

General information about company	
Scrip code	543415
NSE Symbol	ANANDRATHI
MSEI Symbol	NA
ISIN	INE463V01026
Name of the company	Anand Rathi Wealth Limited
Whether company is SME	No
Class of Security	Equity Shares
Type of report	Quarterly
Quarter Ended / Half year ended/Date of Report (For Prelisting / Allotment)	30-06-2022
Date of allotment / extinguishment (in case Capital Restructuring selected) / Listing Date	
Shareholding pattern filed under	Regulation 31 (1) (b)
Whether the listed entity is Public Sector Undertaking (PSU)?	No

Declaration

Sr. No.	Particular	Yes/No	Promoter and Promoter Group	Public shareholder	Non Promoter-Non Public
1	Whether the Listed Entity has issued any partly paid up shares?	No	No	No	No
2	Whether the Listed Entity has issued any Convertible Securities ?	No	No	No	No
3	Whether the Listed Entity has issued any Warrants ?	No	No	No	No
4	Whether the Listed Entity has any shares against which depository receipts are issued?	No	No	No	No
5	Whether the Listed Entity has any shares in locked-in?	Yes	Yes	Yes	No
6	Whether any shares held by promoters are pledge or otherwise encumbered?	No	No		
7	Whether company has equity shares with differential voting rights?	No	No	No	No
8	Whether the listed entity has any significant beneficial owner?	No			

Table I - Summary Statement holding of specified securities

Category (I)	Category of shareholder (II)	Nos. Of shareholders (III)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+ (V)+ (VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			
								No of Voting (XIV) Rights			Total as a % of (A+B+C)
								Class eg: X	Class eg:y	Total	
(A)	Promoter & Promoter Group	15	20318531			20318531	48.82	20318531		20318531	48.82
(B)	Public	41945	21297696			21297696	51.18	21297696		21297696	51.18
(C)	Non Promoter-Non Public										
(C1)	Shares underlying DRs										
(C2)	Shares held by Employee Trusts										
	Total	41960	41616227			41616227	100	41616227		41616227	100

Table I - Summary Statement holding of specified securities

Category (I)	Category of shareholder (II)	No. Of Shares Underlying Outstanding convertible securities (X)	No. of Shares Underlying Outstanding Warrants (Xi)	No. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)	Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)
						No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	
(A)	Promoter & Promoter Group				48.82	20317025	99.99			20318531
(B)	Public				51.18	8290842	38.93			21297695
(C)	Non Promoter-Non Public									
(C1)	Shares underlying DRs									
(C2)	Shares held by Employee Trusts									
	Total				100	28607867	68.74			41616226

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group											
Sr.	Category & Name of the Shareholders (I)	Nos. Of shareholders (III)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			
								No of Voting (XIV) Rights			Total as a % of Total Voting rights
								Class eg: X	Class eg:y	Total	
A	Table II - Statement showing shareholding pattern of the Promoter and Promoter Group										
(1)	Indian										
(a)	Individuals/Hindu undivided Family	13	11027408			11027408	26.5	11027408		11027408	26.5
(d)	Any Other (specify)	2	9291123			9291123	22.33	9291123		9291123	22.33
Sub-Total (A)(1)		15	20318531			20318531	48.82	20318531		20318531	48.82
(2)	Foreign										
Total Shareholding of Promoter and Promoter Group (A)= (A)(1)+(A)(2)		15	20318531			20318531	48.82	20318531		20318531	48.82
B	Table III - Statement showing shareholding pattern of the Public shareholder										
(1)	Institutions										
(a)	Mutual Funds	9	4678651			4678651	11.24	4678651		4678651	11.24
(c)	Alternate Investment Funds	1	35000			35000	0.08	35000		35000	0.08
(e)	Foreign Portfolio Investors	3	372677			372677	0.9	372677		372677	0.9
Sub-Total (B)(1)		13	5086328			5086328	12.22	5086328		5086328	12.22
(3)	Non-institutions										
(a(i))	Individuals - i. Individual shareholders holding nominal share capital up to Rs. 2 lakhs.	39986	4874551			4874551	11.71	4874551		4874551	11.71
(a(ii))	Individuals - ii. Individual shareholders holding nominal share capital in excess of Rs. 2 lakhs.	56	5554217			5554217	13.35	5554217		5554217	13.35
(b)	NBFCs registered with RBI	1	56			56	0	56		56	0
(e)	Any Other (specify)	1889	5782544			5782544	13.89	5782544		5782544	13.89
Sub-Total (B)(3)		41932	16211368			16211368	38.95	16211368		16211368	38.95
Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)		41945	21297696			21297696	51.18	21297696		21297696	51.18
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder										
Total (A+B+C2)		41960	41616227			41616227	100	41616227		41616227	100
Total (A+B+C)		41960	41616227			41616227	100	41616227		41616227	100

