



मा. बाळासाहेब ठाकरे कृषि व्यवसाय व ग्रामीण परिवर्तन (स्मार्ट) प्रकल्प  
विभागीय प्रकल्प अंमलबजावणी कक्ष

चाळीस ठाणा, भगवा चौक, कसबा बावडा, कोल्हापूर ४१६००६

फोननं. ०२३१-२६००७१५, २६००२५८, ई-मेल- kolhapur.riu.smart@gmail.com



जा.क्र./आरआययु/स्मार्ट/अनुदान मागणी/ २५७/२०२३

दिनांक: २८/०३/२०२३

प्रती,

मा. प्रमुख,

प्रकल्प अंमलबजावणी कक्ष (कृषि)

स्मार्ट, पुणे.

विषय:- श्रीयामी फार्मर प्रोजेक्ट कंपनी लि. मणेराजुरी ता. तासगाव जि. सांगली या सीबीओचे प्रथम हप्ता अनुदान मागणीबाबत.

संदर्भ:- १. मा. अतिरिक्त प्रकल्प संचालक, स्मार्ट पुणे यांचे पत्र जा.क्र./स्मार्ट/उपप्रकल्प अं.ब/११३५ दि. २५/७/२०२२  
२. प्रमुख, डी.आय.यु स्मार्ट सांगली यांचे पत्र जा.क्र./तंत्र/स्मार्ट/अनु.मागणी/श्रीयामी/७६ दि. २७/३/२०२३

उपरोक्त संदर्भ क्र.१ नुसार स्मार्ट अंतर्गत मंजूर उपप्रकल्पांच्या अंमलबजावणीबाबत मार्गदर्शक सूचना प्राप्त झाल्या आहेत. त्यानुसार संदर्भ क्र.२ अन्वये प्रमुख, डी.आय.यु स्मार्ट सांगली यांचे मार्फत श्रीयामी फार्मर प्रोजेक्ट कंपनी लि. मणेराजुरी ता. तासगाव जि. सांगली या सीबीओची प्रथम हप्ता अनुदान मागणी या कार्यालयास प्राप्त झाली आहे. अनुदान मागणी प्रस्तावासोबत खालील प्रमाणे कागदपत्रे सादर करण्यात येत आहे.

१. CBO चा पहिला हप्ता अनुदान मागणी अर्ज.
२. बँक ऑफ बडोदा कडून रु. १७०.६३ लाख कर्ज मंजूर केल्याचे पत्र.
३. रु. ५००/- च्या बॉर्ड पेपरवर प्रकल्प संचालक आत्मा, CBO आणि बँक ऑफ बडोदा यांच्या मध्ये झालेल्या Grant Agreement बाबतचा नोटरी केलेला करारनामा.
४. CBO च्या नावे बँक ऑफ बडोदा, मारुती रोड, सांगली शाखेत Current Account उघडलेल्या व त्या खात्यावर CBO ने स्वहीश्याची रक्कम रु. ११ लाख जमा केलेल्या तसेच CBO च्या दोन संचालक व बँक शाखा व्यवस्थापकांनी स्वाक्षरी केलेले बँक स्टेटमेंट.
५. CBO नी Tally software वापराबाबत दिलेले प्रमाणपत्र.
६. आर.आय.यु मार्फत जागा पडताळणी अहवाल.
७. प्रकल्प किमतीच्या ५ % Paid Up कॅपिटल जमा असल्याचे RoC प्रमाणपत्र.

यानुसार श्रीयामी फार्मर प्रोजेक्ट कंपनी लि. मणेराजुरी ता. तासगाव जि. सांगली यांना स्मार्ट प्रकल्पातून एकूण देय अनुदाना पैकी प्रथम हप्त्याची रक्कम रु. १२४.५२ लाख (अक्षरी रक्कम रु. एक कोटी चौवीस लाख बावन हजार फक्त) त्यांच्या बँक ऑफ बडोदा, मारुती रोड, सांगली शाखेतील चालू खाते क्र. ७६१६०२००००१८१० या चालू खात्यावर जमा करणेस शिफारस करण्यात येत आहे.

सोबत- वरील प्रमाणे

(उमेश पाटील)

नोडल अधिकारी

विभागीय प्रकल्प अंमलबजावणी कक्ष

स्मार्ट, कोल्हापूर

# मा.बाळासाहेब ठाकरे कृषि व्यवसाय व ग्रामीण परिवर्तन (SMART)

## जिल्हा अंमलबजावणी कक्ष (DIU) सांगली

नवीन जिल्हाधिकारी कार्यालयाच्या पाठीमागे, सांगली- मिरज रोड, विजयनगर, सांगली ४१६४१५

दूरध्वनी क्र. (०२३३) २६०१०११

Eail ID : sangli.diu.smart@gmail.com

जा.क्र./तंत्र/स्मार्ट/अनु.मागणी/श्रीयामी /७६/२०२३

सांगली दि. २७.३.२०२३

प्रति,

मा. प्रमुख, विभागीय अंमलबजावणी कक्ष

तथा विभागीय कृषि सहसंचालक, कोल्हापूर

विषय : श्रीयामी फार्मर्स प्रोड्यूसर कंपनी लि. तासगाव जि. सांगली यांचा प्रथम हप्ता अनुदान मागणी प्रस्ताव .....

संदर्भ : १. मा.प्रमुख प्रकल्प अंमलबजावणीयंत्रणा, कृषि स्मार्ट प्रकल्प तथा कृषि संचालक आत्मा, कृ.आ. पुणे यांचा उपप्रकल्प मंजूरी आदेश जा.क्र.कृ.आ./आत्मा/स्मार्ट/ मु.उ.मं.आ./१२३२/२०२३ दि.०८.०३.२०२३

२. श्रीयामी फार्मर्स प्रोड्यूसर कंपनी लि. तासगाव जि. सांगली यांचा प्रथम हप्ता अनुदान मागणी अर्ज दि. ३.०१.२०२३

उपरोक्त संदर्भीय विषयान्वये सविनय कळविण्यात येते कि, मा. बाळासाहेब ठाकरे कृषि व्यवसाय व ग्रामीण परिवर्तन (स्मार्ट) प्रकल्प अंतर्गत श्रीयामी फार्मर्स प्रोड्यूसर कंपनी लि. तासगाव जि. सांगली यांच्या द्राक्ष पिकाचे संकलन, प्रि कुलिंग, साठवणूक व खरेदीदारास विक्री करणे तसेच बेदाणा निर्मिती करून साठवणूक खरेदीदारास विक्री करणे उपप्रकल्पास संदर्भ क्र.१ अन्वये मान्यता मिळाली आहे. त्यानुसार अनुदान मागणी संदर्भात आवश्यक कागदपत्रांची पूर्तता करून प्रकल्प मंजूर रकमेच्या प्रथम हप्त्याची अनुदान मागणी संदर्भ २ अन्वये त्यांनी या कार्यालयास सादर केली आहे. त्यानुसार खालील कागदपत्रांसह त्यांच्या अनुदान मागणीचा प्रस्ताव मान्यतेसाठी सादर करण्यात येत आहे.

उपप्रकल्प मंजूर रक्कम रक्कम (रु.लाख )	प्रथम हप्ता रक्कम (५०%) (रु.लाख )	CBO नी चालू खात्यावर जमा केलेली रक्कम (रु.लाख )	BOB कडून मंजूर कर्जातून खर्च होणारी रक्कम (रु.लाख)	स्मार्ट प्रकल्पातील अनुदान मागणी (रु.लाख )	पहिल्या हप्त्यात खर्च होणारी एकूण प्रकल्प रक्कम (रु.लाख )
४१५.०९	२०७.५४	१०.३८	७२.६४	१२४.५२	२०७.५४

अनुदान मागणी प्रस्तावासोबत खालील प्रमाणे कागदपत्रे सादर करण्यात येत आहे.

१. CBO चा पहिला हप्ता अनुदान मागणी अर्ज
२. BOB शाखा मारुती रोड, सांगली कडून १७०.६३ लाख रु. कर्ज मंजूर केल्याचे पत्र
३. रु. ५००/- च्या बॉर्ड पेपरवर PD आत्मा, CBO आणि BOB यांच्या मध्ये झालेल्या Grant Agreement

( कृ.मा.प.)

४. CBO च्या नावे BOB शाखा मारुती रोड, सांगली येथे Current Account उघडवून व त्या खात्यावर CBO नी स्वहीश्याची रक्कम रु. ११.०० लाख जमा करून CBO च्या दोन संचालक व बँक शाखा व्यवस्थापक यानी स्वाक्षरी केलेले बँक स्टेटमेंट

५. CBO नी Tally software वापराबाबत दिलेले प्रमाणपत्र

त्यानुसार आपणास विनंती करण्यात येते कि, श्रीयामी फार्मर्स प्रोड्यूसर कंपनी तासगाव जि. सांगली यांना स्मार्ट प्रकल्पाच्या अनुदाना पैकी प्रथम हप्त्याची रक्कम रु. १२४.५२ लाख (अक्षरी रक्कम रु. एक कोटी चोवीस लाख बावन्न हजार मात्र ) त्यांच्या BOB शाखा मारुती रोड सांगली मधील चालू खाते क्र. ७६१६०२००००१८१० IFSC Code BARB0VJSANG (5<sup>th</sup> character is Zero) वर जमा करण्यासाठी मा. प्रमुख, प्रकल्प अंमलबजावणी कक्ष स्मार्ट तथा संचालक, आत्मा यांच्याकडे शिफारस करण्यात यावी.

