

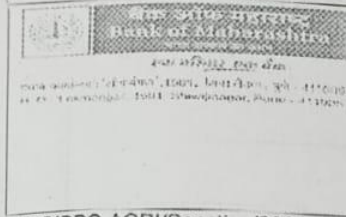
## Clarification

a. This is related with PCMU

b. Approval letter from World Bank for In Principle sanctions is related with PCMU and Sanction Project Cost details are available in this office for verification.

c. In principal sanction letter हे बँक ऑफ महाराष्ट्र मार्फत issue करण्यात येतात. या मध्ये जरी काही चूक असल्यास अंतिम कर्ज मंजूरी पत्रावर याची पूर्तता करण्यात येते. यामध्ये सिबिओ चे नाव हे ROC Registration नुसार टाकण्यात येते.

Bank of Maharashtra Bank of Maharashtra बँक ऑफ महाराष्ट्र		Credit Department Zonal Office Nagpur	75 Azadi Ka Amrit Mahotsav
Zonal office: Mahabank Bhavan, Munje Chowk, Sitabuldi Nagpur 440012 Tel: 0712-2545021 cmsme_nag@mahabank.co.in			
AX7/NZ/CPC-SME/AGRI/2022-23		Date: 20-12-2022	
To, The Branch Manager, Sendurwafa Branch, Nagpur Zone	Sanction no. : 739 / 2022-23 Ref. No. : एस्स7/ता अ/ CPC-SME/AGRI /2022-23 Date : 20-12-2022 Sector : Priority: Agriculture-Farm Credit Business activity : Rice Mill Product Code : 6622-1246 Activity code : 10445		
प्रिय महोदय,	विषय : ऋण प्रस्ताव स्वीकृति - Sanction of term loan of Rs. 53.05 lakhs to M/s Vidarbha Badiraja Producer Company Ltd, account of your branch.		
मुख्य प्रबंधक, सीपीसी एसएमई, नागपुर अंचल द्वारा दिनांक 20-12-2022, खासा द्वारा भेजे गए ऋण प्रस्ताव के अध्ययन के पश्चात तथा शाखा के अनुबंध के आधार पर उपरोक्त ऋण प्रस्ताव निम्नानुसार स्वीकृत किया जाता है। हम इस पत्र के साथ उपर्युक्त ऋण प्रस्ताव पर अंचल कार्यालय की टिप्पणी के साथ प्रेषित कर रहे हैं।			
Facility 1	Agriculture Term Loan (New)		
Limit	Rs 53.05 Lacs (Rupees Fifty Three lakh Five thousands only)		
Product Code	6622-1246 (TL-FARMER-PROD-ORG FPO) Priority sector: Agriculture-Farm credit		
Purpose	Construction of Rice mill building & Warehouse and Purchase of plant and Machineryes of Rice mill		
Margin	20.00% in bank's favor		
SMART Subsidy	60.00% of the Project Cost.		
Primary Security	1) Hypothecation of Plant & Machinery involved in processing unit 2) Registered Mortgage of leased land & proposed Warehouse & Processing unit to be constructed thereon of Rs.163.21 lakhs situated at Gat No. 127/2, Adm. 0.33 HR, Mouja Khairiaji Tah Sakoli Dist Bhandara MH in name of Mr. Amol Shiram Mungmote leased to M/S Vidarbha Badiraja Producer Company Ltd. For 29 years.		
Review (for ATL A/c)	Within one year from the date of disbursement.		
Rate of Interest	6 month MCLR @ 8.00% + 100 Basis point (Floating) i.e. 9.00% Subject to maximum of 9.00% under AIF advance.		
Loan Tenure	84 Months including 12 Months moratorium		
Repayment	Instalment of Rs.80222/- start from 12 months from 1 <sup>st</sup> date of disbursement + interest as and when applied (Interest during moratorium to be capitalized)		
<b>Common Terms &amp; Conditions:</b>			
Collateral Security	CGTMSE Cover		
Processing Fee	1.10% + Applicable GST		
Documentation Charges	0.25% (Max 100000/- + GST)		
Supervision/	For facility Above Rs. 2.00 lakhs to Rs. 1.00 crore: 0.25% P.A.		
Sanction: M/s Vidarbha Badiraja Producer company Limited Branch: Sendurwafa (1525)			



अकोला अंचल कार्यालय, अर्थ मंगल  
बिल्डिंग, जठारपेठ, सातव चौक, अकोला - 444001  
ZONAL OFFICE, ARTH MANAGAL  
BUILDING, JATHARPETH, SATAV CHOWK  
AKOLA 444001  
टेलीफोन/TELE : 0724-2490845  
ई-मेल/e-mail :  
cregen\_ako@mahabank.co.in

