

MINUTES OF THE 23rd MEETING OF THE STATE LEVEL COMMITTEE FOR 3% INTEREST SUBSIDY ON WORKING CAPITAL UNDER NEIIPP, 07 HELD ON 17th July' 2018 AT 10:45 AM IN THE CONFERENCE HALL OF ADDITIONAL CHIEF SECRETARY TO THE GOVT. OF ASSAM, INDUSTRIES & COMMERCE DEPARTMENT, ASSAM SACHIBALAYA, 2nd FLOOR, BLOCK-D, DISPUR, GUWAHATI-6.

MEMBERS PRESENT: Appended at Annexure-A.

Shri Ravi Capoor, IAS, Additional Chief Secretary to the Govt. of Assam, Industries & Commerce Department & Chairman of the State Level Committee (SLC) welcomed all the members and officials present in the meeting and asked the Member Secretary to place the Agenda items before the Committee for discussion and scrutiny.

• **AGENDA NO.1**

Confirmation of the Minutes of 42nd & 22nd SLC Meeting for 3% CISWC under NEIP' 97 & NEIIPP' 07 held on 12-06-2018:

As no comments were received from any Members, the minutes of 42nd & 22nd SLC for 3% CISWC under NEIP' 97 & NEIIPP' 07 was confirmed in the Meeting.

• **AGENDA NO.2**

Approval of New claims under 3% Interest Subsidy on working Capital under NEIIPP' 07:

The Member Secretary placed a total of 20 Nos. of claims. After deliberation by the SLC, 18 Nos. of the Claims are approved as 3% Interest Subsidy on Working Capital (CISWC) & 02 Nos. Of the claims are deferred. Details is appended in Annexure-I.

AGENDA NO.3:

Approval of Deferred claim under 3% Interest Subsidy on working Capital under NEIIPP' 07:

02 (Two) Nos. of deferred claim is placed before the SLC for its decision. After deliberation by the SLC, both the Claims are approved as 3% Interest Subsidy on Working Capital. Details are appended in Annexure-II.



• **AGENDA NO.4:**

Any other Matter for discussion with the permission from the Chair:

1. The Member Secretary appraised the SLC the decision of the Hon'ble Guwahati High Court on the Writ Petition WP (C) No.- 1230/2016 filed by M/s. Barak Valley Cements Ltd. -vs- Union of India & Ors, whereby the Hon'ble Guwahati High Court set aside and quashed the DIPP Circular No.- 9 (1) 2011-DBA-II/ NER dtd.- 18-06-14 regarding the Calculation of Central Interest Subsidy on working capital under NEIIPP' 07 for Expansion Units. After having a thorough discussion and comments from the members, the Committee directed to obtain opinion from DIPP in this regard.
2. The Member Secretary appraised the SLC that M/s. Railtrack Concrete Products (P) Ltd. for the period from 01-04-12 to 31-03-13, 01-04-13 to 31-03-14, 01-04-14 to 31-03-15 & 01-04-15 to 31-03-16 was placed before the 17th SLC held on 09-05-17 & the SLC rejected the claim citing the unit is not functioning. But there was no official record about the closure of the unit & it was cited closed before the 17th SLC as per verbal discussion of then Member Secretary of the SLC & then General Manager, DICC, Cachar. On receipt of prayer from the unit, status report from DICC, Cachar is sought & as per status report from the GM, DICC the unit is functioning.

Hence the SLC unanimously approved the claim & is appended at **Annexure-III**.

3. The Member Secretary further appraised the SLC about the correction of the 19th SLC Minutes held on 21-12-17 for M/s. Kishlay Foods (P) Ltd. which was mentioned & approved as an Expansion Unit due to typographical error instead of "**New Unit**". The Committee agreed on the fact & necessary correction is appended at **Annexure-IV**.

The next SLC is fixed on 17th Aug' 18.


The meeting ended with vote of thanks from the chair.


(Shri Biswajeet Das)
Member Secretary, SLC

&

Additional Director (NAZ)

Office of the Commissioner of Industries & Commerce,
Udyog Bhawan, Bamunimaidam, Guwahati-21.


(Shri Ravi Capoor, IAS)
Chairman, SLC

&

Addl. Chief Secretary to the Govt. of Assam,
Industries & Commerce, Assam.

