LOAN SANCTION LETTER

Loan Application No: Date:

1. We refer to your loan application dated for grant of the Gold Loan facility.

2. The Borrower acknowledges and confirms that the loan facility proposed to be sanctioned is subject to the acceptance of terms and conditions stipulated in the application form/Sanction letter and as detailed in the table set out below.

3. The Borrower further acknowledges and confirms that the terms set out below shall be read in conjunction with, and shall form an integral part of, the all terms and conditions stipulated in the Loan application form and the annexures thereto.

Loan Particulars

Particulars	Details
Borrower Name	
Facility	Gold Loan
Loan Amount	₹
Tenure	Months
Rate of Interest	%
Annualized Percentage Rate (APR) Computed on net disbursed amount using IRR approach	N/A
Purpose of Loan	Gold Loan
Value of Gold	N/A

Schedule of Charges

Particulars	Charges (Rs.)
Processing Fee	Nil - 0.25% of Loan Amount + GST (Refer Scheme Chart)
GST	18%
Mark to Markup Charges on more than 90% LTV	₹ 500 per incident (Exclusive of GST)
Pre-Auction Charges	₹200 per incident (Exclusive of GST)
Post Auction Charges	₹1500 per Loan Account (Exclusive of GST)
Cash Handling Charges	₹25 or 0.25% of Cash transaction value inclusive of GST (whichever is higher)
Franking Charges applicable as per state including cess	As per the law of state
Penal Charge	3% per month on outstanding dues
Monthly SMS Charges	₹ 7 (Inclusive of GST)
Tenure Extension Charges	0.15% of Principal Outstanding + GST
Insurance Premium (If Applicable)	Not Opted

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Signature of Borrower

<table>
<tr><td>Statement of Account</td><td>Digital Copy – Free
Physical Copy - ₹50 plus GST (Once per Day)</td></tr>
<tr><td>Part Release Charges</td><td><table><tr><th>Sanction Amount</th><th>Charge</th></tr><tr><td>Less than ₹2,00,000</td><td>₹150 + 18% GST</td></tr><tr><td>₹2,00,001 to less than ₹7,00,000</td><td>₹300 + 18% GST</td></tr><tr><td>₹7,00,001 and above</td><td>₹500 + 18% GST</td></tr></table></td></tr>
<tr><td>Pre-Payment Charges</td><td><table><tr><th>Days</th><th>% of Charge</th></tr><tr><td>0-5 Days</td><td>2% of POS Repaid within the Applicable Schedule + 18% GST</td></tr><tr><td>6-10 Days</td><td>1% + 18% GST</td></tr><tr><td>> 10 Days</td><td>0%</td></tr></table></td></tr>
</table>

Rebate if Applicable (% Rebate applicable on early payment of interest as given in chart below)

Under the Rebate Step-up Scheme, the rebate is applicable only if the full interest accrued up to that date is paid on the interest payment date

Bucket	% Rebate
0-33 Days	-
34-60 Days	-
61-90 Days	-
91-120 Days	-
121-150 Days	-
151-180 Days	-
181-210 Days	-
211-240 Days	-
241-270 Days	-
271-300 Days	-
301-330 Days	-
331-360 Days	-
>360 Days	-

Repayment Schedule

List of Documents

Particulars	Page No.
Key fact Statement (KFS)	5-8
Loan Application Form	9-10
Most Important Terms and Conditions (MITC) along with Schedule of charges	11-18

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Standard Terms and conditions	19-25
Form 60, GST, End use declaration (if applicable)	26-28
Declaration and Verification on ownership of Gold Jewels	29

4. The Borrower acknowledges that the page numbers may vary; however, the contents, applicability, and enforceability of the above documents shall remain valid and binding.

5. The Borrower hereby irrevocably undertakes to adhere to all repayment obligations, fees, charges, and conditions set forth in the aforesaid documents and acknowledges that any default or non-compliance shall render the Borrower liable to actions as provided under the contractual terms. The Borrower affirms that he/she has read, fully understood, and has been adequately explained the contents of the aforesaid documents, and agrees that the OTP furnished by the Borrower, as mentioned therein, shall be deemed to constitute valid, lawful and enforceable electronic consent.

6. The interest rates charged to customers are decided by the appropriate authority of CGCL basis internal credit & risk factors and Interest Rate Policy of the Company. The interest rate is decided basis various factors (including but not limited) such as cost of funds, operating cost, impairment cost, risk premium etc.

7. The validity period of this Sanction Letter shall be three (3) working days from the date of issuance of this Sanction Letter.

I have read and understood the contents of this Sanction Letter and terms & conditions associated with this gold loan facility.

OTP: _ _ _ _

Date:
Time:

Signed by OTP
(27/05/2026 16:35:15)
Signature of Borrower

Gold Loan Facility Document **Key Facts Statement**

Part 1 (Interest rate and fees/charges)

Date:

1	**Account No.**		**Type of Loan**	Gold Loan
2	**Sanctioned Loan amount (₹)**			
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 (year/months/days)**	**Months**		
5	**Repayment Schedule**			

Installment No.	**Payment Date**	**Beginning Principal (in ₹)**	**Principal Repayment (in ₹)**	**Interest (in ₹)**	**Total Repayment (in ₹)**
Total					

6	**Interest rate (%) and type (fixed or floating or hybrid)**		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:3)
				B	S	
NA	NA	NA	NA	NA	NA	NA
8	**Fee/ Charges**					
		Payable to the RE (A)		Payable to a third party through RE (B)		
		One-time/Recurring	Amount (in ₹) or Percentage(%) as applicable	One-time/Recurring		Amount (in ₹) or Percentage(%) as applicable
(i)	Processing Fee	One time	₹ (Inclusive of GST)			
(ii)	GST	One time	18%			
(iii)	Insurance Value	One time	NA			
(iv)	Valuation fees	NA	NA			
(v)	Monthly SMS Charges	Monthly	₹ 7 (Inclusive of GST)			

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(vi)	Franking Charges applicable as per state including cess	One time	₹ (Inclusive of GST and CESS)		
(vii)	Cash Handling Charges	One time	₹ (Inclusive of GST)		
9	**Annualized Percentage Rate (APR) (%) Computed on net disbursed amount using IRR approach**				
10	**Details of Contingent Charges (in ₹ or %, as applicable)**				
(i)	Penal Charge			3% per month on outstanding dues	
(ii)	Other penal charges, if any			NA	
(iii)	Part-Payment Charges			Days	% Charge
				0-5 Days	2% of POS Repaid within the Applicable Schedule + 18% GST
				6-10 Days	1% + 18% GST
				> 10 Days	0%
(iv)	Foreclosure Charges			Days	% Charge
				0-5 Days	2% of POS Repaid within the Applicable Schedule + 18% GST
				6-10 Days	1% + 18% GST
				> 10 Days	0%
(v)	Charges for switching of loans from floating to fixed rate and vice versa			NA	
(vi)	Mark to Markup Charges on more than 90% LTV			₹ 500 per incident	
(vii)	Cash Handling Charges			₹25 or 0.25% of Cash transaction value inclusive of GST (whichever is higher)	
(viii)	Pre-Auction charges			₹200 per incident	
(ix)	Post Auction charges			₹1500 per Loan Account	
(x)	Tenure Extension Charges			0.15% of Principal Outstanding + GST	
(xi)	Part Release Charges			Sanction Amount	Charge
				Less than ₹2,00,000	₹150 + 18% GST
				₹2,00,001 to less than ₹7,00,000	₹300 + 18% GST
				₹7,00,001 and above	₹500 + 18% GST
(xii)	Statement of Account			Digital Copy – Free Physical Copy - ₹50 plus GST (Once per Day)	
(xiii)	GST			18%	

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Part 2 (Other qualitative information)

