

LIST OF TERMINATED VENDORS FROM JAN 2020							
SR NO.	NAME OF THIRD PARTY ENTITY	REGISTERED OFFICE ADDRESS	STATE	NAME OF PROPRIETOR /	TYPE OF ACTIVITY	REASON FOR TERMINATION	DATE OF TERMINATION
1	BALAK ASSOCIATE	CABIN NO.3,2ND FLOOR,PEARL PALACE,GHUMAR MANDI, LUDHIANA,PUNJAB 141001.	PUNJAB	AMIT SHARMA	COLLECTION	UNPROFESSIONAL WORKING ETHICS	07-Jan-20
2	P D P AUTOMOBILE	128 PANCHANAN SARKAR ROAD,WARD NO-4 GARUI, KOLKATA 700065	WEST BENGAL	PARTHA KARMAKAR	DSA	INVOLVEMENT IN SUBMITTING A FABRICATED INVOICE AND ASSET DELIVERY TO A THIRD PARTY.	21-Jan-20
3	CHHOTELAL SAHANI	LAXMI PRINTING PRESS, LAKHAURA, LAKHAURA, MOTIHARI, PURBI CHAMPARAN, BIHAR.	BIHAR	CHHOTELAL SAHANI	BUSINESS CORRESPON DENT	NON COMPLIANT AND FOUND DOING RIGGING TRANSACTIONS	18-Jun-20
4	NITESH NITESH	RAMDAS JANSEVA KENDRA, PREMPUR RAIPURA, CHANDWAR, FIROZABAD, UTTAR PRADESH.	UTTAR PRADESH	NITESH NITESH	BUSINESS CORRESPON DENT	FOUND OVERCHARGING CUSTOMER	24-Jun-20
5	RAJESHWARI NISHAD	HOUSE NO. 194, WARD NO. 14,DHIRI, RAJNANDGAON, CHHATTISGARH.	CHHATTISGARH	RAJESHWARI NISHAD	BUSINESS CORRESPON DENT	FOUND OVERCHARGING CUSTOMER	29-Jun-20
6	MEENAKSHI	D D ENTERPRISE, SHOP NO 2, CHANDER NAGAR CIVIL CITY GALI, HAMBOWAL, SAMRALA, LUDHIANA	PUNJAB	MEENAKSHI	BUSINESS CORRESPON DENT	BC NOT TRACEABLE	14-Jul-20
7	VINAY KHULLAR	FACILITY CENTRE, SHOP NO 1, LAMBAR COMPLEX ADJ. DAV UNIVERSITY, SARMASTPUR, JALANDHAR	PUNJAB	VINAY KHULLAR	BUSINESS CORRESPON DENT	BC NOT TRACEABLE	14-Jul-20
8	DIVINE CREDIT	18/2 DOUBLE STOREY PREM NAGAR JAIL ROAD NEW DELHI 110058	DELHI	VIKAS SACHDEVA	DSA	BREACH OF AGREEMENT	14-Sep-20
9	PRADEEP JENA	PRADEEP TRAVELS, SHOP NO 57 GURNANAK NAGAR MAIN MARKET, ZIRAKPUR(MCI), MOHALI, MOHALI - 140604, PUNJAB	PUNJAB	PRADEEP JENA	BUSINESS CORRESPON DENT	BC NOT TRACEABLE	01-Oct-20
10	RAHUL MITTAL	JEEO TRAVELS, SHOP NO-1 OLD KALKA ROAD ZIRAKPUR, PUNJAB, MOHALI, 140603	PUNJAB	RAHUL MITTAL	BUSINESS CORRESPON DENT	BC NOT TRACEABLE	01-Oct-20
11	RAMKRITKUMAR SINGH	RAMKRIT, PO TUNJI, ,PS-WAZIRGANJ, GAYA, BIHAR	BIHAR	RAMKRITKUMAR SINGH	BUSINESS CORRESPON DENT	MISCONDUCT & NONCOMPLIANCE	14-Oct-20

12	GVS CAR MALL	SHOP NO 1 N S PHADKE MARG, NEWJUHU LANE NEXT SHIBLI NOMAN SCHOOL, ANDHERI WEST, MUMBAI - 400058	MAHARASHTRA	VISHWANATH GOPAL GUNDU / SANGEETHA VISHWANATH GUNDU	DSA	INVOLVEMENT IN SUBMITTING A FABRICATED INVOICE AND MISAPPROPRIATED THE LOAN AMOUNT	05-Nov-20
13	ORANGE ASSOCIATES	300/23, SS COMPLEX, 1ST FLOOR, GANDHIPURAM, 7TH STREET EXTENTION, COIMBATORE – 641012 /	TAMIL NADU	JAGANNATHAN M	DSA	INVOLVEMENT IN FRAUD	05-Nov-20
14	SPARSH SOLUTIONS INC	C-15 AAKASH FLAT NR GULAB TOWER NR VAIBHAV BUNGLOWS PART - 3 THALTEJ AHMEDABAD - 380054	GUJARAT	PALAK KAUSHIKBHAI PATEL	DSA	BREACH OF AGREEMENT	04-Jan-21
15	VECTOR FINCON	307 - HRISHIKESH - 2, NEAR NAVRANGPURA BUS STAND, NAVRANGPURA, AHMEDABAD - 390009	GUJARAT	KHUSHBU K SHETH	DSA	BREACH OF AGREEMENT	01-Feb-21
16	VEERARAGHAVAN & CO.	B505, 5TH FLOOR, PRANIK CHAMBERS, ANDHERI EAST. MUMBAI MAHARASHTRA	MAHARASHTRA	LISTON LEWIS- PARTNER	PERSONAL DISCUSSION	DELAY IN PAYMENT OF LOAN	01-Aug-21
17	G3 MOTORS LTD	PLOT NO.D238A,TTC,IND.AREA, MIDC,SHIRAVANE, NEAR URAN PHATA NERUL	MAHARASHTRA	SUMIT VINOD GUPTA	USED CAR (DSA)	DIVERSION OF FUNDS	11-Aug-21
18	IMPETUS ADCON PRIVATE LIMITED	SF-206-207, HRISHIKESH 2, NR. NAVRANGPURA BUS STAND, NAVRANGPURA HAMOR RESTAURANT LANE, AHMEDABAD 380009	GUJARAT	RUSHIN SHAH/NISHANT PRAJAPATI/KHUSH BU SHETH	HOME LOAN	GROSS NEGLIGENCE ON PART OF THE VENDOR WHILE PERFORMING THE DUTIES	03-Apr-22
19	ARJUN ASSOCIATES	H. NO 9-131, NEAR STANNS ROAD, VENKATESHWARA NAGAR, MALKAJGIRI, RANGA REDDY, HYDERABAD - 500047	TELANGANA	PALEMKOTA DEEPAK KUMAR	COLLECTION	THE COLLECTION AGENCY WAS INVOLVED IN CONNIVING WITH THE COLLECTION MANAGER TO OBTAIN APPROVAL FOR A LESSER SETTLEMENT VALUE BASIS WRONGFUL REPRESENTATION, THEREBY CHEATING	12-Apr-22
20	MANI ENTERPRISES	H NO: 3-4-716, STREET NO 10, LANE NO 2, NARAYANGUDA, HYDERABAD500027	TELANGANA	A.ANAND BABU & A NAGAMANI	COLLECTION	MISAPPROPRIATION OF FUNDS	20-May-22

