

Loan Application Number: (0905006893)GLFHAR1422528420251218	Date and Time: 18-12-2025 12:46:08
Branch code: F905	Branch Name: Hsr Lay Out-Bangalore
Branch Address: Hsr Lay Out-Bangalore, Ground Floor,#181,9Th Main, 7Th Sector,Hsrlayout,Bangalore, Bangalore, , Karnataka,India.	

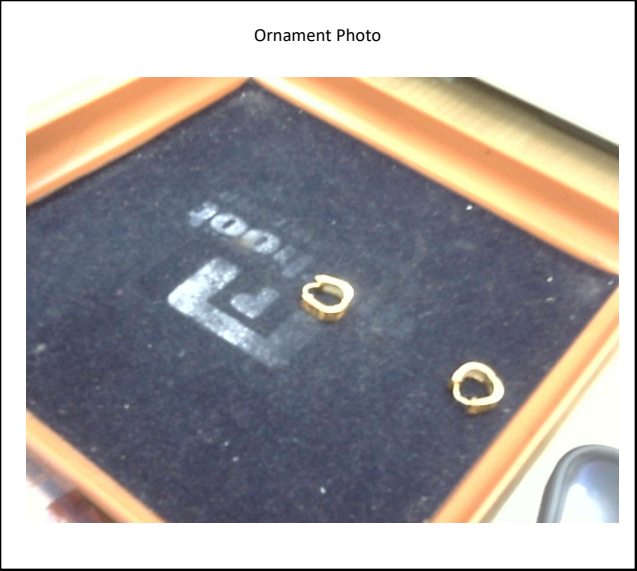
Photo of Borrower 	Name of Borrower: GARIKAPATI DEEPAK	UCIC No.: 787804250278843
	Date of birth: 01-01-2000	Occupation of Borrower: Service - Private Sector
	Email ID: chowdarydeepak480@gmail.com	ID Proof & No.: Aadhaar Card, XXXX XXXX 4694
	Phone Number: XXXXXXX3850	Address Proof & No: Aadhaar Card, XXXX XXXX 4694
	Address: H NO 3-54,AMEENPETA,CHENNARAOPETA MDL,Ameenabad,Nekkonda,Warangal,Andhra Pradesh,506122, Nekkonda, Warangal, India, Andhra Pradesh, 506122	Name of Account Holder: DEEPAK GARIKAPATI Name Of Bank: AXIS BANK LTD Bank Account Number: XXXXXXXXXX6828 Branch Name: WARANGAL , ANDHRA PRADESH IFSC Code: UTIB0000292
Nominee Name: VENKATESHWAR		Nominee Relationship: Father
Nominee Phone Number and Address: XXXXXX1429, H NO 3-54,AMEENPETA,CHENNARAOPETA MDL,Ameenabad,Nekkonda,Warangal,Andhra Pradesh,506122, Nekkonda, Andhra Pradesh, India.		

Loan Amount: 22314.00	Scheme selected: BLUE SUPER VALUE LOAN-23-M12-H2M-AGLC100
Loan Tenure: 12 months	Loan Purpose: Business- Working Capital For Trade
Principal Due Date: 18-12-2026 , Rs 22314.00	Interest Due Date: 18-12-2026 , @ 30.00 % p.a., Rs. 6694.20
Processing Fee inclusive of GST: 25.00	Stamp Duty: 0.00
Convenience Fee:	

#	Ornament	Count	Gross Weight	Net Weight
1	Ear Rings	2	3.10	3.00
2				
3				
4				
5				
6				
7				
8				
9				
10				
TOTAL		2	3.10	3.00

** Estimated purity only
Maximum Loan amount eligible: Rs 22314.00
Received amount: Rs 22289.00
Interest Rate @ 30.00 % Make early payments to avail lower interest rate as below:
Per gram rate: Rs 7438.00
Stone weight (gm):

If interest is fully paid within:	Rebate	***abinitio after rebate Rate of Interest***
0-30	7.00	23.00
30-60	7.00	23.00
60-90	3.00	27.00
90-120	3.00	27.00
120-150	1.00	29.00
150-180	1.00	29.00
180-Above	0.00	30.00



*** Any change in interest rate shall be applicable from the day immediately following the date on which the interest was last fully serviced or from the date of disbursement if the interest is not fully serviced. Interest will be calculated on Monthly compounding basis or on Ab initio basis depending on the scheme. If defaulted, applicable interest will be calculated from the date of last regular Interest payment. Interest will be charged for minimum 7 days, even if the loan is repaid before 7 days.
Postage charge: Rs 12/- for Ordinary Notice for Interest payment, Rs 26/- for Registered Notice, Rs 30/- for Auction Notice and Rs 12/- for Ordinary Notice
Auction expense (Refer pt. 5 overleaf) – 2% of the auctioned value subject to maximum amount of Rs 2000/- plus GST.
The loan account will be classified as SMA or NPA if principal and/or interest is wholly or partly due by the end of following dates:

SMA0	SMA1	SMA2	NPA
18-12-2026	17-01-2027	16-02-2027	18-03-2027

Your loan application dated 18-12-2025 is sanctioned and the pledge of the above gold ornaments based on our preliminary assessment of purity is accepted upon the terms and conditions appearing herein/overleaf including the applicable interest, additional interest and applicable charges.

Signed by: DS MUTHOOT FINCORP LIMITED 22
Reason: Loan Agreement by Muthoot Fincorp Limited
Digitally signed using organization private key
Date: 2025-12-18 12:46:11 IST

Muthoot FinCorp Limited



Borrower (Signature & Date)

Interest & Repayment of loans can be done through www.muthootfincorpone.com
* The RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits /discharge of liabilities by the Company.

