

Atola Farmer Producer Company Ltd.

Name of Party	SMART Proportion	Conditions for demanding First Tranche	Pre-requisite condition	Remark
SMART Project	122.09 (60%)	61.20 (50%)	As per FMM 60 % share from SMART Grant.	<p>1. For reference letter from Ad.Project Director जा.क्र.स्मार्ट/पीसीएमयु/लेख/FMM/Third Amendment/१८९/२०२३ दि.०२.०६.२०२३ Page no.३ Chapter-8 ८ A.१ Funding Ratio.</p> <p>2. FMM Manual second amendment page no.40 chapter 8A.8.1) First Tranche of Project Grants kindly see all provision of 4a</p>
Beneficiary (CBO)	32.4 (15.92%)	16.20 (50%)	<p>As Per FMM 40 % share from Beneficiary and Bank loan. In chapter 8 A.1 Funding Ratio in FMM " The CBOs need to raise their share in the sub project through their own equity and bank loan however bank loan will not be the project mandate." CBO having Loan Sanction Letter of 49.00 lakh from Bank of Baroda and beneficiary share of Rs.17.50 lakh deposited in current account for first tranche as Own contribution. So it is not necessary to deposited whole 40 % amount i.e. Rs.40.80 lakh from beneficiary contribution before release of first tranche. CBO has to deposited only equivalent contribution of his share and Bank Loan Sanction Letter before demanding for first tranche. So as per the provision mention above the criteria has been fulfill as per FMM Guideline while releasing first tranche so there is no any irregularity in releasing project grant to CBO.</p>	
Bank Loan	49.00 (24.07%)	LOAN Sanction Letter of 49.00 lakh		

मा. बाळासाहेब ठाकरे कृषि व्यवसाय व ग्रामीण परिवर्तन (SMART) प्रकल्प

प्रकल्प समन्वय व व्यवस्थापन कक्ष

शेती महागंडळ विल्डींग. २७० भांगुर्डा. सेनापती वापट मार्ग. सिवॉयसीस कॉलेज जवळ. पुणे-४११०१६
फोन नं.०२० २५६५६५७७ / ७८. ई-मेल-pcmu.smart@gmail.com, वेबसाईट-www.smart-mh.org

जा.क्र जा.क्र.स्मार्ट/पीसीएमयु/लेखा/FMM/Third Amendment/९८९/२०२३

दि.०८/९/२०२३

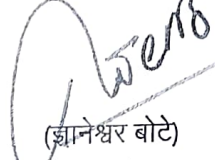
प्रति,

- १) नोडल अधिकारी/समन्वयक, प्रकल्प अंमलबजावणी कक्ष (सर्व)
- २) विषय तज्ञ, प्रकल्प समन्वय व व्यवस्थापन कक्ष

विषय :- स्मार्ट प्रकल्पांतर्गत लेखा केंद्रांना वित्तीय व्यवस्थापन पुस्तिकेतील प्रथम Addendum पाठविण्या बाबत..

- संदर्भ :- १) या कार्यालयाचे पत्र जा.क्र. स्मार्ट/पीसीएमयु/लेखा/FMM/Second Amendment/८४४,
/२०२३, दि.२४/०९/२०२२
२) दि.३० मे २०२३ रोजीचा प्रथम Addendum ला मान्यता दिल्याचा जागतिक बँकेचा ईमेल.

उपरोक्त विषयाच्या अनुषंगाने, स्मार्ट प्रकल्पांतर्गत सर्व लेखा केंद्रांना यापूर्वीच सुधारित दिल्लीय वित्तीय व्यवस्थापन पुस्तिका (Finance Management Manual (FMM)) संदर्भ क्र.१ अन्वये, वितरीत करण्यात आली आहे. परंतु सदर वित्तीय व्यवस्थापन पुस्तिकेमध्ये बदल करणे आवश्यक असल्याने त्यात काही सुधारणा करण्यात आल्या आहेत. त्यानुषंगाने यापूढे स्मार्ट अंतर्गत होणारे कार्यालयीन कामकाज द्वितीय सुधारित वित्तीय व्यवस्थापन पुस्तिका तसेच व प्रथम Addendum मध्ये नमुद केलेल्या नियमानुसार करण्यात यावे.


(ज्ञानेश्वर बोटे)
प्र.प्रकल्प संचालक
स्मार्ट, पुणे

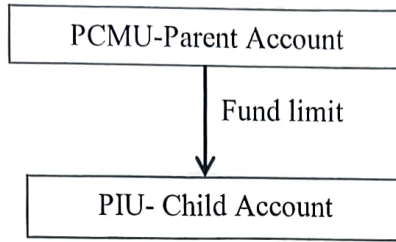
प्रत : नोडल अधिकारी, प्रकल्प अंमलबजावणी कक्ष (कृषि)

- २/- यांना सुचित करण्यात येते की, आपल्या अधिनस्त असणाऱ्या सर्व विभागीय अंमलबजावणी कक्ष (RIU) तसेच जिल्हा अंमलबजावणी कक्ष (DIU) यांना सदर प्रथम Addendum आपल्या स्तरावरून तात्काळ निर्गमित करण्यात यावी.

