

MANV & ASSOCIATES

Chartered Accountants



D-9/236A, Laxmi Nagar, Delhi-110092, Telefax : 22046114, Mob. : 9810323670, E-mail : ca_nkgupta@yahoo.com, www.manvindia.in

Form-REG-3

CHARTERED ACCOUNTANT'S CERTIFICATE

(To be submitted at the time of Registration of Project, Withdrawal of Money from Separate Account and Submission of Quarterly Progress Report)

No.-----

Date:-14.01.2026

Information as on 31.12.2025

Subject: Certificate of amount incurred on [GODREJ PALMIRETREAT -2] for Construction of 211 Residential Units Tower/Block/Building(s)(PHASE 2) situated on Khasra No./Plot No. SC-02/ F, Sector-150 Noida :demarcated by its boundaries (latitude and longitude of the end-points) to the North, to the South, to the East to the West of Village _____, Tehsil _____ Competent Authority/ Noida Development Authority, District: Gautam Budh Nagar, PIN -201301, admeasuring 58064 Sq. Meter area (12750) Sq.Mtrs of phase -2), being developed by M/s ACE Infracity Developers Private Limited [Promoter], (CIN : U70102UP2012PTC052254) , having RERA Registration No: UPRERAPRJ124632,RERA Designated A/C No.777705860084 Bank Name: ICICI BANK LTD.

PART-A

S.No.	Particulars	Rs. in lacs Total Estimated Cost	Rs. In lacs Amount incurred till last quarter	Rs. In lacs Amount incurred during the quarter	Rs. In lacs Amount incurred till now
1	Land Cost	3	4	5	6
1	(a) Acquisition cost of land and legal costs on land transaction				
	(a.1) For Project Estimation Purpose				
	i- In case of acquisition through Purchase, actual purchase price or the DM Circle Rate on the date of application of registration in U.P. RERA, whichever is higher	4,554.00			
	ii- In case of acquisition through Joint Development Agreement with land owner, the consideration as specified in the Joint Development Agreement or the DM Circle Rate on the date of application of registration in U.P. RERA, whichever is higher				
	iii- In case of inherited / gifted / through will, the cost of land shall be as per the DM circle rate on the date of application of registration of project in U.P. RERA				
	TOTAL OF LAND COST - For Project Estimation Purpose	4,554.00			
	(a.2) For Purpose of % Completion of the project and Withdrawal from Separate Account				
	i - In case of acquisition through Purchase, the actual purchase price will be considered	4,554.00	8,196.00	-	8,196.00
	ii- In case of acquisition through Joint Development Agreement with land owner, the cost of land shall be the actual cost incurred by the landowner				
	iii- In case of inherited / gifted / through will, the cost of land shall not be considered as there was no acquisition cost incurred by the promoter.				
	TOTAL OF LAND COST - For % completion and withdrawal purpose	4,554.00	8,196.00	-	8,196.00
	(b) Amount payable to obtain development rights, additional FAR and/or any other work under the provisions of Local Authority or State Government or Statutory Authority, if any;	-	-	-	-
	(c) Amounts payable to State Government or Competent Authority or any other statutory authority of the State or Central Government towards stamp duty, transfer charges, registration fees etc. (if not included in para (a) above);	-	-	-	-
	(d) Interest (Other than Penal Interest and Penalties etc.)				
	a) paid to Financial Institution / Scheduled Banks / NBFC on loan/ borrowing provided such loan/ borrowing has been utilised for purchase of land				
	b) paid on Unsecured Loan(s)- this interest amount will be restricted at State Bank of India - Marginal cost of Fund based lending Rate (SBI -MCLR) provided such loan has been utilised for purchase of land	116.00	2.00	-	2.00
	c) paid to the Competent Authority for acquisition of land				
	TOTAL OF LAND COST				
1A	- For Project Estimation Purpose i.e. a.1+ b+c+d	4,670.00			
1B	- For Withdrawal Purpose i.e. a.2+ b+c+d	4,670.00	8,198.00	-	8,198.00
2	Project Clearance Fees				
	(a) Fees paid to RERA	-	-	-	-
	(b) Fees paid to Local Authority	-	-	-	-
	(c) Consultant/Architect Fees (directly attributable to project)	-	8.00	73.36	81.36
	(d) Any other (specify)	-	2,241.00	-	2,241.00
	TOTAL OF FEES PAID	-	2,249.00	73.36	2,322.36

_____ hereby certifies that the land parcel for this project has not been mortgaged in any other project or for any other type of loans/borrowings.

