## <u>15 -ാം കേരള നിയമസഭ</u>

## <u>10 -ാം സമ്മേളനം</u>

## <u>നക്ഷത്ര ചിഹ്നം ഇല്ലാത്ത ചോദ്യം നം. 314</u>

## <u> 29-01-2024 - ൽ മറ്റപടിയ്ക്</u>

# <u>സംഭരിക്കുന്ന നെല്ലിന് നേരിട്ട് പണം നൽകുന്ന സംവിധാനം</u>

ചോദ്യം		ഉത്തരം	
ശ്രീ. ടി. ജെ. വിനോദ്		ശ്രീ ജി ആർ അനിൽ (ഭക്ഷ്യ-പൊഇവിതരണ വകുപ്പ് മന്ത്രി)	
(എ)	സപ്ലൈകോ വഴി നെല്ല് സംഭരിക്കുമ്പോൾ പണത്തിന് പകരം കർഷകർക്ക് പാഡി റസീപ്റ്റ് ഷീറ്റ് നൽകി ബാങ്കകൾ മുഖേന ലോണായി നെല്ലിന്റെ സംഭരണ വില നൽകന്നതിന് സർക്കാരും ബാങ്കകളുമായി ഉണ്ടാക്കിയ കരാറിന്റെ പകർപ്പ് ലഭ്യമാക്കമോ;	(എ)	എസ്.ബി.ഐ, കാനറാ ബാങ്ക്, ഫെഡറൽ ബാങ്ക് എന്നിവയുമായി സപ്ലൈകോ ഏർപ്പെട്ടിട്ടുള്ള കരാർ പത്രത്തിന്റെ പകർപ്പുകൾ അനുബന്ധമായി ചേർക്കുന്നു.
(ബി)	സ്വന്തമായി ഉല്പാദിപ്പിച്ച നെല്ലിന്റെ വില കർഷകന് ലോണായി നൽകവാൻ തീരുമാനിച്ചത് ഏത് ലോണിന്റെ തിരിച്ചടവ് സംബന്ധിച്ച് കരാറിൽ ഉൾപ്പെട്ടത്തിയിട്ടുള്ള വ്യവസ്ഥകൾ എന്തൊക്കെയാണെന്ന് വ്യക്തമാക്കമോ;	(ໜ1)	2014 ൽ അധികാരത്തിലിരുന്ന ഗവൺമെന്റ് ആണ് PRS വായ്യാസംവിധാനം കൊണ്ടുവന്നത്. ആ സമ്പ്രദായം തുടർന്നപോരുകയാണ്. i) കർഷകരിൽ നിന്ന് നെല്ല് സംഭരണത്തിന് സംസ്ഥാന സർക്കാർ ച്ചമതലപ്പെടുത്തിയിട്ടുള്ള നോഡൽ ഏജൻസിയാണ് സപ്പെടുത്തിൽ കർഷകരുടെ കൃഷിയിടത്തിൽ നിന്ന് നെല്ല് സംഭരിച്ച്, കരാറിലേർപ്പെട്ടിട്ടുള്ള മില്ലുകൾ മുഖാന്തിരം അരിയാക്കി പൊഇവിതരണ സംവിധാനത്തിലൂടെ നൽകന്നതിന് ഏകദേശം 6 മാസത്തിൽ കറയാതെ സമയമെടുക്കുന്ന താണ്. Sl അരി (CMR) റേഷൻഷോപ്പ് വഴി വിതരണം നടത്തി 'അന്നവിതരണ്ദ്' പോർട്ടലിൽ ആയതിന്റെ വിവരങ്ങൾ രേഖപ്പെടുത്തുന്നു. അതിനുശേഷം ആയതിന്റെ ക്ലെയിം തയ്യാറാക്കി മൂന്നമാസത്തിലൊരിക്കൽ നൽകമ്പോൾ മാത്രമാണ് നെല്ലിന്റെ താങ്ങുവില കേന്ദ്ര സർക്കാരിൽ നിന്ന് സക്കോരിൽ നിന്ന് ഫണ്ട് ലഭിക്കുന്നതിന് 6 മുതൽ 8 മാസം വരെ കാലതാമസം നേരിടുന്നുണ്ട്. 2022-23 ഒന്നാം സീസണിൽ സപ്ലൈകോ കർഷകരിൽ നിന്നം നെല്ല് നേരിട്ട് സംഭരിങ്കുകയും നേരിട്ട് തുക കർഷകരിൽ നിന്നും നെല്ല് നേരിട്ട് സംഭരിങ്കുകയും നേരിട്ട് തുക കർഷകന് അകൗണ്ടിൽ നൽകുകയും ചെയ്തിരുന്നു.

