

LEGAL PROCEEDINGS

As on 31st March 2022, except as disclosed hereunder and the Excel file providing details of cases, our Bank, Promoter and Directors are not involved in any ongoing adjudications, recovery proceedings, prosecutions initiated and other enforcement actions.

It is clarified that for the purposes of the above, pre-litigation notices received by our Bank, our Promoter or our Directors as the case may be, have not been considered as litigation until such time that the above-mentioned entities or individuals are not impleaded as a defendant in litigation proceedings before any judicial forum.

Criminal Litigation involving our Bank

A first information report was filed against our Bank for an offense committed by our branch manager, Akella Srinivas Arudra (“Accused”) on February 7, 2022 by Medara Vinodh Syamkumar (“Complainant”) at the Central Bureau of Investigation at Vishakapatnam under section 7(b) of the Prevention of Corruption Act, 1988 for obtaining or accepting or attempting to obtain an undue advantage. The Complainant was seeking a loan of `0.20 crores (“Loan Amount”) from our Bank as a business loan. During this process he was allegedly approached by the Accused who demanded a payment of 10% of the Loan Amount i.e. `0.02 crores as bribe (“Bribe”), for undertaking his request for the business loan. The Loan Amount was sanctioned to the Complainant on January 25, 2022. The Accused had allegedly approached the Complainant on several occasions after this, demanding the Bribe and further reduced the amount demanded after the Complainant expressed his inability to meet his initial demand. The Complainant subsequently filed the Complaint. CBI had registered the FIR under the Prevention of Corruption Act for receiving illegal gratification from a customer against him. CBI had filed its charge sheet against the accused and pending.

Actions Taken by Regulatory and Statutory Authorities

1. Equitas Micro Finance Limited (“**Employer**”) was summoned to appear before the Regional Provident Fund Commissioner (the “**Authority**”) on July 6, 2009 for the purpose of determining the provident fund amounts due by the Employer. The representatives of the Employer appeared before the Authority and submitted copies of returns and stated that they did not submit all the records mentioned in the summon for the period from February 2009 onwards as this was due to change in name of the Employer, and thereby sought additional time. Subsequently, the representatives of the Employer submitted certain documents before the Authority. After hearing the Employer, the Authority passed an order dated October 22, 2010 demanding an amount of `1.87 crores stating that the Employer had not paid provident fund dues of various allowances including house rent allowance, conveyance allowance, special allowance, incentives as well as pension fund dues, deposit linked insurance fund contribution and related administrative charges and other similar allowances. The Authority held that as per the definition of ‘basic wages’ under section 2(b) of the Employees Provident Fund and Miscellaneous Provisions Act, 1952, all allowances other than the specific exclusions mentioned in the section would be considered as basic wages and that the Employer had defaulted in not considering certain allowances paid to its’ employees as part of the basic wages. Aggrieved by the decision of the Authority, the Employer filed an appeal before the Provident Fund Appellate Tribunal (“Appellate Authority”) at New Delhi. The Appellate Authority admitted the appeal and stayed the order of the Authority vide its order dated November 16, 2010 subject to the condition that the Employer deposited 30% of the assessed amount within two months of the order. The Employer deposited an amount of `0.56 crores in compliance with the order of the Appellate Authority. The matter is currently pending.
2. Our Bank received three notices from the Office of the Labour Enforcement Officer (Central) – Ministry of Labour and Employment, Government of India (“**Labour Department**”), dated July 20, 2020 (“**Notice 1**”), July 21, 2020 (“**Notice 2**”) and July 22, 2020 (“**Notice 3**”) (collectively, “**Notices**”) concerning irregularities observed by the Labour Department with respect to the compliances required under the Payment of Bonus Act, 1965 (“**Bonus Act**”), Payment of Gratuity Act, 1972 (“**Gratuity Act**”) and Equal Remuneration Act, 1976 (“**Remuneration Act**”), respectively in each case read with the relevant rules issued thereunder. Notice 1 was issued in relation to the alleged irregularity of our Bank in maintaining/keeping the register for showing payment of bonus to our employees for Fiscal 2019. Notice 2 was issued in relation to our Banks default in displaying conspicuously at or near the main entrance to

the establishment, a notice in English, Hindi and a local language understood by majority of the employees with the name and designation of the officer authorized by the employer to receive on its behalf notices under the Gratuity Act (“**Notice under the Gratuity Act**”). Notice 3 was issued in relation to the non-maintenance of the wage register in accordance with the ease of Compliance to maintain registers under various Labour Laws Rules, 2017 (“**Wage Register**”). Our Bank has responded to Notice 1, Notice 2 and Notice 3, by way of separate letters, all dated November 18, 2020 confirming that our Bank (i) had been maintaining the register required under the Bonus Act, (ii) has complied with the requirement of submitting the notice of commencement/completion to the concerned authority under the Gratuity Act and as displayed the Notice under the Gratuity Act, as required and (iii) that the Wage Register as required was appropriately maintained, respectively. After our response, the authority has closed the matter and dropped the further proceedings.

