

10/9/25, 9:28 AM

Gold Pledge Receipt

Muthoot Finance										
Regd. Office, Muthoot Finance Limited, NH Bypass, Palarivattom, Kochi 682 028, Kerala										
RBI License no: N-16-00167 CIN: L65910KL1997PLC011300			SANCTION LETTER CUM GOLD PLEDGE RECEIPT				Print Date & Time : 09/10/2025 09:28 AM			
Sanction date : 09/10/2025		TPPNO : Small - 343766		OLD GL NO: MAL - 28693		GSTIN : 36AABCT0343B1ZZ				
Region : HYDERABAD-IV(083)		Branch : PARIGI (AP)(03924)		Phone No. : 08412282333/09168902300/08138911816						
Customer ID	039240000011330		CRM Code	039240049135833		Customer Photo		Ornaments Photo		
Name & Address MOHD NAYEEM PASHA NEAR BY MAJID, MOHAMMAD JAHANGEER SAB, SOMANGURTHI, Somangurthi B.O, RANGA REDDY, TELANGANA Pin code 501501			Facility	Gold Loan						
			Selected Scheme	MAL						
			Loan Number	03924/MAL/028706						
			Payment Mode	DIRECT CREDIT						
			Loan Amount (Rs) In Words	269,900 Two Lakh Sixty Nine Thousand Nine Hundred only						
Purpose	AGRICULTURE		Period of Loan	12 Months		Rate of Interest		24% p.a		
Occupation	BUSINESS		Loan Date	09/10/2025		Beyond principal due date- # Penal Charges		Rs.0.08 per day per Rs.1000 or part thereof		
Principal due Date	09/10/2026		Mode of computation of interest	Monthly Rest		Effective Annualized Rate		26.82%		
Minimum no. of days interest	7									
The loan account will be classified as SMA or NPA, if principal and / or interest is wholly or partially remain due by the end of following dates										
SMA0	09/10/2026		SMA1	08/11/2026		SMA2	08/12/2026		NPA	07/01/2027
Rebate for interest payment is available as below, only if up to date interest is paid										
If paid within	Rebate*	Effective Rate Of Interest	Pay by NEFT/RTGS/IMPS		Please contact the branch for virtual account details. Third-party remittance will be returned.					
			Item Wise Category	Units	Gross weight in gram (a)	Deductions in stone (b)	Net Weight in gram (a-b)=c	Rate per gram (d)	Eligible Loan Amount (e)	
1 Month	5% p.a.	19% p.a.	ORNAMENTS	1	36.000	0.500	35.500	7,605	269,978	
3 Month	4% p.a.	20% p.a.								
6 Month	2% p.a.	22% p.a.								
			Total	1	36.000	0.500	35.500			
# All kind of charges (Inc GST 18%)										
# Token / Service		# CAC Charges		# Securities charges		# Stamp duty		# SMS charges /Quarter or part thereof		
Rs.50/-		Rs.10/-						Rs.5/-		
I acknowledge having received the detailed terms and conditions relating to the above gold loan sanction and send to me through web link to my registered mobile number and I confirm having agreed to the same and signed digitally through an OTP									Signature of the Borrower	
									Signature of the Branch Manager	
									Branch Seal	