			കർഷകരിൽ നിന്നും സംഭരിക്കുന്ന നെല്ല് നേരിട്ട്   മില്ലുകളിൽ എത്തിച്ച് അരിയാക്കി പൊത്ര വിതരണം   സംവിധാനത്തിലൂടെ വിതരണം നടത്തുന്നു. ഇപ്രകാരം   വിതരണം നടത്തുന്ന അരിയുടെ വിതരണ വിവരങ്ങൾ   പൂർണ്ണമായും ലഭ്യമാക്കുന്നമറയ്ക്ക് അവ കേന്ദ്ര   സർക്കാരിലേയ്ക്ക് നൽകിയാൽ മാത്രമെ നെല്ല്   സംഭരിച്ചതിനുള്ള കേന്ദ്ര വിഹിതം ലഭിക്കകയുള്ള.   ഇപ്രകാരമുണ്ടാകുന്ന കാലതാമസം ഒഴിവാക്കുന്നതിനും   നെൽകർഷകർക്ക് സമയബന്ധിതമായി സംഭരണ   ത്രർ.എസ് വായ്പാപദ്ധതി   ഏർപ്പെടുത്തിയിരിക്കുന്നത്.   ii) PRS വായ്പ കരാർ അനുസരിച്ചു വായ്പ അനുവദിച്ചു   12 മാസത്തിനുള്ളിൽ പലിശ ഉൾപ്പടെയുള്ള വായ്പ   തുക സപ്ലൈക്ക് തിരിച്ചടയ്ക്കേണ്ടതാണ്.   കാലാവധിക്കുള്ളിൽ വായ്പ തിരിച്ചടയ്യാന്ദ്ര   കഴിഞ്ഞില്ലെങ്കിൽ കടിശ്ലികയായ തീയതി മുതൽ   അഭവാക്കന്നതാണ്. ഇതിനു പുറമെ   മറ്റു ചാർജസ്, ചിലവുകൾ എന്നിവ എന്തെങ്കിലും   ഉണ്ടെങ്കിൽ അവയും അടവാക്കേണ്ടതായി   വരുന്നതാണ്. PRS വായ്പ്മകളെടെ തിരിച്ചടവ്   സപ്ലൈക്കാ ഉറപ്പ (guarantee) നൽകന്നും.   നേപെസത്തിൽ വിശദമായി വ്യവസ്ഥകൾ   പ്രത്പായം തംവായി വ്യവസ്ഥകൾ
(സീ)	സർക്കാർ ലോൺ തിരിച്ചടയ്ക്കന്നതിൽ വീഴ്ചവരുത്തിയാൽ ആയത് കർഷകന്റെ ബാധ്യതയായി കണക്കാക്കമോയി ബാധിക്കുന്നണ്ടോ; സർക്കാർ ലോൺ തിരിച്ചടയ്കാത്ത സാഹചര്യത്തിൽ കർഷകനുമേൽ ബാധ്യത നിശ്ചയിച്ച് ബാങ്കകൾ ജപ്തി നോട്ടീസുകൾ നൽകിയിട്ടുണ്ടെങ്കിൽ എത്രപേർക്ക് ഇപ്രകാരം ജപ്തി നോട്ടീസ് ലഭിച്ചിട്ടുണ്ട്;	(സ))	പി.ആർ.എസ് വായ്പാ പദ്ധതിയിൽ ബന്ധപ്പെട്ട ബാങ്കകളുമായുള്ള കരാറിൽ സപ്ലൈകോയാണ് ഗ്യാരന്റർ (Guarantor). ആയതിനാൽ കർഷകർക്ക് പി.ആർ.എസ് വായ്പ വഴി നൽകന്ന നെല്ലിന്റെ സംഭരണ തുകയുടെ മുതലും പലിശയും അടയ്ക്കുന്നത് സപ്ലൈകോയാണ്. ആയതിൽ കർഷകന് ബാധ്യത വരുന്നില്ല. പിന്നീട് ഈ തുക കേന്ദ്ര, സംസ്ഥാന സർക്കാരുകൾ സപ്ലൈകോയ്ക്ക് തിരികെ നൽകന്നതാണ്. കേന്ദ്ര-സംസ്ഥാന വിഹിതമായി സപ്ലൈകോയ്ക്ക് ലഭ്യമാകന്ന താങ്ങുവിലയിൽ നിന്നാണ് പി.ആർ.എസ് വായ്പാ പദ്ധതി പി.ആർ.എസ് വായ്പാ പദ്ധതിയിൽ ബന്ധപ്പെട്ട ബാങ്കകളുമായുള്ള കരാറിൽ സപ്ലൈകോയാണ് ഗ്യാരന്റർ (Guarantor). ആയതിനാൽ കർഷകർക്ക് പി.ആർ.എസ് വായ്പ വഴി നൽകന്ന നെല്ലിന്റെ സംഭരണ തുകയുടെ മുതലും പലിശയും അടയ്ക്കുന്നത് സപ്ലൈകോയാണ്. ആയതിൽ കർഷകന് ബാധ്യത വരുന്നില്ല. പിന്നീട്

