Signature proof of all signatories not a party to the loan	✓	✓
Signatures on behalf of the company by the authorized signatory as per Board resolution/ PAL	✓	✓
Latest List of directors / partners (CA/CS attested) attached	✓	✓
Common Seal affixed on all required places in case of companies	✓	✓
Guarantors		
Guarantor agreement duly filled & Signed by Guarantor	✓	✓
Guarantor KYC and CIBIL	✓	✓
Residence Verification report and Office Verification report (financial guarantor)	✓	✓
BT cases		
BT drafts completely filled and duly signed by all borrowers	✓	✓
LOD	✓	✓
Foreclosure letter from mortgagee bank (not more than 30 days prior to the date of the application) or Statement of account plus Declaration from customer on amount of outstanding to be accepted in lieu of amount outstanding letter	✓	✓
In case of BT of CC/OD - Letter from IIFL to BT Bank and Letter from customer to BT Bank	✓	✓
Letter of Guarantee in seller BT cases (Refer Mail on BT policy)	✓	✓
ROC charge creation undertaking	✓	✓
Home Loan cases - Resale		
Seller KYC + Seller Cibil along with last three months banking (in which disbursement is to be made)	✓	✓
OCR Details and clearance proof	✓	✓
Amenities agreement where applicable	✓	✓
TDS deducted on all transactions where COP is > Rs 50 lacs	✓	✓
Home loan cases - Builder Purchase		
Subvention approval- where applicable from CEO	✓	✓
APF & subvention tagging in LOS	✓	✓
NOC for lien on the project, if applicable	✓	✓
Builder Buyer Agreement in favour of applicant.	✓	✓
Payment receipts from builder	✓	✓
TPT and PTM in approved format	✓	✓
/ demand letter	✓	✓
/ Name on all builder documents to match	✓	✓
Top Up cases		
Cross Linking on existing loan and cross linking undertaking to be taken. (Loan to be linked in LOS also)	✓	✓
No PDD pending in the parent loan	✓	✓
LRD Cases		
Sanction Letter to mention the specific conditions as required by Policy	✓	✓
Escrow agreement between the borrowers, IIFL and Bank duly stamped (Rs 300/- presently, IIFL HFC draft)	✓	✓
Acknowledged copy of the Letter issued by the Lessor /Owner (borrower) to the Tenant containing Irrevocable Instructions to the tenant for deposit of rent to the specified Escrow Account with sign and company stamp of Tenant.	✓	✓
Undertaking for assignment of any future rental from the collateral in approved format	✓	✓
Escrow account details	✓	✓
RE Loans on Project Cash Flows		
Sanction Letter to mention the specific conditions as required by Policy	✓	✓
Undertaking in approved format to accept any future receivables against the mortgaged project only in the Escrow Account	✓	✓
Escrow agreement between the borrowers, IIFL and Bank duly stamped and duly vetted by Legal Head	✓	✓
Escrow account details	✓	✓
Legal and Technical reports		
Hard Copy of 2 valuation reports duly signed by vendor (date of report < 90 days)	✓	✓
Duly Vetted' (as per approved grid) Hard Copy of legal report duly in Non APF cases signed by vendor (date of report < 90 days)	✓	✓
OPP vetting report (if applicable)	✓	✓
Technical report vetting by Internal TM or RCM (date of report < 90 days)	✓	✓
Photocopies of all legal documents demanded by lawyer	✓	✓
/ Party address matching with legal, technical, sanction letter, Loan Schedule, MOE	✓	✓
/ TSR along with search receipt of all title documents of 13 years	✓	✓
Legal Vetting report (date of report <90 days)	✓	✓
Rental CPV and rent agreement as per policy (or proof of tenancy) in case of rented collateral	✓	✓
Legal vetting by IIFL/HFC by credit/legal as per grid	✓	✓
Collateral Verification report	✓	✓
Other Checks		
Stamp Paper favouring and purpose is correct	✓	✓
HUF declaration in case of any HUF applicant	✓	✓
Property CIBIL - Validity 30 days	✓	✓
Venacular affidavit in case of any borrower signing in any language other than English	✓	✓
ROC charge to be created in case property owner is a company	✓	✓
No Interest reversal Letter from borrowers	✓	✓
Sole Proprietor Declaration with date	✓	✓
Authorized by Credit		
Name : MILIND PARANAJAPE Employee No: C140819	✓	✓
Designation: SR. CR.OFFICER Signature: Date:	✓	✓
Authorized by Operations		
Name : <i>Rakesh</i> Employee No: C127050	✓	✓
Designation: <i>another</i> Signature: Date: 29/12/16	✓	✓

FILE INDEXING FLOW	WEIGHTAGE
SECTION 1 - APPLICATION FORM, AGREEMENT ETC	10
SECTION 2 - CAM & APPROVALS	10
SECTION 3 - KYC & OTHER DOCUMENTS	10
SECTION 4 - VERIFICATIONS	10
SECTION 5 - FINANCIALS & INCOME DOCUMENTS	10
SECTION 6 - EXISTING LOAN DETAILS	10
SECTION 7 - VALUATION	10
SECTION 8 - MBO DOCUMENTS	10
TOTAL	80

SECTION 1 CONTENTS	WEIGHTAGE
APPLICATION FORM	1.0
RECENT COLOUR PHOTOGRAPH	1.0
RISK CATEGORIZATION	
LOAN AGREEMENT	1.0
ECS/PDCS	1.0
SECURITY PDC'S	
CBD	1.0
COVERING LETTER	
INTEREST LETTER	
SANCTION LETTER	
LETTER OF CONTINUATION GUARANTEE	
UNDERTAKING FOR PLAN - HL	
IMD CHEQUE PHOTOCOPY	1.0
TOTAL SECTION 1	10

SECTION 2 CONTENTS	WEIGHTAGE
CAM	3.0
MAIL APPROVAL	3.0
DEVIATION APPROVALS	3.0
ROI & PF APPROVAL	
LEGAL VETTING APPROVAL	
VALUATION VETTING APPROVAL	
OSV	
TOTAL SECTION 2	10

SECTION 3 CONTENTS	WEIGHTAGE
SELF ATTESTATION LETTER	
KYC DOCUMENTS - IDENTITY PROOF/DOB PROOF	2.5
RESIDENCE PROOF	2.5
TELEPHONE BILL	
PROPERTY TAX PAID RECEIPT	
PAN NUMBER	2.5
SIGNATURE VERIFICATION	2.5
SSI CERTIFICATE / SHOP ACT	
TOTAL SECTION 3	10

SECTION 4 CONTENTS	WEIGHTAGE
Internal Deduce	1.0
CIBIL / COMMERCIAL CIBIL (FOR PARTNERSHIP)	1.0
FIRM & PVT. LTD.	
ITR VERIFICATION	1.0
CA AUTHENTICATION CHECK	1.0
BANK STATEMENTS VERIFICATION	1.0
FRAUD CHECK	1.0
RESI CPV	1.0
OFFICE CPV	1.0
RESI IVR	1.0
OFF TWR	1.0
LIP REPORT	
PD SHEET	
TOTAL SECTION 4	10.0

NOTE: FOR CASES DONE UNDER RENTAL INCOME RENTAL CPV, LEASE AGREEMENT, MANDATORY TO BE FILED IN THIS SECTION ELSE POINTS AWARDED SHOULD BE 'ZERO'

TOTAL SECTION 4 **10.0**

**SECTION 5
CONTENTS - FOR BUILDER**
CUSTOMER ATTESTED CASH FLOW
BUILDER SCORE SIGN BY CREDIT
SALES REPORT SIGN BY CREDIT

CONTENTS - COMPANY	WEIGHTAGE
RCO SEARCH REPORT	
DECLARATION FROM CA FOR PLANT	
ITRs	1
COMPUTATION OF INCOME	1
PROFIT & LOSS	1
BALANCE SHEET	1
SCHEDULES	1
AUDIT REPORT	
MOU/ADA	1
CERTIFICATE OF INCORPORATION	1
BOARD RESOLUTION	1
NOTICE OF BOARD RESOLUTION	
SHARE HOLDING PATTERN	1
BANK STATEMENTS	1
TOTAL FOR COMPANY	10

CONTENTS - PARTNERSHIP	WEIGHTAGE
ITRs	1.1
COMPUTATION OF INCOME	1.1
PROFIT & LOSS	1.1
BALANCE SHEET	1.2
SCHEDULES	1.1
AUDIT REPORT	
PARTNERSHIP DEED	1.1
PARTNERSHIP AUTHORITY LETTER	1.1
SHARE HOLDING PATTERN	1.1
BANK STATEMENTS	1.1
TOTAL FOR PARTNERSHIP	10

CONTENTS - PROPRIETORSHIP	WEIGHTAGE
ITR	1.4
COMPUTATION OF INCOME	1.4
PROFIT & LOSS	1.4
BALANCE SHEET	1.5
SCHEDULES	1.5
AUDIT REPORT	
SOLE PROPRIETOR DECLARATION	1.4
BANK STATEMENTS	1.4
TOTAL FOR PARTNERSHIP	10

CONTENTS - SALARIED	WEIGHTAGE
ITR FORM 16	3.4
BANK STATEMENTS	3.3
SALARY SLIPS	3.3
TOTAL FOR SALARIED	10

CONTENTS	WEIGHTAGE
EXISTING LOAN ACCOUNT STATEMENTS (WHEREVER REQUIRED)	5
TRACKS/HIGHLIGHTED IN BANK STATEMENTS	5
EMI BOUNCE RECEIPT	
TOTAL SECTION 6	10

CONTENTS	WEIGHTAGE
VALUATION 2 REPORT	1.6
LEGAL 1 REPORT	1.7
LEGAL 2 REPORT	1.6
COLLATERAL VISITATION REPORT - UNDERWRITER	1.7
COLLATERAL INSURANCE	1.7
TOTAL SECTION 7	10

CONTENTS	WEIGHTAGE
LOAN SANCTION LETTER FROM OTHER INSTITUTION/STATEMENT OF ACCOUNT	2.5
LOAN OUTSTANDING LETTER FROM OTHER INSTITUTION/STATEMENT OF ACCOUNT	2.5
6 MONTHS TRACK RECORD OR BANK STATEMENTS SHOWING REPAYMENT	2.5
DECLARATION FROM OTHER INSTITUTION VALIDATING PROPERTY PAPERS/AFFIDAVIT	2.5
TOTAL SECTION 8	10

Additional documents for HL BT case
1) Extra application form
2) CAM or cash out
3) Loan agreement
4) ECS & PDC

OTHERS

OTHERS

SECTION-I



LOAN APPLICATION FORM

India Infoline Finance Limited
 CIN No: U67120MH2004PLC147365 / RBL Regd. No. B13022
 Registered & Corporate 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) 6788 1000 • Fax: (91-22) 6788 1010
 Email: reach@indiainfo.com • Website: www.iiiflfinance.com

Please affix recent photograph of co-Applicant
 YANSONS ENGINEERING PVT LTD
 Sign across Photograph

Branch Location PUNE
 Prospect ID 745031746499 Customer ID _____

Date of Application 10/2/11 Source DSA

Loan Amount 1 CP Tenure 180

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

Name of the Buyout Bank _____ NA

PERSONAL DETAILS OF APPLICANT/CO-APPLICANT

APPLICANT

Title Mr. Mrs. M/s.

First Name YANSONS ENGG PVT LTD

Middle Name _____

Surname _____

Father's/Spouse's name _____

Mother's Maiden Name SARALA

Date of Birth 01/03/1995 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 AAACLY0G01T

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

Issued date _____ Valid upto _____

Voter Identity No. _____

AADHAR _____

Mobile 9850815868

Email _____

Current Address J-26, M.J.D.C.

BHOSARI

Landmark NR. MASALA KATA

City/Town PUNE

Pin Code 411039 State MAHARASHTRA

Country INDIA

Residence type Rented Owned

No. of Years of Residence 25 YR.

Landline No. 020-27122337

Permanent address J-26, M.J.D.C.

BHOSARI

Landmark NR. MASALA KATA

City/Town PUNE

Pin Code 411031 State MAHARASHTRA

Country INDIA

CO-APPLICANT

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

First Name UDAY

Middle Name DATTATRYA

Surname YANNEWAR

Father's/Spouse's name DATTA TRA

Mother's Maiden Name _____

Date of Birth 20/08/1962 Gender Male Female

Marital Status Single Married Others

No. of Dependents: Children 02 Parents _____ Others _____

Qualification High School Graduate Post Graduate
 Others

Category SC ST General OBC Others

PAN AAAPY8689H

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

Issued date _____ Valid upto _____

Voter Identity No. _____

AADHAR _____

Mobile 9850815868

Email uday.yannewar@gmail.com

Current Address FLAT NO. 05, VIGHNA

HARTA APT, NJADI, NR. CUSMUS

Landmark BANK OPP' NYAN PROBIDHINI SCHOOL

City/Town PUNE

Pin Code 411044 State MAHARASHTRA

Country INDIA

Residence type Rented Owned

No. of Years of Residence 12 YR.

Landline No. _____

Permanent address FLAT NO. 05,

VIGHNA HARTA APT, NJADI, NR.

CUSMUS BANK, PUNE

City/Town PUNE

Pin Code 411044 State MAHARASHTRA

Country INDIA

F.C.U. Sampled / Hold
Time: 10:00 AM

EMPLOYMENT/OCCUPATION DETAILS

Occupation: Salaried SEP SENP
 Housewife Retired

Name of Current Employer/ Business Firm YANSUNS
ENGG. PVT LTD

Address of Current Employer/Business Firm J-26, M.I.D.C. BYCROFT

Landmark NR. MASALA KATA

City/Town PUNE

Pin Code 411031 State MAHARASHTRA

Country INDIA

Landline 020 - 27122337

Fax:

Years of Current job /Employment 25 YR.

Total Work Experience 30 YR.

Nature of Business MANUFACTURING

Date of Incorporation 01/07/1994

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 PVT LTD 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 _____

Occupation: Salaried SEP SENP
 Housewife Retired

Name of Current Employer/ Business Firm YANSUNS
EN.G. PVT LTD

Address of Current Employer/Business Firm J-26, M.I.D.C. BYCROFT

Landmark NR. MASALA KATA

City/Town PUNE

Pin Code 411031 State MAHARASHTRA

Country INDIA

Landline 020 - 27122337

Fax:

Years of Current job /Employment 25 YR.

Total Work Experience 30 YR.

Nature of Business MANUFACTURING

Date of Incorporation 01/07/1994

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 25 LAKHS

Other Annual Income - N.I.A.

Assets/ Investments Immovable 1,50,00,00/- LAKH

Securities _____

Other investments _____

Bank Balance 1,00,000/-

Total _____

Liabilities

O/S Amount

EMI

Bal tenor

Home Loan

Personal Loan

Two Wheeler

Loan

Credit Card O/S

Other

Total

Gross Annual Income 6,00,000/-

Other Annual Income _____

Assets/ Investments Immovable 75,00,000/-

Securities _____

Other investments _____

Bank Balance 75,000/-

Total _____

Liabilities

O/S Amount

EMI

Bal tenor

Home Loan

Personal Loan

Two Wheeler

Loan

Credit Card O/S

Other

Total

REFERENCES

Name: 1 Adil Karbhari
 Address: C-901, ZIA KALPTARU
SPLENDEROUS, NR-DATTAMANDIR
WAKAD
 City PUNE Pin Code 411057
 State MAHARASHTRA Country INDIA
 Phone _____ Mobile 9545520009
 E mail _____
 Relation FRIEND

Name: 2 PRAVIN PARIKHI
 Address: Sadguru Jaggali
Maharaj, S.O. Unit No.2,
BLOCK NO. 7, OPP ROHAN GARIMA
 City PUNE Pin Code 411016
 State MAHARASHTRA Country INDIA
 Phone _____ Mobile 9422037639
 E mail _____
 Relation FRIEND

KEY LOAN FEATURES

- Minimum Loan amount: INR 10 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 website www.iiflfinance.com

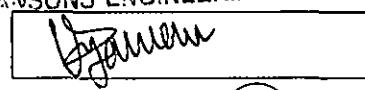
DECLARATION

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

Signature/Thumb Impression of the
Applicant / Authorised Signatory

Date 10/2/16
Place Pune

VANSONS ENGINEERING FVT. LTD.

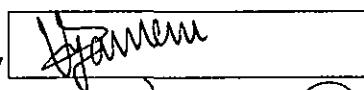


Director

Date 10/2/16

Place Pune

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



Stamp/
Seal (If
Applicable)

FOR OFFICE USE ONLY

Source DFA Exec. code C 131759

DSA Name & Code Money Solution / _____

Other Channel _____

RM Name Anil Joshi RM Code C 131759

Risk Categorisation: Low Medium High

DSA
Stamp



India Infoline Finance Limited

• CIN No.: U67120MH2004PLC147365 • RBI Regd. No. B13.01792

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

Tel: (91-22) 6788 1000 • Fax: (91-22) 6788 1010 • Email: reach@india infoline.com • Website: www.iiflfinance.com

LOAN APPLICATION FORM



BANK DETAILS

Name of Bank IDBI BANK
 Branch address NIGDI, BHUMLI
 Type of Account Savings Current Cash credit OD
 Account No. 087102000004497
 Account Operational since 2002

Name of Bank Sure Co PTT
 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 1CR

Sale Agreement _____

Registration/Stamp duty charges _____

Incidental expenses _____

Business Requirement _____

Total Fund Requirement 1CR

Sources of Funds

Amount already spent

(Personal Savings) _____

Amount already spent(Business) _____

Other borrowing/Loans _____

Others _____

Loan Applied for _____

Total Source of Funds 1CR

PROPERTY DETAILS

Type of Property: Residential Commercial Mixed Usage Plot

Status of Property: Self-Occupied Partly Rented Partly Vacant

Name of the Current Owner _____

Vday & Veena YANNEWAR

Property Address FLAT NO : 81, VIGHNA HARTA APT, OPP NYAN PROJEKT,

SCHOOL, OPP COSMOS BANK

Land Mark _____

City PUNE

Pin Code 411031

State MAHARASHTRA

INITIAL FEE DETAILS

Bank Account Name & Branch IDBI BANK Date 10/2/16

Cheque No. 552364 Amount* 5700/- (*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



Branch Location Pune
 Prospect ID 745031 Customer ID _____
 Date of Application 10/21/16 Source DIA
 Loan Amount 1 Cr Tenure 180
 Existing customer Yes No If yes Loan No. _____
 Preferred mailing address: Residence Office Permanent
 (Please tick✓ anyone) (Please fill the form in BLOCK Letters)

Applicant Status	Transaction Type	End Use
<input type="checkbox"/> Fixed <input checked="" type="checkbox"/> Floating <input checked="" type="checkbox"/> Resident	<input type="checkbox"/> BT <input type="checkbox"/> Refinance <input checked="" type="checkbox"/> Fresh	HOME LOAN <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Improvement/ Extension
		LAP <input checked="" type="checkbox"/> Asset Purchase <input type="checkbox"/> Others (Please Specify _____ Business)

Name of the Buyout Bank _____

PERSONAL DETAILS OF APPLICANT/ CO-APPLICANT

APPLICANT

Title Mr. Mrs. M/s.

First Name VARUN

Middle Name UDAY

Surname YANNEWAR

Father's/Spouse's name UDAY YANNEWAR

Mother's Maiden Name VEENA

Date of Birth 24/12/1993 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 AIIIPYR96SG

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

Issued date _____ Valid upto _____

Voter Identity No. _____

AADHAR _____

Mobile 9527646140

Email FLAT NO.5, VIGHNAHARTA

Current Address J-26, P.M J.D.E, B.KASARI
NR MASALA KATA APT, NIGDI

Landmark NR MASALA KATA COSMOS BANK

City/Town PUNE

Pin Code 411044 State MAHARASHTRA

Country INDIA

Residence type Rented Owned

No. of Years of Residence 21 YR

Landline No. 020-27122337/2765658

Permanent address FLAT NO.5, VIGHNAHARTA
APT, NIGDI,

Landmark NR COSMOS BANK

City/Town PUNE

Pin Code 411044 State MAHARASHTRA

Country INDIA

CO-APPLICANT

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

First Name ANIKET

Middle Name UDAY

Surname YANNEWAR

Father's/Spouse's name UDAY

Mother's Maiden Name VEENA

Date of Birth 05/01/1992 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 AIIIRIPYR96SGRA

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

Issued date _____ Valid upto _____

Voter Identity No. _____

AADHAR _____

Mobile 9850815868

Email _____

Current Address FLAT NO.5, VIGHNAHARTA
APT, NIGDI,

Landmark OPP. COSMOS BANK

City/Town PUNE

Pin Code 411044 State MAHARASHTRA

Country INDIA

Residence type Rented Owned

No. of Years of Residence 20 YR

Landline No. 020-27656586

Permanent address FLAT NO.5, VIGHNAHARTA
APT, NIGDI,

Landmark OPP. COSMOS BANK

City/Town PUNE

Pin Code 411044 State MAHARASHTRA

Country INDIA

EMPLOYMENT/OCCUPATION DETAILS

Occupation Salaried SEP SENP
 Housewife Retired

Name of Current Employer/Business Firm YANSON
ENGG. PVT LTD

Address of Current Employer/Business Firm J-26, M-2 D

Landmark BHOSARI NR. MASALA KATA

City/Town PUNE

Pin Code 411031 State MAHARASHTRA

Country INDIA

Landline 020-27122337

Fax:

Years of Current job /Employment 2 YR.

Total Work Experience 2 YR.

Nature of Business Engg.

Date of Incorporation 01/07/1994

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 PVT LTD 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 MARKETING FINANCE

Employee ID _____

Designation SALARIED - DIRECTOR

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 _____

than year)/ City _____

Occupation Salaried SEP SENP
 Housewife Retired

Name of Current Employer/Business Firm YANSON
ENGG. PVT LTD

Address of Current Employer/Business Firm J-26, M-2 D

Landmark BHOSARI NR. MASALA KATA

City/Town PUNE

Pin Code 411031 State MAHARASHTRA

Country INDIA

Landline 020-27122337

Fax:

Years of Current job /Employment 2 YR.

Total Work Experience 2 YR.

Nature of Business Engg.

Date of Incorporation 01/07/1994

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 PVT LTD 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 MARKETING

Employee ID _____

Designation MARKETING - HEAD

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 _____

than year)/ City _____

FINANCIAL DETAILS (IN INR LAKHS)

Gross Annual Income 3,00,000/-

Other Annual Income _____

Assets/ Investments Immovable 50,00,000/-

Securities _____

Other investments _____

Bank Balance 25,000/-

Total _____

Liabilities O/S Amount EMI Bal tenor

Home Loan _____

Personal Loan _____

Two Wheeler _____

Loan _____

Credit Card O/S _____

Other _____

Total _____

Gross Annual Income 2,00,000/-

Other Annual Income _____

Assets/ Investments Immovable 50,00,000/-

Securities _____

Other investments _____

Bank Balance 10,000/-

Total _____

Liabilities O/S Amount EMI Bal tenor

Home Loan _____

Personal Loan _____

Two Wheeler _____

Loan _____

Credit Card O/S _____

Other _____

Total _____

REFERENCES

Name: 1 Adil Karbhari

Address: C - 901, ZIA KALPTARU
SPL ELEGANT, Nr. DATTA MANDIR
WADAD

City Pune Pin Code 411057

State Maharashtra Country India

Phone _____ Mobile 9545524009

E mail _____

Relation FRIEND

Name: 2 Pravin Parabhi

Address: Sudguru Targali
Maharaj, S.O. Unit No. 2,
BLOCK NO. 7, OPP. Rohan Gurukul
City Pune Pin Code 411016

State Maharashtra Country India

Phone _____ Mobile 9422037639

E mail _____

Relation FRIEND

KEY LOAN FEATURES

- Minimum Loan amount: INR 10 Lacs*
- Tenure up to 20 years (240 months)*
- Rate of Interest Based on credit evaluation process
- Maximum Loan Amount: INR 10 Crores*
- Repayment through Equated Monthly Instalments (EMIs)
- 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 website www.iiflfinance.com

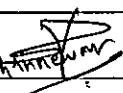
DECLARATION

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

Signature/Thumb Impression of the Applicant / Authorised Signatory

Date 10/12/16

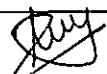
Place Pune




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

Date 10/12/16

Place Pune




FOR OFFICE USE ONLY

Source DSA Exec. code C 131759

DSA Name & Code Money Solution /

Other Channel —

RM Name Amol Jethaw RM Code C 131759

Risk Categorisation: Low Medium High



India Infoline Finance Limited

CIN No.: U67120MH2004PLC147365 • RBI Regd. No. B13.01792

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

Tel: (91-22) 6788 1000 • Fax: (91-22) 6788 1010 • Email: reach@india infoline.com • Website: www.iiflfinance.com

LOAN APPLICATION FORM



BANK DETAILS

Name of Bank IDBI BANK
 Branch address NIGADI - BHIGLICHOWK
 Type of Account Savings Current Cash credit OD
 Account No. 0087104000238281
 Account Operational since 2005

Name of Bank IDBI BANK
 Branch address NIGADI - BHIGLICHOWK
 Type of Account Savings Current Cash credit OD
 Account No. 0087104000239776
 Account Operational since 2005

COST AND FUND INFORMATION (LOAN DETAILS)

Fund required
 Construction/ Purchase Estimate 1 CR
 Sale Agreement _____
 Registration/ Stamp duty charges _____
 Incidental expenses _____
 Business Requirement _____
 Total Fund Requirement 1 CR

Sources of Funds
 Amount already spent _____
 (Personal Savings) 1 CR
 Amount already spent(Business) _____
 Other borrowing/Loans _____
 Others _____
 Loan Applied for _____
 Total Source of Funds 1 CR

PROPERTY DETAILS

Type of Property: Residential Commercial Mixed Usage Plot
 Status of Property: Self-Occupied Partly Rented Partly Vacant

Name of the Current Owner VARUN & ANIKET YANNEWAR
 Property Address SHREE APT, STLF FLOOR, FLAT NO: 01, P RADHI KARAN
 Land Mark _____ City PUNE Pin Code 411044 State MAHARASHTRA

INITIAL FEE DETAILS

Bank Account Name & Branch Save as APF Date _____
 Cheque No. _____ Amount* _____ (*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

India Infoline Finance Limited
 CIN No.: U67120MH2004PLC147365 / RBI Regd. No. B13.01792
 Registered & Corporate 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) 6788 1000, * Fax: (91-22) 6788 1010
 Email: reach@indianinfoline.com Website: www.iiflfinance.com

Please affix recent photograph of co-Applicant
Sign across Photo

[Signature]

Branch Location Fun
 Prospect ID 745031 Customer ID _____
 Date of Application 10/21/16 Source DJA
 Loan Amount 1 Lakh Tenure 180
 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 checked="" type="checkbox"/> Resident	<input type="checkbox"/> BT <input type="checkbox"/> Refinance <input type="checkbox"/> Fresh	HOME LOAN <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Improvement/ Extension
			LAP <input checked="" type="checkbox"/> Asset Purchase <input type="checkbox"/> Others (Please Specify _____ Business)

Name of the Buyout Bank _____

PERSONAL DETAILS OF APPLICANT/CO-APPLICANT

APPLICANT

Title Mr. Mrs. M/s.

First Name _____

Middle Name _____

Surname _____

Father's/Spouse's name _____

Mother's Maiden Name LAXMI

Date of Birth 12/10/1986 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 AAXPY55106C

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

Issued date _____ Valid upto _____

Voter Identity No. _____

AADHAR _____

Mobile _____

Email _____

Current Address _____

Landmark _____

City/Town _____

Pin Code _____ State _____

Country _____

Residence type Rented Owned

No. of Years of Residence _____

Landline No. 020-27656586

Permanent address _____

Landmark _____

City/Town _____

Pin Code _____ State _____

Country _____

CO-APPLICANT

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

First Name LAXMI VENNA

Middle Name UDAY

Surname YANNWAR

Father's/Spouse's name UDAY YANNWAR

Mother's Maiden Name LAXMI

Date of Birth 12/10/1986 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 AAXPY55106C

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

Issued date _____ Valid upto _____

Voter Identity No. _____

AADHAR _____

Mobile 020-27656586

Email _____

Current Address FLAT NO. 5, VIGHNA

HARTA APT., NR. COSMOS BANK

Landmark OPP. NYAN PROBHDHNISCHOOL

City/Town PUNE

Pin Code 411044 State MAHARASHTRA

Country INDIA

Residence type Rented Owned

No. of Years of Residence 12 YR

Landline No. 020-27656586

Permanent address FLAT NO. 5, VIGHNA

HARTA APT., NR. COSMOS BANK

Landmark OPP. NYAN PROBHDHNISCHOOL

City/Town PUNE

Pin Code 411044 State MAHARASHTRA

Country INDIA

EMPLOYMENT/OCCUPATION DETAILS

Occupation: Salaried SEP SENP
 Housewife Retired

Name of Current Employer/Business Firm YANSONS ENGG PVT LTD

Address of Current Employer/Business Firm J-26, M.T.D.

Landmark N.R. MASALA KATA BHOSARI

City/Town PUNE

Pin Code 411031 State MAHARASHTRA

Country INDIA

Landline 020-27122337

Fax:

Years of Current job /Employment 25 YR

Total Work Experience 25 YR

Nature of Business MANUFACTURING

Date of Incorporation 01/07/1994

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 _____

Occupation: Salaried SEP SENP
 Housewife Retired

Name of Current Employer/Business Firm YANSON ENGG PVT LTD

Address of Current Employer/Business Firm J-26, M.T.D., BHOSARI

Landmark GPP MASALAKATA

City/Town PUNE

Pin Code 411031 State MAHARASHTRA

Country INDIA

Landline 020-27122337

Fax:

Years of Current job /Employment 25 YR

Total Work Experience 25 YP

Nature of Business MANUFACTURING

Date of Incorporation 01/07/1994

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/ Investments Immovable _____

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 _____

Gross Annual Income 10,00,000/-

Other Annual Income _____

Assets/ Investments Immovable 5,00,000/-

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 _____

REFERENCES

Name: 1 _____

Address: _____

City _____ Pin Code _____

State _____ Country _____

Phone _____ Mobile _____

E mail _____

Relation _____

Name: 2 _____

Address: _____

City _____ Pin Code _____

State _____ Country _____

Phone _____ Mobile _____

E mail _____

Relation _____

KEY LOAN FEATURES

- Minimum Loan amount: INR 10 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 website www.iiflfinance.com

*Conditions apply

DECLARATION

I/We are applying for Loan of ₹ _____ . 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 _____

Date _____

Place _____

Place _____



FOR OFFICE USE ONLY

Source _____

Exec. code _____

DSA Name & Code _____

/ _____

Other Channel _____

DSA Stamp

RM Name _____

RM Code _____

Risk Categorisation : Low Medium High

India Infoline Finance Limited

• CIN No.: U67120MH2004PLC147365 • RBI Regd. No. B13.01792

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

Tel: (91-22) 6788 1000 • Fax: (91-22) 6788 1010 • Email: reach@indiafineline.com • Website: www.iiflfinance.com

LOAN APPLICATION FORM



BANK DETAILS

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

Name of Bank IDBI BANK
 Branch address NIGDI - BHEL CHOWK
 Type of Account Savings Current Cash credit OD
 Account No. 087104000174459
 Account Operational since 2004

COST AND FUND INFORMATION (LOAN DETAILS)

Fund required 1 Cr
 Construction/Purchase Estimate _____
 Sale Agreement _____
 Registration/Stamp duty charges _____
 Incidental expenses _____
 Business Requirement _____
 Total Fund Requirement 1 Cr

Sources of Funds
 Amount already spent _____
 (Personal Savings) _____
 Amount already spent(Business) _____
 Other borrowing/Loans _____
 Others _____
 Loan Applied for _____
 Total Source of Funds 1 Cr

PROPERTY DETAILS

Type of Property: Residential Commercial Mixed Usage Plot

Status of Property: Self-OccUPIed Partly Rented Partly Vacant

Name of the Current Owner _____ *Applicant*

Property Address 501

Land Mark _____ City _____ Pin Code _____ State _____

INITIAL FEE DETAILS

Bank Account Name & Branch _____ *Applicant* Date _____

Cheque No. 501 Amount* _____ (*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



Maratha Chambers, Sector no.25, Bhel Chowk,
Nigdi Pradhikaran, Pune - 411 044
IFSC : IBKL0000087

Pay India Infoline Finance Ltd

रुपये Rupees Five Thousand And Seven
Hundred Only ——————

Valid for 3 months from the date of issue
दिनांक
Date 10022016

या धारक को Or Bearer

अदा करें। ₹ 5700/-

YANSONS ENGINEERING PVT LTD

V Janneray

D. S. SAVANT & SONS MUNIBAI G.S.

ग्राहक सं.
A/c No.

087102000004497

30-07-2015 (P)

Payable At Par At IDBI Bank Branch/es In India

Please sign above this line

110 5929641 4112590040 00870211 29

49. Power of Attorney Dated 12.06.2014 executed by Mr. Anil Agarwal in favour of Mr. Sandeep Deepak Agarwal, which is registered in the office of Sub-Registrar Haveli No. 10 at Sr. No. 7487, along with Registration receipt and Index II. *V-N*

50. Agreement Dated 28.11.2013 executed by Mrs. Pushpa Bhagwan Lala and Mr. Pushpa Bhagwan Lala in favour of M/s. Vedant Estate and Properties, which is registered in the office of Sub-Registrar Haveli No. 10 at Sr. No. 13198 (For the S. No. 8 Hissa No. 3/B admeasuring 59 R), along with Registration receipt and Index II. *13198 N3 — V-N+1 62*

51. Supplementary Agreement Dated 18.03.2014 executed by Mr. Kaluram Sitaram Hande and others in favour of M/s. Vedant Estate and Properties, which is registered in the office of Sub-Registrar Haveli No. 23 at Sr. No. 2049. (For the S. No. 8 Hissa No. 4 admeasuring 48 R), along with Registration receipt and Index II. *V-N*

52. Power of Attorney Dated 28.11.2013 executed by M/s. Khushalani Developers Pvt. Ltd. in favour of Mrs. Pushpa Bhagwan Lala and others, which is registered in the office of Sub-Registrar Haveli No. 10 at Sr. No. 13197, along with Registration receipt and Index II. *V-N*



INTERNATIONAL COLLECTIONS

Local cheques - Deposit Slip

Pickup Location : PVNE

Standard Chartered 

Customer Code : INDCR1MD

Customer Name : IIHFL

Date of Deposit : 13/02/16

Customer Ref. No.: 22205425751

No. of Cheques : 05

Amount : Rs. _____ /

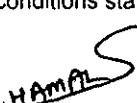
Deposit Slip Number : S No. 8450486

Sr.	Cheque No.	Drawee Bank	Cheque Amount Rs.	P.	Cheque Date	Drawer	Ref.No. / Remarks
1	009904	STATE BANK OF INDIA		1200/-00	23/01/2016	GOVIND PANDHA RE	745137
2	081967	IDBI BANK		1150/-00	12/02/2016	NARENDRA GAIKWAD	745318
3	4863	CORPORATION BANK		1150/-00	08/02/2016	JANARDHAN DEVADIGA	745273
4	130333	MAHESH KUMAR RENUKADAS		1150/-00	23/01/2016	MAHESH RENUKADAS	743920
5		COSMOS BANK					
6	692964	IDBI BANK		5700/-00	10/02/2016	YANSONG ENG PVT LTD	745031
7							

TOTAL 05

10350/-00

We accept the terms and conditions stated overleaf



Customer Signature

Page ____ of ____



CPC Copy

Global Cash Management Services

44. Power of Attorney dated 17.5.2012 executed by Mr. Dattu Bhaurao Sarwade in favour of Mr. Mohammed Khurshid Riyaz Siddiquie, which is registered in the office of Sub Registrar Haveli No. 2 at Sr. No. 4105, along with Registration receipt .
45. Sale Deed dated 17.5.2012 executed by Mr. Dattu Bhaurao Sarwade in favour of Mr. Mohammed Khurshid Riyaz Siddiquie, which is registered in the office of Sub Registrar Haveli No. 2 at Sr. No.4104, along with Registration receipt and Index II.
46. Deed of Conveyance and Deed of Assignment dated 03.6.2014 executed by Mr. Dattu Tukaram Hande and others in favour of Mrs. Naseem K. Riaz and Mr. Mohammed Khurshid Riaz Siddiquie, which is registered in the office of Sub Registrar Haveli No. 10 at Sr. No.5368, along with registration receipt and index II, along with Registration receipt and Index II.
47. Power of Attorney Dated 12.03.2014 executed by Mr. Dilip Dagdu Kanse and Mr. Dipak Dagdu Kanse in favour of M/s. Vedant Estate and Properties, which is registered in the office of Sub-Registrar Haveli No. 02 at Sr. No.1959/2015, along with Registration receipt and Index II. V-N
48. Power of Attorney Dated 13.08.2014 executed by Mr. Mohammd Khursheed Riaz Siddiqui and others in favour of M/s. Vedant Estate and Properties, which is registered in the office of Sub-Registrar Haveli No. 10 at Sr. No.7524, along with Registration receipt and Index II. V-N

Prospect No 745031



SALES WELCOME CALL SHEET

Branch Name	Source	Source Name/Code	Name of Sales Mgr		Contact no of SM	
Pune	DSA/ DST	Credit Insur Fin. Ser.	Amol Jadhav		9028497507	
Applicant Name	Co Applicant Name	Co Applicant Name	Co Applicant Name			
Yashwant Eng. Vdes Yawewar		Amit Yawewar	Venu Yawewar			
Contact Nos:-	9850815868	SAL	SEP	SENP	NRI	CF
Loan Type	Loan Applied	Property Address			DID	
Self LAF	1CR	Flat No. 05 Vibhavastha App. prashikaran pune.			25/Feb/16	
Brief Profile of applicants						
<p>Customer having a Firm in the Name of Yashwant Eng. Pvt Ltd. in MIDC Bhosari Area. from last 15 yrs. Now wants a Mortgage Loan of Rs. 1CR on Institutional self owned residence. We are looking this case under Banking Surrogate programme.</p>						
Income Heads	Applicant	Co Applicant	Co Applicant	Co Applicant	Co Applicant	Income Consd
Salary / Business Income p.m.	Yashwant Eng. Pvt Ltd	Vdes Yawewar	Amit	Venu	Yawewar	
Other Income p.m.	—	—	—	—	—	—
Total	10 lac	5 lac	6 lac	6 lac	5 lac	5 lac
Loan Type	Financial Institute Name			EMI Amount	Obligation Consd (Y/N)	
Pending Document Name				Expected date of submission		
Sales Executive		Sales Manager/Relationship Officer			Credit Manager	

I declare that I have collected all the documents in this file from office/residence of the applicant on date.....

NAME Yanson Engineering Pvt. Ltd.

S.NO.	DISCREPANCIES
1	Rate / AF Approval
2	Legal & technical
3	Original Board Resolution in IFL format. ✓
4	List of directors & shareholders with CA Attestation ✓
5	Countersign on App. Form
6	Venk - clear photo ID
7	→ Add. proof declaration
8	Aniket → → → →
9	→ → Dual sign affidavit.
10	Varun - Add. proof declaration
11	SOA & sanction letter of all loans.
12	(A.Y. 14-15) - BPL sheet schedule - 10, 13, 14, 15 X
13	(A.Y. 15-16) ← → → NO.OG OK solved
14	Details about capital first, → ↑ ✓
15	Applicant's self att'd IR / BK stat.
16	Company profile
17	Individual Networth certificate
18	
19	Tentative financial April-15 to Jun-16
20	② ID@I loan AIC 235 - status
21	③ Status of statutory dues, as per BPL
22	vat payable - 764944 - Tax audit
23	PT - 22563
24	ESIC 80718
25	TDS 82032
26	Excise duty 363209 Tax audit
27	ESI & PT 87327
28	LBT 15160
29	PT tax 77325
30	④ AIC written back ₹ 860139
31	⑤ Details of int on loan debited in PPLAC
32	
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De-Dup Done for Prospect No: 744246 No 0 Found: 0 No of Duplicates Found: 147

Applicant-Details

voterid	PANNo	PassportNo	DrivingLicense	Address	ContactNo	Mob	name	DOB	Pincode
	AOMPR2054K			C/O VAISHALI DHUMAL 227/1 NEAR RHADHA,NAGARI HOS SOC PUNE,	9860038751,,,020	9860038751,	MOHANKUMAR BIDYARAI RAI	19820619	

Co-Applicant Details

voterid	PANNo	PassportNo	DrivingLicense	Address	ContactNo	Mob	name	DOB	Pincode
	CABPR3658E			C/O VAISHALI DHUMAL 227/1 NEAR RHADHA,NAGARI HOS SOC PUNE,	8483838297, 8483838297,		SARITA MOHAN RAI	19860301	
				SARITA ENTERPRISES,S NO 229 SHRAMSAFALYA HSG SOC KHANDOBA,MAL BHOSARI PUNE	9860038751, 9860038751,		SARITA ENTERPRISES	20080610	

Records Selected :0

SrNo	ProspectNo	Customer Name	Duplicate On	Mark DeDup	Marker Id	Source	Client Type	PAN
1	GL1457140	MOHAMED ALI JINNA R	APPLICANT	<input type="checkbox"/>		IIFLGOLD	IILHFC - COAPPLICANT	
2	GL2052307	SHALINI R	APPLICANT	<input checked="" type="checkbox"/>		IIFLGOLD	IILHFC - COAPPLICANT	
3	GL2052327	SHALINI R	APPLICANT	<input type="checkbox"/>		IIFLGOLD	IILHFC - COAPPLICANT	
4	GL2297301	SHALINI R	APPLICANT	<input type="checkbox"/>		IIFLGOLD	IILHFC - COAPPLICANT	
5	GL25649	BALAJI R	APPLICANT	<input type="checkbox"/>		IIFLGOLD	IILHFC - COAPPLICANT	
6	GL2591860	MUTHUPANDI, R.	APPLICANT	<input type="checkbox"/>		IIFLGOLD	IILHFC - COAPPLICANT	

Mark Dedup

PROPERTY

PROPERTY

SECTION - 2

Eligibility

Eligibility_as_per_policy			
	SOPR	Tenant_Occupied	
	Flat NO 5,1st Floor Vighnaharta Apt Nigadi Pune	Flat No 01, stilt Flor Shree Apt, Nigadi Pune	
Loan Amount	45	31.65	76.65
Property Value	67.87	48.75	116.62
LTV	66.31%	64.92%	65.73%
Tenor	132	132	132
Rate	13.00%	13.00%	13.00%
PF	1.00%	1.00%	1.00%
Income	1170650	1170650	1170650
DBR Without Obligations	65.85%	46.32%	112.17%
Other Obligations	0	64242	0
DBR With Obligations	65.85%	112.17%	112.17%
EMI	64242	45184	109426

CREDIT APPROVAL MEMORANDUM -Normal Income						
Prospect No		Branch				
Name of Applicant / Co-Applicant	Customer 1 YANSONS ENGG. PVT LTD	Customer 2 UDAY YANNEWAR	Customer 3 VARUN YANNEWAR	Customer 4 ANIKET YANNEWAR	Customer 5 VEENA YANNEWAR	
Age of the Applicant	22 YRS	34 YRS	23 YRS	24 YRS	46 YRS	
Property Address						
Property Type	Non APF					
Loan Type	HE-Resi-SORP					
CIBIL Score of main applicants >=750	Yes					
Income Calculation						
Type of financials	Un-Audited	UnAudited %	Un-Audited	Audited	Audited	
PBT as per Previous FY	Rs. 3,69,772					
PBT as per Latest FY	Rs. 1,81,438					
Business Profit	Rs. 1,81,438					
Depreciation as per Previous FY	Rs. 3,12,530					
Depreciation as per Latest FY	Rs. 4,15,819					
Depreciation @75%	Rs. 3,11,864					
Salary/Interest to Partner/Director as per Previous FY	Rs. 3,72,670					
Salary/ Interest to Partner/Director as per Latest FY	Rs. 6,38,700					
Salary to Partner/Director	Rs. 5,59,005					
Interest on Term Loans/other loans added back as per Latest FY	Rs. 1,18,343					
Interest on CC/OD added back in case of BT as per Latest FY	Rs.					
Exceptional expense added back as per Latest FY	Rs.					
Exceptional income reduced as per Latest FY	Rs.					
Appraised Business Income	Rs. 11,70,650					
Rental Income - latest year	Rs.					
Agricultural Income As Per Previous FY	Rs.					
Agricultural Income As Per Latest FY	Rs.					
Interest & Dividend Income As Per Previous FY	Rs.					
Interest & Dividend Income As Per Latest FY	Rs.					
Rental/ Intt / Dividend -Other Income @50%	Rs.					
Total Other Income To Be Considered	Rs.					
Appraised Total Income	Rs. 11,70,650					
Monthly Repayment Obligations On Loans	Rs. 64,242			NNN		NNN
Appraised monthly income	Rs. 97,554					
Total monthly obligation	Rs. 64,242					
Base DW	% 160.00%					
Eligible OW	% 180.00%					
Applicable LTV	% 65.00%					
Eligible DBR	% 115.08%					
RATE OF INTEREST	% 13.00%					
APPROVED TENOR (in Month)	132					
Per Lac EMI	Rs. 1,427.61					
ELIGIBLE LOAN AMOUNT	Rs. 33,63,684					
APPROVED LOAN AMOUNT	Rs. 31,65,000					
EMI on approved loan amount	Rs. 45,184					
Actual DBR on approved Loan amount	% 112.17%					
Final MV of the property	Rs. 49,75,000					
Final LTV	% 64.92%					
Actual DW	% 177.09%					
DW deviation	% ACM					
LTV Deviation	LTV within norms					
Customer Profile						
<p>Company consist of Mr Uday Yennewar and Mrs Veena yannewar which is having equal share holding. The company is into business of manufacturers and exporters of superior quality engineering equipment that includes pollution control equipment, material handling equipment and chemical handling equipment. Operating industrial unit at Bhosari is self owned industrial unit which is around 4000 sq ft. Business is managed by applicant Mr Uday Yennewar and his Elder Son Mr Aniket Yennewar who is also came in loan structure. Product Range is entr. of Fans & Blowers</p>						
Proposed loan requirement	Rs. 1,00,00,000 /					
<p>- Applicant is maintaining a Cash Credit with IDBI Bank Ltd CC Limit Rs 80 lacs. business transactions reflected in this account CC limit is not over-utilized. Total Credit is bank Stmt is Rs 255.59 Lacs in Business bank accounts.</p> <p>- Current Account with IDBI Bank Ltd ABB is Rs 13476/-</p> <p>- Individual Account of Mr Uday Yennewar and Veena yannewar with HDFC bank Ltd and IDBI Bank Ltd. Combined ABB is Rs. 42000/-</p>						
Banking Analysis						
Existing Loans	As per Mail Approval Attached					
Deviations	As per Mail Approval Attached					
Approval Conditions	As per Mail Approval Attached					
Recommended by	FIROZ NADAF					
Approved by	SRIRAN INANI					

Consolidated Ratio Sheet

Page 1

PROFIT & LOSS ACCOUNT	FY2015	FY2014	FY2013
Sales/Gross Receipts	13290319	11898257	17298074
Other Income (Business Related)	888057	38620	223352
Other Income (Not Business Related)	0	0	0
Total Income	14178376	11936876	17521426
Cost of Goods Sold	9262183	7282399	12914334
Opening Stock	6318162	8947705	8869775
Purchase Cost	0	0	0
Manufacturing Cost	0	0	0
Wages	0	0	0
Other Direct Cost	1346303	0	1534713
Closing Stock	-1597718	1665306	-2509846
Gross Profit	4916193	4654477	4607092
Administrative Expenses	3451883	2895374	2408371
Selling & Distribution Expenses	0	0	0
PBDIT	1464310	1759103	2198721
Depreciation	415819	312530	420920
Interest	867054	1076801	1191115
Non cash expenses written off	0	0	0
Profit Before Tax	181438	369772	586686
Tax	37099	70528	16350
PAT	144339	299244	570336
Cash Profits	560158	611774	991256
Salary to Partner/Director	638700	372670	0
Interest Expenses paid to partners/director	0	0	0
Actual Cash Profit	1198858	984444	991256
BALANCE SHEET	FY2015	FY2014	FY2013
Share Capital	3500000	3500000	3500000
Reserves & Surplus(excluding revaluation reserve)	-1868132	-1997937	-2040563
Total Networth	1631868	1502063	1459438
Revaluation Reserve	0	0	0
Adjusted Networth	6030378	5630464	5743180
Long Term Loans from Banks/FI	0	0	0
Working Capital Limits from Banks/FI's	4084968	5129191	5630307
Total Borrowings from banks/FI/NBFC's	4084968	5129191	5630307
Unsecured loans (others)	695435	695435	695435
Unsecured loans from partners/shareholders	4398510	4128401	4283743
Deferred Tax Liability	0	0	0
Current Liabilities & Provisions	8620737	6000824	9606418
Total Liabilities to outsiders	13401140	11825450	15932160
TOTAL LIABILITIES	19431517	17455915	21675341
Fixed Assets less depreciation	6554454	6970273	7282803
Investments	433846	232463	137136
Liquid/Marketable Investments	433846	232463	137136
Group Co. Investments	0	0	0
Unquoted/Dead Investments	0	0	0
CURRENT ASSETS	12443218	10253179	14255402
Deferred Tax Assets/Other Asset	82683	174593	0
Inventories	6847832	7707455	5892520
Receivables / Debtors	4697394	1725728	8054103

