

Loan Application Number: (3410003963)GLFHAR1518118520260129	Date and Time: 29-01-2026 22:29:08
Branch code: F3410	Branch Name: Shalibanda-Main Road
Branch Address: Shalibanda-Main Road, First Floor Golden Jewel Complex,23-6-993 & 985, Shop No:5,6,7 & 8, Shaali Main Road, , Telangana.India.	

Photo of Borrower 	Name of Borrower: Nasa Adithyavardhan	UCIC No.: 341006250002858
	Date of birth: 15-08-2001	Occupation of Borrower: Service - Private Sector
	Email ID:	ID Proof & No.: Aadhaar Card, XXXX XXXX 8949
	Phone Number: XXXXXXX6802	Address Proof & No: Aadhaar Card, XXXX XXXX 8949
	Address: 18-3-508/D/57 NEAR VN REDDY SHOPS, Shivaganga Nagar, Uppuguda, Charminar, Charminar, Falaknuma, Hyderabad, Telangana, 500053, Hyderabad, India, Andhra Pradesh, 500053	Name of Account Holder: NASA ADITHYAVARDHAN Name Of Bank: PUNJAB NATIONAL BANK Bank Account Number: XXXXXXXXXXXXX2827 Branch Name: HYDERABAD SULTAN SHAHI, IFSC Code: PUNB0159700
Nominee Name: V RAJESH		Nominee Relationship: Friend
Nominee Phone Number and Address: XXXXXX2586, 18-3-508/D/57 NEAR VN REDDY SHOPS, Shivaganga Nagar, Uppuguda, Charminar, Charminar, Falaknuma, Hyderabad, Telangana, 500053, Andhra Pradesh, India.		

Loan Amount: 206808.00	Scheme selected: BLUE SUPER VALUE LOAN-23-M12-H2M-AGLC100
Loan Tenure: 12 months	Loan Purpose: House Repair
Principal Due Date: 29-01-2027 , Rs 206808.00	Interest Due Date: 29-01-2027 , @ 30.00 % p.a., Rs. 62042.40
Processing Fee inclusive of GST: 25.00	Stamp Duty: 0.00 Convenience Fee:

#	Ornament	Count	Gross Weight	Net Weight
1	Chain Without Hook	1	22.40	21.50
2				
3				
4				
5				
6				
7				
8				
9				
10				
	TOTAL	1	22.40	21.50

** Estimated purity only

Maximum Loan amount eligible: Rs 206808.00

Received amount: Rs 206783.00

Interest Rate @ 30.00 % Make early payments to avail lower interest rate as below:

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

*** Any change in interest rate shall be applicable from the day immediately following the date on which the interest was last fully serviced or from the date of disbursement if the interest is not fully serviced. Interest will be calculated on Monthly compounding basis or on Ab initio basis depending on the scheme. If defaulted, applicable interest will be calculated from the date of last regular Interest payment. Interest will be charged for minimum 7 days, even if the loan is repaid before 7 days.

Postage charge: Rs 12/- for Ordinary Notice for Interest payment, Rs 26/- for Registered Notice, Rs 30/- for Auction Notice and Rs 12/- for Ordinary Notice

Auction expense (Refer pt. 5 overleaf) – 2% of the auctioned value subject to maximum amount of Rs 2000/- plus GST.

The loan account will be classified as SMA or NPA if principal and/or interest is wholly or partly due by the end of following dates:

SMA0	SMA1	SMA2	NPA
29-01-2027	28-02-2027	30-03-2027	29-04-2027

Your loan application dated 29-01-2026 is sanctioned and the pledge of the above gold ornaments based on our preliminary assessment of purity is accepted upon the terms and conditions appearing herein/overleaf including the applicable interest, additional interest and applicable charges.

Signed by: DS MUTHOOT FINCORP LIMITED 22
Reason: Loan Agreement by Muthoot Fincorp Limited
Digitally signed using organization private key
Date: 2026-01-29 22:29:10 IST

Muthoot FinCorp Limited

By: [Signature]
[Stamp]

Borrower (Signature & Date)

Interest & Repayment of loans can be done through www.muthootfincorpone.com

* The RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits /discharge of liabilities by the Company.