			ഈ തുക കേന്ദ്ര, സംസ്ഥാന സർക്കാരുകൾ സപ്ലൈകോയ്ക്ക് തിരികെ നൽകന്നതാണ്. കേന്ദ്ര-സംസ്ഥാന വിഹിതമായി സപ്ലൈകോയ്ക്ക് ലഭ്യമാകന്ന താങ്ങുവിലയിൽ നിന്നാണ് പി.ആർ.എസ് വായ്പാ പദ്ധതി പി.ആർ.എസ് വായ്പാ പദ്ധതിയിൽ ബന്ധപ്പെട്ട ബാങ്കകളുമായുള്ള കരാറിൽ സപ്ലൈകോയാണ് ഗ്യാരന്റർ (Guarantor). ആയതിനാൽ കർഷകർക്ക് പി.ആർ.എസ് വായ്പ വഴി നൽകന്ന നെല്ലിന്റെ സംഭരണ തുകയുടെ മുതലും പലിശയും അടയ്ക്കുന്നത് സപ്ലൈകോയാണ്. ആയതിൽ കർഷകന് ബാധ്യത വരുന്നില്ല. പിന്നീട് ഈ തുക കേന്ദ്ര, സംസ്ഥാന സർക്കാരുകൾ സപ്ലൈകോയ്ക്ക് തിരികെ നൽകുന്നതാണ്. പ്രകാരം കർഷകരുടെ നെല്ലിന്റെ വില നൽകുന്നത്. കേന്ദ്ര, സംസ്ഥാന വിഹിതം ലഭ്യമാകാൻ
(ഡി)		(ഡി)	കാലതാമസം നേരിട്ടാല്ലകാരം കർഷകരുടെ നെല്ലിന്റെ വില നൽകന്നത്. കേന്ദ്ര, സംസ്ഥാന വിഹിതം ലഭ്യമാകാൻ കാലതാമസം നേരിട്ടാൽ ബാക്കി തിരിച്ചടവ് തുകയും, ആയതിന്റെ പിഴ പലിശസഹിതം തിരിച്ചടച്ച് കർഷകരുടെ "CIBIL Score" നെ ബാധിക്കാത്ത തരത്തിലുള്ള നടപടികൾ സപ്ലൈകോ സ്വീകരിച്ചിട്ടുണ്ട്. ഒരു വർഷത്തിനുള്ളിൽ തിരിച്ചടവ് നടത്തിയില്ലെങ്കിൽ മാത്രമാണ് പി.ആർ.എസ് വായ്പ കടിശ്ശികയാകുന്നത്. 2021-22 സീസൺ വരെയുള്ള വായ്പകൾ തിരിച്ചടച്ചിട്ടുണ്ട്. 2022-23 ലെ വായ്പകൾ തിരിച്ചടവ് നടത്തി വരികയാണ്. വായ്പ തിരിച്ചടയ്കാത്ത കാരണത്താൽ ഇതുവരെ ജഹ്തി നോട്ടീസുകൾ നൽകിയിട്ടില്ല.
	കർഷകർക്ക് അനാവശ്യ ബാധ്യത അടിച്ചേൽപ്പിക്കുന്ന പാഡി റസീറ്റ് ഷീറ്റ് സമ്പ്രദായം നിർത്തലാക്കി സംഭരിക്കുന്ന നെല്ലിന് നേരിട്ട് പണം നൽകുന്ന സംവിധാനം ഏർപ്പെടുത്തമോ; വിശദാംശം നൽകുമോ?		വരുന്നതിനാലാണ് സംഭരിച്ച നെല്ലിന്റെ തെളിവായി നൽകിയിരിക്കുന്ന പി.ആർ.എസ് ഉപയോഗിച്ച് ബാങ്ക് മുഖേന കർഷകർക്ക് തുക നൽകുന്ന പി.ആർ.എസ് വായ്പാപദ്ധതി ഏർപ്പെടുത്തിയിട്ടുള്ളത്. നിലവിലെ സാഹചര്യത്തിൽ നേരിട്ട് പണം നല്ലുന്ന രീതി സ്വീകരിക്കാൻ സാമ്പത്തികസ്ഥിതി അനുവദിക്കുന്നില്ല.

സെക്ഷൻ ഓഫീസർ

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Additional General Manager (Finance)



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#### NOW THIS MEMORANDUM OF UNDERSTANDING WITNESSTHIAS UNDER:

#### 1. Validityaand Ruppose

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- 1.3 For the proper poset of stinians character Regiment Registered growent/a Registered paddy grower shall mean and uditid permanyently residing in Kenalarstate and engaged in the cultivation of paddy corporandowho has stegistened how is the Geralar Givil Supplies Gerparation. Ltd for the procurement patidpaddy: the derenthaiz decontralized roload mensor procurement scheme of Government following in the cultivation.

## 2. Applicant

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- 2.1 The loan applicant data and the above for solution applicant on ballowing gligibility traits:
- 2.2 The applicant should be give give growter inside fined inspara 1.3
- 2.3 The applicantishould be an owner cultivates or lessee.
- 2.4 Age offithen individual barrowst is held be between 018 and 10 syears bly before is above 70 years, the event official astrobecomers party touche loan

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Additional General Manager (Finance)



कते केनरा बंक For CA ਤਾਂ**ਹ**ਵੀ बल्य, किल्बनलपुरम -695000 GINGLE OFFICE THRIVANINTNAPURAMIHAPURAM

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#### 3. Application Process

- 3.1 The applicant all all populy no one of the participant ingy banks to by bundle to the Scheme for Loan Against all addy clipes beat Rigistice Registered vpaddys growers thirrespective of the number of RBS or graphication simulation and the second seco
- 3.2 The applicantshall submit the application to the matified branch of the bank along with the documents preseries of be devide bank
- **3.3** The information vote of application concluded application concluded in the **SUPPLYLO registration**.
- 3.4 The black half all mote procept phie application pote an imposed and phierapped to the process of the proce

#### 4. Sanction Process

- 4.1 On receipts of the underunner BathebBärkoskallhprocess the sloathing denties of the guidelines issued by the Backaan chean client the loan algebra and issued by the Backaan chean client the loan algebra and is terms of Banki sguidelines, shathallo information applicantiag to rdingly
- 4.2 To brigg about are all clediplication of the following additional clear or a land above dig due digences appended by a didelines of the bank, in the lending presence to the following access to the bank, in the lending presence to the following access are the following access and the following access are the following access are the following access are the following access and the following access are the following access are the following access and the following access are the following access and the following access are the following access and the following access are the followin

#### 4.3 Category |

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- 4.3.2 In Incauchase dasbathes hauskachiald sandtion AthenDRNe Agriculturen the applicanes on the applicant's eligibility.

#### 4.4 CategoryIII

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- 4.4.1 A regregistegeologrowing as hope on apple of application, the bask hand/on with one on apple of the film and a bask hand/on with one on the four the bask hand/on with one one one of the film and a bisst itutions,
- 4.4.2.If the the coldestic of the segmentations limited is with itels, banklipselfeit shall proceed as applicable to category. 1.
- 4.4.3If the these significant in a station of the second station o

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महा प्रमानस्त / GEN.MANAGER अंचल चार्यालय, तिरुधमन्त्रमुरम6:196001 CIRCLE OFFICE, THIRUVANANTHAPURALS

#### 4.5 Category III

- 43511A regisegistered growe as whole as obapetate in other Bank hiftman ciabination application application and the statements of the statement of the statemen
- 4.5.2 Ou DBan Banki ishall notion is a rotion of the load in the second beys of the rotion of the second beys of the rotion of t
- 4.5.3 In tasease of cother lander conveys the inunconditional North jestion the Bank shall sanction the DPN agriculture loop based on the applicants eligibility.

