



MANAPPURAM FINANCE LIMITED

GST Reg No:37AABCM6882E1ZA
Non-Banking & Other Financial Services



Inventory No :	IN34510700016678	Sr.No :	no barcode
Branch :	3451	Date :	23-dec-2025
Customer ID :	34510015932710	Loan No :	0134510730024759
Name :	GUNIPATI POORNIMA	Loan Amount Rs :	98870
Address :	17 17 9 REDDY GARI MEDA, AYYAPPA SWAMI TEMPLE CHIRALA, AHMED NAGAR, PRAKASAM, ANDHRA PRADESH, PIN :523155	Interest Rate :	21.67
		Penal charge 2% p.a after duedate	
		Compounding :	Monthly
tenure	365	Due Date :	22-dec-2026
Scheme :	SL	Documentation Charges Rs :	Nil
Details Of Gold Jewellery :	FINGER RINGS-3	Other Charges If Any Rs :	Nil
Stamp Duty :	0		



Number :	3	Int Rebate Is :	Nil
Gross Weight (gm) :	13	Processing Charge :	30
Stone Weight (gm) :	.7		
Equi Net Weight (22 ct) gm :	11.316	Net Amount Disbursed Rs :	98870 /-
Annualized Interest Rate :	23.96 % p.a		
Attractive Interest Rebate For Prompt Monthly Interest Payment			
Name :	GUNIPATI POORNIMA	Customer Details Digitally Verified through OTP	
Date :	23-dec-2025		

