

Kanchani Farmer Producer Company Ltd.

Name of Party	SMART Proportion (In Lakh)	Conditions for demanding First Tranche	Pre-requisite condition	Remark
SMART Project	299.42 (60%)	149.71 (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)	26.81 (5.37%)	13.40 (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 172.79 lakh from Bank of Maharashtra and beneficiary share of Rs.50.00 lakh deposited in current account for first tranche as Own contribution. So it is not necessary to deposited whole 40 % amount i.e. Rs.99.81 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	172.79 (34.63%)	LOAN Sanction Letter of 172.79 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

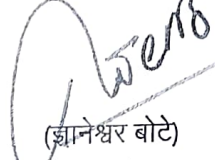
प्रति,

- 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

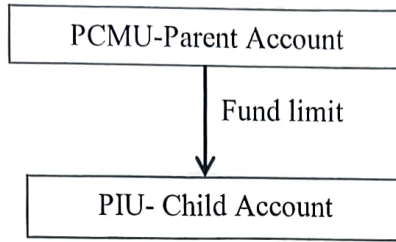
प्रत : नोडल अधिकारी, प्रकल्प अंमलबजावणी कक्ष (कृषि)

- 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.

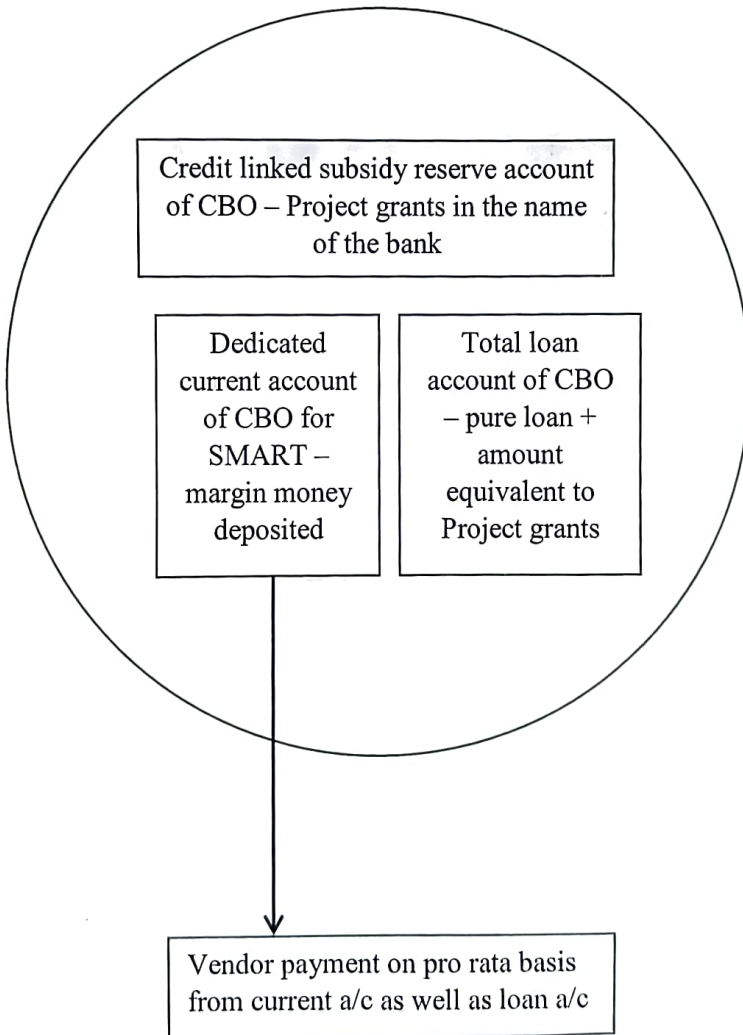
Sr.No.	Chapter	Existing Provisions in FMM	Proposed changes in FMM	Need for change
			<p>of the limit utilisation is required at the level of PIU (Agri). In case, if it is found that the fund limit at a particular DIU/RIU/VANAMATI is not being utilized within the stipulated time frame, Head of PIU (Agri) 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



KANCHANI FARMER PRODUCER COMPANY LTD.

CIN U01100MH2017PTC299469

Irral Water Plant Anandwan Sq. Pt. Anandwan Warora Dist. Chandrapur M.S. Pin-442914.

Ref No. KFPCL/198

Date 23-08-2021

प्रति,

जिल्हा अमलबजावणी कल तथा आत्मा कार्यालय, जिल्हा चंद्रपूर

मार्फत: १. मा. उपविभागीय कृषी अधिकारी, वरोग

२. मा. तालुका कृषी अधिकारी, वरोग

विषय :- स्मार्ट प्रकल्पांतर्गत निवडलेल्या बाजार संपर्कवाढ उपप्रकल्पाकरिता पटिल्या टप्प्याकरिता प्रकल्प हिस्सा मिट्टणे वाचत विनंती.

संदर्भ :-1) स्मार्ट प्रकल्पाने समुदाय आधारीत संस्थेकरिता चित्त व लेखा विषया वाचत निर्गमित केलेल्या मार्गदर्शक सुचना जा.क्र.स्मार्ट/पीसीएम/नु लेखा सं/बीओ/मा.सु. १०३६-२०२० दि.१५/०२/२०२०

2) स्मार्ट प्रकल्पांतर्गत प्रकल्प अमलबजावणी कल मॉडेल ऑनलाइन (PIU Agri) पुणे व काचनो फार्मर प्रोड्यूसर कंपनी लि., वरोग जि. चंद्रपूर वॉचि मध्ये दि.१०/०८-२०२१ ची इंग्रजीत अनुदान अर्ज

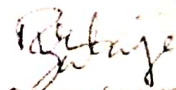
महोदय/महोदया,

वरील संदर्भ क्र.2 अन्वये, प्रकल्प लाभार्थी हिस्साधारिणी इंडिया बँक अंतर्गत स्मार्ट प्रकल्प अर्ज उपरुद्धात ३० दिवस स्वतंत्र बँक खात्यामध्ये जमा व राखता जाता आहे. त्याबाबतची सर्वांगीण घोषणा प्रसंगी आहे.

अ.क्र.	विषय	संपर्कित
१.	बँकेचे नाव	बँक ऑफ महाराष्ट्र, जाखा, आनंदवन, वरोग
२.	बँक खाते क्रमांक	60389044357
३.	बँक IFSC कोड	MAHB0000792
४.	जमा करण्यात आलेल्या लाभार्थी हिस्स्याची रक्कम	₹ ५० लक्ष
५.	बँकेकडून जमाहोणारा स्वहिस्सा रक्कम	₹ ५० लक्ष

आपणांस विनंती करण्यात येते की, सदरच्या लाभार्थी हिस्साचा समस्त स्मार्ट प्रकल्पाकडून अर्पित पटिल्या टप्प्याची रक्कम अक्षरी रु. एकूण पन्नास लक्ष अक्षरी रु. १.५० लक्ष आम्हांला वितरीत करण्यात यावी

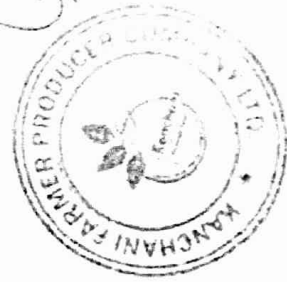
सोबत:- पासबँकची साक्षात्कृत फिलेली पत्र





(प्रदाधिकार्याची स्वाक्षरी)
ठिकाण - वरोग
नाच - बालाजी न. धोरे
हुद्दा - व्यवस्थापकीय संचालक
पता - आनंदवन चौक, वरोग जि. चंद्रपूर
दुरध्वनी - +९१-९८६०११०१०३



Account No.:		BANK OF MAHARASHTRA					
KANCHANI FARMER PRODUCER COMPANY LIMITED		60389044357					
Name: LIMITED		Branch No.: 792					
Sr.No.	DATE.	DESCRIPTION	CHEQUE NO.	DEBIT	CREDIT	BALANCE (in Rs.)	
1	14-Jul-21	CASH DEPOSIT			5,000.00		5,000.00
2	15-Jul-21	ISSUE OF MICR CA		250			4,750.00
3	15-Jul-21	GST		45			4,705.00
4	22-Jul-21	RTGS HDFCR52021072254337405 KANCHANI FARMER PRODUC			40,00,000.00		40,04,705.00
5	27-Jul-21	RTGS UTIBR52021072700361465 SHI SHANANI TRADERS			6,50,000.00		46,54,705.00
6	04-Aug-21	CASH DEPOSIT			1,10,000.00		47,64,705.00
7	04 Aug 21	RTGS HDFCR52021080456879810 KANCHANI FARMER PRODUC			2,40,000.00		50,04,705.00

Handwritten signature



 <p>बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्यम एक परिवार एक बैंक</p>	<p>Chandrapur Zonal Office, Udhog Bhavan, Railway Station road, Chandrapur-442401. टेलीफोन/TELE25-07172 : 5318 ई/मेल-e-mail : cmsme_chn@mahabank.co.in प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे 5 - HO:LOKMANGAL,1501,SHIVAJINAGAR,PUNE-5</p>	 <p>भारत की जनगणना CENSUS OF INDIA 2021 जनगणना से जल कल्याण</p> 
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AX36/CZ/CM/2021-22

To
M/s. Kanchani Farmer Producer Company
Limited,
Anandwan square
Tah.-Warora,
Dist:Chandrapur.

Sanction No.	DZM/52(Amended)/2021-22
Date	21.03.2022
Activity Code	10449
Sector	Priority
Industry	Cotton Ginning – Agri Other, Processing of Grain mill product- Dal, Trading in Food grain & Construction of Warehouse-Storage
Constitution	Limited Company

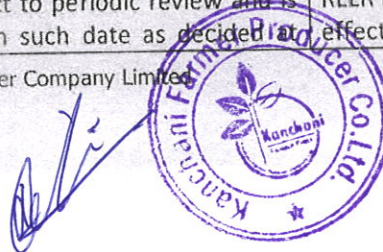
Dear Sir,

Reg: Proposal for Sanction of fresh Term loan of Rs.172.79 lakhs and Cash Credit limit of Rs.253.54 lakhs to M/s. Kanchani Farmer Producer Company Limited, Anandwan Branch, Chandrapur Zone.

With reference to the above mentioned application submitted by you, we are pleased to convey the sanction approved Dy Zonal Manager, Chandrapur Zone on 05.03.2022 as per below mentioned terms and conditions

Particulars	Facility I	Facility II
Facility	Term loan (New)	Cash Credit (New)
Limit	Rs.1,72,79,000/- (Rupees One Crore Seventy two lakhs seventy nine thousand only)	Rs.2,53,54,000/- (Rupees Two Crores fifty three lakhs fifty four thousand only)
Purpose	To set up i.e. construction of building and purchase of machineries for proposed Cotton Ginning & Pressing factory, Dal Grading/Processing unit and Warehousing unit.	To meet working capital requirements for Cotton Ginning & Pressing unit, Dal Grading/Processing unit and Trading of grains.
Primary Security	1.Registered Mortgage of Industrial diverted plot bearing survey no.157/2, At Chinora Village, Tahsil: Warora, District: Chandrapur with land admeasuring 1.82 HR (18200 Sq.m). belongs to Mr.Anup Dattatray Wasade, Mr.Baliram Kisanrao Dongarkar, Mr.Mayur Manohar Paunkar and Mr.Sudhir ramkrushna Matte. 2. Hypothecation of machineries/ equipment purchased out of bank finance.	Hypothecation of Stock, Receivables and Other current assets. Receivables up to 90 days shall be reckoned for DP calculation.
Margin	Minimum 25% in Bank's favour	Minimum 25% in Bank's favour
Rate of interest	RLLR (6.80%) + 0.40% = 7.20% p.a. (As per Maha swagatam Scheme) RLLR is subject to periodic review and is effective from such date as decided at	RLLR (6.80%) + 0.40% = 7.20% p.a. (As per Maha swagatam Scheme) RLLR is subject to periodic review and is effective from such date as decided at

Sanction: M/s.Kanchani Farmer Producer Company Limited
Anandwan Branch/ Chandrapur Zone



	review	review
Repayment	Total tenure of 84 months including moratorium of 18 months. Principal instalments of Rs.2,61,850/- + interest shall be repaid monthly. Interest to be serviced as and when applied including moratorium period.	On demand, Subject to annual review/renewal
Disbursement	To be disbursed in stages matching with the project implementation. Payment to be made directly to vendors by way of DD/NEFT/RTGS.	Cash credit limit to be made available only after obtaining completion certificate for factory premises and installation of machineries.
Review	Annual	Annual
Processing fees	75% concession in applicable processing fee (i.e 1.00% of the sanctioned limit + GST)	75% concession in applicable processing fee (i.e 0.30% of the sanctioned limit + GST)
Inspection/supervision charges	0.15% per annum (Maximum 20,000 /- p.a.) + GST	
Documentation charges	0.25% (Maximum 50,000/-) + GST	
CIC Fee	Rs. 1700/- plus GST (for 17 consumer CIBIL reports) Rs. 500/- plus GST (for one Commercial CIBIL report)	
Delayed Renewal charges	12-15 months: 1% p.a. over & above applicable rate of interest for quarter above 15 months: 2% p.a. over & above applicable rate of interest for each quarter	
Commitment Charges	Working Capital limits if not utilized within 3 months: 0.50% p.a. from date of documentation to actual date of utilization a. Utilization above 75%: NIL b. Utilization 50-75%: 0.5% p.a. of the unutilized limits c. utilization Below 50%: 1% p.a. of the unutilized limits	
CERSAI search charges	Rs.600 /- + GST	
CERSAI registration charges	Rs.6,000/- +GST (Rs.500 /- + GST per asset ID for 12 assets)	
Mortgage creation charges	Rs.15,000/- + GST	

The above facility Term Loan & Cash Credit collaterally secured by following properties:

Details of property	Title search report	Valuation details	Valuation
1. Registered mortgage of residential diverted plot situated at S.No:107/3K, Plot No: 22, At Mouza Dewai Govindpur Rayyatwari, Tah & District: Chandrapur with land admeasuring 199.35 Sq.m owned by Ms.Sunanda Suresh Bathe.	Report dated 07.06.2021 from Panel Advocate Mr.Nilesh.S.Chore Latest search obtained on 28.02.2022 from Panel Advocate Mr.Nilesh.S.Chore	Report dated 06.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	32.18 (FMV) 28.97 (RV) 27.36(DV) 9.91(GRR)
2. Registered mortgage of Residential land and building situated at S.No:19/1 (Old Survey No.1/3,4/5/1) , Plot No.4, At Mouza Dewai Govindpur Rayyatwari, Tah & District: Chandrapur with land admeasuring 387.86 Sq.m (constructed	Report dated 07.06.2021 from Panel Advocate Mr.Nilesh.S.Chore Latest search obtained on 28.02.2022 from Panel	Report dated 08.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	98.87 (FMV) 88.99 (RV) 84.04(DV) 97.45(GRR)

