



MS FINCAP PVT.LTD.

Business / Emp. PD Format.				
Loan Amount	2,00,000			
EMI Amt. Comfortable	12,000 - 15,000			
Visit Date	26-12-20			
Location	BILWA			
Applicant Name	RAMCHARAN SHARMA			Contact No : 9799842573
Working details (Business / Salaried)				
Co-App Name	RAMJANKI DEVI			
Co-App Relation with App	WIFE			Contact No :
Age	46 years			
Occupation	RADHE ENTERPRISES			
From when in the occupation	5 years			
Previous Employer / Employment/ Business.	-			
Address of current Business / Emp.	A-6 ANESH COLONY TONK ROAD NA BARI KA BAS BILWA			
Case Type	B.L.			
Property Type / Loan Amount.				
Family Members Details	Name	Studying Details	Fees	School Pvt / Gov.
Brother				
Sister				
Son				
Daughter				
Father				
Mother	DHAKHAR DEVI			
Wife	RAMJANKI DEVI			
Family member Income Details	Business Type	Income generated / Month	Contact No.	Other Income if any
1	RAMCHARAN SHARMA	RADHE	25,000-30,000	9799842573
2		ENTERPRISES		
3				
4				



**MS FINCAP PVT.LTD.**

5					
6					
<b>Property Details</b>		<b>Description</b>			
Area of Land					
Address of property					
Property Type					
Distance from branch.					
Development seen on visit.					
Approx. Land Rate					
Land mark					
Property Value in Total approx.					
<b>Neighbor Check Business</b>					
<b>Name</b>		<b>Contact Number</b>			
1	MOKESH SHARMA	8890403816			
2	Gopal Jmcena	9950884147			
3					
<b>Running Loan Details</b>		<b>Loan Type</b>	<b>Company Name</b>	<b>Amount</b>	<b>EMI Paid / Remaining</b>
1					
2					
3					
4					
5					
6					
<b>Customer Signature</b>		<b>BM Signature</b>	<b>RO Signature</b>		
[Signature]			[Signature]		



## TERMS AND CONDITIONS

1. I/We confirm that we have carefully read and fully understood all the terms of use of availing financing from MS Fincap Private Limited ("the Company")
2. I/We accept the terms & conditions unconditionally and agree that these terms and conditions may be amended or modified at any time and I/we will be bound by the amended terms & conditions that are in force.
3. I/We understand that sanction of the loan(s) is at the sole discretion of MS Fincap Private Limited and is subject to my/our execution of necessary documents, providing any security(ies) and other closing formalities to the satisfaction of the Company. I/We agree that the Company at its sole discretion may reject my application without providing any reasons, and that I/We reserve no right to appeal against this decision.
4. I/We declare that I am/we are citizens of/resident in India and I/we declare, warrant and represent that all the particulars and information and details given / filed in this application form and documents given by me/us to are true, correct and accurate and I/we have not withheld / suppressed any material information. I/We undertake to furnish any additional information/ documents that may be required by MS FINCAP PRIVATE LIMITED from time to time. MS FINCAP PRIVATE LIMITED reserves the right to retain the photograph & the documents submitted with the applications & may not return the same to the applicant.
5. I/We confirm that there are no insolvency proceedings against me/us nor have I/we ever been adjudicated insolvent. I/We also undertake to inform MS FINCAP PRIVATE LIMITED of changes in my/our occupation/employment and to provide any further information that the company may require. I/We shall advise MS FINCAP PRIVATE LIMITED on the change in my/our resident status.
6. I/We agree that my/our loan will not be used for any speculative or anti-social purpose.
7. As a pre-condition, relating to grant of the loans/advances/credit facilities by MS FINCAP PRIVATE LIMITED to me/us, I/We agree and give consent for the disclosure by MS FINCAP PRIVATE LIMITED of: I. information and data relating to me/us and our directors and group companies; II, the information or data relating to any credit facility availed upto be availed, by me/us; and III, default, if any, committed by me/us, in discharge of any our obligations, to all or any third parties as may be deemed necessary at the sole discretion of MS FINCAP PRIVATE LIMITED Group.
8. MS FINCAP PRIVATE LIMITED may, as it reasonably deems appropriate and necessary, disclose and furnish information as set forth above to CIBIL and/or any other agency authorized in this behalf by the RBI. The Borrower hereby agrees that MS FINCAP PRIVATE LIMITED shall be entitled to exchange information regarding our accounts with other financial institutions or banks, as and when required in accordance with Applicable Law and regulations.
9. I/We undertake and acknowledge that: I. For the purpose of assessing our credit worthiness, MS FINCAP PRIVATE LIMITED is authorized to pull from CIBIL and/or any other agency authorized by RBI, data of the applicant(s), directors, group companies, and any other individuals who are involved in the said business, on behalf of which this loan application is made; II, CIBIL and any other agency so authorized may use, process the said information and data disclosed by MS FINCAP PRIVATE LIMITED in the manner as deemed fit by them; and III, CIBIL, and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors or registered users, as may be specified by the RBI in this behalf.
10. I/We further authorize MS FINCAP PRIVATE LIMITED Group to keep me/us informed (vide telephone, SMS, mail, E-mail etc.) of all promotional schemes and/or activities. I also authorize MS Fincap personnel to record and document any proceedings related to my proposal.
11. That I confirm and assure that neither no case under Indian Penal Code or, Prevention of Money Laundering Act or Prevention of Corruption Act has been initiated against me or my family or any other person proposed by me for the credit facilities by your company nor I have been prosecuted nor held guilty of any type offense of any sort in present or past. If any such information comes to the knowledge of the Company while processing of the file or even after disbursement, I shall be responsible for such concealment of information, and I agree to bear all the expenses incurred by the company.
12. That I confirm and agree that at the time of signing this document, I have taken the copy of all the charges/fees/Rate of interest and other relevant information. I hereby give my consent and sign below for processing of the files.

