अहवाल दिनांक : 06/06/2020

गाव नमुना सात

अधिकार अभिलेख पत्रक

[महाराष्ट्र जमीन महसूल अधिकार अभिलेख आणि नोंदवह्या (तयार करणे व सुस्थितीत ठेवणे) नियम, १९७१ यातील नियम ३,५,६ आणि ७]

गाव :- बडमांवकाटी | तालुका :- तुळजापूर | जिल्हा :- उस्मानाबाद | तलाठ्याचा फेरफार क्रमांक : 2336 व दिनांक : 06/04/2020

गट क्रमांक व उपविभाग : 172

गट क्रमांक व उपविभाग 172		भू-धारणा पद्धती भोगवटादार वर्ग -1	भोगवटादाराचे नाव					
शेताचे स्थानिक नाव :-			क्षेत्र	आकार	पो.ख.	फे.फा		खाते क्रमांक
क्षेत्र एकक	हे.आर.चौ.मी.	पंडीत यशवंतराव पाटील	0.43.00	1.74		(1544)		280, 815, 816, 915, [1003], 1146, 1382, 1495
जिरायत	8.83.00							कुळाचे नाव
बागायत	-	विजय बसवेश्वर म्हमाणे	1.20.00	4.85		(1234)		इतर अधिकार
तरी	-							बोजा - बंडींग बोजा
वरकस	-	सुरज पंडीतराव पाटील	1.20.00	4.85		(2239)		बंडिंग बोजा (1)
इतर	-							इतर
एकूण क्षेत्र	8.83.00	आनंद विलास सागर				(1234)		(1)
पोट-खराब (लागवडीस अयोग्य)		रेश्मा आनंद सागर				(1234)		विहीर, महीवाट हक्क
वर्ग (अ)	-	——सामाईक क्षेत्र——	1.60.00	6.47				सुरज पाटील यांचे सामाईक विहीरीतील 0-8-0 [illegible]
वर्ग (ब)	-							[illegible] मोहन [illegible] (1234)
एकूण पो.ख	0.00.00	सुरज पंडीतराव पाटील	4.00.00	16.16	|	(1234)		इतर
आकारणी	35.68	संजय बसवेश्वर म्हमाणे	1.20.00	4.85		(1234)		आनंद विलास व रेश्मा आनंद 0.4.0 हिस्सा (1234)
जुडी किंवा विशेष आकारणी	-							[illegible] 0.4.0 (1234)
		मोहन दवारकोजी अवसेकर	1.60.00	6.47		(1234)		सुरज पाटील 0.8.0 (1234)
								बोजा - उस्मानाबाद जिल्हा म.सह.बँक
		बाळासाहेब उमाकांत बिभुते	1.60.00	6.47		(2239)		[illegible] बोजा 5000 (1305)
								बोजा - वि.का.से.सो.सोसायटी
								[illegible] 1) सुरज पाटील 2) [illegible] 3) [illegible] (1375)
								बोजा - ना.स.प.स.मर्या
								बोजा (1392)
								[illegible] ना.स.प. [illegible] 120000 (1392)
								बोजा - ना.स.प.स.मर्या
								[illegible] 33272 [illegible] (1467)
								[illegible] पाटील [illegible] (1467)
								[illegible] (1467)
								[बोजा - वि.का.से.सो.सोसायटी](2229)
								[बसवेश्वर 4) संजय बसवेश्वर](2229)
								इतर
								संजय बसवेश्वर म्हमाणे यांची एक [illegible] (2328)
								बोजा :
								प्रमाणे सुरज पंडीतराव पाटील यांनी बँक ऑफ इंडिया शाखा [illegible] रोड पुणे - यांच्या कडून रक्कम रुपये 1680000.00 कर्ज घेवून गहाणखत करून दिले. (2336)
जुने फेरफार क्र. (1),(1234),(1305),(1375),(1392),(1427),(1467),(1471),(1544),(2058),(2071),(2229),(2230),(2294),(2314),(12340)								सीमा आणि भुमापन चिन्हे :

सुचना : या संकेतस्थळावर दर्शविलेली माहिती ही कोणत्याही शासकीय अथवा कायदेशीर कार्यासाठी वापरता येणार नाही.