सोबत : वरीलप्रमाणे १ ते ५ कागदपत्रांचा १ मुळ संच व २ झेरोक्स प्रती संच



( प्रकाश के.सूर्यवंशी )

प्रमुख जिल्हा अंमलबजावणी कक्ष स्मार्ट

तथा प्रकल्प संचालक, आत्मा, सांगली

प्रत : मा. प्रमुख अंमलबजावणी कक्ष (कृषि) स्मार्ट प्रकल्प तथा कृषि संचालक आत्मा, कृषि आयुक्तालय पुणे यांना माहितीसाठी सविनय सादर



# SRIYAMI FARMERS PRODUCER CO. LTD.

What you plant now, you will harvest later...

जा. क्र. २७

दि. २७.३.२०२३

प्रति,

मा. प्रमुख, जिल्हा अंमलबजावणी कक्ष स्मार्ट

तथा प्रकल्प संचालक आत्मा, सांगली

विषय : स्मार्ट प्रकल्पांतर्गत निवडलेल्या द्राक्षे मुल्यसाखलळी उपप्रकल्पाकरिता पहिल्या टप्प्याकरिता प्रकल्प हिस्सा मिळणेबाबत

संदर्भ : १. स्मार्ट प्रकल्पाने समुदाय आधारित संस्थेकरिता वित्त व लेख विषयाबाबत निर्गमित केलेल्या मा.सु. जा.करा. स्मार्ट/पीसीएमयु/लेखा/CBO/६६७/२०२० दि. १३.७.२०२०

२. स्मार्ट प्रकल्पांतर्गत प्रकल्प अंमलबजावणी कक्ष व श्रीयामी फार्मर्स प्रोड्यूसर कंपनी लि. यांच्यामध्ये झालेला अनुदान करार दि. २७.३.२०२३

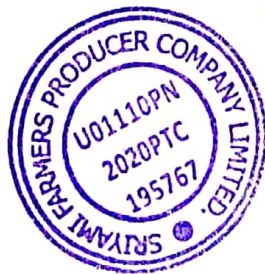
महोदय,

वरील संदर्भ क्र. २ अन्वये, एकूण लाभार्थी हिश्यापैकी पहिला हप्त्यापोटी जमा करावयाच्या लाभार्थी हिश्याची रक्कम आमच्या स्तरावर स्मार्ट प्रकल्पासाठी उघडण्यात आलेल्या स्वतंत्र बँक खात्यामध्ये जमा करण्यात आलेली आहे. त्याचा तपशील खालीलप्रमाणे आहे.

अ.क्र.	बाब	तपशील
१	बँकेचे नाव	Bank of Baroda, Maruti Road Branch, Sangli
२	बँक खाते क्रमांक	76160200001810
३	जमा करण्यात आलेली लाभार्थी हिश्याची रक्कम	11,00,000/-

आपणास विनंती करण्यात येते कि, सदच्या लाभार्थी हिश्याच्या समरूप स्मार्ट प्रकल्पाकडून अपेक्षित पहिल्या हप्त्याची रक्कम रु. 124.52 लाख (अक्षरी रक्कम रु. एक कोटी चोवीस लाख बावन्न हजार मात्र )आम्हास वितरीत करण्यात यावी हि विनंती.

सोबत : बँक स्टेटमेंट ची साक्षांकित प्रत



  
SRIYAMI FARMERS PRODUCER CO. LTD.  
श्रीयामी फार्मर्स प्रोड्यूसर कंपनी लि  
तासगाव

Works: Gat No. 1890, A/p – Manerajuri, Tal – Tasgaon, Dist – Sangli, Pin – 416408, Maharashtra, India

Contact: +91 9209052955, Mail ID: sriyamifpc@gmail.com

Registered Office: 217/1/2/2/A, Chinchani Road, Tasgaon, Tal – Tasgaon, Dist – Sangli, Pin – 416312, Maharashtra, India. CIN – UO1110PN2020PTC195767

**SANCTION LETTER**

To, M/s. SRIYAMI FARMERS PRODUCER COMPANY LIMITED  
Add: H. NO. 48 MALANGAON,  
TAL KAVATHE MAHANKAL DIST SANGLI,  
SANGLI-416405  
Maharashtra

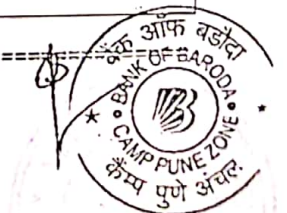
Madam/ Dear Sir,

Reg.: Loan application of M/S Sriyami Farmers Producer Company Limited, Tasgaon Dist. Sangli for Integrated Sorting grading, processing, storage and marketing of Grapes under SMART Project Government of Maharashtra and AIF scheme for Construction of Factory building, Purchase of plant and machineries, furniture and fixture, other fixed assets etc.

With reference to your loan application, requesting us to sanction Term Loan facility, we are pleased to convey the sanction of Term Loan facility of Rs. 170.63 Lakh (One Crore Seventy Lakh and Sixty Three Thousand only) subject to following terms & conditions;

Facility	Term Loan
Name of account	M/S Sriyami Farmers Producer Company Limited
Amount of Loan	Rs. 170.63 Lakh (One Crore Seventy Lakh and Sixty Three Thousand only). Subject to approval of Project report from SMART
Purpose and Facilities eligible for loan/ borrowing	Integrated Sorting grading, processing, storage and marketing of Grapes for Construction of Factory building, Purchase of plant and machineries, furniture and fixture, other fixed assets etc.
Security	<b>I. Primary Security:</b> 1. Registered Mortgage of all piece and parcel of the Agriculture land along with the proposed construction there on that situated at land bearing Gat No. 1890 adm 1.15 ha at post Manerajuri Tal. Tasgaon Dist Sangli 2. Hypothecation of Plant, Machinery, Furniture, Fixtures & other assets created out of bank finance. 3. Personal Guarantee of the Authorized signatory of FPC. <b>II. Collateral Security:</b> 1. To be covered under CGTMSE
Margin	10.00% of Total Project Cost.
Subsidy Schemes details	1. Ma. Balasaheb Thakare Krushi Vavasay ani Gramin Parivartan Prakalp (SMART) with upfront subsidy @ 60% subsidy of eligible project cost. 2. Interest subvention @ 3% upto loan amount Rs.2.00 Cr and Reimbursement of CGTMSE fee up to coverage of Rs. 2.00 Cr as per AIF Scheme guidelines.
Repayment	i. Repayment period of the loan will be as per Project Report submitted to SMART and acceptable to Bank. ii. Instalment frequency will be synchronized with frequency of income generation from the proposed activity. iii. Interest charged during Moratorium period (if any) is to be capitalized. iv. Branch has to regenerate the repayment schedule after completion of the moratorium period.
Interest Rate	Applicable ROI for Proposals Eligible under Agriculture Infrastructure Fund with exposure up to 2.00 Cr. is One year MCLR + 1% per annum subject to maximum of 9% p.a. with yearly rests (Present MCLR 8.55%)  The ROI is subject to change as per Bank's guidelines.
Documentation	As per Bank's extant guidelines
Processing fee	@0.50 % of Sanctioned amount + GST(As per Food and Agro scheme)
Other Charges	As per Bank's extant guidelines

C.A.M.P. (Centre for Agriculture Marketing and Processing), Pune Zone  
2<sup>nd</sup> Floor, 32-Dafekar Heights, Karve Road, Pune – 411 004, Email: [camp.pune@bankofbaroda.com](mailto:camp.pune@bankofbaroda.com)

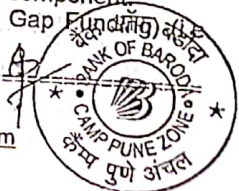
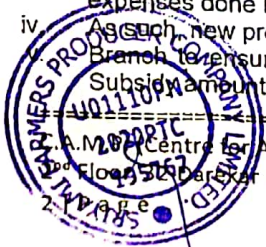


Purpose and Facilities eligible for loan/borrowing & Components wise costing is as under (Rs. In Lakh)

Sr No	Particular	Project cost Approved by SMART	New Project after addition of GST @ 18%	SMART Subsidy (Front ended)	Loan amt. as per New project cost	Margin amt. as per New project cost
1	Pack House-16 MT	50.00	59.00	30.00	23.10	5.90
2	Pre cooling Unit	50.00	59.00	30.00	23.10	5.90
3	Cold Storage-30MT	15.00	17.70	9.00	6.93	1.77
4	Raising Shed	13.15	15.52	7.89	6.08	1.55
5	Factory Shed/Processing Unit	69.21	69.21	41.53	20.76	6.92
6	Part of Factory Shed-Conveyer Machinerics	69.31	81.79	41.59	32.01	8.19
7	Generator 200 KVA (With all accessories)	11.60	13.69	6.96	5.36	1.37
8	Transformer 300 KV	4.20	4.96	2.52	1.94	0.50
9	Solar System-110KWP	60.00	70.00	36.00	27.00	7.00
10	Crates	5.50	6.49	3.30	2.54	0.65
11	Material Handling Equipment's	17.00	17.00	10.20	5.10	1.70
12	Special Packaging Equipment's	14.00	14.00	8.40	4.20	1.40
13	Plastic pallets 1 MT	1.25	1.48	0.75	0.58	0.15
14	Centrifugal Pump Three Stage 100 LPH (2Nos)	1.10	1.30	0.66	0.51	0.13
15	Weighing machine set with PC Software (2Nos)	2.00	2.36	1.20	0.92	0.24
16	Reverse Osmosis 2 KLH	3.50	4.13	2.10	1.62	0.41
17	Tractor-27HP	6.00	6.00	3.60	1.80	0.60
18	Tractor operated Air assisted sprayer 230 Lit Capacity	2.50	2.95	1.50	1.16	0.30
19	Operating Expenses	19.77	19.77	11.85	5.93	1.98
Total		415.09	466.33	249.05	170.63	46.64