*RITIKDOL 2011*

भारत सरकार  
GOVERNMENT OF INDIA

गम चरण  
Ram Charan  
जन्म तिथि/ DOB: 10/08/1974  
पुरुष / MALE



8267 7807 3556

आधार-आम आदमी का अधिकार

रामचरण

भारतीय विशिष्ट पहचान प्राधिकरण  
INDIAN IDENTIFICATION AUTHORITY OF INDIA

पता:  
आत्मज: राधे श्याम, 30,  
किशन कॉलोनी, मांगानेर,  
जयपुर,  
राजस्थान - 302029

Address:  
S/O. Radhe Shyam, 30, kishan  
colony, Sangar, Jaipur,  
Rajasthan - 302029

8267 7807 3556

Aadhaar-Aam Admi ka Adhikar

रामचरण

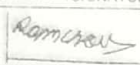
ORIGINAL SEEN & VERIFIED  
NAME- SURESH. KUMAR  
EMP CODE-  
DATE 26-12-20 MSFC  
SIGN. सुरेश कुमार

स्थायी लेखा संख्या / PERMANENT ACCOUNT NUMBER  
**AOHPS7769D**

नाम / NAME  
**RAM CHARAN SHARMA**

पिता का नाम / FATHER'S NAME  
**RADHEY SHYAM SHARMA**

जन्म तिथि / DATE OF BIRTH  
**10-08-1974**

हस्ताक्षर / SIGNATURE  


आयकर निदेशक (कंप्यूटर)  
 Commissioner of Income-tax (Computer Operations)

21 मई 2014

इस कार्ड के खो/मिल जाने पर कृपया जारी करने वाले प्राधिकारी को सूचित/वापस कर दें  
 आयकर आयुक्त (कंप्यूटर), जयपुर  
 केन्द्रीय राजस्व भवन,  
 स्टेट्यू सर्किल,  
 जयपुर-302 005.