21	HANSRI SOLUTIONS	NO. 10-3-62, 3RD FLOOR, RAMS PLAZA, EAST MARREDPALLY, SECUNDERABAD, HYDERABAD - 500026. 3-90, PLOT NO. 243, ROAD NO. 4, PRASHANTHI HILLS, MEERPET, KV RANGAREDDY – 500097 FLAT NO. 327, ALEKHYA RADHA SADAN, 6TH JUNCTION, NEAR RIO POINT HOTEL, TUKARAM GATE, AMBERPET, HYDERABAD – 500013 TELANGANA	TELANGANA	THOKALA SRINIVAS REDDY/ HEMALATHA DANAM	COLLECTION	MISAPPROPRIATION OF FUNDS	06-Aug-22
22	Pari Enterprises	SR No 1322-2 Kasba Peth Pune City Near Surya Hospital, Pune ,Maharashtra - 414001	Maharashtra	Ujwala Swapnil Patil	SOURCING OF ASSETS (DSA)	BASIS NEGATIVE INFO AVAILABLE	25-Aug-22
23	FINDOUT SOLUTIONS CAT A	B-307 PLOT NO2 RG COMPLEX MOTIA KHAN,PAHAR GANJ NEAR PAHARGANJ THANA	DELHI	KULDEEP BADERWAL	SOURCING OF ASSETS (DSA)	BASIS NEGATIVE INFO AVAILABLE	02-Nov-22
24	THE SHAAN ASSOCIATES	4 S 20, NEAR PETROL PUMP, 1st PULIYA, CHOPASNI HOUSING BOARD, JODHPUR - 342003	RAJASTHAN	VAHID BAIG MUGHAL	COLLECTION & REPOSSESSION	BASIS NEGATIVE INFO AVAILABLE	24-Nov-22
25	YOGESH NANA PATIL	Aabbad Residency,Talwade Road, Chandvad, Nashik - 42101	MAHARASHTRA	YOGESH NANA PATIL	NON FOS	Mr. Yogesh Nana Patil was involved in conniving with borrowers and sourcing personal loan applications basis fabricated Bank statements, thereby cheating and involving in a breach of Trust.	30-Jan-23
26	KUMBAKKUDI RATHNAKARAN / Build Tech Civil Engineering Consultants	2Nd Floor, Opp Kwa Water Tank, Near Indira Petrol Pump, Above Tata Pravesh Doors, Thana Po, Kannur-670012	KERALA	E Rathnakaran	NON FOS	Wrongful & Incorrect Valuation	30-May-23
27	M/S Payal Jewellers Prop: Mr. Neelam Soni	R/O Gandhi Chowk,Near Baba Ramdev Mandir,Mahasamund,Chhatisgarh-493445	Chhattisgarh	Neelam Soni	NON FOS	Valuation Of Spurious Gold	30-May-23
28	Fateh Chand Soni / KANCHAN JEWELLERS	M/S Kanchan Jewellers, Ward No. 2, Kanchanpur	RAJASTHAN	Fateh Chand Soni	NON FOS	DUE TO SPURIOUS JEWELLERY APPRASAL AS PURE GOLD JEWELLERY	30-May-23
29	Subhash Shah And Associates	Lunat Mansion, 2Nd Floor, 118/120, Mint Back Road, Fort, Mumbai-400001	MAHARASHTRA	Subhash Shah	NON FOS	Wrongful & Incorrect Valuation	30-May-23

