

BANK OF BARODA Date :14-07-2025
 MAHARAJPUR CHHATARPUR Time : 15:06:10
 ADDRESS: RAMLILA GALLI, MAHARAJPUR, CHHATARPUR,MAHAR,MP,455016
 HELPLINE NO. : 1800223344/18001024455/18002584455
 BRANCH PHONE NO. :07685-272225
 MICR CODE: 471012501 IFSC CODE: BARBOMAHCHH Page No: 1

A/C Name :M/S. BHUMI BEEJ BHANDAR
 Address :PROP DEVENDRA KUMAR PATEL HOUSE NO463
 GRAM POST DAHARRA RAJNAGAR TEHSIL DAHARRA
 City :CHHATARPUR Pin Code : 471625
 CKYC Number :
 Tel No. :
 Nomination Flag :N Nominee Name :
 Scheme Description : OVERDRAFT GENERAL
 Joint Holders :

A/C Number : 05070400000419 Account Open Date :25-08-2022

Statement of account for the period of 01-07-2024 to 14-07-2025

DATE	PARTICULARS	CHQ.NO.	WITHDRAWALS	DEPOSITS	BALANCE
01-07-24	B/F				19,98,426.69Dr
31-07-24	:Int.Coll:01-0	419	19,719.33		20,18,146.02Dr
31-07-24	05070400000419:Penal Charge	419	3,994.67		20,22,140.69Dr
30-08-24	05070400000419:Penal Charge Coll:31-07-2024 to 31			7,000.00	20,15,140.69Dr
31-08-24	FR CA AC				
31-08-24	:Int.Coll:01-0	419	19,912.30		20,35,052.99Dr
31-08-24	05070400000419:Penal Charge Coll:01-08-2024 to 31-08-2024	419	4,033.70		20,39,086.69Dr
31-08-24	05070400000419:Penal Charge Coll:31-08-2024 to 31			8,86,522.00	11,52,564.69Dr
31-08-24	FR SB AC				
31-08-24	FDR		8,47,000.00		19,99,564.69Dr
01-09-24	FDR 03/15186-MAHCHH				
01-09-24	SMS-USG-CRG-SM		0.47		19,99,565.16Dr
17-09-24	SMS-USG-CRG-SMS_Charges_for_JUN_24 LIEN REV				
17-09-24	0000-MUMBAI/LE		147.50		19,99,712.66Dr
27-09-24	LEDGER FOLIO CHARGES - CC/OD				
27-09-24	SMS Charges		0.71		19,99,713.37Dr
30-09-24	SMS Charges for AUG 24				
30-09-24	:Int.Coll:01-0	419	19,082.40		20,18,795.77Dr
30-09-24	05070400000419:Penal Charge Coll:01-09-2024 to 30-09-2024	419	3,865.60		20,22,661.37Dr
31-10-24	05070400000419:Penal Charge Coll:30-09-2024 to 30				
31-10-24	:Int.Coll:01-1	419	19,919.62		20,42,580.99Dr
Page Total:			9,37,676.30	8,93,522.00	20,42,580.99Dr

Note: Cheques received in inward clearing will be considered for debiting/
 returning on the basis opening balance in account
 Unless the constituent notifies the bank of any discrepancy in this statement

BANK OF BARODA Date :14-07-2025
 MAHARAJPUR CHHATARPUR Time : 15:06:10
 ADDRESS: RAMLILA GALLI, MAHARAJPUR, CHHATARPUR,MAHAR,MP,455016
 HELPLINE NO. : 1800223344/18001024455/18002584455
 BRANCH PHONE NO. :07685-272225
 MICR CODE: 471012501 IFSC CODE: BARBOMAHCHH Page No: 2