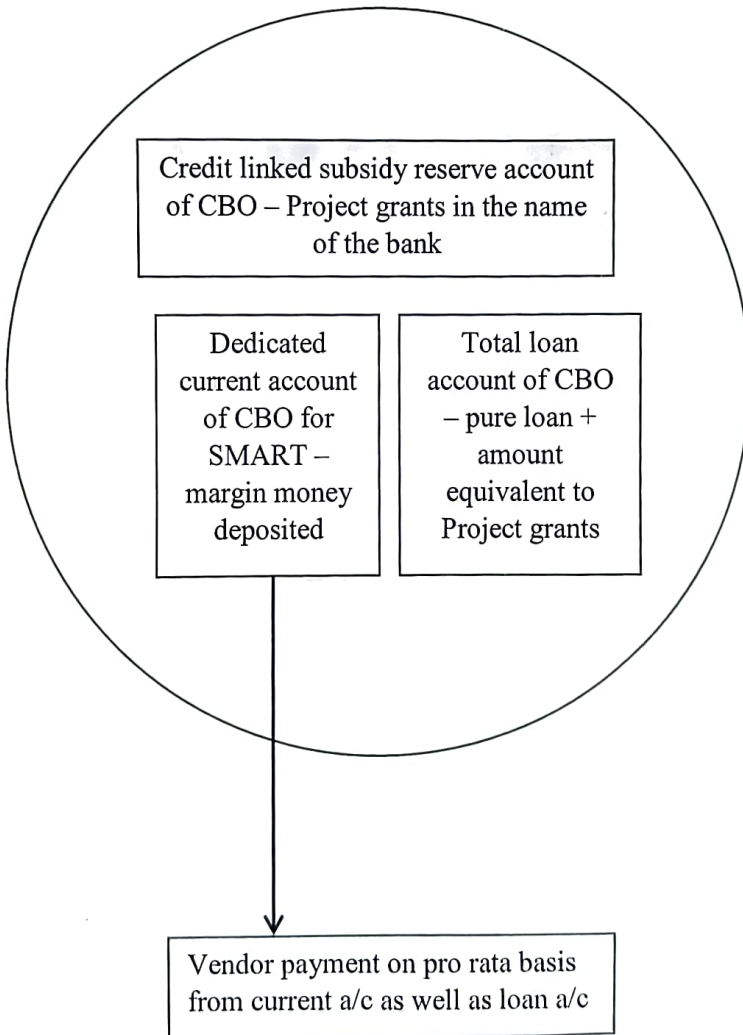
Sr.No.	Chapter	Existing Provisions in FMM	Proposed changes in FMM	Need for change
			<p>of the limit utilisation is required at the level of PIU (Agri). In case, if it is found that the fund limit at a particular DIU/RIU/VANAMATI is not being utilized within the stipulated time frame, Head of PIU (Agri) SMART shall have full powers to withdraw/decrease the fund limit allocated to a particular accounting centre (under PIU) and reallocate it to another accounting centre (under PIU) with a better potential of spending.</p> <p>c) Irrespective of point no. b, above PCMU will have complete and final powers to allocate/ reallocate/ withdraw/ decrease the fund limit of any accounting centre.</p>	
	Chapter-8	<p>8A.1) Funding Ratio: 8A.1.1) As per the Project mandate for Productive Partnership, Project Grants will be limited up to 60% of the Total Sub-Project Cost (TPC). Thus, minimum of 40% of the Sub-Project Cost has to be borne by the beneficiary CBOs. The overall ratio between the Project grants and the beneficiary contribution is decided by Viability Gap Funding method (VGF). The CBOs need to raise their share in the sub-project through their own equity and bank loan. However bank loan will not be the Project mandate.</p>	<p>8A.1) Funding Ratio: 8A.1.1) As per the Project mandate for Productive Partnership, Project Grants will be limited up to 60% of the Total Sub-Project Cost (TPC) approved by project. Thus, minimum of 40% of the Sub-Project Cost has to be borne by the beneficiary CBOs. The overall ratio between the Project grants and the beneficiary contribution is decided by Viability Gap Funding method (VGF). The CBOs need to raise their share in the sub-project through their own equity and bank loan. However, bank loan will not be the Project mandate. But the minimum own equity of CBO will be 10% of the total sub-project cost approved by the project.</p>	<p>It has been observed that CBO proposed project cost is more than the project sanctioned cost. Bank accepts the project cost proposed by CBO and accordingly sanctions the loan amount. The loan sanctioned amount exceeds the beneficiary contribution amount as per SMART project approved sub-project proposal. Thus, a policy needs to be devised for such situations. Since, SMART is converging with AIF (Agri Infrastructure</p>

8A.5) Fund Flow Mechanism

1) Loan case of CBO – Credit Linked Subsidy Reserved Account (CLS Account)



CBO bank level



Concept

- 1) Project grants will be as per the grant agreement in the form of tranches. But to explain the concept of credit linked subsidy (CLS) and for simplicity purpose in this example tranches have not been considered.
- 2) To explain the concept, let us consider, sub project proposal-Rs.100/-
- 3) out of which Rs.60/- may be Project grants
- 4) out of which Rs.40/- may be the CBO share
 - a) out of which Rs.20/- is considered in this example as the margin money to be raised by the CBO
 - b) out of which Rs.20/- is considered in this example as the bank loan to be taken by the CBO.
- 5) Initially Project grants of Rs.60/- released to the bank.
- 6) CBO bank approves total loan of $Rs.60+Rs.20=Rs.80/-$ which would be in the CLS account
- 7) Margin money of Rs.20/- deposited by CBO in dedicated current account opened for SMART.
- 8) Vendor payment by bank will be from CLS account of Rs.80+ margin money of Rs.20/- on a pro-rata basis.
- 9) No interest on loan limited to the extent of Project grants lying interest free with the bank, in the form of credit linked subsidy i.e. to the extent of Rs.60/-.
- 10) In the above example, vendor payment will be incurred from CLS account : margin money in the ratio of 80:20. However while accounting for this expenditure at the CBO level, the expenditure will be booked in the ratio of 60:20:20 i.e. Project grants : availed bank loan : margin money respectively.
- 11) If in exceptional cases, subproject proposal is not executed in entirety as per the grant agreement i.e. of Rs.100/-, following will be the modality –
An amount in proportion as agreed in the grant agreement will be refunded by the bank to the Project.
For clarity, in case of the above example, if Rs.90/- is the total sub project cost on completion, then 60% of Rs.90/- i.e. Rs.54/- will be the cost to be borne by SMART Project and the differential amount of Rs.6/- is already given to CBO, this amount will be given back by the CBO and the bank back to the Project. This clause will be inserted in the tripartite grant agreement.

