

Bajaj Finance Limited ("BFL") - Sanction Cum Terms and Conditions

Date: 22-Dec-2025

Application No. PSGLO0005915389

To, Syed Irfan Ahamed

Dear Borrower,

It is our pleasure to inform you that we are agreeable to offer to you, Loan Against Gold Jewellery as per the below mentioned terms and conditions:

Lender Name	Bajaj Finance Limited (“BFL”)							
Borrower Name	Syed Irfan Ahamed							
Gold Jewellery to be placed as security	Jewellery Description	No. of items	Karat	Gross weight (In Grams)	Stone Weight (In Grams)	Standard deduction (In Grams)	Net Weight (In Grams)	Remarks
	FINGER RING	2	22	9.400	0.100	0.200	9.100	
	STUD WITH DROPS (PAIR)	1	22	2.900	0.000	0.100	2.800	
	Total	3		12.300	0.100	0.300	11.900	
	(If the purity of the gold is less than 22K, the grams and valuation of the gold will be shown by translating the gold into 22K on a best effort basis.)							
Facility	Loan Against Gold Jewellery							
Prevailing Sanctioned & disbursed Loan Amount	Existing Loan A/c No.			: NA				
	Existing Outstanding Loan Amount (A)			: NA				
	Top Up Sanctioned Loan (B)			: NA				
	Total Loan Amount (A+B)			: NA				
	Amount payable by borrower upfront for renewal of existing Loan			: NA				
	New Loan Amount basis current Gold value			: NA				
New Sanction of Loan amount	₹ 103,823.00							
	(₹ One Lakh Three Thousand Eight Hundred Twenty Three only)							
Loan Variant	Non Flexi							
Purpose of loan	Agriculture							
Proposed Tenor	12 months from the date of disbursement							
Loan-to-Value (LTV) (In %)	75.00%							
Rate of Interest per annum								

Consent Details : Accepted **IP Address :** 2401:4900:96fe:567:b9fb:888:4a9f:72cd **Language Name :** English **Application Number :** PSGLO0005915389 **Date & Time :** 2025-12-22 18:03:54 **Mobile Number :** 9885809548 **Email ID :**

BAJAJ FINANCE LIMITED

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(%p.a.)

Please note that, a rebate in interest rate may be provided for encouraging timely repayment of interest or closure of the loan on or before the specified tenor as per different slabs built into each scheme.No rebate in the rate charged shall be offered in the event Applicant fails to pay the interest and/or repay the loan on or before the Loan Maturity Date.

Date	Period (days)	Rate of Interest per annum (% p.a.)	Rebate (%)	Net Rate of Interest per annum (% p.a.)
22-Dec-2025	1 - 30	24.00 %	6.75 %	17.25 %
21-Jan-2026	1 - 60	24.00 %	1.00 %	23.00 %
20-Feb-2026	1 - 90	24.00 %	0.50 %	23.50 %
22-Mar-2026	1 - 365	24.00 %	0.00%	24 %

Applicable rate of interest will vary depending on the due date of interest and actual date of payment of interest, as per the above slab.

Illustration for Rebate Calculation

Sr. No.	Scenario	When	Example	What Happens
1	Borrower pays Accrued Interest within Specific Time Periods	Accrued Interest Payment within 1 to 30 days (Slab-1) from the date of loan disbursement	Loan disbursed on 25-Aug-2025, paid on or before 23-Sep-2025. Eligible for 10% rebate.	Borrower gets 10% rebate on interest rate. Net Rate of Interest becomes 14% p.a.
2		Accrued Interest Payment within 1 to 60 days (Slab-2)	Loan disbursed on 25-Aug-2025, paid on or before 23-Oct-2025. Borrower Eligible for 5% rebate.	Borrower gets 5% rebate on interest rate. Net Rate of Interest becomes 19% p.a.
3		Accrued Interest Payment within 1 to 90 days(Slab-3)	Loan disbursed on 25-Aug-2025, paid on or before 22-Nov-2025. Borrower Eligible for 2% rebate.	Borrower gets 2% rebate on interest rate. Net Rate of Interest becomes 22% p.a.
4		Accrued Interest Payment from 91 days up to 365 days (Slab-4)	Loan disbursed on 25-Aug-2025, paid after 23-Nov-2025. Borrower shall not eligible for rebate.	No rebate applicable. Rate of Interest remains 24% p.a.
5	Borrower pays Accrued Interest After Specific Time Periods	No Accrued Interest Payment within 1 to 30 days	Loan disbursed on 25-Aug-2025, NOT paid on or before 23-Sep-2025. Not eligible for 10% Rebate.	Borrower will not get 10% Rebate due to First Slab Breached.
6		Accrued Interest Payment on or before 60 days but within 365 days from loan disbursement	Loan disbursed on 25-Aug-2025, paid on or before 23-Oct-2025. Borrower Eligible for 5% rebate.	1.Borrower will get 5% rebate instead of 10% due to First Slab Breached. Net Rate of Interest becomes 19% for 1 to 60 Days. 2.Post payment of Accrued Interest, Borrower will fall into the Slab - 1.
7		Accrued Interest Payment on or before 90 days but within 365 days from loan disbursement	Loan disbursed on 25-Aug-2025, paid on or before 22-Nov-2025. Borrower Eligible for 2% rebate.	1.Borrower will get 2% rebate instead of 5% due to First & Second Slab Breached. Net Rate of Interest becomes 22% for 1 to 90 Days. 2.Post payment of Accrued Interest, Borrower will fall into the Slab - 1.
8		Accrued Interest Payment from 91 days up to before Maturity Date	Loan disbursed on 25-Aug-2025, paid after 23-Nov-2025. Borrower not eligible for rebate.	1.Borrower will not get rebate due to All Slab Breached. Net Rate of Interest becomes 24% upto Accrued Interest Payment Date. 2.Post payment of Accrued Interest, Borrower will fall into the Slab - 1.
9	If Borrower does not pays Accrued Interest as per the Slab wise scheme selected	Accrued Interest Payment after 365 days from loan disbursement	Loan disbursed on 25-Aug-2025, paid on or after 24-Aug-2026. Borrower not eligible for rebate.	No rebate applicable. Rate of interest remains 24% p.a. throughout the tenor.
* Above is for illustrative purpose and may undergo change basis payment of accrued interest as per the selected slab.				

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Scheme Type	Monthly
Compounding Periodicity [#]	NA
Loan Maturity date / Due date of repayment of loan together with interest.	22-Dec-2026
Type of Interest	Fixed
Method of calculation of interest	Written Down Value Method
Interest Rate Methodology	Interest rate applicable for Loan against Gold Jewellery may vary basis BFL's internal credit and risk policy and as per an algorithmic multivariate score card which includes following variables (inclusive and not exhaustive): • Interest rate risk (fixed vs floating loan) • Credit and default risk in the related business segment • Historical performance of similar homogeneous clients • Profile of the borrower • Industry segment • Repayment track record of the borrower • Nature and value of collateral security • Secured Vs unsecured loan • Subvention available • Ticket size of loan • Bureau Score • Tenure of Loan • Location delinquency and collection performance • Borrower Indebtedness (other existing loans) The aforesaid variables may be revised from time to time as per the Lender's past performance in a given loan portfolio.
Deductions (Inclusive of applicable taxes)	PROCESSING FEE : ₹ 156.00 ABHI GROUP ACTIV SECURE - PA WELLNESS : ₹ 350.00
Fees & Charges Levied by BFL	Penal Charges: 3.00 % per annum on Outstanding Balance - Penal Charge will be over and above the interest rate which shall be applicable/chargeable in case of default in repayment of the Outstanding Dues including Compounding interest, if applicable post-maturity. Part pre-payment Charges: NIL Foreclosure Charges: Nil, any time post disbursement of loan. Convenience Fee Convenience fee of ₹ 149 /-(inclusive of applicable taxes) shall be levied for part release of ornament(s) pledged. "Additional cess/ taxes, if any, will be applicable on all charges as per the respective State Laws as may be applicable from time to time." <i>The aforementioned charges/fees may be modified by Bajaj Finance Limited from time to time upon prior intimation via Acceptable Modes of Communication from Bajaj Finance Limited in this regard.</i>

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Penal Charges Rate

3.00 % per annum on Outstanding Balance

Penal Charge will be charged and shall be applicable/chargeable in case of default in repayment of the Outstanding Dues including Compounding interest, if applicable post maturity.

