<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

ġ REFINDIAINON JUDIGI ONE THOUSAND RUPEE in the second al forting FREELE \bigcirc AA 504991 ৫৯০০০০ কলে KERALA 1 MEMORANDUM OF UNDERSTANDING BETWEEN THE KERALA STATE CIVIL SUPPLIES COMPORATION UMITED and CARANARBARANK forfinanciongrudeder "Schemer 4 + Cashangerinse add garand pestreeter the Registered Baddy Srowers" THIS MEMORAND UNDER UNDERSTANDING MICHOLDX exacuted an Excelul amines the az 28 May of May 2023 between The Kerker States Give Should so palipor a componentials of the walks is up you you you of the particular o Kerala Governan Elemical in party and a portard of undar abaptance and a rest 1956, with its B) registered offerical Bap Non 2039, Voyali Rhavati Nahavia Routh valin Roadhg Gardhhi Nago 20 Kochi-682 020, represented by its to the managering bailing the second by MR residing Mananti Booking a Gosevactor of the constance SupplyCoowhidtiekgrespicessional shall untesseptencentation contexton and in a context includes its successors and assigns so the ownear art, . of The Kerala Staffe Givil Supplies कृते केनरा बैक Corporation Ltd. FURCINARABA Ĩ Additional General Mariager (IFinance) GEN MANAGER สาราส ราวาศน กังการการบุรห -6989001 CIRCLE OFFICE THINIVARIANINA ANA BAN GANDHI NAGA KOCHI - 20 5008 Value Ry- 10010/- 18sued to a suresh kumar

<u>CCN</u> ONE THOUSAND RUPEES rs 1000 सत्यमवाजयत \mathbf{C} AA 504995 ဖြစ္မာ၀စ္ဘဝ केरल KERALA And Canaca Bank) Babody Corporate work introdum Banking Banking Sompanies (acquisition and Transfer of undertakings): AC9701,970, having having dits fifteed Eafface at Bangalone idayackamarajendra Road, Bangaloreanniahavingroffices and Branchesethroughout Indiantepresented by Vitan General Manager (Presents: Sris Sufremkumasidingsidingsidingsidingsidingsidingsidingsidingsiding), 4th Floor OttoNo, MMISoBoadpGPO, Trivandrum (695001) (hereinafterenefersede Bathe Bank ewhich expression shall unless repugnant to the context op manging, includes its successors and pssigns bafette. Other Part. \mathbf{O} The SUPPLYCO add Cana Babakeare in a fiber collectively edecred to as "Alartides" and individually as "Party.". Whereassistipper and the presence of the prese ordenac.G(Q14MS).Mo202/2005/EG8 dated11une 4th 20005oforethe presuremental peddy from the paddyggrowers in Karala under the iducentralized if odgraine producement scheme tof Government of India. For The Kerala Statepowil Supplies कृते केनरा बेंक Corporation Litel. or CANARA SUP Additional General Manager (Figurade) GANDHENAGA ET GEN.MANAGER KOOHH 20 वांचल भाषांलय, तिखनन्तपुरम -695001 Value 14 1000/-leened to After. Rand. A.M.A. a. etanical m

The pattbypprometelybyethe SUPPRIZOOS processed into parabolic ideadan opsign place into the pattbypprometelybyethe SUPPRIZOOS processed into parabolic ideadan opsign place is a solution. System as partby a base of the Governmeen bolishing is a solution.

SUPPLXCOD procures paddy for othethed dad dwg dwy growegisteregistiched aviable Manatuhes White in Support Price (MSSF) annoouccue dylate the Germann of the indiation of the indiation of the indiates of the

The Government selfer alvesives addited altional time entered and the State Burest (SBB) to the Second and the second additional time of the second addition of the second additic of the second additic of th

On procusement of paying the second s

The Govenment Rérkaralaevideriter order (Net) GO. (B9) 2023 / aff8cCSB) date2326.03.2023 has accorded sanowing providing logities and an accorded sanowing bank against the Paddy Recampisaberest (F(RBS) siscered by SUPPLYCO and to contention separate (Mound and heaving bank as per the same and open division bank and a content of the same and open division bank and a content of the same and open division bank and the content of the same and open division bank as per the same and open division bank as the same and open division bank and the content of the same and open division bank as the same and open division bank and the content of the same and open division bank as the same and open division bank and the content of the same and open division bank and the content of the same and the content of the content of the same and the content of the same and the content of the same and the content of the content

With the niested in proverse and an average in a light the superior of the second and the second

JI The Kerala State Qvil Supplies Corporation Ltd.

 \bigcirc

 \bigcirc

Additional General Manager (Finance)



कृते केनरा For CANARA

3

الكثار ويراكز

1

NOW THIS MEMORANDUM OF UNDERSTANDING WITNESSTHIAS UNDER:

1. Validityaand Ruppose

- 1.1 The walitity of http://www.com/analytication/analytica
- 1.2 The payroaset of sthisminan provide see to be the state of the sta
- 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

ന

 \bigcirc

- 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

ror The Kenales State Aviate Supplies

Additional General Manager (Finance)



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

4

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 |

- 4.3.1A Regissieged growier as bodae on application phase it Kisar Condit Card Limit for Short Termseason algeritudi Calcopierations (STSAD) twith the bank only
- 4.3.2 In Incauchase dasbathes hauskachiald sandtion AthenDRNe Agriculturen the applicanes on the applicant's eligibility.