1	Clause of Loan Agreement relating to engagement of recovery Agents	Under Clause 9.4 of Standard Terms & Condition
2	Clause of Loan agreement which details grievance redressal mechanism	Under Clause 9.14 of Standard Terms & Condition
3	Phone number and email id of the Principal Nodal officer	Under Clause 9.14 of Standard Terms & Condition
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/No)	Under Clause 9.5 & 9.6 of Standard Terms & Condition
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:	
Name of the originating RE, along with its funding proportion	Name of the partner RE along with its proportion of funding	Blended rate of interest
6	In case of digital loans, following specific disclosures may be furnished:	
(i)	Cooling off/look-up period, in terms of RE's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan	NA
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower	NA

Illustration of APR Calculation

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S No.	Parameter	Details
1	Sanctioned Loan Amount (in Rupees)	
2	Loan Tenure	Months
(a)	No. of Installments for payment of principal, in case of non-equated periodic loans	1
(b)	Type of EPI Amount of each EPI (in Rupees) nos. of EPIs (eg., no. of EMIs in case of monthly installments)	NA
(c)	No. of installments for payment of capitalised interest, if any	NA
(d)	Commencement of repayments, post sanction	
3	Rate of Interest	
4	Interest rate type (fixed or floating or semi-fixed)	Fixed
5	Total Interest Amount to be charged during the entire tenure of the loan as per the rate prevailing on Sanction date. (in Rupees)	
6	Fee/ Charges payable (in Rupees)	
(a)	Payable to CGCL or company	
(b)	Payable to the third-party routed through RE	
7	Net Disbursed Amount (1-6) (in Rupees)	
8	Total Amount to be paid by the borrower (Sum of 1 and 5) (in Rupees)	
9	Annual Percentage Rate - Effective annualized interest Rate (in percentage) Computed on net disbursed amount using IRR approach	
10	Schedule of the disbursement as per terms and Conditions:	NA
11	Due date of payment of installment and interest	NA

- This Key Fact Statement is valid for 3 working days from the date of issue of KFS. Any change in terms and conditions of the issued sanction letter will lead to reissuance of the Sanction letter and Key Fact statement.
- This is to confirm that I/we have been shared a copy of Key Fact Statement (KFS) (including Annual Percentage Rate (APR), charges and repayment schedule) regarding the Loan applied by me/us.
- The details of the loan and the content of the Key Fact Statement have been explained to me/us thoroughly and I hereby confirm that I have read understood and agreed the same.

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Signature of Borrower

Loan Application Form

Loan Application Number	Branch Name	Loan Amount	CUID Number	Loan Account Number	Nationality
		₹			Indian

Occupation Details

Source of Income	Gross Annual Income	Occupation
	₹	

Borrowers Photograph

pic

Personal Details

Applicant Name: Mr./Mrs./Ms.	
Gender:	
Marital Status:	
DOB:	
CKYC Number:	**N/A**
Qualification:	
Email Address:	
Primary Contact No:	
Pan Card No/Form 60:	

Address:	
City:	
Pin Code:	
State:	
Land Mark:	
No. of Years in Current Residence:	

Bank Details

Bank Name	Bank Branch Name	Bank Account Number	IFSC Code

Nominee Details

Nominee Name	Nominee Relationship	Nominee Ph. Number

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Signature of Borrower

Documents

Individuals: 1) Photo ID Proof 2) Residence Proof For list of acceptable documents, kindly refer to list of KYC Documents available on our website www.capriglobal.in

I hereby request you to kindly grant the above-mentioned amount of ₹ (Rupees) by taking total jewellery of grams as security towards the above said amount. The details of the gold are mentioned below.

Details of the Pledged Articles

Particulars	Units	Purity(in Carat)	Total Wt. (in gms)	Net Weight considered for funding (in gms)
Total				

Jewellery Photograph

pic

The proportionate net weight at **22 Carat is grams**

Gold Valuer Name:

Gold Valuer Employee Code:

I hereby declare and undertake that the purity of the gold pledged for availing the loan shall not be below 18.00 carat. This declaration is subject to verification and confirmation by CGCL or valuers appointed by CGCL, whose determination shall be final and binding on me ("Lender's Record"). The value of the pledged gold shall be determined based on the reference price, which shall be the lower of: (i) the average closing price of gold of the relevant purity over the preceding 30 days; or (ii) the closing price of gold of the relevant purity on the immediately preceding day, as published by the India Bullion and Jewellers Association Ltd. (IBJA) or a SEBI-regulated commodity exchange.

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Signature of Borrower

MOST IMPORTANT TERMS & CONDITIONS

Gold Loan Application Number:

Loan Account Number:

A. We refer to the application form dated: for grant of the Facility described below.

B. The Borrower acknowledges and confirms that the below mentioned are the most important terms and conditions in the application for the Facility (and which would apply to the Borrower in respect of the Facility, if the request for the Facility is accepted by the Lender) and they shall be read in conjunction with the Loan Facility Documentation:

- Applicant Name : Mr./Ms./Mrs.
- Facility : Gold Loan
- Scheme :
- Principal Amount :₹
- Tenure : Months
- Rate of Interest :% p.a. at a fixed interest rate
- Mode of Computation : Simple Interest
- Interest Payment Due Date : As per the repayment schedule
- Repayment Method for Interest and Principal Amount : As per the mentioned repayment schedule
- Repayment Mode : Cash (not more than ₹ 19,999/-) / RTGS/ NEFT/mobile application or online mode.
- Principal Due Date :
- Penal Charge on Overdue amount for overdue days :**3% per month**
- Cash Handling Charge :**₹25 or 0.25% of cash transaction inclusive of GST(whichever is higher)**
- SMS Charge :**₹ 7 including GST per Month**
- Purpose :
- Facilitation Charge Applicable :**No**

- Pledge : The gold ornaments have been deposited with CGCL to secure the Facility and only gold component of pledged Articles will be considered for valuation.
- In case of any change in correspondence details including address / email / mobile of the borrowers, the borrowers shall intimate CGCL in writing along with applicable supporting KYC or other document as the case may be to CGCL to update their correspondence details in the records of CGCL. Upon receipt of such request, CGCL shall issue a receipt / written or electronic confirmation mentioning the date and time of receiving such request by the Borrower. CGCL shall update the correspondence details of the borrowers in its records preferably within a period of 7 days from receipt of such intimation subject to verification in accordance with applicable KYC / AML regulations and the Company's internal policies. In case the borrowers do not intimate CGCL about such change in their correspondence details, CGCL shall send all its communications, intimations, notices, etc. to the borrowers at the last known address provided by the borrowers in their Loan Application Forms and such communications, intimations, notices, etc. shall be deemed to be served upon such borrowers and CGCL will be at liberty to proceed in accordance with its policies.
- Margin: Borrowers shall ensure that at all times during the tenure of the loan aggregate outstanding amount is not more than 75% of value of Pledged Articles. In case the aggregate outstanding amount becomes more than 75% of the value of the Pledged Articles, CGCL shall immediately intimate the borrowers in writing about such variation, i.e., by way of a notice via SMS and / or e-mail and / or Registered A.D/ and or WhatsApp to the borrowers at the updated communication address and/or e-mail address / mobile of the borrowers with a request to regularize the account by repaying the outstanding loan amount or by pledge of additional security. The borrowers upon the receipt of such notice shall either repay the outstanding amounts to CGCL or pledge additional security within 7 (Seven) days of the receipt of such notice. All correspondence with the borrowers shall be made by CGCL at the updated address and/or e-mail address / mobile/ and or WhatsApp of the borrowers and the delivery proof thereof shall be preserved by CGCL. In the event the Borrower fails to regularize the account within the stipulated period, CGCL shall be entitled to take such measures as may be permissible under applicable law and the loan agreement, including auction, to restore the LTV within the prescribed limit.
- Auction : CGCL may auction the Gold as per its policy in case of breach of terms.
- CGCL determines its interest rates in accordance with a Board-approved Interest Rate Policy, adopting a risk-based

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Signature of Borrower

pricing approach.

