

VISHVPRABHA VENTURES LIMITED

(Formerly known as Vishvprabha Trading Ltd)

Regd. Office : Ground Floor, Avighna Heights, Survey No. 45-4B, Behind Sarvoday Park, Nandivali Road, Dombivili East 421201

CIN : L51900MH1985PLC034965

Website : www.vishvprabhaventures.com

Email: cosec@vishvprabhaventures.com

To

BSE LIMITED

Phiroze Jeejeebhoy Towers

Dalal Street- Fort

Mumbai-400001

Subject - Intimation with respect to sanction of credit facility from Bank of Maharashtra

We wish to inform you that on 15-03-2023 Vishvprabha Foods Private limited (Wholly Own Subsidiary Company) has recieved sanction letter dated 15-03-2023 from Bank of Maharashtra of Rs 375 lakhs as term loan and Rs.200 lakhs as Cash credit facility for implementation of foods projects.

Kindly take the same in your records

For Vishvprabha Ventures Limited

MITESH
JAYANTILAL
THAKKAR

Digitally signed by
MITESH JAYANTILAL
THAKKAR
Date: 2023.03.16
17:54:56 +05'30'

Mitesh Jayantilal Thakkar

Managing Director

DIN. 06480213



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
 एक परिवार एक बैंक

प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5
 H O : LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5

MUMBAI-BANDRA EAST

- 400051

Tel.26592496 / 26591333 / D 26592864 Email bom164@mahabank.co.in

Ref. No. : M-0164-23-110706

Date : 15/03/2023

To,
 M/s Vishvprabha Foods Private Limited
 Block No. 501, AI Post Toranvera
 Dharampur, Near Grampanchayat Khergam Navsari,
 Gujarat, 396040,
 Near Grampanchayat Khergam Navsari Gujarat

Dear Sir/Madam

Re: Your request for Credit facility/ies.

With reference to your application dated 13/03/2023 requesting for credit facility/ies. we have pleasure to convey the sanction under **Non Schematic Lending** as under:-

Nature of Facility :	Term Loan (New)	
Amount	Rs. 375.00 Lakh (Rs. Three Crore Seventy Five Lakh only)	
Purpose	For Purchase of Machinery	
Primary Security	Hypothecation of Plant and Machinery	
Margin	25 %	
Subsidy (If any)	NIL	
Rate of Interest	RLLR (9.30%) + BSS (0.50%) + Spread (2.75%) - Collateral Concession (0.75%) + Additional Premium (0.00%) = Effective ROI Value is 11.80 % p.a. with monthly rest	
Repayment Terms (Principal)	Tenor	84 Months
	Moratorium Period	6 Months
	Repayment Period	78 Months
	Repayment Amount	Monthly Installment of Rs.480769 to be repayable in 78 months. Interest to be serviced as and when applied. or interest to be capitalised if moratorium stipulated.
Repayment Terms (Interest)	Monthly (as and when applied) or interest to be capitalised if moratorium stipulated	

Nature of Facility :	Cash Credit (New)	
Amount	Rs. 200.00 Lakh (Rs. Two Crore Only)	
Purpose	Working Capital	
Primary Security	Hypothecation of STOCK & BOOK DEBTS	
Margin	25 %	
Rate of Interest	RLLR (9.30%) + BSS (0.50%) + Spread (2.75%) - Collateral Concession (0.75%) + Additional Premium (0.00 %) = Effective ROI is 11.80 % p.a. with monthly rest	
Review	Annual basis	



Name of Account : M/s Vishvprabha Foods Private Limited,
 Mumbai-Bandra East Branch, Mumbai North Zone

All the credit facilities are secured by following collateral security/ies:-

Sr. No.	Description of the Security	Owner of the Security	Nature of the charge
1	Factory Shed on Land Bearing No 192 Valution : 287.15 Lakh)-->	VISHVPRABHA FOODS PRIVATE LIMITED	Registered Mortgage
2	Residential Flat No. A-1 Valution : 53.55 Lakh)-->	Mitesh Jayantilal Thakkar	Equitable Mortgage
3	Factory Shed on Land Bearing Block No 501 Valution : 493.46 Lakh)-->	VISHVPRABHA FOODS PRIVATE LIMITED	Registered Mortgage
4	Flat No. -A2 Valution : 54.18 Lakh)-->	Mitesh Jayantilal Thakkar	Equitable Mortgage

All the credit facilities are further secured by Personal/Corporate Guarantee of:-

Sr. No.	Name of the Guarantor	Net Worth (Rs. In Lakh)
1	Mitesh Jayantilal Thakkar	2781.10
2	PARESH RAMANLAL DESAI	342.50
3	MITESHKUMAR BHASKARBHAI DESAI	353.70
4	VISHVPRABHA VENTURES LIMITED	421.43

The following service charges will be applicable:-

Processing Fees(For all credit facilities)	Rs 445000.00 + Rs. 80100.00 (GST) = Rs. 525100.00
Documentation Charges	Rs 50000.00 + Rs. 9000.00 (GST) = Rs. 59000.00
Delayed review charges	Rs 0
Commitment Charges	NIL
Inspection/Supervision charges	Rs. 20000.00 + Rs. 3600.00 (GST) = Rs. 23600.00
Credit Information Company(CIC) report charges	Rs. 1400.00 + Rs. 252.00 (GST) = Rs. 1652.00
Mortgage creation charges	Rs. 15000.00 + Rs. 2700.00 (GST) = Rs. 17700.00
CERSAI charges	Rs. 0.00 + Rs. 0.00 (GST) = Rs. 0.00
ROC filling charges	Rs. 1500.00 + Rs. 270.00 (GST) = Rs. 1770.00
CGTMSE Search fee	Rs. 50.00 + Rs. 9.00 (GST) = Rs. 59.00
Credit Guarantee Cover fees	Rs. 0.00 + Rs. 0.00 (GST) = Rs. 0.00

*AGF will be charged on the guaranteed amount for the first year and on the outstanding amount for the remaining tenure of the credit facility



DIRECTOR
Panish R Desai




Name of Account : M/s Vishvprabha Foods Private Limited,
 Mumbai-Bandra East Branch, Mumbai North Zone

Specific Terms Conditions:-

No Specific Terms and Conditions Specified No Specific Terms and Conditions Specified

Yours faithfully,

PATEL L.B.
ASSISTANT GENERAL MANAGER

PF No. :- 22004
(Mumbai-Bandra East Branch)

Date: 15/03/2023
Place: MUMBAI

Parul R. Desai