Sanction: M/s.Kanchani Farmer Producer Company Limited
Anandwan Branch/ Chandrapur Zone

area: GF-61.04 Sq.m & FF- 61.04 Sq.m) owned by Mr.Murlidhar Shrihari Tonge.	Advocate Mr.Nilesh.S.Chore		
3. Registered mortgage of Residential diverted plot situated at S.No:52/2, Plot No: 9, At Mouza Chanda Rayyatwari, Tah & District: Chandrapur with land admeasuring 180.00 Sq.m owned by Mr.Sudhir Ramkrushna Matte.	Report dated 07.06.2021 from Panel Advocate Mr.Nilesh.S.Chore Latest search obtained on 28.02.2022 from Panel Advocate Mr.Nilesh.S.Chore	Report dated 07.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	30.41 (FMV) 27.37 (RV) 25.85(DV) 7.96(GRR)
4. Registered mortgage of Residential diverted plot situated at S.No:12, 13/4, 18/1, Plot No: 113, At Mouza Chanda Rayyatwari, Tah & District: Chandrapur with land admeasuring 238.50 Sq.m owned by Mrs.Prabha Dattatray Wasade.	Report dated 07.06.2021 from Panel Advocate Mr.Nilesh.S.Chore Latest search obtained on 28.02.2022 from Panel Advocate Mr.Nilesh.S.Chore	Report dated 07.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	46.21 (FMV) 41.59 (RV) 39.28 (DV) 18.29 (GRR)
5. Registered mortgage of Residential diverted plot situated at S.No:264, Plot No: 7, At Mouza Khanji, Tahsil: Warora, District: Chandrapur with land admeasuring 187.50 Sq.m owned by Mr.Ashok Baliram Dongarkar, Ms.Ushatai Baliram Dongarkar and Mr.Baliram Kisan Dongarkar.	Report dated 07.06.2021 from Panel Advocate Mr.Nilesh.S.Chore Latest search obtained on 28.02.2022 from Panel Advocate Mr.Nilesh.S.Chore	Report dated 07.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	40.36 (FMV) 36.33 (RV) 34.31(DV) 3.30(GRR)
6. Registered mortgage of Residential diverted plot situated at S.No:111, Plot No: 5, At Mouza Chinora, Tahsil: Warora, District: Chandrapur with land admeasuring 307.45 Sq.m owned by Mr.Baliram Kisanrao Dongarkar	Report dated 07.06.2021 from Panel Advocate Mr.Nilesh.S.Chore Latest search obtained on 15.03.2022 from Panel Advocate Mr.Nilesh.S.Chore	Report dated 06.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	49.64 (FMV) 44.67 (RV) 42.19 (DV) 4.64 (GRR)
7. Registered mortgage of Residential diverted plot situated at S.No:111, Plot No: 6, At Mouza Chinora, Tahsil: Warora, District: Chandrapur with land admeasuring 170.02 Sq.m owned by Mr.Baliram Kisanrao Dongarkar.	Report dated 07.06.2021 from Panel Advocate Mr.Nilesh.S.Chore Latest search obtained on 28.02.2022 from Panel Advocate Mr.Nilesh.S.Chore	Report dated 06.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	18.30 (FMV) 16.47 (RV) 15.55(DV) 2.57(GRR)
8. Registered mortgage of Residential diverted plot situated at S.No:222, Plot No: 33, At Mouza Chinora, Tahsil: Warora, District: Chandrapur with land admeasuring 204.00 Sq.m owned by Mr.Baliram Kisanrao Dongarkar.	Report dated 07.06.2021 from Panel Advocate Mr.Nilesh.S.Chore Latest search obtained on 28.02.2022 from Panel Advocate Mr.Nilesh.S.Chore	Report dated 06.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	10.98 (FMV) 9.88 (RV) 9.33(DV) 3.06(GRR)
9. Registered mortgage of Residential land and building (apartment) situated at Apartment No.505, Fifth floor of "CASPIA" in "SHIV ELITE" on Plot No.1, Khasra No. 66/1 & 66/2, P.H.No:42 having super built up area of 86.238 Sq.m and undivided equal share of land of 40.75 Sq.m(0.647%)	Report from Panel Advocate Mr.Y.L.Ingle dated 14.07.2021 Latest Report from Panel Advocate Mr.Y.L.Ingle dated 22.02.2021	Report dated 10.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	39.04 (FMV) 35.14 (RV) 33.19(DV) 24.71(GRR)

out of total land area of 6299.00 Sqm, Mouza Shankarpur, Tah & District: Nagpur owned by Mrs.Saroj Sanjay Dhawas.			
10. Registered mortgage of Residential land and building (apartment) situated at Apartment No.302, Third floor in Wing-1(Vaishnogouri-1) of "VAISHNOGOURI Apartment" on Plot No.17, 18 & 19, bearing Khasra No.93/2, 93/3, City survey No.428 & Sheet No.36 having super built up area of 84.62 Sq.m and undivided equal share of land of 35.438 Sq.m(9.20%) out of total land area of 385.20 Sqm, Mouza Manewada, Tah & District: Nagpur owned by Mr.Yashwant Sambhaji Sayare.	Report from Panel Advocate Mr.Y.L.Ingle dated 14.07.2021 Latest Report from Panel Advocate Mr.Y.L.Ingle dated 22.02.2021	Report dated 10.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	43.11 (FMV) 38.80 (RV) 36.65(DV) 30.90(GRR)
11. Lien on CDR No. 60411140740 in the name of Baliram Kisanrao Dongarkar	NA	NA	45.00
Total			413.21 (RV)
Collateral coverage for exposure of Rs.426.33 lakhs(CC & Term loan)			96.92% by RV

The above facilities are also covered by personal guarantee of below

Sl.No	Name of the Guarantor	Net worth (in lakhs)
1.	Mr. Hiralal Fulchand Bhagele	34.40
2.	Mr.Yeshwant Sambhaji Sayare	125.00
3.	Mrs.Asha Sambhaji Sayare	110.00
4.	Mr. Nitin Murlidhar Tonge	15.00
5.	Mr.Anup Dattaraya Wasade	120.95
6.	Mr.Sanjay Uddhaorao Dhawas	244.03
7.	Mr.Ritesh Suresh Bathe	10.00
8.	Mr.Sudhir Ramakrushna Matte	70.00
9.	Mr.Baliram Kisanrao Dongarkar	90.00
10.	Mr.Mayur Manohar Paunkar	133.61
11.	Mrs.Sunanda Suresh Bathe	100.00
12.	Mr.Murlidhar Shrihari Tonge	125.00
13.	Mrs.Prabha Dattatray Wasade	22.09
14.	Mr.Ashok Baliram Dongarkar	40.00
15.	Mrs.Ushatai Baliram Dongarkar	50.00
16.	Mrs.Saroj Sanjay Dhawas	36.01

Most important terms & conditions:

1. The branch should recover the charges for revalidation of sanction @0.25% of the sanctioned limit i.e Rs. 1.07 lakhs upfront.
2. The branch should obtain the charge removal letter from CDCC bank Ltd. before disbursement. Branch should also ensure that charge of CDCC Bank should be removed from 7/12 extract at the earliest.
3. The branch should obtained the consent of lessee i.e Kanchani Farmer Producer Company Ltd, Warora before execution of mortgage of primary security.
4. The disbursement of CC & TL should be effected only after completion of documentation and Ensuring compliance of all terms & conditions of the sanction.

5. The fixed deposit receipts should be duly discharged and lien marked.
6. The branch can release CC limit upto Rs. 100.00 lakhs for working capital for trading business purpose (as company is already doing trading business).
7. Disbursement of Term Loan should be effected only after
 - a) Obtaining an undertaking that cost overrun in the project, if any, shall be borne by the applicant.
 - b) Obtaining an undertaking that the unsecured loans from the directors will be maintained till the pendency of the credit limits.
 - c) Obtaining Passport copies of all the directors and guarantors/undertaking if not available.
8. Disbursement of remaining Cash credit (of Rs. 153.54 lakhs) should be effected only after
 - a) Obtaining MPCB permission (Consent to operate).
 - b) Obtaining MSEB connection.
 - c) Obtaining completion certificate from panel engineer confirming completion of construction of building and installation of machineries.
9. Legal vetting of documents to be obtained from Panel Advocate/ Law officer to be obtained.
10. Term loan should be disbursed in stages based on project implementation. The margin necessarily to be brought by the applicant should be ensured during each part-disbursement.
11. The loan proceeds should be directly paid to the vendors/dealers. Credit of loan disbursement proceeds to current account of the company and withdrawal thereon should be avoided strictly.
12. Necessary invoices/bills/reports for stage completion should be obtained before disbursement.
13. In case of change in vendors, necessary permission from sanctioning authority to be obtained.
14. Branch should get our charge registered with ROC immediately. Branch should follow up with the company for removing the names of the resigned directors from MCA portal.
15. Current account of the applicant with HDFC Bank, Bank of India and SBI should be closed and closure letter should be obtained.
16. Branch should follow up for early completion of compliance audit and stock audit and rectify the remarks at the earliest.
17. Necessary documents should be submitted to the sanctioning authority 2 months before renewal due date for review/renewal of the account.
18. Branch should link CIF of the directors and Guarantors to the credit facilities, so that the credit facilities are reflected in the CIBIL report.
19. Branch should get our charge over properties registered with revenue authorities.
20. CERSAI registration to be completed for Stock and Receivables, Machinery, Primary security and collateral securities.
21. Branch should insure stock, building and machineries for full/peak value with Bank clause. All the collateral securities should be insured for full value.
22. The branch should ensure that the firm possess all the necessary regulatory permissions/licenses for the current activity and ensure that these permissions/licenses are valid & effective.
23. The firm should undertake to infuse fresh long term sources as and when required so as to maintain current ratio of at least 1.25:1 and TOL/TNW maximum at 4:1.
24. The firm should undertake that it shall not avail any credit facility from any other bank/FI without obtaining prior approval of Bank of Maharashtra.
25. The firm should undertake to route entire business transactions through Cash Credit account with Bank of Maharashtra.
26. Branch should instruct the borrower for regular submission of stock statement i.e. before 7th of every month and ensure that the details are duly entered and authorized in CBS
27. All primary securities charged to the bank shall be comprehensively insured against all risks for the full value at firm's cost and the policy shall remain in the joint names of the firm and the bank with bank clause duly incorporated therein.
28. The unit of the firm shall be regularly visited by branch officials as per HO guidelines. Detailed visit report should be held on branch record. Pre and Post sanction visit reports verifying the end-use be held on record.

29. All the charges i.e. processing, documentation, inspection, CERSAI, insurance, CIC, mortgage and all other charges applicable shall be recovered from the applicant.
30. Compliance certificate in the format specified by the Bank shall be submitted to the Zonal office.
31. An unconditional acceptance to the terms and conditions of sanction from the borrower and guarantors should be obtained.
32. Branch should obtain statutory declarations/ undertakings mentioned in loan policy as applicable
33. Unconditional Cancelability Clause (UCC): Bank, at its sole discretion, will be entitled and at liberty to exercise its absolute right to cancel the limits, referred above, unconditionally and without any prior notice in case of occurrence of all or any of the following events:
 - a) The limits/part of limits are not utilized
 - b) Deterioration in the loan account in any manner whatsoever
 - c) Non-compliance of the terms and conditions of sanction
 - d) Any other reason which the Bank considers appropriate to cancel the facility

Other Terms & Conditions:

1. CC limit shall be disbursed only after completion of documentation procedure
2. Installation of POS terminal of our bank be explored wherever possible/ feasible.
3. Stock and receivables statement shall be submitted once in a month
4. Field offices to ensure proper classification of sector notified under MSMED Act, 2006
5. Enterprises engaged in speculative activities/real estate activities are not eligible for finance under this scheme
6. The power for allowing any deviation / modification in the scheme will rest with CAC III at head office
7. The applicant shall submit to the Bank monthly stock statement / book-debt statement in the prescribed form within 10th day of each succeeding month. The applicant shall submit the QMR within the prescribed time limit. The drawing shall be restricted to DP (within the sanctioned limit or the operating limit arrived at on the basis of QMR) arrived at on the basis of paid stocks and eligible outstanding book debts subject to retaining the stipulated margin. Calculation of DP shall be as per H.O. Circular no AX1/CREDIT /ADV/Cir. No 01/2013-14 dated 07.06.2013.
8. DP shall not be allowed against items i.e. Obsolete stocks, Stocks released under trust-receipt, Stock procured under DA LCs till the underlying bills are retired (Otherwise equivalent amount of such Raw material under LCS on DA Basis shall also be shown under eligible creditors), debtors beyond 180 days and doubtful debts.
9. Processing charges / upfront fees/ Supervision / Inspection / Commitment /amendment/NOC issuance charges etc wherever applicable will be collected as per the Banks' rules. Processing fee is to be recovered on annual basis. All other charges as per extant guidelines of the bank and Service charge rules will be recovered (wherever applicable) unless specifically waived.
10. The receivables / book debts due from associate / group companies shall not be reckoned for the purpose of computation of DP.
11. Wherever required Book debts statement stating age-wise classification of book debts duly certified by Chartered Accountant shall be obtained once in six months
12. Bills discounted under LCs shall not be considered as eligible receivables for the purpose of calculation of DP.
13. Goods charged to bank shall be valued at cost or market price/realizable value whichever is lower. The inventory shall be properly stored in go downs with free access to the bank officials at all times
14. Sole Banking: The borrower shall undertake to route all transactions through the account with us.
15. Review / renewal: The facility is subject to review within 12 months. In case the account is not reviewed within 12 months from the date of sanction, however same is reviewed before the end of 15 months from the date of sanction. Then 1% penal interest will be recovered over and above ROI charged. In case the account is not reviewed within 15 months from the date of last sanction then same can reviewed subject to discretion of the bank and recovery of 2% penal interest over and above the sanctioned Rate of interest.
16. **In case of shortfall in NWC:** Zonal Office / Branch shall monitor the account closely and confirm that applicant has infused adequate funds by way of capital or long term sources (in manner acceptable to the bank) in

- order to meet the NWC shortfall. Improvement in NWC shall be verified from quarterly results duly certified by Chartered Accountant.
17. Field authorities shall adhere to extant guidelines and instruction on obtaining / Sharing of Information relating to Credit, derivatives and un-hedged foreign currency exposure for borrowers availing credit facilities under consortium / Puasdtiple banking arrangement / Joint lending arrangement before release of credit facility.
 18. Field authorities shall make visit to borrowal units including controlling offices once in 6 months. Details of visit be kept on record. Pre and Post sanction visit reports with end use certificate, verifying the end-use be held on record. Pre sanction visit of the properties proposed under collateralization be made and report thereof be held on record confirming the acceptability of the valuation given by the valuer on those properties.
 19. Regular sanction conveyed to the borrower would be valid for a period of 6 months from the date of sanction. The borrower shall accept the terms and conditions of sanction supported by resolution / authority within a period of two months from the date of receipt of sanction letter from the Branch. Failing which the sanction shall lapse. The borrower shall complete documentation within a period of next one month and shall avail the sanctioned facility within a month from the date of documentation.
 20. **Branch shall ensure that**
 - a. Confidential reports on borrower from all existing banker(s) is / are obtained and kept on record. Otherwise a certificate from the statutory auditors/ chartered accountant firm of the borrower stating that all accounts of the borrower with all the existing banks are in order and are in standard asset category be obtained and kept on record.
 - b. All necessary regulatory / statutory and mandatory clearances / approvals such as environmental, forest, rehabilitation, pollution control etc are in place at the time of disbursement wherever applicable.
 - c. Credit reports (i.e. Credit report of CIBIL and Equifax) of directors / partners / Proprietors of the applicant firm are obtained and same reflects satisfactory credit history.
 - d. Latest personal information forms duly filled in by the partners /directors /guarantors and Net worth details supported by relevant tax returns/ duly certified by their auditors is / are to be obtained.
 21. The borrower is prohibited from using the loan amount or any part thereof for any purpose other than for which it has been sanctioned and in case of violation, the bank has a right to recall the loan amount or any part thereof at once not withstanding anything contrary to the above or any other agreement³
 22. The sanction accorded by the Bank does not vest in any one right to claim any damages against the Bank for any reasons whatsoever
 23. ~~The bank reserves the right to transfer part or full credit to any other FI/ Bank / Asset Reconstruction company / Institution.~~
 24. Company shall not declare any dividend unless satisfactory arrangements are made for debt servicing.
 25. **Bank Reserves the Right (that / to)**
 - a. In case the borrower commits default, in repayment of any of the facilities or in the repayment of interest thereon or any of the agreed installment of the loan on the due dates, the bank shall and or the RBI / CIBIL will have an unqualified right to disclose or publish the name of the firm and its directors as defaulters in such manner and through medium as the Bank or RBI / CIBIL in their absolute discretion may deem fit.
 - b. Bank will have the right to examine the books of accounts of the company and to have their assets inspected from time to time by officers of the bank and/or by outside consultants and the expenses incurred by the bank in this regard will be borne by the company.
 - c. Bank may at its sole discretion, disclose such information to any institution(s) in connection with the credit facilities granted to the company as permissible under any act.
 - d. Bank may assign/shift a part /full of the advance to any bank, without notice to the borrower, by way of participations
 - e. Rate of interest / commission and other terms applicable are subject to review from time to time and are liable to be modified at the sole discretion of the Bank. Interest as indicated will be / will continue to be charged at

monthly rests. The bank reserves the right to give notice at any time and thereafter to charge such other rate of interest as the Bank may decide.

- f. In case of default in repayment of any loan installment and/ or servicing of interest in any loan account (including working capital) for any month, the credit rating borrower may be adversely affected resulting in higher rate of interest. If the default continues subsequently the asset class of the borrower may also be adversely affected and the bank will reserve its right to recall the entire advance.
26. All other terms and conditions as per extant policy guidelines, Circular shall be adhered to strictly.
27. Unconditional Cancelability Clause (UCC):
Bank, at its sole discretion, will be entitled and at liberty to exercise its absolute right to cancel the limits, referred above, unconditionally and without any prior notice in case of occurrence of all or any of the following events:
- e) The limits/part of limits are not utilized.
- f) Deterioration in the loan account in any manner whatsoever
- g) Non-compliance of the terms and conditions of sanction
- h) Any other reason which the Bank considers appropriate to cancel the facility
28. The branch should submit the certificate of compliance of terms and condition of sanction to the sanctioning authority before disbursement of the facility

Yours faithfully,

Ms. Swati Gharde.
Branch Manager

Anandwan Branch.
Chandrapur Zone
Date: 21.03.2022.



All above Terms and conditions are accepted to us.

For M/s. Kanchani Farmer Producer Company Limited.

- i. Mr. Balaji Natthuji Dhobe.- CEO _____
- ii. Mr. Nitin Murlidhar Tonge- Director _____
- iii. Mr. Yashwant Sambhaji Sayare-Director _____

Guarantors:-

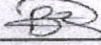
- 1) Mr. Hiralal Fulchand Bhagele _____
- 2) Mr. Yeshwant Sambhaji Sayare _____
- 3) Mrs. Asha Sambhaji Sayare _____
- 4) Mr. Nitin Murlidhar Tonge _____
- 5) Mr. Anup Dattaraya Wasade _____

Sanction: M/s. Kanchani Farmer Producer Company Limited
Anandwan Branch/ Chandrapur Zone

6) Mr.Sanjay Uddhaorao Dhawas _____

7) Mr.Ritesh Suresh Bathe _____

8) Mr.Sudhir Ramakrushna Matte _____

9) Mr.Baliram Kisanrao Dongarkar _____ 

10) Mr.Mayur Manohar Paunkar _____

11) Mrs.Sunanda Suresh Bathe _____

12) Mr.Murlidhar Shrihari Tonge _____

13) Mrs.Prabha Dattatray Wasade _____

14) Mr.Ashok Baliram Dongarkar _____

15) Mrs.Ushatai Baliram Dongarkar _____

16) Mrs.Saroj Sanjay Dhawas _____









बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम

एक परिवार एक बैंक

प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005.
H. O. : 'Lokmangal', 1501, Shivajinagar, Pune - 411005.