"Outstanding Dues" including Compounding interest, if applicable is defined under the Standard Terms and means means, all the amounts outstanding and payable by the Borrower to the Lender, pursuant to the terms of this Sanction & Terms and Conditions and/or any other Loan Documents at any point of time, including but not limited to the following:

1. The principal amount(s) of the Loan and/or;
2. The interest on the Loan, Compounding interest (if applicable), and/or;
3. All other obligations and liabilities of the Borrower, indemnities, differential amount if any THAT MAY remain PAYABLE after adjusting the amount received from Auction process ("Deficit Amount"), including liquidated damages, costs, charges, expenses, erroneous payments received and other fees and interest incurred under, arising out of or in connection with this Sanction & Terms and Conditions and/or any other Loan Documents (either jointly or Severally) or any debt or liability of the Borrower to the Lender under law or contract or any other finance/credit facility, whether in the form of cash or otherwise, whether secured or unsecured or assigned, or whether payable under a decree or order of any civil court or any arbitration award or otherwise or under a mortgage or pledge or hypothecation and/or;
4. Any deficit Amount along with interest, litigation expenses and other applicable charges as a liability of the Borrower under the law, whether in form of cash or otherwise, or whether payable under a decree or order of any civil court or any arbitration award or otherwise and/or;
5. Any and all expenses or sum incurred by the Lender for the enforcement of and collection of any amounts due under this Sanction & Terms and Conditions and/or any other Loan Documents, including expenses of enforcement and realization and/or any erroneous payments received from BFL.

Repayment / Prepayment

Loan can be prepaid in single/ multiple instalments within the tenor and as per the repayment schedule. The loan may be renewed before the end of the tenure at the option of BFL as per the terms and conditions mutually accepted.

Interest Charge

Lender shall charge interest from the date of actual disbursement to the Borrower till repayment of Loan.

Required Margin

In the event the gold jewellery value falls below the Required Margin (percentage of gold security at current gold prices to be maintained for the existing loan as prescribed by BFL) the Borrower shall be obliged to repay the Loan together with interest as communicated by BFL, else, BFL shall be entitled to enforce the gold jewellery placed as security by initiating steps to sell the same by Auction as detailed below & as per the Standard Terms.

Notice

It shall be delivered either personally or by registered post or by e-mail or through any other electronic form as detailed in the Standard Terms which shall be construed as sufficient service of notice.

Other Conditions

1. The Borrower agrees and confirms BFL shall not be obliged to grant and continue any finance facility, if it is apprehended that the terms hereunder or as mentioned in the Application Form, Gold Deposit Receipt, Gold Acknowledgement Receipt and Standard Terms are not or may not be met to the satisfaction of the Lender. Further, Borrower is obliged to ensure that the gold jewellery/security offered to the Lender shall be free from all encumbrances and litigations at all points of time till the total repayment of the entire loan amount/Outstanding Dues including Compounding interest, if applicable together with applicable interest and charges.
2. It is important to note that, the timely repayment of loan as per the EMI due date/loan repayment due date, is important and necessary to be adhered by you without exception. Kindly note that, in case of non-receipt of EMI payment/Outstanding Dues including Compounding interest, if applicable on the EMI due date/loan repayment due date and in case of LTV breach, the loan account shall be flagged as overdue in compliance with the RBI Circular RBI/2021-2022/125 DOR.STR.REC.68/21.04.048/2021-22 dated November 12, 2021.

For ease of your understanding, following is an illustration:

REGULATORY REQUIREMENT		ILLUSTRATION
Classification as Special Mention Account (SMA) / Non-Performing Asset (NPA)	Criteria for classification of Loan account , is based on Non-receipt of Principal or interest payment or any other amount wholly or partly overdue (shortly referred below as "Loan Dues")	Date of payment of Loan Dues (January 07, 2022) & its classification upon non-payment
SMA-0	Non-receipt of Loan Dues till 30 days from the Due Date	SMA-0: Upto February 05, 2022
SMA-1	Non-receipt of Loan Dues for more than 30 days and upto 60 days from the Due Date	SMA-1: On February 06, 2022, it shall be classified as SMA-1 if complete loan dues are not paid to BFL
SMA-2	Non-receipt of Loan Dues for more than 60 days and upto 90 days from the Due Date	SMA-2: On March 08, 2022, it shall be classified as SMA-2 if complete loan dues are not paid to BFL

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REGULATORY REQUIREMENT		ILLUSTRATION
NPA	Non-receipt of Loan Dues as of 91st day from the Due Date	NPA: On April 07, 2022, it shall be classified as NPA if complete loan dues are not paid to BFL

Documentation

- Application Form for Loan against Gold Jewellery from the Borrower.
- KFS
- Sanction Letter cum Standard Terms and Conditions
- Gold Deposit Receipt
- KYC Documents
- Insurance Consent Form
- Any other document specified by BFL

The above are some of the general terms and conditions governing the Loan against Gold Jewellery (said Loan). These general terms and conditions shall be read together and in conjunction with the clauses detailed in the Application Form for Loan against Gold Jewellery from the Borrower, Gold Deposit Receipt, Gold Acknowledgement Form and Standard Terms and Conditions.

Manish

Thanking you,
Yours faithfully,
For BAJAJ FINANCE LIMITED

Accepted

Borrower Signature

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STANDARD TERMS AND CONDITIONS - GOLD LOAN

These standard terms and conditions (the Standard Terms) apply to every loan against gold jewellery availed by the Borrower. The Borrower acknowledged that the Standard Terms may be updated from time to time by Bajaj Finance Limited (the "BFL or Lender") and the Borrower undertakes to stay updated about the amendments if any to the Standard terms by accessing & verifying periodically from the form center at <https://www.bajajfinserv.in/forms-centre> (<https://www.bajajfinserv.in/forms-centre>) ("Website").

Capitalized terms used, but not defined herein, shall have the meaning given to them in the Schedule appended to these Standard Terms.

LOAN

1. The Lender has agreed to make available to the Borrower, the loan against gold jewellery ("Loan"), to the extent of the amount mentioned in the Application Form and/or in the digital online journey and approved by the Lender (the "Loan Amount"), on the terms and conditions contained in the Application Form, these Standard Terms, the Gold Deposit Receipt, Gold Acknowledgement Form, Sanction Letter/Sanction Terms (if any) and all other documents/communications pertaining to the Loan executed or deemed to have been accepted by the Borrower from time to time either physically, electronically or through Acceptable Means of Communication (the "Loan Documents").

2. The Loan shall be utilized by the Borrower solely for the Borrower's personal use and not for any speculative, improper or illegal or unlawful purpose/activities or further purchase of gold in any form.

3. The Loan Amount has been arrived at on the basis of the valuation of the gold jewellery deposited with the Lender as security for the Loan (the "Gold").

4. Borrower acknowledges, understands, and agrees that the loan account number of the Borrower (maintained with the Lender) may be varied and/or changed in the systems of the Lender pursuant to the roll-over/renewal of the Loan and there may be more than one loan account number(s) for the same. The Borrower further acknowledges, understands, and agrees that at times the various loan account numbers of the Borrower in the system of the Lender may also be clubbed into one loan account number pursuant to roll over(s)/renewal(s) of the Loan from time to time. However, the Borrower and/or Guarantor(s) hereby acknowledges, understands and agrees that such variation or change in the loan account number shall not affect the priority of the security furnished for the benefit of the Lender in relation to the Loan;

5. Lender shall be entitled to recall / demand the repayment of entire loan amount within seven (7) days together with applicable interest, charges at any time, if it is determined by BFL that the Borrower availed other loan(s) which may materially impact the Borrower's ability to repay vis-à-vis the income declared with BFL before availing loan. Such conduct would be construed as a dishonest effort on the part of Borrower to prevent the payment to be unavailable to Lender. In such event, Lender shall reserve its right to initiate appropriate civil and criminal proceedings against the Borrower.

