



Loan Application Form

Application Number	200424	Date	17 December 2025
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Personal Details:

Title	Borrower Name	Father's/Spouse Name
Mr.	Harshit Goyal	Vishnu Goyal
Mother's maiden name:	Indu Goyal	
Aadhar Number	PAN Number	Mobile Number
XXXXXXXXXX7008	DSKPG7266M	9351772782
Email Id	Date of Birth	Gender
Gdthf@gmail.com	10/05/2003	male

Contact Details:

Present Address		
Address		
Vshs Bdbd Hdhshe	BENGALURU KARNATAKA	560068
City	State	Pin Code
BENGALURU	KARNATAKA	560068
Owned or Rented	Phone number	
owned	9351772782	
Permanent Address		
Address		
1, Ran, Raja, Karnataka, 562110, Bangalore		
City	State	Pin Code

Bangalore

Karnataka

562110

Owned or Rented

Phone number

owned

9351772782

Educational Qualification

☐ Doctoral

☒ Graduate

☐ Under Graduate

☐ Student

☐ Post Graduate

☐ Others

Occupational Details

☒ Salaried

☐ Self-Employed

☐ Agriculturist

☐ Others

Monthly Income

☐ < Rs. 10000

☐ Rs. 10001 to Rs. 25000

☐ Rs. 25001 to Rs. 50000

☐ Rs. 50001 to Rs. 75000

☒ > Rs. 75000

Purpose of availing Loan Amount:

☒ Personal needs

☐ Emergency

☐ Educational

☐ Business

☐ Medical Expenses

☐ Agricultural Exp

☐ Others

Declarations

1. I hereby undertake to inform the lender immediately on any change occurring in my business/office/Communication Address/Other contact details. I understand that Rupeek Capital Limited ("Lender 2") has entered into a co-lending arrangement with The South Indian Bank Limited ("Lender 1"), pursuant to a co-lending agreement dated 28-10-2024 executed between Lender 1 and Lender 2 ("Co-Lending Agreement") in terms of Reserve Bank of India's ("RBI") Circular on Co-Lending by Banks and NBFC's to Priority Sector dated November 05, 2020, and that the loan which may be sanctioned to me under the Rupeek South Indian CLM Scheme would be jointly lent by the Lender 1 and Lender 2, and each Lender would be a joint-lender in the proportion of their participation in the sanctioned loan, which for Lender 1 would be maximum of 80%, and for Lender 2 would be minimum of 20%. Lender 1 and Lender 2 shall hereinafter be collectively referred to as "Lenders".

2. I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform the Lenders of any changes therein, immediately. In case any of the information is found to be false or untrue or misleading or misrepresenting, I am aware that I will be held liable for it. My personal KYC details may be shared with the Central KYC Registry. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I have voluntarily submitted KYC identifier to the Lenders with explicit consent to download the records from CKYC Registry. I am aware that I have the option to submit my KYC records by other means.

3. I hereby state and undertake that I have no objection for South Indian Bank validating and fetching my -KYC details from Unique Identification Authority of India (UIDAI) through the South Indian Bank system using my Aadhar Number or Aadhar Card which is /are provided by UIDAI. I hereby give my voluntary consent to South Indian Bank to use my KYC details for authenticating my identity with UIDAI's Aadhaar based authentication system as required under the Aadhaar Act

2016 and Regulations framed there under and also for seeding my Aadhaar number to my gold loan account/customer profile & also for providing my identity information (Aadhaar number, & demographic information) for Aadhaar based authentication for the purpose of availing of the banking services including availing of gold loans from the Bank or any other facility relating to banking operations. I further authorize UIDAI to release my identity/address available in the UIDAI database to the South Indian Bank, I also agree to provide the biometric scan of my finger(s) and the Aadhar Number of Aadhar card details as required by the Lenders for the above Purpose.

4. I have been explained by the Lenders about the nature of information that may be shared upon such authentication.

5. I hereby understand and acknowledge that my request for gold loan will not be processed by the Lenders if (a) Aadhaar details provided by me is incorrect; (b) authentication with UIDAI fails due to mismatch of my details with UIDAI; (c) there is technical failure while authenticating Aadhaar details with UIDAI; (d) any other reason as may be determined by the Lenders.

5.i. I agree to provide my aadhar details to the lenders for KYC & authentication purposes.

6. I hereby declare that all the above information voluntarily furnished by me is true, correct and complete.

Date: 17 December 2025

Place: BENGALURU

Signature of the Borrower

Nomination In Respect Of Gold Jewellery/ Ornaments/ Coins Pledged And In The Custody Of The lender.

I/We Harshit Goyal from 1, Ran, Raja, Karnataka, 562110, Bangalore

The borrower(s) herein nominate the following person to whom in the event of my / our death the gold jewellery/ornaments/coins pledged and in the custody of lender, particular whereof are given in the pledge card, may be returned by the lender upon payment of the outstanding amount in full which includes principal, interest & other charges as applicable.

Name of Nominee: Bxbx

Address of Nominee: Bsbs

Relationship with Borrower, if any: Spouse

Date of Birth: 29/04/2007

Terms and Conditions

I/We confirm that this nomination shall override any other disposition made by me/us, whether testamentary or otherwise and the nominee shall become entitled to the return of the gold jewellery / ornaments/coins pledged and in the custody of the lender against payment of all outstanding to the lenders to the exclusion of all other persons. i/we further confirm that on such return the lender shall stand released & discharged from any/all liability whatsoever.

In the event of the death of the borrower, the lender may return the gold ornaments to the nominee appointed by the borrower, subject to the lender receiving its entire dues from the nominee. In the event the nominee fails to make the payment when intimated by the lender, the lender may return the ornaments to the legal heirs provided they clear all the dues of the lender. If the nominee and the legal heirs fail to make the payment when demanded, the lender may dispose of the goods in the manner deemed fit and the excess money if any may be paid to the nominee and in the absence of nomination, to the legal heirs.

