

**STATEMENT OF ACCOUNT**

CANARA BANK  
 Account Branch : 3044-MUMBAI CBD BELAPUR NAVI MUMBAI 400614  
 44:32 PM  
 IFSC : CNRB0003044  
 MICR : 400015138

DATE: 06-04-22 14:

Account No : 3110201007899  
 Product Name : CURRENT ACCOUNT- GENERAL  
 Customer ID : 301777199  
 Customer Name : Ms SMART PIU MSRLM  
 Address : 5TH FLOOR SOUTH WING  
 CIDCO BUILDING CBD BELAPUR  
 KONKAN BHAVAN NAVI MUMBAI  
 THANE  
 MAHARASHTRA  
 IN  
 400614

Nominee Reference num :  
 Nominee Name :  
 Account Title : SMART PIU MSRLM  
 Joint Holder's/Authorised :  
 Person's Name :

Period : 01-04-2021 To 06-04-2022  
 Name Currency : INDIAN RUPEES  
 Swift code : CNRBINBBBFD

TRANS DATE	VALUE DATE	BRANCH	REF/CHQ.NO	DESCRIPTION	WITHDRAWS	DEPOSIT	BALANCE
01-APR-21	01-APR-21	0		B/F ...	0.00	0.00	0.00
22-SEP-21	22-SEP-21	3044		SWEEP-IN CREDIT - 2829214000001	0.00	30.00	30.00
22-SEP-21	22-SEP-21	3044		SMS ALERT CHARGES CADUE DT:27-MAR-21	30.00	0.00	0.00
22-SEP-21	22-SEP-21	3044		SWEEP-IN CREDIT - 2829214000001	0.00	471.00	471.00
22-SEP-21	22-SEP-21	3044		CA MIN BAL SC 31- MAR-21DUE DT:06- APR-21	471.00	0.00	0.00
22-SEP-21	22-SEP-21	3044		SWEEP-IN CREDIT - 2829214000001	0.00	295.00	295.00
22-SEP-21	22-SEP-21	3044		MICR CHQ BK ISSUE OTH THAN IND SC FOR CHDUE DT:15- APR-21	295.00	0.00	0.00
22-SEP-21	22-SEP-21	3044		SWEEP-IN CREDIT - 2829214000001	0.00	471.00	471.00
22-SEP-21	22-SEP-21	3044		CA MIN BAL SC 30- APR-21DUE DT:06- MAY-21	471.00	0.00	0.00
22-SEP-21	22-SEP-21	3044		SWEEP-IN CREDIT - 2829214000001	0.00	471.00	471.00
22-SEP-21	22-SEP-21	3044		CA MIN BAL SC 31- MAY-21DUE DT:07- JUN-21	471.00	0.00	0.00
22-SEP-21	22-SEP-21	3044		SWEEP-IN CREDIT - 2829214000001	0.00	30.00	30.00
22-SEP-21	22-SEP-21	3044		SMS ALERT CHARGES CADUE DT:27-JUN-21	30.00	0.00	0.00
23-SEP-21	23-SEP-21	3044		SWEEP-IN CREDIT - 2829214000001	0.00	30.00	30.00
23-SEP-21	23-SEP-21	3044		SMS ALERT CHARGES CA	30.00	0.00	0.00
30-SEP-21	30-SEP-21	3044		SWEEP-IN CREDIT - 2829214000001	0.00	148.00	148.00

TRANS DATE	VALUE DATE	BRANCH	REF/CHQ.NO	DESCRIPTION	WITHDRAWS	DEPOSIT	BALANCE
30-SEP-21	30-SEP-21	3044		FOLIO AMT FIXED FOR CA	148.00	0.00	0.00
30-OCT-21	30-OCT-21	3044		SWEEP-IN CREDIT - 2829214000001	0.00	471.00	471.00
30-OCT-21	30-OCT-21	3044		CA MIN BAL SC 30-SEP-21DUE DT:29-OCT-21	471.00	0.00	0.00
07-NOV-21	07-NOV-21	3044		SWEEP-IN CREDIT - 2829214000001	0.00	471.00	471.00
07-NOV-21	07-NOV-21	3044		CA MIN BAL SC 31-OCT-21DUE DT:06-NOV-21	471.00	0.00	0.00
07-DEC-21	07-DEC-21	3044		PCMU/SMART/1029/2021 DTD 17/11/2021 2829214000001	0.00	471.00	471.00
07-DEC-21	07-DEC-21	3044		CA MIN BAL SC 30-NOV-21DUE DT:06-DEC-21	471.00	0.00	0.00
21-DEC-21	21-DEC-21	136	000000000000	NPCI-179CSCA-1765568-C122129690994	965,000.00	0.00	-965,000.00
21-DEC-21	21-DEC-21	3044		PCMU/SMART/FA/1154/2021 DTD 17/12/2021 2829214000001	0.00	970,000.00	5,000.00
23-DEC-21	23-DEC-21	3044		SMS ALERT CHARGES CA	30.00	0.00	4,970.00
31-DEC-21	31-DEC-21	3044		FOLIO AMT FIXED FOR CA	148.00	0.00	4,822.00
04-JAN-22	04-JAN-22	3044		CA MIN BAL SC 31-DEC-21DUE DT:03-JAN-22	471.00	0.00	4,351.00
24-JAN-22	24-JAN-22	136	000000000000	NPCI-179CSCA-1859728-C012248926240	3,014,600.00	0.00	-3,010,249.00
24-JAN-22	24-JAN-22	3044		PCMU/SMART/FA/29/2022 DTD 07/01/2022 2829214000001	0.00	3,015,249.00	5,000.00
25-JAN-22	25-JAN-22	136	000000000000	NPCI-1859728-REREDIT-C012248926240	0.00	3,014,600.00	3,019,600.00
08-MAR-22	08-MAR-22	136	000000000000	NPCI-179CSCA-2003499-C032202696295	3,041,000.00	0.00	-21,400.00
08-MAR-22	08-MAR-22	3044		PCMU/SMART/FA/93/2022 DTD 31/01/2022 2829214000001	0.00	21,400.00	0.00

## Statement Summary :

Opening Balance	Total Debit Amount	Total Credit Amount	Debit Count	Credit Count	Closing Balance	Unclear Balance	Sweep-in Balance
0.00	7,024,608.00	7,024,608.00	17	15	0.00	0.00	9,650,546.00

UNLESS THE CONSTITUENT BRINGS TO THE NOTICE OF THE BANK ANY DISCREPANCIES / OMISSION/ ERRORS/ UNAUTHORISED DEBITS IMMEDIATELY, THE ENTRIES IN SUCH PASS SHEET SHALL BE DEEMED AS CORRECT AND SHALL BIND THE CONSTITUENT FOR ALL PURPOSE AND INTENTS .  
BEWARE OF PHISHING ATTACKS THROUGH EMAILS AND FAKE WEBSITES.

