

LOAN AGREEMENT

This LOAN AGREEMENT made on the date and at the place stated in the Schedule hereto

BETWEEN

The "Borrower", as defined in the Schedule hereto, of the One Part,

AND

CITIBANK, N.A., a national banking association duly constituted, registered and in existence in accordance with the laws of the United States of America now in force, and having its Head Office at 399 Park Avenue, Borough of Manhattan, City of New York, and having an office in India among other places at the address stated in the Schedule hereto (and hereinafter referred to as the "Bank" which expression, unless repugnant to the context, shall be deemed to include its successors and assigns), of the Other Part.

WHEREAS

- a) The Borrower has applied to the Bank for a loan for the Borrower's professional/personal requirements.
- b) The Bank has agreed to grant the loan applied for upon the mutually agreed terms and conditions herein appearing.

NOW THIS AGREEMENT WITNESSES as under:

1. Upon the representations and information provided by the Borrower in the application for the loan made to the Bank, the Bank hereby agrees to lend to the Borrower the sum specified in the Schedule hereto for the professional / personal requirements of the Borrower, which loan is hereinafter referred to as the "Loan".
2. The Borrower shall pay a one-time up-front fee specified in the Schedule hereto, which fee shall be deducted by the Bank at the time of disbursement of the Loan. The Borrower agrees that the above fee may also be utilized to partially defray expenses that may be incurred by the Bank towards documentation and other incidental expenses incurred in origination of the Loan.
3. The Bank shall send to the Borrower, a statement of account as of 31st March of each year showing the amount due, the interest charged, and such other particulars as the Bank may deem required. Unless the Borrower notifies the Bank in writing on or before 30th of May each year, of either non-receipt of the said statement or of any discrepancy therein, it shall be presumed that the Borrower accepts the correctness of the statement and the contents thereof.
4. The Loan shall carry interest at the rate specified in the Schedule hereto, with monthly or other rests, on the outstanding balance, in consonance with the policy of the Bank and the guidelines of Reserve Bank of India, with changes in the periodicity of rest, if any, being communicated to the Borrower by the Bank from time to time.

The Bank shall in its discretion, be entitled, at any time, with notice to the Borrower, to revise upwards or downwards the rate of interest having regard to applicable regulations, conditions in the money market, availability of loanable funds and the Citibank prime-lending rate at the relevant time.

5. (a) The Loan shall be repayable forthwith on demand, and accordingly, notwithstanding a repayment schedule for the Loan, the Bank shall have the right to be paid forthwith on demand the entire Loan along with all other dues, including interest, in respect of the Loan.
- (b) Without prejudice to the aforesaid, the Bank, in its absolute discretion, permits the Borrower repay the Loan, and the interest payable thereon, in monthly installments as per the repayment schedule specified in the Schedule annexed hereto, which installments are hereinafter referred to as "The Equated Monthly Installments" or "EMI".
- (c) The repayment schedule for the Loan, is without prejudice to the rights of the Bank to re-compute the interest in case of variation of the same, and on such re-computation payments shall be made by the

Borrower in accordance with such amended repayment schedule(s) as may be intimated by the Bank to the Borrower.

