



Manipur Police

I.I.F - 1

FIRST INFORMATION REPORT
(Under Section 173 B.N.S.S.)

1. DISTRICT: Churachandpur
FIR No. 236(10)2024 CCP-PS

PS. Churachandpur

YEAR: 2024

Date and time of FIR: 28/10/2024 at 03:20 PM

2.

SL No.	Acts	Sections	Description of offence
01	BNS	316(2)	Punishment for criminals breach of trust
02	BNS	318(4)	Cheating and dishonestly inducing delivery of property
03	BNS	3(5)	Common intention

3. (a) Occurrence of Offence:

Day:

Date from: Not Mentioned

Date to: Not Mentioned

Time Period:

Time from: Unknown

Time to: Unknown

(b). Information received at PS:

Date: 28/10/2024

Time: 03:20 PM

(c). General Diary Reference:

Entry No. 30

Date & Time: 28/10/2024 at 03:20 PM

4. Type of information: Written

5. Place of occurrence:

(a) Direction and distance from PS: About 03 Km South-East

Beat No.

(b) Address: Lailam Veng, Churachandpur District.

(c) In case outside the limit of this Police Station, then Name of PS:

6. Complainant/ Informant:

(a) Name: T Thangpau

(b) Fathers Name: T Liankhogin

(c) Date/ Year of Birth:

(d) Nationality: Indian

(e) UID No.

Passport No. NIL

(f) Date of issue:

Place of issue:

(g) ID Details (Ration Card, Voter ID Card, Passport, UID No., Driving License, PAN)

Sl. No.	ID Type	ID No.

(h) Occupation:

(i) Address:

Sl. No.	Address Type	Address
1	Present address	Lailam Veng, Churachandpur
2	Permanent address	Lailam Veng, Churachandpur

(j) Phone number: 8586852688/ 8974748605

— police copy —

7. Details of known/ suspected/ unknown accused with full particulars:

Sl. No.	Name	Alias	Relative's name	Present address
01	M/S INAK Group Engineering & Construction	NIL	NIL	Airport Road, Sangaiprou Mamang Leikai, Imphal West, Manipur
02	Shri M Roben Singh (Licensed Architect, CA/2017/82255)	NIL	NIL	NIL
03	Shri Prakashanant Moirangthem, Director INAK Group	NIL	NIL	NIL

8. Reasons for delay in reporting by the complainant/ informant:

9. Particulars of properties of interest:

Sl. No.	Property Category	Property Type	Description	Value (in Rs.)
01	NIL	NIL	NIL	NIL

10. Total value of property:

11. Inquest Report/ U.D. Case No., if any:

Sl. No.	UIDB No.
01	NIL

12. First Information contents: Received a report submitted by T Thangpau of Lailam Veng, Churachandpur addressed to the SP/CCPur and endorsed to OC/CCP-PS vide letter No.C-2/8(Enquiry)/SP-CCP/2024/5667 dated 26-10-2024 for investigation. Stated that Complaint against M/S INAK Group Engineering & Construction, Airport Road, Sangaiprou Mamang Leikai, Imphal West, Manipur-795001 (Shri M Roben Singh (Licensed Architect, CA/2017/82255)- Tel No. +917020203304 Shri Prakashanant Moirangthem, Director INAK Group- Tel No + 919921607202 he had entered into a contract with M/S INAK Group Engineering & Construction for construction of residential building at Churachandpur, Manipur and to provide all necessary services viz. Architectural, Engineering, arrangement of materials (Subject to approval) and its transportation and arrangement of labours to complete the residential building. The construction of the residential building to be completed 4(Four) phase. The project started in July 2022 and is to be completed in 6 Months as per agreement. To meet the financial requirement, he had taken loan from the Bank of India, Nambol Branch. So far he had transferred to the company's bank account a sum of Rs. 56, 37,000/- (Rupees Fifty Six Lakhs and Thirty Seven Thousand) only through the loan disbursement and Rs. 12,00,000/- (Rupees Twelve lakhs) only through account transfer from his canara Bank account. A sum total of Rs. 68,37,000/- (Rupees Sixty Eight Lakhs and Thirty Seven Thousands) Only. There has been delay in the project as the company cited materials being sourced from Gurgaon needed more time. Out of trust, Payment and loan disbursement were made. The company could only issue completion certificate dated 06/12/2022 and prepared the bill and estimated cost for a sum of Rs. 18,13,425/- (Rupees Eighteen Lakhs Thirteen Thousand Four Hundred and Twenty Five) Only that had been incurred for completion of construction work of Phase 1. While construction work of Phase 2 was underway, due to law and order problem, the construction work stopped and till date it is not reassumed. To reassume the construction work, I had initiated multiple requests seeking them to engage Non-Meitei Labourers to continue with the construction works, as his residential house has already been demolished to be replaced by the ongoing Construction works which they have agreed to complete within a specified time period. He continue to incurred expenses on renting an alternative accommodation pending the