Past actions by RBI against our Bank

1. Our Bank received the RBI Final Approval to carry on the business of an SFB in India on June 30, 2016 subject to certain terms and conditions. One of the conditions of the RBI Final Approval was that our Bank should be listed within three years of commencement of operations. To ensure compliance with such condition, our Bank sought the approval of RBI pursuant to a letter dated November 16, 2017 for the merger of our Bank with EHL within the stipulated time. The RBI vide its letter dated January 29, 2018 refused to give approval for the proposed merger. Our Bank, pursuant to letters dated October 3, 2018 and December 28, 2018 to the RBI, sought extension of timeline for listing of our Bank for a further three year period over the initial period of three years and to review its decision on the proposed merger. The RBI rejected such requests vide its letters dated October 24, 2018 and April 8, 2019 respectively and stated that our Bank should comply with the SFB Licensing Guidelines. Thereafter, our Bank approached the RBI for its approval of a new scheme of arrangement proposed between our Bank and EHL and their respective shareholders effective from September 4, 2021 and for seeking extension of timeline for listing of our Bank vide letters dated February 6, 2019, April 15, 2019 and June 1, 2019. The RBI vide its letter dated June 6, 2019 reiterated that our Bank must comply with the conditions of the RBI Final Approval in a timely manner. On August 5, 2019, our Bank sought extension of timeline from the RBI for listing of Equity Shares. By a letter dated September 6, 2019 the RBI refused to extend the timeline for listing of our Bank. Further, it found our Bank to be in violation of para 6 of the SFB Licensing Guidelines for having breached the timeline for listing of our Bank and imposed the following regulatory actions on our Bank with immediate effect (“**Regulatory Actions**”):
 - (a) our Bank is not permitted to open any new branches till further advice; and
 - (b) the remuneration of our MD and CEO stands frozen at the existing level, till further advice.

The RBI also stated that further restrictions may be imposed if our Bank fails to make satisfactory progress towards listing of its shares.

On September 9, 2019 our Bank requested the RBI to stay the restrictions imposed on our Bank, at least on the opening of new branches. On September 13, 2019 our Bank informed the RBI that the Board of the Bank pursuant to its meeting dated September 10, 2019 had decided to initiate steps for listing of Equity Shares through initial public offer by March, 2020. The RBI pursuant to its letter dated September 18, 2019 refused to stay the regulatory actions taken against our Bank due to non-compliance with the terms and conditions of the RBI Final Approval.

Subsequently, the RBI has, pursuant to a letter dated December 31, 2019, accorded our Bank the permission to open 240 banking outlets, subject to certain conditions, in order to enable us to comply with the SFB Licensing Guidelines and RBI Final Approval which require 25% of our banking outlets to be in URCs, and to further meet contractual obligations in respect of 12 banking outlets. The RBI letter further stated that the Bank should not proceed for the opening of 30 banking outlets for which RBI had earlier given in-principle permission prior to the letter dated September 6, 2019, until further advice from the RBI.

Further, our Bank, pursuant to an email dated March 30, 2020, requested the RBI to grant it time till the first week of November 2020 to list the Equity Shares, on account of the current circumstances. The Bank also requested the RBI to remove the two penalties levied pursuant to the RBI letter dated September 6, 2019. The RBI, pursuant to its email dated April 3, 2020, took on record our submission in relation to extension of the

timeline for the listing of Equity Shares. Pursuant to the letter dated November 9, 2020 from the RBI, the abovementioned Regulatory Actions were lifted.

2. Our Bank received the RBI Final Approval to carry on the business of an SFB in India on June 30, 2016 subject to certain terms and conditions. One of the conditions of the RBI Final Approval was that our Bank should be listed within three years of commencement of operations. To ensure compliance with such condition, our Bank pursuant to its Board meeting held on January 31, 2019 (“**Board Meeting**”), had approved a draft scheme of arrangement (“**Scheme**”) envisaging issue of 892,062,982 Equity Shares for no cash consideration to the shareholders of EHL. Prior to the Board Meeting, the authorised share capital of the Bank was ₹ 1,155.00 crores, comprising of 1,155,000,000 Equity Shares while the issued, subscribed and paid-up capital was ₹ 1,005.94 crores comprising of 1,005,943,363 Equity Shares. Therefore, to enable the issue and allotment of shares under the Scheme, our Bank vide a shareholders’ resolution dated January 31, 2019 increased the authorised share capital from ₹ 1,155.00 crores to ₹ 2,500.00 crores. Our Bank received a letter dated August 29, 2019 from the RBI advising us to furnish reasons for non-compliance with section 12(1)(i) of Banking Regulation Act which stipulates that a banking company can carry on business in India subject to the condition that the subscribed capital of the company is not less than one-half of its authorised capital, and the paid-up capital of the company is not less than one-half of its subscribed capital and that, if the capital of the company is increased, it must comply with the conditions prescribed within such period not exceeding two years as the RBI may allow, and directed our Bank submit a proposal to comply with the same. Our Bank in its response dated September 5, 2019 stated that the authorized share capital was increased only in order to issue Equity Shares under the Scheme to comply with the timeline for listing of our Bank given under the RBI Final Approval and for achieving partial dilution of promoter shareholding as required under the SFB Licensing Guidelines and that once the above Scheme comes into effect and Equity Shares are allotted under the Scheme, our Bank would once again become compliant with section 12(1)(i) of Banking Regulation Act. The RBI, pursuant to its letter dated September 30, 2019, noted with serious concern that our Bank had neither noticed non-compliance with the provisions of section 12(1)(i) of the Banking Regulation Act, 1949 nor sought exemption from the RBI and advised our Bank to be more careful in future. The RBI has also directed our Bank to comply with the provisions of section 12(1)(i) of the Banking Regulation Act, 1949 by March 31, 2020. Our Bank vide its letter dated October 16, 2019 to the RBI, assured that all necessary steps, including reduction in authorized share capital to the extent necessary will be undertaken on or before March 31, 2020. Further, as the reduction in authorized share capital would result in an amendment to the memorandum of association, our Bank sought the approval of RBI for such amendment. Subsequently, the Board of Directors pursuant to a resolution dated November 7, 2019 approved the decrease in the authorised share capital of the Bank under Section 61(1)(e) of the Companies Act, 2013, from ₹ 2,500.00 crores divided into 2,50,00,00,000 Equity Shares of ₹ 10 each to ₹ 1,700.00 crores divided into 1,70,00,00,000 Equity Shares of ₹ 10 each subject to the receipt of no objection from the RBI and approval of the Shareholders. Our Bank vide its letter dated November 8, 2019 sought ‘no-objection’ of the RBI for such reduction in authorized share capital. The RBI has pursuant to its letter dated November 18, 2019 taken on record the proposed amendment to the MoA and the reduction of authorized share capital of our Bank and the Shareholders have given their approval pursuant to their resolution dated November 22, 2019. The reduction of authorised share capital of the Bank has been completed as on the date of this Preliminary Placement Document.

