



REF: ADV/RH/GC/AHMEDABAD/RBC-198/26-27

Date: 07/05/2026

To,
M/s. Gopinath Creation
(Proprietor-Khushal Ashvinbhai Rakholiya)
Ground floor, 22/1, Shed No.10,
Patel Estate, Opp. Muktidham Estate,
Nikol Gam road,
Ahmedabad-382350

Sir/Madam,

Reg : Your request for Machinery Loan of Rs. 49.00 Lacs under hybrid CGTMSE Scheme

We have for reference your captioned request dated 10/02/2026 and are pleased to inform you that same has been considered favorably by us on 07/05/2026, subject to the following terms and conditions:

Type	Amount (Rs.)	Purpose	Margin	ROI	Repayment/Tenure
Machinery Loan (NKGsb Atmanirbhar Udyojak Scheme)	Rs. 49,00,000/- (Rupees Forty Nine Lacs Only)	Purchase of Machineries	25%	@ PLR -7.25% i.e. 9.50%	60 EMI of Rs.1,02,910/- each

Security :

Description of security	Type of charge/Basis	
Primary security	Hypothecation	
1 Set of Model No : 1223, 12 color 23 Heads, Gama Brand new high speed computerized embroidery machine one side four beads + Twin sequence device and other side cording device with lopper device with standard accessories with dahao triple servo motor with trimmer. Area : 400*870*1600		
Collateral Security	Pledge	
FD of Rs. 12.00 Lacs in the name of Mr. Khushal Ashvinbhai Rakholiya	Pledge	
FD of Rs. 0.25 Lacs in name of Mr. Sagar Ashvinbhai Rakholiya		
Loan of Rs. 36.75 Lacs cover under CGTMSE Scheme	Particulars	Rs. In Lacs
	T.L. Exposure (A)	49.00
	Fixed Deposit (B)	12.25
	Balance (C=A-B)	36.75
	CGTMSE Cover available under (75% of C)	27.56

Processing Fee	: Minimum Rs 1,000/- or 0.10% whichever is Lower plus applicable GST to be recovered. (Loan sanctioned under "NKGsb Atmanirbhar Udyojak" Scheme)
Rate of Interest	: <ul style="list-style-type: none"> Rate of interest is subject to Board policy prevalent from time to time. Interest will be applied at monthly rests or such other periodical rests as may be determined by the RBI /Board policy prevalent from time to time. In case of unforeseen economic contingency, the Bank reserves the right to revise the rate of interest upward as per the Board/ RBI policy.
	: <ul style="list-style-type: none"> At present, CGTMSE Fee (AGF) @ 0.54% plus GST as applicable i.e. Rs. 19,815/- + GST. Premium for AGF may be vary every year as per guidelines issued by CGTMSE from time to time.

