

Customer ID	04456000001666	Facility	Gold Loan
CRM code	044560029046421	Selected Scheme	HIGH VALUE LOAN
Name & Address	SANTHOSH M U SO M S UTHAPPA THAVALAGERI VILLAGE TSHE TIGERI POST GONIKOPPAL VIRAPET TO TSHETIGERI B O KODAGU KARNATAKA - 571249 Ph. Mob No XXXXXX7311	Loan Number	04456MHL000024
		Amount (Rs)	50,000
		Period of Loan	12 Months
		Principal due date	12/12/2022
		Payment mode	CASH
		Rate of interest upto 12 months	24% p.a
		Mode of Calculation of interest	Monthly Rest

Rebate for early payment of interest is available as given in the chart below	
If paid within	Rebate* Effective Rate Of interest
1 month(s) from date of loan	8% p.a.
3 month(s) from date of loan	6% p.a.
6 month(s) from date of loan	3% p.a.
12 Month	0% p.a.
Above 12 months	20% p.a. (including PENAL INTEREST @ 2% p.a after 12 months)
*Above rebate is applicable, only if upto date interest is paid on the loan.	
Effective Annualized Rate (365 days)	26.87%

To pay online Visit <https://online.muthootfinance.com> or use muthoot app

To pay by NEFT / RTGS / IMPS / IFSC Remittance from your bank account only, for credit of loan Account number 3M04456MHL000024 to Indusind Bank, Ernakulam, IFSC Code: INDB00000070. Beneficiary name: Muthoot Finance Ltd. (Please contact Branch before doing transfer). Third party remittance will be returned to remitter.

To know interest / principal dues Give missed call to 08505555555

Schedule of charges (Inclusive of GST @ 18%)	Service Charge (if applicable)	Security Charges (if applicable)	SMS Charges	Taken lost charges (if applicable)	Stamp Duty (if applicable)
Additional Charges (Inclusive of GST @ 18%) - In applicable cases	Rs. 20/-		Rs. 5/-	Rs. 25/-	
Postage charges	1st (3 month)	2nd (6 month)	3rd (9 month)	4th (11 month)	5th
Particulars of gold ornaments	Rs. 30/-	Rs. 60/-	Rs. 90/-	Rs. 190/-	
No. of items	Gross Weight in gm (a)	Deductions for stone / Ditt etc. in gm (b)	Net Weight in gm (a-b)=c	Rate per gm (d)	Eligible Loan Amount (e)
BRACATE	1	16.200	0.000	16.200	3312
Total items	1	16.200	0.000	16.200	53,654
					50,000

Considering your loan application dated 13/12/2021 offering gold ornaments as collateral security, you are hereby granted the loan applied for as above subject to the terms and conditions including rate of interest, charges etc. specified in this loan sanction document and the annexure.

Branch Manager

Signature of the Borrower

(At the time of closure of Loan)

Received back the ornament(s) pledged as collateral security against the aforementioned loan availed by me against surrender of this sanction letter.

Rate of interest: 24% P.A
Ra. 50,000
Date: 13/12/2021 12:27 PM

On demand, I promise to pay MUTHOOT FINANCE LTD or order, the sum of Rs. 50,000 (Rupees Fifty Thousand only) for value received along with interest per annum at the rate mentioned above with monthly rests from this day till the date of repayment in full.

Signature of the Borrower

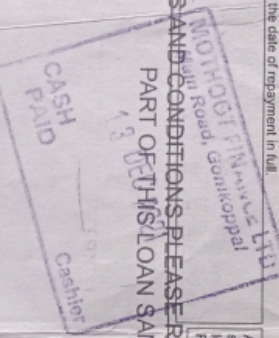
Attn: revenue stamp if the loan is Above Rs. 5000/-

Signature of the Borrower

Date:

TPPNO.: Small - 502202

FOR TERMS AND CONDITIONS PLEASE REFER ANNEXURE WHICH FORMS PART OF THIS LOAN SANCTION LETTER





Muthoot Finance

RBI License no:N-16-00167

GOLD DEPOSIT RECEIPT

Print Date & Time : 21/11/2022 05:09 PM

Sanction date : 21/11/2022

TPPNO : Small - 808720

Region : MYSORE(036)