#### 4.6 Category W

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- 4.6.1A A .c.fisteredgrowertwhe, as are date plication desort/texerony lisen fredit Card linu, with any 4 isoncio binstitution
- 4.6.2.In insuchaecase the bank may extend need based finance.
- 4.7 Kisan Gredit Gandriors this parases shall the dayed understated in great the second of the second descent and the second descent and
- 4.8 If a financial institution informs all enbanking writing on backate subsequent to the date of application by the localicity, but before sinburse ment of the application by the localicity, but before sinburse ment of the application by the localicity, but before sinburse ment of the product spither the applicant is having an existing kiser fredit for the date of (STSAO) which older the address and since and the shall cancele the constitute and by the bank shall cancele the constitute and by subsequent to and the aggrieved bank constitutions and gits of the shall be address the loan.
- 4.9 The b., hayay, sanction the loan at its labsolute discretiony provided the applicant is eligible for the dama as pose the guidelines of the BankpThe applicant is not contitled to claim the loan under this MO, Us as name the right is the second state of the secon

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#### 5. Loan amount

- 5.1 The DPN Agriculture boahabell bacanceloopdrappexisting guideling and the bank.
- 5.2 Maximum Penerinsibilitation institution in the second and the an outre approximation of the permission of the PRS.

#### 6. Documentation

- 6.1 Uponsamilio the the lapplicant estalle executes the the conservation of the Bank for availing the lapplicant.
- 6.2 Stampohanges applicable to the documented seauted shall be the borrower

#### 7. Security

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- 7.1 Primarysceoupition the source of the sou
- 7.2 On extiaution of all icol grandour Benkshille Bank shall get its upon account number and the charge registed in the optimation in the presention of the presentiation of the
- 7.3 The baars shall be sectored by socharan Guaran test up the SUBPLY Copies the anamount is with einstended and outberscharges there in plop which purpose, the SUPPLY COD is entering of a this emanation do agree in a sector the with the Bank
- 7.4 The register end of the low it will also be pley sold if you be a state of the low of the low of the low it is a sold of the low it is a sold of the low of the l
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#### 8. Disbussian ant

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- 8.2 The baan khall all statistic the proceeded DON the right of the appendix of the period of the pe
- 8.3 The bankhahall b disburse othen loan the new first where a construction of the bank of
- 8.4 The loan amounts bis bursted is half beet had actual amount eauthorized night or Rayment Order or the limits aan action och which even is dower
- 8.5 In case for the set of the se
- 8.6 In cases blacebegoldy (III (Clause) A.H) Alternation of the masthen Banksether proceeds of DPN loan shall be first adjusted toward Ktheski loan outstanding with CANARA BANK and theremaining mounty have believed it earters as mers a Baccount mean tain the with our Bank.
- 8.7 In case of category I (Close se 4.5): After obtaining NGG from other Banks the proceeds of the DPN loan to be cated to the former's constrainty ined (Appended); the our Bank.
- 8.8 In cases bracebergery (NidClause) 4.6), the proceeds of the DRNI bean singly betweed to the Farmer's SBB accountivith courter Rank.

#### 9. Rateofilntenest

9.1 The Rate of Interest applicable for the Idans schall be as parthe banks existing guidelines

The mate of interest applieable is 8,75%

er The Kerala State Civil Supplies dditional General Manager (Finance)



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भत्ता एकप्रते / GENLIAANAGER संचल वार्यासय, तिम्बनलापुष्ठत-695986) CIABLE OFFICE, सामाराप्रकार्यसम्बद्धाः

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#### 10. Other Charges

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#### 11. Repayment

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- 11.1 The Thendend Strattpay and pay able with and error and other than a class with the half meaths from the date of Sanction
- 11.3SUISPREXCOashalldcreditationappouble payable appretite Raymapt and realpage with the up-todate interest double thargebauges tout be comment of the procurement any necept of the procurement any necept of the state and Central Governments.
- 11.4The The International and a limit had an, a countrief any after the conversion of the bank, shall be passed on other beneficiary.
- 11.5In respected of the oracle wherearchergening the obank's taxoug has been registered in the portal, SUPPLYCCOshall release a the arpound payable to a value to the bear of the registered bank and an arpound to the payable to a value the bank gives been by the payable to the same
- 11.6 The SUPPLYCO hereby garanetees and undertakes to repaye the nention loss the mount to the Bank with interestand other gasses, where the fore the due date, of the loss of irrespective of any designed enclose / please / pleas

#### 12. Guarantee

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- 14.2 The The The Pattal administration of the provide the personal and the personal and the provide the personal and the provide a sector of the concerned by SLBC under this dataset.
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# 15. Disputes

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15.2 If disputes are some developed through mutual discussion the competence of the shall have in the State of Kerala shall have institution to identifie at he is a deviation of the state of the state

## 16. Otheretes msdauod doorditions

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- 16.6 Th Thag new of the Latine again at Sugar Inst COUP Prof. CO shall remain in rul full course effect effect not with standing any unarray server which is have been added to be a chead the other other stands of the subscription of the subscript
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सुन्ते देन्गरा बेंटन For CANNAROVAN भाषा प्रबुख्या (स्थाप्रमान बंचल तर्र्यालय, तिरवनन्तपुरा -695001 CIRCLE DETING ATURANY (समाध्य)

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- 16133 The SUPPLY CO and the Bankagk as the Antickge ended by sither party sither party site of the straid of the restricted to anti-sinal brance and an anti-site to antick and a straight of the site of the of the site
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For The Kekala State Qivil Stupplies Corporate + 1/11.