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Consolidated Ratio Sheet

Page 2

Debtors > 6 months	0	0	0
Debtors < 6 months	4697394	1725728	8054103
Cash and Bank	201429	350022	156563
Loans & Advances	613880	295381	152215
Loans & Advances given to directors/partners etc	0	0	0
Loans and Advances given to others	613880	295381	152215
Misc Expenses (DRE+Preop+Preliminary+Acc P&L)	0	0	0
TOTAL ASSETS	19431517	17455914	21675340

RATIOS			
Average Collection Period	129.01	52.94	169.95
Average Days in Inventory	93.01	265.97	89.88
Inventory to Cost of Goods Sold	0.74	1.06	0.46
Current Ratio	0.98	0.92	0.94
Liquidity Ratio	0.44	0.23	0.55
Debt Equity Ratio	2.93	3.88	4.33
Interest Coverage Ratio	1.69	1.63	1.85
DSCR	1.46	1.45	1.65
DSCR after the proposed Loan	1.46	1.45	1.65
Gross Profit Margin Ratio	36.99	39.12	26.63
Net Profit Margin Ratio	1.09	2.52	3.30
Cash Profit Ratio	4.21	5.14	5.73
Growth in Sales	11.70	-31.22	
Growth in Net Profits	-51.77	-47.53	

CASH FLOW STATEMENT			
Net Profit After Tax	144339	299244	570336
Add :			
1) Depreciation	415819	312530	420920
2) Misc expenses written off/non cash expenses	0	0	0
Salary paid to promoter/partners	638700	372670	0
Interest paid to promoters	0	0	0
Provision for tax	37099	70528	16350
Interest	867054	1076801	1191115
Other Income (Business Related)	888057	38620	223352
Operating cash profit/(Loss) before working capital changes	2991067	2170393	2422073
Trade and other receivables	-2971666	6328375	8054103
Inventories	859623	-1814935	5892520
Loans & Advances	-318499	-143166	152215
other current liabilities	2619913	-3605594	9606418
Total	189371	764680	23705256
Cash Generated from operations	3180438	2935073	26127330
Less taxes paid	37099	70528	16350
Net Cash from Operations	3143339	2864545	26110980

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YANSONS ENGINEERING PVT. LTD				
Company Name	FY2015	FY2014	FY2013	FY2012
PROFIT & LOSS ACCOUNT				
Sales/Gross Receipts	13290319	11898257	17298074	0
Other Income (Business Related)	888057	38620	223352	0
Other Income (Not Business Related)	0	0	0	0
Total Income	14178376	11936876	17521426	0
Cost of Goods Sold	9262183	7282399	12914334	0
Opening Stock	6318162	6947703	6869775	0
Purchase Cost	0	0	0	0
Manufacturing Cost	0	0	0	0
Wages	0	0	0	0
Other Direct Cost	1346303	0	1534713	0
Closing Stock	-1597718	1665306	-2509846	0
Gross Profit	4916193	4654477	4607092	0
Administrative Expenses	3451683	2895374	2403371	0
Selling & Distribution Expenses	0	0	0	0
PBDIT	1464310	1759103	2196721	0
Depreciation	415819	312330	420920	0
Interest	867054	1076801	1191115	0
Non cash expenses written off	0	0	0	0
Profit Before Tax	161438	3697772	5866666	0
Tax	37099	70528	16350	0
PAT	144339	299244	570336	0
Cash Profits	560158	611774	991256	0
Salary to Partner/Director	638700	372670	0	0
Interest Expenses paid to partners/director			0	0
Actual Cash Profit	1198858	984444	991256	0
BALANCE SHEET	FY2015	FY2014	FY2013	FY2012
Share Capital	3500000	3500000	3500000	0
Reserve & Surplus(excluding revaluation reserve)	-1868132	-1997937	-2040563	0
Total Networth	1631868	1502063	1459438	0
Revaluation Reserve	0	0	0	0
Adjusted Networth	6030376	5630454	5743180	0
Long Term Loans from Banks/FI	0	0	0	0
Working Capital Limits from Banks/FI's	4064966	5129191	5630307	0
Total Borrowings from banks/FI/NBFC's	4064968	5129191	5630307	0
Unsecured loans (others)	695433	695435	695435	0
Unsecured loans from partners/sharcholdors	4398510	4128401	4283743	0
Deferred Tax Liability	0	0	0	0
Current Liabilities & Provisions	8620737	6000824	9606418	0
Total Liabilities to outsiders	13401140	11825450	15932160	0
TOTAL LIABILITIES	19431517	17455915	21675341	0
Fixed Assets less depreciation	6554454	6970273	7282803	0
Investments	433846	232463	137136	0
Liquid/Marketable Investments	433846	232463	137136	0
Group Co. Investments	0	0	0	0
Unquoted/Dead Investments	0	0	0	0
CURRENT ASSETS	12443218	10253179	14255402	0
Deferred Tax Assets/Other Asset	82663	174593	0	0
Inventories	6847832	7707455	5892520	0
Receivables / Debtors	4697394	1725728	8054103	0
Debtors > 6 months	0	0	0	0
Debtors < 6 months	4697394	1725728	8054103	0
Cash and Bank	201420	350022	156563	0
Loans & Advances	613880	295381	152215	0
Loans & Advances given to directors/partners etc	0	0	0	108,6715
Loans and Advances given to others	613880	295381	152215	0
Misc Expenses (DRE+Preop+Preliminary+Acc P&L)	0	0	0	0
TOTAL ASSETS	19431517	17455914	21675340	0
	0	0	0	0
RATIOS				
Average Collection Period	129.01	52.94	169.95	#DIV/0!
Average Days in Inventory	93.01	265.97	89.88	#DIV/0!
Inventory to Cost of Goods Sold	0.74	1.06	0.46	#DIV/0!
Current Ratio	0.98	0.92	0.94	#DIV/0!
Liquidity Ratio	0.44	0.23	0.55	#DIV/0!
Debt Equity Ratio	2.93	3.88	4.33	#DIV/0!
Interest Coverage Ratio	1.69	1.63	1.85	#DIV/0!
DSCR	1.46	1.45	1.65	1.65
DSCR after the proposed Loan	1.46	1.45	1.65	1.65
Gross Profit Margin Ratio	36.99	39.12	26.63	#DIV/0!
Net Profit Margin Ratio	1.09	2.52	3.30	#DIV/0!
Cash Profit Ratio	4.21	5.14	5.73	#DIV/0!
Growth in Sales	11.70	-31.22		
Growth in Net Profits	-51.77	-47.53		
CASH FLOW STATEMENT				
Net Profit After Tax	144339	299244	570336	0
Add :				
1) Depreciation	415819	312530	420920	0
2) Misc expenses written off/non cash expenses	0	0	0	0

Salary paid to promoter/partners	638700	372670	0	0			
Interest paid to promoters	0	0	0	0			
Provision for tax	37099	70528	16350	0			
Interest	867054	1076801	1191115	0			
Other Income (Business Related)	868057	58620	223352	0			
Operating cash profit/(Loss) before working capital changes	2991057	2170393	2422073	0			
Trade and other receivables	-2971666	6328375	8054103	0			
Inventories	859623	-1814935	5892520	0			
Loans & Advances	-318499	-143166	152215	0			
other current liabilities	2619913	-3605594	9605418	0			
Total	189371	764680	23705256	0			
Cash Generated from operations	3180438	2935073	26127330	0			
Less taxes paid	37099	70528	16350	0			
Net Cash from Operations	3143339	2864545	26110980	0			

M.J. Rajagopal
C140819

Banking

Account Holder: TANSONS ENGINEERING PVT LTD											
Bank Name: ICICI BANK											
Bank Ac No: 051103000000427											
MONTH	CREDITS	To Every Adjustment entry	Actual credits	No. of Credit entry	EMI Paid	EMI Balance (after paying EMI)	DEBITS	No. of Debit entry	Dr. Balances on	Avg. BAL	BOUNCES
09/19	53,313		1,111	2	-	53,313	69,256	5	1,384	1,849	1,849
10/19	1,22,000		1,111	7	-	1,22,000	86,355	14	80	394	19,394
11/19	1,22,000		1,111	1	-	1,22,000	86,355	8	5,389	5,112	4,729
12/19	1,22,000		1,111	0	-	1,22,000	72,376	13	1,05,986	798	10,426
01/20	63,200		1,111	10	-	63,200	63,829	16	20,914	16,254	14,855
02/20	55,387		1,111	15	-	55,387	62,055	31	8,375	1,026	3,002
03/20	1,27,684		1,111	5	-	1,27,684	1,79,274	14	7,670	824	147
04/20	65,300		1,111	7	-	65,300	45,412	11	648	17,774	9,324
05/20	84,305		1,111	6	-	84,305	84,223	9	327	471	449
06/20	2,85,903		1,111	12	-	2,85,903	2,87,686	22	34,154	7,794	327
07/20	13,49,513		1,111	35	-	13,49,513	13,38,673	32	870	1,183	12,074
08/20	11,34,045		1,111	30	-	11,34,045	11,33,843	42	4,080	400	1,834
09/20	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
10/20	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
11/20	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
12/20	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
01/21	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
02/21	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
03/21	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
04/21	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
05/21	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
06/21	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
07/21	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
08/21	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
09/21	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
10/21	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
11/21	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
12/21	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
01/22	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
02/22	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
03/22	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
04/22	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
05/22	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
06/22	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
07/22	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
08/22	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
09/22	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
10/22	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
11/22	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
12/22	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
01/23	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
02/23	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
03/23	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
04/23	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
05/23	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
06/23	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
07/23	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
08/23	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
09/23	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
10/23	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
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01/24	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
02/24	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
03/24	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
04/24	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
05/24	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
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12/24	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
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04/25	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
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01/26	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
02/26	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
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04/26	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
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10/26	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1,27,684	1,27,684
11/26	1,27,684		1,111	24	-	1,27,684	1,27,684	26	1,27,684	1	

MANSONS ENGINEERING PYT LTD - 745081

Deviation Code	Designation Level	Deviation Matrix					
		L0 Asst CM and Dy CM	L1 CM	L2 ACM	L3 RCM	L4 ZCM	L5 NCM
P-001	Minimum loan amount norms not met						
P-002	Tenor norms not met						
P-003	Borrower age norms not met						
P-004	LTV deviation <= 5%						✓
P-005	LTV deviation > 5%						
P-006	Borrower's Geo Limit norms not met						
P-007	Property in restricted area/Negative area						
P-008	Residence in restricted area/Negative area						
P-009	income ownership Norms not met						
P-010	Waiver of income documents of PG						
P-011	Negative Profile SENP						
P-012	Other deviation not specified in policy						
C-001	CIBIL Score <650 for any borrower						
C-002	Nil Credit History (CIBIL Score 0 / -1) of borrower whose income considered and other than APF Direct Purchase						
V-001	Negative FCI						
V-002	Negative dedupe						
V-003	Referred FCU						
V-004	Negative/Fraud FCU						
V-005	Negative Legal/Technical						
V-006	Verifications waiver (FCI/FCU/LIP)						
I-001	Minimum Income norms not met						
I-002	Enhanced DBR by <= 5%						
I-003	Enhanced DBR > 5%						
I-004	Bank statements- cheque returns/min balance/other issues					✓	
I-005	Other Income considered more than salary income/main business income						
I-006	Work experience/business continuity norms not met						
I-007	2 consecutive ITRs filed within 3 months without advance tax (NA for Gross Margin)						
I-008	Surrogate Product norms not met						
S-001	Loan to Salaried without co app and PG						
S-002	Waiver of non-defence PG (only where borrower is a commissioned rank officer and there is other co-applicant on loan)						
S-003	Funding to non-commissioned rank employee (local non-defence PG must)						
S-004	Employees of Reputed Schools under Trust/ Society / Corporate House promoted NGOs						
S-005	Employees of Proprietorships / Partnership firms / Trusts / Societies / NGOs						
S-006	LAP / NRP to Salaried						
S-007	Minimum qualification norms not met for employees other than Govt / PSUs / ET-500 employees						
S-008	Waiver of confirmation letter for salaried						
S-009	Private Ltd Company employment norms not met but salary received by cheque						
S-010	INSR greater than norms						
S-011	Salary by cash for Govt employee/PSU/ET-500/ Unlisted public ltd co & Pvt Ltd co employees						
S-012.	Salary by cash for trusts, NGOs,proprietorship, societies, partnership firm employees (only APF property)						
S-013	Bank statements upto minimum 3 months with at least 2 salary credits						
S-014	Eligible Marginal Profile borrower- Salaried						
S-015	Waiver of PG in Marginal Profile Salaried						
S-016	Waiver of ITR for Salaried						
S-017	Borrower located in unapproved NRI location						
S-018	Minimum Income norms of NRI not met						
S-019	Waiver of Rent deed copy /title deed s.t. other valid res. address proof for NRI borrower						
S-020	NRI Loan approval						

2/22/2016

India Infoline Mail - Re: Prospect No 745031 M/s Yanson Engineering Private limited LA Rs 76.65 Lacs (Home Equity)

When it's about money...



Re: Prospect No 745031 M/s Yanson Engineering Private limited LA Rs 76.65 Lacs (Home Equity)

1 message

Sriram Inani <sriram.inani@indiainfoline.com>

To: Firojhan Nadaf <firojhan.nadaf@indiainfoline.com>

Cc: Mandar Upasani <mandar.upasani@indiainfoline.com>, MILIND PARANJAPE <milind.paranjape@indiainfoline.com>, Prasanna Hirmath <prasanna.hirmath@indiainfoline.com>, Nishant Ingole <nishant.ingole@indiainfoline.com>, Rahul Kogte <rahul.kogte@indiainfoline.com>, Amol Jadhav <amol.jadhav@indiainfoline.com>

ok

Regards

Sriram Inani
Zonal Credit Manager
+91 88797 54766On Mon, Feb 22, 2016 at 6:32 PM, Firojhan Nadaf <firojhan.nadaf@indiainfoline.com> wrote:
Dear Sir,

Please find attached the LAP proposal of M/s Yanson Engineering Private Limited & Others of Rs.76.65 lacs . Rs 45 lacs against SORP property and Rs 31.65 lacs against tenant Occupied property. Total Exposure Rs 76.65 lacs

Case is structured under Normal Income method. Income of Private Limited company + individual income of Directors.

	Name of Applicants	Age	Occupation	CIBIL Score
Applicant	M/s Yanson Engineering Private Limited	21 Yrs	Private Limited Co	Standard
Co - Applicant 1	Mr Uday Yennewar	54 Yrs	Director in Pvt Ltd Co	759
Co - Applicant 2	Mr Veena Uday Yennewar	46 Yrs	Director in Pvt Ltd Co	757
Co - Applicant 3	Varun Yennewar	23 yrs	NA	766
Co-Applicant 4	Mr Aniket Yennewar	24 Yrs	Property Owner	-1

Proposed Exposure -

Type of Loan	Loan Against SORP Property	Loan Against Tenant Occupied Property	Total
Proposed Loan Amount (in lacs)	45	31.65	76.65
Existing Exposure	NA	NA	NA
Total Exposure (in lacs)	45	31.65	76.65
ROI	12.50%	13.00%	
PF	1.00%	1.00%	NA
Tenor	132	132	132
EMI	62889	45184	108073

Collateral Details -

Transaction Type	LAP-Residential - SORP	LAP Residential - Tenant Occupied
Property Address	Flat No 5, 1st Floor Vighnaharta Apt Nigadi Pune	Flat No 01, stfl Floor Shree Apt, Nigadi Pune
Property Type	Residential	Residential
Stage of construction	100%	100%
Possession Status	Owners Occupied	Tenant Occupied
Saleable Built up Area (sq.ft.)/Plot	NA	NA
Built up Area (Sqft) Construction	1044	750
Rate considered for valuation	6500	6500
Market Value Rs	6786585	4675000
Comments on Valuation	NIL	NIL
LTV	66.31%	64.97%
Age of the property	10 Years	10 Years
Residual Age	50 Years	50 Yrs
Ownership	Uday & Veena Yennewar	Aniket Yennewar (Inherited through Will)
ROC Charge Applicable	NAD	NA

Note : Crr has availed Overdraft Facility from HDFC Bank Ltd of Rs.2.23 lacs against Self occupied property. Crr will be closed the said loan from owned funds and Property documents will be provided before disbursement along with Loan closer letter.

End Use of Funds - Crr is purchasing Industrial Land at Chakan COP Approx Rs 125 lacs and requested funds for depositions of amount in MIDC. Copy of allotment letter is verified during PD.

Existing IFL Exposure Details : NLA

Top up / Enhancement on existing Collateral : NLA

BT Loan of other Bank / HFC / NBFC : NA

whether collateral is rented : NA

<https://mail.google.com/mail/u/0/?u=2&ik=ea83320374&view=pl&search=inbox&th=1530921000193619&smi=1530921030193619>

2/22/2016

India Infoline Mail - Re: Prospect No 745031 M/s Yanson Engineering Private limited LA Rs 76.65 Lacs (Home Equity)

Obligations in Rs : NIL

Customer Profile :

PD has been conducted at borrowers' business premises by Firojhan K Nadaf and Amol Jadhav

M/s Yanson Engineering Private Limited

M/s Yanson Engineering Private limited Establishment in the year 1994. There are Two Share holding directors in the company consist of Mr Uday Yennewar and Mrs Veena Yennewar which is having equal share holding. The company is into business of manufacturers and exporters of superior quality engineering equipment that includes pollution control equipment, material handling equipment and chemical handling equipment. Operating Industrial unit at Bhosari is self owned industrial unit which is around 4000 sq ft. Business is managed by applicant Mr Uday Yennewar and his Elder Son Mr Aniket Yennewar who is also come in loan structure.

Product Range is centrifugal Fans & Blowers

Centrifugal Fans Centrifugal Blowers High Pressure Fan & Blowers Low Pressure Fans & Blowers Dust Extractive System Cyclone Separator & Dust Collector Screw Conveyor Spares Air Pollution Control Equipment/Fume Extraction System

Major Clientele Base are - Shree Cement Ltd, Thermex United, Tube Investment of India Ltd, Megate Pneumatics Pvt Ltd, Bevcon Easons Pvt Ltd etc

Mr Uday Yennewar : He is share holding Director in M/s Yanson Engineering pvt ltd since 1994 and having 50% stake in share capital. Before formation of the company he is into business of Fabrication.

Mrs veena yennewar : She is share holding Director in M/s Yanson Engineering pvt ltd since 1994 and having 50% stake in share capital.

Mr Aniket Yennewar : He is elder son of applicant and completed Graduate. He is engaged in M/s Yanson Engg Pvt Ltd and getting salary. He is Property owner of property situated at 1st No 01, stfl Floor Shree Apt, Nigadi Pune. The said property is ancestral from his Grand Father and Grand Mother through will.

Mr Varun Yennewar : He is younger son of applicant and joined as non financial co-applicant.

Comments on Financial : M/s Yanson Engineering Pvt Ltd

	FY 14-15	FY 13-14
Turnover	13290319	11898257
PROFIT	1464310	1759103
Depreciation	415819	312530
Interest	867054	1076801
Profit before Tax	181438	369772

- Sales turnover for F.Y 14-15 stood at 132.90 lacs against FY 13-14 of Rs.118.98 lacs.
- Net Profit before tax FY 14-15 Rs.1.81 lacs in comparative of previous year Rs 3.69 lacs in FY 14-15.
- Closing Stock for F.Y 14-15 is Rs.68.47 lacs against previous years' closing stock of Rs.77.07 lacs.
- Remuneration to director for FY 14-15 of R. 2.80 lacs and in FY 13-14 of Rs 2.40 lacs
- As per Financial of Pvt Ltd company Reserve and Surplus is negative of Rs 19.97 lacs & Rs 20.40 lacs in Fy 13- 14. However Company is earning Net Profit since last three years.
- Debt Equity ratio 2.93 times in the FY 14-15
- Current Ratio is at 0.98 times

Net worth Details : Two Residential Property worth Rs 150 lacs, Open Plot at Pergeon Khandala of Rs 2 cr as informed during PD. Gold Rs 8 Lacs

Eligibility :

Eligibility as per policy		
Total Loan Amount		
	Flat NO 5,1st Floor Vighnaharta Apt Nigadi Pune	Flat No 01, stfl Flor Shree Apt, Nigadi Pune
Loan Amount	45	31.65
Property Value	67.86	48.75
LTV	66.31%	64.92%
Tenor	132	132
Rate	12.50%	13.00%
PF	1.00%	1.00%
Income	1170650	1170650
DBR Without Obligations	64.47%	46.32%
Other Obligations	0	0
DBR With Obligations	64.47%	110.78%
EMI	62889	45184
DW method		

Details of Eligibility Calculation :

Income Details	FY 14-15	FY 13-14
Net Profit as per P & L Account	181438	369772
Depreciation @ 75%	311864	312530
Remuneration to Director + Business Income	280000	240000
Business Income (Individual)	358700	559005
Consultancy Income @	132670	132670

<https://mail.google.com/mail/u/0/?u=2&ik=ea83320374&view=pl&search=inbox&th=1530921000193619&smi=1530921030193619>



Astute Corporate Services Private Limited

India Infoline Finance Ltd And Its Subsidiaries

Sr No	1
Location	Pune
Reference No	744870
DSA Name	
DST Name	
Channel Code	
Loan Amount	1500000
Tenure	20 Y
Applicant Name	Vidya Ajit Gangte
Date of Birth	07/07/1970
Contact Number	
Employment Status	Salaried
Office Name	Collector
Residence Address	JAI JAI GOVT QTRS RNO-5 SHASTRINAGAR YERWADA PUNE
Office Address	URBAN LAND CEILING OF NR SWARGATE BUST PUNE
Date of Pickup	12/02/2016
Date of Reporting	15/02/2016
Pick Up Reason (S, R)	Sample Tp
De-dup Check	Match Not Found
De-dup Remarks	
Status	Positive
Bank Statement - Bank Name : STATE BANK OF INDIA Account Type : Account No : 30460543234 has been checked from bank officer and found ok. (Transactions checked dated 05.11.2015 & 07.12.2015)	
Bank Statement - Bank Name : STATE BANK OF INDIA Account Type : Account No : 3109772426 has been checked from bank officer and found ok. (Transactions checked dated 25.12.2015)	
Salary Certificate - Name Of Company : SUB DIVISIONAL OFFICER MAVAL MULSHI Month and Year : DEC 2015 Salary credit check done through SBI bank and found ok.	
Salary Certificate - Name Of Company : SUB DIVISIONAL OFFICER MAVAL MULSHI Month and Year : NOV 2015 Salary credit check done through SBI bank and found ok.	
Remark	

ITR	Bank St	Sal Slip/ Cert	Form-16	ID Proof	Business Proof	Resi Proof	Profile	Other
0	2	0	0	0.0.0	0	0	0.0	0

Registration Receipt/Registry	Society Noc	Builder NOC	OCR FOR MORT	Stamp Duty	Share Cert	Sale Agmnt	Sanction Plen
0	0	0	0	0	0	0	0

Allotment letter for MHADA/HUDCO/CIDCO	Commencement Cert	ROC Srch	Property Card	Index II	7/12 Extract	Legal Cross Chk	Encumbrance Cert
0	0			0	0		

Field Executive Name	Ameya Pandit, Mahesh Gosavi
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Astute Corporate Services Pvt Ltd

2/22/2016

India Infoline Mail - Re: Prospect No 745031 M/s Yanson Engineering Private limited LA Rs 76.65 Lacs (Home Equity)

restricted at 1.5 times for previous year income	638700	
Interest on Term loan	118343	295290
Net Ineligible Income	1170650	1350262

DBR : 110.78%
DW (LTV+DBR) : 176.51%

Deviations in Eligibility Norms with Justifications :

Deviations	Level	Milestones
LTV Deviations by <=5% : Enhanced LTV 1.31% on SORF property and 4.92% on Tenant Occupied Property.	ZCM	Combined LTV 65.73%. Property is located in Center of Nigadi. Residual Age is 50 years.
CIBIL Inquiry > 3 Type	ZCM	CIBIL Inquiry done in Chidambaram Capital Firms where less loan amount offered.
Financial ratio norms not met : D: E ratio 2.93 against 2.0 as per norms Current ratio 0.98 against 2.0 DSCR 1.46 against Minimum 1.50 ICR 1.69 against 2.5 Stock Turnover 3	RCM	Due to carried forward Negative reserve and surplus D: E ratios norms not met. However since last three years company is earning net profit. Establishment of business since 21 years. Good Stability of Business.
CIBIL Negative : Applicant Mr Uday Yennawar CIBIL showing DPD in Gold loan up to 8-27 days (Closed 03.09.2015). Two wheeler loan settled with DPD 900 days (closed 20.4.2012) Co-App Mrs veena Yennawar CIBIL showing DPD up to 27 days in Gold loan and 28 days in Auto loan (Closed on 04.09.2010)	RCM	DPD showing in Closed Gold Loans and One Closed Auto loan pertaining to the period 2010.
Bank statements cheque returns/min balance/other issues - RCM (L3) : 48 No inward return observed in IDBI Bank Current Account	RCM	Current Account with HDFC bank Ltd Current account where he has issued the PDC for purchase of material. Due to deposition of cheques by supplier without intimation to crm it has happened. Total Credit entries 134 and DR Entries 235 in this account. % of inward return is 12.97% of total entries. Major banking with IDBI Bank Cash Credit Account and no any inward return observed in this account. Repayment of loan through Cash Credit Account only.
Double Whammy up to 176.51%	ACM	CIBIL Score of Stake Holding director is more than 750. Good stability of business.

Banking Analysis :

- Applicant is maintaining a Cash Credit with IDBI Bank Ltd CC Limit Rs 40 lacs. Business transactions reflected in this account. CC limit is not over utilized. Total Credit is bank limit is Rs 255.59 Lacs in business bank accounts.
- Current Account with IDBI Bank Ltd ABB is Rs 13476/-
- Individual Account of Mr uday Yennawar and Veena yennawar with HDFC bank Ltd and IDBI Bank Ltd. Combined ABB is Rs . 42000/-

Strengths & Weaknesses :

Strengths	Weakness
Good Business stability	Banking norms not met
	Financial ratios norms not met

Security and Sanction Conditions :

- NOC from Tenant in IIFL format
- Clear Legal & Technical of the properties being funded and vetted by RLM & RTM respectively.
- Loan Closer proof of HDFC bank Ltd Overdraft Acc No 01858530000011 Loan Amt Rs 2.23 lacs
- Repayment of Loan from M/s IDBI Bank Ltd (M/s Yanson's Engineering Pvt Ltd) Cash Credit Acc No 007655100000286
- Original Board Resolution with common seal affixed as per IIFL format
- Declaration from the directors that the loan will be closed in the event the company ceases to closely held or is listed on stock exchange.
- Combined LTV to be restricted 65.73% only
- SPDC from Mrs Veena Yennawar

<https://mail.google.com/mail/u/0/?ui=2&ik=ea83320374&view=pt&search=inbox&th=1530921000193619&smi=1530921000193619>

2/22/2016

India Infoline Mail - Re: Prospect No 745031 M/s Yanson Engineering Private limited LA Rs 76.65 Lacs (Home Equity)

- List of Director and Share Holding pattern duly attested by Chartered Accountant in Original
- Copy of Individual ITR for the FY 2013-14 of Mr Uday Yennawar and Mrs Veena Yennawar
- Loan closer proof of IDBI bank Ltd Loan Account No 007657900002035

Regards
 Vinay K Nadaf
 Area Credit Manager
 Emp Code - C141569
 Mob No - 7507037860

OTHERS

OTHERS

SECTION- 3

To,

Date: 04/03/2016

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. 746499

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. Veena.....Uday.....Yanneshwar..... who is my Wife <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 Floor no -5, Vighneshwar Apt., Nagdi, Pune and my proof of residence may kindly be treated as proof of residence for him/ her also.

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,

Yanneshwar
A. J. Rao

Name and Signature of Borrower <with address proof>

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

Yanneshwar

Name and Signature of Borrower <without address proof>

To,

Date: 09/03/2016

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......746499

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.Varun.....Vday.....Yannewar..... 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 ..Flat no-5.....Vighna.....Harts.....Apt, Nigdi.....Pune.. and my proof of residence may kindly be treated as proof of residence for him/ her also.

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: 04/03/2016.

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.

746499

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. Aniket Vday Yannenwarz 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 Flat no - 5, Vighnesh Mantar Apt., Nigdi, Pune and my proof of residence may kindly be treated as proof of residence for him/ her also.

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,

Jyoti Pawar

Name and Signature of Borrower <with address proof>

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

Dnyaneshwar Pawar

Name and Signature of Borrower <without address proof>



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

Know Your Jurisdiction

Jurisdiction Details for AJMAC / AY 17-18

Surname **AJMAN ENGINEERING PVT LTD**

Middle Name

First Name

Area Code **PUNE**

AO Type **VII**

Range Code **C**

AO Number **1**

Jurisdiction **V.A.Y. 10(1), PUNE**

Building Name **PRAGAKSHA KALI BHAVAN, AKRUDI, PUNE**

Email ID **pune_104@incometax.gov.in**

*M.S. [Signature]
C/140819*

YANSONS PAN CARD

राष्ट्रीय लेखा संख्या /PERMANENT ACCOUNT NUMBER

AAACY0601J



नाम /NAME

YANSONS ENGINEERING PVT LTD

निर्गमन/व्यवस्था की तिथि /DATE OF INCORPORATION/FORMATION

01-07-1994

[Signature]
अधिकारी शासकीय, पुणे
Commissioner of Income-tax, Pune

इस कार्ड के लौ / मिल जाने पर कृपया यारी करने वाले
प्रतिवारी को सूचित / घास दें।
आपकर कायदा I पुणे,
"प्राविकार सदन" (संस्कार भवन),
60/61, एरंडवाणे, कर्वे रोड,
पुणे - 411 004.

In case this card is lost/found, kindly inform/return to
the issuing authority:
Commissioner of Income-tax - I, Pune,
"Pravikar Sadan" (Annexe Building),
60/61, Erandwane, Karve Road,
Pune - 411 004.

FCU
Screened

For YANSONS ENGINEERING PVT LTD.

[Signature]
Director

Office

Idea

Account No. 100006625596

YOUR Idea BILL

06/02/16

6PM

Yansons Engineering Pvt Ltd

Mr. Uday D Yannewar

J 26 MIDC Bhosari

Near Indrayani Corner

Telco Road Bhosari

Pune 411026

MH

Bill Number : 0275003697
 Bill Date : 23-Jan-2016
 Bill Period : 23-Dec-2015 to 22-Jan-2016
 Service Tax No : AAACB2100PST007
 Credit Limit : 14500.00
 PAN NO : AAACB2100P



Previous Bill Amount A	Payments B	Adjustments C	Current Charges D	Total Amount Due A - B + C + D	Due Date	Total Amount Payable After Due Date
मासिक देयक शुल्क 3976.71	मासिक भरती शुल्क 3980.00	संपादित राशि 0.00	एकूण शुल्क 3638.68	एकूण देयक शुल्क 3635.39	शुल्क भरती राशि 07-Feb-2016	देय दिनांक नंतरीय देय रकम 3708.10

* & More Idea Subscribers choose to Go Green & Save Paper every month, pls join them by activating EBILL. Send ACTEBILL <space> Y to Idea ID 12345.

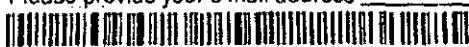
Summary of Charges

Particulars / वार्ता	Amount (₹) / एकूण राशि
Balance Carried Forward(A-B+C) / उत्तरित रकम	3.29
Current Charges / चालू महिन्याचे शुल्क	
Monthly Charges / मासिक शुल्क	1993.00
Feature Charges / विशेष सुविधा शुल्क	225.00
Usage & VAS Charges / एकूण यापासाचे शुल्क	958.77
Roaming Charges / रोमिंग शुल्क	1.05
One Time Charges / एका वेळेस भरावयाचे शुल्क	0.00
Other Credits & Charges / इतर शुल्क	0.00
Discounts / एकूण छूट	0.00
Service Tax / सेवा कर @14%	444.90
Bharat Cess @5%	15.96
Current Charges / एकूण चालू महिन्याचे शुल्क	3638.68
Total Amount Due / एकूण देयक राशि	3635.39

For General Information dial 12345, for Service Requests and Complaints dial Customer Care no. 198 (Toll Free) from your IDEA mobile. e-mail : customercare@idea.adityabirla.com

As per RBI guidelines, kindly deposit CTS (Cheque Truncation System) compliant cheque for Idea Bill Payment.

Please provide your e-mail address



IDEA Cellular Limited.

Please mention your name and Mobile No. at the back of the Cheque

Please draw your Cheque/D.D favouring "IDEA Cellular Ltd. A/C. No. 100006625596"

REMITTANCE SLIP (To be enclosed with your payment)

... VANSONS ENGINEERING PVT. LTD

Idea
Director

PAYMENT DETAILS

Account Number: 100006625596	Invoice No: 0275003697	Date: 07-Feb-2016
Yansons Engineering Pvt Ltd		Total Amt Due: 3635.39
Cheque <input type="checkbox"/> Demand Draft <input type="checkbox"/>	Cheque/D.D.No:	Date:
Bank & Branch:		

Pay your bill Online : 1) Just log onto www.idenccellular.com and go to My Account* 2) Use Express Bill Pay option on our website to pay without logging in*

One time instructions : Opt for ECS for your bank account or provide us the standing instruction on your credit card

Online Bill Payment option is available for COCP Customers.

D.A.1.1.019.

नवीन कारखाना

(विशेष—१६ सं.)

Fact Act license



सत्यमेव जयते

महाराष्ट्र शासन

नवीन क्रमांक ४

(नियम ६ व ८ पाहणे)

परवाना क्रमांक : No 093053

Shop
Act

मुद्रा

कारखान्याची नोंदणी व कारखाना चालविष्यासंबंधीचा परवाना

नोंदणी क्रमांक : ५०१२(म)०१२८९९९

कारखाने अभिनिताप, १९४८ आणि त्यासंबंधी असलेले नियम याच्या तरतुदीप्रमाणे न्यानसंबंधी इंजी शाठ ठिकाणी खाली वर्णन केलेल्या जागेत कारखाना चालविष्यास परवाना देण्यात आला आहे.

हा परवान्याच्ये प्रयोगात आण्यास परवानगा आहे. एका दिवशी ५००पर्यंत — पेक्षा जास्त कामगार लावण्यास आणि ३००पर्यंत — पेक्षा जास्त अंशवशक्ती उपयोगात आण्यास परवानगा आहे.

या परवान्याची मुद्रा ३१ डिसेंबर २००६ ते पर्यंत आहे.

शुल्क रुपये ५६८०=० प्रतीचले.

शुल्क रुपये ५६८०=० येणे.

रक्कम रुपये १२१२०=० जादा भरलेले.

दिनांक १२/१२/२००६

सचिलक:

दोयांगिक सुरक्षा व आरोग्य,

महाराष्ट्र राज्य, मुंबई.

परवाना विलेल्या जागेचे वर्णन

परवाना विलेल्या कारखान्याचे नाव न्यानसंबंधी इंजी नियुक्ती द्वारा घटृट ठिकाणी नियुक्त,

पत्ता २६, हम आय डी.सी. भोसरी, पुणे २६

कारखान्याच्या इमारतीचे नकाश दिनांक १३/१०/०८

च्या जावक क्रमांक

लाली मजर केले गेले आहेत.

नूतनीकरण १० नंकादी १२०२-०९ HRD ३५०००

नूतनीकरणाचा
प्रक्रिया

कामगार

अश्वशक्ती

आकारलळा जास्त भरणा परवान्याची मुद्रा परवान्याचे तूतनी-
शुल्क झाली रक्कम संपत्त्याची तारीख करणा कराऱ्या
१७ डिसेंबर सहसंचालकाची
स्वाक्षरी

पर्यंत /	पेक्षा जास्त	पर्यंत /	पेक्षा जास्त
पर्यंत /	पेक्षा जास्त	पर्यंत /	पेक्षा जास्त
पर्यंत /	पेक्षा जास्त	पर्यंत /	पेक्षा जास्त
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पर्यंत /	पेक्षा जास्त	पर्यंत /	पेक्षा जास्त

०१३१७५१

M.G. ENGINEERS LTD.

By Name

Director

WORK

मर्वस २६ मी
Geo. 26 m.

भवग्रन्थ/दस्तो पत्र/तिसरी पत्र

आहुष्य व संकेतालय अधिकारी

संकेतालय

विषय/उचितामा

संकेतालय

मार्गीय संदर्भ/प्राप्तीक दिनांक तिरंगा

नमुना प. क. फि.

(नियम ११२ फहा)

वार्षिक विवरण क्रमांक
वार्षिक विवरण क्रमांक
वार्षिक विवरण क्रमांक

काषणाम
उपकोषामार

संकेतालय

वार्षिक विवरण क्रमांक

विषय - ११३० - वार्षिक विवरण सेवा याजमान

प्रधान शिवाय - वार्षिक उपलिखितायाल

उप प्रधान नाम - वार्षिक उपलिखितायाल

गोपनीय

संपर्क संचयक

० २ ३ ० ० ० ४ ५

वरिल माहिती वरोजा आहे तिसे स्वीकारवेच

पावती द्यावी

दिनांक - Assistant Director

Industrial Safety & Health

(येचे कोषमाप्त/संकेत वर्कमा गरणा करण्याचाबद्दा आद्या देणाऱ्या अधिकाऱ्याला तसी निवारण करावा)

कोषमाप्त/उपकोषामार/वार्षिक विवरण

वार्षिक विवरण क्रमांक/हिस्टोरी क्रमांक संकेतालय

विषय - मिळाली ११३० - ११३०

मार्ग (अंगठ्यालाई) - १० thousand

लाख (खाली) five hundred & eighty

कोषमाप्त

लेखापाल

कोषमाप्त/उपकोषामार/वार्षिक विवरण

चलन क्रमांक - ११३० - ११३०

STATE BANK OF INDIA

STATE BANK OF INDIA

12/5/2013

Transferred on 12/5/2013

EMP. PF No. 443314

5 Dangar

क्रमांक मार्ग पहा

C 131759
12/5/2013
69



प्रारूप आई० आर०
Form I. R.

निगमन का प्रमाण-पत्र

CERTIFICATE OF INCORPORATION

ता० का सं०
No. 11-78280 of 1994

मैं एतद्वारा प्रमाणित करता हूँ कि आज

कम्पनी अधिनियम 1956 (1956 का 1) के अधीन निगमित की गई है और यह
कम्पनी परिसीमित है।

I hereby certify that YANSONS ENGINEERING PRIVATE
LIMITED

is this day incorporated under the Companies Act, 1956 (No. 1 of 1956)
and that the Company is limited.

मेरे हस्ताक्षर से आज ता० को दिया गया।

Given under my hand at ... BOMBAY ... this ... NINTH
day of MAY One thousand nine hundred and NINETYFOUR

(G. SRINIVASAN)

कार्पोरेशन का रजिस्ट्रर

Registrar of Companies
Maharashtra



VANSONS ENGINEERING PVT. LTD.

O/d
C 13/7/94

J. J. Jammal

Director

SEARCHED - INDEXED - SERIALIZED - FILED

SEARCHED - INDEXED - SERIALIZED - FILED

SEARCHED - INDEXED - SERIALIZED - FILED



प्रारूप आई.आर०
Form I. R.

निगमन का प्रमाण-पत्र
CERTIFICATE OF INCORPORATION

ता० की सं०
No. 11-98831 of Date. 1996

मैं एतद्वारा प्रमाणित करता हूँ कि आज

कम्पनी अधिनियम 1956 (1956 का सं० 1) के अधीन निगमित की गई है और वह कम्पनी परिसीमित है।

I hereby certify that YANSONS MARKETING SERVICES
PRIVATE LIMITED

is this day incorporated under the Companies Act, 1956 (No. I of 1956) and that the Company is limited.

मेरे हस्ताक्षर से आज ता० को दिया गया।
Given under my hand at MUMBAI this TWELFTH
day of APRIL One thousand nine hundred and NINETYSIX.

Reena
(Y.M. DEOLIKAR)

कम्पनियों का रजिस्ट्रार
ADCL, Registrar of Companies

ज्ञ० एस० सी० ।

J. S. C. 11

79 लास० एफ० एस० सिविल/कल/91-20,000-15-1-92-भासमुगा

79 लास० एफ० एस० सिविल/कल/91-20,000-15-1-92-GIPG.

... YANSONS ENGINEERING FVT. LTD.

Director

THE COMPANIES ACT, 1956
COMPANY LIMITED BY SHARES
MEMORANDUM OF ASSOCIATION
OF
YANSONS MARKETING SERVICES PRIVATE LIMITED

- I. The name of the Company is **YANSONS MARKETING SERVICES PRIVATE LIMITED**
- II. The Registered Office of the Company will be situated in the State of Maharashtra.
- III. The Objects for which the Company is established are :-
 - (A) **THE MAIN OBJECTS OF THE COMPANY TO BE PURSUED BY THE COMPANY ON ITS INCORPORATION :**
 - 1. To carry on the business of marketing, distribution and dealing in all kinds of merchandisable, saleable, negotiable movable and immovable goods, products, equipments, projects, services, ideas, philosophies.
 - (B) **OBJECTS INCIDENTAL OR ANCILLARY TO THE ATTAINMENT OF THE MAIN OBJECTS ARE :**
 - 2. To lend or make available the services of such technicians and experts of the company to such other establishments, workshop who are or will be in need of services and also make business of consultancy relating to the objects of the company.
 - 3. To take part in management, supervision and control of business or operations of any company or undertaking having similar objects and for the purpose to appoint and remunerate any director, or directors, trustees, accountants or other experts.
 - 4. To buy, take on lease or licence or otherwise to acquire lands and to acquire in any manner or to construct, erect, re-erect, alter, build, renovate, decorate, maintain, roads, streets, brick works, sheds, buildings, flats, houses, shops, showrooms, offices, ware houses, mid floor landings tents and other temporary or permanent structures for the purpose of the business of the company and to demolish, re-erect and/or to alter or otherwise deal with land and buildings in possession or belonging to the company or in respect of which the company has power in any manner to deal with.
 - 5. To enter into agreement, partnership or collaboration or joint venture or into any arrangement for the business or its development or expansion or for sharing of profits, amalgamation, union of interest, reciprocal concession or co-operation with any person, partnership or company or body corporate whether Indian or foreign and to promote and aid in promoting, constituting forming and organising companies or partnership of all kinds for the purpose of acquiring and undertaking any property and liabilities of the company and also to pay for any properties, rights or privileges acquired by this Company either in shares of the Company or partly in shares and partly in cash or otherwise and to give shares or stock of this Company in exchange for shares or stock of any other company.
 - 6. To purchase, acquire or take over the whole or any part of the business, goodwill, property, contracts, agreements, rights, privileges, effects and liabilities of any person, firm or company carrying on or proposing to carry on or ceasing to carry on any business, profession or activity which the company is authorised to carry on upon such terms and subject to such stipulation and conditions and at or for such price of

consideration (if any) in money, shares, debentures, moneys worth or otherwise as may be deemed fit.

7. To borrow or raise money or secure the payment of money or to receive money on deposits, whether as secured loans and/or unsecured loans from companies, firms, banks, financial institutions, trusts, individuals, group of individuals bodies corporate, societies and organisations with or without interest, with or without rights to convert such borrowed monies in to shares of this or any other company or otherwise in such manner as the company may think fit and proper and by the issue of debentures, debenture stock, bonds either convertible into share of this or any other company or otherwise, or perpetual debenture annuities, and in security of any such money so borrowed or received, to mortgage, pledge or charge the whole or any part of the property, assets or revenues of the company, present or future, including its uncalled capital, by special assignment or otherwise or to transfer or to convey the same, absolutely or conditionally or to create interest and to give the lenders power of sale and other powers as may deem expedient and to purchase, redeem or pay off any such loans, debentures, debenture stock, bonds, deposits, subject to payment of principal and interest in a manner to be stipulated in relation to issue of such debentures, debenture stock, bonds or acceptance of such loans, deposits and subject to the provisions of law in this regard.
8. To lend, advance, invest or otherwise employ the money belonging to or entrusted to the company in or upon securities or shares or other movable or immovable property with or without security, upon such terms and conditions as may be thought proper and from time to time vary such transactions and investments in such manner as may be proper and to give guarantees to third parties in respect of sums borrowed by any individual firm, body corporate, any other entity provided that the company shall not carry on the business of banking as defined by Banking Regulation Act 1949.
9. To let, mortgage, charge, sell, grant, licences easements and other rights or otherwise dispose of any property of the company of whatsoever nature or part that of either absolutely or conditionally in such manner and upon such terms and conditions in all respects as may be thought fit and to accept payment for satisfaction of the same in cash or otherwise.
10. To raise money, resources, properties by issue and allotment of shares, debentures and other securities whether for consideration in cash or otherwise, on such terms and conditions as the company may think fit and proper.
11. To pay out of the funds of the company all expenses which the company may lawfully pay with respect to promotion, formation, registration of the company and the issue of its share capital, debentures, debenture stock, bonds, other securities and acceptance or renewal of deposits including brokerage and commissions for taking, placing, underwriting or procuring the underwriting of shares, debentures, debenture stock, bonds, deposits or other securities of the company.
12. To draw, accept and make to endorse, discount or negotiate or transfer promissory notes, hundies or bills of exchange, bills of landing and other negotiable instruments in connection with the business of the company.
13. To open current or fixed deposit and other accounts with any bank including Cooperative bank, shroff or merchant and to pay into and draw money from such accounts and operate the same.
14. To pay all the preliminary expenses of any company promoted by the Company or any other Company in which this Company is or may contemplate being interested, and preliminary expenses may include all or any part of costs and expenses of owners of any business or property acquired by that Company.
15. To establish branches, offices and appoint agents, dealers, selling agents, representatives in India or in any part of the World for or in connection with all or any of the objects of this company.
16. To carry out in India or any part of the World all or any of the object of the object of the Company as principals.

agents, factors, trustees, contractors or otherwise either alone or with any corporate body, Government, semi-government, or any statutory authority.

17. To insure the whole or any part of the property of the company either fully or partially to protect and indemnify whole or part thereof.
18. To undertake, perform, render, carry out implement any of the objects\activities of the company on charitable, Benevolent basis to assist any Government, Regional, National, International Institutions, Organisations, Associations, Federations, Bodies Corporate, Groups, private or public or for direct benefit of any section of public, society.
19. To undertake, accept, carry out support such social responsibilities and obligations in India or in any part of the World as may be decided from time to time, depending upon the ideologies, and social values prevalent at that time, either alone or conjunctively with others for the benefit of the general public either actively or otherwise and by contribution of cash or otherwise to assist any Governments, statutory authorities, local authorities, private Institutions, Organisations, of various socio-economic objectives.
20. To enter into any arrangement with any Government or authority supreme, municipal, local or otherwise or other person or institution that may seem conducive to the company's objects or any of them and to obtain, apply for purchase or otherwise acquire from any such Government or authority or other persons or institutions any rights, lease\s, power, concessions, grants, licences and privileges and the decrees which the company may think it desirable to obtain and to carry out, exercise and comply with any such arrangements, rights, privileges and concessions and others.
21. To apply for, purchase or by any other means acquire, protect and prolong and renew and to exercise, develop, grant licences in respect of and to sell, let or otherwise turn to account any inventions, licences, concessions, rights, privileges, secret formulas belonging to the company or which it may acquire or any interest in the same and to apply for, take out and register trade make or any patent or patents for any invention or inventions, or obtain exclusive or other privileges in respect of the same in any part of the world.
22. To search for and to purchase or otherwise acquire from any Government, state or other authority any licences, lease\s, concessions, grants, quota rights, decrees, right, power and privileges whatsoever as may seem to the company capable of being turned to account and to work, develop, carry out, exercise and turn to account the same for the objects of the Company.
23. To procure recognition of the company in any country, state or place and to establish and regulate agencies for the purpose of the company's business and to apply or join in applying any parliament, Legislature, Government, Local, Municipal authority or body, Indian or Foreign, for any Acts of parliament, Laws, resolutions, decrees, concessions, orders, rights, or privileges that may seem conducive to the companies objects or any of them and to oppose any proceedings or applications which may seem calculated directly or indirectly to be prejudicial to the interest of the company or which may be affecting the company's interests.
24. To amalgamate with any other company whose objects are or include objects similar to those of the company, whether by sale or purchase (for fully or partly paid up shares or otherwise) of the undertaking subject to the liabilities of this or any such other company as aforesaid with or without winding up or by sale or purchase (for fully or partly paid up shares or otherwise) of all or a controlling interest in the shares of stock of this or any other company as aforesaid or in any other manner.
25. To adopt any lawful means, for making known the company, its goals, philosophies, policies, business, activities and interests.
26. To start or maintain, subsidies or contribute to charitable dispensaries or hospitals, gymkhana, playgrounds, clubs, libraries, technical or literary, hospitals, shops, boarding, houses or institutions for the benefit of the company's employees.