अकोला अंचल कार्यालय  
अर्थ मंगल

AX19/CPC-AGRI/Sanction/2022-23

Date: 25.03.2023

To,  
Branch Manager,  
Bank of Maharashtra,  
Borgaon Manju (546)

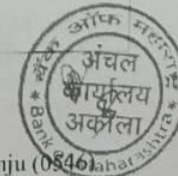
Sanction: CPC AGRI/ 96/2022-23

Sub: Sanction of Term Loan of Rs. 74 Lakh to M/s Payoshni Ganga Organic Milk Producer Company

Dear Sir,

With reference to captioned proposal for Sanction of Term loan of Rs.74 lakhs to **M/s Payoshni Ganga Organic Milk Producer Company Limited** for Cattle feed manufacturing and construction of storage unit, Setup of Silage unit and Trading in Agri Commodity forwarded through branch & based on your recommendation, we are pleased to convey our sanction of CM CPC Akola for sanction of Term Loan Facility on the following terms & conditions.

Facility	Term Loan
Name Of account	M/s Payoshni Ganga organic Milk Producer Company Limited CIN :U01409MH2019PTC319276
Amount of Loan	Rs. 74.00 Lakh (Rupees Seventy Four Lakh Only)
Purpose	For the purpose of below mentioned activities 1Cattle Feed manufacturing and construction of storage Unit 2Setup of Silage Unit 3Trading in Agri. Commodity
Primary Security	1. Registered / Equitable Mortgage of Land & Building to be constructed at Gut No. 336 area admeasuring 0.81 R at Mouje Kolabi, Tq-Akola, Dist- Akola, MH. RV Rs. 110.86 Lakh 2. Hypothecation of plant and Machineries purchased from bank loan MV Rs.145.66 lakh
Primary Guarantor	Mr. Bhaurao Rambhau Bole
Collateral	Nil
CGTMSE Cover	Total Exposure of Rs. 74.00 Lakh to be covered under CGTMSE
Guarantors	All Directors of M/s Payoshni Ganga Organic Milk Producer Company Limited in their personal capacity.



Applicant: M/s Payoshni Ganga Organic Milk Producer Company Branch: Borgaon Manju (546)  
Facility: Fresh TL Rs. 74.00 Lakh

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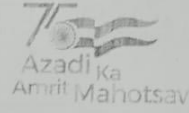


बँक ऑफ महाराष्ट्र  
Bank of Maharashtra  
७५ वर्षों का इतिहास  
७५th Anniversary

अखिल भारतीय शाखाएं, 1501, शिवाजीनगर, पुणे - 411005  
H. O.: Lokmanya, 1501, Shivajinagar, Pune - 411005

Credit Department  
Zonal Office Nagpur

Zonal office: Mahabank  
Bhavan, Munje Chowk,  
Sitabuldi Nagpur 440012  
Tel: 0712-2545021  
cmsme\_nag@mahabank.co.in



AX7/NZ/CPC-SME/AGRI/2022-23

Date: 10/12/2022

To,  
The Branch Manager,  
Sendurwafa Branch,  
Nagpur Zone

Sanction no.	: 734 / 2022-23
Ref. No.	: एक्स7/ना अ/ CPC-SME/AGRI /2022-23
Date	: 10/12/2022
Sector	: Priority: Agriculture-Farm Credit
Business activity	: Rice Mill
Product Code	: 6622-1246
Activity code	: 10445

प्रिय महोदय,

विषय : ऋण प्रस्ताव स्वीकृति - Sanction of term loan of Rs. 58.44 lakhs to M/s Yekodi Farmer Producer company Ltd, of your branch.

मुख्य प्रबंधक सीपीसी एसएमई, नागपुर अंचल द्वारा दिनांक 10.12.2022, शाखा द्वारा भेजे गए ऋण प्रस्ताव के अध्ययन के पश्चात तथा शाखा के अनुशंसा के आधार पर उपरोक्त ऋण प्रस्ताव निम्नानुसार स्वीकृत किया जाता है। हम इस पत्र के साथ उपरोक्त ऋण प्रस्ताव पर अंचल कार्यालय की टिप्पणी के साथ प्रेषित कर रहे हैं।