4.4 CategoryIII

 \bigcirc

- 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

of The Kenala State Mil Supplies SorporationLittl.

ddilionallConorallManager (Finance)

51

GUIL SUPPLIER GUIL SUPPLIER GANDHI NAGAR G KENCING KO

फूते देनस हैं-5 For CANSEA BANK

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

ZI

- 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

of The Meralassiate Ovip Supplies Corporation Littl. Mditional Ceneral Manager (Finance)



कृते केंत्रस जैक For CAMARA EAN

HUSTEISE SEAMANAGERR Sinn Alana, Annaphyrigus (1950) CRALEOFFICE, NURVENAMUAPURAN MIAPORAU

6

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

 \bigcirc

- 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
- 7.5 In case the paipplic antulged liger simpresister presentation of the second second

OrThe Kernia State CIV Supplies

Additional Ceneral Manager (Finance)

7

.....



l "r. FOR CERMEN

महा जन्मतन GENLIANAGER अंत्रल कार्यातय, तिरुवनन्तपुरम -695001 CIRCLE OFFICE(THIRDNANANTAANAY WURM

8. Disbussian ant

O

Es

8.1 On completion de the singical procurement of the start the completion of the the side of the start of the

__

- 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)



દૃતી 🚡 ત્વ વ્યવ EOF CANARA BIANK

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

₿j

10. Other Charges

1011Therly & shall not shall not shall not be a close in the second participation of t

11. Repayment

С

6

- 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

12.1 in classomatide action Bahtlyenhard(granting boaswiss, the borrowers, SUPPLYCOUnconditionally, absolutisly and evocator and agrees with the Baan bahat the the total and a babtly and the action of the stage and a grees with the Baan bahat the the total and a Bustoo of roles (Ruppes and a grees guarantees a hold not exceed of Bustoo of roles (Ruppes and interest @2% at monthly ompounded are stand to a Bustoo of roles (Ruppes and interest @2% at monthly compounded are stand to a Bustoo about the concount of the share or at such other rates as an any specified baat the Bank. SUPPLYCO further agree as with bak Bank that the above a monthly of Ruppes (Ruppes first and the above a monthly of Ruppes (Ruppes first and the above a monthly of Ruppes, anges, detreas and bited in the tage with the the and the detreas is and the detreas and

or The Kamia State Ojstupiles orporationLittl.

\ddivinaliGeneraliManager (Finance)

9



कृति केंगत परंज FORCENAFL TINGTIN ------ GEN.MANAGER

माइतिमानन्दर्भ / उद्यासमामा - 695000 1 आगल कार्यालय, तिरवनन्तपुरा - 695000 1 CIRCLE OFFICE, THIRING AMANTHORNAL AS

- 12:2 In the togen of a character of the path of the point of the point
- 12:3 The beam of the literation of the rest of the second and the

13. Browisionsinitheppentaliand procession

- 13.1 The SUPPLYC Shall all the the following lowing on a visional line the istaline presistration portal www.filpplycoppediating in the process flow of the Product product product of the product of the
- 13.1.1 The details of its party of reverse gradient and inclored sublimities and its light to the bank
- 13:1.2 PIGYKISIABAINIHEBERATALIARE beihandrig register the design for the bank bank for the loan granted under this contracted at a fart being the second of the second of the bank bank for the bank of the loan loan account nonnext contracted for the second of the se
- 13:1.3 Pitovision of the field of the theory of the theory of the theory of the theory of the three the three thre
- 13:1:4 The charge created by by one has kannel have a de laved able to the participating in and also to the participating in an also to the participating in a set of the participating in

' E-17 the Kenalla State (IVil Supplie State (IVil Supplie

Additional Genreal Lnanger (Finance)



પ્લયે જેગાત ન<u>ેવ્</u>લ FORDARARADAN

MULTER AND A CEDERANAGER Sin Grund, Augungrugs 2001 CROLE OF CORTORNAL WITH APLINAM

10

.1

f

13.1.5TTEPASter Beacested Small nother posthed as another posterior of the supply co

13.1.65 PRANSISHER in planapertal testile disbudgenients detailer vissbarred unversigning in planapertal testile disbudgenients detailer vissbarred unversigning in planapertal testile disbudged bit bus feeties bursement

13:1.7 pRossisten the phase partial concentration of the bank of t

- 13.1.85 E2P[VCGGallalcfacilitate, boing wing laft and it thail of give changes ended of the local deleted in favour of the bank
- 13.2 For Ene above abaysee PUROSEP DL the OSHAP by End abails perputoziates wat vail propriate level with necessary unauthenization should be officient of the bank

14 Bedressal of Grievances daised by iother ling multiplimstitutions

14.1 If a lina financial institution and the senotion of the additional criterian and the senotion of the sentence of t

- 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.
- 14.3 The The Information of the last of th

15. Disputes

15.1 If the the misdappide is putter in the particular is a read shall be reported almitably through mutual discussion.

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

16.1 The TSOP SLYPED Shall shall nation in demnify the data also added the if Banigain stand hiffed against all losses, damages, cost taking as person as contact and the bar of the borrower's feasing of the borrower's including legal of the borrower's another the borrower's the borrower's amount during the surface of the borrower's the borrower's the borrower's amount during the surface of the borrower's the borrower's the borrower's amount during the surface of the borrower's the borrower's the amount during the surface of the borrower's the borrower's the borrower's amount during the surface of the borrower's the borrower's the borrower's the amount during the surface of the borrower's the borrower's the borrower's the borrower's the borrower's the borrower's borrower's

Jilike Keralesstate (1) :Offeration Ltd. 'Ü Supi lies

ddillomatiGern i Manager (Fig. 2.)