\*Note:

- FPC have submitted their project report to SMART along with Quotations (incl. GST amount)
- SMART have approved the Project of FPC as per Unit Cost Norms, however, in components GST is included and in some cases GST is not included considering upper cap limit of Unit cost.
- SMART vide their project approval letter dated 08.03.2023 at point no. 9, also informed that, any additional expenses done by FPC towards GST will be subsidized @60%.
- As such, new project cost has been arrived after addition of GST Amount @18% in each component. Branch management to ensure that, disbursement will be done only after receipt of VGF (Viability Gap Funding) Subsidy amount including 60% of GST Amount)



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This sanction letter is subject to satisfactory credit rating, Title Search Report from empaneled advocate, Valuation report from empaneled valuer, revised approval letter from SMART and completion of various formalities/documentation as per Bank's extant guidelines, approval of deviations (if any) from the competent authority and clearances to the satisfaction of the Bank and subject to fulfilment of pre-disbursement conditions mentioned under;

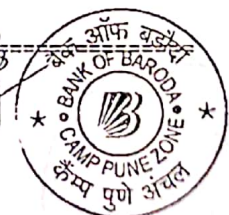
**Pre disbursement Conditions:**

1. As per approved project report and JA.KRA.KRU.AA./SMART/MU.U.M.AA/1232/2023 Dated 08-03-2023 and as per fresh quotations which are submitted to SMART for fresh approval". Revised Quotations as per approval received from "SMART" to be submitted to branch.
2. Company to provide fresh/revised MOA with authority/empowerment to borrow money from bank and same need to revise at ROC.
3. Company to provide Board resolution informing about authorized signatory of company and availment of loan from our Bank.
4. Due diligence in respect of price and major supplier of machineries need to be carried out by Branch. Ref: As per project approved by Ma. Balasaheb Thackeray Agribusiness & Rular Transformation (SMART) vide letter no JA.KRA.KRU.AA./SMART/MU.U.M.AA/1232/2023 Dated 08-03-2023 and as per guidelines issued by SMART vide letter no Ja.Kra.SMART/S.Ma.Su/667/20 dated 13.07.2020 finalization of major supplier of machineries and Contractors will be done through bidding and tender process.
5. The Project includes CIVIL work and PEB work for installation of Grape grading & processing unit. Branch to obtain agreement/ quotation/ estimates of from Company w.r.t. Suppliers of machineries and Contractors finalized through tender process. Branch need to obtain and scrupulously verify the quotations and vetting report of project estimates from paneled valuer as and when provided by the company. Branch need to satisfy upon the same.
6. Branch need to obtain Construction agreement for Civil work and Steel/PEB work/ processing Unit, agreement for installation of transformer, solar plant, weighing scale etc. and scrupulously verify the same as and when provided by the Company. Branch need to satisfy upon the same.
7. In the event of cost overrun, the Company shall not resort to Bank/other Bank for financing the over-run in project cost. Escalation in cost of the project if any to be met by the Company from its own sources. The Company should not resort to any additional borrowing in case of cost escalation. The promoter has to bring additional equity in case of any cost overrun.
8. Applicant to ensure to register themselves on AIF portal.
9. Branch to ensure to obtain suitable undertaking to cover the facility under CGTMSE.
10. All documentation formalities should be completed before disbursement of credit facility.
11. Branch should obtain new quotations, estimates as required after the completion of tender process and disbursement should be done as per new quotations, estimates submitted by the FPC. Also proper due diligence should be carried out before disbursement of proposed facility.
12. Branch should obtain valuation report of the leased land property situated at village Manerajuri, Tal: Tasgaon Dist: Sangli bearing Gat No. 1890 admeasuring 1.15 Ha area. Report should be obtained from empaneled valuer authorized for doing valuation of agri land.
13. Branch to obtain fresh/ interim TCR from empanelled advocate.
14. Registered Mortgage to be executed following all due care and obtaining all documents as per Panel Advocate Search Report for Agriculture land provided to proposed borrower on lease along with the construction there on situated at village Manerajuri, Tal: Tasgaon Dist:: Sangli bearing Gat No. 1890 adm 1.15 ha in the name of Mr. Sandeep Narayan Patil along with the building constructed/ to be constructed thereon.
15. Branch to comply with the conditions of search report before mortgage of the property.
16. Branch should ensure that our mortgage charge should be registered with the revenue authorities. Copies of land extracts denoting our charge to be obtained and kept on record before disbursement of proposed facility.
17. Branch should obtain FSSAI license before disbursement of proposed facility.
18. Branch should ensure that Charge creation with Registrar of Companies (ROC) has to be done in case of Hypothecation of Assets created out of bank finance within 30 days from the date of disbursement.
19. Disbursement to be done in stages as per requirement for purchase of machinery and construction.
20. The loan amount to be disbursed by DD /RTGS/NEFT after receipt of margin from the applicants to the extent possible. Relevant receipts to be kept on record. End use to be ensured.
21. Post sanction/ Post disbursement visits to be done and reports thereof to be kept on record.

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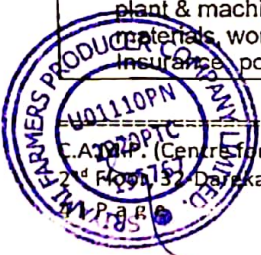
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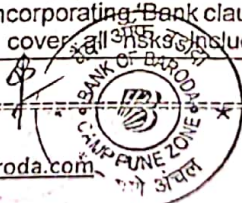
22. The Branch has to ensure that proposed Machinery, Furniture and fixtures, stocks and mortgaged properties will be insured fully with our bank's clause.
23. The Branch has to ensure that the proposed margin to be brought by applicant for term loan respectively.
24. CERSAI to be done for hypothecated/ mortgaged assets. Also, Branch should confirm that Our Bank Charge is noted with appropriate authority CERSAI for primary and collateral securities.
25. Branch should ensure that the credit facility is covered under CGTMSE in time as per AIF scheme guidelines.
26. Declaration should be obtained that, if subsidy will not be received or received late due to any reason then applicant should repay entire loan amount along with interest as per agreed terms and conditions.
27. Branch should obtain the certified copy of the resolution passed at the Board meeting of the Company authorizing borrower of credit facilities from the Bank and execution of the loan documents before disbursement of proposed facility.
28. The applicant / borrower/ directors shall confirm that all approvals, clearances, consents and waivers, etc. required for the project are obtained from the competent authorities and are valid and, effective. The applicant / borrower shall further undertake to keep them valid, and effective during the tenure of the loan / bank facility. A copy of the same submitted for record before disbursal.
29. KYC Compliance and Due Diligence is the responsibility of the Branch. Branch should verify the Xerox copies submitted by the applicants with that of Originals and ensure their Genuineness. KYC of all the directors has to be verified by the branch.
30. Branch to ensure that, disbursement will be done only after receipt of VGF (Viability Gap Funding) (i.e. Subsidy amount including 60% of GST Amount)
31. This letter is issued as per the request of the Customer without any risk and liability on our side.

**Other Terms & Conditions :-**

- 1) The borrower to undertake that during the currency of our advance, they will not, without the permission of the Bank in writing:
  - i. Implement any scheme of Expansion / Modernization / Diversification, except which are approved by our Bank.
  - ii. Formulate any scheme of Merger / Acquisition / Amalgamation / Reconstitution
  - iii. Enter in to borrowing either secured or unsecured with any other Bank / Financial institution / Corporate Body.
  - iv. Invest / Deposit / lend funds to group firm & companies / family members / other corporate bodies / firms / persons.
  - v. Create any further charge, lien or encumbrances over the assets charged to the Bank in favor of any other Bank, Financial institution, NBFC, firm, firm or person or otherwise dispose of any of the fixed assets.
  - vi. Pay commission / brokerage / fees etc. to Guarantor / or any other person for guaranteeing the facilities sanctioned.
  - vii. Allow the level of net working Capital to come down from the estimated / projected level.
- 2) The proper books of accounts, stock register and records of machineries are to be maintained as per the Bank's requirements and to be made available to the Bank officials / representative during inspection.
- 3) The Bank will have the right to examine the books of accounts and carry out inspection or valuation of assets of the borrower, which are charged to the Bank, from time to time by Bank's officials / technical experts / external agencies / C.A. firms / Management Consultants and / or valuers. The inspection / valuation charges so incurred will be borne by the borrower.
- 4) Bank's name plate for lien should be displayed at the business premises / unit of the borrower, on at the place of storage of hypothecated goods.
- 5) All money advanced or to be advanced by the Bank will be utilized exclusively for the purpose set forth in application / project report submitted to the Bank. In case the advance is utilized or attempted to be utilized for any other purpose or if the Bank apprehends or has reasons to believe that the said loan is being utilized for any other purpose, the Bank shall have the right to recall the entire or any part of the loan / advance forthwith without assigning any reason thereof.
- 6) The borrower to obtain comprehensive insurance policy covering insurance of various factory buildings, plant & machineries, electric installations, furniture & fixtures, vehicles, computers, equipment, stock of raw materials, work-in-progress, finished goods, collaterals etc. charged to the Bank incorporating 'Bank clause'. Insurance policy should cover stocks lying at different places and should cover all risks including