गाव नमुना बारा

पिकांची नोंदवही

[महाराष्ट्र जमीन महसूल अधिकार अभिलेख आणि नोंदवह्या (तयार करणे व सुस्थितीत ठेवणे) नियम,१९७१ यातील नियम २९]

गाव :- बडमांवकाटी | तालुका :- तुळजापूर | जिल्हा :- उस्मानाबाद | तलाठ्याचा फेरफार क्रमांक : 2336 व दिनांक : 06/04/2020

गट क्रमांक व उपविभाग : 172

वर्ष	हंगाम	मिश्रणाचा संकेत क्रमांक	मिश्र पिकाखालील क्षेत्र: जल सिंचित	मिश्र पिकाखालील क्षेत्र: अजल सिंचित	घटक पिके व प्रत्येकाखालील क्षेत्र: पिकांचे नाव	घटक पिके: जल सिंचित	घटक पिके: अजल सिंचित	निर्भेळ पिकाखालील क्षेत्र: पिकांचे नाव	निर्भेळ: जल सिंचित	निर्भेळ: अजल सिंचित	लागवडीसाठी उपलब्ध नसलेली जमीन: स्वरूप	लागवडीसाठी उपलब्ध नसलेली जमीन: क्षेत्र	जल सिंचनाचे साधन	शेरा
(१)	(२)	(३)	(४)	(५)	(६)	(७)	(८)	(९)	(१०)	(११)	(१२)	(१३)	(१४)	(१५)
			हे.आर.चौ.मी	हे.आर.चौ.मी		हे.आर.चौ.मी	हे.आर.चौ.मी		हे.आर.चौ.मी	हे.आर.चौ.मी		हे.आर.चौ.मी		
2017-18	रब्बी							ज्वारी		4.0000				
								गहू		0.8000				
	खरीप				तूर		4.0000							
	संपूर्ण वर्ष										पडक	0.0300		
2018-19	रब्बी							ज्वारी		4.0000				
								गहू		0.8000				
	खरीप				तूर		4.0000							
	संपूर्ण वर्ष										पडक	0.0300		
2019-20	रब्बी							ज्वारी		4.0000				
								गहू		[illegible]				
								हरभरा		2.0000				
	खरीप				तूर		4.0000							
	संपूर्ण वर्ष										पडक	0.0300		

सुचना : या संकेतस्थळावर दर्शविलेली माहिती ही कोणत्याही शासकीय अथवा कायदेशीर कार्यासाठी वापरता येणार नाही.

g	Uncharged interest as on	Rs. 2.97 lakhs
h	Exposure to other group borrowers	Name of the account N.A. S/L- -- Present O/S- -- Asset Code: -- Remarks: If NPA, Status of SAR, Recovery action if any initiated
5	Security (in brief) with value / Date of latest valuation/Name of the valuer **The basis for value of security to be mentioned.**	

	Description	Basis / Date of Valuation	Total Value	Our Share
Principal :				
For Machinery	Hypothecation of Machinery	As per quotation submitted	40.15	100
For Working Capital:	Hypothecation of Stocks and Bookdebts	Stocks statement as of 31.01.2022	51.49	
		Bookdebts statement as of 31.01.2022	191.15	
Collateral :	RM of property situated at Plot nos. 1 to 74, Gut No. 172, Wadgaon (Kati), Tal-Tuljapur, Osmanabad – 413623.	13.01.2020 by our empanelled valuer Kshirsagar & associates	213.00	
TOTAL (Principal + Collateral)			495.79	
Collateral Coverage %			127%	

6	Guarantor/s Name & Address	Worth	Basis of worth
	N.A.		

Part B – EWS, Reasons for NPA and other details

7	Early Warning Signals and the steps taken by the Branch: The business activity was under stress due to pandemic
8	Reasons for account turning NPA: (If there were any contributing factors to the account turning NPA, then it should be clearly brought out outlining the impact of the same.

