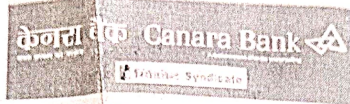


Customer Copy
NF 1075

GOLD LOAN SANCTION LETTER CUM PASS CARD

Branch :BANASWADI BANGALORE (10459)

Name Of Borrower(Customer ID)	PUNEETH KUMAR C (318915349)
Loan Account No	164062694421
Gold Packet Serial Number	10459/25/03027/00105
Purpose	SWARNA LOAN MONTHLY INTEREST PAYMENT(3027)
Loan Amount	Rs.341000.0
Rate of Interest	RLLR + -0.25%. Presently, 8.75% per annum (Floating) compounded monthly. MCLR/RLLR shall be subject to review and variation from time to time. MCLR/RLLR notified by the Bank on its website and notice Board of the Bank/Branch shall be conclusive notice to the Borrower in respect of its changes. Borrower hereby specifically waives serving Notice by the Bank for any variation in interest rates from time to time.
Date of Loan	25/03/2025
Date of Maturity/Review	25/03/2026
Repayment terms	Principal is repayable within 12 months from the date of sanction as bullet payment and Interest should be repayed monthly.
Other Terms and conditions	This sanction is also subject to the following conditions: - 1.The Bank may revoke in part or in full or withdraw / stop financial assistance, at any stage, without any notice, or giving any reasons for any purpose whatsoever. 2.This sanction does not vest in any one right to claim any damages against the Bank for any reasons whatsoever. 3.It is the policy of the Bank to mandatory report to Credit Information Companies [CIC] all cases of delay in payment of dues/instalments. Thus, any delay in payment of dues/instalments will lead to adverse remark which will impact the credit score, which in turn, can affect your ability to raise loans on beneficial terms in future. As such, you are advised to strictly comply with the repayment schedule. 4.Please note that in case of any default in repayment of the loan/advances or in the repayment of the interest thereon or any of the agreed instalment of the loan on the date the Bank and/or the Reserve Bank of India/CIBIL will have an unqualified right to disclose or publish your name or the name of your company/firm and your directors/partners as defaulters in such manner and through such medium as the Bank or Reserve Bank of India/CIBIL in their absolute discretion may think fit. In terms of RBI/CIBIL guidelines, please note that the Bank shall have a right to publicize the names of borrowers who have defaulted in repayment of loans after giving 30 days' notice to the borrower of bank.

DETAILS OF GOLD JEWELLERY PLEDGED

Sl No	Description Of Gold Items Pledged	No of Items	Gross Weight in Grams	Net Weight in Grams
1	HARAM	1	40.60	36.50
2	Chain With Hook	1	10.30	9.20
3	Bracelet	1	16.00	15.20

Total	3	66.90	60.90
 Signature Of Borrower PUNEETH KUMAR C		 Signature Of Appraiser SURYA KUMAR MUNISWAMY	
 Signature Of the Manager/Officer CHITTA KISHORE KUMAR			
Processing Charge	Rs.1023 + GST		
Jewel Appraiser Charge	Rs.200 + GST		
Safe Keeping Charge Applicable after 30 days of the expiry of loan or if jewels are not redeemed within 30 days from closure of loan.	Rs. + GST Per month		
Penal Charges for delayed payment of dues (Principal/ Interest / Service Charges).	2% p.a. - GST on the amount of default. Penal Charges shall be levied on the delayed payments for the actual number of days of default.		
Penal Charges for Drawings in excess of sanctioned limits, including expired limits as below (Applicable for Overdraft).	2.00% p.a. + GST on the overdrawn portion for the actual number of days of overdrawing till the account is regularized.		
Drawings in excess of Drawing Power/ Limit without security.	7.00% p.a. + GST on the overdrawn portion till the account is regularized. Penalty shall be charged for the actual number of days of overdrawing.		
Penal Charges scenario Explanation			
Scenario	Penal Charges applicable		
Outstanding is above the limit sanctioned.	2% on the amount over and above limit for the actual period of default.		
Limit is expired.	2% on the outstanding for the actual period of default.		
Outstanding is above the Drawing Power.	7% on the amount over and above the Drawing Power for the actual period of default.		
Limit is expired and outstanding is above the Drawing Power.	2% on the outstanding + 7% on the amount over and above the Drawing Power for the actual period of default.		
This Sanction letter cum Pass card shall be read and construed as part and parcel of the loan documents executed by the borrower for the loan mentioned herein			