30	Nafiya Electronics	Shop No 1 Swamiraj Apartment Near Gurunaka School Madhurima Sweets Chikhanghar Kalyan West Thane Maharashtra 421301 / Sundarabai Chawl Waldhuni Vakdi Kalyan Ambernath Road Ashok Nagar Buddha Vihar Kalyan West Thane Maharastra 421301	Maharashtra	Nafisa Abdulaziz Shaikh	Consumer Durables dealer	PRODUCT WAS NOT DELIVERED TO THE CUSTOMER. AMOUNT DISBURSED AGAINST THE LOAN WAS NOT REVERSED TO ICICI BANK	28-Jul-23
31	One Stop Mobile And Electronic	Shop No. 4, Rakesh Co-Op. Society, Shahad, Thane, Maharashtra 421001 / Sarvoday Sagar, Building No 8, Flat No 703-704, Near Patri Pool Kalyan West, Thane Maharastra 421301	Maharashtra	Farida Rafik Zakaria	Consumer Durables dealer	PRODUCT WAS NOT DELIVERED TO THE CUSTOMER. AMOUNT DISBURSED AGAINST THE LOAN WAS NOT REVERSED TO ICICI BANK	28-Jul-23
32	SS Motors	153, 3Rd Cross Street, 2Nd Main Road, Bethel Nagar, Injambakkam, Chennai 600115	Chennai	S Saravanan	SOURCING OF ASSETS (DSA)	The Two-wheeler sub-dealer was involved in misappropriation of funds received from the Bank by not delivering the vehicles to the customers, thereby cheating and involving in a breach of Trust.	28-Jul-23
33	Dgms Dharti India	Dgms Dharti India, S-12, 2Nd Floor, Haware Fantasia Business Park, Sector 30A, Plot No 47, Vashi, Navi Mumbai : 400703 / B3/12/2-3, Sector 3, Near Vashi Police Station, Vashi, Navi Mumbai : 4400703	Maharashtra	Deepak Gajanan Mhatre	Consumer Durables dealer	Misappropriation of funds. Products not being delivered to the customer post taking loan disbursement from the bank	28-Jul-23
34	BHIDE ASSOCIATES	9 Gr. Fl. Green Field Premises Chs., Raikar Marg, Off. Sitladevi Temple Road, Mahim (W), Mumbai- 400016	MAHARASHTRA	MC Bhide	Valuer	Wrongful & Incorrect Valuation	28-Mar-19
35	Tractebel Engineering Pvt. Ltd.	Intec House, 37, Institutional Area, Sector-44, Gurugram-122002, Haryana	Haryana	Tractebel Engineering Pvt. Ltd.	-	Failed to discharge duty with due diligence as per their work order	28-Mar-19
36	K Devaraj	3/1 Selambannan Street, S.P. Pudur, Namakkal, Tamil Nadu Pin-637001, Mob: 9442269615 /	TAMIL NADU	K Devaraj	Valuer	Inflated value of valuation report which has resulted in huge loss to Bank	14-Aug-23
38	Nag Chowdhury Associates	7C, Ballygunge Station Road, 3Rd Floor, Flat 7, Kolkata 700019 / 180/7 , Rai Bahadur Road, Kolkata 700034	WEST BENGAL	Subhasish Nag Chowdhury	Valuer	Wrong and Incorrect valuation.	30-Aug-23

39	Shree Mobile Shop Mumbai	Shop No. 4 Bhavesh Bhavan Opp. Mahanagar Palika Near Virar Railway Station Virar East Palghar 401305 / A 103 Shiv Darshan Chs Ltd Viva Jangid Complex Manvelpada Virar East Palghar 401305	Maharashtra	Omprakash Thakararam Bishnoi	Others	DEALER DEFRAUDED THE BANK BY SUBMITTING FABRICATED INVOICE COPY	30-Aug-23
40	Shree Mobile Shop Vasai West	Shop No 1 Kashinath Dhuri Shopping Center Opposite Kubera Hotel Station Road Vasai West Palghar 401202 / Flat No 111 Shanta Bhavan Sai Nagar Vasai West Palghar 401202	Maharashtra	Shravan Bishnoi	Others	DEALER DEFRAUDED THE BANK BY SUBMITTING FABRICATED INVOICE COPY	30-Aug-23
41	Walia Electronics	Shop Number 12, Plot Number 1 Sector 25, Safal Pride Nerul Navi Mumbai 400706 / Vishwashanti Apartment, E-1-25, B-5, Near Sai Baba Hotel, Sector 8, Nerul Navi Mumbai 400706	Maharashtra	Balwant Ajit Walia	Consumer Durables dealer	DEALER DEFRAUDED THE BANK BY SUBMITTING FABRICATED INVOICE COPY	30-Aug-23
42	Viswanathan P	Nil / Veeras Bhavan, Vizhijam Theru ,Nellimootuvila , Vizhinjam -695521	KERALA	Viswanathan P	Gold Loan Appraiser/ Assayer	Professional misconduct in the matter of certifying the purity of gold as standard for pledge as security for loan.	30-Aug-23
43	ISU Financial Services	7B,Jogesh Brahmachari Sarani(7B,Kankulia Road),Kolkata 700029 /	Kolkata	Indrajit Sarkar	SOURCING OF ASSETS (DSA)	Failed to carry out proper due diligence before sourcing the loan and financial dealings with the borrower.	06-Oct-23
44	Astute Corporate Services Pvt. Ltd	No. 3+4, Brilliant Chambers, 84, Mayor Colony, Opp-Jog High School, Kothurd, Pune-411029 /	Maharashtra	Mr. Chandrasekhar Gokhale Mr. Satyen Sabnis	COLLECTION & REPOSSESSION	Breaches of Terms and Conditions of SLA	06-Oct-23
45	BAAJORIYA AUTOMATIVES	BAAJORIYA NAGAR MURTIZAPUR ROAD MURTIZAPUR ROAD BAAJORIYA NAGAR Maharashtra Akola 444004	Maharashtra	-	SOURCING OF ASSETS (DSA)	Match found in name screening activity: Individual has been identified as a Politically Exposed Person (PEP) or a relative of a PEP	19-Oct-23
46	VARADHAN MOTOR	247 OPPOSITE CHENNAI SILKS TRICHY MAIN ROAD TRICHY MAIN ROAD TRICHY MAIN ROAD Tamil Nadu Viluppuram 605602	Pondicherry	-	SOURCING OF ASSETS (DSA)	Match found in name screening activity: Individual has been identified as a Politically Exposed Person (PEP) or a relative of a PEP	19-Oct-23
47	SAI DURGA SERVICE STATION	AT - LINK ROAD , PO- ARUNDOYA MARKET , CUTTACK - 753012 ODISHA	Odisha	-	SOURCING OF ASSETS (DSA)	Match found in name screening activity: Gross negligence on part of the vendor while performing his duties leading to fraud/malpractices by the vendor staff/agents	19-Oct-23