Litigations or legal action pending or taken against the Promoter taken by any Ministry, Department of the Government or any statutory authority in the last three years

As on date, there are no litigations or legal action pending or taken against the Promoter taken by any Ministry, Department of the Government or any statutory authority in the last three financial years.

Prosecutions filed against, fines imposed on, or compounding of offences by our Bank under the Companies Act, 2013 in the last three years

As on date, there are no prosecutions filed against, fines imposed on, or compounding of offences by our Bank under the Companies Act, 2013 in the last three financial years.

Inquiries, inspections or investigations initiated or conducted under the Companies Act, 2013 against our Bank in the last three years

As on date, there are no inquiries, inspections or investigations initiated or conducted under the under the Companies Act, 2013 against our Bank in the last three financial years.

Details of default in repayment of (i) statutory dues; (ii) debentures and interest thereon; (iii) deposits and interest thereon; (iv) loan from any bank or financial institution and interest thereon

There is no default in repayment of (i) statutory dues; (ii) debentures and interest thereon; (iii) deposits and interest thereon;
(iv) loan from any bank or financial institution and interest thereon.

Details of significant and material orders passed by the Regulators, Courts and Tribunals impacting the going concern status of our Bank and its future operations

There has been no order passed by any regulator, court or tribunal which impacts the going concern status of our Bank and/or its future operations.

Details of default in annual filings under the Companies Act, 2013 or rules made thereunder

There has been no default in the annual filings under the Companies Act, 2013 or the rules made thereunder.

Tax Claims

Except as disclosed below, there are no claims related to direct and indirect taxes, involving our Bank.

Nature of case	Number of cases	Amount involved (in ` crore)
<i>Bank</i>		
Indirect Tax	12	4.57
<i>Promoter</i>		
Direct Tax	0	0