Annexure- A

MEMBERS PRESENT IN THE 23rd MEETING OF THE STATE LEVEL COMMITTEE (SLC) FOR 3% INTEREST SUBSIDY ON WORKING CAPITAL UNDER NEIIPP'07 POLICY HELD ON 17-07-18 AT 10.45 A.M IN THE CONFERENCE HALL OF THE ADDITIONAL CHIEF SECRETARY TO THE GOVERNMENT OF ASSAM, INDUSTRIES & COMMERCE DEPARTMENT, ASSAM SACHIBALAYA, BLOCK-D, 2ND FLOOR, DISPUR, GUWAHATI-06

Sl. No.	Name	Designation & Organization
1.	Sri Ravi Capoor, IAS	Chairman, SLC & Additional Chief Secretary to the Government Of Assam Industries & Commerce Department
2.	Dr K K Dwivedi, IAS	Commissioner Of Industries & Commerce, Assam
3.	S K Ojah	Chief Manager, Union Bank of India, Maidamgaon, Bamunimaidam
4.	Shoran Mandal	Asstt. Manager, Indian Bank
5.	R Srinivasan	AGM, Indian Bank, Zonal Office
6.	Sanjay B Tirkey	Sr. Manager, PNB, Fancy Bazar
7.	K M Saikia	Manager, CLPC, Assam Financial Corporation, Guwahati
8.	U. Chakrabarty	Assistant General Manager, SBI,Local Head Office Guwahati
9.	Dandi Ram Panging	Assistant General Manager, SBI,Local Head Office Guwahati
10.	Vijay Kr. Chandra	Associate Director, Standard Chartared Bank
11.	B Duttagupta	Manager, United Bank of India
12.	Lemli Loyi	GM, NEDFi, Guwahati
13.	Mayuri Chetri	Joint Secretary, Finance Department
14.	Champak Kr. Baishya	Asstt. Manager, Allahabad Bank, Lakhtokia
15.	Girish Kara	ZM, Cantral Bank
16.	Ajay Sinha	Asstt. Manager, Corporation bank, Panbazar
17.	S A Singh	Sr. Manager, PNB, Zoo Road
18.	Biswajeet Das	Member Secretary, SLC & Additional Director (NAZ) Commissioner Of Industries & Commerce, Assam

Other Officials Present:-

1. Sri Kamal Lochan Baishya, Joint Director (SP).
2. Sri Ranjan Bora, Deputy Director (CIW).

List of the New Claim of Central Interest Subsidy on Working Capital under NEIIPP'07 placed before the 23rd SLC held on 17-07-18

Sl. No.	Name & Address of the Unit	Whether the unit is New/ Expansion	Production of the Unit	Date of the Commercial Production	CISWC Registration No. & Date	Date of Receipt		Claim No.	Period of Claim		Name of the Banker	Branch	Cash Credit Limit (₹ in Lakhs)	Amount of the Interest Charged by the Bank (in ₹)	Rate of Interest Charged by the Bank	Eligible CISWC (in ₹)	Decision of the SLC
						DICC	CI&C		From	To							
1	Carbon Resources (P) Ltd., Kukurmari, Dhaligaon, Chirang	New	Calcinated Petroleum Coke	30-11-12	DICC/CRG/NEIIPP'07/002/2009 dtd.- 20-06-09	08-09-16	15-09-16	4 th	01-04-15	31-03-16	SBI	Girdhi	2,325.00	3,00,18,650.56	11.30%, 11.70%, 12.45%, 12.60%	75,78,272.00	The SLC Unanimously Approved an amount of ₹75,78,272.00 as 3% Interest Subsidy on Working Capital
2	Sunandaram Foods (P) Ltd., Industrial Area, Mangaldoi	New	Cake	10-05-07	DI&CC/DARRANG/NEIIPP-07/2008-09 dtd.- 17-11-08	05-07-17	19-07-17	10 th	01-04-16	31-03-17	Axis Bank	Mangaldoi	200.00	14,84,618.00	10.50%	4,24,176.00	The SLC Unanimously Approved an amount of ₹4,24,176.00 as 3% Interest Subsidy on Working Capital
3	Master (India) Brewing Company, Sila Sindurighopa, Dist.- Kamrup	New	Beer	08-03-10	DICC/K/NEIIPP/256 dtd.- 24-12-08	16-08-11	25-07-17	2 nd	01-04-10	31-03-11	PNB	Guwahati	450.00	49,21,783.00	12.00%, 12.50% & 13.50%	11,65,799.00	The SLC Unanimously Approved an amount of ₹11,65,799.00 as 3% Interest Subsidy on Working Capital
4	Master (India) Brewing Company, Sila Sindurighopa, Dist.- Kamrup	New	Beer	08-03-10	DICC/K/NEIIPP/256 dtd.- 24-12-08	16-08-11	25-07-17	3 rd	01-04-11	31-03-12	PNB	Guwahati	450.00	61,57,904.00	13.50%, 14.00% & 14.75%	12,75,812.00	The SLC Unanimously Approved an amount of ₹12,75,812.00 as 3% Interest Subsidy on Working Capital
5	Master (India) Brewing Company, Sila Sindurighopa, Dist.- Kamrup	New	Beer	08-03-10	DICC/K/NEIIPP/256 dtd.- 24-12-08	23-10-13	25-06-18	4 th	01-04-12	31-03-13	PNB	Guwahati	450.00	76,23,868.00	14.50% & 14.75%	15,55,125.00	The SLC Unanimously Approved an amount of ₹15,55,125.00 as 3% Interest Subsidy on Working Capital