Advantages

- 1) Tried and tested model in centrally sponsored schemes under Ministry of Food Processing.
- 2) CBO will not have to bear the undue burden of interest on loan (limited to the extent to which Project funds are lying interest free with the bank, in the form of subsidy).
- 3) Apart from the Project monitoring of the subproject, banking machinery will also provide with additional monitoring through the mechanism of – payment directly to CBO vendors, ensuring margin money at the time of each vendor payment, joint verification of assets taken by CBO and will thus ensure the expected fiduciary safeguards with respect to the Project grants given to CBO.
- 4) Pro-rata basis of expenditure is by default ensured in loan case of CBO, by funding of each payment from total loan availed from loan account and margin money deposited in the existing current account, as shown in flow chart above.

8A.8) Release of tranches

8A.8.1) First tranche of Project Grants:

The first tranche will be 50% of the total Project Grants in the form of advance. The pre requisites for release of first tranche and the corresponding checklist of documents is given below. These documents should be attached to the demand letter for Project grants by the CBO.

Sr.no	Pre requisites	Corresponding check list of documents
1	Demand from CBO	Copy of demand letter by CBO
2	Recommendation by respective PIU	Copy of recommendation letter by respective PIU
3	Grant agreement between the Project, CBO and Banker.	Copy of Grant Agreement
4	Opening of dedicated bank account for SMART by CBO and depositing beneficiary share	
4a	Loan case of CBO – i) Dedicated current account for SMART	Attested copy of first page of passbook
	ii) Equivalent share of margin money related to first tranche deposited in current account.	Bank statement attested by bank authorities.
	iii) Sanction of bank loan	Loan sanction letter
4b	No Loan case of CBO - i) Special account opened for SMART.	Attested copy of first page of passbook
	ii) Equivalent share of beneficiary contribution related to first tranche deposited in current account.	Bank statement attested by bank authorities.
5	If the sub project includes civil work, technical approval necessary	Approval of cost estimates, by a house technical person at PCMU/related line department.
6	Hiring of Tally literate person/CA/CA firm for accounting by the CBO.	Declaration by CBO
7	Purchase of Tally accounting /other double entry software related by the CBO.(if applicable)	Declaration by CBO

8A.8.2) Second tranche of the Project Grants:

The second tranche of Project grants will 30% of the total Project Grants in the form of advance. It can be claimed only after 70% of the total of Project grants

CBO अनुदान मागणी

जा.क्र./कु.आ./आत्मा/स्मार्ट/530/2029
कृषि आयुक्तालय, महाराष्ट्र राज्य, पुणे
दि. 04/03/2021

प्रति,

मा. प्रकल्प संचालक (स्मार्ट)

प्रकल्प समन्वय व व्यवस्थापन कक्ष, पुणे

विषय - महाराष्ट्र राज्य कृषि व्यवसाय व ग्रामीण परिवर्तन (SMART) प्रकल्पांतर्गत मंजूर पथदर्शी उपप्रकल्पाकरिता अनुदान उपलब्ध करून देणे बाबत...

संदर्भ - १) प्रकल्प संचालक आत्मा, चंद्रपूर यांचे पत्र क्र. ४३०/२०२१, दि. २५/०८/२०२१


२) प्रकल्प संचालक आत्मा, लातूर यांचे पत्र क्र. ४९५/२०२१, दि. २६/०८/२०२१

३) प्रकल्प संचालक आत्मा, लातूर यांचे पत्र क्र. ४९६/२०२१, दि. २६/०८/२०२१

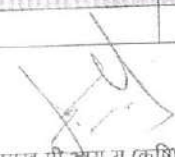
मा बाळासाहेब ठाकरे कृषि व्यवसाय व ग्रामीण परिवर्तन (SMART) प्रकल्पांतर्गत प्रकल्प अंमलबजावणी कक्षा मार्फत मंजूर पथदर्शी उपप्रकल्पांची अंमलबजावणी सुरु असलेल्या तसेच वेळोवेळी दिलेले सुचनांनुसार (Check List) अनुदान वितरणासाठी सर्व निकष पुर्ण केलेल्या उपप्रकल्पांसाठी संबंधित प्रकल्प संचालक आत्मा, चंद्रपूर व लातूर यांनी अनुक्रमे संदर्भ क्र १ ते ३ अन्वये मंजूर उपप्रकल्पाच्या पहिल्या टप्प्यातील अनुदान मागणी या कार्यालयास सादर केलेली आहे तसेच समुदाय आधारित संस्था - रावसाहेब पाटील अॅग्रो प्रोड्युसर कंपनी लि. लातूर, आटोला फार्मर्स प्रोड्युसर कंपनी लि. लातूर यांचा आवश्यक CBO हिस्सा त्यांचे बँक खात्यावर जमा करण्यात आलेला आहे व कांचणी फार्मर्स प्रोड्युसर कंपनी लि. चंद्रपूर यांचा आवश्यक CBO हिस्सा रु. 50.00 लाख त्यांचे बँक खात्यावर जमा केलेला आहे तर उर्वरित CBO हिस्सा त्यांचे मंजूर बँक कर्जातून जमा केला जाणार आहे.

त्या अनुषंगाने संबतचे विहित नमुन्यातील तक्त्याप्रमाणे मंजूर पथदर्शी उपप्रकल्पांसाठी पहिल्या टप्प्यातील प्रकल्प हिस्सा एकूण अनुदान रक्कम रुपये 272.40 लाख अनुदान या कार्यालयास PFMS प्रणालीद्वारे उपलब्ध करून देण्यात यावे ही विनंती.

सोबत: चेकलिस्ट नुसार C/O निहाय अनुदान मागणी.


