


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 / filled in this application form and documents given by me/us to be 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 of/to 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



भारत सरकार
Government of India



नाथू लाल सैनी
Nathu Lal Saini
जन्म तिथि / DOB 01/01/1976
पुरुष / MALE




7236 4270 8811

मेरा आधार, मेरी पहचान


भारत सरकार
Government of India

भारत सरकार
Unique Identification Authority of India



पता:
S/O: नाथू लाल सैनी, धूला रावजी, जयपुर,
राजस्थान - 303305

Address:
S/O: Nathu Lal Saini, , Dhoola Raoji, Jaipur,
Rajasthan - 303305



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सुमित्रा देवी
Sumitra Devi
जन्म तिथि / DOB 01/01/1975
महिला / Female



9794 5198 3412

मेरा आधार, मेरी पहचान



भारतीय विशिष्ट पहचान अधिकरण
Unique Identification Authority of India

पता:
W/O पप्पू लाल सैनी, लालवाली
ढाणी, धुला रावजी, धुला रोजी,
जयपुर, धौला, राजस्थान, 303305

Address:
W/O Pappu Lal Saini, lalawali
dhani, dhula rawji, Dhoola Raoji,
Jaipur, Dhula, Rajasthan, 303305

9794 5198 3412



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आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

HXQPS8690A

नाम / Name
PAPPU LAL SAINI

पिता का नाम / Father's Name
NATH LAL SAINI

जन्म की तारीख / Date of Birth
01/01/1975

पप्पू लाल सैनी
Signature



17043017

इस कार्ड के खोने/पाने पर कृपया सूचित करें/लौटें:

आयकर पैन सेवा इकाई, एन एस डी एल
5 वीं मंजिल, मंत्री स्टडींग,
प्लॉट नं. 341, सर्वे नं. 997/8,
मॉडल कॉलोनी, दीप बंगला चौक के पास,
पुणे - 411 016.

If this card is lost / someone's lost card is found
please inform / return to:

Income Tax PAN Services Unit, NSDL
5th Floor, Mantri Sterling,
Plot No. 341, Survey No. 997/8,
Model Colony, Near Deep Bangalow Chowk,
Pune - 411 016.

Tel: 91-20-2721 8080, Fax: 91-20-2721 8081
e-mail: tininfo@nsdl.co.in

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आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

HXQPS8690A

नाम / Name

PAPPU LAL SAINI

पिता का नाम / Father's Name

NATH LAL SAINI

जन्म की तारीख / Date of Birth

01/01/1975



प्रपू लाल सैनी

हस्ताक्षर / Signature

17042017

Adj = Adjustment / समायोजन	Dep = Deposit / जमा
Amt = Amount / राशि	Dft = Draft / ड्राफ्ट
Ar = Arrear / बकाया	Dish/dash = Dishonour / अनादरण
Bal = Balance / शेष	DR = Debit / नामे
Capn = Capitalization / पूंजीकरण	DoB = Date of Birth / जन्मतिथि
Chg/Ch = Charge / शुल्क	EFT = Electronic Fund Transfer / यात्रिक कोष अंतरण
Chq = Cheque / चैक	Inop = Inoperative / अपरिचालित
Clos = Closure / बन्द	Ins = Insurance / बीमा
Coll = Collection / संग्रहण	Int/In = Interest / ब्याज
Comn = Commission / कमीशन	Lon/In = Loan / ऋण
COR/ CORR = Correction / सुधार	Min = Minimum / न्यूनतम
CR = Credit / जमा	Os = Outstanding / बकाया
Csh = Cash / नकद	P & T = Postage & Telegram / डाक व तार
	Pos = Point of sale / विक्रय केन्द्र
	Pr = Principal / मूलधन
	Proc = Processing Charge / प्रक्रिया शुल्क
	RD = Recurring Deposit / आवर्ती जमा
	Ret/ rtn = Return / वापस
	Rnd = Round of / पूर्णकित
	SB = Saving Bank / बचत बैंक
	SC = Short Credit / लघु जमा
	SI/So/SORD = Standing Instruction / स्थाई अनुदेश
	S/D/W/H/o = Son/Daughter/Wife/Husband of पुत्र/पुत्री/पत्नी
	Tr/rtr/xfer = Transfer / अंतरण
	TT = Telegraphic Transfer / तार अंतरण
	Trn = Transaction / लेन देन
	Wdl = Withdrawal / आहरण
	MOD bal+CD Bal = Mod balance (SB+ fixed MOD acc)/ बहुदिन्य शेष + जमा शेष = कुल शेष

स्टेट बैंक ऑफ बिकानेर एण्ड जयपुर



STATE BANK OF BIKANER & JAIPUR

022YYNN1203201111Y20101R05003N04504P02

CIF No : 71243565436

Account No : 61278265285

Customer Name: Mr. PAPPU LAL SAINI

S/D/W/H/C:NATHU LAL SAINI

Address:DHANI LALAHALI DHOTLA RAWJI DHULA

JAMWA RAMGARH

JAIPUR

Phone:

Email:

O.O.B. (If Minor):

MCP.:

MICR: 302005014

BANSKHO
GRAM PANCHAYAT SHAMAN,

Phone:
Email:sbbj1057esbbj.ca.in
Branch Code:11067
Date of Issue:07/07/2015
07/07/2015 6962769 11067
IFSC:SBBJ0

शाखी प्रबन्धक - SBBJ11067

Branch Manager