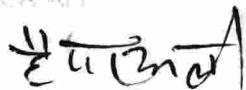



PROJECT AT A GLANCE

NAME OF PROPRIETOR	HAIDER ALI
ADDRESS	VILLAGE - MALLAIYA SANDILA, DISTRICT - HARDOI (U.P.)
CONSTITUTION	PROPRIETORSHIP
FATHERS NAME	HAJARI
NAME OF THE SCHEME	PMEGP (under upgradation scheme)
PROPOSED PROJECT	FLOUR MILL (POWER AATA CHAKKI)
LOCATION OF UNIT	SAME AS ABOVE
(A) TOTAL COST OF PROJECT	Rs 7,500,000.00
(i) MACHINERY	Rs 2,300,000.00
(ii) WORKING CAPITAL LIMIT	Rs 5,200,000.00
(B) MEANS OF FINANCE :	
(i) TERM LOAN	Rs 2,070,000.00
(ii) WORKING CAPITAL LIMIT	Rs 4,880,000.00
(iii) OWN CONTRIBUTION	Rs 750,000.00
(C) SPECIAL FACILITY :	
SUBSIDY FROM KWBE	Rs 1,125,000.00
EMPLOYMENT	10 PERSONS
HAIDER ALI	
	
PROPRIETOR	

Ref KBUP16171509-2455844

Date 19 December

To

HYDER ALI
VILL AND POST MALAIYA TEHSEEL SANDILA
SANDILA
405
241204

SUB : Sanction of Loan under PMEGP Scheme.

REF : PMEGP eTracking KBUP16171509-2455844

Dear HYDER ALI

With reference to your application for a loan under PMEGP Scheme to establish New PMEGP Unit, As Detailed Below:

Industry Type :Manufacturing, Industry Name : Power Atta chakki/Flour Mill, Unit
Location :Rural Unit Address :VILL AND POST MALAIYA TEHSEEL SANDILA,

Total Project Cost Recommended by DLFC 2500000

In this regard, we are pleased to convey the sanction of loan as detailed

Sr. No.	Loan Head	Project Cost	Bank Sanction (in Rs.)
1	Capital Expenditure /Term Loan	700000	600000
2	Working Capital/ Cash Credit.	1800000	1710000
3	Total	2500000	2375000
Margin Money (Govt. Subsidy) Eligible:		35%	875000
Beneficiary Contribution (Own)		5%	Rs.125000
Rate of Inerest:	9.6	%	Loan Repayment
			84 Months

You are hereby requested to deposit Beneficiary Contribution (Own Contribution) of Rs.125000/- within a week to enable us to release of First Instalment.

The Margin Money (Government Subsidy) of Rs.875000/- will be deposited in your TDR A/c and this amount of Loan will not liable for any Interest

This will be kept under TDR for 3 Years and after Physical Verification, the same will be released to your A/c.

Yours faithfully,





खादी और ग्रामोद्योग आयोग
KHADI AND VILLAGE INDUSTRIES COMMISSION
सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय, भारत सरकार
Ministry of Micro, Small & Medium Enterprises, Govt of India

No:PMEGP/MM Claim/Adjustment letter/KBUP16171509-2455844

Date 25-FEB-2022

To,
The Branch Manager,
BANK OF BARODA,
BALAMAU, HARDOI, UP,
C/O Prem Narain Gupta, Lucknow-Hardoi Road, Dist: Hardoi, Uttar Pradesh-241126,
BARB0BALAMA

Sub: Adjusting of Margin Money claim under PMEGP scheme for unit Sanctioned by your bank in favour of HYDER ALI. (KBUP16171509-2455844)

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	KBUP16171509-2455844	2.	Geotagging ID	3865499	
3.	Name of the beneficiary	HYDER ALI				
4.	Communication Address of the beneficiary	VILL AND POST MALAIYA TEHSEEL SANDILA, SANDILA, 241204				
5.	Aadhar No.	*****2051	6.	PAN No.	*****296B	
7.	Social Category	Minority	8.	Spec. Category	NA	
9.	Gender	Male	10.	Unit Location	Rural	
11 a)	Unit Name	Haider floor mill				
11 b)	Unit address & pin code:	VILL AND POST MALAIYA TEHSEEL SANDILA				
12.	Industry & Activity	Power Atta chakki/Flour Mill (AGRO BASED FOOD PROCESSING INDUSTRY)				
13.	Employment envisaged					
	i) Full Time	4	ii) Part Time	1	iii) Seasonal	6
14.	Details	Capital Expenditure	Working Capital (Rs.)	Total Project Cost		
	i) Project Cost	700000.00	1800000.00	2500000.00		
	ii) Bank Finance	665000.00	1710000.00	2375000.00		
	iii) Own Contribution	125000.00				
Sr.	Details	Term Loan/ Capital	Cash Credit/	Total Project Cost		
1.	Sanctioned amount	665000	1710000	2375000		
2.	Loan Released amount	2375000				
3.	Margin Money Adjustment Detail					

Margin Money Allowed (A)	Margin Money Disallowed (B)	MM Released By Nodal Bank (A+B=C)
875000	0	875000

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.875000 (Rs.Eight 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 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. PHEMEP/MM Subsidy/Adjustment/2012-13/23 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

Copy to :

The beneficiary