27. To establish or support or aid in establishment and support of associations, institutions, funds, trusts, and conveniences calculated to benefit employees or ex employees of the company or the dependents or relatives of such persons and to grant pensions, allowances and to subscribe or guarantee money for charitable or benevolent objects or for any exhibitions or for any public, general or useful object.
28. To provide for the welfare of employees or ex-employees of the company and the wives and families or dependents connections of such persons, by building or contributing to the building of houses, dwellings or chawls, institutions, trusts or by grants of money, pensions, allowances, bonus, or other funds and to provide or subscribe or contribute towards places of instruction and recreation, hospitals and dispensaries, medical and other attendance, clubs or other assistance as the company shall think fit, and to subscribe or contribute or otherwise to assist to guarantee money to charitable, benevolent religious, scientific national or other institutions or objects which shall have any moral or other claim to support or aid by the company either by means of locality of public and\or general utility or otherwise.
29. To accept or make gifts or bequests, donations, claims, rights, in cash or in kind whether with or without conditions and whether onerous or otherwise form\to any person including the Directors, shareholders of the company, body corporate, firm group of persons.
30. To invest surplus funds in shares, stocks, debentures, debenture stocks, bonds or securities of whatever nature and kind by original subscription, surrender, purchase, exchange or otherwise and to guarantee the subscription thereof and to exercise and enforce all rights and power conferred by or incidental to the ownership thereof.
31. To create any depreciation fund, reserve fund, sinking fund, insurance fund, or any special or other fund whether for depreciation, or for repairing, importing extending or maintaining any of the property of the company or for redemption of debentures or redeemable preference shares or for any other purpose whatsoever that may be conducive to the interests of the company.
32. To place as reserve or to distribute as bonus shares among the members or otherwise to apply as the company may from time to time think fit, any moneys received in respect of forfeited shares.
33. To remunerate or make donations by cash or other assets or by the allotment of fully or partly paid shares by a call or option shares, debentures, debenture stock or securities of this or any other company or in any other manner whether out of the company's capital or profits or otherwise to any person or persons, firm or company for services rendered or to be rendered in introducing any property or business to company or in placing or assisting to place or guaranteeing the subscription of any shares, debentures stock or other securities of the company or for any other reason which the Company may think fit.
34. To lend or make available the services of such technicians and experts of the company to such other establishments, workshop who are or will be in need of services relating to the objects of the company.
35. To refer to agree to or agree to refer any claims, demands, disputes or any other questions, by or against the company, or in which the company is interested or concerned, and whether between the company and a member or members or his or their representatives or between the company and a third party, to arbitration in or at any place outside India and to observe and perform and to do all acts, deeds and things to carry out or enforce the award.
36. To appoint, train, retain, remove in India or abroad any kind of personnel as employees, including Managing Directors, whole time Directors, Executive Directors, Consultants, advisors, contractors, agents, representatives, auditors, investigators, inspectors, experts in any field in the interest of and for the furtherance of objects, of the company and to pay to them compensation in cash or otherwise or otherwise for their services.
37. To distribute any of the property of the company among the members in specie, subject to the provisions

of companies act, in the event of winding up.

38. To indemnify officers, directors, agents and servants of the company against proceedings, costs, damages, claims and demands in respect of anything done or ordered to be done by them for and in the interests of the company or for any loss, damage or misfortune whatever, which shall be caused in execution of the duties of their office or in relation thereto.
39. To act as agents, brokers and as trustees and to undertake and perform sub contracts and also to act in any of the objects of the company through or by means of agents, brokers, sub contractors or others.
40. To own, equip, maintain, and work omnibuses, lorries, motor cars and other vehicles or means of transport, appropriate for carriage of men and material of the company and persons doing business with the company, goods and to build stores for fuelling and repair of such vehicles.
41. To become member of societies, federations, chambers, associations, corporations, and bodies formed for assistance, maintenance, improvement and safeguarding the interest of the objects and business of the company.
42. To do all such things as are incidental or may be thought conducive to the attainment of the objects of the company or any of them in India or elsewhere in the world as principal, agents or otherwise and either alone or in conjunction with others.
43. To carry on the business or branch of the business which this company is authorised to carry on by means or through appointment of management, supervisors, agency or any subsidiary or other company or companies in which this company is interested as shareholder, debentureholder, lender, creditor or otherwise and to enter into arrangement with any such company for taking the profits and bearing the losses of any business so carried on or for financing any such company or guaranteeing its liabilities or to make any business so carried on, including power at any time either temporarily or permanently to close any business or branch and to act as manager or to appoint directors or managers of any such company.
44. To subscribe, promote, officiate, obtain membership for getting information, study reports, books, publications, journals from various institutions, colleges, societies, chambers, companies, firms, and from individuals or bodies corporate.
45. To gather, simulate, tabulize various data information, study, and reports and to carry out market surveys, market studies, or to get the information from the other individuals, firms, organisations, Institutions or other bodies.
46. To publish, edit, display, rebate information research work, inventions, method, philosophies, ideas, ideas relating to business of company.
47. To establish, provide, maintain and conduct or otherwise subsidise experimental workshops for scientific and technical research and experiments and to undertake and carry on scientific and technical researches, experiments and inventions by providing, subsidising, endowing or assisting laboratories and by providing or contributing to the remuneration of scientific or technical professors, teachers and by providing or contributing to the awards, prizes, scholarships, grants, sponsorships to students or others and generally to encourage them.

(C) OTHER OBJECTS :

48. To design, manufacture, fabricate, assemble, work on, process, repair, alter, convert, buy, sell, import, export, market, consult and deal in plants, machineries, sub-assemblies, machine parts, tools, jiggs, moulds, tool fittings, fixtures, gauges, instruments, appliances, components, accessories, systems, methods,

technologies, techniques and finished or semi-finished engineering products for industrial, agricultural or domestic use.

49. To carry on the business of manufacturing, buying, selling, Importing, exporting, leasing, letting on hire, repairing and dealing in all types of scientific, hydraulic, pneumatic, electronic, thermal, sonic, ultrasonic, optical, surgical, and surveying machines, equipments, instruments, systems, parts, components, accessories, tools, apparatus, assemblies and sub assemblies.
50. To carry on the business of interior decorators, architects, furniture makers, landscape designers, valuers, surveyors, structural engineers, structural consultants, contractors, centering contractors, plumbing and fitting contractor, electrical contractor, painting & water-proofing contractor, garden contractor, fabricator.
51. To manufacture, extract, process, buy, sell, distribute, import, export, or otherwise deal in all kinds of edible, nonedible oils, oil seeds, oilcakes, manures, and fertilizers, bran textured, proteins, protein concentrates, protein isolates, lecithin, soaps, glycerin, all kinds of nuts and seeds and substances, oil bearing protein and all types of food stuff used for the consumption by-product or ingredients thereof and to grow manufacture and deal in soya flour and soya products, its derivatives and formulations fit to be used in human diet, dal like products, milk like products, animal feed, poultry feed, fish feed and pig feed.
52. To manufacture, buy, sell, import, export, all kinds, classes and varieties papers, boards and pulps, all products and articles made therefrom or in the manufacture of paper, board of pulp, or articles or products made therefrom are used or utilised and raw materials and chemicals used and retired in the manufacture of paper, board or pulp.
53. To manufacture, formulate, trade and carry on business in all kinds of pesticides, insecticides and fungicides in all kinds of formulation, such dusting, wettable, liquids, aldrin, sulphur, heptachlor, parathion, pyrethrum and any other chemical whatsoever.
54. To promote, establish, acquire, take on lease and carry on in India and elsewhere the business of manufacturing, refining, raising, preparing, buying, selling, importing, exporting, distributing, and dealing in organic and inorganic chemicals, explosive and fine and heavy chemicals and special purpose chemicals such as required in all industries including the industries set up for leather tanning, food, drugs, pharmaceuticals, cosmetics.
55. To purchase, sell, import, export, manufacture, repair, or otherwise deal in all types of extruders, and other machinery used for the manufacture of insulated cables, sheeted and unsheeted wires, industrial cables.
56. To manufacture, produce, process, procure, fabricate, assemble, purchase, sell, import, export and otherwise to deal in all types of cold storage machinery, refrigeration and air-conditioning machinery and their allied products.
57. To manufacture, invent, search, formulate, prepare, derive, mix, generate, raise, process, produce, buy, sell, import, export, distribute, market and deal in all kinds of seeds, fertilisers, and other inputs required for agriculture objects and purposes.
58. To manufacture, produce, process or assemble and deal in all sorts of air and gas treatment plants and equipments, boilers of all kinds, and industrial fans, steam heaters, air filters, air curtains, spray painting booths and complete system of all kind and description relating to air technology.
59. To carry on the business of warehousemen, stores, custodians, surveyors, assessors, auctioners of goods and stocks of every description and to issue receipts, certificates and warrants to persons warehousing goods and stocks with the company.
60. To carry on the business of exporters, importers, commission agents and distributors of various materials

and goods and products.

61. To carry on consultancy in all fields including electrical, electromechanical and engineering and commercial fields.
62. To carry on the business of accepting and executing contracts from the customers on turn key basis for manufacturing, supplying erecting, installing and commissioning all electrical and mechanical systems projects, equipments, machines including the civil construction work incidental and necessary thereto.
63. To establish, conduct, own manage and carry on the business of hotels, restaurants, taverns, refreshment and tea-rooms, cafes, milk and snack bars, road-house, auto-court, motel, beer-house, holiday camps lodging houses, and to carry on business of contractors in foods, drink, provision, products, liquors, milk liquors, soft drinks for public amusement generally and for private and public functions.
64. To construct, run, maintain, manage cinema theatres, recording, and editing, dubbing studios, film studios and carry on the business of showing and making advertisement films, documentaries, feature films, slides, video films, photographs and import, export buy, sell, manufacture exposed or unexposed films coloured or otherwise, raw materials, machinery, apparatus, for the betterment of movies and photography.
65. To carry on the business of service contractors for arranging corporate and business parties, meeting, conferences, seminars, speeches, exhibitions, functions, interviews, ceremonies, celebrations, exhibitions, symposiums slide-shows, get-togethers, dinners, luncheon and for that purpose to aid, provide make available, serve directly or indirectly through agents, facilities such as comfortable sitting and meeting accommodation, meeting place, rooms, halls, kitchens, sitting arrangements, furniture public address systems, audio-visual, photographic, display and projecting equipment, drinks foods & food products, milk and milk products, provision communication systems, rest house serving staff, vehicles tour programme, travel booking service, public relation & liaison facility and generally to carry on the above activities.
66. To carry on the activity of iron masters, iron founders, iron workers, steel makers, blast, electric and ferrous non-ferrous founders, metal makers, alloy makers, galvanisers, welders, enamellers, platers, cutters of metals, stones, precious stones and inorganic substances.
67. To carry on the business of advertisers, printers and publishers and to print, publish, stock, provide and subscribe for books, magazines, periodicals, papers, posters, and to carry on the business of library for every kind of books periodicals, papers, posters and provide services of filing, new papers cuttings & clipping.
68. To carry on all or any of the business of finance company (not amounting to banking business) and to finance and to assist to get financial assistance, accommodation to any individual, firm, association of persons, bodies corporate, industrial undertaking or otherwise with or without security and with or without interest for short, medium, long or definite term or period on mortgage, pledge, hypothecation, lease, hire-purchase or otherwise or as site loan and by way of purchasing or discounting of cheques and bills and other negotiable and transferable documents on such terms as may be expedient to carry on the business as financers and carry on all types of financial operations and finance business and to do all such acts, and perform all such functions falling within the description of mercantile business other than Banking as defined in the Banking Regulation Act 1949.
69. To purchase for investment or resale and to traffic in land and house and other property of any tenure and any interest therein and to create, sell and deal in freehold and leasehold ground, rents and to make advances upon the security of land or house or other property or any interest therein and generally to deal in, traffic by sale, lease, exchange or otherwise with land and house property and any other property, whether real or personal.
70. To carry on the business of leasing and hire purchase finance company and to acquire and provide on lease

or hire, purchase basis all types of office equipments, industrial machines, systems, domestic durable consumables, machinery, vehicles, buildings, flats, industrial commercial premise.

71. To carry on the business of designing, developing, inventing Innovative and non-conventional technologies, techniques, methods, systems, processes to manufacture machines, equipments, system, Instruments, appliances, spares, components, tools, fittings, fixtures.
72. To render, scientific, technical, commercial, management and other types of consultancy, skilled services in India and abroad to firms, companies, individuals and associations of persons for any activity relating to design, research, development, manufacture, purchase or marketing of electrical, mechanical, electronics or any other product, items, and to prepare market survey, techno-economic feasibility and project reports and to take up a whole or part of the project on turn-key basis and to carry on any of the object.
73. To carry on the business of waterproofers and manufacturers of water proofing material or water resistant, protective products india rubber, leather, imitation leather cloth, plastic oil, cloth, linoleum, tarpaulins, or alike products for all purposes.
74. To carry on the business of promoters, builders, development, construction and maintenance contractors of residential, commercial, industrial buildings, sheds, warehouses, hutments, and structures and for that purpose undertake development of land, buildings, build, renovate, enlarge, extend, pull down, rebuild, supervise, consult on and prepare layout for building and construction activities.
75. To manufacture, fabricate, assemble install, maintain, repair buy, sell, import, export, lease, let on hire or licence all machinery, furniture and fittings required for construction and maintenance of all types of structures and also material, articles and things including doors, windows, grills, fittings, tiles, elevators, tanks, drainages and sewage systems, switches, cables, wires, switch boards, bells, alarms, fans, air conditioners, heaters, temperature controlling equipments, water filters, pumps, electrical motors, locking system, electrical material, switch boards & buttons, sanitary wares.
76. To carry on the business of trading company and for that purpose to buy, sell, import, export, let on hire, lease, distribute, deal in movable or immovable properties, domestic durable consumables plants and machinery, part, components, accessories, tools, equipment raw materials finished goods commodities, appliances for industrial, commercial, agricultural, medical or household purpose.
77. To undertake and carry on the business as computer programmers and consultants, data processors, and provide management information service, systems, and application software, system analysis, designing
78. To carry on the business as manufacturers of, dealers in, hirers, repairers, cleaners, storers, consultants or garagekeepers of bicycles, scooters, mopeds, motorcycles, motors, cars, three-wheelers, tractors, trucks, buses, mini-buses, carriages, launches, boats, aeroplanes, copters, dumpers, earthmovers, bulldozers road rollers, carts powered by spirit, kerosene, petrol, diesel, steam, gas, electricity, electronic, animal or solar energy and accessories, spare parts, equipments, tools such as engine, piston, cables, bearings, valves, tyres, shafts, chassis, bushes, rubber lining, gaskets used therein.
79. To purchase, produce, manufacture, assemble, fabricate, repair, improve, renovate, sell, mortgage, deal in different type of products, articles, parts, spares, plants, machineries, assemblies, sub-assemblies, components whether of wood steel, glass, metal, rubber, fiber glass, plastics, resins, PVC rubber foam or otherwise for domestic, office, industrial, laboratory, transport, hospital, hotel, decoration and for any other purpose.
80. To establish schools, colleges or training centres or places for instruction in engineering, medical, commerce, science, arts, professional trade courses and to award diplomas, certificates of merit, scholarships, freeships, fellowships, or give monetary help and other assistance and facilities to students in all fields including that of rural uplift and allied trade and industries.

81. To carry on the business as dealers in glass, chinaware, pottery earthware, gold and silver plated goods, plastic, backelite and rubber goods and all kind of bottles, boxes, cartons, receptacles, containers and cases made of cardboard, metal or otherwise.
82. To manufacture, sell, purchase, import, export metal fluids, lubricants, coolents, metal working fluids management systems, machineries, assemblies, spares and to make consultancy in the field of metal working fluids management including disposal thereof.
83. To act as agents for the investment, loan payment, transmission collection of moneys, and for the purchase, sale and improvement, development and management of property including business concern and undertakings.
84. To carry on the business as Travel Agents and booking and reserving accommodations, seas, berths, compartments, coupes, complete bogies on railways, motor ships, boats, aeroplanes, steam ships, motor bus and omnibus and other means of travel and to issue tickets for the same as authorised agents and to book, reserve and secure accommodation in rooms, and boardings in hotels, restaurants and boardings houses and to act as agents and/or representatives of railways, airlines, hotels, tour operators, transporting agencies, shippers, insurance companies, and to do the necessary things for service to passengers, in obtaining visa, passports.
85. To establish, maintain and operate air, shipping, road transport services (public or private) and all ancillary services and for this purpose as independent undertakings to purchase, take on exchange charter, hire, build, construct, or otherwise acquire and to own, manage and trade with stem sailing motor, aircraft and other ships, trawlers, barges, drifters, tugs and vessels, motors and other vehicles, with all necessary and convenient equipments, engines, tackles, gear, furniture, and stores or in shares of interests in ships, vessels, motors and other vehicles, including stocks in securities if companies possessed of or interested in any ships or vehicles or to maintain, repair, fit or refit improve insure dispose of any of the ship, vessels and vehicles, shares, stocks ad securities or any of the engines, tackle gear, furniture, equipment and stores.
86. To purchase take on lease, or otherwise acquire (either with or without surface) coal, mines, iron ore mines and other mines, mining ground and minerals and an mining right grants, concession and easements and any lands and hereditaments or other property necessary or convenient for the advantageous possession and the use of the mines or work for the time being owned or worked by the company or any interest therein respectively, and to search for get make merchandible and sell dispose of coal, iron and other ores metals and minerals and substances of earth whatsoever.
87. To carry on all or any of the businesses of prospecting exploring mining, winning, importing, exporting dealing, processing, buying selling, and distributing, and generally dealing in earth and ores of all kinds, including iron ore, ferro manganese, china clay, gutts silica, abrasive minerals, aluminium materials, bauxite flourspare and others.
88. To receive money, securities, valuables of all kinds for the deposit or for the safe custody and generally to carry on the business of safe deposit company.
89. To carry on all or any of the following business namely, cottons and doublers, flex, hemp, jute and wool merchants, wool cotton, worsted stuff manufacturers, bleachers and dyes and makers of vitriol, bleaching and dyeing materials and chemicals and to grow, prepare, process, manufacture purchase, comb, spin, it, and deal in flex, hemp, wool cotton, silk and otherwise manufacture buy and sell and deal in linen cloth and other goods and fabrics whether textile, falted, netted or looped.
90. To carry on the business of dyeing, bleaching mercerising, calendering, printing, combing, preparing, spinning, weaving, manufacturing selling buying ad otherwise dealing in yarn linen cloth and other goods and fabrics made from raw cotton, flex, hemp, jute, wool and other materials.

91. To carry out business of ready made or made to measure garments, manufacture, drapers and hosiers, clothers, dress makers, costumers, dress agents, tailors and outfitters, generally and as manufacturers of and dealers in tapestry, needlework neckware ties, collars, cuffs, scarves, cells tinsel and fabrics and thread and all articles of wearing attire for personal or household use, decoration ornament.
92. To carry on the business of an investment company and to buy, sell, exchange, dispose off, transfer, gift, underwrite, invest in and acquire, hold and deal in the name of the company or its nominee(s) shares, stocks, debentures, debenture stock, bonds, obligations and securities of any kind issued or guaranteed by any company constituted or carrying on business in India or elsewhere and debentures, debenture-stock, bonds, mortgages, obligation and securities issued or guaranteed by any government, state, public body or any authority, firm or person or association of persons, undertaking, society in India or elsewhere.
93. To carry on the business of engineering in all fields including mechanical, electrical, civil, electronics and to carry on the business as surveying and consulting engineers.

The objects mentioned herein above in para III(a) (b) (c) are not confined to one state but extend to whole part of the world .

- IV. The liability of the members is limited.
- V. The authorised share capital of the company is Rs.1,00,000/- (Rupees one lakh only) divided into 10,000 (ten thousand) equity shares of Rs. 10/- (Rupees Ten only) each with a power to increase and reduce the capital for the time being of the company into several classes and to attach thereto respectively preferential, deferred, qualified, or special rights, privileges, or conditions, as may be determined by or in accordance with regulations of the company and to vary, modify or abrogate any such rights, privileges or conditions in such manner as may for the time being be provided by the regulations of the company.

We, the several persons whose names and addresses are subscribed below, are desirous of being formed into a company in pursuance of this Memorandum of Association and we respectively agree to take the number of shares in the capital of the company set opposite our respective names:-

Signature, name, address, description & occupation of subscriber	No. of Equity shares taken by each subscriber	Signature of witness with description & occupation
SD/-	10 (TEN)	WITNESS TO BOTH
1. UDAY YANNEWAR S/O DATTATRAYA YANNEWAR 25/519, PCNTDA, NIGDI, PUNE - 411 044.	SD/-	NEELKANTH LIMAYE S/O GOPAL LIMAYE 810, SADASHIV PETH, PUNE - 411 030.
BUSINESS	COMPANY SECRETARY	
SD/-	10 (TEN)	
2. VEENA YANNEWAR W/O UDAY YANNEWAR 25/519, PCNTDA, NIGDI, PUNE - 411 044.	BUSINESS	
TOTAL	20 (TWENTY)	

THE COMPANIES ACT, 1956
COMPANY LIMITED BY SHARES
ARTICLES OF ASSOCIATION
OF
YANSONS MARKETING SERVICES PRIVATE LIMITED

1. (a) Regulations in Table A in the first schedule to the Companies Act 1956 shall apply to this Company except in so far as they are not inconsistent with any of the provisions contained in these regulations and except in so far as they are hereinafter expressly or implicitly excluded or modified.
- (b) Regulations 21, 36, 37, 38, 39, 40, 41, 42, 43, 49(2), 64, 66, 83, 84, of Table A shall not apply to the Company.

Application of Table "A"

INTERPRETATION

2. In these Regulations unless the context otherwise requires, the words and expressions contained shall bear the same meaning as in the Act or any statutory modification thereof.

Interpretation

The company or 'This Company' means
YANSONS MARKETING SERVICES PRIVATE LIMITED

The Company or this Company

"The Act" means "The Companies Act, 1956" or any statutory modification or re-enactment therefore for the time being in force.

"The Act"

"Board" means a meeting of directors duly convened and constituted, or as the case may be, the Directors assembled at the Board of the Company collectively.

"Board"

"Capital" means the Share Capital for the time being raised or to be raised for the purpose of the Company.

"Capital"

"Directors" means the Directors for the time being of the Company, or as the case may be the Directors assembled at the Board.

"Directors"

"Dividend" includes bonus or interim dividend.

"Dividend"

Words importing the masculine gender also include the feminine gender.

"Gender"

"In writing" and "Written" include printing, lithography and other modes representing or reproducing words in a visible form.

In writing and written

"Month" means a calendar month.

"Month"

"Office" means the registered office for the time being of the Company.

"Office"

7. The Company may from time to time, by Ordinary Resolution increase the share capital by such sums to be divided into shares of such amounts as may be specified in the resolution.

Increase of Share Capital

8. The Company may from time to time, by Special Resolution reduce its share capital in any manner for the time being authorised by law. The capital may be paid off on the footing that it may be called up again or otherwise.

Reduction of Share Capital

9. The rights of the holders of any class of shares for the time being forming the part of the capital of the Company may be modified, varied, affected, extended or surrendered either with the consent in writing of the holders of three-fourths of the issued shares of that class or with the sanction of a special resolution passed at a separate meeting of the holders of shares of such class.

Modification of Shareholder's rights

10. Subject to the provisions of Section 94 of the Act, the Company in General Meeting may from time to time subdivide, consolidate, cancel its shares or any of them and Resolution shall decide the rights of share-holders on sub-division regarding dividend, capital compared with others.

Consolidation and Subdivision

SHARES AND CERTIFICATES.

11. Subject to the provisions of the Act and these Articles the shares in the capital of the Company for the time being (including any shares, forming part of any of increased capital of the Company) shall be under the control of the Directors who may issue, allot or otherwise dispose of the same or any of them to such persons, in such proportion and at premium or at par or (Subject to the compliance with the provisions of Section 79 of the Act) at a discount and at such times as they may from time to time think fit and proper without offering and allotting to the existing shareholders and with full power to give any person the option to call for or be allotted shares of any class of the Company either at par or at a premium or subject as aforesaid at discount with option being exercised at such time and for such consideration as the Directors think fit.

Shares in the control of Board of Directors

The Directors may allot and issue shares in the capital of the Company in payment or part payment for any property sold or transferred or for services rendered to the Company in or about the formation or promotion of the Company or the conduct of its business and any shares so allotted may be issued as fully paid up and/or partly paid up shares.

12. If the shares are held in the name of two or more persons jointly, then the person first named in the Register of Members shall for all the purposes except voting and transfer, be deemed to be sole holder thereof. But the joint holders are severally and jointly liable for all the purposes.

Shares held jointly

13. Subject to the provisions of the Act, the Company shall not be bound to recognise any person as holding any share upon any trust or having any equitable, contingent, future or partial interest (even when having notice thereof) in any share or part thereof except an absolute right as the registered shareholder.

Shares held in trust

"Persons" include corporations and firms as well as individuals.

Persons

Words importing the singular number include where the context admits or requires, the plural number and vice versa.

Singular number

The "Marginal Notes" hereto shall not affect the construction thereof.

Marginal notes

Save as aforesaid any words or expressions defined in the Act shall if not inconsistent with the subject or context bear the same meaning in these Articles.

PRIVATE COMPANY

3. The Company is a private Company within the meaning of Sec (3) (1) (iii) of the Companies Act, 1956 and accordingly:

(a) The right to transfer shares in the Company is restricted in the manner hereinafter appearing

(b) The number of members of the Company (exclusive of (i) the persons who are in the employment of the Company and (ii) persons who having been formerly in the employment of the Company, were members of the Company while in that employment and have continued to be members after the employment ceased) shall be limited to fifty, provided that, for the purpose of these provisions, where two or more persons hold one or more shares in the Company jointly, they shall be treated as single member; and

(c) No invitation shall be issued to the public to subscribe for any shares in or debentures of the Company

4. Where in the said Act, it has been provided that a Company shall have any right, privilege or authority or that a Company could carry out any transaction only if the Company is so authorised by its Articles in every such case, this regulation hereby authorises and empowers the Company to have such right, privilege or authority and to carry out such transactions as have been permitted by the Act, without there being any specific regulation in that behalf herein provided.

General Authority

5. The Authorised Share Capital of the company is Rs. 1,00,000/- (Rupees One Lac only) divided into 10,000 (Ten Thousand) equity shares of Rs.10/- (Rupees Ten only) each with a power to increase and reduce the capital for the time being of the company in to several classes and to attach thereto respectively preferential, deferred, qualified, or special rights, privileges or conditions, as may be determined by or in accordance with regulations of the company and to vary modify or abrogate any such rights, privileges or conditions in such manner as may for the time being be provided by the regulations of the company.

Amount of Capital

6. The Company shall, subject to the provisions of Section 80 of the Act have power to issue preference shares redeemable at the option of the Company.

Preference Shares

24. In case of death of a member the executor or administrator or holder or succession certificate or the legal representative of a deceased member or in the case of a joint holders, survivor/s shall be subject to the provisions of any other law the only persons recognised by the Company as having any title to the shares registered in the name of the deceased one. Considering the genuineness of the case the Board may at its discretion dispense with the production of legal document subject to such conditions as to indemnity as it may think fit.

Transmission of Shares

GENERAL MEETINGS

25. All the general Meetings other than the Annual General Meetings shall be called Extra Ordinary General Meetings. Meetings
26. The Directors may call an Extra Ordinary General Meeting on their own accord or on the requisition of members pursuant to provisions of Section 169 of the Act. Extra-ordinary General Meetings
27. Section 171 to 185 of the Act shall not apply to any General Meeting of the Company. Any General meeting can be convened by giving 7 day's notice. General Meetings

PROCEEDINGS AT GENERAL MEETINGS

28. Two members present at the commencement of the General Meeting shall be the quorum, which if not adjourned for want of the quorum shall be chaired by the Chairman of the Board or such other Director or member as may be decided at the meeting. Quorum
29. At the General Meeting no business other than that stated in the notice calling the said meeting be transacted and such business shall subject to the provisions of the Act be decided by resolution by show of hands or by poll if demanded and the Chairman's decision shall be conclusive. Business to be transacted
30. The members on whose shares call or instalment is in arrears cannot vote at the General Meeting in person or by proxy. The Chairman of the Meeting shall be the authority to decide the validity of vote. Voting
31. The number of directors shall not be less than TWO and shall not be more than TWELVE. Number of Directors
32. First Directors shall be:-
1. MR. UDAY DATTATRAYA YANNEWAR.
 2. MRS. VEENA UDAY YANNEWAR.
 3. MR. VIKRANT RAMESH YANNUWAR
 4. MR. NILESH GAJANAN SANGAWAR.
 5. MR. RAJESH MADANMOHAN AKOLU.
- First Directors

The abovenamed Directors are not liable to retire by rotation.

The Company in general Meeting may appoint Permanent Directors not liable for retirement by rotation.

Permanent Directors

14. Subject to the provisions of the Companies (Issue of Share Certificates.) Rules, 1960, every member shall be entitled without payment, to receive within two months after allotment or registration of transfer one certificate for all the shares registered in his name. The defaced, lost or destroyed share certificates may be renewed on such terms and conditions as to Indemnity and upon payment of such fee and expenses as the Directors may think fit.

Issue of Share Certificate

LIEN

15. The Company shall have first and permanent lien on all the shares for all the monies payable to the Company presently or not, by the Shareholder or his estates. This lien shall extend to all the dividends payable on said shares.

Company's lien on Shares

CALLS

16. The Board may from time to time subject to the terms on which the shares may have been issued or allotted by resolution make such calls of the nominal value as it thinks fit, upon the members in respect of the monies unpaid on their shares made payable at fixed time and places, after 15 day's notice.

Call on Shares

17. A call shall be deemed to have been made from the date of the Board Resolution, to the members whose name is on the Register of Members on the particular date as may be decided by Directors.

When Call deemed to be made

18. The Board may at its discretion revoke or postpone the call or may extend the date of payment thereof.

Revocation/Postponement of Call

19. The Board may, if decided, receive calls in advance without any extra privilege about, voting, and the advance call shall carry interest rate as may be decided by the Board.

Call in advance

TRANSFER AND TRANSMISSION OF SHARES

20. Subject to the approval of the Board of Directors none of the Shares in the Company be transferred except to a Director/s or a member/s or person/s of the choice of the Board or such person as provided in the Article No. 21.

Restriction on Transfer

21. The Board shall not refuse any transfer of shares by a member to his spouse, father, mother, brother, sister or lineal descendants or any transfer merely for the purpose of effecting the appointment of New Trustees, or to beneficiary by Trustees.

Exception

22. In the event of any dispute in respect of consideration of transfer the same shall be decided by the Board of Directors in consultation with the Auditors of the Company.

Consideration

23. Excluding the transfers as provided in Article No. 21, the Board has got discretionary powers to decline the transfer of shares unless the instrument of transfer is in prescribed form, duly stamped and executed and delivered in prescribed time along with share certificate or on such reasons as may be thought fit by the Board in the interest of the Company.

Refusal of Transfer

- | | |
|--|--|
| 33. The Directors shall not be required to hold any qualification shares. | Qualification Shares |
| 34. The Board shall be entitled to appoint any one or more of them as alternate/Technical/ Financial/ Marketing/ Managing/ Special/ Executive/ Wholetime Directors whose terms of appointment shall be as may be decided by the Board subject to provisions of the Act. The Board has power to appoint any other qualified person to be additional or casual vacancy Director. | Appointment of Managing and other Directors |
| 35. The Board shall have power to co-opt one or more Ex-officio/Nominee Directors who may be nominated by the Central or State Government or by any financial Corporation, institution or authority from whom the Company might obtain or enter into arrangement for financial, technical or other assistance and terms of appoint of such nominee Directors shall be, notwithstanding anything contained in these Regulations, as agreed to by the Board with the nominating authority. | Ex-officio/Nominee Directors |
| 36. The Directors may be paid a sum not exceeding the amount as may be prescribed by the Companies Act, 1956 per meeting and as may be fixed from time to time by the Board for attending the meetings of the Board or of any sub-committee thereof in addition to the actual expenses incurred for attending the meeting. | Sitting fees |
| 37. Any Director who serves on any committee or who devotes special attention to the business of the Company or who otherwise performs services which in the opinion of the Directors are outside the scope of the ordinary duties of a Director, may be paid such extra remuneration by way of salary percentage of profit or royalty or otherwise as the Directors may determine. | Special Remuneration |
| 38. All Directors other than permanent Directors shall retire by rotation at every Annual General Meeting and shall be entitled for reappointment unless decided otherwise. | Retirement of Directors |

POWERS OF DIRECTORS

- | | |
|---|---|
| 39. The Directors shall have power of complete management of the Company's affairs inter alia regarding shares, loans, investment and to exercise all such powers and to do all things and acts as the Company is authorised to do by its Memorandum of Association or required to be exercised under statute or Article for the benefit of Company's business but subject to the provisions of the Act, these Articles or any Direction given by members in General Meeting. | Directors to manage the affairs of the Company |
| 40. Whenever it is decided in the interests of the Company to enter into partnership with any individual, firm or company the Board can authorise any of its Directors to sign and execute Partnership deed and other documents and accept all rights and obligations of the firm on behalf of the Company. | Partnership |

BORROWING POWERS

- | | |
|--|-------------------|
| 41. Subject to the provisions in the Act the Board may borrow funds for the purpose of the Company by deposits, loans or issue of bonds, | Borrowings |
|--|-------------------|

debentures, convertible bonds, or in any other form on such security and on such terms and conditions as may be decided by the Board.

42. The Board shall properly comply with the provisions contained in Sections 127 to 144 of the Act in respect of all charges created for securing borrowings and specifically affecting the property of the Company.

Security

PROCEEDINGS OF BOARD OF DIRECTORS

43. For the despatch of business from time to time the Board shall meet atleast once in every three calendar months. Every such Board meeting shall be called by giving not less than one day's clear notice at which quorum shall be one-third of its total strength or Two Directors whichever is higher.

Board Meeting

44. Every Board Meeting duly constituted if not adjourned for want of quorum shall be chaired by the Chairman or other Director as may be agreed upon and shall decide on any business by majority.

Chairman

45. The Board can pass resolution by circulation provided it is duly circulated along with papers and approved by majority or as required for quorum.

Circular Board Resolution

46. The Board may subject to Section 292 of the Act delegate any of its powers to a committee of the Board constituted as may be decided and such committee meetings shall be governed in the same manner as that of Board Meetings.

Delegation of Powers

47. The Directors may directly or indirectly enter into contract with the Company and even being interested in the business can after disclosing the facts attend and discuss at the Board Meeting on the subjects and can be included while counting the quorum at the meeting.

Directors may contract with the Company

SEAL

48. The Board shall provide for a common seal of the Company and for the safe custody of the same. It shall be used only with the authority of the Board and be affixed on any instrument in the presence of any two of the Directors or such other persons as may be authorised/appointed by the board for the purpose.

Seal and its Custody

The Company can have an official seal for use abroad.

DIVIDEND

49. Subject to the provisions of the Act, the dividend/ (interim dividend) should be paid out of profits at the rate declared at the General Meeting but not exceeding as recommended by the Board in proportion to the capital paid up on shares after providing for depreciation.

Dividend

50. Before recommending any dividend the Board may set aside certain amount of profits as Reserves, which shall be applied in the manner as may be from time to time decided by the Board. The Board can carry forward the profits without declaring dividend. Reserve
51. Dividend shall be paid by cheque or warrant payable to the member whose name appears on the Register of Members on a particular day as may be decided by the Board. Mode of payment of dividend

CAPITALISATION

52. Subject to the provisions of the Act, if resolved at the General Meeting any monies, investments or assets, forming part of undivided profits, standing the credit of reserve fund at the disposal of the Company or share premium Account be capitalised and distributed among the members who are entitled for dividend and in the same proportion be applied to make the partly paid shares as fully paid up or in issuing fully paid bonus shares or partly in one way and partly in other. Capitalisation

ACCOUNTS

53. The Company shall keep at its Registered Office or such other place as may be decided by the Board proper books of accounts giving true and fair view of the Company. Proper Books of Accounts
54. As per the provisions of the Act, Board shall cause to be prepared and placed before the Company in the Annual General Meeting audited Balance Sheet and Profit and Loss Account copy of which should be sent to all the members entitled thereto. Annual Accounts

AUDIT

55. The accounts of the Company shall be audited by the Auditors appointed as per the provisions of the Act. The Accounts when audited and approved at the Annual General Meeting shall be conclusive. Audit of Accounts

SECRETARY

56. The Directors may from time to time on such terms and conditions appoint or remove any individual or firm to perform any functions required to be performed by secretary under the Act and to execute such other work as may be decided by the Board. Secretary

DOCUMENTS AND NOTICES

57. Any document or notice may be served by the Company to any member or officer of the Company under the signature of the Director or such other authorised person, even personally or through post. Notice by Company

58. Any document or notice may be served by member to the Company by sending it to the address of the registered office and addressed to the Company or its officer and sent through post.

Notice to the Company

WINDING UP

59. The liquidator on any winding up (voluntary or compulsory) with the sanction of a special resolution but subject to the rights attached to any preference share capital, divide among the contributors in species any part of the assets of the Company and may with the like sanction rest any of the assets of the Company in trustees upon which trusts for the benefit of the contributors as the liquidator with the like sanction may think fit.

**Distribution in Specie
on winding up**

60. Subject to the provisions of the Act, the Director, Secretary, Auditors or every other officer for the time being of the Company and any trustees for the time being acting in relation to any of the affairs of the Company and their heirs, executors, and administrators respectively shall be indemnified out of the assets of the Company from and against all suits, proceedings, costs, charges, losses, damages and expenses which they or any of them shall or may incur or sustain by reason of any act done or omitted in or about the execution of their duty in their respective office of trust, except such (if any) as they shall incur or sustain by or through their own wilful neglects or defaults respectively, and no such officer or trustee shall be answerable for the acts, receipts, neglects or defaults of any other officer or trustees or for joining in any receipt for the sake of conformity or for the solvency or honesty of any bankers or other persons with whom any monies of effects belonging to the Company may be lodged for deposited for safe custody or for any insufficiency, deficiency of any security upon which any monies of the Company shall be invested for any other loss or damage due to any such causes as aforesaid or which may happen in or about the execution of his office or trust unless the same shall happen through the wilful neglect or default of the such officer or trustee.

Indemnity

SECRECY

61. Every Director, Secretary, Auditor or any other officer or employees of the Company shall, if so required by the Directors, before entering upon duties, sign a declaration pledging to observe a strict secrecy respecting all the affairs of the Company.

Secrecy

62. Subject as conferred by law no member non being a Director shall be entitled to visit or inspect any accounts, books, documents or works of the Company without the permission of the Directors or require discovery of any of Company's trade secrets, process or any other matter which would in the opinion of the Directors be expedient in the interest of the Company not to disclose.

Secrecy Restriction

We, the several persons whose names and addresses are given below, are desirous of being formed into a company in pursuance of these Articles of Association.

Signature, name, address, description & occupation of subscriber	Signature of witness with description & occupation
<p>SD/-</p> <p>1. UDAY YANNEWAR S/O DATTATRAYA YANNEWAR 25/519, PCNTDA, NIGDI, PUNE - 411 044.</p> <p>BUSINESS</p> <p>SD/-</p> <p>2. VEENA YANNEWAR W/O UDAY YANNEWAR 25/519, PCNTDA, NIGDI, PUNE - 411 044.</p> <p>BUSINESS</p>	<p>WITNESS TO BOTH</p> <p>SD/-</p> <p>NEELKANTH LIMAYE S/O GOPAL LIMAYE 810, SADASHIV PETH, PUNE - 411 030.</p> <p>COMPANY SECRETARY</p>

Place : PUNE
Date : 23 MAR. 1996.



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Know Your Jurisdiction

Jurisdiction Details for AAXPY5506E

Surname	YANNEWAR
Middle Name	UDAY
First Name	VEENA
Area Code	PNE
AO Type	W
Range Code	59
AO Number	4
Jurisdiction	WARD 8(4), PUNE
Building Name	PRATYAKSHA KAR BHAVAN, AKRUDI, PUNE
Email ID	pune.ito8.4@incometax.gov.in

Ward 8(4) C190819


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Know Your Jurisdiction

Jurisdiction Details for AAAPY8689H

Surname	YANNEWAR
Middle Name	DATTATRYA
First Name	UDAY
Area Code	PNE
AO Type	W
Range Code	59
AO Number	4
Jurisdiction	WARD 8(4), PUNE
Building Name	PRATYAKSHA KAR BHAVAN, AKRUDI, PUNE
Email ID	pune.ito8.4@incometax.gov.in

C140811

BSNL
LANDLINE

Residence
Draft

भारत संचार निगम लिमिटेड

पुणे दूरसंचार

Telephone Bill

BSNL
Connecting India

2/12/15

Name & Address of the Customer

YANNEWAR VEENA UDAY
PLOT NO 260 FLAT NO 05
VIGHANAHARTA APTS SECT NO 25 MH
PCNTD PUNE
411044,-
India

Loyalty Point 392
Credit Limit 3000.00
Deposit 2050.00

Account Summary

Previous Balance	Last Payment	Adjustments	Current Charges	Account Balance	Amount Payable (Rounded Up)
1157.90	1158.00	0.00	1138.86	1138.76	1139.00

Payment Details
Description Payments

Date
26/10/15

Amount(Rs.)
1158.00

Summary of Current Charges

Amount (Rs.)

Recurring Charges	999.00
One Time Charges	0.00
Usage Charges	0.00
Discount	0.00
Tax	139.86
Total Charges	1138.86

Tax Details
Description Service Tax

Tax Rate Amount(Rs.)
14.00% 139.86

Pay your bill online on www.bsnl.co.in

" BSNL WISHES A VERY HAPPY AND PROSPEROUS DIWALI "

BSNL has introduced, Unlimited Free Night Calling from 09.00 P.M. to 07.00 A.M. from BSNL Landline Phones to any network on All-India Basis w.e.f. 01-May-2015.

Fixed Monthly Charges / Free calls are revised for Rural / Urban General Landline plans w.e.f. 01-Nov-2015.

For more details please visit www.bsnl.co.in or Customer Service Center or contact 1800 345 1500.

Accounts Officer (TR)

This is a Computer generated Bill and does not require any Signature.

E & OE

Counter Fol

Pune Telecom District

Invoice No.: 10192985550051

Invoice Date: 04/11/2015

Due Date: 26/11/2015

BHARAT SANCHAR NIGAM LTD

Account No.: 1019298555

Phone No.: 020-27656586

Amount Due : 1139.00

Mode of payment

Cash

Cheque/DD

Credit / Debit Card

E-payment

EFT

Cheque/DD No.

Dated

Bank

Branch

Please Charge Rs.

Against Card no.

Visa

Masters

Diners

Expiry Date

Signature

Card Holder's Name

Please make crossed Cheque/DD/Pay order for Amount Payable (Rounded Up) in favour of AO (Cash), BSNL, PUNE

Note: Post Offices / Banks to accept Bills against Account Number on or before Due Date only

For bank use only

Page 1 of 2



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Know Your Jurisdiction

Jurisdiction Details for AIPY2965Q

Surname	YANNEWAR
Middle Name	UDAY
First Name	VARUN
Area Code	PNE
AO Type	W
Range Code	60
AO Number	1
Jurisdiction	WARD 9(1), PUNE
Building Name	PRATYAKSHA KAR BHAVAN, AKRUDI, PUNE
Email ID	pune_ito-w9-1@incometax.gov.in

M.M.J. C140819



भारतीय विशेष ऑक्यु प्राइवेट

भारत सरकार

Unique Identification Authority of India

Government of India

नोंदविण्याचा क्रमांक / Enrollment No 2017/90115/09999

To,

वरुण उदय यन्नेवर

Varun Uday Yannewar

S/O: Uday Yannewar

27/11/2013 Sector No. 25, Plot No. 260

Flat No- 5, Vighnshri Apartment,

Opp Jhan Prabodhini School Nigdi , Pradhikaran

Pune City

P.c.n.t. Pune City Pune

Maharashtra 411044

9579646140

Ref: 261 / 14L / 256704 / 256830 / P



SH669120415FT



आपला आधार क्रमांक / Your Aadhaar No. :

3420 4124 3572

आधार - सामान्य माणसाचा अधिकार



भारत सरकार

Government of India



वरुण उदय यन्नेवर

Varun Uday Yannewar

जन्म तारीख / DOB : 24/12/1993

पुरुष / Male



3420 4124 3572

आधार - सामान्य माणसाचा अधिकार

AN
(17/10/39)


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Know Your Jurisdiction**Jurisdiction Details for AHRPY5927A**

Surname	YANNEWAR
Middle Name	UDAY
First Name	ANIKET
Area Code	PNE
AO Type	C
Range Code	60
AO Number	1
Jurisdiction	CIRCLE 9, PUNE
Building Name	PRATYAKSHA KAR BHAVAN, AKRUDI, PUNE
Email ID	premchandran.n.nair@incometax.gov.in

m/n/2016
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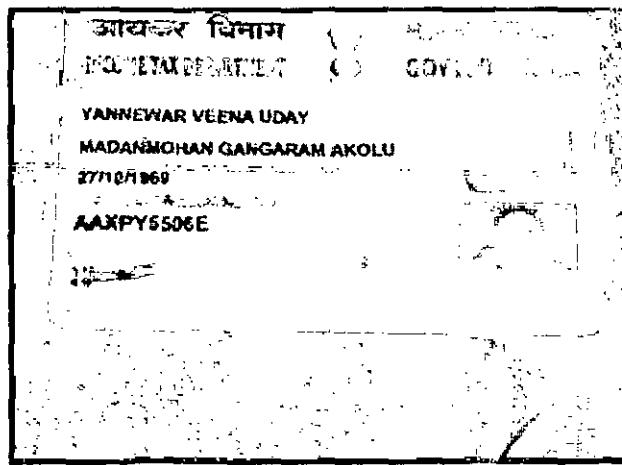
Mrs. Yannewar.

