



ASIRVAD MICRO FINANCE LIMITED

GST Reg No: 37AAGCA5275J1ZD
Non-Banking & Other Financial Services

Inventory No	:	IN29820700002500	Sr.No	:	C 0000006636
Branch	:	2982	Date	:	25/Feb/2026 04:26:08
Customer ID	:	2982000076	Loan No	:	0329820730001418
Name	:	K ELUMALAI	Annual Family Income:	:	>3.5 Lakhs and < 4 Lakhs
Address	:	S/O D KAMDAN, 16-160, NEW PET, KUPPAM, CHITTOOR, ANDHRA PRADESH, PIN 517425	Loan Amount Rs	:	1641618 /-
Scheme	:	SAA5 [CLR-10559/gm]	Interest Rate	:	1 - 365 days 24 % p.a
Details Of Gold Jewellery	:	BABY BANGLES-4,CHAIN-4,FINGER RINGS-10,MATTI-6,NECKLACE-1,STUD-11	Penal Charges	:	2% p.a after due date
			Compounding	:	Monthly
			Tenure	:	365 Days
			Due Date	:	24/Feb/2027
			Documentation Charges Rs	:	Nil
			Loan Processing Charges Rs	:	(GST Extra)- Rs.25/-
			Other Charges If Any Rs	:	Nil
Number	:	36	Int Rebate Is	:	Nil
Gross Weight (gm)	:	157.084	Net Amount Disbursed Rs:	:	1641023/-
Stone Weight (gm)	:	1.49	Breakup between principal and interest:	:	
Equi Net Weight (22 ct) gm	:	155.471	Principal:	:	1641618 /-
Annualized Interest Rate	:	26.82 % p.a	Interest:	:	440351/-
			Total:	:	2081969/-
To pay by NEFT / RTGS / IMPS / IFT	:	Please contact the branch for virtual account details. Any third-party remittance will be returned.			

Repayment of loan & frequency of repayments. Customers are advised to pay interest at least within 30 days

