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| SR | ACCOUNT | NAME | LOAN TYPE | LIMIT  (RS.) | O/S BAL  (Rs.) | DATE OF  SANCTION | STATUS | REMARK |
| 1 | 02160600017331 | Sanjaykumar | 2 Wheel | 1.15 | 0.95 | 19-04-14 | Closed | As per the recommendation of processing Officer loan sanctioned by me as per Bank’ss prescribed guidelines. There is no deviation. The loan was closed on 29-09-2017 under compromise of Rs. 43890.00 |
| 2 | 02160400010402 | Shree gayatri Timber Mart | ODBTL | 7.00 | 3.35 | 14-09-15 | Standard | ODBTL increased from Rs.2.50 to Rs.7.00 Lacs at branch level. Borrower is in urgent need of funds and requested branch authority and as per instruction of BH we have increased limit to avoid delay though branch is falls under RLF. Original sanction was Rs.2.50 Lacs on 10.05.2006 at Branch level. Mortgage of residential cum commercial house property taken. Market Value is Rs.16.64. Branch Head Signature is available on attestation memo, Sanction letter and appraisal. |

ANNESURE II

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| SR | ACCOUNT | NAME | LOAN TYPE | LIMIT  (RS.) | O/S BAL  (Rs.) | DATE OF  SANCTION | STATUS | REMARK |
| 1 | 02160500011469 | Shardaben | BKCC | 3.00 | 3.34 | 23-01-15 | NPA | As per oral instruction of BH and recommendation of processing Officer loan sanctioned by me to the borrower and I forgotten to take written confirmation from him. The loan documents are signed by the borrower in my presence and attestation memo signed by me, Loan was not renewal by borrower due to some financial problem. |
| 2 | 02160500011471 | Ramabhai | BKCC | 2.70 | 3.01 | 22-01-15 | NPA | Lien on land letter is signed on 08-01-2015 by BH  He proceed on leave and given oral instruction to me that disburse the said loan and I forgotten to take written confirmation from him. Then the documents are signed by the borrower in my presence and attestation memo signed by me. |
| 3 | 02160500010592 | Rameshbhai | BKCC | 10.00 | 3.19 | 23-01-15 | Standard | As per oral instruction of BH and recommendation of processing Officer loan sanctioned by me to the borrower and I forgotten to take written confirmation from him. The loan documents are signed by the borrower in my presence and attestation memo signed by me, Loan renewed on 23-01-2018 |
| 4 | 02160500010924 | Sidhrajisinh | BKCC | 2.00 | 2.07 | 25-05-15 | Standard | Lien on land letter is signed on 25-05-2015 by BH  He proceed on leave and given oral instruction to me that disburse the said loan and I forgotten to take written confirmation from him. Then the documents are signed by the borrower in my presence and attestation memo signed by me. |
| 5 | 02160600017395 | Vijaybhai | 2 Wheeler | 0.50 | 0.43 | 23-01-15 | Standard | Mr. Vijay Panchal is CC account with us. His Son wants urgent two wheel Vehicle for attending tuition classes. Oral instruction obtained from BH than they proceed on leave and I forgotten to take written confirmation from him. Then the documents are signed by the borrower in my presence and attestation memo signed by me. PSR is cleared by RO. |
| 6 | 02160600017390 | Rajeshbhai | Car loan | 2.90 | 1.89 | 13-01-15 | Standard | A State Govt School Teacher is having Salary Account with SBI Savli branch. He has already paid advance of Rs. 47000/- to Car dealer. Latter SBI refused to sanction him loan due to Salary Cap problem. Last day of Purchase offer one Teacher now guarantor of Car loan account recommend him to sanction Car loan or he will lose advance Rs. 47000/- from dealer. Rajeshbhai is having SB account with us and the conduct of his account is satisfactory. I have Sanctioned said loan as per the processing office recommendation in absence of BH. Account is regular and PSR is cleared from RO. |
| 7 | 02160500011183 | Ramanbhai | BKCC | 2.50 | 2.50 | 25-05-15 | Standard | Lien on land letter is signed on 19-05-2015 by BH  He proceed on leave and given oral instruction to me that disburse the said loan and I forgotten to take written confirmation from him. Then the documents are signed by the borrower in my presence and attestation memo signed by me. |
| 8 | 02160500011468 | Bhimsinh | BKCC | 2.70 | 2.70 | 13-01-15 | Standard | As per the recommendation of processing Officer Sanctioned by me to a valued borrower. The loan documents are signed by the borrower in my presence and attestation memo signed by me, Loan renewed on 25-09-2017 . |
| 9 | 02160500011470 | Gohil Tirath | BKCC | 3.00 | 3.21 | 17-01-15 | Standard | Lien on land letter is signed on 22-12-2017 by BH  He proceed on leave and given oral instruction to me that disburse the said loan and I forgotten to take written confirmation from him. As per the recommendation of processing Officer loan sanctioned by me Then the documents are signed by the borrower in my presence and attestation memo signed by me. |
| 10 | 02160500011473 | Ashokbhai | BKCC | 2.50 | 2.50 | 27-01-15 | Standard | Lien on land letter is signed on 19-05-2015 by BH  He proceed on leave and given oral instruction to me that disburse the said loan and I forgotten to take written confirmation from him. As per the recommendation of processing Officer loan sanctioned by me, Then the documents are signed by the borrower in my presence and attestation memo signed by me. |
| 11 | 02160500011549 | Jayeshbhai | BKCC | 2.70 | 2.79 | 26-05-15 | Standard | Lien on land letter is signed on 20-05-2015 by BH  He proceed on leave and given oral instruction to me that disburse the said loan and I forgotten to take written confirmation from him. As per the recommendation of processing Officer loan sanctioned by me, Then the documents are signed by the borrower in my presence and attestation memo signed by me. |
| 12 | 02160500011550 | Mafatbhai | BKCC | 7.00 | 7.41 | 27-05-15 | Standard | As per the recommendation of processing Officer loan sanctioned by me to a valued borrower. The loan documents are signed by the borrower in my presence and attestation memo signed by me, Loan renewed on 22-05-2017. Fresh documents set of loan is of Rs.7.00 Limit are obtained by branch. |
| 13 | 02160600017387 | Pravinbhai | TL | 2.90 | 0.00 | 12-01-15 | Closed | Account is closed by normal way on 30-12-2017 |
| 14 | 02160600017458 | Natvarsinh | TL | 3.50 | 0.25 | 27-05-15 | Standard | Oral instruction obtained from BH and then he proceed on leave and given oral instruction to me that disburse the said loan and I forgotten to take written confirmation from him. As per the recommendation of processing Officer loan sanctioned by me, Then the documents are signed by the borrower in my presence and attestation memo signed by me. |