	The borrower is into the business of flex manufacturing and manufacturing & printing of PP bags (Paper bags). The business almost came to a standstill due to pandemic. Also, post pandemic, the business has not picked up still. However, there are mandatory payments like rent, wages, electricity bills, which the proprietor is required to pay. This has caused liquidity mismatch and hence the firm was not able to service our interest and instalment. It is also gathered that during pandemic, proprietor lost some of his near and dear ones for whom he has incurred huge medical expenses.
9	Quick Mortality : N.A. (If yes, provide brief particulars and reasons for quick mortality)
10	Number of accounts slipped in the Branch during the relevant FY : 05
11	Past record of the concerned officials of the Branch who have dealt with the account (Please see para A-1 of SOP) No adverse or malafide intentions observed of any of the officials posted at the time of sanctioning the account.
12	Whether the branch has submitted Status report/Action Taken Report (ATR) on quarter to quarter. Provide brief details. N.A.
13	Any other vital information as per SOP : Nil

Part C – Internal Controls/Inspection& Audit Reports

14. **During 4 years preceding the date of NPA:-**

[In this para Please provide specifically the observations of the auditors and inspecting officials both in operational and nonoperational including observations on credit monitoring aspects such as :-

A. Operational Matters :-

Audit observations with respect to out of order position nonpayment of interest/loan installments, non-submission of stock statements. , return of cheques on financial grounds, devolvement of LC, review, Cibil, CBD23 etc

At the time of initial sanction, the borrower was banking with Bank of Maharashtra and the conduct of the account was satisfactory as per statement submitted by Bank of Maharashtra. Since disbursement of the loan amounts by our Branch, there has not been any instances of cheque bounce or devolvement of LC. The account was stress mainly due to pandemic situation that arose immediately after disbursement. We have attempted to provide all possible financial assistance to the borrower by way of FITL and WCTL during review in June, 2021. All documents, duly filled and verified are available on record.

B. Other matters

Audit observations with respect to

a. Noncompliance Bank's laid down policies/regulatory compliances with regard to sanction/CPA/PSRS – No adverse comments
b. Non adherence of delegation of powers - Nil

c. Comments of credit appraisal/assessment of limit – No adverse comments. The limits are sanctioned based on financials submitted by the borrower.
d. Documentation (deficiency in creation of security interest, execution, registration of charges etc.) – No adverse observations.
e. Comments on credit rating, due diligence etc. – No adverse comments.
f. Irregularities with respect to CGTMSE/ECGC etc – N.A.
g. Noncompliance of sanctioned terms - Nil
h. Credit monitoring aspects – Duly observed from time to time.
i. Comments on frequent over limit – The business was under stress and the borrower had been requesting for over limit for smooth functioning of his business. The repayment of the over limit was within stipulated period
j. Comments on action taken if any, on serious irregularities pointed out in the audit report, RBI report, statutory /concurrent audit etc.] - **Nil**

a. RBIA

Report		Auditor's observations/irregularties in the account	Whether the irregularities rectified ? Y/N	Date of Closure of RBIA	Authority of closure of RBIA	Remarks
1	RBIA Report Dt.					
2	RBIA Report Dt....					
3	RBIA Report Dt....					
4	RBIA Report Dt....					
<u>Any other relevant information :</u>			No adverse comments by auditors.			

b. Concurrent Audit

i. Whether the branch is covered under concurrent Audit? - Yes

ii. If yes, the observations of the concurrent auditor with respect to the account during the 4 years preceding to the date of NPA – No adverse comments by the Auditors.

iii. Whether the irregularities rectified? Y/N, If no reasons for the same and brief descriptions of the irregularities. N.A.

iv. Date of closure of concurrent Audit Report/Authority

c. Stock Audit :- N.A.

i. Whether the account is covered under Stock Audit? If yes, provide the following information:-

Report		Stock Auditor's observations/irregularties in the account	Whether the irregularities rectified ? Y/N	Date of Closure of Stock Audit	Authority of closure of Stock Audit	Remarks if any
1	Stock Audit Report dated					
2	Stock Audit Report dated					
3	Stock Audit Report dated					
4	Stock Audit Report dated					
Any other relevant information :				(Please provide the reasons if the stock audit was allotted but not done)		

d. Legal Audit N.A.