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Sl. No.	Name & Address of the Unit	Whether the unit is New/ Expansion	Production of the Unit	Date of the Commercial Production	CISWC Registration No. & Date	Date of Receipt		Claim No.	Period of Claim		Name of the Banker	Branch	Cash Credit Limit (₹ in Lakhs)	Amount of the Interest Charged by the Bank (in ₹)	Rate of Interest Charged by the Bank	Eligible CISWC (in ₹)	Decision of the SLC
						DICC	CI&C		From	To							
6	Master (India) Brewing Company, Sila Sindurighopa, Dist. - Kamrup	New	Beer	08-03-10	DICC/K/NEIIPP/256 dtd.- 24-12-08	15-10-14	25-06-18	5 th	01-04-13	31-03-14	PNB	Guwahati	450.00	84,38,845.00	14.50%, 16.50% & 16.80%	16,71,914.00	The SLC Unanimously Approved an amount of ₹16,71,914.00 as 3% Interest Subsidy on Working Capital
7	Maa Tea Company, No.-1, Balipara Village, P.O.- Borguri, Dist.- Tinsukia	New	Black Tea	11-09-08	DI&CC/TINSUKIA/N EIIPP'07/2008-09/25 dtd.- 05-05-08	16-11-17	27-11-17	9 th	01-04-16	31-03-17	UBI	Tinsukia	180.00	18,74,770.00	12.25%	4,59,127.00	The SLC Unanimously Approved an amount of ₹4,59,127.00 as 3% Interest Subsidy on Working Capital
8	Pulibor Tea (P) Ltd., Bongaon, Bura Chuk, Golaghat	New	Black Tea	25-10-15	DICC/GOLAGHAT/N EIIPP2007/01177/NU /2016 dtd.- 11-01-16	28-12-17	09-03-18	2 nd	01-04-16	31-03-17	Indian Bank	Golaghat	76.00	9,62,922.00	12.45%	2,32,715.00	The SLC Deferred the claim & Directed to recheck the claim whether the unit is eligible for 3% Interest Subsidy on Working Capital as per DIPP Circular No.- 10(3)/2007- DBA-II/ NER dtd.- 22-11-16
9	Railtrack Concrete Products (P) Ltd., Station Road, Behera, Dist.- Cachar	New	Railway PSC Sleeper	15-06-07	CADIC/NEIIPP'07/02 /08-09 dtd.- 03-09-08	07-03-18	31-03-18	10 th	01-04-16	31-03-17	CBI	Kolkata	350.00	43,80,809.00	12.70%	10,34,837.00	The SLC Unanimously Approved an amount of ₹10,34,837.00 as 3% Interest Subsidy on Working Capital
10	Padumani Tea Industries, (A Unit of Mahakali Tea Co. (P) Ltd.), Rodhala, Golaghat	New	Black Tea	02-04-14	DICC/GOLAGHAT/N EIIPP2007/01125/NU /2013 dtd.- 28-07-13	27-03-18	17-05-18	3 rd	01-04-16	31-03-17	Indian Overseas Bank	Jorhat	200.00	12,94,938.00	9.90%, 10.06%, 10.75%, 10.80%, 10.89%, 11.15%, 11.70%, 11.80% & 12.20%	3,53,111.00	The SLC Unanimously Approved an amount of ₹3,53,111.00 as 3% Interest Subsidy on Working Capital