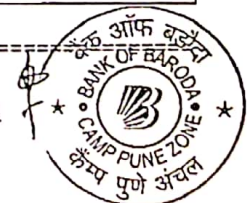
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- earthquake. The firm is to cover the same under BANCASSURANCE Scheme. The insurance policy to be submitted to the Bank.
- 7) Valuation Reports in respect of the Factory Land & Building and other immovable property/ies charged to the Bank should be obtained from the Bank's approved Architect / Engineer / Valuer once in every -3- years as per Bank's norms, the fees for which are to be borne by the borrower.
  - 8) The borrower to obtain and continue to obtain / renew various licenses / permissions / sanctions, etc, from various Government Departments from time to time and copy of the same should be given to the Bank.
  - 9) In case of any default in the repayment of the loan or interest, the Bank and / or RBI will have an unqualified right to disclose or publish the name of Firm / Proprietors / Guarantors as defaulter in such manner and in such medium as the Bank or the RBI in their absolute discretion may think fit.
  - 10) The Borrower will submit a declaration that any of the director of the FPC is not relative of any member of the Bank's Board / Senior Officer of the Bank / Member of any other Bank's Board.
  - 11) The borrower would keep the Bank informed of the happening of the event that is likely to have substantial effect on the profit / business or circumstances adversely affecting its financial position.
  - 12) The borrower shall endeavor to use our e-banking (electronic payments, NEFT, RTGS, etc.) facilities for its entire/proportionate financial requirements.
  - 13) Penal interest will be charged, @ 2.00% p.a.(or at the discretion of the bank not below 1.00%); as per Bank's norms, for the following irregularities:
    - i. Non / Delay in payment of installment and / or interest and / or excess over the limit.
    - ii. Non / Delay in submission of monthly stock & book-debt statement and / or quarterly C.A. certified book-debt statement.
    - iii. Non / Delay in submission of provisional / audited financials, CMA, I. T. returns, etc. for review of the facilities.
    - iv. Non / Delay in submission of QIS statements.
    - v. Non / Delay in payment of devolved L/C
    - vi. In the event of any breach / non-compliance of any of the major/specific terms and condition of the sanction (at the sole discretion of the Bank)
    - vii. Non-compliance of any financial covenant undertaken by the borrower.
  - 14) All the terms and conditions of the sanction are complied with in letter & spirit are taken care of during documentation / disbursement / post disbursement supervision and follow up at monitoring stages.
  - 15) This sanction is valid for a period of -2- months from the date of issuance.
  - 16) The advance made available under the above mentioned facilities are repayable on demand and the terms & conditions of these facilities granted, at the discretion of the Bank, are subject to change from time to time without any prior notice. The Bank reserves the right to withdraw, modify or amend the terms & conditions of advance and Bank would not be bound to disburse full amount of advance in the event of any failure on the part of the borrower in satisfying any of the stipulated terms & conditions.
  - 17) The Bank reserves the right to discontinue the credit facilities / advance / loans and / or to withhold / stop any disbursement/s without assigning any reasons / giving any notice, in case of non-compliance / breach of any of the terms & conditions stipulated therein and from time to time as also in the relevant document or any information / particulars furnished to us found to have been incorrect or in case of any development or situations wherein, in the opinion of the Bank, its interest will be/is likely to be prejudicially affected by such continuation or disbursement.
  - 18) Rate of interest is subject to change with Bank's administrative guidelines / RBI directives, issued from time to time.
  - 19) Inspection charges for periodical verification of stocks/machinery/securities should be borne by the borrower.
  - 20) Charge on properties/primary assets to be registered with CERSAI within prescribed time limits. Charges for registration to be borne by the borrower.
  - 21) Borrower / Firm shall not make payout of interest on unsecured loans (USLs) raised from relatives/associate concern without prior written consent of the bank OR interest payable to the relatives / associate concerns on USLs should be capitalized and added to the USLs. However, USLs should stand subordinated to the bank loan and no USL should be withdrawn without prior written consent of the bank.

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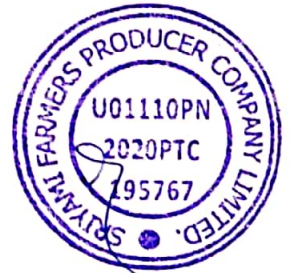
- 22) Any sale / job work transactions with the associate concerns should be at the prevailing market rates and proper record of such transactions to be maintained.
- 23) In case of any shortfall / contingency, the borrower should arrange additional working capital funds from own sources.
- 24) The margin and other charges will be subject to change as per RBI's directives / Bank's Policies from time to time.
- 25) The borrower to maintain financial discipline and ensure that adequate funds are available in the account before issuing cheques. The bank will have the right to discontinue the sanctioned credit facilities in the event of dishonor of -4- cheques of Rs. 1.00 crore & above and / or -6- cheques (drawn by firm in both the cases) of below Rs.1.00 crore during financial year for want of sufficient funds in the account.
- 26) The charges in respect of inspection of securities, CIBIL/Equifax/CRIF, review/renewal of credit facility/ies etc. and all other charges as prescribed by the bank from time to time shall be borne by borrower.
- 27) Payment shall be made directly to dealers of machineries and equipment. Borrower to submit a copy of invoices.
- 28) Branch to ensure all guidelines of AIF scheme should be followed and same has been updated on respective scheme's online portal for update sanction, Disbursement and subsidy claim lodge as per prescribed procedure of respective government department.
- 29) Branch to ensure all guidelines should be followed regarding utilization of subsidy amount as per scheme guidelines of respective scheme as SMART & AIF.

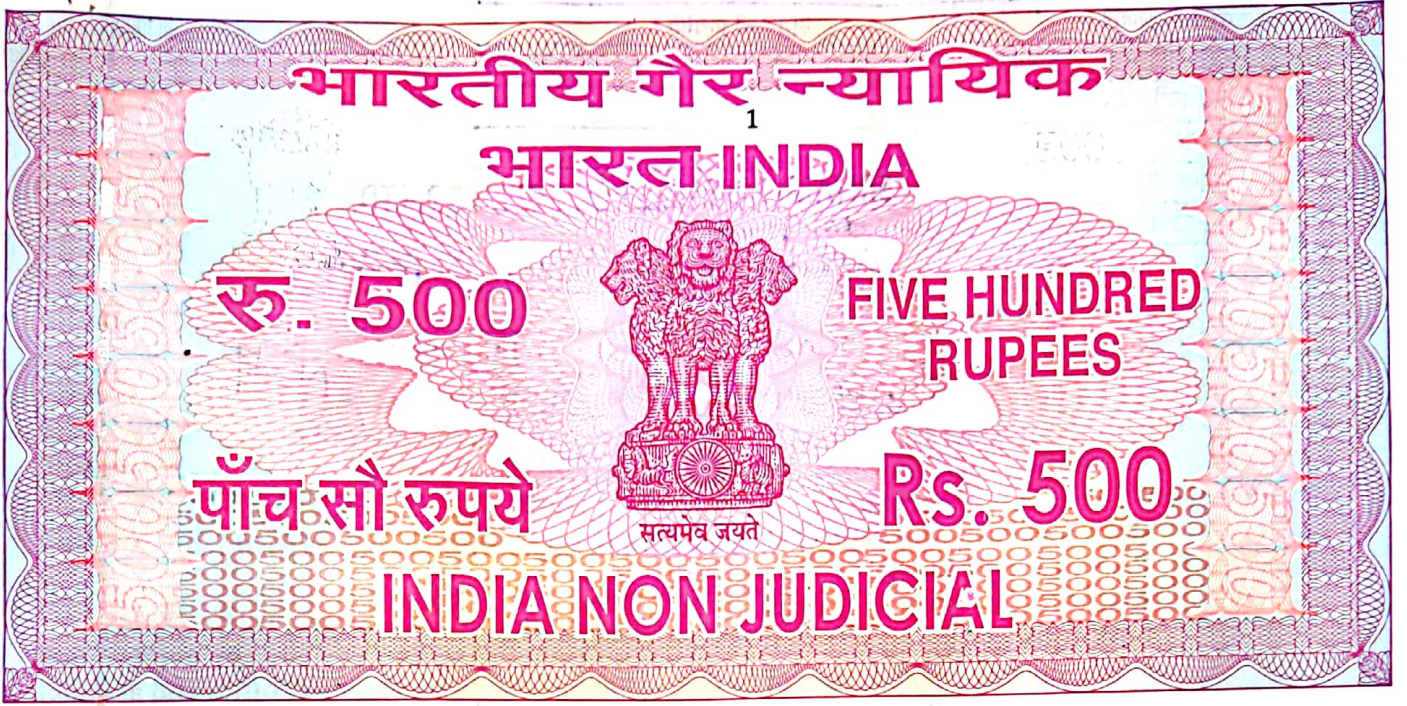
Thanking You!

Yours faithfully,

*(Signature)*

(Vajbhav Subhash Kavita)  
Chief Manager  
C.A.M.P. Head,  
Pune Zone





महाराष्ट्र MAHARASHTRA

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BT 976446



**AGREEMENT (LOAN CASE)**

This AGREEMENT is made and executed at Sangli, on 27<sup>th</sup> March of 2023

**BETWEEN**

Hon. Balasaheb Thackeray State of Maharashtra's Agribusiness and Rural Transformation Project (SMART), a World Bank assisted project under the Government of Maharashtra

**Through**

The Head/Nodal Officer/Authorized Signatory, Project Implementation Unit (PIU), Project Director, ATMA, District Implementing Unit SMART Project, Sangli Having his office at Behind New Collector Office, Sangli-Miraj Road, Vijaynagar, Sangli, 416415 (hereinafter referred to as "Project") which expression shall, unless the repugnant to the context or meaning thereof, mean and include its successors and assigns)

**PARTY OF THE FIRST PART.**

**AND**

M/s Sriyami Farmers Producer Company Ltd. Tasgaon Tal. Tasgaon, Dist : Sangli

PAN : ABECS8437K

Through its Authorised Signatory

Mrs. Swedhshri Sandeepkumar Patil

Age : 36 years Occu.: Agriculture

  
SRIYAMI FARMERS PRODUCER CO. LTD.



