

From,

Assistant District Industries Officer
 Changanacherry

To,

The Branch Manager
 STATE BANK OF INDIA,PONKUNNAM

Sir,

Sub: Industries- MSME Loan – Recommendation for –M/s. ELAINE BOUTIQUE, Chenkal.

- Ref: 1. Application of Smt.LISSAMMA MATHEW, Kavumkal(h), Vazhoor East P.O. dated 22/2/2025
 2. Master Direction - Lending to Micro, Small & Medium Enterprises (MSME) Sector
 –RBI/FIDD/2017-2018/56 dated 24/July 2017 of RBI. &
 –Priority Sector Lending (PSL) RBI/FIDD/2020-21/72 dated 04/09/2020
 3.

I am forwarding herewith an application for financial assistance received from Smt.LISSAMMA MATHEW , Kavumkal(h), Vazhoor East P.O.. The proposal is to setup a Churidar Sets unit at Building No: 167 A/4 of Vazhoor Panchayat , under M.S.M.E.D. Act 2006.

As per project report submitted, the project cost is worked out as follows:-

1. Fixed Capital Requirement	:-`	187800
2. Working Capital Requirement	:-`	60318
Total	:-`	248118

As per the reference cited 2 above and the provisions of M.S.M.E.D Act of 2006, I recommend that the captioned unit may be sanctioned a loan of Rs 235600 under PMEGP as follows:-

1. Term Loan	:-`	178600
2. Working Capital Loan	:-`	57000
Total composite Loan:	:-`	235600

This Project is technically feasible and financially viable and hence the bank can finance the unit without hesitation.

Yours faithfully,

Assistant District Industries Officer
 Changanacherry