→ SP/CCP COPY →

completion of the agreed. Since, they have decided to neglect the repeated requests made, He further pleaded for repayment of payments that they have received in excess the works already undertaken, so that the construction Works can be continued by him with another willing construction workers. The said excess payment they already received is estimated to be in excess of Rs. 45,00,000/- Only. A legal notice has also been sent to the two above mentioned persons for settlement of the matters. Despite trying to be patient and understanding, now the main contact of him i.e Mr Roben Singh, architect has completely blocked him from any means of communication possible and Mr Praksahanant Moirangthem, Director is ignoring any communication made. To add to his burden and stress, the Bank from which loan was taken has sent a communication stating that they are panning to increase the ROI by 3.5% above the RBI R from the inception of loan plus 0.5 % for the extended period as the completion certificate could not be produced within 18 Months from availing the loan. Therefore he would like to request that an FIR be lodge against the company and the Mentioned individuals under relevant section of the law and necessary action be taken.

Your's Faithfully,
Sd/-
T Thangpau
Lailam Veng, Churachandpur
Manipur-795006

13. Action taken: Since the above information reveals commission of offence(s) u/s as mentioned at item No.

(1) Registered the case and took up the investigation/ or

(2) Directed (Name of I.O.): S Lialian

Rank: Sub-Inspector (.S.I.)

No,

to take up the Investigation:

(3) Refused investigation due to:

(4) Transferred to PS:

District:

on point of jurisdiction

F.I.R. Read over to the complainant/ informant, admitted to be correctly recorded and a copy given to the complainant/ informant, free of cost.

R.O.A.C T. Thangpau

14. Signature/ Thumb impression
of the complainant/ informant



Signature of Officer in charge, Police Station

Name: Thangpu Tonsing

Rank: Inspector

No. Officer-in-Charge
Churachandpur Police Station
Manipur

15. Date and time of dispatch to the court: 29/10/2024

— SP/CCP COPY —

OC CCP R.R NO. 3117 / CCP-PS/2024
26/10/2024

Government of Manipur
Office of the Superintendent of Police, Churachandpur District
Manipur

No. : C-2/8(Enquiry)/SP-CCP/2023 / 5667 Churachandpur, the 26th October 2024

To


✓ The Officer-in-Charge, Churachandpur Police Station.

Subject: Complaint against M/s INAK Group Engineering & Construction,
Airport Road, Sangaiprou Mamang Leikai, Imphal West, Manipur -
795001- reg.

= Please find enclosed herewith a letter received from Mr. T Thangpau of Lailam
Veng, Churachandpur regarding the above cited subject. For causing enquiry and necessary
action under intimation to the undersigned.

Enclosed: As stated above.

— SP/CP COPY —


Superintendent of Police
Churachandpur District, Manipur

To,

Sh Shaikh Mohd Zaib Zakir, IPS
 Superintendent of Police
 Churachandpur District
 Manipur- 795128

Receipt No. 7189

Date: 24-10-24

Respected Sir,

Subject: Compliant against M/s INAK Group Engineering & Construction, Airport Road, Sangaiprou Mamang Leikai, Imphal West, Manipur - 795001
(Shri. M Roben Singh (Licensed Architect, CA/2017/82255)- Tel No. +917020203304
Shri Prakashanant Moirangthem, Director INAK Group – Tel No +919921607202)

I had entered into a contract with M/s INAK Group Engineering & Construction for construction of residential building at Churachandpur, Manipur and to provide all necessary services viz. Architectural, Engineering, arrangement of materials (subject to approval) and its transportation and arrangement of labours to complete the residential building. The construction of the residential building to be completed in 4 (four) phases. The project started in July 2022 and is to be completed in 6 months as per the agreement.

To meet the financial requirement, I had taken loan from the Bank of India, Nambol Branch. So far I had transferred to the company's bank account a sum of Rs.56,37,000/- (Rupees Fifty Six Lakhs and Thirty Seven Thousand) only through loan disbursement and Rs.12,00,000/- (Rupees Twelve lakhs) Only through account transfer from my Canara Bank account. A sum total of Rs.68,37,000/- (Rupees Sixty Eight Lakhs and Thirty Seven Thousand) Only.

There has been a delay in the project as the company cited materials being sourced from Gurgaon needed more time. Out of trust, payment and loan disbursement were made. The company could only issue Completion Certificate dated 06/12/2022 and prepared the bill and estimated cost for a sum of Rs.18,13,425/- (Rupees Eighteen Lakhs Thirteen Thousand Four Hundred and Twenty Five) only that had been incurred for completion of construction work of Phase 1.