Branch : GONIKOPPAL - (KA)(04456)

GSTIN : 29AABCT034381ZU

Phone No. : 08274-247457/812986873

Customer ID 04456000001666

CRM Code

044560029046421

Customer Photo

Ornaments Photo

Name & Address
SANTHOSH M U
SO M S UTHAPPA, THAVALAGERI VILLAGE TSHETTIGERI
POST, GONIKOPPAL, VRAJPET TQ, T.Shettigeri B.O,
KODAGU, KARNATAKA

Facility
Selected Scheme
Loan Number
Payment Mode
Loan Amount (Rs)



Period of Loan

12 Months

Rate of interest up to 12 Months

24% p.a

Loan Date

21/11/2022

Above 12 Month (2% Penal)

26% p.a.

Pin code 571249

Principal due Date

21/11/2023

Effective Annualized Rate

26.82%

Rebate For Interest payment is available till the 21/11/2023

Minimum no. of days interest

7

Mode of computation of interest

Monthly Rest

If paid within

Rebate*
Effective Rate Of Interest

[Amt in Rs. & Weight in grams]

Item Wise Category

Units

Gross weight in gm (a)

Deductions in stone (b)

Net Weight in gm (a-b)=c

Rate per gm (d)

Eligible Loan Amount (e)

6 Month

3% p.a. 21% p.a.

ORNAMENTS

1

4,000

0,000

4,000

3,514

12 Month

0% p.a. 24% p.a.

Total

1

4,000

0,000

4,000

14,056



Applicable charges (Inc GST 18%)

Token / Service

CAC Charges

Securities charges

Stamp duty

Others

Rs.20/-

Signature of the Borrower

Signature of the Branch Manager

Branch Seal

TRANSFER



GOLD DEPOSIT RECEIPT

Print Date & Time : 25/04/2022 11:23 AM

Sanction date : 25/04/2022

TPPNO : Small - 503852

GSTIN : 29AABCT0343B1ZU

Region : MYSORE(036)

Branch : GONIKOPPAL - (KA)(04456)

Phone No. : 08274-247457/8129868873

Customer ID 04456000001666

CRM Code 044560029046421

Customer Photo

Ornaments Photo

Name & Address
SANTHOSH M U
SO M S UTHAPPA, THAVALAGERI VILLAGE
TSHETTIGERI POST, GONIKOPPAL VIRAJPET TQ,
T.Shettigeri B.O, KODAGU, KARNATAKA

Facility Gold Loan

Selected Scheme MSL

Loan Number 04/56/MSL/013089

Payment Mode CASH

Loan Amount (Rs) 40,000

Period of Loan 12 Months

Loan Date 25/04/2022

Principal due Date 25/04/2023



Rate of interest up to 12 Months

24% p.a

Above 12 Month (2% Penal)

26% p.a.

Effective Annualized Rate

26.82%

Pin code 571249

Rebate for interest payment available as per below chart, if upto date interest is remitted

Minimum no. of days interest

7

Mode of computation of interest

Monthly Rest

If paid within		Rebate*	Effective Rate Of Interest	[Amt in Rs. & Weight in grams]					Eligible Loan Amount (e)	
				Item Wise Category	Units	Gross weight in gm (a)	Deductions in stone (b)	Net Weight in gm (a-b)=c		
6 Month		3% p.a.	21% p.a.	ORNAMENTS	1	11.500	0.000	11.500	3,577	
12 Month		0% p.a.	24% p.a.							
Total					1	11.500	0.000	11.500		

41,136

Applicable charges (Inc GST 18%)

Token / Service	CAC Charges	Securities charges	Stamp duty	Other Charges
Rs.20/-				

Signature of the Borrower

To Pay Online Visit <https://online.muthootfinance.com> or use *lmuthoot app*

To pay by IMPS / NEFT / RTGS

Give a miss call to 08505955555 to know Interest / Principal dues

Signature of the Branch Manager

Branch Seal

RBI License no: N-16-00167

Muthoot Finance

Sanction date : 24/11/2022

TPPNO : Small - 809875

GOLD DEPOSIT RECEIPT

Print Date & Time : 24/11/2022 03:41 PM

Region : MYSORE(036)