48	SHRI BALAJI FINANCIAL CONSULTANCY	S-1 2D FLOOR PLOT NO 91 SHREEBRAS APPARTMENT M P NAGAR ZONE 2 BHOPAL 462011	Madhya Pradesh	-	SOURCING OF ASSETS (DSA)	Match found in name screening activity: Identity Theft, violated the code of conduct- Misappropriation	20-Oct-23
49	M.Govinda Raju	D.No.2-1-16/1,S.V.R.Plaza, 4th Floor, Flat No.401, J.P. Road, Bhimavaram - 534 202 / 7-75, pallem, laxmipuram, Andhra Pradesh - 534201.	Andra Pradesh	M.Govinda Raju	Valuer	Committed irregularities by over valuing of mortgaged properties.	21-Oct-23
50	S. K. Mobile Store Nallasopara East	Shop No.2 Swatiniwas Chawl Opp. Sitaram Hotel Near Balaji Medical Santosh Bhuvan Nallasopara East Mumbai,Maharashtra 401209 / Shop No.2 Swatiniwas Chawl Opp. Sitaram Hotel Near Balaji Medical Santosh Bhuvan Nallasopara East ,Mumbai, Maharashtra 401209	Mumbai	Salim Khan	Consumer finance dealer	Product Was Not Delivered To The Customer. Dealer Had Sourced The Case With Intention To Get The Disbursement Of Loan Without Product Delivery.	02-Nov-23
51	Atamjeet Singh	H No 2535,Street No 1,Near Mini Rose Garden Amarpura,Ajit Nagar,Ludhiana,Punjab -141008 /	Ludhiana	Atamjeet Singh	Gold Loan Appraiser/ Assayer	Failure to identify spurious nature of ornaments	11-Dec-23
52	Mr. Manoharan Partiban	No 2/62, Paraiyar Street, Tiruchirappalli, Tamil Nadu 621210	Tiruchirappalli	Manoharan Partiban	Others- connector	Mr. Manoharan Partiban had connived with the sourcing executive and a third party in availing a loan in customers name without his knowledge by way of misusing his KYC documents/details, thereby cheating and involving in a breach of Trust.	06-Jan-24
53	S P SOLUTION	22, Kalipur Kancha Road Haridevpur, South 24 Parganas, Kolkata, 700082	Kolkata	Prosenjit Naskar	SOURCING OF ASSETS (DSA)	DSA referred low profile cases and few files referred by DSA are reported fraud where fabricated documents used for availing loans.	06-Jan-24
63	MS Raghunath S. Dindorkar Sons	930, Shridhar Smrutie, Jijamata Road, Saraf Bazar, Nashik, Maharashtra-422001 /	MAHARASHTRA	Rajendra Raghunath Dindorkar	Valuer	The Bank has observed that (M/S Raghunath S. Dindorkar & Sons Proprietor Rajendra Raghunath Dindorkar), Commercial associate has failed to adhere to the laid down process of AU Bank. The incorrect evaluation and assessment of gold ornaments done by the firm induced the Bank to sanction and disburse a Gold Loan Facility. The firm allegedly committed fraud against AU Small Finance Bank by the act of doing incorrect/ manipulated evaluation of the Gold Jewellery with a dishonest intention.	23-Jan-24

64	M/s SAHANVI ELECTRONICS AND HOME APPLIANCES	2-51/1, SC Colony, Blacku 1-1, Nudi 1-128, Varaku, Porandla, Jagtial, Telangana 505529	Telangana	Ollem Mamatha	Others Consumer Durables Dealer	The concerned dealer was involved in funding cash in lieu of consumer durables products and submission of fake invoices, thereby cheating and involving in a breach of Trust.	28-Feb-24
65	PADMALLOCHAN RANA	At Sahajipatna PO-Remuna Dist-Balasore,Odisha / At Sahajipatna PO-Remuna Dist. Balasore,Odisha	ODISHA	Mr.PadmaloChan Rana	Gold Loan Appraiser/ Assayer	Gold ornaments appraised and found spurious	04-Mar-24
66	Mr.Vinayak Prabhakar Lotlikar	FF1,Damodar Residency, Aradi guirim, Mapusa, North Goa / FF1,Damodar Residency, Aradi guirim, Mapusa, North Goa	GOA	Mr.Vinayak Prabhakar Lotlikar	Gold Loan Appraiser/ Assayer	Gold ornaments appraised and found spurious	04-Mar-24
67	Riddhima Associates	108/109, 1ST FLOOR, GAUTAM UDYOG BLDG, ABOVE BHARA, MUMBAI, MAHARASHTRA / Room No B/07 Sai Sadhan Chawl, Patilwadi Nr Oxford School, Bhandup -West	MAHARASHTRA	Sunil Hiralal Gupta	CollectionsRepossession	Breach of Code of Conduct resulting in reputational loss to the Bank	12-Mar-24
68	Sushma Joshi	H O 1202 Sec 4 Near Kumar, Provision Store, Panchkula, Haryana134109 /	Haryana	Sushma Joshi	Others	TPE FAILED TO GET THE VEHICLE OWNERSHIP CHANGED AND HYPOTHECATION IN FAVOUR OF THE BANK. DISBURSEMENT AMOUNT WAS MISAPPROPRIATED BY TPE.	27-Mar-24
70	Aradhana Resource Centre Society Arcs	No 10/175, Muthugounder Street, Palacode, Dharmapuri , Tamil Nadu - 636808 /	TAMIL NADU	Not Applicable	Others	MISAPPROPRIATION OF LOAN AMOUNT AND EMI AMOUNT COLLECTED FROM THE SHG MEMBERS BY SHPI AND THEIR COORDINATOR.	27-Mar-24
71	Mr. Anurag R	A1303 KHB Plantinum, Shirke Circle, Kengeri Bangalore - 560060	Bangalore	Mr. Anurag R	Others	Fraudulent Accounts Canvassed by DSA	18-Mar-24
72	New Prachi Mobile	Shop At Ward No 20, Mahalaxmi Marg, Jhanda Chauk Se Mahalaxmi Guest House Ke Bich, Barwani, Madhya Pradesh 451551 Khargone Barwani Road, Ward No 14, Gram Kari Post, Piplajkaribarwani, Madhya Pradesh 451551	Madhya Pradesh	Vinod	Consumer Durables Dealer	The dealer was found to be negligent in delivering the financed product to a third-party instead of the customer, thereby involving in a breach of Trust.	16-Mar-24
73	Ms Sathyanarayana Mobiles	H No 4-6-251, Jyothi Nagar, NTPC Medipelli Center Ramagundam, Near Traffic Signals, Mancheril Rural, Telangana 505215.	Telangana	Rachapally Laxman	Consumer Durables Dealer	The Dealer was involved in misguiding customers to complete loan related formalities and later misappropriating the disbursed amount without customers knowledge, thereby cheating, and involving in a breach of Trust.	04-Mar-24

