Branch proposal not on Record

बैंक ऑफ़ इंडिया
Bank of India BOI

एसज़ेडएलसीसी बैठक के कार्यवृत्त SZLCC Meeting Minutes			
एसज़ेडएलसीसी सं . SZLCC Ref No:	SZLCC/AD/ 25-26/2171	ज्ञापन सं . Memo No:	RZO/RD/SAA/25-26/
दिनांक Date:	16.03.2026	ज्ञापन दिनांक Memo Date:	16.03.2026
अंचल Zone:	विदर्भ Vidarbha	शाखा Branch:	~~Gondpimpri~~ GondPipari 184116
उधारकर्ता का नाम Name of the Borrower	Mr Ganesh Vilas Bawane		

गठन Constitution	--	व्यवसाय / गतिविधि **Business Activity:**	--	
कब से स्थापित Established Since	-	कब से अग्रिम Advance Since	30.07.2020	
Group Affiliation	--	Proprietor	--	
संपत्ति कूट Asset Code	--	क्रेडिट रेटिंग Credit Rating	Internal	--

वर्तमान संदर्भ Present reference: OTS under NPAMP 2025 for Rs. 10000.00/- (CGTMSE Covered)

उद्देश्य Purpose: --		प्रकार Type	~~निधि आधारित Fund Based~~
Deviations/ Major Changes in terms		Nil	
बैंकिंग व्यवस्था Banking Arrangement	एकल बैंकर Sole Banker	हमारा हिस्सा Our Share	100%

वर्तमान Existing (Rs. In crs)			प्रस्तावित Proposed (Rs. In crs)		
अनावृत्ति विवरण Exposure	कंपनी Firm	समूह Group	अनावृत्ति विवरण Exposure	कंपनी Company	समूह Group
एफबी FB	--	00.01	FB	--	--
एनएफबी NFB	--	00.01	NFB	--	--
कुल/अधिकतम Total / Max	**--**	**00.01**	**Total/Max**	**--**	**--**

सुरक्षित / असुरक्षित Secured / Unsecured: ~~Partly Secured~~

एसज़ेडएलसीसी के अवलोकन निर्देश SZLCC Observations/Directions: Approved, as brought in the memorandum.

संस्वीकृति / अनुमोदन समिति के ज्ञापन/निर्देशों में उल्लिखित नियमों व शर्तों के अधीन होगा। Sanction/ Approval subject to terms and conditions as brought out in the memorandum/ directions of the committee

(आशिष राजू गवई/ Ashish Raju Gawai) वरिष्ठ प्रबंधक/ Senior Manager जोखिम प्रबंधन / Risk Management PF No: 192473	184116 **(दिपक सुभाष राणे/ Dipak Subhash Rane) वरिष्ठ प्रबंधक / Senior Manager ऋण/Credit PF No: 184116**	**(दिनेश पाटील/ Dinesh Patil) मुख्य प्रबंधक/ Chief Manager ऋण निगरानी/CrMD PF No. 168927**	Ravsare **(राहुल अवसरे / Rahul Avsare) उप आंचलिक प्रबंधक - वसूली/ Dy. Zonal Manager - Recovery PF No :166580**

बैंक ऑफ इंडिया BANK OF INDIA
SZLCC- 2171
16 MAR 2026
विदर्भ अंचल Vidarbha Zone
आंचलिक कार्यालय उप ऋण समिति / गैर ऋण मामले
Zonal Office Sub Credit Committee Non-Credit Matters
आंचलिक कार्यालय विदर्भ अंचल / Zonal Office Vidarbha Zone

बैंक ऑफ़ इंडिया
Bank of India BOI

VIDARBHA ZONE
RECOVERY DEPARTMENT

Ref. No. RZO/RD/SA/25-26/

Date: 16.03.2026

Memorandum for Compromise Settlement with deviation under NPA Management Policy 2025
(For ANAP up to Rs.25.00 lakhs)
Memorandum Submitted for Approval of SZLCC