The Borrower/ agrees and confirms that the Lender shall not be obliged to grant and continue any credit facility, if it is apprehended that the sanction terms are not or may not be met to the satisfaction of the Lender. Further, the Lender may, absolutely and unconditionally, reduce, revoke, cancel and/or modify any undrawn amount (in whole or part), if any, from the Sanctioned amount, at its discretion, at any time, without giving any prior notice to the Borrower or without assigning any reasons thereof.

Gold SECURITY

6. The Borrower undertakes and confirms that they shall create a first and exclusive charge on the Gold Jewellery in favor of the Lender (the "Gold Security"). The Gold Security shall be created and perfected upon deposit of the Gold Jewellery with the Lender, as evidenced by the acknowledgement receipt issued by the Lender via Acceptable Means of Communication (the "Gold Deposit Receipt").

7. The valuation of the Gold Jewellery is undertaken by an assayer authorized and appointed by the Lender as per the Loan Documents and is acceptable and binding on the Borrower. The details of the Gold Jewellery as mentioned in the Gold Deposit Receipt, is only an assessment done by the Lender to determine its collateral value and the Lender shall not be held accountable with respect to the purity and/or authenticity of the Gold Jewellery.

8. The Borrower acknowledges that:

(i) the Lender shall be entitled to conduct investigation/ inspection/audit with or without notice to determine/establish the purity, quality, value of Gold Security in the Lender's sole discretion till all Outstanding Dues including Compounding interest, if applicable are paid including by opening packets and seals, if any, in which Gold Security is kept;

(ii) The Lender may in its absolute discretion, use services of and rely on the advise of any expert or valuer or assayer in this regard;

(iii) The Lender may at any time require the Borrower to procure a guarantee for fulfillment of the Borrower's obligations towards the Lender under the Loan Documents and the Borrower hereby consent to the aforesaid obligations under the Loan Documents being guaranteed by such guarantor(s) as the Lender/any valuer or assayer may require;

(iv) The Gold Jewellery shall be kept in a safe deposit vault with the Lender;

(v) Upon repayment of the entire Outstanding Dues including Compounding interest, if applicable, the Borrower shall produce the Gold Deposit Receipt for return of the Gold Jewellery by the Lender;

(vi) In case the value of Gold Security falls below the Required Margin, the Borrower shall [without prejudice to the right of the Lender to declare an Event of Default under Clause 15 hereof and/or to right to sell the Gold Security and/or exercise any other rights or remedies available with the Lender under the Loan Documents or applicable law], within 3 (three) days of notice from the Lender, shall deposit with the Lender, such additional security, as may be required from time to time in Lender's sole discretion;

(vii) The Borrower shall not create any lien or charge or any interest over the Gold Jewellery in favour of any person other than the Lender; and

(viii) In the event of loss or damage of the Gold Jewellery deposited with the Lender due to a force majeure event on account of theft, fire or any other act of God, the liability of the Lender shall be limited to providing the amount equivalent to the value of the Gold Jewellery as on date of such loss (excluding the value of any stone / diamond embedded in the Gold Jewellery) as per the specifications mentioned in the Gold Deposit Receipt, or through other recognized modes of payment such as cheque/NEFT/IMPS, etc.

(ix) In the event, Borrower requests partial release of Gold Jewellery and Lender agrees to the same after internal evaluation and (on payment of outstanding amount including interest and charges, if any as per the current value of the Gold), a fresh Gold Deposit Receipt to that effect shall be issued by the Lender via Acceptable Means of Communication which shall act as a conclusive evidence of Gold Security.

INTEREST AND REPAYMENT

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9. (a) The Borrower shall pay interest on the Loan at the applicable interest rate as per the interest rate slabs intimated to the Borrower in the application form. Such interest rate may be revised upward or downward by the Lender at its sole discretion and/or due to change in the regulatory requirements and money market conditions. The Borrower shall pay interest on the Loan on or before the Due Date at applicable rate of interest as mentioned in the Schedule from the date of disbursement ("Interest Rate"). The Interest rate specified by BFL is Fixed Rate of Interest, unless otherwise expressly mentioned herein.

(b) Lender shall charge the Interest from the date of actual disbursement to the Borrower till repayment of Loan amount.

(c) If the Borrower fails to make payment of Loan amount together with interest, charges and other expenses (as may be applicable), the Borrower shall be liable to pay compounding interest till repayment of the entire Outstanding Dues.

(d) Compounding Interest: The Lender shall be entitled to compound overdue interest payable by the Borrower at the contractual rate of interest specified herein. Compounding interest shall be applied upon committing default by the Borrower on repayment date at periodic intervals as specified in the Sanction letter till the Outstanding Dues are fully paid by the Borrower. Such compounded interest shall form part of the principal amount of the Loan at the end of each [month/quarter/year, as specified in Sanction letter and Schedule] and such compounded interest shall be deemed part of the Outstanding Dues payable by the Borrower.

(e) The Borrower agrees that all payments relating to facility availed from BFL, shall be made through the official channels of Bajaj (https://dynbanners.bajajfinserv.in/TnC/Payment%20methods?pimcore_preview=true&_dc=1749705574136) Finance Limited.

Interest Rate Methodology

Interest rate applicable for Loan in Bajaj Finance Limited may vary basis our BFL's internal credit and risk policy and as per an algorithmic multivariate score card which includes following variables which may be revised from time to time (the variable list mentioned below is not exhaustive):

- Interest rate risk (fixed vs floating loan)
- Credit and default risk in the related business segment
- Historical performance of similar homogeneous clients
- Profile of the borrower
- Industry segment
- Repayment track record of the borrower
- Nature and value of collateral security
- Secured Vs unsecured loan
- Subvention available
- Ticket size of loan
- Bureau Score
- Tenure of Loan
- Location delinquency and collection performance
- Borrower Indebtedness (other existing loans)

The aforesaid variables may be revised from time to time as per the Lender's past performance in a given loan portfolio.

10. The Borrower shall pay interest on the Loan amount on or before the Due Date at the applicable rate of interest in relation to the Loan as mentioned in Schedule I. The interest payable by the Borrower for every month/quarter/half year/year, as the case may be, shall be updated in the Statement of Account on the 1st of every succeeding month/quarter/half year/year, effective from the date of disbursement of the Loan until repayment of all the Outstanding Dues. The interest shall accrue from day to day and shall be calculated on a reducing balance method. The rate of interest and penal charge (if applicable) shall be calculated based on the actual number of days in that period out of 365 days in case of non-leap year (or 366 days in case of leap year) in a calendar year. The Borrower confirms having perused and understood BFL's method of calculation of: (a) the interest on the Loan on reducing balance rate, (b) interest payable during the tenure of the Loan, and (c) Penal Charges applicable in case of default.

11. The Borrower shall provide access to and permit officers and designated representatives of the Lender (including its auditors and / or management consultant) to inspect, examine and make copies of the books of record and accounts of the Borrower and discuss the affairs, finances and accounts of the Borrower and be advised of such matters, by the Borrower's officers. The Borrower shall extend all assistance and co-operation to enable such persons to conduct the above inspection and audit. The stock / book debt audits (if required) of the Borrower may be undertaken by the Lender at annual frequency. The cost (including any out-of-pocket expenses) for the inspection and audit shall be borne by the Borrower.

12. The Borrower shall repay the Loan/Outstanding Dues including Compounding interest, if applicable, either by way of bullet repayment or as may be specified in the Application Form/Loan Document, on or before the respective Due Date. However, the Borrower is also entitled to make part payment during the tenure of the Loan.

13. If the Borrower opts and makes the repayment of the Outstanding Dues including Compounding interest, if applicable, by way of direct cash payment (in accordance with prevailing law) at the authorized collection centre(s) of the Lender, then the cash voucher / receipt shall be the primary evidence of such repayment and the Borrower shall be required to produce the payment receipt before the Lender on demand.

14. In the event of part pre-payment made by the Borrower, the Outstanding Dues amount would stand reduced by maintaining the tenure of the Loan as is.

In the event the Borrower decides to foreclose the Loan, the Borrower shall be required to repay the Loan only at the nearest BFL branch office.

The Borrower shall be eligible to seek a No Dues Certificate after the closure of the Loan once the amount due and payable is paid to the satisfaction of the Lender towards the Loan.