IMB FACILITY USERS ARE REQUESTED TO NOTE THAT CANARA BANK DOES NOT SEEK ANY INFORMATION THROUGH EMAIL. DO NOT CLICK ON ANY LINK WHICH HAS COME THROUGH EMAIL FROM UNEXPECTED SOURCES. IT MAY CONTAIN MALICIOUS CODE OR COULD BE AN ATTEMPT TO "PHISH".  
ALWAYS LOGIN THROUGH [WWW.CANARABANK.IN](http://WWW.CANARABANK.IN) . PLEASE BEWARE OF PHISHING.  
CHANGE IN THE ADDRESS OF ACCOUNT HOLDER/PA HOLDER , IF ANY, MAY PLEASE BE INFORMED TO THE BRANCH ALONG WITH ADDRESS PROOF.

- वाचा:- १. महाराष्ट्र शासन ग्राम विकास व जलसंधारण विभाग, क्र. एनआरएलएम-२०११/प्रक्र.१९६/यो-३/दि.१८/७/२०११  
 २. भारत सरकार ग्राम विकास, मंत्रालय नवी दिल्ली आदेश क्र.FTS No३४८९५J१२०२५/०२/२०१४-RLदि.६/३/२०१४  
 ३. महाराष्ट्र शासन ग्रामविकास व जलसंधारण विभाग शासन निर्णय क्र. एनआरएलएम-२०११/प्र.क्र.२८७/यो-३दि.५/११/२०११  
 ४. भारत सरकार ग्रामविकास मंत्रालय नवी दिल्ली आदेश क्र.१२०२५/०१/२०१३-RL FTS २८७६०/१३-२९१०७/१३दि.८/७/२०१३  
 ५. भारत सरकार, ग्रामविकास मंत्रालय, नवी दिल्ली यांचेकडील पत्र क्र.G२००११/१४/२०१५,RLदि.१६एप्रिल,२०१५  
 ६. कार्यालयीन आदेश क्र. ८९१ दि. १/३/२०१६.  
 ७. मा. मुख्य कार्यकारी अधिकारी यांची 28/9/2022 रोजीची मंजूर टिपणी

उमेद-एमएसआरएलएम/लेखा/२०२१-२२  
 महाराष्ट्र राज्य ग्रामीण जीवनोन्नती अभियान  
 ग्रामविकास व जलसंधारण विभाग  
 सिडको भवन, ५ वा मजला (दक्षिण विभाग),  
 सी.बी.डी. बेलापूर, नवी मुंबई -४००६१४  
 दिनांक: 04/08/2022

कार्यालयीन आदेश 337

**विषय: SMART प्रकल्पांतर्गत नवी उमेद महिला शेतकरी उत्पादक कंपनी, वर्धा यांना मंजूर उपप्रकल्पाबाबत प्रथम हप्ता निधी वितरणाबाबत.**

- संदर्भ - १) नवी उमेद महिला शेतकरी उत्पादक कंपनी, वर्धा यांचे सोबत दि. ३०/०९/२०२१ रोजी केलेले ग्रँट अॅग्रीमेंट
- २) प्रकल्प संचालक, जि. ग्रा. वि. यं, वर्धा यांचेकडील प्राप्त पत्र  
 क्र. जिपव/मराग्राजीअ/आस्था/१३८-A/२०२१ दि. ३०/०३/२०२१
- ३) या कार्यालयाचे निधी मागणी पत्र क्र. एमएसआरएलएम / उपजीविका-स्मार्ट /३०४९/  
 २०२१, दि. १२/१०/२०२१
- ४) स्मार्ट कार्यालयाकडील निधी मर्यादा आदेश क्र. जा.क्र.स्मार्ट/पीसीएमयू/पीपी  
 अनुदान/११४७/२०२१, दिनांक १६/१२/२०२१
- ५) कार्यालयीन आदेश क्र. ५२० दिनांक ५/०१/२०२२
- ६) या कार्यालयाद्वारे PFMS प्रणालीद्वारे करण्यात आलेले निधी वितरण दिनांक २४.१.२०२२
- ७) जिल्हा अभियान व्यवस्थापक, वर्धा यांचेकडील प्राप्त पत्र जिपव/मराग्राजीअ/१६१/२०२१-२२,  
 दि-२१/०३/२०२२
- ८) निधी अप्राप्त असलेबाबतचे नवी उमेद महिला शेतकरी उत्पादक कंपनीचे बँक स्टेटमेंट  
 दि. १५.३.५०२२
- ९) PIU, MSRLM यांची सन २०२१-२२ चे बँक स्टेटमेंट
- १०) स्मार्ट कार्यालय पुणे यांचेकडून प्राप्त नवीन निधी मर्यादा आदेश क्र.  
 स्मार्ट/पीसीएमयू/लेखा/निधी मर्यादा/७२६/२०२२, दि. १९/०४/२०२२
- ११) स्मार्ट कार्यालय पुणे यांचेकडून प्राप्त क्र. स्मार्ट/पीसीएमयू/लेखा/पहिली तिमाही निधी  
 /८२१/२०२२ दि. ०९/०५/२०२२
- १२) स्मार्ट कार्यालय पुणे यांचेकडून प्राप्त क्र. स्मार्ट/पीसीएमयू/लेखा/ निधी मर्यादा/१११७/२०२२  
 स्मार्ट कार्यालय, पुणे दि. १९/०७/२०२२

उपरोक्त संदर्भ क्र. १ अन्वये महाराष्ट्र ग्रामीण जीवनोन्नती अभियानांतर्गत नवी उमेद महिला शेतकरी उत्पादक कंपनी, वर्धा यांनी त्यांचे स्मार्ट प्रकल्पांतर्गत मंजूर उपप्रकल्प करिता, गोदाम बांधकाम आणि धान्य स्वच्छता व प्रतवारी युनिट करिता आवश्यक सर्व कागदपत्रांची पूर्तता केली असल्यामुळे त्यांचे सोबत मा. नोडल अधिकारी, एमएसआरएलएम आणि मा. मुख्य कार्यकारी अधिकारी, एमएसआरएलएम यांनी दिनांक ३०/०९/२०२१ रोजी ग्रँट अॅग्रीमेंट केलेले आहे.