3A	Cost of Construction and Development	(a) Cost of services (water, electricity, etc.) to construction site; Site Overheads.		11,547.00	5,334.00	531.69	5,865.69
		(b) Depreciation cost of machinery and equipment purchased, or hired and maintenance costs, consumables etc., so long as these costs are directly incurred in the construction of the concerned project;		-	-	-	-
		(c) Cost of materials actually purchased,		-	-	-	-
		(d) Cost of Salary and Wages (excluding cost of salaries of employees of the company not directly attached to project);		-	9,376.00	653.22	10,029.22
	Total of Construction and Development Cost (sum of (a) to (d) of 3A)			11,547.00	15,399.00	1,214.91	16,613.91
3B	The latest Engineer's Certificate i.e. REC-2)	Cost of Construction and Development incurred (the amount as reported in Row 4 of the latest Engineer's Certificate i.e. REC-2)		11,547.00	15,399.00	1,214.91	16,613.91
3C	Total Construction and Development Cost (Lower of 3A and 3B)	Interest on loan/borrowing (other than Penal Interest and Penalties etc.); provided such loan/borrowing has been utilised for construction of this project:			12,374.00	1,214.91	10,271.00
		a) paid to Financial Institution, Scheduled Banks, NBFC, and			1,162.00	-	1,162.00
		b) paid on "secured loans"- this interest amount will be restricted at State Bank of India - Marginal cost of Fund based Lending Rate (SBI-MCLR)"			-	-	-
3D	Interest on loan/borrowing (Other than Penal Interest and Penalties etc.); provided such loan/borrowing has been utilised for construction of this project:				12,374.00	1,214.91	10,271.00
3E	TOTAL COST OF PROJECT			11,547.00	13,536.00	1,214.91	11,433.00
4A	- For Project Estimation Purpose (S No. 1A + S No. 2 + S No. 3E)			16,217.00			
4B	- For % completion of the project and withdrawal purpose (S No. 1B + S No. 2 + S No. 3E)			16,217.00	23,983.00	1,288.27	21,953.36
5	Percentage completion of Construction & Development Work completed as per latest REC-2 i.e. (Amount in Row 4 of REC-2 / Amount in Row 3 of REC-2) x100						
6	Percentage completion of the Project (Proportional cost incurred on the project to the total estimated cost) = Col 6 of S No. 4B / Col 3 of S No. 4B						
7	Total amount received from allottees till date since inception of the Project						
8	70% Amount to be deposited in Separate Account (70% * S No. 7)						
9	Loan sanctioned for the project till date (secured and unsecured both)						
10	Loan disbursed for the project till date (secured and unsecured both)						
11	Interest on deposits (Revt facility) credited to the Separate account						
12	Total amount to be credited in the Separate Account till date (S No. 8 + S No. 10 + S No. 11)						
13	Cumulative Amount that can be withdrawn from Separate a/c, i.e. (Total Estimated Cost * Proportionate Cost Incurred on the Project) (Column 3 of S No. 4B * S No. 6)						
14	70% of the principal amount refunded on account of cancellation of unit (provided 70% of the amount collected was deposited to the Separate Account earlier). (The CA will necessarily ensure that units stand cancelled and if the 70% of the principal amount is to be refunded, the details shall be given in Part B of this Certificate)						
15	Amount actually withdrawn till date since inception of the project (This shall include 70% of the amounts already realised till date but not deposited in the Separate Account & the amount already withdrawn towards amount refunded to the allottees) towards cancellation of unit(s))						
16	Computed Balance in Separate A/c as on date (S No. 12 - S No. 15)						
17	Actual Balance available in Separate A/c as on date						
18	Difference between the computed balance and actual balance in Separate A/c (S No. 16 - S No. 17) Should be Nil						
19	Eligibility for withdrawal (ie. the amount that can be withdrawn) from the Separate A/c (Minimum of S No. 17 and (S No. 13 + S No. 14 - S No. 15))						
20	Amount to be directly paid to the vendors/ billers/ contractors/ Allottees (in case of refund as per S No. 15 above) as per Part B of this certificate						
21	Amount that can be finally transferred to the Transaction account (S No. 19 - S No. 20)						

MANV & ASSOCIATES

Chartered Accountants



D-9/236A, Laxmi Nagar, Delhi-110092, Telefax : 22046114, Mob. : 9810323670, E-mail : ca_nkgupta@yahoo.com, www.manvindia.in