- (d) In the event of the Loan being availed of on or after the Twentieth (20th) of a month, the Interest payable by the Borrower for the residuary days of the said month may be paid by the Borrower upfront (as specified in the Schedule) or the EMI may be paid by the Borrower on the first (1st) of the English calendar month succeeding the month in which the Loan has been disbursed to the Borrower. It is hereby clarified that in the event the Borrower avails of the first option the Loan shall run for an additional month over and above the Loan tenure.
 - (e) The Borrower shall reimburse or pay to the Bank, on demand, the amount paid or payable by it to any Governmental authority or any other regulatory agency, whether in India or abroad, on account of any interest tax or other tax, levies, charges etc. levied by such Government authority or agency on the interest or any other amount/service(s) (and/or other charges) payable to the Bank.
6. The due date for the repayment of EMIs shall be 7th of every month following the month of disbursement in respect of the Loan. The post dated cheques/payment instructions shall be presented starting the 1st of every month, however, the Loan of the Borrower shall not be considered past due or attract past due charges/penalty charges/bounce charges, if the payment is received by the 7th of the respective month. Strict compliance with the repayment Schedule is an essential condition for the grant and continuance of the Loan. Any delay in the payment of an EMI shall entail an additional interest of 2% p.a. above the prevalent rate upon the outstanding balance of the Loan, without prejudice to the other rights of the Bank in respect of such default.
 7. The Borrower agrees to issue post-dated cheques (PDCs)/ ECS and PDCs/ SIs and PDCs (hereinafter referred to as 'Repayment Instructions') for the repayment of the Loan and is fully cognizant that dishonour of cheques is a criminal offence under the law.
 8. The Borrower acknowledges that the ECS/SI mode of repayment is over and above the PDC's issued in favour of the Bank in advance for the payment of the EMIs and the Bank may at any time at its sole discretion with prior notice to the Borrower make a demand for the repayment to be made by issue of PDC's. The Borrower undertakes that the Borrower shall not revoke the ECS/SI mode for payment of the EMIs during the tenure of this Agreement except with the prior approval of the Bank. In case the Borrower revokes his consent to participate in the ECS/SI mode without obtaining the prior written consent of the Bank, the same shall be deemed to be an Event of Default as mentioned in clause 11 of this Agreement and without prejudice to other rights and remedies available to the Bank under this Agreement and/or under any other applicable law in force, the Bank shall have the right to forthwith recall the Loan without giving any notice to the Borrower. Notwithstanding anything contained herein the Bank shall have the right to initiate criminal action under the laws applicable for the time being in force against the Borrower.
 9. The Borrower shall be liable to pay a charge not exceeding Rs. 500/- or such other amount as may be stipulated by the Bank from time to time, for dishonour of any Repayment Instruction on the first presentation of the Repayment Instruction and a further charge not exceeding Rs. 500/- or such other amount as may be stipulated by the Bank from time to time, on dishonour on the second presentation of the Repayment Instruction. This would be without prejudice to the rights of the Bank under the Negotiable Instruments Act, 1881 and other rights of the Bank under this Agreement or otherwise.
 10. Any dispute, including about the interest computation, shall not entitle the Borrower to withhold payment demanded by the Bank and/or payment of any EMI.
 11. The Borrower agrees and undertakes not to, and warrants and represents to the Bank that the Borrower shall not, utilize the Loan for any antisocial, unlawful, or speculative purposes.
 12. The Borrower shall be deemed to have committed an act of default on the happening of inter-alia, any one or more of the following events (hereinafter referred to as "**Event of Default**"):
 - (a) The Borrower fails to pay the Loan or any fee, charges or costs in the manner herein contained, or any EMI or any other amount due hereunder remains unpaid for a period of 15 (fifteen) days from the date on which becomes due; or

- (b) The Borrower commits breach of any of the terms and conditions and/or covenants herein or any misrepresentation to the Bank; or
 - (c) If a receiver is appointed or attachment is levied for or upon any of the assets of the Borrower or the Borrower, being an individual, has been subjected to the initiation of insolvency proceedings or has been declared an insolvent or, being a corporation, has been subjected to the filing of a petition for its winding-up or has been ordered to be wound up or, being a partnership firm has been subjected to the possibility of dissolution or cessation of business; or
 - (d) Proceedings by any authority, court of law or professional body or association, for any misconduct or breach/violation of any law or regulations or code of conduct, etc., are taken against the Borrower; or
 - (e) The Borrower fails to furnish any information or documents that may be required by the Bank; or
 - (f) If a cheque/ECS/SI in respect of any payment is not paid on the due date thereof; or
 - (g) The Borrower commits a default of any of the terms and conditions in respect of any other loan or facility provided by the Bank and/or all the companies/entities/subsidiaries/affiliates thereof under Citigroup and/or any other bank/financial institution/society etc; or
 - (h) Where the Borrower, or where the Loan has been provided to more than one Borrower, any of the Borrowers, is Divorced or dies (applicable in case of an individual); or
 - (i) There is any change in the constitution, management or existing ownership or control of management or of share capital of the Borrower; or
 - (j) The Borrower or either of them, as the case may be, changes his/her employment or occupation or leaves temporarily or permanently, or while remaining in the same employment, or continuing in the same occupation, is posted or located at a place other than a place acceptable to the Bank; or
 - (k) The Borrower commits a default under any other agreement or contract entered in to by the Borrower with the Bank or with any third party and the same is not remedied to the satisfaction of the Bank within such time as the Bank may in its absolute discretion specify; or
 - (l) There exists any other circumstance, which, in the sole opinion of the Bank, jeopardizes the Bank's interests.
13. In the event of the Borrower committing any act of default and/or on the occurrence of any Event of Default as aforesaid, then notwithstanding anything to the contrary herein contained, or in any other agreement, document or instrument between the Borrower and the Bank shall be entitled at its absolute discretion to inter alia:
- (a) Call upon the Borrower to pay forthwith the outstanding balance of the Loan together with interest and all sums payable by the Borrower to the Bank under this Agreement and/or any other agreements, documents or instruments between the Borrower and the Bank;
 - (b) Without any prior or further notice to the Borrower, disclose to the Reserve Bank of India or any other authority or any other third person, the name/identity of the Borrower and the fact of the Borrower having committed the act of default with full details thereof;
 - (c) Exercise the Bank's right of lien and set-off all monies and accounts standing in the Borrower's name in the Bank.
 - (d) Without prejudice to the above, the Bank shall have the right to proceed against the Borrower independent of any right of lien/set-off to recover the outstanding dues from the Borrower.
14. The Bank shall have the right to recall the Loan at any time at its discretion, without assigning any reasons for such recall, and upon such recall, the Loan and all other amounts stipulated by the Bank shall be payable forthwith.