While construction work of Phase 2 was underway, due to law and order problem, the construction work stopped and till date it is not reassumed. To reassume the construction work, I had initiated multiple requests seeking them to engage Non-Meitei Labourers to continue with the Construction Works, as my residential house has already been demolished to be replaced by the ongoing Construction Works which they have agreed to complete within a specified time period. I continue to incurred expenses on renting an alternative accomodation pending the Completion of the agreed Construction.

Contd...P/2

Rdr- Jhel to o c
 C-2/18 (Gurgaon)
 -2-CCP for enquiry to n.a
 information to S.P. CC.P.

T. Thangpan

-sr/ccl copy-

Since, they have decided to neglect the repeated requests made, I further pleaded for repayment of payments that they have received in excess the works already undertaken, so that the Construction Works can be continued by me with another willing Construction Workers. The said excess payment you already received is estimated to be in excess of Rs 45,00,000/- only. A legal notice has also been sent to the two above mentioned persons for settlement of the matters.

Despite trying to be patient and understanding, now the main contact of mine i.e Mr Roben Singh, architect has completely blocked me from any means of communication possible, and Mr Prakashanant Moirangthem, Director is ignoring any communication made.

To add to my burden and stress, the Bank from which loan was taken has sent a communication stating that they are panning to increase the ROI by 3.5% above the RBLR from the inception of loan plus 0.5% for the extended period as the completion certificate could not be produced within 18 months from availing the loan.

Therefore, I would like to request that an FIR be lodge against the Company and the mentioned individuals under relevant section of the law and necessary action be taken. Your humanitarian and sympathetic consideration would be greatly appreciated during this difficult time that I am facing.

Yours sincerely

T. Thangpau

T Thangpau

Lailamveng, Churachandpur
Manipur-795006



Treated as an OE of FIR
NO. 236 (10) 2024 CLP-PS
U/S 316(2) / 318(4) / 315) BNS
Date 28/10/2024

List of Enclosures:

1. Agreement copy
2. Bank statements (Loan and Personal payment)
3. Communication with Mr M Roben Singh, Architect
4. Copy of Legal Notice issued
5. copy of Email sent to me by Bank Manager

Officer-In-Charge
Churachandpur Police Station
Manipur

—SP/CL COPY—

Copy to:

1. Shri Dharun Kumar S., Deputy Commissioner, Churachandpur, Manipur-795128

C/N0:- 8586852688
8974748605

INAK GROUP

ENGINEERING & CONSTRUCTION

Sangaiprou Mamang leikai, Airport Road,
Near BSNL Telephone Exchange & The Giving Tree,
Imphal West-Manipur, India-795001



Website : www.inak.in
Email : info@inak.in
Contact no. : 0385-2455633
UAN No. : MNO5D0007526
Regd. No. : SML/311/CE/10/2015

Ref.No.....

Date 22-06-2022

AGREEMENT FOR PROVIDING ARCHITECTURAL, ENGINEERING & PMC (PROJECT MANAGEMENT) SERVICES

THIS AGREEMENT is made this 05 day of 08 2022

INAK GROUP, a company incorporated under the Companies Act, 1956 and having its registered office at Near BSNL Tel. Exchange, opposite ISKCON Temple, Airport road, Imphal Manipur, 795001. INAK GROUP is undertaking a PMC (Project Management Company) project for Mr. T. Thangpau - Designing and Construction of RCC Frame G+2 structure (Residential Building), of Churchandpur, Manipur. The PMC fees for the same is 1.8 Lakhs INR. Which is to be paid in 4 phase i.e. 30% Start of the project, 30% x2 During the project & 10% at the time of the hand-over of the project.

INAK GROUP is responsible for the arrangement and management of labours. The cost of the construction, materials, labours, transportation etc. to be bared by the owner (here Mr. T. Thangpau and his family). The tentative budget for the construction will be raise to the owner by INAK at least 15 days or before for acquiring of materials, labour's fees etc. after consulting with the team including Architect (Ar. Roben). The selection of the Materials will be done after consulting the owner, architect, engineers, Thereby impacting the current preliminary estimate submitted by INAK.

The Scope of Works :

1. Architectural design
2. Interior Design
3. Project management
4. Mobilisation and management of labours and materials to site.

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Director
INAK GROUP
Prakashant Moirangthem

Project Manager
INAK GROUP
Chandrakant Moirangthem

Owner
Churchandpur, Manipur
(Mr. Thangpau/Family)

Signature.....

Signature.....

Signature.....