Terms and Conditions for Gold Loan

- The Borrower understand and agree that that he is an absolute owner and is in rightful possession of certain gold jewellery/ ornaments (along with any stone or diamonds attached to such jewellery) ("Pledged Articles") which have been pledged to the Company by way of first and exclusive charge in a sealed packet to be kept with Company and there is no lien, encumbrance, charge(s) or claim(s) on the same apart from that created in favour of the Muthoot Fincorp Limited ("Company") in the event of any dispute on ownership or possession, lien, encumbrance, charge(s) or claim(s) raised by any third-party, the Borrower shall be solely responsible for all damages/ loss incurred by Company. The Borrower shall not use the loan availed for any illegal, illegitimate or oppose to public policy activities.
- The Borrower understands and agrees that the Company shall be entitled, without furnishing any notice or intimation, to open such sealed packets during the tenor of the Gold Loan ("Loan") and conduct inspection /s in connection with the quality of the Pledged Articles (including but not limited to melting/cutting/ conducting destructive tests or other tests on the Pledged Articles) at the Borrower's risk and cost at any time and the Borrower hereby provides consent for the same. The Borrower understand, agree and undertake that the findings of the Company shall be final and binding and the Borrower shall not dispute the same in any manner whatsoever.
- The Borrower understands and agrees that by virtue of the Loan being sanctioned by the Company to me, it does not mean, the Company confirms or accepts the Pledged Articles pledged is of a particular carat purity. The Borrower understands and agrees that if the Pledged Article is found to be fake or spurious or of lesser purity, or stolen, Company reserves the right to initiate appropriate investigation/criminal action as deemed fit and on account of this, if any loss incurred by the Company, the Borrower shall be solely liable and responsible for the same. The Borrower understands and agrees that only gold component of the Pledged Articles shall be considered for any valuation purposes and Company shall not consider the value of stone or diamond embedded in Pledged Articles at any time including at the time of loss replacement.
- The Borrower understands and agrees that in the event of loss of the Pledged Articles due to theft or any natural calamity like fire, floods, earthquake, etc., the liability of the Company is limited to replacing the lost Pledged Articles with the amount in cash equivalent to the value of gold in the Pledged Articles as per the records of Company, after adjusting all the outstanding dues of the Company and further, that the replacement cost shall be calculated by way of weight and purity (as maintained in Company's record) and multiplying the same by price of gold on the date of incident arose and/or as per published data and the same shall be final and binding upon Borrower.
- The Loan, together with accrued interest and other charges, is repayable within the maximum period as mentioned overleaf of this pledge form. If the Borrower fails to repay the Loan together with interest and / or costs within the period mentioned overleaf of this pledge form, the Company shall be entitled to sell the Pledged Articles by way of public auction by giving fifteen (15) days' notice to the Borrower and the proceeds will be appropriated first towards principal, then interest and, balance, if any and subject to recovery, towards costs/charges/expenses including but not limited to postage charges plus GST thereon and 2% plus GST of the auctioned value towards auction expenses (where costs/charges/expenses if any shall be appropriated in the sequence as per the sole discretion of Company).
- Auction will be conducted by an auctioneer duly appointed by the Company's Board of Directors. In case of any deficit after adjusting the auction amount, the Borrower will be personally liable to make good such deficit. Further, if there is any surplus available, it will be communicated to the Borrower and refunded. Such sale shall not be disputed by the Borrower in any manner whatsoever and the Company will not be liable for any loss incurred by the Borrower, if any, on such sale.
- The Company has the right to recall the Loan with all dues at any time during its term by issuing 10 days' notice to Borrower. If the Borrower fails to remit the dues within the said 10 days, the Pledged Articles will be sold by way of public auction as per clause 2 above.
- Borrower is liable to pay interest as mentioned overleaf of this pledge form. If interest remains un-serviced (fully or partly) then interest slab will be automatically revised as mentioned overleaf of this pledge form. Any change in interest rate shall be applicable from the day immediately following the date on which the interest was last fully serviced or from the date of disbursement, if the interest is not fully serviced. Interest will be calculated on monthly compounding basis or on ab initio basis depending on the scheme. Any payment received / recovered from Borrower, except in case of auction, will be appropriated first towards charges / expenses, then interest and balance if any, towards the principal.
- If the Borrower fails to remit the interest within the timelines mentioned overleaf of this pledge form and further fails to remit the said dues within seven (7) days as per the written notice issued to the Borrower, the Company, in addition to its other rights, shall have the right to recall the Loan and in such an event, the consequence as per clause 2 shall follow. This right shall be in addition to other rights of the Company as provided herein.
- The principal Loan amount as well as interest can be repaid either by Borrower, by his legal heir or authorized representative and they may redeem the Pledged Articles against full payment. However, they must carry the original Gold Loan Receipt for making such payment and shall also surrender the receipt against the redemption.
- In any event that the Loan together with accrued interest and charges on a given date exceeds the regulatory permissible Loan To Value (LTV) (at present 75% of the market value of the Pledged Articles) ("Margin") or there is any drop in the value of the gold pledged due to change in market price or any other reasons so as to breach the permissible LTV, the Company shall have the right to call upon the Borrower to pledge additional gold as collateral, or demand payment of part amount of Loan to keep intact the LTV of the Loan. In the event of the failure by the Borrower to comply as above within seven (7) days of a written demand from the Company, the entire Loan shall become due for payment forthwith along with up to date interest and charges and the Company shall be entitled to auction the Pledged Articles as per clause 2 above.
- The Borrower understands and agrees that in case of failure to comply with additional margin requirements by the Borrower, additional margin shortfall charges for every such breach shall be levied by the Company and the same shall be payable by the Borrower without any delay, demur or protest.
- Borrower understands and agrees that notwithstanding anything mentioned herein, if in the opinion of the Company, value of the Pledged Articles is not sufficient to discharge the Borrower obligations or if there exists any circumstance/s which may materially affect the Borrower ability to fulfil its obligations under these terms, Company may sell the Pledged Articles by auction at anytime, even before the expiry of tenure and the Borrower hereby consent to the same and shall not dispute the same in any manner at any point in time.
- Any change in address, phone number or Bank details of the Borrower as provided herein should be communicated to the Company by registered post or through hand delivery duly acknowledged, failing which, it will be presumed that notices / SMS sent at such address or money paid to such bank account are received by the Borrower.
- The Company has the absolute right to sell, transfer, assign and securitize all the rights, title and interest that may accrue to the Company pursuant to this Loan transaction to another individual or entity or to take Loan by creating charge on it. The Company, if required, shall also have the absolute right to give as security all documents, deeds or Pledged Articles given as security for this Loan transaction to borrow money/ avail Loan without prejudice to the rights of the Borrower.
- The purity and stone weight of the Pledged Articles mentioned herein are appraised and assessed on certain commonly accepted practices in the industry. However, the purity of the Pledged Articles as mentioned overleaf of this pledge form is an estimated purity based on our preliminary assessment and may vary subject to detailed gold inspection. The Company shall be free to independently appraise the purity of the Pledged Articles by using any method including filing / cutting and if at any point of time the Company finds that the pledged gold Pledged Articles are of less than the purity mentioned overleaf or spurious in nature, the Borrower is bound by such findings of the Company and liable to repay the Loan and interest immediately and to make good the loss to the Company, if any, failing which, the Company has the right to initiate appropriate legal proceedings to recover such losses.
- The Borrower is aware that the Company has availed financial assistance from banks/Financial Institutions (Fis) for on-lending. As may be expressly authorized by Company, the Borrower hereby agrees to pay the amounts due directly to such banks/Fis on receipt of a notice to that effect from such banks/Fis and such payment shall constitute a due discharge of the Borrower's payment obligations to the Company.
- Any change in the terms and conditions including interest rates/ other charges shall be duly intimated to the Borrower from the Company, before such revisions are effected. Further, the Borrower is liable to pay stamp duty, taxes and levies, charged/ introduced by any statutory authorities, as applicable on the pledge, pledge document or present transaction.
- The Borrower hereby voluntarily consents to the Company for disclosing any information or data related to the Loan facility availed by him to the Credit Information Bureau (India) Limited, other Credit Bureaus, CKYC – CERSAI, Banks with Co lending arrangement, FIU, Regulatory and Statutory authorities, Banks and ASM, Collection Agents, Auctioneers, Post office (Auction notices), Loan Management system, Analytics software – AWS, Call centre, Payment Gateways, Statutory Auditors, ARCs, PTC and Direct Assignment, Public Issue Prospectus- Reporting of Large Exposure, Document Management Service providers, Insurance companies, Muthoot Pappachan Technologies and/or any other agency authorized in this behalf by Reserve Bank of India or other statutory bodies. The Borrower is aware that such agencies may use or share such information in the manner as deemed fit by them. The Borrower understand that the above list is indicative and not exhaustive.
- The Company will have a general lien over the assets of the Borrower, including Pledged Articles, towards all other existing and/or future liabilities of the Borrower.
- If the Borrower is having any grievances, he may take it up with the concerned Branch Manager. If the said complaint is not resolved, then the same may be escalated to the Nodal Officer/Principal Nodal officer. Borrower can also email their concern to customer care at customercare@muthoot.com or forward the same to the Grievance Redressal Cell Officer, Muthoot Fincorp Limited, Muthoot Centre, Punnen Road, Trivandrum- 695 001. The Borrower may also approach the Ombudsman as appointed by the Reserve Bank of India pursuant to its guidelines, as may be applicable, for the redressal of any complaints. The Fair Practice Code as applicable is available on the branch notice board and also in the Company's website.
- The Borrower understands and agrees that he/she shall indemnify, keep indemnified and hold harmless the Company for all losses, expenses, charges, damages, costs and liabilities (including due to claims by a third party), incurred by the Company as a result of any breach by it of any transaction documents or any misrepresentation made in relation to the facility or Pledged Articles. The Borrower understands and agrees to reimburse the Company for any cost and expenses in connection with the Loan(s) including cost for insuring the securities, enforcement costs, clearance of arrears of all taxes and any other levies of Government, etc. without any delay, demur or protest.
- Borrower understands and agrees that the Borrower shall not utilize the funds for purchase of gold in any form, (including primary gold, gold bullion, gold jewellery, gold coins, units of gold exchange traded funds (ETF) and units of gold mutual funds).
- The Borrower understands and agrees that the Borrower shall furnish all documents/information as may be required by the Company from time to time and that the Company may by itself or through its agents verify any information given, check credit references, employment details and obtain credit reports or any other information deemed necessary by the Company, from time to time.
- The Borrower understands and agrees that any notice or request to be given by the Borrower must be in writing. All notices or requests shall be deemed to have been duly received by the party to whom it is addressed if it is given or made at the address specified below or at such other address as may be agreed:
For the Company: Muthoot Centre, TC No 27/ 3022, Punnen Road, Thiruvananthapuram, Kerala – 695001
For the Borrower: The address as stated in the Pledged/Application Form.
- The Borrower understands and agrees that the Company shall be entitled at the Borrower's sole risk and cost to engage one or more person(s) to collect my dues and shall further be entitled to share such information, facts and figures pertaining to Borrower as the Company deems fit.
- The Borrower understands and agrees that the Company reserves the right to amend the terms of these Standard Terms (except amendment to interest rate) by intimating the same to the Borrower. Interest Rate shall not be changed without the Borrower prior consent.
- 24x7 Express Gold Loan Service:** Subject to eligibility, the Borrower may avail additional loans (Top Up Loans) against the Pledged Articles pledged herein by extending the pledge created to secure such TOP Up Loans as well. The Borrower may avail such TOP Up Loans by sending SMS to 79949 99999 from his registered mobile number or through other electronic platforms or Branch and such loan amounts shall be disbursed to the registered bank account of the Borrower after deducting processing charge and any dues towards all existing loans. Once TOP up loans are approved and disbursed to the Borrowers' designated account, the Borrower undertakes and agrees that the TOP up loan shall be added or adjusted to the existing loan and the pledge on the Pledged Articles herein shall stand automatically transferred and applicable to secure such TOP up loans. For the avoidance of doubt, TOP up loans include the Borrower's outstanding of existing loan plus Borrower's availed additional loans in the same existing loan account. The services through electronic channels and fund transfer are prone to technical defaults and the Company shall not be held liable for any delay and failure or any loss of money during disbursement, whatsoever of nature, caused to the Borrower.
- This Agreement (and all disputes or claims relating to it) is to be governed by and construed in accordance with the laws of India. Parties agree that all disputes/ differences / claims arising out of or in connection with this agreement, form or its performance shall be resolved through sole arbitration appointed by the Company. The arbitration proceedings shall be carried out in accordance with the provisions of the Arbitration and Conciliation Act 1996. The seat and venue of arbitration shall be at Thiruvananthapuram, Kerala and language of the arbitration proceeding shall be English. The decision of the arbitrator shall be final and binding on the Parties.
- The Borrower understands, agrees and hereby confirm that he/she is a citizen and permanent resident of India and subject to the tax regime of India. The Borrower understand and agree that by utilising the loan provided he/she is unconditionally and irrevocably accepting the terms and conditions listed in this pledged form and as may be amended from time to time and shall abide by and be bound by them at all times.
- In case of Gold Loan from Home (GLFH), the GLFH shall be completely paperless process where no physical documents to be collected from or provided to the Borrower. The Borrower's acceptance of the loan application on the application or website of Company shall be considered as duly acceptance for the loan and its applicable terms and conditions.
- Borrower understands that in case of Company became aware of any defaults by the Borrower's to any loan products of any third parties lender, the Company may declare default of the existing loan account of Borrower and take necessary legal steps as per the applicable law.
- The Borrower undertakes and confirms that if MFL/Lender has any suspicion or indication of wrongdoing or fraudulent activity w.r.t. your loan account MFL/Lender shall be entitled to use an external auditor or an internal audit for further investigation. The Borrower shall indemnify and keep indemnified MFL/Lender against all losses incurred by MFL/Lender arising out of or in connection with such fraudulent activity of the Borrower.
All the terms and conditions of the loan provided overleaf of this pledge form and above vide clauses 1 to 33, including its tenure and applicable interest rate are explained to me. I have fully read and understood such terms and conditions and I accept the same. I confirm to have pledged the Pledged Articles, which are owned and possessed by the Borrower as mentioned overleaf, in Company's favour with full knowledge of the said terms and conditions and rate of interest and its application and I further confirm to have received the loan amount.