द्वारे के संस्थित for LANAR GEN.MANAGER ual No.22

אוזה מאלומים אוזיין איזיין נוגע ב נוגע ב נוגע ב געראיזין געראיזיין איזיין א

11

- 18:2 Th The ARSK and Letters its is reasonablian the social states in the second sheet of the second states and the second second states and the second seco
- 16:3 The bask and bask and bask in the full bath without notices to the Supervised and with but an any near way affecting the literial bask denotes to the supervised and in any near way power reserved of the bask denotes the bask does not be and the angle and the any near way power reserved of the bask denotes the bask does not be and the angle and the any near way power and the bask denotes the bask does not be any near way any power of the bask denotes the bask does not be any near way any power of the bask denotes the bask does not be any near way any power of the bask denotes the bask does not be any near way any power of the bask does not be any near way any power of the bask does not be any near the bask does not be any near way any of the bask does not be any near way any of the bask does not be any of the bask does not bask does not be any of the bask does not bas
- 16.4 The liability undernisis as the shahele being as a standing as a standing that any setting the standard of the standard o
- 16.5 The BALLANCE CONDUCTIVE DARSE was and is incorrestant to the balance of the priori pars bass of the pars of the pars of the pars of the priori pars bass of the priori pars bass of the priori pars bass of the pars of t
- 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
- 16.7 The liability of the ALPRU GAGEN days these presental shall be pindeptind the battilly of the applicant densities prototicle wan.

or The Kerala State Civil Sulpales

ΪN

idilionali Connecta Netago grikanan ce)



सुन्ते देन्गरा बेंटन For CANNAROVAN भाषा प्रबुख्या (स्थाप्रमान बंचल तर्र्यालय, तिरवनन्तपुरा -695001 CIRCLE DETING ATURANY (समाध्य)

12

- 16:38II (hé stuppeyeð kás, o réply tio lostpanotihuoriaamaad touhe Bank dieden hes by the Bank under these Biesensiana nei ingritins of statement and totan and totan Belok with resort to the normal ftesser y steps again stille bo the open to cost some by some by some by and coordinately, in accordance with Law.
- 16:100 The Barrow & Minkill the to sail a contributional loans contabilities. However the liability of http://www.contability.of http://www.contability.of http://www.contability.of http://www.contability.contab
- 16122 Either Baytan antimater instruction Mamorandum and industriand industry proving 30 days notice to the offer the formation of this and the offer the theorem of the standard of the stand
- 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
- 16114 Any communication in the other party. Any communication in the other party, and always of the sum and the party.
- 16155 Signatorciespread from the statutors was a more than a more than a more than a more than the statutor of the parties.

In witness where file paths needing to be executed by Methen and the Wernard and the Understanding to be executed by Methen in duby and the second of the se

For The Kekala State Qivil Stupplies Corporate + 1/11.

Additional General Manager (Finance)

For and one has a for supply co

tei-6Eii.

For and poekshalc of Ganara Bank

13

ſ

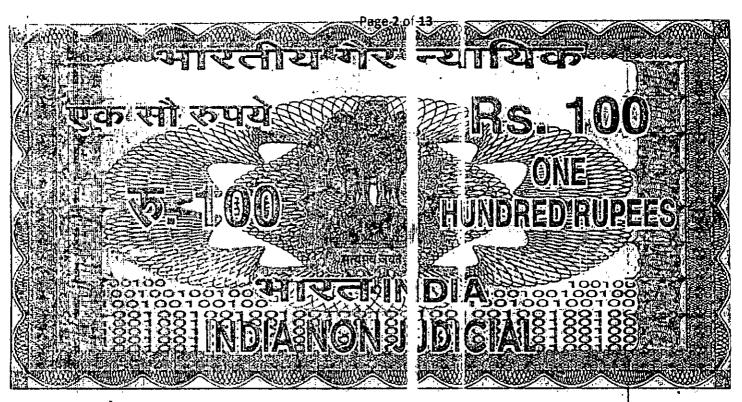
fT:



ക്ഷേണ്ട്രാo केरल KERALA

EA 89881515

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**[#] 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



Ň

EA 899981166

And

The FederabBask Limited babanking reparpary within the meaning of Gompanics Act, 2013, and BBracicheshrobgoughoutta, Indiaescieptese steid Abyviskirk, Aliavi Bdeskinki (cegiffresident (Agri Business), Agri Business Depatedederal Jowessin Marine 10110632011.682031a It (hereinafter referred ot as a then KB, a which which says that ion less all pughess to a pugoant to the context or meaningstbendofninoludes is cuesessard assogastignel could be Other Part.

The SUPPLYCO and The EFFERERALB BANKLILL dreaver the ratio affrectively dreferred to as frentiesanand and itially abairparty".

Whereas SPIPPEVCO isishther procentement agency rappointed by the Gevenment of Kerala vide itsoatdero 000 (001 M2) 220/2005 AC20 of i2005 49 De 04th forcthen propurement of paddy from the paddy growers ke kerala under the decentralized food grain prosurement scheme of Government bidladia.

The paiddy produced by the BEI BPIPPLYCO is presented into pare boiled mice up the supplied to the Kerala Foodand Civil Supplie D Department four distribution to the publicition of the Public . Distribution Systems as per the direction of Governments of Indiastromitime to time under various schemes of the Government of India.

Momin Onihe Ekm

Buli Hd.

erala State Qivil Supplies Comp81860h Lid.

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)

STAM 08 0F BAMAZ 12023 RANGUILA

10 12516 DATE 02-5.05 VALUE OF RB. Sond to

M.A. KUNNUU BEEVI HIGH COURT VENDOOR

SUPPLYCO procures paiddy from the paddy dy werswegistered to the distributes this anounced by the accurate processes are supported to the processes are supply to be addy in the accurate processes are supply to be addy in t

The Governmeent block exercises and additional internative callestate is taken a give sense of the sense of the superstate is the sense of the superstate of

On procoursements of of charadidy from a gisteregister elevely gradidy, grower, SWFREVEOOssues a Fraiddy Receipt Sheett (FRS). Alter processes inget RRBR and an availability uside under the SWFREVEOO releases the annount we would be the headed dy grow where the outpet of the is released a band of the framework of the second and the total and the second and the sec

Governmentoo K Keatel avide distorded evon DoG (R (Ntoh 1089/20/230/234) E& Calibrated 28,03,2023 has accc. Je disatriction for vidoviding scape in a gate Radio Redep (BREE) tis (RBS) bissued by SUPPLYCO and to one rints MOU by SUPPLYCO with SBI, Canara Bank and Redecel Earklass per the agreed dennia and doord ditions.