REPRESENTATIONS

15. The Borrower hereby represents, warrants and undertakes to the Lender on a continuing basis as follows:

(a) The Borrower has the capacity and the authority to enter into the Loan Documents and performance of its obligations are not restricted by any law or any agreement binding on the Borrower;

(b) The Borrower is the bonafide owner of the Gold Jewelry and that it has been acquired from genuine sources and no other person has any claim, lien or charge on the Gold Jewelry, either in full or in part. The Borrower has an undisputed right to create the Security in the form of Gold Jewellery. The Gold Jewelry is not fake, defective, stolen, spurious or of an inferior quality;

(c) all the information provided by the Borrower to the Lender is true, complete and accurate in all and every respect;

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Registered Office: C/o Bajaj Auto Limited complex, Mumbai - Pune Road, Akurdi, Pune - 411 035, Maharashtra, India
Corporate ID No.: L65910MH1987PLCO42961 | Email ID: wecare@bajajfinserv.in

(d) the name of the Borrower does not appear on the RBI list of defaulters and Export & Credit Guarantee Corporation's caution list or on any other negative lists, notifications or directions issued by the Reserve Bank of India and/or any other statutory or regulatory authorities.

LENDER'S RIGHTS

16. The Lender shall, in relation to the Loan:

- (a) have the sole right to amend any of the terms and conditions of the Loan Documents including but not limited to the revision of fees and charges, interest rate, penal charge, periodicity of compounding interest, repayment terms including method of effecting credit of the repayments, tenure of loan, prepayment charges without assigning any reason and the Borrower agrees that such revision shall become applicable prospectively from date of such revision in the records of the Lender or as communicated to the Borrower (fees and charges are accessible at: <https://www.bajajfinserv.in/all-fees-and-charges> (<https://www.bajajfinserv.in/all-fees-and-charges>))
- (b) The Borrower agrees and confirms that the Lender shall not be obliged to grant and/or continue the credit facility, if it is apprehended that the terms mentioned in the sanction letter (if any) and this Standard Terms are not or may not be met to the satisfaction of the Lender.
- (c) be entitled, without furnishing any notice, to open the sealed packet containing the Gold Jewellery and conduct investigation/s in connection with the quality and valuation of the Gold Jewellery at the Borrower's cost;
- (d) At any time and without notice to the Borrower have the rights to combine or consolidate all or any of the Borrower's accounts with the Lender and set off or transfer any sums standing to the credit of any one or more of such accounts in or towards satisfaction of any of the Borrower liabilities to the Lender;
- (e) reserves the right to recall the Loan with prior notice to the Borrower and in such event, the Outstanding Dues including Compounding interest, if applicable shall be payable by the Borrower within fifteen (15) days or such other notice period of being so called upon to pay the whole of the Outstanding Dues including Compounding interest, if applicable to the Lender.
- (f) The Borrower further agrees that, the Lender may, absolutely and unconditionally, reduce, revoke, cancel and/or modify any undrawn amount (in whole or part), if any, from the sanctioned loan amount, at its discretion, at any time, without giving any prior notice to the Borrower or without assigning any reasons thereof.
- (g) Reserves the right to close or relocate any branch. In such cases, the Borrower will be notified in advance and provided with alternative options for loan servicing.

EVENT OF DEFAULT

17. The occurrence of any (or a combination thereof) of the following events or circumstances shall constitute an event of default (the "Event of Default"):

- (a) the Borrower fails to pay any bullet payment/Monthly Installment or the Outstanding Dues including Compounding interest, if applicable on or before the Due Date or commits breach of any of the terms, covenants or conditions contained in the Loan Documents ;
- (b) if the Required Margin is not maintained;
- (c) if the Gold Jewellery deposited is found to be fake, defective, stolen, spurious or of an inferior quality;
- (d) if the Borrower commits an act of insolvency or if the Borrower is adjudged or declared insolvent or bankrupt or if a liquidator, receiver or official assignee is appointed in respect of any property or estate of the Borrower;
- (e) the Lender, for any regulatory or other reasons, is unable or unwilling to continue the Loan;
- (f) the Borrower defaults in payment of any other loan with the Lender or any other creditors;
- (g) if any representations or statements or particulars provided in the Application Form and/or under the Loan Documents are found to be false, misleading or incorrect;
- (h) there exists any circumstances which in the opinion of the Lender jeopardizes the Lender's interest.

18. Upon occurrence of any Event of Default, the Lender may at its discretion:

- (a) Recall/accelerate the repayment of the Outstanding Dues including Compounding interest, if applicable including the Loan and place the Loan on demand;
- (b) levy and recover Penal Charge from the Borrower on the defaulted amounts from the date of default till the date such default is remedied by the Borrower to the satisfaction of the Lender;
- (c) enforce the Gold Security by selling the Gold Jewellery in the open market by public auction ("Public Auction") and apply the net proceeds out of such sale towards adjustment of the Outstanding Dues including Compounding interest, if applicable. The Borrower shall upon demand by the Lender, forthwith repay the shortfall, if any, after adjustment of the net sale proceeds.
- (d) publish the name, address, photograph and such other information of the Borrower as the Lender deems fit, in electronic, print and social media; and / or exercise such other rights and remedies as may be available to the Lender under the Loan Documents and/or under law and/or stipulate such other condition(s) or take such other action(s) as the Lender deems fit.
- (e) The Lender may conduct auction of Gold Jewellery of different borrowers from different branches in the same district, in the event the first auction has failed.
- (f) The Lender may conduct the Public Action either by itself or through any third party agent/agency.

1. The process of **Public Auction for general default/delay in payment of the loan** is as stated below:

i. In the event Borrower fails to pay the outstanding dues, BFL shall send default notice providing atleast twenty one (21) days by Acceptable Means of Communication requesting to repay the Outstanding Dues ("Default Notice").

ii. Despite receipt of the aforesaid two notices and in the event of continued default by the Borrower in repayment of the Outstanding Dues including Compounding interest, if applicable, an auction intimation notice shall be addressed to Borrower post twenty one (21) days after the date of dispatch of the default Notice through Acceptable Means of Communication, intimating about conducting Public Auction after expiry of 12 (twelve) days from the date of issuance of the notice ("Auction Intimation Notice"), to realize all

Outstanding Dues including Compounding interest, if applicable. Pursuant to the same, public notice shall be published in English and vernacular language in the newspapers, inviting bids for participating in the Public Auction.

iii. For the purpose of Public Auction, the Borrower shall be contacted through various means of acceptable communications (such SMS, phone call, email, etc.) as well as by issuance of mandatory default and auction notices, requesting the Borrower to pay the Outstanding Dues including Compounding interest, if applicable to avoid sale of the Gold Jewellery placed as security for repayment of loan.

iv. After completion of Public Auction, Lender shall, through its branch where the Gold Jewellery was deposited or through Acceptable Means of Communication, inform/intimate the Borrower within fifteen (15) working days from the date of Public Auction, about the sale by way of a letter containing the following details :

- Amount received from bidder(s) by way of auction sale;
- Surplus or deficit in the Loan Account after crediting the auction sale proceeds; and
- Further recovery action to be initiated for deficit/shortfall, if any, in the Loan Account which the Borrower(s) is supposed to make good.

v. After completion of Public Auction, if any surplus amount is recovered in excess to the Outstanding Dues including Compounding interest, if applicable by sale of the Gold Jewellery, the same shall be returned to the Borrower through NEFT/RTGS or via Cheque. In the event the Outstanding Dues including Compounding interest, if applicable is greater than the amount received upon auction of the Gold Jewellery, the Lender shall be entitled to initiate recovery proceedings against the Borrower for full and final settlement of the Outstanding Dues including Compounding interest, if applicable.