संदर्भ क्र. २ अन्वये प्रकल्प संचालक, जि.ग्रा.वि.यं, वर्धा यांनी नवी उमेद महिला शेतकरी उत्पादक कंपनी स्मार्ट प्रकल्पांतर्गत अनुदानित रक्कम उपलब्ध करून देण्यासाठीचे पत्र महाराष्ट्र ग्रामीण जीवनोन्नती अभियानातील राज्य कक्षास सादर करण्यात आले होते.

त्यानुषंगाने संदर्भ क्र 3 अन्वये या कार्यालयाकडून संबंधित नवी उमेद महिला शेतकरी उत्पादक कंपनी, वर्धा, यांना अनुदान वितरण करणेसंबंधी पहिला हप्ता एकूण रक्कम रु. 30,41,000/- (अक्षरी रुपये तीस लाख एक्केचाळीस हजार फक्त) मागणी स्मार्ट कार्यालय, पुणे यांना केलेली होती.

उपरोक्त संदर्भ क्र. 4 अन्वये स्मार्ट प्रकल्प समन्वय कार्यालय, पुणे यांनी रुपये 30,14,600/- (अक्षरी रुपये तीस लाख चौदा हजार सहाशे फक्त) चा निधी मर्यादा आदेश पारित केलेला असून त्याची मर्यादा मार्च २०२२ पर्यंतचा कालावधी देण्यात आला होता. त्यानुषंगाने संदर्भ क्र. ५ अन्वये या कार्यालयाने नवी उमेद महिला शेतकरी उत्पादक कंपनी वर्धा यांना निधी वितरण आदेश पारित केला होता. तसेच संदर्भ क्र. ६ अन्वये दिनांक २४.१.२०२२ रोजी PFMS प्रणालीद्वारे निधी वितरीत करण्यात आला होता.

तथापि, संदर्भ क्र. ७ अन्वये जिल्हा अभियान व्यवस्थापक, वर्धा यांनी सदर निधी अप्राप्त असलेबाबत कळविले आहे. तसेच संदर्भ क्र. ८ अन्वये नवी उमेद महिला शेतकरी उत्पादक कंपनी यांचे निधी अप्राप्त असलेबाबतचे बँक स्टेटमेंट जिल्हा अभियान व्यवस्थापक, वर्धा यांनी सादर केले आहे. संदर्भ क्र. ९ अन्वये PIU, MSRLM यांची सन २०२१-२२ चे बँक स्टेटमेंट नुसार सदरील निधी हा परत आलेला दिसून येत आहे. संदर्भ क्र. १० अन्वये स्मार्ट कार्यालयाकडून निधी वितरण आदेश सन २०२२-२३ साठी दिलेली निधी मर्यादा पुर्नजीवित करून देण्यात आलेला होता. संदर्भ क्र. ११ नुसार निधी मर्यादा आदेशान्वये सन २०२१-२२ मध्ये अर्खचित अनुदान पुढील आर्थिक वर्षात माहे जून २०२२ अखेर वापरण्यास शासन स्तरावरून परवानगी देण्यात आलेली आहे. त्यानुसार गोदाम बांधकाम या बाबीसाठी रुपये ६०.८२ लक्ष निधी उपलब्ध करून देण्यात आला असून त्यामधून नवी उमेद महिला शेतकरी उत्पादक कंपनी, वर्धा यांचे देयक अदा करण्यात येत आहेत.

मी मुख्य कार्यकारी अधिकारी, महाराष्ट्र राज्य ग्रामीण जीवनोन्नती अभियान उपरोक्त संदर्भ क्र ६ अन्वये मला प्रदान करण्यात आलेल्या अधिकारानुसार नवी उमेद महिला शेतकरी उत्पादक कंपनी, वर्धा यांना मंजूर उपप्रकल्पातील गोदाम बांधकाम आणि धान्य स्वच्छता व प्रतवारी युनिट करिता अग्रीम स्वरूपात प्रथम हप्ता रक्कम रुपये ३०,१४,६००/- (अक्षरी रुपये तीस लाख चौदा हजार सहाशे फक्त) वितरीत करण्यासाठी मंजूरी प्रदान करित आहे.

एकूण रक्कम रुपये ३०,१४,६००/- (अक्षरी रुपये तीस लाख चौदा हजार सहाशे फक्त) खाते धारकाचे नांव: नवी उमेद फार्मर प्रोड्युसर कंपनी लिमिटेड, वर्धा, बँकेचे नांव: बँक ऑफ इंडिया, बँक खाते क्रमांक: ९७२६२०११००००१२५, आयएफसी कोड: BKID०००९७२६, शाखा: बोरगाव मेघे, यांच्या खात्यामध्ये RTGS/NEFT/PEMS द्वारे जमा करण्यात यावे.

सदरचा खर्च SMART प्रकल्पांतर्गत मंजूर सन २०२२-२३ मधील C2.1.10 setting up of new warehouse at 1000 MT capacity each या लेखाशिर्षामधून भागविण्यात यावा.

नवी उमेद महिला शेतकरी उत्पादक कंपनी, वर्धा यांना निधी वितरित करण्यात येत आहे. तरी महिला शेतकरी उत्पादक कंपनीने दिलेल्या निधीचा विनियोग खालील अटी व शर्तीच्या अधीन राहून वितरीत करण्यात येत आहे.,

- प्रकल्प अंमलबजावणी कक्षाकडून अनुदान प्राप्त झालेनंतर तात्काळ संपादन प्रक्रिया सुरू करणे
- प्रकल्पातील घटक/ बाबींची खरेदी / संपादन प्रकल्पाच्या Community Procurement Guidelines नुसारच करणे.

