



MS FINCAP PVT.LTD.

Business / Emp. PD Format.

Loan Amount	2,00,000			
EMI Amt. Comfortable	10,000 - 12,000			
Visit Date	18-3-2021			
Location	CHAKSUD			
Applicant Name	VISHNU KUMAR AGARWAL,		Contact No:	9351 22 77 56
Working details (Business / Salaried)	BUSINESS			
Co-App Name	SULOCHANA DEVI			
Co-App Relation with App	WIFE		Contact No :	
Age	48 years			
Occupation	KIRANA SHOP			
From when in the occupation	4 years			
Previous Employer / Employment/Business.	CHH			
Address of current Business / Emp.	CHAKSUD			
Case Type	B.L.			
Property Type / Loan Amount.				
Family Members Details	Name	Studying Details	Fees	School Pvt / Gov.
Brother				
Sister				
Son				
Daughter	NEMICHAND AGARWAL			
Father				
Mother				
Wife	SULOCHANA			
Family member Income Details	Business Type	Income generated / Month	Contact No.	Other Income if any
1	VISHNU KUMAR KIRANA SHOP	15000 - 20,000	9351227756	
2				
3				
4				



MS FINCAP PVT.LTD.

5							
6							
Property Details		Description					
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.							
Neighbor Check Business							
Name		Contact Number					
1	RAGHUVeer	9588068201					
2	SORESH	7073967186					
3							
Running Loan Details		Loan Type	Company Name	Amount	EMI Paid / Remaining		
1							
2							
3							
4							
5							
6							
Customer Signature		BM Signature	RO Signature				
<i>[Signature]</i>			<i>[Signature]</i>				

## 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 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 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.

विष्णु कुमार

आयकर विभाग  
INCOME TAX DEPARTMENT

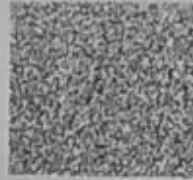


भारत सरकार  
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड  
Permanent Account Number Card

DOPPA1481H



नाम / Name  
VISHNU KUMAR AGARWAL

पिता का नाम / Father's Name  
NEMICHAND AGARWAL

26122019

जन्म की तारीख /  
Date of Birth  
01/01/1972

हस्ताक्षर / Signature

**इस कार्ड के खोने/पाने पर कृपया सूचित करें/लौटायें:**

आयकर पैन सेवा इकाई, एन एस डी एल  
चौथी मंजिल, मन्त्री स्टर्लिंग,  
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  
4th Floor, Mantri Sterling,  
Plot No. 341, Survey No. 997/8,  
Model Colony, Near Deep Bungalow Chowk,  
Pune - 411 016.

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



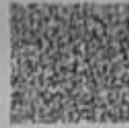
ORIGINAL SEEN & VERIFIED  
NAME- SURESH KUMAR  
EMP CODE-..... MSFC  
DATE- 18-3-21 SIGN- R329/1



भारत सरकार  
Government of India



Vishnu Kumar Agarwal  
Vishnu Kumar Agarwal  
जन्म तिथि/DOB: 01/01/1972  
पुरुष/ MALE



7118 6562 6517

VID - 9157 6942 1334 6395

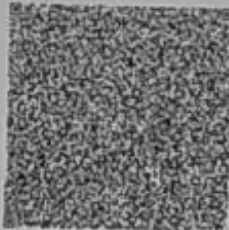
मेरा आधार, मेरी पहचान



भारतीय विशिष्ट पहचान प्राधिकरण  
Unique Identification Authority of India

पता:  
S/O: Nemichand Agarwal, ward no. 9,  
tehsi ke piche, Chaksu, Jaipur,  
Rajasthan - 303901