SMART A/C.

Account Details					
Account No	60389044357	Account Open Date	14/07/2021	Nomination Flag	Y
Account Type	Cur-Gen-Pub-Corp-oth-Rural-SU			Mode of Operation	ANY TWO JOINTLY
Total Balance	1,61,526.87	Available Balance	1,61,526.87	Primary GSTIN	27AAxxxxxx6B1ZK
Account Holder Names	KANCHANI FARMER PRODUCER COMPANY LIMITED				

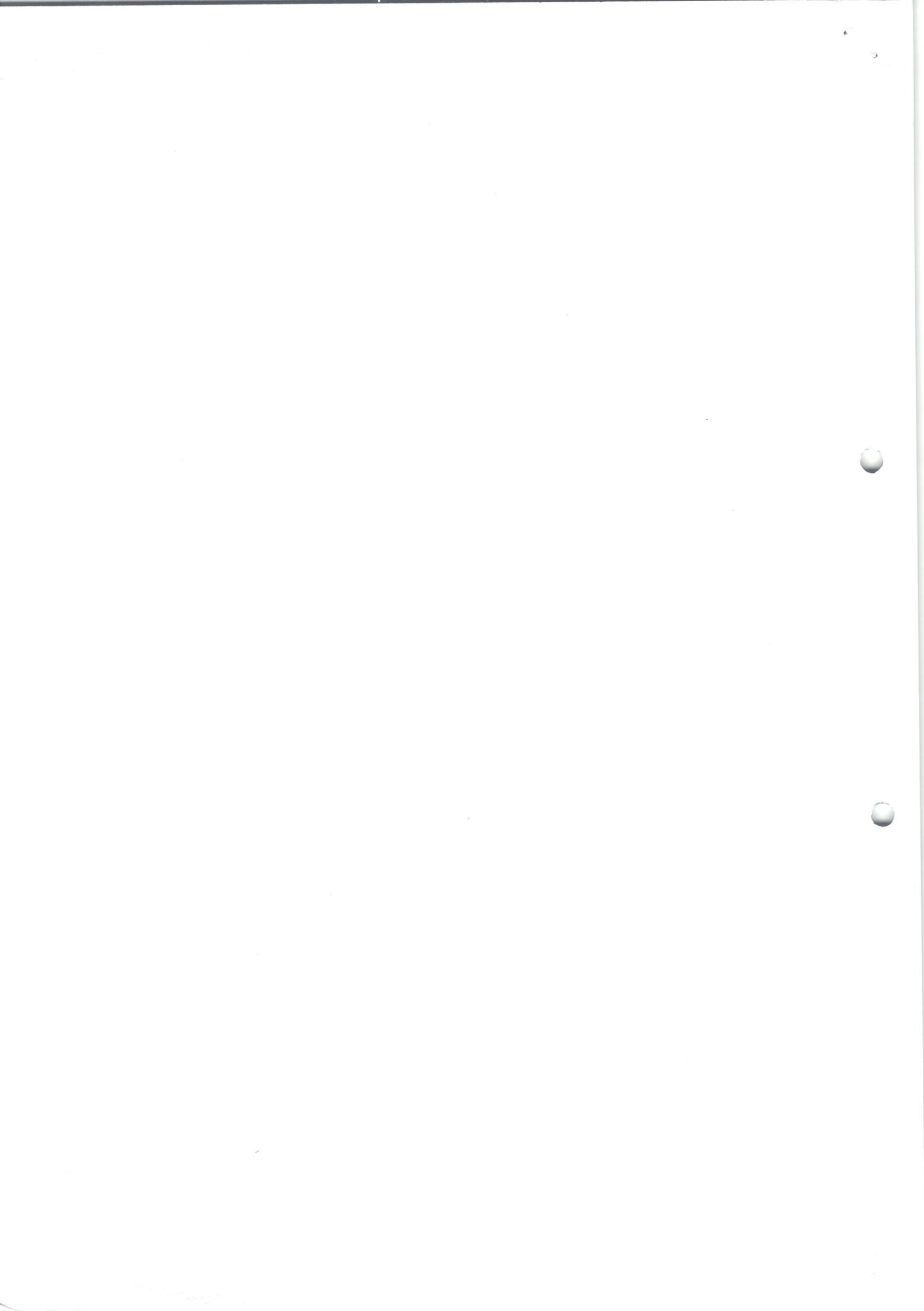
Customer Details					
Name	KANCHANI FARMER PRODUCER COMPANY LIMITED			CIF Number	40231772432
Mobile	xxxxxxxxx36	Email	xxxxxxxxxxxxxxxxxxxxxxxx.com		
KYC Complied	Y	KYC Expiry Date	18/01/2026	CKYC ID	xxxxxxxxx6342
Primary ID Type	CERT.OF INCORPORATION COMPANY	Date of Birth	xxxxxxxx17	Statement Date	24/06/2024
Address	IRAI WATER PLANT NEAR SAYARE AUTOMOBILES, ANANDWAN SQUARE ANANDWAN, ATPO WARORA, CHANDRAPUR - 442914, Maharashtra				

Home Branch Details					
Branch No	00792	Branch Name	ANANDWAN	IFSC	MAHB0000792
Phone No	282175	Email Id	bom792@mahabank.co.in	GSTIN	27AACCB0774B1Z4
Address	ANANDWAN TEHSIL WARORA, ANANDWAN TEHSIL WARORA, ANANDWAN - 442914, MAHARASHTRA				

A. Statement for Account No 60389044357 from 01/04/2024 to 24/06/2024

Sr No	Date	Particulars	Cheque/Reference No	Debit	Credit	Balance	Channel
1	08/04/2024	LF CHG CA AC		150.00	-	1,14,302.22	9999-CENTRAL OFF
2	08/04/2024	GST		27.00	-	1,14,275.22	9999-CENTRAL OFF
3	15/05/2024	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED TRFRR BANK OF MAHARASHTRA	10091	-	13,00,000.00	14,14,275.22	792-ANANDWAN
4	16/05/2024	RTGS MAHBR52024051617315500 SPARN SECURITY SOLUTI ICIC0006972	12701	5,39,765.00	-	8,74,510.22	792-ANANDWAN
5	16/05/2024	NA		50.00	-	8,74,460.22	792-ANANDWAN
6	16/05/2024	GST		9.00	-	8,74,451.22	792-ANANDWAN
7	16/05/2024	RTGS MAHBR52024051617315510 MSC MOTORS ICIC0001461	9849	6,76,000.00	-	1,98,451.22	792-ANANDWAN
8	16/05/2024	NA		50.00	-	1,98,401.22	792-ANANDWAN
9	16/05/2024	GST		9.00	-	1,98,392.22	792-ANANDWAN
10	21/05/2024	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED kanchani farmer BANK OF MAHARASHTRA	10102	-	6,00,000.00	7,98,392.22	792-ANANDWAN
11	21/05/2024	TO AMOL ELECTRICAL ENTERPRISES TRFRR BANK OF MAHARASHTRA	12702	6,00,000.00	-	1,98,392.22	792-ANANDWAN
12	27/05/2024	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED kanchani farmer BANK OF MAHARASHTRA	10105	-	12,94,000.00	14,92,392.22	792-ANANDWAN
13	27/05/2024	RTGS MAHBR52024052717402187 LUCKY AUTOMOBILES BKID0009647	12704	12,20,000.00	-	2,72,392.22	792-ANANDWAN
14	27/05/2024	NA		50.00	-	2,72,342.22	792-ANANDWAN
15	27/05/2024	GST		9.00	-	2,72,333.22	792-ANANDWAN
16	27/05/2024	NEFT MAHBH24148278806 MS LIGNAN TECHNOLOGIES PUNB0143400	12703	74,350.00	-	1,97,983.22	792-ANANDWAN
17	27/05/2024	NA		5.00	-	1,97,978.22	792-ANANDWAN
18	27/05/2024	GST		0.90	-	1,97,977.32	792-ANANDWAN
19	30/05/2024	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED TRFRR BANK OF MAHARASHTRA	10107	-	3,00,000.00	4,97,977.32	792-ANANDWAN
20	30/05/2024	RTGS MAHBR52024053017428108 ANDHRA AUTO ENGINEERI IBKL0001090	12705	3,36,300.00	-	1,61,677.32	792-ANANDWAN
21	30/05/2024	NA		25.00	-	1,61,652.32	792-ANANDWAN
22	30/05/2024	GST		4.50	-	1,61,647.82	792-ANANDWAN
23	30/05/2024	MONTHLY SMS CHA		2.50	-	1,61,645.32	9999-CENTRAL OFF
24	30/05/2024	GST		0.45	-	1,61,644.87	9999-CENTRAL OFF
25	21/06/2024	BG-REFNO : 0079222IPG012930		118.00	-	1,61,526.87	792-ANANDWAN

B. Summary for Account No 60389044357 from 01/04/2024 to 24/06/2024





बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम

एक परिवार एक बैंक

प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005.
H. O.: 'Lokmangal', 1501, Shivajinagar, Pune - 411005.

Total Transaction Count	25	Opening Balance	1,14,452.22
Total Debit Count	21	Total Debit Amount	34,46,925.35
Total Credit Count	4	Total Credit Amount	34,94,000.00
		Closing Balance	1,61,526.87

* END OF STATEMENT

- * All the amounts in the Statement are in INR.
- This is a System Generated Statement. No Signature is Required.
- The Customer is advised to keep their KYC updated periodically with Officially Valid Documents (OVDs) as part of regulatory requirements. If you are more than 10 years old, please update your Aadhaar number.
- Please update your PAN number in your Account, if not done so far.

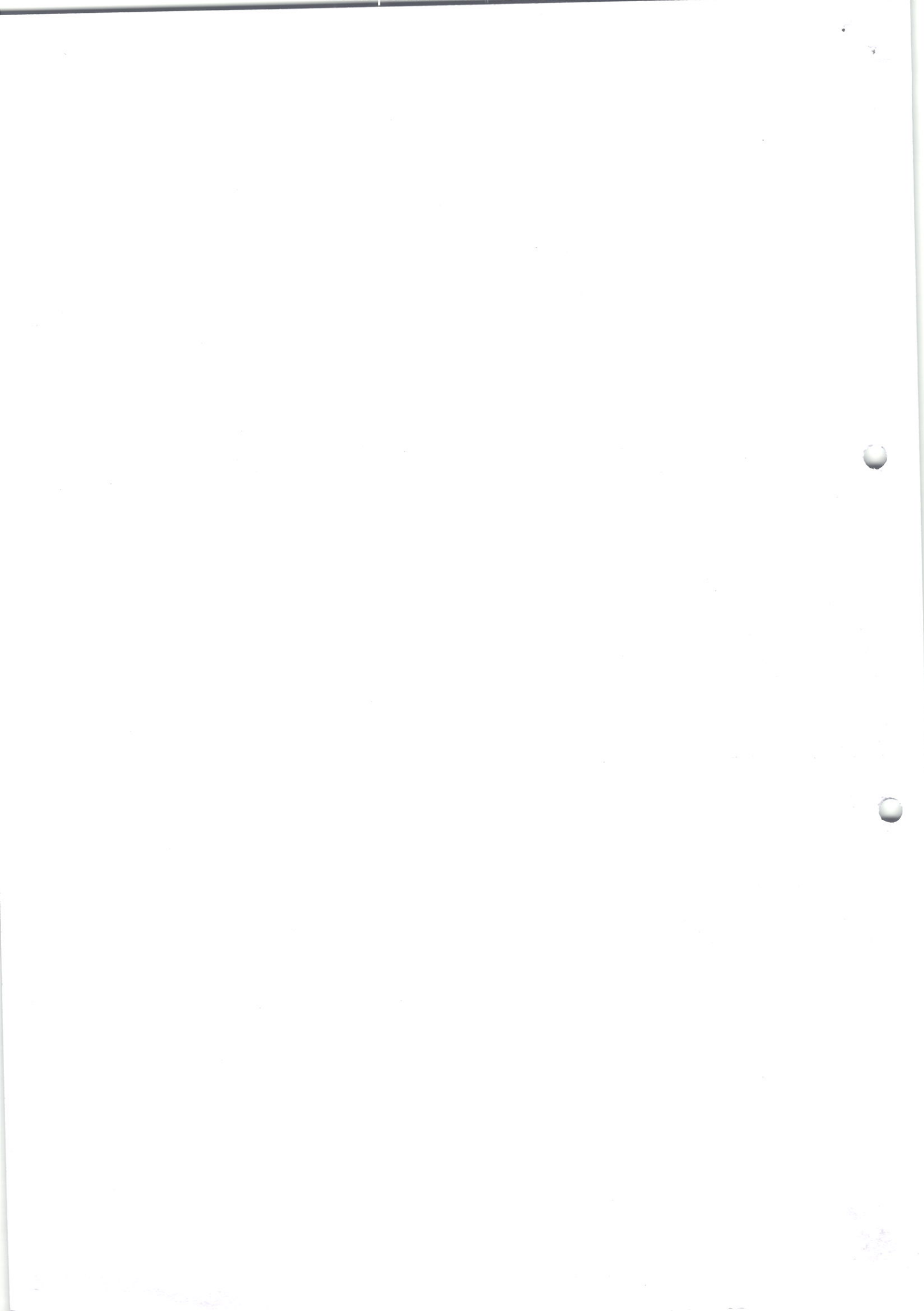
All India Toll Free Number :	1800-233-4526 / 1800-102-2636	Website :	www.bankofmaharashtra.in
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बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम

SMART A/C

एक परिवार एक बैंक

प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005.
H. O.: 'Lokmangal', 1501, Shivajinagar, Pune - 411005.

Account Details					
Account No	60389044357	Account Open Date	14/07/2021	Nomination Flag	Y
Account Type	Cur-Gen-Pub-Corp-oth-Rural-SU			Mode of Operation	ANY TWO JOINTLY
Total Balance	14,92,392.22	Available Balance	14,92,392.22	Primary GSTIN	27AAxxxxx6B1ZK
Account Holder Names	KANCHANI FARMER PRODUCER COMPANY LIMITED				

Customer Details					
Name	KANCHANI FARMER PRODUCER COMPANY LIMITED			CIF Number	40231772432
Mobile	xxxxxxxxxx36	Email	xxxxxxxxxxxxxxxxxxxxxxxxxxxx.com		
KYC Complied	Y	KYC Expiry Date	18/01/2026	CKYC ID	xxxxxxxxxx6342
Primary ID Type	CERT OF INCORPORATION COMPANY	Date of Birth	xxxxxxxx17	Statement Date	27/05/2024
Address	IRAI WATER PLANT NEAR SAYARE AUTOMOBILES, ANANDWAN SQUARE ANANDWAN, ATPO WARORA, CHANDRAPUR - 442914, Maharashtra				

Home Branch Details					
Branch No	00792	Branch Name	ANANDWAN	IFSC	MAHB0000792
Phone No	282175	Email Id	bom792@mahabank.co.in	GSTIN	27AACCB0774B1Z4
Address	ANANDWAN TEHSIL WARORA, ANANDWAN TEHSIL WARORA, ANANDWAN - 442914, MAHARASHTRA				

A. Statement for Account No 60389044357 from 14/07/2021 to 31/03/2022

Sr No	Date	Particulars	Cheque/Reference No	Debit	Credit	Balance	Channel
1	14/07/2021	BY CASH		-	5,000.00	5,000.00	792-ANANDWAN
2	15/07/2021	ISSUE OF CHQ BO		250.00	-	4,750.00	9000-CENTRAL OFFICE PUNE
3	15/07/2021	GST		45.00	-	4,705.00	9000-CENTRAL OFFICE PUNE
4	22/07/2021	RTGS HDFCR52021072254337405 KANCHANI FARMER PRODUC	HDFCR52021072254337405	-	40,00,000.00	40,04,705.00	9008-NEFT/RTGS CELL
5	27/07/2021	RTGS UTIBR52021072700361465 SHESHANAND TRADERS	UTIBR52021072700361465	-	6,50,000.00	46,54,705.00	9008-NEFT/RTGS CELL
6	04/08/2021	BY CASH		-	1,10,000.00	47,64,705.00	792-ANANDWAN
7	04/08/2021	RTGS HDFCR52021080456879810 KANCHANI FARMER PRODUC	HDFCR52021080456879810	-	2,40,000.00	50,04,705.00	9008-NEFT/RTGS CELL
8	13/08/2021	COMMISSION AND POSTAGE		177.00	-	50,04,528.00	792-ANANDWAN
9	13/08/2021	C2C_OCC NO: 8637591		-	62,690.00	50,67,218.00	792-ANANDWAN
10	31/08/2021	NEFT MAHBH21243132773 KANCHANI FARMER PRODUCER CO	9801	60,000.00	-	50,07,218.00	792-ANANDWAN
11	31/08/2021	NA		5.00	-	50,07,213.00	792-ANANDWAN
12	31/08/2021	GST		0.90	-	50,07,212.10	792-ANANDWAN
13	09/09/2021	RTGS MAHBR52021090910461913 KANCHANI FPC LTD	9802	2,50,000.00	-	47,57,212.10	792-ANANDWAN
14	17/09/2021	DUE DILIGENCE AMT OF KANCHANI		2,360.00	-	47,54,852.10	792-ANANDWAN
15	21/09/2021	RTGS MAHBR52021092110521979 KANCHANI FPC LTD	9803	5,00,000.00	-	42,54,852.10	792-ANANDWAN
16	02/10/2021	MONTHLY SMS CHA		25.00	-	42,54,827.10	9999-CENTRAL OFF
17	02/10/2021	GST		4.50	-	42,54,822.60	9999-CENTRAL OFF
18	06/10/2021	RTGS MAHBR52021100610609148 KANCHANI FARMER PRODUC	9804	2,00,000.00	-	40,54,822.60	792-ANANDWAN
19	08/10/2021	RTGS MAHBR52021100810627887 KANCHANI FARMER PRODUC	9805	15,00,000.00	-	25,54,822.60	792-ANANDWAN
20	08/10/2021	NA		50.00	-	25,54,772.60	792-ANANDWAN
21	08/10/2021	GST		9.00	-	25,54,763.60	792-ANANDWAN
22	09/10/2021	LF CHG NEW CA A		150.00	-	25,54,613.60	9999-CENTRAL OFF
23	09/10/2021	GST		27.00	-	25,54,586.60	9999-CENTRAL OFF
24	12/10/2021	RTGS MAHBR52021101210648844 KANCHANI FARMER PRODUC	9806	25,00,000.00	-	54,586.60	792-ANANDWAN
25	12/10/2021	NA		50.00	-	54,536.60	792-ANANDWAN
26	12/10/2021	GST		9.00	-	54,527.60	792-ANANDWAN
27	14/12/2021	TO KANCHANI FARMER PRODUCER COMPANY LIMITED TRFR	9807	10,000.00	-	44,527.60	792-ANANDWAN
28	14/12/2021	COMMISSION ON BG 60402338435 TO		500.00	-	44,027.60	792-ANANDWAN
29	24/12/2021	RTGS HDFCR52021122485826258 KANCHANI FARMER PRODUC	HDFCR52021122485826258	-	15,00,000.00	15,44,027.60	9008-NEFT/RTGS CELL
30	01/01/2022	RTGS MAHBR52022010111146109 KANCHANI FARMER PRODUC	9808	15,00,000.00	-	44,027.60	792-ANANDWAN
31	01/01/2022	NA		50.00	-	43,977.60	792-ANANDWAN
32	01/01/2022	GST		9.00	-	43,968.60	792-ANANDWAN



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005.
H. O.: 'Lokmangal', 1501, Shivajinagar, Pune - 411005.