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group									
Sr.	No. Of Shares Underlying Outstanding convertible securities (X)	No. of Shares Underlying Outstanding Warrants (Xi)	No. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)	Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)
					No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	
A	Table II - Statement showing shareholding pattern of the Promoter and Promoter Group								
(1)	Indian								
(a)				26.5	11025902	99.99			11027408
(d)				22.33	9291123	100			9291123
Sub-Total (A) (1)				48.82	20317025	99.99			20318531
(2)	Foreign								
Total Shareholding of Promoter and Promoter Group (A)= (A)(1)+(A)(2)				48.82	20317025	99.99			20318531
B	Table III - Statement showing shareholding pattern of the Public shareholder								
(1)	Institutions								
(a)				11.24	0	0			4678651
(c)				0.08	0	0			35000
(e)				0.9	0	0			372677
Sub-Total (B) (1)				12.22	0	0			5086328
(3)	Non-institutions								
(a(i))				11.71	1754580	35.99			4874550
(a(ii))				13.35	4352789	78.37			5554217
(b)				0	0	0			56
(e)				13.89	2183473	37.76			5782544
Sub-Total (B) (3)				38.95	8290842	51.14			16211367
Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)				51.18	8290842	38.93			21297695
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder								
Total (A+B+C2)				100	28607867	68.74			41616226
Total (A+B+C)				100	28607867	68.74			41616226

Individuals/Hindu undivided Family							
Scarial No.	1	2	3	4	5	6	7
Name of the Shareholders (I)	Anand Rathi	Pradeep Kumar Gupta	Amit Rathi	Priti Pradeep Gupta	Pradeep Kumar Gupta Huf	Navratan Mal Gupta Huf	Pooja Maru
PAN (II)	AADPR6532R	ABRPG5512H	ADQPR7850L	ABBPG7443H	AAAHP7870H	AAAHN8964Q	AADPR6529G
No. of fully paid up equity shares held (IV)	4971390	1902012	1425000	1162500	750000	720000	60000
No. Of Partly paid-up equity shares held (V)							
No. Of shares underlying Depository Receipts (VI)							
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	4971390	1902012	1425000	1162500	750000	720000	60000
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	11.95	4.57	3.42	2.79	1.8	1.73	0.14
Number of Voting Rights held in each class of securities (IX)							
Class eg:X	4971390	1902012	1425000	1162500	750000	720000	60000
Class eg:y							
Total	4971390	1902012	1425000	1162500	750000	720000	60000
Total as a % of Total Voting rights	11.95	4.57	3.42	2.79	1.8	1.73	0.14
No. Of Shares Underlying Outstanding convertible securities (X)							
No. of Shares Underlying Outstanding Warrants (Xi)							
No. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)							
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(Xi)(a) As a % of (A+B+C2)	11.95	4.57	3.42	2.79	1.8	1.73	0.14
Number of Locked in shares (XII)							
No. (a)	4971390	1902012	1425000	1162500	750000	720000	60000
As a % of total Shares held (b)	100	100	100	100	100	100	100
Number of Shares pledged or otherwise encumbered (XIII)							
No. (a)							
As a % of total Shares held (b)							
Number of equity shares held in dematerialized form (XIV)	4971390	1902012	1425000	1162500	750000	720000	60000
Reason for not providing PAN							

