

CANARA BANK  
HAZIRA BRANCH  
IN PRINCIPLE SANCTION LETTER

Application No : C03428000823/1

Date : 10/09/2025

To

AMAR ENTERPRISE  
Address Plot No15 3rd floor, Vedant Industrial Estate  
Amroli, Kosad Road SURAT, GUJARAT, 394107

Subject : Your loan application dated – 26/07/2025

With respect to above we are pleased to inform that we are agreeable in-principle to provide following credit facility/facilities to you subject to submission of various documents etc, satisfactory due diligence and other reports as per requirements and terms and conditions mentioned below :-

Credit facility Details :

Name of Borrower	Amar Enterprise
Name of promoter/s	Kevadiya Shilpaben Sandeepbhai
Nature of facility	Term Loan
Amount (Rs.)	4950000.00
Purpose	Purchase Textile embroidery machine
Total Period (Months)	84 Months
Rate of Interest (%)	8.65 %
Moratorium period (Months)	06 Months

Other Terms & Conditions ...

This is an in principle clearance for prima facie acceptability of the proposal only. This clearance cannot be construed as a regular sanction and the same is without any commitment for according regular sanction.

Applicant shall be liable to bear the actual expenses pertaining to stamp duty, Registration charges, Government dues and other statutory charges and taxes as and when applicable. In addition to this Legal fees, valuation fee and other actual costs pertaining to the processing of loan shall be borne by the applicant.

- For loans covered under CGTMSE, applicable Annual Guarantee Fee and other charges to be paid by the borrower as and when demanded by the trust.
- The final sanction and release shall be done after complying with all terms and conditions applicable for such type of advance.
- Rate of interest and EMI mentioned above are indicative only. Final Rate of Interest and EMI are subject to final rating and Banks policy. Processing and other charges applicable as per Bank policy.
- Below is the indicative list of documents to be submitted
  - Annual Audit report of latest 3 years (If applicable)
  - Financials (Balance Sheet and Profit & Loss account) of latest 3 years of the borrower.
  - ITR with ITAO of latest 3 years (Borrower and Promoters)
  - Provisional, Estimated and projected financials for current/future covering complete tenure of the loan.
  - Financials (Balance Sheet and Profit & Loss account) of latest 3 years of the Holding/Subsidiary/Associate firm. (If applicable)
  - Bank statement copy of last 12 months (If account with other Bank)
  - Copy of Sanction letter and Loan Account Statement (If any loan from any other Bank/FI)
  - Asset and Liability statement of all the promoters in Banks format along with supporting documents.
  - Memorandum of Association/Article of association/certificate of incorporation/partnership deed/Trust deed/ By laws of society whichever applicable
  - Trade License/Other registrations
  - Sales Tax assessment order/GST returns for last 3 years along with registration certificate
  - Copy of PAN card of Firm
  - Copy of Pan card/ Aadhar card/ Voter ID/ Driving License/ Passport/ any other Residence Proof of all promoters ( PAN and Aadhar is mandatory)
  - Recent passport sized colored photograph of all promoters.
  - Copy of Udyog Aadhar
  - Copy of property documents (if applicable)
  - Details of stock and age wise breakup of receivables (if applicable)
  - N

Documents mentioned above are indicative and bank reserves the right to call additional documents at its discretion based on credit risk, compliance of loan and other applicable policies/guidelines of the bank.

- All pre and post release terms and conditions mentioned in final sanction letter to be complied with.
- The Bank shall disclose the information regarding the loan to CIBIL or any other such institutes from time to time.
- Bank reserves the right to alter/cancel this in principle sanction or any of the terms and conditions mentioned at any point of time without prior notice, hence the provisional sanction cannot be treated as the final sanction

Internal

Disclaimer..

The in-principle approval for loan is subject to correctness of information provided by you, its successful verification and satisfactory completion of detailed due diligence as per Bank norms and requirements. This letter shall stand unilaterally revoked and cancelled by the bank and shall be absolutely null and void, if there are any material changes in the information that have been provided by you based on which the said loan is in-principle approved by the bank.

*Abhishek*  
Authorized Signatory