05070400000419:Int.Coll:01-10-2024 to 31-10-2024

A/C Number : 05070400000419 Account Open Date :25-08-2022

Statement of account for the period of 01-07-2024 to 14-07-2025

DATE	PARTICULARS	CHQ.NO.	WITHDRAWALS	DEPOSITS	BALANCE
31-10-24	:Penal Charge	419	4,035.38		20,46,616.37Dr
05-11-24	05070400000419:Penal Charge Coll:31-10-2024 to 31				
05-11-24	INSURANCE-MAHC		4,554.00		20,51,170.37Dr
13-11-24	INSURANCE-MAHCHH-MAHCHH				
13-11-24	BY CASH			47,000.00	20,04,170.37Dr
14-11-24	BY CASH				
14-11-24	UPI/3154048816 4881613			4,200.00	19,99,970.37Dr
16-11-24	UPI/315404881613/14:01:10/UPI/8303305217@ybl/Paym				
16-11-24	UPI/6639458977 45897733			130.00	19,99,840.37Dr
16-11-24	UPI/663945897733/12:39:14/UPI/8303305217@ybl/Paym				
16-11-24	UPI/4316352463 35246360			170.00	19,99,670.37Dr
16-11-24	UPI/431635246360/12:39:45/UPI/8303305217@ybl/Paym				
16-11-24	BY CASH			1,00,000.00	18,99,670.37Dr

16-11-24	BY CASH				
	TO CASH	510571	1,00,000.00		19,99,670.37Dr
26-11-24	BY CASH			2,00,000.00	17,99,670.37Dr
26-11-24	BY CASH				
26-11-24	Charges for		5.60		17,99,675.97Dr
	Charges for PORD Customer Payment :002402309221				
26-11-24	NEFT-BARBS2433 510615		90,000.00		18,89,675.97Dr
26-11-24	NEFT-BARBS24331693154-ULKAS FERTICHEM PVT LTD-AXIS				
26-11-24	Charges for		5.60		18,89,681.57Dr
	Charges for PORD Customer Payment :002402294841				
26-11-24	NEFT-BARBS2433 510616		1,00,000.00		19,89,681.57Dr
26-11-24	NEFT-BARBS24331696297-J U AGRI SCIENCE PRIVATE LTD				
26-11-24	TO CHQ BOOK		6.00		19,89,687.57Dr
26-11-24	TO CHQ BOOK ISS CHG				
26-11-24	TO CHQ BOOK		6.00		19,89,693.57Dr
30-11-24	TO CHQ BOOK ISS CHG				
30-11-24	:Int.Coll:01-1	419	19,242.11		20,08,935.68Dr
	05070400000419:Int.Coll:01-11-2024 to 30-11-2024				
30-11-24	:Penal Charge	419	3,897.89		20,12,833.57Dr

Page Total:			3,21,752.58	3,51,500.00	20,12,833.57Dr

Note: Cheques received in inward clearing will be considered for debiting/
returning on the basis opening balance in account
Unless the constituent notifies the bank of any discrepancy in this statement

BANK OF BARODA Date :14-07-2025
MAHARAJPUR CHHATARPUR Time : 15:06:10
ADDRESS: RAMLILA GALI, MAHARAJPUR, CHHATARPUR,MAHAR,MP,455016
HELPLINE NO. : 1800223344/18001024455/18002584455
BRANCH PHONE NO. :07685-272225
MICR CODE: 471012501 IFSC CODE: BARBOMAHCHH Page No: 3

05070400000419:Penal Charge Coll:30-11-2024 to 30

A/C Number : 05070400000419 Account Open Date :25-08-2022

Statement of account for the period of 01-07-2024 to 14-07-2025

DATE	PARTICULARS	CHQ.NO.	WITHDRAWALS	DEPOSITS	BALANCE
03-12-24	BY CASH			50,000.00	19,62,833.57Dr
05-12-24	BY CASH			50,000.00	19,12,833.57Dr
05-12-24	BY CASH				
05-12-24	Charges for		5.60		19,12,839.17Dr
	Charges for PORD Customer Payment :002424037897				
05-12-24	NEFT-BARBQ2434 1		50,000.00		19,62,839.17Dr
	NEFT-BARBQ24340173647-ULKAS FERTICHEM PVT LTD-AXIS				
12-12-24	BY CASH			30,000.00	19,32,839.17Dr
12-12-24	BY CASH				
12-12-24	Charges for		5.60		19,32,844.77Dr
	Charges for PORD Customer Payment :002440977354				
12-12-24	NEFT-BARBV2434 2		50,000.00		19,82,844.77Dr
	NEFT-BARBV24347694042-ULKAS FERTICHEM PVT LTD-AXIS				
16-12-24	BY CASH			2,20,000.00	17,62,844.77Dr
16-12-24	BY CASH				
16-12-24	Charges for		5.60		17,62,850.37Dr
	Charges for PORD Customer Payment :002450040372				
16-12-24	NEFT-BARBS2435 3		1,00,000.00		18,62,850.37Dr
	NEFT-BARBS24351580129-JUAGRI SCIENCE PIVATE LIMIT				
16-12-24	Charges for		5.60		18,62,855.97Dr
	Charges for PORD Customer Payment :002450376003				
16-12-24	NEFT-BARBS2435 4		40,000.00		19,02,855.97Dr
	NEFT-BARBS24351955523-RAJAT KUMAR MISHRA-STATE BAN				
17-12-24	0000-MUMBAI/LE		295.00		19,03,150.97Dr
	LEDGER FOLIO CHARGES - CC/OD				
19-12-24	SMS Charges		2.60		19,03,153.57Dr
	SMS Charges for NOV 24				
21-12-24	BY CASH			1,00,000.00	18,03,153.57Dr
21-12-24	BY CASH				
21-12-24	Charges for		5.60		18,03,159.17Dr
	Charges for PORD Customer Payment :002462300876				
21-12-24	NEFT-BARBS2435 6		1,00,000.00		19,03,159.17Dr