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Sl. No.	Name & Address of the Unit	Whether the unit is New/ Expansion	Production of the Unit	Date of the Commercial Production	CISWC Registration No. & Date	Date of Receipt		Claim No.	Period of Claim		Name of the Banker	Branch	Cash Credit Limit (₹ in Lakhs)	Amount of the Interest Charged by the Bank (in ₹)	Rate of Interest Charged by the Bank	Eligible CISWC (in ₹)	Decision of the SLC
						DICC	CI&C		From	To							
11	Shyam Polymers, Danabanga Industrial Area, Rangamati, Golaghat	New	PVC Pipe	10-12-12	DICC/GOLAGHAT/NEIIPP2007/01069/NU/2011 dtd.- 16-11-11	27-03-18	17-05-18	5 th	01-04-16	31-03-17	CBI	Jorhat	50.00	6,57,480.00	13.20%	1,49,428.00	The SLC Unanimously Approved an amount of ₹1,49,428.00 as 3% Interest Subsidy on Working Capital
12	Shree Mahabir Edibles, TH Road, Napukhuri, Tinsukia	New	Mustard Oil	02-02-12	DICC/TINSUKIA/NEIIPP2007/01008/NU/2010 dtd.- 22-12-10	07-05-18	24-05-18	6 th	01-04-17	31-03-18	SBI	Tinsukia	90.00	8,75,098.00	9.65%, 9.70% & 9.85%	2,70,753.00	The SLC Unanimously Approved an amount of ₹2,70,753.00 as 3% Interest Subsidy on Working Capital
13	Indo Spanish Industries, AIIDC Complex, NH.-31, Rangia	New	PVC Water Tank	28-09-09	DICC/K/NEIIPP/371 dtd.- 07-02-09	29-10-15	04-06-18	6 th	01-04-14	31-03-15	Axis Bank	Guwahati	250.00	31,19,858.00	12.90%, 12.95%, 13.00% & 13.15%	7,21,575.00	The SLC Unanimously Approved an amount of ₹7,21,575.00 as 3% Interest Subsidy on Working Capital
14	Indo Spanish Industries, AIIDC Complex, NH.-31, Rangia	New	PVC Water Tank	28-09-09	DICC/K/NEIIPP/371 dtd.- 07-02-09	31-03-17	04-06-18	7 th	01-04-15	31-03-16	Axis Bank	Guwahati	200.00	29,55,770.00	12.90%, 13.25% & 13.30%	6,77,556.00	The SLC Unanimously Approved an amount of ₹6,77,556.00 as 3% Interest Subsidy on Working Capital
15	Indo Spanish Industries, AIIDC Complex, NH.-31, Rangia	New	PVC Water Tank	28-09-09	DICC/K/NEIIPP/371 dtd.- 07-02-09	28-02-18	04-06-18	8 th	01-04-16	31-03-17	Axis Bank	Guwahati	200.00	24,34,979.00	12.65%, 12.75%, 12.83% & 12.85%	5,72,552.00	The SLC Unanimously Approved an amount of ₹5,72,552.00 as 3% Interest Subsidy on Working Capital
16	Shree Salt, Airport- Road, Chaboti, Dist.- North Lakhimpur	New	Iodized Salt	31-03-17	DICC/LAKHIMPUR/NEIIPP2007/01080/NU//2017 dtd.-27-02-17	09-05-18	14-06-18	2 nd	01-04-17	31-03-18	SBI	Dibrugarh	140.00	19,17,508.00	13.75% & 13.80%	4,17,227.00	The SLC Deferred the claim & Directed to recheck the claim whether the unit is eligible for 3% Interest Subsidy on Working Capital as per DIPP Circular No.- 10(3)/2007- DBA-II/ NER dtd.- 22-11-16
17	Amba Industries Unit-II, (A Unit of M/s. AmbaBanijya Private Limited), Airport- Road, Chaboti, Dist.- North Lakhimpur	New	Iodized Salt	16-11-09	DI&CC/LKPR/NEIIP P-03/2007 dtd.-06-02-09	01-05-18	14-06-18	9 th	01-04-17	31-03-18	SBI	Dibrugarh	86.25	10,22,786.00	11.75% & 11.90%	2,60,860.00	The SLC Unanimously Approved an amount of ₹2,60,860.00 as 3% Interest Subsidy on Working Capital