- CGCL follows risk-based pricing approach by taking into account, broad parameters like loan amount, loan to value and tenor, Applicable interest rate is a function of company's cost of funds and prevailing market rates at the time of sanction. The details of all fees and charges are available on our website www.capriloans.in.
- CGCL ("the Lender") reserves the absolute, unconditional, and unfettered right, exercisable at its sole and exclusive discretion, to refuse, withhold, defer, or decline the disbursal of any Top-Up Loan or Additional Facility at any stage prior to actual disbursal, without assigning any reason therefore to the Borrower, Co-Borrower, Guarantor, and/or Obligor(s) or any third party. Such refusal shall not constitute a breach of this Application, nor shall it give rise to any claim, right of action, damages, or liability of any nature whatsoever against the Lender or any of its directors, officers, employees, or agents. Notwithstanding any such refusal or cancellation, all terms of this Application shall survive and continue to remain in full force and effect, and shall be binding upon the Borrower, Co-Borrower, and/or Obligor(s). The right to cancel the Facility, or any part thereof, shall vest solely and exclusively with the Lender, and any purported cancellation by the Borrower and/or Obligor(s) shall be null, void, and of no legal effect whatsoever.

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Signature of Borrower

Schedule of Charges(Exclusive of Taxes)

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Signature of Borrower

Particulars	Charges (Rs.)
Processing Fee	₹ (Inclusive of GST)
GST	18%
Mark to Markup Charges on more than 90% LTV	₹ 500 per incident
Pre-Auction Charges	₹200 per incident
Post Auction Charges	₹ 1500 per Loan Account
Cash Handling Charges	₹ (Inclusive of GST)
Franking Charges applicable as per state including cess	₹ (Inclusive of GST and CESS)
Penal Charge	3% per month on outstanding dues
Monthly SMS Charges	₹ 7 (Inclusive of GST)
Tenure Extension Charges	0.15% of Principal Outstanding + GST
Statement of Account	Digital Copy – Free Physical Copy - ₹50 plus GST (Once per Day)
Part Release Charges	**As per grid below**
Sanction Amount	**Charge**
Less than ₹2,00,000	₹150 + 18% GST
₹2,00,001 to less than ₹7,00,000	₹300 + 18% GST
₹7,00,001 and above	₹500 + 18% GST
Foreclosure Charges	**As per grid below**
Days	**% Charge**
0-5 Days	2% of POS Repaid within the Applicable Schedule + 18% GST
6-10 Days	1% + 18% GST
> 10 Days	0%
Part-Payment Charges	**As per grid below**
Days	**% Charge**
0-5 Days	2% of POS Repaid within the Applicable Schedule + 18% GST
6-10 Days	1% + 18% GST
> 10 Days	0%

Rebate if Applicable (% Rebate applicable on early payment of interest as given in chart below)

Under the Rebate Step-up Scheme, the rebate is applicable only if the full interest accrued up to that date is paid on the interest payment date

Maximum ROI as per the Scheme	%	
Repayment Bucket	**% of Rebate (Per Annum)**	***Effective ROI (Per Annum)**
XX-XX Days	0% p.a.	0% p.a.
XX-XX Days	0% p.a.	0% p.a.
XX-XX Days	0% p.a.	0% p.a.
XX-XX Days	0% p.a.	0% p.a.
XX-XX Days	0% p.a.	0% p.a.

*Excluding any applicable fees and charges

Note: Facilitation Charge Applicable on Principal Loan Outstanding.

Signed by OTP
(27/05/2026 16:35:15)
Signature of Borrower

A. The Borrower acknowledges and confirms having received a copy of each Gold loan facility Document and agrees that this letter forms part of the Gold loan facility Documents.

B. The Borrower understands that all payment receipts are provided electronically only. However, if physical payment confirmation is required, please obtain the same from our branch.

C. I hereby understand and agree that I may apply for one or more loans by submitting the Application Form(s) and CAPRI GLOBAL CAPITAL LIMITED (“CAPRI GLOBAL CAPITAL LIMITED” or “Lender”) may agree to grant such loan (s) (each a “Loan” or “Facility”) that are or will be governed by these terms and conditions (“Standard Terms”) read together with the Application Form(s), MITC and any other document as exchanged between the parties (together referred to as “Transaction Document”). Capitalised terms used but not defined herein shall have the meaning ascribed in Application Form and MITC and other terms and conditions mentioned in the Transaction Documents. I hereby read, understand, agree, accept and acknowledge all the terms and conditions governing such Loan(s) including the Standard Terms mentioned herein.

D. I hereby declare and undertake that the purity of the gold pledged for availing the loan shall not be below 18.00 carat. This declaration is subject to verification and confirmation by CGCL or valuers appointed by CGCL, whose determination shall be final and binding on me (“Lender’s Record”). The value of the pledged gold shall be determined based on the reference price, which shall be the lower of: (i) the average closing price of gold of the relevant purity over the preceding 30 days; or (ii) the closing price of gold of the relevant purity on the immediately preceding day, as published by the India Bullion and Jewellers Association Ltd. (IBJA) or a SEBI-regulated commodity exchange.

E. I hereby confirm that these Standard Terms can be accepted by me electronically by verifying the One-Time Password (OTP) sent to me by the Lender’s system. I understand that such verification by way of OTP shall be conclusive evidence of my acceptance of these Standard Terms and the same shall be binding on me.

Signed by OTP
(27/05/2026 16:35:15)
Signature of Borrower

Customer Declaration

I, the undersigned (hereinafter referred to as "I" with all its grammatical variations or "the Borrower" and the term shall include their successors, transferees, novates and permitted assigns) represent and declare that-

a. I am a citizen of India
b. I have not submitted any application for insolvency, been declared insolvent nor has any insolvency/ bankruptcy proceeding been initiated against me.
c. The information furnished by me in this Application Form is true and correct.
d. I hereby declare and confirm that Neither the name of any of the Borrower nor of any such Borrower's directors, partners, key managerial personals, or any other person in charge and responsible for the management of affairs of the Borrower entity, appears in the wilful defaulter List or any other defaulters list as may be published by competent authorities (including the Reserve Bank of India) from time to time. In the event any such person whose name appears in the list of wilful defaulter list, as may be published by RBI / credit information companies or any competent authority, is found to be part of the Borrower's board of directors, partners, key managerial personnel, any person in charge and responsible for the management of affairs of the Borrower entity, as applicable, then the Borrower agrees to take effective measures and steps, as may be necessary, to expeditiously remove such person from its board, or management (as applicable).
e. I am the true and lawful owner of the gold ornaments and other articles ("Pledged Articles") as further detailed under Table A above, that are to be pledged as security for the Facility requested under this Application Form ("Pledged Articles") and the ownership documents, if any, provided for verification of ownership of Pledged Articles along with the information provided in the Transaction Documents are true and complete and no material information has been suppressed / withheld by me.
f. I am residing at the address given hereinabove and that address is the address for all communications and I shall immediately intimate CAPRI GLOBAL CAPITAL LIMITED, if there is any change in my address.
g. I confirm having read and understood the Standard Terms which would apply to the Facility being requested under this Application Form.
h. I understand that the sanction of the Facility and any disbursement thereunder is at the sole discretion of CAPRI GLOBAL CAPITAL LIMITED, which reserves its right to reject the Application. I understand and agree that CAPRI GLOBAL CAPITAL LIMITED and/ or its group companies reserve the rights to retain the photographs and documents submitted with this Application.
i. I shall promptly inform CGCL about any change in any of the information furnished for which a receipt / written or electronic confirmation shall be generated by CGCL, as the case maybe, clearly mentioning the date and time of receiving such request by me and the confirmation regarding updation of such changes in the official records of CGCL shall be generated and intimated by CGCL to me via the modes prescribed in this Application Form preferably within 7 days of receipt of such request. The Borrower(s) further undertake to provide any further information/ documents that CGCL and/ or its group companies and/ or its agents may require. I hereby declare, confirm and undertake that in the event I fail to provide my updated communication address including e-mail, mobile, etc. to CGCL, all communications including notice, intimation, etc. may be sent to my address provided by me in my loan application form available with CGCL and such communication sent by CGCL shall be deemed to have been served upon me and I shall not raise any dispute with regard to the service of any communication or any notice in any case whatsoever.
j. I understand that CAPRI GLOBAL CAPITAL LIMITED shall have the discretion to change the rate of interest prospectively and levy charges as applicable to the Facility and the same shall be intimated to me by CGCL;
k. I consent / acknowledge the consent given by the Borrower / such third parties (as required) to CAPRI GLOBAL CAPITAL LIMITED to obtain Borrower's KYC and credit related information/documents from third parties including Unique Identification Authority of India, Credit Information Bureau of India Ltd., CKYCR and other entities and also further consents that CAPRI GLOBAL CAPITAL LIMITED may, by its self or through authorized persons, verify any information given, check credit references, employment details and obtain KYC related documents or credit reports to determine genuineness of the Borrower and/or creditworthiness from time to time. I/we have no objection to CAPRI GLOBAL CAPITAL LIMITED exchanging and sharing information with its affiliates, regulatory bodies, government, CKYCR and credit agencies and other such authority as may be required.
l. I undertake that there is no change in my KYC information as already submitted to Capri Global Capital Limited - [Note: The said condition is only applicable in the event of renewal/topup of previous facility availed by the Borrower].
m. The valuation of the Pledged Articles shall be done by CGCL or Valuer appointed by the CGCL and the Loan amount shall be determined by the CGCL on the basis of the value of the Pledged Articlesas set out in the valuation report supplied by the assessor. Such value shall be subject to the market price of the Gold Security from time to time. In the event the Loan is approved, the amount of the Loan will be conveyed to me/us by and under a sanction letter as per the valuation of Pledged Articles along with consideration of such other factors relevant to availing of the Facility. I