2. The process of Public Auction for breach of Required Margin/Loan to Value (LTV) is as stated below:

i. In the event of breach of maintaining the required Margin/Loan to Value ratio as mentioned in Clause 6(iv), the Lender shall issue to 3 (three) days' notice to provide additional Gold Jewellery or pay the deficit amount to maintain Margin/Loan to Value ratio ("LTV Breach Intimation Notice").

ii. In the event Borrower fails to provide additional Gold Jewellery or pay the deficit amount to maintain Margin/Loan to Value ratio within three (3) days from the date of notice, an LTV auction intimation notice shall be issued on or after 4th day from the date of LTV Breach Intimation Notice ("LTV Auction Intimation Notice") providing three (3) days to provide additional Gold Jewellery or pay the amount to maintain Margin/Loan to Value ratio.

iii. In the event, Borrower fails to provide additional Gold Jewellery or pay the amount to maintain Margin/Loan to Value ratio within three (3) days from the date of LTV Auction Intimation Notice, auction advertisement notice shall be published in English and vernacular language newspapers intimating about the conduct of LTV Public Auction of gold Jewellery after expiry of 12 (twelve) days and inviting bids for participating in the LTV Public Auction, to realize all Outstanding Dues including Compounding interest, if applicable ("LTV Public Auction").

iv. For the purpose of LTV Public Auction, the notices to the Borrower shall be addressed through various means of Acceptable Modes of Communication requesting the Borrower to pay the Outstanding Dues including Compounding interest, if applicable to avoid sale of the Gold Jewellery placed as security for repayment of loan.

v. After completion of LTV Public Auction, Lender shall, through its branch where the Gold Jewellery was deposited or through Acceptable Means of Communication, intimate the Borrower within fifteen (15) working days from the date of LTV Public Auction about the occurrence sale through by Acceptable Means of Communication, containing the following details :

- a. Amount received from bidder(s) by way of auction sale;
- b. Surplus or deficit in the Loan Account after crediting the auction sale proceeds; and
- c. Further recovery action to be initiated for deficit/shortfall, if any, in the Loan Account which the Borrower(s) is supposed to make good.

19. In the event of the Borrower committing a default in the repayment of the Outstanding Dues including Compounding interest, if applicable on the Due Dates, the Lender shall have an unqualified right to disclose the name of the Borrower to the RBI, the stock exchange, auditors, Credit Information Companies (CICs) including TransUnion Credit Information Bureau of India Limited ("CIBIL"), Information Utility (IU), any other agency authorized in this regard by the RBI or under law. The Borrower accords its consent to the Lender and/or RBI and/or credit bureau(s) to publish its name as defaulter in such manner and through such medium as the Lender /RBI / credit bureau(s) and/or any other governmental agency in their absolute discretion may think fit.

20. The aforesaid rights shall be available to the Lender in addition to and not in derogation of any other rights available under the Loan Documents.

LIEN AND SET OFF

21. The Borrower agrees, declares and confirms that, notwithstanding any of the provisions of the Indian Contract Act, 1872 or Applicable Law, or any terms and conditions to the contrary contained in the Loan Documents, the Lender may (but is not obliged to) exercise lien against any other account of the Borrower held with the Lender and/or adjust and set off any and all Outstanding Dues including Compounding interest, if applicable receivable from the Borrower or any amount payable to the Borrower under any other loan/finance arrangement to the Lender. The Lender also reserves the right to retain and continue to hold Gold Jewellery security till all the Outstanding Dues including Compounding interest, if applicable are paid by the Borrower and/or are set off/realized under the Loan Documents to which the Lender and Borrower are privy. Upon occurrence of Event of Default and after following the Public Auction process, the Lender may adjust the proceeds thereof towards repayment of this Loan and/or any other Finance Facility including any interest, fees, penalty and any other charges due and payable by the Borrower to the Lender any other Outstanding Dues including Compounding interest, if applicable. The Lender may after the exercise of the right of set off, notify the Borrower of the same as soon as reasonably practicable. In the event of exercise of lien, the Lender shall provide a reasonable notice prior to exercising the said right against any account of the Borrower.

The Lender and/or any of its Affiliates shall additionally have the paramount right of set-off and lien, irrespective of any other lien or charge, present as well as future, on the deposits, and balances lying to the credit, in any accounts of the Borrower under the control of Lender, to the extent of all Outstanding Dues including Compounding interest, if applicable to be repaid by the Borrower.

MISCELLANEOUS

22. In the event of failure of the Borrower to produce the Gold Deposit Receipt for the purpose of return of Gold Jewellery by the Lender, the Borrower undertakes to submit such proofs and execute such documents as may be required by the Lender.

23. In the event of death of the Borrower, the nominee or legal heirs may redeem the Gold Security by repaying the entire Outstanding Dues including Compounding interest, if applicable and by submitting required documents as may be stipulated by the Lender.

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24. The Borrower shall proactively/promptly notify the Lender of any change in the Borrower's address and /or contact details as mentioned in the Application Form; In case of any update in the documents submitted by the Borrower at the time of application made or execution of Terms and Conditions and thereafter, as necessary; Borrower shall submit to the Lender the update of such documents. This shall be done within 30 days of the update to the documents for the purpose of updating the records of the Lender.
25. The Borrower shall bear all costs including the stamp duty (including penalty/fine, if any) on the documents executed by the Borrower in relation to the Loan and/or Gold Security created by the Borrower in favour of the Lender;
26. Statement of Account (SOA) is accessible to the Borrower from either (i) its website www.bajajfinserv.in or (ii) "Bajaj Finserv App" or (iii) under a specific written request made to Lender, and is obliged to seek clarification immediately on any entry in the SOA within 10 (ten) Business Days from the date of the relevant entry of the transaction in the SOA failing which, the Borrower shall not be entitled to object/dispute at a later point of time and the Borrower hereby expressly waives any such right under law. Further, such SOA shall be binding on the Borrower.
27. The Borrower shall:
- (a) do all such things and execute all such writings as the Lender may require from time to time for duly or more perfectly securing the repayment of the Loan;
 - (b) submit the certificate issued by Chartered Accountant, as and when required by BFL.
28. The Borrower may request the Lender for renewal the Loan at the end of term of the Loan subject to maintaining the LTV as per regulatory norms and BFL requirements. Renewal of the Loan shall be at the sole discretion of the Lender and the Lender shall carry out a fresh credit appraisal of the Borrower as per its internal norms. The Borrower agrees that such renewal request must be made prior to the Loan Maturity Date.
29. In the event the Borrower intends to avail the Top Up Loan prior to its Loan Maturity Date, the Borrower can apply for the same provided the LTV is maintained as per the regulatory norms and BFL requirements. The Lender shall provide such Top up Loan at its sole discretion upon carrying out a fresh credit appraisal of the Borrower. The Borrower shall ensure that the Top Up Loan shall be repaid and closed on or before the Loan Maturity Date
30. Any payment made by/on behalf/ for the Borrower(s) under the Loan or any amount realized consequent to enforcement of secured movable assets under the Loan, shall be appropriated towards the Outstanding Dues in the following chronological order:
- i. Interest amount payable by the Borrower(s);
 - ii. principal amount payable by the Borrower(s);
 - iii. fees, charges, taxes, levies and or any other claim recoverable from the Borrower(s).
31. The Lender shall at any time, without any consent of or notice to the Borrower be entitled to securitize, sell, assign, discount or transfer all or any part of the Lender's right and obligations under the Loan Documents, to any person(s) and in such manner as the Lender may decide. The Borrower shall not be entitled to assign or in any manner transfer any rights or obligations under the Loan Documents.
32. Any notice to be given to the Borrower shall be deemed to have been validly given if served on the Borrower via Acceptable Means of Communication to the Borrower. Alternately, a notice published on the Lender's Website or sent by courier or left at the address of the Borrower, as provided to the Lender or at the Borrower's existing or last known business or private address. Any such notice sent shall be deemed to have been received by the Borrower within 48 (forty-eight) hours from the date of its posting.
33. The validity, interpretation, implementation and resolution of disputes arising out of or in connection with the Loan Documents shall be governed by Applicable Laws. The Parties agree that all matters arising out of/in relation to Loan Documents shall be subject to the exclusive jurisdiction of the courts at Pune.
34. Any provision of any of the Loan Document, which is or becomes prohibited or unenforceable shall, be fully severable and be ineffective to the extent of such prohibition or unenforceability. Provided however that any prohibition on or unenforceability of any such provisions shall not invalidate the remaining provisions of the Loan Documents.
35. Any delay in exercising or omission to exercise any right, power or remedy accruing to the Lender under the Loan Documents shall not impair any such right, power or remedy and shall not be construed to be waiver thereof or any acquiescence in any default, nor shall the action or inaction of the Lender in respect of any default or any acquiescence by it in any default affect or impair any right, power or remedy of the Lender in respect of any other default.
36. The Borrower shall be obligated to comply with revised terms and conditions of the Loan Documents. Any change to the Standard Terms shall be communicated to the Borrower by Acceptable Means of Communication, which is binding on the Borrower.
37. The Borrower shall not induct a person whose name appears in the List of Willful Defaulter (LWD) on its board or as a person in charge and responsible for the management of the affairs of the entity.
38. In case such a person is found to be on its board or as a person in charge and responsible for the management of the affairs of the entity, the Borrower would take expeditious and effective steps for removal of such a person from the board or from being in charge of its management.
39. The Lender shall not renew/ enhance/ provide fresh credit facilities or restructure existing facilities provided to such a borrower so long as the name of its promoter and/or the director (s) and/or the person in charge and responsible for the management of the affairs of the entity remains in the LWD.
40. The Borrower shall apply all amounts borrowed by it under the Facility towards the purpose as detailed herein and any other documents. The Lender reserves the right to seek a specific certification from the Borrower's auditor/ chartered accountant, regarding end use & the Purpose for which the funds disbursed to the Borrower. The Lender shall be entitled to award a separate mandate to any independent auditors/ chartered accountants for this purpose. The permissible purpose of the loan shall include short/medium period loan to individuals for personal and business use.
41. Borrower acknowledges and agrees that, in the event he/she visit any of the Branches of the Lender's physically with any customer assistance/service request(s), Lender shall identify the Borrower by capturing his/her photograph basis the AI Camera(s) available at the Branch, to enable expeditious customer service to the Borrower's requests. Photograph obtained shall be mapped with the existing database of the Lender and in the event of a successful match, the lender shall attend to the customer requests expeditiously. All this information shall be designated as "Confidential Information" and dealt with by the Lender as per the Lender's Secrecy and Confidentiality Policies.
42. If you fail to make timely payment of EMI, BFL shall authorize Recovery Agency / Agents to recover the same and which shall be intimated to the Customer at the time of initiation of collection of the same. List of authorized collection agents / collection agencies / associates empanelled for handling collections are updated on the BFL's website for reference. <https://www.bajajfinserv.in/active-partners-for-debt-management-services> (<https://bajajfinserv.in/active-partners-for-debt-management-services>)