- प्रकल्पाच्या वित्तीय पुस्तिकेनुसार खर्च होईल याची खबरदारी घेणे
- समुदाय आधारित संस्थेने अनुदान मागणीपूर्वी उपप्रकल्पासाठी बँकेत जमा केलेल्या स्वहिस्स्याची रक्कम आणि प्रकल्पाकडून वितरित झालेल्या अनुदानाचा वापर हा फक्त उपप्रकल्पासाठीच खर्च करावा अन्य कामासाठी या रक्कमेचा वापर केल्यास त्याचा परीणाम अनुदानाची नंतरची रक्कम वितरित करताना होईल याची नोंद घ्यावी.
- समुदाय आधारित संस्थेने बँक खात्याचा वापर फक्त स्मार्ट प्रकल्पाकरिता करणे
- समुदाय आधारित संस्थेने कामाप्रती झालेल्या खर्चाचा मासिक प्रगति अहवाल प्रकल्प अंमलबजावणी कक्ष-MSRLM यांना सादर करणे.
- समुदाय आधारित संस्थेने पुढील अनुदान हप्त्या मागणीपूर्वी झालेल्या खर्चाचे सनदी लेखापालाचे Expenditure Certificate सादर करणे.
- समुदाय आधारित संस्था स्तरावर गठित केलेल्या उपसंपादनूक समिती मार्फतच गोदाम बांधकाम तसेच मशीनरी बाबतची संपादनूक प्रक्रिया जागतिक बँकेच्या नियमानुसार करणे बंधन कारक आहे.
- ज्या प्रयोजनासाठी निधी वितरीत करण्यात येत आहे त्याचे प्रयोजनासाठी निधी खर्च होईल याची दक्षता घेणे आवश्यक आहे.
- समुदाय आधारित संस्था स्तरावर गठीत केलेल्या संपादनूक समिती मार्फतच गोदाम बांधकाम तसेच मशीनरी (स्वच्छता व प्रतवारी युनीट) बाबतची संपादनूक प्रक्रीया जागतिक बँकेच्या नियमानुसार करणे बंधनकारक आहे.
- बांधकाम बाबतची मोजमाप-पुस्तिका, खर्चाचे प्रमाणके व इतर आवश्यक कागदपत्रे लेखा परीक्षणास उपलब्ध करून देणे बंधनकारक आहे.
- उपप्रकल्पांचे कामकाजाकरिता आवश्यक सर्व आर्थिक व्यवहार बँक चेक द्वारे अथवा ऑनलाईन Transaction द्वारे करण्यात यावे. रोखीने केलेला व्यवहार ग्राह्य धरण्यात येणार नाही याची नोंद घ्यावी.
- महाराष्ट्र राज्य वखार महामंडळाने दिलेल्या तांत्रिक मंजूरी आदेशात नमूद केलेल्या अटी व शर्तीचे पालन करणे प्रभाग संघास बंधनकारक राहिल.
- उपप्रकल्प मंजूरी आदेशामध्ये नमूद केलेल्या सर्व अटी व शर्तीचे पालन करणे प्रभागसंघास बंधनकारक आहे.
- सर्व आर्थिक व्यवहार करण्याकरिता प्रभागसंघाच्या समितीची मान्यता घेणे बंधनकारक राहिल.

उपप्रकल्प अंमलबजावणीची जबाबदारी जिल्हा अभियान व्यवस्थापक आणि तालुका अभियान व्यवस्थापक यांचे राहिल.



मुख्य कार्यकारी अधिकारी  
महाराष्ट्र राज्य ग्रामीण जीवनोन्नती अभियान

प्रत:

१. जिल्हा अभियान सहसंचालक तथा प्रकल्प संचालक, जि.ग्रा.वि.य यांना योग्य त्या कार्यवाहीस्तव
२. नवी उमेद महिला शेतकरी उत्पादक कंपनी, वर्धा यांना उचित कार्यवाहीस्तव
३. लेखा शाखा, महाराष्ट्र राज्य ग्रामीण जीवनोन्नती अभियान
४. निवड नस्ती





महाराष्ट्र MAHARASHTRA

2020

AX 463255

DISTRICT TREASURY OFFICE  
WARDHA  
24 MAR 2021  
मुद्रांक लिपिक/उप-लेखापाल  
कोषागार कार्यालय, वर्धा.

For Navi Umed Farmer  
Producer Company Ltd

Authorised Signatory / Director

म. उ. नी. उ. म. क. म.  
28-3-2021

### Standard Form for Grant Agreement

This Agreement (hereinafter called "Agreement") is made on the 30<sup>th</sup> day of September month of 2021 between, on the one hand, Project Implementation Unit UMED - Maharashtra State Rural Livelihoods Mission (Umed-MSRLM), of Hon. Balasaheb Thackeray Agribusiness Rural Transformation Project (hereinafter called PIU, SMART) and, on the other hand "Navi Umed Maharashtra Utpadak Company Ltd." (hereinafter called Grant Recipient).

For Navi Umed Farmer  
Producer Company Ltd.

Authorised Signatory / Director



I. Definitions:

In this Agreement, the definitions of key terms are the following:

Term	Definition
"Agreement"	This Agreement, including any and all annexes, and any addenda to it agreed by the Nodal Officer, Project Implementation Unit (PIU), SMART.
"Business Day"	Any day of week on which India's banks are open for all business
"Completion Date"	The Completion Date of the Sub Project, as it is specified in the Agreement (The closing date for the grant should not be later than the closing date for the SMART Project.)
"Confidential Information"	Any information relating to the Sub Project, the existence and contents of this Agreement and any information that arises in relation to this Agreement or the Sub Project
"State Level Project Appraisal Committee" (SPAC)	The Committee will be chaired by the Project Director and the HoDs of all the PIUs will be members of the said Committee. SPAC will give approval and allocate subproject to one PIU for implementation.
"Amount"	The total amount or amounts of the sub-project, including the Beneficiary's contribution as specified in the Agreement
"Grant"	The money paid to the Grant Recipients under the Grant Agreement relating to the Sub-project
"Payment Schedule"	The Grant tranches -dates set out in the Grant Installment Payment Schedule
"Objectives"	The objectives relating to the sub-project as set out in the sub-project Proposals
"Personnel"	Employees and agents and any other professional, technical, and support services hired by the Project Director to perform the Project
Sub-project	Sub- project entitled "Sub-Project between Arya collateral Warehousing Services Ltd. And Navi Umed Shetkari Utpadak Company Ltd." as

For Navi Umed Farmer  
Producer Company Ltd.

