S. Cr. C. No. /2026

IN THE COURT OF JUDICIAL MAGISTRATE FIRST CLASS, VADGAON, AT VADGAON.

order
Filed
JMFC

A Corporation on Constituted under the State Bank of India Act, 1955 and having its Branch at
Vadgaon Road, Hatkanangle,
Taluka Hatkanangle,
Dist Kolhapur
Through its duly authorized representative
Branch Manager
Mr. Rajeshkumar Jagannath Dange
Age:- 43 Yrs. Occupation Service,
Address :- As above. } **Complainant**

Versus

Mr. Sagar Balu Ghatage, } **Accused**

LIST OF DOCUMENTS PRODUCED ON BEHALF OF PLAINTIFF

Sr. No	List of Documents	Date	Remarks
1.	Authority Letter	09/02/2026	Photocopy
2.	Terms and Condition Letter Pre- Approved Personal Loan	22/07/2023	Computerised
3.	Loan Account extract	17/03/2026	Photocopy
4.	Certificate in respect of Computer System	17/03/2026	Certified Copy
5.	Certificate in respect of Bankers Book	17/03/2020	Certified Copy

	Evidence		
6.	Regd. Notice issued on behalf of the complainant to the accused	12/02/2026	Office Copy
7.	Postal receipt of above mentioned Serial No. 07 Notice	12/02/2026	Original
8.	Online Track order of Postal Department of above mentioned Serial No. 07 Notice	14/02/2026	Computerised

Total 08 Documents have been produced by Complainant Bank before this Hon'ble Court Today at Vadgaon on 24 /03/2026

Adv. For Complainant

Complainant

भारतीय स्टेट बैंक /SBI/ Br. Code 00270 हातकणंगले शाखा Br.Hatkanangale

Sr.No.1 in S.CC /2026 produced on behalf of complainant on 23/3/2026

SBI

क्षेत्रीय व्यवसाय कार्यालय- अयोध्या टॉवर, यूनिट नं. ३, ५११/के.डब्ल्यू./१/२,
दूसरा मजला, ई वॉर्ड, दाभोलकर कॉर्नर, कोल्हापूर - ४१६००१
क्षेत्रीय व्यवसाय कार्यालय- अयोध्या टॉवर, यूनिट नं. ३, ५११/के.डब्ल्यू./१/२,
दूसरा मजला, ई वॉर्ड, दाभोलकर कॉर्नर, कोल्हापूर - ४१६००१
Regional Business Office- Ayodhya Tower, Unit No.3, 511/KH/1/2,
2nd Floor, 'E' Ward, Dabholkar Corner, Kolhapur-416 001

Tel. : (0231) 2669821 To 24, 2669954 | Fax : (0231) 2663322, 2667873 | IP : 112040 | E-mail : sbi.05230@sbi.co.in

Date:09.02.2026

Letter of Authority

TO WHOMSOEVER IT MAY CONCERN

Shri. RajeshKumar Jagannath Dange Deputy Manager (MMGS-III) PF.NO. 4485939 working as Branch Manager, Hatkalangda Branch no. 00270 , Dist. Kolhapur is hereby authorized on behalf of State Bank of India, Financial Institution governed under the provision of the State Bank of India Act, 1955 having its Corporate Centre at State Bank of India, State Bank Bhavan, Madame Cama Road, Nariman Point, Mumbai 400021, to take necessary steps and authorized to sign and registration of documents at Court of Law/Debt Recovery Tribunal/ Chief Metropolitan Magistrate/D.M/ Registrar , National Company Law Tribunal, National Company Law Appellate Tribunal, any court in India. Also, he is Authorized and empowered to give evidence in any court of Law and to sign, verify, confirm, identify and to do all acts, deeds, and things on behalf of the bank.

भारतीय स्टेट बैंक क्षे.व्य.का. कोल्हापूर RBO KOLHAPUR State Bank of India

Regional Manager

RBO, Kolhapur.