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43. For any grievance(s) against the BFL/Lender, the Borrower may have his/her grievance redressed as under: - You may write to BFL at wecare@bajajfinserv.in. If you are holding EMI Network Card and/or Health EMI Network Card, you may call BFL Customer Care at 8698010101. This is not a toll-free number and normal call charges will be applicable. You may also write or reach to BFL's Grievance Redressal Officer to seek resolution: -

Name: Ganesh Iyer

Designation: Chief Operations Officer

Address: Bajaj Finserv Corporate Office, Viman Nagar, Pune, Maharashtra - 411014

Phone number: 022-41803901

Email: grievanceredressalteam@bajajfinserv.in

SCHEDULE

DEFINITIONS

"**Applicable Law**" means the 'Indian law' as per the General Clauses Act, 1897

"**Acceptable Means of Communication**" means with reference to:

(A) Borrower, shall mean:

- (i) a telephonic call or text message sent on the registered mobile/landline number of the Borrower as provided by Borrower in the Application Form; or
- (ii) photo / video; or
- (iii) an email on the registered email address of the Borrower as provided by Borrower in the Application Form;; or
- (iv) a written notice sent by courier / post on the registered postal address of the Borrower; or
- (v) text message through chatbot, bitly, social media, such as WhatsApp communication and/or any other electronic communication mode; and/or
- (vi) notification by Lender on its Website;

(B) Lender, shall mean:

- (i) a telephonic call received on the designated mobile/landline number of Lender as provided on the Website; or
- (ii) an email received on the designated email address of Lender; or
- (iii) a text message on the chatbot; or
- (iv) a written notice sent by courier on the designated postal address of Lender.

"**Application Form**" means the Loan application form, signed and submitted by the Borrower to the Lender or the details and information confirmed by the Borrower on the "Experia" customer service portal or such other digital portal as a request for availing the Loan together with such documents and information as may be required by the Lender;

"**Borrower**" shall mean the person who avails the Loan from the Lender and shall include its heirs, legal representatives, executors, administrators;

"**Due Date**" means, in respect of the (a) Monthly Installment/bullet payment, the respective Repayment Dates; (b) the Outstanding Dues on the Repayment Date or on demand or on such dates as may be specified by the Lender in writing; and (c) the interest payable on the Loan, the Interest Payment Date

"**Monthly Installments**" means the amount payable by the Borrower to the Lender comprising of the interest, or as the case may be, the Loan Amount and/or interest, at intervals as mentioned in the Loan Documents;

"**Financial Facility**" shall mean and including any loan/financial/credit facility availed by the Borrower from BFL at any point of time.

"**Interest Payment Date**" shall mean the dates on which interest will be paid on the Loan as may be specified in the Application Form or as may be intimated by the Lender;

"**Lender**" means Bajaj Finance Limited including its successors and permitted assigns:

"**Loan**" means the loan against gold ornaments or jewellery, as the case may be, applied for by the Borrower by submitting the Application Form and granted by the Lender to the Borrower in terms of the Loan Documents;

"**Outstanding Dues**" means, all the amounts outstanding and payable by the Borrower to the Lender, pursuant to the terms of this Agreement and/or any other Loan Documents at any point of time, including but not limited to the following:

1. The principal amount(s) of the Loan and/or;
2. The interest on the Loan, Compounding interest (if applicable), and/or;
3. All other obligations and liabilities of the Borrower, indemnities, differential amount if any THAT MAY remain PAYABLE after adjusting the amount received from Auction process ("Deficit Amount"), including liquidated damages, costs, charges, expenses, erroneous payments received and other fees and interest incurred under, arising out of or in connection with this Sanction & Terms and Conditions and/or any other Loan Documents (either Jointly or Severally) or any debt or liability of the Borrower to the Lender under law or contract or any other finance/credit facility, whether in the form of cash or otherwise, whether secured or unsecured or assigned, or whether payable under a decree or order of any civil court or any arbitration award or otherwise or under a mortgage or pledge or hypothecation and/or;
4. Any deficit Amount along with interest, litigation expenses and other applicable charges as a liability of the Borrower under the law, whether in form of cash or otherwise, or whether payable under a decree or order of any civil court or any arbitration award or otherwise and/or;
5. Any and all expenses or sum incurred by the Lender for the enforcement of and collection of any amounts due under this Sanction & Terms and Conditions and/or any other Loan Documents, including expenses of enforcement and realization and/or any erroneous payments received from BFL.

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"Compounding Interest" means, If the Borrower fails to repay the Loan together with applicable interest and other charges on or before the Loan Maturity date, the Borrower shall be liable to pay interest over the interest amount payable by the Borrower.

"Repayment Date" means the date on or before which each monthly installment or the bullet payment with respect to the Loan is to be repaid by the Borrower;

"Required Margin" shall mean the percentage of gold security at current gold prices to be maintained against the existing loan amount outstanding under the Loan Documents;

"Accepted Terms and Conditions "



Consent Details : Accepted **IP Address :** 2401:4900:96fe:567:b9fb:888:4a9f:72cd **Language Name :** English **Application Number :** P5GL00005915389 **Date & Time :** 2025-12-22 18:03:54 **Mobile Number :** 9885809548 **Email ID :**

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SCHEDULE I

Lender Name Bajaj Finance Limited ("BFL")

Borrower Name Syed Irfan Ahamed

Gold Jewellery to be placed as security

Jewellery Description	No. of items	Karat	Gross weight (In Grams)	Stone Weight (In Grams)	Standard deduction (In Grams)	Net Weight (In Grams)	Remarks
FINGER RING	2	22	9.400	0.100	0.200	9.100	
STUD WITH DROPS (PAIR)	1	22	2.900	0.000	0.100	2.800	
Total	3		12.300	0.100	0.300	11.900	

(If the purity of the gold is less than 22K, the grams and valuation of the gold will be shown by translating the gold into 22K on a best effort basis.)