Terms and Conditions

- 1.The Borrower has fully read and understood the various schemes offered by the Company on its website and based thereon, the Borrower has requested / selected to avail the Loan under Scheme SL with interest @21.67
2. The Borrower confirms that the stones fixed in the pledged gold ornaments / items, if any, do not have any market value and that the said gold ornaments / items is / are the absolute and unencumbered property of the Borrower and no other person has any right, title, interest or claim thereon.
3. All particulars/details given in the applications / above are true and correct and no information has been suppressed / withheld. The Borrower acknowledges that the Company shall have no liability for any consequence arising out of any erroneous/misleading details provided by the Borrower for which the Borrower shall be solely liable. The Company may sanction, at its sole discretion, loans of such amount, as the Company may deem fit ("Loan"), for such purpose(s), as set out in the application form.
- 4.The Borrower shall pay interest at the rate specified in the Pawn ticket and incidental charges as applicable to the loan. When interest is not paid at monthly intervals, the interest shall be compounded on a monthly basis. Interest will be calculated on the basis of 365 days a year on the amount outstanding. If the loan is not repaid on demand within the loan tenure, as specified in the pawn ticket, the Company shall have the right to levy penal charge @2% p.a after expiry of the loan tenure, as specified in the pawnticket on the amount of loan plus interest in default. Interest will be payable from the date of the loan till the account is closed, both dates inclusive.
- 5.The loan is based on the weight, purity and existing market value of the Gold.
6. The Company will make only a preliminary verification of the Gold and the Company has the right to further check the purity / weight of the Gold internally or by experts at any point of time if required, at the Company's sole discretion, at the cost and expense of the Borrower. The Company shall, at its discretion, have the right to open the packets, melt all or any portion of the Gold, at any time during the currency of the Loan.
7. Notwithstanding anything mentioned herein, the Borrower shall repay the entire dues / outstanding under the Loan including principal, interest, and other charges, immediately on demand if the Company observes, after verification internally or by experts, that the whole or part of the Gold is not of the prescribed weight/ purity or if the title of the Borrower to the Gold is found defective or if the same is disputed by any other person. The certificate issued by the Company stating the exact grams of the gold after translating the same to 22 carat is based on the preliminary verification made at the time of granting the loan and may be treated as provisional and not final
- 8.The period of loan is as mentioned in the pawn ticket and the Borrower is required to repay the loan alongwith interest on or before the completion of loan tenure, as specified in the pawn ticket from the date of disbursement. However the borrower shall have the option to foreclose the loan at any time during the currency of the loan by paying the Principal loan amount along with interest and incidental charges as applicable to the loan. Similarly, the Company may, at its sole and absolute discretion, have the right to further extend the tenure of the loan for such periods, but not exceeding one year from the date of disbursement of the loan. Borrower can also make part payments of principal or interest at any time during the currency of the loan. Pre-payment charges, if any, will be mentioned in the pawn ticket. Notwithstanding anything mentioned herein, the Company shall be entitled to recall / cancel the Loan at any time at its discretion without assigning any reasons and thereafter the Dues shall immediately become payable to the Company.
- 9.The postage charges, as revised from time to time at the discretion of the Company, shall be recovered from the respective account.
- 10.If full repayment of the loan, alongwith interest and charges, is not made within the period of the loan (as specified in the pawn ticket) or within such period as demanded by the Company, the Company shall have the right to sell or otherwise dispose of the Gold through public auction at the risk and cost of the Borrower. The Borrower, out of his/her free will, authorizes the Company to dispose of the Gold by public auction at any time after 2 weeks from the date of notice to the Borrower at the given address and adjust from the net proceeds of such sale, all amounts including interest and other charges, due to the company in respect of the loan. If there is any surplus on such sale, the company shall have the right to appropriate such surplus towards any other liability of the borrower, solely or jointly with others, on any account whatsoever, to the company at any of its offices. The net surplus, if any, after such appropriation shall be refunded to the borrower within 30 days of auction. In case of any short fall after disposal of the gold, the company shall have the right to resort to legal proceedings against the borrower to recover the shortfall.
- 11.Notwithstanding anything referred above, if the Company is convinced, at its sole discretion, that the estimated realizable value of the gold at any time is less than the total amount due by way of principal, interest and other charges on this loan or on any other loans availed by the borrower at any of the branches of the Company or there exists any other circumstance, which in the sole opinion of the Company is prejudicial to the interest of the Company, the Company reserves the right to sell the gold by public auction at any time during the currency of the loan after serving a registered notice to the Borrower.
- 12.Further, the Borrower understands and acknowledges that the Company shall subject to auction, all accounts remaining fully or partially unsettled after expiry of the loan tenure, as specified in the pawn ticket or otherwise. The Company shall intimate the Borrower by registered letter or courier service or SMS or telephone or personal intimation or e-mail or any other mode of communication its intent to subject the Gold to public auction well before the proposed auction date. The auction shall be conducted as per the guidelines issued by the concerned Regulatory Authorities from time to time. The list of accounts subject to auction alongwith the date and venue for auction shall be displayed at the concerned branch of the Company and on the Company Website and shall also be published as per the guidelines issued by the concerned Regulatory Authorities from time to time.
- 13.In the event of loss of pledged Gold due to theft, burglary or for any other reasons from the custody of the Company, the liability of the Company shall be limited to replacing the lost Gold with equal net weight as mentioned in the loan application form / pawn ticket.
- 14.The Company shall have the right to exercise lien on the Gold offered as security for this loan to secure the repayment of any other liability of the Borrower to the Company, which is due and payable, until such other liability is also fully settled. Exercise of such lien will be duly intimated to the Borrower by letter, courier service, email, SMS, telephone or any other mode of communication.
15. The Company may affect changes prospectively in the interest rate, charges etc. after due intimation to the Borrower. The Borrower undertakes to settle the loan within 7 days of the date of such intimation in case the revised rate of interest, charges etc., as intimated by the Company, is not acceptable to the Borrower.
16. The Company shall have the right to assign or transfer or securitize the rights to obtain necessary advance or financial facility from any Bank or Financial Institution or other organizations or for any other lawful purpose, at any time during the currency of the loan.
- 17.The address for all communications to the Borrower shall be the one furnished in the loan application form by the Borrower. Unless any change of address is duly intimated by the Borrower to the Company in writing and duly acknowledged, any communication sent to the Borrower in the address furnished in the loan application shall tantamount to valid receipt / acceptance of the communication sent by the Company. The Borrower shall also keep the Company duly intimated about any changes in the recorded landline phone or mobile phone number to facilitate effective communication. The Borrower understands and agrees that the Company may contact the Borrower over phone to pass on transactional as well as promotional communication and the Borrower consents for the same. It is also understood and agreed by the Borrower that such conversation may also be recorded by the Company for future use.
18. In the event the Borrower fails to produce the pawn ticket at the time of settlement, the Company may, at its sole discretion, deliver the pledged Gold of the Borrower after completion of the prescribed formalities and subject to payment of processing charges, as may be applicable from time to time.
19. The Borrower shall bear, pay and reimburse all present and future charges relating to administration, interest, service tax, duties (including stamp duty), sales tax/VAT and taxes (of any description as may be levied by the Government or any other authority from time to time) and all other costs and expenses whatsoever in connection with (a) application for and the grant and repayment of the Loan; (b) recovery and realization of the loan together with interest; (c) enforcement of Security ; (d) clearance of arrears of all taxes and any other charges and levies of the Government in respect of Security and (e) insuring the Security.
- 20.The rate of interest and the approach for gradation of risk and rationale for charging different rates of interest to different category of customers is based on the details/ attributes of the loan scheme vis-a-vis Loan to Value(LTV), tenure of the loan and the amount of loan extended.
- 21.The locker facility, if any, provided by the company at any of its branches is not regulated by the Reserve Bank Of India.
- 22.The Company shall have the right to make disclosure to Credit Information Bureau of India Ltd. (CIBIL) or such other similar agencies.
- 23.Resolution of Disputes: It is agreed to by the parties that
 - (i) Any dispute, controversies or claims arising out of or in connection with this Agreement including but not limited to its construction, interpretation, meaning, scope, operation, effect and / or validity thereof shall be first attempted to be resolved amicably by any conciliatory mode like Discussions, Negotiation or Mediation between the Parties. A party to this agreement raising any dispute shall notify the other party, either by written notice or by electronic means, the nature and basis of such dispute and the receiving party may with 30 days from receipt of such notice, communicate to the sender, either by written notice or by electronic means, its consent to the mode and a mutually acceptable time and place for such mode to attempt to resolve such dispute described in the notice. Any such discussion/negotiation or the proposal made by any during the same, shall be without prejudice and confidential as under the Mediation laws, until the agreement therefrom in respect of the settlement is executed and signed by the parties and such confidential documents/information exchanged shall not be used in court by any party.
 - (ii) In the event of failure to commence or resolve such dispute and after the expiry of the above 30 days or any mutually agreed extended period, such dispute shall be referred for arbitration before a sole arbitrator appointed herein by mutual consent of the Parties in accordance with the Arbitration and Conciliation Act 1996 as amended from time to time. For this purpose, Parties hereby express their consent to engage only a neutral Arbitrator empanelled either by the jurisdictional High Court or any other Arbitration institution who is having no interest in the outcome of the dispute included in notification no.F.No.A-60011/97/2018-Admin.III (LA) dated 18.09.2020 of the Ministry of Law, Govt of India.
 - (iii) The Place of such arbitration for the purpose of jurisdiction of the court shall be at Kerala. However, for the convenience of the Parties, the Arbitrator may conduct the Arbitration either through virtual or online or other audio-visual means or by physical sittings may be mutually agreed by the Parties at any other place. The language of the arbitration shall be English and the governing law shall be the laws as applicable in India and the Award shall be reasoned award unless it is one invoking Section 30 of the Arbitration and Conciliation Act, 1996.