Reason for not providing PAN							
Shareholder type	Promoter	Promoter	Promoter Group	Promoter Group	Promoter Group	Promoter Group	Promoter Group

Individuals/Hindu undivided Family						
Scarial No.	8	9	10	11	12	13
Name of the Shareholders (I)	Tara Mantri	Phool Kaur Mundra	Krishnav Pradeep Gupta	Suresh Rathi	Asha Kailash Biyani	Aishwariya P Gupta
PAN (II)	AFHPM4009F	ADEPM6209J	CVKPG6886R	AADPR6528H	AAJPB8034E	AJWPG2544A
No. of fully paid up equity shares held (IV)	12000	10500	7506	3000	2000	1500
No. Of Partly paid-up equity shares held (V)						
No. Of shares underlying Depository Receipts (VI)						
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	12000	10500	7506	3000	2000	1500
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	0.03	0.03	0.02	0.01	0	0
Number of Voting Rights held in each class of securities (IX)						
Class eg:X	12000	10500	7506	3000	2000	1500
Class eg:y						
Total	12000	10500	7506	3000	2000	1500
Total as a % of Total Voting rights	0.03	0.03	0.02	0.01	0	0
No. Of Shares Underlying Outstanding convertible securities (X)						
No. of Shares Underlying Outstanding Warrants (Xi)						
No. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)						
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(Xi)(a) As a % of (A+B+C2)	0.03	0.03	0.02	0.01	0	0
Number of Locked in shares (XII)						
No. (a)	12000	10500	7500	3000	2000	0
As a % of total Shares held (b)	100	100	99.92	100	100	0
Number of Shares pledged or otherwise encumbered (XIII)						
No. (a)						
As a % of total Shares held (b)						
Number of equity shares held in dematerialized form (XIV)	12000	10500	7506	3000	2000	1500
Reason for not providing PAN						

Reason for not providing PAN						
Shareholder type	Promoter Group	Promoter Group	Promoter Group	Promoter Group	Promoter Group	Promoter Group

Individuals/Hindu undivided Family	
Scarial No.	
Name of the Shareholders (I)	Click here to go back
PAN (II)	Total
No. of fully paid up equity shares held (IV)	11027408
No. Of Partly paid-up equity shares held (V)	
No. Of shares underlying Depository Receipts (VI)	
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	11027408
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	26.5
Number of Voting Rights held in each class of securities (IX)	
Class eg:X	11027408
Class eg:y	
Total	11027408
Total as a % of Total Voting rights	26.5
No. Of Shares Underlying Outstanding convertible securities (X)	
No. of Shares Underlying Outstanding Warrants (Xi)	
No. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)	
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(Xi)(a) As a % of (A+B+C2)	26.5
Number of Locked in shares (XII)	
No. (a)	11025902
As a % of total Shares held (b)	99.99
Number of Shares pledged or otherwise encumbered (XIII)	
No. (a)	
As a % of total Shares held (b)	
Number of equity shares held in dematerialized form (XIV)	11027408
Reason for not providing PAN	

Reason for not providing PAN	
Shareholder type	

Any Other (specify)			
Scarial No.	1	2	
Category	Bodies Corporate	Bodies Corporate	Click here to go back
Name of the Shareholders (I)	Anand Rathi Financial Services Limited	Jaipur Securities Private Limited	
PAN (II)	AABCA3577G	AAACJ1456E	Total
No. of the Shareholders (I)	1	1	2
No. of fully paid up equity shares held (IV)	8661123	630000	9291123
No. Of Partly paid-up equity shares held (V)			
No. Of shares underlying Depository Receipts (VI)			
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	8661123	630000	9291123
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	20.81	1.51	22.33
Number of Voting Rights held in each class of securities (IX)			
Class eg: X	8661123	630000	9291123
Class eg: y			
Total	8661123	630000	9291123
Total as a % of Total Voting rights	20.81	1.51	22.33
No. Of Shares Underlying Outstanding convertible securities (X)			
No. of Shares Underlying Outstanding Warrants (Xi)			
No. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)			
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	20.81	1.51	22.33
Number of Locked in shares (XII)			
No. (a)	8661123	630000	9291123
As a % of total Shares held (b)	100	100	100
Number of Shares pledged or otherwise encumbered (XIII)			
No. (a)			
As a % of total Shares held (b)			
Number of equity	8661123	630000	9291123

shares held in dematerialized form (XIV)			
Reason for not providing PAN			
Reason for not providing PAN			
Shareholder type	Promoter	Promoter Group	