* Attractive Interest Rebate For Prompt Monthly Interest Payment

Name : K ELUMALAI
Date : 25/Feb/2026 04:26:08

Customer details verified
through OTP authentication

Terms and Conditions

1. The Borrower has fully read and understood the various schemes offered by the Company. The selected loan 0329820730001418 shall be for a period of 365 Days month/year and will carry interest at the rate of 24% p.a. The Borrower shall pay interest at the rate specified in the Pawn ticket and applicable incidental and ancillary charges till the closure of loan. When interest is not paid at monthly intervals, the interest shall be compounded monthly. 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 Charges @2% p.a after expiry of the loan tenure, as specified in the pawn ticket 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 are inclusive.
2. Borrower understood and acknowledged that the amount is granted solely relying on the proof made available by the borrower/the declarations and affirmations made in the loan application and by conducting the preliminary verification of the Gold. The certificate issued by the Company stating the exact grams of the gold after translating the same to 22 carats is based on the preliminary verification made at the time of granting the loan and may be treated as provisional and not final. The Company has the right to further check the purity / weight of the Gold, to melt all or any portion of the Gold, by using experts internally or externally at any point of time if required at the Company's sole discretion, at Borrower's cost without any further notice and without the presence of Borrower. The decision of the Company on the quality, purity, value of the gold offered for pledge shall be final. The Borrower agrees that the stones fixed in the pledged gold ornaments / items, if any, will not be considered for sanctioning loan amount and during the auction procedures or in any other situations and the company shall not entertain any claim whatsoever subsequently relating to the value of the stones.
3. 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 externally, 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 or at any time at company's discretion without assigning any reasons.
4. Borrower understood that, if full repayment of the loan, along with interest and charges, are not made within the normal loan tenor or such extended period of tenure approved on customer requests or otherwise, 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, by serving a notice of 2 weeks from the date of notice to the Borrower at the given address. The list of accounts subject to auction along with 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. The net proceeds of such sale will adjust against all amounts, including interest and other charges, due to the Company in respect of the loan. If there is any surplus on such adjustment, 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 45 days of auction. In case of any shortfall after disposal of the Gold, the Company shall have the right to resort to legal proceedings against the Borrower to recover the shortfall.
5. The loan is based on the weight, purity and existing market value of the gold.
6. The period of loan is as mentioned in the pawn ticket and the borrower is required to repay the loan along with 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.
7. The postage charges, as revised from time to time at the discretion of the company, shall be recovered from the respective account.
8. 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.
9. I agree and authorize the company to renew this pledge upon maturity for a tenor equal to the tenor of original pledge, at the rate of prevailing on the date of renewal of the loan, subject to the availability of adequate margin. I understand this is meant to reduce the possibility of auction in the event of any default on my part. 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 along with 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.
10. Repledge of gold loans after maturity (excluding NPA) is allowed subject to re-appraisal of loan with full interest payment.
11. OGL Repledge is allowed only after full interest payment accrued up to the repledge date.
12. Repledge of gold loan per inventory is limited to 3 per month.
13. Repledging will be restricted after 365 days from the creation of the pledge. Repledge will only be permitted following a reappraisal of the inventory.
14. A declaration will be collected from the customer having loan amount above 50,000 if loan is closed within 7 days from the inventory created date.
15. Purity deduction at the time of inventory creation is applicable for all pledges until the inventory is settled and new inventory created.
16. The customer will be required to make a declaration if they wish to take more than 5 inventories at the same time.
17. 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 the completion of the prescribed formalities and subject to payment of processing charges as may be applicable from time to time.
18. The borrower shall, bear, pay and reimburse all present and future charges relating to administration, interest, service tax, duties (including stamp duty), sales/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.
19. 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.
20. 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.
21. 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 notice to the Borrower.
22. The company has the right to retain the ornaments pledged as security for any amounts that may be due to the company in any of its offices by the Borrower him/herself or jointly or severally with others, or any amount whatsoever, even before or after the loan for which the ornaments are pledged as security has been discharged. Such retention will be intimated to the Borrower.
23. 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 or at subsequently identified/intimated net weight, or limited to paying the equivalent value of net weight of 22ct gold at prevailing Indian Bullion and Jewellers Association rates, as on date of robbery/loss, after deducting the loan amount and interest till the date on which borrower makes a claim in writing.
24. The Company may effect 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, are not acceptable to the Borrower.
25. 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.
26. The Borrower shall keep the Company duly intimated in writing and get acknowledged about any changes in the recorded address, landline phone or mobile phone number and on Bank account details to facilitate effective relationship. 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.
27. The Borrower irrevocably agrees and consents to the Company to disclose or share any information concerning the Borrower/s, its business, its accounts held with the Lender or another group member of the Lender including, any branch, related companies, Affiliates ("Group Member"), including the financial position of the Borrower/s, the facilities granted and which will be granted hereafter to the Borrower/s, to: (a) any office or branch of the Lender or another Group Member or any assignee of the Lender; (b) any agent, service provider of the Lender or another Group Member in connection with providing services or any facility to the Borrower/s; (c) any guarantor or third party security provider of the Borrower/s; (d) any Regulator or governmental authority with jurisdiction over the Lender; (e) any court of law; or (f) any bank or financial institutions as per normal banking practice. or (g) insurance companies (f) any actual or potential assignee, novatee, transferee, participant, or sub-participant (or any agent or adviser of any of the foregoing) in relation to any of the Lender's rights and/or obligations under the Loan
28. All disputes, differences and/or claims arising out of or touching upon this loan, whether during its subsistence or thereafter, shall be settled by arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996, or any statutory amendments thereof and shall be referred to the Arbitration of a Sole Arbitrator to be appointed by the Company. The award given by such Sole Arbitrator shall be final and binding on the Borrower and the Company. The venue of arbitration shall be in Kerala.
29. If a customer takes a loan on 1st Jan 2022 with maturity date as on 29th Jun 2022 (6 month scheme) and If the Principal or interest payment or any other amount wholly or partly overdue in such loan on 29th Jun 2022, then the loan will fall in SMA 0 on 29th Jun 22, SMA 1 on 29th Jul 2022, SMA 2 on 28th Aug 2022 and will be treated as NPA upon running day-end process on 27th Sept 2022.
30. For clarifications or Complaints, the Borrower may contact the Grievance Redressal management on Toll Free No. 1800 309 3055 or by Post at Asirvad Micro Finance Ltd. CIN- U65923TN2007PLC064550 Building NO:4/85 B, C & D, Chanthappadi, Valapad, Thrissur, Kerala, India-680567 or by email to grievances@asirvad.in giving the name of the branch and account number.
31. 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 y said loan account, or otherwise, as decided by the Company at its sole discretion
32. The Borrower has 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 and also understood that the loan amount and interest rate is associated with my profile and according to the weight, purity, existing market value of gold, LTV and tenor of the loan.
33. The Company shall have the right to disclose information to the Credit Information Bureau of India Ltd (CIBIL) or any other similar agency. This applies to every OGL pledge/repledge transaction.