MUTHOOT FINCORP LIMITED

- The borrower ("Borrower" or "me" or "I") understand and agree that s/he is an absolute owner and is in rightful possession of certain gold or silver jewellery, ornaments, coins, (along with any stone or diamonds attached to such jewellery) ("**Pledged Articles**") which have been pledged to Muthoot Fincorp Limited ("Company" or "MFL" or "Lender") by way of first and exclusive charge in a sealed packet to be kept with Company and there is no lien, encumbrance, charge(s) or claim(s) on the same apart from that created in favour of the Company. The Borrower acknowledges and declares that the Loan (as defined below) is being extended based on his/her representation of rightful ownership of the Pledged Articles. Further, the Borrower declares, understands and agrees that if there exists any doubt regarding ownership of the collateral, the Company reserves the right, in the Company's sole discretion, to reject the loan application without any obligations to furnish additional justification. In the event of any dispute on ownership or possession, lien, encumbrance, charge(s) or any claim(s) raised by any third-party, the Borrower shall be solely responsible and liable for all damages/ loss incurred by the Company. The Borrower shall not use the Loan available for any illegal, illegitimate, speculative activities or activities oppose to public policy. The Borrower shall indemnify the Company for any and all losses and damages incurred to the Company due to any ownership dispute or illegal usage of Loan. The Borrower acknowledges and agrees that this Loan may be extended under a co-lending agreement between MFL and a partner Co-Lender. The Borrower authorizes MFL to share all loan, collateral, and personal data with such Co-Lender for servicing this Loan. MFL shall act as the single point of interface, and all rights, including recovery and auction of collateral, shall be equally available to both Lenders as per these Terms.
- The Borrower understands and agrees that the Company shall be entitled, without furnishing any notice or intimation, to open such sealed packets during the tenure of the Gold and/or Silver Loan ("Loan") and conduct inspection/s in connection with the quality of the Pledged Articles (including but not limited to melting/cutting/ conducting destructive tests or other tests on the Pledged Articles) at the Borrower's risk and cost, to the extent allowed under the applicable laws and regulatory requirements, at any time during the tenure of the Loan (in the Borrower's presence or absence) and the Borrower hereby provides consent for the same. The Borrower understand, agree and undertake that the findings of the Company shall be final and binding on the Borrower and the Borrower shall not dispute the same in any manner whatsoever.
- I understand and agree that by virtue of the Loan being sanctioned by the Company to me, it does not mean, the Company confirms or accepts that the Pledged Articles pledged is of a particular carat purity. The Borrower understands and agrees that if the Pledged Article is found to be fake or spurious or of lesser purity, or stolen, Company reserves the right to initiate appropriate investigation/criminal action as deemed fit and on account of this, if any loss is incurred by the Company, the Borrower shall be solely liable and responsible for the same. The Borrower understands and agrees that only gold or silver component of the Pledged Articles shall be considered for any valuation purposes and Company shall not consider the value of stone or diamond embedded in Pledged Articles at any time including at the time of loss replacement. The Company shall promptly inform the Borrower of any deterioration, damage, or discrepancy in the Pledged Articles' quantity, purity, or market value whether observed during audit, handling, or at maturity. The Borrower shall ensure that, at all times, the aggregate weight of Pledged Articles against all loans advanced by MFL does not exceed the following limits: 1 kilogram for gold ornaments, 10 kilograms for silver ornaments, 50 grams for gold coins, and 500 grams for silver coins.
- The Borrower understands and agrees that in the event of loss of the Pledged Articles due to theft or any natural calamity like fire, floods, earthquake, etc., the liability of the Company is limited to replacing the lost Pledged Articles with the amount in cash equivalent to the value of gold or silver in the Pledged Articles as per the records of Company, after adjusting all the outstanding dues of the Company and further, that the replacement cost shall be calculated by way of weight and purity (as maintained in Company's record) and multiplying the same by prevailing price of gold or silver on the date the incident arose and/or as per published data in line with RBI guidelines, and the same shall be final and binding upon Borrower. If the Pledged Articles are damaged while in the Company's custody, the cost of repair will be borne by the Company. The Borrower agrees that such compensation is adequate and suitable.
- The Loan, together with accrued interest and other charges, is repayable as per the repayment schedule as mentioned in this pledge form. If the Borrower (or legal heir of Borrower in his absence) fails to repay the Loan together with interest and / or costs, or any of the interest or principal instalments as per the repayment schedule as mentioned in this pledge form, the Loan account shall be classified as overdue effective from the next calendar day following the due date and the Company shall be entitled to sell the Pledged Articles by way of public auction after giving adequate notice to the Borrower and/or legal heir(s) in writing with acknowledgement; in the event the Borrower and/or legal heir(s) cannot be located despite reasonable efforts, and following the issuance of a public notice, the Company may proceed with the auction of the Pledged Articles, provided that a minimum period of thirty (30) calendar days has elapsed from the date of publication of such public notice; the notice for auction shall be through paper publication in a local daily in the local language and in another national daily in English clearly specifying the place, time and date of auction; Company shall also take any subsequent steps needed in compliance with Reserve Bank of India (Lending Against Gold and Silver Collateral) Directions, 2025; the proceeds from the auction will be appropriated first towards principal, then interest and, balance, if any and subject to recovery, towards costs/charges/expenses including but not limited to postage charges plus GST thereon and 2% subject to a maximum of Rs. 2,000/- or such amount as may be fixed by MFL from time to time, (plus applicable GST, if any) of the auctioned value towards auction expenses (where costs/charges/expenses if any shall be appropriated in the sequence as per the sole discretion of Company). For the purposes of this Loan Facility, an "**Overdue Account**" shall refer to any loan account where any scheduled payment has not been received as per the repayment schedule. Such overdue status shall attract applicable charges, initiate recovery proceedings, and trigger reporting obligations as per Company policies and in accordance with regulatory norms.
- Auction will be conducted by a Company's employee having necessary experience and/ or training or an auctioneer duly appointed by the Company as per its Policy. In case of any deficit after adjusting the auction amount, the Borrower will be personally liable to make good such deficit. Further, if there is any surplus available, it will be communicated to the Borrower and refunded. MFL reserves the right and without prejudice to any other rights or remedies available under applicable law, to make good any loss (including deficit in the nature mentioned above) incurred by the Company from earlier loans availed by the Borrower from the aforesaid surplus. Such sale, through such auction, shall not be disputed by the Borrower in any manner whatsoever and the Company will not be liable for any loss incurred by the Borrower, if any, on such sale.