Prakashant Moirangthem

T. Thangpau



Current & Saving Account Statement

T THANGPAU
S/O T LIANKHOGIN
LAILAMVENG CENTRAL LAMKA
NEAR BETHEL BAPTIST CHURCH
CHURACHANDPUR

Account Statement as of 29-07-2024 09:02:20 +0530

Account Holders Name	T THANGPAU
Customer Id	251775578
Branch Name	JAWAHARLAL NEHRU BHN
MICR Code	110015518
IFSC Code	CNR00019173
Searched By	From 19 Dec 2022 To 31 Dec 2022
Account Number	91732040002410
Account Currency	INR
Product Name	CANARA SB NRE
Opening Balance	Rs. 15,52,441.96
Closing Balance	Rs. 3,52,423.52

Txn Date	Value Date	Cheque No.	Description	Branch Code	Debit	Credit	Balance
19-12-2022 07:52:24	19 Dec 2022	235307735666	IB-IMPS-DR/ICIC**0251W19/12/2022 07:52:24	33	1,00,000.00		14,52,441.96
19-12-2022 07:52:24	19 Dec 2022	235307735666	ATM Tan done in other bank ATM / IMPS Charges	33	9.44		14,52,432.52
19-12-2022 08:03:33	19 Dec 2022		IB NEFT Dr P353220209613883 INAK BUILDERS AND DEVELOPERS ICIC0002463 246305500251 house construction payment 2	19173	1,00,000.00		13,52,432.52
20-12-2022 07:44:56	20 Dec 2022		IB NEFT Dr P354220209613060 INAK BUILDERS AND DEVELOPERS ICIC0002463 246305500251 house construction 3	19173	1,00,000.00		12,52,432.52

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Trn Date	Value Date	Cheque No.	Description	Branch	Code	Debit	Credit	Balance
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21-12-2022 06:20:53	21 Dec 2022		IB NEFT Dr P365220210016058 INAK BUILDERS AND DEVELOPERS ICIC0002463 246305500251 House construction 4	19173		1,00,000.00		11,52,432.52
22-12-2022 05:02:40	22 Dec 2022		IB NEFT Dr P356220210206172 INAK BUILDERS AND DEVELOPERS ICIC0002463 246305500251 House construction 5	19173		1,00,000.00		10,52,432.52
23-12-2022 08:06:52	23 Dec 2022		IB NEFT Dr P357220210350526 INAK BUILDERS AND DEVELOPERS ICIC0002463 246305500251 House construction 6	19173		1,00,000.00		9,52,432.52
24-12-2022 01:15:26	23 Dec 2022		SMS CHARGES ON ACTUAL BASIS 19173	19173	3.00			9,52,429.52
26-12-2022 16:45:11	26 Dec 2022		IB NEFT Dr P360220210583058 INAK BUILDERS AND DEVELOPERS ICIC0002463 246305500251 House construction 7	19173		1,00,000.00		8,52,429.52
27-12-2022 11:06:58	27 Dec 2022		IB NEFT Dr P361220210660295 INAK BUILDERS AND DEVELOPERS ICIC0002463 246305500251 House construction 8	19173		1,00,000.00		7,52,429.52
28-12-2022 13:28:41	28 Dec 2022		IB NEFT Dr P362220211198754 INAK BUILDERS AND DEVELOPERS ICIC0002463 246305500251 House construction 9	19173		1,00,000.00		6,52,429.52

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Txn Date	Value Date	Chaque No.	Description	Branch Code	Debit	Credit	Balance
29-12-2022 07:57:28	29 Dec 2022		IB NEFT Dr P363220211322967 INAK BUILDERS AND DEVELOPERS ICIC0002463 246305500251 House construction 10	19173	1,00,000.00		5,52,429.52
30-12-2022 10:50:49	30 Dec 2022		IB NEFT Dr P364220211509061 INAK BUILDERS AND DEVELOPERS ICIC0002463 246305500251 house construction 11	19173	1,00,000.00		4,52,429.52
31-12-2022 11:21:10	31 Dec 2022		IB NEFT Dr P365220211750308 INAK BUILDERS AND DEVELOPERS ICIC0002463 246305500251 House construction 12	19173	1,00,000.00		3,52,429.52

Disclaimer:

Unless the constituent brings to the notice of the bank any discrepancy/ error/ omission/ unauthorized debit, immediately, the entries in such pass sheet shall be deemed as correct and shall bind the constituent for all purposes and intends beware of phishing attacks through emails or fake website. All users are requested to note that Canara Bank does not seek any information through email. Do not click on any link which has come through email from unexpected sources. It may contain malicious code or could be an attempt to "phish". Always login through www.canarabank.com. Please beware of phishing change in the address of Account holder/ PA holder, if any, may please be informed to the branch along with address proof.