74	Sai Communication	Tumkela, Rourkela, Sundargarh, Odisha 769003 / Tumkela, Rourkela, Sundargarh, Odisha 769003	Odisha	Sridhar Pasayat	Others Used Car Dealer	The dealer was involved in misappropriating of funds by way of not disbursing the complete loan amount to borrowers, thereby cheating and involving in a breach of Trust.	26-Mar-24
75	Elukoti Marketing	1st Floor, No. 0101, Srirampura, Hosadurga, Opposite Bus Stand Road, Chitradurga, Karnataka - 577542 Srirampura, Near Water Tank, Chitradurga, Karnataka - 577542	Karnataka	Naga Sunil	Consumer Durables Dealer	The Dealer was involved in misguiding customers by promising them cash in lieu of consumer durables loans, and submission of fake invoice copies, thereby cheating and involving in a breach of Trust.	25-Apr-24
76	Ms Hind Auto Finance and Car Bazar	01, Naira Complex, Pilani, Near Panchwati, Jhunjhun, Rajasthan - 333031 W No 12, Luharu Road, Pilani, Teh Chirawa, Jhunjhunu, Rajasthan - 333031	RAJASTHAN	Vikash Sharma	Used Car Dealer	The dealer was involved in misappropriation of funds by way of not disbursing the complete loan amount to borrowers, thereby cheating and involving in a breach of Trust.	09-May-24
77	Suhag Shree Jeweller	Shop No 102 A, Sagar Height, Street Gram Damkheda, Ayodhya Bypass Road, Bhopal /	Madhya Pradesh	Aman Soni	Valuer	The gold assayer, in connivance with the staff/borrowers, was involved in availing loans by way of pledging spurious gold as security, thereby cheating and involving in a breach of Trust.	28-May-24
78	Ms Sondhiya Motors	20, Kota Road, Near Modi Chouraha Susner, Agar Malwa, Madhya Pradesh- 465447 /	Madhya Pradesh	Narayana Singh	TwoWheelerDealer	The dealer was involved in delivering financed vehicles to third parties instead of customers, thereby cheating and involving in a breach of Trust.	13-Jun-24
80	Ms Khudia Sons and Jewellers	Naya Bass, Ward No 23, Sujangarh, Churu 331507 /	RAJASTHAN	Sahiram Kumhar	Valuer - Goldloan	The gold valuer, in connivance with the borrowers, was involved in availing loans by way of pledging spurious gold as security, thereby cheating and involving in a breach of Trust.	18-Jul-24
81	M Ravichandran	Door No. 7, 11th Street , Gopalapuram, Vellore- 632006 /	TAMIL NADU	M Ravichandran	Valuer - Land Building	Inflated Value which has resulted in huge loss to the Bank.	31-Jul-24
82	N R Raghuram Co	Narayan Niwas, D.No. 17, 1st Floor, MKP Colony, Main Street , Ganapathy, Coimbatore-641008 /	TAMIL NADU	Mr N Raghuraman	Valuer - Land Building	Inflated the value of the property in the valuation report and the account was declared as fraud.	31-Jul-24
84	ATHRAW DEV ASSOCIATES	SHOP NO LG-4 ABHISHEK PLOT 9 SEC	Madhya Pradesh	-	COLLECTION & REPOSSESSION	Warning letter, Financial penalty & Termination of agency & agent as per complaints	19-Aug-24
85	P. Sankara Rao	4/2 Bharath Pet, Guntur, Andhra Pradesh-522002	Andhra Pradesh	P. Sankara Rao	Valuer	Profession misconduct in respect of inflated valuation of the properties taken as security for loan at Guntur Branch under Zonal Office, Hyderabad.	20-Sep-24

