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|  <b>बैंक ऑफ महाराष्ट्र</b><br><b>Bank of Maharashtra</b><br>भारत सरकार का उद्यम<br><b>एक परिवार एक बैंक</b> | <b>BANK OF MAHARASHTRA</b><br><b>Branch Sangamner</b><br>Belapurkar Mansion, Paris Colony Maldad Road Sangamner-422605<br>Telephone-02425 226056<br>Email-bom420@mahabank.co.in<br>प्रधान कार्यालय<br>लोकमंगल, 1501, शिवाजीनगर, पुणे-5<br>Head Office: LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5 |  |
|  | <b>Date: 18.01.2023</b>  |   |

AU17/AGRI/FPO/ADARSH/2022-23

**Adarsha Gramin Agro Producer Company Ltd**  
**At Po: Pimpri/Ashwi Khd sangamner**

|                   |   |                              |
|-------------------|---|------------------------------|
| Sanction No.      | : | AU17/AGRI/FPO/ADARSH/2022-23 |
| BSR/Activity Code | : | 10307/1520 & 10715/2924      |

Dear Sir,

Reg: Sanction of Agricultural Term Loan to **M/s Adarsha Gramin Agro Producer Company Ltd** under Hon. Balasaheb Thakaray Agribusiness and Rural Transformation Project (SMART) scheme

This has reference to your application for loan for financial assistance to your FPO under SMART project. Your loan application has been approved for sanctioning of following credit facilities to **ADARSHA GRAMIN AGRO PRODUCER COMPANY LTD** On the terms and conditions as mentioned hereunder:

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| Facility   | Term Loan  |
| Name Of account  | <b>ADARSHA GRAMIN AGRO PRODUCER COMPANY LTD</b>  |
| Amount of Loan   | Rs. 21.18 Lakh (Rs. Twenty one Lakh Eighteen Thousand only)  |
| Purpose  | Agri Commodity Trading & Processing Unit (Cleaning, Grading, storage & trading unit)   |
| Primary Security   | 1. Registered Mortgage of Land in Gat No 371/8 (Total Area- 0.80 Ha.) At AshwiKhurd Tal-Sangamner, Dist-Ahmednagar owned by Mr Dilip Nanasahab Lawre with proposed Warehouse & Processing unit to be constructed thereon.<br>2. Hypothecation of Plant & Machinery involved in processing unit<br>3. Hypothecation of Tractor & Other implements |
| Collateral   | CGTMSE Cover (Under AIF)   |
| Guarantors   | All signatory directors of Name of account <b>ADARSHA GRAMIN AGRO PRODUCER COMPANY LTD</b> Company Limited in their personal capacity  |
| Margin   | <b>10.00% (Rs. 7.06 Lakh) in banks favor</b>   |
| Repayment  | Total loan term 84 month including 12-month moratorium period (Moratorium period interest will be capitalized at the end of moratorium period & regenerate repayment schedule and loan to be repaid in 72 monthly installments. 1st installment will start After 12 months from 1st disbursement..)  |
| Interest Rate  | MCLR for 6 month + 1.00 % (presently) @9.00% p.a. (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.  |
| Processing , Documentation fees & Inspection/supervision charges | To be recovered as per Service charges Cir. dated 31.3.2022 by H.O.  |