CUSTOMER FILED AN CIVIL WITH A REQUEST TO RESTRAIN THE BANK FROM TAKING FORCIBLE POSSESSION OF THE VEHICLE	0	01-Feb-22	REFER TO LOK ADALATHI
CUSTOMER FILED SUIT FOR RESTRAINING THE BANK TO REPOSSESS THE VEHICLE	0	26-Jun-22	REPLY
COURT ORDER FOR PERMANENT INJUNCTION TO RESTRAINING THE DEFENDANT FOR LOAN PAYMENT AND TAKING FORCIBLE POSSESSION OF THE VEHICLE WITHOUT RESORTING TO THE DUE PROCESS OF LAW	0	17-Feb-22	EXPARTE EVIDENCE
COURT PRAYER FOR NOT REPOSITION VEHICLE IN CORONA CORONA PANDEMIC SITUATION COURT IS ALLOWED INTERIM ORDER PASSED	0	15-Sep-21	FOR ARGUMENT
CUSTOMER HAS FILED THE PRESENT COMPLAINT CLAIMING THAT THE REPOSSESSION OF THE VEHICLE WAS ILLEGAL AND FORBID ORDERED TO RETURN THE VEHICLE IN ACTUAL CONDITION WHEN IT WAS REPOSSESSED AND COMPENSATION OF RS.6.92 LAKHS	692000	04-Feb-22	FOR WS
COMPLAINANT / BORROWER IS IN DEFAULT AND WANTS TO AVOID THE REPOSSESSION, HE FILED THIS COMPLAINT ALONG WITH STATUS OF SUIT STATING THAT THE SCOA OF THE BANK IS NOT UNDERSTANDABLE AND BANK IS ASKING EXCESS AMOUNT THAN DUE. 1) BANK SHOULD PROVIDE THE CERTIFIED LOAN AGREEMENT, 2) BANK SHOULD RETURN THE SEIZED VEHICLE AND SHOULD NOT SALE WITHOUT ANY COURT ORDER. 3) BANK SHOULD PAY RS. 1,05,000/-	105000	01-Feb-22	REJOINER
COMPLAINANT / BORROWER IS IN DEFAULT AND HENCE WE REPOSSESSED THE VEHICLE. THEREAFTER, CUSTOMER HAS FILED THIS COMPLAINT TO RESTRAIN US TO ACTION THE VEHICLE. FORUM HAS PASSED AD-INTERIM ORDER TO SALE THE VEHICLE. 1) BANK SHOULD PROVIDE THE CERTIFIED LOAN AGREEMENT, 2) BANK SHOULD RETURN THE SEIZED VEHICLE AND SHOULD NOT SALE WITHOUT ANY COURT ORDER. 3) BANK SHOULD PAY RS. 1,05,000/-	65000	21-Feb-22	REJOINER
BORROWER HAS FILED THE SUIT FOR REDEPOSITION OF HIS ACCOUNT AND RENDER COMPLETE DETAIL OF LOAN ACCOUNT WITH DIRECTION NOT TO ACTION THE VEHICLE AND NOT TO REPOSSESS THE VEHICLE QITH COMPENSATION OF RS.1 LA	100000	01-Jul-19	APPEARANCE
CUSTOMER FILED FOR TEMPORARY INJUNCTION RESTRAINING THE DEFENDANTS FROM SEIZING THE VEHICLE	0	24-Feb-22	ORDERS ON LA
CUSTOMER FILED FOR TEMPORARY INJUNCTION RESTRAINING THE DEFENDANTS FROM SEIZING THE VEHICLE	0	24-Feb-22	ORDERS ON LA
CUSTOMER FILED FOR TEMPORARY INJUNCTION RESTRAINING THE DEFENDANTS FROM SEIZING THE VEHICLE	0	08-Dec-21	ORDERS ON LA
OUR BIDDER HAS FILE A APPLICATION US 12 OF CONSUMER PROTECTION ACT COSTUMAR HAS DEMAND RELIEF IN DCORE JABALPUR FOR TRANSFER OTCIONED VEHICLE	980000	23-Jun-22	AFFIDAVIT OF COMPLAINANT
CUSTOMER FILE A APPLICATION US 12 OF CONSUMER PROTECTION ACT AFTER SEIZED AND SOLD OF VEHICLE. CUSTOMER ASKING FOR HIS VEHICLE AND COMPENSATION. CLAIM AMOUNT 125000 AND OTHER AMOUNT AS PER FORUM ORDER	125000	14-Mar-22	FOR NOTICE
CUSTOMER FILED FOR TEMPORARY INJUNCTION TO RESTRAINING THE DEFENDANTS, THEIR AGENTS, ASSINES, REPRESENTATIVES AND SERVANTS FROM FORCIBLY AND ILLEGALLY TAKING POSSESSION OF THE VEHICLE. EXCEPT DUE COURSE OF LAW WITH COSTS.	415000	16-Sep-21	ARGUMENTS
CUSTOMER HAS FILED THE PRESENT COMPLAINT CLAIMING THAT THE REPOSSESSION OF THE VEHICLE WAS ILLEGAL. HE HAS ALSO CLAIMED COMPENSATION OF RS. 4.15 LAKHS.	415000	26-Nov-19	ORDERS ON LA
CO-APPLICANT HAS REQUESTED TO COURT FOR DECLARE THE AWARD IS INVALID DUE TO AWARD PASSED IN WITHOUT INFORMATION AND APPLICANT ALSO DIED INSURANCE NOT CLAIMED	1500000	06-Apr-22	FOR REPLY