- The Company has the right to recall the Loan with all dues at any time during its term by issuing 10 days' notice to Borrower. If the Borrower fails to remit the dues within the said 10 days, the Pledged Articles will be sold by way of public auction as per clause 6 above.
- The Borrower is liable to pay interest and principal as per the repayment schedule mentioned in this pledge form. The interest applied on the loan shall stand automatically revised based on the interest servicing conduct of the Borrower, as per the terms mentioned in this pledge form and detailed in the Key Fact Statement (KFS). Any change in interest rate shall be applicable from the day immediately following the date on which the interest was last fully serviced or from the date of disbursement, if the interest is not fully serviced. Interest will be calculated on monthly compounding basis or on *ad initio* basis depending on the scheme. Any default in payment as per the repayment schedule may attract charges applicable to the respective scheme, as specifically detailed in the KFS/pledge form. Any payment received / recovered from Borrower, except in case of auction, will be appropriated first towards charges / expenses, then interest and balance, if any, towards the principal.
- If the Borrower fails to remit the interest within the timelines mentioned in this pledge form and further fails to remit the said dues within seven (7) days as per the written notice issued to the Borrower, the Company, without prejudice to its other rights, shall have the right to recall the Loan and in such an event, the consequence as per Clause 7 shall follow. This right shall be in addition to other rights of the Company as provided herein.
- The principal Loan amount as well as interest can be repaid either by Borrower, by his legal heir or authorized representative in accordance with the applicable law and process laid down by the Company and they may redeem the Pledged Articles against full payment. However, they must provide the necessary documentation (such as proof of heirship, identity, and authority, as required by the Company's policy) and the original Loan Receipt for making such payment and shall also surrender the receipt against the redemption.
- Upon full repayment or settlement of the Loan, the Borrower shall be obligated to visit the lending branch of the Company and complete all requisite formalities for the release of the Pledged Articles within seven (7) business days from the date of such settlement. Any Pledged Articles remaining in the possession of MFL for a period exceeding two (2) years from the date of full repayment or settlement of the Loan shall be deemed unclaimed.
- In any event that the Loan together with accrued interest and charges on a given date or the amount payable on maturity as at a given date whichever is higher, as applicable, exceeds the regulatory permissible Loan To Value (LTV) applicable for the Loan at any time or there is any drop in the value of the gold or silver pledged due to change in market price or any other reasons so as to breach the permissible LTV, the Company shall have the right to call upon the Borrower to pledge additional gold and/or silver as collateral, or demand payment of part amount of Loan to keep intact the LTV. In case of bullet repayment loans, the amount payable on maturity as at a given date shall be considered for LTV ascertainment. In the event of the failure by the Borrower to comply as above within seven (7) days of a written demand from the Company, the entire Loan shall become due for payment forthwith along with up-to-date interest and charges and the Company shall be entitled to auction the Pledged Articles as per Clause 6 above.
- The Borrower understands and agrees that in case of failure to comply with additional margin requirements by the Borrower, additional margin shortfall charges for every such breach may be levied by the Company and the same shall be payable by the Borrower without any delay, demur or protest.
- Subject to terms of this pledge form, Borrower understands and agrees that, if in the opinion of the Company, the value of the Pledged Articles is not sufficient to discharge the Borrower's obligations or if there exists any circumstance/s which may materially affect the Borrower's ability to fulfil its obligations under these terms, Company may sell the Pledged Articles by auction at any time, even before the expiry of tenure and the Borrower hereby consents to the same and shall not dispute the same in any manner at any point in time.
- The Borrower shall be solely responsible for providing accurate and valid bank account details in their own name for the disbursement of loan proceeds. Any change in address, phone number or Bank details of the Borrower as provided herein should be communicated to the Company by registered post or through hand delivery duly acknowledged, failing which, it will be presumed that notices / SMS sent at such address or money paid to such bank account are received by the Borrower.
- The Company has the absolute right to sell, transfer, assign and securitize all the rights, title and interest that may accrue to the Company pursuant to this Loan transaction to another individual or entity or to take Loan by creating a charge on it. The Company, if required, shall also have the absolute right to give as security all documents, deeds or Pledged Articles given as security for this Loan transaction to borrow money/ avail Loan without prejudice to the rights of the Borrower.
- The purity and stone weight of the Pledged Articles mentioned herein are appraised and assessed on certain commonly accepted practices in the industry. However, the purity of the Pledged Articles as mentioned in this pledge form is an estimated purity based on our preliminary assessment and may vary subject to detailed gold or silver inspection. The Company shall be free to independently appraise the purity of the Pledged Articles by using any method including filing / cutting and if at any point of time the Company finds that the Pledged Articles are of less than the purity mentioned in this pledge form or spurious in nature, the Borrower is bound by such findings of the Company and liable to repay the Loan and interest immediately and to make good the loss to the Company, if any, failing which, the Company has the right to initiate appropriate legal proceedings to recover such losses.
- The Borrower agrees and undertakes that the assessment of the Pledged Articles is carried out in his presence, and the Company has explained to the Borrower regarding deductions for stone weight, fastenings, etc. The Pledged Articles shall be valued as per relevant RBI directions or using IBJA/SEBI or any other recognised published prices, details of which will be incorporated in the issued certificate.
- The Borrower agrees and consents that the Company reserves the right to carry out surprise verification including reassess Pledged Articles, even in absence of the Borrower, during the tenure without notice, and the Borrower shall not contest such assessment.
- Borrower hereby agrees to pay the amounts due, in relation to the Loan facility, directly in the Company's bank account only and shall intimate the Company of such repayment by providing the transaction details (e.g., UTR number, bank reference number) through the designated channel/mode, and shall reach out to the Company through designated channel, in case there are any queries related to the payments.
- Any change in the terms and conditions including interest rates/ other charges pertaining to the loan shall be duly intimated to the Borrower from the Company, before such revisions are effected. Further, the Borrower is liable to pay stamp duty, taxes and levies, charged/ introduced by any statutory authorities, as applicable on the pledge, pledge document or present transaction.
- The Borrower hereby voluntarily consents to the Company for disclosing any information or data related to the Loan facility availed by him to the Credit Information Bureau (India) Limited, other Credit Bureaus, CKYC – CERSAI, Banks with Co-lending arrangement, FIU, Regulatory and Statutory authorities, Banks and ASM, Collection Agents, Auctioneers, Post office (Auction notices), Loan Management system, Analytics software – AWS, Call centre, Payment Gateways, Statutory Auditors, ARCs, PTC and Direct Assignment, Public issue Prospectus- Reporting of Large Exposure, Document Management Service providers, Insurance companies, Muthoot Pappachen Technologies and/or any other agency authorized in this behalf by Reserve Bank of India or other statutory bodies. The Borrower is aware that such agencies may use or share such information in the manner as deemed fit by them. The Borrower understand that the above list is indicative and not exhaustive.