Sr. No. 2 in S.Cr.C.No. ..... /2026
Produced on behalf of complainant
on 23/3/2026

State Bank of India

Pre-Approved Personal Loan

Terms & Conditions governing Pre-Approved Personal Loan

Name : Sagar Balu Ghatage

CIF No.: 90698485751

Date and time of request : 22/07/2023 12:48:16 PM

Loan Amount: Rs. 200000

Tenure : 36 months

Rate of Interest : 14.05%

- The Loan can be availed through channels such as Customer's Internet Banking (onlinesbi) or YONO app or through Contact Centre, however the loan account would be created only upon due acceptance/ acknowledgement of these Terms and conditions by the borrower through the Customer's Internet Banking / YONO app or after the customer's authentication using 'Unique Code' on Interactive Voice Response (IVR) via his/ her Registered Mobile Number in case of Contact Centre Channel.
- By accepting these Terms and Conditions the Borrower duly acknowledges that he/she can understand, read and write in English or Hindi language.
- At any point of time, only one "Pre-approved Personal Loan (non-CSP)" is allowed to be availed from the Bank.
- Processing fee : 1.50% of Loan amount(Min Rs.1000, Max Rs.15000) pl
- The Bank will not be liable for any unauthorized access to the said Digital Platforms/channels through the use of password/ MPIN of the customer/ borrower on YONO app or Internet Banking or through customer's Registered Mobile Number. The credit of the loan proceeds to the account of the borrower would deem/would be sufficient to construe that the borrower has duly authenticated availing of the loan using Internet Banking or YONO app or 'Unique Code' on IVR via Registered Mobile Number (in case through Contact Centre channel).
- Interest on the loan will be charged on daily reducing balance. The rate of interest will be fixed for the entire tenure of the loan.
- A standing instruction for Equated Monthly Instalment (EMI) will be set up on the Salary account with the Bank upon availing of this loan. EMI amount, number of EMI instalments and EMI start date are provided in the SMS.

- The loan is to be repaid in Equated Monthly Instalments. The number of equated monthly instalments may increase/vary if the entire loan with interest, cost, charges and expenses is not repaid by/with the stipulated number of equated monthly instalments. The equated monthly instalments will have to be paid till the entire loan with interest is fully repaid. The first instalment commences within one month from the date of disbursement of loan. The subsequent instalments shall fall on or before the same date of each succeeding month thereafter, till the entire loan is fully repaid with the interest and other unpaid penalty, costs, charges and expenses, if any. Frequency of repayment: **Monthly**

- The tentative breakup between principal and interest for the tenure of the loan shall be as per the **Repayment schedule appended to this document.**

- In the event of default in payment of any instalment or any irregularity in the loan account, penal interest at the rate of 2% p.m. over and above the stipulated interest rate with monthly rests will be charged for the irregular amount and overdue period.

- In the event of the Borrower failing to repay any instalment(s) at any point of time, the Bank may send written reminders or make telephone call/ SMS or depute an official to meet Borrower personally, all the incidental charges appurtenant thereto such as postage, telephone/ SMS charges, transportation charges, on actual would be recovered from Borrower.

- **Example of SMA/NPA Classification dates.**

Loans other than revolving facilities:	
SMA Sub-categories	Basis of classification – Principal or interest payment or any other amount wholly or partially overdue.
SMA-0	Up to 30 days
SMA-1	More than 30 days and up to 60 days
SMA-2	More than 60 days and up to 90 days
NPA	More than 90 days

Example:

- o If due date of repayment of a loan account is March 31,2022, and full dues are not received before the Bank runs the day-end process for this date, the date of overdue shall be March 31,2022.

- o If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running day-end process on April 30,2022 i.e., upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30,2022.

- o Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30,2022 and if continues to remain overdue further, it shall get classified as NPA upon running-end process on June 29,2022.

- No Prepayment / Foreclosure charges will be levied by the Bank on prepayment/ foreclosure of the loan.

- Borrower will undertake not to transfer/ shift his /her Savings account from SBI to any other Bank during the currency of the loan and will deposit an amount equivalent to EMI amount every month for credit to the Savings Bank account maintained with the Bank during the currency of the loan.

- If,

  - the borrower fails to pay any amount under this arrangement on or before the due date or commits breach of any of the terms, covenants, or conditions contained in this arrangement; or
  - it is found that the borrower has made any misrepresentation to the bank; or
  - there exist any circumstances which in the opinion of the bank prejudicially affects or may affect the bank's interest or the borrower's ability to repay the loan; or
  - the borrower commits any default under any other arrangement with the bank;

  The Bank, without prejudice to its other rights, shall be entitled at its option to demand immediate repayment of the total outstanding amount of the loan, interest, additional interest, fees, costs, charges, expenses, stamp duty and all other sums whatsoever payable by the borrower to the bank under this arrangement and/ or in connection with the loan (hereinafter collectively referred to as 'the borrower's outstanding's') and the borrower shall pay the same to the bank forthwith.