VEHICLE WAS SEIZED. CUSTOMER TOOK THE RELIEFING ORDER BUT FAILED TO RELIEVE IT AS WAS HAVING SOME DISPUTE WITH THE YARD OWNER. FILED CLAIM OF LOSS OF 200 PER DAY FROM THE DAY OF SEIZING OF THE VEHICLE.	0	18-Jun-22	APPEARANCE
HIRER HAS FILED OBJECTIONS US 34 OF ARB ACT AND CHALLENGING THE AWARD.	0	31-Jun-22	WRITTEN STATEMENT
HIRER IS DIED NOW HIS LEGAL HIRERS WANTS TO TAKE NOC AND DEATH BENEFIT. FOR ISSUANCE OF NOC AND DEATH BENEFIT	450000	12-Apr-22	EVIDENCE
CUSTOMER FILED CASE AGAINST THE BANK IN DISTRICT COMMISSION FOR ILLEGAL REPO. AND APPLY TO COURT FOR NOC AND CLAIM THE AMOUNT OF RS.450000/- . OUR PRAYER THAT WE ARE BANK AND CUSTOMER IS NOT PAYING INSTALLMENT AND HE IS A DEFAULTER IN OUR BANK SO PLEASE DISMISS THIS COMPLAINT.	0	14-Jun-22	FOR APPEARANCE
IN THIS CASE WE TOOK THE POSSESSION OF VEHICLE POST NOC DEPOSITION OF INSTALLMENTS BY THE CUSTOMER NOW POST REPOSSESSION CUSTOMER FILED CIVIL SUIT STATING THAT HIS VEHICLE WAS SNATCHED FORCIBLY AND WITHOUT ADOPTING DUE COURSE OF LAW	0	23-Mar-22	WRITTEN STATEMENT
CUSTOMER SEEKS STAY FOR ILLEGAL REPOSSESSION OF THE VEHICLE AND READY TO DEPOSIT 50% OF DEFAULT PAYMENT	0	24-Mar-22	FOR APPEARANCE
CUSTOMER FILED THIS CASE AGAINST THE BANK TO ISSUE A WRIT IN THE NATURE OF MANDAMUS TO ISSUE NECESSARY DIRECTION TO RELEASE THE TRUCK RJ 14GB-1190 OF THE PETITIONER WHICH IS ILLEGALLY DETAINED BY THE BANK AND WRIT PETITION BE ALLOWED WITH COSTS.	180000	08-Sep-17	YET TO LIST
CLAIMING PDCY COMPLETION AND NON REPOSSESSION OF THE VEHICLE	0	03-Mar-22	JA PENDING
CUSTOMER FILED SUIT FOR RESTRAINING THE BANK TO REPOSSES THE VEHICLE. COURT GRANTED HIM STAY WRT FORCIBLE POSSESSION	0	08-Aug-21	YET TO LIST
CUSTOMER FILE A APPLICATION US 12 OF CONSUMER PROTECTION ACT AFTER SEIZED AND SOLD OF VEHICLE. CUSTOMER ASKING FOR HIS VEHICLE AND COMPENSATION.	0	07-Jun-21	FOR APPEARANCE
DISTRICT FORUM PASSED FINAL ORDER AGAINST US TO RETURN THE VEHICLE AND RECOVER PENDING AMOUNT. COMPLAINT THIS ORDER FOR EXECUTION DISTRICT FORUM SATARA	1050000	15-Sep-21	FOR APPEARANCE
CUSTOMER FILED PRESENT BANKS DEMAND ORDER NOT COMPLIANT.	0	01-Mar-22	SUMMON TO DEFENDANTS
CUSTOMER FILED SUIT FOR THE RELIEF OF PERMANENT INJUNCTION RESTRAINING US, OUR OFFICERS, OUR MEN OR AGENT OR ANYONE CLAIMING THROUGH US FROM FORCIBLY SNATCHING OR TAKING POSSESSION OF THE VEHICLE	270000	20-May-22	REJOINER
CUSTOMER HAS AVAILED THE LOAN AND PAID ALL EMI BUT CHARGES ARE PENDING, HENCE HE HAS FILED COMPLAINT TO GET RELIEF FROM THE CHARGES. 1) BANK SHOULD PROVIDE NOC OF THE LOAN AGREEMENT. 2) BANK SHOULD PAY RS. 2,00,000 - TOWARDS LOSS AND RS. 50,000 - FOR MENTAL, PHYSICAL AND ECONOMICAL HARASSMENT AND RS. 20,000 - FOR THE LITIGATION CHARGES.	270000	20-May-22	REJOINER
CUSTOMER HAS AVAILED THE LOAN AND PAID ALL EMI BUT CHARGES ARE PENDING, HENCE HE HAS FILED COMPLAINT TO GET RELIEF FROM THE CHARGES. 1) BANK SHOULD PROVIDE NOC OF THE LOAN AGREEMENT. 2) BANK SHOULD PAY RS. 2,00,000 - TOWARDS LOSS AND RS. 50,000 - FOR MENTAL, PHYSICAL AND ECONOMICAL HARASSMENT AND RS. 20,000 - FOR THE LITIGATION CHARGES.	270000	20-May-22	REJOINER
BORROWER/COMPLAINANT HAS FILED THIFT CLAIM TO NATIONAL INSURANCE COMPANY, SAME WAS REFUE TH. HENCE COMPLAINANT HAS FILED THIS CONSUMER COMPLAINT AGAINST THE INSURANCE COMPANY AND MARKING US A PARTY.	1152000	26-Apr-22	FOR REPLY