LS Chait  
Authorised Signatory

	mentioned in Article 1 of the Agreement.
"Reporting Date"	The dates, as they are set out in the Agreement, when the grant recipient must send to the concerned PIU, DIU the Progress Reports having the content and the form as provided by PCMU
"Services"	The services that the concerned PIU and/or the Beneficiary have agreed to undertake as detailed in the Project Agreement
"Implementing Team"	The Agribusiness Value Chain Expert (AVCE), Subproject Manager and specified Personnel in the Project
"Activity Schedule"	The tasks and outputs referred in the Sub Project brief
"Grant Recipient"	The CBO, submitting the proposal for funding
"Subproject Manager"	The natural person nominated by SMART Project at regional level with JDA (Agri) to co-ordinate among DIUs, PIUs, PCMU and also work with Buyers, CBOs and Regional Technical Support Group (RTSG)
"Regional Technical Support Group (RTSG)"	Regional Technical Support Group (RTSG) is a service provider appointed by SMART project to assist CBOs, Buyers to prepare PCN, FPP and assist in the implementation of the sub-project.
"Partners"	The partners are CBOs, Buyers, Research institutions, Legal and natural persons that assume obligations in the Sub Project's implementation.
PIP	Project Implementation Plan, SMART
Manual	Community Operational Manual, Procurement Manual (PM), Financial Manual, Social and Environmental Safeguards documents prepared under SMART Project, including the Environmental and Social Management Framework (ESMF) (which includes the Resettlement Policy Framework, Indigenous Peoples Planning Framework and Pest Management Plan), and any environmental and social management plans, resettlement action plans, indigenous peoples plans and any

For Navi Umed Farmer  
Producer Company Ltd.

*25 Chand Singh*  
Authorised Signatory/ Director

	other plans that may be required and prepared in accordance with the ESMF.
Anti-Corruption Guidelines	World Bank Guidelines on Preventing and Combating Fraud and Corruption in Projects Financed by IBRD Loans and IDA Credits and Grants", dated October 15, 2006 and revised in January 2011 and as of July 1, 2016

Sub-project title: "Sub-Project between Arya collateral Warehousing Services Ltd. And Navi Umed Shetkari Utpadak Company Ltd."

Art. 1. The Full Project Proposal submitted to the PCMU to be considered for funding, approved by the "State Level Project Appraisal Committee" (SPAC) of SMART and subsequently negotiated and agreed by and between the PIU and the Grant Recipient shall be hereinafter known as "the Sub-Project".

Art. 2. The following entities that are bound by this Agreement are hereinafter referred to as "the Parties" and they are:

Parties	
Grant Provider	Grant Recipient
Project Implementation Unit MSRLM (SMART), Umed- MSRLM, SMMU Unit, CIDCO Bhavan ,CDB Belapur Navi Mumbai-400 614	Navi Umed Farmer Producer Company,Limited , House No.526, Ward No.1 Sewagram , Wardha . Dist.Wardha 442001 Authorized Representative of grant recipient entity

For Navi Umed Farmer Producer Company Ltd.

*LS Chavet*  
Authorized Signatory/Director

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Art. 3. The abbreviations and acronyms used in the Project Implementation Plan and Community Operation Manual & Financial Management Manual will be used in this Agreement with the same meanings assigned in there.

II. Duration of the Sub-project:

Art. 4. The Sub-project financed through this Agreement shall be implemented during the period mentioned below. Under special circumstances, when Parties commonly agree, duration could be prolonged or shortened, in writing, through an addendum to this Agreement. Notwithstanding contained anything elsewhere in this agreement "SMART reserves the right to terminate the Grant Agreement with immediate effect if the sub project is not started within 6 Months or not received the 1st installment within 12 months after signing the agreement or within the agreed delays and SMART establishes that there is no likelihood that the sub project will be completed within a reasonable delay". In case of termination of this agreement under this article, the grant recipient will not be able to make any claim against PIU or Nodal Agency or any officer and staff of SMART project in respect to this agreement.

Agreement Commencement Date: 30/09/2021 (day/month/year)	Agreement Completion Date: 25/03/2024 (day/month/year)
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III. Sub-project Amount

Cost break down of the sub project showing who will finance what, its implementation phases and agreed mile stone for each phase has been annexed comprehensively to this Agreement.

Art. 5. The total Amount of the sub-project is INR 114.29 Lakh and the

For Navi Umed Farmer  
Producer Company Ltd.

18 Charat Singh  
Authorised Signatory / Director

breakdown of contributions is listed below:

Sr.No.	Sub-project Components	Cost Lakhs	in SMART Grant	CBO Equity
A	<b>Core investment in Sub-project</b>			
1	Collateral Management Agency Cost	5.40	3.24	2.16
2	Construction of warehouse with 1000 MT Capacity & construction of Shed for Cleaning and Grading Machine	80	48	32
3	Cleaning and Grading Machinery with 2 TPH Capacity	11.13	6.68	4.45
	<b>Sub total</b>	<b>96.53</b>	<b>57.92</b>	<b>38.61</b>
A1	Pre-Op/ Preliminary Exp.	4.83	2.90	1.93
	<b>Total Cost A</b>	<b>101.36</b>	<b>60.82</b>	<b>40.54</b>

#### IV. Implementation arrangements

- Art. 6. The Grant provided under this Agreement shall be used only in respect of the Sub Project Objectives as per the conditions stipulated in FPP and as per terms laid down in the Project Implementation Plan, Community Operations Manual and Financial Management Manual, Social & Environment safeguard of SMART.
- Art. 7. After signing the Grant Agreement, the Grant Recipient should open an account, at Bank or Financial Institution for the Sub-project, with terms and conditions mentioned in the PIP & Financial Management Manual. The account information shall be communicated immediately to the DIU & PIU SMART.
- Art. 8. The Grant Recipient is asked to ensure that the Grant will not be subject to confiscation, compensation, allotment or seizure.
- Art. 9. All Accounts and Ledgers for the financial operations within the Sub Project, as well as all related documents, will be properly maintained. All payments above Rs.5000/- (Rupees Five thousand only) have to be mandatorily done through RTGS/NEFT/Cheque. The sub-project proposal related payments are to be recorded in PFMS system. The Grant recipient will be guided by DIU for operation of PFMS system. Whenever required by the World Bank or PIU, the Grant Recipient shall have financial records and accounts audited in accordance with appropriate auditing principles consistently applied by an independent auditor

For Navi Umed Farmer  
Producer Company Ltd.

*25/04/2018*  
*[Signature]*  
Authorised Signatory / Director

Art. 10. The Grant Recipient will be exclusively liable for the proper use of the Grant in accordance with the Agreement, including the PIP. In case the Grant is, totally or partially, improperly used and declared ineligible, the Grant Recipient will be responsible for immediate replenishment of the Grant accounts with the respective Amount.

Art 11. Grant Recipient shall implement the Sub-Project in accordance with the terms of the PIP, COM, FM Manual, Procurement Manual, Social & Environmental safeguards, and Anti-Corruption Guidelines.