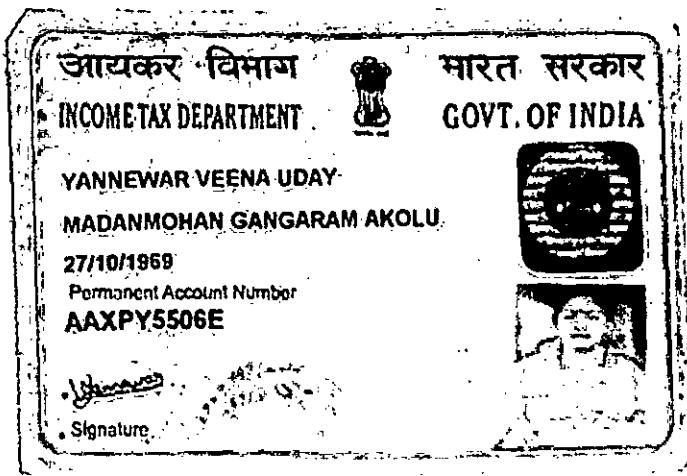
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ax
1/1/2023

स्थाई लेखा संख्या /PERMANENT ACCOUNT NUMBER

AAAPY8689H



नाम /NAME

UDAY DATTATRYA YANNEWAR

पिता का नाम /FATHER'S NAME

DATTATRYA TUKARAM YANNEWAR

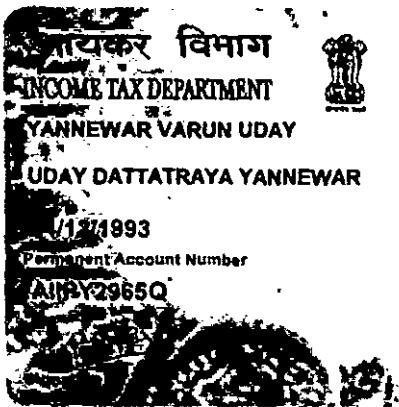
जन्म तिथि /DATE OF BIRTH

22-08-1962

हस्ताक्षर /SIGNATURE

अधिकारी अमुक-1, पुणे
Commissioner of Income-tax I, Pune

D
8
C 1709



भारत सरकार
GOVT. OF INDIA

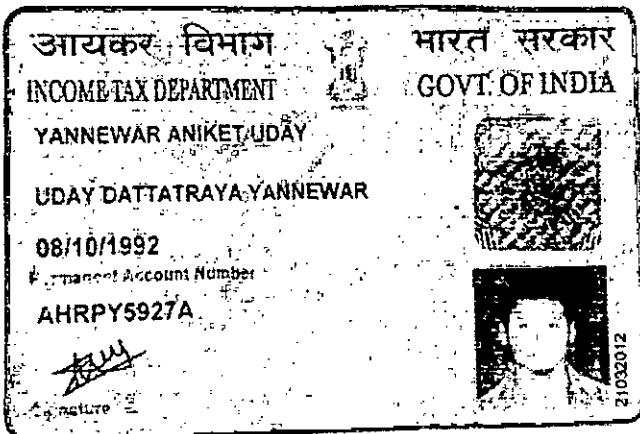


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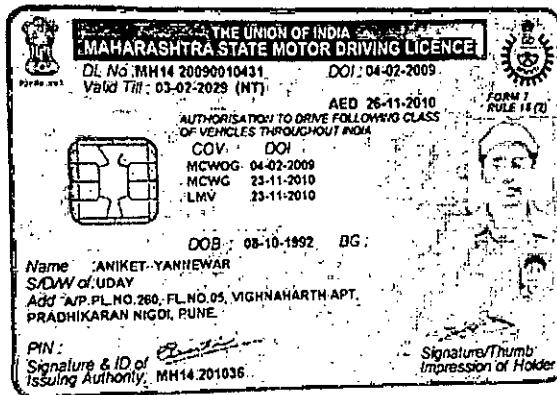


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Ranay

To,

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

Date: 29/02/2016

Ref : LOAN ACCOUNT/ PROSPECT No. 745031

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. Veena Vaday Yennewar who is my Wife <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 H.NO. 5, Vighnesh Hostel Apt. Nigdi, Pune. and my proof of residence may kindly be treated as proof of residence for him/ her also.

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,

Yennewar

Name and Signature of Borrower <with address proof>

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

Yennewar

Name and Signature of Borrower <without address proof>

Vayu

To,

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

Date: 29/02/2016

Ref : LOAN ACCOUNT/ PROSPECT NO. 745031

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. Mr. Vinesh Vidyayanneyar 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 Flat no-5, Vighna Manta Apt, Nigdi, Pune and my proof of residence may kindly be treated as proof of residence for him/ her also.

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,

Vijayamani

Name and Signature of Borrower <with address proof>

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

Vijayamani

Name and Signature of Borrower <without address proof>

Aniket

To,

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

Date: 29/02/2016

Ref : LOAN ACCOUNT/ PROSPECT No. 745031

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. Aniket Uday Yannewar 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 Flat no-5, Vighnra Hatha Apt. Nigdi Pune and my proof of residence may kindly be treated as proof of residence for him/ her also.

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,

x *Vijayann*

Name and Signature of Borrower <with address proof>

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

A. Ray

Name and Signature of Borrower <without address proof>

PROPERTY

PROPERTY

SECTION- 4

When it's about money..



MILIND PARANJAPE <milind.paranjape@indiainfoline.com>

Re: Mortgage Cibil of UDAY DATTATRAYA YANNEWAR

1 message

Harbeer Kaur <harbeer.kaur@indiainfoline.com>

Fri, Mar 4, 2016 at 7:42 PM

To: MILIND PARANJAPE <milind.paranjape@indiainfoline.com>

Cc: Mohammad Nazir <Mohammad.nazir@indiainfoline.com>, Amol Jadhav <amol.jadhav@indiainfoline.com>

positive,no match

Thanks & Regards
 Harbeer Kaur
 0124-4754942
 IP-660942

On Fri, Mar 4, 2016 at 7:03 PM, MILIND PARANJAPE <milind.paranjape@indiainfoline.com> wrote:

Dear Harbeer,

Please initiate Mortgage Cibil of UDAY DATTATRAYA YANNEWAR

App. Name	UDAY DATTATRAYA YANNEWAR
PROSPECT NO.	745031 /746499
Property Address 1	Flat no. 01, Stilt Floor, Shree Apartment, Plot no. 286, S.no. 25, Sect.no. 25, Nigdi, Pune – 411044
Property Address 2	Flat no. 05, 1st Floor, Vighnaharta Apartment, Plot no. 286, S.no. 25, Sect.no. 25, Nigdi, Pune – 411044

Milind Paranjape
 Sr. Credit Officer
 C140819

2 attachments

UDAY DATTATRAYA YANNEWAR.pdf
 107K

UDAY DATTATRAYA YANNEWAR2.pdf

160K

Credit Information Bureau (India) Limited
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION
CIBIL TRANSUNION MORTGAGE CHECK REPORT



EMPOWERING YOU

MEMBER NO: HM63380002
MEMBER REFERENCE NO: 746499

DATE: 04-03-2016
TIME: 19:41:55
CONTROL NO: WO-04032016-1282847

SEARCH CRITERIA:

ADDRESS: FLAT NO. 05, 1ST FLOOR, VIGHNAHARTA APARTMENT, PLOT NO. 286, S.NO. 25, SECT.NO. 25, NIGDI, PUNE 411044

LANDMARK:

CITY: PUNE DISTRICT:
STATE: MAHARASHTRA PINCODE: 411044
APPLICANT NAME: UDAY DATTATRAYA YANNEWAR MEMBER REFERENCE #: 746499

NO INFORMATION AVAILABLE FOR THE GIVEN SEARCH

DISCLAIMER

This CIBIL Transunion Mortgage Check report (Report) is prepared by Credit Information Bureau (India) Limited (CIBIL). 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 CIBIL's various member banks and credit institutions (Members). 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 CIBIL takes reasonable care in preparing the Report, CIBIL shall not be responsible for errors and/or omissions caused by inaccurate or inadequate information submitted to it. Further, CIBIL does not guarantee the adequacy or completeness of the information and/or its suitability for any specific purpose nor is CIBIL responsible for any access or reliance on the Report and that 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 CIBIL and its Members. No part of this Report may be distributed to third parties or published or reproduced in any form without CIBIL's prior written approval.

Credit Information Bureau (India) Limited
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION
CIBIL TRANSUNION MORTGAGE CHECK PREVIEW



MEMBER NO: HM63380002

DATE: 04/03/2016

CONTROL NO: WP-04032016-926662

SEARCH CRITERIA:

ADDRESS: FLAT NO. 01, STILT FLOOR, SHREE APARTMENT, PLOT NO. 286, S.NO. 25, SECT.NO. 25, NIGDI, PUNE

LANDMARK:

CITY: PUNE

DISTRICT:

STATE: MAHARASHTRA

PINCODE: 411044

APPLICANT NAME: UDAY DATTATRAYA YANNEWAR

MEMBER REFERENCE #: 745031

MATCHED PROPERTY INFORMATION (10 Matches):

1. ADDRESS: FLAT NO.01 C1,STILT FLOOR,SHREE SWAMI SAMARTH NAGAR PLOT NO.S.NO.268/1, CTS NO.1222,PH - I CHINCHWAD PUNE
STATE: MAHARASHTRA PINCODE: 411018
2. ADDRESS: STILT FLR,BLDG.A-6,SHRI KRISHNA RAK PARK, SHREE KIRAN RAJ PARK CHSL.,S.NO.285 &286, KESHAV NAGAR, CHINCHWAD, SONIGARA KAKADE PUNE
STATE: MAHARASHTRA PINCODE: 411033
3. ADDRESS: FLAT NO-A1/5 STILT 1ST FLOOR IN THE MORYA RES, IDENCY NEAR ABHINAV COLLEGE S NO-128/2A/2 PAS PUNE
STATE: MAHARASHTRA PINCODE:
4. ADDRESS: STILT FLOOR., KESHAVNAGAR, PLOT NO 285, 286., CHINCHWAD PUNE
STATE: MAHARASHTRA PINCODE: 411033
5. ADDRESS: FLAT NO 01 STILT FLOOR SUSHIL APARTMENT, PLOT NO 26 & 27 S NO 485/2 B/H PAPAYA NURSURY NASIK
STATE: MAHARASHTRA PINCODE: 422007
6. ADDRESS: FLAT NO.A1/001,STILT FLOOR S NO 236B, 236A,EMPIRE ESTATE PLOT NO.CTS 4510/1,SECTOR 2,5 CHINCHWAD MUMBAI PUNE ROAD PUNE
STATE: MAHARASHTRA PINCODE: 411018
7. ADDRESS: FLAT NO.01, STILT FLOOR MADHUBAN C.H.S.L. SR.NO.125A/1A/2, TIRUPATI NAGAR, WARJE AMBEDKAR CHOWK PUNE
STATE: MAHARASHTRA PINCODE: 411045
8. ADDRESS: FLAT NO.01 STILT,OM CLASSIC PLOT NO.97/24, S.NO.6,SR NO-06 MOSHI PRADHIKARAN PUNE
STATE: MAHARASHTRA PINCODE: 411018
9. ADDRESS: FLAT NO 01 STILT FLOOR SARVESH RESIDENCY PLOT NO 22 S NO 874 5 22 SHASTRI NAGAR, INDIRA NAGAR MAHILA BANK ROAD NASHIK SHIWAR B H GAJANAN MAHARAJ TEMPLE NASHIK NASHIK
STATE: MAHARASHTRA PINCODE: 422009
10. ADDRESS: FLAT NO 01 STILT FLOOR SARVESH RESIDENCY PLOT, NO 22 S NO 874/5/22 SHASTRI NAGAR B/H GAJANAN, MAHARAJ TEMPLE INDIRA NAGAR MAHILA BANK ROAD NASHIK
STATE: MAHARASHTRA PINCODE: 422009

Credit Information Bureau (India) Limited
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANSUNION
CIBIL TRANSUNION MORTGAGE CHECK PREVIEW



MEMBER NO: HM63380002

DATE: 04/03/2016

CONTROL NO: WP-04032016-926662

DISCLAIMER

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1/18/2016

De-Dup Done for Prospect No: 745031 No Match Found: No of Duplicates Found: 0

Applicant Details ~

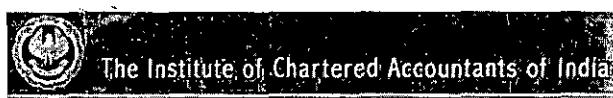
Co-Applicant Details

Records Selected :0

४६८

Mark Dedup

W.M. Johnson
1908



15 February, 2016

Members Directory from Online Database - As on Date

Enter Membership No.

	Indian Section	Foreign Section
Membership No.	125247	
Name	BORA SUNIL KANTILAL, FCA	
Gender	MALE	
Status	ACTIVE	
Address	H1-411 GANCADHAM II MARKET YARD	Address NOT APPLICABLE
	PUNE 411037 INDIA	
COP Status	FULL TIME COP	
Associate Year	2006	
Fellow Year	2012	

A large, handwritten signature is written over the "Submit" and "Reset" button area. The signature appears to read "M. Bora Sunil Kantilal" followed by the date "19/02/16".



Astute Corporate Services Private Limited

India Infoline Finance Ltd And Its Subsidiaries

Sr No	1
Location	Pune
Reference No	745031
DSA Name	
DST Name	
Channel Code	
Loan Amount	10000000
Tenure	180
Applicant Name	Yansons pvt ltd
Date of Birth	01/07/1994
Contact Number	
Employment Status	
Office Name	Yansons pvt ltd
Residence Address	
Office Address	J-26 MIDC BHOSARI PUNE
Date of Pickup	15/02/2016
Date of Reporting	16/02/2016
Pick Up Reason (S, R)	Same Day
De-dup Check	Match Not Found
De-dup Remarks	
Status	F Positive
Bank Statement - Bank Name : HDFC BANK Account Type : Account No : 122710400016740 Has been checked & found ok transactions checked 14/12/15 to 1/2/16	
Bank Statement - Bank Name : IDBI BANK Account Type : Account No : 087104000174442 Has been checked & found ok transactions checked 02.12.15	
Bank Statement - Bank Name : IDBI BANK Account Type : Account No : 087104000174459 Has been checked & found ok transactions checked 09.11.15 & 02.12.15	
Bank Statement - Bank Name : IDBI BANK Account Type : Account No : 087104000238281 Has been checked & found ok transactions checked 30.01.16 to 07.02.16	
Bank Statement - Bank Name : IDBI BANK Account Type : Account No : 0087104000239776 Has been checked & found ok transactions checked 30.01.16 to 01.02.16	
Bank Statement - Bank Name : IDBI BANK Account Type : Account No : 087102000004497 Has been checked & found ok transactions checked 06.02.16	
Bank Statement - Bank Name : IDBI BANK Account Type : Account No : 007655100000286 Has been checked & found ok transactions checked 08.12.15	
Assessee Name : YANSONS Assessee Ward / Inward no : 875393081311015 Assessment Year : 2015-16 have been checked and found OK	
Assessee Name : UDAY Assessee Ward / Inward no : 907708520151215 Assessment Year : 2015-16 have been checked and found OK	
Assessee Name : YANSONS Assessee Ward / Inward no : 805607721300913 Assessment Year : 2013-14 have been checked and found OK	
Assessee Name : YANSONS Assessee Ward / Inward no :	

Applicant Name :-Yansons pvt ltd , File No :-745031

1

433620481301114 Assessment Year : 2014-15 have been checked and found OK

Assessee Name : VARUN Assessee Ward / Inward no : 285164670310714 Assessment Year : 2014-15 have been checked and found OK

Assessee Name : ANIKET Assessee Ward / Inward no : 307236790310714 Assessment Year : 2014-15 have been checked and found OK

Assessee Name : ANIKET Assessee Ward / Inward no : 753061890310815 Assessment Year : 2015-16 have been checked and found OK

Assessee Name : VARUN Assessee Ward / Inward no : 285164670310714 Assessment Year : 2014-15 have been checked and found OK

Assessee Name : VARUN Assessee Ward / Inward no : 752472340310815 Assessment Year : 2015-16 have been checked and found OK

ITR	Bank St	Sal Slip/Cert	Form-16	ID Proof	Business Profil	Resi Profil	Profile	Other
0	7	0	0	0.0	0	0	0.0	0

Registration Receipt/Registry	Society Noc	Building NO/C	OCR FOR MORT	Stamp Duty	Share Cert	Sale Agmnt	Sanction Plan
0	0	0	0	0	0	0	0

Allotment letter for MHADA/HUDCO/CIDCO	Commencement Cert I	ROC SCh	Property Card	Index II	7/12 Extract	Legal Cross Chk	Encumbrance Cert
0	0	0	0	0	0	0	0

Field Executive Name : Sachin Tawire, Seeger Shindekar, Sameer Sethe



Astute Corporate Services Pvt Ltd

Astute Corporate Services Pvt Ltd

M
C140819

Applicant Name :-Yansons pvt ltd , File No :-745031

2

3/2/2016

India Infoline Mail - Re: Commercial Cibil of Yansons Engineering Pvt. Ltd

When it's about money..



MILIND PARANJAPE <milind.paranjape@indiainfoline.com>

Re: Commercial Cibil of Yansons Engineering Pvt. Ltd

1 message

Harbeer Kaur <harbeer.kaur@indiainfoline.com>
To: MILIND PARANJAPE <milind.paranjape@indiainfoline.com>
Cc: Mohammad Nazir <Mohammad.nazir@indiainfoline.com>

Mon, Feb 15, 2016 at 11:07 AM

Hi,

pfa

Thanks & Regards
Harbeer Kaur
0124-4754942
IP-660942

*Commercial
Cibil*

On Mon, Feb 15, 2016 at 10:41 AM, MILIND PARANJAPE <milind.paranjape@indiainfoline.com> wrote:
Dear Harbeer,

Please initiate Commercial Cibil of Yansons Engineering Pvt. Ltd

App. Name	YANSONS ENGG. PVT. LTD
PROSPECT NO.	745031
DATE OF INC	01.07.1994
OFF. ADD	J-26, MIDC. BHOSARI, PUNE
PAN CARD NO.	AAACY0601J

—
Milind Paranjape
Sr. Credit Officer
C140819

YANSONS ENGG.pdf
181K

<https://mail.google.com/mail/u/0/?ui=2&l=ee83320374&view=pt&cat=COMMERCIAL%20CIBIL&search=cat&th=152e36ef9946e55c&smi=152e36ef9946e55c>

1/2

<https://mail.google.com/mail/u/0/?ui=2&l=ee83320374&view=pt&cat=COMMERCIAL%20CIBIL&search=cat&th=152e36ef9946e55c&smi=152e36ef9946e55c>

2/2

Credit Information Bureau (India) Limited
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANS UNION



Report Order Number W-5882229 Product Name COMMERCIAL CIR
Report Order Date 15-Feb-2016 User ID HF63380011
Loan Amount Applied (Rs) 100,000.00 Member Reference Number 745031

Search Criteria

Name YANSONS ENGG
City PUNE, MAHARASHTRA

Profile

Name		YANSON ENGINEERING PRIVATE LIMITED	
Short Name		Registration Number	67-682-9507
PAN	AAACY0801J	Legal Constituition	NOT CLASSIFIED
Class of Activity		Address	J 28 MIDC J BLOCK BHOSARI
City / Town	PUNE	Telephone Number	27656337
District		Fax Number	
State / Union Territory	MAHARASHTRA	Pin Code	411026
Country	INDIA	First Open Date	29 - Oct - 2009

*Note: Classification of Activity / Occupation as per Reserve Bank of India, Handbook of Instructions, Basic Statistical Returns 1 and 2, Latest Edition

Report Summary

No. of Credit Facilities	3	No. of Credit Facilities	20	No. of Closed Credit Facilities	5
No. of Credit Facilities Garantied by Others	0	Latest Credit Facility Open Date	09 - Sep - 2015	First Credit Facility Open Date	30 - Dec - 2003
Credit Facilities	No. of Standard	Current Balance (in Standard)	No. of Other than Standard	Current Balance (in other than Standard)	No. of Lay Suits
As Borrower	20	72,24,090	0	0	0
As Guarantor	0	0	0	0	0

Credit Type Summary

No. of Credit Facilities As Borrower	Credit Type	Currency Code	Standard	Sup. standard	Asset Classification	Current Balance
1	CASH CREDIT	INR	28,14,380		Debtors, Gross	28,14,380
1	OVERDRAFT	INR	0			0
1	DEMAND LOAN	INR	8,35,376			8,35,376
3	LONG TERM LOAN (PERIOD ABOVE 3 YEARS)	INR	0			0
1	INLAND BILLS PURCHASED	INR	0			0
12	BANK GUARANTEE	INR	36,74,354			36,74,354
1	SHORT TERM LOAN (LESS THAN 1 YEAR)	INR	0			0
	Total		72,24,090			72,24,090

Enquiry Summary

Enquiry	3 Months	6 Months	12 Months	24 Months	2+3 Months	Total	Last Recent Date
No. of Enquiries	2	3	3	3	4	3	7 12 - Jan - 2016

* The Current Balance figures as per the Last Reported Date.

Credit Information Bureau (India) Limited
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANS UNION



Report Order Number W-5882229 Product Name COMMERCIAL CIR
Report Order Date 15-Feb-2016 User ID HF63380011
Loan Amount Applied (Rs) 100,000.00 Member Reference Number 745031

Locations

PRU/NSO Number	Type	Address	City / Town	District	State / Union Territory	PIN Code	Telephone Number	Fax Number	Last Recorded Date
67-582-9507	0	J-28 MIDC BHOSARI	PUNE		MAHARASHTRA	411026	27122337 EXT23		31 - Aug - 2009
99-999-9999	0	J BLOCK, PLOT 26 MIDC BHOSARI	PUNE		MAHARASHTRA	411026	27122337 EXT23		31 - Aug - 2009
67-582-9507	1	J-28, MIDC BHOSARI	PUNE		MAHARASHTRA	411026	27122337 EXT23		31 - Aug - 2009

*0-Registered Office

1- Other than Registered Office

Relationship Details

No Relationship Details reported.

Credit Facility Details

Credit Facility 1

Credit Facility Type	CASH CREDIT	Credit Grantor Name	NOT DISCLOSED
Account Number			
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power
09 - Sep - 2015	40,00,000	INR	45,96,000
Withd. Date	Withd. Date	Withd. Suits	Withd. Amount
NOT WILFUL DEFaulTER		NOT A SUIT FILED CASE	OPEN
			31 - Dec - 2015

24 Month History

Period	Mar 2015	Apr 2015	May 2015	Jun 2015	Jul 2015	Aug 2015	Sep 2015	Oct 2015	Nov 2015	Dec 2015
Current Balance	35,73,957	34,46,680	32,47,039	39,89,342	39,89,714					
Asset Class	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD					
Period	May 2015	Apr 2015	Mar 2015	Feb 2015	Jan 2015					
Current Balance	38,32,419	37,01,997	39,90,000	39,90,000	39,90,000	39,43,420				
Asset Class	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD				
Period	Mar 2015	Feb 2015	Jan 2015	Dec 2014	Nov 2014	Oct 2014				
Current Balance	39,90,000	39,90,000	39,90,000	39,47,100						
Asset Class	STANDARD	STANDARD	STANDARD	STANDARD						
Period	May 2015	Apr 2015	Mar 2015	Feb 2015	Jan 2015					
Current Balance	39,90,000	39,19,331	38,28,131	37,37,449	32,28,447	31,90,784				
Asset Class	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD				

Guarantor Details

No Guarantor Information Available

Credit Facility 2

Credit Facility Type	OVERDRAFT	Credit Grantor Name	NOT DISCLOSED
Account Number			
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power
23 - Jan - 2010	2,10,105	INR	2,10,105

Credit Information Bureau (India) Limited
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANS UNION



Report Order Number: W-5882229
Report Order Date: 15-Feb-2016
Loan Amount Applied (Rs): 100,000.00

Product Name: COMMERCIAL CIR
User ID: HF63380011
Member Reference Number: 745031

Wilful Default Status	Wilful Default Date	Suit Filed Status	Suit Filed Amount	Suit Filed Date	Account Status	Last Reported Date
NOT WILFUL DEFALTER		NOT A SUIT FILED CASE			CLOSED BY PAYMENT	30-Jun-2014

24 Month History

Period	May 2014	Apr 2014	Mar 2014	Feb 2014	Jan 2014	Dec 2013
Current Balance						
Asset Class						
Period	Apr 2013	Oct 2013	Sep 2013	Aug 2013	Jul 2013	Jun 2013

Current Balance

Asset Class

Period

Period	May 2013	Apr 2013	Mar 2013	Feb 2013	Jan 2013	Dec 2012
Current Balance						
Asset Class						
Period	Nov 2012	Oct 2012	Sep 2012	Aug 2012	Jul 2012	Jun 2012

Current Balance

Asset Class

Period

Period	Nov 2012	Oct 2012	Sep 2012	Aug 2012	Jul 2012	Jun 2012
Current Balance						
Asset Class						

Guarantor Details

No Guarantor Information Available

Credit Facility 3

Credit Facility Type	DEMAND LOAN	Credit Grantor Name	NOT DISCLOSED
Account Number	NOT DISCLOSED		

Sanction Date	Sanctioned Amount	Currency Code	Drawing Power	Current Balance	Asset Classification
	9,00,000	INR	9,00,000	8,35,378	23 DAYS PAST DUE

Wilful Default Status	Wilful Default Date	Suit Filed Status	Suit Filed Amount	Suit Filed Date	Account Status	Last Reported Date
NOT WILFUL DEFALTER		No Suit Reported by the Member			OPEN	30-Jun-2014

24 Month History

Period	May 2014	Apr 2014	Mar 2014	Feb 2014	Jan 2014	Dec 2013
Current Balance		8,35,456				
Asset Class		24 DAYS PAST DUE				
Period	Nov 2013	Oct 2013	Sep 2013	Aug 2013	Jul 2013	Jun 2013

Current Balance

Asset Class

Period

Period	May 2013	Apr 2013	Mar 2013	Feb 2013	Jan 2013	Dec 2012
Current Balance						
Asset Class						
Period	Nov 2012	Oct 2012	Sep 2012	Aug 2012	Jul 2012	Jun 2012

Current Balance

Asset Class

Period

Period	Nov 2012	Oct 2012	Sep 2012	Aug 2012	Jul 2012	Jun 2012
Current Balance						
Asset Class						

Guarantor Details

No Guarantor Information Available

Credit Facility 4

Credit Information Bureau (India) Limited
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANS UNION



Report Order Number: W-5882229
Report Order Date: 15-Feb-2016
Loan Amount Applied (Rs): 100,000.00

Product Name: COMMERCIAL CIR
User ID: HF63380011
Member Reference Number: 745031

Credit Facility Type	LONG TERM LOAN (PERIOD ABOVE 3 YEARS)	Credit Grantor Name	NOT DISCLOSED		
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power	Current Balance	Asset Classification
29 - Mar - 2012	25,00,000	INR	26,00,000	0	STANDARD
Wilful Default Status	Wilful Default Date	Suit Filed Status	Suit Filed Amount	Account Status	Last Reported Date
NOT WILFUL DEFALTER		NOT A SUIT FILED CASE		CLOSED BY PAYMENT	30-Jun-2015

24 Month History

Period	May 2015	Apr 2015	Mar 2015	Feb 2015	Jan 2015	Dec 2014
Current Balance	0	0	94,968	2,11,220	3,16,924	3,12,493
Asset Class	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD
Period	May 2014	Oct 2014	Sep 2014	Aug 2014	Jul 2014	Jun 2014

Current Balance

Asset Class

Period

Period	May 2014	Apr 2014	Mar 2014	Feb 2014	Jan 2014	Dec 2013
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Current Balance

Asset Class

Period

Period	May 2013	Oct 2013	Sep 2013	Aug 2013	Jul 2013	Jun 2013
--------	----------	----------	----------	----------	----------	----------

Current Balance

Asset Class

Period

Period	May 2013	Apr 2013	Mar 2013	Feb 2013	Jan 2013	Dec 2012
--------	----------	----------	----------	----------	----------	----------

Current Balance

Asset Class

Period

Period	May 2013	Apr 2013	Mar 2013	Feb 2013	Jan 2013	Dec 2012
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Guarantor Details

Credit Information Bureau (India) Limited
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANS UNION



Report Order Number W-5882229
Report Order Date 15-Feb-2016
Loan Amount Applied (Rs) 100,000.00

Product Name COMMERCIAL CIR
User ID HF63380011
Member Reference Number 745031

Guarantor Details						
No Guarantor Information Available						
Credit Facility 6						
Credit Facility Type LONG TERM LOAN (PERIOD ABOVE 3 YEARS)						
Account Number	Credit Grantor Name NOT DISCLOSED					
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power	Current Balance	Asset Classification	
16 - Jan - 2008	8,00,000	INR	8,00,000	0	STANDARD	
Willful Default Status	Willful Default Date	Suit Filed Status	Suit Filed Amount	Suit Filed Date	Account Status	Last Reported Date
NOT WILFUL DEFaulTER		NOT A SUIT FILED CASE			CLOSED BY PAYMENT	30 - Jun - 2014
24 Month History						
Period	Jan 2014	Apr 2014	Mar 2014	Feb 2014	Jan 2014	Dec 2013
Current Balance						
Asset Class						
Period	Nov 2013	Oct 2013	Sep 2013	Aug 2013	Jul 2013	Jun 2013
Current Balance						
Asset Class						
Period	May 2013	Apr 2013	Mar 2013	Feb 2013	Jan 2013	Dec 2012
Current Balance						
Asset Class						
Period	Nov 2012	Oct 2012	Sep 2012	Aug 2012	JUL 2012	Jun 2012
Current Balance						
Asset Class						
Guarantor Details						
No Guarantor Information Available						
Credit Facility 7						
Credit Facility Type	INLAND BILLS PURCHASED		Credit Grantor Name	NOT DISCLOSED		
Account Number	NOT DISCLOSED					
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power	Current Balance	Asset Classification	
30 - Jan - 2009	70,00,000	INR	70,00,000	0	STANDARD	
Willful Default Status	Willful Default Date	Suit Filed Status	Suit Filed Amount	Suit Filed Date	Account Status	Last Reported Date
NOT WILFUL DEFaulTER		NOT A SUIT FILED CASE			CLOSED BY PAYMENT	30 - Jun - 2014
24 Month History						
Period	Jan 2014	Apr 2014	Mar 2014	Feb 2014	Jan 2014	Dec 2013
Current Balance						
Asset Class						
Period	Nov 2013	Oct 2013	Sep 2013	Aug 2013	Jul 2013	Jun 2013
Current Balance						
Asset Class						
Period	May 2013	Apr 2013	Mar 2013	Feb 2013	Jan 2013	Dec 2012
Current Balance						

Credit Information Bureau (India) Limited
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANS UNION



Report Order Number W-5882229
Report Order Date 15-Feb-2016
Loan Amount Applied (Rs) 100,000.00

Product Name COMMERCIAL CIR
User ID HF63380011
Member Reference Number 745031

Asset Class						
Period	Nov 2012	Oct 2012	Sep 2012	Aug 2012	Jul 2012	Jun 2012
Current Balance						
Asset Class						
Guarantor Details						
No Guarantor Information Available						
Credit Facility 8						
Credit Facility Type	BANK GUARANTEE		Credit Grantor Name	NOT DISCLOSED		
Account Number	NOT DISCLOSED					
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power	Current Balance	Asset Classification	
19 - Jan - 2013	30,000	INR	30,00,000	66,200	STANDARD	
Willful Default Status	Willful Default Date	Suit Filed Status	Suit Filed Amount	Suit Filed Date	Account Status	Last Reported Date
NOT WILFUL DEFaulTER		NOT A SUIT FILED CASE			OPEN	28 - Feb - 2015
24 Month History						
Period	Jan 2015	Dec 2014	Nov 2014	Oct 2014	Sep 2014	Aug 2014
Current Balance						
Asset Class						
Period	Oct 2014	Sep 2014	Aug 2014	Jul 2014	Jun 2014	Feb 2014
Current Balance						
Asset Class						
Period	Jun 2014	Oct 2013	Nov 2013	Oct 2013	Sep 2013	Aug 2013
Current Balance						
Asset Class						
Period	Jul 2013	Jun 2013	May 2013	Apr 2013	Mar 2013	Feb 2013
Current Balance						
Asset Class						
Guarantor Details						
No Guarantor Information Available						
Credit Facility 9						
Credit Facility Type	BANK GUARANTEE		Credit Grantor Name	NOT DISCLOSED		
Account Number	NOT DISCLOSED					
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power	Current Balance	Asset Classification	
19 - Dec - 2013	30,000	INR	30,00,000	29,000	STANDARD	
Willful Default Status	Willful Default Date	Suit Filed Status	Suit Filed Amount	Suit Filed Date	Account Status	Last Reported Date
NOT WILFUL DEFaulTER		NOT A SUIT FILED CASE			OPEN	31 - Aug - 2015
24 Month History						
Period	Jul 2015	Jun 2015	May 2015	Apr 2015	Mar 2015	Feb 2015
Current Balance	29,000	29,000	29,000	29,000		
Asset Class	STANDARD	STANDARD	STANDARD	STANDARD		
Period	Jan 2015	Dec 2014	Nov 2014	Oct 2014	Sep 2014	Aug 2014
Current Balance						

Credit Information Bureau (India) Limited
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANS UNION



Report Order Number: W-5882229
Report Order Date: 15-Feb-2016
Loan Amount Applied (Rs): 100,000.00

Asset Class					
Period	JUL 2014	JUN 2014	MAY 2014	APR 2014	MAR 2014
Current Balance					
Asset Class					
Period	JAN 2014	DEC 2013	NOV 2013	OCT 2013	SEP 2013
Current Balance					
Asset Class					

Guarantor Data Is

No Guarantor Information Available

Credit Facility 10

Credit Facility Type	BANK GUARANTEE	Credit Grantor Name	NOT DISCLOSED
Account Number	NOT DISCLOSED		
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power
09 - Sep - 2015	30,00,000	INR	30,00,000
Wilful Default Status	Wilful Default Date	Suit Filed Status	Suit Filed Amount
NOT WILFUL DEFaulTER		NOT A SUIT FILED CASE	

24 Month History

Period	Dec 2015	Nov 2015	Oct 2015	Sep 2015	Aug 2015	Jul 2015
Current Balance	2,58,489	2,58,489	2,58,489		2,58,489	2,58,489
Asset Class	STANDARD	STANDARD	STANDARD		STANDARD	STANDARD
Period	Jun 2015	May 2015	Apr 2015	Mar 2015	Feb 2015	Jan 2015
Current Balance	2,58,489	2,58,489	2,58,489		2,58,489	2,58,489
Asset Class	STANDARD	STANDARD	STANDARD		STANDARD	STANDARD
Period	Dec 2014	Nov 2014	Oct 2014	Sep 2014	Aug 2014	Jul 2014
Current Balance						
Asset Class						
Period	Jun 2014	May 2014	Apr 2014	Mar 2014	Feb 2014	Jan 2014
Current Balance						
Asset Class						

Guarantor Details

No Guarantor Information Available

Credit Facility 11

Credit Facility Type	BANK GUARANTEE	Credit Grantor Name	NOT DISCLOSED
Account Number	NOT DISCLOSED		
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power
19 - Jan - 2013	30,00,000	INR	30,00,000
Wilful Default Status	Wilful Default Date	Suit Filed Status	Suit Filed Amount
NOT WILFUL DEFaulTER		NOT A SUIT FILED CASE	

24 Month History

Period	Jan 2015	Dec 2014	Nov 2014	Oct 2014	Sep 2014	Aug 2014
Current Balance						
Asset Class						

Credit Information Bureau (India) Limited
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANS UNION



Report Order Number: W-5882229
Report Order Date: 15-Feb-2016
Loan Amount Applied (Rs): 100,000.00

Asset Class					
Period	JUL 2014	JUN 2014	MAY 2014	APR 2014	MAR 2014
Current Balance					
Asset Class					
Period	JAN 2014	DEC 2013	NOV 2013	OCT 2013	SEP 2013
Current Balance					
Asset Class					

Guarantor Details

No Guarantor Information Available

Credit Facility 12

Credit Facility Type	BANK GUARANTEE	Credit Grantor Name	NOT DISCLOSED
Account Number	NOT DISCLOSED		
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power
09 - Sep - 2015	30,00,000	INR	30,00,000
Wilful Default Status	Wilful Default Date	Suit Filed Status	Suit Filed Amount
NOT WILFUL DEFaulTER		NOT A SUIT FILED CASE	

24 Month History

Period	Dec 2015	Nov 2015	Oct 2015	Sep 2015	Aug 2015	Jul 2015
Current Balance	66,285	66,285	66,285		66,285	66,285
Asset Class	STANDARD	STANDARD	STANDARD		STANDARD	STANDARD
Period	Jun 2015	May 2015	Apr 2015	Mar 2015	Feb 2015	Jan 2015
Current Balance	66,285	66,285	66,285		66,285	66,285
Asset Class	STANDARD	STANDARD	STANDARD		STANDARD	STANDARD
Period	Dec 2014	Nov 2014	Oct 2014	Sep 2014	Aug 2014	Jul 2014
Current Balance						
Asset Class						
Period	Jun 2014	May 2014	Apr 2014	Mar 2014	Feb 2014	Jan 2014
Current Balance						
Asset Class						

Guarantor Details

No Guarantor Information Available

Credit Facility 13

Credit Facility Type	BANK GUARANTEE	Credit Grantor Name	NOT DISCLOSED
Account Number	NOT DISCLOSED		
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power
19 - Dec - 2013	30,00,000	INR	30,00,000
Wilful Default Status	Wilful Default Date	Suit Filed Status	Suit Filed Amount
NOT WILFUL DEFaulTER		NOT A SUIT FILED CASE	

24 Month History

Period	Dec 2015	Nov 2015	Oct 2015	Sep 2015	Aug 2015	Jul 2015
Current Balance	10,000	10,000	10,000		10,000	10,000
Asset Class	STANDARD	STANDARD	STANDARD		STANDARD	STANDARD
Period	Jun 2015	May 2015	Apr 2015	Mar 2015	Feb 2015	Jan 2015
Current Balance	10,000	10,000	10,000		10,000	10,000
Asset Class	STANDARD	STANDARD	STANDARD		STANDARD	STANDARD
Period	Dec 2014	Nov 2014	Oct 2014	Sep 2014	Aug 2014	Jul 2014
Current Balance						
Asset Class						
Period	Jun 2014	May 2014	Apr 2014	Mar 2014	Feb 2014	Jan 2014
Current Balance						
Asset Class						

Credit Information Bureau (India) Limited
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANS UNION



Report Order Number W-5882229 Product Name COMMERCIAL CIR
Report Order Date 15-Feb-2016 User ID HF63380011
Loan Amount Applied (Rs) 100,000.00 Member Reference Number 745031

24 Month History

Period	Jan 2015	Feb 2015	Mar 2015	Apr 2015	May 2015	Jun 2015	Jul 2015	Aug 2015	Sep 2015	Oct 2015	Nov 2015	Dec 2015
Current Balance	10,000	10,000		10,000		10,000						
Asset Class	STANDARD	STANDARD		STANDARD		STANDARD						
Period	Jan 2014	Feb 2014	Mar 2014	Apr 2014	May 2014	Jun 2014	Jul 2014	Aug 2014	Sep 2014	Oct 2014	Nov 2014	Dec 2014
Current Balance												
Asset Class												
Period	Jan 2014	Feb 2014	Mar 2014	Apr 2014	May 2014	Jun 2014	Jul 2014	Aug 2014	Sep 2014	Oct 2014	Nov 2014	Dec 2014
Current Balance												
Asset Class												
Period	Jan 2013	Feb 2013	Mar 2013	Apr 2013	May 2013	Jun 2013	Jul 2013	Aug 2013	Sep 2013	Oct 2013	Nov 2013	Dec 2013
Current Balance												
Asset Class												

Guarantor Details

No Guarantor Information Available

Credit Facility 14

Credit Facility Type	BANK GUARANTEE	Credit Grantor Name	NOT DISCLOSED									
Account Number	NOT DISCLOSED											
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power									
19 - Jan - 2013	30,00,000	INR	30,00,000									
Current Balance	1,75,000											
Asset Class		STANDARD										
Period	Jan 2014	Feb 2014	Mar 2014	Apr 2014	May 2014	Jun 2014	Jul 2014	Aug 2014	Sep 2014	Oct 2014	Nov 2014	Dec 2014
Wilful Default Status	Wilful Default Date	Suit Filed Status	Suit Filed Amount	Suit Filed Date	Account Status	Last Reported Date						
NOT WILFUL DEFaulTER		NOT A SUIT FILED CASE			OPEN	28 - Feb - 2015						

24 Month History

Period	Jan 2015	Feb 2014	Mar 2014	Apr 2014	May 2014	Jun 2014	Jul 2014	Aug 2014	Sep 2014	Oct 2014	Nov 2014	Dec 2014
Current Balance												
Asset Class												
Period	Jan 2014	Feb 2014	Mar 2014	Apr 2014	May 2014	Jun 2014	Jul 2014	Aug 2014	Sep 2014	Oct 2014	Nov 2014	Dec 2014
Current Balance												
Asset Class												
Period	Jan 2013	Feb 2013	Mar 2013	Apr 2013	May 2013	Jun 2013	Jul 2013	Aug 2013	Sep 2013	Oct 2013	Nov 2013	Dec 2013
Current Balance												
Asset Class												
Period	Jan 2013	Feb 2013	Mar 2013	Apr 2013	May 2013	Jun 2013	Jul 2013	Aug 2013	Sep 2013	Oct 2013	Nov 2013	Dec 2013
Current Balance												
Asset Class												

Guarantor Details

No Guarantor Information Available

Credit Facility 15

Credit Facility Type	BANK GUARANTEE	Credit Grantor Name	NOT DISCLOSED
Account Number	NOT DISCLOSED		
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power
19 - Jan - 2013	30,00,000	INR	30,00,000
Current Balance	5,31,000		
Asset Class		STANDARD	

Credit Information Bureau (India) Limited
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANS UNION



Report Order Number W-5882229 Product Name COMMERCIAL CIR
Report Order Date 15-Feb-2016 User ID HF63380011
Loan Amount Applied (Rs) 100,000.00 Member Reference Number 745031

Wilful Default Status	Wilful Default Date	Suit Filed Status	Suit Filed Amount	Suit Filed Date	Account Status	Last Reported Date
NOT WILFUL DEFaulTER		NOT A SUIT FILED CASE			OPEN	28 - Feb - 2015

24 Month History

Period	Jan 2015	Feb 2014	Mar 2014	Apr 2014	May 2014	Jun 2014	Jul 2014	Aug 2014	Sep 2014	Oct 2014	Nov 2014	Dec 2014
Current Balance												
Asset Class												
Period	Jan 2014	Feb 2014	Mar 2014	Apr 2014	May 2014	Jun 2014	Jul 2014	Aug 2014	Sep 2014	Oct 2014	Nov 2014	Dec 2014
Current Balance												
Asset Class												

Guarantor Details

No Guarantor Information Available

Credit Facility 16

Credit Facility Type	BANK GUARANTEE	Credit Grantor Name	NOT DISCLOSED
Account Number	NOT DISCLOSED		
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power
19 - Dec - 2013	30,00,000	INR	30,00,000

Wilful Default Status

Wilful Default Status	Wilful Default Date	Suit Filed Status	Suit Filed Amount	Suit Filed Date	Account Status	Last Reported Date
NOT WILFUL DEFaulTER		NOT A SUIT FILED CASE			OPEN	31 - Jul - 2015

24 Month History

Period	Jan 2015	Feb 2014	Mar 2014	Apr 2014	May 2014	Jun 2014	Jul 2014	Aug 2014	Sep 2014	Oct 2014	Nov 2014	Dec 2014
Current Balance												
Asset Class												
Period	Jan 2014	Feb 2014	Mar 2014	Apr 2014	May 2014	Jun 2014	Jul 2014	Aug 2014	Sep 2014	Oct 2014	Nov 2014	Dec 2014
Current Balance												
Asset Class												

Guarantor Details

No Guarantor Information Available

Credit Facility 17

Credit Facility Type	BANK GUARANTEE	Credit Grantor Name	NOT DISCLOSED
Account Number	NOT DISCLOSED		
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power
19 - Dec - 2013	12,70,000	INR	12,70,000

Wilful Default Status

Wilful Default Status	Wilful Default Date	Suit Filed Status	Suit Filed Amount	Suit Filed Date	Account Status	Last Reported Date
NOT WILFUL DEFaulTER		NOT A SUIT FILED CASE			OPEN	31 - Jun - 2014

24 Month History

Period	Jan 2015	Feb 2014	Mar 2014	Apr 2014	May 2014	Jun 2014	Jul 2014	Aug 2014	Sep 2014	Oct 2014	Nov 2014	Dec 2014
Current Balance												
Asset Class												
Period	Jan 2014	Feb 2014	Mar 2014	Apr 2014	May 2014	Jun 2014	Jul 2014	Aug 2014	Sep 2014	Oct 2014	Nov 2014	Dec 2014
Current Balance												
Asset Class												

Credit Information Bureau (India) Limited
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANS UNION



Report Order Number: W-5882229
Report Order Date: 15-Feb-2016
Loan Amount Applied (Rs): 100,000.00

NOT DISCLOSED						
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power	Current Balance	Asset Classification	
09 - Sep - 2015	30,000.00	INR	30,000.00	45,000	STANDARD	
With/Default Status	With/Default Date	Sur Filed Status	Sur Filed Amount	Sur Filed Date	Account Status	Last Reported Date
NOT WILFUL DEFALTER		NOT A SUIT FILED CASE			OPEN	31 - Jan - 2016
24 Month History						
Period	Dec-2015	Jan-2015	Feb-2015	Mar-2015	Sep-2014	Jul-2015
Current Balance	45,000	45,000	45,000		45,000	45,000
Asset Class	STANDARD	STANDARD	STANDARD		STANDARD	STANDARD
Period	Jan-2015	Feb-2015	Mar-2015	Apr-2015	May-2015	Jun-2015
Current Balance	45,000					
Asset Class	STANDARD					
Period	Dec-2014	Jan-2014	Feb-2014	Mar-2014	Apr-2014	May-2014
Current Balance						
Asset Class						
Period	Jan-2014	Feb-2014	Mar-2014	Apr-2014	May-2014	Jun-2014
Current Balance						
Asset Class						
Guarantor Details						
No Guarantor Information Available						
Credit Facility 18						
Credit Facility Type	BANK GUARANTEE	Credit Grantor Name	NOT DISCLOSED			
NOT DISCLOSED						
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power	Current Balance	Asset Classification	
19 - Jan - 2013	30,000.00	INR	30,000.00	4,33,380	STANDARD	
With/Default Status	With/Default Date	Sur Filed Status	Sur Filed Amount	Sur Filed Date	Account Status	Last Reported Date
NOT WILFUL DEFALTER		NOT A SUIT FILED CASE			OPEN	28 - Feb - 2015
24 Month History						
Period	Jan-2015	Feb-2015	Mar-2015	Apr-2015	Sep-2014	Aug-2014
Current Balance						
Asset Class						
Period	Jan-2014	Feb-2014	Mar-2014	Apr-2014	May-2014	Jun-2014
Current Balance						
Asset Class						
Period	Jan-2013	Feb-2013	Mar-2013	Oct-2013	Sep-2013	Aug-2013
Current Balance						
Asset Class						
Period	Jan-2012	Feb-2012	Mar-2012	Apr-2012	May-2012	Jun-2012
Current Balance						
Asset Class						
Guarantor Details						
No Guarantor Information Available						

Credit Information Bureau (India) Limited
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANS UNION



Report Order Number: W-5882229
Report Order Date: 15-Feb-2016
Loan Amount Applied (Rs): 100,000.00

Credit Facility 19						
Credit Facility Type	BANK GUARANTEE	Credit Grantor Name	NOT DISCLOSED			
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power	Current Balance	Asset Classification	
09 - Sep - 2015	30,000.00	INR	30,000.00	6,52,500	STANDARD	
With/Default Status	With/Default Date	Sur Filed Status	Sur Filed Amount	Sur Filed Date	Account Status	Last Reported Date
NOT WILFUL DEFALTER		NOT A SUIT FILED CASE			OPEN	31 - Jan - 2016
24 Month History						
Period	Dec-2015	Jan-2015	Feb-2015	Mar-2015	Sep-2014	Jul-2015
Current Balance	6,52,500					
Asset Class	STANDARD					
Period	Jan-2015	Feb-2015	Mar-2015	Apr-2015	May-2015	Jun-2015
Current Balance						
Asset Class						
Period	Dec-2014	Jan-2014	Feb-2014	Mar-2014	Sep-2013	Aug-2014
Current Balance						
Asset Class						
Period	Jan-2014	Feb-2014	Mar-2014	Apr-2014	May-2014	Jun-2014
Current Balance						
Asset Class						
Guarantor Details						
No Guarantor Information Available						
Credit Facility 20						
Credit Facility Type	SHORT TERM LOAN (LESS THAN 1 YEAR)	Credit Grantor Name	NOT DISCLOSED			
Sanction Date	Sanctioned Amount	Currency Code	Drawing Power	Current Balance	Asset Classification	
30 - Dec - 2003	37,569	INR	37,569	0	STANDARD	
With/Default Status	With/Default Date	Sur Filed Status	Sur Filed Amount	Sur Filed Date	Account Status	Last Reported Date
NOT WILFUL DEFALTER		No Suit Reported by the Member			OPEN	30 - Nov - 2015
24 Month History						
Period	Oct-2015	Sep-2015	Aug-2015	Jul-2015	Jun-2015	May-2015
Current Balance	0	0	0	0	0	0
Asset Class	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD
Period	Jul-2015	Mar-2015	Feb-2015	Jan-2015	Dec-2014	Nov-2014
Current Balance	0	0	0	0	0	0
Asset Class	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD
Period	Oct-2014	Sep-2014	Aug-2014	Jul-2014	Jun-2014	May-2014
Current Balance	0	0	0	0	0	0
Asset Class	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD
Period	Apr-2014	Mar-2014	Feb-2014	Jan-2014	Dec-2013	Nov-2013
Current Balance	0	0	0	0	0	0
Asset Class	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD

Credit Information Bureau (India) Limited
IN ASSOCIATION WITH DUN & BRADSTREET AND TRANS UNION



EMPOWERING YOU

Report Order Number W-5882229
 Report Order Date 15-Feb-2016
 Loan Amount Applied (Rs) 100,000.00

Product Name COMMERCIAL CIR
 User ID HF63380011
 Member Reference Number 745031

Current Balance	0	0	0	0	0	0
Asset Class	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD

Guarantor Details

No Guarantor Information Available

will appear in column "Sanctioned Amount" & "Drawing Power" if it is consolidation of more than one credit facility

Data of Credit Facilities Guaranteed by the Borrower

No Details of Credit Facilities Guaranteed by the Borrower Information Available

will appear in column "Sanctioned Amount" & "Drawing Power" if it is consolidation of more than one credit facility

Enquiry Details Last 24 Months

Credit Grantor	Enquiry Date	Credit Type	Enquiry Amount
NOT DISCLOSED	12 - Jan - 2016	PROPERTY LOAN	1,00,00,000
NOT DISCLOSED	12 - Jan - 2016	PROPERTY LOAN	1,25,00,000
NOT DISCLOSED	27 - Aug - 2015	CASH CREDIT	40,00,000
NOT DISCLOSED	18 - Sep - 2014	CASH CREDIT	45,00,000
NOT DISCLOSED	08 - Jul - 2013	CASH CREDIT	95,00,000
NOT DISCLOSED	21 - Nov - 2011	CASH CREDIT	95,00,000
NOT DISCLOSED	18 - Jul - 2010	INLAND BILLS DISCOUNTED	1,25,00,000

Suit Filed Account(s) of the Borrower - Details

No Suit Filed Account(s) of the Borrower - Details reported.