Date: 17 December 2025

Place: bangalore

Signature of the Borrower

I hereby undertake to abide by the following terms and conditions:

1. I confirm and assure that I am the sole legal owner of the gold articles pledged /to be pledged by me. I further represent, confirm and assure that the gold articles pledged / to be pledged by me are of adequate purity and weight and my title/right over the gold is not defective/challenged by any person in any manner or under dispute nor is the gold spurious or proceeds of any crime or of inferior quality and it has been acquired by me from genuine sources and is genuine gold. I shall provide any evidence as may be reasonably satisfactory to the Lenders to establish the source of acquisition of the gold.
2. I agree to pay Interest at the rate mentioned in the Key Fact Statement, which shall be fixed throughout the tenure. Interest shall be compounded with the balance outstanding
3. I understand that in the event of prompt repayment of accrued interest, Lender 2 shall offer rebate on the interest paid by me at the rates decided by Lender 2 from time to time. However, I understand that the rebate being offered by Lender 2 will be for the proportion of share Lender 2 has in the loan and not on the entire loan. I further understand that no rebate would be offered by Lender 1 for the loan. The rebate structure and the detailed terms and conditions applicable for the gold loan shall be as per the terms contained in Annexure III hereto. I understand and acknowledge that the maximum period of the gold loans will be 3/6/9/12/36 months only. I also understand that, for Monthly Interest / Installment due schemes/products, such rebate is not applicable.
 - o 3.1 For all Monthly Interest / Installment due schemes, I undertake to pay interest on a monthly basis on the Anniversary Date of the GL (or on the immediately preceding business day, in case the Anniversary Date is a bank holiday) and in the event of any default being committed by me in repaying the interest, I acknowledge that the Bank will proceed with the sale of pledged gold ornaments or will initiate legal action against me for recovering the amounts outstanding under the loans. (Anniversary Date of the GL refers to the specific date of each month that marks the completion of one full month from the date of origination of the gold loan. For example, if a gold loan is availed on the 25th of a particular month, then the Anniversary Date shall be the 25th of each subsequent month. In case of gold loan(s) availed on the 31st of a month, the Anniversary Date shall ordinarily fall on the 31st of each subsequent month, except where a subsequent month has only 30 days, in which case the Anniversary Date shall be the 30th of that month.
4. I further agree and undertake that, in the event of any default being committed by me/us in repaying the loan within the loan period mentioned above, I shall pay Penal charges as specified hereunder in Annexure IV and/or the Key Fact Statement, from the date on which the loan became due till the date of actual repayment. This is without prejudice to any rights of the Lenders to proceed with the sale of pledged gold ornaments or to initiate legal action against me for recovering the amounts outstanding under the loans. In addition to the foregoing, I agree to pay penal charges for breach of the MITC mentioned in Annexure IV and/or the Key Fact Statement. I undertake to pay all charges including applicable Stamp duty, GST etc. for the Gold loan at the rate fixed by the Lenders as specified under the Key Fact Statement. I understand that the stamp duty payable towards the execution of any documents for availing the loan shall be paid by me/reimbursed by me to Lender 2.
5. I further confirm that any notice in respect of the loan shall be deemed to have been duly served by the Lenders if the notice is posted to my address as stated in the pledge card.
6. I undertake to review the correctness of the details such as total GL amount, the description of details of gold ornaments pledged, Period of loan, interest, penal charges, and other charges payable by me in respect of the GL as stated herein, and which will be displayed in the Key Fact Statement and Pledge Card. I also understand that the details once confirmed /reviewed by me cannot be changed and I shall not challenge any such details which are once confirmed /reviewed by me.
7. I undertake to duly execute and submit to the lenders all documents in connection with the GL as required by the lenders from time to time
8. I confirm that the ornament(s) pledged/to be pledged by me ("securities") for availing the loan is/are made of adequate purity and not below 18 ct. gold and that the securities belong to me absolutely and nobody else has any right or interest over the same. Also I acknowledge that if the gold contained in the securities is of purity less than 22 carats, Lender 1 may transform the securities to extract the 22 carat gold contained therein and value of the exact grams of the 22 ct. gold contained in the security shall be accepted. I further agree that the lenders reserve the right to reject, cancel or recall the Gold Loan at any time during the tenor of the loan if it is found that the gold ornaments pledged by me are not of adequate purity or required weight.
9. I undertake to redeem the items pledged/to be pledged by me under the Gold Loan within the stipulated tenor (i.e. 3/6/9/12/36 months as the case may be). I confirm that any failure to repay the liabilities under the gold loan account in full within the stipulated period will attract additional/ penal charges at the rate as stated hereunder in Annexure IV and/or in Key Fact Statement. In addition to the foregoing, I agree to pay penal charges for breach of the MITC mentioned in Annexure IV and/or the Key Fact Statement.