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:

These Iteansshallbebgrgnærtedider der Raddfældeille Geipet Steet S

1. ValidityaaddPluppese

1.1 The MOW with SUPPLY 20 and er the Software will be biblinding on address samplioned under the Scheme by various Branchess of the Bankkink Keatalawith Innire that confect For The Kerala Stand ivil Supplies For THE FEDERAL BANK

Corportation Ltd.

FOI

For and coroblematif of The Figherial Bankid i mited Vice President (AGri Busing 17) es

uponeexectivition the theudocumentost interestion the hanoountal of the loan shall be applied tabet Rep & Bases plus sphere divide applicable mests. Rates ent Repo Rate 6.50% plus point and a sphere divide applicable of tany docing the firme during the tenure of the hand shall shall mets be also shall be defined and the solution of the solution of

- 1.2 This software will be baliated for eagle of concernence at i.e., till 30st 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

The Idea appain plic and re(hatreina steer feated to a same optice as other appair and errower) under scheme a shall a have the double over the scheme a shall a have the set of the set of

- 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.

FOITTREFEDERALABANK LTD.

For and on behalf of the sederal Bank Limited

For an dione he half of isurriy CO Additional General Manageri (amence) 3.4 The Backhallalbracepcdeptpplicadoplicationplatarinapplicant indespect of whom a charge sisubabiling time that postalias complaterion, application another financial institution.

4. Sanction Brocess

- 4.1 On receiptor the documentarity of the Banksandisant beal Bankeshall prodesent to floan in terms of the guided line science devices and is and is a not eligible for the documents for the do
- 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:

4.3 Category I

- 4.3.1 A Registered version of a solution of the second state of the second seco
- 4.3.2In decauchase the Bankshalbeanction the loandbasp ion the implicant's eligibility.

4,4 (<u>Category II</u>

- 4.4.1 A regregisteriod growers who as on applate inf, applicating, than existing a Kisan Credit Card limit with the Bank and Artiwith an ever or are in the alfinancial institutions.
- 4.4.2 If the latest totstagest indistingis
- 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

- 4.5.1 A régisseiseged er www.rawhod.as on platea of a polication. voogs not have any Kisan Credit Card limit. with a ny financial institution.
- 4.5.2 In such uch sectore Bahle Bay know excerts be added a based finance.
- 4.6 Kisan Gredit Grandrinars this parts and the dangelue do base chire volving cash credit facility stanction of the front Torres Seasonall Agricultural Operations (STSAO), under the reavise Rissin an effectit do and Scheme Reserve Bank of Operations (STSAO) and the reading of the reasonal contract of the season of the sea

hierroris neralessure character character company the second states of t

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

For and openanali of The Federal Back Limited Vice Fresident (Agri Business)

include Loans Account in the Credit History of the happine in the Credit History of the happine in the Credit History of the happine in a vinor france directing in the Credit Information Company above shall be a key of the to correct didention.

- 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.

ht, kere gastatere ChoilsBupplies

For and on behaltion behal

For and on Ibertatif of The Federa Bankibinited

Vice Pseudiana (Apri Bubinese)

- 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

- .8.1. On completion to physical product the superconductive standard the superconduction of the superconduction of the superconduction of the superconduction of the superconductive supercond
- 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.
- 8.4 The I laan a man unit bisk used is hall be the actual a mount is uppression the Payment Order op the himitra anationed which ever is lower.

9. Rateofilintesest

9.1 The RRatef of the tempeticapplicable itensistentillos as paralle benase pisning. Banks: existing guidelines as - theorem itensis 5.3.

10. Other Kharges

Additional General Charles Supplies

FOR THE FEDERAL BANK LTD.

For and on behation of King Federal Bank Limited

10.11 The TBach Balmaki subabilitative charge caraying caraying face as in ige face (repriving a running a contract than that is actually nonvect also statempinduty.

11. Repayment

- 11.11 The Ilbert seals be leperade yable to release a classe and a search arge switch or bar months from the date of lisburgement.
- 11.2 On coordination we this disburger mean bathes Bathsubhailtsuburger by Could Below and the claim om it heppsaarene at name wine douthed the object cover or to the Bankthas Basiluhas disbursed the logan.
- 11.3 SUSPIPPCCCS alkaled in the announce payatopage be as preasing the flay dee atong deital bag with the up-toodateniateseahaochatbeargeatgesetwahedoanacceum attendinotberpay order on receiptofolietbiocorreacements maneye frame athecetate conderfuential Governments. Nouvills is tanding yas yor sude in each proceed and a second second second second second second second second Central Governmenes, the Stop SUPPOY Stall shell it check the bet payeble to payeble as above along with a papelicable electron and coal oper charges is a construction of the claim by the Bank.
- The credibaharlar instrimination and an unaccount affermation and the second interview of the 11.4 Bank, shall be passed on to the beneficiary.
- 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.
- EEU With researce the Pthe load Savholad by vailed, by Saveney Ciberres Deally irrevocably undertanked repaper next load amount ountet BalinevBanik with international balance charges, on opportorior the due date particular tive espective approximation of the date of the dat release/papentialeasease of othe menanisation of the construction SUPPLYCCO:

12. Guanantéee

- 12.1 In counsederation the Batheyrabank logranoting boom were. Super boor cowers, SUPPLYCO unconditional ababicolucely dane wore wore by a bigging the destable take the meeta and the second of such logins and dagges estimate the login back to be a table at the atom of the back to be a table at the atom of againstitles SUPPLYCCO under the again content shall move de accerd of Bern 40f Chs. 140 Cr.
 - (Rupers One-Hunderhandrig of the sources party htplast interestation are Reported and Reported 6.50% pales present 30% , apparaticable asterests are 18 page of annem from the

- deleter of reference rule banke op Banke Sput Pitke SUPPLYCO for Rear Bank expenses, he Kerala Stall Civil Supplies . The Kerala Stat Civil Supplies Corporation Ltd.