Sr No	Date	Particulars	Cheque/Reference No	Debit	Credit	Balance	Channel
33	08/01/2022	MONTHLY SMS CHA		25.00	-	43,943.60	9999-CENTRAL OFF
34	08/01/2022	GST		4.50	-	43,939.10	9999-CENTRAL OFF
35	21/02/2022	RTGS CNRBR52022022177390722 SMART-PIU-VSTF CSR	CNRBR52022022177390722		1,49,71,000.00	1,50,14,939.10	9008-NEFT/RTGS CELL
36	25/03/2022	NEFT N084221888515592 KANCHANI FA MAHB220843067670	N084221888515592	-	1,50,000.00	1,51,64,939.10	9008-NEFT/RTGS CELL
37	28/03/2022	TO WARORA BRANCH TAX COLLECTION A/C TRF AMT FOR ESBTR	9811	1,30,000.00	-	1,50,34,939.10	66-WARORA
38	31/03/2022	DOCUMENTATION INSPECTION CIBIL CHARGES PROCES FEES TO KANCHANI FARMER PRODUCER COMPANY LIMITED		2,79,055.84	-	1,47,55,883.26	792-ANANDWAN
39	31/03/2022	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED		-	20,00,000.00	1,67,55,883.26	792-ANANDWAN
40	31/03/2022	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED TRFR	507776	-	2,00,00,000.00	3,67,55,883.26	792-ANANDWAN
41	31/03/2022	REVALIDATION CHARGES 0.25% OF SANCTION		1,26,260.00	-	3,66,29,623.26	792-ANANDWAN
42	31/03/2022	MORTGAGE CREATION CHARGES		17,700.00	-	3,66,11,923.26	792-ANANDWAN

B. Summary for Account No 60389044357 from 14/07/2021 to 31/03/2022

Total Transaction Count	42	Opening Balance	0.00
Total Debit Count	31	Total Debit Amount	70,76,766.74
Total Credit Count	11	Total Credit Amount	4,36,88,690.00
		Closing Balance	3,66,11,923.26

*** END OF STATEMENT**

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- Please update your PAN number in your Account, if not done so far.

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बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्योग

एक परिवार एक बैंक

प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005.
H. O.: 'Lokmangal', 1501, Shivajinagar, Pune - 411005.

Account Details					
Account No	60389044357	Account Open Date	14/07/2021	Nomination Flag	Y
Account Type	Cur-Gen-Pub-Corp-oth-Rural-SU			Mode of Operation	ANY TWO JOINTLY
Total Balance	14,92,392.22	Available Balance	14,92,392.22	Primary GSTIN	27AAxxxxxx6B1ZK
Account Holder Names	KANCHANI FARMER PRODUCER COMPANY LIMITED				

Customer Details					
Name	KANCHANI FARMER PRODUCER COMPANY LIMITED			CIF Number	40231772432
Mobile	xxxxxxxxx36	Email	xxxxxxxxxxxxxxxxxxxxxxxx.com		
KYC Complied	Y	KYC Expiry Date	18/01/2026	CKYC ID	xxxxxxxxxx6342
Primary ID Type	CERT OF INCORPORATION COMPANY	Date of Birth	xxxxxxxx17	Statement Date	27/05/2024
Address	IRAI WATER PLANT NEAR SAYARE AUTOMOBILES, ANANDWAN SQUARE ANANDWAN, ATPO WARORA, CHANDRAPUR - 442914, Maharashtra				

Home Branch Details					
Branch No	00792	Branch Name	ANANDWAN	IFSC	MAHB0000792
Phone No	282175	Email Id	bom792@mahabank.co.in	GSTIN	27AACCB0774B1Z4
Address	ANANDWAN TEHSIL WARORA, ANANDWAN TEHSIL WARORA, ANANDWAN - 442914, MAHARASHTRA				

A. Statement for Account No 60389044357 from 01/04/2022 to 31/03/2023

Sr No	Date	Particulars	Cheque/Reference No	Debit	Credit	Balance	Channel
1	01/04/2022	INT TRF FRM 00000060389044357TO 00000060412162887		365.00	-	3,66,11,558.26	792-ANANDWAN
2	04/04/2022	TO KANCHANI FARMER PRODUCER COMPANY LIMITED TRFR	9812	2,00,00,000.00	-	1,66,11,558.26	792-ANANDWAN
3	09/04/2022	MONTHLY SMS CHA		25.00	-	1,66,11,533.26	9999-CENTRAL OFF
4	09/04/2022	GST		4.50	-	1,66,11,528.76	9999-CENTRAL OFF
5	16/07/2022	MONTHLY SMS CHA		25.00	-	1,66,11,503.76	9999-CENTRAL OFF
6	16/07/2022	GST		4.50	-	1,66,11,499.26	9999-CENTRAL OFF
7	05/08/2022	RTGS MAHBR52022080512589175 NILESH P DHENGAL	9814	17,29,940.00	-	1,48,81,559.26	792-ANANDWAN
8	05/08/2022	NA		50.00	-	1,48,81,509.26	792-ANANDWAN
9	05/08/2022	GST		9.00	-	1,48,81,500.26	792-ANANDWAN
10	16/10/2022	MONTHLY SMS CHA		25.00	-	1,48,81,475.26	9999-CENTRAL OFF
11	16/10/2022	GST		4.50	-	1,48,81,470.76	9999-CENTRAL OFF
12	15/11/2022	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED		-	11,11,875.00	1,59,93,345.76	792-ANANDWAN
13	15/11/2022	RTGS MAHBR52022111513217989 SHRIRAM CONSTRUCTION	9813	55,59,377.00	-	1,04,33,968.76	792-ANANDWAN
14	15/11/2022	NA		50.00	-	1,04,33,918.76	792-ANANDWAN
15	15/11/2022	GST		9.00	-	1,04,33,909.76	792-ANANDWAN
16	15/11/2022	RTGS HDFCR52022111560270495 KANCHANI FARMER PRODUC	HDFCR52022111560270495	-	11,11,900.00	1,15,45,809.76	9008-NEFT/RTGS CELL
17	21/11/2022	BG-REFNO : 0079222OFF009956		118.00	-	1,15,45,691.76	792-ANANDWAN
18	21/11/2022	BG-REFNO : 0079222OFF009956		118.00	-	1,15,45,573.76	792-ANANDWAN
19	21/11/2022	BG-REFNO : 0079222IPG012930		708.00	-	1,15,44,865.76	792-ANANDWAN
20	30/11/2022	Other TRF CLR		-	7,79,696.00	1,23,24,561.76	792-ANANDWAN
21	07/01/2023	MONTHLY SMS CHA		25.00	-	1,23,24,536.76	9999-CENTRAL OFF
22	07/01/2023	GST		4.50	-	1,23,24,532.26	9999-CENTRAL OFF
23	11/01/2023	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED		-	14,00,000.00	1,37,24,532.26	792-ANANDWAN
24	11/01/2023	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED TRFR	7499	-	14,00,000.00	1,51,24,532.26	792-ANANDWAN
25	11/01/2023	RTGS MAHBR52023011113606907 SHRIRAM CONSTRUCTION	9815	70,00,000.00	-	81,24,532.26	792-ANANDWAN
26	11/01/2023	NA		50.00	-	81,24,482.26	792-ANANDWAN
27	11/01/2023	GST		9.00	-	81,24,473.26	792-ANANDWAN
28	30/01/2023	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED		-	7,43,536.00	88,88,009.26	792-ANANDWAN
29	30/01/2023	RTGS HDFCR52023013078782687 KANCHANI FARMER PRODUC	HDFCR52023013078782687	-	7,43,536.00	96,11,545.26	9008-NEFT/RTGS CELL
30	30/01/2023	RTGS MAHBR52023013013721946 SHRIRAM CONSTRUCTION	9816	37,17,680.00	-	58,93,865.26	792-ANANDWAN
31	30/01/2023	NA		50.00	-	58,93,815.26	792-ANANDWAN
32	30/01/2023	GST		9.00	-	58,93,806.26	792-ANANDWAN



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005.
H. O.: 'Lokmangal', 1501, Shivajinagar, Pune - 411005.

Sr No	Date	Particulars	Cheque/Reference No	Debit	Credit	Balance	Channel
33	14/02/2023	RTGS HDFCR52023021482737123 KANCHANI FARMER PRODUC	HDFCR52023021482737123	-	3,50,000.00	62,43,806.26	9008-NEFT/RTGS CELL
34	14/02/2023	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED		-	3,50,000.00	65,93,806.26	792-ANANDWAN
35	14/02/2023	RTGS MAHBR52023021413831094 SHRIRAM CONSTRUCTION	9817	17,50,000.00	-	48,43,806.26	792-ANANDWAN
36	14/02/2023	NA		50.00	-	48,43,756.26	792-ANANDWAN
37	14/02/2023	GST		9.00	-	48,43,747.26	792-ANANDWAN
38	14/03/2023	NEFT MAHBH23073404226 SAURABH KHOSLA	9818	2,47,108.00	-	45,96,639.26	792-ANANDWAN
39	23/03/2023	RTGS HDFCR52023032392500054 KANCHANI FARMER PRODUC	HDFCR52023032392500054	-	4,00,000.00	49,96,639.26	9008-NEFT/RTGS CELL
40	23/03/2023	RTGS MAHBR52023032314109878 SHRIRAM CONSTRUCTION	9819	20,00,000.00	-	29,96,639.26	792-ANANDWAN
41	23/03/2023	NA		50.00	-	29,96,589.26	792-ANANDWAN
42	23/03/2023	GST		9.00	-	29,96,580.26	792-ANANDWAN
43	23/03/2023	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED		-	4,00,000.00	33,96,580.26	792-ANANDWAN

B. Summary for Account No 60389044357 from 01/04/2022 to 31/03/2023

Total Transaction Count	43	Opening Balance	3,66,11,923.26
Total Debit Count	32	Total Debit Amount	4,20,05,886.00
Total Credit Count	11	Total Credit Amount	87,90,543.00
		Closing Balance	33,96,580.26

*** END OF STATEMENT**

- All the amounts in the Statement are in INR.
- This is a System Generated Statement. No Signature is Required.
- The Customer is advised to keep their KYC updated periodically with Officially Valid Documents (OVDs) as part of regulatory requirements. If you are more than 10 years old, please update your Aadhaar number.
- Please update your PAN number in your Account, if not done so far.

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बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का चरम्य

एक परिवार एक बैंक

प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005.
H. O.: 'Lokmangal', 1501, Shivajinagar, Pune - 411005.

Account Details					
Account No	60389044357	Account Open Date	14/07/2021	Nomination Flag	Y
Account Type	Cur-Gen-Pub-Corp-oth-Rural-SU		Mode of Operation	ANY TWO JOINTLY	
Total Balance	14,92,392.22	Available Balance	14,92,392.22	Primary GSTIN	27AAxxxxxx6B1ZK
Account Holder Names	KANCHANI FARMER PRODUCER COMPANY LIMITED				

Customer Details					
Name	KANCHANI FARMER PRODUCER COMPANY LIMITED			CIF Number	40231772432
Mobile	xxxxxxxxxx36	Email	xxxxxxxxxxxxxxxxxxxxxxxxxxxx.com		
KYC Complied	Y	KYC Expiry Date	18/01/2026	CKYC ID	xxxxxxxxxx6342
Primary ID Type	CERT OF INCORPORATION COMPANY	Date of Birth	xxxxxxxx17	Statement Date	27/05/2024
Address	IRAI WATER PLANT NEAR SAYARE AUTOMOBILES, ANANDWAN SQUARE ANANDWAN, ATPO WARORA, CHANDRAPUR - 442914, Maharashtra				

Home Branch Details					
Branch No	00792	Branch Name	ANANDWAN	IFSC	MAHB0000792
Phone No	282175	Email Id	bom792@mahabank.co.in	GSTIN	27AACCB0774B1Z4
Address	ANANDWAN TEHSIL WARORA, ANANDWAN TEHSIL WARORA, ANANDWAN - 442914, MAHARASHTRA				

A. Statement for Account No 60389044357 from 01/04/2023 to 31/03/2024

Sr No	Date	Particulars	Cheque/Reference No	Debit	Credit	Balance	Channel
1	27/04/2023	NEFT N117232433833592 KANCHANI FA MAHB231171275951	N117232433833592	-	25,800.00	34,22,380.26	9008-NEFT/RTGS CELL
2	28/04/2023	NEFT N118232435704805 KANCHANI FA MAHB231181598599	N118232435704805	-	25,800.00	34,48,180.26	9008-NEFT/RTGS CELL
3	08/05/2023	NEFT MAHBH23128647841 SHRIRAM CONSTRUCTION	9820	1,29,000.00	-	33,19,180.26	792-ANANDWAN
4	26/05/2023	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED		-	15,00,000.00	48,19,180.26	792-ANANDWAN
5	15/06/2023	CHQ DT 03/06/2023	968682	-	11,80,000.00	59,99,180.26	66-WARORA
6	17/06/2023	NEFT N168232507521236 KANCHANI FA MAHB231684705955	N168232507521236	-	55,457.00	60,54,637.26	9008-NEFT/RTGS CELL
7	17/06/2023	TO KANCHANI FARMER PRODUCER COMPANY LIMITED TRFRRR	9821	1,38,643.00	-	59,15,994.26	792-ANANDWAN
8	20/06/2023	RTGS HDFCR52032062065518304 KANCHANI FARMER PRODUC	HDFCR52032062065518304	-	5,70,000.00	64,85,994.26	9008-NEFT/RTGS CELL
9	26/06/2023	CHQ DT 20/06/2023	421	-	1,42,783.00	66,28,777.26	66-WARORA
10	27/06/2023	RTGS MAHBR52023062714828740 SPARX SECURITY SOLUTI	9822	13,99,276.00	-	52,29,501.26	792-ANANDWAN
11	27/06/2023	NA		50.00	-	52,29,451.26	792-ANANDWAN
12	27/06/2023	GST		9.00	-	52,29,442.26	792-ANANDWAN
13	10/07/2023	NEFT MAHBH23191295113 SAURABH KHOSLA	9823	14,278.00	-	52,15,164.26	792-ANANDWAN
14	10/07/2023	NEFT N191232542591814 KANCHANI FA MAHB231912692521	N191232542591814	-	2,50,000.00	54,65,164.26	9008-NEFT/RTGS CELL
15	10/07/2023	RTGS MAHBR52023071014922854 JADHAO GEARS LIMITED	9824	54,40,000.00	-	25,164.26	792-ANANDWAN
16	10/07/2023	NA		50.00	-	25,114.26	792-ANANDWAN
17	10/07/2023	GST		9.00	-	25,105.26	792-ANANDWAN
18	10/07/2023	MONTHLY SMS CHA		25.00	-	25,080.26	9999-CENTRAL OFF
19	10/07/2023	GST		4.50	-	25,075.76	9999-CENTRAL OFF
20	15/07/2023	ACH 6113974-C072307 C072307944087			89,82,600.00	90,07,675.76	1001-MUMBAI SERVICE BRANCH
21	19/07/2023	RTGS MAHBR52023071914993143 JADHAO GEARS LIMITED	9825	63,60,000.00	-	26,47,675.76	792-ANANDWAN
22	19/07/2023	NA		50.00	-	26,47,625.76	792-ANANDWAN
23	19/07/2023	GST		9.00	-	26,47,616.76	792-ANANDWAN
24	23/07/2023	SMS CHARGE REVERSAL for DT 100723 Branch no 00792		-	25.00	26,47,641.76	9000-CENTRAL OFFICE PUNE
25	23/07/2023	GST SMS REVERSAL for DT 100723 Branch no 00792		-	4.50	26,47,646.26	9000-CENTRAL OFFICE PUNE
26	24/07/2023	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED TRFRR	7573	-	12,44,200.00	38,91,846.26	792-ANANDWAN
27	30/07/2023	MONTHLY SMS CHA		2.25	-	38,91,844.01	9999-CENTRAL OFF
28	30/07/2023	GST		0.40	-	38,91,843.61	9999-CENTRAL OFF
29	10/08/2023	SHRIRAM CONSTRUCTION M	9826	35,73,600.00	-	3,18,243.61	1001-MUMBAI SERVICE BRANCH
30	25/08/2023	RTGS HDFCR52023082582413310 KANCHANI FARMER PRODUC	HDFCR52023082582413310	-	10,00,000.00	13,18,243.61	9008-NEFT/RTGS CELL



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005.
H. O.: 'Lokmangal', 1501, Shivajinagar, Pune - 411005.