Mutual Funds						
Serial No.	1	2	3	4	5	6
Name of the Shareholders (I)	Franklin India Smaller Companies Fund	Dsp Small Cap Fund	Invesco India Equity Savings Fund	Sbi Small Cap Fund	Quant Mutual Fund - Quant Small Cap Fund	Icici Prudential Banking And Financial Services Fund
PAN (II)	AAATT4931H	AAAJD0430B	AAATL5351M	AABTS6407Q	AAATE0120D	AAAAI0038F
No. of fully paid up equity shares held (IV)	845481	823644	725168	698621	629197	441562
No. Of Partly paid-up equity shares held (V)						
No. Of shares underlying Depository Receipts (VI)						
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	845481	823644	725168	698621	629197	441562
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	2.03	1.98	1.74	1.68	1.51	1.06
Number of Voting Rights held in each class of securities (IX)						
Class eg: X	845481	823644	725168	698621	629197	441562
Class eg:y						
Total	845481	823644	725168	698621	629197	441562
Total as a % of Total Voting rights	2.03	1.98	1.74	1.68	1.51	1.06
No. Of Shares Underlying Outstanding convertible securities (X)						
No. of Shares Underlying Outstanding Warrants (Xi)						
No. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)						
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	2.03	1.98	1.74	1.68	1.51	1.06
Number of Locked in shares (XII)						
No. (a)	0	0	0	0	0	0
As a % of total Shares held (b)	0	0	0	0	0	0
Number of equity shares held in dematerialized form (XIV)	845481	823644	725168	698621	629197	441562
Reason for not providing PAN						
Reason for not providing PAN						

Mutual Funds

Mutual Funds	
Scarial No.	
Name of the Shareholders (I)	Click here to go back
PAN (II)	Total
No. of fully paid up equity shares held (IV)	4163673
No. Of Partly paid-up equity shares held (V)	
No. Of shares underlying Depository Receipts (VI)	
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	4163673
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	10
Number of Voting Rights held in each class of securities (IX)	
Class eg: X	4163673
Class eg:y	
Total	4163673
Total as a % of Total Voting rights	10
No. Of Shares Underlying Outstanding convertible securities (X)	
No. of Shares Underlying Outstanding Warrants (Xi)	
No. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)	
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	10
Number of Locked in shares (XII)	
No. (a)	0
As a % of total Shares held (b)	0
Number of equity shares held in dematerialized form (XIV)	4163673
Reason for not providing PAN	
Reason for not providing PAN	

Individuals - ii. Individual shareholders holding nominal share capital in excess of Rs. 2 lakhs.			
Serial No.	1	2	
Name of the Shareholders (I)	Feroze Azeez	Supriya Rathi	Click here to go back
PAN (II)	AHLPA4186B	ACQPR2435Q	Total
No. of fully paid up equity shares held (IV)	729210	1125000	1854210
No. Of Partly paid-up equity shares held (V)			
No. Of shares underlying Depository Receipts (VI)			
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	729210	1125000	1854210
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	1.75	2.7	4.46
Number of Voting Rights held in each class of securities (IX)			
Class eg: X	729210	1125000	1854210
Class eg:y			
Total	729210	1125000	1854210
Total as a % of Total Voting rights	1.75	2.7	4.46
No. Of Shares Underlying Outstanding convertible securities (X)			
No. of Shares Underlying Outstanding Warrants (Xi)			
No. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)			
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	1.75	2.7	4.46
Number of Locked in shares (XII)			
No. (a)	183150	1125000	1308150
As a % of total Shares held (b)	25.12	100	70.55
Number of equity shares held in dematerialized form (XIV)	729210	1125000	1854210
Reason for not providing PAN			
Reason for not providing PAN			