Additional General Manager (Finance)

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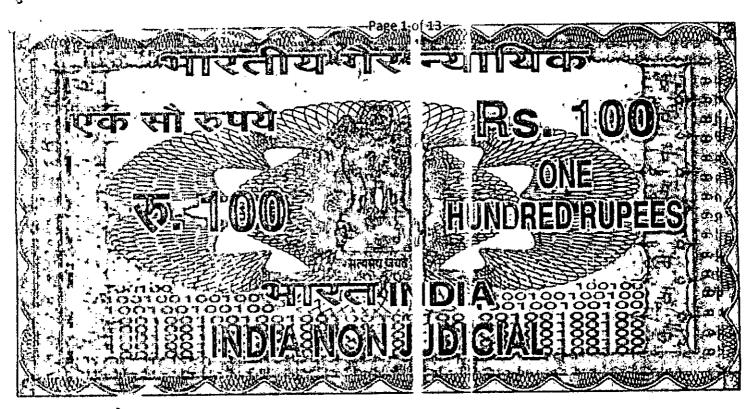
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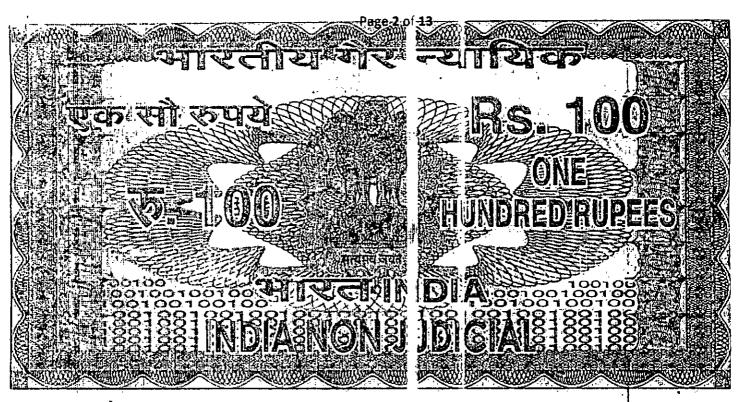
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MEMORANDUM OF UNDERSTANDING BETWEEN THE KERAAAS FATEICIVILY UBRUPES EGREATRANKOM ITEMI BEST ATE BANKEARN DIA INDIA FOR FUNANCINGUNDER "SCHEME FOR LOANNAGAMIST PADDY RECEIPTISH SKEED THEIREGISTEREDE RADDYADDY **GROWERS**<sup>#</sup> THIS MEMORANOUM/OFFUNDERSTANDING (MOU) executed at Ernakulamoon this 015 day of June 2023 between The Kanadas Strate i Givsus pipelies roompionation (KSC (KSC) Salsovicas WSUBPL'SUPPLYCO", a Kerala Government Company dogona aratedev ndem the ladia page and estative 1956, with its registered biblica: BIBPAB: 1203(2030)eM BhasiaBhasari Maseli Gaoabi, Kaadhik Naga62Kochi-682 02C, represented iby Aitdit Addit Comata Geleenger (Manager & (Pinances) & h Absorptots) in charge (Prr. : ont Sishideeeourk/residesiding atappattappilly, Houser Cho, warave, EinAllukan Ernakulam District, ppin 66865971heline relieventi unless repugnant to the montextrearmeaning inductive streams and assigns) of the one For THE FEDERAL BANK CTD. Bathe Kerala State Civil Supplies Siperajinon Led. AntikionaljGenenäljManager (Finance) For anichonometralfsof SUPPRICY CO For and on defialf of The Federal Ba NO 12535 DATE da 5.23 SOL Prov. The Feder I Barle Ltd. STAMA 0 8 HAY 2023 plainin Dr. KUNN BBEBEEVI FRNAKULA MIGH COURTVINEOUNDS



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Additional General Manager Finance CO For and on behalt of SUPPO CO

FOR THE FEDERAL BANK

For and on behalf of The England Bank Limited ViceProvidenti (Agri Business)

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M.A. KUNNUU BEEVI HIGH COURT VENDOOR

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Based on the above, SUFFRICO approached the Back to the draws charke for giving ising is hortterm loans under Agridulture Far or Edie dot the that pad dynams wegis registered with SUFFRICO, against the Paddy Receips States iso day by SUFFRICO on procueere entrop and dynamber Bank has agreed to the same contribe terminand contributions remeand for a same on the same contributions and co

#### NOW THIS MEMORANDUM OF UNDERSTANDING WITNESSTIH AS UNDER:

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- 1.2 This software will be baliated for eagle of concernence at i.e., till 30<sup>st</sup> May 2002 & Renewal of these based and the islam of the software will be based and the islam of the software o
- 1.3 The pupposed disthistication into provide meddlassed short the responsibility rest credit to the register of day growtens of the state of the st

## 2. Applicant

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- 2.1 The applicant should be give give growerned defined in para 1.4.
- 2.2 The applicanshold be a movement watereer lessee.
- 2.3 Age off the mini dividual box rower 1 shall be been a week 708 years: if the /she is above 70 years the ever lonking has to be comey a ward you the loan.

#### B. Application Bracess

- 3.1 The applicant ashalf lapplant on any the paotic their asticle ating Bankshalone under the Scheme do Loopning expective left the beyond person Person and strationaria his name.
- 3.2 The applicant shall submitte he application to the Bank along with the documents prescribed.
- 3.3 The information provided in the supplication should match with the the provided in the SUPPLYCO registration.

· · · · The Kernel State City Supplies Copparational Ltd.

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For and on behalf of the sederal Bank Limited

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## 4. Sanction Brocess

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- 4.2 To binggbabout overall acceptionalisciplipertiolish the particular back agrees to observe htheolowing ingliaid ditionalistic riterian a version de aboven the generative pailing and the second applicants:

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- 4.3.2In decauchase the Bankshalbeanction the loandbasp ion the implicant's eligibility.