- The Company will have a general lien over the assets of the Borrower, including Pledged Articles, towards all other existing and/or future liabilities of the Borrower.
- If the Borrower is having any grievances, he may take it up with the concerned Branch Manager. If the said complaint is not resolved, then the same may be escalated to the Nodal Officer/Principal Nodal officer. Borrower can also email their concern to customer care at customercare@muthoot.com or forward the same to the *Grievance Redressal Cell Officer, Muthoot Fincorp Limited, Muthoot Centre, Punnen Road, Trivandrum- 695 001*. The Borrower may also approach the Ombudsman as appointed by the Reserve Bank of India pursuant to its guidelines, as may be applicable, for the redressal of any complaints. The Fair Practice Code as applicable is available on the branch notice board and also on the Company's website.
- The Borrower understands and agrees that he/she shall indemnify, keep indemnified and hold harmless the Company for all losses, expenses, charges, damages, costs and liabilities (including due to claims by a third party), incurred by the Company as a result of any breach by it of any transaction documents or any misrepresentation made in relation to the facility or Pledged Articles. The Borrower understands and agrees to reimburse the Company for any cost and expenses in connection with the Loan(s) including cost for insuring the securities, enforcement costs, clearance of arrears of all taxes and any other levies of Government, etc. without any delay, demur or protest.
- Borrower understands and agrees that the Borrower shall not utilize the funds for purchase of gold or silver in any form, (including primary gold or silver gold or silver bullion, jewellery including gold or silver jewellery, gold or silver coins, units of gold or silver exchange traded funds (ETF), mutual funds and units of gold or silver mutual funds) or for any purpose other than the specific purpose expressly set forth in this pledge form.
- The Borrower understands and agrees that the Borrower shall furnish all documents/information as may be required by the Company from time to time and that the Company may by itself or through its agents verify any information given, check credit references, employment details and obtain credit reports or any other information deemed necessary by the Company, from time to time.
- The Borrower understands and agrees that any notice or request to be given by the Borrower must be in writing. All notices or requests shall be deemed to have been duly received by the party to whom it is addressed if it is given or made at the address specified below or at such other address as may be agreed:
For the Company: Muthoot Centre, TC No 27/ 3022, Punnen Road, Thiruvananthapuram, Kerala – 695001
For the Borrower: The address as stated in the Pledge/Application Form.
- The Borrower understands and agrees that the Company shall be entitled at the Borrower's sole risk and cost to engage one or more person(s) to collect any dues and shall further be entitled to share such information, facts and figures pertaining to Borrower as the Company deems fit.
- The Borrower understands and agrees that the Company reserves the right to amend the terms of these Standard Terms (except amendment to interest rate) by intimating the same to the Borrower. Interest Rate shall not be changed without obtaining Borrower's prior consent.
- 24x7 Express Gold Loan Service:** Subject to eligibility, the Borrower may avail additional loans (TOP Up Loans) against the Pledged Articles pledged herein by extending the pledge created to secure such TOP Up Loans as well. The Borrower may avail such TOP Up Loans by sending SMS to 79949 99999 from his registered mobile number or through any electronic platforms or through Branch and such loan amounts shall be disbursed to the registered bank account of the Borrower after deducting processing charge and any dues towards all existing loans. Once TOP Up Loans are approved and disbursed to the Borrower's designated account, the Borrower undertakes and agrees that the TOP Up Loan shall be added or adjusted to the existing loan and the pledge on the Pledged Articles herein shall stand automatically transferred and applicable to secure such TOP Up Loans. For the avoidance of doubt, TOP Up Loans include the Borrower's outstanding of existing loan plus Borrower's availed additional loans in the same existing loan account. Such TOP up or renewals shall be permitted only within the permissible LTV, and provided the loan is classified as standard. Furthermore, the Top Up or renewal of any bullet repayment loan shall be allowed only after the payment of all accrued interest, if any. The services through electronic channels and fund transfer are prone to technical defaults and the Company shall not be held liable for any delay and failure or any loss of money during disbursement, whatsoever of nature, caused to the Borrower.
- This pledge form (and all disputes or claims relating to it) is to be governed by and construed in accordance with the laws of India. Parties agree that all disputes/ differences / claims arising out of or in connection with this agreement, form or its performance shall be resolved through an arbitrator or arbitral institution mutually appointed by the Parties. The arbitration proceedings shall be carried out in accordance with the provisions of the Arbitration and Conciliation Act 1996 (as amended). The seat and venue of arbitration shall be at Thiruvananthapuram, Kerala and language of the arbitration proceeding shall be English. The decision of the arbitrator shall be final and binding on the Parties.
- The Borrower understands, agrees and hereby confirm that he/she is a citizen and permanent resident of India and subject to the tax regime of India. The Borrower understand and agree that by utilising the Loan provided he/she is unconditionally and irrevocably accepting the terms and conditions listed in this pledged form and as may be amended from time to time and shall abide by and be bound by them at all times.
- Borrower understands that in case of Company becomes aware of any defaults by the Borrower to any loan products of any third-party lender, the Company may declare default of the existing Loan account of Borrower and take necessary legal steps as per the applicable law.
- The Borrower undertakes and confirms that if MFL/Lender has any suspicion or indication of wrongdoing or fraudulent activity w.r.t. your Loan account, MFL/Lender shall be entitled to use an external auditor or an internal audit or for further investigation. The Borrower shall indemnify and keep indemnified MFL/Lender against all losses incurred by MFL/Lender arising out of or in connection with such fraudulent activity of the Borrower. MFL shall, at any time and without prior notice to the Borrower, have the right to combine or consolidate all or any of the Borrower's accounts with the Lender and to set off or transfer any sums standing to the credit of such account(s) towards satisfaction of any or all liabilities of the Borrower to the Lender.
- The Borrower shall be issued a pledge card/form for the Pledged Articles. In the event the original pledge card/form is lost, stolen, or misplaced, the Borrower or his/her legal heir/authorized representative shall promptly notify the Company in writing. The Company may, at its sole discretion, issue a duplicate pledge card/form receipt and/or permit redemption of the Pledged Articles only upon the Borrower furnishing an indemnity bond in favour of the Lender and providing such other documents, undertakings, or security as the Lender may prescribe. The Borrower further undertakes to indemnify and hold the Lender harmless against any loss, claim, or expense arising therefrom.