15. PRE-PAYMENT BY BORROWER

The Borrower may prepay the entire outstanding balance of the Loan by giving prior notice in writing to be received by the Bank not less than 30 (thirty) days prior to any pre-payment after the expiry of the first six (6) months of the Loan tenure. Such prior notice of pre-payment shall only be accepted by the Bank in the first 15 days of the month. In such an event, the Bank shall be entitled to charge 5%, or any other rate which may be applicable at that time as per the Bank's policy, of the amount so prepaid as a prepayment fee. Prepayment will be applied to EMIs in inverse order of maturity. The interest and any other charges etc. would be leviable till the end of the month in which the prepayment notice expires. The prepayment shall take effect only if cheques have been cleared and proceeds thereof realised by the Bank in clear funds. Any cash payments offered by the Borrower shall be subject to the Bank's sole discretion as to whether or not to accept the same.

16. The Borrower shall be liable for all amounts due and all costs etc. incurred for any recovery proceedings in respect of the Loan.
17. The records maintained by the Bank shall be conclusive proof of the amounts outstanding from and due by the Borrower. A certificate in writing signed by an officer of the Bank stating the amount due at any particular time shall be conclusive evidence as against the Borrower. However, nothing herein shall prejudice the Bank's interests or rights if there is any clerical or arithmetical error in the interest calculations due and payable by the Borrower.
18. Any notice/letter/other document shall be sent by the Bank to the Borrower at the last intimated address of the Borrower and shall be deemed to have been delivered within 48 hours after it has been sent by registered post, under certificate of posting, ordinary post or courier at the discretion of the Bank. All writings from the Borrower to the Bank must be received from the Borrower by the Bank at the address specified in the Schedule.
19. The Borrower shall notify the Bank in writing of any change in the Borrower's address within a week of the said change.
20. The Borrower declares that all information given in the application for the Loan and the supporting documents is absolutely correct and no misrepresentation, either directly or otherwise, has been made. The Bank shall be entitled to take such action as it deems fit in the event the Borrower provides any inaccurate, false information to the Bank and/or misrepresents in any manner whatsoever any inaccuracy or falsehood or misrepresentation on the part of the Borrower.
21. The Borrower shall pay all duties, levies, costs and other expenses incurred or suffered by the Bank in the course of and/or for reason of providing the Loans and/or other sums to the Borrower including the costs, expenses (including attorney's fees) for enforcing this Agreement or for recovery of the Loan and all amounts payable under this Agreement.
22. In case of individuals who are joint Borrowers though only one of them may be a professional or employed, both shall be jointly and severally liable and responsible for fulfillment of all obligations hereunder and the term "Borrower" shall be construed accordingly.
23. The Borrower expressly recognizes and accepts that the Bank shall, without prejudice to its right to perform such activities itself or through its officers or employees, be entitled and have full power and authority to appoint one or more third parties as the Bank may select and to delegate to such third party all or any of its functions, rights and powers under this Agreement relating to administration of the Loan including the right and authority to collect and receive on behalf of the Bank from the Borrower any payments and other amounts due by the Borrower under this Agreement and to perform and execute all lawful acts, deeds, matters and things connected therewith and incidental thereto including sending notices, attending the residence or office of the Borrower or otherwise contacting the Borrower (including the authorised signatory(ies)/representative(s), Guarantor(s) of the Borrower), receiving cash/cheques/drafts/mandates from the Borrower (including the authorised signatory(ies)/representative(s), Guarantor(s) of the Borrower) and giving valid and effectual receipts and discharge to the Borrower. For the purpose aforesaid, the Bank shall be entitled to disclose to any such third parties (including the authorised signatory(ies)/representative(s), Guarantor(s) of the Borrower) all necessary or relevant information pertaining to the Borrower and the Loan and the Borrower hereby consents to such disclosure by the Bank.