- Notwithstanding anything contained elsewhere in this Terms & conditions, the continuation of the loan shall be at the sole and absolute discretion of the bank and the borrower's outstanding's shall be payable by the borrower to the bank on demand. The bank may at any time in its sole discretion and without assigning any reason call upon the borrower to pay the borrower's outstanding's and thereupon the borrower shall pay the whole of the borrower's outstanding's to the bank without any delay or demur.

- It is a precondition of the loan advances given to the Borrower by the bank, that in case of default in repayment of the loan/ advances or in the repayment of the interest thereon or any of the agreed instalment of the loan on due date/s or in maintaining the outstanding amount within the drawing power at any point of time, the bank and/ or the Reserve Bank of India will have an unqualified right to disclose or publish his/her name(s) as defaulter in such manner and through such medium as the bank or Reserve Bank of India their absolute discretion may think fit and the borrower will not claim any right of secrecy to his/her account.

- The Terms and Conditions mentioned herein form the contract between the Borrower availing the Loan facility using the Internet Banking services or YONO app services or Contact Centre services. By ticking the checkbox on Internet Banking services/ YONO app or entering the OTP on IVR (through Contact Centre channel) to authenticate transaction, the Borrower duly acknowledges and accepts these Terms & Conditions. In addition to these Terms and Conditions, any other conditions relating to the accounts of the customer/borrower including but not limited to those governing Internet Banking / YONO/ Contact Centre services will also apply to this Loan. In the event of any conflict between these Terms and Conditions and such other conditions, these Terms and Conditions will continue to prevail in respect of the Loan.

- In case of any default, the Bank reserves the right to use the services of resolution agents/collection agents for recovery of loans and their service charges, if any, will be borne by the customer.

  The list of recovery /resolution agents is available on the Bank's website.

Key fact statement:

Date: 22/07/2023 **Name of the Regulated entity: State Bank of India**

Applicant Name: Sagar Balu Ghatage

Sr. No.	Parameter	Details
(i)	Loan amount (in Rupees)	200000
(ii)	Interest Type (Floating or Fixed) / Effective interest rate	Fixed @ 14.05% p.a.
(iii)	Total interest charge during the entire tenor of the loan (in Rupees)	46276
(iv)	Other up-front charges, if any (break-up of each component to be given below) (in Rupees) (Sum of a+b+c)	**3540**
(a)	Processing fees, if any (in Rupees)	3540
(b)	Insurance charges, if any (in Rupees)	0
(c)	Others (if any) (in Rupees) (details to be provided)	0
(v)	Net disbursed amount ((i)-(iv)) (in Rupees)	196460
(vi)	Total amount to be paid by the borrower (sum of (i), (iii) and (iv)) (in Rupees)	249816
(vii)	Annual Percentage Rate (APR) - Effective annualized interest rate (in percentage) (computed on net disbursed amount using IRR approach and reducing balance method)	15.31%
(viii)	Tenor of the Loan (in months/days)	36 months
(ix)	Repayment frequency by the borrower	Monthly
(x)	Number of instalments of repayment	36
(xi)	Amount of each instalment of repayment (in Rupees)	6841

Details about Contingent Charges		
(xii)	Rate of annualized penal charges in case of delayed payments (if any)	24% p.a. on overdue amount for overdue period
(xiii)	Rate of annualized other penal charges (if any); (details to be provided)	NA
Other disclosures		
(xiv)	Cooling off/look-up period during which borrower shall not be charged any penalty on prepayment of loan	3 days
(xv)	Details of LSP acting as recovery agent and authorized to approach the borrower	In case of any default, the Bank reserves the right to use the services of resolution agents / collection agents for recovery of loans and their service charges, if any, will be borne by the customer.
(xvi)	Name, designation, address and phone number of nodal grievance redressal officer designated specifically to deal with FinTech/ digital lending related complaints/ issues	Published on Bank website at https://bank.sbi/web/customer-care/addresses-and-helpline-nos-of-grievances-redressal-cell
(xvii)	Date of interest reset	No reset
(xviii)	Mode of communication of changes in interest changes in interest rates/MCLR/APR	As published on the Bank's website
(xix)	Conversion charges for switching from floating to fixed interest and vice-versa	Not Applicable
(xx)	Details of security/collateral obtained	NIL

