



No: PMEGP/MM Claim/Adjustment letter/DJK18196314-8647157

Date 04-FEB-2023

To,
The Branch Manager,
JAMMU AND KASHMIR BANK LTD,
SAMBOORA PULWAMA,
SAMBOORA, KAKPORA PULWAMA J AND K 192304,
JAKAOSAMBOR

Sub: Adjusting of Margin Money claim under PMEGP scheme for unit Sanctioned by your bank in favour of Mohd Ismail Bhat. (DJK18196314-8647157)

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 | DJK18196314-8647157 | 2. | Geotagging ID | 5561688 | |
| 3. | Name of the beneficiary | Mohd Ismail Bhat | | | | |
| 4. | Communication Address of the beneficiary | samboora, kakapora, 192304 | | | | |
| 5. | Aadhar No. | *****5513 | 6. | PAN No. | ***** | |
| 7. | Social Category | Minority | 8. | Spec. Category | NA | |
| 9. | Gender | Male | 10. | Unit Location | Rural | |
| 11 | Unit Name | BHAT SHUTTERING | | | | |
| 11 (b) | Unit address & pin code: | samboora | | | | |
| 12. | Industry & Activity | Hiring of Shuttering & Mixture Machine (SERVICE AND TEXTILE INDUSTRY) | | | | |
| 13. | Employment envisaged | | | | | |
| | i) Full Time | 4 | ii) Part Time | 0 | iii) Seasonal | 2 |
| 14. | Details | | Capital Expenditure | Working Capital (Rs.) | Total Project Cost | |
| | i) Project Cost | 350000.00 | | 350000.00 | 700000.00 | |
| | ii) Bank Finance | 332500.00 | | 332500.00 | 665000.00 | |
| | iii) Own Contribution | 35000.00 | | | | |
| Sr. | Details | | Term Loan/ Capital | Cash Credit/ | Total Project Cost | |
| 1. | Sanctioned amount | | 332500 | 332500 | 665000 | |
| 2. | Loan Released amount | | 665000 | | | |
| 3. | Margin Money Adjustment Detail | | | | | |
| | Margin Money Allowed (A) | | Margin Money Disallowed (B) | | MM Released By Nodal Bank (A+B=C) | |

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245000

0

245000

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.245000 (Rs.Two Lakh Forty-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 avallment 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.

*(As per third party verification;
agency: Genways;
& further verification at bank)*

Your's faithfully

[Signature]
04/02/23
Signature of Competent Authority
of Implementing Agency

Copy to :

The beneficiary

M.M Adjusted on
04.02.23
[Stamp]
[Signature]

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Business Unit: SAMBOORA

General Manager

DIC Pulwama

Sub: NOC for issuing 2nd loan under PMEGP.

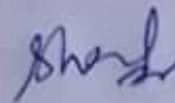
Sir,

Our Business unit has no objection for issuing 2nd loan under PMEGP in favor of Mohd Ismail Bhat S/O Abdul Rehman Bhat R/O Sambora provided all terms and conditions are fulfilled as per banking norms.

Yours Faithfully

Branch Head

B/U Sambora

A handwritten signature in blue ink, appearing to be "Shahid".