All the terms and conditions of the Loan provided in this pledge form and above vide Clauses 1 to 36, including its tenure and applicable interest rate are explained to me. I have fully read and understood such terms and conditions and RBI regulations, and I accept the same. I confirm to have voluntarily pledged the Pledged Articles, which are owned and possessed by the Borrower/me as mentioned here in this pledge form, in Company's favour with full knowledge of the said terms and conditions and rate of interest and its application and I further confirm to have received the Loan amount.


Name and Signature of the Borrower

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


Name and Signature of the Borrower

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

Receipt

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

Date:

Borrower

Name and Signature of the

MUTHOOT FINCORP LIMITED

Regd. Office: Muthoot Centre, TC No 14/2074- 7 Punnen Road, Trivandrum, Kerala - 695 001, CIN : U65292KL1997PLC011518, Ph: +91 471 4911400, 2331427 E: muthoot@muthoot.com I

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OWNERSHIP DECLARATION

I, Mr/Mrs/Ms. Nasa Adithyavardhan (further details given in the respective loan application form) wish to avail a loan for Rs. 206808.00 /- from Muthoot FinCorp Limited ("the Company") for my business / personal requirements and the Company may sanction such amount as it deems fit considering my eligibility.

In order to secure the said loan together with the accrued interest and any charges and cost thereof, I hereby offer my gold ornaments weighing 22.40 gms for creation of pledge in favour of the Company. I hereby declare that the aforesaid gold ornaments are purchased by me/inherited by me/gifted to me* and as such I am the absolute owner in possession and enjoyment of the same and hence entitled to pledge the same with the Company as security for the aforesaid loan. I also declare that the said gold ornaments are free from any third party rights or claims. I further confirm and declare that the said ornaments are of 22 carat purity and that the same do not have any precious/valuable stones. I understand that the Company shall have the right to independently assess the purity of the ornaments and I shall be bound by such assessment made by the Company any time during the subsistence of the pledge.