10. I further confirm and acknowledge that In case of (i) my default/failure in remitting the interest (at such rate as may be charged by the lenders from time to time) or (ii) default/failure in paying other charges payable by me in connection with the gold loan (iii) or the value of gold pledged as security falls lower than the required margin of the Lenders as applicable from time to time (iv) or where there is downward volatility in gold prices (v) or default/delay or failure in repaying the loan together with interests costs and other charges, on demand by the Lenders or before the due date (vi) failure/default in redeeming the gold ornaments pledged within the stipulated time (vii) upon detection of any discrepancy in the quality/weight of Gold or for any other reasons whatsoever, the Lenders are entitled to recall the gold loan forthwith and to dispose off the gold ornaments/articles pledged/ to be pledged by me with the Lenders, by private sale / public auction or otherwise, at such rate as may be deemed fit by the Lenders , and to appropriate the sale proceeds, after deducting the costs, taxes and other charges of such sale, to the gold loan account maintained by each Lender in proportion to their participation. I understand that the Lenders are at liberty to proceed against me personally for shortfalls, if any, after appropriating the proceeds thereof to the above loan accounts.
11. I hereby declare that the GL Amount shall be utilised by me only for my genuine lawful personal needs
- o 11.1 I hereby undertake and confirm that the loan amount was borrowed for the purpose of personal needs/ emergency needs/educational/medical/business (legitimate) needs..
12. I confirm that the GL shall be governed by the Terms and Conditions provided herein in addition to the Terms & Conditions stipulated in the Pledge Card, and other loan documents if any executed by me and I shall be bound by all the covenants/conditions set therein.
13. I confirm that the lenders reserves the right to add, alter, delete, amend, modify or vary all or any of the Terms & Conditions contained herein and/ or the Gold Loan Scheme with prior notice or intimation to me.
14. I agree that Gold Loan will be sanctioned by the lenders only if (i) the pledged items have sufficient/ adequate value to cover the Loan to Value (LTV) prescribed as per lender's norms and (ii) if up to date KYC details are furnished by me; and (iii) all other conditions as per the internal norms of the Lenders and the terms of the co-lending arrangement between the Lenders are satisfied
15. I undertake to repay the Gold Loan amount together with applicable interests and penal charges (if applicable) and other costs and expenses. The interest rate shall be subject to revision by the Lenders/ RBI from time to time. I agree and understand that during the loan renewal process and loan closure process, the renewal/ closure payment date+1 day is included as time taken by the payment aggregator to settle the payment towards the loan account. I also acknowledge, agree and confirm that I may be charged an additional one day of interest during the loan closure and renewal process.
16. I understand that during the tenure of the loan, the lenders shall have the right to carry out checks or reappraise/verify the gold ornaments pledged by me at such time as it may deem necessary and in the event that any discrepancy is identified in respect of the purity/weight of the gold ornaments, I shall be liable to replace the gold ornaments with gold ornaments of required purity/ weight and/or to close the gold loan account forthwith as may be decided by the lenders.
17. I confirm that the lenders shall have the absolute right to recall the Gold Loan at any time before maturity of the gold loan without assigning any reasons whatsoever
18. I authorize the lenders to share personal / financial information to the service providers of the lenders, in connection with sanctioning of Gold Loan.
19. I shall be responsible for intimating to the lenders any change in my Mobile Phone Number registered with the lenders and the lenders will not be liable for sending alerts/messages or other information to my mobile phone number registered with the lenders.
20. I hereby consent to the lenders for recording and preservation of transactional details /logs for evidence purposes and I confirm and agree that these records will be regarded as conclusive proof of the authenticity and accuracy of the transactions done through Rupeek App/web-app.
21. I confirm that the transactions in connection with sanctioning of Gold Loan shall be carried out by me through the registered Mobile Phone Number. Any transaction which originates from my registered mobile phone number shall be deemed to have originated by me and duly and legally authorized by me. I shall be responsible for all transactions, made through my registered mobile number and Rupeek app/Web app and I shall not take any plea/contention that such transactions were not carried out by me and/or not authorized by me etc., under any circumstances. I shall be responsible for the loss/damage, if any suffered by the lenders in respect of all such transactions and shall indemnify the Lenders in full for the same on demand.
22. Indemnification: The Borrower hereby undertakes to indemnify and hold the Lenders and their directors, officers, employees, agents and advisers harmless against losses, claims, liabilities, or damages which are sustained as a result of any acts, errors, or omissions of the Borrower and/or, its respective employees, agents, or assignees , for breach of the terms herein or for any fraud or misconduct or misrepresentation or for improper performance or non-performance relating to the terms herein or in any other document executed thereof for availing the Gold Loan.

23. Fair Practices Code: This Loan is sanctioned in compliance with the terms of the "Fair Practices Code" of the Lenders as published on the websites of Lender 1 available at <https://www.southindianbank.bank.in>, and Lender 2 available at www.rupeekcapital.com respectively. Changes in the terms and conditions of the Fair Practices Code will also be notified on the website from time to time and will be applicable for all loans sanctioned subsequently.
24. I have read and understood the terms and conditions listed above and agree to be bound by the same.
25. VERNACULAR DECLARATION: The content of this Form, the Terms & Conditions and all other documentation have been read over and translated into vernacular language and explained to me/us the Borrower(s) and I/we have understood the content thereof have subscribed to these presents.
26. Account classification: In the event of the Borrower failing to pay the Loan amount and interest payments on the due dates and charges (if any) as and when it falls due under this Agreement, the Lenders shall classify the facility as special mention account (SMA)/ non performing account (NPA) or under such other category as per the applicable guidelines of the Reserve Bank of India (RBI) at the end of due date. The basis for classification of SMA and NPA categories and the example for the same are provided in the Annexure I.
27. All particulars/information given in this application form are true and complete and no material information has been suppressed / withheld. I acknowledge that the Lenders shall have no liability for any consequences arising out of any erroneous details provided by me for which I shall be solely liable.
28. I hereby accord my consent to the lenders for selling/assigning/transferring the gold loan debt along with the underlying pledged articles, to any other bank/financial institution/securitization company ("Assignee") as the lenders may at its sole discretion deem fit subject to applicable laws. I further declare that the lenders shall have the full power and authority for selling/assigning/ transferring the gold loan debt as well as to handover the underlying pledged articles to the Assignee so long as the gold loan remains outstanding, without any need of issuing advance notice to me or obtaining further consent from me. I also confirm that, upon intimation being received by me as regards the sale/assignment/transfer of the gold loan debt as above, I will accept the Assignee as the creditor and the Lenders shall stand discharged of all its obligations (including the obligation to deliver the pledged gold ornaments upon satisfaction of loan liability) towards me. I hereby also undertake to cooperate and execute further documents as reasonably requested by the Lenders, for perfecting the sale/assignment/ transfer of the gold loan debt in favour of the Assignee.
29. I hereby agree and acknowledge to the terms contained in Annexure II hereto relating to the Co-lending arrangement between the Lenders.

