



खादी और ग्रामोद्योग आयोग
KHADI AND VILLAGE INDUSTRIES COMMISSION
 Ministry of Micro, Small & Medium Enterprises, Govt of India

Date 04-JAN-2022

No PMEGP/MM Claim/Adjustment letter/DIHY16176240-2485535

To,
 The Branch Manager,
 STATE BANK OF INDIA,
 NARAINGARH,
 CHANDIGARH NAHAN ROAD NARAINGARH DIST AMBAK PARYANA 134203,
 SBIN0000614

Sub Adjusting of Margin Money claim under PMEGP scheme for unit Sanctioned by your bank in favour of BABITA (DIHY16176240-2485535)

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	DIHY16176240-2485535	2.	Geotagging ID	3774975	
3.	Name of the beneficiary	BABITA				
4.	Communication Address of the beneficiary	W/O SHRI SUNIL KUMAR WNO 02 NARAINGARH, TEHSIL NARAINGARH, 134203				
5.	Aadhar No.	*****9622	6.	PAN No.	*****	
7.	Social Category	General	8.	Spec. Category	NA	
9.	Gender	Female	10.	Unit Location	Urban	
11 a)	Unit Name	jyoti beauty parlor				
11 b)	Unit address & pin code:	MAIN MARKET NARAINGARH				
12.	Industry & Activity	Herbal Beauty Parlour/Ayurvedic Herbal Products (SERVICE AND TEXTILE INDUSTRY)				
13.	Employment envisaged					
	i) Full Time	2	ii) Part Time	0	iii) Seasonal	0
14.	Details		Capital Expenditure	Working Capital (Rs.)	Total Project Cost	
	i) Project Cost	189526.00		21000.00	210526.00	
	ii) Bank Finance	180000.00		20000.00	200000.00	
	iii) Own Contribution	10526.00				
Sr	Details		Term Loan/ Capital	Cash Credit/	Total Project Cost	
1.	Sanctioned amount		180000	20000	200000	
2.	Loan Released		200000			
3.	Utilized by Beneficiary		0	0	0	

4. Margin Money Adjustment Detail		
Margin Money Allowed (A)	Margin Money Disallowed (B)	MM Released By Nodal Bank (A+B=C)
52632	0	52632

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.52632 (Rs Fifty-Two Thousand Six Hundred Thirty-Two 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 PMEGP 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 in 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 of average working capital availment already issued vide Circular No PMEGP/MM Subsidy/Adjustment/2012-13/23 dated May,7, 2012 which may be referred.

6. It is also to ensure that the PMEGP 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 purposes of



SBI

STATE BANK OF INDIA
MAIN BRANCH, NARAINGARH, AMBALA CITY
PIN - 134203

Telephone No : 01734-286933

Email : sbi.00614@sbi.co.in

Letter No. NGH/BR/2022-23/11

Date 23/06/2022

TO WHOM IT MAY CONCERN

**PMEGP LOAN ACCOUNT NO 36025929925
IN THE NAME OF SMT BABITA**

The above mentioned PMEGP Loan Account No. 36025929925 for Rs 200000 in the name of Smt BABITA was discharged and no dues pending against this account and Account has been closed with satisfactory repayment in due course.



CHIEF MANAGER