Art. 12. Leasing and/or credit is not allowed under project financing. Procurement of second-hand equipment is not allowed.

Art. 13. The Grant Recipient shall preserve and use the equipment and the goods acquired within the Sub Project with the diligence of a good owner, and shall refrain from any action having as object and/or affect the damage, the value decrease and/or the making of any pledge or guarantee over the equipment's or goods. All or any equipment's and goods received by the Grant Recipient shall be pledged till the sub-project completion date and sub project operation period of 3 years after its completion.

#### V. Rights and Responsibilities

Art. 14. In carrying-out/performing the Sub-Project, the Grant Recipient will: Exercise the degree of skill, care, and diligence reasonably expected by the State Project Appraisal Committee and PIU SMART in similar circumstances, and in accordance with the agreed Schedule, unless this Agreement is terminated earlier as provided for in this Agreement. Comply with all provisions of all statutes, regulations and rules of government, local or public authority and any professional codes of conduct or practice that may be applicable to the Sub Project. Observe the PCMU /PIU/RIU/ DIU directives in relation to the Sub Project. Be reasonably available for consultation with the PCMU / PIU /RIU/ DIU SMART during the term of this Agreement on the conduct and progress of the Sub Project.

Art. 15. The Grant Recipient will give access to the PCMU / PIU/RIU/ DIU SMART, as well as to any monitoring consultants hired by the project, at all reasonable times, to the premises

For Navi Umed Farmer  
Producer Company Ltd.

*15. Chandra Singh*  
Authorised Signatory

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or the sites at which the sub-project is being carried out to inspect the progress of the Sub-Project and the equipment's, services and goods acquired, subject to the following conditions. The PCMU / PIU / RIU / DIU SMART shall have to provide reasonable prior notice to the Grant Recipient before such inspection and/or monitoring. The PCMU / PIU / RIU / DIU SMART will comply the rules of the sub project while entering into its premises. The SMART / World Bank shall have the right to (i) carry out supervision and monitor the implementation of the Grant, including all related social and environmental safeguard obligations; (ii) receive all such information that they shall reasonably request in relation to the Grant; and (iii) conduct random and/or unannounced physical or documentary inspections for the monitoring of, and in relation to, the carrying out of the Sub-Project.

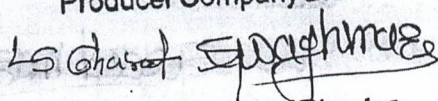
Art. 16. The Grant Recipient will ensure the implementation of the Sub-project under satisfactory performance conditions and make best efforts to achieve the objectives and fulfill all other obligations as detailed in the Agreement.

Art. 17. Grant Recipient is responsible and liable for all acts or omissions in the performance of the Sub Project. S/he will indemnify the PCMU / PIU / RIU / DIU SMART for any loss or damage that the SMART suffer as a consequence of their acts or omissions. Moreover, the grant recipient shall be responsible for the use of the Grant in accordance with the PIP, FMM, PM, COM, Social and Environmental Safeguards, Anti-Corruption Guidelines and the concluded Agreement and all other legal provisions regarding the Grant. In cases where the Grant has been spent on ineligible items i.e. not in accordance with the agreement, the Grant Recipient will be liable for the reimbursement of the funds thus spent.

Art. 18. The availability of the specified persons and service providers to implement the grant assisted sub-project is an essential term of this Agreement. The Grant Recipient will not change any of the persons specified in the Schedule without prior written consent of the Nodal Officer PIU.

Art. 19. If the Grant Recipient's performance indicates that the Sub-project objectives are not likely to be achieved, are superseded, or may be achieved by another preferred route,

For Navi Umed Farmer  
Producer Company Ltd.

  
Authorized Signatory / Director

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the PIU will give the Grant Recipient written instructions recommendations for improvement. The Recommendation for improvement should be addressed by the Grant Recipient in maximum thirty (30) calendar days. In case of disagreement between the grant recipient and the PIU, this should be discussed and agreed upon; if the disagreement cannot be solved, such dispute shall be resolved by complying with SMART Grievances Redresser Mechanism as per PIP.

Art. 20. Before signing of the Agreement the Grant Recipient will have clearly defined an Activity Schedule, budget and time frame for completion of tasks. Evidence of completion of these activities and verification of their satisfactory completion will be provided by the DIU/ Regional team upon certification by the assigned specialists of the Technical Assistance Team of the SMART.

Art 21. If delays in the activity a payment schedule are likely and cannot be avoided the Grant Recipient may request an extension. This request may be considered by SMART and a no cost extension with justification may be provided.

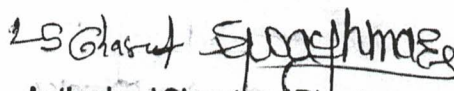
Art 22. The Payment Schedule will correspond to the Activity Schedule and payments will be triggered by the successful completion, reporting, and certification of completion by the Nodal Officer of the DIU& PIU. The detailed Activity Schedule and Payment Schedule will be agreed to in the Grant Agreement. Please see Section XII.

Art. 23. The SMART may terminate this Agreement by giving 14days' notice in writing to the Grant Recipient, if the Grant Recipient becomes unable to provide the required services and no substitute arrangements satisfactory to the SMART can be made to continue satisfactory implementation of the Sub project.

Art. 24. The Grant Recipient will ensure that all service providers eventually hired for project implementation respect the conflict of interest rules as per Community Operation Manual.

Art. 25. The Grant Recipient will provide the SMART with all relevant data and interpretations made in relation to the Sub project. Such data may include survey information, ground investigations and other data, calculations, plans, drawings, designs, maps,

For Navi Umed Farmer  
Producer Company Ltd.

  
Authorized Signatory / Director



VII. Addresses for communication purposes

Art. 33. Any communication between the parties is effective only if it is in writing, by fax or e-mail, using the contact details mentioned below:

Contact Details		
	Authorized Representative of Grant Recipient	Authorized Representative of Grant Provider (Nodal officer of concerned PIU)
Name:	President/ Vice President/ Secretary.	Nodal Officer / Deputy Director, MSRLM
Address:	Navi Umed Farmer Producer Company Limited, House No.526, Ward No. 1, Sewagram, Wardha Tq. And Dist. Wardha.  Pin. 442001	Umed- MSRLM, SMMU Unit, CIDCO Bhavan ,CDB Belapur Navi Mumbai-400 614
Phone /Fax /e-mail:	7066245330,  9075158553  Nufpowardha2018@gmail.com	02227562552/54  <u>Livelihoods.msrlm@gmail.com</u>

VIII. Effectiveness, Termination

Art. 34. This Agreement becomes effective on the day of signing by concerned PIU SMART and respective grant recipient.