I hereby accord my consent to use the signature affixed in the Terms and Conditions form as the specimen signature in lenders records/Lenders system.

Date: 17 December 2025

Place: bangalore

Signature of the Borrower

Annexure I

The basis for classification of loans as SMA and NPA categories under the RBI guidelines is as follows:

Classification Categories	Basis for classification –Principal or interest payment or any other amount wholly or partly overdue
SMA-0	Upto 30 days
SMA-1	More than 30 days and upto 60 days
SMA-2	More than 60 days and upto 90 days
NPA	More than 90 days

Classification as SMA or NPA is done as part of day-end process for the relevant date and the SMA or NPA classification date shall be the calendar date for which the day end process is run by the Company.

Loan accounts once classified as NPA will be upgraded as standard asset only if the entire outstanding arrears of principal, interest and/or other amounts are paid by the Borrower in full (The expression "standard asset" shall mean and refer to a loan account which is not required to be

classified as SMA or NPA). The SMA or NPA classification is done at the Borrower level which means all the loan accounts of the Borrower will be classified as applicable for the loan with highest overdue days.

Any change in the classification of loan account as SMA or NPA or any other new category as prescribed by RBI will be implemented automatically by the lenders and the same shall be applicable to the Borrower.

Example for SMA/NPA classification: If Due Date of a Loan account is March 31, 2023, and full dues are not received before the lenders run the day-end process for this date, the date of overdue shall be March 31, 2023. If the Loan account continues to remain overdue, then the Loan account shall get tagged as SMA-1 upon running day-end process on April 30, 2023 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for the Loan account shall be April 30, 2023.

Similarly, if the Loan account continues to remain overdue, it shall get tagged as SMA- 2 upon running day-end process on May 30, 2023 and if it continues to remain overdue further it shall get classified as NPA upon running day-end process on June 29, 2023.

Please note that the basis for classification as SMA & NPA and Example are provided for the Borrower's understanding of the process followed by the lenders as on date to classify a loan account as SMA & NPA. The said process is subject to change upon the instructions/guidelines of the Reserve Bank of India.

Annexure II

Details of Co-Lending Arrangement

This Annexure shall form part of the Loan Application Form

1. Co-Lending Arrangement

The Borrower understands, confirm and agree the following:

1.1 Rupeek Capital Private Limited, Non-Banking Financial Company having registered office at 45/ B, Shubham Complex, Ground Floor, Front Wing (B), 1st A, Main, Sarakki Industrial Layout, Near MTR JP Nagar JP Nagar 3rd Phase Bangalore - 560078 ("Lender 2") has entered into a co-lending arrangement with The South Indian Bank Limited, a banking company within the meaning of Companies Act, 2013 and having its registered office at SIB House, T.B. Road, Mission Quarters, Thrissur 680001 Kerala ("Lender 1"), pursuant to a co-lending agreement dated 28-10-2024 executed between Lender 1 and Lender 2 ("Co-Lending Agreement") in terms of Reserve Bank of India's ("RBI") Circular on Co-Lending by Banks and NBFC's to Priority Sector dated November 05, 2020. The operating procedure for the co-lending arrangement is outlined in the standard operating procedure ("SOP") annexed to the Co-Lending Agreement.

1.2 In terms of the Co-Lending Agreement, Lender 1 and Lender 2 (hereinafter collectively referred to as "Lenders") have agreed to, inter alia, jointly extend financial assistance and/or credit facilities to one or more Borrowers who meet the Eligibility Criteria, under Option 1 of the Co-Lending Circular (CLM 1 Model), as per the terms agreed between Lender 1 & Lender 2 under the Co-Lending Agreement. As per the terms set out under the Co-Lending Agreement, Lender 1 & Lender 2 shall remain as 'co-lenders' to the extent of their respective participation in the Loan.

1.3 Under CLM 1 Model, the Lenders have agreed that a maximum of 80% share of the Loan being availed by the Borrower shall be of Lender 1 ("Lender 1 Participation"), and a minimum 20% share of the Loan being availed by the Borrower shall be of Lender 2 ("Lender 2 Participation"). The disbursement of Loan shall occur jointly through a separate escrow account maintained by the Lenders with an escrow bank, which in this case is the South Indian Bank Limited.

1.4 The Borrower hereby provide their unqualified and irrevocable consent to Lender 2 to co-lend the Loan with Lender 1. The Borrower understands and acknowledges that, all the rights, title and interests in the Loan, Receivables, and Security, together with all other rights, benefits, powers, risk, and guarantees and indemnities in relation thereto as contained in the Facility Documents shall vest in each Lender to the extent of their participation, and each Lender shall be deemed to be the full and absolute owner thereof. Lender 1 and Lender 2 will have a pari passu right over the Receivables, Security, including the repayments made by them towards the Loan in the ratio of principal as agreed between the lenders respectively as per the terms of the Co-lending Agreement.

1.5 The Borrower understands and acknowledges that the term "Receivables" shall mean and include the following amounts (both present and future): a) all amounts due and payable by a Borrower in respect of the interest due under the Loan and shall include all interest amounts, additional interest, liquidated damages, costs, charges, expenses, and all other monies whatsoever stipulated in or payable by the Borrower under the Loan; b) all amounts due and payable by the Borrower in respect of the principal due under the Loan and shall include all principal amounts, and any amounts received on prepayment and/or foreclosure of any Loan (including monies received on account of any prepayment by any Borrower); c) all and any monies deposited/credited on account of settlement of insurance claims, interest subvention amounts, subsidies if any, obtained in relation to the Loan; d) all or any other monies received directly from the Borrower's by Lender 2 (if any), under the Loan; and e) all Enforcement Proceeds. For clarity, the Borrower understands that the term 'Enforcement Proceeds' shall mean any proceeds obtained from, enforcing the security created under the relevant Facility Documents or, taking any enforcement action.