दस्ताचा प्रकार :	ग्रेट बरार	अनुच्छेद क्रमांक :	
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भिळकतीचे दर्जन :			2
मोबदला रक्कम :			
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पुढाक शुल्क रुपये :	५००		
पुढाक विकत घेतलेली वस्तु व मूल्य :	30EC	दिनांक :	27/03/2023
पुढाक विकत घेणाऱ्याची सही :		पुढाक विकत घेणाऱ्याची सही :	

R/o : At&Post- Shirdhon, Tal- Kawatemahankal, Dist- Sangli, 416419  
 PAN : CCCPP0446H  
 ADHAR NO.: 3328 3396 0148

hereinafter mentioned as 'CBO' (which expression shall unless excluded by or repugnant to the subject or context thereof be deemed to include its successors in office and assigns) as authorized by Resolution dated 17.03.2022

PARTY OF THE SECOND PART.

AND

**Bank of Baroda**

(constituted under the Banking Companies (Acquisition and Transfer of undertakings) Act 1970,)

having its Head Office at Baroda House, Mandavi Baroda 390001 and its Branch office at PB No.188, Sushila Nivas, Maruti Road, Sangli 416416 (hereinafter referred to as "Bank of Baroda")

which expression shall, unless the repugnant to the context or meaning thereof, mean and include its successors and assigns)

PARTY OF THE THIRD PART.

WHEREAS

About PARTY OF THE FIRST PART 'SMART'

01. Government of Maharashtra is implementing the State of Maharashtra's Agribusiness and Rural Transformation (SMART) Project. This World Bank funded project proposes to support the development of inclusive and competitive agriculture value chains, focusing on small holder farmers and agri-entrepreneurs in Maharashtra.

This would be achieved by expanding access to new and organized markets for producers and enterprises with complementary investments in technical services and risk management capabilities through the productive partnership scheme and market access plan. The SMART Project intends to provide business development grants to the business proposals (VGF upto 60%) to the target beneficiaries of the project i.e. Community Based Organizations (CBOs), which includes Farmer Producer Organizations (FPO), Primary Agriculture Cooperative Societies (PACS), Cluster Level Federations (CLFs) and Community Managed Resource Centres (CMRCs).

02. This agreement between the SMART Project, CBO and Bank will govern the funding ratio and release of tranches for execution of the sub-project.

03. The project grants provided under this Agreement shall be used only in respect of

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the sub project objectives as per the conditions stipulated by the concerned State Project Approval Committee (SPAC) and as per terms and conditions laid down in the FPP Sanction letter.

**WHEREAS**

Pursuant to this Agreement, the Parties involved in this Agreement, are hereby covenant, agreed with the following obligations, terms & and conditions as stated herein below.

**A) TERMS & CONDITIONS WITH RESPECT OF EXECUTION OF THE SUB-PROJECT:-**

01. The total amount of the sub-project cost is Rs. 415.09 lakhs ( In words Rs. Four Crore Fifteen Lakhs and Nine Thousand Only). and the breakdown of contributions is listed below:

(Rs. Lakh)

S N	CBO's Subproject Components	Cost Total	SMART Grant	CBO Equity
1	Integrated Pack House 16 MT	50.00	30.00	20.00
2	Precooling Unit 12MT	50.00	30.00	20.00
3	Cold Room (Staging Room) 30 MT	15.00	9.00	6.00
4	Raisin shed (75 MT)	13.15	7.89	5.26
5	Factory Shed for Raisin processing unit	69.21	41.53	27.68
6	Raisin Processing Machinery such as De-steaming machine, Cleaning machinery, sieve seizer, Conveyer belt, Bucket elevator, Feeding Conveyer, Washer, Sortex machinery, Dryer (4TPD) etc	69.31	41.58	27.73
7	DG set (with all accessories) 200 KVA	11.60	6.96	4.64
8	Transformer 300 KVA	4.20	2.52	1.68
9	Solar System 110 KWP	60.00	36.00	24.00
10	Crates 20 Kg- 2000 no	5.50	3.30	2.20
11	Material handling equipment's	17.00	10.20	6.80
12	Special packaging equipment's	14.00	8.40	5.60
13	Plasic pallets 1 MT	1.25	0.75	0.50
14	Centrifugal Pump 3 Stage 100 LPH (2 no)	1.10	0.66	0.44
15	Weighing Machine set with PC software (2 Nos)	2.00	1.20	0.80
16	Reverse Osmosis 2 KLH	3.50	2.10	1.40
17	Tractor 27 HP 4 WD	6.00	3.60	2.40
18	Tractor Operated air assisted sprayer 230 lit cap	2.50	1.50	1.00
	<b>Sub-Total (A)</b>	<b>395.32</b>	<b>237.19</b>	<b>158.13</b>
<b>B</b>	<b>5 %Operative Expenses</b>	<b>19.77</b>	<b>11.86</b>	<b>7.91</b>
	<b>Total (A+B)</b>	<b>415.09</b>	<b>249.05</b>	<b>166.04</b>

**Note :** Extension activities i.e.Value Chain Development School-VCDS will not be part of the sub-project proposal.

02. This Agreement constitutes the sole and entire Agreement between all the parties. There will be no oral or written agreements, understandings,

representations, or commitments of any kind, express or implied, not expressly set out in this Agreement.

**B) THE RESPONSIBILITIES OF PARTY OF THE FIRST PART  
HEREINAFTER REFERRED TO AS 'PROJECT')**

01. The Project will provide grants to the CBO of in the form of VGF (Subsidy/Grants) upto 60% of project cost. The subsidy is calculated in the sanction order of sub-project and that will be applicable, which is Rs.249.05 lks (In Words Rupees Two crores forty nine lakhs Five Thousand only). Grants will be released to Bank account of the CBO in tranches, linked to the progress of the sub-project as specified in the Clause A-1 of this Agreement. This will be subject to the beneficiary raising their part of share in agreed upon ratio.

02. The fund flow to beneficiary CBO will be in 4 tranches by respective PIU as follows:-

Sr. No.	Particulars	Percentage of Project grants	Amount Rs. lacs	Remarks
1.	First Tranche	50%	124.52	Advance (subject to 50% of equivalent equity raised /assured by CBO & lending Bank).
2.	Second Tranche	30%	74.71	Advance (subject to 70% of subsidy and own contribution of first tranche is spent). With equivalent 30% of beneficiary contribution deposited
3.	Third Tranche	10%	24.91	Advance (subject to 100% of first tranche (project grants plus beneficiary contribution) and 70% of subsidy and own contribution of second tranche is spent) With equivalent 10% of beneficiary contribution deposited
4	Fourth Tranche	10%	24.91	Reimbursement (after execution of entire sub-project)
	Total		249.05	

03. In exceptional situation, the Project will have the right to stagger Project grants up to five tranches. This may occur in a situation when there is a paucity of Project funds or doubt in CBO expending Project grants at an expected pace. In such case when the number of tranches has been increased, the conditions applicable to the fourth tranche in normal case will apply to the last tranche.

04. The Project along with the Bank or independently, as the case may be, has every right to supervise/monitor the project implementation as and when necessary. It is obligatory on the CBO to co-operate and provide all such information that may be required at the time of inspection.

05. The Project/World Bank has right to conduct random and/or unannounced physical or documentary inspections related to the sub-project.

**C) THE RESPONSIBILITIES OF PARTY OF THE SECOND PART  
(HEREINAFTER REFERRED TO AS 'CBO')**

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*[Handwritten mark]*

01. CBO do hereby declare that the following statements are true, complete and correct to the best of his/her knowledge and belief. Any misrepresentation of facts, information and documents may ipso facto lead to termination of this agreement.
- i. CBO has obtained Permanent Account Number (PAN) from Income Tax department.
  - ii. CBO has not received any grant for same activity/asset from any source of Government of India/ Government of Maharashtra. If CBO has received grants for same activity/asset then, it has to declare in advance and such amount will be deducted from total subsidy applicable under SMART and only remaining part of subsidy would be disbursed to such CBO.
02. Banking arrangement at CBO level - For SMART Project purposes, each CBO will have to open a separate Current Bank account especially for SMART Project purposes. It will be operated under the joint signatures of any two CBO Authority. The authorized signatories of CBO are as follows:-
- i. Authorised Signatory No.1 : **Sou. Swedhshri Sandeepkumar Patil, Director, At & Post Shirdhon, Tal. Kawatemahankal, Dist : Sangali 416419**
  - ii. Authorised Signatory No.2 : **Sou. Archana Anil Mane , Director, At&Post Savarde , Tal. Tasgaon, Dist : Sangali 416408**  
The Bank A/c of the CBO would be linked with Project Selected Bank developed MIS by the CBO.
03. Under exceptional circumstances, CBO, with prior permission of the Head of PIU, can prolong or shorten the duration in writing, through an addendum to this Agreement. The permission may be granted by Project and a no cost extension with justification may be provided.
04. For any payment at the level of CBO above Rs.5000/-, the bank will incur payments to the vendors of CBO through the mechanism NEFT/RTGS.
05. CBO also agrees that no payment will be done directly to CBO's sister concerns /Directors/Officials, who are not selected as per the project selected procurement procedure. The list of CBO's sister concerns/ Directors/Officials is attached as **Annexure A**. The grants in the bank account will not be utilized for any other activities other than sub project activities by the CBO.
06. If instances of confiscation, compensation, allotment or seizure arise with respect to CBO (for other than SMART activities), this will not lead to attachment of bank account opened for SMART Project purposes.
07. The CBO agrees to maintain Tally based accounting for all SMART related transactions.
08. CBO shall provide or make available monthly/quarterly/six monthly or as and when requested, report for utilization of the fund or financial records and accounts audited in accordance with appropriate auditing principles consistently applied by an independent auditor to Project or World Bank Authorities.
09. The CBO will be exclusively liable for the proper use of the Grant in accordance with the Agreement. In case the Grant is, totally or partially, improperly used and declared ineligible by the Project/World Bank, the CBO