The above digital loan is Applied, Accepted, Signed and Delivered by the borrower by authenticating the Terms and Conditions by ticking the "I agree to the terms and conditions" checkbox and by entering the OTP sent on borrower's mobile number/e-mail registered with SBI and that there is no requirement of any physical signature on any loan document.

Loan Transaction Log Details	
Session login date and time for availing the loan	22-07-2023 12:46:14
Date and time of click on offer banner	22-07-2023 12:46:21
Maximum Loan Amount offered to the borrower	Rs 200000/-
Loan Amount selected by the borrower	Rs 200000/-
Maximum Loan Tenure offered to the borrower	36 months
Loan Tenure selected by the borrower	36 months

EMI repayment date selected by the borrower	10-08-2023
Date and time of accepting T&C consent	22-07-2023 12:47:53
Customer OTP receipt recorded in TnC	22-07-2023 12:48:16
OTP sent date and time	22-07-2023 12:47:53
OTP sent on (mobile number)	9822958684
Date and time of submission of loan request (OTP submission by borrower)	22-07-2023 12:48:14
Mobile make, model & platform	vivo vivo 1938, android
Customer loan request received through (Device IP Address)	106.76.78.171, 10.191.177.7

Note: This is a system generated, digitally signed document.

Detailed Repayment Schedule

(All amounts in Rupees)

Instalment No.	Outstanding Principal	Principal	Interest	Instalment
1	200000	4499	2342	6841
2	195501	4552	2289	6841
3	190949	4605	2236	6841
4	186343	4659	2182	6841
5	181684	4714	2127	6841
6	176970	4769	2072	6841
7	172201	4825	2016	6841
8	167377	4881	1960	6841
9	162495	4938	1903	6841
10	157557	4996	1845	6841
11	152561	5055	1786	6841
12	147506	5114	1727	6841
13	142392	5174	1667	6841
14	137218	5234	1607	6841

Instalment No.	Outstanding Principal	Principal	Interest	Instalment
15	131984	5296	1545	6841
16	126688	5358	1483	6841
17	121330	5420	1421	6841
18	115910	5484	1357	6841
19	110426	5548	1293	6841
20	104878	5613	1228	6841
21	99265	5679	1162	6841
22	93586	5745	1096	6841
23	87841	5813	1028	6841
24	82028	5881	960	6841
25	76148	5949	892	6841
26	70198	6019	822	6841
27	64179	6090	751	6841
28	58089	6161	680	6841
29	51929	6233	608	6841
30	45696	6306	535	6841
31	39390	6380	461	6841
32	33010	6455	386	6841
33	26555	6530	311	6841
34	20025	6607	234	6841
35	13419	6684	157	6841
36	6735	6735	106	6841

(Based on interest rate mentioned in Key Fact Table).

SBI

Sr. No. 3 in S. cr. C. No... /2026 produced on behalf of complainant

STATEMENT OF ACCOUNT

STATE BANK OF INDIA
HATKALANGDA
POST BAG NO.1,
DIST:KOLHAPUR MAHARASHTRA

Branch Code : 00270
Branch Phone : 9271093934

Name Mr. Sagar Balu Ghatage
hal bhag, chinchwad, hal chinchwad
.
Chichvad
27530:Kolhapur 416120

Account No : 42106417592
Product : MC-PAPL OTHER THAN CSP
IFSC Code : SBIN0000270
MICR Code : 416002753
Currency : INR
Email :

Cleared Balance : 1,41,807.18DR
Uncleared Amount : 0.00CR
Limit : 2,00,000.00
Theo. Bal / DP : 39,229.47
Arrear / Advance : 1,02,577.71
Interest Rate : 14.05 %
EMI / Install. Amt : 6,841.00

Sanction Date : 22/07/2023
Term : 36
No. of EMIs Left : 5
Principal Rec. Till Dt : 58,192.82