Page Total:			3,40,325.60	4,50,000.00	19,03,159.17Dr

Note: Cheques received in inward clearing will be considered for debiting/
returning on the basis opening balance in account
Unless the constituent notifies the bank of any discrepancy in this statement

BANK OF BARODA Date :14-07-2025
 MAHARAJPUR CHHATARPUR Time : 15:06:10
 ADDRESS: RAMLILA GALI, MAHARAJPUR, CHHATARPUR,MAHAR,MP,455016
 HELPLINE NO. : 1800223344/18001024455/18002584455
 BRANCH PHONE NO. :07685-272225
 MICR CODE: 471012501 IFSC CODE: BARBOMAHCHH Page No: 4
 NEFT-BARBS24356524544-UIKAS FERTICHEM PVT LTD-AXIS

A/C Number : 05070400000419 Account Open Date :25-08-2022

Statement of account for the period of 01-07-2024 to 14-07-2025

DATE	PARTICULARS	CHQ.NO.	WITHDRAWALS	DEPOSITS	BALANCE
21-12-24	Charges for		5.60		19,03,164.77Dr
21-12-24	Charges for PORD Customer Payment :002462304814 NEFT-BARBS2435 5		40,000.00		19,43,164.77Dr
27-12-24	NEFT-BARBS24356528205-RAJAT KUMAR MISHRA-STATE BAN BY CASH			2,53,500.00	16,89,664.77Dr
27-12-24	BY CASH				
27-12-24	Charges for		5.60		16,89,670.37Dr
27-12-24	Charges for PORD Customer Payment :002474451007 NEFT-BARBT2436 8		50,000.00		17,39,670.37Dr
27-12-24	NEFT-BARBT24362008967-U L KASH FER TICHEM PVT LTD- Charges for		17.40		17,39,687.77Dr
27-12-24	Charges for PORD Customer Payment :002474438539 NEFT-BARBT2436 7		2,00,000.00		19,39,687.77Dr
31-12-24	NEFT-BARBT24362013591-JUAGRI SCIENCE PVT LTD-HDFC BY CASH			60,000.00	18,79,687.77Dr
31-12-24	BY CASH				
31-12-24	:Int.Coll:01-1 419	419	19,233.57		18,98,921.34Dr
31-12-24	05070400000419:Int.Coll:01-12-2024 to 31-12-2024 :Penal Charge 419	419	3,896.43		19,02,817.77Dr
31-12-24	05070400000419:Penal Charge Coll:31-12-2024 to 31 MBK/4366100899 10089979			5,000.00	18,97,817.77Dr
31-12-24	MBK/436610089979/18:12:49/bhumi beej bhandar 04.4 Charges for		5.60		18,97,823.37Dr
31-12-24	Charges for PORD Customer Payment :002482772441 NEFT-BARBP2436 9		1,00,000.00		19,97,823.37Dr
04-01-25	NEFT-BARBP24366203681-JU AGRI SCIENCE PVT LTD-HDFC CHQISSUE/0507/		6.00		19,97,829.37Dr
04-01-25	CHQISSUE/0507/13112024_LIEN_REV 0507131124003_		124.00		19,97,953.37Dr
08-01-25	0507131124003_LIEN_REV BY CASH			3,00,000.00	16,97,953.37Dr
08-01-25	BY CASH				
08-01-25	Charges for		5.60		16,97,958.97Dr
Page Total:			4,13,299.80	6,18,500.00	16,97,958.97Dr