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- 4.4.3 If the assisting skis an at editional invitor in a the isancial institutions are addent that of the CCG in institution is an edition of the isanction the isancial institution is an editor of the isancial institution is a statement of

## 4.5 Category III

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For and on the half of SURPLYCO Additional General Manager (Fmance)

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- 4.7 If a financial institution informs the Bankin withig on a later subsequent of the date of application by the baneficiary, but before distructions of the proceeds, that the applicant is having a resisting (is an Cardin Card Librin for Bhorne Term Seasonal Aggin of the Bank to a straige and informative Bank the Bank to bank the Bank to bank the bank to be a straige and informative applicant SEP PCO and an aggregate back bank to a such as et the Bank to fine bank the bank to be a straight to be a
- 4.8 The Bankmaays saction in the class a tait its back of the BankkThine application is oto the interpretent in the second secon

## S. Loanamount

- 5.1 The iloanshall becarationed sape peherexionisging ideline in the Ban Bank.
- 5.2 Maximum Perimissible limitsible limit shall not excessed the amount due to the applicant as per the PHSS.
- 5.3 The rate off interest applicable tossebildeas shall ble be a Rate 50% by a sign at the state off interest applicable interest actions and the state of the st

## 6. Documentation

- 6.1 Upon senution, the applicants shall execute the ex
- 6.2 Stamp charges as applicable to the documentexecuted shall be bone by the he borrower.

## 7. Security

- 7.1 Primary security for the loanss sanotioned under the sathame will ben the charge created in favour of the Bahanan tetpe op occurrent enongone creatives by the borrower (farmer) from SUPRYCOO.
- 7.2 On execution of the loan documents, the Bank shall get its loan account number and the charge registered in the online registration pootal www.supplycopeouv.in.

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- 7.4 The register degrower will be so be approximately the baras the backness to repay the loan, for which up use the Baillowill be approximately an approximate the register degrower.
- 7.5 In case the papiplicant indulges in a piscape contain of forge syded a contrasort to any fracticulate ways accesses in any fracticulation of the state of the

#### 8. Disbursement

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- 8.2 The Bankshaldidisburde the proceeds of the loan off angle after getting the priginal copy of the equiver of
- 8.3 The Baak halds bis but sel theologin to about the parrow carpartigulars and registered loan account in which the Bank may with hold the discussement y flame place parents is noted.
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#### 10. Other Kharges

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FOR THE FEDERAL BANK LTD.

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#### 11. Repayment

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- 11.5 In respectoofner PRS Swhere cata har geting than Banks of a value bas basis relationed in the pontal SUPPLYCO stabili delease the lan or or an open to be too the door by the or of creditinggargeietedesaBaakaacao unteribeda mathe paymientuolese numbers gines Baak gives its consent to othe heasame.
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- 13.3 The SUPPLYCO shall also make vavailable the adstails into hinformation respect of the issuance of PRS to the applicator by segmentation of the summer of the same matter and the second se

#### 14. RedressabocGeievaeseaiseised by orther finansial institutions

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- 14.3 The bonnamenistran abailed acide case take case right othe area guiled by Bieles Cibe SUPPLYCO shall act as partitibel decision in the bonnamenit tee.

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For and on behald for The Federal Bauk Limited

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- 16.2The BenBahkilshallessencisen itsi gieneral liee contyle control of the borrowers the Bankstouse churic the loan.
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- 16.11 Tithe Bankanas discussion the information and idea and adaptice batting atolices dittracilities with full details optic bow one of the information companies under credit information company and the information (Company) the Bootor Bot Batting Agency or any hauthout the property instances of BBV (Govergneenings) delines.
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r The Kerala State Civil Supplies Corporation Ltd.

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For and on behalf of The Federal Bank Limited

- 16.13 The SUPPRKOC analythen Basin lag age of a cholor of a degree of the second secon
- 16.14 Anny communications between parties shall be sent to the address stated above. Any motice/lietter sent by either party shall be deemed to have been ersed above, other party, om delivery of the same dot have the party.
- 16.15 Signatories represent thatthey are halvavingeoessary peperiodision and satisfies under their statutes/byelawstoenterimtothis/WOLLoobeblabfotheparaides.

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(i)-The outstanding PRR Bohoanballouble beported valor keye keye invalis/alse (nyvenial-Fy) day) to the Consortium Blackky).

(II) SUMMIYCCOstrouted ensure that the eaggregate limit under the proposed PRS Loaaniss restricted to Rs. 7000000Cr innaddition to interest and other charges if faany where in exposure to SB1, Orana Bakranan fe Fecheral Bake are. R80280000 (Bs., 780.080000 and Rs. 1400000 Cr exemption by .

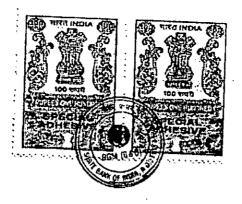
(iii) SUBPLYCOCOOShokens the the the standing IRS ARG unnexchuding linkers tead and other charges, at any paint of intershoked done to exceed the the the Consortium Banks.

Invittessouthereouf, the parties hereto have caused this Weenopsadd motfunderstanding to be executed by their duly at the orac does particulate porthadate frist written.

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#### MEMORANDUWOOPUUNDEBSTANDING

#### BETWEEN

#### THE KERALASTATECOVILIS UPPEIES CORPORATION LIVINTEDIAN OTHER STATE BANKIOD IN DIAA

## FOR FINANCING UNDER

#### "SCHEME FOR ILOAN AGAINST PADDY RECEIPT SHEET TO THE REGISTERED PADDY GROWERS"

THIS MEMORANDUM @FUNDERSTANDING((MOU) executed Batalanakulanthiothen is the 29th day of May 2023 between

The Kerala State Givil Supplies Comparation Stat (KS GSGL) naise & now max (SUPPK CON, a Kerala Government Germany cipcomponet at the dentate Compare Compares was the Supplies of Supplies of

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For The Keraja State Give Guppones Corporation Ked.