Further, in the event of:

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

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

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

* Strike out which are not applicable

Place: Hyderabad

Date: 29-01-2026

Signature: 

Name: Nasa Adithyavardhan

Loan No: (3410003963)GLFHAR1518118520260129



Jab zindagi badalni ho

యాజమాన్య ప్రకటన

నేను, శ్రీ/శ్రీమతి/కుమారి Nasa Adithyavardhan(తదుపరి వివరాలు సంబంధిత ఋణ దరఖాస్తు పత్రంలో ఇవ్వబడ్డాయి), నా వ్యాపార/వ్యక్తిగత అవసరాల నిమిత్తం ముత్తాబ్ ఫిన్ క్యాన్స్ లిమిటెడ్ (ద కంపెనీ) నుండి రూ. 206808.00/- అప్పుగా కోరుతున్నాను, నా అర్హతను పరిగణిస్తూ కంపెనీ అది సరిపోతుందని భావించిన మీదట ఆ సొమ్మును నాకు మంజూరు చేయగలదు.

పైన పేర్కొన్న అప్పును, దానిపై జమ అయ్యే వడ్డీ మరియు అన్ని ఇతర ఖర్చులు, ఖరీదుతో సహా అందుకొనుటకు, నేను ఇందుమీదట 22.40% గ్రాముల బరువున్న నా బంగారు ఆభరణాలను, కంపెనీ పేరు మీద తాకట్టు పెట్టుటకు ఇస్తున్నాను. పైన ఉదహరించిన బంగారు ఆభరణాలు నేనే కొన్నాను / నాకు వారసత్వంగా వచ్చాయి / నాకు బహుమతిగా లభించాయి* అనియు, వాటికి నేనే సంపూర్ణ యజమానిని అని నా స్వాధీనం మరియు అనుభవంలోనే వున్నాయి అనియు ఇందుమీదట ప్రకటిస్తున్నాను మరియు ఈ కారణముల వలన, పైన పేర్కొన్న అప్పుకు భద్రతగా ఈ నగలను కంపెనీకి తాకట్టుపెట్టటానికి నాకు హక్కు వుందనియు ప్రకటిస్తున్నాను. పైన ఉదహరించిన బంగారు ఆభరణాలపై ఏ ఇతర పక్షానికి హక్కులుగాని లేదా క్లెయిమ్ చేసుకునే హక్కు గాని లేదని ప్రకటిస్తున్నాను. ఈ బంగారు ఆభరణాలు 22 క్యారట్ల స్వచ్ఛతగలవని, వాటిలో ఎటువంటి అరుదైన/ విలువైన రాళ్లు లేవని కూడా నిర్ధారిస్తూ, ప్రకటిస్తున్నాను. ఆభరణాల స్వచ్ఛతను స్వతంత్రంగా విశ్లేషించే హక్కు కంపెనీకి వున్నదని, ఈ తాకట్టు చలామణిలో ఉన్న సమయంలో విప్పుడైనా కంపెనీ చేసే అటువంటి విశ్లేషణకి నేను కట్టుబడి ఉండాలని కూడా నాకు తెలుసు.

తదుపరి, ఒకవేళ ఈ క్రింది సంఘటనలు ఏవైనా సంభవిస్తే:

1) పైన పేర్కొన్న నగల పైన ఏ ఇతర పక్షమైనా, యాజమాన్యం లేదా హక్కుకై దావా వేస్తే, లేదా

2) కంపెనీ పేరు మీద సృష్టించిన తాకట్టు యొక్క చెల్లుబాటు పై వివాదాలు లేదా సందేహాలు లేవనెత్తబడితే, లేదా

3) పైన పేర్కొన్న ఆభరణాల స్వచ్ఛత 22 క్యారట్ల కంటే తక్కువ ఉందని కనుగొనబడితే, నేను దానికి మరియు అందుమూలంగా వచ్చే పరిణామాలన్నింటికీ ఒక్కడినే/ఒక్కదానినే పూర్తి బాధ్యత వహిస్తాను మరియు అటువంటి సంఘటన జరిగిన వెంటనే అప్పును, దానిపై జమ అయిన వడ్డీ మరియు వ్యయాలను తిరిగి చెల్లిస్తూ, ఇందుమూలంగా ఒకవేళ కంపెనీ ఏదైనా నష్టం మరియు ఖర్చులను భరిస్తే, వాటిని నేను చెల్లిస్తానని బాధ్యత వహిస్తున్నాను.

ఇందుమీదట, పైన పేర్కొన్న వాస్తవాలన్నీ నా అవగాహన మేరకు మరియు నా వద్ద ఉన్న సమాచారం మేరకు నిజమని ప్రకటిస్తున్నాను.

