

शाखा :

Branch : **SOHANA**

TO,
DLTFC
Ambala
Haryana.

Reg: Loan Proposal Under PMEGP Of Mr. Kehar Chand S/O Narata Ram R/O Vill Sohana The. Barara Ambala.

Wide your letter no . PMEGP/BANK Forwd./ DIHY18196240-8159731 Dated:29/06/2018.

WE HAVE SANCTIONED A LOAN OF Rs. 4,50,000/-(Four Lackh Fifty Thousand Only) to Mr. Kehar Chand R/O vill Sohana The. Barara Ambala. So you are requested to provide him with training and provide the Govt Subsidy 35% of sanctioned amount.

Details:-

Borrower name: Kehar Chand.

Application ID: DIHY18196240-8159731

Aadhar No. 375088628575

Amount Sanctioned: 4,50,000/-(Four Lackh Fifty Thousand)

Govt Subsidy:-157500/-(One Lackh Fifty Seven Thousand Five Hunderd Only)

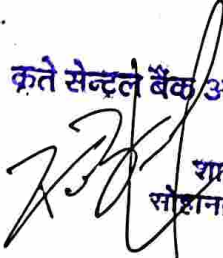
Banks Internal Acc no. TO which Subsidy Amount to be deposited : 3318350727

Ifsc Code: CBIN0284748

Central Bank Of India Branch Office Sohana.

KINDLY DO THE NEEDFUL.


Regards
Branch Manager


कते सेन्ट्रल बैंक ऑफ इंडिया
शाखा प्रबन्धक
सोहाना (अम्बाला)

Branch Office Sohana

Dt. 19/07/2018



BRANCH OFFICE : SOHANA(4748), HARYANA

BR/SOHAMB/2021-22/

02.05.2022

CLOSURE CERTIFICATE

This is to certify that Mr. Kehar Chand S/O Narata Ram residence of VPO sohana, Dist Ambala had availed PMEGP loan for Rs.4,50,000/- Term loan and Rs.50,000/- Cash credit. Borrower has repaid the entire overdue loan amount dated 26/04/2022 and closed above account on dt 26/04/2022 and subsidy amount Rs.175000.00 adjusted for closing the above loan account. There are no any dues against him.

Aneij Kumar
Branch Manager
Sohana Hr



Kehar Chand

STATEMENT OF ACCOUNT

CENTRAL BANK OF INDIA
SOHAMB_SOHANA
VPO SOHANA
AMBALA
Branch Code : 04748
GSTIN:

Mr. KEHAR CHAND
HNO199
VILSOHANA
POSOHANA
133203

Account No. : 3705295924
Product : Micro Enterprise - Servic
Currency : INR

Nomination:

Date : 16/09/2022 **Time : 12:54:35** **E-mail :**
Cleared Balance : 0.00CR **Uncleared Amount :** 0.00CR
Limit : 4,50,000.00 **Drawing Power :** 5,00,000 **Int. Rate : 8.10 % p.a.**
Statement From 01/01/2022 to 16/09/2022 **Page No. : 1**

Value Date	Post Date	Details	Chq.No.	Debit	Credit	Balance
		BROUGHT FORWARD :				2,25,375.
6/01/22	06/01/22	SINGLE SIDED REPAYME			9,400.00	2,15,975.
1/01/22	31/01/22	Interest		1,496.00		2,17,471.
4/02/22	14/02/22	CASH REPAYMENT			9,400.00	2,08,071.
8/02/22	28/02/22	Interest		1,276.00		2,09,347.
1/03/22	31/03/22	Interest		1,283.00		2,10,630.
6/04/22	26/04/22	DISCHARGE INTEREST		1,089.00		2,11,719.
6/04/22	26/04/22	DISCHARGE VIA TRANSF			2,11,719.02	0.