**Address:**  
S/O: Nemichand Agarwal, ward no. 9,  
tehsi ke piche, Chaksu, Jaipur,  
Rajasthan - 303901



QR Code with Photograph

7118 6562 6517

VID - 9157 6942 1334 6395

विशु कुमार

ORIGINAL SEEN & VERIFIED

NAME- SURESH KUMAR

MP CODE-.....MSFC

DATE- 18-3-21 SIGN- 20/3/21

क्र.सं.	विवरण का विवरण	क्र.सं.	विवरण का विवरण
CIN No. U40109RJ2000SGC016486		"BILL OF SUPPLY"	
उपभोक्ता का नाम (क) : उपभोक्ता से प्राप्त		मार्च 2021	
1	बिल का हेड जारी की तिथि	GEN. CH. CHECKS / 2105A30	
2	उपभोक्ता का नाम व फोन नम्बर	0	
3	छाता नम्बर	22010008 210583003797	
4	उपभोक्ता का नाम	SHANKAR LAL	
5	उपभोक्ता का पता	BIL/No/MTR Status: 10138-REGULAR	
6	ग्राम वितरण का कोड	9571444944	
7	उपभोक्ता का पता नम्बर	-	
8	उपभोक्ता का फोन नम्बर	-	
9	उपभोक्ता का जीएसटी नं.	370-370	
10	घरों निर्देशन संख्या	DOMESTIC/1000XR/LT/N	
11	श्रेणी/टैरिफ कोड	0.50/0.5 KW	
12	स्वीकृत या (वि.वा./ह.वा.)	0/0	
13	अवस्था/मीटर मुफ्त राशि		
भाग (ख) : ऊर्जा उपभोग का विवरण			
14	संलग्न पत्र दिति व बिल अर्थात्	02-08-2021/1.0	
15	नव पत्र दिति	01-02-2021	
16	नव पत्र दिति	20835	
16	नव पत्र (KWH)	20889	
18	मीटर नं./गुणांक	30000225/1	
19	कुल उपभोग (युनिट)	269.5	
20	विद्युत खर्च	275.0	
21	स्थाई शुल्क	0.0	
22	किरण (मोटरवाही/ट्रान्समिशन)	0.0	
23	अनधिकृत उपभोग राशि	0.0	
24	विद्युत शुल्क	21.6	
25	नगरीय उपकर	0.0	
26	जल संचयन उपकर	0.0	
27	अन्य संचयन (इंजिन/कॉन्डिटर)	48.3	
28	क्रेडिट (ग्रामोप/किरण/मोटर)	0.0	
29	कुल उपभोग राशि (वि.वा. व ह.वा. का योग)	608.4	
30	विलंबित बिल शुल्क व बकाया राशि	-0.35	
भाग (ग) : सरकार द्वारा देय अनुदान तथा विद्युत बिल भुगतान संबंधित जानकारी			
31	सरकार द्वारा अनुदान	-0.0	
32	विलंबित बिल शुल्क देय राशि (20+30-21)	RS. 608	
33	विलंबित भुगतान दिति	15-03-21	
34	विलंबित भुगतान सचार्ज	11.73	
35	विलंबित दिति राश्या देय राशि	RS. 620	

\* उपभोक्ता को बिल देते समय बिल पर उपभोक्ता का नाम और पता, बिजुल नम्बर और फोन नम्बर लिखना आवश्यक है।

**शिव कुमार**

ORIGINAL SEEN & VERIFIED  
 NAME- SURESH KUMAR  
 EMP CODE-.....MSEC  
 DATE- 18-3-21 SIGN- [Signature]

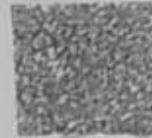




भारत सरकार  
GOVERNMENT OF INDIA



Sulochana Devi  
Husband : Vishnu Kumar Agarwal  
Year of Birth : 1974  
Female



7588 2052 9931

संख्या - आम आदमी का अधिकार



भारतीय विशिष्ट पहचान प्राधिकरण  
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

Address:

W/O: Vishnu Kumar Agarwal, ward no. 9,  
tehsi ke piche, Chaksu, Jaipur, Chaksu,  
Rajasthan, 303901



1947  
1800 180 1947

uidai@uidai.gov.in

www.uidai.gov.in

P.O. Box No. 1947  
Bengaluru-560 007

ORIGINAL SEEN & VERIFIED  
NAME- SURESH KUMAR..  
EMP CODE-..... MSFC  
DATE- 18-3-21..... SIGN- [Signature]



**ELECTION COMMISSION OF INDIA**  
**भारत निर्वाचन आयोग**  
**IDENTITY CARD**

पहचान पत्र

R.008/048/426666



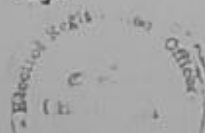
Elector's Name : SULOCHANA  
 निर्वाचक का नाम : सुलोचना  
 Father/Mother/Husband's Name : VISHNU  
 पिता/माता/पति का नाम : विष्णु  
 Sex / लिंग : Female / स्त्री  
 Age as on 1.1.1995 : 22 Years  
 1.1.1995 को आयु : 22 वर्ष

Address :

188, LABHIYAN MOHALLA, CHAKSU  
 Th. CHAKSU, DIST. JAIPUR

पता :

188, लभियान मीहला, चाकसु  
 त चाकसु, जि. जयपुर



Facsimile Signature of  
 Electoral Registration Officer for  
 048 - PHAGI Constituency

048 - फागी निर्वाचन क्षेत्र  
 के निर्वाचक रजिस्ट्रार/अधिकारी  
 के हस्ताक्षर की अनुकृति

Place : CHAKSU  
 स्थान : चाकसु

Date : 17.08.1995  
 दिनांक : 17.08.1995

ORIGINAL SEEN & VERIFIED  
 NAME: SURESH K. YADAV  
 EMP: E.....MSFC  
 DATE: 18.8.2011 SIGN: [Signature]

This Card may be used as an Identity Card  
 under different Government Schemes.  
 इस पत्र को विभिन्न सरकारी योजनाओं के अन्तर्गत  
 पहचान-पत्र के रूप में प्रयोग किया जा सकता है।



REP\_17032021133744

UCO BANK

(1149)