24x7 గోల్డ్ లోన్ సర్వీస్:-

అర్హత గల రుణ గ్రహీతలు - అదనపు రుణ సౌకర్యమును(టాప్ అప్ లోన్) వినియోగించుకోవచ్చును. తమ నగలపై గల తాకట్టును పొడిగించుట ద్వారా ఈ సౌకర్యమును పొందవచ్చును. ఈ టాప్ అప్ లోన్ సౌకర్యమును పొందగోరువారు తమ రిజిస్టర్డ్ మొబైల్ నంబర్ నుండి 7994999999 కి ఎస్ ఎం ఎస్ పంపించవచ్చును లేదా వేరే ఏదైనా ఎలక్ట్రానిక్ ఫ్లాట్ ఫారం ద్వారా కానీ లేదా మా బ్రాంచియందు గానీ సంప్రదించవచ్చును. అట్టి రుణ మొత్తాల సొమ్ము నుండి ప్రాసెసింగు ఛార్జీలు మరియు వారికిగల అమలులో ఉన్న ఇతర రుణాలపై గల బకాయి పడ్డ సొమ్మును తీసివేయగా మిగిలిన సొమ్ము రుణగ్రహీత యొక్క రిజిస్టర్డ్ బ్యాంకు ఖాతాలోనికి జమ చేయబడుతుంది. టాప్ అప్ లోన్ పొందిన తరువాత, సదరు నగలపై గల అమలులో ఉన్న తాకట్టు - టాప్ అప్ లోనుకు కూడా విస్తరించబడుతుంది. అట్టి రుణములను తిరిగి చెల్లించవలసిన బాధ్యత రుణగ్రహీత పైన ఉండి, అట్టి రుణమును తిరిగి చెల్లించమని కోరే హక్కు మరియు ఆ విధముగా చెల్లించనిచో నగలను వేలం వేసే హక్కు కంపెనీకి ఉంటాయి. అందుకుగానూ ఈ క్రింద వివరించబడిన నిబంధనలు మరియు షరతులు వర్తిస్తాయి. అట్టి టాప్ అప్ లోనులను ప్రత్యేక రుణాలుగా పరిగణించినప్పటికీ వాటి చెల్లించవలసిన గడువు తేదీ మాత్రం అసలు రుణము యొక్క గడువు తేదీయే అవుతుంది. అసలు లోను కానీ టాప్ అప్ లోను కానీ చెల్లించక పోయినప్పుడు కంపెనీ ద్వారా పొందిన అన్ని రుణాలూ చెల్లించ వలసిన రుణాల బకాయిగానే పరిగణించబడి, అందు నిమిత్తం తాకట్టు పెట్టబడిన నగలను వేలం వేసి అన్ని రుణ బకాయిలను తిరిగి రాబట్టుకొనుటకు కంపెనీ చర్యలు తీసుకొనవచ్చును. ఒకసారి రుణములన్నీ పూర్తిగా తిరిగి చెల్లించిన తరువాత, తాకట్టు పెట్టబడిన నగలన్నీ తిరిగి ఇచ్చివేయబడతాయి. కానీ పాక్షిక చెల్లింపుల ద్వారా నగలను తిరిగి పొందుట అనుమతించబడదు. ఎలక్ట్రానిక్ ఛానల్ సేవలలో సాంకేతిక లోపాల వల్ల సొమ్ము బదిలీలో జరిగే ఆలస్యాలకుగానీ, వైఫల్యాలకుగానీ, వాటి వల్ల రుణగ్రహీతకు వాటి లో నష్టాలకుగానీ మరీ ఏ ఇతర విషయాలకుగానీ కంపెనీ ఎట్టి బాధ్యత వహించదు.

*వర్తించని వాటిని కొట్టివేయండి

స్థలం: Hyderabad

సంతకం:



తేదీ: 29-01-2026

పేరు: Nasa Adithyavardhan

లోను నెం: (3410003963)GLFHAR1518118520260129


PAPPACHAN
Nuthoot
FINCORP

జీవితాన్ని మార్చు, కోవాలనుకున్నప్పుడు

COMPANY CERTIFICATION

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

#	Particulars	Weight	Stone Weight (approximate)	Net weight (approximate)	Estimated Purity**
1	Chain Without Hook	22.40	0.90	21.50	22 Ct
2					
3					
4					
5					
6					
7					
8					
9					
10					

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

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

Signed by: DS MUTHOOT FINCORP LIMITED 22
Reason: Loan Agreement by Muthoot Fincorp Limited
Digitally signed using organization private key
Date: 2026-01-29 22:29:10 IST

Muthoot Fincorp Limited
Shalibanda-Main Road
.....Branch
Date: 29-01-2026

By: 
As per the copy of application/certificate
Date: 29-01-2026

Received the copy of application/certificate
Customer Signature

కంపెనీ సర్టిఫికేషన్

పైన పేర్కొనబడిన ప్రాతినిధ్యం ఆధారంగా, దిగువ తెలియజేయబడిన బంగారు ఆభరణాలను పై రుణంకు సెక్యూరిటీగా తాకట్టు పెట్టుకునేందుకు కంపెనీ అంగీకరించింది

#	వివరాలు	బరువు	స్టాన్ బరువు నుమారుగా	నికర బరువు నుమారుగా	అంచనా వెయ్యబడిన స్వచ్ఛత**
1	Chain Without Hook	22.40	0.90	21.50	22 Ct
2					
3					
4					
5					
6					
7					
8					
9					
10					

**ఇక్కడ సూచించబడిన ఆభరణాల స్వచ్ఛత మరియు స్టాన్ బరువు ఈ పరిశ్రమలో సాధారణంగా పాటించబడే విధానాల ప్రకారం విలువ మదింపు చెయ్యబడ్డాయి. కొన్ని మలినాలు కాలం గడిచిన తరువాత లేక ఆభరణాలను కోసి మాత్రమే తెలుసుకోగలము. సాధారణ పరిస్థితులలో ఈ విధంగా చెయ్యము. కాబట్టి స్వచ్ఛత, బరువు తదుపరి వివరణాత్మక బంగారం తనిఖీ సమయంలో లేక వేలం సమయంలో తక్కువగా వున్నట్లు నిర్ణయించబడవచ్చు. ప్రస్తుతానికి ఇక్కడ తెలియజేయబడిన స్వచ్ఛత మరియు బరువు ప్రాథమిక అంచనా ప్రకారం ఇవ్వబడినది మరియు ఇది తదుపరి వివరణాత్మక పర్యవేక్షణకు లోబడి వుంటుంది.