IN THIS CASE CUSTOMER HAS FILED CO-BORROWER COMPLAINT HAS FILED THE CONSUMER CASE AGAINST THE CHOLAMANDLAM'S GENERAL INSURANCE COMPANY TO PAY THE INSURANCE POLICY AMOUNT TO THE BANK AND PAY COMPENSATION WITH INTEREST.	1000000	23-Mar-22	WRITTEN STATEMENT
CUSTOMER HAS FILED CONSUMER COMPLAINT AGAINST US ALLEGING THAT NOT TO REPOSSESS THE VEHICLE OR DID NOT HAND OVER TO THIRD PARTY. PRAYED TO CONSUMER COURT FOR ALLOW THE INTERIM APPLICATION AND ALLOW APPEAL TO USE OF SAID VEHICLE TILL THE DISPOSAL OF THIS CASE. DEMANDING AMOUNT OF RS 200000 - TOWARDS COMPENSATION. MENTAL HARASSMENT AND AMOUNT OF RS 25000 FOR COURT EXPENSES	225000	14-May-19	FOR REPLY
CUSTOMER FILED SUIT FOR THE RECORDS OF THE ARBITRATION PROCEEDINGS AND SET ASIDE THE AWARD PASSED ON 18-02-2022.	0	22-Apr-22	WRITTEN ARGUMENTS
THIS INSURANCE DISPUTE CASE, CUSTOMER'S HUSBAND (CO-APP) ALLEGATION, IN INSURANCE POLICY HIS NAME WRONGLY MENTIONED AS INSURER INSTEAD OF NENI KANWAR (APP/WIFE), THAT'S REASON INSURANCE COMPANY UNBLE TO PROCESS CLAIM	105000	01-Jun-22	STAY ARGUMENT
CUSTOMER FILED THE APPLICATION TO CHALLENGE THE DISPURE AMICABLY AND WAIVE OFF ALL THE PENDING LOAN AMOUNT AND ISSUE THE NDC CERTIFICATE TO THE CUSTOMER. BORROWER PRAYED THAT TO ISSUE NOC AND GIVE WAIVER AND SUPPLY COPY OF INSURANCE	122000	28-Mar-22	APPEARANCE
SUIT FOR PERMANENT INJUNCTION	0	11-Jun-22	DEFENDANT EXPARTE
PETITION FILED US 14 ARBITRATION ACT, CHALLENGING THE AWARD	991735	08-Mar-21	FOR APPEARANCE
CUSTOMER FILED SUIT FOR THE RELIEF OF PERMANENT INJUNCTION RESTRAINING US, OUR OFFICERS, OUR MEN OR AGENT OR ANYONE CLAIMING THROUGH US FROM NOT TO TAKE ILLLEGAL FORCIBLE POSSESSION OF THE VEHICLE NO. HR 58 BJ-1231.	0	06-Jun-22	REPLY
CUSTOMER FILED SUIT FOR THE RELIEF OF PERMANENT INJUNCTION RESTRAINING US, OUR OFFICERS, OUR MEN OR AGENT OR ANYONE CLAIMING THROUGH US FROM NOT TO TAKE ILLLEGAL FORCIBLE POSSESSION OF THE VEHICLE NO. HR 58 BJ-1231.	0	06-Jun-22	WRITTEN STATEMENT
CUSTOMER FILED THIS CASE AGAINST THE BANK FOR HIS VEHICLE UNDER THE BLACK LIST FOR WITHOUT PERMIT AND C. CUSTOMER STATES THAT MONEY WAS COLLECTED BY THE BANK FOR PERMIT AND F.C. BUT NOT TAKEN AND PROCESS FOR THAT. AND PAY COMPENSTATION	500000	27-Mar-22	WRITTEN STATEMENT
CUSTOMER FILED THIS CASE AGAINST THE BANK TO PROVIDE HIS VEHICLE BACK AND PAY COMPENSATION FOR MENTAL AGONY	160000	21-Feb-22	FOR APPEARANCE
CUSTOMER DIED HIS WIFE FILED SEC. 34 APPLICATION TO CALL FOR THE RECORDS OF THE ARBITRATION PROCEEDINGS AND SET ASIDE THE AWARD PASSED ON 24-08-2021.	0	19-May-22	FOR APPEARANCE
COMPLAINANT IS TP HE HAS PURCHASED THE VEHICLE FROM OUR BORROWER AND WE HAVE NOT RELEASED NOC AS BORROWER HAS OTHER LOAN IN DEFAULT. HENCE COMPLAINANT IS NOT IN A POSITION TO CHAGE THE NAME OF OWNER FROM RTO RECORD.	25000	19-May-22	REJOINER
CUSTOMER FILED THIS SUIT FOR THE RELIEF OF PERMANENT INJUNCTION RESTRAINING US, OUR OFFICERS, OUR MEN OR AGENT OR ANYONE CLAIMING THROUGH US FROM SEIZING THE VEHICLE BEARING REG. NO. TN 05 BV-7863 WITHOUT DUE PROCESS OF LAW UNDER THE GUISE OF COLLECT EMI AMOUNT AND COST OF THIS SUIT.	0	27-Apr-22	EXPARTE EVIDENCE
CUSTOMER FILED THIS CASE AGAINST THE BANK FOR TAKE HIS INSTALLMENTS OF RS.400000 INSTEAD OF RS.485000 AND REPAY THE INSTALLMENT OF RS.161010.	0	03-Jun-22	FOR APPEARANCE