Note: Cheques received in inward clearing will be considered for debiting/
 returning on the basis opening balance in account
 Unless the constituent notifies the bank of any discrepancy in this statement

BANK OF BARODA Date :14-07-2025
 MAHARAJPUR CHHATARPUR Time : 15:06:10
 ADDRESS: RAMLILA GALI, MAHARAJPUR, CHHATARPUR,MAHAR,MP,455016
 HELPLINE NO. : 1800223344/18001024455/18002584455
 BRANCH PHONE NO. :07685-272225
 MICR CODE: 471012501 IFSC CODE: BARBOMAHCHH Page No: 5
 Charges for PORD Customer Payment :002503572886

A/C Number : 05070400000419 Account Open Date :25-08-2022

Statement of account for the period of 01-07-2024 to 14-07-2025

DATE	PARTICULARS	CHQ.NO.	WITHDRAWALS	DEPOSITS	BALANCE
08-01-25	NEFT-BARBW2500 11		50,000.00		17,47,958.97Dr
08-01-25	NEFT-BARBW25008872542-ULKASH FERTICHAN PVT LTD-AXI Charges for		17.40		17,47,976.37Dr
08-01-25	Charges for PORD Customer Payment :002503927707 NEFT-BARBX2500 10		1,50,000.00		18,97,976.37Dr
08-01-25	NEFT-BARBX25008177659-JUAGRI SCIENCE PVT LTD-HDFC TO TRANSFER		25,000.00		19,22,976.37Dr
08-01-25	TO TRANSFER NEETU PATEL-MAHCHH Charges for		5.60		19,22,981.97Dr
08-01-25	Charges for PORD Customer Payment :002504019725 NEFT-BARBX2500 12		40,000.00		19,62,981.97Dr

15-01-25	NEFT-BARBX25008292716-RAJAT KUMAR MISHRA-STATE BAN			
	SMS Charges	5.43		19,62,987.40Dr
16-01-25	SMS Charges for DEC 24			
	BY CASH		2,50,000.00	17,12,987.40Dr
	BY CASH			
16-01-25	Charges for	17.40		17,13,004.80Dr
16-01-25	Charges for PORD Customer Payment :002522289112			
	NEFT-BARBR2501 13	1,50,000.00		18,63,004.80Dr
21-01-25	NEFT-BARBR25016932185-JU AGRI SCIENCE PVT LTD-HDFC			
	Charges for	5.60		18,63,010.40Dr
21-01-25	Charges for PORD Customer Payment :002532747308			
	NEFT-BARBQ2502 15	1,00,000.00		19,63,010.40Dr
27-01-25	NEFT-BARBQ25021423187-JU AGRI SCIENCES PVT LTD-HDF			
	BY CASH		1,23,000.00	18,40,010.40Dr
	BY CASH			
27-01-25	Charges for	5.60		18,40,016.00Dr
27-01-25	Charges for PORD Customer Payment :002545491702			
	NEFT-BARBQ2502 17	1,00,000.00		19,40,016.00Dr
27-01-25	NEFT-BARBQ25027843525-JU AGRI SCIENCE PVT LTD-HDFC			
	Charges for	5.60		19,40,021.60Dr

Page Total:		6,15,062.63	3,73,000.00	19,40,021.60Dr

Note: Cheques received in inward clearing will be considered for debiting/
returning on the basis opening balance in account
Unless the constituent notifies the bank of any discrepancy in this statement

BANK OF BARODA Date :14-07-2025
MAHARAJPUR CHHATARPUR Time : 15:06:10
ADDRESS: RAMLILA GALI, MAHARAJPUR, CHHATARPUR,MAHAR,MP,455016
HELPLINE NO. : 1800223344/18001024455/18002584455
BRANCH PHONE NO. :07685-272225
MICR CODE: 471012501 IFSC CODE: BARBOMAHCHH Page No: 6
Charges for PORD Customer Payment :002545592974