प्रमुख, पी.आय.यु.(कृषि)
स्मार्ट प्रकल्प तथा संचालक आत्मा
कृषि आयुक्तालय, म.रा.पुणे

स्मार्ट प्रकल्पान्तर्गत मंजूर पथदर्शी उपप्रकल्पांसाठी पहिल्या टप्प्यातील अनुदान मागणीचा तपशिल						
अ क्र	पी.आय.यु चे नाव	जिल्हा	उपप्रकल्पाचे नाव	समुदाय आधारित संस्थेचे नाव	अनुदान मागणी (रु.लाखात)	अंमलबजावणी करावयाची बाब
१	प्रकल्प अंमलबजावणी कक्षा (कृषि)	लातूर	Vija / Soya Agro Pvt. Ltd	रावसाहेब पाटील अॅग्रो प्रोड्युसर कंपनी लि.	६१.२०	गोदाम
२			Meenakshi Solvex Pvt Ltd (ADM)	आटोला फार्मर्स प्रोड्युसर कंपनी लि.	६१.२०	
एकूण लातूर					१२२.४०	
३	प्रकल्प अंमलबजावणी कक्षा (कृषि)	चंद्रपूर	MA	कांचणी फार्मर्स प्रोड्युसर कं. लि.	१५०.००	जिनिंग प्रेसिंग युनिट
एकूण चंद्रपूर					१५०.००	
एकूण अनुदान मागणी					२७२.४०	


 प्रमुख, पी.आय.यु.(कृषि)
 स्मार्ट प्रकल्प तथा संचालक आत्मा
 कृषि आयुक्तालय, म.रा.पुणे



ATOLA FARMER PRODUCER COMPANY LIMITED

CIN No.-U01403MH2015PTC266639

Date: / /

प्रती,

जिल्हा अंमलबजावणी कक्ष तथा आत्मा कार्यालय.

जिल्हा - लातूर

विषय :- स्मार्ट प्रकल्पांतर्गत निवडलेल्या सोयबीन उत्पादक भागीदारी उपप्रकल्पाकरिता पहिल्या टप्प्याकरिता प्रकल्प हिस्सा मिळणे बाबत विनंती.

संदर्भ :- १) स्मार्ट प्रकल्पाने समुदाय आधारित संस्थेकरीता वित्त व लेख विषया बाबत निर्गमित केलेल्या मार्गदर्शक सुचना जा.क्र.स्मार्ट/पीसीएमयु/लेख/सीबीओ/-290-/२०२०, दि.08/05/2020----

२)स्मार्ट प्रकल्पांतर्गत प्रकल्प अंमलबजावणी कक्ष पुणे व आटोळा फार्मर प्रोड्यूसर कंपनी लिमिटेड आटोळा यांचे मध्ये दि.28/07/2021 रोजी झालेला अनुदान करार

महोदय/महोदया,

वरील संदर्भ क्र.२ अन्वये, एकंदर लाभार्थी हिश्यापैकी पहिला टप्पा आमच्या स्तरावर स्मार्ट प्रकल्पासाठी उघडण्यात आलेल्या स्वतंत्र बँक खात्यामध्ये जमा करण्यात आला आहे. त्याबाबतचा तपशिल खालील प्रमाणे आहे.

अ.क्र.	विषय	तपशील
१.	बँकेचे नाव	बँक ऑफ बरोडा
२.	बँक खाते नंबर	09900200000977
३.	जमा करण्यात आलेल्या लाभार्थी हिश्याची रक्कम	अंकी ---17..50लक्ष

आपणांस विनंती करण्यात येते की, सदरच्या लाभार्थी हिश्याचा समरूप स्मार्ट प्रकल्पाकडून अपेक्षित पहिला टप्प्याची रक्कम अक्षरी रु.६१.२०लक्ष ----(एकसस्त लक्ष वीस हजार रु.)---आम्हास वितरीत करण्यात यावी.

सोबत:- पासबुकची साक्षांकित केलेली प्रत

दि.-- २४/०८/२०२१

ठिकाण -लातूर


(पदाधिकार्याची स्वाक्षरी)

नाव -कुमदाळे शैलेश
हुद्दा -डायरेक्टर
पत्ता -आटोळा ता चाकूर
दूरध्वनी -९९७०४५६४९८

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9970456498

atolafpo@gmail.com

Address:At.Post Atola Tq.Chakur Dist Latur -413524 (MH) INDIA.

ATQIA FARMER PRODUCER COMPANY LIMITED

MEMORANDUM FOR THE DIRECTOR

The following information is being provided for your information regarding the current status of the company's operations. The financial statements for the period ending 31st March 2024 have been prepared and are attached for your review. The company has achieved a profit of Rs. 150,000 for the period, which is a significant improvement over the previous year.

The primary reason for this improvement is the increase in the volume of sales, which has been driven by the successful marketing campaign launched in the first quarter. Additionally, the company has managed to reduce its operating expenses by negotiating better terms with its suppliers and optimizing its production process.

It is recommended that the company continue to focus on expanding its market reach and maintaining its cost efficiency. The board of directors should also consider the long-term strategic plan for the company, which includes investing in new technologies and infrastructure to enhance production capacity and quality.

DIRECTOR
ATQIA FARMER PRODUCER
COMPANY LIMITED

BANK OF BARODA
LATURDate : 24-08-2021
Time : 17:34:04ADDRESS: 'LOVINA' CHADRANAGAR KAKUSETH UKA MARG, LATUR, MH, 413512
HELPLINE NO. : 1800223344/18001024455/18002584455
BRANCH PHONE NO. : 02382-243763
MICR CODE: 413012001 IFSC CODE: BARB0LATURX

Page No: 1

A/C Name : M/S. SMART ATOLA FARMER PRODUCER COMPANY LIMITED
Address : ATOLA
TA CHAKUR
City : LATUR, MAHARPin Code : 413524
Tel No. :
Nomination Flag : N Nominee Name :
Scheme Description : BARODA ADVANTAGE CURRENT
Joint Holders :

A/C Number : 09900200000977 Account Open Date : 27-11-2019

Statement of account for the period of 23-08-2021 to 24-08-2021

DATE	PARTICULARS	CHQ.NO.	WITHDRAWALS	DEPOSITS	BALANCE
23-08-21	B/F				17,50,220.04
23-08-21	SMS Alert		29.50		17,50,190.54
SMS Alert charges for Qtr Sep-21					
Page Total:			29.50	0	17,50,190.54Cr
Grand Total:			29.50	0	17,50,190.54Cr

As On 24-08-2021

ClrBal: 17,50,190.54 Unclr Bal: 0.00 Lien: 0.00*

We are committed to treat customers fairly as per BCSBI code of Bank's commitment to customers and Micro and Small Enterprises.
For details please visit our website www.bankofbaroda.com or www.bcsbi.org.in

Please contact your branch for registration of your MOBILE NUMBER and E-MAIL ID to get transaction alerts, other alerts and balance of your account through SMS.