  
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- will immediately deposit the objected amount in the respective Bank account, as directed by the Project.
10. Leasing and/or credit is not allowed under project financing. Procurement of second-hand equipment is not allowed. All procurements should be done with due prudence and open for verification by project authorities.
  11. The CBO shall preserve and use the equipment and the goods acquired within the Sub Project with the diligence of a good owner. CBO shall refrain from any action which has object and/or affects the damage, the value decrease and/or the making of any pledge or guarantee over the equipment's or goods procured from the project funds. Details of the Pledge/ Mortgage/ Charges shall also be informed to Project by CBO within 30 days of creating the Pledge/ Mortgage/ Charges.
  12. In carrying-out/performing the Sub-Project, the CBO will:
    - i) Exercise the degree of skill, care, and diligence reasonably
    - ii) As expected by the State Project Approval Committee and Sub-Project in similar circumstances, and in accordance with the agreed Schedule, unless this Agreement is terminated earlier as provided for in this Agreement.
    - iii) Comply with all provisions of all statutes, regulations and rules of government, local or public authority and any professional code of conduct or practice that may be applicable to the Sub Project.
    - iv) Observe the Project directives in relation to the Sub Project.
    - v) Be reasonably available for consultation with the Project during the term of this Agreement on the conduct and progress of the Sub Project.
  13. The CBO will give full access to the Project as well as to any monitoring consultants hired by the project, for the equipment, services and goods acquired under the sub-project, at all reasonable times, at the premises or the sites at which the sub-project is being carried out, to inspect the progress of the Sub-Project.
  14. The CBO will ensure the implementation of the Sub-project under satisfactory performance conditions and make best efforts to achieve the objectives and fulfill all other obligations as detailed in the Agreement.
  15. CBO is responsible and liable for all acts or omissions in the performance of the Sub Project. It will indemnify the Project for any loss or damage that the Project suffers (as quantified and intimated by the Project) as a consequence of their acts or omissions.
  16. Moreover, the CBO shall be responsible for the use of the Grant in accordance with the PIP, FMM, PM, COM, Social and Environmental Safeguards.
  17. In cases where the Grant has been spent on ineligible items i.e. not in accordance with the agreement and are identified by Project Authorities /Auditors/World Bank, the CBO will be liable to deposit such funds in the bank account opened specifically for Sub Project Purpose.
  18. If the CBO's performance indicates that the Sub-project objectives are not likely to be achieved, are superseded, or may be achieved by another preferred route, the Grant Provider will give the CBO written instructions/ recommendations for improvement. The Recommendation for

*Signature*  
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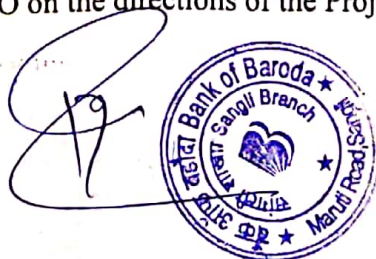


*Signature*

improvement should be addressed by the CBO in maximum thirty (30) calendar days. In case of disagreement between the CBO and the Project, this should be discussed and agreed upon; if the disagreement could not be solved, such dispute shall be resolved by complying with SMART Grievances Redressal Mechanism.

19. The Activity Schedule, budget and time frame for completion of tasks in sub-project proposal is attached herewith as **Annexure 'B'**.
20. The CBO will ensure that all service providers eventually hired for project implementation follow the *conflict of interest* rules as per Community Operation Manual.
21. The Project have every right to call for such relevant data and interpretations made in relation to the Sub project, which may include survey information, ground investigations and other data, calculations, plans, drawings, designs, maps, specifications, reports, instructions and decisions.
22. The CBO has to update the Project, in case, there are any hurdles, or foreseen situations or any of the technical/non- technical difficulties arose while implementing the project well in advance.
23. It will be a condition of the Agreement that all environmental and social safeguards indicated in the Project Implementation Plan and Community Operation Manual are followed. CBO will be held accountable for non-compliance with the relevant environmental and social safeguards applicable to this sub-project and therefore the CBO is required to implement all mitigation measures identified, including those on waste water management, if applicable.
24. The CBO cannot change the proposed value chain in a joint proposal and the ownership of any partner cannot be transferred to others unless otherwise particularly instructed or agreed upon by Project.
25. Since Project and CBO are different entities, project will in no way be liable for any acts of the CBO so far as legal, environmental and financial aspects etc. are concerned.
26. If any savings towards sub-project proposal occur, then the excess proportionate project grants should be refunded to the Project directed Bank Account.
27. It is obligatory for the CBO to follow the rules, regulations and guidelines, as made applicable from time to time till the period, as directed by the Project for the implementation of Sub-Project.
28. At least 07 years after the construction of the sub-project, it will not be possible to dispose of the construction /machinery/equipment/ amenities/materials of the capital project from the sub-project without prior permission of SMART society or the responsible authority decided as per the exit policy of Project.
29. The CBO will provide all the necessary data / documents/information required by the project for its monitoring and evaluation/study purpose. Wherever required in the MIS of the Project data / information will be recorded by the CBO on the directions of the Project Authority.

  
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**D) THE RESPONSIBILITIES OF PARTY OF THE THIRD PART (HEREINAFTER REFERRED TO AS 'BANK')**

01. Bank has financed the CBO after completion of all necessary procedure as per the bank's policy. Based on the sub-project sanction letter issued by the Project, the Bank has issued the Loan Sanction Letter to the CBO. As per the project mandate, the Credit Linked Subsidy Model has been adopted in cases where CBO opts for loan. In pursuance to this, the Bank has the following obligations:
02. The Bank will open a separate current account exclusively for the SMART project in the name of the concerned CBO.
03. As per the sub-project proposal approved, the overall funding pattern will be as follows :-

Sr. No.	Name of the Party	Percentage of the total sub-project cost	Amount involved (Rs. In lacs)
1	SMART Project	60.00%	249.05
2	Sriyami Farmers Producer Company Ltd. Tasgaon Tal. Tasgaon , Dist : Sangali	5.00 %	20.76
3	Bank of Baroda Branch- PB No.188, Sushila Nivas, Maruti Road, Sangli 416416	35.00 %	145.28
4	Total	100%	415.09

The release of Project Grants (the number of Tranches as well as whether in advance/reimbursement) will be as mentioned in the Clause B-2 of this Agreement

04. As per the Credit Linked subsidy modality, Bank has to monitor each vendor payment associated with the sub-project as per the activities mentioned in Annexure B of this Agreement.
05. The physical verification of the assets generated through this sub project proposal will be the responsibility of the Bank.
06. As per the Credit Linked subsidy modality, no interest will be charged by the Bank to the extent of Project funds lying interest free with the Bank.
07. In case where, the entire sub-project is not executed in entirety as per the grant Agreement, then Bank will be liable to refund proportionate Project grants back to the SMART Project within 15 working days from the date of receipt of project communication in this regard. Failure to refund this within stipulated time by the Bank will attract 10% p.a. interest.
08. Bank has to ensure that all sub-project payments are done on pro-rata basis i.e. total loan sanctioned: margin money.
09. The **Bank of Baroda** has the right but not the obligation to insure the assets purchased out of the **Bank of Baroda** finance namely investment, machinery, agriculture stock, purchased materials etc.
10. If instances of confiscation, compensation, allotment or seizure arise with

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*[Signature]*

respect to CBO (for other than SMART activities), this will not lead to attachment of bank account opened for SMART Project purposes.

**E) OTHER TERMS & CONDITIONS, WHICH ARE BINDING UPON ALL THE PARTIES INVOLVED IN THIS AGREEMENT.**

01. The abbreviations and acronyms used in the Project Implementation Plan and Community Operation Manual & Financial Management Manual will be used in this Agreement with the same meanings assigned in there.
02. Any communication between the parties is effective only if it is in writing by fax or e-mail, by speed post, registered A.D. etc., using the contact details mentioned below:

Contact Details		
	Authorized Representative of CBO (legally responsible person)	Authorized Representative of Grant Provider (Head/Nodal officer/ Authorised person of concerned Grant Provider*) *If the signatory of this agreement get retired/transferred ensuing officiating officer will be responsible for legal compliances
Name:	Sou. Swedhashri Sandeepkumar Patil	Shri. Prakash Keshav Suryawanshi
Address:	At & Post – Shirdhon Tal- Kawatemahankal Dist. Sangli 416419	Project Director, ATMA, District Implementation Unit, SMART, Sangli
Phone /Fax / e-mail:	9975625596 ceosriyami@gmail.com	9423252253 sangli.diu.smart@gmail.com

**F). TERMINATION /CANCELLATION OF AGREEMENT/DISPUTE RESOLUTION**

01. The Project may terminate this Agreement by giving 45 days' notice in writing to the CBO, if the CBO becomes unable to perform the activities/complete the construction/procurement of movable & immovable assets in scheduled time and no substitute arrangements satisfactory to the SMART can be made to continue satisfactory implementation of the Sub project.
02. In case any issue, dispute, controversy arises, the same will be tried to be resolved as per the Grievance Redressal Mechanism of the Project. Any controversy, dispute or claim arising out of or relating to this agreement or breach thereof shall be endeavored to be settled by mutual discussions, failing which, the same shall be settled by arbitration following appropriate procedure under the Arbitration and Conciliation Act, 1996. The Arbitrator will be finalized amicably by all the parties, and the said Arbitrator will be based at Pune. The arbitral award will be final and binding, subject to legal