CHARTERED ACCOUNTANT'S CERTIFICATE						Form-REG-3
(To be submitted at the time of Registration of Project, Withdrawal of Money from Separate Account and Submission of Quarterly Progress Report)						
No.-----		Date:-14.01.2026				
Information as on 31.12.2025						
Subject: Certificate of amount incurred on [GODREJ PALMRETREAT -2] for Construction of 211 Residential Units Tower/Block/Building(s)(PHASE 2) situated on Khasra No./Plot No. SC-02/ F, Sector-150 Noida: demarcated by its boundaries (latitude and longitude of the end-points) to the North, to the South, to the East to the West of Village _____, Tehsil _____ Competent Authority/ Noida Development Authority, District: Gautam Budh Nagar, PIN -201301, admeasuring 58064 Sq. meter area (12750) Sq.Mtrs of phase -2), being developed by M/s ACE Infracity Developers Private Limited [Promoter], (CIN : U70102UP2012PTC052254) having RERA Registration No: UPRERAPRJ124632, RERA Designated A/C No.777705800084 Bank Name: ICICI BANK LTD.						
PART-B						
We also certify that:						
Out of the amount reported in Column 6 of S No. 4B above:						
(a) Rs. 21953 Lacs has been actually spent on the land, construction and development of the project and has not been spent on any item other than the purpose given in Section 4(2)(f)(d) and is, therefore, admissible for withdrawal from the Separate Account (b) Rs. 10631 Lacs is the amount for which bills/ invoices from the biller/ vendor/ contractor have been received for the work already rendered by them for the land, construction and development work of this project and being due for payment are, therefore, admissible for payment from the Separate Account directly to the biller/ vendor/ contractor in their bank account as per the list given below. (c) Rs. NIL Lacs is the amount pertaining to the refund to be made to the Allottees where allotted units have been cancelled in compliance of U.P. RERA orders for refund to the concerned allottee or for the reason of default by the concerned allottee as per the Agreement For Sale entered into with that allottee.						
(in Rs)						
S No.	Name of the vendor/ contractor/ Allottee	Amount due	Amount due towards (detail of work)	Bank Name	IFSC	Bank Account No.
1	AKS STEEL COMPANY	2,309,870	Materials	Hdfc Bank Ltd	HDFC0002040	50200086306275
2	ANKIT ELECTRICALS PVT LTD	405,457	Materials	Kotak Mahindra Bank	KKBK0000198	8511217559
3	BHAWNA TRADERS	858,869	Materials	Union Bank Of India	UBIN0910571	510101004134027
4	CRMK	413,265	Materials	Hdfc Bank Ltd	HDFC0000088	50200013457790
5	DURGA TRADING CO	282,264	Materials	Kotak Mahindra Bank	KKBK0000289	5947326923
6	GAURI SHANKAR TRADING CO	63,012	Materials	Bank of India	BKID0007113	711320110000973
7	HILTI INDIA PRIVATE LIMITED	346,869	Materials	Hdfc Bank Ltd	HDFC0001385	13858640000018
8	OPAS BUILDCON LLP	104,268	Materials	Kotak Mahindra Bank	KKBK0000677	6146103100
9	SHIV SHANKER HARDWARE STORE	91,056	Materials	BANK OF INDIA	BKID0007113	711325130000604
10	SURYA MARBLE & TILES	1,050,903	Materials	Axis Bank Ltd	UTIB0001812	923030061774956
11	VERTICAL FINE INDIA (P) LTD	113,527	Materials	Icici Bank Ltd	ICIC0001579	157905001182
12	ANUJ ELECTRICALS	99,792	Labour Work	Hdfc Bank Ltd	HDFC0000563	50200026190011
13	DHARMENDRA SINGH	397,264	Labour Work	Hdfc Bank Ltd	HDFC0002432	24321530002842
14	KRISHNA YADAV	52,623	Labour Work	Kotak Mahindra Bank	KKBK0000205	7846081712
15	M. K. CONSTRUCTION	424,417	Labour Work	Icici Bank Ltd	ICIC0005252	525205500062
16	M. K. PROJECTS	156,943	Labour Work	Union Bank Of India	UBIN0534196	341901010035099
17	M/S DEVKI BUILDWELL PVT LTD	237,004	Labour Work	Punjab & Sind Bank	PSIB0000426	4261100036021
18	SHRI SAI DECCOR SOLUTIONS	659,340	Labour Work	Hdfc Bank Ltd	HDFC0000584	50200044957952
19	SOHIL	190,123	Labour Work	Union Bank Of India	UBIN0560430	604302010011710
20	YASHAWANT KUMAR	770,051	Labour Work	Punjab & Sind Bank	PSIB0021513	15131100900121
21	SHRI DURGA SCAFFOLDING NOIDA	1,332,142	Cost of Services	Hdfc Bank Ltd	HDFC0001309	13098020000221
22	CONTEKNIK ENTERPRISE PRIVATE LIM	64,264	Cost of Services	Bank Of Baroda	BARB0INDNAR	7920400000315
23	HILTI INDIA PVT LTD	26,710	Cost of Services	Hdfc Bank Ltd	HDFC0001385	13858640000018
24	NEW INDIA CONSTRUCTION EQUIPME	163,142	Cost of Services	Bank of Baroda	BARB0TRDPAT	21290200001397
Total		10,613,174				
This certificate is being issued on specific request of M/s ACE Infracity Developers Private Limited [Promoter], (CIN : U70102UP2012PTC052254) for UP RERA compliance. The certification is based on the information and records produced before us and is true and correct to the best of our/my knowledge and belief and according to explanation provided to us.						
For MANV & Associates, Chartered Accountants F R No.007351N N K Gupta Partner M. No: 085713 Place: New Delhi Date: 14-01-2026 UDIN: 26085713YXGKYX5115 Email: ca_nkgupta@yahoo.com Mobile No: 9810323670						