Signed by OTP
(27/05/2026 16:35:15)
Signature of Borrower

agree to abide by the terms and conditions of the transaction document.

n. The Pledged Articles and any other security furnished by the Borrower to CGCL shall be released only upon full repayment and satisfaction of all outstanding dues under the Facility, including principal, interest, charges, taxes, costs, and any other amounts payable by the Borrower to CGCL in accordance with the terms of the Facility and subject to there being no subsisting Event of Default. If, at any time during the tenure of the Facility, the value of the Pledged Articles falls below the required margin or Loan-to-Value (LTV) ratio as prescribed by CGCL and/or applicable regulatory guidelines from time to time, CGCL shall notify the Borrower in writing (including through electronic means) requiring the Borrower to provide additional security and/or make part payment to restore the stipulated margin within 7 (Seven) days from the date of receipt of such notice. In the event the Borrower fails to comply within the stipulated period, CGCL shall be entitled, subject to applicable laws, regulatory guidelines (including those issued by the RBI) and the Fair Practices Code, to exercise its rights including declaration of an Event of Default and/or sale of the Pledged Articles through a transparent public auction process after giving due prior notice to the Borrower in the manner prescribed under applicable law. Any surplus arising from such sale, after adjustment of all outstanding dues and applicable charges, shall be refunded to the Borrower within the timeline prescribed under applicable regulatory guidelines. The Borrower shall continue to remain liable for any shortfall remaining after such sale. Without prejudice to any general lien or similar right available under applicable law and to the extent legally permissible, CGCL may, after providing prior written intimation to the Borrower, combine or consolidate the Borrower's accounts maintained with CGCL and exercise its right of set-off by appropriating any credit balance available in such accounts towards the recovery of any due and payable liability of the Borrower under the Facility, in accordance with applicable laws and regulatory requirements and shall not be applied to accounts or funds protected under law. No delay or omission by CGCL in exercising any right or remedy under this clause shall operate as a waiver of such right or remedy.

o. I shall pay all costs, charges and expenses, including stamp duty and legal costs on actual basis and other charges and expenses which may be incurred in preparation of any documents related and/or incidental to the Loan, as also for the enforcement or attempted enforcement of the security created. I authorise you to debit / credit my/our account(s) kept with CGCL towards any charges / servicing the Gold Loan.

p. I agree that, as per RBI guidelines classification of accounts as NPA is done borrower wise and not facility wise and hence it is noted that in case of non-payment of dues by me/us of the Loan availed hereunder or any facility availed from CGCL and consequently all other loans accounts of the borrower , with the CGCL and shall be classified as NPA as per the guidelines issued by RBI and it shall entitle CGCL to recall all such loans/facilities availed by the same customer from the CGCL , irrespective of the regular/repayment in such loan accounts.

q. I hereby provide my/our free, specific, informed, and unconditional consent to Capri Global Capital Limited ("CGCL"), its group companies, affiliates, and authorized agents (collectively, "CGCL Group") to contact me/us via telephone calls, SMS, WhatsApp, email, or post, for the purpose of providing information regarding CGCL Group's financial products, services, offers, and promotions. I understand and acknowledge that: (i) this consent is provided voluntarily; (ii) I have the right to withdraw this consent at any time by written notice to CGCL; (iii) withdrawal of consent shall not affect the lawfulness of processing prior to withdrawal; and (iv) CGCL shall process my/our personal data in accordance with applicable laws including the Digital Personal Data Protection Act, 2023 and TRAI regulations.

r. I understand and agree that from the date of acceptance of my Application Form till the closure of my loan account, all the communications including but not limited to disbursement of Loan, repayment of dues, intimation of due date, margin or loan recall notice, release of collateral or change in contact number/bank d etails/ accoun t d etails/ n omin ee/ KYC d etails etc. shall b e in timated to me via S MS/whatsapp an d / or e-mail to my registered mobile number or email id, as the case maybe, by CGCL. Notwithstanding anything contained herein, the Lender has the discretion to use any other mode of communication for intimating the aforesaid details and the same shall be acceptable to me. Further, I confirm that One- Time Password (OTP), wherever necessary, shall be generated by the CGCL’s system and received on my registered number via SMS/whatsapp or registered email id for the purpose of my loan creation, customer id creation, change in mobile number/account details, for payments and closure of my loan, and I understand that such verification by way of OTP shall be conclusive evidence of my acceptance for creation of loan in my name or change in aforesaid details.

s. I shall be solely responsible for the genuineness of the documents and information provided by me in the Transaction Documents and CGCL shall not be liable for any defect or error reflected by me in the documents submitted / any information provided in the Transaction Documents.

t. I understand and agree that CGCL shall have the right to contact any such third party from which documents were acquired including the documents provided for Pledged Articles in order to check the genuineness of the documents/Pledged Articles.

u. 1. I voluntarily opt for e-KYC, and submit to the Lender my Aadhaar number, Virtual ID, e-Aadhaar, XML, Masked Aadhaar, Aadhaar details, demographic information, identity information, Aadhaar registered mobile number, face authentication details and/or biometric information (collectively, “Information”).

2. I are informed by the Lender, that:

(a) submission of Aadhaar is not mandatory, as there are alternative options for KYC and establishing identity including by way of physical KYC / CKYC ID with officially valid documents other than Aadhaar. All options were given to me / us.

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(b) For e-KYC/authentication/offline verification, Lender will share Aadhaar number and/or biometrics with CIDR/UIDAI, and CIDR/UIDAI will share with the Lender, authentication data, Aadhaar data, demographic details, registered mobile number, identity information, which shall be used for the information purposes mentioned below.

3. I authorise and give my / our consent to the Lender (and its service providers), for following informed purposes:

   (a) KYC and periodic KYC process as per the PML Act, 2002 and rules thereunder and RBI guidelines, or for establishing my identity, carrying out my identification, offline verification or e-KYC or Yes/No authentication, demographic or other authentication/verification/identification as may be permitted as per applicable law, for all accounts, facilities, services and relationships of/through the Lender, existing and future or for sharing the Masked / Unmasked Aadhaar Number (subject to statutory-regulatory approval) to the Bank engaged with the Lender in a Co-lending agreement.

   (b) collecting, sharing, storing, preserving Information, maintaining records and using the Information and authentication/verification/identification records: (a) for the purposes above, (b) as well as for regulatory and legal reporting and filings and/or (c) where required under applicable law;

   (c) producing records and logs of the consent, Information or of authentication, identification, verification etc. for evidentiary purposes including before a court of law, any authority or in arbitration.