86	ANIL MV WAGHADKAR VALUERS PRIVATE LIMITED	Abhishek Apts, Narayan Mhatre Road, Dahisar (W), Mumbai - 400068 /	MAHARASHTRA	ANIL MV WAGHADKAR	Gold Loan Appraiser/ Assayer	Valuation of Spurious gold	03-Oct-24
87	Shri Gurukripa Jewellers Mandideep MP	Guru Krupa Jewellers, Anil Video Ke Samne, Radhakrishnan Mandir, Mandideep - 462046 /	Madhya Pradesh	Anoop Soni	Gold Loan Appraiser/ Assayer	Valuation of Spurious gold	03-Oct-24
88	J Guruprasad Achary	Gandhinagar Badgad, Ganjam 761109 /	Orissa	J Guruprasad Achary	Gold Loan Appraiser/ Assayer	The gold appraiser Mr. J Guru Prasad Achary has been identified as the perpetrator since he conducted all mandatory tests of the ornaments pledged by four borrowers, Mr. Manoj Kumar Sahu, Mr. Cinimaya Panda, Mr. Manoj Kumar Patra, and Ms. A Bhagyabati Achary but still he could not identify spurious ornaments pledged by the borrowers, hence his intention is suspected. The valuer has been terminated on 05.07.2023 for not identifying the spurious ornaments	07-Oct-24
89	Omprakash Swarnakar	316 Main Road, Jeevan Deep Jewellers 495668 /	Chhattisgarh	Omprakash Swarnakar	Gold Loan Appraiser/ Assayer	The gold appraiser Mr. Omprakash Swarnakar has been identified as the perpetrator since he conducted only one out of five mandatory tests and failed to identify spurious ornaments pledged by the borrower. The valuer has been terminated on 20.07.2023 for not identifying the spurious ornaments.	07-Oct-24
90	Mr. Goldy Verma	"NEAR KALI CHAURAH NO 49, , MAU-275101 UTTAR PRADESH, India" /	Uttar Pradesh	Mr. Goldy Verma	Gold Loan Appraiser/ Assayer	The services of the empaneled gold appraiser who failed to detect the spurious gold has been terminated	17-Oct-24
91	Mr. Kapil Samrathamalji Jain	"412, KALANI NAGAR, INDORE , INDORE-452005 MADHYA PRADESH, India" /	Madhya Pradesh	Mr. Kapil Samrathamalji Jain	Gold Loan Appraiser/ Assayer	The services of the empaneled gold appraiser who failed to detect the spurious gold has been terminated	17-Oct-24
92	Swarna Sparsha Jewellers	No 14 , 1st cross , 1st Main Azad nagar , Chamarajpet , Bangalore , Karnatakka -5600018 /	KARNATAKA	Sugumar	Gold Loan Appraiser/ Assayer	Spurious	05-Nov-24
93	Infinity Valuation Services	Office No. 407, SWC HUB, Opp. Rajpath Complex, Vasna Bhayli Road, Vadodara – 391410 / Office No. 407, SWC HUB, Opp. Rajpath Complex, Vasna Bhayli Road, Vadodara – 391410	Gujarat	Sneh R Thakar	Valuer	Gross negligence & poor quality : The quality is very poor, and the valuations provided are significantly higher (more than 30%) than the actual market value. Additionally, the permissible building norms were not followed	04-Nov-24
94	Er. S K Panda	C/O P. K. Mohapatra, Plot no. 115, Acharya vihar, Bhubaneswar- 13, Odisha - 751013 / C/O P. K.	Orissa	Santhosh Kumar Panda	Valuer	Gross negligence & poor quality : The quality is very poor, and the valuations provided are significantly higher (more than 30%) than the	04-Nov-24

95	Sai Dev Auto UCVD Code- Bk	Mr. Rajesh Patil (SAI DEV AUTO), UCVD CODE- BK1579, Ward No 26/E, Plot No 100, Shrinathji Nagar Vibhag -4, Nilgiri, Dindoli, Surat 395010." / No.67 shri ganesh nagar,Navagam,Surat city,Surat,Udhana-394210	Gujarat	Mr. Rajesh Patil	UCVD	vehicle was sold to third party by UCVD while loan was live with RESFB	13-Nov-24
96	Infinity Electronics and Home Appliances	No 42, Rajiv Gandhi Salai, OMR Kelambakkam, Near SSI Super Shop, Chennai 603103 /No 3, 8th Cross Streer, Alappakkam, Srilakdhmi Nagar, Porur Tiruvallur, Near Muthalamman Temple - 600116	TAMIL NADU	Prakash K	Consumer Durables Dealer	The Dealer was involved in submission of fake Gas Bills in two accounts, thereby cheating and involving in a breach of Trust.	12-Dec-24
97	Star Air Cool	I - 2 Ground Floor, Avani Square, Manohar Villa, Ahmedabad Gujarat - 382330 /	Gujarat	Ishan Kumar Patel	Consumer Durables Dealer	The Dealer was involved in cash funding in lieu of consumer durables products, thereby cheating and involving in a breach of Trust.	16-Dec-24
98	Ms Ronik Enterprises	212, Royal Daimand, YN Road, 2nd Floor, Front of SBI Bank, Indore - 452001 / 0966, Ambamata Chouk, Tillor Khurd, Patidar Dharam Sala, Near Ralamandal, Indore - 452020	Madhya Pradesh	Nikita Rathore	Others UsedcarDealer	The Used Car dealer was involved in submission of fabricated bank statement in few accounts, thereby cheating and involving in a breach of trust.	27-Dec-24
99	Ms Vijaya Motors	Maruthi Complex, Kanaka Nagar, Bhadravathi, New Bridge, Main Road, Shimoga, Karnataka 577301 / Golden Jubilee Colony, Bhadravathi, Shimoga, Karnataka 577301	Karnataka	B S Madhusudhan	Others Tractor Dealer	The dealer was involved in selling off the financed asset to a third party without closing the Banks loan, thereby cheating and involving in a breach of trust.	03-Jan-25
100	Rajkumar Rastogi	593, Chudi Wale Gadiyana, City Sitapur, 261001 /	Uttar Pradesh	Rajkumar Rastogi	Gold Loan Appraiser/ Assayer	The gold appraiser Mr. Rajkumar Rastogi has been identified as the perpetrator since he conducted only four out of five mandatory tests and could not identify spurious ornaments pledged by the borrower. The valuer has been terminated on 05.07.2023 for not identifying the spurious ornaments	06-Feb-25
101	Happy Electronic	Plot No 971, Khata No 131, Bodhei Jagatsinghpur, Near Temple, Odisha Jagatsinghpur - 754160 /	Odisha	Mr. Srimanta Kumar Nanda	Consumer Durables Dealer	The Dealer was involved in not delivering the financed products to some customers, thereby cheating and involving in a breach of Trust.	12-Feb-25