14. Whether the account is covered under legal Audit? If yes provide the following details

a. Date of legal audit report.
b. The details of adverse observations if any.
c. Action taken to rectify the irregularities noted by Auditor.
d. Date of closure of Legal Audit, Authority and the remarks if any.

e. CPA

i. Please provide the following details.

a. The date of closure of CPA 2 & Authority. 11.05.2020 DZM (Recovery)

b. Date of closure of CPA 3 & Authority. – N.A.

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c. Whether the closure of CPA 2 and 3 were conditional? If yes details of conditions stipulated and compliance thereof. No conditions stipulated.

d. If CPA is not closed reasons for the same. – N.A.

f. Statutory Central Auditors:-

a. Observations of the SCA/LFAR observations and details of compliances. – No major observations outstanding in the account.
b. Details of MOC if any - Nil

b. ASM – N.A.

a. Observations of ASM (if applicable)
b. Status of rectification/compliance
c. Date of closure of ASM report and authority.
d. The observations if any of the closure authority.

c. Forensic Audit/Special Audit/Snap Audit Report :- N.A.

a. Whether any Forensic Audit/Special Audit/Snap Audit is conducted in the account?
b. Details of adverse observations and action taken.
c. Date of closure of the report and authority.
d. The observations if any of the closing authority.

d. Details of branch inspection, RBI audit and all other audit reports during the period of 4 years preceding to date of NPA.

. (Provide full particulars such as date of report, irregularities/observations in the report, whether complied/rectified, date of closure of report and authority, if not closed reasons for the same.)

No major observations outstanding in the account. No adverse comments by any auditors.

e. Fraud/RFA details N.A.

(Please provide brief details if any fraud, RFA, vigilance inquiry if any in the account and also provide status as per CRILIC report)

15 **PART- D**

Past record of the concerned officials of the Branch who have dealt with the account:-

The limits were sanctioned in the account in February, 2020 and processed and approved by staff officers well versed in Credit.

	(In this section please state the details of the officials such as experience in credit/ operational /Branch exposure etc and pending inquiry of complaints/disciplinary action if any pertaining to moral turpitudes)
16	**PART E** **No. of accounts slipped to NPA in the branch** 5 accounts have slipped during the current financial year as against 795 advances accounts in the Branch. The total advances portfolio of the Branch is to the tune of Rs. 234.65 crores vis-à-vis NPA figure as on date is Rs. 15.95 crores. Only 2 accounts sanctioned by the officials during the tenure have slipped to NPA mainly due to pandemic. (In this section please provide the total NPA figure vis a vis total standard advance of the Branch, number of accounts and amount slipped during the relevant FY (ie, the FY of subject account slipped) , No. of accounts sanctioned by the official who have dealt with the account and total NPA etc.)

17. COMMENTS/RECOMMENDATIONS

Branch Comment:- (it should interalia contain the actions taken by the Branch after the account turned to NPA and present status of the claims, legal actions initiated, the lapses if any observed and recommendations for closure)

At the time of initial sanction, the borrower was banking with Bank of Maharashtra and the conduct of the account was satisfactory as per statement submitted by Bank of Maharashtra. Since, disbursement of the loan amounts by our Branch, there has not been any instances of cheque bounce or devolvement of LC. The account was stress mainly due to pandemic situation that arose immediately after disbursement. We have attempted to provide all possible financial assistance to the borrower by way of FITL and WCTL during review in June, 2021. All documents, duly filled and verified are available on record. No malafide intention observed on part of any staff officials.
We may also mention that overall market conditions, post pandemic, are adversely affected, specially for paper and printing industry.
Recommended for closure of staff accountability.

RECOMMENDED

(Maithilee Nagle)
Chief Manager (Credit)

(Milind Tilgulkar)
Assistant General Manager

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Classification: Public