Name and Signature of the Borrower

Consent To Use and Share Information: The Borrower voluntarily and explicitly provide consent to Company and other Group Companies (Muthoot Pappachan Group i.e. MPG) (including its Agents / representatives), to use or to share the information, made available by him/ her in loan documentation, for their promotional, marketing and other cross selling activities. Further, the Borrower voluntarily and explicitly provide consent to Company and other MPG companies (including its Agents / representatives), to communicate with him/her on their new offerings, products or any other services to his/ her registered mobile number, mail ID or residential address through all possible modes.

Name and Signature of the Borrower

(Only to be signed at the time of release of the Pledged Articles)

Receipt

I confirm to have received back the above pledged gold Pledged Articles in good condition and order.

Date:

Borrower

Name and Signature of the

MUTHOOT FINCORP LIMITED

Regd. Office: Muthoot Centre, TC No 14/2074- 7 Punnen Road, Trivandrum, Kerala - 695 001, CIN : U65929KL1997PLC011518, Ph: +91 471 4911400, 2331427 E: muthoot@muthoot.com I

www.muthootfincorp.com I www.muthootfincorpone.com

ಗೋಲ್ಡ್ ಲೋನ್‌ಗಾಗಿ ನಿಯಮಗಳು ಮತ್ತು ಷರತ್ತುಗಳು

- [illegible]

[illegible]

ಮಾಹಿತಿಯನ್ನು ಬಳಸಲು ಮತ್ತು ಹಂಚಿಕೊಳ್ಳಲು ನಮ್ಮೆ: ಸಾಲಗಾರನು ಕಂಪನಿ ಮತ್ತು ಇತರ ಗುಂಪು ಕಂಪನಿಗಳಿಗೆ (ಮುಖ್ಯವಾಗಿ ಪುಸ್ತಕಗಳ ಗ್ರಾಹಕರ ಅಂದರೆ MPG) (ಅದರ ಏಜೆಂಟ್‌ಗಳು/ಪ್ರತಿನಿಧಿಗಳು ಸೇರಿದಂತೆ) ಸಾಲದ ದಾಖಲಾತಿಯಲ್ಲಿ ಅನನ್ಯ/ಅರ್ಪಣೆ ಬಗ್ಗೆ ಲಭ್ಯವಿರುವ ಮಾಹಿತಿಯನ್ನು ಬಳಸಲು ಅಥವಾ ಹಂಚಿಕೊಳ್ಳಲು ಸ್ವಯಂಪ್ರೇರಣೆಯಿಂದ ಮತ್ತು ಸ್ವಪ್ರವೃತ್ತಿ ಬಳಸಿ ನಿರ್ದಿಷ್ಟವಾಗಿ ಒಪ್ಪಿಗೆ ನೀಡುತ್ತಾನೆ. ಮಾರ್ಕೆಟ್‌ಗೆ ಬಳಸಲು ಒಪ್ಪಿಗೆ. ಅದರ ಪ್ರಚಾರ, ಮಾರ್ಕೆಟಿಂಗ್ ಮತ್ತು ಇತರ ಉದ್ದೇಶಗಳು. ಮಾಹಿತಿ ಚಟುವಟಿಕೆಗಳಿಗಾಗಿ ಇದರಲ್ಲಿ ಸಾಲಗಾರನು ತನ್ನ ನೋಂದಾಯಿತ/ತೆರಿಗೆಯಲ್ಲಿ ಸಹಜ, ಮೇಲ್ಮಟ್ಟ ಅಥವಾ ವಾಣಿಜ್ಯ ವಿಳಾಸದ ಮೂಲಕ ತಮ್ಮ ಹೊಸ ಕೊಡುಗೆಗಳು, ಉತ್ಪನ್ನಗಳು ಅಥವಾ ಯಾವುದೇ ಇತರ ಸೇವೆಗಳ ಬಗ್ಗೆ ಕಂಪನಿ ಮತ್ತು ಇತರ MPG ಕಂಪನಿಗಳಿಗೆ (ಅದರ ಏಜೆಂಟ್‌ಗಳು/ಪ್ರತಿನಿಧಿಗಳನ್ನು ಬಳಸುವುದರಲ್ಲಿ) ಸ್ವಯಂಪ್ರೇರಣೆಯಿಂದ ಮತ್ತು ಸ್ವಪ್ರವೃತ್ತಿ ನೀಡುತ್ತಾನೆ. ಒಪ್ಪಿಗೆಯನ್ನು ನೀಡುತ್ತದೆ.

(ಪ್ರತಿಜ್ಞೆ ಮಾಡಿದ ಲೇಖನಗಳ ಬಿಡುಗಡೆಯ ಸಮಯದಲ್ಲಿ ಮಾತ್ರ ಸಹಿ ಮಾಡಬೇಕು)

ರಶೀದಿ

ಮೇಲಿನ ಗಿರವಿ ಇಟ್ಟಿರುವ ಚಿನ್ನದ ಅಡಮಾನದ ಲೇಖನಗಳನ್ನು ಉತ್ತಮ ಸ್ಥಿತಿಯಲ್ಲಿ ಮತ್ತು ಕ್ರಮದಲ್ಲಿ ಮರಳಿ ಪಡೆದಿದ್ದೇನೆ ಎಂದು ನಾನು ದೃಢೀಕರಿಸುತ್ತೇನೆ.

ಗ್ರಾಹಕ:

ಮುಖ್ಯಮಂತ್ರಿಗಳ ಕಛೇರಿ, ಬೆಂಗಳೂರು, ೨೨.೦೩.೨೦೨೦

ಇ: customercare@muthoot.com | www.muthootincorp.com | www.muthootblue.com

OWNERSHIP DECLARATION

I, Mr/Mrs/Ms. GARIKAPATI DEEPAK (further details given in the respective loan application form) wish to avail a loan for Rs. 22314.00 /- from Muthoot FinCorp Limited ("the Company") for my business / personal requirements and the Company may sanction such amount as it deems fit considering my eligibility.

In order to secure the said loan together with the accrued interest and any charges and cost thereof, I hereby offer my gold ornaments weighing 3.10 gms for creation of pledge in favour of the Company. I hereby declare that the aforesaid gold ornaments are purchased by me/inherited by me/gifted to me* and as such I am the absolute owner in possession and enjoyment of the same and hence entitled to pledge the same with the Company as security for the aforesaid loan. I also declare that the said gold ornaments are free from any third party rights or claims. I further confirm and declare that the said ornaments are of 22 carat purity and that the same do not have any precious/valuable stones. I understand that the Company shall have the right to independently assess the purity of the ornaments and I shall be bound by such assessment made by the Company any time during the subsistence of the pledge.

Further, in the event of:

- (a) any third party claiming ownership or right over the said ornaments, or
- (b) the validity of the pledge created in favour of the Company being disputed or questioned, or
- (c) the purity of the said gold ornaments found to be below 22 carats, I shall be solely responsible for the same and its consequences and I undertake to repay the loan with accrued interest and charges immediately upon such an event taking place and shall make good the loss and expenses, if any, incurred by the Company in that regard.

I also declare that the facts stated above are true to the best of my knowledge and information.

24X7 Express Gold Loan Service: Subject to eligibility, the Borrower may avail additional loans (Top Up Loans) against the ornaments pledged herein by extending the pledge created to secure such Top Up Loans as well. The Borrower may avail such Top Up Loans by sending **SMS to 7994999999** from his registered mobile number or through other electronic platforms or Branch and such loan amounts shall be disbursed to the registered bank account of the Borrower after deducting processing charge and any dues towards all existing loans. Once Top Up Loans are applied for, the pledge on the ornaments herein shall stand automatically extended to secure such Top Up Loans as well. Such Loans shall also be governed by the terms and conditions mentioned herein, including the repayment obligations of the Borrower and right of the Company to recall the loan and to auction ornaments. Such Top Up Loans shall be treated as separate loans, but, shall be co-terminus with the original loan. In the event of any default in original loan or any Top Up Loans, all loans availed hereunder shall become automatically due and payable and the Company can proceed with auction of ornaments to recover all loans dues. Once all loans are repaid, the ornaments can be redeemed in full as partial redemption is not permitted. The services through electronic channels and fund transfer are prone to technical defaults and the Company shall not be held liable for any delay and failure or any loss of whatsoever nature caused to the Borrower.