CUSTOMER FILED THIS CASE AGAINST THE BANK FOR SETTING ASIDE OF IMPLUGED PRE-SALE NOTICE DATED 09-05-2022 ISSUED BY THE BANK AND NOT SALE OUT THE VEHICLE HR 67 A-9054 AND RELEASE THE VEHICLE. THE BANK ALLOW THE PETITIONER TO CONTINUE THE LOAN ACCOUNT PAY ALL INSTALLMENTS AS PER SCHEDULE. THE CUSTOMER FURTHER PRAY STAY, THE PRE-SALE NOTICE ISSUED BY THE BANK DURING THE PENDENCY OF PRESENT WRIT PETITION.	0	13-May-22	FOR APPEARANCE
CUSTOMER FILED THIS CASE AGAINST THE BANK FOR HIS EMI AMOUNT FOR THE MONTH OF DECEMBER 2021 WAS DEDUCTED FROM HIS SB ACCOUNT OF RS.10420/- ON VERIFICATION OF THE BANK STATEMENT BY THE COMPLAINANT HIS FOUND THAN ON 27-02-2022 ACH RETURNING CHARGES OF RS.590/- WAS DEDUCTED ILLGALLY FROM THE ACCOUNT OF THE COMPLAINANT EVEN THOUGH THE EMI FOR THE DECEMBER 2021 WAS CLEARED ON 05-02-2022 ITSELF. SO PRAY COMPENSATION FOR RS.6,00,000/- , DAMAGES FOR RS.10,00,000/- AND RS.3,000/- FOR LEGAL NOTICE.	1803000	21-Jun-22	WRITTEN STATEMENT
WE CAME TO KNOW THAT THE ABOVE SAID VEHICLE MET WITH FIRE ACCIDENT AND BURNT COMPLETELY NEAR SARAHAPUR GATE, BIDAR CITY, KARNATAKA ON 3-08-2019. THEREFORE A PETITION HAS BEEN FILED ON BEHALF OF THE CUSTOMER TO GET THE INSURANCE AMOUNT AND IS PENDING BEFORE DISTRICT CONSUMER DISPUTES COMMISSION OF SALEM IN CC NO. / 2021.	1000000	06-Jun-20	FOR APPEARANCE
CUSTOMER HAS FILED WRIT PETITION IN DELHI HIGH COURT FOR NOT TAKING ANY COERCIVE ACTION AGAINST THEM. APART FROM US THERE ARE 9 OTHER NBFC'S AND BANKS MADE PARTY, AS PER PETITION TOTAL 91 VEHICLES ARE REPOSSESSED WITHOUT ANY INFORMATION AND FOLLOWING LEGAL PROCESS. CUSTOMER SEEKS DIRECTION FOR RELEASE OF VEHICLES. OUT OF 91 VEHICLES 21 ARE IN OUR POSSESSION.	0	0	YET TO LIST
CUSTOMER SEEKS STAY FOR ILLEGAL REPOSSESSION OF THE VEHICLE	0	0	REPLY
CUSTOMER GOT FINANCED TWO VEHICLES FROM US. ONE IS IN 31-40 OTHER 1-30. ACC TO CUSTOMER VEHICLE WAS STOPPED AND REPOS AGENTS TOOK HR FROM HIM TO RELEASE THE VEHICLE AND THE CUSTOMER FILED INJUNCTION SUIT AGAINST US. INJUNCTION SUIT AND APPLICATION TO STAY REPOSSESSION OF THE VEHICLE	0	26-Jul-22	FOR APPEARANCE
CUSTOMER FILED THIS CASE AGAINST THE BANK FOR PERMANENT INJUNCTION RESTRAINING THE BANK FROM ANYWAY RECOVERING OR SEIZING OR TAKING AWAY THE VEHICLE	0	01-Apr-22	OBJECTION
CUSTOMER FILED THIS CASE AGAINST THE BANK FOR PERMANENT INJUNCTION RESTRAINING THE BANK FROM ANYWAY RECOVERING OR SEIZING OR TAKING AWAY THE VEHICLE	0	16-Feb-22	OBJECTION
CUSTOMER FILED THIS CASE AGAINST THE BANK FOR PERMANENT INJUNCTION RESTRAINING THE BANK FROM ANYWAY RECOVERING OR SEIZING OR TAKING AWAY THE VEHICLE	0	29-Sep-21	OBJECTION
CUSTOMER FILED THIS CASE AGAINST THE BANK FOR PERMANENT INJUNCTION RESTRAINING THE BANK FROM ANYWAY RECOVERING OR SEIZING OR TAKING AWAY THE VEHICLE	0	17-Jun-22	WRITTEN STATEMENT
CUSTOMER FILED AGAINST THE INSURANCE COMPANY, WE FILED INTERVENTION APPLICATION, BEING A FINANCER, COMPLAINANT HAS BEEN FILED BY THE SON OF THE DECEASED CUSTOMER. IN FACT NO INSURANCE COVERAGE WAS TAKEN FOR THE CUSTOMER AND BRANCH HAS TAKEN INSURANCE COVERAGE FOR THE COMPLAINANT WHO IS CO-BORROWER IN THE DEAL. CASES WAS FILED AGAINST OUR BANK AND HDPC FROGGL LIFE INSURANCE	280000	15-May-19	COMPLAINANT SIDE ORAL ARGUMENTS
CUSTOMER FILED THIS CASE AGAINST THE BANK FOR PERMANENT INJUNCTION RESTRAINING THE BANK FROM ANYWAY RECOVERING OR SEIZING OR TAKING AWAY THE VEHICLE	0	23-Jun-22	FOR APPEARANCE