In case this card is lost/found, kindly inform/return to the issuing authority :  
 Commissioner of Income-tax, (C.O.) Jaipur  
 Central Revenue Building,  
 Statue Circle,  
 Jaipur - 302 005

ORIGINAL SEEN & VERIFIED  
 NAME-SURESH KUMAR....  
 MP CODE-.....MSEC  
 DATE 26/20/20 SIGN. रजिष्टर/कुमार


  
**भारत सरकार**  
 Government of India

**राम जानकी देवी**  
 Ram Janki Devi  
 जन्म तिथि / DOB : 01/10/1980  
 महिला / Female



**6876 6942 6120**



**आधार - आम आदमी का अधिकार**

  
**भारतीय पहचान प्रमाण अधिकारी**  
 Unique Identification Authority of India

**राम अश्विनी: राम चरण शर्मा,**  
 श्यामपुरा बुधिया, जयपुर, राजस्थान,  
 राजस्थान, 303905

Address: W/O. Ram Charan Sharma,  
 Shyamapura Budhya, Japur, Moharaura  
 Rajasthan, 303905

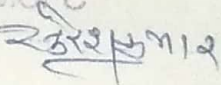
**6876 6942 6120**

 help@uidai.gov.in  
 www.uidai.gov.in

1800 200 1547

21/12/2020 ✓

21/12/2020

ORIGINAL CHECK & VERIFIED  
 NAME... SURESH K.V.MAR  
 MP CODE... MSEC  
 DATE 26-12-20 SIGN: 







**RADHA RANI ENTERPRISES**  
 DIGGI ROAD BALAWALA  
 SAGNANER JAIPUR  
 MO-8875533555, 8239979547  
 GSTIN/UIN: 08MDZPS8159L1ZV  
 State Name : Rajasthan, Code 08  
 E-Mail : MUKESHBAGADA1996@GMAIL.COM

Buyer  
**RADHE ENTERPRISES (12 MEEL )**  
 TONK ROAD 12 MEEL NEAR, ANDRA BANK  
 SANGANER, JAIPUR MO.9799842573  
 State Name : Rajasthan, Code 08

Invoice No: 757  
 Delivery Note  
 Supplier's Ref  
 Buyer's Order No  
 Despatch Document No  
 Despatched through  
 Terms of Delivery

Dated: 27-Aug-2020  
 Mode/Terms of Payment  
 Other Reference(s)  
 Dated  
 Delivery Note Date  
 Destination

Sl No	Description of Goods	HSN/SAC	Quantity	Rate	per Disc. %	Amount
	Lest.	Round Off				(-)-0.06
<b>Total</b>						<b>36 PCS</b>
<b>Total</b>						<b>₹ 2,340.00</b>

Amount Chargeable (in words)

INR Two Thousand Three Hundred Forty Only

*Handwritten:* ₹ 2340

	Taxable Value		Central Tax		State Tax		Total Tax Amount
	Value	Rate	Amount	Rate	Amount		
	976.32	9%	87.87	9%	87.87	175.74	
	858.00	0%		0%			
	314.28	2.50%	7.86	2.50%	7.86	15.72	
<b>Total:</b>	<b>2,148.60</b>		<b>95.73</b>		<b>95.73</b>	<b>191.46</b>	

Tax Amount (in words) : INR One Hundred Ninety One and Forty Six paise Only

*Handwritten:* 20/02  
*Signature:* [Signature]

Company's PAN : MOZPS8159L

Declaration  
 We declare that this invoice shows the actual price of the goods described and that all particulars are true and correct.

Company's Bank Details

Bank Name : Bank of India  
 A/c No : 749620110000156  
 Branch & IFB Code : Acharawala & BKID0007496  
 for RADHA RANI ENTERPRISES

Customer's Seal and Signature

Authorized Signatory

SUBJECT TO JAIPUR JURISDICTION  
 This is a Computer Generated Invoice

*Handwritten:* [Signature]

ORIGINAL BEING VERIFIED  
 NAME: SURESH KUMAR  
 MP COOL - MOFO  
 DATE: 26/12/20 SIGN: [Signature]

# INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT

Assessment Year  
**2019-20**

[Where the data of the Return of Income in Form ITR-1 (SAHAJ), ITR-2, ITR-3,  
ITR-4, ITR-5, ITR-6, ITR-7 filed and verified electronically]