* Strike out which are not applicable

Place: Warangal

Date: 18-12-2025

Loan No: (0905006893)GLFHAR1422528420251218

Signature: 

Name: GARIKAPATI DEEPAK



Jab zindagi badalni ho

ಮಾಲೀಕತ್ವದ ಘೋಷಣೆ

GARIKAPATI DEEPAK

ಶ್ರೀ/ಶ್ರೀಮತಿ /ಮಿಸ್..... ಎಂಬ ಹೆಸರಿನವಳಾದ/ನಾದ ನಾನು, ನನ್ನ ಅರ್ಹತೆಯ ಪರಿಗಣನೆಗೆ ನಾನು ಯೋಗ್ಯಳಾಗಿ/ನಾಗಿ ಇರುವುದರಿಂದ, ಅಂತಹ ಮೊತ್ತವನ್ನು ಕಂಪನಿಯು ಮಂಜೂರು ಮಾಡಬಹುದು ಹಾಗೂ ನನ್ನ ವ್ಯಾಪಾರ ವಹಿವಾಟಿಗಾಗಿ ವೈಯಕ್ತಿಕ ಅವಶ್ಯಕತೆಗಳಿಗಾಗಿ ಮುತ್ತುಪ್ಪಿನ್ಯಾಪ್ಲಿಮಿಟೆಡ್(ದಿ ಕಂಪನಿ)ನಿಂದ ರೂ.22314.00/- ರಷ್ಟು ಸಾಲದ ಮೊತ್ತವನ್ನು ಪಡೆದುಕೊಳ್ಳಲು ಹಾಗೂ ಅದು ನನಗೆ ಲಭ್ಯವಾಗುವಂತೆ ಬಯಸುತ್ತೇನೆ. (ಸಂಬಂಧಪಟ್ಟ ಸಾಲದ ಅರ್ಜಿಯ ನಮೂನೆಯಲ್ಲಿ ಹೆಚ್ಚಿನ ವಿವರಗಳನ್ನು ನೀಡಲಾಗಿದೆ).

ಹೇಳಲಾದ ಸಾಲದ ಮೊತ್ತವನ್ನು ಯಾವುದೇ ಶುಲ್ಕಗಳು ಮತ್ತು ಅದರ ಖರ್ಚು ವೆಚ್ಚದ ಜೊತೆಗೆ ಒಟ್ಟಿಗೆ ಸಂಚಿತ ಬಡ್ಡಿಗೆ ಭದ್ರತೆಯನ್ನು ಒದಗಿಸುವ ಸಲುವಾಗಿ, 3.10..... ಗ್ರಾಂಗಳಷ್ಟು ತೂಕವಿರುವ ನನ್ನ ಚಿನ್ನದ ಆಭರಣಗಳನ್ನು ಕಂಪನಿಯ ಪರವಾಗಿ ಗಿರವಿಡುವಂತೆ ಸಮ್ಮತಿಸಿದ್ದು, ನಾನು ಈ ಮೂಲಕ ತಮಗೆ ನೀಡುತ್ತಿದ್ದೇನೆ. ಈ ಮೊದಲು ತಿಳಿಸಲಾದ ಚಿನ್ನಾಭರಣಗಳನ್ನು ನಾನು ಖರೀದಿಸಿರುವುದಾಗಿ/ ನನಗೆ ವಂಶಪಾರಂಪರ್ಯವಾಗಿ ಬಂದಿರುವುದಾಗಿ/ ನನಗೆ ಉದುಗೊರೆಯನ್ನಾಗಿ ನೀಡಲಾಗಿತ್ತೆಂದು ಈ ಮೂಲಕ ಘೋಷಿಸುತ್ತೇನೆ. ಏಕೆಂದರೆ ಅವುಗಳ ಸ್ವಾಮ್ಯದಲ್ಲಿ ಮತ್ತು ಅವುಗಳನ್ನು ಧರಿಸಿ ಆನಂದಿಸುವಲ್ಲಿ ನಾನು ಪರಿಪೂರ್ಣವಾಗಿ ಮಾಲೀಕಳಾಗಿದ್ದೇನೆ/ನಾಗಿದ್ದೇನೆ. ಹಾಗಾಗಿ ಈ ಮೇಲೆ ತಿಳಿಸಿದ ಸಾಲದ ಮೊತ್ತಕ್ಕೆ ಭದ್ರತೆಯ ರೂಪದಲ್ಲಿ ಕಂಪನಿಯು ಜೊತೆ ಗಿರವಿಡಿದು ನನಗೆ ಸಂಪೂರ್ಣ ಅರ್ಹತೆಯಿರುತ್ತದೆ. ಯಾವುದೇ ಮೂರನೇ ವ್ಯಕ್ತಿಯ ಹಕ್ಕುಗಳಿಂದ ಅಥವಾ ಹಕ್ಕು ಕೋರಿಕೆಗಳಿಂದ ಈ ಚಿನ್ನಾಭರಣಗಳು ಮುಕ್ತವಾಗಿವೆ ಎಂದೂ ಸಹ ನಾನು ಈ ಮೂಲಕ ಘೋಷಿಸುತ್ತೇನೆ. ಮೇಲೆ ತಿಳಿಸಲಾದ ಚಿನ್ನಾಭರಣಗಳು 22 ಕ್ಯಾರಟ್ಗಳ ಪರಿಶುದ್ಧತೆಯಿಂದ ಕೂಡಿವೆ ಹಾಗೂ ಅವು ಯಾವುದೇ ಬೆಲೆಬಾಳುವ/ ಮೌಲ್ಯಯುತ ಹರಳು/ಕಲ್ಲುಗಳನ್ನು ಹೊಂದಿಲ್ಲವೆಂದು ನಾನು ಈ ಮೂಲಕ ದೃಢೀಕರಿಸುತ್ತೇನೆ ಮತ್ತು ಘೋಷಿಸುತ್ತೇನೆ. ಚಿನ್ನಾಭರಣಗಳ ಪರಿಶುದ್ಧತೆಯನ್ನು ಸ್ವತಂತ್ರವಾಗಿ ನಿರ್ಣಯಿಸುವ ಹಕ್ಕನ್ನು ಕಂಪನಿಯು ಹೊಂದಿರತಕ್ಕದ್ದೆಂದು ನಾನು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ. ಗಿರವಿಡಿಯಿರುವ ಜೀವಿತಾವಧಿಯ ಸಂದರ್ಭದಲ್ಲಿ ಕಂಪನಿಯು ಅಂತಹ ಮೌಲ್ಯನಿರ್ಣಯಗಳನ್ನು ಯಾವುದೇ ಸಮಯದಲ್ಲಿ ಮಾಡಿದರೂ ಅಂತಹ ವಿಚಾರಗಳಿಗೆ ನಾನು ಸಂಪೂರ್ಣವಾಗಿ ಬದ್ಧನಾಗಿರತಕ್ಕದ್ದು. ಈ ಸಂದರ್ಭದಲ್ಲಿ ಮತ್ತಷ್ಟು ವಿವರಗಳಿರುವುದಿಲ್ಲ:

- 1) ಹೇಳಲಾದ ಚಿನ್ನಾಭರಣಗಳ ಮೇಲೆ ಯಾವುದೇ ಮೂರನೇ ವ್ಯಕ್ತಿಯ ಮಾಲೀಕತ್ವವಿದೆ ಎಂದು ಅಥವಾ ಅವುಗಳ ಮೇಲೆ ಹಕ್ಕು ಕೋರಿದ ಪಕ್ಷದಲ್ಲಿ ಅಥವಾ:
- 2) ಕಂಪನಿಯ ಪರವಾಗಿ ತಮ್ಮಲ್ಲಿ ಒತ್ತೆ ಇಟ್ಟಿರುವುದರ ಮಾನ್ಯತೆಯನ್ನು ವಿವಾದಕ್ಕೆ ಒಳಪಡಿಸಲಾಗಿದ್ದಲ್ಲಿ ಅಥವಾ ಪ್ರಶ್ನಿಸಿದ್ದಲ್ಲಿ, ಅಥವಾ.
- 3) ಇದಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಕಂಪನಿಯಿಂದಾಗಿ ಸಾಲಕ್ಕೆ ಗುರಿಯಾದಂತಹ ಸಂದರ್ಭ ಎದುರಾದಲ್ಲಿ ನಷ್ಟ ಮತ್ತು ವೆಚ್ಚಗಳನ್ನು ನಾನು ಉತ್ತಮಪಡಿಸಿಕೊಳ್ಳತಕ್ಕದ್ದು. ಹೇಳಲಾದ ಚಿನ್ನಾಭರಣಗಳ ಪರಿಶುದ್ಧತೆಯು 22 ಕ್ಯಾರಟ್ಗಳಿಗಿಂತ ಕಡಿಮೆಯಿರುವುದು ಕಂಡುಬಂದಲ್ಲಿ, ಅದಕ್ಕೆ ಮತ್ತು ಅದರ ಪರಿಣಾಮಗಳಿಗೆ ನಾನು ಸಂಪೂರ್ಣವಾಗಿ ಜವಾಬ್ದಾರಿಯಾಗಿರತಕ್ಕದ್ದು, ಅಂತಹ ಸನ್ನಿವೇಶವು ಉಂಟಾದಲ್ಲಿ ಅಕ್ಷಣದ ಶುಲ್ಕಗಳು ಮತ್ತು ಸಂಚಿತ ಬಡ್ಡಿಯೊಂದಿಗೆ ಸಾಲವನ್ನು ಮರುಪಾವತಿಸುವ ಹೊಣೆಯನ್ನು ನಾನು ತೆಗೆದುಕೊಳ್ಳುತ್ತೇನೆ.