4. I understand that the Aadhaar number and core biometrics will not be stored/ shared by the Lender except as per law, for CIDR submission and for sharing it with the partner bank for the purposes of giving effect to the co-lending agreement. I have downloaded the e-Aadhaar myself using the OTP received on my Aadhaar registered mobile number. I will not hold the Lender or its officials responsible in the event this document is not found to be in order or in case of any incorrect information provided by me.
5. The above consent and purpose of collecting Information has been explained to me in my local language and I have understood the same.

v. In the event of any discrepancy / disparity between the English and regional language versions of this agreement, the English version shall prevail at all times and the same applies to the interpretation associated with such languages, as the case may be. In addition to and not in derogation of the above, this agreement, at all events, shall be interpreted in a manner that validates and enforces all clauses provided herein. In the event any clause of this agreement is found to be ambiguous, the interpretation favouring and having the closest nexus with the English version shall have precedence over the interpretation associated in such manner with any regional language, as the case may be.

w. I, give my consent to download my KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my identity and address from the database of CKYCR Registry. I understand that my KYC Record includes my KYC Records /Personal information such as my name, address, date of birth, PAN number etc.

x. I hereby declare that the loan amount sanctioned to me will not be used to support or finance any of the following activities or purposes, in line with the ESG Lending Policy of CGCL: Pornography, narcotics, tobacco, banned wildlife trade, polluting industries without regulatory clearance, ozone-depleting substances, gambling, illegal operations, weapons, hard alcohol (excluding beer and wine), radioactive materials (except for regulated medical use), hazardous asbestos, drift net fishing, and trade in CITES-listed wildlife products.

y. I hereby acknowledge and declare that before loan disbursement, all gold ornaments pledged as collateral have been physically inspected and any damage, breakage or defects identified therein have been duly recorded and documented. The CGCL shall not be held liable for any pre-existing defects, damage or loss of value of the pledged gold ornaments and the borrower expressly waives any right to dispute, claims or objections with respect to such conditions upon redemption of the pledged assets.

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Signature of Borrower

Standard Terms & Conditions

1. **Sanction and Disbursement**

   1. I understand and agree that the Lender may grant the loan against gold jewellery/ornaments pledged with the Lender ("Facility") on the basis of the representations made by me and in case any information, fact, document or article furnished by me found to be false, incorrect, fabricated, defective, below 18 carat, then CGCL, in addition to and not in derogation to the rights available to it under Clause 7 of the Standard Terms and Conditions forming a part of this Application Form serves its rights to initiate appropriate legal proceedings against me as per law. I understand and agree that the Lender may disburse loans to me (each disbursement referred to as "Loan") exclusively for the purpose mentioned in the Application Form.

   2. I understand and agree that the Loan may be extended, subject to the Gold Loan Policy of Capri Global Capital Limited ("CGCL"), for a maximum period of 36 (thirty-six) months, upon the sole discretion of CGCL and only upon providing a written request to CGCL in this regard, and the decision of CGCL on the above shall be final and binding. Provided however, I understand and agree that the initial grant of the Loan will only be for the Tenure (along with the Principal Due Date) as stipulated in the Application Form and thereafter the Lender may exercise its sole discretion to extend the Tenure (and the corresponding Principal Due Date) from time to time, subject to eligibility and applicable terms and conditions.

   3. I understand and agree that in the event the Lender accepts my request for the Facility and sanctions the Facility, the Lender may disburse Loans into my bank account. In case the sanctioned Facility is less than ₹ 20,000/- (Rupees Twenty Thousand only), the Lender may disburse the same by cash also, solely upon its discretion which shall be final and binding on me and the Lender, in no manner whatsoever, is obligated to accede to the request made by me regarding disbursal of the Loan by cash.

2. **Interest, other charges and Payments**

   1. I understand and agree that the interest and charges on the Loan(s) shall be charged as specified in the Gold Loan Facility Document and I acknowledge and agree that the rate of interest specified is reasonable and may be changed prospectively as determined by the Lender with prior written intimation to me about such intended charge.

   2. I understand and agree that all income tax, any other tax liabilities, duties including stamp duty and relevant registration and filing charges in connection with the Facility (as applicable) shall be borne by me and that if any such cost is incurred by the Lender on my account, I shall forthwith reimburse the same to the Lender.

   3. I understand and agree that the interest shall be charged on an actual/reducing balance assuming a year of 365 days or 366 days for leap year and interest shall be payable on monthly intervals unless otherwise specified.

   4. I understand and agree that penal charges as specified by the Lender shall be charged in case of any failure to make timely payments of interest, principal amount or any other amount due in relation to the Facility.

   5. I understand and agree that I shall make each payment (in freely transferable funds, without any set off, counter claim or any deduction) on or before the respective due date and if the due date is not a business day, then I agree to make payment on the preceding business day.

   6. It is the responsibility of the borrower/s to make the interest payment on the due dates as per the repayment schedule mentioned in the most important terms & conditions of the loan duly accepted by the customer, to avoid levy of penal charges in the Loan Account.

3. **Terms in relation to Gold**

   1. I understand and agree that that I am the absolute owner and is in rightful possession of the gold jewellery/ ornaments (along with any stone or diamonds attached to such jewellery) and the same has been acquired by me from legitimate/genuine source, [documents pertaining to which have been duly submitted by me] which have been pledged to the Lender by way of first and exclusive charge ("Pledged Articles") in a sealed packet to be kept with Lender and there is no lien, encumbrance, charge(s) or claim(s) on the same apart from that created in favour of the Lender.

   2. I understand and agree that the Lender shall be entitled, without furnishing any notice or intimation, to open such sealed packets during the tenure of the Loan and conduct investigation/s in connection with the quality, value or purity of the Pledged Articles (including but not limited to weight test / color test / rub stone, acid and salt test / Flex test / smell test / sound test / usability test/cutting/ conducting destructive tests or other tests on the Pledged Articles) at my risk and cost at any time during such tenure and I hereby provide consent for the

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same. I understand, agree and undertake that the findings of the Lender shall be final and binding and I shall not dispute the same in any manner whatsoever.

3. I understand and agree that the Pledged Articles and any other security furnished by me to the Lender will be released only upon payment in full of the dues outstanding under Loan(s) by me to the satisfaction of the Lender.

4. I understand and agree that my title to the Pledged Articles is not defective or challenged in any manner by any person. Further, the Pledged Articles are not spurious or of inferior quality.

5. I hereby irrevocably acknowledge and agree that in the event of any loss, destruction, or damage to the Pledged Articles due to theft, burglary, robbery, accident, or any force majeure event, including but not limited to fire, flood, earthquake, riot, strike, or any other natural calamity, the Lender shall not be liable for any loss beyond the limited obligation of providing compensation strictly in accordance with this clause. The Lender's liability, if any, shall be limited exclusively to payment of a cash equivalent amount representing the value of the gold content of the Pledged Articles, as per the weight and purity recorded in the Lender's official records, after first adjusting and deducting all outstanding amounts, interest, charges, costs, and expenses payable by the Borrower to the Lender. The replacement/compensation amount shall be determined solely at the discretion of the Lender, based on the prevailing market price of gold on the date the incident is reported or such other date as the Lender may deem appropriate, as per publicly available and reliable sources. The Borrower expressly agrees that the Lender's determination of the weight, purity, valuation, and compensation amount shall be final, conclusive, binding, and non-contestable, and the Borrower hereby waives any right to raise any claim, objection, dispute, or legal proceedings in this regard.

6. I hereby give my free, specific and informed consent to CGCL and its authorised representatives to conduct surprise verification, inspection and/or assay of the pledged collateral at any time during the loan tenure, even in my absence, for the purposes of verification, audit, or regulatory compliance, subject to such verification being conducted only at CGCL's designated secured premises. I acknowledge that the same has been specifically communicated to me at the time of sanction of the loan.

