NKGSB Co-operative Bank Ltd. (Multi-State Scheduled Bank)

SINCE 1917

Ahmedabad Branch

REF: ADV/RH/ATV/AHMEDABAD/RBC-581/26-27

Date: 18/08/2026

To,
M/s. Aem Tek Valves (A Partnership Firm)
Shed No 45, Ground floor,
Shankheswar Industrial Estate -2,
Nr. Gujarat offset cross road, Vatva,
Ahmedabad- 382440

Sir/Madam,

Reg : Your request for Machinery Loan of Rs. 73.40 lacs under hybrid CGTMSE Scheme

We have for reference your captioned request dated 14/07/2026 and are pleased to inform you that same has been considered favorably by us on 18/08/2026, subject to the following terms and conditions:-

Type	Amount (Rs.)	Purpose	Margin	ROI	Repayment/Tenure
Udyamfina Machinery Loan	Rs. 73,40,000/- (Rupees Seventy Three Lakhs Forty Thousands Only)	Purchase of Machineries	25%	@ PLR -6.25% i.e. 10.50%	84 EMI of Rs. 1,23,760/- each.

Security :

Description of security	Type of charge/Basis
Primary security	
Plant and Machineries	Hypothecation
Collateral Security	
FD of Rs. 18.00 Lacs in the name of M/s. Aem Tek Valves	Pledge
FD of Rs. 0.20 Lacs in the name of Mr. Samir Mehamudhusain Rangrej	Pledge
FD of Rs. 0.20 Lacs in the name of Mr. Mehmoodhusen Mohamedyakub Rangrej	Pledge
Loan of Rs. 55.00 lacs cover under CGTMSE Scheme	

Particulars	Rs. In Lacs
T.L Exposure (A)	73.40
Fixed Deposit (B)	18.40
Balance (C=A-B)	55.00
CGTMSE Cover available under (75% of C)	41.25

Processing Fee	:	Processing fee @ 0.50% plus GST as applicable i.e. Rs. 36,700/- + GST.
Rate of Interest	:	• 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.
CGTMSE Conditions		o At present, CGTMSE Fee (AGF) @ 0.54% plus GST as applicable i.e. Rs. 29,700/- + GST. Premium for AGF may be vary every year as per guidelines issued by CGTMSE from time to time. o Premium for guarantee cover from CGTMSE shall be paid every year and the same shall be borne by the borrower. o CGTMSE shall have second notional charge on the collateral security provided, if any.

NKGSB CO-OP. BANK LTD. Ahmedabad Branch