Branch: Gondpipari	Zone: Vidarbha			FCGMO: Pune
Custid	198384944			
Branch	Gondpipari			
Name of the account and Guarantors along with Worth	Ganesh Vilas Bawane Nominal			
Account No.	1	96057231/027	2	NA
	3	NA	4	NA
Santioned Limit	1	200000	2	NA
	3	NA	4	NA
Santioned Date	1	30-07-2020	2	NA
	3	NA	4	NA
Sector	05.SME			
Nature of Activity and present status	Closed			
Credit Facilities Since	30-07-2020			
Ledger Outstanding	Rs. 91944/-			
Contractual Dues	Rs. 115114/-			
Value of Securities	As per Branch Inspection Report Dt 13.03.2026, NIL			
NPA since	29-05-2023			
Asset Code	40			
Reasons for default	Business Failure			
Suit RRC filed amount and date	Not filed yet			
Uncharged Int. from 29/05/2023 to 31/03/2026 at 1 year MCLR Presently at 8.75% for 35 months	Rs. 37584/-			
ANAP	Rs. 120333/-			
Provision Held	Rs. 13792/-			
Compromise offer	Rs. 10000/-			
Upfront Amount	10000			
Sacrifice Amount	Rs. 110333/-			
Sacrifice authority	SZLCC			
Source of Payment	Friends and Relative			
Status of SAR	Branch has submitted SAR alongwith the OTS proposal.			
Schedule of Payment	Borrower/Legal heir has deposited Rs.10000/- Upfront			

Justification of OTS:
Principal Borrower is Unemployed
The borrower/Legal Heir is unable to raise the OTS offer since he is raising OTS amount from borrowings from relatives/friends;
Reversal of Provision of Rs. 13792/-. Entire OTS period is of 90 days.
Considering Time value of money and recovery from legal means, OTS is seems to be a practical approach.
Reversal of URI of 0/-
It will arrest future provisions and cost of carrying provisions;

CGTMSE Comment:
Covered
We recommend approval for:-
Compromise offer of Rs. 10000/-
Sacrifice of Rs. 110333/- against ANAP of Rs. 120333/- i.e. 91.69%
Waiver of legal action upon receipt of entire OTS amount and withdrawl of suit.
Write off balance O/s after receipt of entire OTS amount and 1st and 2nd/Single CGTMSE Claim, if any.
Issuing NOC to Borrower's/Coborrower's/Guarantors/legal heir's (if any) upon receipt of entire amount of OTS with clause as "Account closed under compromise".
Authority for Approval:-
In instant case compromise amount is Rs. Rs. 10000/- against ANAP of Rs. 120333/- Involving Sacrifice of Rs. Rs. 110333/- i.e. 91.69%
As per NPA Management Policy, para 7.4.1, & as per 117/132, Dt 09.08.2023 delegated authority in case of OTS proposals with ANAP below Rs.10.00 lakh with sacrifice more than 75% falls within delegated authority of SZLCC.
Branch has recommended the proposal favourably. We concur with the branch views and recommendations. Branch has considered the proposal under NPA Management Policy 2025 with deviation in terms of sacrifice. Considering the above facts we also recommend the proposal.
Terms of OTS:
_
Branch to issue OTS sanction letter to Borrower's/Coborrower's/Guarantors/legal heir's (if any) conveying him/her/them all the terms of sanction of OTS proposal against his/her/their dated acknowledgement;
Branch to enter details of OTS in **"OTS1"** menu in Finacle immediately upon receipt of approved proposal;
Branch to withhold any recovery action till the currency of OTS. If entire OTS amount is received within stiulated period, branch to withdraw the same. If not, then branch to revoke the OTS and continue the actions.
Branch to obtain 3 PDC for balance OTS amount and L444C/L444CC along with latest KYC from Borrower's /Coborrower's/ Guarantors/ legal heir's (if any) and generate the CIBIL before entering OTS in system.

एसजेडएलसीसी पर विचार हेतु ज्ञापन
MEMORANDUM FOR CONSIDERATION OF SZLCC
16-03-2026

स्वीकृति हेतु अनुशंसित **Recommended for sanction:**		**एसजेडएलसीसी के लिए स्वीकृति दे दी गई** **Cleared for SZLCC**
(स्वप्रिल अ. अग्रवाल)	(प्रकाश म. खाडिलकर)	(राहुल अवसरे)
आधिकारी	मुख्य प्रबंधक	उप आंचलिक प्रबंधक
वसूली विभाग	वसूली विभाग	वसूली विभाग