For and on the half of Stopply CO

For and on behalf of She Egdatal Bank Limited

charges etc., assidebited incheconcolumn incontinue tor tirre or other value other rates as trayble paper in the BackBackPSNPELICE defunctions agree with the Back that the above and corp.p1"BICIO Crocessis as clusice of, interests, expanses, etc., as debited in the caccourt of rometimento aim character bandemass dynade by the Bank in this regards that be binding or UVARIOGO.

- 12.2 in the elementerienty defaulty order and a theorem and or an element of the theorem and the second default on the part of the theorem were not an element of the theorem were and the conditions and do conventants named in the local documents of the theorem and the second documents with the second documents of the theorem and theorem and the second documents of the theorem and the second documents of the sec
- 12.3 TheTBanBankt libertylibertyle tinvolker tine eGyarantyesugivery top SMBPHAUGO on default of repaymeentromethantpartparting framer once Gromovers BBorowiers calioch an vacation can be made by the BBankramy unuse bernafes incestion behave fault of and by the BBankramy unuse bernafes incestion behave fault of and by the BBankramy unuse bernafes incestion behave fault of and by the BBankramy unuse bernafes incestion behave fault of and by the BBankramy unuse bernafes incestion by the BBankramy unuse bernafes incestion by the solution by the BBankramy unuse bernafes in the solution of the equation by the BBankramy of the Hall the bar solution by the bar soli

13. Provisions in the neutralian dependence flow

- 13.1 The TSO FALPALOGA Shall ke alke for oving on ovision or in the gostiation against taking provide the standard of the stan
- 13.1.1 TRE details by the theory of dwg reversive gisteried portal shall be an added a valiable to the Bank.
- 13.1.2 PRAVisions inclor portaliforethe Bankitoregisteartheinhavgerior tavoun lofothe Bank for the loangeranted numbers bissocher mee The datasfields if or filling the grame of financing Bank, IESC cooler lobrac as a number, al non-namourament the menor the Bank to which displaced mentioned to be the loan band degistration details.

The Kerala State ivil Suppliess Support ion Ltd. Fortand on behalf of SUPPLYCO Fortand On behalf of SUPPLYCO

FOR THE SEDERAL BANK LTD.

For anthon the for the fight of the fight of

Provisionshallable bereated for caping diss then see one dot approximation given by the applicant to register that a barge are the set of the s

- 13.1.3P Provision to the telese of the table and the telese of tel
- 13.1.44 Tithehanger greated at whet Barron shall are known and a law and a l
- 13.1.5 Trithehangergreated statistication of the in strend the magnitude to the SUPPLYCCO.
- 13.1.60 Provision the therefore all the bills distance that the transfer to the terms of terms of
- 13.1.7 P Rocessission the therapoor all for agency and the solution of the Bank, alwayse created in favour of the Bank and the solution of the Bank and the solutions are not they back bank.
- 13,1.8SOBPEVCCOshalhalcilitate interviewing of one changes trail of the charges created/amended/dedeted/angeoteled/angeot
- 13.2 For the above puppeses she BUSIPERIXO Shshipiepairaicoss as appapping rease lavel with necessary authorizations to the bit officer the Bank.
- 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

- 14.1 If a fina a consistivitie raise agester could be sature and the sector of the sector in terms of the back of the sector of
- 14.2 The partial and isinistration is the little constitute of the constitute of the spin of the constitute of the constitute of the spin of the constitute of the spin of the constitute of the constitute of the spin of the constitute of the const
- 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.

15. Disputes Kerala S: hp Civil 3000 plies Comparatifion Ltd. For and oppendit of SOPPLYCO rrtional Cenereltt Inagge (Finaghee)

RECTHTHE FEDERAL BANK LTD.

For and on behald for The Federal Bauk Limited

- 15.11 If there is any align we between estreme antible same chall char resolved a micably through mutual discussion.
- 15.2 If dispute some norther duthrough initiatual discussion the compatent court in the Stateof Kkerlaish Hill wave is drived decided be paid disputes.

16. Mheretesrasdand doubtions

- 16.1 The BUPPUPPLOY shall seall a description of the Bank seal of the Bank
- 16.2The BenBahkilshallessencisen itsi gieneral liee contyle control of the borrowers the Bankstouse churic the loan.
- 16.3 TheThenBahklishale haveifeld/libelto/uwitheut introduct interestion the CSLIPPL/16Quanduryithout in any way affecting the billibility dunder this agreement, to exercise natadyntime and in any manner any powers measure and to any parameter or interestions other monies due to the Bahtlish from Boerd.com or tanyeofethes remediate on selectric available to the Bahtlish from Boerd.com or tanyeofethes remediate on selectric available to the Bahtlish from Boerd.com or the ease of any outpetime remediate on selectric available to the Bahtlish from Boerd.com or tanyeofethes remediate on selectric available to the Bahtlish from Boerd.com or the ease of the sector of the ease of the the from the ease of the the available to the Bahtlish from the composition point and the ease of the ease of the the time of the the time of the ti
- 16.44TheThebiliabilitier undegradhisen gheitheen to shall be gain for the time when the executed dybye than Boen werks in flavo Baok shall, Bank thaily hat the time when the proceedings are taken again strange in the time when the proceedings are taken again strange in the time when the proceedings are taken again strange in the time when the proceedings are taken again strange in the time when the proceedings are taken again strange in the time when the proceedings are taken again strange in the time when the proceedings are taken again strange in the time when the proceedings are taken again strange in the time when the proceedings are taken again strange in the time when t