Date : 17/03/2026 Time : 11:33:14

Statement From : 01-01-2025 To 17-03-2026

Post Date	Value Date	Details	Chq.No	Debit	Credit	Balance
13/09/2025	13/09/2025	ADVANCE:LOAN TO GL AS CHARGES Charges Recovery in NPAs - C		767.00		1,52,512.00 DR
13/09/2025	13/09/2025	INTEREST		22,219.87		1,74,731.87 DR
13/09/2025	13/09/2025	PENAL CHARGES DL TL NEW NPA RECOVERY		7,075.31		1,81,807.18 DR
13/09/2025	13/09/2025	Unrealised Intt reversed			22,219.87	1,59,587.31 DR
13/09/2025	13/09/2025	Unrealised Intt recovered		22,219.87		1,81,807.18 DR
13/09/2025	13/09/2025	CREDIT REPAYMENT - (CHARGES)			767.00	1,81,040.18 DR
13/09/2025	13/09/2025	CREDIT REPAYMENT - ARREARS INTEREST			7,075.31	1,73,964.87 DR
13/09/2025	13/09/2025	COMPOUND REPAYMENT GL TO LOANS			22,219.87	1,51,745.00 DR
13/09/2025	13/09/2025	PRINCIPAL REPAYMENT GL TO LOAN UPI/CR/525640018098/SARDAR B/SBIN/sardarghat/UPI			9,937.82	1,41,807.18 DR
		CLOSING BALANCE				1,41,807.18 DR

Statement Summary :

Dr Count	Cr Count	Debits	Credits	Closing Balance
4	5	52,282.05	62,219.87	1,41,807.18DR

In the event of any discrepancy observed in the statement of account, please contact Home Branch /CPC for clarification.

Last transaction date and time appearing in this statement is 13/09/2025 & 12:40:21:96

*****************END OF STATEMENT*****************

Sr. No. 4 in S.Cr.C. No. ..... /2026
Produced on behalf of complainant
[illegible signature]

Certificate U/s 65-B of Indian Evidence Act 1872

It is certified that the printouts of Computerised Statement handed over to you vide 17/03/2026, in the form of Hard Copy are a true extract of the relevant data created in the usual and ordinary course of business on the designated Hard Disk of the Computer Systems of the Authority.

It is further certified that to the best of my knowledge;

That the access to the Computer System and the data stored thereon is controlled by defined authorized roles exercised through unique used ID and the associated passwords. Only the concerned Used knows the password, the use of ID with Password establishes his identify and accountability.

Date 17/3/2026

भारतीय स्टेट बैंक / SBI
Br. Code 00270
हातकलंगडा शाखा
Br.Hatkalangde

Authorized Signatory
(Seal & Signature)

Sr. No. 5 in S. Cr. C. No. - - - - /2026
Produced on behalf of Complainant
on 23/3/2026

CERTIFICATE UNDER SECTION 2A OF THE BANKER' BOOKS EVIDENCE ACT.

"It is certified that the statement of account No. 42106417592 of Sagar B. Ghatage handed over on 17/03/202[illegible] is a true extract in printed form of the relevant data created in the usual and ordinary course of business and stored on the Hard Disk of the Computer Systems installed at Branch of the bank.

It is further certified that the Access to the Computer System and the data stored thereon is controlled by pre-defined user permissions exercised through unique user-id and associated passwords;

that physical access to the computer/server room is prevented by locking the server room and the branch after office hours. Detection of any unauthorised changes in the data after day-end and before day-begin activity is carried through procedures which are built into the application program. Unauthorized changes in the data during regular working hours are prevented/detected through verification of outputs with authorized inputs;

that in case of system failure, the data is retrieved from the back-up kept on tape/floppy/cartridge/hard disk, which is under the control of System Administrator/ designated employee of the branch;

that back-up is verified by the system during the process of transfer of data to back-up media;

that physical and logical labels identify the data storage devices;

that back-up devices and media are kept under lock and key which are in the custody of a designated staff member; and

that physical and logical access controls are in place as safeguards against tampering of the systems.

It is further certified that to the best of our knowledge and belief, the Computer System that generated and stored this information operated properly at the time of such generation/storage of the data and the printout represents correctly the relevant data.