ಮೇಲೆ ತಿಳಿಸಲಾದ ವಾಸ್ತವಾಂಶಗಳು ಅಪೇಕ್ಷಣೀಯವಾದ ನನ್ನ ಮಾಹಿತಿ ಮತ್ತು ತಿಳುವಳಿಕೆಯ ಮಟ್ಟಕ್ಕೆ ಅನುಗುಣವಾಗಿ ನೈಜವಾಗಿವೆ ಎಂದೂ ಸಹ ನಾನು ಈ ಮೂಲಕ ಘೋಷಿಸುತ್ತೇನೆ. 24X7 ಎಕ್ಸ್‌ಪ್ರೆಸ್ ಚಿನ್ನದ ಸಾಲ ಸೇವೆ: ಅರ್ಹತೆಗೆ ಒಳಪಟ್ಟು, ಅಂತಹ ಟಾಪ್ ಸಾಲಗಳನ್ನು ಪಡೆದುಕೊಳ್ಳಲು ಇಡಲಾದ ಒತ್ತೆಯನ್ನು ವಿಸ್ತರಿಸುವ ಮೂಲಕ ಸಾಲಗಾರನು ಇಲ್ಲಿ ಒತ್ತೆ ಇಟ್ಟ ಆಭರಣಗಳ ವಿರುದ್ಧ ಹೆಚ್ಚುವರಿ ಸಾಲಗಳನ್ನು (ಟಾಪ್ ಅಪ್ ಸಾಲಗಳನ್ನು) ಪಡೆಯಬಹುದು. ಸಾಲಗಾರನು ತನ್ನ ನೋಂದಾಯಿತ ಮೊಬೈಲ್ ಸಂಖ್ಯೆಯಿಂದ ಅಥವಾ ಇತರ ಎಲೆಕ್ಟ್ರಾನಿಕ್ ಪ್ಲಾಟ್‌ಫಾರ್ಮ್‌ಗಳು ಅಥವಾ ಶಾಖೆಯ ಮೂಲಕ 7994999999 ಗೆ ಎಸ್‌ಎಂಎಸ್ ಕಳುಹಿಸುವ ಮೂಲಕ ಅಂತಹ ಟಾಪ್ ಅಪ್ ಸಾಲಗಳನ್ನು ಪಡೆಯಬಹುದು ಮತ್ತು ಅಂತಹ ಸಾಲದ ಮೊತ್ತವನ್ನು ಸಂಸ್ಕರಣಾ ಶುಲ್ಕ ಮತ್ತು ಅಸ್ತಿತ್ವದಲ್ಲಿರುವ ಎಲ್ಲಾ ಸಾಲಗಳಿಗೆ ಯಾವುದೇ ಎಲ್ಲ ಬಾಕಿಯನ್ನು ಕಡಿತಗೊಳಿಸಿದ ನಂತರ ಸಾಲಗಾರನ ನೋಂದಾಯಿತ ಬ್ಯಾಂಕ್ ಖಾತೆಗೆ ವೀತರಿಸಲಾಗುತ್ತದೆ. ಟಾಪ್ ಅಪ್ ಸಾಲಗಳಿಗೆ ಅರ್ಜಿ ಸಲ್ಲಿಸಿದ ನಂತರ, ಇಲ್ಲಿರುವ ಆಭರಣಗಳ ಮೇಲಿನ ಒತ್ತೆಯ ಮುಂದುವರಿಕೆ ಅಂತಹ ಟಾಪ್ ಅಪ್ ಸಾಲಗಳನ್ನು ಪಡೆದುಕೊಳ್ಳಲು ಸ್ವಯಂಚಾಲಿತವಾಗಿ ವಿಸ್ತರಿಸಲ್ಪಡುತ್ತದೆ. ಅಂತಹ ಸಾಲಗಳನ್ನು ಇಲ್ಲಿ ಉಲ್ಲೇಖಿಸಲಾದ ನಿಯಮಗಳು ಮತ್ತು ಷರತ್ತುಗಳಿಂದ ನಿಯಂತ್ರಿಸಲಾಗುತ್ತದೆ, ಸಾಲಗಾರನ ಮರುಪಾವತಿ ಕಟ್ಟುಪಾಡುಗಳು ಮತ್ತು ಸಾಲವನ್ನು ಮರುಪಡೆಯಲು ಮತ್ತು ಆಭರಣಗಳನ್ನು ಹರಾಜು ಮಾಡಲು ಕಂಪನಿಯ ಹಕ್ಕು ಸೇರಿದಂತೆ ಎಲ್ಲ ನಿಯಮಗಳನ್ನು ಒಳಗೊಂಡಿರುತ್ತದೆ. ಅಂತಹ ಟಾಪ್ ಅಪ್ ಸಾಲಗಳನ್ನು ಪ್ರತ್ಯೇಕ ಸಾಲಗಳಾಗಿ ಪರಿಗಣಿಸಲಾಗುತ್ತದೆ, ಆದರೆ, ಮೂಲ ಸಾಲದೊಂದಿಗೆ ಸಹ-ಟರ್ಮಿನಸ್ ಆಗಿರುತ್ತದೆ. ಮೂಲ ಸಾಲದಲ್ಲಿ ಯಾವುದೇ ಡೀಫಾಲ್ಟ್ ಅಥವಾ ಯಾವುದೇ ಟಾಪ್ ಅಪ್ ಸಾಲಗಳ ಸಂದರ್ಭದಲ್ಲಿ, ಇಲ್ಲಿ ಪಡೆದ ಎಲ್ಲಾ ಸಾಲಗಳು ಸ್ವಯಂಚಾಲಿತವಾಗಿ ಬಾಕಿ ಆಗುತ್ತವೆ ಮತ್ತು ಪಾವತಿಸಬೇಕಾಗುತ್ತದೆ ಮತ್ತು ಎಲ್ಲಾ ಸಾಲದ ಬಾಕಿಗಳನ್ನು ವಸೂಲಿ ಮಾಡಲು ಕಂಪನಿಯು ಆಭರಣಗಳ ಹರಾಜನ್ನು ಸಹ ಮಾಡಬಹುದಾಗಿದೆ. ಎಲ್ಲಾ ಸಾಲಗಳನ್ನು ಮರುಪಾವತಿಸಿದ ನಂತರ, ಭಾಗಶಃ ವಿಮೋಚನೆ ಅನುಮತಿಸಿದ ಕಾರಣ ಆಭರಣಗಳನ್ನು ಪೂರ್ಣವಾಗಿ ಪಡೆದುಕೊಳ್ಳಬಹುದು. ಎಲೆಕ್ಟ್ರಾನಿಕ್ ಚಾನೆಲ್‌ಗಳು ಮತ್ತು ನಿಧಿ ವರ್ಗಾವಣೆಯ ಮೂಲಕ ಸೇವೆಗಳು ತಾಂತ್ರಿಕ ಡೀಫಾಲ್ಟ್‌ಗಳಿಗೆ ಗುರಿಯಾಗುತ್ತವೆ ಮತ್ತು ಯಾವುದೇ ವಿಳಂಬ ಮತ್ತು ವೈಫಲ್ಯ ಅಥವಾ ಸಾಲಗಾರನಿಗೆ ಉಂಟಾಗುವ ಯಾವುದೇ ಸ್ವಭಾವದ ನಷ್ಟಕ್ಕೆ ಕಂಪನಿಯು ಜವಾಬ್ದಾರವಾಗಿರುವುದಿಲ್ಲ.

*ಅನ್ವಯಾಗದ ಭಾಗಗಳನ್ನು ಹೊಡೆದುಹಾಕಿ

ಸ್ಥಳ: Warangal

ದಿನಾಂಕ: 18-12-2025

(0905006893)GLFHAR14225284202512

ಲೋನ್ ಸಂಖ್ಯೆ: 18

ಸಹಿ:

ಹೆಸರು:

GARIKAPATI DEEPAK


nuthoot
PAPPACHAN
FINCORP

ಜೀವನದಲ್ಲಿ ಬದಲಾವಣೆ ಬೇಕಾದಾಗ

COMPANY CERTIFICATION

Relying upon the above representations, the Company has accepted the pledge on the below gold ornaments as security towards the above loan:-

#	Particulars	Weight	Stone Weight (approximate)	Net weight (approximate)	Estimated Purity**
1	Ear Rings	3.10	0.10	3.00	19 - < 20 Ct
2					
3					
4					
5					
6					
7					
8					
9					
10					

Particulars Weight Stone Weight (approximate) Net weight (approximate) Estimated Purity **

** The Purity and stone weight of the ornaments mentioned herein are appraised and assessed on certain commonly accepted practices in the industry. It is likely that certain impurities can be detected only with the passage of time, or on cutting of the ornaments which is not done in the ordinary course of business; the purity content and net weight therefore may be, if necessary, confirmed at the time of subsequent detailed gold inspections or at the time of auction as the case may be. As such, the purity and net weight mentioned herein based on the preliminary assessment shall be subject to such subsequent detailed inspection.