Signed by: CGS MULTICITY FINANCIAL LIMITED 22
Digitally signed by CGS MULTICITY FINANCIAL LIMITED, DN: cn=CGS MULTICITY FINANCIAL LIMITED, o=CGS MULTICITY FINANCIAL LIMITED, ou=CGS MULTICITY FINANCIAL LIMITED, email=CGS.MULTICITY.FINANCIAL.LIMITED@CGS.CO.UK, c=UK

బ్రాంచ్ మేనేజర్

ముఖూల్ ఫిన్కార్ప్ లిమిటెడ్

Shalibanda-Main Road బ్రాంచ్

తేదీ: 29-01-2026

Digitally signed by
[Signature]
CGS MULTICITY FINANCIAL LIMITED
DN: cn=[Signature], o=CGS MULTICITY FINANCIAL LIMITED, ou=CGS MULTICITY FINANCIAL LIMITED, email=[Signature]@CGS.CO.UK, c=UK

దరఖాస్తు / సర్టిఫికేటు కాపీ అందుకున్నాను

కస్టమర్

Key Facts Statement
Date: 29-01-2026 22:29:08
Part 1 (Interest rate and fees/charges)

1	Loan proposal/account No.		MFO107930682161177909		Type of Loan		Gold Loan	
2	Sanctioned Loan amount (in Rupees)				206808.00			
3	Disbursal schedule (i) Disbursement in stages or 100% upfront. (ii) If it is stage wise, mention the clause of loan agreement having relevant details				100% Upfront			
4	Loan term (year/months/days)				12 Months			
5	Instalment details							
Type of instalments			Number of EPIs		EPI (₹)		Commencement of repayment, post sanction	
Bullet Repayment			NA		NA		Repay Principal by: 29-01-2027 Repay Interest by: 29-01-2027	
6	Interest rate (%) and type (fixed or floating or hybrid)					30.00 p.a. fixed		
7	Additional Information in case of Floating rate of interest							
Reference Benchmark		Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity ² (Months)		Impact of change in the reference benchmark (for 25 bps change in 'R', change in: ³)	
					B	S		
							EPI (₹)	No. of EPIs
8	Fee/ Charges ⁴							
			Payable to the RE (A)			Payable to a third party through RE (B)		
			One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable ⁵		One-time/Recurring	Amount (in ₹) or Percentage (%) as applicable ⁵	
(i)	Processing fees incl of Taxes		One time	25.00				
(ii)	Insurance charges							
(iii)	Valuation fees							
iv)	Notice Charges (Inclusive of taxes)		One Time	80.00				
V	Notice Charges (Inclusive of taxes)		Recurring					
vi)	Auction charge (Excluding Taxes)		One time	2% plus GST of the auctioned value subject to a maximum amount of Rs 2000/-				
(vii)	Stamp Duty		One time	0.00				
(viii)	Convenience Fee		One time					
(ix)	Any other (please specify)							
9	Annual Percentage Rate (APR) (%) ⁶			30.02				
10	Details of Contingent Charges (in ₹ or %, as applicable)							
(i)	Penal charges, if any, in case of delayed payment							NA
(ii)	Other penal charges, if any							NA
(iii)	Foreclosure charges, if applicable							
(iv)	Charges for switching of loans from floating to fixed rate and vice versa							NA
(v)	Any other charges (please specify)							

By: 
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Borrower Name & Signature:

Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents	NA
2	Clause of Loan agreement which details grievance redressal mechanism	Refer Clause no 24 in Pledge form
3	Phone number and email id of the nodal grievance redressal officer ⁷	Phone No:0471 4911400 Email id: customercare@muthoot.com
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)	Yes
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished: <i>The Company (Muthoot Fincorp Ltd) may enter into co-lending arrangement with certain banks eligible under co-lending guidelines notified by RBI vide notification dated November 05, 2020 titled "Co-Lending by Banks and NBFCs to Priority Sector" pursuant to which if the loan availed by the Borrower is accepted by any of the aforesaid banks ("Bank"), the Bank will transfer monies to the extent of 80% of the total principal outstanding to the Company ("Bank Contribution"). Upon transfer by the Bank of the Bank Contribution, the terms of the loan will be deemed to be novated in such a manner that Bank will become a co-lender of the loan and will be deemed to have executed the loan document as a co-lender along with the Company. Since Muthoot Fincorp follows Co lending model II where the partner Bank details shall be decided only after the disbursement of the loan, the specific name of the partner bank shall be separately intimated to the Borrower through a communication to his registered mobile number.</i>	
Name of the originating RE, along with its funding proportion		Blended rate of interest
Name of the partner RE along with its proportion of funding		
6	In case of digital loans, following specific disclosures may be furnished:	
(i)	Cooling off/look-up period, in terms of RE's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan	NA
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower	NA

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Borrower Name & Signature

Approach for Gradation of Risk

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

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

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Borrower Name & Signature

Repayment Schedule

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	206808.00	206808.00	62042.40	268850.40

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Borrower Name & Signature