ABBREVIATIONS USED

Retd - Returned Cheque	SI - Standing Instructions
EC - Error Corrected	CBI - Cheque Book Issue
SP - Stop Payment	ECS - Electronic Clearing Service
INT - Interest	INCHGS - Incidental charges
OBC - Outward Bill for collection	MB - Minimum Balance
DAUE - Drawing Against Uncleared Effect	ISLIXN - Inter sol transactions

This is a computer generated statement.
****END OF STATEMENT****



Note: Cheques received in inward clearing will be considered for debiting/
returning on the basis opening balance in account
Unless the constituent notifies the bank of any discrepancy in this statement
within 15 days from the date of statement, it will be construed that the
transaction(s) in the statement are correct.





बैंक ऑफ बड़ौदा
Bank of Baroda

BOB/Latur Main/FPC/07

Date 26.10.2020

The Chairman Atola Farmer Producer Company Limited At. Atola Tq. Chakur Dist. Latur - 413524 CIN NO. - U01403MH2015PTC266639	The Chairman Katpur Agro Producer Company Limited Katpur TA LATUR LATUR Latur MH 413512 IN CIN NO. - U01403MH2015PTC269029
The Chairman Aroma Organic Agro Producer Company Limited BHOKRAMBA, TQ RENAPUR LATUR Latur MH 412513 IN CIN NO. - U01100MH2016PTC287527	The Chairman Lokmauli Agro Producer Company Limited TANDULJA TQ LATUR LATUR Latur MH 413510 IN CIN NO. - U01403MH2015PTC270629
The Chairman Raosaheb Patil Agro Producer Company At Killari Tal Ausa Dist Latur MH 413510 IN CIN NO. - U01403MH2014PTC260006	The Chairman Vikas Agro Producer Company Limited TAKALI BK LATUR Latur MH 413512 IN CIN NO. - U01403MH2015PTC267362

Dear Sir,

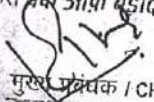
Sub. :- Application received for obtaining LOI under World Bank aided State Of Maharashtra, Agriculture Business and Rural Transformation Project (SMART) - productive Partnership Project Between ADM Agro Industries Latur & Vizag Pvt. Ltd. and your company

Referring to your application and to the reference of letter from project coordinator (SMART) Pune 243A/2019 dated 20/09/2019

With Reference to captioned subject and our branch official visit to your company We agree to approve Rs. 49.00 lacs loan component subject to

1. Approval of 60% Subsidy (Viability gap funding)
2. up front contribution of minimum 32.60 lacs from company.
3. Submission of all requisite papers.
4. Fulfilment of all terms and conditions proposed by Bank.

Your's faithfully


मुख्य प्रबंधक / CHIEF MANAGER
Chief Manager BRANCH
Bank Of Baroda
Latur Main



Branch: Latur
Region: Solapur

Lovina Building, Chandra Nagar, Kakusheth Ukka Road, Latur 413512
Phone: 02382-243763 Fax: 02382-250235
E-mail: latur@bankofbaroda.co.in Website: www.bankofbaroda.com





महाराष्ट्र MAHARASHTRA

M 109724

मुद्राक विक्र नं.दवही अ.क्र. 3103. दि. 18/11/2021

मुद्राकाली

मुद्राक शुल्क रकम 500

आलोछा फार्मर प्रोड्युसर्स को लि

प्रोड्युसर्स को लि

को आलोछा



.....सही ICA/IA

म निबधक कार्यालय, चाकूर

सही

[Handwritten Signature]

कारनाळ के
मुद्राक विक्रेता
दु.नि. कार्यालय, चाकूर आवार
परवाना क्र 3008007

Standard Form for Grant Agreement

This Agreement (hereinafter called "Agreement") is made on the 11th day of the month of November, 2021 between, on the one hand, Project Implementation Unit – Village Social Transformation Foundation SMART, of Hon. Balasaheb Thackeray Agribusiness Rural Transformation Project (hereinafter called PIU- VSTF, SMART) and, on the other hand" Atola Farmer Producer Co. Ltd at/post Atola Tq. Chakur Dist. Latur (Name of beneficiary Community Based Organization-CBO)" (hereinafter called Grant Recipient).



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 completion date of sub-project 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 Approval 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 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 “Productive Partnership Project with ADM Agro Industries Latur & Vizag Pvt Ltd, Minakshi Solvex LLP, Latur.”
“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 beneficiary 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, RIU, PIUs, PCMU and also work with Buyers, CBOs and In-house STSG/RTSG Cell
“In-house Cell: Technical Support Groups for State (one) and Regional (8)”	PCMU will appoint a one in-house State Technical Support Group (STSG) and 8 Regional Technical Support Groups (RTSGs) for all agriculture divisions. In-house cell appointed will provide support in preparation, planning and implementation of sub-project activities as mentioned in process flow tables of PPs, MAPs and CIIs.
"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 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: “Productive Partnership Project with ADM Agro Industries Latur & Vizag Pvt Ltd, Minakshi Solvex LLP, Latur.”	