Art. 35. This Agreement will terminate upon completion of the Sub Project in accordance with the Activity Schedule mentioned in Art 4 above unless terminated earlier, or when the SMART officially notifies about termination or cancellation of the Sub Project.

For Navi Umed Farmer  
Producer Company Ltd.

*LS Chavhan*  
Authorised Signatory/Director

Either of the parties may terminate this Agreement, by written notice to the other, if:

- a) The Grant Recipient becomes unable to provide the required services and no substitute arrangements satisfactory to the SMART can be made to continue satisfactory implementation of the Sub project.
- b) One of the parties is in a material breach of any provision of this Agreement and is unable to remedy such breach within 14 days (or a lesser time if a lesser time is specified in this Agreement) of being notified of the breach by the other.
- c) The Grant Recipient commits an act of bankruptcy (or become insolvent);
- d) The World Bank declares the Grant Recipient ineligible under the Anti-Corruption Guidelines;
- e) One of the parties commits an act of serious misconduct which, in the reasonable opinion of the other, may bring either the SPAC and/or the SMART into dispute; or
- f) The Grant Recipient could cancel the contract if the financing is delayed for over three (3) months.

Art. 36. In case of cancellation of the Agreement as a consequence of non-fulfillment, the Grant Recipient shall transfer an amount of Grant not utilized towards meeting the objectives of Sub Project into the accounts indicated by the SMART within five working days from the SMART's notification. The Grant Recipient shall transfer into the accounts indicated by the PIU any Grant amount with respect to which fraud and corruption has occurred, or with which an ineligible expenditure has been paid, within five days of receiving such notice from the PIU.

Art. 37. If this Agreement is terminated for any reason, the Grant Recipient will immediately cease to use Confidential Information and intellectual property.

Art. 38. In case of termination of this Agreement before completion of the Sub-project, due to default by a third party, other than the Partners, the SMART shall pay the Grant Recipient only such Amount that is the value of the Sub Project actually performed and of any materials and services ordered by the Grant Recipient in anticipation of full performance of the Sub Project. All remaining or uncommitted Amounts, other than those above mentioned, will be immediately returned by the Grant Recipient to the account indicated by the SMART.

Art. 39. In case the Grant Recipient does not pay within the terms above mentioned the claimed amounts according to the written notification sent to him/her by the SMART, the respective Amounts would be recovered pursuant to prevailing law.

For Navi Umed Farmer  
Producer Company Ltd.

LS Chandra  
Authorised Signatory/Director

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**IX. Dispute resolution**

Art. 40. If any dispute arises between the Grant Recipient and the SMART in relation to this Agreement, the parties will negotiate promptly in good faith in order to amicably resolve the dispute. If the parties are unable to reach an understanding the dispute will be resolved by complying the SMART's Grievances Redressal Mechanism as per PIPand as per the applicable Country Laws shall govern this Agreement.

Art. 42. Any failure by SMART to enforce any of the provisions of this Agreement shall not constitute a waiver of any rights to future enforcement.

**X. Force Majeure**

Art. 43. Neither the Grant Recipient nor the SMART will be responsible to the other for delay or failure in performance of any of the obligations imposed by this Agreement when such failure is occasioned by unintentional fire, flood, explosion, lightning, windstorm, earthquake, subsidence of soil, court order or government interference, civil commotion, riot, war, strikes, labor disturbances, natural genetic variations of any living matter or by clause of like or unlike nature beyond the reasonable control and without the fault or negligence of either of the Grant Recipient or the SMART.

- Though this sub project will be established on Government land the CBO will not claim any ownership of land during the Project also after the project period completion. The land is on lease for 15 years
- After completion of project period, whatever will be the decision taken by the concerning Government authority reading the continuation of contract or termination will be accepted by the CBO.
- All taxes and Mandatory liabilities will be borne by CBO (State Government taxes , Gram panchayat etc. )

**XI. Final dispositions**

Art. 44. The SMART have engaged the Grant Recipient to perform the sub project as an independent contractor on a non-exclusive basis. SMART PCMU / PIU / RIU / DIU will not be associates of the Grant Recipient.

Art. 45. This Agreement constitutes the sole and entire Agreement between the Grant Recipient and the SMART. A commitment letter signed by all of the applicants of joint proposal

**For Navi Umed Farmer  
Producer Company Ltd.**

**Authorized Signatory / Director**

clearly defining their roles in the implementation of integrated value chain functions among them will be a part of agreement. Other than this there will be no oral or written agreements, understandings, representations, or commitments of any kind, express or implied, not expressly set out in this Agreement.

Art. 46. All notices under this Agreement shall be in writing and personally delivered, or sent by prepaid post or by facsimile or e-mail to the address of the party to whom the notice is to be given as specified in the Agreement.

Art. 47. Variations, waivers, and modifications of this Agreement shall only be valid if in writing and signed by, or on behalf of the Grant Recipient, and SMART.

Art. 48. The provisions of this Agreement relating to responsibility reporting, confidentiality, intellectual property, publication, termination, and governing law shall not expire when this Agreement ends.

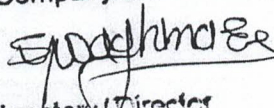
Art. 49. By some reason, if a particular Grant Recipient of a joint proposal can no longer continue the implementation of his/her sub project as per the signed agreement and if the other partner(s) of the same joint proposal come up with alternative scheme by bringing in the other eligible partner doing the same business and acceptable to the SMART, then the other partner(s) can continue their implementation. In such case the old new partner will not be eligible to receive any grant or financial assistance from the SMART. The legal action shall be taken against the defaulter

Art. 50. If the sub projects not completed on time as per its indicated objective and time line except in situation of force majeure the grant amount which is not utilized towards meeting the objectives will be recovered from Grant Recipient (GR) as per the prevailing rules and practices of Government of India. The Grant Recipient further agrees to continue the sub project for at least three years after the grant closing date

Art. 50A If any savings towards proposal occur, then the proportionate project grants should be transferred back to the respective Project Implementing Unit Account

Art. 51. Grant Recipient do here by declare that the following statements are true, complete and correct to the best of his/her knowledge and belief. Any misrepresentation of facts, information and documents may ipso facto lead to termination of this agreement

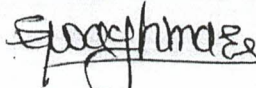
For Navi Umed Farmer  
Producer Company Ltd.