1.6 Subject to the terms of the Co-Lending Agreement, each Lender shall have all the rights under the Facility Documents including the right to demand repayment, right to recall the loans, right to recover the monies due and payable by the Borrower directly, and Lender 1 shall be entitled to stipulate additional conditions, if any, and the Borrower shall abide by the same.

1.7 It is hereby clarified that the co-branded definitive pledge card, and all other documents and agreements in relation to the Loan, including without limitation, Sanction Letter cum Acknowledgment of Pledge, account opening form, key fact statement, demand promissory note, take delivery letter, terms and conditions related to the Loan, and all other instruments, agreements, documents, deeds, undertakings, declarations, indemnities, acknowledgments, papers and writings in relation to the Loan executed or acknowledged by the Borrower and any other document designated as such by the Lenders from time to time (as amended, varied or supplemented from time to time) shall be collectively referred to as 'Facility Documents'.

2. Re-payment Mechanism

2.1 All Repayments/Pre-payment of the Loan, together with applicable interest, penal charges, costs expenses and other charges, shall be made by the Borrower only in the Collection Escrow Account and any PDC/NACH mandates created by the Borrower shall be only in favour of the said Collection Escrow Account.

2.2 In case of any repayment/pre-payment in relation to the Loan is made by the Borrower to Lender 2 directly, Lender 2 shall be under the obligation of depositing the same in the Collection Escrow Account without any delay or demur as per the terms of the Co-Lending Agreement.

2.3 All Enforcement Proceeds collected by the Lenders as per the terms of the Co-Lending Agreement and SOP, shall be deposited by the Lenders in the Collection Escrow Account without any delay or demur as per the terms of the Co-Lending Agreement.

2.4 The rate of interest charged for the Loan is an all-inclusive interest rate agreed by the Lenders. The interest sharing ratio between the Lenders shall be as per the interest rate mentioned in the KFS.

3. Security

3.1 Lender 2 shall, through internal/external appraisers, appraise the Security, and determine its eligibility to be considered as Security as per the terms of the Co-Lending Agreement. If the Security is found to be in-eligible, Lender 2 shall reject the Security.

3.2 In case the Security is found to be eligible, Lender 2 shall undertake its internal verification for confirming the eligibility of the Borrower for sanction of the Loan, and if the Borrower is found eligible, Lender 2 shall facilitate the e-signing/physical execution of the Facility Documents, including the Security Documents by the Borrower. The accepted Security shall be held in the premises of Lender 1, in trust and for the benefit of both Lenders, as per the terms of the Co-Lending Agreement, and the Borrower hereby expressly provides its consent for the same.

3.3 The Borrower understands and undertakes that any gold ornaments submitted by the Borrower as security for the Loan ("Security"), which does not meet the eligibility criterion as determined by the Lenders, or is below 18 carats, shall not be acceptable as Security for sanction of the Loan.

3.4 The Borrower understands that in the event of a Borrower Event of Default, Lender 2 shall, on the instructions of Lender 1, auction the Security in the manner provided for under the Co-Lending Agreement. For clarity, the term "Borrower's Event of Default" shall mean and include the following (a) non-payment by any Borrower on the due date of any amount due and payable pursuant to a Facility Document with respect to any Loan; and/ or (b) any default in payment to be made under any other borrowing arrangement with other banks and financial institutions by the Borrower and such defaults comes to the notice of any Lender, which such Lender shall immediately notify to the other Lender; (c) the attachment of any asset/property/bank accounts of the Borrower has been ordered by competent judicial, statutory, or regulatory authorities; (d) there is reasonable apprehension that any of the Borrower is unable to pay or admits in writing its inability to pay its debts as they mature or stops, suspends or threatens to stop or suspend payment of all or any debt, or has taken any other step with a view to rescheduling or deferring any part of its debts or proposes or makes a general assignment or an arrangement or composition with or for the benefit of its creditors, or files a petition for suspension of payments or other relief available to debtors in respect of or affecting all or any part of its debt under the Loan. (e) the occurrence of any event or circumstance, which can reasonably be expected to be prejudicial to, or imperils or depreciates any Security created by any Borrower. (f) any failure on the part of the Borrower to observe or perform, in any respect, any covenant or obligation or undertaking under the Facility Document with respect to any Loan; (g) any representation, warranty or statement made or deemed to be made by the Borrower in Facility Document with respect to any Loan proves to have been incorrect or misleading in any material respect when made or deemed to be made.

3.5 In the event there being a shortfall in the net proceeds of the auction sale conducted by the Lenders as per the foregoing, the net proceeds collected shall be first settled towards the outstanding dues of Lender 1 & Lender 2 as per the outstanding ratio. The Lenders retain the right to conduct any other Enforcement Action as they may deem fit as per mutual agreement to recover the remaining outstanding balance from the Borrower.

3.6 In the event of there being a surplus available of the net proceeds of the auction sale conducted by the Lenders as per the foregoing, and after payment in full of the balance due to the Lenders under the Loan, the Lenders shall have the right to set off such surplus amounts against any other outstanding amounts due by the Borrower to the Lenders:

i The surplus would be settled towards any other outstanding dues of the Borrower towards Lender 1 & Lender 2 in the 80:20 ratio

ii Post settlement of outstanding dues of both Lenders, in case any balance amount of the surplus remains, the same shall be credited to the Borrower by Lender 2 within 7 days from the date of receipt of auction proceeds.

4. Roles, Responsibilities, and covenants of the Lenders

4.1 Lender 2 shall continue to be single point of interface for the Borrower through the tenure of the Loan, irrespective of Lender 1 being a joint lender for the Loan.

4.2 The Lender 2 shall on behalf of Lender 1, conduct KYC of the Borrower. The Lender 2 shall on behalf of the Lenders and in relation to the Loan inter alia to: (i) support in servicing of the Loans; and (ii) provide the service of collections of all Receivables arising out of the Loan in such manner as required by the Lenders as per the terms of the Co-Lending Agreement and SOP.