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*[Handwritten signature]*

- remedies available under the law.
03. The jurisdiction for all the parties and for all the purposes will be Pune.
04. In the normal course, other than reasons/ circumstances mentioned above, this Agreement shall not be terminated by either of the parties, however, due to any serious reasons, either party, if decides to terminate the Agreement shall give 3 months' notice to the other party. The provisions of the agreement, shall be governed by and interpreted in accordance with the laws of India.
05. Notwithstanding anything contained elsewhere in this agreement, Project reserves the right to terminate the Grant Agreement with immediate effect, in either of the following cases:-  
If the demand for 1st installment is not raised by CBO within one year after signing of the grant agreement  
Or  
If within the agreed delays, Project establishes that there is no likelihood that the sub project will be completed within a reasonable delay.  
In case of termination of this agreement under this Clause, the CBO will not be able to make any claim against Project or any of its Agency and staff in respect to this agreement.
06. This Agreement will terminate upon completion of the Sub Project in accordance with the Activity Schedule mentioned in above unless terminated earlier, or when the Project officially notifies about termination or cancellation of the Sub Project.
07. Either of the parties may terminate this Agreement, by written notice to the other, if:
- The CBO becomes unable to perform the required activities and no substitute arrangements satisfactory to the Project can be made to continue satisfactory implementation of the Sub project.
  - One of the parties is in a material breach of any provision of this Agreement and is unable to remedy such breach within 30 days (or a lesser time, if a lesser time is proposed by the project) of being notified of the breach by the other.
  - The CBO commits an act of bankruptcy (or become insolvent);
  - The World Bank declares the CBO ineligible under the Anti-Corruption Guidelines;
  - One of the parties commits an act of serious misconduct which, in the reasonable opinion of the other, may bring either the SMART into dispute; or
  - The CBO could cancel the contract if the finance demand is delayed for over one year.
08. In case of cancellation of the Agreement as a consequence of non-fulfillment, the CBO shall transfer an amount of Grant not utilized towards meeting the objectives of Sub Project into the accounts indicated by the Project within five working days from the Project's notification.
09. The CBO shall transfer into the accounts indicated by the Grant Provider any Grant amount with respect to which fraud and corruption has occurred, or with which an ineligible expenditure has been paid, within five days of receiving such notice from the Grant Provider.



10. If this Agreement is terminated for any reason, the CBO will immediately cease to use Confidential Information and intellectual property of Project.
11. In case of termination of this Agreement before completion of the Sub-project, due to default by buyer, the SMART shall pay the CBO only such amount (on pro-rata basis) that is the value of the Sub Project actually performed and of any materials and services ordered by the CBO in anticipation of full performance of the Sub Project. All remaining or uncommitted Amounts, other than those above mentioned, will be immediately returned by the CBO to the account indicated by the SMART.
12. In case the CBO does not pay within the terms above mentioned the claimed amounts according to the written notification sent to him/her by the SMART, the respective Amounts would be recovered pursuant to prevailing law.
13. Any failure by SMART to enforce any of the provisions of this Agreement shall not constitute a waiver of any rights to future enforcement.

#### G) FORCE MAJEURE

01. Neither the CBO nor the SMART will be responsible to the other for delay or failure in performance of any of the obligations imposed by this Agreement when such failure is occasioned by unintentional fire, flood, explosion, lightening, windstorm, earthquake, subsidence of soil, court order or government interference, civil commotion, riot, war, strikes, labor disturbances, natural genetic variations of any living matter or by clause of like or unlike nature beyond the reasonable control and without the fault or negligence of either of the CBO or the SMART.
02. All notices under this Agreement shall be in writing and personally delivered, or sent by prepaid post or by facsimile or e-mail to the address of the party to whom the notice is to be given as specified in the Agreement.
03. Variations, waivers, and modifications of this Agreement shall only be valid if in writing and signed by, or on behalf of all parties involved in this Agreement.
04. The provisions of this Agreement relating to responsibility reporting, confidentiality, intellectual property, publication, termination, and governing law shall not expire when this Agreement ends.

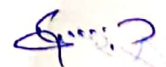
#### H) RECOVERY MECHANISM

If, anyone activity of the CBO's sub-project proposal remains incomplete, then that complete component of sub-project proposal will be treated as incomplete. The grant given for the activity will be recovered as per land revenue mechanism. Similarly, the project grant given, if misused or not used as per the project norms, then the same also will be recovered from CBO/CBO Directors/ CBO authorities/trustees as per land revenue mechanism.

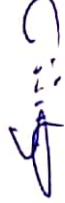
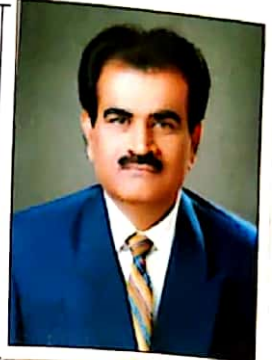




IN THE WITNESS WHEREOF parties hereto have set and subscribe their respective hands and seal on the day in the year first hereinabove written.

  
SRIYAMI FARMERS PRODUCER CO. LTD.





SIGNED, SEALED AND DELIVERED For and on behalf of

<p><b>Project Implementation Unit (PIU), Project Director, ATMA, District Implementation Unit SMART, Sangli (Name of the PIU) Through its Head/Nodal Officer/Authorized signatory <i>Mr. Prakash Keshav Suryavanshi</i></b></p> <p><b><i>PARTY OF THE FIRST PART</i></b></p>	<p>Sd/-</p> 	
<p><b>M/s Sriyami Farmers Producer Company Ltd. Tasgaon Tal. Tasgaon, Dist : Sangli PAN : ABECS8437K Through its Chairman/Secretary Sou. Swedhashri Sandeepkumar Patil , At &amp; Post- Shirdhon, Tal. Kawatemahankal Dist- Sangli 416419</b></p> <p><b><i>PARTY OF THE SECOND PART</i></b></p>	<p>Sd/-</p> 	
<p><b>Bank of Baroda Bank'</b></p> <p><b>Through its branch manager, Shri.Sunil Mahadeo Saragar, Bank of Baroda, Branch- PB No.188, Sushila Nivas, Maruti Road, Sangli 416416</b></p> <p><b><i>PARTY OF THE THIRD PART</i></b></p>	<p>Sd/-</p> 	

**Witness 1:**

(For Party of First Part)

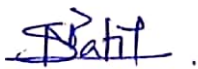
Name: shri. Bhagvanrao Dadasheb Mane

R/o : Nodal Officer, Deputy Director, District Implementation Unit, SMART Project Sangli (M.S.)

**Witness 2:**


(For Party of Second Part)

Name: Shri. Sandeepkumar Narayanrao Patil , At &amp; Post- Shirdhon, Tal- Kawatemahankal Dist : Sangli, 416419

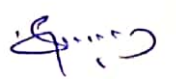
**Witness 3 :**

(For Party of Third Part)

Name: Shri. Shrikant Dattatrya Gore, Bank of Baroda, Branch- PB No.188, Sushila Nivas, Maruti Road, Sangli 416416



  
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**ANNEXURE A**  
**List of CBO's Sister Concerns/ Directors/ Officials**

S N	Name and Address	Fathers/ Husbands Name	PANo.
1	Sou. Swedhashri Sandeepkumar Patil, At & Post Shirdhon Tal. Kawatemahankal Dist, Sangli 416419	Shri. Sandeepkumar Narayanrao Patil	CCCPP0446H
2	Sou. Archana Anil Mane, At & Post Savarde, Tal- Tasgaon Dist. Sangli 416408	Shri. Anil Shivaji Mane	CBBPM9559G
3	Sou. Mangal Prakash Shinde At & Post Malangaon Tal. Kawatemahankal Dist, Sangli 416419	Shri Prakash Nanaso Shinde	HRKPS4371C
4	Sou. Pooja Vijay Shinde , At & Post- Malangaon Tal. Kawatemahankal Dist, Sangli 416419	Shri, Vijay Diliprao Shinde	NHBPS9212M
5	Sou. Snehalata Suresh Kulkarni, At & Post- Malangaon Tal. Kawatemahankal Dist, Sangli 416419	Shri Suresh Vitthal Kulkarni	JOLPK5275M

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**ANNEXURE B**

The Activity Schedule budget and time frame for completion of tasks in sub-project proposal

Sr. No	Name of the task/ component	Sub-Activity of the component	Timeline	Budget in Rs.
1	Constructions	Integrated Pack House 16 MT	15.3.2024	50.00
2	Constructions	Precooling Unit 12MT	15.3.2024	50.00
3	Constructions	Cold Room (Staging Room) 30 MT	15.3.2024	15.00
4	Constructions	Raisin shed (75 MT)	15.3.2024	13.15
5	Constructions	Factory Shed for Raisin processing unit	15.3.2024	69.21
6	Machinery	Raisin Processing Machinery such as De-steaming machine, Cleaning machinery, sieve seizer, Conveyer belt, Bucket elevator, Feeding Conveyer, Washer, Sortex machinery, Dryer (4TPD) etc	15.8.2024	69.31
7	Machinery	DG set (with all accessories) 200 KVA	15.8.2024	11.60
8	Machinery	Transformer 300 KVA	15.4.2023	4.20
9	Machinery	Solar System 110 KWP	15.3.2024	60.00
10	Utilities	Crates 20 Kg- 2000 no	15.4.2023	5.50
11	Machinery	Material handling equipment's	15.9.2024	17.00
12	Machinery	Special packaging equipment's	15.9.2024	14.00
13	Utilities	Plasic pallets 1 MT	15.9.2024	1.25
14	Machinery	Centrifugal Pump 3 Stage 100 LPH (2 no)	15.5.2023	1.10
15	Utilities	Weighing Machine set with PC software (2 Nos)		2.00
16	Machinery	Reverse Osmosis 2 KLH	15.9.2024	3.50
17	Machinery	Tractor 27 HP 4 WD	15.9.2024	6.00
18	Machinery	Tractor Operated air assisted sprayer 230 lit cap	15.9.2024	2.50
Total				395.32

*Said*  
SRIYAMI FARMERS PRODUCER CO. LTD.