A/C Number : 05070400000419 Account Open Date :25-08-2022

Statement of account for the period of 01-07-2024 to 14-07-2025

DATE	PARTICULARS	CHQ.NO.	WITHDRAWALS	DEPOSITS	BALANCE
27-01-25	NEFT-BARBQ2502 16		20,000.00		19,60,021.60Dr
31-01-25	NEFT-BARBQ25027895799-RAJAT KUMAR MISHRA-STATE BAN			20,000.00	19,40,021.60Dr
	BY CASH				
	BY CASH				
31-01-25	:Int.Coll:01-0	419	19,360.99		19,59,382.59Dr
31-01-25	05070400000419:Int.Coll:01-01-2025 to 31-01-2025				
	:Penal Charge	419		1,495.99	19,57,886.60Dr
31-01-25	05070400000419:Penal Charge Coll:31-01-2025 to 31				
	BY MANOJ			8,000.00	19,49,886.60Dr
	BY MANOJ				
31-01-25	Charges for		5.60		19,49,892.20Dr
31-01-25	Charges for PORD Customer Payment :002555633813				
	NEFT-BARBP2503 18		50,000.00		19,99,892.20Dr
20-02-25	NEFT-BARBP25031306248-ULKASH FERTICHEM PVT LTD-AXI				
	SMS Charges		5.66		19,99,897.86Dr
21-02-25	SMS Charges for JAN 25				
	BY CASH			1,30,000.00	18,69,897.86Dr
	BY CASH				
21-02-25	BY MANOJ			8,000.00	18,61,897.86Dr
21-02-25	BY MANOJ KUSHWAHA				
	MBK/5052758362 75836201			1,000.00	18,60,897.86Dr
21-02-25	MBK/505275836201/13:30:18/Devendra				
	Charges for		5.60		18,60,903.46Dr
21-02-25	Charges for PORD Customer Payment :002604972669				
	NEFT-BARBQ2505 19		50,000.00		19,10,903.46Dr
21-02-25	NEFT-BARBQ25052282865-ULKASH FERTICHEM PVT LTD-AXI				
	Charges for		5.60		19,10,909.06Dr
21-02-25	Charges for PORD Customer Payment :002604974848				
	NEFT-BARBQ2505 20		88,000.00		19,98,909.06Dr
28-02-25	NEFT-BARBQ25052283195-JUAGRI SEICMEE PVT LTD-HDFC				
	:Int.Coll:01-0	419	17,829.00		20,16,738.06Dr
12-03-25	05070400000419:Int.Coll:01-02-2025 to 28-02-2025				
	CGTMSE-MAHCHH-		11,800.00		20,28,538.06Dr

Page Total:		2,57,012.45	1,68,495.99		20,28,538.06Dr

Note: Cheques received in inward clearing will be considered for debiting/

returning on the basis opening balance in account
Unless the constituent notifies the bank of any discrepancy in this statement

BANK OF BARODA Date :14-07-2025
MAHARAJPUR CHHATARPUR Time : 15:06:10
ADDRESS: RAMLILA GALI, MAHARAJPUR, CHHATARPUR,MAHAR,MP,455016
HELPLINE NO. : 1800223344/18001024455/18002584455
BRANCH PHONE NO. :07685-272225
MICR CODE: 471012501 IFSC CODE: BARBOMAHCHH Page No: 7