Notwithstanding the above, in the event of the Borrower committing any act of default and/or the occurrence of any Event of Default, the Borrower expressly accepts and authorizes the Bank and/or any such third party as the Bank may select to contact any third party(ies) (including the authorised signatory(ies), representative(s), Guarantor(s), the adult family members, secretary, accountants etc. of the Borrower) and disclose all necessary or relevant information pertaining to the Borrower and the Loan and the Borrower hereby consents to such disclosure by the Bank (and/or any such third party as the Bank may select). The Borrower further expressly authorises the Bank (and/or any such third party as the Bank may select) to receive payments or such other security as may be offered by such third parties (including authorised signatory(ies), representative(s), Guarantor(s), the adult family members, secretary, accountants etc. of the Borrower) towards discharge of the Loan.

24. The Borrower hereby agrees that the occurrence of any Event of Default hereunder shall also be treated as an event of default under any other facility being availed by the Borrower from the Bank and/or all the companies/entities/subsidiaries/affiliates thereof under Citigroup and the Bank is hereby authorized by the Borrower to retain and to continue to hold and/or set off/realize/sell any assets (including but not limited to fixed deposits and/ or all monies and/or accounts standing in the Borrower's name) of the Borrower held by the Bank as a security and/or otherwise and adjust the proceeds thereof towards repayment of the Loan including any interest and other charges due and payable by the Borrower to the Bank and/or all the companies/entities/subsidiaries/affiliates thereof under Citigroup
25. The Borrower expressly recognizes and accepts that the Bank shall, without reference to or intimation to the Borrower, be absolutely entitled and have full power and authority, to sell and /or assign to any third party or person as the Bank may decide the Loan and all outstanding dues under this Agreement in any manner, in whole or in part and on such terms as the Bank may decide including reserving to the Bank the power to proceed against the Borrower, on behalf of the assignee or transferee, in the event of default in payment of any amounts due by the Borrower under this Agreement. Any such sale or assignment shall bind the Borrower and the Borrower shall accept the third party as its sole creditor or creditor jointly with the Bank, as the case may be, and in such event the Borrower shall pay to the Bank or such creditor or as the Bank may direct the outstanding amounts due from the Borrower under this Agreement.
26. The Borrower does hereby indemnify and agree to keep indemnified the Bank from time to time and at all times hereafter against all claims, costs, losses and expenses that may be incurred by the Bank by reason of any act or default on the part of the Borrower in respect of the Loan and/or for the recovery of the outstanding dues (including legal/attorney fee) and / or on account of failure of the Borrower of any of the terms and conditions herein.
27. The Borrower further authorizes the Bank, in addition to any other right enjoyed by the Bank, that, in the event of the Borrower committing any default under the terms of this Agreement, the Bank shall be entitled, without being required to issue any further notice to this intent to the Borrower, to disclose to the Reserve Bank of India or to any other competent authority or to any third person, or credit bureau, or court of law or authority, as the case may be, the name/identity of the Borrower and the fact of the Borrower having committed any act of default as aforesaid.
28. Notwithstanding the foregoing, the Borrower understands that as a pre-condition relating to grant of the Loan to the Borrower the Bank requires the Borrower's consent for the disclosure by the Bank of information and data relating to the Borrower, of the Loan availed of/ to be availed by the Borrower, obligations assumed/ to be assumed by the Borrower in relation thereto and default, if any, committed by the Borrower in discharge thereof.