*Account closed on
dt - 26-06-2022*

Shree Kumar




No PMEGP/MM Claim/Adjustment letter/DIHY18196240-8159731

Date 20-APR-2022

To,
The Branch Manager,
CENTRAL BANK OF INDIA,
SOHANA,
CENTRAL BANK OF INDIA, SOHANA BRANCH, VPO SOHANA
AMBALA, DISTRICT AMBALA, HARYANA-122103,
CBIN0284748

Sub: Adjusting of Margin Money claim under PMEGP scheme for unit Sanctioned by your bank in favour of Kehar Chand. (DIHY18196240-8159731)

Sir,

As per PMEGP scheme guidelines, Margin Money amount is to be kept in TDR in the name of the beneficiary for a period of three years and no interest is to be paid on this amount nor to be charged on the corresponding loan amount. After 100% physical verification of the unit by KVIC or its outsourced agency based on adjustment letter issued by the implementing agencies i.e. KVIC whichever is applicable, the Margin Money amount is to be adjusted in the beneficiary's loan

2. Accordingly, based on physical verification report submitted by the Genesys the following details are found regarding the unit.

1.	Application ID	DIHY18196240-8159731	2.	Geotagging ID	3775237	
3.	Name of the beneficiary	Kehar Chand				
4.	Communication Address of the beneficiary	Vill. Sohana, Barara, 133203				
5.	Aadhar No.	*****8575	6.	PAN No.	*****	
7.	Social Category	Scheduled Caste	8.	Spec. Category	NA	
9.	Gender	Male	10.	Unit Location	Rural	
11 a)	Unit Name	jatin tent house				
11 b)	Unit address & pin code:	Vill. Sohana				
12.	Industry & Activity	Mandap Decoration (SERVICE AND TEXTILE INDUSTRY)				
13.	Employment envisaged					
	i) Full Time	5	ii) Part Time	0	iii) Seasonal	0
14.	Details	Capital Expenditure	Working Capital (Rs.)	Total Project Cost		
	i) Project Cost	450000.00	50000.00	500000.00		
	ii) Bank Finance	425000.00	50000.00	475000.00		
	iii) Own Contribution	25000.00				
Sr.	Details	Term Loan/ Capital	Cash Credit/	Total Project Cost		
1.	Sanctioned amount	425000	50000	475000		
2.	Loan Released amount	475000				
3.	Margin Money Adjustment Detail					
	Margin Money Allowed (A)	Margin Money Disallowed (B)	MM Released By Nodal Bank (A+B=C)			

175000	0	175000
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3. This unit was found Working

4. Therefore, It is requested to take the following action Immediately by your Bank.

i) Adjust the Margin Money of Rs.175000 (Rs.One Lakh Seventy-Five Thousand only) In the beneficiary's Loan account.

ii) The amount of Rs.0 (Rs.Zero only) disallowed Margin Money should be refunded through e-Challan available In PHEMEP e-portal.

Note: Please ensure the details of the beneficiary i.e, applicant ID shall be mentioned in field of NEFT/RTGS narration.

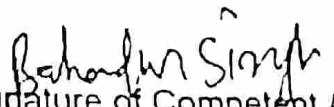
5. In addition to above, Bank should also ensure that the working capital component should be utilized such a way that at one stage it touches 100% limit of cash credit within three years of lock in period of margin money and not less than 75% utilization of the sanctioned limit on the basis of daily average. If it does not touch aforesaid limit, proportionate amount of margin money should be refunded by the bank/financial institution as per the point no 3-(ii) above as the case may be at the end of the third year. This should be done before margin money is adjusted in the beneficiary's loan accounts. Detailed Guidelines for calculation average working capital availment already issued vide Circular No. PHEMEP/MM Subsidy/Adjustment/2013/23 dated May,7, 2012 which may be referred.

6. It is also to ensure that the PHEMEP scheme guidelines shall be followed while adjusting of margin money into the beneficiary account.

7. Confirmation of the above adjustment of margin money may be sent to this office for purpose furnishing margin money adjustment accounts to the Ministry of MSME and for record purpose.

8. Please ensure EDP training of beneficiary before Adjustment of Margin Money.

Your's faithfully


Signature of Competent Authority
of Implementing Agency
CS

Copy to :

The beneficiary



BRANCH OFFICE : SOHANA(4748), HARYANA

BO SOAHAN

DATE: 02.05.2022

LOAN REPAYMENT CERTIFICATE

This is certify that Mr. Kehar Chand S/O Narata Ram residence of VPO Sohana Dist Amabal had availed PMEGP loan of Rs.4,50,000.00 Term Loan and Rs.50,000.00 Cash Credit and borrower has been closed above loan on dtd 26.04.2022. His repayment of entire loan is satisfactory and his loan subsidy amount of Rs.175000.00 also adjusted to close his above loan.

Anuj Kumar

Branch Manager

Soahan Hr.