Branch : GONIKOPPAL - (KA)(04456)

GSTIN : 29AABCT0343812U

Customer ID : 044560000001666

CRM Code

044560029040421

Phone No. : 08274-247457/8129868873

Customer Photo

Ornaments Photo

Name & Address
SANTHOSH M U
SO M S UTHAPPA, THAVVALAGERI VILLAGE TSHETTIGERI
POST, GONIKOPPAL, VIRAJPET TQ, T.Shetigeri B.O,
KODAGU, KARNATAKA

Facility

Gold Loan

Selected Scheme

MHL

Loan Number

04456/MHL/000542

Payment Mode

DIRECT CREDIT

Loan Amount (Rs)

50,000

Period of Loan

12 Months

Rate of interest: up to 12 Months

24% p.a

Loan Date

24/11/2022

Above 12 Month (2% Penal)

26% p.a.

Pin code : 571249

Principal due Date

24/11/2023

Effective Annualized Rate

26.82%

Rebate For Interest payment is available till the 24/11/2023

Minimum no. of days interest

7

Mode of computation of interest

Monthly Rest

If paid within

Rebate*
Effective Rate Of Interest

[Amt in Rs. & Weight in grams]

Item Wise Category

Units

Gross weight in gm (a)

Deductions in stone (b)

Net Weight in gm (a-b)=c

Rate per gm (d)

Eligible Loan Amount (e)

1 Month	9% p.a.	15% p.a.	ORNAMENTS	2	17.100	2.800	14.300	3,520	
3 Month	6% p.a.	18% p.a.							
6 Month	3% p.a.	21% p.a.							
12 Month	0% p.a.	24% p.a.	Total	2	17.100	2.800	14.300		50,336

Applicable charges (Inc GST 18%)

Token / Service

CAC Charges

Securities charges

Stamp duty

Others

Signature of the Branch Manager

Signature of the Branch Manager

Rs.20/-

Branch Seal





Muthoot Finance

GOLD DEPOSIT RECEIPT

Sanction date : 03/05/2022

Region : MYSORE(036)

Customer ID : 044560000001666

Name & Address
SANTHOSH M U
SO M S UTHAPPA, THAVALAGERI VILLAGE
TSHETTIGERI POST, GONIKOPPAL VIRAJPET TO,
T.Shettigeri B.O, KODAGU, KARNATAKA

TPPNO : Small - 503927

Branch : GONIKOPPAL - (KA)(04456)

CRM Code : 044560029046421

Facility : Gold Loan

Selected Scheme : MHL

Loan Number : 04456/MHL/000170

Payment Mode : CASH

Loan Amount (Rs) : 70,000

Period of Loan : 12 Months

Loan Date : 03/05/2022

Principal due Date : 03/05/2023

Minimum no. of days interest : 7

Rebate for interest payment available as per below chart, if upto date interest is remitted

Pin code : 571249

Print Date & Time : 03/05/2022 05:09 PM

GSTIN : 29AABCT0343B1ZU

Phone No. : 08274-247457/8129868873

Customer Photo

Ornaments Photo

Rate of interest up to 12 Months : 24% p.a

Above 12 Month (2% Penal) : 26% p.a.

Effective Annualized Rate : 26.82%

Mode of computation of interest : Monthly Rest

[Amt in Rs. & Weight in grams]

Item Wise Category

Units

Gross weight in gm (a)

Deductions in stone (b)

Net Weight in gm (a-b)=c

Rate per gm (d)

Eligible Loan Amount (e)

1 Month : 9% p.a. : 15% p.a. : ORNAMENTS : 1 : 20,000 : 0.000 : 20,000 : 3,540 : 70,800

3 Month : 6% p.a. : 18% p.a.

6 Month : 3% p.a. : 21% p.a.

12 Month : 0% p.a. : 24% p.a.

Total : 1 : 20,000 : 0.000 : 20,000

Applicable charges (Inc GST 18%)

Token / Service

CAC Charges

Securities charges

Stamp duty

Other Charges

Signature of the Borrower

Signature of the Branch Manager

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Branch Seal

QR Code