Disclaimer Info:

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CIBIL CONSUMER CREDIT INFORMATION

REPORT

Member Name : IIFL

Member Ref No : 295221

Control No : 000991006514

Date : 18-02-2016

Time : 12:18:24

CONSUMER / BORROWER INFORMATION:

Name :	UDAY DATTATRAYA YANNEWAR
Date of Birth:	22-08-1962
Gender :	Male

IDENTIFICATION(S):

ID Type	ID Number	Issue Date	Expiration Date
Income Tax ID Number (PAN)	AAAPY8689H		

TELEPHONE(S):

Telephone Type	Telephone Number	Extension
Office Phone	9225603053	
Mobile Phone	9666816300	
Office Phone	9494884749	
Mobile Phone	9998339454	

EMAIL :

Applicant Name,	EMail ID
UDAY DATTATRAYA YANNEWAR	UDY@YANSONSGROUP.COM

EMPLOYMENT:

Account Type	Occupation Description	Income	Net / Gross Income Indicator	Monthly Annual Income Indicator
Gold Loan	Others	0.00		

CIBIL TRANSUNION SCORE(S):

Score Name	Score Card Name	Score Version	Exclusion Code	Reason Code
CIBIL TransUnion Score Version 1.0	CIBILTUSCR	00759		07,10...

ADDRESS:

Address	Category	Residence	Date Reported
PUNE, State Code-27,Pin Code-411028	Permanent Address	Owned	12-01-2016
PUNE, State Code-27,Pin Code-411028	Permanent Address	Rented	12-01-2016
YANSONS ENGG P LTD J-26 MIDC BHOSARI, State Code-27,Pin Code-411044	Residence Address		30-09-2015
FLAT NO-5, VIGHNAHARTA APTS., PCNTDA., NIGIDI, PUNE, State Code-27,Pin Code-411044	Residence Address		27-08-2015
60/51, ERNDWANE, KARVE ROAD, PUNE, State Code-27,Pin Code-411004	Office Address		02-07-2013

ACCOUNTS :

CIBIL CONSUMER CREDIT INFORMATION REPORT

Date : 18-02-2016

Member Name : IIFL

Member Ref No : 295221

Control No : 000991006514

Time : 12:18:24

ACCOUNTS	Member	NOT DISCLOSED	
	A/C Info	Gold Loan	Individual
	Suit Filed / Wilful Default:		
	Written-Off-And Settled Status:		
Dates	(Open)03-09-2015	(Last)04-12-2015	(Close)04-12-2015
High Cr/Sanct Amt	325,000.00		
Current Balance	0.00		
Amount Overdue	0.00	Actual PayAmt	329,609.00
Credit Limit	0.00	Cash Limit	0.00
Emi Amt	0.00		
Payment Frequency		Rate of Interest	
Repayment Tenure			

Closed

Reptd:	Days Past Due/Asset Classification
31-12-2015	000 000 000 000

Start:	01-12-2015		
End :	01-09-2015		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00

Member	NOT DISCLOSED		
	A/C Info	Gold Loan	Individual
	Suit Filed / Wilful Default:		
	Written-Off-And Settled Status:		
Dates	(Open)23-02-2015	(Last)03-09-2015	(Close)03-09-2015
High Cr/Sanct Amt	335,400.00		
Current Balance	0.00		
Amount Overdue	0.00	Actual PayAmt	0.00
Credit Limit	0.00	Cash Limit	0.00
Emi Amt	0.00		
Payment Frequency		Rate of Interest	
Repayment Tenure			

Closed

Reptd:	Days Past Due/Asset Classification
30-09-2015	000 000 000 000 000 000 000 000 000

Start:	01-09-2015		
End :	01-02-2015		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00

Member	NOT DISCLOSED		
	A/C Info	Gold Loan	Individual
	Suit Filed / Wilful Default:		
	Written-Off-And Settled Status:		
Dates	(Open)15-07-2014	(Last)23-02-2015	(Close)23-02-2015

CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : IIFL

Date : 18-02-2016

Member Ref No : 295221

Control No : 000991006514

Time : 12:18:24

High Cr/Sanct Amt	335,400.00		
Current Balance	0.00		
Amount Overdue	0.00	Actual PayAmt	0.00
Credit Limit	0.00	Cash Limit	0.00
Emi Amt	0.00		
Payment Frequency	Monthly	Rate of Interest	
Repayment Tenure			
Reptd:			
Start:	01-02-2015		
End :	01-03-2012		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00
Member	NOT DISCLOSED		
A/C Info	Gold Loan	Individual	
Suit Filled / Wilful Default:			
Written-Off-And Settled Status:			
Dates	(Open)03-12-2013	(Last)	(Close)15-07-2014
High Cr/Sanct Amt	335,400.00		
Current Balance	0.00		
Amount Overdue	0.00	Actual PayAmt	0.00
Credit Limit	0.00	Cash Limit	0.00
Emi Amt	0.00		
Payment Frequency		Rate of Interest	
Repayment Tenure			
Reptd:			
Start:	01-07-2014		
End :	01-08-2011		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00
Member	NOT DISCLOSED		
A/C Info	Gold Loan	Individual	
Suit Filled / Wilful Default:			
Written-Off-And Settled Status:			
Dates	(Open)23-08-2013	(Last)	(Close)03-12-2013
High Cr/Sanct Amt	335,400.00		
Current Balance	0.00		
Amount Overdue	0.00	Actual PayAmt	0.00
Credit Limit	0.00	Cash Limit	0.00
Emi Amt	0.00		

2/18/2016 12:18:35 PM

CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : IIFL

Date : 18-02-2016

Member Ref No : 295221

Control No : 000991006514

Time : 12:18:24

Payment Frequency	Repayment Tenure	Rate of Interest
Days Past Due/Asset Classification		
Reptd:	31-12-2013	000 007 000 000 000
Start:	01-12-2013	
End :	01-01-2011	
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal) 0.00
Settlement Amt :	0.00	Value/Type of Collateral: 0.00
Member		
A/C Info	NOT DISCLOSED	
Suit Filed / Wilful Default:	Gold Loan	Individual
Written-Off-And Settled Status:		
Dates	(Open)30-01-2013	(Last) (Close)23-08-2013
High Cr/Sanct Amt	335,400.00	
Current Balance	0.00	
Amount Overdue	0.00	Actual PayAmt 0.00
Credit Limit	0.00	Cash Limit 0.00
Emi Amt	0.00	
Payment Frequency		Rate of Interest
Repayment Tenure		
Days Past Due/Asset Classification		
Reptd:	31-08-2013	000 STD STD STD STD STD STD
Start:	01-08-2013	
End :	01-02-2013	
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal) 0.00
Settlement Amt :	0.00	Value/Type of Collateral: 0.00
Member		
A/C Info	NOT DISCLOSED	
Suit Filed / Wilful Default:	Credit Card	Individual
Written-Off-And Settled Status:		
Dates	(Open)05-11-2008	(Last)24-12-2015 (Close)
High Cr/Sanct Amt	33,272.00	
Current Balance	7,044.00	
Amount Overdue	0.00	Actual PayAmt 0.00
Credit Limit	0.00	Cash Limit 0.00
Emi Amt	0.00	
Payment Frequency		Rate of Interest
Repayment Tenure		
Days Past Due/Asset Classification		
Reptd:	31-12-2015	

2/18/2016 12:18:35 PM

CIBIL CONSUMER CREDIT INFORMAT

REPORT

Member Name : IIFL

Date : 18-02-2016

Member Ref No : 295221

Control No : 000991006514

Time : 12:18:24

	000 000
Start:	01-12-2015
End :	01-01-2013
Wrtn-Off (Total) :	0.00
Settlement Amt :	0.00
	Wrtn-Off (Principal) 0.00
	Value/Type of Collateral: 0.00
Member	NOT DISCLOSED
A/C Info	Overdraft Individual
Suit Filled / Wilful Default:	
Written-Off-And Settled Status:	
Dates	(Open)13-07-2007 (Last)27-12-2015 (Close)
High Cr/Sanct Amt	236,000.00
Current Balance	252,284.00
Amount Overdue	0.00
Credit Limit	0.00
Emi Amt	0.00
Payment Frequency	Rate of Interest
Repayment Tenure	
Reptd:	Days Past Due/Asset Classification
	31-12-2015
	000 XXX 000 000 XXX XXX 000 000 000 000 000 000 XXX XXX XXX XXX XXX XXX
Start:	01-12-2015
End :	01-01-2013
Wrtn-Off (Total) :	0.00
Settlement Amt :	0.00
	Wrtn-Off (Principal) 0.00
	Value/Type of Collateral: 0.00
Member	NOT DISCLOSED
A/C Info	Auto Loan (Personal) Joint
Suit Filled / Wilful Default:	
Written-Off-And Settled Status:	
Dates	(Open)21-04-2007 (Last)26-05-2010 (Close)14-12-2012
High Cr/Sanct Amt	1600,000.00
Current Balance	0.00
Amount Overdue	0.00
Credit Limit	0.00
Emi Amt	0.00
Payment Frequency	Rate of Interest
Repayment Tenure	
Reptd:	Days Past Due/Asset Classification
	30-09-2013
	000 025 025 000 000 000 000 000 000 000 000
Start:	01-12-2012

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CIBIL CONSUMER CREDIT INFORMAT

REPORT

Member Name : IIFL

Date : 18-02-2016

Member Ref No : 295221

Control No : 000991006514

Time : 12:18:24

ENQUIRY :

Member	Date	Enquiry Purpose	Amount
NOT DISCLOSED	21-01-2016	Property Loan	25,000,000.00
NOT DISCLOSED	12-01-2016	Other	5,000,000.00
NOT DISCLOSED	11-01-2016	Other	12,500,000.00
NOT DISCLOSED	04-12-2015	Gold Loan	800,000.00
NOT DISCLOSED	03-12-2015	Gold Loan	550,000.00
NOT DISCLOSED	15-10-2015	Property Loan	25,000,000.00
NOT DISCLOSED	03-09-2015	Gold Loan	327,091.00
NOT DISCLOSED	31-08-2015	Gold Loan	323,317.00
NOT DISCLOSED	27-08-2015	Business Loan - General	4,000,000.00
NOT DISCLOSED	23-02-2015	Gold Loan	335,400.00
NOT DISCLOSED	19-09-2014	Business Loan - General	6,500,000.00
NOT DISCLOSED	15-07-2014	Gold Loan	325,833.00
NOT DISCLOSED	03-12-2013	Gold Loan	335,400.00
NOT DISCLOSED	24-09-2013	Business Loan - General	1,000.00
NOT DISCLOSED	02-07-2013	Business Loan - General	9,500,000.00
NOT DISCLOSED	21-11-2011	Business Loan - General	9,500,000.00
NOT DISCLOSED	16-07-2010	Business Loan - General	12,500,000.00
NOT DISCLOSED	29-01-2009	Housing Loan	3,000,000.00
NOT DISCLOSED	27-01-2009	Housing Loan	3,000,000.00
NOT DISCLOSED	23-01-2009	Housing Loan	5,000,000.00
NOT DISCLOSED	20-01-2009	Housing Loan	5,000,000.00
NOT DISCLOSED	26-12-2008	Housing Loan	5,000,000.00
NOT DISCLOSED	26-12-2008	Housing Loan	5,000,000.00
NOT DISCLOSED	01-11-2008	Credit Card	1,000.00
NOT DISCLOSED	25-06-2007	Property Loan	3,000,000.00
NOT DISCLOSED	20-01-2007	Personal Loan	100,000.00

End of Statement

M. J. S. 240819

CIBIL CONSUMER CREDIT INFORMATION

REPORT

Member Name : IIFL

Date : 18-02-2016

Member Ref No : 295237

Control No : 000991021557

Time : 12:38:22

Written-Off-And Settled Status:

Dates	(Open)06-02-2015	(Last)22-04-2015	(Close)22-04-2015
High Cr/Sanct Amt	419,200.00		
Current Balance	0.00		
Amount Overdue	0.00	Actual PayAmt	401,035.00
Credit Limit	0.00	Cash Limit	0.00
Emi Amt	0.00		
Payment Frequency	Monthly	Rate of Interest	
Repayment Tenure			

Closed

Days Past Due/Asset Classification

Reptd:	30-04-2015	
	000 000 000	

Start: 01-04-2015

End: 01-05-2012

Wrtn-Off (Total): 0.00

Wrtn-Off (Principal)	0.00
Value/Type of Collateral:	0.00

Member NOT DISCLOSED

A/C Info Gold Loan Individual

Suit Filled / Wilful Default:

Written-Off-And Settled Status:

Dates	(Open)28-01-2015	(Last)03-09-2015	(Close)03-09-2015
High Cr/Sanct Amt	418,000.00		
Current Balance	0.00		
Amount Overdue	0.00	Actual PayAmt	0.00
Credit Limit	0.00	Cash Limit	0.00
Emi Amt	0.00		
Payment Frequency	Monthly	Rate of Interest	
Repayment Tenure			

Closed

Days Past Due/Asset Classification

Reptd:	30-09-2015	
	000 016 000 000 000 000 000 000 000	

Start: 01-09-2015

End: 01-01-2015

Wrtn-Off (Total): 0.00

Wrtn-Off (Principal)	0.00
Value/Type of Collateral:	0.00

Member NOT DISCLOSED

A/C Info Gold Loan Individual

Suit Filled / Wilful Default:

Written-Off-And Settled Status:

Dates	(Open)15-07-2014	(Last)28-01-2015	(Close)28-01-2015
High Cr/Sanct Amt	418,000.00		
Current Balance	0.00	Actual PayAmt	0.00
Amount Overdue	0.00	Cash Limit	0.00
Credit Limit	0.00		
Emi Amt	0.00		
Payment Frequency	Monthly	Rate of Interest	
Repayment Tenure			

Closed

Days Past Due/Asset Classification

Reptd:	30-01-2015	
	000 000 000 000 000 000 000 000 000	

Start: 01-09-2015

End: 01-01-2015

Wrtn-Off (Total): 0.00

Wrtn-Off (Principal)	0.00
Value/Type of Collateral:	0.00

Member NOT DISCLOSED

A/C Info Gold Loan Individual

Suit Filled / Wilful Default:

Written-Off-And Settled Status:

Dates	(Open)03-12-2013	(Last)	(Close)15-07-2014
High Cr/Sanct Amt	448,000.00		
Current Balance	0.00	Actual PayAmt	0.00
Amount Overdue	0.00	Cash Limit	0.00
Credit Limit	0.00		
Emi Amt	0.00		
Payment Frequency	Monthly	Rate of Interest	
Repayment Tenure			

CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : IIFL

Date : 18-02-2016

Member Ref No : 295237

Control No : 000991021557

Time : 12:38:22

Credit Limit

0.00

Cash Limit

0.00

Emi Amt

0.00

Payment Frequency

Monthly

Rate of Interest

0.00

Repayment Tenure

Reptd:

Closed

Start:

01-01-2015

End :

01-02-2012

Wrtn-Off (Total):

0.00

Wrtn-Off (Principal)

0.00

Settlement Amt :

0.00

Value/Type of Collateral:

0.00

Member

NOT DISCLOSED

A/C Info

Gold Loan

Individual

Suit Filed / Wilful Default:

Written-Off-And Settled Status:

Dates

(Open)15-07-2014

(Last)06-02-2015

(Close)06-02-2015

High Cr/Sanct Amt

419,200.00

Current Balance

0.00

Amount Overdue

0.00

Credit Limit

0.00

Emi Amt

0.00

Payment Frequency

Monthly

Rate of Interest

Repayment Tenure

Reptd:

Closed

Start:

01-02-2015

End :

01-03-2012

Wrtn-Off (Total):

0.00

Wrtn-Off (Principal)

0.00

Settlement Amt :

0.00

Value/Type of Collateral:

0.00

Member

NOT DISCLOSED

A/C Info

Gold Loan

Individual

Suit Filed / Wilful Default:

Written-Off-And Settled Status:

Dates

(Open)03-12-2013

(Last)

(Close)15-07-2014

High Cr/Sanct Amt

448,000.00

Current Balance

0.00

Amount Overdue

0.00

Credit Limit

0.00

Emi Amt

0.00

Payment Frequency

Monthly

Rate of Interest

Repayment Tenure

Reptd:

Closed

Start:

01-04-2016

End :

01-04-2016

Wrtn-Off (Total):

0.00

Wrtn-Off (Principal)

0.00

Settlement Amt :

0.00

Value/Type of Collateral:

0.00

CIBIL CONSUMER CREDIT INFORMATION

REPORT

Member Name : IIFL

Date : 18-02-2016

Member Ref No : 295237

Control No : 000991021557

Time : 12:38:22

Reptd:	31-07-2014		
	000 027 000 000 000 000 000 000 000		
Start:	01-07-2014		
End :	01-08-2011		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00
Member	NOT DISCLOSED		
A/C Info	Gold Loan	Individual	
Suit Filled / Wilful Default:			
Written-Off-And Settled Status:			
Dates	(Open)03-12-2013	(Last)	(Close)15-07-2014
High Cr/Sanct Amt	Closed		
Current Balance	449,200.00		
Amount Overdue	0.00		
Credit Limit	0.00	Actual PayAmt	0.00
Eml Amt	0.00	Cash Limit	0.00
Payment Frequency			
Repayment Tenure			
Days Past Due/Asset Classification			
Reptd:	31-07-2014		
	000 027 000 000 000 000 000 000 000		
Start:	01-07-2014		
End :	01-08-2011		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00
Member	NOT DISCLOSED		
A/C Info	Gold Loan	Individual	
Suit Filled / Wilful Default:			
Written-Off-And Settled Status:			
Dates	(Open)23-08-2013	(Last)	(Close)03-12-2013
High Cr/Sanct Amt	Closed		
Current Balance	449,200.00		
Amount Overdue	0.00		
Credit Limit	0.00	Actual PayAmt	0.00
Eml Amt	0.00	Cash Limit	0.00
Payment Frequency			
Repayment Tenure			
Days Past Due/Asset Classification			
Reptd:	31-07-2014		
	000 027 000 000 000 000 000 000 000		
Start:	01-07-2014		
End :	01-08-2011		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00
Member	NOT DISCLOSED		
A/C Info	Gold Loan	Individual	
Suit Filled / Wilful Default:			
Written-Off-And Settled Status:			
Dates	(Open)23-08-2013	(Last)	(Close)03-12-2013
High Cr/Sanct Amt	Closed		
Current Balance	448,000.00		
Amount Overdue	0.00		
Credit Limit	0.00	Actual PayAmt	0.00
Eml Amt	0.00	Cash Limit	0.00
Payment Frequency			
Repayment Tenure			
Days Past Due/Asset Classification			
Reptd:	31-12-2013		
	000 007 000 000 000 000 000 000 000		

CIBIL CONSUMER CREDIT INFORMATION REPORT

Date : 18-02-2016

Member Name : IIFL

Member Ref No : 295237

Control No : 000991021557

Time : 12:38:22

Start:	01-12-2013		
End :	01-01-2011		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00
Member	NOT DISCLOSED		
A/C Info	Gold Loan	Individual	
Suit Filled / Wilful Default:			
Written-Off-And Settled Status:			
Dates	(Open)23-08-2013	(Last)	(Close)03-12-2013
High Cr/Sanct Amt	Closed		
Current Balance	449,200.00		
Amount Overdue	0.00		
Credit Limit	0.00	Actual PayAmt	0.00
Eml Amt	0.00	Cash Limit	0.00
Payment Frequency			
Repayment Tenure			
Days Past Due/Asset Classification			
Reptd:	31-12-2013		
	000 007 000 000 000 000 000 000 000		
Start:	01-12-2013		
End :	01-01-2011		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00
Member	NOT DISCLOSED		
A/C Info	Gold Loan	Individual	
Suit Filled / Wilful Default:			
Written-Off-And Settled Status:			
Dates	(Open)18-02-2013	(Last)	(Close)23-08-2013
High Cr/Sanct Amt	Closed		
Current Balance	466,000.00		
Amount Overdue	0.00		
Credit Limit	0.00	Actual PayAmt	0.00
Eml Amt	0.00	Cash Limit	0.00
Payment Frequency			
Repayment Tenure			
Days Past Due/Asset Classification			
Reptd:	31-08-2013		
	000 STD STD STD STD STD		
Start:	01-08-2013		

CIBIL CONSUMER CREDIT INFORMATION

REPORT

Member Name : IIFL

Date : 18-02-2016

Member Ref No : 295237

Control No : 000991021557

Time : 12:38:22

End :	01-03-2013		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00
Member	NOT DISCLOSED		
A/C Info	Gold Loan	Individual	
Suit Filed / Wilful Default:			
Written-Off-And Settled Status:			
Dates	(Open)14-02-2013	(Last)	(Close)23-08-2013
High Cr/Sanct Amt	467,200.00		
Current Balance	0.00		
Amount Overdue	0.00	Actual PayAmt	0.00
Credit Limit	0.00	Cash Limit	0.00
Emi Amt	0.00		
Payment Frequency		Rate of Interest	
Repayment Tenure			
Reptd:	Days Past Due/Asset Classification		
	31-08-2013		
	000 STD STD STD STD STD		
Start:	01-08-2013		
End :	01-03-2013		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00
Member	NOT DISCLOSED		
A/C Info	Gold Loan	Individual	
Suit Filed / Wilful Default:			
Written-Off-And Settled Status:			
Dates	(Open)22-08-2012	(Last)	(Close)18-02-2013
High Cr/Sanct Amt	466,000.00		
Current Balance	0.00		
Amount Overdue	0.00	Actual PayAmt	0.00
Credit Limit	0.00	Cash Limit	0.00
Emi Amt	0.00		
Payment Frequency		Rate of Interest	
Repayment Tenure			
Reptd:	Days Past Due/Asset Classification		
	28-02-2013		
	000 STD STD STD STD STD		
Start:	01-02-2013		
End :	01-09-2012		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00

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CIBIL CONSUMER CREDIT INFORMATION

REPORT

Member Name : IIFL

Date : 18-02-2016

Member Ref No : 295237

Control No : 000991021557

Time : 12:38:22

Dates	(Open)14-12-2005	(Last)08-09-2007	(Close)10-09-2007
High Cr/Sanct Amt	900,000.00		
Current Balance	0.00		
Amount Overdue	0.00	Actual PayAmt	0.00
Credit Limit	0.00	Cash Limit	0.00
Emi Amt	0.00		
Payment Frequency		Rate of Interest	
Repayment Tenure			
Reptd:	Closed		
Days Past Due/Asset Classification			
30-11-2013			
STD STD STD STD STD STD STD STD XXX STD STD STD STD			
Start:	01-09-2007		
End :	01-12-2005		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00
Member	NOT DISCLOSED		
A/C Info	Auto Loan (Personal)	Individual	
Suit Filled / Wilful Default:			
Written-Off-And Settled Status:			
Dates	(Open)21-09-2005	(Last)	(Close)04-09-2010
High Cr/Sanct Amt	315,000.00		
Current Balance	0.00		
Amount Overdue	0.00	Actual PayAmt	0.00
Credit Limit	0.00	Cash Limit	0.00
Emi Amt	6,841.00		
Payment Frequency	Monthly	Rate of Interest	
Repayment Tenure	60		
Reptd:	31-03-2011		
000			
Start:	01-03-2011		
End :	01-03-2011		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00
Member	NOT DISCLOSED		
A/C Info	Auto Loan (Personal)	Individual	
Suit Filled / Wilful Default:			
Written-Off-And Settled Status:			
Dates	(Open)21-09-2005	(Last)	(Close)04-09-2010
High Cr/Sanct Amt	315,000.00		
Current Balance	0.00		
Amount Overdue	0.00	Actual PayAmt	0.00
Credit Limit	0.00	Cash Limit	0.00

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CIBIL CONSUMER CREDIT INFORMATION REPORT

Date : 18-02-2016

Member Name : IIFL

Member Ref No : 295237

Control No : 000991021557

Time : 12:38:22

Emi Amt	6,841.00		
Payment Frequency	Monthly	Rate of Interest	10.046
Repayment Tenure	60		
Reptd:	31-12-2012		
Days Past Due/Asset Classification			
000 000 028 028 028 027 000 000 000 000 000 000 000 000 XXX 000 000 XXX 000 000 000 000 000 000 XXX XXX XXX 000 XXX XXX 000 XXX 000 000 000 000 000 000 000 000 000 000			
Start:	01-09-2010		
End :	01-10-2007		
Wrtn-Off (Total) :	0.00	Wrtn-Off (Principal)	0.00
Settlement Amt :	0.00	Value/Type of Collateral:	0.00

ENQUIRY :

Member	Date	Enquiry Purpose	Amount
NOT DISCLOSED	21-01-2016	Property Loan	25,000,000.00
NOT DISCLOSED	12-01-2016	Other	5,000,000.00
NOT DISCLOSED	11-01-2016	Other	12,500,000.00
NOT DISCLOSED	15-10-2015	Property Loan	25,000,000.00
NOT DISCLOSED	03-09-2015	Gold Loan	398,567.00
NOT DISCLOSED	31-08-2015	Gold Loan	393,969.00
NOT DISCLOSED	27-08-2015	Business Loan - General	4,000,000.00
NOT DISCLOSED	06-02-2015	Gold Loan	419,200.00
NOT DISCLOSED	28-01-2015	Gold Loan	418,000.00
NOT DISCLOSED	28-01-2015	Gold Loan	419,200.00
NOT DISCLOSED	19-09-2014	Business Loan - General	6,500,000.00
NOT DISCLOSED	15-07-2014	Gold Loan	426,525.00
NOT DISCLOSED	15-07-2014	Gold Loan	425,394.00
NOT DISCLOSED	03-12-2013	Gold Loan	448,000.00
NOT DISCLOSED	03-12-2013	Gold Loan	449,200.00
NOT DISCLOSED	02-07-2013	Business Loan - General	9,500,000.00
NOT DISCLOSED	21-11-2011	Business Loan - General	9,500,000.00
NOT DISCLOSED	16-07-2010	Business Loan - General	12,500,000.00
NOT DISCLOSED	26-12-2009	Credit Card	50,000.00
NOT DISCLOSED	29-01-2009	Housing Loan	3,000,000.00
NOT DISCLOSED	27-01-2009	Housing Loan	3,000,000.00
NOT DISCLOSED	23-01-2009	Housing Loan	5,000,000.00
NOT DISCLOSED	20-01-2009	Housing Loan	5,000,000.00
NOT DISCLOSED	26-12-2008	Housing Loan	5,000,000.00
NOT DISCLOSED	25-06-2007	Property Loan	3,000,000.00
NOT DISCLOSED	20-01-2007	Personal Loan	100,000.00
NOT DISCLOSED	30-12-2006	Credit Card	25,000.00
NOT DISCLOSED	13-09-2005	Auto Loan (Personal)	333,000.00

End of Statement

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CIBIL CONSUMER CREDIT INFORMATION

REPORT

Member Name : IIFL

Date : 18-02-2016

Member Ref No : 295237

Control No : 000991021557

Time : 12:38:22

M. S. D.
~~CIBIL~~
C140819

CIBIL CONSUMER CREDIT INFORMATION REPORT													
Member Name : IIFL													
Member Ref No : 295233 Control No : 000991019740													
Date : 18-02-2016 Time : 12:35:09													
CONSUMER / BORROWER INFORMATION:													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Name : ANIKET UDAY YANNEWAR</td> </tr> <tr> <td>Date of Birth: 08-10-1992</td> </tr> <tr> <td>Gender : Male</td> </tr> </table>		Name : ANIKET UDAY YANNEWAR	Date of Birth: 08-10-1992	Gender : Male									
Name : ANIKET UDAY YANNEWAR													
Date of Birth: 08-10-1992													
Gender : Male													
IDENTIFICATION(S):													
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>IDType</th> <th>IDNumber</th> <th>Issue Date</th> <th>Expiration Date</th> </tr> </thead> <tbody> <tr> <td>Income Tax ID Number (PAN)</td> <td>AHRPY5927A</td> <td>-</td> <td>-</td> </tr> </tbody> </table>		IDType	IDNumber	Issue Date	Expiration Date	Income Tax ID Number (PAN)	AHRPY5927A	-	-				
IDType	IDNumber	Issue Date	Expiration Date										
Income Tax ID Number (PAN)	AHRPY5927A	-	-										
TELEPHONE(S):													
No Data Found													
EMAIL :													
No Data Found													
EMPLOYMENT:													
No Data Found													
CIBIL TRANSUNION SCORE(S):													
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Score Name</th> <th>Score Card Name</th> <th>Score Card Version</th> <th>Score</th> <th>Exclusion Code</th> <th>Reason Code</th> </tr> </thead> <tbody> <tr> <td>CIBIL TransUnion Score Version 1.0</td> <td>CIBILTUSCR</td> <td></td> <td>000-1</td> <td>....</td> <td>....</td> </tr> </tbody> </table>		Score Name	Score Card Name	Score Card Version	Score	Exclusion Code	Reason Code	CIBIL TransUnion Score Version 1.0	CIBILTUSCR		000-1
Score Name	Score Card Name	Score Card Version	Score	Exclusion Code	Reason Code								
CIBIL TransUnion Score Version 1.0	CIBILTUSCR		000-1								
ADDRESS:													
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Address</th> <th>Category</th> <th>Residence</th> <th>Date Reported</th> </tr> </thead> <tbody> <tr> <td>YANSONS ENGINEERING PVT. LTD,J-26, MIDC,BHOSARI,PUNE, State Code-27,Pin Code-411039</td> <td>Office Address</td> <td></td> <td>18-02-2016</td> </tr> <tr> <td>FLAT NO. 05, VIGHNAHARTA APTS,NIGDI, PRADHIKARAN,NR. COSMOS BANK,PUNE, State Code- 27,Pin Code-411044</td> <td>Residence Address</td> <td></td> <td>18-02-2016</td> </tr> </tbody> </table>		Address	Category	Residence	Date Reported	YANSONS ENGINEERING PVT. LTD,J-26, MIDC,BHOSARI,PUNE, State Code-27,Pin Code-411039	Office Address		18-02-2016	FLAT NO. 05, VIGHNAHARTA APTS,NIGDI, PRADHIKARAN,NR. COSMOS BANK,PUNE, State Code- 27,Pin Code-411044	Residence Address		18-02-2016
Address	Category	Residence	Date Reported										
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FLAT NO. 05, VIGHNAHARTA APTS,NIGDI, PRADHIKARAN,NR. COSMOS BANK,PUNE, State Code- 27,Pin Code-411044	Residence Address		18-02-2016										
ACCOUNTS :													
ENQUIRY :													
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Member</th> <th>Date</th> <th>Enquiry Purpose</th> <th>Amount</th> </tr> </thead> </table>		Member	Date	Enquiry Purpose	Amount								
Member	Date	Enquiry Purpose	Amount										
End of Statement													

CIBIL CONSUMER CREDIT INFORMATION REPORT

Member Name : IIFL

Date : 18-02-2016

Member Ref No : 295233

Control No : 000991019149

Time : 12:35:09

180819

2/18/2016 12:35:14 PM

IIHFL / IIFL						
Contact point Verification (CPV) format office verification						
Customer Name	UDAY DATTATRAYA YANNEWAR/VARUN UDAY YANNEWAR/ANIKET UDAY YANNEWAR/VEENA UDAY YANNEWAR/YANSONS ENGG. PVT. LTD	Office Address with landmark	YANSONS ENGG. PVT. LTD J-26, MIDC. BHOSARI, PUNE			
Loan a/c no.	745031					
Person Met	VARUN UDAY YANNEWAR	Relationship with applicant	DIRECTOR			
Office details						
Is the applicant		Salaried	Self employed			
Name of company YANSONS ENGG. PVT. LTD						
Type of Organisation	Proprietorship	Partnership	Pvt. Ltd	Pub. Ltd	MNC	Govt
	Banking	Manufacturing	Hotel/Restaurant	Construction/Re al Estate	Consumer Goods	Education
Type of Industry	Medical	Textiles	Transportati on	Telecommunica tion and IT	Retail Trading	Others (please specify)
Building	Commercial	Business Centre	Factory	Residential		
Locality	Posh	Middle class	Lower income	Slum area	Unauthorized	VILLAGE / INDUSTRIAL
Locating add is	Easy	Difficult				
Is there a name plate/signboard outside the office?						
Area in sq. ft. (approx.)	<400	400-750	750-1000	1000-1500	>1500	
Designation (for salaried only)						
No. of employees	1-2	3-5	= >10 (pls specify)			
Level of activity	None	Low	Medium	High		
Assets seen	Telephone	Fax	Xerox	EPBAX	Air Conditioners	Computers
Stock seen	None	Low	Medium	High		
No. of years in current business/job	>1	1-2	2-4	4-6	6-8	>8
If < 1, pls provide previous business details/ job details	Type of industry , no. of years					
Office Status (for self employed only)	NA	NA				
Is this a residence cum office (for self employed only)	NA	NA				
0	Y	NAME NOT TOLD				
Is the feedback positive?	NA	POSITIVE				
CPV decision						
Positive		Negative		Unsuccessful		
If negative, pls state reason		No activity	Unauthorized construction/facility	Negative feedback from neighbours/ colleagues	Contradictory information/Applicant is not the owner	Negative profile (politically connected, press, etc.)
If unsuccessful, pls state reason		Unable to trace address	Unable to get information	Office closed/shut		
Any other reason for negative or unsuccessful verification						
Additional comments, if any		MET PERSON VARUN DIRECTOR INFORM THAT APPLICANT DIRECTOR FROM 10 YRS ANIKET UDAY YANNEWAR VEENA UDAY YANNEWAR ALSO DIRECTOR OF GIVEN FIRM.SALARY NOT TOLD. OFFICE TYPE INDEPENDANT PAKKA OFFICE. AREA INDUSTRIAL. 6000 SQ.FT. BOARD ACTIVITY SEEN EMPLOYEE 6 SEEN. NATURE OF BUSINESS-AEG JOB WORK TPC-NAME NOT TOLD KNOWN TO APPLICANT.PROPoSAL POSITIVE.				
Date	16/02/16 11:00					
Name of officer	RAVIN					
For						
Authorised Signatory	 <i>RAVIN</i> c140819					

RY

IIHFL / IIIFL

Contact point Verification (CPV) format

Residence verification

Customer Name:	UDAY DATTATRAYA YANNEWAR/VARUN UDAY YANNEWAR/ANIKET UDAY YANNEWAR/VEENA UDAY YANNEWAR	Residence Address with landmarks:	FLAT NO. 05, VIGHNAHARTA APTS, NEAR COSMOS BANK, OPP. DNYAN PRABODHINI SCHOOL, NIGDI PUNE- 411044				
Loan a/c no.	745031	Relationship with applicant					
Person Met							

Family Details

Marital Status	Married	Single	Divorced	Widower			
No. of family members (staying with applicant)	Adults TOTAL						
Any other earning member in the family(staying with applicant)?							
If yes, pls provide employment details.							

Residence details

Residence status	Owned	Rented	Parental	Company leased	Shared accomodation	Others (please specify)	
Confirming the resi or mobile contact numbers	9850815868						
No. of years at residence	>1	1-2	2-4	4-6	6-8	>8	
Is there a name plate outside the house?	Y						
Locality	Posh	Above average	Middle class	Below average	Slum etc./ LOWER MIDDLE		
Locating address is	Easy	Difficult/					
Type of accomodation	BUNGALOW	Flat/Apartment	Low income accommodatio n	Hut/Temporary/ SITTING CAHAWL/ INDEPENDENT HOUSE			
Area in sq. ft. (approx.)	<400	400-750	750-1000	1000-1500	>1500		
Assets seen	Television	Fridge	Washing Machine	Air Conditioners	Music System	Furniture	
Neighbour Check: Do neighbours recognize applicant?	Y	NAME NOT TOLD					
Is the feedback positive?	NA	POSITIVE					

CPV decision

Positive	Unsuccessful		Negative				
If negative, pls state reason	Poor living conditions	Address difficult to access	Negative feedback from neighbours	Contradictory information	Applicant is a defaulter with other banks/ finance companies	Others (please specify)	
	Negative profile (politically connected, press, etc.)	Trouble prone area	Applicant is not residing at this address				
If unsuccessful, pls state reason	Unable to trace address	Unable to get information	House locked				
Additional comments, if any	AT THE TIME OF VISIT HOUSE WAS LOCKED.VISIT TIME 3:00 PM. HOUSE TYPE FLAT, AREA MIDDLE. DOOR COLOR BROWN. TPC-NAME NOT TOLD KNOWN TO APPLICANT. DOOR NAME PLAT SEEN AS UDAY YANNEWAR. TPC UNKNOWN TO APPLICANT SO PROPOSAL POSITIVE.						
Date	16/02/2016 11:00						
Name of the CPV Agent	SANDIP						



*MH/11/19
C140819*

India Infoline Finance Limited and its Subsidiaries'							
Telephone Verification (TVR) format YANSONS ENGINEERING PVT LTD / UDAY YANNEWAR							
Customer Name	745031 / 745499						
Loan a/c no.	Contact no.s (with extn where applicable)	Phone type	Contacted (Y/N)	No. of attempts	Directory check	If N provide details	
Telephones	9850815868 Residence	MOBILE	Y	1	N		
		Office	Postpaid WLL	Y	1	N	
	9850815868 Mobile	Postpaid mobile	N	0	NA		
		Prepaid WLL		0	NA		
	Prepaid Mobile	N	0	NA			
Spoken to	UDAY YANNEWAR						
Relationship with applicant	SELF						
Residence/Personal Details							
Is Residence Address same as system	Y	N	If "N" Please enter address	Same as per application form			
No. of years at residence	12 yrs						
Residence status	Owned	Parental	Rented	Company provided			
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 income	NA			
No. of dependents	0						
Children - educational qualifications and occupation/school details	NO						
Office Details							
Is Office Address same as system	Y	N	If "N" Please enter address				
Is Employment type same as system? (sel/ 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- same				
Is Designation same as system	Y	N	If "N" Please enter details- same				
Is department same as system	Y	N	If "N" Please enter details- same				
No. of years at office	25 yrs						
Gross Annual Income	Rs. 31,70,650/-						
Have you applied to us before?	Y	N	If "Y" Please enter details- not applied				
Additional Information							
Purpose of loan	Cmr is purchasing Industrial Land at Chakan COP Approx Rs 125 lacs and requested funds for depositions of amount in MIDC. Copy of allotment letter is verified during PO.						
No. of credit cards owned	NO						
Any loans taken (running/closed)	AS PER RTR						
If yes, pls provide details	AS PER APPROVAL MAIL						
How did you hear about IFL?	Friend	DSA	Newspaper Advertisement	Online Advertisement	Existing Customer of IFL Group	Referral	
Who sourced your application to IFL?							
Name of the Sourcing DSA/Person	AMOL JADHAV						
Reference TVR							
Name	ADIL KARBHARI / PRAVIN PARAOJI						
Contact no.	9545520009 / 9422097659						
Relationship with applicant	Friend						
Pls check applicants residence or employment details	POSITIVE						
TVR decision							
Remarks	POSITIVE						
Decision	Positive	Negative		Unsuccessful			
Date	02/16/18						
Name of officer	MTUND PARANUAPAE - C140819						
Signature /stamp (if not submitted in system)							
Signature /stamp (if not submitted in system)							
Authorized Signature							

PERSONAL DISCUSSION FORMAT

Loan account number	745081/746499		
Name	Borrower details YANJONS ENGINEERING COMPANY	Co-borrower details UDAY YANNEWAR	Co-borrower details VEENA YANNEWAR
Age	—		
Educational qualifications	POST GRADUATE		
Relation	DIRECTOR	GRADUATE	DIRECTOR
Educational qualifications	—		
Reason for taking the loan	PURCHASE INDUSTRIAL LAND		
Other earning members	Name:1 Employment Details: company name designation		
	Name:2 Employment Details: company name designation		
Children	Institute/ School Name:		
No. of dependents (children/others)			
Office details	Total work experience		
salaried-	Designation		
	Job role / profile		
	Brief profile of the company (No. of employees, business details, turnover, profit, etc.)		
For self emp.	No. of employees	15 EMPLOYEES	
	Operational since	25 yrs	
	Ownership structure (shareholding pattern)	PXT LTD. CO.	
	Key manager (managing director, partner, employee, etc)	UDAY YANNEWAR	
	Business details (Constitution, products offered, process, distribution, organizational hierarchy etc)	MFG. OF AIR POLLUTION CONTROL UNIT	
	Financials: Sales/ Turnover/ Receipts, Margins, debtors, creditors, loans availed, etc)	AS PER ATTACHED FINANCIALS	
Vehicle owned, if any			
Property owned, if any	AS PER ATTACHED BAL SHEET		
Monthly income			
rental monthly income (e.g. rent, agriculture,)	Mention the address of the rental or the agricultural property		
Sal. income	Spouse		
	Parents		
	Children		
TOTAL INCOME			
Living expenses (Food, clothing)			
Utility Bills (Electricity, Phone, Water)			
Children education			
Conveyance			
Rent			
TOTAL EXPENSES			

MONTHLY LIABILITIES																						
Active loans:																						
(Loan)	Name of bank/finance company																					
	Product/ Loan amount																					
	No. of Emis paid/Tenure																					
	No. of cheque bounces																					
	EMI amount																					
	To be closed	Yes/No																				
(Loan)	Name of bank/finance company																					
	Product/ Loan amount																					
	No. of Emis paid/Tenure																					
	No. of cheque bounces																					
	EMI amount																					
	To be closed	Yes/No																				
TOTAL MONTHLY LIABILITIES (EMI AMOUNT)																						
Total income-expenses: Liabilities	—																					
Maximum EMI as per Income	—																					
Loan Amount Expected	Rs. 50,00,000/-																					
Loan Term Expected	180 MTHS.																					
ROI Expected	18.50%																					
EMI Expected	59,000/-																					
<p>Please select one or more of the options given below to describe the applicant:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Physical appearance:</td> <td>Well dressed/neat, well groomed</td> </tr> <tr> <td></td> <td>Shabby, untidy</td> </tr> <tr> <td></td> <td>Improper, objectionable (explain why)</td> </tr> <tr> <td></td> <td>Reasonable/Passable</td> </tr> <tr> <td></td> <td>Ordinary</td> </tr> <tr> <td>Customer behaviour</td> <td>Suitable/polite</td> </tr> <tr> <td></td> <td>Rude/Difficult/Unacceptable</td> </tr> <tr> <td></td> <td>Authoritative/Obstinate</td> </tr> <tr> <td></td> <td>Suspicious/under confident/wary</td> </tr> <tr> <td></td> <td>Confident and assertive</td> </tr> </table>			Physical appearance:	Well dressed/neat, well groomed		Shabby, untidy		Improper, objectionable (explain why)		Reasonable/Passable		Ordinary	Customer behaviour	Suitable/polite		Rude/Difficult/Unacceptable		Authoritative/Obstinate		Suspicious/under confident/wary		Confident and assertive
Physical appearance:	Well dressed/neat, well groomed																					
	Shabby, untidy																					
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	Reasonable/Passable																					
	Ordinary																					
Customer behaviour	Suitable/polite																					
	Rude/Difficult/Unacceptable																					
	Authoritative/Obstinate																					
	Suspicious/under confident/wary																					
	Confident and assertive																					
Additional comments, if any (e.g. body language)																						
Date of discussion	18/02/2016																					
Place of discussion	BHOSARI, PUNE																					
Name of the officer	FIROT NADAF																					
Signature/stamp (if not submitted in system)																						
Notes:	<p>Calculation of monthly income - Salaried customers: Net take home salary = Basic + DA + HRA + CCA + medical allowance + any other standard allowance etc. DA = basic + house allowancemissible on a monthly basis / Medical / ITA) less deduction for Tax. DA and HRA amounts should not be considered.</p> <p>Calculation for monthly income (verified) - Self employed customers: Declared in the income proof</p> <p>Additional income - This must be verified through CPV/TVR; if not verified it should not exceed 50% of the verified income.</p>																					
Authorised Signatory																						



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Government of India



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Company Master Data

Company Name :

*CIN/FCRN :

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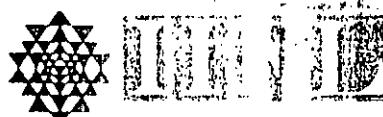
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Last Updated: 3/18/2015. Site is best viewed in 1024x768 resolution

*MCA 21
C190819*



- information provided in the application form submitted by you and/or
4. If you fail to submit the documents as required by India Infoline Housing Finance Ltd. within specified time.
 5. Any other reason at the sole discretion of the Lender.

C. Other terms & conditions:

- 1.IIHFL reserves the right to amend any of the terms & conditions or cancel and recall the loan at any time at its sole discretion
- 2.In case of any difference in the above mentioned terms & conditions with the loan agreement; please treat these terms & conditions as the revised one
- 3.I/ We hereby agree to provide details to the Lender, from time to time, to comply with the guidelines of Prevention of Money Laundering Act. I/ We hereby confirm that I/ We am/ are the beneficial owner of the property mortgaged/securities pledged in favour of the Lender as a security.
- 4.Clear Legal & Technical Report
- 5.OCR Clearance with Bank Statement
- 6.Loan Closure Proof of Janata Sah. Nagari Patsanatha.
- 7.EMI 5454/- education loan of Bank of India closure or proof of total outstanding amount is less than 1 lakh
- 8.Office & Residence CPV for both co-applicant on record.

Please note that this sanction shall lapse unless and until definitive documents are executed and satisfactory security furnished within 30 days of the date of this letter.

Kindly use the prospect number 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 us, at the below mentioned address or alternatively you can e mail us at reach@indiainfoline.com

For India Infoline Housing Finance Ltd.

Signature

Name:

Date: 13 FEBRUARY 2016

Place: Pune

Applicant

Signature

Name: SHUBHAM SHINDE

Place –Pune

Co-Applicant

Signature

Name: SANGITA CHAVAN

Place – Pune

Co.Applicant

Signature

Name: PRAMOD SHINDE

Place –Pune

India Infoline Housing Finance Ltd.