Accordingly, the Borrower hereby agrees and gives consent for the disclosure by the Bank of all or any such

- (a) information and data relating to the Borrower;
- (b) the information or data relating to the Loan/any credit facility availed of/to be availed by the Borrower; and
- (c) default, if any, committed by the Borrower in discharge of such obligation as the Bank may deem appropriate and necessary to disclose and furnish to Credit Information Bureau (India) Limited and any other agency authorized in this behalf by Reserve Bank of India.

The Borrower further declares that the information and data furnished by the Borrower to the Bank are true and correct.

The Borrower also understands that:

- (a) the Credit Information Bureau (India) Limited and any other agency so authorized may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them; and
- (b) the Credit Information Bureau (India) Limited and any other agency so authorized may furnish for consideration the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors or registered users, as may be specified by the Reserve Bank in this behalf.

- 29. The Borrower hereby expressly authorises the Bank and/or all companies/entities/subsidiaries/affiliates thereof under Citigroup and their agents to exchange, share or part with all the information relating to the Borrower's Loan details and repayment history information and all information pertaining to and contained in this Agreement to affiliates/subsidiaries of the Bank/ Banks/Financial Institutions/Credit Bureaus/ Agencies/Statutory Bodies as may be required and undertakes not to hold the Bank and/or affiliates/subsidiaries of the Bank and their agents liable for use of the aforesaid information. The Borrower further expressly authorises the Bank and/or all the companies/entities/subsidiaries/affiliates thereof under Citigroup and their agents to offer and/or sell to the Borrower any of the products or services offered by the Bank and/or all/any of the companies/entities/subsidiaries/affiliates thereof under Citigroup.
- 30. The Borrower hereby undertakes to keep the Bank informed and authorises the Bank to update any change in the Borrower's e-mail ID, Telephone number, Mobile number and Address that the Bank may be informed of or be available with the Bank and/or any of the Bank's subsidiaries/affiliates/associates and/or all the companies /entireties/ subsidiaries/affiliates thereof under Citigroup and hereby authorises the Bank to contact the Borrower, by post, fax, telephone, e-mail, SMS/text messaging.
- 30. The Borrower hereby expressly authorises the Bank, its authorised representatives, agents, servants and third parties as appointed under the provisions of Clause 23 to use the information provided by the Borrower to get in touch with the Borrower (including the authorised signatory(ies)/representative(s), Guarantor(s) and third parties including the family members of the Borrower) whose information the Borrower has provided to the Bank.
- 31. The Borrower further acknowledges that the Bank shall also be entitled to disclose all aforesaid information/documents etc. pursuant to the order/direction of the Court of law/Tribunal/Arbitrator, as and when required.
- 32. The Bank shall be entitled to exercise this right of disclosure without being required to inform and/or issue any further notice in this respect to the Borrower.
- 33. Without prejudice to all other rights as the Bank or any of the third parties appointed by the Bank may have under this Agreement and under law, on the occurrence of an Event of Default, the Borrower may be sent reminders from time to time for settlement of any outstanding under the Loan Facility, by post, fax, telephone, e-mail, SMS text messaging via mobile phone.
- 34. Subject to the Borrower paying the EMIs in the manner provided in the Agreement, and at the request of the Borrower in this regard, the Bank may at its sole discretion and subject to the applicable terms and conditions therefor, allow the Borrower to avail of a loan facility of an amount and tenor as is mutually agreed to between the Bank and the Borrower. Such loan facility amount shall be sanctioned by way of exchange of letters on terms and conditions mentioned therein which will form part and parcel of this Agreement and the amount will be disbursed to the Borrower.
- 35. In the event that the Borrower elects to use the facility of internet Banking, E-Commerce and mobile Banking facilities, the application for and use of the said facilities will be subject to the terms and conditions therefor as prevailing from time to time, and the Borrower agrees to ensure that the Borrower obtains, reads, understands, accepts, and complies with and acts in accordance with the terms and conditions therefor.

The Bank will allot a User Password (QPIN/IPIN/HPIN) number for the Borrower and the Borrower agrees as follows:

- (a) The User Password (QPIN/IPIN/HPIN) may be communicated to the Borrower in such manner as deemed fit by the Bank at the risk of the Borrower.
- (b) The Borrower shall not disclose the User Password (QPIN/IPIN/HPIN) to any person and shall further prevent discovery of the same by any person.