Terms and Conditions

24.The Borrower shall pay custody charges for the gold retained with the company for the period from the date of closure of the loan till release, at such charges, as may be prescribed by the company, from time to time. The borrower agrees that the lien of the company on the gold ornaments in its custody shall continue till custody charges are paid in full.

25.For clarifications or complaints, the Borrower may contact the customer Services Cell on Toll Free No.1800 420 22 33 or by post at Manappuram Finance Ltd. CIN-L65910KL1992PLC006623 IV/ 470A (old) W638A(New), Manappuram House, Valapad, Thrissur, Kerala - 680 567 or by email to crm@manappuram.com giving the name of the branch and account number.

26.I understand that the loan amount will be transferred to my account by way of IMPS/NEFT/RTGS system and that there is a probability of me being paid the loan amount directly by the Company in the event of my account not getting credited due to some technical error. I also understand that my account may be credited with the loan account through the earlier IMPS/NEFT/RTGS transaction at a later point of time due to the technical error. I agree and undertake to immediately refund any such excess amount other than the loan amount credited to my account. I hereby further undertake and agree to bind myself and my heirs, successors, executors and administrators to indemnify the Company from and against any loss suffered or incurred by the Company in so crediting / paying the loan amount and to forthwith pay the Company and also irrevocably authorize the Company to recover the amount due by debiting the same to my said loan account, or otherwise, as decided by the Company at its sole discretion.