Corporate Identity No. in U.K.: 2005PLC166475

Corporate & Regd. Office: 12A-10, 13th Floor, Parinee Crescendo, Rock Bandra Kuria Complex, Bandra (East), Mumbai - 400 051
Tel: (91-22) 6788 1000 • Fax: (91-22) 6788 1011 • E-mail: reach@indiainfoline.com • Website www.iihfl.com

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Company Master Details	
CIN	: U29199PN1994PTC078280
Company Name	: YANSONS ENGINEERING PRIVATE LIMITED
ROC Code	: RoC-Pune
Registration Number	: 078280
Company Category	: Company limited by shares
Company Subcategory	: Indian Non-Government Company
Class of Company	: <input checked="" type="radio"/> Public <input type="radio"/> Private
Authorised Capital(in Rs.)	: 3,500,000.00
Paid up capital(in Rs.)	: 3,500,000.00
Number of Members(Applicable only in case of company without Share Capital)	: 0
Date of Incorporation	: 09/05/1994 <input type="text"/> (dd/mm/yyyy)
Address 1	: J-26 MIDC BHOSARI
Address 2	:
City	: PUNE
State	: Maharashtra
Country	: INDIA
Pin	: 411026
Email Id	: varun@yansongroup.com
Whether listed or not	: <input checked="" type="radio"/> Listed <input type="radio"/> Unlisted
Date of Last AGM	: 30/09/2015 <input type="text"/> (dd/mm/yyyy)
Date of Balance sheet	: 31/03/2015 <input type="text"/> (dd/mm/yyyy)
Company Status (for eFiling)	: Active
Charges Registered	
Signatories of the Company	

Prosecution Details

SNo	Name of the Officer in Default	Court Name	Prosecution Section	Date Of Order	Status
	NIL				

LOAN SANCTION LETTER

Date: 13-FEB-2015

PUN/FEB/2016/03

Prospect Number

: 744304

Applicant name

: Mr. SHUBHAM PRAMOD SHINDE

Co-Applicant name

: Mrs. SANGITA CHAVAN, Mr. PRAMOD SHINDE

Contact Address

: S.no. 80-21, Samarth Nagar, Near Mahalaxmi Sanstha, New Sanghvi , Pune - 411027

Contact Number

: 7040950342 / 9423948548 / 9422646573 / 9049967073

Dear Customer,

We thank you for choosing India Infoline Housing Finance Ltd. We are pleased to inform that with reference to your loan application under above mentioned prospect number we have sanctioned your loan. Details of the said loan facility are as under:

Product	Home Loan
Loan Amount Sanctioned	Rs.26,00,000/-
Purpose Of Loan	Flat Purchase
Property Address	Maple Aple Ghar, Sanaswadi, Pune
Loan Term	192 Months
Interest Type	Floating
Floating Rate Of Interest	IH-HPLR.-13.75% Margin (+/-) - 4.20% Adjustable Rate of Interest 9.55%
Amount Of Each Installment On Monthly Rest	EMI for First 72 months Rs. 35,773/- then Rs. 14,804/- for remaining 120 months .
# of Advance EMI (If any)	NA
Pre-EMI	As applicable
EMI Date	10 th Day of Every month
Processing Fees + Service Tax	Rs. 5000 + Service Tax
Insurance Amount + Service Tax	As Applicable

Due date of EMIs	10 th day of every monthly Of every month
Validity of Sanction Letter	60 days from date of this letter
Other conditions (Loan foreclosures, part-payments etc)	

*Please note that the rate of interest applicable on your loan is subject to periodic review and can be modified at discretion of the company at any point in time during the loan tenure. You will be informed of the same accordingly.

A. Sanction subject to below mentioned special terms and conditions:

1. Deposit of the Original title deeds duly registered and any other documents which may be required by India Infoline Housing Finance Ltd. prior to the disbursal of loan and further submit with India Infoline Housing Finance Ltd. any documents from time to time as required
2. Legal & Technical clearance of the property

B. The sanction of the loan shall stand revoked and cancelled in any of the following circumstances:

If any statement in the application or in loan and any other document(s) given by you or otherwise is found to be misleading or incorrect and/or

1. If there is any material change in the process on the basis of which the loan has, in principle, been offered and/or,
2. If any material fact concerning your income, employment, or ability to repay or any other relevant aspect of your proposal for the loan is suppressed or concealed and/or
3. If document(s) submitted by you and the information contained in the document(s) are not in confirmation with the



CIN/FCRN/LLPIN/FLLPIN : U28199PN1994PTC078280

Company / LLP Name : YANSONS ENGINEERING PRIVATE LIMITED

View Index Of Charges

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- Verify DIN/PAN Details of Director
- Verify Digitally Signed Certificate



* Date of charge modification

Back Print

S.No. Charge ID Date of Charge Creation/Modification Charge amount secured Charge Holder Address Service Request Number (SRN)

S.No.	Charge ID	Date of Charge Creation/Modification	Charge amount	secured	Charge Holder	Address	Service Request Number (SRN)
1	10093358	07/05/2012 *	9,500,000.00		IDBI Bank Limited	IDBI TOWER WTC COMPLEX, CLIFFE PARADE, MUMBAI, Maharashtra - 400005, INDIA	B40849382
2	10025684	02/11/2006	1,000,000.00		RUPEE CO-OP. BANK LTD.	NIGDI BRANCH, NIGDI, PUNE, Maharashtra - 411044, INDIA	A06514079
3	10025686	01/08/2007 *	2,500,000.00		RUPEE CO-OPERATIVE BANK LTD.	NIGDI BRANCH, NIGDI, PUNE, Maharashtra - 411044, INDIA	A16315137
4	10025682	31/07/2007 *	5,140,000.00		RUPEE CO-OPERATIVE BANK LTD.	NIGDI BRANCH, NIGDI, PUNE, Maharashtra - 411044, INDIA	A20888D46
5	90084748	02/12/1999 *	700,000.00		RUPEE CO-OP. BANK LTD	NIGDI BRANCH, PUNE, Maharashtra - 411035, INDIA	-
6	90090802	15/09/2000 *	700,000.00		RUPEE CO-OP. BANK LTD	NIGDI BRANCH, PUNE, Maharashtra - 411035, INDIA	-
7	90087991	21/08/1996	200,000.00		RUPEE CO-OP. BANK LTD	AKURDHNIGADI BRANCH PUNE, PUNE, Maharashtra - 411035, INDIA	-

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DIN/DPIN/PAN	Full Name	Present residential address	Designation	Date of Appointment	Whether DSC Registered	Expiry Date of DSC
00517280	VEENA UDAY YANNEWAR	FL NO.5 VIGHNAHATA APPRT, PL.NO.260, SECTOR 25 SINDHU NAGAR, CHINCHWAD, PUNE, 411044, Maharashtra, INDIA	Whole-time director	01/08/1994	NO	-
00692183	UDAY DATTATRYA YANNEWAR	SCT. 25, PL. NO. 260, FL. NO. 05, VIGHNAHARTA APT., NIGDI PRADHIKARAN, PUNE, 411044, Maharashtra, INDIA	Managing director	01/08/1994	YES	15/09/2016

mgj
C140819

3/2/2016

India Infoline Mail - Roc of : YANSONS ENGINEERING PRIVATE LIMITED

When it's about money..



MILIND PARANJAPE <milind.paranjape@indiainfoline.com>

Roc of : YANSONS ENGINEERING PRIVATE LIMITED

1 message

gkc management services pvt.ltd. Roc <rocgkc@gmail.com>
To: Mohammad Nazir <mohammad.nazir@indiainfoline.com>
Cc: Annu Gupta <annu.gupta@indiainfoline.com>, Harbeer Kaur <harbeer.kaur@indiainfoline.com>, MILIND
PARANJAPE <milind.paranjape@indiainfoline.com>

Wed, Feb 17, 2016 at 5:08 PM

To succeed in your mission, you must have single-minded devotion to your goal.

ROC SEARCH REPORT

Tarun Choudhary
ROC Team
GKC Management Services Private Ltd
011-43046980 / 9899343211



On Mon, Feb 15, 2016 at 11:00 AM, Mohammad Nazir <mohammad.nazir@indiainfoline.com> wrote:
Please Provide

On Mon, Feb 15, 2016 at 10:57 AM, MILIND PARANJAPE <milind.paranjape@indiainfoline.com> wrote:
Dear Team,

Prospect No	741989
Borrower Name	YANSONS ENGG. PVT. LTD
Case Type (SAL/SE)	SE
Company Name for which ROC search required	YANSONS ENGG. PVT. LTD
CIN of the company	U29199PN1994PTC078280

3/2/2016

India Infoline Mail - Roc of : YANSONS ENGINEERING PRIVATE LIMITED

Applicant relation with the company

GROUP COMPANY

Milind Paranjape
Sr. Credit Officer
C140819

Thanks & Regards
Mohammad Nazir
Policy HFC



Phone || IP-660950 || Tel:0124-4754950
Mobile || +91 9643311816 ||

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5 attachments

- AGM Notice.pdf
16K
- Directors Reports-2015.pdf
122K
- Financial statement.pdf
223K
- LIST OF SHAREHOLDERS.pdf
21K
- YANSONS ENGINEERING PRIVATE LIMITED.pdf
869K

YANSONS ENGINEERING PRIVATE LIMITED

Regd. Office: J-26 MIDC Bhosari,
Pune - 411026
CIN-U29199PN1994PTC078280
Email: yansons_engg@dataone.in

NOTICE

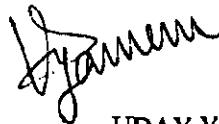
NOTICE is hereby given that the Twenty First Annual General Meeting of the members of the Company will be held on Wednesday, 30th September, 2015 at 11.00 a.m. at the Registered Office at J-26 MIDC Bhosari, Pune – 411026 of the Company to transact the following ordinary business:

1. To receive, consider and adopt the Audited Balance Sheet of the Company as on 31st March, 2015 and the Profit and Loss Account for the year ended on that date and to consider the Reports of the Auditors and the Directors of the Company thereon.
2. To ratify appointment of Shah Bora and Co, Chartered Accountant as Statutory Auditor of the Company in accordance with the resolution passed by the members in Annual General Meeting held on 30th September 2014 and to authorise the Board of Directors to fix their remuneration.

For and on behalf of the Board,

Date: 03rd Sept. 2015

Place: Pune



UDAY YANNEWAR
MANAGING DIRECTOR
DIN: 00692183

NOTE:

1. A MEMBER ENTITLED TO ATTEND AND VOTE AT THIS MEETING IS ENTITLED TO APPOINT A PROXY TO ATTEND AND VOTE INSTEAD OF HIMSELF AND THE PROXY NEED NOT BE A MEMBER OF THE COMPANY.
2. PROXIES IF ANY, IN ORDER TO BE EFFECTIVE MUST BE RECEIVED AT THE COMPANY'S REGISTERED OFFICE NOT LATER THAN 48 HOURS BEFORE THE TIME FIXED FOR HOLDING THE MEETING. PROXIES SHALL NOT HAVE ANY RIGHT TO SPEAK AT THE MEETING.

A PERSON CAN ACT AS PROXY ON BEHALF OF MEMBERS NOT EXCEEDING FIFTY AND HOLDING IN THE AGGREGATE NOT MORE THAN TEN PERCENT OF TOTAL SHARE CAPITAL OF COMPANY CARRYING VOTING RIGHTS. A MEMBER HOLDING MORE THAN TEN PERCENT OF TOTAL SHARE CAPITAL OF THE COMPANY CARRYING VOTING RIGHTS MAY APPOINT AS SINGLE PERSON AS PROXY AND SUCH PERSON SHALL NOT ACT AS A PROXY FOR ANY OTHER PERSON AND SHAREHOLDER.

LIST OF SHAREHOLDERS

Sr.No.	Name of Shareholder	Number of shares held
1	UDAY DATTATRAYA YANNEWAR	287500
2	VEENA UDAY YANNEWAR	62500
	Total	350000

GKC Management Services Pvt. Ltd.

L-2A, Hauz Khas Enclave, New Delhi-110016, India
 Tel.: +91 112651 3374, 4608 0194, E-mail: gkcm.co.in@gmail.com
 CIN: U74899DL1985PTC022773

ROC Search Report

To,
 India Infoline Housing Finance Ltd (IIFL HFC) / India
 Infoline Finance Ltd (IIFL)
 Branch Office at _____

Date:-	17/02/2016
Prospect No.	745031

Dear Sir/Madam,

Sub: ROC Search Report of M/s YANSONS ENGINEERING PRIVATE LIMITED

Please refer to your instructions on the captioned matter. In this connection, we submit our report as under:

COMPANY DETAILS :

Company Name	YANSONS ENGINEERING PRIVATE LIMITED
Registered Office Address	J-26 MIDC BHOSARI PUNE Maharashtra
CIN	U29199PN1994PTC076280
Registration No	078280
Date of incorporation	09/05/1994
Authorized Capital	3,500,000.00
Paid Up Capital	3,500,000.00
Company Category	Company limited by shares
Listing Status	Unlisted
Company status (Active/inactive)	Active
Company/Director Defaulter Check	No
Company Prosecution check	No

Regd. Office : 41A, Second Floor , Kalu Sarai, New Delhi-110016, India. Tele: 46080190

SEARCH RESULTS ON CHARGES :

S.No	Charge ID	Date of Creation / modification / Satisfaction of charges	Description of instrument and particulars of property charged	Amount secured by charge	Name & Address of the person entitled to charge
1	10093358	Modification 07/05/2012	SUPPLEMENTAL LOAN/FACILITY AGREEMENT All movables including stocks of raw material, finished and semifinished goods, stores, book debts, vehicles, machinery of the company, at the borrowers unit at J-26, MIDC , Bhosari, Pune 411026 immovable property situated at Plot No.J-26, Admeasuring about 600 Sq.Mtrs. in Pimpri Industrial Area, Bhosari, Taluka Haveli, District Pune Property situated at Old Got No.1246 & 1247 & New Got No.893 & 894 admeasuring about 132 Ares at Post Paragaon, Taluka Khandala, District Pune.	Term loan of Rs. 17.75 lakh, takeover loan of Rs. 8 lakh has since been satisfied and Working Capital Facility of Rs.75 lakh has been reduced to Rs.65 lacs and divided into Cash Credit of Rs.40 lakh (with sublimit of Letter of Credit of Rs 40.00 lakh) and Working Capital Term Loan of Rs.25 lakh and Non Fund Based limit of Rs.30 lakh shall continue by way of Bank Guarantee Facility.	IDBI Bank Limited IDBI TOWER WTC COMPLEX CUFFE PARADE MUMBAI Maharashtra-MH 400005
2	10025684	Creation 02/11/2006	SIMPLE MORTGAGE DEED FOR TERM LOAN ALL THAT PIECE AND PARCEL OF PLOT NO. J-26, IN THE MIDC, BHOSARI INDUSTRIAL AREA SITUATED AT BHOSARI PUNE WITHIN THE LIMITS OF PCMC AND WITHIN THE JURISDICTION OF SUB-REGISTRAR HAVELI, PUNE ADMEASURING 600 SQ. MTRS. ALONGWITH STRUCTURE THEREON.	1000000	RUPEE CO-OP. BANK LTD. NIGADI BRANCH NIGADI PUNE Maharashtra-MH 411044
3	10025686	Modification 01/06/2007	DEED OF MORTGAGE FOR BANK GUARANTEE LIMIT ALL THAT PIECE & PARCEL OF LAND AND BUILDINGS SITUATED AT PLOT NO.- 26,MIDC,BHOSARI,PUNE-411026 ADMEASURING ABOUT 600 SQ.MTRS.ALONGWITH CONSTRUCTIONS THEREON.	BANK GUARANTEE LIMIT INCREASED FROM RS.1000000/- TO RS.7500000/- (RS.TWENTY-FIVE LACS ONLY)	RUPEE CO-OP. BANK LTD. NIGADI BRANCH NIGADI PUNE Maharashtra-MH 411044

GKC Management services pvt ltd

Page 2

4	10025682	Modification 31/07/2007	HYPOTHECATION OF TANGIBLE GOODS/MOVABLE PROPERTY TO SECURE DEMAND CAHS-CREDIT ACCOUNT AND BOOK-DEBTS AGREEMENT HYPOTHECATION OF ALL STOCK & BOOK- DEBS LYING AT FACTORY AT PLOT NO.J- 26,MIDC,BHOSARI, PUNE -411026	CASH-CREDIT LIMIT OF RS.514000/- (RS.FIFTY ONE LACS FORTY THOUSAND ONLY) IS SECURED BY HYPOTHECATION OF STOCK AND BOOK-DEBTS.	RUPEE CO-OP. BANK LTD. NIGADI BRANCH NIGADI PUNE Maharashtra-MH 411044
5	90064746	Modification 2/12/1999	Hypothecation of all Stock of Casing & Impellers cases, cyclone & screen & conveyors existing at J-26,MIDC,Bhosari,Pune-411026 & both the present & future book-debts. Annex II Original charge is created on 22/12/97 for Rs.7,00,000/- (Rs. Seven lacs only). By this modification made on 2/12/99 Cash-credit limit decreased from Rs.7,00,000/- to Rs.3,00,000/- (Three lacs). Other terms & conditions remain same.	Annex II	RUPEE CO-OP. LTD (P.) REGD. OFFICE, PUNE-411026
6	90090602	Modification 15/09/2000	Hypothecation of all Stock of Casing & Impellers cases, Cyclone & screen & conveyors existing at J-26,MIDC,Bhosari,Pune-411026 & both the present & future book-debts. Annex II Original charge is created on 22/12/97 for Rs.7,00,000/- (Rs. Seven lacs only). 1 st modification on 2/12/1999 cash credit decreased from Rs.7 lacs to Rs.3 lacs. Now by this modification made on 15/09/2000 Value-credit limit increased from Rs.3 lacs to Rs.5,00,000/- (Five lacs only). Rate of interest 17.5 p.c. Other terms & conditions remain same.	Annex II	RUPEE CO-OP. LTD REGD. OFFICE, PUNE-411026
7	90067991	Creation 21/6/1996	Debentures, bonds, negotiable instruments and other instruments with Govt. securities, share certificates, documents constituting title to goods, etc.	200000	RUPEE CO-OP. LTD REGD. OFFICE, PUNE-411026
8	90090104	Creation 16/2/1995	Hypothecation of Stock in Trade Furniture & fixtures	495000	RUPEE CO-OP. LTD REGD. OFFICE, PUNE-411026
9	90090087	Creation 19/1/1995	Hypothecation of Stock in Trade at J-26, MIDC Bhosari, pune.	400000	RUPEE CO-OP. LTD REGD. OFFICE, PUNE-411026

OTHER DETAILS

A. Directorship Status:

ODIN/DPIN/PAN	Name	Present (residential) address	Designation	Date of Appointment	Whether DSC Registered	Expiry Date of DSC
00692163	UDAY DATTATRYA YANNEWAR	SCT. 25, PL. NO. 260, FL. NO. 05, VIGHNAHARTA APT., NNGDI PRADHIKARAN, PUNE, 411044, Maharashtra, INDIA	Managing director	01/08/1994	YES	15/09/2016
00517280	VEENA UDAY YANNEWAR	FL NO.5 VIGHNAHARTA APPRIT. PL NO 250, SECTOR 25 SNDHU NAGAR, CHINCHWAD, PUNE, 411044, Maharashtra, INDIA	Whole-time director	01/08/1994	NO	

Prosecution details of company's Directors.

SNo	Director Name	DIN	Address	Designation	Date Of Appointment	Whether Accused
1	UDAY DATTATRAYA YANNEWAR	00692183	SCT. 25, PL. NO. 260, FL. NO. 05, VIGHNAHARTA APT., NIGDI PRADHIKARAN, PUNE, 411044, Maharashtra, INDIA	Managing director	01/08/1994	
2	VEENA UDAY YANNEWAR	00517280	FL NO.5 VIGHNAHATA APPRT. PL.NO.260, SECTOR 25 SINDHU NAGAR, CHINCHWAD, PUNE, 411044, Maharashtra, INDIA	Whole-time director	01/08/1994	

B. Shareholding Status (as on 31/03/2015 as per Annual Return for F/Y 14-15) :

S.No	Shareholder Name	Number of shares	Amount per share
1	UDAY DATTATRAYA YANNEWAR	287500	
2	VEENA UDAY YANNEWAR	62500	
	TOTAL	350000	

C. Financial Information (as per Balance Sheet filed for F/Y 2014-15)

	Particulars	Figures as at the end of (Current reporting period) (in Rs.)		Figures as at the end of (Previous reporting period) (in Rs.)	
		31/03/2015 (DD/MM/YYYY)	31/03/2014 (DD/MM/YYYY)	31/03/2014 (DD/MM/YYYY)	31/03/2014 (DD/MM/YYYY)
I. EQUITY AND LIABILITIES					
(1)	Shareholders' funds				
(a)	Share Capital	3,500,000	3,500,000		
(b)	Reserves and surplus	-1,888,131.81	-1,957,936.61		
(c)	Money received against share warrants	0	0		
(2)	Share application money pending allotment	0	0		
(3)	Non-current liabilities				
(a)	Long-term borrowings	4,064,907.00	5,129,191.43		
(b)	Deferred tax liabilities (net)	0	0		
(c)	Other long term liabilities	0	0		
(d)	Long term provisions	0	0		
(4)	Current liabilities				
(a)	Short-term borrowings	5,063,944.71	4,623,835.71		
(b)	Trade payables	7,091,885.22	5,389,712.83		
(c)	Other current liabilities	0	0		
(d)	Short-term provisions	1,528,651.34	611,111.18		
	TOTAL	19,431,517.44	17,455,914.54		
II. ASSETS					
(1)	Non-current assets				
(a)	Fixed assets -				
(i)	Tangible assets	6,554,453.88	6,970,272.88		
(ii)	Intangible assets	0	0		
(iii)	Capital work-in-progress	0	0		
(iv)	Intangible assets under development	0	0		
(b)	Non-current investments	433,846	232,463		
(c)	Deferred tax assets (net)	82,683	174,593		
(d)	Long-term loans and advances	0	0		
(e)	Other non-current assets	0	0		
(2)	Current assets				
(a)	Current Investments	0	0		
(b)	Inventories	6,847,832	7,707,455		
(c)	Trade receivables	4,697,333.56	4,725,727.8		
(d)	Cash and cash equivalents	201,429	350,021.86		
(e)	Short-term loans and advances	813,880	295,381		
(f)	Other current assets	0	0		
	TOTAL	19,431,517.44	17,455,914.54		

I Statement of Profit and Loss

Particulars	Figures for the period (Current reporting period)		Figures for the period (Previous reporting period)	
	From	DD/MM/YYYY	From	DD/MM/YYYY
	To	DD/MM/YYYY	To	DD/MM/YYYY
(I) Revenue from operations				
Domestic Turnover				
(i) Sale of goods manufactured	0		0	
(ii) Sale of goods traded	13,290,319		11,898,256.54	
(iii) Sale or supply of services	0		0	
Export turnover				
(i) Sale of goods manufactured	0		0	
(ii) Sale of goods traded	0		0	
(iii) Sale or supply of services	0		0	
(II) Other income	888,057.01		38,619.6	
(III) Total Revenue (I+II)	14,178,376.01		11,936,876.14	
(IV) Expenses				
Cost of materials consumed	7,864,404.84		8,947,704.81	
Purchases of stock in trade	0		0	
Changes in Inventories of				
• Finished goods	1,597,718		-1,665,306	
• Work-in-progress	0		0	
• Stock in trade	0		0	
Employee benefit Expenses	1,612,185		1,585,774	
Managerial remuneration	280,000		240,000	
Payment to Auditors	34,200		30,000	
Insurance expenses	45,954		24,999	
Power and fuel	0		0	
Finance cost	867,053.58		1,078,801.48	
Depreciation and amortization expense	415,819		312,530	
Other expenses	1,479,543.79		1,034,600.86	
Total expenses	13,998,938.21		11,567,104.25	
(V) Profit before exceptional and extraordinary items and tax (III-IV)	181,437.8		369,771.89	
(VI) Exceptional items	0		0	
(VII) Profit before extraordinary items and tax (V-VI)	181,437.8		369,771.89	
(VIII) Extraordinary items	0		0	
(IX) Profit before tax (VII-VIII)	181,437.8		369,771.89	
(X) Tax Expense				
(1) Current tax	40,277		0	

	(2) Deferred tax	91,910	327,146
(XII) Profit/(Loss) for the period from continuing operations (X-I-XI)	129,804.8	42,625.89	
(XIII) Profit/(Loss) from discontinuing operations	0	0	
(XIV) Tax expense of discontinuing operations	0	0	
(XV) Profit/(Loss) from discontinuing operations (after tax) (XII-XIII)	0	0	
(XVI) Profit/(Loss) (X+XV)	129,804.8	42,625.89	
(XVII) Earnings per equity share before extraordinary items			
(1) Basic	0.65	0.21	
(2) Diluted	0.65	0.21	
(XVIII) Earnings per equity share after extraordinary items			
(1) Basic	0.65	0.21	
(2) Diluted	0.65	0.21	

Should you desire any further information and/or clarification please do revert to us

Thanking you,

FOR GKC MANAGEMENT SERVICES PVT LTD



YANSONS ENGINEERING PRIVATE LIMITED
Regd. Office: J-26 MIDC Bhosari,
Pune - 411026
CIN-U29199PN1994PTC078280
Email: yansons_engg@dataone.in

DIRECTORS' REPORT

To,
The Members of,
YANSONS ENGINEERING PRIVATE LIMITED

Your Directors have pleasure in presenting their Twenty First Annual Report on the business and operations of the Company together with the Audited Financial Statements for the financial year ended 31st March, 2015 and on the state of affairs of the Company.

1. FINANCIAL PERFORMANCE:

The Company's Financial Performance for the financial year ended on 31st March, 2015 under review alongwith previous years figures are given hereunder:

Particulars	2014-15	2013-14
Total Income	14178376	11936876
Profit before tax	181437.80	369771.89
Profit /(Loss) after tax	129804.80	42625.89

DISCLOSURES OF AMOUNTS, IF ANY, TRANSFER TO ANY RESERVES.

The Directors do not propose to carry any amount to general reserves from the profits of the Company. Hence, disclosure under Section 134 (3) (j) of the companies act, 2013 is not required.

2. DIVIDEND:

In order to conserve resources by the Company, the Board does not recommend any final dividend for the financial year ended 31st March, 2015.

3. REVIEW OF BUSINESS OPERATIONS AND FUTURE PROSPECTS:

During the under review, the company made revenue of Rs. 14178376/- as compare to Rs. 11936876/-in previous year. However the company earned profit

of Rs. 129804/- as compare to Rs. 42625/- in previous year. The Company's expertise is in Design, Manufacture, supply, erection and commissioning of the Dust Extraction, Air Pollution Control Equipments and Systems & Fume Extraction system. Currently, The Company is outsourcing almost 80% of our manufacturing, due to which we are incurring heavy costs and low turnover due to lack of infrastructure. The Company has taken 2 plots in MIDC area for which production activity will commence in F.Y 16-17 whereby the Company will save costs significantly due to inhouse manufacturing and could achieve higher turnover.

4. CHANGE IN THE NATURE OF BUSINESS, IF ANY

There is no change in nature of Business of the company.

5. MATERIAL CHANGES AND COMMITMENTS, IF ANY, AFFECTING THE FINANCIAL POSITION OF THE COMPANY WHICH HAVE OCCURRED BETWEEN THE END OF THE FINANCIAL YEAR OF THE COMPANY TO WHICH THE FINANCIAL STATEMENTS RELATE AND THE DATE OF THE REPORT

No material changes and commitments affecting the financial position of the Company occurred between the end of the financial year to which this financial statement relate on the date of this report.

6. DETAILS OF SIGNIFICANT AND MATERIAL ORDERS PASSED BY THE REGULATORS OR COURTS OR TRIBUNALS IMPACTING THE GOING CONCERN STATUS AND COMPANY'S OPERATIONS IN FUTURE

There are no significant material orders passed by the Regulators / Courts / Tribunal which would impact the going concern status of the Company and its future operations. Hence, disclosure pursuant to Rule 8 (5) (vii) of Companies (Accounts) Rules, 2014 is not required.

7. THERE IS NO SUBSIDIARY/JOINT VENTURES/ASSOCIATE COMPANIES OF THE COMPANY

8. DEPOSITS

The Company has not accepted deposits within the meaning of Deposit as defined in Section 2(31) of the Companies Act, 2013.

9. CORPORATE SOCIAL RESPONSIBILITY:

The Company has not developed and implemented any Corporate Social Responsibility initiatives as the provisions of Section 135 of the Companies Act, 2013 are not applicable.

10. STATUTORY AUDITORS:

Shah Bora & Co. Chartered Accountant, J29083W (Firm Registration Number) were appointed as the Statutory Auditors of the company last year in AGM held on 30th September, 2014 for five consecutive years, subject to ratification at every Annual General Meeting. Accordingly, their appointment is proposed to be ratified in the ensuing AGM. They have given their eligibility & consent for the proposed ratification.

11. EXPLANATION OR COMMENTS ON QUALIFICATIONS, RESERVATIONS OR ADVERSE REMARKS OR DISCLAIMERS MADE BY THE AUDITORS AND THE PRACTICING COMPANY SECRETARY IN THEIR REPORTS

There was no qualification, reservation or adverse remark made by the Auditors in their report.

The provisions of Section 204 of the Companies Act, 2013 relating to submission of Secretarial Audit Report is not applicable to the Company.

12. SHARE CAPITAL

Company has not issued any share during reporting period.

13. DIRECTORS AND KEY MANAGERIAL PERSONNEL:

There has been no change in the composition of the Board during the year under review..

14. BOARD MEETING:

During the financial year 2014-15, the Board met Two (2) times as on 03rd September, 2014 and 31st March, 2015.

15. INFORMATION PURSUANT TO RULE 5 (2) OF COMPANIES (APPOINTMENT & REMUNERATION OF MANAGERIAL PERSONNEL) RULES, 2014

The Company has not appointed any employee(s) in receipt of remuneration exceeding the limits specified under Rule 5 (2) of Companies (Appointment & Remuneration of Managerial Personnel) Rules, 2014.

16. DISCLOSURE UNDER THE SEXUAL HARASSMENT OF WOMEN AT WORKPLACE (PREVENTION, PROHIBITION AND REDRESSAL) ACT, 2013

The Company has duly set up an Internal Complaints Committee (ICC) in line with the requirements of The Sexual Harassment of Women at the Workplace (Prevention, Prohibition & Redressal) Act, 2013, to redress complaints received regarding sexual harassment.

The following is a summary of sexual harassment complaints received and disposed off during the year 2014-15.

No of complaints received: Nil
No of complaints disposed off: Nil

17. DIRECTORS' RESPONSIBILITY STATEMENT:

Pursuant to Section 134 (3) (c) read with Section 134 (5) of the Companies Act, 2013, your Directors state that:

- a. In the preparation of the annual accounts, the applicable accounting standards have been followed with proper explanation relating to material departures, if any;
- b. They have selected such accounting policies and have applied them consistently and made judgments and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the Company as at 31st March, 2015 and of its Profit for the year ended on that date;
- c. They have taken proper and sufficient care to the best of their knowledge and ability for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 2013 for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities; and
- d. They have prepared the annual accounts for the year ended 31st March, 2015 on a 'going concern' basis; and
- e. They have devised proper systems to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively.

18. PARTICULARS OF LOANS, GUARANTEES OR INVESTMENTS MADE UNDER SECTION 186 OF THE COMPANIES ACT, 2013

There was no loan given or guarantee given or investment made or security provided pursuant to Section 186 of the Companies Act, 2013 during the year under review and hence the said provisions are not applicable.

19. CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION, FOREIGN EXCHANGE EARNINGS AND OUTGO

The information pertaining to conservation of energy, technology absorption, Foreign exchange Earnings and outgo as required under Section 134 (3)(m) of the Companies Act, 2013 read with Rule 8(3) of the Companies (Accounts) Rules, 2014 is furnished in Annexure "A"

20. STATEMENT INDICATING DEVELOPMENT AND IMPLEMENTATION OF RISK MANAGEMENT

The Company does not have any Risk Management Policy as the elements of risk threatening the Company's existence are very minimal.

21. PARTICULARS OF CONTRACTS OR ARRANGEMENTS MADE WITH RELATED PARTIES MADE PURSUANT TO SECTION 188 OF THE COMPANIES ACT, 2013

There was no contract or arrangements made with related parties as defined under Section 188 of the Companies Act, 2013 during the year under review.

22. EXTRACT OF ANNUAL RETURN

The extracts of Annual Return pursuant to the provisions of Section 92 read with Rule 12 of the Companies (Management and administration) Rules, 2014 is furnished in "Annexure B".

ACKNOWLEDGEMENTS:

The Directors wish to place on record their appreciation to the wholehearted help and co-operation the Company has received from the business associates, partners, vendors, clients, government authorities, and bankers of the Company.

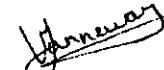
The relations between the management and the staff were cordial during the period under review.

The Company also wishes to put on record the appreciation of the work done by the staff. Your Directors appreciate and value the trust imposed upon them by the members of the Company.

For YANSONS ENGINEERING PRIVATE LIMITED



UDAY YANNEWAR
MANAGING DIRECTOR
DIN: 00692183



Mrs. VEENA YANNEWAR
DIRECTOR
DIN: 00517280

Place: Pune
Date: 03/09/2015

Annexure "A" to Directors' Report for the year ended 31st March, 2015

Particulars required under Section 134 (3) (m) of the Companies Act, 2013 read with Rule 8 of the Companies (Accounts) Rules, 2014

JAI CONSERVATION OF ENERGY:

(a) Energy Conservation Measures Taken:

Energy utilisation is primarily for domestic use and assembly activities which is optimised and further steps are being taken by management to emphasise on conservation of energy with all employees.

(b) Additional investments and proposals, if any, being implemented for reduction of consumption of energy: NIL

(c) Impact of the measures at (a) & (b) above for reduction of energy consumption & consequent impact on the cost of production of goods: NIL

(d) Steps taken by company to use alternate source of energy, if any: NIL

(c) Capital Investment on energy conservation equipments: NIL

(f) Power and Fuel Consumption: The power consumption was of Rs.1,16,770/- as compared to Rs.92,110/. Since the same was not material with reference to turnover of the company, the unit and average rate per unit details are not provided.

TB1 TECHNOLOGY ABSORPTION:

There is no Technology which needs to be absorbed.

[C] RESEARCH & DEVELOPMENT: Nil

(D) FOREIGN EXCHANGE EARNINGS AND OUTGO:

During the year under review, the Company neither earn nor spent foreign exchange.

For YANSONS ENGINEERING PRIVATE LIMITED

UDAY YANNEWAR
MANAGING DIRECTOR
DIN: 00692183

Mrs. VEENA YANNEWAR
DIRECTOR
DIN: 00517280

Place: Pune
Date: 03/09/2015

Annexure "B"

Form No. MGT-9
EXTRACT OF ANNUAL RETURN
as on the financial year ended on 31.3.2015
[Pursuant to section 92(3) of the Companies Act, 2013 and rule 12(1) of the
Companies (Management and Administration) Rules, 2014]

I. REGISTRATION AND OTHER DETAILS:

- i) CIN:- U29199PN1994PTC078280
 - ii) Registration Date:- 09/05/1994
 - iii) Name of the Company:- YANSONS ENGINEERING PRIVATE LIMITED
 - iv) Category / Sub-Category of the Company: Company Limited by shares
 - v) Address of the Registered office and contact details:- J-26 MIDC Bhosari, Puse 411026
 - vi) Whether listed company: Yes / No
 - vii) Name, Address and Contact details of Registrar and Transfer Agent, if any N.A.

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

All the business activities contributing 10% or more of the total turnover of the company shall be stated:-

Sl. No.	Name and Description of main products / services	NIC Code of the Product/ service	% to total turnover of the company
1	Industrial fans blowers & the like and other parts	29199	100

III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES – The Company has no Holding, Subsidiary And Associate Companies

IV. SHARE HOLDING PATTERN (Equity Share Capital Breakup as percentage of Total Equity)

i) Category-wise Share Holding

		Shares	total Shares of the company	Shares Pledged / encumbered to total shares	Shares	total Shares of the company	Shares Pledged / encumbered to total shares	change in share holding during the year
1	Mr. Uday Yannewar	287500	82.14	-	287500	82.14	-	NA
2	Ms. Veena Yannewar	62500	17.86	-	62500	17.86	-	NA
	Total	350000	100	-	350000	100	-	NA

(iii) Change in Promoters' Shareholding (please specify, if there is no change)

Sl. No.		Shareholding at the beginning of the year		Cumulative Shareholding during the year		
		No. of shares	% of total shares of the company	No. of shares	% of total shares of the company	
	At the beginning of the year	350000	100	350000	100	
	Date wise Increase / Decrease in Promoters Share holding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus/ sweat equity etc):					
	At the End of the year	350000	100	350000	100	

(iv) Shareholding Pattern of top ten Shareholders (other than Directors, Promoters and Holders of GDRs and ADRs): There is no shareholder other than Directors.

(v) Shareholding of Directors and Key Managerial Personnel:

Sl. No.		Shareholding at the beginning of the year		Cumulative Shareholding during the year		
		No. of shares	% of total shares of the company	No. of shares	% of total shares of the company	
	Mr. Uday Yannewar	287500	82.14	287500	82.14	
	At the beginning of the year	287500	82.14	287500	82.14	
	Date wise Increase / Decrease in Promoters Share holding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus/ sweat equity etc):					
	At the End of the year	287500	82.14	287500	82.14	

Sl. No.		Shareholding at the beginning of the year		Cumulative Shareholding during the year		
		No. of shares	% of total shares of the company	No. of shares	% of total shares of the company	
	Ms. Veena Yannewar	62500	17.86	62500	17.86	
	At the beginning of the year	62500	17.86	62500	17.86	
	Date wise Increase / Decrease in Promoters Share holding during the year specifying the reasons for increase / decrease					
	At the End of the year	62500	17.86	62500	17.86	

(e.g. allotment / transfer / bonus/ sweat equity etc):				
At the End of the year (or on the date of separation, if separated during the year)	62500	17.86	62500	17.86

V. INDEBTEDNESS

.Indebtedness of the Company including interest outstanding/accrued but not due for payment

	Secured Loans excluding deposits	Unsecured Loans	Deposits	Total Indebtedness
Indebtedness at the beginning of the financial year				
i) Principal Amount	5129191.43	4823835.71	-	517742978.70
ii) Interest due but not paid	-	-	-	
iii) Interest accrued but not due	-	-	-	
Total (i+ii+iii)	5129191.43	4823835.71	-	517742978.70
Change in Indebtedness during the financial year				
1. Addition	-	270109	-	
1. Reduction	104223.45	-	-	
Net Change	-1044223.45	+270109	-	1314332.45
Indebtedness at the end of the financial year				
i) Principal Amount	4084967.98	5093944.71	-	9178912.69
ii) Interest due but not paid	-	-	-	
iii) Interest accrued but not due	-	-	-	
Total (i+ii+iii)	4084967.98	5093944.71	-	9178912.69

VI. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

A. Remuneration to Managing Director, Whole-time Directors and/or Manager:

Sl. No.	Particulars of Remuneration	Name of MD/WTD/Manager	Total Amount
1.	Gross salary (a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961 (b) Value of perquisites u/s 17(2) Income-tax Act, 1961 (c) Profits in lieu of salary under section 17(3) Income-tax Act, 1961	Mr. Uday Yannewar	140000
2.	Stock Option		
3.	Sweat Equity		
4.	Commission - as % of profit - others, specify...		

5. Others, please specify			
Total (A)	140000	140000	280000
Ceiling as per the Act			

B. Remuneration to other directors: Nil

C. REMUNERATION TO KEY MANAGERIAL PERSONNEL OTHER THAN
MD/MANAGER/WTD:

There is no Key Managerial Personnel appointed in the Company.

VII. PENALTIES / PUNISHMENT/ COMPOUNDING OF OFFENCES:

No penalties, punishment or compounding fees have been imposed, levied or ordered on the Company or its directors or officer in default under the Act.

For YANSONS ENGINEERING PRIVATE LIMITED

Uday Yannewar
UDAY YANNEWAR
MANAGING DIRECTOR
DIN: 00692183

Veena Yannewar
VEENA YANNEWAR
DIRECTOR
DIN: 00517280

Place: Pune
Date: 03/09/2015

'Girish', 1156, Shukrawar Peth, Subhash Nagar Opp. Shivaji Maratha High School,
Pune 411 002. Tele/Fax: 020 - 24470666, 24478899 E-mail: vrsns@gmail.com

Auditor's Report

M/s SHAH BORA & Co. CHARTERED ACCOUNTANTS

To the Members of

Yansons Engineering Private Limited.

Report on the Financial Statements

We have audited the accompanying financial statements of Yansons Engineering Private Limited, which comprise the Balance Sheet as at March 31, 2015, and the Statement of Profit and Loss for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

The Company's Board of Directors are responsible for the matters stated in Section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Company in accordance with the accounting principles and generally accepted in India including the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing specified under Section 143(10) of the Act. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

For
Bora

Opinion

In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- a) in the case of the Balance Sheet, of the state of affairs of the Company as at March 31, 2015;
- b) in the case of the Profit and Loss Account, of the profit/ loss for the year ended on that date; and

Report on Other Legal and Regulatory Requirements

1. As required by the Companies (Auditor's Report) Order, 2015 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2015, we give in the Annexure a statement on the matters specified in paragraphs 4 and 5 of the Order.
2. As required by section 143 (3) of the Act, we report that:
 - a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
 - b) In our opinion proper books of account as required by law have been kept by the Company so far as appears from our examination of those books;
 - c) The Balance Sheet, Statement of Profit and Loss dealt with by this Report are in agreement with the books of account;
 - d) In our opinion, the Balance Sheet, Statement of Profit and Loss, comply with the Accounting Standards notified under section 133 read with 7 of the Companies (Accounts) Rules, 2014;
 - e) On the basis of written representations received from the directors as on March 31, 2015, and taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2015, from being appointed as a director in terms of sub section (2) of section 164 of the Act;
 - f) In our opinion the company has adequate internal financial controls system in place and we have obtained adequate information and explanations which to the best of our knowledge and belief, justify the operating effectiveness of such controls;
 - g) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:

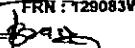
For
Bora

1. The Company did not have any pending litigations as on the reporting date.
2. The Company did not have any long term contracts including derivative contracts for which there were any material foreseeable losses.
3. There is no amount which is required to be transferred to the Investor Education and Protection Fund by the Company.

Date: 03/09/2016

Place : Pune

For SHAH BORA AND CO.
Chartered Accountants.
FRN : T29083W


SUNIL K BORA
Partner
M.No.126247



The Annexure referred to in our Report of even date to the members of Yansons Engineering Private Limited on the accounts of the company for the year ended 31st March, 2015. We report that:

- (i) (a) The Company has maintained proper records showing full particulars including quantitative details and situation of fixed assets.
(b) All the fixed assets have been physically verified by the management during the year and company has a regular programme of verification which, in our opinion, is reasonable having regard to size of the company and the nature of its assets. It was informed that no material discrepancies were noticed on such verification.
- (ii) (a) The Inventory as on 31st March, 2015 have been physically verified by the management during the year and company has a regular programme of verification which, in our opinion, is reasonable having regard to size of the company and the nature of its inventory. It was informed that no material discrepancies were noticed on such verification.
- (iii) The company has not granted unsecured loan to any of the parties covered in the register maintained under section 189 of the Act and hence clauses (a) & (b) are not applicable to the Company.
- (iv) In our opinion and according to the information and explanations given to us, there are adequate internal control systems commensurate with the size of the company and the nature of its business with regard to purchases of inventory, fixed assets and with regard to the sale of goods and services. During the course of our audit, we have not observed any continuing failure to correct major weakness in internal control system of the company.
- (v) In our opinion and according to the information and explanations given to us, the company has not accepted any deposit from the public. Hence no comment is offered in respect of the compliance of the provisions of sections 73 and 76 of the Companies Act, 2013, Companies (Acceptance of Deposits) Rules, 2013 and the directives issued by the Reserve Bank of India with regard to the deposits accepted from the public. According to the information and explanations given to us, the Company Law Board or National Company Law Tribunal or Reserve Bank of India or any Court or any other Tribunal has not passed any order.
- (vi) The Central Government has not prescribed maintenance of cost records under section 148 of the Companies Act, 2013 in respect of the class of the company to which this company belongs.
- (vii) (a)(i) In our opinion and according to the information and explanations given to us the company is not regular in depositing with appropriate authorities undisputed statutory dues including provident fund, employee state insurance scheme, income tax, sales tax, custom duty, excise duty, cess and any other statutory dues except for service



tax. As on the last day of the financial year there are undisputed statutory dues outstanding for a period of more than six months from the date it became payable. A detailed statement is attached herewith.

- (ii) According to information and explanation given to us, and the records examined by us, there are no disputed dues in respect of income tax, sales tax, wealth tax, service tax, customs duty, excise duty and cess.
- (b) No amount is required to be transferred to investor education and protection fund in accordance with the relevant provisions of the Companies Act, 1956 (1 of 1956) and rules made there under.
- (viii) The company has accumulated losses of Rs 24,95,501.77/- The company has not incurred cash losses in the current financial year covered by our audit and immediately preceding financial year.
- (ix) In our opinion and according to the information and explanations given to us, the company has not defaulted in repayment of dues to any financial institution or bank. The company has not issued debentures.
- (x) According to information and explanations given to us, the company has not given any guarantee for loans taken by others from a bank or financial institution.
- (xi) As per the information and explanations given to us there are no term loans raised during the financial year by the company.
- (xii) According to information and explanation given to us, no fraud on or by the company has been noticed or reported during the course of our audit.

For SHAH BORA AND CO.
Chartered Accountants.

ERN : 428083W

Date: 03/09/2015

Place : Pune



SUNIL K BORA
Partner
M.No.125247

YANSONS ENGINEERING PVT. LTD.
CIN : U28189PN1984PTC078280
BALANCE SHEET AS AT 31-03-2015

	PARTICULARS	NOTE NO.	AS ON 31-Mar-15	AS ON 31-Mar-14
A	EQUITY AND LIABILITIES			
1	Shareholders' funds			
(a) Share capital	1	35,00,000.00	35,00,000.00	
(b) Reserves and surplus	2	(18,88,131.81)	(18,87,936.81)	
(c) Money received against share warrants				
2	Share application money pending allotment			
3	Non-current liabilities	3	40,64,967.98	51,29,101.43
(a) Long-term borrowings				
(b) Deferred tax liabilities (net)				
(c) Other long-term liabilities				
(d) Long-term provisions				
4	Current liabilities	4	50,93,944.71	48,23,835.71
(a) Short-term borrowings	5	70,81,885.22	53,89,712.83	
(b) Trade payables				
(c) Other current liabilities				
(d) Short-term provisions	6	15,28,851.34	6 11,111.16	
	TOTAL		1,84,31,517.44	1,74,55,814.54
B	ASSETS			
1	Non-current assets			
(a) Fixed assets	7	65,54,453.88	69,70,272.58	
(i) Tangible assets				
(ii) Intangible assets				
(iii) Capital work-in-progress				
(iv) Intangible assets under development				
(v) Fixed assets held for sale				
(b) Non-current investments	8	4,33,848.00	2,32,463.00	
(c) Deferred tax assets (net)		82,683.00	1,74,503.00	
(d) Long-term loans and advances				
(e) Other non-current assets				
2	Current assets			
(a) Current investments	9	68,47,832.00	77,07,455.00	
(b) Inventories	10	46,97,393.56	17,25,727.80	
(c) Trade receivables				
(d) Cash and cash equivalents	11	2,01,429.00	3,50,021.86	
(e) Short-term loans and advances				
(f) Other current assets				
	TOTAL		1,84,31,517.44	1,74,55,814.54

As per our report attached
FOR SHAH BORA AND CO.
Chartered Accountants



Sunil K Bora
Partner
Place: Pune
Date: 03.09.2015



For and on behalf of the
Board of Directors

Uday Yannewar
Director
DIN : 00692183

Veena Yannewar
Director
DIN : 00517280



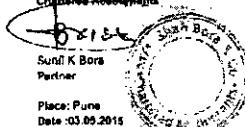
YANSONS ENGINEERING PVT. LTD.
CIN : U29199PN1994PTC078280

STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED 31ST MARCH 2015

PARTICULARS	SCH NO.	2014-15 AMT.RS.	2013-14 AMT.RS.
A Income:			
1 Revenue from operations (gross)	12	1,32,90,319.00	1,18,88,256.54
Less: Excise duty			
Revenue from operations (net)		1,32,90,319.00	1,18,88,256.54
2 Other Income			
8,68,057.01		8,610.60	
3 Total revenue (1+2)		1,41,78,376.61	1,19,56,876.14
B Expenditure			
Cost of Materials Consumed	14	76,64,484.84	88,47,704.91
Purchases of Stock in Trade			
Changes in inventories of finished goods, work in progress and Stock-in-trade	15	15,87,718.00	(16,85,306.00)
Employee Benefits Expenses	16	10,12,165.00	15,63,774.00
Finance Costs	17	8,67,053.54	10,70,801.45
Depreciation and Amortization Expenses		4,16,819.00	3,12,530.00
Other Expenses	18	18,30,607.79	13,29,999.85
Total Expenditure		1,39,98,938.24	1,15,87,104.28
C Profit Before Exceptional And Extraordinary Items And Tax(A-B)		1,81,437.60	3,69,771.89
D Exceptional Items			
E Profit Before Extraordinary Items And Tax (C-D)		1,81,437.60	3,69,771.89
F Extraordinary Items			
G Profit Before Tax(E-F)		1,81,437.60	3,69,771.89
H Tax Expense			
- Current Tax			
Excess Provision for Previous Years		(23,927.00)	
MAT Credit		(16,350.00)	
- Deferred Tax		91,910.00	
Profit/(Loss) For The Period From Continuing Operations(G-H)		1,29,804.60	42,625.89
J Profit/(Loss) For The Period From Discontinuing Operations			
K Tax Expense Of Discontinuing Operations			
L Profit/(Loss) From Discontinuing Operations (After Tax) (J-K)			
M Profit/(Loss) For The Period (I+L)		1,29,804.60	42,625.89
Earnings Per Equity Share: (1) Basic		0.05	0.21
(2) Diluted			

As per our report attached
FOR SHAH BHARA AND CO.
Chartered Accountants

Sunit K Bora
Partner
Place: Pune
Date: 03.05.2015



For and on behalf of the
Board of Directors

UDA YANNEWAI
Director
DIN : 00517290

VEENA YANNEWAI
Director
DIN : 00517290

YANSONS ENGINEERING PVT. LTD.