Sr No	Date	Particulars	Cheque/Reference No	Debit	Credit	Balance	Channel
31	25/08/2023	RTGS MAHBR52023082515252790 JADHAO GEARS LIMITE	9827	10,00,000.00	-	3,18,243.61	792-ANANDWAN
32	25/08/2023	NA		50.00	-	3,18,193.61	792-ANANDWAN
33	25/08/2023	GST		9.00	-	3,18,184.61	792-ANANDWAN
34	30/08/2023	NEFT N242232616585321 KANCHANI FA MAHB232426865529	N242232616585321	-	10,00,000.00	13,18,184.61	9008-NEFT/RTGS CELL
35	30/08/2023	MONTHLY SMS CHA		1.00	-	13,18,183.61	9999-CENTRAL OFF
36	30/08/2023	GST		0.18	-	13,18,183.43	9999-CENTRAL OFF
37	31/08/2023	TO AMOL ELECTRICAL ENTERPRISES TRFRR	9830	10,00,000.00	-	3,18,183.43	792-ANANDWAN
38	02/09/2023	TRANSFER FROM 97701000662	772559	-	2,19,997.00	5,38,180.43	792-ANANDWAN
39	11/09/2023	NEFT MAHBH23254220429 SAURABH KHOSLA	9831	1,09,650.00	-	4,28,530.43	792-ANANDWAN
40	11/09/2023	NA		15.00	-	4,28,515.43	792-ANANDWAN
41	11/09/2023	GST		2.70	-	4,28,512.73	792-ANANDWAN
42	20/09/2023	RTGS HDFCR52023092089022786 KANCHANI FARMER PRODUC	HDFCR52023092089022786	-	28,00,000.00	32,28,512.73	9008-NEFT/RTGS CELL
43	20/09/2023	TO KANCHANI FARMER PRODUCER COMPANY LIMITED CDR TRF	9832	28,32,158.00	-	3,96,354.73	792-ANANDWAN
44	25/09/2023	BG-REFNO : 0006623IPG014391		75,363.00	-	3,20,991.73	66-WARORA
45	25/09/2023	BG-REFNO : 0006623IPG014391		-	75,363.00	3,96,354.73	66-WARORA
46	25/09/2023	BG/LC PROCESSIN		9,913.00	-	3,86,441.73	66-WARORA
47	25/09/2023	GST		1,784.34	-	3,84,657.39	66-WARORA
48	25/09/2023	BG-REFNO : 0006623IPG014391		75,363.00	-	3,09,294.39	66-WARORA
49	29/09/2023	MONTHLY SMS CHA		1.75	-	3,09,292.64	9999-CENTRAL OFF
50	29/09/2023	GST		0.31	-	3,09,292.33	9999-CENTRAL OFF
51	30/10/2023	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED TRFRR	9004	-	5,00,000.00	8,09,292.33	792-ANANDWAN
52	30/10/2023	RTGS MAHBR52023103015708495 JADHAO GEARS LIMITED	9834	5,00,000.00	-	3,09,292.33	792-ANANDWAN
53	30/10/2023	MONTHLY SMS CHA		0.50	-	3,09,291.83	9999-CENTRAL OFF
54	30/10/2023	GST		0.09	-	3,09,291.74	9999-CENTRAL OFF
55	01/11/2023	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED TRFRR	9010	-	18,25,000.00	21,34,291.74	792-ANANDWAN
56	01/11/2023	RTGS MAHBR52023110115734301 SPARX SECURITY SOLUTI	9837	6,00,000.00	-	15,34,291.74	792-ANANDWAN
57	01/11/2023	NA		50.00	-	15,34,241.74	792-ANANDWAN
58	01/11/2023	GST		9.00	-	15,34,232.74	792-ANANDWAN
59	01/11/2023	RTGS MAHBR52023110115734359 DIRECTOR MAHARASHTRA	9836	2,21,815.00	-	13,12,417.74	792-ANANDWAN
60	01/11/2023	NA		25.00	-	13,12,392.74	792-ANANDWAN
61	01/11/2023	GST		4.50	-	13,12,388.24	792-ANANDWAN
62	01/11/2023	TO AMOL ELECTRICAL ENTERPRISES TRFRR	9835	10,00,000.00	-	3,12,388.24	792-ANANDWAN
63	02/11/2023	RTGS MAHBR52023110115734359 RETURNED	MAHBR52023110115734359	-	2,21,815.00	5,34,203.24	792-ANANDWAN
64	03/11/2023	RTGS MAHBR52023110315752278 DIRECTOR MAHARASHTRA	9838	2,21,815.00	-	3,12,388.24	792-ANANDWAN
65	03/11/2023	NA		25.00	-	3,12,363.24	792-ANANDWAN
66	03/11/2023	GST		4.50	-	3,12,358.74	792-ANANDWAN
67	04/11/2023	RTGS HDFCR52023110451506887 KANCHANI FARMER PRODUC	HDFCR52023110451506887	-	5,00,000.00	8,12,358.74	9008-NEFT/RTGS CELL
68	04/11/2023	RTGS MAHBR52023110315752278 03.11.2023	MAHBR52023110315752278	-	2,21,815.00	10,34,173.74	792-ANANDWAN
69	04/11/2023	NEFT MAHBH23308674208 DIRECTOR MAHARASHTRA FIRE S	9840	2,21,815.00	-	8,12,358.74	792-ANANDWAN
70	04/11/2023	NA		25.00	-	8,12,333.74	792-ANANDWAN
71	04/11/2023	GST		4.50	-	8,12,329.24	792-ANANDWAN
72	04/11/2023	TO AMOL ELECTRICAL ENTERPRISES TRFRR	9839	5,00,000.00	-	3,12,329.24	792-ANANDWAN
73	07/11/2023	NEFT MAHBH23311282177 PRABHU COMPUTERS	9841	62,000.00	-	2,50,329.24	792-ANANDWAN
74	07/11/2023	NA		5.00	-	2,50,324.24	792-ANANDWAN
75	07/11/2023	GST		0.90	-	2,50,323.34	792-ANANDWAN
76	10/11/2023	NEFT MAHBH23314177755 OPAL ENGINEERS CONSULTANTS	9842	40,000.00	-	2,10,323.34	792-ANANDWAN
77	10/11/2023	NA		5.00	-	2,10,318.34	792-ANANDWAN
78	10/11/2023	GST		0.90	-	2,10,317.44	792-ANANDWAN
79	21/11/2023	ISSUE OF CHQ BO		500.00	-	2,09,817.44	9000-CENTRAL OFFICE PUNE
80	21/11/2023	GST		90.00	-	2,09,727.44	9000-CENTRAL OFFICE PUNE
81	29/11/2023	MONTHLY SMS CHA		3.00	-	2,09,724.44	9999-CENTRAL OFF
82	29/11/2023	GST		0.54	-	2,09,723.90	9999-CENTRAL OFF



Sr.No	Date	Particulars	Cheque/Reference No	Debit	Credit	Balance	Channel
83	08/01/2024	LF CHG CA AC		100.00	-	2,09,623.90	9999-CENTRAL OFF
84	08/01/2024	GST		18.00	-	2,09,605.90	9999-CENTRAL OFF
85	16/01/2024	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED KANCHANI FARMER BANK OF MAHARASHTRA	8495	-	7,00,000.00	9,09,605.90	792-ANANDWAN
86	16/01/2024	TO AMOL ELECTRICAL ENTERPRISES AMOL ELECTRICAL BANK OF MAHARASHTRA	9843	3,00,000.00	-	6,09,605.90	792-ANANDWAN
87	16/01/2024	RTGS MAHBR52024011616290482 SPARX SECURITY SOLUTI ICIC0006972	9844	4,95,000.00	-	1,14,605.90	792-ANANDWAN
88	16/01/2024	NA		25.00	-	1,14,580.90	792-ANANDWAN
89	16/01/2024	GST		4.50	-	1,14,576.40	792-ANANDWAN
90	30/01/2024	MONTHLY SMS CHA		0.75	-	1,14,575.65	9999-CENTRAL OFF
91	30/01/2024	GST		0.13	-	1,14,575.52	9999-CENTRAL OFF
92	12/02/2024	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED TRFRR BANK OF MAHARASHTRA	10043	-	11,00,000.00	12,14,575.52	792-ANANDWAN
93	12/02/2024	RTGS MAHBR52024021216497769 SPARK SECURITY SOLUTI ICIC0006972	9845	8,00,000.00	-	4,14,575.52	792-ANANDWAN
94	12/02/2024	NA		50.00	-	4,14,525.52	792-ANANDWAN
95	12/02/2024	GST		9.00	-	4,14,516.52	792-ANANDWAN
96	12/02/2024	TO AMOL ELECTRICAL ENTERPRISES TRFRR BANK OF MAHARASHTRA	9846	3,00,000.00	-	1,14,516.52	792-ANANDWAN
97	28/02/2024	MONTHLY SMS CHA		0.75	-	1,14,515.77	9999-CENTRAL OFF
98	28/02/2024	GST		0.13	-	1,14,515.64	9999-CENTRAL OFF
99	06/03/2024	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED TRFRR BANK OF MAHARASHTRA	8413	-	4,00,000.00	5,14,515.64	792-ANANDWAN
100	06/03/2024	TO AMOL ELECTRICAL ENTERPRISES amol electrical BANK OF MAHARASHTRA	9847	4,00,000.00	-	1,14,515.64	792-ANANDWAN
101	27/03/2024	MONTHLY SMS CHA		2.50	-	1,14,513.14	9999-CENTRAL OFF
102	27/03/2024	GST		0.45	-	1,14,512.69	9999-CENTRAL OFF
103	30/03/2024	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED kanchani farmer BANK OF MAHARASHTRA	9979	-	86,00,000.00	87,14,512.69	792-ANANDWAN
104	30/03/2024	RTGS HDFCR52024033093866727 KANCHANI FARMER PRODUC HDFC0003196	HDFCR52024033093866727	-	17,00,000.00	1,04,14,512.69	9008-NEFT/ RTGS CELL
105	30/03/2024	RTGS MAHBR52024033016935262 JADHAV GEARS LTD SBIN0016755	9848	1,03,00,000.00	-	1,14,512.69	792-ANANDWAN
106	30/03/2024	NA		50.00	-	1,14,462.69	792-ANANDWAN
107	30/03/2024	GST		9.00	-	1,14,453.69	792-ANANDWAN
108	30/03/2024	MONTHLY SMS CHA		1.25	-	1,14,452.44	9999-CENTRAL OFF
109	30/03/2024	GST		0.22	-	1,14,452.22	9999-CENTRAL OFF

B. Summary for Account No 60389044357 from 01/04/2023 to 31/03/2024

Total Transaction Count	109	Opening Balance	33,96,580.26
Total Debit Count	82	Total Debit Amount	3,81,22,787.54
Total Credit Count	27	Total Credit Amount	3,48,40,659.50
		Closing Balance	1,14,452.22

*** END OF STATEMENT**

- * All the amounts in the Statement are in INR.
- This is a System Generated Statement. No Signature is Required.
- The Customer is advised to keep their KYC updated periodically with Officially Valid Documents (OVDs) as part of regulatory requirements. If you are more than 10 years old, please update your Aadhaar number.
- Please update your PAN number in your Account, if not done so far.



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्योग

एक परिवार एक बैंक

प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005.
H. O.: 'Lokmangal', 1501, Shivajinagar, Pune - 411005.

All India Toll Free Number :	1800-233-4526 / 1800-102-2636	Website : www.bankofmaharashtra.in
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<https://www.instagram.com/mahabank/>



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्योग
एक परिवार एक बैंक

प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005.
H. O.: 'Lokmangal', 1501, Shivajinagar, Pune - 411005.

Account Details					
Account No	60389044357	Account Open Date	14/07/2021	Nomination Flag	Y
Account Type	Cur-Gen-Pub-Corp-oth-Rural-SU			Mode of Operation	ANY TWO JOINTLY
Total Balance	14,92,392.22	Available Balance	14,92,392.22	Primary GSTIN	27AAxxxxx6B1ZK
Account Holder Names	KANCHANI FARMER PRODUCER COMPANY LIMITED				

Customer Details					
Name	KANCHANI FARMER PRODUCER COMPANY LIMITED			CIF Number	40231772432
Mobile	xxxxxxxxx36	Email	xxxxxxxxxxxxxxxxxxxxxxxxxxxx.com		
KYC Complied	Y	KYC Expiry Date	18/01/2026	CKYC ID	xxxxxxxxx6342
Primary ID Type	CERT.OF INCORPORATION COMPANY	Date of Birth	xxxxxxxx17	Statement Date	27/05/2024
Address	IRAI WATER PLANT NEAR SAYARE AUTOMOBILES, ANANDWAN SQUARE ANANDWAN, ATPO WARORA, CHANDRAPUR - 442914, Maharashtra				

Home Branch Details					
Branch No	00792	Branch Name	ANANDWAN	IFSC	MAHB0000792
Phone No	282175	Email Id	bom792@mahabank.co.in	GSTIN	27AACCB0774B1Z4
Address	ANANDWAN TEHSIL WARORA, ANANDWAN TEHSIL WARORA, ANANDWAN - 442914, MAHARASHTRA				

A. Statement for Account No 60389044357 from 01/04/2024 to 27/05/2024




Sr No	Date	Particulars	Cheque/Reference No	Debit	Credit	Balance	Channel
1	08/04/2024	LF CHG CA AC		150.00	-	1,14,302.22	9999-CENTRAL OFF
2	08/04/2024	GST		27.00	-	1,14,275.22	9999-CENTRAL OFF
3	15/05/2024	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED TRFRR BANK OF MAHARASHTRA	10091	-	13,00,000.00	14,14,275.22	792-ANANDWAN
4	16/05/2024	RTGS MAHBR52024051617315500 SPARN SECURITY SOLUTI ICIC0006972	12701	5,39,765.00	-	8,74,510.22	792-ANANDWAN
5	16/05/2024	NA		50.00	-	8,74,460.22	792-ANANDWAN
6	16/05/2024	GST		9.00	-	8,74,451.22	792-ANANDWAN
7	16/05/2024	RTGS MAHBR52024051617315510 MSC MOTORS ICIC0001461	9849	6,76,000.00	-	1,98,451.22	792-ANANDWAN
8	16/05/2024	NA		50.00	-	1,98,401.22	792-ANANDWAN
9	16/05/2024	GST		9.00	-	1,98,392.22	792-ANANDWAN
10	21/05/2024	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED kanchani farmer BANK OF MAHARASHTRA	10102	-	6,00,000.00	7,98,392.22	792-ANANDWAN
11	21/05/2024	TO AMOL ELECTRICAL ENTERPRISES TRFRR BANK OF MAHARASHTRA	12702	6,00,000.00	-	1,98,392.22	792-ANANDWAN
12	27/05/2024	FRM KANCHANI FARMER PRODUCER COMPANY LIMITED kanchani farmer BANK OF MAHARASHTRA	10105	-	12,94,000.00	14,92,392.22	792-ANANDWAN

B. Summary for Account No 60389044357 from 01/04/2024 to 27/05/2024

Total Transaction Count	12	Opening Balance	1,14,452.22
Total Debit Count	9	Total Debit Amount	18,16,060.00
Total Credit Count	3	Total Credit Amount	31,94,000.00
		Closing Balance	14,92,392.22

*** END OF STATEMENT**

- * All the amounts in the Statement are in INR.
- This is a System Generated Statement. No Signature is Required.
- The Customer is advised to keep their KYC updated periodically with Officially Valid Documents (OVDs) as part of regulatory requirements. If you are more than 10 years old, please update your Aadhaar number.
- Please update your PAN number in your Account, if not done so far.

 <p>बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्यम एक परिवार एक बैंक</p>	<p>Chandrapur Zonal Office, Udhog Bhavan, Railway Station road, Chandrapur-442401. टेलीफोन/TELE25-07172 : 5318 ई/मेल-e-mail : cmsme_chn@mahabank.co.in प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे 5 - HO:LOKMANGAL,1501,SHIVAJINAGAR,PUNE-5</p>	 <p>भारत की जनगणना CENSUS OF INDIA 2021 जनगणना से जल कल्याण</p> 
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AX36/CZ/CM/2021-22

To
M/s. Kanchani Farmer Producer Company
Limited,
Anandwan square
Tah.-Warora,
Dist:Chandrapur.