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कृते भारतीय स्टेट बैंक For State Bank of India रुप मात प्रवधक (बीठ ठा) the set हैं कार्यलय एर Dy. Gon. Manager (860) Administrative Office, Ekm.

Page 1 of 12

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The coast of they pad y other procured by SUPPLYCO is paidy by the Governments of India. SUPPLYCO in turnidistributes this amount trather baddy growers pancered tenthe Government of Keralaggivesnamladditional incentive called the State Buentis Bonus (SLB) to these registered paddyggrowers, on phelpaddyrptonuned, antratestaynounced hydrifto. This we time. The SIB is alsoppaid to SthepISUEBLAGO inhigh dimitures this pathon which dimitures the paddy growers concerned algorithis the Ministry Support drive received from the Government of India.

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To address the faultering to the farmers and over the Governmente of Kerala vide its order No GO. (Rh) No113/2/2023/&FC&d & dated 028.02.2023 debesare conded to another providing loans agains the head had deeighestering - (BRSP to stand down and oto benter into MOU by SUPPLYCO with the consortium sharks to the sum of the state of the state of the sum of t Bank, in the tradic of 12 i.e. 2 the Legie gate hepaggregatenexpession encounting Rs. 700 Crores will be assumedybytatetan Banknota (indiza(Rsr280) Groces)a Blian ata 28antri (Rs) 2800 lai areshit Federal Bank (Rs.1400Groups) as a separe thread terms rando and itions.

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State Supplies Relation dditional Gerala Manager (Finance)

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## 1. Waliditana and Postpose

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- 1.2 This such a main of the source of the subscription of the subscription of the subscription of the source of the subscription of the subscription
- 1.3 The puppese distriance isotodprovide acceledate and short-taken post-hanvest credit to the registere dadd dyo growens with the state public schedule road des spaces by the same by SUPPLYCO, as asstop gegap rangemented by the product of the product of the State / Central Government.
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## 2. Applicant

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For Tites Keelala Shilo Givil Sopposies Comportation Ludd.

Additional General Manager (Pmance)

कृते भारतीय स्टेट बैंक For State Bank indla ग्रांतय एरणाकृतम जन्न ताहा प्रवधक 🕄 Irative Office, Ekm. DW GRADMARBAR

Page 3 of 12

- 2.1 The applicants should be a registered sower as ireferred in para 1.4.
- 2.2 The applicant should be an even even even the second s
- 2.3 Age of the mindivid war born own the half were between 1/8 and 1/8

## 3. Application Process

- 3.1 The applicant ashapping poly to a of the Participating the second state of the sec
- 3.2 The applicant shall submit the para application to the motified banch of gthe Bank along with the documents of test ribed.
- 3.3 The information provided in the SUPPLYCO registration.
- 3.4 The Bankishallonatcapceptappe capalication phantapplication aspectial generation a charge is substituting in the theraportal case on additector, application, and a fax burfind near another financial institution.

## 4. Sanction Process

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- 4.2 To briggtabout arrayeredic meditions in the theoret and the second and the second and the second array are the guidelines back the Bankning back of process.
- 4.3 Kisan Greddi C Granderfonstinispour pastebolasil the damy dund obased as volving dash credit facility sanctioned of Shohnertm Sermo & as gmall & gnicultural no persono no for the revised Kisan Caraditar Carden & berne Roser to Barkesten a Bankalo for India dond shall not include Loans/ Overldfaftscused by ecoldy or Doposity. As posity the density can from a Credit Card accounts of left for the revised of the isonodit the spatian of drawn from a Credit Information company along the taken is the account of the revised of the station of th
- 4.4 If a financial historic to the date of applications to the date of applications by the the financial historic finance fina

For The Kielala Sate Civil Supplies

Additional General MagageFi(Finahce)

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## 5. Loamamount

- 5.1. The loanshible barsaiootid acple shperisting existing guidelines of the Bank.
- 5.2 MaximumPdenssissiblenlinshillshallenceetxbeed the amounted pair of the PRS.
- 5.3 The Appliedable interest is @ 50 @s50 obpshabove the CLR and MBLR of the Bank (Currently 8.50+0.0050 = 9000%, p) Ello flog ting, Current Outfeente Effective Orate. a fwelo % p.a., with monthly esset BepRepaymente of a the inapple in a converte duinterest will fall due as Enderd Of Therman, upon exponent of a the inapple on the inapple on the converte of the loan the date of the loan falling coverdue.

## 6. Documentation

- 6.1 Uponsaactatio the the lapplicant shall end out estably necessary doeu meats as required by the Bank for availing the loan.
- 6.2 Stampolangeges appäipplieablet dothen documentieskeit üteld shally bie borrower.

## 7. Security

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- 7.2 On execution of diction down the Batthen Black shall aget its loan abcount thember and the charge egesister addient the registration papilal on the point and the charge egesister addient the registration papilal on the point alternative provided for the prosonable of the borrower to register the barge effective bort aband up to a diep soft abayr and rether or register the barge as gais bab be contracted by soft abayr and rether or the port of the barge as gais bab be contracted by a diep size in the port of the port of the barge as gais bab be contracted by a diep size in the port of the port of
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कृते भारतीय स्टेट बैंक restrate Bankfordindia নিয় হেলাকনশ उप महा प्रवधक (यी ८ को, म Inistrative Office Eluiti. y.Gen.Manager(B&OK

- 7.4 The reggisted geowar and balans be approximately the baranet in the provided and the provided and the second s
- 7.5 In case the papping in antigely gesister missing to be the stop of the sto

## 8. Disbussement

- 8.1 On completion of the play sical product an entry the SUBRENCE shall issue the faddy Receipt Shee (IRBS) of the heging is a gradener of the Bank.
- 8.2 The Bankishalististuriseptbeeptoceeds of they laten guiling file oggitting photoriginal copy of the Payment and relative is yelde by the SOP Build Quand bit opposite the PRS and for the register governand and an another relation to the loss of the register governand and the shall debrete be and the register of the loss of the register of the register of the loss of the register of the register of the loss of the register of the loss of the register of the register of the register of the loss of the register of the regist
- 8.3 The Bankmaay withhold the disburse mag tifaeyadiscise paecy is noted.
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## 10. Other Gharges

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## 11. Repayment

11.11 The loan ban behallabel repayables with interdet geodpothempharges upon completion of 12 months infrome bardet eisbudisbursement.