CIN : U29199PN1994PTC078280

NOTES FORMING PART OF THE BALANCE SHEET
FOR THE YEAR ENDED 31-03-2015

NOTE NO.	PARTICULARS	CURRENT YEAR AMT.RS.	PREVIOUS YEAR AMT.RS.
2	Reserves and Surplus Statement of Profit and Loss Opening Balance For the Year Written Off Closing Balance	(19,97,936.61) 1,29,804.80 (18,68,131.81)	(20,40,562.50) 42,625.89 (19,97,936.61)
3	Long-term borrowings: IDBI Bank C/C 286	40,84,967.98	51,29,191.43
	TOTAL	40,84,967.98	51,29,191.43
4	Short-term borrowings: Loan from Directors: Dattatray Yannewar	43,98,509.71 6,95,435.00	48,23,835.71
	TOTAL	50,93,944.71	48,23,835.71
5	Trade payables Sundry Creditors Advance from Customers	61,29,695.46 9,62,189.76	52,74,712.83 1,15,000.00
	TOTAL	70,81,885.22	53,89,712.83
6	Short-term provisions VAT Payable PF-Employer's Contribution ESIC-Employer's Contribution Tax Deducted at Source Payable Audit Fees Payable Provision for Taxation Excise Duty ESI and PF-Employees' Contribution LBT Payable Goods transport Agency tax Labour Fund Service Tax Payable Profession Tax	7,64,944.00 22,563.00 30,718.00 8,432.00 1,28,503.00 34,573.00 3,63,209.92 67,327.00 15,160.42 (3,988.00) 84.00 77,325.00	1,49,551.92 14,223.00 27,059.00 30,007.00 94,303.00 94,460.00 66,057.49 78,146.00 8,006.00 1,666.00 9,586.23 60,750.00
	TOTAL	15,28,851.34	6,11,111.18

8	Non Current Investments FD with IDBI Bank Shares-Janata Bank Shares-Rupee Bank		3,56,848.00 4,500.00 72,500.00	1,55,463.00 4,500.00 72,500.00
	TOTAL		4,33,848.00	2,32,463.00
10	Cash and cash equivalents Cash in hand Balances with Bank Rupee Co-op Bank C/A -3791 IDBI C/A -4497		2,15,305.00 (13,878.00) 2,01,428.00	3,51,858.00 (1,836.14) 3,50,021.86
	TOTAL			
11	Short Term Loans & Advances Sundry Deposits Advance for Construction T. D. S. Prepaid Expenses MAT Credit Available		43,991.00 25,800.00 13,648.00 3,33,333.00 1,97,210.00	43,991.00 38,130.00 66,973.00 1,46,287.00
	TOTAL		6,13,880.00	2,95,381.00

YANSONS ENGINEERING PVT. LTD.

CIN : U29199PN1994PTC078280

NOTES FORMING PART OF THE STATEMENT OF PROFIT AND LOSS
FOR THE YEAR ENDED 31-03-2016

NOTE NO.		CURRENT YEAR AMT.Rs.	PREVIOUS YEAR AMT.Rs.
12	Revenue From Operations (Gross) Sales Packing & Forwarding Charges	1,32,82,639.00 7,680.00	1,18,54,466.54 43,780.00
	TOTAL	1,32,90,319.00	1,18,98,256.54
13	Other Income Other Income Rebate & Discount Accounts written back	23,814.00 4,104.00 8,60,139.01	319.60 36,300.00
	TOTAL	8,88,057.01	38,819.60
14	Cost Of Materials Consumed Opening Stock Add: Purchases Less: Closing Stock Raw Material Consumed Consumables & Hardware Carriage Inward Labour Charges Freight & Octroi Site Expenses Repairs & Maintenance Power & Fuel Design Charges Carriage Outward - Customers & Processing Crane Charges Water Charges Weighing Charges	15,44,925.00 70,16,177.00 85,81,102.00 22,42,940.00 63,18,162.00 2,248.00 40,456.00 10,60,684.84 73,204.00 19,450.00 2,100.00 1,16,770.00 29,600.00 1,31,810.00 15,200.00 21,576.00 1,330.00 78,64,464.84	13,95,286.00 64,05,234.84 78,00,530.94 15,44,925.00 62,55,605.94 32,836.00 23,27,876.97 1,450.00 4,593.00 82,110.00 2,880.00 1,99,338.00 16,327.00 89,47,704.81
15	Change In Inventory Opening Stock Stores & Consumables Semi Finished Goods Finished Goods Less:- Closing Stock Stores & Consumables Semi Finished Goods Finished Goods	5,12,250.00 36,20,180.00 20,30,100.00 5,07,767.00 18,78,458.00 21,80,587.00	5,12,410.00 24,32,145.00 15,52,689.00 5,12,250.00 36,20,180.00 20,30,100.00
	Increase / (Decrease) in Inventory	15,87,718.00	16,65,306.0

16	Employee Benefits Expense		
	Wages	3,659.00	7,43,230.00
	ESI Contribution	8,340.00	14,716.00
	P.F. Contribution- Workers & Employers		26,059.00
	Profession Tax		
	Staff welfare	73,174.00	70,608.00
	Salary and Bonus	15,27,012.00	7,11,161.00
	TOTAL	16,12,185.00	15,85,774.00
17	Finance Cost		
	Bank Charges	14,248.58	1,59,354.00
	Cash Credit Interest	6,39,242.00	5,27,943.00
	Interest on Term Loan	1,18,343.00	2,95,290.00
	Other Interest	95,220.00	94,214.48
	TOTAL	8,67,053.58	10,76,801.48
18	Other Expenses:		
	Auditors Remuneration	34,200.00	30,000.00
	Advertisement	5,602.00	-
	Bad Debts	27,129.00	
	Conveyance Expenses	45,899.00	82,528.00
	Director's Remuneration	2,80,000.00	2,40,000.00
	Travelling Expenses	25,446.00	11,665.00
	Postage and Courier		6,188.00
	Telephone Expenses	51,091.00	49,102.00
	Office Expenses	41,947.08	97,355.66
	Legal & Professional Expenses	1,37,100.00	2,25,250.00
	Insurance	45,954.00	24,299.00
	Repair & Maintenance - Vehicle	14,843.00	16,560.00
	Repair & Maintenance - Comp	24,013.00	20,193.00
	Repair & Maintenance - Others	53,175.00	
	Printing & Stationery	9,424.00	17,692.00
	Property Tax	5,237.00	
	Profession Tax	16,575.00	
	Commission on Sales	6,65,000.00	1,20,150.00
	Sales Promotion	1,67,367.00	3,45,360.00
	Sales Tax on Assessment		10,840.00
	TDS Written Off		32,397.20
	VAT Expense	1,89,695.71	
	TOTAL	16,39,697.79	13,29,599.86

YANSONS ENGINEERING PVT. LTD.

CIN : U29159PNM1984PTC078280

NOTES FORMING PART OF THE ACCOUNTS

FOR THE YEAR ENDED 31-03-2015

Note No. 1	SHAREHOLDER'S FUNDS			
	Particulars	As at 31 March, 2015 Number of shares	Amount in Rs	As at 31 March, 2014 Number of shares
	Authorised			
	Equity shares of Rs 10 each with voting rights	3,50,000.00	35,00,000.00	3,50,000.00
	Issued Capital Subscribed and Paid up Capital			
	Issued capital - Subscribed and Paid up Capital (On the above, 17850 shares of Rs 10 each have been issued for consideration other than cash)	3,50,000.00	35,00,000.00	35,00,000.00
	(a) Reconciliation of shares Outstanding			
	Balance at the beginning of the year issued during the year	3,50,000.00	35,00,000.00	35,00,000.00
	Add: Issued during the year			
	Balance at the end of the year	3,50,000.00	35,00,000.00	35,00,000.00
	(b) Details of shares held by each shareholder holding more than 5% shares:			
	Particulars	Number of shares held	% holding in Number of shares held	Number of shares held
	Uday Yannevar	287560	82.14%	187500
	Venu Yannevar	62500	17.86%	12500
	# As per records of the company / Members Register.			

c. Terms/Rights attached to equity shares.

The company has only one class of shares referred to as equity shares having a par value of Rs. 10/- each per share. The company has no preference shares. Each holder of equity shares entitled to one vote per share.

Yansons Engineering Pvt. Ltd
Notes to the financial statements
as at 31 March 2015

	9. Tangible Fixed Assets	Properties & Fixtures	Vehicle	Computer	Furniture & Machinery	Building	Office Equipment	Land	Capital WIP	Total
Gross Block	₹ 11,462	₹ 4,49,375	15,74,448	13,45,631	14,26,877	1,67,267	42,93,000	1,74,315	1,20,63,134	
As at April 2013										
Additions										
Deletions/ Adjustments										
As at 31 March 2014	₹ 11,652	₹ 4,59,875	15,74,448	13,45,631	14,26,777	1,67,267	42,93,000	1,74,315	1,20,63,134	
Additions										
Deductions/ Adjustments *										
As at 31 March 2015	₹ 11,655	₹ 4,59,875	15,74,448	13,45,631	14,26,777	1,67,267	42,93,000	1,74,315	1,20,63,134	
Depreciation / Amortisation										
As at April 2013	5,72,768	12,78,244	13,13,194	8,31,724	6,79,317	86,684	41,80,122			
Change for the year	43,238	54,791	57,722	71,484	37,168	8,427	3,172,30			
Reductions/ Adjustments										
As at 31 March 2014	6,16,006	13,33,035	14,28,616	9,03,208	7,65,815	95,111	50,92,652			
Charge for the year	87,164	36,073	65,120	86,490	75,379	44,793	-	-	4,15,519	
Reductions/ Adjustments *										
As at 31 March 2015	7,03,170	13,69,108	15,13,556	9,25,697	7,32,956	139,994	55,08,811			
Net Block										
As at 31 March 2014	1,95,666	1,56,810	1,45,122	4,42,422	7,05,992	52,155	42,93,000	1,74,315	69,70,723	
As at 31 March 2015	1,98,452	1,26,766,90	60,31,135	3,45,932,45	6,34,811,63	7,362,38	42,93,000,00	1,74,385,00	65,4,453,48	
Deductions/ Adjustments *										
Opening reserves										
Depreciation for April 2014 to Sept 2014 with respect to items identified to be written off as on 31 March 2014 is reflected.										

YANSONS ENGINEERING PRIVATE LTD.
CIN - U29199PN1994PTC078280

NOTES FORMING PART OF FINANCIAL STATEMENTS

1. SIGNIFICANT ACCOUNTING POLICIES

a) Basis of Preparation of Financial Statements:

The financial statements are prepared on accrual basis following the historical cost convention basis in accordance with the generally accepted accounting principles and the Accounting Standards notified under the section 133 of the Companies Act, 2013 (The Act) read with rule 7 of the Companies Accounting Rules,2014 and the relevant provisions of the Act

These financial statements have been prepared and presented on the accrual basis of accounting following the historical cost convention basis. The rights and liabilities pertaining to prior period operations but arising in the current year, if material, are shown as "prior period adjustments" in the Profit & Loss Account.

b) Use of Estimates:

The preparation of financial statements in conformity with Generally Accepted Accounting Principles (GAAP) requires management to make judgment, estimates and assumptions that affect the application of accounting policies and reported amounts of assets, liabilities, income and expenses and the disclosure of contingent liabilities on the date of the financial statements. Actual results could differ from those estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Any revision in the accounting estimates is recognized prospectively in current and future periods.

c) Current and non-current classifications:

All assets and liabilities are classified into current and non-current.

Assets:

An assets is classified as current when satisfies any of the following criteria -
a. it is expected to be realized in, or is intended for sale or consumption in, the company's normal operating cycle;
b. it is held primarily for the purpose of being traded;
c. it is expected to be realized within 12 months after the reporting date; or
d. it is cash or cash equivalents unless it is restricted from being exchanged or used to settle a liability for at least 12 months after the reporting date

Current assets include the current portion of the non-current financial assets.
All other assets are classified as non-current.

Liabilities:

An liability is classified as current when satisfies any of the following criteria -
a. it is expected to be settled in the company's normal operating cycle;
b. it is held primarily for the purpose of being traded;
c. it is due to be settled within 12 months after the reporting date; or
d. the company does not have an unconditional right to defer the settlement of the liability for at least 12 months after the reporting date. Terms of a liability that

could, at the option of the counterparty, results in its settlement by the issue of equity instruments do not affect its classification.

Current liabilities include the current portion of the non-current financial liabilities.

All other liabilities are classified as non-current.

Operating cycle:

Operating cycle is the time between acquisition of assets for processing and their realization in cash and cash equivalents. The operating cycle of the Company is less than 12 months.

d) Revenue Recognition:

Income and Expenditure are recognised and accounted on accrual basis except in case of significant uncertainties. The sales are exclusive of taxes.

e) Fixed Assets:

Tangible fixed assets are carried at cost of acquisition or construction less accumulated depreciation and/or accumulated impairment loss if any. The cost of an item of tangible fixed asset comprises its purchase price, including Import duties and other non-refundable taxes or levies and any directly attributable cost of bringing the asset to its working condition for its intended use; any trade discounts and rebates are deducted in arriving at the purchase price. Subsequent expenditures related to an item of tangible fixed assets are added to its book value only if they increase the future benefits from the existing asset beyond its previously assessed standard of performance. Tangible fixed assets under constructions are disclosed as capital work-in-progress.

f) Depreciation:

Depreciation on Fixed Assets is provided to the extent of depreciable amount on the Written Down Value (WDV) Method. Depreciation is provided based on useful life of the assets as prescribed in Schedule II to the Companies Act, 2013

g) Borrowing Cost:

Borrowing costs directly attributable to the acquisition of qualifying fixed assets is put to use. Other borrowing costs are charged to the Profit and Loss Account in the year in which they are incurred.

h) Investments:

Current Investments are valued at lower of cost or fair market value. Long Term Investments are stated at cost less any provision for diminution in value of permanent nature, wherever applicable.

i) Foreign currency transaction:

Transactions in foreign currency are recorded at the rates which are in force at the time transactions are effected. Exchange differences arising on foreign currency transactions are recognised as income or as expense in the period in which they arise. Monetary items outstanding at the year end are reported at the

exchange rate prevailing at the end of the year and the difference in rate of exchange is recognised as an item of income or expense for the year. However there are no foreign currency transactions during current year.

j) Research and development expenditure:

No Research & Development expenditure are incurred by company during the financial year.

k) Taxes on Income:

Income tax expense comprises current tax (i.e. amount of tax for the period determined in accordance with the income tax law) and deferred tax charge or credit (reflecting the tax effects of timing differences between accounting income and taxable income for the period).

Current tax is measured at the amount expected to be paid to (recovered from) the taxation authorities, using the applicable tax rates and tax laws. Deferred tax is recognized in respect of timing differences between accounting income and taxable income i.e. differences which originate in one period and are capable of reversal in one or more subsequent periods. The deferred tax charge or credit and the corresponding deferred tax liabilities or assets are recognized using the tax rates and tax laws that have been enacted or substantially enacted by the Balance Sheet date. Deferred tax assets are recognized only to the extent there is reasonable certainty that the assets can be realized in future; however, where there is unabsorbed depreciation or carried forward loss under taxation laws, deferred tax assets are recognized only if there is a virtual certainty supported by convincing evidence that sufficient future taxable income will be available against which such deferred tax assets can be realized. Deferred tax assets are reviewed at each Balance Sheet date and written down or written up to reflect the amount that is reasonable/virtually certain (as the case may be) to be realized.

l) Inventories:

Inventories which comprise of raw materials, work-in-progress, finished goods, stock-in-trade, stores, spares and loose tools are carried at the lower of cost or net realizable value. Cost includes cost of purchase, cost of conversion and other costs incurred in bringing the inventories to their present location and condition. Finished goods include all direct costs, apportionment of production overheads.

m) Employee Benefits:

Leave encashment is being encashed annually. Hence no separate provision is being made for leave encashment.

I. Short Term Employee Benefits:

All employee benefits payable wholly within twelve months of rendering the services are classified as Short Term Employee Benefits such as salaries, wages and short term compensated absence etc.

II. Post- Employment Benefits:

Defined contribution plans:

The companies Provident Fund is defined contribution plan. The Company has recognized Rs.8,340.00 (2014 : Rs.26,059.00) towards post employment defined contribution plans comprising of provident fund in the Statement of Profit and Loss.

Defined Benefit Plans:

The company does not have any Defined Benefit Plan as on 31st March 2015.

2. NOTES ON ACCOUNTS

- 1 In the opinion of the management, current assets, loans and advances are approximately of the value stated if realized in the ordinary course of business.
- 2 Party accounts are subject to confirmation and consequential adjustments, if any, in the books
- 3 Micro, Small and Medium Enterprises Development Act , 2006 :
In terms of Micro, Small and Medium Enterprises Development Act, 2006, the company has requested its vendors to communicate its status under the above act. Due to non receipt of the same no disclosure has been made regarding the amount payable including interest if any to the parties covered under the above Act.
4. Previous Years Figures:
Previous year's figures have been regrouped and rearranged wherever necessary.

5. Details of Foreign Exchange Transactions:

There are no Foreign currency transactions

6. Debtors Outstanding for more than six months:

The figures of sundry debtors (unsecured and considered good) include:

- a) Debtors outstanding for less than six months are Rs. 28,48,146.15/-
- b) Debtors outstanding for more than six months are Rs. 17,49,247.41/-

7. AUDITORS REMUNERATION : (including service tax)

Audit Fees	Rs.34,200.00/-
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8. Breakup of Deferred Tax Liability as at 31.03.2015

PARTICULARS	Deferred Tax Liability As on 31st March 2015 Rs.
a) Position as on 01-04-2014	(1,74,593)
b) For the Year	
On account of difference between book & tax tax depreciation	46,437
On account of Disallowance of Expenses U/s 40a(a)	36,246
Total as on 31 st March 2015	(91,910)

Deferred tax provision for the year has been calculated for timing difference of depreciation on the taxable income and accounting income.

8. Related Party Transactions:

- (i) Key Managerial Personnel :
- (a) Uday Yannewar.
 - (b) Veena Yannewar

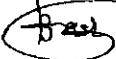
(ii) Transactions during the year :

Party	Particulars	Amount (in Rs.) 2014-15	Amount (in Rs.) 2013-14
Uday Yannewar.	Salary and Remuneration	1,40,000.00	1,20,000.00
	Balance as on date of reporting	94,587.22 Dr	1,76,784.22 Dr
	Loan taken during the year	17,07,965.00	1,30,836.00
	Loan repaid during the year	12,14,882.00	1,13,389.00

	Loan payable as on date of reporting	35,66,382.00	30,73,299.00
Veena Yannevar	Salary and Remuneration	1,40,000.00	1,40,000.00
	Balance as on date of reporting	1,28,739.88 Cr	63,261.88Cr
	Loan taken during the year	3,78,287.00	94,960.00
	Loan repaid during the year	5,89,761.00	2,79,249.00
	Loan payable as on date of reporting	8,32,127.71	10,43,601.71

As per our report attached
For Shah Bora & Co.
Chartered Accountants

For and on behalf of the Board of Directors
of Yansons Engineering Private Ltd


Sunil K Bora
Partner
PLACE: PUNE
DATE: 03/09/2015



UDAY YANNEVAR
Director
DIN- 00892183


VEENA YANNEVAR
Director
DIN- 00517280

OTHERS

OTHERS

SECTION-7



CHALLAN
MTR Form Number-6

GRN	MH007843002201516E	BARCODE			Date	04/03/2016-20:14:53	Form ID		
Department	Inspector General Of Registration			Payer Details					
Type of Payment	Search Fee		TAX ID (If Any)	947537440					
	Other Items		PAN No. (If Applicable)						
Office Name	PND1_JT DISTT REGISTRAR PUNE URBAN			Full Name	pranali prabhakar sawant				
Location	PUNE								
Year	2015-2016 One Time			Flat/Block No. Premises/Building					
	Account Head Details		Amount In Rs.						
0030072201	SEARCH FEE		300.00	Road/Street					
				Area/Locality Town/City/District					
				PIN					
				Remarks (If Any)					
Total			300.00	Amount In Words	Three Hundred Rupees Only				
Payment Details	BANK OF MAHARASHTRA				FOR USE IN RECEIVING BANK				
Cheque-DD Details				Bank CIN	REF No.	02300042016030419771	316988659		
Cheque/DD No				Date	04/03/2016-20:15:33				
Name of Bank				Bank-Branch	BANK OF MAHARASHTRA				
Name of Branch				Scroll No., Date	Not Verified with Scroll				

Mobile No. : Not Available

TSR- Legal verification

Property Details			
Prospect No	745031	Date	03/04/2016
Type of transaction as per firing	HE	Name of Property Owner	YANSONS ENGINEERING PVT LTD
Type of Transaction as per Legal	LAP	Name of Seller, If Applicable	NA
Nature of OwnerShip	FREEHOLD		
Tenure of Lease	NA	Name of Borrower	YANSONS ENGINEERING PVT LTD
Description of Property as per firing	05, FIRST FLOOR, VIGHNAHARTA APARTMENT,PLOT NO. 260 SECTOR NO. 25 NIGDI,NIGDI,OPP MANDANLAL DHINGRA GROUND,PUNE,MAHARASHTRA,411044,INDIA	Area of Property	750 Sq.fts.,
Description of Property as per Legal	All that consisting of Flat No. 1 admeasuring 750 Sq.fts., on the Stilt Floor, in the building known as "SHRI APARTMENT", along with 25.20 % undivided share in land and building, constructed on the land bearing Plot No.286, Sector No.25, situated at Nigadi, PCNTDA, Taluka Haveli, Pune.		
Boundaries as per last sale deed- East	NA	Boundaries as per last sale deed- West	NA
Boundaries as per last sale deed- North	NA	Boundaries as per last sale deed- South	NA

Document Examined

Name of Document	By	Infavour	Reg. no	Date of Document	Copy /Original / Certified	Other Document Name
V.A ORDER	6. Collector, Pune	1 M/s. Khivansara Construction	6. NA/SR/IV/H /276/1984		COPY	
OTHERS	PMC	1. Mr. Dattatraya Tukaram Yannewar	na		COPY	Death Certificate of 7. Smt. Sarala Dattatray Yannewar.
OTHERS	PMC	Uday Yaneewar	na		COPY	8. Mr. Dattatray Tukaram Yannewar
DEVELOPMNET AGREEMENT	9. Mr. Pandurang Nigade	9. M/s. Khivansara Constructions	48/2003		COPY	
GENERAL POWER OF ATTORNEY	Mr Pandurang Nigade	10. M/s. Khivansara Constructions	49/2003		COPY	

WILL	11. Mr. Dattatray Tukaram Yannewar,	Aniket Uday Yannewar and Varun Uday Yannewar.	6700/2008	COPY
COMMENCEMENT LETTER	PCNTDA.	1. M/s. Khivansara Constructions	4. VP/26/25/2 6/2445	20/05/2004 COPY
OCCUPANCY CERTIFICATE	PCNTDA.	M/s. Khivansara Constructions	5. DA/26/25/2 86/325/157 2	03/03/2005 COPY
AGREEMENT TO SELL	1. M/s. Khivansara Constructions	1. Mr. Dattatraya Tukaram Yannewar	1841	19/05/2005 COPY

Document for Security Creation

Name of document	By	In favour of	Reg. no	Date of Document	Copy / Original / Certified	Doc Status	Other Document Name	Document Option
WILL	11. Mr. Dattatray Tukaram Yannewar	Aniket Uday Yannewar and Varun Uday Yannewar.	6700/2008	ORIGINAL	PRE			MUST TO HAVE
GIFT DEED	Trupti Yannewar	Mr. Uday Dattatray Yannewar , Aniket Uday Yannewar and Varun Uday Yannewar	NA	ORIGINAL	PRE			MUST TO HAVE
NO OBJECTION CERTIFICATE	1. M/s. Khivansara Constructions	IIHFL	NA	ORIGINAL	PRE			MUST TO HAVE
NO OBJECTION CERTIFICATE	PCNTDA	IIHFL (Common)	NA	COPY	PRE			MUST TO HAVE
OTHERS	9. Mr. Dattatray a Tukaram Yannewar	NA	NA	ORIGINAL	PRE	Public Notice with 11. N.O.C of Advocate for Public Notice		MUST TO HAVE

OTHERS	9. Mr. IIHFL Dattatray a Tukaram Yannewa r and Mrs. Sarala Dattatray a Yannewa r	NA	ORIGINAL	PRE	Affidavit of legal heirs	MUST TO HAVE	
AGREEMENT TO SELL	1. M/s. Khivansa ra Construct Yannewar ions	1. Mr. Dattatraya ra Tukaram Yannewar	1841	19/05/2005	ORIGINAL	PRE	MUST TO HAVE

Other Legal Intervention

Srno	Other Legal Intervention	Result
------	--------------------------	--------

Title Flow / Devolution

History	1. AGREEMENT TO SELL 1. M/s. Khivansara Constructions 1. Mr. Dattatraya Tukaram Yannewar 1841 20050519, 2. WILL 11. Mr. Dattatray Tukaram Yannewar, Aniket Uday Yannewar and Varun Uday Yannewar. 6700/2008 , 3. NO OBJECTION CERTIFICATE 1. M/s. Khivansara Constructions IIHFL NA , 4. OTHERS 9. Mr. Dattatraya Tukaram Yannewar and Mrs. Sarala Dattatraya Yannewar IIHFL NA , 5. NO OBJECTION CERTIFICATE PCNTDA IIHFL (Common) NA , 6. GIFT DEED Trupti Yannewar Mr. Uday Dattatray Yannewar , Aniket Uday Yannewar and Varun Uday Yannewar NA , 7. OTHERS 9. Mr. Dattatraya Tukaram Yannewar NA NA ,
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We have examined and perused the copies of the documents, referred in part II of this report, forwarded to us and in our opinion the Owner & Borrower(s) are having legal, valid, absolute, clear and marketable title to the said property. India Infoline Housing Finance Limited can create a valid legally enforceable security against the loan facility availed and/or to be availed by the property owner alongwith other Borrower(s), by depositing the documents, including but not limited to the original title documents and/or all other documents as suggested herein above in PART-III of this report.

CERTIFICATE OF ENCUMBRANCE

We have got relevant and available records verified at the office of concerned Sub- Registrar, as per the details given hereinbelow and the said property is free from all sorts of encumbrances, lien, charges, mortgages, etc.

Date Of Search/E.C	Period Of Search
--------------------	------------------

Search Conducted By

Note/Remarks By Advocate

Status Of Report	Clear
------------------	-------

Name Of The Advocate	Pranali Sawant
----------------------	----------------

Contact Number	9665856338
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Search Receipt

This is online generated report and hence no signatures of vendor required.

Synergy Valuers & Project Consultants Pvt. Ltd.

Flat No. 502, 5th Floor, Atharva Classic Building, Near Dashbhuj Ganpati Temple,
 off Main Karve Road, Erandwane, Pune

Telephone No. – 020 25469816, 9665818000

Mail Id – info@synergyvaluers.com, synergycl@gmail.com

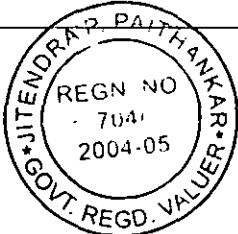
VALUATION REPORT

Valuation for India Infoline Finance Ltd. & its subsidiaries

A.GENERAL DETAILS			Date	13/02/2016	
1	Prospect No.	745031			
2	Type of Loan	LAP			
3	Name of the Customer(s)	M/S. Yonsons Engg. Pvt. Ltd.			
4	Name of Property Owners	Mr. Uday Dattatray Yannewar Mrs. Vina Uday Yannwar			
5	Property Address as per site	Flat No. 05, First Floor, Vighnaharta Apartment, Plot No. 260, Sector No. 25, Village Nigdi, Tal. Haveli, Dist. Pune.			
6	Legal address of property	Same as above			
7	Contact no of the Owner		Tenant if Applicable	Uday - 9850815868	
8	Landmark	Property is situated opposite to Madanlal Dhingra Ground & opposite to Dnyanprabodhini Navnagar School, in Sector No. 25, in Nigdi area.			
9	Date of Technical Visit	02-12-2016			
10	Property Usage	AS per doc	Resi /comm/indu /vacant	on site	Resi /comm/indu
11	Occupancy	Self Occupied/ Vacant/ Tenant/Owner Occupied			
12	Property falls in demolition list of local authority	Yes/ No , if yes please provide details			
13	Marketability	Good / Normal / Bad / Fair.			
14	Front Side Road Width	Minimum 15 feet			
B. SURROUNDING LOCALITY DETAILS					
1	Ward No/ Municipal	Details not available			

Ref. No. 2016020444

Page 1 of 10



[Signature]

	Land No			
2	Type of locality	Higher /Middle/ Lower Class		
3	Type of the Property	Residential		
4	Distance From City Centre	Approx. 21 Km		
5	Site Access	Independent Access		
6	Approving Authority:			
	Corporation Limit	PCNTDA	Municipal Limit/DA	
	Town Panchayat		Village Panchayat	
7	Conditions of Approach Road	Bitumen Width		Mud road Width

C. PROPERTY DETAILS

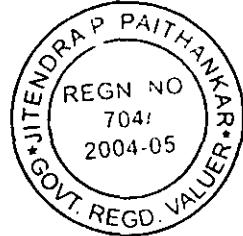
1	No of Floors	Parking/Ground + Stilt + Two Floors			
2	Floor Wise Usage	Residential			
3	Age of the property	10 Years	Residual age	50 years (Theoretical Life)	
4	Side Boundaries				
		As per document	As per site	As per plan	
	North	Details Not Available	Open Space	Details Not Available	
	South	Details Not Available	Internal Road	Details Not Available	
	East	Details Not Available	Open Space	Details Not Available	
	West	Details Not Available	Staircase & Flat No. 5	Details Not Available	
5	Boundries are matching or not	Yes / No / NA			
6	Property Identified through	Name Board /Site demarcation /local enquiry /customer			
7	Plot Demarcated at site	Yes	N o		
8	Aminities	No			

D. STRUCTURAL DETAILS

1	Type of Structure	R.C.C Framed	No of floors	Parking/Ground + Stilt + Two Floors
2	No of wings	1		
3	No. of flats on each floor	---		
4	quality of construction	Good / acceptable		
5	structural observation	Nil		

Ref. No. 2016020444

Page 2 of 10


S. Park

5	If plans not available then is the structure confirming to the local byelaws	Yes
---	--	-----

G.DEVIATION DETAILS

Floor	Deviation in Sqft		Deviation in %
	AS PER PLAN	AT SITE	AT SITE
Ground floor			
First Floor			
Second Floor			
Third Floor			
Fourth Floor			

H. Self construction case

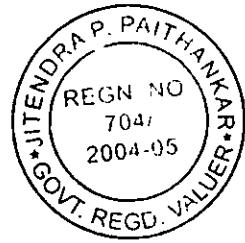
Architect certified estimate available or not	Yes/No
Construction Amount certified	Rs.0000/-
Others	

I.FAIR MARKET VALUE

1	Valuation Methodology	Comparison Method			
2	Particulars	Description	Area (in Sft)	Rate (per sft)	Total Value
	Land area as per document				0
	Carpet area as per plan				
	Built up Area as per plan	Flat No. 5	1044.09		
	Built up Area as per document	Flat No. 5	1086		0
	Area considered for valuation (min. of above)		1044.09	6500	6786585
	Amenities value				
	Depreciation amount				
	Fair market value of the property				6786585
	Distress value @ 70%				4750609.5
3	FLOORWISE DETAILS OF USAGE AND RENTAL VALUE				

Ref. No. 2016020444

Page 4 of 10



Sankar _____

	Floor	Usage	Units	Value	If Tenanted, Year of Current Tenancy	Rental Assessment		
	Basement							
	Gr floor							
	Stilt Floor	Resi	1					
	2nd / Above							
4	Stage of construction		%progress		% Recommend			
			100		100			
5	Govt. Guideline value		Details Not Available					
6	Demolition Risk		Cant comment at present					
7	Latitude & longitude of property		18.659101, 73.766891					
8	which sesmic zone property is located in ?		II, III, IV , V					
9	which cyclone area is the building is located in?		NA					
10	which flood area is the builing is located in?		NA					
11	which land slide is the builing is located in?		NA					

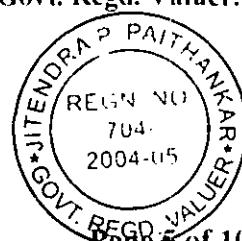
Remarks : Nil.

Declaration: we hereby declare that;

1	The property was inspected by our authorized representative Mr.Ankush Darane
2	we have no direct or indirect interest in the property valued.
3	The information furnished above is correct to the best of our knowledge and belief and as per factual position & information given to us and is based on the copy of documents/plans submitted to us by the india infoline housing finance co. Or shown to us by the client

Date: 13th February 2016
 Place: Pune.

J.P. S. P.
 Jitendra P. Paithankar
 Chartered Engineer
 Govt. Regd. Valuer.



6	Configuration	1BHK / 2BHK
---	---------------	-------------

E. INTERIORS

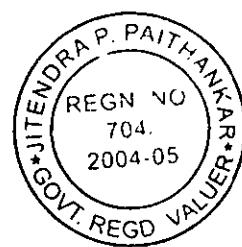
1	Flooring & finishing.	Ceramic / MM tiles / Spartex Flooring in all rooms
2	Roofing and terracing	R.C.C Slab
3	Quality of fixtures & Settings	Fair
4	Doors & Windows	Flush doors with wooden door frames & Powder Coated aluminium sliding windows with M.S. Grill

F. PLAN APPROVAL DETAILS

1	Construction as per approved / sanctioned plans	Yes
2	Details of approved plan with approval no & date	Approved Plan with No. DA/26/25/260/5125 dated 13/08/2003 issued by Chief Executive Officer, PCNTDA
3	Construction permission Number and date.	As details mentioned above.
4	Violations Observed if Any or is there any risk of Demolition in case of Violation	Can't comment at present

Ref. No. 2016020444

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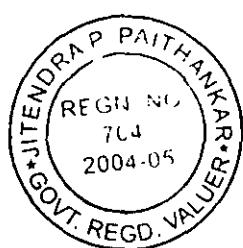
S. Sankar

Photographs:



Ref. No. 2016020444

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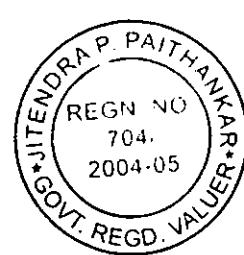


Sank



Ref. No. 2016020444

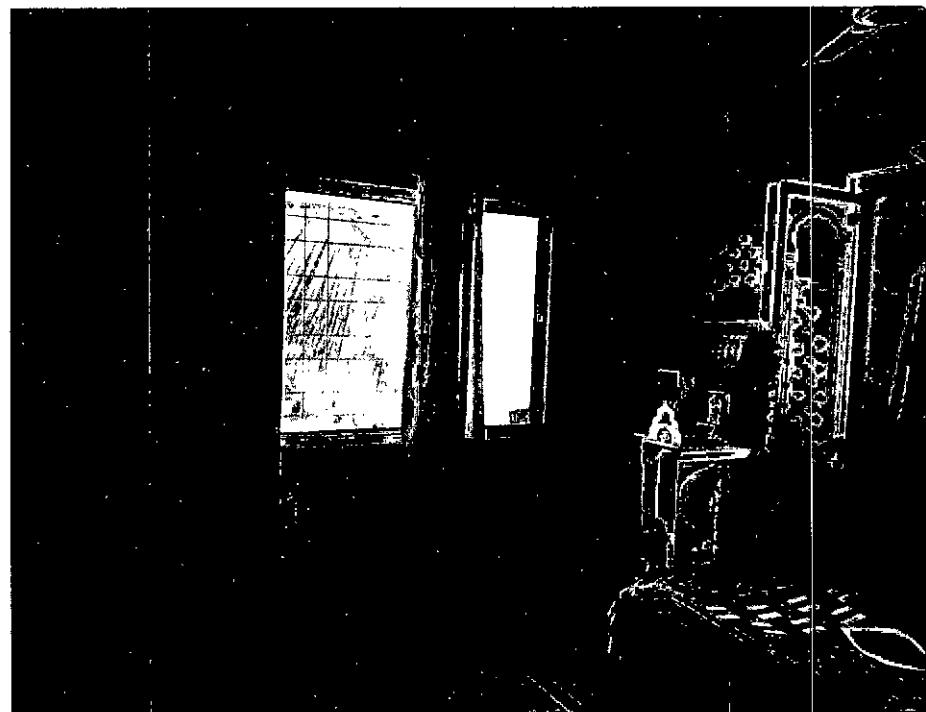
Page 7 of 10



S. Lok



Valuers & Project Consultants
Pvt. Ltd.

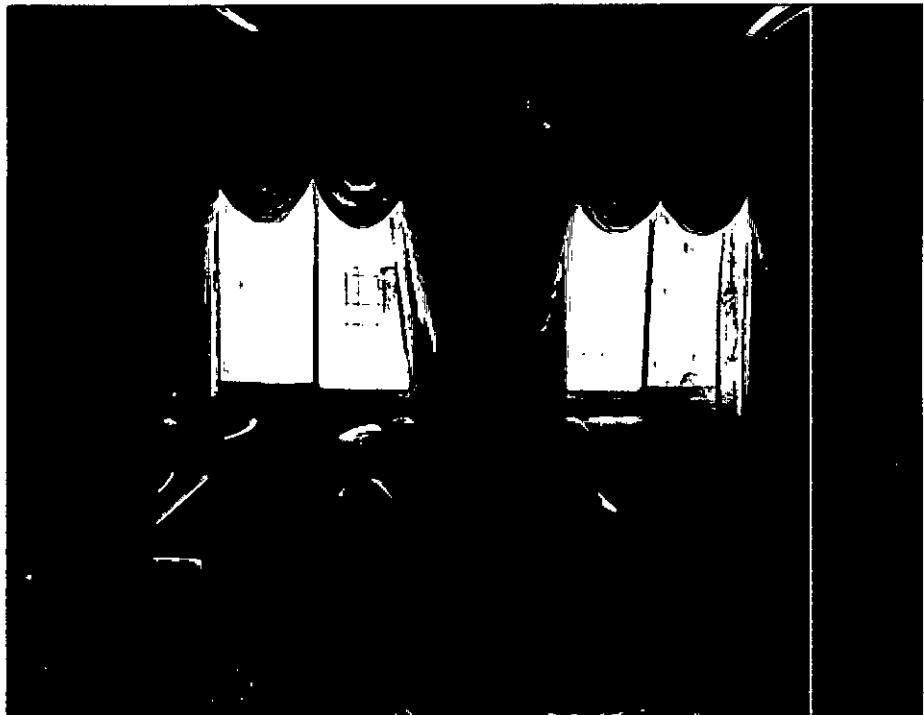


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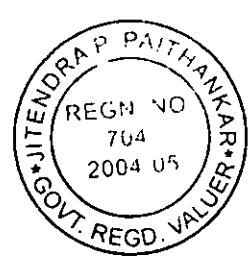


S. Park



Ref. No. 2016020444

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Valuers & Project Consultants
Pvt. Ltd.

Location Map

18.660068000000 73.767424000000

18°39'36.2"N 73°46'02.7"E

Directions Save

Shri 1008 Mahavir
Swami Digamber Jain.

Ayurvedic College
Girls Hostel

Hotel Ayodhya

Shivaji Pyle Venkatesh

Tilak Maig

Tilak Marg

7 Jatak Marg

July 19

ॐ
Varadvinayak
Ganesh Mandir

Vighnaharta Apartment

Medanlat
DIDC - Nigdi ■ Dhingra Ground

Someshwar Marg

• Nashwai Marg

Nigdi Chikhli R

MSEB

RESULTS

三

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Ref. No. 2016020444

Page 10 of 10



Partner Name : India Infoline Housing Finance Limited

Branch Name : Pune

Product Name :

Do you have an existing Bharti AXA Life coverage issued by ?	: No	Name of the Primary Life to be Insured	: UDAY DATTATRYA YANEWAR
Joint Life Coverage (Yes / No)	: Yes	Application ID	: 746499
Name of the Secondary Life to be Insured	ANIKET UDAY YANNEWAR	Partial Coverage	: Yes
Existing Customer/New Customer	: New	Age at entry (Primary Life to be Insured)	: 53
Loan Disbursement Date	: 04-Mar-2016	Age at entry (Secondary Life to be Insured)	: 23
Loan Tenure (In Years)	: 11	ADB Coverage Term	: 5
Date of Birth (Primary Life to be Insured) (DD-MM-YYYY)	: 22-Aug-1962	Sanctioned Loan Amount (Rs)	: 3,165,000.00
Date of Birth (Secondary Life to be Insured)	: 08-Oct-1992	Sum Assured (Rs.)	: 3165000
Insurance Term (in completed years)	: 5	Reduced ADB Sum Assured (Rs.)	: 1732551.51
Name of the Beneficiary for Primary Life	ANIKET UDAY YANNEWAR	Relationship with the Beneficiary (for Primary Life)	: SON
Name of the Beneficiary for Secondary Life (Name of Primary Life)	UDAY DATTATRYA YANEWAR	Relationship with the Primary Life	: FATHER
Coverage Premium for Primary Life	: 70642.8	Coverage Premium for Secondary Life	: 14748.9
ADB Coverage Premium for Primary Life	: 4314.05	ADB Coverage Premium for Secondary Life	: 4314.05
Coverage Premium for Joint Lives	: 83256.91	ADB Coverage Premium for Joint Lives	: 8628.1
ADB Service Tax	: 1251.08	Gross Coverage Premium (Including Service Tax)	: 105208
Service Tax @ 14.5 %	: 12072.25	Gross Coverage Premium (Including Service Tax)	: 105208
Medical Category (Primary Applicant)	: CAT 7	Medical tests to be done (Primary Applicant)	: FMR, BLOOD PROFILE, TMT, HbA1c
Medical Category (Secondary Applicant)	: NM	Medical tests to be done (Secondary Applicant)	:
Date and time of medical appointment	: <i>[Signature]</i>	Medical Time (HH:MM in a 24 hour format)	:
Signature of Customer(s)	<i>[Signature]</i>		

[Print Sheet](#) [Close](#)



(Questionnaire cum enrolment form to be filled and submitted by the Life Assured/Member)

Name of the Group/Master Policyholder from where Loan is availed: India Infoline Housing Finance Ltd

Applicant Details									
Details		Name of Life/(ves) insured			Date of Birth (DD-MM-YYYY)				
Primary Applicant		UDAY DATTATRYA YANEWAR			22-08-1962				
1st Co-Applicant		ANIKET UDAY YANNEWAR			08-10-1992				
Education Details									
Primary Applicant	<input type="checkbox"/> Professional	<input type="checkbox"/> Post Graduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Diploma	<input type="checkbox"/> 12th Pass	<input type="checkbox"/> 10th Pass	<input type="checkbox"/> Below 10th	<input type="checkbox"/> Illiterate	
1st Co-Applicant	<input type="checkbox"/> Professional	<input type="checkbox"/> Post Graduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Diploma	<input type="checkbox"/> 12th Pass	<input type="checkbox"/> 10th Pass	<input type="checkbox"/> Below 10th	<input type="checkbox"/> Illiterate	
Employment Details									
Primary Applicant	<input type="checkbox"/> Salaried	<input type="checkbox"/> Professional	<input type="checkbox"/> Business	<input type="checkbox"/> Student	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife	<input type="checkbox"/> Self-Employed	<input type="checkbox"/> Agriculture	<input type="checkbox"/> Others
1st Co-Applicant	<input type="checkbox"/> Salaried	<input type="checkbox"/> Professional	<input type="checkbox"/> Business	<input type="checkbox"/> Student	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife	<input type="checkbox"/> Self-Employed	<input type="checkbox"/> Agriculture	<input type="checkbox"/> Others
Loan Details									
Loan A/C No.				Loan Amount (Rs.)		3165000			
Loan Type	Mortgage Loan			Loan Tenure (years)		11			
Insurance Coverage Details (should not exceed Loan Amount or Tenure)									
Loan Secure		Coverage Amount			Coverage Term (years)				
ADB Rider* (if applicable)		3165000			5				
ADB Rider* (if applicable)		1732551.51			5				
*ADB Rider Sum Assured cannot exceed the coverage amount of Loan Secure and is capped at Rs 50 lakhs. ADB Rider term cannot exceed 5 years									
Nominee Details									
Details		Name of Nominee/Beneficiary			Relationship of Beneficiary				
Primary Applicant		ANIKET UDAY YANNEWAR			FATHER				
1st Co-Applicant		UDAY DATTATRYA YANEWAR			SON				
Appointee Details									
Name of Appointee		Address of Appointee			Relation of Appointee with Minor				

***ADB Rider Sum Assured cannot exceed the coverage amount of Loan Secure and is capped at Rs 50 lakhs. ADB Rider term cannot exceed 5 years**

Questions		Primary Applicant		1st Co Applicant	
1. Apart from minor ailments, such as colds and flu, have you received any treatment from, or consulted with, any doctor or specialist or been hospitalized or undergone hospital treatment in the last 5 years?		<input type="checkbox"/>	YES	<input checked="" type="checkbox"/>	NO
2. Have you ever suffered from or been treated for any form of disability or medical condition such as heart disease including angina; heart attack; heart failure; raised cholesterol; high blood pressure; cerebrovascular disease including stroke and transient ischaemic attacks (TIA); diseases of the nervous system including but not limited to Parkinsons and Multiple Sclerosis; cancer or tumor; kidney disease; diabetes; musculoskeletal disorders such as paraplegia; liver disease including but not limited to hepatitis; lung disease; digestive system disease or disorder; any mental or nervous disorders such as depression; any sexually transmitted diseases; AIDS or an AIDS related disorder?		<input type="checkbox"/>	YES	<input checked="" type="checkbox"/>	NO
3. Has any proposal for life insurance on your life ever been declined, postponed, withdrawn or accepted at an increased premium, special terms or with reduced cover?		<input type="checkbox"/>	YES	<input checked="" type="checkbox"/>	NO
4. Are you currently in good health? If there are any other circumstances not mentioned above which may affect the risk of assurance on your life – please list these below.		<input checked="" type="checkbox"/>	YES	<input type="checkbox"/>	NO

If you have answered "No" to Q. No. 4 please list below: (Please write NA or leave blank if not applicable)

Primary Applicant _____

1st Co-Applicant _____



Jeevan Suraksha ka/
maya nazariya

Declaration of Enrollment

Primary Applicant

I declare and warrant that this statement is correct, complete and true. I understand and agree that this statement together with the application for insurance on my life and any other documents relative thereto, shall be the basis of the proposed Coverage. I am aware that the withholding of, or omission or failure to disclose, any medical or financial information will invalidate my insurance Coverage.

I agree to inform the Company in writing of any change in my health and circumstances between the date of this Declaration and the issue of the Certificate of Insurance in respect of my life insurance Coverage. I irrevocably authorize and request any entity like a doctor/hospital who may be in possession of, or hereafter acquire, any information concerning my health, to disclose such information to Bharti AXA Life Insurance and I agree that this authority and request shall remain in force.

I hereby authorize, that all proceeds received from Bharti AXA Life Insurance Company Limited will be first used to settle the outstanding on my loan and the excess amount, if any, will be payable to my Beneficiary, as mentioned under Nominee Details

Anti-Tying Declaration:

I hereby apply to be a Life Insured under the Bharti AXA Life Loan Secure ("the Policy") issued to India Infoline Finance Ltd

I am aware that the purchase of insurance is totally optional, has no bearing on the loan decision and is at my sole discretion.

And I agree to

Pay the premium myself via Cheque no./DD no. _____ for Rs _____ Drawn on _____

Add the above premium to the loan amount. The EMI if I select this option will be

I have read and understood the terms and conditions of the product as detailed in the product brochure and the same has been explained by the representative in the language understood by me.

UDAY DATTATRYA YANEWAR

Name: _____ Signature:

Pune

04-Mar-2016

Place: _____ Date: _____

Co-Applicant(s)

I/We declare and warrant that this statement is correct, complete and true. I/We understand and agree that this statement together with the application for insurance on my/our life and any other documents relative thereto, shall be the basis of the proposed Coverage. I/We am/are aware that the withholding of, or omission or failure to disclose, any medical or financial information will invalidate my insurance Coverage.

I/We agree to inform the Company in writing of any change in my health and circumstances between the date of this Declaration and the issue of the Certificate of Insurance in respect of my/our life insurance Coverage. I/We irrevocably authorize and request any entity like a doctor/hospital who may be in possession of, or hereafter acquire, any information concerning my health, to disclose such information to Bharti AXA Life Insurance and I/We agree that this authority and request shall remain in force.