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Sl. No.	Name & Address of the Unit	Whether the unit is New/Expansion	Production of the Unit	Date of the Commercial Production	CISWC Registration No. & Date	Date of Receipt		Claim No.	Period of Claim		Name of the Banker	Branch	Cash Credit Limit (₹ in Lakhs)	Amount of the Interest Charged by the Bank (in ₹)	Rate of Interest Charged by the Bank	Eligible CISWC (in ₹)	Decision of the SLC
						DICC	CI&C		From	To							
18	K D Iron & Steel Co., IIDC, Rangia, Moranjana	New	TMT Bars & Coils	21-02-11	DICC/K/NEIIPP/211 dtd.- 15-12-08	28-05-18	26-06-18	7 th	01-04-17	31-03-18	SBI Allahabad NEDFi	Guwahati Lakhtokia Dispur	2000.00 1300.00 1500.00	1,74,17,859.00 1,45,93,910.00 63,85,401.00	11.10% & 11.15% 11.10% & 12.35% 12.50%	1,01,63,216.00	The SLC Unanimously Approved an amount of ₹1,01,63,216.00 as 3% Interest Subsidy on Working Capital
19	Radiant Manufacturers (P) Ltd., Khaikati, Karbi-Anglong	New	Ethyl Alcohol	08-11-12	DICC/KARBIANGLONG/NEIIPP2007/01001/NU/2010 dtd.- 31-08-10	28-03-18	21-06-18	5 th	01-04-16	31-03-17	Corporation Bank	Guwahati	1,200.00	1,22,53,554.00	10.10% & 10.90%	34,20,911.00	The SLC Unanimously Approved an amount of ₹34,20,911.00 as 3% Interest Subsidy on Working Capital
20	Grihashakti Steels (P) Ltd., Numalijalah, Silasindurighopa, Amingaon	New	TMT Bars & Coils	02-03-09	DICC/K/NEIIPP/295d td.- 30-12-08	15-06-18	29-06-18	10 th	01-04-17	31-03-18	Indian Bank HDFC Bank	Guwahati	800.00 900.00	3262639.00 3864329.00	11.65%, 12.70% 8.75%	21,51,434.00	The SLC Unanimously Approved an amount of ₹21,51,434.00 as 3% Interest Subsidy on Working Capital

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Annexre-II

List of the Deferred Claim of Central Interest Subsidy on Working Capital under NEIIPP'07 placed before the 23rd SLC held on 17-07-18

Sl. No.	Name & Address of the Unit	Whether the unit is New/Expansion	Production of the Unit	Date of the Commercial Production	CISWC Registration No. & Date	Date of Receipt		Claim No.	Period of Claim		Name of the Banker	Branch	Cash Credit Limit (₹ in Lakhs)	Amount of the Interest Charged by the Bank (in ₹)	Rate of Interest Charged by the Bank	Eligible CISWC (in ₹)	Decision of the SLC
						DICC	CI&C		From	To							
1	Carbon Resources (P) Ltd., Kukurhari, Dhaligaon, Chirang	New	Calcinated Petroleum Coke	30-11-12	DICC/CRG/NEIIPP'07/02/2009 dtd.- 20-06-09	30-03-16	09-06-16	1 st	01-12-12	31-03-13	SBI	Girdhi	2,325.00	1,13,21,674.00	12.45%, 13.50% & 13.60%	23,26,808.00	The SLC Unanimously Approved an amount of ₹23,26,808.00 as 3% Interest Subsidy on Working Capital
2	Carbon Resources (P) Ltd., Kukurhari, Dhaligaon, Chirang	New	Calcinated Petroleum Coke	30-11-12	DICC/CRG/NEIIPP'07/02/2009 dtd.- 20-06-09	30-03-16	09-06-16	3 rd	01-04-14	31-03-15	SBI	Girdhi	2,625.00	3,34,59,403.28	11.30% & 13.05%	78,75,834.00	The SLC Unanimously Approved an amount of ₹78,75,834.00 as 3% Interest Subsidy on Working Capital