For The Kenalar Glovel Simple Supplies

Page 6 of 12

Additional General Manager (Finance)

कृते भारतीय स्टेट बैंक For **State Banko afilin**dia

उप महा प्रवधक (ये देखी), मार्ग्सनेक क्रियांतय प्रकार्यसम Dy, Gam Managar (BLO), Administrative Office, Ekm.

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- 11.3 SUBBEPECCE half all diversity as the rest of the analysis of the second se along with the hip-top date date in terre athan dhat her to have geant act ben loan daaqay nt cited in the pay orded on roceipted a procurate proceeption of the process of t Governments Not with standing san in such preceipt of peoplar on one state the State and Countriate Generative and, Sther SUPOLYGO establisher adjust the available as above along with happing to be a subject to the second second
- 11.4 The be direction of the light because in a convention of the bank, shall be passed on the berbering ficiary.
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- 11.6 WithWithoespeatetoRbeoRRS. Voiet availed by the supplies SUPPLYCE Division of the superior of the superio repay emite bloamang worth to Bank New its interested of a the contargets of the due date on https://www.lie.mailing.on the amethed dates of disburger ment of the PRS Loan), invespective for in a rivial ela verdasel e ase-/ereaserebeasar verpasti al resease un inter procurement moneyobythe state / Central Governments to DUBUPPCYCO.

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For The Kerala Made Could Sopplifies

Additional Certer Manager (Financer)

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उप महा प्रवेधक विकिसी मरासिनिक कार्यालय एरणाकुलम Dy. Geordan Jan 200 ), Administrative Office, Ekm.

- 13.6. SUPPERCYCQilwitbydovida cabb paftithatparticipationatingaBankf Withallolisti of iPRS allotted to it alongwith the berifertilifoation in the basis been hasy beened up inseeked of gainst seach of the PRS in favour of the heperspective is an known of the precordshe soppil with the support of the press represent of ether PBS also an signification of the constant of the precordshe support of the press.
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- 14.2 The The partial ministration is the block at the generation of each of the concerned registere growerd and reference as a contract of the constituted by SLBC under this contact of the constituted by statements and the constituted by statem
- 14.3 The The non-menital electric decides and the leasing from bidering both sides that support the electric sign given by the number of the second s

#### 15. Disputes

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For The Kerajla State Civil Supplies Composition Ltd. Additional General Visitager (Finance)

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उप महा प्रयाक (Cost) प्रशासीक छार्यातय एरजाकुलम Dy.GencManeyer(Dato), Administrative Office, Ekm. 15.2 If disputes rememory of Kenala is half a veristriction to decide a data base of Kenala is half a veristriction to decide a data base of the second seco

#### 16. Othereteensdanddoonditions

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- 16.2 The Ban Banki shall is exergiseral segeneral sciency sective esecurity (securities furnished by the borrower that Bankao kao kecker is the loan, other any other another the borrower.
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- 16.4Th The billig billity: the dereethist same emerge ices belleg best enforce able against SUPPLYCO not with standing at hat accuse customer isod is many instrument executed by the Barkowsen/savor favor favor bank ha Bankhohalle at the time ewings the proceedings are taken against SUPPLYCO under it his agreement or be available and ing an any set of or lost.
- 16.5Th The SUPPLYCOD hereby agreed and denotes an ent storthousable managed, parthe prior, paripassuopsees and denotes and a storthousable managed and the source of the

For The Kenala Stata Sixili Supplies

Additional General Maagge (Rifimance)

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कृते भारतीय स्टेट बैंक Forstate Bank Ala India ৰুধ মেছা আৰমক **থি ৪** i stoff য়নিয় হবদাকুমস Administrative Office, Ekm. Dy God Agrana and 80

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- 16.9Thibbise Maandrandium defstandegstankling limitaal restribute og mest rice Block right of the Bank in any maanment bithegenige tringoany do an edo aurorents/beige keowfedge mestoof liability, etc, from the bolow ower sequired by real by the bonk enteronship of a bonk of the damation and also in exercising any the power sponse the updemethe exercising enter respectived by the respective bonk owers.
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For The Kerala State Civip Supplies ConposationLtdd Additional General Magageri (fainar)ce)

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भारतीय स्टेट वैक State Bank of India RITE AN STATES GROUPS AN उप महा प्रवेमका (जिस्को) Dw CGRIMBARTER

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	Email:pazenadesypplynameilmom		
For SBI:	The Deputy General Magagere (BBUCSSS),		
	State Bankoofrindia,		
	Local Head Office,		
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For The Kernin Stale Givil Supplies Composition Ut. Additional General Manager ((finance))	युक्त भारसीय स्टेस बैंक rice Entre Bank of India उप सुडा प्रदारक (गेंड डा), प्रयस्तिक कर्यातय प्रणाकृतम Dy/Geen MeMague (150), Agrinistrative Office, Ekm.
(Shri. Deepu M.R., Additional General Manager (Finance & Accounts)rircChage, residingaaMMattaippHouthouse,vChowara PO, Aluva-G835721))	[Shri. Anand Moktan, DGM (Business & Operations), Statee Bankf locian diaministrative Officec, Errackularn]]