4.3 Any Security Document to secure the repayment of the Loan shall be executed by the Borrower in favour of both the Lenders. Lender 1 shall hold the securities created by the Borrower in trust and for the benefit of the Lenders in proportion to their respective participation percentage, as per the terms of the Co-Lending Agreement.

4.4 All Facility Documents (including any document obtained in electronic form), the KYC documents and all other documents including loan account information shall be retained electronically by both lenders.

4.5 In case of termination of the Co-Lending Agreement between the Lenders, or any other agreement between the Lenders in furtherance thereof, the obligations of the Borrower would not be effected, and Borrower, will be governed by the terms of the sanctioned Loan till the closure thereof, for all effects and purposes. Notwithstanding the foregoing, in case of any modification to the terms of the Loan, the same shall be communicated to the Borrower jointly by the Lenders in writing.

4.6 Lender 2 shall generate and provide a single unified statement for the Loan at all times.

4.7 Specific roles and responsibilities related to the Loan are as follows:

Sn.	Role	Responsibility of
1.	Collection of information, documentation, processing of loan application and KYC checks as per Applicable Laws	Lenders
2.	Granting of Loan and/or disbursements of the Loan	Lenders
3.	Collection and recovery of amounts due and payable	Lender 2
4.	Recall the Loan and Initiation of Recovery Proceedings/Legal actions	Lenders
5.	Transfer of amount received/deposited in the Collection Escrow Account maintained with the Escrow Bank, and application thereof between the Lenders	Lenders
6.	Provision of a single unified statement to the Borrower	Lender 2 in coordination with the Lender 1
7.	Monitoring of performance of Borrower obligations under this Agreement	Lender 2
8.	Communications including in relation to foreclosure and prepayments in relation to Loan	Lender 1 & Lender 2
9.	Customer data protection, confidentiality and other security practices	Lenders
10.	Credit bureau reporting	Each Lender, to the extent of their respective shares of the Loan
11.	Closing of Loan and no-objection certificate to be provided to Borrower	Each Lender, to the extent of their respective shares of the Loan
12.	Reporting of Fraud	Each Lender, to the extent of their respective shares of the Loan

5. Grievance Redressal

5.1 Lender 2 will be primarily responsible for providing grievance redressal to the Borrower, within **30 (thirty) days** of registering any complaint in respect of the Loan failing which the Borrower shall have the option to escalate the same with the concerned Banking Ombudsman/Ombudsman for NBFCs or the Customer Education and Protection Cell (CEPC) in RBI.

5.2 The Grievance Redressal structure, as agreed between the Lenders under the Co-Lending Agreement, is reproduced below and Borrower shall raise their grievance only in the manner provided for herein.

No.	Level	Officer in Charge	Name & Contact No.
1.	All complaints/ grievances of customers- 1st Level	Lender 2 Branch Manager/ Officer in Charge	
The total time period for redressal of grievance at this stage shall be a maximum of 8 days, post which Borrower can, escalate the matter to:			
2.	Complaints at Lender 2 HO Level	Head- Grievances Redressal at Lender 2	
The total time period for redressal of grievance at this stage shall be a maximum of 8 days, post which customer can, escalate the matter to:			
3.	Lender 1 Grievance Redressal Portal	NA	
The total time period for redressal of grievance at this stage shall be a maximum of 14 days, post which customer can, escalate the matter to Banking Ombudsman/Ombudsman for NBFCs or the Customer Education and Protection Cell (CEPC) in RBI.			

6. Miscellaneous

6.1 Lender 2 shall make available to Lender 1, any Information received by it, on a request by Lender 1 pertaining to the Loan and/or the operation of the business or financial condition of the Borrower.

6.2 The Lenders have formulated a business continuity plan to ensure uninterrupted service to the Borrower, till repayment of the Loan in the event the Co-Lending Agreement is terminated.

6.3 The Lenders shall at all times be in compliance with the Co-Lending Circular, the RBI Guidelines on Managing Risks and Code of Conduct in Outsourcing of Financial Services by Banks 2006, RBI Master Direction on Outsourcing of Information Technology Services 2023, and any other law/regulation which is applicable to the terms of this arrangement.

6.4 The Borrower shall not assign or transfer all or any of its rights, benefits or obligations under the Facility Documents without the prior consent of both Lenders.

DECLARATIONS

I/We understand/acknowledge that the South Indian Bank Limited ("Lender 1") has entered into the Co-Lending Agreement with Rupeek Capital Private Limited ("Lender 2") for co-lending of loans. I/We further understand and acknowledge that the RCPL-SIB-CLM-JL 24.00% 12M-MIP Scheme of Lender 2, under which I/We am/are requesting the Loan is formed in furtherance of the Co-Lending Agreement.

I/We understand and acknowledge that for the purpose of sanctioning loan to me/us under RCPL-SIB-CLM-JL 24.00% 12M-MIP Scheme, Lender 2 has to share the following data/documents furnished by me in the Loan Application Form, or such other data/documents furnished by me/us for the sanction of Loan, with Lender 1 , and I/We hereby express my consent/ authorize Lender 2 for the same:

- 1. KYC information
- 2. Demographic and address information

I/ We further agree/ consent that Lenders shall, without any notice / consent to/from me/us , be absolutely entitled and have full right, power and authority to make disclosure of any information and/or documents relating to/submitted by me/us including and not limited to personal information, details related to documents, products/services offered, defaults, security, my/our obligations to Lenders and such other matters, to the Credit Information Bureau of India (CIBIL) and/or any other governmental/regulatory/ statutory or private agency/entity, credit bureau, RBI, Lenders other branches /subsidiaries/ affiliates/rating agencies, service providers, other banks/financial institutions, any third parties, any assignees/potential assignees of transferees, who may need the information and/or documents and may process such information and publish the same in such manner and through such medium as may be deemed necessary by the publisher/Lenders /RBI, including publishing the name as part of wilful defaulters list from time to time, as also use such information/ documents for KYC information verification, credit risk analysis, or for other related purposes. In this connection, I waive the privilege of privacy and privity of contract.