UCO BANK  
CHAKSU BRANCH  
JAIPUR/RAJASTHAN

A/C NO: 114901000034220

INR

PAGE: 1

1

IFSC Code : UCOA001149  
MICR Code : 303028175  
Branch Phone No.  
Toll Free Help Line: 1800 274 0123

VISHNU KUMAR AGARWAL

: Primary Holder

CUSTOMER ADDRESS:  
S/O NEMI CHAND AGRWAL WARD NO 9 TEHSIL KE  
PICHE CHAKSU JAIPUR  
JAIPUR  
RAJASTHAN-303901  
INDIA

ACCOUNT ADDRESS:  
S/O NEMI CHAND AGRWAL WARD NO 9 TEHSIL KE  
PICHE CHAKSU JAIPUR  
JAIPUR  
RAJASTHAN-303901  
INDIA

STATEMENT OF ACCOUNT FOR THE PERIOD OF 01-04-2020 to 17-03-2021 - Curr FFD Balance: 0

DATE	PARTICULARS	CHQ. NO.	WITHDRAWALS	DEPOSITS	BALANCE
01-04-2020	B/F				1,049.80Cr
15-04-2020	T Int. Pd:01-01-2020 to 31-03-20			22.00	1,071.80Cr
17-04-2020	T APBS: BLPGCH5564011304			147.67	1,219.47Cr
07-07-2020	T Int. Pd:01-04-2020 to 30-06-20			8.00	1,227.47Cr
27-09-2020	T SMS CHARGES JAN20-JUN20		3.60		1,223.87Cr
10-10-2020	T Int. Pd:01-07-2020 to 30-09-20			8.00	1,231.87Cr
18-10-2020	T KYCR Charges Cust : 10991323		0.94		1,230.93Cr
23-12-2020	T SMS CHRG 18SEP20-31DEC20		20.25		1,210.68Cr
29-12-2020	T SMS CHARGES 01JUL20-17SEP20		0.90		1,209.78Cr
06-01-2021	T Int. Pd:01-10-2020 to 31-12-20			8.00	1,217.78Cr
Page Total:					25.69
Grand Total:					25.69
					193.67
					1,217.78Cr

T - Transfer C - Cash L - Clearing  
 Cheque Issued Chang - Charge for Cheque Book Issuance, ACCOUNT MAINTENANCE CHG - Charges for Inoperative Account,  
 Chq. Retn Chargs - Charge for Dishonoured cheque, To CIG, Collection Chgrs - Charge for collection of outstation cheque,  
 Ledger Folio Charge-Charges for Ledger Folio Maintenance, Min. BAL Chrg-Charge for Minimum Balance,  
 To ISL-Charge for InterSoI Transaction, Commitment Charges-Charge for account balance maintaining below sanction limit.

Unless the constituent notifies the bank  
 immediately of any discrepancy found  
 by him in this statement of account,  
 it will be taken that he has found  
 the account correct.

Date Stamp Manager

ORIGIN & VERIFIED  
 NAME: SURESH KUMAR  
 EMP CODE: MSFC  
 DATE: 18-3-21 SIGN: [Signature]

[Handwritten Signature]





भूको बैंक / UCO BANK

SB CLOSING BALANCE  
 CKYC NO: 60048810693805

बचत बैंक खाता सं / S.B. Account No. ....

Page No : 4

11490100003420

2243.42Cr

दिनांक Date	विवरण Particulars	चेक संख्या Cheque No.	चेक तारीख Cheque Date	निकाली गयी रकम Withdrawals	जमा की गयी रकम Deposits	शेष Balances	अधिकारी के हस्ताक्षर Officers Initials
	NR OPENING BALANCE					2243.42Cr	
	FFD BALANCE					0.00	
19/12/2019	APBS: BLPGCM142469DT				128.52	2371.94Cr	
23/12/2019	BY TRF LBY				25300.00	27671.94Cr	
24/12/2019	SELF			20000.00		7671.94Cr	
12/01/2020	11490100003420:INT.P				25.00	7696.94Cr	
13/01/2020	AEPS/CWDR			5000.00		2696.94Cr	
20/01/2020	APBS: BLPGCM152565DT				142.62	2839.56Cr	
24/02/2020	AEPS/CWDR			2000.00		839.56Cr	
12/03/2020	APBS: BLPGCM192873DT				216.24	1055.80Cr	
20/03/2020	BMS CHARGES JAN19-DB			6.00		1049.80Cr	
15/04/2020	11490100003420:INT.P				22.20	1071.80Cr	
17/04/2020	APBS: BLPGCM5564DT13				147.67	1219.47Cr	
07/07/2020	11490100003420:INT.P				8.10	1227.47Cr	
27/09/2020	SMS CHARGES JAN20-10			3.60		1223.87Cr	
10/10/2020	11490100003420:INT.P				8.00	1231.87Cr	
18/10/2020	CKYCR Charges Cust :			0.94		1230.93Cr	