बैंक ऑफ इंडिया BANK OF INDIA
RECOVERY DEPT. VIDARBHA ZONE

बैंक ऑफ इंडिया BANK OF INDIA
SZLCC- 2171
16 MAR 2026
Vidarbha Zone
आंचलिक कार्यालय उप ऋण समिति/गैर ऋण मामले
Zonal Office Sub Credit Committee/Non-Credit Matters

Annexure –A	
Financial Implications:	
CUST ID 198384944	
Name of Account: Ganesh Vilas Bawane	
Name of Branch: Gondpipari	1
Asset Code: 40	96057231/027
i **Ledger outstanding as on 29/05/2023 when the account became NPA**	**116357**
Add:	
a) Devolvement and other debits including interest debit if any, subsequent to date of NPA	0
b) Quantified future devolvement	0
c) Other cost/expenses (including legal)	32759
d) Other forced debits (including NPACHG)	0
Total	**149116**
e) Uncharged Int. from 29/05/2023 to 31/03/2026	
at 1 year MCLR Presently at 8.75% for 35 months	37584
Adjusted total dues	186700
Less: Recoveries made in the account since the date of NPA	
Normal Recovery	**24412**
CGTMSE claim received	**71205**
ii Net Amount payable	91083
Amount to be refunded to CGTMSE	**29250**
iii ANAP	**120333**
iv Amount offer under Compromise	**10000**
v Sacrifice in ANAP (A)	**110333**
Sacrifice in %	**91.69%**
WOFF book O/s	-18511
Waiver of UCI	23170
Reversal of URI	0
Absorption of legal expenses already incurred and debited to P&L (B)	32759
vi Total Sacrifice (A+B)	143092
vii Amount payable as per module approach - Bench mark amount	**36778**
viii Contractual dues as on date of OTS proposal as on 16/03/2026	115114
Impact on P&L A/c.: (Rs.in lakh)	
a) Balance outstanding in the books as on the date of proposal	91944
b) Add Amount kept separately towards quantified future devolvement	0
c) Add Amount to be refunded to CGTMSE	29250
d) Less Amount offered under compromise	10000
e) Less Claim Amount received from CGTMSE	71205
f) Surplus (+) or Deficit (-)	39989
g) Add URI kept in Sundry Credits	0
h) Add Provision held as on (last quarter ended)	13792
i) Add 2nd CGTMSE claim receivable	15065
jl Less OTS amount refund to CGTMSE	29250
Impact on P&L a/c. **(-ve value indicates +ve impact)**	40383

RECOVERY DEPT. VIDARBHA ZONE

Annexure - 3

MODULE APPROACH AS PER NPAMP 2025			
Parameters		Maximum Marks	Obtained Marks
AVG RVS			
	> Amount Due (ANAP)	7	
	75 % - 99 % of Amouont Due (ANAP)	5	
	50 % - 74 % of Amouont Due (ANAP)	3	
	25 % - 49 % of Amouont Due (ANAP)	2	
	< 25 % of Amount Due (ANAP)	0	0
TNW of borrower + Guarantor			
	> Amount Due (ANAP)	3	
	75 % - 99 % of Amouont Due (ANAP)	2	
	25 % - 74 % of Amouont Due (ANAP)	1	1
	< 25 % of Amount Due (ANAP)	0	
Ageing of Account			
	Sub Standard	2	
	Doubtful	1	1
	Loss	0	
NPV of Security vis a vis OTS Offer			
	If NPV of Security > OTS Amount	2	
	If NPV of Security = OTS Amount	1	
	If NPV of Security < OTS Amount	0	0
Expected resolution period			
	<2 years	2	2
	>2 to 3 years	1	
	>3 years	0	0
Max 16 marks & Min 0 Marks			4
REVISED PARAMETERS			
> or = 13	Ledger O/s + 50% to 100% of interest @ 1 year MCLR		
Between 11 to 12	Ledger O/s + 0% to 50% of interest @ 1 year MCLR		
Between 9 to 10	85% of Ledger O/s		
Between 6 to 8	60% of Ledger O/s		
Between 5 to 3	40% of Ledger O/s		
Between 2 to 0	x		