Name of the Borrower: **Harshit Goyal**

Place: **bangalore**

Date: **17 December 2025**

Annexure III

Rebate Structure of Lender 2

Lender 2 shall offer rebate on the interest at the rates decided by Lender 2 from time to time on the proportionate share of Lender 2 in the loan and not on the entire loan, subject to the following terms:

- 1. The reference date for calculating the amount of interest due and payable to Lender 2 will be the date of opening or date of last payment of up to date interest in full, whichever is later.
- 2. Once the GL account is shifted to a higher slab, it shall not be reclassified to the lower slab even if the interest due and payable to Lender 1 & Lender 2 is repaid. However the GL account can be continued in the same slab if the interest due and payable to both the lenders is repaid within the time period applicable to the slab.
- 3. Customer is eligible for rebate for the repayments made through mobile application/website provided by Rupeek platform and is not eligible for rebate in case of repayments made through any other channel/mode.
- 4. Interest due and payable to Lender 2 shall be paid at the effective rate of interest as applicable to the respective slab and the rebate part will be credited to the gold loan account. In the Rupeek mobile application, the accrued interest due and payable to both lenders will be displayed after deducting the eligible rebate amount which can be remitted by the customer.
- 5. The excess payments if any made in the GL account over and above the accrued interest will not be considered towards future payments towards Lender 2's share in the Loan once the reference date is changed. In other words, payments received since the reference date only will be considered for the purpose of fixing the eligibility for rebate for Lender 2's share in the Loan. However the accrued interest will be applied for the remaining balance in the account only towards Lender 2's share in the Loan.
- 6. Grace period of 2 days is given to the customers for availing the rebate for Lender 2's share in the Loan i.e if a customer makes the payment on 31st or 32nd day he/she will still be eligible for rebate applicable on payments made within 30 days. Similarly, if the customer makes the payments on the 61st or 62nd day, he/she will be eligible for rebate applicable on payments made within 60 days. The rebate structure presently applicable is as follows.
- 7. Rebate structure of lender 2 is not applicable for Monthly Interest / Installment due schemes

SIB Rebate Scheme

Description
Base Rate
Rebate
Effective IRR

Sanction letter cum Acknowledgment of pledge



Based on your request against the gold ornaments offered as security, South Indian Bank Limited and Rupeek Capital Private Limited (collectively referred to as 'Lenders') have sanctioned a gold loan in your name as per the details given below and as per the terms and conditions attached.

Customer Details

Customer Name:	Harshit Goyal
Loan ID:	200424
Phone Number:	9351772782
Current Address:	Vshs Bdbd Hdhshe BENGALURU KARNATAKA 560068
Branch Name:	malleshwaram
Branch Address:	Malleshwaram
Disbursal Account No:	919838573049
Disbursal Account IFSC:	ICIC0007577

Details of Collateral

Jewel Type	Quantity	Gross weight	Stone/Wax Adjustment	Net weight	Fineness (Carat)	N/W*	Remarks	Ornaments are broken
Chain	1	331	1	330.00	22	330	NA	false

**The N/W of the gold ornament is determined based on its purity, as the market value is calculated using 22K gold rate.*

Example:- If the gross weight is 10 grams and the purity is 18K, the N/W will be calculated as: $N/W^* = 10 \times (18/22) = 8.18$ grams.*

Scheme Name:	RCPL-SIB-CLM-JL 24.00% 12M-MIP
Loan Amount:	Rs 2672733
Net Credited Amount:	Rs 2,656,507
<i>*Net amount disbursed post all applicable charges fee deduction</i>	

Loan Date/Tenure:	17 Dec 2025 / 12 Months
Due Date:	Due on monthly anniversary date of every month Principal: 17 Dec 2026
Total Gross Wt. :	331 gms
Total Net Wt. :	330 gms

Scheme Details

Inter-set Rate	2% p.m. (24 % annualised)
Interest Type	Fixed
Penal Charges (upon default in making repayment / breach of other terms and conditions)	6% + GST on balance outstanding
Mode of Communication of changes in Interest Rate	SMS

Details of Charges/Fee Payable

Cost components to be included under the Scheme Details			
Processing Fee:	As per KFS	Stamp Duty:	As Applicable
Pre-closure Charges:	Not Applicable	Appraisal Charges:	Not Applicable
Insurances Charges:	As Applicable		

I hereby request for a loan of Rs 2672733 (Rupees Twenty Six Lakh Seventy Two Thousand Seven Hundred Thirty Three) for a period of 12 months against pledge of gold ornaments ("the securities") mentioned above under 'Details of collateral' in favour of the Lenders. The gold ornaments described above are hereby pledged to the Lenders and shall stand pledged to the Lenders as collateral security for the debt or liability or for the repayment of any balance, dues and liabilities in favour of the Lenders.

I have fully understood the terms of the sanction mentioned above including the interest rate, net/gross weight of the securities, loan amount, tenure etc. of the loan as attached in the leaflet. I understand that Rupeek Capital Private Limited ("Lender 2") has entered into a co-lending arrangement with the South Indian Bank Limited ("Lender 1"), pursuant to a co-lending agreement dated 28-10-2024 executed between Lender 1 and Lender 2 ("Co-Lending Agreement") in terms of Reserve Bank of India's ("RBI") Circular on Co-Lending by Banks and NBFC's to Priority Sector dated November 05, 2020, and that the loan which may be sanctioned to me under the Rupeek South Indian Bank CLM Scheme would be jointly lent by the Lender 1 and Lender 2, and each Lender would be a joint-lender in the proportion of their participation in the sanctioned loan, wherein for Lender 1 participation would be maximum of 80%, and Lender 2 participation would be minimum of 20%. I hereby confirm that the Lenders have disclosed to me the details of the co-lending arrangement between them, and I accept the terms of the co-lending arrangement, and I understand that the loan being disbursed to me is under the co-lending arrangement. I acknowledge that if the closure payment is made after 2:00 PM it will result in the release being deferred to the next business day only.