If you have any Banking Grievance, lodge complaint in <https://canarabank.net.in/cgrn/login.aspx>. If not satisfied with the resolution, you can contact Banking Ombudsman:

Centralized Receipt & Processing Center (CRPC) Office of Banking Ombudsman,

Reserve Bank of India,

4th Floor, Central Vista,

Sector-17, Chandigarh-160017

Toll Free No 14448

Online Complaint Registration Portal: <https://oms.rbi.org.in>

----- END OF STATEMENT -----

— SP/CLL copy —



BANK OF INDIA
STARCONNECT SERVICES

As on Date: Monday, March 11, 2024 8:51 AM

Statement Criteria

Account Title: T THANGPAU
Account Number: 5099751100000001
From (June 1, 2022) To (December 30, 2022)

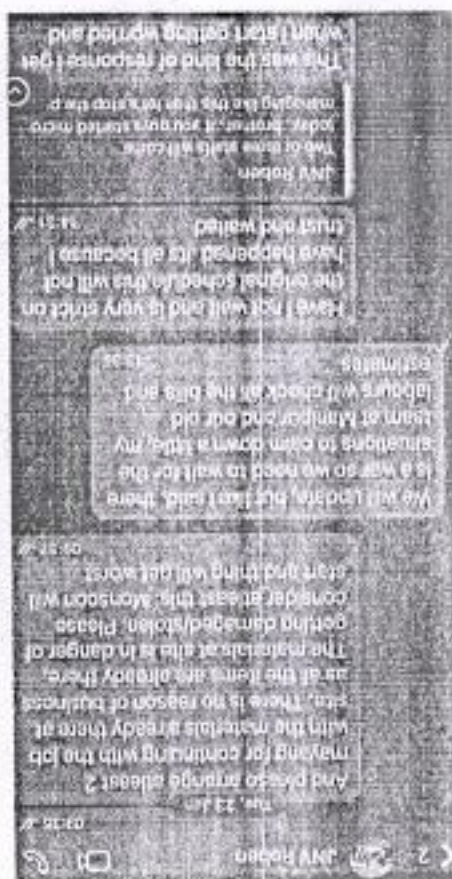
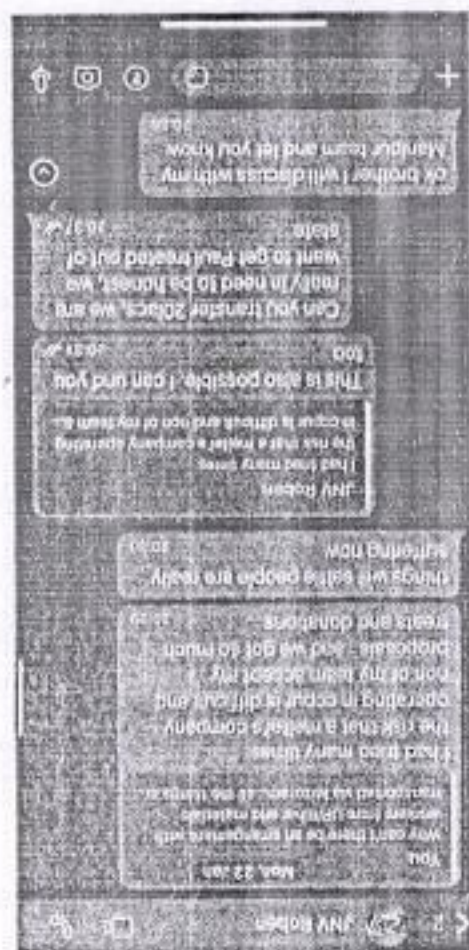
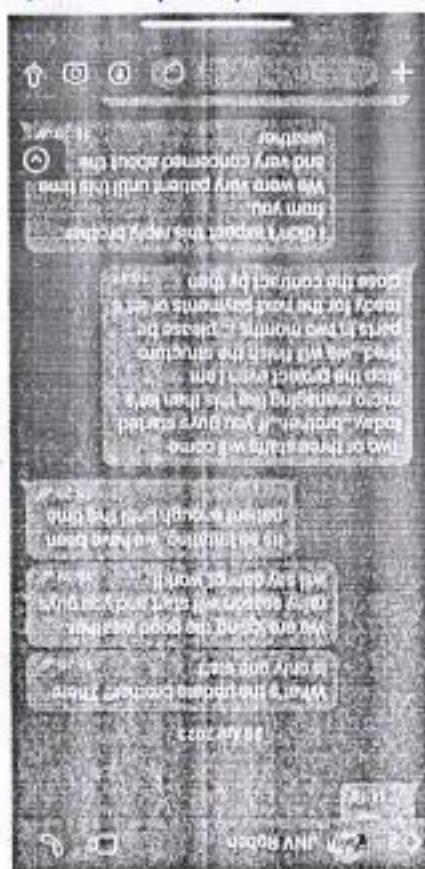
Statement of Account

