



REF: MLD/ADV/21026766571/2016

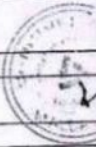

M/s. Anjan Sales Corp.  
Prop. Mr. Anjan Kumar Saha S/O Lt Mukundal Saha  
Golapatty, Near Raymonds Showroom, Malda- 732101 (WB)  
Mobile No. +91- 9434052646.

Cash Credit- 21026766571

Dear Sir,

-- SANCTION LETTER --

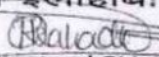
With reference to your application dated 17/10/2015 for enhancement of CC limit, we are pleased to continue the following enhanced credit facilities to you on the terms and conditions given hereunder:-

01	Name & Address of the Borrower	M/s. Anjan Sales Corp. (Prop. Mr. Anjan Kumar Saha) Golapatty, Near Raymonds Showroom, Malda- 732101 (WB)				
02	Name of Scheme	SME- Service - Micro				
03	Date of Creation of Mortgage (if any)	Recital done on 05/02/2016 E/m to be created latest by 06/02/2016				
04	Last ZO Sanction Ref	ZO/SLG/ADV/2015-16/959 dated 22/01/2016				
05	Purpose of sanction	Wholesale & Stockiest of Fertilizers, Seeds, Pesticides & Agro. Chemicals				
06	Nature of Funded Facility	Existing Limit	Enhancement	New CC limit	Rate of Interest	
	Cash Credit	Rs. 100.00 Lac	Rs. 100.00	Rs. 200.00 Lac	BR + 1.50 %	
07	Tenure	Yearly Review -- Next review date on or before 04/02/2017				
08	Terms of Repayment	On demand				
09	Processing fees / Upfront fees to be realized	Processing fees : Rs. 81600.00 Documentation charge/Upfront fee: Rs. 25365.00 Mortgage charge: Rs. 25365.00 Insp. & Supervision charge minimum 4 times in a year will be realized from your a/c as per bank's norms & guidelines** subject to change of time to time.				
10	Security to be obtained	<b>Primary Securities :</b> Hypo of all stocks, equipments & book debts of up to 90 days- Rs. 267.00 Lac (minimum required for 100% DP @ 25% margin)		<b>Collateral Securities :</b> E/m of Property situated at Baluchar, Golapatty, Near Aai Rakshakali Mata Mandir, Malda (WB) in the name of Anjan Kumar Saha, Area 12.57 Dec Valuation Rs. 210.02 Lac (1 <sup>st</sup> Valuer) & Rs. 230.67 Lac (2 <sup>nd</sup> Valuer) DDPS- 20 Nos - Total - Rs. 23.25 Lac 50059332027, 50101620564, 50101618158, 50141212810, 50089032798, 50059217414, 50286677212, 50283117571, 50283134585, 50267045526, 50064272650, 50089035926, 50089035777, 50059844172, 50059244153, 50059249582, 50059321059, 50089035653, 50059329933, 50089044602. NSCs Rs. 5000.00 X 22 = Rs. 110,000.00 NSCs Rs. 10000.00 X 17 = Rs. 170,000.00		
		<b>Personal Guarantee :</b> 1. Mr. Anjan Kumar Saha (Proprietor) S/O Late Mukundal Saha 2. Mr. Agniv Saha (Guarantor) S/O Anjan Kumar Saha 3. Mrs. Kumkum Saha (Guarantor) W/O Anjan Kumar Saha				
11	Pre-Disbursement Terms & Conditions	a) All sorts of documentation formalities will be completed before release of fund. b) Your unit & place of residence will be visited by branch officials before release of fund. c) You will submit an undertaking to the effect that funds will not be diverted for purposes other those for which loan/s have been sanctioned. d) Legal Audit of security documents will be done as per Bank's norms.				
12	Post Disbursement Terms & Conditions	a) Stock Statement to be submitted monthly (if applicable). b) Insurance of stock should be done as per Bank's norms preferably through our Bank's Tie-up arrangement (if applicable). c) Renewal is to be done after every one year on submission of Audited Financial Statement.				
13	Classification of advance	MSME- Service Sector - Micro Risk Grading: AB-2 Under RAM Module				

Note: If you are agreeable to accept the above terms and conditions, please call on us to complete the documentation formalities, as applicable.

Yours faithfully,

Please acknowledge receipt. Thanking you.

For ALLAHABAD BANK  
कुल इलाहाबाद बैंक  
  
मुख्य प्रबन्धक / Chief Manager  
मालदा शाखा / Malda Branch