Any Other (specify)							
Serial No.	1	2	3	4	5	6	7
Category	Trusts	Trusts	Trusts	Trusts	HUF	Non-Resident Indian (NRI)	Others
Category / More than 1 percentage	Category	More than 1 percentage of shareholding	More than 1 percentage of shareholding	More than 1 percentage of shareholding	Category	Category	Category
Name of the Shareholders (I)		Rawal Family Trust	Azeez Family Trust	Suhas Gupta Family Trust			Non-Resident Repat
PAN (II)		AACTR3371B	AAETA8727E	AAOTS7776H			
No. of the Shareholders (I)	4	1	1	1	1392	130	182
No. of fully paid up equity shares held (IV)	1471452	512100	461225	455750	111507	248405	39604
No. Of Partly paid-up equity shares held (V)							
No. Of shares underlying Depository Receipts (VI)							
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	1471452	512100	461225	455750	111507	248405	39604
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	3.54	1.23	1.11	1.1	0.27	0.6	0.1
Number of Voting Rights held in each class of securities (IX)							
Class eg: X	1471452	512100	461225	455750	111507	248405	39604
Class eg:y							
Total	1471452	512100	461225	455750	111507	248405	39604
Total as a % of Total Voting rights	3.54	1.23	1.11	1.1	0.27	0.6	0.1
No. Of Shares Underlying Outstanding convertible securities (X)							
No. of Shares Underlying Outstanding Warrants (Xi)							
No. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)							
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	3.54	1.23	1.11	1.1	0.27	0.6	0.1
Number of Locked in shares (XII)							
No. (a)	1471075	512100	461225	455750	24083	204100	0
As a % of total Shares held (b)	99.97	100	100	100	21.6	82.16	0

Number of equity shares held in dematerialized form (XIV)	1471452	512100	461225	455750	111507	248405	39604
Reason for not providing PAN							
Reason for not providing PAN							

Any Other (specify)						
Scarial No.	8	9	10	11	12	
Category	LLP	Clearing Members	Bodies Corporate	Bodies Corporate	Bodies Corporate	
Category / More than 1 percentage	Category	Category	Category	More than 1 percentage of shareholding	More than 1 percentage of shareholding	
Name of the Shareholders (I)				Echjay Industries Private Limited	Maruti Nandan Colonizers Private Limited	Click here to go back
PAN (II)				AAACE1157B	AACCM6456B	Total
No. of the Shareholders (I)	9	32	140	1	1	1889
No. of fully paid up equity shares held (IV)	23546	2975	3885055	684101	636854	5782544
No. Of Partly paid-up equity shares held (V)						
No. Of shares underlying Depository Receipts (VI)						
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	23546	2975	3885055	684101	636854	5782544
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	0.06	0.01	9.34	1.64	1.53	13.92
Number of Voting Rights held in each class of securities (IX)						
Class eg: X	23546	2975	3885055	684101	636854	5782544
Class eg:y						
Total	23546	2975	3885055	684101	636854	5782544
Total as a % of Total Voting rights	0.06	0.01	9.34	1.64	1.53	13.92
No. Of Shares Underlying Outstanding convertible securities (X)						
No. of Shares Underlying Outstanding Warrants (Xi)						
No. Of Shares Underlying Outstanding convertible securities and No. Of Warrants (Xi) (a)						
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	0.06	0.01	9.34	1.64	1.53	13.92
Number of Locked in shares (XII)						
No. (a)	17273	0	466942	105000	0	2183473
As a % of total Shares held (b)	73.36	0	12.02	15.35	0	37.76
Number of equity shares held in dematerialized form (XIV)	23546	2975	3885055	684101	636854	5782544

Reason for not providing PAN						
Reason for not providing PAN						