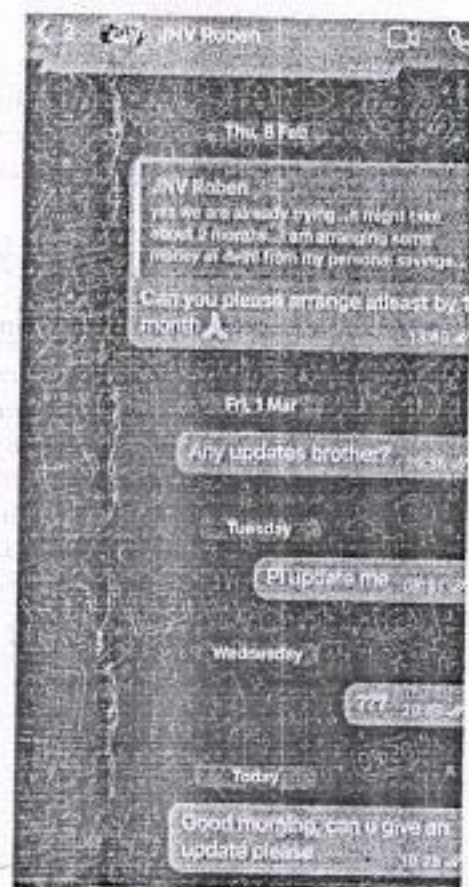
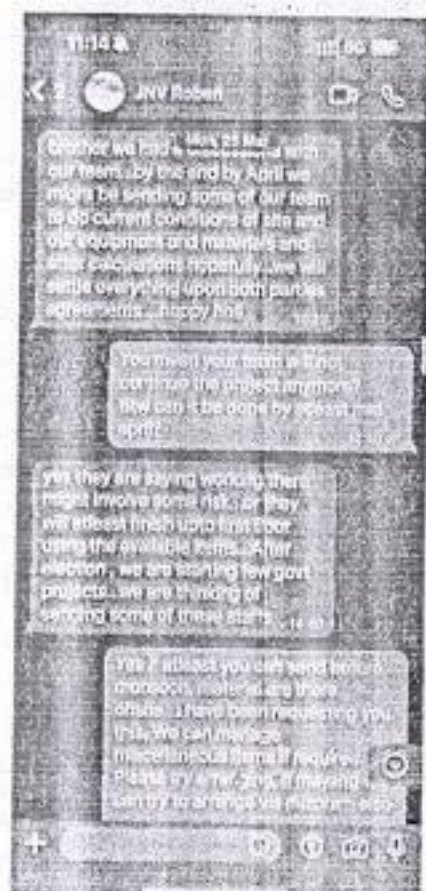
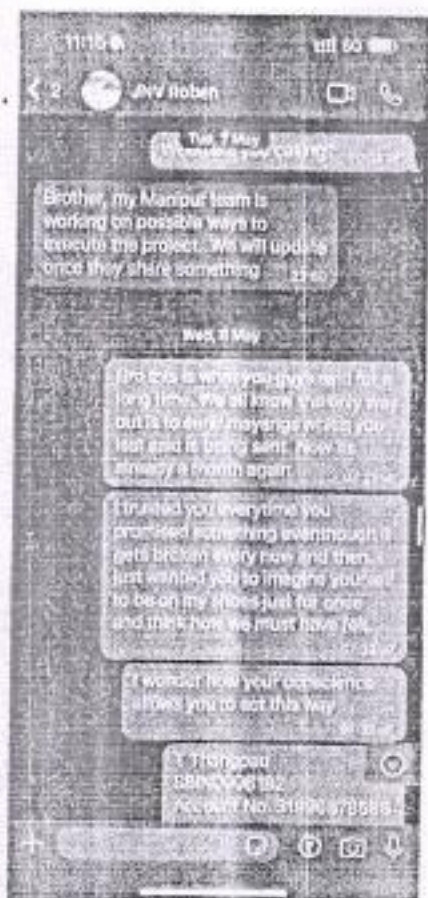
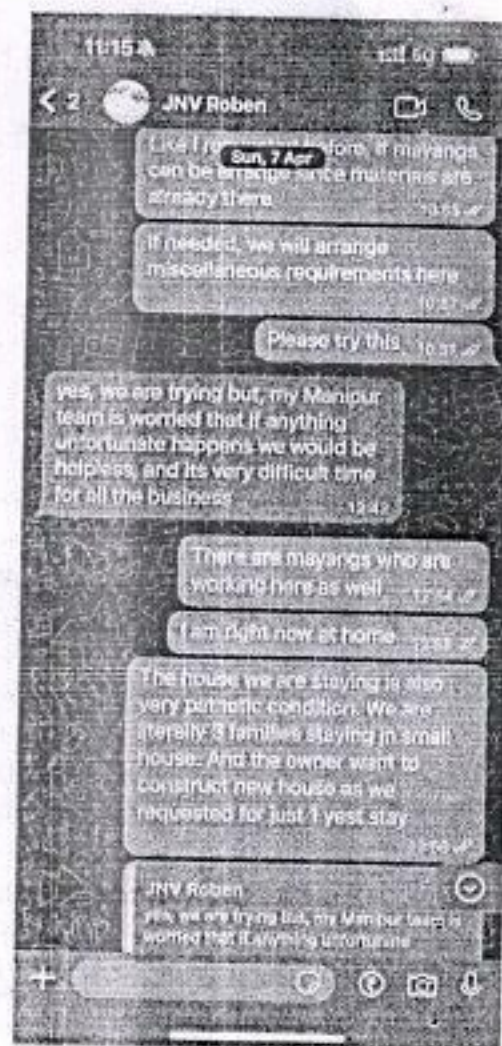
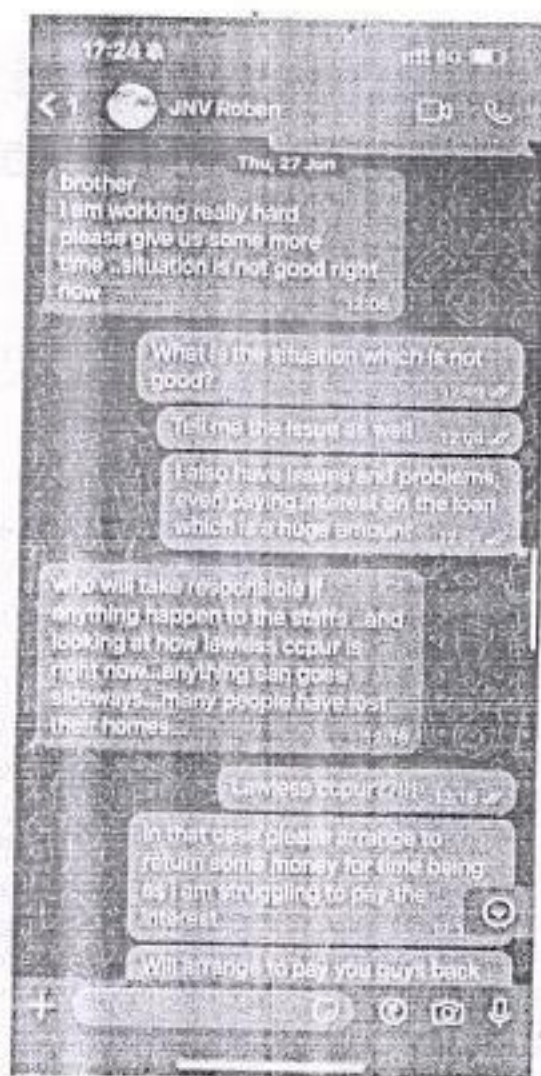
Srl No.	Date	Description	Cheque No.	Currency	Debit	Credit
1	June 28, 2022	CERSAI CHARGES		INR	118.00	
2	June 28, 2022	CREDIT INFORMATION REPORT		INR	59.00	
3	June 28, 2022	5099751100000001 Loan Disbursement Debit		INR	5,00,000.00	
4	June 28, 2022	TO AMT OF CIBIL CHARGES		INR	118.00	
5	June 28, 2022	TO AMT OF CIBIL CHARGES		INR	118.00	
6	July 2, 2022	TRANSFER		INR	42,504.00	
7	July 26, 2022	5099751100000001 Loan Disbursement Debit		INR	16,37,000.00	
8	July 28, 2022	5099751100000001 Normal Int.Coll:28-06-2022 to 27-		INR	4,018.00	
9	July 28, 2022	5099751100000001 PFAM Int.Coll:28-06-2022 to 27-		INR	54.00	
10	August 26, 2022	5099751100000001 Normal Int.Coll:28-07-2022 to 27-		INR	14,468.00	
11	September 28, 2022	5099751100000001 Normal Int.Coll:28-08-2022 to 27-		INR	14,705.00	
12	October 28, 2022	5099751100000001 Normal Int.Coll:28-09-2022 to 27-		INR	15,056.00	
13	November 28, 2022	5099751100000001 Normal Int.Coll:28-10-2022 to 27-		INR	15,609.00	
14	December 6, 2022	5099751100000001 Loan Disbursement Debit		INR	10,00,000.00	
15	December 15, 2022	5099751100000001 Loan Disbursement Debit		INR	25,00,000.00	
16	December 28, 2022	5099751100000001 Normal Int.Coll:28-11-2022 to 27-		INR	28,850.00	