4. **Valuation of Pledged Articles**

1. I understand and agree that the valuation of the Pledged Articles shall be done by an assayer authorized and appointed by the Lender and the Loan amount shall be determined by the Lender on the basis of the value of the Pledged Articles as set out in the valuation report supplied by the assayer, which shall only be construed for the purposes of disbursal of the Loan and the same shall not, in case whatsoever, be considered final. Such valuation shall be subject to change due to the factors, including but not limited to, change in the market price of the Gold Security from time to time, internal audit conducted by CGCL at any stage after disbursal of the Loan where upon the Pledged Articles are found to be having purity less than 18.00 carats etc.

2. I understand and agree and confirm that the value of the Pledged Articles as maintained in Lender’s record is acceptable, conclusive, final and binding upon me and the same shall not be disputed in any manner, at any point in time.

3. I understand and agree that by virtue of the Loan being sanctioned by the Lender to me, it does not mean, the Lender confirms or accepts the gold ornaments pledged is of a particular carat purity.

4. I understand and agree that if the Pledged Article is found to be fake or of sub-standard or spurious or of lesser purity, or stolen, Lender reserves the right to initiate appropriate investigation/criminal action as deemed fit and on account of this, if any loss incurred by the Lender, I shall be solely liable and responsible for the same.

5. I understand, and agree that only gold component of the Pledged Articles shall be considered for any valuation purposes and Lender will not consider the value of stone or diamond embedded in jewellery / ornaments at any time including at the time of loss replacement.

6. The Pledged Articles and any other security furnished by the Borrower to CGCL shall be released only upon full repayment and satisfaction of all outstanding dues under the Facility, including principal, interest, charges, taxes, costs, and any other amounts payable by the Borrower to CGCL in accordance with the terms of the Facility. If, at any time during the tenure of the Facility, the value of the Pledged Articles falls below the required margin or Loan-to-Value (LTV) ratio as prescribed by CGCL and/or applicable regulatory guidelines from time to time, CGCL shall notify the Borrower in writing (including through electronic means) requiring the Borrower to provide additional security and/or make part payment to restore the stipulated margin within 7 (seven) days from the date of such notice. In the event the Borrower fails to comply within the stipulated period, CGCL shall be entitled, subject to applicable laws, regulatory guidelines and the Fair Practices Code, to exercise its rights including declaration of an Event of Default and/or sale of the Pledged Articles after giving due prior notice to the Borrower in the manner prescribed under applicable law. Any surplus arising from such sale, after adjustment of all outstanding dues and applicable charges, shall be refunded to the Borrower within the timeline prescribed under applicable regulatory guidelines. Without prejudice to any general lien or similar right available under

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applicable law, CGCL may, after providing prior written intimation to the Borrower, combine or consolidate the Borrower's accounts maintained with CGCL and/or set-off or transfer any credit balance available in such accounts towards the recovery of any due and payable liability of the Borrower under the Facility. Such right of set-off shall be exercised in accordance with applicable laws and regulatory requirements and shall not be applied to accounts or funds protected under law.

7. An NBFC shall release or return the pledged eligible collateral held as security to the borrower(s)/ legal heir(s) on the same date but in any case, not exceeding a maximum period of seven working days upon full repayment or settlement of the loan

5. **Margin**

1. I understand and agree that, at all times, the aggregate outstanding under the Transaction Documents shall be maintained within the prescribed Exposure as per Borrower limits. The applicable Maximum Loan-to-Value (LTV) ratios are as follows:
• Up to ₹2.5 lakh – 85%
• ₹2.5 lakh to ₹5 lakh – 80%
• Above ₹5 lakh – 75%
Accordingly, the outstanding loan amount shall not exceed the applicable LTV thresholds, based on the value of the pledged articles as recorded by the Lender, or such other percentage as may be stipulated by the Lender from time to time ("Margin"). In the event that the total outstanding under the Facility exceeds the applicable LTV limits, based on the prevailing day's valuation of the pledged articles, the same shall be intimated to me. Upon such intimation, I undertake to either (i) provide additional gold security within 10 (ten) days to realign the LTV to the permissible level, or (ii) repay the outstanding loan amount, including applicable interest, charges, and fees.

2. I understand and agree that the value of the Pledged Articles shall be monitored on regular basis and if value of the Pledged Articles is less than the Margin requirements due to downward fluctuation in market prices, the Lender may demand creation of additional security or repayment of Loan in part or full and I shall promptly upon such demand comply with the requirement, and in any event no later than 7 (Seven) days of such demand.

3. I understand and agree that in case of failure to comply with additional margin requirements by me, additional charges, as may be applicable for every such breach in maintaining the margin, shall be levied by the Lender and the same shall be payable by me without any delay, demur or protest.

4. I understand and agree that notwithstanding anything mentioned herein, if in the opinion of the Lender, value of the Pledged Articles is not sufficient to discharge my obligations or if there exists any circumstance/s which may materially affect my ability to fulfil my obligations under these Standard Terms, the Lender may sell the Pledged Articles by auction at any time, even before the expiry of tenure as per the process mentioned in Clause 7 of these Standard Terms and I hereby consent to the same and shall not dispute the same in any manner at any point in time. Further, if the outstanding amount touches more than 100% of the total value basis the approved price will form part of auctionable pledges for the month and such auction shall be governed as per Clause 7.8 hereunder.

6. **Covenants**

1. I understand and agree that I shall indemnify, keep indemnified and hold harmless the Lender against all actual, direct and documented losses, damages, costs, expenses, or liabilities (including third-party claims) arising solely from the borrower's own material breach of the loan agreement or proven misrepresentation in relation to the Facility or Pledged Articles; provided that such indemnity shall expressly exclude any losses attributable to CGCL's own negligence, fraud, or wilful misconduct. I understand and agree that I shall also reimburse the Lender for any cost and expenses in connection with the Loan(s) including cost for insuring the securities, enforcement costs, clearance of arrears of all taxes and any other levies of Government, etc. without any delay, demur or protest.

2. I understand and agree that I shall not utilize the Facility availed hereunder for purchase of gold in any form, (including primary gold, gold bullion, gold jewellery, gold coins, units of gold exchange traded funds (ETF) and units of gold mutual funds).

3. I understand and agree and accept that notwithstanding any of the provisions of the Indian Contract Act, 1872 or any other applicable law or anything contained in the Transaction Documents, the amounts repaid by me shall be appropriated first towards cost, charges and expenses and other monies; secondly towards charges on the delayed payments; thirdly towards interest payable under the Transaction Documents and lastly towards repayment of any principal amounts.

4. I understand and agree that I shall furnish all documents/information as may be required by the Lender from time to time and that the Lender may by itself or through its agents verify any information given, check credit references, employment details and obtain credit reports or any other information deemed necessary by the

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Lender, from time to time.

7. **Events of Default** I understand and agree and accept that the following would include Events of Default:

1. Default has occurred in the payment/ repayment of any monies (whether at stated due date, by acceleration or otherwise) under the Transaction Documents or any other facility availed from CGCL.

2. Default (other than a payment default) in the performance of any covenant of the Transaction Documents and such covenant is not remedied with 3 (three) days of such breach.

3. In the event, I have become insolvent, or there is a reasonable apprehension that I would, voluntarily or involuntarily become the subject of proceedings under any bankruptcy or insolvency law.

4. In the event of default by me in payment of 3 installments or dues.

5. In the event of death of the Borrower, or commission of an act of bankruptcy by the Borrower.

6. In the event the Pledged Articles or any other security provided hereunder, if any, falls lower than the required Margin as stipulated from time to time, due to change in market price or any other reason, and fails to replenish it in accordance with 5.1 above, resulting in the security to be unsatisfactory to recover the outstanding Loan and/or interest.

7. In the event any of my representations under any of the Transaction Documents is found to be false,misleading or incorrect.