I shall abide by the rules applicable for the loan as prescribed by South Indian Bank/Rupeek Capital Pvt Ltd and all other applicable/related terms hereto as prescribed by statutory or regulatory authorities from time to time including the terms and conditions appended hereto.

I request you to register my bank account details, as stated below, with your records :

919838573049
ICIC0007577

Date: 17 December 2025

Place: BENGALURU

Signature of the Borrower

Please retain this document for release of jewels

Repay your loan at
<https://payments.rupeek.com>

Appraisal Form

Jewel Type	Quantity	Gross weight	Stone Adjustment	Other Adjustment	Net weight	Purity	Remarks	Ornaments are broken
Chain	1	331	1	0	330	22	NA	false

Loan Manager Name: EMANI AJAY KUMAR
Employee Code: 123456

Key Facts Statement

Name of Regulated Entity : South Indian Bank and Rupeek Capital Private Limited

Applicant Name : HARSHIT GOYAL

LoanId : 200424

Phone Number : 9351772782

Part 1 (Interest rate and fees/charges)

1.	Loan proposal/ account No.		200424	Type of Loan		Gold Loan	
2.	Sanctioned Loan amount (in Rupees)					2,672,733	
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 (Years/Months/Days)					12 Months	
5.	Installment details						
Type of Installment	Number of EPI's	EPI (Rs.)	Commencement of repayment, post sanction				
Non-EPI	Not Applicable	Not Applicable	Interest to be serviced on monthly anniversary date of every month and Principal to be serviced at the end of tenure of the loan				
6	Interest rate (%) and type (fixed or floating or hybrid)			24.00% 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(Months)		Impact of change in the reference benchmark(for 25 bps change in 'R', change in:[2])	
				B	S	EPI (Rs)	No. of EPIs
Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable		Not Applicable	Not Applicable
8	Fee/Charge						
		Payable to the RE (A)		Payable to a third party through RE (B)			
		One-time/Recurring	Amount(in Rs) or Percentage (%) as applicable (Refer to TnC)	One-time/Recurring	Amount (in Rs) or Percentage(%) as applicable		
(i)	Processing Fees	One Time	Rs. 26,726 + GST (Tail-ended: Charged at loan closure)	NA			

(ii)	Insurance Charges	NA	NA	One Time	Rs. 13750 + GST
(iii)	Appraiser Fees	Not Applicable	Not Applicable	NA	
(iv)	Stamp duty	NA	NA	One Time	Rs. 13,364 *
(iv)	Any other (please specify)	Not Applicable	Not Applicable	NA	
9	Annual Percentage Rate (APR) (%)				26.18%
10	Details of Contingent Charges (in Rs or %, As applicable)				
(i)	Penal Charges, if any, in case of delayed payment				6% + GST on balance outstanding
(ii)	Other penal charges, if any				Not Applicable
(iii)	Foreclosure charges, if applicable				NIL
(iv)	Charges for switching of loans from floating to fixed rate and vice versa				NIL
(v)	News Paper Publication				Upto Rs. 9000
(vi)	NESL Charges				NIL
(vii)	Overdue Notice Charges				Upto Rs. 500

*- Stamp duty collected from customer at point of loan closure

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	https://www.southindianbank.bank.in/help-desk/complaint-registration https://assets.rupeek.com/rcpl-website/rcpl-grievance-redressal.pdf
3	Phone number and email id of the nodal grievance redressal officer	Mr Shine Kappen Chief Manager & Nodal Officer, Customer Relations Department South Indian Bank Ltd. Head office, Mission Quarters, Thrissur- 680001 Tele: 0487-2420020 Extn: 687 E-mail: nodalofficer@sib.bank.in and customercare@sib.bank.in Mr. Mohammed Imtiyaz Grievance Officer Rupeek Capital Private Limited Plot #45/B, Shubham Complex, 1st A Main, Ground Floor, Front Wing(B), J.P. Nagar, Bangalore, Karnataka 560078 India Phone: 080-68951717 E-mail: grievance@rupeek.com

4	Whether the loan is, or in future maybe, subject to transfer to other Banks 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:	
Name of the originating Bank, along with its funding proportion	Name of the partner Bank along with its proportion of funding	Blended rate of interest
Rupeek Capital Private Limited Funding Proportion: 20.89%	South Indian Bank Funding Proportion: 79.11%	24%
6	In case of digital loans, following specific disclosures may be furnished:	
(i) Cooling off/look-up period, in terms of Bank's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan		3 days
(ii) Details of LSP acting as recovery agent and authorized to approach the borrower		RCPL

Repayment Schedule

Installment No.	Date	Outstanding Principal (₹)	Principal (₹)	Interest (₹)	Installment (₹)
1	17 Jan 2026	2,672,733	0	54,480	54,480
2	17 Feb 2026	2,672,733	0	54,480	54,480
3	17 Mar 2026	2,672,733	0	49,208	49,208
4	17 Apr 2026	2,672,733	0	54,480	54,480
5	17 May 2026	2,672,733	0	52,723	52,723
6	17 Jun 2026	2,672,733	0	54,480	54,480
7	17 Jul 2026	2,672,733	0	52,723	52,723
8	17 Aug 2026	2,672,733	0	54,480	54,480
9	17 Sept 2026	2,672,733	0	54,480	54,480
10	17 Oct 2026	2,672,733	0	52,723	52,723
11	17 Nov 2026	2,672,733	0	54,480	54,480
12	17 Dec 2026	2,672,733	2,672,733	52,723	2,725,456