Back

R 5637000/-

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—SPI cut copy—



Collective Lawyers' Trust, India®

Regd. No. 0001 of 2009

Service to mankind is service to God

Ref./R.D. LN(C)/2024/025

To,

Shri. M Roben Singh (Licensed Architect, CA/2017/82255)
Principal Architect, INAK GROUP
Airport Road, Sangaiprou Mamang Leikai
Imphal West, Manipur - 795001 (Through email: info@inak.in & WhatsApp No. 7020203304)

LEGAL NOTICE

Respected Sir,

Under the instruction and on behalf of our client, namely, Shri. T. Thangpau, s/o (L) T. Liankhogin, resident of Lailam Veng, Central Lamka, P.O., P.S. & District - Churachandpur, Manipur - 795128, I hereby serve you this Notice and accordingly states as follows:

1. That, you entered into an agreement with our client on December 20, 2022 by executing an "AGREEMENT FOR PROVIDING ARCHITECTURAL, ENGINEERING & PMC (Project Management Services)" to be undertaken in 4(Four) Phases of Construction.
2. That, after you have Completed Phase - 1 (Foundation and RCC Work for Ground Floor), you have cited the Law and Order situation in the State(Manipur) since 03.05.2023 as a cause towards your discontinued engagement with the agreed Construction Works.
3. That, my Client initiated multiple requests seeking you to engage Non-Meitei Labourers to continue with the Construction Works, as his residential house has already been demolished to be replaced by the ongoing Construction Works which you have agreed to complete within a specified time period. Mention may be made that, my Client continue to incurred expenses on renting an alternative accomodation pending the Completion of the agreed Construction.
4. That, you have further received as on 26.12.2022, a sum total of Rs 56,37,000/- only, through INAK bank account a/c 246305500251, ICICI Bank as loan disbursement from my Client's Bank. Further, another sum total of Rs 12,00,000/- only, is deposited directly by my Client through the same account as per your demand through different transactions.
5. That, as you have decided to neglect the repeated requests of my Client, he further pleaded to you for repayment of payments you have received in excess the works already undertaken, so that the Construction Works can be continued by him with another willing Construction Workers. The said excess payment you already received is estimated to be in excess of Rs 45,00,000/- only.
6. That, your wilful neglect and total disregard in adhering to the terms of the said agreement and your act of ignoring the repeated plea of my client has already resulted in causing countless hardship and financial loss toward the family of my Client.

Under the aforesated premises, you are hereby notified to settle the matters either by:

i). Immediately engaging Non-Meitei Labourers to continue with the construction works, OR
ii). Repay the excess payment you received settled by my Client at Rs 45,00,000/- (Fourty Five lakhs) only as final settlement to severe the Agreement within 15 days of receiving this notice, i.e., on or before the 18th August, 2024 by 4:00 PM. In the event that you choose to ignore this LEGAL NOTICE, our Client will be left with no other equitable remedy but be compelled to initiate such lawful recourse available at his aide.

Written reply, if any, may be adressed to the undersigned.

Dated: Lamka
The 2nd August., 2024

Yours etc.,

(Signature)
(MANG TAWMBING)
ADVOCATE

[COPY Retained]

P Khemharthum
CHAIRMAN

Mang Tawmbing
VICE CHAIRMAN

Daniel Hackip
SECRETARY

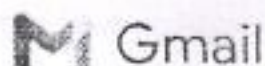
Debo K Doori
ASST. SECRETARY

S.M. Singh
FINANCE SECRETARY

Jam Dulian
TREASURER

H. Lalithomawi
ADVOCATE MEMBER

Lampothun Khorte
ADVOCATE MEMBER



thangpau tawmbing <tpxomi@gmail.com>

Regarding home loan

Oinam Guwahati <Oinam.Guwahati@bankofindia.co.in>
To: thangpau tawmbing <tpxomi@gmail.com>

Mon, Jul 15, 2024 at 5:17 PM

Sir,

We refer to the trail email on captioned matter. Also referred to our telephonic conversation regarding the captioned matter.

As there is no Tri-Partite Agreement done between Borrower, Contractor (builder) and Bank, we (Bank) are not accountable for the non-co-operation of contractor.

We would like to advice that it is the borrower's duty to complete the construction on the said plot owned by the applicant within a maximum period of 18 months from availing the advance failing which the ROI would be 3.50% above the RBLR

by bank from the inception of loan plus 0.50% to be charged for the extended period and accordingly EMI is to be arrived at the time of annual review. Also, if EMI not pay regularly for more than 90 days, the account will turn Non Performing Asset (NPA) and SARFAESI ACT of the property will be initiated that will hamper more.

As Sir is having good reputation and our valued customer, we request for completion of House construction and Regular EMI payment.

With Regards,

Laitonjam Anita Devi

Senior Branch Manager

Oinam Nagar (Nambol) Branch

SP/CCU COPY

From: thangpau tawmbing <tpxomi@gmail.com>
Sent: Friday, July 5, 2024 11:03 AM
To: Oinam Guwahati <Oinam.Guwahati@bankofindia.co.in>
Subject: Regarding home loan

You don't often get email from tpxomi@gmail.com. Learn why this is important

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[Quoted text hidden]