Signed by: DS MUTHOOT FINCORP LIMITED 22
Reason: Loan Agreement by Muthoot Fincorp Limited
Digitally signed using organization private key
Date: 2025-12-18 12:46:11 IST

Muthoot Fincorp Limited
Hsr Lay Out-Bangalore
.....Branch
Date: 18-12-2025

By: RAJESH K
Rajesh K
Rajesh K

Recieved the copy of application/certificate
Customer Signature

ಕಂಪನಿ ಪ್ರಮಾಣಪತ್ರ

ಈ ಮೇಲಿನ ನಿರೂಪಣೆಗಳನ್ನು ಅವಲಂಬಿಸಿ, ಈ ಮೇಲಿನ ಸಾಲಕ್ಕೆ ಸಂಬಂಧಪಟ್ಟಂತೆ ಈ ಕೆಳಗೆ ನೋಡಿಸಲಾಗಿರುವ ಚಿನ್ನದ ಒಡವೆಗಳನ್ನು ಬದ್ಧತೆಯಾಗಿ ಅಡವಿಟ್ಟುಕೊಳ್ಳಲು ಕಂಪನಿಯು ಒಪ್ಪಿರುತ್ತದೆ:-

ಸಿ	ವದಾರ್ಥಗಳು	ತೂಕ	ಹರಳುಗಳ ತೂಕ (ಅಂದಾಜು)	ಒಟ್ಟು ತೂಕ (ಅಂದಾಜು)	ಅಂದಾಜು ಶುದ್ಧತೆ **
1	Ear Rings	3.10	0.10	3.00	19 - < 20 Ct
2					
3					
4					
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7					
8					
9					
10					

** ಇಲ್ಲಿ ನಮೂದಿಸಲಾಗಿರುವ ಒಡವೆಗಳ ಶುದ್ಧತೆ ಮತ್ತು ಹರಳುಗಳ ತೂಕವನ್ನು ಉದ್ಯಮದಲ್ಲಿ ಒಪ್ಪಿಕೊಂಡಿರುವ ಕೆಲವು ಸಾಮಾನ್ಯ ವಿಧಗಳಿಂದ ಮೌಲ್ಯ ನಿರ್ಣಯ ಮತ್ತು ಮೌಲ್ಯಮಾಪನ ಮಾಡಲಾಗಿದೆ. ಕಾಲ ಕಳೆದಂತೆ ಅಥವಾ ಒಡವೆಗಳನ್ನು ಕಡೆರಿಸಿದಾಗ ಮಾತ್ರ ಕೆಲವು ಕಲ್ಪಗಳನ್ನು ಪತ್ತೆಮಾಡಬಹುದಾಗಿದೆ. ಆದರೆ ಸಾದಾರಣ ವ್ಯಾಪಾರ ಪದ್ಧತಿಯಲ್ಲಿ ಹಾಗೆ ಮಾಡಲಾಗುವುದಿಲ್ಲ. ಕೆಲವು ಸಂದರ್ಭಗಳಲ್ಲಿ, ಅವಶ್ಯಕತೆ ಬಂದಲ್ಲಿ, ಚಿನ್ನದ ವಿವರವಾದ ತಪಾಸಣೆ ಅಥವಾ ಹರಾಜು ಹಾಕುವ ಸಂದರ್ಭದಲ್ಲಿ ಶುದ್ಧತೆಯ ಪ್ರಮಾಣವನ್ನು ಹಾಗೂ ಒಟ್ಟು ತೂಕ ದೃಢೀಕರಿಸಲಾಗುವುದು. ಅಂತಹ ಸಂದರ್ಭದಲ್ಲಿ, ಆರಂಭಿಕ ಮೌಲ್ಯಮಾಪನವನ್ನು ಆಧರಿಸಿ ಇಲ್ಲಿ ನಮೂದಿಸಲಾಗಿರುವ ಶುದ್ಧತೆಯ ಹಾಗೂ ಒಟ್ಟು ತೂಕ ಅನಂತರದ ವಿವರವಾದ ತಪಾಸಣೆಗೆ ಒಳಪಟ್ಟಿರುತ್ತದೆ.

Signed by: DS MUTHOOT FINCORP LIMITED 22
Reference: Loan Agreement for Muthoot FinCorp Limited
Digitally signed by DS MUTHOOT FINCORP LIMITED
Date: 2025.12.12 12:45:15 +05'30'

ಬ್ಯಾಂಕ್ ಮ್ಯಾನೇಜರ್
ಮುತ್ತುಗುಡ್ ಪಿನ್‌ಕಾರ್ಪ್ ಲಿಮಿಟೆಡ್
Hsr Lay Out-Banglore... ಬ್ಯಾಂಕ್
ದಿನಾಂಕ: 18-12-2025

Digitally signed by
Date: 2025.12.12 12:45:15 +05'30'

ಅರ್ಜಿ / ಪ್ರಮಾಣಪತ್ರದ ಪ್ರತಿಯನ್ನು ಸ್ವೀಕರಿಸಿದ್ದೇನೆ

ಗ್ರಾಹಕ

Key Facts Statement
Date: 18-12-2025 12:46:08
Part 1 (Interest rate and fees/charges)

1	Loan proposal/account No.		MFO449814469437805938		Type of Loan		Gold Loan	
2	Sanctioned Loan amount (in Rupees)				22314.00			
3	Disbursal schedule (i) Disbursement in stages or 100% upfront. (ii) If it is stage wise, mention the clause of loan agreement having relevant details				100% Upfront			
4	Loan term (year/months/days)				12 Months			
5	Instalment details							
Type of instalments			Number of EPIs		EPI (₹)		Commencement of repayment, post sanction	
Bullet Repayment			NA		NA		Repay Principal by: 18-12-2026 Repay Interest by: 18-12-2026	
6	Interest rate (%) and type (fixed or floating or hybrid)					30.00 p.a. fixed		
7	Additional Information in case of Floating rate of interest							
Reference Benchmark		Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity ² (Months)		Impact of change in the reference benchmark (for 25 bps change in 'R', change in: ³)	
					B	S	EPI (₹) No. of EPIs	
8	Fee/ Charges ⁴							
			Payable to the RE (A)			Payable to a third party through RE (B)		
			One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable ⁵		One-time/Recurring	Amount (in ₹) or Percentage (%) as applicable ⁵	
(i)	Processing fees incl of Taxes		One time	25.00				
(ii)	Insurance charges							
(iii)	Valuation fees							
iv)	Notice Charges (Inclusive of taxes)		One Time	80.00				
V	Notice Charges (Inclusive of taxes)		Recurring					
vi)	Auction charge (Excluding Taxes)		One time	2% plus GST of the auctioned value subject to a maximum amount of Rs 2000/-				
(vii)	Stamp Duty		One time	0.00				
(viii)	Convenience Fee		One time					
(ix)	Any other (please specify)							
9	Annual Percentage Rate (APR) (%) ⁶			30.15				
10	Details of Contingent Charges (in ₹ or %, as applicable)							
(i)	Penal charges, if any, in case of delayed payment						NA	
(ii)	Other penal charges, if any						NA	
(iii)	Foreclosure charges, if applicable							
(iv)	Charges for switching of loans from floating to fixed rate and vice versa						NA	
(v)	Any other charges (please specify)							

By: NCHS/008

18-12-2025 12:46:08

Borrower Name & Signature:

Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents	NA
2	Clause of Loan agreement which details grievance redressal mechanism	Refer Clause no 21 in Pledge form
3	Phone number and email id of the nodal grievance redressal officer ⁷	Phone No:0471 4911400 Email id: customercare@muthoot.com
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)	Yes
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished: <i>The Company (Muthoot Fincorp Ltd) may enter into co-lending arrangement with certain banks eligible under co-lending guidelines notified by RBI vide notification dated November 05, 2020 titled "Co-Lending by Banks and NBFCs to Priority Sector" pursuant to which if the loan availed by the Borrower is accepted by any of the aforesaid banks ("Bank"), the Bank will transfer monies to the extent of 80% of the total principal outstanding to the Company ("Bank Contribution"). Upon transfer by the Bank of the Bank Contribution, the terms of the loan will be deemed to be novated in such a manner that Bank will become a co-lender of the loan and will be deemed to have executed the loan document as a co-lender along with the Company. Since Muthoot Fincorp follows Co lending model II where the partner Bank details shall be decided only after the disbursement of the loan, the specific name of the partner bank shall be separately intimated to the Borrower through a communication to his registered mobile number.</i>	
Name of the originating RE, along with its funding proportion		Blended rate of interest
Name of the partner RE along with its proportion of funding		
6	In case of digital loans, following specific disclosures may be furnished:	
(i)	Cooling off/look-up period, in terms of RE's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan	NA
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower	NA

By: NACZ/MF



IN 2021-22-23 (12.04.21.007)
Stamp: NACZ/MF

Borrower Name & Signature

Approach for Gradation of Risk

The interest rate charged on a loan depends primarily on the borrowing cost of MFL, the operational expenditure, MFL's margin and the degree of risk envisaged (risk premium) on each loan. Further, interest rate risk (fixed vs floating loan), ALM mismatch risk, Credit and default risk in the related business segment, and the prevailing market interest rates are factored into while determining the interest rate charged.

In the case of Gold loan, Risk premium is determined based on parameters like loan to value ratio, (for which purity of jewellery is one of the determining factors), loan ticket size and customer behaviour on interest payments. Prompt payment of interest fetches rebate to the customer reducing the interest rate charged.

By: NACZ/MF



IN 2021-22-23 (12.04.21.007)
Stamp: NACZ/MF

Borrower Name & Signature

Repayment Schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	22314.00	22314.00	6694.20	29008.20

By: NACZ/MF



IN 2021-22-23 (12.04.21.007)
Stamp: NACZ/MF

Borrower Name & Signature

ಪ್ರಮುಖ ಅಂಶಗಳ ಹೇಳಿಕೆ

ದಿನಾಂಕ: 18-12-2025 12:46:08

ಭಾಗ 1 (ಬಡ್ಡಿದರ ಮತ್ತು ಶುಲ್ಕಗಳು/ವೆಚ್ಚಗಳು)