Date: 14/3/2026

भारतीय स्टेट बैंक SBI Br. Code 00270 Br. Hatkalangale

"Signature of System Administrator or Manager Branch"
With Seal & Designation

Sr. No 6 in S.Cr.C. No ---- /2026
Produced on behalf of complainant
23/3/26

Adv. Mrs. Deepali B. Patil-Bhendwade
BSL, LL.B (Spl)
Resi & Office *:- Patil Lane, Near Jain Mandir, Hatkanangle, Tal. Hatkanangle, Dist :- Kolhapur-416109*
Ichalkaranji Office *:- House No. 20/131, C. S. No. 24886, Near Mayur Hotel, Ichalkarnaji, Tal.Hatkanangle, Dist :- Kolhapur - 416115*
Sangli Office:- *Flat No. 7, Second Floor, Ayodhya Annex, Near Pai Prakash Hotel, Vishrambag, Sangli, Tal:- Miraj, Dist:- Sangli - 416415*
Pune Office *:- A6, Rajyog Housing Society, Near Raymond Showroom, Sahakar Nagar, Pune - 411009*
Mobile No. :- 7822946696 ***Email*** :- bhendwadedeepali@gmail.com

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NOTICE

R.P.A.D.

To,

Shri. Sagar Balu Ghatage,

R/O :- Hal Bhag Chinchwad,

Tal :- Karveer, Dist :- Kolhapur

Sub:- Dishonor of Electronic Funds Transfer for insufficiency of funds for personal loan Express Credit Account No. 42106417592.

Sir,

Under the instructions and on behalf of my Client State Bank of India Branch at Hatkanangle (hereinafter referred as Client or SBI) I hereby serve upon you this notice of demand as follows :

1. You had applied for grant of personal loan of Rs. 2,00,000/- (in words Two Lakh only) upon your request my client sanctioned you the said loan on 22/07/2023 for which you agreed, consented and signed and executed loan agreement along with standing instructions mandate authorizing my client to deduct Equated Monthly Installments (EMI) amount from your savings account with my client through Electronic Funds Transfer (EFT) or standing instructions (SI) on 10th of every month and other documents. Accordingly, my client disbursed Rs. 2,00,000/- (in words Two Lakh only) loan vide your personal loan account No. 42106417592 through your saving Account No. 399910679181.
2. The presently applicable interest rate bearing 14.05 % per Anum. The EMI amount of Rs. 6,841/- (in words Six Thousand Eight Hundred and Forty one only) which is authorized to be deduced each month by way Electronic Funds Transfer. Therefore Rs. 6,841/- i.e. monthly EMI amount constitutes part of debt to be discharged or obligation.
3. My client states that the said standing instructions which was executed as per your authorization was dishonored on 10/02/2026 for the reason "Funds Insufficient". Thus you have defaulted on repayment of the EMI amount under Electronic Funds Transfer despite knowing fully well that you had insufficient funds in your account and thereby you have also defaulted to discharge the part of debt or liability.
4. My client further states that by not repaying loan amount with the agreed interest in its entirely as well as agreed EMIs you have willfully failed and neglected to comply with the terms and conditions of the said personal loan. My client on a number of occasions requested you for due performance of the terms of the loan agreements but you neglected failed to do so. The present outstanding Rs. 86,484.4/- (in words Eighty Six Thousand Four Hundred and Eight Four and Four Paise only) plus interest realization.
5. Therefore, I hereby serve on you this notice to pay to my Client the aforesaid amount of Rs. 86,484.4/- (in words Eighty Six Thousand Four Hundred and Eight Four and Four Paise only) i.e. the amount under the Electronic Funds Transfer for Standing Instructions within fifteen (15) days from the date of Receipt of this notice.

6. TAKE NOTE THAT if you fail to pay the defaulted Electronic Funds Transfer amount stated above to my Client as demanded. My Client as demanded. My client shall be constrained to take legal action against you under Sec. 2 of The Payment under Section 25 of The Payment and Settlement Systems Act, 2007 (Act No. 51 of 2007). My client shall be at liberty to initiate legal actions, Criminal or Civil, as provided under relevant laws as applicable. AND for consequences you alone shall be liable. The costs towards this notice of Rs. 750/- is kept upon you. Hence the Notice dt. 11/02/2026