Art. 1. The Full Project Proposal submitted to the PCMU to be considered for funding, approved by the "State Level Project Approval 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 CBO
Project Implementation Unit – VSTF Hon. Balasaheb Thackeray Agribusiness Rural Transformation Project (hereinafter called PIU- VSTF, SMART) of SMART	Atola Farmer Producer Co..Ltd Atola Shailesh V Kumdale Beneficiary CBO represented by Authorized signatory

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 15/Nov/2021	Agreement Completion Date: (11/Oct/2024) *Agreement completion date can be extended by PIU with prior permission of PCMU in circumstances which may unavoidable/unforeseen.
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III. Sub-project Amount

Cost breakdown of the sub project showing who will finance what, its implementation phases and agreed mile stone for each phase are as under

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Art. 5. The total Amount of the sub-project is INR. **203.49 lacks**. and the breakdown of contributions is listed below:

Sr. No.	Sub-project Components	Cost (Rs. Lakh)	SMART Grant (Rs. Lakh)	CBO Equity (Rs. Lakh)
A	Core investment in Sub-project			
1	Tractors	8.50	5.10	3.40
2	BBF	0.50	0.30	0.20
3	Trolley	1.50	0.9	0.60
4	Slow Thresher	1.30	0.78	0.52
5	Combine Harvester	20	12	8
6	Boom Sprayer	10	6	4
7	Warehouse Storage	140	84	56
8	Assaying Lab	2	1.2	0.8
9	Weighbridge	10	6	4
	Sub total	193.80	116.28	77.52
10	Pre-Op/Preliminary Exp.	9.69	5.81	3.88
	Total Cost A	203.49	122.09	81.40
B)	Complementary Investment by buyer	0	0	0
C)	Extension Activity (VCDS)by DoA / AHD @12.93 lakhs/CBO	12.93	12.93	0
	Total A+B+C	216.42	135.02	81.40

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, RIU, PIU& PCMU 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/cross cheque (electronic mean). 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 and make available financial records and accounts audited in

accordance with appropriate auditing principles consistently applied by an independent auditor (in agreement with SMART)

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. All procurements should be done with due prudence and open for verification by project authorities.

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 procured as part of subproject for which grants are received by the Recipient and having its purchase value more than Rs.50000/- (Fifty thousand) shall be pledged till the sub-project completion date.

Art.14. Grant recipient will be exclusively liable and bound to follow all conditions and provisions mentioned in the project sanction. Order No.

V. Rights and Responsibilities

Art. 15. 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 Approval 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. 16. 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 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

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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. 17. 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. 18. 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 suffers 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 re-imbursement of the funds thus spent.
- Art. 19. 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. 20. 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, 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 could not be solved, such dispute shall be resolved by complying with SMART Grievances Redressal Mechanism as per PIP.
- Art. 21. 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 22. 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 23. The Payment Schedule will be as defined in the FMM which given in section XII. The detailed proposed Payment Schedule will be agreed to in the Grant Agreement. Please see Section XII.

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- Art. 24. The SMART may terminate this Agreement by giving 30 days' 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. 25. 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. 26. 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, specifications, reports, instructions and decisions. Requests for these data will be made timely and reasonably.
- Art. 27. The Grant Recipient will promptly notify the SMART respective DIU, RIU and PIU of any significant difficulties encountered or foreseen by the Sub-project Manager in carrying out the Sub Project activities.
- Art. 28. The SPAC and the PCMU/PIU/RIU/DIU will regularly review the progress for the purposes of running the entire sub-project efficiently and conforming to the budget.
- Art. 29. The Agribusiness Value Chain Expert & Subproject Manager will maintain full and accurate records of performance of the Subproject and will provide reports to the PIU & SMART which includes Activity Schedule, outlining the progress of the Sub-project and highlighting activities undertaken, difficulties encountered, and achievements made.
- Art. 30. It will be a condition of the Agreement that all environmental and social safeguards indicated in the Project Implementation Plan and Community Operation Manual are respected. Grant Recipient will be held accountable for non-compliance with the relevant environmental and social safeguards applicable to this sub-project; and therefore, the Grant Recipient is required to implement all mitigation measures identified and costed in the FPP and negotiations, including those on waste water management, if applicable.
- Art. 31. The Grant Recipient cannot change the proposed value chain in a joint proposal and the ownership of any partner cannot be transferred to others unless otherwise particularly instructed by concerned PIU & PCMU

VI. Conflict of interests

- Art. 32. As indicated in the Project Implementation Plan, the Board of Director or Authorized Representative and concerned official shall sign a legal declaration that they will not receive themselves or pay to their own firms from the sub project account. The legal declaration shall be part of the Agreement.
- Art. 33. Grant Recipient shall have, at least a Manager and an accountant on fulltime/part time basis

VII. Addresses for communication purposes



Art. 34. 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 (legally responsible person)	Authorized Representative of Grant Provider (Nodal officer of concerned PIU*) *If the signatory of this agreement gets retired/transferred ensuing officiating officer will be responsible for legal compliances
Name:	Shailesh V Kumdale	Mr. Chandrakant Mali
Address:	At Post. Atola Tq. Chakur Dist. Latur	Reg. Office: Gram Vikas Bhavan, Plot No.76A, Sector-21, Kharghar, Navi Mumbai – 410210 Branch Office: 21-C, Mittal Tower, Nariman Point, Mumbai – 400021
Phone /Fax /e-mail:	9970456498 atolafpo@gmail.com	7030243333 chandrakant.mali@villagetransformation.org

VIII. Effectiveness, Termination

Art. 35. This Agreement becomes effective on the day of signing by concerned PIU SMART and respective grant recipient.

Art. 36. 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.

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 30 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

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f) The Grant Recipient could cancel the contract if the financing is delayed for over six (6) months.

Art. 37. 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. 38. If this Agreement is terminated for any reason, the Grant Recipient will immediately cease to use Confidential Information and intellectual property.

Art. 39. 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. 40. 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.

IX. Dispute resolution

Art. 41. 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 PIP and 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,

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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.

XI. Final dispositions

- Art. 44. The SMART has 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 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. In case this agreement is more than two parties than 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 partner will not be eligible to receive any grant or financial assistance from the SMART. The legal action shall be taken against the defaulter

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Final block of faint, illegible text at the bottom of the page, possibly a conclusion or signature area.

