

MANAPPURAM FINANCE LIMITED

Date: 08-JAN-2026

GST Reg No: 29AABCM6882E1Z7

Non Banking & Other Financial Services

KEY FACT STATEMENT

Part 1 (Interest rate and fees/Charges)

1	Quotation number	012802000094894	Type of loan	Gold Loan
2	Sanctioned loan amount (in Rupees)	741520		
3	Disbursal schedule (i) Disbursement in stages or 100% upfront.	100% Upfront		
4	Loan term (years/months/days)	365 Days		
5	Instalment details			
	Type of Instalment	Nos. of EPIs	EPI(₹)	Commencement of repayment, post sanction
	NA	NA	NA	Loan can be repaid in lumpsum or in part before due date
6	Interest rate(%)	23.17%	Type (fixed or floating or hybrid)	Fixed
7	Fee/Charges			
		Payable to the Company (A)	Payable to a third party through Company (B)	
		One-time/recurring	Amount (in ₹) or percentage (%) as applicable	One-time/recurring
				Amount (in ₹) or percentage (%) as applicable
(i)	Processing Fees (Including GST charges)	One-time	Rs.30	NA
(ii)	Insurance charges	NA	0	NA
(iii)	Valuation Fees	One-time	0	NA
(iv)	Any other (please specify)	NA	0	NA
8	Annual percentage rate (APR)(%)	23.18		
9	Details of Contingent charges (in ₹ or %, as applicable)			
(i)	Penal charges, if any , in case of delayed payments	2%		
(ii)	Other penal charges, if any	0		
(iii)	Foreclosure charges, if applicable	0		
(iv)	Charges for switching of loans from floating to fixed rate and vice versa	0		
(v)	Any other charges (please specify)			
	Auction charges	460/-	Stamp duty	47
	Ordinary Letter Charges	Rs.5	Cheque sending charges for auction surplus customers	50
	Delivery of Statement of account	Within 30 days of closure - NIL ; After 30 days of closure - Rs. 25 /-	Form K Settlement	Minimum ₹75 and maximum ₹100 per pledge

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SREEJESH.S.R

Part 2 (Other qualitative information)

1	MAFIL as a matter of business policy does not engage third-party agents for collections/ recoveries.	NA
2	Clause of Loan agreement which details grievance redressal mechanism	Grievance Redressal Mechanism: Customers can forward their grievances/ complaints at the registered address/ branch address of the Company. The Company has grievance redressal mechanism within the organization to resolve disputes with its customers. All grievances in respect of the Company's transactions in the market and in respect of Fair Practice Code will be addressed to Head Customer Service Cell, Manappuram Finance Ltd, W-4/638A, Manappuram House, P.O. Valapad, Thrissur, 680 567, Kerala, India, who will be the nominated officer in respect of compliance with said code. All such complaints will be addressed within a month. If the complaint/dispute is not redressed within a period of one month, the customer may apply to 'Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector-17,Central Vista, Chandigarh - 160017.
3	Phone number and email id of the Grievance Redressal Officer	crm@manappuram.com,18004202233,04873050272
4	Whether the loan is, or in future maybe, subject to transfer to other Companies or securitisation (Yes/ No)	No
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing),	
following additional details may be furnished		
Name of the originating Company, along with its funding proportion		Name of the partner Company along with its proportion of funding
Blended rate of interest		
No co-lending or outsourcing activities		Not Applicable
Not Applicable		Not Applicable
6	In case of digital loans, following specific disclosures may be furnished	
(i)	Cooling Off / Look-up Period during which borrower shall not be charged any penalty on prepayment of loan	Borrower shall not be charged any penalty in prepayment of loan at any time
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower	We do not have LSP acting as recovery agent
7	Safe Custody Charges, if applicable	The borrower shall pay custody chargers 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 chargers 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.

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Computation of APR

SL NO	Parameter	Details
1	Sanctioned loan amount (in Rupees)	741520
2	Loan Term (in years/months/days)	365days
a)	No. of instalments for payment of principal, in case of non equated periodic loans	Bullet Payment Loan - Amount + Interest
b)	•Type of EPI •Amount of each EPI (in Rupees) and •Nos. of EPIs	NA
c)	No. of instalments for payment of capitalised interest, if any	NIL
d)	Commencement of repayment, post sanction	Loan can be repaid in lumpsum or in part before due date
3	Interest rate type (fixed or floating or hybrid)	Fixed
4	Rate of interest	23.17%
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	171793
6	Fee/ Charges payable (in Rupees)	47
A	Payable to the Company	0
B	Payable to third-party routed through company	NA
7	Net disbursed amount (1-6) (in Rupees)	741473
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	913390
9	Annual Percentage Rate - Effective annualized interest rate (in percentage)	23.18
10	Schedule of disbursement as per terms and conditions	Entire loan amount will be disbursed on the loan date itself
11	Due date of payment of instalment and interest	Principal and interest together shall be repaid on or before 365 days from loan date in lumpsum or in part

*I have read and understood the terms and conditions mentioned above and provide my consent to the same

*Validity period : 3 Working Days

Signature of BH/ABH

Signature of customer

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SREEJESH.S.R

Customer Details Digitally Verified through OTP