27.The Borrower has received, read and fully understood the aforesaid terms and conditions and/or have independently had the aforesaid terms and conditions and have completely and fully understood the same to his/her/its satisfaction.

28.Declaration of Ownership of Collateral

To be submitted along with the Pawn Ticket

I, GUNIPATI POORNIMA, son/daughter of BALAJI, residing at 17 17 9 REDDY GARI MEDA, AYYAPPA SWAMI TEMPLE CHIRALA, AHMED NAGAR, PRAKASAM, ANDHRA PRADESH, PIN :523155, hereby declare and affirm the following:

1.I am the rightful owner of the gold ornaments/jewellery being pledged as collateral for the loan availed from Manappuram Finance Limited.

2.The pledged items are not stolen, disputed, or under any legal claim or encumbrance.

3.I understand that the lender shall not extend a loan where the ownership of the collateral is doubtful.

4.I affirm that the collateral is free from any third-party claims, and I have full authority to pledge the same.

5.I undertake to indemnify the lender against any loss, damage, or legal consequences arising due to any false declaration or dispute regarding the ownership of the pledged collateral.

6.I further declare that the gold ornaments/jewellery were acquired through Other, and I possess the necessary rights and documentation, if applicable, to support this claim.

I hereby submit this declaration voluntarily and with full understanding of its legal implications.

29.The borrower shall pay custody charges for the gold retained with the company for the period from the date of closure of the loan till release, at such charges, as may be prescribed by the company, from time to time. The borrower agrees that the lien of the company on the gold ornaments in its custody shall continue till custody charges are paid in full. Safe custody charges proposed for under-utilization of credit limit by the customer for more than 90 days according to the gold weight Below 20 Gm Rs.8/-, 20 to <50 Gm Rs.40/-, 50 to <100 Gm Rs.93/-, 100+ Gm Rs.277/- . Proposed monthly charges should be applicable for each 30 days from 91st day of under-utilization of credit limit.

LIST OF CHARGES (*Exclusive of GST)			GST Reg No:37AABCM6882E1ZA		
1	Ordinary letter - Rs.5*	2	Cheque sending charge for auction surplus customers-Rs.50*	3	Form K Settlement - Rs.75 - First instance, Rs.100 - Subsequent instances
4	Delivery of Statement of account - Nil - Within 30 days of closure, Rs.25 - After 30 days of closure				
5	Processing Fee - Rs.30/				

Name :	GUNIPATI POORNIMA	VCP	Customer Details Digitally Verified through OTP
Date :	23-dec-2025		



Sl.No	Bifurcation of Auction Expense	Newly Approved charge Per Pledge (Incl. Tax)
1	Printing & Stationery	Rs.6.00
2	Advertisement Charge	Rs.160.00
3	Transportation	Rs.44.00
4	Insurance	Rs.25.00
5	Charges paid to Auctioneer	Rs.35.00
6	Postage	Rs.30.00
7	Expenses incurred for sorting, litting and other auction related work	Rs.160.00
8	Cheque sending charge to auction surplus customers	Rs.50.00
9	Postage - Registered Letter	Rs.30.00
10	Penal Charges after due date	2% pa on total outstanding as on due date

Particulars	Proposed
Postage - Ordinary Letter	Rs 5/-including tax
Postage - Registered Letter	Rs 30/- including Tax

Scheme name & Interest rate	SPECIAL OFFER FOR ONLINE GOLD LOAN CUSTOMERS	
1 - 365days 21.67 % p.a	Normal 1st Slab Interest Rate of Schemes	
	Repledge (Transactions) Frequency Criteria	Effective Rate
	Pay full interest & Repledge (min 4 times in every 15 days from inventory created date)	
		Interest Rate Rebate % (p.a)
	Pay full interest & Repledge (min 3 times in every 15 days from inventory created date)	
	Pay full interest & Repledge (min 2 times in every 15 days from inventory created date)	
	Pay full interest & Repledge (min 2 times in every 30 days from inventory created date (One repledge in first 15 days & 2nd repledge in next 15 days)	
	Pay full interest & Repledge (min 1 times in every 30 days from inventory created date)	