Art. 50. If the sub project 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/Government of Maharashtra. 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

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 same project from any source of Government of India/ Government of Maharashtra

Art 52. Agreement translated version in Marathi will be available however in case of any controversy provision made in English will prevail

Proposed Payment Schedule

Payment/ Tranche (Phase)	Total cost	Grant Receiptant's Contribution	SMART's Grant	Milestone and reports
First	102.00	40.80	61.20	Foundation & Plinth Work of warehouse, including PEB part, procurement of tractor & implements.
Second	61.00	24.40	36.60	Civil Work & PEB structure erection of warehouse.
Third	40.49	16.20	24.29	Installation of weighbridge & assaying lab remaining part of project.
Total	203.49	81.40	122.09	Payment Will be Made after Completion & submission of valuation report.

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This agreement was executed today 11 Nov 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.




(Dr. Rajaram Dighe)
Chief Executive Officer-VSTF
& Head-Project Implementation Unit-VSTF (SMART
Project)




(Mr. Chandrakant Mali)
Nodal Officer, PIU VSTF SMART



(Shailesh V Kumdale)
Director &
Authorized Representative of Grant Recipient
**ATOLA FARMER PRODUCER
COMPANY LIMITED**

Witness1. Vinayak Prabhu Taur District Executive VSTF Latur 

Witness2. Akash Nagnath Todkeri 

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**DIRECTOR
ATOJA FARMER PRODUCER
COMPANY LIMITED**

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SMART ATOLA FARMER PRODUCER COMPANY LIMITED

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L*T*R
M*H*R*S*T*A-4*3*2*
I*D*A

Customer Id: Q0A067101
Branch Name: LATUR,MAHARASHTRA
IFSC Code: BARB0LATURX

Account No: 099XXXXXXXXX977
MICR Code: 413012001

Your Account Statement as on 10/10/2024

Statement Period from 01/04/2021 to 31/03/2022

Statement of transactions in Current Account 099XXXXXXXXX977 in INR for the period 01/04/2021 - 31/03/2022

SMART ATOLA FARMER PRODUCER COMPANY LIMITED			Current Account - 099XXXXXXXXX977		
DATE	NARRATION	CHQ.NO.	WITHDRAWAL(DR)	DEPOSIT(CR)	BALANCE(INR)
21/03/2022	EBANK:1295741544\22032700566922\GST		20.00		67,03,165.34Cr
19/03/2022	IMPS/P2A/207814744917/XXXXXXXXXX6792/0		50,000.00		67,03,185.34Cr
17/03/2022	IMPS/P2A/207618784379/XXXXXXXXXX6792/0		50,000.00		67,53,185.34Cr
12/03/2022	IMPS/P2A/207117752654/XXXXXXXXXX6792/Hamali		10,000.00		68,03,185.34Cr
11/03/2022	IMPS/P2A/207017686450/XXXXXXXXXX6792/Transport		10,000.00		68,13,185.34Cr
10/03/2022	NEFT-BARBU22069401465-PRINCE STEEL MART-THE JANATA		1,57,140.00		68,23,185.34Cr
09/03/2022	SMS Alert charges for Qtr Mar-22		29.50		69,80,325.34Cr
22/02/2022	RTGS-CNRBR52022022277449035-SMART-PIU-VSTF CSR			61,20,000.00	69,80,354.84Cr
07/02/2022	SHREE AMBIKA PRINTERS P	30	17,640.00		8,60,354.84Cr
04/02/2022	NEFT-BARBU22035404500-ATOLA FARMER PR-STATE BANK O		4,50,000.00		8,77,994.84Cr
31/12/2021	EBANK:1285155941/https://wallet.csccloud.in/11037		8,500.00		13,27,994.84Cr
24/12/2021	SMS Alert charges for Qtr Dec-21		29.50		13,36,494.84Cr
18/12/2021	IMPS/P2A/135218404963/XXXXXXXXXX6792/Expenses		25,000.00		13,36,524.34Cr
10/12/2021	RTGS-BARB202112101344795858-PRAMOD KULKARNI-KOTAK		4,00,000.00		13,61,524.34Cr
10/12/2021	Charges for PORD Customer Payment :000801547095		29.00		17,61,524.34Cr
08/12/2021	NEFT-BARBQ21342305406-PRAMOD KULKARNI-KOTAK MAHIND		5,00,000.00		17,61,553.34Cr
08/12/2021	Charges for PORD Customer Payment :000799182055		29.20		22,61,553.34Cr
07/12/2021	IMPS/P2A/134123540490/XXXXXXXXXX2680/0		1,00,000.00		22,61,582.54Cr
23/11/2021	NEFT-IBKL211123733486-MAHA FARMERS PRODUCER COMPAN			2,27,935.00	23,61,582.54Cr
12/11/2021	NEFT-IBKL21112875214-MAHA FARMERS PRODUCER COMPAN			35,760.00	21,33,647.54Cr
12/11/2021	NEFT-IBKL21112875320-MAHA FARMERS PRODUCER COMPAN			8,079.00	20,97,887.54Cr
30/10/2021	NEFT-IBKL211030959607-MAHA FARMERS PRODUCER COMPAN			59,723.00	20,89,808.54Cr
02/09/2021	NEFT-IBKL210902449663-MAHA FARMERS PRODUCER COMPAN			1,41,847.00	20,30,085.54Cr
01/09/2021	NEFT-IBKL210901308908-MAHA FARMERS PRODUCER COMPAN			1,03,509.00	18,88,238.54Cr
01/09/2021	NEFT-IBKL210901309018-MAHA FARMERS PRODUCER COMPAN			34,775.00	17,84,729.54Cr
24/08/2021	STATEMENT CHG		118.00		17,49,954.54Cr
24/08/2021	STATEMENT CHG		118.00		17,50,072.54Cr
23/08/2021	SMS Alert charges for Qtr Sep-21		29.50		17,50,190.54Cr
21/08/2021	RTGS-MAHBR52021082110353173-Mr. PUSHKAJ MOHAN BHIS			5,00,000.00	17,50,220.04Cr
13/08/2021	RTGS-IBKLR62021081301543046-VANKAT SHANKRAO KUMDAL			6,00,000.00	12,50,220.04Cr
02/08/2021	RTGS-BARB202108021214941495-PUSHKRAJ BHISE-BANK OF	24	5,00,000.00		6,50,220.04Cr
02/08/2021	Charges for PORD Customer Payment :000694622501		29.00		11,50,220.04Cr
09/06/2021	SMS Alert charges for Qtr Jun-21		29.50		11,50,249.04Cr