CUSTOMER FILED THIS CASE AGAINST THE BANK FOR PERMANENT INJUNCTION RESTRAINING THE BANK FROM ANYWAY RECOVERING OR SEIZING OR TAKING AWAY THE VEHICLE	0	23-Jun-22	FOR APPEARANCE
CUSTOMER FILED AN INSOLVENCY PETITION BEFORE THE HIGH COURT JUDICATURE AT MADRAS IN INSOLVENCY. THE COURT REQUESTED TO FURNISH THE STATUS OF THE VEHICLE BEARING REG. NO. TN 87 A-1255 & TN 87 A-1257 AND DETAILS OF THE LOANS OBTAINED FROM THE BANK AND FOR BEING PLACED BEFORE THE HONBLE COURT.	0	17-Dec-21	NOTICE TO CREDITORS
CUSTOMER FILED AN INSOLVENCY PETITION BEFORE THE HIGH COURT JUDICATURE AT MADRAS IN INSOLVENCY. THE COURT REQUESTED TO FURNISH THE STATUS OF THE VEHICLE BEARING REG. NO. TN 87 A-1255 & TN 87 A-1257 AND DETAILS OF THE LOANS OBTAINED FROM THE BANK AND FOR BEING PLACED BEFORE THE HONBLE COURT.	0	17-Dec-21	NOTICE TO CREDITORS
CUSTOMER FILED AN CONSUMER COMPLAINT US. 12 OF THE CP ACT. THE COMPLAINANT APPROACHED THE OPPOSITE PARTIES AND REQUESTED THEM TO RETURN THE VEHICLE OF THE COMPLAINANT WITH DIRE CONSEQUENCES AND REFUSED FOR THE SAME. THE OPPOSITE PARTIES ALSO THREATENED TO DISPOSE OF AND ALIENATE THE VEHICLE IN QUESTION BY WAY OF SALE WITHOUT ANY RIGHT TITLE AUTHORITY AND THE OPPOSITE PARTIES HAVE GOT NO RIGHT TO DO SO. AS SUCH UNDER THE COMPELLING CIRCUMSTANCES THE COMPLAINANT HAD TO FILE A SUIT FOR MANDATORY INJUNCTION AND PERMANENT AGAINST THE OPPOSITE PARTIES IN WHICH THE HONBLE COURT OF SH. ARVAY KRISHN SERRAN CIVIL JUDGE, JUDICIAL DIVISION RAIPURA GRANTED STAY AGAINST THE DEFENDANTS REGARDING ALIENATION OF VEHICLE IN QUESTION. COPY OF STAY ORDER DATED 24.09.2019 IS EX C-7. THE SAID SUIT IS NOW PENDING FOR 09.12.2019. NOT ONLY THE COMPLAINANT HAS ALSO FILED A CRIMINAL COMPLAINT US. 323, 379-B, 506-IPC WHICH IS PENDING BEFORE MAGISTRATE 1ST CLASS RAIPURA, FOR 11.12.2019. TO PAY COMPENSATION OF RS.50,000/- OF MENTAL AGONY, TENSION, HARASSMENT, INCONVENIENCE, HUMILIATION, SUFFERED BY THE COMPLAINANT, TO PAY 50,000/- TO ACCOUNT OF UNLAW AND MAL PRACTICES AND TO PAY RS.10,000/- AS COSTS AND LITIGATION EXPENSES.	60000	06-Dec-19	EVIDENCE
CUSTOMER FILED THIS INJUNCTION RESTRAINING THE BANK FROM ANYWAY RECOVERING OR SEIZING OR TAKING AWAY THE VEHICLE REG. NO. TN 26 AV-4109 FROM PLANTIFF AND ISSUE THE DOCUMENTS TO THE PLANTIFF WITH COST	70000	06-Aug-22	FOR APPEARANCE
CUSTOMER FILED THIS CASE AGAINST THE BANK HANDOVER THE VEHICLE REG.NO. RJ 02 GA8373 TO THE CUSTOMER AND RESTRAINING THE BANK FROM SEIZING THE VEHICLE AND PAY COMPENSATION.	0	15-Jul-22	WRITTEN STATEMENT
CUSTOMER FILED THIS CASE AGAINST THE BANK FOR PERMANENT INJUNCTION RESTRAINING THE BANK FROM FORCIBLY TAKING AWAY THE VEHICLE TRUCK BEARING REGISTRATION NO. PH 11 CU-0108 FROM THE POSSESSION/CUSTODY OF PLAINTIFFS.	0	15-Jul-22	FOR REPLY
CUSTOMER FILED THIS CASE AGAINST THE BANK HANDOVER THE VEHICLE TO THE CUSTOMER AND RESTRAINING THE BANK FROM SEIZING THE VEHICLE AND PAY COMPENSATION	70000	06-Aug-22	FOR APPEARANCE
YARD OWNER - AMBKA PARKING YARD, KOTA FILED CASE AGAINST US BEFORE PERMANENT LOK ADALAT, KOTA DUE TO PARKING CHARGES (RS. 1.32 LAKH) DISPUTE IN BELOW MENTIONED VEHICLE REG. NO. RJ 48 GA-0656	132000	02-Aug-22	FOR APPEARANCE
CUSTOMER FILED THIS CASE AGAINST THE BANK FOR PERMANENT INJUNCTION RESTRAINING THE BANK TO TAKE THE VEHICLE BEARING REGISTRATION NO. HR 45 C-4567 ILLEGALLY AND FORCIBLY IN ANY MANNER.	0	20-Aug-22	FOR APPEARANCE