Date 07-01-2026

Ace Intracity Developers Private Limited

7th Floor, Ace Studio
Plot No 01 B, Sector -126
Noida Gautam Budh Nagar
Uttar Pradesh 201303

Dear Sir,

We refer to your request for confirmation of No-Lien over RERA Collection Account and RERA and retention Account of Godrej Palm Retreat (Projects), Sector 150, Noida

Account Title	Account Number	Remarks
GODREJ ACE 150 PHASE 1	777705800081	No Lien
GODREJ ACE 150 PHASE 2	777705800083	No Lien
GODREJ ACE 150 PHASE 1 70 ACCOUNT	777705800082	No Lien
GODREJ ACE 150 PHASE 2 70 ACCOUNT	777705800084	No Lien
GODREJ ACE 150 30 ACCOUNT	777705800085	No Lien
Godrej Palm Retreat I Escrow Account	777705290620	No Lien
Godrej Palm Retreat II Escrow Account	777705290621	No Lien
Godrej Palm Retreat I DSR Account	777705290622	No Lien
Godrej Palm Retreat II DSR Account	777705290623	No Lien

ICICI Bank Ltd

Authorized Signatory



ICICI Bank Limited
Office No. 11, Ground Floor,
Times Tower, M. G. Road,
Gurgaon - 122 001,
Haryana, India.

Tel. No.: (0124) 6695548
Fax No.: (0124) 6695548
Website www.icicibank.com
CIN :L65190GJ1994PLC021012

Regd. Office : ICICI Bank Tower, Near Chakli Circle,
Old Padra Road, Vadodara 390 007,
India.
Corp. Office : ICICI Bank Towers, Bandra-Kurla
Complex, Mumbai 400051, India.



[iCRM_90066530_10.129.54.208_202601794243]



Your Details With Us:

M/S.GODREJ ACE 150 PHASE 2
ACE INFRACITY DEVELOPERS,PVT LTD PLOT NO 1B,
SECTOR 126,
NOIDA
UTTAR PRADESH - INDIA - 201301



Your Base Branch: ICICI Bank Ltd, K6/7 ,K12 Kb12, Qutub Plaza, Dlf Phase 1, Gurgaon - 122002

Summary of Account as on 31-12-2025

I. Operative Account in INR

Type of Account	Account Number	Balance (INR)	MICR	IFSC	Nomination
Current	777705800083	0.00 Cr	110229030	ICIC0000177	Not Registered
TOTAL		0.00 Cr			

Statement of transactions in Account number: 777705800083 in INR For the period 01-12-2025 To 31-12-2025