PERSONAL INFORMATION AND THE ACKNOWLEDGEMENT

Name RAM CHARAN SHARMA			PAN AOHPS7769D	
Flat/Door/Block No 1-30	Name Of Premises/Building/Village		Form Number ITR-3	Status Individual
Road/Street/Post Office	Area/Locality Sanganer			
Town/City/District Jaipur	State RAJASTHAN	Pin/ZipCode 302029	Filed u/s 139(4)-Belated	
Assessing Officer Details (Ward/Circle) ITO WD 6(2), JPR				
e-filing Acknowledgement Number 745767200251120				

COMPUTATION OF INCOME AND TAX THEREON

1	Gross total income	1	219703		
2	Total Deductions under Chapter-VI-A	2	125		
3	Total Income	3	219580		
3a	Deemed Total Income under AMT/MAT	3a	219580		
3b	Current Year loss, if any	3b	0		
4	Net tax payable	4	0		
5	Interest and Fee Payable	5	0		
6	Total tax, interest and Fee payable	6	0		
7	Taxes Paid				
	a Advance Tax			7a	0
	b TDS			7b	0
	c TCS			7c	0
	d Self Assessment Tax			7d	0
	e Total Taxes Paid (7a+7b+7c+7d)	7e	0		
8	Tax Payable (6-7e)	8	0		
9	Refund (7e-6)	9	0		
10	Exempt Income	10	72450		
	Agriculture			72450	
	Others		0		

Tax Return submitted electronically on 25-11-2020 16:20:52 from IP address 52.66.14.201 and verified by  
RAM CHARAN SHARMA having PAN AOHPS7769D on 25-11-2020 16:48:59 from IP address  
157.3.90.70 using Electronic Verification Code 6AEECBR8IY generated through Prevalidated Bank Account Number  
 made

**DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU**

ORIGINAL SEEN & VERIFIED  
 NAME - SURESH KUMAR  
 MP CODE - ..... MSFC  
 DATE 26-12-20 SIGN. [Signature]

*21/11/2020*

# INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT

**Assessment Year  
2020-21**

[Where the data of the Return of Income in Form ITR-1 (SAHAJ), ITR-2, ITR-3,  
ITR-4(SUGAM), ITR-5, ITR-6, ITR-7 filed and verified]  
(Please see Rule 12 of the Income-tax Rules, 1962)

PAN: AOHPS7769D  
Name: RAM CHARAN SHARMA  
Address: P-30, . . . Sanganer, Jaipur, RAJASTHAN, 302029

Status: Individual      Form Number: ITR-3  
Filed on: 139(1)-On or before due date      e-Filing Acknowledgement Number: 745791910251120

Taxable Income and Tax details	Current Year business loss, if any	1	0
	Total Income		253050
	Book Profit under MAT, where applicable	2	0
	Adjusted Total Income under AMT, where applicable	3	253050
	Net tax payable	4	0
	Interest and Fee Payable	5	0
	Total tax, interest and Fee payable	6	0
Dividend Distribution Tax details	Taxes Paid	7	0
	Net Tax Payable /(-)Refundable (6-7)	8	0
	Dividend Tax Payable	9	0
	Interest Payable	10	0
	Total Dividend tax and interest payable	11	0
	Taxes Paid	12	0
	Net Tax Payable /(-)Refundable (11-12)	13	0
	Interest Income as per section 115TD	14	0
	Additional Tax payable u/s 115TD	15	0
	Interest payable u/s 115TE	16	0
	Additional Tax and interest payable	17	0
	Tax and interest paid	18	0
Net Tax Payable /(-)Refundable (17-18)	19	0	

Tax Return submitted electronically on 25-11-2020 17:12:34 from IP address 52.66.14.201 and verified by  
RAM CHARAN SHARMA  
 PAN AOHPS7769D on 25-11-2020 17:29:21 from IP address 157.38.90.70 using  
 Verification Code 6AE ECBZ7TY generated through Prevalidated Bank Account Number mode.

**NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU**

ORIGINAL SEEN & VERIFIED  
 SVRESH KUMAR  
 MP CODE: MSFC  
 DATE 26-12-20 SIGN:

**OUR SCHEMES**

- ⇒ Abhaya Savings - Accidental Insurance coverage upto ₹. 25,000/-
  - ⇒ Abhaya Savings Plus - Accidental Insurance coverage upto ₹. 50,000/-
  - ⇒ Abhaya Gold - Accidental Insurance coverage upto ₹. 1,00,000/-
  - ⇒ AB Jeewan Abhaya - Accidental & Natural Death Insurance coverage upto ₹. 1,00,000/-
  - ⇒ AB Kiddy Bank Scheme (Kids Khazana) - Accidental Insurance coverage upto ₹. 1,00,000/-
  - ⇒ Insured Current Deposit / Pattabhi Agri Card Scheme - Accidental Insurance coverage upto ₹. 1,00,000/-
- Eligibility**
- ⇒ For Abhaya Savings, Abhaya Savings Plus, Abhaya Gold, Insured Current Deposit applicable to only Individuals aged between 5 and 70 years.
  - ⇒ For AB Jeewan Abhaya, applicable to only individuals age between 18 to 55 years.
  - ⇒ For Kids Khazana, applicable to kids aged between 5 and 18 years, Guardian aged less than 70 years.
  - ⇒ AB Arogyadaan : A unique Health Insurance Scheme - **Eligibility:** Individuals Completed age of 5 years and not have completed the age of 70 years.
  - ⇒ AB Recurring Deposit Plus - A Novel scheme - A depositor can step up the installment(s) up to 10 times of core installment during any or all months before maturity of the RD plus deposit account.

\* Andhra Bank is merely a mobilizer / facilitator for the insurance and is no way liable for any claim. For the name of the Insurer & applicable terms and conditions of insurance, customer may approach the Branch or refer Bank's website [www.andhrabank.in](http://www.andhrabank.in)

\* For the applicable rates of interest contact the Branch or refer Bank's website [www.andhrabank.in](http://www.andhrabank.in)

Note: While presented for updation of the Pass Book a new line appear every time at the end of transactions.  
Acronyms / Abbreviations used are provided in the last page.

1-08-2011  
10/4

शाखा / Branch

1896 BADI KA BAS

GONER MOR . TONK ROAD

PO BEELWA,  
JAIPUR

संशोधन संस्थान  
Name of A/c Holder

MR RAM CHARAN SHARMA

पता Address

प्लॉट नंबर SANGANER  
PLOT NO 30 KISAN COLONY

फोन नंबर JAIPUR  
Phone-No.

संकर / MODERA/JASTHAN  
919799842573

दिनांक / Date of E.F.  
नामांकन पंजीकृत : हा / नहीं / Nomination Registered : Yes / No



**आंध्र बैंक**  
**Andhra Bank**

Where India Banks

पास बुक PASS BOOK

Comp. No. 11302

BrPh : 0141-2176324

IFSC CODE: ANDB0001896

BMICR CODE: 302011008

खाता नंबर  
A/c. No.

189610100011784

Scheme Code: SB0GP  
CUST. ID : 40334910  
Nomination Registered

प्रबंधक  
Manager's Signature

प्रशासक कार्यालय, सैफाबाद, हैदराबाद - 500 004  
Head Office, Saifabad, Hyderabad - 500 004.

26-12-2011  
SURESH KUMAR  
21/11/2011

Account No: 189510100011784

दिनांक Date	विवरण Particulars	चेक क्र. Cheque No.	आहरित राशि Amount Withdrawn	जमा की गई राशि Amount Deposited	खाता शेष Balance	संक्षिप्त हस्ताक्षर Initial
27/01/2020	NACH-DrTP ACH		6130.00			311126.00Cr
27/01/2020	ASHASHAR	202	258600.00			52826.00Cr
09/02/2020	SELF	211	22000.00		320.00	30826.00Cr
10/02/2020	UPI/004190512747/CR/RAVINDR					31146.00Cr
11/02/2020	SELF	212	3000.00			28146.00Cr
(Date:11-02-2020	Clr Bal:	Cr Rs.28146.00	Avail AmtCr	Rs.27646.00	Eff Bal:Cr	Rs.27646.00
14/02/2020	SELF	213	2500.00			25646.00Cr
25/02/2020	NACH-DrTP ACH		6130.00			19516.00Cr
05/03/2020	SELF	214	9300.00		373.00	10516.00Cr
08/03/2020	Int. Pd: 011219 to 290220					10889.00Cr
25/03/2020	NACH-DrTP ACH		6130.00			4759.00Cr
26/03/2020	CS01 SMS Chrgs./Jan-Mar		17.70		29.00	4741.30Cr
15/04/2020	Int. Pd: 010320 to 310320					4770.30Cr