New Sanction of Loan amount ₹ 103,823.00

(₹ One Lakh Three Thousand Eight Hundred Twenty Three only)

Rate of Interest per annum (%p.a.)

Please note that, a rebate in interest rate may be provided for encouraging timely repayment of interest or closure of the loan on or before the specified tenor as per different slabs built into each scheme.No rebate in the rate charged shall be offered in the event Applicant fails to pay the interest and/or repay the loan on or before the Loan Maturity Date.

Date	Period (days)	Rate of Interest per annum (% p.a.)	Rebate (%)	Net Rate of Interest per annum (% p.a.)
22-Dec-2025	1 - 30	24.00 %	6.75 %	17.25 %
21-Jan-2026	1 - 60	24.00 %	1.00 %	23.00 %
20-Feb-2026	1 - 90	24.00 %	0.50 %	23.50 %
22-Mar-2026	1 - 365	24.00 %	0.00%	24 %

Applicable rate of interest will vary depending on the due date of interest and actual date of payment of interest, as per the above slab.

Illustration for Rebate Calculation

Sr. No.	Scenario	When	Example	What Happens
1	Borrower pays Accrued Interest within Specific Time Periods	Accrued Interest Payment within 1 to 30 days (Slab-1) from the date of loan disbursement	Loan disbursed on 25-Aug-2025, paid on or before 23-Sep-2025 Eligible for 10% rebate.	Borrower gets 10% rebate on interest rate. Net Rate of Interest becomes 14% p.a.
2		Accrued Interest Payment within 1 to 60 days (Slab-2)	Loan disbursed on 25-Aug-2025, paid on or before 23-Oct-2025. Borrower Eligible for 5% rebate.	Borrower gets 5% rebate on interest rate. Net Rate of Interest becomes 19% p.a.
3		Accrued Interest Payment within 1 to 90 days (Slab-3)	Loan disbursed on 25-Aug-2025, paid on or before 22-Nov-2025. Borrower Eligible for 2% rebate.	Borrower gets 2% rebate on interest rate. Net Rate of Interest becomes 22% p.a.
4		Accrued Interest Payment from 91 days up to 365 days (Slab-4)	Loan disbursed on 25-Aug-2025, paid after 23-Nov-2025. Borrower shall not eligible for rebate.	No rebate applicable. Rate of Interest remains 24% p.a.
5	Borrower pays Accrued Interest After Specific Time Periods	No Accrued Interest Payment within 1 to 30 days	Loan disbursed on 25-Aug-2025, NOT paid on or before 23-Sep-2025	Borrower will not get 10% Rebate due to First Slab Breached.

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Sr. No.	Scenario	When	Example	What Happens
			Sep-2025. Not eligible for 10% Rebate.	
6		Accrued Interest Payment on or before 60 days but within 365 days from loan disbursement	Loan disbursed on 25-Aug-2025, paid on or before 23-Oct-2025. Borrower Eligible for 5% rebate.	1.Borrower will get 5% rebate instead of 10% due to First Slab Breached. Net Rate of Interest becomes 19% for 1 to 60 Days. 2.Post payment of Accrued Interest, Borrower will fall into the Slab - 1.
7		Accrued Interest Payment on or before 90 days but within 365 days from loan disbursement	Loan disbursed on 25-Aug-2025, paid on or before 22-Nov-2025. Borrower Eligible for 2% rebate.	1.Borrower will get 2% rebate instead of 5% due to First & Second Slab Breached. Net Rate of Interest becomes 22% for 1 to 90 Days. 2.Post payment of Accrued Interest, Borrower will fall into the Slab - 1.
8		Accrued Interest Payment from 91 days up to before Maturity Date	Loan disbursed on 25-Aug-2025, paid after 23-Nov-2025. Borrower not eligible for rebate.	1.Borrower will not get rebate due to All Slab Breached. Net Rate of Interest becomes 24% upto Accrued Interest Payment Date. 2.Post payment of Accrued Interest, Borrower will fall into the Slab - 1.
9	If Borrower does not pays Accrued Interest as per the Slab wise scheme selected	Accrued Interest Payment after 365 days from loan disbursement	Loan disbursed on 25-Aug-2025, paid on or after 24-Aug-2026. Borrower not eligible for rebate.	No rebate applicable. Rate of interest remains 24% p.a. throughout the tenor.

* Above is for illustrative purpose and may undergo change basis payment of accrued interest as per the selected slab.

Deductions (Inclusive of applicable taxes)

PROCESSING FEE
₹ 156.00
ABHI GROUP ACTIV SECURE - PA WELLNESS
₹ 350.00

Fees & Charges Levied by BFL

Penal Charges:

3.00 % per annum on Outstanding Balance - Penal Charge will be over and above the interest rate which shall be applicable/chargeable in case of default in repayment of the Outstanding Dues including Compounding interest, if applicable post-maturity.

Part pre-payment Charges:

NIL

Foreclosure Charges:

Nil, any time post disbursement of loan.

Convenience Fee

Convenience fee of **₹ 149 /-**(inclusive of applicable taxes) shall be levied for part release of ornament(s) pledged.

"Additional cess/ taxes, if any, will be applicable on all charges as per the respective State Laws as may be applicable from time to time."

The aforementioned charges/fees may be modified by Bajaj Finance Limited from time to time upon prior intimation via Acceptable Modes of Communication from Bajaj Finance Limited in this regard.

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By clicking on 'I Agree' or similar button at the end of this Sanction Letter and Terms and Conditions including Scheduler by submitting the one-time password ("OTP") sent by BFL and/or by providing physical signature. Borrower, agree that: (i) Borrower have read and understood the loan terms and conditions, applicable Fees, Charges and Deductions disclosed in the loan document; (ii) except for what is explicitly mentioned in this loan document, no other representation or commitment is made by BFL; and (iii) BFL shall NOT be liable if Borrower rely upon any assurances/commitments made by any third party.

I hereby agree and acknowledge that I:

(i) am above 21 years of age, (ii) can understand, read and write in the English language, (iii) have read and understood the Sanction Letter including Schedules in relation to the Loan Against Gold Jewellery, and its Schedule & agrees to be bound by such Sanction Letter including the Schedule contained herein above in relation and as may be communicated from time to time by the Lender pertaining to the Loan.

(ii) The Sanction Letter including the Schedule contained in relation to the Loan constitute the complete understanding and between the Borrower and the Lender with respect to the Borrower availing the Loan from the Lender.

I agree that my action of entering the OTP sent by BFL and/or clicking the 'I Agree' button and/or providing physical signature, constitutes a valid acceptance by me of the Sanction & Terms and Conditions/Agreement including schedule contained herein in relation to the Loan and creates a binding and enforceable contract.

Date: 22-Dec-2025

Signature of Borrower

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**Annexure A: Key Fact Statement
Part 1 (Interest rate and fees/charges)**

Sr No	Parameter	Details
1	Loan proposal/ Account No	PSGL00005915389
2	Type of Loan	Gold Loan
3	Loan Amount	₹ 103,823.00
4	Disbursal schedule	
	(i) Disbursement in stages or 100% upfront	100% upfront
	(ii) If it is stage wise, mention the clause of loan agreement having relevant details	Not applicable
5	Loan Term (In Months)	12
6	Instalment Details	
	Type of instalment	Bullet - At the time of maturity
	Number of Equated Periodic Instalment(s) (EPI)	1
	EPI (₹)	₹ 128741.00
	Commencement of repayment, post sanction ⁽²⁾	365 Days
7	Rate of Interest per annum ^(#)	24.00 %
8	Interest Type	Fixed rate along with rebate as applicable
9	Additional Information in case of Floating rate of interest	
	Reference Benchmark	Not applicable
	Benchmark rate (%) (B)	Not applicable
	Spread (%) (S)	Not applicable
	Final rate (%) $R = (B) + (S)$	Not applicable
	Reset periodicity (Months) (B)	Not applicable
	Reset periodicity (Months) (S)	Not applicable
	Impact of change in the reference benchmark (for 25 bps change in 'R')	
	- EPI (₹)	Not applicable
	- Number of EPIs	Not applicable
10	Fees and charges borne by customer payable to RE	One-time / Recurring
	Processing Fees	One-time
		Amount (in ₹) or Percentage (%) as applicable
		₹ 156.00