Sanction No.	DZM/52(Amended)/2021-22
Date	21.03.2022
Activity Code	10449
Sector	Priority
Industry	Cotton Ginning – Agri Other, Processing of Grain mill product- Dal, Trading in Food grain & Construction of Warehouse- Storage
Constitution	Limited Company

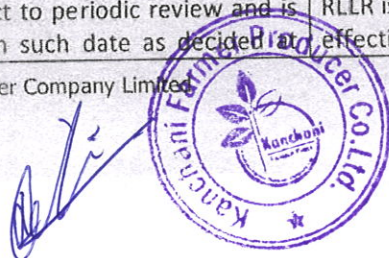
Dear Sir,

Reg: Proposal for Sanction of fresh Term loan of Rs.172.79 lakhs and Cash Credit limit of Rs.253.54 lakhs to M/s. Kanchani Farmer Producer Company Limited, Anandwan Branch, Chandrapur Zone.

With reference to the above mentioned application submitted by you, we are pleased to convey the sanction approved Dy Zonal Manager, Chandrapur Zone on 05.03.2022 as per below mentioned terms and conditions

Particulars	Facility I	Facility II
Facility	Term loan (New)	Cash Credit (New)
Limit	Rs.1,72,79,000/- (Rupees One Crore Seventy two lakhs seventy nine thousand only)	Rs.2,53,54,000/- (Rupees Two Crores fifty three lakhs fifty four thousand only)
Purpose	To set up i.e. construction of building and purchase of machineries for proposed Cotton Ginning & Pressing factory, Dal Grading/Processing unit and Warehousing unit.	To meet working capital requirements for Cotton Ginning & Pressing unit, Dal Grading/Processing unit and Trading of grains.
Primary Security	1.Registered Mortgage of Industrial diverted plot bearing survey no.157/2, At Chinora Village, Tahsil: Warora, District: Chandrapur with land admeasuring 1.82 HR (18200 Sq.m). belongs to Mr.Anup Dattatray Wasade, Mr.Baliram Kisanrao Dongarkar, Mr.Mayur Manohar Paunkar and Mr.Sudhir ramkrushna Matte. 2. Hypothecation of machineries/ equipment purchased out of bank finance.	Hypothecation of Stock, Receivables and Other current assets. Receivables up to 90 days shall be reckoned for DP calculation.
Margin	Minimum 25% in Bank's favour	Minimum 25% in Bank's favour
Rate of interest	RLLR (6.80%) + 0.40% = 7.20% p.a. (As per Maha swagatam Scheme) RLLR is subject to periodic review and is effective from such date as decided at	RLLR (6.80%) + 0.40% = 7.20% p.a. (As per Maha swagatam Scheme) RLLR is subject to periodic review and is effective from such date as decided at

Sanction: M/s.Kanchani Farmer Producer Company Limited
Anandwan Branch/ Chandrapur Zone



	review	review
Repayment	Total tenure of 84 months including moratorium of 18 months. Principal instalments of Rs.2,61,850/- + interest shall be repaid monthly. Interest to be serviced as and when applied including moratorium period.	On demand, Subject to annual review/renewal
Disbursement	To be disbursed in stages matching with the project implementation. Payment to be made directly to vendors by way of DD/NEFT/RTGS.	Cash credit limit to be made available only after obtaining completion certificate for factory premises and installation of machineries.
Review	Annual	Annual
Processing fees	75% concession in applicable processing fee (i.e 1.00% of the sanctioned limit + GST)	75% concession in applicable processing fee (i.e 0.30% of the sanctioned limit + GST)
Inspection/supervision charges	0.15% per annum (Maximum 20,000 /- p.a.) + GST	
Documentation charges	0.25% (Maximum 50,000/-) + GST	
CIC Fee	Rs. 1700/- plus GST (for 17 consumer CIBIL reports) Rs. 500/- plus GST (for one Commercial CIBIL report)	
Delayed Renewal charges	12-15 months: 1% p.a. over & above applicable rate of interest for quarter above 15 months: 2% p.a. over & above applicable rate of interest for each quarter	
Commitment Charges	Working Capital limits if not utilized within 3 months: 0.50% p.a. from date of documentation to actual date of utilization a. Utilization above 75%: NIL b. Utilization 50-75%: 0.5% p.a. of the unutilized limits c. utilization Below 50%: 1% p.a. of the unutilized limits	
CERSAI search charges	Rs.600 /- + GST	
CERSAI registration charges	Rs.6,000/- +GST (Rs.500 /- + GST per asset ID for 12 assets)	
Mortgage creation charges	Rs.15,000/- + GST	

The above facility Term Loan & Cash Credit collaterally secured by following properties:

Details of property	Title search report	Valuation details	Valuation
1. Registered mortgage of residential diverted plot situated at S.No:107/3K, Plot No: 22, At Mouza Dewai Govindpur Rayyatwari, Tah & District: Chandrapur with land admeasuring 199.35 Sq.m owned by Ms.Sunanda Suresh Bathe.	Report dated 07.06.2021 from Panel Advocate Mr.Nilesh.S.Chore Latest search obtained on 28.02.2022 from Panel Advocate Mr.Nilesh.S.Chore	Report dated 06.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	32.18 (FMV) 28.97 (RV) 27.36(DV) 9.91(GRR)
2. Registered mortgage of Residential land and building situated at S.No:19/1 (Old Survey No.1/3,4/5/1) , Plot No.4, At Mouza Dewai Govindpur Rayyatwari, Tah & District: Chandrapur with land admeasuring 387.86 Sq.m (constructed	Report dated 07.06.2021 from Panel Advocate Mr.Nilesh.S.Chore Latest search obtained on 28.02.2022 from Panel	Report dated 08.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	98.87 (FMV) 88.99 (RV) 84.04(DV) 97.45(GRR)

Sanction: M/s.Kanchani Farmer Producer Company Limited
Anandwan Branch/ Chandrapur Zone

area: GF-61.04 Sq.m & FF- 61.04 Sq.m) owned by Mr.Murlidhar Shrihari Tonge.	Advocate Mr.Nilesh.S.Chore		
3. Registered mortgage of Residential diverted plot situated at S.No:52/2, Plot No: 9, At Mouza Chanda Rayyatwari, Tah & District: Chandrapur with land admeasuring 180.00 Sq.m owned by Mr.Sudhir Ramkrushna Matte.	Report dated 07.06.2021 from Panel Advocate Mr.Nilesh.S.Chore Latest search obtained on 28.02.2022 from Panel Advocate Mr.Nilesh.S.Chore	Report dated 07.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	30.41 (FMV) 27.37 (RV) 25.85(DV) 7.96(GRR)
4. Registered mortgage of Residential diverted plot situated at S.No:12, 13/4, 18/1, Plot No: 113, At Mouza Chanda Rayyatwari, Tah & District: Chandrapur with land admeasuring 238.50 Sq.m owned by Mrs.Prabha Dattatray Wasade.	Report dated 07.06.2021 from Panel Advocate Mr.Nilesh.S.Chore Latest search obtained on 28.02.2022 from Panel Advocate Mr.Nilesh.S.Chore	Report dated 07.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	46.21 (FMV) 41.59 (RV) 39.28 (DV) 18.29 (GRR)
5. Registered mortgage of Residential diverted plot situated at S.No:264, Plot No: 7, At Mouza Khanji, Tahsil: Warora, District: Chandrapur with land admeasuring 187.50 Sq.m owned by Mr.Ashok Baliram Dongarkar, Ms.Ushatai Baliram Dongarkar and Mr.Baliram Kisan Dongarkar.	Report dated 07.06.2021 from Panel Advocate Mr.Nilesh.S.Chore Latest search obtained on 28.02.2022 from Panel Advocate Mr.Nilesh.S.Chore	Report dated 07.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	40.36 (FMV) 36.33 (RV) 34.31(DV) 3.30(GRR)
6. Registered mortgage of Residential diverted plot situated at S.No:111, Plot No: 5, At Mouza Chinora, Tahsil: Warora, District: Chandrapur with land admeasuring 307.45 Sq.m owned by Mr.Baliram Kisanrao Dongarkar	Report dated 07.06.2021 from Panel Advocate Mr.Nilesh.S.Chore Latest search obtained on 15.03.2022 from Panel Advocate Mr.Nilesh.S.Chore	Report dated 06.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	49.64 (FMV) 44.67 (RV) 42.19 (DV) 4.64 (GRR)
7. Registered mortgage of Residential diverted plot situated at S.No:111, Plot No: 6, At Mouza Chinora, Tahsil: Warora, District: Chandrapur with land admeasuring 170.02 Sq.m owned by Mr.Baliram Kisanrao Dongarkar.	Report dated 07.06.2021 from Panel Advocate Mr.Nilesh.S.Chore Latest search obtained on 28.02.2022 from Panel Advocate Mr.Nilesh.S.Chore	Report dated 06.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	18.30 (FMV) 16.47 (RV) 15.55(DV) 2.57(GRR)
8. Registered mortgage of Residential diverted plot situated at S.No:222, Plot No: 33, At Mouza Chinora, Tahsil: Warora, District: Chandrapur with land admeasuring 204.00 Sq.m owned by Mr.Baliram Kisanrao Dongarkar.	Report dated 07.06.2021 from Panel Advocate Mr.Nilesh.S.Chore Latest search obtained on 28.02.2022 from Panel Advocate Mr.Nilesh.S.Chore	Report dated 06.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	10.98 (FMV) 9.88 (RV) 9.33(DV) 3.06(GRR)
9. Registered mortgage of Residential land and building (apartment) situated at Apartment No.505, Fifth floor of "CASPIA" in "SHIV ELITE" on Plot No.1, Khasra No. 66/1 & 66/2, P.H.No:42 having super built up area of 86.238 Sq.m and undivided equal share of land of 40.75 Sq.m(0.647%)	Report from Panel Advocate Mr.Y.L.Ingle dated 14.07.2021 Latest Report from Panel Advocate Mr.Y.L.Ingle dated 22.02.2021	Report dated 10.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	39.04 (FMV) 35.14 (RV) 33.19(DV) 24.71(GRR)

out of total land area of 6299.00 Sqm, Mouza Shankarpur, Tah & District: Nagpur owned by Mrs.Saroj Sanjay Dhawas.			
10. Registered mortgage of Residential land and building (apartment) situated at Apartment No.302, Third floor in Wing-1(Vaishnogouri-1) of "VAISHNOGOURI Apartment" on Plot No.17, 18 & 19, bearing Khasra No.93/2, 93/3, City survey No.428 & Sheet No.36 having super built up area of 84.62 Sq.m and undivided equal share of land of 35.438 Sq.m(9.20%) out of total land area of 385.20 Sqm, Mouza Manewada, Tah & District: Nagpur owned by Mr.Yashwant Sambhaji Sayare.	Report from Panel Advocate Mr.Y.L.Ingle dated 14.07.2021 Latest Report from Panel Advocate Mr.Y.L.Ingle dated 22.02.2021	Report dated 10.05.2021 from Panel Valuer Mr.Vijay.R.Ghate	43.11 (FMV) 38.80 (RV) 36.65(DV) 30.90(GRR)
11. Lien on CDR No. 60411140740 in the name of Baliram Kisanrao Dongarkar	NA	NA	45.00
Total			413.21 (RV)
Collateral coverage for exposure of Rs.426.33 lakhs(CC & Term loan)			96.92% by RV

The above facilities are also covered by personal guarantee of below

Sl.No	Name of the Guarantor	Net worth (in lakhs)
1.	Mr. Hiralal Fulchand Bhagele	34.40
2.	Mr.Yeshwant Sambhaji Sayare	125.00
3.	Mrs.Asha Sambhaji Sayare	110.00
4.	Mr. Nitin Murlidhar Tonge	15.00
5.	Mr.Anup Dattaraya Wasade	120.95
6.	Mr.Sanjay Uddhaorao Dhawas	244.03
7.	Mr.Ritesh Suresh Bathe	10.00
8.	Mr.Sudhir Ramakrushna Matte	70.00
9.	Mr.Baliram Kisanrao Dongarkar	90.00
10.	Mr.Mayur Manohar Paunkar	133.61
11.	Mrs.Sunanda Suresh Bathe	100.00
12.	Mr.Murlidhar Shrihari Tonge	125.00
13.	Mrs.Prabha Dattatray Wasade	22.09
14.	Mr.Ashok Baliram Dongarkar	40.00
15.	Mrs.Ushatai Baliram Dongarkar	50.00
16.	Mrs.Saroj Sanjay Dhawas	36.01

Most important terms & conditions:

1. The branch should recover the charges for revalidation of sanction @0.25% of the sanctioned limit i.e Rs. 1.07 lakhs upfront.
2. The branch should obtain the charge removal letter from CDCC bank Ltd. before disbursement. Branch should also ensure that charge of CDCC Bank should be removed from 7/12 extract at the earliest.
3. The branch should obtained the consent of lessee i.e Kanchani Farmer Producer Company Ltd, Warora before execution of mortgage of primary security.
4. The disbursement of CC & TL should be effected only after completion of documentation and Ensuring compliance of all terms & conditions of the sanction.

5. The fixed deposit receipts should be duly discharged and lien marked.
6. The branch can release CC limit upto Rs. 100.00 lakhs for working capital for trading business purpose (as company is already doing trading business).
7. Disbursement of Term Loan should be effected only after
 - a) Obtaining an undertaking that cost overrun in the project, if any, shall be borne by the applicant.
 - b) Obtaining an undertaking that the unsecured loans from the directors will be maintained till the pendency of the credit limits.
 - c) Obtaining Passport copies of all the directors and guarantors/undertaking if not available.
8. Disbursement of remaining Cash credit (of Rs. 153.54 lakhs) should be effected only after
 - a) Obtaining MPCB permission (Consent to operate).
 - b) Obtaining MSEB connection.
 - c) Obtaining completion certificate from panel engineer confirming completion of construction of building and installation of machineries.
9. Legal vetting of documents to be obtained from Panel Advocate/ Law officer to be obtained.
10. Term loan should be disbursed in stages based on project implementation. The margin necessarily to be brought by the applicant should be ensured during each part-disbursement.
11. The loan proceeds should be directly paid to the vendors/dealers. Credit of loan disbursement proceeds to current account of the company and withdrawal thereon should be avoided strictly.
12. Necessary invoices/bills/reports for stage completion should be obtained before disbursement.
13. In case of change in vendors, necessary permission from sanctioning authority to be obtained.
14. Branch should get our charge registered with ROC immediately. Branch should follow up with the company for removing the names of the resigned directors from MCA portal.
15. Current account of the applicant with HDFC Bank, Bank of India and SBI should be closed and closure letter should be obtained.
16. Branch should follow up for early completion of compliance audit and stock audit and rectify the remarks at the earliest.
17. Necessary documents should be submitted to the sanctioning authority 2 months before renewal due date for review/renewal of the account.
18. Branch should link CIF of the directors and Guarantors to the credit facilities, so that the credit facilities are reflected in the CIBIL report.
19. Branch should get our charge over properties registered with revenue authorities.
20. CERSAI registration to be completed for Stock and Receivables, Machinery, Primary security and collateral securities.
21. Branch should insure stock, building and machineries for full/peak value with Bank clause. All the collateral securities should be insured for full value.
22. The branch should ensure that the firm possess all the necessary regulatory permissions/licenses for the current activity and ensure that these permissions/licenses are valid & effective.
23. The firm should undertake to infuse fresh long term sources as and when required so as to maintain current ratio of at least 1.25:1 and TOL/TNW maximum at 4:1.
24. The firm should undertake that it shall not avail any credit facility from any other bank/FI without obtaining prior approval of Bank of Maharashtra.
25. The firm should undertake to route entire business transactions through Cash Credit account with Bank of Maharashtra.
26. Branch should instruct the borrower for regular submission of stock statement i.e. before 7th of every month and ensure that the details are duly entered and authorized in CBS
27. All primary securities charged to the bank shall be comprehensively insured against all risks for the full value at firm's cost and the policy shall remain in the joint names of the firm and the bank with bank clause duly incorporated therein.
28. The unit of the firm shall be regularly visited by branch officials as per HO guidelines. Detailed visit report should be held on branch record. Pre and Post sanction visit reports verifying the end-use be held on record.