Date	Particulars	Chq.No.	Withdrawals	Deposits	Autosweep	Reverse Sweep	Balance(INR)
01-12-2025	B/F						0.00 Cr
22-12-2025	NEFT-HDFCH00687634412-HDFC DISB FUNDED-0001-006003		0.00	39,20,497.00			39,20,497.00 Cr
22-12-2025	CMS/ NEFT PAYMENT INFIBEAM AVENUES LTD/ICICI BANK		0.00	529.19			39,21,026.19 Cr
22-12-2025	AS PER SI GODREJ PALM RETREAT PHASE-2 RERA 100%		39,21,026.19	0.00			0.00 Cr
Page Total:			39,21,026.19	39,21,026.19	0.00	0.00	0.00 Cr

Legends for transactions in your account statement

VAT/MAT/NFS - Cash withdrawal at other Bank ATM's EBA - Transaction on ICICI direct VPS/IPS - Debit card transaction TOP - Mobile recharge	INF - Internet fund transfer in linked accounts BIL - Internet Bill payment or funds transfer to Third party
---	---

Sincerely,
Team ICICI Bank

This is a system-generated statement.Hence, it does not require any signature.

Category of service: Banking &Financial Services. Registration No.MIV/ST/Bank &Finc/4.

REGD ADDRESS: ICICI BANK TOWER, NEAR CHAKLI CIRCLE,OLD PADRA ROAD ,VADODARA - 390 007, INDIA

This is an authenticated intimation/statement. Customers are requested to immediately notify the Bank of any discrepancy in the statement



[iCRM_90066530_10.129.54.208_202601794410]



Your Details With Us:

M/S.GODREJ ACE 150 PHASE 2 70 ACCOUNT
ACE INFRACITY DEVELOPERS,PVT LTD PLOT NO 1B,
SECTOR 126,
NOIDA
UTTAR PRADESH - INDIA - 201301



Your Base Branch: ICICI Bank Ltd, K6/7 ,K12 Kb12, Qutub Plaza, Dlf Phase 1, Gurgaon - 122002

Summary of Account as on 31-12-2025

I. Operative Account in INR

Type of Account	Account Number	Balance (INR)	MICR	IFSC	Nomination
Current	777705800084	196.63 Cr	110229030	ICIC0000177	Not Registered
TOTAL		196.63 Cr			

Statement of transactions in Account number: 777705800084 in INR For the period 01-12-2025 To 31-12-2025

Date	Particulars	Chq.No.	Withdrawals	Deposits	Autosweep	Reverse Sweep	Balance(INR)
01-12-2025	B/F						478.30 Cr
22-12-2025	TRF FRM RERA A/C 777705800083		0.00	27,44,718.33			27,45,196.63 Cr
31-12-2025	BIL/INFT/ELZ8803668/DES-FT from 777705800084 GODR		27,45,000.00	0.00			196.63 Cr
Page Total:			27,45,000.00	27,44,718.33	0.00	0.00	196.63 Cr

Legends for transactions in your account statement	
VAT/MAT/NFS - Cash withdrawal at other Bank ATM's EBA - Transaction on ICICI direct VPS/IPS - Debit card transaction TOP - Mobile recharge	INF - Internet fund transfer in linked accounts BIL - Internet Bill payment or funds transfer to Third party

Sincerely,
Team ICICI Bank

This is a system-generated statement.Hence, it does not require any signature.

Category of service: Banking &Financial Services. Registration No.MIV/ST/Bank &Finc/4.

REGD ADDRESS: ICICI BANK TOWER, NEAR CHAKLI CIRCLE,OLD PADRA ROAD ,VADODARA - 390 007, INDIA
This is an authenticated intimation/statement. Customers are requested to immediately notify the Bank of any discrepancy in the statement



[iCRM_90066530_10.129.54.208_202601794645]



Your Details With Us:

M/S.GODREJ PALM RETREAT 2 ESCROW ACCOUNT
P NO 01B SECTOR-126,NOIDA GAUTAM,BUDH NAGAR,
NOIDA
UTTAR PRADESH - INDIA - 201303



Your Base Branch: ICICI Bank Ltd, K6/7 ,K12 Kb12, Qutub Plaza, Dlf Phase 1, Gurgaon - 122002

Summary of Account as on 31-12-2025

I. Operative Account in INR

Type of Account	Account Number	Balance (INR)	MICR	IFSC	Nomination
Current	777705290621	0.00 Cr	110229030	ICIC0000177	Not Registered
TOTAL		0.00 Cr			

Statement of transactions in Account number: 777705290621 in INR For the period 01-12-2025 To 31-12-2025