ANNESURE III

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| SR | ACCOUNT | NAME | LOAN TYPE | LIMIT  (RS.) | O/S BAL  (Rs.) | DATE OF  SANCTION | STATUS | REMARK |
| 1 | 02160600017388 | Sabirkha | Mudra | 1.15 | 0.00 | 12-01-15 | Closed | Account is closed by normal way on 21-02-2018 |
| 2 | 02160600017308 | Dhavalkumar | AAA | 8.50 | 8.30 | 07-08-14 | Standard | Mr. Dhaval is already having Housing loan with our branch. We have sanctioned AAA loan on urgent basis to meet expanses of new installation of Petrol Pump (Bharat Petroleum) near ITI Savli as per his request and BH Permission. We have already taken his proposal to SME loan factory as a lead from Branch. It was rejected due to problem of mortgage of petrol pump company NOC. Latter Bank of India Savli Branch has sanctioned him loan. Sanction letter appraisal is sign by BH. Account is regular and PSR is cleared from RO. |
| 3 | 02160600017529 | Chiragkumar | Mudra | 0.50 | 0.38 | 20-08-15 | Standard | Due to pressure of achieving the target under Mudra loan we have disbursed the loan which was sanctioned by the BH. PSR is cleared by RO |
| 4 | 02160600017530 | Liyakatali | Mudra | 1.00 | 1.13 | 20-08-15 | Standard | Due to pressure of achieving the target under Mudra loan we have disbursed the loan which was sanctioned by the BH. PSR is cleared by RO |
| 5 | 02160600017535 | Aniket | Mudra | 1.50 | 1.13 | 20-08-15 | Standard | Due to pressure of achieving the target under Mudra loan we have disbursed the loan which was sanctioned by the BH. PSR is cleared by RO |
| 6 | 02160600017519 | Manjurkhan | Mudra | 3.00 | 3.00 | 20-08-15 | Standard | Due to pressure of achieving the target under Mudra loan we have disbursed the loan which was sanctioned by the BH. PSR is cleared by RO |

The General Manager & Disciplinary Authority

Bank of Baroda

Baroda Zone

5 th floor, Baroda Bhavan

Alkapuri

Baroda

Respected Sir,

Re: Irregularities/Lapses observed in various Advance accounts at Savli Branch Baorda.

Explanatory Note

With reference to your letter no BZ/VIG/07/219 Dated 14-02-2018 received on 05-03-2018. I submit my pointwise reply as under for your kind consideration.

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In view of the above, I request your goodselves to take a lenient view in the matter and forgive me for lapses , if any . I was not aware of power of sanctioning of loan in absence of BH, but I had sanctioned the loans in good faith and bonafide intention. I have been discharging my duties with sincerely since my joining in our esteemed Bank.

Sincerely Yours,