20/04/2020	SELF	215	1000.00		50.00	3770.30Cr
12/05/2020	UPI/01641557123/CR/GIRRAJ				800.00	3820.30Cr
12/06/2020	UPI/016430042898/CR/GIRRAJ					5620.30Cr
12/06/2020	SELF	216	1800.00			3820.30Cr
22/06/2020	CS01 SMS Chrgs./Apr-Jun		17.70			3802.60Cr
08/07/2020	SELF	217	2000.00		30.00	1802.60Cr
10/07/2020	Int. Pd: 010420 to 300620					1832.60Cr
19/08/2020	NACH-DrTP ACH		295.00			1537.60Cr
21/09/2020	CS01 SMS Chrgs./Jul-Sep		17.70			1519.90Cr
24/09/2020	CASH RFGTPT				6000.00	7519.90Cr
25/09/2020	NACH-DrTP ACH		6130.00			1389.90Cr
05/10/2020	Int. Pd: 010720 to 300920				14.00	1403.90Cr
25/10/2020	NACH-DrCholanandalamInvestm/		295.00			1108.90Cr
(Date:25-10-2020	Clr Bal:	Cr Rs.1108.90	Avail AmtCr	Rs.608.90	Eff Bal:Cr	Rs.608.90

28/10/2020	NACH-DrCholanandalamInvestm/		295.00			813.90Cr
09/11/2020	NACH-DrCholanandalamInvestm/		295.00			518.90Cr
(Date:12-11-2020	Clr Bal:	Cr Rs.518.90	Avail AmtCr	Rs.18.90	Eff Bal:Cr	Rs.18.90

28-10-20  
 SURESH KUMAR  
 10/2/2020

दिनांक	विवरण	चेक नं.	अर्पित राशि	उपलब्ध राशि	वर्तमान शेष	शेष प्रारंभिक
Account Date:	1891Particulars 1784	Cheque No.	Amount Withdrawn	Amount Deposited	Balance	Initial
21/11/2020	IMPS/032607437654/910000000000				100.00	5491.90Cr
24/11/2020	IMPS/032607795045/910000000000				320.00	6811.90Cr
24/11/2020	IMPS/032919541018/918765166644				500.00	7811.90Cr
25/11/2020	NACH-Drc/Cholamruda1sm1rve1tm/			6100.00	65.00	1181.90Cr
30/11/2020	IMPS/033507755873/910000000000				80.00	1246.90Cr
02/12/2020	UPI/03377837214A/CR/				10.00	1326.90Cr
06/12/2020	UPI/034157691969/CR/				340.00	1336.90Cr
07/12/2020	UPI/034276328081/CR/				30.00	1676.90Cr
11/12/2020	UPI/034652845523/CR/				730.00	1706.90Cr
12/12/2020	UPI/034771520539/CR/				1000.00	2436.90Cr
12/12/2020	UPI/034891376751/CR/				340.00	3436.90Cr
17/12/2020	UPI/035267162837/CR/				30.00	3776.90Cr
18/12/2020	UPI/035366598763/CR/				330.00	3806.90Cr
19/12/2020	UPI/035406891195/CR/					4136.90Cr

(Date: 19-12-2020 CIF BAL: Cr Rs. 4136.90

Avail Amt Cr Rs. 3636.90

Eff Bal: Cr Rs. 3636.90

SVRESH KUMAR  
26-12-20

1/10/2021

## Transaction ID

P2012261807260804129360

COPY

## Paid to



Ms Fincap

paytmqr2810050501011mmywv  
4zr84t@paytm

₹500

ADD SHORTCUT

SHARE

## Debited from



\*\*\*\*\*1516

UTR: 036114836822

₹500

CHECK BALANCE



Make this my default BHIM UPI ID for all transactions on PhonePe

