1	ಸಾಲದ ಪ್ರಸ್ತಾವನೆ/ ಖಾತೆ ಸಂಖ್ಯೆ	MFO449814469437805938	ಸಾಲದ ವಿಧ	ಚೆನ್ನದ ಸಾಲ
2	ಮಂಜೂರಾದ ಸಾಲದ ಮೊತ್ತ (ರೂಪಾಯಿಗಳಲ್ಲಿ)	22314.00		
3	ಹಂಚಿಕೆ ವೇಳಾಪಟ್ಟಿ (i) ಹಂತಹಂತವಾಗಿ ಹಂಚಿಕೆ ಅಥವಾ 100% ಮುಂಗಡಪಾವತಿ. (ii) ಹಂತಹಂತವಾಗಿ ಹಂಚಿದಲ್ಲಿ, ಸಂಬಂಧಿತ ವಿವರಗಳನ್ನು ಹೊಂದಿರುವ ಸಾಲ ಒಪ್ಪಂದದ ಷರತ್ತುಗಳನ್ನು ಉಲ್ಲೇಖಿಸಿ	100% ಮುಂಗಡಪಾವತಿ		
4	ಸಾಲದ ಅವಧಿ (ವರ್ಷ/ ತಿಂಗಳುಗಳು/ ದಿನಗಳು)	12... ತಿಂಗಳುಗಳು		
5	ಕಂತುಗಳ ವಿವರಗಳು			
ಕಂತುಗಳ ವಿಧ		ಇವಿವಿಗಳ ಸಂಖ್ಯೆ	ಇವಿವಿ(₹)	ಮಂಜೂರಾದ ನಂತರ ಮರುಪಾವತಿಯ ಆರಂಭ
ಬುಲೆಟ್ ಮರುಪಾವತಿ		NA	NA	ಅಸಲನ್ನು ಮರುಪಾವತಿಸತಕ್ಕದ್ದು :18-12-2026..... ಬಡ್ಡಿದರ ಮರುಪಾವತಿ:..... 18-12-2026
6	ಬಡ್ಡಿದರ(%) ಮತ್ತು ವಿಧ (ಸ್ಥಿರ ಅಥವಾ ಚಾಲ್ತಿ ಅಥವಾ ಹೈಬ್ರಿಡ್)	30.00 ವಾರ್ಷಿಕ ಸ್ಥಿರ		
7	ಚಾಲ್ತಿ ಬಡ್ಡಿದರದ ಸಂದರ್ಭದಲ್ಲಿ ಹೆಚ್ಚುವರಿ ಮಾಹಿತಿ			
ಉಲ್ಲೇಖ ಮಾನಬಿಂದು	ಮಾನಬಿಂದು ದರ (%) (B)	ಪ್ರಸರಣ (%) (S)	ಅಂತಿಮ ದರ (%) R= (B)+(S)	ಆವರ್ತನ ಮರುಜೋಡಣೆ ² (ತಿಂಗಳುಗಳು)
				ಉಲ್ಲೇಖ ಮಾನಬಿಂದುವಿನಲ್ಲಿ ಬದಲಾವಣೆಯ ಪರಿಣಾಮ ('R' ನಲ್ಲಿ 25bps ಬದಲಾವಣೆಗೆ, ಆದ ಬದಲಾವಣೆ: ³ ಇವಿವಿ(₹) ಇವಿವಿಗಳ ಸಂಖ್ಯೆ
8	ಶುಲ್ಕಗಳು / ವೆಚ್ಚಗಳು ⁴			
		RE(A) ಗೆ ಪಾವತಿಸಬೇಕಾಗಿರುವುದು		RE(B) ಮೂಲಕ ತೃತೀಯ ಪಕ್ಷಕ್ಕೆ ಪಾವತಿಸಬೇಕಿದೆ
		ಒಂದು-ಬಾರಿ/ ಆವರ್ತಕ	ಮೊತ್ತ(₹ಗಳಲ್ಲಿ) ಅಥವಾ ಶೇಕಡಾವಾರು (%) ಅನ್ವಯವಾದಂತೆ ⁵	ಒಂದು- ಬಾರಿ/ ಆವರ್ತಕ
(i)	ತೆರಿಗೆಗಳು ಸೇರಿದಂತೆ ಪ್ರಕ್ರಿಯೆ ಶುಲ್ಕಗಳು	ಒಂದು ಬಾರಿ	Rs. 25.00	
(ii)	ವಿಮಾ ವೆಚ್ಚಗಳು			
(iii)	ಮೌಲ್ಯಮಾಪನ ಶುಲ್ಕಗಳು			
iv)	ಸೂಚನೆ ವೆಚ್ಚಗಳು (ತೆರಿಗೆಗಳು ಸೇರಿದಂತೆ)	ಒಂದು ಬಾರಿ	80.00	
V	ಸೂಚನೆ ವೆಚ್ಚಗಳು (ತೆರಿಗೆಗಳು ಸೇರಿದಂತೆ)	ಆವರ್ತನ		
vi)	ಹರಾಜು ವೆಚ್ಚ (ತೆರಿಗೆಗಳನ್ನು ಹೊರತುಪಡಿಸಿ)	ಒಂದು ಬಾರಿ	ಹರಾಜು ಕರೆದ ಮೌಲ್ಯದ ಮೇಲಿನ 2% ಜಿಎಸ್‌ಟಿಯ ಗರಿಷ್ಠ ಮೊತ್ತ ಅನ್ವಯವಾಗುವುದು ರೂ 2000/-	
(vii)	ಮುದ್ರಾಂಕ ಸುಂಕ	ಒಂದು ಬಾರಿ	0.00	
(viii)	ಕನ್ವೇನಿಯನ್ಸ್ ಶುಲ್ಕ	ಒಂದು ಬಾರಿ		
(ix)	ಯಾವುದೇ ಇತರ (ದಯವಿಟ್ಟು ನಮೂದಿಸಿ)			
9	ವಾರ್ಷಿಕ ಶೇಕಡಾವಾರು ದರ (ಎಪಿಆರ್) (%) ⁶	30.15		
10	ಪಾಲಿನ ವೆಚ್ಚಗಳ ವಿವರಗಳು (₹ಗಳಲ್ಲಿ ಅಥವಾ%, ಅನ್ವಯವಾದಂತೆ)			
(i)	ದಂಡರೂಪದ ವೆಚ್ಚಗಳು, ಏನಾದರೂ ಇದ್ದಲ್ಲಿ, ಪಾವತಿ ವಿಳಂಬವಾದ ಸಂದರ್ಭದಲ್ಲಿ	NA		
(ii)	ಇತರ ದಂಡರೂಪದ ವೆಚ್ಚಗಳು, ಏನಾದರೂ ಇದ್ದಲ್ಲಿ	NA		
(iii)	ಸ್ವಭಾವ ಹಕ್ಕು ರದ್ದತಿಯ ವೆಚ್ಚಗಳು, ಅನ್ವಯಿಸಿದಲ್ಲಿ			
(iv)	ಚಾಲ್ತಿಯಿಂದ ಸ್ಥಿರ ದರಕ್ಕೆ ಸಾಲಗಳನ್ನು ಬದಲಾಯಿಸುವ ವೆಚ್ಚಗಳು ಮತ್ತು ವಿಷಯಯೋಗಿ	NA		
(v)	ಯಾವುದೇ ಇತರ ವೆಚ್ಚಗಳು (ದಯವಿಟ್ಟು ನಮೂದಿಸಿ)			

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ಸಾಲಗಾರನ ಹೆಸರು ಮತ್ತು ಸಹಿ

ಭಾಗ 2 (ಇತರ ಗುಣಾತ್ಮಕ ಮಾಹಿತಿ)