102	Ms Good Luck agency	Office Number 508 5th floor Sukh Sagar complex near hotel fortune landmark, Usman Pura Ahmedabad Gujarat 380013. /	Gujarat	Mrs. Neelam Kosti Proprietor of Ms Good Luck agency and Mr. Diliop KostiManager	Credit card collection vendor	Collection Vendor, M/s Good Luck agency appointed by Bank for collection of credit card dues from the customers. Vigilance team informed collection team about overdue in deposition of cash collected by vendors. Basis this collection team carried out the receipt reconciliation, thus fraud came to light. Bank observed delay in deposition of amount collected by the vendor and also few instances wherein receipts were issued but the amount was not deposited. Incident triggered for investigation. It was observed that M/s Good Luck agency had collected amount aggregating to Rs. 1.15 crores during the period of August 24 to Oct 2024 and an electronic receipts was issued to the customer(s). However, amount collected was not remitted to Bank as per Agreement. Disputed amount of Rs. 1.15 crores is ascertained to be embezzled by the Vendor.	17-Apr-24
103	Vedant Motors	Pabal Fata, Near forest office, Shirur, Pune 412210. / Rui Chahatrapati, Ahmadnagar, Maharashtra-413703	Maharashtra	Sarika Dipak Baravkar	USED COMMERCIAL VEHICLE DEALER UCVD	A used car loan of Rs.500000/- was sanctioned and disbursed under income based/MARUTI SWIFT VDI / 2017 model.Disbursement was done in favor of UCVD-Vedant Motors (Proprietor-Sarika Dipak Baravkar)/BKV0605. UCVD did not submit the original vehicle documents to ESFB. Vehicle has been taken back by seller and availed loan from Poonawalla Fincorp limited using original vehicle documents while ESFB loan was live.	19-Apr-24
104	Ms Car Care	Car Care, Vyapar Vihar Road,Near Gumbar Petrol Pump, Bilaspur(C.G)-495001. / Block-02, Flat No.7,2Nd Floor, Shree Ram Towers, Vyapar Vihar Road, Bilaspur(C.G)-495001	Chhattisgarh	Ms Car Care	USED COMMERCIAL VEHICLE DEALER UCVD	"A used car loan of Rs. 398831/- was sanctioned and disbursed under income base/ TIAGO XT 1.2P/2018model.Disbursement was done under dealer RC limit in favor of used car dealer- Care Care (Proprietor-Kashf Siddiqui) / BKCUC18. Customer has confirmed that he has returned the vehicle to dealer. Delaer sold the vehicle to 3rd party and hypothecated to other financier(Poonawalla Fincorp Limited) while ESFB loan was live."	29-Apr-25

105	Marna Ramu	13-03-11 Masjid Veedhi, Ankapalli Visakhapatnam, Andhrapradesh 531001 / 13-03-11 Masjid Veedhi, Ankapalli Visakhapatnam, Andhrapradesh 531001	Andra Pradesh	Marna Ramu	Gold Loan Appraiser Assayer	Non detection of spurious gold	29-Apr-25
106	M G Associates	#73, 1Stfloor, 11Thmain, 27Thcross, Bsk 2Ndstage, Bengaluru - 560070 /	Karnataka	Girish M K	Advocate - Handling registration at SubRegistrar office	Gross negligence on part of the vendor while performing his duties leading to fraud	05-May-25
107	Soniya Sharma	Behind Police Station, W/O Deepak Sharma, Pilani (Rural), Jhunjhnu Rajasthan 333031 /	RAJASTHAN	Soniya Sharma	DSA	During investigation it was established that DSA mis-utilised the disburse amount of Dinesh Kumar and did not foreclose the Ess key Fincorp Ltd loan till date. Hence, in the view of above-mentioned facts and available details, incident may be concluded as fraud perpetrated by the DSA Soniya Sharma.	14-May-25
108	Ravi Vinod Kumar Gupta	C 29 Sector L D A Colony, Lucknow 226012 / Na	Uttar Pradesh	Ravi Vinod Kumar Gupta	Gold Loan Appraiser/ Assayer	The gold appraiser Mr. Ravi Vinod Kumar Gupta is beingconsidered as the perpetrator of fraud since he conducted all necessary testand could not identify spurious ornaments pledged by the borrower hence hisintention is suspected. The valuer has been terminated on 30.03.2024 for notidentifying the spurious ornaments. ·Hence the incident has been classified as Fraudperpetrated by valuer	14-May-25
109	Punjab Engineers And Consultants	Sco - 3, Kammy Plaza, Bindraban Road, Civil Lines, Ludhiana / 3706, Jassian Road, New Tagore Nagar, Haibowal Kalan, Ludhiana, Punjab-141001	PUNJAB	Punjab Singh	PropertyValuer	Inflated Valuations	14-May-25
110	Finiscope	First Floor, Prop Number 16, Keshav Complex, Veer Savarkar Block, Harkarpur, East Delhi - 110092 / NA	Delhi	Monika jain	DSA	Borrower Mahema Chaddha and Ritesh Chaddha in connivance with Monika Jain (Proprietor of DSA Finiscope) cheated the Bank by not hypothecating the vehicle in favour of Axis Bank and further selling the vehicle to the third party without obtaining the NOC from the bank. Presently the DSA is blacklisted and is not sourcing any business from the Bank.	04-Jul-25