8. In the event upon detection of any systemic fraud in relation to the quality of the Pledged Article.

9. In the event the aggregate outstanding amount goes above 75% of the value of the Pledged Articles.

10. In the event of my failure to comply / fulfil any of the terms and conditions under the Transaction Documents;

11. In the event of committing any of the defaults as enumerated in clause 7.1 to 7.9 above, CGCL shall send me the notice calling upon me to:- (a) rectify the default(s) / defect(s); (b) pay forthwith the outstanding balance of the Facility together with interest and all sums payable as per Transaction Documents; (c) pay all claims, costs, losses and expenses that may be incurred by the Lender because of any act or default on my part with respect to the Facility and/or for the recovery of the outstanding dues (including legal/attorney fee) within 14 (fourteen) days from the date of the receipt of the said notice. In the event I fail to rectify the default within the stipulated time, CGCL shall send me the second notice intimating me that since default(s) has / have not been rectified by me, CGCL will be at liberty to take appropriate steps to auction the Pledged Articles on the day, time and venue as mentioned in the said notice after 14 (fourteen) days from the date of the receipt of the said notice.

12. I understand and agree that auction shall be conducted by the Lender by giving one advertisement in daily newspapers in vernacular language and another advertisement in a national daily newspaper, after giving me a notice of 14 (fourteen) days which I agree is a reasonable period for the purposes of Section 176 of the Indian Contract Act, 1872. I understand and agree that the reserved price for the auction would not be less than 85% of the previous 30 days' average closing price of 22 carat gold as declared by the India Bullion and Jewellers Association Ltd. (IBJA) or the historical spot gold price published by regulated commodity exchange and value of the Pledged Articles of lower purity in terms of carats shall be proportionately reduced.

13. I understand and agree that I shall be intimated by registered letter/courier service, SMS or telephone or personal intimation or via email or via any other mode of communication by CGCL regarding its intent to subject the Pledged Articles to public auction. In case of any change in my correspondence details including address / email / mobile, I shall intimate CGCL in writing with request to CGCL to update my correspondence details in the records of CGCL. Upon receipt of such request, CGCL shall issue a receipt / written or electronic confirmation mentioning the date and time of receiving such request by me. CGCL shall update the correspondence details of the borrowers in its records and confirm the same to the borrowers preferably within a period of 7 days from receipt of such intimation. In case I do not intimate CGCL about such change in my correspondence details, CGCL shall send all its communications, intimations, notices, etc. to me at the last address provided by me in this Application Form and such communications, intimations, notices, etc. shall be deemed to have been served upon me and CGCL will be at liberty to proceed in accordance with its policies.

14. I understand and agree that an auction shall be conducted as per the guidelines issued by Reserve Bank of India and other concerned regulators from time to time.

15. I understand and agree that the proceeds so realized from the sale of the Pledged Articles shall be utilized towards the repayment of dues under the Loan and in the event the proceeds so realized are insufficient to meet

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the outstanding dues, the Lender reserves its right to take further action at its discretion.

16. I understand and agree that in the event of default, CGCL shall have the right to disclose or publish information relating to such default through publication in widely circulated local and/or national newspapers, solely for the purpose of recovery of the Facility, strictly in accordance with the applicable guidelines issued by the Reserve Bank of India (RBI) and other applicable laws or regulations, and only after following the prescribed due process.

17. I understand and agree that CGCL shall enforce any rights available to it under any applicable law or Transaction Documents executed for availing the said Facility.

8. **Additional Facilities**

1. I understand and agree that I may apply for further/additional facilities (continuing the pledge for such additional Loan(s)) using online secure platforms (Online Facility) or by making the call to the toll-free numbers of the Lender. Lender may at its discretion extend such additional loan subject to the Borrower complying with the Lenders credit parameters and submitting all documents/information as may be required. I understand and agree that the Lender shall have the right of lien and set off in respect of the Pledged Articles and any proceeds of sale thereof, in respect of any other facilities availed by me from the Lender from time to time.

9. **Miscellaneous**

1. I understand and agree that any notice or request to be given by me must be in writing. All notices or requests shall be deemed to have been duly received by the party to whom it is addressed if it is given or made at the address specified below or at such other address as may be agreed: For the Lender Regd. Office: CAPRI GLOBAL CAPITAL LIMITED, 502, Tower – A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013 For me: The address as stated in the Application Form.

2. I understand and agree that any and all claims and disputes arising out of or in connection with the Transaction Documents or its performance shall be settled by arbitration by a Sole arbitrator to be mutually appointed by the Lender and me. The venue of arbitration shall be the city/place from where the loan has been sanctioned/disbursed or such other place as may be mutually agreed between the parties. The arbitration shall be conducted in accordance with the provisions of the Arbitration and Conciliation Act, 1996 or any statutory modification or re-enactment thereof for the time being in force and the award of such arbitrator shall be final and binding upon the Borrower and the Lender.

3. I understand and agree that, the Lender, without prejudice to any other rights available under law or under the Transaction Documents, may subject to applicable laws and regulations, set-off or adjust any amounts lawfully held by the Lender in my name against any outstanding dues payable by me under the Facility. Such adjustment, if exercised, shall be carried out after providing due intimation to me and in accordance with applicable regulatory guidelines, and shall be limited only to the extent of the amounts lawfully due and payable to the Lender.

4. I understand and agree that the Lender shall be entitled at my sole risk and cost to engage one or more entity or person(s) to collect my dues and shall further be entitled to share such information, facts and figures pertaining to me as the Lender deems fit. I further agree that the Lender or any third party appointed by Lender in this regard may remind me in respect to the payment of due amount either through a telecall or SMS or email or any other suitable form of digital communication or by way of physical visit at the place of residence / business and any tele call or personal visit for the recovery of dues shall be made to me between 8 am to 7 pm and such additional modes of communications / reminders made by CGCL in this regard shall not be construed to be mandatory on part of CGCL and the same shall be made solely on the discretion of CGCL. I understand and agree that I shall not be entitled to assert on such additional modes of communication to be made by CGCL before proceeding for the recourse available to CGCL as mentioned in detail in this form, including but not limited to conducting auctions, set- offs etc.

5. I understand and agree that the Lender may, at any time, assign or transfer all or any of its rights, benefits and obligations under the Gold loan facility documents.

6. I understand and agree that the Lender may enter into co-lending arrangements in order to assign or transfer such rights and obligations of CGCL under the facilities availed by its borrowers including the Facility availed hereunder, as may be agreed under its co-lending agreement and as per the Extant RBI Guidelines or any other notifications/circular/direction, as may be amended from time to time. I agree and undertake to abide by all the terms of such co-lending as may be amended due to such co-lending arrangement.

7. I understand and agree that all transactions shall be only executed during the regular working hours of the Lender on business days only.

8. I understand and agree that the Lender reserves the right to amend the terms of these Standard Terms,

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including any change in interest rate resulting due to change in any applicable law, by intimating the same to me.

9. I understand and agree that by utilizing the Facility provided, I am unconditionally and irrevocably accepting the terms and conditions listed hereunder and as may be amended from time to time and shall abide by and be bound by them at all times.

10. FATCA: I understand, agree and hereby confirm that I am a citizen and permanent resident of India and subject to the tax regime of India.

11. Pledge: The gold ornaments have been deposited with CGCL to secure the Facility and only gold component of pledged Articles will be considered for valuation.

12. Margin: Borrowers shall ensure that the at all time aggregate amounts outstanding is not more than 75% of value of Pledged Articles or such other percentage as stipulated by the Lender from time to time.

13. Auction: CGCL may initiate auction of the Pledged Articles as per its policy and as per the RBI guidelines in case of occurrence of any event of default as provided in clause 7 of these Standard Terms.
• Loan account classified as NPA as per applicable regulatory norms.
• Persistent overdue beyond contractual repayment period (including any approved grace period).
• Borrower fails to regularize the account despite reminders, tele-calling, written notices and field visits.
• Borrower becomes untraceable or refuses repayment despite Auction / Demand notice.
• Non-repayment of principal and accrued interest on due date.
• Proven fraudulent intent or material misrepresentation impacting recovery.

The borrower shall have the right to:
Redeem pledged collateral anytime before the actual auction by paying full outstanding dues including auction-related expenses incurred up to that date.