Date	Particulars	Chq.No.	Withdrawals	Deposits	Autosweep	Reverse Sweep	Balance(INR)
01-12-2025	B/F						0.00 Cr
22-12-2025	TRF FRM RERA A/C 777705800083		0.00	11,76,307.86			11,76,307.86 Cr
23-12-2025	AS PER SI GODREJ PALM		11,76,307.86	0.00			0.00 Cr
31-12-2025	BIL/INFT/ELZ8803668/DES-FT from 777705800084 GODR		0.00	27,45,000.00			27,45,000.00 Cr
31-12-2025	AS PER SI GODREJ PALM		27,45,000.00	0.00			0.00 Cr
Page Total:			39,21,307.86	39,21,307.86	0.00	0.00	0.00 Cr

Legends for transactions in your account statement

VAT/MAT/NFS - Cash withdrawal at other Bank ATM's EBA - Transaction on ICICI direct VPS/IPS - Debit card transaction TOP - Mobile recharge	INF - Internet fund transfer in linked accounts BIL - Internet Bill payment or funds transfer to Third party
---	---

Sincerely,
Team ICICI Bank

This is a system-generated statement.Hence, it does not require any signature.

Category of service: Banking &Financial Services. Registration No.MIV/ST/Bank &Finc/4.

REGD ADDRESS: ICICI BANK TOWER, NEAR CHAKLI CIRCLE,OLD PADRA ROAD ,VADODARA - 390 007, INDIA

This is an authenticated intimation/statement. Customers are requested to immediately notify the Bank of any discrepancy in the statement



Detailed Statement

Name: **GODREJ PALM RETREAT 2 DSR ACCOUNT** A/C Branch: **GURGAON - DLF**

Address: **PLOT NO 01B SEC 126,NOIDA GAUTAM BUDH,NAGAR,NOIDA,201303,UTTAR PRADESH,INDIA** Branch Address: **K-6 & K-7 + K-12 & KB -12, QUTUB PLAZA, DLF - PHASE - 1, GURGAON,,GURGAON|,HARYANA,INDIA**

A/C No: **777705290623** A/C Type: **ODA**

Jt. Holder: Cust ID: **576122194**

Transaction Date from: **01/10/2025** Branch Code: **0177**

Transaction Period: **From 01/10/2025 To 31/12/2025** IFSC Code: **ICIC0000177**

Statement Request/Download Date: **13/01/2026** Account Currency:

Advanced Search

Amount from: **NA To NA**

Cheque number from: **NA To NA**

Transaction remarks:

Transaction type:

Sl No	Tran Id	Value Date	Transaction Date	Transaction Posted Date	Cheque no / Ref No	Transaction Remarks	Withdrawal (Dr)	Deposit (Cr)	Balance
No Transactions found during the selected date range.									

Page Total

Opening Bal: **0.00**

Withdrawals: **0.00**

Deposits: **0.00**

Closing Bal: **0.00**

Legends Used in Account Statement

1. BBPS - Bharat Bill Payment Service
2. BCTT - Banking Cash Transaction Tax
3. BIL - Internet Bill payment or funds transfer to Third party
4. BPAY - Bill payment
5. CCWD - Cardless Cash Withdrawal
6. DTAX - Direct Tax
7. EBA - Transaction on ICICI Direct
8. IDTX - Indirect Tax
9. IMPS - Immediate Payment Service
10. INF - Internet fund transfer in linked accounts
11. INFT - Internal Fund Transfer (Within ICICI Bank)
12. LCCBRN CMS - Local cheque collection
13. LNPY - Linked loan payment
14. MMT - Mobile Money Transfer (Insta FT - IMPS)
15. N chg - NEFT Charges
16. NEFT - National Electronics Funds Transfer System (Other Bank Fund transfer)
17. ONL - Online Shopping transaction (Payment done on third party website)
18. PAC - Personal Accident cover
19. PAVC - Pay any Visa credit card
20. PAYC - Pay to Contact
21. RCHG - Recharge
22. SMO - Smart Money order
23. T Chg - Travel Charges
24. TOP - Mobile recharge
25. UCCBRN CMS - Upcountry cheque collection
26. VAT / MAT / NFS - Cash withdrawal at other bank ATM
27. VPS / IPS - Debit card transaction
28. BIL - To third party is for RIB
29. GIB - Tax & Statutory payment,EPFO, ESIC
30. CMS - Internet bulk payment fund trf

-----End Of Statement-----