Notwithstanding the same, the Bank shall not be liable in any manner for access to the account of the Borrower by use of the User Password (QPIN/IPIN/HPIN) by any person whomsoever.

- (c) The Bank, may at its discretion allow the Borrower at any time to access the loan account and verify the statements and position based on the User Password (QPIN/IPIN/HPIN) issued.
- (d) In case of loss, theft and disclosure of the User Password (QPIN/IPIN/HPIN), the Borrower shall communicate the same to the Bank and in any event not later than 48 hours.
- (e) On intimation of theft, loss and disclosure of the User Password (QPIN/IPIN/HPIN) to any other person, the Bank will endeavor its best to prevent access of the same by any other third party.
- (f) The Bank further reserves its right to refuse to perform any transaction if the Bank has reason to believe, (which decision of the Bank shall not be questioned and disputed) that the User Password (QPIN/IPIN/HPIN) has been misused or being used in any other manner.

- 36. The Schedule annexed hereto shall be deemed to be an integral part of this Agreement, as though the provisions thereof are set out herein.
- 37. This Agreement shall be governed by the laws of India and in all matters arising out of this Agreement the Borrower hereto submit to the exclusive jurisdiction of the Courts at the place of the Bank's Branch Office given in Schedule I herein.
- 38. The Borrower acknowledges and agrees to contact / call CitiPhone Banking for any queries regarding the Loan and in order also to carry out transactions over the telephone. The Borrower agrees that use of CitiPhone Banking will be subject to the terms and conditions therefor as prevailing from time to time, and the Borrower agrees to ensure that the Borrower obtains, reads, understands, accepts, and complies with and acts in accordance with the terms and conditions therefor.
- 39. This Agreement shall come to an end upon the Bank having, to its satisfaction, received all dues and outstandings, and payments, required to be made by the Borrower hereunder to the Bank.

SCHEDULE

For Company "Borrower" means _____ Limited / Private Limited, a Company incorporated under the provisions of and within the meaning of the (Indian) Companies Act, 1956 and having its Registered office at _____ and, unless the context otherwise requires, the expression "Borrower" shall include its successors.

For Individual "Borrower means Mr./Ms. _____ S/o/D/o/ W/o _____ and Mr. /Ms. _____ S/o/D/o/ W/o _____ permanently residing at _____, and, unless the context otherwise requires, the expression "Borrower" shall include his/her/their respective heirs,executors and legal representatives.

For Partnership Firms "Borrower" means Mr./ Ms. _____, and Mr./Ms. _____ and Mr./Ms. _____ all trading in partnership under the name and style of _____, with its office at _____, registered with the Registrar of Firms, _____, under No. _____, and the expression "Borrower" shall, unless precluded by the

subject or context, include the partners for the time being of the said firm and the heirs, executors and legal representatives of the deceased partners.

For sole Proprietor "Borrower" means Mr./Ms. _____ trading in the name and style of _____ at _____ as the sole proprietor thereof, and the expression "Borrower" shall unless precluded by the subject or context, include his / her heirs, executors and legal representatives, and the owner for the time being thereof.

1. Date of Agreement :
2. Place of Agreement :
3. Address of Branch of Bank : _____

4. Amount of Loan sanctioned by the Bank : Rs. _____
5. Purpose of Loan : _____
6. Occupation /Business of Borrower : _____
7. Rate of interest on Loan : _____ % p.a.

Note: The above interest rate is inclusive of interest tax.

8. One-time up-front fee on the Loan amount sanctioned: _____ %
9. Amount for Interest to be paid upfront _____
9. Number of Equated Monthly Installments: _____ to be paid by the Borrower
10. Amount of an Equated Monthly Installment: Rs. _____

IN WITNESS WHEREOF the Parties hereto, have executed these presents on the day and year first herein above written.

Borrower(s) Signatures X _____

Co-borrower(s) Signatures X _____

The Common Seal of _____ Limited was hereunto affixed pursuant to a resolution of The Board passed at a meeting held at _____ on the day _____ in the presence of _____ and _____

(Directors)
(in case of the Borrower is company)

Signature on behalf of the Bank