Refund of Surplus:
If auction proceeds exceed total dues (including expenses), the excess amount shall be treated as surplus.

Refund Timeline: Surplus shall be refunded within 7 working days from auction settlement date.

Refund shall be made through account transfer, Internal adjustment in other loan facility or demand draft / Cheque to the borrower's registered bank account.

Borrower shall be informed in writing regarding: 1) Auction realization amount. 2) Total dues adjusted. 3) Surplus amount refundable.

Unclaimed surplus shall be handled as per applicable legal and regulatory requirements.

Upon receipt of full repayment or approved settlement:
• Collateral shall be released within same day or maximum by next working day.
• Closure receipt or No-Dues confirmation shall be issued immediately.

14. Principal Nodal Officer: For any service-related issue including obtaining documents or in case of any complaint & grievance, the Borrower may communicate, either in writing, orally, electronically through e-mail, website, telephone and modes given below. The Borrower may contact our office through any of the following channels: -

(A) By telephonic communication with our Call Centre at 1800-102-102-1 (toll free) between 10:00 a.m. – 5:00 p.m. from Monday to Friday (Except Public Holidays);

(B) By way of e-mail: caregl@capriglobal.in;

(C) By way of written letter address to Customer Service - Gold Loans, Capri Global Capital Limited, 502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013;

(D) By way of physically visiting the Service Branch and lodge a complaint in the Complaint Register maintained at our branches.

(E) The Borrower can further escalate the complaint to Nodal Officer(E-mail: nodalofficer@capriglobal.in or Phone: 022 41799738)

15. Customer Services:

(A) Borrower can visit the Service Branch during visiting hours of 10:00 am to 5:00 pm from Monday to

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Friday (Except on Public Holidays).

(B) Borrower can contact our Call Centre at 1800-102-102-1 (toll free) between 10:00 am – 5:00 pm from Monday to Friday (Except Public Holidays).

(C) Borrower can reach to Customer Service vide e-mail: - caregl@capriglobal.in.

10. **Asset Classification**

Pursuant to the Reserve Bank of India vide their Notification on "Reserve bank of india (Non Banking Financial Companies - Income Recognition, Asset classification and provisioning) Directions, 2025., I, the Borrower shall note the following loan classification structure:

Classification	DPD Bucket range	Description
SMA-0	Up to 30 Days	If due date of a loan account is March 31, 2021, and full dues are not received before the day-end process for this date, the date of overdue shall be March 31, 2021 it shall get tagged as SMA-0 on March 31, 2021.
SMA-1	More than 30 Days and up to 60 Days	Continuing from the above, if the account continues to remain overdue, then it shall get tagged as SMA-1 upon running day-end process on April 30, 2021 i.e., upon completion of 30 days of being continuously overdue.
SMA-2	More than 60 Days and up to 90 Days	Continuing from the above, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30, 2021 i.e., upon completion of 60 days of being continuously overdue.
Non-Performing Asset (NPA)	More than 90 Days	Continuing from the above, and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 29, 2021. Once an accounts become NPA i.e., remains continue overdue for 90 days, it will be tagged as NPA till it clears all overdue amount* and its DPD becomes 0. Any partial payments made will not change the NPA status.

*Overdue amount is outstanding interest due or principal or both as per the repayment schedule

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GST Declaration

Registered Entity Name	GST Number	GST Registered Address	State
NA	NA	NA	NA

I residing at do hereby declare and undertake that:

1. I declare and accept that I have approached CAPRI GLOBAL CAPITAL LIMITED for the grant of loan facility and CAPRI GLOBAL CAPITAL LIMITED may agree to grant the said loan to me/us on the terms and conditions set out in the loan documentation.
2. I declare and accept that I am /We are registered under Goods and Service Tax Act, 2017 (Hereinafter referred to as the ‘GST Act’) rules and regulations AND/OR in case I become notified under GST Act in the due course of time, and I shall abide by the any such regulations applicable to me/us from time to time.
3. I declare and state that the above-mentioned GST details furnished by me/us to CAPRI GLOBAL CAPITAL LIMITED are true and genuine and I shall undertake to inform and update CAPRI GLOBAL CAPITAL LIMITED in case of any change in my/our GST related details.
4. I agree that any changes in GST related details intimated by me/us to CAPRI GLOBAL CAPITAL LIMITED shall be given effect prospectively by CAPRI GLOBAL CAPITAL LIMITED, from the date of receipt of such change request.
5. I declare and state that I shall submit the proof of GST No. and other GST related details, in case I am/are registered under the GST Act, to CAPRI GLOBAL CAPITAL LIMITED as and when required by Capri Global Capital Limited.
6. I acknowledge and agree that Capri Global Capital Limited would not be responsible for any non-receipt/short receipt of GST credit due to incorrect/inaccurate/incomplete information provided by me/us to Capri Global Capital Limited.
7. In the event, CAPRI GLOBAL CAPITAL LIMITED issues a credit note in relation to charges levied, I shall reverse the GST input tax credit availed, if any, and also accept credit note at GST portal within the month in which the discrepancy is communicated. If the same is not rectified or if credit note is not accepted by me / us (for any reasons whatsoever), which results in any additional liability (whether in form of tax, interest, penalty or otherwise) for CAPRI GLOBAL CAPITAL LIMITED, I shall promptly pay and/or reimburse such amount to CAPRI GLOBAL CAPITAL LIMITED."
8. In the event, I, do not provide CAPRI GLOBAL CAPITAL LIMITED with necessary GST related information, CAPRI GLOBAL CAPITAL LIMITED may consider us as ‘unregistered’ and proceed accordingly.
9. Any references to words ‘Service Tax’, ‘Value Added Tax’ or ‘VAT’ in the loan documentation shall be read as Goods and Service Tax (GST) and taxes would accordingly be collected as per applicable rate.
10. I am/ We are aware that it is on the faith of our aforesaid undertakings that CAPRI GLOBAL CAPITAL LIMITED may disburse the said loan or continue with such facility.

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End Use Declaration

To,

The Branch Manager,

Capri Global Capital (CGCL),

Dear Sir/Madam,

Loan Account Number:

I have applied for a loan of Rs from your Capri Global Capital Limited (CGCL) and do hereby declare and undertake as follows:

- That the loan is required for the purpose of:
- That the loan will be utilized fully for the above-stated purpose only.
- The gold pledged here is to be treated as security for the loan availed by me/us.
- That this undertaking is irrevocable till closure of the loan.

I understand and acknowledge that this loan has been granted based on the declared purpose(s), and any deviation from the intended use of funds may result in penalties or other legal actions as per the terms and conditions of the loan agreement.

Furthermore, I affirm that the loan proceeds will not be used for any illegal activities or speculative purposes.

Yours faithfully

Place:-

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DECLARATION AND VERIFICATION ON OWNERSHIP OF GOLD JEWELS*

This declaration is being obtained fromin respect of the above-mentioned loan account number for the purpose of confirmation and verification of ownership of the pledged jewellery.

The gold provided by me is

Jewel Detail	Item Count	Image	Total Weight(Gms)

I hereby declare that the gold jewellery pledged by me as security for the said loan has been self-purchased by me, and I am the sole and absolute owner of the same.

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Attention!	Use official Repayment Mediums Only

Dear Customers

This is a gentle yet important reminder that no payments should ever be made to the personal bank accounts of Capri Loans employees, nor should cash be handed over to any employee for loan repayment outside of the designated cash counter within the branch.

Please use only the following official payment channels of Capri Loans:

1. PayNow link available on the Capri Loans website
2. Capri Grahak mobile application
3. BBPS-enabled platforms (PhonePe, Google Pay, Paytm, etc.)
4. E-Collect Virtual Account (generated via an invoice at the branch)
5. Cash payments up to ₹19,999 at the branch cash counter only (Please ask for a system- generated receipt)

Capri Loans does not authorize employees to collect payments directly. Any such transaction is unauthorized and entirely at your own risk.

Thank you for your attention and continued support.

Sincerely,

Team Capri Loans

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