16.5Th JBUISUARLYCO der legte agrid give to cheat the series to the series to the series of the prior, pari-passion or conduction best sister elease etc., of any of the asset store best sister elease etc., of any of the asset store best sister elease etc. and the series of the seri

internetional and tate a 41 Supplities ip Quantubh Ltd. For and on behalf of SUPPLYCO

For and one behalf of The Federal Bank Limited

borrcover/s//scirrotimeitoeinte tismeaysbenappbe/appgut/ediavktoer/Bankingretbe transfer of any offthe case statistic field as one work of a formula to the other other other of the release or lease out by by helitar Baanky any work of the assetse classified to the ege ank on such termssaach doublit discoss these table in Bankie enage all enages in the terms and doublit discoss these the near other of the state of the

- 16.6 The hights got the observe and signifiest COUBRANCE and full for the second strain of the force and effect not with static dynamical managemeet which which be may be characteristic and the obteres as the second strain of the second state of the second strain of the second strain of the second state of the second strain of the second strain of the second state of the second strain of the second strain
- 16.7 The liabling of the Supplicate process presents and public the second states of the liability of the proposition of the second states of the second sec
- 16.811th# Sb@FSURRDY&& thailspag thepagn the olwaroradeo unit og tide mandubyethe Bank under timese presents arah/dr/iortemteomsantisanation and loomedisc manents). Bank will resort to then owned elocary encyclege againg to the voor activite and they StOP, RUMDO arjointly and severally, ininaccontraccontribute w.
- 16.9 This his Manutan down of Madeinsganding of hiall not down in any management of the Bank in any management of liability electronic therefore the down on the bank down of the Bank of the Bank is an electronic therefore the down one of the sanction and taken is a constrained to be a second to be the sanction and taken is a constrained to be a second to be the sanction and the bank of the sanction and the bank of the sanction and the sanction
- 16.10 The solo over the solid by the tree additional indication and the solid by the Bank. However the solid by the the SUPECY GOI will derive a the solid by the
- 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.
- 16.12 ERitherangetsuncembereinaseviatie Mannorandouerstandinderstanding Obyagisting 30 days noticetote the theorid or ovide the that in the termination contact in the morandum of Understanding statial broke of the trithes rights band in the station station station of the priorits of the priorits of the station of the station of Understanding Brand to either the station of Understanding Brand to either the station of Understanding DERAL BANK of the station of Understanding Brand to either the station of the stat

r The Kerala State Civil Supplies Corporation Ltd.

For and on detail of 20 PPLYCO

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.

17 Speciffic coorditions

The approval for issuance of NOC to KSISSIC for guaranta tengen BRSFLS ans an aited libr by fRomeest dotted to the formation of the state of the sta

(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 .

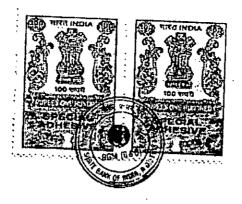
(iii) SUBPLYCOCOOShokens the the the standing IRS ARG unnexchuding linkers tead and other charges, at any paint of intershoked done to exceed the the the Consortium Banks.

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

The Kerdle Stell, So in usualistics **Oration** Ltd iditional General Ma For and on bein PPLYCO

PURINE EEDERAL BAN

For and on befail of e Federal Banklimiteri



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

And

STATE BANK OF INDIA, aaBBod Copyporates constituted turster the IStated Backt of Bodia Act 1955 and having of the analysis of an arrest the indiana and the analysis of a state of the the indiana and the analysis of a state of the arrest of

The SSUPPLYCCO analytic the A BERTENBANKINDEAD Parene fibered earlies for the source of the strength of the st

For The Keraja State Give Guppones Corporation Ked.

Valational General Magager (Finance)

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

WhateastSkuRRigOOs is the procurement agona coppointed by the Government of Kerala vide its and enalged (MS) 20/20/2005 Based 2005 J20054 une 04th for the processes and paddy from the paddygrowworskeiala kedalaheundenrathed decentralizeduration of sourcement scheme of Government of India.

The paddy option by the SUPPLYCO is processed to the bale boiled disepand supplied to the Kerala Foodnandvicioub Supplies and contraction of the stight to the public the public the public the public terms of Distribution System pathedrathiand if ation not a Government to fe to diale factor time to time under variouss dehemotion the Governmention India.

SUPPLYCO produces and drofinging that address and resistenced with it in the Minimum Support Price (MSP) nannowice diby Gther Government from Indiaton me time to strime after registration and otherpropessesses in through the Other Registration portal of SUPPLYCO, www.sauaplycoaaddy.in (thereintaftersalsoereferred 'theaso"the, poetal" atthemeinafters eferred to as 'registration'].

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.

On proceinement polyaddy from the bistered paddy gpower stleps YGQU severia Paddy Receipt sheetikRBS)AfAfteroessingRtsenBRS and aniavailability hefsiunds the slight th amoundudue the the industry and the standing here and the second second to be a theppendergrowereless delayed duelts the delayon here in the fund from the Government of India and the Government childerala to SUPPLYCO, the farmers have been plied their produce to the SUPPLYCOOD mot get the impoint the information of the state of the superior of the supe thenextropopolandity may even there extern to spectral distractional configuration private buyers in theensiuing seasons.

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.

