

Sanction Letter

Sanction Reference No: MSME-0000000136705-LA

Date: 11-02-2026

To :

M/S Dhanlaxmi Textile - Proprietorship
5 5 63 64
New G Road Kubernagar Ahmedabad
Ahmedabad
Gujarat
India

Kindly Attn: THADANI AMIT-Proprietor

Dear Ma'am/Sir,

Subject: Credit facilities limit Rs.29,18,000.00 parked at our NIKOL ROAD Branch, Ref Sanction No: MSME-0000000136705-LA, Date of sanction 11-02-2026

We are pleased to inform you that the following credit facilities have been Sanctioned against your application Number MSME-0000000136705-LA. The terms and conditions as per annexure- D (Terms and Conditions).

Basic Information and Credit facility details

Entity Name	Relationship	Address
Mr THADANI AMIT	Proprietor	D-21, Shriji Colony, Madanlal, Viratnagar Road, Ahmedabad, 382415, Gujarat, India
M/s DHANLAXMI TEXTILE	Borrower	5 5 63 64, New G Road Kubernagar Ahmedabad, Ahmedabad, 382340, Gujarat, India

Sr. No.	Facility	Proposed Limit(INR)	Facility Purpose
1	Cash Credit (CC)	29,18,000.00	
TOTAL		29,18,000.00	

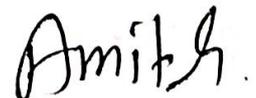
Validity of sanction: 90 days from the date of sanction

The bank reserves the right to discontinue, withhold, or modify the terms and conditions of the advance, or to stop any disbursements, without assigning any reasons or giving any notice, in the event of non-compliance with any of the terms and conditions stipulated therein and from time to time, as also in the relevant documents. This includes the event that any information or particulars furnished to the bank is found to be incorrect, or in the event of any development or situations wherein in the opinion of the bank its interest will be or is likely to be prejudicially affected by such continuation or disbursement. The bank would also not be bound to disburse the full amount of the advance in the event of any failure on the part of the borrower in satisfying any of the terms and conditions stipulated.

The Bank reserves the right to revise the rate of interest and any other terms and condition of the sanction in case documentation and disbursement is not completed within the validity period, or, at discretion, treat the sanction as withdrawn.

For, DHANLAXMI TEXTILE


Proprietor





Annexure D - Detailed Terms & Conditions

Facility-wise Terms & Conditions

Account: M/S Dhanlaxmi Textile - Proprietorship

Facility	Cash Credit (CC)
Limit	Proposed Limit : Rs. 29,18,000.00
Sub Limit	--
Purpose	--
Primary Security & Facility specific Collateral Security, if any	Primary : CGTMSE Primary : Stock and Receipts
Margin (%)	0 %
Period (Tenor in months)	12 months
Rate of Interest	The ROI for the facility is BRLLR + S.P.% + Credit Spread % + Risk Premium i.e. (7.9% + 0.25% + 2.30% + 0% = 10.45% p.a.) with monthly rest. The proposed Rate of Interest is subject to: <ol style="list-style-type: none"> 1. Change from time to time as per Bank's guidelines, RBI guidelines and as per CMR Rating 2. The BRLLR has two component (Repo Rate and Mark-up). The Repo Rate is subject to change from time to time as per Bank's guidelines, RBI guidelines 3. The Mark-up/ Base Spread will be reset at a frequency of every three years from the date of first disbursement.
Repayment	12 months subject to annual review
Processing Charges	Applicable Fee 10,213.00+ GST
Commitment Charges	As per Bank's extant guidelines
Inspection Charges	As per Bank's extant guidelines
Prepayment Charges	As per Bank's extant guidelines
Commision Charges	As per Bank's extant guidelines
Security Documents	



Security (Facility Specific Primary Security and Collateral Security)

Amikh

For, DHANLAXMI TEXTILE

Amikh
Proprietor