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Corporate ID No.: L65910MH1987PLC042961 | **Email ID:** wecare@bajajfinserv.in

Sr No	Parameter		Details
11	Fees and charges borne by customer payable to third party through RE	One-time / Recurring	Amount (in ₹) or Percentage (%) as applicable
	Aditya Birla Health Insurance	One-time	₹ 350.00
12	Annual Percentage Rate (APR) (%) ⁽¹⁾		24.61%
13	Optional value added products/services opted by the borrower payable to RE (Not part of APR)	One-time / Recurring	Amount (in ₹) or Percentage (%) as applicable
	Value added product (other than insurance) if any	Not Applicable	Not Applicable
14	Details about Contingent Charges		
	Part Pre-Payment Charges		NIL
	Foreclosure Charges		NIL
	Penal charge per annum for delay in payment of Instalment(s) (from the respective due date until the date of receipt of the full instalment(s) amount)		3.00 %
	Convenience fee (shall be levied for part release of ornament(s) pledged)		₹ 149.00
Part 2 (Other Qualitative information)			
1	Clause of Loan agreement relating to engagement of recovery agents		Refer footnote no. 2
2	Clause of Loan agreement which details grievance redressal mechanism		Refer footnote no. 3
3	Name, designation, address, phone number and email id of Nodal Grievance Redressal Officer of lender: Name: Ganesh Iyer Designation: Chief Operations Officer Address: Bajaj Finserv Corporate Office, Viman Nagar, Pune, Maharashtra - 411014 Phone number: 022-41803901 Email:grievanceredressalteam@bajajfinserv.in		
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:		
	Name of the originating RE, along with its funding proportion	Name of the partner RE along with its proportion of funding	Blended rate of interest
	Not Applicable	Not Applicable	Not Applicable
6	In case of digital loans, following specific disclosures may be furnished:		
	(i) Details of Lending Service Provider acting as recovery agent and authorized to approach the borrower: LSP is not acting as recovery agent. The details of the recovery agent authorized to collect on behalf of Bajaj Finance Ltd will be intimated to you at the time of recovery collection. List of authorised associates empanelled for handling collections are updated on the BFL's website for reference https://www.bajajfinserv.in/active-partners-for-debt-management-services (https://www.bajajfinserv.in/active-partners-for-debt-management-services)		
	(ii) Privacy policy covering scope and type of information collected by the lender : https://www.bajajfinserv.in/privacy-policy (https://www.bajajfinserv.in/privacy-policy)		
Annexure B: Illustration for computation of APR			
Sr No	Parameter		Details

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Sr No	Parameter	Details
1	Loan Amount (Sr no. 3 of the KFS template – Part 1)	₹ 103,823.00
2	Loan term (in months) (Sr no. 5 of the KFS template – Part 1)	12
a)	No. of instalments for payment of principal, in case of non equated periodic loan	Not Applicable
b)	(i) Type of EPI (Sr no. 6 of the KFS template – Part 1)	Bullet - At the time of maturity
	(ii) Amount of each EPI (Sr no. 6 of the KFS template – Part 1)	₹ 128741.00
	(iii) Number of EPIs (Sr no. 6 of the KFS template – Part 1)	1
c)	No. of instalments for payment of capitalised interest, if any	Not Applicable
d)	Commencement of repayments, post sanction (Sr no. 6 of the KFS template – Part 1) ⁽²⁾	365 days
3	Interest rate type (fixed or floating or hybrid) (Sr no. 8 of the KFS template – Part 1)	Fixed rate along with rebate as applicable.
4	Rate of Interest per annum (Sr no. 7 of the KFS template – Part 1)	24.00 %
5	Total interest amount to be charged during the entire tenure of the loan as per the rate prevailing on sanction date ^(#)	₹ 24,918.00
6	Fees and charges payable by customer	₹ 506.00
a)	Payable to RE (Sr no. 10 of the KFS template – Part 1)	₹ 156.00
b)	Payable to third party routed through RE (Sr no. 11 of the KFS template – Part 1)	₹ 350.00
7	Net disbursed amount for APR (No. 1) - (No. 6) ⁽¹⁾	₹ 103317.00
8	Total Amount to be paid by borrower towards loan (No 1) + (No 5) ^(*) ^(#)	₹ 128741.00
9	Annual Percentage Rate - Effective annualized interest rate (in percentage) (computed on net disbursed amount (No. 7) using IRR approach and reducing balance method) (%) (Sr no. 12 of the KFS template – Part 1) ^(*)	24.61%
10	Schedule of disbursement as per terms and conditions	100% upfront
11	Due date of payment of instalment and interest	22-Dec-2026

ANNEXURE C: ILLUSTRATIVE REPAYMENT SCHEDULE-GOLD LOAN ⁽¹⁾ ^(*) ^(#)

Instl No.	Opening Principal (₹)	Instl Amt (₹)	Principal (₹)	Interest (₹)	Closing Principal (₹)
1	1,03,823.00	1,28,741.00	1,03,823.00	24,918.00	0.00

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- (1) The repayment schedule is for illustrative purpose. There might be a difference in the actual repayment amount due to rounding off the instalment amount vis-à-vis the instalment amount mentioned in the Key Fact Statement. APR is computed on net disbursed amount using IRR Approach.
- (2) If you fail to make timely payment of EMI, BFL shall authorize Recovery Agency / Agents to recover the same and which shall be intimated to the Customer at the time of initiation of collection of the same. List of authorized collection agents / collection agencies / associates empanelled for handling collections are updated on the BFL's website for reference. <https://www.bajajfinserv.in/active-partners-for-debt-management-services> (<https://www.bajajfinserv.in/active-partners-for-debt-management-services>)
- (3) For any grievance(s) against the BFL/Lender, the Borrower may have his/her grievance redressed as under: - You may write to BFL at wecare@bajajfinserv.in If you are holding EMI Network Card and/or Health EMI Network Card, you may call BFL Customer Care at 8698010101. This is not a toll-free number and normal call charges will be applicable. You may also write or reach to BFL's Grievance Redressal Officer to seek resolution: -
Name: Ganesh Iyer
Designation: Chief Operations Officer
Address: Bajaj Finserv Corporate Office, Viman Nagar, Pune, Maharashtra - 411014
Phone number: 022-41803901
Email: grievanceredresstteam@bajajfinserv.in
- (4) This KFS is valid for a period of 3 days from the date of its issuance and this shall supersede previous KFS issued, if any.
- (#) Please note that, a rebate in interest rate may be provided for encouraging timely repayment of interest or closure of the loan on or before the specified tenor as per different slabs built into each scheme.

Date	Period (days)	Rate of Interest per annum (% p.a.)	Rebate (%)	Net Rate of Interest per annum (% p.a.)
22-Dec-2025	1 - 30	24.00 %	6.75 %	17.25 %
21-Jan-2026	1 - 60	24.00 %	1.00 %	23.00 %
20-Feb-2026	1 - 90	24.00 %	0.50 %	23.50 %
22-Mar-2026	1 - 365	24.00 %	0.00%	24 %

Applicable rate of interest will vary depending on the due date of interest and actual date of payment of interest, as per the above slab

- (#) Monthly Compounding - If interest payout is not done as per the rebate slab the Compounding Interest will be calculated at an interval of every 30 days thereafter until the payment of interest in particular slab period is being made by customer.
For example - You avail a Gold Loan of ₹ 1,00,000/- on 01- Apr-2025. If for Slab 1-60 days, the interest due till 31-May-2025 is ₹ 2000/- & if the payment is not done during rebate period i.e 31st May then compounding interest on 31-May-2025 will be calculated on ₹ 1,02,000/- & so on after every 30 days i.e., 30-Jun-2025, 30-Jul-2025 & so on. In this example, Slab will be reset on payment of complete due interest of ₹ 2000/- before 31-May-2025."
- (*) It is assumed that borrower will pay the entire outstanding amount as a bullet payment at the end of the tenure and hence no rebate considered for APR computation and Repayment Schedule.

Signature of Borrower

Date: 22-Dec-2025

BFL/GL/Dig/SancL/English/2025/Dec/V1

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