SUPPLYCO haddwaivedledeparaseparater Commencial unligen as 19500103 from Rs. 2,500 Crs from a consentiumocomprisiog30/aakbankssBie-,FSB1000 Rs. 1000aCrsattk Canaran Bank+- Rs. 1000 Crs + Federab Bankes. Ros. (500 varsa) evaluate hereinafter jreferred ton jointly less "siloint Lenders". Since thesame group pomprisitie of a the a state man cost and a state of a state of

Page 2 of 12

State Supplies Relation dditional Gerala Manager (Finance)

कृते भारतीय स्टेट् सिक For State Bank divindia 34 981 1980 (18 48), 1993 (18 48) 961 1994 (19 49) (19 49) (19 49) (19 49) (19 49) निवीलय एरज minicipating Office, Ekm.

financingghetherivedvinedLoaRScheanheSchennearherein athetheamsortatio as in the consortium anrangenmenthethery jotetjointetheeformeditorhereimeften jotetjointetheterineften jotetjointetheterineft

Basedoonheheose, OVEPSUPPOYAD rapped a cheat he dank tohdravio a scheriter for giving short-term loans under gagriault Bren Farmit Coeditation de grad de gravers in egistened Ovith, all PLYCO, against the Path de character is seed Pby SO BR S Concernance contained and the Bank has agreed of the base of the second and a contained a contained herein.

NOW THUS MEWORANDUM DEININDERSTANDUNG WININGSSTH AS NINRER:

These loop is a line of the matter of the ma

1. Waliditana and Postpose

- 1.1 The MOOUVivioi and BRIPPCOGO denties of the Scheme bivit on a linking sanciable and sanctioned under the BRIPPCOGO denties of the Scheme by a solution of a linking sanciable and the second of the BRIPPCOGO denties of the Scheme by a solution of the BRIPPCOGO denties of the scheme by the scheme bird of the BRIPPCOGO denties of the scheme by the sc
- 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.
- 1.4 For the pppposet bis this set a fragment and is a set of the process of the p

2. Applicant

The loss appping in the fair of the fair o

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

- 4.1 On receiptor of the under up to the south and the second seco
- 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)

Page 4 of 12

রর জন্দ। प्रचयक (বাঁ ৪ মাঁ), মুরু र्णतवः एरपाकृतम् Dy/GOD Managar (D& C). Such inistrative Office, Etm.

कते भारतीय स्टेट बिंक

Eor Statta Bankf of India

not disbuses the headoan.

4.5 The Baakknay ay noise of the induction of the load set of the set of the

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

- 7.1 Primarysseauu;it/piforetibenkoanstsarectiondechundberthevstilberthe wiilfghetheedharge created in favouro/othetBenBankhoprotheeprocurreneerecenvolte/byreceivalokeeb/yather/borrower (farmer) from SLUPPENYCO.
- 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
- 7.3 The Ibaarshall die bezused uited bals Giby aat Guby ant BUBYL MCOSt/IPABLYGQ form the repayment of the Idaa mannow in initial standards and get here chairges https://www.sector.com/and/icit/and/ici

For The Kereiki State Eivil Supplies

Additional Generar Wianager (Finan)

PageScof122

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.
- 8.4 The Iloan a mount idisbussed is the beather actual anthorized authorized in the Payment Order or the ilimitas an attended which is very is. lower.

9. Rateofilmtenest

The Applicable tinterest rate 50 kps 50 obstabove at hecl. Rear HABLER of then Bank (Currently 8.50+0.00509.00% PD at hg loating rehe Effective nate Effective patevial 9.00% p.a., with monthly essetted by the bather bather in a contracted in a contraction of the loan of the loan the countracted rate of the loan the standard and the loan falling overtidue.

10. Other Gharges

The Bankshild buda geangepanes ing the sing free / seguine bange bather that is actually incurred as a that provide the second s

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.

- On thedow falled ingedue won pomptoin platibe loan terrhoan 2000, 120 months athe Bank shall 11.2 submitted SUPPLECOustratiation the total loaves dues theory to be borrowners the warm the Bank has disbussed the base.
- 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.
- 11.5 in resprespection of the vite of a where an charge rich state of an kis bevougibes a been egistered in the portal SUPPERCO. Institution and a strain a management of the strain and a strain a crediting engister earbanca cause inted in the partner to solve all solves its consentirinwinigner foe thensame.
- 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.

12. Gustantee:

- 12.1 In donspression at the Bank granting to an touter burrowers suberial for an conditionally, absolute/varandeiroexio/calubraguer anteleri/akendeirtakenteleri openayments afidsuch loans and agrees with hits Bankathat totel uatality ability rule in a cash undertible up an and shall batexice edua ours of 805CR BBS CROMESER Date of 1000 hundred and Eighty aroses sound yous line internet abreache at the area of a to of a sound yous line internet abreache at the area of a to of a sound your at the area of a to of the Bank (Current by 58.50.50.50,00%) poath for a time the strent current current current for the streat was a strength of 9.00 % palawiwith onton tests freshs throatener date of idemand intermediate by the Bably Reporting SUPPLYCO for manneerstransk company searcharges, exclosed white doction targon unto formatione to time or at such othera reates are may specificately a debrathe Stank LSU OPLIMGO for the swapnes with the Bank that the above amoune of Bo. 280-Granescia styclusive of intereste stranges, charges, etc., as debited in the account in an time tantime and then demand the added by the Bank in this reegadd shall be whind ing our SELPRLOCO.
- 12.2 in the thereven to the average of the second state of the sec of any optichenomesics are an easily optication of any optication of any optication of any of the bobowerware comploanting by prettorman performence and the diterms and conditions and covenants: against addie ital doamagements proved by RANCO shall map on odemand from

For The Kengler a ministration biographies Compariation total.

Addilional General Manager (Finance)

कृत भारतीस स्टेट बैंक AtiIndia For StateBland त्तप महा प्रभारत (मेरे a) नेपासनिव कार्यासय एरपावसम Dy Gee Manager (BaO), Administrative Office, Ekm.