29. All the charges i.e. processing, documentation, inspection, CERSAI, insurance, CIC, mortgage and all other charges applicable shall be recovered from the applicant.
30. Compliance certificate in the format specified by the Bank shall be submitted to the Zonal office.
31. An unconditional acceptance to the terms and conditions of sanction from the borrower and guarantors should be obtained.
32. Branch should obtain statutory declarations/ undertakings mentioned in loan policy as applicable
33. Unconditional Cancelability Clause (UCC): Bank, at its sole discretion, will be entitled and at liberty to exercise its absolute right to cancel the limits, referred above, unconditionally and without any prior notice in case of occurrence of all or any of the following events:
 - a) The limits/part of limits are not utilized
 - b) Deterioration in the loan account in any manner whatsoever
 - c) Non-compliance of the terms and conditions of sanction
 - d) Any other reason which the Bank considers appropriate to cancel the facility

Other Terms & Conditions:

1. CC limit shall be disbursed only after completion of documentation procedure
2. Installation of POS terminal of our bank be explored wherever possible/ feasible.
3. Stock and receivables statement shall be submitted once in a month
4. Field offices to ensure proper classification of sector notified under MSMED Act, 2006
5. Enterprises engaged in speculative activities/real estate activities are not eligible for finance under this scheme
6. The power for allowing any deviation / modification in the scheme will rest with CAC III at head office
7. The applicant shall submit to the Bank monthly stock statement / book-debt statement in the prescribed form within 10th day of each succeeding month. The applicant shall submit the QMR within the prescribed time limit. The drawing shall be restricted to DP (within the sanctioned limit or the operating limit arrived at on the basis of QMR) arrived at on the basis of paid stocks and eligible outstanding book debts subject to retaining the stipulated margin. Calculation of DP shall be as per H.O. Circular no AX1/CREDIT /ADV/Cir. No 01/2013-14 dated 07.06.2013.
8. DP shall not be allowed against items i.e. Obsolete stocks, Stocks released under trust-receipt, Stock procured under DA LCs till the underlying bills are retired (Otherwise equivalent amount of such Raw material under LCS on DA Basis shall also be shown under eligible creditors), debtors beyond 180 days and doubtful debts.
9. Processing charges / upfront fees/ Supervision / Inspection / Commitment /amendment/NOC issuance charges etc wherever applicable will be collected as per the Banks' rules. Processing fee is to be recovered on annual basis. All other charges as per extant guidelines of the bank and Service charge rules will be recovered (wherever applicable) unless specifically waived.
10. The receivables / book debts due from associate / group companies shall not be reckoned for the purpose of computation of DP.
11. Wherever required Book debts statement stating age-wise classification of book debts duly certified by Chartered Accountant shall be obtained once in six months
12. Bills discounted under LCs shall not be considered as eligible receivables for the purpose of calculation of DP.
13. Goods charged to bank shall be valued at cost or market price/realizable value whichever is lower. The inventory shall be properly stored in go downs with free access to the bank officials at all times
14. Sole Banking: The borrower shall undertake to route all transactions through the account with us.
15. Review / renewal: The facility is subject to review within 12 months. In case the account is not reviewed within 12 months from the date of sanction, however same is reviewed before the end of 15 months from the date of sanction. Then 1% penal interest will be recovered over and above ROI charged. In case the account is not reviewed within 15 months from the date of last sanction then same can reviewed subject to discretion of the bank and recovery of 2% penal interest over and above the sanctioned Rate of interest.
16. **In case of shortfall in NWC:** Zonal Office / Branch shall monitor the account closely and confirm that applicant has infused adequate funds by way of capital or long term sources (in manner acceptable to the bank) in

- order to meet the NWC shortfall. Improvement in NWC shall be verified from quarterly results duly certified by Chartered Accountant.
17. Field authorities shall adhere to extant guidelines and instruction on obtaining / Sharing of Information relating to Credit, derivatives and un-hedged foreign currency exposure for borrowers availing credit facilities under consortium / Puasdtiple banking arrangement / Joint lending arrangement before release of credit facility.
 18. Field authorities shall make visit to borrowal units including controlling offices once in 6 months. Details of visit be kept on record. Pre and Post sanction visit reports with end use certificate, verifying the end-use be held on record. Pre sanction visit of the properties proposed under collateralization be made and report thereof be held on record confirming the acceptability of the valuation given by the valuer on those properties.
 19. Regular sanction conveyed to the borrower would be valid for a period of 6 months from the date of sanction. The borrower shall accept the terms and conditions of sanction supported by resolution / authority within a period of two months from the date of receipt of sanction letter from the Branch. Failing which the sanction shall lapse. The borrower shall complete documentation within a period of next one month and shall avail the sanctioned facility within a month from the date of documentation.
 20. **Branch shall ensure that**
 - a. Confidential reports on borrower from all existing banker(s) is / are obtained and kept on record. Otherwise a certificate from the statutory auditors/ chartered accountant firm of the borrower stating that all accounts of the borrower with all the existing banks are in order and are in standard asset category be obtained and kept on record.
 - b. All necessary regulatory / statutory and mandatory clearances / approvals such as environmental, forest, rehabilitation, pollution control etc are in place at the time of disbursement wherever applicable.
 - c. Credit reports (i.e. Credit report of CIBIL and Equifax) of directors / partners / Proprietors of the applicant firm are obtained and same reflects satisfactory credit history.
 - d. Latest personal information forms duly filled in by the partners /directors /guarantors and Net worth details supported by relevant tax returns/ duly certified by their auditors is / are to be obtained.
 21. The borrower is prohibited from using the loan amount or any part thereof for any purpose other than for which it has been sanctioned and in case of violation, the bank has a right to recall the loan amount or any part thereof at once not withstanding anything contrary to the above or any other agreement³
 22. The sanction accorded by the Bank does not vest in any one right to claim any damages against the Bank for any reasons whatsoever
 23. ~~The bank reserves the right to transfer part or full credit to any other FI/ Bank / Asset Reconstruction company / Institution.~~
 24. Company shall not declare any dividend unless satisfactory arrangements are made for debt servicing.
 25. **Bank Reserves the Right (that / to)**
 - a. In case the borrower commits default, in repayment of any of the facilities or in the repayment of interest thereon or any of the agreed installment of the loan on the due dates, the bank shall and or the RBI / CIBIL will have an unqualified right to disclose or publish the name of the firm and its directors as defaulters in such manner and through medium as the Bank or RBI / CIBIL in their absolute discretion may deem fit.
 - b. Bank will have the right to examine the books of accounts of the company and to have their assets inspected from time to time by officers of the bank and/or by outside consultants and the expenses incurred by the bank in this regard will be borne by the company.
 - c. Bank may at its sole discretion, disclose such information to any institution(s) in connection with the credit facilities granted to the company as permissible under any act.
 - d. Bank may assign/shift a part /full of the advance to any bank, without notice to the borrower, by way of participations
 - e. Rate of interest / commission and other terms applicable are subject to review from time to time and are liable to be modified at the sole discretion of the Bank. Interest as indicated will be / will continue to be charged at

monthly rests. The bank reserves the right to give notice at any time and thereafter to charge such other rate of interest as the Bank may decide.

- f. In case of default in repayment of any loan installment and/ or servicing of interest in any loan account (including working capital) for any month, the credit rating borrower may be adversely affected resulting in higher rate of interest. If the default continues subsequently the asset class of the borrower may also be adversely affected and the bank will reserve its right to recall the entire advance.
26. All other terms and conditions as per extant policy guidelines, Circular shall be adhered to strictly.
27. Unconditional Cancelability Clause (UCC):
Bank, at its sole discretion, will be entitled and at liberty to exercise its absolute right to cancel the limits, referred above, unconditionally and without any prior notice in case of occurrence of all or any of the following events:
- e) The limits/part of limits are not utilized.
- f) Deterioration in the loan account in any manner whatsoever
- g) Non-compliance of the terms and conditions of sanction
- h) Any other reason which the Bank considers appropriate to cancel the facility
28. The branch should submit the certificate of compliance of terms and condition of sanction to the sanctioning authority before disbursement of the facility

Yours faithfully,

Ms. Swati Gharde.
Branch Manager

Anandwan Branch.
Chandrapur Zone
Date: 21.03.2022.



All above Terms and conditions are accepted to us.

For M/s. Kanchani Farmer Producer Company Limited.

- i. Mr. Balaji Natthuji Dhobe.- CEO _____
- ii. Mr. Nitin Murlidhar Tonge- Director _____
- iii. Mr. Yashwant Sambhaji Sayare-Director _____

Guarantors:-

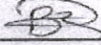
- 1) Mr. Hiralal Fulchand Bhagele _____
- 2) Mr. Yeshwant Sambhaji Sayare _____
- 3) Mrs. Asha Sambhaji Sayare _____
- 4) Mr. Nitin Murlidhar Tonge _____
- 5) Mr. Anup Dattaraya Wasade _____

Sanction: M/s. Kanchani Farmer Producer Company Limited
Anandwan Branch/ Chandrapur Zone

6) Mr.Sanjay Uddhaorao Dhawas _____

7) Mr.Ritesh Suresh Bathe _____

8) Mr.Sudhir Ramakrushna Matte _____

9) Mr.Baliram Kisanrao Dongarkar _____ 

10) Mr.Mayur Manohar Paunkar _____

11) Mrs.Sunanda Suresh Bathe _____

12) Mr.Murlidhar Shrihari Tonge _____

13) Mrs.Prabha Dattatray Wasade _____

14) Mr.Ashok Baliram Dongarkar _____

15) Mrs.Ushatai Baliram Dongarkar _____

16) Mrs.Saroj Sanjay Dhawas _____









प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005.
H. O. : 'Lokmangal', 1501, Shivajinagar, Pune - 411005.

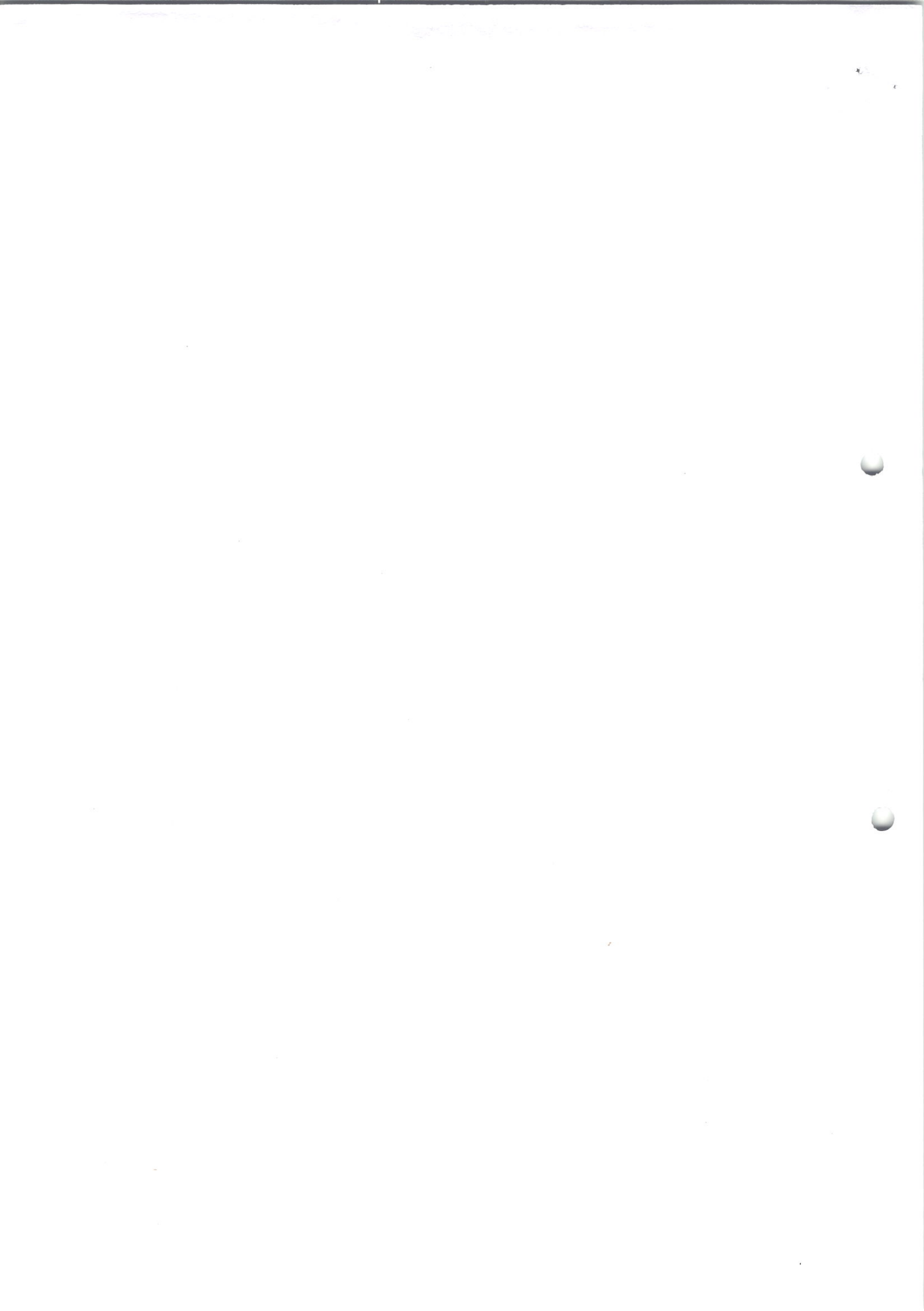
Account Details					
Account No	60412162887	Account Open Date	31/03/2022	Nomination Flag	Y
Account Type	Maha Cotton Gining Mil Sch			Mode of Operation	Not Available
Loan Sanctioned	1,72,79,000.00	Outstanding balance	1,46,37,867.16	Primary GSTIN	NA
Type of ROI	RLLR	ROI	9.70	Repayment Due Date	30/09/2024
Repayment amount	334422.00	Remaining Repayment in Months	055		
Account Holder Names	KANCHANI FARMER PRODUCER COMPANY LIMITED				

Customer Details					
Name	KANCHANI FARMER PRODUCER COMPANY LIMITED			CIF Number	40231772432
Mobile	xxxxxxxxx36	Email	xxxxxxxxxxxxxxxxxxxxxxxx.com		
KYC Complied	Y	KYC Expiry Date	19/07/2026	CKYC ID	xxxxxxxxx6342
Primary ID Type	CERT.OF INCORPORATION COMPANY	Date of Birth	xxxxxxxx17	Statement Date	23/09/2024
Address	IRAI WATER PLANT NEAR SAYARE AUTOMOBILES, ANANDWAN SQUARE ANANDWAN, ATPO WARORA, CHANDRAPUR - 442914, Maharashtra				

Home Branch Details					
Branch No	00792	Branch Name	ANANDWAN	IFSC	MAHB0000792
Phone No	282175	Email Id	bom792@mahabank.co.in	GSTIN	27AACCB0774B1Z4
Address	ANANDWAN TEHSIL WARORA, ANANDWAN TEHSIL WARORA, ANANDWAN - 442914, MAHARASHTRA				

A. Statement for Account No 60412162887 from 01/04/2021 to 23/09/2024

Sr No	Date	Particulars	Debit	Credit	Balance
1	31/03/2022	DOCUMENTATION C	43,198.00	-	-43,198.00
2	31/03/2022	GST	7,775.64	-	-50,973.64
3	31/03/2022	INSPECTION CHGS	20,000.00	-	-70,973.64
4	31/03/2022	GST	3,600.00	-	-74,573.64
5	31/03/2022	PROCESSING FEE	1,72,790.00	-	-2,47,363.64
6	31/03/2022	GST	31,102.20	-	-2,78,465.84
7	31/03/2022	CIC CIBIL REPOR	500.00	-	-2,78,965.84
8	31/03/2022	GST	90.00	-	-2,79,055.84
9	31/03/2022	TRANSFER FROM DOCUMENTATION INSPECTION CIBIL CHARGES PROCESSEES	-	2,79,055.84	0.00
10	31/03/2022	DEBIT TRANSFER	20,00,000.00	-	-20,00,000.00
11	31/03/2022	CORR PROCESSING	-	1,29,592.50	-18,70,407.50
12	31/03/2022	GST CORRECTION	-	23,326.65	-18,47,080.85
13	31/03/2022	PART PERIOD INT	365.00	-	-18,47,445.85
14	01/04/2022	INT TRF FRM 00000060389044357TO 00000060412162887	-	365.00	-18,47,080.85
15	20/04/2022	GST ON CERSAI FEE AMOUNT - C Asset ID-200061240644 Coll no- 7047202447	90.00	-	-18,47,170.85
16	20/04/2022	CERSAI FEE COLLECTION	500.00	-	-18,47,670.85
17	13/05/2022	CREDIT INTEREST	-	15,305.65	-18,32,365.20
18	13/05/2022	INTEREST	15,305.65	-	-18,47,670.85
19	14/06/2022	TRANSFER FROM 3% Int Subvention for Mar-2022 Quarter	-	164.00	-18,47,506.85
20	18/07/2022	PART PERIOD INT	41,657.59	-	-18,89,164.44
21	31/07/2022	PART PERIOD INT	5,740.00	-	-18,94,904.44
22	01/08/2022	INT TRF FRM 00000060412168039TO 00000060412162887	-	5,740.00	-18,89,164.44
23	25/08/2022	DEBIT TRANSFER	30,25,625.00	-	-49,14,789.44
24	31/08/2022	PART PERIOD INT	18,305.00	-	-49,33,094.44
25	01/09/2022	INT TRF FRM 00000060412168039TO 00000060412162887	-	18,305.00	-49,14,789.44
26	30/09/2022	PART PERIOD INT	34,510.00	-	-49,49,299.44
27	01/10/2022	INT TRF FRM 00000060412168039TO 00000060412162887	-	34,510.00	-49,14,789.44
28	11/10/2022	DEBIT TRANSFER	25,00,000.00	-	-74,14,789.44
29	31/10/2022	PART PERIOD INT	50,750.00	-	-74,65,539.44
30	01/11/2022	INT TRF FRM 00000060412168039TO 00000060412162887	-	50,750.00	-74,14,789.44
31	15/11/2022	DEBIT TRANSFER	11,11,875.00	-	-85,26,664.44
32	30/11/2022	PART PERIOD INT	59,580.00	-	-85,86,244.44
33	31/12/2022	TRANSFER FROM INTEREST REPAYMENT	-	59,580.00	-85,26,664.44
34	31/12/2022	PART PERIOD INT	67,610.00	-	-85,94,274.44
35	01/01/2023	INT TRF FRM 00000060412168039TO 00000060412162887	-	67,610.00	-85,26,664.44
36	07/01/2023	AIF Int Subvention for June 2022	-	13,819.00	-85,12,845.44
37	07/01/2023	AIF Int Subvention for Sep 2022	-	23,179.00	-84,89,666.44
38	11/01/2023	DEBIT TRANSFER	14,00,000.00	-	-98,89,666.44