Adv. Deepali B. Patil- Bhendwade

Sr. No. 8 in S.Cr.C.No....... /2026
produced on behalf of complainant

Hatkalangada S.O 416109
REGISTERED EM500168733IN, IVR No1: 69775(
12/02/2026 11:47:20, Counter No. 1,
To: SAGAR BALU GHATAGE
CHINCHWAD , KOLHAPUR, 416119
From: DEEPALI B PATIL
HATKANANGLE, KOLHAPUR, 416109
Base Amt: 62.00
To: SAGAR BALU GHATAGE
P.Mode: Cash
POD:Yes-Chg: 10, www.indiapost.gov.in

क्र Srek-E No. 8 in S.Cr.C. No. ..... '26
produced on behalf of complainant

Booked Dispatched In Transit Out for Delivery Delivered

Booked at
Hatkalangada S.O - 416109

Item in Transit

Destination
Gandhinagar S.O Kolhapur - 416119

Department of Posts
Government of India
Ministry of Communications

Generated through Indiapost website on: 14/3/2026, 9:17:39 am

Consignment/MO Tracking Report

Consignment/MO Number: EM500168733IN

Article Number:
EM500168733IN

Article Type:
SP_INLAND_DOC

Booked At:
Hatkalangada S.O

Booked On:
12/02/2026, 12:05:15

Destination:
Gandhinagar S.O Kolhapur

Origin Pincode:
416109

Delivered On:
14/02/2026, 13:07:38

Destination Pincode:
416119

Event	Date	Time	Office	Remarks
Item Book	12/02/2026	12:05:15	Hatkalangada S.O	-

Event	Date	Time	Office	Remarks
Bag Close	12/02/2026	14:48:08	Hatkalangada S.O	-
Item Received	12/02/2026	20:50:47	Kolhapur ICH	-
Bag Close	12/02/2026	23:49:14	Kolhapur ICH	-
Item Received	13/02/2026	10:19:02	Gandhinagar S.O Kolhapur	-
Item Redirect	13/02/2026	11:24:00	Gandhinagar S.O Kolhapur	Missent
Bag Close	13/02/2026	16:04:44	Gandhinagar S.O Kolhapur	-
Bag Dispatch	13/02/2026	16:06:40	Gandhinagar S.O Kolhapur	-
Item Received	13/02/2026	21:01:25	Kolhapur ICH	-
Bag Close	14/02/2026	03:15:12	Kolhapur ICH	-
Bag Dispatch	14/02/2026	03:56:40	Kolhapur RMS L2U	-
Item Received	14/02/2026	10:52:33	Dattanagar S.O	-
Item Invoiced	14/02/2026	11:14:05	Dattanagar S.O	-
Bag Close	14/02/2026	11:15:59	Dattanagar S.O	-
Item Received	14/02/2026	12:25:08	Chinchwad B.O	-
Item Invoiced	14/02/2026	12:42:39	Chinchwad B.O	-
Item Delivered(Addressee)	14/02/2026	13:07:38	Chinchwad B.O	Delivered

Routing Steps

12/02/2026
12:05:15
Item Book
Hatkalangada S.O

12/02/2026
14:48:08
Bag Close
Hatkalangada S.O

12/02/2026
20:50:47
Item Received
Kolhapur ICH

12/02/2026
23:49:14
Bag Close
Kolhapur ICH

13/02/2026 10:19:02	Item Received	Gandhinagar S.O Kolhapur
13/02/2026 11:24:00	Item Redirect	Gandhinagar S.O Kolhapur Missent
13/02/2026 16:04:44	Bag Close	Gandhinagar S.O Kolhapur
13/02/2026 16:06:40	Bag Dispatch	Gandhinagar S.O Kolhapur
13/02/2026 21:01:25	Item Received	Kolhapur ICH
14/02/2026 03:15:12	Bag Close	Kolhapur ICH
14/02/2026 03:56:40	Bag Dispatch	Kolhapur RMS L2U
14/02/2026 10:52:33	Item Received	Dattanagar S.O
14/02/2026 11:14:05	Item Invoiced	Dattanagar S.O
14/02/2026 11:15:59	Bag Close	Dattanagar S.O
14/02/2026 12:25:08	Item Received	Chinchwad B.O
14/02/2026 12:42:39	Item Invoiced	Chinchwad B.O
14/02/2026 13:07:38	Item Delivered(Addressee)	Chinchwad B.O