05/05/2021	EBANK:WIB/1256704645/Return	1,00,000.00	11,50,278.54Cr
05/05/2021	EBANK:WIB/1256704490/Return	1,00,000.00	10,50,278.54Cr
05/05/2021	EBANK:WIB/1256704404/Return	1,00,000.00	9,50,278.54Cr
05/05/2021	EBANK:WIB/1256704334/Return	1,00,000.00	8,50,278.54Cr
05/05/2021	EBANK:WIB/1256704187/Return	1,00,000.00	7,50,278.54Cr
05/05/2021	EBANK:WIB/1256704072/Return	1,00,000.00	6,50,278.54Cr
04/05/2021	BY TRF SMART LOKMAULI AGRO PRODUCER COMPANY LIMITE	5,00,000.00	5,50,278.54Cr

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is in your hands**



Do not share your Account Number / PIN / OTP
for extending your EMI

Bank will never ask for such details

#StaySafeBankSafe

SMART ATOLA FARMER PRODUCER COMPANY LIMITED

A*O*A
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L*T*R
M*H*R*S*T*A-4*3*2*
I*D*A

Customer Id: Q0A067101

Account No: 099XXXXXXXXX977

Branch Name: LATUR,MAHARASHTRA

IFSC Code: BARB0LATURX

MICR Code: 413012001

Your Account Statement as on 10/10/2024

Statement Period from 01/04/2023 to 31/03/2024

Statement of transactions in Current Account 099XXXXXXXXX977 in INR for the period 01/04/2023 - 31/03/2024

SMART ATOLA FARMER PRODUCER COMPANY LIMITED			Current Account - 099XXXXXXXXX977		
DATE	NARRATION	CHQ.NO.	WITHDRAWAL(DR)	DEPOSIT(CR)	BALANCE(INR)
28/02/2024	EBANK:1391491721//24022800104805/CBDT TIN20		18,181.00		36,81,933.85Cr
28/02/2024	EBANK:1391490000//24022800102600/CBDT TIN20		21,000.00		37,00,114.85Cr
20/02/2024	NEFT-SBIN424051395149-DIGAMBAR S KUMBHAR			5,20,023.60	37,21,114.85Cr
14/02/2024	RTGS-BARBR52024021400858770-SURAJ CONSTRUCTION-HDF	33	38,61,972.00		32,01,091.25Cr
14/02/2024	Charges for PORD Customer Payment :001792556366		58.00		70,63,063.25Cr
13/12/2023	SMS Charges for SEP 23		0.24		70,63,121.25Cr
08/09/2023	BY INST 262623 : MICR CLG (CTS)			5,45,320.00	70,63,121.49Cr
10/06/2023	IMPS/P2A/316114872685/XXXXXXXXXX6792/0		1,00,008.85		65,17,801.49Cr
18/05/2023	NEFT-IBKL230518469183-MAHA FARMERS PRODUCER COMPAN			14,642.00	66,17,810.34Cr
14/04/2023	SMS Charges for FEB 23		0.24		66,03,168.34Cr

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SMART ATOLA FARMER PRODUCER COMPANY LIMITED

A*O*A
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L*T*R
M*H*R*S*T*A-4*3*2*
I*D*A

Customer Id: Q0A067101

Account No: 099XXXXXXXXX977

Branch Name: LATUR,MAHARASHTRA

IFSC Code: BARB0LATURX

MICR Code: 413012001

Your Account Statement as on 10/10/2024

Statement Period from 01/04/2024 to 10/10/2024

Statement of transactions in Current Account 099XXXXXXXXX977 in INR for the period 01/04/2024 - 10/10/2024

SMART ATOLA FARMER PRODUCER COMPANY LIMITED			Current Account - 099XXXXXXXXX977		
DATE	NARRATION	CHQ.NO.	WITHDRAWAL(DR)	DEPOSIT(CR)	BALANCE(INR)
27/09/2024	SMS Charges for AUG 24		0.47		93,818.04Cr
26/08/2024	RTGS-BARBR52024082600782902-SURAJ CONSTRUCTION-HDF	37	32,38,044.00		93,818.51Cr
26/08/2024	Charges for PORD Customer Payment :002191264209		58.00		33,31,862.51Cr
24/08/2024	IMPS/P2A/423719393877/SHAILESHVENKATR/Dirloan RE19			3,00,000.00	33,31,920.51Cr
23/08/2024	UPI/423622363614/07:56:04/UPI/kumdaleshailesh1@y b			95,000.00	30,31,920.51Cr
22/08/2024	IMPS/P2A/423517383490/SHAILESHVENKATR/TestR E19199			1,000.00	29,36,920.51Cr
21/08/2024	RTGS-IBKLR62024082101503140-Mr. SIKANDAR MAHTAB PA			9,00,000.00	29,35,920.51Cr
21/08/2024	RTGS-IBKLR62024082101503150-SUREKHA VENKATRAO KUMD			8,00,000.00	20,35,920.51Cr
17/08/2024	RTGS-SBINR52024081742481409-ATOLA FARM PRODUCER CO			12,15,000.00	12,35,920.51Cr
08/07/2024	EBANK:1410227886//24070800132847/CBDT TIN20		32,052.00		20,920.51Cr
26/06/2024	SMS Charges for MAY 24		0.47		52,972.51Cr
20/05/2024	RTGS-BARBR52024052000923072-SURAJ CONSTRUCTION-HDF	36	36,28,902.40		52,972.98Cr
20/05/2024	Charges for PORD Customer Payment :001988757002		58.00		36,81,875.38Cr
04/05/2024	SMS Charges for FEB 24		0.47		36,81,933.38Cr

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