*S. S. J*

BANK OF BARODA Date : 27-03-2023  
 MARUTI ROAD SANGLI Time : 11:45:03  
 ADDRESS: P B NO 188 SUSHILA NIWAS MARUTI ROAD SANGLI, SANGLI, MH, 41641  
 HELPLINE NO. : 1800223344/18001024455/18002584455  
 BRANCH PHONE NO. : 0233-2332012  
 MICR CODE: 416012156 IFSC CODE: BARBOVJSANG Page No: 1

A/C Name : M/S. SRIYAMI FARMERS PRODUCER COMPANY LIMITED  
 Address : 217 1 2 2 A CHINCHANI ROAD  
 TASGAON TAL. TASGAON  
 City : SANGLI Pin Code : 416312  
 Tel No. :  
 Nomination Flag : N Nominee Name :  
 Scheme Description : BARODA ADVANTAGE CURRENT  
 Joint Holders : SRIYAMI FARMERS PRODUCER COMPANY LIMITED

A/C Number : 76160200001810 Account Open Date : 24-03-2023

Statement of account for the period of 24-03-2023 to 27-03-2023

DATE	PARTICULARS	CHEQ. NO.	WITHDRAWALS	DEPOSITS	BALANCE
24-03-23	DIGITA-MUMBAI/				0
24-03-23	DIGITA-MUMBAI/			1,00,000.00	1,00,000.00
27-03-23	IMPS/P2A/308319508081/null		000000399/INFICJ08468	5,000.00	1,05,000.00
27-03-23	BY CASH			1,80,000.00	2,85,000.00
27-03-23	BY CASH			1,60,000.00	4,45,000.00
27-03-23	BY CASH			75,000.00	5,20,000.00
27-03-23	BY CASH			1,25,000.00	6,45,000.00
27-03-23	BY CASH			1,90,000.00	8,35,000.00
27-03-23	BY CASH			1,25,000.00	9,60,000.00
27-03-23	BY CASH			1,40,000.00	11,00,000.00
Page Total:			0	11,00,000.00	11,00,000.00Cr
Grand Total:			0	11,00,000.00	11,00,000.00Cr

As On 27-03-2023

Clr Bal: 11,00,000.00 Unclr Bal: 0.00 Lien: 0.00\*

We are committed to treat customers fairly as per BCSBI code of Bank's commitment to customers and Micro and Small Enterprises.  
 For details please visit our website www.bankofbaroda.com or www.bcsbi.org.in

Note: Cheques received in inward clearing will be considered for debiting/returning on the basis opening balance in account.

**SRIYAMI FARMERS PRODUCER CO. LTD.**

https://cbdlb101.bankofbaroda.co.in:12000/finbranch/arjspm/INFEN/ran\_rpt.js... 27-03-2023

Unless the constituent notifies the bank of any discrepancy in this statement within 15 days from the date of statement, it will be construed that the transaction(s) in the statement are correct.

BANK OF BARODA  
 MARUTI ROAD SANGLI  
 ADDRESS: P B NO 188 SUSHILA NIWAS MARUTI ROAD SANGLI, SANGLI, MH, 41641  
 HELPLINE NO. : 1800223344/18001024455/18002584455  
 BRANCH PHONE NO. : 0233-2332012  
 MICR CODE: 416012156 IFSC CODE: BARBOVJSANG  
 Date : 27-03-2023  
 Time : 11:45:03  
 Page No: 2

Please contact your branch for registration of your MOBILE NUMBER and E-MAIL ID to get transaction alerts, other alerts and balance of your account through SMS.

## ABBREVIATIONS USED

Retd - Returned Cheque	SI - Standing Instructions
EC - Error Corrected	CBI - Cheque Book Issue
SP - Stop Payment	ECS - Electronic Clearing Service
INT - Interest	INCHGS - Incidental charges
OBC - Outward Bill for collection	MB - Minimum Balance
DAUP - Drawing Against Uncleared Effect	ISLIXN - Inter set transactions

This is a computer generated statement.  
 \*\*\*\*\*END OF STATEMENT\*\*\*\*\*



SRIYAMI FARMERS PRODUCER CO. LTD.



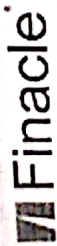
Note: Cheques received in inward clearing will be considered for debiting/returning on the basis opening balance in account. Unless the constituent notifies the bank of any discrepancy in this statement within 15 days from the date of statement, it will be construed that the transaction(s) in the statement are correct.



*[Signature]*  
*[Signature]*  
SRIYAMI FARMERS PRODUCER CO



A/c. Ledger Inquiry



Universal Banking Solution from Infosys

Account Ledger Inquiry

27 March, 2023 | User SG121844 | 7616 | Menu Shortcut:

Go

Help

76160200001810 INR 7616 SRIYAMI FARMERS PRODUCER COMPANY LIMITED

24-03-2023

A/c. ID  
A/c. Status  
A/c. Open Date  
GL Subhead  
Opening Bal.  
Closing Bal.  
Funds in Clg.

ACTIVE  
24-03-2023  
13206  
INR  
INR  
INR

CUSTOMER ACCOUNT  
INR 11,00,000.00 CR.  
INR 11,00,000.00 CR.  
INR 0.00 CR.

A/c. Status Date  
A/c. Close Date  
A/c. Type  
Available Amt.  
Effective Available Amt.  
Float Bal.

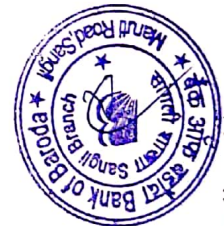
1,00,000.00 CR.  
11,00,000.00 CR.  
0.00 CR.

Page 1 of 1

Tran. Date	Value Date	Instr. No.	Particulars	CCY	Debit Amt.	Credit Amt.	Bal.
27-03-2023	27-03-2023		BY CASH	INR	1,40,000.00	11,00,000.00CR.	
27-03-2023	27-03-2023		BY CASH	INR	1,25,000.00	9,60,000.00CR.	
27-03-2023	27-03-2023		BY CASH	INR	1,90,000.00	8,35,000.00CR.	
27-03-2023	27-03-2023		BY CASH	INR	1,25,000.00	6,45,000.00CR.	
27-03-2023	27-03-2023		BY CASH	INR	75,000.00	5,20,000.00CR.	
27-03-2023	27-03-2023		BY CASH	INR	1,60,000.00	4,45,000.00CR.	
27-03-2023	27-03-2023		BY CASH	INR	1,80,000.00	2,85,000.00CR.	
27-03-2023	27-03-2023		BY CASH	INR	5,000.00	1,05,000.00CR.	

If You Want To View More Details Then [CLICK HERE](#)

OK



*Sriyam*  
SRIYAMI FARMERS PRODUCER CO. LTD.





# SRIYAMI FARMERS PRODUCER CO. LTD.

*What you plant now, you will harvest later...*

जा.क्र 14

दिनांक: 12/09/2022

## नमुना 4

### लाभार्थी संस्थेने स्मार्ट प्रकल्पाकडून प्राप्त अनुदानाच्या लेखांकन करण्याबाबतचे प्रमाणपत्र

स्मार्ट प्रकल्पाने दिनांक ०५/१०/२०२० रोजी समुदाय आधारित संस्थांकरिता निर्गमित केलेल्या मार्गदर्शक सूचनेनुसार, स्मार्ट प्रकल्पात समुदाय आधारित संस्थांना प्रकल्प अनुदान प्राप्त होण्यासाठीच्या पूर्व अटींची माहिती असून, सदर अटींचे पालन करण्याच्या दृष्टीने खालीलप्रमाणे प्रमाणपत्र देत आहोत.

1. प्रकल्पाकडून देण्यात आलेल्या निधीचे लेखांकन टॅली सॉफ्टवेअर (Tally software) मध्ये करणे आवश्यक असल्याने, प्रमाणित करण्यात येते की श्रीयामी फार्मर्स प्रोड्युसर कंपनी लिमिटेड या संस्थेने स्मार्ट प्रकल्पाचे लेखांकन होण्याच्या दृष्टीने Tally software घेण्यात आलेले आहे.
2. प्रकल्पाकडून प्राप्त निधीचे लेखांकन टॅली सॉफ्टवेअर मध्ये होण्याच्या दृष्टीने, श्रीयामी फार्मर्स प्रोड्युसर कंपनी लिमिटेड या संस्थेकडून श्री अनिकेत बाळासाहेब शिंदे यांची नेमणूक करण्यात आलेली आहे. लेखांकन करण्याच्या दृष्टीने त्यांना आवश्यक ते ज्ञान आहे.

दिनांक: 12/09/2022

ठिकाण: तासगाव

  
  
**SRIYAMI FARMERS PRODUCER CO. LTD.**

नाव: सौ स्वेदश्री संदीपकुमार पाटील

हुद्दा: संचालक, दूरध्वनी: ९६२३९१३१०३

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