Facility 1	Agriculture Term Loan (New)
Limit	Rs. 58.44 Lakh (Rupees Fifty eight lakh forty four thousands only)
Product Code	6622-1246 (TL-FARMER-PROD-ORG FPO) Priority sector: Agriculture-Farm credit
Purpose	Construction of Rice mill Warehouse and Purchase of plant and Machineries
Margin	20.00% in bank's favor
Primary Security	1) Hypothecation of Plant & Machinery involved in processing unit 2) Registered Mortgage of leased land & proposed Warehouse & Processing unit to be constructed thereon of Rs.96.11 lakh situated at Gat No.222, 0.32 Ha Mouja Ekodi Tah. Sakoli Dist Bhandara -441802.
Review (for ATL A/c)	Within one year from the date of disbursement
Rate of Interest	6 month MCLR @ 7.70% + 1% i.e. ER is 8.70% (As per the H.O. AIF scheme Circular No. AX1/AGRI/ABA-AIF/Cir No.220/2020-21 on dated 13-01-2021.) Subject to changes as per H.O. guidelines.)
Loan Tenure	84 Months including 12 Months moratorium
Repayment	Installment of Rs 88300/- start from 12 months from 1 <sup>st</sup> date of disbursement + interest as and when applied (Interest during moratorium to be capitalized)

**Common Terms & Conditions:**

Collateral Security	CGTMSE Cover
Processing Fee	1.10% + Applicable GST
Documentation Charges	0.25% (Max 100000/- + GST)
Supervision/ Inspection Charges	For facility Above Rs. 2.00 lakhs to Rs. 1.00 crore: 0.25% P.A. (Max: 15,000/-) +GST & Actual cost of Visit
Penal Interest	2% subject to maximum

Sanction: M/S Yekodi Farmer Producer company Limited  
Branch: Sendurwafa (1595)



 <b>बैंक ऑफ महाराष्ट्र</b> <b>Bank of Maharashtra</b> भारत सरकार का अयम <b>एक परिवार एक बैंक</b>	अंचल कार्यालय, दूसरा मंजिल, लालटाकी मार्ग, अहमदनगर-414001 Zonal Office, Second Floor, Lalaki Road, Ahmednagar-414001 फोन नं.: (0241) 2430428, 2430776, 2430659 Email -cregen_ahn@mahabank.co.in; sme_ahn@mahabank.co.in	
	प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5 Head Office: LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5	

AX38/AGRI/ATL/2021-22

To  
The Branch Manager,  
Bank of Maharashtra  
Georai Bazar Branch  
Dist-Jalna

Sanction No.	CM -CPC-Agri/ FPO/499/2021-22
Inward No.	875595
Product Code	6822-1293
Activity code	10431

Dear Sir,

**Sub: Agriculture Term Loan of M/S. Farmission Farmers Producer Company Ltd.**

As per your recommendation vide proposal note recommending new of credit facilities to M/S. Farmission Farmers Producer Company Ltd, the proposal was put up before the CM-CPC Agriculture, which he has approved sanction of following credit facilities to:

Sr. No.	Parameters	Particulars
1.	Facility	<b>Term Loan of Rs. 55.57 Lakhs (Rupees Fifty Lakh Fifty Seven Thousands only)</b>
2.	Rate of Interest	RLLR (8.20 %) + 1.05 = <b>9.25 %</b> subject to change from time to time as per HO guidelines. RLLR at present - 8.20%  ROI will change as per change of RLLR as per banks policy
3.	Purpose	Term Loan for establishment of Seed processing unit, Dal mill processing and warehouse construction.
4.	Tenor	120 months.(Including Moratorium period of 24 month)
5.	Margin	20.00 % in Bank Favour. (Rs.55,57,000/-)
7.	Repayment	Total Loan Tenure - 120 months including moratorium period of 24 months. The term loan will be repaid 16 Half Yearly instalments of Rs. 411565/- Approx. plus interest.  Interest during moratorium period i.e. 24 months will be capitalized and repayment schedule should be generate before first instalment.
8.	Penal Interest	2.00 % p.a. penal interest will be applied on the overdue amount or for non-compliance of the terms of sanction.
9.	Security	<b>Primary</b> 1. Hypothecation of Furniture, Fixture, Machinery, Electric unit, Equipment's, and other assets created out of bank finance. 2. Registered Mortgage of Land of Gat No 36 admeasuring area 0.40 Ha. R and Building constructed thereon at Dudhanwadi, Tal Badnapur, Dist. Jalna.  <b>Collateral:</b> <b>Covered under CGSFPO.</b>  *Reg. Mortgage of Agri Land 0.40 Ha R. 4000 Sq. Mtr. in Gut no 36 Situated at village Dudhanwadi, Tal Badnapur, Dist-Jalna Village

M/S. Farmission Farmers Producer Company Ltd /Georai Bazar B