	MR GANESH VILAS BAWANE	CG20200329441TC
No.		**CL24MA201899501**
A	Guaranteed amount	2,00,000.00
B	Amount in Default on NPA date	1,16,356.00
C	Amount recovered after NPA date at the time of online claim lodgement	-
D	Net Outstanding **[(Minimum of A/B) - C]**	1,11,693.00
E	CGTMSE's Liability **(75% D)**	94,940.00
F	First Instalment paid by CGTMSE **(75% of E after deduction of AGF)**	71,205.00
G	**Recovery from OTS after settlement of 1st instalment of claim**	**10,000.00**
H	Legal Expenses	-
I	Net Recovery from OTS remitted to CGTMSE **(G-H)**	10,000.00
J	Net amount in Default (Final Loss) **(D-I)**	1,01,693.00
K	CGTMSE's Liability **(75% J)**	76,269.75
L	Second instalment payable by CGTMSE **(K-F)**	5,064.75
M	**Final pay out to MLI (Net recovery from OTS remitted + 2nd Instalment (I + L))**	**15,064.75**
	#Amount received after lodgement of claim = 24412	
	#Amount to be remitted to CGTMSE = 85% * (10000+24412) = 29250	
	# Branch to remit the Entire OTS amount to ZO780 through ISOTM.	

RP-07423-19-03-2026

CGFT19999074231903 2026

ICIC0000104

Rs 29250/-

BKIDY46105689889

0377817

BinK190112

GV Bawane

15/04/2026

8455708

P.O. FD

000932145730

प्रेषक Ganesh Vilas Bawane

पता : At post - Dhaba
Tah - Gondpipari

CGTMSE - 1st claim
Rs. 71205/-

बैंक ऑफ इंडिया

Gondpipari (शाखा)

महोदय,

मेरे/हमारे द्वारा आपकी शाखा से रू. 2,00,000/- का ऋण प्राप्त किया गया था जिसे निम्नांकित कारणों से मेरे/हमारे द्वारा समय पर चुकता नहीं किया जा सका :-

(१) Due to business failure.

(२)

(३)

२. बैंक में आज दिनांक 16/03/2026 को सम्पर्क करने पर बतलाया गया कि वर्तमान में मेरे/हमारे ऊपर कुल बकाया देय राशि रू. 91944:27/- है। चूंकि वर्तमान में मेरे/हमारे पास आय का कोई पर्याप्त जरिया नहीं है, जिससे मेरे/हमारे द्वारा सम्पूर्ण राशि चुकता कर सकूँ। फिर भी यदि बैंक द्वारा ब्याज राशि में कुछ छूट की जाय तो मै/हम सम्पूर्ण बकाया राशि एक मुश्त चुकता करने हेतु प्रयास कर सकते हैं। अतः इस सम्बन्ध में मेरे/हमारे द्वारा एकमुश्त भुगतान हेतु रु. 10,000/- का समझौता प्रस्ताव देता हूँ।

३. मेरे/हमारे द्वारा प्रस्तावित समझौता राशि रू. 10,000/- बैंक में निम्नांकित अंतराल में, बैंक द्वारा मेरे समझौता प्रस्तावित की स्वीकृती किये जाने की स्थिति में, जमा करायी जायेगी :-

(अ) स्वीकृती सूचना के — दिनों के अन्दर।

(ब) रु. 10,000/- प्रस्तावित देते समय, टोकन राशि के रुप में शेष राशि रु. — स्वीकृती सूचना के — दिनों के अन्दर।

४. उपरोक्त प्रस्तावित समझौता राशि की व्यवस्था मेरे/हमारे द्वारा (स्त्रोत का विवरण) Own funds की जायेगी।

५. कृपया मेरे/हमारे समझौता प्रस्ताव पर सहानुभूति पूर्वक विचार कर अपने निर्णय से यथाशीघ्र अवगत करावें ताकि समझौता राशि बैंक में जमा करा सकूँ।

६. सधन्यवाद

GBawane

प्रार्थी

स्थान :- Gondpipari

दिनांक :- 16/03/2026

नाम

पता

Account Name: Ganesh Vilas Bawane
Account Number: 960572310000027
Outstanding Amt: 91,944.27/-
Compromise Amt: 10,000/-
Upfront Amt: 10,000/-
Npa dt: 29/05/2023

Recommended for sanction

बैंक ऑफ इंडिया शाखा गोंडपिपरी Gondpipari 9606 BANK OF INDIA

105704