Anneuxre-III

List of the Rejected Claim of Central Interest Subsidy on Working Capital under NEIIPP'07 placed before the 23rd SLC held on 17-07-18

Sl. No.	Name & Address of the Unit	Whether the unit is New/Expansion	Production of the Unit	Date of the Commercial Production	CISWC Registration No. & Date	Date of Receipt		Claim No.	Period of Claim		Name of the Banker	Branch	Cash Credit Limit (₹ in Lakhs)	Amount of the Interest Charged by the Bank (in ₹)	Rate of Interest Charged by the Bank	Eligible CISWC (in ₹)	Decision of the SLC
						DICC	CI&C		From	To							
1	Railtrack Concrete Products (P) Ltd., Station Road, Behera, Dist.- Cachar	New	Railway PSC Sleeper	15-06-07	CADIC/NEII PP'07/08-09 dtd.- 03-09-08	28-03-15	02-11-15	6 th	01-04-12	31-03-13	CBI	Kolkata	350.00	38,67,847.00	13.75%, 14.00% & 15.50%	8,22,871.00	The SLC Unanimously Approved an amount of ₹8,22,871.00 as 3% Interest Subsidy on Working Capital
2	Railtrack Concrete Products (P) Ltd., Station Road, Behera, Dist.- Cachar	New	Railway PSC Sleeper	15-06-07	CADIC/NEII PP'07/08-09 dtd.- 03-09-08	28-03-15	06-11-15	7 th	01-04-13	31-03-14	BOB CBI	Siliguri Kolkata	350.00 350.00	1942532.00 1717324.00	13.00% & 13.75%	7,51,558.00	The SLC Unanimously Approved an amount of ₹7,51,558.00 as 3% Interest Subsidy on Working Capital
3	Railtrack Concrete Products (P) Ltd., Station Road, Behera, Dist.- Cachar	New	Railway PSC Sleeper	15-06-07	CADIC/NEII PP'07/08-09 dtd.- 03-09-08	23-11-16	16-01-17	8 th	01-04-14	31-03-15	CBI	Kolkata	350.00	31,93,728.00	13.00%	7,37,014.00	The SLC Unanimously Rejected the Claim being Time Barred

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Sl. No.	Name & Address of the Unit	Whether the unit is New/Expansion	Production of the Unit	Date of the Commercial Production	CISWC Registration No. & Date	Date of Receipt		Claim No.	Period of Claim		Name of the Banker	Branch	Cash Credit Limit (₹ in Lakhs)	Amount of the Interest Charged by the Bank (in ₹)	Rate of Interest Charged by the Bank	Eligible CISWC (in ₹)	Decision of the SLC
						DICC	CI&C		From	To							
4	Railtrack Concrete Products (P) Ltd., Station Road, Behera, Dist.- Cachar	New	Railway PSC Sleeper	15-06-07	CADIC/NEII PP'07/08-09 dtd.- 03-09- 08	23-11-16	16-01-17	9 th	01-04-15	31-03-16	CBI	Kolkata	350.00	41,49,516.00	12.70%, 12.95% & 13.00%	9,70,202.00	The SLC Unanimously Approved an amount of ₹9,70,202.00 as 3% Interest Subsidy on Working Capital




Anneuxre-IV

Sl. No.	Name & Address of the Unit	Whether the unit is New/Expansion	Production of the Unit	Date of the Commercial Production	CISWC Registration No. & Date	Date of Receipt		Claim No.	Period of Claim		Name of the Banker	Branch	Cash Credit Limit (₹ in Lakhs)	Amount of the Interest Charged by the Bank (in ₹)	Rate of Interest Charged by the Bank	Eligible CISWC (in ₹)	Decision of the SLC
						DICC	CI&C		From	To							
1	Kishlay Foods (P) Ltd., Sarusajai, Lokhra Charali, Guwahati	New	Biscuit	01-04-03	DI&CC/CISWC/KAMR UP/22/2003 dtd.- 03-11-03	01-07-13	20-07-13	4 th	01-04-12	31-03-13	Syndicate Bank	Panbazar	400.00	54,05,530.00	14.75% & 15.25%	10,79,179.00	The SLC Unanimously Approved an amount of ₹10,79,179.00 as 3% Interest Subsidy on Working Capital

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