1	ವಸೂಲಾತಿ ಮಧ್ಯವರ್ತಿಗಳನ್ನು ತೊಡಗಿಸಿಕೊಳ್ಳುವಿಕೆ ಸಂಬಂಧಿಸಿ ಸಾಲ ಒಪ್ಪಂದದ ಷರತ್ತುಗಳು	NA
2	ಕುಂದುಕೊರತೆ ಪರಿಹಾರ ಕಾರ್ಯನಿರ್ವಹಣೆ ವಿವರಿಸುವುದಕ್ಕೆ ಸಂಬಂಧಿಸಿ ಸಾಲ ಒಪ್ಪಂದದ ಷರತ್ತುಗಳು	ಅಡವು ಅರ್ಜಿಯಲ್ಲಿ ಷರತ್ತು ಸಂಖ್ಯೆ 21
3	ನೋಡಲ್ ಕುಂದುಕೊರತೆ ಪರಿಹಾರ ಅಧಿಕಾರಿಯ ಫೋನ್ ಸಂಖ್ಯೆ ಮತ್ತು ಇಮೇಲ್ ಐಡಿ 7	ಫೋನ್ ಸಂಖ್ಯೆ:0471 4911400 ಇಮೇಲ್ ಐಡಿ: customercare@muthoot.com
4	ಸಾಲವನ್ನು ಆಗಿರಲಿ ಅಥವಾ ಭವಿಷ್ಯದಲ್ಲಿ ಆಗಿರಲಿ, ಇತರ REಗಳು ಅಥವಾ ಭದ್ರತೆಗೆ ವರ್ಗಾವಣೆಗೆ ಒಳಪಟ್ಟಿರುತ್ತದೆ (ಹೌದು/ಇಲ್ಲ)	ಹೌದು
5	ಸಹಭಾಗಿ ಸಾಲ ವ್ಯವಸ್ಥೆಗಳ ಅಡಿಯಲ್ಲಿ ಸಾಲ ನೀಡುವ ಸಂದರ್ಭದಲ್ಲಿ (ಉದಾ, ಸಹ-ಸಾಲನೀಡುವಿಕೆ/ ಹೊರಗುತ್ತಿಗೆ) ಈ ಕೆಳಗಿನ ಹೆಚ್ಚುವರಿ ವಿವರಗಳನ್ನು ಸಲ್ಲಿಸಬೇಕಾಗುತ್ತದೆ: ಕಂಪನಿಯು (ಮುತ್ತೂಟ್ ಫಿನ್‌ಕಾರ್ಪ್ ಲಿಮಿಟೆಡ್) ಆರ್‌ಬಿಐ ದಿನಾಂಕ ನವೆಂಬರ್ 05, 2020 ಪ್ರಕಟಿಸಿದ “ಆದ್ಯತೆಯ ಕ್ಷೇತ್ರಗಳಿಗೆ ಬ್ಯಾಂಕ್‌ಗಳು ಮತ್ತು ಎನ್‌ಬಿಎಸ್‌ಸಿಗಳು ಸಹ-ಸಾಲನೀಡುವಿಕೆ” ತಲೆಬರಹದ ಅಧಿಸೂಚನೆಯಲ್ಲಿ ಸೂಚಿಸಿದ ಸಹ-ಸಾಲ ನೀಡುವಿಕೆ ನಿರ್ದೇಶನಗಳ ಅಡಿಯಲ್ಲಿ ಅರ್ಹತೆ ಸಾಧಿಸಿದ ನಿರ್ದಿಷ್ಟ ಬ್ಯಾಂಕ್‌ಗಳ ಜೊತೆಗೆ ಸಹ-ಸಾಲನೀಡುವ ವ್ಯವಸ್ಥೆಯನ್ನು ಮಾಡಿಕೊಳ್ಳಬಹುದು. ನಿರ್ದೇಶನಗಳಿಗೆ ಅನುಸಾರವಾಗಿ ನೀವು ಪಡೆದ ಸಾಲವನ್ನು ಮೇಲೆ ತಿಳಿಸಿದ ಯಾವುದೇ ಬ್ಯಾಂಕ್‌ಗಳು (“ಬ್ಯಾಂಕ್”) ಸ್ವೀಕರಿಸಿದಲ್ಲಿ, ಬ್ಯಾಂಕ್ ಅನುದಾನವನ್ನು ಒಟ್ಟು ಅಸಲು ಬಾಕಿಯ ಶೇಕಡಾ 80ರಷ್ಟನ್ನು ಕಂಪನಿಗೆ (“ಬ್ಯಾಂಕಿನ ವಂತಿಗೆ”) ವರ್ಗಾಯಿಸುತ್ತದೆ. ಬ್ಯಾಂಕ್‌ನಿಂದ ಕೊಡುಗೆಯಾಗಿ ಬ್ಯಾಂಕ್‌ಗೆ ವರ್ಗಾವಣೆಯಾದ ನಂತರ, ಸಾಲದ ನಿಯಮಗಳನ್ನು ಬ್ಯಾಂಕ್ ಸಾಲದ ಸಹ-ಸಾಲದಾತನಾಗಿರುವಂತೆ ನವೀಕರಿಸಲಾಗಿದೆ ಎಂದು ಪರಿಗಣಿಸಲಾಗುತ್ತದೆ ಮತ್ತು ಕಂಪನಿಯ ಜೊತೆಗೆ ಸಹ-ಸಾಲದಾತನಾಗಿ ಈ ದಾಖಲೆಯನ್ನು ಕಾರ್ಯಗತಗೊಳಿಸಲಾಗಿದೆ ಎಂದು ಪರಿಗಣಿಸಲಾಗುತ್ತದೆ. ಮುತ್ತೂಟ್ ಫಿನ್‌ಕಾರ್ಪ್ ಸಹ ಸಾಲನೀಡುವಿಕೆ ಮಾದರಿ II ಅನ್ನು ಅನುಸರಿಸುವ ಕಾರಣದಿಂದ ಪಾಲುದಾರ ಬ್ಯಾಂಕ್ ವಿವರಗಳನ್ನು ಸಾಲದ ಹಂಚಿಕೆಯಾದ ನಂತರವಷ್ಟೇ ನಿರ್ಧರಿಸಲಾಗುವುದು. ಪಾಲುದಾರ ಬ್ಯಾಂಕ್‌ನ ನಿರ್ದಿಷ್ಟ ಹೆಸರನ್ನು ಸಾಲಗಾರನಿಗೆ ಪ್ರತ್ಯೇಕವಾಗಿ ಆತನ ನೋಂದಾಯಿತ ಮೊಬೈಲ್ ಸಂಖ್ಯೆಯ ಮೂಲಕ ಸಂವಹನದಲ್ಲಿ ಸೂಚಿಸಲಾಗುವುದು.	
ಆರಂಭದ RE ಯ ಹೆಸರು, ಅನುದಾನದ ಪಾಲಿನ ಜೊತೆಗೆ		ಭಾಗವಹಿಸುವ REಯ ಹೆಸರು, ಅನುದಾನದ ಪಾಲಿನ ಜೊತೆಗೆ
		ಸಂಯೋಜಿತ ಬಡ್ಡಿದರ
6	ಡಿಜಿಟಲ್ ಸಾಲಗಳ ಸಂದರ್ಭದಲ್ಲಿ, ಈ ಕೆಳಗಿನ ನಿರ್ದಿಷ್ಟ ಬಹಿರಂಗಗಳನ್ನು ಸಲ್ಲಿಸಬೇಕಾಗುತ್ತದೆ:	
(i)	ಕೂಲಿಂಗ್ ಆಫ್/ಲುಕಪ್ ಅವಧಿ, RE ಯ ಮಂಡಳಿ ಒಪ್ಪಿಗೆ ನೀಡುವ ನೀತಿಯನ್ನು ಆಧರಿಸಿ, ಆ ಸಂದರ್ಭದಲ್ಲಿ ಸಾಲದ ಪೂರ್ವಪಾವತಿಗೆ ಸಾಲಗಾರನಿಗೆ ಯಾವುದೇ ದಂಡವನ್ನು ವಿಧಿಸಲಾಗುವುದಿಲ್ಲ	NA
(ii)	LSPಯು ಮರುಪ್ರಾಪ್ತಿ ಏಜೆಂಟ್ ರೀತಿಯಲ್ಲಿ ವರ್ತಿಸುವ ಮತ್ತು ಸಾಲಗಾರನನ್ನು ಸಂಪರ್ಕಿಸಲು ಅಧಿಕಾರ ಹೊಂದಿರುವ ವಿವರಗಳು	NA

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ಅಪಾಯದ ಶ್ರೇಣೀಕರಣಕ್ಕೆ ಪ್ರಸ್ತಾವನೆ

ಸಾಲದ ಮೇಲೆ ವಿಧಿಸಲಾಗಿರುವ ಬಡ್ಡಿ ದರವು ಪ್ರಾಥಮಿಕವಾಗಿ ಎಂಎಫ್‌ಎಲ್‌ನ ಸಾಲದ ವೆಚ್ಚ, ಕಾರ್ಯನಿರ್ವಹಣಾ ಖರ್ಚು, ಎಂಎಫ್‌ಎಲ್‌ನ ಮಾರ್ಜಿನ್ ಹಾಗೂ ಪ್ರತೀ ಸಾಲದಲ್ಲಿ ಉಹಿಸಲಾದ (ಅಪಾಯದ ಕಂತು) ಅಪಾಯದ ಪ್ರಮಾಣವನ್ನು ಅವಲಂಬಿಸಿದೆ. ಮುಂದುವರಿದು, ವಿಧಿಸಲಾದ ಬಡ್ಡಿದರವನ್ನು ನಿರ್ಧರಿಸುವಾಗ ಬಡ್ಡಿದರ ಅಪಾಯ (ಸ್ಥಿರ ಅಥವಾ ಚಾಲ್ತಿ ಸಾಲ), ಎಎಲ್‌ಎಂ ಹೊಂದಿಕೆಯಾಗದ ಅಪಾಯ, ಸಂಬಂಧಿತ ಉದ್ಯಮ ವಿಭಾಗದಲ್ಲಿ ಕ್ರೆಡಿಟ್ ಮತ್ತು ಡಿಫಾಲ್ಟ್ ಅಪಾಯ, ಮತ್ತು ಚಲಾವಣೆಯಲ್ಲಿರುವ ಮಾರುಕಟ್ಟೆ ಬಡ್ಡಿದರಗಳನ್ನು ಪರಿಗಣಿಸಲಾಗುವುದು. ಚೆನ್ನದ ಸಾಲದ ಕಂತಿನ ಅಪಾಯದ ವಿಚಾರಕ್ಕೆ ಬಂದಾಗ, ಸಾಲದಿಂದ ಮೌಲ್ಯದ ಅನುಪಾತ (ಅದಕ್ಕೆ ಅಭರಣದ ಶುದ್ಧತೆ ಒಂದು ನಿರ್ಧಾರಿತ ಅಂಶವಾಗಿರುತ್ತದೆ), ಸಾಲದ ಟೆಕೆಟ್ ಗಾತ್ರ ಹಾಗೂ ಬಡ್ಡಿ ಪಾವತಿಯಲ್ಲಿ ಗ್ರಾಹಕರ ನಡವಳಿಕೆಯನ್ನು ಆಧರಿಸಿ ಅಪಾಯವನ್ನು ನಿರ್ಧರಿಸಲಾಗುವುದು. ಸಕಾಲಕ್ಕೆ ಬಡ್ಡಿಪಾವತಿ ಮಾಡಿದಲ್ಲಿ ಗ್ರಾಹಕರಿಗೆ ರಿಬೇಟ್ (ಲಾಭಾಂಶ) ಸಿಗುತ್ತದೆ ಮತ್ತು ಅದರಿಂದ ವಿಧಿಸಲಾಗುವ ಬಡ್ಡಿದರ ಕಡಿಮೆಯಾಗುತ್ತದೆ.

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ಕಂತು ಸಂಖ್ಯೆ	ಬಾಕಿ ಇರುವ ಅಸಲು (ರೂಪಾಯಿಗಳಲ್ಲಿ)	ಅಸಲು (ರೂಪಾಯಿಗಳಲ್ಲಿ)	ಬಡ್ಡಿದರ (ರೂಪಾಯಿಗಳಲ್ಲಿ)	ಕಂತು (ರೂಪಾಯಿಗಳಲ್ಲಿ)
1	22314.00	22314.00	6694.20	29008.20

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