Date : 28/10/2025					
GOLD OWNERSHIP CERTIFICATE					
(To be filled in based on discussions with the borrower)					
CUST ID	039240000011330	NAME	MOHD NAYEEM PASHA		
OWNERSHIP OF GOLD	Own	RELATIONSHIP WITH OWNER		IF OWNED BY SELF/RELATIVE	Gift
APPROX DATE OF PURCHASE		IF NOT PURCHASED HOW GOT POSSESSION	At the time of Marriage		
WEIGHT OF ORNAMENT	AS PER CUSTOMER	67.2	REASON FOR DIFFERENCE AS PER BORROWER (IF WEIGHT IS MORE THAN 20 GRAM)		
	ACTUAL WEIGHT [NET WT FROM CBS]	57.000			
IF REASONS GIVEN ARE NOT CONVINCING ADDITIONAL PRECAUTIONS TAKEN BY BRANCH		IF THIRD PARTY GOLD IS ACCEPTED, WHETHER POA IN PRESCRIBED FORMAT IN RS.150 STAMP PAPER IS TAKEN?	IF NO, REASONS FOR NOT GETTING POA IN STAMP PAPER. (IF POA IS NOT OBTAINED LOAN WILL NOT BE SANCTIONED)		Signed by OTP *****7846 28/10/2025 11:08 AM  Signature of Borrower
CERTIFICATE BY BRANCH MANAGER					
THE DETAILS GIVEN ABOVE ARE TRUE AND CORRECT AND I HAVE VERIFIED SIGNATURE OF OWNER OF THE GOLD AND COPIES OF KYC DOCUMENTS OF THE BORROWER ARE AVAILABLE IN OUR RECORDS.					
NAME OF BRANCH MANAGER/INCHARGE-EMPLOYEE ID		SIGNATURE OF BRANCH MANAGER /IN-CHARGE		BRANCH SEAL	
GUDALA RAJASHEKAR REDDY MF31882					

Muthoot Finance										
Regd. Office, Muthoot Finance Limited, NH Bypass, Palarivattom, Kochi 682 028, Kerala										
Print Date & Time : 28/10/2025 11:23 AM										
RBI License no:N-16-00167 CIN: L65910KL1997PLC011300										
SANCTION LETTER CUM GOLD PLEDGE RECEIPT										
GSTIN : 36AABCT0343B1ZZ										
TPPNO : Small - 401956										
Phone No. : 08412282333/09188902300/08138911816										
Sanction date : 28/10/2025										
Branch : PARIGI (AP)(03924)										
Region : HYDERABAD-IV(083)										
Customer ID : 039240000011330										
CRM Code : 039240049135833										
Gold Loan										
Facility										
Selected Scheme : UML										
Loan Number : 03924/UML/000116										
Payment Mode : DIRECT CREDIT										
Loan Amount (Rs) In Words : 450,000 Four Lakh Fifty Thousand only										
Period of Loan : 12 Months										
Rate of Interest : 24% p.a										
Beyond principal due date- # Penal Charges : Rs.0.08 per day per Rs.1000 or part thereof										
Effective Annualized Rate : 26.82%										
Purpose : AGRICULTURE										
Occupation : BUSINESS										
Loan Date : 28/10/2025										
Mode of computation of interest : Monthly Rest										
Principal due Date : 28/10/2026										
Minimum no. of days Interest : 15										
The loan account will be classified as SMA or NPA, if principal and / or interest is wholly or partially remain due by the end of following dates										
SMA0 : 28/10/2026 SMA1 : 27/11/2026 SMA2 : 27/12/2026 NPA : 26/01/2027										
Rebate for interest payment is available as below, only if up to date interest is paid										
Please contact the branch for virtual account details. Third-party remittance will be returned.										
If paid within	Rebate*	Effective Rate Of Interest	Pay by NEFT/RTGS/IMPS	Item Wise Category	Units	Gross weight in gram (a)	Deductions in stone (b)	Net Weight in gram (a-b)=c	Rate per gram (d)	Eligible Loan Amount (e)
1 Month	11.1% p.a.	12.9% p.a.	ORNAMENTS	13	67.200	10.200	57.000	7,900	450,300	
2 Month	6% p.a.	18% p.a.								
3 Month	3% p.a.	21% p.a.								
			Total	13	67.200	10.200	57.000			
# All kind of charges (Inc GST 18%)										
# Token / Service	# CAC Charges	# Securities charges	# Stamp duty	# SMS charges /Quarter or part thereof	Others (As specified in e pledge form)	Signature of the Borrower		Signature of the Branch Manager		
Rs.100/-	Rs.25/-			Rs.5/-		Branch Seal				
I acknowledge having received the detailed terms and conditions relating to the above gold loan sanction and send to me through web link to my registered mobile number and I confirm having agreed to the same and signed digitally through an OTP										