Page 7 of 12

the Bank, for this it is a sot the Bank in this include demain the the carmis years able to Bank Bank by the borroweess (updeter the borroweess) and the borroweess (updeter the borroweess) and the borrow weeks (updeter the borrow weeks) and the borrow weeks) and the borrow weeks (updeter the borrow weeks) and the borrow weeks) and the borrow weeks (updeter the borrow weeks) and the borrow weeks) and the borrow weeks) and the borrow weeks (updeter the borrow weeks) and the borrow weeks) a

12.3 The Handle iskatilizen tyle invoke time diversive of given the Stiller by COURT and the of a contract of repayment contribution of the grant of default of repayment contributions of the grant of default of repayment contributions of the grant of direct of the table for the grant of any munitizer of finitesets of the table for the grant of any contract of the table of the table for the grant of the grant of the table of the table for the grant of the table of table of the table of the table of the table of the table of table of table of table of the table of tabl

13. Provisions in the potetal and pocession

13.1.. SUSUPERCOOW with provident the Balma with fadisters falso exercite and the second end over the intersection of the second end of th

13.2. AphipaticationsPies Plass with beter cepted:

- (i) Only from the her farmens ser has estanders and make standing the second se
- (iii) Onlyaasseletabcaestees/honwheepartibelaparticular PRS / Farmerhaasebeen specificaaliyalablocaded.to.
- 13.3. The ALSUPPLO GO will constant the astronomy of the state of the
- 13.4. Ensusengenigeeniese netter RatidthRed2pdGhedReaelipt vStreetfroran be verified from SUPPLYCCOprosital/www.eursplpcbyccopbdidy.in. Iby/logginotonthetesitedatydclbykinkjakieg the general infromatation link one thenhedstoesScreen.
- 13.5. Plinintout the the Pirconfromsite estimated by the bornovee had there plan orginvito doments ents.

For The Kerala Made Could Sopplifies

Additional Certer Manager (Financer)

Page 8 00 f122

हित भारत्सीय त्रस्टेट होंगि For State 30 ank od India

41KA

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.
- 13.77. Provision is in the system is the constant in the system in the system in the system is an time of the constant in the system is a state of the constant in the constant in the system is a state of the constant in the const
- 13.8. The block to be block the block of the
- 13.9. P. Rodvision the pheaportal distributed is but set of the standard shared and the standard stand
- 13.10. Provovision the pheapfortgan fortigenerating iN/35 the tails soft the book and the Bank and the disbuse a mention of the Bank.
- 13.111.SOBIPPYCOOLshiald discilitate vibreingen king infraudithtrallage the sharges areated / amended / delete duith favour the Bank.
- 13.02. Found have above over posses Prhe CO BRUY for shall example a quese lates por opriate level with necessary abutionization she office establishes Bank.
- 13.113.THALEVERLYCOnathalloalsokenaakielavaikableaithendetäilsnandn infospeationhin respect of the issuarceoof IRRS to ethepäpplicant/cant/cantilableaithergepaddy.growento the Bank.
- 14. Redressablo fi Griavan case raised by forther a financial institutions
- 14.11 If anypparticipagifigational constitution of the second subcut the second subcut the second se
- 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

15.11 If there is invaligate between the same later list in the second state of the second se

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

Page 9 of 12

्यतो भारतीय स्टेट बैंक Fo(**State Banknoh Indi**a

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

- 16.1 ThTSEISUBRUGGUISEBUB altoningemnigemnigeprid itagpinthen Boiek agdemnificategaainst all losses, damage scoopstainlaimseepolsex peases what to the Bonking the Bapky may suffer, pay or incurb by excass on or incomnections with denuise us had plault and the part of any of the bonk owner /scincluging algorized agostake agostake agostating about over and SUPPLYCCO for reasoned to athema on our due decoming the plaulting about overs in terms of the respective bloats documents accepted by them.
- 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.
- 16.3 Th Thankank Ishaik have before without without in of the DYDE ShiPRUMGQ and without in any way affecting the biability condensity of the agree of the provide the strength of the provide the pro
- 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)

Page 10 of 12

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

- 16.7ThThebliabilityhofSthepEVEOLYCO undeputsess presents as pellabe independent of the liability of the application of the application of the loan.
- 16:8If the Stepsus PELY COstalisation replay the log on a tendent by the Bank under these presentend of the Bank will resort to the normal recovery system and the state of the source of the second state of
- 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.
- 16.10TThe Bowwoweit will be of a cited availed availed and its on the sector of the se
- 16.141TThe BaBankay may loss close for hearinformation can and go at a coll string is owned it facilities with full details obtober were superindered to the second string and the second string at the
- 16.122E filtherare and an instanting sectors and an average induced by the standing stor duture transactions upongiging to adjust a static other, they with the termination of this Memorandum of the decision of the statement of
- 16.137171581514228426QnankettenBagteegreen/wackgowdestgertbac5UPRef@detreatricted to enter similaraangegemeenten with than yn atheir in stilly biget oo phy obased obtained from the SBIeled Geons antium den mark Banks.

For The Kerala State Civip Supplies ConposationLtdd Additional General Magageri (fainar)ce)

Page 11 of 12

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

For SUPPLYCO:	The Wanaging Director,		
	Kerala Stateccivii Supplies Supportation limited,		
	Post Box No22030, SUPPENCCOHLead Office,		
	MaxelieblaananMaxevierioadad,		
	Gandhinhaggar Etnalakuhan P. 18168882020.		
	Email:pazenadesypplynameilmom		
For SBI:	The Deputy General Magagere (BBUCSSS),		
	State Bankoofrindia,		
	Local Head Office,		
	PoojapuaaThuwaramanabaraur,apmy 1995-695012		
	Email: dgmaabuu boogigasbi.ico.in		

•

16.15 Signatoreisespresens and thest at behaving reasons peases present in and earlies and the statutes and a statutes are the international and the statutes are the statutes and the statutes are the statutes and the statutes are the statutes a

In withess where the paraseties to be avecaused an industry of the standard of

Signed and delivered by the witthim named <u>SUPPLYCO</u> , through its Authborized Signatory	Signed and decivered by helesta Sea Barliconkirofial, ndia, through its Authorized Signatory
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]]