LIST OF CHARGES (*Exclusive of GST)

GST Reg No: 37AAGCA5275J1ZD

1	Processing Fee -Rs.25 *	2	Ordinary letter-Rs 5/-including tax
3	Cheque sending charge for auction surplus customers - Rs.50*	4	Delivery of Statement of account - Nil - Within 30 days of closure, Rs. 25 - After 30 days of closure
5	Settlement without pawn ticket - Rs.75 - First instance, Rs. 100 -Subsequent instances		
6	Pre-payment & foreclosure charges- Nil (Any Time)		

Bifurcation of Auction Expenses								
Loan Amount	Total Auction expenses	Printing & stationary	Advertisement Charges	Transportation	Insurance	Charges paid to auctioneer	Postage	Expense incurred for shorting letting and other auction related work
Upto 1 Lakhs	Rs. 500	Rs. 5	Rs. 141	Rs. 90	Rs. 109	Rs. 55	Rs. 75	Rs. 25
Above 1 Lakhs	Rs. 725	Rs. 6	Rs. 141(18% GST)	Rs. 172	Rs. 109	Rs. 143	Rs. 75(18% GST)	Rs. 79

Name Of The Customer : K ELUMALAI

Date : 25/Feb/2026 04:26:08

Customer details verified
through OTP authentication

UNDERTAKING

Customer Id : 2982000076

ACCOUNT No : 0329820730001418

I/ We, K ELUMALAI , undertake that the loan of Rs 1641618 /- sanctioned by ASIRVAD MICRO FINANCE LIMITED 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, 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 AMFL observes any breach of the above covenants, it shall be construed as an event of default and AMFL shall have the right to recall the loan.

Customer Consent for Data sharing

I understand and agree that Asirvad Micro 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 Asirvad Micro 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://asirvadmicrofinance.co.in/img/Privacy-Policy.pdf>

Name Of The Customer : K ELUMALAI

Date : 25/Feb/2026 04:26:08

Customer details verified
through OTP authentication

Income-tax Rules, 1962 : FORM NO. 60 [See second proviso to rule 114B]

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B.

1.	Full Name and Address of the declarant (with PIN Code) :	K ELUMALAI 16-160, NEW PET, KUPPAM, CHITTOOR, ANDHRA PRADESH, 517425
2.	Mobile Number / Landline No:	9966145476
3.	Father's name:	S/O D KAMDAN,
4.	Date of Birth:	
5.	Amount of Transaction:	1641618 /-
6.	Date of transaction:	25/Feb/2026 04:26:08
7.	In case of transaction in joint names, number of persons involved in the transaction:	NA
8.	Mode of transaction:	Online
9.	Aadhaar Number issued by UIDAI (if available):	
10.	If applied for PAN and it is not yet generated enter date of application and acknowledgement number:	
11.	If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held. A) Agricultural income (Rs.) B) Other than agricultural income (Rs.)	Below Taxable limit
12.	Details of document being produced in support of identify and address.	

ID Type:

ID Number:

Name and address of the authority issuing the document:

Asirvad Micro Finance Ltd, Building NO:4/85 B, C & D,
Chanthappadi, Valapad, Thrissur, Kerala, India-680567**Verification**

I, K ELUMALAI 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 25/Feb/2026 04:26:08

Place: NEW PET,

Customer details verified
through OTP authentication**Note:**

1. 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, (i) 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.

(ii) 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.

2. 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.



ASIRVAD MICRO FINANCE LIMITED

(Details Of Ornaments Pledged)

Pledge Number	0329820730001418	Customer Name	K ELUMALAI	Date	25/Feb/2026 04:26:08
----------------------	------------------	----------------------	------------	-------------	-------------------------

Item Description	Count	Gross Weight (Grams)	Stone Weight (Grams)	Purity
CHAIN	4	30.174	0	Purity-91.6-Above(22-ct)
FINGER RINGS	10	25.917	0.1	Purity-91.6-Above(22-ct)
BABY BANGLES	4	32.924	0	Purity-91.6-Above(22-ct)
NECKLACE	1	24.072	0.05	Purity-91.6-Above(22-ct)
STUD	9	24.076	0.04	Purity-91.6-Above(22-ct)
MATTI	6	6.274	0	Purity-91.6-Above(22-ct)
STUD	2	13.647	1.3	Purity-91.6-Above(22-ct)

Signature of BH/ABH

Signature of Customer