25 Chakul   
Authorised Signatory/Director

- 208
1. Grant Recipient is duly registered at the concerned government office
  2. Grant Recipient except farmer groups has obtained Permanent Account Number (PAN) from Income Tax department.
  3. Grant Recipient has not received any grant for similar nature of project from any source of Government of India/ Government of Maharashtra in last two years

Art 52. Agreements will be done both in English and Marathi. In case of any controversy provision made in English will prevail

For Navi Umed Farmer  
Producer Company Ltd.

LS Chatur   
Authorised Signatory / Director

## XII. Activity and Payment Schedule

Installment (Phase)	Total cost (Rs. Lakh)	GR's Contribution (Rs. Lakh)	SMART's grant (Rs. Lakh)	Completion Date	Milestone and reports
First	50.680	20.270	30.410		Work plan; milestone achievement including reports as required by FPP, PIP, FMM and COM
Second	30.408	12.162	18.246		
Third	20.272	8.108	12.164		
Total	101.360	40.54	60.82		

This agreement was executed today 30/09/2021 in three originals, one for each of the parties mentioned below.

From the side of the State of Maharashtra's Agribusiness Rural Transformation (SMART), Project.



.....  
**Chief Executive Officer**  
 HOD, PIU  
 Maharashtra State Rural Livelihoods Mission  
 Government of Maharashtra

Pada  
30.9.21

.....  
 Nodal Officer, Director (Convergence)  
 Maharashtra State Rural Livelihoods Mission  
 Rural Development Department  
 Government of Maharashtra

**Chief Executive Officer**  
LS Ghate  
 Navi Umed Farmer Producer  
 Company Ltd. Wardha

.....  
 Authorized Representative of Grant

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महाराष्ट्र MAHARASHTRA

2023

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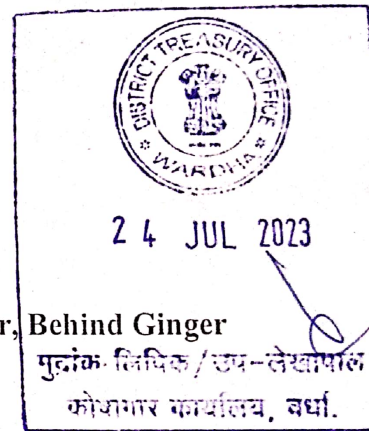
MEMORANDUM OF UNDERSTANDING

Between

Arya Collateral Warehousing Services Private Limited H 82, Ground Floor,  
Hotel, Sector 63, H Block, Noida, Uttar Pradesh 201301

AND

Navi Umed Farmer Producer Company (FPO), Wardha Tah. Dist. Wardha



Arya Collateral Warehousing Services Private Limited (ARYA) is India's leading Agritech start-up with a focus on integrated post-harvest services. Driving technology through a human-centered approach, Arya's Agritech and Fintech platform leverages technology to bridge the last Mile. It efficiently connects the supply side of the Agri ecosystem with the demand side. Arya assists sellers of agri-commodities to avoid distress sale of produce by extending post-harvest credit. Its integrated and easy-to-use platform also helps users to choose ancillary services like warehouse management, access to finance, quality testing, storage protection services, and connects produce to buyer through a robust technology-enabled back-end ecosystem.

ARYA is headquartered in Noida, Uttar Pradesh, India, with presence in 20 states of India.

ARYA and Navi Umed Farmer Producer Company (FPO), Wardha, Tah. Dist. Wardha desire and intend to develop co-operation and collaboration in space of Community Based Organizations (CBOs) and their value chains with a special focus on technology enabled services for post-harvest ecosystem.



4. The specific terms of this Mou do not preclude the development of future collaborative ventures or projects not mentioned in this document.

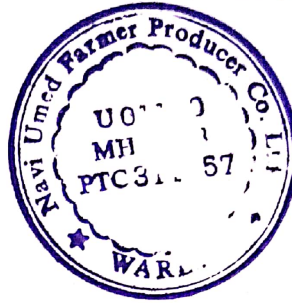
For :

Arya Collateral Warehousing  
Services Private Limited

For :

*D. C. Dhongade*  
Navi Umed Farmer Producer Company (FPO), Wardha  
Mrs. Lalita Ghayavat (Chairman)  
Mrs. Sunita Waghmare (Secretary)

*Sunita Waghmare*  
For Navi Umed Farmer  
Producer Company Ltd.



*Sunita Waghmare*  
Authorized Signatory - Director

VIDHARBHA KONKAN GRAMIN BANK

WARDHA, WARDHA

TYPE: CURRENT- GENERAL  
CURRENT ACCOUNT

DATE: 27-04-2022

A/C NO: 405620110000101 INR

PAGE: 1

TO:

M/S. NAVI UMED FARMERS PRODUCER CO LTD

CUSTOMER ADDRESS:

CO K F CHUNARKAR SAHARA PARK SINDHI  
WARDHA

ACCOUNT ADDRESS:

CO K F CHUNARKAR SAHARA PARK SINDHI WEGHE WA  
WARDHA

WARDHA

MAHARASHTRA  
INDIA

nufpowardha2018@gmail.com

WARDHA

MAHARASHTRA  
INDIA

nufpowardha2018@gmail.com

STATEMENT OF ACCOUNT FOR THE PERIOD OF

01-01-2022 to 27-04-2022

DATE	PARTICULARS	CHQ.NO.	WITHDRAWALS	DEPOSITS	BALANCE
01-JAN-2022	B/F				20,09,740.10Cr

No transactions for this period

Page Total:	0	0	20,09,740.10Cr
Grand Total:	0	0	20,09,740.10Cr

Unless the constituent notifies the bank immediately of any discrepancy found by him in this statement of Account, it will be taken that he has found the account correct.



Manager

\*\*\*END OF STATEMENT\*\*\*

SMART (स्मार्ट) प्रकल्पासाठी सर्वोत्तम फार्मर प्रोड्यूसर कंपनी कि. वार्धा  
चे VKB बँक मध्ये खाते क्र. 405620110000101 हे एकच बँक खाते  
आहे. सधर कंपनीचे व्यवहारिकत दुसरे बँक खाते नाही.

अध्यक्ष  
वा. वि. वार्धा व्यवस्थापक-संपादन  
असोसिएट-व्यवस्थापक

(सुरज मु. कोवळे, CEO)



STATE OF TEXAS

COUNTY OF ...

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