I/We hereby authorize, that all proceeds received from Bharti AXA Life Insurance Company Limited will be first used to settle the outstanding on my loan and the excess amount, if any, will be payable to the Beneficiary as mentioned under Nominee Details

Anti-Tying Declaration:

I/We hereby apply to be a Life Insured under the Bharti AXA Life Loan Secure ("the Policy") issued to India Infoline Finance Ltd

I/We am/are aware that the loan is also available without the insurance Coverage. I/We have read and understood the terms and conditions of the product as detailed in the product brochure and the same has been explained by the representative in the language understood by me.

ANIKET UDAY YANEWAR

Name: _____ Signature:

Place: _____ Pune Date: 04-Mar-2016

DECLARATION IN CASE THE SELF FILLED QUESTIONNAIRE IS FILLED BY A PERSON OTHER THAN THE PRIMARY LIFE/CO-APPLICANT(S) OR SIGNED IN VERNACULAR

I/We, the member/s hereby declare that the contents of this Self Filled Questionnaire have been fully explained to me/us, and I/We have fully understood the significance of the proposed contract of insurance. I/We, declare that whatever is stated herein above has been recorded as per the information provided by me/us.

Signature of the person explaining and filling up the SFQ on behalf of the Applicant: _____

Address of the person explaining and filling up the SFQ on behalf of the Applicant: _____

Date: _____

Place: _____

	Primary Applicant	Co-Applicant(s)
Thumb Impression/ Signature of the Applicant		
Date	04-Mar-2016	04-Mar-2016
Place	Pune	Pune

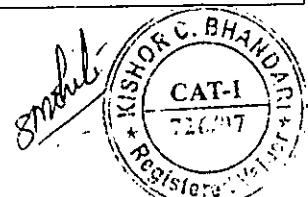
KISHOR C. BHANDARI
(BE, MIE, FIV, ISSE)

GOVT. REGISTERED VALUERS : CAT- I 726/8
CHARTERED ENGINEERS : M-133045-9
STRUCTURAL ENGINEERS : M- 815



**VALUATION REPORT
For India Infoline Finance Limited and its Subsidiaries'**

A. GENERAL DETAILS			Date	12/02/2016
1	Prospect Number	745031		
2	Vendor report Reference No	IIFL/361/FEB/2016		
3	Type of Loan	LAP		
4	Name of the Customer (s)	M/s. Yonsons Engineering Pvt Ltd.		
5	Property holding Details	Freehold/ Leasehold		
6	Name of Property Owner	Mr. Dattatray Tukaram Yennewar Mrs. Sarala Dattatray Yennewar		
7	Property Address as per site	Flat No.05, 1 st Floor, Vighnaharta Apartment, Plot No.260, Sec.No.25, Nigdi, Pune-411054.		
8	Legal address of property	Flat No.05, 1 st Floor, Vighnaharta Apartment, Plot No.260, Sec.No.25, Nigdi, Pune-411054.		
9	Contact no of Owner	Uday Yannewar- 9850815868	Tenant if applicable	Owner
10	Landmark	Opp. Dnyan Probodhini School, Nigadi.		
11	Date of Technical Visit	12/02/2016		
12	Property Usage	As per Doc	Residential/ Comm./ Industrial / Vacant	Residential/ Comm./ Industrial / Vacant
13	Occupancy	Self occupied / Vacant/ Tenant		
14	Property falls in demolition list of local authority	Yes, Pimpri Chinchwad Municipal Corporation		
15	Marketability	Good/ Normal / Bad		
16	Front Side Road Width	Minimum 20'		
B. SURROUNDING LOCALITY DETAILS				
1	Ward No/ Municipal land No	N/A		
2	Type of locality	Higher / Middle/ Lower Class		
3	Type of the Property	Residential		
4	Distance From City Center	01-02 km, (Nigadi)		
5	Site Access	Off 80' Feet Bijalinagar – Bhakti Shakti Road		
6	Approving Authority :			
	Corporation Limit	PCMC	Municipal Limit / DA	PCMC
	Town Panchayat	----	Village Panchayat	-----
7	Conditions of Approach Road	Bitumen Width	20'	Mud road Width
C. PROPERTY DETAILS				
1	No of floors			
2	Floor wise Usage/ Unit wise usage	Residential		
	No. of Unit sanction			
	No of unit constucted			
3	Age of the property	10 Years	Residual age	50 Years



4	Side Boundaries			
		As per document	As per Site	As per plan
	North	Document Not Provided	Open Space	Document Not Provided
	South	Document Not Provided	Open Space	Document Not Provided
	East	Document Not Provided	Open Space	Document Not Provided
	West	Document Not Provided	Flat No.04	Document Not Provided
5	Boundaries are matching or not	Yes/No		
6	Property Identified through	Name Board/ Site demarcation/ local enquiry/ customer		
7	Plot Demarcated at site	Yes/No		
8	Amenities	Proximity to amenities (post office/banks/police station/other amenities) - @ 1 km		

D. STRUCTURAL DETAILS

1	Type of structure	R.C.C. Frame	No. of floors	Part Ground + 3 rd Floors
2	No of wings	01 Wings		
3	No. of flats on each floor	02 Flats		
4	Quality of construction	Good /acceptable		
5	Structural observation	Good		
6	Configuration	1BHK/ 2 BHK		

E. INTERIORS

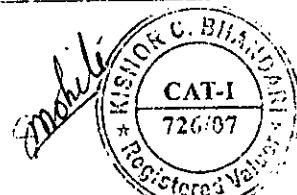
1	Flooring & finishing	Vitrified Tile flooring, Pop Finish , OBD Paint
2	Roofing and terracing	RCC Roofing.
3	Quality of fixtures & Settings	Good
4	Doors & Windows	Aluminum Sliding windows, Wooden flush doors

F. PLAN APPROVAL DETAILS

1	Construction as per approved/ sanctioned plans	Yes/ No
2	Details of approved plan with approved no & date	Related document not provided
3	Construction permission Number and date	N/A
4	Violations Observed if Any or is there any risk of Demolition in case of Violation	N/A
5	If plans not available then is the structure confirming to the local byelaws	N/A
6	Index II /Agreement No	8233/2004 Dt. 28/08/2004

G. DEVIATION DETAILS

	FLOOR DETAILS	Deviation in Sft.		Deviation in %
		AS PER PLAN	AT SITE	
	Floor			AT SITE
	Ground floor	N/A	N/A	N/A
	First floor	N/A	N/A	N/A
	Second floor	N/A	N/A	N/A
	Third floor	N/A	N/A	N/A
	Fourth Floor	N/A	N/A	N/A
	Fifth Floor	N/A	N/A	N/A



H. SELF CONSTRUCTION CASE

Architect certified estimate available or not	Yes / No		
Construction Amount certified	N/A		
Others			

H-1. Property area details

	Details	Area as per approved plan	Area as per site measurement	Area as per agreement/document	
	Plot Area (Sq. ft.)				
	Structure	Construction area per floor		Construction area per floor	
	Area Details	Carpet Area	SBUA	Carpet Area	SBUA
	Unit Details	(Sq. ft.)	(Sq. ft.)	(Sq. ft.)	(Sq. ft.)
	Property Details			753.00	794
	Terrace area				
	Total Area				
Area considered for valuation purpose (Minimum of above)					

I. FAIR MARKET VALUE

1	Valuation Methodology	Comparison Method			
2	Particulars	Description	Area (in Sft.)	Rate (per Sft)	Total Value
	Land area as per document	N/A	N/A	Nil	Nil
	Carpet area as per plan (Sft.)	N/A	753	Nil	Nil
	Super built up area (as per plan)	N/A	1032	Rs. 6800.00	Rs. 70,17,600.00
	Amenities value	N/A	N/A	N/A	N/A
	Depreciation amount	N/A	N/A	N/A	N/A
	Fair market value of the property				Rs. 70,17,600.00
	Distress value (80%)				Rs. 56,14,080.00

3 FLOORWISE DETAILS OF USAGE AND RENTAL VALUE

	Floor	Usage	Units	Value	If Tenanted, Year of Current Tenancy	Rental Assessment
	Basement	--	--	--	--	--
	G Floor	Parking				
	FF	Residential				
	2nd / Above	--	--	--	--	--
4	Stage of construction	% Progress		% Physical Stage on site	% Recommend	
		100%			100%	
5	Govt. Guideline value				Not available	
6	Demolition Risk				No	
7	Latitude & longitude of property				N/A	
8	Which seismic zone property is located in				N/A	
9	Which cyclone area is the building is located in				N/A	
10	Which flood area is the building is located in				N/A	
11	Which land slide area is the building is located in				N/A	

Remarks:

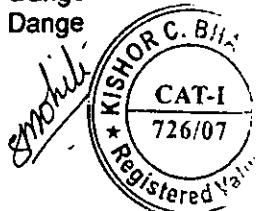
- Built up area considered for valuation is as per Index II Provided.
- Property under valuation is occupied by Owner.



Declaration : we hereby declare that ;

- 1 The property was inspected by our authorized representative.
- 2 We have no direct or indirect interest in the property valued.
- 3 The information furnished above is correct to the best of our knowledge and belief and as per factual position & information given to us and is based on the copy of documents/plans submitted to us by the India Infoline housing finance co. Or shown to us by the client

Name of Engineer: Ajay Dange
 Report Prepared By : Ajay Dange



For, Kishor Bhandari,
 Signature and Seal of the Valuer

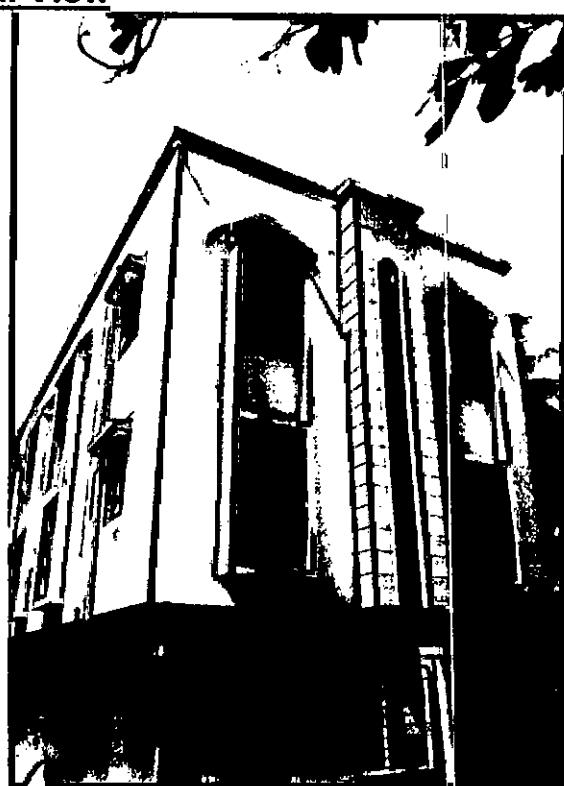
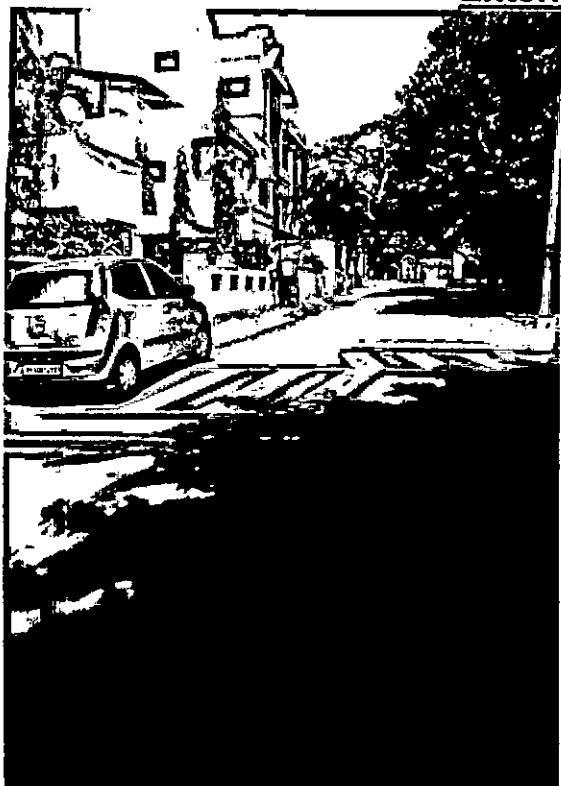
Date: 11/02/2016

Place: Pune

Location sketch of property:

Property Photographs:-

External View



Internal View



KISHOR C. BHANDARI

(BE, MIE, FIV, ISSE)

GOVT. REGISTERED VALUERS : CAT-I 726/8

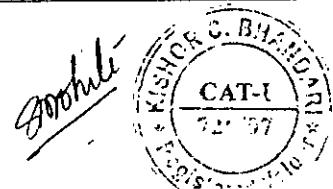
CHARTERED ENGINEERS : M-133045-9

STRUCTURAL ENGINEERS : M-815



VALUATION REPORT
For India Infoline Finance Limited and its Subsidiaries'

A. GENERAL DETAILS			Date	12/02/2016	
1	Prospect Number	745031			
2	Vendor report Reference No	IIFL/360/FEB/2016			
3	Type of Loan	LAP			
4	Name of the Customer (s)	M/s. Yonsons Engineering Pvt Ltd.			
5	Property holding Details	Freehold/ Leasehold			
6	Name of Property Owner	Mr. Dattatray Tukaram Yennewar Mrs. Sarala Dattatray Yennewar			
7	Property Address as per site	Flat No.01, Stilt Floor, Shree Apartment, Plot No.286 Sec.No.25, Nigdi, Pune-411054.			
8	Legal address of property	Flat No.01, Stilt Floor, Shree Apartment, Plot No.286 Sec.No.25, Nigdi, Pune-411054.			
9	Contact no of Owner	Uday Yannewar- 9850815868	Tenant if applicable	Mrs. Monika Chavan	
10	Landmark	Near Madanlal Dhingra Gound PCMC			
11	Date of Technical Visit	12/02/2016			
12	Property Usage	Residential/ Comm./ As per Doc	Industrial / Vacant	Residential/ Comm./ On site	
13	Occupancy	Self occupied / Vacant/ Tenant			
14	Property falls in demolition list of local authority	Yes, Pimpri Chinchwad Municipal Corporation			
15	Marketability	Good/ Normal / Bad			
16	Front Side Road Width	Minimum 20'			
B. SURROUNDING LOCALITY DETAILS					
1	Ward No/ Municipal land No	N/A			
2	Type of locality	Higher / Middle/ Lower Class			
3	Type of the Property	Residential			
4	Distance From City Center	01-02 km, (Nigdi)			
5	Site Access	Off 80' Feet Bijalinagar – Bhakti Shakti Road			
6	Approving Authority :				
	Corporation Limit	PCMC	Municipal Limit / DA	PCMC	
	Town Panchayat	----	Village Panchayat	----	
7	Conditions of Approach Road	Bitumen Width	20'	Mud road Width	----
C. PROPERTY DETAILS					
1	No of floors				
2	Floor wise Usage/ Unit wise usage	Residential			
	No. of Unit sanction				
	No of unit constucted				
3	Age of the property	10 Years	Residual age	50 Years	



4	Side Boundaries			
		As per document	As per Site	As per plan
	North	Document Not Provided	Open Space	Document Not Provided
	South	Document Not Provided	Open Space	Document Not Provided
	East	Document Not Provided	Open Space	Document Not Provided
	West	Document Not Provided	Flat No.02	Document Not Provided
5	Boundaries are matching or not	Yes/No		
6	Property Identified through	Name Board/ Site demarcation/ local enquiry/ customer		
7	Plot Demarcated at site	Yes/No		
8	Amenities	Proximity to amenities (post office/banks/police station/other amenities) - @ 1 km		

D. STRUCTURAL DETAILS

1	Type of structure	R.C.C. Frame	No. of floors	Stilt + 1 st Floor
2	No of wings	01 Wings		
3	No. of flats on each floor	02 Flats		
4	Quality of construction	Good /acceptable		
5	Structural observation	Good		
6	Configuration	1BHK/ 2 BHK		

E. INTERIORS

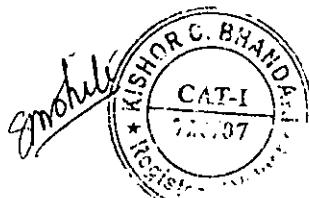
1	Flooring & finishing	Vitrified Tile flooring, Pop Finish , OBD Paint
2	Roofing and terracing	RCC Roofing.
3	Quality of fixtures & Settings	Good
4	Doors & Windows	Aluminum Sliding windows, Wooden flush doors

F. PLAN APPROVAL DETAILS

1	Construction as per approved/ sanctioned plans	Yes/ No/N A
2	Details of approved plan with approved no & date	Related document not provided
3	Construction permission Number and date	N/A
4	Violations Observed if Any or is there any risk of Demolition in case of Violation	N/A
5	If plans not available then is the structure confirming to the local byelaws	N/A
6	Index II /Agreement No	1841/2005 Dt.19/03/2005

G. DEVIATION DETAILS

	FLOOR DETAILS	Deviation in Sft.		Deviation in %
		AS PER PLAN	AT SITE	
	Floor			AT SITE
	Ground floor	N/A	N/A	N/A
	First floor	N/A	N/A	N/A
	Second floor	N/A	N/A	N/A
	Third floor	N/A	N/A	N/A
	Fourth Floor	N/A	N/A	N/A
	Fifth Floor	N/A	N/A	N/A



H. SELF CONSTRUCTION CASE

Architect certified estimate available or not	Yes / No
Construction Amount certified	N/A
Others	

H-1. Property area details

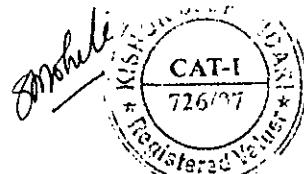
Details	Area as per approved plan		Area as per site measurement		Area as per agreement/document	
Plot Area (Sq. ft.)						
Structure	Construction area per floor		Construction area per floor		Construction area per floor	
Area Details	Carpet Area	SBUA	Carpet Area	SBUA	Carpet Area	SBUA
Unit Details	(Sq. ft.)	(Sq. ft.)	(Sq. ft.)	(Sq. ft.)	(Sq. ft.)	(Sq. ft.)
Property Details	Nil	Nil	580.00	755.00	577.00	750.00
Terrace area						
Total Area						

Area considered for valuation purpose (Minimum of above)**I. FAIR MARKET VALUE**

1	Valuation Methodology			Comparison Method						
2	Particulars		Description	Area (in Sft.)	Rate (per Sft)	Total Value				
	Land area as per document		N/A	N/A	Nil	Nil				
	Carpet area (Sft.)		N/A	577	Nil	Nil				
	Built up Area		N/A	750	Rs. 6700.00	Rs. 50,25,000.00				
	Amenities value		N/A	N/A	N/A	N/A				
	Depreciation amount		N/A	N/A	N/A	N/A				
	Fair market value of the property					Rs. 50,25,000.00				
	Distress value (80%)					Rs. 40,20,000.00				
3	FLOORWISE DETAILS OF USAGE AND RENTAL VALUE									
	Floor	Usage	Units	Value	If Tenanted, Year of Current Tenancy	Rental Assessment				
	Basement	--	--	--	--	--				
	G Floor	Parking								
	FF	Residential								
	2nd / Above	--	--	--	--	--				
4	Stage of construction	% Progress		% Physical Stage on site		% Recommend				
		100%				100%				
5	Govt. Guideline value									
6	Demolition Risk									
7	Latitude & longitude of property									
8	Which seismic zone property is located in									
9	Which cyclone area is the building is located in									
10	Which flood area is the building is located in									
11	Which land slide area is the building is located in									

Remarks:

- Built up area considered for valuation is as per Index II Provided.
- Property under valuation is occupied by Tenant.

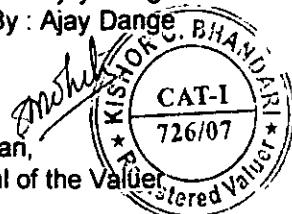


Declaration : we hereby declare that ;

- | | |
|---|---|
| 1 | The property was inspected by our authorized representative. |
| 2 | We have no direct or indirect interest in the property valued. |
| 3 | The information furnished above is correct to the best of our knowledge and belief and as per factual position & information given to us and is based on the copy of documents/plans submitted to us by the India Infoline housing finance co. Or shown to us by the client |

Name of Engineer: Ajay Dange

Report Prepared By : Ajay Dange



For, Kishor Bhandari,
Signature and Seal of the Valuer

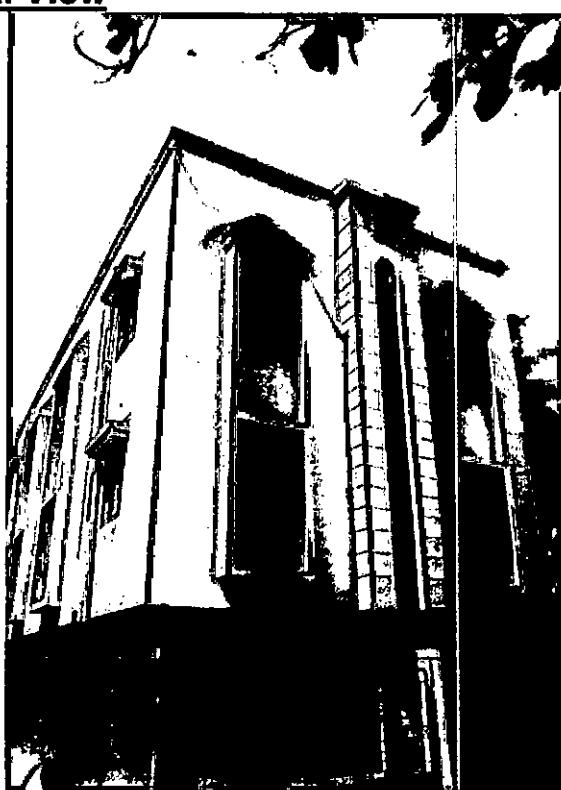
Date: 11/02/2016

Place: Pune

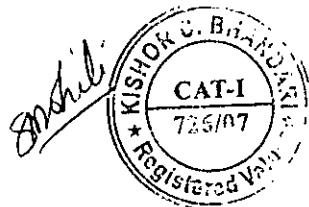
Location sketch of property:

Property Photographs:-

External View



Internal View



Synergy Valuers & Project Consultants Pvt. Ltd.

Flat No. 502, 5th Floor, Atharva Classic Building, Near Dashbhuj Ganpati Temple,
 off Main Karve Road, Erandwane, Pune

Telephone No. – 020 25469816, 9665818000
 Mail Id – info@synergyvaluers.com, synergycl@gmail.com

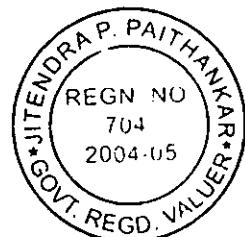
VALUATION REPORT

Valuation for India Infoline Finance Ltd. & its subsidiaries

1	Prospect Number	745031	Date : 13/02/2016		
2	Type of Loan	LAP			
3	Name of the Customer(s)	M/S. Yonsons Engg. Pvt. Ltd.			
4	Name of Property Owner	Mr. Dattatray Tukaram Yannewar, Sarla D. Yannewar			
5	Property Address as per site	Flat No. 01, Stilt Floor, Shree Apartment, Plot No. 286, Sector No. 25, Village Nigdi, Taluka Haveli, Dist. Pune.			
6	Legal address of property	Same as above			
7	Contact no of the Owner		Tenant if Applicable	Uday - 9850815868	
8	Landmark	The Property is situated opposite Madanlal Dhingra Ground, in Sector No. 25, in Nigdi area.			
9	Date of Technical Visit	02-12-2016			
10	Property Usage	AS per doc	Resi /comm/indu /vacant	on site	Resi /comm/indu
11	Occupancy	Self Occupied/ Vacant/ Tenant			
12	Property falls in demolition list of local authority	Yes/ No , if yes please provide details			
13	Marketability	Good / Normal / Bad / Fair.			
14	Front Side Road Width	Minimum 15 feet			
B. SURROUNDING LOCALITY DETAILS					
1	Ward No/ Municipal land No	Details not available			
2	Type of locality	Higher /Middle/ Lower Class			
3	Type of the Property	Residential			

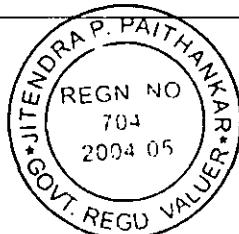
Ref. No. 2016020445

Page 1 of 7



Sleek

4	Distance From City Centre	Approx. 22 Km		
5	Site Access	Independent Access		
6	Approving Authority:			
	Corporation Limit	PCNTDA	Municipal Limit/DA	
	Town Panchayat		Village Panchayat	
7	Conditions of Approach Road	Bitumen Width		Mud road Width
C. PROPERTY DETAILS				
1	No of Floors	Parking + Stilt + One Floor		
2	Floor Wise Usage	Occupied by Owner/ Tenant /Vacant		
3	Age of the property	10 Years	Residual age	50 years (Theoretical Life)
4	Side Boundaries			
		As per document	As per site	As per plan
	North	Details Not Available	Open space	Details Not Available
	South	Details Not Available	Road	Details Not Available
	East	Details Not Available	Road	Details Not Available
	West	Details Not Available	Adjoining Flat No. 2	Details Not Available
5	Boundaries are matching or not	Yes / No / NA		
6	Property Identified through	Name Board /Site demarcation /local enquiry /customer		
7	Plot Demarcated at site	Yes	No	
8	Amenities	No		
D. STRUCTURAL DETAILS				
1	Type of Structure	R.C.C Framed	No of floors	P+2
2	No of wings	1		
3	No. of flats on each floor	---		
4	quality of construction	Good / acceptable		
5	structural observation	Nil		
6	Configuration	1BHK / 2BHK		
E. INTERIORS				
1	Flooring & finishing.	Ceramic / MM tiles Flooring in all rooms		
2	Roofing and terracing	R.C.C Slab		
3	Quality of fixtures & Settings	Fair		
4	Doors & Windows	Flush doors with wooden door frames & Powder Coated aluminium sliding windows with M.S. Grill		
F. PLAN APPROVAL DETAILS				
1	Construction as per approved / sanctioned plans	Not Provided		



2	Details of approved plan with approval no & date	Not Provided
3	Construction permission Number and date.	Not Provided
4	Violations Observed if Any or is there any risk of Demolition in case of Violation	Can't comment at present
5	If plans not available then is the structure confirming to the local byelaws	Can't comment at present

G.DEVIATION DETAILS

FLOOR DETAILS	Deviation in Sqft		Deviation in %
	AS PER PLAN	AT SITE	AT SITE
Floor			
Ground floor			
First Floor			
Second Floor			
Third Floor			
Fourth Floor			

H. Self construction case

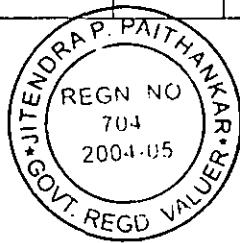
Architect certified estimate available or not	Yes/No
Construction Amount certified	Rs.0000/-
Others	

I.FAIR MARKET VALUE

1	Valuation Methodology	Comparison Method			
		Description	Area (in Sft)	Rate (per sft)	Total Value
2	Particulars				
	Land area as per document				0
	Carpet area as per plan				
	Built up Area as per plan				
	Built up Area as per document	Flat No. 1	750	6500	4875000
	Super Built up area				
	Amenties value				
	Depreciation amount				

Ref. No. 2016020445

Page 3 of 7



S. Patel

	Fair market value of the property						4875000
	Distress value @ 70%						3412500
3	FLOORWISE DETAILS OF USAGE AND RENTAL VALUE						
	Floor	Usage	Units	Value	If Tenanted, Year of Current Tenancy	Rental Assessment	
	Basement						
	Gr floor						
	Stilt Floor	Resi	1				
	2nd / Above						
4	Stage of construction			%progress	% Recommend		
				100	100		
5	Govt. Guideline value			Details Not Available			
6	Demolition Risk			Cant comment at present			
7	Latitude & longitude of property			18.660068, 73.767424			
8	which sesmic zone property is located in ?			II , III, IV , V			
9	which cyclone area is the building is located in?			NA			
10	which flood area is the builing is located in?			NA			
11	which land slide is the builing is located in?			NA			
Remarks : Nil.							
Declaration: we hereby declare that;							
1	The property was inspected by our authorized representative Mr. Ankush Darane						
2	we have no direct or indirect interest in the property valued.						
3	The information furnished above is correct to the best of our knowledge and belief and as per factual position & information given to us and is based on the copy of documents/plans submitted to us by the india infoline housing finance co. Or shown to us by the client						

Date: 13th February 2016
Place: Pune.

for *Jitendra P. Paithankar*
Jitendra P. Paithankar
Chartered Engineer
Govt. Regd. Valuer.

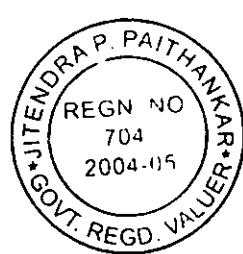


Photographs:



Ref. No. 2016020445

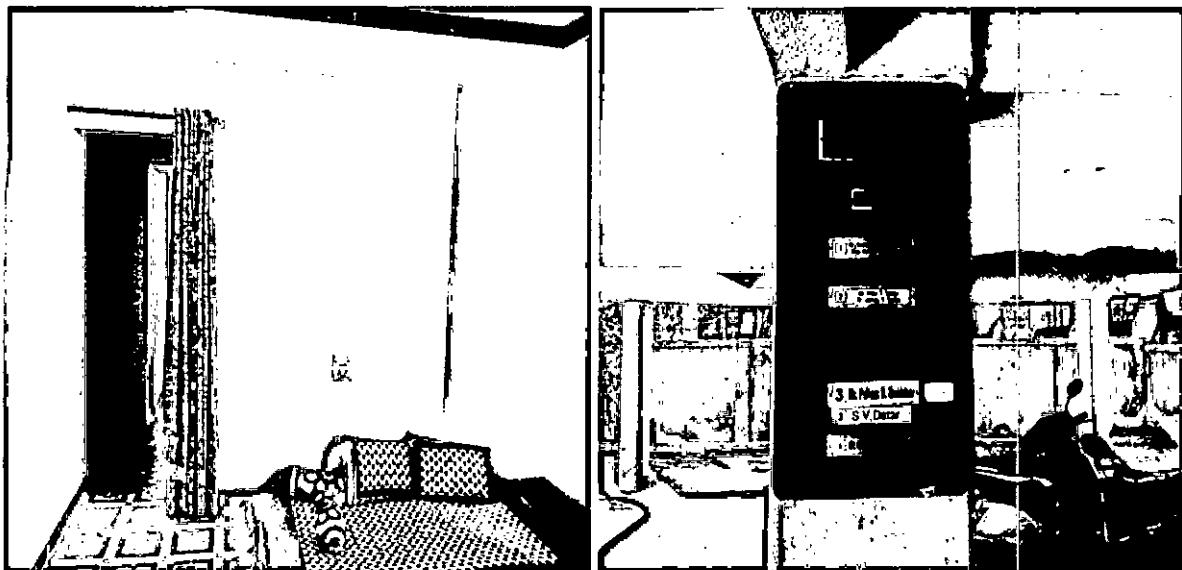
Page 5 of 7



Slate

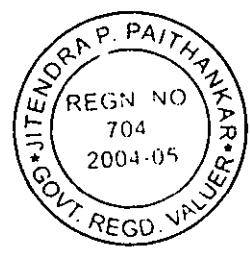


Valuers & Project Consultants
Pvt. Ltd.



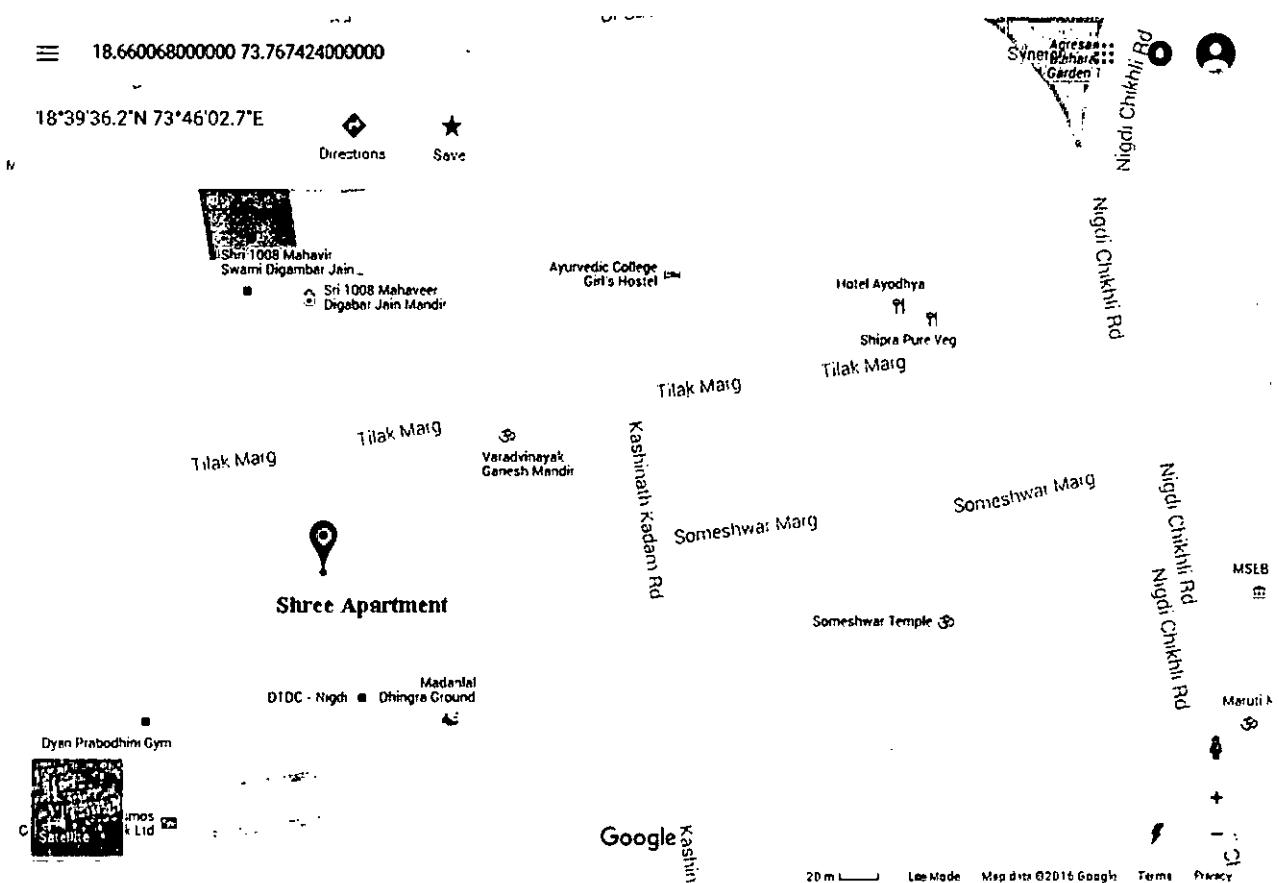
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Page 6 of 7



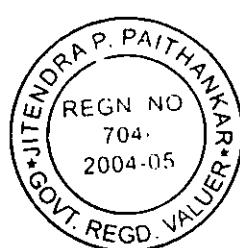
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Location Map



Ref. No. 2016020445

Page 7 of 7



Slak

PRINT



पिंपरी चिंचवड महानगरपालिका पिंपरी - ४११०१८

निगडी प्राधिकरण

करसंकलन विभागीय कार्यालय

कराची पावती

Zonal Rec No. PT441001A151687

दिनांक : 30/11/2015

मिळकत क्रमांक 1011201848.00

पावती क्र 151614080810680307

मालकाचे नाव : निगडे पी.जी.भो. अनिकेत उद्य यन्नेवार / वरुण उद्य यन्नेवार

पत्ता : स.न.०२५ प्लॉट नं.२८६ प्लॉट.न.१, निगडी प्राधिकरण-४४

यांज कडून सन 2015-2016 या वर्षात खालीलप्रमाणे करांची रक्कम रुपये (अक्षरी

Rupees Two Thousand Three Hundreds Ninety One Only

मिळाले)

कराचे नाव

थकबाकी

चालू

एकूण

प्रशासकीय सेवा शुल्क	0.00	10.00	10.00
सामान्य कर	0.00	1361.00	1361.00
वृक्ष उपकर	0.00	57.00	57.00
मत्सप्रवाह सुविधा लाभकर	0.00	284.00	284.00
पाणीपुरवठा लाभकर	0.00	227.00	227.00
रस्ता कर	0.00	113.00	113.00
शिक्षण कर	0.00	284.00	284.00
मनपा कर शास्ती	0.00	41.00	41.00
एकूण रक्कम रुपये	0.00	2377.00	2391.00

Fajil: 0.00

प्रदूषण टाळा, पर्यावरणाचे रक्षण करा.



पिंपरी चिंचवड महानगरपालिका पिंपरी - ४११०१८

निगडी प्राधिकरण

करसंकलन विभागीय कार्यालय

कराची पावती

Zonal Rec No. PT441001A151687

दिनांक : 30/11/2015

मिळकत क्रमांक 1011201848.00

पावती क्र 151614080810680307

मालकाचे नाव : निगडे पी.जी.भो. अनिकेत उद्य यन्नेवार / वरुण उद्य यन्नेवार

पत्ता : स.न.०२५ प्लॉट नं.२८६ प्लॉट.न.१, निगडी प्राधिकरण-४४

यांज कडून सन 2015-2016 या वर्षात खालीलप्रमाणे करांची रक्कम रुपये (अक्षरी

Rupees Two Thousand Three Hundreds Ninety One Only

मिळाले)

कराचे नाव

चालू

शिक्षण कर नोटीस फी	0.00	14.00	14.00
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एकूण रक्कम रुपये	0.00	2391.00	2391.00
------------------	------	---------	---------

Fajil: 0.00

प्रदुषण टाळा, पर्यावरणाचे रक्षण करा.

Vision
13 October 16.

Sheet1

India infoline Housing Finance Ltd.			
Technical Request Form			
Date and Time	11/21/16 12:45 PM		
Prospect No.	745031		
Type of Loan	LAP		
Name of Applicant	Yannens Engineering Pvt. Ltd		
Address of Property	① Plot no. 260 Sec. no. 23 - Vishwanathn Apt. Flat no. 03 - and ② Plot no. 286 Sec. no. 25 Flat no. 1 Stilt Floor Shree Apt reside Nigdi Pune		
Landmark	Uday Yannewar		
Contact no. Of Key person with Name	9850815868		
Name of SM/DST/DSA	Amol Joshi		
Contact no of SM/DST/DSA	9028497107		
Documents -	✓		
Index II	✓		
Agreement First 03 Pages & last 03 Pages.			
Sanction Plan Set with Layout.	✓		
Completion/ Occupancy Certificate	✓		
Latest Property Tax Bill			
NA Order (Grampachayat Cases)			
Commencement Certificate in Corporatin cases.			
Regularization Certificate.			



द्युमनिमित्तः द्वयली १४ (विद्युत)

दस्तावेज़ीक नं. क्रमी: 1841/2006

Washington, November 19, 2000

103-104

सूची क्र. दोन. INDEX NO. II

गावाचे नाव : निर्गंडी

स्त्री वाचमी

मी रुजवात वेतली

सप्तम वरहकूम नवकल योस दिली

प्रदान करकल दिन १५/१०/१०६
प्राप्त रवाच तारीख ३०/१०/१०६
अज्ञात दूरन १५/१०/१०६

अजमिंदरन दिनांक
तारीख २६.१३।८५

१ अस्ट्रेलियन निवासिक, हैदराबाद, प्रा. १५

G. J. Jaun



निहार

१-१४



प्रियंका विंचेकड मवार विकास प्राधिकरण, निगदी, पर्ण - ४४

भाग ब

वांधकाम पूर्णत्व व घाष प्रमाणपत्र

श्री / श्रीमती ११५वारे एवं

वरदानाधारक क्र. एस / ४८ / २००५ प्रियंका विंचेकड मवार विकास प्राधिकरणाच्या नं
क्र. २५ भूखंड क्र. २६६ गांव गोदावरी खालील कार्यालयाने मंजूर घेतलेल्या नव्यारा
क्र. विंग्रा / २६/ २५/ २५६/ ३४४५ दिनांक २०/ ५/ २००५ तुमार प्राधिकरणाचे
प्राधिकृत कर्मचारी / अधिकाऱ्याने जागेची पहाणी करून सर्व काम मंजूर नकाशानुसार झाले असल्याची
खात्ररजमा केली असल्याने या कार्यालयातूके राहण्यासाठी वांधकाम पूर्णत्व दाखला देत आहे. त्याचा
तपशील खालील प्रमाणे.

विद्यायान वांधकाम क्षेत्र चौ.मि./लागू माही.

(वांधकाम पूर्णत्व दाखला प्राप्त दिनांक) / /

चौ.मि.

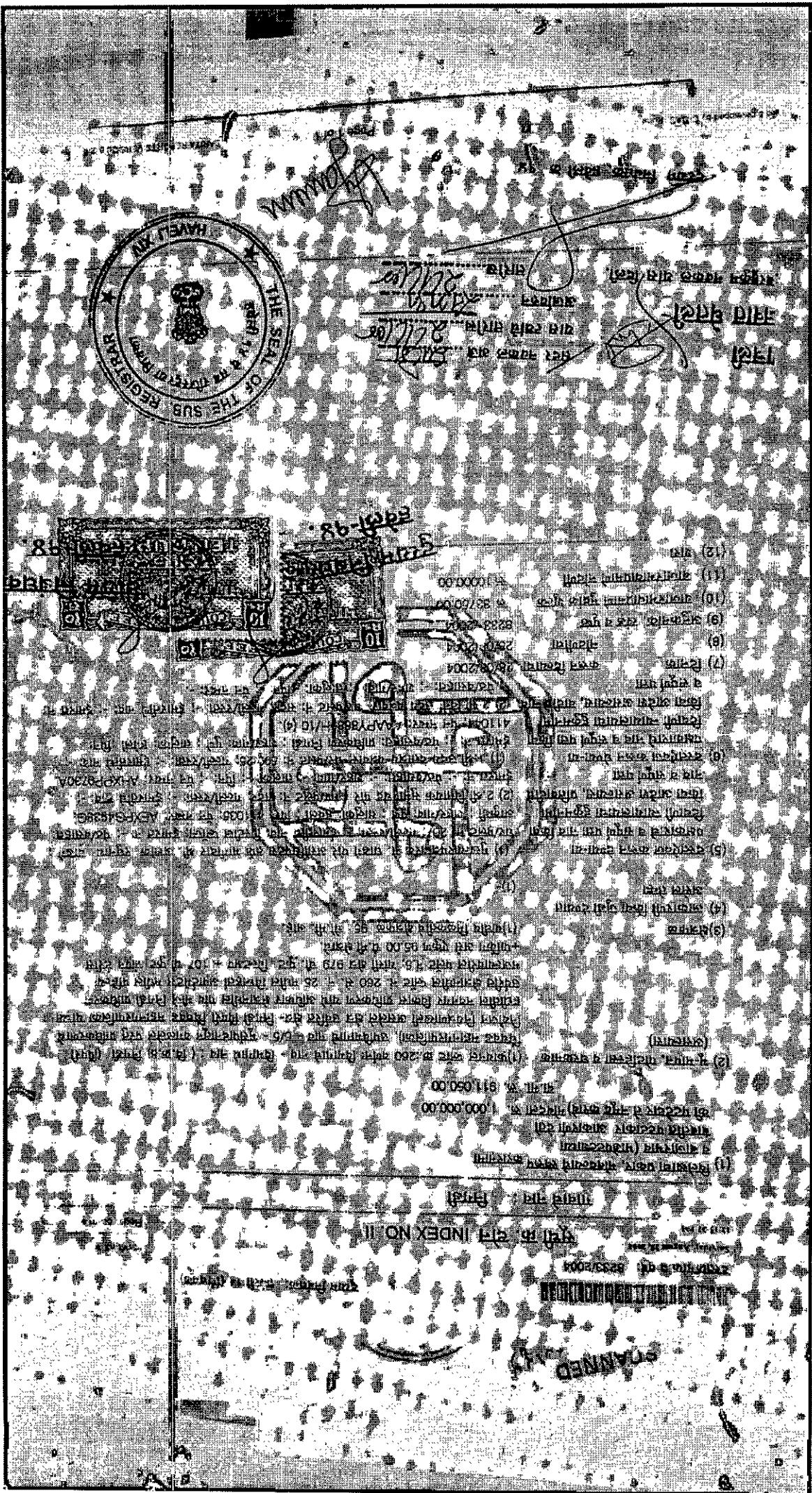
वांधकाम पूर्णत्व दाखलामंजूर	अनुदेश घाषर	क्षेत्र चौ.मि.	सदनिका / उकाळे	तिथि
वाहनतळ मजला				
स्टोल्ड / तक्रावला	२६५वाल	१२५५८	प्रादौनेका	
पाहिला मजला	२६५वारे	१५५५८	प्रादौनेका	
तुमरा मजला				
विसरु मजला				
दीशा मजला				
वेदांगार्ह मजला				
उक्कार				
दीवार				
स्कूल				
		१५९५८	२६५वारे	

✓ 12/01/2015
12/01/2015

Sheet1

20/00 20/00 444

India infoline Housing Finance Ltd.				
Technical Request Form				
Date and Time	12/01/2015 12:45 PM			
Prospect No.	74503			
Type of Loan	LAP			
Name of Applicant	Yamans Engineering Pvt. Ltd			
Address of Property	<p>① Plot no. 260 Sec. no. 23 Vishwanathn App. Flat no. 03 and</p> <p>② Plot no. 286 Sec. no. 20 Bld no. 151111 floor three App Rajesh Patelji power</p>			
Landmark				
Contact no. Of Key person with Name	Uday Yamewar 9850815868			
Name of SM/DST/DSA	Amit Joshi			
Contact no of SM/DST/DSA	9028497107			
Documents -		✓		
Index II		✓		
Agreement First 03 Pages & last 03 Pages.				
Sanction Plan Set with Layout.		✓		
Completion/ Occupancy Certificate		✓		
Latest Property Tax Bill				
NA Order (Grampchayat Cases)				
Commencement Certificate in Corporatin cases.				
Regularization Certificate.				



Experience:

Sales Executive:

Sai Baba Sales

Sai Raj Heights , Punawale, Wakad Anexxe. (2 years) (2015TIL-DATE

Sales Executive :

Shri Krishna Developers

Sai's Dwarkamai , Vadgaon – Maval , Pune .(3 years)

Job Profile :

- Handling the team of 2 Sales Executive , a Collective person , and a Legal Sector .
- Maintaining good relations with the clients , improving the sales with hard work .
- Improved the Sales Ratio from 50 units to 70 units annually .
- Working with the team at ease , and generate new ideas for the growth in the business .

Skills:

Relationship Management

Team Management

Business Development

Finance

Loans

प्रियते शिव्हेंद्र नवनाथ विकास प्राप्तिकरण, बिराटी, पा० - ४४

प्रतिक्रियाकारी / १५५

२००८ एप्रिल चित्तवड अनन्तार विज्ञान प्राप्तिकरणाचा परि

क्र. मुख्य प्रक्र.

१६६ पाठ्यांडो भेदील कायालयाने मजित कलात्मा तक्राणा

सं. विष्णु / २६/ १५/ २००८ प्राप्तिक्रिया

२००८ एप्रिल चित्तवड अनन्तार विज्ञान प्राप्तिकरणाचा परि

प्राप्तिक्रियाकायालयाने जागेची पहाणी करून सर्व काम मजित कलात्मा तक्राणा

जातरजमा केली असल्याने या बायालयातर्फे राहणथायाची बाधकाम पृष्ठला दोविला देत आहे त्याचा

तपशील खालील प्रमाणे

विद्यापान बाधकाम ध्रुव

जी.पि.लाल नाही

(बाधकाम पृष्ठत्व दाखला प्राप्तिक्रिया)

ची.पि.

वाधकाम पृष्ठत्व

दाखलामध्ये

अनुजेय वापर

संत्र ची.पि.

सदानिका / दुष्पाने

शास्त्र

वाहनात्मक मजित

स्ट्रोम्ल तळमजित

जी.पि.ला

(२००८)

२००८ कर्ता

प्राह्लाद मजित नाही

दसरा मजित नाही

जी.पि.ला

२००८

२००८ कर्ता

तिपणी मजित

वायाम मजित

जी.पि.ला

२००८

२००८ कर्ता

कलात्मक मजित

वालवा

जी.पि.ला

२००८

२००८ कर्ता

विज्ञान मजित

रुद्रा

जी.पि.ला

२००८

२००८ कर्ता

BANKING

BANKING

SECTION-8