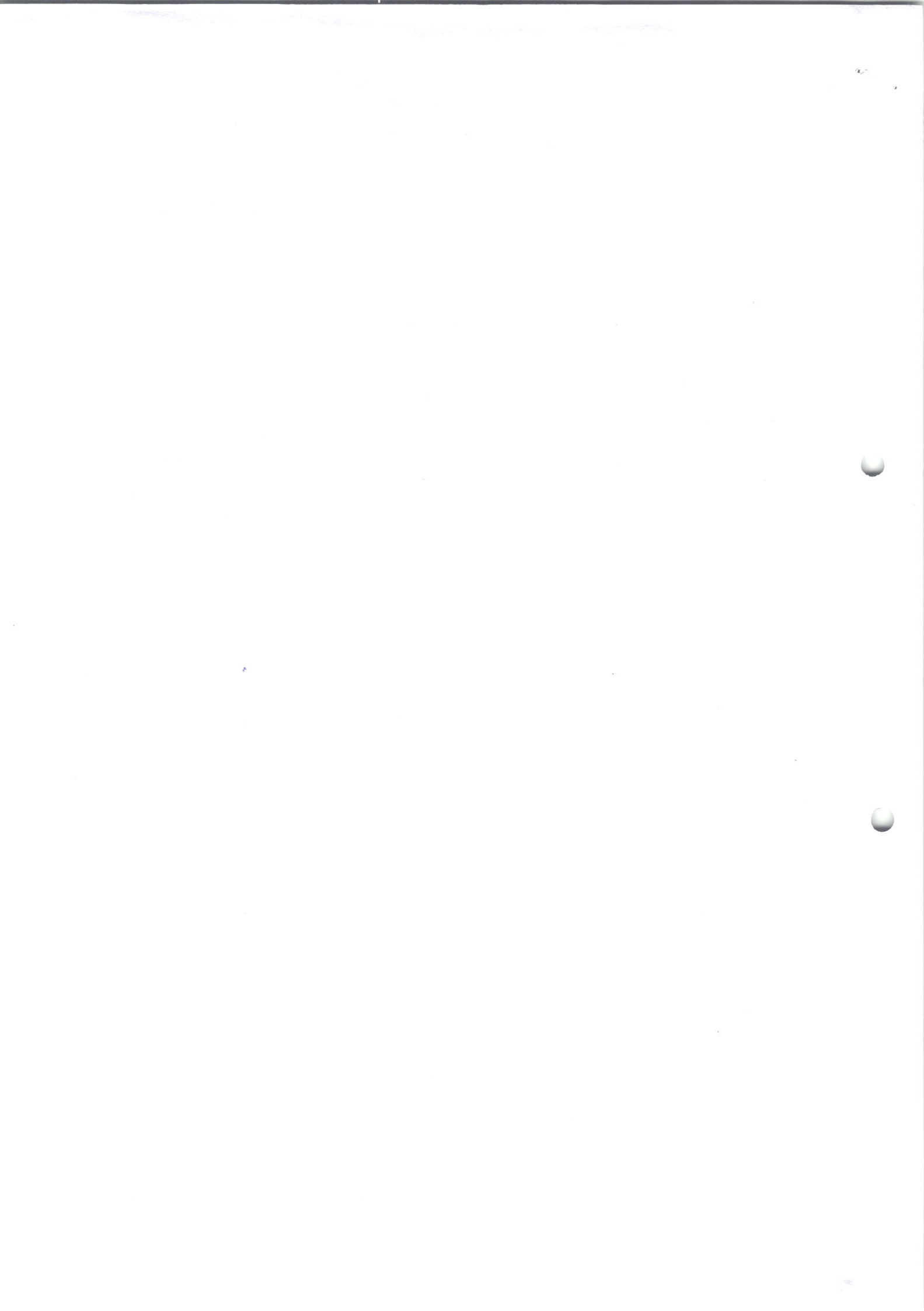


बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का नवरतन
एक परिवार एक बैंक

प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005.
H. O.: 'Lokmangal', 1501, Shivajinagar, Pune - 411005.

Sr No	Date	Particulars	Debit	Credit	Balance
39	30/01/2023	DEBIT TRANSFER	7,43,536.00	-	-1,06,33,202.44
40	31/01/2023	PART PERIOD INT	76,095.00	-	-1,07,09,297.44
41	01/02/2023	INT TRF FRM 0000060412168039TO 0000060412162887	-	76,095.00	-1,06,33,202.44
42	14/02/2023	DEBIT TRANSFER	3,50,000.00	-	-1,09,83,202.44
43	28/02/2023	PART PERIOD INT	79,971.00	-	-1,10,63,173.44
44	01/03/2023	INT TRF FRM 0000060412168039TO 0000060412162887	-	79,971.00	-1,09,83,202.44
45	23/03/2023	DEBIT TRANSFER	4,00,000.00	-	-1,13,83,202.44
46	30/03/2023	TL REVIEW CHARG	11,383.00	-	-1,13,94,585.44
47	30/03/2023	GST	2,048.94	-	-1,13,96,634.38
48	30/03/2023	SUPERVISION CHA	17,095.00	-	-1,14,13,729.38
49	30/03/2023	GST	3,077.10	-	-1,14,16,806.48
50	31/03/2023	PART PERIOD INT	91,408.00	-	-1,15,08,214.48
51	30/04/2023	PART PERIOD INT	91,751.00	-	-1,15,99,965.48
52	30/04/2023	PENAL CHARGES	5.00	-	-1,15,99,970.48
53	12/05/2023	TRANSFER FROM INTEREST APR 2023 TL REVIEW CHARGE	-	1,25,100.00	-1,14,74,870.48
54	12/05/2023	TRANSFER FROM INTEREST MAY 2023	-	91,756.00	-1,13,83,114.48
55	26/05/2023	DEBIT TRANSFER	15,00,000.00	-	-1,28,83,114.48
56	30/05/2023	DEBIT TRANSFER	26,30,000.00	-	-1,55,13,114.48
57	31/05/2023	PART PERIOD INT	97,907.00	-	-1,56,11,021.48
58	31/05/2023	PENAL CHARGES	54.00	-	-1,56,11,075.48
59	01/06/2023	INT TRF FRM 0000060412168039TO 0000060412162887	-	97,961.00	-1,55,13,114.48
60	05/06/2023	DEBIT TRANSFER	16,00,000.00	-	-1,71,13,114.48
61	30/06/2023	PART PERIOD INT	1,34,696.00	-	-1,72,47,810.48
62	01/07/2023	INT TRF FRM 0000060412168039TO 0000060412162887	-	1,34,696.00	-1,71,13,114.48
63	31/07/2023	PART PERIOD INT	1,40,943.00	-	-1,72,54,057.48
64	01/08/2023	INT TRF FRM 0000060412168039TO 0000060412162887	-	1,40,943.00	-1,71,13,114.48
65	03/08/2023	ACH AIF INT SUB DEC C072357853819	-	58,171.00	-1,70,54,943.48
66	08/08/2023	ACH AIF INT SUB MAR C072360392420	-	77,156.00	-1,69,77,787.48
67	31/08/2023	PART PERIOD INT	1,40,041.00	-	-1,71,17,828.48
68	04/09/2023	INTEREST REPAYM	-	1,40,041.00	-1,69,77,787.48
69	04/09/2023	PRINCIPAL REPAY	-	0.00	-1,69,77,787.48
70	04/09/2023	NEFT N247232624697126 KANCHANI FARMMAHB23247122307	-	1,40,041.00	-1,69,77,787.48
71	30/09/2023	PART PERIOD INT	1,35,358.00	-	-1,71,13,145.48
72	30/09/2023	PENAL CHARGES	2.00	-	-1,71,13,147.48
73	06/10/2023	INTEREST REPAYM	-	1,35,358.00	-1,69,77,787.48
74	06/10/2023	NEFT N279232674406060 KANCHANI FARMMAHB23279178045	-	1,45,000.00	-1,69,68,147.48
75	31/10/2023	PART PERIOD INT	1,39,803.00	-	-1,71,07,950.48
76	31/10/2023	PENAL CHARGES	18.00	-	-1,71,07,968.48
77	02/11/2023	O.S. DEPOSIT TR	-	0.00	-1,69,68,147.48
78	02/11/2023	INT TRF FRM 0000060412168039TO 0000060412162887	-	1,39,821.00	-1,69,68,147.48
79	06/11/2023	TRANSFER FROM TO LOAN BY CQ NO 009026	-	3,34,500.00	-1,66,33,647.48
80	30/11/2023	PART PERIOD INT	1,33,058.00	-	-1,67,66,705.48
81	30/11/2023	PENAL CHARGES	32.00	-	-1,67,66,737.48
82	02/12/2023	O.S. DEPOSIT TR	-	0.00	-1,66,33,647.48
83	02/12/2023	INT TRF FRM 0000060412168039TO 0000060412162887	-	1,33,090.00	-1,66,33,647.48
84	04/12/2023	TRANSFER FROM loan repayment	-	2,01,500.00	-1,64,32,147.48
85	29/12/2023	ACH AIF INT SUB SEP C122336430030 TRANSFER TO 60412162887 KANCHANI FARMER PRODUCER C	-	1,28,859.00	-1,63,03,288.48
86	29/12/2023	ACH AIF INT SUB JUN C122333444557 TRANSFER TO 60412162887 KANCHANI FARMER PRODUCER C	-	99,973.00	-1,62,03,315.48
87	31/12/2023	PART PERIOD INT	1,35,353.00	-	-1,63,38,668.48
88	31/12/2023	PENAL CHARGES	4.00	-	-1,63,38,672.48
89	01/01/2024	O.S. DEPOSIT TR	-	0.00	-1,62,03,315.48
90	01/01/2024	INT TRF FRM 0000060412168039TO 0000060412162887 TRANSFER TO 60412162887 KANCHANI FARMER PRODUCER C	-	1,35,357.00	-1,62,03,315.48
91	31/01/2024	PART PERIOD INT	1,33,489.00	-	-1,63,36,804.48
92	31/01/2024	PENAL CHARGES	3.00	-	-1,63,36,807.48
93	01/02/2024	O.S. DEPOSIT TR	-	0.00	-1,62,03,315.48
94	01/02/2024	INT TRF FRM 0000060412168039TO 0000060412162887 TRANSFER TO 60412162887 KANCHANI FARMER PRODUCER C	-	1,33,492.00	-1,62,03,315.48
95	03/02/2024	TRANSFER FROM loan repayment to term loan principle TRANSFER TO 60412162887 KANCHANI FARMER PRODUCER C	-	4,01,000.00	-1,58,02,315.48
96	29/02/2024	PART PERIOD INT	1,22,000.00	-	-1,59,24,315.48





Sr No	Date	Particulars	Debit	Credit	Balance
97	01/03/2024	TRANSFER FROM EMI REPAYMENT TRANSFER TO 60412162887 KANCHANI FARMER PRODUCER C	-	3,34,500.00	-1,55,89,815.48
98	01/03/2024	INT TRF FRM 0000060412168039TO 0000060412162887 TRANSFER TO 60412162887 KANCHANI FARMER PRODUCER C	-	1,22,000.00	-1,54,67,815.48
99	30/03/2024	TL REVIEW CHARG	15,468.00	-	-1,54,83,283.48
100	30/03/2024	GST	2,784.24	-	-1,54,86,067.72
101	30/03/2024	SUPERVISION CHA	20,000.00	-	-1,55,06,067.72
102	30/03/2024	GST	3,600.00	-	-1,55,09,667.72
103	31/03/2024	PART PERIOD INT	1,27,441.00	-	-1,56,37,108.72
104	03/04/2024	INT TRF FRM 0000060412168039TO 0000060412162887 TRANSFER TO 60412162887 KANCHANI FARMER PRODUCER C	-	1,27,441.00	-1,55,09,667.72
105	04/04/2024	TRANSFER FROM loan repayment TRANSFER TO 60412162887 KANCHANI FARMER PRODUCER C	-	2,07,100.00	-1,53,02,567.72
106	30/04/2024	PART PERIOD INT	1,22,235.00	-	-1,54,24,802.72
107	01/05/2024	O.S. DEPOSIT TR	-	0.00	-1,53,02,567.72
108	01/05/2024	INT TRF FRM 0000060412168039TO 0000060412162887 TRANSFER TO 60412162887 KANCHANI FARMER PRODUCER C	-	1,22,235.00	-1,53,02,567.72
109	02/05/2024	TRANSFER FROM LOAN REPAYMENT TRANSFER TO 60412162887 KANCHANI FARMER PRODUCER C	-	2,12,300.00	-1,50,90,267.72
110	04/05/2024	ACH AIF INT SUB DEC C042416351398 TRANSFER TO 60412162887 KANCHANI FARMER PRODUCER C	-	1,26,427.00	-1,49,63,840.72
111	31/05/2024	PART PERIOD INT	1,23,435.00	-	-1,50,87,275.72
112	01/06/2024	INT TRF FRM 0000060412168039TO 0000060412162887 TRANSFER TO 60412162887 KANCHANI FARMER PRODUCER C	-	1,23,435.00	-1,49,63,840.72
113	03/06/2024	TRANSFER FROM loan repayment TRANSFER TO 60412162887 KANCHANI FARMER PRODUCER C	-	2,11,100.00	-1,47,52,740.72
114	22/06/2024	ACH AIF INT SUB MAR C062418800583 TRANSFER TO 60412162887 KANCHANI FARMER PRODUCER C	-	1,18,524.00	-1,46,34,216.72
115	30/06/2024	PART PERIOD INT	1,17,447.00	-	-1,47,51,663.72
116	06/07/2024	INT TRF FRM 0000060412168039TO 0000060412162887 TRANSFER TO 60412162887 KANCHANI FARMER PRODUCER C	-	1,17,447.00	-1,46,34,216.72
117	16/07/2024	TL REIEW DIFF 441887 TRANSFER TO 60412162887 KANCHANI FARMER PRODUCER C	3,650.44	-	-1,46,37,867.16
118	31/07/2024	PART PERIOD INT	1,20,578.00	-	-1,47,58,445.16
119	01/08/2024	INT TRF FRM 0000060412168039TO 0000060412162887 TRANSFER TO 60412162887 KANCHANI FARMER PRODUCER C	-	1,20,578.00	-1,46,37,867.16
120	31/08/2024	PART PERIOD INT	1,20,592.00	-	-1,47,58,459.16
121	01/09/2024	INT TRF FRM 0000060412168039TO 0000060412162887 TRANSFER TO 60412162887 KANCHANI FARMER PRODUCER C	-	1,20,592.00	-1,46,37,867.16

B. Summary for Account No 60412162887 from 01/04/2021 to 23/09/2024

Total Transaction Count	121	Opening Balance	0.00
Total Debit Count	66	Total Debit Amount	2,02,97,330.80
Total Credit Count	55	Total Credit Amount	59,34,862.64
		Closing Balance	-1,46,37,867.16

* END OF STATEMENT

C. Summary of Linked CASA Accounts

Sr No.	Account No	Account Type	Type of Ownership	Account Open Date	Status	Available Balance	Total Balance
1	60389044357	CA	OWN	14/07/2021	Operative	60,640.99	60,640.99
2	60469039889	CA	OWN	01/12/2023	Operative	25,002.84	25,002.84
Total						85,643.83	85,643.83





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Bank of Maharashtra
भारत सरकार का उद्यम

एक परिवार एक बैंक

प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005.
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D. Summary of Linked Term Deposit Accounts

Sr No.	Account No	Account Type	Type of Ownership	Account Open Date	Maturity Date	Rate of Interest	Balance
1	60402330435	CDR	OWN	14/12/2021	14/12/2024	6.50	676.04
2	60465328990	CDR	OWN	30/10/2023	30/10/2028	6.00	1,00,000.00
Total							1,00,676.04

E. Summary of Linked Loan and CC Accounts

Sr No.	Account No	Account Type	Type of Ownership	Account Open Date	ROI	IRAC Status	Sanctioned Amount	Overdue	O/S Balance
1	60412162887	LON	OWN	31/03/2022	9.70	STANDARD	1,72,79,000.00	0.00	1,46,37,867.16
2	60412168039	CC	OWN	31/03/2022					
3	60479429506	LON	OWN	08/02/2024	10.20	STANDARD	62,00,000.00	0.00	61,99,685.32
Total							2,34,79,000.00	0.00	2,08,37,552.48

F. Summary of Linked Government Business Accounts

Sr No.	Account No	Account Type	Type of Ownership	Account Open Date	Available Balance
No Accounts Available					

G. Summary of Locker Accounts

Sr No.	Locker Account	Rent Recovery Account	Locker Type	Locker No	Overdue Rent
No Accounts Available					

- * All the amounts in the Statement are in INR.
- This is a System Generated Statement. No Signature is Required.
- The Customer is advised to keep their KYC updated periodically with Officially Valid Documents (OVDs) as part of regulatory requirements. If you are more than 10 years old, please update your Aadhaar number.
- Please update your PAN number in your Account, if not done so far.

All India Toll Free Number :	1800-233-4526 / 1800-102-2636	Website :	www.bankofmaharashtra.in
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