CGTMSE-MAHCHH-MAHCHH

A/C Number : 05070400000419 Account Open Date :25-08-2022

Statement of account for the period of 01-07-2024 to 14-07-2025

DATE	PARTICULARS	CHQ.NO.	WITHDRAWALS	DEPOSITS	BALANCE
20-03-25	CGTMSE		1,185.00		20,29,723.06Dr
	CGTMSE DIFFERENCE AMT-MAHCHH				
29-03-25	BY SHUBHAM			35,000.00	19,94,723.06Dr
	BY SHUBHAM				
30-03-25	LEDGER FOLIO		442.50		19,95,165.56Dr
	LEDGER FOLIO CHARGES - CC/OD				
31-03-25	:Int.Coll:01-0	419	19,571.75		20,14,737.31Dr
	05070400000419: Int.Coll:01-03-2025 to 31-03-2025				
31-03-25	:Penal Charge	419	37.25		20,14,774.56Dr
	05070400000419: Penal Charge Coll:31-03-2025 to 31				
30-04-25	:Int.Coll:01-0	419	18,794.77		20,33,569.33Dr
	05070400000419: Int.Coll:01-04-2025 to 30-04-2025				
30-04-25	:Penal Charge	419	24.23		20,33,593.56Dr
	05070400000419: Penal Charge Coll:30-04-2025 to 30				
14-05-25	BY CASH			1,70,000.00	18,63,593.56Dr
	BY CASH				
16-05-25	SERBHO-BHOPAL/ 21		80,000.00		19,43,593.56Dr
	ULKAS FERTICHEM PRIVATE L				
25-05-25	SMS-USG-CRG-SM		1.42		19,43,594.98Dr
	SMS-USG-CRG-SM_Charges_for_FEB_25 LIEN_REV				
25-05-25	SMS-USG-CRG-SM		0.94		19,43,595.92Dr
	SMS-USG-CRG-SM_Charges_for_MAR_25 LIEN_REV				
31-05-25	:Int.Coll:01-0	419	18,714.11		19,62,310.03Dr
	05070400000419: Int.Coll:01-05-2025 to 31-05-2025				
31-05-25	:Penal Charge	419	23.89		19,62,333.92Dr
	05070400000419: Penal Charge Coll:31-05-2025 to 31				
17-06-25	0000-MUMBAI/LE		147.50		19,62,481.42Dr
	LEDGER FOLIO CHARGES - CC/OD				
23-06-25	MBK/5174217777 21777745			4,000.00	19,58,481.42Dr
	MBK/517421777745/16:10:55/bhumi beej Bhandar 0507				
23-06-25	Charges for		5.60		19,58,487.02Dr
Page Total:			1,38,948.96	2,09,000.00	19,58,487.02Dr

Note: Cheques received in inward clearing will be considered for debiting/
returning on the basis opening balance in account
Unless the constituent notifies the bank of any discrepancy in this statement

BANK OF BARODA Date :14-07-2025
MAHARAJPUR CHHATARPUR Time : 15:06:10
ADDRESS: RAMLILA GALI, MAHARAJPUR, CHHATARPUR,MAHAR,MP,455016
HELPLINE NO. : 1800223344/18001024455/18002584455
BRANCH PHONE NO. :07685-272225
MICR CODE: 471012501 IFSC CODE: BARBOMAHCHH Page No: 8
Charges for PORD Customer Payment :002884863212

A/C Number : 05070400000419 Account Open Date :25-08-2022

Statement of account for the period of 01-07-2024 to 14-07-2025

DATE	PARTICULARS	CHQ.NO.	WITHDRAWALS	DEPOSITS	BALANCE
23-06-25	NEFT-BARBT2517 23		40,000.00		19,98,487.02Dr
	NEFT-BARBT25174151613-ULKAS FERTICHEM PVT LTD-AXIS				
24-06-25	SMS Charges		0.47		19,98,487.49Dr
	SMS Charges for MAY 25				
30-06-25	:Int.Coll:01-0	419	17,908.00		20,16,395.49Dr
	05070400000419: Int.Coll:01-06-2025 to 30-06-2025				
Page Total:			57,908.47	0	20,16,395.49Dr
Grand Total:			30,81,986.79	30,64,017.99	20,16,395.49Dr

As On 14-07-2025

ClrBal:	-20,16,395.49	Unclr Bal:	0.00	Lien:	0.00*
---------	---------------	------------	------	-------	-------

We are committed to treat customers fairly as per BCSBI code of Bank's commitment to customers and Micro and Small Enterprises.
For details please visit our website www.bankofbaroda.com or www.bcsbi.org.in

Please contact your branch for registration of your MOBILE NUMBER and E-MAIL ID to get transaction alerts, other alerts and balance of your account through SMS.

ABBREVIATIONS USED

Retd - Returned Cheque	SI - Standing Instructions
EC - Error Corrected	CBI - Cheque Book Issue
SP - Stop Payment	ECS - Electronic Clearing Service
INT - Interest	INCHGS-Incidental charges
OBC - Outward Bill for collection	MB - Minimum Balance
DAUE - Drawing Against Uncleared Effect	ISLIXN - Inter sol transactions

Pending penal charges (Not included in outstanding balance) : 0

This is a computer generated statement.
****END OF STATEMENT****

Note: Cheques received in inward clearing will be considered for debiting/returning on the basis opening balance in account
Unless the constituent notifies the bank of any discrepancy in this statement within 15 days from the date of statement, it will be construed that the transaction(s) in the statement are correct.