111	M/s Shree Dadu Autos Pvt Ltd	B-XXIX-104/1, G.T Road, Sherpur Chownk, Ludhiana - 141003 / NA	PUNJAB	NA	Auto Loan Dealer	During investigation observed that financed vehicle Honda Activa [51D/ACTIVA 125DISC] was not delivered to borrowers instead delivered to the unknown third party without knowledge of the bank by breaching banks process which causing wrongful loss to our Bank and wrongful gain to themselves fraudulently committed the act of fraud, cheating and criminal breach of trust under the Bharatiya Nyaya Sahita. Considering these facts, dealer M/s Shree Dadu autos Pvt Ltd to be consider as suspected perpetrator in the case for not delivering the hypothecation/financed vehicle to borrowers and loan facility availed on hypothecation vehicle without the knowledge of the Bank.	24-Jul-25
112	ASP Jewellers	2822 Shop No 8 Gali No 18-19, Ajmal Khan Road, Karol Bagh Delhi 110005 / 11736 1st Floor Gali No-3 Sat Nagar Karol Bagh	Delhi	Satyapal Ananad Amit Anand	Valuer	Wrong valuation of jewelry	07-Aug-25
113	Mr. Sanjay Soni So Satyanarayan Soni	City/Village : Sadar Bazar Bundi District : Bundi State : Rajasthan PIN : 323001 / City/Village : Aijra Gali Bundi District : Bundi State : Rajasthan PIN : 323001	Rajasthan	Mr. Sanjay Soni So Satyanarayan Soni	Gold Loan Appraiser/ Assayer	Fraud in Gold Appraisal	13-Aug-25
114	Rudra Associates	219, Kalyan Commercial Hub, Beside Nilgiri Terrace , Natubhai Circle to Harinagar Cross Road , Nr Gotri Flyover , Vadodara -390021. /	Gujarat	Mukesh J Bhatt	Valuer	Agency failed to do valuation on the property against documents submitted to the bank.	22-Aug-25
115	M/s Dharun Credit Services	H NO. 2-1-59-1 NALLAKUNTA HYDERABAD / NA	HYDERABAD	NA	Collection Agency	Due to non-adherence of compliance guidelines	26-Aug-25
116	STF Enterprise	OFFICE NO.129 GROUND FLOOR,RAGHULEELA MALL,BEHIND POISAR BUS DEPOT,KANDIWALI WEST,MUMBAI / NA	MAHARASHTRA	Hanif Salauddin Shaikh	Collection Agency	Unauthorized repo of assets	26-Aug-25
117	M/S. Hi-Tech Investigation Services	S-5 2ND FLOOR,NEELKHANT PLAZA,43 RAJPUR ROAD,DEHRADUN / NA	UTTRAKHAND	Nishant Choudhary	Collection Agency	Misappropriation of Funds	26-Aug-25

118	M/S Honey Associates	26,2ND FLOOR,LAXMI CHAMBER,NAVJIVAN PRESS ROAD,NAVARANGAPURA HO AHMEDABAD / NA	AHMEDABAD	Kaushal Gordhanbhai Patel	Collection Agency	Unauthorized repo of assets	26-Aug-25
119	Pratham Associates	B/512 B G TOWER OPOSITE DELHI GATE,SHAHIBAG,AHMEDABAD / NA	AHMEDABAD	Narendrkumar Mangaldas Patel	Collection Agency	Misappropriation of Funds	26-Aug-25
120	Afford Motor India Private Limited	457/1 GORGE D SILSA WARD,1ST FLOOR NEAR CHHABRA KATANGA CROSSING GURAKHPUR,JABALPUR / NA	MADHYA PRADESH	NA	Collection Agency	Misappropriation of Funds	26-Aug-25
121	Ms Aachikizhavi Exports	122, AACHIKIZHAVI BHAVANAM, DHILIPAN CROSS STREET, METTU STREET, MADURAI / NA	TAMIL NADU	Raju Ratna Samy	Collection Agency	Misappropriation of Funds	26-Aug-25
122	Ms Karunya Agencies	384/1 NARAYANASAMY STREET SALEM SALEM / NA	TAMIL NADU	Mani Suresh	Collection Agency	Misappropriation of Funds	26-Aug-25
123	Rudraraj Associates	503, President Tower, SOUTH TUKOGANJ, INDORE, Indore, Madhya Pradesh, 452001 / NA	Madhya Pradesh	Sanjay Kumar Patidar	Collection Agency	Misappropriation of Funds	26-Aug-25
124	Fincap Solution	804, 8th Floor, GD-ITL Northex Towers, Pitampura, Netaji Subhash Place, North West Delhi, Delhi, 110034 / NA	Delhi	Anshu Bansal	Collection Agency	Misappropriation of Funds	26-Aug-25
125	Jai Maa Enterprises	CABIN NO.1 SECOND FLOOR,R K COMPLEX DANAMANDI,OPP ARRORA PALACE,GILL ROAD,LUDHIANA,PUNJAB / NA	PUNJAB	Gagan Wadhwa	Collection Agency	Misappropriation of Funds	26-Aug-25
126	Vivekam Collection Management	394/6, Block B, GREEN GARDENS,L BLOCK, Chennai, Chennai, Tamil Nadu, 600102 / NA	Tamil Nadu	Jayachandran Thenmozhi	Collection Agency	Misappropriation of Funds	26-Aug-25
127	KVN Traders	SHOP NO B 2 C 2 SECOND FLOOR PARSN COMMERCIAL COMPLEX NO 1 KODAMBAKKAM HIGH ROAD CHENNAI / NA	CHENNAI	Kanniah Veeraraghavan Narendra Babu	Collection Agency	Misappropriation of Funds	26-Aug-25
128	M/s. Sree Krishna Agencies	105 1ST FLOOR,NO.96 KAVERY COMPLEX,NUNGAMBAKKAM HIGH ROAD,CHENNAI / NA	CHENNAI	NA	Collection Agency	Misappropriation of Funds	26-Aug-25
129	Singh Solutions	5D BEDIADANGA 1ST LANE KASBA KOLKATA / NA	KOLKATA	Mukesh Singh	Collection Agency	Misappropriation of Funds	26-Aug-25

130	M/s Youngsters	2nd Floor, No 579, West of Chord Road 3rd Stage 4th Block Basaveshwara Nagar, Basaveshwara Nagar, Bengaluru, Bengaluru Urban, Karnataka, 560079 / NA	Karnataka	Belur Ningaiah Santhoshkumar	Collection Agency	Misappropriation of Funds	26-Aug-25
131	Sachin Satish Botre	62, Mg Road, Pacha Kadil Chowk Kapad Bazar, Shirur Pune Maharashtra 412210	Maharashtra	Sachin Satish Botre	Gold Loan Appraiser/ Assayer	The gold appraiser Mr. Sachin Satish Botre has been identified as the perpetrator of fraud since spurious gold could not be identified by him inspite of conducting all five mandatory tests.Hence, his intentions while conducting the tests is suspected. The valuer has been terminated on 31.05.2025 for not identifying the spurious ornaments.	23-Sep-25