Name :	GUNIPATI POORNIMA	Customer Details Digitally Verified through OTP
Date :	23-dec-2025	

UNDERTAKING

Customer Id : 34510015932710

Account No : 0134510730024759

I/ We, GUNIPATI POORNIMA, undertake that the loan of Rs 98870 /- sanctioned by Manappuram Finance Ltd (MAFIL) will not be used for the following purposes:

- Production or trade in any product or activity deemed illegal under host country laws or regulations or international conventions and agreements, or subject to international bans, such as pharmaceuticals, pesticides/herbicides, ozone depleting substances, PCB, wildlife or products regulated under CITES.
- Production or trade in weapons and munitions
- Production or trade in alcoholic beverages (excluding beer and wine)
- Production or trade in tobacco.
- Gambling, casinos and equivalent enterprises
- Production or trade in radioactive materials. (This does not apply to the purchase of medical equipment, quality control (measurement) equipment and any equipment where IFC considers the radioactive source to be trivial and/or adequately shielded).
- Production or trade in unbonded asbestos fibers. (This does not apply to purchase and use of bonded asbestos cement sheeting where the asbestos content is less than 20% (twenty per cent.).
- Drift net fishing in the marine environment using nets in excess of 2.5 km. (two point five kilometers) in length.
- Production or activities involving harmful or exploitative forms of forced labor/harmful child labor.Commercial logging operations for use in primary tropical moist forest.
- Production or trade in wood or other forestry products other than from sustainably managed forests
- Production or activities involving harmful or exploitative forms of forced labor/harmful child labor.
- Production, trade, storage, or transport of significant volumes of hazardous chemicals, or commercial scale usage of hazardous chemicals. Hazardous chemicals include gasoline, kerosene, and other petroleum products.
- Production or activities that impinge on the lands owned, or claimed under adjudication, by indigenous people, full documented consent of such people.If MAFIL observes any breach of the above covenants, it shall be construed as an event of default and MAFIL shall have the right to recall the loan

Customer Consent for Data sharing

I understand and agree that Manappuram Finance Ltd may share/use the information providing by me while availing this loan with its Group Companies and Subsidiaries following which such institutions may approach me offering their products like Housing Loan, Vehicle Loan, Micro Finance, other secured/unsecured loans and services (Insurance,Wallet business, Foreign Exchange & Money Transfer) etc through any accepted modes of communication. I agree not to raise any adverse claims or complaints against Manappuram Finance Ltd for sharing or subsequent approach by the said Group Companies and Subsidiaries. I have also read and hereby accept the privacy policy of the company displayed in the website:<https://www.manappuram.com/others/privacy-policy>

Purpose Of Loan

Agriculture and Allied Activities

I certify that, the loan will be utilized only for the above-mentioned Purpose of loan

Name :	GUNIPATI POORNIMA	Customer Details Digitally Verified through OTP
Date :	23-dec-2025	

Verification

I, GUNIPATI POORNIMA do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/ our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax. Verified today, 98870

Place: PRAKASAM

Customer Details Digitally Verified
through OTP

Note:

- Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable,
 - in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine.
 - in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.
- The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 11b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 10 is duly filled.



MANAPPURAM FINANCE LIMITED



Branch Name :	MUNTHAVARI CENTRE,CHIRALA	Branch ID :	3451
Customer Name :	GUNIPATI POORNIMA	Customer ID :	34510015932710
Pledge No :	0134510730024759	Pledge Date :	23-dec-2025
Pledge Value :	98870	Maturity Date:	22-dec-2026
Actual Weight :	13	Net Weight :	11.316
Scheme Name :	SL	Payment :	Neft
Inventory NO :	IN34510700016678	LTV Rate :	8755
Annualized Interest Rate:	23.96	Type of Loan :	Online

STATEMENT OF ACCOUNT

Transaction ID	Date	Description	Debit	Credit	Balance
10025688	2025-12-23T14:15:30	AMOUNT PAID 0134510730024759	98870.0	0.0	98870.0